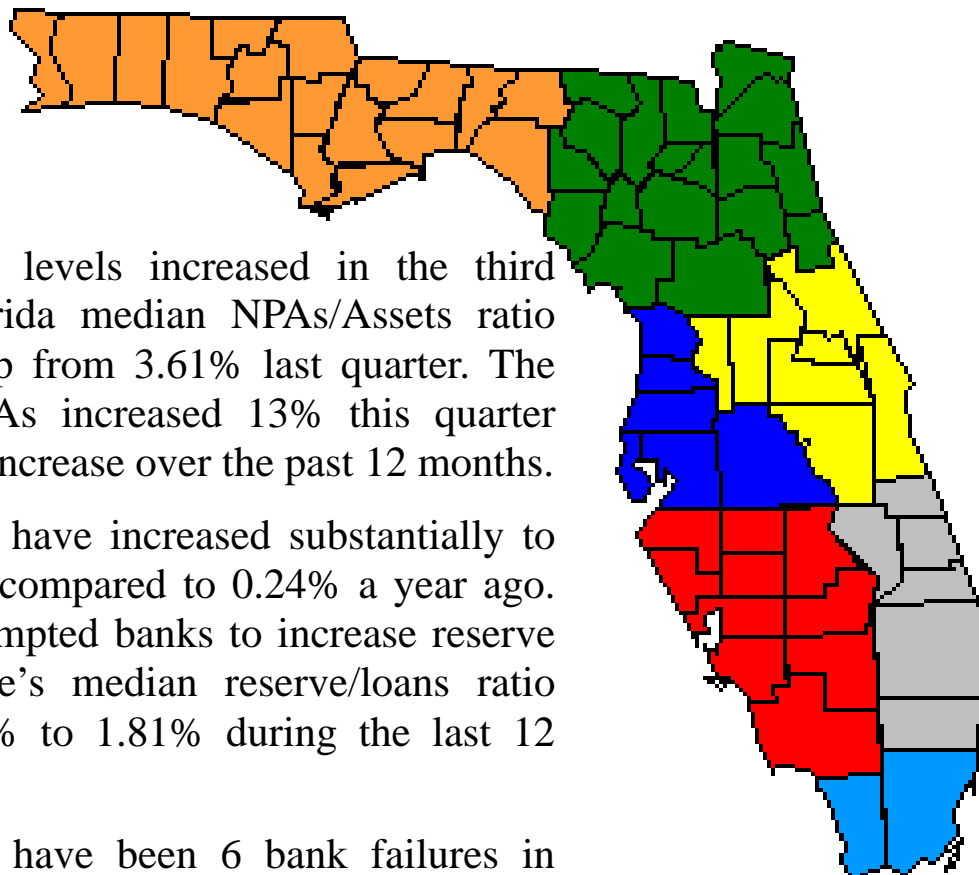
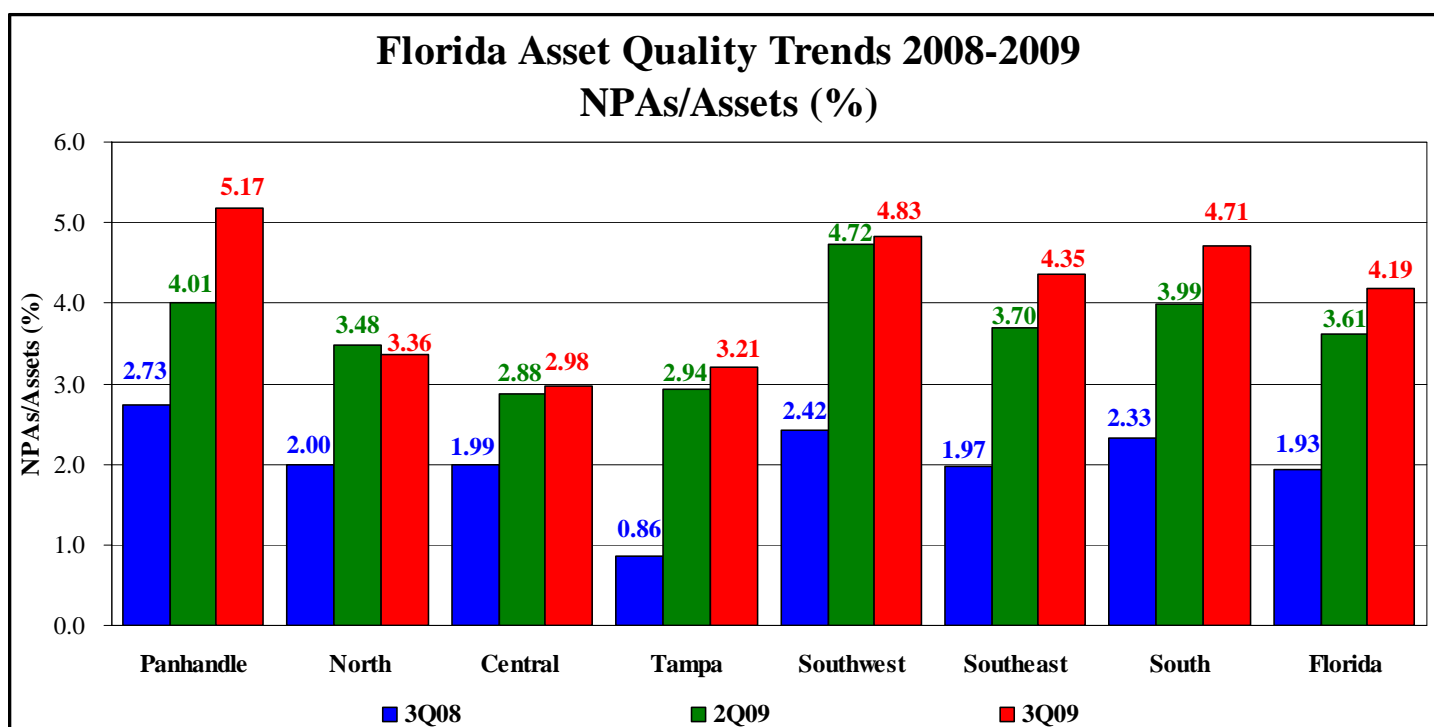


# Florida Asset Quality Review



- Nonperforming asset levels increased in the third quarter and the Florida median NPAs/Assets ratio climbed to 4.19%, up from 3.61% last quarter. The median level of NPAs increased 13% this quarter compared to an 18% increase over the past 12 months.
- Net charge off ratios have increased substantially to 1.14% as of 9/30/09 compared to 0.24% a year ago. Such losses have prompted banks to increase reserve balances as the state's median reserve/loans ratio increased from 1.29% to 1.81% during the last 12 months.
- Since 6/30/09, there have been 6 bank failures in Florida and 9 total during 2009.



