

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 (%)
State Summary														
Northwest - Total/Average			9,030,924	(62,935)	(1.21)	(28.29)	3.13	10.43	21.39	31.26	88,485	86,952	3.21	10.40
North Central - Total/Average			3,329,891	(10,321)	(0.72)	(17.29)	3.64	8.41	12.81	19.13	26,186	21,486	2.33	4.29
Northeast - Total/Average			3,878,605	(51,335)	(2.50)	(50.70)	2.88	6.82	10.29	16.79	41,124	36,466	2.97	8.35
East Central - Total/Average			10,817,092	(37,243)	(1.09)	(26.14)	3.36	8.40	13.06	25.46	86,445	69,483	2.97	5.28
Tampa Bay - Total/Average			12,927,706	(25,867)	(0.80)	(29.07)	3.45	7.95	13.14	24.66	73,213	64,671	2.37	3.99
South Central - Total/Average			1,671,161	3,297	0.31	3.50	4.15	8.62	14.11	23.60	10,391	10,192	2.18	4.28
Southwest - Total/Average			4,580,447	(37,593)	(1.82)	(18.40)	3.30	9.86	16.00	28.35	36,021	31,164	2.54	5.16
Southeast - Total/Average			56,076,396	(184,827)	(0.84)	(17.08)	3.63	7.96	13.43	17.79	450,469	462,893	2.14	5.02
State Total			102,312,222	(406,824)	(1.08)	(22.93)	3.44	8.56	14.28	23.38	812,334	783,307	2.59	5.49
Northwest														
Fort Walton Beach-Crestview-Destin, FL (Metro)														
Beach Community Bank	No	Fort Walton Beach	665,245	(2,033)	(0.59)	(7.84)	2.18	6.80	10.10	14.41	2,615	2,660	1.41	14.95
Community Bank, Destin	No	Miramar Beach	67,158	(586)	(1.90)	(15.71)	2.78	8.10	12.89	31.21	207	18	1.54	2.47
First Florida Bank	No	Destin	127,550	(358)	(0.63)	(4.55)	3.20	17.38	25.96	40.22	487	2,112	3.33	4.78
First City Bank of Florida	No	Fort Walton Beach	318,887	(5,365)	(3.34)	(81.10)	1.88	3.06	6.07	23.84	4,000	1,069	4.04	11.53
First National Bank and Trust	Yes	Fort Walton Beach	372,610	2,006	1.10	8.59	2.90	12.57	19.91	39.17	62	540	2.43	5.20
First National Bank of Crestview	Yes	Crestview	137,813	(6,596)	(8.91)	(103.43)	2.50	5.89	10.65	22.55	6,500	5,117	6.45	12.48
GulfSouth Private Bank	No	Destin	206,491	(1,252)	(1.22)	(12.93)	1.80	9.04	13.10	18.47	3,498	3,444	1.83	9.37
Peoples National Bank	No	Niceville	123,412	(94)	(0.15)	(1.54)	4.26	8.97	16.87	28.76	483	926	1.48	4.44
Premier Community Bank of the Emerald Coast	No	Crestview	165,615	(324)	(0.41)	(3.68)	2.70	10.12	13.68	21.07	685	698	2.32	6.69
Total/Average			2,184,781	(15,083)	(1.66)	(22.56)	2.77	9.36	14.16	24.50	18,537	16,584	2.45	9.91
Panama City-Lynn Haven, FL (Metro)														
Bay Bank & Trust Co.	Yes	Panama City	227,986	(54)	(0.05)	(0.37)	3.31	12.77	24.30	43.22	225	1,010	1.83	4.92
Coastal Community Bank	No	Panama City	377,469	(4,343)	(2.29)	(113.25)	2.27	1.28	2.94	14.35	2,144	5,183	3.33	23.34
First National Bank Northwest Florida	Yes	Panama City	123,186	248	0.41	2.74	3.89	14.67	25.84	34.06	150	15	1.53	6.21
Summit Bank, National Association	No	Panama City	90,142	(34)	(0.08)	(0.35)	3.89	23.13	30.70	36.36	135	-	1.31	0.45
Vision Bank	No	Panama City	863,249	(14,212)	(3.22)	(25.74)	3.41	13.18	17.84	2.50	20,200	16,227	7.24	21.96
Total/Average			1,682,032	(18,395)	(1.05)	(27.39)	3.35	13.01	20.32	26.10	22,854	22,435	5.20	17.66
Pensacola-Ferry Pass-Brent, FL (Metro)														
Bank of the South	No	Pensacola	62,744	90	0.29	1.26	3.19	23.02	80.57	83.44	12	6	0.70	0.00
First National Bank of Florida	No	Milton	332,166	(5,665)	(3.20)	(39.02)	2.13	5.47	8.36	18.56	4,650	4,831	4.89	29.88
First Navy Bank	No	Pensacola	61,448	(78)	(0.28)	(1.21)	2.62	22.55	124.02	110.56	-	7	2.64	0.00
Gulf Coast Community Bank	No	Pensacola	254,117	(3,415)	(2.56)	(27.92)	2.35	8.48	11.44	14.68	3,107	4,924	2.09	20.69
Warrington Bank	No	Pensacola	69,385	198	0.61	2.86	3.44	20.80	38.02	68.74	6	-	0.45	0.00
Total/Average			779,860	(8,121)	(0.79)	(9.78)	2.51	14.57	45.17	49.99	7,775	9,768	3.28	19.47

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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 (%)
Tallahassee, FL (Metro)														
Capital City Bank	No	Tallahassee	2,625,676	(1,678)	(0.13)	(1.09)	4.26	9.18	13.42	19.51	14,373	22,039	2.13	4.67
