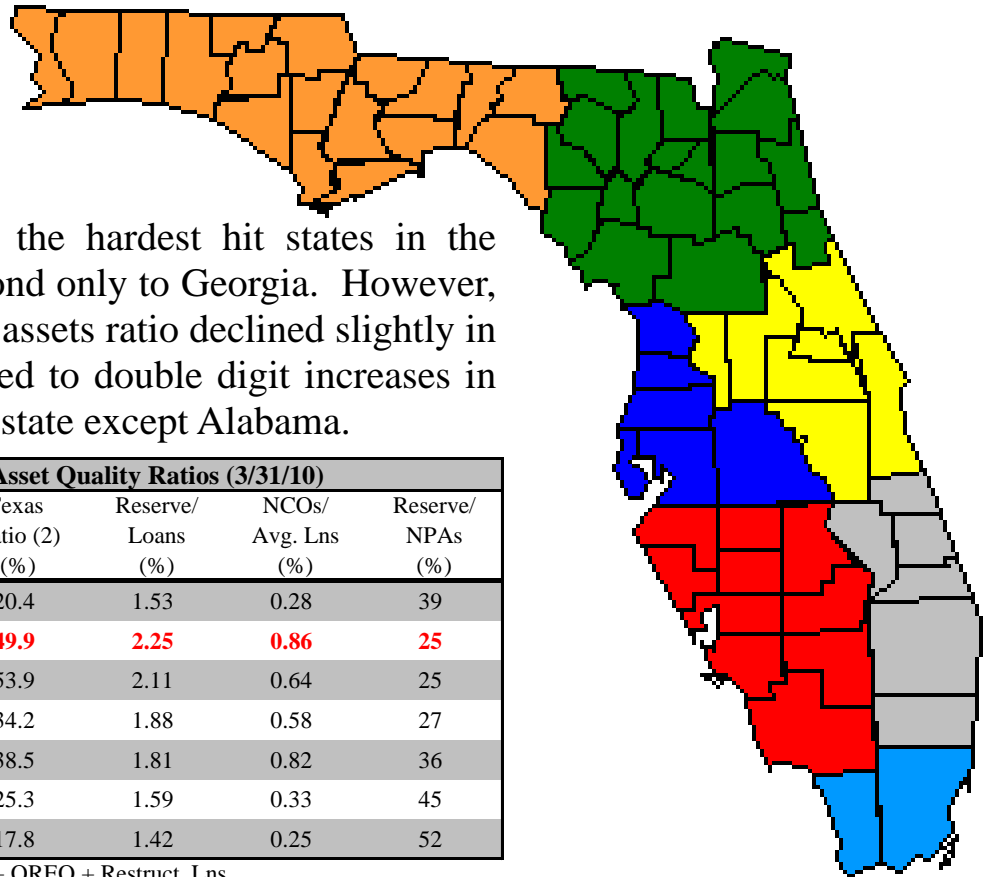


Florida Asset Quality Review



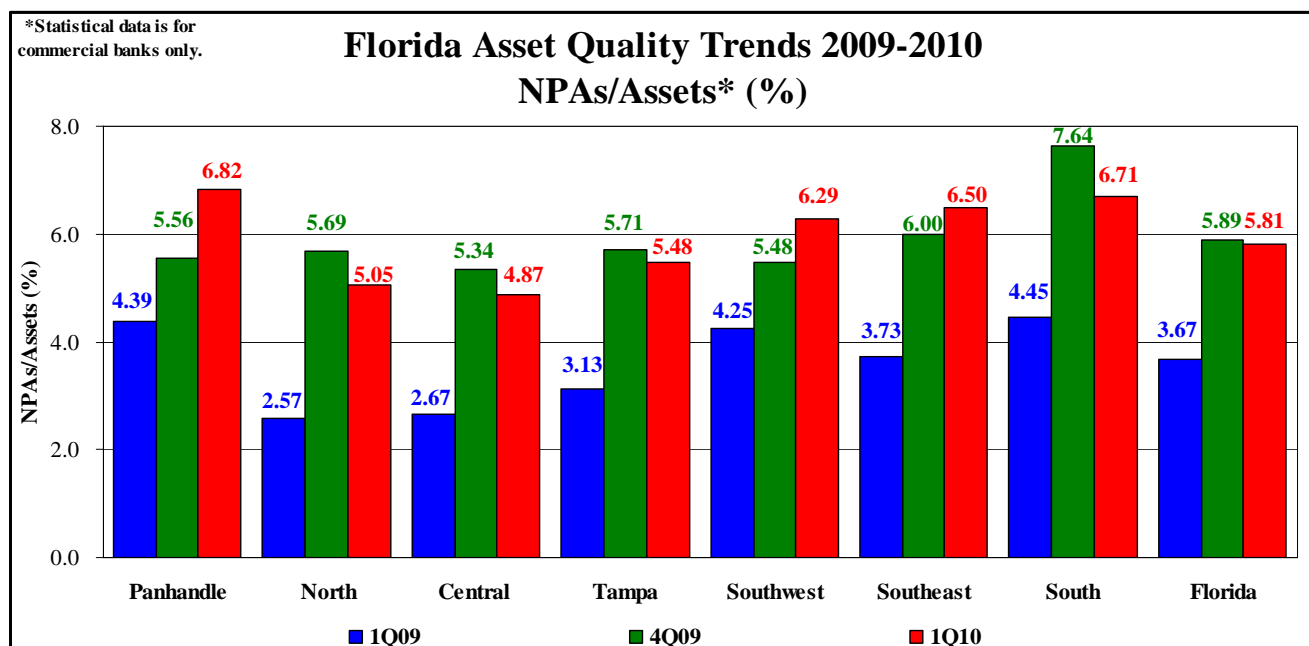
- Florida remains one of the hardest hit states in the southeastern region, second only to Georgia. However, Florida's nonperforming assets ratio declined slightly in the first quarter, compared to double digit increases in every other southeastern state except Alabama.

State Median Commercial Bks	Asset Quality Ratios (3/31/10)				
	NPAs/Assets (1) (%)	Texas Ratio (2) (%)	Reserve/Loans (%)	NCOs/Avg. Lns (%)	Reserve/NPAs (%)
Alabama	2.25	20.4	1.53	0.28	39
Florida	5.81	49.9	2.25	0.86	25
Georgia	5.86	53.9	2.11	0.64	25
North Carolina	4.08	34.2	1.88	0.58	27
South Carolina	4.08	38.5	1.81	0.82	36
Tennessee	2.80	25.3	1.59	0.33	45
Virginia	2.10	17.8	1.42	0.25	52

(1) NPAs = 90+ Days PD + Nonaccruals + OREO + Restruct. Lns

(2) TX Ratio = NPAs/(LLR+Tg. Equity)

- There are 72 Florida banks with a Texas ratio above 100% and there have been 10 failures in 2010.



