

Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>State Summary</b>														
Northwest - Total/Average			11,511,962	(50,860)	(1.35)	(35.00)	3.10	10.46	20.39	28.64	73,706	66,235	3.12	9.47
North Central - Total/Average			3,332,581	(3,371)	(0.69)	(16.09)	3.60	8.55	12.83	18.76	10,303	8,440	2.15	3.78
Northeast - Total/Average			4,573,817	(29,128)	(2.17)	(34.04)	2.90	7.39	11.01	18.53	18,944	17,575	2.78	7.50
East Central - Total/Average			11,009,016	(10,457)	(0.36)	(152.56)	3.36	8.83	13.31	24.11	32,613	25,396	2.81	5.33
Tampa Bay - Total/Average			14,279,611	(26,362)	(0.76)	(19.01)	3.46	8.23	13.38	24.40	47,976	43,160	2.40	4.12
South Central - Total/Average			1,670,952	2,575	0.53	6.25	4.20	8.42	13.49	21.35	3,788	3,534	2.11	3.74
Southwest - Total/Average			5,830,526	(39,278)	(2.28)	(25.87)	3.04	9.26	14.10	26.65	50,886	34,572	3.13	8.46
Southeast - Total/Average			60,198,587	(67,527)	(0.61)	(9.39)	3.55	7.71	12.72	17.74	183,919	209,592	2.27	5.31
State Total			112,407,052	(224,408)	(0.96)	(35.71)	3.40	8.61	13.90	22.52	422,135	408,504	2.60	5.77
<b>Northwest</b>														
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>														
Beach Community Bank	No	Fort Walton Beach	686,340	(976)	(0.56)	(7.39)	2.02	6.78	10.42	18.48	1,048	1,378	1.35	14.31
Community Bank, Destin	No	Miramar Beach	63,151	(404)	(2.81)	(21.57)	2.96	9.07	13.31	30.39	175	15	1.49	2.73
First Florida Bank	No	Destin	117,283	(232)	(0.87)	(7.51)	3.14	15.79	22.09	35.66	299	446	5.13	6.60
First City Bank of Florida	No	Fort Walton Beach	340,961	(1,289)	(1.62)	(35.73)	2.00	4.40	7.85	27.37	1,000	1,018	2.50	8.12
First National Bank and Trust	Yes	Fort Walton Beach	354,526	827	0.93	7.11	2.80	12.91	20.31	33.82	64	325	2.64	6.10
First National Bank of Crestview	Yes	Crestview	146,615	(2,802)	(7.38)	(78.42)	2.51	8.09	14.14	23.45	2,800	1,106	6.33	12.47
GulfSouth Private Bank	No	Destin	202,069	842	1.63	18.79	2.02	10.24	14.76	16.73	448	931	1.49	7.08
Peoples National Bank	No	Niceville	129,031	19	0.06	0.63	4.13	9.17	16.81	32.15	219	756	1.34	3.41
Premier Community Bank of the Emerald Coast	No	Crestview	163,220	54	0.14	1.19	2.48	11.21	16.31	11.78	-	-	2.34	6.16
<b>Total/Average</b>			2,203,196	(4,442)	(1.11)	(12.63)	2.75	9.93	14.84	23.51	6,053	5,975	2.28	9.26
<b>Panama City-Lynn Haven, FL (Metro)</b>														
Bay Bank & Trust Co.	Yes	Panama City	227,828	(74)	(0.13)	(1.01)	3.22	12.77	23.44	42.98	75	978	1.73	4.95
Coastal Community Bank	No	Panama City	378,304	(974)	(1.03)	(27.95)	2.37	2.72	4.71	11.73	389	307	4.25	23.79
First National Bank Northwest Florida	Yes	Panama City	122,520	94	0.31	2.09	3.86	14.68	25.28	33.23	75	-	1.44	5.60
Summit Bank, National Association	No	Panama City	77,940	(61)	(0.32)	(1.26)	3.84	24.84	35.68	31.29	105	-	1.37	0.53
Vision Bank	No	Panama City	881,637	(7,456)	(3.33)	(28.43)	3.37	10.85	14.92	4.83	11,300	9,582	6.87	20.42
<b>Total/Average</b>			1,688,229	(8,471)	(0.90)	(11.31)	3.33	13.17	20.81	24.81	11,944	10,867	5.19	17.09
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>														
Bank of Pensacola	No	Pensacola	1,733,808	(13,133)	(3.05)	(34.94)	3.63	8.62	11.36	7.93	19,061	17,564	2.91	8.00
Bank of the South	No	Pensacola	62,715	33	0.21	0.92	3.18	22.90	82.60	83.88	2	2	0.68	0.00
First National Bank of Florida	No	Milton	355,270	(3,552)	(3.92)	(46.85)	2.30	5.85	8.78	19.05	2,050	2,588	4.27	25.45
First Navy Bank	No	Pensacola	57,360	(85)	(0.64)	(2.64)	2.76	23.98	124.72	112.04	-	4	2.73	0.00
Gulf Coast Community Bank	No	Pensacola	266,418	(743)	(1.09)	(11.58)	2.53	9.00	12.81	12.09	981	583	3.06	17.97
Warrington Bank	No	Pensacola	62,947	67	0.43	1.94	3.53	22.37	36.50	70.04	3	-	0.49	0.00
<b>Total/Average</b>			2,538,518	(16,664)	(1.09)	(12.54)	2.75	14.26	40.77	44.14	22,097	20,741	3.05	10.91

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<b>Tallahassee, FL (Metro)</b>														
Capital City Bank	No	Tallahassee	2,688,934	(2,723)	(0.41)	(3.52)	4.21	9.13	13.32	20.43	10,740	14,409	2.25	4.57
Farmers & Merchants Bank	Yes	Monticello	465,838	466	0.40	4.81	4.19	8.52	12.79	14.73	1,700	459	1.23	4.99
Premier Bank	No	Tallahassee	422,656	114	0.11	1.49	3.53	6.41	10.29	25.34	596	1,985	2.76	6.76
Prime Meridian Bank	No	Tallahassee	81,334	59	0.30	2.02	3.54	14.66	19.97	35.60	55	-	1.13	0.00
