

NEMO BANCSHARES, INC

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 2352253	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$99	\$119	20.2%	
Loans	\$69	\$77	10.6%	
Construction & development	\$5	\$5	5.9%	
Closed-end 1-4 family residential	\$21	\$22	5.5%	
Home equity	\$0	\$1	51.3%	
Credit card	\$0	\$0		
Other consumer	\$4	\$3	-12.4%	
Commercial & Industrial	\$8	\$7	-5.1%	
Commercial real estate	\$15	\$15	3.2%	
Unused commitments	\$4	\$7	47.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$6	4.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$20	79.2%	
Cash & balances due	\$4	\$5	31.1%	
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	\$90	\$110	21.9%	
Deposits	\$85	\$103	20.3%	
Total other borrowings	\$4	\$6	53.3%	
FHLB advances	\$4	\$6	66.5%	
Equity				
Equity capital at quarter end	\$9	\$10	4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	7.9%	--	
Tier 1 risk based capital ratio	10.9%	8.4%	--	
Total risk based capital ratio	12.1%	9.6%	--	
Return on equity ¹	10.9%	-5.2%	--	
Return on assets ¹	1.0%	-0.4%	--	
Net interest margin ¹	4.8%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.4%	101.5%	--	
Loss provision to net charge-offs (qtr)	112.5%	141.7%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.3%	0.0%	0.4%	0.0%
Closed-end 1-4 family residential	4.1%	0.5%	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	1.1%	0.9%	0.2%	0.0%
Commercial & Industrial	0.1%	0.0%	0.5%	1.1%
Commercial real estate	11.4%	9.2%	0.2%	0.6%
Total loans	3.8%	2.2%	0.1%	0.2%