Asset Quality Review - Florida Panhandle*

Company			Highlights (3/31/10)			Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)						
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
															Total NPAs (\$000)	NPAs / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCOs / Avg. Lns (%)
Coastal Community Bank	Panama City	1906	\$378,304	\$10,467	(1.03%)	\$11,886	\$12,085	\$0	\$66,547	\$23,435	\$102,067	14%	26.98%	449.6%	\$89,982	23.79%	396.4%	4.25%	0.42%
First Nat'l Bank of Florida	Milton	1984	355,270	28,738	(3.92)	6,660	0	347	62,553	27,877	90,777	15%	25.55	231.7	90,777	25.55	231.7	4.27	4.08
Gulf Coast Community Bank	Pensacola	2003	266,418	25,007	(1.09)	5,152	4,696	5,000	42,316	5,548	57,560	18%	21.61	182.9	52,864	19.84	168.0	3.06	1.08
Vision Bank	Panama City	1926	881,637	99,658	(3.33)	5,795	0	9,052	145,013	35,052	189,117	(3%)	21.45	129.6	189,117	21.45	129.6	6.87	5.34
Wakulla Bank	Crawfordville	1974	454,537	20,596	(6.45)	5,050	28,013	123	48,728	11,151	88,015	(0%)	19.36	219.5	60,002	13.20	149.6	6.12	2.47
Gulf State Community Bank	Carrabelle	1971	119,569	3,085	(2.18)	4,054	423	162	13,295	9,247	23,127	6%	19.34	348.6	22,704	18.99	342.2	4.44	1.41
First Nat'l Bank of Crestview	Crestview	1956	146,615	12,884	(7.38)	7,504	4,830	2,049	13,232	5,057	25,168	7%	17.17	140.6	20,338	13.87	113.6	6.33	4.99
Beach Community Bank	Fort Walton Beach	2001	686,340	51,074	(0.56)	19,028	5,883	2,319	69,883	28,300	106,385	12%	15.50	184.3	100,502	14.64	174.1	1.35	1.04
Bank of Bonifay	Bonifay	1906	242,871	1,616	(7.17)	4,192	1,077	219	29,607	5,646	36,549	8%	15.05	365.9	35,472	14.61	355.1	5.20	0.76
First City Bank of Florida	Fort Walton Beach	1948	340,961	13,878	(1.62)	19,298	16,216	666	19,118	8,564	44,564	11%	13.07	230.3	28,348	8.31	146.5	2.50	1.78
Bayside Savings Bank	Port Saint Joe	2003	66,098	2,203	(6.21)	5,093	2,639	0	3,723	1,937	8,299	0%	12.56	281.2	5,660	8.56	191.8	1.81	4.94
Bank of Jackson County	Graceville	1934	33,269	2,550	0.98	1,464	0	830	1,915	853	3,598	(3%)	10.81	105.8	3,598	10.81	105.8	3.42	0.02
Coastal Bank and Trust of FL	Pensacola	1972	1,733,808	155,286	(3.05)	18,829	44,928	0	123,690	15,063	183,681	113%	10.59	93.4	138,753	8.00	70.5	2.91	4.59
GulfSouth Private Bank	Destin	2005	202,069	22,066	1.63	2,424	672	4,351	14,261	55	19,339	66%	9.57	79.2	18,667	9.24	76.4	1.49	2.35
First Florida Bank	Destin	2006	117,283	16,771	(0.87)	2,784	2,508	0	5,304	2,435	10,247	5%	8.74	49.2	7,739	6.60	37.2	5.13	1.64
First Capital Bank	Marianna	2005	51,202	4,226	(1.09)	144	0	0	3,111	1,062	4,173	(11%)	8.15	86.4	4,173	8.15	86.4	1.71	7.04
Premier Bank	Tallahassee	1995	422,656	30,662	0.11	6,555	4,691	362	19,800	8,779	33,632	12%	7.96	87.5	28,941	6.85	75.3	2.76	2.68
FNBT.Com Bank	Fort Walton Beach	1956	354,526	46,641	0.93	2,766	2,826	41	15,073	6,568	24,508	25%	6.91	47.8	21,682	6.12	42.3	2.64	0.06
ProBank	Tallahassee	2007	88,394	8,109	(1.09)	2,136	1,552	0	3,596	806	5,954	53%	6.74	59.9	4,402	4.98	44.3	3.12	0.00
First Nat'l Bank NW Florida	Panama City	1984	122,520	18,083	0.31	2,651	733	0	5,681	1,178	7,592	(7%)	6.20	39.6	6,859	5.60	35.8	1.44	0.00
Premier Cmnty Bk of Em. Coast	Crestview	2006	163,220	17,738	0.14	1,278	0	0	5,338	4,713	10,051	(6%)	6.16	49.3	10,051	6.16	49.3	2.34	(0.01)
Madison County Cmnty Bank	Madison	1999	83,683	8,295	0.35	1,022	1,987	79	2,374	419	4,859	57%	5.81	53.7	2,872	3.43	31.7	1.35	0.07
Bay Bank & Trust Co.	Panama City	1935	227,828	29,174	(0.13)	3,000	1,958	0	9,889	1,380	13,227	9%	5.81	42.2	11,269	4.95	35.9	1.73	2.88
Capital City Bank	Tallahassee	1907	2,688,934	219,847	(0.41)	19,211	24,402	47	76,382	46,444	147,275	5%	5.48	56.3	122,873	4.57	47.0	2.25	2.87
Farmers & Merchants Bank	Monticello	1906	465,838	38,966	0.40	3,603	0	0	14,878	8,361	23,239	8%	4.99	54.2	23,239	4.99	54.2	1.23	0.56
Tallahassee State Bank	Tallahassee	1974	359,842	28,385	(7.79)	934	0	0	15,725	360	16,085	70%	4.47	44.2	16,085	4.47	44.2	2.86	10.71
Citizens State Bank	Perry	1958	86,492	8,045	0.39	1,616	0	1,196	2,027	573	3,796	33%	4.39	43.6	3,796	4.39	43.6	0.99	(0.04)
Peoples National Bank	Niceville	1986	129,031	12,211	0.06	2,662	726	7	2,374	2,029	5,136	(18%)	3.98	38.9	4,410	3.42	33.4	1.34	4.01
Sunshine Savings Bank	Tallahassee	1952	151,630	14,811	0.04	2,902	461	418	2,602	1,049	4,530	0%	2.99	27.8	4,069	2.68	24.9	1.16	0.64
Community Bank, Destin	Miramar Beach	2007	63,151	7,298	(2.81)	0	0	0	448	1,275	1,723	(29%)	2.73	21.9	1,723	2.73	21.9	1.49	0.16
Warrington Bank	Pensacola	1953	62,947	13,831	0.43	2	0	966	0	0	966	100%	1.53	6.9	966	1.53	6.9	0.49	0.00
Peoples Bank of Graceville	Graceville	1974	73,573	11,605	1.81	1,868	0	0	67	801	868	12%	1.18	7.3	868	1.18	7.3	1.16	0.10
Summit Bank, NA	Panama City	2008	77,940	19,440	(0.32)	0	0	0	414	0	414	100%	0.53	2.1	414	0.53	2.1	1.37	0.00
Bank of the South	Pensacola	1964	62,715	14,291	0.21	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	0.68	0.03
First Navy Bank	Pensacola	1973	57,360	12,831	(0.64)	19	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	2.73	0.08
Prime Meridan Bank	Tallahassee	2008	81,334	11,788	0.30	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.13	0.00
One South Bank	Chipley	2008	17,390	6,196	(3.79)	20	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.26	0.00

Source: SNL Financial

	Average	\$322,088	\$28,334	(1.51%)	\$4,638	\$4,414	\$763	\$22,675	\$7,190	\$35,041	18%	9.01%	104.4%	\$30,627	7.95%	91.2%	2.60%	1.86%
	Median	\$146,615	\$14,291	(0.49%)	\$2,766	\$672	\$7	\$5,681	\$1,937	\$10,247	8%	6.74%	54.2%	\$10,051	6.12%	47.0%	2.25%	0.76%
	FL Median	\$213,515	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%

*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)