Farmers & Merchants Bank	Yes	Monticello	462,837	(493)	(0.21)	(2.54)	4.14	8.28	12.68	13.10	4,440	1,331	1.87	5.83
Premier Bank	No	Tallahassee	414,453	(865)	(0.41)	(5.65)	3.41	6.40	10.50	23.79	2,033	3,054	2.93	7.84
Prime Meridian Bank	No	Tallahassee	86,974	108	0.26	1.83	3.52	13.75	19.42	36.23	99	-	1.14	0.00
ProBank	No	Tallahassee	91,215	(489)	(1.14)	(11.74)	3.29	9.51	14.09	19.24	508	1,061	1.80	3.40
Wakulla Bank	No	Crawfordville	424,138	(15,349)	(6.79)	(153.39)	3.43	0.94	2.61	17.75	16,406	7,998	7.38	14.19
Total/Average			4,105,293	(18,766)	(1.40)	(28.76)	3.68	8.01	12.12	21.60	37,859	35,483	2.73	5.98
Other														
Bank of Jackson County	No	Graceville	34,691	17	0.10	1.36	4.19	7.37	10.23	16.31	51	750	0.62	8.54
First Capital Bank	No	Marianna	54,088	(539)	(2.09)	(26.11)	3.30	5.84	9.13	29.63	516	693	3.13	8.44
Gulf State Community Bank	No	Carrabelle	117,154	(2,753)	(4.58)	(199.13)	2.69	0.76	2.09	15.59	735	1,175	4.40	16.79
Peoples Bank of Graceville	Yes	Graceville	73,025	705	1.89	12.05	3.17	14.75	39.16	74.94	158	64	1.38	1.24
Total/Average			278,958	(2,570)	(1.17)	(52.96)	3.34	7.18	15.15	34.12	1,460	2,682	3.06	10.08
Northwest - Total/Average			9,030,924	(62,935)	(1.21)	(28.29)	3.13	10.43	21.39	31.26	88,485	86,952	3.21	10.40
North Central														
Gainesville, FL (Metro)														
Florida Citizens Bank	Yes	Gainesville	300,256	(1,820)	(1.20)	(15.87)	2.70	6.97	10.17	10.62	2,750	2,297	1.41	1.85
Merchants & Southern Bank	Yes	Gainesville	400,794	1,829	0.92	10.67	3.94	8.39	12.26	14.91	221	163	1.63	4.47
Total/Average			701,050	9	(0.14)	(2.60)	3.32	7.68	11.22	12.77	2,971	2,460	1.53	3.35
Ocala, FL (Metro)														
Alarion Bank	No	Ocala	316,341	(2,608)	(1.66)	(19.88)	3.05	7.46	11.16	18.15	5,294	3,932	1.89	2.87
Central Florida State Bank	No	Belleview	95,181	(2,274)	(4.76)	(49.72)	3.01	8.86	12.96	28.75	2,400	1,448	6.41	9.97
Community Bank and Trust of Florida	No	Ocala	544,300	562	0.21	2.87	3.39	7.04	11.97	31.01	3,880	3,092	2.19	2.71
First Avenue National Bank	No	Ocala	110,498	(139)	(0.26)	(2.45)	3.25	9.41	13.36	17.14	406	311	1.88	4.87
Gateway Bank of Central Florida	No	Ocala	197,843	274	0.29	3.26	3.93	8.64	11.94	19.69	356	58	1.76	1.59
Independent National Bank	No	Ocala	156,218	(3,623)	(4.46)	(164.91)	2.91	1.91	3.98	17.23	2,687	1,986	4.71	11.47
Total/Average			1,420,381	(7,808)	(1.77)	(38.47)	3.26	7.22	10.90	22.00	15,023	10,827	2.64	4.21

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Other														
Citizens State Bank	Yes	Perry	92,603	211	0.51	5.14	4.29	10.42	11.99	12.64	42	22	0.91	1.89
Columbia Bank	Yes	Lake City	241,989	63	0.05	0.66	3.44	7.95	12.34	14.47	1,391	2,006	1.88	2.92
Community State Bank	Yes	Starke	51,636	(361)	(1.44)	(8.02)	5.60	17.05	33.89	58.32	628	674	3.31	4.15
Drummond Community Bank	Yes	Chiefland	191,666	1,885	2.07	12.39	6.14	15.96	28.04	19.33	286	276	2.03	0.73
Lafayette State Bank	No	Mayo	80,406	300	0.77	7.48	4.46	10.43	13.35	10.75	60	-	1.08	1.96
Madison County Community Bank	No	Madison	87,675	185	0.44	4.43	3.47	9.81	15.72	31.48	119	82	1.32	3.54
Peoples State Bank	No	Lake City	79,243	140	0.35	3.82	4.16	8.99	12.71	16.82	334	771	1.39	3.39
Perkins State Bank	Yes	Williston	185,190	(2,346)	(2.42)	(26.88)	4.62	8.63	12.73	17.15	3,175	2,438	2.10	4.86
Putnam State Bank	No	Palatka	198,052	(2,599)	(2.62)	(96.10)	2.96	3.73	6.11	22.82	2,157	1,930	6.17	15.62
Total/Average			1,208,460	(2,522)	(0.25)	(10.79)	4.35	10.33	16.32	22.64	8,192	8,199	2.46	4.94
North Central - Total/Average			3,329,891	(10,321)	(0.72)	(17.29)	3.64	8.41	12.81	19.13	26,186	21,486	2.33	4.29
Northeast														
Jacksonville, FL (Metro)														
American Enterprise Bank of Florida	No	Jacksonville	209,218	85	0.08	1.01	3.44	8.31	11.51	14.74	574	856	1.89	2.76
CenterBank of Jacksonville, National Association	No	Jacksonville	181,300	(5,678)	(6.21)	(49.97)	2.60	9.42	13.72	22.95	611	691	2.24	4.78
