

FLORIDA ASSET QUALITY - DECEMBER 31, 2016

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
State Summary																
Northwest - Total/Average		3,552,506	44,502	2,492	4,902	6,837	1.25	3.93	16,808	2,680	105,717	143,146	21,813	1,385	105,334	155,748
North Central - Total/Average		1,800,771	25,314	3,171	2,272	7,230	1.41	1.05	15,687	23,731	26,774	8,730	11,307	24,435	30,676	6,807
Northeast - Total/Average		25,392,955	124,511	51,722	5,853	30,513	0.49	0.79	649,949	3,728,606	201,932	37,904	673,580	3,710,036	204,855	43,619
East Central - Total/Average		4,128,857	66,037	328	4,097	6,719	1.60	0.80	21,032	-	39,842	20,148	12,595	1	40,784	21,386
Tampa Bay - Total/Average		30,169,510	346,392	33,905	17,402	23,255	1.15	0.56	52,792	20,834	149,068	63,202	58,497	19,272	159,485	73,442
South Central - Total/Average		979,878	18,391	1,060	536	1,616	1.88	1.74	7,362	62	21,024	5,195	12,149	-	19,953	5,873
Southwest - Total/Average		3,079,167	36,686	4,233	539	1,005	1.19	0.29	1,958	124	8,441	3,833	3,011	1,228	9,017	2,428
Southeast - Total/Average		74,175,145	663,895	116,812	39,261	78,405	0.90	0.58	226,820	83,593	446,049	157,724	157,925	84,268	435,507	169,127
State Total		143,278,789	1,325,728	213,723	74,862	155,580	0.93	0.74	992,408	3,859,630	998,847	439,882	950,877	3,840,625	1,005,611	478,430
Northwest																
Fort Walton Beach-Crestview-Destin, FL (Metro)																
Beach Community Bank	Fort Walton Beach	337,624	3,597	-	496	501	1.07	32.06	3,706	-	70,644	95,621	8,790	-	73,302	96,069
First Florida Bank	Destin	183,023	3,035	415	20	419	1.66	0.57	601	-	2,053	-	386	-	593	-
First City Bank of Florida	Fort Walton Beach	127,329	2,973	(208)	314	459	2.33	16.80	1,400	2,220	10,357	23,592	3,039	589	9,250	23,354
FNBT Bank	Fort Walton Beach	110,873	4,174	(8)	15	15	3.76	0.18	196	8	77	655	424	1	58	655
Peoples National Bank	Niceville	50,733	667	-	146	23	1.31	1.92	208	-	1,330	648	247	-	846	648
Total/Average		809,582	14,446	199	991	1,417	1.78	12.93	6,111	2,228	84,461	120,516	12,886	590	84,049	120,726
Panama City-Lynn Haven, FL (Metro)																
First National Bank Northwest Florida	Panama City	64,219	1,418	-	1	-	2.21	1.22	-	-	892	609	-	-	989	609
Summit Bank, National Association	Panama City	214,462	3,154	160	162	-	1.47	0.85	-	-	1,992	1,022	272	87	2,454	1,032
Total/Average		278,681	4,572	160	163	-	1.64	0.94	-	-	2,884	1,631	272	87	3,443	1,641
Pensacola-Ferry Pass-Brent, FL (Metro)																
Bank of the South	Pensacola	17,118	190	-	-	12	1.11	0.00	2	-	-	-	-	-	-	-
Bank of Pensacola	Pensacola	27,703	331	63	-	5	1.19	0.00	5	2	-	-	2	-	-	-
Gulf Coast Community Bank	Pensacola	89,540	2,921	-	163	117	3.26	7.76	493	-	246	9,221	136	-	416	19,170
Warrington Bank	Pensacola	23,631	303	12	-	2	1.28	0.00	266	-	-	-	18	-	-	-
Total/Average		157,992	3,745	75	163	136	2.37	2.54	766	2	246	9,221	156	-	416	19,170

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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	OREO \$
Tallahassee, FL (Metro)																
Capital City Bank	Tallahassee	1,562,531	13,431	819	3,345	4,686	0.86	0.69	6,634	10	8,723	10,638	5,847	9	8,615	12,737
