

CENTRAL COMMUNITY CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1832048	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,113	\$1,183	6.3%	
Loans	\$573	\$562	-2.0%	
<i>Construction & development</i>	\$82	\$75	-9.1%	
<i>Closed-end 1-4 family residential</i>	\$42	\$38	-9.0%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$9	\$8	-15.3%	
Commercial & Industrial	\$106	\$97	-8.2%	
Commercial real estate	\$227	\$240	5.7%	
Unused commitments	\$94	\$84	-10.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$191	\$154	-19.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$261	\$366	40.1%	
Cash & balances due	\$57	\$65	13.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$6	\$5	-24.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$4	\$5	8.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$977	\$1,038	6.2%	
Deposits	\$885	\$948	7.2%	
Total other borrowings	\$89	\$81	-8.2%	
FHLB advances	\$81	\$71	-12.3%	
Equity				
Equity capital at quarter end	\$136	\$145	6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	10.6%	--	
Tier 1 risk based capital ratio	16.5%	17.0%	--	
Total risk based capital ratio	17.7%	18.3%	--	
Return on equity ¹	0.9%	6.8%	--	
Return on assets ¹	0.1%	0.8%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.1%	41.2%	--	
Loss provision to net charge-offs (qtr)	116.5%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	15.4%	9.4%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	1.1%	2.3%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.0%
Commercial & Industrial	11.9%	12.6%	0.1%	0.1%
Commercial real estate	4.3%	4.3%	0.0%	0.0%
Total loans	7.2%	6.5%	0.0%	0.0%