

NATIONAL BANCSHARES, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2947882	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,231	\$1,264	2.7%	
Loans	\$820	\$797	-2.7%	
<i>Construction & development</i>	\$148	\$132	-11.0%	
<i>Closed-end 1-4 family residential</i>	\$83	\$88	5.9%	
<i>Home equity</i>	\$9	\$11	16.1%	
<i>Credit card</i>	\$0	\$0	-78.3%	
<i>Other consumer</i>	\$80	\$64	-19.9%	
<i>Commercial & Industrial</i>	\$172	\$169	-1.6%	
<i>Commercial real estate</i>	\$228	\$235	3.1%	
Unused commitments	\$129	\$86	-33.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$124	\$168	34.7%	
Asset-backed securities	\$0	\$5		
Other securities	\$136	\$124	-8.6%	
Cash & balances due	\$22	\$22	1.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$18	\$33	80.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$16	\$28	78.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,083	\$1,112	2.7%	
Deposits	\$955	\$1,065	11.5%	
Total other borrowings	\$110	\$40	-63.8%	
FHLB advances	\$38	\$25	-34.7%	
Equity				
Equity capital at quarter end	\$148	\$153	3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	8.1%	--	
Tier 1 risk based capital ratio	10.5%	10.7%	--	
Total risk based capital ratio	11.7%	11.9%	--	
Return on equity ¹	-7.2%	-24.5%	--	
Return on assets ¹	-0.9%	-3.0%	--	
Net interest margin ¹	3.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.2%	34.5%	--	
Loss provision to net charge-offs (qtr)	116.8%	89.9%	--	
Net charge-offs to average loans and leases ¹	3.4%	9.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.8%	17.2%	0.0%	6.1%
<i>Closed-end 1-4 family residential</i>	1.8%	2.5%	0.0%	1.2%
<i>Home equity</i>	0.0%	0.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	89.7%
<i>Other consumer</i>	0.1%	0.8%	1.2%	1.0%
<i>Commercial & Industrial</i>	1.1%	1.9%	0.5%	2.4%
<i>Commercial real estate</i>	3.5%	4.6%	0.0%	1.5%
<i>Total loans</i>	2.1%	4.9%	0.9%	2.5%