

Institution Directory

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	Bank Holding Cos.	Institutions	Offices				

Riverside National Bank of Florida

2211 Okeechobee Road

Fort Pierce, FL 34954

FDIC Certificate #: 24067 [Bank Charter Class: N](#)

Definition	<i>Dollar figures in thousands</i>	Riverside National Bank of Florida Fort Pierce, FL June 30, 2009	Riverside National Bank of Florida Fort Pierce, FL June 30, 2008
All Summary Information			
Assets and Liabilities			
1	Total employees (full-time equivalent)	871	979
2	Total assets	3,466,752	4,357,802
3	Cash and due from depository institutions	278,451	86,531
4	Interest-bearing balances	238,596	24,873
5	Securities	824,544	1,303,597
6	Federal funds sold & reverse repurchase agreements	726	3,004
7	Net loans & leases	2,102,287	2,594,718
8	Loan loss allowance	93,473	40,354
9	Trading account assets	2,317	37,178
10	Bank premises and fixed assets	112,637	152,254
11	Other real estate owned	60,071	11,951
12	Goodwill and other intangibles	3,181	44,784
13	All other assets	82,538	123,785
14	Life insurance assets	2,529	2,475
15	Total liabilities and capital	3,466,753	4,357,802
16	Total liabilities	3,431,542	4,034,209
17	Total deposits	2,756,237	3,175,279
18	Interest-bearing deposits	2,296,856	2,734,377
19	Deposits held in domestic offices	2,756,237	3,175,279
20	% insured (estimated - see note)	90.39%	88.27%
21	Federal funds purchased & repurchase agreements	0	193,245
22	Trading liabilities	0	0
23	Other borrowed funds	650,000	650,000

24	Subordinated debt	0	0
25	All other liabilities	25,305	15,685
26	Total equity capital	35,211	323,593
27	Total bank equity capital	35,131	323,593
28	Perpetual preferred stock	0	0
29	Common stock	3,564	3,564
30	Surplus	107,821	110,996
31	Undivided profits	-76,254	209,033
32	Noncontrolling interests in consolidated subsidiaries	80	N/A
	Memoranda:		
33	Noncurrent loans and leases	155,340	54,839
34	Noncurrent loans that are wholly or partially guaranteed by the U. S. government	1,365	699
35	Income earned, not collected on loans	15,154	21,985
36	Earning assets	3,168,470	3,963,370
37	Long-term assets (5+ years)	728,630	1,627,435
38	Average Assets, year-to-date	3,631,149	4,552,971
39	Average Assets, quarterly	3,530,127	4,438,898
40	Volatile liabilities	492,795	769,845
41	Insider loans	3,443	3,615
42	FHLB advances	650,000	650,000
43	Loans and leases held for sale	5,549	5,954
44	Unused loan commitments	192,568	353,033
45	Tier 1 (core) risk-based capital	138,701	310,912
46	Tier 2 risk-based capital	37,098	40,565
47	Total risk weighted assets	2,909,795	3,244,323
48	Total unused commitments	192,568	353,033
49	Restructured Loans and leases	37,301	6,284
50	Derivatives	9,565	7,553
	Past due and nonaccrual assets		
	Fiduciary and related services		
	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	(Year-to-date)	(Year-to-date)
51	Number of institutions reporting	1	1
52	Total interest income	91,282	134,317
53	Total interest expense	41,566	63,269
54	Net interest income	49,716	71,048
55	Provision for loan and lease losses	66,622	28,503
56	Total noninterest income	4,197	16,812
57	Fiduciary activities	337	436
58	Service charges on deposit accounts	11,974	14,310
59	Trading account gains & fees	338	-5,117
60	Additional noninterest income	-8,452	7,183
61	Total noninterest expense	54,586	52,426

