

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary														
Northwest - Total/Average			6,044,550	4,385	0.38	2.29	3.43	11.93	26.46	46.53	662	3,396	1.58	4.93
North Central - Total/Average			3,957,742	8,638	0.56	4.27	3.72	9.82	15.70	28.87	1,019	1,849	1.79	1.63
Northeast - Total/Average			26,326,716	22,555	0.96	9.88	3.48	9.95	14.99	16.64	7,670	8,944	0.48	2.21
East Central - Total/Average			10,498,032	6,277	0.53	4.39	3.43	9.90	16.31	30.68	202	2,931	1.72	1.17
Tampa Bay - Total/Average			32,539,148	85,097	0.67	6.73	3.69	10.07	15.70	27.90	9,795	4,763	1.20	1.03
South Central - Total/Average			1,429,701	3,971	0.81	7.92	3.81	10.26	18.51	35.67	128	532	2.37	2.51
Southwest - Total/Average			3,677,717	5,601	0.67	7.25	3.35	8.78	15.27	27.15	1,055	208	1.35	0.87
Southeast - Total/Average			82,455,618	98,588	0.65	6.08	3.48	10.04	17.20	27.65	20,570	22,583	1.10	0.93
State Total			166,929,224	235,112	0.65	6.10	3.55	10.09	17.52	30.14	41,101	45,206	1.08	1.34
Northwest														
Fort Walton Beach-Crestview-Destin, FL (Metro)														
Beach Community Bank	No	Fort Walton Beach	552,203	(707)	(0.51)	(13.06)	2.31	3.76	5.57	11.45	-	117	2.31	29.14
First Florida Bank	No	Destin	293,225	687	0.99	8.77	3.39	11.65	22.19	51.27	200	314	1.82	0.39
First City Bank of Florida	No	Fort Walton Beach	231,067	(30)	(0.05)	(2.07)	3.13	2.57	4.66	19.96	-	16	2.38	17.25
FNBT.Com Bank	Yes	Fort Walton Beach	372,405	484	0.52	4.37	2.48	11.99	30.79	64.37	(4)	8	3.63	1.05
Peoples National Bank	No	Niceville	110,223	136	0.50	4.99	3.60	10.61	24.38	55.77	-	15	1.47	2.54
Total/Average			1,559,123	570	0.29	0.60	2.98	8.12	17.52	40.56	196	470	2.39	13.38
Panama City-Lynn Haven, FL (Metro)														
First National Bank Northwest Florida	Yes	Panama City	111,237	127	0.48	3.31	3.40	14.24	28.51	50.97	-	-	2.28	0.64
Summit Bank, National Association	No	Panama City	351,622	630	0.76	6.37	3.97	11.89	18.75	40.96	50	10	1.41	1.21
Total/Average			462,859	757	0.62	4.84	3.69	13.07	23.63	45.97	50	10	1.63	1.07
Pensacola-Ferry Pass-Brent, FL (Metro)														
Bank of the South	No	Pensacola	72,817	(11)	(0.06)	(0.30)	3.68	20.22	92.04	93.79	-	-	1.30	0.00
Bank of Pensacola	No	Pensacola	68,868	(96)	(0.60)	(3.35)	2.74	17.79	55.17	78.77	53	2	1.15	0.00
Gulf Coast Community Bank	No	Pensacola	139,481	(59)	(0.17)	(3.86)	4.25	4.54	6.61	18.61	-	70	3.28	16.81
Warrington Bank	No	Pensacola	87,084	64	0.31	1.72	2.42	17.79	45.54	82.40	6	-	1.05	0.00
Total/Average			368,250	(102)	(0.13)	(1.45)	3.27	15.09	49.84	68.39	59	72	2.37	6.37

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Tallahassee, FL (Metro)														
Capital City Bank	No	Tallahassee	2,673,263	1,357	0.21	1.67	3.28	10.37	16.58	25.09	294	2,257	1.11	1.89
Farmers & Merchants Bank	Yes	Monticello	434,624	1,072	1.00	10.93	3.62	9.13	15.08	31.59	-	559	1.37	0.96
