

SECURITY BUSINESS BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3637863	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$204	\$196	-3.7%	
Loans	\$175	\$164	-5.9%	
<i>Construction & development</i>	\$10	\$9	-10.9%	
<i>Closed-end 1-4 family residential</i>	\$7	\$10	43.4%	
<i>Home equity</i>	\$10	\$13	34.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-0.2%	
<i>Commercial & Industrial</i>	\$43	\$30	-31.4%	
<i>Commercial real estate</i>	\$97	\$96	-1.2%	
Unused commitments	\$52	\$44	-15.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$13	-25.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	2.4%	
Cash & balances due	\$4	\$3	-28.3%	
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	\$184	\$170	-7.5%	
Deposits	\$153	\$155	1.2%	
Total other borrowings	\$29	\$13	-54.6%	
FHLB advances	\$24	\$8	-68.7%	
Equity				
Equity capital at quarter end	\$20	\$27	29.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	12.5%	--	
Tier 1 risk based capital ratio	10.4%	14.4%	--	
Total risk based capital ratio	11.6%	15.6%	--	
Return on equity ¹	0.8%	-2.2%	--	
Return on assets ¹	0.1%	-0.3%	--	
Net interest margin ¹	4.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	74.8%	52.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	89.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.1%	13.1%	0.0%	1.4%
<i>Closed-end 1-4 family residential</i>	0.0%	0.7%	0.0%	0.8%
<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%	16.5%	0.0%	2.0%
<i>Commercial & Industrial</i>	1.0%	3.3%	0.0%	0.6%
<i>Commercial real estate</i>	1.4%	2.3%	0.0%	0.2%
<i>Total loans</i>	2.0%	2.9%	0.0%	0.4%