

WESTERN ILLINOIS BANCSHARES, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3356632	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$355	\$373	5.1%	
Loans	\$195	\$202	3.7%	
<i>Construction & development</i>	\$11	\$12	13.1%	
<i>Closed-end 1-4 family residential</i>	\$16	\$23	42.5%	
<i>Home equity</i>	\$2	\$3	52.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$8	-4.4%	
<i>Commercial & Industrial</i>	\$20	\$23	18.3%	
<i>Commercial real estate</i>	\$48	\$42	-11.9%	
Unused commitments	\$41	\$49	20.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$68	\$88	29.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$32	-4.9%	
Cash & balances due	\$10	\$7	-31.9%	
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	\$317	\$330	3.9%	
Deposits	\$256	\$278	8.7%	
Total other borrowings	\$59	\$50	-15.5%	
FHLB advances	\$22	\$27	22.7%	
Equity				
Equity capital at quarter end	\$38	\$43	15.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	7.9%	--	
Tier 1 risk based capital ratio	9.6%	12.1%	--	
Total risk based capital ratio	10.4%	13.5%	--	
Return on equity ¹	-37.1%	3.3%	--	
Return on assets ¹	-3.9%	0.4%	--	
Net interest margin ¹	2.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.5%	81.7%	--	
Loss provision to net charge-offs (qtr)	78.0%	240.6%	--	
Net charge-offs to average loans and leases ¹	3.5%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	20.5%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.8%	1.3%	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%	0.4%	0.1%	0.1%
<i>Commercial & Industrial</i>	8.3%	2.7%	6.4%	0.0%
<i>Commercial real estate</i>	0.0%	0.6%	0.6%	0.4%
<i>Total loans</i>	1.1%	1.9%	0.9%	0.1%