

FLORIDA ASSET QUALITY - DECEMBER 31, 2009

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
								30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary															
Northwest - Total/Average		8,412,208	239,448	355,887	300,090	2.85	8.14	178,460	21,719	732,540	234,169	230,638	28,105	653,363	217,412
North Central - Total/Average		2,344,860	48,537	44,843	25,799	2.07	3.48	35,241	2,264	90,741	22,649	37,665	2,191	61,975	21,839
Northeast - Total/Average		3,213,716	82,670	94,817	88,105	2.57	7.68	82,614	5,811	253,440	87,567	71,445	11,550	221,781	74,599
East Central - Total/Average		7,328,981	209,857	248,077	193,367	2.86	4.75	202,054	10,540	399,628	140,213	150,299	21,518	404,470	121,472
Tampa Bay - Total/Average		9,824,135	220,614	317,524	262,212	2.25	4.07	129,604	6,540	470,790	101,884	127,072	10,807	447,192	93,838
South Central - Total/Average		1,158,862	23,414	25,509	22,531	2.02	3.14	25,690	113	38,954	13,682	20,601	3,877	46,555	13,105
Southwest - Total/Average		4,658,823	168,278	211,052	166,473	3.61	11.31	118,309	9,603	564,211	185,439	147,812	57,618	856,721	208,516
Southeast - Total/Average		42,068,696	941,710	1,415,706	1,146,065	2.24	5.57	797,530	58,647	2,949,754	445,213	744,314	119,666	3,284,433	405,281
State Total		79,010,281	1,934,528	2,713,415	2,204,642	2.45	5.89	1,569,502	115,237	5,500,058	1,230,816	1,529,846	255,332	5,976,490	1,156,062
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	Fort Walton Beach	490,205	6,889	8,498	9,031	1.39	12.84	6,576	3,596	68,121	22,531	39,723	7,767	46,048	23,866
Community Bank, Destin	Miramar Beach	35,462	399	711	761	1.13	4.62	0	0	548	1,868	0	0	1,513	2,158
Destin First Bank	Destin	76,067	4,076	5,829	2,720	5.34	6.77	308	0	4,219	2,514	1,515	0	2,665	1,718
First City Bank of Florida	Fort Walton Beach	222,670	5,464	5,386	2,887	2.45	8.44	14,859	1,165	18,283	6,503	15,364	9,184	12,717	6,647
First National Bank and Trust	Fort Walton Beach	176,796	4,598	3,685	5,141	2.53	5.52	3,889	53	16,087	3,274	2,333	38	23,874	2,872
First National Bank of Crestview	Crestview	83,909	2,106	2,060	1,606	2.51	8.46	8,240	2	8,805	4,144	5,994	327	9,136	4,503
GulfSouth Private Bank	Destin	153,812	2,817	4,650	3,145	1.83	4.94	839	635	10,265	55	3,852	540	10,448	0
Peoples National Bank	Niceville	76,462	1,529	1,450	1,216	1.99	4.40	1,605	55	3,339	2,487	2,167	35	2,841	2,532
Premier Community Bank of the Emerald Coast	Crestview	108,424	1,832	2,177	1,505	1.69	6.04	439	1,979	3,825	5,858	5,289	0	10,399	674
Total/Average		1,423,807	29,710	34,446	28,012	2.09	8.47	36,755	7,485	133,492	49,234	76,237	17,891	119,641	44,970
Panama City-Lynn Haven, FL (Metro)															
Bay Bank & Trust Co.	Panama City	131,308	2,099	1,490	1,613	1.60	4.31	2,249	0	8,470	1,740	1,779	0	7,457	1,493
Coastal Community Bank	Panama City	288,298	12,151	16,102	7,769	4.16	18.40	16,287	0	49,367	17,719	10,923	0	37,320	13,495
First National Bank Northwest Florida	Panama City	76,011	1,009	280	463	1.33	6.82	2,146	0	5,691	2,441	740	211	6,213	532
Summit Bank, National Association	Panama City	44,116	566	285	0	1.28	0.00	0	0	0	0	0	0	0	0
Vision Bank	Panama City	674,517	44,087	44,430	30,499	6.51	20.44	6,979	11,277	148,347	35,202	17,789	315	124,478	40,628
Total/Average		1,214,250	59,912	62,587	40,344	4.93	15.87	27,661	11,277	211,875	57,102	31,231	526	175,468	56,148
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of Pensacola	Pensacola	1,455,179	38,934	99,123	92,370	2.67	4.81	12,254	291	71,370	14,103	17,677	499	87,635	16,468
Bank of the South	Pensacola	11,502	95	3	7	0.83	0.00	1	0	0	0	0	0	0	0
First National Bank of Florida	Milton	256,941	10,971	12,833	11,877	4.27	21.24	7,352	0	50,956	28,188	12,528	1,386	48,428	25,363
First Navy Bank	Pensacola	5,181	132	0	38	2.55	0.00	18	0	0	0	1	0	0	0
Gulf Coast Community Bank	Pensacola	216,232	5,311	2,700	2,034	2.46	13.40	16,117	0	31,045	4,327	7,640	0	20,044	3,146
Warrington Bank	Pensacola	25,893	119	0	6	0.46	0.00	5	1	0	0	6	1	0	0
Total/Average		1,970,928	55,562	114,659	106,332	2.82	7.71	35,747	292	153,371	46,618	37,852	1,886	156,107	44,977

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								30-90 \$	90 + \$			30-90 \$	90 + \$		
Tallahassee, FL (Metro)															
Capital City Bank	Tallahassee	1,905,472	44,390	40,017	36,073	2.32	4.55	37,058	79	86,275	36,134	33,158	545	91,880	33,371
Farmers & Merchants Bank	Monticello	327,644	2,162	6,965	7,849	0.66	4.76	3,538	0	13,287	8,500	4,742	0	10,148	8,767