Asset Quality Review - North Florida*

Company			Highlights (3/31/10)			Past Due, Restructured & Nonperforming Assets (3/31/10)						Asset Quality Ratios (3/31/10)							
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)	Total OREO (\$000)	1st Qtr NPAs (2) (\$000)	Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
															Total NPAs (\$000)	NPAs / Assets (%)	Texas Ratio		
Haven Trust Bank Florida	Ponte Vedra Beach	2006	\$164,708	\$4,508	(4.71%)	\$3,371	\$11,764	\$0	\$26,673	\$9,244	\$47,681	30%	28.95%	457.7%	\$35,917	21.81%	344.8%	4.86%	7.44%
First Guaranty Bank & Trust Co.	Jacksonville	1947	474,502	26,581	(1.87)	28,420	15,197	3,999	74,998	11,519	105,713	22%	22.28	254.7	90,516	19.08	218.1	4.33	0.02
First Bank of Jacksonville	Jacksonville	1989	86,737	5,045	(8.70)	3,017	6,458	180	7,047	4,575	18,260	30%	21.05	252.9	11,802	13.61	163.5	3.65	3.34
Putnam State Bank	Palatka	1988	200,019	4,723	(1.89)	9,286	9,753	0	18,040	7,561	35,354	(6%)	17.68	291.1	25,601	12.80	210.8	5.39	2.87
Central Florida State Bank	Belleview	2002	94,892	8,554	(8.79)	886	2,194	0	9,495	2,981	14,670	5%	15.46	110.7	12,476	13.15	94.2	6.88	4.80
Heritage Bank of North Florida	Orange Park	1986	158,904	13,986	(0.15)	11,910	0	479	14,319	9,677	24,475	(33%)	15.40	149.3	24,475	15.40	149.3	1.96	(0.09)
Independent National Bank	Ocala	1988	162,854	3,904	(6.53)	955	0	0	22,003	900	22,903	4%	14.06	244.5	22,903	14.06	244.5	4.33	4.73
Oceanside Bank	Jacksonville Beach	1997	285,722	12,526	(0.57)	2,613	17,146	119	6,282	2,305	25,852	0%	9.05	134.8	8,706	3.05	45.4	3.39	1.50
Florida Capital Bank, NA	Jacksonville	1985	1,025,159	54,002	(2.65)	20,511	4,839	551	65,486	18,382	89,258	(0%)	8.71	129.8	84,419	8.23	122.7	2.34	3.08
CBC National Bank	Fernandina Beach	2000	444,745	40,160	(0.23)	5,844	3,425	0	12,992	16,990	33,407	(31%)	7.51	71.3	29,982	6.74	64.0	2.09	0.15
Bank of St. Augustine	Saint Augustine	1997	176,137	13,340	(0.20)	3,196	7,123	0	3,272	1,870	12,265	17%	6.96	81.7	5,142	2.92	34.2	1.16	0.34
Prosperity Bank	Saint Augustine	1984	928,779	62,044	(0.78)	7,594	13,464	161	20,614	24,640	58,879	(9%)	6.34	77.4	45,415	4.89	59.7	2.30	2.48
CenterBank of Jacksonville, NA	Jacksonville	2001	179,559	24,059	(1.70)	2,218	690	1	3,491	5,065	9,247	(49%)	5.15	34.0	8,557	4.77	31.5	2.34	1.06
First Avenue National Bank	Ocala	2006	110,861	11,493	(0.43)	1,058	699	4	3,432	1,489	5,624	67%	5.07	43.6	4,925	4.44	38.2	2.00	0.81
American Enterprise Bk of FL	Jacksonville	2004	209,865	16,879	0.06	2,385	3,311	431	5,944	919	10,605	22%	5.05	51.8	7,294	3.48	35.6	2.08	0.30
First Coast Community Bank	Fernandina Beach	1987	266,874	20,220	(7.41)	3,564	0	1	11,849	1,362	13,212	(5%)	4.95	50.8	13,212	4.95	50.8	2.83	3.62
Community State Bank	Starke	1957	50,025	8,870	(3.03)	1,576	0	0	2,209	204	2,413	(14%)	4.82	25.1	2,413	4.82	25.1	2.91	7.18
First Federal Bank of Florida (4)	Lake City	1961	838,723	84,512	0.93	5,863	13,750	0	21,444	4,386	39,580	(15%)	4.72	nm	1,952	0.23	2.0	2.77	0.34
Jacksonville Bank	Jacksonville	1999	452,134	38,514	(0.68)	4,383	9,016	0	7,403	3,676	20,095	(27%)	4.44	43.6	11,079	2.45	24.0	1.95	1.65
Peoples State Bank	Lake City	1999	79,872	7,415	0.57	567	801	0	2,102	607	3,510	(17%)	4.39	41.4	2,709	3.39	31.9	1.66	1.99
Columbia Bank	Lake City	1912	250,408	18,912	0.05	981	1,884	0	6,579	1,884	10,347	(27%)	4.13	47.1	8,463	3.38	38.5	1.79	3.44
Merchants & Southern Bank	Gainesville	1959	400,604	34,051	0.90	697	3,759	0	5,519	6,822	16,100	36%	4.02	41.9	12,341	3.08	32.1	1.49	0.00
Synovus Bank of Jacksonville	Jacksonville	2004	244,934	21,430	(0.30)	359	753	753	7,033	714	9,253	26%	3.78	34.0	8,500	3.47	31.2	2.98	1.22
FirstAtlantic Bank	Jacksonville	1999	195,389	27,727	0.07	216	6,665	0	0	375	7,040	111%	3.60	24.3	375	0.19	1.3	1.04	0.00
Alarion Bank	Ocala	2005	316,985	26,242	(0.08)	2,165	4,950	83	5,358	612	11,003	108%	3.47	36.6	6,053	1.91	20.1	1.60	0.00
Lafayette State Bank	Mayo	1946	76,772	8,011	0.74	55	0	1,072	927	639	2,638	3%	3.44	30.5	2,638	3.44	30.5	1.09	0.00
Gateway Bank of Central FL	Ocala	2007	186,305	16,740	0.21	308	4,000	0	1,556	167	5,723	38%	3.07	29.8	1,723	0.92	9.0	1.77	0.00
Community Bk & Trust of FL	Ocala	1998	548,159	39,121	0.20	474	5,588	0	7,909	3,252	16,749	8%	3.06	36.7	11,161	2.04	24.4	1.84	2.22
Perkins State Bank	Williston	1913	193,948	18,000	0.43	6,813	0	151	1,052	2,763	3,966	1%	2.04	19.9	3,966	2.04	19.9	1.49	0.90
Florida Citizens Bank	Gainesville	1998	309,120	23,423	0.23	5,619	193	0	2,746	983	3,922	30%	1.27	14.9	3,729	1.21	14.1	1.27	0.24
Drummond Community Bank	Chiefland	1990	181,582	30,155	1.89	367	0	481	405	334	1,220	21%	0.67	3.8	1,220	0.67	3.8	2.02	0.42
Intracoastal Bank	Palm Coast	2008	95,940	13,349	2.34	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.19	0.10

Source: SNL Financial

	Average	\$293,476	\$23,078	(1.49%)	\$4,445	\$4,607	\$280	\$13,356	\$5,101	\$23,995	11%	7.64%	92.4%	\$15,927	5.83%	69.2%	2.52%	1.75%
Median	\$197,704	\$18,456	(0.27%)	\$2,302	\$3,368	\$0	\$6,431	\$2,095	\$12,739	3%	4.89%	43.6%	8,529	3.45%	33.2%	2.05%	0.98%	
FL Median	\$213,515	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%	

*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)
- (4) Excludes assets covered by an FDIC loss share agreement

