

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non		P/D Still Accruing		Non	
								30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>State Summary</b>															
Northwest - Total/Average		8,685,803	178,006	34,354	32,647	2.05	5.33	256,364	21,199	480,295	155,047	183,110	15,322	396,410	109,411
North Central - Total/Average		2,261,221	30,446	3,666	2,207	1.35	2.04	23,119	1,072	49,433	15,185	24,421	1,280	34,579	13,571
Northeast - Total/Average		3,658,065	74,107	11,149	14,026	2.03	5.09	104,567	7,564	206,238	48,110	105,787	7,662	180,752	37,025
East Central - Total/Average		6,876,666	149,974	25,750	20,791	2.18	3.63	213,751	16,185	289,975	72,546	156,929	7,086	233,561	56,018
Tampa Bay - Total/Average		10,086,943	200,277	58,069	49,668	1.99	3.31	214,095	28,186	399,777	71,943	145,151	12,431	333,677	56,535
South Central - Total/Average		1,168,672	21,124	2,630	1,481	1.81	2.07	25,841	202	28,066	7,192	24,512	962	26,389	2,508
Southwest - Total/Average		7,261,869	204,508	27,178	26,715	2.82	8.02	214,822	25,611	653,167	165,798	204,225	31,975	548,976	128,672
Southeast - Total/Average		43,301,313	807,714	212,969	214,147	1.87	4.50	1,062,447	103,234	2,589,905	220,118	890,241	94,746	2,104,726	179,206
<b>State Total</b>		<b>83,300,552</b>	<b>1,666,156</b>	<b>375,765</b>	<b>361,682</b>	<b>2.00</b>	<b>4.60</b>	<b>2,115,006</b>	<b>203,253</b>	<b>4,696,856</b>	<b>755,939</b>	<b>1,734,376</b>	<b>171,464</b>	<b>3,859,070</b>	<b>582,946</b>
<b>Northwest</b>															
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>															
Beach Community Bank	Fort Walton Beach	482,095	6,250	902	1,774	1.27	7.18	25,460	1,749	27,343	22,301	13,730	4	22,800	16,443
Community Bank, Destin	Miramar Beach	26,061	235	0	214	0.90	5.03	2,043	0	0	2,565	0	0	360	2,462
Destin First Bank	Destin	69,176	1,043	81	0	1.50	2.37	1,192	0	469	1,688	234	0	469	1,708
First City Bank of Florida	Fort Walton Beach	239,789	3,116	712	478	1.30	6.06	5,148	1,645	13,417	5,361	11,140	999	10,479	3,787
First National Bank and Trust	Fort Walton Beach	197,454	5,845	(7)	32	2.91	4.57	6,404	27	13,779	2,297	10,028	5	7,888	2,571
First National Bank of Crestview	Crestview	87,299	1,727	75	0	1.98	5.91	4,656	778	2,855	6,217	5,936	484	2,135	6,490
GulfSouth Private Bank	Destin	140,888	1,409	100	0	1.00	0.39	2,265	298	728	0	878	0	728	0
Peoples National Bank	Niceville	83,292	1,057	0	237	1.26	3.90	1,352	531	3,108	1,918	961	2	3,632	1,929
Premier Community Bank of the Emerald Coast	Crestview	101,868	1,140	150	157	1.12	1.09	76	0	593	874	17	0	1,614	0
<b>Total/Average</b>		<b>1,427,922</b>	<b>21,822</b>	<b>2,013</b>	<b>2,892</b>	<b>1.53</b>	<b>5.03</b>	<b>48,596</b>	<b>5,028</b>	<b>62,292</b>	<b>43,221</b>	<b>42,924</b>	<b>1,494</b>	<b>50,105</b>	<b>35,390</b>
<b>Panama City-Lynn Haven, FL (Metro)</b>															
Bay Bank & Trust Co.	Panama City	138,204	1,988	415	635	1.44	3.41	1,467	0	7,767	907	2,247	0	4,954	832
Coastal Community Bank	Panama City	282,574	3,528	1,000	684	1.18	6.99	12,148	0	18,496	7,766	9,101	0	11,026	3,720
First National Bank Northwest Florida	Panama City	79,146	1,037	0	122	1.31	5.97	1,001	0	6,607	689	180	4,443	311	234
Summit Bank, National Association	Panama City	26,951	346	65	0	1.28	0.00	0	0	0	0	0	0	0	0
Vision Bank	Panama City	694,445	29,704	8,500	8,024	4.24	11.53	28,289	3,867	79,818	28,792	4,984	644	91,206	19,698
<b>Total/Average</b>		<b>1,221,320</b>	<b>36,603</b>	<b>9,980</b>	<b>9,465</b>	<b>3.00</b>	<b>8.60</b>	<b>42,905</b>	<b>3,867</b>	<b>112,688</b>	<b>38,154</b>	<b>16,512</b>	<b>5,087</b>	<b>107,497</b>	<b>24,484</b>
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>															
Bank of Pensacola	Pensacola	1,550,963	32,837	6,291	4,251	2.11	4.47	36,709	438	70,770	9,731	24,021	786	40,752	10,071
Bank of the South	Pensacola	11,810	95	0	4	0.80	0.00	1	0	0	0	0	0	0	0
First National Bank of Florida	Milton	296,215	7,779	0	2,223	2.63	12.66	6,814	1,070	32,497	24,543	3,590	1,419	41,991	9,768
First Navy Bank	Pensacola	5,805	154	0	12	2.65	0.00	1	23	0	0	39	0	0	0
Gulf Coast Community Bank	Pensacola	228,293	3,581	200	1,234	1.57	5.10	20,811	0	13,331	789	10,528	108	2,921	789
Warrington Bank	Pensacola	25,920	125	0	0	0.48	0.00	3	0	0	0	6	0	0	0
<b>Total/Average</b>		<b>2,119,006</b>	<b>44,571</b>	<b>6,491</b>	<b>7,724</b>	<b>2.10</b>	<b>5.58</b>	<b>64,339</b>	<b>1,531</b>	<b>116,598</b>	<b>35,063</b>	<b>38,184</b>	<b>2,313</b>	<b>85,664</b>	<b>20,628</b>

**FLORIDA ASSET QUALITY - MARCH 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 + \$		
<b>Tallahassee, FL (Metro)</b>															
Bank of Tallahassee	Tallahassee	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	1,670	0	2,095	0
Capital City Bank	Tallahassee	1,959,461	40,172	8,410	6,271	2.04	4.91	28,449	460	110,200	11,425	37,985	192	96,876	9,222
Farmers & Merchants Bank	Monticello	349,526	4,092	1,400	292	1.17	2.81	9,382	0	9,560	3,671	4,367	0	7,242	1,029
Hancock Bank of Florida	Tallahassee	216,717	3,096	563	500	1.42	0.41	3,549	1,799	1,962	0	2,503	1,952	589	0
