

INTERVEST BANCSHARES CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2049302	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,957	\$1,653	-15.6%		
Loans	\$1,165	\$1,108	-4.8%		
Construction & development	\$11	\$7	-36.1%		
Closed-end 1-4 family residential	\$0	\$42	166604.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	9.5%		
Commercial & Industrial	\$2	\$1	-37.6%		
Commercial real estate	\$862	\$849	-1.4%		
Unused commitments	\$19	\$20	5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$84			
Asset-backed securities	\$0	\$0			
Other securities	\$700	\$360	-48.5%		
Cash & balances due	\$24	\$63	156.8%		
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	\$1,717	\$1,398	-18.6%		
Deposits	\$1,693	\$1,394	-17.7%		
Total other borrowings	\$18	\$0	-100.0%		
FHLB advances	\$18	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$240	\$255	6.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	14.4%	--		
Tier 1 risk based capital ratio	16.1%	19.8%	--		
Total risk based capital ratio	17.3%	21.1%	--		
Return on equity ¹	5.8%	6.1%	--		
Return on assets ¹	0.7%	0.9%	--		
Net interest margin ¹	2.5%	3.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.3%	55.8%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	2.6%	4.0%	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%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	5.2%	4.7%	0.1%	0.0%	--
Total loans	5.1%	4.5%	0.1%	0.1%	--