

NORTHWEST COMMERCIAL BANK

	CPP Disbursement Date 02/13/2009	Cert 57191	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$75	\$69	-7.6%	
Loans	\$57	\$56	-0.7%	
Construction & development	\$5	\$3	-41.5%	
Closed-end 1-4 family residential	\$6	\$5	-8.7%	
Home equity	\$0	\$0	84.5%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-0.4%	
Commercial & Industrial	\$17	\$15	-12.2%	
Commercial real estate	\$24	\$28	19.3%	
Unused commitments	\$5	\$7	34.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$5	-20.0%	
Cash & balances due	\$8	\$3	-69.3%	
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	\$67	\$61	-8.7%	
Deposits	\$66	\$60	-9.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$8	\$9	0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	11.4%	--	
Tier 1 risk based capital ratio	14.0%	13.7%	--	
Total risk based capital ratio	15.3%	14.9%	--	
Return on equity ¹	-1.9%	-0.4%	--	
Return on assets ¹	-0.2%	0.0%	--	
Net interest margin ¹	4.4%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.0%	142.9%	--	
Loss provision to net charge-offs (qtr)	55.3%	1100.0%	--	
Net charge-offs to average loans and leases ¹	4.9%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	49.6%	0.0%	3.8%	0.0%
Closed-end 1-4 family residential	1.0%	1.3%	0.0%	0.0%
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	2.6%	0.0%	1.8%	0.0%
Commercial real estate	1.5%	1.0%	0.8%	0.0%
Total loans	6.0%	1.1%	1.2%	0.0%