

FLORIDA ASSET QUALITY - DECEMBER 31, 2011

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 \$
State Summary															
Northwest - Total/Average		4,427,055	107,737	84,597	150,078	2.43	8.64	85,678	32,464	398,849	226,077	72,772	33,486	380,451	223,920
North Central - Total/Average		1,914,513	53,620	39,938	45,783	2.80	6.44	33,336	1,877	127,905	68,140	24,852	1,732	121,766	74,575
Northeast - Total/Average		2,143,469	73,139	45,650	53,973	3.41	10.05	39,320	3,415	250,737	102,722	60,348	725	244,946	105,249
East Central - Total/Average		5,550,449	156,813	73,478	121,362	2.83	4.45	81,622	21,921	298,727	131,091	69,350	7,687	302,692	132,372
Tampa Bay - Total/Average		9,638,057	210,811	136,966	143,578	2.19	3.61	118,561	80,480	362,040	166,457	119,702	42,529	386,854	158,240
South Central - Total/Average		1,044,907	31,907	18,611	16,248	3.05	4.98	25,487	633	46,562	30,560	21,834	538	43,970	31,236
Southwest - Total/Average		1,885,093	56,132	27,716	34,619	2.98	3.71	14,189	3,590	58,499	57,742	26,351	4,978	74,276	47,504
Southeast - Total/Average		26,573,281	629,083	337,325	418,329	2.37	4.85	329,398	101,266	1,595,843	488,128	413,933	129,413	1,564,293	507,910
State Total		53,176,824	1,319,242	764,281	983,970	2.48	5.14	727,591	245,646	3,139,162	1,270,917	809,142	221,088	3,119,248	1,281,006
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	Fort Walton Beach	452,206	8,052	3,361	6,057	1.78	24.40	23,539	26,851	105,881	43,135	21,007	24,400	90,202	43,101
Community Bank, Destin	Miramar Beach	59,105	737	116	-	1.25	0.86	-	-	-	716	-	-	-	716
First Florida Bank	Destin	93,580	2,065	484	891	2.21	1.62	411	-	-	2,810	256	-	-	4,293
First City Bank of Florida	Fort Walton Beach	171,041	4,652	2,000	2,960	2.72	13.53	5,285	4,022	8,354	27,076	10,605	4,656	8,939	26,881
FNBT.Com Bank	Fort Walton Beach	145,529	4,346	985	817	2.99	2.98	2,096	126	1,048	9,558	1,349	32	1,563	9,687
First National Bank of Crestview	Crestview	46,898	2,971	550	3,174	6.34	22.51	1,690	283	6,642	17,655	2,186	2,918	8,639	13,195
GulfSouth Private Bank	Destin	133,541	6,879	4,321	3,067	5.15	15.49	6,202	-	22,919	4,056	6,266	949	23,536	5,369
Peoples National Bank	Niceville	65,212	1,187	809	1,815	1.82	5.01	1,723	-	3,355	2,228	670	15	3,637	2,256
Total/Average		1,167,112	30,889	12,626	18,781	2.65	13.60	40,946	31,282	148,199	107,234	42,339	32,970	136,516	105,498
Panama City-Lynn Haven, FL (Metro)															
Bay Bank & Trust Co.	Panama City	115,488	2,244	3,650	3,738	1.94	3.41	3,848	-	4,754	3,181	3,185	-	4,977	3,709
First National Bank Northwest Florida	Panama City	70,790	2,130	2,629	2,073	3.01	7.68	526	533	7,012	1,327	887	-	7,962	773
Summit Bank, National Association	Panama City	126,930	1,068	365	88	0.84	5.70	6,190	-	9,540	3,256	-	-	-	334
Vision Bank	Panama City	487,266	19,839	27,985	76,118	4.07	14.42	3,133	122	94,538	-	952	-	105,999	769
Total/Average		800,474	25,281	34,629	82,017	3.16	10.12	13,697	655	115,844	7,764	5,024	-	118,938	5,585
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of the South	Pensacola	11,593	136	23	2	1.17	0.00	-	-	-	-	-	-	-	-
First Navy Bank	Pensacola	3,499	130	-	9	3.72	0.00	2	2	-	-	3	-	-	-
Gulf Coast Community Bank	Pensacola	138,973	3,810	3,107	4,250	2.74	18.62	265	-	17,654	23,036	422	-	21,978	24,320
Warrington Bank	Pensacola	25,316	153	24	7	0.60	0.00	38	-	-	-	-	-	-	-
Total/Average		179,381	4,229	3,154	4,268	2.36	9.53	305	2	17,654	23,036	425	-	21,978	24,320

