

# **PUBLIC DISCLOSURE**

**May 3, 2004**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**First Bradenton Bank  
Bradenton, Florida**

**RSSD ID Number: 2623346**

**Federal Reserve Bank of Atlanta  
1000 Peachtree Street, N.E.  
Atlanta, Georgia 30309-4470**

***NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.***

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<b>DEFINITIONS</b>
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**Income Definitions**

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

*Low-Income* - an individual income or median family income for geographies, that is less than 50 percent of the area median income.

*Moderate-Income* - 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.

*Middle-Income* - 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.

*Upper-Income* - an individual income or median family income for geographies that is 120 percent or more of the area median income.

**Other Definitions**

- ATM - Automated Teller Machine
- HMDA - Home Mortgage Disclosure Act
- HUD - Department of Housing and Urban Development
- LTD - Loan-to-Deposit Ratio
- MSA - Metropolitan Statistical Area
- REIS - Regional Economic Information System

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

<b>GENERAL INFORMATION</b>
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The Community Reinvestment Act (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 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 Community Reinvestment Act (CRA) performance of First Bradenton Bank prepared by the Federal Reserve Bank of Atlanta, the institution's supervisory agency, as of May 3, 2004. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

**INSTITUTION'S CRA RATING: This institution is rated Outstanding.**

First Bradenton Bank's average LTD ratio for the seventeen-quarter period ending December 31, 2003 is **REASONABLE** given the institution's size, financial condition, and assessment area credit needs. A **SUBSTANTIAL MAJORITY** of the bank's HMDA loans and small business loans were extended **IN** the bank's assessment area. The bank's lending reflects **EXCELLENT** penetration among individuals of different incomes, including low- and moderate-income levels, and businesses of different sizes. The geographic distribution of the bank's HMDA loans and small business loans within its assessment area was analyzed using both 1990 and 2000 demographic data. The geographic distribution of loans reflects an **EXCELLENT** dispersion throughout the assessment area. No CRA-related complaints have been received since the previous examination. In addition, the bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations.

**DESCRIPTION OF INSTITUTION**

First Bradenton Bank is a small community bank that operates one office in Bradenton, Florida. The bank's office has a drive-through facility that includes an ATM. The bank is located in a moderate-income census tract in Manatee County. The bank did not open or close any branches during the review period. According to the Consolidated Reports of Condition and Income (Call Report), between December 31, 1999 and December 31, 2003, total assets increased by 72.8 percent, from \$31.3 million to \$54.1 million. During the same time period, total loans increased by 95.8 percent, from \$21.4 million to \$41.9 million, and total deposits increased by 82.8 percent, from \$26.8 million to \$49 million.

First Bradenton Bank is a full-service community bank that offers primarily commercial real estate and a variety of residential mortgage loan products, including adjustable-rate conventional, second mortgage, home equity, home equity lines of credit, mobile home, land, investment property, and construction loans to individuals and home builders. The bank also offers a variety of consumer and commercial loans. The bank has established a niche in its market as a resource for mobile home financing. The composition of the loan portfolio, according to the December 31, 2003, December 31, 2002, and December 31, 2001 Call Reports, is displayed in the following table:

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2003		12/31/2002		12/31/2001	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	\$10,891	25.9%	\$6,848	19.8%	\$5,996	21.0%
Secured by One- to Four- Family Dwellings	\$10,955	26.0%	\$10,970	31.7%	\$10,675	37.4%
Other Real Estate: Farmland	\$96	0.2%	\$0	0.0%	\$0	0.0%
Multifamily	\$3,589	8.5%	\$4,430	12.8%	\$2,227	7.8%
Nonfarm Nonresidential	\$11,421	27.1%	\$8,052	23.3%	\$5,538	19.4%
Commercial and Industrial	\$2,864	6.8%	\$2,411	7.0%	\$2,669	9.4%
Loans to Individuals	\$2,289	5.4%	\$1,841	5.3%	\$1,405	4.9%
Agricultural Loans	\$3	0.0%	\$0	0.0%	\$0	0.0%
<b>Total</b>	<b>\$42,108</b>	<b>100.0%</b>	<b>\$34,552</b>	<b>100.0%</b>	<b>\$28,510</b>	<b>100.0%</b>

This table does not include the entire loan portfolio. Specifically, it excludes loans to depository 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.

The bank's loan portfolio as of December 31, 2003 consisted primarily of nonfarm, nonresidential loans (27.1 percent), consumer real estate loans secured by one- to four-family dwellings (26 percent), and construction and development loans (25.9 percent). The table reveals that the most significant loan growth by dollar amount

<b>DESCRIPTION OF INSTITUTION (Continued)</b>
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since December 31, 2001 was in nonfarm nonresidential loans, which increased by \$5.9 million (106.2 percent), and construction and development loans, which increased by \$4.9 million (81.6 percent). This is consistent with the bank's strategy. First Bradenton Bank generally complies with the CRA. No known legal or financial impediments exist that would prevent the bank from meeting the credit needs of its assessment area. The bank received an outstanding rating at its last CRA evaluation, dated January 4, 1999, by the Office of Thrift Supervision.

<b>DESCRIPTION OF ASSESSMENT AREA: First Bradenton Bank</b>
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**Overview**

First Bradenton Bank's assessment area includes all of Manatee and Sarasota counties, which are located on Florida's West Coast, north of Naples and south of Saint Petersburg. Manatee and Sarasota counties make up the Sarasota-Bradenton MSA.

Loan samples for this analysis include those loans that were originated before and after 2000 census data became available. As a result, loans originated prior to and including 2002 were analyzed using 1990 census data and 2003 loans were analyzed using data from the 2000 census.

For all loans originated prior to January 1, 2003, 1990 census demographic data was used to define the bank's assessment area, which consisted of 87 census tracts. One of the 87 census tracts was a low-income tract, 17 were moderate-income tracts, 47 were middle-income tracts, and 20 were upper-income tracts. Two census tracts in the assessment area had no income designation.

For all loans originated after January 1, 2003, 2000 census data was used to define the bank's assessment area, which consisted of 143 census tracts. One of the 143 tracts is a low-income tract, 31 are moderate-income tracts, 78 are middle-income tracts, and 33 are upper-income tracts. The bank's assessment area does not arbitrarily exclude any low- or moderate-income areas and is in compliance with the CRA regulation.



**DESCRIPTION OF ASSESSMENT AREA: First Bradenton Bank (Continued)**

**1990 Census Demographic Data**

The following table provides key demographic information from the 1990 census that was used in analyzing the bank's CRA performance. Certain components of the data in the table are discussed in the evaluation as they apply to particular parts of the analysis.

<b>Assessment Area Demographics</b>								
<b>Assessment Area Group: First Bradenton Bank (1990 Census)</b>								
<b>Income Categories</b>	<b>Tract Distribution</b>		<b>Families by Tract Income</b>		<b>Families &lt; Poverty Level as % of Families by Tract</b>		<b>Families by Family Income</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1	1.1	1,046	0.7	383	36.6	23,524	16.0
Moderate-income	17	19.5	23,405	15.9	3,286	14.0	30,321	20.6
Middle-income	47	54.0	90,001	61.2	3,739	4.2	36,318	24.7
Upper-income	20	23.0	32,516	22.1	720	2.2	56,805	38.7
Tract not reported	2	2.3	0	0.0	0	0.0	0	0
<b>Total Assessment Area</b>	<b>87</b>	<b>100.0</b>	<b>146,968</b>	<b>100.0</b>	<b>8,128</b>	<b>5.5</b>	<b>146,968</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,582	646	0.4	40.8	780	49.3	156	9.9
Moderate-income	49,521	22,051	13.8	44.5	16,058	32.4	11,412	23.0
Middle-income	159,408	100,927	63.0	63.3	30,170	18.9	28,311	17.8
Upper-income	61,789	36,548	22.8	59.1	9,373	15.2	15,868	25.7
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>272,300</b>	<b>160,172</b>	<b>100.0</b>	<b>58.8</b>	<b>56,381</b>	<b>20.7</b>	<b>55,747</b>	<b>20.5</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
				<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	104	0.5	87	0.5	14	0.7	3	0.6
Moderate-income	3,500	18.2	2,949	17.7	461	22.2	90	18.0
Middle-income	11,017	57.3	9,606	57.7	1,104	53.3	307	61.4
Upper-income	4,591	23.9	3,998	24.0	493	23.8	100	20.0
Tract not reported	1	0.0	1	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19,213</b>	<b>100.0</b>	<b>16,641</b>	<b>100.0</b>	<b>2,072</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.6</b>		<b>10.8</b>		<b>2.6</b>

**1990 Census Population Information**

According to the population data from the 1990 census, 489,483 persons lived within the bank's assessment area, representing approximately 3.8 percent of the state of Florida's population at 12,937,926 persons.

