

Institution	Sub S	City	Total Assets \$	YTD 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			7,300,487	(45,544)	(0.82)	(17.90)	3.31	10.09	25.44	37.89	78,019	115,317	2.71	8.54
North Central - Total/Average			3,102,343	(4,984)	(0.43)	(9.59)	3.82	8.51	14.09	22.31	25,562	32,597	2.65	6.33
Northeast - Total/Average			3,593,640	(34,338)	(1.86)	(33.97)	3.17	6.22	10.35	16.53	35,413	45,368	3.23	10.02
East Central - Total/Average			9,612,745	(1,082)	(0.32)	(4.49)	3.49	8.09	13.27	27.60	56,310	93,101	3.01	4.53
Tampa Bay - Total/Average			13,682,318	(11,010)	0.15	1.77	3.74	9.17	15.39	28.26	105,270	104,010	2.33	4.20
South Central - Total/Average			1,556,435	5,931	0.26	2.61	4.24	8.77	14.54	23.30	13,219	12,430	2.85	4.83
Southwest - Total/Average			3,079,516	(15,595)	(1.03)	(24.17)	3.33	8.57	15.42	30.94	21,062	26,517	3.14	3.95
Southeast - Total/Average			59,266,996	46,447	(0.15)	(3.18)	3.57	8.49	14.87	24.07	316,566	371,083	2.07	3.81
State Total			101,194,480	(60,175)	(0.53)	(11.11)	3.58	8.49	15.42	26.36	651,421	800,423	2.34	4.59
Northwest														
Fort Walton Beach-Crestview-Destin, FL (Metro)														
Beach Community Bank	No	Fort Walton Beach	629,190	(4,287)	(0.90)	(13.68)	2.26	5.48	8.46	14.69	3,321	5,862	1.79	21.19
Community Bank, Destin	No	Miramar Beach	84,051	74	0.12	1.11	3.57	8.11	14.10	28.70	60	-	1.25	0.85
First Florida Bank	No	Destin	176,350	1,015	0.78	6.16	3.36	12.83	23.85	51.79	424	844	2.37	2.43
First City Bank of Florida	No	Fort Walton Beach	270,289	(1,788)	(0.84)	(31.93)	2.87	2.40	4.73	16.01	2,000	1,451	3.40	13.25
FNBT.Com Bank	Yes	Fort Walton Beach	370,701	2,688	0.96	7.83	2.99	12.16	21.09	52.87	43	201	2.67	3.03
First National Bank of Crestview	Yes	Crestview	110,992	(570)	(0.63)	(9.13)	2.73	7.34	12.08	28.16	550	2,904	6.12	19.67
GulfSouth Private Bank	No	Destin	181,319	(569)	(0.40)	(4.69)	2.69	6.71	10.74	19.60	990	1,579	3.78	15.94
Peoples National Bank	No	Niceville	114,247	(65)	(0.07)	(0.90)	4.50	9.61	18.35	26.80	459	1,133	2.09	5.16
Premier Community Bank of the Emerald Coast	No	Crestview	125,976	(4,361)	(4.13)	(228.29)	2.68	(0.90)	(1.34)	16.66	3,111	9,916	3.57	14.99
Total/Average			2,063,115	(8,344)	(0.57)	(27.69)	3.11	7.54	12.45	26.06	10,958	23,890	2.66	12.65
Panama City-Lynn Haven, FL (Metro)														
Bay Bank & Trust Co.	Yes	Panama City	247,009	(3,513)	(1.93)	(17.35)	3.34	10.42	21.76	50.50	3,350	3,354	1.92	3.52
First National Bank Northwest Florida	Yes	Panama City	118,407	(1,343)	(1.48)	(10.67)	4.01	13.06	25.10	37.34	1,596	1,605	2.16	7.38
Summit Bank, National Association	No	Panama City	130,683	390	0.45	2.62	3.56	16.05	23.11	51.37	265	88	1.53	0.26
Vision Bank	No	Panama City	697,032	(26,255)	(4.56)	(27.71)	3.78	16.30	23.48	7.40	35,400	49,154	6.34	15.32
Total/Average			1,193,131	(30,721)	(1.88)	(13.28)	3.67	13.96	23.36	36.65	40,611	54,201	4.91	10.44
Pensacola-Ferry Pass-Brent, FL (Metro)														
Bank of the South	No	Pensacola	65,991	57	0.12	0.53	2.73	21.95	97.25	99.49	19	1	1.09	0.00
First Navy Bank	No	Pensacola	65,020	(216)	(0.48)	(2.27)	2.01	20.58	155.88	112.31	-	8	3.59	0.00
Gulf Coast Community Bank	No	Pensacola	223,123	(3,757)	(2.14)	(42.34)	3.03	4.36	6.87	16.47	2,377	3,718	2.42	20.75
Warrington Bank	No	Pensacola	69,999	200	0.38	1.87	2.98	20.35	43.82	73.83	18	1	0.60	0.00
Total/Average			424,133	(2,967)	(0.34)	(7.37)	2.41	14.87	62.49	61.22	2,414	3,728	2.12	10.92

