

NEW YORK PRIVATE BANK & TRUST CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3212091	Number of Insured Depository Institutions 7	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$15,363	\$16,427	6.9%	
Loans	\$7,359	\$6,276	-14.7%	
<i>Construction & development</i>	\$428	\$195	-54.5%	
<i>Closed-end 1-4 family residential</i>	\$3,719	\$3,355	-9.8%	
<i>Home equity</i>	\$3	\$3	-0.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$27	\$14	-50.4%	
<i>Commercial & Industrial</i>	\$918	\$761	-17.2%	
<i>Commercial real estate</i>	\$894	\$977	9.2%	
Unused commitments	\$984	\$666	-32.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,473	\$3,163	27.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$2,129	\$1,817	-14.7%	
Cash & balances due	\$1,776	\$3,319	86.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$10	\$27	178.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$7	\$27	280.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$14,592	\$15,272	4.7%	
Deposits	\$11,321	\$11,797	4.2%	
Total other borrowings	\$3,068	\$3,299	7.5%	
FHLB advances	\$2,525	\$2,475	-2.0%	
Equity				
Equity capital at quarter end	\$771	\$1,141	48.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$88	\$247	NA	
Performance Ratios				
Tier 1 leverage ratio	6.4%	6.4%	--	
Tier 1 risk based capital ratio	10.4%	13.6%	--	
Total risk based capital ratio	11.4%	14.9%	--	
Return on equity ¹	-156.8%	-8.4%	--	
Return on assets ¹	-7.7%	-0.6%	--	
Net interest margin ¹	2.6%	1.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	24.2%	19.3%	--	
Loss provision to net charge-offs (qtr)	3375.8%	65.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	8.1%	13.8%	0.0%	0.1%
<i>Home equity</i>	0.6%	0.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.8%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.6%	33.3%	0.0%	3.1%
<i>Commercial real estate</i>	5.7%	11.7%	0.0%	0.9%
<i>Total loans</i>	5.0%	13.5%	0.0%	0.8%