

COMMONWEALTH BUSINESS BANK

	CPP Disbursement Date 01/23/2009	Cert 57873	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$296	\$336	13.5%	
Loans	\$248	\$272	9.6%	
<i>Construction & development</i>	\$2	\$7	381.0%	
<i>Closed-end 1-4 family residential</i>	\$1	\$1	-31.7%	
<i>Home equity</i>	\$2	\$2	-10.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	352.9%	
<i>Commercial & Industrial</i>	\$87	\$90	3.4%	
<i>Commercial real estate</i>	\$152	\$169	10.9%	
Unused commitments	\$52	\$48	-8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$8	10.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$20	-14.3%	
Cash & balances due	\$11	\$31	187.4%	
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	\$255	\$287	12.9%	
Deposits	\$238	\$276	15.5%	
Total other borrowings	\$14	\$9	-35.7%	
FHLB advances	\$14	\$9	-35.7%	
Equity				
Equity capital at quarter end	\$42	\$49	17.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	14.0%	14.5%	--	
Tier 1 risk based capital ratio	15.8%	16.5%	--	
Total risk based capital ratio	17.0%	17.8%	--	
Return on equity ¹	-6.0%	0.2%	--	
Return on assets ¹	-0.8%	0.0%	--	
Net interest margin ¹	3.2%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	225.5%	2589.1%	--	
Loss provision to net charge-offs (qtr)	247.3%	206.3%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.8%	--	
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>	0.0%	0.0%	0.0%	0.0%
<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%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.2%	0.3%	0.9%	0.6%
<i>Commercial real estate</i>	1.2%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.8%	0.1%	0.3%	0.2%