

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>State Summary</b>															
Northwest - Total/Average			6,222,188	12,820	0.49	3.44	3.27	11.70	26.42	44.08	1,098	2,527	3,347	1.32	4.32
North Central - Total/Average			3,464,951	13,692	0.56	3.96	3.59	8.79	15.19	34.94	1,395	1,107	3,767	1.45	1.06
Northeast - Total/Average			29,964,267	66,385	0.83	8.51	3.47	9.55	14.65	15.62	16,062	3,039	12,805	0.41	2.24
East Central - Total/Average			7,548,659	27,647	0.68	4.17	3.45	10.79	18.06	35.15	1,378	1,250	3,733	1.72	0.87
Tampa Bay - Total/Average			37,053,335	199,919	0.79	9.76	3.63	8.94	14.09	26.33	18,351	7,871	9,313	1.17	0.86
South Central - Total/Average			1,495,000	9,923	1.02	9.64	3.91	10.35	18.70	35.11	854	342	962	2.01	1.48
Southwest - Total/Average			4,217,106	15,990	1.06	11.76	3.36	8.78	15.39	28.92	2,068	403	249	1.25	0.29
Southeast - Total/Average			97,045,247	359,823	0.76	7.81	3.50	9.60	15.90	23.06	48,459	24,263	45,287	0.91	0.59
State Total			187,010,753	706,199	0.77	7.38	3.52	9.81	17.30	30.40	89,665	40,802	79,463	0.93	1.05
<b>Northwest</b>															
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>															
Beach Community Bank	No	Fort Walton Beach	535,583	(1,200)	(0.45)	(12.69)	2.59	3.36	5.11	12.50	-	190	245	1.45	32.26
First Florida Bank	No	Destin	351,279	1,762	1.09	9.99	3.36	11.63	21.76	49.17	50	10	56	1.70	0.10
First City Bank of Florida	No	Fort Walton Beach	212,526	(263)	(0.25)	(9.60)	3.05	2.53	4.73	20.02	-	44	84	2.55	17.54
FNBT Bank	Yes	Fort Walton Beach	393,497	1,524	0.80	6.69	2.71	11.94	27.86	70.30	(9)	8	4	3.66	0.40
Peoples National Bank	No	Niceville	105,794	125	0.24	2.30	3.79	10.38	22.28	52.66	-	115	2	1.34	1.31
<b>Total/Average</b>			1,598,679	1,948	0.29	(0.66)	3.10	7.97	16.35	40.93	41	367	391	1.98	13.35
<b>Panama City-Lynn Haven, FL (Metro)</b>															
First National Bank Northwest Florida	Yes	Panama City	121,560	356	0.63	4.52	3.20	13.52	30.04	55.07	-	1	-	2.28	1.43
Summit Bank, National Association	No	Panama City	362,602	1,329	0.74	6.30	3.33	11.74	16.17	33.33	60	49	-	1.40	1.08
<b>Total/Average</b>			484,162	1,685	0.69	5.41	3.27	12.63	23.11	44.20	60	50	-	1.60	1.17
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>															
Bank of the South	No	Pensacola	78,750	(89)	(0.24)	(1.22)	1.88	19.07	92.25	98.15	-	-	7	1.42	0.00
Bank of Pensacola	No	Pensacola	78,446	(55)	(0.15)	(0.98)	2.24	15.29	47.78	79.28	32	-	2	1.31	0.00
Gulf Coast Community Bank	No	Pensacola	133,444	26	0.04	0.92	4.42	4.46	6.43	16.40	-	63	115	3.30	14.94
Warrington Bank	No	Pensacola	85,904	52	0.12	0.68	2.20	18.09	51.00	88.27	12	-	-	1.33	0.00
<b>Total/Average</b>			376,544	(66)	(0.06)	(0.15)	2.69	14.23	49.37	70.53	44	63	124	2.49	5.29

**FLORIDA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016**

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Tallahassee, FL (Metro)</b>															
Capital City Bank	No	Tallahassee	2,745,670	4,786	0.35	2.93	3.22	10.02	16.67	29.31	355	1,905	2,536	0.90	0.83
