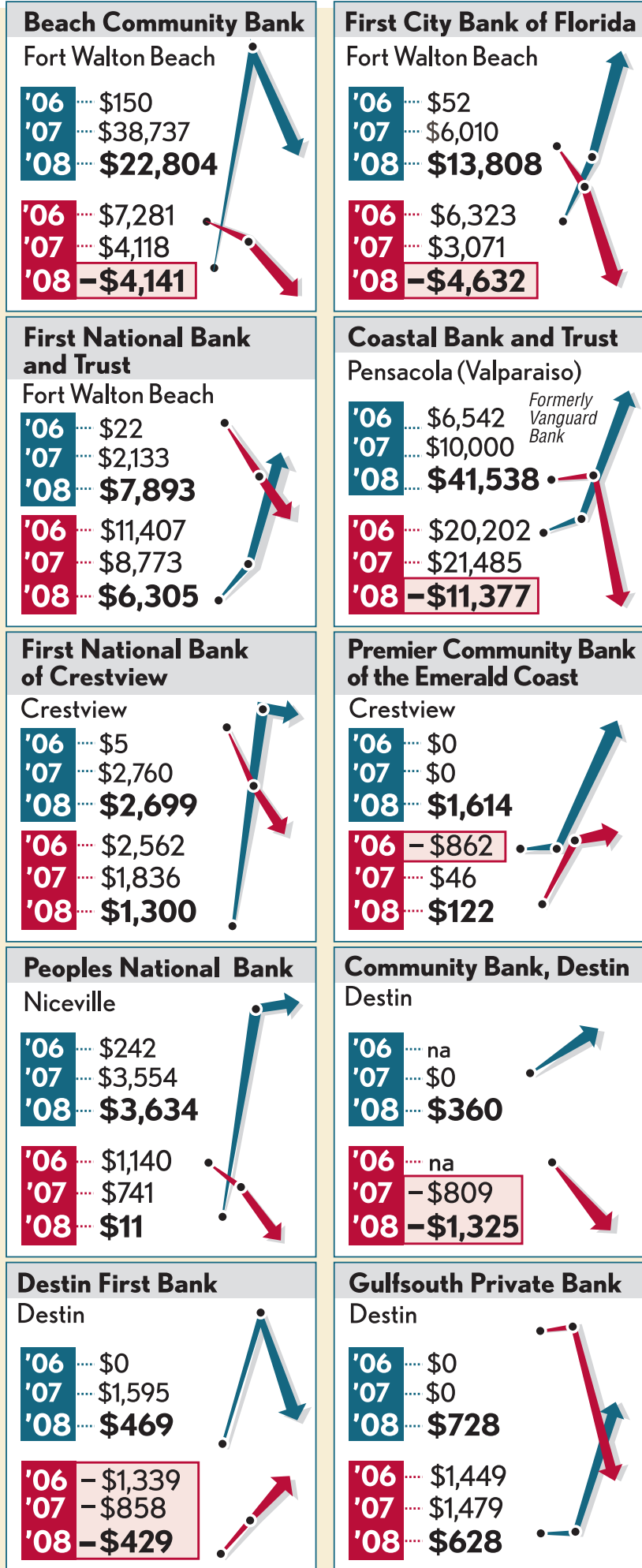


Northwest Florida's troubled real estate market has led to more challenging times for the region's community banks. As troubled loans have grown, the income of the region's banks has plummeted.

**COLOR KEY** Income Non-current loans



\* All figures are in thousands of dollars (000)

Sources: FDIC Uniform Bank Performance reports from Dec. 31, 2008; Office of Thrift Supervision reports from Dec. 31, 2008.



## Northwest Florida Bank Performance

Here are key figures indicating the performance of banks in Northwest Florida. The chart includes banks chartered in the area, as well as a handful of regional banks with multiple branches along the Emerald Coast.

Locally chartered banks	Location	2008* assets average	Income			Non-current loans			2008 risk-based capital ratio
			2008	2007	2006	2008	2007	2006	
Beach Community Bank	Fort Walton Beach	\$694,218	-\$4,141	\$4,118	\$7,281	\$22,804	\$38,737	\$150	10.94%
First City Bank of Florida	Fort Walton Beach	303,527	-4,632	3,071	6,323	13,808	6,010	52	10.40
First National Bank & Trust	Fort Walton Beach	370,658	6,305	8,773	11,407	7,893	2,133	22	19.18
Coastal Bank & Trust ***	Pensacola (Valparaiso)	1,895,834	-11,377	21,485	20,202	41,538	10,000	6,542	11.17
First National Bank of Crestview	Crestview	158,388	834	1,836	2,562	2,619	2,760	5	17.74
Premier Community Bank of the Emerald Coast	Crestview	102,901	122	46	-862	1,614	0	0	20.84
Peoples National Bank	Niceville	125,876	11	741	1,140	3,634	3,554	242	16.32
Community Bank, Destin	Destin	39,634	-1,325	-809	na	360	0	na	28.81
Destin First Bank	Destin	63,768	-429	-858	-1,339	469	1,595	0	25.85
GulfSouth Private Bank	Destin	145,854	628	1,479	1,449	728	0	0	15.07
Bank of Bonifay	Bonifay	230,370	-3564	-2662	4,836	14,048	8,428	589	9.57
Bay Bank & Trust Co.	Panama City	253,524	769	4,729	6,464	4,954	2,928	0	21.62
First National Bank Northwest Florida	Panama City	124,194	-2,265	2,534	3,830	4,754	390	70	25.51
Summit Bank	Panama City	38,799	-1,028	na	na	0	na	na	58.70
Vision Bank	Panama City	904,356	-81,187	-60,681	3,060	91,850	63,472	3,829	12.86
Coastal Community Bank	Panama City Beach	358,684	-10,997	1,562	24,026	11,026	11,257	2,307	9.60
Peoples First Community Bank **	Panama City	1,846,094	-5,648	3,937	5,306	167,282	30,239	4,502	11.00
▶ Banks chartered outside region with numerous branches in Northwest Florida									
Regions Bank	Birmingham, Ala.	139,585,056	-5,519,852	1,275,500	1,327,995	2,034,884	1,180,547	615,479	11.55
Colonial Bank	Montgomery, Ala.	26,908,796	-849,008	192,136	280,117	616,832	145,723	22,164	11.78
Whitney National Bank	New Orleans, La.	11,055,834	58,259	146,683	140,981	316,608	127,876	62,863	13.08
Prosperity Bank	St. Augustine, Fla	1,052,637	-9,777	11,191	15,375	35,461	15,860	2,311	9.13

\* All figures are in thousands of dollars (000)

Sources: FDIC Uniform Bank Performance reports from Dec. 31, 2008; Office of Thrift Supervision reports from Dec. 31, 2008

Peoples First's fiscal year (April-March) differs from all other banks, which use calendar years

\*\*Information for Peoples First Community bank provided by Office of Thrift Supervision Thrift Financial Report

\*\*\* Coastal Bank & Trust was created when Vanguard Bank and Trust of Valparaiso merged with Bank of Pensacola in mid-2008.