

BOSTON PRIVATE FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1248078	Number of Insured Depository Institutions 4	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$5,473	\$5,692	4.0%	
Loans	\$4,165	\$4,320	3.7%	
Construction & development	\$451	\$319	-29.3%	
Closed-end 1-4 family residential	\$1,452	\$1,611	10.9%	
Home equity	\$175	\$183	4.9%	
Credit card	\$1	\$1	-18.8%	
Other consumer	\$76	\$90	18.6%	
Commercial & Industrial	\$386	\$330	-14.3%	
Commercial real estate	\$1,245	\$1,363	9.5%	
Unused commitments	\$976	\$946	-3.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$281	\$312	10.7%	
Asset-backed securities	\$1	\$0	-100.0%	
Other securities	\$517	\$402	-22.3%	
Cash & balances due	\$180	\$452	151.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$19	\$47	147.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$15	\$43	180.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$5,040	\$5,224	3.6%	
Deposits	\$3,943	\$4,372	10.9%	
Total other borrowings	\$1,040	\$798	-23.2%	
FHLB advances	\$745	\$555	-25.5%	
Equity				
Equity capital at quarter end	\$433	\$468	8.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$137	\$36	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	7.7%	--	
Tier 1 risk based capital ratio	10.3%	11.5%	--	
Total risk based capital ratio	11.5%	12.7%	--	
Return on equity ¹	-2.6%	-0.2%	--	
Return on assets ¹	-0.2%	0.0%	--	
Net interest margin ¹	3.3%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	100.2%	75.8%	--	
Loss provision to net charge-offs (qtr)	387.9%	75.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	8.4%	11.1%	0.1%	2.5%
Closed-end 1-4 family residential	0.4%	0.5%	0.1%	0.0%
Home equity	0.5%	0.6%	0.0%	0.1%
Credit card	0.0%	0.0%	1.8%	0.6%
Other consumer	0.0%	0.0%	0.4%	0.0%
Commercial & Industrial	1.5%	2.7%	0.2%	1.5%
Commercial real estate	0.1%	2.3%	0.0%	0.3%
Total loans	1.5%	2.1%	0.1%	0.4%