

FLORIDA PARISHES BANK

	CPP Disbursement Date 01/23/2009	Cert 29670	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$164	\$173	5.6%	
Loans	\$134	\$122	-9.0%	
Construction & development	\$32	\$23	-27.7%	
Closed-end 1-4 family residential	\$54	\$50	-6.9%	
Home equity	\$6	\$6	6.7%	
Credit card	\$1	\$1	16.2%	
Other consumer	\$8	\$8	-5.8%	
Commercial & Industrial	\$4	\$4	6.2%	
Commercial real estate	\$24	\$24	2.1%	
Unused commitments	\$23	\$16	-30.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$9	23.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$8	\$9	14.2%	
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	\$147	\$156	6.1%	
Deposits	\$121	\$131	7.7%	
Total other borrowings	\$25	\$25	-1.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$17	\$17	1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	9.8%	--	
Tier 1 risk based capital ratio	14.1%	15.4%	--	
Total risk based capital ratio	15.4%	16.7%	--	
Return on equity ¹	11.4%	13.2%	--	
Return on assets ¹	1.1%	1.3%	--	
Net interest margin ¹	5.3%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	141.7%	209.1%	--	
Loss provision to net charge-offs (qtr)	216.7%	154.5%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.1%	0.1%	0.0%	0.1%
Closed-end 1-4 family residential	0.9%	2.1%	0.1%	0.3%
Home equity	0.0%	2.0%	0.0%	0.0%
Credit card	0.7%	0.8%	0.0%	1.1%
Other consumer	0.0%	0.2%	0.4%	0.2%
Commercial & Industrial	0.0%	0.0%	0.8%	0.1%
Commercial real estate	1.7%	0.0%	0.0%	0.0%
Total loans	1.2%	1.0%	0.1%	0.2%