Prime Meridian Bank	No	Tallahassee	220,369	457	0.85	8.71	3.95	10.29	15.08	24.52	18	-	1.36	0.08
ProBank	No	Tallahassee	45,423	(109)	(0.95)	(15.85)	3.45	6.25	12.95	27.37	-	-	3.21	6.48
Sunshine Savings Bank	No	Tallahassee	154,207	36	0.10	0.70	4.03	12.44	16.41	32.06	30	28	1.06	1.50
Total/Average			3,527,886	2,813	0.24	1.23	3.67	9.70	15.22	28.13	342	2,844	1.19	1.71
Other														
One South Bank	Yes	Chipley	39,376	26	0.27	1.84	4.06	14.38	22.68	25.34	9	-	1.17	0.00
Peoples Bank of Graceville	Yes	Graceville	87,056	321	1.50	10.58	2.98	13.00	29.53	73.82	6	-	1.37	0.81
Total/Average			126,432	347	0.89	6.21	3.52	13.69	26.11	49.58	15	-	1.27	0.56
Northwest - Total/Average			6,044,550	4,385	0.38	2.29	3.43	11.93	26.46	46.53	662	3,396	1.58	4.93
North Central														
Gainesville, FL (Metro)														
Florida Citizens Bank	Yes	Gainesville	231,135	355	0.61	7.06	3.51	8.90	12.63	19.47	100	195	1.79	2.85
Merchants & Southern Bank	Yes	Gainesville	439,810	1,103	1.00	9.77	3.09	10.00	16.33	24.94	-	619	1.68	1.38
Total/Average			670,945	1,458	0.81	8.42	3.30	9.45	14.48	22.21	100	814	1.73	1.88
Ocala, FL (Metro)														
Community Bank and Trust of Florida	No	Ocala	612,463	1,260	0.85	8.22	3.24	10.15	17.36	53.51	-	53	2.01	0.49
First Avenue National Bank	No	Ocala	115,269	(81)	(0.29)	(2.46)	4.28	10.57	13.71	19.84	-	-	1.90	0.81
Gateway Bank of Central Florida	No	Ocala	217,694	407	0.78	7.77	3.89	9.65	13.10	20.61	-	2	1.74	1.04
Total/Average			945,426	1,586	0.45	4.51	3.80	10.12	14.72	31.32	-	55	1.91	0.66
Other														
Citizens State Bank	Yes	Perry	279,891	992	1.41	17.17	6.11	8.38	12.23	25.44	740	456	1.13	1.03
Columbia Bank	No	Lake City	176,952	72	0.16	1.59	3.24	10.09	19.15	31.41	-	63	3.52	3.41
Community State Bank	Yes	Starke	65,951	221	1.40	11.13	4.12	11.59	28.42	41.55	(250)	3	1.46	1.44
Drummond Community Bank	Yes	Chiefland	389,663	1,270	1.35	9.66	4.59	13.52	25.33	36.45	232	164	1.59	1.23
First Federal Bank of Florida	No	Lake City	1,155,702	3,512	1.35	10.23	3.69	12.50	18.29	36.61	(124)	139	1.08	0.84
Lafayette State Bank	No	Mayo	87,200	(702)	(3.17)	(61.66)	3.87	4.76	6.97	19.74	285	-	6.77	19.66
Madison County Community Bank	No	Madison	115,651	155	0.56	6.68	2.76	8.56	19.30	53.19	36	41	1.66	2.05
Peoples State Bank	No	Lake City	70,361	74	0.43	4.29	4.08	9.60	13.51	20.38	-	114	2.27	2.33
Total/Average			2,341,371	5,594	0.44	(0.11)	4.06	9.88	17.90	33.10	919	980	1.75	1.94
North Central - Total/Average			3,957,742	8,638	0.56	4.27	3.72	9.82	15.70	28.87	1,019	1,849	1.79	1.63

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Northeast														
Jacksonville, FL (Metro)														
American Enterprise Bank of Florida	No	Jacksonville	209,907	350	0.68	7.85	3.69	8.18	12.28	23.72	-	458	1.73	2.00
Atlantic Coast Bank	No	Jacksonville	745,404	374	0.21	2.07	2.57	10.38	15.86	9.86	197	360	1.30	1.16
