

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)
<b>State Summary</b>														
Northwest - Total/Average			11,912,158	(1,227)	(0.29)	(3.39)	3.07	13.11	23.30	28.18	34,354	32,647	2.05	5.33
North Central - Total/Average			3,160,095	2,747	0.34	3.57	3.44	9.76	13.73	16.89	3,666	2,207	1.35	2.04
Northeast - Total/Average			4,995,642	(12,253)	(0.74)	(6.04)	2.73	9.31	12.81	16.30	11,149	14,026	2.03	5.09
East Central - Total/Average			9,975,418	(10,302)	(0.41)	(1.50)	3.09	11.82	15.27	22.58	25,750	20,791	2.18	3.63
Tampa Bay - Total/Average			14,240,409	(35,627)	(0.84)	(7.94)	3.08	10.81	15.62	23.83	58,069	49,668	1.99	3.31
South Central - Total/Average			1,701,546	3,189	0.70	9.17	3.93	8.80	13.72	23.69	2,630	1,481	1.81	2.07
Southwest - Total/Average			10,213,597	(22,102)	(1.49)	(11.21)	2.68	11.82	17.03	22.23	27,178	26,715	2.82	8.02
Southeast - Total/Average			62,429,319	(89,243)	(0.12)	2.17	3.39	9.20	14.11	14.46	212,969	214,147	1.87	4.50
State Total			118,628,184	(164,818)	(0.36)	(1.90)	3.18	10.58	15.70	21.02	375,765	361,682	2.01	4.25
<b>Northwest</b>														
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>														
Beach Community Bank	No	Fort Walton Beach	691,590	(463)	(0.26)	(3.27)	2.04	7.62	11.44	12.82	902	1,774	1.27	7.18
Community Bank, Destin	No	Miramar Beach	50,948	(398)	(3.32)	(17.02)	2.23	19.02	19.62	38.19	0	214	0.90	5.03
Destin First Bank	Yes	Destin	91,010	(7)	(0.03)	(0.18)	3.15	18.58	23.50	25.41	81	0	1.50	2.37
First City Bank of Florida	Yes	Fort Walton Beach	309,792	(697)	(0.92)	(13.59)	2.65	6.60	9.50	15.38	712	478	1.30	6.06
First National Bank and Trust	Yes	Fort Walton Beach	351,806	1,275	1.41	10.96	3.54	12.46	19.33	25.02	(7)	32	2.91	4.57
First National Bank of Crestview	Yes	Crestview	153,399	94	0.24	2.01	3.00	11.90	18.07	21.31	75	0	1.98	5.91
GulfSouth Private Bank	Yes	Destin	187,322	198	0.44	4.13	2.43	10.49	14.07	22.15	100	0	1.00	0.39
Peoples National Bank	No	Niceville	128,930	(176)	(0.55)	(5.59)	3.63	9.87	16.21	31.88	0	237	1.26	3.90
Premier Community Bank of the Emerald Coast	No	Crestview	134,825	100	0.30	2.02	2.91	14.99	19.59	13.03	150	157	1.12	1.09
<b>Total/Average</b>			2,099,622	(555)	(0.33)	(2.40)	2.90	12.32	16.37	21.05	2,013	2,892	1.53	5.03
<b>Panama City-Lynn Haven, FL (Metro)</b>														
Bay Bank & Trust Co.	Yes	Panama City	254,474	(337)	(0.55)	(4.34)	2.98	12.52	22.45	42.00	415	635	1.44	3.41
Coastal Community Bank	Yes	Panama City	375,973	(776)	(0.83)	(10.33)	3.24	7.42	10.30	5.33	1,000	684	1.18	6.99
First National Bank Northwest Florida	Yes	Panama City	122,164	200	0.66	4.65	3.43	13.92	23.15	27.97	0	122	1.31	5.97
Summit Bank, National Association	No	Panama City	58,980	(147)	(1.13)	(3.06)	2.83	36.52	52.01	60.36	65	0	1.28	0.00
Vision Bank	No	Panama City	942,276	(3,969)	(1.70)	(16.39)	3.32	9.27	12.84	13.64	8,500	8,024	4.24	11.53
<b>Total/Average</b>			1,753,867	(5,029)	(0.71)	(5.89)	3.16	15.93	24.15	29.86	9,980	9,465	3.00	8.60
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>														
Bank of Pensacola	No	Pensacola	1,800,701	2,377	0.53	5.38	3.67	9.29	11.24	3.03	6,291	4,251	2.11	4.47
Bank of the South	No	Pensacola	64,124	40	0.26	1.14	3.49	23.18	87.99	90.40	0	4	0.80	0.00
First National Bank of Florida	No	Milton	450,476	1,156	1.03	11.40	2.37	8.78	13.22	26.27	0	2,223	2.63	12.66
First Navy Bank	No	Pensacola	57,322	(116)	(0.86)	(3.57)	2.84	24.06	118.51	110.26	0	12	2.65	0.00
Gulf Coast Community Bank	No	Pensacola	276,621	(289)	(0.41)	(4.18)	1.85	9.80	12.56	14.86	200	1,234	1.57	5.10
Warrington Bank	No	Pensacola	66,839	105	0.65	3.11	3.98	21.05	39.09	70.49	0	0	0.48	0.00
<b>Total/Average</b>			2,716,083	4,022	0.23	2.67	2.79	14.75	41.60	45.61	6,491	7,724	2.10	5.58

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2009**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Tallahassee, FL (Metro)</b>														
Capital City Bank	No	Tallahassee	2,476,312	1,514	0.25	1.80	5.18	10.95	14.02	8.45	8,410	6,271	2.04	4.91
Farmers & Merchants Bank	Yes	Monticello	470,152	868	0.75	8.44	3.81	8.74	12.30	17.16	1,400	292	1.17	2.81
Hancock Bank of Florida	No	Tallahassee	475,236	283	0.26	2.20	2.27	9.64	15.89	1.44	563	500	1.42	0.41
Premier Bank	No	Tallahassee	440,944	(586)	(0.54)	(7.08)	3.06	8.11	11.92	20.82	1,358	861	2.11	3.73
Prime Meridian Bank	No	Tallahassee	50,104	(110)	(0.97)	(3.72)	3.34	25.75	30.41	41.44	51	0	1.08	0.00
ProBank	No	Tallahassee	57,970	(141)	(1.06)	(5.62)	2.81	18.51	27.47	32.70	83	61	1.22	0.00
Tallahassee State Bank	No	Tallahassee	340,494	(246)	(0.28)	(3.22)	3.39	8.74	10.30	1.81	2,314	2,179	2.83	3.19
Wakulla Bank	No	Crawfordville	513,883	516	0.41	4.75	3.70	8.53	12.01	11.09	453	1,298	1.06	4.04
