

BIRMINGHAM BLOOMFIELD BANCSHARES, INC.

| | CPP Disbursement Date 04/24/2009 | RSSD (Holding Company) 3438145 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$67 | \$93 | 37.6% | |
| Loans | \$57 | \$80 | 40.2% | |
| Construction & development | \$3 | \$1 | -82.7% | |
| Closed-end 1-4 family residential | \$3 | \$2 | -56.2% | |
| Home equity | \$10 | \$11 | 10.2% | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$0 | \$1 | 121.6% | |
| Commercial & Industrial | \$8 | \$17 | 108.5% | |
| Commercial real estate | \$23 | \$36 | 55.6% | |
| Unused commitments | \$12 | \$19 | 64.8% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$1 | \$1 | -17.4% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$3 | \$3 | 1.0% | |
| Cash & balances due | \$1 | \$5 | 286.7% | |
| 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 | \$59 | \$84 | 43.6% | |
| Deposits | \$58 | \$84 | 43.5% | |
| Total other borrowings | \$0 | \$0 | | |
| FHLB advances | \$0 | \$0 | | |
| Equity | | | | |
| Equity capital at quarter end | \$9 | \$9 | -2.0% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$1 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 12.8% | 9.4% | -- | |
| Tier 1 risk based capital ratio | 15.0% | 10.7% | -- | |
| Total risk based capital ratio | 16.2% | 12.0% | -- | |
| Return on equity ¹ | -10.4% | -45.3% | -- | |
| Return on assets ¹ | -1.4% | -4.3% | -- | |
| Net interest margin ¹ | 3.3% | 3.8% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 0.0% | 0.0% | -- | |
| Loss provision to net charge-offs (qtr) | 108.3% | -15000.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.9% | 0.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% |
| Closed-end 1-4 family residential | 0.0% | 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 | 0.0% | 0.0% | 1.4% | 0.0% |
| Commercial real estate | 0.0% | 0.0% | 0.0% | 0.0% |
| Total loans | 0.0% | 0.0% | 0.2% | 0.0% |