Premier Bank	Tallahassee	302,520	6,430	1,358	861	2.11	3.73	3,462	255	11,036	5,420	5,296	0	9,922	3,599
Prime Meridian Bank	Tallahassee	32,751	353	51	0	1.08	0.00	0	0	0	0	0	0	0	0
ProBank	Tallahassee	32,178	394	83	61	1.22	0.00	51	0	0	0	0	0	0	0
Tallahassee State Bank	Tallahassee	326,131	9,225	2,314	2,179	2.83	3.19	25,090	3,741	10,684	180	8,262	1,226	3,184	180
Wakulla Bank	Crawfordville	353,189	3,757	453	1,298	1.06	4.04	21,598	0	14,033	6,728	13,317	93	10,479	5,551
<b>Total/Average</b>		<b>3,572,473</b>	<b>67,519</b>	<b>14,632</b>	<b>11,462</b>	<b>1.89</b>	<b>3.83</b>	<b>91,581</b>	<b>6,255</b>	<b>157,475</b>	<b>27,424</b>	<b>73,400</b>	<b>3,463</b>	<b>130,387</b>	<b>19,581</b>
<b>Other</b>															
Bank of Bonifay	Bonifay	165,412	4,071	732	96	2.46	9.60	2,700	304	18,612	4,095	3,513	88	13,960	3,514
Bank of Jackson County	Graceville	25,942	234	1	409	0.90	8.64	1,025	366	3,168	8	1,018	167	2,986	8
First Capital Bank	Marianna	35,876	502	124	61	1.40	7.48	89	0	2,244	1,537	0	0	0	1,537
Gulf State Community Bank	Carrabelle	92,681	2,449	376	538	2.64	9.79	4,503	3,848	6,701	5,545	6,637	2,710	5,287	4,269
Peoples Bank of Graceville	Graceville	25,171	235	5	0	0.93	0.75	626	0	517	0	922	0	524	0
<b>Total/Average</b>		<b>345,082</b>	<b>7,491</b>	<b>1,238</b>	<b>1,104</b>	<b>2.17</b>	<b>8.20</b>	<b>8,943</b>	<b>4,518</b>	<b>31,242</b>	<b>11,185</b>	<b>12,090</b>	<b>2,965</b>	<b>22,757</b>	<b>9,328</b>
<b>Northwest - Total/Average</b>		<b>8,685,803</b>	<b>178,006</b>	<b>34,354</b>	<b>32,647</b>	<b>2.05</b>	<b>5.33</b>	<b>256,364</b>	<b>21,199</b>	<b>480,295</b>	<b>155,047</b>	<b>183,110</b>	<b>15,322</b>	<b>396,410</b>	<b>109,411</b>
<b>North Central</b>															
<b>Gainesville, FL (Metro)</b>															
Florida Citizens Bank	Gainesville	202,594	2,332	94	0	1.14	0.86	1,036	0	2,361	80	543	0	2,172	298
Merchants & Southern Bank	Gainesville	293,938	2,758	206	22	0.93	1.86	0	0	5,469	1,880	2,130	0	2,283	1,920
<b>Total/Average</b>		<b>496,532</b>	<b>5,090</b>	<b>300</b>	<b>22</b>	<b>1.03</b>	<b>1.44</b>	<b>1,036</b>	<b>0</b>	<b>7,830</b>	<b>1,960</b>	<b>2,673</b>	<b>0</b>	<b>4,455</b>	<b>2,218</b>

**FLORIDA ASSET QUALITY - MARCH 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 + \$		
<b>Ocala, FL (Metro)</b>															
Alarion Bank	Ocala	214,370	2,457	94	351	1.15	0.30	123	0	507	329	286	0	1,126	0
Central Florida State Bank	Belleview	80,113	1,891	75	0	2.36	8.07	1,209	0	8,782	24	2,044	38	5,049	24
Community Bank and Trust of Florida	Ocala	350,990	4,810	625	79	1.37	0.87	1,259	0	3,852	500	1,170	0	2,102	0
First Avenue National Bank	Ocala	56,049	960	109	343	1.71	3.37	487	311	1,664	865	457	311	3,192	0
Gateway Bank of Central Florida	Ocala	107,395	1,478	68	0	1.38	0.40	1,307	0	110	488	397	0	0	488
Independent National Bank	Ocala	149,775	2,255	1,365	1,025	1.51	4.08	5,004	0	7,189	1,466	1,079	0	3,213	2,021
<b>Total/Average</b>		<b>958,692</b>	<b>13,851</b>	<b>2,336</b>	<b>1,798</b>	<b>1.44</b>	<b>1.94</b>	<b>9,389</b>	<b>311</b>	<b>22,104</b>	<b>3,672</b>	<b>5,433</b>	<b>349</b>	<b>14,682</b>	<b>2,533</b>
<b>Other</b>															
Citizens State Bank	Perry	64,538	623	40	46	0.97	2.69	1,312	222	293	1,792	2,271	293	621	2,189
Columbia Bank	Lake City	167,717	2,364	455	23	1.41	2.66	2,180	0	5,963	112	2,034	0	2,393	0
Community State Bank	Starke	25,142	596	0	12	2.37	1.34	1,332	65	683	0	1,261	88	681	0
Drummond Community Bank	Chieffland	101,959	1,648	180	87	1.62	0.43	400	2	126	670	124	4	279	500
Lafayette State Bank	Mayo	51,239	511	30	0	1.00	1.58	442	348	931	200	19	340	939	200
Madison County Community Bank	Madison	50,753	608	116	10	1.20	0.77	507	55	368	221	1,711	103	258	135
Peoples State Bank	Lake City	65,719	868	79	12	1.32	0.88	690	0	569	186	482	0	291	186
Perkins State Bank	Williston	124,972	2,520	30	77	2.02	0.56	2,355	69	961	80	2,318	103	806	35
Putnam State Bank	Palatka	153,958	1,767	100	120	1.15	8.25	3,476	0	9,605	6,292	6,095	0	9,174	5,575
<b>Total/Average</b>		<b>805,997</b>	<b>11,505</b>	<b>1,030</b>	<b>387</b>	<b>1.43</b>	<b>2.52</b>	<b>12,694</b>	<b>761</b>	<b>19,499</b>	<b>9,553</b>	<b>16,315</b>	<b>931</b>	<b>15,442</b>	<b>8,820</b>
<b>North Central - Total/Average</b>		<b>2,261,221</b>	<b>30,446</b>	<b>3,666</b>	<b>2,207</b>	<b>1.35</b>	<b>2.04</b>	<b>23,119</b>	<b>1,072</b>	<b>49,433</b>	<b>15,185</b>	<b>24,421</b>	<b>1,280</b>	<b>34,579</b>	<b>13,571</b>
<b>Northeast</b>															
<b>Jacksonville, FL (Metro)</b>															
American Enterprise Bank of Florida	Jacksonville	178,543	2,575	50	25	1.44	1.80	2,921	293	2,999	746	2,221	0	1,159	746
CenterBank of Jacksonville, National Association	Jacksonville	156,722	2,811	1,467	2,482	1.79	8.33	6,627	4,012	8,314	7,190	4,189	3,251	12,001	1,425
CNLBank, First Coast	Jacksonville	180,688	3,179	205	0	1.76	1.83	0	0	4,096	0	3,358	0	4,000	0
First Bank of Jacksonville	Jacksonville	72,693	2,037	600	443	2.80	8.85	2,363	0	6,503	2,054	2,566	0	6,635	1,694
First Coast Community Bank	Fernandina Beach	229,098	4,205	734	140	1.84	1.86	1,820	24	4,666	480	876	275	2,517	82
