

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$89	\$110	22.7%	
Loans	\$63	\$75	17.8%	
Construction & development	\$2	\$4	59.7%	
Closed-end 1-4 family residential	\$10	\$8	-23.5%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$2	33.7%	
Commercial & Industrial	\$13	\$20	47.7%	
Commercial real estate	\$34	\$40	20.6%	
Unused commitments	\$6	\$9	56.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-10.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$15	160.7%	
Cash & balances due	\$15	\$16	4.6%	
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	\$81	\$101	24.8%	
Deposits	\$73	\$96	30.5%	
Total other borrowings	\$7	\$5	-32.0%	
FHLB advances	\$4	\$1	-71.4%	
Equity				
Equity capital at quarter end	\$9	\$9	2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	7.5%	--	
Tier 1 risk based capital ratio	14.5%	12.8%	--	
Total risk based capital ratio	15.8%	14.1%	--	
Return on equity ¹	0.8%	8.2%	--	
Return on assets ¹	0.1%	0.6%	--	
Net interest margin ¹	4.2%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	2535.5%	50.5%	--	
Loss provision to net charge-offs (qtr)	39.8%	-8000.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	1.6%	0.0%	0.0%
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%	0.0%	0.0%	0.1%
Commercial & Industrial	0.2%	1.6%	1.1%	0.0%
Commercial real estate	0.0%	3.1%	0.0%	0.0%
Total loans	0.0%	2.2%	0.2%	0.0%