

IA BANCORP INC.

	CPP Disbursement Date 09/18/2009	RSSD (Holding Company) 3370012	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$206	\$188	-8.4%	
Loans	\$163	\$139	-14.6%	
Construction & development	\$8	\$6	-23.4%	
Closed-end 1-4 family residential	\$23	\$21	-9.9%	
Home equity	\$11	\$9	-15.5%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	11.7%	
Commercial & Industrial	\$19	\$13	-28.0%	
Commercial real estate	\$99	\$87	-12.0%	
Unused commitments	\$14	\$18	33.3%	
Securitization outstanding principal	\$1	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$19	\$16	-14.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$9	30.4%	
Cash & balances due	\$10	\$17	68.3%	
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	\$190	\$171	-10.2%	
Deposits	\$158	\$145	-8.0%	
Total other borrowings	\$32	\$25	-22.0%	
FHLB advances	\$32	\$10	-69.2%	
Equity				
Equity capital at quarter end	\$15	\$17	13.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	9.0%	--	
Tier 1 risk based capital ratio	9.5%	12.8%	--	
Total risk based capital ratio	10.7%	14.1%	--	
Return on equity ¹	-49.2%	6.4%	--	
Return on assets ¹	-3.8%	0.6%	--	
Net interest margin ¹	4.2%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.0%	60.1%	--	
Loss provision to net charge-offs (qtr)	179.4%	-10.3%	--	
Net charge-offs to average loans and leases ¹	2.8%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.2%	0.0%
Closed-end 1-4 family residential	0.1%	4.1%	0.4%	0.0%
Home equity	0.0%	1.9%	1.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	19.4%	2.3%	0.0%
Commercial & Industrial	9.3%	10.4%	1.5%	0.0%
Commercial real estate	7.9%	4.4%	0.7%	0.2%
Total loans	5.9%	4.6%	0.8%	0.1%