Farmers & Merchants Bank	Monticello	310,300	3,627	500	153	281	1.17	1.29	1,057	-	5,339	581	475	-	5,465	944
Prime Meridian Bank	Tallahassee	225,644	2,876	424	15	36	1.27	0.27	371	-	811	-	-	-	1,161	-
Sunshine Community Bank	Tallahassee	135,000	924	180	70	222	0.68	1.55	1,374	7	2,544	141	1,089	18	1,684	426
Total/Average		2,233,475	20,858	1,923	3,583	5,225	0.93	0.77	9,436	17	17,417	11,360	7,411	27	16,925	14,107
Other																
One South Bank	Chipley	38,859	481	94	-	16	1.24	1.83	181	433	574	314	735	681	345	-
Peoples Bank of Graceville	Graceville	33,917	400	41	2	43	1.18	0.27	314	-	135	104	353	-	156	104
Total/Average		72,776	881	135	2	59	1.21	0.83	495	433	709	418	1,088	681	501	104
Northwest - Total/Average		3,552,506	44,502	2,492	4,902	6,837	1.25	3.93	16,808	2,680	105,717	143,146	21,813	1,385	105,334	155,748
North Central																
Ocala, FL (Metro)																
Community Bank and Trust of Florida	Ocala	272,948	4,096	-	195	226	1.50	0.07	821	-	453	-	319	-	1,591	209
Gateway Bank of Central Florida	Ocala	199,051	2,198	291	121	335	1.10	0.16	944	33	253	194	-	-	255	1,094
Total/Average		471,999	6,294	291	316	561	1.33	0.10	1,765	33	706	194	319	-	1,846	1,303
Other																
Citizens State Bank	Perry	204,099	2,322	1,728	473	2,289	1.14	0.60	1,240	-	1,364	243	707	-	1,437	198
Columbia Bank	Lake City	139,245	2,694	-	898	300	1.93	1.43	487	-	2,572	316	807	222	2,448	328
Community State Bank	Starke	42,133	551	67	24	153	1.31	0.90	305	-	812	10	227	-	833	14
Drummond Community Bank	Chieffand	223,668	6,257	902	112	618	2.80	0.74	1,517	17	2,353	874	1,062	68	1,793	1,018
First Federal Bank of Florida	Lake City	556,626	4,797	-	346	855	0.86	0.60	8,259	23,663	6,195	1,065	7,228	24,015	6,353	902
Lafayette State Bank	Mayo	53,053	816	296	35	2,277	1.54	22.26	1,000	-	11,677	4,979	573	130	14,814	1,780
Madison County Community Bank	Madison	52,002	630	(13)	11	136	1.21	1.19	797	18	757	630	102	-	611	696
Peoples State Bank	Lake City	57,946	953	(100)	57	41	1.64	0.97	317	-	338	419	282	-	541	568
Total/Average		1,328,772	19,020	2,880	1,956	6,669	1.43	1.40	13,922	23,698	26,068	8,536	10,988	24,435	28,830	5,504
North Central - Total/Average		1,800,771	25,314	3,171	2,272	7,230	1.41	1.05	15,687	23,731	26,774	8,730	11,307	24,435	30,676	6,807

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									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Northeast																
Jacksonville, FL (Metro)																
Atlantic Coast Bank	Jacksonville	727,985	8,162	619	949	1,151	1.12	1.44	3,400	-	10,154	2,886	2,488	-	10,879	2,785
CBC National Bank	Fernandina Beach	408,744	5,991	1,450	357	1,070	1.47	1.98	989	-	6,070	5,062	247	-	5,867	5,526
EverBank	Jacksonville	23,556,977	103,304	48,968	4,187	27,988	0.44	0.75	644,119	3,728,596	182,885	25,515	670,182	3,710,036	184,814	30,966
FirstAtlantic Bank	Jacksonville	310,694	2,279	357	69	159	0.73	0.20	303	-	245	642	201	-	1,077	444
Florida Capital Bank, N.A.	Jacksonville	212,411	2,598	-	291	145	1.22	1.84	1,138	10	2,578	3,799	462	-	2,218	3,898
