

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				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,201	\$2,376	8.0%	
Loans	\$1,661	\$1,676	0.9%	
Construction & development	\$31	\$33	7.6%	
Closed-end 1-4 family residential	\$0	\$0	-5.0%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$1	64.7%	
Commercial & Industrial	\$1	\$2	146.6%	
Commercial real estate	\$1,056	\$1,111	5.3%	
Unused commitments	\$39	\$28	-28.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$476	\$635	33.5%	
Cash & balances due	\$7	\$5	-21.6%	
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	\$1,972	\$2,136	8.3%	
Deposits	\$1,912	\$2,067	8.1%	
Total other borrowings	\$51	\$62	21.7%	
FHLB advances	\$51	\$62	21.8%	
Equity				
Equity capital at quarter end	\$228	\$240	4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	10.8%	10.1%	--	
Tier 1 risk based capital ratio	12.6%	12.8%	--	
Total risk based capital ratio	13.9%	14.0%	--	
Return on equity ¹	1.9%	1.8%	--	
Return on assets ¹	0.2%	0.2%	--	
Net interest margin ¹	1.9%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.4%	26.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	126.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	46.1%	41.6%	0.0%	8.6%
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	6.2%	5.5%	0.0%	0.0%
Total loans	6.0%	7.1%	0.0%	0.2%