

Institution Directory

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	Bank Holding Cos.	Institutions	Offices				

CNLBank

450 South Orange Avenue
Orlando, FL 32801

FDIC Certificate #: 34427 [Bank Charter Class: NM](#)

<i>Definition</i>	<i>Dollar figures in thousands</i>	CNLBank Orlando, FL June 30, 2009	CNLBank Orlando, FL June 30, 2008
All Summary Information			
Assets and Liabilities			
1	Total employees (full-time equivalent)	210	191
2	Total assets	1,616,975	1,142,196
3	Cash and due from depository institutions	45,232	19,380
4	Interest-bearing balances	41,732	1,380
5	Securities	160,836	54,236
6	Federal funds sold & reverse repurchase agreements	809	3,902
7	Net loans & leases	1,344,989	1,030,806
8	Loan loss allowance	22,388	11,917
9	Trading account assets	0	0
10	Bank premises and fixed assets	21,349	7,513
11	Other real estate owned	13,790	3,304
12	Goodwill and other intangibles	0	0
13	All other assets	29,970	23,055
14	Life insurance assets	3,968	3,808
15	Total liabilities and capital	1,616,975	1,142,196
16	Total liabilities	1,462,701	1,033,149
17	Total deposits	1,342,155	857,979
18	Interest-bearing deposits	1,189,526	745,168
19	Deposits held in domestic offices	1,342,155	857,979
20	% insured (estimated - see note)	60.03%	54.24%
21	Federal funds purchased & repurchase agreements	25,198	31,426
22	Trading liabilities	0	0
23	Other borrowed funds	87,000	140,000

24	Subordinated debt	0	0
25	All other liabilities	8,348	3,744
26	Total equity capital	154,274	109,047
27	Total bank equity capital	154,274	109,047
28	Perpetual preferred stock	0	0
29	Common stock	17,793	2,792
30	Surplus	122,855	82,002
31	Undivided profits	13,626	24,253
32	Noncontrolling interests in consolidated subsidiaries	0	N/A
	Memoranda:		
33	Noncurrent loans and leases	87,343	18,262
34	Noncurrent loans that are wholly or partially guaranteed by the U. S. government	0	0
35	Income earned, not collected on loans	5,511	4,942
36	Earning assets	1,548,366	1,090,324
37	Long-term assets (5+ years)	197,102	108,485
38	Average Assets, year-to-date	1,603,063	1,107,415
39	Average Assets, quarterly	1,610,211	1,107,450
40	Volatile liabilities	228,787	172,223
41	Insider loans	21,932	10,088
42	FHLB advances	87,000	140,000
43	Loans and leases held for sale	0	1,968
44	Unused loan commitments	188,846	282,288
45	Tier 1 (core) risk-based capital	145,010	108,786
46	Tier 2 risk-based capital	17,608	11,917
47	Total risk weighted assets	1,405,126	1,090,522
48	Total unused commitments	188,846	282,288
49	Restructured Loans and leases	1,294	14,786
50	Derivatives	200	200
	Past due and nonaccrual assets		
	Fiduciary and related services		
	Note: Insured deposit amounts or deposit thresholds reflect permanent insurance limits in effect as of the report date, not withstanding temporary increases currently in effect.		
	Income and Expense	(Year-to-date)	(Year-to-date)
51	Number of institutions reporting	1	1
52	Total interest income	38,179	33,092
53	Total interest expense	15,389	14,636
54	Net interest income	22,790	18,456
55	Provision for loan and lease losses	8,779	1,669
56	Total noninterest income	354	991
57	Fiduciary activities	0	0
58	Service charges on deposit accounts	504	286
59	Trading account gains & fees	0	0
60	Additional noninterest income	-150	705
61	Total noninterest expense	22,132	15,152