<b>DESCRIPTION OF ASSESSMENT AREA: First Bradenton Bank (Continued)</b>
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**Income Characteristics**

At the time of the 1990 census, there were 146,968 families in the bank's assessment area. Of those families, 16 percent were low-income and 20.6 percent were moderate-income. In addition, 8,128 families (5.5 percent of total families in the assessment area) had incomes below the poverty level. These families were concentrated in the moderate- and middle-income census tracts.

**Housing Data**

As reflected in the 1990 demographic table, the majority (58.8 percent) of the housing units in the bank's assessment area were owner-occupied. Housing data indicates that of the 272,300 housing units in the bank's assessment area, one-to-four family dwellings comprised 48.8 percent of the total units. The median age of housing in the bank's assessment area was 16 years, the same as the state of Florida. The median housing value in the assessment area was \$83,994, which was greater than that of the state of Florida at \$76,488.

**Business Size Characteristics**

The demographic table on page 5 also provides key demographic data by revenue size and by census tract in the bank's assessment area. The table illustrates that according to the 1990 census, 86.6 percent of the businesses in the bank's assessment area had total annual revenues of less than or equal to \$1 million, and therefore, were considered to be small businesses.

**2000 Census Demographic Data**

The following table provides key demographic information from the 2000 census that was used in analyzing the bank's CRA performance. Certain components of the data in the table are discussed in the evaluation as they apply to particular parts of the analysis.

**DESCRIPTION OF ASSESSMENT AREA: First Bradenton Bank (Continued)**

<b>Assessment Area Demographics</b>								
<b>Assessment Area Group: First Bradenton Bank (2000 Census)</b>								
<b>Income Categories</b>	<b>Tract Distribution</b>		<b>Families by Tract Income</b>		<b>Families &lt; Poverty Level as % of Families by Tract</b>		<b>Families by Family Income</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1	0.7	897	0.5	291	32.4	29,925	17.7
Moderate-income	31	21.7	37,541	22.2	4,826	12.9	33,203	19.6
Middle-income	78	54.5	90,893	53.7	3,881	4.3	39,918	23.6
Upper-income	33	23.1	39,917	23.6	1,079	2.7	66,202	39.1
Tract not reported	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>143</b>	<b>100.0</b>	<b>169,248</b>	<b>100.0</b>	<b>10,077</b>	<b>6.0</b>	<b>169,248</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
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	166,053	111,517	55.4	67.2	28,467	17.1	26,069	15.7
Upper-income	75,589	48,143	23.9	63.7	8,953	11.8	18,493	24.5
Tract not reported	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>320,595</b>	<b>201,474</b>	<b>100.0</b>	<b>62.8</b>	<b>60,923</b>	<b>19.0</b>	<b>58,198</b>	<b>18.2</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>		
		<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	
Low-income	120	0.6	102	0.6	12	0.6	6	1.0
Moderate-income	4,481	21.7	3,863	21.7	474	22.0	144	23.0
Middle-income	11,431	55.4	9,935	55.7	1,159	53.9	337	53.7
Upper-income	4,586	22.2	3,941	22.1	505	23.5	140	22.3
Tract not reported	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>20,618</b>	<b>100.0</b>	<b>17,841</b>	<b>100.0</b>	<b>2,150</b>	<b>100.0</b>	<b>627</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>86.5</b>		<b>10.4</b>		<b>3.0</b>

**2000 Census Population Information**

According to population data from the 2000 census, 589,959 persons live within the bank's assessment area, representing approximately 3.7 percent of the state of Florida's population at 15,982,378 persons. Between the 1990 and 2000 census, the assessment area population increased by 20.5 percent or 100,476 persons, compared to a 23.5 percent increase for the state of Florida overall.

**Income Characteristics**

Based on 2000 census data, there are 169,248 families in the bank's assessment area. Of those families, 17.7 percent are low-income, 19.6 percent are moderate-income, 23.6 percent are middle-income, and 39.1 percent are upper-income. Of total families, 10,077 families (6 percent) have incomes below the poverty level. These families are concentrated in the moderate- and middle-income census tracts. According to HUD, the estimated

<b>DESCRIPTION OF ASSESSMENT AREA: First Bradenton Bank (Continued)</b>
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2003 median family income for the Sarasota-Bradenton MSA was \$52,600.

### **Housing Characteristics**

According to 2000 census data, 62.8 percent of the housing units in the bank's assessment area are owner-occupied. The median housing value for all types of units in the assessment area is \$104,746, which is greater than that of the state of Florida at \$93,200. This reflects a 24.7 percent increase in the median housing value from 1990 at \$83,994. Housing in the bank's assessment area is primarily comprised of one-to-four family dwellings (51.8 percent) and the median age of the housing stock is 22 years.

### **Business Size Characteristics**

The demographic table on page 7 provides key demographic business data by census tract income categories within First Bradenton Bank's assessment area. The table illustrates that according to the 2000 census, 86.5 percent of the businesses in the bank's assessment area had total revenues of less than or equal to \$1 million, and therefore, were considered to be small businesses.

## **OTHER INFORMATION**

### **Employment Statistics**

The average annual unemployment rate (not seasonally adjusted) in 2002 was 3.6 percent for the Sarasota-Bradenton MSA. The February 2004 unemployment rate (not seasonally adjusted) for the Sarasota-Bradenton MSA was at 3.1 percent. The average annual unemployment rate (not seasonally adjusted) for the state of Florida was 5.5 percent in 2002, and 4.5 percent as of February 2004.

### **Competition**

First Bradenton Bank operates in a highly competitive banking market on Florida's West Coast. The competition comes mainly from FDIC-Insured institutions with branch offices located throughout the MSA. Many of these banks are statewide, multi-regional, or national banks. According to deposit market share reports from the FDIC as of June 30, 2003, First Bradenton Bank ranked 35<sup>th</sup> in deposit market share in the assessment area at 0.4 percent (\$44.3 million). The top financial institution had a deposit market share of 24.6 percent. Local competition does not appear to have adversely affected the bank's ability to grow and serve the credit needs of its assessment area.

<b>DESCRIPTION OF ASSESSMENT AREA: First Bradenton Bank (Continued)</b>
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**Community Contact**

As part of the CRA examination, information was obtained from one community contact regarding local economic conditions and community credit needs. The contact represents an organization that provides down-payment funds to low- and moderate-income persons seeking affordable housing. The contact stated that a number of local banks support and participate in the organization, but there is still a need for more participation from local banks to offer flexible affording housing loans and financial seminars to low- and moderate-income persons.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank**

