

**IBT BANCORP, INC.**

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3129881	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>	\$88	\$98	10.5%		
Loans	\$67	\$66	-1.3%		
Construction & development	\$6	\$6	7.3%		
Closed-end 1-4 family residential	\$11	\$12	5.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$3	\$3	8.1%		
Commercial & Industrial	\$19	\$17	-9.2%		
Commercial real estate	\$27	\$26	-1.3%		
Unused commitments	\$7	\$5	-32.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$0	-92.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$7	47.9%		
Cash & balances due	\$6	\$19	210.8%		
<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>	\$80	\$89	12.0%		
Deposits	\$72	\$81	11.3%		
Total other borrowings	\$7	\$8	20.7%		
FHLB advances	\$5	\$4	-30.0%		
<b>Equity</b>					
Equity capital at quarter end	\$9	\$8	-3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.5%	8.4%	--		
Tier 1 risk based capital ratio	12.8%	12.8%	--		
Total risk based capital ratio	14.0%	13.9%	--		
Return on equity <sup>1</sup>	-29.9%	-1.7%	--		
Return on assets <sup>1</sup>	-2.9%	-0.1%	--		
Net interest margin <sup>1</sup>	3.8%	3.5%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	114.7%	33.9%	--		
Loss provision to net charge-offs (qtr)	66.7%	90.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	5.4%	1.5%	--		
<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	0.0%	0.0%	4.8%	0.0%	--
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	1.1%	0.7%	0.2%	1.5%	--
Commercial & Industrial	3.9%	3.0%	3.0%	1.2%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.2%	3.4%	1.3%	0.4%	--