

INVESTORS FINANCIAL CORPORATION OF PETTIS COUNTY, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1427006	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$196	\$267	36.5%	
Loans	\$149	\$220	48.2%	
<i>Construction & development</i>	\$20	\$28	37.8%	
<i>Closed-end 1-4 family residential</i>	\$43	\$53	21.4%	
<i>Home equity</i>	\$1	\$3	101.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	65.7%	
<i>Commercial & Industrial</i>	\$17	\$40	136.8%	
<i>Commercial real estate</i>	\$34	\$52	51.4%	
Unused commitments	\$15	\$20	31.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$5	-66.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$14	-22.8%	
Cash & balances due	\$3	\$16	371.1%	
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	\$183	\$249	36.4%	
Deposits	\$140	\$198	41.5%	
Total other borrowings	\$42	\$50	19.1%	
FHLB advances	\$40	\$47	17.5%	
Equity				
Equity capital at quarter end	\$13	\$18	38.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	7.0%	--	
Tier 1 risk based capital ratio	9.5%	9.2%	--	
Total risk based capital ratio	10.7%	10.5%	--	
Return on equity ¹	6.9%	-2.4%	--	
Return on assets ¹	0.5%	-0.2%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	110.2%	149.1%	--	
Loss provision to net charge-offs (qtr)	145.6%	1520.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.5%	3.0%	0.7%	0.0%
<i>Closed-end 1-4 family residential</i>	0.4%	0.5%	0.0%	0.1%
<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%	0.3%	0.4%	0.2%
<i>Commercial & Industrial</i>	2.5%	1.0%	0.0%	0.0%
<i>Commercial real estate</i>	1.2%	1.9%	0.3%	0.0%
<i>Total loans</i>	1.1%	1.1%	0.2%	0.0%