

BUSINESS BANCSHARES, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3189728	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$537	\$575	7.0%	
Loans	\$497	\$437	-11.9%	
<i>Construction & development</i>	\$183	\$124	-32.0%	
<i>Closed-end 1-4 family residential</i>	\$43	\$45	3.8%	
<i>Home equity</i>	\$20	\$21	5.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	66.5%	
<i>Commercial & Industrial</i>	\$75	\$75	0.5%	
<i>Commercial real estate</i>	\$126	\$127	1.4%	
Unused commitments	\$108	\$73	-32.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$57	203.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$11	204.5%	
Cash & balances due	\$15	\$61	318.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$12	\$19	57.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$11	\$19	70.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$488	\$513	5.0%	
Deposits	\$443	\$477	7.6%	
Total other borrowings	\$43	\$33	-21.9%	
FHLB advances	\$33	\$33	0.0%	
Equity				
Equity capital at quarter end	\$49	\$62	27.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	10.5%	--	
Tier 1 risk based capital ratio	9.5%	13.1%	--	
Total risk based capital ratio	10.7%	14.3%	--	
Return on equity ¹	-10.6%	4.8%	--	
Return on assets ¹	-1.0%	0.5%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	100.3%	123.2%	--	
Loss provision to net charge-offs (qtr)	1105.4%	233.4%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.7%	0.7%	0.2%	0.1%
<i>Closed-end 1-4 family residential</i>	1.7%	0.3%	0.1%	0.0%
<i>Home equity</i>	6.1%	1.1%	0.0%	1.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	3.0%	9.0%	0.0%	0.0%
<i>Commercial real estate</i>	2.6%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.5%	1.8%	0.1%	0.2%