<b>Total/Average</b>			<b>4,825,095</b>	<b>2,098</b>	<b>(0.15)</b>	<b>(0.31)</b>	<b>3.45</b>	<b>12.37</b>	<b>16.79</b>	<b>16.86</b>	<b>14,632</b>	<b>11,462</b>	<b>1.89</b>	<b>3.83</b>
<b>Other</b>														
Bank of Bonifay	No	Bonifay	236,579	(1,568)	(2.54)	(46.89)	1.38	5.01	8.83	24.93	732	96	2.46	9.60
Bank of Jackson County	No	Graceville	36,779	(7)	(0.07)	(0.95)	4.43	7.64	11.78	14.10	1	409	0.90	8.64
First Capital Bank	No	Marianna	50,573	(21)	(0.17)	(1.20)	3.00	13.85	17.67	17.67	124	61	1.40	7.48
Gulf State Community Bank	Yes	Carrabelle	125,071	(488)	(1.54)	(17.63)	2.88	8.42	11.53	7.83	376	538	2.64	9.79
Peoples Bank of Graceville	Yes	Graceville	68,489	321	1.93	11.59	3.46	15.98	38.12	73.13	5	0	0.93	0.75
<b>Total/Average</b>			<b>517,491</b>	<b>(1,763)</b>	<b>(0.48)</b>	<b>(11.02)</b>	<b>3.03</b>	<b>10.18</b>	<b>17.59</b>	<b>27.53</b>	<b>1,238</b>	<b>1,104</b>	<b>2.17</b>	<b>8.20</b>
<b>Northwest - Total/Average</b>			<b>11,912,158</b>	<b>(1,227)</b>	<b>(0.29)</b>	<b>(3.39)</b>	<b>3.07</b>	<b>13.11</b>	<b>23.30</b>	<b>28.18</b>	<b>34,354</b>	<b>32,647</b>	<b>2.05</b>	<b>5.33</b>
<b>North Central</b>														
<b>Gainesville, FL (Metro)</b>														
Florida Citizens Bank	Yes	Gainesville	284,089	447	0.64	7.74	2.82	7.89	10.77	13.76	94	0	1.14	0.86
Merchants & Southern Bank	Yes	Gainesville	394,089	997	1.03	12.12	3.98	8.13	10.97	8.95	206	22	0.93	1.86
<b>Total/Average</b>			<b>678,178</b>	<b>1,444</b>	<b>0.84</b>	<b>9.93</b>	<b>3.40</b>	<b>8.01</b>	<b>10.87</b>	<b>11.36</b>	<b>300</b>	<b>22</b>	<b>1.03</b>	<b>1.44</b>
<b>Ocala, FL (Metro)</b>														
Alarion Bank	No	Ocala	282,314	(13)	(0.02)	(0.21)	2.34	9.37	11.95	16.59	94	351	1.15	0.30
Central Florida State Bank	No	Belleview	109,085	(68)	(0.25)	(1.81)	2.93	13.39	17.83	21.07	75	0	2.36	8.07
Community Bank and Trust of Florida	No	Ocala	499,836	412	0.34	4.56	2.68	7.61	11.25	26.82	625	79	1.37	0.87
First Avenue National Bank	No	Ocala	75,039	(190)	(1.04)	(6.70)	3.05	14.05	16.35	6.04	109	343	1.71	3.37
Gateway Bank of Central Florida	No	Ocala	149,876	(53)	(0.15)	(1.44)	2.98	9.55	12.72	19.16	68	0	1.38	0.40
Independent National Bank	No	Ocala	212,225	(989)	(1.87)	(24.72)	2.85	7.37	11.48	22.44	1,365	1,025	1.51	4.08
<b>Total/Average</b>			<b>1,328,375</b>	<b>(901)</b>	<b>(0.50)</b>	<b>(5.05)</b>	<b>2.81</b>	<b>10.22</b>	<b>13.60</b>	<b>18.69</b>	<b>2,336</b>	<b>1,798</b>	<b>1.44</b>	<b>1.94</b>

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<b>Other</b>														
Citizens State Bank	Yes	Perry	77,608	76	0.39	3.79	3.91	10.45	12.43	5.19	40	46	0.97	2.69
Columbia Bank	Yes	Lake City	228,571	180	0.32	3.75	3.10	8.25	11.51	11.59	455	23	1.41	2.66
Community State Bank	Yes	Starke	50,874	114	0.90	4.82	5.70	17.96	36.44	56.46	0	12	2.37	1.34
Drummond Community Bank	Yes	Chieffland	185,047	1,223	2.66	18.24	6.18	14.53	25.02	11.69	180	87	1.62	0.43
Lafayette State Bank	No	Mayo	71,439	104	0.58	5.59	3.71	10.59	14.25	18.75	30	0	1.00	1.58
Madison County Community Bank	No	Madison	76,205	31	0.17	1.62	3.22	10.24	14.88	29.88	116	10	1.20	0.77
Peoples State Bank	No	Lake City	86,059	86	0.40	4.41	3.51	8.94	11.54	17.38	79	12	1.32	0.88
Perkins State Bank	Yes	Williston	185,142	416	0.89	10.86	4.59	9.69	14.16	22.00	30	77	2.02	0.56
Putnam State Bank	No	Palatka	192,597	(26)	(0.05)	(0.61)	3.23	8.72	10.29	12.75	100	120	1.15	8.25
<b>Total/Average</b>			<b>1,153,542</b>	<b>2,204</b>	<b>0.70</b>	<b>5.83</b>	<b>4.13</b>	<b>11.04</b>	<b>16.72</b>	<b>20.63</b>	<b>1,030</b>	<b>387</b>	<b>1.43</b>	<b>2.52</b>
<b>North Central - Total/Average</b>			<b>3,160,095</b>	<b>2,747</b>	<b>0.34</b>	<b>3.57</b>	<b>3.44</b>	<b>9.76</b>	<b>13.73</b>	<b>16.89</b>	<b>3,666</b>	<b>2,207</b>	<b>1.35</b>	<b>2.04</b>
<b>Northeast</b>														
<b>Jacksonville, FL (Metro)</b>														
American Enterprise Bank of Florida	Yes	Jacksonville	208,521	85	0.17	2.07	3.08	8.03	10.47	9.75	50	25	1.44	1.80
CenterBank of Jacksonville, National Association	No	Jacksonville	186,021	(1,568)	(3.14)	(26.97)	2.23	9.59	12.89	7.40	1,467	2,482	1.79	8.33
CNLBank, First Coast	No	Jacksonville	224,340	234	0.42	3.89	3.28	10.57	13.31	8.63	205	0	1.76	1.83
First Bank of Jacksonville	No	Jacksonville	96,665	(212)	(0.89)	(11.16)	3.00	7.01	10.20	23.27	600	443	2.80	8.85
First Coast Community Bank	No	Fernandina Beach	276,928	187	0.28	3.37	3.65	7.91	10.30	6.91	734	140	1.84	1.86
First Guaranty Bank and Trust Company of Jacks	No	Jacksonville	478,280	(1,015)	(0.85)	(9.08)	2.81	8.67	11.88	15.73	2,059	3,675	2.63	9.05
Florida Capital Bank, N.A.	No	Jacksonville	1,043,484	(260)	(0.10)	(1.47)	1.73	6.87	10.22	15.97	1,125	1,399	1.76	6.75
