



IBERIABANK Corporation

Company Profile

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COMPANY OVERVIEW

IBERIABANK Corporation is the financial holding company of IBERIABANK (the bank), which is engaged in providing commercial and retail banking services. The bank, through its subsidiaries, offers a line of financial products including retail banking, commercial banking, private banking, mortgage loans, cash management, online banking and investment services. The company primarily operates in the US, where it is headquartered in Lafayette, Louisiana, and employs around 2,099 people.

The company recorded revenues of \$373.1 million in the fiscal year ended December 2010, a decrease of 21% compared to 2009. The company's operating profit was \$68.8 million in fiscal 2010, a decrease of 72.3% as compared to 2009. Its net profit was \$48.8 million in fiscal 2010, a decrease of 69.2% as compared to 2009.

KEY FACTS

Head Office	IBERIABANK Corporation 200 West Congress Street Lafayette Louisiana 70501 USA
Phone	1 337 521 4003
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Web Address	http://www.iberiabank.com
Revenue / turnover (USD Mn)	373.0
Financial Year End	December
Employees	2,099
NASDAQ Ticker	IBKC

BUSINESS DESCRIPTION

IBERIABANK Corporation (IBKC) is a multi-bank financial holding company with 226 combined offices, including 136 bank branch offices in Louisiana, Arkansas, Florida, Alabama, Tennessee, and Texas, 27 title insurance offices in Arkansas and Louisiana, and mortgage representatives in 54 locations in 12 states.

IBKC is the holding company for IBERIABANK, a Louisiana banking corporation headquartered in Lafayette, Louisiana; IBERIABANK fsb, a federal savings bank headquartered in Little Rock, Arkansas (formerly Pulaski Bank and Trust Company); Lenders Title Company, an Arkansas-chartered title insurance and closing services agency headquartered in Little Rock, Arkansas (Lenders Title); and IBERIA Capital Partners LLC, a corporate finance services firm in formation.

IBKC manages its business through three operating segment: IBERIABANK, IBERIABANK fsb, and Lenders Title.

IBERIABANK has eight active, wholly-owned non-bank subsidiaries: Iberia Financial Services, LLC, IBERIABANK Insurance Services, LLC, IB SPE Management Inc., Acadiana Holdings, LLC, IBERIABANK Mortgage Company (IMC), P.F. Services, Inc., Iberia Investment Fund I, LLC, and Iberia Investment Fund II, LLC. Iberia Financial Services manages the brokerage services offered by IBERIABANK.

IBERIABANK fsb had two active, wholly-owned non-bank subsidiaries, IBERIABANK Mortgage Company (IMC, formerly Pulaski Mortgage Company) and P.F. Services, Inc. IMC (formerly Pulaski Mortgage Company) offers one-to-four family residential mortgage loans in Louisiana, Arkansas, Alabama, Tennessee, Mississippi, Oklahoma, Texas, Missouri, Illinois, Georgia, Florida, and Idaho.

Lenders Title provides a full line of title insurance and loan closing services for both residential and commercial customers in locations throughout Arkansas. Lenders Title has three active, wholly-owned subsidiaries, Asset Exchange, Inc., United Title of Louisiana, Inc. (United Title), and American Abstract and Title Company, Inc (AAT). Asset Exchange, Inc. provides qualified intermediary services to facilitate Internal Revenue Code Section 1031 tax deferred exchanges.

IBKC offers traditional commercial bank products and services to its clients. These products and services include a broad array of commercial, consumer, mortgage, and private banking products and services, cash management, deposit and annuity products and investment brokerage services. Certain of the company's non-bank subsidiaries engage in financial services-related activities, including brokerage services, sales of variable annuities, life, health, dental and accident insurance products, and wealth management services.

HISTORY

IBERIABANK (IBKC) was founded in 1887, as the Iberia Building Association, an independent Louisiana bank. The company underwent a name change in 1956, when Iberia Building Association was changed to Iberia savings and Loan. In 1988, the company was renamed as the Iberia Savings Bank.

In 1989, Iberia Savings Bank assumed deposits from Acadia Savings & Loan thereby opening new branches in Crowley, Rayne, Kaplan and Lafayette, Los Angeles. Growth continued as in 1990, deposits were assumed of First Federal Savings & Loan in New Iberia, giving new offices in New Iberia, Kaplan and St. Martinville. In the following year, the bank assumed the deposits of one branch of Louisiana Savings, in Lafayette, Los Angeles.

