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**Broadway Bank Continues to Excel in Ratings
with Upgraded “A+” Financial Rating by TheStreet.com**

San Antonio, TX, January 15, 2009 – Broadway Bank announced today that the bank was recently upgraded from an “A” rating to an “A+” rating in financial strength by TheStreet.com, one of the nation’s leading independent bank ratings services.

Jim Goudge, Chairman and CEO of San Antonio-based Broadway Bank, noted that Broadway has also earned the highest ratings available from other independent bank rating services including: Bauer Financial (Five Star), Bankrate.com (5 Star) and LACE Financial (A).

In the latest ranking report of all A+ financial institutions nationwide published by TheStreet.com, Broadway Bank ranks amongst the top of the 40 financial institutions in the country to receive such a high score, and is one of only seven banks in Texas to make the list of institutions with an A+ rating. It is the only bank in San Antonio to receive such high marks. The four high performance classifications distinguish Broadway Bank as an outstanding bank that offers excellent financial stability, safety and security.

The “A+” rating is accredited to the fact that Broadway Bank’s earnings have been strong for many years and even improved in 2008, while the bank improved its leverage ratio and maintained strong loan quality.

Goudge attributed the strong financial performance of Broadway Bank to the organization’s sound management philosophy, prudent nature and conservative lending practices. “It has always been our goal to build mutually profitable long-term deposit and lending relationships with our customers,” Goudge said. “It is an approach that continues to serve us well,” he added.

For more than 67 years, Broadway Bank has made careful and sound decisions that have enabled the bank to become one of the largest independent banks in the region.

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The bank's capital position remains strong with a leverage ratio (i.e., the regulatory ratio of primary capital to total assets) of 11.00%, and a risk-based capital ratio of 15.23% as of September 30, 2008.

Broadway Bank's loan and investment portfolios also remained strong with an annualized net charge-off ratio of 0.20% for the first three quarters of 2008. The bank's loan portfolio and investment portfolios do not include any "sub-prime" loans or preferred stock in Fannie Mae or Freddie Mac.

About Broadway Bank

Broadway Bank was founded in 1941 to serve the San Antonio community. It has evolved from a small neighborhood bank into the largest independently-owned bank headquartered in the San Antonio metropolitan area, and continues to operate as a locally-owned and operated financial institution. With approximately \$1.8 billion in assets, the highly-rated Broadway Bank and its military division, Eisenhower Bank, operate 37 locations in South Texas and the surrounding area. Visit the Broadway Bank website at broadwaybank.com and Eisenhower Bank at eisenhowerbank.com for more information.

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