

FLORIDA ASSET QUALITY - JUNE 30, 2010

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	OREO	P/D Still Accruing		Non	OREO
								30-90 \$	90 + \$	Accrual \$		30-90 \$	90 + \$	Accrual \$	
State Summary															
Northwest - Total/Average		6,041,285	193,631	88,485	86,952	3.21	10.40	150,378	23,644	669,768	269,016	136,994	26,322	654,222	238,749
North Central - Total/Average		2,302,373	53,564	26,186	21,486	2.33	4.29	27,936	3,471	105,985	36,886	34,445	3,066	93,733	32,190
Northeast - Total/Average		2,667,900	79,151	41,124	36,466	2.97	8.35	73,006	7,439	216,502	107,327	86,422	5,921	232,257	90,002
East Central - Total/Average		6,759,617	200,628	86,445	69,483	2.97	5.28	133,674	11,883	418,798	152,171	180,960	4,566	435,566	126,026
Tampa Bay - Total/Average		8,659,861	205,257	73,213	64,671	2.37	3.99	108,474	9,427	397,985	117,915	129,975	9,027	370,985	110,422
South Central - Total/Average		1,111,225	24,269	10,391	10,192	2.18	4.28	11,842	11	54,881	16,660	18,399	607	46,530	15,990
Southwest - Total/Average		2,982,180	75,690	36,021	31,164	2.54	5.16	27,959	552	160,492	75,927	77,369	1,173	126,044	77,854
Southeast - Total/Average		38,080,359	814,479	450,469	462,893	2.14	5.02	467,700	84,884	2,246,218	566,810	720,087	73,385	2,421,268	416,270
State Total		68,604,800	1,646,669	812,334	783,307	2.40	5.49	1,000,969	141,311	4,270,629	1,342,712	1,384,651	124,067	4,380,605	1,107,503
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	Fort Walton Beach	487,400	6,961	2,615	2,660	1.41	14.95	16,285	1,923	68,594	30,864	19,028	2,319	69,883	28,300
Community Bank, Destin	Miramar Beach	39,974	615	207	18	1.54	2.47	0	0	448	1,210	0	0	448	1,275
First Florida Bank	Destin	76,394	2,590	487	2,112	3.33	4.78	811	0	2,261	3,842	2,784	0	5,304	2,435
First City Bank of Florida	Fort Walton Beach	211,586	8,553	4,000	1,069	4.04	11.53	19,467	2,499	24,148	12,632	19,298	666	19,118	8,564
First National Bank and Trust	Fort Walton Beach	167,604	4,182	62	540	2.43	5.20	1,952	12	9,205	10,182	2,766	41	15,073	6,568
First National Bank of Crestview	Crestview	73,809	4,758	6,500	5,117	6.45	12.48	4,026	3,817	11,244	5,956	7,504	2,049	13,232	5,057
GulfSouth Private Bank	Destin	157,778	2,892	3,498	3,444	1.83	9.37	1,694	0	19,287	55	2,424	4,351	14,261	55
Peoples National Bank	Niceville	73,343	1,094	483	926	1.48	4.44	2,484	289	2,728	2,749	2,662	7	2,374	2,029
Premier Community Bank of the Emerald Coast	Crestview	113,226	2,632	685	698	2.32	6.69	7,422	156	5,164	5,918	1,278	0	5,338	4,713
Total/Average		1,401,114	34,277	18,537	16,584	2.45	9.91	54,141	8,696	143,079	73,408	57,744	9,433	145,031	58,996
Panama City-Lynn Haven, FL (Metro)															
Bay Bank & Trust Co.	Panama City	125,855	2,304	225	1,010	1.83	4.92	2,991	0	8,237	2,976	3,000	0	9,889	1,380
Coastal Community Bank	Panama City	272,285	9,220	2,144	5,183	3.33	23.34	25,986	0	67,837	20,279	11,886	0	61,553	21,214
First National Bank Northwest Florida	Panama City	74,954	1,144	150	15	1.53	6.21	1,169	2,699	6,123	1,527	2,651	0	5,681	1,178
Summit Bank, National Association	Panama City	52,977	701	135	-	1.31	0.45	0	0	409	0	0	0	414	0
Vision Bank	Panama City	666,668	48,662	20,200	16,227	7.24	21.96	4,579	9,616	152,697	36,902	5,795	9,052	145,013	35,052
Total/Average		1,192,739	62,031	22,854	22,435	5.20	17.66	34,725	12,315	235,303	61,684	23,332	9,052	222,550	58,824
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of the South	Pensacola	14,560	102	12	6	0.70	0.00	0	0	0	0	0	0	0	0
First National Bank of Florida	Milton	224,786	10,987	4,650	4,831	4.89	29.88	2,139	412	66,044	33,213	6,660	347	62,553	27,877
First Navy Bank	Pensacola	4,930	130	-	7	2.64	0.00	5	0	0	0	19	0	0	0
Gulf Coast Community Bank	Pensacola	204,081	4,258	3,107	4,924	2.09	20.69	8,608	0	47,728	4,852	5,152	5,000	42,316	5,548
Warrington Bank	Pensacola	27,712	125	6	-	0.45	0.00	72	0	0	0	2	966	0	0
Total/Average		476,069	15,602	7,775	9,768	3.28	19.47	10,824	412	113,772	38,065	11,833	6,313	104,869	33,425

