

COLOEAST BANKSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2146359	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$798	\$798	0.0%	
Loans	\$491	\$473	-3.7%	
<i>Construction & development</i>	\$80	\$62	-21.7%	
<i>Closed-end 1-4 family residential</i>	\$40	\$38	-5.7%	
<i>Home equity</i>	\$4	\$3	-25.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$6	-11.5%	
<i>Commercial & Industrial</i>	\$50	\$53	6.5%	
<i>Commercial real estate</i>	\$128	\$130	1.7%	
Unused commitments	\$78	\$67	-14.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$5	-81.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$145	\$156	7.6%	
Cash & balances due	\$60	\$107	80.6%	
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	\$710	\$712	0.3%	
Deposits	\$705	\$707	0.3%	
Total other borrowings	\$2	\$1	-41.8%	
FHLB advances	\$2	\$1	-41.8%	
Equity				
Equity capital at quarter end	\$88	\$86	-2.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.1%	--	
Tier 1 risk based capital ratio	12.7%	13.4%	--	
Total risk based capital ratio	14.0%	14.6%	--	
Return on equity ¹	-2.0%	3.6%	--	
Return on assets ¹	-0.2%	0.4%	--	
Net interest margin ¹	4.3%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.5%	35.1%	--	
Loss provision to net charge-offs (qtr)	79.9%	57.8%	--	
Net charge-offs to average loans and leases ¹	5.2%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	16.4%	15.7%	6.3%	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>	0.5%	0.6%	0.7%	0.3%
<i>Commercial & Industrial</i>	5.4%	4.0%	0.4%	0.2%
<i>Commercial real estate</i>	1.5%	15.6%	0.5%	0.2%
<i>Total loans</i>	4.3%	7.7%	1.3%	0.1%