# Asset Quality Review - Florida Panhandle\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)						Asset Quality Ratios (9/30/09)					
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
First Nat'l Bank of Florida	Milton	1984	\$392,107	\$269,384	\$34,968	(2.91%)	\$0	\$12,528	\$1,386	\$48,428	\$25,363	\$75,177	17%	19.17%	161.5%	4.30%	4.06%	15%
Vision Bank	Panama City	1926	874,001	681,735	103,124	(2.51)	148	17,789	315	124,478	40,628	165,421	5%	18.93	117.3	5.56	3.66	23
Gulf State Community Bank	Carrabelle	1971	117,223	85,809	6,719	(4.87)	3,064	4,758	3,352	6,773	6,701	16,826	13%	14.35	163.0	4.20	4.71	21
Coastal Community Bank	Panama City	1906	383,183	306,195	26,926	(0.90)	31,968	10,923	0	39,435	13,495	52,930	28%	13.81	160.8	1.96	0.78	11
First Capital Bank	Marianna	2005	53,529	38,532	6,438	(1.37)	354	491	0	5,279	1,537	6,816	32%	12.73	96.7	1.59	1.41	9
Bank of Bonifay	Bonifay	1906	244,670	173,735	8,768	(2.95)	0	7,164	695	24,293	5,788	30,776	(6%)	12.58	222.0	2.93	0.73	17
Beach Community Bank	Fort Walton Beach	2001	693,334	500,398	53,465	(0.56)	1,562	39,723	7,767	46,048	23,866	77,681	12%	11.20	129.8	1.28	1.48	8
Bank of Jackson County	Graceville	1934	37,821	25,333	2,859	(0.04)	0	525	363	2,672	861	3,896	4%	10.30	127.1	0.82	2.26	5
First City Bank of Florida	Fort Walton Beach	1948	302,461	224,497	16,061	(2.01)	11,485	15,364	9,184	12,717	6,647	28,548	30%	9.44	140.3	1.91	1.52	15
Wakulla Bank	Crawfordville	1974	474,643	339,327	32,609	(3.02)	14,531	22,740	2,114	30,504	10,430	43,048	20%	9.07	97.7	3.37	5.16	27
First Nat'l Bank of Crestview	Crestview	1956	155,049	87,147	18,157	(0.68)	10,601	5,994	327	9,136	4,503	13,966	44%	9.01	67.3	2.98	0.29	19
Gulf Coast Community Bank	Pensacola	2003	278,830	220,392	26,176	(1.16)	13,724	7,640	0	20,044	3,146	23,190	(21%)	8.32	72.1	2.71	0.80	26
FNBT.Com Bank	Fort Walton Beach	1956	350,835	191,203	46,270	1.29	274	2,333	38	23,874	2,872	26,784	16%	7.63	50.4	3.58	1.08	26
Premier Cmnty Bk of Em. Coast	Crestview	2006	149,910	110,555	19,067	(0.61)	0	5,289	0	10,399	674	11,073	174%	7.39	51.8	2.07	0.34	21
Community Bank, Destin	Miramar Beach	2007	52,343	36,185	8,344	(3.27)	0	0	0	1,513	2,158	3,671	1%	7.01	41.8	1.23	1.01	12
Coastal Bank and Trust of FL	Pensacola	1972	1,770,240	1,487,944	155,471	(3.32)	368	17,677	499	86,711	16,468	103,678	15%	5.86	54.5	2.34	5.56	34
First Nat'l Bank NW Florida	Panama City	1984	123,813	78,918	18,003	0.61	0	740	211	6,213	532	6,956	(10%)	5.62	36.7	1.18	0.58	13
GulfSouth Private Bank	Destin	2005	212,701	148,363	15,727	(2.14)	0	3,852	540	10,448	0	10,988	100%	5.17	54.6	2.96	(0.01)	40
Capital City Bank	Tallahassee	1907	2,471,048	1,958,032	221,810	0.10	11,923	33,158	545	91,880	33,371	125,796	(4%)	5.09	47.1	2.32	1.41	36
Premier Bank	Tallahassee	1995	411,866	308,759	36,126	(0.83)	1,467	3,299	0	15,903	3,424	19,327	42%	4.69	43.9	2.57	1.76	41
Destin First Bank	Destin	2006	99,743	74,100	12,595	(4.00)	3,034	1,515	0	2,665	1,718	4,383	68%	4.39	30.9	2.17	4.44	37
Farmers & Merchants Bank	Monticello	1906	451,631	330,718	39,852	0.15	0	4,742	0	10,148	8,767	18,915	11%	4.19	43.0	1.26	1.76	22
Peoples National Bank	Niceville	1986	132,164	80,332	11,431	(1.51)	251	2,167	35	2,841	2,532	5,408	(3%)	4.09	41.6	1.97	1.85	29
Citizens State Bank	Perry	1958	83,980	64,094	7,906	0.17	0	2,173	536	632	1,944	3,112	32%	3.71	36.5	0.98	0.28	20
Bay Bank & Trust Co.	Panama City	1935	241,999	132,872	30,329	(0.45)	0	1,779	0	7,457	1,493	8,950	11%	3.70	27.3	1.86	0.86	28
ProBank	Tallahassee	2007	73,661	42,472	9,373	(1.55)	958	0	0	2,542	0	2,542	185%	3.45	25.5	1.42	0.49	24
Madison County Cmnty Bank	Madison	1999	80,615	54,185	8,230	0.27	36	726	0	2,203	468	2,671	30%	3.31	30.1	1.21	0.10	24
Tallahassee State Bank	Tallahassee	1974	357,036	312,344	30,154	(2.81)	7,768	3,729	64	6,930	180	7,174	(14%)	2.01	17.9	3.18	6.71	138
Peoples Bank of Graceville	Graceville	1974	71,331	25,253	11,885	1.78	0	304	0	675	134	809	12%	1.13	6.7	0.88	0.46	27
Hancock Bank of Florida	Tallahassee	2004	488,314	238,961	41,788	(0.11)	0	4,408	669	4,548	124	5,341	(0%)	1.09	11.2	2.52	1.42	113
Warrington Bank	Pensacola	1953	62,703	24,488	13,676	0.49	0	6	1	0	0	1	(50%)	0.00	0.0	0.51	0.00	nm
Bank of the South	Pensacola	1964	59,716	11,646	14,142	0.37	0	0	0	0	0	0	0%	0.00	0.0	0.82	0.08	nm
First Navy Bank	Pensacola	1973	59,068	5,463	12,967	(0.25)	0	1	0	0	0	0	(100%)	0.00	0.0	2.43	0.75	nm
Prime Meridan Bank	Tallahassee	2008	80,818	43,899	11,765	(0.47)	0	0	0	0	0	0	0%	0.00	0.0	1.07	0.00	nm
Summit Bank, NA	Panama City	2008	70,597	38,435	19,359	(0.32)	0	0	0	0	0	0	0%	0.00	0.0	1.16	0.00	nm

Source: SNL Financial

Average	\$341,800	\$250,049	\$32,358	(1.09%)	\$3,243	\$6,672	\$818	\$18,783	\$6,281	\$25,882	20%	6.53%	63.1%	2.15%	1.65%	29%
Median	\$155,049	\$110,555	\$18,003	(0.68%)	\$36	\$3,299	\$35	\$6,930	\$1,944	\$8,950	12%	5.17%	43.9%	1.97%	1.01%	23%
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%

\*FL Panhandle includes Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, and Washington Counties

