

NEMO BANCSHARES, INC

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 2352253	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$109	\$99	-8.6%	
Loans	\$76	\$69	-8.4%	
<i>Construction & development</i>	\$5	\$5	-13.7%	
<i>Closed-end 1-4 family residential</i>	\$23	\$21	-6.7%	
<i>Home equity</i>	\$1	\$0	-40.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-26.5%	
<i>Commercial & Industrial</i>	\$8	\$8	-1.9%	
<i>Commercial real estate</i>	\$17	\$15	-13.8%	
Unused commitments	\$4	\$4	18.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	54.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$11	13.8%	
Cash & balances due	\$6	\$4	-33.6%	
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		
Liabilities	\$101	\$90	-10.5%	
Deposits	\$88	\$85	-3.4%	
Total other borrowings	\$11	\$4	-63.6%	
FHLB advances	\$11	\$4	-66.5%	
Equity				
Equity capital at quarter end	\$8	\$9	14.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	9.0%	--	
Tier 1 risk based capital ratio	10.3%	10.8%	--	
Total risk based capital ratio	11.6%	12.1%	--	
Return on equity ¹	-20.2%	13.4%	--	
Return on assets ¹	-1.5%	1.2%	--	
Net interest margin ¹	3.9%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	143.9%	51.4%	--	
Loss provision to net charge-offs (qtr)	575.9%	112.5%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.3%	0.3%	0.2%	0.4%
<i>Closed-end 1-4 family residential</i>	0.0%	4.1%	0.0%	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>	0.2%	1.1%	0.1%	0.2%
<i>Commercial & Industrial</i>	0.3%	0.1%	1.2%	0.5%
<i>Commercial real estate</i>	0.0%	11.4%	0.0%	0.2%
<i>Total loans</i>	1.6%	3.8%	0.2%	0.1%