

CITY NATIONAL BANCSHARES CORPORATION

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 1048849	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$494	\$473	-4.2%	
Loans	\$272	\$279	2.4%	
<i>Construction & development</i>	\$50	\$48	-3.0%	
<i>Closed-end 1-4 family residential</i>	\$29	\$27	-5.7%	
<i>Home equity</i>	\$1	\$1	13.6%	
<i>Credit card</i>	\$0	\$0	-5.1%	
<i>Other consumer</i>	\$1	\$1	-6.8%	
<i>Commercial & Industrial</i>	\$33	\$35	5.4%	
<i>Commercial real estate</i>	\$128	\$130	1.5%	
Unused commitments	\$82	\$40	-51.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$116	\$110	-5.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$60	\$49	-18.8%	
Cash & balances due	\$8	\$7	-11.2%	
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	\$462	\$431	-6.8%	
Deposits	\$407	\$380	-6.6%	
Total other borrowings	\$44	\$40	-9.6%	
FHLB advances	\$42	\$40	-5.9%	
Equity				
Equity capital at quarter end	\$32	\$43	32.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	8.6%	--	
Tier 1 risk based capital ratio	10.0%	12.1%	--	
Total risk based capital ratio	12.7%	14.8%	--	
Return on equity ¹	-5.1%	5.3%	--	
Return on assets ¹	-0.3%	0.5%	--	
Net interest margin ¹	3.4%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.1%	36.4%	--	
Loss provision to net charge-offs (qtr)	187.4%	82.8%	--	
Net charge-offs to average loans and leases ¹	0.8%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.6%	10.0%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	3.8%	8.6%	0.0%	0.0%
<i>Home equity</i>	4.6%	5.2%	0.0%	0.0%
<i>Credit card</i>	2.0%	0.0%	0.8%	4.3%
<i>Other consumer</i>	1.1%	1.1%	0.2%	0.0%
<i>Commercial & Industrial</i>	5.5%	5.0%	1.1%	3.0%
<i>Commercial real estate</i>	3.3%	4.4%	0.1%	0.0%
<i>Total loans</i>	3.2%	5.7%	0.2%	0.4%