

**COMMUNITY BANK OF BROWARD**  
SELECTED FINANCIAL DATA (Unaudited)

	Years Ended December 31,		
	2009	2008	2007
Basic earnings per share	\$ 0.84	\$ 1.13	\$ 1.13
Return on common equity	5.27%	7.77%	8.64%
Return on average assets	0.41%	0.58%	0.63%
Net interest margin	3.89%	3.95%	4.03%
Overhead efficiency ratio	70.56%	72.00%	74.06%
Book value per share	\$ 16.17	\$ 15.47	\$ 13.75
Common equity to assets ratio	7.81%	7.95%	7.51%
Non-performing loans to total loans	2.09%	0.59%	0.91%
Non-performing assets to total assets	2.66%	1.22%	0.80%
Net charge-offs to average loans	0.31%	0.07%	0.13%

**BALANCE SHEETS (Unaudited)**  
*(in thousands)*

<u>ASSETS</u>	December 31,	
	2009	2008
Cash and cash equivalents	\$ 11,110	\$ 13,964
Securities available for sale	29,486	20,092
Loans, net	400,861	382,565
Other assets	21,503	17,664
<b>Total assets</b>	<b>\$ 462,960</b>	<b>\$ 434,285</b>

LIABILITIES AND SHAREHOLDERS' EQUITY

Total deposits	\$ 386,547	\$ 351,718
Borrowings	27,100	37,405
Subordinated capital notes	10,000	10,000
Other liabilities	357	632
<b>Total liabilities</b>	<b>424,004</b>	<b>399,755</b>
Total shareholders' equity	38,956	34,530
<b>Total liabilities and shareholders' equity</b>	<b>\$ 462,960</b>	<b>\$ 434,285</b>

**STATEMENTS OF INCOME (Unaudited)**  
*(in thousands)*

	Three Months Ended		Years Ended	
	December 31,		December 31,	
	2009	2008	2009	2008
Interest income	\$ 6,077	\$ 6,326	\$ 24,432	\$ 24,975
Interest expense	1,734	2,335	7,630	9,816
Net interest income	4,343	3,991	16,802	15,159
Provision for loan losses	1,053	432	2,925	1,094
Net interest income after provision	3,290	3,559	13,877	14,065
Noninterest income	665	681	2,593	2,220
FDIC assessments	(182)	(58)	(804)	(220)
Noninterest expense	(3,171)	(3,201)	(12,660)	(12,294)
Income before income taxes	602	981	3,006	3,771
Income taxes	225	360	1,123	1,386
<b>Net income</b>	<b>\$ 377</b>	<b>\$ 621</b>	<b>\$ 1,883</b>	<b>\$ 2,385</b>