**Loan Distribution Table**

First Bradenton Bank (1999-2002)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>Home Purchase</b>							
Low	0	0.0%	0	0.0%	21	14.3%	1,004	9.6%
Moderate	71	48.3%	2,709	26.0%	32	21.8%	1,139	10.9%
Middle	67	45.6%	5,806	55.8%	42	28.6%	2,129	20.5%
Upper	9	6.1%	1,893	18.2%	51	34.7%	6,076	58.4%
Unknown	0	0.0%	0	0.0%	1	0.7%	60	0.6%
<b>Total</b>	<b>147</b>	<b>100.0%</b>	<b>10,408</b>	<b>100.0%</b>	<b>147</b>	<b>100.0%</b>	<b>10,408</b>	<b>100.0%</b>
	<b>Refinance</b>							
Low	0	0.0%	0	0.0%	3	11.5%	157	6.6%
Moderate	5	19.2%	262	11.0%	8	30.8%	373	15.7%
Middle	18	69.2%	1,222	51.3%	10	38.5%	724	30.4%
Upper	3	11.5%	899	37.7%	4	15.4%	1,045	43.9%
Unknown	0	0.0%	0	0.0%	1	3.8%	84	3.5%
<b>Total</b>	<b>26</b>	<b>100.0%</b>	<b>2,383</b>	<b>100.0%</b>	<b>26</b>	<b>100.0%</b>	<b>2,383</b>	<b>100.0%</b>
	<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	5	20.0%	70	19.1%
Moderate	8	32.0%	47	12.8%	10	40.0%	62	16.9%
Middle	13	52.0%	195	53.1%	6	24.0%	150	40.9%
Upper	4	16.0%	125	34.1%	4	16.0%	85	23.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>25</b>	<b>100.0%</b>	<b>367</b>	<b>100.0%</b>	<b>25</b>	<b>100.0%</b>	<b>367</b>	<b>100.0%</b>
	<b>Multi-Family</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	210	23.6%	0	0.0%	0	0.0%
Middle	2	66.7%	678	76.4%	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%	3	100.0%	888	100.0%
<b>Total</b>	<b>3</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>
	<b>HMDA Totals</b>							
Low	0	0.0%	0	0.0%	29	14.4%	1,231	8.8%
Moderate	85	42.3%	3,228	23.0%	50	24.9%	1,574	11.2%
Middle	100	49.8%	7,901	56.3%	58	28.9%	3,003	21.4%
Upper	16	8.0%	2,917	20.8%	59	29.4%	7,206	51.3%
Unknown	0	0.0%	0	0.0%	5	2.5%	1,032	7.3%
<b>Total</b>	<b>201</b>	<b>100.0%</b>	<b>14,046</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>14,046</b>	<b>100.0%</b>
	<b>SMALL BUSINESS/FARM</b>							
	<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	<b>By Tract Income</b>							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	32	39.5%	13,500	36.2%	0	0.0%	0	0.0%
Middle	40	49.4%	18,941	50.8%	0	0.0%	0	0.0%
Upper	9	11.1%	4,840	13.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>37,281</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Loan Size</b>							
\$100,000 or less	35	43.2%	1,790	4.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	17	21.0%	3,189	8.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	20	24.7%	9,593	25.7%	0	0.0%	0	0.0%
Over \$1 Million*	9	11.1%	22,710	60.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>37,282</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
	<b>By Revenue</b>							
\$1 Million or Less	67	82.7%	33,256	89.2%	0	0.0%	0	0.0%
Over \$1 Million	14	17.3%	4,025	10.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>81</b>	<b>100.0%</b>	<b>37,281</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

**Loan Distribution Table**

First Bradenton Bank 2003

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	10	20.4%	300	11.7%
Moderate	26	53.1%	975	37.9%	13	26.5%	357	13.9%
Middle	23	46.9%	1,599	62.1%	12	24.5%	578	22.5%
Upper	0	0.0%	0	0.0%	14	28.6%	1,339	52.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>2,574</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>2,574</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	1	10.0%	15	3.2%
Moderate	4	40.0%	208	44.3%	4	40.0%	86	18.3%
Middle	6	60.0%	261	55.7%	1	10.0%	92	19.6%
Upper	0	0.0%	0	0.0%	3	30.0%	261	55.7%
Unknown	0	0.0%	0	0.0%	1	10.0%	15	3.2%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>469</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>469</b>	<b>100.0%</b>
<b>Home Improvement</b>								
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	1	100.0%	20	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	20	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>
<b>Multi-Family</b>								
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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	11	18.3%	315	10.3%
Moderate	30	50.0%	1,183	38.6%	17	28.3%	443	14.5%
Middle	30	50.0%	1,880	61.4%	13	21.7%	670	21.9%
Upper	0	0.0%	0	0.0%	18	30.0%	1,620	52.9%
Unknown	0	0.0%	0	0.0%	1	1.7%	15	0.5%
<b>Total</b>	<b>60</b>	<b>100.0%</b>	<b>3,063</b>	<b>100.0%</b>	<b>60</b>	<b>100.0%</b>	<b>3,063</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	18.2%	3,210	17.7%	0	0.0%	0	0.0%
Middle	15	68.2%	13,633	75.1%	0	0.0%	0	0.0%
Upper	3	13.6%	1,300	7.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>18,143</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	8	36.4%	492	2.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	31.8%	1,370	7.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	3	13.6%	1,960	10.8%	0	0.0%	0	0.0%
Over \$1 Million*	4	18.2%	14,320	78.9%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>18,142</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	20	90.9%	12,943	71.3%	0	0.0%	0	0.0%
Over \$1 Million	2	9.1%	5,200	28.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>18,143</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

**Scope of Examination**

HMDA lending comprised the greatest percentage of loans originated during the review period. As a result, HMDA was given more weight than small business lending in determining the CRA rating. The examination review period covered all HMDA loans and a sample of small business loans originated from January 4, 1999 through December 31, 2003.

Because the loan sample for the CRA analysis includes loans that were originated before and after 2000 census data became available, 1999, 2000, 2001, and 2002 loans were analyzed using 1990 census data and 2003 loans were analyzed using 2000 census data. For all loans originated prior to January 1, 2003, 1990 census demographic data were used to describe the bank's assessment area. For all loans originated in 2003, 2000 census demographic data were used to describe the bank's assessment area.

**Loan-to-Deposit Ratio**

First Bradenton Bank's average LTD ratio is considered **REASONABLE** given the bank's size, financial condition, and assessment area credit needs. Based on information from the bank's Call Reports, the bank's LTD ratio as of December 31, 2003 was 85.5 percent. The bank's average LTD ratio for the seventeen-quarter period ending December 31, 2003 was 79 percent. This ratio was comparable to the average LTD ratios of eight peer banks in the assessment area, which ranged from 61.6 percent to 95.5 percent.

**Assessment Area Concentration**

An analysis of the bank's residential mortgage lending and small business lending inside versus outside its assessment area was conducted. All 266 HMDA reportable loans and a sample of 106 small business loans originated between January 4, 1999 and December 31, 2003 were used to evaluate the bank's CRA performance.

As illustrated by the following table, a **SUBSTANTIAL MAJORITY** of the bank's lending is **IN** the bank's assessment area. 97.8 percent of the bank's HMDA loans and small business loans were made inside the bank's assessment area. Also, 92.3 percent of the loan dollars associated with these loans were inside the bank's assessment area. This level of lending inside the assessment area indicates the bank's willingness to serve the credit needs of its assessment area.



**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

<b>LENDING INSIDE AND OUTSIDE ASSESSMENT AREA</b>				
<b>Loan Type</b>	<b>IN</b>			
	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA	261	98.1%	\$17,109	96.5%
Small Business	103	97.2%	\$55,424	91.0%
<i>Total In</i>	<i>364</i>	<i>97.8%</i>	<i>\$72,533</i>	<i>92.3%</i>
	<b>OUT</b>			
	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA	5	1.9%	\$619	3.5%
Small Business	3	2.8%	\$5,464	9.0%
<i>Total Out</i>	<i>8</i>	<i>2.2%</i>	<i>\$6,083</i>	<i>7.7%</i>

**Lending to Borrowers of Different Incomes and Businesses of Different Sizes**

**Analysis Based on 1990 Census Data**

To evaluate First Bradenton Bank’s performance in lending to borrowers of different incomes and businesses of different sizes, all HMDA reportable loans and a sample of 81 small business loans originated from January 4, 1999 through December 31, 2002 within the bank’s assessment area were analyzed. Borrower income classifications were assigned in accordance with the definitions presented earlier in this report. For the analysis, the distribution of HMDA loans by borrower income level and small business lending by revenue size was compared with available demographic information. In addition, the bank’s HMDA lending performance was compared to aggregate data. Aggregate data is defined as data reported by financial institutions regulated by the Federal Reserve System, Office of Comptroller of the Currency, Federal Deposit Insurance Corporation, and Office of Thrift Supervision.

