

# Indus American Bank

## ORGANIZATIONAL INFORMATION

1536 Oak Tree Road

Iselin, NJ 08830

Web Address: www.indusamericanbank.com

Number of Branches: 4

Certified CDFI: No

Minority Depository Institution: Yes



## FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	55,024	102,841	134,017	188,944	202,549
Total Loans & Leases (\$000)	19,897	49,060	82,880	125,799	156,542
Total Deposits (\$000)	45,681	67,268	95,706	137,874	146,422
Total Equity Cap (\$000)	9,197	15,526	12,935	17,493	18,111
Net Income (\$000)	-1,762	-1,572	-2,799	-1,755	277
Return on Average Assets (%)	-5.52	-1.94	-2.48	-1.12	0.28
Return on Average Equity (%)	-17.56	-10.39	-19.81	-11.96	3.11
Net Interest Margin (%)	3.06	2.84	3.19	3.68	4.03
Leverage Ratio (%)	19.59	14.75	9.59	9.84	8.72
Efficiency Ratio (%)	257.48	150.54	128.93	87.64	77.74
Non Performing Loans/Total Loans (%)	0.00	0.21	0.01	2.64	5.62
Net Chargeoffs/Avg Loans (%)	0.00	0.00	0.15	1.06	0.30
Loan Loss Reserves/Loans (%)	1.19	1.31	1.15	1.61	1.60

## DEPOSIT SURVEY RESPONSE SUMMARY

<b>Deposit Products</b>		<b>(6) Online Capabilities</b>		<b>Debit/Credit Cards</b>	
<b>(1) Checking Accounts</b>	Yes	<i>Available Services</i>		<b>(8) Provide ATM/Debit Cards</b>	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking
Automatic Sweep	No	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	<b>(9) Provide Credit Cards</b>	Yes
Account Minimum	\$0-\$1,000	Wire Transfers	Yes	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	TIB
<b>(2) Money Market Accounts</b>	Yes	Investment Services	No	with a partner institution?	
Automatic Sweep	No			Credit check performed by bank?	No
Are Checks Available	Yes	<b>Available online reports</b>			
Dual Signature	Yes	Checking Account History	Yes	<b>(10) System Integration</b>	
Account Minimum	\$1,000	How many years		Integration with Software	Yes
		Money Market Account History	Yes	<i>If yes, identify which</i>	
<b>(3) CDs &amp; CDARS</b>		How many years		Quickbooks	Yes
CDARS Participant	Yes	Card Transaction Accounts	No	Microsoft Money	
Maximum CD Term	5 years	How many years		Quicken	
CDARS Protection	Yes	Check Imaging	Yes	Peachtree	
<b>(4) Maximum Deposit</b>		How many years		CSV File	
With CDARS	no limit	<b>(7) Wire Transfers</b>			
Without CDARS	no limit	<i>What Transfers are available</i>		<b>(11) Integration with Payroll</b>	Yes
Early Termination for CDs/CDARS	Yes	Online	Yes	Administration systems	
Cost of Early Termination	1-6 months int.	ACH for Direct Deposit	Yes		
Early Termination Delay	same day	Via Phone	Yes	<b>Fees</b>	
		Via Fax	Yes	Variable, please inquire with bank	
<b>(5) Off er overdraft protection?</b>	Yes				