

**Bid Summary**  
**First Commercial Bank of Tampa Bay**  
**Tampa, Florida**  
**Closing Date: June 17, 2011**

| Bidder  | Type of Transaction                    | Deposit Premium/(Discount) % | Asset Premium/(Discount) \$(000) / % | SF Loss Share Tranche 1      | SF Loss Share Tranche 2      | SF Loss Share Tranche 3      | Commercial Loss Share Tranche 1 | Commercial Loss Share Tranche 2 | Commercial Loss Share Tranche 3 | Value Appreciation Instrument | Conforming Bid               | Linked                       |
|---|--|------------------------------|--------------------------------------|------------------------------|------------------------------|------------------------------|---------------------------------|---------------------------------|---------------------------------|-------------------------------|------------------------------|------------------------------|
| Winning bid and bidder:<br>Stonegate Bank,<br>Fort Lauderdale, FL | All deposit whole bank                 | 0.50%                        | \$ (34,300)                          | NA                           | NA                           | NA                           | NA                              | NA                              | NA                              | No                            | No                           | NA                           |
| Cover (second place) -<br>omitted from this disclosure            | Omitted from this disclosure           | Omitted from this disclosure | Omitted from this disclosure         | Omitted from this disclosure | Omitted from this disclosure | Omitted from this disclosure | Omitted from this disclosure    | Omitted from this disclosure    | Omitted from this disclosure    | Omitted from this disclosure  | Omitted from this disclosure | Omitted from this disclosure |
| Other bid   | All deposit whole bank with loss share | 0.50%                        | \$ (16,000)                          | 80%                          | 80%                          | N/A                          | 80%                             | 80%                             | N/A                             | No                            | Yes                          | NA                           |
| Other bid   | All deposit whole bank with loss share | 0.00%                        | \$ (17,300)                          | 80%                          | 80%                          | N/A                          | 80%                             | 80%                             | N/A                             | No                            | Yes                          | NA                           |
| Other bid   | All deposit whole bank                 | 0.50%                        | \$ (35,700)                          | NA                           | NA                           | NA                           | NA                              | NA                              | NA                              | No                            | Yes                          | NA                           |
| Other bid   | All deposit whole bank                 | 0.50%                        | \$ (46,000)                          | NA                           | NA                           | NA                           | NA                              | NA                              | NA                              | No                            | Yes                          | NA                           |

**Other Bidder Names:**

Central Bank, Stillwater, Minnesota  
Homebanc NA, Lake Mary, Florida

**Notes:**

- The winning bidder's acquisition of all the deposits was the least costly resolution compared to a liquidation alternative. The liquidation alternative was valued using valuation models to estimate the market value of the assets. Bids for loss share, if any, were valued using a discounted cash flow analysis for the loss share portfolio over the life of the loss share agreement. If any bids were received that would have been more costly than liquidation they have been excluded from this summary.
- There are more bids than bidders because one or more bidders submitted more than one bid.
- The Other Bidder Names and the Other Bids are in random order. There is no linkage between bidder names and bids, except in the case of the winning bid.
- For more information on the bid disclosure policy, see <http://www.fdic.gov/about/freedom/biddocs.html>.