Haven Trust Bank Florida	Yes	Ponte Vedra Beach	168,358	(399)	(0.95)	(10.39)	2.34	9.05	10.92	13.82	253	0	2.46	5.47
Heritage Bank of North Florida	No	Orange Park	183,831	17	0.04	0.41	2.98	9.31	12.76	15.40	310	59	2.07	10.14
Intracoastal Bank	Yes	Palm Coast	62,959	(125)	(0.97)	(3.77)	2.80	24.67	35.58	62.73	83	0	1.14	0.00
Jacksonville Bank	No	Jacksonville	432,050	237	0.22	2.63	3.04	8.34	10.57	8.47	938	702	1.29	2.23
Oceanside Bank	No	Jacksonville Beach	277,400	96	0.14	1.93	2.98	7.21	10.48	20.40	234	171	1.96	3.47
Prosperity Bank	No	Saint Augustine	1,104,016	(1,167)	(0.42)	(7.69)	2.67	5.01	9.06	18.93	3,048	4,930	2.09	4.74
Synovus Bank of Jacksonville	No	Jacksonville	252,789	(314)	(0.50)	(5.60)	2.08	8.45	10.48	12.15	43	0	2.59	1.62
<b>Northeast - Total/Average</b>			<b>4,995,642</b>	<b>(12,253)</b>	<b>(0.74)</b>	<b>(6.04)</b>	<b>2.73</b>	<b>9.31</b>	<b>12.81</b>	<b>16.30</b>	<b>11,149</b>	<b>14,026</b>	<b>2.03</b>	<b>5.09</b>

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<b>East Central</b>														
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>														
East Coast Community Bank	No	Ormond Beach	94,278	5	0.02	0.23	3.15	8.71	11.42	15.30	133	746	1.37	2.54
Floridian Bank	No	Daytona Beach	126,663	4	0.01	0.12	3.44	10.93	13.37	14.18	20	0	2.48	2.11
Friends Bank	No	New Smyrna Beach	166,750	(187)	(0.46)	(4.65)	2.16	9.71	14.32	31.35	575	0	1.77	0.58
Gateway Bank of Florida	No	Daytona Beach	169,776	10	0.02	0.27	3.34	9.02	12.91	6.01	430	6	2.07	1.51
Mainstreet Community Bank of Florida	Yes	Deland	161,012	(82)	(0.20)	(2.32)	3.16	8.61	10.01	8.04	303	718	1.26	0.81
Pinnacle Bank	No	Orange City	205,392	218	0.43	5.23	3.11	7.68	10.51	18.98	261	0	1.28	2.18
Sunshine State Community Bank	Yes	Port Orange	173,255	(894)	(2.07)	(26.52)	3.79	7.60	11.52	20.96	950	1,083	1.47	6.02
Surety Bank	Yes	Deland	122,095	243	0.79	9.81	2.67	8.82	11.80	25.57	150	39	2.20	4.71
<b>Total/Average</b>			<b>1,219,221</b>	<b>(683)</b>	<b>(0.18)</b>	<b>(2.23)</b>	<b>3.10</b>	<b>8.89</b>	<b>11.98</b>	<b>17.55</b>	<b>2,822</b>	<b>2,592</b>	<b>1.70</b>	<b>2.51</b>
<b>Orlando-Kissimmee, FL (Metro)</b>														
AmericanFirst Bank	No	Clermont	94,580	(345)	(1.44)	(15.02)	2.04	7.47	10.31	12.25	225	308	1.57	6.27
BankFirst	No	Winter Park	616,321	(2,761)	(1.81)	(8.37)	4.01	9.60	14.43	25.97	4,017	2,215	3.23	3.24
Centerstate Bank Central Florida, National Assoc	No	Kissimmee	281,890	175	0.25	2.85	3.27	8.63	12.29	22.16	280	830	1.58	3.00
Citizens Bank of Florida	No	Oviedo	238,729	118	0.20	2.56	4.06	8.20	11.22	14.20	210	28	1.25	1.77
Citizens First Bank	No	The Villages	1,005,110	1,943	0.77	9.73	3.91	7.65	14.15	22.29	3,178	458	3.59	3.44
CNLBank	No	Orlando	1,229,336	(420)	(0.14)	(1.55)	2.99	8.98	11.14	5.06	1,887	230	1.67	4.34
Commerce National Bank & Trust	Yes	Winter Park	108,839	120	0.44	5.96	2.80	7.29	11.20	18.89	42	0	1.18	1.15
Emergent National Bank	NA	Winter Park	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
First Colony Bank of Florida	Yes	Maitland	87,048	(158)	(0.91)	(4.60)	2.21	19.18	32.88	73.77	105	0	1.27	0.00
First Commercial Bank of Florida	No	Orlando	719,167	(145)	(0.08)	(1.11)	2.03	7.16	11.82	17.52	971	4,082	3.03	6.61
First Green Bank	No	Eustis	35,199	(333)	(9.52)	NA	0.38	116.66	90.09	113.75	120	0	1.27	0.00
First National Bank of Central Florida	No	Winter Park	537,485	602	0.45	6.00	2.26	7.56	11.74	26.13	302	242	1.79	4.38
First National Bank of Mount Dora	No	Mount Dora	202,438	337	0.67	5.86	4.35	11.32	16.03	16.53	210	17	1.24	1.40
Florida Bank of Commerce	No	Orlando	165,849	1	-	0.02	3.15	9.34	11.58	18.00	2	0	1.48	4.56
HomeBanc, National Association	No	Lake Mary	132,061	(734)	(2.80)	(9.39)	3.38	26.99	28.44	32.44	96	0	1.02	0.00
Independent Banker's Bank of Florida	No	Lake Mary	392,224	377	0.29	3.93	2.67	7.32	13.33	12.94	50	2,705	3.24	4.20
Jefferson National Bank	NA	Winter Park	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
MidFlorida Bank	NA	Maitland	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
New Traditions National Bank	No	Orlando	156,979	(298)	(0.91)	(6.35)	1.71	13.72	27.67	64.90	216	0	1.51	0.00
Old Southern Bank	No	Orlando	373,351	(4,681)	(5.24)	(51.35)	2.01	8.53	10.55	21.80	6,436	2,628	3.36	8.10
Orange Bank of Florida	No	Orlando	290,320	(405)	(0.57)	(7.20)	2.44	8.04	10.49	12.92	295	275	1.73	2.07
Orlando National Bank	Yes	Longwood	115,959	(1,157)	(3.82)	(25.80)	3.57	14.08	17.73	8.34	900	509	1.72	6.07
Reunion Bank of Florida	No	Tavares	52,440	(560)	(5.47)	(13.06)	1.56	39.67	61.09	77.53	119	0	1.25	0.00
Riverside Bank of Central Florida	Yes	Winter Park	141,284	(259)	(0.73)	(11.34)	2.02	6.49	9.98	20.87	171	374	1.16	0.78
