

BROADWAY FEDERAL BANK FSB

	CPP Disbursement Date 11/14/2008	Cert 30306	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$414	\$374	-9.7%	
Loans	\$353	\$287	-18.8%	
Construction & development	\$4	\$1	-85.0%	
Closed-end 1-4 family residential	\$77	\$70	-9.4%	
Home equity	\$0	\$0	-18.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-89.3%	
Commercial & Industrial	\$7	\$4	-44.5%	
Commercial real estate	\$151	\$124	-17.7%	
Unused commitments	\$4	\$4	-1.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$13	-25.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-100.0%	
Cash & balances due	\$12	\$13	10.7%	
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	\$383	\$340	-11.0%	
Deposits	\$297	\$258	-13.0%	
Total other borrowings	\$83	\$80	-4.2%	
FHLB advances	\$83	\$80	-4.2%	
Equity				
Equity capital at quarter end	\$32	\$34	6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	8.9%	--	
Tier 1 risk based capital ratio	10.3%	13.2%	--	
Total risk based capital ratio	11.6%	14.5%	--	
Return on equity ¹	-42.2%	-0.3%	--	
Return on assets ¹	-3.3%	0.0%	--	
Net interest margin ¹	4.3%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.2%	46.8%	--	
Loss provision to net charge-offs (qtr)	83.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	4.9%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	8.0%	18.3%	0.0%	21.2%
Closed-end 1-4 family residential	10.1%	13.7%	-0.6%	0.5%
Home equity	25.2%	29.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	11.1%	88.5%	151.4%	0.0%
Commercial & Industrial	0.0%	0.0%	8.9%	0.0%
Commercial real estate	20.0%	16.6%	1.7%	0.5%
Total loans	12.5%	11.8%	1.2%	0.4%