

FINANCIAL HIGHLIGHTS

(Unaudited)

SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES

(Dollars in thousands, except per share data)	Three Months Ended September 30,		Nine Months Ended September 30,	
	2008	2007	2008	2007
Summary of Earnings				
Net income (loss)	\$ (3,448)	\$ 285	\$ (23,001)	\$ 7,862
Net income (loss), excluding securities restructuring losses (5)	(3,448)	285	(23,001)	11,159
Net interest income (1)	19,186	21,147	59,982	64,047
Performance Ratios				
Return on average assets-GAAP basis (2), (3)	(0.60) %	0.05 %	(1.32) %	0.45 %
Return on average tangible assets (2), (3), (4), (5)	(0.58)	0.09	(1.32)	0.70
Return on average shareholders' equity-GAAP basis (2), (3)	(7.13)	0.51	(14.77)	4.79
Return on average tangible shareholders' equity (2), (3), (4), (5)	(9.43)	1.18	(19.67)	9.71
Net interest margin (1), (2)	3.57	3.94	3.67	3.99
Per Share Data				
Net income (loss) diluted-GAAP earnings	\$ (0.18)	\$ 0.01	\$ (1.21)	\$ 0.41
Net income (loss) basic-GAAP earnings	(0.18)	0.02	(1.21)	0.41
Net income (loss) diluted-excluding securities restructuring losses (5)	(0.18)	0.01	(1.21)	0.58
Net income (loss) basic-excluding securities restructuring losses (5)	(0.18)	0.02	(1.21)	0.59
Cash dividends declared	0.01	0.16	0.33	0.48
			September 30,	Increase/ (Decrease)
			2008	2007
Credit Analysis				
Net charge-offs year-to-date	\$ 47,232	\$ 1,307		3,513.8 %
Net charge-offs to average loans	3.41 %	0.10 %		3,310.0
Loan loss provision year-to-date	\$ 57,978	\$ 8,932		549.1
Allowance to loans at end of period	1.87 %	1.19 %		57.1
Nonperforming Loans	\$ 75,793	\$ 45,654		66.0
Other real estate owned	4,551	240		1,796.3
Total non-performing assets	\$ 80,344	\$ 45,894		75.1
Nonperforming assets to loans and other real estate owned at end of period	4.60 %	2.42 %		90.1
Nonperforming assets to total assets	3.61 %	1.98 %		82.3
Selected Financial Data				
Total assets	\$ 2,224,614	\$ 2,316,779		(4.0)
Securities - Trading (at fair value)	0	17,955		(100.0)
Securities - Available for sale (at fair value)	267,661	205,174		30.5
Securities - Held for investment (at amortized cost)	29,120	32,588		(10.6)
Net loans	1,709,978	1,870,574		(8.6)
Deposits	1,838,792	1,855,726		(0.9)
Shareholders' equity	184,449	213,880		(13.8)
Book value per share	9.59	11.20		(14.4)
Tangible book value per share	6.71	8.22		(18.4)
Average shareholders' equity to average assets	8.93 %	9.48 %		(5.8)
Average Balances (Year-to-Date)				
Total assets	\$ 2,329,860	\$ 2,311,782		0.8
Less: Intangible assets	55,975	57,138		(2.0)
Total average tangible assets	\$ 2,273,885	\$ 2,254,644		0.9
Total equity	\$ 208,010	\$ 219,252		(5.1)
Less: Intangible assets	55,975	57,138		(2.0)
Total average tangible equity	\$ 152,035	\$ 162,114		(6.2)

(1) Calculated on a fully taxable equivalent basis using amortized cost.

(2) These ratios are stated on an annualized basis and are not necessarily indicative of future periods.

(3) The calculation of ROA and ROE do not include the mark-to-market unrealized gains (losses) on available for sale securities because the unrealized gains (losses) are not included in net income (loss).

(4) The Company believes that return on average assets and equity excluding the impacts of noncash amortization expense on intangible assets is a better measurement of the Company's trend in earnings growth.