CBC National Bank	No	Fernandina Beach	512,685	1,317	1.24	11.65	3.95	10.63	20.00	3.17	260	51	1.91	2.25
EverBank	No	Jacksonville	23,342,621	15,881	0.29	3.55	3.11	8.13	12.35	5.70	9,000	7,509	0.34	2.25
FirstAtlantic Bank	No	Jacksonville	392,601	1,068	1.10	8.03	4.14	13.67	18.35	23.94	41	49	0.63	1.20
Florida Capital Bank, N.A.	No	Jacksonville	382,025	1,430	1.64	21.15	3.03	8.21	12.28	6.81	(1,828)	301	1.58	3.67
Intracoastal Bank	Yes	Palm Coast	251,397	807	1.40	14.69	3.39	9.49	13.99	37.22	-	-	1.25	0.00
Jacksonville Bank	No	Jacksonville	490,076	1,328	1.09	10.05	3.93	10.87	14.84	22.72	-	216	3.85	2.65
Northeast - Total/Average			26,326,716	22,555	0.96	9.88	3.48	9.95	14.99	16.64	7,670	8,944	0.48	2.21
East Central														
Deltona-Daytona Beach-Ormond Beach, FL (Metro)														
Floridian Bank	No	Daytona Beach	383,169	453	0.46	3.61	3.68	11.28	16.17	20.61	-	-	1.73	0.68
Friends Bank	No	New Smyrna Beach	98,013	63	0.26	4.06	3.60	6.46	10.27	20.57	-	799	1.62	6.92
Gateway Bank of Florida	No	Daytona Beach	225,911	250	0.45	3.80	2.85	11.74	20.62	44.43	-	-	1.86	0.22
Mainstreet Community Bank of Florida	Yes	Deland	252,792	856	1.37	14.02	4.01	9.86	13.49	23.14	45	265	1.53	1.15
Pinnacle Bank	No	Orange City	151,336	(43)	(0.11)	(5.23)	2.81	2.44	4.43	24.31	-	6	3.23	9.04
Surety Bank	Yes	Deland	96,461	298	1.25	10.46	4.27	11.80	20.62	43.02	77	38	2.22	4.57
Total/Average			1,207,682	1,877	0.61	5.12	3.54	8.93	14.27	29.35	122	1,108	1.90	2.56
Orlando-Kissimmee, FL (Metro)														
Citizens Bank of Florida	No	Oviedo	237,478	215	0.37	3.97	3.71	9.41	13.23	23.47	35	2	1.60	0.83
Citizens First Bank	No	The Villages	1,803,610	4,089	0.95	10.74	2.32	8.65	27.12	76.61	-	5	3.60	0.36
CNLBank	No	Orlando	1,364,972	2,287	0.69	7.60	3.24	6.86	10.71	31.01	-	52	1.66	0.68
Commerce National Bank & Trust	Yes	Winter Park	76,429	311	1.64	14.12	3.95	11.91	16.02	16.80	(75)	51	4.02	3.27
First Colony Bank of Florida	Yes	Maitland	171,720	625	1.46	13.09	3.54	11.22	16.13	35.81	-	-	1.70	0.29
First Green Bank	No	Mount Dora	334,811	570	0.69	5.92	4.24	11.65	14.05	11.19	315	3	1.29	0.00
First National Bank of Mount Dora	No	Mount Dora	207,177	475	0.93	6.34	3.48	14.28	22.64	42.30	-	5	3.20	6.08
Florida Bank of Commerce	No	Orlando	270,923	493	0.77	6.67	4.37	10.45	13.98	21.79	-	-	1.43	0.59
Independent Bankers' Bank of Florida	No	Lake Mary	143,213	(23)	(0.06)	(1.41)	1.41	4.58	9.43	19.78	(750)	473	4.03	8.94
New Traditions Bank	No	Orlando	529,906	(892)	(0.68)	(6.17)	3.61	10.96	15.28	34.06	-	-	0.32	0.50
Old Florida Bank	No	Orlando	1,063,189	(7,969)	(3.38)	(38.18)	4.02	8.75	10.05	24.66	-	22	1.09	0.88
Reunion Bank of Florida	No	Tavares	272,167	483	0.72	7.39	3.66	9.71	12.12	21.05	80	6	1.01	0.36
Axiom Bank	No	Maitland	664,935	993	0.55	4.34	3.19	12.71	25.38	18.26	500	1,145	2.02	0.96
