

**FLORIDA ASSET QUALITY - MARCH 31, 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 \$	
<b>State Summary</b>															
Northwest - Total/Average		8,026,875	250,494	73,706	66,235	3.12	9.47	160,949	26,541	828,238	262,039	177,389	20,912	726,954	232,497
North Central - Total/Average		2,326,274	49,999	10,303	8,440	2.15	3.78	34,445	3,066	93,733	32,190	35,241	2,264	89,206	21,906
Northeast - Total/Average		3,145,284	87,395	18,944	17,575	2.78	7.50	90,345	6,675	251,139	92,078	82,614	5,791	244,844	87,045
East Central - Total/Average		6,960,369	195,721	32,613	25,396	2.81	5.33	184,690	5,385	453,112	133,419	188,673	8,898	405,453	129,994
Tampa Bay - Total/Average		9,778,787	234,725	47,976	43,160	2.40	4.12	149,563	9,684	465,038	123,596	129,606	6,540	470,026	102,283
South Central - Total/Average		1,137,155	23,959	3,788	3,534	2.11	3.74	18,399	607	46,530	15,990	25,690	113	38,954	13,682
Southwest - Total/Average		3,903,604	122,192	50,886	34,572	3.13	8.46	127,394	2,491	364,612	128,833	87,141	6,320	325,815	97,971
Southeast - Total/Average		40,620,396	921,223	183,919	209,592	2.27	5.31	755,870	73,542	2,721,732	474,815	759,240	58,367	2,778,696	431,437
<b>State Total</b>		<b>75,898,744</b>	<b>1,885,708</b>	<b>422,135</b>	<b>408,504</b>	<b>2.48</b>	<b>5.77</b>	<b>1,521,655</b>	<b>127,991</b>	<b>5,224,134</b>	<b>1,262,960</b>	<b>1,485,594</b>	<b>109,205</b>	<b>5,079,948</b>	<b>1,116,815</b>
<b>Northwest</b>															
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>															
Beach Community Bank	Fort Walton Beach	485,634	6,644	1,048	1,378	1.35	14.31	19,028	2,319	69,883	28,300	6,576	3,596	68,121	22,531
Community Bank, Destin	Miramar Beach	37,635	559	175	15	1.49	2.73	0	0	448	1,275	0	0	548	1,868
First Florida Bank	Destin	78,020	4,058	299	446	5.13	6.60	2,784	0	5,304	2,435	308	0	4,219	2,514
First City Bank of Florida	Fort Walton Beach	218,913	5,476	1,000	1,018	2.50	8.12	19,298	666	19,118	8,564	14,859	1,165	18,283	6,503
First National Bank and Trust	Fort Walton Beach	173,788	4,636	64	325	2.64	6.10	2,766	41	15,073	6,568	3,889	53	16,087	3,274
First National Bank of Crestview	Crestview	79,174	5,012	2,800	1,106	6.33	12.47	7,504	2,049	13,232	5,057	8,240	2	8,805	4,144
GulfSouth Private Bank	Destin	157,898	2,355	448	931	1.49	7.08	2,424	4,351	14,261	55	839	635	10,265	55
Peoples National Bank	Niceville	74,359	997	219	756	1.34	3.41	2,662	7	2,374	2,029	1,605	55	3,339	2,487
Premier Community Bank of the Emerald Coast	Crestview	112,997	2,644	-	-	2.34	6.16	1,278	0	5,338	4,713	439	1,979	3,825	5,858
<b>Total/Average</b>		<b>1,418,418</b>	<b>32,381</b>	<b>6,053</b>	<b>5,975</b>	<b>2.28</b>	<b>9.26</b>	<b>57,744</b>	<b>9,433</b>	<b>145,031</b>	<b>58,996</b>	<b>36,755</b>	<b>7,485</b>	<b>133,492</b>	<b>49,234</b>
<b>Panama City-Lynn Haven, FL (Metro)</b>															
Bay Bank & Trust Co.	Panama City	126,269	2,180	75	978	1.73	4.95	3,000	0	9,889	1,380	2,249	0	8,470	1,740
Coastal Community Bank	Panama City	283,894	12,233	389	307	4.25	23.79	11,886	0	66,547	23,435	16,287	0	49,367	17,719
First National Bank Northwest Florida	Panama City	75,440	1,084	75	-	1.44	5.60	2,651	0	5,681	1,178	2,146	0	5,691	2,441
Summit Bank, National Association	Panama City	48,974	671	105	-	1.37	0.53	0	0	414	0	0	0	0	0
Vision Bank	Panama City	669,865	46,302	11,300	9,582	6.87	20.42	5,795	9,052	145,013	35,052	6,979	11,277	148,347	35,202
<b>Total/Average</b>		<b>1,204,442</b>	<b>62,470</b>	<b>11,944</b>	<b>10,867</b>	<b>5.19</b>	<b>17.09</b>	<b>23,332</b>	<b>9,052</b>	<b>227,544</b>	<b>61,045</b>	<b>27,661</b>	<b>11,277</b>	<b>211,875</b>	<b>57,102</b>
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>															
Bank of Pensacola	Pensacola	1,426,037	41,463	19,061	17,564	2.91	8.00	18,829	0	123,690	15,063	12,254	291	71,370	14,103
Bank of the South	Pensacola	14,175	96	2	2	0.68	0.00	0	0	0	0	1	0	0	0
First National Bank of Florida	Milton	244,572	10,449	2,050	2,588	4.27	25.45	6,660	347	62,553	27,877	7,352	0	50,956	28,188
First Navy Bank	Pensacola	4,793	131	-	4	2.73	0.00	19	0	0	0	18	0	0	0
Gulf Coast Community Bank	Pensacola	211,682	6,469	981	583	3.06	17.97	5,152	5,000	42,316	5,548	16,117	0	31,045	4,327
Warrington Bank	Pensacola	25,061	122	3	-	0.49	0.00	2	966	0	0	5	1	0	0
<b>Total/Average</b>		<b>1,926,320</b>	<b>58,730</b>	<b>22,097</b>	<b>20,741</b>	<b>3.05</b>	<b>10.91</b>	<b>30,662</b>	<b>6,313</b>	<b>228,559</b>	<b>48,488</b>	<b>35,747</b>	<b>292</b>	<b>153,371</b>	<b>46,618</b>

**FLORIDA ASSET QUALITY - MARCH 31, 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 + \$		
<b>Tallahassee, FL (Metro)</b>															
