

COLOEAST BANKSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2146359	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$798	\$776	-2.8%	
Loans	\$473	\$417	-11.8%	
<i>Construction & development</i>	\$62	\$48	-22.7%	
<i>Closed-end 1-4 family residential</i>	\$38	\$33	-11.4%	
<i>Home equity</i>	\$3	\$4	18.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-6.2%	
<i>Commercial & Industrial</i>	\$53	\$46	-13.3%	
<i>Commercial real estate</i>	\$130	\$118	-8.8%	
Unused commitments	\$67	\$77	13.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$5	-10.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$156	\$217	38.7%	
Cash & balances due	\$107	\$82	-23.4%	
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	\$712	\$690	-3.1%	
Deposits	\$707	\$686	-3.0%	
Total other borrowings	\$1	\$0	-64.0%	
FHLB advances	\$1	\$0	-64.0%	
Equity				
Equity capital at quarter end	\$86	\$86	-0.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.4%	--	
Tier 1 risk based capital ratio	13.4%	14.6%	--	
Total risk based capital ratio	14.6%	15.8%	--	
Return on equity ¹	3.6%	2.1%	--	
Return on assets ¹	0.4%	0.2%	--	
Net interest margin ¹	3.8%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	35.1%	42.8%	--	
Loss provision to net charge-offs (qtr)	57.8%	0.5%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	15.7%	7.4%	0.2%	0.0%
<i>Closed-end 1-4 family residential</i>	2.2%	1.1%	0.0%	0.3%
<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>	0.6%	0.0%	0.3%	0.4%
<i>Commercial & Industrial</i>	4.0%	3.2%	0.2%	0.0%
<i>Commercial real estate</i>	15.6%	16.5%	0.2%	0.1%
<i>Total loans</i>	7.7%	6.9%	0.1%	0.1%