

IBW FINANCIAL CORPORATION

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2326179	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$364	\$364	0.0%		
Loans	\$241	\$235	-2.4%		
Construction & development	\$10	\$21	110.0%		
Closed-end 1-4 family residential	\$104	\$99	-4.7%		
Home equity	\$1	\$1	-9.2%		
Credit card	\$0	\$0	2.1%		
Other consumer	\$0	\$0			
Commercial & Industrial	\$20	\$18	-11.1%		
Commercial real estate	\$86	\$81	-5.6%		
Unused commitments	\$11	\$18	64.7%		
Securitization outstanding principal	\$4	\$3	-11.9%		
Mortgage-backed securities (GSE and private issue)	\$55	\$42	-24.5%		
Asset-backed securities	\$2	\$4	123.2%		
Other securities	\$42	\$36	-13.9%		
Cash & balances due	\$12	\$36	205.6%		
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	\$331	\$327	-1.1%		
Deposits	\$289	\$280	-3.2%		
Total other borrowings	\$40	\$46	16.4%		
FHLB advances	\$22	\$33	53.5%		
Equity					
Equity capital at quarter end	\$33	\$37	11.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.9%	--		
Tier 1 risk based capital ratio	13.5%	15.0%	--		
Total risk based capital ratio	14.8%	16.2%	--		
Return on equity ¹	2.8%	6.2%	--		
Return on assets ¹	0.3%	0.6%	--		
Net interest margin ¹	4.9%	4.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.9%	31.8%	--		
Loss provision to net charge-offs (qtr)	370.7%	35.1%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.7%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	0.0%	0.5%	0.0%	1.0%	--
Closed-end 1-4 family residential	6.0%	7.5%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.2%	1.5%	--
Other consumer	0.0%	0.0%	4.4%	0.0%	--
Commercial & Industrial	2.0%	3.6%	0.0%	0.5%	--
Commercial real estate	5.7%	4.5%	0.0%	0.0%	--
Total loans	6.5%	6.6%	0.1%	0.2%	--