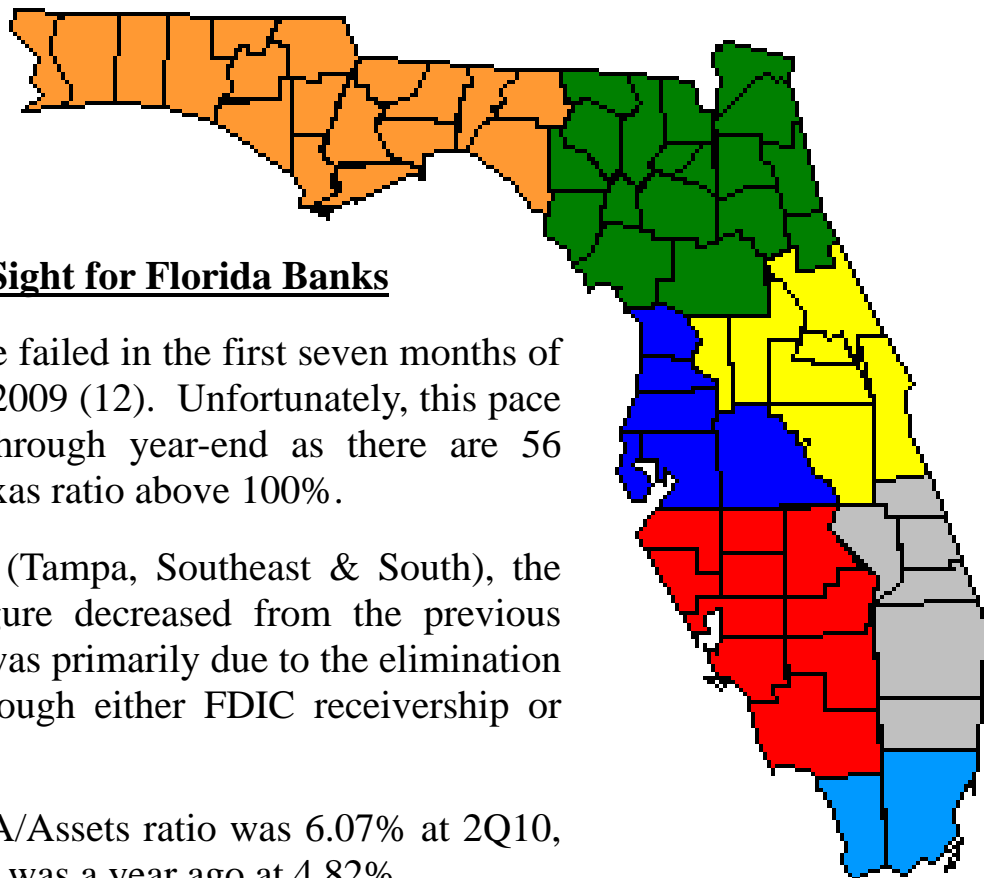
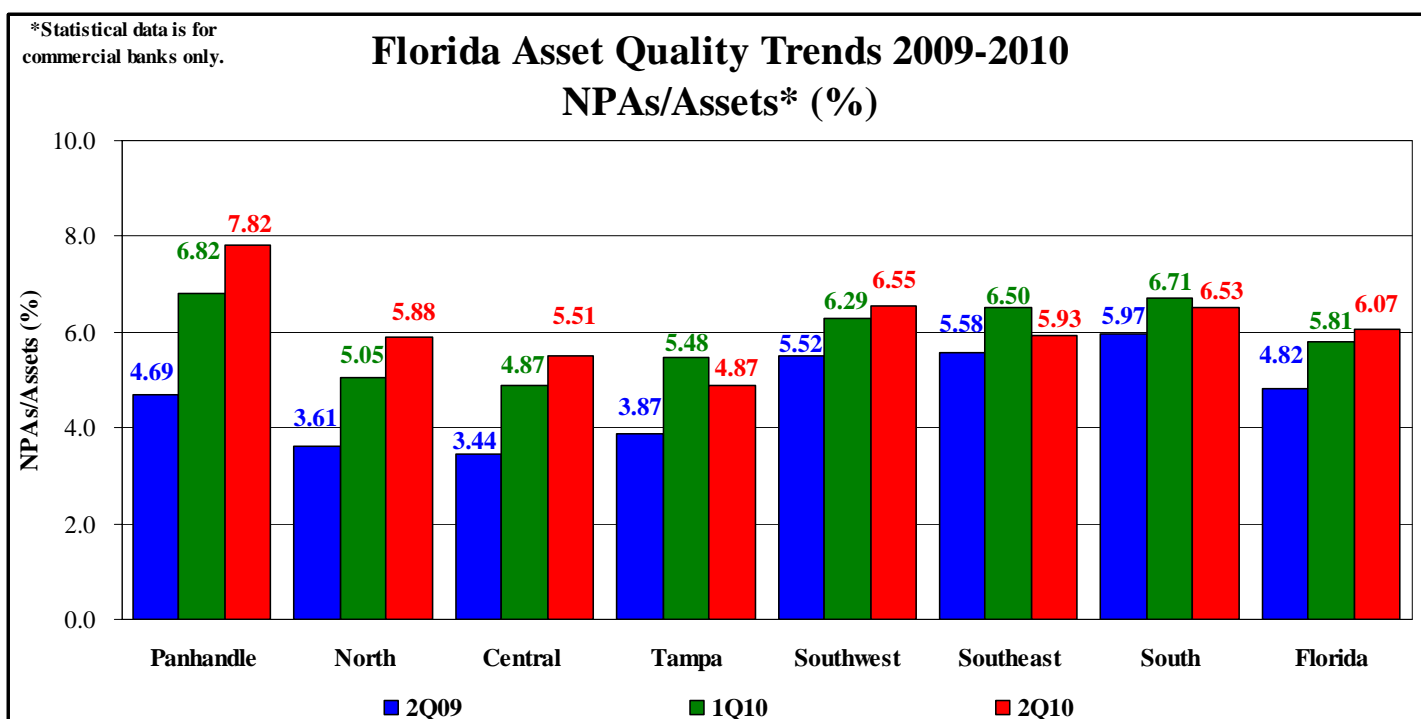


# Florida Asset Quality Review



## Little Relief in Sight for Florida Banks

- More Florida banks have failed in the first seven months of 2010 (20) than in all of 2009 (12). Unfortunately, this pace is likely to continue through year-end as there are 56 Florida Banks with a Texas ratio above 100%.
- In three of the regions (Tampa, Southeast & South), the median NPA/Assets figure decreased from the previous quarter. However, this was primarily due to the elimination of high NPA banks through either FDIC receivership or charter consolidations.
- The Florida median NPA/Assets ratio was 6.07% at 2Q10, almost 30% more than it was a year ago at 4.82%.