Farmers & Merchants Bank	Yes	Monticello	447,419	2,669	1.21	12.68	3.76	9.45	14.15	25.84	150	86	165	1.15	0.69
Prime Meridian Bank	No	Tallahassee	272,105	1,119	0.85	9.20	3.80	9.16	12.95	14.98	304	12	14	1.28	0.16
Sunshine Community Bank	No	Tallahassee	164,829	3	-	0.03	4.12	11.94	16.20	23.12	90	44	105	0.77	1.26
<b>Total/Average</b>			<b>3,630,023</b>	<b>8,577</b>	<b>0.60</b>	<b>6.21</b>	<b>3.73</b>	<b>10.14</b>	<b>14.99</b>	<b>23.31</b>	<b>899</b>	<b>2,047</b>	<b>2,820</b>	<b>0.96</b>	<b>0.78</b>
<b>Other</b>															
One South Bank	Yes	Chipley	42,647	91	0.44	3.17	4.35	13.73	18.07	11.23	54	-	7	1.25	2.36
Peoples Bank of Graceville	Yes	Graceville	90,133	585	1.38	9.66	2.79	13.38	38.54	71.59	-	-	5	1.20	0.46
<b>Total/Average</b>			<b>132,780</b>	<b>676</b>	<b>0.91</b>	<b>6.42</b>	<b>3.57</b>	<b>13.56</b>	<b>28.31</b>	<b>41.41</b>	<b>54</b>	<b>-</b>	<b>12</b>	<b>1.23</b>	<b>1.07</b>
<b>Northwest - Total/Average</b>			<b>6,222,188</b>	<b>12,820</b>	<b>0.49</b>	<b>3.44</b>	<b>3.27</b>	<b>11.70</b>	<b>26.42</b>	<b>44.08</b>	<b>1,098</b>	<b>2,527</b>	<b>3,347</b>	<b>1.32</b>	<b>4.32</b>
<b>North Central</b>															
<b>Ocala, FL (Metro)</b>															
Community Bank and Trust of Florida	No	Ocala	675,162	2,625	0.80	8.96	3.05	8.03	16.65	59.59	-	92	-	1.60	0.16
Gateway Bank of Central Florida	No	Ocala	273,337	1,093	0.81	9.44	3.51	8.42	12.14	20.20	258	21	246	1.15	0.48
<b>Total/Average</b>			<b>948,499</b>	<b>3,718</b>	<b>0.81</b>	<b>9.20</b>	<b>3.28</b>	<b>8.23</b>	<b>14.40</b>	<b>39.90</b>	<b>258</b>	<b>113</b>	<b>246</b>	<b>1.41</b>	<b>0.25</b>
<b>Other</b>															
Citizens State Bank	Yes	Perry	260,073	1,288	0.94	11.01	5.19	8.90	12.07	16.71	620	301	967	1.13	0.79
Columbia Bank	No	Lake City	198,037	22	0.02	0.22	3.44	10.31	16.29	26.31	-	397	292	1.65	1.53
Community State Bank	Yes	Starke	86,996	195	0.50	4.74	4.05	9.84	21.44	36.40	19	9	141	1.29	1.04
Drummond Community Bank	Yes	Chieffland	423,704	2,416	1.18	8.45	4.47	13.30	23.65	40.59	449	45	264	2.90	0.80
First Federal Bank of Florida	No	Lake City	1,279,964	6,439	1.08	8.50	3.57	11.47	17.36	30.20	-	142	418	0.87	0.57
Lafayette State Bank	No	Mayo	74,746	(823)	(2.08)	(53.41)	3.39	3.34	5.62	12.92	130	55	1,319	2.95	20.29
Madison County Community Bank	No	Madison	114,136	277	0.49	5.66	3.12	8.77	18.81	49.29	(31)	6	87	1.26	1.35
Peoples State Bank	No	Lake City	78,796	160	0.42	4.52	3.98	8.89	12.70	27.39	(50)	39	33	1.84	1.18
<b>Total/Average</b>			<b>2,516,452</b>	<b>9,974</b>	<b>0.32</b>	<b>(1.29)</b>	<b>3.90</b>	<b>9.35</b>	<b>15.99</b>	<b>29.98</b>	<b>1,137</b>	<b>994</b>	<b>3,521</b>	<b>1.46</b>	<b>1.37</b>
<b>North Central - Total/Average</b>			<b>3,464,951</b>	<b>13,692</b>	<b>0.56</b>	<b>3.96</b>	<b>3.59</b>	<b>8.79</b>	<b>15.19</b>	<b>34.94</b>	<b>1,395</b>	<b>1,107</b>	<b>3,767</b>	<b>1.45</b>	<b>1.06</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Northeast</b>															
<b>Jacksonville, FL (Metro)</b>															
Atlantic Coast Bank	No	Jacksonville	919,275	2,970	0.68	7.49	3.03	9.06	12.49	10.42	349	531	595	1.06	0.67