First Bank of Jacksonville	No	Jacksonville	80,958	(4,173)	(9.85)	(299.57)	3.08	0.83	2.41	21.00	2,336	1,906	3.09	13.92
First Guaranty Bank and Trust Company of Jacksonville	No	Jacksonville	459,956	(6,142)	(2.67)	(47.00)	2.11	4.71	7.71	20.12	3,935	676	4.91	20.17
Florida Capital Bank, N.A.	No	Jacksonville	946,496	(20,129)	(4.07)	(76.60)	1.83	4.11	7.79	17.85	17,675	15,365	2.61	8.97
Haven Trust Bank Florida	Yes	Ponte Vedra Beach	148,575	(3,214)	(3.96)	(137.26)	2.47	2.04	3.75	10.06	2,022	4,126	3.98	18.57
Heritage Bank of North Florida	No	Orange Park	151,267	(716)	(0.91)	(10.27)	3.46	8.29	11.09	8.62	1,039	164	2.64	17.86
Intracoastal Bank	Yes	Palm Coast	101,764	772	1.62	11.47	3.31	13.94	20.29	39.28	188	12	1.20	0.00
Jacksonville Bank	No	Jacksonville	451,445	(1,309)	(0.58)	(6.81)	3.53	8.27	11.04	9.87	4,295	2,963	2.16	2.77
Oceanside Bank	No	Jacksonville Beach	274,259	(37)	(0.03)	(0.58)	3.18	4.64	8.20	21.44	962	2,501	2.61	2.30
Prosperity Bank	No	Saint Augustine	873,367	(2,745)	(0.60)	(8.78)	3.41	5.84	10.43	11.08	7,487	7,206	2.52	5.38
Northeast - Total/Average			3,878,605	(51,335)	(2.50)	(50.70)	2.88	6.82	10.29	16.79	41,124	36,466	2.97	8.35

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East Central														
Deltona-Daytona Beach-Ormond Beach, FL (Metro)														
East Coast Community Bank	No	Ormond Beach	90,332	360	0.77	9.20	4.32	7.83	11.50	17.16	275	93	3.11	4.81
Florida Bank	No	Daytona Beach	155,367	(1,247)	(1.58)	(18.94)	3.50	7.38	10.81	23.21	1,680	785	2.54	0.42
Friends Bank	No	New Smyrna Beach	164,432	(977)	(1.20)	(12.56)	2.90	8.76	13.39	28.78	2,136	310	3.80	4.58
Gateway Bank of Florida	No	Daytona Beach	180,668	5	0.01	0.06	3.54	8.10	14.57	15.04	2,374	268	4.81	1.78
Mainstreet Community Bank of Florida	Yes	Deland	182,337	312	0.35	3.62	3.93	9.65	12.04	22.01	840	581	3.81	2.30
Pinnacle Bank	No	Orange City	213,397	(1,333)	(1.24)	(15.13)	2.97	7.54	11.30	30.11	2,245	1,122	4.13	5.23
Sunshine State Community Bank	No	Port Orange	152,284	(2,726)	(3.83)	(92.93)	3.56	3.51	6.43	26.25	2,548	2,584	4.26	14.20
Surety Bank	Yes	Deland	135,028	(174)	(0.25)	(3.43)	3.24	8.64	12.32	26.51	1,453	640	3.38	6.35
Total/Average			1,273,845	(5,780)	(0.87)	(16.26)	3.50	7.68	11.55	23.63	13,551	6,383	3.76	4.81
Orlando-Kissimmee, FL (Metro)														
BankFirst	No	Winter Park	608,454	(1,789)	(0.59)	(2.72)	4.30	9.78	15.21	29.72	3,623	2,487	2.96	2.96
Centerstate Bank Central Florida, National Associ	No	Kissimmee	297,519	49	0.03	0.35	3.58	8.90	12.66	9.90	1,975	2,417	2.76	6.81
Citizens Bank of Florida	No	Oviedo	233,872	(782)	(0.68)	(7.97)	3.70	8.49	12.03	14.34	1,975	1,649	1.81	3.32
Citizens First Bank	No	The Villages	1,130,063	1,324	0.24	3.09	3.58	6.85	13.68	40.37	12,591	7,090	3.50	1.74
CNLBank	No	Orlando	1,532,946	(3,944)	(0.49)	(5.42)	3.37	8.31	12.03	14.02	8,844	6,973	2.41	7.72
Commerce National Bank & Trust	Yes	Winter Park	107,761	288	0.53	5.69	3.44	9.23	14.24	23.55	165	-	1.47	3.12
First Colony Bank of Florida	Yes	Maitland	108,318	190	0.38	2.83	3.39	12.69	20.45	43.01	225	-	1.51	0.60
First Commercial Bank of Florida	No	Orlando	659,122	(12,106)	(3.59)	(67.41)	1.48	2.28	6.04	20.87	15,571	10,261	3.77	10.03
First Green Bank	No	Eustis	101,763	(251)	(0.57)	(3.24)	3.84	15.08	19.05	20.85	302	-	1.25	0.00
First National Bank of Central Florida	No	Winter Park	404,200	(3,458)	(1.63)	(21.02)	2.54	6.63	10.05	13.81	3,139	3,738	3.60	16.27
First National Bank of Mount Dora	No	Mount Dora	214,704	652	0.62	5.58	4.48	11.04	16.62	21.02	1,565	796	2.38	5.98
Florida Bank of Commerce	No	Orlando	244,189	491	0.47	5.67	4.09	8.20	11.77	20.45	5	-	2.08	4.35
HomeBanc, National Association	No	Lake Mary	265,562	850	0.70	5.64	2.25	11.04	21.66	13.60	119	-	0.91	3.97
Independent Banker's Bank of Florida	No	Lake Mary	323,434	(2,175)	(1.05)	(16.94)	2.46	7.23	13.57	13.81	3,487	6,019	5.77	10.18
