

## Institution Directory

ID Home	Find All			Advanced Features	ID Map and Definitions	Disclaimer and Notes	ID Help
	Bank Holding Cos.	Institutions	Offices				

## MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION

220 Alhambra Circle-12th Fl

Coral Gables, FL 33134

FDIC Certificate #: 22953 [Bank Charter Class: N](#)

Definition	Dollar figures in thousands	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION Coral Gables, FL June 30, 2009	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION Coral Gables, FL June 30, 2008
All Summary Information			
Assets and Liabilities			
<a href="#">1</a>	Total employees (full-time equivalent)	797	894
<a href="#">2</a>	Total assets	5,611,381	6,035,838
<a href="#">3</a>	<a href="#">Cash and due from depository institutions</a>	102,477	38,162
<a href="#">4</a>	Interest-bearing balances	85,015	14,071
<a href="#">5</a>	<a href="#">Securities</a>	2,182,422	1,860,319
<a href="#">6</a>	Federal funds sold & reverse repurchase agreements	0	77,018
<a href="#">7</a>	<a href="#">Net loans &amp; leases</a>	3,020,460	3,376,979
<a href="#">8</a>	Loan loss allowance	87,229	64,291
<a href="#">9</a>	Trading account assets	0	238,400
<a href="#">10</a>	Bank premises and fixed assets	89,166	67,334
<a href="#">11</a>	<a href="#">Other real estate owned</a>	19,007	10,584
<a href="#">12</a>	<a href="#">Goodwill and other intangibles</a>	19,028	20,760
<a href="#">13</a>	All other assets	178,821	346,282
<a href="#">14</a>	Life insurance assets	0	0
<a href="#">15</a>	Total liabilities and capital	5,611,381	6,035,838
<a href="#">16</a>	Total liabilities	4,991,548	5,563,157
<a href="#">17</a>	<a href="#">Total deposits</a>	4,042,983	4,408,392
<a href="#">18</a>	Interest-bearing deposits	3,453,757	3,793,324
<a href="#">19</a>	Deposits held in domestic offices	4,042,983	4,408,392
<a href="#">20</a>	% insured (estimated - see note)	63.57%	63.32%
<a href="#">21</a>	Federal funds purchased & repurchase agreements	744,752	798,904

<a href="#">22</a>	Trading liabilities	0	225,348
<a href="#">23</a>	Other borrowed funds	151,761	53,574
<a href="#">24</a>	Subordinated debt	0	0
<a href="#">25</a>	All other liabilities	52,052	76,939
<a href="#">26</a>	Total equity capital	619,833	472,681
<a href="#">27</a>	<a href="#">Total bank equity capital</a>	619,739	472,681
<a href="#">28</a>	Perpetual preferred stock	0	0
<a href="#">29</a>	Common stock	118,961	101,304
<a href="#">30</a>	Surplus	258,504	111,757
<a href="#">31</a>	Undivided profits	242,274	259,620
<a href="#">32</a>	Noncontrolling interests in consolidated subsidiaries	94	N/A
	Memoranda:		
<a href="#">33</a>	Noncurrent loans and leases	333,602	209,057
<a href="#">34</a>	Noncurrent loans that are wholly or partially guaranteed by the U. S. government	146	277
<a href="#">35</a>	Income earned, not collected on loans	20,597	24,846
<a href="#">36</a>	Earning assets	5,287,897	5,566,643
<a href="#">37</a>	Long-term assets (5+ years)	2,085,473	705,145
<a href="#">38</a>	Average Assets, year-to-date	5,944,423	5,998,545
<a href="#">39</a>	Average Assets, quarterly	5,904,484	6,268,373
<a href="#">40</a>	Volatile liabilities	1,510,285	2,287,563
<a href="#">41</a>	Insider loans	2,360	3,223
<a href="#">42</a>	FHLB advances	151,761	33,274
<a href="#">43</a>	Loans and leases held for sale	0	292
<a href="#">44</a>	Unused loan commitments	454,253	727,185
<a href="#">45</a>	Tier 1 (core) risk-based capital	586,561	443,936
<a href="#">46</a>	Tier 2 risk-based capital	40,596	51,439
<a href="#">47</a>	Total risk weighted assets	3,199,462	4,158,245
<a href="#">48</a>	<a href="#">Total unused commitments</a>	454,253	727,185
<a href="#">49</a>	Restructured Loans and leases	715	809
<a href="#">50</a>	<a href="#">Derivatives</a>	25,000	43,033
	<a href="#">Past due and nonaccrual assets</a>		
	<a href="#">Fiduciary and related services</a>		
	Note: Insured deposit amounts or deposit thresholds reflect permanent insurance limits in effect as of the report date, not withstanding temporary increases currently in effect.		
	Income and Expense	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">51</a>	Number of institutions reporting	1	1
<a href="#">52</a>	<a href="#">Total interest income</a>	109,527	146,151
<a href="#">53</a>	<a href="#">Total interest expense</a>	25,849	50,666
<a href="#">54</a>	Net interest income	83,678	95,485
<a href="#">55</a>	Provision for loan and lease losses	65,980	31,200
<a href="#">56</a>	Total noninterest income	16,130	14,432
<a href="#">57</a>	Fiduciary activities	920	844
<a href="#">58</a>	Service charges on deposit accounts	2,733	2,191
<a href="#">59</a>	<a href="#">Trading account gains &amp; fees</a>	4	-1,255