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2011

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Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
Tallahassee, FL (Metro)														
Capital City Bank	No	Tallahassee	2,498,446	6,417	0.33	2.72	4.21	10.03	15.08	18.90	11,396	19,251	1.80	4.59
Farmers & Merchants Bank	Yes	Monticello	423,036	454	0.14	1.72	4.47	8.56	13.09	17.90	2,650	1,624	1.75	6.13
Premier Bank	No	Tallahassee	328,362	(8,910)	(3.48)	(77.17)	2.94	3.61	6.99	27.19	7,673	9,423	4.20	10.85
Prime Meridian Bank	No	Tallahassee	132,231	504	0.60	4.76	3.61	11.90	17.55	43.12	85	1	1.15	0.00
ProBank	No	Tallahassee	89,928	(2,295)	(3.37)	(56.42)	3.65	4.12	7.86	28.73	2,095	1,920	2.87	6.43
Total/Average			3,472,003	(3,830)	(1.16)	(24.88)	3.78	7.64	12.11	27.17	23,899	32,219	2.02	5.24
Other														
Bank of Jackson County	No	Graceville	28,902	(55)	(0.24)	(12.51)	4.35	1.80	3.49	13.81	(60)	473	2.88	11.28
Chipola Community Bank	No	Marianna	42,635	(653)	(1.96)	(47.68)	3.50	3.43	6.79	24.46	179	782	2.48	10.77
Peoples Bank of Graceville	Yes	Graceville	76,568	1,026	1.75	11.33	2.96	14.14	40.16	76.85	18	24	1.01	2.28
Total/Average			148,105	318	(0.15)	(16.29)	3.60	6.46	16.81	38.37	137	1,279	2.08	6.48
Northwest - Total/Average			7,300,487	(45,544)	(0.82)	(17.90)	3.31	10.09	25.44	37.89	78,019	115,317	2.71	8.54
North Central														
Gainesville, FL (Metro)														
Florida Citizens Bank	Yes	Gainesville	281,772	72	0.03	0.46	2.94	7.20	11.04	18.95	640	1,036	2.03	2.91
Merchants & Southern Bank	Yes	Gainesville	389,696	2,018	0.69	8.31	3.71	8.48	13.74	12.57	656	1,858	3.48	6.04
Total/Average			671,468	2,090	0.36	4.39	3.33	7.84	12.39	15.76	1,296	2,894	2.83	4.72
Ocala, FL (Metro)														
Alarion Bank	No	Ocala	300,371	(1,536)	(0.67)	(8.33)	3.19	6.83	10.77	20.80	3,450	2,176	2.70	4.94
Central Florida State Bank	No	Belleview	79,358	(4,486)	(7.13)	(138.52)	3.10	1.70	3.69	27.43	2,371	3,499	4.88	22.94
Community Bank and Trust of Florida	No	Ocala	560,036	1,370	0.33	3.68	3.61	11.17	20.79	42.92	5,950	6,504	2.38	2.68
First Avenue National Bank	No	Ocala	102,498	(36)	(0.04)	(0.38)	3.93	10.33	15.46	21.77	935	1,199	2.81	2.86
Gateway Bank of Central Florida	No	Ocala	185,464	(1,021)	(0.70)	(7.84)	3.76	8.86	13.28	21.44	3,711	3,833	2.51	5.34
Total/Average			1,227,727	(5,709)	(1.64)	(30.28)	3.52	7.78	12.80	26.87	16,417	17,211	2.69	4.96

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2011

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Other														
Citizens State Bank	Yes	Perry	101,652	393	0.51	5.32	5.77	9.48	14.19	19.63	-	894	1.42	5.25
Columbia Bank	Yes	Lake City	228,821	(3,630)	(2.09)	(23.62)	3.41	8.24	13.32	8.22	3,410	3,689	2.66	13.99
Community State Bank	Yes	Starke	52,572	45	0.12	0.74	5.32	15.35	35.04	66.65	329	710	5.78	5.21
Drummond Community Bank	Yes	Chiefland	195,039	2,872	1.97	11.75	5.97	16.08	29.42	18.47	1,263	1,130	2.90	1.64
Lafayette State Bank	No	Mayo	90,285	741	1.12	11.29	4.92	10.21	13.56	11.34	140	63	0.96	3.11
Madison County Community Bank	No	Madison	94,033	346	0.49	5.37	3.48	9.34	16.83	33.81	206	130	1.76	7.63
Peoples State Bank	No	Lake City	74,755	(641)	(1.12)	(11.49)	3.95	8.56	12.45	20.11	1,150	593	2.77	7.27
Perkins State Bank	Yes	Williston	188,610	(398)	(0.28)	(3.33)	4.92	8.47	13.33	21.38	1,350	1,755	2.51	6.76
Putnam State Bank	No	Palatka	177,381	(1,093)	(0.82)	(21.81)	3.90	3.45	5.68	19.17	1	3,528	3.21	18.16
Total/Average			1,203,148	(1,365)	(0.01)	(2.86)	4.63	9.91	17.09	24.31	7,849	12,492	2.50	8.62
North Central - Total/Average			3,102,343	(4,984)	(0.43)	(9.59)	3.82	8.51	14.09	22.31	25,562	32,597	2.65	6.33
Northeast														
Jacksonville, FL (Metro)														
American Enterprise Bank of Florida	No	Jacksonville	203,770	(621)	(0.39)	(4.67)	3.53	8.10	11.53	18.12	1,511	2,035	2.73	5.67
CBC National Bank	No	Fernandina Beach	441,162	363	0.12	1.25	3.37	9.21	15.86	5.89	1,715	2,206	2.22	8.31
CenterBank of Jacksonville, National Association	Yes	Jacksonville	132,984	(15,350)	(12.73)	(149.65)	2.55	4.78	7.86	10.18	8,985	8,207	4.32	7.46
First Guaranty Bank and Trust Company of Jacksonville	No	Jacksonville	377,894	(6,218)	(2.08)	(85.40)	1.94	1.64	3.42	16.95	797	4,958	4.96	27.41
Florida Capital Bank, N.A.	No	Jacksonville	751,156	(16,636)	(2.61)	(56.27)	1.86	4.04	8.08	16.12	11,323	12,547	4.11	11.04
Heritage Bank of North Florida	No	Orange Park	138,155	(1,193)	(1.14)	(30.30)	3.53	2.91	4.81	15.23	1,728	2,005	4.33	17.64
Intracoastal Bank	Yes	Palm Coast	145,802	1,141	1.19	10.69	3.62	10.95	19.20	44.85	46	-	1.31	0.00
Jacksonville Bank	No	Jacksonville	601,757	3,672	0.80	7.51	4.44	8.16	11.08	13.33	4,775	5,026	2.75	9.30
Prosperity Bank	No	Saint Augustine	800,960	504	0.08	1.15	3.72	6.15	11.34	8.07	4,533	8,384	2.55	4.38
Northeast - Total/Average			3,593,640	(34,338)	(1.86)	(33.97)	3.17	6.22	10.35	16.53	35,413	45,368	3.23	10.02

