

FIRST MANITOWOC BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1208009	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$838	\$825	-1.5%	
Loans	\$548	\$597	9.0%	
Construction & development	\$37	\$32	-12.5%	
Closed-end 1-4 family residential	\$118	\$128	8.4%	
Home equity	\$13	\$18	31.5%	
Credit card	\$1	\$1	-3.8%	
Other consumer	\$15	\$12	-21.2%	
Commercial & Industrial	\$98	\$119	21.3%	
Commercial real estate	\$221	\$240	8.8%	
Unused commitments	\$112	\$117	4.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$126	\$71	-43.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$66	\$67	1.5%	
Cash & balances due	\$19	\$18	-1.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$21	\$34	63.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$22	\$39	71.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$753	\$741	-1.7%	
Deposits	\$641	\$656	2.2%	
Total other borrowings	\$101	\$77	-23.9%	
FHLB advances	\$21	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$85	\$85	0.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	-\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	8.8%	--	
Tier 1 risk based capital ratio	12.2%	11.4%	--	
Total risk based capital ratio	13.2%	11.5%	--	
Return on equity ¹	6.5%	7.5%	--	
Return on assets ¹	0.7%	0.8%	--	
Net interest margin ¹	3.6%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	120.5%	93.3%	--	
Loss provision to net charge-offs (qtr)	93.0%	36.6%	--	
Net charge-offs to average loans and leases ¹	1.2%	3.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	3.6%	1.7%	1.0%	10.0%
Closed-end 1-4 family residential	1.3%	1.3%	0.3%	0.1%
Home equity	0.0%	0.0%	0.4%	0.0%
Credit card	1.0%	2.1%	1.9%	2.4%
Other consumer	0.3%	0.4%	0.9%	0.3%
Commercial & Industrial	0.5%	1.8%	0.4%	0.5%
Commercial real estate	0.6%	0.9%	0.2%	0.1%
Total loans	0.9%	1.1%	0.3%	0.8%