

**IBC BANCORP, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2339759	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$480	\$525	9.5%	
Loans	\$297	\$308	3.6%	
Construction & development	\$13	\$13	2.5%	
Closed-end 1-4 family residential	\$53	\$53	0.1%	
Home equity	\$0	\$0	3.4%	
Credit card	\$0	\$0		
Other consumer	\$2	\$5	128.9%	
Commercial & Industrial	\$21	\$19	-9.9%	
Commercial real estate	\$179	\$182	1.5%	
Unused commitments	\$16	\$8	-47.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$104	\$144	38.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$43	\$52	19.8%	
Cash & balances due	\$26	\$16	-39.2%	
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		
<b>Liabilities</b>	\$430	\$466	8.4%	
Deposits	\$426	\$457	7.3%	
Total other borrowings	\$2	\$7	250.0%	
FHLB advances	\$2	\$7	250.0%	
<b>Equity</b>				
Equity capital at quarter end	\$49	\$59	19.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.8%	10.8%	--	
Tier 1 risk based capital ratio	16.7%	17.9%	--	
Total risk based capital ratio	17.9%	19.1%	--	
Return on equity <sup>1</sup>	10.8%	16.6%	--	
Return on assets <sup>1</sup>	1.1%	1.8%	--	
Net interest margin <sup>1</sup>	3.9%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.6%	71.6%	--	
Loss provision to net charge-offs (qtr)	77.3%	131.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	50.6%	18.7%	4.5%	1.5%
Closed-end 1-4 family residential	3.2%	3.3%	0.4%	0.4%
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%	0.1%	0.0%
Commercial & Industrial	0.2%	0.0%	0.0%	0.0%
Commercial real estate	2.7%	4.7%	0.2%	0.1%
Total loans	4.5%	4.1%	0.4%	0.2%