

**NEMO BANCSHARES, INC**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 2352253	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>	\$106	\$120	13.4%	
Loans	\$72	\$82	15.0%	
Construction & development	\$4	\$7	68.7%	
Closed-end 1-4 family residential	\$21	\$22	5.0%	
Home equity	\$1	\$1	-18.6%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-6.3%	
Commercial & Industrial	\$6	\$7	7.0%	
Commercial real estate	\$14	\$14	4.3%	
Unused commitments	\$8	\$7	-1.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-18.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$9	-33.1%	
Cash & balances due	\$5	\$15	221.8%	
<b>Residential mortgage originations</b>				
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>	\$95	\$108	13.3%	
Deposits	\$92	\$105	14.2%	
Total other borrowings	\$3	\$2	-11.2%	
FHLB advances	\$3	\$2	-11.2%	
<b>Equity</b>				
Equity capital at quarter end	\$11	\$13	13.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	10.1%	--	
Tier 1 risk based capital ratio	10.6%	12.5%	--	
Total risk based capital ratio	11.8%	13.8%	--	
Return on equity <sup>1</sup>	7.3%	16.4%	--	
Return on assets <sup>1</sup>	0.8%	1.8%	--	
Net interest margin <sup>1</sup>	5.2%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.3%	76.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--	
<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	2.9%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.9%	3.0%	0.1%	0.2%
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%	0.1%	0.1%
Commercial & Industrial	3.5%	0.2%	0.3%	0.0%
Commercial real estate	16.1%	9.3%	0.0%	0.0%
Total loans	4.7%	2.4%	0.1%	0.1%