

COMMONWEALTH BUSINESS BANK

	CPP Disbursement Date 01/23/2009	Cert 57873	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$408	\$482	18.1%	
Loans	\$334	\$387	16.2%	
<i>Construction & development</i>	\$4	\$1	-74.2%	
<i>Closed-end 1-4 family residential</i>	\$1	\$1	-6.3%	
<i>Home equity</i>	\$9	\$6	-32.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-50.3%	
<i>Commercial & Industrial</i>	\$86	\$83	-3.2%	
<i>Commercial real estate</i>	\$219	\$287	31.3%	
Unused commitments	\$45	\$59	32.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$4	-35.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$7	-52.8%	
Cash & balances due	\$52	\$79	52.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$359	\$425	18.4%	
Deposits	\$357	\$423	18.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$49	\$56	15.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.0%	12.2%	--	
Tier 1 risk based capital ratio	14.1%	14.5%	--	
Total risk based capital ratio	15.4%	15.7%	--	
Return on equity ¹	18.2%	16.6%	--	
Return on assets ¹	2.1%	2.0%	--	
Net interest margin ¹	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	79.0%	324.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	75.8%	0.0%	1.7%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	3.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.6%	1.4%	0.9%	0.0%
<i>Commercial real estate</i>	4.6%	0.7%	0.0%	0.0%
<i>Total loans</i>	4.1%	0.9%	0.3%	0.1%