CBC National Bank	No	Fernandina Beach	615,347	3,212	1.28	11.99	4.03	10.64	19.96	2.92	393	117	956	1.22	1.56
EverBank	No	Jacksonville	27,352,040	55,842	0.42	5.30	2.87	8.11	12.61	4.18	14,931	2,263	11,081	0.36	2.37
FirstAtlantic Bank	No	Jacksonville	429,932	1,840	0.86	6.66	4.08	12.80	17.55	24.10	277	52	137	0.70	0.32
Florida Capital Bank, N.A.	No	Jacksonville	364,372	454	0.27	3.14	3.18	8.37	12.95	11.44	-	76	36	1.16	2.01
Intracoastal Bank	Yes	Palm Coast	283,301	2,067	1.49	16.50	3.62	8.34	12.32	40.66	112	-	-	1.26	0.00
<b>Northeast - Total/Average</b>			<b>29,964,267</b>	<b>66,385</b>	<b>0.83</b>	<b>8.51</b>	<b>3.47</b>	<b>9.55</b>	<b>14.65</b>	<b>15.62</b>	<b>16,062</b>	<b>3,039</b>	<b>12,805</b>	<b>0.41</b>	<b>2.24</b>
<b>East Central</b>															
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>															
Friends Bank	No	New Smyrna Beach	103,619	191	0.38	5.00	3.80	7.46	13.28	29.15	-	91	-	2.05	4.97
Gateway Bank of Florida	No	Daytona Beach	290,493	911	0.69	6.49	2.99	9.93	16.91	36.15	(84)	106	-	1.37	0.09
Mainstreet Community Bank of Florida	Yes	Deland	305,145	849	0.59	6.38	3.80	8.81	12.59	31.87	178	48	56	1.54	0.57
Pinnacle Bank	No	Orange City	118,800	(414)	(0.63)	(31.46)	2.67	2.29	5.70	22.16	-	60	212	4.13	7.29
Surety Bank	Yes	Deland	91,876	841	1.80	13.37	4.04	13.10	22.54	48.08	-	12	33	2.25	1.24
<b>Total/Average</b>			<b>909,933</b>	<b>2,378</b>	<b>0.57</b>	<b>(0.04)</b>	<b>3.46</b>	<b>8.32</b>	<b>14.20</b>	<b>33.48</b>	<b>94</b>	<b>317</b>	<b>301</b>	<b>1.96</b>	<b>1.86</b>
<b>Orlando-Kissimmee, FL (Metro)</b>															
Citizens Bank of Florida	No	Oviedo	253,077	585	0.49	5.05	3.89	9.58	13.31	22.27	35	34	125	1.55	0.86
Citizens First Bank	No	The Villages	1,968,771	9,913	1.02	11.52	2.26	8.68	21.40	73.37	-	124	39	2.15	0.04
Commerce National Bank & Trust	Yes	Winter Park	88,456	991	2.29	19.54	3.95	12.09	17.05	23.56	(300)	127	-	3.13	1.93
First Colony Bank of Florida	Yes	Maitland	195,912	1,642	1.71	16.32	3.68	10.35	15.58	37.89	5	-	-	1.55	0.02
First Green Bank	No	Orlando	414,717	899	0.45	3.62	4.28	12.62	14.75	9.12	349	4	25	1.25	0.40
First National Bank of Mount Dora	No	Mount Dora	217,464	1,152	1.10	7.17	3.50	14.31	21.97	48.78	-	51	5	3.24	4.72
Florida Bank of Commerce	No	Orlando	315,450	1,156	0.77	7.18	4.11	9.77	13.80	23.41	-	27	17	1.25	0.40
Axiom Bank	No	Maitland	663,135	1,802	0.53	3.78	3.28	14.45	26.38	26.88	-	307	1,537	2.05	0.59
Seaside National Bank & Trust	No	Orlando	1,409,621	4,334	0.64	7.51	3.14	7.96	10.41	18.43	1,255	80	973	1.05	0.79
United Southern Bank	No	Umatilla	475,654	1,321	0.57	6.08	3.35	9.15	15.38	41.31	-	43	53	2.32	2.05
<b>Total/Average</b>			<b>6,002,257</b>	<b>23,795</b>	<b>0.96</b>	<b>8.78</b>	<b>3.54</b>	<b>10.90</b>	<b>17.00</b>	<b>32.50</b>	<b>1,344</b>	<b>797</b>	<b>2,774</b>	<b>1.63</b>	<b>0.71</b>
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>															
Community Bank of the South	No	Merritt Island	137,807	213	0.32	3.28	2.44	9.49	23.46	52.09	-	30	-	2.28	0.85