ProBank	No	Tallahassee	88,394	(221)	(1.09)	(10.75)	3.12	10.06	13.65	20.99	181	-	3.12	4.98
Tallahassee State Bank	No	Tallahassee	359,842	(6,679)	(7.79)	(92.64)	3.40	8.21	10.79	21.05	7,769	8,364	2.86	4.47
Wakulla Bank	No	Crawfordville	454,537	(7,469)	(6.45)	(128.06)	3.35	3.01	5.27	13.26	8,503	2,074	6.12	13.17
<b>Total/Average</b>			<b>4,561,535</b>	<b>(16,453)</b>	<b>(2.13)</b>	<b>(32.38)</b>	<b>3.62</b>	<b>8.57</b>	<b>12.30</b>	<b>21.63</b>	<b>29,544</b>	<b>27,291</b>	<b>2.64</b>	<b>5.59</b>
<b>Other</b>														
Bank of Bonifay	No	Bonifay	242,871	(4,455)	(7.17)	(465.15)	2.04	0.73	2.30	23.84	3,755	329	5.20	14.52
Bank of Jackson County	No	Graceville	33,269	83	0.98	13.03	4.34	7.50	11.50	13.56	16	7	3.42	8.32
First Capital Bank	No	Marianna	51,202	(140)	(1.09)	(13.12)	3.28	6.71	9.73	19.05	64	633	1.71	8.15
Gulf State Community Bank	No	Carrabelle	119,569	(655)	(2.18)	(77.24)	2.61	2.50	4.54	14.84	185	386	4.44	18.85
Peoples Bank of Graceville	Yes	Graceville	73,573	337	1.81	11.78	3.09	14.43	38.13	74.32	48	6	1.16	1.18
<b>Total/Average</b>			<b>520,484</b>	<b>(4,830)</b>	<b>(1.53)</b>	<b>(106.14)</b>	<b>3.07</b>	<b>6.37</b>	<b>13.24</b>	<b>29.12</b>	<b>4,068</b>	<b>1,361</b>	<b>4.19</b>	<b>12.60</b>
<b>Northwest - Total/Average</b>			<b>11,511,962</b>	<b>(50,860)</b>	<b>(1.35)</b>	<b>(35.00)</b>	<b>3.10</b>	<b>10.46</b>	<b>20.39</b>	<b>28.64</b>	<b>73,706</b>	<b>66,235</b>	<b>3.12</b>	<b>9.47</b>
<b>North Central</b>														
<b>Gainesville, FL (Metro)</b>														
Florida Citizens Bank	Yes	Gainesville	309,120	175	0.23	3.05	2.66	7.46	10.73	12.46	300	137	1.27	1.21
Merchants & Southern Bank	Yes	Gainesville	400,604	902	0.90	10.73	3.91	8.18	11.98	12.83	110	2	1.49	3.08
<b>Total/Average</b>			<b>709,724</b>	<b>1,077</b>	<b>0.57</b>	<b>6.89</b>	<b>3.29</b>	<b>7.82</b>	<b>11.36</b>	<b>12.65</b>	<b>410</b>	<b>139</b>	<b>1.39</b>	<b>2.26</b>
<b>Ocala, FL (Metro)</b>														
Alarion Bank	No	Ocala	316,985	(61)	(0.08)	(0.93)	3.11	8.10	11.50	17.03	790	-	1.60	1.88
Central Florida State Bank	No	Belleview	94,892	(2,115)	(8.79)	(86.19)	3.13	8.91	12.88	25.10	2,400	879	6.88	13.15
Community Bank and Trust of Florida	No	Ocala	548,159	257	0.20	2.65	3.36	7.41	11.86	32.12	1,750	2,026	1.84	2.04
First Avenue National Bank	No	Ocala	110,861	(114)	(0.43)	(4.15)	3.09	9.31	13.20	23.43	258	142	2.00	4.44
Gateway Bank of Central Florida	No	Ocala	186,305	95	0.21	2.29	3.96	9.19	12.35	18.49	146	-	1.77	0.92
Independent National Bank	No	Ocala	162,854	(2,702)	(6.53)	(204.31)	2.72	2.40	4.59	15.01	2,190	1,532	4.33	14.06
<b>Total/Average</b>			<b>1,420,056</b>	<b>(4,640)</b>	<b>(2.57)</b>	<b>(48.44)</b>	<b>3.23</b>	<b>7.55</b>	<b>11.06</b>	<b>21.86</b>	<b>7,534</b>	<b>4,579</b>	<b>2.46</b>	<b>4.17</b>

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<b>Other</b>														
Citizens State Bank	Yes	Perry	86,492	77	0.39	3.85	4.17	10.12	11.78	12.33	22	-	0.99	3.01
Columbia Bank	Yes	Lake City	250,408	33	0.05	0.68	3.37	7.64	11.41	18.26	681	1,466	1.79	3.38
Community State Bank	Yes	Starke	50,025	(376)	(3.03)	(16.60)	5.40	17.26	34.41	57.20	401	469	2.91	4.82
Drummond Community Bank	Yes	Chiefland	181,582	851	1.89	11.44	6.07	15.82	27.34	12.67	150	110	2.02	0.41
Lafayette State Bank	No	Mayo	76,772	143	0.74	7.21	4.41	10.46	13.56	10.88	30	-	1.09	2.04
Madison County Community Bank	No	Madison	83,683	72	0.35	3.48	3.50	10.03	15.50	29.09	65	10	1.35	3.34
Peoples State Bank	No	Lake City	79,872	115	0.57	6.36	4.04	8.89	12.28	14.01	113	329	1.66	3.39
Perkins State Bank	Yes	Williston	193,948	214	0.43	4.78	4.69	9.76	14.14	18.44	300	317	1.49	1.97
Putnam State Bank	No	Palatka	200,019	(937)	(1.89)	(81.71)	2.91	2.43	4.33	23.08	597	1,021	5.39	12.80
<b>Total/Average</b>			<b>1,202,801</b>	<b>192</b>	<b>(0.06)</b>	<b>(6.72)</b>	<b>4.28</b>	<b>10.27</b>	<b>16.08</b>	<b>21.77</b>	<b>2,359</b>	<b>3,722</b>	<b>2.26</b>	<b>4.22</b>
<b>North Central - Total/Average</b>			<b>3,332,581</b>	<b>(3,371)</b>	<b>(0.69)</b>	<b>(16.09)</b>	<b>3.60</b>	<b>8.55</b>	<b>12.83</b>	<b>18.76</b>	<b>10,303</b>	<b>8,440</b>	<b>2.15</b>	<b>3.78</b>
<b>Northeast</b>														
<b>Jacksonville, FL (Metro)</b>														
American Enterprise Bank of Florida	No	Jacksonville	209,865	29	0.06	0.70	3.39	8.20	11.49	13.93	304	129	2.08	3.27
CenterBank of Jacksonville, National Association	No	Jacksonville	179,559	(786)	(1.70)	(13.20)	2.42	9.69	14.09	18.94	522	386	2.34	4.77