Asset Quality Review - Central Florida*

Company			Highlights (3/31/10)				Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)						
Name	Location	Year Est.	Total Assets (\$000)	Total Loans (\$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)	1st Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
																Total NPA's (\$000)	NPA's / Assets (%)	Texas Ratio (%)		
AmericanFirst Bank (4)	Clermont	2004	\$104,034	\$64,581	(\$317)	(2.63%)	\$3,229	\$0	\$0	\$11,344	\$9,520	\$20,864	22%	20.05%	596.8%	\$20,864	20.05%	596.8%	5.90%	12.85%
Coastal Bank	Cocoa Beach	1999	149,507	107,619	10,591	(0.35)	8,992	1,056	2,221	19,081	5,764	28,122	8%	18.81	214.5	27,066	18.10	206.4	2.34	0.18
First Nat'l Bk of Central FL	Winter Park	1985	427,085	301,682	32,217	(1.22)	1,984	0	0	60,645	12,656	73,301	(21%)	17.16	166.5	73,301	17.16	166.5	3.91	1.38
First Commercial Bank of FL	Orlando	1999	662,487	508,957	37,781	(1.33)	15,811	39,052	0	56,212	18,100	113,364	47%	17.11	223.6	74,312	11.22	146.6	2.54	1.22
Fidelity Bank of Florida, NA	Merritt Island	1990	425,095	339,904	42,931	(3.11)	37,181	13,332	1,667	52,675	3,436	71,110	1%	16.73	127.1	57,778	13.59	103.3	3.82	4.68
Federal Trust Bank	Sanford	1988	540,391	255,942	35,699	(0.37)	11,668	16,071	0	47,563	16,071	79,705	6%	14.75	223.2	63,634	11.78	178.2	0.01	0.00
Surety Bank	Deland	1979	138,598	101,237	9,704	1.57	2,557	11,274	59	2,765	2,890	16,988	(13%)	12.26	137.1	5,714	4.12	46.1	2.65	0.26
Sunshine State Cmnty Bk	Port Orange	2000	143,120	99,070	6,979	(1.90)	11,622	1,241	8	10,755	5,525	17,529	(5%)	12.25	166.8	16,288	11.38	155.0	3.56	4.82
Sunrise Bank	Cocoa Beach	2005	134,364	93,318	6,873	(0.97)	225	0	0	12,107	3,606	15,713	(2%)	11.69	154.7	15,713	11.69	154.7	3.52	0.47
First Nat'l Bk of Mount Dora	Mount Dora	1927	210,898	155,812	23,406	0.42	1,459	4,165	673	13,750	361	18,949	5%	8.98	72.1	14,784	7.01	56.2	1.85	1.54
Pinnacle Bank	Orange City	1999	213,515	154,161	17,666	(0.57)	612	7,516	0	5,618	5,898	19,032	10%	8.91	83.3	11,516	5.39	50.4	3.35	1.36
Florida Business Bank	Melbourne	1996	105,571	68,194	14,752	0.09	1,126	293	0	6,887	1,100	8,280	(14%)	7.84	46.0	7,987	7.57	44.3	4.78	(0.08)
Florida Bank of Commerce	Orlando	2005	169,414	115,224	14,723	0.25	2,286	4,611	0	50	8,003	12,664	(3%)	7.48	72.7	8,053	4.75	46.2	2.35	(0.01)
CNLBank	Orlando	1997	1,581,372	1,235,630	145,024	(0.63)	45,578	10,115	0	76,516	27,206	113,837	(8%)	7.20	64.7	103,722	6.56	59.0	2.50	0.21
Centerstate Bank Central FL, NA	Kissimmee	1989	303,040	211,847	27,845	0.08	2,274	1,020	34	16,086	1,689	18,829	8%	6.21	54.5	17,809	5.88	51.5	3.18	0.90
Citizens Bank of Florida	Oviedo	1946	236,216	167,610	19,602	0.03	2,692	5,998	0	5,158	2,169	13,325	(24%)	5.64	58.9	7,327	3.10	32.4	1.80	(0.03)
HomeBanc, NA	Lake Mary	2007	202,629	142,255	30,105	0.92	3,863	0	0	10,779	0	10,779	31%	5.32	34.0	10,779	5.32	34.0	1.14	0.00
Prime Bank	Melbourne	2004	77,779	52,127	7,464	0.47	0	3,378	0	355	242	3,975	3%	5.11	48.3	597	0.77	7.3	1.48	0.00
Commerce Nat'l Bank & Trust	Winter Park	2003	108,335	86,745	10,105	0.60	502	1,949	0	3,368	0	5,317	94%	4.91	47.4	3,368	3.11	30.0	1.27	0.00
Orange Bank of Florida	Orlando	2005	314,294	230,317	25,279	0.19	2,927	9,828	0	3,529	1,832	15,189	183%	4.83	46.8	5,361	1.71	16.5	3.10	0.10
Friends Bank	New Smyrna Beach	2000	165,381	117,529	15,531	(1.33)	4,609	0	0	6,990	774	7,764	109%	4.69	40.3	7,764	4.69	40.3	3.18	0.33
East Coast Community Bank	Ormond Beach	1997	95,219	72,648	7,796	0.32	898	0	0	4,248	177	4,425	(11%)	4.65	43.9	4,425	4.65	43.9	3.15	0.03
Gateway Bank of Florida	Daytona Beach	2006	190,027	106,716	16,475	0.06	4,770	5,447	0	3,046	199	8,692	2%	4.57	43.3	3,245	1.71	16.2	3.36	0.06
BankFirst	Winter Park	1989	612,903	326,725	51,591	0.10	6,054	3,862	0	12,863	10,176	26,901	29%	4.39	45.1	23,039	3.76	38.6	2.48	0.79
United Legacy Bank	Winter Park	2001	171,567	79,641	20,338	(0.81)	1,930	2,029	1,393	1,878	1,732	7,032	(12%)	4.10	32.5	5,003	2.92	23.1	1.60	0.00
Old Florida National Bank	Orlando	1982	356,304	225,916	51,727	(0.06)	645	5,645	0	7,234	1,688	14,567	8%	4.09	25.0	8,922	2.50	15.3	2.84	6.47
Urban Trust Bank	Orlando	1962	649,467	448,111	71,523	0.30	7,301	6,453	0	17,581	376	24,410	25%	3.76	31.9	17,957	2.76	23.5	1.10	0.03
United Southern Bank	Umatilla	1937	429,584	320,326	39,852	0.23	8,653	1,297	0	9,472	4,869	15,638	(23%)	3.64	33.2	14,341	3.34	30.4	2.26	0.74
Mainstreet Cmnty Bk of FL	Deland	2003	175,041	135,239	17,173	0.39	2,769	1,415	687	2,984	1,027	6,113	(1%)	3.49	27.6	4,698	2.68	21.2	3.68	0.51
Floridian Bank	Daytona Beach	2006	160,946	112,750	13,494	0.37	0	4,581	0	75	610	5,266	100%	3.27	34.0	685	0.43	4.4	1.75	0.18
Citizens First Bank	The Villages	1991	1,151,342	403,501	84,673	0.16	2,891	18,378	0	10,300	1,872	30,550	(20%)	2.65	32.4	12,172	1.06	12.9	2.41	6.07
Community Bank of the South	Merritt Island	1999	110,964	62,355	10,662	0.26	0	0	0	1,004	1,854	2,858	(5%)	2.58	23.3	2,858	2.58	23.3	2.58	(0.01)
Seaside National Bk & Trust	Orlando	2006	808,121	459,611	73,896	(0.23)	4,724	3,109	14	12,067	0	15,190	7%	1.88	18.2	12,081	1.49	14.5	2.05	0.01
First Colony Bank of Florida	Maitland	2008	97,363	63,166	13,381	0.22	0	0	0	653	0	653	0%	0.67	4.6	653	0.67	4.6	1.42	0.00
New Traditions Nat'l Bank	Orlando	2008	311,347	95,650	29,808	0.25	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.47	0.00
Reunion Bank of FL	Tavares	2008	110,741	61,149	15,516	(0.92)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.24	0.00
First Green Bank	Eustis	2009	88,305	53,224	15,440	(0.99)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.25	0.00

Source: SNL Financial

	Average	\$322,496	\$206,392	\$28,846	(0.30%)	\$5,455	\$4,949	\$183	\$13,666	\$4,092	\$22,890	14%	7.07%	83.1%	\$17,941	5.55%	67.4%	2.51%	1.22%
	Median	\$190,027	\$117,529	\$17,666	0.07%	\$2,557	\$2,029	\$0	\$6,990	\$1,732	\$15,189	1%	4.91%	46.0%	\$8,922	3.76%	34.0%	2.48%	0.18%
	FL Median	\$213,515	\$139,125	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%