Hancock Bank of Florida	Tallahassee	231,959	5,868	7,780	4,982	2.51	1.82	3,783	807	6,270	192	4,408	669	4,548	124
Premier Bank	Tallahassee	290,482	9,112	14,314	11,177	3.08	6.65	5,483	207	19,504	8,570	3,299	0	15,903	3,424
Prime Meridian Bank	Tallahassee	53,453	557	254	0	1.04	0.00	0	0	0	0	0	0	0	0
ProBank	Tallahassee	47,973	1,554	1,537	382	3.24	2.95	1,477	0	1,328	985	0	0	2,542	0
Tallahassee State Bank	Tallahassee	289,318	7,898	31,075	32,609	2.73	2.75	0	0	9,136	339	3,729	64	6,930	180
Wakulla Bank	Crawfordville	326,117	13,007	29,288	21,544	3.99	13.11	13,739	0	51,583	9,755	22,740	2,114	30,504	10,430
Total/Average		3,472,418	84,548	131,230	114,616	2.43	5.15	65,078	1,093	187,383	64,475	72,076	3,392	162,455	56,296
Other															
Bank of Bonifay	Bonifay	165,034	4,926	3,617	2,256	2.98	13.17	4,348	246	27,843	5,762	7,164	695	24,293	5,788
Bank of Jackson County	Graceville	25,397	576	386	489	2.27	9.85	190	229	2,645	853	525	363	2,672	861
First Capital Bank	Marianna	35,615	1,175	3,038	2,302	3.30	9.90	1,072	0	3,604	1,537	491	0	5,279	1,537
Gulf State Community Bank	Carrabelle	80,730	2,789	5,811	5,640	3.45	16.71	6,533	1,074	12,327	7,836	4,758	3,352	6,773	6,701
Peoples Bank of Graceville	Graceville	24,029	250	113	99	1.04	1.01	1,076	23	0	752	304	0	675	134
Total/Average		330,805	9,716	12,965	10,786	2.94	11.75	13,219	1,572	46,419	16,740	13,242	4,410	39,692	15,021
Northwest - Total/Average		8,412,208	239,448	355,887	300,090	2.85	8.14	178,460	21,719	732,540	234,169	230,638	28,105	653,363	217,412
North Central															
Gainesville, FL (Metro)															
Florida Citizens Bank	Gainesville	217,731	2,790	1,903	1,354	1.27	0.98	3,986	0	2,454	384	1,718	0	2,789	425
Merchants & Southern Bank	Gainesville	294,777	4,250	2,459	783	1.43	2.28	78	0	7,058	2,144	6	0	4,961	1,968
Total/Average		512,508	7,040	4,362	2,137	1.37	1.74	4,064	0	9,512	2,528	1,724	0	7,750	2,393

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Ocala, FL (Metro)															
Alarion Bank	Ocala	237,715	3,035	1,012	692	1.28	1.12	827	0	2,841	612	250	0	343	680
Central Florida State Bank	Belleview	72,480	3,146	3,579	2,381	4.34	11.12	1,785	0	9,360	1,560	513	0	7,659	1,441
Community Bank and Trust of Florida	Ocala	370,080	6,820	3,753	1,287	1.84	1.90	4,261	0	8,236	1,735	2,116	0	7,842	1,101
First Avenue National Bank	Ocala	67,556	1,291	954	876	1.91	2.43	2,434	3	1,464	995	3,282	19	649	1,016
Gateway Bank of Central Florida	Ocala	132,827	2,323	913	0	1.75	1.86	44	0	3,091	167	142	0	110	167
Independent National Bank	Ocala	131,731	4,800	9,278	6,434	3.64	13.00	1,846	0	21,241	712	4,367	0	12,490	1,590
Total/Average		1,012,389	21,415	19,489	11,670	2.12	3.77	11,197	3	46,233	5,781	10,670	19	29,093	5,995
Other															
Citizens State Bank	Perry	65,162	624	144	153	0.96	2.79	2,339	497	1,774	573	2,173	536	632	1,944
Columbia Bank	Lake City	170,555	2,963	2,977	1,949	1.74	3.38	4,070	0	7,569	749	1,332	0	4,569	785
Community State Bank	Starke	26,633	519	0	161	1.95	5.53	696	79	2,730	0	1,573	591	1,710	12
Drummond Community Bank	Chiefland	101,224	1,978	825	463	1.95	0.40	108	310	390	311	174	4	530	474
Lafayette State Bank	Mayo	57,183	603	120	2	1.05	2.07	107	996	926	640	1,999	379	927	200
Madison County Community Bank	Madison	54,907	697	249	58	1.27	3.53	660	1	2,399	457	726	0	2,203	468
Peoples State Bank	Lake City	65,348	1,274	1,000	535	1.95	2.99	689	0	1,969	443	761	1	1,391	468
Perkins State Bank	Williston	132,400	1,933	280	968	1.46	1.81	3,744	378	1,156	2,381	5,345	661	1,806	184
Putnam State Bank	Palatka	146,551	9,491	15,397	7,703	6.48	12.41	7,567	0	16,083	8,786	11,188	0	11,364	8,916
Total/Average		819,963	20,082	20,992	11,992	2.45	4.16	19,980	2,261	34,996	14,340	25,271	2,172	25,132	13,451
North Central - Total/Average		2,344,860	48,537	44,843	25,799	2.07	3.48	35,241	2,264	90,741	22,649	37,665	2,191	61,975	21,839
Northeast															
Jacksonville, FL (Metro)															
American Enterprise Bank of Florida	Jacksonville	168,615	3,415	2,606	1,780	2.03	3.49	2,592	340	6,140	914	2,531	304	5,791	695
CenterBank of Jacksonville, National Association	Jacksonville	137,696	2,971	6,564	7,506	2.15	9.44	5,728	4	9,085	8,374	2,673	16	10,501	10,602
CNLBank, First Coast	Jacksonville	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First Bank of Jacksonville	Jacksonville	62,455	1,312	2,908	3,490	2.10	10.22	2,297	175	3,940	4,483	2,046	0	5,258	2,292
First Coast Community Bank	Fernandina Beach	209,537	5,849	10,638	8,433	2.79	5.14	2,282	2	9,872	4,016	3,710	0	11,954	756
