

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 Bauer Financial 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
 **** = Excellent
 ***¹/₂ = Good
 *** = Adequate
 ** = Problematic
 * = Troubled
 Zero = Lowest rating
 SU = Start-up. Too new to rate.

BANKS AND THRIFTS	1st quarter 2009	4 th quarter 2008	3 rd quarter 2008	2 nd quarter 2008
1st UNITED BANK, Boca Raton	*** 1/2	***	***	***
ALLSTATE, Vernon Hills, Ill.	**	**	**	***
AMTRUST BANK, Boca Raton (Ohio Savings Bank, Cleveland)	ZERO	ZERO	*	**
ANCHOR COMMERCIAL BANK, Juno Beach	***	***	***	**
BANCO POPULAR NORTH AMERICA, New York	ZERO	*	**	***
BANK LEUMI USA, New York	****	****	****	****
BANK OF AMERICA, Charlotte, N.C.	***	***	*** 1/2	*** 1/2
BANK OF BELLE GLADE, Belle Glade	*****	*****	*****	*****
BANKATLANTIC, Fort Lauderdale	***	***	***	***
BANKUNITED, ***Coral Gables	SU	ZERO	ZERO	*
BB&T, Winston-Salem, N.C.	****	****	****	****
CAROLINA FIRST BANK, Greenville, S.C. (Mercantile Bank)	***	***	***	***
CITIBANK NA, Las Vegas	***	**	**	***
CITY NATIONAL BANK OF FLORIDA, Miami	*****	*****	*****	*****
CNL BANK, Orlando	***	*** 1/2	*** 1/2	*** 1/2
COLONIAL BANK, Montgomery, Ala.	*	**	**	*** 1/2
COMMERICA BANK, Dallas	****	****	****	****
ENTERPRISE NATIONAL BANK, North Palm Beach	***	***	***	***
EUROBANK, Boca Raton	*** 1/2	*** 1/2	*** 1/2	*** 1/2
FIFTH THIRD BANK, Grand Rapids, Mich.	***	***	***	***
FIRST BANK OF CLEWISTON, Clewiston	***	***	*** 1/2	****
FIRST BANK OF INDIANTOWN, Indiantown	*** 1/2	*** 1/2	*** 1/2	*** 1/2
FIRST BANK OF THE PALM BEACHES, West Palm Beach	***	***	***	***
FIRSTCITY BANK OF COMMERCE, North Palm Beach	SU	SU	SU	SU
FIRST PEOPLES BANK, Port St. Lucie	**	**	**	***
FIRST SOUTHERN BANK, Boca Raton	*** 1/2	*** 1/2	*****	*****
FLAGLER BANK, West Palm Beach	***	***	*** 1/2	*****
FLORIDA CAPITAL BANK, Jacksonville	**	**	**	**
FLORIDIAN COMMUNITY BANK, Davie	****	****	****	****
GRAND BANK & TRUST OF FLORIDA, West Palm Beach	*** 1/2	****	*****	*****
GREAT FLORIDA BANK, Miami	*	**	**	***
GULFSTREAM BUSINESS BANK, Stuart	****	****	****	****
HARRIS BANK NA, Scottsdale, Ariz.	***	*** 1/2	****	****
HSBC BANK USA, Wilmington, Del.	***	***	***	***
HUNTINGTON NATIONAL BANK, Columbus, Ohio	***	***	***	***
INTEGRITY BANK, Jupiter	ZERO	ZERO	ZERO	ZERO
IRONSTONE BANK, Fort Myers	***	***	*** 1/2	*** 1/2
ISRAEL DISCOUNT BANK, New York	*** 1/2	*** 1/2	***	*** 1/2
J.P. MORGAN CHASE, Columbus, Ohio	*** 1/2	*** 1/2	*** 1/2	*** 1/2
LEGACY BANK OF FLORIDA, Boca Raton	***	***	***	*** 1/2
LYDIAN PRIVATE BANK, Palm Beach	**	***	***	***
MACKINAC SAVINGS BANK, Boynton Beach	***	***	*** 1/2	*** 1/2
MARINE BANK & TRUST CO., Vero Beach	*** 1/2	*** 1/2	*** 1/2	****
MELLON UNITED NATIONAL BANK, Miami	***	*** 1/2	*** 1/2	*** 1/2
MERCANTIL COMMERCE BANK, Coral Gables	***	***	***	***
NATIONAL CITY BANK, Cleveland, Ohio	***	***	***	***
NORTHERN TRUST BANK OF FLORIDA, Miami	****	****	****	****
OCULINA BANK, Fort Pierce	**	**	**	**
OLDE CYPRESS COMMUNITY BANK, Clewiston (First FSB of the	ZERO	ZERO	**	*** 1/2
ORION BANK, Naples	ZERO	ZERO	**	**
PALM BEACH COMMUNITY BANK, Boynton Beach	SU	SU	SU	SU
PARADISE BANK, Boca Raton	****	****	****	****
PENINSULA BANK, Englewood	*	**	**	**

PNC BANK , Pittsburgh	*** ½	*** ½	*** ½	*** ½
RBC CENTURA BANK , Raleigh, N.C.	**	**	***	***
REGENT BANK , Davie	*** ½	*** ½	****	****
REGIONS BANK , Birmingham, Ala.	*** ½	*** ½	*** ½	****
RIVERSIDE NATIONAL BANK , Fort Pierce	*	**	**	*** ½
SEACOAST NATIONAL BANK , Stuart	**	**	***	***
SEASIDE NATIONAL BANK & TRUST , Orlando	***	***	SU	SU
SECURITY BANK NA , North Lauderdale	*	**	**	**
SOUTHBANK , Palm Beach Gardens	**	**	***	***
STATE FARM FINANCIAL SERVICES , Bloomington, Ill.	***	***	*** ½	****
STERLING BANK , Lantana	**	***	***	***
STONEGATE BANK , Fort Lauderdale	****	*** ½	****	****
SUN AMERICAN BANK , Boca Raton	*	**	**	***
SUNTRUST , Atlanta	***	***	*** ½	*** ½
TD BANK , Wilmington, Del	****	*** ½	*** ½	****
THIRD FEDERAL SAVINGS AND LOAN , Cleveland	*****	*****	*****	*****
TRANSCAPITAL BANK , Hallandale	***	***	*** ½	*** ½
WACHOVIA BANK NA , *Charlotte, N.C.	***	***	***	***
WASHINGTON MUTUAL BANK , **Henderson, Nev.	Merged	Merged	Merged	**
WILMINGTON TRUST , Baltimore	*** 1/2	***	***	***

*Wachovia taken over by Wells Fargo in September. **Washington Mutual taken over by JP Morgan Chase in September.. ***Federal regulators closed Bank United FSB on May 21. New owners reopened the bank under the same name on May 22. SOURCE: Bauer Financial Inc., Coral Gables, (800) 388-6686; Web site: www.bauerfinancial.com