*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 (3/31/10)			Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)						
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
															Total NPAs (\$000)	NPAs / Assets (%)	Texas Ratio (%)		
Cortez Community Bank	Brooksville	2004	\$82,739	\$10,956	(2.99%)	\$1,291	\$291	\$0	\$17,764	\$1,712	\$19,767	2%	23.89%	166.1%	19,476	23.54%	163.7%	1.57%	2.66%
Progress Bank of Florida	Tampa	1984	119,737	3,243	0.08	2,069	3,815	0	19,869	111	23,795	36%	19.87	282.8	19,980	16.69	237.5	4.91	8.53
Bank of Florida - Tampa Bay	Tampa	2004	245,210	1,760	(7.25)	9,251	13,108	0	30,597	3,224	46,929	13%	19.14	655.7	33,821	13.79	472.6	2.72	13.31
First Commercial Bk of TB	Tampa	1989	134,467	12,616	(4.04)	8,089	5,116	0	14,547	3,210	22,873	27%	17.01	144.6	17,757	13.21	112.3	3.56	0.77
Community Nat'l Bk At Bartow	Bartow	1984	75,425	1,893	(11.27)	130	2,207	0	7,035	1,508	10,750	15%	14.25	269.6	8,543	11.33	214.3	3.93	8.62
Southern Commerce Bk. NA	Tampa	1987	257,172	10,724	(9.26)	1,953	0	0	27,584	4,984	32,568	16%	12.66	139.3	32,568	12.66	139.3	11.48	2.93
Cornerstone Community Bank	Saint Petersburg	1999	321,898	25,081	0.62	8,821	18,131	634	15,232	4,668	38,665	68%	12.01	133.6	20,534	6.38	71.0	1.55	0.10
First Home Bank	Seminole	1999	97,240	8,067	0.44	3,148	5,339	20	4,499	1,318	11,176	(11%)	11.49	116.1	5,837	6.00	60.6	1.96	0.26
Patriot Bank	Trinity	2004	126,727	15,058	0.51	971	3,398	0	8,849	825	13,072	8%	10.32	76.5	9,674	7.63	56.6	2.05	1.12
Old Harbor Bank	Clearwater	2003	243,039	9,513	(6.14)	6,199	15,937	1,488	5,514	1,634	24,573	(2%)	10.11	168.6	8,636	3.55	59.2	2.79	6.80
SouthShore Community Bk	Apollo Beach	2005	50,702	2,781	(0.90)	700	227	0	3,292	1,517	5,036	(5%)	9.93	121.8	4,809	9.48	116.4	3.54	0.00
Century Bank of Florida	Tampa	2000	84,114	6,750	(0.23)	2,179	3,469	445	2,903	882	7,699	28%	9.15	87.4	4,230	5.03	48.0	3.73	0.25
First Comnty Bk of America	Pinellas Park	1985	552,444	44,089	(1.35)	13,553	14,797	0	31,172	2,426	48,395	(2%)	8.76	94.1	33,598	6.08	65.3	1.83	3.17
First Citrus Bank	Tampa	1999	240,230	20,967	0.27	4,091	6,844	0	5,137	4,548	16,529	11%	6.88	70.3	9,685	4.03	41.2	1.39	0.32
Florida Bank	Tampa	1985	822,974	87,412	(1.05)	6,970	13,600	10	34,857	6,537	55,004	(18%)	6.68	49.9	41,404	5.03	37.5	3.65	0.81
Pilot Bank	Tampa	1987	237,861	20,222	0.10	2,410	8,097	0	1,977	5,639	15,713	(1%)	6.61	62.9	7,616	3.20	30.5	2.74	1.21
Freedom Bank of America	Saint Petersburg	2005	100,655	9,295	(0.26)	7	1,563	0	2,432	2,387	6,382	(4%)	6.34	60.9	4,819	4.79	46.0	1.59	1.38
Flagship Community Bank	Clearwater	2006	88,739	12,045	(0.04)	840	2,645	0	2,644	288	5,577	11%	6.28	39.8	2,932	3.30	20.9	2.40	1.44
Synovus Bank of TB	Saint Petersburg	1996	1,334,461	123,313	(2.81)	10,337	2,135	657	63,197	9,950	75,939	(8%)	5.69	49.7	73,804	5.53	48.3	2.89	2.16
Valrico State Bank	Valrico	1989	201,592	22,771	0.65	1,330	3,211	0	7,441	754	11,406	(1%)	5.66	44.0	8,195	4.07	31.6	2.57	0.64
Centerstate Bank NA	Zephyrhills	1989	367,469	34,697	0.05	4,355	1,813	0	13,485	5,345	20,643	4%	5.62	50.0	18,830	5.12	45.6	2.97	1.67
Nature Coast Bank	Hernando	2005	60,576	7,347	(0.27)	890	1,301	0	1,816	200	3,317	(3%)	5.48	41.3	2,016	3.33	25.1	1.47	0.26
Central Bank	Tampa	2007	72,589	8,113	0.47	3,694	3,639	0	34	297	3,970	100%	5.47	42.2	331	0.46	3.5	2.38	0.16
Republic Bank	Port Richey	2000	121,072	18,122	(1.62)	1,543	1,333	0	4,212	945	6,490	(11%)	5.36	32.6	5,157	4.26	25.9	2.78	1.35
Palm Bank	Tampa	2003	159,575	11,549	(2.02)	1,179	941	0	5,733	1,157	7,831	6%	4.91	53.1	6,890	4.32	46.7	3.26	2.21
Platinum Bank	Brandon	1997	387,561	32,667	(0.53)	1,460	5,884	0	7,062	3,391	16,337	(4%)	4.22	43.8	10,453	2.70	28.0	1.66	1.11
Hillsboro Bank	Plant City	1998	92,271	12,440	0.33	14	0	0	2,784	750	3,534	108%	3.83	26.7	3,534	3.83	26.7	1.65	7.52
Anderen Bank	Palm Harbor	2007	146,685	37,706	(1.23)	1,163	0	1,315	4,145	0	5,460	12%	3.72	13.9	5,460	3.72	13.9	1.70	0.00
Bay Cities Bank	Tampa	1999	510,550	54,002	0.87	9,983	7,116	0	7,158	3,816	18,090	2%	3.54	28.9	10,974	2.15	17.5	3.04	2.67
Heritage Bank of Florida	Lutz	1999	272,839	24,709	0.16	2,433	0	0	4,933	4,131	9,064	2%	3.32	32.9	9,064	3.32	32.9	1.30	1.24
American Momentum Bank	Tampa	2006	584,275	134,029	0.37	0	0	0	15,287	0	15,287	0%	2.62	11.0	15,287	2.62	11.0	1.06	0.00
Citizens Bank & Trust	Lake Wales	1920	469,523	28,216	0.51	4,224	2,637	0	2,577	5,235	10,449	11%	2.23	31.2	7,812	1.66	23.4	1.69	0.33
Brannen Bank	Inverness	1926	448,800	25,777	1.03	10,224	2,039	0	4,782	1,515	8,336	(1%)	1.86	28.5	6,297	1.40	21.5	1.27	0.17
Bank of Tampa	Tampa	1973	947,834	75,580	0.18	5,019	0	0	13,322	4,129	17,451	7%	1.84	19.3	17,451	1.84	19.3	2.28	1.31
CenterState Bank of FL, NA	Winter Haven	1992	899,028	76,045	0.67	3,452	7,029	0	5,347	3,574	15,950	20%	1.77	19.1	8,921	0.99	10.7	1.98	0.66
First National Bank of Pasco	Dade City	1986	181,920	15,760	(0.60)	382	239	0	2,600	239	3,078	(18%)	1.69	17.5	2,839	1.56	16.2	1.46	0.96
USAmeriBank	Largo	2007	831,263	64,981	0.66	5,423	10,888	0	2,565	0	13,453	100%	1.62	17.8	2,565	0.31	3.4	1.61	0.02
Sunshine State FS&LA	Plant City	1954	206,708	26,408	0.34	1,952	1,916	0	748	188	2,852	(46%)	1.38	10.3	936	0.45	3.4	0.93	0.12
NorthStar Bank	Tampa	2007	102,517	13,530	(0.43)	0	335	0	180	389	904	(0%)	0.88	6.3	569	0.56	4.0	1.41	(0.03)
Gulfshore Bank	Tampa	2007	93,062	11,725	(0.84)	0	686	0	0	0	686	0%	0.74	5.5	0	0.00	0.0	1.35	0.00
Florida Traditions Bank	Dade City	2007	179,696	22,890	0.26	1,326	0	114	1,156	0	1,270	4%	0.71	5.1	1,270	0.71	5.1	1.49	0.16
Community Southern Bank	Lakeland	2006	150,878	13,617	0.84	459	662	0	288	0	950	(5%)	0.63	6.4	288	0.19	1.9	1.51	0.00
Bank of Central Florida	Lakeland	2007	176,544	21,116	(0.22)	100	0	0	315	0	315	(7%)	0.18	1.4	315	0.18	1.4	1.59	0.00
Jefferson Bank of Florida	Oldsmar	2007	95,471	17,757	(0.44)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	2.88	0.00

Source: SNL Financial

	Average	\$294,912	\$28,121	(1.24%)	\$3,264	\$3,918	\$106	\$9,252	\$2,123	\$15,399	11%	6.51%	76.8%	\$11,481	4.80%	55.9%	2.45%	1.78%
	Median	\$180,808	\$17,940	0.01%	\$1,953	\$2,087	\$0	\$4,858	\$1,413	\$10,963	2%	5.47%	43.0%	\$7,714	3.64%	29.3%	1.97%	0.79%
	FL Median	\$213,515	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%