First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	358,175	10,787	6,233	7,322	3.01	19.41	15,422	645	76,179	9,568	23,217	6,718	47,784	3,682
Florida Capital Bank, N.A.	Jacksonville	568,618	15,065	12,730	11,673	2.29	8.76	9,745	300	66,490	17,847	5,755	2,097	64,781	18,268
Haven Trust Bank Florida	Ponte Vedra Beach	128,313	6,985	9,295	5,510	5.44	19.08	4,255	0	20,996	10,382	1,237	0	21,067	7,241
Heritage Bank of North Florida	Orange Park	121,237	2,227	4,046	4,469	1.84	13.07	18,601	4,337	10,701	9,906	15,682	1,288	9,391	11,621
Intracoastal Bank	Palm Coast	44,366	510	296	0	1.15	0.00	0	0	0	0	0	0	0	0
Jacksonville Bank	Jacksonville	390,987	6,854	4,361	2,235	1.75	2.91	5,308	0	8,745	4,011	4,849	0	5,950	1,245
Oceanside Bank	Jacksonville Beach	200,940	6,531	6,268	3,761	3.25	2.84	1,554	8	6,715	1,727	124	514	6,465	2,179
Prosperity Bank	Saint Augustine	621,721	14,012	15,256	18,451	2.25	4.61	10,949	0	26,478	16,339	6,643	613	25,461	15,704
Synovus Bank of Jacksonville	Jacksonville	201,056	6,152	13,616	13,475	3.06	3.57	3,881	0	8,099	0	2,978	0	7,378	314
Northeast - Total/Average		3,213,716	82,670	94,817	88,105	2.57	7.68	82,614	5,811	253,440	87,567	71,445	11,550	221,781	74,599

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East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
East Coast Community Bank	Ormond Beach	73,396	2,019	2,258	1,894	2.75	5.20	17	30	4,753	65	3,082	137	2,782	75
Floridian Bank	Daytona Beach	108,775	1,994	707	1,300	1.83	0.39	404	0	75	538	200	0	75	760
Friends Bank	New Smyrna Beach	118,304	2,611	1,554	403	2.21	2.35	8,400	0	2,940	774	2,980	0	3,758	0
Gateway Bank of Florida	Daytona Beach	108,586	3,155	4,144	2,974	2.91	1.57	2,660	0	2,614	276	4,814	0	5,371	510
Mainstreet Community Bank of Florida	Deland	133,700	4,735	4,559	1,971	3.50	2.39	3,614	866	2,979	1,137	2,953	604	1,655	1,107
Pinnacle Bank	Orange City	159,832	5,002	5,573	2,405	3.13	3.95	4,138	46	4,868	3,796	3,351	0	3,892	2,780
Sunshine State Community Bank	Port Orange	104,194	3,873	6,950	5,026	3.72	11.97	9,972	54	12,204	4,858	3,097	388	13,982	3,547
Surety Bank	Deland	101,202	2,601	2,275	1,611	2.57	5.75	6,032	49	4,634	3,025	3,987	3,086	5,296	1,452
Total/Average		907,989	25,990	28,020	17,584	2.86	3.93	35,237	1,045	35,067	14,469	24,464	4,215	36,811	10,231
Orlando-Kissimmee, FL (Metro)															
AmericanFirst Bank	Clermont	70,787	5,902	5,725	1,049	8.34	18.90	8,255	0	12,014	5,091	0	0	14,084	1,459
BankFirst	Winter Park	330,304	8,341	5,936	7,151	2.53	2.85	9,186	0	8,198	9,028	2,217	0	8,844	9,004
Centerstate Bank Central Florida, National Associat	Kissimmee	212,571	6,312	5,445	2,860	2.97	5.40	3,619	258	14,926	1,284	4,783	5	10,158	1,466
Citizens Bank of Florida	Oviedo	168,351	2,639	1,513	777	1.57	1.68	1,690	0	1,581	2,238	3,305	0	76	2,238
Citizens First Bank	The Villages	421,630	7,023	16,085	23,037	1.67	1.19	4,110	1,600	10,234	3,566	2,926	0	27,002	11,940
CNLBank	Orlando	1,265,977	27,032	37,162	32,784	2.14	6.14	23,473	0	69,939	30,448	11,007	0	80,272	17,597
Commerce National Bank & Trust	Winter Park	86,969	1,048	448	400	1.21	1.25	2,718	0	1,364	0	1,290	0	1,341	0
First Colony Bank of Florida	Maitland	53,330	785	485	0	1.47	0.66	0	0	653	0	0	0	653	0
First Commercial Bank of Florida	Orlando	525,193	12,890	23,484	31,750	2.45	6.19	29,667	104	20,337	21,053	6,863	1,564	29,219	19,192
First Green Bank	Eustis	42,686	531	534	2	1.24	0.00	0	0	0	0	0	0	0	0
First National Bank of Central Florida	Winter Park	312,312	10,796	9,156	5,145	3.43	9.07	7,784	0	28,853	11,574	6,175	723	24,942	7,409
First National Bank of Mount Dora	Mount Dora	159,419	2,787	2,214	1,180	1.75	7.18	3,105	2,084	14,597	235	2,968	1,925	12,111	159
Florida Bank of Commerce	Orlando	118,467	2,700	2,052	1,133	2.28	4.76	2,030	0	61	8,003	5,068	0	1,907	7,294
HomeBanc, National Association	Lake Mary	56,050	3,000	3,170	923	1.25	2.46	7,330	0	6,671	0	286	0	4,314	0
Independent Banker's Bank of Florida	Lake Mary	252,343	12,246	18,975	19,085	4.85	6.68	2,494	2,570	27,832	3,995	17,202	0	29,015	5,524
New Traditions National Bank	Orlando	83,610	1,240	776	0	1.48	0.00	0	0	0	0	0	0	0	0
Old Southern Bank	Orlando	275,090	20,821	28,884	13,439	7.57	13.11	11,725	1,627	36,484	7,619	11,032	12,990	28,441	7,184
Orange Bank of Florida	Orlando	227,947	5,744	6,516	4,284	2.52	1.78	200	0	2,878	2,485	221	0	2,245	3,496
Orlando National Bank	Longwood	205,316	9,939	11,587	2,898	4.84	3.32	55	0	9,167	1,907	4,615	0	5,173	1,670