Seaside National Bank & Trust	No	Orlando	487,150	(1,850)	(1.78)	(15.51)	2.84	10.28	12.72	22.03	910	15	1.11	0.68
United Southern Bank	No	Umatilla	430,338	183	0.17	1.83	3.83	9.40	13.25	21.12	600	492	1.70	1.73
<b>Total/Average</b>			<b>7,894,097</b>	<b>(10,250)</b>	<b>(1.39)</b>	<b>(6.00)</b>	<b>2.76</b>	<b>16.24</b>	<b>20.18</b>	<b>29.63</b>	<b>21,342</b>	<b>15,408</b>	<b>2.20</b>	<b>3.56</b>

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>														
Community Bank of the South	No	Merritt Island	104,244	195	0.75	7.96	4.95	9.64	13.98	38.01	150	7	1.81	1.51
Fidelity Bank of Florida, National Association	No	Merritt Island	428,891	180	0.17	1.42	3.92	11.40	14.68	10.96	1,387	2,742	3.36	8.30
Florida Business Bank	No	Melbourne	140,440	33	0.09	0.39	2.82	11.60	15.71	19.25	0	42	3.16	5.12
Prime Bank	No	Melbourne	65,194	(14)	(0.09)	(0.57)	3.35	10.74	12.65	14.31	49	0	1.20	0.38
Sunrise Bank	Yes	Cocoa Beach	123,331	237	0.78	9.36	1.98	8.22	11.18	20.26	0	0	1.32	5.22
<b>Total/Average</b>			<b>862,100</b>	<b>631</b>	<b>0.34</b>	<b>3.71</b>	<b>3.40</b>	<b>10.32</b>	<b>13.64</b>	<b>20.56</b>	<b>1,586</b>	<b>2,791</b>	<b>2.74</b>	<b>5.92</b>
<b>East Central - Total/Average</b>			<b>9,975,418</b>	<b>-10,302</b>	<b>(0.41)</b>	<b>(1.50)</b>	<b>3.09</b>	<b>11.82</b>	<b>15.27</b>	<b>22.58</b>	<b>25,750</b>	<b>20,791</b>	<b>2.18</b>	<b>3.63</b>
<b>Tampa Bay</b>														
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>														
1st Manatee Bank	No	Parrish	49,993	(232)	(2.03)	(11.27)	1.98	16.13	20.96	37.99	63	0	0.94	0.00
Bank of Commerce	No	Sarasota	355,251	(1,216)	(1.37)	(19.89)	2.03	5.80	10.21	17.92	1,698	1,980	1.89	7.20
Bank of Venice	No	Venice	99,497	(409)	(1.69)	(12.59)	2.49	6.89	11.64	25.05	344	89	3.18	0.45
Community Bank of Manatee	No	Bradenton	257,760	(128)	(0.19)	(2.81)	1.90	6.83	10.70	16.46	905	774	2.58	6.58
Community National Bank of Sarasota County	Yes	Venice	99,013	(2,994)	(11.90)	(172.14)	3.06	5.29	8.19	7.69	2,250	2,274	1.94	11.81
First America Bank	No	Osprey	126,283	(100)	(0.32)	(2.15)	2.58	14.05	22.79	27.95	11	0	1.05	0.12
First State Bank	No	Sarasota	459,886	(3,636)	(3.14)	(44.49)	1.91	4.80	6.82	8.04	5,258	5,655	5.43	6.76
Flagship National Bank	Yes	Bradenton	198,476	(4,385)	(8.30)	(139.87)	1.34	4.73	8.02	14.93	3,930	2,627	4.98	11.63
Florida Bank of Sarasota	NA	N/A	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Florida Shores Bank - Southwest	No	Venice	123,292	(474)	(1.74)	(11.47)	2.79	14.51	20.20	28.96	238	0	1.49	0.00
Gateway Bank of Southwest Florida	No	Sarasota	72,263	(481)	(3.22)	(11.14)	3.58	26.28	26.45	17.45	223	0	1.30	0.00
Horizon Bank	No	Bradenton	221,869	154	0.28	4.41	3.01	6.92	10.26	15.92	220	71	0.95	5.34
Insignia Bank	No	Sarasota	113,494	(736)	(2.58)	(14.29)	2.37	15.38	18.95	20.75	551	390	2.22	5.19
LandMark Bank of Florida	No	Sarasota	364,721	(639)	(0.70)	(10.03)	2.68	6.72	10.47	13.74	1,515	855	1.63	3.19
Sabal Palm Bank	No	Sarasota	71,981	(541)	(3.12)	(18.10)	2.61	16.63	23.83	32.85	596	375	2.24	3.24
<b>Total/Average</b>			<b>2,613,779</b>	<b>(15,817)</b>	<b>(2.86)</b>	<b>(33.27)</b>	<b>2.45</b>	<b>10.78</b>	<b>14.96</b>	<b>20.41</b>	<b>17,802</b>	<b>15,090</b>	<b>2.76</b>	<b>5.38</b>
<b>Homosassa Springs, FL (Micro)</b>														
Brannen Bank	Yes	Inverness	420,840	1,165	1.13	14.77	4.26	6.93	15.26	24.37	0	30	0.52	1.08
Nature Coast Bank	No	Hernando	61,866	(48)	(0.33)	(2.55)	2.81	10.72	13.65	24.14	18	0	1.91	1.06
<b>Total/Average</b>			<b>482,706</b>	<b>1,117</b>	<b>0.40</b>	<b>6.11</b>	<b>3.54</b>	<b>8.83</b>	<b>14.46</b>	<b>24.26</b>	<b>18</b>	<b>30</b>	<b>0.70</b>	<b>1.08</b>

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2009**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Lakeland-Winter Haven, FL (Metro)</b>														
Bank of Central Florida	No	Lakeland	114,342	(39)	(0.14)	(0.73)	3.78	18.87	23.95	31.87	30	0	1.02	0.00
CenterState Bank of Florida, National Association	No	Winter Haven	942,332	1,171	0.61	8.03	2.88	7.42	14.15	50.85	666	245	1.22	0.78
Citizens Bank & Trust	Yes	Lake Wales	412,214	429	0.45	5.01	3.70	7.08	10.71	16.90	228	212	1.22	2.19
Community National Bank At Bartow	No	Bartow	86,873	(37)	(0.17)	(1.81)	3.16	9.20	14.39	8.89	0	351	1.63	6.64
Community Southern Bank	No	Lakeland	145,225	200	0.61	6.01	2.50	9.15	15.58	36.04	87	201	1.36	0.00
Providence Bank	No	Winter Haven	50,312	(131)	(1.13)	(10.39)	2.35	10.24	14.22	25.74	35	80	1.39	2.05
<b>Total/Average</b>			<b>1,751,298</b>	<b>1,593</b>	<b>0.04</b>	<b>1.02</b>	<b>3.06</b>	<b>10.33</b>	<b>15.50</b>	<b>28.38</b>	<b>1,046</b>	<b>1,089</b>	<b>1.26</b>	<b>1.32</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>														
