

COMMUNITY BUSINESS BANK

	CPP Disbursement Date 02/27/2009	Cert 58159	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$129	\$125	-3.4%	
Loans	\$122	\$112	-7.6%	
<i>Construction & development</i>	\$29	\$20	-31.2%	
<i>Closed-end 1-4 family residential</i>	\$9	\$14	53.2%	
<i>Home equity</i>	\$2	\$2	39.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-89.1%	
<i>Commercial & Industrial</i>	\$23	\$19	-19.3%	
<i>Commercial real estate</i>	\$42	\$41	-1.7%	
Unused commitments	\$27	\$15	-43.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-36.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$4	184.1%	
Cash & balances due	\$1	\$1	15.5%	
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	\$111	\$107	-3.8%	
Deposits	\$109	\$99	-9.4%	
Total other borrowings	\$0	\$6	1553.2%	
FHLB advances	\$0	\$6		
Equity				
Equity capital at quarter end	\$18	\$18	-1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	13.1%	13.6%	--	
Tier 1 risk based capital ratio	13.6%	14.6%	--	
Total risk based capital ratio	14.9%	15.9%	--	
Return on equity ¹	-13.9%	-27.2%	--	
Return on assets ¹	-1.9%	-3.8%	--	
Net interest margin ¹	4.4%	5.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.3%	62.3%	--	
Loss provision to net charge-offs (qtr)	131.1%	80.8%	--	
Net charge-offs to average loans and leases ¹	2.2%	6.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.4%	4.9%	0.6%	0.0%
<i>Closed-end 1-4 family residential</i>	14.3%	6.6%	4.0%	2.9%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	2.1%	0.5%	0.0%
<i>Commercial real estate</i>	7.2%	1.0%	0.0%	3.5%
<i>Total loans</i>	5.8%	2.4%	0.6%	1.6%