New Traditions National Bank	No	Orlando	293,037	473	0.33	3.21	2.23	11.68	23.06	57.74	632	-	1.69	0.00
Orange Bank of Florida	No	Orlando	321,452	(1,648)	(1.06)	(12.72)	3.12	7.60	10.60	20.57	2,143	4,205	2.29	1.45
Orlando National Bank	No	Orlando	373,399	1,109	0.62	4.27	3.34	13.57	17.08	27.26	256	3,544	2.60	2.82
Reunion Bank of Florida	No	Tavares	114,117	(383)	(0.72)	(4.92)	3.07	12.37	16.85	43.96	164	-	1.23	0.00
Riverside Bank of Central Florida	No	Winter Park	193,604	(729)	(0.85)	(8.68)	1.53	10.77	19.25	43.11	83	-	1.46	1.58
Seaside National Bank & Trust	No	Orlando	809,341	(1,199)	(0.29)	(3.24)	2.55	8.10	14.82	17.79	802	30	2.28	1.94
United Southern Bank	No	Umatilla	423,697	507	0.24	2.54	4.29	9.22	14.08	19.32	2,500	1,451	2.49	2.53
Total/Average			8,760,554	(22,531)	(0.35)	(5.50)	3.17	9.48	14.99	25.19	60,166	50,660	2.75	4.93

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Palm Bay-Melbourne-Titusville, FL (Metro)														
Community Bank of the South	No	Merritt Island	119,296	327	0.57	6.11	4.03	9.15	15.44	37.03	149	101	2.44	2.94
Fidelity Bank of Florida, National Association	No	Merritt Island	418,786	(4,895)	(2.35)	(23.39)	3.63	8.54	11.94	19.74	8,713	8,650	3.80	13.30
Florida Business Bank	No	Melbourne	110,977	42	0.08	0.57	3.14	12.43	19.00	28.81	(151)	39	4.76	6.73
Sunrise Bank	Yes	Cocoa Beach	133,634	(4,406)	(6.55)	(209.96)	2.81	2.07	4.23	24.59	4,017	3,650	4.10	8.61
Total/Average			782,693	(6,932)	(2.06)	(56.67)	3.40	8.05	12.65	27.54	12,728	12,440	3.81	9.99
East Central - Total/Average			10,817,092	(37,243)	(1.09)	(26.14)	3.36	8.40	13.06	25.46	86,445	69,483	2.97	5.28
Tampa Bay														
Bradenton-Sarasota-Venice, FL (Metro)														
1st Manatee Bank	No	Parrish	74,547	(150)	(0.43)	(4.11)	3.60	8.51	12.77	19.58	119	287	1.36	3.42
Bank of Commerce	No	Sarasota	316,341	(1,801)	(1.08)	(16.92)	2.75	4.82	9.62	19.40	2,423	1,317	1.94	7.95
Community Bank of Manatee	No	Bradenton	249,571	(1,725)	(1.34)	(13.52)	2.32	8.85	13.42	18.74	899	2,721	2.71	10.15
First America Bank	No	Bradenton	267,876	(70)	(0.05)	(0.52)	2.90	8.96	15.14	24.03	717	439	1.50	2.06
Florida Shores Bank - Southwest	No	Venice	208,754	709	0.73	8.20	3.13	8.66	14.38	32.56	121	50	1.46	0.45
Gateway Bank of Southwest Florida	No	Sarasota	134,370	(299)	(0.48)	(3.75)	3.50	10.73	16.82	44.07	119	-	1.57	0.00
Horizon Bank	No	Bradenton	187,819	(1,734)	(1.81)	(63.79)	3.24	1.43	3.14	14.42	2,698	2,503	3.51	11.68
Insignia Bank	No	Sarasota	136,291	(340)	(0.49)	(3.69)	3.65	10.21	13.57	18.69	583	518	2.00	5.99
LandMark Bank of Florida	No	Sarasota	319,708	(466)	(0.28)	(6.20)	3.05	4.47	7.80	8.69	686	1,702	2.20	7.45
Sabal Palm Bank	No	Sarasota	88,335	(95)	(0.21)	(1.77)	3.12	9.00	16.53	22.89	191	29	2.18	7.99
Total/Average			1,983,612	(5,971)	(0.54)	(10.61)	3.13	7.56	12.32	22.31	8,556	9,566	2.13	6.07
Homosassa Springs, FL (Micro)														
Brannen Bank	Yes	Inverness	450,460	2,606	1.15	19.24	3.71	6.11	16.66	31.32	85	436	1.22	1.83
Nature Coast Bank	No	Hernando	58,742	(287)	(0.96)	(7.87)	3.69	9.36	12.05	16.67	485	463	1.46	2.61
Total/Average			509,202	2,319	0.10	5.69	3.70	7.74	14.36	24.00	570	899	1.25	1.92

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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 (%)
Lakeland-Winter Haven, FL (Metro)														
Bank of Central Florida	No	Lakeland	185,855	98	0.11	0.92	3.76	11.10	15.91	31.47	515	-	1.60	0.00
CenterState Bank of Florida, National Association	No	Winter Haven	944,045	2,995	0.66	6.94	3.19	7.90	15.82	43.93	2,277	1,675	2.04	1.05
Citizens Bank & Trust	Yes	Lake Wales	469,424	1,243	0.54	8.36	3.73	6.11	10.53	12.61	1,143	696	1.67	1.41
Community National Bank At Bartow	No	Bartow	67,918	(3,909)	(10.59)	(492.01)	3.17	0.14	0.46	20.48	1,774	2,350	3.02	11.91
Community Southern Bank	No	Lakeland	157,168	463	0.59	6.78	3.12	8.55	14.40	34.03	187	-	1.61	0.66
