

CENTRAL BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1106468	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$293	\$364	24.1%	
Loans	\$169	\$216	28.1%	
<i>Construction & development</i>	\$46	\$43	-5.9%	
<i>Closed-end 1-4 family residential</i>	\$6	\$10	84.0%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	4.0%	
<i>Commercial & Industrial</i>	\$46	\$44	-2.7%	
<i>Commercial real estate</i>	\$51	\$77	50.3%	
Unused commitments	\$33	\$34	1.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$75	\$116	54.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$3	-81.0%	
Cash & balances due	\$10	\$8	-18.7%	
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	\$267	\$333	24.3%	
Deposits	\$216	\$306	42.1%	
Total other borrowings	\$48	\$19	-60.3%	
FHLB advances	\$43	\$16	-63.6%	
Equity				
Equity capital at quarter end	\$26	\$32	21.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.6%	--	
Tier 1 risk based capital ratio	11.1%	12.2%	--	
Total risk based capital ratio	12.3%	13.4%	--	
Return on equity ¹	-16.4%	2.6%	--	
Return on assets ¹	-1.5%	0.2%	--	
Net interest margin ¹	4.0%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	99.4%	76.2%	--	
Loss provision to net charge-offs (qtr)	78.1%	-38500.0%	--	
Net charge-offs to average loans and leases ¹	5.5%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.5%	5.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	11.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.4%	0.1%	0.0%
<i>Commercial & Industrial</i>	0.6%	0.2%	4.8%	0.6%
<i>Commercial real estate</i>	0.2%	0.3%	0.0%	0.0%
<i>Total loans</i>	1.4%	1.8%	1.4%	0.1%