*Lending to Borrowers of Different Incomes*

As illustrated in the table on page 10, of the 201 HMDA loans, 29 (14.4 percent) were originated to low-income borrowers, which is slightly lower than the percentage of low-income families at 16 percent in the assessment area, but higher than the percentage of non-poverty, low-income families at 10.5 percent. In addition, 24.9 percent of the HMDA lending was originated to moderate-income borrowers, which was above the percentage of moderate-income families at 20.6 percent in the assessment area.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

A review of the bank's 1999 HMDA lending compared to aggregate lenders indicates that the bank's lending to low-income borrowers at 13.8 percent was significantly higher than the aggregate at 6.2 percent. Lending to moderate-income borrowers at 22.4 was also significantly higher than the aggregate at 16.8 percent.

A review of 2000 HMDA lending data reveals that the bank's lending to low-income borrowers at 12 percent was significantly higher than the aggregate at 5.9 percent and lending to moderate-income borrowers at 30 percent was also significantly higher than the aggregate at 18 percent.

A review of 2001 HMDA lending data reveals that the bank's lending to low-income borrowers at 13.6 percent was significantly higher than the aggregate at 6.3 percent and lending to moderate-income borrowers at 34.1 percent was also significantly higher than the aggregate at 15.6 percent.

In 2002, the bank's HMDA lending to low-income borrowers at 18.4 percent was again significantly higher than the aggregate at 6.3 percent; however, lending to moderate-income borrowers at 14.3 percent was lower than the aggregate, which was 16.5 percent.

A review of the banks' lending to low-income borrowers across all four years indicates excellent performance by the bank compared to the aggregate. In lending to moderate-income borrowers, the bank also showed excellent performance for the three years 1999 through 2001, and fell only slightly below in 2002 when compared to the aggregate.

*Lending to Businesses of Different Sizes*

Of the 81 small business loans sampled, 67 (82.7 percent) were extended to businesses with gross annual revenues of \$1 million or less, which is slightly lower than the percentage of businesses in the bank's assessment area that are considered to be small businesses at 86.6 percent. In addition, 35 loans (43.2 percent) of the small business loans originated were in amounts of \$100,000 or less.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

**Analysis Based on 2000 Census Data**

To evaluate First Bradenton Bank's performance in lending to borrowers of different incomes and business of different sizes, all HMDA reportable loans and a sample of 22 small business loans originated from January 1, 2003 through December 31, 2003 within the bank's assessment area were analyzed. Borrower income classifications were assigned in accordance with the definitions presented earlier in this report. For the analysis, the distribution of HMDA loans by borrower income level and small business lending by revenue size was compared with available demographic information.

*Lending to Borrowers of Different Incomes*

As illustrated in the table on page 11, of the 60 HMDA loans, 18.3 percent were originated to low-income borrowers, which is higher than the percentage of low-income families at 17.7 percent in the assessment area. In addition, 28.3 percent of the HMDA lending was originated to moderate-income borrowers, which is significantly higher than the percentage of moderate-income families at 19.6 percent in the assessment area.

*Lending to Businesses of Different Sizes*

Of the 22 small business loans sampled, 20 (91 percent) were extended to businesses with gross annual revenues of less than or equal to \$1 million, which is higher than the percentage of businesses in the bank's assessment area that are considered to be small businesses at 86.5 percent. Eight (36.4 percent) of the small business loans originated were in amounts of \$100,000 or less.

Based on the analysis, First Bradenton Bank's lending performance reflects **EXCELLENT** penetration among individuals of different income levels and businesses of different sizes.

**Geographic Distribution of Loans**

**Analysis Based on 1990 Census Data**

To evaluate First Bradenton Bank's performance in the geographic distribution of loans, all HMDA reportable loans and a sample of 81 small business loans originated from January 4, 1999 through December 31, 2002 within the bank's assessment area were analyzed and compared to 1990 census data. The bank's assessment area according to the 1990 census contained 1 low-income census tract, 17 moderate-income tracts, 47 middle-income tracts, and 20 upper-income tracts.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

*HMDA Lending*

As illustrated on page 10, no HMDA loans were originated in the one low-income census tract. One possible reason why there were no HMDA loans made in this low-income tract is because the bank's one banking office is not conveniently located near this low-income tract. Additionally, this tract contained only 1,046 families, representing 0.7 percent of total families. 383 families (36.6 percent) had incomes below the poverty level. However, 42.3 percent of the bank's HMDA loans were originated in moderate-income census tracts, which significantly exceeds the percentage of families in moderate-income tracts at 19.5 percent.

A review of the bank's 1999 HMDA lending compared to aggregate lenders indicates that the bank had no loans originated in the one low-income census tract compared to the aggregate at 0.3 percent. Lending in moderate-income census tracts at 41.4 percent far exceeded the aggregate at 9.6 percent.

A review of 2000 HMDA lending data reveals that the bank had no loans in the one low-income census tract compared to the aggregate at 0.3 percent. Lending in moderate-income tracts at 46 percent was significantly higher than the aggregate at 9.9 percent.

A review of 2001 HMDA lending data reveals that the bank had no loans in the one low-income census tract compared to the aggregate at 0.2 percent. Lending in moderate-income tracts at 43.2 percent was significantly higher than the aggregate at 8.6 percent.

In 2002, the bank made no loans in the one low-income census tract compared to the aggregate at 0.1 percent; however, lending to moderate-income borrowers at 38.8 percent once again far exceeded the aggregate, which was 8.3 percent.

A review of the banks' lending patterns indicated no loans originated in the one low-income census tract and few loans (less than one percent) originated by peer banks in the one low-income census tract. With regard to lending in moderate-income census tracts, the bank consistently showed excellent performance for the four years 1999 through 2002 when compared to the aggregate.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

*Small Business Lending*

Of the 81 small business loans sampled that were in the bank's assessment area, none were extended to businesses in low-income tracts. Less than one percent (.5 percent) of businesses are located in the one low-income tract. The bank's percentage of small business loans at 39.5 percent in moderate-income census tracts far exceeds the level of small businesses in the moderate-income tracts at 18.2 percent.

**Analysis Based on 2000 Census Data**

To evaluate First Bradenton Bank's performance, all HMDA reportable loans and a sample of 22 small business loans originated from January 1, 2003 through December 31, 2003 within the bank's assessment area were analyzed. The bank's assessment area, according to 2000 census data, contained 1 low-income census tract, 31 moderate-income tracts, 78 middle-income tracts, and 33 upper income tracts.

*HMDA Lending*

As illustrated on page 11, no HMDA loans were originated in the one low-income census tract. As previously mentioned, possible reasons why there were no HMDA loans made in this low-income tract are the bank's one banking office is not conveniently located near this low-income tract, and the relatively small number of families that live in this tract. However, 50 percent of the bank's HMDA loans were originated in moderate-income census tracts, which significantly exceeds the percentage of families in moderate-income tracts at 22.2 percent.

*Small Business Lending*

As illustrated on page 11, no small business loans were originated in the one low-income census tract. Less than one percent (0.6 percent) of businesses are located in this census tract. 18.2 percent of the sampled small business loans were originated in moderate-income tracts, which is below the percentage of businesses in these tracts at 21.7 percent.

Based on the above analysis, the overall geographic distribution of loans reflects **EXCELLENT** penetration throughout the assessment area.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA: First Bradenton Bank (Continued)**

**Complaints**

No complaints relating to the bank's compliance with CRA have been received since the previous examination.