# Asset Quality Review - Florida Panhandle\*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Total NPAs (\$000)	NPAs / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)
First Nat'l Bank of Florida	Milton	1984	\$332,166	\$26,764	(3.20%)	\$2,139	\$12,390	\$412	\$66,044	\$33,213	\$112,059	23%	33.74%	296.8%	\$99,669	30.01%	264.0%	4.89%	3.79%
Coastal Community Bank (4)	Panama City	1906	377,469	5,412	(2.29)	25,986	0	0	67,837	20,279	88,116	(7%)	23.34	602.2	88,116	23.34	602.2	3.33	3.47
Vision Bank	Panama City	1926	863,249	120,462	(3.22)	4,579	0	9,616	152,697	36,902	199,215	5%	23.08	117.8	199,215	23.08	117.8	7.24	4.63
Gulf Coast Community Bank	Pensacola	2003	254,117	22,270	(2.56)	8,608	4,845	0	47,728	4,852	57,425	(0%)	22.60	216.5	52,580	20.69	198.2	2.09	4.65
Wakulla Bank	Crawfordville	1974	424,138	12,800	(6.79)	11,513	21,956	204	46,306	13,880	82,346	(6%)	19.41	234.6	60,390	14.24	172.1	7.38	4.48
First Nat'l Bank of Crestview	Crestview	1956	137,813	9,554	(8.91)	4,026	5,696	3,817	11,244	5,956	26,713	6%	19.38	186.6	21,017	15.25	146.8	6.45	12.89
Gulf State Community Bank	Carrabelle	1971	117,154	1,194	(4.58)	5,112	422	27	9,184	10,490	20,123	(13%)	17.18	445.6	19,701	16.82	436.2	4.40	2.69
First City Bank of Florida	Fort Walton Beach	1948	318,887	10,182	(3.34)	19,467	15,394	2,499	24,148	12,632	54,673	23%	17.14	291.8	39,279	12.32	209.7	4.04	0.84
Beach Community Bank	Fort Walton Beach	2001	665,245	50,788	(0.59)	16,285	4,261	1,923	68,594	30,864	105,642	(1%)	15.88	182.9	101,381	15.24	175.6	1.41	1.03
Bank of Jackson County	Graceville	1934	34,691	2,501	0.10	131	0	1,014	2,110	853	3,977	11%	11.46	150.0	3,977	11.46	150.0	0.62	5.89
GulfSouth Private Bank	Destin	2005	206,491	19,550	(1.22)	1,694	2,672	0	19,287	55	22,014	14%	10.66	98.1	19,342	9.37	86.2	1.83	4.38
Premier Bank	Tallahassee	1995	414,453	30,580	(0.41)	6,209	5,490	289	23,749	8,728	38,256	14%	9.23	98.8	32,766	7.91	84.6	2.93	2.10
First Nat'l Bank NW Florida	Panama City	1984	123,186	18,373	0.41	1,169	729	2,699	6,123	1,527	11,078	46%	8.99	56.8	10,349	8.40	53.0	1.53	0.04
First Capital Bank	Marianna	2005	54,088	3,753	(2.09)	1,967	0	0	2,352	2,212	4,564	9%	8.44	96.1	4,564	8.44	96.1	3.13	3.96
Premier Cmnty Bk of Em. Coast	Crestview	2006	165,615	17,548	(0.41)	7,422	2,125	156	5,164	5,918	13,363	33%	8.07	66.2	11,238	6.79	55.7	2.32	1.23
First Florida Bank	Destin	2006	127,550	21,525	(0.63)	811	3,868	0	2,261	3,842	9,971	(3%)	7.82	41.3	6,103	4.78	25.3	3.33	5.09
FNB.Com Bank	Fort Walton Beach	1956	372,610	47,157	1.10	1,952	4,776	12	9,205	10,182	24,175	(1%)	6.49	47.1	19,399	5.21	37.8	2.43	0.54
Madison County Cmnty Bank	Madison	1999	87,675	8,557	0.44	1,238	1,895	590	1,849	1,253	5,587	15%	6.37	60.1	3,692	4.21	39.7	1.32	0.30
ProBank	Tallahassee	2007	91,215	8,753	(1.14)	629	2,612	0	937	2,160	5,709	(4%)	6.26	58.0	3,097	3.40	31.5	1.80	3.79
Farmers & Merchants Bank	Monticello	1906	462,837	39,148	(0.21)	2,293	0	0	18,386	8,607	26,993	16%	5.83	60.0	26,993	5.83	60.0	1.87	0.78
Bay Bank & Trust Co.	Panama City	1935	227,986	29,357	(0.05)	2,991	1,958	0	8,237	2,976	13,171	(0%)	5.78	41.6	11,213	4.92	35.4	1.83	1.49
Capital City Bank	Tallahassee	1907	2,625,676	222,421	(0.13)	21,941	25,817	31	74,504	48,110	148,462	1%	5.65	56.8	122,645	4.67	46.9	2.13	2.14
Peoples National Bank	Niceville	1986	123,412	12,363	(0.15)	2,484	805	289	2,728	2,749	6,571	28%	5.32	48.8	5,766	4.67	42.8	1.48	2.46
Citizens State Bank	Perry	1958	92,603	8,799	0.51	5,343	0	946	1,749	0	2,695	(29%)	2.91	28.5	2,695	2.91	28.5	0.91	0.03
Community Bank, Destin	Miramar Beach	2007	67,158	7,564	(1.90)	0	0	0	448	1,210	1,658	(4%)	2.47	20.3	1,658	2.47	20.3	1.54	(0.05)
Peoples Bank of Graceville	Graceville	1974	73,025	12,305	1.89	882	0	656	86	819	1,561	80%	2.14	12.3	1,561	2.14	12.3	1.38	0.48
Summit Bank, NA	Panama City	2008	90,142	19,497	(0.08)	0	0	0	409	0	409	(1%)	0.45	2.0	409	0.45	2.0	1.31	0.00
Warrington Bank	Pensacola	1953	69,385	13,958	0.61	72	0	0	0	0	0	(100%)	0.00	0.0	0	0.00	0.0	0.45	0.00
Bank of the South	Pensacola	1964	62,744	14,318	0.29	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	0.70	0.08
First Navy Bank	Pensacola	1973	61,448	12,838	(0.28)	5	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	2.64	0.08
Prime Meridian Bank	Tallahassee	2008	86,974	12,027	0.26	11	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.14	0.00

Source: SNL Financial

	Average	\$297,136	\$27,172	(1.32%)	\$5,063	\$3,797	\$812	\$21,721	\$8,718	\$35,049	5%	9.87%	116.7%	\$31,252	8.68%	104.2%	2.58%	2.36%
Median	\$127,550	\$13,958	(0.41%)	\$2,139	\$805	\$27	\$6,123	\$2,976	\$13,171	0%	7.82%	60.0%	\$11,213	5.83%	53.0%	1.87%	1.49%	
FL Median	\$214,389	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%	

\*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. 07-09
- (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
- (3) Texas Ratio = NPAs/(LLR+Tg. Equity)
- (4) Placed in FDIC Receivership on July 30, 2010