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
East Central														
Deltona-Daytona Beach-Ormond Beach, FL (Metro)														
East Coast Community Bank	No	Ormond Beach	80,405	(1,479)	(2.40)	(27.76)	4.63	5.57	8.83	19.60	2,673	2,878	3.45	3.55
Floridian Bank	No	Daytona Beach	149,647	71	0.06	0.75	3.54	8.82	12.49	19.93	165	553	1.81	2.72
Friends Bank	No	New Smyrna Beach	132,756	(905)	(0.87)	(10.35)	3.30	5.98	9.00	17.84	1,429	4,280	3.56	17.38
Gateway Bank of Florida	No	Daytona Beach	192,817	1,210	0.83	9.06	3.82	9.13	17.82	41.35	371	1,233	4.77	1.40
Mainstreet Community Bank of Florida	Yes	Deland	197,930	550	0.39	4.18	4.23	9.27	11.95	25.98	989	1,434	3.10	3.44
Pinnacle Bank	No	Orange City	212,638	(8)	(0.01)	(0.08)	2.77	6.05	9.81	31.18	885	2,610	3.98	6.00
Surety Bank	Yes	Deland	113,991	(609)	(0.69)	(7.38)	3.18	9.26	13.41	27.64	318	1,814	3.60	6.58
Total/Average			1,080,184	(1,170)	(0.38)	(4.51)	3.64	7.73	11.90	26.22	6,830	14,802	3.43	5.53
Orlando-Kissimmee, FL (Metro)														
BankFIRST	No	Winter Park	614,803	642	0.14	0.65	4.06	10.35	17.35	36.52	1,541	3,557	2.21	2.81
Citizens Bank of Florida	No	Oviedo	224,906	(390)	(0.23)	(2.61)	3.89	8.24	12.80	10.00	1,770	3,290	2.49	3.57
Citizens First Bank	No	The Villages	1,303,860	9,398	0.99	13.39	3.65	7.02	16.10	59.48	9,360	9,402	5.44	1.75
CNLBank	No	Orlando	1,412,255	(5,362)	(0.49)	(6.04)	3.63	5.64	9.44	24.31	9,563	29,836	2.68	7.70
Commerce National Bank & Trust	Yes	Winter Park	100,173	(2,960)	(3.80)	(41.54)	3.85	6.53	10.09	16.55	3,377	896	4.46	7.29
First Colony Bank of Florida	Yes	Maitland	131,356	746	0.80	7.01	3.42	11.02	19.64	49.74	250	-	1.97	0.45
First Green Bank	No	Eustis	158,321	381	0.37	3.07	4.04	13.43	16.46	19.37	351	-	1.25	0.00
First National Bank of Mount Dora	No	Mount Dora	190,302	(2,658)	(1.83)	(16.57)	4.49	11.24	16.33	20.06	6,944	6,136	3.76	8.28
Florida Bank of Commerce	No	Orlando	247,883	139	0.08	0.73	3.63	8.26	12.57	27.37	90	832	2.14	3.84
HomeBanc National Association	No	Lake Mary	434,157	1,783	0.67	7.07	1.85	9.41	20.82	5.69	979	788	0.83	1.32
Independent Bankers' Bank of Florida	No	Lake Mary	258,777	(1,988)	(0.93)	(12.45)	2.67	6.83	11.92	13.48	1,597	2,093	7.73	19.46
New Traditions National Bank	No	Orlando	367,996	2,192	0.80	8.06	2.59	10.14	19.39	43.92	748	-	2.10	0.58
Orange Bank of Florida	No	Orlando	318,608	(1,492)	(0.64)	(8.68)	2.90	6.64	10.61	22.63	1,582	2,258	2.55	3.13
Old Florida National Bank	No	Orlando	576,549	2,159	0.55	4.70	4.20	10.29	14.59	28.12	1,609	926	1.91	1.70
Reunion Bank of Florida	No	Tavares	158,065	332	0.31	2.85	3.67	9.51	12.03	30.44	261	-	1.20	0.28
United Legacy Bank	No	Longwood	186,737	(247)	(0.17)	(1.65)	2.79	9.76	15.20	34.70	58	873	2.82	3.02
Seaside National Bank & Trust	No	Orlando	738,419	(1,161)	(0.21)	(1.91)	2.92	9.55	13.17	19.76	2,084	5,380	1.32	1.82
United Southern Bank	No	Umatilla	392,476	735	0.25	2.54	4.38	9.79	14.33	18.91	2,850	2,378	2.75	3.66
Total/Average			7,815,643	2,249	(0.19)	(2.30)	3.48	9.09	14.60	26.73	45,014	68,645	2.72	3.86

