

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$793	\$838	5.6%	
Loans	\$513	\$548	6.8%	
Construction & development	\$42	\$37	-11.5%	
Closed-end 1-4 family residential	\$124	\$118	-4.4%	
Home equity	\$11	\$13	22.5%	
Credit card	\$1	\$1	1.0%	
Other consumer	\$14	\$15	5.9%	
Commercial & Industrial	\$97	\$98	1.1%	
Commercial real estate	\$185	\$221	19.6%	
Unused commitments	\$166	\$112	-32.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$119	\$126	5.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$66	-0.9%	
Cash & balances due	\$21	\$19	-11.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$12	\$21	72.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$9	\$22	146.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$717	\$753	5.1%	
Deposits	\$591	\$641	8.5%	
Total other borrowings	\$114	\$101	-11.6%	
FHLB advances	\$27	\$21	-24.3%	
Equity				
Equity capital at quarter end	\$77	\$85	10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	9.4%	--	
Tier 1 risk based capital ratio	9.8%	12.2%	--	
Total risk based capital ratio	10.6%	13.2%	--	
Return on equity ¹	1.5%	6.5%	--	
Return on assets ¹	0.1%	0.7%	--	
Net interest margin ¹	3.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	78.4%	120.5%	--	
Loss provision to net charge-offs (qtr)	81.8%	93.0%	--	
Net charge-offs to average loans and leases ¹	2.7%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	3.2%	3.6%	2.2%	1.0%
Closed-end 1-4 family residential	1.3%	1.3%	0.9%	0.3%
Home equity	0.0%	0.0%	1.0%	0.4%
Credit card	2.2%	1.0%	0.7%	1.9%
Other consumer	0.7%	0.3%	2.2%	0.9%
Commercial & Industrial	2.3%	0.5%	0.3%	0.4%
Commercial real estate	0.4%	0.6%	0.3%	0.2%
Total loans	1.2%	0.9%	0.7%	0.3%