

TIB FINANCIAL CORP.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2457943	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,606	\$1,722	7.2%	
Loans	\$1,225	\$1,198	-2.2%	
Construction & development	\$148	\$97	-34.3%	
Closed-end 1-4 family residential	\$273	\$296	8.5%	
Home equity	\$36	\$39	6.8%	
Credit card	\$0	\$0		
Other consumer	\$90	\$57	-37.1%	
Commercial & Industrial	\$70	\$65	-7.0%	
Commercial real estate	\$561	\$596	6.2%	
Unused commitments	\$103	\$72	-30.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$158	\$208	31.7%	
Asset-backed securities	\$4	\$0	-100.0%	
Other securities	\$64	\$42	-33.5%	
Cash & balances due	\$70	\$167	140.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$15	3326.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$15	3326.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,479	\$1,617	9.3%	
Deposits	\$1,160	\$1,371	18.2%	
Total other borrowings	\$304	\$235	-22.6%	
FHLB advances	\$203	\$125	-38.4%	
Equity				
Equity capital at quarter end	\$127	\$105	-17.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$26	\$21	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	4.8%	--	
Tier 1 risk based capital ratio	9.3%	6.7%	--	
Total risk based capital ratio	10.6%	8.0%	--	
Return on equity ¹	-39.8%	-88.0%	--	
Return on assets ¹	-3.2%	-6.1%	--	
Net interest margin ¹	3.1%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.8%	39.9%	--	
Loss provision to net charge-offs (qtr)	161.5%	84.4%	--	
Net charge-offs to average loans and leases ¹	3.1%	6.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	13.0%	26.0%	2.7%	7.4%
Closed-end 1-4 family residential	1.7%	6.1%	0.5%	0.6%
Home equity	2.3%	3.4%	1.2%	1.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.1%	1.9%	2.4%	2.2%
Commercial & Industrial	0.3%	4.0%	0.4%	1.9%
Commercial real estate	2.2%	4.0%	0.1%	1.0%
Total loans	3.2%	6.1%	0.8%	1.6%