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 + \$		
Tallahassee, FL (Metro)															
Capital City Bank	Tallahassee	1,806,607	38,833	14,373	22,039	2.13	4.67	21,941	31	74,504	48,110	19,211	47	76,382	46,444
Farmers & Merchants Bank	Monticello	312,983	5,868	4,440	1,331	1.87	5.83	2,293	0	18,386	8,607	3,603	0	14,878	8,361
Premier Bank	Tallahassee	274,098	8,156	2,033	3,054	2.93	7.84	6,209	289	23,749	8,728	6,555	362	19,800	8,779
Prime Meridian Bank	Tallahassee	57,749	656	99	-	1.14	0.00	11	0	0	0	0	0	0	0
ProBank	Tallahassee	60,392	1,089	508	1,061	1.80	3.40	629	0	937	2,160	2,136	0	3,596	806
Wakulla Bank	Crawfordville	302,250	22,300	16,406	7,998	7.38	14.19	11,513	204	46,306	13,880	5,050	123	48,728	11,151
Total/Average		2,814,079	76,902	37,859	35,483	2.73	5.98	42,596	524	163,882	81,485	36,555	532	163,384	75,541
Other															
Bank of Jackson County	Graceville	24,520	151	51	750	0.62	8.54	131	1,014	2,110	853	1,464	830	1,915	853
First Capital Bank	Marianna	31,908	998	516	693	3.13	8.44	1,967	0	2,352	2,212	144	0	3,111	1,062
Gulf State Community Bank	Carrabelle	75,559	3,322	735	1,175	4.40	16.79	5,112	27	9,184	10,490	4,054	162	13,295	9,247
Peoples Bank of Graceville	Graceville	25,297	348	158	64	1.38	1.24	882	656	86	819	1,868	0	67	801
Total/Average		157,284	4,819	1,460	2,682	3.06	10.08	8,092	1,697	13,732	14,374	7,530	992	18,388	11,963
Northwest - Total/Average		6,041,285	193,631	88,485	86,952	3.21	10.40	150,378	23,644	669,768	269,016	136,994	26,322	654,222	238,749
North Central															
Gainesville, FL (Metro)															
Florida Citizens Bank	Gainesville	230,094	3,252	2,750	2,297	1.41	1.85	1,177	0	4,735	808	5,619	0	2,746	983
Merchants & Southern Bank	Gainesville	287,289	4,678	221	163	1.63	4.47	1,886	0	11,448	6,464	697	0	5,519	6,822
Total/Average		517,383	7,930	2,971	2,460	1.53	3.35	3,063	0	16,183	7,272	6,316	0	8,265	7,805
Ocala, FL (Metro)															
Alarion Bank	Ocala	226,315	4,452	5,294	3,932	1.89	2.87	1,098	0	8,040	1,033	2,165	83	5,358	612
Central Florida State Bank	Belleview	64,551	4,138	2,400	1,448	6.41	9.97	1,638	292	6,344	3,149	886	0	9,495	2,981
Community Bank and Trust of Florida	Ocala	348,326	7,634	3,880	3,092	2.19	2.71	2,869	0	10,653	4,075	474	0	7,909	3,252
First Avenue National Bank	Ocala	73,594	1,419	406	311	1.88	4.87	382	99	3,891	1,487	1,058	4	3,432	1,489
Gateway Bank of Central Florida	Ocala	148,610	2,621	356	58	1.76	1.59	1,387	0	2,993	160	308	0	1,556	167
Independent National Bank	Ocala	117,751	5,547	2,687	1,986	4.71	11.47	169	0	16,919	1,007	955	0	22,003	900
Total/Average		979,147	25,811	15,023	10,827	2.64	4.21	7,543	391	48,840	10,911	5,846	87	49,753	9,401

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								P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
								30-90 \$	90 + \$			30-90 \$	90 + \$		
Other															
Citizens State Bank	Perry	71,699	655	42	22	0.91	1.89	5,343	946	1,749	0	1,616	1,196	2,027	573
Columbia Bank	Lake City	171,546	3,225	1,391	2,006	1.88	2.92	623	0	5,801	1,276	981	0	6,579	1,884
Community State Bank	Starke	24,048	797	628	674	3.31	4.15	713	228	1,261	884	1,576	0	2,209	204
Drummond Community Bank	Chiefland	98,794	2,004	286	276	2.03	0.73	435	94	873	532	367	481	405	334
Lafayette State Bank	Mayo	61,405	663	60	-	1.08	1.96	4	1,130	932	642	55	1,072	927	639
Madison County Community Bank	Madison	55,658	737	119	82	1.32	3.54	1,238	590	1,849	1,253	1,022	79	2,374	419
Peoples State Bank	Lake City	61,230	849	334	771	1.39	3.39	252	0	1,493	1,192	567	0	2,102	607
Perkins State Bank	Williston	128,914	2,712	3,175	2,438	2.10	4.86	2,715	92	6,724	2,275	6,813	151	1,052	2,763
Putnam State Bank	Palatka	132,549	8,181	2,157	1,930	6.17	15.62	6,007	0	20,280	10,649	9,286	0	18,040	7,561
Total/Average		805,843	19,823	8,192	8,199	2.46	4.94	17,330	3,080	40,962	18,703	22,283	2,979	35,715	14,984
North Central - Total/Average		2,302,373	53,564	26,186	21,486	2.33	4.29	27,936	3,471	105,985	36,886	34,445	3,066	93,733	32,190
Northeast															
Jacksonville, FL (Metro)															
American Enterprise Bank of Florida	Jacksonville	169,563	3,201	574	856	1.89	2.76	4,167	445	4,477	1,292	2,385	431	5,944	919
CenterBank of Jacksonville, National Association	Jacksonville	131,879	2,958	611	691	2.24	4.78	3,518	0	3,857	4,803	2,218	1	3,491	5,065
First Bank of Jacksonville	Jacksonville	56,728	1,752	2,336	1,906	3.09	13.92	1,200	58	6,949	4,317	3,017	180	7,047	4,575
First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	338,362	16,610	3,935	676	4.91	20.17	11,626	0	80,525	12,236	28,420	3,999	74,998	11,519
Florida Capital Bank, N.A.	Jacksonville	515,350	18,051	17,675	15,365	2.61	8.97	8,423	4,906	58,239	26,702	20,511	551	65,486	18,382
Haven Trust Bank Florida	Ponte Vedra Beach	116,362	4,629	2,022	4,126	3.98	18.57	6,927	0	18,719	8,864	3,371	0	26,673	9,244
Heritage Bank of North Florida	Orange Park	118,608	3,129	1,039	164	2.64	17.86	18,138	0	16,012	11,004	11,910	479	14,319	9,677
Intracoastal Bank	Palm Coast	57,187	687	188	12	1.20	0.00	0	0	0	0	0	0	0	0
Jacksonville Bank	Jacksonville	382,134	8,248	4,295	2,963	2.16	2.77	8,539	1	6,435	6,089	4,383	0	7,403	3,676
Oceanside Bank	Jacksonville Beach	191,107	4,996	962	2,501	2.61	2.30	2,535	2,029	3,814	2,497	2,613	119	6,282	2,305
Prosperity Bank	Saint Augustine	590,620	14,890	7,487	7,206	2.52	5.38	7,933	0	17,475	29,523	7,594	161	20,614	24,640
Northeast - Total/Average		2,667,900	79,151	41,124	36,466	2.97	8.35	73,006	7,439	216,502	107,327	86,422	5,921	232,257	90,002