First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	377,152	9,918	2,059	3,675	2.63	9.05	31,091	0	39,263	4,044	24,584	0	39,683	4,721
First National Bank of Nassau County	Fernandina Beach	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
Florida Bank of Jacksonville	Jacksonville	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	1,956	0	2,102	1,707
Florida Capital Bank, N.A.	Jacksonville	656,544	13,674	1,125	1,399	1.76	6.75	9,712	2,567	59,230	11,201	20,523	2,138	41,136	8,948
Haven Trust Bank Florida	Ponte Vedra Beach	140,566	3,454	253	0	2.46	5.47	6,529	650	8,797	411	5,482	0	5,410	282
Heritage Bank of North Florida	Orange Park	140,114	2,898	310	59	2.07	10.14	6,855	0	13,605	5,038	7,755	0	10,402	3,127
Intracoastal Bank	Palm Coast	25,978	296	83	0	1.14	0.00	0	0	0	0	0	0	0	0
Jacksonville Bank	Jacksonville	383,697	4,942	938	702	1.29	2.23	17,747	0	9,551	89	1,784	0	12,436	89
Oceanside Bank	Jacksonville Beach	207,488	4,062	234	171	1.96	3.47	2,276	18	7,292	2,338	3,340	1,656	5,459	3,421
Prosperity Bank	Saint Augustine	698,740	14,626	3,048	4,930	2.09	4.74	14,682	0	38,928	13,430	22,410	261	34,687	10,273
Synovus Bank of Jacksonville	Jacksonville	210,042	5,430	43	0	2.59	1.62	1,944	0	2,994	1,089	4,743	81	3,125	510
<b>Northeast - Total/Average</b>		<b>3,658,065</b>	<b>74,107</b>	<b>11,149</b>	<b>14,026</b>	<b>2.03</b>	<b>5.09</b>	<b>104,567</b>	<b>7,564</b>	<b>206,238</b>	<b>48,110</b>	<b>105,787</b>	<b>7,662</b>	<b>180,752</b>	<b>37,025</b>

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								P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
								30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>East Central</b>															
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>															
East Coast Community Bank	Ormond Beach	75,950	1,042	133	746	1.37	2.54	1,118	0	2,322	75	1,265	0	727	100
Floridian Bank	Daytona Beach	103,428	2,562	20	0	2.48	2.11	2,090	0	2,671	0	0	0	56	0
Friends Bank	New Smyrna Beach	114,731	2,035	575	0	1.77	0.58	2,808	0	965	0	3,456	0	467	0
Gateway Bank of Florida	Daytona Beach	115,432	2,391	430	6	2.07	1.51	5,929	0	2,387	179	1,872	0	1,297	0
Mainstreet Community Bank of Florida	Deland	135,369	1,711	303	718	1.26	0.81	2,723	187	879	427	1,464	178	1,577	140
Pinnacle Bank	Orange City	163,147	2,083	261	0	1.28	2.18	421	0	4,129	350	863	0	2,039	372
Sunshine State Community Bank	Port Orange	119,105	1,755	950	1,083	1.47	6.02	9,630	0	7,635	2,795	8,910	2	6,778	2,360
Surety Bank	Deland	92,969	2,049	150	39	2.20	4.71	2,479	0	5,117	636	1,266	107	5,337	636
<b>Total/Average</b>		<b>920,131</b>	<b>15,628</b>	<b>2,822</b>	<b>2,592</b>	<b>1.70</b>	<b>2.51</b>	<b>27,198</b>	<b>187</b>	<b>26,105</b>	<b>4,462</b>	<b>19,096</b>	<b>287</b>	<b>18,278</b>	<b>3,608</b>
<b>Orlando-Kissimmee, FL (Metro)</b>															
AmericanFirst Bank	Clermont	72,851	1,142	225	308	1.57	6.27	6,989	1,500	5,049	881	1,900	95	1,923	0
Banco Popular, National Association	Orlando	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
BankFirst	Winter Park	345,932	11,169	4,017	2,215	3.23	3.24	6,628	0	11,176	8,818	2,395	0	10,019	7,342
Centerstate Bank Central Florida, National Association	Kissimmee	200,493	3,169	280	830	1.58	3.00	5,798	987	8,105	363	6,603	23	7,772	549
Citizens Bank of Florida	Oviedo	167,049	2,083	210	28	1.25	1.77	1,610	0	3,181	1,042	4,350	0	6,701	1,042
Citizens First Bank	The Villages	464,185	16,658	3,178	458	3.59	3.44	5,553	900	30,656	3,922	4,864	561	31,475	4,549
CNLBank	Orlando	1,084,823	18,103	1,887	230	1.67	4.34	26,933	2,877	45,851	7,526	26,795	0	21,073	6,125
Commerce National Bank & Trust	Winter Park	88,388	1,042	42	0	1.18	1.15	2,457	0	1,248	0	0	0	1,419	0
Emergent National Bank	Winter Park	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
First Colony Bank of Florida	Maitland	31,984	405	105	0	1.27	0.00	0	0	0	0	0	0	0	0
First Commercial Bank of Florida	Orlando	580,264	17,570	971	4,082	3.03	6.61	24,780	2,016	39,924	7,580	19,376	2,910	42,527	3,039
First Green Bank	Eustis	9,484	120	120	0	1.27	0.00	0	0	0	0	NA	NA	NA	NA
First National Bank of Central Florida	Winter Park	370,512	6,662	302	242	1.79	4.38	2,652	0	20,423	3,126	1,183	326	15,592	3,126
First National Bank of Mount Dora	Mount Dora	154,889	1,917	210	17	1.24	1.40	3,787	985	2,682	146	5,132	767	2,351	152
Florida Bank of Commerce	Orlando	120,195	1,782	2	0	1.48	4.56	1,699	0	1,815	5,754	0	0	1,815	5,754
HomeBanc, National Association	Lake Mary	54,002	849	96	0	1.02	0.00	2,104	0	0	0	0	0	0	0
Independent Banker's Bank of Florida	Lake Mary	262,736	8,522	50	2,705	3.24	4.20	19,199	6,011	7,383	9,087	4,692	2,100	8,185	8,032
Jefferson National Bank	Winter Park	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
MidFlorida Bank	Maitland	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
New Traditions National Bank	Orlando	44,968	680	216	0	1.51	0.00	0	0	0	0	0	0	0	0
Old Southern Bank	Orlando	273,547	9,180	6,436	2,628	3.36	8.10	4,999	425	25,403	4,822	10,421	0	4,042	3,343