Capital City Bank	Tallahassee	1,842,848	41,594	10,740	14,409	2.25	4.57	19,211	47	76,382	46,444	37,058	79	86,275	36,134
Farmers & Merchants Bank	Monticello	316,971	3,914	1,700	459	1.23	4.99	3,603	0	14,878	8,361	3,538	0	13,287	8,165
Premier Bank	Tallahassee	279,288	7,762	596	1,985	2.76	6.76	6,555	362	19,800	8,779	5,483	207	19,504	8,570
Prime Meridian Bank	Tallahassee	54,311	612	55	-	1.13	0.00	0	0	0	0	0	0	0	0
ProBank	Tallahassee	58,376	1,823	181	-	3.12	4.98	2,136	0	3,596	806	1,647	0	2,012	315
Tallahassee State Bank	Tallahassee	280,660	8,028	7,769	8,364	2.86	4.47	934	0	15,725	360	2,542	0	9,136	339
Wakulla Bank	Crawfordville	318,756	19,510	8,503	2,074	6.12	13.17	5,050	123	48,728	11,151	13,739	0	51,583	9,755
<b>Total/Average</b>		<b>3,151,210</b>	<b>83,243</b>	<b>29,544</b>	<b>27,291</b>	<b>2.64</b>	<b>5.59</b>	<b>37,489</b>	<b>532</b>	<b>179,109</b>	<b>75,901</b>	<b>64,007</b>	<b>286</b>	<b>181,797</b>	<b>63,278</b>
<b>Other</b>															
Bank of Bonifay	Bonifay	161,119	8,373	3,755	329	5.20	14.52	4,192	219	29,607	5,646	4,348	246	27,843	5,762
Bank of Jackson County	Graceville	24,864	850	16	7	3.42	8.32	1,464	830	1,915	853	190	229	2,645	853
First Capital Bank	Marianna	35,391	606	64	633	1.71	8.15	144	0	3,111	1,062	1,072	0	3,604	1,062
Gulf State Community Bank	Carrabelle	79,873	3,549	185	386	4.44	18.85	4,054	162	13,295	9,247	6,533	1,074	12,327	7,836
Peoples Bank of Graceville	Graceville	25,238	292	48	6	1.16	1.18	1,868	0	67	801	1,076	23	0	752
<b>Total/Average</b>		<b>326,485</b>	<b>13,670</b>	<b>4,068</b>	<b>1,361</b>	<b>4.19</b>	<b>12.60</b>	<b>11,722</b>	<b>1,211</b>	<b>47,995</b>	<b>17,609</b>	<b>13,219</b>	<b>1,572</b>	<b>46,419</b>	<b>16,265</b>
<b>Northwest - Total/Average</b>		<b>8,026,875</b>	<b>250,494</b>	<b>73,706</b>	<b>66,235</b>	<b>3.12</b>	<b>9.47</b>	<b>160,949</b>	<b>26,541</b>	<b>828,238</b>	<b>262,039</b>	<b>177,389</b>	<b>20,912</b>	<b>726,954</b>	<b>232,497</b>
<b>North Central</b>															
<b>Gainesville, FL (Metro)</b>															
Florida Citizens Bank	Gainesville	232,318	2,957	300	137	1.27	1.21	5,619	0	2,746	983	3,986	0	2,454	384
Merchants & Southern Bank	Gainesville	292,422	4,361	110	2	1.49	3.08	697	0	5,519	6,822	78	0	7,058	2,144
<b>Total/Average</b>		<b>524,740</b>	<b>7,318</b>	<b>410</b>	<b>139</b>	<b>1.39</b>	<b>2.26</b>	<b>6,316</b>	<b>0</b>	<b>8,265</b>	<b>7,805</b>	<b>4,064</b>	<b>0</b>	<b>9,512</b>	<b>2,528</b>
<b>Ocala, FL (Metro)</b>															
Alarion Bank	Ocala	233,943	3,825	790	-	1.60	1.88	2,165	83	5,358	612	827	0	2,841	612
Central Florida State Bank	Belleview	68,208	4,696	2,400	879	6.88	13.15	886	0	9,495	2,981	1,785	0	9,360	1,560
Community Bank and Trust of Florida	Ocala	355,579	6,545	1,750	2,026	1.84	2.04	474	0	7,909	3,252	4,261	0	8,236	1,735
First Avenue National Bank	Ocala	70,420	1,407	258	142	2.00	4.44	1,058	4	3,432	1,489	2,434	3	1,464	995
Gateway Bank of Central Florida	Ocala	138,678	2,469	146	-	1.77	0.92	308	0	1,556	167	44	0	1,556	167
Independent National Bank	Ocala	126,210	5,465	2,190	1,532	4.33	14.06	955	0	22,003	900	1,846	0	21,241	712
<b>Total/Average</b>		<b>993,038</b>	<b>24,407</b>	<b>7,534</b>	<b>4,579</b>	<b>2.46</b>	<b>4.17</b>	<b>5,846</b>	<b>87</b>	<b>49,753</b>	<b>9,401</b>	<b>11,197</b>	<b>3</b>	<b>44,698</b>	<b>5,781</b>

**FLORIDA ASSET QUALITY - MARCH 31, 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 + \$		
<b>Other</b>															
Citizens State Bank	Perry	66,032	652	22	-	0.99	3.01	1,616	1,196	2,027	573	2,339	497	1,774	573
Columbia Bank	Lake City	170,602	3,052	681	1,466	1.79	3.38	981	0	6,579	1,884	4,070	0	7,569	749
Community State Bank	Starke	25,384	739	401	469	2.91	4.82	1,576	0	2,209	204	696	79	2,730	0
Drummond Community Bank	Chiefland	100,077	2,022	150	110	2.02	0.41	367	481	405	334	108	310	390	311
Lafayette State Bank	Mayo	58,235	633	30	-	1.09	2.04	55	1,072	927	639	107	996	926	640
Madison County Community Bank	Madison	55,871	753	65	10	1.35	3.34	1,022	79	2,374	419	660	1	2,399	457
Peoples State Bank	Lake City	64,267	1,064	113	329	1.66	3.39	567	0	2,102	607	689	0	1,969	443
Perkins State Bank	Williston	130,413	1,938	300	317	1.49	1.97	6,813	151	1,052	2,763	3,744	378	1,156	2,381
Putnam State Bank	Palatka	137,615	7,421	597	1,021	5.39	12.80	9,286	0	18,040	7,561	7,567	0	16,083	8,043
<b>Total/Average</b>		<b>808,496</b>	<b>18,274</b>	<b>2,359</b>	<b>3,722</b>	<b>2.26</b>	<b>4.22</b>	<b>22,283</b>	<b>2,979</b>	<b>35,715</b>	<b>14,984</b>	<b>19,980</b>	<b>2,261</b>	<b>34,996</b>	<b>13,597</b>
