

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

	Six Months Ended	
	June 30,	
	<u>2010</u>	<u>2009</u>
Basic earnings per share	\$ 0.22	\$ 0.39
Return on common equity	2.67%	4.94%
Return on average assets	0.20%	0.39%
Net interest margin	4.06%	3.85%
Overhead efficiency ratio	68.54%	73.09%
Book value per share	\$ 16.43	\$ 15.82
Common equity to assets ratio	7.43%	7.73%
Non-performing loans to total loans	6.43%	0.97%
Non-performing assets to total assets	6.39%	1.52%
Net charge-offs to average loans	0.35%	0.09%

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

	June 30,	
	<u>2010</u>	<u>2009</u>
	<b>ASSETS</b>	
Cash and cash equivalents	\$ 29,173	\$ 12,484
Securities available for sale	35,223	28,495
Loans, net	405,864	398,070
Other assets	<u>23,804</u>	<u>17,739</u>
 Total assets	 <u>\$ 494,064</u>	 <u>\$ 456,788</u>

**LIABILITIES AND SHAREHOLDERS' EQUITY**

Total deposits	\$ 423,831	\$ 381,484
Borrowings	19,219	27,079
Subordinated capital notes	10,000	10,000
Other liabilities	972	904
Total liabilities	<u>454,022</u>	<u>419,467</u>
Total shareholders' equity	<u>40,042</u>	<u>37,321</u>
 Total liabilities and shareholders' equity	 <u>\$ 494,064</u>	 <u>\$ 456,788</u>

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

	Three Months Ended		Six Months Ended	
	June 30,		June 30,	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
Interest income	\$ 5,989	\$ 6,109	\$ 11,936	\$ 12,139
Interest expense	<u>1,327</u>	<u>1,943</u>	<u>2,688</u>	<u>4,018</u>
Net interest income	4,662	4,166	9,248	8,121
Provision for loan losses	<u>1,501</u>	<u>437</u>	<u>2,690</u>	<u>1,112</u>
Net interest income after provision	3,161	3,729	6,558	7,009
Noninterest income	1,005	578	1,581	1,140
FDIC assessments	(194)	(352)	(356)	(465)
Noninterest expense	<u>(3,585)</u>	<u>(3,131)</u>	<u>(6,999)</u>	<u>(6,304)</u>
Income before income taxes	387	824	784	1,380
Income taxes	<u>144</u>	<u>308</u>	<u>293</u>	<u>512</u>
 Net income	 <u>\$ 243</u>	 <u>\$ 516</u>	 <u>\$ 491</u>	 <u>\$ 868</u>