American Momentum Bank	No	Tampa	301,740	(2,645)	(3.83)	(12.11)	2.40	31.21	36.31	43.10	394	0	1.10	4.94
Anderen Bank of Tampa Bay	No	Palm Harbor	112,284	(599)	(2.34)	(5.92)	2.56	38.08	50.08	52.26	290	0	1.25	0.00
Bank of Florida - Tampa Bay	No	Tampa	265,619	(506)	(0.78)	(8.96)	2.47	7.81	10.15	7.82	791	2,861	1.56	4.53
Bank of St. Petersburg	No	Tampa	858,306	351	0.16	2.03	2.10	8.30	11.70	19.31	1	2,591	2.25	2.94
Bank of Tampa	No	Tampa	923,948	1,499	0.70	8.03	4.09	8.51	10.87	19.16	1,314	1,603	1.19	0.48
Bay Cities Bank	No	Tampa	456,390	(3,095)	(2.88)	(32.51)	2.42	8.61	12.85	32.28	5,287	2,592	3.28	4.91
CenterState Bank, N.A.	No	Zephyrhills	377,769	(409)	(0.43)	(3.73)	3.02	9.70	13.21	4.80	755	523	1.76	3.80
Central Bank	Yes	Tampa	48,916	(326)	(2.72)	(15.68)	2.82	16.57	18.43	15.40	99	36	1.24	0.21
Century Bank of Florida	Yes	Tampa	88,548	35	0.17	1.87	3.25	8.08	11.89	27.76	185	4	3.50	2.95
Cornerstone Community Bank	No	Saint Petersburg	332,040	(539)	(0.66)	(9.05)	2.53	7.31	10.50	16.41	1,125	629	1.51	2.41
Cortez Community Bank	No	Brooksville	79,758	(588)	(2.99)	(14.17)	2.60	19.15	22.37	18.88	838	181	4.55	18.47
First Citrus Bank	No	Tampa	254,104	(60)	(0.10)	(1.14)	2.84	8.33	11.20	17.20	210	0	1.71	4.44
First Commercial Bank of Tampa Bay	No	Tampa	157,320	(966)	(2.49)	(27.12)	2.18	9.34	13.14	15.23	1,180	2,269	1.96	9.55
First Home Bank	Yes	Seminole	104,364	21	0.08	0.97	3.51	8.51	12.39	14.15	217	125	1.39	3.60
First National Bank of Pasco	No	Dade City	151,564	286	0.75	8.31	4.38	9.11	13.35	14.02	75	179	0.73	0.39
Flagship Community Bank	No	Clearwater	83,263	(62)	(0.29)	(1.98)	3.63	13.32	14.78	3.73	99	252	1.87	0.62
Florida Traditions Bank	No	Dade City	91,421	(246)	(1.16)	(5.17)	3.51	21.25	24.20	23.78	150	0	1.38	0.00
Freedom Bank of America	Yes	Saint Petersburg	98,741	7	0.03	0.25	3.16	11.34	13.80	9.08	20	1	1.05	1.79
GulfShore Bank	Yes	Tampa	37,403	(445)	(5.47)	(17.26)	2.81	30.82	42.40	54.64	43	0	1.20	0.00
Heritage Bank of Florida	No	Lutz	257,370	232	0.38	3.87	2.97	9.76	12.05	16.96	375	200	1.32	1.77
Hillsboro Bank	No	Plant City	93,097	164	0.75	5.38	4.71	13.79	20.68	46.27	130	82	1.28	0.45
Jefferson Bank of Florida	No	Oldsmar	64,387	71	0.47	1.52	3.99	30.00	44.32	41.20	70	0	1.32	0.00
Liberty Bank	NA	Clearwater	NA	134	0.22	1.42	3.77	16.25	18.16	19.64	NA	NA	NA	N/A
NorthStar Bank	No	Tampa	63,244	(266)	(1.75)	(7.61)	4.01	21.04	30.44	45.08	107	28	1.55	0.00
Old Harbor Bank	No	Clearwater	250,013	(529)	(0.84)	(9.80)	2.37	7.43	10.18	17.96	1,035	1,118	1.36	5.57
Palm Bank	Yes	Tampa	189,054	421	0.94	12.72	2.85	7.03	11.46	21.93	342	324	2.02	2.52
Patriot Bank	No	Trinity	118,314	(211)	(0.72)	(7.22)	3.18	7.60	10.42	17.59	64	126	2.35	2.66
Pilot Bank	No	Tampa	260,859	(359)	(0.56)	(6.73)	2.98	8.21	10.68	10.31	500	123	1.67	3.90
Platinum Bank	Yes	Brandon	379,578	55	0.06	0.72	2.95	8.35	11.65	22.97	398	295	1.23	2.10
Progress Bank of Florida	No	Tampa	114,617	(297)	(1.09)	(7.01)	1.71	10.96	15.09	18.11	24	0	1.48	3.09
Southern Commerce Bank, National Association	No	Tampa	226,974	(1,679)	(2.87)	(19.00)	1.05	7.92	15.14	46.02	2,140	151	3.92	6.50
SouthShore Community Bank	No	Apollo Beach	49,671	(91)	(0.70)	(5.55)	3.06	9.94	13.00	15.51	34	20	3.18	3.14
Synovus Bank of Tampa Bay	No	Saint Petersburg	1,506,496	(12,505)	(3.36)	(30.57)	2.66	9.90	11.55	6.17	17,453	15,093	2.40	5.51
TCM Bank, National Association	No	Tampa	145,033	(604)	(1.63)	(11.32)	11.39	13.95	16.35	8.48	2,860	2,053	4.89	0.04
USAmeriBank	No	Largo	650,766	881	0.59	6.74	3.77	9.00	10.99	13.84	596	0	1.46	0.06
Valrico State Bank	No	Valrico	199,655	350	0.72	3.40	4.12	12.19	16.66	24.46	2	0	1.53	1.30
<b>Total/Average</b>			<b>9,392,626</b>	<b>(22,520)</b>	<b>(0.93)</b>	<b>(5.62)</b>	<b>3.27</b>	<b>13.30</b>	<b>17.57</b>	<b>22.26</b>	<b>39,203</b>	<b>33,459</b>	<b>1.93</b>	<b>3.22</b>
<b>Tampa Bay - Total/Average</b>			<b>14,240,409</b>	<b>(35,627)</b>	<b>(0.84)</b>	<b>(7.94)</b>	<b>3.08</b>	<b>10.81</b>	<b>15.62</b>	<b>23.83</b>	<b>58,069</b>	<b>49,668</b>	<b>1.99</b>	<b>3.31</b>

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>South Central</b>														
First Bank	No	Clewiston	278,271	65	0.10	1.26	3.60	7.63	11.08	17.20	450	903	1.41	2.65
First National Bank of Wauchula	Yes	Wauchula	84,098	292	1.39	12.51	4.81	11.37	18.95	21.89	26	18	1.00	0.25
First State Bank of Arcadia	Yes	Arcadia	141,112	351	1.02	15.03	4.60	7.12	11.55	21.96	76	21	2.08	0.95
Heartland National Bank	No	Sebring	276,281	387	0.57	6.41	3.31	8.85	13.13	23.00	317	438	1.11	2.37
Highlands Independent Bank	No	Sebring	332,258	(536)	(0.68)	(7.02)	3.18	10.50	16.03	33.19	1,457	3	2.63	3.43
Wauchula State Bank	Yes	Wauchula	589,526	2,630	1.79	26.81	4.08	7.30	11.58	24.90	304	98	1.94	1.43