Fidelity Bank of Florida, National Association	No	Merritt Island	233,667	518	0.44	3.19	3.37	9.59	17.62	38.22	-	23	658	3.01	1.82
Florida Business Bank	No	Melbourne	107,617	488	0.92	6.03	4.03	14.84	20.96	29.50	(60)	83	-	1.76	0.06
Sunrise Bank	No	Cocoa Beach	157,378	255	0.36	2.58	3.55	18.76	29.80	38.03	-	-	-	1.56	0.23
<b>Total/Average</b>			<b>636,469</b>	<b>1,474</b>	<b>0.51</b>	<b>3.77</b>	<b>3.35</b>	<b>13.17</b>	<b>22.96</b>	<b>39.46</b>	<b>(60)</b>	<b>136</b>	<b>658</b>	<b>2.22</b>	<b>0.92</b>
<b>East Central - Total/Average</b>															
			<b>7,548,659</b>	<b>27,647</b>	<b>0.68</b>	<b>4.17</b>	<b>3.45</b>	<b>10.79</b>	<b>18.06</b>	<b>35.15</b>	<b>1,378</b>	<b>1,250</b>	<b>3,733</b>	<b>1.72</b>	<b>0.87</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Tampa Bay</b>															
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>															
1st Manatee Bank	No	Parrish	146,222	573	0.79	9.01	4.02	8.92	12.65	14.74	14	-	-	0.97	1.60
Bank of Commerce	No	Sarasota	209,077	1,010	0.96	34.89	2.72	3.26	7.65	26.35	(1,250)	1,183	358	1.67	6.29
Gateway Bank of Southwest Florida	No	Sarasota	303,742	1,192	0.86	9.28	3.47	9.05	12.32	23.13	58	-	-	0.85	0.00
Insignia Bank	No	Sarasota	248,250	632	0.52	5.50	3.39	8.61	13.41	21.97	44	19	-	1.20	0.80
Sabal Palm Bank	No	Sarasota	134,790	263	0.39	3.32	3.60	9.60	14.85	18.80	-	12	-	1.44	0.00
<b>Total/Average</b>			<b>1,042,081</b>	<b>3,670</b>	<b>0.70</b>	<b>12.40</b>	<b>3.44</b>	<b>7.89</b>	<b>12.18</b>	<b>21.00</b>	<b>(1,134)</b>	<b>1,214</b>	<b>358</b>	<b>1.19</b>	<b>1.68</b>
<b>Homosassa Springs, FL (Micro)</b>															
Brannen Bank	Yes	Inverness	463,079	3,032	1.33	17.15	3.22	7.05	19.11	47.66	175	2	124	1.05	1.08
Nature Coast Bank	No	Hernando	60,644	94	0.30	2.38	3.72	11.03	15.29	28.92	-	7	-	2.07	2.06
<b>Total/Average</b>			<b>523,723</b>	<b>3,126</b>	<b>0.82</b>	<b>9.77</b>	<b>3.47</b>	<b>9.04</b>	<b>17.20</b>	<b>38.29</b>	<b>175</b>	<b>9</b>	<b>124</b>	<b>1.20</b>	<b>1.19</b>
<b>Lakeland-Winter Haven, FL (Metro)</b>															
Bank of Central Florida	No	Lakeland	418,637	1,819	0.87	10.23	3.48	8.06	11.87	30.79	90	7	-	0.95	0.02
CenterState Bank of Florida, National Association	No	Winter Haven	4,986,299	12,197	0.52	4.79	4.19	8.02	11.42	22.47	1,422	1,309	822	0.76	0.75
Citizens Bank and Trust	Yes	Lake Wales	516,337	2,019	0.81	9.34	3.47	8.10	13.61	23.06	50	20	77	1.17	1.51
<b>Total/Average</b>			<b>5,921,273</b>	<b>16,035</b>	<b>0.73</b>	<b>8.12</b>	<b>3.71</b>	<b>8.06</b>	<b>12.30</b>	<b>25.44</b>	<b>1,562</b>	<b>1,336</b>	<b>899</b>	<b>0.81</b>	<b>0.76</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>															
American Momentum Bank	No	College Station	1,110,044	5,485	0.97	5.61	4.15	16.91	18.92	9.27	(86)	1	505	1.05	2.32
Bank of Tampa	No	Tampa	1,490,334	6,721	0.93	11.27	3.32	8.33	12.29	35.30	(700)	1,350	693	1.43	0.56
C1 Bank	No	Saint Petersburg	1,708,721	10,967	1.25	11.18	4.58	11.54	14.70	12.84	(1,336)	944	366	0.53	4.25