Seaside National Bank & Trust	No	Orlando	1,124,029	1,251	0.45	4.82	3.09	9.26	12.14	20.42	84	27	1.21	0.41
United Southern Bank	No	Umatilla	429,560	653	0.62	6.24	3.51	9.98	16.36	38.07	-	21	2.56	2.65
Total/Average			8,694,119	3,561	0.38	3.03	3.42	10.03	15.64	29.02	189	1,812	1.64	0.96
Palm Bay-Melbourne-Titusville, FL (Metro)														
Community Bank of the South	No	Merritt Island	137,913	70	0.20	2.01	2.28	8.93	24.15	52.58	-	-	2.34	1.36
Fidelity Bank of Florida, National Association	No	Merritt Island	232,163	296	0.50	3.80	3.71	9.00	15.08	30.60	-	11	3.37	1.92
Florida Business Bank	No	Melbourne	110,292	131	0.49	3.45	3.55	13.89	19.61	29.49	41	-	1.76	0.61
Sunrise Bank	No	Cocoa Beach	115,863	342	1.19	10.80	3.81	11.15	17.24	22.01	(150)	-	2.22	1.29
Total/Average			596,231	839	0.60	5.02	3.34	10.74	19.02	33.67	(109)	11	2.59	1.43
East Central - Total/Average			10,498,032	6,277	0.53	4.39	3.43	9.90	16.31	30.68	202	2,931	1.72	1.17

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Tampa Bay														
Bradenton-Sarasota-Venice, FL (Metro)														
1st Manatee Bank	No	Parrish	128,442	132	0.43	4.50	4.15	9.35	12.87	17.56	-	10	1.08	0.44
Bank of Commerce	No	Sarasota	218,166	78	0.15	4.54	3.19	3.24	7.36	25.45	-	177	1.89	6.01
First America Bank	No	Bradenton	269,777	340	0.51	4.38	3.23	10.69	13.25	23.17	-	11	0.92	2.54
Gateway Bank of Southwest Florida	No	Sarasota	238,363	480	0.82	8.49	3.51	9.74	13.86	36.24	-	-	1.25	0.17
Insignia Bank	No	Sarasota	192,770	232	0.50	4.26	3.58	10.65	14.38	17.36	-	-	1.37	1.07
Sabal Palm Bank	No	Sarasota	122,766	63	0.21	1.76	3.47	9.03	14.74	25.32	-	-	1.64	0.00
Total/Average			1,170,284	1,325	0.44	4.66	3.52	8.78	12.74	24.18	-	198	1.33	1.97
Homosassa Springs, FL (Micro)														
Brannen Bank	Yes	Inverness	429,158	1,065	1.00	12.05	3.19	7.46	20.39	50.50	65	50	1.14	0.95
Nature Coast Bank	No	Hernando	56,081	49	0.35	2.57	4.18	11.77	15.49	24.02	-	-	2.27	3.35
Total/Average			485,239	1,114	0.68	7.31	3.69	9.62	17.94	37.26	65	50	1.32	1.23
Lakeland-Winter Haven, FL (Metro)														
Bank of Central Florida	No	Lakeland	405,213	647	0.67	6.91	3.21	9.61	14.07	32.16	96	-	0.88	0.16
CenterState Bank of Florida, National Association	No	Winter Haven	3,878,913	9,881	1.03	8.83	4.49	9.39	14.58	23.80	1,642	1,026	0.85	1.23
Citizens Bank and Trust	Yes	Lake Wales	457,776	1,770	1.59	16.67	3.73	9.39	13.66	23.65	4	68	1.62	2.24
Community Southern Bank	No	Lakeland	250,717	286	0.47	4.13	3.19	11.41	15.43	18.17	61	-	1.05	0.25
Total/Average			4,992,619	12,584	0.94	9.14	3.66	9.95	14.44	24.45	1,803	1,094	0.94	1.19
Tampa-St.Petersburg-Clearwater, FL (Metro)														
American Momentum Bank	No	College Station	1,073,327	2,630	1.00	5.69	4.71	16.97	18.19	9.20	536	48	1.11	2.85
Bank of Tampa	No	Tampa	1,381,175	2,518	0.75	8.95	3.30	8.57	13.88	37.95	150	724	1.62	1.02
