

## Institution Directory

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	Bank Holding Cos.	Institutions	Offices				

## Orion Bank

2150 Goodlette Road North  
Naples, FL 34102

FDIC Certificate #: 22427 [Bank Charter Class: SM](#)

<b>Definition</b>	<b>Dollar figures in thousands</b>	Orion Bank Naples, FL June 30, 2009	Orion Bank Naples, FL June 30, 2008
All Summary Information			
Assets and Liabilities			
<a href="#">1</a>	Total employees (full-time equivalent)	260	283
<a href="#">2</a>	Total assets	2,670,653	2,889,461
<a href="#">3</a>	<a href="#">Cash and due from depository institutions</a>	206,020	75,531
<a href="#">4</a>	Interest-bearing balances	181,353	48,089
<a href="#">5</a>	<a href="#">Securities</a>	311,910	466,163
<a href="#">6</a>	Federal funds sold & reverse repurchase agreements	0	114,525
<a href="#">7</a>	<a href="#">Net loans &amp; leases</a>	1,917,657	2,012,568
<a href="#">8</a>	Loan loss allowance	41,771	64,222
<a href="#">9</a>	Trading account assets	0	0
<a href="#">10</a>	Bank premises and fixed assets	73,775	74,403
<a href="#">11</a>	<a href="#">Other real estate owned</a>	36,301	27,804
<a href="#">12</a>	<a href="#">Goodwill and other intangibles</a>	0	0
<a href="#">13</a>	All other assets	124,990	118,467
<a href="#">14</a>	Life insurance assets	49,720	48,307
<a href="#">15</a>	Total liabilities and capital	2,670,653	2,889,461
<a href="#">16</a>	Total liabilities	2,519,337	2,730,102
<a href="#">17</a>	<a href="#">Total deposits</a>	2,140,184	2,209,959
<a href="#">18</a>	Interest-bearing deposits	2,025,723	2,088,794
<a href="#">19</a>	Deposits held in domestic offices	2,140,184	2,209,959
<a href="#">20</a>	% insured (estimated - see note)	67.64%	74.42%
<a href="#">21</a>	Federal funds purchased & repurchase agreements	44,794	123,468
<a href="#">22</a>	Trading liabilities	0	0
<a href="#">23</a>	Other borrowed funds	307,500	362,500

<a href="#">24</a>	Subordinated debt	15,000	15,000
<a href="#">25</a>	All other liabilities	11,859	19,175
<a href="#">26</a>	Total equity capital	151,316	159,359
<a href="#">27</a>	<a href="#">Total bank equity capital</a>	151,316	159,359
<a href="#">28</a>	Perpetual preferred stock	0	0
<a href="#">29</a>	Common stock	3,300	3,300
<a href="#">30</a>	Surplus	120,764	84,184
<a href="#">31</a>	Undivided profits	27,252	71,875
<a href="#">32</a>	Noncontrolling interests in consolidated subsidiaries	0	N/A
	Memoranda:		
<a href="#">33</a>	Noncurrent loans and leases	216,255	108,932
<a href="#">34</a>	Noncurrent loans that are wholly or partially guaranteed by the U. S. government	0	0
<a href="#">35</a>	Income earned, not collected on loans	8,897	11,563
<a href="#">36</a>	Earning assets	2,410,920	2,641,345
<a href="#">37</a>	Long-term assets (5+ years)	260,116	448,639
<a href="#">38</a>	Average Assets, year-to-date	2,773,380	2,808,252
<a href="#">39</a>	Average Assets, quarterly	2,739,488	2,899,465
<a href="#">40</a>	Volatile liabilities	634,975	512,424
<a href="#">41</a>	Insider loans	23,715	27,811
<a href="#">42</a>	FHLB advances	307,500	362,500
<a href="#">43</a>	Loans and leases held for sale	0	0
<a href="#">44</a>	Unused loan commitments	158,479	290,977
<a href="#">45</a>	Tier 1 (core) risk-based capital	163,888	166,208
<a href="#">46</a>	Tier 2 risk-based capital	37,184	42,705
<a href="#">47</a>	Total risk weighted assets	1,997,847	2,179,364
<a href="#">48</a>	<a href="#">Total unused commitments</a>	158,479	290,977
<a href="#">49</a>	Restructured Loans and leases	0	30,825
<a href="#">50</a>	<a href="#">Derivatives</a>	0	0
	<a href="#">Past due and nonaccrual assets</a>		
	<a href="#">Fiduciary and related services</a>		
	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	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">51</a>	Number of institutions reporting	1	1
<a href="#">52</a>	<a href="#">Total interest income</a>	55,501	80,053
<a href="#">53</a>	<a href="#">Total interest expense</a>	36,824	44,925
<a href="#">54</a>	Net interest income	18,677	35,128
<a href="#">55</a>	Provision for loan and lease losses	9,801	3,600
<a href="#">56</a>	Total noninterest income	1,072	3,112
<a href="#">57</a>	Fiduciary activities	0	0
<a href="#">58</a>	Service charges on deposit accounts	1,022	1,155
<a href="#">59</a>	<a href="#">Trading account gains &amp; fees</a>	0	0
<a href="#">60</a>	<a href="#">Additional noninterest income</a>	50	1,957
<a href="#">61</a>	Total noninterest expense	28,925	21,717