# Asset Quality Review - North Florida\*

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)						Asset Quality Ratios (6/30/10)							
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPAs (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
															Total NPAs (\$000)	NPAs / Assets (%)	Texas Ratio (%)			
First Guaranty Bank & Trust Co.	Jacksonville	1947	\$459,956	\$338,362	\$22,775	(2.67%)	\$11,626	\$23,528	\$0	\$80,525	\$12,236	\$116,289	10%	25.28%	295.3%	\$92,761	20.17%	235.5%	4.91%	0.36%
Haven Trust Bank Florida	Ponte Vedra Beach	2006	148,575	116,362	3,349	(3.96)	6,927	8,164	0	18,719	8,864	35,747	(25%)	24.06	448.1	27,583	18.57	345.7	3.98	6.63
Putnam State Bank	Palatka	1988	198,052	132,549	7,741	(2.62)	6,007	11,976	0	20,280	10,649	42,905	21%	21.66	269.5	30,929	15.62	194.3	6.17	2.62
Heritage Bank of North Florida	Orange Park	1986	151,267	118,608	13,791	(0.91)	18,138	0	0	16,012	11,004	27,016	10%	17.86	159.7	27,016	17.86	159.7	2.64	0.23
First Bank of Jacksonville	Jacksonville	1989	80,958	56,728	674	(9.85)	1,200	1,165	58	6,949	4,317	12,489	(32%)	15.43	514.8	11,324	13.99	466.8	3.09	6.36
Independent National Bank	Ocala	1988	156,218	117,751	3,094	(4.46)	169	170	0	16,919	1,007	18,096	(21%)	11.58	209.4	17,926	11.47	207.5	4.71	3.09
Central Florida State Bank	Belleview	2002	95,181	64,551	8,408	(4.76)	1,638	1,219	292	6,344	3,149	11,004	(25%)	11.56	87.7	9,785	10.28	78.0	6.41	4.06
Florida Capital Bank, NA	Jacksonville	1985	946,496	691,657	42,626	(4.07)	8,423	4,837	4,906	58,239	26,702	94,684	6%	10.00	156.0	89,847	9.49	148.1	2.61	4.63
CBC National Bank	Fernandina Beach	2000	432,995	321,058	39,496	(0.28)	3,393	6,306	1,491	16,666	16,604	41,067	23%	9.48	89.3	34,761	8.03	75.6	2.02	0.58
Oceanside Bank	Jacksonville Beach	1997	274,259	191,107	13,320	(0.03)	2,535	16,487	2,029	3,814	2,497	24,827	(4%)	9.05	135.5	8,340	3.04	45.5	2.61	2.53
Prosperity Bank	Saint Augustine	1984	873,367	590,619	61,733	(0.60)	7,933	15,121	0	17,475	29,523	62,119	6%	7.11	81.1	46,998	5.38	61.3	2.52	2.16
Columbia Bank	Lake City	1912	241,989	171,546	19,896	0.05	623	8,415	0	5,801	1,276	15,492	(8%)	6.40	67.0	7,077	2.92	30.6	1.88	2.34
Merchants & Southern Bank	Gainesville	1959	400,794	287,592	35,864	0.92	1,886	6,618	0	11,448	6,464	24,530	52%	6.12	60.5	17,912	4.47	44.2	1.63	(0.14)
Florida Citizens Bank	Gainesville	1998	300,256	230,862	22,396	(1.20)	1,177	12,118	0	4,735	808	17,661	350%	5.88	68.9	5,543	1.85	21.6	1.41	2.00
American Enterprise Bk of FL	Jacksonville	2004	209,218	169,563	17,288	0.08	4,167	5,779	445	4,477	1,292	11,993	13%	5.73	58.5	6,214	2.97	30.3	1.89	0.92
First Avenue National Bank	Ocala	2006	110,498	75,594	11,890	(0.26)	382	699	99	3,891	1,487	6,176	10%	5.59	46.4	5,477	4.96	41.2	1.88	0.78
Perkins State Bank	Williston	1913	185,190	128,914	15,955	(2.42)	2,715	0	92	6,724	2,275	9,091	129%	4.91	48.7	9,091	4.91	48.7	2.10	3.66
Jacksonville Bank	Jacksonville	1999	451,445	382,134	38,065	(0.58)	8,539	9,130	1	6,435	6,089	21,655	8%	4.80	46.8	12,525	2.77	27.0	2.16	1.49
CenterBank of Jacksonville, NA	Jacksonville	2001	181,300	132,346	19,197	(6.21)	3,518	0	0	3,857	4,803	8,660	(6%)	4.78	39.1	8,660	4.78	39.1	2.24	0.92
Community State Bank	Starke	1957	51,636	24,048	9,010	(1.44)	713	0	228	1,261	884	2,373	(2%)	4.60	24.2	2,373	4.60	24.2	3.31	5.07
Alarion Bank	Ocala	2005	316,341	234,948	26,217	(1.66)	1,098	4,909	0	8,040	1,033	13,982	27%	4.42	45.6	9,073	2.87	29.6	1.89	3.35
Peoples State Bank	Lake City	1999	79,243	61,230	7,467	0.35	252	796	0	1,493	1,192	3,481	(1%)	4.39	41.9	2,685	3.39	32.3	1.39	2.37
Community Bk & Trust of FL	Ocala	1998	544,300	348,326	39,849	0.21	2,869	6,249	0	10,653	4,075	20,977	25%	3.85	44.2	14,728	2.71	31.0	2.19	1.71
Gateway Bank of Central FL	Ocala	2007	197,843	149,005	17,276	0.29	1,387	3,994	0	2,993	160	7,147	25%	3.61	35.9	3,153	1.59	15.8	1.76	0.08
Lafayette State Bank	Mayo	1946	80,406	61,405	8,205	0.77	4	0	1,130	932	642	2,704	3%	3.36	30.5	2,704	3.36	30.5	1.08	0.00
Drummond Community Bank	Chiefland	1990	191,666	98,794	31,887	2.07	435	2,142	94	873	532	3,641	198%	1.90	10.7	1,499	0.78	4.4	2.03	0.54
Intracoastal Bank	Palm Coast	2008	101,764	57,187	13,775	1.62	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.20	0.05

Source: SNL Financial

	Average	\$276,341	\$198,254	\$20,416	(1.74%)	\$3,621	\$5,549	\$402	\$12,428	\$5,910	\$24,289	29%	8.65%	115.4%	18,740	6.77%	91.4%	2.66%	2.16%
	Median	\$197,843	\$132,549	\$17,276	(0.91%)	\$1,886	\$4,837	\$0	\$6,435	\$2,497	\$15,492	8%	5.88%	60.5%	9,091	4.60%	41.2%	2.16%	2.00%
	FL Median	\$214,389	\$139,343	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%

\*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. 07-09  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - Central Florida\*

