

PUBLIC DISCLOSURE

December 3, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Riverside Bank of the Gulf Coast
Cape Coral, Florida**

**RSSDID Number: 2616076
SEN: 671568**

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

Note:	This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.
-------	---

TABLEOFCONTENTS

	PAGE
INSTITUTION	
OverallRating	1
LendingandCommunityDevelopmentTestTable	2
DescriptionofInstitution	3
ConclusionswithRespecttoPerformanceTests	5
LendingTest	6
CommunityDevelopmentTest	8
METROPOLITANAREA–CAPECORALASSESSMENTAREA	
ScopeofExamination	12
DescriptionofOperations	12
ConclusionswithRespecttoPerformanceTes ts	17
METROPOLITANAREASNOTREVIEWEDUSINGFULL-SCOPEPROCEDURES	
SarasotaAssessmentArea	21
NaplesAssessmentArea	21
APPENDIXA–ScopeofExamination	22
APPENDIXB–Demographic/LoanDistributionTables– LimitedReviewAreas	23
APPENDIXC–AggregateLendingTables	27
APPENDIXD–Glossary	30
APPENDIXE–DefinitionsandAbbreviations	33
APPENDIXF–GeneralInformation	34

TABLES

	PAGE
COMPOSITIONOFTHELOANPORTFOLIO	3
ANALYSISOFLENDINGINTHEASSESSMENTAREA–Institution	7
COMMUNITYDEVELOPMENTGRANTSANDDONATIONS–Institution	9
COMMUNITYDEVELOPMENTSERVICESDURINGREVIEWPERIOD –Institution	10
ASSESSMENTAREAUNEMPLOYMENTTABLE–CapeCoralAssessmentArea	14
ASSESSMENTAREADEMOGRAPHICS–CapeCoralAssessmentArea	15
ASSESSMENTAREALOANDISTRIBUTIONTABLE–CapeCoralAssessmentArea	16

INSTITUTION

INSTITUTION'S RATING

This institution is rated **SATISFACTORY**.

LENDING TEST

The bank's loan-to-deposit ratio is **MORE THAN REASONABLE** given the institution's size, financial condition, and assessment area credit needs. A **SUBSTANTIAL MAJORITY** of the bank's HMDA and small business loans are made in the bank's assessment area. The geographic distribution of loans reflects **POOR** dispersion throughout the assessment area. The distribution of borrowers reflects **REASONABLE** penetration among customers of different income levels and businesses of different sizes. The bank has not received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates **ADEQUATE** responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

INSTITUTION(Continued)

The following table indicates the performance level of Riverside Bank of the Gulf Coast with respect to the lending and community development tests.

PERFORMANCELEVELS	<u>RiversideBankoftheGulfCoast</u>	
	PERFORMANCE TESTS	
	LendingTest	CommunityDevelopment Test
Outstanding		
Satisfactory	X	X
NeedstoImprove		
SubstantialNoncompliance		

INSTITUTION(Continued)

DESCRIPTIONOFINSTITUTION

Riverside Bank of the Gulf Coast (Riverside Bank), a wholly owned subsidiary of Riverside Gulf Coast Banking Company, began operations in December 1997. Through common ownership, the bank is closely affiliated with Riverside National Bank of Fort Pierce, Florida. The bank currently operates 13 branches on Florida's west coast. Since the previous examination, the bank opened the following seven new banking facilities: the Santa Barbara office in Lee County; the Beneva office, the Venice Island office, and the East Venice office in Sarasota County; the Golden Gate Office and the Naples Wal-Mart office in Collier County; and the Bradenton Wal-Mart office in Manatee County.

The main office and five branch offices are located in Lee County; four branches are in Sarasota County; two branch offices are in Collier County; and one branch office is in Manatee County. The two branches located in Wal-Mart stores have ATMs. The remaining 11 offices are full service banking facilities with drive-through windows and ATMs.

As of September 30, 2007, the bank's total assets were \$596.5 million, an increase of 60.5 percent since December 31, 2004. Gross loans totaled \$400 million and total deposits were \$431.9 million. The composition of the loan portfolio according to the June 30, 2007 Consolidated Reports of Condition and Income (Call Report) was as follows:

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	6/30/2007		12/31/2006		12/31/2005	
	\$(000s)	Percent	\$(000s)	Percent	\$(000s)	Percent
Construction and Development	177,808	44.8%	202,613	50.5%	169,998	45.3%
Secured by One-to-Four-Family Dwellings	153,701	38.7%	144,008	35.9%	146,768	39.1%
Other Real Estate:						
Farmland	0	0.0%	0	0.0%	0	0.0%
Multifamily	4,913	1.2%	4,763	1.2%	4,810	1.3%
Nonfarm nonresidential	50,900	12.8%	42,081	10.5%	45,312	12.1%
Commercial and Industrial	4,211	1.1%	3,106	0.8%	3,460	0.9%
Loans to Individuals	5,199	1.3%	4,872	1.2%	5,005	1.3%
Agricultural Loans	0	0.0%	0	0.0%	0	0.0%
Total	\$396,732	100.00%	\$401,443	100.00%	\$375,353	100.00%

*This table does not include the entire loan portfolio. Specifically, it excludes loans to depositor institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

INSTITUTION(Continued)

As indicated by the preceding table, the bank's loan portfolio as of June 30, 2007 consisted primarily of construction and development loans, followed by loans secured by one-to-four family dwellings. From December 31, 2005 to June 30, 2007, the bank's loan portfolio increased 5.7 percent. The most significant growth in the bank's loan portfolio, by dollar amount, occurred in the construction and development loan portfolio. Although Riverside Bank offers a variety of loan products to meet the credit needs of its assessment area, the bank specializes in construction/permanent loans, other residential mortgage products, and commercial real estate loans.

Riverside Bank of the Gulf Coast complies with the requirements of the CRA. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment area. Also, no significant local economic factors affected the bank's ability to comply with the regulation. The bank received an "Outstanding" rating under small bank procedures at its previous CRA examination conducted by the Federal Reserve Bank of Atlanta on December 2, 2002.

INSTITUTION(Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

SCOPE OF EXAMINATION

Riverside Bank's CRA performance evaluation was based on CRA activities within its assessment area using the Interagency Intermediate Small Institution Examination Procedures. Under these procedures, effective as of September 1, 2005, intermediate small banks with assets sizes greater than \$250 million but less than \$1 billion may be evaluated using two separately rated tests; a lending test and a community development test, at the bank's election. The community development test includes an evaluation of community development loans, investments, and services in light of community development needs and the capacity of the bank.

The evaluation included an analysis of the bank's HMDA, small business, and community development loans originated; qualified investments and donations; and community development services provided from January 1, 2005 through June 30, 2007. Small business loans and loans subject to the reporting requirements of Regulation C—Home Mortgage Disclosure (HMDA) were reviewed for the lending tests since these loans make up a substantial percentage of the bank's loan portfolio and experienced high volume in terms of the number of loans originated during the review period.

For purposes of CRA, HMDA loans are those loans defined in the Federal Reserve Board's Regulation C. The HMDA loan categories are home purchase, home refinancing, home improvement, and multifamily loans. A small business loan is defined as a business loan with an original amount of \$1 million or less. A community development loan is a loan that has a purpose of providing affordable housing to or community services for low- or moderate-income persons, revitalizing or stabilizing low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies, or economic development through the financing of small businesses and farms that meet certain eligibility standards.

The bank has designated three assessment areas for CRA, comprising three metropolitan statistical areas (MSAs) in the state of Florida. The Cape Coral-Forrest Myers MSA consists of Lee County; the Naples-Marco Island MSA encompasses Collier County; and the Sarasota-Bradenton-Venice MSA consists of Sarasota and Manatee counties. Because the bank's main office and five of its branches are located in Lee County, the Cape

INSTITUTION(Continued)

Coral assessment area was reviewed using full-scope CRA examination procedures. The Naples and Sarasota assessment areas were examined using limited review examination procedures.

