

INTERNATIONAL BK OF CHICAGO

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	09/10/2010	2339759	1		
Selected balance and off-balance sheet items	2016	2017	%chg from prev		
	\$ millions	\$ millions			
Assets	\$417	\$363	-13.1%		
Loans	\$18	\$16	-12.9%		
<i>Construction & development</i>	\$106	\$65	-39.1%		
<i>Closed-end 1-4 family residential</i>	\$0	\$4	915.8%		
<i>Home equity</i>	\$0	\$0			
<i>Credit card</i>	\$3	\$7	97.6%		
<i>Other consumer</i>	\$49	\$47	-2.7%		
<i>Commercial & Industrial</i>	\$210	\$190	-9.3%		
<i>Commercial real estate</i>	\$24	\$24	-1.8%		
Unused commitments	\$0	\$0			
Securitization outstanding principal	\$57	\$75	31.8%		
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$57	\$60	4.9%		
Other securities	\$37	\$24	-34.8%		
Cash & balances due	\$0	\$0			
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$505	\$458	-9.4%		
Liabilities	\$501	\$456	-8.9%		
Deposits	\$0	\$0			
Total other borrowings	\$0	\$0			
FHLB advances	\$72	\$68	-5.5%		
Equity					
Equity capital at quarter end	\$0	\$0			
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	19.5%	20.2%	--		
Tier 1 risk based capital ratio	20.7%	21.5%	--		
Total risk based capital ratio	7.0%	-9.4%	--		
Return on equity ¹	0.9%	-1.3%	--		
Return on assets ¹	4.1%	4.1%	--		
Net interest margin ¹	65.4%	32.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	-114.8%	78.4%	--		
Loss provision to net charge-offs (qtr)	0.3%	7.2%	--		
Net charge-offs to average loans and leases ¹	30.4%	36.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2016	2017	2016	2017	
<i>Construction & development</i>	0.5%	1.1%	0.3%	0.2%	--
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	1.7%	2.0%	0.2%	1.7%	--
<i>Commercial & Industrial</i>	2.7%	10.6%	0.0%	2.9%	--
<i>Commercial real estate</i>	3.0%	7.6%	0.1%	1.8%	--
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%	--