

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$361	\$382	5.9%	
Loans	\$218	\$239	9.6%	
Construction & development	\$20	\$18	-10.6%	
Closed-end 1-4 family residential	\$83	\$96	15.8%	
Home equity	\$2	\$2	-26.9%	
Credit card	\$0	\$0	1.3%	
Other consumer	\$3	\$2	-34.9%	
Commercial & Industrial	\$20	\$23	14.7%	
Commercial real estate	\$77	\$84	8.7%	
Unused commitments	\$11	\$14	29.0%	
Securitization outstanding principal	\$5	\$4	-7.3%	
Mortgage-backed securities (GSE and private issue)	\$76	\$79	3.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$42	4.3%	
Cash & balances due	\$7	\$8	4.3%	
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	\$332	\$351	5.7%	
Deposits	\$295	\$297	0.7%	
Total other borrowings	\$36	\$54	49.4%	
FHLB advances	\$36	\$42	16.5%	
Equity				
Equity capital at quarter end	\$28	\$31	8.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.5%	--	
Tier 1 risk based capital ratio	13.3%	13.3%	--	
Total risk based capital ratio	14.5%	14.6%	--	
Return on equity ¹	7.1%	-1.9%	--	
Return on assets ¹	0.6%	-0.2%	--	
Net interest margin ¹	4.9%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.1%	28.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	57.5%	--	
Net charge-offs to average loans and leases ¹	-0.1%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.2%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.4%	5.8%	0.0%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.8%	0.0%	2.9%	1.6%
Other consumer	0.7%	0.1%	0.1%	0.5%
Commercial & Industrial	5.0%	5.2%	0.3%	2.1%
Commercial real estate	4.7%	5.5%	0.0%	0.0%
Total loans	4.2%	5.7%	0.0%	0.3%