LENDING TEST

Overview

The bank's overall CRA rating was based primarily on Riverside Bank's performance in the Cape Coral Assessment Area. Performance in the Cape Coral Assessment Area was given greater weight because most of the bank's deposits and loans are in this assessment area. Of total loans originated during the review period, 83.5 percent of HMDA loans and 89.5 percent of small business loans were made in the Cape Coral Assessment Area. As of June 30, 2007, 81.6 percent of the bank's deposits and 46 percent of the bank's branches are located in the Cape Coral Assessment Area.

Based on the bank's size and lending capacity and the percentage of loans extended in its assessment areas, the overall rating of the institution for the lending test is **SATISFACTORY**.

The following detail the bank's efforts with regard to each performance criteria.

Loan-To-Deposit Analysis

Riverside Bank's average net loan-to-deposit (LTD) ratio for the 10 quarters ended June 30, 2007 was 94.1 percent and is considered **MORE THAN REASONABLE** given the institution's size, financial condition, and assessment area credit needs. During the ten-quarter period, the bank's LTD ratio ranged from a low of 82.8 percent as of March 31, 2005, to a high of 103.1 percent as of June 30, 2006. Riverside Bank's average LTD ratio was compared with the average LTD ratio of eight financial institutions of similar asset size with branch offices in the bank's assessment areas. The average LTD ratios for these eight banks ranged from a low of 66.3 percent to a high of 104.8 percent.

Assessment Area Concentration

A **SUBSTANTIAL MAJORITY** of the bank's lending occurred inside its assessment areas. The following table shows the distribution of loans that were originated from January 1, 2005 to June 30, 2007 inside and outside the bank's assessment areas, by number of loans and dollar amount, according to loan type.

INSTITUTION(Continued)

LendingInsideandOutsidetheAssessmentArea

LoanType	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HomeImprovement	27	96.4	\$1,424	96.9	1	3.6	\$45	3.1
HomePurchase-Conventional	1,476	90.2	\$348,948	90.6	160	9.8	\$36,399	9.4
Multi-FamilyHousing	4	100.0	\$1,284	100.0	0	0.0	\$0	0.0
Refinancing	386	95.5	\$68,906	95.8	18	4.5	\$3,058	4.2
TotalHMDArelated	1,893	91.4	\$420,562	91.4	179	8.6	\$39,502	8.6
SmallBusiness	143	99.3	\$29,249	100.0	1	0.7	\$2	0.0
TotalSmallBus.related	143	99.3	\$29,249	100.0	1	0.7	\$2	0.0
TOTALLOANS	2,036	91.9	\$449,811	91.9	180	8.1	\$39,504	8.1

Note:Affiliate loansnotincluded

As indicated by the table above, 91.9 percent of the bank's loans by both number and dollar volume were to customers and businesses inside the bank's assessment areas. This level of lending inside the assessment area indicates that the bank is serving the credit needs of its assessment areas.

Geographic Distribution

The bank's geographic distribution of loans reflects a **POOR** dispersion throughout the bank's assessment areas. This conclusion was based upon the bank's performance in the Cape Coral Assessment Area in comparison to available demographic data for the area and aggregate HMDA lending data. The analysis of HMDA and small business lending within the Cape Coral Assessment Area is discussed later in this report.

Distribution by Borrower Profile

The distribution of borrowers reflects **REASONABLE** penetration among customers of different income levels and businesses of different revenue sizes. This conclusion was based upon the bank's performance in the Cape Coral Assessment Area in comparison to available demographic data for the area and aggregate lending data for HMDA lending. The analysis of HMDA and small business lending within the Cape Coral Assessment Area is discussed later in this report.

INSTITUTION(Continued)

Responsiveness to Complaints

The bank has not received any CRA-related complaint since the previous examination.

COMMUNITY DEVELOPMENT TEST

Overview

According to the community development test, an institution should appropriately assess the needs in its community, engage in different types of community development activities based on those needs and the institution's capacity, and take reasonable steps to apply its community development resources strategically to meet those needs. Areas examined include community development lending, qualified community development investments, and community development services.

Taking into consideration the bank's capacity, competition, and the need and availability of opportunities for community development in the bank's assessment areas, the overall rating of the institution for the community development test is **SATISFACTORY**.

Riverside Bank of the Gulf Coast originated 29 community development loans totaling \$5.2 million during the review period. These were construction loans to developers for the purpose of building affordable single-family homes in Lehigh Acres, a moderate-income unincorporated community in the eastern portion of Lee County. Approximately \$2.1 million of these loans were to one developer, Stathas Contracting Inc., which specializes in building affordable housing for first-time homebuyers.

The bank's participation in CRA qualified investments consists of grants and donations totaling \$67,231 to revitalize or stabilize low- and moderate-income geographies or provide services to low- and moderate-income individuals. The following table depicts the bank's qualified investments and grants for the review period.

INSTITUTION(Continued)

RIVERSIDEBANKOFTHEGULFCOAST COMMUNITYDEVELOPMENTGRANTSandDONATIONS	
NAME	AMOUNT
CapeCoralAssessmentArea	
UnitedWayofLeeCounty,Inc.	\$6,970
CapeCoralCommunityFoundation	6,000
VeniceAreaBeautification,Inc.	100
EternalHomeandWeCareOutreachMinistry	250
CapeCoralHousingDevelopmentCorp.	500
FortMyersSoupKitchen	600
QualityLifeCenterofSWFloridaInc	1,000
PineManorImprovementAssociation	75
NorthFt.MyersChamberofCommerce	300
Total:CapeCoralAssessmentArea	\$15,795
SarasotaAssessmentArea	
UnitedWayofSarasotaCounty	636
SecondChanceLastOpportunity	250
LaurelCivicAssociationInc.	750
Total:SarasotaAssessmentArea	\$1,636
WholeBank	
TheSalvationArmy	300
HabitatforHumanity	49,500
Total:WholeBank	\$49,800
Total	\$67,231

According to the bank's chief financial officer, the yields on investment securities that contain CRA related credits do not compliment the bank's investment strategy. Therefore, the bank's board of directors and executive management feel that the community is better served by offering and delivering loan programs directly to the consumer rather than by placing bank funds into CRA related investments.

INSTITUTION(Continued)

RiversideBankoftheGulfCoastoffersfreechecki ngandfreebusinesscheckingaccounts thatbenefit low-and moderate-incomeindividualsandsmallbusinesses. Theseaccounts havenomonthlyfeesorrequiredbal ances. Althoughthebankhasnobranchesinlow-ormodera te-incomecensustracts,itoffersanumberofalte rnative systems for delivering retail-banking services to t he bank’s assessment area. These systems include t he following:

- ATMs-everybranchhasanATMonsite;also,the bank’sATMcardscanbeusedwithoutchargeatall PublixSupermarkets
- ExtendedpersonalbankingserviceincludingSaturda yofficehoursat7locations
- Telephone Banking – an automated phone banking line gives customers information about their bank accounts24hoursaday,7daysaweek
- InternetBanking

Officersandemployeesofthebankhaveusedtheir financialexpertisetoprovidefinancialservicest hatbenefit residents in the assessment area. The community de velopment services are responsive to the community developmentneeds of the assessment areas. The fol lowingtable shows some of the community developmen t services provided by representatives of the bank.

COMMUNITYDEVELOPMENTSERVICESFORRIVERSIDEBANKOF THEGULFCOAST		
ASSESSMENT AREA	ORGANIZATION	POSITION/SERVICE
CapeCoral	Cape Coral Housing Rehabilitation andDevelopmentCorporation	A bank employee serves as a board member for this o rganization, which assists low-and moderate-income first time h ome buyers with financing and available grants.
	CommunityRedevelopmentBoard	A bank employee ser ves on the board of this organization, which helps rehabilitate existing small businesses in dow n town Cape Coral and develop new businesses and buildings in this ar ea.
	FortMyersSoupKitchen	A bank employee is a board member of this organization, which feedsthehomelessandworkingpoor.
	CapeCoralCommunityFoundation	A bank employee se rves on the board of this organization, which helpstoprovidefinancialaid/fundingforlow-and moderate-income students seeking to further their education.
Sarasota	SecondChanceLastOpportunity	A bank empl oye e serves as the Treasurer of this organization. This group provides life management skills, health care, and economic skills to homeless and at-risk families with no or low-income. The groupservesover1,000peopleperyear.