First Bank of Jacksonville	No	Jacksonville	86,737	(1,875)	(8.70)	(125.40)	3.33	3.34	5.77	20.70	1,370	516	3.65	13.40
First Coast Community Bank	No	Fernandina Beach	266,874	(5,038)	(7.41)	(95.02)	3.58	7.40	10.74	19.44	1,823	1,889	2.83	4.95
First Guaranty Bank and Trust Company of Jacksonville	No	Jacksonville	474,502	(2,112)	(1.87)	(30.62)	2.20	5.76	8.76	20.98	1,652	33	4.33	18.23
Florida Capital Bank, N.A.	No	Jacksonville	1,025,159	(6,640)	(2.65)	(46.76)	1.60	5.35	10.02	31.47	4,075	5,012	2.34	8.18
Haven Trust Bank Florida	Yes	Ponte Vedra Beach	164,708	(1,960)	(4.71)	(144.14)	2.19	2.68	4.54	16.47	1,575	2,399	4.86	21.81
Heritage Bank of North Florida	No	Orange Park	158,904	(60)	(0.15)	(1.71)	3.46	8.14	10.90	11.20	150	-	1.96	15.10
Intracoastal Bank	Yes	Palm Coast	95,940	540	2.34	16.16	3.03	14.49	22.53	42.09	119	12	1.19	0.00
Jacksonville Bank	No	Jacksonville	452,134	(762)	(0.68)	(7.89)	3.58	8.52	11.06	8.48	2,375	1,630	1.95	2.45
Oceanside Bank	No	Jacksonville Beach	285,722	(412)	(0.57)	(13.02)	3.06	4.32	7.74	22.48	872	754	3.39	3.01
Prosperity Bank	No	Saint Augustine	928,779	(1,825)	(0.78)	(11.62)	3.28	5.85	10.39	12.35	3,868	4,188	2.30	4.87
Synovus Bank of Jacksonville	No	Jacksonville	244,934	(178)	(0.30)	(3.31)	3.39	8.98	11.29	18.05	239	627	2.98	3.16
<b>Northeast - Total/Average</b>			<b>4,573,817</b>	<b>(29,128)</b>	<b>(2.17)</b>	<b>(34.04)</b>	<b>2.90</b>	<b>7.39</b>	<b>11.01</b>	<b>18.53</b>	<b>18,944</b>	<b>17,575</b>	<b>2.78</b>	<b>7.50</b>

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<b>East Central</b>														
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>														
East Coast Community Bank	No	Ormond Beach	95,219	74	0.32	3.82	4.26	7.12	10.53	20.07	275	15	3.15	4.65
Floridian Bank	No	Daytona Beach	160,946	143	0.37	4.27	3.47	8.40	11.73	26.36	35	51	1.75	0.43
Friends Bank	No	New Smyrna Beach	165,381	(536)	(1.33)	(13.59)	2.98	9.37	13.71	28.67	1,225	94	3.18	4.69
Gateway Bank of Florida	No	Daytona Beach	190,027	27	0.06	0.66	3.70	8.36	14.14	18.28	631	17	3.36	1.71
Mainstreet Community Bank of Florida	Yes	Deland	175,041	167	0.39	3.91	3.92	9.87	12.02	18.57	420	335	3.68	2.29
Pinnacle Bank	No	Orange City	213,515	(312)	(0.57)	(7.00)	2.92	7.54	10.99	26.41	695	530	3.35	5.39
Sunshine State Community Bank	No	Port Orange	143,120	(661)	(1.90)	(36.85)	3.82	5.06	8.15	17.77	802	1,378	3.56	11.38
Surety Bank	Yes	Deland	138,598	531	1.57	22.49	3.49	7.12	9.97	26.91	150	67	2.65	4.08
<b>Total/Average</b>			<b>1,281,847</b>	<b>(567)</b>	<b>(0.14)</b>	<b>(2.79)</b>	<b>3.57</b>	<b>7.86</b>	<b>11.41</b>	<b>22.88</b>	<b>4,233</b>	<b>2,487</b>	<b>3.11</b>	<b>4.18</b>
<b>Orlando-Kissimmee, FL (Metro)</b>														
AmericanFirst Bank	No	Clermont	104,034	(684)	(2.63)	(9,771.43)	1.01	(0.33)	(0.44)	24.24	-	2,089	5.90	20.05
BankFirst	No	Winter Park	612,903	156	0.10	0.47	4.18	10.16	15.33	29.70	410	658	2.48	3.76
Centerstate Bank Central Florida, National Associ	No	Kissimmee	303,040	60	0.08	0.87	3.61	8.92	12.69	11.22	900	484	3.18	5.87
Citizens Bank of Florida	No	Oviedo	236,216	15	0.03	0.31	3.67	8.50	11.80	18.18	360	11	1.80	3.10
Citizens First Bank	No	The Villages	1,151,342	452	0.16	2.14	3.58	6.87	13.73	38.36	7,569	6,373	2.41	1.06
CNLBank	No	Orlando	1,581,372	(2,543)	(0.63)	(6.97)	3.46	8.09	11.69	13.98	5,548	692	2.50	6.56
Commerce National Bank & Trust	Yes	Winter Park	108,335	163	0.60	6.51	3.46	9.11	13.49	19.85	55	-	1.27	3.11
First Colony Bank of Florida	Yes	Maitland	97,363	53	0.22	1.59	3.33	13.66	21.58	39.73	115	-	1.42	0.67
First Commercial Bank of Florida	No	Orlando	662,487	(2,227)	(1.33)	(22.84)	1.41	5.62	10.07	17.48	1,616	1,605	2.54	11.22
First Green Bank	No	Eustis	88,305	(203)	(0.99)	(5.25)	3.70	17.39	22.13	25.38	132	-	1.25	0.00
First National Bank of Central Florida	No	Winter Park	427,085	(1,332)	(1.22)	(16.20)	2.26	6.23	10.01	18.70	1,838	1,074	3.91	17.16
First National Bank of Mount Dora	No	Mount Dora	210,898	220	0.42	3.78	4.27	11.01	16.47	17.78	713	613	1.85	6.69
Florida Bank of Commerce	No	Orlando	169,414	106	0.25	2.90	3.36	7.58	10.60	19.87	-	-	2.35	4.75
HomeBanc, National Association	No	Lake Mary	202,629	579	0.92	7.75	2.28	10.38	27.44	25.23	100	-	1.14	5.32
Independent Banker's Bank of Florida	No	Lake Mary	416,015	(853)	(0.77)	(13.85)	2.52	5.37	11.07	29.94	1,500	892	6.68	8.66
