

CBS BANC-CORP.

| | CPP Disbursement Date 03/27/2009 | RSSD (Holding Company) 1493654 | Number of Insured Depository Institutions 1 | |
|---------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------|---------------------------------------------------|-------------|
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | |
| Assets | \$1,276 | \$1,256 | -1.6% | |
| Loans | \$551 | \$527 | -4.4% | |
| Construction & development | \$71 | \$67 | -5.2% | |
| Closed-end 1-4 family residential | \$131 | \$118 | -9.8% | |
| Home equity | \$29 | \$27 | -6.1% | |
| Credit card | \$1 | \$1 | 2.2% | |
| Other consumer | \$13 | \$13 | 1.8% | |
| Commercial & Industrial | \$75 | \$61 | -18.6% | |
| Commercial real estate | \$166 | \$179 | 7.6% | |
| Unused commitments | \$91 | \$105 | 15.2% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$1 | \$0 | -28.7% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$536 | \$548 | 2.3% | |
| Cash & balances due | \$79 | \$69 | -12.3% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$8 | \$12 | 55.9% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$8 | \$12 | 49.0% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$1,130 | \$1,114 | -1.4% | |
| Deposits | \$1,018 | \$1,006 | -1.2% | |
| Total other borrowings | \$105 | \$101 | -3.3% | |
| FHLB advances | \$93 | \$92 | -0.6% | |
| Equity | | | | |
| Equity capital at quarter end | \$146 | \$142 | -2.8% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 10.5% | 9.8% | -- | |
| Tier 1 risk based capital ratio | 18.9% | 17.6% | -- | |
| Total risk based capital ratio | 20.2% | 18.8% | -- | |
| Return on equity ¹ | 5.6% | 8.9% | -- | |
| Return on assets ¹ | 0.6% | 1.0% | -- | |
| Net interest margin ¹ | 3.4% | 3.4% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 30.1% | 36.1% | -- | |
| Loss provision to net charge-offs (qtr) | 141.6% | 0.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.3% | 0.1% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 |
| Construction & development | 35.5% | 25.9% | 0.1% | 0.0% |
| Closed-end 1-4 family residential | 1.8% | 2.5% | 0.0% | 0.1% |
| Home equity | 0.6% | 0.1% | 0.0% | 0.0% |
| Credit card | 0.0% | 0.1% | 0.1% | 0.4% |
| Other consumer | 0.1% | 0.1% | 0.6% | 0.9% |
| Commercial & Industrial | 0.2% | 0.1% | 0.1% | 0.0% |
| Commercial real estate | 2.1% | 1.6% | 0.0% | 0.1% |
| Total loans | 5.7% | 4.5% | 0.1% | 0.1% |