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								P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
								30-90 \$	90 + \$			30-90 \$	90 + \$		
East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
East Coast Community Bank	Ormond Beach	71,029	2,211	275	93	3.11	4.81	680	987	3,774	569	898	0	4,248	177
Floridian Bank	Daytona Beach	113,865	2,889	1,680	785	2.54	0.42	48	496	0	658	0	0	75	610
Friends Bank	New Smyrna Beach	116,730	4,437	2,136	310	3.80	4.58	6,249	0	6,417	1,112	4,609	0	6,990	774
Gateway Bank of Florida	Daytona Beach	105,546	5,080	2,374	268	4.81	1.78	1,966	0	3,023	199	4,770	0	3,046	199
Mainstreet Community Bank of Florida	Deland	134,794	5,159	840	581	3.81	2.30	2,918	640	2,675	1,526	2,769	687	2,984	1,027
Pinnacle Bank	Orange City	148,674	6,134	2,245	1,122	4.13	5.23	1,363	0	6,466	4,686	612	0	5,618	5,898
Sunshine State Community Bank	Port Orange	96,239	4,099	2,548	2,584	4.26	14.20	1,767	1,411	15,289	6,328	11,208	8	10,412	5,465
Surety Bank	Deland	101,198	3,423	1,453	640	3.38	6.35	6,471	0	6,277	2,298	2,557	59	2,765	2,890
Total/Average		888,075	33,432	13,551	6,383	3.76	4.81	21,462	3,534	43,921	17,376	27,423	754	36,138	17,040
Orlando-Kissimmee, FL (Metro)															
BankFirst	Winter Park	321,239	9,495	3,623	2,487	2.96	2.96	2,844	0	9,344	8,637	6,054	0	12,863	10,176
Centerstate Bank Central Florida, National Associat	Kissimmee	212,823	5,884	1,975	2,417	2.76	6.81	3,213	0	18,522	1,743	2,274	34	16,086	1,689
Citizens Bank of Florida	Oviedo	165,166	2,997	1,975	1,649	1.81	3.32	1,280	2	5,775	1,983	2,692	0	5,158	2,169
Citizens First Bank	The Villages	401,204	14,031	12,591	7,090	3.50	1.74	40	0	17,694	2,008	2,891	0	10,300	1,872
CNLBank	Orlando	1,158,222	27,905	8,844	6,973	2.41	7.72	26,526	0	69,857	48,510	45,578	0	76,516	27,206
Commerce National Bank & Trust	Winter Park	82,447	1,214	165	-	1.47	3.12	1,364	0	3,364	0	502	0	3,368	0
First Colony Bank of Florida	Maitland	66,711	1,010	225	-	1.51	0.60	0	0	645	0	0	0	653	0
First Commercial Bank of Florida	Orlando	485,710	18,330	15,571	10,261	3.77	10.03	16,761	0	51,667	14,425	15,811	0	56,212	18,100
First Green Bank	Eustis	66,985	834	302	-	1.25	0.00	0	0	0	0	0	0	0	0
First National Bank of Central Florida	Winter Park	288,074	10,436	3,139	3,738	3.60	16.27	1,200	0	53,966	11,789	1,984	0	60,645	12,656
First National Bank of Mount Dora	Mount Dora	149,679	3,558	1,565	796	2.38	5.98	1,849	77	9,356	3,479	1,459	673	13,750	361
Florida Bank of Commerce	Orlando	167,397	3,482	5	-	2.08	4.35	1,766	404	2,629	8,003	2,286	0	50	8,003
HomeBanc, National Association	Lake Mary	56,887	1,647	119	-	0.91	3.97	0	0	10,545	0	3,863	0	10,779	0
Independent Banker's Bank of Florida	Lake Mary	211,607	12,208	3,487	6,019	5.77	10.18	11,810	5,557	25,877	7,050	10,819	850	31,809	4,208
New Traditions National Bank	Orlando	110,501	1,872	632	-	1.69	0.00	0	0	0	0	0	0	0	0
Orange Bank of Florida	Orlando	221,171	5,055	2,143	4,205	2.29	1.45	357	0	3,090	1,557	2,927	0	3,529	1,832
Orlando National Bank	Orlando	259,693	6,755	256	3,544	2.60	2.82	232	179	8,853	1,688	645	0	7,234	1,688
Reunion Bank of Florida	Tavares	66,104	813	164	-	1.23	0.00	0	0	0	0	0	0	0	0
Riverside Bank of Central Florida	Winter Park	93,234	1,360	83	-	1.46	1.58	955	1,792	1,722	1,338	1,930	1,393	1,878	1,732
Seaside National Bank & Trust	Orlando	432,899	9,903	802	30	2.28	1.94	4,933	0	12,683	2,978	4,724	14	11,957	0
United Southern Bank	Umatilla	311,701	7,753	2,500	1,451	2.49	2.53	7,201	0	6,708	4,007	8,653	0	9,472	4,869
Total/Average		5,329,454	146,542	60,166	50,660	2.75	4.93	82,331	8,011	312,297	119,195	115,092	2,964	332,259	96,561