Reunion Bank of Florida	Tavares	53,179	649	509	0	1.22	0.00	0	0	0	0	0	0	0	0
Riverside Bank of Central Florida	Winter Park	81,193	1,277	902	889	1.57	3.79	3,113	1,252	3,279	1,979	791	96	2,627	2,290
Seaside National Bank & Trust	Orlando	463,112	9,124	6,815	125	1.96	1.29	4,656	0	10,790	0	137	0	8,752	0
United Southern Bank	Umatilla	319,318	6,640	4,300	3,043	2.08	2.98	8,864	0	7,650	4,746	10,222	0	7,324	3,694
Total/Average		5,785,154	159,466	192,673	151,954	2.76	4.35	134,074	9,495	287,508	115,251	91,108	17,303	298,500	101,616

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Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	Merritt Island	62,302	1,460	214	80	2.34	2.68	0	0	1,025	1,994	0	0	1,028	2,124
Fidelity Bank of Florida, National Association	Merritt Island	348,710	11,658	18,530	21,881	3.34	13.54	29,831	0	53,938	2,552	32,132	0	49,231	1,933
Florida Business Bank	Melbourne	72,692	7,244	5,553	1,062	9.97	10.58	0	0	9,324	2,205	94	0	9,952	1,965
Prime Bank	Melbourne	54,741	769	225	0	1.40	1.94	0	0	1,162	242	0	0	1,165	247
Sunrise Bank	Cocoa Beach	97,393	3,270	2,862	806	3.36	11.59	2,912	0	11,604	3,500	2,501	0	7,783	3,356
Total/Average		635,838	24,401	27,384	23,829	3.84	10.41	32,743	0	77,053	10,493	34,727	0	69,159	9,625
East Central - Total/Average															
		7,328,981	209,857	248,077	193,367	2.86	4.75	202,054	10,540	399,628	140,213	150,299	21,518	404,470	121,472
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
1st Manatee Bank	Parrish	47,968	915	685	0	1.91	0.33	1,033	0	200	0	90	0	0	0
Bank of Commerce	Sarasota	247,835	3,449	3,243	5,262	1.39	7.90	0	0	16,991	9,697	3,944	0	21,939	11,755
Bank of Venice	Venice	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Community Bank of Manatee	Bradenton	186,572	6,451	12,732	11,442	3.46	9.27	3,027	0	20,552	4,080	7,936	0	18,751	2,881
Community National Bank of Sarasota County	Venice	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
First America Bank	Bradenton	185,816	2,357	3,179	1,507	1.27	3.37	6,795	0	7,782	1,505	0	0	150	0
First State Bank	Sarasota	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Flagship National Bank	Bradenton	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3,606	0	24,797	1,953
Florida Shores Bank - Southwest	Venice	102,563	1,540	1,158	456	1.50	0.61	50	0	1,091	0	0	0	1,174	0
Gateway Bank of Southwest Florida	Sarasota	69,081	969	602	0	1.40	0.00	0	0	0	0	0	0	0	0
Horizon Bank	Bradenton	155,859	4,731	11,197	8,205	3.01	9.14	5,176	0	15,685	2,580	3,734	1,410	13,514	2,415
Insignia Bank	Sarasota	103,694	1,954	2,584	2,446	1.88	5.76	20	0	7,106	600	533	0	6,101	0
LandMark Bank of Florida	Sarasota	272,416	6,758	11,379	8,677	2.48	7.60	6,322	0	18,645	6,389	11,321	2,476	19,051	4,760
Sabal Palm Bank	Sarasota	48,497	874	2,465	2,364	1.80	7.60	2,225	0	7,145	0	284	0	4,610	0
Total/Average		1,420,301	29,998	49,224	40,359	2.11	6.05	24,648	0	95,197	24,851	31,448	3,886	110,087	23,764
Homosassa Springs, FL (Micro)															
Brannen Bank	Inverness	280,443	1,994	1,541	1,160	0.71	1.15	10,422	18	4,137	1,091	7,657	60	3,332	1,323
Nature Coast Bank	Hernando	44,845	639	265	455	1.42	2.71	252	0	1,186	390	115	0	202	559
Total/Average		325,288	2,633	1,806	1,615	0.81	1.33	10,674	18	5,323	1,481	7,772	60	3,534	1,882

FLORIDA ASSET QUALITY - DECEMBER 31, 2009

Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
								30-90 \$	90 + \$			30-90 \$	90 + \$		
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	Lakeland	115,437	1,505	730	0	1.30	0.00	0	0	0	0	0	0	0	0
CenterState Bank of Florida, National Association	Winter Haven	384,536	7,232	6,348	2,827	1.88	0.79	3,263	7	3,287	3,698	3,483	0	2,519	2,139
Citizens Bank & Trust	Lake Wales	309,771	4,400	5,874	5,064	1.42	1.61	2,495	0	2,996	4,246	864	8	7,587	2,971
Community National Bank At Bartow	Bartow	56,139	1,993	3,674	3,424	3.55	11.00	1,137	0	4,355	4,001	482	1	4,733	4,142
Community Southern Bank	Lakeland	77,670	1,176	448	200	1.51	0.21	975	0	207	132	465	0	234	139
Providence Bank	Winter Haven	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total/Average		943,553	16,306	17,074	11,515	1.73	1.31	7,870	7	10,845	12,077	5,294	9	15,073	9,391
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	Tampa	410,288	4,284	2,804	42	1.04	2.67	0	0	15,287	0	0	0	15,329	0
Anderen Bank of Tampa Bay	Palm Harbor	85,028	1,477	928	0	1.74	3.27	0	0	4,884	0	0	0	0	0
Bank of Florida - Tampa Bay	Tampa	215,445	8,024	13,810	11,342	3.72	12.70	14,595	0	32,405	222	14,291	0	21,936	575
