

Florida De Novo Activity

FLORIDA BANKS OPENED IN 2008-2010

Opening Date	Bank Name	City	Capital Raised (\$000)
2/17/2009	First Green Bank	Eustis	\$17,200
1/12/2009	Broward Bank of Commerce	Fort Lauderdale	\$12,000
10/6/2008	Reunion Bank	Tavares	\$18,000
9/8/2008	Professional Bank	Coral Gables	\$13,000
8/25/2008	New Traditions National Bank	Maitland	\$20,000
6/16/2008	Intracoastal Bank	Palm Coast	\$13,500
5/19/2008	Gateway Bank of Southwest Florida	Sarasota	\$19,500
4/8/2008	Summit Bank, National Association	Panama City	\$23,700
4/7/2008	Palm Beach Community Bank	Boynton Beach	\$24,000
2/4/2008	Prime Meridian Bank	Tallahassee	\$12,800
1/28/2008	First Colony Bank of Florida	Maitland	\$15,000

CURRENT FLORIDA BANKS IN ORGANIZATION

Filing Date	Proposed Bank Name	City	Capital to be Raised (\$000)
1/11/10	NAFH National Bank	Jacksonville	\$528,000

Source: SNL Financial, as of 7/12/10

Florida De Novo Banks (Since 2005)												
All data: For the Three Months Ended March 31, 2010				Balance Sheet Highlights						Loan Composition		
Bank	City	Date Established	Offices	Assets (\$ mil)	Loans (\$ mil)	Deposits (\$ mil)	Equity (\$ mil)	Loans / Deposits %	Equity / Assets %	Real Estate Loans %	C & I Loans %	Consumer Loans %
Alarion Bank	Ocala	Feb-05	6	\$317.0	\$238.9	\$264.1	\$26.2	90%	8.3%	89%	10%	1%
Stonegate Bank	Fort Lauderdale	Mar-05	5	588.7	360.7	447.6	92.9	81	15.8	88	11	1
Nature Coast Bank	Hernando	Mar-05	2	60.6	46.0	49.6	7.3	93	12.1	95	4	1
Anchor Commercial Bank (S)	Palm Beach Gardens	Mar-05	2	180.2	124.4	168.4	11.3	74	6.3	86	12	3
Freedom Bank of America (S)	Saint Petersburg	Apr-05	3	100.7	74.9	86.0	9.3	87	9.2	86	9	4
Orange Bank of Florida	Orlando	Jun-05	9	314.3	230.3	275.9	26.7	83	8.5	89	10	1
Biscayne Bank (S)	Coconut Grove	Jul-05	2	239.3	177.5	176.5	16.2	101	6.8	94	5	0
Paradise Bank (S)	Boca Raton	Jul-05	3	331.4	250.5	282.4	23.2	89	7.0	88	10	1
Sunrise Bank (S)	Cocoa Beach	Aug-05	2	131.0	91.2	118.2	3.5	77	2.7	93	7	0
SouthShore Community Bank	Apollo Beach	Sep-05	2	50.7	38.2	47.8	2.8	80	5.5	94	5	2
First Capital Bank	Marianna	Oct-05	1	51.2	35.4	45.8	4.2	77	8.3	92	2	3
GulfSouth Private Bank (S)	Destin	Nov-05	4	202.1	157.9	172.2	22.1	92	10.9	91	5	4