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								30-90 \$	90 + \$			30-90 \$	90 + \$		
Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	Merritt Island	61,987	1,510	149	101	2.44	2.94	1,199	0	1,711	1,794	0	0	1,004	1,854
Fidelity Bank of Florida, National Association	Merritt Island	324,491	12,324	8,713	8,650	3.80	13.30	28,682	338	46,874	8,836	37,094	848	49,295	6,336
Florida Business Bank	Melbourne	66,865	3,183	(151)	39	4.76	6.73	0	0	6,485	980	1,126	0	6,887	1,100
Sunrise Bank	Cocoa Beach	88,745	3,637	4,017	3,650	4.10	8.61	0	0	7,510	3,990	225	0	9,983	3,135
Total/Average		542,088	20,654	12,728	12,440	3.81	9.99	29,881	338	62,580	15,600	38,445	848	67,169	12,425
East Central - Total/Average															
		6,759,617	200,628	86,445	69,483	2.97	5.28	133,674	11,883	418,798	152,171	180,960	4,566	435,566	126,026
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
1st Manatee Bank	Parrish	55,052	747	119	287	1.36	3.42	1,997	0	1,299	1,249	992	0	2,499	0
Bank of Commerce	Sarasota	234,893	4,569	2,423	1,317	1.94	7.95	7,759	0	17,204	7,954	1,796	0	16,694	9,991
Community Bank of Manatee	Bradenton	183,072	4,968	899	2,721	2.71	10.15	710	0	14,002	11,341	568	21	20,103	9,846
First America Bank	Bradenton	181,761	2,726	717	439	1.50	2.06	3,408	0	4,240	1,270	2,192	0	5,242	811
Florida Shores Bank - Southwest	Venice	110,380	1,611	121	50	1.46	0.45	149	0	946	0	10	0	1,086	0
Gateway Bank of Southwest Florida	Sarasota	69,288	1,088	119	-	1.57	0.00	0	0	0	0	3,361	0	0	0
Horizon Bank	Bradenton	140,812	4,998	2,698	2,503	3.51	11.68	7,066	937	13,296	8,649	8,223	2,248	12,538	6,776
Insignia Bank	Sarasota	103,004	2,064	583	518	2.00	5.99	671	854	5,257	2,910	889	0	6,955	672
LandMark Bank of Florida	Sarasota	261,047	5,753	686	1,702	2.20	7.45	4,291	879	17,141	6,668	1,805	393	21,539	5,636
Sabal Palm Bank	Sarasota	50,113	1,090	191	29	2.18	7.99	0	0	7,062	0	636	145	7,096	0
Total/Average		1,389,422	29,614	8,556	9,566	2.13	6.07	26,051	2,670	80,447	40,041	20,472	2,807	93,752	33,732
Homosassa Springs, FL (Micro)															
Brannen Bank	Inverness	269,476	3,279	85	436	1.22	1.83	8,122	380	6,436	1,804	10,224	0	4,782	1,515
Nature Coast Bank	Hernando	45,290	661	485	463	1.46	2.61	5	0	1,533	0	890	0	1,816	200
Total/Average		314,766	3,940	570	899	1.25	1.92	8,127	380	7,969	1,804	11,114	0	6,598	1,715



