

CITY NATIONAL BANCSHARES CORPORATION

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 1048849	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev
Assets	\$358	\$331	-7.6%
Loans	\$209	\$175	-16.4%
Construction & development	\$18	\$11	-42.3%
Closed-end 1-4 family residential	\$22	\$22	0.2%
Home equity	\$1	\$1	-16.9%
Credit card	\$0	\$0	7.3%
Other consumer	\$0	\$0	-46.1%
Commercial & Industrial	\$20	\$17	-15.2%
Commercial real estate	\$123	\$108	-12.6%
Unused commitments	\$11	\$22	98.8%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$55	\$70	26.3%
Asset-backed securities	\$0	\$0	
Other securities	\$23	\$32	40.9%
Cash & balances due	\$8	\$48	501.6%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$0	\$0	
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$0	\$0	
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$330	\$308	-6.5%
Deposits	\$299	\$296	-1.2%
Total other borrowings	\$10	\$10	0.0%
FHLB advances	\$10	\$10	0.0%
Equity			
Equity capital at quarter end	\$29	\$23	-20.8%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	7.9%	6.7%	--
Tier 1 risk based capital ratio	11.4%	11.0%	--
Total risk based capital ratio	12.7%	12.3%	--
Return on equity ¹	5.2%	-37.0%	--
Return on assets ¹	0.4%	-2.7%	--
Net interest margin ¹	3.1%	2.6%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	24.6%	25.5%	--
Loss provision to net charge-offs (qtr)	214.6%	-52.7%	--
Net charge-offs to average loans and leases ¹	0.4%	-0.5%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2011	2012	2011
Construction & development	76.8%	98.1%	0.0%
Closed-end 1-4 family residential	10.4%	7.8%	0.1%
Home equity	23.3%	19.9%	0.0%
Credit card	0.6%	0.3%	8.1%
Other consumer	0.0%	0.0%	3.2%
Commercial & Industrial	11.6%	27.5%	1.1%
Commercial real estate	18.2%	16.5%	0.1%
Total loans	21.2%	21.9%	0.2%
			2012
			6.1%
			0.5%
			0.0%
			0.0%
			0.5%
			0.2%
			0.6%