

**QUEENSBOROUGH COMPANY, THE**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1130904	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$852	\$836	-1.8%	
Loans	\$546	\$522	-4.5%	
Construction & development	\$36	\$35	-3.0%	
Closed-end 1-4 family residential	\$122	\$101	-17.0%	
Home equity	\$26	\$24	-8.1%	
Credit card	\$0	\$0		
Other consumer	\$8	\$8	-7.3%	
Commercial & Industrial	\$47	\$44	-6.5%	
Commercial real estate	\$184	\$173	-6.2%	
Unused commitments	\$82	\$81	-1.0%	
Securitization outstanding principal	\$5	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$175	\$201	15.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$7	-37.5%	
Cash & balances due	\$77	\$65	-15.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$32	\$17	-45.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$32	\$18	-42.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$768	\$755	-1.6%	
Deposits	\$749	\$738	-1.4%	
Total other borrowings	\$15	\$15	0.0%	
FHLB advances	\$15	\$15	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$84	\$81	-3.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	10.0%	--	
Tier 1 risk based capital ratio	14.3%	15.1%	--	
Total risk based capital ratio	15.6%	16.4%	--	
Return on equity <sup>1</sup>	3.5%	4.0%	--	
Return on assets <sup>1</sup>	0.4%	0.4%	--	
Net interest margin <sup>1</sup>	3.8%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	45.3%	36.6%	--	
Loss provision to net charge-offs (qtr)	52.0%	38.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	1.2%	--	
<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>
Construction & development	8.0%	4.5%	0.4%	2.5%
Closed-end 1-4 family residential	4.6%	8.6%	0.6%	0.3%
Home equity	3.0%	0.0%	0.9%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.6%	2.2%	0.2%
Commercial & Industrial	4.3%	9.5%	1.2%	0.3%
Commercial real estate	8.8%	8.8%	0.0%	0.0%
Total loans	5.6%	6.4%	0.4%	0.3%