<a href="#">62</a>	Salaries and employee benefits	9,762	11,995
<a href="#">63</a>	Premises and equipment expense	3,664	4,087
<a href="#">64</a>	<a href="#">Additional noninterest expense</a>	15,499	5,635
<a href="#">65</a>	Pre-tax net operating income	-18,977	12,923
<a href="#">66</a>	Securities gains (losses)	4,465	14
<a href="#">67</a>	Applicable income taxes	-5,750	4,594
<a href="#">68</a>	Income before extraordinary items	-8,762	8,343
<a href="#">69</a>	Extraordinary gains - net	0	0
<a href="#">70</a>	Net income attributable to bank	-8,762	8,343
<a href="#">71</a>	Net income attributable to noncontrolling interests	0	N/A
<a href="#">72</a>	Net income attributable to bank and noncontrolling interests	-8,762	N/A
<a href="#">73</a>	<a href="#">Net charge-offs</a>	22,426	7,378
<a href="#">74</a>	<a href="#">Cash dividends</a>	0	0
<a href="#">75</a>	Sale, conversion, retirement of capital stock, net	0	0
<a href="#">76</a>	Net operating income	-11,620	8,334
	Memo:		
	<a href="#">Gross fiduciary and related services income</a>		
	Performance and Condition Ratios		
<a href="#">77</a>	% of unprofitable institutions	N/A	N/A
<a href="#">78</a>	% of institutions with earnings gains	N/A	N/A
	Performance Ratios (% , annualized)	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">79</a>	Yield on earning assets	4.43%	6.23%
<a href="#">80</a>	Cost of funding earning assets	2.94%	3.50%
<a href="#">81</a>	Net interest margin	1.49%	2.73%
<a href="#">82</a>	Noninterest income to earning assets	0.09%	0.24%
<a href="#">83</a>	Noninterest expense to earning assets	2.31%	1.69%
<a href="#">84</a>	Net operating income to assets	-0.84%	0.59%
<a href="#">85</a>	Return on assets (ROA)	-0.63%	0.59%
<a href="#">86</a>	Pretax return on assets	-1.05%	0.92%
<a href="#">87</a>	Return on equity (ROE)	-12.32%	10.38%
<a href="#">88</a>	Retained earnings to average equity (YTD only)	-12.32%	10.38%
<a href="#">89</a>	<a href="#">Net charge-offs to loans</a>	2.27%	0.71%
<a href="#">90</a>	Credit loss provision to net charge-offs	43.70%	48.79%
<a href="#">91</a>	Earnings coverage of net loan charge-offs (x)	-0.41	2.24
<a href="#">92</a>	Efficiency ratio	146.46%	56.79%
<a href="#">93</a>	Assets per employee (\$ millions)	10.27	10.21
<a href="#">94</a>	Cash dividends to net income (YTD only)	0	0
	Condition Ratios (%)		
<a href="#">95</a>	Loss allowance to loans	2.13%	3.09%
<a href="#">96</a>	Loss allowance to noncurrent loans	19.32%	58.96%
<a href="#">97</a>	Noncurrent assets plus other real estate owned to assets	9.46%	4.73%
<a href="#">98</a>	<a href="#">Noncurrent loans to loans</a>	11.04%	5.25%
<a href="#">99</a>	Net loans and leases to deposits	89.60%	91.07%
<a href="#">100</a>	Net loans and leases to core deposits	112.18%	107.28%