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - North Florida\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)								Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)	
Haven Trust Bank Florida	Ponte Vedra Beach	2006	\$169,753	\$137,656	\$7,597	(7.65%)	\$6,023	\$1,237	\$0	\$21,067	\$7,241	\$28,308	67%	16.68%	158.9%	7.43%	2.15%	36%	
First Guaranty Bank & Trust Co.	Jacksonville	1947	449,724	369,187	42,676	(0.73)	2,515	23,217	6,718	47,784	3,682	58,184	27%	12.94	110.4	2.71	2.04	17	
Heritage Bank of North Florida	Orange Park	1986	176,065	129,105	14,450	(1.71)	3,406	15,682	1,288	9,391	11,621	22,300	35%	12.67	124.9	2.64	2.35	15	
CenterBank of Jacksonville, NA	Jacksonville	2001	180,830	144,875	24,608	(3.46)	2,891	2,673	16	10,501	10,602	21,119	(2%)	11.68	76.3	2.11	4.85	14	
Putnam State Bank	Palatka	1988	197,547	150,025	13,236	(3.61)	12,466	11,188	0	11,364	8,916	20,280	32%	10.27	105.7	3.96	3.56	29	
Florida Capital Bank, NA	Jacksonville	1985	983,515	651,765	63,244	(1.32)	4,841	5,755	2,097	64,781	18,268	85,146	19%	8.66	107.8	2.42	1.79	19	
Central Florida State Bank	Belleville	2002	109,521	73,268	10,572	(5.03)	1,856	513	0	7,659	1,441	9,100	(6%)	8.31	68.9	3.61	4.03	29	
First Bank of Jacksonville	Jacksonville	1989	90,961	66,662	8,008	(1.46)	4,483	2,046	0	5,258	2,292	7,550	4%	8.30	83.2	1.60	4.27	14	
CBC National Bank	Fernandina Beach	2000	480,875	329,154	42,047	(0.56)	12,065	2,831	0	24,303	11,542	35,845	10%	7.45	74.1	1.92	1.54	18	
Independent National Bank	Ocala	1988	199,281	140,774	15,031	(1.19)	1,329	4,893	0	10,428	1,590	12,018	39%	6.03	70.2	1.49	1.97	17	
Community State Bank	Starke	1957	49,636	26,773	9,492	0.90	0	1,573	591	1,710	12	2,313	174%	4.66	22.8	2.44	(0.38)	28	
First Coast Community Bank	Fernandina Beach	1987	276,454	218,461	21,400	(0.71)	0	3,710	0	11,954	756	12,710	23%	4.60	49.8	1.90	3.34	33	
Prosperity Bank	Saint Augustine	1984	980,894	652,864	65,271	(0.58)	18,500	6,643	613	25,461	15,704	41,778	(15%)	4.26	52.7	2.14	2.42	34	
Oceanside Bank	Jacksonville Beach	1997	327,801	206,859	19,741	0.01	4,735	142	1,028	9,961	2,244	13,233	15%	4.04	55.0	2.10	0.17	33	
American Enterprise Bk of FL	Jacksonville	2004	202,333	172,669	15,928	(0.37)	1,645	2,531	304	5,791	695	6,790	40%	3.36	36.2	1.64	0.60	42	
Synovus Bank of Jacksonville	Jacksonville	2004	245,109	198,246	21,689	(5.08)	0	2,978	0	7,378	314	7,692	(30%)	3.14	28.9	2.50	6.78	64	
Columbia Bank	Lake City	1912	230,870	167,175	19,903	0.25	2,122	1,332	0	4,569	785	5,354	(14%)	2.32	23.7	1.59	1.20	50	
Peoples State Bank	Lake City	1999	85,262	65,306	7,139	(0.36)	1,011	761	1	1,391	468	1,860	110%	2.18	22.2	1.92	0.32	68	
Lafayette State Bank	Mayo	1946	70,474	54,582	7,873	0.83	0	1,999	379	927	200	1,506	(0%)	2.14	17.8	1.05	(0.01)	38	
Merchants & Southern Bank	Gainesville	1959	391,486	290,880	33,851	1.12	0	6	0	4,961	1,968	6,929	(5%)	1.77	18.6	1.19	0.23	50	
Community Bk & Trust of FL	Ocala	1998	521,900	366,815	39,060	0.38	242	2,116	0	7,842	1,101	8,943	57%	1.71	19.8	1.66	0.15	68	
First Avenue National Bank	Ocala	2006	101,118	59,307	10,864	(0.93)	2,518	3,282	19	649	1,016	1,684	(12%)	1.67	14.2	1.74	1.49	61	
Jacksonville Bank	Jacksonville	1999	439,447	395,537	37,630	0.13	10,718	4,849	0	5,950	1,245	7,195	(53%)	1.64	16.3	1.63	0.54	90	
Perkins State Bank	Williston	1913	195,415	129,148	17,717	1.22	0	5,345	661	1,806	184	2,651	33%	1.36	13.2	1.81	0.27	88	
Florida Citizens Bank	Gainesville	1998	285,806	216,123	22,737	0.33	190	1,718	0	2,789	425	3,214	(22%)	1.12	12.5	1.35	0.23	91	
Drummond Community Bank	Chiefland	1990	184,836	104,387	29,675	2.41	0	174	4	530	474	1,008	41%	0.55	3.2	1.78	0.35	184	
Alarion Bank	Ocala	2005	301,309	231,388	26,187	(0.15)	2,018	250	0	343	680	1,023	(2%)	0.34	3.5	1.25	0.32	282	
Gateway Bank of Central FL	Ocala	2007	175,169	127,031	16,719	(0.10)	3,173	142	0	110	167	277	(20%)	0.16	1.5	1.50	0.00	686	
Intracoastal Bank	Palm Coast	2008	78,457	37,253	13,489	(0.50)	0	0	0	0	0	0	0%	0.00	0.0	1.15	0.00	nm	

Source: SNL Financial

	Average	\$282,133	\$203,906	\$23,374	(1.01%)	\$3,405	\$3,914	\$490	\$10,952	\$3,773	\$15,215	19%	4.96%	48.0%	2.15%	1.61%	78%
Median	\$199,281	\$150,025	\$19,741	(0.56%)	\$2,018	\$2,116	\$0	\$5,950	\$1,101	\$7,550	10%	3.36%	28.9%	1.81%	1.20%	37%	
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%	

\*North Florida includes Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Lafayette, Hamilton, Levy, Marion, Nassau, Putnam, St. John's, Suwannee & Union Counties.