Bank of St. Petersburg	Tampa	639,705	20,737	17,683	14,525	3.24	5.81	4,452	10	40,663	6,575	4,191	0	25,826	4,860
Bank of Tampa	Tampa	649,198	14,060	10,956	5,583	2.17	1.77	6,002	224	12,229	3,876	934	20	11,701	1,023
Bay Cities Bank	Tampa	274,565	10,347	14,070	9,968	3.77	2.43	8,218	0	7,837	3,893	409	0	11,599	4,090
CenterState Bank, N.A.	Zephyrhills	227,422	6,399	9,929	7,727	2.81	4.14	2,214	0	10,016	4,996	4,097	22	3,442	5,026
Central Bank	Tampa	46,329	1,178	944	171	2.54	0.47	34	0	216	99	0	0	351	99
Century Bank of Florida	Tampa	56,218	2,514	1,006	408	4.47	5.26	593	392	3,078	882	2,341	184	2,524	960
Cornerstone Community Bank	Saint Petersburg	249,009	3,710	3,370	2,896	1.49	6.17	9,127	0	14,923	4,670	7,091	0	11,321	4,783
Cortez Community Bank	Brooksville	61,389	1,232	2,795	3,744	2.01	21.88	2,822	0	16,657	1,281	4,014	0	11,409	546
First Citrus Bank	Tampa	182,609	2,439	1,362	2,395	1.34	4.06	1,340	0	4,840	4,792	516	0	10,691	3,285
First Commercial Bank of Tampa Bay	Tampa	93,193	2,625	2,866	2,565	2.82	12.41	4,384	0	15,224	2,312	7,404	0	16,928	1,223
First Home Bank	Seminole	81,464	1,508	2,597	2,187	1.85	5.44	2,553	219	3,968	1,318	3,843	164	3,028	1,348
First National Bank of Pasco	Dade City	122,043	1,032	950	902	0.85	0.57	976	1,254	962	56	414	558	931	57
Flagship Community Bank	Clearwater	80,927	2,076	1,254	794	2.57	4.63	219	0	3,325	612	221	0	4,066	759
Florida Traditions Bank	Dade City	124,842	1,855	1,130	0	1.49	0.75	802	0	1,219	0	108	0	100	0
Freedom Bank of America	Saint Petersburg	78,637	1,382	3,500	2,955	1.76	4.86	197	0	3,947	938	74	0	5,624	937
GulfShore Bank	Tampa	40,387	545	333	0	1.35	0.00	0	0	0	0	0	0	0	0
Heritage Bank of Florida	Lutz	216,400	2,837	1,624	1,458	1.31	3.29	1,117	0	4,743	4,130	626	0	4,806	3,845
Hillsboro Bank	Plant City	51,869	1,123	855	334	2.17	1.77	791	0	1,696	0	779	0	752	276
Jefferson Bank of Florida	Oldsmar	45,553	1,376	1,002	10	3.02	0.00	0	0	0	0	0	0	0	0
NorthStar Bank	Tampa	51,159	527	786	776	1.03	0.64	0	0	570	0	297	0	246	0
Old Harbor Bank	Clearwater	188,372	4,105	4,899	3,633	2.18	5.37	5,834	0	12,345	1,304	2,006	0	10,770	978
Palm Bank	Tampa	103,557	3,073	2,760	2,164	2.97	3.79	999	0	4,296	1,881	886	0	3,393	2,531
Patriot Bank	Trinity	101,698	2,301	1,920	1,662	2.26	6.54	2,475	0	7,734	826	3,726	0	7,547	65
Pilot Bank	Tampa	178,846	4,867	5,900	3,906	2.72	3.10	175	0	3,503	3,815	134	389	6,021	3,115
Platinum Bank	Brandon	284,445	3,992	2,330	1,864	1.40	2.40	1,203	0	4,913	4,350	325	0	5,370	3,702
Progress Bank of Florida	Tampa	108,992	2,381	1,231	111	2.18	13.90	1,924	0	17,447	30	1,727	0	8,992	185
Southern Commerce Bank, National Association	Tampa	96,282	8,241	12,790	7,322	8.56	12.31	2,185	0	22,979	5,059	1,304	0	22,192	5,130
SouthShore Community Bank	Apollo Beach	37,764	1,295	1,765	1,779	3.43	9.98	25	0	3,293	1,777	1,559	0	2,501	1,835
Synovus Bank of Tampa Bay	Saint Petersburg	1,054,800	26,612	102,694	105,251	2.51	5.82	3,792	1,937	75,437	2,927	12,660	2,929	85,037	6,714
TCM Bank, National Association	Tampa	152,115	8,833	12,490	9,910	5.81	0.18	2,621	2,462	287	0	2,623	2,586	256	0
USAmeriBank	Largo	617,702	9,582	2,525	45	1.54	0.27	1,600	0	2,169	0	2,711	0	345	0
Valrico State Bank	Valrico	126,741	3,108	1,562	294	2.45	3.56	3,143	17	6,333	854	1,247	0	3,364	854
Total/Average		7,134,993	171,677	249,420	208,723	2.41	4.31	86,412	6,515	359,425	63,475	82,558	6,852	318,498	58,801
Tampa Bay - Total/Average		9,824,135	220,614	317,524	262,212	2.25	4.07	129,604	6,540	470,790	101,884	127,072	10,807	447,192	93,838

FLORIDA ASSET QUALITY - DECEMBER 31, 2009

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
								30-90	90 +			30-90	90 +		
		\$	\$	\$	\$			\$	\$	\$	\$	\$	\$		
South Central															
First Bank	Clewiston	193,498	3,045	4,550	4,753	1.57	3.01	3,420	0	3,795	4,164	4,143	0	2,935	4,007
First National Bank of Wauchula	Wauchula	57,564	868	416	110	1.51	1.23	4,017	75	1,006	0	3,843	316	343	26
First State Bank of Arcadia	Arcadia	89,336	1,613	817	1,139	1.81	1.50	778	0	963	1,107	681	0	1,636	716
Heartland National Bank	Sebring	195,400	3,061	3,159	2,374	1.55	3.63	4,763	23	7,470	3,168	1,243	10	8,410	2,820
Highlands Independent Bank	Sebring	199,251	6,592	12,849	10,558	3.31	5.36	6,702	15	14,601	2,641	6,825	3,551	19,577	800
Wauchula State Bank	Wauchula	423,813	8,235	3,718	3,597	1.94	2.37	6,010	0	11,119	2,602	3,866	0	13,654	4,736
South Central - Total/Average		1,158,862	23,414	25,509	22,531	2.02	3.14	25,690	113	38,954	13,682	20,601	3,877	46,555	13,105
