

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$799	\$858	7.3%	
Loans	\$537	\$538	0.3%	
<i>Construction & development</i>	\$161	\$156	-2.6%	
<i>Closed-end 1-4 family residential</i>	\$30	\$35	15.2%	
<i>Home equity</i>	\$4	\$4	0.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$13	\$12	-5.5%	
<i>Commercial & Industrial</i>	\$58	\$55	-5.2%	
<i>Commercial real estate</i>	\$106	\$107	0.7%	
Unused commitments	\$85	\$68	-20.1%	
Securitization outstanding principal	\$9	\$8	-16.3%	
Mortgage-backed securities (GSE and private issue)	\$101	\$35	-65.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$85	\$189	123.4%	
Cash & balances due	\$17	\$24	46.0%	
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	\$729	\$769	5.5%	
Deposits	\$648	\$751	16.0%	
Total other borrowings	\$73	\$11	-84.6%	
FHLB advances	\$5	\$4	-19.9%	
Equity				
Equity capital at quarter end	\$70	\$88	26.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	8.6%	--	
Tier 1 risk based capital ratio	9.2%	11.5%	--	
Total risk based capital ratio	10.1%	12.8%	--	
Return on equity ¹	8.1%	11.5%	--	
Return on assets ¹	0.7%	1.2%	--	
Net interest margin ¹	3.9%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	23.3%	71.1%	--	
Loss provision to net charge-offs (qtr)	124.7%	655.6%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.4%	4.9%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	3.0%	0.9%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.8%	0.5%	0.2%	0.2%
<i>Commercial & Industrial</i>	3.7%	1.2%	1.2%	0.2%
<i>Commercial real estate</i>	14.6%	1.1%	0.0%	0.0%
<i>Total loans</i>	4.3%	2.1%	0.1%	0.1%