(5) Excludes securities restructuring losses of \$5,118 (or \$3,297, net of taxes) recorded in first quarter 2007.

n/m = not meaningful

CONDENSED CONSOLIDATED STATEMENTS OF INCOME (Unaudited)
SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES

<i>(Dollars in thousands, except per share data)</i>	Three Months Ended September 30,		Nine Months Ended September 30,	
	2008	2007	2008	2007
Interest on securities:				
Taxable	\$ 3,418	\$ 3,069	\$ 10,535	\$ 11,374
Nontaxable	90	88	270	274
Interest and fees on loans	27,146	34,316	86,525	99,796
Interest on federal funds sold and other investments	322	298	1,074	1,211
Total Interest Income	30,976	37,771	98,404	112,655
Interest on deposits:				
Interest on deposits	4,033	6,261	14,116	17,760
Interest on time certificates	6,334	7,806	19,463	22,085
Interest on borrowed money	1,492	2,645	5,061	8,979
Total Interest Expense	11,859	16,712	38,640	48,824
Net Interest Income	19,117	21,059	59,764	63,831
Provision for loan losses	10,241	8,375	57,978	8,932
Net Interest Income After Provision for Loan Losses	8,876	12,684	1,786	54,899
Noninterest income:				
Service charges on deposit accounts	1,894	1,983	5,556	5,644
Trust income	597	658	1,770	1,948
Mortgage banking fees	216	260	934	1,131
Brokerage commissions and fees	452	620	1,650	2,363
Marine finance fees	371	687	1,986	2,269
Debit card income	620	578	1,879	1,743
Other deposit based EFT fees	82	101	276	348
Merchant income	510	688	1,912	2,165
Other income	332	444	1,115	1,340
	5,074	6,019	17,078	18,951
Securities restructuring losses	0	0	0	(5,118)
Securities gains, net	0	22	355	46
Total Noninterest Income	5,074	6,041	17,433	13,879
Noninterest expenses:				
Salaries and wages	7,713	7,479	23,076	23,828
Employee benefits	1,770	1,700	5,509	5,419
Outsourced data processing costs	1,803	1,796	5,800	5,697
Telephone / data lines	471	460	1,398	1,437
Occupancy	2,112	1,928	6,036	5,721
Furniture and equipment	700	758	2,135	2,109
Marketing	545	875	2,014	2,368
Legal and professional fees	1,687	1,327	3,545	3,002
FDIC assessments	543	55	994	169
Amortization of intangibles	315	315	944	944
Other	2,241	2,334	6,373	6,937
Total Noninterest Expenses	19,900	19,027	57,824	57,631
Income (Loss) Before Income Taxes	(5,950)	(302)	(38,605)	11,147
Provision (benefit) for income taxes	(2,502)	(587)	(15,604)	3,285
Net Income (Loss)	\$ (3,448)	\$ 285	\$ (23,001)	\$ 7,862
Per share common stock:				
Net income (loss) diluted	\$ (0.18)	\$ 0.01	\$ (1.21)	\$ 0.41
Net income (loss) basic	(0.18)	0.02	(1.21)	0.41
Cash dividends declared	0.01	0.16	0.33	0.48
Average diluted shares outstanding	19,030,758	19,165,880	18,981,944	19,180,773
Average basic shares outstanding	19,030,758	18,924,665	18,981,944	18,946,759

CONDENSED CONSOLIDATED BALANCE SHEETS (Unaudited)
SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES

<i>(Dollars in thousands)</i>	September 30, 2008	December 31, 2007	September 30, 2007
Assets			
Cash and due from banks	\$ 38,927	\$ 50,490	\$ 44,680
Federal funds sold and other investments	11,256	47,985	6,605
Total Cash and Cash Equivalents	50,183	98,475	51,285
Securities:			
Trading (at fair value)	0	13,913	17,955
Available for sale (at fair value)	267,661	254,916	205,174
Held for investment (at amortized cost)	29,120	31,900	32,588
Total Securities	296,781	300,729	255,717
Loans available for sale	2,701	3,660	1,833
Loans, net of unearned income	1,742,626	1,898,389	1,893,114
Less: Allowance for loan losses	(32,648)	(21,902)	(22,540)
Net Loans	1,709,978	1,876,487	1,870,574
Bank premises and equipment, net	43,397	40,926	39,180
Other real estate owned	4,551	735	240
Goodwill and other intangible assets	55,508	56,452	56,767
Other assets	61,515	42,410	41,183
	\$ 2,224,614	\$ 2,419,874	\$ 2,316,779
Liabilities and Shareholders' Equity			
Liabilities			
Deposits			
Demand deposits (noninterest bearing)	\$ 285,746	\$ 327,646	\$ 336,816
Savings deposits	829,470	1,056,025	886,806
Other time deposits	361,184	332,838	340,440
Brokered time certificates	40,100	0	0
Time certificates of \$100,000 or more	322,292	270,824	291,664
Total Deposits	1,838,792	1,987,333	1,855,726
Federal funds purchased and securities sold under agreements to repurchase, maturing within 30 days	71,325	88,100	141,884
Borrowed funds	65,004	65,030	39,749
Subordinated debt	53,610	53,610	53,610
Other liabilities	11,434	11,420	11,930
	2,040,165	2,205,493	2,102,899
Shareholders' Equity			
Preferred stock	0	0	0
Common stock	1,928	1,920	1,914
Additional paid in capital	92,327	90,924	90,752
Retained earnings	93,101	122,396	123,538
Treasury stock	(838)	(1,193)	(1,430)
	186,518	214,047	214,774
Accumulated other comprehensive income (loss), net	(2,069)	334	(894)
Total Shareholders' Equity	184,449	214,381	213,880
	\$ 2,224,614	\$ 2,419,874	\$ 2,316,779
Common Shares Outstanding	19,229,363	19,110,089	19,104,027

CONSOLIDATED QUARTERLY FINANCIAL DATA

(Unaudited)

SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES

<i>(Dollars in thousands, except per share data)</i>	Quarters				Last 12 Months
	2008			2007	
	Third	Second	First	Fourth	
Net income (loss)	\$ (3,448)	\$ (21,316)	\$ 1,763	\$ 1,903	\$ (21,098)
Operating Ratios					
Return on average assets -GAAP basis (2),(3)	(0.60) %	(3.65) %	0.30 %	0.32 %	(0.90) %
Return on average tangible assets (2), (3), (4)	(0.58)	(3.70)	0.34	0.36	(0.89)
Return on average shareholders' equity-GAAP basis (2),(3)	(7.13)	(39.79)	3.28	3.48	(10.03)
Return on average tangible shareholders' equity (2), (3), (4)	(9.43)	(53.27)	4.95	5.21	(13.15)
Net interest margin (1),(2)	3.57	3.69	3.74	3.71	3.68
Average equity to average assets	8.43	9.17	9.17	9.20	9.00
Credit Analysis					
Net charge-offs	\$ 9,290	\$ 33,541	\$ 4,401	\$ 4,451	\$ 51,683
Net charge-offs to average loans	2.06 %	7.28 %	0.93 %	0.92 %	2.77 %
Loan loss provision	\$ 10,241	\$ 42,237	\$ 5,500	\$ 3,813	\$ 61,791
Allowance to loans at end of period	1.87 %	1.75 %	1.22 %	1.15 %	
Nonperforming loans	\$ 75,793	\$ 76,224	\$ 64,730	\$ 67,834	
Other real estate owned	4,551	4,547	940	735	
Nonperforming assets	<u>\$ 80,344</u>	<u>\$ 80,771</u>	<u>\$ 65,670</u>	<u>\$ 68,569</u>	
Nonperforming assets to loans and other real estate owned at end of period	4.60 %	4.45 %	3.50 %	3.61 %	
Nonperforming assets to total assets	3.61	3.52	2.74	2.83	
Nonaccrual loans and accruing loans 90 days or more past due to loans outstanding at end of period	4.42	4.23	3.46	3.57	
Per Share Common Stock					
Net income (loss) diluted-GAAP earnings	\$ (0.18)	\$ (1.12)	\$ 0.09	\$ 0.10	\$ (1.11)
Net income (loss) basic-GAAP earnings	(0.18)	(1.12)	0.09	0.10	(1.11)
Cash dividends declared	0.01	0.16	0.16	0.16	0.49
Book value per share	9.59	9.90	11.25	11.22	
Average Balances					
Total assets	\$ 2,282,821	\$ 2,349,749	\$ 2,357,528	\$ 2,361,086	
Less: Intangible assets	55,662	55,976	56,291	56,605	
Total average tangible assets	<u>\$ 2,227,159</u>	<u>\$ 2,293,773</u>	<u>\$ 2,301,237</u>	<u>\$ 2,304,481</u>	
Total equity	\$ 192,469	\$ 215,448	\$ 216,283	\$ 217,172	
Less: Intangible assets	55,662	55,976	56,291	56,605	
Total average tangible equity	<u>\$ 136,807</u>	<u>\$ 159,472</u>	<u>\$ 159,992</u>	<u>\$ 160,567</u>	

(1) Calculated on a fully taxable equivalent basis using amortized cost.