The bank formed the holding company, the ISB Financial Corporation and stocks were issued to the public in 1995. In the following year, Royal Bancshares and its subsidiary Bank of Lafayette was purchased by the Iberia Savings Bank. In the same year, Iberia Savings Bank was renamed as IBERIABANK.

IBERIABANK purchased Jefferson Bancorp and its subsidiary Jefferson Federal Savings Bank in 1997. In the following year, the bank purchased 17 branches of First Commerce Corporation which included 10 branches of Central Bank of Monroe, West Monroe and Ruston, and 7 branches of First National Bank of Lafayette.

IBERIABANK and Burch, Marcus, Pool, Krupp, Daniel & Babineaux, an agent-owned independent insurance agency headquartered in Lafayette, Louisiana, announced jointly to form a new company in 2001. IBERIABANK Insurance Services, was opened to sell and provide all types of services to major insurance products in the same year.

In 2003, IBKC acquired Acadiana Bancshares, a parent company of LBA Savings Bank. LBA then became a wholly owned subsidiary of IBKC. In the following year, the bank bought Alliance Bank of Baton Rouge.

During 2005, the bank completed the acquisition of American Horizons Bancorp, headquartered in Monroe, Louisiana. Two years later, the bank acquired Pulaski Investment Corporation, based in Little Rock, Arkansas. In the same year, IBERIABANK acquired Pocahontas Bancorp, the holding company for First Community Bank, based in Jonesboro, Arkansas.

IBKC assumed the insured deposits of the failed bank, ANB Financial, headquartered in Bentonville, Arkansas, in 2008. The bank opened eight former ANB branches in Northwest Arkansas as Pulaski Bank and Trust Company.

In 2009, Pulaski Bank and Trust Company, the wholly owned subsidiary of the bank, has been renamed as IBERIABANK fsb.

In the same year, IBKC acquired certain assets of CapitalSouth Bank, based in Birmingham, Alabama. In the process it acquired 10 offices in the Alabama MSAs of Birmingham, Montgomery, and Huntsville, and the Jacksonville.

IBKC acquired certain assets of Orion Bank, based in Naples, Florida, and Century Bank, fsb, based in Sarasota, Florida, ultimately acquired 34 offices in the Florida MSAs of Naples- Marco Island, Bradenton-Sarasota, Key West, Cape Coral-Fort Myers, and Miami-Ft. Lauderdale, in 2009. Also in 2009, IBERIABANK Mortgage Company, a subsidiary of IBKC, opened two new offices in Tampa, Florida and Idaho Falls, Idaho.

IBERIABANK, subsidiary of IBKC entered into a purchase and assumption agreement with loss share arrangements with the Federal Deposit Insurance Corporation (FDIC) to purchase certain assets and to assume certain deposits and other liabilities of Sterling Bank, a full service Florida-chartered commercial bank headquartered in Lantana in July 2010.

In August 2010, it was announced that IBERIABANK fsb, a federally-chartered thrift regulated by the Office of Thrift Supervision (OTS), will be merged into IBERIABANK, a commercial bank regulated by the Federal Reserve and the Louisiana Office of Financial Institutions (OFI). IBERIABANK Mortgage Company, currently a wholly-owned subsidiary of IBERIABANK fsb, will become a wholly-owned subsidiary of IBERIABANK.

IBKC acquired Louisiana-based OMNI BANCSHARES, Inc. the holding company of Metairie, Louisiana-based OMNI BANK in February 2011. In the following month, Robert M. Kottler was appointed the Executive Vice President and Director of Retail and Small Business.

The bank completed the acquisitions of Omni Bancshares, the holding company of Metairie, Louisiana-based Omni Bank and Cameron Bancshares, the holding company of Lake Charles, Louisiana-based Cameron State Bank in May 2011. In the same month, it also completed its purchase of certain assets of Florida Trust Company, a wholly-owned subsidiary of the Bank of Florida Corporation. The Florida Trust Company clients and associates are now part of IBERIA Wealth Advisors, the trust and asset management division of IBERIABANK.