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPA's (2) (\$000)	2nd Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
																Total NPA's (\$000)	NPA's / Assets (%)	Texas Ratio (%)		
First Commercial Bank of FL	Orlando	1999	\$659,122	\$485,710	\$27,901	(3.59%)	\$16,761	\$48,008	\$0	\$51,667	\$14,425	\$114,100	1%	17.31%	246.8%	\$66,092	10.03%	143.0%	3.77%	3.96%
Sunshine State Cmnty Bk	Port Orange	2000	152,284	96,238	5,326	(3.83)	1,767	2,423	1,411	15,289	6,328	25,451	60%	16.71	270.0	23,028	15.12	244.3	4.26	4.82
First Nat'l Bk of Central FL	Winter Park	1985	404,200	290,136	33,607	(1.63)	1,200	0	0	53,966	11,789	65,755	(10%)	16.27	149.3	65,755	16.27	149.3	3.60	2.46
Surety Bank	Deland	1979	135,028	101,197	12,011	(0.25)	6,471	10,051	0	6,277	2,298	18,626	10%	13.79	120.7	8,575	6.35	55.6	3.38	1.24
Fidelity Bank of Florida, NA	Merritt Island	1990	418,786	324,491	39,513	(2.35)	28,682	1,346	338	46,874	8,836	57,394	(18%)	13.70	110.7	56,048	13.38	108.1	3.80	5.05
Sunrise Bank	Cocoa Beach	2005	133,634	88,744	2,930	(6.55)	0	1,789	0	7,510	3,990	13,289	1%	9.94	202.4	11,500	8.61	175.1	4.10	7.83
CNLBank	Orlando	1997	1,532,946	1,158,222	144,939	(0.49)	26,526	10,115	0	69,857	48,510	128,482	13%	8.38	74.3	118,367	7.72	68.5	2.41	1.13
First Nat'l Bk of Mount Dora	Mount Dora	1927	214,704	149,679	23,548	0.62	1,849	4,784	77	9,356	3,479	17,696	(7%)	8.24	65.3	12,912	6.01	47.6	2.38	1.02
Pinnacle Bank	Orange City	1999	213,397	148,674	17,131	(1.24)	1,363	6,231	0	6,466	4,686	17,383	(9%)	8.15	74.7	11,152	5.23	47.9	4.13	1.45
Florida Bank of Commerce	Orlando	2005	244,189	167,397	22,831	0.47	1,766	7,973	404	2,629	8,003	19,009	50%	7.78	72.2	11,036	4.52	41.9	2.08	(0.01)
Centerstate Bank Central FL, NA	Kissimmee	1989	297,519	212,823	27,862	0.03	3,213	1,823	0	18,522	1,743	22,088	17%	7.42	65.5	20,265	6.81	60.1	2.76	2.26
Florida Business Bank	Melbourne	1996	110,977	66,865	14,938	0.08	0	277	0	6,485	980	7,742	(6%)	6.98	42.7	7,465	6.73	41.2	4.76	(0.11)
Gateway Bank of Florida	Daytona Beach	2006	180,668	105,546	16,362	0.01	1,966	9,098	0	3,023	199	12,320	42%	6.82	57.5	3,222	1.78	15.0	4.81	0.46
Orange Bank of Florida	Orlando	2005	321,452	221,171	23,938	(1.06)	357	15,080	0	3,090	1,557	19,727	30%	6.14	68.0	4,647	1.45	16.0	2.29	3.65
East Coast Community Bank	Ormond Beach	1997	90,332	71,029	8,040	0.77	680	0	987	3,774	569	5,330	20%	5.90	52.0	5,330	5.90	52.0	3.11	0.23
Citizens Bank of Florida	Oviedo	1946	233,872	165,166	19,659	(0.68)	1,280	5,998	2	5,775	1,983	13,758	3%	5.88	60.7	7,760	3.32	34.3	1.81	1.94
Commerce Nat'l Bank & Trust	Winter Park	2003	107,761	82,785	10,350	0.53	1,364	2,179	0	3,364	0	5,543	4%	5.14	47.9	3,364	3.12	29.1	1.47	0.00
Floridian Bank	Daytona Beach	2006	155,367	113,865	12,354	(1.58)	48	6,586	496	0	658	7,740	100%	4.98	50.8	1,154	0.74	7.6	2.54	1.40
Friends Bank	New Smyrna Beach	2000	164,432	116,730	15,132	(1.20)	6,249	0	0	6,417	1,112	7,529	(3%)	4.58	38.5	7,529	4.58	38.5	3.80	0.54
Mainstreet Cmnty Bk of FL	Deland	2003	182,337	135,411	17,549	0.35	2,918	3,030	640	2,675	1,526	7,871	29%	4.32	34.7	4,841	2.65	21.3	3.81	0.61
Citizens First Bank	The Villages	1991	1,130,063	401,204	89,384	0.24	40	27,929	0	17,694	2,008	47,631	56%	4.21	46.1	19,702	1.74	19.1	3.50	3.44
HomeBanc, NA	Lake Mary	2007	265,562	180,869	29,115	0.70	0	0	0	10,545	0	10,545	(2%)	3.97	34.3	10,545	3.97	34.3	0.91	0.00
Old Florida National Bank	Orlando	1982	373,399	260,110	52,687	0.62	232	3,428	179	8,853	1,688	14,148	(3%)	3.79	23.8	10,720	2.87	18.0	2.60	2.99
United Legacy Bank	Winter Park	2001	193,604	93,234	20,111	(0.85)	955	2,392	1,792	1,722	1,338	7,244	3%	3.74	33.7	4,852	2.51	22.6	1.46	0.00
United Southern Bank	Umatilla	1937	423,697	311,701	40,050	0.24	7,201	5,038	0	6,708	4,007	15,753	1%	3.72	33.0	10,715	2.53	22.4	2.49	0.87
BankFirst	Winter Park	1989	608,454	321,239	50,522	(0.59)	2,844	4,266	0	9,344	8,637	22,247	(17%)	3.66	37.1	17,981	2.96	30.0	2.96	1.51
Community Bank of the South	Merritt Island	1999	119,296	61,987	10,970	0.57	1,199	0	0	1,711	1,794	3,505	23%	2.94	28.1	3,505	2.94	28.1	2.44	0.32
Seaside National Bk & Trust	Orlando	2006	809,341	434,457	76,824	(0.29)	4,933	1,533	0	12,793	2,978	17,304	14%	2.14	20.0	15,771	1.95	18.2	2.28	0.01
First Colony Bank of Florida	Maitland	2008	108,318	66,711	13,504	0.38	0	0	0	645	0	645	(1%)	0.60	4.4	645	0.60	4.4	1.51	0.00
New Traditions Nat'l Bank	Orlando	2008	293,037	110,501	34,553	0.33	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.69	0.00
Reunion Bank of FL	Tavares	2008	114,117	66,104	15,634	(0.72)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.23	0.00
First Green Bank	Eustis	2009	101,763	66,985	15,602	(0.57)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.25	0.00

Source: SNL Financial

Average	\$327,927	\$208,656	\$29,527	(0.80%)	\$3,808	\$5,668	\$198	\$12,282	\$4,535	\$22,683	13%	6.48%	67.7%	\$17,015	4.76%	49.8%	2.79%	1.53%
Median	\$214,051	\$142,043	\$19,885	(0.29%)	\$1,322	\$2,408	\$0	\$6,442	\$1,769	\$13,953	2%	5.51%	49.4%	\$9,560	3.22%	32.1%	2.57%	0.95%
FL Median	\$214,389	\$139,343	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%

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

(1) Average & Median does not include banks est. 07-09  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)  
 (4) Placed in receivership by the FDIC on April 16, 2010

