

**WEST BANCORPORATION, INC.**

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1210066	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$1,537	\$1,569	2.1%	
Loans	\$1,102	\$1,019	-7.5%	
Construction & development	\$143	\$140	-1.5%	
Closed-end 1-4 family residential	\$84	\$76	-9.7%	
Home equity	\$20	\$19	-6.2%	
Credit card	\$0	\$0		
Other consumer	\$10	\$6	-38.5%	
Commercial & Industrial	\$379	\$339	-10.7%	
Commercial real estate	\$363	\$339	-6.7%	
Unused commitments	\$301	\$202	-32.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$65	5133.2%	
Asset-backed securities	\$2	\$0	-100.0%	
Other securities	\$177	\$275	55.3%	
Cash & balances due	\$24	\$128	434.5%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$10	\$12	18.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$9	\$13	39.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,393	\$1,432	2.8%	
Deposits	\$1,156	\$1,247	7.9%	
Total other borrowings	\$218	\$168	-23.1%	
FHLB advances	\$125	\$125	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$144	\$138	-4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$34	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.4%	8.9%	--	
Tier 1 risk based capital ratio	11.0%	11.8%	--	
Total risk based capital ratio	13.1%	13.9%	--	
Return on equity <sup>1</sup>	8.3%	8.6%	--	
Return on assets <sup>1</sup>	0.7%	0.8%	--	
Net interest margin <sup>1</sup>	3.1%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	72.0%	141.7%	--	
Loss provision to net charge-offs (qtr)	74.2%	84.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	1.4%	--	
<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	2.7%	1.0%	0.0%	0.7%
Closed-end 1-4 family residential	0.8%	1.0%	0.0%	1.2%
Home equity	0.2%	1.1%	0.2%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.5%	1.5%	0.9%
Commercial & Industrial	4.0%	2.9%	1.0%	0.3%
Commercial real estate	0.1%	0.0%	0.0%	0.2%
Total loans	1.9%	1.3%	0.4%	0.4%