KEY EMPLOYEES

Name	Job Title	Board	Compensation
Daryl G Byrd	President and Chief Executive Officer	Executive Board	2441704 USD
William H Fenstermaker	Chairman	Non Executive Board	
E Stewart Shea	Vice Chairman	Non Executive Board	
Elaine D Abell	Director	Non Executive Board	
Harry V Barton	Director	Non Executive Board	
Ernest P Breaux	Director	Non Executive Board	
John N Casbon	Director	Non Executive Board	
O Miles Pollard	Director	Non Executive Board	
David H Welch	Director	Non Executive Board	
Michael J Brown	Vice Chairman and Chief Operating Officer	Senior Management	1604914 USD
Jefferson G Parker	Vice Chairman and Managing Director, Brokerage, Trust and Wealth Management	Senior Management	1976186 USD
John R Davis	Senior Executive Vice President, and Director, Financial Strategy and Mortgage	Senior Management	939769 USD
Michael A Naquin	Senior Executive Vice President, and Director, Retail Segment and Facilities	Senior Management	
George J Becker	Executive Vice President, Corporate Secretary, and Director, Corporate Operations	Senior Management	
Elizabeth A Ardoin	Executive Vice President and Director, Communications and Facilities	Senior Management	
Anthony J Restel	Senior Executive Vice President, Chief Financial Officer and Chief Credit Officer	Senior Management	884566 USD
Elise Latimer	Executive Vice President and Director, Enterprise Risk Management	Senior Management	
Barry F Berthelot	Executive Vice President and Director, Organizational Development	Senior Management	
James B Gburek	Executive Vice President and Chief Risk Officer	Senior Management	

Name	Job Title	Board	Compensation
H Gregg Strader	Executive Vice President and Chief Credit Officer	Senior Management	
Robert M Kottler	Executive Vice President and Director, Retail and Small Business	Senior Management	

KEY EMPLOYEE BIOGRAPHIES

Daryl G Byrd

Board: Executive Board
Job Title: President and Chief Executive Officer
Since: 2000
Age: 56

Mr. Byrd has been the President and Chief Executive Officer at IBERIABANK Corporation (IBKC) since 2000. He has been the President at the bank and President and Chief Executive Officer at IBERIABANK, a subsidiary of the bank, since 1999. Mr. Byrd also serves as the President and Chief Executive Officer at Pulaski Bank and Trust Company since 2007.

William H Fenstermaker

Board: Non Executive Board
Job Title: Chairman
Since: 1999
Age: 60

Mr. Fenstermaker has been the Chairman at IBKC since 1999. He is also the Chairman at the company and Pulaski Bank and Trust Company. Mr. Fenstermaker also serves as the Chairman and Chief Executive Officer at C.H. Fenstermaker and Associates, oil and gas surveying, mapping, municipal engineering, environmental consulting and computer information system services.

E Stewart Shea

Board: Non Executive Board
Job Title: Vice Chairman
Age: 57

Mr. Shea is the Vice Chairman at IBKC. He also serves as the Vice Chairman at the company and Pulaski Bank and Trust Company. Mr. Shea is the Managing Director at the Bayou Companies Inc.

Elaine D Abell

Board: Non Executive Board
Job Title: Director
Since: 1993
Age: 68

Ms. Abell has been a Director at IBKC since 1993. He is an attorney in private practice.

Harry V Barton

Board: Non Executive Board
Job Title: Director
Since: 1993
Age: 54

Mr. Barton has been a Director at IBKC since 1993. He is a certified Public accountant in private practice. Mr. Barton is the registered investment advisor and sole owner/member of Barton Advisory Services, LLC since 2005.

Ernest P Breaux

Board: Non Executive Board
Job Title: Director
Since: 1999
Age: 66

Mr. Breaux has been a Director at IBKC since 1999. He is the Chairman and Chief Executive Officer at Iberia Investment Group, LLC, Ernest P. Breaux Electrical, Inc., and Equipment Tool Rental & Supply, Inc. since 2004. Mr. Breaux also served as the Regional Operating Officer, for Regions 1, 4 & Gulf Plains at Integrated Electrical Services from 2001 to 2004.

John N Casbon

Board: Non Executive Board
Job Title: Director
Since: 2001
Age: 62

Mr. Casbon has been a Director at IBKC since 2001. He is the Executive Vice President at First American Title Insurance Company. Mr. Casbon also serves as the Chief Executive Officer and President at First American Transportation Title Insurance Company.

O Miles Pollard

Board: Non Executive Board
Job Title: Director
Since: 2003
Age: 71

Mr. Pollard has been a Director at IBKC since 2003. He is also a private investor.

David H Welch

Board: Non Executive Board
Job Title: Director
Since: 2005
Age: 62

Mr. Welch has been a Director at IBKC since 2005. He is the President and Chief Executive Officer and Director at Stone Energy Corporation, oil and gas company since 2004. Mr. Welch is also the Senior Vice President at BP America, Inc. from 2003 to 2004.