Orange Bank of Florida	Orlando	203,896	3,529	295	275	1.73	2.07	5,764	230	5,135	874	1,048	0	5,943	712
Orlando National Bank	Longwood	94,584	1,627	900	509	1.72	6.07	1,880	0	5,314	1,729	2,268	0	3,815	871
Reunion Bank of Florida	Tavares	20,682	259	119	0	1.25	0.00	0	0	0	0	0	0	0	0
Riverside Bank of Central Florida	Winter Park	90,903	1,054	171	374	1.16	0.78	3,475	67	0	1,109	472	17	2,577	225
Seaside National Bank & Trust	Orlando	240,801	3,322	910	15	1.11	0.68	15	0	3,330	0	0	0	2,270	0
Semorran National Bank	Casselberry	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
United Southern Bank	Umatilla	321,118	5,470	600	492	1.70	1.73	9,952	0	6,481	969	7,626	0	6,263	526
<b>Total/Average</b>		<b>5,298,286</b>	<b>116,314</b>	<b>21,342</b>	<b>15,408</b>	<b>2.20</b>	<b>3.56</b>	<b>136,274</b>	<b>15,998</b>	<b>223,156</b>	<b>57,748</b>	<b>99,125</b>	<b>6,799</b>	<b>175,762</b>	<b>45,387</b>

**FLORIDA ASSET QUALITY - MARCH 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	OREO	P/D Still Accruing		Non	OREO	
								30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>																
Bank Brevard	Melbourne	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	NA
Community Bank of the South	Merritt Island	61,825	1,119	150	7	1.81	1.51	91	0	0	1,573	1,104	0	816	1,573	
Fidelity Bank of Florida, National Association	Merritt Island	369,689	12,406	1,387	2,742	3.36	8.30	48,536	0	31,807	3,790	33,946	0	32,187	3,293	
Florida Business Bank	Melbourne	85,472	2,700	0	42	3.16	5.12	1,630	0	4,033	3,162	3,658	0	3,483	2,157	
Prime Bank	Melbourne	49,401	593	49	0	1.20	0.38	0	0	247	0	0	0	247	0	
Sunrise Bank	Cocoa Beach	91,862	1,214	0	0	1.32	5.22	22	0	4,627	1,811	0	0	2,788	0	
<b>Total/Average</b>		<b>658,249</b>	<b>18,032</b>	<b>1,586</b>	<b>2,791</b>	<b>2.74</b>	<b>5.92</b>	<b>50,279</b>	<b>0</b>	<b>40,714</b>	<b>10,336</b>	<b>38,708</b>	<b>0</b>	<b>39,521</b>	<b>7,023</b>	
<b>East Central - Total/Average</b>																
		<b>6,876,666</b>	<b>149,974</b>	<b>25,750</b>	<b>20,791</b>	<b>2.18</b>	<b>3.63</b>	<b>213,751</b>	<b>16,185</b>	<b>289,975</b>	<b>72,546</b>	<b>156,929</b>	<b>7,086</b>	<b>233,561</b>	<b>56,018</b>	
<b>Tampa Bay</b>																
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>																
1st Manatee Bank	Parrish	31,170	293	63	0	0.94	0.00	60	0	0	0	0	0	0	0	0
Bank of Commerce	Sarasota	267,012	5,061	1,698	1,980	1.89	7.20	8,477	700	11,277	14,287	3,004	2,098	14,694	7,313	
Bank of Venice	Venice	67,262	2,142	344	89	3.18	0.45	8,210	0	333	113	204	0	432	0	
Community Bank of Manatee	Bradenton	203,810	5,265	905	774	2.58	6.58	9,410	161	14,989	1,982	8,660	389	13,455	1,127	
Community National Bank of Sarasota County	Venice	81,326	1,578	2,250	2,274	1.94	11.81	771	0	9,221	2,469	1,842	0	12,900	2,910	
First America Bank	Osprey	66,127	696	11	0	1.05	0.12	150	0	150	0	150	0	0	0	
First Priority Bank	Bradenton	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	
First State Bank	Sarasota	373,305	20,286	5,258	5,655	5.43	6.76	21,190	0	27,833	3,266	12,157	0	23,880	811	
Flagship National Bank	Bradenton	144,346	7,186	3,930	2,627	4.98	11.63	4,243	2,716	22,259	830	5,312	603	18,063	468	
Florida Bank of Sarasota		NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	
Florida Shores Bank - Southwest	Venice	72,023	1,076	238	0	1.49	0.00	0	0	0	0	0	0	0	0	
Freedom Bank	Bradenton	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	
Gateway Bank of Southwest Florida	Sarasota	45,342	590	223	0	1.30	0.00	0	0	0	0	0	0	0	0	
Horizon Bank	Bradenton	168,106	1,652	220	71	0.95	5.34	6,462	2,293	9,208	2,649	3,129	84	7,288	2,815	
Insignia Bank	Sarasota	85,905	1,909	551	390	2.22	5.19	0	4	4,081	1,815	215	0	3,130	1,864	
LandMark Bank of Florida	Sarasota	288,373	4,698	1,515	855	1.63	3.19	7,404	0	10,230	1,415	3,213	0	6,415	1,655	
Sabal Palm Bank	Sarasota	44,397	994	596	375	2.24	3.24	100	0	2,333	0	0	0	2,710	0	
<b>Total/Average</b>		<b>1,938,504</b>	<b>53,426</b>	<b>17,802</b>	<b>15,090</b>	<b>2.76</b>	<b>5.38</b>	<b>66,477</b>	<b>5,874</b>	<b>111,914</b>	<b>28,826</b>	<b>37,886</b>	<b>3,174</b>	<b>102,967</b>	<b>18,963</b>	
<b>Homosassa Springs, FL (Micro)</b>																
Brannen Bank	Inverness	299,060	1,548	0	30	0.52	1.08	6,552	39	3,701	841	12,995	911	2,788	949	
Nature Coast Bank	Hernando	44,267	847	18	0	1.91	1.06	363	0	654	0	0	0	426	233	
<b>Total/Average</b>		<b>343,327</b>	<b>2,395</b>	<b>18</b>	<b>30</b>	<b>0.70</b>	<b>1.08</b>	<b>6,915</b>	<b>39</b>	<b>4,355</b>	<b>841</b>	<b>12,995</b>	<b>911</b>	<b>3,214</b>	<b>1,182</b>	

**FLORIDA ASSET QUALITY - MARCH 31, 2009**

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ 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 + \$		
<b>Lakeland-Winter Haven, FL (Metro)</b>															
Bank of Central Florida	Lakeland	79,128	805	30	0	1.02	0.00	0	0	0	0	0	0	0	0
CenterState Bank of Florida, National Association	Winter Haven	330,517	4,047	666	245	1.22	0.78	2,791	0	5,445	1,871	5,104	0	1,091	2,757