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Palm Bay-Melbourne-Titusville, FL (Metro)														
Community Bank of the South	No	Merritt Island	125,639	400	0.45	4.63	3.90	12.06	20.48	41.71	239	311	2.44	2.98
Fidelity Bank of Florida, National Association	No	Merritt Island	360,291	(990)	(0.36)	(8.25)	3.19	4.62	7.83	23.09	3,377	7,343	5.91	15.54
Florida Business Bank	No	Melbourne	121,550	(1,358)	(1.46)	(12.74)	2.68	8.86	17.47	32.79	303	386	3.36	4.20
Sunrise Bank	No	Cocoa Beach	109,438	(213)	(0.24)	(10.31)	3.59	4.28	7.39	21.86	547	1,614	5.50	8.29
Total/Average			716,918	(2,161)	(0.40)	(6.67)	3.34	7.46	13.29	29.86	4,466	9,654	5.06	10.31
East Central - Total/Average			9,612,745	(1,082)	(0.32)	(4.49)	3.49	8.09	13.27	27.60	56,310	93,101	3.01	4.53
Tampa Bay														
Bradenton-Sarasota-Venice, FL (Metro)														
1st Manatee Bank	No	Parrish	90,155	429	0.68	6.96	4.66	9.10	14.53	21.01	307	248	1.38	1.09
Bank of Commerce	No	Sarasota	254,771	(2,640)	(1.27)	(24.76)	3.15	2.78	7.27	15.07	4,873	5,081	3.06	10.31
Community Bank & Company	No	Bradenton	733,568	3,152	0.84	8.20	3.96	9.66	12.99	18.33	2,621	1,403	1.16	6.99
First America Bank	No	Bradenton	269,405	(1,614)	(0.81)	(8.06)	3.16	8.29	14.30	26.56	3,024	2,308	2.15	2.79
Florida Shores Bank - Southwest	No	Venice	298,938	1,007	0.47	5.11	3.12	10.86	20.79	40.97	675	218	1.50	0.20
Gateway Bank of Southwest Florida	No	Sarasota	174,665	467	0.36	3.97	3.69	8.32	16.37	45.69	414	-	2.15	0.65
Insignia Bank	No	Sarasota	144,747	472	0.41	3.48	3.76	9.95	13.88	19.95	10	360	1.69	5.40
Sabal Palm Bank	No	Sarasota	85,117	(353)	(0.55)	(4.72)	3.62	8.03	13.66	22.62	1,177	1,190	1.63	1.80
Total/Average			2,051,366	920	0.02	(1.23)	3.64	8.37	14.22	26.28	13,101	10,808	1.74	4.73
Homosassa Springs, FL (Micro)														
Brannen Bank	Yes	Inverness	420,818	4,365	1.43	18.66	3.94	7.57	20.31	44.30	1,600	1,437	1.52	1.57
Nature Coast Bank	No	Hernando	59,458	(2)	-	(0.04)	3.69	10.08	12.76	17.94	65	4	1.57	2.84
Total/Average			480,276	4,363	0.72	9.31	3.82	8.83	16.54	31.12	1,665	1,441	1.53	1.73