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								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	1,608,216	31,035	18,996	26,191	1.93	5.26	20,064	145	75,022	62,600	17,528	125	53,396	61,196
Farmers & Merchants Bank	Monticello	277,324	3,723	3,650	3,852	1.34	5.01	978	-	15,961	5,361	986	-	18,306	7,638
Premier Bank	Tallahassee	200,143	7,798	8,338	11,381	3.90	10.66	5,253	-	20,304	11,300	3,261	7	25,399	10,226
Prime Meridian Bank	Tallahassee	77,582	903	143	1	1.16	0.00	-	-	-	-	-	-	-	-
ProBank	Tallahassee	49,890	1,820	2,771	2,295	3.65	6.21	1,861	-	2,491	2,725	1,394	-	2,216	3,564
Total/Average		2,213,155	45,279	33,898	43,720	2.05	5.50	28,156	145	113,778	81,986	23,169	132	99,317	82,624
Other															
Bank of Jackson County	Graceville	20,212	995	42	475	4.92	10.72	383	355	1,195	1,746	654	45	1,494	1,766
Chipola Community Bank	Marianna	22,301	764	182	785	3.43	12.03	357	-	1,238	3,601	238	-	1,201	3,390
Peoples Bank of Graceville	Graceville	24,420	300	66	32	1.23	2.14	1,834	25	941	710	923	339	1,007	737
Total/Average		66,933	2,059	290	1,292	3.08	6.52	2,574	380	3,374	6,057	1,815	384	3,702	5,893
Northwest - Total/Average		4,427,055	107,737	84,597	150,078	2.43	8.64	85,678	32,464	398,849	226,077	72,772	33,486	380,451	223,920
North Central															
Gainesville, FL (Metro)															
Florida Citizens Bank	Gainesville	194,634	4,029	1,210	1,642	2.07	4.53	-	-	7,719	4,756	2,545	-	4,384	3,808
Merchants & Southern Bank	Gainesville	239,575	5,825	1,341	5,398	2.43	6.13	458	-	14,830	9,253	481	-	13,442	10,088
Total/Average		434,209	9,854	2,551	7,040	2.27	5.47	458	-	22,549	14,009	3,026	-	17,826	13,896
Ocala, FL (Metro)															
Alarion Bank	Ocala	199,671	5,398	4,460	3,238	2.70	3.80	4,951	-	6,468	4,323	4,240	-	7,276	7,562
Central Florida State Bank	Belleview	48,451	2,386	3,004	4,203	4.92	27.55	2,381	275	14,989	4,703	475	246	13,797	4,429
Community Bank and Trust of Florida	Ocala	296,348	7,939	7,200	7,206	2.68	2.20	868	-	5,342	6,616	367	-	6,708	8,323
First Avenue National Bank	Ocala	64,016	1,948	1,539	1,756	3.04	3.56	917	-	3,309	226	700	-	1,739	1,197
Gateway Bank of Central Florida	Ocala	130,681	3,864	5,036	4,666	2.96	5.29	699	-	9,076	669	785	-	9,093	819
Total/Average		739,167	21,535	21,239	21,069	2.91	4.71	9,816	275	39,184	16,537	6,567	246	38,613	22,330

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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	72,225	900	80	1,089	1.25	4.77	1,320	-	2,629	2,207	1,541	-	3,429	1,908
Columbia Bank	Lake City	147,015	6,390	7,620	5,597	4.35	15.03	1,130	141	27,987	4,956	1,656	-	27,149	4,872
Community State Bank	Starke	18,720	596	329	1,324	3.18	4.07	382	15	2,105	56	704	-	2,680	57
Drummond Community Bank	Chiefland	100,332	3,032	1,579	1,381	3.02	1.59	578	536	1,706	1,476	355	709	2,065	1,134
Lafayette State Bank	Mayo	69,281	549	236	272	0.79	3.65	3,375	409	1,215	2,107	3	606	1,403	1,405
Madison County Community Bank	Madison	56,155	1,065	326	196	1.90	7.46	90	-	4,652	2,386	844	128	4,909	2,268
Peoples State Bank	Lake City	53,799	1,371	1,610	1,202	2.55	6.34	3,099	-	3,124	1,538	1,773	-	3,566	1,872
Perkins State Bank	Williston	108,523	2,674	2,270	2,859	2.46	7.46	4,384	501	5,823	8,392	5,628	43	4,257	8,498
Putnam State Bank	Palatka	115,087	5,654	2,098	3,754	4.91	18.30	8,704	-	16,931	14,476	2,755	-	15,869	16,335
Total/Average		741,137	22,231	16,148	17,674	3.00	8.69	23,062	1,602	66,172	37,594	15,259	1,486	65,327	38,349
North Central - Total/Average		1,914,513	53,620	39,938	45,783	2.80	6.44	33,336	1,877	127,905	68,140	24,852	1,732	121,766	74,575