Central Bank	No	Tampa	119,513	1,180	2.00	19.37	3.23	10.31	14.77	23.50	-	430	15	2.02	0.50
Century Bank of Florida	Yes	Tampa	72,104	166	0.45	5.44	4.08	8.40	13.19	24.73	-	41	27	1.65	3.02
First Citrus Bank	No	Tampa	287,337	460	0.33	3.65	3.92	8.91	11.29	13.85	184	47	139	0.97	1.31
First Home Bank	No	Seminole	122,317	2,002	3.48	35.97	4.64	10.35	15.96	14.20	1,050	138	2	3.19	0.26
First National Bank of Pasco	No	Dade City	139,980	298	0.42	3.62	3.83	10.83	20.37	36.21	-	26	195	2.81	1.02
Flagship Community Bank	No	Clearwater	110,321	160	0.30	2.46	3.68	11.17	14.37	22.59	5	21	9	1.05	1.33
Freedom Bank	No	Saint Petersburg	191,742	981	1.09	12.55	3.97	8.23	10.56	22.37	(470)	582	-	1.13	0.01
GulfShore Bank	No	Tampa	316,490	702	0.46	4.03	3.37	11.39	15.00	26.29	267	3	-	1.14	0.74
Hillsboro Bank	No	Plant City	125,662	670	1.10	7.91	3.49	12.65	23.01	53.85	-	-	-	1.33	0.00
HomeBanc National Association	No	Tampa	999,626	3,530	0.70	8.64	2.57	8.40	14.44	19.57	451	1	-	0.54	0.05
Jefferson Bank of Florida	No	Oldsmar	263,673	829	0.62	6.27	3.44	10.18	14.27	17.90	50	-	-	1.05	0.14
NorthStar Bank	No	Tampa	214,758	269	0.25	2.51	3.71	9.24	14.18	16.84	40	-	20	1.36	0.42
Patriot Bank	No	Trinity	154,819	507	0.68	5.84	3.66	10.02	12.70	16.63	10	3	40	1.02	1.36
Pilot Bank	No	Tampa	243,726	358	0.31	2.79	3.63	8.98	11.87	19.67	-	34	7	0.99	1.30
Platinum Bank	Yes	Brandon	574,018	3,090	1.10	11.59	3.77	8.99	12.62	22.23	362	104	253	1.15	0.52
Raymond James Bank, National Association	No	Saint Petersburg	16,610,235	116,138	1.45	14.62	3.08	10.09	13.96	9.29	13,081	427	2,626	1.33	0.52
Sunshine Bank	No	Plant City	514,158	429	0.17	1.31	3.61	12.11	15.44	17.47	350	68	34	0.77	0.26
TCM Bank, National Association	No	Tampa	292,249	729	0.75	3.16	8.20	20.85	17.55	8.91	1,600	663	2,748	1.29	0.01
USAmeriBank	No	Clearwater	3,904,431	21,417	1.14	12.49	3.53	9.14	11.49	9.56	2,890	429	253	1.14	0.81
<b>Total/Average</b>			<b>29,566,258</b>	<b>177,088</b>	<b>0.91</b>	<b>8.74</b>	<b>3.88</b>	<b>10.77</b>	<b>14.68</b>	<b>20.59</b>	<b>17,748</b>	<b>5,312</b>	<b>7,932</b>	<b>1.22</b>	<b>0.84</b>
<b>Tampa Bay - Total/Average</b>			<b>37,053,335</b>	<b>199,919</b>	<b>0.79</b>	<b>9.76</b>	<b>3.63</b>	<b>8.94</b>	<b>14.09</b>	<b>26.33</b>	<b>18,351</b>	<b>7,871</b>	<b>9,313</b>	<b>1.17</b>	<b>0.86</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>South Central</b>															
First Bank	No	Clewiston	305,163	1,098	0.73	8.58	4.05	8.35	12.85	19.48	-	3	106	1.55	0.39
First National Bank of Wauchula	Yes	Wauchula	72,344	114	0.32	2.85	4.23	11.37	21.14	32.68	(4)	4	32	2.72	3.77
First State Bank of Arcadia	Yes	Arcadia	140,015	910	1.28	10.87	3.80	11.35	22.43	42.76	-	25	312	4.05	2.01
Heartland National Bank	No	Sebring	341,050	1,014	0.60	6.43	3.22	9.43	19.54	54.06	353	166	-	1.94	0.96
Wauchula State Bank	Yes	Wauchula	636,428	6,787	2.16	19.49	4.27	11.25	17.55	26.59	505	144	512	1.83	1.90
<b>South Central - Total/Average</b>			<b>1,495,000</b>	<b>9,923</b>	<b>1.02</b>	<b>9.64</b>	<b>3.91</b>	<b>10.35</b>	<b>18.70</b>	<b>35.11</b>	<b>854</b>	<b>342</b>	<b>962</b>	<b>2.01</b>	<b>1.48</b>