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Lakeland-Winter Haven, FL (Metro)														
Bank of Central Florida	No	Lakeland	244,338	812	0.50	4.57	3.64	12.55	17.92	32.47	135	173	1.41	0.07
CenterState Bank of Florida, National Association	No	Winter Haven	1,923,351	819	0.06	0.61	3.74	8.01	15.46	30.76	20,186	19,051	2.17	2.58
Citizens Bank & Trust	Yes	Lake Wales	460,371	1,852	0.53	7.86	3.68	6.57	11.17	16.01	1,696	2,185	2.29	5.94
Community Southern Bank	No	Lakeland	195,564	441	0.33	3.27	3.65	11.96	18.24	34.25	348	255	1.37	0.66
Total/Average			2,823,624	3,924	0.36	4.08	3.68	9.77	15.70	28.37	22,365	21,664	2.06	2.78
Tampa-St.Petersburg-Clearwater, FL (Metro)														
American Momentum Bank	No	Tampa	887,213	3,087	0.57	2.78	4.67	17.41	18.91	12.93	1,848	1,541	1.07	5.50
Anderen Bank	No	Palm Harbor	203,566	841	0.54	3.09	3.52	16.00	21.41	28.89	(124)	1,268	2.09	4.18
Bank of Tampa	No	Tampa	1,023,105	3,499	0.47	5.44	3.67	8.59	13.59	37.64	5,223	2,128	2.94	2.22
Bay Cities Bank	No	Tampa	608,138	(1,546)	(0.35)	(3.40)	3.30	9.67	17.57	39.40	4,930	3,232	2.02	6.69
Central Bank	No	Tampa	79,697	1,145	1.90	16.81	3.67	12.15	18.24	35.06	627	242	4.49	0.26
Century Bank of Florida	Yes	Tampa	73,360	(216)	(0.39)	(4.52)	3.17	8.27	13.54	22.42	247	420	3.57	6.89
Cornerstone Community Bank	No	Saint Petersburg	254,982	372	0.19	2.14	3.64	8.14	12.03	19.51	1,252	1,682	2.53	5.96
First Citrus Bank	No	Tampa	231,964	189	0.11	1.14	3.28	9.39	13.95	25.62	-	434	1.47	3.49
First Home Bank	Yes	Seminole	75,407	(2,706)	(4.43)	(58.29)	3.81	7.64	11.72	16.10	1,551	2,204	2.04	7.81
First National Bank of Pasco	No	Dade City	162,221	(1,822)	(1.41)	(16.02)	4.07	8.15	14.12	26.70	5,088	2,569	4.04	5.92
Flagship Community Bank	No	Clearwater	107,770	(354)	(0.48)	(3.92)	4.20	9.51	13.36	21.14	1,182	820	2.58	7.41
Florida Bank	No	Tampa	744,119	(17,064)	(2.84)	(47.40)	2.76	5.97	10.33	30.01	15,651	16,611	4.36	7.25
Florida Traditions Bank	No	Dade City	240,120	816	0.50	4.35	3.91	13.45	16.93	18.47	1,068	175	1.87	0.82
Freedom Bank of America	No	Saint Petersburg	82,279	(421)	(0.64)	(10.22)	4.05	6.20	8.29	10.51	232	502	2.18	5.89
GulfShore Bank	No	Tampa	195,829	(128)	(0.10)	(1.24)	2.92	7.01	12.75	44.35	447	39	1.42	0.72
Heritage Bank of Florida	No	Lutz	246,721	(2,550)	(1.36)	(21.70)	3.35	3.88	6.26	13.17	5,649	6,481	3.92	9.04
Hillsboro Bank	No	Plant City	104,907	546	0.70	5.65	4.04	12.36	23.30	60.12	350	288	2.66	3.20
Jefferson Bank of Florida	No	Oldsmar	138,957	358	0.39	2.80	3.66	14.60	23.56	26.97	78	429	2.48	0.58
NorthStar Bank	No	Tampa	182,724	423	0.34	3.58	2.93	8.52	23.83	57.69	471	67	2.38	1.25
Old Harbor Bank	No	Clearwater	209,048	(9,944)	(6.06)	NA	2.91	(1.84)	(2.65)	26.05	8,078	8,769	3.41	13.91
Palm Bank	No	Tampa	134,167	(996)	(0.97)	(13.67)	3.46	6.89	11.98	34.81	1,177	1,927	3.18	6.32
Patriot Bank	No	Trinity	124,221	(696)	(0.71)	(5.93)	4.32	8.48	11.89	11.05	873	1,535	1.94	5.92
Pilot Bank	No	Tampa	216,103	(1,668)	(1.02)	(11.01)	3.94	7.89	11.07	16.70	2,798	3,624	2.76	8.63
Platinum Bank	Yes	Brandon	388,362	1,539	0.55	6.36	3.69	8.67	17.81	24.44	999	1,436	2.03	2.46
Southern Commerce Bank, National Association	No	Tampa	113,461	(3,108)	(3.65)	(22.78)	2.06	14.07	26.38	48.23	1,225	2,604	13.65	28.70
TCM Bank, National Association	No	Tampa	165,408	4,584	3.84	20.50	10.50	20.10	22.95	13.64	1,320	4,431	5.07	0.41
USAmeriBank	No	Clearwater	1,142,553	6,107	0.77	10.03	3.94	7.09	10.10	12.53	4,663	1,689	1.70	1.03
Valrico State Bank	No	Valrico	190,650	(504)	(0.35)	(1.58)	4.09	13.83	19.25	28.98	1,236	2,950	2.60	4.41
Total/Average			8,327,052	(20,217)	(0.50)	(5.07)	3.84	9.72	15.09	27.25	68,139	70,097	2.59	4.69
Tampa Bay - Total/Average			13,682,318	(11,010)	0.15	1.77	3.74	9.17	15.39	28.26	105,270	104,010	2.33	4.20

