

**WEST BANCORPORATION, INC.**

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1210066	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,290	\$1,257	-2.6%	
Loans	\$891	\$841	-5.6%	
Construction & development	\$106	\$95	-10.4%	
Closed-end 1-4 family residential	\$65	\$73	12.9%	
Home equity	\$17	\$20	17.4%	
Credit card	\$0	\$0		
Other consumer	\$5	\$2	-50.6%	
Commercial & Industrial	\$298	\$241	-19.3%	
Commercial real estate	\$310	\$326	5.1%	
Unused commitments	\$202	\$255	26.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$141	\$211	49.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$113	\$70	-37.9%	
Cash & balances due	\$87	\$82	-5.9%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$26	\$32	23.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$24	\$31	26.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,139	\$1,127	-1.0%	
Deposits	\$972	\$959	-1.3%	
Total other borrowings	\$160	\$161	0.5%	
FHLB advances	\$105	\$105	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$151	\$130	-14.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.7%	9.9%	--	
Tier 1 risk based capital ratio	15.3%	13.8%	--	
Total risk based capital ratio	16.5%	15.1%	--	
Return on equity <sup>1</sup>	5.5%	12.9%	--	
Return on assets <sup>1</sup>	0.6%	1.3%	--	
Net interest margin <sup>1</sup>	3.7%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	234.4%	195.7%	--	
Loss provision to net charge-offs (qtr)	100.3%	-134.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	0.1%	4.4%	0.0%	0.0%
Closed-end 1-4 family residential	1.9%	1.3%	0.3%	0.3%
Home equity	0.0%	0.0%	0.2%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	3.2%	0.4%
Commercial & Industrial	1.3%	0.3%	0.2%	0.3%
Commercial real estate	0.7%	0.8%	0.0%	0.1%
Total loans	0.9%	1.0%	0.1%	0.2%