# Asset Quality Review - Tampa Bay\*

Company			Highlights (6/30/10)			Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	ROA YTD (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPA's (2) (\$000)	2nd Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3)	Total NPA's (\$000)	NPA's / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)
Cortez Community Bank	Brooksville	2004	\$80,606	\$8,906	(6.72%)	\$1,519	\$367	\$0	\$16,585	\$1,950	\$18,902	(4%)	23.45%	189.7%	18,535	22.99%	186.0%	1.82%	6.78%
First Commercial Bk of TB	Tampa	1989	122,531	11,167	(5.03)	3,312	4,933	0	16,887	4,521	26,341	15%	21.50	158.4	21,408	17.47	128.8	6.39	1.25
Progress Bank of Florida	Tampa	1984	110,671	1,504	(3.14)	207	4,085	31	18,317	122	22,555	(5%)	20.38	410.5	18,470	16.69	336.1	4.58	9.07
Community Nat'l Bk At Bartow	Bartow	1984	67,918	127	(10.59)	809	2,983	0	6,314	1,774	11,071	3%	16.30	674.6	8,088	11.91	492.9	3.02	8.56
Cornerstone Community Bank	Saint Petersburg	1999	325,487	28,075	(0.12)	1,144	24,560	0	20,753	4,286	49,599	28%	15.24	146.6	25,039	7.69	74.0	2.35	0.15
Southern Commerce Bk, NA	Tampa	1987	218,390	10,835	(5.92)	2,217	0	0	26,796	5,288	32,084	(1%)	14.69	147.3	32,084	14.69	147.3	13.11	3.73
First Home Bank	Seminole	1999	94,506	4,982	(6.17)	2,754	5,686	968	3,887	3,087	13,628	22%	14.42	139.5	7,942	8.40	81.3	6.17	1.05
SouthShore Community Bk	Apollo Beach	2005	47,624	2,271	(1.83)	345	1,530	0	3,048	1,769	6,347	26%	13.33	173.6	4,817	10.11	131.7	3.76	2.00
Central Bank	Tampa	2007	85,054	8,033	(0.64)	1,358	5,033	0	3,333	198	8,564	100%	10.07	90.4	3,531	4.15	37.3	2.73	1.15
Patriot Bank	Trinity	2004	131,893	16,279	0.31	720	3,461	0	7,395	2,130	12,986	(1%)	9.85	71.0	9,525	7.22	52.1	2.24	0.62
Flagship Community Bank	Clearwater	2006	90,209	12,220	(0.46)	1,567	2,645	0	4,133	0	6,778	22%	7.51	47.2	4,133	4.58	28.8	2.55	1.66
Old Harbor Bank	Clearwater	2003	231,535	8,515	(4.07)	5,191	10,086	0	6,629	474	17,189	(30%)	7.42	121.6	7,103	3.07	50.2	3.11	4.73
Century Bank of Florida	Tampa	2000	76,678	7,536	(0.21)	1,685	0	1,449	3,171	502	5,122	(33%)	6.68	53.3	5,122	6.68	53.3	3.84	0.05
Pilot Bank	Tampa	1987	236,508	20,116	(0.11)	2,675	7,456	0	2,866	4,600	14,922	(5%)	6.31	60.0	7,466	3.16	30.0	2.78	1.06
Florida Bank	Tampa	1985	848,354	87,667	(0.74)	6,789	14,963	112	34,393	2,656	52,124	(5%)	6.14	48.7	37,161	4.38	34.7	3.12	1.95
Freedom Bank of America	Saint Petersburg	2005	103,516	9,281	(0.30)	16	1,557	23	1,764	2,936	6,280	(2%)	6.07	59.3	4,723	4.56	44.6	1.75	0.77
Nature Coast Bank	Hernando	2005	58,742	7,117	(0.96)	5	1,455	0	1,533	0	2,988	(10%)	5.09	38.4	1,533	2.61	19.7	1.46	2.04
Palm Bank	Tampa	2003	162,030	12,423	(1.13)	1,403	615	0	5,492	1,958	8,065	3%	4.98	53.5	7,450	4.60	49.4	2.81	2.54
Centerstate Bank NA	Zephyrhills	1989	369,429	34,690	(0.26)	5,241	1,803	0	12,579	3,807	18,189	(12%)	4.92	43.7	16,386	4.44	39.3	3.20	1.67
Valrico State Bank	Valrico	1989	208,251	23,455	0.84	1,535	221	603	8,556	754	10,134	(11%)	4.87	37.6	9,913	4.76	36.8	2.87	0.32
First Citrus Bank	Tampa	1999	250,071	21,780	0.27	7,553	5,373	0	2,930	2,778	11,081	(33%)	4.43	45.5	5,708	2.28	23.4	1.42	0.56
Platinum Bank	Brandon	1997	400,132	32,229	(0.28)	229	7,945	0	5,331	3,815	17,091	5%	4.27	45.8	9,146	2.29	24.5	1.84	1.15
Citizens Bank & Trust	Lake Wales	1920	469,424	30,963	0.54	3,462	12,789	375	3,039	3,578	19,781	89%	4.21	54.5	6,992	1.49	19.3	1.67	0.43
Heritage Bank of Florida	Lutz	1999	264,767	23,288	(0.97)	7,423	0	0	5,707	4,620	10,327	14%	3.90	39.4	10,327	3.90	39.4	1.34	3.52
Hillsboro Bank	Plant City	1998	101,451	12,614	0.36	477	0	0	2,605	1,325	3,930	11%	3.87	28.9	3,930	3.87	28.9	2.11	4.01
Bay Cities Bank	Tampa	1999	522,892	56,065	0.54	1,864	1,000	0	14,266	3,639	18,905	5%	3.62	30.7	17,905	3.42	29.1	1.94	3.74
Bank of Tampa	Tampa	1973	967,205	82,772	0.11	4,018	0	62	27,777	7,108	34,947	100%	3.61	35.7	34,947	3.61	35.7	2.38	1.31
American Momentum Bank	Tampa	2006	626,779	138,476	0.24	0	0	0	19,822	0	19,822	30%	3.16	13.8	19,822	3.16	13.8	1.11	0.00
Bramen Bank	Inverness	1926	450,460	31,671	1.15	8,122	5,542	380	6,436	1,804	14,162	70%	3.14	40.5	8,620	1.91	24.7	1.22	0.26
USAmeriBank	Largo	2007	876,279	66,420	0.58	273	10,182	0	8,728	2,731	21,641	100%	2.47	27.7	11,459	1.31	14.7	1.68	0.12
First National Bank of Pasco	Dade City	1986	178,233	16,162	0.04	3,499	239	209	3,366	407	4,221	37%	2.37	23.4	3,982	2.23	22.1	1.52	0.77
Anderen Bank	Palm Harbor	2007	188,148	37,762	(1.43)	0	0	0	4,140	0	4,140	(24%)	2.20	10.3	4,140	2.20	10.3	1.60	0.00
CenterState Bank of FL, NA	Winter Haven	1992	944,045	78,780	0.66	1,974	7,583	0	7,001	2,868	17,452	9%	1.85	20.1	9,869	1.05	11.4	2.04	0.85
Community Southern Bank	Lakeland	2006	157,168	13,943	0.59	0	663	0	1,039	0	1,702	79%	1.08	11.1	1,039	0.66	6.8	1.61	0.00
Florida Traditions Bank	Dade City	2007	189,616	23,172	0.31	494	1,013	0	429	0	1,442	14%	0.76	5.7	429	0.23	1.7	1.59	0.08
NorthStar Bank	Tampa	2007	127,374	14,318	0.78	0	395	0	182	389	966	7%	0.76	6.4	571	0.45	3.8	1.38	(0.01)
Gulfshore Bank	Tampa	2007	112,496	13,752	(0.75)	0	686	0	0	0	686	0%	0.61	4.7	0	0.00	0.0	1.35	0.00
Bank of Central Florida	Lakeland	2007	185,855	21,825	0.11	0	0	0	230	0	230	(27%)	0.12	1.0	230	0.12	1.0	1.60	0.00
Jefferson Bank of Florida	Oldsmar	2007	102,925	18,156	(0.09)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	2.80	0.00

Source: SNL Financial

	Average	\$276,545	\$26,906	(1.40%)	\$2,048	\$3,765	\$108	\$8,140	\$1,997	\$14,010	15%	6.81%	82.3%	\$10,245	5.09%	60.6%	2.71%	1.72%
	Median	\$185,855	\$16,279	(0.26%)	\$1,403	\$1,530	\$0	\$5,331	\$1,804	\$11,081	5%	4.87%	45.5%	\$7,466	3.61%	30.0%	2.11%	0.85%
	FL Median	\$214,389	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%

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

(1) Average & Median does not include banks est. 07-09  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - Southwest Florida\*

