

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		P/D Still Accruing		Non	
								30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>State Summary</b>															
Northwest - Total/Average		4,572,992	123,855	78,019	115,317	2.71	8.54	76,723	33,486	394,380	228,871	75,526	24,646	447,051	222,561
North Central - Total/Average		1,956,550	51,881	25,562	32,597	2.65	6.33	24,852	1,732	121,443	74,879	27,421	1,079	124,124	73,277
Northeast - Total/Average		2,309,530	74,624	35,413	45,368	3.23	10.02	63,391	735	251,703	108,413	45,098	5,775	255,381	109,599
East Central - Total/Average		5,523,961	166,346	56,310	93,101	3.01	4.53	69,350	7,687	303,326	132,372	79,468	2,916	306,472	134,203
Tampa Bay - Total/Average		8,940,379	208,626	105,270	104,010	2.33	4.20	122,249	42,529	410,866	163,212	84,318	39,208	417,932	144,130
South Central - Total/Average		1,042,396	29,716	13,219	12,430	2.85	4.83	21,834	538	43,970	31,236	21,450	182	41,477	25,357
Southwest - Total/Average		1,850,258	58,043	21,062	26,517	3.14	3.95	26,351	4,978	74,276	47,504	26,225	166	79,500	50,555
Southeast - Total/Average		37,056,774	765,237	316,566	371,083	2.07	3.81	494,573	132,691	1,732,965	524,377	485,716	147,539	1,724,108	555,786
<b>State Total</b>		<b>63,252,840</b>	<b>1,478,328</b>	<b>651,421</b>	<b>800,423</b>	<b>2.34</b>	<b>4.59</b>	<b>899,323</b>	<b>224,376</b>	<b>3,332,929</b>	<b>1,310,864</b>	<b>845,222</b>	<b>221,511</b>	<b>3,396,045</b>	<b>1,315,468</b>
<b>Northwest</b>															
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>															
Beach Community Bank	Fort Walton Beach	455,994	8,174	3,321	5,862	1.79	21.19	21,007	24,400	90,202	43,101	24,282	16,416	100,099	41,916
Community Bank, Destin	Miramar Beach	54,688	681	60	-	1.25	0.85	-	-	-	716	-	-	-	716
First Florida Bank	Destin	85,386	2,021	424	844	2.37	2.43	256	-	-	4,293	736	-	635	4,728
First City Bank of Florida	Fort Walton Beach	176,406	6,004	2,000	1,451	3.40	13.25	10,605	4,656	8,939	26,881	11,531	4,041	11,173	26,861
FNBT.Com Bank	Fort Walton Beach	150,213	4,009	43	201	2.67	3.03	1,349	32	1,563	9,687	2,177	32	5,950	8,323
First National Bank of Crestview	Crestview	52,595	3,219	550	2,904	6.12	19.67	2,186	2,918	8,639	13,195	811	174	13,010	11,263
GulfSouth Private Bank	Destin	133,194	5,033	990	1,579	3.78	15.94	6,266	949	23,536	5,369	1,971	-	18,309	4,815
Peoples National Bank	Niceville	67,034	1,400	459	1,133	2.09	5.16	670	15	3,637	2,256	1,613	21	5,150	2,152
Premier Community Bank of the Emerald Coast	Crestview	83,851	2,990	3,111	9,916	3.57	14.99	3,951	-	13,929	4,951	5,064	1,411	15,526	5,928
<b>Total/Average</b>		<b>1,259,361</b>	<b>33,531</b>	<b>10,958</b>	<b>23,890</b>	<b>2.66</b>	<b>12.65</b>	<b>46,290</b>	<b>32,970</b>	<b>150,445</b>	<b>110,449</b>	<b>48,185</b>	<b>22,095</b>	<b>169,852</b>	<b>106,702</b>
<b>Panama City-Lynn Haven, FL (Metro)</b>															
Bay Bank & Trust Co.	Panama City	121,095	2,329	3,350	3,354	1.92	3.52	3,185	-	4,977	3,709	1,006	-	6,758	4,041
First National Bank Northwest Florida	Panama City	72,501	1,563	1,596	1,605	2.16	7.38	887	-	7,962	773	63	-	7,401	969
Summit Bank, National Association	Panama City	63,279	968	265	88	1.53	0.26	-	-	-	334	10	-	412	-
Vision Bank	Panama City	543,023	34,425	35,400	49,154	6.34	15.32	952	-	105,999	769	1,314	980	117,562	5,050
<b>Total/Average</b>		<b>799,898</b>	<b>39,285</b>	<b>40,611</b>	<b>54,201</b>	<b>4.91</b>	<b>10.44</b>	<b>5,024</b>	<b>-</b>	<b>118,938</b>	<b>5,585</b>	<b>2,393</b>	<b>980</b>	<b>132,133</b>	<b>10,060</b>
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>															
Bank of the South	Pensacola	12,078	132	19	1	1.09	0.00	-	-	-	-	-	-	-	-
First Navy Bank	Pensacola	3,654	131	-	8	3.59	0.00	3	-	-	-	10	-	-	-
Gulf Coast Community Bank	Pensacola	148,410	3,598	2,377	3,718	2.42	20.75	422	-	21,978	24,320	20	-	26,559	21,675
Warrington Bank	Pensacola	25,468	153	18	1	0.60	0.00	-	-	-	-	-	-	-	-
<b>Total/Average</b>		<b>189,610</b>	<b>4,014</b>	<b>2,414</b>	<b>3,728</b>	<b>2.12</b>	<b>10.92</b>	<b>425</b>	<b>-</b>	<b>21,978</b>	<b>24,320</b>	<b>30</b>	<b>-</b>	<b>26,559</b>	<b>21,675</b>

