

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$363	\$368	1.4%	
Loans	\$242	\$263	8.6%	
Construction & development	\$25	\$24	-5.5%	
Closed-end 1-4 family residential	\$95	\$101	6.8%	
Home equity	\$2	\$2	31.7%	
Credit card	\$0	\$0	11.9%	
Other consumer	\$0	\$0		
Commercial & Industrial	\$17	\$23	37.8%	
Commercial real estate	\$88	\$92	4.2%	
Unused commitments	\$17	\$17	0.4%	
Securitization outstanding principal	\$0	\$4		
Mortgage-backed securities (GSE and private issue)	\$43	\$41	-4.0%	
Asset-backed securities	\$5	\$2	-68.3%	
Other securities	\$29	\$25	-14.0%	
Cash & balances due	\$31	\$25	-21.9%	
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	\$328	\$330	0.6%	
Deposits	\$297	\$305	2.6%	
Total other borrowings	\$30	\$23	-21.1%	
FHLB advances	\$20	\$18	-10.0%	
Equity				
Equity capital at quarter end	\$35	\$38	8.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	10.0%	--	
Tier 1 risk based capital ratio	14.8%	15.8%	--	
Total risk based capital ratio	16.0%	17.0%	--	
Return on equity ¹	4.0%	12.4%	--	
Return on assets ¹	0.4%	1.3%	--	
Net interest margin ¹	4.4%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.4%	43.2%	--	
Loss provision to net charge-offs (qtr)	22.6%	-833.3%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	7.6%	5.9%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	1.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.0%	1.5%	0.0%	0.0%
Commercial real estate	4.0%	4.6%	0.0%	0.0%
Total loans	5.2%	4.1%	0.3%	0.0%