

IBC BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2339759	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$426	\$480	12.5%	
Loans	\$286	\$297	3.9%	
<i>Construction & development</i>	\$15	\$13	-12.9%	
<i>Closed-end 1-4 family residential</i>	\$51	\$53	2.6%	
<i>Home equity</i>	\$0	\$0	-6.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	65.3%	
<i>Commercial & Industrial</i>	\$26	\$21	-19.0%	
<i>Commercial real estate</i>	\$166	\$179	8.2%	
Unused commitments	\$14	\$16	15.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$91	\$104	14.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$25	\$43	72.8%	
Cash & balances due	\$11	\$26	128.6%	
<i>Residential mortgage originations</i>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$376	\$430	14.5%	
Deposits	\$372	\$426	14.7%	
Total other borrowings	\$2	\$2	0.0%	
FHLB advances	\$2	\$2	0.0%	
Equity				
Equity capital at quarter end	\$51	\$49	-2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	11.6%	10.8%	--	
Tier 1 risk based capital ratio	16.4%	16.7%	--	
Total risk based capital ratio	17.6%	17.9%	--	
Return on equity ¹	10.3%	10.8%	--	
Return on assets ¹	1.2%	1.1%	--	
Net interest margin ¹	4.8%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	212.7%	50.6%	--	
Loss provision to net charge-offs (qtr)	92.0%	77.3%	--	
Net charge-offs to average loans and leases ¹	4.2%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	4.1%	50.6%	1.3%	4.5%
<i>Closed-end 1-4 family residential</i>	1.3%	3.2%	0.1%	0.4%
<i>Home equity</i>	0.0%	0.0%	5.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.2%	0.2%	4.1%	0.0%
<i>Commercial real estate</i>	0.6%	2.7%	0.9%	0.2%
<i>Total loans</i>	0.8%	4.5%	1.0%	0.4%