

IBERIABANK CORPORATION

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2291914	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$5,377	\$9,644	79.4%	
Loans	\$3,808	\$5,852	53.6%	
Construction & development	\$258	\$1,062	312.3%	
Closed-end 1-4 family residential	\$1,046	\$1,678	60.4%	
Home equity	\$143	\$291	102.6%	
Credit card	\$38	\$42	10.9%	
Other consumer	\$355	\$338	-4.6%	
Commercial & Industrial	\$649	\$813	25.4%	
Commercial real estate	\$1,095	\$1,216	11.0%	
Unused commitments	\$925	\$1,145	23.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$709	\$1,060	49.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$119	\$440	270.4%	
Cash & balances due	\$178	\$174	-2.0%	
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)	\$18	\$6	-65.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,735	\$8,700	83.7%	
Deposits	\$3,994	\$7,617	90.7%	
Total other borrowings	\$631	\$873	38.2%	
FHLB advances	\$427	\$601	40.5%	
Equity				
Equity capital at quarter end	\$643	\$944	47.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$100	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.7%	--	
Tier 1 risk based capital ratio	9.9%	12.2%	--	
Total risk based capital ratio	11.5%	13.5%	--	
Return on equity ¹	8.0%	58.4%	--	
Return on assets ¹	0.9%	6.1%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	134.9%	6.0%	--	
Loss provision to net charge-offs (qtr)	127.1%	406.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.1%	43.0%	0.1%	0.1%
Closed-end 1-4 family residential	0.6%	11.9%	0.0%	0.0%
Home equity	0.5%	14.5%	0.1%	0.1%
Credit card	0.6%	0.8%	0.4%	0.8%
Other consumer	0.4%	1.4%	0.3%	0.2%
Commercial & Industrial	0.3%	3.6%	0.6%	0.0%
Commercial real estate	0.3%	15.7%	0.0%	0.1%
Total loans	0.8%	16.0%	0.1%	0.1%