62	Salaries and employee benefits	22,696	26,933
63	Premises and equipment expense	8,662	9,092
64	Additional noninterest expense	23,228	16,401
65	Pre-tax net operating income	-67,295	6,931
66	Securities gains (losses)	-15,039	-22,929
67	Applicable income taxes	-388	-10,433
68	Income before extraordinary items	-81,946	-5,565
69	Extraordinary gains - net	0	0
70	Net income attributable to bank	-81,946	-5,565
71	Net income attributable to noncontrolling interests	0	N/A
72	Net income attributable to bank and noncontrolling interests	-81,946	N/A
73	Net charge-offs	46,351	14,632
74	Cash dividends	0	12,500
75	Sale, conversion, retirement of capital stock, net	120	1,064
76	Net operating income	-66,907	9,110
	Memo:		
	Gross fiduciary and related services income		
	Performance and Condition Ratios		
77	% of unprofitable institutions	N/A	N/A
78	% of institutions with earnings gains	N/A	N/A
	Performance Ratios (% , annualized)	(Year-to-date)	(Year-to-date)
79	Yield on earning assets	5.50%	6.44%
80	Cost of funding earning assets	2.51%	3.03%
81	Net interest margin	3.00%	3.40%
82	Noninterest income to earning assets	0.25%	0.81%
83	Noninterest expense to earning assets	3.29%	2.51%
84	Net operating income to assets	-3.69%	0.40%
85	Return on assets (ROA)	-4.51%	-0.24%
86	Pretax return on assets	-4.53%	-0.70%
87	Return on equity (ROE)	-265.88%	-3.24%
88	Retained earnings to average equity (YTD only)	-265.88%	-10.52%
89	Net charge-offs to loans	3.99%	1.10%
90	Credit loss provision to net charge-offs	143.73%	194.80%
91	Earnings coverage of net loan charge-offs (x)	-0.01	2.42
92	Efficiency ratio	100.32%	58.81%
93	Assets per employee (\$ millions)	3.98	4.45
94	Cash dividends to net income (YTD only)	0	-224.62%
	Condition Ratios (%)		
95	Loss allowance to loans	4.26%	1.53%
96	Loss allowance to noncurrent loans	60.17%	73.59%
97	Noncurrent assets plus other real estate owned to assets	6.77%	1.85%
98	Noncurrent loans to loans	7.07%	2.08%
99	Net loans and leases to deposits	76.27%	81.72%
100	Net loans and leases to core deposits	92.88%	99.85%

101	Equity capital to assets	1.01%	7.43%
102	Core capital (leverage) ratio	3.81%	7.06%
103	Tier 1 risk-based capital ratio	4.77%	9.58%
104	Total risk-based capital ratio	6.04%	10.83%
	Memoranda:		
105	Average assets	3,631,149	4,552,971
106	Average earning assets	3,317,842	4,173,366
107	Average equity	61,641	343,401
108	Average loans	2,325,890	2,666,107

Definition	Demographic Information	September 3, 2009	June 30, 2009	June 30, 2008
1	Status	Active	Active	Active
2	Bank Holding Company (Regulatory Top Holder)	See Note!	RIVERSIDE BANKING COMPANY	RIVERSIDE BANKING COMPANY
3	Certificate#	24067	24067	24067
4	Federal Reserve ID Number	101233	101233	101233
5	Institution Name	Riverside National Bank of Florida	Riverside National Bank of Florida	Riverside National Bank of Florida
6	City,State,Zip	Fort Pierce, FL, 34954	Fort Pierce, FL, 34954	Fort Pierce, FL, 34954
7	Number of Domestic Offices		62	67
8	Number of Foreign Offices		N/A	N/A
9	Interstate Offices		No	No
10	Summary Of Deposits		June 30, 2008	June 30, 2008
11	Current List of Total Offices	Offices		
12	Asset Concentration Hierarchy	All Other Specialization > 1 Billion	All other Over 1 Billion	All other Over 1 Billion
13	Subchapter S Corporation		No	No
14	County	St. Lucie	Saint Lucie	Saint Lucie
15	Metropolitan Statistical Area	Port St. Lucie, FL	Port St. Lucie, FL	Port St. Lucie, FL
16	Established Date	September 15, 1982	September 15, 1982	September 15, 1982
17	Date of Deposit Insurance	September 15, 1982	September 15, 1982	September 15, 1982
18	Last Structure Change Process Date	October 25, 2006		
19	Last Structure Change Effective Date	August 18, 2006		
20	Ownership Type		Stock	Stock
21	Directly Owned by Another Bank?(CERT)		No	No
22	Trust Powers Granted	Yes	Yes	Yes
23	Bank Charter Class	National Bank	National Bank	National Bank
24	Regulator	OCC	OCC	OCC
25	Insurance fund membership	DIF	DIF	DIF
26	FDIC Quarterly Banking Profile Region	Atlanta	Atlanta	Atlanta
27	FDIC Geographic Region	Atlanta	Atlanta	Atlanta
28	FDIC Supervisory Region	Atlanta	ATLANTA	ATLANTA
29	FDIC Field Office	South Florida	South Florida	South Florida

FDIC: Institution Directory

30	Federal Reserve District	Atlanta	Atlanta	Atlanta
31	Office of the Comptroller of the Currency District	Southern	Southern	Southern
32	Office of Thrift Supervision Region	Southeast	Southeast	Southeast
33	Primary Web Address	http://www.riversidenb.com:80/	N/A	N/A