CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TIB Financial Corp.
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RSSD (for Bank Holding Companies): 2457943
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$348,714	$346,242		**Please see #2**
b. Average Commercial Loans	$875,123	$873,577		**Please see #2**
c. Total Loans (sum of lines a and b)	$1,223,837	$1,219,819		**Please see #2**

2. General Market Commentary (optional)

CONSUMER LOANS - Consumer loans reflects activity in our residential loan portfolio and mortgage banking operations, our indirect auto financing portfolio and direct consumer lending. **February:** We originated $7.5 million of residential mortgages in February and sold $2.6 million of those loans in the secondary market. We originated $288,101 of indirect auto loans and $227,143 of direct auto loans. **March:** We originated $6.9 million of residential mortgages in March and sold $3.9 million of these loans in the secondary market. Residential loan originations have been lower than our plan due to a lower than historical experience of loans closed to applications. More restrictive private mortgage insurance criteria, lower appraisals due to market conditions and changed investor guidelines have adversly impacted our close to application ratio and loan production. We originated $311,119 of indirect auto loans and $257,014 of direct auto loans in March. Total consumer loans declined from February to March due to the planned paydown of our indirect auto loan portfolio which has been the source of a recent high level of charge-offs. Unemployment in the Southwest Florida counties of Lee and Collier is in a range of 10% to 12% which has made consumer lending more challenging. **COMMERCIAL LOANS:** Commercial loan originations during February and March reflect generally slower economic activity in our markets. We originated 40 commercial loans totalling $11.7 million of commitment and funded $9.9 million of these committments.