

CONNECTICUT BANK&TRUST CO

	CPP Disbursement Date 12/19/2008	Cert 57690	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$225	\$260	15.6%	
Loans	\$182	\$201	10.5%	
<i>Construction & development</i>	\$17	\$15	-11.7%	
<i>Closed-end 1-4 family residential</i>	\$13	\$15	11.1%	
<i>Home equity</i>	\$6	\$8	28.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	283.1%	
<i>Commercial & Industrial</i>	\$48	\$51	7.4%	
<i>Commercial real estate</i>	\$81	\$94	16.5%	
Unused commitments	\$34	\$41	19.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$26	3.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$2	-78.1%	
Cash & balances due	\$7	\$4	-36.1%	
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	\$202	\$236	17.2%	
Deposits	\$163	\$201	23.2%	
Total other borrowings	\$38	\$34	-9.3%	
FHLB advances	\$35	\$30	-14.1%	
Equity				
Equity capital at quarter end	\$24	\$24	2.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	9.6%	--	
Tier 1 risk based capital ratio	12.7%	11.6%	--	
Total risk based capital ratio	13.9%	12.8%	--	
Return on equity ¹	-5.7%	3.8%	--	
Return on assets ¹	-0.5%	0.4%	--	
Net interest margin ¹	3.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	126.0%	124.3%	--	
Loss provision to net charge-offs (qtr)	781.3%	48.7%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.8%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.6%	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%	3.7%	0.0%
<i>Commercial & Industrial</i>	2.6%	1.6%	0.0%	1.0%
<i>Commercial real estate</i>	0.5%	1.5%	0.0%	0.0%
<i>Total loans</i>	1.2%	1.1%	0.0%	0.3%