

INTERVEST BANCSHARES CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2049302	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,653	\$1,555	-5.9%	
Loans	\$1,108	\$1,130	1.9%	
<i>Construction & development</i>	\$7	\$9	28.1%	
<i>Closed-end 1-4 family residential</i>	\$42	\$72	72.9%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-41.2%	
<i>Commercial & Industrial</i>	\$1	\$1	11.8%	
<i>Commercial real estate</i>	\$849	\$837	-1.5%	
Unused commitments	\$20	\$20	1.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$84	\$78	-8.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$360	\$307	-14.7%	
Cash & balances due	\$63	\$22	-64.9%	
<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	\$1,398	\$1,314	-6.0%	
Deposits	\$1,394	\$1,310	-6.0%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$255	\$241	-5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	-\$30	NA	
Performance Ratios				
Tier 1 leverage ratio	14.4%	15.2%	--	
Tier 1 risk based capital ratio	19.8%	19.7%	--	
Total risk based capital ratio	21.1%	20.9%	--	
Return on equity ¹	6.1%	7.5%	--	
Return on assets ¹	0.9%	1.1%	--	
Net interest margin ¹	3.1%	2.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	55.8%	69.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	-896.2%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	4.0%	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%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	4.7%	4.8%	0.0%	0.0%
<i>Total loans</i>	4.5%	3.5%	0.1%	0.0%