

IA BANCORP, INC.

	CPP Disbursement Date 09/18/2009	RSSD (Holding Company) 3370012	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$134	\$190	42.1%	
Loans	\$83	\$128	53.5%	
<i>Construction & development</i>	\$6	\$11	81.6%	
<i>Closed-end 1-4 family residential</i>	\$7	\$9	32.3%	
<i>Home equity</i>	\$9	\$10	7.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	67.8%	
<i>Commercial & Industrial</i>	\$9	\$4	-53.9%	
<i>Commercial real estate</i>	\$52	\$92	78.3%	
Unused commitments	\$23	\$20	-14.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$26	-14.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$5	-22.7%	
Cash & balances due	\$5	\$18	293.7%	
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>	\$0	\$0		
Liabilities	\$121	\$171	41.6%	
Deposits	\$96	\$138	44.1%	
Total other borrowings	\$25	\$33	32.0%	
FHLB advances	\$25	\$33	32.0%	
Equity				
Equity capital at quarter end	\$13	\$19	47.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	10.7%	--	
Tier 1 risk based capital ratio	13.0%	13.4%	--	
Total risk based capital ratio	14.0%	14.6%	--	
Return on equity ¹	-13.4%	16.9%	--	
Return on assets ¹	-1.4%	1.8%	--	
Net interest margin ¹	3.3%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	9500.0%	44.7%	--	
Loss provision to net charge-offs (qtr)	144.4%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	2.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	16.0%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.1%	0.0%	1.2%	0.0%
<i>Commercial real estate</i>	0.0%	2.2%	0.0%	0.0%
<i>Total loans</i>	0.0%	2.9%	0.1%	0.0%