INSTITUTION(Continued)

In addition to the above activities, many of the bank's employees volunteer their time and effort to various non-profit community groups through the bank's C.O.R.E. (Community Outreach of Riverside Employees) program. The bank provides up to four hours per month of Volunteer Release Time for all employees to participate in eligible community service organizations and activities. If an employee volunteers at least 16 hours a year to an organization, the bank will award that organization a \$100 cash gift on behalf of the employee.

Compliance with Antidiscrimination Laws

Riverside Bank of the Gulf Coast solicits applications from all segments of its communities, including low- and moderate-income areas. The bank's policies and internal control procedures are adequate to ensure that the evaluation of credit applications is based solely on financial and economic considerations. The bank has adopted an antidiscrimination policy. No evidence of prohibited discrimination or the use of other illegal credit practices was noted during the examination. The bank complies with the substantive provisions of antidiscrimination laws and regulations.

METROPOLITANAREA:CAPECORALASSESSMENTAREA

SCOPEOFEXAMINATION

Riverside Bank's performance in the Cape Coral Assessment Area was reviewed using full-scope examination procedures. This assessment area includes all of Lee County, which is also the Cape Coral-Fort Myers MSA. As previously stated, Riverside Bank's total lending reviewed during this examination includes 83.5 percent of total HMDA loans and 89.5 percent of total small business loans that were originated in the Cape Coral Assessment Area. In addition, as of June 30, 2007, 81.6 percent of the bank's total deposits were in the Cape Coral Assessment Area. The dollar amount of HMDA loans exceeded the dollar amount of small business loans originated during the review period; therefore, HMDA loans were given more weight than small business loans in determining the bank's lending test performance for the Cape Coral Assessment Area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CAPE CORAL-FT. MYERS, FL MSA

Overview

Riverside Bank operates six banking offices and six ATMs in the Cape Coral Assessment Area. Five of the offices are located in middle-income census tracts and one office is in an upper-income tract. As of June 30, 2007, the bank had deposits of \$329.6 million in the assessment area, representing 81.6 of the bank's total deposits.

Demographic Data by Census Tracts

For all loans originated during the review period, 2000 census demographic data was used to define the bank's assessment area. The assessment area includes 117 census tracts. Two are low-income tracts, 20 are moderate-income tracts, 68 are middle-income tracts, and 27 are upper-income tracts.

Population Information

According to the 2000 census, the population of the Cape Coral Assessment Area was 440,888 persons, which represents approximately 2.8 percent of the state of Florida's total population of 15,982,378 persons. Between the 2000 census and population estimates as of July 1, 2006, the population of the bank's Cape Coral Assessment Area increased by 130,456 persons or 29.6 percent.

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Continued)

HousingCharacteristics

2000censusdataindicatesthatthemedianvalueof housingunitsintheassessmentareawas\$96,711, whichis 3.8percenthigherthanthemedianhousingvalueof rthestateofFloridat\$93,200.ByJune2005,t hemedian value of a single-family home in Lee County had ris en to \$281,000. The median age of housing in the assessment area is 17 years, which is slightly less thanthe median age for the housing stock for the state of Floridaat20years.

PovertyLevelsandHUDEstimatedMedianFamilyIncomesfor2005and2006

Accordingtothe2000census,6.7percentofthefa miliesintheCapeCoralAssessmentAreahadincome sthat werebelowthepovertylevel.43.3percentofthe familiesinlow-incomecensustractsand15.1perc entofthe families in moderate-income census tracts have inco mes below the poverty level. This level of poverty , particularlyinlow-incomecensustracts,coupledw iththelimitednumberofavailableowner-occupied housing unitsinthese tracts(only 13.3percentoftheent ireassessmentarea),couldhamperthefinancialin stitution's abilitytooriginateloansinthesetracts.

The2005HUDEstimatedmedianfamilyincomeforthe CapeCoralAssessmentAreawas\$53,700.Basedon thisfigure, low-income families in the assessment area had gross annual incomes of less than \$26,850, and moderate-income families had gross annual incomes r anging from \$26,850 to \$42,960. The 2006 HUD estimatedmedianfamilyincomefortheCapeCoralA sssessmentAreawas\$56,000.Accordingtothisesti mate, low-incomefamilieshadgrossannualincomesofles sthan\$28,000,andmoderate-incomefamilieshad gross annual incomes ranging from \$28,000 to \$44,800. Th e 2007 HUD estimated median family income for the Cape Coral Assessment Area is \$54,700. Based on HU D's estimate, low-income families had gross annual incomesoflessthan\$27,350,andmoderate-incomef amilieshadgrossannualincomesrangingfrom\$27,3 50to \$43,760.Bycomparingtheseincomelevelswithmed ianhousingvalues,itisapparentthatitmaybed ifficult for financial institutions to originate home purcha se loans (excluding manufactured housing) to low- a nd moderate-incomefamiliesbecauseofthelackofava ilablehomesinanaffordablepricerange.

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Continued)

EmploymentStatistics

According to the 2005 REIS, Cape Coral Assessment Area's employment was dependent on a wide array of industries including, but not limited to, federal government agencies, state and local government, retail trade, construction, administrative and waste services, accommodation and food services, and real estate.

The following table provides the unemployment rates for the Cape Coral Assessment Area.

UNEMPLOYMENT RATES (Not Seasonally Adjusted)			
2004(annualized)	2005(annualized)	2006(annualized)	June 2007(Monthly)
4.0%	3.2%	2.9%	4.2%

Competition

The Cape Coral Assessment Area is a highly competitive banking market due to the significant number of banks in this market. According to the June 30, 2007 FDIC/OTS Summary of Deposits Report, there are 44 financial institutions operating 229 branches in the assessment area. Riverside Bank of the Gulf Coast ranks 8th out of the 44 financial institutions in the assessment area with six branches and a deposit market share of 2.97 percent. Of 977 HMDA reporters in the Cape Coral Assessment Area, Riverside Bank ranked 42nd with a market share of 0.6 percent in 2006. Among the bank's competition in the area are financial institutions of all sizes, including local, statewide, multi-regional, and national banks. However, local competition does not seem to adversely affect the bank's ability to serve the credit needs of its assessment area.

Community Contact

As a part of the CRA examination, information was obtained from an economic development officer regarding local economic conditions and community credit needs. The contact stated that local financial institutions are presently doing a reasonable job of meeting the needs of the business community, but there are still ample opportunities for banks to provide loans and financial education to businesses of all sizes in the area.

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Cont inued)

The following tables show selected demographic and lending data for the Cape Coral Assessment Area based on 2000 census data. Certain components of the data in the table are discussed in this evaluation as they apply to particular parts of the analysis.

