

**COMMUNITY HOLDING COMPANY OF FLORIDA, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3577370	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$46	\$52	13.5%	
Loans	\$24	\$35	49.1%	
Construction & development	\$7	\$6	-20.5%	
Closed-end 1-4 family residential	\$1	\$5	513.8%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$2	\$3	36.8%	
Commercial real estate	\$13	\$18	34.0%	
Unused commitments	\$4	\$3	-17.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$3	-50.4%	
Cash & balances due	\$9	\$5	-40.0%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$37	\$45	22.1%	
Deposits	\$36	\$44	22.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$10	\$8	-19.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	22.2%	11.2%	--	
Tier 1 risk based capital ratio	27.6%	13.3%	--	
Total risk based capital ratio	28.8%	14.2%	--	
Return on equity <sup>1</sup>	-24.3%	-33.5%	--	
Return on assets <sup>1</sup>	-5.5%	-5.1%	--	
Net interest margin <sup>1</sup>	1.6%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	124.7%	72.8%	--	
Loss provision to net charge-offs (qtr)	157.7%	91.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.3%	6.1%	--	
<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>
Construction & development	0.0%	0.0%	1.6%	0.5%
Closed-end 1-4 family residential	45.9%	0.0%	6.9%	0.0%
Home equity	0.0%	0.0%	47.8%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	3.4%	0.0%	14.7%
Commercial real estate	0.0%	2.6%	0.0%	0.0%
Total loans	1.5%	1.5%	1.1%	1.5%