Bay Cities Bank	No	Tampa	540,473	1,261	0.95	7.38	4.03	12.25	16.29	26.76	250	24	1.23	1.82
C1 Bank	No	Saint Petersburg	1,596,633	3,174	0.81	6.77	4.53	11.96	13.96	13.01	191	4	0.46	3.13
Central Bank	No	Tampa	101,467	121	0.50	4.35	3.59	11.17	14.20	16.69	-	-	2.12	0.00
Century Bank of Florida	Yes	Tampa	70,792	45	0.25	3.08	4.02	8.14	11.60	22.23	-	2	1.76	4.35
Cornerstone Community Bank	No	Saint Petersburg	238,069	332	0.58	4.99	3.65	10.20	12.47	19.89	33	-	1.10	1.68
First Citrus Bank	No	Tampa	251,760	225	0.37	3.74	4.25	9.84	12.81	18.21	40	9	1.06	1.01
First Home Bank	No	Seminole	91,052	471	2.41	27.50	4.34	8.72	12.52	24.40	-	16	2.20	0.71
First National Bank of Pasco	No	Dade City	140,889	175	0.50	4.42	3.61	10.46	21.49	41.83	-	117	3.29	1.97
Flagship Community Bank	No	Clearwater	100,157	(41)	(0.17)	(1.30)	4.01	11.84	15.57	23.62	128	149	1.24	1.71
Freedom Bank of America	No	Saint Petersburg	130,963	99	0.32	2.87	4.18	9.93	11.68	13.57	-	32	1.41	0.56
GulfShore Bank	No	Tampa	289,309	114	0.16	1.52	3.29	11.98	17.38	32.78	85	99	1.17	0.87
Hillsboro Bank	No	Plant City	119,824	259	0.89	6.54	3.42	12.90	29.97	68.26	-	-	1.89	0.00
HomeBanc National Association	No	Tampa	907,974	1,248	0.59	6.97	2.27	8.65	15.93	13.03	775	12	0.43	0.05
Jefferson Bank of Florida	No	Oldsmar	231,773	283	0.51	4.65	3.34	11.61	18.14	20.83	-	-	1.28	0.40
NorthStar Bank	No	Tampa	200,637	222	0.45	4.13	3.38	9.76	17.03	34.14	172	-	1.39	0.33
Patriot Bank	No	Trinity	136,455	107	0.32	2.76	4.01	8.34	11.35	16.47	-	2	1.27	1.79
Pilot Bank	No	Tampa	226,641	148	0.26	2.66	3.74	7.79	11.32	14.57	-	81	1.10	2.70
Platinum Bank	Yes	Brandon	545,627	1,289	1.01	9.57	3.92	10.64	14.10	20.57	37	-	1.17	0.85
Raymond James Bank, National Association	No	Saint Petersburg	13,762,885	47,212	1.43	13.39	3.07	10.84	12.76	11.12	3,938	412	1.32	0.55
Southern Commerce Bank, National Association	No	Tampa	70,962	45	0.25	0.71	3.34	25.49	47.21	62.18	-	95	3.97	0.84
Sunshine Bank	No	Plant City	247,394	(136)	(0.23)	(1.32)	3.26	16.62	31.30	52.55	-	10	1.45	0.17
TCM Bank, National Association	No	Tampa	174,121	550	1.22	4.87	8.94	24.92	29.73	16.04	830	1,057	3.13	0.08
USAmeriBank	No	Clearwater	3,260,647	7,723	0.98	10.67	3.55	9.01	11.43	12.87	762	528	1.05	0.97
Total/Average			25,891,006	70,074	0.64	5.82	3.91	11.94	17.69	25.71	7,927	3,421	1.23	0.95
Tampa Bay - Total/Average			32,539,148	85,097	0.67	6.73	3.69	10.07	15.70	27.90	9,795	4,763	1.20	1.03

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
South Central														
First Bank	No	Clewiston	288,501	372	0.54	6.25	4.07	8.66	13.71	23.59	-	20	1.95	1.04
First National Bank of Wauchula	Yes	Wauchula	74,588	59	0.32	3.09	3.99	10.81	21.81	35.58	(3)	79	3.10	4.94
First State Bank of Arcadia	Yes	Arcadia	138,550	220	0.64	5.37	3.78	11.88	22.86	43.49	200	65	4.80	4.79
