

**FLORIDA PARISHES BANK**

|   | CPP Disbursement Date<br>01/23/2009 | Cert<br>29670              | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|----------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2008</b><br>\$ millions          | <b>2009</b><br>\$ millions | %chg from prev                                    |             |
| <b>Assets</b>   | \$175                               | \$164                      | -6.4%   |             |
| Loans   | \$132                               | \$134                      | 1.3%  |             |
| <i>Construction &amp; development</i>   | \$32                                | \$32                       | -0.2%   |             |
| <i>Closed-end 1-4 family residential</i>  | \$51                                | \$54                       | 5.0%  |             |
| <i>Home equity</i>  | \$0                                 | \$6                        |   |             |
| <i>Credit card</i>  | \$1                                 | \$1                        | 5.0%  |             |
| <i>Other consumer</i>   | \$12                                | \$8                        | -33.6%  |             |
| <i>Commercial &amp; Industrial</i>  | \$4                                 | \$4                        | -1.7%   |             |
| <i>Commercial real estate</i>   | \$27                                | \$24                       | -11.1%  |             |
| Unused commitments  | \$20                                | \$23                       | 17.2%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                        |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$13                                | \$7                        | -44.3%  |             |
| Asset-backed securities   | \$0                                 | \$0                        |   |             |
| Other securities  | \$0                                 | \$0                        |   |             |
| Cash & balances due   | \$5                                 | \$8                        | 72.1%   |             |
| <b>Residential mortgage originations</b>  |                                     |                            |   |             |
| <i>Closed-end mortgage originated for sale (quarter)</i>                                    | \$0                                 | \$0                        |   |             |
| <i>Open-end HELOC originated for sale (quarter)</i>   | \$0                                 | \$0                        |   |             |
| <i>Closed-end mortgage originations sold (quarter)</i>                                      | \$0                                 | \$0                        |   |             |
| <i>Open-end HELOC originations sold (quarter)</i>   | \$0                                 | \$0                        |   |             |
| <b>Liabilities</b>  | \$163                               | \$147                      | -9.5%   |             |
| Deposits  | \$134                               | \$121                      | -9.7%   |             |
| Total other borrowings  | \$27                                | \$25                       | -8.2%   |             |
| FHLB advances   | \$0                                 | \$0                        |   |             |
| <b>Equity</b>   |                                     |                            |   |             |
| Equity capital at quarter end   | \$13                                | \$17                       | 33.6%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                        | NA  |             |
| <b>Performance Ratios</b>   |                                     |                            |   |             |
| Tier 1 leverage ratio   | 7.1%                                | 10.1%                      | --  |             |
| Tier 1 risk based capital ratio   | 10.3%                               | 14.1%                      | --  |             |
| Total risk based capital ratio  | 11.6%                               | 15.4%                      | --  |             |
| Return on equity <sup>1</sup>   | -8.8%                               | 11.4%                      | --  |             |
| Return on assets <sup>1</sup>   | -0.7%                               | 1.1%                       | --  |             |
| Net interest margin <sup>1</sup>  | 4.6%                                | 5.3%                       | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 237.6%                              | 141.7%                     | --  |             |
| Loss provision to net charge-offs (qtr)   | 744.9%                              | 216.7%                     | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.3%                                | 0.4%                       | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                            |   |             |
|   | <b>Noncurrent Loans</b>             |                            | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2008</b>                         | <b>2009</b>                | <b>2008</b>                                       | <b>2009</b> |
| <i>Construction &amp; development</i>   | 0.4%                                | 2.1%                       | 0.0%  | 0.0%        |
| <i>Closed-end 1-4 family residential</i>  | 0.7%                                | 0.9%                       | 0.0%  | 0.1%        |
| <i>Home equity</i>  | 0.0%                                | 0.0%                       | 0.0%  | 0.0%        |
| <i>Credit card</i>  | 1.0%                                | 0.7%                       | 0.0%  | 0.0%        |
| <i>Other consumer</i>   | 0.2%                                | 0.0%                       | 0.9%  | 0.4%        |
| <i>Commercial &amp; Industrial</i>  | 0.2%                                | 0.0%                       | 0.0%  | 0.8%        |
| <i>Commercial real estate</i>   | 0.8%                                | 1.7%                       | 0.0%  | 0.0%        |
| <i>Total loans</i>  | 0.6%                                | 1.2%                       | 0.1%  | 0.1%        |