*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 (3/31/10)			Past Due, Restructured & Nonperforming Assets (3/31/10)						Asset Quality Ratios (3/31/10)							
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 NPA's (2) (\$000)	1st Qtr Increase (%)	NPA's / Assets (%)	Texas Ratio (3) (%)	Total NPA's (\$000)	NPA's / Assets (%)	Texas Ratio (%)	Reserve / Loans (%)	NCO's / Avg. Lns (%)
Peninsula Bank	Englewood	1986	\$644,261	\$12,683	(5.06%)	\$14,876	\$35,615	\$1,318	\$161,444	\$36,743	\$235,120	49%	36.49%	525.4%	\$199,505	30.97%	445.8%	7.95%	0.69%
Olde Cypress Community Bank	Clewiston	1927	168,650	5,764	(2.80)	7,204	19,779	0	17,959	6,060	43,798	(9%)	25.97	580.0	24,019	14.24	318.0	1.39	3.09
Bank of Florida - Southwest	Naples	1999	647,141	(10,348)	(11.37)	35,149	28,241	0	77,124	14,236	119,601	(4%)	18.48	1333.0	91,360	14.12	1018.3	3.66	14.62
Royal Palm Bank of Florida	Naples	2001	143,389	13,054	(4.87)	8,374	5,040	0	14,230	3,539	22,809	3%	15.91	115.1	17,769	12.39	89.6	6.92	5.57
Reliance Bank, FSB	Fort Myers	2006	99,264	18,033	(5.56)	4,246	3,123	0	6,709	4,822	14,654	(4%)	14.76	66.6	11,531	11.62	52.4	6.44	3.19
Community Bank of Manatee	Bradenton	1995	265,935	26,765	(2.21)	568	9,119	21	20,103	9,846	39,089	8%	14.70	119.2	29,970	11.27	91.4	3.29	3.74
Horizon Bank	Bradenton	1999	196,638	6,426	(0.76)	8,223	0	2,248	12,897	6,776	21,921	20%	11.15	222.2	21,921	11.15	222.2	2.30	4.67
Bank of Commerce	Sarasota	2000	334,648	21,362	(0.76)	1,796	9,990	0	16,694	9,991	36,675	0%	10.96	146.3	26,685	7.97	106.5	1.57	1.43
Sanibel Captiva Cmnty Bk	Sanibel	2003	242,353	19,491	(0.96)	6,071	5,095	0	8,143	8,675	21,913	24%	9.04	93.5	16,818	6.94	71.8	1.93	0.35
First Community Bank of SW FL	Fort Myers	1999	327,945	17,670	(0.16)	10,906	11,471	0	7,229	10,047	28,747	(19%)	8.77	123.2	17,276	5.27	74.1	2.30	0.51
Preferred Community Bank	Fort Myers	2007	57,029	9,549	(1.58)	1,268	2,967	0	1,108	725	4,800	70%	8.42	45.4	1,833	3.21	17.3	2.72	0.00
LandMark Bank of Florida	Sarasota	2000	328,708	14,915	(0.57)	1,805	0	393	21,539	5,636	27,568	10%	8.39	132.7	27,568	8.39	132.7	2.21	1.99
Englewood Bank	Englewood	1988	206,255	15,051	(0.56)	424	2,803	0	10,480	3,434	16,717	41%	8.11	92.1	13,914	6.75	76.7	2.49	0.91
Southwest Capital Bank, N.A.	Fort Myers	2006	118,169	13,765	(2.77)	90	444	0	5,226	3,494	9,164	48%	7.75	60.2	8,720	7.38	57.3	1.73	3.47
Sabal Palm Bank	Sarasota	2006	94,741	10,591	(0.44)	636	71	145	7,096	0	7,312	1%	7.72	63.7	7,241	7.64	63.1	1.80	0.00
Bank of Naples	Naples	2000	202,189	17,532	(0.66)	9,567	5,101	0	6,619	2,550	14,270	39%	7.06	67.7	9,169	4.53	43.5	2.62	1.84
TIB Bank	Naples	1974	1,687,782	75,841	(1.01)	34,110	21,354	0	56,466	41,078	118,898	(11%)	7.04	114.7	97,544	5.78	94.1	2.47	2.10
First Bank	Clewiston	1922	271,455	21,106	0.13	2,800	10,129	0	3,054	5,029	18,212	14%	6.71	76.3	8,083	2.98	33.8	1.48	1.62
Shamrock Bank of Florida	Naples	2007	76,644	17,363	(0.53)	556	0	1,000	3,608	275	4,883	26%	6.37	26.8	4,883	6.37	26.8	1.58	0.00
Highlands Independent Bank	Sebring	1985	322,797	27,766	0.18	4,853	4,272	0	13,173	2,579	20,024	(4%)	6.20	58.6	15,752	4.88	46.1	3.27	1.24
Heartland National Bank	Sebring	1999	290,552	23,128	(0.57)	3,673	2,310	596	11,066	3,292	17,264	13%	5.94	64.6	14,954	5.15	56.0	1.82	2.42
Insignia Bank	Sarasota	2006	144,848	18,505	0.08	889	545	0	6,955	672	8,172	(17%)	5.64	39.9	7,627	5.27	37.3	1.89	(0.01)
1st Manatee Bank	Parrish	2007	68,805	7,261	(0.50)	992	796	0	2,499	0	3,295	(2%)	4.79	41.2	2,499	3.63	31.3	1.47	2.15
Charlotte State Bank	Port Charlotte	1987	243,546	17,850	0.24	4,592	443	161	7,295	2,401	10,300	(1%)	4.23	45.6	9,857	4.05	43.7	2.77	1.77
Wauchula State Bank	Wauchula	1929	571,379	47,011	1.53	3,685	628	0	16,562	3,919	21,109	48%	3.69	37.9	20,481	3.58	36.8	2.09	0.53
First America Bank	Bradenton	2004	274,675	25,919	(0.52)	2,192	3,504	0	5,242	811	9,557	(35%)	3.48	33.4	6,053	2.20	21.2	1.47	0.71
Florida Gulf Bank	Fort Myers	2001	379,315	27,983	0.04	962	9,651	12	2,252	841	12,756	(13%)	3.36	38.4	3,105	0.82	9.3	1.82	1.86
Edison National Bank	Fort Myers	1997	202,041	14,287	(1.47)	389	3,753	0	2,444	171	6,368	(9%)	3.15	39.7	2,615	1.29	16.3	1.43	2.54
IronStone Bank	Fort Myers	1997	2,783,462	312,176	(0.11)	12,688	14,692	3,990	29,049	17,694	65,425	12%	2.35	18.5	50,733	1.82	14.4	1.87	0.79
First State Bank of Arcadia	Arcadia	1973	132,686	11,421	1.31	89	0	0	1,730	1,106	2,836	37%	2.14	21.5	2,836	2.14	21.5	2.00	0.13
National Bank of SW FL	Port Charlotte	2007	36,571	7,679	(2.26)	60	0	0	55	624	679	4%	1.86	8.5	679	1.86	8.5	1.43	2.73
First National Bank of Wauchula	Wauchula	1960	82,083	8,891	0.60	3,299	257	11	945	65	1,278	(20%)	1.56	13.2	1,021	1.24	10.5	1.42	0.47
Calusa National Bank	Punta Gorda	2007	130,490	11,503	(1.59)	0	0	0	1,658	0	1,658	(19%)	1.27	13.1	1,658	1.27	13.1	1.53	2.00
First National Bank of the Gulf Coast	Naples	2007	215,820	27,934	(4.79)	0	1,450	0	0	0	1,450	0%	0.67	5.1	0	0.00	0.0	0.85	0.00
Florida Shores Bank-SW	Venice	2007	196,351	17,327	0.37	10	0	0	1,086	0	1,086	(0%)	0.55	5.7	1,086	0.55	5.7	1.46	0.00
FineMark National Bk & Trust	Fort Myers	2007	269,586	27,812	(0.44)	0	0	0	0	0	0	(100%)	0.00	0.0	0	0.00	0.0	2.31	0.00
Gateway Bank of SW Florida	Sarasota	2008	123,973	15,778	(0.64)	3,361	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.43	0.00

Source: SNL Financial

Average	\$340,059	\$26,401	(1.41%)	\$5,146	\$5,747	\$267	\$15,128	\$5,598	\$26,741	5%	7.69%	121.3%	\$20,994	5.91%	92.1%	2.41%	1.87%
Median	\$206,255	\$17,363	(0.57%)	\$2,192	\$2,803	\$0	\$6,955	\$2,579	\$14,270	0%	6.37%	58.6%	\$9,169	4.88%	43.5%	1.89%	1.43%
FL Median	\$213,515	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%

