

JGB Bank, National Association

Statement of Condition

as of March 31, 2011

ASSETS In thousands of Dollars

Cash and cash equivalents 49,358

Investment securities 82,233

Loans receivable, net 235,402

Other assets, net 17,730

Total 384,723

LIABILITIES AND CAPITAL

Customer deposits 298,399

Federal funds purchased and securities sold under agreements to repurchase 15,514

Other liabilities 29,351

Total liabilities 343,262

Capital 41,459

Total 384,723

Risk Based Capital Ratio 16.07%

Leverage Ratio 11.13%

Chairman of the Board

Michael Spritzer C.P.A.

President & CEO

Abel L. Iglesias

Board of Directors

Gabriel Gilinski

Dennis Ginsburg Esq.

Jess Lawhorn

David W. Sloan Esq.

Willis J. Stetson Jr.

Fred Stanton Smith

Executive Vice Presidents

Carlos Bell CFO & COO

Rodolfo Lleonart Director of Retail Banking

Mark Long Chief Risk Officer

About Our Bank

Since 1957, our family-run bank has been dedicated to long-term relationships and the South Florida community. We're not an inexperienced startup, nor are we stuck in the past. Our personal banking, business banking, consumer lending, and online banking/cash management services offer you innovative and trustworthy solutions. You can count on JGB Bank to fulfill your financial needs, because you're a part of our family. After all we haven't just been around the block. We've been around for over 50 years.