(1) Average & Median does not include banks est. 07-08

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - Central Florida\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
AmericanFirst Bank	Clermont	2004	\$109,359	\$73,756	\$8,164	(1.71%)	\$0	\$0	\$0	\$14,084	\$1,459	\$15,543	8%	14.21%	161.0%	2.02%	1.03%	10%
Old Southern Bank	Orlando	2006	383,632	287,513	35,511	(2.07)	498	11,032	12,990	28,441	7,184	48,615	30%	12.67	104.1	3.88	1.49	23
Fidelity Bank of Florida, NA	Merritt Island	1990	438,137	365,813	49,489	(0.38)	7,478	32,132	0	49,231	1,933	51,164	5%	11.68	83.7	3.18	3.02	23
Sunshine State Cmnty Bk	Port Orange	2000	155,131	110,872	9,555	(4.03)	1,292	3,097	388	13,982	3,547	17,917	32%	11.55	132.5	3.58	3.93	22
Florida Business Bank	Melbourne	1996	117,083	78,414	14,441	(2.13)	333	94	0	9,952	1,965	11,917	16%	10.18	65.5	4.77	1.56	31
Sunrise Bank	Cocoa Beach	2005	138,368	93,233	9,472	(1.41)	413	2,501	0	7,783	3,356	11,139	29%	8.05	100.8	1.70	0.30	14
First Commercial Bank of FL	Orlando	1999	686,872	549,205	48,061	(1.08)	33,947	6,863	1,564	29,219	19,192	49,975	(9%)	7.28	80.8	2.51	4.02	28
Surety Bank	Deland	1979	137,525	98,588	10,191	(0.53)	4,645	3,987	3,086	5,296	1,452	9,834	29%	7.15	82.7	1.72	2.79	17
First Nat'l Bk of Central FL	Winter Park	1985	469,974	332,055	39,697	(0.02)	54,777	6,175	723	24,942	7,409	33,074	56%	7.04	74.3	1.44	1.36	14
First Nat'l Bk of Mount Dora	Mount Dora	1927	205,097	158,443	23,437	0.71	612	2,968	1,925	12,111	159	14,195	41%	6.92	54.1	1.76	0.39	20
CNLBank	Orlando	1997	1,656,454	1,321,924	151,633	(0.95)	13,579	11,007	0	80,272	17,597	97,869	(3%)	5.91	55.5	1.87	1.80	25
Florida Bank of Commerce	Orlando	2005	178,416	121,249	15,982	(0.02)	4,866	5,068	0	1,907	7,294	9,201	(2%)	5.16	52.1	1.39	0.29	18
Centerstate Bank Central FL, NA	Kissimmee	1989	302,049	211,267	28,803	(0.19)	1,012	4,783	5	10,158	1,466	11,629	1%	3.85	34.3	2.39	1.02	43
Citizens First Bank	The Villages	1991	1,149,765	449,287	91,564	0.68	25,651	2,926	0	27,002	11,940	38,942	26%	3.39	36.9	3.09	2.57	36
Riverside Bank of Central FL	Winter Park	2001	148,029	84,918	7,477	(1.99)	0	791	96	2,627	2,290	5,013	27%	3.39	57.0	1.56	1.13	26
Gateway Bank of Florida	Daytona Beach	2006	192,527	116,141	16,409	0.08	3,788	4,814	0	5,371	510	5,881	55%	3.05	29.0	3.36	0.05	66
Pinnacle Bank	Orange City	1999	220,115	161,095	17,059	(0.52)	8,320	3,351	0	3,892	2,780	6,672	9%	3.03	31.9	2.39	1.14	58
BankFirst	Winter Park	1989	609,322	334,755	50,224	(0.52)	3,293	2,217	0	8,844	9,004	17,848	(10%)	2.93	30.2	2.67	2.12	50
East Coast Community Bank	Ormond Beach	1997	103,726	73,260	8,294	(0.62)	0	3,082	137	2,782	75	2,994	(6%)	2.89	31.9	1.49	3.00	36
Community Bank of the South	Merritt Island	1999	118,104	62,633	10,773	0.76	0	0	0	1,028	2,124	3,152	38%	2.67	26.5	1.78	0.10	35
United Southern Bank	Umatilla	1937	421,383	319,784	40,232	0.24	1,305	10,222	0	7,324	3,694	11,018	12%	2.61	24.2	1.64	1.01	47
Friends Bank	New Smyrna Beach	2000	162,261	118,575	15,991	(0.23)	0	2,980	0	3,758	0	3,758	(2%)	2.32	20.3	2.15	0.08	68
Old Florida National Bank	Longwood	1982	309,029	149,128	56,259	(3.23)	3,874	4,615	0	5,173	1,670	6,843	(3%)	2.21	11.4	2.57	1.03	56
HomeBanc, NA	Lake Mary	2007	197,460	164,299	30,210	(1.50)	0	286	0	4,314	0	4,314	105%	2.18	13.5	1.08	0.00	41
Mainstreet Cmnty Bk of FL	Deland	2003	170,961	135,887	16,779	(2.81)	1,222	2,953	604	1,655	1,107	3,366	80%	1.97	15.3	3.82	1.15	154
Prime Bank	Melbourne	2004	75,786	56,050	7,368	0.04	0	0	0	1,165	247	1,412	472%	1.86	17.6	1.16	0.00	46
Orange Bank of Florida	Orlando	2005	334,236	225,287	26,009	(3.35)	0	221	0	2,245	3,496	5,741	23%	1.72	18.6	2.15	2.54	84
Commerce Nat'l Bank & Trust	Winter Park	2003	116,995	85,553	8,359	0.38	1,586	901	0	1,341	0	1,341	8%	1.15	14.1	1.32	0.00	84
Seaside National Bk & Trust	Orlando	2006	830,058	450,344	42,619	(1.77)	0	137	0	8,862	0	8,862	103%	1.07	17.9	1.54	0.03	78
Citizens Bank of Florida	Oviedo	1946	224,215	164,652	19,501	0.09	11,236	3,305	0	76	2,238	2,314	(16%)	1.03	10.4	1.65	0.46	118
First Colony Bank of Florida	Maitland	2008	91,393	47,683	13,452	(0.77)	0	0	0	653	0	653	100%	0.71	4.6	1.39	0.00	102
Floridian Bank	Daytona Beach	2006	154,581	106,154	13,812	(0.09)	0	200	0	75	760	835	(34%)	0.54	5.5	1.27	1.61	162
New Traditions Nat'l Bank	Orlando	2008	254,377	71,829	21,767	(0.38)	0	0	0	0	0	0	0%	0.00	0.0	1.51	0.00	nm
Reunion Bank of FL	Tavares	2008	75,102	38,153	16,175	(3.25)	0	0	0	0	0	0	0%	0.00	0.0	1.26	0.00	nm

Source: SNL Financial

Average	\$321,692	\$212,288	\$28,670	(0.89%)	\$5,404	\$3,903	\$633	\$11,046	\$3,410	\$15,089	36%	4.48%	44.1%	2.15%	1.21%	51%
Median	\$194,994	\$128,568	\$16,919	(0.52%)	\$812	\$2,961	\$0	\$5,235	\$1,802	\$7,853	14%	2.98%	31.0%	1.77%	1.03%	39%
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%

