

COMMONWEALTH BUSINESS BANK

	CPP Disbursement Date 01/23/2009	Cert 57873	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$400	\$408	1.9%	
Loans	\$323	\$334	3.1%	
Construction & development	\$5	\$4	-15.8%	
Closed-end 1-4 family residential	\$1	\$1	36.9%	
Home equity	\$6	\$9	44.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	67.2%	
Commercial & Industrial	\$96	\$86	-10.2%	
Commercial real estate	\$209	\$219	4.7%	
Unused commitments	\$44	\$45	2.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$7	42.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$15	-4.8%	
Cash & balances due	\$55	\$52	-5.2%	
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	\$354	\$359	1.6%	
Deposits	\$334	\$357	6.8%	
Total other borrowings	\$17	\$0	-100.0%	
FHLB advances	\$9	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$47	\$49	4.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.1%	12.0%	--	
Tier 1 risk based capital ratio	14.0%	14.1%	--	
Total risk based capital ratio	15.3%	15.4%	--	
Return on equity ¹	-9.0%	18.2%	--	
Return on assets ¹	-1.1%	2.1%	--	
Net interest margin ¹	3.7%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	149.0%	79.0%	--	
Loss provision to net charge-offs (qtr)	122.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.9%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	75.8%	0.0%	1.7%
Closed-end 1-4 family residential	29.6%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.8%	0.6%	0.4%	0.9%
Commercial real estate	2.2%	4.6%	0.6%	0.0%
Total loans	1.7%	4.1%	0.5%	0.3%