(2) These ratios are stated on an annualized basis and are not necessarily indicative of future periods.

(3) The calculation of ROA and ROE do not include the mark-to-market unrealized gains (losses) on available for sale securities because the unrealized gains (losses) are not included in net income (loss).

(4) The Company believes that return on average assets and equity excluding the impacts of noncash amortization expense on intangible assets is a better measurement of the Company's trend in operating earnings growth.

CONSOLIDATED QUARTERLY FINANCIAL DATA (Unaudited)
SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES

SECURITIES	September 30, 2008	December 31, 2007	September 30, 2007
U.S. Treasury and U.S. Government Agencies Securities - Trading	\$ - -	\$ 13,913 13,913	\$ 17,955 17,955
U.S. Treasury and U.S. Government Agencies Mortgage-backed	22,280 239,936	30,405 218,937	35,349 164,452
Obligations of states and political subdivisions	1,986	2,057	2,117
Other securities	3,459	3,517	3,256
Securities - Available for Sale	267,661	254,916	205,174
Mortgage-backed	22,997	25,755	26,441
Obligations of states and political subdivisions	6,123	6,145	6,147
Securities - Held for Investment	29,120	31,900	32,588
Total Securities	\$ 296,781	\$ 300,729	\$ 255,717

LOANS	September 30, 2008	December 31, 2007	September 30, 2007
Construction and land development	\$ 484,989	\$ 609,567	\$ 627,003
Real estate mortgage	1,093,324	1,074,814	1,051,750
Installment loans to individuals	88,549	86,362	78,641
Commercial and financial	75,296	126,695	135,111
Other loans	468	951	609
Total Loans	\$ 1,742,626	\$ 1,898,389	\$ 1,893,114

AVERAGE BALANCES, YIELDS AND RATES (1) (Unaudited)
SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES

	2008				2007	
	Third Quarter		Second Quarter		Third Quarter	
	Average Balance	Yield/ Rate	Average Balance	Yield/ Rate	Average Balance	Yield/ Rate
<i>(Dollars in thousands)</i>						
Assets						
Earning assets:						
Securities:						
Taxable	\$ 276,777	4.94 %	\$ 280,623	5.03 %	\$ 233,809	5.25 %
Nontaxable	8,151	6.53	8,164	6.57	8,216	6.33
Total Securities	284,928	4.99	288,787	5.08	242,025	5.29
Federal funds sold and other investments	53,220	2.41	64,558	2.83	21,364	5.53
Loans, net	1,798,357	6.01	1,854,015	6.12	1,866,954	7.30
Total Earning Assets	2,136,505	5.78	2,207,360	5.89	2,130,343	7.05
Allowance for loan losses	(37,705)		(22,992)		(15,361)	
Cash and due from banks	35,788		46,057		47,633	
Premises and equipment	43,378		42,885		39,190	
Other assets	104,855		76,439		77,231	
	\$ 2,282,821		\$ 2,349,749		\$ 2,279,036	
Liabilities and Shareholders' Equity						
Interest-bearing liabilities:						
NOW	\$ 72,691	1.65 %	\$ 70,135	1.47 %	\$ 53,842	2.78 %
Savings deposits	103,550	0.73	106,277	0.72	112,323	0.71
Money market accounts	716,166	1.97	788,389	1.95	715,885	3.15
Time deposits	691,486	3.64	641,092	3.99	629,479	4.92
Federal funds purchased and other short-term borrowings	82,730	1.55	90,136	1.47	127,163	4.41
Other borrowings	118,705	3.92	118,816	3.89	69,860	7.00
Total Interest-Bearing Liabilities	1,785,328	2.64	1,814,845	2.68	1,708,552	3.88
Demand deposits (noninterest-bearing)	293,951		316,614		340,462	
Other liabilities	11,073		2,842		9,154	
Total Liabilities	2,090,352		2,134,301		2,058,168	
Shareholders' equity	192,469		215,448		220,868	
	\$ 2,282,821		\$ 2,349,749		\$ 2,279,036	
Interest expense as a % of earning assets		2.21 %		2.21 %		3.11 %
Net interest income as a % of earning assets		3.57		3.69		3.94

(1) On a fully taxable equivalent basis. All yields and rates have been computed on an annualized basis using amortized cost.

