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	Bank Holding Cos.	Institutions	Offices				

FDIC-insured Subsidiaries of TIB FINANCIAL CORP.

Naples, FL
BHC ID#: 2457943

[Note: Important Information About This Data 1](#)

<i>Definition</i>	<i>Dollar figures in thousands</i>	Insured Subsidiaries of TIB FINANCIAL CORP. ¹ Naples, FL June 30, 2009	Insured Subsidiaries of TIB FINANCIAL CORP. ¹ Naples, FL June 30, 2008
1 Number of institutions reporting		2	2
All Summary Information			
Assets and Liabilities			
2 Total employees (full-time equivalent)		410	356
3 Total assets		1,792,546	1,575,513
4 Cash and due from depository institutions		82,178	26,080
5 Interest-bearing balances		59,126	871
6 Securities		358,451	187,882
7 Federal funds sold & reverse repurchase agreements		14,684	76,157
8 Net loans & leases		1,214,266	1,181,897
9 Loan loss allowance		25,446	16,627
10 Trading account assets		0	0
11 Bank premises and fixed assets		40,241	36,384
12 Other real estate owned		7,142	5,037
13 Goodwill and other intangibles		12,695	7,197
14 All other assets		62,889	54,879
15 Life insurance assets		12,332	11,890
16 Total liabilities and capital		1,792,546	1,575,513
17 Total liabilities		1,652,330	1,452,895
18 Total deposits		1,396,744	1,145,058
19 Interest-bearing deposits		1,212,953	979,980
20 Deposits held in domestic offices		1,396,744	1,145,058
21 % insured (estimated - see note)		77.07%	64.71%
22 Federal funds purchased & repurchase agreements		112,408	108,625

23	Trading liabilities	0	0
24	Other borrowed funds	126,705	169,651
25	Subordinated debt	0	0
26	All other liabilities	16,473	29,561
27	Total equity capital	140,216	122,618
28	Total bank equity capital	140,216	122,618
29	Perpetual preferred stock	0	0
30	Common stock	6,213	6,213
31	Surplus	121,332	82,582
32	Undivided profits	12,671	33,823
33	Noncontrolling interests in consolidated subsidiaries	0	N/A
	Memoranda:		
34	Noncurrent loans and leases	61,809	22,601
35	Noncurrent loans that are wholly or partially guaranteed by the U. S. government	137	343
36	Income earned, not collected on loans	6,668	6,664
37	Earning assets	1,646,527	1,446,807
38	Long-term assets (5+ years)	399,609	281,333
39	Average Assets, year-to-date	1,743,737	1,507,849
40	Average Assets, quarterly	1,812,406	1,540,107
41	Volatile liabilities	389,520	390,379
42	Insider loans	4,730	4,844
43	FHLB advances	125,000	167,900
44	Loans and leases held for sale	0	0
45	Unused loan commitments	87,437	141,016
46	Tier 1 (core) risk-based capital	114,568	113,980
47	Tier 2 risk-based capital	16,300	15,604
48	Total risk weighted assets	1,294,382	1,257,440
49	Total unused commitments	87,437	141,016
50	Restructured Loans and leases	12,629	2,492
51	Derivatives	0	0
	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)
52	Number of institutions reporting	2	2
53	Total interest income	41,680	44,660
54	Total interest expense	18,480	21,310
55	Net interest income	23,200	23,350
56	Provision for loan and lease losses	11,072	8,370
57	Total noninterest income	3,281	3,423
58	Fiduciary activities	41	0
59	Service charges on deposit accounts	1,978	1,262
60	Trading account gains & fees	0	0

61	Additional noninterest income		1,262	2,161
62	Total noninterest expense		27,609	23,372
63	Salaries and employee benefits		14,006	12,053
64	Premises and equipment expense		3,592	3,226
65	Additional noninterest expense		10,011	8,093
66	Pre-tax net operating income		-12,200	-4,969
67	Securities gains (losses)		691	-1,002
68	Applicable income taxes		-4,366	-2,322
69	Income before extraordinary items		-7,143	-3,649
70	Extraordinary gains - net		0	0
71	Net income attributable to bank		-7,143	-3,649
72	Net income attributable to noncontrolling interests		0	N/A
73	Net income attributable to bank and noncontrolling interests		-7,143	N/A
74	Net charge-offs		9,409	6,716
75	Cash dividends		0	0
76	Sale, conversion, retirement of capital stock, net		0	0
77	Net operating income		-7,585	-3,008
	Memo:			
	Gross fiduciary and related services income			
	Performance and Condition Ratios			
78	% of unprofitable institutions		100.00%	100.00%
79	% of institutions with earnings gains		N/A	N/A
	Performance Ratios (% , annualized)		(Year-to-date)	(Year-to-date)
80	Yield on earning assets		5.19%	6.45%
81	Cost of funding earning assets		2.30%	3.08%
82	Net interest margin		2.89%	3.37%
83	Noninterest income to earning assets		0.41%	0.49%
84	Noninterest expense to earning assets		3.44%	3.38%
85	Net operating income to assets		-0.87%	-0.40%
86	Return on assets (ROA)		-0.82%	-0.48%
87	Pretax return on assets		-1.32%	-0.79%
88	Return on equity (ROE)		-10.48%	-6.06%
89	Retained earnings to average equity (YTD only)		-10.48%	-6.06%
90	Net charge-offs to loans		1.53%	1.16%
91	Credit loss provision to net charge-offs		117.67%	124.63%
92	Earnings coverage of net loan charge-offs (x)		-0.12	0.51
93	Efficiency ratio		102.12%	86.33%
94	Assets per employee (\$ millions)		4.37	4.43
95	Cash dividends to net income (YTD only)		0	0
	Condition Ratios (%)			
96	Loss allowance to loans		2.05%	1.39%
97	Loss allowance to noncurrent loans		41.17%	73.57%
98	Noncurrent assets plus other real estate owned to assets		3.96%	2.08%
99	Noncurrent loans to loans		4.99%	1.89%

100	Net loans and leases to deposits	86.94%	103.22%
101	Net loans and leases to core deposits	107.33%	129.69%
102	Equity capital to assets	7.82%	7.78%
103	Core capital (leverage) ratio	6.45%	7.62%
104	Tier 1 risk-based capital ratio	8.85%	9.06%
105	Total risk-based capital ratio	10.11%	10.31%
	Memoranda:		
106	Average assets	1,743,737	1,507,849
107	Average earning assets	1,606,943	1,384,658
108	Average equity	136,333	120,398
109	Average loans	1,228,253	1,155,891

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1 Financial data for [bank holding companies](#) represent the summation of FFIEC Call Reports or OTS Thrift Financial Reports (TFR) filed by all FDIC-insured bank and thrift subsidiaries held by a bank holding company, and do not reflect nondeposit subsidiaries or parent companies. Data values have not been adjusted for intra-company transactions. Official Holding Company Reports (such as the Y-9C) can be found at the website for the [Federal Reserve System--National Information Center \(NIC\)](#).