<b>Southwest</b>															
<b>Cape Coral-Fort Myers, FL (Metro)</b>															
Edison National Bank	Yes	Fort Myers	287,684	775	0.54	6.73	2.62	8.03	19.69	46.31	-	17	2	1.35	0.36
FineMark National Bank & Trust	No	Fort Myers	1,262,341	3,985	0.67	7.50	2.93	9.41	16.31	12.14	1,169	144	20	1.15	0.30
Preferred Community Bank	No	Fort Myers	111,139	919	1.68	14.84	4.07	10.58	18.19	21.28	39	5	-	1.30	0.85
Sanibel Captiva Community Bank	No	Sanibel	331,953	1,906	1.34	15.41	4.42	8.64	12.87	19.23	205	74	-	1.01	0.09
<b>Total/Average</b>			<b>1,993,117</b>	<b>7,585</b>	<b>1.06</b>	<b>11.12</b>	<b>3.51</b>	<b>9.17</b>	<b>16.77</b>	<b>24.74</b>	<b>1,413</b>	<b>240</b>	<b>22</b>	<b>1.15</b>	<b>0.30</b>
<b>Naples-Marco Island, FL (Metro)</b>															
Encore Bank, National Association	No	Naples	383,638	740	0.40	4.09	3.29	8.66	13.61	22.68	260	51	27	1.20	0.22
First Florida Integrity Bank	No	Naples	1,261,167	2,831	0.48	5.51	3.03	8.30	11.65	9.59	391	8	100	1.04	0.14
<b>Total/Average</b>			<b>1,644,805</b>	<b>3,571</b>	<b>0.44</b>	<b>4.80</b>	<b>3.16</b>	<b>8.48</b>	<b>12.63</b>	<b>16.14</b>	<b>651</b>	<b>59</b>	<b>127</b>	<b>1.07</b>	<b>0.16</b>
<b>Punta Gorda, FL (Metro)</b>															
Charlotte State Bank & Trust	Yes	Port Charlotte	324,794	2,864	1.80	20.45	3.37	8.89	17.08	48.12	4	81	25	2.30	0.33
Englewood Bank & Trust	Yes	Englewood	254,390	1,970	1.56	18.24	3.43	8.51	16.49	43.66	-	23	75	2.28	1.03
<b>Total/Average</b>			<b>579,184</b>	<b>4,834</b>	<b>1.68</b>	<b>19.35</b>	<b>3.40</b>	<b>8.70</b>	<b>16.79</b>	<b>45.89</b>	<b>4</b>	<b>104</b>	<b>100</b>	<b>2.29</b>	<b>0.64</b>
<b>Southwest - Total/Average</b>			<b>4,217,106</b>	<b>15,990</b>	<b>1.06</b>	<b>11.76</b>	<b>3.36</b>	<b>8.78</b>	<b>15.39</b>	<b>28.92</b>	<b>2,068</b>	<b>403</b>	<b>249</b>	<b>1.25</b>	<b>0.29</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)
<b>Southeast</b>															
<b>Key West, FL (Micro)</b>															
First State Bank of the Florida Keys	Yes	Key West	874,733	6,303	1.47	16.05	3.25	8.90	15.92	26.55	(715)	720	118	1.40	0.25
<b>Total/Average</b>			874,733	6,303	1.47	16.05	3.25	8.90	15.92	26.55	(715)	720	118	1.40	0.25
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>															
American National Bank	No	Oakland Park	273,311	1,263	0.89	7.08	3.81	13.12	15.98	16.17	118	-	-	1.00	0.38
Anchor Commercial Bank	No	Juno Beach	105,304	210	0.38	3.62	3.67	10.48	16.87	31.62	(87)	52	-	1.30	1.80
Apollo Bank	No	Miami	543,167	1,928	0.73	7.24	3.92	9.69	12.70	19.90	360	-	22	0.77	0.52
BAC Florida Bank	No	Coral Gables	1,865,329	6,162	0.67	8.23	2.73	8.20	15.21	16.98	822	108	639	1.13	1.41
BankUnited, National Association	No	Miami Lakes	26,218,377	118,847	0.96	9.50	3.74	9.67	13.84	16.10	18,041	1,821	9,972	0.74	0.37
Bank of Belle Glade	No	Belle Glade	102,321	176	0.36	4.36	2.31	8.10	25.62	60.10	-	-	-	1.38	0.03
Banescos USA	No	Coral Gables	987,003	2,166	0.44	4.82	3.64	9.55	13.35	27.52	(482)	5	-	1.03	0.99
