

CSAB HOLDINGS, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3347386	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$161	\$145	-10.3%	
Loans	\$118	\$109	-7.7%	
Construction & development	\$28	\$21	-26.6%	
Closed-end 1-4 family residential	\$19	\$18	-7.1%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$19	\$9	-54.5%	
Commercial & Industrial	\$27	\$32	18.6%	
Commercial real estate	\$23	\$28	18.8%	
Unused commitments	\$10	\$10	-0.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$4	-41.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-100.0%	
Cash & balances due	\$27	\$22	-19.3%	
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	\$142	\$124	-13.2%	
Deposits	\$142	\$123	-13.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$19	\$21	11.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	12.6%	--	
Tier 1 risk based capital ratio	14.6%	18.1%	--	
Total risk based capital ratio	15.7%	19.3%	--	
Return on equity ¹	-1.1%	-4.4%	--	
Return on assets ¹	-0.1%	-0.6%	--	
Net interest margin ¹	3.8%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	436.3%	108.7%	--	
Loss provision to net charge-offs (qtr)	142.9%	191.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	6.1%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	1.2%	0.2%	1.5%
Commercial & Industrial	1.0%	0.0%	0.4%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	1.3%	0.1%	0.1%