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2011

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Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
South Central														
First Bank	No	Clewiston	239,963	(1,349)	(0.74)	(9.16)	4.04	7.38	10.73	9.90	3,137	3,250	2.16	6.36
First National Bank of Wauchula	Yes	Wauchula	84,496	(108)	(0.17)	(1.59)	4.36	10.90	20.30	33.50	731	254	2.55	1.73
First State Bank of Arcadia	Yes	Arcadia	123,408	899	0.91	10.26	4.90	9.29	14.55	18.21	1,150	280	3.20	2.48
Heartland National Bank	No	Sebring	280,353	1,333	0.62	7.12	3.85	8.77	14.79	28.88	537	1,658	2.78	6.39
Highlands Independent Bank	No	Sebring	264,234	(1,153)	(0.55)	(7.40)	3.80	6.88	11.86	25.97	3,054	3,717	5.00	7.69
Wauchula State Bank	Yes	Wauchula	563,981	6,309	1.47	16.44	4.48	9.42	15.03	23.31	4,610	3,271	2.24	3.05
South Central - Total/Average			1,556,435	5,931	0.26	2.61	4.24	8.77	14.54	23.30	13,219	12,430	2.85	4.83
Southwest														
Cape Coral-Fort Myers, FL (Metro)														
Edison National Bank	Yes	Fort Myers	197,047	253	0.17	2.01	3.25	8.45	17.01	35.26	924	1,502	2.07	0.89
FineMark National Bank & Trust	No	Fort Myers	430,071	1,177	0.39	4.75	2.43	9.15	17.93	41.75	215	90	1.66	0.07
First Community Bank of Southwest Florida	No	Fort Myers	301,588	(4,700)	(1.97)	(52.00)	2.75	3.41	6.03	8.46	2,615	3,072	2.95	11.26
Florida Gulf Bank	No	Fort Myers	347,255	317	0.12	1.45	3.74	8.40	13.35	17.80	3,375	2,778	2.90	0.95
Preferred Community Bank	No	Fort Myers	77,163	(135)	(0.23)	(2.13)	3.48	8.25	14.57	19.73	128	450	2.59	6.49
Sanibel Captiva Community Bank	No	Sanibel	228,047	(470)	(0.27)	(3.15)	4.18	8.58	12.98	12.50	2,120	2,440	1.98	8.67
Total/Average			1,581,171	(3,558)	(0.30)	(8.18)	3.31	7.71	13.65	22.58	9,377	10,332	2.39	4.05
Naples-Marco Island, FL (Metro)														
Bank of Naples	No	Naples	152,963	(5,316)	(4.27)	(107.02)	2.69	2.54	5.89	36.61	2,290	6,337	8.99	9.79
First National Bank of the Gulf Coast	No	Naples	370,679	(2,420)	(0.92)	(7.11)	2.89	15.95	31.40	42.78	1,316	22	1.53	0.49
Royal Palm Bank of Florida	No	Naples	95,978	(2,740)	(3.36)	(127.43)	2.83	2.11	4.66	26.77	713	4,355	7.98	16.11
Shamrock Bank of Florida	Yes	Naples	78,099	(1,504)	(2.52)	(15.56)	3.17	15.59	24.55	29.51	1,260	1,612	2.30	2.07
Total/Average			697,719	(11,980)	(2.77)	(64.28)	2.90	9.05	16.63	33.92	5,579	12,326	4.77	4.85