Fees on loans have been included in interest on loans. Nonaccrual loans are included in loan balances.

QUARTERLY TREND - LOANS AT END OF PERIOD (DOLLARS IN MILLIONS)

		<u>2008</u>			<u>Nonperforming</u>	
		<u>1st Qtr</u>	<u>2nd Qtr</u>	<u>3rd Qtr</u>	<u>3rd Qtr</u>	<u>Number</u>
Construction and Land Development						
Residential:						
Condominiums	>\$4 million	\$ 30.6	\$ 26.3	\$ 19.6	\$ -	-
	<\$4 million	26.6	21.1	13.0	2.8	1
Town homes	>\$4 million	19.4	17.1	17.1	5.4	1
	<\$4 million	4.4	2.9	4.6	-	-
Single Family Residences	>\$4 million	20.8	21.2	13.5	-	-
	<\$4 million	35.9	28.3	23.7	5.3	9
Single Family Land & Lots	>\$4 million	85.1	64.3	40.3	27.4	4
	<\$4 million	27.0	30.8	29.9	4.0	21
Multifamily	>\$4 million	7.8	7.8	7.8	7.8	1
	<\$4 million	24.8	26.2	22.9	2.3	1
TOTAL >\$4 million		163.7	136.7	98.3	40.6	6
TOTAL <\$4 million		118.7	109.3	94.1	14.4	32
GRAND TOTAL		\$ 282.4	\$ 246.0	\$ 192.4	\$ 55.0	38

Quarterly Trend - Loans at End of Period (Dollars in Millions)

	2006	2007				2008		
	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
Construction and land development								
Residential								
Condominiums	\$ 94.8	\$ 84.4	\$ 74.2	\$ 72.5	\$ 60.2	\$ 57.2	\$ 47.4	\$ 32.6
Townhomes	10.4	9.9	11.3	25.0	25.0	23.8	20.0	21.7
Single family residences	80.3	100.9	66.6	63.9	59.0	56.7	49.5	37.2
Single family land and lots	106.3	107.7	129.0	128.4	116.4	112.1	95.1	70.2
Multifamily	48.2	48.7	46.6	33.8	34.5	32.6	34.0	30.7
	340.0	351.6	327.7	323.6	295.1	282.4	246.0	192.4
Commercial								
Office buildings	14.1	17.6	19.2	22.4	30.9	29.1	31.1	27.8
Retail trade	16.1	12.5	26.4	50.2	69.0	60.4	63.6	68.5
Land	93.5	93.4	99.4	86.2	82.6	92.5	75.4	73.9
Industrial	6.3	8.9	13.1	16.9	13.0	16.9	20.8	20.7
Healthcare	2.0	2.5	3.0	1.0	1.0	1.0	1.0	-
Churches and educational facilities	2.1	1.8	1.9	1.9	-	-	0.1	-
Lodging	2.1	4.8	11.2	11.2	11.2	-	-	-
Convenience stores	0.5	0.5	1.0	1.4	1.7	1.8	-	-
Marina	2.2	2.2	2.2	21.9	23.1	26.8	28.9	30.5
Other	0.9	2.8	12.8	8.6	9.9	11.3	6.3	5.4