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPA's (2) (\$000)	2nd Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Total NPA's (\$000)	NPAs / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)
Royal Palm Bank of Florida	Naples	2001	\$133,387	\$96,645	\$11,821	(5.25%)	\$3,724	\$4,769	\$0	\$15,890	\$3,804	\$24,463	7%	18.34%	121.3%	\$19,694	14.76%	97.6%	8.64%	2.96%
Shamrock Bank of Florida	Naples	2007	78,124	54,736	16,998	(1.48)	82	8,095	0	4,831	275	13,201	170%	16.90	73.6	22,882	6.54	28.5	1.70	1.24
LandMark Bank of Florida	Sarasota	2000	319,708	261,047	14,937	(0.28)	4,291	20,166	879	17,141	6,668	44,854	63%	14.03	216.8	24,688	7.72	119.3	2.20	1.27
Preferred Community Bank	Fort Myers	2007	59,821	41,357	9,309	(1.84)	0	3,757	0	3,027	674	7,458	55%	12.47	70.4	3,701	6.19	34.9	3.12	0.48
Community Bank of Manatee	Bradenton	1995	249,571	183,072	22,734	(1.34)	710	5,711	0	14,002	11,341	31,054	(21%)	12.44	112.1	25,343	10.15	91.5	2.71	2.56
Horizon Bank	Bradenton	1999	187,819	142,228	5,149	(1.81)	7,066	0	937	13,296	8,649	22,882	6%	12.18	225.5	22,882	12.18	225.5	3.51	3.39
1st Manatee Bank	Parrish	2007	74,547	55,052	7,300	(0.43)	1,997	5,932	0	1,299	1,249	8,480	157%	11.38	105.4	2,548	3.42	31.7	1.36	1.12
First Community Bank of SW FL	Fort Myers	1999	326,426	240,358	17,494	(0.49)	5,652	12,061	0	12,609	12,431	37,101	29%	11.37	166.3	25,040	7.67	112.2	2.01	0.94
Bank of Commerce	Sarasota	2000	316,341	234,962	20,520	(1.08)	7,759	9,805	0	17,204	7,954	34,963	(5%)	11.05	139.4	25,158	7.95	100.3	1.94	1.09
Sanibel Captiva Cmnty Bk	Sanibel	2003	239,486	204,544	19,690	(0.36)	1,897	5,643	0	11,305	6,623	23,571	8%	9.84	101.5	17,928	7.49	77.2	1.72	0.93
First Bank	Clewiston	1922	274,693	184,523	20,948	(0.43)	2,054	9,856	0	12,451	3,982	26,289	44%	9.57	109.9	16,433	5.98	68.7	1.62	1.65
Englewood Bank	Englewood	1988	193,605	127,581	15,620	(0.93)	539	2,795	0	11,977	3,015	17,787	6%	9.19	90.9	14,992	7.74	76.6	3.09	1.13
Sabal Palm Bank	Sarasota	2006	88,335	50,113	11,354	(0.21)	0	218	0	7,062	0	7,280	(0%)	8.24	58.5	7,062	7.99	56.8	2.18	(0.10)
TIB Bank	Naples	1974	1,656,530	1,101,672	65,176	(2.08)	10,734	20,148	0	77,390	38,699	136,237	15%	8.22	146.7	116,089	7.01	125.0	2.52	2.44
Bank of Naples	Naples	2000	220,885	133,791	17,852	(6.83)	4,020	4,561	0	7,900	2,428	14,889	4%	6.74	65.0	10,328	4.68	45.1	3.77	7.46
Insignia Bank	Sarasota	2006	136,291	103,004	18,301	(0.49)	671	0	854	5,257	2,910	9,021	10%	6.62	44.3	9,021	6.62	44.3	2.00	0.92
Highlands Independent Bank	Sebring	1985	314,066	193,897	29,512	(0.73)	2,655	4,455	0	13,498	2,405	20,358	2%	6.48	55.1	15,903	5.06	43.0	3.85	2.97
Southwest Capital Bank, N.A.	Fort Myers	2006	121,346	85,420	13,223	(2.36)	8	444	40	3,885	3,205	7,574	(17%)	6.24	51.0	7,130	5.88	48.0	1.90	2.67
Heartland National Bank	Sebring	1999	295,600	189,759	24,462	(0.24)	1,654	1,914	8	10,722	4,522	17,166	(1%)	5.81	61.3	15,252	5.16	54.5	1.87	2.14
Charlotte State Bank	Port Charlotte	1987	238,908	164,802	18,677	0.05	690	1,941	497	6,559	2,846	11,843	15%	4.96	50.0	9,902	4.14	41.8	3.04	1.82
Florida Gulf Bank	Fort Myers	2001	364,238	286,362	29,243	0.06	252	12,858	15	1,742	1,071	15,686	23%	4.31	44.4	2,828	0.78	8.0	2.14	1.24
Wauchula State Bank	Wauchula	1929	569,500	400,943	48,996	1.54	1,364	618	0	15,939	4,385	20,942	(1%)	3.68	37.1	20,324	3.57	36.0	1.87	1.32
Edison National Bank	Fort Myers	1997	196,514	116,152	17,741	(0.50)	342	4,012	0	2,899	232	7,143	12%	3.63	36.6	3,131	1.59	16.0	1.55	1.63
First America Bank	Bradenton	2004	267,876	181,761	26,456	(0.05)	3,408	3,504	0	4,240	1,270	9,014	(6%)	3.36	30.9	5,510	2.06	18.9	1.50	0.38
Gateway Bank of SW Florida	Sarasota	2008	134,370	69,288	16,338	(0.48)	0	3,361	0	0	0	3,361	0%	2.50	19.3	0	0.00	0.0	1.57	0.00
First State Bank of Arcadia	Arcadia	1973	137,610	89,367	11,184	1.03	144	0	0	2,099	959	3,058	8%	2.22	23.1	3,058	2.22	23.1	2.33	0.09
National Bank of SW FL	Port Charlotte	2007	34,969	21,819	7,604	(1.54)	0	0	0	30	624	654	(4%)	1.87	8.3	654	1.87	8.3	1.36	1.55
First National Bank of Wauchula	Wauchula	1960	79,692	54,675	9,156	0.70	3,971	163	3	172	407	745	(42%)	0.93	7.6	582	0.73	5.9	1.29	0.57
Calusa National Bank	Punta Gorda	2007	145,351	83,137	12,007	(1.01)	0	0	0	1,206	0	1,206	(27%)	0.83	9.1	1,206	0.83	9.1	1.53	1.27
First National Bank of the Gulf Coast	Naples	2007	268,094	76,765	28,686	(3.45)	19	1,450	0	0	0	1,450	0%	0.54	4.9	0	0.00	0.0	1.00	0.00
Florida Shores Bank-SW	Venice	2007	208,754	110,379	18,774	0.73	149	0	0	946	0	946	(13%)	0.45	4.6	946	0.45	4.6	1.46	0.09
FineMark National Bk & Trust	Fort Myers	2007	302,763	147,813	28,565	0.03	0	151	0	0	0	151	100%	0.05	0.5	0	0.00	0.0	2.16	0.00

Source: SNL Financial

Average	\$257,351	\$171,470	\$19,870	(0.96%)	\$2,058	\$4,637	\$101	\$9,268	\$4,145	\$18,151	19%	7.08%	71.6%	\$13,514	4.95%	51.6%	2.33%	1.48%
Median	\$214,820	\$130,686	\$17,797	(0.49%)	\$700	\$3,433	\$0	\$5,908	\$2,417	\$12,522	6%	6.55%	56.8%	\$8,076	5.11%	42.4%	1.97%	1.24%
FL Median	\$214,389	\$139,343	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%

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

(1) Average & Median does not include banks est. 07-09  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)

