

IBC BANCORP, INC.

	Disbursement Date 09/10/2010	RSSD (Holding Company) 2339759	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$525	\$520	-1.0%		
Loans	\$308	\$298	-3.2%		
Construction & development	\$13	\$13	-1.2%		
Closed-end 1-4 family residential	\$53	\$50	-5.3%		
Home equity	\$0	\$0	17.3%		
Credit card	\$0	\$0			
Other consumer	\$5	\$7	44.1%		
Commercial & Industrial	\$19	\$20	3.4%		
Commercial real estate	\$182	\$182	0.1%		
Unused commitments	\$8	\$9	10.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$144	\$120	-16.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$52	\$66	28.2%		
Cash & balances due	\$16	\$31	95.9%		
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	\$466	\$454	-2.7%		
Deposits	\$457	\$450	-1.6%		
Total other borrowings	\$7	\$2	-71.4%		
FHLB advances	\$7	\$2	-71.4%		
Equity					
Equity capital at quarter end	\$59	\$66	12.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	12.2%	--		
Tier 1 risk based capital ratio	17.9%	20.8%	--		
Total risk based capital ratio	19.1%	22.1%	--		
Return on equity ¹	16.6%	18.1%	--		
Return on assets ¹	1.8%	2.2%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.6%	99.6%	--		
Loss provision to net charge-offs (qtr)	131.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.2%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2014	2015	2014	2015	
Construction & development	18.7%	15.7%	1.5%	0.0%	--
Closed-end 1-4 family residential	3.3%	3.5%	0.4%	0.1%	--
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	4.7%	3.7%	0.1%	0.0%	--
Total loans	4.1%	3.5%	0.2%	0.0%	--