\*Central Florida includes Brevard, Lake, Orange, Osceola, Seminole and Volusia Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - Tampa Bay\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)						Asset Quality Ratios (9/30/09)					
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Cortez Community Bank	Brooksville	2004	\$84,145	\$65,069	\$15,278	(2.69%)	\$798	\$4,014	\$0	\$13,983	\$546	\$14,529	3%	17.27%	76.8%	5.58%	1.62%	25%
First Commercial Bk of TB	Tampa	1989	150,736	101,817	13,015	(2.68)	0	7,404	0	16,928	1,223	18,151	(4%)	12.04	118.5	2.26	4.88	13
Community Nat'l Bk At Bartow	Bartow	1984	75,045	60,493	5,149	(4.85)	778	482	1	4,733	4,142	8,876	(8%)	11.83	147.1	1.46	4.80	10
Southern Commerce Bk, NA	Tampa	1987	245,212	98,606	18,635	(6.48)	0	1,304	0	22,192	5,130	27,322	35%	11.14	101.4	8.41	7.07	30
SouthShore Community Bk	Apollo Beach	2005	48,299	37,307	5,330	(3.29)	228	1,559	0	2,501	1,835	4,336	(3%)	8.98	67.6	2.90	5.99	25
Bank of Florida - Tampa Bay	Tampa	2004	252,150	221,089	17,309	(2.61)	9,228	14,291	0	21,936	575	22,511	20%	8.93	92.0	3.24	3.95	32
Progress Bank of Florida	Tampa	1984	131,207	107,633	10,131	(1.58)	0	1,727	0	8,992	185	9,177	28%	6.99	74.1	2.09	0.09	25
Freedom Bank of America	Saint Petersburg	2005	104,432	81,702	7,780	(4.27)	913	74	0	5,624	937	6,561	41%	6.28	62.4	3.36	1.23	42
Synovus Bank of TB	Saint Petersburg	1996	1,548,401	1,096,744	136,902	(7.08)	2,137	12,660	2,929	85,037	6,714	94,680	(18%)	6.11	58.5	2.27	9.95	26
Patriot Bank	Trinity	2004	128,409	104,841	11,375	(1.39)	3,750	3,726	0	7,547	65	7,612	73%	5.93	53.1	2.82	0.56	39
Flagship Community Bank	Clearwater	2006	85,434	81,321	12,104	(0.70)	0	221	0	4,066	759	4,825	1%	5.65	34.7	2.23	1.13	38
First Citrus Bank	Tampa	1999	251,957	187,444	20,767	(0.05)	5,137	516	0	10,691	3,285	13,976	14%	5.55	59.8	1.38	0.71	19
Cornerstone Community Bank	Saint Petersburg	1999	323,883	250,283	24,526	(0.36)	3,863	7,091	0	11,321	4,783	16,104	95%	4.97	55.7	1.75	0.59	27
First Home Bank	Seminole	1999	94,687	83,141	7,104	(2.08)	7,118	3,843	164	3,028	1,348	4,540	6%	4.79	49.6	2.46	1.65	45
Century Bank of Florida	Tampa	2000	82,784	57,807	6,546	(1.13)	705	2,341	184	2,524	960	3,668	3%	4.43	41.0	4.14	0.66	65
Old Harbor Bank	Clearwater	2003	270,291	185,783	18,882	(1.43)	7,154	2,006	0	10,770	978	11,748	7%	4.35	54.0	1.54	1.98	24
Pilot Bank	Tampa	1987	238,610	183,909	20,093	(1.77)	8,929	134	389	6,021	3,115	9,525	(1%)	3.99	35.6	3.63	1.24	70
Palm Bank	Tampa	2003	164,595	107,572	12,142	0.03	3,628	886	0	3,393	2,531	5,924	19%	3.60	39.5	2.65	0.85	48
Florida Bank	Tampa	1985	863,582	643,120	95,108	(0.31)	11,943	4,191	0	25,826	4,860	30,686	25%	3.55	28.4	2.03	1.73	43
Bay Cities Bank	Tampa	1999	479,820	282,275	39,087	(1.27)	5,008	409	0	11,599	4,090	15,689	(13%)	3.27	33.2	2.91	2.63	52
Heritage Bank of Florida	Lutz	1999	269,352	211,453	24,524	0.33	0	626	0	4,806	3,845	8,651	15%	3.21	31.6	1.34	0.49	33
American Momentum Bank	Tampa	2006	491,921	383,853	83,451	(2.39)	0	0	0	15,329	0	15,329	0%	3.12	17.5	1.05	0.00	26
Centerstate Bank NA	Zephyrhills	1989	350,447	233,302	37,326	(1.59)	7,005	4,097	22	3,442	5,026	8,490	(63%)	2.42	20.2	2.02	3.44	56
Citizens Bank & Trust	Lake Wales	1920	447,947	301,057	27,344	0.48	2,621	864	8	7,587	2,971	10,566	4%	2.36	34.2	1.17	0.62	33
Platinum Bank	Brandon	1997	400,640	276,899	33,501	0.33	7,641	325	0	5,370	3,702	9,072	29%	2.26	24.3	1.37	0.47	42
Valrico State Bank	Valrico	1989	205,766	128,260	22,180	0.34	4,683	1,247	0	3,364	854	4,218	56%	2.05	17.2	1.82	0.30	55
Bank of Tampa	Tampa	1973	940,244	673,503	74,464	0.23	12	934	20	11,701	1,023	12,744	26%	1.36	14.7	1.82	0.83	96
Nature Coast Bank	Hernando	2005	57,832	44,284	7,438	(0.44)	2,031	115	0	202	559	761	(27%)	1.32	9.3	1.76	0.67	103
Brannen Bank	Inverness	1926	429,181	285,211	29,471	1.07	2,207	7,657	60	3,332	1,323	4,715	22%	1.10	15.5	0.31	0.39	18
Hillsboro Bank	Plant City	1998	94,630	51,183	12,677	0.64	0	779	0	752	276	1,028	127%	1.09	7.6	1.75	0.63	87
First National Bank of Pasco	Dade City	1986	182,095	123,146	16,075	0.80	0	414	558	931	57	1,546	73%	0.85	9.1	0.71	0.64	56
Central Bank	Tampa	2007	65,975	45,580	7,802	(1.84)	0	0	0	351	99	450	355%	0.68	5.3	1.40	0.13	142
CenterState Bank of FL, NA	Winter Haven	1992	927,972	364,437	74,424	0.53	7,002	3,483	0	2,519	2,139	4,658	(34%)	0.50	5.8	1.49	0.76	117
NorthStar Bank	Tampa	2007	92,250	47,532	13,788	(1.14)	511	297	0	246	0	246	228%	0.27	1.7	1.90	0.28	367
Bank of Central Florida	Lakeland	2007	147,310	106,577	21,401	(0.10)	0	0	0	365	0	365	100%	0.25	1.6	1.07	0.00	312
Community Southern Bank	Lakeland	2006	175,598	68,782	13,565	0.28	0	465	0	234	139	373	168%	0.21	2.6	1.46	0.44	270
Florida Traditions Bank	Dade City	2007	154,872	115,669	23,052	(0.88)	0	108	0	100	0	100	(86%)	0.06	0.4	1.04	0.00	nm
USAmeriBank	Largo	2007	753,161	599,878	60,964	0.67	0	2,711	0	345	0	345	(81%)	0.05	0.5	1.54	0.00	nm
Jefferson Bank of Florida	Oldsmar	2007	80,624	38,922	18,391	(0.41)	0	0	0	0	0	0	0%	0.00	0.0	1.41	0.00	nm
Anderen Bank	Palm Harbor	2007	137,619	80,095	38,889	(2.64)	0	0	0	0	0	0	0%	0.00	0.0	1.74	0.00	nm
Gulfshore Bank	Tampa	2007	63,267	35,260	8,435	(6.97)	0	0	0	0	0	0	0%	0.00	0.0	1.30	0.00	nm

Source: SNL Financial

Average	\$294,936	\$201,289	\$27,962	(1.38%)	\$2,562	\$2,268	\$106	\$8,285	\$1,709	\$10,100	30%	3.97%	36.6%	2.16%	1.55%	70%
Median	\$175,598	\$107,633	\$18,635	(1.13%)	\$778	\$864	\$0	\$4,066	\$960	\$6,561	7%	3.21%	31.6%	1.76%	0.66%	42%
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%

