

**BNB FINANCIAL SERVICES CORPORATION**

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 1398973	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$393	\$377	-4.0%	
Loans	\$300	\$297	-0.9%	
Construction & development	\$0	\$3		
Closed-end 1-4 family residential	\$15	\$13	-16.8%	
Home equity	\$2	\$3	57.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$15	\$12	-16.6%	
Commercial real estate	\$262	\$245	-6.4%	
Unused commitments	\$16	\$2	-86.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-17.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$51	\$56	9.4%	
Cash & balances due	\$25	\$17	-32.8%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$354	\$336	-4.9%	
Deposits	\$348	\$323	-7.1%	
Total other borrowings	\$2	\$9	462.4%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$39	\$41	4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.8%	10.2%	--	
Tier 1 risk based capital ratio	12.5%	14.0%	--	
Total risk based capital ratio	13.7%	15.3%	--	
Return on equity <sup>1</sup>	0.4%	3.9%	--	
Return on assets <sup>1</sup>	0.0%	0.4%	--	
Net interest margin <sup>1</sup>	3.4%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	22.8%	22.6%	--	
Loss provision to net charge-offs (qtr)	851.1%	76.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	74.4%	0.0%	0.0%
Closed-end 1-4 family residential	13.6%	11.9%	0.2%	0.7%
Home equity	2.5%	11.6%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	18.4%	19.2%	0.5%	0.5%
Commercial real estate	11.1%	10.9%	0.0%	0.2%
Total loans	11.3%	11.9%	0.1%	0.2%