*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 (3/31/10)			Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)						
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
															Total NPAs (\$000)	Assets (%)	Texas Ratio (%)		
Security Bank, NA	North Lauderdale	1980	\$160,281	\$16,297	(1.97%)	\$6,198	\$6,628	\$0	\$27,773	\$2,540	\$36,941	0%	23.05%	187.5%	\$30,313	18.91%	153.8%	2.93%	2.43%
Home Federal Bank of Hollywood	Hallandale Beach	1998	87,214	5,497	(0.72)	2,265	5,776	254	9,561	4,053	19,644	18%	22.52	290.5	13,868	15.90	205.1	2.01	0.00
First East Side Savings Bank	Tamarac	1920	99,154	10,836	(3.38)	6,001	6,828	192	7,917	5,202	20,139	12%	20.31	170.4	13,311	13.42	112.6	1.96	0.00
OptimumBank	Fort Lauderdale	2000	217,450	12,965	(4.87)	18,828	14,985	0	21,094	6,024	42,103	(17%)	19.36	212.6	27,118	12.47	136.9	4.96	8.83
Lydian Private Bank	Palm Beach	2000	1,945,814	108,398	0.04	30,050	219,974	0	82,654	31,629	334,257	3%	17.18	228.3	114,283	5.87	78.1	2.58	(0.02)
TransCapital Bank	Sunrise	1999	252,842	29,100	1.15	28,189	0	3,393	20,146	8,126	31,665	(9%)	12.52	103.5	31,665	12.52	103.5	0.74	5.02
Bank of FL - Southeast	Fort Lauderdale	2002	599,485	10,466	(7.00)	24,266	10,662	0	63,318	863	74,843	21%	12.48	383.8	64,181	10.71	329.1	2.15	10.74
Sterling Bank	Lantana	1987	407,876	5,070	(5.47)	18,203	11,769	7,183	25,210	5,177	49,339	21%	12.10	291.9	37,570	9.21	222.3	4.82	5.35
Riverside National Bank of FL (4)	Fort Pierce	1982	3,393,818	(5,833)	(2.15)	11,517	56,680	157	290,524	57,387	404,748	5%	11.93	511.3	348,068	10.26	439.7	4.68	4.91
First Peoples Bank	Port Saint Lucie	1999	256,713	12,311	(3.81)	3,442	6,046	0	16,596	6,031	28,673	1%	11.17	160.1	22,627	8.81	126.4	2.97	2.17
Landmark Bank, NA	Fort Lauderdale	1998	350,704	39,279	(0.25)	13,372	18,236	12	17,669	267	36,184	5%	10.32	73.8	17,948	5.12	36.6	3.19	2.17
Marine Bank & Trust Company	Vero Beach	1997	155,902	13,012	(1.16)	5,383	5,454	0	7,607	2,793	15,854	21%	10.17	98.5	10,400	6.67	64.6	2.46	1.34
Flagler Bank	West Palm Beach	2000	127,951	10,017	0.35	6,607	0	678	9,753	2,556	12,987	32%	10.15	88.5	12,987	10.15	88.5	5.16	0.09
Desjardins Bank, NA	Hallandale	1992	152,440	14,478	(1.65)	1,489	1,093	0	13,162	1,187	15,442	0%	10.13	76.5	14,349	9.41	71.0	4.66	6.26
Grand Bank & Trust of Florida	West Palm Beach	1999	491,503	42,593	(1.80)	8,921	17,776	1,869	23,906	4,823	48,374	12%	9.84	90.2	30,598	6.23	57.0	3.24	3.96
BankAtlantic	Fort Lauderdale	1952	4,688,001	352,307	(1.47)	86,882	161,892	532	240,615	40,833	443,872	(6%)	9.47	95.6	281,980	6.01	60.8	3.04	2.37
First Bank of the Palm Beaches	West Palm Beach	2006	78,283	8,173	(0.68)	665	2,153	0	5,155	0	7,308	50%	9.34	70.1	5,155	6.59	49.4	3.40	1.61
Regent Bank	Davie	1986	455,743	43,555	0.43	12,975	4,970	3,611	25,681	7,103	41,365	(14%)	9.08	83.6	36,395	7.99	73.6	1.49	5.44
Seacoast National Bank	Stuart	1940	2,118,034	190,501	(0.22)	10,113	60,032	163	96,321	19,076	175,592	(3%)	8.29	75.0	115,560	5.46	49.3	3.18	1.02
First Southern Bank	Boca Raton	1987	453,179	98,440	(6.12)	2,377	9,773	0	12,716	10,259	32,748	(16%)	7.23	30.1	22,975	5.07	21.1	3.34	6.47
SouthBank, FSB	Palm Beach Gardens	1990	29,684	1,895	(1.13)	500	500	0	1,000	492	1,992	1%	6.71	94.7	1,492	5.03	70.9	4.49	0.00
Legacy Bank of Florida	Boca Raton	2006	327,439	28,862	(0.72)	12,468	7,416	0	11,319	2,893	21,628	18%	6.61	63.9	14,212	4.34	42.0	2.10	2.77
Enterprise Bank of Florida	North Palm Beach	1990	309,309	30,323	1.16	1,598	1,700	117	14,852	3,132	19,801	(17%)	6.40	56.3	18,101	5.85	51.5	2.36	1.52
Oculina Bank	Fort Pierce	2004	121,884	11,664	0.48	907	1,604	0	3,544	2,581	7,729	0%	6.34	59.9	6,125	5.03	47.5	1.37	0.00
Anchor Commercial Bank	Palm Beach Gardens	2005	180,197	11,330	0.43	6,859	3,439	0	6,722	1,179	11,340	44%	6.29	80.2	7,901	4.38	55.8	2.26	0.72
American National Bank	Oakland Park	1985	199,074	25,663	0.47	1,173	3,369	0	6,831	706	10,906	1%	5.48	39.7	7,537	3.79	27.4	1.29	0.08
Valley Bank	Fort Lauderdale	1974	131,064	11,037	0.00	4,506	0	0	5,662	669	6,331	89%	4.83	50.7	6,331	4.83	50.7	1.82	0.01
Paradise Bank	Boca Raton	2005	331,373	23,167	0.59	0	0	0	15,052	933	15,985	(12%)	4.82	57.1	15,985	4.82	57.1	1.93	(0.11)
First B&T Co. of Indiantown	Indiantown	1960	97,141	8,423	1.05	421	1,584	873	1,255	885	4,597	(9%)	4.73	47.5	3,013	3.10	31.1	1.84	0.01
Gulfstream Business Bank	Stuart	1999	573,278	58,985	0.35	1,433	8,435	0	11,639	5,764	25,838	(2%)	4.51	33.9	17,403	3.04	22.9	4.08	0.26
Community Bank of Broward	Dania Beach	2002	489,842	39,446	0.21	10,414	3,354	0	13,468	4,164	20,986	38%	4.28	45.6	17,632	3.60	38.3	1.60	0.00
Mackinac Savings Bank, FSB	Boynton Beach	1994	129,062	8,236	0.05	1,104	1,382	0	2,544	993	4,919	(8%)	3.81	55.4	3,537	2.74	39.9	0.99	0.26
FirstCity Bank of Commerce	North Palm Beach	2007	50,358	7,286	(2.03)	0	0	0	215	1,170	1,385	(0%)	2.75	17.4	1,385	2.75	17.4	2.14	0.00
Stonegate Bank	Fort Lauderdale	2005	588,725	92,095	0.60	1,437	403	0	10,974	4,013	15,390	(2%)	2.61	15.3	14,987	2.55	14.9	2.30	(0.05)
Floridian Community Bank, Inc.	Davie	2003	211,837	16,318	0.21	3,333	131	239	1,765	2,977	5,112	58%	2.41	27.2	4,981	2.35	26.5	1.64	0.02
Natbank, National Association	Hollywood	1994	101,752	15,065	(0.82)	3,060	0	0	2,040	92	2,132	15%	2.10	13.2	2,132	2.10	13.2	1.58	0.70
1st United Bank	Boca Raton	2000	1,040,469	77,482	0.15	28,591	1,986	0	15,244	286	17,516	4%	1.68	19.4	15,530	1.49	17.2	1.89	0.61
Florida Shores Bank - Southeast	Pompano Beach	2006	89,602	13,293	(0.15)	942	0	0	1,009	0	1,009	114%	1.13	6.9	1,009	1.13	6.9	1.88	0.00
Bank of Belle Glade	Belle Glade	1963	58,082	6,793	0.35	544	0	0	100	185	285	54%	0.49	4.0	285	0.49	4.0	1.03	0.00
Palm Beach County Bank	Boynton Beach	2008	140,717	22,665	1.28	460	0	611	0	0	611	0%	0.43	2.6	611	0.43	2.6	0.93	0.00
Broward Bank of Commerce	Fort Lauderdale	2009	75,670	10,845	(1.60)	0	0	0	0	0	0	0%	0.00	0.0	0	0.00	0.0	1.45	0.00

Source: SNL Financial

	Average	\$530,950	\$37,520	(0.99%)	\$9,207	\$16,001	\$485	\$27,869	\$6,074	\$50,429	13%	8.17%	100.3%	\$34,428	6.11%	76.0%	2.54%	1.88%
	Median	\$211,837	\$14,478	(0.19%)	\$3,442	\$3,354	\$0	\$11,319	\$2,581	\$17,516	1%	6.71%	70.1%	\$14,349	5.07%	50.7%	2.15%	0.61%
	FL Median	\$213,515	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%

(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

*Southeast Coast includes Broward, Indian River, Martin, Palm Beach and St. Lucie Counties