\*Tampa Bay includes Hillsborough, Pinellas, Polk, Pasco, Hernando and Citrus Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - Southwest Florida\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)						Asset Quality Ratios (9/30/09)					
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Florida Community Bank	Immokalee	1923	\$875,473	\$570,118	\$21,124	(4.18%)	\$3,476	\$32,675	\$5,071	\$192,068	\$85,384	\$282,523	0%	32.27%	489.3%	6.42%	3.19%	13%
Peninsula Bank	Englewood	1986	646,229	430,634	33,289	(3.39)	11,581	19,149	6,246	109,855	30,328	146,429	69%	22.66	276.9	4.55	3.39	13
Commerce Bank of Southwest FL	Fort Myers	2005	70,997	52,801	(2,052)	(12.95)	1,579	2,435	1,029	8,649	3,405	13,083	(12%)	18.43	nm	3.16	8.06	13
Royal Palm Bank of Florida	Naples	2001	149,213	115,727	2,688	(29.80)	0	4,223	0	20,937	3,381	24,318	8%	16.30	219.6	7.25	9.22	34
Flagship National Bank (4)	Bradenton	1999	177,563	120,621	(3,035)	(11.95)	6,428	3,606	0	24,797	1,953	26,750	(8%)	15.07	1,001.9	4.73	15.59	21
Orion Bank	Naples	1977	2,612,515	1,886,106	64,282	(4.03)	0	19,668	44,008	281,348	38,207	363,563	44%	13.92	231.7	4.91	5.76	25
Bank of Florida - Southwest	Naples	1999	703,145	595,043	38,417	(11.47)	23,797	22,006	0	87,854	9,199	97,053	6%	13.80	161.5	3.64	3.70	22
Bank of Commerce	Sarasota	2000	338,523	257,301	23,426	(0.83)	9,812	3,944	0	21,939	11,755	33,694	11%	9.95	120.3	1.78	1.67	14
Marco Community Bank	Marco Island	2003	138,194	101,522	11,079	(4.72)	4,611	4,295	0	9,205	3,958	13,163	(11%)	9.53	102.8	1.70	10.12	13
Community Bank of Manatee	Bradenton	1995	252,049	189,281	11,870	(3.29)	12,652	7,936	0	18,751	2,881	21,632	41%	8.58	133.2	2.31	5.38	20
Horizon Bank	Bradenton	1999	207,827	164,255	8,237	(4.14)	0	3,734	1,410	13,514	2,415	17,339	(3%)	8.34	134.8	2.82	4.51	27
LandMark Bank of Florida	Sarasota	2000	342,708	280,895	16,007	(3.60)	0	11,321	2,476	19,051	4,760	26,287	35%	7.67	103.8	3.32	2.83	35
Highlands Independent Bank	Sebring	1985	322,935	208,446	30,068	(1.60)	1,001	6,825	3,551	19,577	800	23,928	50%	7.41	58.0	5.37	0.93	47
Bank of Naples	Naples	2000	174,188	138,594	16,242	(1.50)	3,242	4,355	0	9,627	1,942	11,569	12%	6.64	60.2	2.14	3.21	26
Englewood Bank	Englewood	1988	181,833	131,483	13,814	(1.51)	1,775	943	0	8,903	1,531	10,434	27%	5.74	60.8	2.56	1.13	32
Shamrock Bank of Florida	Naples	2007	73,108	50,852	17,675	(1.70)	0	0	0	3,647	325	3,972	36%	5.43	21.7	1.23	2.24	16
Sanibel Captiva Cmnty Bk	Sanibel	2003	214,571	195,936	19,342	0.19	5,495	3,592	0	9,309	2,287	11,596	(27%)	5.40	54.4	1.02	1.25	17
Sabal Palm Bank	Sarasota	2006	88,158	49,758	10,664	(2.79)	0	284	0	4,610	0	4,610	(2%)	5.23	39.7	1.88	5.21	20
TIB Bank	Naples	1974	1,717,052	1,229,631	124,719	(0.86)	35,302	11,260	0	68,277	19,582	87,859	28%	5.12	58.3	2.12	1.97	30
First Community Bank of SW FL	Fort Myers	1999	303,834	266,297	26,041	(1.14)	9,125	10,609	0	11,293	3,368	14,661	(19%)	4.83	49.4	1.38	3.03	25
Insignia Bank	Sarasota	2006	132,133	100,998	18,959	(2.31)	3,109	533	0	6,101	0	6,101	(8%)	4.62	28.8	2.23	2.09	37
Southwest Capital Bank, N.A.	Fort Myers	2006	113,894	75,002	15,092	(4.95)	444	41	0	2,135	2,833	4,968	21%	4.36	30.3	1.77	2.40	27
Heartland National Bank	Sebring	1999	278,866	194,022	23,756	(0.12)	3,264	1,243	10	8,410	2,820	11,240	40%	4.03	41.8	1.60	1.35	28
National Bank of SW FL	Port Charlotte	2007	36,847	23,157	7,745	(3.50)	0	0	0	1,215	0	1,215	61%	3.30	15.0	1.62	0.00	31
Wauchula State Bank	Wauchula	1929	567,448	418,936	46,968	1.57	76	3,866	0	13,654	4,736	18,390	124%	3.24	33.5	1.90	0.47	43
Charlotte State Bank	Port Charlotte	1987	241,495	176,449	18,952	(0.95)	550	6,929	0	5,352	889	6,241	55%	2.58	26.5	2.60	2.12	74
First Bank	Clewiston	1922	271,129	193,207	21,169	(0.63)	10,607	4,143	0	2,935	4,007	6,942	0%	2.56	27.3	2.20	1.65	61
Calusa National Bank	Punta Gorda	2007	104,018	62,269	11,759	(2.97)	0	69	0	1,905	0	1,905	36%	1.83	14.9	1.68	0.04	55
First State Bank of Arcadia	Arcadia	1973	129,212	89,565	10,521	0.86	0	681	0	1,636	716	2,352	11%	1.82	19.4	1.80	0.96	68
Preferred Community Bank	Fort Myers	2007	53,979	35,794	10,038	(1.71)	993	1,106	0	0	728	728	2%	1.35	6.9	1.50	0.43	74
Edison National Bank	Fort Myers	1997	176,607	126,227	14,477	0.28	3,180	350	237	1,692	34	1,963	50%	1.11	12.3	1.14	0.59	73
First National Bank of Wauchula	Wauchula	1960	81,036	56,211	9,387	0.80	653	3,843	316	343	26	685	3%	0.85	6.9	1.05	0.13	87
Florida Gulf Bank	Fort Myers	2001	374,461	295,934	26,796	(0.16)	6,192	2,013	1,027	1,235	745	3,007	21%	0.80	9.4	1.72	0.65	169
Florida Shores Bank-SW	Venice	2007	164,405	99,104	15,770	(1.18)	0	0	0	1,174	0	1,174	100%	0.71	6.8	1.47	0.78	124
First America Bank	Osprey	2004	118,433	66,438	17,398	(1.23)	281	0	0	150	0	150	0%	0.13	0.8	1.47	2.33	649
FineMark National Bk & Trust	Fort Myers	2007	196,816	108,535	28,448	(0.73)	0	0	0	156	0	156	(1%)	0.08	0.5	2.00	0.00	nm
1st Manatee Bank	Parrish	2007	56,485	42,773	7,647	(1.59)	1,050	90	0	0	0	0	0%	0.00	0.0	1.53	0.00	nm
Panther Community Bank	Naples	2007	58,701	32,344	12,248	(2.85)	0	0	0	0	0	0	0%	0.00	0.0	1.45	0.00	nm
Gateway Bank of SW Florida	Sarasota	2008	96,905	64,448	16,483	(2.07)	0	0	0	0	0	0	0%	0.00	0.0	1.30	0.00	nm

Source: SNL Financial

Average	\$329,307	\$238,377	\$20,962	(3.68%)	\$4,110	\$5,071	\$1,676	\$25,418	\$6,282	\$33,376	21%	6.73%	98.9%	2.50%	2.85%	59%
Median	\$177,563	\$126,227	\$16,242	(1.56%)	\$1,001	\$3,592	\$0	\$8,410	\$1,942	\$10,434	11%	4.83%	39.7%	1.89%	2.03%	30%
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%

\*Southwest Florida includes Charlotte, Collier, Desoto, Hardee, Hendry, Highlands, Lee, Manatee and Sarasota Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)  
 (4) Placed in receivership by the FDIC on October 23, 2009

