

**COMMUNITY BUSINESS BANK**

	CPP Disbursement Date 02/27/2009	Cert 58159	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$144	\$156	8.3%	
Loans	\$110	\$107	-2.8%	
Construction & development	\$19	\$17	-9.3%	
Closed-end 1-4 family residential	\$14	\$7	-54.1%	
Home equity	\$2	\$2	-4.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-2.4%	
Commercial & Industrial	\$16	\$16	-0.1%	
Commercial real estate	\$41	\$42	2.3%	
Unused commitments	\$8	\$9	15.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$7	-16.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$14	33.7%	
Cash & balances due	\$4	\$12	176.5%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$126	\$135	7.5%	
Deposits	\$124	\$133	7.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$19	\$21	13.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.8%	12.7%	--	
Tier 1 risk based capital ratio	16.5%	17.2%	--	
Total risk based capital ratio	17.8%	18.4%	--	
Return on equity <sup>1</sup>	13.3%	30.6%	--	
Return on assets <sup>1</sup>	1.7%	4.0%	--	
Net interest margin <sup>1</sup>	5.4%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.3%	104.6%	--	
Loss provision to net charge-offs (qtr)	39.3%	-2014.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	26.0%	0.0%	1.1%	0.0%
Closed-end 1-4 family residential	3.9%	0.0%	0.0%	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	1.6%	1.0%	0.6%	0.0%
Commercial real estate	0.3%	0.3%	0.1%	0.0%
Total loans	5.3%	2.0%	0.3%	0.0%