# Asset Quality Review - Southeast Coast\*

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO Assets (\$000)	Total NPA's (2) (\$000)	2nd Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3) (%)	Total NPA's (\$000)	NPA's / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCO's / Avg. Lns (%)
Security Bank, NA	North Lauderdale	1980	\$148,224	\$110,268	\$16,784	(3.45%)	\$8,192	\$6,154	\$0	\$25,024	\$2,522	\$33,700	(9%)	22.74%	168.0%	\$27,546	18.58%	137.3%	2.97%	4.92%
OptimumBank	Fort Lauderdale	2000	214,389	126,697	10,904	(4.40)	12,356	9,903	0	27,952	5,309	43,164	3%	20.13	299.8	33,261	15.51	231.0	2.76	11.75
TransCapital Bank	Sunrise	1999	250,569	198,053	25,051	(2.66)	30,188	4,391	1,182	22,261	10,501	38,335	21%	15.30	124.5	33,944	13.55	110.3	2.89	3.33
Flagler Bank	West Palm Beach	2000	133,955	84,965	9,813	(0.38)	1,817	0	1,451	11,398	3,170	16,019	23%	11.96	113.8	16,019	11.96	113.8	5.02	1.57
Landmark Bank, NA	Fort Lauderdale	1998	344,050	291,432	38,108	(0.80)	19,498	16,975	0	14,186	6,713	37,874	5%	11.01	78.3	20,899	6.07	43.2	3.52	3.15
First Peoples Bank	Port Saint Lucie	1999	260,400	181,352	11,654	(2.94)	1,656	5,964	162	16,122	6,165	28,413	(1%)	10.91	172.6	22,449	8.62	136.4	2.65	3.28
Sterling Bank (4)	Lantana	1987	354,966	224,649	(4,958)	(8.68)	12,095	10,766	0	21,148	6,557	38,471	(22%)	10.84	690.2	27,705	7.80	497.0	4.69	11.46
Grand Bank & Trust of Florida	West Palm Beach	1999	491,948	331,281	42,067	(1.22)	8,494	15,265	0	29,183	5,868	50,316	4%	10.23	95.4	35,051	7.12	66.4	3.23	4.20
Seacoast National Bank	Stuart	1940	2,091,075	1,307,972	214,085	(1.37)	7,519	64,876	78	90,885	19,018	174,857	(0%)	8.36	68.7	109,981	5.26	43.2	3.08	3.45
Legacy Bank of Florida	Boca Raton	2006	323,038	231,928	25,721	(2.63)	11,676	5,072	0	17,895	3,289	26,256	21%	8.13	82.3	21,184	6.56	66.4	2.67	5.81
First Southern Bank	Boca Raton	1987	448,175	291,619	90,388	(7.08)	258	937	0	21,467	13,599	36,003	10%	8.03	35.1	35,066	7.82	34.2	4.13	9.42
Regent Bank	Davie	1986	454,745	385,730	42,911	(0.10)	13,864	4,443	741	24,107	5,936	35,227	(15%)	7.75	74.1	30,784	6.77	64.7	1.21	2.49
First Bank of the Palm Beaches	West Palm Beach	2006	74,810	63,902	6,025	(5.37)	551	998	647	4,059	0	5,704	11%	7.62	61.9	4,706	6.29	51.1	4.98	4.47
Anchor Commercial Bank	Juno Beach	2005	176,891	123,426	12,082	0.34	3,809	3,414	60	8,485	924	12,883	14%	7.28	85.9	9,469	5.35	63.1	2.37	0.63
Marine Bank & Trust Company	Vero Beach	1997	153,688	122,671	12,274	(1.62)	3,662	3,218	0	5,193	2,738	11,149	(30%)	7.25	74.3	7,931	5.16	52.8	2.23	2.70
Community Bank of Broward	Dania Beach	2002	494,064	413,256	40,042	0.20	9,157	0	20	26,554	4,996	31,570	50%	6.39	66.6	31,570	6.39	66.6	1.79	0.35
American National Bank	Oakland Park	1985	206,497	141,734	26,109	0.53	705	3,369	0	7,231	706	11,306	4%	5.48	40.5	7,937	3.84	28.4	1.28	0.75
Valley Bank	Fort Lauderdale	1974	127,626	79,540	10,801	0.17	5,141	0	0	6,258	482	6,740	6%	5.28	55.2	6,740	5.28	55.2	1.76	0.13
Enterprise Bank of Florida	North Palm Beach	1990	293,959	204,842	32,773	1.20	4,665	11	75	12,089	3,072	15,247	(23%)	5.19	41.4	15,236	5.18	41.4	1.97	2.15
Natbank, National Association	Hollywood	1994	94,652	71,076	14,532	(1.50)	820	0	0	3,999	546	4,545	113%	4.80	29.1	4,545	4.80	29.1	1.50	1.67
Gulfstream Business Bank	Stuart	1999	567,410	411,298	59,820	0.31	963	11,089	0	9,384	6,578	27,051	5%	4.77	35.2	15,962	2.81	20.8	4.15	1.18
Paradise Bank	Boca Raton	2005	326,205	250,814	22,125	(0.70)	0	3,039	0	11,648	849	15,536	(3%)	4.76	56.2	12,497	3.83	45.2	2.20	1.53
First B&T Co. of Indiantown	Indiantown	1960	93,874	70,593	8,756	0.92	1,222	1,574	0	1,040	981	3,595	(22%)	3.83	36.5	2,021	2.15	20.5	1.53	0.44
Desjardins Bank, NA	Hallandale	1992	146,060	110,110	14,720	(0.54)	1,262	947	0	2,718	1,664	5,329	(65%)	3.65	28.4	4,382	3.00	23.3	3.69	6.70
Stonegate Bank	Fort Lauderdale	2005	575,230	368,705	93,219	0.59	2,281	5,037	0	9,761	4,784	19,582	27%	3.40	19.2	14,545	2.53	14.3	2.37	0.28
FirstCity Bank of Commerce	North Palm Beach	2007	55,238	36,302	6,980	(2.27)	0	0	0	402	1,170	1,572	14%	2.85	19.9	1,572	2.85	19.9	2.58	0.00
1st United Bank	Boca Raton	2000	1,040,996	673,832	79,186	0.11	4,441	2,143	0	27,259	0	29,402	68%	2.82	32.1	27,259	2.62	29.8	1.84	0.93
Floridian Community Bank, Inc.	Davie	2003	212,010	148,007	16,573	0.34	1,347	131	239	4,271	499	5,140	1%	2.42	26.5	5,009	2.36	25.9	1.89	(0.02)
Florida Shores Bank - Southeast	Pompano Beach	2006	105,469	78,755	12,766	(1.19)	543	0	0	1,461	0	1,461	45%	1.39	9.9	1,461	1.39	9.9	2.54	0.00
Bank of Belle Glade	Belle Glade	1963	69,112	25,166	7,276	0.32	262	0	0	100	135	235	(18%)	0.34	3.1	235	0.34	3.1	1.29	0.00
Palm Beach Comty Bank	Boynton Beach	2008	153,750	105,267	23,368	1.25	0	367	0	0	0	367	(40%)	0.24	1.5	0	0.00	0.0	0.93	0.00
Broward Bank of Commerce	Fort Lauderdale	2009	84,043	51,645	11,033	(1.53)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.47	0.00

Source: SNL Financial

	Average	\$330,222	\$228,653	\$32,281	(1.43%)	\$5,264	\$5,628	\$145	\$14,486	\$3,712	\$23,970	6%	7.04%	85.2%	\$18,343	5.68%	67.0%	2.60%	2.83%
	Median	\$213,200	\$144,871	\$16,679	(0.70%)	\$2,049	\$2,591	\$0	\$10,580	\$2,630	\$15,778	4%	5.93%	55.7%	\$14,891	5.22%	43.2%	2.46%	1.62%
	FL Median	\$214,389	\$139,343	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%

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

(1) Average & Median does not include banks est. 07-09  
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans  
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)  
 (4) Placed in receivership by the FDIC on July 23, 2010