<b>South Central - Total/Average</b>			<b>1,701,546</b>	<b>3,189</b>	<b>0.70</b>	<b>9.17</b>	<b>3.93</b>	<b>8.80</b>	<b>13.72</b>	<b>23.69</b>	<b>2,630</b>	<b>1,481</b>	<b>1.81</b>	<b>2.07</b>
<b>Southwest</b>														
<b>Cape Coral-Fort Myers, FL (Metro)</b>														
Busey Bank, National Association	No	Fort Myers	422,711	108	0.10	0.86	2.24	10.40	14.48	7.70	850	2,028	4.97	7.17
CNLBank, Southwest Florida	No	Bonita Springs	149,771	(241)	(0.67)	(4.41)	2.94	15.09	17.84	14.73	24	122	2.47	4.36
Commerce Bank of Southwest Florida	No	Fort Myers	74,463	(729)	(3.82)	(58.67)	1.78	6.04	9.28	15.11	510	237	2.11	12.49
Community Bank of Cape Coral	No	Cape Coral	98,804	(76)	(0.30)	(4.59)	2.29	5.28	7.12	9.91	0	458	0.82	7.14
Edison National Bank	Yes	Fort Myers	201,140	171	0.36	4.83	3.70	7.11	12.14	19.51	185	85	0.99	0.73
Electrum Bank & Trust, National Association	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FineMark National Bank & Trust	No	Fort Myers	154,253	(318)	(0.86)	(4.39)	2.71	18.29	26.72	30.37	197	0	1.46	0.11
First Community Bank of Southwest Florida	No	Fort Myers	228,319	(182)	(0.32)	(3.46)	2.38	8.64	10.85	5.73	0	132	2.13	5.33
Florida Gulf Bank	No	Fort Myers	347,371	151	0.18	2.23	3.42	7.96	12.21	7.99	375	202	1.24	0.47
Florida Shores Bank-Gulf Coast	NA	Fort Myers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Panther Community Bank, National Association	No	Lehigh Acres	47,620	(187)	(1.67)	(5.32)	2.69	29.29	45.26	64.39	0	0	1.45	0.00
Preferred Community Bank	No	Fort Myers	41,835	(157)	(1.55)	(5.97)	2.75	23.90	34.46	47.56	68	0	1.52	1.67
Sanibel Captiva Community Bank	No	Sanibel	210,991	(528)	(1.02)	(11.98)	2.94	8.41	11.03	4.18	1,306	1,382	1.00	6.87
Southwest Capital Bank, National Association	No	Fort Myers	100,848	(1,006)	(4.45)	(24.44)	3.51	17.94	21.21	26.01	389	409	1.70	1.95
<b>Total/Average</b>			<b>2,078,126</b>	<b>(2,994)</b>	<b>(1.17)</b>	<b>(9.61)</b>	<b>2.78</b>	<b>13.20</b>	<b>18.55</b>	<b>21.10</b>	<b>3,904</b>	<b>5,055</b>	<b>2.27</b>	<b>4.13</b>
<b>Naples-Marco Island, FL (Metro)</b>														
Bank of Florida - Southwest	No	Naples	759,603	(1,697)	(0.90)	(6.69)	2.44	6.52	10.17	1.29	3,144	6,316	2.03	10.18
Bank of Naples	No	Naples	168,791	(458)	(1.08)	(12.51)	2.57	8.60	11.24	15.11	1,885	1,458	1.88	5.54
First National Bank of the Gulf Coast	NA	Naples	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Florida Community Bank	No	Immokalee	974,486	(12,750)	(5.21)	(76.44)	0.93	3.65	5.87	9.19	8,415	3,831	6.96	23.04
Hillcrest Bank Florida	No	Naples	104,145	(954)	(3.66)	(31.56)	1.44	6.75	8.70	15.74	847	70	8.89	11.87
Marco Community Bank	No	Marco Island	144,249	(201)	(0.59)	(5.62)	2.60	8.72	12.25	14.20	130	1,298	4.18	9.29
Orion Bank	No	Naples	2,808,322	2,165	0.30	6.29	1.44	5.30	9.60	12.97	0	797	2.73	8.96
Royal Palm Bank of Florida	No	Naples	196,219	(1,502)	(3.26)	(14.88)	2.31	8.53	12.59	21.08	1,735	2,628	4.23	7.46
Shamrock Bank of Florida	Yes	Naples	64,344	(194)	(1.24)	(4.23)	2.93	29.00	41.33	39.97	83	5	2.03	4.53
TIB Bank	No	Naples	1,732,769	(2,454)	(0.59)	(8.09)	2.80	6.83	10.17	17.40	4,965	3,533	2.03	2.90
<b>Total/Average</b>			<b>6,952,928</b>	<b>(18,045)</b>	<b>(1.80)</b>	<b>(17.08)</b>	<b>2.16</b>	<b>9.32</b>	<b>13.55</b>	<b>16.33</b>	<b>21,204</b>	<b>19,936</b>	<b>3.14</b>	<b>9.44</b>

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Punta Gorda, FL (Metro)</b>														
Calusa National Bank	No	Punta Gorda	79,993	(592)	(3.38)	(19.33)	2.63	17.31	24.51	38.26	97	8	1.32	0.26
Charlotte State Bank	Yes	Port Charlotte	254,539	41	0.07	0.88	3.70	7.44	11.22	28.37	644	1,262	1.30	1.65
Englewood Bank	Yes	Englewood	187,968	17	0.04	0.28	3.74	7.56	11.51	25.38	305	398	1.04	4.57
National Bank of Southwest Florida	No	Port Charlotte	29,196	(306)	(4.08)	(14.55)	2.74	24.47	37.52	41.07	28	0	1.65	2.59
Peninsula Bank	No	Englewood	630,847	(223)	(0.14)	(1.91)	2.68	7.98	10.23	13.31	996	56	2.55	10.01
<b>Total/Average</b>			<b>1,182,543</b>	<b>(1,063)</b>	<b>(1.50)</b>	<b>(6.93)</b>	<b>3.10</b>	<b>12.95</b>	<b>19.00</b>	<b>29.28</b>	<b>2,070</b>	<b>1,724</b>	<b>1.98</b>	<b>6.50</b>
<b>Southwest - Total/Average</b>			<b>10,213,597</b>	<b>(22,102)</b>	<b>(1.49)</b>	<b>(11.21)</b>	<b>2.68</b>	<b>11.82</b>	<b>17.03</b>	<b>22.23</b>	<b>27,178</b>	<b>26,715</b>	<b>2.82</b>	<b>8.02</b>
<b>Southeast</b>														
<b>Key West, FL (Micro)</b>														
First State Bank of the Florida Keys	Yes	Key West	840,367	2,388	1.16	17.71	3.39	6.31	12.62	7.52	1,500	981	1.26	3.13
<b>Total/Average</b>			<b>840,367</b>	<b>2,388</b>	<b>1.16</b>	<b>17.71</b>	<b>3.39</b>	<b>6.31</b>	<b>12.62</b>	<b>7.52</b>	<b>1,500</b>	<b>981</b>	<b>1.26</b>	<b>3.13</b>
