

COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30417	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$510	\$543	6.5%	
Loans	\$472	\$502	6.2%	
<i>Construction & development</i>	\$84	\$89	5.7%	
<i>Closed-end 1-4 family residential</i>	\$152	\$152	-0.6%	
<i>Home equity</i>	\$29	\$37	25.6%	
<i>Credit card</i>	\$0	\$0	0.0%	
<i>Other consumer</i>	\$45	\$45	0.7%	
<i>Commercial & Industrial</i>	\$46	\$51	11.8%	
<i>Commercial real estate</i>	\$105	\$111	6.4%	
Unused commitments	\$85	\$72	-15.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$8	\$7	-9.2%	
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	\$463	\$495	6.9%	
Deposits	\$360	\$405	12.5%	
Total other borrowings	\$100	\$87	-13.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$47	\$48	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	8.6%	--	
Tier 1 risk based capital ratio	10.8%	10.1%	--	
Total risk based capital ratio	11.6%	11.0%	--	
Return on equity ¹	43.5%	8.5%	--	
Return on assets ¹	3.4%	0.8%	--	
Net interest margin ¹	3.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	106.4%	31.9%	--	
Loss provision to net charge-offs (qtr)	445.6%	135.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.0%	5.9%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	0.8%	2.3%	0.0%	0.2%
<i>Home equity</i>	0.6%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	60.0%	0.0%
<i>Other consumer</i>	0.5%	0.8%	0.7%	0.1%
<i>Commercial & Industrial</i>	0.9%	3.8%	0.0%	0.1%
<i>Commercial real estate</i>	0.4%	1.8%	0.0%	0.1%
<i>Total loans</i>	0.7%	2.6%	0.1%	0.1%