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011**

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	1,643,199	29,658	11,396	19,251	1.80	4.59	17,528	125	53,396	61,196	18,791	41	61,075	61,016
Farmers & Merchants Bank	Monticello	279,856	4,908	2,650	1,624	1.75	6.13	986	-	18,306	7,638	1,545	-	16,831	8,433
Premier Bank	Tallahassee	206,890	8,686	7,673	9,423	4.20	10.85	3,261	7	25,399	10,226	2,131	1,182	34,576	5,789
Prime Meridian Bank	Tallahassee	72,550	834	85	1	1.15	0.00	-	-	-	-	-	-	-	-
ProBank	Tallahassee	51,346	1,475	2,095	1,920	2.87	6.43	1,394	-	2,216	3,564	1,120	-	1,132	3,672
<b>Total/Average</b>		<b>2,253,841</b>	<b>45,561</b>	<b>23,899</b>	<b>32,219</b>	<b>2.02</b>	<b>5.24</b>	<b>23,169</b>	<b>132</b>	<b>99,317</b>	<b>82,624</b>	<b>23,587</b>	<b>1,223</b>	<b>113,614</b>	<b>78,910</b>
<b>Other</b>															
Bank of Jackson County	Graceville	22,329	644	(60)	473	2.88	11.28	654	45	1,494	1,766	632	348	1,913	1,766
Chipola Community Bank	Marianna	22,719	564	179	782	2.48	10.77	238	-	1,201	3,390	119	-	1,715	2,834
Peoples Bank of Graceville	Graceville	25,234	256	18	24	1.01	2.28	923	339	1,007	737	580	-	1,265	614
<b>Total/Average</b>		<b>70,282</b>	<b>1,464</b>	<b>137</b>	<b>1,279</b>	<b>2.08</b>	<b>6.48</b>	<b>1,815</b>	<b>384</b>	<b>3,702</b>	<b>5,893</b>	<b>1,331</b>	<b>348</b>	<b>4,893</b>	<b>5,214</b>
<b>Northwest - Total/Average</b>		<b>4,572,992</b>	<b>123,855</b>	<b>78,019</b>	<b>115,317</b>	<b>2.71</b>	<b>8.54</b>	<b>76,723</b>	<b>33,486</b>	<b>394,380</b>	<b>228,871</b>	<b>75,526</b>	<b>24,646</b>	<b>447,051</b>	<b>222,561</b>
<b>North Central</b>															
<b>Gainesville, FL (Metro)</b>															
Florida Citizens Bank	Gainesville	198,866	4,029	640	1,036	2.03	2.91	2,545	-	4,384	3,808	331	-	7,038	1,923
Merchants & Southern Bank	Gainesville	249,668	8,676	656	1,858	3.48	6.04	481	-	13,442	10,088	1,445	-	13,468	12,272
<b>Total/Average</b>		<b>448,534</b>	<b>12,705</b>	<b>1,296</b>	<b>2,894</b>	<b>2.83</b>	<b>4.72</b>	<b>3,026</b>	<b>-</b>	<b>17,826</b>	<b>13,896</b>	<b>1,776</b>	<b>-</b>	<b>20,506</b>	<b>14,195</b>
<b>Ocala, FL (Metro)</b>															
Alarion Bank	Ocala	200,175	5,405	3,450	2,176	2.70	4.94	4,240	-	7,276	7,562	4,109	-	9,780	6,071
Central Florida State Bank	Belleview	49,979	2,438	2,371	3,499	4.88	22.94	475	246	13,474	4,733	1,557	-	10,014	5,829
Community Bank and Trust of Florida	Ocala	303,057	7,213	5,950	6,504	2.38	2.68	367	-	6,708	8,323	1,602	-	15,759	4,726
First Avenue National Bank	Ocala	67,210	1,887	935	1,199	2.81	2.86	700	-	1,739	1,197	133	-	4,182	790
Gateway Bank of Central Florida	Ocala	132,001	3,318	3,711	3,833	2.51	5.34	785	-	9,093	819	307	-	9,449	1,469
<b>Total/Average</b>		<b>752,422</b>	<b>20,261</b>	<b>16,417</b>	<b>17,211</b>	<b>2.69</b>	<b>4.96</b>	<b>6,567</b>	<b>246</b>	<b>38,290</b>	<b>22,634</b>	<b>7,708</b>	<b>-</b>	<b>49,184</b>	<b>18,885</b>