Florida Bank of Commerce	Orlando	Dec-05	6	169.4	115.2	152.5	14.7	76	8.7	89	11	1
2005 Median (13 Banks)			3	\$180.2	\$124.4	\$168.4	\$14.7	83%	8.3%	89%	9%	1%
BBU Bank	Coral Gables	Jan-06	2	\$267.1	\$158.5	\$216.0	\$28.6	73%	10.7%	96%	4%	0%
Flagship Community Bank	Clearwater	Jan-06	2	88.7	81.8	76.4	12.0	107	13.6	83	17	1
Gateway Bank of Florida	Daytona Beach	Jan-06	3	190.0	106.7	131.8	16.5	81	8.7	88	9	1
First Bank of the Palm Beaches (S)	West Palm Beach	Mar-06	1	78.3	66.3	61.9	8.2	107	10.4	78	21	1
Floridian Bank	Daytona Beach	Mar-06	4	160.9	112.8	147.0	13.5	77	8.4	85	14	1
Legacy Bank of Florida	Boca Raton	May-06	5	327.4	237.6	276.0	28.9	86	8.8	91	8	0
Bank of Coral Gables (S)	Coral Gables	Jun-06	1	140.0	121.0	126.2	12.4	96	8.8	95	1	0
Southwest Capital Bank, N.A.	Fort Myers	Jul-06	3	118.2	84.5	103.6	13.8	82	11.7	87	12	1
Community Southern Bank	Lakeland	Aug-06	2	150.9	83.1	115.1	13.6	72	9.0	80	17	1
Haven Trust Bank Florida (S)	Ponte Vedra Beach	Aug-06	2	164.7	121.5	148.5	4.5	82	2.7	96	4	1
Premier Comm. Bank of Emerald Coast	Crestview	Sep-06	2	163.2	113.0	122.8	17.7	92	10.9	89	8	2
Sabal Palm Bank	Sarasota	Oct-06	2	94.7	49.4	84.0	10.6	59	11.2	85	14	1
Insignia Bank	Sarasota	Oct-06	3	144.8	103.7	118.0	18.5	88	12.8	99	0	1
American Momentum Bank	Tampa	Oct-06	11	584.3	423.7	439.5	134.3	96	23.0	92	7	0
Seaside National Bank & Trust	Orlando	Oct-06	14	808.1	459.6	688.8	73.9	67	9.1	68	30	1
First Avenue National Bank	Ocala	Nov-06	2	110.9	70.4	91.9	11.5	77	10.4	93	6	1
Destin First Bank (S)	Destin	Nov-06	1	117.3	79.1	96.1	16.8	82	14.3	86	12	2
Florida Shores Bank - Southeast	Pompano Beach	Dec-06	1	89.6	73.1	75.0	13.3	97	14.8	72	27	1
2006 Median (18 Banks)			2	\$147.9	\$105.2	\$120.4	\$13.7	82%	10.6%	88%	10%	1%
USAmeriBank	Largo	Feb-07	5	\$831.3	\$655.2	\$676.2	\$72.3	97%	8.7%	77%	21%	1%
FineMark National Bank & Trust	Fort Myers	Feb-07	3	269.6	129.6	201.3	27.8	64	10.3	83	8	9
Central Bank (S)	Tampa	Feb-07	1	72.6	54.2	62.0	8.1	87	11.2	87	13	0
Bank of Central Florida	Lakeland	Mar-07	4	176.5	121.6	145.4	21.1	84	12.0	74	24	2
Preferred Community Bank	Fort Myers	Apr-07	2	57.0	38.0	44.2	9.5	86	16.7	96	4	0
HomeBanc, NA	Lake Mary	Apr-07	7	202.6	142.3	170.7	30.2	83	14.9	98	2	0
Calusa National Bank	Punta Gorda	Apr-07	3	130.5	76.2	115.8	11.5	66	8.8	95	4	1
