

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	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,376	\$2,055	-13.5%		
Loans	\$1,676	\$1,336	-20.3%		
Construction & development	\$33	\$13	-61.9%		
Closed-end 1-4 family residential	\$0	\$0	-5.7%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-82.8%		
Commercial & Industrial	\$2	\$1	-13.8%		
Commercial real estate	\$1,111	\$941	-15.4%		
Unused commitments	\$28	\$7	-74.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$635	\$614	-3.2%		
Cash & balances due	\$5	\$5	-4.9%		
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	\$2,136	\$1,828	-14.4%		
Deposits	\$2,067	\$1,796	-13.1%		
Total other borrowings	\$62	\$26	-58.4%		
FHLB advances	\$62	\$26	-58.5%		
Equity					
Equity capital at quarter end	\$240	\$227	-5.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$38	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	9.6%	--		
Tier 1 risk based capital ratio	12.8%	13.0%	--		
Total risk based capital ratio	14.0%	14.2%	--		
Return on equity ¹	1.8%	2.2%	--		
Return on assets ¹	0.2%	0.2%	--		
Net interest margin ¹	2.3%	2.3%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	26.8%	58.8%	--		
Loss provision to net charge-offs (qtr)	126.6%	2614.6%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	41.6%	0.0%	8.6%	1.5%	--
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	5.5%	5.4%	0.0%	0.0%	--
Total loans	7.1%	4.4%	0.2%	0.0%	--