

Board of Governors of the Federal Reserve System

RSSD ID: 1978713



Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y (12 CFR 225.5(b)).

This report form is to be filed by bank holding companies with total consolidated assets of **\$500** million or more. In addition, bank holding companies meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for

NOTE: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature (MM/DD/CCYY) (BHTX J196)

further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Date of Report:

September 30, 2010

Month / Date / Year (BHCK 9999)

NORTHWEST FINANCIAL CORP.

Legal Title of Bank Holding Company (TEXT 9010)

431 202 SECOND STREET

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

ARNOLDS PARK

IA

51331

City (TEXT 9130)

State (TEXT 9200)

Zip Code (TEXT 9220)

Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Person to whom questions about this report should be directed:

Name / Title (BHTX 8901)

Area Code / Phone Number (BHTX 8902)

FAX Number (BHTX 9116)

E-mail Address of Contact (BHTX 4086)

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C.I. _____

S.F. _____

Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis.

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C.I.	<input type="checkbox"/>

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		Dollar Amounts in Thousands		
Tier 1 capital		BHCX		
1.	Total bank holding company equity capital (from Schedule HC, item 27.a)	3210	122378	1.
2.	LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....	BHCK		
3.	LESS: Net unrealized loss on available-for-sale equity securities ¹ (report loss as a positive value) ..	8434	4133	2.
4.	LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	A221	97	3.
5.	LESS: Nonqualifying perpetual preferred stock	4336	0	4.
6.	a. Qualifying Class A noncontrolling (minority) interests in consolidated subsidiaries	B588	0	5.
	b. Qualifying restricted core capital elements (other than cumulative perpetual preferred stock) ² ...	G214	0	6.a.
	c. Qualifying mandatory convertible preferred securities of internationally active bank holding companies	G215	0	6.b.
7.	a. LESS: Disallowed goodwill and other disallowed intangible assets	G216	0	6.c.
	b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	B590	7026	7.a.
8.	Subtotal (sum of items 1, 6.a., 6.b., and 6.c., less items 2, 3, 4, 5, 7.a, and 7.b)	F264	0	7.b.
9.	a. LESS: Disallowed servicing assets and purchased credit card relationships	C227	111122	8.
	b. LESS: Disallowed deferred tax assets	B591	0	9.a.
10.	Other additions to (deductions from) Tier 1 capital	5610	0	9.b.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	B592	0	10.
		8274	111122	11.
Tier 2 capital				
12.	Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements ² (except Class B noncontrolling (minority) interest) not includible in items 6.b. or 6.c.	G217	0	12.
13.	Cumulative perpetual preferred stock included in item 5 and Class B noncontrolling (minority) interest not included in 6.b., but includible in Tier 2 capital	G218	0	13.
14.	Allowance for loan and lease losses includible in Tier 2 capital.....	5310	11092	14.
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15.
16.	Other Tier 2 capital components	B594	0	16.
17.	Tier 2 capital (sum of items 12 through 16).....	5311	11092	17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17).....	8275	11092	18.
19.	Tier 3 capital allocated for market risk	1395	0	19.
20.	LESS: Deductions for total risk-based capital.....	B595	0	20.
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792	122214	21.
Total assets for leverage ratio		bhct		
22.	Average total assets (from Schedule HC-K, item 5)	3368	1227359	22.
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	7026	23.
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) ..	B591	0	24.
25.	LESS: Disallowed deferred tax assets (from item 9.b above).....	5610	0	25.
26.	LESS: Other deductions from assets for leverage capital purposes.....	BHCK		
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	B596	0	26.
28.–30.	Not applicable	A224	1220333	27.
Capital ratios				
31.	Tier 1 leverage ratio (item 11 divided by item 27)	7204	9.11 %	31.
32.	Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	11.81 %	32.
33.	Total risk-based capital ratio (item 21 divided by item 62)	7205	12.99 %	33.

1. Report amount included in Schedule HC, item 26.b, "Accumulated other comprehensive income."

2. Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, trust preferred securities issued by consolidated special purpose entities, and Class B and Class C noncontrolling (minority) interests that qualify as Tier 1 capital.