Total/Average			1,824,410	890	(1.74)	(93.80)	3.39	6.76	11.42	28.50	5,896	4,721	1.87	1.40
Tampa-St.Petersburg-Clearwater, FL (Metro)														
American Momentum Bank	No	Tampa	626,779	704	0.24	1.04	3.66	22.44	26.58	15.38	1,057	-	1.11	3.16
Anderen Bank of Tampa Bay	No	Palm Harbor	188,148	(1,078)	(1.43)	(5.72)	3.04	22.28	23.50	24.80	785	-	1.60	2.20
Bank of St. Petersburg	No	Tampa	848,354	(3,033)	(0.74)	(6.92)	2.92	8.33	12.12	23.55	4,872	6,603	3.12	4.37
Bank of Tampa	No	Tampa	967,205	505	0.11	1.31	3.68	8.19	12.22	27.42	5,348	4,644	2.38	3.61
Bay Cities Bank	No	Tampa	522,892	1,337	0.54	5.17	3.21	10.05	17.22	45.08	459	5,572	1.94	3.42
CenterState Bank, N.A.	No	Zephyrhills	369,429	(479)	(0.26)	(2.38)	3.51	9.29	14.01	21.25	2,408	2,039	3.20	4.44
Central Bank	Yes	Tampa	85,054	(235)	(0.64)	(5.79)	2.98	9.91	13.64	35.46	561	298	2.73	4.15
Century Bank of Florida	Yes	Tampa	76,678	(84)	(0.21)	(2.41)	3.16	9.04	15.32	20.05	29	37	3.84	4.79
Cornerstone Community Bank	No	Saint Petersburg	325,487	(200)	(0.12)	(1.56)	3.23	8.46	12.18	19.16	2,224	182	2.35	7.69
Cortez Community Bank	No	Brooksville	80,606	(2,726)	(6.72)	(51.49)	1.90	10.62	15.39	19.53	1,753	2,049	1.82	22.99
First Citrus Bank	No	Tampa	250,071	321	0.27	3.04	3.49	8.76	12.30	20.37	670	514	1.42	2.28
First Commercial Bank of Tampa Bay	No	Tampa	122,531	(3,375)	(5.03)	(54.24)	2.53	5.96	9.15	8.42	3,400	585	6.39	17.47
First Home Bank	Yes	Seminole	94,506	(2,980)	(6.17)	(81.99)	3.72	5.13	8.63	16.60	3,336	71	6.17	7.38
First National Bank of Pasco	No	Dade City	178,233	41	0.04	0.52	4.06	8.78	15.11	26.50	1,337	577	1.52	2.12
Flagship Community Bank	No	Clearwater	90,209	(210)	(0.46)	(3.48)	4.53	11.62	13.44	3.44	772	693	2.55	4.58
Florida Traditions Bank	No	Dade City	189,616	274	0.31	2.39	3.57	11.68	14.31	14.19	447	50	1.59	0.23
Freedom Bank of America	No	Saint Petersburg	103,516	(154)	(0.30)	(3.38)	3.31	8.32	11.38	15.84	215	317	1.75	4.54
GulfShore Bank	No	Tampa	112,496	(343)	(0.75)	(6.05)	2.80	13.49	22.25	48.44	273	-	1.35	0.00
Heritage Bank of Florida	No	Lutz	264,767	(1,309)	(0.97)	(10.76)	3.01	8.73	11.26	14.62	3,875	3,819	1.34	3.90
Hillsboro Bank	No	Plant City	101,451	172	0.36	2.77	3.95	12.62	21.87	55.40	440	988	2.11	3.87
Jefferson Bank of Florida	No	Oldsmar	102,925	(45)	(0.09)	(0.50)	3.69	17.48	28.27	17.68	149	-	2.80	0.00
NorthStar Bank	No	Tampa	127,374	400	0.78	5.82	3.85	11.20	21.26	28.73	235	-	1.38	0.45
Old Harbor Bank	No	Clearwater	231,535	(4,964)	(4.07)	(97.61)	3.24	3.39	5.72	17.95	5,844	4,391	3.11	3.07
Palm Bank	No	Tampa	162,030	(896)	(1.13)	(15.43)	2.84	7.28	12.41	24.35	836	1,252	2.81	4.60
Patriot Bank	No	Trinity	131,893	202	0.31	2.81	3.75	7.84	14.00	22.91	-	299	2.24	7.22
Pilot Bank	No	Tampa	236,508	(136)	(0.11)	(1.35)	3.89	7.37	10.35	14.83	810	938	2.78	3.16
Platinum Bank	Yes	Brandon	400,132	(530)	(0.28)	(3.25)	3.45	8.08	12.40	25.24	2,344	1,702	1.84	2.29
Progress Bank of Florida	No	Tampa	110,671	(1,830)	(3.14)	(125.51)	2.66	1.41	3.32	20.42	1,250	4,688	4.58	16.66
Southern Commerce Bank, National Association	No	Tampa	218,390	(7,224)	(5.92)	(118.04)	0.19	4.64	14.19	64.98	4,600	1,987	13.11	14.69
SouthShore Community Bank	No	Apollo Beach	47,624	(460)	(1.83)	(34.32)	3.53	4.52	7.19	20.84	467	376	3.76	10.11
TCM Bank, National Association	No	Tampa	158,842	1,957	2.43	16.91	12.55	14.64	18.27	14.07	4,315	4,223	6.73	0.19
USAmeriBank	No	Largo	876,279	2,416	0.58	6.69	3.58	8.03	10.70	10.44	2,515	382	1.68	1.31
Valrico State Bank	No	Valrico	208,251	857	0.84	4.02	4.51	12.26	17.07	28.60	565	209	2.87	4.47
Total/Average			8,610,482	(23,105)	(1.02)	(17.57)	3.58	9.75	14.46	23.83	58,191	49,485	2.56	4.18
Tampa Bay - Total/Average														
			12,927,706	(25,867)	(0.80)	(29.07)	3.45	7.95	13.14	24.66	73,213	64,671	2.37	3.99

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South Central														
First Bank	No	Clewiston	274,693	(574)	(0.43)	(5.45)	3.93	7.66	11.87	18.38	1,500	1,700	1.62	5.98
