

CENTRAL BANCORP, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1250035	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,630	\$2,502	-4.9%		
Loans	\$1,524	\$1,502	-1.5%		
Construction & development	\$184	\$211	15.2%		
Closed-end 1-4 family residential	\$39	\$23	-41.2%		
Home equity	\$1	\$0	-36.4%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-13.2%		
Commercial & Industrial	\$65	\$73	12.6%		
Commercial real estate	\$1,198	\$1,159	-3.2%		
Unused commitments	\$68	\$55	-17.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$55	\$157	186.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$26	-32.1%		
Cash & balances due	\$209	\$107	-48.6%		
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	\$2,374	\$2,237	-5.8%		
Deposits	\$2,019	\$1,942	-3.8%		
Total other borrowings	\$175	\$166	-5.2%		
FHLB advances	\$125	\$99	-21.1%		
Equity					
Equity capital at quarter end	\$256	\$265	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$23	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.4%	--		
Tier 1 risk based capital ratio	18.9%	18.6%	--		
Total risk based capital ratio	20.2%	19.9%	--		
Return on equity ¹	-20.0%	-5.0%	--		
Return on assets ¹	-2.0%	-0.5%	--		
Net interest margin ¹	2.1%	5.7%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	10.8%	13.7%	--		
Loss provision to net charge-offs (qtr)	2150.6%	179.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	2.2%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	39.3%	27.1%	0.0%	0.7%	--
Closed-end 1-4 family residential	34.6%	42.6%	0.4%	0.7%	--
Home equity	0.0%	12.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.1%	1.0%	0.0%	--
Commercial & Industrial	2.2%	3.9%	0.6%	0.8%	--
Commercial real estate	20.4%	19.7%	0.0%	0.5%	--
Total loans	22.8%	20.8%	0.1%	0.6%	--