FLORIDA ASSET QUALITY - JUNE 30, 2010

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 + \$		
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	Lakeland	126,597	2,020	515	-	1.60	0.00	0	0	0	0	100	0	0	0
CenterState Bank of Florida, National Association	Winter Haven	386,065	7,875	2,277	1,675	2.04	1.05	1,974	0	7,001	2,868	3,452	0	5,347	3,574
Citizens Bank & Trust	Lake Wales	319,519	5,325	1,143	696	1.67	1.41	3,462	375	3,039	3,578	4,224	0	2,577	5,235
Community National Bank At Bartow	Bartow	50,151	1,514	1,774	2,350	3.02	11.91	809	0	6,314	1,774	130	0	7,035	1,508
Community Southern Bank	Lakeland	84,788	1,363	187	-	1.61	0.66	0	0	1,039	0	459	0	288	0
Total/Average		967,120	18,097	5,896	4,721	1.87	1.40	6,245	375	17,393	8,220	8,365	0	15,247	10,317
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	Tampa	483,017	5,341	1,057	-	1.11	3.16	0	0	19,822	0	0	0	15,287	0
Anderen Bank of Tampa Bay	Palm Harbor	141,143	2,262	785	-	1.60	2.20	0	0	4,140	0	1,163	1,315	4,145	0
Bank of St. Petersburg	Tampa	623,565	19,448	4,872	6,603	3.12	4.37	6,789	112	34,393	2,656	6,970	10	34,857	6,537
Bank of Tampa	Tampa	638,527	15,195	5,348	4,644	2.38	3.61	4,018	62	27,777	7,108	5,019	0	13,322	4,129
Bay Cities Bank	Tampa	283,756	5,491	459	5,572	1.94	3.42	1,864	0	14,266	3,639	9,983	0	7,158	3,816
CenterState Bank, N.A.	Zephyrhills	217,067	6,953	2,408	2,039	3.20	4.44	5,241	0	12,579	3,807	4,355	0	13,485	5,345
Central Bank	Tampa	52,916	1,444	561	298	2.73	4.15	1,358	0	3,333	198	3,694	0	34	297
Century Bank of Florida	Tampa	54,152	2,077	29	37	3.84	4.79	1,685	1,449	3,171	502	2,179	445	2,903	882
Cornerstone Community Bank	Saint Petersburg	244,678	5,753	2,224	182	2.35	7.69	1,144	0	20,753	4,286	8,821	634	15,232	4,668
Cortez Community Bank	Brooksville	58,108	1,060	1,753	2,049	1.82	22.99	1,519	0	16,585	1,950	1,291	0	17,764	1,712
First Citrus Bank	Tampa	182,851	2,599	670	514	1.42	2.28	7,553	0	2,930	2,778	4,091	0	5,137	4,548
First Commercial Bank of Tampa Bay	Tampa	85,389	5,458	3,400	585	6.39	17.47	3,312	0	16,887	4,521	8,089	0	14,547	3,210
First Home Bank	Seminole	77,518	4,785	3,336	71	6.17	7.38	2,754	968	3,887	3,087	3,148	20	4,499	1,318
First National Bank of Pasco	Dade City	124,680	1,893	1,337	577	1.52	2.12	3,499	209	3,366	407	382	0	2,600	239
Flagship Community Bank	Clearwater	84,596	2,154	772	693	2.55	4.58	1,567	0	4,133	0	840	0	2,644	288
Florida Traditions Bank	Dade City	142,039	2,252	447	50	1.59	0.23	494	0	429	0	1,326	114	1,156	0
Freedom Bank of America	Saint Petersburg	74,531	1,305	215	317	1.75	4.54	16	23	1,764	2,936	7	0	2,432	2,387
GulfShore Bank	Tampa	60,623	818	273	-	1.35	0.00	0	0	0	0	0	0	0	0
Heritage Bank of Florida	Lutz	217,635	2,909	3,875	3,819	1.34	3.90	7,423	0	5,707	4,620	2,433	0	4,933	4,131
Hillsboro Bank	Plant City	46,242	975	440	988	2.11	3.87	477	0	2,605	1,325	14	0	2,784	750
Jefferson Bank of Florida	Oldsmar	54,533	1,525	149	-	2.80	0.00	0	0	0	0	0	0	0	0
NorthStar Bank	Tampa	63,679	877	235	-	1.38	0.45	0	0	182	389	0	0	180	389
Old Harbor Bank	Clearwater	180,841	5,626	5,844	4,391	3.11	3.07	5,191	0	6,629	474	6,199	1,488	5,514	1,634
Palm Bank	Tampa	94,587	2,661	836	1,252	2.81	4.60	1,403	0	5,492	1,958	1,179	0	5,733	1,157
Patriot Bank	Trinity	89,775	2,007	-	299	2.24	7.22	720	0	7,395	2,130	971	0	8,849	825
Pilot Bank	Tampa	171,303	4,756	810	938	2.78	3.16	2,675	0	2,866	4,600	2,410	0	1,977	5,639
Platinum Bank	Brandon	274,429	5,063	2,344	1,702	1.84	2.29	229	0	5,331	3,815	1,460	0	7,062	3,391
Progress Bank of Florida	Tampa	86,740	3,991	1,250	4,688	4.58	16.66	207	31	18,317	122	2,069	0	19,869	111
Southern Commerce Bank, National Association	Tampa	83,426	10,940	4,600	1,987	13.11	14.69	2,217	0	26,796	5,288	1,953	0	27,584	4,984
SouthShore Community Bank	Apollo Beach	36,889	1,386	467	376	3.76	10.11	345	0	3,048	1,769	700	0	3,292	1,517
TCM Bank, National Association	Tampa	139,784	9,402	4,315	4,223	6.73	0.19	2,543	2,545	309	0	2,525	2,194	303	0
USAmeriBank	Largo	698,518	11,721	2,515	382	1.68	1.31	273	0	8,728	2,731	5,423	0	2,565	0
Valrico State Bank	Valrico	121,016	3,479	565	209	2.87	4.47	1,535	603	8,556	754	1,330	0	7,441	754
Total/Average		5,988,553	153,606	58,191	49,485	2.56	4.18	68,051	6,002	292,176	67,850	90,024	6,220	255,388	64,658
Tampa Bay - Total/Average		8,659,861	205,257	73,213	64,671	2.37	3.99	108,474	9,427	397,985	117,915	129,975	9,027	370,985	110,422