First National Bank of Wauchula	Yes	Wauchula	79,692	286	0.70	6.34	4.67	11.91	20.29	21.47	-	164	1.29	0.73
First State Bank of Arcadia	Yes	Arcadia	137,610	706	1.03	12.60	4.97	8.04	13.11	24.13	510	44	2.33	2.22
Heartland National Bank	No	Sebring	295,600	(354)	(0.24)	(3.01)	3.68	8.04	13.16	27.86	2,574	2,297	1.87	5.16
Highlands Independent Bank	No	Sebring	314,066	(1,167)	(0.73)	(8.30)	3.41	7.58	12.96	29.18	3,800	3,101	3.85	5.06
Wauchula State Bank	Yes	Wauchula	569,500	4,400	1.54	18.79	4.25	8.50	13.26	20.57	2,007	2,886	1.87	3.57
South Central - Total/Average			1,671,161	3,297	0.31	3.50	4.15	8.62	14.11	23.60	10,391	10,192	2.18	4.28
Southwest														
Cape Coral-Fort Myers, FL (Metro)														
Edison National Bank	Yes	Fort Myers	196,514	(488)	(0.50)	(6.45)	3.54	8.24	15.83	29.38	1,285	1,007	1.55	1.59
FineMark National Bank & Trust	No	Fort Myers	302,763	44	0.03	0.31	2.46	9.28	17.89	37.99	323	-	2.16	0.00
First Community Bank of Southwest Florida	No	Fort Myers	326,426	(794)	(0.49)	(9.06)	2.70	5.22	8.15	19.20	-	1,267	2.01	7.67
Florida Gulf Bank	No	Fort Myers	364,238	119	0.06	0.85	3.62	7.69	12.46	12.45	2,400	1,792	2.14	0.77
Preferred Community Bank	No	Fort Myers	59,821	(531)	(1.84)	(11.13)	3.24	13.41	17.90	23.03	591	93	3.12	6.19
Sanibel Captiva Community Bank	No	Sanibel	239,486	(434)	(0.36)	(4.42)	3.68	8.13	12.08	10.81	1,948	966	1.72	7.49
Southwest Capital Bank, National Association	No	Fort Myers	121,346	(1,371)	(2.36)	(19.86)	3.87	10.93	15.53	22.86	1,222	1,157	1.90	5.84
Total/Average			1,610,594	(3,455)	(0.78)	(7.11)	3.30	8.99	14.26	22.25	7,769	6,282	1.99	3.71
Naples-Marco Island, FL (Metro)														
Bank of Naples	No	Naples	220,885	(7,100)	(6.83)	(81.18)	2.45	6.58	12.39	39.82	6,700	5,096	3.77	4.68
First National Bank of the Gulf Coast	No	Naples	268,094	(3,408)	(3.45)	(20.17)	2.73	10.96	21.34	60.28	555	1	1.00	0.00
Royal Palm Bank of Florida	No	Naples	133,387	(3,700)	(5.25)	(57.30)	2.31	8.39	14.23	22.22	3,100	1,489	8.64	14.76
Shamrock Bank of Florida	Yes	Naples	78,124	(565)	(1.48)	(6.54)	3.12	21.69	32.59	32.79	505	325	1.70	6.54
TIB Bank	No	Naples	1,656,530	(17,553)	(2.08)	(43.95)	2.92	3.92	7.13	14.05	12,625	14,987	2.52	6.96
Total/Average			2,357,020	(32,326)	(3.82)	(41.83)	2.71	10.31	17.54	33.83	23,485	21,898	2.92	6.38

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Punta Gorda, FL (Metro)														
Calusa National Bank	No	Punta Gorda	145,351	(661)	(1.01)	(11.41)	3.48	8.45	15.47	39.71	582	486	1.53	0.83
Charlotte State Bank	Yes	Port Charlotte	238,908	57	0.05	0.62	4.09	7.55	11.72	26.96	1,935	1,584	3.04	3.94
Englewood Bank	Yes	Englewood	193,605	(926)	(0.93)	(6.91)	3.75	8.16	13.81	25.94	2,073	736	3.09	7.74
National Bank of Southwest Florida	No	Port Charlotte	34,969	(282)	(1.54)	(7.31)	4.28	16.96	23.85	23.30	177	178	1.36	1.87
Total/Average			612,833	(1,812)	(0.86)	(6.25)	3.90	10.28	16.21	28.98	4,767	2,984	2.65	4.28
Southwest - Total/Average														
			4,580,447	(37,593)	(1.82)	(18.40)	3.30	9.86	16.00	28.35	36,021	31,164	2.54	5.16
Southeast														
Key West, FL (Micro)														
First State Bank of the Florida Keys	Yes	Key West	865,689	1,454	0.33	5.43	3.08	6.78	13.77	8.71	5,050	5,102	1.62	2.20
Total/Average			865,689	1,454	0.33	5.43	3.08	6.78	13.77	8.71	5,050	5,102	1.63	2.20
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)														
1st National Bank of South Florida	No	Homestead	323,259	(574)	(0.37)	(4.92)	2.70	8.34	14.19	29.51	725	1,171	1.01	5.01
1st United Bank	No	Boca Raton	1,040,996	567	0.11	0.90	4.15	7.80	16.71	22.27	2,750	3,293	1.84	2.62
American National Bank	No	Oakland Park	206,497	520	0.53	4.04	4.57	12.71	17.57	29.25	640	533	1.28	3.84
Anchor Commercial Bank	Yes	Juno Beach	176,891	303	0.34	5.28	3.44	6.44	10.76	30.79	537	389	2.37	5.32
BAC Florida Bank	No	Coral Gables	1,054,468	125	0.02	0.28	2.51	8.73	17.20	23.19	6,140	5,255	1.54	3.46
