

PENINSULA BANK HOLDING CO.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3680980	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$272	\$308	13.4%	
Loans	\$202	\$204	0.9%	
<i>Construction & development</i>	\$56	\$62	10.5%	
<i>Closed-end 1-4 family residential</i>	\$19	\$13	-35.0%	
<i>Home equity</i>	\$15	\$15	-3.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$2	288.8%	
<i>Commercial & Industrial</i>	\$39	\$44	12.5%	
<i>Commercial real estate</i>	\$67	\$66	-1.9%	
Unused commitments	\$86	\$74	-13.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$18		
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$16	101.4%	
Cash & balances due	\$54	\$16	-71.0%	
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	\$249	\$280	12.5%	
Deposits	\$248	\$278	12.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$23	\$28	24.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.3%	--	
Tier 1 risk based capital ratio	10.2%	11.2%	--	
Total risk based capital ratio	11.5%	12.5%	--	
Return on equity ¹	-21.1%	10.3%	--	
Return on assets ¹	-1.9%	1.0%	--	
Net interest margin ¹	3.9%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	88.1%	120.7%	--	
Loss provision to net charge-offs (qtr)	-152900.0%	-28.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.6%	4.7%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	1.4%	2.2%	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>	0.9%	1.0%	0.0%	0.0%
<i>Commercial real estate</i>	2.4%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.1%	1.8%	0.0%	0.1%