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Busey Bank, National Association	Fort Myers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
CNLBank, Southwest Florida	Bonita Springs	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Commerce Bank of Southwest Florida	Fort Myers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2,435	1,029	8,649	3,405
Community Bank of Cape Coral	Cape Coral	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Edison National Bank	Fort Myers	126,615	1,501	1,611	1,231	1.19	1.02	2,634	0	1,857	34	350	237	1,692	34
FineMark National Bank & Trust	Fort Myers	115,876	2,868	1,675	0	2.48	0.07	0	0	154	0	0	0	156	0
First Community Bank of Southwest Florida	Fort Myers	251,655	5,975	8,675	8,417	2.37	4.66	3,346	0	4,833	9,587	10,609	0	11,293	3,368
Florida Gulf Bank	Fort Myers	291,021	5,463	3,800	1,537	1.88	0.52	693	122	1,026	890	2,013	1,027	1,235	745
Panther Community Bank, National Association	Naples	39,818	676	211	0	1.70	0.00	0	0	0	0	0	0	0	0
Preferred Community Bank	Fort Myers	38,016	794	572	93	2.09	3.18	1,869	0	1,108	725	1,106	0	0	728
Sanibel Captiva Community Bank	Sanibel	201,272	2,525	3,000	2,478	1.25	5.10	2,863	0	7,044	5,062	3,592	0	9,309	2,287
Southwest Capital Bank, National Association	Fort Myers	80,592	1,520	1,763	1,433	1.89	5.44	91	0	2,405	3,330	41	0	2,135	2,833
Total/Average		1,144,865	21,322	21,307	15,189	1.86	2.37	11,496	122	18,427	19,628	20,146	2,293	34,469	13,400
Naples-Marco Island, FL (Metro)															
Bank of Florida - Southwest	Naples	562,442	22,353	40,303	33,838	3.97	13.96	18,602	0	82,240	13,661	22,006	0	87,854	9,199
Bank of Naples	Naples	134,225	3,157	5,800	4,949	2.35	3.95	3,758	0	5,761	2,071	4,355	0	9,627	1,942
Florida Community Bank	Immokalee	552,758	55,705	41,230	22,356	10.08	37.84	21,229	1,147	227,898	88,341	32,675	5,071	192,068	85,384
Hillcrest Bank Florida	Naples	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1,769	0	24,427	390
Marco Community Bank	Marco Island	100,800	4,792	7,351	8,910	4.61	11.26	8,493	0	9,716	3,751	4,295	0	9,205	3,958
Orion Bank	Naples	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	19,668	44,008	281,348	38,207
Royal Palm Bank of Florida	Naples	105,853	9,808	12,653	9,053	9.27	14.36	7,230	0	18,603	3,081	4,223	0	20,937	3,381
Shamrock Bank of Florida	Naples	49,916	750	854	934	1.49	5.29	0	0	3,608	275	0	0	3,647	325
TIB Bank	Naples	1,197,516	29,083	42,256	37,264	2.43	5.47	29,717	0	72,833	21,352	11,260	0	66,234	19,582
Total/Average		2,703,510	125,648	150,447	117,304	4.65	14.61	89,029	1,147	420,659	132,532	100,251	49,079	695,347	162,368

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Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
								30-90	90 +			30-90	90 +		
								\$	\$	\$	\$	\$	\$		
Punta Gorda, FL (Metro)															
Calusa National Bank	Punta Gorda	68,004	1,172	682	18	1.72	1.76	0	0	2,058	0	69	0	1,905	0
Charlotte State Bank	Port Charlotte	172,550	4,625	7,892	6,184	2.68	4.15	3,619	0	8,330	1,622	6,929	0	5,352	889
Englewood Bank	Englewood	127,730	2,588	4,064	2,814	2.03	5.52	2,162	0	8,019	2,466	943	0	8,903	1,531
National Bank of Southwest Florida	Port Charlotte	22,268	292	235	161	1.31	1.73	67	0	26	624	325	0	890	0
Peninsula Bank	Englewood	419,896	12,631	26,425	24,803	3.01	20.81	11,936	8,334	106,692	28,567	19,149	6,246	109,855	30,328
Total/Average		810,448	21,308	39,298	33,980	2.63	12.83	17,784	8,334	125,125	33,279	27,415	6,246	126,905	32,748
Southwest - Total/Average															
		4,658,823	168,278	211,052	166,473	3.61	11.31	118,309	9,603	564,211	185,439	147,812	57,618	856,721	208,516
Southeast															
Key West, FL (Micro)															
First State Bank of the Florida Keys	Key West	490,415	7,882	7,051	4,765	1.61	2.57	10,781	557	17,817	3,962	15,471	1,116	23,963	1,349
Total/Average		490,415	7,882	7,051	4,765	1.61	2.57	10,781	557	17,817	3,962	15,471	1,116	23,963	1,349
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)															
1st National Bank of South Florida	Homestead	157,948	1,966	1,858	1,507	1.24	3.85	615	0	10,452	430	1,831	0	14,273	358
1st United Bank	Boca Raton	675,832	12,782	12,740	4,788	1.89	1.46	11,528	54	14,145	635	11,722	2,724	12,005	365
American National Bank	Oakland Park	142,622	1,708	965	997	1.20	3.24	2,039	0	5,847	0	1,227	0	6,082	0
Anchor Commercial Bank	Palm Beach Gardens	123,668	2,273	7,190	7,151	1.84	4.52	4,116	383	6,046	1,472	3,626	0	7,709	405