**Compliance with Antidiscrimination Laws**

The bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations. No evidence of discrimination or the use of illegal credit practices was noted during the review of bank policies and procedures. No practices were identified that have the intent or the effect of discouraging applicants from applying for loans.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Loan Distribution Table**

First Bradenton Bank 1999									
Income Categories	HMDA				HMDA				
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	6	15.0%	249	8.0%	
Moderate	20	50.0%	921	29.5%	9	22.5%	270	8.6%	
Middle	17	42.5%	1,583	50.7%	6	15.0%	340	10.9%	
Upper	3	7.5%	620	19.8%	18	45.0%	2,205	70.6%	
Unknown	0	0.0%	0	0.0%	1	2.5%	60	1.9%	
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>3,124</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>3,124</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	1	12.5%	100	13.6%	
Moderate	2	25.0%	90	12.2%	2	25.0%	90	12.2%	
Middle	5	62.5%	477	64.7%	4	50.0%	327	44.4%	
Upper	1	12.5%	170	23.1%	1	12.5%	220	29.9%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>737</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>737</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
Low	0	0.0%	0	0.0%	1	12.5%	4	2.3%	
Moderate	1	12.5%	1	0.6%	2	25.0%	20	11.4%	
Middle	4	50.0%	56	31.8%	3	37.5%	79	44.9%	
Upper	3	37.5%	119	67.6%	2	25.0%	73	41.5%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	
<b>Multi-Family</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	50.0%	210	27.6%	0	0.0%	0	0.0%	
Middle	1	50.0%	550	72.4%	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%	2	100.0%	760	100.0%	
<b>Total</b>	<b>2</b>	<b>100.0%</b>	<b>760</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>760</b>	<b>100.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	8	13.8%	353	7.4%	
Moderate	24	41.4%	1,222	25.5%	13	22.4%	380	7.9%	
Middle	27	46.6%	2,666	55.6%	13	22.4%	746	15.6%	
Upper	7	12.1%	909	18.9%	21	36.2%	2,498	52.1%	
Unknown	0	0.0%	0	0.0%	3	5.2%	820	17.1%	
<b>Total</b>	<b>58</b>	<b>100.0%</b>	<b>4,797</b>	<b>100.0%</b>	<b>58</b>	<b>100.0%</b>	<b>4,797</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>					
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	9	45.0%	3,375	38.4%	0	0.0%	0	0.0%	
Middle	9	45.0%	3,125	35.6%	0	0.0%	0	0.0%	
Upper	2	10.0%	2,290	26.1%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>8,790</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	7	35.0%	239	2.7%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	4	20.0%	748	8.5%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	6	30.0%	2,974	33.8%	0	0.0%	0	0.0%	
Over \$1 Million*	3	15.0%	4,830	54.9%	0	0.0%	0	0.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>8,791</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	19	95.0%	8,480	96.5%	0	0.0%	0	0.0%	
Over \$1 Million	1	5.0%	310	3.5%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>20</b>	<b>100.0%</b>	<b>8,790</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Peer Loan Distribution Table**

First Bradenton Bank 1999

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
	<b>Home Purchase</b>							
Low	34	0.17%	2,125	0.09%	1,063	5.45%	61,578	2.49%
Moderate	1,698	8.71%	218,541	8.83%	3,271	16.78%	238,320	9.63%
Middle	12,027	61.71%	1,348,000	54.45%	3,983	20.44%	367,574	14.85%
Upper	5,730	29.40%	907,067	36.64%	7,930	40.69%	1,411,087	57.00%
Unknown	0	0.00%	0	0.00%	3,242	16.64%	397,174	16.04%
<b>Total</b>	<b>19,489</b>	<b>100.00%</b>	<b>2,475,733</b>	<b>100.00%</b>	<b>19,489</b>	<b>100.00%</b>	<b>2,475,733</b>	<b>100.00%</b>
	<b>Refinance</b>							
Low	58	0.52%	2,707	0.25%	803	7.21%	38,693	3.52%
Moderate	1,197	10.75%	72,695	6.62%	1,832	16.45%	112,516	10.25%
Middle	6,862	61.60%	612,921	55.81%	2,274	20.41%	173,793	15.83%
Upper	3,021	27.12%	409,808	37.32%	3,650	32.77%	521,844	47.52%
Unknown	1	0.01%	46	0.00%	2,580	23.16%	251,331	22.89%
<b>Total</b>	<b>11,139</b>	<b>100.00%</b>	<b>1,098,177</b>	<b>100.00%</b>	<b>11,139</b>	<b>100.00%</b>	<b>1,098,177</b>	<b>100.00%</b>
	<b>Home Improvement</b>							
Low	7	0.51%	112	0.33%	123	8.92%	2,205	6.52%
Moderate	167	12.11%	3,465	10.24%	283	20.52%	5,105	15.09%
Middle	908	65.84%	20,919	61.83%	385	27.92%	7,887	23.31%
Upper	297	21.54%	9,336	27.60%	500	36.26%	16,695	49.35%
Unknown	0	0.00%	0	0.00%	88	6.38%	1,940	5.73%
<b>Total</b>	<b>1,379</b>	<b>100.00%</b>	<b>33,832</b>	<b>100.00%</b>	<b>1,379</b>	<b>100.00%</b>	<b>33,832</b>	<b>100.00%</b>
	<b>Multi-Family</b>							
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	5	20.83%	1,414	4.68%	0	0.00%	0	0.00%
Middle	11	45.83%	9,031	29.88%	0	0.00%	0	0.00%
Upper	8	33.33%	19,783	65.45%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	24	100.00%	30,228	100.00%
<b>Total</b>	<b>24</b>	<b>100.00%</b>	<b>30,228</b>	<b>100.00%</b>	<b>24</b>	<b>100.00%</b>	<b>30,228</b>	<b>100.00%</b>
	<b>HMDA Totals</b>							
Low	99	0.31%	4,944	0.14%	1,989	6.21%	102,476	2.82%
Moderate	3,067	9.58%	296,115	8.14%	5,386	16.81%	355,941	9.78%
Middle	19,808	61.84%	1,990,871	54.72%	6,642	20.74%	549,254	15.10%
Upper	9,056	28.27%	1,345,994	37.00%	12,080	37.71%	1,949,626	53.59%
Unknown	1	0.00%	46	0.00%	5,934	18.53%	680,673	18.71%
<b>Total</b>	<b>32,031</b>	<b>100.00%</b>	<b>3,637,970</b>	<b>100.00%</b>	<b>32,031</b>	<b>100.00%</b>	<b>3,637,970</b>	<b>100.00%</b>
	<b>CRA</b>							
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
	<b>By Tract Income</b>							
Low	31	0.39%	1,669	0.43%	0	0.00%	0	0.00%
Moderate	1,269	15.78%	71,315	18.46%	13	13.27%	169	2.49%
Middle	4,551	56.60%	218,872	56.67%	52	53.06%	3,917	57.76%
Upper	2,112	26.27%	92,567	23.97%	28	28.57%	1,227	18.09%
Unknown	77	0.96%	1,802	0.47%	5	5.10%	1,469	21.66%
<b>Total</b>	<b>8,040</b>	<b>100.00%</b>	<b>386,225</b>	<b>100.00%</b>	<b>98</b>	<b>100.00%</b>	<b>6,782</b>	<b>100.00%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	7,199	89.54%	117,304	30.37%	83	84.69%	1,988	29.31%
\$100,001 - \$250,000	444	5.52%	77,367	20.03%	5	5.10%	1,010	14.89%
\$250,001 - \$1 Million*	397	4.94%	191,554	49.60%	10	10.20%	3,784	55.79%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>8,040</b>	<b>100.00%</b>	<b>386,225</b>	<b>100.00%</b>	<b>98</b>	<b>100.00%</b>	<b>6,782</b>	<b>100.00%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	4,892	60.85%	213,578	55.30%	70	71.43%	2,972	43.82%
Over \$1 Million	3,148	39.15%	172,647	44.70%	28	28.57%	3,810	56.18%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>8,040</b>	<b>100.00%</b>	<b>386,225</b>	<b>100.00%</b>	<b>98</b>	<b>100.00%</b>	<b>6,782</b>	<b>100.00%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.