# Asset Quality Review - Southeast Coast\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Security Bank, NA	North Lauderdale	1980	\$179,030	\$122,955	\$16,299	(3.85%)	\$6,553	\$1,725	\$1,004	\$26,138	\$1,314	\$28,456	29%	15.89%	143.7%	2.85%	6.04%	12%
TransCapital Bank	Sunrise	1999	237,675	190,222	31,405	(0.28)	0	3,504	3,435	28,968	4,912	37,315	35%	15.70	110.6	1.23	0.71	6
Sun American Bank	Boca Raton	1987	555,134	434,106	14,347	(7.81)	959	20,409	11,031	52,805	9,915	73,751	18%	13.29	228.8	4.12	5.20	24
Riverside National Bank of FL	Fort Pierce	1982	3,464,493	2,056,648	5,039	(4.88)	46,497	25,036	153	283,929	57,767	341,849	46%	9.87	327.3	4.83	5.03	29
First Peoples Bank	Port Saint Lucie	1999	267,138	192,315	20,553	(1.72)	6,065	4,096	1,717	15,730	7,037	24,484	28%	9.17	97.7	2.34	1.39	18
Desjardins Bank, NA	Hallandale	1992	148,328	132,053	18,890	(1.18)	384	2,492	0	12,549	911	13,460	10%	9.07	62.0	2.14	4.03	21
Seacoast National Bank	Stuart	1940	2,138,127	1,510,425	182,512	(6.41)	16,061	10,769	48	153,981	26,819	180,848	19%	8.46	78.2	3.23	5.24	27
Bank of FL - Southeast	Fort Lauderdale	2002	527,281	437,125	35,452	(4.37)	8,419	26,205	0	40,375	723	41,098	5%	7.79	92.1	2.10	3.03	22
Sterling Bank	Lantana	1987	371,541	266,710	23,457	(2.87)	14,692	15,990	0	25,685	1,677	27,362	77%	7.36	89.9	2.61	4.86	25
Regent Bank	Davie	1986	422,974	383,388	41,575	(0.84)	24,901	7,291	1,777	22,723	5,083	29,583	18%	6.99	60.0	2.01	0.30	26
First Southern Bank	Boca Raton	1987	396,114	318,241	47,586	(1.34)	14,037	1,501	0	16,326	9,568	25,894	70%	6.54	49.0	1.65	2.95	20
Grand Bank & Trust of Florida	West Palm Beach	1999	507,665	357,219	46,139	(1.50)	18,829	3,780	0	19,307	13,032	32,339	35%	6.37	58.6	2.52	2.49	28
First Bank of the Palm Beaches	West Palm Beach	2006	89,655	68,019	8,454	(3.62)	1,737	1,017	1,056	4,636	0	5,692	107%	6.35	53.3	3.26	1.58	39
OptimumBank	Fort Lauderdale	2000	270,675	157,873	25,798	(0.69)	26,588	3,101	0	15,904	88	15,992	115%	5.91	55.0	2.07	2.19	20
Landmark Bank, NA	Fort Lauderdale	1998	335,567	314,690	40,074	(0.16)	10,110	24,123	0	16,514	426	16,940	45%	5.05	36.3	2.11	0.91	39
Anchor Commercial Bank	Palm Beach Gardens	2005	162,187	125,101	14,522	(3.08)	0	3,626	0	7,709	405	8,114	(3%)	5.00	45.3	2.71	3.13	42
Gulfstream Business Bank	Stuart	1999	608,682	430,756	61,781	(0.13)	0	3,606	395	14,539	11,760	26,694	55%	4.39	36.1	2.84	0.64	46
Flagler Bank	West Palm Beach	2000	136,718	96,271	10,332	(0.98)	0	3,853	2,166	634	3,099	5,899	(27%)	4.31	43.8	3.25	0.69	53
Enterprise Bank of Florida	North Palm Beach	1990	350,821	212,240	27,232	(0.90)	8,610	1,930	88	11,493	3,148	14,729	11%	4.20	50.0	1.05	1.53	15
Floridian Community Bank, Inc.	Davie	2003	165,479	129,758	13,129	(0.50)	0	3,956	0	6,819	0	6,819	32%	4.12	46.2	1.25	0.24	24
First B&T Co. of Indiantown	Indiantown	1960	88,298	65,144	8,552	0.34	563	2,605	531	1,206	1,758	3,495	20%	3.96	36.5	1.57	0.23	29
Marine Bank & Trust Company	Vero Beach	1997	144,824	125,971	13,480	0.13	4,559	1,724	7	4,819	896	5,722	(15%)	3.95	37.3	1.47	0.75	32
American National Bank	Oakland Park	1985	180,652	144,338	25,184	0.92	5,106	1,227	0	6,082	0	6,082	220%	3.37	22.7	1.10	0.57	26
Valley Bank	Fort Lauderdale	1974	138,088	93,152	11,779	(0.78)	0	60	723	2,799	1,005	4,527	58%	3.28	34.9	1.27	0.33	26
Paradise Bank	Boca Raton	2005	339,815	266,289	23,895	(1.14)	3,102	6,838	0	9,609	1,196	10,805	100%	3.18	37.0	2.00	0.46	49
Legacy Bank of Florida	Boca Raton	2006	309,108	225,735	28,321	(1.20)	6,481	12,718	0	8,536	861	9,397	(6%)	3.04	28.9	1.84	1.40	44
FirstCity Bank of Commerce	North Palm Beach	2007	41,508	25,779	7,918	(4.36)	219	0	0	0	1,170	1,170	0%	2.82	14.1	1.51	0.00	33
Natbank, National Association	Hollywood	1994	80,931	72,378	15,790	(0.33)	0	1,898	0	1,918	0	1,918	16%	2.37	11.4	1.33	2.22	50
1st United Bank	Boca Raton	2000	669,148	500,512	51,193	(0.34)	248	11,722	2,724	12,005	365	15,094	50%	2.26	25.9	1.44	0.45	48
Community Bank of Broward	Dania Beach	2002	469,236	402,798	38,458	0.45	3,249	7,232	200	4,210	3,008	7,418	6%	1.58	17.2	1.18	0.28	64
Stonegate Bank	Fort Lauderdale	2005	465,502	316,961	58,919	0.34	0	913	0	5,661	1,128	6,789	79%	1.46	10.7	1.42	1.36	66
Florida Shores Bank - Southeast	Pompano Beach	2006	79,513	58,835	13,628	(2.92)	0	105	0	502	0	502	(1%)	0.63	3.4	1.93	0.00	227
Palm Beach Comnty Bank	Boynton Beach	2008	130,326	90,318	21,879	(0.26)	0	961	0	750	0	750	(16%)	0.58	3.2	1.52	0.00	2
Bank of Belle Glade	Belle Glade	1963	51,805	27,992	6,916	0.51	0	191	0	0	0	0	0%	0.00	0.0	0.80	0.06	nm

Source: SNL Financial

Average	\$427,178	\$304,480	\$29,720	(1.52%)	\$6,705	\$6,359	\$796	\$24,555	\$4,973	\$30,323	36%	5.54%	60.2%	2.08%	1.77%	37%
Median	\$268,907	\$191,269	\$22,668	(0.90%)	\$2,420	\$3,555	\$0	\$10,551	\$1,149	\$12,133	24%	4.35%	44.6%	1.97%	1.14%	28%
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%

\*Southeast Coast includes Broward, Indian River, Martin and Palm Beach Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - South Florida\*

