

**NEW YORK PRIVATE BANK & TRUST CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3212091	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$12,864	\$8,754	-32.0%		
Loans	\$4,897	\$3,813	-22.1%		
Construction & development	\$195	\$66	-66.2%		
Closed-end 1-4 family residential	\$1,980	\$1,606	-18.9%		
Home equity	\$3	\$5	47.7%		
Credit card	\$0	\$0			
Other consumer	\$9	\$1	-90.6%		
Commercial & Industrial	\$761	\$527	-30.7%		
Commercial real estate	\$977	\$801	-18.0%		
Unused commitments	\$632	\$222	-64.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,513	\$1,596	-36.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$1,454	\$1,455	0.1%		
Cash & balances due	\$2,963	\$887	-70.1%		
<b>Residential mortgage originations</b>					
Closed-end mortgage originated for sale (quarter)	\$27	\$44	64.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$27	\$42	55.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
<b>Liabilities</b>	\$11,962	\$7,753	-35.2%		
Deposits	\$8,623	\$7,216	-16.3%		
Total other borrowings	\$3,255	\$424	-87.0%		
FHLB advances	\$2,475	\$150	-93.9%		
<b>Equity</b>					
Equity capital at quarter end	\$887	\$992	11.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$213	\$33	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	5.5%	10.0%	--		
Tier 1 risk based capital ratio	11.4%	18.4%	--		
Total risk based capital ratio	12.9%	19.8%	--		
Return on equity <sup>1</sup>	-8.9%	10.0%	--		
Return on assets <sup>1</sup>	-0.6%	1.0%	--		
Net interest margin <sup>1</sup>	1.7%	2.0%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	23.3%	22.5%	--		
Loss provision to net charge-offs (qtr)	64.7%	9.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.7%	4.3%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	0.0%	58.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	14.0%	16.2%	0.1%	0.1%	--
Home equity	0.6%	4.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.7%	0.0%	0.0%	0.0%	--
Commercial & Industrial	33.3%	0.8%	3.1%	6.6%	--
Commercial real estate	11.7%	9.7%	0.9%	0.2%	--
Total loans	13.5%	11.3%	1.0%	1.1%	--