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2011

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Punta Gorda, FL (Metro)														
Calusa National Bank	No	Punta Gorda	147,475	211	0.19	2.26	4.16	8.75	15.85	29.33	1,066	777	1.94	1.93
Charlotte State Bank	Yes	Port Charlotte	240,815	852	0.47	5.72	3.79	8.23	13.58	34.59	2,469	1,725	3.72	4.34
Englewood Bank	Yes	Englewood	169,067	(825)	(0.63)	(6.88)	3.87	8.63	13.68	21.97	2,332	1,127	5.21	4.79
Encore National Bank	No	Naples	243,269	(295)	(0.17)	(1.36)	3.39	10.24	20.80	59.37	239	230	2.00	1.00
Total/Average			800,626	(57)	(0.04)	(0.07)	3.80	8.96	15.98	36.32	6,106	3,859	3.41	2.98
Southwest - Total/Average			3,079,516	(15,595)	(1.03)	(24.17)	3.33	8.57	15.42	30.94	21,062	26,517	3.14	3.95
Southeast														
Key West, FL (Micro)														
First State Bank of the Florida Keys	Yes	Key West	786,525	(3,558)	(0.62)	(7.81)	3.23	8.18	17.04	18.66	8,214	8,751	3.17	4.68
Total/Average			786,525	(3,558)	(0.62)	(7.81)	3.23	8.18	17.04	18.66	8,214	8,751	3.17	4.68
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)														
1st National Bank of South Florida	No	Homestead	299,231	108	0.05	0.54	3.08	9.62	15.81	25.04	490	448	1.16	5.05
1st United Bank	No	Boca Raton	1,242,555	3,006	0.32	2.58	4.84	8.94	19.87	26.79	4,800	4,855	1.61	2.76
American National Bank	No	Oakland Park	213,879	1,541	0.93	7.65	4.54	12.67	19.42	38.11	545	834	1.30	4.00
Anchor Commercial Bank	Yes	Juno Beach	135,074	(260)	(0.24)	(5.30)	3.62	4.34	7.49	20.11	1,525	4,750	3.34	9.75
BAC Florida Bank	No	Coral Gables	1,151,780	583	0.07	0.78	2.57	8.17	17.03	17.05	7,570	8,041	1.54	2.65
Bank of Belle Glade	No	Belle Glade	71,807	189	0.34	3.57	3.04	9.58	28.64	59.83	48	46	2.19	0.64
Bank of Coral Gables	No	Coral Gables	121,506	(2,760)	(2.62)	(41.67)	3.05	5.49	11.44	33.78	1,759	2,118	3.89	7.05
Banesco USA	No	Coral Gables	445,197	1,710	0.55	5.99	3.78	9.52	16.95	45.96	1,294	680	1.49	1.04
Biscayne Bank	No	Coconut Grove	233,884	535	0.32	4.42	3.90	7.33	11.85	18.61	1,425	1,784	1.60	1.16
Broward Bank of Commerce	No	Fort Lauderdale	124,317	908	1.05	9.26	3.92	12.76	20.15	39.08	66	-	1.21	0.00
City National Bank of Florida	No	Miami	3,929,798	30,087	1.03	5.06	3.47	10.67	18.53	40.35	-	5,972	4.05	1.25
Coconut Grove Bank	No	Miami	640,640	(1,628)	(0.34)	(3.30)	3.50	9.63	19.18	30.48	6,050	9,157	4.18	2.65
Community Bank of Broward	No	Dania Beach	476,357	764	0.21	2.55	3.94	8.38	13.07	9.03	1,350	2,606	1.87	9.50
Community Bank of Florida, Inc.	No	Homestead	542,016	887	0.21	2.61	3.78	7.27	10.75	14.13	613	6,686	1.60	8.74
Continental National Bank of Miami	No	Miami	292,719	433	0.21	2.37	3.91	8.50	16.20	34.61	608	499	1.32	2.35
Desjardins Bank, National Association	No	Hallandale	178,165	953	0.74	7.89	3.37	14.20	35.62	39.43	412	807	2.27	1.64
JGB Bank, National Association	No	Miami	369,688	1,101	0.40	3.51	3.38	11.77	19.16	34.48	765	4,455	2.62	3.52
Eastern National Bank	No	Miami	408,402	(68)	(0.02)	(0.24)	3.20	8.54	16.00	14.91	3,898	4,266	2.35	6.57
Enterprise Bank of Florida	Yes	North Palm Beach	240,259	(763)	(0.40)	(3.71)	3.29	13.97	16.91	24.24	5,310	5,681	2.74	5.50
Espirito Santo Bank	No	Miami	616,215	3,726	0.83	10.39	3.37	8.39	16.13	29.71	1,674	1,497	1.86	1.31
EuroBank	No	Coral Gables	83,434	(1,356)	(1.94)	(45.27)	2.53	4.14	10.60	7.87	128	348	2.72	21.45
Executive National Bank	No	Miami	281,505	718	0.34	3.64	3.87	9.03	15.88	34.50	608	1,084	2.23	1.86