Company			Highlights (9/30/09)				Past Due, Restructured & Nonperforming Assets (9/30/09)							Asset Quality Ratios (9/30/09)				
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	Restruct. Loans (\$000)	30-89 Days PD (\$000)	90+ Days PD (\$000)	Nonaccrual Loans (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	3rd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)	Reserve / NPAs (%)
Premier American Bank	Miami	2001	\$350,874	\$303,771	\$5,615	(5.38%)	\$0	\$26,232	\$0	\$91,853	\$3,348	\$95,201	26%	27.13%	430.7%	5.43%	2.09%	17%
Ocean Bank	Miami	1982	4,197,979	3,275,566	312,828	(3.00)	85,875	55,453	273	584,357	103,548	688,178	(6%)	16.39	162.6	3.37	6.25	16
Bank of Miami, NA	Coral Gables	1964	618,859	417,297	57,731	(4.79)	29,074	20,848	3,811	85,699	6,464	95,974	(7%)	15.51	131.0	3.72	4.55	16
Mellon United National Bank	Miami	1974	2,071,700	1,545,249	183,735	(8.04)	0	26,102	28,488	279,730	366	308,584	81%	14.90	107.5	6.69	2.28	33
Republic Federal Bank, NA	Miami	1979	433,011	341,329	(16,089)	(7.08)	2,366	4,906	0	50,346	11,122	61,468	(1%)	14.20	827.1	2.18	2.71	12
Great Eastern Bank of Florida	Miami	1994	71,214	52,511	9,508	(2.35)	1,747	2,369	0	2,317	5,139	7,456	(10%)	10.47	70.8	1.93	3.86	14
Great Florida Bank	Miami Lakes	2004	1,716,557	1,255,846	122,325	(2.33)	65,508	35,618	0	161,232	7,457	168,689	4%	9.83	105.6	2.98	3.91	22
EuroBank	Coral Gables	1986	98,054	69,248	11,328	(1.39)	6,066	5,149	0	5,298	3,185	8,483	119%	8.65	67.6	1.77	1.01	14
Metro Bank of Dade County	Miami	1984	469,984	325,410	36,082	(1.88)	12,715	23,139	0	34,246	6,382	40,628	13%	8.64	87.4	3.20	2.25	26
Bank of Coral Gables	Coral Gables	2006	174,485	126,777	14,137	(3.87)	12,875	7,009	2,191	12,583	174	14,948	51%	8.57	81.0	3.41	2.43	29
Community Bk of Florida, Inc.	Homestead	1973	580,436	422,804	53,487	0.02	10,281	2,159	5,749	43,214	343	49,306	26%	8.49	83.5	1.31	0.96	11
Mercantile Commercebank, NA	Coral Gables	1979	5,853,512	3,092,712	586,148	(0.71)	5,386	21,911	15,245	434,552	20,195	469,992	33%	8.03	68.8	3.14	4.00	21
TotalBank	Miami	1974	2,033,101	1,338,720	170,662	(0.54)	9,615	19,354	0	142,787	422	143,209	34%	7.04	69.2	2.72	1.82	25
Pacific National Bank	Miami	1982	398,534	126,201	44,922	(10.5)	550	7,405	845	18,606	7,512	26,963	10%	6.77	51.8	5.65	2.16	26
U.S. Century Bank	Doral	2002	1,947,013	1,625,387	220,692	(1.03)	47,810	55,549	114	104,878	22,500	127,492	4%	6.55	49.6	2.25	0.86	29
Intercredit Bank, NA	Miami	1984	326,449	217,198	33,014	(2.60)	5,183	6,171	1,693	18,249	535	20,477	6%	6.27	54.2	2.19	1.24	23
Marquis Bank	North Miami Beach	2007	55,184	37,152	15,031	(5.14)	0	0	0	3,201	0	3,201	31%	5.80	20.1	2.36	1.55	27
Eastern National Bank	Miami	1969	496,819	358,218	40,456	(1.66)	8,905	6,033	0	23,801	3,939	27,740	(13%)	5.58	60.7	1.46	3.11	19
Union Credit Bank	Miami	2001	154,172	104,784	11,907	(4.79)	6,301	719	0	7,212	1,236	8,448	92%	5.48	59.6	2.17	6.82	27
Coconut Grove Bank	Miami	1926	718,498	430,173	53,660	(0.12)	10,851	16,667	0	34,115	186	34,301	33%	4.77	54.6	2.13	1.82	27
Helm Bank	Miami	1989	696,251	260,513	47,865	0.46	26,266	17,152	874	22,790	8,668	32,332	1%	4.64	58.1	3.00	4.69	24
1st Nat'l Bank of South FL	Homestead	1932	315,558	161,625	23,627	(0.60)	6,004	1,831	0	14,273	358	14,631	9%	4.64	56.6	1.38	0.18	15
Sunstate Bank	Miami	1999	169,587	106,676	21,034	(1.49)	3,975	9,307	0	6,931	569	7,500	90%	4.42	31.9	2.35	4.06	33
Executive National Bank	Miami	1972	274,621	179,430	25,119	(2.09)	0	3,289	0	9,137	887	10,024	(10%)	3.65	33.8	2.51	3.17	45
Plus International Bank	Miami	2001	105,936	67,003	11,634	(0.23)	0	222	1,501	2,210	0	3,711	(76%)	3.50	30.5	0.77	0.58	14
Espirito Santo Bank	Miami	1973	540,497	390,802	38,203	0.07	8,745	16,674	1,497	16,221	953	18,671	62%	3.45	45.1	0.81	1.04	17
JGB Bank, NA	Miami	1957	301,734	219,535	26,241	(0.25)	5,797	5,669	108	9,267	781	10,156	(6%)	3.37	32.2	2.43	1.54	53
First State Bk of the FL Keys	Key West	1955	792,354	484,325	53,393	0.81	38,980	15,471	1,116	23,963	1,349	26,428	3%	3.34	43.4	1.55	0.87	28
BAC Florida Bank	Coral Gables	1973	1,016,192	660,305	89,220	0.09	46,356	6,367	0	31,251	2,290	33,541	5%	3.30	33.4	1.69	1.32	33
Terrabank, NA	Miami	1985	273,557	96,511	25,120	(1.16)	2,088	2,056	1,499	6,745	550	8,794	14%	3.21	32.8	1.73	0.94	19
International Finance Bank	Miami	1983	450,381	314,202	29,278	0.35	36,674	9,912	127	14,342	0	14,469	48%	3.21	40.6	2.02	0.19	44
BBU Bank	Coral Gables	2006	242,443	147,365	24,220	(0.31)	2,100	1,388	0	6,428	662	7,090	(11%)	2.92	26.7	1.59	2.18	33
Biscayne Bank	Coconut Grove	2005	250,607	167,769	16,682	0.17	6,815	1,637	0	7,211	0	7,211	20%	2.88	38.6	1.19	1.03	28
TransAtlantic Bank	Miami	1984	539,503	317,644	50,692	(1.36)	457	18,980	0	13,127	928	14,055	19%	2.61	24.0	2.50	1.56	56
Continental Nat'l Bk of Miami	Miami	1974	245,997	159,360	23,788	(0.08)	0	1,335	1,639	2,453	2,175	6,267	15%	2.55	24.8	0.91	0.29	23
First Bank of Miami	Coral Gables	1996	240,170	127,766	22,699	0.32	2,004	1,051	19	5,892	0	5,911	(1%)	2.46	25.0	0.71	0.05	15
City Nat'l Bank of FL	Miami	1970	4,174,341	2,065,767	307,491	0.03	19,819	4,550	15,975	69,583	1,632	87,190	62%	2.09	25.2	1.83	1.25	43
First Nat'l Bank of South Miami	South Miami	1952	336,561	134,928	32,981	(0.73)	0	1,838	0	690	2,286	2,976	9%	0.88	8.2	2.30	1.01	104
Intercontinental Bank	West Miami	2002	147,701	16,324	15,197	0.77	0	207	205	779	0	984	1%	0.67	6.4	0.93	0.18	15
Professional Bank	Coral Gables	2008	58,483	36,958	11,515	(5.67)	0	0	0	0	0	0	0%	0.00	0.0	1.00	0.00	nm

Source: SNL Financial

Average	\$1,258,644	\$539,529	\$71,579	(1.52%)	\$13,180	\$11,543	\$2,074	\$60,039	\$5,704	\$67,817	19%	6.42%	81.5%	2.33%	2.05%	28%
Median	\$374,704	\$240,024	\$31,130	(0.88%)	\$5,901	\$6,102	\$10	\$15,282	\$941	\$16,810	10%	4.71%	50.7%	2.18%	1.56%	25%
FL Median	\$222,165	\$147,864	\$19,351	(0.83%)	\$1,299	\$2,692	\$0	\$7,351	\$1,280	\$9,011	13%	4.19%	37.0%	1.90%	1.14%	29%

\*South Florida includes Miami-Dade and Monroe Counties

(1) Average & Median does not include banks est. 07-08  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)