Northeast															
Jacksonville, FL (Metro)															
American Enterprise Bank of Florida	Jacksonville	161,651	5,311	3,648	3,284	3.29	5.83	1,282	847	10,313	1,053	4,589	149	8,792	2,754
CBC National Bank	Fernandina Beach	254,667	5,222	2,865	4,325	2.05	6.57	1,226	-	15,937	15,424	844	-	22,338	14,336
First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	273,140	15,131	2,196	5,000	5.54	27.78	7,858	2,568	93,930	16,371	17,199	514	86,867	16,732
Florida Capital Bank, N.A.	Jacksonville	323,429	16,212	21,773	21,796	5.01	10.75	8,260	-	53,033	32,885	14,817	62	51,197	31,747
Heritage Bank of North Florida	Orange Park	101,974	4,532	1,728	2,030	4.44	17.47	3,882	-	13,905	9,254	6,615	-	13,459	10,909
Intracoastal Bank	Palm Coast	78,200	1,030	201	3	1.32	0.00	1	-	-	-	-	-	-	-
Jacksonville Bank	Jacksonville	468,745	14,749	7,978	6,682	3.15	10.67	6,472	-	53,043	8,888	7,610	-	51,639	4,314
Prosperity Bank	Saint Augustine	481,663	10,952	5,261	10,853	2.27	3.78	10,339	-	10,576	18,847	8,674	-	10,654	24,457
Northeast - Total/Average		2,143,469	73,139	45,650	53,973	3.41	10.05	39,320	3,415	250,737	102,722	60,348	725	244,946	105,249

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								30-90 \$	90 + \$			30-90 \$	90 + \$		
East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
East Coast Community Bank	Ormond Beach	52,724	1,629	4,053	4,691	3.09	3.13	328	-	2,454	36	815	-	2,747	110
Floridian Bank	Daytona Beach	108,094	1,650	300	999	1.53	2.10	501	-	2,310	757	-	-	2,970	1,094
Friends Bank	New Smyrna Beach	93,959	3,731	2,663	5,486	3.97	15.32	1,598	-	12,155	6,645	2,062	-	18,995	4,076
Gateway Bank of Florida	Daytona Beach	87,505	3,267	695	2,543	3.73	1.24	1,112	-	1,469	920	746	-	1,781	920
Mainstreet Community Bank of Florida	Deland	146,259	4,375	1,459	1,816	2.99	3.22	780	10	3,984	2,621	1,087	202	5,223	1,594
Pinnacle Bank	Orange City	129,589	7,236	3,135	2,901	5.58	8.95	1,557	-	14,935	3,116	6,257	-	9,441	3,313
Surety Bank	Deland	80,834	3,059	330	2,375	3.78	6.76	2,521	-	4,136	3,413	1,829	746	3,446	4,056
Total/Average		698,964	24,947	12,635	20,811	3.57	5.57	8,397	10	41,443	17,508	12,796	948	44,603	15,163
Orlando-Kissimmee, FL (Metro)															
BankFIRST	Winter Park	295,966	6,461	2,066	4,194	2.18	2.38	3,838	-	6,952	7,548	1,817	-	7,078	10,201
Citizens Bank of Florida	Oviedo	137,448	3,755	2,305	3,576	2.73	3.66	2,373	-	4,006	4,259	1,738	-	2,922	5,101
Citizens First Bank	The Villages	349,413	18,037	9,367	10,940	5.16	1.67	32	-	15,770	6,783	57	2	18,300	4,571
CNLBank	Orlando	896,067	20,807	14,712	39,156	2.32	7.81	14,455	-	68,685	40,072	8,516	-	66,243	42,555
Commerce National Bank & Trust	Winter Park	79,495	3,270	3,602	1,622	4.11	7.20	-	-	5,500	1,107	80	-	5,651	1,653
First Colony Bank of Florida	Maitland	78,063	1,505	310	-	1.93	0.47	-	-	590	-	-	-	595	-
First Green Bank	Mount Dora	120,604	1,538	520	27	1.28	0.00	-	-	-	-	119	-	-	-
First National Bank of Mount Dora	Mount Dora	128,471	4,651	7,043	6,507	3.62	8.49	1,845	-	10,612	5,677	1,509	19	9,780	5,974
Florida Bank of Commerce	Orlando	156,587	3,838	1,110	1,511	2.45	3.88	2,596	-	6,092	2,750	473	-	6,709	2,817
HomeBanc National Association	Lake Mary	183,838	1,019	1,049	956	0.55	1.11	22,750	21,293	800	4,209	17,584	6,237	1,238	4,496
Independent Bankers' Bank of Florida	Lake Mary	156,758	11,184	1,597	3,979	7.13	21.07	1,203	128	44,638	7,457	4,971	235	45,961	4,397
New Traditions National Bank	Orlando	205,099	4,076	1,123	-	1.99	0.53	-	-	200	2,119	200	-	-	2,124