<b>North Central - Total/Average</b>		<b>2,326,274</b>	<b>49,999</b>	<b>10,303</b>	<b>8,440</b>	<b>2.15</b>	<b>3.78</b>	<b>34,445</b>	<b>3,066</b>	<b>93,733</b>	<b>32,190</b>	<b>35,241</b>	<b>2,264</b>	<b>89,206</b>	<b>21,906</b>
<b>Northeast</b>															
<b>Jacksonville, FL (Metro)</b>															
American Enterprise Bank of Florida	Jacksonville	172,419	3,591	304	129	2.08	3.27	2,385	431	5,944	919	2,592	340	6,140	914
CenterBank of Jacksonville, National Association	Jacksonville	133,359	3,131	522	386	2.34	4.77	2,218	1	3,491	5,065	5,728	4	9,085	8,374
First Bank of Jacksonville	Jacksonville	59,611	2,174	1,370	516	3.65	13.40	3,017	180	7,047	4,575	2,297	175	3,940	4,483
First Coast Community Bank	Fernandina Beach	204,344	5,785	1,823	1,889	2.83	4.95	3,564	1	11,849	1,362	2,282	2	9,872	4,016
First Guaranty Bank and Trust Company of Jackson	Jacksonville	344,486	14,929	1,652	33	4.33	18.23	28,420	3,999	74,998	11,519	15,422	625	68,330	9,398
Florida Capital Bank, N.A.	Jacksonville	545,827	14,773	4,075	5,012	2.34	8.18	20,511	551	65,486	18,382	9,745	300	66,490	17,847
Haven Trust Bank Florida	Ponte Vedra Beach	121,476	5,909	1,575	2,399	4.86	21.81	3,371	0	26,673	9,244	4,255	0	20,996	10,030
Heritage Bank of North Florida	Orange Park	122,406	2,405	150	-	1.96	15.10	11,910	479	14,319	9,677	18,601	4,337	10,701	9,906
Intracoastal Bank	Palm Coast	52,037	617	119	12	1.19	0.00	0	0	0	0	0	0	0	0
Jacksonville Bank	Jacksonville	390,601	7,618	2,375	1,630	1.95	2.45	4,383	0	7,403	3,676	5,308	0	8,745	4,011
Oceanside Bank	Jacksonville Beach	196,467	6,651	872	754	3.39	3.01	2,613	119	6,282	2,305	1,554	8	6,715	1,727
Prosperity Bank	Saint Augustine	609,084	14,029	3,868	4,188	2.30	4.87	7,594	161	20,614	24,640	10,949	0	26,478	16,339
Synovus Bank of Jacksonville	Jacksonville	193,167	5,783	239	627	2.98	3.16	359	753	7,033	714	3,881	0	7,352	0
<b>Northeast - Total/Average</b>		<b>3,145,284</b>	<b>87,395</b>	<b>18,944</b>	<b>17,575</b>	<b>2.78</b>	<b>7.50</b>	<b>90,345</b>	<b>6,675</b>	<b>251,139</b>	<b>92,078</b>	<b>82,614</b>	<b>5,791</b>	<b>244,844</b>	<b>87,045</b>

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>East Central</b>															
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>															
East Coast Community Bank	Ormond Beach	72,648	2,288	275	15	3.15	4.65	898	0	4,248	177	17	15	4,753	65
Floridian Bank	Daytona Beach	112,750	1,978	35	51	1.75	0.43	0	0	75	610	404	0	75	538
Friends Bank	New Smyrna Beach	117,529	3,742	1,225	94	3.18	4.69	4,609	0	6,990	774	8,400	0	2,940	774
Gateway Bank of Florida	Daytona Beach	106,716	3,585	631	17	3.36	1.71	4,770	0	3,046	199	2,660	0	2,827	276
Mainstreet Community Bank of Florida	Deland	134,881	4,981	420	335	3.68	2.29	2,769	687	2,984	1,027	3,614	866	2,979	1,137
Pinnacle Bank	Orange City	154,161	5,169	695	530	3.35	5.39	612	0	5,618	5,898	4,138	46	4,868	3,796
Sunshine State Community Bank	Port Orange	99,070	3,531	802	1,378	3.56	11.38	11,622	8	10,755	5,525	9,972	54	12,181	4,773
Surety Bank	Deland	101,238	2,684	150	67	2.65	4.08	2,557	59	2,765	2,890	6,032	49	4,634	3,025
<b>Total/Average</b>		<b>898,993</b>	<b>27,958</b>	<b>4,233</b>	<b>2,487</b>	<b>3.11</b>	<b>4.18</b>	<b>27,837</b>	<b>754</b>	<b>36,481</b>	<b>17,100</b>	<b>35,237</b>	<b>1,030</b>	<b>35,257</b>	<b>14,384</b>
<b>Orlando-Kissimmee, FL (Metro)</b>															
AmericanFirst Bank	Clermont	64,581	3,813	-	2,089	5.90	20.05	3,229	0	11,344	9,520	8,255	0	12,014	5,091
BankFirst	Winter Park	326,725	8,101	410	658	2.48	3.76	6,054	0	12,863	10,176	9,186	0	8,198	9,028
Centerstate Bank Central Florida, National Associat	Kissimmee	211,847	6,732	900	484	3.18	5.87	2,274	34	16,086	1,689	3,619	258	14,926	1,284
Citizens Bank of Florida	Oviedo	167,610	3,011	360	11	1.80	3.10	2,692	0	5,158	2,169	1,690	0	1,581	2,238
Citizens First Bank	The Villages	403,501	9,722	7,569	6,373	2.41	1.06	2,891	0	10,300	1,872	4,110	1,600	10,234	3,172
CNLBank	Orlando	1,235,630	30,871	5,548	692	2.50	6.56	45,578	0	76,516	27,206	23,473	0	69,939	30,448
Commerce National Bank & Trust	Winter Park	86,745	1,103	55	-	1.27	3.11	502	0	3,368	0	2,718	0	1,364	0
First Colony Bank of Florida	Maitland	63,166	900	115	-	1.42	0.67	0	0	653	0	0	0	653	0
First Commercial Bank of Florida	Orlando	508,957	12,920	1,616	1,605	2.54	11.22	15,811	0	56,212	18,100	29,667	104	20,337	21,053
First Green Bank	Eustis	53,223	663	132	-	1.25	0.00	0	0	0	0	0	0	0	0
First National Bank of Central Florida	Winter Park	300,075	11,798	1,838	1,074	3.91	17.16	1,984	0	60,645	12,656	3,798	0	68,903	9,453