New Traditions National Bank	No	Orlando	311,347	185	0.25	2.76	2.16	9.91	21.64	52.06	164	-	1.47	0.00
Orange Bank of Florida	No	Orlando	314,294	146	0.19	2.26	3.10	8.12	10.82	14.52	154	60	3.10	1.71
Orlando National Bank	No	Orlando	356,304	(49)	(0.06)	(0.38)	3.06	13.77	19.83	34.24	-	3,532	2.84	2.50
Reunion Bank of Florida	No	Tavares	110,741	(230)	(0.92)	(5.90)	3.07	13.91	18.33	46.92	112	-	1.24	0.00
Riverside Bank of Central Florida	No	Winter Park	171,567	(315)	(0.81)	(9.41)	1.62	13.08	23.29	42.06	-	-	1.60	2.10
Seaside National Bank & Trust	No	Orlando	808,121	(467)	(0.23)	(2.57)	2.73	8.19	14.85	9.39	290	16	2.05	1.48
United Southern Bank	No	Umatilla	429,584	240	0.23	2.41	4.37	9.58	12.39	19.07	1,200	621	2.26	3.34
<b>Total/Average</b>			<b>8,873,396</b>	<b>(6,528)</b>	<b>(0.28)</b>	<b>(446.41)</b>	<b>3.01</b>	<b>9.32</b>	<b>14.95</b>	<b>25.81</b>	<b>22,776</b>	<b>18,720</b>	<b>2.68</b>	<b>5.07</b>

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>														
Community Bank of the South	No	Merritt Island	110,964	72	0.26	2.72	4.21	9.43	14.85	31.46	148	-	2.58	2.58
Fidelity Bank of Florida, National Association	No	Merritt Island	425,095	(3,216)	(3.11)	(30.04)	3.64	10.38	13.87	19.16	5,378	4,060	3.82	13.20
Florida Business Bank	No	Melbourne	105,571	25	0.09	0.68	3.33	12.30	18.59	21.69	(47)	16	4.78	7.57
Prime Bank	No	Melbourne	77,779	88	0.47	3.56	3.56	9.47	12.34	25.40	-	-	1.48	0.77
Sunrise Bank	Yes	Cocoa Beach	134,364	(331)	(0.97)	(19.31)	2.70	5.03	8.29	20.45	125	113	3.52	11.69
<b>Total/Average</b>			<b>853,773</b>	<b>(3,362)</b>	<b>(0.65)</b>	<b>(8.48)</b>	<b>3.49</b>	<b>9.32</b>	<b>13.59</b>	<b>23.63</b>	<b>5,604</b>	<b>4,189</b>	<b>3.56</b>	<b>9.75</b>
<b>East Central - Total/Average</b>			<b>11,009,016</b>	<b>(10,457)</b>	<b>(0.36)</b>	<b>(152.56)</b>	<b>3.36</b>	<b>8.83</b>	<b>13.31</b>	<b>24.11</b>	<b>32,613</b>	<b>25,396</b>	<b>2.81</b>	<b>5.33</b>
<b>Tampa Bay</b>														
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>														
1st Manatee Bank	No	Parrish	68,805	(86)	(0.50)	(4.69)	3.35	9.22	14.05	22.95	75	262	1.47	3.63
Bank of Commerce	No	Sarasota	334,648	(656)	(0.76)	(12.12)	2.66	4.85	10.04	23.30	1,118	862	1.57	7.97
Community Bank of Manatee	No	Bradenton	265,935	(1,442)	(2.21)	(21.81)	2.17	7.99	12.97	23.58	1,303	1,783	3.29	11.26
First America Bank	No	Bradenton	274,675	(354)	(0.52)	(5.27)	2.64	8.76	14.70	26.10	642	395	1.47	2.20
Florida Shores Bank - Southwest	No	Venice	196,351	173	0.37	4.18	3.16	9.15	13.82	28.85	55	1	1.46	0.55
Gateway Bank of Southwest Florida	No	Sarasota	123,973	(184)	(0.64)	(4.65)	3.50	12.08	17.69	32.22	34	-	1.43	0.00
Horizon Bank	No	Bradenton	196,638	(378)	(0.76)	(22.03)	3.31	2.46	4.63	15.37	459	1,779	2.30	10.00
Insignia Bank	No	Sarasota	144,848	26	0.08	0.56	3.65	10.77	13.99	25.33	-	-	1.89	5.27
LandMark Bank of Florida	No	Sarasota	328,708	(468)	(0.57)	(12.38)	2.89	4.39	7.61	10.16	440	1,349	2.21	8.27
Sabal Palm Bank	No	Sarasota	94,741	(101)	(0.44)	(3.83)	3.02	8.40	15.16	32.04	15	-	1.80	7.49
<b>Total/Average</b>			<b>2,029,322</b>	<b>(3,470)</b>	<b>(0.60)</b>	<b>(8.20)</b>	<b>3.04</b>	<b>7.81</b>	<b>12.47</b>	<b>23.99</b>	<b>4,141</b>	<b>6,431</b>	<b>2.00</b>	<b>6.30</b>
<b>Homosassa Springs, FL (Micro)</b>														
Brannen Bank	Yes	Inverness	448,800	1,171	1.03	18.39	3.76	5.98	16.10	29.45	60	147	1.27	1.40
Nature Coast Bank	No	Hernando	60,576	(41)	(0.27)	(2.23)	3.70	9.72	12.42	17.99	67	29	1.47	3.33
<b>Total/Average</b>			<b>509,376</b>	<b>1,130</b>	<b>0.38</b>	<b>8.08</b>	<b>3.73</b>	<b>7.85</b>	<b>14.26</b>	<b>23.72</b>	<b>127</b>	<b>176</b>	<b>1.29</b>	<b>1.63</b>

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Lakeland-Winter Haven, FL (Metro)</b>														
Bank of Central Florida	No	Lakeland	176,544	(99)	(0.22)	(1.88)	3.82	11.40	16.04	29.26	425	-	1.59	0.00
CenterState Bank of Florida, National Association	No	Winter Haven	899,028	1,464	0.67	6.87	3.29	8.14	16.62	44.06	1,000	639	1.98	0.99
Citizens Bank & Trust	Yes	Lake Wales	469,523	582	0.51	8.13	3.67	6.08	10.24	12.99	636	267	1.69	1.66
Community National Bank At Bartow	No	Bartow	75,425	(2,141)	(11.27)	(289.23)	3.56	2.46	5.24	22.36	1,250	1,226	3.93	11.33
Community Southern Bank	No	Lakeland	150,878	330	0.84	9.74	2.97	8.25	13.34	33.25	79	-	1.51	0.19
