

QUEENSBOROUGH COMPANY, THE

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1130904	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$861	\$933	8.4%	
Loans	\$666	\$679	1.9%	
<i>Construction & development</i>	\$115	\$103	-10.5%	
<i>Closed-end 1-4 family residential</i>	\$153	\$157	2.4%	
<i>Home equity</i>	\$23	\$27	21.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$35	\$34	-3.3%	
<i>Commercial & Industrial</i>	\$71	\$74	4.5%	
<i>Commercial real estate</i>	\$170	\$179	5.4%	
Unused commitments	\$71	\$74	4.4%	
Securitization outstanding principal	\$2	\$2	-21.0%	
Mortgage-backed securities (GSE and private issue)	\$110	\$101	-7.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$20	49.2%	
Cash & balances due	\$16	\$72	346.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$19	\$28	44.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$19	\$28	47.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$792	\$852	7.5%	
Deposits	\$724	\$785	8.4%	
Total other borrowings	\$62	\$62	-0.6%	
FHLB advances	\$57	\$57	-0.7%	
Equity				
Equity capital at quarter end	\$69	\$81	18.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	8.6%	--	
Tier 1 risk based capital ratio	9.8%	11.6%	--	
Total risk based capital ratio	11.0%	12.8%	--	
Return on equity ¹	5.7%	2.5%	--	
Return on assets ¹	0.5%	0.2%	--	
Net interest margin ¹	3.5%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	114.7%	33.7%	--	
Loss provision to net charge-offs (qtr)	132.9%	169.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	10.2%	0.0%	0.9%
<i>Closed-end 1-4 family residential</i>	1.7%	6.2%	0.3%	0.2%
<i>Home equity</i>	0.0%	0.1%	0.5%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.6%	1.8%	0.3%	0.3%
<i>Commercial & Industrial</i>	1.7%	3.2%	0.4%	1.2%
<i>Commercial real estate</i>	0.5%	1.1%	0.0%	0.0%
<i>Total loans</i>	1.0%	5.2%	0.1%	0.3%