First National Bank of Mount Dora	Mount Dora	155,813	2,889	713	613	1.85	6.69	1,459	673	13,750	361	3,105	2,084	14,597	235
Florida Bank of Commerce	Orlando	115,224	2,704	-	-	2.35	4.75	2,286	0	50	8,003	2,030	0	61	8,003
HomeBanc, National Association	Lake Mary	54,702	1,628	100	-	1.14	5.32	3,863	0	10,779	0	7,330	0	8,199	0
Independent Banker's Bank of Florida	Lake Mary	229,237	15,320	1,500	892	6.68	8.66	10,819	850	31,809	4,208	2,494	2,570	30,591	3,995
New Traditions National Bank	Orlando	95,650	1,404	164	-	1.47	0.00	0	0	0	0	0	0	0	0
Orange Bank of Florida	Orlando	230,317	7,142	154	60	3.10	1.71	2,927	0	3,529	1,832	200	0	2,878	2,485
Orlando National Bank	Orlando	225,199	6,427	-	3,532	2.84	2.50	645	0	7,234	1,688	55	0	9,167	1,907
Reunion Bank of Florida	Tavares	61,149	761	112	-	1.24	0.00	0	0	0	0	0	0	0	0
Riverside Bank of Central Florida	Winter Park	79,641	1,277	-	-	1.60	2.10	1,930	1,393	1,878	1,732	3,113	1,252	3,279	1,979
Seaside National Bank & Trust	Orlando	456,160	9,403	290	16	2.05	1.48	4,724	14	11,957	0	4,656	0	10,790	0
United Southern Bank	Umatilla	320,326	7,250	1,200	621	2.26	3.34	8,653	0	9,472	4,869	8,864	0	7,650	4,746
<b>Total/Average</b>		<b>5,445,478</b>	<b>145,839</b>	<b>22,776</b>	<b>18,720</b>	<b>2.68</b>	<b>5.07</b>	<b>118,321</b>	<b>2,964</b>	<b>343,603</b>	<b>106,081</b>	<b>118,363</b>	<b>7,868</b>	<b>295,361</b>	<b>105,117</b>

**FLORIDA ASSET QUALITY - MARCH 31, 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 + \$		
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>															
Community Bank of the South	Merritt Island	62,355	1,610	148	-	2.58	2.58	0	0	1,004	1,854	0	0	1,025	1,994
Fidelity Bank of Florida, National Association	Merritt Island	339,904	13,000	5,378	4,060	3.82	13.20	37,181	1,667	52,675	3,436	32,161	0	53,938	2,552
Florida Business Bank	Melbourne	68,194	3,263	(47)	16	4.78	7.57	1,126	0	6,887	1,100	0	0	7,106	2,205
Prime Bank	Melbourne	52,127	769	-	-	1.48	0.77	0	0	355	242	0	0	1,162	242
Sunrise Bank	Cocoa Beach	93,318	3,282	125	113	3.52	11.69	225	0	12,107	3,606	2,912	0	11,604	3,500
<b>Total/Average</b>		<b>615,898</b>	<b>21,924</b>	<b>5,604</b>	<b>4,189</b>	<b>3.56</b>	<b>9.75</b>	<b>38,532</b>	<b>1,667</b>	<b>73,028</b>	<b>10,238</b>	<b>35,073</b>	<b>0</b>	<b>74,835</b>	<b>10,493</b>
<b>East Central - Total/Average</b>															
		<b>6,960,369</b>	<b>195,721</b>	<b>32,613</b>	<b>25,396</b>	<b>2.81</b>	<b>5.33</b>	<b>184,690</b>	<b>5,385</b>	<b>453,112</b>	<b>133,419</b>	<b>188,673</b>	<b>8,898</b>	<b>405,453</b>	<b>129,994</b>
<b>Tampa Bay</b>															
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>															
1st Manatee Bank	Parrish	49,627	728	75	262	1.47	3.63	992	0	2,499	0	1,033	0	200	0
Bank of Commerce	Sarasota	234,942	3,706	1,118	862	1.57	7.97	1,796	0	16,694	9,991	0	0	16,991	9,697
Community Bank of Manatee	Bradenton	182,737	6,018	1,303	1,783	3.29	11.26	568	21	20,103	9,846	3,027	0	20,552	4,080
First America Bank	Bradenton	182,126	2,675	642	395	1.47	2.20	2,192	0	5,242	811	6,795	0	7,782	1,505
Florida Shores Bank - Southwest	Venice	108,859	1,594	55	1	1.46	0.55	10	0	1,086	0	50	0	1,091	0
Gateway Bank of Southwest Florida	Sarasota	70,103	1,003	34	-	1.43	0.00	3,361	0	0	0	0	0	0	0
Horizon Bank	Bradenton	149,396	3,439	459	1,779	2.30	10.00	8,223	2,248	12,897	6,776	5,176	0	15,685	2,580
Insignia Bank	Sarasota	103,678	1,956	-	-	1.89	5.27	889	0	6,955	672	20	0	7,106	600
LandMark Bank of Florida	Sarasota	264,797	5,853	440	1,349	2.21	8.27	1,805	393	21,539	5,636	6,322	0	18,645	6,389
Sabal Palm Bank	Sarasota	49,400	889	15	-	1.80	7.49	636	145	7,096	0	2,225	0	7,145	0
<b>Total/Average</b>		<b>1,395,665</b>	<b>27,861</b>	<b>4,141</b>	<b>6,431</b>	<b>2.00</b>	<b>6.30</b>	<b>20,472</b>	<b>2,807</b>	<b>94,111</b>	<b>33,732</b>	<b>24,648</b>	<b>0</b>	<b>95,197</b>	<b>24,851</b>
<b>Homosassa Springs, FL (Micro)</b>															
Brannen Bank	Inverness	276,066	3,493	60	147	1.27	1.40	10,224	0	4,782	1,515	10,422	18	4,137	1,532
Nature Coast Bank	Hernando	46,032	677	67	29	1.47	3.33	890	0	1,816	200	252	0	1,186	390
<b>Total/Average</b>		<b>322,098</b>	<b>4,170</b>	<b>127</b>	<b>176</b>	<b>1.29</b>	<b>1.63</b>	<b>11,114</b>	<b>0</b>	<b>6,598</b>	<b>1,715</b>	<b>10,674</b>	<b>18</b>	<b>5,323</b>	<b>1,922</b>



FLORIDA ASSET QUALITY - MARCH 31, 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 + \$		
<b>Lakeland-Winter Haven, FL (Metro)</b>															
Bank of Central Florida	Lakeland	121,616	1,930	425	-	1.59	0.00	100	0	0	0	0	0	0	0
CenterState Bank of Florida, National Association	Winter Haven	383,635	7,608	1,000	639	1.98	0.99	3,452	0	5,347	3,574	3,263	7	3,287	3,698