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2011

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Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
First Bank of Miami	No	Coral Gables	260,497	232	0.12	1.29	3.73	9.59	13.17	43.58	445	971	0.52	4.82
First Bank of the Palm Beaches	No	West Palm Beach	72,155	40	0.08	0.73	4.70	10.67	15.65	27.54	135	849	3.18	4.06
First National Bank of South Miami	No	South Miami	401,502	588	0.20	2.17	2.92	9.86	18.06	41.48	760	319	1.94	2.40
First Southern Bank	No	Boca Raton	965,948	7,509	0.97	6.51	4.60	14.97	22.04	12.61	1,560	2,555	1.93	6.36
FirstCity Bank of Commerce	Yes	North Palm Beach	72,079	(887)	(1.64)	(20.12)	3.54	7.29	12.83	46.13	279	106	2.80	0.00
Flagler Bank	Yes	West Palm Beach	113,063	(757)	(0.83)	(13.19)	3.64	6.37	10.34	16.62	1,075	586	5.82	13.53
Florida Shores Bank - Southeast	No	Pompano Beach	154,052	(1,509)	(1.44)	(15.68)	4.29	10.58	15.49	28.73	1,461	1,310	1.67	0.45
Floridian Community Bank, Inc.	No	Davie	232,273	467	0.27	3.04	3.77	9.12	12.71	24.75	504	321	2.16	2.91
Grand Bank & Trust of Florida	No	West Palm Beach	334,834	(9,166)	(3.13)	(58.86)	2.97	4.49	7.70	19.37	8,170	7,923	3.59	7.82
Great Eastern Bank of Florida	No	Miami	59,650	(1,502)	(3.26)	(29.34)	3.40	9.77	14.77	24.13	1,061	729	2.87	7.61
Great Florida Bank	No	Miami Lakes	1,192,419	(7,496)	(0.70)	(14.99)	2.24	4.67	8.40	21.74	8,493	21,234	2.36	12.63
Helm Bank USA	Yes	Miami	827,439	4,126	0.67	9.20	3.60	7.73	22.20	63.05	5,100	3,846	2.90	1.66
Intercontinental Bank	No	West Miami	166,000	607	0.55	4.88	2.29	10.95	33.69	88.58	10	32	0.81	0.37
Intercredit Bank, NA	No	Miami	256,243	(3,981)	(2.06)	(23.21)	3.34	9.08	16.65	25.30	962	1,104	2.60	4.45
International Finance Bank	No	Miami	377,737	(4,460)	(1.29)	(16.46)	3.82	6.27	10.91	23.53	11,761	13,321	3.79	12.11
Landmark Bank, National Association	No	Fort Lauderdale	291,114	1,095	0.47	4.44	4.13	10.90	16.15	21.28	1,205	2,225	4.43	10.52
Legacy Bank of Florida	No	Boca Raton	292,423	(5,607)	(2.39)	(50.65)	3.40	5.04	8.19	24.12	7,368	6,510	2.73	7.40
Marquis Bank	No	Coral Gables	172,827	108	0.13	0.70	3.29	18.09	28.61	60.27	209	10	2.72	2.66
Sabadell United Bank, N.A.	No	Miami	3,671,250	11,430	0.58	5.84	3.38	11.26	21.06	30.58	4,902	2,773	1.41	3.45
Mercantil Commercebank, National Association	No	Coral Gables	6,755,900	8,567	0.17	1.72	2.34	8.94	17.99	24.54	41,405	36,853	1.73	4.04
Natbank, National Association	No	Hollywood	101,645	568	0.71	5.17	3.33	14.32	24.87	8.11	(264)	80	1.32	2.13
Northern Trust, National Association	No	Miami	16,103,864	95,517	0.96	9.20	2.56	9.73	13.94	33.10	47,209	53,177	1.07	1.18
Ocean Bank	No	Miami	3,400,218	(21,996)	(0.82)	(18.20)	3.54	4.71	8.96	30.41	18,574	30,022	2.58	8.92
OptimumBank	No	Fort Lauderdale	166,940	(3,503)	(2.58)	(85.92)	1.99	2.54	4.77	24.81	652	1,739	3.17	21.80
Pacific National Bank	No	Miami	340,532	(416)	(0.16)	(1.27)	3.86	12.74	26.71	24.72	237	2,424	2.46	4.53
Palm Beach Community Bank	Yes	West Palm Beach	180,363	1,419	1.15	7.53	4.39	14.48	26.67	26.97	180	-	0.99	0.00
Paradise Bank	Yes	Boca Raton	287,977	1,479	0.64	8.99	3.62	8.05	12.59	18.12	1,271	2,265	2.72	2.82
Plus International Bank	No	Miami	93,059	291	0.38	3.24	4.85	13.37	36.37	59.86	708	736	0.98	0.00
Professional Bank	No	Coral Gables	132,671	439	0.47	4.34	3.45	10.72	17.92	42.94	10	128	1.81	1.07
Regent Bank	No	Davie	443,115	(6,258)	(1.78)	(20.66)	4.20	7.16	10.26	9.57	7,740	6,701	2.06	7.12
Security Bank, N.A.	No	North Lauderdale	102,820	(5,078)	(6.06)	(101.48)	3.51	4.13	8.09	13.94	389	1,395	5.53	20.47
Stonegate Bank	No	Fort Lauderdale	847,909	8,744	1.53	10.88	4.09	13.20	18.74	23.06	8,013	7,136	2.05	2.16
Sunstate Bank	No	Miami	163,768	(2,985)	(2.31)	(20.37)	3.04	9.20	13.13	22.99	3,960	3,841	5.27	8.63
Terrabank, NA	No	Miami	272,384	980	0.50	5.24	3.51	9.05	15.08	34.06	454	311	1.47	3.20
TotalBank	No	Coral Gables	2,260,370	4,548	0.28	1.66	3.20	9.77	16.60	19.56	4,841	9,263	1.83	1.38
TransCapital Bank	Yes	Sunrise	244,414	(3,018)	(1.65)	(21.26)	2.79	7.53	10.58	18.09	4,060	5,505	3.87	22.75
U.S. Century Bank	No	Doral	1,500,209	(68,639)	(5.51)	(83.16)	3.42	4.54	6.80	18.14	64,875	45,109	5.73	13.43
Apollo Bank	No	Miami	212,435	243	0.18	1.43	3.53	11.32	16.30	49.69	53	129	1.24	1.39
Valley Bank	No	Fort Lauderdale	123,367	(3)	-	(0.04)	3.14	8.88	13.25	5.44	832	748	1.66	3.14
Total/Average			55,745,893	42,150	(0.40)	(8.58)	3.50	9.25	16.47	29.34	301,597	340,900	2.01	3.83

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2011

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Port St. Lucie, FL (Metro)														
Gulfstream Business Bank	No	Stuart	544,855	2,679	0.63	5.93	3.79	10.62	15.78	28.80	4,350	7,500	4.90	3.70
Seacoast National Bank	No	Stuart	2,049,399	5,264	0.34	3.46	3.48	9.73	17.72	29.44	1,542	12,088	2.35	2.75
Total/Average			2,594,254	7,943	0.49	4.70	3.64	10.18	16.75	29.12	5,892	19,588	2.96	2.95
Sebastian-Vero Beach, FL (Metro)														
Marine Bank & Trust Company	No	Vero Beach	140,324	(88)	(0.08)	(1.03)	3.90	6.35	9.22	19.16	863	1,844	3.35	6.03
Total/Average			140,324	(88)	(0.08)	(1.03)	3.90	6.35	9.22	19.16	863	1,844	3.35	6.03
Southeast - Total/Average			59,266,996	46,447	(0.15)	(3.18)	3.57	8.49	14.87	24.07	316,566	371,083	2.07	3.81