<b>Total/Average</b>			<b>1,771,398</b>	<b>136</b>	<b>(1.89)</b>	<b>(53.27)</b>	<b>3.46</b>	<b>7.27</b>	<b>12.30</b>	<b>28.38</b>	<b>3,390</b>	<b>2,132</b>	<b>1.91</b>	<b>1.44</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>														
American Momentum Bank	No	Tampa	584,275	531	0.37	1.58	3.62	22.90	28.88	20.44	199	-	1.06	2.62
Anderen Bank of Tampa Bay	No	Palm Harbor	146,685	(453)	(1.23)	(4.80)	2.89	23.86	33.72	39.17	116	-	1.70	2.83
Bank of Florida - Tampa Bay	No	Tampa	245,210	(4,618)	(7.25)	(377.52)	2.44	0.75	1.91	8.37	4,384	7,014	2.72	13.79
Bank of St. Petersburg	No	Tampa	822,974	(2,125)	(1.05)	(9.69)	2.88	8.71	12.17	20.28	3,441	1,311	3.65	5.03
Bank of Tampa	No	Tampa	947,834	407	0.18	2.16	3.74	7.73	11.28	24.71	2,830	2,352	2.28	1.84
Bay Cities Bank	No	Tampa	510,550	1,044	0.87	8.64	3.18	10.39	16.91	42.52	190	2,091	3.04	2.15
CenterState Bank, N.A.	No	Zephyrhills	367,469	44	0.05	0.44	3.54	9.66	14.17	19.24	1,120	956	2.97	5.12
Central Bank	Yes	Tampa	72,589	81	0.47	3.97	3.58	11.79	13.94	20.30	135	19	2.38	0.46
Century Bank of Florida	Yes	Tampa	84,114	(46)	(0.23)	(2.71)	3.12	8.13	12.96	27.30	29	36	3.73	4.50
Cornerstone Community Bank	No	Saint Petersburg	321,898	498	0.62	8.13	3.36	7.74	10.81	15.55	210	64	1.55	6.18
Cortez Community Bank	No	Brooksville	82,739	(604)	(2.99)	(21.48)	1.85	13.31	18.33	20.00	-	405	1.57	23.54
First Citrus Bank	No	Tampa	240,230	156	0.27	2.99	3.47	8.96	11.88	16.16	240	146	1.39	4.03
First Commercial Bank of Tampa Bay	No	Tampa	134,467	(1,411)	(4.04)	(43.42)	2.61	8.34	12.64	13.49	750	187	3.56	13.21
First Home Bank	Yes	Seminole	97,240	105	0.44	5.24	3.77	8.38	12.59	15.74	106	64	1.96	5.98
First National Bank of Pasco	No	Dade City	181,920	(278)	(0.60)	(7.00)	3.93	8.42	14.88	28.73	1,062	396	1.46	1.56
Flagship Community Bank	No	Clearwater	88,739	(9)	(0.04)	(0.30)	4.61	12.11	13.61	4.65	182	293	2.40	3.30
Florida Traditions Bank	No	Dade City	179,696	110	0.26	1.93	3.54	12.20	15.06	15.07	150	50	1.49	0.64
Freedom Bank of America	No	Saint Petersburg	100,655	(66)	(0.26)	(2.95)	3.24	8.56	11.51	14.74	75	290	1.59	4.79
GulfShore Bank	No	Tampa	93,062	(176)	(0.84)	(7.09)	2.88	13.72	22.77	49.17	105	-	1.35	0.00
Heritage Bank of Florida	No	Lutz	272,839	112	0.16	1.82	2.89	8.98	12.22	18.53	650	683	1.30	3.32
Hillsboro Bank	No	Plant City	92,271	79	0.33	2.56	4.09	12.96	20.52	48.27	230	964	1.65	3.83
Jefferson Bank of Florida	No	Oldsmar	95,471	(101)	(0.44)	(2.28)	3.65	18.34	29.58	18.16	75	-	2.88	0.00
NorthStar Bank	No	Tampa	102,517	(100)	(0.43)	(2.95)	4.08	12.93	21.40	14.69	171	-	1.41	0.56
Old Harbor Bank	No	Clearwater	243,039	(3,885)	(6.14)	(137.17)	3.09	3.56	6.13	21.70	4,119	3,167	2.79	2.94
Palm Bank	No	Tampa	159,575	(810)	(2.02)	(28.83)	2.64	7.14	12.41	21.62	678	556	3.26	4.32
Patriot Bank	No	Trinity	126,727	167	0.51	5.10	3.86	7.22	11.97	11.08	-	283	2.05	7.63
Pilot Bank	No	Tampa	237,861	60	0.10	1.19	3.88	7.46	10.28	13.94	405	535	2.74	3.20
Platinum Bank	Yes	Brandon	387,561	(506)	(0.53)	(6.18)	3.52	8.37	12.30	18.82	1,126	802	1.66	2.70
Progress Bank of Florida	No	Tampa	119,737	23	0.08	1.34	2.58	2.85	5.22	11.48	-	2,248	4.91	16.69
Southern Commerce Bank, National Association	No	Tampa	257,172	(5,954)	(9.26)	(173.81)	0.25	4.12	10.85	60.04	5,250	900	11.48	12.66
SouthShore Community Bank	No	Apollo Beach	50,702	(113)	(0.90)	(11.49)	3.59	5.20	7.82	23.50	57	-	3.54	9.48
Synovus Bank of Tampa Bay	No	Saint Petersburg	1,334,461	(8,916)	(2.81)	(26.99)	3.62	9.57	12.09	10.54	8,507	6,158	2.89	5.48
TCM Bank, National Association	No	Tampa	154,381	932	2.36	16.46	14.38	14.66	17.42	10.09	2,475	2,208	6.62	0.20
USAmeriBank	No	Largo	831,263	1,338	0.66	7.49	3.53	8.19	11.13	10.96	991	43	1.61	0.31
Valrico State Bank	No	Valrico	201,592	326	0.65	3.08	4.47	12.31	16.61	24.04	260	200	2.57	4.07
<b>Total/Average</b>			<b>9,969,515</b>	<b>(24,158)</b>	<b>(0.93)</b>	<b>(22.64)</b>	<b>3.61</b>	<b>9.99</b>	<b>14.51</b>	<b>21.52</b>	<b>40,318</b>	<b>34,421</b>	<b>2.60</b>	<b>4.28</b>
<b>Tampa Bay - Total/Average</b>			<b>14,279,611</b>	<b>(26,362)</b>	<b>(0.76)</b>	<b>(19.01)</b>	<b>3.46</b>	<b>8.23</b>	<b>13.38</b>	<b>24.40</b>	<b>47,976</b>	<b>43,160</b>	<b>2.40</b>	<b>4.12</b>

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

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<b>South Central</b>														
