

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$285	\$265	-7.0%	
Loans	\$165	\$154	-6.8%	
Construction & development	\$5	\$5	4.3%	
Closed-end 1-4 family residential	\$19	\$18	-5.0%	
Home equity	\$1	\$1	-28.5%	
Credit card	\$0	\$0	-27.9%	
Other consumer	\$0	\$0	-24.6%	
Commercial & Industrial	\$20	\$20	-3.8%	
Commercial real estate	\$106	\$95	-9.8%	
Unused commitments	\$14	\$14	2.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$59	\$45	-23.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$34	\$28	-17.0%	
Cash & balances due	\$20	\$32	58.1%	
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	\$277	\$261	-5.9%	
Deposits	\$265	\$249	-6.2%	
Total other borrowings	\$10	\$10	0.0%	
FHLB advances	\$10	\$10	0.0%	
Equity				
Equity capital at quarter end	\$8	\$4	-44.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.8%	2.6%	--	
Tier 1 risk based capital ratio	7.4%	4.0%	--	
Total risk based capital ratio	8.7%	5.3%	--	
Return on equity ¹	-69.0%	-167.1%	--	
Return on assets ¹	-2.2%	-3.1%	--	
Net interest margin ¹	2.6%	2.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.8%	37.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	88.6%	71.3%	0.0%	0.0%
Closed-end 1-4 family residential	8.5%	10.7%	0.5%	0.1%
Home equity	7.3%	9.9%	0.0%	0.0%
Credit card	1.5%	0.0%	3.1%	0.6%
Other consumer	0.3%	0.0%	0.7%	6.8%
Commercial & Industrial	10.6%	9.1%	0.0%	0.0%
Commercial real estate	17.3%	16.3%	0.0%	0.0%
Total loans	17.4%	15.8%	0.1%	0.0%