

CBM FLORIDA HOLDING COMPANY

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3819267	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$276	\$729	164.1%	
Loans	\$210	\$549	161.4%	
Construction & development	\$17	\$42	151.9%	
Closed-end 1-4 family residential	\$20	\$117	486.2%	
Home equity	\$3	\$27	854.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$13	2063.4%	
Commercial & Industrial	\$25	\$60	142.0%	
Commercial real estate	\$130	\$248	91.3%	
Unused commitments	\$17	\$48	187.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$32		
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$71	178.8%	
Cash & balances due	\$25	\$14	-41.6%	
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	\$246	\$655	166.1%	
Deposits	\$226	\$558	147.2%	
Total other borrowings	\$16	\$93	471.3%	
FHLB advances	\$16	\$93	471.2%	
Equity				
Equity capital at quarter end	\$30	\$75	148.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$40	NA	
Performance Ratios				
Tier 1 leverage ratio	11.1%	10.2%	--	
Tier 1 risk based capital ratio	12.6%	11.7%	--	
Total risk based capital ratio	14.8%	12.9%	--	
Return on equity ¹	4.1%	13.2%	--	
Return on assets ¹	0.5%	1.3%	--	
Net interest margin ¹	3.3%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.1%	23.7%	--	
Loss provision to net charge-offs (qtr)	70.3%	45.2%	--	
Net charge-offs to average loans and leases ¹	1.5%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	8.1%	14.1%	0.6%	0.5%
Closed-end 1-4 family residential	1.6%	3.8%	0.0%	0.3%
Home equity	0.5%	1.2%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.3%	0.2%	0.3%
Commercial & Industrial	4.4%	6.7%	0.3%	0.4%
Commercial real estate	4.2%	1.7%	0.5%	0.1%
Total loans	4.0%	4.4%	0.4%	0.2%