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	184,523	2,981	1,500	1,700	1.62	5.98	2,054	0	12,451	3,982	2,800	0	3,054	5,029
First National Bank of Wauchula	Wauchula	54,675	708	-	164	1.29	0.73	3,971	3	172	407	3,299	11	945	65
First State Bank of Arcadia	Arcadia	89,367	2,082	510	44	2.33	2.22	144	0	2,099	959	89	0	1,730	1,106
Heartland National Bank	Sebring	187,820	3,542	2,574	2,297	1.87	5.16	1,654	8	10,722	4,522	3,673	596	11,066	3,292
Highlands Independent Bank	Sebring	193,897	7,468	3,800	3,101	3.85	5.06	2,655	0	13,498	2,405	4,853	0	13,173	2,579
Wauchula State Bank	Wauchula	400,943	7,488	2,007	2,886	1.87	3.57	1,364	0	15,939	4,385	3,685	0	16,562	3,919
South Central - Total/Average		1,111,225	24,269	10,391	10,192	2.18	4.28	11,842	11	54,881	16,660	18,399	607	46,530	15,990
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Edison National Bank	Fort Myers	116,152	1,795	1,285	1,007	1.55	1.59	342	0	2,899	232	389	0	2,444	171
FineMark National Bank & Trust	Fort Myers	147,814	3,191	323	-	2.16	0.00	0	0	0	0	0	0	0	0
First Community Bank of Southwest Florida	Fort Myers	240,358	4,821	-	1,267	2.01	7.67	5,652	0	12,609	12,431	10,906	0	7,229	10,047
Florida Gulf Bank	Fort Myers	285,847	6,117	2,400	1,792	2.14	0.77	252	15	1,742	1,071	962	12	2,252	841
Preferred Community Bank	Fort Myers	41,357	1,292	591	93	3.12	6.19	0	0	3,027	674	1,268	0	1,108	725
Sanibel Captiva Community Bank	Sanibel	204,544	3,528	1,948	966	1.72	7.49	1,897	0	11,305	6,623	6,071	0	8,143	8,675
Southwest Capital Bank, National Association	Fort Myers	85,420	1,625	1,222	1,157	1.90	5.84	8	40	3,885	3,205	90	0	5,226	3,494
Total/Average		1,121,492	22,369	7,769	6,282	1.99	3.71	8,151	55	35,467	24,236	19,686	12	26,402	23,953
Naples-Marco Island, FL (Metro)															
Bank of Naples	Naples	133,791	5,041	6,700	5,096	3.77	4.68	4,020	0	7,900	2,428	9,567	0	6,619	2,550
First National Bank of the Gulf Coast	Naples	76,765	764	555	1	1.00	0.00	19	0	0	0	0	0	0	0
Royal Palm Bank of Florida	Naples	96,645	8,349	3,100	1,489	8.64	14.76	3,724	0	15,890	3,804	8,374	0	14,230	3,539
Shamrock Bank of Florida	Naples	54,476	930	505	325	1.70	6.54	82	0	4,831	275	556	1,000	3,608	275
TIB Bank	Naples	1,101,672	27,710	12,625	14,987	2.52	6.96	10,734	0	76,632	38,699	34,110	0	55,697	41,078
Total/Average		1,463,349	42,794	23,485	21,898	2.92	6.38	18,579	0	105,253	45,206	52,607	1,000	80,154	47,442



FLORIDA ASSET QUALITY - JUNE 30, 2010

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 + \$		
Punta Gorda, FL (Metro)															
Calusa National Bank	Punta Gorda	83,137	1,272	582	486	1.53	0.83	0	0	1,206	0	0	0	1,658	0
Charlotte State Bank	Port Charlotte	164,802	5,017	1,935	1,584	3.04	3.94	690	497	6,559	2,846	4,592	161	7,295	2,401
Englewood Bank	Englewood	127,581	3,941	2,073	736	3.09	7.74	539	0	11,977	3,015	424	0	10,480	3,434
National Bank of Southwest Florida	Port Charlotte	21,819	297	177	178	1.36	1.87	0	0	30	624	60	0	55	624
Total/Average		397,339	10,527	4,767	2,984	2.65	4.28	1,229	497	19,772	6,485	5,076	161	19,488	6,459
Southwest - Total/Average		2,982,180	75,690	36,021	31,164	2.54	5.16	27,959	552	160,492	75,927	77,369	1,173	126,044	77,854
Southeast															
Key West, FL (Micro)															
First State Bank of the Florida Keys	Key West	490,294	7,971	5,050	5,102	1.62	2.20	5,676	453	13,938	5,090	11,937	1,385	14,895	5,527
Total/Average		490,294	7,971	5,050	5,102	1.63	2.20	5,676	453	13,938	5,090	11,937	1,385	14,895	5,527
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)															
1st National Bank of South Florida	Homestead	150,409	1,523	725	1,171	1.01	5.01	554	162	13,754	2,428	1,323	0	8,220	2,428
1st United Bank	Boca Raton	673,681	12,366	2,750	3,293	1.84	2.62	4,441	0	27,259	0	28,591	0	15,244	286
American National Bank	Oakland Park	141,734	1,810	640	533	1.28	3.84	705	0	7,231	706	1,173	0	6,831	706
Anchor Commercial Bank	Juno Beach	123,426	2,921	537	389	2.37	5.32	3,809	60	8,485	924	6,859	0	6,722	1,179
BAC Florida Bank	Coral Gables	754,126	11,597	6,140	5,255	1.54	3.46	2,606	0	32,250	4,278	13,709	0	31,985	2,765
Bank of Belle Glade	Belle Glade	25,166	324	48	-	1.29	0.34	262	0	100	135	544	0	100	185
Bank of Coral Gables	Coral Gables	108,256	2,704	333	1,064	2.50	10.49	4,105	2,711	11,340	2,677	2,537	65	17,527	2,677
BBU Bank	Coral Gables	164,457	3,488	369	-	2.12	2.30	808	977	3,147	3,327	2,047	1,774	1,395	3,385
Biscayne Bank	Coconut Grove	178,484	2,372	1,735	1,664	1.33	3.84	3,171	0	7,113	2,083	2,391	0	7,516	3,141
Broward Bank of Commerce	Fort Lauderdale	51,325	760	236	-	1.47	0.00	0	0	0	0	0	0	0	0
City National Bank of Florida	Miami	2,022,760	78,696	65,082	38,939	3.89	3.06	17,538	9,511	128,812	9,838	9,846	8,894	113,332	1,999
Coconut Grove Bank	Miami	384,302	14,770	6,290	10,828	3.84	6.67	1,985	0	42,096	1,662	12,570	0	44,569	2,181
Community Bank of Broward	Dania Beach	413,256	7,392	2,690	735	1.79	6.39	9,157	20	26,554	4,996	10,414	0	13,468	4,164
Community Bank of Florida, Inc.	Homestead	407,065	9,937	696	4,708	2.44	7.34	4,155	12,247	35,673	7,720	9,842	7,310	42,346	1,334
Continental National Bank of Miami	Miami	156,017	2,013	245	420	1.29	2.69	299	314	3,936	3,152	2,354	965	5,387	1,866
Desjardins Bank, National Association	Hallandale	110,110	4,061	1,810	4,036	3.69	3.00	1,262	0	2,718	1,664	1,489	0	13,162	1,187
Eagle National Bank of Miami	Miami	243,089	8,132	300	2,481	3.35	4.05	2,273	298	11,048	2,173	5,418	299	8,550	2,173
Eastern National Bank	Miami	334,428	7,588	1,331	1,924	2.27	6.08	4,862	0	21,696	5,455	3,305	0	25,683	6,137
Enterprise National Bank of Palm Beach	North Palm Beach	204,842	4,033	609	2,308	1.97	3.94	4,665	75	8,501	3,072	1,598	117	11,199	3,132
Espirito Santo Bank	Miami	361,866	7,251	1,626	2,408	2.00	2.39	10,852	5,612	13,391	493	6,418	3,316	22,902	428
EuroBank	Coral Gables	72,074	1,682	1,035	1,018	2.33	14.38	3,014	0	9,140	6,167	2,590	0	6,078	6,278
Executive National Bank	Miami	165,658	3,756	197	999	2.27	2.31	8,294	0	5,619	617	12,954	0	6,944	1,401