Citizens Bank & Trust	Lake Wales	309,032	5,231	636	267	1.69	1.66	4,224	0	2,577	5,235	2,495	0	2,996	4,290
Community National Bank At Bartow	Bartow	53,293	2,094	1,250	1,226	3.93	11.33	130	0	7,035	1,508	1,137	0	4,355	4,001
Community Southern Bank	Lakeland	83,145	1,255	79	-	1.51	0.19	459	0	288	0	975	0	207	132
<b>Total/Average</b>		<b>950,721</b>	<b>18,118</b>	<b>3,390</b>	<b>2,132</b>	<b>1.91</b>	<b>1.44</b>	<b>8,365</b>	<b>0</b>	<b>15,247</b>	<b>10,317</b>	<b>7,870</b>	<b>7</b>	<b>10,845</b>	<b>12,121</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>															
American Momentum Bank	Tampa	423,715	4,483	199	-	1.06	2.62	0	0	15,287	0	0	0	15,287	0
Anderen Bank of Tampa Bay	Palm Harbor	93,707	1,593	116	-	1.70	2.83	1,163	1,315	4,145	0	0	0	4,884	0
Bank of Florida - Tampa Bay	Tampa	198,535	5,397	4,384	7,014	2.72	13.79	9,251	0	30,597	3,224	14,595	0	32,405	222
Bank of St. Petersburg	Tampa	627,052	22,894	3,441	1,311	3.65	5.03	6,970	10	34,857	6,537	4,452	10	40,663	6,575
Bank of Tampa	Tampa	646,850	14,776	2,830	2,352	2.28	1.84	5,019	0	13,322	4,129	6,002	224	12,229	3,876
Bay Cities Bank	Tampa	284,287	8,650	190	2,091	3.04	2.15	9,983	0	7,158	3,816	8,218	0	7,837	3,893
CenterState Bank, N.A.	Zephyrhills	221,279	6,579	1,120	956	2.97	5.12	4,355	0	13,485	5,345	2,214	0	10,016	4,996
Central Bank	Tampa	54,247	1,293	135	19	2.38	0.46	3,694	0	34	297	34	0	216	99
Century Bank of Florida	Tampa	55,153	2,056	29	36	3.73	4.50	2,179	445	2,903	882	593	392	2,684	882
Cornerstone Community Bank	Saint Petersburg	248,456	3,856	210	64	1.55	6.18	8,821	634	15,232	4,668	9,127	0	14,923	4,670
Cortez Community Bank	Brooksville	59,947	942	-	405	1.57	23.54	1,291	0	17,764	1,712	2,822	0	16,187	1,195
First Citrus Bank	Tampa	182,329	2,534	240	146	1.39	4.03	4,091	0	5,137	4,548	1,340	0	4,840	4,792
First Commercial Bank of Tampa Bay	Tampa	89,875	3,197	750	187	3.56	13.21	8,089	0	14,547	3,210	4,384	0	15,224	2,312
First Home Bank	Seminole	79,555	1,562	106	64	1.96	5.98	3,148	20	4,499	1,318	2,553	219	3,968	1,318
First National Bank of Pasco	Dade City	123,119	1,799	1,062	396	1.46	1.56	382	0	2,600	239	976	1,254	962	56
Flagship Community Bank	Clearwater	81,801	1,965	182	293	2.40	3.30	840	0	2,644	288	219	0	3,325	612
Florida Traditions Bank	Dade City	131,275	1,955	150	50	1.49	0.64	1,326	114	1,156	0	802	0	1,219	0
Freedom Bank of America	Saint Petersburg	74,872	1,191	75	290	1.59	4.79	7	0	2,432	2,387	197	0	3,947	938
GulfShore Bank	Tampa	48,135	650	105	-	1.35	0.00	0	0	0	0	0	0	0	0
Heritage Bank of Florida	Lutz	216,166	2,819	650	683	1.30	3.32	2,433	0	4,933	4,131	1,117	0	4,743	4,130
Hillsboro Bank	Plant City	47,895	789	230	964	1.65	3.83	14	0	2,784	750	791	0	1,696	0
Jefferson Bank of Florida	Oldsmar	50,023	1,451	75	-	2.88	0.00	0	0	0	0	0	0	0	0
NorthStar Bank	Tampa	57,714	813	171	-	1.41	0.56	0	0	180	389	0	0	570	0
Old Harbor Bank	Clearwater	181,460	5,066	4,119	3,167	2.79	2.94	6,199	1,488	5,514	1,634	5,834	0	12,345	1,304
Palm Bank	Tampa	98,149	3,196	678	556	3.26	4.32	1,179	0	5,733	1,157	1,001	0	4,296	1,881
Patriot Bank	Trinity	98,453	2,021	-	283	2.05	7.63	971	0	8,849	825	2,475	0	7,734	826
Pilot Bank	Tampa	172,764	4,741	405	535	2.74	3.20	2,410	0	1,977	5,639	175	0	3,503	3,815
Platinum Bank	Brandon	280,729	4,662	1,126	802	1.66	2.70	1,460	0	7,062	3,391	1,203	0	4,913	4,350
Progress Bank of Florida	Tampa	100,834	5,171	-	2,248	4.91	16.69	2,069	0	19,869	111	1,924	0	17,447	30
Southern Commerce Bank, National Association	Tampa	110,200	12,651	5,250	900	11.48	12.66	1,953	0	27,584	4,984	2,185	0	22,979	5,059
SouthShore Community Bank	Apollo Beach	38,234	1,352	57	-	3.54	9.48	700	0	3,292	1,517	25	0	3,293	1,777
Synovus Bank of Tampa Bay	Saint Petersburg	1,017,564	29,485	8,507	6,158	2.89	5.48	10,337	657	63,197	9,950	3,792	1,937	75,437	2,927
TCM Bank, National Association	Tampa	140,308	9,283	2,475	2,208	6.62	0.20	2,525	2,194	303	0	2,621	2,462	287	0
USAmeriBank	Largo	652,370	10,536	991	43	1.61	0.31	5,423	0	2,565	0	1,600	0	2,169	0
Valrico State Bank	Valrico	123,251	3,168	260	200	2.57	4.07	1,330	0	7,441	754	3,143	17	6,333	854
<b>Total/Average</b>		<b>7,110,303</b>	<b>184,576</b>	<b>40,318</b>	<b>34,421</b>	<b>2.60</b>	<b>4.12</b>	<b>109,612</b>	<b>6,877</b>	<b>349,082</b>	<b>77,832</b>	<b>86,414</b>	<b>6,515</b>	<b>358,661</b>	<b>63,389</b>
<b>Tampa Bay - Total/Average</b>		<b>9,778,787</b>	<b>234,725</b>	<b>47,976</b>	<b>43,160</b>	<b>2.40</b>	<b>4.12</b>	<b>149,563</b>	<b>9,684</b>	<b>465,038</b>	<b>123,596</b>	<b>129,606</b>	<b>6,540</b>	<b>470,026</b>	<b>102,283</b>