Gateway Bank of Central Florida	Ocala	May-07	3	186.3	139.1	144.9	16.7	96	9.0	80	7	1
National Bank of Southwest Florida	Port Charlotte	Jun-07	1	36.6	22.6	28.8	7.7	78	21.0	82	6	13
Community Bank, Destin	Miramar Beach	Jun-07	1	63.2	37.6	55.5	7.3	68	11.6	93	7	0
Shamrock Bank of Florida (S)	Naples	Jul-07	2	76.6	53.0	53.2	17.4	100	22.7	91	7	2
NorthStar Bank	Tampa	Aug-07	1	102.5	57.7	67.8	13.5	85	13.2	78	18	4
Marquis Bank	North Miami Beach	Aug-07	1	56.9	41.8	37.9	14.2	110	24.9	97	3	0
GulfShore Bank (S)	Tampa	Aug-07	1	93.1	48.1	69.2	11.7	70	12.6	85	13	2
FirstCity Bank of Commerce	North Palm Beach	Aug-07	1	50.4	31.9	42.0	7.3	76	14.5	69	31	1
ProBank	Tallahassee	Sep-07	3	88.4	58.4	73.0	8.1	80	9.2	85	11	4
1st Manatee Bank	Parrish	Nov-07	2	68.8	49.6	61.4	7.3	81	10.6	73	21	1
Anderen Bank	Palm Harbor	Nov-07	6	146.7	93.7	107.2	37.7	87	25.7	81	17	2
Jefferson Bank of Florida	Oldsmar	Dec-07	1	95.5	50.4	66.7	17.8	76	18.6	81	18	1
Panther Community Bank, NA	Naples	Dec-07	3	215.8	53.3	182.0	33.1	29	15.4	83	8	8
Florida Traditions Bank	Dade City	Dec-07	4	179.7	131.3	150.2	22.9	87	12.7	76	22	2
2007 Median (21 Banks)			2	\$95.5	\$54.2	\$69.2	\$14.2	83%	12.7%	83%	11%	1%
First Colony Bank of Florida (S)	Maitland	Jan-08	1	\$97.4	\$63.2	\$83.9	\$13.4	75%	13.7%	91%	9%	0%
Prime Meridian Bank	Tallahassee	Feb-08	1	81.3	54.3	66.4	11.8	82	14.5	78	21	1
Palm Beach Community Bank (S)	Boynton Beach	Apr-08	2	140.7	97.2	109.3	22.7	89	16.1	76	23	1
Summit Bank, National Association	Panama City	Apr-08	2	77.9	49.0	50.1	19.4	98	24.9	68	24	7
Gateway Bank of Southwest Florida	Sarasota	May-08	3	124.0	70.1	102.6	15.8	68	12.7	90	9	1
Intracoastal Bank (S)	Palm Coast	Jun-08	1	95.9	52.0	82.5	13.3	63	13.9	93	7	1
New Traditions National Bank	Orlando	Aug-08	2	311.3	95.7	236.2	29.8	40	9.6	90	9	2
Professional Bank	Coral Gables	Sep-08	1	87.9	48.2	74.0	13.6	65	15.4	79	18	3
Reunion Bank of Florida	Tavares	Oct-08	2	110.7	61.1	95.1	15.5	64	14.0	77	16	3
2008 Median (9 Banks)			2	\$97.4	\$61.1	\$83.9	\$15.5	68%	14.0%	79%	16%	1%
All Florida De Novo Banks Median (61 Banks)			2	\$130.5	\$81.8	\$107.2	\$14.2	82%	11.2%	87%	10%	1%
All Florida Commercial Banks Median (245 Banks)			4	\$227.8	\$140.3	\$188.8	\$18.9	81%	9.1%	87%	9%	1%