**APPENDIX A: AGGREGATE LENDING TABLES**

**Loan Distribution Table**

First Bradenton Bank 2000								
Income Categories	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	2	6.5%	80	4.4%
Moderate	17	54.8%	612	33.5%	10	32.3%	411	22.5%
Middle	12	38.7%	752	41.1%	9	29.0%	390	21.3%
Upper	2	6.5%	465	25.4%	10	32.3%	948	51.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>1,829</b>	<b>100.0%</b>	<b>31</b>	<b>100.0%</b>	<b>1,829</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	2	22.2%	57	14.3%
Moderate	2	22.2%	127	31.9%	2	22.2%	44	11.1%
Middle	6	66.7%	212	53.3%	5	55.6%	297	74.6%
Upper	1	11.1%	59	14.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>398</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>398</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	20.0%	21	17.5%
Moderate	4	40.0%	33	27.5%	3	30.0%	16	13.3%
Middle	5	50.0%	81	67.5%	3	30.0%	71	59.2%
Upper	1	10.0%	6	5.0%	2	20.0%	12	10.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>10</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>
<b>Multi-Family</b>								
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%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	6	12.0%	158	6.7%
Moderate	23	46.0%	772	32.9%	15	30.0%	471	20.1%
Middle	23	46.0%	1,045	44.5%	17	34.0%	758	32.3%
Upper	4	8.0%	530	22.6%	12	24.0%	960	40.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>2,347</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>2,347</b>	<b>100.0%</b>
<b>SMALL BUSINESS/ FARM</b>								
<b>SMALL BUSINESS</b>				<b>SMALL BUSINESS/ FARM</b>		<b>SMALL FARM</b>		
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	42.9%	2,723	36.0%	0	0.0%	0	0.0%
Middle	8	38.1%	3,097	40.9%	0	0.0%	0	0.0%
Upper	4	19.0%	1,750	23.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>7,570</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	8	38.1%	401	5.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	33.3%	1,421	18.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	4	19.0%	2,318	30.6%	0	0.0%	0	0.0%
Over \$1 Million*	2	9.5%	3,430	45.3%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>7,570</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	16	76.2%	6,372	84.2%	0	0.0%	0	0.0%
Over \$1 Million	5	23.8%	1,198	15.8%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>21</b>	<b>100.0%</b>	<b>7,570</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Peer Loan Distribution Table**

First Bradenton Bank 2000

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
	<b>Home Purchase</b>							
Low	33	0.17%	2,259	0.09%	1,057	5.35%	63,340	2.42%
Moderate	1,710	8.66%	141,360	5.41%	3,447	17.45%	262,325	10.04%
Middle	12,525	63.41%	1,489,750	57.03%	3,964	20.07%	378,068	14.47%
Upper	5,483	27.76%	978,835	37.47%	8,473	42.90%	1,542,384	59.05%
Unknown	0	0.00%	0	0.00%	2,810	14.23%	366,087	14.01%
<b>Total</b>	<b>19,751</b>	<b>100.00%</b>	<b>2,612,204</b>	<b>100.00%</b>	<b>19,751</b>	<b>100.00%</b>	<b>2,612,204</b>	<b>100.00%</b>
	<b>Refinance</b>							
Low	34	0.62%	1,582	0.29%	414	7.53%	19,253	3.55%
Moderate	718	13.06%	42,960	7.92%	1,067	19.41%	66,100	12.18%
Middle	3,307	60.15%	292,558	53.91%	1,229	22.35%	92,769	17.10%
Upper	1,439	26.17%	205,560	37.88%	1,805	32.83%	273,242	50.35%
Unknown	0	0.00%	0	0.00%	983	17.88%	91,296	16.82%
<b>Total</b>	<b>5,498</b>	<b>100.00%</b>	<b>542,660</b>	<b>100.00%</b>	<b>5,498</b>	<b>100.00%</b>	<b>542,660</b>	<b>100.00%</b>
	<b>Home Improvement</b>							
Low	4	0.29%	74	0.20%	105	7.65%	1,539	4.24%
Moderate	190	13.85%	3,640	10.02%	287	20.92%	5,906	16.25%
Middle	848	61.81%	21,309	58.64%	326	23.76%	6,911	19.02%
Upper	330	24.05%	11,314	31.14%	530	38.63%	18,796	51.73%
Unknown	0	0.00%	0	0.00%	124	9.04%	3,185	8.77%
<b>Total</b>	<b>1,372</b>	<b>100.00%</b>	<b>36,337</b>	<b>100.00%</b>	<b>1,372</b>	<b>100.00%</b>	<b>36,337</b>	<b>100.00%</b>
	<b>Multi-Family</b>							
Low	1	3.57%	135	1.13%	0	0.00%	0	0.00%
Moderate	14	50.00%	4,455	37.37%	0	0.00%	0	0.00%
Middle	7	25.00%	3,926	32.94%	0	0.00%	0	0.00%
Upper	6	21.43%	3,404	28.56%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	28	100.00%	11,920	100.00%
<b>Total</b>	<b>28</b>	<b>100.00%</b>	<b>11,920</b>	<b>100.00%</b>	<b>28</b>	<b>100.00%</b>	<b>11,920</b>	<b>100.00%</b>
	<b>HMDA Totals</b>							
Low	72	0.27%	4,050	0.13%	1,576	5.91%	84,132	2.63%
Moderate	2,632	9.88%	192,415	6.01%	4,801	18.02%	334,331	10.44%
Middle	16,687	62.62%	1,807,543	56.43%	5,519	20.71%	477,748	14.92%
Upper	7,258	27.24%	1,199,113	37.44%	10,808	40.56%	1,834,422	57.27%
Unknown	0	0.00%	0	0.00%	3,945	14.80%	472,488	14.75%
<b>Total</b>	<b>26,649</b>	<b>100.00%</b>	<b>3,203,121</b>	<b>100.00%</b>	<b>26,649</b>	<b>100.00%</b>	<b>3,203,121</b>	<b>100.00%</b>
	<b>CRA</b>							
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
	<b>By Tract Income</b>							
Low	77	0.52%	2,841	0.73%	0	0.00%	0	0.00%
Moderate	2,121	14.34%	74,045	19.12%	4	9.09%	419	16.26%
Middle	8,308	56.19%	209,666	54.13%	27	61.36%	1,523	59.10%
Upper	3,939	26.64%	96,920	25.02%	10	22.73%	458	17.77%
Unknown	341	2.31%	3,834	0.99%	3	6.82%	177	6.87%
<b>Total</b>	<b>14,786</b>	<b>100.00%</b>	<b>387,306</b>	<b>100.00%</b>	<b>44</b>	<b>100.00%</b>	<b>2,577</b>	<b>100.00%</b>
	<b>By Loan Size</b>							
\$100,000 or Less	14,051	95.03%	148,510	38.34%	37	84.09%	1,174	45.56%
\$100,001 - \$250,000	403	2.73%	70,012	18.08%	6	13.64%	1,068	41.44%
\$250,001 - \$1 Million*	332	2.25%	168,784	43.58%	1	2.27%	335	13.00%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>14,786</b>	<b>100.00%</b>	<b>387,306</b>	<b>100.00%</b>	<b>44</b>	<b>100.00%</b>	<b>2,577</b>	<b>100.00%</b>
	<b>By Revenue</b>							
Total \$1 Million or Less	5,112	34.57%	172,721	44.60%	21	47.73%	1,350	52.39%
Over \$1 Million	9,674	65.43%	214,585	55.40%	23	52.27%	1,227	47.61%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>14,786</b>	<b>100.00%</b>	<b>387,306</b>	<b>100.00%</b>	<b>44</b>	<b>100.00%</b>	<b>2,577</b>	<b>100.00%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Loan Distribution Table**