Bank of Belle Glade	No	Belle Glade	69,112	93	0.32	2.69	4.06	11.88	25.11	63.13	48	-	1.29	0.34
Bank of Coral Gables	Yes	Coral Gables	133,569	(453)	(0.63)	(7.17)	3.32	9.19	14.62	19.39	333	1,064	2.50	10.49
BBU Bank	No	Coral Gables	280,956	514	0.38	3.73	3.52	10.67	17.92	42.54	369	-	2.12	2.30
Biscayne Bank	Yes	Coconut Grove	239,169	139	0.12	1.74	3.29	6.89	11.96	24.02	1,735	1,664	1.33	3.84
Broward Bank of Commerce	No	Fort Lauderdale	84,043	(539)	(1.53)	(9.85)	3.54	13.71	18.87	39.59	236	-	1.47	0.00
City National Bank of Florida	No	Miami	4,534,178	(31,473)	(1.37)	(5.34)	3.32	9.22	16.66	37.85	65,082	38,939	3.89	3.06
Coconut Grove Bank	No	Miami	655,603	(1,107)	(0.34)	(4.72)	3.15	6.81	11.30	20.94	6,290	10,828	3.84	6.67
Community Bank of Broward	No	Dania Beach	494,064	491	0.20	2.49	4.07	8.18	13.10	9.66	2,690	735	1.79	6.39
Community Bank of Florida, Inc.	No	Homestead	591,126	1,199	0.41	4.90	3.88	8.21	12.18	15.68	696	4,708	2.44	7.34
Continental National Bank of Miami	No	Miami	263,421	(169)	(0.13)	(1.46)	3.60	8.66	15.01	32.28	245	420	1.29	2.69
Desjardins Bank, National Association	No	Hallandale	146,060	(408)	(0.54)	(5.55)	4.16	9.96	23.19	23.88	1,810	4,036	3.69	3.00
Eagle National Bank of Miami	No	Miami	326,414	189	0.12	1.52	4.17	8.93	13.51	11.20	300	2,481	3.35	4.05
Eastern National Bank	No	Miami	446,284	(866)	(0.38)	(4.51)	3.00	8.57	15.81	16.69	1,331	1,924	2.27	6.08
Enterprise National Bank of Palm Beach	Yes	North Palm Beach	293,959	1,830	1.20	12.33	4.13	12.63	14.66	17.90	609	2,308	1.97	3.94
Espirito Santo Bank	No	Miami	579,888	533	0.19	2.82	3.17	8.20	17.30	35.22	1,626	2,408	2.00	2.39
EuroBank	No	Coral Gables	106,450	(2,945)	(5.80)	(81.62)	2.76	6.07	13.86	26.53	1,035	1,018	2.33	14.38
Executive National Bank	No	Miami	270,420	439	0.33	3.39	3.99	9.13	14.38	31.80	197	999	2.27	2.31

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First Bank of Miami	No	Coral Gables	251,626	313	0.25	2.78	3.62	9.01	13.69	41.14	490	1,031	0.68	2.33
First Bank of the Palm Beaches	Yes	West Palm Beach	74,810	(2,150)	(5.37)	(56.16)	3.97	7.72	10.66	18.26	2,173	1,468	4.98	5.43
First National Bank of South Miami	No	South Miami	355,053	620	0.34	3.72	2.64	10.51	19.84	34.79	(1,360)	176	1.74	1.60
First Southern Bank	No	Boca Raton	448,175	(15,563)	(7.08)	(37.50)	3.34	17.04	23.94	25.08	19,125	14,807	4.13	7.82
FirstCity Bank of Commerce	Yes	North Palm Beach	55,238	(559)	(2.27)	(15.42)	4.09	13.21	17.18	34.04	300	-	2.58	2.85
Flagler Bank	Yes	West Palm Beach	133,955	(248)	(0.38)	(5.00)	3.58	7.29	11.30	24.93	500	726	5.02	10.88
Florida Shores Bank - Southeast	No	Pompano Beach	105,469	(572)	(1.19)	(8.69)	4.08	12.87	16.38	23.74	637	-	2.54	1.39
Floridian Community Bank, Inc.	No	Davie	212,010	364	0.34	4.58	3.88	6.78	11.03	24.10	482	38	1.89	2.25
Grand Bank & Trust of Florida	No	West Palm Beach	491,948	(3,021)	(1.22)	(14.08)	2.88	7.56	11.69	22.97	7,279	7,283	3.23	7.12
Great Eastern Bank of Florida	No	Miami	65,970	(1,473)	(4.49)	(45.05)	3.77	8.98	11.88	19.82	688	1,086	1.47	9.75
Great Florida Bank	No	Miami Lakes	1,779,911	(15,644)	(1.76)	(30.20)	1.83	5.11	10.22	23.50	12,508	16,286	2.90	8.16
Helm Bank	Yes	Miami	711,727	2,208	0.60	9.19	3.22	6.63	17.77	65.89	3,690	5,342	2.76	3.44
Intercontinental Bank	No	West Miami	148,469	519	0.70	6.65	2.32	10.63	31.20	86.13	95	93	1.08	0.52
Intercredit Bank, NA	No	Miami	267,365	(4,329)	(3.10)	(34.11)	3.15	9.06	16.13	23.72	2,180	3,914	2.73	6.21
International Bank of Miami, NA	No	Coral Gables	489,853	(15,770)	(6.20)	(116.11)	2.19	3.88	6.44	16.91	11,345	11,714	5.19	15.14
International Finance Bank	No	Miami	516,625	918	0.35	4.72	4.02	7.64	12.44	31.82	1,617	2,330	2.62	4.49
Landmark Bank, National Association	No	Fort Lauderdale	344,050	(1,387)	(0.80)	(7.11)	4.09	10.94	15.33	15.02	5,645	4,482	3.52	6.07