	139.8	147.0	190.2	221.7	242.4	239.8	227.2	226.8
Individuals								
Lot loans	40.6	40.5	40.0	40.7	39.4	39.4	40.0	38.4
Construction	50.7	41.7	43.6	41.0	32.7	32.4	27.1	27.4
	91.3	82.2	83.6	81.7	72.1	71.8	67.1	65.8
Total construction and land development	571.1	580.8	601.5	627.0	609.6	594.0	540.3	485.0
Real estate mortgages								
Residential real estate								
Adjustable	277.7	285.4	298.4	313.0	319.5	317.6	318.8	316.5
Fixed rate	87.9	87.9	87.6	88.1	87.5	89.1	90.2	93.4
Home equity mortgages	95.9	97.3	90.0	90.8	91.4	91.7	93.1	84.3
Home equity lines	50.9	51.4	56.6	55.1	59.1	56.3	59.4	59.7
	512.4	522.0	532.6	547.0	557.5	554.7	561.5	553.9
Commercial real estate								
Office buildings	109.2	113.4	116.1	125.6	131.7	144.3	142.3	143.6
Retail trade	50.9	62.0	62.8	74.9	76.2	83.8	93.5	101.6
Land	-	-	-	2.6	5.3	-	-	0.6
Industrial	64.3	66.3	84.7	100.2	105.5	104.3	93.3	92.2
Healthcare	40.7	40.5	39.7	33.2	32.4	39.9	33.6	31.6
Churches and educational facilities	32.3	32.9	32.7	36.0	40.2	40.2	36.5	35.6
Recreation	4.4	4.4	4.5	4.7	3.0	2.8	1.8	1.8
Multifamily	9.9	8.4	10.4	11.3	13.8	20.0	19.1	19.2
Mobile home parks	6.0	3.0	4.0	4.0	3.9	3.2	3.1	3.1
Lodging	19.1	16.9	16.8	22.3	22.7	27.9	28.0	26.7
Restaurant	11.7	11.2	9.6	7.2	8.2	8.0	9.0	8.6
Agricultural	26.1	24.5	23.4	19.6	12.9	12.4	9.0	8.7
Convenience stores	22.0	22.2	23.6	23.5	23.2	23.1	24.9	23.6
Other	40.8	38.8	30.5	39.7	38.3	40.1	41.6	42.5
	437.4	444.5	458.8	504.8	517.3	550.0	535.7	539.4
Total real estate mortgages	949.8	966.5	991.4	1,051.8	1,074.8	1,104.7	1,097.2	1,093.3
Commercial & financial	128.1	112.1	139.0	135.1	126.7	93.9	94.8	88.5
Installment loans to individuals								
Automobile and trucks	22.3	23.3	23.6	24.8	25.0	24.1	23.0	21.9
Marine loans	32.5	30.1	26.6	24.8	33.2	33.3	25.2	26.0
Other	28.6	29.8	29.4	29.0	28.2	27.5	27.9	27.4
	83.4	83.2	79.6	78.6	86.4	84.9	76.1	75.3
Other	0.7	0.7	1.6	0.6	0.9	0.5	0.4	0.5
	<u>\$ 1,733.1</u>	<u>\$ 1,743.3</u>	<u>\$ 1,813.1</u>	<u>\$ 1,893.1</u>	<u>\$ 1,898.4</u>	<u>\$ 1,878.0</u>	<u>\$ 1,808.8</u>	<u>\$ 1,742.6</u>