62	Salaries and employee benefits	11,291	10,108
63	Premises and equipment expense	3,960	2,611
64	Additional noninterest expense	6,881	2,433
65	Pre-tax net operating income	-7,767	2,626
66	Securities gains (losses)	0	0
67	Applicable income taxes	-2,871	1,092
68	Income before extraordinary items	-4,896	1,534
69	Extraordinary gains - net	0	0
70	Net income attributable to bank	-4,896	1,534
71	Net income attributable to noncontrolling interests	0	N/A
72	Net income attributable to bank and noncontrolling interests	-4,896	N/A
73	Net charge-offs	8,658	1,559
74	Cash dividends	0	0
75	Sale, conversion, retirement of capital stock, net	351	270
76	Net operating income	-4,896	1,534
	Memo:		
	Gross fiduciary and related services income		
	Performance and Condition Ratios		
77	% of unprofitable institutions	N/A	N/A
78	% of institutions with earnings gains	N/A	N/A
	Performance Ratios (% , annualized)	(Year-to-date)	(Year-to-date)
79	Yield on earning assets	4.97%	6.26%
80	Cost of funding earning assets	2.01%	2.77%
81	Net interest margin	2.97%	3.49%
82	Noninterest income to earning assets	0.05%	0.19%
83	Noninterest expense to earning assets	2.88%	2.87%
84	Net operating income to assets	-0.61%	0.28%
85	Return on assets (ROA)	-0.61%	0.28%
86	Pretax return on assets	-0.97%	0.47%
87	Return on equity (ROE)	-6.35%	2.83%
88	Retained earnings to average equity (YTD only)	-6.35%	2.83%
89	Net charge-offs to loans	1.26%	0.32%
90	Credit loss provision to net charge-offs	101.40%	107.06%
91	Earnings coverage of net loan charge-offs (x)	0.12	2.75
92	Efficiency ratio	95.63%	77.91%
93	Assets per employee (\$ millions)	7.70	5.98
94	Cash dividends to net income (YTD only)	0	0
	Condition Ratios (%)		
95	Loss allowance to loans	1.64%	1.14%
96	Loss allowance to noncurrent loans	25.63%	65.26%
97	Noncurrent assets plus other real estate owned to assets	6.25%	1.89%
98	Noncurrent loans to loans	6.39%	1.75%
99	Net loans and leases to deposits	100.21%	120.14%
100	Net loans and leases to core deposits	118.13%	132.63%

101	Equity capital to assets	9.54%	9.55%
102	Core capital (leverage) ratio	9.11%	9.85%
103	Tier 1 risk-based capital ratio	10.32%	9.98%
104	Total risk-based capital ratio	11.57%	11.07%
	Memoranda:		
105	Average assets	1,603,063	1,107,415
106	Average earning assets	1,534,838	1,056,804
107	Average equity	154,181	108,277
108	Average loans	1,378,129	987,630

Definition	Demographic Information	September 3, 2009	June 30, 2009	June 30, 2008
1	Status	Active	Active	Active
2	Bank Holding Company (Regulatory Top Holder)	See Note!	CNLBANCSHARES, INC.	CNLBANCSHARES, INC.
3	Certificate#	34427	34427	34427
4	Federal Reserve ID Number	2596262	2596262	2596262
5	Institution Name	CNLBank	CNLBank	CNLBank
6	City,State,Zip	Orlando, FL, 32801	Orlando, FL, 32801	Orlando, FL, 32801
7	Number of Domestic Offices		16	8
8	Number of Foreign Offices		N/A	N/A
9	Interstate Offices		No	No
10	Summary Of Deposits		June 30, 2008	June 30, 2008
11	Current List of Total Offices	Offices		
12	Asset Concentration Hierarchy	Commercial Lending Specialization	Commercial Lending Specialization	Commercial Lending Specialization
13	Subchapter S Corporation		No	No
14	County	Orange	Orange	Orange
15	Metropolitan Statistical Area	Orlando-Kissimmee, FL	Orlando-Kissimmee, FL	Orlando-Kissimmee, FL
16	Established Date	July 28, 1997	July 28, 1997	July 28, 1997
17	Date of Deposit Insurance	July 28, 1997	July 28, 1997	July 28, 1997
18	Last Structure Change Process Date	June 24, 2009		
19	Last Structure Change Effective Date	June 24, 2009		
20	Ownership Type		Stock	Stock
21	Directly Owned by Another Bank?(CERT)		No	No
22	Trust Powers Granted	No	No	No
23	Bank Charter Class	Federal Reserve Non-member	Federal Reserve Non-member	Federal Reserve Non-member
24	Regulator	FDIC	FDIC	FDIC

25	Insurance fund membership	DIF	DIF	DIF
26	FDIC Quarterly Banking Profile Region	Atlanta	Atlanta	Atlanta
27	FDIC Geographic Region	Atlanta	Atlanta	Atlanta
28	FDIC Supervisory Region	Atlanta	ATLANTA	ATLANTA
29	FDIC Field Office	Tampa	Tampa	Tampa
30	Federal Reserve District	Atlanta	Atlanta	Atlanta
31	Office of the Comptroller of the Currency District	Southern	Southern	Southern
32	Office of Thrift Supervision Region	Southeast	Southeast	Southeast
33	Primary Web Address	http://www.cnibank.com:80/	N/A	N/A