Intracoastal Bank	Palm Coast	176,144	2,177	328	-	-	1.24	0.00	-	-	-	-	-	-	-	-
Northeast - Total/Average		25,392,955	124,511	51,722	5,853	30,513	0.49	0.79	649,949	3,728,606	201,932	37,904	673,580	3,710,036	204,855	43,619
East Central																
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																
Friends Bank	New Smyrna Beach	67,096	1,384	-	135	-	2.06	4.74	587	-	246	4,446	493	-	209	4,500
Gateway Bank of Florida	Daytona Beach	145,263	2,052	(934)	1,150	102	1.41	0.09	64	-	-	259	-	-	-	259
Mainstreet Community Bank of Florida	Deland	231,539	3,205	356	113	81	1.38	0.72	99	-	1,182	1,224	590	-	1,013	1,242
Pinnacle Bank	Orange City	64,959	2,821	-	97	241	4.34	7.91	539	-	2,741	5,602	64	-	2,769	5,694
Surety Bank	Deland	52,425	1,157	-	35	32	2.21	0.86	312	-	363	454	89	-	374	473
Total/Average		561,282	10,619	(578)	1,530	456	1.89	1.76	1,601	-	4,532	11,985	1,236	-	4,365	12,168
Orlando-Kissimmee, FL (Metro)																
Citizens Bank of Florida	Oviedo	180,765	2,759	35	139	221	1.53	0.70	89	-	461	1,339	440	-	542	1,240
Citizens First Bank	The Villages	390,921	6,741	(1,000)	327	39	1.72	0.04	43	-	767	-	52	-	798	-
Commerce National Bank & Trust	Winter Park	81,668	1,556	(1,111)	345	19	1.91	1.72	-	-	806	839	3	-	838	839
First Colony Bank of Florida	Maitland	133,628	2,019	17	-	-	1.51	0.02	1,000	-	44	-	-	-	46	-
First Green Bank	Orlando	451,305	5,126	1,139	17	165	1.14	0.25	-	-	791	560	427	-	381	-
First National Bank of Mount Dora	Mount Dora	103,607	3,292	-	148	215	3.18	3.40	525	-	5,905	1,757	314	1	5,894	3,164
Axiom Bank, National Association	Maitland	447,003	8,912	(297)	703	2,523	1.99	0.80	6,703	-	4,209	446	6,519	-	4,581	409
Seaside National Bank & Trust	Orlando	1,138,082	12,143	2,313	320	1,060	1.07	0.74	6,891	-	11,647	113	410	-	11,910	113
United Southern Bank	Umatilla	278,004	6,383	(150)	285	114	2.30	1.88	1,642	-	7,372	2,109	1,988	-	7,211	2,153
Total/Average		3,204,983	48,931	946	2,284	4,356	1.53	0.66	16,893	-	32,002	7,163	10,153	1	32,201	7,918
Palm Bay-Melbourne-Titusville, FL (Metro)																
Community Bank of the South	Merritt Island	45,886	1,028	-	56	-	2.24	0.53	1,306	-	732	-	-	-	753	-
Fidelity Bank of Florida, National Association	Merritt Island	127,613	3,058	-	76	1,369	2.40	1.60	1,232	-	1,789	1,000	1,206	-	2,656	1,300
Florida Business Bank	Melbourne	79,878	1,192	(40)	151	238	1.49	0.39	-	-	441	-	-	-	454	-
Sunrise Bank	Cocoa Beach	109,215	1,209	-	-	300	1.11	0.21	-	-	346	-	-	-	355	-
Total/Average		362,592	6,487	(40)	283	1,907	1.79	0.73	2,538	-	3,308	1,000	1,206	-	4,218	1,300
East Central - Total/Average		4,128,857	66,037	328	4,097	6,719	1.60	0.80	21,032	-	39,842	20,148	12,595	1	40,784	21,386

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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90	90 +	Accrual	\$	30-90	90 +	Accrual	\$
Tampa Bay																
Bradenton-Sarasota-Venice, FL (Metro)																
1st Manatee Bank	Bradenton	118,224	1,213	117	3	17	1.03	0.98	415	-	1,588	-	234	-	1,776	-
Bank of Commerce	Sarasota	128,305	2,169	(1,250)	1,183	453	1.69	5.32	1,546	-	1,877	7,848	3,039	-	1,889	8,840