# Asset Quality Review - South Florida\*

Company			Highlights (6/30/10)				Past Due, Restructured & Nonperforming Assets (6/30/10)							Asset Quality Ratios (6/30/10)						
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPA's (2) (\$000)	2nd Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCO's / Avg. Lns (%)
			Total Assets (\$000)	Total Loans (\$000)	Tang. Equity (\$000)	ROA YTD (1) (%)	30-89 Days PD (\$000)	Restruct. Loans (\$000)	90+ Days PD (\$000)	Nonaccrual Assets (\$000)	OREO (\$000)	Total NPA's (2) (\$000)	2nd Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3) (%)	Total NPA's (\$000)	NPA's / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCO's / Avg. Lns (%)
Metro Bank of Dade County (4)	Miami	1984	\$399,441	\$272,578	(\$10,095)	(12.03%)	\$10,263	\$7,962	\$584	\$56,459	\$12,333	\$77,338	4%	19.36%	846.1%	\$69,376	17.37%	759.0%	7.06%	14.08%
Bank of Miami, NA	Coral Gables	1964	489,853	353,410	19,112	(6.20)	9,194	7,348	1,298	75,898	5,798	90,342	(6%)	18.44	241.2	82,994	16.94	221.6	5.19	6.05
Bank of Coral Gables	Coral Gables	2006	133,569	108,256	12,765	(0.63)	4,105	6,491	2,711	11,340	2,677	23,219	(28%)	17.38	150.1	16,728	12.52	108.1	2.50	1.54
U.S. Century Bank	Doral	2002	1,825,163	1,582,761	192,551	0.18	17,747	50,942	922	195,490	37,434	284,788	8%	15.60	116.6	233,846	12.81	95.7	3.27	0.20
Ocean Bank	Miami	1982	3,871,882	2,846,199	263,313	(3.46)	49,726	60,895	10,654	327,919	196,309	595,777	(5%)	15.39	174.1	534,882	13.81	156.3	2.77	5.10
EuroBank	Coral Gables	1986	106,450	72,074	6,657	(5.80)	3,014	220	0	9,140	6,167	15,527	(13%)	14.59	186.2	15,307	14.38	183.6	2.33	2.90
Great Florida Bank	Miami Lakes	2004	1,779,911	1,126,437	97,844	(1.76)	10,417	101,476	0	108,746	36,545	246,767	(5%)	13.86	189.1	145,291	8.16	111.3	2.90	2.60
Great Eastern Bank of Florida	Miami	1994	65,970	49,124	6,037	(4.49)	147	1,365	0	2,368	4,064	7,797	(10%)	11.82	115.4	6,432	9.75	95.2	1.47	4.36
Community Bk of Florida, Inc.	Homestead	1973	591,126	407,576	50,078	0.41	4,155	4,305	12,247	35,673	7,720	59,945	8%	10.14	99.9	55,640	9.41	92.7	2.44	2.19
BAC Florida Bank	Coral Gables	1973	1,054,468	754,126	89,141	0.02	2,606	65,967	0	32,250	4,278	102,495	12%	9.72	101.7	36,528	3.46	36.3	1.54	1.48
International Finance Bank	Miami	1983	516,625	339,637	39,156	0.35	5,970	25,789	1,192	15,059	8,152	50,192	(18%)	9.72	104.4	24,403	4.72	50.8	2.62	1.42
Coconut Grove Bank	Miami	1926	655,603	384,302	46,723	(0.34)	1,985	15,249	0	42,096	1,662	59,007	5%	9.00	96.0	43,758	6.67	71.2	3.84	5.13
Sunstate Bank	Miami	1999	177,646	97,880	19,221	(1.19)	5,777	3,150	117	11,502	361	15,130	12%	8.52	68.5	11,980	6.74	54.2	2.93	6.77
Eastern National Bank	Miami	1969	446,284	334,428	38,671	(0.38)	4,862	9,720	0	21,696	5,455	36,871	(18%)	8.26	79.7	27,151	6.08	58.7	2.27	0.95
Mercantile Commercebank, NA	Coral Gables	1979	6,435,773	3,686,298	646,718	0.11	31,283	59,351	14,706	373,035	37,999	485,091	(3%)	7.54	68.3	425,740	6.62	59.9	1.72	2.33
Helm Bank	Miami	1989	711,727	263,766	49,857	0.60	10,538	25,552	1,293	18,953	5,524	51,322	(5%)	7.21	89.8	25,770	3.62	45.1	2.76	3.41
Intercredit Bank, NA	Miami	1984	267,365	200,410	24,372	(3.10)	6,096	1,157	1,510	15,240	1,359	19,266	0%	7.21	64.6	18,109	6.77	60.7	2.73	3.51
Union Credit Bank	Miami	2001	168,881	96,022	24,237	(1.88)	1,146	8,029	0	3,740	176	11,945	(32%)	7.07	47.4	3,916	2.32	15.6	0.98	3.94
Marquis Bank	North Miami Beach	2007	69,572	46,368	20,449	(4.03)	641	0	0	2,735	1,920	4,655	47%	6.69	21.3	4,655	6.69	21.3	3.02	2.38
JGB Bank, NA	Miami	1957	326,414	243,089	28,059	0.12	2,273	7,303	298	11,048	2,173	20,822	14%	6.38	57.5	13,519	4.14	37.4	3.35	2.18
Pacific National Bank	Miami	1982	377,446	133,221	42,163	(0.87)	0	9,400	21	11,244	1,721	22,386	(4%)	5.93	47.9	12,986	3.44	27.8	3.44	4.24
Biscayne Bank	Coconut Grove	2005	239,169	178,484	16,634	0.12	3,171	4,817	0	7,113	2,083	14,013	(9%)	5.86	73.7	9,196	3.84	48.4	1.33	1.87
BBU Bank	Coral Gables	2006	280,956	164,457	30,038	0.38	808	8,191	977	3,147	3,327	15,642	6%	5.57	46.7	7,451	2.65	22.2	2.12	0.00
1st Nat'l Bank of South FL	Homestead	1932	323,259	150,409	24,367	(0.37)	554	1,526	162	13,754	2,428	17,870	5%	5.53	69.0	16,344	5.06	63.1	1.01	1.60
Espirito Santo Bank	Miami	1973	579,888	361,866	45,368	0.19	10,852	10,927	5,612	13,391	493	30,423	(32%)	5.25	57.8	19,496	3.36	37.1	2.00	0.98
Plus International Bank	Miami	2001	96,974	61,848	12,555	1.11	1,824	0	2,741	1,356	0	4,097	(2%)	4.22	31.6	4,097	4.22	31.6	0.68	0.20
Executive National Bank	Miami	1972	270,420	165,658	26,381	0.33	8,294	4,817	0	5,619	617	11,053	26%	4.09	36.7	6,236	2.31	20.7	2.27	1.08
First Bank of Miami	Coral Gables	1996	251,626	139,343	22,636	0.25	582	504	3,725	3,454	2,415	10,098	(4%)	4.01	42.8	9,594	3.81	40.7	0.68	1.54
City Nat'l Bank of FL	Miami	1970	4,534,178	2,022,760	384,354	(1.37)	17,538	19,594	9,511	128,812	9,838	167,755	17%	3.70	36.2	148,161	3.27	32.0	3.89	3.76
Terrabank, NA	Miami	1985	252,323	130,589	25,594	0.32	9,717	1,695	133	4,640	2,076	8,544	4%	3.39	30.8	6,849	2.71	24.7	1.67	0.35
First State Bk of the FL Keys	Key West	1955	865,689	490,644	62,727	0.33	5,676	5,317	453	13,938	5,090	24,798	(11%)	2.86	35.1	19,481	2.25	27.6	1.62	2.01
Continental Nat'l Bk of Miami	Miami	1974	263,421	156,017	22,951	(0.13)	299	0	314	3,936	3,152	7,402	(10%)	2.81	29.7	7,402	2.81	29.7	1.29	0.53
TotalBank	Miami	1974	1,972,386	1,002,595	184,203	(1.96)	5,570	3,021	0	32,094	3,125	38,240	(41%)	1.94	17.8	35,219	1.79	16.4	3.10	4.15
TransAtlantic Bank	Miami	1984	532,013	306,053	55,909	0.52	4,791	3,504	0	4,899	215	8,618	20%	1.62	13.9	5,114	0.96	8.3	1.96	1.52
First Nat'l Bank of South Miami	South Miami	1952	355,053	133,241	36,147	0.34	3,108	0	0	2,331	3,341	5,672	(4%)	1.60	14.7	5,672	1.60	14.7	1.74	(2.16)
Intercontinental Bank	West Miami	2002	148,469	17,619	15,861	0.70	720	0	109	0	779	888	(6%)	0.60	5.5	888	0.60	5.5	1.08	1.21
Professional Bank	Coral Gables	2008	98,842	54,921	13,099	(1.86)	0	0	0	0	172	172	0%	0.17	1.2	172	0.17	1.2	1.49	0.00
Mellon United National Bank	Miami	1974	1,792,564	760,673	98,825	0.84	7,050	0	25	0	71	96	35%	0.01	0.1	96	0.01	0.1	0.40	(0.02)

Source: SNL Financial

Average	\$1,203,843	\$518,293	\$73,281	(1.08%)	\$6,908	\$14,094	\$1,877	\$42,635	\$11,028	\$69,633	(1%)	7.45%	92.3%	\$55,539	5.73%	73.3%	2.35%	2.51%
Median	\$366,250	\$221,750	\$29,049	0.07%	\$4,473	\$5,067	\$148	\$11,421	\$2,901	\$20,044	(3%)	6.53%	61.2%	\$15,826	3.99%	39.0%	2.27%	1.94%
FL Median	\$214,389	\$139,343	\$19,112	(0.38%)	\$1,824	\$2,672	\$0	\$6,629	\$2,298	\$14,889	3%	6.07%	55.1%	\$9,785	4.56%	39.1%	2.23%	1.32%

\*South Florida includes Miami-Dade and Monroe Counties

- (1) Average & Median does not include banks est. 07/09
- (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans
- (3) Texas Ratio = NPAs/(LLR+Tg. Equity)
- (4) Placed in FDIC Receivership on July 16, 2010