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011**

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	71,578	1,015	-	894	1.42	5.25	1,541	-	3,429	1,908	1,481	-	1,443	2,330
Columbia Bank	Lake City	153,550	4,084	3,410	3,689	2.66	13.99	1,656	-	27,149	4,872	2,087	-	24,200	3,659
Community State Bank	Starke	20,442	1,182	329	710	5.78	5.21	704	-	2,680	57	1,019	-	2,800	272
Drummond Community Bank	Chiefland	99,988	2,895	1,263	1,130	2.90	1.64	355	709	2,065	1,134	1,076	168	1,617	1,122
Lafayette State Bank	Mayo	69,148	661	140	63	0.96	3.11	3	606	1,403	1,405	634	378	1,047	1,425
Madison County Community Bank	Madison	57,026	1,001	206	130	1.76	7.63	844	128	4,909	2,268	1,467	262	2,811	2,389
Peoples State Bank	Lake City	54,678	1,517	1,150	593	2.77	7.27	1,773	-	3,566	1,872	2,724	45	3,086	1,926
Perkins State Bank	Williston	113,345	2,844	1,350	1,755	2.51	6.76	5,628	43	4,257	8,498	3,798	226	3,265	8,834
Putnam State Bank	Palatka	115,839	3,716	1	3,528	3.21	18.16	2,755	-	15,869	16,335	3,651	-	14,165	18,240
<b>Total/Average</b>		<b>755,594</b>	<b>18,915</b>	<b>7,849</b>	<b>12,492</b>	<b>2.50</b>	<b>8.62</b>	<b>15,259</b>	<b>1,486</b>	<b>65,327</b>	<b>38,349</b>	<b>17,937</b>	<b>1,079</b>	<b>54,434</b>	<b>40,197</b>
<b>North Central - Total/Average</b>		<b>1,956,550</b>	<b>51,881</b>	<b>25,562</b>	<b>32,597</b>	<b>2.65</b>	<b>6.33</b>	<b>24,852</b>	<b>1,732</b>	<b>121,443</b>	<b>74,879</b>	<b>27,421</b>	<b>1,079</b>	<b>124,124</b>	<b>73,277</b>
<b>Northeast</b>															
<b>Jacksonville, FL (Metro)</b>															
American Enterprise Bank of Florida	Jacksonville	161,504	4,411	1,511	2,035	2.73	5.67	4,589	149	8,792	2,754	1,585	300	7,598	4,575
CBC National Bank	Fernandina Beach	260,790	5,785	1,715	2,206	2.22	8.31	844	-	22,338	14,336	1,950	-	25,399	12,439
CenterBank of Jacksonville, National Association	Jacksonville	113,726	4,916	8,985	8,207	4.32	7.46	3,043	10	6,757	3,164	759	-	12,037	5,745
First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	276,803	13,737	797	4,958	4.96	27.41	17,199	514	86,867	16,732	9,492	-	89,745	14,923
Florida Capital Bank, N.A.	Jacksonville	357,239	14,699	11,323	12,547	4.11	11.04	14,817	62	51,197	31,747	4,608	4,609	52,521	31,916
Heritage Bank of North Florida	Orange Park	104,115	4,512	1,728	2,005	4.33	17.64	6,615	-	13,459	10,909	6,961	866	14,312	10,236
Intracoastal Bank	Palm Coast	66,773	878	46	-	1.31	0.00	-	-	-	-	-	-	-	-
Jacksonville Bank	Jacksonville	479,083	13,197	4,775	5,026	2.75	9.30	7,610	-	51,639	4,314	13,116	-	39,542	3,172
Prosperity Bank	Saint Augustine	489,497	12,489	4,533	8,384	2.55	4.38	8,674	-	10,654	24,457	6,627	-	14,227	26,593
<b>Northeast - Total/Average</b>		<b>2,309,530</b>	<b>74,624</b>	<b>35,413</b>	<b>45,368</b>	<b>3.23</b>	<b>10.02</b>	<b>63,391</b>	<b>735</b>	<b>251,703</b>	<b>108,413</b>	<b>45,098</b>	<b>5,775</b>	<b>255,381</b>	<b>109,599</b>

FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011

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	59,745	2,059	2,673	2,878	3.45	3.55	815	-	2,747	110	821	-	3,707	211
Floridian Bank	Daytona Beach	107,983	1,959	165	553	1.81	2.72	-	-	2,970	1,094	12	-	3,871	1,177
Friends Bank	New Smyrna Beach	98,323	3,503	1,429	4,280	3.56	17.38	2,062	-	18,995	4,076	908	-	30,978	1,791
Gateway Bank of Florida	Daytona Beach	89,136	4,251	371	1,233	4.77	1.40	746	-	1,781	920	1,810	-	1,952	675
Mainstreet Community Bank of Florida	Deland	137,168	4,250	989	1,434	3.10	3.44	1,087	202	5,223	1,594	2,234	372	5,463	1,910
Pinnacle Bank	Orange City	132,599	5,277	885	2,610	3.98	6.00	6,257	-	9,441	3,313	5,342	-	10,000	2,776
Surety Bank	Deland	82,006	2,949	318	1,814	3.60	6.58	1,829	746	3,446	4,056	3,755	-	3,901	4,230
<b>Total/Average</b>		<b>706,960</b>	<b>24,248</b>	<b>6,830</b>	<b>14,802</b>	<b>3.43</b>	<b>5.53</b>	<b>12,796</b>	<b>948</b>	<b>44,603</b>	<b>15,163</b>	<b>14,882</b>	<b>372</b>	<b>59,872</b>	<b>12,770</b>
<b>Orlando-Kissimmee, FL (Metro)</b>															
BankFIRST	Winter Park	293,406	6,477	1,541	3,557	2.21	2.81	1,817	-	7,078	10,201	3,272	-	9,681	9,523
Citizens Bank of Florida	Oviedo	139,893	3,490	1,770	3,290	2.49	3.57	1,738	-	2,922	5,101	2,393	-	3,311	3,943
Citizens First Bank	The Villages	359,152	19,537	9,360	9,402	5.44	1.75	57	2	18,300	4,571	4,712	-	12,832	4,708
CNLBank	Orlando	922,670	24,705	9,563	29,836	2.68	7.70	8,516	-	66,243	42,555	14,917	223	54,281	46,124
Commerce National Bank & Trust	Winter Park	83,459	3,724	3,377	896	4.46	7.29	80	-	5,651	1,653	841	-	1,756	2,195
First Colony Bank of Florida	Maitland	73,289	1,445	250	-	1.97	0.45	-	-	595	-	-	-	604	-
First Green Bank	Eustis	111,481	1,395	351	-	1.25	0.00	119	-	-	-	-	-	-	-
First National Bank of Mount Dora	Mount Dora	130,820	4,919	6,944	6,136	3.76	8.28	1,509	19	9,780	5,974	3,282	44	9,510	5,987
Florida Bank of Commerce	Orlando	162,590	3,474	90	832	2.14	3.84	473	-	6,709	2,817	669	1,689	4,769	3,638
HomeBanc National Association	Lake Mary	135,317	1,117	979	788	0.83	1.32	17,584	6,237	1,238	4,496	6,459	-	4,341	1,407
Independent Bankers' Bank of Florida	Lake Mary	168,911	13,060	1,597	2,093	7.73	19.46	4,971	235	45,961	4,397	6,309	74	50,380	6,460
New Traditions National Bank	Orlando	176,012	3,701	748	-	2.10	0.58	200	-	-	2,124	-	-	-	2,129
Orange Bank of Florida	Orlando	205,618	5,251	1,582	2,258	2.55	3.13	5	-	4,772	5,201	2,072	-	4,944	9,195
Old Florida National Bank	Orlando	352,050	6,737	1,609	926	1.91	1.70	719	-	8,421	1,377	217	507	7,955	1,366
Reunion Bank of Florida	Tavares	111,446	1,335	261	-	1.20	0.28	-	-	438	-	-	-	-	-
United Legacy Bank	Longwood	113,432	3,197	58	873	2.82	3.02	921	246	4,334	1,301	1,092	7	4,409	1,271
Seaside National Bank & Trust	Orlando	519,820	6,885	2,084	5,380	1.32	1.82	1,124	-	10,441	2,976	2,701	-	12,869	2,513
United Southern Bank	Umatilla	290,721	8,005	2,850	2,378	2.75	3.66	10,383	-	7,124	7,256	8,834	-	4,090	7,947
<b>Total/Average</b>		<b>4,350,087</b>	<b>118,454</b>	<b>45,014</b>	<b>68,645</b>	<b>2.72</b>	<b>3.86</b>	<b>50,216</b>	<b>6,739</b>	<b>200,007</b>	<b>102,000</b>	<b>57,770</b>	<b>2,544</b>	<b>185,732</b>	<b>108,406</b>