Heartland National Bank	No	Sebring	323,939	543	0.67	7.30	3.01	9.32	17.83	50.34	(495)	129	1.98	1.47
Wauchula State Bank	Yes	Wauchula	604,123	2,777	1.87	17.59	4.21	10.63	16.34	25.37	426	239	2.19	2.94
South Central - Total/Average			1,429,701	3,971	0.81	7.92	3.81	10.26	18.51	35.67	128	532	2.37	2.51
Southwest														
Cape Coral-Fort Myers, FL (Metro)														
Edison National Bank	Yes	Fort Myers	276,538	320	0.49	6.17	2.69	8.04	19.76	46.99	-	123	1.65	0.36
FineMark National Bank & Trust	No	Fort Myers	934,596	1,317	0.58	7.26	2.95	8.08	12.80	9.13	614	-	1.12	0.15
Preferred Community Bank	No	Fort Myers	93,724	220	0.95	7.95	4.06	10.18	14.80	8.97	-	-	1.22	1.01
Sanibel Captiva Community Bank	No	Sanibel	281,204	908	1.34	14.66	4.15	8.75	13.41	15.47	-	-	1.07	2.41
Total/Average			1,586,062	2,765	0.84	9.01	3.46	8.76	15.19	20.14	614	123	1.18	0.64
Naples-Marco Island, FL (Metro)														
Encore Bank, National Association	No	Naples	364,134	385	0.43	4.68	3.15	8.14	13.77	26.68	136	76	1.05	0.82
First Florida Integrity Bank	No	Naples	1,028,462	1,003	0.40	4.19	2.99	8.64	14.40	14.82	92	5	1.14	0.52
Total/Average			1,392,596	1,388	0.42	4.44	3.07	8.39	14.09	20.75	228	81	1.12	0.60
Punta Gorda, FL (Metro)														
Calusa Bank	No	Punta Gorda	166,146	90	0.22	2.10	3.75	9.53	16.02	27.56	-	-	1.26	2.03
Charlotte State Bank & Trust	Yes	Port Charlotte	304,505	931	1.28	14.03	3.24	9.22	17.17	50.85	153	3	2.85	2.10
Englewood Bank & Trust	Yes	Englewood	228,408	427	0.78	8.82	3.56	8.85	16.44	43.27	60	1	2.70	1.70
Total/Average			699,059	1,448	0.76	8.32	3.52	9.20	16.54	40.56	213	4	2.36	1.95
Southwest - Total/Average			3,677,717	5,601	0.67	7.25	3.35	8.78	15.27	27.15	1,055	208	1.35	0.87

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALL/Loans (%)	NPAs/Assets (%)
Southeast														
Key West, FL (Micro)														
First State Bank of the Florida Keys	Yes	Key West	838,360	2,244	1.10	11.52	2.98	9.15	17.89	28.68	(150)	160	1.74	1.23
Total/Average			838,360	2,244	1.10	11.52	2.98	9.15	17.89	28.68	(150)	160	1.74	1.23
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)														
1st National Bank of South Florida	No	Homestead	331,273	605	0.74	7.88	3.23	9.39	14.88	23.89	45	-	1.03	1.79
American National Bank	No	Oakland Park	267,468	577	0.86	6.98	3.57	12.33	17.53	29.78	-	-	1.03	2.11
Anchor Commercial Bank	No	Juno Beach	104,159	247	0.95	9.00	3.68	10.10	17.59	38.07	-	152	1.76	3.92
Apollo Bank	No	Miami	491,063	685	0.58	5.43	4.23	10.37	14.48	32.19	-	51	0.84	0.98
BAC Florida Bank	No	Coral Gables	1,635,699	3,052	0.76	9.03	2.85	8.52	15.67	17.15	-	251	1.26	0.90
BankUnited, National Association	No	Miami Lakes	19,822,955	46,563	0.97	10.57	3.97	8.67	13.29	19.77	8,147	4,038	0.75	0.27
Bank of Belle Glade	No	Belle Glade	96,509	85	0.38	4.38	2.27	8.72	26.42	57.81	-	-	1.47	0.04
