

INTERNATIONAL BANCSHARES CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1104231	Number of Insured Depository Institutions 4	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$12,393	\$11,663	-5.9%	
Loans	\$5,872	\$5,597	-4.7%	
Construction & development	\$1,924	\$1,544	-19.7%	
Closed-end 1-4 family residential	\$900	\$959	6.5%	
Home equity	\$11	\$15	31.6%	
Credit card	\$7	\$7	-4.2%	
Other consumer	\$197	\$169	-14.3%	
Commercial & Industrial	\$1,171	\$1,002	-14.4%	
Commercial real estate	\$1,401	\$1,549	10.6%	
Unused commitments	\$1,759	\$1,216	-30.9%	
Securitization outstanding principal	\$10	\$7	-25.0%	
Mortgage-backed securities (GSE and private issue)	\$4,974	\$4,473	-10.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$98	\$153	55.9%	
Cash & balances due	\$303	\$232	-23.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14	\$37	162.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$13	\$41	205.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$11,156	\$10,277	-7.9%	
Deposits	\$7,028	\$7,237	3.0%	
Total other borrowings	\$3,976	\$2,855	-28.2%	
FHLB advances	\$2,523	\$1,348	-46.6%	
Equity				
Equity capital at quarter end	\$1,237	\$1,385	12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$50	-\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	9.1%	--	
Tier 1 risk based capital ratio	12.5%	15.0%	--	
Total risk based capital ratio	13.5%	16.2%	--	
Return on equity ¹	11.3%	11.4%	--	
Return on assets ¹	1.1%	1.3%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	191.1%	--	
Loss provision to net charge-offs (qtr)	271.4%	177.5%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.8%	1.5%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	0.6%	0.1%	0.1%
Home equity	0.5%	0.1%	0.0%	0.0%
Credit card	3.7%	2.5%	1.5%	2.0%
Other consumer	0.2%	0.2%	0.2%	0.3%
Commercial & Industrial	2.4%	0.3%	0.1%	0.5%
Commercial real estate	0.4%	0.4%	0.0%	0.0%
Total loans	2.9%	0.7%	0.0%	0.1%