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011**

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	56,201	1,372	239	311	2.44	2.98	828	-	1,006	2,743	500	-	1,742	2,133
Fidelity Bank of Florida, National Association	Merritt Island	273,058	16,140	3,377	7,343	5.91	15.54	5,178	-	51,017	4,985	5,867	-	50,493	4,973
Florida Business Bank	Melbourne	67,064	2,252	303	386	3.36	4.20	-	-	3,628	1,478	-	-	3,151	1,825
Sunrise Bank	Cocoa Beach	70,591	3,880	547	1,614	5.50	8.29	332	-	3,065	6,003	449	-	5,482	4,096
<b>Total/Average</b>		<b>466,914</b>	<b>23,644</b>	<b>4,466</b>	<b>9,654</b>	<b>5.06</b>	<b>10.31</b>	<b>6,338</b>	<b>-</b>	<b>58,716</b>	<b>15,209</b>	<b>6,816</b>	<b>-</b>	<b>60,868</b>	<b>13,027</b>
<b>East Central - Total/Average</b>															
		<b>5,523,961</b>	<b>166,346</b>	<b>56,310</b>	<b>93,101</b>	<b>3.01</b>	<b>4.53</b>	<b>69,350</b>	<b>7,687</b>	<b>303,326</b>	<b>132,372</b>	<b>79,468</b>	<b>2,916</b>	<b>306,472</b>	<b>134,203</b>
<b>Tampa Bay</b>															
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>															
1st Manatee Bank	Parrish	67,421	928	307	248	1.38	1.09	1,939	793	-	985	3,545	793	-	2,234
Bank of Commerce	Sarasota	193,636	5,921	4,873	5,081	3.06	10.31	3,125	2,187	13,447	12,818	4,597	-	19,460	8,836
Community Bank & Company	Bradenton	520,538	6,064	2,621	1,403	1.16	6.99	7,925	170	36,109	15,163	7,148	495	38,581	11,512
First America Bank	Bradenton	181,701	3,915	3,024	2,308	2.15	2.79	3,045	-	5,981	1,524	3,533	-	6,723	1,919
Florida Shores Bank - Southwest	Venice	143,924	2,160	675	218	1.50	0.20	1,737	-	82	527	3	-	164	527
Gateway Bank of Southwest Florida	Sarasota	85,052	1,825	414	-	2.15	0.65	-	-	1,135	-	-	-	1,135	-
Insignia Bank	Sarasota	102,761	1,735	10	360	1.69	5.40	-	-	3,054	4,763	-	-	1,081	4,815
Sabal Palm Bank	Sarasota	51,090	831	1,177	1,190	1.63	1.80	2,613	-	1,530	-	-	-	1,562	187
<b>Total/Average</b>		<b>1,346,123</b>	<b>23,379</b>	<b>13,101</b>	<b>10,808</b>	<b>1.74</b>	<b>4.73</b>	<b>20,384</b>	<b>3,150</b>	<b>61,338</b>	<b>35,780</b>	<b>18,826</b>	<b>1,288</b>	<b>68,706</b>	<b>30,030</b>
<b>Homosassa Springs, FL (Micro)</b>															
Brannen Bank	Inverness	231,871	3,525	1,600	1,437	1.52	1.57	5,932	7	3,988	2,615	3,212	85	4,051	2,203
Nature Coast Bank	Hernando	43,990	689	65	4	1.57	2.84	683	-	22	1,669	-	-	239	1,461
<b>Total/Average</b>		<b>275,861</b>	<b>4,214</b>	<b>1,665</b>	<b>1,441</b>	<b>1.53</b>	<b>1.73</b>	<b>6,615</b>	<b>7</b>	<b>4,010</b>	<b>4,284</b>	<b>3,212</b>	<b>85</b>	<b>4,290</b>	<b>3,664</b>

