

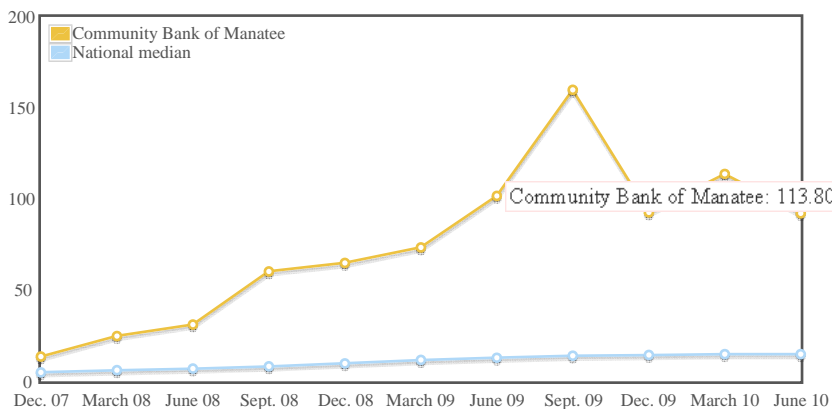


HOW HEALTHY IS THIS BANK?

Community Bank of Manatee

HEADQUARTERED IN LAKEWOOD RANCH, FL

THE TROUBLED ASSET RATIO



1. A "troubled asset ratio" compares the sum of troubled assets with the sum of Tier 1 Capital plus Loan Loss Reserves. Generally speaking, higher values in this ratio indicate that a bank is under more stress caused by loans that are not paying as scheduled. Each bank graphic is on its own scale: use caution when comparing two banks.

2. The graphs are for comparing this bank to the national median troubled asset ratio. Because the ratio varies so widely among the 7,900 banks across the nation, the scale is not consistent from bank to bank and the graphs should not be used to compare banks to one another.

FINANCIAL DETAILS FOR COMMUNITY BANK OF MANATEE

Line item	June 30, 2009	June 30, 2010
Assets	\$253,240,000	\$249,571,000
Deposits	\$217,126,000	\$204,908,000
Loans	\$187,176,000	\$178,104,000
Loan loss provision	\$6,935,000	\$899,000
Profit	\$-5,686,000	\$-1,725,000
Capital	\$10,131,000	\$22,480,000
Reserves	\$4,920,000	\$4,968,000
Loans 90 days or more past due	\$0	\$0
Non-accruing loans	\$12,899,000	\$14,002,000
Other real estate owned	\$2,430,000	\$11,341,000
Capital plus reserves	\$15,051,000	\$27,448,000
Total troubled assets	\$15,329,000	\$25,343,000

Note: The [Federal Deposit Insurance Corp.](#) insures deposit accounts up to \$250,000. The "troubled asset ratio" is not an FDIC statistic. It is derived by adding the amounts of loans past due 90 days or more, loans in non-accrual status and other real estate owned (primarily properties obtained through foreclosure) and dividing that amount by the bank's capital and loan loss reserves. It is reported as a percentage. For example, a bank with \$100,000 in "troubled assets" and \$1,000,000 in capital would have a "troubled asset ratio" of 10 percent. For a fuller explanation, see our methodology.