Biscayne Bank	No	Coconut Grove	737,443	4,370	1.31	15.76	3.73	8.55	14.00	16.50	600	87	60	1.02	0.09
Capital Bank Corporation	No	Raleigh	7,631,460	31,102	0.83	6.39	3.67	10.42	12.72	14.35	2,547	1,441	4,139	0.78	0.70
City National Bank of Florida	No	Miami	7,269,121	29,001	0.84	6.05	3.13	12.37	16.23	12.29	3,920	388	304	0.11	0.23
Coconut Grove Bank	No	Miami	677,455	2,693	0.83	5.31	2.29	15.46	33.56	65.53	-	144	11	3.32	0.38
Continental National Bank	No	Miami	460,847	1,222	0.56	6.59	3.41	8.46	17.07	48.05	190	6	99	1.03	0.35
Desjardins Bank, National Association	No	Hallandale	212,229	369	0.34	2.56	3.61	13.35	26.99	23.90	-	48	6	1.34	0.05
Eastern National Bank	No	Miami	405,615	748	0.37	3.57	3.67	9.97	13.19	14.11	-	19	-	1.42	0.27
Brickell Bank	No	Miami	515,035	(3,059)	(1.23)	(18.59)	2.81	6.30	13.53	32.19	-	18	18	1.11	2.08
Executive National Bank	No	Miami	375,184	877	0.48	5.03	3.61	9.33	15.14	22.15	54	91	-	1.32	0.30
Banco Do Brasil Americas	No	Miami	421,901	185	0.09	0.67	2.93	10.85	20.77	30.71	372	-	24	1.15	0.26
Executive National Bank	No	Miami	375,184	877	0.48	5.03	3.61	9.33	15.14	22.15	54	91	-	1.32	0.30
First Bank of the Palm Beaches	No	West Palm Beach	132,805	268	0.38	3.78	4.36	9.98	15.88	25.48	15	8	-	1.19	0.25
First National Bank of South Miami	No	South Miami	613,153	1,162	0.38	4.66	3.06	8.44	15.57	27.72	513	130	75	1.17	0.61
FirstCity Bank of Commerce	No	Palm Beach Gardens	79,620	33	0.09	0.95	3.62	9.56	14.94	20.69	86	-	301	0.84	1.50
Flagler Bank	Yes	West Palm Beach	216,844	2,067	1.91	20.42	3.84	9.29	15.48	33.38	-	5	-	1.49	1.11
Florida Community Bank, National Association	No	Weston	8,074,885	47,096	1.24	11.72	3.55	9.61	11.18	14.31	3,416	1,669	505	0.56	0.58
Floridian Community Bank, Inc.	No	Davie	375,662	(64)	(0.03)	(0.31)	3.75	11.22	14.52	14.81	2,090	173	2,614	0.87	1.05
Gibraltar Private Bank & Trust Co.	No	Coral Gables	1,634,073	(127)	(0.02)	(0.18)	3.39	8.47	13.16	9.19	-	684	83	1.39	0.68
Helm Bank USA	No	Miami	749,749	1,818	0.49	3.89	3.62	12.45	30.19	46.08	(270)	230	72	2.18	0.73
Home Federal Bank of Hollywood	No	Hallandale Beach	40,763	(569)	(2.92)	(21.56)	3.99	15.18	29.16	28.37	-	-	-	3.18	3.32
Intercontinental Bank	No	West Miami	148,219	361	0.47	3.73	2.21	13.02	23.85	65.24	-	-	6	0.85	0.00
Intercredit Bank, NA	No	Miami	343,028	967	0.56	5.47	3.52	10.46	15.07	15.78	44	31	7	1.61	0.99
International Finance Bank	No	Miami	352,187	98	0.06	0.47	4.00	9.56	16.87	26.79	-	765	442	2.80	1.53
Landmark Bank, National Association	No	Fort Lauderdale	412,118	460	0.23	1.76	4.08	13.06	17.19	16.99	2,351	322	1,408	1.96	1.05
Legacy Bank of Florida	No	Boca Raton	316,730	720	0.49	4.21	3.59	9.58	12.22	22.21	-	77	279	1.18	0.39
Mackinac Savings Bank, FSB	Yes	Boynton Beach	106,849	344	0.63	7.57	2.70	8.47	27.89	39.89	(258)	145	-	0.79	0.00
Marquis Bank	No	Coral Gables	409,332	1,354	0.69	7.23	3.52	9.22	13.20	22.07	251	-	4	1.01	0.00

**FLORIDA BANKS - PERFORMANCE COMPARISON - JUNE 30, 2016**

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
