

INTERNATIONAL BANCSHARES CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1104231	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$9,911	\$9,828	-0.8%	
Loans	\$4,897	\$4,686	-4.3%	
Construction & development	\$1,420	\$1,372	-3.4%	
Closed-end 1-4 family residential	\$830	\$814	-2.0%	
Home equity	\$13	\$16	19.8%	
Credit card	\$7	\$4	-36.0%	
Other consumer	\$128	\$114	-11.0%	
Commercial & Industrial	\$887	\$774	-12.8%	
Commercial real estate	\$1,310	\$1,299	-0.8%	
Unused commitments	\$1,113	\$1,063	-4.5%	
Securitization outstanding principal	\$7	\$6	-19.4%	
Mortgage-backed securities (GSE and private issue)	\$3,650	\$3,816	4.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$139	\$153	10.3%	
Cash & balances due	\$207	\$174	-15.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$37	\$30	-18.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$41	\$33	-18.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$8,760	\$8,636	-1.4%	
Deposits	\$5,926	\$6,242	5.3%	
Total other borrowings	\$2,671	\$2,346	-12.2%	
FHLB advances	\$1,244	\$950	-23.6%	
Equity				
Equity capital at quarter end	\$1,151	\$1,192	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$15	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.3%	--	
Tier 1 risk based capital ratio	13.6%	15.2%	--	
Total risk based capital ratio	14.8%	16.4%	--	
Return on equity ¹	10.9%	8.0%	--	
Return on assets ¹	1.3%	1.0%	--	
Net interest margin ¹	3.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	191.3%	85.7%	--	
Loss provision to net charge-offs (qtr)	181.9%	125.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	1.5%	4.8%	0.0%	0.2%
Closed-end 1-4 family residential	0.7%	0.7%	0.1%	0.2%
Home equity	0.1%	0.4%	0.0%	0.0%
Credit card	2.5%	2.3%	2.0%	1.2%
Other consumer	0.2%	1.1%	0.2%	0.6%
Commercial & Industrial	0.3%	0.0%	0.6%	0.0%
Commercial real estate	0.4%	0.2%	0.0%	0.1%
Total loans	0.7%	1.6%	0.1%	0.1%