

**CENTRAL BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2746049	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$558	\$512	-8.3%	
Loans	\$471	\$406	-13.9%	
Construction & development	\$4	\$1	-75.6%	
Closed-end 1-4 family residential	\$224	\$187	-16.5%	
Home equity	\$9	\$8	-0.9%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-4.6%	
Commercial & Industrial	\$4	\$2	-36.2%	
Commercial real estate	\$141	\$123	-12.3%	
Unused commitments	\$28	\$22	-21.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$29	\$21	-27.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$7	-18.9%	
Cash & balances due	\$18	\$51	184.9%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$510	\$461	-9.7%	
Deposits	\$347	\$327	-5.6%	
Total other borrowings	\$162	\$132	-18.3%	
FHLB advances	\$155	\$126	-18.7%	
<b>Equity</b>				
Equity capital at quarter end	\$48	\$51	7.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.6%	9.1%	--	
Tier 1 risk based capital ratio	11.5%	15.0%	--	
Total risk based capital ratio	12.3%	16.2%	--	
Return on equity <sup>1</sup>	3.6%	3.4%	--	
Return on assets <sup>1</sup>	0.3%	0.3%	--	
Net interest margin <sup>1</sup>	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	70.9%	37.3%	--	
Loss provision to net charge-offs (qtr)	322.6%	162.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>	<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	1.5%	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%	0.4%	0.3%
Commercial & Industrial	0.0%	9.2%	0.0%	0.0%
Commercial real estate	0.0%	3.3%	0.0%	0.1%
Total loans	0.8%	2.5%	0.0%	0.0%