Gateway Bank of Southwest Florida	Sarasota	206,233	1,974	257	2	-	0.96	0.00	-	-	-	-	-	-	-	-
Insignia Bank	Sarasota	192,813	2,337	87	65	-	1.21	0.82	537	-	-	1,997	-	-	-	1,997
Sabal Palm Bank	Sarasota	110,316	1,524	80	27	-	1.38	0.00	-	-	-	-	-	-	-	-
Total/Average		755,891	9,217	(709)	1,280	470	1.22	1.29	2,498	-	3,465	9,845	3,273	-	3,665	10,837
Homosassa Springs, FL (Micro)																
Brannen Bank	Inverness	254,306	2,645	310	5	178	1.04	1.01	1,779	-	4,321	478	1,342	-	4,594	362
Nature Coast Bank	Hernando	39,699	695	(45)	78	175	1.75	2.12	-	-	206	960	-	-	384	1,039
Total/Average		294,005	3,340	265	83	353	1.14	1.12	1,779	-	4,527	1,438	1,342	-	4,978	1,401
Lakeland-Winter Haven, FL (Metro)																
Bank of Central Florida	Lakeland	294,085	2,742	190	37	46	0.93	0.11	-	-	374	100	-	-	380	100
CenterState Bank of Florida, National Association	Winter Haven	3,429,658	27,034	4,963	2,628	2,813	0.79	0.51	22,878	10,289	18,914	7,090	23,810	6,833	19,614	9,005
Citizens Bank and Trust	Lake Wales	356,477	3,733	(45)	34	281	1.05	1.18	46	-	3,851	2,460	148	-	4,232	2,635
Total/Average		4,080,220	33,509	5,108	2,699	3,140	0.82	0.54	22,924	10,289	23,139	9,650	23,958	6,833	24,226	11,740
Tampa-St.Petersburg-Clearwater, FL (Metro)																
American Momentum Bank	College Station	959,104	9,525	(434)	1	509	0.99	1.71	2,374	4,866	1,204	18,019	6,927	8,172	875	24,817
Bank of Tampa	Tampa	953,231	11,149	(1,375)	1,906	2,762	1.17	0.41	803	705	6,131	-	2,035	11	6,923	-
Central Bank	Tampa	93,343	1,968	-	774	186	2.11	0.25	-	-	-	302	-	-	-	482
Century Bank of Florida	Tampa	47,304	651	-	51	156	1.38	2.97	10	-	1,000	1,087	16	-	1,660	462
First Citrus Bank	Tampa	253,158	2,312	217	85	181	0.91	1.65	2,849	92	3,853	1,304	834	-	3,941	1,622
First Home Bank	Seminole	106,872	4,293	2,650	168	142	4.02	0.26	353	-	389	-	509	-	322	55
First National Bank of Pasco	Dade City	71,390	2,113	-	59	250	2.96	0.99	169	-	1,378	50	239	-	1,446	138
Flagship Community Bank	Clearwater	92,115	954	349	75	353	1.04	0.11	-	-	122	-	-	-	1,464	-
Freedom Bank	Saint Petersburg	160,825	1,932	(140)	592	8	1.20	0.00	270	-	-	-	14	-	12	-
GulfShore Bank	Tampa	262,279	2,821	455	6	20	1.08	0.65	267	-	2,129	13	16	-	2,289	12
Hillsboro Bank	Plant City	66,608	808	-	-	-	1.21	0.00	237	-	-	-	-	-	-	-
HomeBanc National Association	Tampa	683,495	3,838	616	2	199	0.56	0.03	870	2,497	254	-	131	2,710	382	-
Jefferson Bank of Florida	Oldsmar	214,428	2,122	163	-	-	0.99	0.12	-	-	353	-	-	-	354	-
NorthStar Bank	Tampa	137,601	1,789	116	-	78	1.30	0.22	430	6	473	-	454	-	449	-
Patriot Bank	Trinity	129,289	1,207	10	19	40	0.93	1.25	1,415	-	331	1,601	838	-	331	1,601
Pilot Bank	Tampa	183,961	1,449	(293)	129	8	0.79	1.09	964	-	470	2,244	413	-	361	2,714
Platinum Bank	Brandon	459,739	5,092	362	181	253	1.11	0.53	109	-	1,597	1,312	520	-	1,296	1,636
Raymond James Bank, National Association	Saint Petersburg	15,824,231	197,681	13,217	6,006	7,089	1.25	0.40	2,216	-	67,851	4,657	1,766	-	81,206	4,497
Sunshine Bank	Plant City	687,058	3,274	350	526	113	0.48	0.03	3,321	-	291	32	489	-	956	32
