

**IBW FINANCIAL CORPORATION**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2326179	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$364	\$361	-0.9%	
Loans	\$210	\$218	3.6%	
<i>Construction &amp; development</i>	\$18	\$20	9.0%	
<i>Closed-end 1-4 family residential</i>	\$74	\$83	11.6%	
<i>Home equity</i>	\$2	\$2	39.9%	
<i>Credit card</i>	\$0	\$0	-9.3%	
<i>Other consumer</i>	\$3	\$3	-18.5%	
<i>Commercial &amp; Industrial</i>	\$25	\$20	-20.2%	
<i>Commercial real estate</i>	\$76	\$77	1.6%	
Unused commitments	\$21	\$11	-48.4%	
Securitization outstanding principal	\$5	\$5	-8.7%	
Mortgage-backed securities (GSE and private issue)	\$77	\$76	-2.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$48	\$40	-16.3%	
Cash & balances due	\$12	\$7	-39.6%	
<b>Residential mortgage originations</b>				
<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>	\$342	\$332	-2.8%	
Deposits	\$261	\$295	13.0%	
Total other borrowings	\$78	\$36	-54.2%	
FHLB advances	\$49	\$36	-27.2%	
<b>Equity</b>				
Equity capital at quarter end	\$22	\$28	28.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.5%	8.9%	--	
Tier 1 risk based capital ratio	12.6%	13.2%	--	
Total risk based capital ratio	13.8%	14.4%	--	
Return on equity <sup>1</sup>	3.9%	7.1%	--	
Return on assets <sup>1</sup>	0.2%	0.6%	--	
Net interest margin <sup>1</sup>	4.5%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.2%	30.1%	--	
Loss provision to net charge-offs (qtr)	464.7%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	-0.1%	--	
<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>
<i>Construction &amp; development</i>	11.7%	2.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.1%	2.4%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.8%	1.9%	2.9%
<i>Other consumer</i>	1.0%	0.7%	1.7%	0.1%
<i>Commercial &amp; Industrial</i>	2.8%	5.0%	0.0%	0.3%
<i>Commercial real estate</i>	6.5%	4.7%	0.0%	0.0%
<i>Total loans</i>	4.3%	4.2%	0.1%	0.0%