AssessmentAreaDemographics

AssessmentArea:FLCapeCoral

IncomeCategories	Tract Distribution		Familiesby TractIncome		Families<Poverty Levelas%of FamiliesbyTract		FamiliesbyFamily Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.7	2,090	1.6	906	43.3	22,017	17.1
Moderate-income	20	17.1	18,440	14.4	2,789	15.1	25,614	19.9
Middle-income	68	58.1	80,176	62.4	4,285	5.3	29,947	23.3
Upper-income	27	23.1	27,717	21.6	616	2.2	50,845	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
TotalAssessmentArea	117	100.0	128,423	100.0	8,596	6.7	128,423	100.0
	HousingUnits byTract	HousingTypesbyTract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,069	1,248	0.9	40.7	1,591	51.8	230	7.5
Moderate-income	37,265	17,856	12.4	47.9	12,959	34.8	6,450	17.3
Middle-income	144,203	92,210	63.9	63.9	24,057	16.7	27,936	19.4
Upper-income	60,868	32,942	22.8	54.1	5,736	9.4	22,190	36.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
TotalAssessmentArea	245,405	144,256	100.0	58.8	44,343	18.1	56,806	23.1
	TotalBusinessesby Tract	BusinessesbyTract&RevenueSize						
		LessThanor=\$1 Million		Over\$1 Million		RevenueNot Reported		
		#	%	#	%	#	%	
Low-income	286	1.1	245	1.0	35	1.9	6	0.7
Moderate-income	3,469	13.1	2,977	12.5	354	18.7	138	16.9
Middle-income	16,351	61.7	14,862	62.4	1,009	53.4	480	58.7
Upper-income	6,409	24.2	5,723	24.0	492	26.0	194	23.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
TotalAssessmentArea	26,515	100.0	23,807	100.0	1,890	100.0	818	100.0
	PercentageofTotalBusinesses:			89.8		7.1		3.1

Basedon2000CensusInformation.

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Cont inued)

LoanDistributionTable

AssessmentArea:FLCapeCoral

IncomeCategories	HMDA							
	ByTractIncome				ByBorrowerIncome			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	HomePurchase							
Low	2	0.2%	234	0.1%	17	1.4%	2,267	0.7%
Moderate	49	4.0%	8,564	2.8%	43	3.5%	5,638	1.8%
Middle	1,014	82.0%	234,726	76.4%	103	8.3%	19,303	6.3%
Upper	172	13.9%	63,801	20.8%	582	47.0%	156,058	50.8%
Unknown	0	0.0%	0	0.0%	492	39.8%	124,059	40.4%
Total	1,237	100.0%	307,325	100.0%	1,237	100.0%	307,325	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	8	2.5%	434	0.7%
Moderate	14	4.4%	1,386	2.4%	28	8.8%	2,472	4.2%
Middle	255	80.4%	41,911	71.7%	45	14.2%	6,947	11.9%
Upper	48	15.1%	15,140	25.9%	138	43.5%	29,765	50.9%
Unknown	0	0.0%	0	0.0%	98	30.9%	18,819	32.2%
Total	317	100.0%	58,437	100.0%	317	100.0%	58,437	100.0%
	HomeImprovement							
Low	0	0.0%	0	0.0%	1	4.5%	78	6.2%
Moderate	1	4.5%	61	4.9%	6	27.3%	200	15.9%
Middle	18	81.8%	903	72.0%	7	31.8%	312	24.9%
Upper	3	13.6%	290	23.1%	7	31.8%	624	49.8%
Unknown	0	0.0%	0	0.0%	1	4.5%	40	3.2%
Total	22	100.0%	1,254	100.0%	22	100.0%	1,254	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	551	42.9%	0	0.0%	0	0.0%
Middle	2	50.0%	533	41.5%	0	0.0%	0	0.0%
Upper	1	25.0%	200	15.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	1,284	100.0%
Total	4	100.0%	1,284	100.0%	4	100.0%	1,284	100.0%
	HMDATotals							
Low	2	0.1%	234	0.1%	26	1.6%	2,779	0.8%
Moderate	65	4.1%	10,562	2.9%	77	4.9%	8,310	2.3%
Middle	1,289	81.6%	278,073	75.5%	155	9.8%	26,562	7.2%
Upper	224	14.2%	79,431	21.6%	727	46.0%	186,447	50.6%
Unknown	0	0.0%	0	0.0%	595	37.7%	144,202	39.2%
Total	1,580	100.0%	368,300	100.0%	1,580	100.0%	368,300	100.0%
	SMALLBUSINESS							
	#	%	\$(000s)	%				
	ByTractIncome							
Low	0	0.0%	0	0.0%				
Moderate	24	18.8%	6,207	24.2%				
Middle	88	68.8%	14,380	56.1%				
Upper	16	12.5%	5,031	19.6%				
Unknown	0	0.0%	0	0.0%				
Total	128	100.0%	25,618	100.0%				
	ByRevenue							
\$1MillionorLess	99	77.3%	18,409	71.9%				
Over\$1Million	21	16.4%	6,022	23.5%				
NotKnown	8	6.3%	1,187	4.6%				
Total	128	100.0%	25,618	100.0%				
	ByLoanSize							
\$100,000orless	69	53.9%	2,686	10.5%				
\$100,001-\$250,000	23	18.0%	4,144	16.2%				
\$250,001-\$1Million	36	28.1%	18,788	73.3%				
Total	128	100.0%	25,618	100.0%				

OriginationsandPurchases

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Continued)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Overview

In the Cape Coral Assessment Area, Riverside Bank's number and dollar volume of HMDA loans greatly exceeded the number and dollar volume of small business loans originated during the review period. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating for the assessment area.

Geographic Distribution

For this analysis, the geographic distribution of HMDA and small business lending was compared with available demographic information. Performance context issues were also considered, including the performance of other lenders.

HMDA lending in low-income tracts at 0.1 percent is less than the percentage of owner-occupied units in these tracts at 0.9 percent. HMDA lending in moderate-income tracts at 4.1 percent is significantly less than the percentage of owner-occupied units in these tracts at 12.4 percent. The bank's lending in low- and moderate-income census tracts was compared to 2006 HMDA aggregated data. The HMDA aggregated data consists of the combined total of lending activity reported by all lenders subject to HMDA in the assessment area. Although the bank did not originate any HMDA loans in 2006 in low-income tracts, the aggregate performance was similar, with only 0.5 percent of HMDA lending taking place in low-income tracts (see the aggregate comparison distribution table in Appendix C on page 27). The bank's lending in moderate-income tracts at 5.5 percent is significantly less than the aggregate at 10.1 percent.

Several performance context issues exist that help explain the bank's low level of HMDA lending in low- and moderate-income census tracts in the Cape Coral assessment area. First, there are only two low-income census tracts in the assessment area, which encompass a lot of Lee County. Very little HMDA lending is conducted in either of these contiguous census tracts; the aggregate performance for 2006 is less than 1 percent of total HMDA loans. In addition, these two tracts are located east of the Caloosahatchee River while the bank's nearest branch is west of the river. Also, according to bank management, the low-income census tracts within Lee County are primarily industrial areas with few residential areas.

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Continued)

Of the 117 census tracts in Lee County, 20 (17.1 percent) are moderate-income tracts. At present, the bank does not have any branches in low- or moderate-income tracts. Those individuals living in moderate-income census tracts are less inclined to apply for a residential mortgage from a community bank that is not within their immediate vicinity, particularly when closer, larger, competing banks can offer them comparable or better rates.

Riverside Bank did not originate any small business loans in low-income census tracts during the review period; however, only 1 percent of small businesses in the assessment area are located in these tracts. The bank's percentage of small business lending in moderate-income tracts at 18.8 percent was significantly greater than the percentage of small businesses located in these tracts at 12.5 percent. According to the 2006 Aggregate Comparison Loan Distribution Table in Appendix C on page 27, the bank did not originate any small business loans in low-income tracts in 2006; however, the aggregate performance was only 0.7 percent. Also, the bank's small business lending in moderate-income tracts at 7.3 percent was less than the aggregate at 11.4 percent.

Based on the above demographic factors, competition, aggregate lending data, and the fact that HMDA lending is weighted more heavily than small business lending, Riverside Bank's performance with regard to the geographic distribution of HMDA and small business lending reflects **POOR** dispersion throughout the assessment area.

Distribution by Borrower Profile

For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared with available demographic information. Performance context issues were also considered, including the performance of other banks.

The bank's percentage of HMDA lending to low-income borrowers at 1.6 percent was significantly less than the percentage of low-income families in the assessment area at 17.1 percent. Additionally, the bank's percentage of HMDA lending to moderate-income borrowers at 4.9 percent was much less than the percentage of moderate-income families in the assessment area at 19.9 percent. Several performance context issues may explain the bank's low level of HMDA lending to low- and moderate-income borrowers compared to the percentage of these borrowers within the bank's assessment area.

