

NORTHWEST COMMERCIAL BANK

	CPP Disbursement Date 02/13/2009	Cert 57191	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$75	\$74	-0.4%	
Loans	\$61	\$62	0.5%	
<i>Construction & development</i>	\$9	\$5	-41.4%	
<i>Closed-end 1-4 family residential</i>	\$8	\$8	-3.4%	
<i>Home equity</i>	\$0	\$0	135.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$3	11.8%	
<i>Commercial & Industrial</i>	\$19	\$16	-16.8%	
<i>Commercial real estate</i>	\$20	\$27	35.5%	
Unused commitments	\$8	\$8	0.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$4	50.2%	
Cash & balances due	\$8	\$1	-84.7%	
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	\$67	\$65	-2.3%	
Deposits	\$66	\$63	-5.4%	
Total other borrowings	\$0	\$2		
FHLB advances	\$0	\$2		
Equity				
Equity capital at quarter end	\$8	\$9	15.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	11.3%	--	
Tier 1 risk based capital ratio	11.7%	14.4%	--	
Total risk based capital ratio	12.9%	15.7%	--	
Return on equity ¹	-11.2%	0.0%	--	
Return on assets ¹	-1.2%	0.0%	--	
Net interest margin ¹	3.4%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	219.2%	137.5%	--	
Loss provision to net charge-offs (qtr)	146.2%	115.4%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	2.2%
<i>Closed-end 1-4 family residential</i>	0.0%	3.1%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	2.1%	0.0%	0.9%	0.0%
<i>Commercial real estate</i>	0.0%	2.2%	0.0%	0.0%
<i>Total loans</i>	0.7%	1.4%	0.3%	0.2%