

Bid Summary
First National Bank of Central Florida
Winter Park, Florida
Closing Date: April 29, 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: Premier American Bank, National Association, Miami, Florida	All deposit whole bank with loss share	0.50%	\$ (12,400)	80%	50%	N/A	80%	50%	N/A	No	Yes	Yes
Cover (second place) - 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	0.00%	\$ (30,900)	80%	80%	N/A	80%	80%	N/A	No	Yes	No
Other bid	All deposit whole bank with loss share	0.00%	\$ (34,000)	70%	70%	N/A	70%	70%	N/A	No	Yes	No
Other bid	All deposit whole bank with loss share	0.00%	\$ (40,950)	80%	80%	N/A	80%	80%	N/A	No	Yes	Yes
Other bid	All deposit whole bank with loss share	0.00%	\$ (40,950)	80%	80%	N/A	80%	80%	N/A	No	Yes	Yes
Other bid	All deposit whole bank with loss share	0.00%	\$ (40,975)	80%	80%	N/A	80%	80%	N/A	No	Yes	Yes
Other bid	All deposit whole bank with loss share	0.00%	\$ (44,900)	80%	80%	N/A	80%	80%	N/A	No	No	No
Other bid	All deposit whole bank with loss share	0.00%	\$ (58,900)	50%	80%	N/A	50%	80%	N/A	No	Yes	No
Other bid	All deposit whole bank P&A	0.50%	\$ (65,000)	N/A	N/A	N/A	N/A	N/A	N/A	No	Yes	Yes
Other bid	All deposit whole bank P&A	0.50%	\$ (65,000)	N/A	N/A	N/A	N/A	N/A	N/A	No	Yes	Yes
Other bid	All deposit whole bank P&A	0.50%	\$ (65,000)	N/A	N/A	N/A	N/A	N/A	N/A	No	Yes	Yes
Other bid	All deposit whole bank P&A	0.50%	\$ (65,000)	N/A	N/A	N/A	N/A	N/A	N/A	No	Yes	Yes
Other bid	All deposit whole bank P&A	0.50%	\$ (65,000)	N/A	N/A	N/A	N/A	N/A	N/A	No	Yes	Yes
Other bid	All deposit whole bank P&A	0.50%	\$ (67,000)	N/A	N/A	N/A	N/A	N/A	N/A	No	Yes	No

Other Bidder Names:

Bank of the Ozarks, Little Rock, Arkansas
Centennial Bank, Conway, Arkansas
First Southern Bank, Boca Raton, 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.
- 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.
- There are more bids than bidders because one or more bidders submitted more than one bid.
- For more information on the bid disclosure policy, see <http://www.fdic.gov/about/freedom/biddocs.html>.