Asset Quality Review - South Florida*

Company			Highlights (3/31/10)			Past Due, Restructured & Nonperforming Assets (3/31/10)							Asset Quality Ratios (3/31/10)						
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)	1st Qtr Increase (%)	NPAs / Assets (%)	Texas Ratio (3) (%)	Excludes Restructured			Reserve / Loans (%)	NCOs / Avg. Lns (%)
															Total NPAs (\$000)	NPAs / Assets (%)	Texas Ratio (%)		
Bank of Coral Gables	Coral Gables	2006	\$139,980	\$12,369	(1.98%)	\$2,537	\$11,939	\$65	\$17,527	\$2,677	\$32,208	(4%)	23.01%	208.7%	\$20,269	14.48%	131.3%	2.53%	2.57%
Bank of Miami, NA	Coral Gables	1964	493,381	27,758	(4.35)	7,228	7,287	0	80,169	8,682	96,138	(7%)	19.49	224.1	88,851	18.01	207.1	4.16	6.84
EuroBank	Coral Gables	1986	101,393	7,770	(1.02)	2,590	5,408	0	6,078	6,278	17,764	10%	17.52	189.6	12,356	12.19	131.9	2.46	0.07
Metro Bank of Dade County	Miami	1984	442,331	7,464	(8.14)	14,522	9,433	343	57,853	6,913	74,542	23%	16.85	299.6	65,109	14.72	261.7	5.77	8.12
Interamerican Bank, A FSB	Miami	1976	252,032	30,869	(7.09)	9,255	29,068	1,993	8,506	2,109	41,676	(19%)	16.54	110.2	12,608	5.00	33.3	3.20	0.16
Ocean Bank	Miami	1982	3,882,907	286,043	(1.52)	99,662	64,408	5,225	426,789	127,591	624,013	(8%)	16.07	172.7	559,605	14.41	154.9	2.46	3.34
Great Florida Bank	Miami Lakes	2004	1,772,918	103,922	(1.67)	37,541	109,988	0	138,224	12,040	260,252	11%	14.68	189.1	150,264	8.48	109.2	2.82	2.36
Turnberry Bank	Aventura	1985	263,939	8,948	(2.05)	10,068	741	105	32,062	4,155	37,063	12%	14.04	276.6	36,322	13.76	271.1	2.32	0.26
U.S. Century Bank	Doral	2002	1,965,353	191,684	0.20	13,210	46,093	3,160	185,695	28,975	263,923	25%	13.43	109.5	217,830	11.08	90.3	3.01	0.22
Great Eastern Bank of Florida	Miami	1994	66,150	6,341	(6.42)	0	1,376	0	2,564	4,731	8,671	(16%)	13.11	119.5	7,295	11.03	100.5	1.87	7.10
BankUnited (4)	Miami Lakes	1984	11,463,601	1,065,030	2.30	188,344	149,796	0	1,168,693	149,796	1,468,285	(0%)	12.81	nm	(4) 398,559	3.48	37.2	0.14	0.41
International Finance Bank	Miami	1983	519,600	38,930	0.33	5,562	34,763	3,889	20,897	1,402	60,951	18%	11.73	126.9	26,188	5.04	54.5	2.77	1.40
Union Credit Bank	Miami	2001	166,976	24,860	0.08	1,136	8,270	0	8,083	1,208	17,561	6%	10.52	66.6	9,291	5.56	35.2	1.52	1.01
Eastern National Bank	Miami	1969	453,515	39,480	0.08	3,305	13,325	0	25,683	6,137	45,145	18%	9.95	96.2	31,820	7.02	67.8	2.28	0.96
Community Bk of Florida, Inc.	Homestead	1973	592,446	52,951	0.39	9,842	4,320	7,310	42,346	1,334	55,310	6%	9.34	91.1	50,990	8.61	84.0	1.81	0.02
BAC Florida Bank	Coral Gables	1973	994,430	89,268	0.00	13,709	56,456	0	31,985	2,765	91,206	7%	9.17	91.3	34,750	3.49	34.8	1.51	1.67
Cocoon Grove Bank	Miami	1926	641,355	47,219	0.04	12,570	9,647	0	44,569	2,181	56,397	8%	8.79	88.3	46,750	7.29	73.2	4.14	4.09
Mercantil Commercebank, NA	Coral Gables	1979	6,011,807	641,029	0.08	54,691	52,137	3,412	420,067	24,863	500,479	12%	8.32	69.8	448,342	7.46	62.6	2.34	1.57
Espirito Santo Bank	Miami	1973	568,995	36,694	0.68	6,418	18,175	3,316	22,902	428	44,821	2%	7.88	104.1	26,646	4.68	61.9	1.67	0.86
Sunstate Bank	Miami	1999	178,578	19,331	(0.16)	9,486	5,364	0	7,667	427	13,458	(3%)	7.54	56.7	8,094	4.53	34.1	4.35	(0.37)
Helm Bank	Miami	1989	728,331	47,723	0.29	12,537	26,478	1,828	20,038	5,793	54,137	(3%)	7.43	97.1	27,659	3.80	49.6	3.04	3.27
Intercredit Bank, NA	Miami	1984	276,296	25,720	(1.81)	7,576	1,413	0	16,925	889	19,227	(18%)	6.96	63.0	17,814	6.45	58.4	2.35	4.97
Biscayne Bank	Coconut Grove	2005	239,310	16,236	(0.03)	2,391	4,825	0	7,516	3,141	15,482	5%	6.47	81.8	10,657	4.45	56.3	1.52	0.81
JGB Bank, NA	Miami	1957	301,263	24,923	0.10	5,418	7,179	299	8,550	2,173	18,201	(10%)	6.04	54.1	11,022	3.66	32.8	3.91	3.08
Pacific National Bank	Miami	1982	395,272	42,120	(1.39)	217	7,950	783	12,773	1,875	23,381	(15%)	5.92	49.9	15,431	3.90	32.9	3.69	4.53
Gibraltar Private B&T Co.	Coral Gables	1984	1,510,548	130,583	0.14	10,522	14,755	0	65,559	8,422	88,736	17%	5.87	56.2	73,981	4.90	46.9	2.00	2.27
Marquis Bank	North Miami Beach	2007	56,941	14,193	(1.56)	643	0	0	3,170	0	3,170	(1%)	5.57	21.0	3,170	5.57	21.0	2.21	0.00
BBU Bank	Coral Gables	2006	267,101	28,648	0.46	2,047	8,195	1,774	1,395	3,385	14,749	(4%)	5.52	46.2	6,554	2.45	20.5	2.08	(0.01)
1st Nat'l Bank of South FL	Homestead	1932	318,773	23,958	(0.35)	1,323	6,448	0	8,220	2,428	17,096	1%	5.36	66.8	10,648	3.34	41.6	1.12	1.30
First Bank of Miami	Coral Gables	1996	247,040	22,631	0.36	178	4,319	0	4,161	2,023	10,503	(5%)	4.25	45.2	6,184	2.50	26.6	0.47	3.09
Plus International Bank	Miami	2001	108,088	12,124	1.13	1,827	0	2,715	1,452	0	4,167	99%	3.86	33.2	4,167	3.86	33.2	0.67	0.22
Executive National Bank	Miami	1972	264,323	25,834	0.09	12,954	393	0	6,944	1,401	8,738	(19%)	3.31	29.2	8,345	3.16	27.8	2.43	1.57
TotalBank	Miami	1974	2,002,502	180,048	(3.61)	6,896	4,165	0	57,902	3,197	65,264	(57%)	3.26	30.8	61,099	3.05	28.9	3.17	6.66
Terrabank, NA	Miami	1985	257,311	25,505	0.54	7,114	1,309	0	6,079	808	8,196	(8%)	3.19	29.7	6,887	2.68	25.0	1.84	0.75
Continental Nat'l Bk of Miami	Miami	1974	260,350	22,829	(1.39)	2,354	0	965	5,387	1,866	8,218	8%	3.16	33.1	8,218	3.16	33.1	1.28	3.05
City Nat'l Bank of FL	Miami	1970	4,590,250	409,617	0.26	9,846	19,669	8,894	113,332	1,999	143,894	16%	3.13	30.9	124,225	2.71	26.7	2.72	0.22
First State Bk of the FL Keys	Key West	1955	889,168	51,495	0.54	11,937	6,045	1,385	14,895	5,527	27,852	(57%)	3.13	46.8	21,807	2.45	36.6	1.63	1.52
First Nat'l Bank of South Miami	South Miami	1952	362,630	36,158	0.59	5,025	0	0	2,584	3,341	5,925	1%	1.63	15.3	5,925	1.63	15.3	1.80	(4.32)
TransAtlantic Bank	Miami	1984	539,945	53,655	0.44	2,307	698	0	4,386	749	5,833	(61%)	1.08	9.9	5,135	0.95	8.7	1.75	3.12
Intercontinental Bank	West Miami	2002	148,100	15,607	0.73	574	0	86	82	779	947	11%	0.64	6.0	947	0.64	6.0	1.57	0.06
Professional Bank	Coral Gables	2008	87,913	13,571	(1.90)	462	0	0	0	172	172	0%	0.20	1.2	172	0.20	1.2	1.46	0.00
Mellon United National Bank	Miami	1974	1,766,023	115,006	0.13	2,450	0	0	0	366	366	(40%)	0.02	0.2	366	0.02	0.2	4.19	(0.02)

Source: SNL Financial

	Average	\$1,473,185	\$97,051	(0.83%)	\$14,483	\$17,901	\$1,132	\$74,041	\$10,596	\$103,669	(1%)	8.26%	86.3%	\$63,866	5.85%	63.5%	2.38%	1.83%
	Median	\$378,951	\$29,759	0.08%	\$6,657	\$6,814	\$0	\$13,834	\$2,305	\$25,617	0%	7.20%	66.6%	\$16,623	4.49%	36.9%	2.30%	1.16%
	FL Median	\$213,515	\$18,033	(0.15%)	\$2,662	\$2,637	\$0	\$7,096	\$1,999	\$15,287	2%	5.94%	51.8%	\$10,051	4.53%	39.9%	2.14%	0.76%

*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) Excludes assets covered by an FDIC loss share agreement