Quarterly Trend - Increase (Decrease) in Loans by Quarter (Dollars in Millions)

	2007				2008		
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
Construction and land development							
Residential							
Condominiums	\$ (10.4)	\$ (10.2)	\$ (1.7)	\$ (12.3)	\$ (3.0)	\$ (9.8)	\$ (14.8)
Townhomes	(0.5)	1.4	13.7	-	(1.2)	(3.8)	1.7
Single family residences	20.6	(34.3)	(2.7)	(4.9)	(2.3)	(7.2)	(12.3)
Single family land and lots	1.4	21.3	(0.6)	(12.0)	(4.3)	(17.0)	(24.9)
Multifamily	0.5	(2.1)	(12.8)	0.7	(1.9)	1.4	(3.3)
	<u>11.6</u>	<u>(23.9)</u>	<u>(4.1)</u>	<u>(28.5)</u>	<u>(12.7)</u>	<u>(36.4)</u>	<u>(53.6)</u>
Commercial							
Office buildings	3.5	1.6	3.2	8.5	(1.8)	2.0	(3.3)
Retail trade	(3.6)	13.9	23.8	18.8	(8.6)	3.2	4.9
Land	(0.1)	6.0	(13.2)	(3.6)	9.9	(17.1)	(1.5)
Industrial	2.6	4.2	3.8	(3.9)	3.9	3.9	(0.1)
Healthcare	0.5	0.5	(2.0)	-	-	-	(1.0)
Churches and educational facilities	(0.3)	0.1	-	(1.9)	-	0.1	(0.1)
Lodging	2.7	6.4	-	-	(11.2)	-	-
Convenience stores	-	0.5	0.4	0.3	0.1	(1.8)	-
Marina	-	-	19.7	1.2	3.7	2.1	1.6
Other	1.9	10.0	(4.2)	1.3	1.4	(5.0)	(0.9)
	<u>7.2</u>	<u>43.2</u>	<u>31.5</u>	<u>20.7</u>	<u>(2.6)</u>	<u>(12.6)</u>	<u>(0.4)</u>
Individuals							
Lot loans	(0.1)	(0.5)	0.7	(1.3)	-	0.6	(1.6)
Construction	(9.0)	1.9	(2.6)	(8.3)	(0.3)	(5.3)	0.3
	<u>(9.1)</u>	<u>1.4</u>	<u>(1.9)</u>	<u>(9.6)</u>	<u>(0.3)</u>	<u>(4.7)</u>	<u>(1.3)</u>
Total construction and land development	<u>9.7</u>	<u>20.7</u>	<u>25.5</u>	<u>(17.4)</u>	<u>(15.6)</u>	<u>(53.7)</u>	<u>(55.3)</u>
Real estate mortgages							
Residential real estate							
Adjustable	7.7	13.0	14.6	6.5	(1.9)	1.2	(2.3)
Fixed rate	-	(0.3)	0.5	(0.6)	1.6	1.1	3.2
Home equity mortgages	1.4	(7.3)	0.8	0.6	0.3	1.4	(8.8)
Home equity lines	0.5	5.2	(1.5)	4.0	(2.8)	3.1	0.3
	<u>9.6</u>	<u>10.6</u>	<u>14.4</u>	<u>10.5</u>	<u>(2.8)</u>	<u>6.8</u>	<u>(7.6)</u>
Commercial real estate							
Office buildings	4.2	2.7	9.5	6.1	12.6	(2.0)	1.3
Retail trade	11.1	0.8	12.1	1.3	7.6	9.7	8.1
Land	-	-	2.6	2.7	(5.3)	-	0.6
Industrial	2.0	18.4	15.5	5.3	(1.2)	(11.0)	(1.1)
Healthcare	(0.2)	(0.8)	(6.5)	(0.8)	7.5	(6.3)	(2.0)
Churches and educational facilities	0.6	(0.2)	3.3	4.2	-	(3.7)	(0.9)
Recreation	-	0.1	0.2	(1.7)	(0.2)	(1.0)	-
Multifamily	(1.5)	2.0	0.9	2.5	6.2	(0.9)	0.1
Mobile home parks	(3.0)	1.0	-	(0.1)	(0.7)	(0.1)	-
Lodging	(2.2)	(0.1)	5.5	0.4	5.2	0.1	(1.3)
Restaurant	(0.5)	(1.6)	(2.4)	1.0	(0.2)	1.0	(0.4)
Agricultural	(1.6)	(1.1)	(3.8)	(6.7)	(0.5)	(3.4)	(0.3)
Convenience stores	0.2	1.4	(0.1)	(0.3)	(0.1)	1.8	(1.3)
Other	(2.0)	(8.3)	9.2	(1.4)	1.8	1.5	0.9
	<u>7.1</u>	<u>14.3</u>	<u>46.0</u>	<u>12.5</u>	<u>32.7</u>	<u>(14.3)</u>	<u>3.7</u>
Total real estate mortgages	<u>16.7</u>	<u>24.9</u>	<u>60.4</u>	<u>23.0</u>	<u>29.9</u>	<u>(7.5)</u>	<u>(3.9)</u>
Commercial & financial	(16.0)	26.9	(3.9)	(8.4)	(32.8)	0.9	(6.3)
Installment loans to individuals							
Automobile and trucks	1.0	0.3	1.2	0.2	(0.9)	(1.1)	(1.1)
Marine loans	(2.4)	(3.5)	(1.8)	8.4	0.1	(8.1)	0.8
Other	1.2	(0.4)	(0.4)	(0.8)	(0.7)	0.4	(0.5)
	<u>(0.2)</u>	<u>(3.6)</u>	<u>(1.0)</u>	<u>7.8</u>	<u>(1.5)</u>	<u>(8.8)</u>	<u>(0.8)</u>
Other	-	0.9	(1.0)	0.3	(0.4)	(0.1)	0.1
	<u>\$ 10.2</u>	<u>\$ 69.8</u>	<u>\$ 80.0</u>	<u>\$ 5.3</u>	<u>\$ (20.4)</u>	<u>\$ (69.2)</u>	<u>\$ (66.2)</u>