<a href="#">60</a>	<a href="#">Additional noninterest income</a>		12,473	12,652
<a href="#">61</a>	Total noninterest expense		69,125	71,857
<a href="#">62</a>	Salaries and employee benefits		35,465	43,781
<a href="#">63</a>	Premises and equipment expense		11,478	10,422
<a href="#">64</a>	<a href="#">Additional noninterest expense</a>		22,182	17,654
<a href="#">65</a>	Pre-tax net operating income		-35,297	6,860
<a href="#">66</a>	Securities gains (losses)		14,261	4,085
<a href="#">67</a>	Applicable income taxes		-7,127	4,391
<a href="#">68</a>	Income before extraordinary items		-13,909	6,554
<a href="#">69</a>	Extraordinary gains - net		0	0
<a href="#">70</a>	Net income attributable to bank		-13,909	6,554
<a href="#">71</a>	Net income attributable to noncontrolling interests		0	N/A
<a href="#">72</a>	Net income attributable to bank and noncontrolling interests		-13,909	N/A
<a href="#">73</a>	<a href="#">Net charge-offs</a>		51,366	2,948
<a href="#">74</a>	<a href="#">Cash dividends</a>		3,000	5,125
<a href="#">75</a>	Sale, conversion, retirement of capital stock, net		0	114
<a href="#">76</a>	Net operating income		-23,321	3,940
	Memo:			
	<a href="#">Gross fiduciary and related services income</a>			
	Performance and Condition Ratios			
<a href="#">77</a>	% of unprofitable institutions		N/A	N/A
<a href="#">78</a>	% of institutions with earnings gains		N/A	N/A
	Performance Ratios (% , annualized)		<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">79</a>	Yield on earning assets		3.91%	5.31%
<a href="#">80</a>	Cost of funding earning assets		0.92%	1.84%
<a href="#">81</a>	Net interest margin		2.99%	3.47%
<a href="#">82</a>	Noninterest income to earning assets		0.58%	0.52%
<a href="#">83</a>	Noninterest expense to earning assets		2.47%	2.61%
<a href="#">84</a>	Net operating income to assets		-0.78%	0.13%
<a href="#">85</a>	Return on assets (ROA)		-0.47%	0.22%
<a href="#">86</a>	Pretax return on assets		-0.71%	0.36%
<a href="#">87</a>	Return on equity (ROE)		-4.78%	2.76%
<a href="#">88</a>	Retained earnings to average equity (YTD only)		-5.81%	0.60%
<a href="#">89</a>	<a href="#">Net charge-offs to loans</a>		3.35%	0.18%
<a href="#">90</a>	Credit loss provision to net charge-offs		128.45%	1,058.34%
<a href="#">91</a>	Earnings coverage of net loan charge-offs (x)		0.60	12.91
<a href="#">92</a>	Efficiency ratio		69.12%	65.25%
<a href="#">93</a>	Assets per employee (\$ millions)		7.04	6.75
<a href="#">94</a>	Cash dividends to net income (YTD only)		-21.57%	78.20%
	Condition Ratios (%)			
<a href="#">95</a>	Loss allowance to loans		2.81%	1.87%
<a href="#">96</a>	Loss allowance to noncurrent loans		26.15%	30.75%
<a href="#">97</a>	Noncurrent assets plus other real estate owned to assets		6.29%	3.64%
<a href="#">98</a>	<a href="#">Noncurrent loans to loans</a>		10.73%	6.07%

