

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$183	\$219	20.1%	
Loans	\$125	\$148	19.1%	
Construction & development	\$9	\$15	66.2%	
Closed-end 1-4 family residential	\$32	\$44	38.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-31.3%	
Commercial & Industrial	\$8	\$8	2.3%	
Commercial real estate	\$64	\$69	8.5%	
Unused commitments	\$12	\$9	-28.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$33	75.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$21	-22.9%	
Cash & balances due	\$4	\$8	85.7%	
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	\$167	\$198	18.8%	
Deposits	\$162	\$192	18.8%	
Total other borrowings	\$4	\$5	25.0%	
FHLB advances	\$4	\$5	25.0%	
Equity				
Equity capital at quarter end	\$16	\$22	33.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	10.1%	--	
Tier 1 risk based capital ratio	12.1%	14.0%	--	
Total risk based capital ratio	13.1%	15.2%	--	
Return on equity ¹	0.5%	-7.2%	--	
Return on assets ¹	0.0%	-0.7%	--	
Net interest margin ¹	3.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.6%	57.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	97.5%	--	
Net charge-offs to average loans and leases ¹	0.0%	3.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	10.8%	0.0%	0.4%
Closed-end 1-4 family residential	0.5%	0.8%	0.0%	0.9%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.0%	0.0%	0.0%
Commercial & Industrial	4.6%	4.5%	0.0%	1.1%
Commercial real estate	1.4%	1.0%	0.0%	1.1%
Total loans	1.2%	2.1%	0.0%	0.9%