

NAPLES BANCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3238596	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$157	\$198	26.2%	
Loans	\$143	\$134	-5.9%	
<i>Construction & development</i>	\$20	\$21	4.5%	
<i>Closed-end 1-4 family residential</i>	\$33	\$30	-9.6%	
<i>Home equity</i>	\$18	\$18	-2.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-28.7%	
<i>Commercial & Industrial</i>	\$11	\$7	-31.3%	
<i>Commercial real estate</i>	\$55	\$53	-4.0%	
Unused commitments	\$8	\$3	-61.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$13	120.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$4		
Cash & balances due	\$7	\$43	550.2%	
Residential mortgage originations				
<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		
Liabilities	\$144	\$181	26.0%	
Deposits	\$126	\$166	31.4%	
Total other borrowings	\$17	\$15	-13.0%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$13	\$17	28.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.1%	--	
Tier 1 risk based capital ratio	9.7%	10.6%	--	
Total risk based capital ratio	11.0%	11.8%	--	
Return on equity ¹	-73.8%	-21.6%	--	
Return on assets ¹	-6.5%	-1.9%	--	
Net interest margin ¹	3.9%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	86.7%	54.8%	--	
Loss provision to net charge-offs (qtr)	99.4%	113.3%	--	
Net charge-offs to average loans and leases ¹	9.2%	4.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.9%	11.1%	6.8%	3.0%
<i>Closed-end 1-4 family residential</i>	2.0%	5.0%	2.8%	0.4%
<i>Home equity</i>	0.0%	0.0%	4.2%	2.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.5%	5.3%	0.0%
<i>Commercial & Industrial</i>	6.5%	0.4%	0.0%	0.9%
<i>Commercial real estate</i>	0.7%	3.6%	0.0%	0.4%
<i>Total loans</i>	1.8%	4.3%	2.3%	1.1%