



CPP ANNUAL USE OF CAPITAL SURVEY - 2017

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Broadway Financial Corporation

Person to be contacted regarding this report:	Brenda J. Battey
UST Sequence Number:	7
CPP/CDCI Funds Received:	15,000,000
CPP/CDCI Funds Repaid to Date:	12,836,416
Date Funded (first funding):	11/14/2008
Date Repaid ¹ :	9/21/2017

RSSD: (For Bank Holding Companies)	3260841
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	30306
Credit Union Charter Number: (For Credit Unions)	
City:	Los Angeles
State:	California

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	
<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Multi- Family Residential Mortgage Loans and Construction CRE Loans
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/> Make other investments	
<input type="checkbox"/> Increase reserves for non-performing assets	
<input type="checkbox"/> Reduce borrowings	
<input type="checkbox"/> Increase charge-offs	
<input type="checkbox"/> Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/> Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

With the CPP funds received, Broadway Financial Corporation was able to downstream capital to Broadway Federal Bank which allowed the Bank to remain adequately capitalized and thus avoided the risk of being closed or sold to another financial institution.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

With the additional capital received, Broadway Financial Corporation was able to downstream capital to Broadway Federal Bank which allowed the Bank to continue to make loans in the low-to-moderate communities that it serves. Also, after having sustained losses during the economic downturn, the Bank was able to continue to meet its minimum capital requirements with the additional infusion of capital.

The CPP funds continue to support Broadway Federal Bank's lending activities.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

None.