

COMMUNITY BUSINESS BANK

| | CPP Disbursement Date 02/27/2009 | Cert 58159 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|----------------------------|---|-------------|----|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$125 | \$144 | 15.6% | | |
| Loans | \$112 | \$110 | -1.9% | | |
| Construction & development | \$20 | \$19 | -4.2% | | |
| Closed-end 1-4 family residential | \$14 | \$14 | 6.4% | | |
| Home equity | \$2 | \$2 | 0.7% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$0 | \$0 | 100.0% | | |
| Commercial & Industrial | \$19 | \$16 | -13.3% | | |
| Commercial real estate | \$41 | \$41 | -0.3% | | |
| Unused commitments | \$15 | \$8 | -49.3% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$1 | \$8 | 607.9% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$4 | \$11 | 178.7% | | |
| Cash & balances due | \$1 | \$4 | 246.5% | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| Liabilities | \$107 | \$126 | 17.5% | | |
| Deposits | \$99 | \$124 | 25.4% | | |
| Total other borrowings | \$6 | \$0 | -100.0% | | |
| FHLB advances | \$6 | \$0 | -100.0% | | |
| Equity | | | | | |
| Equity capital at quarter end | \$18 | \$19 | 3.9% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$4 | \$0 | NA | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 13.6% | 12.8% | -- | | |
| Tier 1 risk based capital ratio | 14.6% | 16.5% | -- | | |
| Total risk based capital ratio | 15.9% | 17.8% | -- | | |
| Return on equity ¹ | -27.2% | 13.3% | -- | | |
| Return on assets ¹ | -3.8% | 1.7% | -- | | |
| Net interest margin ¹ | 5.4% | 5.4% | -- | | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 62.3% | 36.3% | -- | | |
| Loss provision to net charge-offs (qtr) | 80.8% | 39.3% | -- | | |
| Net charge-offs to average loans and leases ¹ | 6.2% | 1.1% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| Asset Quality (% of Total Loan Type) | Noncurrent Loans | | Gross Charge-Offs | | |
| | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 4.9% | 26.0% | 0.0% | 1.1% | -- |
| Closed-end 1-4 family residential | 6.6% | 3.9% | 2.9% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 2.1% | 1.6% | 0.0% | 0.6% | -- |
| Commercial real estate | 1.0% | 0.3% | 3.5% | 0.1% | -- |
| Total loans | 2.4% | 5.3% | 1.6% | 0.3% | -- |