**FLORIDA ASSET QUALITY - MARCH 31, 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 + \$		
<b>South Central</b>															
First Bank	Clewiston	187,931	2,775	500	853	1.48	2.98	2,800	0	3,054	5,029	3,420	0	3,795	4,164
First National Bank of Wauchula	Wauchula	56,373	803	1	66	1.42	1.23	3,299	11	945	65	4,017	75	1,006	0
First State Bank of Arcadia	Arcadia	89,508	1,793	210	31	2.00	2.14	89	0	1,730	1,106	778	0	963	1,107
Heartland National Bank	Sebring	195,357	3,586	1,724	1,202	1.82	4.94	3,673	596	11,066	3,292	4,763	23	7,470	3,168
Highlands Independent Bank	Sebring	195,213	6,377	400	753	3.27	4.88	4,853	0	13,173	2,579	6,702	15	14,601	2,641
Wauchula State Bank	Wauchula	412,773	8,625	953	629	2.09	3.58	3,685	0	16,562	3,919	6,010	0	11,119	2,602
<b>South Central - Total/Average</b>		<b>1,137,155</b>	<b>23,959</b>	<b>3,788</b>	<b>3,534</b>	<b>2.11</b>	<b>3.74</b>	<b>18,399</b>	<b>607</b>	<b>46,530</b>	<b>15,990</b>	<b>25,690</b>	<b>113</b>	<b>38,954</b>	<b>13,682</b>
<b>Southwest</b>															
<b>Cape Coral-Fort Myers, FL (Metro)</b>															
Edison National Bank	Fort Myers	122,904	1,753	1,045	794	1.43	1.29	389	0	2,444	171	2,634	0	1,857	34
FineMark National Bank & Trust	Fort Myers	129,622	2,992	124	-	2.31	0.00	0	0	0	0	0	0	154	0
First Community Bank of Southwest Florida	Fort Myers	245,523	5,656	-	429	2.30	5.27	10,906	0	7,229	10,047	3,346	0	4,833	9,587
Florida Gulf Bank	Fort Myers	286,415	5,228	1,075	1,354	1.82	0.82	962	12	2,252	841	693	122	1,026	890
Preferred Community Bank	Fort Myers	37,959	1,033	239	-	2.72	3.21	1,268	0	1,108	725	1,869	0	1,108	725
Sanibel Captiva Community Bank	Sanibel	204,496	3,943	1,597	180	1.93	6.94	6,071	0	8,143	8,675	2,863	0	7,044	5,062
Southwest Capital Bank, National Association	Fort Myers	84,466	1,461	660	759	1.73	7.38	90	0	5,226	3,494	91	0	2,405	3,330
<b>Total/Average</b>		<b>1,111,385</b>	<b>22,066</b>	<b>4,740</b>	<b>3,516</b>	<b>1.99</b>	<b>3.15</b>	<b>19,686</b>	<b>12</b>	<b>26,402</b>	<b>23,953</b>	<b>11,496</b>	<b>122</b>	<b>18,427</b>	<b>19,628</b>
<b>Naples-Marco Island, FL (Metro)</b>															
Bank of Florida - Southwest	Naples	528,476	19,320	17,242	20,363	3.66	14.12	35,149	0	77,124	14,236	18,602	0	82,240	13,661
Bank of Naples	Naples	135,237	3,537	750	650	2.62	4.53	9,567	0	6,619	2,550	3,758	0	5,761	2,071
First National Bank of the Gulf Coast	Naples	53,336	456	245	-	0.85	0.00	0	0	0	0	0	0	0	0
Royal Palm Bank of Florida	Naples	97,869	6,771	1,450	1,392	6.92	12.39	8,374	0	14,230	3,539	6,591	0	14,878	2,658
Shamrock Bank of Florida	Naples	53,022	840	90	-	1.58	5.07	556	1,000	3,608	275	0	0	3,608	275
TIB Bank	Naples	1,127,615	27,829	4,925	6,353	2.47	5.73	34,110	0	55,697	41,078	29,717	0	72,833	21,352
<b>Total/Average</b>		<b>1,995,555</b>	<b>58,753</b>	<b>24,702</b>	<b>28,758</b>	<b>2.94</b>	<b>7.36</b>	<b>87,756</b>	<b>1,000</b>	<b>157,278</b>	<b>61,678</b>	<b>58,668</b>	<b>0</b>	<b>179,320</b>	<b>40,017</b>



FLORIDA ASSET QUALITY - MARCH 31, 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 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	76,185	1,166	354	362	1.53	1.27	0	0	1,658	0	0	0	2,058	0
Charlotte State Bank	Port Charlotte	170,391	4,722	855	785	2.77	3.98	4,592	161	7,295	2,401	3,619	0	8,330	1,622
Englewood Bank	Englewood	124,354	3,096	795	290	2.49	6.75	424	0	10,480	3,434	2,162	0	8,019	2,466
National Bank of Southwest Florida	Port Charlotte	22,553	322	182	152	1.43	1.86	60	0	55	624	67	0	26	624
Peninsula Bank	Englewood	403,181	32,067	19,258	709	7.95	30.76	14,876	1,318	161,444	36,743	11,129	6,198	109,635	33,614
<b>Total/Average</b>		<b>796,664</b>	<b>41,373</b>	<b>21,444</b>	<b>2,298</b>	<b>5.19</b>	<b>17.77</b>	<b>19,952</b>	<b>1,479</b>	<b>180,932</b>	<b>43,202</b>	<b>16,977</b>	<b>6,198</b>	<b>128,068</b>	<b>38,326</b>
<b>Southwest - Total/Average</b>															
		<b>3,903,604</b>	<b>122,192</b>	<b>50,886</b>	<b>34,572</b>	<b>3.13</b>	<b>8.46</b>	<b>127,394</b>	<b>2,491</b>	<b>364,612</b>	<b>128,833</b>	<b>87,141</b>	<b>6,320</b>	<b>325,815</b>	<b>97,971</b>
<b>Southeast</b>															
<b>Key West, FL (Micro)</b>															
First State Bank of the Florida Keys	Key West	494,316	8,063	2,050	1,893	1.63	2.30	11,937	1,385	14,895	5,527	10,781	557	17,817	3,962
<b>Total/Average</b>		<b>494,316</b>	<b>8,063</b>	<b>2,050</b>	<b>1,893</b>	<b>1.63</b>	<b>2.30</b>	<b>11,937</b>	<b>1,385</b>	<b>14,895</b>	<b>5,527</b>	<b>10,781</b>	<b>557</b>	<b>17,817</b>	<b>3,962</b>
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>															
1st National Bank of South Florida	Homestead	145,522	1,636	150	481	1.12	3.34	1,323	0	8,220	2,428	615	0	10,452	430