Banesco USA	No	Coral Gables	893,483	447	0.20	2.07	3.71	9.82	14.31	27.85	322	237	1.13	0.49
Biscayne Bank	No	Coconut Grove	536,627	1,700	1.31	16.70	3.99	8.23	13.59	15.60	150	-	1.05	0.23
Capital Bank, National Association	No	Coral Gables	6,975,792	12,893	0.75	5.07	3.99	10.89	13.98	14.34	(841)	1,899	0.95	1.19
City National Bank of Florida	No	Miami	5,574,930	11,263	0.83	4.57	3.24	14.33	20.47	28.72	(500)	52	1.34	0.25
Coconut Grove Bank	No	Miami	629,136	126	0.08	0.51	2.14	15.47	34.43	61.85	-	316	3.15	0.70
Community Bank of Florida, Inc.	No	Homestead	479,205	844	0.72	7.44	4.09	8.94	12.60	20.59	400	12	1.60	4.08
Continental National Bank	No	Miami	377,941	1,644	1.75	19.24	3.53	9.27	18.41	41.75	125	10	1.06	0.45
Desjardins Bank, National Association	No	Hallandale	221,175	161	0.30	2.27	3.40	13.26	28.29	32.21	-	-	1.43	0.61
Eastern National Bank	No	Miami	401,528	383	0.39	3.74	3.42	9.59	12.41	12.78	-	-	1.40	0.00
Espirito Santo Bank	No	Miami	651,736	(3,368)	(2.07)	(28.88)	2.21	6.89	19.05	41.37	-	270	1.16	0.47
Executive National Bank	No	Miami	338,690	412	0.51	5.03	3.85	9.95	16.42	24.86	-	-	1.54	0.38
Banco Do Brasil Americas	No	Miami	283,685	375	0.56	2.74	2.80	17.21	38.29	59.49	229	3	1.57	0.38
Executive National Bank	No	Miami	338,690	412	0.51	5.03	3.85	9.95	16.42	24.86	-	-	1.54	0.38
First Bank of the Palm Beaches	No	West Palm Beach	110,736	78	0.28	2.56	4.14	11.15	16.98	30.64	-	-	1.19	1.07
First National Bank of South Miami	No	South Miami	610,659	527	0.36	4.56	2.56	8.32	18.41	48.19	96	22	1.15	0.11
FirstCity Bank of Commerce	No	Palm Beach Gardens	66,833	43	0.26	2.76	3.40	9.51	15.86	28.48	(60)	-	1.54	2.48
Flagler Bank	Yes	West Palm Beach	174,337	623	1.43	14.61	3.83	10.23	16.31	35.80	-	-	1.95	3.84
Florida Community Bank, National Association	No	Weston	6,063,638	(16,306)	(1.11)	(9.24)	3.68	10.68	13.91	12.55	1,350	393	0.60	1.51
Floridian Community Bank, Inc.	No	Davie	401,579	416	0.45	5.38	3.07	8.68	12.16	25.76	-	-	1.24	3.05
Gibraltar Private Bank & Trust Co.	No	Coral Gables	1,584,687	(1,877)	(0.48)	(5.70)	3.33	8.28	13.04	10.65	-	34	1.54	0.90
Grand Bank & Trust of Florida	No	West Palm Beach	211,711	1,120	2.17	20.74	3.31	10.71	16.30	36.90	(1,002)	-	2.22	4.12

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2015

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Helm Bank USA	No	Miami	750,669	486	0.26	2.17	3.99	12.05	30.38	48.22	300	94	2.08	1.23
Home Federal Bank of Hollywood	No	Hallandale Beach	41,872	(294)	(2.75)	(43.77)	4.09	5.93	11.75	19.20	-	-	2.44	4.10
Intercontinental Bank	No	West Miami	160,738	115	0.29	2.48	1.92	11.85	27.04	83.45	-	162	1.11	0.00
Intercredit Bank, NA	No	Miami	318,627	145	0.18	1.94	3.40	9.20	15.26	21.05	220	239	1.99	2.26
International Finance Bank	No	Miami	323,772	76	0.09	0.71	3.89	10.53	18.84	30.91	95	6	3.23	1.50