Orange Bank of Florida	Orlando	203,559	4,916	1,582	2,610	2.42	3.33	1,902	471	5,624	4,372	5	-	4,772	5,201
Old Florida National Bank	Orlando	369,341	6,765	2,209	1,523	1.83	1.51	1,416	-	6,486	2,496	719	-	8,421	1,377
Reunion Bank of Florida	Tavares	122,948	1,449	375	-	1.18	0.27	68	-	460	-	-	-	438	-
United Legacy Bank	Longwood	116,334	2,793	95	1,314	2.40	2.86	666	19	4,566	1,016	921	246	4,334	1,301
Seaside National Bank & Trust	Orlando	521,623	6,644	2,666	6,208	1.27	1.86	1,116	-	10,811	3,211	1,124	-	10,441	2,976
United Southern Bank	Umatilla	282,653	7,344	3,400	3,623	2.60	3.96	11,557	-	8,501	6,705	10,383	-	7,124	7,256
Total/Average		4,404,267	110,052	55,131	87,746	2.50	3.79	65,817	21,911	200,293	99,781	50,216	6,739	200,007	102,000

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Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	Merritt Island	54,975	1,360	239	364	2.47	3.21	-	-	1,170	2,774	828	-	1,006	2,743
Fidelity Bank of Florida, National Association	Merritt Island	260,451	15,299	4,979	9,790	5.87	15.91	7,375	-	50,136	5,819	5,178	-	50,383	4,985
Florida Business Bank	Melbourne	65,431	1,627	303	1,037	2.49	3.23	-	-	2,694	844	-	-	3,628	1,478
Sunrise Bank	Cocoa Beach	66,361	3,528	191	1,614	5.32	6.96	33	-	2,991	4,365	332	-	3,065	6,003
Total/Average		447,218	21,814	5,712	12,805	4.88	10.26	7,408	-	56,991	13,802	6,338	-	58,082	15,209
East Central - Total/Average															
		5,550,449	156,813	73,478	121,362	2.83	4.45	81,622	21,921	298,727	131,091	69,350	7,687	302,692	132,372
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
1st Manatee Bank	Parrish	69,320	1,042	445	274	1.50	3.62	115	-	2,331	968	1,939	793	-	985
Bank of Commerce	Sarasota	187,855	4,239	4,873	6,769	2.26	10.54	2,748	298	13,658	12,642	3,125	2,187	13,447	12,818
Community Bank & Company	Bradenton	548,973	5,791	2,846	2,512	1.05	5.28	11,044	216	24,187	14,351	7,925	170	36,109	15,163
First America Bank	Bradenton	172,908	3,958	5,717	4,958	2.29	4.13	2,712	-	9,548	1,138	3,045	-	5,981	1,524
Florida Shores Bank - Southwest	Venice	156,023	2,778	1,309	252	1.78	1.19	1,451	-	3,260	503	1,737	-	82	527
Gateway Bank of Southwest Florida	Sarasota	88,793	1,824	414	1	2.05	0.62	-	-	1,135	-	-	-	1,135	-
Insignia Bank	Sarasota	100,751	1,738	10	360	1.73	5.02	2,137	-	3,037	4,095	-	-	3,054	4,763
Sabal Palm Bank	Sarasota	49,980	664	1,453	1,633	1.33	2.35	-	-	1,963	-	2,613	-	1,530	-
Total/Average		1,374,603	22,034	17,067	16,759	1.60	4.52	20,207	514	59,119	33,697	20,384	3,150	61,338	35,780
Homosassa Springs, FL (Micro)															
Brannen Bank	Inverness	225,853	3,875	2,200	1,772	1.72	1.91	8,437	161	4,852	2,891	5,932	7	3,988	2,615
Nature Coast Bank	Hernando	43,067	741	65	154	1.72	3.43	386	-	405	1,603	683	-	22	1,669
Total/Average		268,920	4,616	2,265	1,926	1.72	2.11	8,823	161	5,257	4,494	6,615	7	4,010	4,284

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								30-90 \$	90 + \$			30-90 \$	90 + \$		
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	Lakeland	178,676	2,322	185	173	1.30	0.15	-	-	393	-	227	-	166	-
CenterState Bank of Florida, National Association	Winter Haven	1,174,052	24,934	30,563	27,345	2.12	2.07	26,046	34,795	28,927	14,098	16,382	24,731	33,875	15,742
Citizens Bank & Trust	Lake Wales	318,521	7,437	2,427	2,770	2.33	7.23	2,786	-	28,481	2,573	1,318	-	23,604	3,722
Community Southern Bank	Lakeland	113,720	1,418	420	377	1.25	0.44	328	-	762	120	60	-	963	323
Total/Average		1,784,969	36,111	33,595	30,665	2.02	2.54	29,160	34,795	58,563	16,791	17,987	24,731	58,608	19,787
