

BANKERS' BANK OF THE WEST BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2249401	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$317	\$349	10.2%		
Loans	\$156	\$193	24.2%		
<i>Construction & development</i>	\$18	\$31	76.2%		
<i>Closed-end 1-4 family residential</i>	\$2	\$4	101.6%		
<i>Home equity</i>	\$0	\$0			
<i>Credit card</i>	\$0	\$0	-3.8%		
<i>Other consumer</i>	\$0	\$0			
<i>Commercial & Industrial</i>	\$20	\$24	14.9%		
<i>Commercial real estate</i>	\$54	\$67	25.6%		
Unused commitments	\$74	\$77	3.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$39	\$35	-11.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$14	-0.7%		
Cash & balances due	\$50	\$71	41.9%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$276	\$306	10.9%		
Deposits	\$262	\$294	12.3%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$41	\$43	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.7%	11.7%	--		
Tier 1 risk based capital ratio	20.2%	19.1%	--		
Total risk based capital ratio	21.5%	20.3%	--		
Return on equity ¹	17.8%	2.9%	--		
Return on assets ¹	2.2%	0.4%	--		
Net interest margin ¹	2.7%	2.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1438.8%	4538.8%	--		
Loss provision to net charge-offs (qtr)	113.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	-2.3%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2013	2014	2013	2014	
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	4.5%	2.0%	0.0%	0.0%	--
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial real estate</i>	0.5%	0.0%	0.0%	0.0%	--
<i>Total loans</i>	0.2%	0.1%	0.0%	0.0%	--