METROPOLITAN AREA: CAPE CORAL ASSESSMENT AREA (Continued)

During the review period, the price of homes rose dramatically in the bank's assessment area, making it much more difficult for low- and moderate-income borrowers to find affordable housing. According to an article in the Fort Myers News Press dated July 26, 2007, the median price of a single family home in Lee County in June 2005 was \$281,000, up from \$191,000 in June 2004. The median price fell by approximately 4.5 percent in June 2006 to \$269,100. Also, according to the February 2007 newsletter published by the University of Florida Shimberg Center for Affordable Housing, the housing affordability index for Lee County in 2005 was 66.65. This calculated index indicates that the median household income in the area was 33.35 percent below the amount typically needed to qualify for a mortgage of finance an existing median-priced home.

According to HUD, the 2005 estimated median family income in the assessment area was \$53,700. Low-income families are defined as having a median family income that is less than 50 percent of the area median family income, or less than \$26,850. Moderate-income families have a median family income that is 50 to 80 percent of the median family income, or a maximum of \$42,960. In 2006 the estimated median family income for the assessment area was \$56,000. Based on this figure, low-income families would have an income of less than \$28,000 and moderate-income families would have an income of no greater than \$44,800. Using the example of a 30-year fixed rate loan at 5.5 percent for a \$275,000 home, the mortgage payment would be \$1,560 per month (excluding taxes and insurance). A moderate-income family would have to pay over one-third of its gross income, and a low-income family would have to pay approximately 67 percent of its gross income for the mortgage payment alone. Most low- and moderate-income families would have difficulty meeting these payments.

In 2006 only, the bank's HMDA lending to low-income borrowers at 1.8 percent exceeded the aggregate at 1.2 percent. Also, the bank's HMDA lending to moderate-income borrowers in 2006 at 5.5 percent nearly matched the aggregate at 5.8 percent. As previously stated, the aggregate consists of all lenders in the assessment area subject to HMDA reporting. These lenders include mortgage companies and banks that were offering subprime loans during this period to moderate-income borrowers who did not qualify for traditional financing. Riverside Bank does not make subprime loans, although the bank has a program to assist low- and moderate-income families to qualify for a home purchase loan.

METROPOLITANAREA:CAPECORALASSESSMENTAREA(Cont inued)

Withregardtosmallbusinesslending,thebank'sleveloflendingtosmallbusinessesat77.3percent is slightly less than the percentage of businesses with reported gross annual revenues of \$1 million or less in the assessment area, at 89.8 percent. However, the bank originated a majority (71.9 percent) of its small business loans in the sample for amounts of \$250,000 or less, and nearly 54 percent in amounts of \$100,000 or less; indicating a willingness to lend to small businesses. According to the 2006 Aggregate Comparison Loan Distribution Table in Appendix C on page 27, the bank's level of lending to businesses with revenues of \$1 million or less at 73.2 percent was significantly greater than the aggregate at 34.6 percent.

Based on demographic data, competition, and aggregate lending data, Riverside Bank of the Gulf Coast's lending performance reflects **REASONABLE** penetration among customers of different income levels and businesses of various revenue sizes.

COMMUNITYDEVELOPMENTTEST

Riverside Bank of the Gulf Coast's community development activities in the Cape Coral Assessment Area are considered **SATISFACTORY**. Please refer to the "Institution" section on page 8 of this evaluation for a full discussion.

METROPOLITANAREA–LIMITEDREVIEW

The following metropolitan assessment areas of Riverside Bank of the Gulf Coast were not reviewed using full-scope examination procedures; however, through the use of available facts and data, including performance and demographic information, conclusions regarding performance, which did not impact the overall rating, are provided. Please refer to the tables in Appendix C for demographic and lending information regarding these areas.

The following table compares the bank's overall performance to the assessment areas.

Assessment Areas	Lending Test	Community Development Test
Sarasota, Florida	Consistent	Consistent
Naples, Florida	Consistent	Not Consistent

Community Contact

As a part of the CRA examination, a community contact was conducted in the Sarasota Assessment Area. Information was obtained from a representative of a government housing agency regarding local economic conditions and community credit needs. The contact stated that the real estate market in Sarasota County is slowing down and that there have been more home foreclosures and layoffs. However, the contact states that opportunities still exist for local financial institutions to participate in affordable housing programs.

APPENDIXA–SCOPEOFEXAMINATION

The examination included a review of all HMDA-reportable lending, small business lending, and community development lending, as well as qualified investments and services for Riverside Bank of the Gulf Coast from January 1, 2005 through June 30, 2007 for all three of its assessment areas.

TIME PERIOD REVIEWED			
January 1, 2005–June 30, 2007			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Riverside Bank of the Gulf Coast, Cape Coral, Florida		HMDA Loans, Small Business Loans, and Community Development Loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
Riverside Gulf Coast Banking Company	Bank Holding Company	None	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Cape Coral, Florida	Full-Scope Exam Procedures	Santa Barbara Branch	None
Sarasota, Florida	Limited-Scope Exam Procedures		None
Naples, Florida	Limited-Scope Exam Procedures	Golden Gate Branch	None

APPENDIXB-DEMOGRAPHIC/LOANDISTRIBUTIONTABLES –LIMITEDREVIEWAREAS

AssessmentAreaDemographics

AssessmentArea:FLSarasota

IncomeCategories	Tract Distribution		Familiesby TractIncome		Families<Poverty Levelas%of FamiliesbyTract		Familiesby Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	897	0.5	291	32.4	29,853	17.6
Moderate-income	31	21.7	37,541	22.2	4,826	12.9	33,150	19.6
Middle-income	77	53.8	89,610	52.9	3,830	4.3	39,877	23.6
Upper-income	34	23.8	41,200	24.3	1,130	2.7	66,368	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
TotalAssessmentArea	143	100.0	169,248	100.0	10,077	6.0	169,248	100.0
	HousingUnits byTract	HousingTypesbyTract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,621	601	0.3	37.1	853	52.6	167	10.3
Moderate-income	77,332	41,213	20.5	53.3	22,650	29.3	13,469	17.4
Middle-income	164,234	110,169	54.7	67.1	28,128	17.1	25,937	15.8
Upper-income	77,408	49,491	24.6	63.9	9,292	12.0	18,625	24.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
TotalAssessmentArea	320,595	201,474	100.0	62.8	60,923	19.0	58,198	18.2
	TotalBusinessesby Tract	BusinessesbyTract&RevenueSize						
		LessThanor=\$1 Million		Over\$1 Million		RevenueNot Reported		
		#	%	#	%	#	%	
Low-income	141	0.4	126	0.4	13	0.5	2	0.2
Moderate-income	6,866	21.4	6,155	21.4	507	21.0	204	22.5
Middle-income	16,928	52.8	15,193	52.8	1,257	51.9	478	52.8
Upper-income	8,155	25.4	7,291	25.3	643	26.6	221	24.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
TotalAssessmentArea	32,090	100.0	28,765	100.0	2,420	100.0	905	100.0
	PercentageofTotalBusinesses:			89.6		7.5		2.8

Basedon2000CensusInformation.