TCM Bank, National Association	Tampa	279,764	5,791	7,000	1,456	6,554	2.07	0.09	3,043	2,379	282	-	2,090	1,546	287	-
USAmeriBank	Clearwater	3,373,599	39,557	5,978	1,304	391	1.17	1.00	5,891	-	29,829	11,648	12,633	-	22,062	11,396
Total/Average		25,039,394	300,326	29,241	13,340	19,292	1.20	0.53	25,591	10,545	117,937	42,269	29,924	12,439	126,616	49,464
Tampa Bay - Total/Average																
		30,169,510	346,392	33,905	17,402	23,255	1.15	0.56	52,792	20,834	149,068	63,202	58,497	19,272	159,485	73,442

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									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
South Central																
First Bank	Clewiston	229,182	3,420	75	52	187	1.49	0.84	1,629	-	1,997	659	3,943	-	405	939
First National Bank of Wauchula	Wauchula	43,740	1,049	(9)	8	79	2.40	3.48	2,378	62	2,570	38	1,377	-	2,646	38
First State Bank of Arcadia	Arcadia	79,409	2,949	-	51	518	3.71	1.88	238	-	2,019	540	526	-	2,054	598
Heartland National Bank	Sebring	161,549	2,954	353	196	34	1.83	1.20	-	-	3,018	1,110	631	-	3,400	1,163
Wauchula State Bank	Wauchula	465,998	8,019	641	229	798	1.72	2.23	3,117	-	11,420	2,848	5,672	-	11,448	3,135
South Central - Total/Average		979,878	18,391	1,060	536	1,616	1.88	1.74	7,362	62	21,024	5,195	12,149	-	19,953	5,873
Southwest																
Cape Coral-Fort Myers, FL (Metro)																
Edison National Bank	Fort Myers	145,215	1,903	-	58	4	1.31	0.16	-	-	300	155	-	-	481	566
FineMark National Bank & Trust	Fort Myers	996,985	11,147	2,186	144	32	1.12	0.27	49	1	3,734	-	659	756	3,752	-
Preferred Community Bank	Fort Myers	75,528	1,000	39	10	7	1.32	0.67	-	-	-	766	-	-	-	945
Sanibel Captiva Community Bank	Sanibel	305,142	2,977	500	79	-	0.98	0.19	113	-	448	214	366	-	99	219
Total/Average		1,522,870	17,027	2,725	291	43	1.12	0.26	162	1	4,482	1,135	1,025	756	4,332	1,730
Naples-Marco Island, FL (Metro)																
Encore Bank	Naples	296,024	3,335	508	55	30	1.13	0.00	551	123	-	-	182	472	-	-
First Florida Integrity Bank	Naples	910,125	9,174	972	16	571	1.01	0.14	683	-	1,623	-	1,614	-	1,631	-
Total/Average		1,206,149	12,509	1,480	71	601	1.04	0.10	1,234	123	1,623	-	1,796	472	1,631	-
Punta Gorda, FL (Metro)																
Charlotte State Bank & Trust	Port Charlotte	188,219	3,982	28	137	125	2.12	0.63	562	-	946	1,162	171	-	981	250
Englewood Bank & Trust	Englewood	161,929	3,168	-	40	236	1.96	1.13	-	-	1,390	1,536	19	-	2,073	448
Total/Average		350,148	7,150	28	177	361	2.04	0.85	562	-	2,336	2,698	190	-	3,054	698
Southwest - Total/Average		3,079,167	36,686	4,233	539	1,005	1.19	0.29	1,958	124	8,441	3,833	3,011	1,228	9,017	2,428

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90	90 +	Accrual	\$	30-90	90 +	Accrual	\$
Southeast																
Key West, FL (Micro)																
First State Bank of the Florida Keys	Key West	575,306	7,404	(1,074)	1,104	131	1.29	0.06	371	517	566	-	477	443	1,194	654
Total/Average		575,306	7,404	(1,074)	1,104	131	1.29	0.06	371	517	566	-	477	443	1,194	654
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																
American National Bank	Oakland Park	229,997	2,300	249	2	84	1.00	0.38	-	-	1,006	-	1,061	-	-	-
