

IBC BANCORP, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 2933522	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets			\$426	
Loans			\$286	
Construction & development			\$15	
Closed-end 1-4 family residential			\$51	
Home equity			\$0	
Credit card			\$0	
Other consumer			\$1	
Commercial & Industrial			\$26	
Commercial real estate			\$166	
Unused commitments			\$14	
Securitization outstanding principal			\$0	
Mortgage-backed securities (GSE and private issue)			\$91	
Asset-backed securities			\$0	
Other securities			\$25	
Cash & balances due			\$11	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)			\$0	
Open-end HELOC originated for sale (quarter)			\$0	
Closed-end mortgage originations sold (quarter)			\$0	
Open-end HELOC originations sold (quarter)			\$0	
Liabilities			\$376	
Deposits			\$372	
Total other borrowings			\$2	
FHLB advances			\$2	
Equity				
Equity capital at quarter end			\$51	
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$8	
			NA	
Performance Ratios				
Tier 1 leverage ratio			11.6%	
Tier 1 risk based capital ratio			16.4%	
Total risk based capital ratio			17.6%	
Return on equity ¹			10.3%	
Return on assets ¹			1.2%	
Net interest margin ¹			4.8%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)			212.7%	
Loss provision to net charge-offs (qtr)			92.0%	
Net charge-offs to average loans and leases ¹			4.2%	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development		4.1%		1.3%
Closed-end 1-4 family residential		1.3%		0.1%
Home equity		0.0%		5.3%
Credit card		0.0%		0.0%
Other consumer		0.1%		0.1%
Commercial & Industrial		0.2%		4.1%
Commercial real estate		0.6%		0.9%
Total loans		0.8%		1.0%