(S) denotes S Corporation

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Florida De Novo Banks (Since 2005)

All data: For the Three Months Ended March 31, 2010

Bank	Deposit Composition			Performance Ratios								
	Demand Deposits %	Time Deposits %	>\$100K Deposits %	Pre-tax ROA %	ROE %	Asset Yield %	Cost of Funds %	Net Interest Margin %	Efficiency Ratio (a) %	Provision/Avg. Assets %	NPA Ratio (b) %	Reserves / Loans %
Liberty Bank (S)	8%	64%	28%	(0.12%)	(1.4%)	5.00%	2.04%	3.11%	72.9%	1.01%	2.53%	1.60%
Stonegate Bank	11	46	38	0.79	5.6	5.86	1.95	4.19	75.0	0.17	4.11	2.30
Nature Coast Bank	10	74	17	(0.44)	(3.6)	5.32	1.78	3.70	99.8	0.44	4.36	1.47
Anchor Commercial Bank (S)	4	56	41	0.43	6.7	4.89	1.33	3.69	70.9	0.61	6.29	2.26
Freedom Bank of America (S)	12	64	42	(0.42)	(4.7)	4.92	1.91	3.24	105.1	0.30	6.24	1.59
Orange Bank of Florida	5	41	19	0.19	2.3	4.58	1.71	3.10	85.3	0.20	2.31	3.10
Biscayne Bank (S)	10	61	48	(0.03)	(0.5)	4.54	1.66	2.97	59.6	1.29	5.90	1.52
Paradise Bank (S)	12	49	22	0.59	8.7	4.48	1.48	3.21	81.3	0.00	6.36	1.93
Sunrise Bank (S)	7	66	15	(10.88)	(285.6)	4.24	1.68	2.70	292.0	9.12	13.91	4.44
SouthShore Cmnty Bank	6	66	33	(0.90)	(15.9)	5.41	1.88	3.59	112.3	0.45	12.10	3.54
First Capital Bank	6	65	35	(1.09)	(13.1)	5.16	1.95	3.28	119.2	0.50	11.45	1.71
GulfSouth Private Bank (S)	5	64	38	(0.81)	(9.4)	4.35	2.56	2.02	97.3	0.87	11.82	1.49
Florida Bank of Commerce	12	49	32	0.43	4.9	5.12	1.89	3.36	87.6	0.00	6.54	2.35
2005 Median (18 Banks)	8%	64%	33%	(0.12%)	(1.4%)	4.92%	1.88%	3.24%	87.6%	0.45%	6.29%	1.93%
BBU Bank	16%	51%	34%	0.46%	4.7%	4.87%	1.73%	3.50%	90.2%	0.28%	4.05%	2.08%
Flagship Community Bank	6	51	16	(0.05)	(0.4)	6.14	1.96	4.49	82.1	0.82	3.57	2.40
Gateway Bank of Florida	6	68	22	0.10	1.2	5.00	1.45	3.70	60.1	1.36	3.04	3.36
First Bk of Palm Beaches (S)	16	38	26	(0.68)	(6.8)	4.95	1.35	3.90	111.6	0.21	7.78	3.40
Floridian Bank	14	42	16	0.37	4.3	5.07	1.81	3.47	86.5	0.09	0.60	1.75
Legacy Bank of Florida	9	35	10	(1.14)	(12.8)	4.95	2.01	3.15	87.6	1.51	5.91	2.10
Bank of Coral Gables (S)	6	45	30	(1.98)	(23.3)	4.70	1.78	3.15	114.9	1.51	16.39	2.53
Southwest Capital Bank, N.A.	10	70	33	(2.77)	(21.8)	5.54	1.97	3.79	111.2	2.37	9.91	1.73
Community Southern Bank	9	56	39	1.14	13.3	4.33	1.48	2.97	83.9	0.20	0.35	1.51
Haven Trust Bank Florida (S)	3	83	44	(4.71)	(144.1)	4.68	2.47	2.19	131.8	3.78	27.48	4.86
Premier Cmnty Bk of Em	4	76	7	0.10	0.9	4.85	2.47	2.48	95.9	0.00	8.54	2.34
Sabal Palm Bank	10	48	23	(0.66)	(5.7)	4.35	1.52	3.02	120.7	0.07	14.66	1.80
Insignia Bank	14	30	19	0.11	0.8	5.16	1.80	3.65	96.9	0.00	7.31	1.89
American Momentum Bank	14	35	31	0.37	1.6	4.70	1.54	3.62	85.6	0.14	3.61	1.06
Seaside Nat'l Bank & Trust	2	64	54	(0.35)	(3.9)	4.36	1.86	2.73	107.0	0.14	2.60	2.05
First Avenue National Bank	7	37	17	(0.68)	(6.6)	5.20	2.16	3.09	97.8	0.97	6.85	2.00
Destin First Bank (S)	5	60	43	(0.87)	(7.5)	4.75	1.80	3.14	92.9	1.13	9.49	5.13
Florida Shores Bank - SE	8	54	39	(0.15)	(1.1)	5.48	1.94	3.89	103.1	0.04	1.38	1.88
