

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,562	\$1,676	7.3%	
Loans	\$994	\$1,028	3.5%	
Construction & development	\$75	\$74	-0.7%	
Closed-end 1-4 family residential	\$199	\$212	6.3%	
Home equity	\$35	\$35	-0.8%	
Credit card	\$0	\$0		
Other consumer	\$21	\$13	-37.7%	
Commercial & Industrial	\$194	\$197	1.5%	
Commercial real estate	\$242	\$239	-1.3%	
Unused commitments	\$234	\$245	4.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$180	\$245	36.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$285	\$290	1.8%	
Cash & balances due	\$19	\$32	65.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$76	\$44	-41.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$80	\$44	-45.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,412	\$1,524	8.0%	
Deposits	\$1,224	\$1,308	6.9%	
Total other borrowings	\$178	\$198	11.1%	
FHLB advances	\$127	\$140	10.1%	
Equity				
Equity capital at quarter end	\$150	\$152	1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$12	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	8.5%	--	
Tier 1 risk based capital ratio	12.0%	11.1%	--	
Total risk based capital ratio	13.2%	12.3%	--	
Return on equity ¹	8.1%	10.0%	--	
Return on assets ¹	0.8%	0.9%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.2%	84.7%	--	
Loss provision to net charge-offs (qtr)	112.2%	100.8%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	3.1%	2.4%	0.2%	0.1%
Closed-end 1-4 family residential	3.1%	1.6%	0.3%	0.2%
Home equity	0.0%	0.4%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	0.5%	0.9%	0.2%
Commercial & Industrial	1.9%	1.5%	0.4%	0.3%
Commercial real estate	4.3%	2.8%	0.4%	0.2%
Total loans	3.0%	2.0%	0.3%	0.2%