

IBT BANCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3129881	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$110	\$120	9.6%	
Loans	\$75	\$81	9.0%	
<i>Construction & development</i>	\$4	\$6	46.7%	
<i>Closed-end 1-4 family residential</i>	\$8	\$6	-18.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-4.6%	
<i>Commercial & Industrial</i>	\$20	\$21	7.7%	
<i>Commercial real estate</i>	\$40	\$44	9.4%	
Unused commitments	\$9	\$11	14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$7	3134.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$7	-54.2%	
Cash & balances due	\$16	\$22	37.5%	
Residential mortgage originations				
<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	\$101	\$110	8.9%	
Deposits	\$96	\$104	8.6%	
Total other borrowings	\$5	\$6	13.7%	
FHLB advances	\$1	\$3	245.0%	
Equity				
Equity capital at quarter end	\$9	\$10	17.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	8.7%	--	
Tier 1 risk based capital ratio	12.8%	14.1%	--	
Total risk based capital ratio	14.1%	15.3%	--	
Return on equity ¹	8.2%	0.1%	--	
Return on assets ¹	0.6%	0.0%	--	
Net interest margin ¹	3.8%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	50.5%	319.5%	--	
Loss provision to net charge-offs (qtr)	-8000.0%	-1.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	-0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	1.6%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.1%	0.1%
<i>Commercial & Industrial</i>	1.6%	1.3%	0.0%	0.0%
<i>Commercial real estate</i>	3.1%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.2%	0.3%	0.0%	0.0%