2006 Median (21 Banks)	9%	51%	28%	0.02%	0.2%	4.91%	1.79%	3.49%	93.1%	0.25%	6.61%	2.09%
USAmeriBank	5%	42%	27%	1.04%	11.9%	5.06%	1.80%	3.53%	56.4%	0.49%	0.39%	1.61%
FineMark Nat'l Bank & Trust	7	28	23	(0.67)	(5.6)	4.20	1.67	2.60	114.3	0.21	0.00	2.31
Central Bank (S)	6	63	38	0.47	4.0	5.48	2.03	3.58	95.9	0.79	0.61	2.38
Bank of Central Florida	21	29	22	(0.34)	(2.9)	4.76	1.24	3.82	83.4	0.96	0.00	1.59
Preferred Community Bank	5	55	29	(2.55)	(15.1)	5.18	2.24	3.14	128.1	1.67	4.74	2.72
Homebanc, NA	8	72	45	1.47	12.5	3.52	1.51	2.28	80.4	0.16	7.58	1.14
Calusa National Bank	8	28	10	(1.59)	(17.5)	5.02	1.86	3.30	115.1	1.13	2.18	1.53
Gateway Bank of Central Florida	11	52	28	0.37	4.0	5.66	1.88	3.96	81.9	0.33	1.24	1.77
National Bank of SW Florida	3	68	25	(3.69)	(17.7)	6.19	2.05	4.21	151.8	1.95	2.93	1.43
Community Bank, Destin	12	58	23	(4.41)	(33.8)	4.65	1.84	2.96	202.2	1.22	4.43	1.49
Shamrock Bank of Florida (S)	6	51	20	(0.53)	(2.3)	4.35	1.53	3.16	101.8	0.48	9.16	1.58
NorthStar Bank	26	34	29	(0.43)	(2.9)	4.81	0.98	4.08	96.8	0.74	0.98	1.41
Marquis Bank	14	49	41	(1.56)	(5.9)	4.61	1.92	3.26	143.2	0.20	7.58	2.21
GulfShore Bank (S)	27	18	13	(1.35)	(11.4)	4.23	1.72	2.88	130.9	0.50	0.00	1.35
FirstCity Bank of Commerce	19	55	28	(2.03)	(13.1)	5.35	1.81	3.94	143.8	0.41	4.19	2.14
ProBank	14	64	52	(1.74)	(17.1)	5.01	2.16	3.12	133.8	0.90	7.44	3.12
1st Manatee Bank	4	82	39	(0.81)	(7.6)	5.22	2.14	3.35	129.8	0.44	5.04	1.47
Anderen Bank	6	54	43	(1.91)	(7.4)	4.49	2.08	2.89	159.5	0.32	5.83	1.70
Jefferson Bank of Florida	14	38	29	(0.68)	(3.5)	4.67	1.39	3.65	109.7	0.33	0.00	2.88
Panther Community Bank, NA	7	18	11	(4.79)	(20.6)	4.44	1.03	3.36	244.8	0.67	0.00	0.85
Florida Traditions Bank	14	60	37	0.44	3.3	4.98	1.83	3.54	78.2	0.35	0.97	1.49
2007 Median (21 Banks)	8%	52%	28%	(0.81%)	(5.9%)	4.81%	1.83%	3.35%	115.1%	0.49%	2.18%	1.59%
First Colony Bank of Florida (S)	15%	17%	15%	0.22%	1.6%	4.43%	1.36%	3.33%	81.6%	0.48%	1.03%	1.42%
Prime Meridian Bank	12	24	21	0.00	0.0	4.69	1.45	3.54	85.6	0.28	0.00	1.13
Palm Beach Community Bank (S)	5	33	15	0.01	0.1	5.64	1.78	4.15	64.7	0.12	0.63	0.93
Summit Bank, National Association	29	29	24	(0.00)	(0.0)	4.57	1.12	3.84	97.1	0.54	0.85	1.37
Gateway Bank of Southwest Florida	9	63	17	(0.01)	(0.1)	5.08	1.79	3.50	126.6	0.12	0.00	1.43
Intracoastal Bank (S)	11	49	36	0.02	0.2	4.33	1.71	3.03	81.9	0.51	0.00	1.19
New Traditions National Bank	17	9	8	0.00	0.0	3.43	1.58	2.16	69.4	0.23	0.00	1.47
Professional Bank	19	40	32	(0.02)	(0.1)	4.20	1.67	3.02	146.4	0.50	0.36	1.46
Reunion Bank of Florida	16	31	23	(0.01)	(0.1)	4.64	2.00	3.07	139.3	0.45	0.00	1.24
2008 Median (9 Banks)	15%	31%	21%	0.00%	0.0%	4.57%	1.67%	3.33%	85.6%	0.45%	0.00%	1.37%
FL De Novos	9%	51%	28%	(0.34%)	(2.3%)	4.85%	1.80%	3.30%	97.3%	0.45%	4.05%	1.73%
All FL Banks	9%	51%	25%	(0.06%)	(0.4%)	4.85%	1.79%	3.36%	87.8%	0.17%	6.53%	2.28%

(S) denotes S Corporation

(a) (overhead expenses) / (net interest income + noninterest income); (b) (loans 90 days past due+nonaccrual loans+OREO)/(loans+OREO)

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