Apollo Bank	Miami	396,528	3,446	720	-	25	0.87	0.22	2,469	1,194	1,257	-	2,555	-	2,456	-
BAC Florida Bank	Coral Gables	1,522,348	18,406	2,722	214	956	1.21	0.85	4,141	-	11,966	4,583	1,860	-	20,231	4,231
BankUnited, National Association	Miami Lakes	19,395,394	152,953	50,911	3,324	27,110	0.79	0.52	33,990	14,912	134,346	9,540	27,348	15,408	116,165	9,758
Bank of Belle Glade	Belle Glade	30,644	400	-	-	-	1.31	0.02	347	-	-	25	361	-	-	27
Banescio USA	Coral Gables	750,444	16,621	9,052	9	396	2.21	1.52	1,852	1,410	12,019	2,776	1,586	1,407	5,075	2,796
Biscayne Bank	Coconut Grove	644,285	6,622	1,101	109	121	1.03	0.28	516	-	2,182	-	109	-	1,163	-
Capital Bank Corporation	Raleigh	7,393,318	43,065	5,113	2,494	9,576	0.58	0.68	24,120	15,906	11,448	56,081	14,776	8,482	11,872	46,007
City National Bank of Florida	Miami	5,333,821	11,230	10,079	820	790	0.21	0.26	11,800	12	20,968	467	2,439	-	19,108	821
Coconut Grove Bank	Miami	227,561	7,554	-	216	10	3.32	0.38	-	-	551	1,967	-	-	559	2,042
Continental National Bank	Miami	275,013	2,957	723	9	124	1.08	0.61	544	16	2,591	397	731	38	1,123	397
Desjardins Bank, National Association	Hallandale	165,169	2,214	-	84	61	1.34	0.09	1,334	-	111	68	3,635	-	111	-
Eastern National Bank	Miami	375,731	4,108	-	24	620	1.09	0.32	3,117	-	1,346	-	1,196	-	1,026	-
Brickell Bank	Miami	373,521	3,883	-	44	36	1.04	1.58	15,575	967	8,182	-	9,488	2,100	8,757	-
Executive National Bank	Miami	302,549	4,101	265	257	108	1.36	0.23	3,405	-	875	-	2,069	-	2,771	-
Banco Do Brasil Americas	Miami	371,075	4,184	1,199	-	40	1.13	0.00	2,198	-	-	-	1,206	-	-	1,078
Executive National Bank	Miami	302,549	4,101	265	257	108	1.36	0.23	3,405	-	875	-	2,069	-	2,771	-
First Bank of the Palm Beaches	West Palm Beach	99,645	1,130	15	9	-	1.13	0.46	-	-	582	-	-	-	591	-
First National Bank of South Miami	South Miami	428,710	5,028	1,397	159	146	1.17	0.53	514	472	3,333	-	41	81	3,177	-
FirstCity Bank of Commerce	Palm Beach Gardens	68,244	665	222	-	301	0.97	1.24	1,128	-	1,079	-	735	-	1,063	-
Flagler Bank	West Palm Beach	144,688	2,058	-	219	148	1.42	1.00	-	-	539	1,747	343	-	797	1,730
Florida Community Bank, National Association	Weston	6,634,894	37,897	7,655	1,836	720	0.57	0.50	4,741	1,135	25,810	19,228	4,840	8,006	16,875	25,654
Floridian Community Bank, Inc.	Davie	355,699	3,125	2,434	257	2,617	0.88	0.74	5,886	1,500	2,343	809	351	-	2,825	387
Gibraltar Private Bank & Trust Co.	Coral Gables	1,476,851	21,095	-	1,483	111	1.43	0.69	5,058	-	9,469	1,710	248	-	16,285	1,760
Helm Bank USA	Miami	475,308	9,792	(270)	377	205	2.06	0.73	6,264	338	5,479	-	4,978	369	5,186	-
Home Federal Bank of Hollywood	Hallandale Beach	23,984	-	-	-	-	0.00	0.67	176	-	-	275	313	-	55	1,286
Intercontinental Bank	West Miami	68,302	493	-	5	18	0.72	0.00	71	200	-	-	94	3	-	-
Intercredit Bank, NA	Miami	289,265	4,816	310	138	52	1.66	0.93	5,771	-	2,184	1,126	629	17	2,053	1,198
International Finance Bank	Miami	305,788	5,463	(1,500)	837	934	1.79	0.48	1,823	-	1,475	321	1,197	118	3,767	-
Landmark Bank, National Association	Fort Lauderdale	334,571	7,065	2,351	884	1,423	2.11	1.48	430	-	5,865	-	1,153	-	6,019	-
