

BauerFinancial bank ratings

Bank and thrift safety ratings

Ratings for the past four quarters for banks and thrifts with branches in Palm Beach, Martin, St. Lucie, Indian River and Okeechobee counties, along with selected institutions in Hendry County. Star ratings are from BauerFinancial Inc. of Coral Gables, which uses a five-star system based on its analysis of financial information that banks and thrifts file with the Federal Deposit Insurance Corp.

RATINGS KEY

★★★★★..... Superior ★★★ Adequate
 ★★★★ Excellent ★★ Problematic
 ★★★½ Good ★ Troubled
 Zero Lowest rating
 SU Start-up. Too new to rate

INSTITUTION	3rd Q 2011	2nd Q 2011	1st 2011	4th Q 2010
1ST UNITED BANK , Boca Raton	★★★★★	★★★★★	★★★★★	★★★★
ALLSTATE BANK , Northbrook, Ill.	★★★	★★★★	★★★	★★★
ANCHOR COMMERCIAL BANK , Juno Beach	Zero	Zero	Zero	★
BANCO POPULAR NORTH AMERICA , New York	★★★	★★★	★★★	★★
BANK LEUMI USA , New York	★★★★★	★★★★★	★★★★★	★★★★★
BANK OF AMERICA , Charlotte, N.C.	★★★	★★★	★★★	★★★
BANK OF BELLE GLADE , Belle Glade	★★★★★	★★★★★	★★★★★	★★★★★
BANKATLANTIC , Fort Lauderdale	★★	★★	★★	★★
BANKUNITED , Miami Lakes	★★★★★	★★★★★	S.U	S.U
BB&T , Winston-Salem, N.C.	★★★★	★★★★	★★★★	★★★★
BMO HARRIS BANK , Chicago	★★★½	★★★½	★★★½	★★★½
CENTERSTATE BANK OF FLORIDA , Winter Haven	★★★★	★★★★	★★★★	★★★★
CITIBANK , Sioux Falls, S.D.	★★★★	★★★★	★★★½	★★★½
CITY NATIONAL BANK OF FLORIDA , Miami	★★★★	★★★★	★★★½	★★★½
CNLBANK , Orlando	Zero	★	★	★★
COMERICA BANK , Dallas	★★★★	★★★★	★★★★	★★★★
ENTERPRISE BANK OF FLORIDA , North Palm Beach	★★★	★★	★★★	★★★
EUROBANK , Coral Gables	Zero	Zero	Zero	Zero
EVERBANK , Jacksonville	★★★★	★★★★	★★★★	★★★★
FIFTH THIRD BANK , Cincinnati	★★★½	★★★½	★★★½	★★★½
FIRST BANK , Clewiston	★★	★★	★★	★★
FIRST BANK OF THE PALM BEACHES , West Palm Beach	★★	★★	★★	★★
FIRST CITIZENS BANK AND TRUST , Raleigh, N.C.	★★★★★	★★★★★	★★★★★	★★★★★

FIRST BANK OF THE PALM BEACHES , West Palm Beach	★★	★★	★★	★★
FIRST CITIZENS BANK AND TRUST , Raleigh, N.C.	★★★★★	★★★★★	★★★★★	★★★★★
FIRST SOUTHERN BANK , Boca Raton	★★★	★★★	★★★	★★★
FIRSTCITY BANK OF COMMERCE , North Palm Beach	★★★	★★★	★★★	★★★
FLAGLER BANK , Lake Clarke Shores	Zero	Zero	★	★
FLORIDA CAPITAL BANK , Jacksonville	Zero	Zero	Zero	Zero
FLORIDA COMMUNITY BANK , Miami	S.U.	S.U.	S.U.	S.U.
FLORIDIAN COMMUNITY BANK , Davie	★★★½	★★★½	★★★½	★★★
GRAND BANK & TRUST OF FLORIDA , West Palm Beach	Zero	★	★	★
GREAT FLORIDA BANK , Miami	Zero	Zero	Zero	Zero
GULFSTREAM BUSINESS BANK , Stuart	★★★½	★★★½	★★★½	★★★½
HARBOR COMMUNITY BANK , Indiantown	★★★★★	★★★★★	★★★★★	★★★½
IBERIABANK , Lafayette, La.	★★★★★	★★★★★	★★★★★	★★★★★
INTERAMERICAN BANK OF MIAMI , Miami	★★★½	★★★½	★★★½	★★★½
ISRAEL DISCOUNT BANK OF NEW YORK , New York	★★★★★	★★★★★	★★★★★	★★★★★
JPMORGAN CHASE BANK , Columbus, Ohio	★★★½	★★★½	★★★½	★★★½
KEYBANK , Cleveland	★★★★	★★★★	★★★½	★★★½
LEGACY BANK OF FLORIDA , Boca Raton	Zero	Zero	Zero	★
MACKINAC SAVINGS BANK , Boynton Beach	★★★½	★★★½	★★★½	★★★½
MARINE BANK AND TRUST , Vero Beach	★★	★★	★★	★
MERCANTIL COMMERCEBANK , Coral Gables	★★★	★★★	★★★	★★★
NEW YORK COMMUNITY BANK , Flushing, N.Y. (AmTrust Bank)	★★★★★	★★★★★	★★★★★	★★★★★
NORTHERN TRUST , Miami	★★★★★	★★★★★	★★★★★	★★★★★
OCULINA BANK , Fort Pierce	★★	★★	★★	★★
PALM BEACH COMMUNITY BANK , West Palm Beach	★★★★★	★★★★★	★★★★★	★★★★★
PARADISE BANK , Boca Raton	★★★	★★	★★	★★
PNC BANK , Pittsburgh	★★★½	★★★½	★★★½	★★★½
RBC BANK USA , Raleigh, N.C.	★★★	★★★	★★★	★★★
REGENT BANK , Davie	★★	★★	★★	★★
REGIONS BANK , Birmingham, Ala.	★★★½	★★★	★★★	★★★
SABADELL UNITED BANK , Miami	★★★★	★★★½	★★★½	★★★
SEACOAST NATIONAL BANK , Stuart	★★★	★★★	★★★	★★
SEASIDE NATIONAL BANK & TRUST , Orlando	★★★½	★★★	★★★	★★★

SECURITY BANK , North Lauderdale	Zero	Zero	Zero	Zero
SOUTHBANK , Palm Beach Gardens	★★	★★	★★	★
STATE FARM BANK , Bloomington, Ill.	★★★★	★★★½	★★★	★★★
STONEGATE BANK , Fort Lauderdale	★★★½	★★★½	★★★½	★★★½
SUNTRUST BANK , Atlanta	★★★	★★★	★★★	★★★
TD BANK NA , Wilmington, Del.	★★★★	★★★★★	★★★★★	★★★★
THIRD FEDERAL SAVINGS AND LOAN , Cleveland	★★★★★	★★★★★	★★★★★	★★★★★
TRANSCAPITAL BANK , Sunrise	Zero	Zero	Zero	Zero
WELLS FARGO BANK , Sioux Falls, S.D.	★★★	★★★	★★★	★★★
WILMINGTON TRUST , Wilmington, DE	★★★★★	★★★★★	★★★★★	★★★★★

Source: BauerFinancial Inc., Coral Gables, (800) 388-6686; Web site: www.bauerfinancial.com