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	Tampa	749,229	8,416	3,618	2,589	1.12	3.21	8,099	41,096	7,092	22,875	25,437	8,121	39,407	9,425
Anderen Bank	Palm Harbor	146,016	3,082	(112)	1,268	2.11	4.36	6,874	-	7,681	1,253	6,839	-	5,919	2,599
Bank of Tampa	Tampa	606,893	17,396	6,186	3,925	2.87	1.84	1,723	-	14,172	4,636	74	44	13,414	9,283
Bay Cities Bank	Tampa	321,826	5,129	13,960	14,031	1.59	5.44	1,698	342	27,987	5,060	9,875	3,266	34,017	6,667
Central Bank	Tampa	51,551	1,922	994	948	3.73	0.29	240	-	209	-	-	-	210	-
Century Bank of Florida	Tampa	46,954	1,434	247	700	3.05	6.74	1,933	-	3,271	1,397	386	-	3,629	1,425
Cornerstone Community Bank	Saint Petersburg	177,721	4,255	1,971	2,936	2.39	5.31	2,683	-	9,310	3,864	127	-	10,346	4,856
First Citrus Bank	Tampa	159,633	1,941	-	859	1.22	3.28	569	-	2,622	4,475	611	-	2,932	5,161
First Home Bank	Seminole	56,425	1,212	2,168	2,919	2.15	6.14	1,082	117	1,631	2,821	1,404	-	4,065	1,825
First National Bank of Pasco	Dade City	107,767	6,620	8,688	4,159	6.14	5.15	438	139	7,230	995	596	352	7,777	1,829
Flagship Community Bank	Clearwater	79,328	2,231	1,384	910	2.81	7.93	63	-	5,944	2,286	843	-	5,695	2,286
Florida Bank	Tampa	479,885	19,463	15,962	20,178	4.06	6.41	2,587	-	39,975	6,770	969	-	48,448	5,521
Florida Traditions Bank	Dade City	184,310	3,156	1,438	760	1.71	0.69	612	70	965	707	1,329	810	1,798	168
Freedom Bank of America	Saint Petersburg	64,817	1,435	263	552	2.21	4.68	27	-	1,074	2,991	67	-	1,046	3,799
GulfShore Bank	Tampa	119,435	1,850	722	39	1.55	1.28	-	1,579	2,411	655	1,584	-	756	655
Heritage Bank of Florida	Lutz	195,650	8,774	6,321	6,746	4.48	10.39	15,346	-	13,556	11,165	13,457	-	11,612	10,701
Hillsboro Bank	Plant City	43,937	1,050	214	288	2.39	1.86	309	-	-	1,967	310	-	-	3,357
Jefferson Bank of Florida	Oldsmar	71,887	1,925	142	429	2.68	0.56	81	-	783	-	-	-	804	-
NorthStar Bank	Tampa	54,948	1,127	481	288	2.05	1.12	1,681	-	2,131	-	-	-	2,292	-
Palm Bank	Tampa	73,044	2,011	1,249	2,582	2.75	7.20	693	-	6,569	2,127	1,007	916	7,327	1,158
Patriot Bank	Trinity	94,466	1,448	993	2,089	1.53	5.07	944	-	4,681	1,499	1,288	-	5,931	1,427
Pilot Bank	Tampa	149,524	3,927	3,342	4,350	2.63	9.23	801	41	12,314	7,939	1,942	-	11,573	7,069
Platinum Bank	Brandon	292,179	5,241	999	1,822	1.79	2.64	1,215	-	5,921	4,644	672	-	4,527	5,046
Southern Commerce Bank, National Association	Tampa	56,297	7,409	1,225	3,386	13.16	27.95	48	-	22,952	7,181	577	1	22,221	10,338
TCM Bank, National Association	Tampa	158,248	6,736	1,750	5,730	4.26	0.34	2,623	994	611	-	2,631	886	671	-
USAmeriBank	Clearwater	1,561,869	26,299	8,313	5,866	1.68	2.09	6,192	632	31,766	12,616	1,768	-	9,986	1,785
Valrico State Bank	Valrico	105,726	2,561	1,521	3,879	2.42	4.19	1,810	-	6,243	1,552	923	245	6,395	2,009
Total/Average		6,209,565	148,050	84,039	94,228	2.38	3.83	60,371	45,010	239,101	111,475	74,716	14,641	262,898	98,389
Tampa Bay - Total/Average															
		9,638,057	210,811	136,966	143,578	2.19	3.61	118,561	80,480	362,040	166,457	119,702	42,529	386,854	158,240

FLORIDA ASSET QUALITY - DECEMBER 31, 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 + \$		
South Central															
First Bank	Clewiston	179,050	4,145	3,446	3,825	2.31	5.59	4,430	-	6,727	6,135	1,126	-	10,146	5,127
First National Bank of Wauchula	Wauchula	51,219	1,302	844	368	2.54	2.22	3,755	90	1,517	110	3,300	1	1,316	145
First State Bank of Arcadia	Arcadia	87,029	2,955	1,775	722	3.40	2.11	2,186	-	2,536	235	1,801	-	2,571	488
