

COLONIAL AMERICAN BANK

	CPP Disbursement Date 03/27/2009	Cert 58412	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$29	\$25	-14.5%	
Loans	\$19	\$20	0.6%	
<i>Construction & development</i>	\$2	\$2	-29.1%	
<i>Closed-end 1-4 family residential</i>	\$10	\$10	1.5%	
<i>Home equity</i>	\$1	\$1	-5.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	0.0%	
<i>Commercial & Industrial</i>	\$0	\$0		
<i>Commercial real estate</i>	\$6	\$6	12.6%	
Unused commitments	\$1	\$1	-41.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$4	-50.4%	
Cash & balances due	\$0	\$0	5.8%	
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	\$26	\$23	-13.7%	
Deposits	\$25	\$22	-10.5%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$3	\$2	-22.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	8.2%	--	
Tier 1 risk based capital ratio	14.6%	11.6%	--	
Total risk based capital ratio	15.7%	12.8%	--	
Return on equity ¹	-85.6%	-41.7%	--	
Return on assets ¹	-7.6%	-3.6%	--	
Net interest margin ¹	3.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	187.5%	84.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	16.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.1%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.6%	1.4%	0.0%	0.0%