

COMMUNITY PRIDE BANK CORPORATION

	CPP Disbursement Date 11/13/2009	RSSD (Holding Company) 2900083	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$91	\$89	-1.6%	
Loans	\$72	\$61	-15.5%	
Construction & development	\$5	\$5	-14.6%	
Closed-end 1-4 family residential	\$7	\$6	-15.0%	
Home equity	\$6	\$6	-13.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-59.5%	
Commercial & Industrial	\$17	\$12	-27.0%	
Commercial real estate	\$33	\$30	-11.2%	
Unused commitments	\$8	\$6	-27.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$4		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$10	139.1%	
Cash & balances due	\$10	\$11	7.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$82	\$81	-2.1%	
Deposits	\$80	\$78	-1.7%	
Total other borrowings	\$2	\$2	-8.6%	
FHLB advances	\$2	\$2	0.0%	
Equity				
Equity capital at quarter end	\$8	\$9	2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	9.1%	--	
Tier 1 risk based capital ratio	11.2%	13.1%	--	
Total risk based capital ratio	12.5%	14.4%	--	
Return on equity ¹	-67.1%	-4.6%	--	
Return on assets ¹	-6.7%	-0.4%	--	
Net interest margin ¹	4.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	251.2%	141.7%	--	
Loss provision to net charge-offs (qtr)	474.3%	34.2%	--	
Net charge-offs to average loans and leases ¹	2.0%	6.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	1.2%	0.8%	0.0%	1.7%
Closed-end 1-4 family residential	1.4%	9.2%	0.1%	5.2%
Home equity	0.0%	0.0%	0.0%	1.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.9%	0.0%	0.0%
Commercial & Industrial	5.6%	2.8%	2.0%	1.9%
Commercial real estate	0.6%	2.0%	0.2%	1.2%
Total loans	1.8%	2.6%	0.6%	1.7%