<a href="#">101</a>	Equity capital to assets	5.67%	5.52%
<a href="#">102</a>	Core capital (leverage) ratio	6.03%	5.55%
<a href="#">103</a>	Tier 1 risk-based capital ratio	8.20%	7.63%
<a href="#">104</a>	Total risk-based capital ratio	10.06%	9.59%
	Memoranda:		
<a href="#">105</a>	Average assets	2,773,380	2,808,252
<a href="#">106</a>	Average earning assets	2,504,966	2,568,879
<a href="#">107</a>	Average equity	142,211	160,768
<a href="#">108</a>	Average loans	1,972,616	2,075,106

<b>Definition</b>	<b>Demographic Information</b>	September 3, 2009	June 30, 2009	June 30, 2008
<a href="#">1</a>	Status	Active	Active	Active
<a href="#">2</a>	Bank Holding Company (Regulatory Top Holder)	<a href="#">See Note!</a>	<a href="#">ORION BANCORP, INC.</a>	<a href="#">ORION BANCORP, INC.</a>
<a href="#">3</a>	Certificate#	22427	22427	22427
<a href="#">4</a>	Federal Reserve ID Number	270036	270036	270036
<a href="#">5</a>	Institution Name	Orion Bank	Orion Bank	Orion Bank
<a href="#">6</a>	City,State,Zip	Naples, FL, 34102	Naples, FL, 34102	Naples, FL, 34102
<a href="#">7</a>	Number of Domestic Offices		23	22
<a href="#">8</a>	Number of Foreign Offices		N/A	N/A
<a href="#">9</a>	Interstate Offices		No	No
<a href="#">10</a>	Summary Of Deposits		<a href="#">June 30, 2008</a>	<a href="#">June 30, 2008</a>
<a href="#">11</a>	Current List of Total Offices	<a href="#">Offices</a>		
<a href="#">12</a>	Asset Concentration Hierarchy	Commercial Lending Specialization	Commercial Lending Specialization	Commercial Lending Specialization
<a href="#">13</a>	Subchapter S Corporation		No	No
<a href="#">14</a>	County	<a href="#">Collier</a>	Collier	Collier
<a href="#">15</a>	Metropolitan Statistical Area	Naples-Marco Island, FL	Naples-Marco Island, FL	Naples-Marco Island, FL
<a href="#">16</a>	Established Date	February 28, 1977	February 28, 1977	February 28, 1977
<a href="#">17</a>	Date of Deposit Insurance	February 28, 1977	February 28, 1977	February 28, 1977
<a href="#">18</a>	Last Structure Change Process Date	August 6, 2007		
<a href="#">19</a>	Last Structure Change Effective Date	December 4, 2006		
<a href="#">20</a>	Ownership Type		Stock	Stock
<a href="#">21</a>	Directly Owned by Another Bank?(CERT)		No	No
<a href="#">22</a>	Trust Powers Granted	No	No	No
<a href="#">23</a>	Bank Charter Class	Federal Reserve Member	Federal Reserve Member	Federal Reserve Member
<a href="#">24</a>	Regulator	FED	FED	FED
<a href="#">25</a>	Insurance fund membership	DIF	DIF	DIF
<a href="#">26</a>	FDIC Quarterly Banking Profile Region	Atlanta	Atlanta	Atlanta
<a href="#">27</a>	FDIC Geographic Region	Atlanta	Atlanta	Atlanta
<a href="#">28</a>	FDIC Supervisory Region	Atlanta	ATLANTA	ATLANTA
<a href="#">29</a>	FDIC Field Office	South Florida	South Florida	South Florida

## FDIC: Institution Directory

<a href="#">30</a>	Federal Reserve District	Atlanta	Atlanta	Atlanta
<a href="#">31</a>	Office of the Comptroller of the Currency District	Southern	Southern	Southern
<a href="#">32</a>	Office of Thrift Supervision Region	Southeast	Southeast	Southeast
<a href="#">33</a>	Primary Web Address	<a href="http://www.orionbank.com:80/">http://www.orionbank.com:80/</a>	N/A	N/A