First Bank	No	Clewiston	271,455	87	0.13	1.65	4.30	7.95	11.62	15.18	500	853	1.48	2.98
First National Bank of Wauchula	Yes	Wauchula	82,083	124	0.60	5.50	4.56	11.48	18.92	21.04	1	66	1.42	1.23
First State Bank of Arcadia	Yes	Arcadia	132,686	453	1.31	16.30	5.08	7.92	13.30	15.51	210	31	2.00	2.14
Heartland National Bank	No	Sebring	290,552	(417)	(0.57)	(7.17)	3.68	7.76	12.29	22.69	1,724	1,202	1.82	4.94
Highlands Independent Bank	No	Sebring	322,797	144	0.18	2.09	3.36	7.27	12.37	35.34	400	753	3.27	4.88
Wauchula State Bank	Yes	Wauchula	571,379	2,184	1.53	19.14	4.21	8.16	12.45	18.33	953	629	2.09	3.58
<b>South Central - Total/Average</b>			<b>1,670,952</b>	<b>2,575</b>	<b>0.53</b>	<b>6.25</b>	<b>4.20</b>	<b>8.42</b>	<b>13.49</b>	<b>21.35</b>	<b>3,788</b>	<b>3,534</b>	<b>2.11</b>	<b>3.74</b>
<b>Southwest</b>														
<b>Cape Coral-Fort Myers, FL (Metro)</b>														
Edison National Bank	Yes	Fort Myers	202,041	(697)	(1.47)	(19.60)	3.53	7.22	12.85	29.17	1,045	794	1.43	1.29
FineMark National Bank & Trust	No	Fort Myers	269,586	(260)	(0.44)	(3.75)	2.60	10.74	18.64	39.54	124	-	2.31	0.00
First Community Bank of Southwest Florida	No	Fort Myers	327,945	(131)	(0.16)	(3.00)	2.75	5.56	8.37	18.86	-	429	2.30	5.27
Florida Gulf Bank	No	Fort Myers	379,315	38	0.04	0.55	3.64	7.45	12.11	13.62	1,075	1,354	1.82	0.82
Preferred Community Bank	No	Fort Myers	57,029	(226)	(1.58)	(9.37)	3.14	14.48	18.01	24.61	239	-	2.72	3.21
Sanibel Captiva Community Bank	No	Sanibel	242,353	(575)	(0.96)	(11.67)	3.70	8.15	11.81	11.26	1,597	180	1.93	6.94
Southwest Capital Bank, National Association	No	Fort Myers	118,169	(771)	(2.77)	(21.83)	3.79	12.40	15.97	20.84	660	759	1.73	7.38
<b>Total/Average</b>			<b>1,596,438</b>	<b>(2,622)</b>	<b>(1.05)</b>	<b>(9.81)</b>	<b>3.31</b>	<b>9.43</b>	<b>13.97</b>	<b>22.56</b>	<b>4,740</b>	<b>3,516</b>	<b>1.99</b>	<b>3.15</b>
<b>Naples-Marco Island, FL (Metro)</b>														
Bank of Florida - Southwest	No	Naples	647,141	(19,138)	(11.37)	NA	2.10	(1.57)	(1.96)	7.13	17,242	20,363	3.66	14.12
Bank of Naples	No	Naples	202,189	(514)	(1.06)	(11.89)	2.71	7.46	11.59	31.34	750	650	2.62	4.53
First National Bank of the Gulf Coast	No	Naples	215,820	(1,757)	(4.79)	(20.62)	3.36	19.97	28.75	62.04	245	-	0.85	0.00
Royal Palm Bank of Florida	No	Naples	143,389	(1,759)	(4.87)	(52.70)	2.32	8.79	14.83	26.62	1,450	1,392	6.92	12.39
Shamrock Bank of Florida	Yes	Naples	76,644	(100)	(0.53)	(2.30)	3.16	23.13	33.52	33.93	90	-	1.58	5.07
TIB Bank	No	Naples	1,687,782	(4,297)	(1.01)	(20.54)	3.00	4.66	8.13	14.18	4,925	6,353	2.47	5.73
<b>Total/Average</b>			<b>2,972,965</b>	<b>(27,565)</b>	<b>(3.94)</b>	<b>(21.61)</b>	<b>2.78</b>	<b>10.41</b>	<b>15.81</b>	<b>29.21</b>	<b>24,702</b>	<b>28,758</b>	<b>2.94</b>	<b>7.36</b>

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<b>Punta Gorda, FL (Metro)</b>														
Calusa National Bank	No	Punta Gorda	130,490	(499)	(1.59)	(17.49)	3.30	9.07	16.38	37.39	354	362	1.53	1.27
Charlotte State Bank	Yes	Port Charlotte	243,546	145	0.24	3.21	4.10	7.22	10.77	26.90	855	785	2.77	3.98
Englewood Bank	Yes	Englewood	206,255	(271)	(0.56)	(4.07)	3.79	8.10	13.18	32.16	795	290	2.49	6.75
National Bank of Southwest Florida	No	Port Charlotte	36,571	(211)	(2.26)	(10.85)	4.21	16.68	24.08	25.06	182	152	1.43	1.86
Peninsula Bank	No	Englewood	644,261	(8,255)	(5.06)	(201.82)	(0.27)	(1.40)	(1.83)	19.45	19,258	709	7.95	30.76
<b>Total/Average</b>			<b>1,261,123</b>	<b>(9,091)</b>	<b>(1.85)</b>	<b>(46.20)</b>	<b>3.03</b>	<b>7.93</b>	<b>12.52</b>	<b>28.19</b>	<b>21,444</b>	<b>2,298</b>	<b>5.19</b>	<b>17.77</b>
<b>Southwest - Total/Average</b>														
			<b>5,830,526</b>	<b>(39,278)</b>	<b>(2.28)</b>	<b>(25.87)</b>	<b>3.04</b>	<b>9.26</b>	<b>14.10</b>	<b>26.65</b>	<b>50,886</b>	<b>34,572</b>	<b>3.13</b>	<b>8.46</b>
<b>Southeast</b>														
<b>Key West, FL (Micro)</b>														
First State Bank of the Florida Keys	Yes	Key West	889,168	1,176	0.54	9.40	3.21	6.09	12.03	7.80	2,050	1,893	1.63	2.30
<b>Total/Average</b>			<b>889,168</b>	<b>1,176</b>	<b>0.54</b>	<b>9.40</b>	<b>3.21</b>	<b>6.09</b>	<b>12.03</b>	<b>7.80</b>	<b>2,050</b>	<b>1,893</b>	<b>1.63</b>	<b>2.30</b>
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>														
1st National Bank of South Florida	No	Homestead	318,773	(267)	(0.35)	(4.79)	2.88	8.80	14.36	29.67	150	481	1.12	3.34