Citizens Bank & Trust	Lake Wales	288,798	3,536	228	212	1.22	2.19	1,923	0	7,432	1,582	5,957	0	3,419	1,582
Community National Bank At Bartow	Bartow	73,840	1,201	0	351	1.63	6.64	3,101	347	4,222	1,544	1,600	304	3,895	2,528
Community Southern Bank	Lakeland	59,413	810	87	201	1.36	0.00	609	0	0	0	4	0	199	0
Providence Bank	Winter Haven	35,347	491	35	80	1.39	2.05	0	0	675	357	409	570	437	0
<b>Total/Average</b>		<b>867,043</b>	<b>10,890</b>	<b>1,046</b>	<b>1,089</b>	<b>1.26</b>	<b>1.32</b>	<b>8,424</b>	<b>347</b>	<b>17,774</b>	<b>5,354</b>	<b>13,074</b>	<b>874</b>	<b>9,041</b>	<b>6,867</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>															
American Momentum Bank	Tampa	173,008	1,916	394	0	1.10	4.94	0	0	14,919	0	0	0	14,296	0
Anderen Bank of Tampa Bay	Palm Harbor	66,959	839	290	0	1.25	0.00	0	0	0	0	0	0	0	0
Bank of Florida - Tampa Bay	Tampa	222,394	3,478	791	2,861	1.56	4.53	9,970	0	11,166	877	1,215	0	11,044	127
Bank of St. Petersburg	Tampa	665,757	14,960	1	2,591	2.25	2.94	6,098	0	23,910	1,288	161	0	23,747	0
Bank of Tampa	Tampa	667,524	7,911	1,314	1,603	1.19	0.48	8,670	933	4,345	68	2,549	272	6,482	1,200
Bay Cities Bank	Tampa	272,578	8,930	5,287	2,592	3.28	4.91	0	10,267	19,199	3,200	3,159	3,262	12,493	3,200
CenterState Bank, N.A.	Zephyrhills	250,646	4,413	755	523	1.76	3.80	5,145	317	4,670	9,669	7,129	27	9,004	1,161
Central Bank	Tampa	37,605	468	99	36	1.24	0.21	41	0	101	0	250	0	0	0
Century Bank of Florida	Tampa	58,109	2,031	185	4	3.50	2.95	327	1,747	1,892	720	445	449	2,004	720
Cornerstone Community Bank	Saint Petersburg	247,721	3,732	1,125	629	1.51	2.41	7,664	93	3,567	4,434	7,414	0	4,376	4,138
Cortez Community Bank	Brooksville	62,324	2,838	838	181	4.55	18.47	957	0	14,187	546	833	0	12,468	546
First Citrus Bank	Tampa	196,867	3,374	210	0	1.71	4.44	1,172	0	11,292	0	1,396	0	11,041	1,037
First Commercial Bank of Tampa Bay	Tampa	109,430	2,148	1,180	2,269	1.96	9.55	6,285	0	13,452	1,570	9,309	0	16,606	1,570
First Home Bank	Seminole	85,196	1,187	217	125	1.39	3.60	3,552	0	2,682	1,079	5,317	36	2,661	998
First National Bank of Pasco	Dade City	120,850	877	75	179	0.73	0.39	816	0	410	177	280	0	384	0
Flagship Community Bank	Clearwater	77,706	1,451	99	252	1.87	0.62	3,056	0	515	0	881	0	0	0
Florida Traditions Bank	Dade City	63,348	875	150	0	1.38	0.00	0	0	0	0	0	0	0	0
Freedom Bank of America	Saint Petersburg	81,179	856	20	1	1.05	1.79	23	0	1,768	0	19	0	1,717	0
GulfShore Bank	Tampa	21,280	255	43	0	1.20	0.00	0	0	0	0	0	0	0	0
Heritage Bank of Florida	Lutz	211,714	2,791	375	200	1.32	1.77	4,101	0	4,162	400	666	0	3,638	530
Hillsboro Bank	Plant City	50,719	650	130	82	1.28	0.45	114	0	148	274	70	0	442	0
Jefferson Bank of Florida	Oldsmar	34,331	454	70	0	1.32	0.00	0	0	0	0	0	0	0	0
NorthStar Bank	Tampa	37,027	575	107	28	1.55	0.00	337	0	0	0	379	0	28	0
Old Harbor Bank	Clearwater	195,507	2,651	1,035	1,118	1.36	5.57	7,200	2,166	9,836	4,102	1,594	0	9,843	4,102
Palm Bank	Tampa	112,050	2,263	342	324	2.02	2.52	829	0	4,092	666	5,094	0	3,103	1,181
Patriot Bank	Trinity	83,463	1,960	64	126	2.35	2.66	2,897	0	2,656	488	937	0	2,947	692
Pilot Bank	Tampa	194,189	3,247	500	123	1.67	3.90	1,562	0	8,237	1,933	552	0	5,327	1,573
Platinum Bank	Brandon	266,247	3,281	398	295	1.23	2.10	173	0	6,412	1,573	723	151	5,701	3,058
Progress Bank of Florida	Tampa	86,749	1,281	24	0	1.48	3.09	5,707	0	3,228	308	2,336	0	2,584	286
Southern Commerce Bank, National Association	Tampa	120,293	4,712	2,140	151	3.92	6.50	7,573	1,314	14,554	196	8,204	0	2,999	0
SouthShore Community Bank	Apollo Beach	41,547	1,323	34	20	3.18	3.14	4,212	0	1,291	270	66	0	1,291	300
Synovus Bank of Tampa Bay	Saint Petersburg	1,244,717	29,942	17,453	15,093	2.40	5.51	39,830	2,260	79,998	3,084	17,025	881	50,104	3,104
TCM Bank, National Association	Tampa	130,068	6,360	2,860	2,053	4.89	0.04	2,744	2,829	51	0	3,106	2,394	30	0
USAmeriBank	Largo	528,371	7,695	596	0	1.46	0.06	598	0	395	0	0	0	0	0
Valrico State Bank	Valrico	120,596	1,842	2	0	1.53	1.30	626	0	2,599	0	87	0	1,995	0
<b>Total/Average</b>		<b>6,938,069</b>	<b>133,566</b>	<b>39,203</b>	<b>33,459</b>	<b>1.93</b>	<b>3.22</b>	<b>132,279</b>	<b>21,926</b>	<b>265,734</b>	<b>36,922</b>	<b>81,196</b>	<b>7,472</b>	<b>218,455</b>	<b>29,523</b>
<b>Tampa Bay - Total/Average</b>		<b>10,086,943</b>	<b>200,277</b>	<b>58,069</b>	<b>49,668</b>	<b>1.99</b>	<b>3.31</b>	<b>214,095</b>	<b>28,186</b>	<b>399,777</b>	<b>71,943</b>	<b>145,151</b>	<b>12,431</b>	<b>333,677</b>	<b>56,535</b>

**FLORIDA ASSET QUALITY - MARCH 31, 2009**

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ 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 + \$		
<b>South Central</b>															
First Bank	Clewiston	196,666	2,773	450	903	1.41	2.65	3,701	0	5,278	2,084	2,539	0	8,091	167
First National Bank of Wauchula	Wauchula	56,963	568	26	18	1.00	0.25	2,992	0	214	0	3,851	20	298	0
First State Bank of Arcadia	Arcadia	95,062	1,974	76	21	2.08	0.95	1,101	155	1,151	188	1,256	0	501	712
Heartland National Bank	Sebring	190,643	2,128	317	438	1.11	2.37	3,641	0	4,178	2,366	3,254	0	4,926	268
