

BISCAYNE BANCSHARES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3899456	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$200	\$267	33.7%	
Loans	\$138	\$174	26.1%	
Construction & development	\$12	\$7	-42.5%	
Closed-end 1-4 family residential	\$55	\$82	47.4%	
Home equity	\$1	\$2	101.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	93.0%	
Commercial & Industrial	\$9	\$9	-5.4%	
Commercial real estate	\$43	\$54	26.5%	
Unused commitments	\$9	\$7	-20.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$3	2894.1%	
Cash & balances due	\$38	\$83	119.4%	
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)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$185	\$252	35.7%	
Deposits	\$127	\$175	38.1%	
Total other borrowings	\$58	\$76	30.5%	
FHLB advances	\$51	\$71	38.1%	
Equity				
Equity capital at quarter end	\$14	\$16	8.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	7.5%	--	
Tier 1 risk based capital ratio	11.2%	10.8%	--	
Total risk based capital ratio	12.2%	12.0%	--	
Return on equity ¹	4.1%	-54.4%	--	
Return on assets ¹	0.3%	-3.4%	--	
Net interest margin ¹	2.6%	2.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.7%	26.2%	--	
Loss provision to net charge-offs (qtr)	150.2%	109.6%	--	
Net charge-offs to average loans and leases ¹	0.6%	7.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	8.8%	36.6%	0.1%	14.3%
Closed-end 1-4 family residential	0.0%	1.1%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	5.2%	3.7%	0.5%	1.3%
Total loans	2.4%	5.0%	0.2%	1.8%