1st United Bank	No	Boca Raton	1,040,469	394	0.15	1.26	4.21	7.94	16.78	21.63	1,250	1,020	1.89	1.49
American National Bank	No	Oakland Park	199,074	224	0.47	3.51	4.61	13.60	17.69	27.24	150	30	1.29	3.79
Anchor Commercial Bank	Yes	Palm Beach Gardens	180,197	189	0.43	6.73	3.69	6.45	10.54	31.20	267	223	2.26	4.38
BAC Florida Bank	No	Coral Gables	994,430	10	-	0.04	2.48	8.96	18.27	21.48	2,865	2,883	1.51	3.49
Bank of Belle Glade	No	Belle Glade	58,082	49	0.35	2.88	4.20	12.42	26.12	53.13	39	-	1.03	0.49
Bank of Coral Gables	Yes	Coral Gables	139,980	(740)	(1.98)	(23.28)	3.15	8.27	12.68	11.33	565	839	2.53	14.43
Bank of Florida - Southeast	No	Fort Lauderdale	599,485	(10,215)	(7.00)	(247.79)	2.21	1.60	4.34	24.11	9,057	11,769	2.15	10.71
BBU Bank	No	Coral Gables	267,101	301	0.46	4.67	3.50	11.00	18.04	39.14	185	-	2.08	1.79
Biscayne Bank	Yes	Coconut Grove	239,310	(18)	(0.03)	(0.46)	2.97	6.81	11.83	24.20	770	364	1.52	4.45
Broward Bank of Commerce	No	Fort Lauderdale	75,670	(259)	(1.60)	(9.47)	3.43	16.60	25.20	48.28	67	-	1.45	0.00
City National Bank of Florida	No	Miami	4,590,250	2,889	0.26	1.00	3.40	10.88	18.63	37.46	4,552	1,164	2.72	2.51
Coconut Grove Bank	No	Miami	641,355	61	0.04	0.52	3.20	6.65	10.55	11.46	2,050	4,286	4.14	7.29
Community Bank of Broward	No	Dania Beach	489,842	248	0.21	2.54	4.08	8.31	13.06	10.07	1,189	10	1.60	3.60
Community Bank of Florida, Inc.	No	Homestead	592,446	570	0.39	4.35	3.90	8.94	12.56	11.93	408	90	1.81	7.37
Continental National Bank of Miami	No	Miami	260,350	(892)	(1.39)	(15.33)	3.03	8.91	14.93	31.89	1,258	1,162	1.28	2.79
Desjardins Bank, National Association	No	Hallandale	152,440	(650)	(1.65)	(17.56)	4.04	9.21	20.14	19.43	1,545	1,743	4.66	9.41
Eagle National Bank of Miami	No	Miami	301,263	71	0.10	1.15	4.19	8.41	13.42	12.41	100	1,703	3.91	3.56
Eastern National Bank	No	Miami	453,515	96	0.08	1.02	2.95	8.65	15.93	19.85	423	870	2.28	7.02
Enterprise National Bank of Palm Beach	Yes	North Palm Beach	309,309	900	1.16	12.92	3.98	11.48	13.25	9.74	-	869	2.36	4.63
Espirito Santo Bank	No	Miami	568,995	964	0.68	10.56	3.19	6.77	14.07	29.42	716	1,035	1.67	4.10
EuroBank	No	Coral Gables	101,393	(251)	(1.02)	(12.49)	2.85	7.82	16.24	29.52	-	52	2.46	12.19
Executive National Bank	No	Miami	264,323	62	0.09	0.96	4.02	9.07	13.21	28.05	329	685	2.43	3.16

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
First Bank of Miami	No	Coral Gables	247,040	219	0.36	3.89	3.51	9.41	14.30	43.49	150	1,024	0.47	2.50
First Bank of the Palm Beaches	Yes	West Palm Beach	78,283	(139)	(0.68)	(6.77)	3.90	9.80	12.81	18.01	44	269	3.40	6.59
First National Bank of South Miami	No	South Miami	362,630	515	0.59	6.74	2.53	10.56	18.17	37.34	(1,210)	173	1.80	1.63
First Southern Bank	No	Boca Raton	453,179	(6,505)	(6.12)	(36.35)	3.39	21.50	27.55	22.74	7,900	5,173	3.34	5.07
FirstCity Bank of Commerce	Yes	North Palm Beach	50,358	(242)	(2.03)	(13.15)	3.94	14.93	21.04	39.64	49	-	2.14	2.75
Flagler Bank	Yes	West Palm Beach	127,951	113	0.35	4.03	3.76	7.62	10.86	18.42	200	34	5.16	9.62
Florida Shores Bank - Southeast	No	Pompano Beach	89,602	(36)	(0.15)	(1.08)	3.89	14.28	18.44	12.12	9	-	1.88	1.13
Floridian Community Bank, Inc.	No	Davie	211,837	109	0.21	2.84	3.73	7.10	10.66	23.34	192	38	1.64	2.24
Grand Bank & Trust of Florida	No	West Palm Beach	491,503	(2,222)	(1.80)	(20.43)	2.85	7.77	11.59	20.73	3,891	3,504	3.24	5.85
Great Eastern Bank of Florida	No	Miami	66,150	(1,049)	(6.42)	(60.89)	3.70	9.69	12.62	19.87	688	889	1.87	11.03
Great Florida Bank	No	Miami Lakes	1,772,918	(7,411)	(1.67)	(27.89)	1.87	5.55	10.60	17.93	5,226	7,675	2.82	8.48
Helm Bank	Yes	Miami	728,331	544	0.29	4.60	3.36	6.26	16.74	66.44	2,100	2,681	3.04	3.55
Intercontinental Bank	No	West Miami	148,100	267	0.73	6.90	2.35	10.66	30.92	86.28	55	7	1.57	0.58
Intercredit Bank, NA	No	Miami	276,296	(1,283)	(1.81)	(19.96)	3.36	9.24	15.85	23.98	500	2,886	2.35	6.45
International Bank of Miami, NA	No	Coral Gables	493,381	(5,699)	(4.35)	(61.77)	2.39	5.28	8.36	13.52	3,355	6,866	4.16	16.48
International Finance Bank	No	Miami	519,600	425	0.33	4.39	3.93	7.72	13.08	35.86	613	1,132	2.77	4.29
Landmark Bank, National Association	No	Fort Lauderdale	350,704	(216)	(0.25)	(2.19)	4.27	11.47	15.29	14.39	2,240	1,580	3.19	5.11
Legacy Bank of Florida	No	Boca Raton	327,439	(582)	(0.72)	(8.14)	3.15	7.65	10.15	24.73	1,219	1,661	2.10	4.34