Heartland National Bank	Sebring	168,017	4,512	770	2,025	2.69	5.48	3,185	543	6,216	9,029	1,716	202	8,018	9,908
Highlands Independent Bank	Sebring	164,169	9,871	5,064	4,220	6.01	10.02	7,865	-	14,906	11,199	10,557	299	9,001	11,308
Wauchula State Bank	Wauchula	395,423	9,122	6,712	5,088	2.31	3.21	4,066	-	14,660	3,852	3,334	36	12,918	4,260
South Central - Total/Average		1,044,907	31,907	18,611	16,248	3.05	4.98	25,487	633	46,562	30,560	21,834	538	43,970	31,236
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Edison National Bank	Fort Myers	105,335	2,427	2,013	2,420	2.30	1.11	-	-	1,597	733	-	-	1,575	180
FineMark National Bank & Trust	Fort Myers	216,417	3,184	381	354	1.47	0.14	-	100	633	-	100	2,975	300	-
First Community Bank of Southwest Florida	Fort Myers	197,693	6,119	2,706	3,171	3.10	12.10	417	23	5,749	29,001	5,678	-	13,174	20,775
Florida Gulf Bank	Fort Myers	262,761	7,386	4,000	3,544	2.81	1.07	1,546	-	3,016	725	690	158	2,414	899
Preferred Community Bank	Fort Myers	45,254	1,078	180	582	2.38	7.88	-	-	2,580	3,350	1,937	-	2,063	2,942
Sanibel Captiva Community Bank	Sanibel	183,652	3,512	2,550	3,050	1.91	5.91	1,925	-	5,247	8,039	1,297	-	11,699	8,071
Total/Average		1,011,112	23,706	11,830	13,121	2.34	3.80	3,888	123	18,822	41,848	9,702	3,133	31,225	32,867
Naples-Marco Island, FL (Metro)															
Bank of Naples	Naples	96,710	8,246	1,440	7,408	8.53	8.60	3,065	3,172	10,891	2,372	5,434	1,845	12,467	2,510
First National Bank of the Gulf Coast	Naples	183,926	3,057	2,726	721	1.66	0.44	196	-	927	799	169	-	1,010	799
Royal Palm Bank of Florida	Naples	60,340	4,819	513	4,581	7.99	17.46	3,865	295	8,410	7,149	4,231	-	8,765	6,693
Shamrock Bank of Florida	Naples	57,677	1,102	1,290	1,840	1.91	3.09	2,208	-	1,973	819	3,308	-	1,406	213
Total/Average		398,653	17,224	5,969	14,550	4.32	4.57	9,334	3,467	22,201	11,139	13,142	1,845	23,648	10,215

FLORIDA ASSET QUALITY - DECEMBER 31, 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 + \$		
Punta Gorda, FL (Metro)															
Calusa National Bank	Punta Gorda	99,237	2,002	1,507	1,149	2.02	1.41	27	-	1,055	1,057	-	-	2,853	-
Charlotte State Bank & Trust	Port Charlotte	153,511	5,101	3,268	3,198	3.32	3.83	393	-	7,382	1,998	1,726	-	8,364	2,078
Englewood Bank & Trust	Englewood	128,760	7,251	3,761	2,001	5.63	4.53	547	-	6,677	1,196	1,231	-	6,706	1,399
Encore National Bank	Naples	93,820	848	1,381	600	0.90	1.19	-	-	2,362	504	550	-	1,480	945
Total/Average		475,328	15,202	9,917	6,948	3.20	2.75	967	-	17,476	4,755	3,507	-	19,403	4,422
Southwest - Total/Average															
		1,885,093	56,132	27,716	34,619	2.98	3.71	14,189	3,590	58,499	57,742	26,351	4,978	74,276	47,504
Southeast															
Key West, FL (Micro)															
First State Bank of the Florida Keys	Key West	437,964	13,804	10,354	11,174	3.15	4.01	1,594	-	24,440	10,061	538	667	28,988	7,826
Total/Average		437,964	13,804	10,354	11,174	3.15	4.01	1,594	-	24,440	10,061	538	667	28,988	7,826
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)															
1st National Bank of South Florida	Homestead	183,236	2,082	740	723	1.14	4.92	773	-	11,442	3,427	559	160	14,267	844
1st United Bank	Boca Raton	876,167	12,336	7,000	7,366	1.41	3.82	4,503	647	40,611	13,512	3,369	-	29,806	8,609
American National Bank	Oakland Park	129,514	1,650	795	1,351	1.27	4.32	2,223	-	8,787	453	2,206	1,785	8,561	-
Anchor Commercial Bank	Juno Beach	98,425	3,762	2,914	5,895	3.82	14.70	4,506	20	14,858	3,928	6,078	2,289	12,173	994
BAC Florida Bank	Coral Gables	882,726	14,780	10,190	9,613	1.67	2.92	2,188	-	32,088	2,196	1,808	-	27,320	3,259