First Bradenton Bank 2001								
Income Categories	HMDA				HMDA			
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>Home Purchase</b>								
Low	0	0.0%	0	0.0%	4	12.5%	426	22.4%
Moderate	16	50.0%	546	28.7%	8	25.0%	321	16.9%
Middle	14	43.8%	866	45.5%	14	43.8%	888	46.7%
Upper	2	6.3%	491	25.8%	6	18.8%	268	14.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>1,903</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>1,903</b>	<b>100.0%</b>
<b>Refinance</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	50.0%	139	45.9%
Middle	4	100.0%	303	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	25.0%	80	26.4%
Unknown	0	0.0%	0	0.0%	1	25.0%	84	27.7%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>303</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>303</b>	<b>100.0%</b>
<b>Home Improvement</b>								
Low	0	0.0%	0	0.0%	2	28.6%	45	63.4%
Moderate	3	42.9%	13	18.3%	5	71.4%	26	36.6%
Middle	4	57.1%	58	81.7%	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%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>	<b>7</b>	<b>100.0%</b>	<b>71</b>	<b>100.0%</b>
<b>Multi-Family</b>								
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	1	100.0%	128	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%	1	100.0%	128	100.0%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>1</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>
<b>HMDA Totals</b>								
Low	0	0.0%	0	0.0%	6	13.6%	471	19.6%
Moderate	19	43.2%	559	23.2%	15	34.1%	486	20.2%
Middle	23	52.3%	1,355	56.3%	14	31.8%	888	36.9%
Upper	2	4.5%	491	20.4%	7	15.9%	348	14.5%
Unknown	0	0.0%	0	0.0%	2	4.5%	212	8.8%
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>2,405</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>2,405</b>	<b>100.0%</b>
<b>SMALL BUSINESS/FARM</b>								
<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>				
	#	%	\$(000s)	%	#	%	\$(000s)	%
<b>By Tract Income</b>								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	50.0%	6,182	87.5%	0	0.0%	0	0.0%
Middle	9	50.0%	887	12.5%	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%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>7,069</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Loan Size</b>								
\$100,000 or less	11	61.1%	578	8.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million*	5	27.8%	2,041	28.9%	0	0.0%	0	0.0%
Over \$1 Million*	2	11.1%	4,450	63.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>7,069</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
<b>By Revenue</b>								
\$1 Million or Less	13	72.2%	5,482	77.5%	0	0.0%	0	0.0%
Over \$1 Million	5	27.8%	1,587	22.5%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>18</b>	<b>100.0%</b>	<b>7,069</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Peer Loan Distribution Table**

First Bradenton Bank 2001

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
<b>Home Purchase</b>								
Low	34	0.15%	2,798	0.09%	1,472	6.50%	103,102	3.18%
Moderate	2,161	9.54%	227,850	7.03%	3,707	16.36%	316,139	9.76%
Middle	14,610	64.48%	1,926,786	59.47%	4,702	20.75%	499,607	15.42%
Upper	5,852	25.83%	1,082,469	33.41%	10,096	44.56%	1,952,896	60.27%
Unknown	2	0.01%	239	0.01%	2,682	11.84%	368,398	11.37%
<b>Total</b>	<b>22,659</b>	<b>100.00%</b>	<b>3,240,142</b>	<b>100.00%</b>	<b>22,659</b>	<b>100.00%</b>	<b>3,240,142</b>	<b>100.00%</b>
<b>Refinance</b>								
Low	52	0.26%	2,815	0.10%	1,105	5.60%	70,152	2.59%
Moderate	1,449	7.35%	145,777	5.39%	2,821	14.30%	225,945	8.36%
Middle	12,385	62.79%	1,525,701	56.42%	4,021	20.39%	401,586	14.85%
Upper	5,837	29.59%	1,029,741	38.08%	8,082	40.98%	1,462,554	54.09%
Unknown	0	0.00%	0	0.00%	3,694	18.73%	543,797	20.11%
<b>Total</b>	<b>19,723</b>	<b>100.00%</b>	<b>2,704,034</b>	<b>100.00%</b>	<b>19,723</b>	<b>100.00%</b>	<b>2,704,034</b>	<b>100.00%</b>
<b>Home Improvement</b>								
Low	6	0.37%	72	0.13%	175	10.78%	2,177	3.87%
Moderate	164	10.10%	4,181	7.44%	328	20.20%	5,997	10.67%
Middle	1,059	65.21%	32,920	58.55%	384	23.65%	9,722	17.29%
Upper	395	24.32%	19,048	33.88%	694	42.73%	35,860	63.78%
Unknown	0	0.00%	0	0.00%	43	2.65%	2,465	4.38%
<b>Total</b>	<b>1,624</b>	<b>100.00%</b>	<b>56,221</b>	<b>100.00%</b>	<b>1,624</b>	<b>100.00%</b>	<b>56,221</b>	<b>100.00%</b>
<b>Multi-Family</b>								
Low	2	6.67%	420	0.52%	0	0.00%	0	0.00%
Moderate	10	33.33%	23,758	29.52%	0	0.00%	0	0.00%
Middle	12	40.00%	20,423	25.38%	0	0.00%	0	0.00%
Upper	6	20.00%	35,883	44.58%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	30	100.00%	80,484	100.00%
<b>Total</b>	<b>30</b>	<b>100.00%</b>	<b>80,484</b>	<b>100.00%</b>	<b>30</b>	<b>100.00%</b>	<b>80,484</b>	<b>100.00%</b>
<b>HMDA Totals</b>								
Low	94	0.21%	6,105	0.10%	2,752	6.25%	175,431	2.88%
Moderate	3,784	8.59%	401,566	6.60%	6,856	15.57%	548,081	9.01%
Middle	28,066	63.73%	3,505,830	57.65%	9,107	20.68%	910,915	14.98%
Upper	12,090	27.45%	2,167,141	35.64%	18,872	42.86%	3,451,310	56.76%
Unknown	2	0.00%	239	0.00%	6,449	14.64%	995,144	16.37%
<b>Total</b>	<b>44,036</b>	<b>100.00%</b>	<b>6,080,881</b>	<b>100.00%</b>	<b>44,036</b>	<b>100.00%</b>	<b>6,080,881</b>	<b>100.00%</b>
<b>CRA</b>								
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
<b>By Tract Income</b>								
Low	80	0.43%	3,803	0.72%	0	0.00%	0	0.00%
Moderate	2,950	15.92%	95,860	18.18%	4	6.56%	555	11.09%
Middle	10,453	56.40%	275,017	52.16%	47	77.05%	4,067	81.29%
Upper	4,488	24.22%	149,967	28.44%	8	13.11%	351	7.02%
Unknown	562	3.03%	2,610	0.50%	2	3.28%	30	0.60%
<b>Total</b>	<b>18,533</b>	<b>100.00%</b>	<b>527,257</b>	<b>100.00%</b>	<b>61</b>	<b>100.00%</b>	<b>5,003</b>	<b>100.00%</b>
<b>By Loan Size</b>								
\$100,000 or Less	17,433	94.06%	170,819	32.40%	48	78.69%	1,591	31.80%
\$100,001 - \$250,000	589	3.18%	104,640	19.85%	7	11.48%	1,197	23.93%
\$250,001 - \$1 Million*	511	2.76%	251,798	47.76%	6	9.84%	2,215	44.27%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>18,533</b>	<b>100.00%</b>	<b>527,257</b>	<b>100.00%</b>	<b>61</b>	<b>100.00%</b>	<b>5,003</b>	<b>100.00%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	6,512	35.14%	242,014	45.90%	39	63.93%	3,444	68.84%
Over \$1 Million	12,021	64.86%	285,243	54.10%	22	36.07%	1,559	31.16%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>18,533</b>	<b>100.00%</b>	<b>527,257</b>	<b>100.00%</b>	<b>61</b>	<b>100.00%</b>	<b>5,003</b>	<b>100.00%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Loan Distribution Table**

