

BEACH BUSINESS BANK

	CPP Disbursement Date 01/30/2009	Cert 57678	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$231	\$255	10.5%	
Loans	\$199	\$217	9.1%	
<i>Construction & development</i>	\$19	\$8	-55.9%	
<i>Closed-end 1-4 family residential</i>	\$1	\$9	931.0%	
<i>Home equity</i>	\$7	\$7	-1.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-23.3%	
<i>Commercial & Industrial</i>	\$72	\$94	30.7%	
<i>Commercial real estate</i>	\$97	\$95	-2.2%	
Unused commitments	\$31	\$37	18.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$6	20.0%	
Cash & balances due	\$16	\$24	47.2%	
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	\$197	\$221	12.2%	
Deposits	\$173	\$212	22.3%	
Total other borrowings	\$20	\$5	-75.0%	
FHLB advances	\$20	\$5	-75.0%	
Equity				
Equity capital at quarter end	\$34	\$35	1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	14.8%	13.5%	--	
Tier 1 risk based capital ratio	15.9%	14.3%	--	
Total risk based capital ratio	17.2%	15.5%	--	
Return on equity ¹	3.4%	1.6%	--	
Return on assets ¹	0.5%	0.2%	--	
Net interest margin ¹	4.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	206.3%	115.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	106.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	11.7%	14.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.2%	0.3%	0.0%	1.1%
<i>Commercial real estate</i>	0.2%	4.7%	0.0%	0.0%
<i>Total loans</i>	1.2%	2.7%	0.0%	0.5%