Michael J Brown

Board: Senior Management
Job Title: Vice Chairman and Chief Operating Officer
Since: 2009
Age: 47

Mr. Brown has been the Vice Chairman and Chief Operating Officer at IBKC since 2009. He also serves as a Senior Executive Vice President at IBKC since 2001. He is also the Regional Market President at Title Insurance Companies.

Jefferson G Parker

Board: Senior Management
Job Title: Vice Chairman and Managing Director, Brokerage, Trust and Wealth Management
Since: 2009
Age: 58

Mr. Parker has been the Vice Chairman at IBKC since 2009. He is also the Managing Director of Brokerage, Trust and Wealth Management at the company. Prior to this, he was a member of the Board of Directors at the company since 2001. Mr. Parker served as the President at Howard Weil, Inc., an energy research and investment banking boutique serving institutional investors.

John R Davis

Board: Senior Management
Job Title: Senior Executive Vice President, and Director, Financial Strategy and Mortgage
Since: 2001
Age: 50

Mr. Davis has been the Senior Executive Vice President and Director, Financial Strategy and Mortgage at IBKC since 2001.

Michael A Naquin

Board: Senior Management
Job Title: Senior Executive Vice President, and Director, Retail Segment and Facilities
Since: 2004
Age: 50

Mr. Naquin serves as the Senior Executive Vice President, Florida Markets at IBKC.

George J Becker

Board: Senior Management
Job Title: Executive Vice President, Corporate Secretary, and Director, Corporate Operations
Since: 2007
Age: 70

Mr. Becker has been the Executive Vice President, Corporate Secretary and Director, Corporate Operations at IBKC since 2007. He has been the Executive Vice President and Director of Organizational Development at the bank since 2005. Mr. Becker is a Certified Public Accountant.

Elizabeth A Ardoin

Board: Senior Management
Job Title: Executive Vice President and Director, Communications and Facilities
Since: 2005
Age: 42

Ms. Ardoin has been the Executive Vice President and Director of Communications and Facilities at IBKC since 2005. She served as the Senior Vice President and Director of Communications at the bank in 2002.

Anthony J Restel

Board: Senior Management
Job Title: Senior Executive Vice President, Chief Financial Officer and Chief Credit Officer
Since: 2006
Age: 41

Mr. Restel has been the Senior Executive Vice President, Chief Financial Officer and Chief Credit Officer at IBKC since 2006. He has served as the Senior Executive Vice President and Chief Financial

Officer at the bank since 2005. Mr. Restel also serves as the Senior Executive Vice President, Chief Financial Officer and Chief Credit Officer of each of the Banks. Mr. Restel is the Vice President and Treasurer at the bank since 2001.

Elise Latimer

Board: Senior Management

Job Title: Executive Vice President and Director, Enterprise Risk Management

Since: 2006

Ms. Latimer has been the Executive Vice President and Director of Enterprise Risk Management at IBKC since 2006. She joined the bank in 1996. Ms. Latimer has served in a number of different capacities at the bank, including Legal and Regulatory Risk Manager; Manager of Commercial and Consumer Underwriting, as well as Loan Operations; and Manager of Small Business Development.

MAJOR PRODUCTS AND SERVICES

IBERIABANK Corporation, through its subsidiary IBERIABANK, provides financial services to the Louisiana area. The company's key services include the following:

Services:

- Personal and commercial banking services
- Investments services
- Wealth management services
- Insurance services
- Trust services

TOP COMPETITORS

The following companies are the major competitors of IBERIABANK Corporation

Northern Trust Corporation
MidSouth Bancorp, Inc.
BancorpSouth, Inc.
FNB Corporation
Old National Bancorp
Wintrust Financial Corporation
FirstMerit Corporation
MB Financial, Inc.
Sterling Financial Corporation
Susquehanna Bancshares, Inc.
Whitney Holding Corporation
Valley National Bancorp

LOCATIONS AND SUBSIDIARIES

Head Office

IBERIABANK Corporation
200 West Congress Street
Lafayette
Louisiana 70501
USA
P:1 337 521 4003
<http://www.iberiabank.com>

Other Locations and Subsidiaries

Acadiana Holdings, LLC Louisiana USA	Pulaski Insurance Agency, Inc Arkansas USA
Jefferson Insurance Corporation Louisiana USA	Iberia Financial Services, LLC Louisiana USA
IBERIABANK Mortgage Company Arkansas USA	IBERIA Capital Partners LLC Louisiana USA
United Title & Abstract, LLC Louisiana USA	Finesco, LLC Louisiana USA
Lee Cape, LLC Florida USA	North River Holdings, Inc. Florida USA