

**COMMONWEALTH BANCSHARES, INC.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1118948	Number of Insured Depository Institutions 1
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev
<b>Assets</b>	\$823	\$866	5.2%
Loans	\$536	\$519	-3.2%
Construction & development	\$44	\$44	-0.6%
Closed-end 1-4 family residential	\$135	\$130	-3.8%
Home equity	\$77	\$66	-14.0%
Credit card	\$3	\$2	-9.0%
Other consumer	\$12	\$11	-6.9%
Commercial & Industrial	\$52	\$45	-13.6%
Commercial real estate	\$159	\$171	7.5%
Unused commitments	\$104	\$106	2.2%
Securitization outstanding principal	\$12	\$62	442.6%
Mortgage-backed securities (GSE and private issue)	\$53	\$94	74.9%
Asset-backed securities	\$0	\$0	
Other securities	\$152	\$135	-10.7%
Cash & balances due	\$14	\$33	134.1%
<b>Residential mortgage originations</b>			
Closed-end mortgage originated for sale (quarter)	\$51	\$86	69.7%
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$51	\$81	59.3%
Open-end HELOC originations sold (quarter)	\$0	\$0	
<b>Liabilities</b>	\$752	\$791	5.2%
Deposits	\$647	\$703	8.7%
Total other borrowings	\$91	\$81	-11.2%
FHLB advances	\$37	\$20	-44.9%
<b>Equity</b>			
Equity capital at quarter end	\$71	\$75	4.5%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
<b>Performance Ratios</b>			
Tier 1 leverage ratio	8.7%	8.8%	--
Tier 1 risk based capital ratio	11.9%	12.3%	--
Total risk based capital ratio	13.0%	13.4%	--
Return on equity <sup>1</sup>	4.6%	11.8%	--
Return on assets <sup>1</sup>	0.4%	1.0%	--
Net interest margin <sup>1</sup>	3.4%	3.3%	--
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	61.1%	27.0%	--
Loss provision to net charge-offs (qtr)	785.1%	43.5%	--
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.1%	--
<sup>1</sup> Quarterly, annualized.			
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>	<b>Gross Charge-Offs</b>	
	<b>2011</b>	<b>2012</b>	<b>2011</b>
Construction & development	17.5%	35.0%	0.0%
Closed-end 1-4 family residential	1.7%	2.6%	0.0%
Home equity	0.3%	1.6%	0.0%
Credit card	0.2%	0.0%	0.2%
Other consumer	0.0%	0.0%	0.0%
Commercial & Industrial	1.0%	2.0%	0.0%
Commercial real estate	0.0%	1.2%	0.0%
Total loans	2.0%	4.5%	0.3%