First Bradenton Bank 2002									
Income Categories	HMDA				HMDA				
	By Tract Income				By Borrower Income				
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>Home Purchase</b>									
Low	0	0.0%	0	0.0%	9	20.5%	249	7.0%	
Moderate	18	40.9%	630	17.7%	5	11.4%	137	3.9%	
Middle	24	54.5%	2,605	73.3%	13	29.5%	511	14.4%	
Upper	2	4.5%	317	8.9%	17	38.6%	2,655	74.7%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>44</b>	<b>100.0%</b>	<b>3,552</b>	<b>100.0%</b>	<b>44</b>	<b>100.0%</b>	<b>3,552</b>	<b>100.0%</b>	
<b>Refinance</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	20.0%	45	4.8%	2	40.0%	100	10.6%	
Middle	3	60.0%	230	24.3%	1	20.0%	100	10.6%	
Upper	1	20.0%	670	70.9%	2	40.0%	745	78.8%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>945</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>945</b>	<b>100.0%</b>	
<b>Home Improvement</b>									
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%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>Multi-Family</b>									
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%	
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>HMDA Totals</b>									
Low	0	0.0%	0	0.0%	9	18.4%	249	5.5%	
Moderate	19	38.8%	675	15.0%	7	14.3%	237	5.3%	
Middle	27	55.1%	2,835	63.0%	14	28.6%	611	13.6%	
Upper	3	6.1%	987	21.9%	19	38.8%	3,400	75.6%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>49</b>	<b>100.0%</b>	<b>4,497</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>4,497</b>	<b>100.0%</b>	
<b>SMALL BUSINESS/FARM</b>									
<b>SMALL BUSINESS</b>				<b>SMALL FARM</b>					
	#	%	\$(000s)	%	#	%	\$(000s)	%	
<b>By Tract Income</b>									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	5	22.7%	1,220	8.8%	0	0.0%	0	0.0%	
Middle	14	63.6%	11,832	85.4%	0	0.0%	0	0.0%	
Upper	3	13.6%	800	5.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>13,852</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Loan Size</b>									
\$100,000 or less	9	40.9%	572	4.1%	0	0.0%	0	0.0%	
\$100,001 - \$250,000	6	27.3%	1,020	7.4%	0	0.0%	0	0.0%	
\$250,001 - \$1 Million*	5	22.7%	2,260	16.3%	0	0.0%	0	0.0%	
Over \$1 Million*	2	9.1%	10,000	72.2%	0	0.0%	0	0.0%	
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>13,852</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	
<b>By Revenue</b>									
\$1 Million or Less	19	86.4%	12,922	93.3%	0	0.0%	0	0.0%	
Over \$1 Million	3	13.6%	930	6.7%	0	0.0%	0	0.0%	
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<b>Total</b>	<b>22</b>	<b>100.0%</b>	<b>13,852</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.

**APPENDIX A: AGGREGATE LENDING TABLES**

**Peer Loan Distribution Table**

First Bradenton Bank 2002

Income Categories	HMDA							
	By Tract Income				By Borrowers Income			
	#	%	\$(000)s	%	#	%	\$(000)s	%
<b>Home Purchase</b>								
Low	30	0.12%	2,095	0.05%	1,524	6.14%	115,325	2.96%
Moderate	2,291	9.23%	232,086	5.95%	4,120	16.60%	381,375	9.78%
Middle	16,081	64.78%	2,429,033	62.27%	5,154	20.76%	605,388	15.52%
Upper	6,422	25.87%	1,237,310	31.72%	10,689	43.06%	2,246,059	57.58%
Unknown	1	0.00%	170	0.00%	3,338	13.45%	552,547	14.17%
<b>Total</b>	<b>24,825</b>	<b>100.00%</b>	<b>3,900,694</b>	<b>100.00%</b>	<b>24,825</b>	<b>100.00%</b>	<b>3,900,694</b>	<b>100.00%</b>
<b>Refinance</b>								
Low	31	0.11%	1,920	0.04%	1,672	5.97%	117,539	2.73%
Moderate	2,036	7.27%	209,501	4.87%	4,491	16.04%	394,238	9.16%
Middle	17,515	62.56%	2,312,794	53.71%	6,030	21.54%	659,305	15.31%
Upper	8,415	30.06%	1,781,494	41.38%	11,335	40.49%	2,383,453	55.36%
Unknown	0	0.00%	0	0.00%	4,469	15.96%	751,174	17.45%
<b>Total</b>	<b>27,997</b>	<b>100.00%</b>	<b>4,305,709</b>	<b>100.00%</b>	<b>27,997</b>	<b>100.00%</b>	<b>4,305,709</b>	<b>100.00%</b>
<b>Home Improvement</b>								
Low	3	0.18%	91	0.15%	226	13.77%	3,406	5.47%
Moderate	171	10.42%	4,029	6.47%	357	21.76%	7,658	12.31%
Middle	1,109	67.58%	38,546	61.95%	388	23.64%	11,539	18.54%
Upper	358	21.82%	19,559	31.43%	582	35.47%	35,459	56.99%
Unknown	0	0.00%	0	0.00%	88	5.36%	4,163	6.69%
<b>Total</b>	<b>1,641</b>	<b>100.00%</b>	<b>62,225</b>	<b>100.00%</b>	<b>1,641</b>	<b>100.00%</b>	<b>62,225</b>	<b>100.00%</b>
<b>Multi-Family</b>								
Low	2	4.88%	14,633	23.25%	0	0.00%	0	0.00%
Moderate	14	34.15%	7,354	11.68%	0	0.00%	0	0.00%
Middle	20	48.78%	38,416	61.03%	0	0.00%	0	0.00%
Upper	5	12.20%	2,542	4.04%	0	0.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	41	100.00%	62,945	100.00%
<b>Total</b>	<b>41</b>	<b>100.00%</b>	<b>62,945</b>	<b>100.00%</b>	<b>41</b>	<b>100.00%</b>	<b>62,945</b>	<b>100.00%</b>
<b>HMDA Totals</b>								
Low	66	0.12%	18,739	0.22%	3,422	6.28%	236,270	2.84%
Moderate	4,512	8.28%	452,970	5.44%	8,968	16.45%	783,271	9.40%
Middle	34,725	63.71%	4,818,789	57.84%	11,572	21.23%	1,276,232	15.32%
Upper	15,200	27.89%	3,040,905	36.50%	22,606	41.48%	4,664,971	55.99%
Unknown	1	0.00%	170	0.00%	7,936	14.56%	1,370,829	16.45%
<b>Total</b>	<b>54,504</b>	<b>100.00%</b>	<b>8,331,573</b>	<b>100.00%</b>	<b>54,504</b>	<b>100.00%</b>	<b>8,331,573</b>	<b>100.00%</b>
<b>CRA</b>								
	Small Business				Small Farm			
	#	%	\$(000)s	%	#	%	\$(000)s	%
<b>By Tract Income</b>								
Low	100	0.44%	2,940	0.47%	0	0.00%	0	0.00%
Moderate	3,777	16.56%	114,218	18.10%	6	10.00%	227	5.29%
Middle	12,781	56.03%	331,931	52.61%	34	56.67%	2,739	63.83%
Upper	5,239	22.96%	175,973	27.89%	15	25.00%	1,260	29.36%
Unknown	916	4.02%	5,876	0.93%	5	8.33%	65	1.51%
<b>Total</b>	<b>22,813</b>	<b>100.00%</b>	<b>630,938</b>	<b>100.00%</b>	<b>60</b>	<b>100.00%</b>	<b>4,291</b>	<b>100.00%</b>
<b>By Loan Size</b>								
\$100,000 or Less	21,607	94.71%	219,617	34.81%	48	80.00%	1,344	31.32%
\$100,001 - \$250,000	617	2.70%	108,558	17.21%	8	13.33%	1,372	31.97%
\$250,001 - \$1 Million*	589	2.58%	302,763	47.99%	4	6.67%	1,575	36.70%
Over \$1 Million*	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>22,813</b>	<b>100.00%</b>	<b>630,938</b>	<b>100.00%</b>	<b>60</b>	<b>100.00%</b>	<b>4,291</b>	<b>100.00%</b>
<b>By Revenue</b>								
Total \$1 Million or Less	6,343	27.80%	288,906	45.79%	42	70.00%	2,357	54.93%
Over \$1 Million	16,470	72.20%	342,032	54.21%	18	30.00%	1,934	45.07%
Not Known	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>22,813</b>	<b>100.00%</b>	<b>630,938</b>	<b>100.00%</b>	<b>60</b>	<b>100.00%</b>	<b>4,291</b>	<b>100.00%</b>

Originations and Purchases

\*Small Business loans are loan sizes that are \$1 million or less.

\*Small Farm loans are loans that are \$500,000 or less.