Marquis Bank	No	North Miami Beach	56,941	(210)	(1.56)	(5.88)	3.26	26.41	34.55	34.84	27	-	2.21	5.57
Mellon United National Bank	No	Miami	1,766,023	576	0.13	1.88	1.98	6.58	11.94	29.70	12	-	4.19	0.02
Mercantil Commercebank, National Association	No	Coral Gables	6,011,807	1,265	0.08	0.77	2.32	10.18	22.19	25.99	11,851	16,641	2.34	7.40
Metro Bank of Dade County	No	Miami	442,331	(9,590)	(8.14)	(309.28)	1.43	1.45	3.47	24.80	9,597	6,267	5.77	14.64
Natbank, National Association	No	Hollywood	101,752	(201)	(0.82)	(5.30)	3.41	15.32	32.95	33.11	248	183	1.58	2.10
Northern Trust, National Association	No	Miami	12,431,409	29,189	0.94	11.10	2.79	8.35	11.47	7.28	23,900	18,667	0.95	1.53
Ocean Bank	No	Miami	3,882,907	(14,710)	(1.52)	(19.62)	3.43	7.34	11.05	15.45	24,351	26,992	2.46	14.28
OptimumBank	No	Fort Lauderdale	217,450	(3,047)	(4.87)	(84.12)	2.03	5.18	9.23	27.66	692	3,242	4.96	12.47
Pacific National Bank	No	Miami	395,272	(1,358)	(1.39)	(13.53)	3.61	10.63	23.93	55.22	1,040	1,462	3.69	3.71
Palm Beach Community Bank	Yes	Boynton Beach	140,717	439	1.28	7.83	4.15	16.27	32.81	31.49	40	-	0.93	0.00
Paradise Bank	Yes	Boca Raton	331,373	486	0.59	8.67	3.21	7.02	11.56	16.11	-	-	1.93	4.82
Plus International Bank	No	Miami	108,088	308	1.13	10.46	4.79	11.12	25.30	42.27	-	50	0.67	1.34
Professional Bank	No	Coral Gables	87,913	(403)	(1.90)	(11.82)	3.02	16.05	27.65	46.75	105	-	1.46	0.20
Regent Bank	No	Davie	455,743	496	0.43	4.58	4.38	9.04	11.32	3.69	814	5,590	1.49	7.19
Security Bank, NA	No	North Lauderdale	160,281	(830)	(1.97)	(20.25)	2.81	8.25	14.90	22.35	627	720	2.93	18.91
Sterling Bank	Yes	Lantana	407,876	(5,477)	(5.47)	(281.56)	1.83	2.10	6.11	33.05	4,487	3,400	4.82	6.89
Stonegate Bank	No	Fort Lauderdale	588,725	830	0.60	4.22	4.19	16.58	24.57	35.93	233	169	2.30	2.55
Sunstate Bank	No	Miami	178,578	(68)	(0.16)	(1.41)	3.34	10.08	13.85	31.22	622	3	4.35	4.53
Terrabank, NA	No	Miami	257,311	348	0.54	5.57	2.73	9.35	19.76	58.30	48	217	1.84	2.68
TotalBank	No	Miami	2,002,502	(17,525)	(3.61)	(20.98)	3.35	10.50	18.25	22.05	17,962	18,933	3.17	3.01
TransAtlantic Bank	No	Miami	539,945	599	0.44	4.51	3.62	9.94	16.76	40.09	750	2,748	1.75	0.95
TransCapital Bank	Yes	Sunrise	252,842	717	1.15	9.98	3.69	11.68	15.61	14.72	380	2,577	0.74	11.18
U.S. Century Bank	No	Doral	1,965,353	1,006	0.20	2.10	3.17	8.47	10.60	12.54	2,604	926	3.01	10.92
Union Credit Bank	No	Miami	166,976	33	0.08	0.75	2.83	15.71	23.88	39.66	154	263	1.52	5.56
Valley Bank	No	Fort Lauderdale	131,064	1	-	0.03	2.40	8.39	12.38	16.81	-	5	1.82	4.83
<b>Total/Average</b>			<b>52,714,533</b>	<b>(46,582)</b>	<b>(0.87)</b>	<b>(18.24)</b>	<b>3.30</b>	<b>9.79</b>	<b>16.32</b>	<b>27.92</b>	<b>155,700</b>	<b>175,925</b>	<b>2.10</b>	<b>5.15</b>

**FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2010**

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Institution	Sub S	City	Total Assets \$	Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Port St. Lucie, FL (Metro)</b>														
First Bank and Trust Company of Indiantown	No	Indiantown	97,141	255	1.05	12.14	5.71	8.75	12.20	21.90	43	4	1.84	2.20
First Peoples Bank	No	Port Saint Lucie	256,713	(2,386)	(3.81)	(71.85)	3.24	4.99	7.84	10.05	1,890	1,046	2.97	8.81
Gulfstream Business Bank	No	Stuart	573,278	485	0.35	3.29	3.88	10.39	13.88	21.81	2,135	321	4.08	3.04
Riverside National Bank of Florida	No	Fort Pierce	3,393,818	(18,821)	(2.15)	NA	2.35	2.14	4.31	25.85	18,831	25,364	4.68	8.68
Seacoast National Bank	No	Stuart	2,118,034	(1,190)	(0.22)	(2.47)	3.49	8.56	14.65	17.88	2,068	4,609	3.18	5.45
<b>Total/Average</b>			<b>6,438,984</b>	<b>(21,657)</b>	<b>(0.96)</b>	<b>(14.72)</b>	<b>3.73</b>	<b>6.97</b>	<b>10.58</b>	<b>19.50</b>	<b>24,967</b>	<b>31,344</b>	<b>3.95</b>	<b>7.02</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>														
Marine Bank & Trust Company	No	Vero Beach	155,902	(464)	(1.16)	(14.02)	3.96	7.99	11.94	15.75	1,202	430	2.46	6.67
<b>Total/Average</b>			<b>155,902</b>	<b>(464)</b>	<b>(1.16)</b>	<b>(14.02)</b>	<b>3.96</b>	<b>7.99</b>	<b>11.94</b>	<b>15.75</b>	<b>1,202</b>	<b>430</b>	<b>2.46</b>	<b>6.67</b>
<b>Southeast - Total/Average</b>			<b>60,198,587</b>	<b>(67,527)</b>	<b>(0.61)</b>	<b>(9.39)</b>	<b>3.55</b>	<b>7.71</b>	<b>12.72</b>	<b>17.74</b>	<b>183,919</b>	<b>209,592</b>	<b>2.27</b>	<b>5.31</b>