

COMMUNITY PRIDE BANK CORPORATION

	CPP Disbursement Date 11/13/2009	RSSD (Holding Company) 2900083	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$89	\$91	1.8%	
Loans	\$61	\$57	-6.8%	
Construction & development	\$5	\$6	21.7%	
Closed-end 1-4 family residential	\$6	\$6	-11.0%	
Home equity	\$6	\$4	-19.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	79.5%	
Commercial & Industrial	\$12	\$11	-9.1%	
Commercial real estate	\$30	\$27	-9.5%	
Unused commitments	\$6	\$9	48.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	31.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$10	-4.9%	
Cash & balances due	\$11	\$18	58.4%	
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	\$81	\$81	1.0%	
Deposits	\$78	\$79	1.0%	
Total other borrowings	\$2	\$2	0.0%	
FHLB advances	\$2	\$2	0.0%	
Equity				
Equity capital at quarter end	\$9	\$9	8.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	10.2%	--	
Tier 1 risk based capital ratio	13.1%	15.8%	--	
Total risk based capital ratio	14.4%	17.1%	--	
Return on equity ¹	-4.6%	-6.9%	--	
Return on assets ¹	-0.4%	-0.7%	--	
Net interest margin ¹	4.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	141.7%	520.5%	--	
Loss provision to net charge-offs (qtr)	34.2%	-227.3%	--	
Net charge-offs to average loans and leases ¹	6.0%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.8%	0.0%	1.7%	1.6%
Closed-end 1-4 family residential	9.2%	0.0%	5.2%	0.0%
Home equity	0.0%	0.0%	1.1%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.0%	0.0%	0.0%
Commercial & Industrial	2.8%	0.0%	1.9%	0.6%
Commercial real estate	2.0%	1.7%	1.2%	0.0%
Total loans	2.6%	0.8%	1.7%	0.3%