FLORIDA ASSET QUALITY - JUNE 30, 2010

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	OREO	P/D Still Accruing		Non	OREO
								30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
First Bank of Miami	Coral Gables	139,344	950	490	1,031	0.68	2.33	582	0	3,454	2,415	178	0	4,161	2,023
First Bank of the Palm Beaches	West Palm Beach	63,902	3,184	2,173	1,468	4.98	5.43	551	647	4,059	0	665	0	5,155	0
First National Bank of South Miami	South Miami	133,241	2,319	(1,360)	176	1.74	1.60	3,108	0	2,331	3,341	5,025	0	2,584	3,341
First Southern Bank	Boca Raton	291,619	12,056	19,125	14,807	4.13	7.82	258	0	21,467	13,599	2,377	0	12,716	10,259
FirstCity Bank of Commerce	North Palm Beach	36,301	935	300	-	2.58	2.85	0	0	402	1,170	0	0	215	1,170
Flagler Bank	West Palm Beach	84,965	4,267	500	726	5.02	10.88	1,817	1,451	11,398	3,170	6,607	678	9,753	2,556
Florida Shores Bank - Southeast	Pompano Beach	78,755	2,003	637	-	2.54	1.39	543	0	1,461	0	942	0	1,009	0
Floridian Community Bank, Inc.	Davie	148,007	2,790	482	38	1.89	2.25	1,347	239	4,271	499	3,333	239	1,765	2,977
Grand Bank & Trust of Florida	West Palm Beach	331,281	10,700	7,279	7,283	3.23	7.12	8,494	0	29,183	5,868	8,921	1,869	23,906	4,823
Great Eastern Bank of Florida	Miami	49,124	722	688	1,086	1.47	9.75	147	0	2,368	4,064	0	0	2,564	4,731
Great Florida Bank	Miami Lakes	1,123,542	32,661	12,508	16,286	2.90	8.16	10,417	0	108,746	36,545	37,541	0	138,224	12,040
Helm Bank	Miami	263,766	7,293	3,690	5,342	2.76	3.44	10,538	1,293	18,953	5,524	12,537	1,828	20,038	5,793
Intercontinental Bank	West Miami	17,619	191	95	93	1.08	0.52	720	109	0	779	574	86	82	779
Intercredit Bank, NA	Miami	200,410	5,469	2,180	3,914	2.73	6.21	6,096	1,510	15,240	1,359	7,576	0	16,925	889
International Bank of Miami, NA	Coral Gables	353,410	18,341	11,345	11,714	5.19	15.14	9,194	1,298	68,373	5,798	7,228	0	72,644	8,682
International Finance Bank	Miami	339,637	8,902	1,617	2,330	2.62	4.49	5,970	1,192	15,059	8,152	5,562	3,889	20,897	1,402
Landmark Bank, National Association	Fort Lauderdale	291,432	10,271	5,645	4,482	3.52	6.07	19,498	0	14,186	6,713	13,372	12	17,669	267
Legacy Bank of Florida	Boca Raton	231,928	6,188	7,489	6,738	2.67	6.56	11,676	0	17,895	3,289	12,468	0	11,319	2,893
Marquis Bank	North Miami Beach	46,368	1,402	993	488	3.02	6.69	641	0	2,735	1,920	643	0	3,170	0
Mellon United National Bank	Miami	760,672	3,011	2,933	-	0.40	0.00	7,050	25	0	71	2,450	0	0	71
Mercantil Commercebank, National Association	Coral Gables	3,686,298	63,444	25,363	43,950	1.72	6.39	31,283	14,706	373,035	37,999	54,691	3,412	420,067	24,863
Metro Bank of Dade County	Miami	272,578	19,236	26,249	21,155	7.06	17.22	10,263	584	56,459	12,333	14,522	343	57,853	6,913
Natbank, National Association	Hollywood	71,077	1,063	630	645	1.50	4.80	820	0	3,999	546	3,060	0	2,040	92
Northern Trust, National Association	Miami	11,246,802	110,030	46,100	37,582	0.98	1.69	36,757	12,639	176,280	28,990	116,001	9,187	159,734	31,011
Ocean Bank	Miami	2,685,073	78,977	79,719	82,953	2.77	13.54	49,726	10,654	327,919	196,309	99,662	5,225	426,789	127,591