APPENDIXB-DEMOGRAPHIC/LOANDISTRIBUTIONTABLES- LIMITEDREVIEWAREAS

LoanDistributionTable
 AssessmentArea:FLSarasota

IncomeCategories	HMDA							
	ByTractIncome				ByBorrowerIncome			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HomePurchase								
Low	0	0.0%	0	0.0%	10	5.3%	476	1.9%
Moderate	58	30.7%	5,722	22.6%	30	15.9%	1,694	6.7%
Middle	116	61.4%	18,703	73.8%	41	21.7%	3,388	13.4%
Upper	15	7.9%	928	3.7%	68	36.0%	11,646	45.9%
Unknown	0	0.0%	0	0.0%	40	21.2%	8,149	32.1%
Total	189	100.0%	25,353	100.0%	189	100.0%	25,353	100.0%
Refinance								
Low	0	0.0%	0	0.0%	9	17.6%	492	8.4%
Moderate	13	25.5%	1,423	24.3%	17	33.3%	1,149	19.6%
Middle	34	66.7%	4,032	68.7%	9	17.6%	1,281	21.8%
Upper	4	7.8%	413	7.0%	12	23.5%	2,468	42.1%
Unknown	0	0.0%	0	0.0%	4	7.8%	478	8.1%
Total	51	100.0%	5,868	100.0%	51	100.0%	5,868	100.0%
HomeImprovement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	25.0%	25	19.2%
Middle	4	100.0%	130	100.0%	2	50.0%	60	46.2%
Upper	0	0.0%	0	0.0%	1	25.0%	45	34.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	130	100.0%	4	100.0%	130	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDATotals								
Low	0	0.0%	0	0.0%	19	7.8%	968	3.1%
Moderate	71	29.1%	7,145	22.8%	48	19.7%	2,868	9.1%
Middle	154	63.1%	22,865	72.9%	52	21.3%	4,729	15.1%
Upper	19	7.8%	1,341	4.3%	81	33.2%	14,159	45.2%
Unknown	0	0.0%	0	0.0%	44	18.0%	8,627	27.5%
Total	244	100.0%	31,351	100.0%	244	100.0%	31,351	100.0%
SMALLBUSINESS								
	#	%	\$(000s)	%				
ByTractIncome								
Low	0	0.0%	0	0.0%				
Moderate	4	30.8%	461	14.1%				
Middle	7	53.8%	2,170	66.4%				
Upper	2	15.4%	635	19.4%				
Unknown	0	0.0%	0	0.0%				
Total	13	100.0%	3,266	100.0%				
ByRevenue								
\$1MillionorLess	9	69.2%	2,434	74.5%				
Over\$1Million	2	15.4%	800	24.5%				
NotKnown	2	15.4%	32	1.0%				
Total	13	100.0%	3,266	100.0%				
ByLoanSize								
\$100,000orless	5	38.5%	100	3.1%				
\$100,001-\$250,000	2	15.4%	400	12.2%				
\$250,001-\$1Million	6	46.2%	2,766	84.7%				
Total	13	100.0%	3,266	100.0%				

OriginationsandPurchases

APPENDIXB-DEMOGRAPHIC/LOANDISTRIBUTIONTABLES- LIMITEDREVIEWAREAS

AssessmentAreaDemographics

AssessmentArea:FLNaples

IncomeCategories	Tract Distribution		Familiesby TractIncome		Families<Poverty Levelas%of FamiliesbyTract		FamiliesbyFamily Income	
	#	%	#	%	#	%	#	%
Low-income	4	7.7	3,774	5.3	1,317	34.9	13,582	18.9
Moderate-income	9	17.3	11,451	15.9	1,207	10.5	13,791	19.2
Middle-income	23	44.2	32,998	45.9	1,556	4.7	14,850	20.7
Upper-income	16	30.8	23,600	32.9	692	2.9	29,600	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
TotalAssessmentArea	52	100.0	71,823	100.0	4,772	6.6	71,823	100.0
	HousingUnits byTract	HousingTypesbyTract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,201	1,788	2.3	34.4	2,940	56.5	473	9.1
Moderate-income	21,361	10,177	13.1	47.6	6,230	29.2	4,954	23.2
Middle-income	61,381	37,340	48.0	60.8	10,260	16.7	13,781	22.5
Upper-income	56,593	28,524	36.6	50.4	5,714	10.1	22,355	39.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
TotalAssessmentArea	144,536	77,829	100.0	53.8	25,144	17.4	41,563	28.8
	TotalBusinessesby Tract	BusinessesbyTract&RevenueSize						
		LessThanor=\$1 Million		Over\$1 Million		RevenueNot Reported		
		#	%	#	%	#	%	
Low-income	322	2.0	287	2.0	24	2.0	11	2.1
Moderate-income	1,898	11.6	1,729	11.9	93	7.6	76	14.8
Middle-income	7,224	44.3	6,490	44.5	535	43.5	199	38.9
Upper-income	6,871	42.1	6,067	41.6	578	47.0	226	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
TotalAssessmentArea	16,315	100.0	14,573	100.0	1,230	100.0	512	100.0
	PercentageofTotalBusinesses:			89.3		7.5		3.1

Basedon2000CensusInformation.

APPENDIXB-DEMOGRAPHIC/LOANDISTRIBUTIONTABLES- LIMITEDREVIEWAREAS

LoanDistributionTable

AssessmentArea:FLNaples

IncomeCategories	HMDA							
	ByTractIncome				ByBorrowerIncome			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HomePurchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	43	86.0%	13,991	86.0%	0	0.0%	0	0.0%
Upper	7	14.0%	2,279	14.0%	18	36.0%	4,910	30.2%
Unknown	0	0.0%	0	0.0%	32	64.0%	11,360	69.8%
Total	50	100.0%	16,270	100.0%	50	100.0%	16,270	100.0%
Refinance								
Low	0	0.0%	0	0.0%	4	22.2%	195	4.2%
Moderate	1	5.6%	288	6.3%	3	16.7%	287	6.2%
Middle	13	72.2%	2,228	48.4%	2	11.1%	395	8.6%
Upper	4	22.2%	2,085	45.3%	2	11.1%	1,514	32.9%
Unknown	0	0.0%	0	0.0%	7	38.9%	2,210	48.0%
Total	18	100.0%	4,601	100.0%	18	100.0%	4,601	100.0%
HomeImprovement								
Low	0	0.0%	0	0.0%	1	100.0%	40	100.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	40	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	40	100.0%	1	100.0%	40	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDATotals								
Low	0	0.0%	0	0.0%	5	7.2%	235	1.1%
Moderate	1	1.4%	288	1.4%	3	4.3%	287	1.4%
Middle	57	82.6%	16,259	77.8%	2	2.9%	395	1.9%
Upper	11	15.9%	4,364	20.9%	20	29.0%	6,424	30.7%
Unknown	0	0.0%	0	0.0%	39	56.5%	13,570	64.9%
Total	69	100.0%	20,911	100.0%	69	100.0%	20,911	100.0%
SMALLBUSINESS								
	#	%	\$(000s)		%			
ByTractIncome								
Low	0	0.0%	0		0.0%			
Moderate	0	0.0%	0		0.0%			
Middle	2	100.0%	365		100.0%			
Upper	0	0.0%	0		0.0%			
Unknown	0	0.0%	0		0.0%			
Total	2	100.0%	365		100.0%			
ByRevenue								
\$1MillionorLess	2	100.0%	365		100.0%			
Over\$1Million	0	0.0%	0		0.0%			
NotKnown	0	0.0%	0		0.0%			
Total	2	100.0%	365		100.0%			
ByLoanSize								
\$100,000orless	0	0.0%	0		0.0%			
\$100,001-\$250,000	2	100.0%	365		100.0%			
\$250,001-\$1Million	0	0.0%	0		0.0%			
Total	2	100.0%	365		100.0%			