Bank of Belle Glade	Belle Glade	23,229	399	48	150	1.72	0.37	1,297	-	304	-	242	-	458	-
Bank of Coral Gables	Coral Gables	78,349	3,646	2,438	2,386	4.65	8.19	299	-	5,799	3,650	-	2,062	6,578	1,987
Banesco USA	Coral Gables	295,658	3,986	1,972	1,147	1.35	0.68	-	-	2,778	552	-	-	3,264	1,344
Biscayne Bank	Coconut Grove	189,152	2,701	1,890	2,579	1.43	1.00	229	-	640	1,548	2,560	212	554	2,152
Broward Bank of Commerce	Fort Lauderdale	84,747	1,170	271	-	1.38	0.00	-	-	-	-	-	-	-	-
City National Bank of Florida	Miami	1,979,153	74,187	-	8,354	3.75	1.06	7,841	44	28,818	13,362	11,515	98	35,304	13,685
Coconut Grove Bank	Miami	281,740	11,934	6,900	10,537	4.24	2.09	2,571	-	9,924	3,420	1,902	-	10,921	6,082
Community Bank of Broward	Dania Beach	397,478	7,965	5,155	6,021	2.00	8.82	3,651	-	29,940	11,574	628	-	33,150	10,317
Community Bank of Florida, Inc.	Homestead	355,386	6,143	2,884	8,472	1.73	8.33	5,501	-	13,925	29,801	8,688	-	16,574	30,815
Continental National Bank of Miami	Miami	176,515	2,310	698	583	1.31	1.95	883	30	4,097	1,572	493	30	4,124	2,749
Desjardins Bank, National Association	Hallandale	123,021	2,607	725	1,105	2.12	0.90	414	-	1,708	-	99	-	2,914	-
JGB Bank, National Association	Miami	213,360	5,433	765	4,787	2.55	3.53	2,557	116	9,814	3,656	4,657	200	9,391	3,629
Eastern National Bank	Miami	326,925	7,696	5,699	5,938	2.35	5.80	3,423	-	13,395	9,439	586	-	16,233	10,619
Enterprise Bank of Florida	North Palm Beach	164,604	3,479	5,310	6,860	2.11	5.56	230	-	8,967	4,768	275	39	10,630	2,590
Espirito Santo Bank	Miami	446,387	8,132	1,930	1,768	1.82	1.97	12,431	137	11,222	848	20,827	-	8,080	-
EuroBank	Coral Gables	60,017	1,743	161	348	2.90	26.51	8,887	-	9,587	10,542	8,331	-	7,300	10,596
Executive National Bank	Miami	170,291	3,769	665	1,169	2.21	1.53	2,966	-	2,261	1,948	3,062	-	2,684	2,562

FLORIDA ASSET QUALITY - DECEMBER 31, 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	129,239	1,878	2,840	2,170	1.45	4.68	548	-	3,628	8,491	345	-	3,587	8,978
First Bank of the Palm Beaches	West Palm Beach	57,955	1,765	160	849	3.05	4.24	3,440	-	3,537	-	2,557	-	2,930	-
First National Bank of South Miami	South Miami	153,137	2,532	1,542	1,620	1.65	2.08	328	-	7,663	966	1,152	-	8,598	1,027
First Southern Bank	Boca Raton	597,604	13,679	5,546	6,048	2.29	6.78	21,822	90,345	28,728	36,354	22,833	89,834	32,653	28,788
FirstCity Bank of Commerce	North Palm Beach	38,599	1,139	285	106	2.95	0.00	80	-	-	-	-	-	-	-
Flagler Bank	West Palm Beach	74,431	3,395	1,588	2,077	4.56	14.64	446	643	11,647	4,894	-	1,027	13,139	4,138
Florida Shores Bank - Southeast	Pompano Beach	103,796	2,126	2,322	1,726	2.05	2.71	367	-	4,915	-	2,518	-	1,158	-
Floridian Community Bank, Inc.	Davie	160,815	3,282	209	321	2.04	2.31	1,141	2,223	5,759	239	4,260	3,312	5,012	1,737
Grand Bank & Trust of Florida	West Palm Beach	226,661	7,100	8,594	9,792	3.13	7.46	1,251	-	16,626	7,532	1,577	97	17,590	8,592
Great Eastern Bank of Florida	Miami	39,376	926	1,161	1,041	2.35	8.63	129	-	3,698	1,066	1,865	-	2,151	2,390
Great Florida Bank	Miami Lakes	887,629	17,447	8,866	25,019	1.97	12.28	28,180	-	107,746	32,998	40,014	-	116,607	34,011
Helm Bank USA	Miami	376,933	12,106	7,600	4,289	3.21	1.98	13,534	118	15,276	1,895	10,133	984	11,631	2,097
Intercontinental Bank	West Miami	27,913	270	70	32	0.97	0.37	88	46	-	-	122	15	-	607
Intercredit Bank, NA	Miami	178,611	4,217	1,050	1,686	2.36	3.36	2,881	281	7,518	1,542	648	-	4,712	6,699