1st United Bank	Boca Raton	686,630	13,012	1,250	1,020	1.89	1.49	28,591	0	15,244	286	11,528	54	14,145	635
American National Bank	Oakland Park	140,311	1,810	150	30	1.29	3.79	1,173	0	6,831	706	2,039	0	5,847	0
Anchor Commercial Bank	Palm Beach Gardens	124,446	2,817	267	223	2.26	4.38	6,859	0	6,722	1,179	4,116	383	6,046	1,472
BAC Florida Bank	Coral Gables	705,198	10,630	2,865	2,883	1.51	3.49	13,709	0	31,985	2,765	6,659	0	32,949	2,158
Bank of Belle Glade	Belle Glade	26,373	272	39	-	1.03	0.49	544	0	100	185	2,117	0	0	185
Bank of Coral Gables	Coral Gables	120,696	3,064	565	839	2.53	14.43	2,537	65	17,527	2,677	6,422	65	18,288	103
Bank of Florida - Southeast	Fort Lauderdale	420,069	9,037	9,057	11,769	2.15	10.71	24,266	0	63,318	863	30,636	0	49,836	475
BBU Bank	Coral Gables	158,484	3,304	185	-	2.08	1.79	2,047	1,774	1,395	3,385	2,928	0	2,444	3,276
Biscayne Bank	Coconut Grove	177,477	2,702	770	364	1.52	4.45	2,391	0	7,516	3,141	2,884	0	8,403	961
Broward Bank of Commerce	Fort Lauderdale	40,751	591	67	-	1.45	0.00	0	0	0	0	0	0	0	0
City National Bank of Florida	Miami	2,057,403	55,935	4,552	1,164	2.72	2.51	9,846	8,894	113,332	1,999	40,905	13,214	87,444	2,000
Coconut Grove Bank	Miami	402,660	16,658	2,050	4,286	4.14	7.29	12,570	0	44,569	2,181	25,344	0	40,438	1,062
Community Bank of Broward	Dania Beach	413,154	6,611	1,189	10	1.60	3.60	10,414	0	13,468	4,164	5,666	0	8,482	3,328
Community Bank of Florida, Inc.	Homestead	426,998	7,747	408	90	1.81	7.37	9,842	7,310	42,346	1,334	9,931	780	41,168	1,451
Continental National Bank of Miami	Miami	156,777	2,000	1,258	1,162	1.28	2.79	2,354	965	5,387	1,866	1,698	1,417	3,463	2,744
Desjardins Bank, National Association	Hallandale	122,578	5,718	1,545	1,743	4.66	9.41	1,489	0	13,162	1,187	1,785	0	13,140	1,133
Eagle National Bank of Miami	Miami	222,773	8,709	100	1,703	3.91	3.56	5,418	299	8,550	2,173	7,287	19	10,790	2,377
Eastern National Bank	Miami	326,564	7,452	423	870	2.28	7.02	3,305	0	25,683	6,137	3,146	38	24,306	6,568
Enterprise National Bank of Palm Beach	North Palm Beach	205,024	4,846	-	869	2.36	4.63	1,598	117	11,199	3,132	2,508	119	8,709	2,992
Espirito Santo Bank	Miami	381,738	6,379	716	1,035	1.67	4.10	6,418	3,316	22,902	428	4,746	1,162	22,405	532
EuroBank	Coral Gables	65,073	1,601	-	52	2.46	12.19	2,590	0	6,078	6,278	8,405	0	1,555	5,987
Executive National Bank	Miami	170,093	4,132	329	685	2.43	3.16	12,954	0	6,944	1,401	2,737	0	8,989	1,809



FLORIDA ASSET QUALITY - MARCH 31, 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	OREO	P/D Still Accruing		Non	OREO
								30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
First Bank of Miami	Coral Gables	131,340	615	150	1,024	0.47	2.50	178	0	4,161	2,023	781	111	4,903	2,023
First Bank of the Palm Beaches	West Palm Beach	66,257	2,254	44	269	3.40	6.59	665	0	5,155	0	3,064	0	2,735	0
First National Bank of South Miami	South Miami	136,324	2,452	(1,210)	173	1.80	1.63	5,025	0	2,584	3,341	2,653	0	4,504	1,386
First Southern Bank	Boca Raton	313,075	10,450	7,900	5,173	3.34	5.07	2,377	0	12,716	10,259	2,603	0	11,004	9,999
FirstCity Bank of Commerce	North Palm Beach	31,890	684	49	-	2.14	2.75	0	0	215	1,170	0	0	219	1,170
Flagler Bank	West Palm Beach	90,358	4,659	200	34	5.16	9.62	6,607	678	9,753	2,556	4,397	862	6,487	2,780
Florida Shores Bank - Southeast	Pompano Beach	73,087	1,375	9	-	1.88	1.13	942	0	1,009	0	190	0	472	0
Floridian Community Bank, Inc.	Davie	150,543	2,476	192	38	1.64	2.24	3,333	239	1,765	2,977	3,708	1,444	1,633	27
Grand Bank & Trust of Florida	West Palm Beach	341,223	11,050	3,891	3,504	3.24	5.85	8,921	1,869	23,906	4,823	6,912	45	19,671	4,731
Great Eastern Bank of Florida	Miami	49,095	917	688	889	1.87	11.03	0	0	2,564	4,731	3	0	3,694	5,257
Great Florida Bank	Miami Lakes	1,192,260	33,719	5,226	7,675	2.82	8.48	37,541	0	138,224	12,040	27,327	578	148,516	9,732
Helm Bank	Miami	264,784	8,042	2,100	2,681	3.04	3.55	12,537	1,828	20,038	5,793	13,242	63	22,747	6,179
Intercontinental Bank	West Miami	14,933	235	55	7	1.57	0.58	574	86	82	779	235	75	0	779
Intercredit Bank, NA	Miami	204,065	4,799	500	2,886	2.35	6.45	7,576	0	16,925	889	11,932	512	20,043	1,033
International Bank of Miami, NA	Coral Gables	364,147	15,142	3,355	6,866	4.16	16.48	7,228	0	72,644	8,682	15,899	1,583	67,609	9,485
International Finance Bank	Miami	328,613	9,094	613	1,132	2.77	4.29	5,562	3,889	20,897	1,402	13,500	980	20,816	1,402
Landmark Bank, National Association	Fort Lauderdale	306,128	9,768	2,240	1,580	3.19	5.11	13,372	12	17,669	267	19,745	0	22,407	344