BAC Florida Bank	Coral Gables	701,060	10,635	11,980	9,166	1.52	3.60	6,659	0	32,949	2,158	6,367	0	31,251	2,290
Bank of Belle Glade	Belle Glade	29,173	233	30	13	0.80	0.28	2,117	0	0	185	191	0	0	0
Bank of Coral Gables	Coral Gables	125,797	3,298	6,109	4,346	2.62	11.59	6,422	65	18,288	103	7,009	2,191	12,583	174
Bank of Florida - Southeast	Fort Lauderdale	435,146	11,686	19,557	16,154	2.69	9.20	30,636	0	49,836	475	26,205	0	40,375	723
BBU Bank	Coral Gables	153,595	3,117	3,167	2,834	2.03	2.18	2,928	0	2,444	3,276	1,388	0	6,428	662
Biscayne Bank	Coconut Grove	174,058	2,288	5,140	4,170	1.31	3.63	2,884	0	8,726	961	1,637	0	7,211	0
Broward Bank of Commerce	Fort Lauderdale	37,256	524	524	0	1.41	0.00	0	0	0	0	0	0	0	0
City National Bank of Florida	Miami	2,092,074	52,503	46,259	23,474	2.51	2.01	40,905	13,214	87,465	1,974	4,550	15,975	69,583	1,632
Coconut Grove Bank	Miami	418,572	18,825	21,013	12,345	4.50	6.08	25,344	0	40,438	1,062	16,667	0	34,115	575
Community Bank of Broward	Dania Beach	406,286	5,425	2,925	1,290	1.34	2.66	5,666	0	8,482	3,828	7,232	200	4,210	3,008
Community Bank of Florida, Inc.	Homestead	428,741	7,364	5,117	3,406	1.72	7.44	9,931	780	41,168	1,451	2,159	5,749	43,214	343
Continental National Bank of Miami	Miami	154,227	1,885	815	444	1.22	2.47	1,698	1,417	3,463	2,744	1,335	1,639	2,453	2,175
Desjardins Bank, National Association	Hallandale	127,606	5,916	9,707	5,583	4.64	9.36	1,535	0	13,140	1,133	2,492	0	12,549	911
Eagle National Bank of Miami	Miami	217,793	10,306	11,950	6,561	4.73	4.45	7,287	19	10,790	2,377	5,669	108	9,267	781
Eastern National Bank	Miami	340,901	6,692	13,812	12,067	1.96	6.63	3,146	38	24,306	6,568	6,033	0	23,801	3,939
Enterprise National Bank of Palm Beach	North Palm Beach	205,444	5,627	7,134	3,115	2.74	3.71	2,508	119	8,709	2,992	1,930	88	8,956	3,148
Espirito Santo Bank	Miami	386,316	4,306	4,702	4,295	1.11	4.15	4,746	1,162	22,405	532	16,674	1,497	16,221	953
EuroBank	Coral Gables	64,549	1,568	2,731	1,829	2.43	7.61	8,405	0	1,555	5,987	5,149	0	5,298	3,185
Executive National Bank	Miami	174,298	4,176	6,394	5,319	2.40	3.75	3,716	0	8,989	830	3,289	0	9,137	887

FLORIDA ASSET QUALITY - DECEMBER 31, 2009

Institution	City	Total Loans \$	YTD ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
								30-90	90 +			30-90	90 +		
		\$		\$		%		\$		\$		\$			
First Bank of Miami	Coral Gables	130,972	1,486	907	55	1.13	2.98	781	111	4,903	2,023	1,051	19	5,892	0
First Bank of the Palm Beaches	West Palm Beach	67,362	2,479	2,447	1,582	3.68	3.30	3,064	0	2,735	0	1,017	1,056	4,636	0
First National Bank of South Miami	South Miami	132,441	2,218	5,572	4,360	1.67	1.95	2,653	0	5,283	1,386	1,838	0	690	2,286
First Southern Bank	Boca Raton	320,650	7,074	10,375	8,118	2.21	5.64	2,603	0	12,186	9,999	1,501	0	16,326	9,568
FirstCity Bank of Commerce	North Palm Beach	28,212	636	494	0	2.25	3.01	0	0	219	1,170	0	0	0	1,170
Flagler Bank	West Palm Beach	91,887	2,420	2,524	1,776	2.63	7.30	4,397	862	6,487	2,780	3,853	2,166	634	3,099
Florida Shores Bank - Southeast	Pompano Beach	72,221	1,366	897	0	1.89	0.52	190	0	472	0	105	0	502	0
Floridian Community Bank, Inc.	Davie	137,869	2,333	4,212	2,945	1.69	0.97	3,708	1,444	1,819	54	3,956	0	6,819	0
Grand Bank & Trust of Florida	West Palm Beach	358,124	10,631	13,637	8,667	2.97	5.08	6,912	45	19,671	4,731	3,780	0	19,307	13,032
Great Eastern Bank of Florida	Miami	51,036	1,116	1,986	2,167	2.19	13.84	3	0	3,694	5,257	2,369	0	2,317	5,139
Great Florida Bank	Miami Lakes	1,223,397	35,660	47,116	49,145	2.90	8.93	27,327	578	148,516	9,732	35,618	0	161,232	7,457
Helm Bank	Miami	265,557	8,114	7,525	11,203	3.06	4.11	13,242	63	22,747	6,179	17,152	874	22,790	8,668
Integrity Bank	Jupiter	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Intercontinental Bank	West Miami	14,952	182	160	121	1.22	0.53	235	75	0	779	207	205	779	0
Intercredit Bank, NA	Miami	210,460	6,875	6,220	3,024	3.27	7.27	11,932	512	20,043	1,033	6,171	1,693	18,249	535
International Bank of Miami, NA	Coral Gables	386,267	12,641	15,556	25,681	3.26	13.82	15,899	1,583	67,609	9,485	20,848	3,811	75,996	6,464
International Finance Bank	Miami	320,633	9,610	5,850	1,496	3.00	4.50	13,500	980	20,816	1,402	9,912	127	14,342	0
Landmark Bank, National Association	Fort Lauderdale	313,454	9,096	6,791	1,897	2.90	6.77	19,745	0	22,407	344	24,123	0	16,514	426
Legacy Bank of Florida	Boca Raton	230,380	5,319	5,305	2,197	2.31	2.93	14,074	0	7,559	1,706	12,718	0	8,536	861
Marquis Bank	North Miami Beach	38,918	897	976	399	2.30	6.15	644	0	3,201	0	0	0	3,201	0