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>														
1st National Bank of South Florida	No	Homestead	349,253	113	0.13	1.43	2.92	8.54	12.21	17.59	105	50	1.04	3.10
1st United Bank	No	Boca Raton	622,245	72	0.05	0.31	3.81	7.68	11.12	4.40	105	50	1.18	1.45
American National Bank	No	Oakland Park	182,923	551	1.21	9.09	4.25	13.42	16.77	19.10	80	5	1.26	0.82
Anchor Commercial Bank	Yes	Palm Beach Garde	156,228	(802)	(2.08)	(18.03)	2.89	11.28	15.39	24.04	783	40	2.40	3.48
BAC Florida Bank	No	Coral Gables	984,419	(489)	(0.20)	(2.55)	2.89	7.89	17.18	25.75	2,625	1,501	1.37	3.07
Bank of Belle Glade	No	Belle Glade	55,696	88	0.67	5.17	4.61	13.05	26.07	50.26	3	5	0.80	0.36
Bank of Coral Gables	Yes	Coral Gables	177,879	39	0.09	0.81	2.91	11.36	16.81	31.32	154	0	1.32	1.62
Bank of Florida - Southeast	No	Fort Lauderdale	538,027	(1,563)	(1.17)	(11.82)	3.08	6.42	10.15	6.50	2,784	2,602	1.89	5.43
BBU Bank	No	Coral Gables	225,606	91	0.17	1.46	2.83	11.70	18.40	38.94	918	99	2.43	3.94
Biscayne Bank	Yes	Coconut Grove	223,541	302	0.70	8.31	3.08	8.51	11.99	32.97	325	0	1.08	1.52
Broward Bank of Commerce	No	Fort Lauderdale	14,918	(1,547)	(44.43)	NA	1.22	86.19	156.08	266.28	66	0	1.00	0.00
City National Bank of Florida	No	Miami	4,738,589	903	0.08	0.32	2.90	8.38	14.88	37.23	5,063	1,805	1.64	0.48
Cobalt Commercial Bank	NA	Coral Gables	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Coconut Grove Bank	No	Miami	760,960	645	0.36	5.48	3.22	7.85	12.08	17.64	1,050	261	1.84	2.70
Community Bank of Broward	No	Dania Beach	442,793	352	0.32	4.03	3.81	8.02	12.23	7.06	675	59	1.12	0.96
Community Bank of Florida, Inc.	No	Homestead	572,457	860	0.61	6.48	3.68	9.18	11.97	10.04	97	150	1.31	1.34
Continental National Bank of Miami	No	Miami	236,858	(62)	(0.11)	(1.03)	3.86	11.07	16.50	27.96	40	32	1.03	2.15
Desjardins Bank, National Association	No	Hallandale	151,436	150	0.39	2.93	4.54	13.19	25.58	5.47	729	401	2.55	9.01
Eagle National Bank of Miami	No	Miami	307,643	214	0.27	3.53	3.83	7.50	11.70	8.28	450	1,280	1.66	2.24
Eastern National Bank	No	Miami	473,730	32	0.03	0.27	2.87	9.58	16.62	15.70	506	237	1.40	4.59
Enterprise National Bank of Palm Beach	Yes	North Palm Beach	364,543	(1,679)	(2.06)	(20.98)	2.97	11.05	13.39	18.29	100	17	0.83	2.52
Espirito Santo Bank	No	Miami	532,214	740	0.55	9.60	3.21	7.45	14.35	12.27	700	107	0.68	3.02
EuroBank	No	Coral Gables	99,740	(38)	(0.15)	(1.49)	3.08	9.87	17.48	24.70	78	68	0.85	3.15
Executive National Bank	No	Miami	297,054	(1,594)	(2.09)	(22.73)	3.89	9.08	13.85	3.75	695	1,112	1.34	4.17

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2009**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
First Bank of Miami	No	Coral Gables	222,010	126	0.23	2.30	3.61	10.17	15.54	44.38	229	11	0.67	2.06
First Bank of the Palm Beaches	Yes	West Palm Beach	88,966	(421)	(1.88)	(15.82)	2.97	11.55	15.21	21.75	393	0	1.95	0.67
First National Bank of South Miami	No	South Miami	304,260	(369)	(0.48)	(4.38)	3.61	11.08	17.46	35.10	785	20	1.47	0.99
First Southern Bank	No	Boca Raton	407,004	(1,169)	(1.18)	(10.29)	3.12	11.89	14.11	2.01	2,155	3,320	1.10	3.33
FirstCity Bank of Commerce	Yes	North Palm Beach	35,432	(468)	(5.86)	(20.87)	2.86	27.12	42.14	63.00	89	0	1.33	3.30
Flagler Bank	Yes	West Palm Beach	126,714	165	0.51	5.48	3.91	9.37	12.23	9.25	190	49	1.33	3.13
Florida Shores Bank - Southeast	No	Pompano Beach	59,724	(417)	(3.05)	(11.28)	3.61	26.66	26.29	18.21	151	0	1.50	0.87
Floridian Community Bank, Inc.	No	Davie	129,922	(80)	(0.26)	(2.49)	3.33	10.21	12.80	17.18	135	0	1.16	0.46
Grand Bank & Trust of Florida	No	West Palm Beach	526,553	(1,576)	(1.19)	(12.79)	2.87	9.10	12.38	14.11	3,661	262	2.26	4.77
Great Eastern Bank of Florida	No	Miami	78,349	(319)	(1.62)	(11.73)	2.58	13.37	16.81	14.24	314	550	1.94	11.65
Great Florida Bank	No	Coral Gables	1,741,343	(11,372)	(2.56)	(29.96)	1.53	7.41	11.79	10.72	19,042	18,040	2.82	8.77
Helm Bank	Yes	Miami	691,911	464	0.28	4.26	3.48	6.64	16.88	64.34	2,425	3,158	3.92	4.80
Integrity Bank	No	Jupiter	123,539	(4,307)	(13.37)	(218.21)	1.39	4.03	6.62	20.01	2,965	4,298	1.74	11.99
Intercontinental Bank	No	West Miami	134,439	310	0.93	8.49	2.61	11.09	27.57	88.95	40	15	0.77	0.58
Intercredit Bank, NA	No	Miami	362,214	(1,243)	(1.40)	(15.41)	2.91	8.44	15.70	25.81	1,000	339	1.88	3.31
International Bank of Miami, NA	No	Coral Gables	700,488	(2,459)	(1.48)	(14.00)	2.21	9.51	10.71	20.55	2,330	4,200	4.17	13.80
International Finance Bank	No	Miami	428,474	817	0.78	12.52	4.07	7.26	10.95	21.19	300	0	1.67	1.48
Landmark Bank, National Association	No	Fort Lauderdale	342,875	171	0.20	1.72	3.87	11.66	14.54	8.96	1,295	1,139	1.40	2.86
