

MIDWESTONE FINANCIAL GROUP, INC

| | CPP Disbursement Date 02/06/2009 | RSSD (Holding Company) 1245228 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | | | | |
| | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$1,495 | \$1,528 | 2.2% | |
| Loans | \$1,109 | \$1,043 | -5.9% | |
| Construction & development | \$102 | \$80 | -21.3% | |
| Closed-end 1-4 family residential | \$249 | \$212 | -15.1% | |
| Home equity | \$30 | \$34 | 11.5% | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$23 | \$22 | -8.2% | |
| Commercial & Industrial | \$204 | \$204 | 0.0% | |
| Commercial real estate | \$246 | \$241 | -2.2% | |
| Unused commitments | \$77 | \$206 | 168.9% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$73 | \$109 | 48.5% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$205 | \$261 | 27.1% | |
| Cash & balances due | \$32 | \$27 | -16.7% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$20 | \$32 | 60.8% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$15 | \$32 | 106.6% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$1,367 | \$1,374 | 0.6% | |
| Deposits | \$1,137 | \$1,186 | 4.3% | |
| Total other borrowings | \$216 | \$176 | -18.6% | |
| FHLB advances | \$159 | \$130 | -18.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$128 | \$154 | 19.7% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$16 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 7.7% | 9.2% | -- | |
| Tier 1 risk based capital ratio | 9.1% | 11.7% | -- | |
| Total risk based capital ratio | 10.1% | 12.9% | -- | |
| Return on equity ¹ | -85.7% | 5.2% | -- | |
| Return on assets ¹ | -8.1% | 0.5% | -- | |
| Net interest margin ¹ | 3.5% | 3.7% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 26.0% | 42.0% | -- | |
| Loss provision to net charge-offs (qtr) | 87.7% | 117.4% | -- | |
| Net charge-offs to average loans and leases ¹ | 1.4% | 1.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| Construction & development | 28.8% | 2.8% | 0.8% | 0.1% |
| Closed-end 1-4 family residential | 3.9% | 3.2% | 0.2% | 0.2% |
| Home equity | 0.3% | 0.6% | 0.4% | 0.2% |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% |
| Other consumer | 9.1% | 1.2% | 0.3% | 0.8% |
| Commercial & Industrial | 2.6% | 2.4% | 1.0% | 0.7% |
| Commercial real estate | 0.8% | 6.7% | 0.3% | 0.2% |
| Total loans | 4.6% | 3.7% | 0.4% | 0.3% |