

Broadway Federal Bank

ORGANIZATIONAL INFORMATION

4800 Wilshire Boulevard

Los Angeles, CA 90010

Web Address: www.broadwayfederalbank.com

Number of Branches: 5

Certified CDFI: Yes

Minority Depository Institution: Yes



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	300,999	356,885	405,342	522,128	552,067
Total Loans & Leases (\$000)	249,358	305,598	361,031	469,066	456,867
Total Deposits (\$000)	224,627	231,526	294,067	389,879	416,292
Total Equity Cap (\$000)	23,930	26,043	33,468	38,590	43,040
Net Income (\$000)	2,105	2,040	2,868	-3,134	-2,458
Return on Average Assets (%)	0.73	0.63	0.74	-0.66	-0.92
Return on Average Equity (%)	9.27	8.18	9.76	-8.54	-11.89
Net Interest Margin (%)	3.74	3.76	3.95	4.13	4.21
Leverage Ratio (%)	7.95	7.30	8.25	7.29	7.68
Efficiency Ratio (%)	66.71	73.42	64.10	54.56	59.67
Non Performing Loans/Total Loans (%)	0.00	0.00	0.75	8.38	10.37
Net Chargeoffs/Avg Loans (%)	0.00	0.00	-0.04	0.00	0.00
Loan Loss Reserves/Loans (%)	0.68	0.66	0.82	2.23	3.21

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	No	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared with a partner institution?	No
(2) Money Market Accounts	Yes	Investment Services	No	Credit check performed by bank?	Yes
Automatic Sweep	No				
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$2,500	How many years	2 years	<i>If yes, identify which</i>	
		Money Market Account History	Yes	Quickbooks	
(3) CDs & CDARS		How many years	2 years	Microsoft Money	
CDARS Participant	No	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term		How many years	2 years	Peachtree	
CDARS Protection	No	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	2 years		
With CDARS				(11) Integration with Payroll Administration systems	Yes
Without CDARS		(7) Wire Transfers			
Early Termination for CDs/CDARS		<i>What Transfers are available</i>		Fees	
Cost of Early Termination		Online	No	Variable, please inquire with bank	
Early Termination Delay		ACH for Direct Deposit	Yes		
		Via Phone	No		
(5) Offer overdraft protection?	Yes	Via Fax	Yes		