

BROADWAY FEDERAL BANK F S B

	CPP Disbursement Date 11/14/2008	Cert 30306	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$405	\$529	30.6%	
Loans	\$361	\$473	30.9%	
Construction & development	\$5	\$5	1.1%	
Closed-end 1-4 family residential	\$67	\$90	34.8%	
Home equity	\$2	\$1	-62.7%	
Credit card	\$0	\$0		
Other consumer	\$3	\$4	9.0%	
Commercial & Industrial	\$22	\$23	3.8%	
Commercial real estate	\$169	\$198	17.6%	
Unused commitments	\$20	\$16	-22.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$30	16.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$7	66.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$372	\$485	30.5%	
Deposits	\$294	\$390	32.6%	
Total other borrowings	\$74	\$92	23.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$33	\$44	31.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.3%	--	
Tier 1 risk based capital ratio	10.5%	11.0%	--	
Total risk based capital ratio	11.4%	12.0%	--	
Return on equity ¹	6.3%	9.7%	--	
Return on assets ¹	0.5%	0.8%	--	
Net interest margin ¹	4.0%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	106.3%	28.9%	--	
Loss provision to net charge-offs (qtr)	-156.3%	100.5%	--	
Net charge-offs to average loans and leases ¹	-0.3%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	3.6%	-0.3%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	47.0%	0.0%	8.2%
Commercial & Industrial	0.0%	0.0%	0.0%	0.7%
Commercial real estate	1.6%	4.0%	0.0%	0.4%
Total loans	0.8%	2.7%	-0.1%	0.3%