

**FIRST WESTERN FINANCIAL, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3189906	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$386	\$525	35.9%	
Loans	\$326	\$433	32.6%	
Construction & development	\$38	\$38	0.0%	
Closed-end 1-4 family residential	\$52	\$86	65.5%	
Home equity	\$50	\$84	67.7%	
Credit card	\$0	\$0	224.6%	
Other consumer	\$8	\$8	5.0%	
Commercial & Industrial	\$73	\$112	53.0%	
Commercial real estate	\$90	\$82	-8.7%	
Unused commitments	\$107	\$105	-1.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$50	79.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0	-100.0%	
Cash & balances due	\$21	\$28	34.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$343	\$476	38.9%	
Deposits	\$276	\$418	51.6%	
Total other borrowings	\$64	\$56	-12.2%	
FHLB advances	\$60	\$56	-7.1%	
<b>Equity</b>				
Equity capital at quarter end	\$43	\$49	12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.1%	8.7%	--	
Tier 1 risk based capital ratio	11.3%	10.3%	--	
Total risk based capital ratio	12.2%	11.5%	--	
Return on equity <sup>1</sup>	-18.2%	11.5%	--	
Return on assets <sup>1</sup>	-2.0%	1.0%	--	
Net interest margin <sup>1</sup>	4.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	66.2%	72.6%	--	
Loss provision to net charge-offs (qtr)	1802.2%	1615.6%	--	
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>
Construction & development	11.5%	9.7%	0.1%	0.0%
Closed-end 1-4 family residential	0.0%	2.4%	0.0%	0.0%
Home equity	0.0%	0.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	9.1%
Other consumer	4.6%	0.0%	0.0%	0.0%
Commercial & Industrial	0.1%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	1.5%	0.0%	0.0%
Total loans	1.5%	1.8%	0.0%	0.0%