OriginationsandPurchases

APPENDIXC-AGGREGATELENDINGTABLES

2006AggregateComparisonLoanDistributionTable

AssessmentArea:FLCapeCoral

IncomeCategories	HMDA									
	ByTractIncome					ByBorrowerIncome				
	#	Bank %	%\$(000s)	Aggregate %	%\$(000s)	#	Bank %	%\$(000s)	Aggregate %	%\$(000s)
HomePurchase										
Low	0	0.0%	0.0%	0.4%	0.2%	4	1.1%	0.5%	0.5%	0.3%
Moderate	17	4.8%	4.0%	11.3%	8.4%	14	3.9%	1.9%	3.1%	1.9%
Middle	304	85.6%	81.9%	67.4%	61.5%	23	6.5%	4.5%	12.9%	8.7%
Upper	34	9.6%	14.1%	20.8%	29.9%	165	46.5%	48.1%	59.2%	65.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	149	42.0%	45.1%	24.2%	24.0%
Total	355	100.0%	100.0%	100.0%	100.0%	355	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.5%	0.2%	4	2.9%	0.7%	2.0%	0.9%
Moderate	10	7.1%	4.2%	8.6%	6.0%	10	7.1%	3.2%	8.9%	5.4%
Middle	107	76.4%	69.0%	72.9%	67.2%	22	15.7%	14.7%	17.7%	13.7%
Upper	23	16.4%	26.7%	18.0%	26.6%	68	48.6%	55.8%	45.8%	54.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	36	25.7%	25.5%	25.6%	25.7%
Total	140	100.0%	100.0%	100.0%	100.0%	140	100.0%	100.0%	100.0%	100.0%
HomeImprovement										
Low	0	0.0%	0.0%	0.5%	0.3%	1	8.3%	10.4%	2.5%	0.9%
Moderate	0	0.0%	0.0%	8.9%	6.9%	4	33.3%	17.9%	13.6%	7.9%
Middle	9	75.0%	61.5%	73.2%	67.1%	2	16.7%	12.0%	24.8%	18.7%
Upper	3	25.0%	38.5%	17.4%	25.7%	4	33.3%	54.4%	51.9%	62.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	8.3%	5.3%	7.2%	9.9%
Total	12	100.0%	100.0%	100.0%	100.0%	12	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	50.0%	73.4%	23.4%	47.3%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	64.1%	45.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	50.0%	26.6%	12.5%	7.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	100.0%	100.0%	100.0%	100.0%
Total	2	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.5%	0.2%	9	1.8%	0.6%	1.2%	0.6%
Moderate	28	5.5%	4.5%	10.1%	7.9%	28	5.5%	2.3%	5.8%	3.4%
Middle	420	82.5%	78.5%	69.8%	63.7%	47	9.2%	6.7%	15.2%	10.9%
Upper	61	12.0%	17.0%	19.6%	28.2%	237	46.6%	49.5%	53.6%	59.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	188	36.9%	41.0%	24.3%	25.3%
Total	509	100.0%	100.0%	100.0%	100.0%	509	100.0%	100.0%	100.0%	100.0%
SMALLBUSINESS										
ByTractIncome										
	#	Bank %	%\$(000s)	Aggregate %	%\$(000s)					
Low	0	0.0%	0.0%	0.7%	1.5%					
Moderate	3	7.3%	4.2%	11.4%	14.4%					
Middle	33	80.5%	77.9%	59.4%	52.8%					
Upper	5	12.2%	17.9%	26.9%	30.7%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
TractUnknown	0	0.0%	0.0%	1.6%	0.6%					
Total	41	100.0%	100.0%	100.0%	100.0%					
ByRevenue										
\$1MillionorLess	30	73.2%	49.7%	34.6%	42.3%					
ByLoanSize										
\$100,000orless	21	51.2%	13.6%	97.0%	42.2%					
\$100,001-\$250,000	11	26.8%	26.2%	1.3%	10.8%					
\$250,001-\$1Million	9	22.0%	60.2%	1.7%	47.0%					
Total	41	100.0%	100.0%	100.0%	100.0%					

OriginationandPurchases

APPENDIXC-AGGREGATELENDINGTABLES(Continued)

2006AggregateComparisonLoanDistributionTable

AssessmentArea:FLSarasota

IncomeCategories	HMDA									
	ByTractIncome					ByBorrowerIncome				
	Bank		Aggregate			Bank		Aggregate		
	#	%	%(000s)	%	%(000s)	#	%	%(000s)	%	%(000s)
HomePurchase										
Low	0	0.0%	0.0%	0.4%	0.2%	3	6.4%	1.6%	1.6%	0.7%
Moderate	9	19.1%	22.3%	16.4%	10.8%	9	19.1%	12.1%	6.4%	3.5%
Middle	32	68.1%	69.6%	53.9%	47.7%	11	23.4%	11.4%	15.3%	9.9%
Upper	6	12.8%	8.1%	29.3%	41.3%	17	36.2%	47.2%	52.8%	62.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	14.9%	27.8%	23.9%	23.2%
Total	47	100.0%	100.0%	100.0%	100.0%	47	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.5%	0.3%	3	25.0%	8.9%	3.7%	1.6%
Moderate	1	8.3%	2.4%	19.8%	13.3%	4	33.3%	11.8%	12.5%	7.5%
Middle	9	75.0%	87.7%	56.9%	51.5%	0	0.0%	0.0%	19.9%	14.8%
Upper	2	16.7%	9.9%	22.8%	34.9%	4	33.3%	77.1%	42.2%	54.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	8.3%	2.2%	21.8%	21.8%
Total	12	100.0%	100.0%	100.0%	100.0%	12	100.0%	100.0%	100.0%	100.0%
HomeImprovement										
Low	0	0.0%	0.0%	0.7%	0.4%	0	0.0%	0.0%	5.6%	2.4%
Moderate	0	0.0%	0.0%	21.5%	15.3%	1	50.0%	35.7%	15.8%	9.6%
Middle	2	100.0%	100.0%	57.2%	53.4%	0	0.0%	0.0%	26.2%	19.5%
Upper	0	0.0%	0.0%	20.6%	30.9%	1	50.0%	64.3%	46.7%	60.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	5.6%	8.3%
Total	2	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	8.1%	1.7%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	35.1%	16.5%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	43.2%	80.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	13.5%	1.4%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDATotals										
Low	0	0.0%	0.0%	0.5%	0.3%	6	9.8%	2.9%	2.7%	1.1%
Moderate	10	16.4%	18.6%	18.2%	12.1%	14	23.0%	12.3%	9.6%	5.4%
Middle	43	70.5%	73.1%	55.4%	49.8%	11	18.0%	9.2%	17.9%	12.3%
Upper	8	13.1%	8.3%	25.9%	37.8%	22	36.1%	52.7%	47.7%	58.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	8	13.1%	23.0%	22.1%	22.7%
Total	61	100.0%	100.0%	100.0%	100.0%	61	100.0%	100.0%	100.0%	100.0%
SMALLBUSINESS										
ByTractIncome										
		Bank			Aggregate					
		#	%	%(000s)	%	%(000s)		%	%(000s)	
Low		0	0.0%	0.0%	0.3%	0.3%		0.3%	0.3%	
Moderate		0	0.0%	0.0%	16.5%	16.4%		16.5%	16.4%	
Middle		3	100.0%	100.0%	51.1%	50.3%		51.1%	50.3%	
Upper		0	0.0%	0.0%	30.7%	32.1%		30.7%	32.1%	
Unknown		0	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	
TractUnknown		0	0.0%	0.0%	1.4%	0.8%		1.4%	0.8%	
Total		3	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	
ByRevenue										
\$1MillionorLess		3	100.0%	100.0%	37.3%	41.6%		37.3%	41.6%	
ByLoanSize										
\$100,000orless		0	0.0%	0.0%	97.3%	47.2%		97.3%	47.2%	
\$100,001-\$250,000		1	33.3%	17.5%	1.2%	11.4%		1.2%	11.4%	
\$250,001-\$1Million		2	66.7%	82.5%	1.5%	41.4%		1.5%	41.4%	
Total		3	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	

OriginationsandPurchases

APPENDIXC-AGGREGATELENDINGTABLES(Continued)

