

IBERIABANK CORPORATION

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2291914	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$8,115	\$8,316	2.5%	
Loans	\$4,780	\$4,930	3.2%	
Construction & development	\$986	\$514	-47.9%	
Closed-end 1-4 family residential	\$1,373	\$1,136	-17.3%	
Home equity	\$256	\$315	23.1%	
Credit card	\$2	\$1	-27.1%	
Other consumer	\$316	\$322	2.2%	
Commercial & Industrial	\$515	\$804	56.0%	
Commercial real estate	\$937	\$1,422	51.8%	
Unused commitments	\$789	\$865	9.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$938	\$1,134	20.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$440	\$669	52.0%	
Cash & balances due	\$136	\$301	122.0%	
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)	\$6	\$0	-97.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$7,450	\$7,509	0.8%	
Deposits	\$6,468	\$6,858	6.0%	
Total other borrowings	\$788	\$500	-36.5%	
FHLB advances	\$601	\$258	-57.1%	
Equity				
Equity capital at quarter end	\$664	\$807	21.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$100	\$75	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.1%	--	
Tier 1 risk based capital ratio	12.2%	14.4%	--	
Total risk based capital ratio	13.5%	15.7%	--	
Return on equity ¹	85.9%	8.8%	--	
Return on assets ¹	7.4%	0.8%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	3.8%	13.8%	--	
Loss provision to net charge-offs (qtr)	776.8%	158.9%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	45.2%	56.7%	0.0%	0.2%
Closed-end 1-4 family residential	14.2%	21.4%	0.0%	0.0%
Home equity	16.4%	15.0%	0.0%	0.2%
Credit card	5.8%	4.7%	0.0%	0.0%
Other consumer	1.4%	0.6%	0.2%	0.1%
Commercial & Industrial	5.6%	2.0%	0.0%	0.0%
Commercial real estate	19.0%	14.5%	0.0%	0.0%
Total loans	18.9%	17.1%	0.0%	0.1%