

CUSTOMERS BANCORP, INC

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 3447464	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,374	\$2,078	51.2%	
Loans	\$879	\$1,518	72.7%	
Construction & development	\$55	\$55	0.0%	
Closed-end 1-4 family residential	\$512	\$317	-38.1%	
Home equity	\$27	\$36	31.9%	
Credit card	\$0	\$0		
Other consumer	\$64	\$73	14.9%	
Commercial & Industrial	\$47	\$77	63.6%	
Commercial real estate	\$144	\$259	80.1%	
Unused commitments	\$280	\$468	67.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$202	\$376	86.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$23	436.9%	
Cash & balances due	\$232	\$74	-68.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$200	\$557	178.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$587		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,269	\$1,935	52.4%	
Deposits	\$1,246	\$1,588	27.5%	
Total other borrowings	\$11	\$336	2954.5%	
FHLB advances	\$11	\$331	2909.1%	
Equity				
Equity capital at quarter end	\$105	\$143	35.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$62	\$21	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	7.3%	--	
Tier 1 risk based capital ratio	19.7%	10.0%	--	
Total risk based capital ratio	21.1%	11.1%	--	
Return on equity ¹	1.7%	9.2%	--	
Return on assets ¹	0.1%	0.7%	--	
Net interest margin ¹	2.5%	3.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	24.0%	17.9%	--	
Loss provision to net charge-offs (qtr)	248.5%	153.2%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	45.2%	50.6%	0.1%	0.0%
Closed-end 1-4 family residential	2.7%	5.4%	0.0%	0.1%
Home equity	9.3%	13.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	2.1%	0.0%	0.1%
Commercial & Industrial	2.7%	4.4%	0.6%	0.0%
Commercial real estate	11.7%	10.3%	0.0%	0.5%
Total loans	7.2%	5.5%	0.0%	0.1%