Highlands Independent Bank	Sebring	215,782	5,675	1,457	3	2.63	3.43	12,227	47	10,395	988	9,000	942	6,138	470
Wauchula State Bank	Wauchula	413,556	8,006	304	98	1.94	1.43	2,179	0	6,850	1,566	4,612	0	6,435	891
<b>South Central - Total/Average</b>		<b>1,168,672</b>	<b>21,124</b>	<b>2,630</b>	<b>1,481</b>	<b>1.81</b>	<b>2.07</b>	<b>25,841</b>	<b>202</b>	<b>28,066</b>	<b>7,192</b>	<b>24,512</b>	<b>962</b>	<b>26,389</b>	<b>2,508</b>
<b>Southwest</b>															
<b>Cape Coral-Fort Myers, FL (Metro)</b>															
Busey Bank, National Association	Fort Myers	349,199	17,412	850	2,028	4.97	7.17	20,958	1,898	25,224	5,066	17,189	1,285	17,530	5,122
CNLBank, Southwest Florida	Bonita Springs	120,298	2,975	24	122	2.47	4.36	10,159	0	6,525	0	6,371	0	4,322	0
Commerce Bank of Southwest Florida	Fort Myers	61,781	1,302	510	237	2.11	12.49	2,976	1,686	7,621	1,678	4,938	45	6,876	575
Community Bank of Cape Coral	Cape Coral	78,474	646	0	458	0.82	7.14	0	0	6,296	763	2,718	0	5,803	455
Edison National Bank	Fort Myers	122,463	1,213	185	85	0.99	0.73	193	0	1,132	330	1,434	0	1,337	330
Electrum Bank & Trust, National Association		NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
FineMark National Bank & Trust	Fort Myers	95,223	1,390	197	0	1.46	0.11	0	0	162	0	0	0	0	0
First Community Bank of Southwest Florida	Fort Myers	196,587	4,249	0	132	2.13	5.33	914	0	11,392	769	1,195	0	6,586	696
Florida Gulf Bank	Fort Myers	272,039	3,381	375	202	1.24	0.47	200	0	969	655	467	0	925	255
Florida Shores Bank-Gulf Coast	Fort Myers	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
Panther Community Bank, National Association	Lehigh Acres	23,647	342	0	0	1.45	0.00	0	0	0	0	0	0	0	0
Preferred Community Bank	Fort Myers	25,160	383	68	0	1.52	1.67	498	0	456	244	254	0	451	0
Riverside Bank of the Gulf Coast	Cape Coral	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	24,706	3,937	46,458	4,630
Sanibel Captiva Community Bank	Sanibel	192,497	1,927	1,306	1,382	1.00	6.87	4,825	0	11,763	2,731	2,767	0	6,923	2,535
Southwest Capital Bank, National Association	Fort Myers	69,025	1,170	389	409	1.70	1.95	196	0	1,078	884	533	0	696	921
<b>Total/Average</b>		<b>1,606,393</b>	<b>36,390</b>	<b>3,904</b>	<b>5,055</b>	<b>2.27</b>	<b>4.13</b>	<b>40,919</b>	<b>3,584</b>	<b>72,618</b>	<b>13,120</b>	<b>62,572</b>	<b>5,267</b>	<b>97,907</b>	<b>15,519</b>
<b>Naples-Marco Island, FL (Metro)</b>															
Bank of Florida - Southwest	Naples	621,829	12,610	3,144	6,316	2.03	10.18	24,619	0	72,755	4,603	17,164	0	39,341	4,690
Bank of Naples	Naples	140,713	2,649	1,885	1,458	1.88	5.54	3,852	0	7,376	1,972	6,325	0	2,539	1,879
First Florida Bank	Naples	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
First National Bank of the Gulf Coast	Naples	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
Florida Community Bank	Immokalee	588,846	41,015	8,415	3,831	6.96	23.04	22,841	3,185	148,461	76,026	31,362	891	155,521	52,005
Hillcrest Bank Florida	Naples	85,455	7,597	847	70	8.89	11.87	18,158	3,216	11,977	390	3,500	0	11,112	460
Marco Community Bank	Marco Island	117,418	4,907	130	1,298	4.18	9.29	7,827	0	9,980	3,421	831	0	10,236	3,202
Orion Bank	Naples	1,960,469	53,599	0	797	2.73	8.96	50,749	0	213,664	37,931	33,171	10,094	154,534	25,557
Royal Palm Bank of Florida	Naples	125,719	5,315	1,735	2,628	4.23	7.46	13,441	0	11,336	3,306	8,597	1,480	10,294	2,996
Shamrock Bank of Florida	Naples	44,518	908	83	5	2.03	4.53	737	0	2,912	0	600	0	1,052	0
TIB Bank	Naples	1,152,811	23,345	4,965	3,533	2.03	2.90	13,212	0	45,315	4,919	7,670	0	39,344	4,323
<b>Total/Average</b>		<b>4,837,778</b>	<b>151,945</b>	<b>21,204</b>	<b>19,936</b>	<b>3.14</b>	<b>9.44</b>	<b>155,436</b>	<b>6,401</b>	<b>523,776</b>	<b>132,568</b>	<b>109,220</b>	<b>12,465</b>	<b>423,973</b>	<b>95,112</b>



FLORIDA ASSET QUALITY - MARCH 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 + \$				
<b>Punta Gorda, FL (Metro)</b>																	
Calusa National Bank	Punta Gorda	44,744	591	97	8	1.32	0.26	661	0	209	0	0	0	210	0		
Charlotte State Bank	Port Charlotte	175,144	2,277	644	1,262	1.30	1.65	1,899	0	3,707	501	4,634	13	3,028	1,185		
Englewood Bank	Englewood	119,275	1,237	305	398	1.04	4.57	2,769	0	4,396	4,194	2,114	0	4,281	3,350		
National Bank of Southwest Florida	Port Charlotte	14,882	246	28	0	1.65	2.59	0	0	756	0	0	0	756	0		
Peninsula Bank	Englewood	463,653	11,822	996	56	2.55	10.01	13,138	15,626	47,705	15,415	25,685	14,230	18,821	13,506		
<b>Total/Average</b>		<b>817,698</b>	<b>16,173</b>	<b>2,070</b>	<b>1,724</b>	<b>1.98</b>	<b>6.50</b>	<b>18,467</b>	<b>15,626</b>	<b>56,773</b>	<b>20,110</b>	<b>32,433</b>	<b>14,243</b>	<b>27,096</b>	<b>18,041</b>		
<b>Southwest - Total/Average</b>		<b>7,261,869</b>	<b>204,508</b>	<b>27,178</b>	<b>26,715</b>	<b>2.82</b>	<b>8.02</b>	<b>214,822</b>	<b>25,611</b>	<b>653,167</b>	<b>165,798</b>	<b>204,225</b>	<b>31,975</b>	<b>548,976</b>	<b>128,672</b>		
<b>Southeast</b>																	
<b>Key West, FL (Micro)</b>																	
