

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	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$364	\$395	8.6%		
Loans	\$216	\$218	1.1%		
<i>Construction & development</i>	\$43	\$44	2.4%		
<i>Closed-end 1-4 family residential</i>	\$10	\$13	20.1%		
<i>Home equity</i>	\$0	\$0			
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$3	\$3	-5.0%		
<i>Commercial & Industrial</i>	\$44	\$46	4.3%		
<i>Commercial real estate</i>	\$77	\$80	3.5%		
Unused commitments	\$34	\$57	70.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$116	\$111	-4.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$16	434.0%		
Cash & balances due	\$8	\$29	268.4%		
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	\$333	\$360	8.4%		
Deposits	\$306	\$336	9.9%		
Total other borrowings	\$19	\$16	-13.2%		
FHLB advances	\$16	\$10	-35.2%		
Equity					
Equity capital at quarter end	\$32	\$35	10.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.6%	--		
Tier 1 risk based capital ratio	12.2%	13.4%	--		
Total risk based capital ratio	13.4%	14.6%	--		
Return on equity ¹	2.6%	21.9%	--		
Return on assets ¹	0.2%	1.9%	--		
Net interest margin ¹	3.8%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	76.2%	157.7%	--		
Loss provision to net charge-offs (qtr)	-38500.0%	51.7%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.5%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	5.4%	3.9%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	11.0%	0.0%	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>	0.4%	0.0%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	0.2%	0.3%	0.6%	0.7%	--
<i>Commercial real estate</i>	0.3%	0.1%	0.0%	0.0%	--
<i>Total loans</i>	1.8%	0.9%	0.1%	0.1%	--