

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$119	\$106	-10.9%	
Loans	\$77	\$72	-6.9%	
Construction & development	\$5	\$4	-11.5%	
Closed-end 1-4 family residential	\$22	\$21	-4.7%	
Home equity	\$1	\$1	36.5%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-50.0%	
Commercial & Industrial	\$7	\$6	-15.9%	
Commercial real estate	\$15	\$14	-11.8%	
Unused commitments	\$7	\$8	15.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$6	4.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$14	-31.5%	
Cash & balances due	\$5	\$5	-14.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$110	\$95	-13.4%	
Deposits	\$103	\$92	-10.5%	
Total other borrowings	\$6	\$3	-59.0%	
FHLB advances	\$6	\$3	-59.0%	
Equity				
Equity capital at quarter end	\$10	\$11	17.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	10.1%	--	
Tier 1 risk based capital ratio	8.4%	10.6%	--	
Total risk based capital ratio	9.6%	11.8%	--	
Return on equity ¹	-5.2%	7.3%	--	
Return on assets ¹	-0.4%	0.8%	--	
Net interest margin ¹	4.6%	5.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	101.5%	48.3%	--	
Loss provision to net charge-offs (qtr)	141.7%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	2.9%	0.0%	0.0%
Closed-end 1-4 family residential	0.5%	3.9%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.0%	0.0%	0.1%
Commercial & Industrial	0.0%	3.5%	1.1%	0.3%
Commercial real estate	9.2%	16.1%	0.6%	0.0%
Total loans	2.2%	4.7%	0.2%	0.1%