

**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>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$552	\$558	1.2%	
Loans	\$456	\$471	3.2%	
<i>Construction &amp; development</i>	\$19	\$4	-80.4%	
<i>Closed-end 1-4 family residential</i>	\$179	\$224	25.0%	
<i>Home equity</i>	\$7	\$9	18.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-15.9%	
<i>Commercial &amp; Industrial</i>	\$6	\$4	-37.0%	
<i>Commercial real estate</i>	\$154	\$141	-8.8%	
Unused commitments	\$24	\$28	18.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$29	13.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$9	-22.7%	
Cash & balances due	\$28	\$18	-36.6%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$508	\$510	0.4%	
Deposits	\$353	\$347	-2.0%	
Total other borrowings	\$153	\$162	5.7%	
FHLB advances	\$145	\$155	7.5%	
<b>Equity</b>				
Equity capital at quarter end	\$43	\$48	10.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.8%	7.6%	--	
Tier 1 risk based capital ratio	9.8%	11.5%	--	
Total risk based capital ratio	11.0%	12.3%	--	
Return on equity <sup>1</sup>	42.6%	3.6%	--	
Return on assets <sup>1</sup>	2.9%	0.3%	--	
Net interest margin <sup>1</sup>	3.1%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.0%	70.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	322.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	26.4%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.5%	0.4%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.5%	0.4%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.4%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.1%	0.8%	0.0%	0.0%