

**COMMONWEALTH BANCSHARES, INC.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1118948	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$808	\$942	16.5%	
Loans	\$664	\$666	0.3%	
<i>Construction &amp; development</i>	\$127	\$122	-4.2%	
<i>Closed-end 1-4 family residential</i>	\$162	\$165	2.1%	
<i>Home equity</i>	\$82	\$87	5.2%	
<i>Credit card</i>	\$3	\$3	-0.8%	
<i>Other consumer</i>	\$16	\$13	-17.7%	
<i>Commercial &amp; Industrial</i>	\$38	\$42	9.8%	
<i>Commercial real estate</i>	\$174	\$171	-1.8%	
Unused commitments	\$166	\$129	-22.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$32	\$87	173.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$60	\$121	102.7%	
Cash & balances due	\$13	\$13	2.0%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$16	\$34	112.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$15	\$37	140.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$743	\$863	16.1%	
Deposits	\$617	\$750	21.6%	
Total other borrowings	\$122	\$108	-11.9%	
FHLB advances	\$44	\$50	14.3%	
<b>Equity</b>				
Equity capital at quarter end	\$65	\$79	21.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$13	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.3%	8.6%	--	
Tier 1 risk based capital ratio	9.6%	11.2%	--	
Total risk based capital ratio	10.4%	12.1%	--	
Return on equity <sup>1</sup>	1.7%	4.7%	--	
Return on assets <sup>1</sup>	0.1%	0.4%	--	
Net interest margin <sup>1</sup>	3.7%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	174.5%	87.1%	--	
Loss provision to net charge-offs (qtr)	476.5%	60.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	1.5%	1.7%	0.1%	1.7%
<i>Closed-end 1-4 family residential</i>	0.7%	1.8%	0.1%	0.2%
<i>Home equity</i>	0.1%	0.8%	0.0%	0.1%
<i>Credit card</i>	0.3%	0.2%	0.8%	1.5%
<i>Other consumer</i>	0.4%	0.0%	0.5%	0.1%
<i>Commercial &amp; Industrial</i>	0.4%	0.2%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.1%	0.0%	0.0%
<i>Total loans</i>	0.5%	1.0%	0.1%	0.4%