International Finance Bank	Miami	268,548	13,390	17,193	16,086	4.99	11.30	8,998	279	38,323	2,222	3,266	-	43,512	2,243
Landmark Bank, National Association	Fort Lauderdale	225,844	9,973	1,352	2,386	4.42	17.11	427	-	41,907	6,477	363	-	23,913	6,710
Legacy Bank of Florida	Boca Raton	200,981	5,559	8,007	7,269	2.77	7.77	-	-	20,054	2,130	12,452	-	18,231	3,419
Marquis Bank	Coral Gables	84,539	2,256	275	10	2.67	2.50	2,761	-	1,974	2,452	2,770	-	1,974	2,623
Sabadell United Bank, N.A.	Miami	1,977,525	27,099	7,768	5,749	1.37	4.20	20,662	-	126,920	20,454	16,130	-	103,133	23,668
Mercantile Commercebank, National Association	Coral Gables	4,171,480	67,146	49,811	51,141	1.61	3.83	11,800	791	240,405	13,678	12,891	17,299	253,157	19,913
Natbank, National Association	Hollywood	76,386	1,036	(244)	105	1.36	1.82	699	-	2,005	-	1,373	-	2,061	106
Ocean Bank	Miami	2,073,024	49,938	18,757	34,921	2.41	8.53	50,263	161	191,619	85,611	51,894	2,623	202,943	100,383
OptimumBank	Fort Lauderdale	91,566	2,349	(149)	1,739	2.57	23.49	768	-	28,612	7,646	1,174	-	29,172	7,218
Pacific National Bank	Miami	131,114	2,994	458	2,760	2.28	4.10	255	-	9,256	5,386	162	-	8,412	7,030
Palm Beach Community Bank	West Palm Beach	141,427	1,380	280	-	0.98	0.00	366	-	-	-	919	-	-	-
Paradise Bank	Boca Raton	217,581	5,804	1,551	3,045	2.67	0.97	1,095	-	1,741	1,014	1,276	-	7,229	878
Plus International Bank	Miami	44,362	348	607	736	0.78	0.05	1,437	186	46	-	162	1,225	1	-
Professional Bank	Coral Gables	78,824	1,361	10	128	1.73	0.81	-	-	1,123	-	97	-	1,426	-
Regent Bank	Davie	349,406	6,665	8,344	7,892	1.91	7.31	10,646	279	21,734	9,628	11,225	698	21,038	10,498
Security Bank, N.A.	North Lauderdale	74,798	4,318	1,420	2,763	5.77	19.87	1,632	-	13,743	5,217	493	215	16,163	5,160
Stonegate Bank	Fort Lauderdale	600,583	14,403	12,263	8,572	2.40	1.91	656	-	10,379	5,956	685	-	11,639	6,680
Sunstate Bank	Miami	91,054	4,182	5,320	5,968	4.59	6.78	105	-	7,545	2,997	705	-	10,429	3,701
Terrabank, NA	Miami	169,983	2,531	467	311	1.49	3.01	403	-	8,146	108	997	-	8,073	634
TotalBank	Coral Gables	1,253,829	22,831	5,397	10,334	1.82	1.34	5,205	-	23,604	6,728	1,936	-	24,040	7,205
TransCapital Bank	Sunrise	172,958	7,348	7,596	9,200	4.25	22.29	10,123	3,226	34,342	16,950	9,100	1,962	39,997	15,606
U.S. Century Bank	Doral	1,172,303	60,365	70,398	62,131	5.15	19.26	46,201	194	224,951	34,197	106,049	924	172,192	29,254
Apollo Bank	Miami	120,227	1,348	53	129	1.12	1.29	335	-	2,650	60	338	-	2,696	247
Valley Bank	Fort Lauderdale	81,891	1,205	892	1,032	1.47	3.12	2,584	1,500	2,443	1,331	1,065	1,500	2,364	1,507
Total/Average		24,459,012	569,601	318,809	378,335	2.33	5.04	319,029	101,266	1,531,228	447,022	403,431	128,590	1,483,849	466,580

FLORIDA ASSET QUALITY - DECEMBER 31, 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 + \$		
Port St. Lucie, FL (Metro)															
Gulfstream Business Bank	Stuart	364,032	16,717	5,320	10,405	4.59	2.57	3,325	-	8,075	5,928	2,719	-	15,615	4,554
Seacoast National Bank	Stuart	1,208,074	25,565	1,974	16,446	2.12	2.32	5,043	-	28,526	20,946	6,834	26	32,627	23,702
Total/Average		1,572,106	42,282	7,294	26,851	2.69	2.37	8,368	-	36,601	26,874	9,553	26	48,242	28,256
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	Vero Beach	104,199	3,396	868	1,969	3.26	5.66	407	-	3,574	4,171	411	130	3,214	5,248
Total/Average		104,199	3,396	868	1,969	3.26	5.66	407	-	3,574	4,171	411	130	3,214	5,248
Southeast - Total/Average		26,573,281	629,083	337,325	418,329	2.37	4.85	329,398	101,266	1,595,843	488,128	413,933	129,413	1,564,293	507,910