

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$93	\$88	-5.6%	
Loans	\$76	\$67	-12.3%	
Construction & development	\$12	\$6	-52.4%	
Closed-end 1-4 family residential	\$8	\$11	31.1%	
Home equity	\$0	\$0	-100.0%	
Credit card	\$0	\$0		
Other consumer	\$2	\$3	27.8%	
Commercial & Industrial	\$22	\$19	-14.6%	
Commercial real estate	\$30	\$27	-10.4%	
Unused commitments	\$8	\$7	-12.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$4	-8.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$5	-0.1%	
Cash & balances due	\$2	\$6	241.8%	
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	\$86	\$80	-7.3%	
Deposits	\$76	\$72	-5.3%	
Total other borrowings	\$9	\$7	-24.0%	
FHLB advances	\$8	\$5	-33.3%	
Equity				
Equity capital at quarter end	\$8	\$9	13.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	9.5%	--	
Tier 1 risk based capital ratio	9.8%	12.8%	--	
Total risk based capital ratio	10.8%	14.0%	--	
Return on equity ¹	-3.2%	-29.9%	--	
Return on assets ¹	-0.3%	-2.9%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	338.5%	114.7%	--	
Loss provision to net charge-offs (qtr)	47.3%	66.7%	--	
Net charge-offs to average loans and leases ¹	0.8%	5.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.9%	0.0%	0.0%	4.8%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.1%	0.0%	0.2%
Commercial & Industrial	0.0%	3.9%	0.6%	3.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	1.2%	0.2%	1.3%