

**BANKERS' BANK OF THE WEST BANCORP, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2249401	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$367	\$369	0.3%	
Loans	\$167	\$160	-4.0%	
Construction & development	\$18	\$16	-10.9%	
Closed-end 1-4 family residential	\$7	\$4	-33.7%	
Home equity	\$0	\$0		
Credit card	\$0	\$0	23.9%	
Other consumer	\$0	\$0		
Commercial & Industrial	\$18	\$13	-29.6%	
Commercial real estate	\$73	\$60	-18.1%	
Unused commitments	\$52	\$75	44.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$66	\$52	-20.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$16	-9.9%	
Cash & balances due	\$79	\$98	23.8%	
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		
<b>Liabilities</b>	\$334	\$331	-0.9%	
Deposits	\$322	\$322	-0.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$33	\$37	12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.7%	9.3%	--	
Tier 1 risk based capital ratio	16.6%	18.4%	--	
Total risk based capital ratio	17.9%	19.7%	--	
Return on equity <sup>1</sup>	4.6%	30.4%	--	
Return on assets <sup>1</sup>	0.4%	3.1%	--	
Net interest margin <sup>1</sup>	2.5%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.5%	120.4%	--	
Loss provision to net charge-offs (qtr)	12.4%	-184.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	10.7%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	33.6%	12.0%	3.8%	0.7%
Closed-end 1-4 family residential	58.3%	42.9%	0.0%	2.6%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	7.2%	0.1%	3.2%	0.9%
Commercial real estate	1.3%	1.6%	0.1%	0.5%
Total loans	7.8%	3.0%	2.7%	0.4%