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011**

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	161,472	2,271	135	173	1.41	0.07	227	-	166	-	166	-	29	-
CenterState Bank of Florida, National Association	Winter Haven	1,033,037	22,395	20,186	19,051	2.17	2.58	16,382	24,731	33,875	15,742	11,479	35,797	36,091	14,566
Citizens Bank & Trust	Lake Wales	317,770	7,285	1,696	2,185	2.29	5.94	1,318	-	23,604	3,722	1,191	-	25,968	2,499
Community Southern Bank	Lakeland	106,825	1,468	348	255	1.37	0.66	60	-	963	323	400	-	1,016	323
<b>Total/Average</b>		<b>1,619,104</b>	<b>33,419</b>	<b>22,365</b>	<b>21,664</b>	<b>2.06</b>	<b>2.78</b>	<b>17,987</b>	<b>24,731</b>	<b>58,608</b>	<b>19,787</b>	<b>13,236</b>	<b>35,797</b>	<b>63,104</b>	<b>17,388</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>															
American Momentum Bank	Tampa	717,381	7,694	1,848	1,541	1.07	5.50	25,437	8,121	39,407	9,425	-	-	19,270	-
Anderen Bank	Palm Harbor	143,881	3,011	(124)	1,268	2.09	4.18	6,839	-	5,919	2,599	-	-	4,571	2,914
Bank of Tampa	Tampa	606,126	17,796	5,223	2,128	2.94	2.22	74	44	13,414	9,283	359	10	14,831	9,213
Bay Cities Bank	Tampa	339,454	6,855	4,930	3,232	2.02	6.69	9,875	3,266	34,017	6,667	22,839	657	22,441	7,742
Central Bank	Tampa	50,347	2,262	627	242	4.49	0.26	-	-	210	-	40	-	216	-
Century Bank of Florida	Tampa	47,302	1,688	247	420	3.57	6.89	386	-	3,629	1,425	276	-	3,791	1,143
Cornerstone Community Bank	Saint Petersburg	187,221	4,740	1,252	1,682	2.53	5.96	127	-	10,346	4,856	-	-	11,741	4,305
First Citrus Bank	Tampa	160,374	2,364	-	434	1.47	3.49	611	-	2,932	5,161	1,837	-	3,194	4,726
First Home Bank	Seminole	59,755	1,217	1,551	2,204	2.04	7.81	1,404	-	4,065	1,825	520	6	5,239	2,020
First National Bank of Pasco	Dade City	112,746	4,554	5,088	2,569	4.04	5.92	596	352	7,777	1,829	541	341	8,600	280
Flagship Community Bank	Clearwater	82,276	2,119	1,182	820	2.58	7.41	843	-	5,695	2,286	1,296	-	5,754	2,286
Florida Bank	Tampa	512,559	22,333	15,651	16,611	4.36	7.25	969	-	48,448	5,521	6,586	-	52,422	6,442
Florida Traditions Bank	Dade City	180,199	3,371	1,068	175	1.87	0.82	1,329	810	1,798	168	1,271	-	1,825	296
Freedom Bank of America	Saint Petersburg	64,487	1,408	232	502	2.18	5.89	67	-	1,046	3,799	58	-	458	3,835
GulfShore Bank	Tampa	111,238	1,575	447	39	1.42	0.72	1,584	-	756	655	1,590	-	756	655
Heritage Bank of Florida	Lutz	200,808	7,867	5,649	6,481	3.92	9.04	13,457	-	11,612	10,701	5,531	-	16,644	9,840
Hillsboro Bank	Plant City	42,478	1,131	350	288	2.66	3.20	310	-	-	3,357	-	-	-	3,442
Jefferson Bank of Florida	Oldsmar	74,963	1,861	78	429	2.48	0.58	-	-	804	-	-	-	-	-
NorthStar Bank	Tampa	56,095	1,337	471	67	2.38	1.25	-	-	2,292	-	-	-	2,296	143
Old Harbor Bank	Clearwater	145,664	4,972	8,078	8,769	3.41	13.91	2,547	-	24,112	4,972	139	-	31,194	1,290
Palm Bank	Tampa	76,244	2,424	1,177	1,927	3.18	6.32	1,007	916	7,327	1,158	1,040	-	5,592	3,116
Patriot Bank	Trinity	97,031	1,880	873	1,535	1.94	5.92	1,288	-	5,931	1,427	1,341	-	8,194	1,805
Pilot Bank	Tampa	147,146	4,059	2,798	3,624	2.76	8.63	1,942	-	11,573	7,069	1,427	-	14,020	5,833
Platinum Bank	Brandon	273,861	5,559	999	1,436	2.03	2.46	672	-	4,527	5,046	-	-	4,085	6,809
Southern Commerce Bank, National Association	Tampa	59,559	8,131	1,225	2,604	13.65	28.70	577	1	22,221	10,338	10	-	25,183	11,017
TCM Bank, National Association	Tampa	144,812	7,335	1,320	4,431	5.07	0.41	2,631	886	671	-	1,902	1,024	271	-
USAmeriBank	Clearwater	898,679	15,297	4,663	1,689	1.70	1.03	1,768	-	9,986	1,785	217	-	11,495	2,032
Valrico State Bank	Valrico	106,605	2,774	1,236	2,950	2.60	4.41	923	245	6,395	2,009	224	-	7,649	1,864
<b>Total/Average</b>		<b>5,699,291</b>	<b>147,614</b>	<b>68,139</b>	<b>70,097</b>	<b>2.59</b>	<b>4.69</b>	<b>77,263</b>	<b>14,641</b>	<b>286,910</b>	<b>103,361</b>	<b>49,044</b>	<b>2,038</b>	<b>281,832</b>	<b>93,048</b>
<b>Tampa Bay - Total/Average</b>															
		<b>8,940,379</b>	<b>208,626</b>	<b>105,270</b>	<b>104,010</b>	<b>2.33</b>	<b>4.20</b>	<b>122,249</b>	<b>42,529</b>	<b>410,866</b>	<b>163,212</b>	<b>84,318</b>	<b>39,208</b>	<b>417,932</b>	<b>144,130</b>

FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011

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	179,089	3,863	3,137	3,250	2.16	6.36	1,126	-	10,146	5,127	4,003	-	11,772	2,662
First National Bank of Wauchula	Wauchula	50,983	1,302	731	254	2.55	1.73	3,300	1	1,316	145	2,538	-	1,248	-
First State Bank of Arcadia	Arcadia	86,461	2,771	1,150	280	3.20	2.48	1,801	-	2,571	488	1,500	-	3,293	568
Heartland National Bank	Sebring	166,521	4,636	537	1,658	2.78	6.39	1,716	202	8,018	9,908	2,215	182	8,453	7,116
Highlands Independent Bank	Sebring	166,489	8,326	3,054	3,717	5.00	7.69	10,557	299	9,001	11,308	8,178	-	4,675	10,826
Wauchula State Bank	Wauchula	392,853	8,818	4,610	3,271	2.24	3.05	3,334	36	12,918	4,260	3,016	-	12,036	4,185
<b>South Central - Total/Average</b>		<b>1,042,396</b>	<b>29,716</b>	<b>13,219</b>	<b>12,430</b>	<b>2.85</b>	<b>4.83</b>	<b>21,834</b>	<b>538</b>	<b>43,970</b>	<b>31,236</b>	<b>21,450</b>	<b>182</b>	<b>41,477</b>	<b>25,357</b>
<b>Southwest</b>															
<b>Cape Coral-Fort Myers, FL (Metro)</b>															
Edison National Bank	Fort Myers	105,649	2,192	924	1,502	2.07	0.89	-	-	1,575	180	465	-	1,625	264
FineMark National Bank & Trust	Fort Myers	197,220	3,282	215	90	1.66	0.07	100	2,975	300	-	-	-	3,286	-
First Community Bank of Southwest Florida	Fort Myers	206,465	6,084	2,615	3,072	2.95	11.26	5,678	-	13,174	20,775	8,846	-	15,424	20,748
Florida Gulf Bank	Fort Myers	258,671	7,507	3,375	2,778	2.90	0.95	690	158	2,414	899	1,143	-	3,487	1,445
Preferred Community Bank	Fort Myers	44,742	1,159	128	450	2.59	6.49	1,937	-	2,063	2,942	792	-	3,209	3,079
Sanibel Captiva Community Bank	Sanibel	186,457	3,690	2,120	2,440	1.98	8.67	1,297	-	11,699	8,071	2,585	-	6,220	8,539
<b>Total/Average</b>		<b>999,204</b>	<b>23,914</b>	<b>9,377</b>	<b>10,332</b>	<b>2.39</b>	<b>4.05</b>	<b>9,702</b>	<b>3,133</b>	<b>31,225</b>	<b>32,867</b>	<b>13,831</b>	<b>-</b>	<b>33,251</b>	<b>34,075</b>
<b>Naples-Marco Island, FL (Metro)</b>															
Bank of Naples	Naples	102,514	9,214	2,290	6,337	8.99	9.79	5,434	1,845	12,467	2,510	3,675	166	15,147	2,778
First National Bank of the Gulf Coast	Naples	153,452	2,343	1,316	22	1.53	0.49	169	-	1,010	799	21	-	19	799
Royal Palm Bank of Florida	Naples	63,301	5,054	713	4,355	7.98	16.11	4,231	-	8,765	6,693	5,206	-	9,025	8,014
Shamrock Bank of Florida	Naples	56,531	1,300	1,260	1,612	2.30	2.07	3,308	-	1,406	213	2,412	-	1,406	456
<b>Total/Average</b>		<b>375,798</b>	<b>17,911</b>	<b>5,579</b>	<b>12,326</b>	<b>4.77</b>	<b>4.85</b>	<b>13,142</b>	<b>1,845</b>	<b>23,648</b>	<b>10,215</b>	<b>11,314</b>	<b>166</b>	<b>25,597</b>	<b>12,047</b>

