

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$218	\$261	19.6%	
Loans	\$189	\$230	21.5%	
Construction & development	\$3	\$3	-25.6%	
Closed-end 1-4 family residential	\$82	\$97	18.5%	
Home equity	\$4	\$3	-15.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-5.5%	
Commercial & Industrial	\$9	\$10	8.6%	
Commercial real estate	\$63	\$77	21.5%	
Unused commitments	\$15	\$14	-8.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$4	33.0%	
Cash & balances due	\$21	\$22	1.9%	
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	\$200	\$238	18.9%	
Deposits	\$175	\$230	31.2%	
Total other borrowings	\$24	\$7	-70.8%	
FHLB advances	\$24	\$7	-70.8%	
Equity				
Equity capital at quarter end	\$18	\$23	26.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	9.1%	--	
Tier 1 risk based capital ratio	11.4%	11.8%	--	
Total risk based capital ratio	12.6%	13.1%	--	
Return on equity ¹	9.1%	36.8%	--	
Return on assets ¹	0.7%	3.1%	--	
Net interest margin ¹	3.8%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	422.0%	425.0%	--	
Loss provision to net charge-offs (qtr)	60.4%	113.6%	--	
Net charge-offs to average loans and leases ¹	1.6%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	6.2%
Closed-end 1-4 family residential	0.3%	0.0%	0.2%	0.0%
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%	4.6%	0.0%
Commercial & Industrial	0.0%	0.0%	3.7%	1.3%
Commercial real estate	0.6%	0.8%	0.4%	0.0%
Total loans	0.3%	0.3%	0.4%	0.1%