

IBW FINANCIAL CORPORATION

	Disbursement Date 09/03/2010	RSSD (Holding Company) 2326179	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$368	\$389	5.6%		
Loans	\$263	\$286	8.7%		
Construction & development	\$24	\$33	36.5%		
Closed-end 1-4 family residential	\$101	\$103	1.4%		
Home equity	\$2	\$2	7.2%		
Credit card	\$0	\$0	-19.0%		
Other consumer	\$0	\$1			
Commercial & Industrial	\$23	\$26	11.7%		
Commercial real estate	\$92	\$103	12.0%		
Unused commitments	\$17	\$23	38.3%		
Securitization outstanding principal	\$4	\$1	-74.1%		
Mortgage-backed securities (GSE and private issue)	\$41	\$45	9.0%		
Asset-backed securities	\$2	\$2	5.0%		
Other securities	\$25	\$26	2.8%		
Cash & balances due	\$25	\$17	-29.6%		
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	\$330	\$350	6.1%		
Deposits	\$305	\$312	2.2%		
Total other borrowings	\$23	\$37	59.8%		
FHLB advances	\$18	\$30	66.7%		
Equity					
Equity capital at quarter end	\$38	\$39	1.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.7%	--		
Tier 1 risk based capital ratio	15.8%	13.8%	--		
Total risk based capital ratio	17.0%	15.0%	--		
Return on equity ¹	12.4%	3.4%	--		
Return on assets ¹	1.3%	0.3%	--		
Net interest margin ¹	4.5%	4.6%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.2%	39.8%	--		
Loss provision to net charge-offs (qtr)	-833.3%	43.9%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.5%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2014	2015	2014	2015	
Construction & development	0.0%	1.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.9%	3.0%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	1.6%	--
Other consumer	0.0%	0.2%	0.0%	0.6%	--
Commercial & Industrial	1.5%	16.0%	0.0%	0.8%	--
Commercial real estate	4.6%	2.3%	0.0%	0.0%	--
Total loans	4.1%	3.5%	0.0%	0.1%	--