<a href="#">99</a>	Net loans and leases to deposits	74.71%	76.60%
<a href="#">100</a>	Net loans and leases to core deposits	92.10%	106.64%
<a href="#">101</a>	Equity capital to assets	11.04%	7.83%
<a href="#">102</a>	Core capital (leverage) ratio	9.90%	6.88%
<a href="#">103</a>	Tier 1 risk-based capital ratio	18.33%	10.68%
<a href="#">104</a>	Total risk-based capital ratio	19.60%	11.91%
	Memoranda:		
<a href="#">105</a>	Average assets	5,944,423	5,998,545
<a href="#">106</a>	Average earning assets	5,605,482	5,500,439
<a href="#">107</a>	Average equity	582,333	475,198
<a href="#">108</a>	Average loans	3,062,675	3,252,382

<b>Definition</b>	<b>Demographic Information</b>	September 3, 2009	June 30, 2009	June 30, 2008
<a href="#">1</a>	Status	Active	Active	Active
<a href="#">2</a>	Bank Holding Company (Regulatory Top Holder)	<a href="#">See Note!</a>	<a href="#">MERCANTIL COMMERCEBANK VOTING TRUST</a>	<a href="#">MERCANTIL SERVICIOS FINANCIEROS, C.A.</a>
<a href="#">3</a>	Certificate#	22953	22953	22953
<a href="#">4</a>	Federal Reserve ID Number	83638	83638	83638
<a href="#">5</a>	Institution Name	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION
<a href="#">6</a>	City,State,Zip	Coral Gables, FL, 33134	Coral Gables, FL, 33134	Coral Gables, FL, 33134
<a href="#">7</a>	Number of Domestic Offices		16	16
<a href="#">8</a>	Number of Foreign Offices		N/A	N/A
<a href="#">9</a>	Interstate Offices		<a href="#">Yes</a>	<a href="#">Yes</a>
<a href="#">10</a>	Summary Of Deposits		<a href="#">June 30, 2008</a>	<a href="#">June 30, 2008</a>
<a href="#">11</a>	Current List of Total Offices	<a href="#">Offices</a>		
<a href="#">12</a>	Asset Concentration Hierarchy	Commercial Lending Specialization	Commercial Lending Specialization	Commercial Lending Specialization
<a href="#">13</a>	Subchapter S Corporation		No	No
<a href="#">14</a>	County	<a href="#">Miami-Dade</a>	Miami-Dade	Miami-Dade
<a href="#">15</a>	Metropolitan Statistical Area	Miami-Fort Lauderdale-Pompano Beach, FL	Miami-Fort Lauderdale-Pompano Beach-Homestead, FL	Miami-Fort Lauderdale-Pompano Beach-Homestead, FL
<a href="#">16</a>	Established Date	September 17, 1979	September 17, 1979	September 17, 1979
<a href="#">17</a>	Date of Deposit Insurance	September 17, 1979	September 17, 1979	September 17, 1979
<a href="#">18</a>	Last Structure Change Process Date	December 4, 2007		
<a href="#">19</a>	Last Structure Change Effective Date	November 1, 2007		
<a href="#">20</a>	Ownership Type		Stock	Stock

<a href="#">21</a>	Directly Owned by Another Bank?(CERT)		No	No
<a href="#">22</a>	Trust Powers Granted	Yes	Yes	Yes
<a href="#">23</a>	Bank Charter Class	National Bank	National Bank	National Bank
<a href="#">24</a>	Regulator	OCC	OCC	OCC
<a href="#">25</a>	Insurance fund membership	DIF	DIF	DIF
<a href="#">26</a>	FDIC Quarterly Banking Profile Region	Atlanta	Atlanta	Atlanta
<a href="#">27</a>	FDIC Geographic Region	Atlanta	Atlanta	Atlanta
<a href="#">28</a>	FDIC Supervisory Region	Atlanta	ATLANTA	ATLANTA
<a href="#">29</a>	FDIC Field Office	South Florida	South Florida	South Florida
<a href="#">30</a>	Federal Reserve District	Atlanta	Atlanta	Atlanta
<a href="#">31</a>	Office of the Comptroller of the Currency District	Southern	Southern	Southern
<a href="#">32</a>	Office of Thrift Supervision Region	Southeast	Southeast	Southeast
<a href="#">33</a>	Primary Web Address	<a href="http://www.mercantilcb.com:80/">http://www.mercantilcb.com:80/</a>	N/A	N/A