First State Bank of the Florida Keys	Key West	486,098	6,103	1,500	981	1.26	3.13	13,901	7,562	23,561	2,727	13,815	7,924	14,242	1,694		
Marine Bank	Marathon	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Total/Average</b>		<b>486,098</b>	<b>6,103</b>	<b>1,500</b>	<b>981</b>	<b>1.26</b>	<b>3.13</b>	<b>13,901</b>	<b>7,562</b>	<b>23,561</b>	<b>2,727</b>	<b>13,815</b>	<b>7,924</b>	<b>14,242</b>	<b>1,694</b>		
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>																	
1st National Bank of South Florida	Homestead	159,566	1,656	105	50	1.04	3.10	1,488	0	10,713	127	3,119	2,673	4,753	0		
1st United Bank	Boca Raton	497,872	5,856	105	50	1.18	1.45	12,567	0	9,040	0	6,681	2,059	8,549	0		
American National Bank	Oakland Park	143,672	1,805	80	5	1.26	0.82	1,896	0	1,509	0	2,516	0	1,119	0		
Anchor Commercial Bank	Palm Beach Garden	122,914	2,945	783	40	2.40	3.48	8,187	0	5,432	0	5,389	0	1,788	1,722		
BAC Florida Bank	Coral Gables	646,089	8,878	2,625	1,501	1.37	3.07	18,798	0	25,512	4,725	20,704	0	20,949	5,056		
Bank of Belle Glade	Belle Glade	26,872	214	3	5	0.80	0.36	579	0	203	0	914	0	203	0		
Bank of Coral Gables	Coral Gables	127,674	1,689	154	0	1.32	1.62	15,377	0	2,887	0	7,175	0	1,457	0		
Bank of Florida - Southeast	Fort Lauderdale	443,798	8,391	2,784	2,602	1.89	5.43	7,787	1,887	29,225	0	4,690	0	21,128	0		
BBU Bank	Coral Gables	141,152	3,424	918	99	2.43	3.94	1,161	0	8,480	411	5,464	1,365	4,007	0		
Biscayne Bank	Coconut Grove	150,619	1,620	325	0	1.08	1.52	7,937	0	3,400	0	2,033	0	3,343	0		
Broward Bank of Commerce	Fort Lauderdale	6,585	66	66	0	1.00	0.00	0	0	0	0	NA	NA	NA	NA		
City National Bank of Florida	Miami	1,994,033	32,729	5,063	1,805	1.64	0.48	27,450	3,816	22,593	189	14,359	2,870	12,359	189		
Cobalt Commercial Bank	Coral Gables	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA		
Coconut Grove Bank	Miami	425,429	7,809	1,050	261	1.84	2.70	8,334	0	20,341	216	17,406	0	11,246	213		
Community Bank of Broward	Dania Beach	388,242	4,332	675	59	1.12	0.96	2,837	0	1,084	3,162	207	0	2,271	3,008		
Community Bank of Florida, Inc.	Homestead	426,992	5,591	97	150	1.31	1.34	12,612	7,536	7,596	96	6,842	4,715	2,809	0		
Continental National Bank of Miami	Miami	148,091	1,518	40	32	1.03	2.15	2,918	348	3,617	1,479	3,527	465	3,093	944		
Desjardins Bank, National Association	Hallandale	141,412	3,608	729	401	2.55	9.01	1,832	0	13,246	397	2,774	0	10,487	270		
Eagle National Bank of Miami	Miami	239,090	3,958	450	1,280	1.66	2.24	5,546	1,776	6,115	775	4,396	25	4,677	214		
Eastern National Bank	Miami	367,943	5,153	506	237	1.40	4.59	11,203	0	17,974	3,778	7,427	0	8,632	3,530		
Enterprise National Bank of Palm Beach	North Palm Beach	196,296	1,632	100	17	0.83	2.52	470	133	5,105	4,081	1,173	444	1,617	5,199		
Espirito Santo Bank	Miami	443,399	3,035	700	107	0.68	3.02	9,219	3,213	15,793	265	11,138	810	6,806	321		
EuroBank	Coral Gables	73,587	623	78	68	0.85	3.15	7,215	0	2,944	196	2,283	0	1,686	142		
Executive National Bank	Miami	189,601	2,539	695	1,112	1.34	4.17	11,846	0	9,463	2,934	6,478	0	8,777	4,523		

**FLORIDA ASSET QUALITY - MARCH 31, 2009**

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ 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	126,226	848	229	11	0.67	2.06	23	0	4,569	0	3,966	723	1,657	224
First Bank of the Palm Beaches	West Palm Beach	72,081	1,407	393	0	1.95	0.67	403	0	592	0	404	0	243	0
First National Bank of South Miami	South Miami	118,868	1,751	785	20	1.47	0.99	1,235	0	296	2,727	3,273	25	287	2,833
First Southern Bank	Boca Raton	330,982	3,652	2,155	3,320	1.10	3.33	524	0	6,070	7,495	1,962	41	14,879	88
FirstCity Bank of Commerce	North Palm Beach	16,961	226	89	0	1.33	3.30	0	0	0	1,170	0	0	0	1,170
Flagler Bank	West Palm Beach	98,904	1,315	190	49	1.33	3.13	4,380	0	2,702	1,268	1,503	1,416	3,667	269
Florida Shores Bank - Southeast	Pompano Beach	45,159	677	151	0	1.50	0.87	209	0	522	0	538	0	0	0
Floridian Community Bank, Inc.	Davie	103,233	1,201	135	0	1.16	0.46	5,089	46	594	0	0	0	594	0
Grand Bank & Trust of Florida	West Palm Beach	399,070	9,000	3,661	262	2.26	4.77	3,901	0	22,472	2,656	9,810	0	5,412	3,179
Great Eastern Bank of Florida	Miami	61,307	1,191	314	550	1.94	11.65	2,419	0	6,542	2,585	2,193	0	7,269	0
Great Florida Bank	Coral Gables	1,324,697	37,403	19,042	18,040	2.82	8.77	45,656	0	152,130	626	88,232	9,406	97,889	724
Helm Bank	Miami	268,998	10,541	2,425	3,158	3.92	4.80	24,027	659	25,401	7,816	18,826	1,202	21,256	7,176
Integrity Bank	Jupiter	84,216	1,468	2,965	4,298	1.74	11.99	3,020	220	14,174	633	3,416	0	21,987	2,786
Intercontinental Bank	West Miami	20,339	156	40	15	0.77	0.58	599	124	779	0	572	40	779	0
Intercredit Bank, NA	Miami	227,240	4,268	1,000	339	1.88	3.31	11,706	407	10,935	1,066	9,805	397	7,701	706
International Bank of Miami, NA	Coral Gables	482,420	20,112	2,330	4,200	4.17	13.80	25,769	40	86,827	9,841	8,357	0	94,224	6,618
International Finance Bank	Miami	330,495	5,531	300	0	1.67	1.48	12,934	2,852	6,351	0	12,548	0	6,453	0
Landmark Bank, National Association	Fort Lauderdale	310,770	4,339	1,295	1,139	1.40	2.86	7,390	0	6,794	3,020	8,758	0	5,661	2,810
