

CBS BANC-CORP.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1493654	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,339	\$1,354	1.1%	
Loans	\$708	\$647	-8.6%	
<i>Construction & development</i>	\$167	\$113	-32.6%	
<i>Closed-end 1-4 family residential</i>	\$148	\$147	-0.2%	
<i>Home equity</i>	\$33	\$32	-4.5%	
<i>Credit card</i>	\$1	\$1	8.2%	
<i>Other consumer</i>	\$24	\$22	-8.8%	
<i>Commercial & Industrial</i>	\$102	\$104	1.8%	
<i>Commercial real estate</i>	\$160	\$164	2.1%	
Unused commitments	\$111	\$88	-20.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$90	\$1	-98.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$422	\$543	28.7%	
Cash & balances due	\$28	\$53	90.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,229	\$1,235	0.4%	
Deposits	\$1,061	\$1,083	2.0%	
Total other borrowings	\$158	\$145	-8.1%	
FHLB advances	\$146	\$134	-8.1%	
Equity				
Equity capital at quarter end	\$110	\$119	8.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$23	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	8.0%	--	
Tier 1 risk based capital ratio	12.1%	14.3%	--	
Total risk based capital ratio	13.1%	15.6%	--	
Return on equity ¹	8.9%	-3.9%	--	
Return on assets ¹	0.7%	-0.4%	--	
Net interest margin ¹	3.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.4%	35.1%	--	
Loss provision to net charge-offs (qtr)	226.5%	53.7%	--	
Net charge-offs to average loans and leases ¹	0.9%	8.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.5%	28.7%	0.0%	10.5%
<i>Closed-end 1-4 family residential</i>	0.7%	1.1%	0.1%	0.4%
<i>Home equity</i>	0.1%	0.2%	0.1%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.5%	1.4%	0.9%
<i>Commercial & Industrial</i>	0.2%	0.6%	0.4%	0.0%
<i>Commercial real estate</i>	0.7%	4.9%	0.4%	0.2%
<i>Total loans</i>	2.3%	6.6%	0.2%	2.2%