Legacy Bank of Florida	No	Boca Raton	254,207	(760)	(1.28)	(9.98)	2.52	11.55	13.65	22.05	1,099	0	1.71	3.58
Marquis Bank	No	North Miami Beach	40,339	(320)	(3.41)	(7.72)	4.79	43.70	49.51	27.03	96	0	1.25	0.99
Mellon United National Bank	No	Miami	2,371,823	(9,393)	(1.57)	(12.56)	3.04	9.39	13.16	3.19	21,740	16,526	2.38	5.48
Mercantil Commercebank, National Association	No	Coral Gables	6,197,587	1,014	0.07	0.72	2.81	8.67	16.30	27.12	18,230	26,353	2.17	4.90
Metro Bank of Dade County	No	Miami	520,174	(952)	(0.78)	(8.77)	1.31	8.33	11.65	30.34	1,500	52	2.02	7.67
Natbank, National Association	No	Hollywood	80,647	(42)	(0.22)	(1.05)	4.64	20.14	32.45	13.27	204	14	2.28	4.81
Northern Trust, National Association	No	Miami	11,859,617	23,076	0.79	9.15	2.72	8.49	11.42	4.78	15,000	3,132	0.77	0.79
Ocean Bank	No	Miami	4,626,122	(48,879)	(4.20)	(52.16)	1.35	7.46	12.57	23.22	40,274	75,045	4.60	15.86
OptimumBank	No	Plantation	265,757	126	0.19	1.84	2.51	10.52	18.09	3.45	405	484	1.12	2.90
Pacific National Bank	No	Miami	475,380	457	0.36	4.21	3.23	8.49	21.67	56.37	378	0	1.98	4.75
Palm Beach Community Bank	Yes	Boynton Beach	108,835	(151)	(0.62)	(2.78)	2.96	22.06	40.41	36.93	109	0	1.60	0.87
Paradise Bank	Yes	Boca Raton	309,295	443	0.59	7.17	2.84	8.27	11.32	19.27	75	0	0.96	0.17
Plus International Bank	No	Miami	91,940	3	0.01	0.10	3.35	12.74	49.11	16.17	25	0	0.54	1.95
Premier American Bank	No	Miami	381,073	(2,915)	(3.16)	(50.35)	1.64	5.55	11.52	14.72	2,017	68	4.30	18.92
Professional Bank	No	Coral Gables	34,094	(596)	(8.13)	(18.61)	2.65	42.49	68.87	73.34	95	0	1.11	0.00
Regent Bank	No	Davie	376,015	429	0.46	4.51	4.40	11.18	12.15	1.91	736	100	1.25	4.45
Republic Federal Bank, National Association	No	Miami	472,514	(11,522)	(9.32)	NA	2.95	3.66	6.56	14.38	4,558	2,737	3.15	14.58
Security Bank, NA	No	North Lauderdale	164,864	(192)	(0.46)	(5.19)	3.02	8.73	14.74	20.10	120	249	1.83	11.38
Sterling Bank	Yes	Lantana	420,873	(1,971)	(1.80)	(27.88)	1.38	6.31	11.15	13.18	1,679	943	4.03	4.70
Stonegate Bank	No	Fort Lauderdale	359,770	232	0.27	2.16	3.15	12.23	15.24	9.94	400	298	1.01	1.08
Sun American Bank	No	Boca Raton	601,120	(4,934)	(3.27)	(42.26)	1.89	7.42	10.39	11.90	2,761	3,033	1.37	7.72
Sunstate Bank	No	Miami	181,362	(174)	(0.38)	(3.27)	2.64	11.79	18.98	25.77	667	689	1.68	2.32
Terrabank, NA	No	Miami	270,926	(768)	(1.25)	(11.50)	2.25	10.64	24.40	63.50	0	1	2.00	2.36
TotalBank	No	Miami	2,106,241	1,612	0.31	1.61	3.37	9.91	13.01	7.37	2,340	1,770	2.13	4.11
TransAtlantic Bank	No	Miami	526,494	(2,208)	(1.82)	(16.78)	3.38	10.87	16.54	29.83	4,400	3,469	2.18	2.34
TransCapital Bank	Yes	Sunrise	221,379	128	0.23	1.60	2.60	14.43	16.71	11.58	387	97	1.09	10.54
U.S. Century Bank	No	Doral	1,811,133	87	0.02	0.19	2.66	10.18	12.03	15.86	1,772	18	1.33	3.96
Union Credit Bank	No	Miami	148,645	(414)	(1.13)	(10.13)	2.30	11.18	13.47	30.84	0	283	2.05	4.24
Valley Bank	No	Fort Lauderdale	160,086	(23)	(0.06)	(0.60)	2.19	7.64	9.75	11.06	360	112	1.24	1.95
<b>Total/Average</b>			<b>54,451,281</b>	<b>(83,376)</b>	<b>(1.68)</b>	<b>(8.83)</b>	<b>3.02</b>	<b>12.41</b>	<b>19.56</b>	<b>26.34</b>	<b>177,057</b>	<b>180,755</b>	<b>1.82</b>	<b>4.49</b>

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2009**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Port St. Lucie, FL (Metro)</b>														
First Bank and Trust Company of Indiantown	No	Indiantown	88,492	127	0.60	6.18	5.97	9.53	12.53	24.65	61	4	1.41	4.10
First Peoples Bank	No	Port Saint Lucie	250,592	(715)	(1.17)	(13.83)	2.79	8.11	11.12	6.18	1,069	1,025	1.40	6.07
Gulfstream Business Bank	No	Stuart	581,727	1,334	0.92	9.96	3.49	9.59	12.76	17.67	500	4	1.51	1.56
Riverside National Bank of Florida	No	Fort Pierce	3,772,166	(4,634)	(0.47)	(8.10)	2.84	5.50	7.87	15.89	21,014	22,605	2.74	4.99
Seacoast National Bank	No	Stuart	2,307,109	(4,442)	(0.77)	(7.55)	3.48	8.11	12.57	10.16	11,652	8,773	1.98	5.29
<b>Total/Average</b>			<b>7,000,086</b>	<b>(8,330)</b>	<b>(0.18)</b>	<b>(2.67)</b>	<b>3.71</b>	<b>8.17</b>	<b>11.37</b>	<b>14.91</b>	<b>34,296</b>	<b>32,411</b>	<b>2.29</b>	<b>4.83</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>														
Marine Bank & Trust Company	No	Vero Beach	137,585	75	0.22	2.48	3.45	9.89	12.89	9.07	116	0	1.62	2.00
<b>Total/Average</b>			<b>137,585</b>	<b>75</b>	<b>0.22</b>	<b>2.48</b>	<b>3.45</b>	<b>9.89</b>	<b>12.89</b>	<b>9.07</b>	<b>116</b>	<b>0</b>	<b>1.62</b>	<b>2.00</b>
<b>Southeast - Total/Average</b>			<b>62,429,319</b>	<b>-89,243</b>	<b>(0.12)</b>	<b>2.17</b>	<b>3.39</b>	<b>9.20</b>	<b>14.11</b>	<b>14.46</b>	<b>212,969</b>	<b>214,147</b>	<b>1.87</b>	<b>4.50</b>