Legacy Bank of Florida	No	Boca Raton	323,038	(4,318)	(2.63)	(30.91)	3.11	5.75	8.43	25.02	7,489	6,738	2.67	6.56
Marquis Bank	No	North Miami Beach	69,572	(1,191)	(4.03)	(15.08)	3.21	31.68	41.13	43.92	993	488	3.02	6.69
Mellon United National Bank	No	Miami	1,792,564	7,081	0.84	9.86	4.69	5.35	10.13	39.96	2,933	-	0.40	0.00
Mercantil Commercebank, National Association	No	Coral Gables	6,435,773	3,533	0.11	1.07	2.35	10.07	19.03	21.78	25,363	43,950	1.72	6.39
Metro Bank of Dade County	No	Miami	399,441	(27,145)	(12.03)	(979.26)	1.48	(2.49)	(3.74)	23.77	26,249	21,155	7.06	17.22
Natbank, National Association	No	Hollywood	94,652	(731)	(1.50)	(9.76)	3.38	15.06	30.74	28.26	630	645	1.50	4.80
Northern Trust, National Association	No	Miami	12,180,879	56,930	0.92	10.68	2.84	8.70	11.84	4.03	46,100	37,582	0.98	1.69
Ocean Bank	No	Miami	3,871,882	(67,468)	(3.46)	(47.59)	3.47	6.59	10.53	19.44	79,719	82,953	2.77	13.54
OptimumBank	No	Fort Lauderdale	214,389	(5,107)	(4.40)	(77.31)	2.06	5.10	8.10	36.39	2,193	8,153	2.76	15.51
Pacific National Bank	No	Miami	377,446	(1,684)	(0.87)	(8.19)	3.73	10.67	24.37	45.62	1,671	2,766	3.44	3.43
Palm Beach Community Bank	Yes	Boynton Beach	153,750	880	1.25	7.75	4.19	15.73	31.31	31.90	115	-	0.93	0.00
Paradise Bank	Yes	Boca Raton	326,205	(1,168)	(0.70)	(10.37)	3.22	6.57	10.82	17.08	2,700	2,017	2.20	3.83
Plus International Bank	No	Miami	96,974	592	1.11	9.82	4.86	11.94	28.59	38.85	-	98	0.68	1.40
Professional Bank	No	Coral Gables	98,842	(848)	(1.86)	(12.56)	3.03	13.50	23.00	49.23	225	-	1.49	0.17
Regent Bank	No	Davie	454,745	(234)	(0.10)	(1.08)	4.21	8.95	11.29	5.24	2,607	8,669	1.21	6.61
Security Bank, NA	No	North Lauderdale	148,224	(2,782)	(3.45)	(33.78)	2.79	8.33	14.41	13.38	2,629	3,128	2.97	18.58
Sterling Bank	Yes	Lantana	354,966	(17,105)	(8.68)	(869.38)	1.80	(0.82)	(1.34)	26.86	13,986	14,198	4.69	7.28
Stonegate Bank	No	Fort Lauderdale	575,230	1,690	0.59	3.93	4.06	15.90	23.89	31.64	1,242	1,222	2.37	2.53
Sunstate Bank	No	Miami	177,646	(1,067)	(1.19)	(11.06)	3.10	8.99	13.38	34.55	2,673	3,600	2.93	6.68
Terrabank, NA	No	Miami	252,323	414	0.32	3.28	2.94	9.32	17.83	42.60	145	217	1.67	2.66
TotalBank	No	Miami	1,972,386	(19,298)	(1.96)	(11.22)	3.22	10.16	18.10	13.82	20,859	22,457	3.10	1.75
TransAtlantic Bank	No	Miami	532,013	1,404	0.52	5.21	3.65	10.16	16.21	36.41	1,250	2,980	1.96	0.96
TransCapital Bank	Yes	Sunrise	250,569	(3,332)	(2.66)	(23.88)	3.97	9.93	14.57	15.38	5,395	3,399	2.89	13.08
U.S. Century Bank	No	Doral	1,825,163	1,739	0.18	1.81	3.29	8.91	10.97	8.90	5,592	1,651	3.27	12.76
Union Credit Bank	No	Miami	168,881	(1,523)	(1.88)	(14.47)	2.85	13.51	21.82	42.26	1,310	1,990	0.98	2.32
Valley Bank	No	Fort Lauderdale	127,626	111	0.17	1.63	2.56	8.84	12.50	14.39	-	55	1.76	5.28
Total/Average			52,044,260	(167,993)	(1.28)	(38.73)	3.37	9.42	15.86	28.40	416,886	425,060	2.09	5.06

FLORIDA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2010

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 (%)
Port St. Lucie, FL (Metro)														
First Bank and Trust Company of Indiantown	No	Indiantown	93,874	449	0.92	10.57	6.00	8.83	12.37	16.30	8	153	1.53	2.15
First Peoples Bank	No	Port Saint Lucie	260,400	(3,754)	(2.94)	(59.44)	3.24	4.29	7.41	12.03	3,153	3,147	2.65	8.56
Gulfstream Business Bank	No	Stuart	567,410	867	0.31	2.93	3.82	10.24	14.64	22.85	4,398	2,563	4.15	2.81
Seacoast National Bank	No	Stuart	2,091,075	(14,564)	(1.37)	(14.60)	3.39	9.62	17.24	21.14	18,839	25,151	3.08	5.26
Total/Average			3,012,759	(17,002)	(0.77)	(15.14)	4.11	8.25	12.92	18.08	26,398	31,014	3.22	4.98
Sebastian-Vero Beach, FL (Metro)														
Marine Bank & Trust Company	No	Vero Beach	153,688	(1,286)	(1.62)	(19.88)	3.94	7.41	11.18	15.97	2,135	1,717	2.23	5.16
Total/Average			153,688	(1,286)	(1.62)	(19.88)	3.94	7.41	11.18	15.97	2,135	1,717	2.23	5.16
Southeast - Total/Average			56,076,396	(184,827)	(0.84)	(17.08)	3.63	7.96	13.43	17.79	450,469	462,893	2.14	5.02