

NAPLES BANCORP, INC.

| | CPP Disbursement Date 03/27/2009 | RSSD (Holding Company) 3238596 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|-------------|----|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$198 | \$184 | -7.2% | | |
| Loans | \$134 | \$124 | -7.5% | | |
| Construction & development | \$21 | \$16 | -21.6% | | |
| Closed-end 1-4 family residential | \$30 | \$31 | 2.0% | | |
| Home equity | \$18 | \$16 | -10.6% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$2 | \$2 | 14.2% | | |
| Commercial & Industrial | \$7 | \$5 | -32.1% | | |
| Commercial real estate | \$53 | \$52 | -2.3% | | |
| Unused commitments | \$3 | \$6 | 80.6% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$13 | \$27 | 112.5% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$4 | \$3 | -18.4% | | |
| Cash & balances due | \$43 | \$37 | -13.2% | | |
| 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 | \$181 | \$175 | -3.2% | | |
| Deposits | \$166 | \$160 | -3.5% | | |
| Total other borrowings | \$15 | \$15 | 0.0% | | |
| FHLB advances | \$15 | \$15 | 0.0% | | |
| Equity | | | | | |
| Equity capital at quarter end | \$17 | \$8 | -50.2% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$7 | \$17 | NA | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.0% | 4.2% | -- | | |
| Tier 1 risk based capital ratio | 10.4% | 7.5% | -- | | |
| Total risk based capital ratio | 11.7% | 8.9% | -- | | |
| Return on equity ¹ | -25.5% | -65.4% | -- | | |
| Return on assets ¹ | -2.3% | -3.1% | -- | | |
| Net interest margin ¹ | 2.8% | 2.9% | -- | | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 59.1% | 105.0% | -- | | |
| Loss provision to net charge-offs (qtr) | 130.9% | -547.4% | -- | | |
| Net charge-offs to average loans and leases ¹ | 4.2% | -0.6% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| Asset Quality (% of Total Loan Type) | Noncurrent Loans | | Gross Charge-Offs | | |
| | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 11.1% | 14.4% | 3.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 5.0% | 8.6% | 0.4% | 0.3% | -- |
| Home equity | 0.0% | 5.9% | 2.2% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 1.5% | 0.0% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 0.4% | 0.2% | 0.9% | -0.7% | -- |
| Commercial real estate | 3.6% | 12.6% | 0.4% | 0.0% | -- |
| Total loans | 4.3% | 10.0% | 1.1% | 0.1% | -- |