Mellon United National Bank	Miami	875,246	36,670	178,566	27,274	4.19	0.02	7,683	248	0	366	26,102	28,488	279,730	366
Mercantil Commercebank, National Association	Coral Gables	3,324,497	76,635	132,100	128,723	2.31	7.36	25,629	939	414,292	26,811	21,911	15,195	434,552	20,195
Metro Bank of Dade County	Miami	314,445	8,985	19,326	15,813	2.86	9.65	29,400	16	40,621	7,052	23,139	0	34,246	6,382
Natbank, National Association	Hollywood	72,961	1,021	788	1,211	1.40	1.96	2,202	0	1,736	110	1,898	0	1,918	0
Northern Trust, National Association	Miami	11,206,102	99,012	77,500	52,187	0.88	1.24	88,803	10,231	128,877	28,416	66,404	9,692	113,097	7,680
Ocean Bank	Miami	3,201,653	72,076	93,637	203,354	2.25	15.63	83,877	11,337	507,979	111,422	55,453	273	584,357	103,548
OptimumBank	Fort Lauderdale	143,547	8,078	12,590	6,374	5.63	9.95	0	0	23,847	3,303	3,078	0	19,339	88
Pacific National Bank	Miami	130,056	6,886	11,294	6,803	5.29	5.32	564	1,474	16,622	4,653	7,405	845	18,606	7,512
Palm Beach Community Bank	Boynton Beach	94,274	860	543	750	0.91	0.00	113	611	0	0	961	0	750	0
Paradise Bank	Boca Raton	261,005	4,776	7,236	4,679	1.83	4.59	0	0	14,057	938	6,838	0	9,609	1,196
Plus International Bank	Miami	65,133	483	504	454	0.74	2.03	2,528	0	2,098	0	222	1,501	2,210	0
Premier American Bank	Miami	280,535	14,821	13,678	11,052	5.28	33.85	25,228	0	95,382	5,893	26,232	0	91,853	3,348
Professional Bank	Coral Gables	43,882	596	606	66	1.36	0.21	0	0	0	172	0	0	0	0
Regent Bank	Davie	404,288	10,623	9,132	3,342	2.61	8.91	18,249	1,602	31,262	9,230	7,291	1,777	22,723	5,083
Republic Federal Bank, National Association	Miami	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	4,906	0	46,020	11,122
Security Bank, NA	North Lauderdale	119,324	3,500	7,605	6,745	2.93	17.11	5,913	0	27,073	2,448	1,725	1,004	26,138	1,314
Sterling Bank	Lantana	257,004	10,741	14,266	14,648	4.18	5.98	10,250	0	20,632	2,414	15,990	0	20,136	1,677
Stonegate Bank	Fort Lauderdale	362,159	7,681	11,771	6,893	2.12	2.78	3,399	0	11,241	4,090	913	0	5,661	1,128
Sun American Bank	Boca Raton	424,119	19,486	31,895	19,391	4.59	15.22	12,333	280	71,390	10,149	20,409	11,031	52,805	9,915
Sunstate Bank	Miami	105,681	3,693	7,130	5,639	3.49	4.85	9,057	1,755	7,563	654	9,307	0	5,686	569
Terrabank, NA	Miami	112,757	2,245	1,399	817	1.99	2.71	6,130	0	6,629	550	2,056	1,499	6,745	550
TotalBank	Miami	1,132,148	32,390	63,186	59,225	2.86	6.48	15,791	0	126,720	369	19,354	0	141,385	422
TransAtlantic Bank	Miami	326,539	7,127	6,500	5,883	2.18	2.67	10,593	0	13,628	749	18,980	0	13,127	928
TransCapital Bank	Sunrise	204,454	3,687	4,578	2,723	1.80	12.83	12,563	3,238	26,014	5,657	3,504	3,435	28,968	4,912
U.S. Century Bank	Doral	1,629,650	47,713	79,830	49,749	2.93	9.43	45,069	100	171,231	19,721	55,549	114	104,878	22,500
Union Credit Bank	Miami	107,451	1,424	5,885	6,841	1.33	4.30	1,044	0	5,409	1,236	719	0	7,212	1,236
Valley Bank	Fort Lauderdale	79,896	1,452	1,737	1,366	1.82	2.47	1,968	0	2,323	1,032	60	723	2,799	1,005
Total/Average		37,446,560	777,917	1,133,651	897,689	2.08	5.43	744,126	55,335	2,556,636	346,668	681,007	115,699	2,830,033	297,895

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								P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
								30-90 \$	90 + \$			30-90 \$	90 + \$		
Port St. Lucie, FL (Metro)															
First Bank and Trust Company of Indiantown	Indiantown	68,421	1,223	537	133	1.79	4.16	1,547	0	2,680	1,115	2,605	531	1,206	1,758
First Peoples Bank	Port Saint Lucie	189,042	4,730	4,959	2,998	2.50	8.63	1,269	907	15,083	6,719	4,096	1,717	15,730	7,037
Gulfstream Business Bank	Stuart	420,093	15,258	14,600	5,837	3.63	3.18	778	0	11,386	6,583	3,606	395	14,539	11,760
Riverside National Bank of Florida	Fort Pierce	1,927,201	89,191	130,991	123,148	4.62	8.74	25,050	1,692	242,975	53,884	25,036	153	240,162	57,767
Seacoast National Bank	Stuart	1,397,501	43,192	122,767	110,826	3.05	5.73	8,616	156	97,876	25,385	10,769	48	153,981	26,819
Total/Average		4,002,258	153,594	273,854	242,942	3.84	7.18	37,260	2,755	370,000	93,686	46,112	2,844	425,618	105,141
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	Vero Beach	129,463	2,317	1,150	669	1.79	3.85	5,363	0	5,301	897	1,724	7	4,819	896
Total/Average		129,463	2,317	1,150	669	1.79	3.85	5,363	0	5,301	897	1,724	7	4,819	896
Southeast - Total/Average		42,068,696	941,710	1,415,706	1,146,065	2.24	5.57	797,530	58,647	2,949,754	445,213	744,314	119,666	3,284,433	405,281