

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$103	\$91	-12.3%	
Loans	\$81	\$72	-10.6%	
Construction & development	\$7	\$5	-24.8%	
Closed-end 1-4 family residential	\$9	\$7	-18.3%	
Home equity	\$7	\$6	-3.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-16.2%	
Commercial & Industrial	\$21	\$17	-20.2%	
Commercial real estate	\$34	\$33	-2.1%	
Unused commitments	\$9	\$8	-9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$4	-42.5%	
Cash & balances due	\$10	\$10	-1.3%	
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	\$94	\$82	-12.2%	
Deposits	\$86	\$80	-8.1%	
Total other borrowings	\$6	\$2	-66.2%	
FHLB advances	\$6	\$2	-69.1%	
Equity				
Equity capital at quarter end	\$10	\$8	-13.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.0%	--	
Tier 1 risk based capital ratio	11.0%	11.2%	--	
Total risk based capital ratio	12.2%	12.5%	--	
Return on equity ¹	-6.4%	-67.1%	--	
Return on assets ¹	-0.6%	-6.7%	--	
Net interest margin ¹	4.1%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.1%	251.2%	--	
Loss provision to net charge-offs (qtr)	59.8%	474.3%	--	
Net charge-offs to average loans and leases ¹	4.9%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	8.6%	1.2%	11.4%	0.0%
Closed-end 1-4 family residential	1.8%	1.4%	0.5%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.9%	1.4%	0.0%
Commercial & Industrial	2.2%	5.6%	0.0%	2.0%
Commercial real estate	0.9%	0.6%	0.0%	0.2%
Total loans	1.9%	1.8%	1.2%	0.6%