Legacy Bank of Florida	Boca Raton	237,590	4,989	1,219	1,661	2.10	4.34	12,468	0	11,319	2,893	14,074	0	7,559	1,706
Marquis Bank	North Miami Beach	41,802	924	27	-	2.21	5.57	643	0	3,170	0	644	0	3,201	0
Mellon United National Bank	Miami	869,753	36,431	12	-	4.19	0.02	2,450	0	0	366	7,683	248	0	366
Mercantil Commercebank, National Association	Coral Gables	3,235,034	75,700	11,851	16,641	2.34	7.40	54,691	3,412	420,067	24,863	25,629	939	414,292	26,811
Metro Bank of Dade County	Miami	301,786	17,414	9,597	6,267	5.77	14.64	14,522	343	57,853	6,913	29,400	16	41,103	6,655
Natbank, National Association	Hollywood	72,552	1,143	248	183	1.58	2.10	3,060	0	2,040	92	2,202	0	1,736	110
Northern Trust, National Association	Miami	11,179,398	105,832	23,900	18,667	0.95	1.53	116,001	9,187	159,734	31,011	88,803	10,231	128,877	28,416
Ocean Bank	Miami	3,051,553	75,218	24,351	26,992	2.46	14.28	99,662	5,225	426,789	127,591	83,877	11,337	507,979	111,422
OptimumBank	Fort Lauderdale	137,968	6,843	692	3,242	4.96	12.47	18,828	0	21,094	6,024	0	0	23,774	5,488
Pacific National Bank	Miami	129,313	4,766	1,040	1,462	3.69	3.71	217	783	12,773	1,875	564	1,474	14,418	4,653
Palm Beach Community Bank	Boynton Beach	97,191	900	40	-	0.93	0.00	460	611	0	0	113	611	0	0
Paradise Bank	Boca Raton	250,465	4,845	-	-	1.93	4.82	0	0	15,052	933	0	0	14,057	938
Plus International Bank	Miami	66,184	445	-	50	0.67	1.34	1,827	2,715	1,452	0	2,528	0	2,098	0
Professional Bank	Coral Gables	48,167	701	105	-	1.46	0.20	462	0	0	172	0	0	0	172
Regent Bank	Davie	395,140	5,911	814	5,590	1.49	7.19	12,975	3,611	25,681	7,103	18,249	1,602	31,262	9,230
Security Bank, NA	North Lauderdale	116,255	3,409	627	720	2.93	18.91	6,198	0	27,773	2,540	5,913	0	27,073	2,448
Sterling Bank	Lantana	245,625	11,831	4,487	3,400	4.82	6.89	18,203	7,183	22,917	5,177	10,250	0	20,632	2,414
Stonegate Bank	Fort Lauderdale	360,727	8,296	233	169	2.30	2.55	1,437	0	10,974	4,013	3,399	0	11,241	4,090
Sunstate Bank	Miami	101,378	4,412	622	3	4.35	4.53	9,486	0	7,667	427	9,057	1,755	7,563	654
Terrabank, NA	Miami	113,035	2,082	48	217	1.84	2.68	7,114	0	6,079	808	6,130	0	6,629	550
TotalBank	Miami	997,819	31,627	17,962	18,933	3.17	3.01	6,896	0	57,082	3,197	15,791	0	126,720	369
TransAtlantic Bank	Miami	308,058	5,392	750	2,748	1.75	0.95	2,307	0	4,386	749	10,593	0	13,628	749
TransCapital Bank	Sunrise	200,161	1,490	380	2,577	0.74	11.18	28,189	3,393	20,146	8,126	12,563	3,238	26,014	5,657
U.S. Century Bank	Doral	1,643,915	49,413	2,604	926	3.01	10.92	13,210	3,160	185,695	28,975	45,069	100	171,231	19,721
Union Credit Bank	Miami	99,150	1,509	154	263	1.52	5.56	1,136	0	8,083	1,208	1,044	0	5,409	1,236
Valley Bank	Fort Lauderdale	79,795	1,449	-	5	1.82	4.83	4,506	0	5,662	669	1,968	0	2,323	1,032
<b>Total/Average</b>		<b>36,134,728</b>	<b>757,366</b>	<b>155,700</b>	<b>175,925</b>	<b>2.10</b>	<b>5.15</b>	<b>711,624</b>	<b>70,964</b>	<b>2,336,273</b>	<b>377,352</b>	<b>705,836</b>	<b>55,055</b>	<b>2,385,578</b>	<b>332,892</b>

**FLORIDA ASSET QUALITY - MARCH 31, 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 + \$		
<b>Port St. Lucie, FL (Metro)</b>															
First Bank and Trust Company of Indiantown	Indiantown	68,719	1,264	43	4	1.84	2.20	421	873	1,255	885	1,547	0	2,680	1,115
First Peoples Bank	Port Saint Lucie	188,663	5,595	1,890	1,046	2.97	8.81	3,442	0	16,596	6,031	1,269	907	15,083	6,719
Gulfstream Business Bank	Stuart	418,988	17,127	2,135	321	4.08	3.04	1,433	0	11,639	5,764	778	0	11,386	6,583
Riverside National Bank of Florida	Fort Pierce	1,816,215	85,000	18,831	25,364	4.68	8.68	11,517	157	237,146	57,387	25,050	1,692	242,975	53,884
Seacoast National Bank	Stuart	1,373,274	43,719	2,068	4,609	3.18	5.45	10,113	163	96,321	19,076	8,616	156	97,876	25,385
<b>Total/Average</b>		<b>3,865,859</b>	<b>152,705</b>	<b>24,967</b>	<b>31,344</b>	<b>3.95</b>	<b>7.02</b>	<b>26,926</b>	<b>1,193</b>	<b>362,957</b>	<b>89,143</b>	<b>37,260</b>	<b>2,755</b>	<b>370,000</b>	<b>93,686</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>															
Marine Bank & Trust Company	Vero Beach	125,493	3,089	1,202	430	2.46	6.67	5,383	0	7,607	2,793	5,363	0	5,301	897
<b>Total/Average</b>		<b>125,493</b>	<b>3,089</b>	<b>1,202</b>	<b>430</b>	<b>2.46</b>	<b>6.67</b>	<b>5,383</b>	<b>0</b>	<b>7,607</b>	<b>2,793</b>	<b>5,363</b>	<b>0</b>	<b>5,301</b>	<b>897</b>
<b>Southeast - Total/Average</b>		<b>40,620,396</b>	<b>921,223</b>	<b>183,919</b>	<b>209,592</b>	<b>2.27</b>	<b>5.31</b>	<b>755,870</b>	<b>73,542</b>	<b>2,721,732</b>	<b>474,815</b>	<b>759,240</b>	<b>58,367</b>	<b>2,778,696</b>	<b>431,437</b>