

**IA BANCORP, INC.**

	CPP Disbursement Date 09/18/2009	RSSD (Holding Company) 3370012	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$189	\$211	11.9%	
Loans	\$127	\$171	34.5%	
Construction & development	\$11	\$12	8.6%	
Closed-end 1-4 family residential	\$9	\$16	81.5%	
Home equity	\$10	\$12	20.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	45.0%	
Commercial & Industrial	\$4	\$13	198.5%	
Commercial real estate	\$91	\$110	20.6%	
Unused commitments	\$20	\$28	40.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$20	-23.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$11	145.1%	
Cash & balances due	\$18	\$7	-62.1%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$171	\$194	13.3%	
Deposits	\$138	\$154	11.6%	
Total other borrowings	\$33	\$40	19.7%	
FHLB advances	\$33	\$37	11.8%	
<b>Equity</b>				
Equity capital at quarter end	\$17	\$17	-1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.8%	8.1%	--	
Tier 1 risk based capital ratio	11.5%	9.3%	--	
Total risk based capital ratio	12.7%	10.5%	--	
Return on equity <sup>1</sup>	-17.0%	-20.5%	--	
Return on assets <sup>1</sup>	-1.7%	-1.7%	--	
Net interest margin <sup>1</sup>	4.3%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	38.1%	--	
Loss provision to net charge-offs (qtr)	154.8%	147.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.6%	2.5%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	2.4%	2.2%	0.0%	0.0%
Closed-end 1-4 family residential	16.0%	5.9%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	1.9%	0.0%	0.0%
Commercial real estate	3.4%	7.1%	1.3%	0.9%
Total loans	3.7%	5.4%	0.9%	0.6%