

ARTICLES OF MERGER Merger Sheet

MERGING:

F.F.O. FINANCIAL GROUP, INC., a Florida corporation, M84654.

INTO

REPUBLIC BANCSHARES, INC., a Florida corporation, P95000084517

File date: September 19, 1997 Corporate Specialist: Thelma Lewis

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314