2006AggregateComparisonLoanDistributionTable

AssessmentArea:FLNaples

IncomeCategories	HMDA									
	ByTractIncome					ByBorrowerIncome				
	#	Bank %	Aggregate %	Bank %	Aggregate %	#	Bank %	Aggregate %	Bank %	Aggregate %
	HomePurchase									
Low	0	0.0%	0.0%	0.9%	0.4%	0	0.0%	0.0%	0.8%	0.3%
Moderate	0	0.0%	0.0%	17.5%	13.5%	0	0.0%	0.0%	2.7%	1.3%
Middle	20	95.2%	94.7%	55.3%	47.3%	0	0.0%	0.0%	9.4%	5.3%
Upper	1	4.8%	5.3%	26.3%	38.8%	6	28.6%	25.3%	63.6%	69.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	15	71.4%	74.7%	23.6%	23.2%
Total	21	100.0%	100.0%	100.0%	100.0%	21	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.9%	0.4%	2	50.0%	14.1%	2.2%	0.9%
Moderate	1	25.0%	45.1%	15.2%	10.9%	0	0.0%	0.0%	9.4%	4.9%
Middle	3	75.0%	54.9%	54.8%	47.7%	0	0.0%	0.0%	18.5%	12.5%
Upper	0	0.0%	0.0%	29.2%	41.0%	0	0.0%	0.0%	49.4%	61.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	50.0%	85.9%	20.5%	20.2%
Total	4	100.0%	100.0%	100.0%	100.0%	4	100.0%	100.0%	100.0%	100.0%
	HomeImprovement									
Low	0	0.0%	0.0%	0.8%	0.3%	1	100.0%	100.0%	3.6%	1.4%
Moderate	0	0.0%	0.0%	15.8%	13.1%	0	0.0%	0.0%	13.3%	7.5%
Middle	1	100.0%	100.0%	57.2%	50.5%	0	0.0%	0.0%	24.5%	18.4%
Upper	0	0.0%	0.0%	26.2%	36.1%	0	0.0%	0.0%	53.2%	65.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	5.4%	7.4%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	6.7%	0.4%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	46.7%	69.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	33.3%	20.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	13.3%	9.8%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.9%	0.4%	3	11.5%	1.5%	1.5%	0.6%
Moderate	1	3.8%	3.4%	16.4%	12.7%	0	0.0%	0.0%	6.1%	3.1%
Middle	24	92.3%	91.7%	55.1%	47.4%	0	0.0%	0.0%	14.0%	8.8%
Upper	1	3.8%	4.9%	27.6%	39.5%	6	23.1%	23.2%	56.8%	65.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	17	65.4%	75.2%	21.6%	22.0%
Total	26	100.0%	100.0%	100.0%	100.0%	26	100.0%	100.0%	100.0%	100.0%
	SMALLBUSINESS									
	ByTractIncome									
		Bank			Aggregate					
	#	%	%(000s)	%	%(000s)	%	%(000s)	%	%(000s)	
Low	0	0.0%	0.0%	0.0%	0.0%	1.2%	2.0%			
Moderate	0	0.0%	0.0%	0.0%	0.0%	8.9%	8.4%			
Middle	1	100.0%	100.0%	100.0%	100.0%	46.0%	39.7%			
Upper	0	0.0%	0.0%	0.0%	0.0%	42.8%	49.4%			
Unknown	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
TractUnknown	0	0.0%	0.0%	0.0%	0.0%	1.1%	0.6%			
Total	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
	ByRevenue									
\$1MillionorLess	1	100.0%	100.0%	100.0%	100.0%	31.3%	41.4%			
	ByLoanSize									
\$100,000orless	0	0.0%	0.0%	0.0%	0.0%	96.9%	41.9%			
\$100,001-\$250,000	1	100.0%	100.0%	100.0%	100.0%	1.4%	12.1%			
\$250,001-\$1Million	0	0.0%	0.0%	0.0%	0.0%	1.7%	46.0%			
Total	1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			

OriginationsandPurchases

APPENDIXD-GLOSSARY

Aggregatelending: Thenumberofloansoriginatedandpurchasedbyall reportinglendersinspecifiedincome categoriesasapercentageoftheaggregatenumber ofloansoriginatedandpurchasedbyallreporting lendersin themetropolitanarea/assessmentarea.

Census tract: A small subdivision of metropolitan and other dense ly populated counties. Census tract boundariesdonotcrosscountyline;however,they maycrosstheboundariesofmetropolitanstatistic alareas. Censustractsusuallyhavebetween2,500and8,000 persons,andtheirphysicalsizevarieswidelydepe nding upon population density. Census tracts are designed to be homogeneous with respect to population characteristics,economicstatus,andlivingcondit ionstoallowforstatisticalcomparisons.

Communitydevelopment: AllAgencieshaveadoptedthefollowinglanguage.A ffordablehousing(including multifamilyrentalhousing)forlow-or moderate-in comeindividuals;communityservices targeted to low-or moderate-incomeindividuals;activities that promot eeconomicdevelopmentbyfinancingbusinessesorf arms thatmeetthesizeeligibilitystandardsoftheSma llBusinessAdministration’sDevelopmentCompanyor Small BusinessInvestmentCompanyprograms(13CFR121.30 1)orhavegrossannualrevenuesof\$1millionorl ess; or,activities thatrevitalizeorstabilizelow-or moderate-incomegeographies.

EffectiveSeptember1,2005,theBoardofGovernors oftheFederalReserveSystem,OfficeoftheCompt roller oftheCurrency,andtheFederalDepositInsurance Corporationhaveadoptedthefollowingadditional language aspartoftherevitalizeorstabilizedefinitiono fcommunitydevelopment.Activities thatrevitalize orstabilize-

- I. Low-or moderate-incomegeographies;
- II. Designateddisasterareas;or
- III. Distressedorunderservednonmetropolitanmiddle-in comegeographiesdesignatedbytheBoard, FederalDepositInsuranceCorporation,andOfficeo ftheComptrolleroftheCurrency,basedon-
 - a. Ratesofpoverty,unemployment,andpopulationloss ;or
 - b. Population size, density, and dispersion. Activitie s that revitalize and stabilize geographies designated based on population size, de nsity, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumerloan(s): Aloan(s)tooneormoreindividualsforhousehold, family,orotherpersonalexpenditures. Aconsumerloandoesnotincludeahomemortgage,s mallbusiness,orsmallfarmloan.Thisdefinition includes the following categories: motor vehicle loans, cred it card loans, home equity loans, other secured con sumer loans,andotherunsecuredconsumerloans.

Family: Includesahouseholderandoneormoreotherperson slivinginthesamehouseholdwhoarerelatedto thehouseholderbybirth,marriage,oradoption.Th enumberoffamilyhouseholdsalways equalsthenum berof families; however, a family household may also incl ude nonrelatives living with the family. Families a re classified by type as either a married-couple famil y or other family, which is further classified into ‘male householder’(afamilywithamalehouseholderand nowifepresent)or‘femalehouseholder’(afamily witha femalehouseholderandnohusbandpresent).

APPENDIXD–GLOSSARY(Continued)

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans : Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of geography.

Multifamily: Refers to a residential structure that contains five or more units.

APPENDIXD–GLOSSARY(Continued)

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of geography.

APPENDIXE-DEFINITIONSANDABBREVIATIONS

Throughout this evaluation, the following definitions are used for the various income levels. These levels are defined in the CRA.

<i>Low-Income-</i>	An individual income, or median family income for geographies, that is less than 50 percent of the area median income.
<i>Moderate-Income-</i>	An individual income, or median family income for geographies, that is at least 50 percent but less than 80 percent of the area median income.
<i>Middle-Income-</i>	An individual income, or median family income for geographies, that is at least 80 percent but less than 120 percent of the area median income.
<i>Upper-Income-</i>	An individual income or median family income for geographies that is 120 percent or more of the area median income.

Abbreviations

ATMs-	Automated Teller Machines
CRA-	Community Reinvestment Act (Regulation BB)
FDIC-	Federal Deposit Insurance Corporation
HMDA-	Home Mortgage Disclosure Act (Regulation C)
HUD-	Department of Housing and Urban Development
LTD-	Loan-to-Deposit Ratio
MSA-	Metropolitan Statistical Area
REIS-	Regional Economic Information Systems
SBA-	Small Business Administration

ROUNDING CONVENTION

Because percentages presented in tables were rounded to the nearest whole number in most cases, some columns may not total exactly 100 percent.

APPENDIXF-GENERALINFORMATION

TheCommunityReinvestmentAct(CRA)requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **RiversideBankoftheGulfCoast** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **December 3, 2007**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than in individual branches. This assessment area evaluation may include visits to some, but not necessarily all, of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.