

FIRST BUSINESS BANK NA

	CPP Disbursement Date 04/10/2009	Cert 57044	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$100	\$112	12.1%	
Loans	\$77	\$87	13.6%	
<i>Construction & development</i>	\$9	\$3	-70.0%	
<i>Closed-end 1-4 family residential</i>	\$1	\$0	-39.4%	
<i>Home equity</i>	\$0	\$2	286.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-44.0%	
<i>Commercial & Industrial</i>	\$11	\$16	39.2%	
<i>Commercial real estate</i>	\$51	\$64	25.1%	
Unused commitments	\$9	\$12	35.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$3	-49.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$1	-79.9%	
Cash & balances due	\$3	\$19	436.9%	
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	\$82	\$91	11.0%	
Deposits	\$73	\$86	17.9%	
Total other borrowings	\$7	\$4	-42.9%	
FHLB advances	\$7	\$4	-42.9%	
Equity				
Equity capital at quarter end	\$17	\$20	17.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	17.8%	17.1%	--	
Tier 1 risk based capital ratio	21.6%	24.0%	--	
Total risk based capital ratio	22.9%	25.2%	--	
Return on equity ¹	-71.3%	-1.3%	--	
Return on assets ¹	-14.1%	-0.2%	--	
Net interest margin ¹	4.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	126.5%	82.0%	--	
Loss provision to net charge-offs (qtr)	337.0%	344.8%	--	
Net charge-offs to average loans and leases ¹	2.3%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	18.9%	0.0%	0.0%	1.7%
<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%	0.4%	1.6%
<i>Commercial & Industrial</i>	4.0%	4.2%	1.7%	0.5%
<i>Commercial real estate</i>	2.5%	3.2%	0.5%	0.0%
<i>Total loans</i>	2.4%	3.1%	0.6%	0.1%