Landmark Bank, National Association	No	Fort Lauderdale	364,170	1,179	1.34	10.11	4.77	13.41	17.36	15.86	17	194	1.97	3.86
Legacy Bank of Florida	No	Boca Raton	276,143	285	0.41	3.76	3.44	8.25	11.02	22.52	-	66	1.52	3.15
Mackinac Savings Bank, FSB	Yes	Boynton Beach	109,099	2	0.01	0.09	2.30	7.87	34.62	61.25	4	-	1.36	0.51
Marquis Bank	No	Coral Gables	304,590	307	0.43	3.71	3.20	12.76	19.01	30.37	159	-	1.31	0.25
Mercantile Commercebank, National Association	No	Coral Gables	8,110,427	6,236	0.32	3.32	2.27	9.35	12.49	21.92	2,036	331	1.26	0.53
Natbank, National Association	No	Hollywood	160,969	64	0.16	1.63	3.54	9.83	19.82	29.36	28	-	0.78	1.29
Ocean Bank	No	Miami	3,236,784	5,909	0.73	5.87	3.79	10.17	14.17	26.39	-	814	1.54	2.45
OptimumBank	No	Plantation	128,899	107	0.34	4.86	3.08	6.92	10.40	23.07	-	-	2.75	7.87
Pacific National Bank	No	Miami	379,484	1,221	1.28	9.26	3.12	13.83	25.54	36.21	(22)	-	0.05	1.30
Palm Beach Community Bank	Yes	West Palm Beach	314,586	1,111	1.65	13.31	4.39	12.42	16.63	19.65	200	-	0.84	0.07
Paradise Bank	Yes	Boca Raton	329,269	1,819	2.35	21.49	4.69	11.48	15.84	26.57	(225)	5	1.18	0.54
Plus International Bank	No	Miami	125,817	439	1.35	12.23	3.82	11.24	-	75.31	80	-	0.88	0.00
Professional Bank	No	Coral Gables	265,933	109	0.17	2.09	3.46	8.28	11.99	20.73	152	-	0.97	0.01
Regent Bank	No	Davie	349,460	393	0.45	4.42	3.69	10.31	14.19	13.72	-	55	2.69	4.99
Sabadell United Bank, N.A.	No	Miami	4,737,834	7,142	0.62	5.25	3.40	10.10	15.06	15.46	700	21	1.23	0.85
Stonegate Bank	No	Pompano Beach	2,256,600	5,020	0.92	8.45	4.06	10.64	12.33	14.82	-	-	0.97	0.23
Sunstate Bank	No	Miami	179,002	358	0.78	6.27	2.76	12.14	20.35	46.41	(450)	-	2.08	1.70
Terrabank, N.A.	No	Miami	295,510	293	0.41	3.90	3.79	10.25	15.52	33.98	-	-	1.32	0.63
TotalBank	No	Miami	2,692,325	3,739	0.56	3.36	3.11	12.00	17.55	11.70	(566)	252	1.04	0.74
TransCapital Bank	Yes	Sunrise	169,765	878	2.09	13.71	4.01	15.47	21.96	25.20	-	523	2.66	8.52
U.S. Century Bank	No	Doral	912,502	(11,265)	(5.24)	(73.74)	3.37	9.14	12.15	20.38	8,530	10,907	1.53	5.55
Total/Average			76,970,770	89,604	0.44	2.99	3.46	10.46	17.46	30.51	19,719	21,409	1.10	0.91
Port St. Lucie, FL (Metro)														
Harbor Community Bank	No	Indiantown	1,246,625	355	0.12	0.94	3.62	11.80	21.30	36.35	568	365	0.72	2.16
Seacoast National Bank	No	Stuart	3,232,048	6,135	0.78	7.13	3.63	9.75	15.21	26.74	433	583	0.96	0.84
Total/Average			4,478,673	6,490	0.45	4.04	3.63	10.78	18.26	31.55	1,001	948	0.90	1.21
Sebastian-Vero Beach, FL (Metro)														
Marine Bank & Trust Company	No	Vero Beach	167,815	250	0.61	5.79	3.85	9.79	15.21	19.88	-	66	1.78	0.19
Total/Average			167,815	250	0.61	5.79	3.85	9.79	15.21	19.88	-	66	1.78	0.19
Southeast - Total/Average														
			82,455,618	98,588	0.65	6.08	3.48	10.04	17.20	27.65	20,570	22,583	1.10	0.93