Legacy Bank of Florida	Boca Raton	193,950	3,310	1,099	0	1.71	3.58	3,983	0	8,658	442	5,304	0	3,358	442
Marquis Bank	North Miami Beach	33,357	416	96	0	1.25	0.99	0	0	399	0	652	0	0	0
Mellon United National Bank	Miami	1,584,921	37,686	21,740	16,526	2.38	5.48	53,812	0	129,505	366	17,331	2	95,694	366
Mercantil Commercebank, National Association	Coral Gables	2,972,898	64,616	18,230	26,353	2.17	4.90	61,320	16,099	282,873	20,895	27,378	913	218,702	19,684
Metro Bank of Dade County	Miami	338,833	6,838	1,500	52	2.02	7.67	12,955	216	37,710	2,183	11,895	2,194	20,909	1,480
Natbank, National Association	Hollywood	71,714	1,635	204	14	2.28	4.81	2,707	0	3,882	0	438	0	3,573	247
Northern Trust, National Association	Miami	10,944,255	83,929	15,000	3,132	0.77	0.79	119,811	6,389	91,595	2,586	41,141	14,307	43,624	1,887
Ocean Bank	Miami	3,377,457	155,237	40,274	75,045	4.60	15.86	109,737	2,001	700,449	33,278	131,765	16,001	749,190	22,408
OptimumBank	Plantation	163,849	1,827	405	484	1.12	2.90	0	0	7,608	90	0	0	5,086	95
Pacific National Bank	Miami	132,282	2,623	378	0	1.98	4.75	1,383	6	15,464	7,134	4,967	503	6,498	7,179
Palm Beach Community Bank	Boynton Beach	73,713	1,176	109	0	1.60	0.87	0	0	950	0	616	0	0	0
Paradise Bank	Boca Raton	238,902	2,294	75	0	0.96	0.17	0	0	0	535	3,109	0	535	0
Plus International Bank	Miami	73,478	400	25	0	0.54	1.95	4,664	12,506	1,795	0	5,416	8,356	608	0
Premier American Bank	Miami	322,811	13,873	2,017	68	4.30	18.92	9,044	0	70,485	1,600	21,349	0	52,752	1,600
Professional Bank	Coral Gables	13,600	151	95	0	1.11	0.00	0	0	0	0	0	0	0	0
Regent Bank	Davie	339,568	4,272	736	100	1.25	4.45	9,289	2,216	15,288	1,446	14,233	724	8,776	654
Republic Federal Bank, National Association	Miami	374,038	11,779	4,558	2,737	3.15	14.58	19,777	192	57,556	11,338	15,046	0	34,822	11,541
Security Bank, NA	North Lauderdale	132,083	2,415	120	249	1.83	11.38	15,901	40	18,760	0	7,076	959	15,340	140
Sterling Bank	Lantana	286,607	11,546	1,679	943	4.03	4.70	12,235	229	18,149	1,635	10,946	0	12,606	1,545
Stonegate Bank	Fort Lauderdale	284,204	2,863	400	298	1.01	1.08	791	0	2,845	1,058	2,267	0	3,500	931
Sun American Bank	Boca Raton	460,806	6,298	2,761	3,033	1.37	7.72	14,738	3,118	40,697	5,715	33,095	0	25,927	3,511
Sunstate Bank	Miami	109,440	1,842	667	689	1.68	2.32	14,054	0	3,676	526	14,216	0	3,346	0
Terrabank, NA	Miami	80,341	1,603	0	1	2.00	2.36	4,315	2,019	6,125	282	4,180	114	6,693	501
TotalBank	Miami	1,335,209	28,440	2,340	1,770	2.13	4.11	50,161	0	86,432	157	18,542	0	66,445	157
TransAtlantic Bank	Miami	320,099	6,982	4,400	3,469	2.18	2.34	10,009	0	11,147	1,148	15,491	3,753	8,820	1,081
TransCapital Bank	Sunrise	186,574	2,036	387	97	1.09	10.54	15,498	109	20,058	3,272	1,296	55	17,738	2,974
U.S. Century Bank	Doral	1,456,734	19,380	1,772	18	1.33	3.96	92,949	16,780	64,899	6,845	70,859	3,935	30,985	6,582
Union Credit Bank	Miami	101,700	2,087	0	283	2.05	4.24	8,791	0	5,066	1,236	777	0	5,348	1,236
Valley Bank	Fort Lauderdale	106,690	1,322	360	112	1.24	1.95	1,463	0	1,722	1,407	1,224	1,467	705	1,251
<b>Total/Average</b>		<b>38,033,007</b>	<b>693,033</b>	<b>177,057</b>	<b>180,755</b>	<b>1.82</b>	<b>4.49</b>	<b>975,930</b>	<b>84,977</b>	<b>2,273,815</b>	<b>168,908</b>	<b>791,467</b>	<b>81,959</b>	<b>1,873,294</b>	<b>141,406</b>

**FLORIDA ASSET QUALITY - MARCH 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 + \$		
<b>Port St. Lucie, FL (Metro)</b>															
First Bank and Trust Company of Indiantown	Indiantown	62,084	873	61	4	1.41	4.10	2,105	0	2,009	1,618	1,263	147	2,311	1,320
First Peoples Bank	Port Saint Lucie	187,665	2,634	1,069	1,025	1.40	6.07	9,605	1,273	11,280	3,936	6,358	250	10,359	1,734
Gulfstream Business Bank	Stuart	453,349	6,850	500	4	1.51	1.56	3,488	1,785	8,794	306	8,257	0	2,083	776
Riverside National Bank of Florida	Fort Pierce	2,325,633	63,768	21,014	22,605	2.74	4.99	44,075	2,000	158,316	29,939	53,713	2,504	112,693	27,241
Seacoast National Bank	Stuart	1,632,577	32,500	11,652	8,773	1.98	5.29	11,609	4,484	109,381	12,684	13,941	1,838	86,970	5,035
<b>Total/Average</b>		<b>4,661,308</b>	<b>106,625</b>	<b>34,296</b>	<b>32,411</b>	<b>2.29</b>	<b>4.83</b>	<b>70,882</b>	<b>9,542</b>	<b>289,780</b>	<b>48,483</b>	<b>83,532</b>	<b>4,739</b>	<b>214,416</b>	<b>36,106</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>															
Citrus Bank, NA	Vero Beach	NA	NA	NA	NA	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA
Marine Bank & Trust Company	Vero Beach	120,900	1,953	116	0	1.62	2.00	1,734	1,153	2,749	0	1,427	124	2,774	0
<b>Total/Average</b>		<b>120,900</b>	<b>1,953</b>	<b>116</b>	<b>0</b>	<b>1.62</b>	<b>2.00</b>	<b>1,734</b>	<b>1,153</b>	<b>2,749</b>	<b>0</b>	<b>1,427</b>	<b>124</b>	<b>2,774</b>	<b>0</b>
<b>Southeast - Total/Average</b>		<b>43,301,313</b>	<b>807,714</b>	<b>212,969</b>	<b>214,147</b>	<b>1.87</b>	<b>4.50</b>	<b>1,062,447</b>	<b>103,234</b>	<b>2,589,905</b>	<b>220,118</b>	<b>890,241</b>	<b>94,746</b>	<b>2,104,726</b>	<b>179,206</b>