Legacy Bank of Florida	Boca Raton	270,547	2,936	-	177	293	1.09	0.37	6	-	-	1,242	-	-	-	1,242
Mackinac Savings Bank, FSB	Boynton Beach	69,387	550	(195)	153	-	0.79	0.00	186	-	-	-	321	-	19	-
Marquis Bank	Coral Gables	364,661	3,625	639	2	16	0.99	0.00	734	-	-	-	-	-	-	-

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter				
									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO	
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$	
Mercantil Bank, National Association	Coral Gables	5,764,761	81,751	20,272	5,208	20,772	1.42	0.84	9,759	486	70,446	386	3,526	477	72,003	155	
Natbank, National Association	Hollywood	144,218	878	(82)	16	21	0.61	1.10	389	118	1,942	-	416	-	1,987	-	
Ocean Bank	Miami	2,804,339	36,524	(600)	3,474	1,579	1.30	0.60	30,803	465	9,963	10,374	26,954	4,308	10,271	10,466	
OptimumBank	Plantation	80,914	3,915	-	2,090	469	4.84	0.31	556	-	375	-	-	-	1,497	2,412	
Pacific National Bank	Miami	305,661	1,553	947	-	37	0.51	0.64	254	-	2,925	-	-	-	2,925	-	
Palm Beach Community Bank	West Palm Beach	276,375	2,226	105	296	10	0.81	0.16	4,768	-	541	-	-	-	708	-	
Paradise Bank	Boca Raton	225,657	2,164	(405)	224	-	0.96	0.09	406	376	-	287	784	-	287	-	
Plus International Bank	Miami	53,697	960	447	21	99	1.79	0.00	-	-	-	-	-	-	-	-	
Professional Bank	Coral Gables	324,182	3,532	1,065	11	1	1.09	0.00	249	-	-	-	-	-	-	-	
Sabadell United Bank, N.A.	Miami	4,176,037	44,544	(2,350)	3,225	1,810	1.07	0.32	3,464	37,201	10,840	7,442	3,000	37,915	13,664	8,924	
Stonegate Bank	Pompano Beach	2,274,936	18,888	193	744	198	0.83	0.39	331	18	8,556	2,792	2,651	471	9,024	4,817	
Sunstate Bank	Miami	114,542	1,167	(610)	482	-	1.02	0.84	836	-	922	574	654	-	966	574	
Terrabank, N.A.	Miami	248,671	2,741	25	36	4	1.10	0.02	-	-	85	-	-	-	88	-	
TotalBank	Miami	2,076,583	18,583	(612)	957	831	0.89	0.43	6,102	-	12,669	70	1,927	1,153	10,050	1,936	
TransCapital Bank	Sunrise	139,152	2,495	(500)	77	112	1.79	5.02	522	251	1,991	7,482	-	-	2,102	7,567	
U.S. Century Bank	Doral	734,509	8,558	-	2,774	1,755	1.17	1.58	4,662	-	10,678	4,927	4,106	-	12,375	4,980	
Total/Average		69,244,725	624,362	113,352	34,034	74,847	0.90	0.56	204,702	76,977	399,814	136,696	131,750	80,353	389,847	142,245	
Port St. Lucie, FL (Metro)																	
Harbor Community Bank	Fort Pierce	1,066,181	4,747	1,910	744	1,636	0.45	2.07	17,695	6,099	27,496	9,578	19,756	3,472	25,923	11,882	
Oculina Bank	Vero Beach	247,280	1,871	213	2	1	0.76	0.56	-	-	101	1,501	-	-	106	1,612	
Seacoast National Bank	Stuart	2,879,506	23,400	2,411	3,236	1,375	0.81	0.60	3,772	-	18,072	9,949	5,942	-	18,437	12,734	
Total/Average		4,192,967	30,018	4,534	3,982	3,012	0.72	0.99	21,467	6,099	45,669	21,028	25,698	3,472	44,466	26,228	
Sebastian-Vero Beach, FL (Metro)																	
Marine Bank & Trust Company	Vero Beach	162,147	2,111	-	141	415	1.30	0.00	280	-	-	-	-	-	-	-	
Total/Average		162,147	2,111	-	141	415	1.30	0.00	280	-	-	-	-	-	-	-	
Southeast - Total/Average		74,175,145	663,895	116,812	39,261	78,405	0.90	0.58	226,820	83,593	446,049	157,724	157,925	84,268	435,507	169,127	