

**COMMONWEALTH BUSINESS BANK**

|   | CPP Disbursement Date   | Cert        | Number of Insured Depository Institutions |             |
|---|-------------------------|-------------|---|-------------|
|   | 01/23/2009              | 57873       | 1   |             |
| <b>Selected balance and off-balance sheet items</b>   | <b>2012</b>             | <b>2013</b> | <b>%chg from prev</b>                     |             |
|   | \$ millions             | \$ millions |   |             |
| <b>Assets</b>   | \$482                   | \$570       | 18.3%                                     |             |
| <b>Loans</b>  | \$387                   | \$470       | 21.2%                                     |             |
| <i>Construction &amp; development</i>   | \$1                     | \$19        | 1595.7%                                   |             |
| <i>Closed-end 1-4 family residential</i>  | \$1                     | \$1         | 28.1%                                     |             |
| <i>Home equity</i>  | \$6                     | \$12        | 101.9%                                    |             |
| <i>Credit card</i>  | \$0                     | \$0         |   |             |
| <i>Other consumer</i>   | \$0                     | \$0         | 40.2%                                     |             |
| <i>Commercial &amp; Industrial</i>  | \$83                    | \$93        | 11.7%                                     |             |
| <i>Commercial real estate</i>   | \$287                   | \$330       | 15.1%                                     |             |
| Unused commitments  | \$59                    | \$73        | 24.0%                                     |             |
| Securitization outstanding principal  | \$0                     | \$0         |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$4                     | \$3         | -42.5%                                    |             |
| Asset-backed securities   | \$0                     | \$0         |   |             |
| Other securities  | \$7                     | \$5         | -29.6%                                    |             |
| Cash & balances due   | \$79                    | \$84        | 6.7%                                      |             |
| <i>Residential mortgage originations</i>  |                         |             |   |             |
| <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         |   |             |
| <b>Liabilities</b>  | \$425                   | \$507       | 19.1%                                     |             |
| <b>Deposits</b>   | \$423                   | \$503       | 19.0%                                     |             |
| Total other borrowings  | \$0                     | \$0         |   |             |
| FHLB advances   | \$0                     | \$0         |   |             |
| <b>Equity</b>   |                         |             |   |             |
| Equity capital at quarter end   | \$56                    | \$64        | 12.8%                                     |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                     | -\$2        | NA  |             |
| <b>Performance Ratios</b>   |                         |             |   |             |
| Tier 1 leverage ratio   | 12.2%                   | 12.1%       | --  |             |
| Tier 1 risk based capital ratio   | 14.5%                   | 13.6%       | --  |             |
| Total risk based capital ratio  | 15.7%                   | 14.8%       | --  |             |
| Return on equity <sup>1</sup>   | 16.6%                   | 14.8%       | --  |             |
| Return on assets <sup>1</sup>   | 2.0%                    | 1.7%        | --  |             |
| Net interest margin <sup>1</sup>  | 4.2%                    | 4.0%        | --  |             |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)                                | 324.6%                  | 179.2%      | --  |             |
| Loss provision to net charge-offs (qtr)   | 0.0%                    | 0.0%        | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.3%                    | 0.0%        | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                         |             |   |             |
|   | <b>Noncurrent Loans</b> |             | <b>Gross Charge-Offs</b>                  |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2012</b>             | <b>2013</b> | <b>2012</b>                               | <b>2013</b> |
| <i>Construction &amp; development</i>   | 0.0%                    | 0.0%        | 0.0%                                      | 0.0%        |
| <i>Closed-end 1-4 family residential</i>  | 0.0%                    | 0.0%        | 0.0%                                      | 0.0%        |
| <i>Home equity</i>  | 0.0%                    | 0.0%        | 3.9%                                      | 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 &amp; Industrial</i>  | 1.4%                    | 2.0%        | 0.0%                                      | 0.0%        |
| <i>Commercial real estate</i>   | 0.7%                    | 1.0%        | 0.0%                                      | 0.0%        |
| <i>Total loans</i>  | 0.9%                    | 1.1%        | 0.1%                                      | 0.0%        |