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011**

Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
								P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
								30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Punta Gorda, FL (Metro)</b>															
Calusa National Bank	Punta Gorda	99,826	1,934	1,066	777	1.94	1.93	-	-	2,853	-	-	-	2,857	176
Charlotte State Bank	Port Charlotte	154,936	5,756	2,469	1,725	3.72	4.34	1,726	-	8,364	2,078	674	-	9,280	1,574
Englewood Bank	Englewood	128,346	6,687	2,332	1,127	5.21	4.79	1,231	-	6,706	1,399	406	-	6,934	1,738
Encore National Bank	Naples	92,148	1,841	239	230	2.00	1.00	550	-	1,480	945	-	-	1,581	945
<b>Total/Average</b>		<b>475,256</b>	<b>16,218</b>	<b>6,106</b>	<b>3,859</b>	<b>3.41</b>	<b>2.98</b>	<b>3,507</b>	<b>-</b>	<b>19,403</b>	<b>4,422</b>	<b>1,080</b>	<b>-</b>	<b>20,652</b>	<b>4,433</b>
<b>Southwest - Total/Average</b>															
		<b>1,850,258</b>	<b>58,043</b>	<b>21,062</b>	<b>26,517</b>	<b>3.14</b>	<b>3.95</b>	<b>26,351</b>	<b>4,978</b>	<b>74,276</b>	<b>47,504</b>	<b>26,225</b>	<b>166</b>	<b>79,500</b>	<b>50,555</b>
<b>Southeast</b>															
<b>Key West, FL (Micro)</b>															
First State Bank of the Florida Keys	Key West	435,725	13,802	8,214	8,751	3.17	4.68	538	667	28,988	7,826	6,566	-	28,107	10,599
<b>Total/Average</b>		<b>435,725</b>	<b>13,802</b>	<b>8,214</b>	<b>8,751</b>	<b>3.17</b>	<b>4.68</b>	<b>538</b>	<b>667</b>	<b>28,988</b>	<b>7,826</b>	<b>6,566</b>	<b>-</b>	<b>28,107</b>	<b>10,599</b>
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>															
1st National Bank of South Florida	Homestead	181,507	2,106	490	448	1.16	5.05	559	160	14,267	844	4,641	-	12,001	278
1st United Bank	Boca Raton	783,032	12,631	4,800	4,855	1.61	2.76	19,886	-	25,645	8,609	11,659	300	21,022	10,184
American National Bank	Oakland Park	132,725	1,732	545	834	1.30	4.00	2,206	1,785	8,561	-	1,876	-	9,587	-
Anchor Commercial Bank	Juno Beach	104,572	3,495	1,525	4,750	3.34	9.75	6,078	2,289	12,173	994	4,581	1,005	11,972	686
BAC Florida Bank	Coral Gables	881,325	13,538	7,570	8,041	1.54	2.65	1,808	-	27,320	3,259	2,106	-	31,536	4,242
Bank of Belle Glade	Belle Glade	22,936	503	48	46	2.19	0.64	242	-	458	-	786	-	-	143
Bank of Coral Gables	Coral Gables	82,897	3,226	1,759	2,118	3.89	7.05	-	2,062	6,578	1,987	1,165	-	10,241	5,351
BanESCO USA	Coral Gables	250,545	3,725	1,294	680	1.49	1.04	-	-	3,264	1,344	1,951	-	3,554	2,725
Biscayne Bank	Coconut Grove	188,194	3,006	1,425	1,784	1.60	1.16	2,560	212	554	2,152	-	-	970	2,254
Broward Bank of Commerce	Fort Lauderdale	79,791	965	66	-	1.21	0.00	-	-	-	-	-	-	-	-
City National Bank of Florida	Miami	1,836,651	74,361	-	5,972	4.05	1.25	11,515	98	35,304	13,685	6,455	1,234	37,375	14,207
Coconut Grove Bank	Miami	297,642	12,427	6,050	9,157	4.18	2.65	1,902	-	10,921	6,082	946	-	12,726	8,911
Community Bank of Broward	Dania Beach	402,397	7,509	1,350	2,606	1.87	9.50	1,843	-	34,840	10,392	1,258	-	35,026	10,965
Community Bank of Florida, Inc.	Homestead	353,492	5,644	613	6,686	1.60	8.74	8,688	-	16,574	30,815	7,956	11,133	16,554	25,587
Continental National Bank of Miami	Miami	174,820	2,299	608	499	1.32	2.35	493	30	4,124	2,749	290	32	4,406	1,875
Desjardins Bank, National Association	Hallandale	114,118	2,589	412	807	2.27	1.64	99	-	2,914	-	566	-	2,577	-
JGB Bank, National Association	Miami	220,135	5,765	765	4,455	2.62	3.52	4,657	200	9,391	3,629	2,246	246	7,939	967
Eastern National Bank	Miami	319,052	7,498	3,898	4,266	2.35	6.57	586	-	16,233	10,619	1,568	-	17,984	12,509
Enterprise Bank of Florida	North Palm Beach	157,089	4,297	5,310	5,681	2.74	5.50	275	39	10,630	2,590	700	39	9,849	2,427
Espirito Santo Bank	Miami	437,031	8,125	1,674	1,497	1.86	1.31	20,827	-	8,080	-	17,471	-	7,141	6,169
EuroBank	Coral Gables	61,113	1,662	128	348	2.72	21.45	8,331	-	7,300	10,596	3,969	-	7,016	10,598
Executive National Bank	Miami	167,984	3,753	608	1,084	2.23	1.86	3,062	-	2,684	2,562	4,039	-	5,863	979

FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011

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 + \$		
First Bank of Miami	Coral Gables	129,999	682	445	971	0.52	4.82	345	-	3,587	8,978	869	-	6,832	5,287
First Bank of the Palm Beaches	West Palm Beach	53,893	1,716	135	849	3.18	4.06	2,577	-	2,930	-	1,982	-	3,644	-
First National Bank of South Miami	South Miami	156,987	3,043	760	319	1.94	2.40	1,152	-	8,598	1,027	2,768	1	4,519	1,945
First Southern Bank	Boca Raton	617,044	11,887	1,560	2,555	1.93	6.36	22,833	89,834	32,653	28,788	41,063	80,878	25,914	27,163
FirstCity Bank of Commerce	North Palm Beach	40,401	1,133	279	106	2.80	0.00	-	-	-	-	-	-	-	756
Flagler Bank	West Palm Beach	74,512	4,336	1,075	586	5.82	13.53	87	1,027	11,158	4,138	1,738	383	14,181	1,750
Florida Shores Bank - Southeast	Pompano Beach	100,515	1,681	1,461	1,310	1.67	0.45	2,518	-	692	-	-	40	2,251	-
Floridian Community Bank, Inc.	Davie	165,719	3,577	504	321	2.16	2.91	4,260	3,312	5,012	1,737	5,435	2,502	3,963	-
Grand Bank & Trust of Florida	West Palm Beach	235,383	8,450	8,170	7,923	3.59	7.82	1,577	97	17,590	8,592	2,172	366	15,769	14,984
Great Eastern Bank of Florida	Miami	39,592	1,136	1,061	729	2.87	7.61	1,865	-	2,151	2,390	1,865	-	2,395	1,711
Great Florida Bank	Miami Lakes	877,388	20,685	8,493	21,234	2.36	12.63	40,014	-	116,607	34,011	24,610	7,866	123,681	34,998
Helm Bank USA	Miami	345,882	10,017	5,100	3,846	2.90	1.66	10,133	984	11,631	2,097	12,096	109	12,882	3,278
Intercontinental Bank	West Miami	25,890	209	10	32	0.81	0.37	122	15	-	607	44	191	-	607
Intercredit Bank, NA	Miami	178,687	4,649	962	1,104	2.60	4.45	648	-	4,712	6,699	1,235	89	9,705	3,501
International Finance Bank	Miami	282,063	10,687	11,761	13,321	3.79	12.11	3,266	-	43,512	2,243	1,110	-	34,041	2,243
Landmark Bank, National Association	Fort Lauderdale	223,598	9,915	1,205	2,225	4.43	10.52	363	-	23,913	6,710	1,615	-	26,758	5,590
Legacy Bank of Florida	Boca Raton	205,290	5,598	7,368	6,510	2.73	7.40	12,452	-	18,231	3,419	1,063	5,683	14,783	3,435
Marquis Bank	Coral Gables	80,506	2,190	209	10	2.72	2.66	2,770	-	1,974	2,623	2,779	-	1,974	2,623
Sabadell United Bank, N.A.	Miami	1,898,702	26,745	4,902	2,773	1.41	3.45	16,130	-	103,133	23,668	490	-	27,558	94
Mercantil Commercebank, National Association	Coral Gables	3,957,293	68,357	41,405	36,853	1.73	4.04	12,891	17,299	253,157	19,913	11,819	2,099	281,373	43,138
Natbank, National Association	Hollywood	77,153	1,020	(264)	80	1.32	2.13	1,373	-	2,061	106	1,230	-	2,461	58
Northern Trust, National Association	Miami	10,948,688	117,653	47,209	53,177	1.07	1.18	62,030	3,278	173,862	16,392	56,615	8,579	166,271	28,392
Ocean Bank	Miami	2,109,581	54,383	18,574	30,022	2.58	8.92	51,894	2,623	202,943	100,383	54,161	9,294	219,561	105,050
OptimumBank	Fort Lauderdale	98,868	3,137	652	1,739	3.17	21.80	1,174	-	29,172	7,218	4,778	-	32,255	5,733
Pacific National Bank	Miami	115,771	2,843	237	2,424	2.46	4.53	162	-	8,412	7,030	879	-	13,237	5,251
Palm Beach Community Bank	West Palm Beach	129,021	1,280	180	-	0.99	0.00	919	-	-	-	112	142	-	-
Paradise Bank	Boca Raton	230,849	6,270	1,271	2,265	2.72	2.82	1,276	-	7,229	878	2,666	-	7,238	890
Plus International Bank	Miami	42,522	416	708	736	0.98	0.00	162	1,225	1	-	1,201	1,960	42	-
Professional Bank	Coral Gables	75,157	1,361	10	128	1.81	1.07	97	-	1,426	-	-	-	1,560	-
Regent Bank	Davie	350,259	7,205	7,740	6,701	2.06	7.12	11,225	698	21,038	10,498	13,086	3,948	14,408	13,533
Security Bank, N.A.	North Lauderdale	83,630	4,627	389	1,395	5.53	20.47	493	215	15,891	5,160	1,618	-	17,313	5,092
Stonegate Bank	Fort Lauderdale	584,094	11,960	8,013	7,136	2.05	2.16	685	-	11,639	6,680	1,109	-	13,618	8,208
Sunstate Bank	Miami	93,933	4,949	3,960	3,841	5.27	8.63	705	-	10,429	3,701	3,752	-	15,884	2,608
Terrabank, NA	Miami	171,132	2,510	454	311	1.47	3.20	997	-	8,073	634	5,129	839	8,794	137
TotalBank	Coral Gables	1,268,682	23,164	4,841	9,263	1.83	1.38	1,936	-	24,040	7,205	6,559	-	23,017	7,102
TransCapital Bank	Sunrise	182,577	7,060	4,060	5,505	3.87	22.75	9,100	1,962	39,997	15,606	13,954	6,163	39,774	14,175
U.S. Century Bank	Doral	1,235,961	70,875	64,875	45,109	5.73	13.43	106,049	924	172,192	29,254	108,169	1,418	180,561	38,116
Apollo Bank	Miami	108,283	1,343	53	129	1.24	1.39	338	-	2,696	247	389	-	3,096	85
Valley Bank	Fort Lauderdale	85,963	1,427	832	748	1.66	3.14	1,065	1,500	2,364	1,507	3,399	1,000	737	1,583
<b>Total/Average</b>		<b>34,930,516</b>	<b>701,032</b>	<b>301,597</b>	<b>340,900</b>	<b>2.01</b>	<b>3.83</b>	<b>484,071</b>	<b>131,868</b>	<b>1,652,521</b>	<b>483,047</b>	<b>469,788</b>	<b>147,539</b>	<b>1,637,389</b>	<b>510,173</b>

FLORIDA ASSET QUALITY - SEPTEMBER 30, 2011

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>															
Gulfstream Business Bank	Stuart	377,526	18,500	4,350	7,500	4.90	3.70	2,719	-	15,615	4,554	4,014	-	8,166	5,090
Seacoast National Bank	Stuart	1,208,548	28,401	1,542	12,088	2.35	2.75	6,834	26	32,627	23,702	5,247	-	46,165	25,877
<b>Total/Average</b>		<b>1,586,074</b>	<b>46,901</b>	<b>5,892</b>	<b>19,588</b>	<b>2.96</b>	<b>2.95</b>	<b>9,553</b>	<b>26</b>	<b>48,242</b>	<b>28,256</b>	<b>9,261</b>	<b>-</b>	<b>54,331</b>	<b>30,967</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>															
Marine Bank & Trust Company	Vero Beach	104,459	3,502	863	1,844	3.35	6.03	411	130	3,214	5,248	101	-	4,281	4,047
<b>Total/Average</b>		<b>104,459</b>	<b>3,502</b>	<b>863</b>	<b>1,844</b>	<b>3.35</b>	<b>6.03</b>	<b>411</b>	<b>130</b>	<b>3,214</b>	<b>5,248</b>	<b>101</b>	<b>-</b>	<b>4,281</b>	<b>4,047</b>
<b>Southeast - Total/Average</b>		<b>37,056,774</b>	<b>765,237</b>	<b>316,566</b>	<b>371,083</b>	<b>2.07</b>	<b>3.81</b>	<b>494,573</b>	<b>132,691</b>	<b>1,732,965</b>	<b>524,377</b>	<b>485,716</b>	<b>147,539</b>	<b>1,724,108</b>	<b>555,786</b>