

**BANKERS' BANK OF THE WEST BANCORP, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2249401	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$369	\$317	-14.1%	
<b>Loans</b>	\$160	\$156	-3.0%	
<i>Construction &amp; development</i>	\$16	\$18	9.5%	
<i>Closed-end 1-4 family residential</i>	\$4	\$2	-59.0%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0	-5.4%	
<i>Other consumer</i>	\$0	\$0		
<i>Commercial &amp; Industrial</i>	\$13	\$20	62.1%	
<i>Commercial real estate</i>	\$60	\$54	-10.5%	
Unused commitments	\$75	\$74	-1.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$39	-25.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$14	-9.0%	
Cash & balances due	\$98	\$50	-49.0%	
Residential mortgage originations				
<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>	\$331	\$276	-16.6%	
<b>Deposits</b>	\$322	\$262	-18.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$37	\$41	8.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	11.7%	--	
Tier 1 risk based capital ratio	18.4%	20.2%	--	
Total risk based capital ratio	19.7%	21.5%	--	
Return on equity <sup>1</sup>	30.4%	17.8%	--	
Return on assets <sup>1</sup>	3.1%	2.2%	--	
Net interest margin <sup>1</sup>	2.3%	2.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	120.4%	1438.8%	--	
Loss provision to net charge-offs (qtr)	-184.2%	113.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	-2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	12.0%	0.0%	0.7%	0.0%
<i>Closed-end 1-4 family residential</i>	42.9%	4.5%	2.6%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.1%	0.0%	0.9%	0.0%
<i>Commercial real estate</i>	1.6%	0.5%	0.5%	0.0%
<i>Total loans</i>	3.0%	0.2%	0.4%	0.0%