

BROADWAY FEDERAL BANK FSB

	Disbursement Date 11/14/2008	Cert 30306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$351	\$403	14.8%		
Loans	\$305	\$309	1.4%		
Construction & development	\$0	\$0	-11.4%		
Closed-end 1-4 family residential	\$40	\$132	229.1%		
Home equity	\$0	\$0	-42.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-57.1%		
Commercial & Industrial	\$0	\$0	3.4%		
Commercial real estate	\$72	\$58	-19.1%		
Unused commitments	\$1	\$5	238.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$12	-19.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	0.8%		
Cash & balances due	\$6	\$5	-11.1%		
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	\$311	\$353	13.7%		
Deposits	\$222	\$278	24.9%		
Total other borrowings	\$86	\$72	-16.3%		
FHLB advances	\$86	\$72	-16.3%		
Equity					
Equity capital at quarter end	\$40	\$49	23.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	11.6%	--		
Tier 1 risk based capital ratio	16.4%	19.4%	--		
Total risk based capital ratio	17.7%	20.7%	--		
Return on equity ¹	7.0%	49.4%	--		
Return on assets ¹	0.8%	5.7%	--		
Net interest margin ¹	4.0%	2.5%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.5%	114.2%	--		
Loss provision to net charge-offs (qtr)	-198.0%	2000.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	-0.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2014	2015	2014	2015	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.8%	0.2%	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	39.1%	0.0%	0.0%	0.0%	--
Commercial real estate	8.9%	5.4%	0.3%	0.1%	--
Total loans	2.9%	1.4%	0.1%	0.0%	--