Mercantil Commercebank, National Association	No	Coral Gables	8,297,089	13,851	0.35	3.63	2.58	9.43	12.53	22.60	10,761	4,938	19,268	1.33	0.72
Natbank, National Association	No	Hollywood	172,860	280	0.34	2.13	3.85	15.57	30.16	17.55	(106)	13	-	0.60	1.17
Ocean Bank	No	Miami	3,458,938	9,977	0.60	4.77	3.97	10.70	12.96	17.33	(600)	1,926	946	1.32	1.11
OptimumBank	No	Plantation	123,448	136	0.22	2.94	3.28	7.54	12.14	22.74	-	2,068	123	5.07	3.70
Pacific National Bank	No	Miami	460,304	1,713	0.77	6.22	3.52	12.29	22.68	25.63	446	-	37	0.34	0.38
Palm Beach Community Bank	Yes	West Palm Beach	325,710	2,710	1.68	14.13	4.21	11.56	16.87	16.85	8	1	10	0.71	0.05
Paradise Bank	Yes	Boca Raton	325,708	2,433	1.57	14.03	4.09	11.22	16.86	26.36	-	116	-	1.07	0.09
Plus International Bank	No	Miami	91,692	25	0.05	0.34	3.99	14.66	30.06	51.93	417	3	99	1.77	0.00
Professional Bank	No	Coral Gables	390,623	616	0.36	3.99	3.54	8.55	12.77	28.32	465	6	1	1.06	0.00
Regent Bank	No	Davie	359,500	1,872	1.05	9.47	4.23	11.22	14.85	11.68	-	49	2	2.47	3.52
Sabadell United Bank, N.A.	No	Miami	5,451,623	23,451	0.87	7.95	3.10	9.62	15.49	23.04	1,350	1,214	641	1.27	0.40
Stonegate Bank	No	Pompano Beach	2,404,896	13,383	1.11	9.24	3.84	10.37	11.96	11.10	193	325	72	0.95	0.20
Sunstate Bank	No	Miami	161,605	165	0.21	1.42	3.50	13.62	19.17	44.37	(550)	456	-	1.31	1.24
Terrabank, N.A.	No	Miami	335,392	592	0.36	3.67	3.72	9.80	13.73	26.54	-	19	4	1.10	0.03
TotalBank	No	Miami	2,925,661	10,084	0.71	4.36	2.93	11.41	16.74	14.31	122	432	167	0.92	0.50
TransCapital Bank	Yes	Sunrise	179,400	1,606	1.85	11.21	3.56	16.49	23.71	24.29	(500)	63	111	1.97	5.45
U.S. Century Bank	No	Doral	884,904	263	0.06	0.65	3.36	8.96	13.72	18.52	-	1,749	1,053	1.16	2.46
<b>Total/Average</b>			<b>89,531,656</b>	<b>338,282</b>	<b>0.51</b>	<b>4.65</b>	<b>3.50</b>	<b>10.66</b>	<b>17.54</b>	<b>25.93</b>	<b>46,753</b>	<b>21,936</b>	<b>43,624</b>	<b>0.92</b>	<b>0.57</b>
<b>Port St. Lucie, FL (Metro)</b>															
Harbor Community Bank	No	Fort Pierce	1,779,439	3,598	0.41	3.32	3.81	11.26	17.76	28.67	1,494	258	831	0.47	1.89
Oculina Bank	No	Vero Beach	271,221	1,134	0.91	9.85	3.23	9.89	16.99	10.57	66	-	1	0.75	0.63
Seacoast National Bank	No	Stuart	4,381,360	10,072	0.52	4.48	3.72	8.82	12.85	27.04	861	1,231	495	0.79	0.55
<b>Total/Average</b>			<b>6,432,020</b>	<b>14,804</b>	<b>0.61</b>	<b>5.88</b>	<b>3.59</b>	<b>9.99</b>	<b>15.87</b>	<b>22.09</b>	<b>2,421</b>	<b>1,489</b>	<b>1,327</b>	<b>0.70</b>	<b>0.92</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>															
Marine Bank & Trust Company	No	Vero Beach	206,838	434	0.43	4.67	3.66	8.85	14.29	17.67	-	118	218	1.37	0.00
<b>Total/Average</b>			<b>206,838</b>	<b>434</b>	<b>0.43</b>	<b>4.67</b>	<b>3.66</b>	<b>8.85</b>	<b>14.29</b>	<b>17.67</b>	<b>-</b>	<b>118</b>	<b>218</b>	<b>1.37</b>	<b>0.00</b>
<b>Southeast - Total/Average</b>			<b>97,045,247</b>	<b>359,823</b>	<b>0.76</b>	<b>7.81</b>	<b>3.50</b>	<b>9.60</b>	<b>15.90</b>	<b>23.06</b>	<b>48,459</b>	<b>24,263</b>	<b>45,287</b>	<b>0.91</b>	<b>0.59</b>