OptimumBank	Fort Lauderdale	126,698	3,492	2,193	8,153	2.76	15.51	12,356	0	27,952	5,309	18,828	0	21,094	6,024
Pacific National Bank	Miami	133,221	4,587	1,671	2,766	3.44	3.43	0	21	11,244	1,721	217	783	12,773	1,875
Palm Beach Community Bank	Boynton Beach	105,267	975	115	-	0.93	0.00	0	0	0	0	460	611	0	0
Paradise Bank	Boca Raton	250,814	5,530	2,700	2,017	2.20	3.83	0	0	11,648	849	0	0	15,052	933
Plus International Bank	Miami	61,849	418	-	98	0.68	1.40	1,824	2,741	1,356	0	1,827	2,715	1,452	0
Professional Bank	Coral Gables	54,921	821	225	-	1.49	0.17	0	0	0	172	462	0	0	172
Regent Bank	Davie	380,433	4,650	2,607	8,669	1.21	6.61	13,864	741	24,107	5,936	12,975	3,611	25,681	7,103
Security Bank, NA	North Lauderdale	110,268	3,279	2,629	3,128	2.97	18.58	8,192	0	25,024	2,522	6,198	0	27,773	2,540
Sterling Bank	Lantana	224,649	10,532	13,986	14,198	4.69	7.28	12,095	0	19,270	6,557	18,203	7,183	22,917	5,177
Stonegate Bank	Fort Lauderdale	368,705	8,754	1,242	1,222	2.37	2.53	2,281	0	9,761	4,784	1,437	0	10,974	4,013
Sunstate Bank	Miami	97,880	2,867	2,673	3,600	2.93	6.68	5,777	117	11,502	361	9,486	0	7,667	427
Terrabank, NA	Miami	130,589	2,182	145	217	1.67	2.66	9,717	133	4,640	2,076	7,114	0	6,079	808
TotalBank	Miami	1,002,595	31,086	20,859	22,457	3.10	1.75	5,570	0	31,368	3,125	6,896	0	57,082	3,197
TransAtlantic Bank	Miami	306,053	6,009	1,250	2,980	1.96	0.96	4,791	0	4,899	215	2,307	0	4,386	749
TransCapital Bank	Sunrise	198,053	5,732	5,395	3,399	2.89	13.08	30,188	1,182	22,261	10,501	28,189	3,393	20,146	8,126
U.S. Century Bank	Doral	1,582,761	51,689	5,592	1,651	3.27	12.76	17,747	922	195,490	37,434	13,210	3,160	185,695	28,975
Union Credit Bank	Miami	96,022	939	1,310	1,990	0.98	2.32	1,146	0	3,740	176	1,136	0	8,083	1,208
Valley Bank	Fort Lauderdale	79,540	1,399	-	55	1.76	5.28	5,141	0	6,258	482	4,506	0	5,662	669
Total/Average		35,504,000	740,522	416,886	425,060	2.09	5.06	447,002	84,191	2,109,656	526,240	687,358	70,964	2,272,955	376,194

FLORIDA ASSET QUALITY - JUNE 30, 2010

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 + \$		
Port St. Lucie, FL (Metro)															
First Bank and Trust Company of Indiantown	Indiantown	70,594	1,082	8	153	1.53	2.15	1,222	0	1,040	981	421	873	1,255	885
First Peoples Bank	Port Saint Lucie	181,352	4,807	3,153	3,147	2.65	8.56	1,656	162	16,122	6,165	3,442	0	16,596	6,031
Gulfstream Business Bank	Stuart	410,849	17,077	4,398	2,563	4.15	2.81	963	0	9,384	6,578	1,433	0	11,639	5,764
Seacoast National Bank	Stuart	1,300,600	40,281	18,839	25,151	3.08	5.26	7,519	78	90,885	19,018	10,113	163	96,321	19,076
Total/Average		1,963,395	63,247	26,398	31,014	3.22	4.98	11,360	240	117,431	32,742	15,409	1,036	125,811	31,756
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	Vero Beach	122,670	2,739	2,135	1,717	2.23	5.16	3,662	0	5,193	2,738	5,383	0	7,607	2,793
Total/Average		122,670	2,739	2,135	1,717	2.23	5.16	3,662	0	5,193	2,738	5,383	0	7,607	2,793
Southeast - Total/Average		38,080,359	814,479	450,469	462,893	2.14	5.02	467,700	84,884	2,246,218	566,810	720,087	73,385	2,421,268	416,270