

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 (%)
State Summary															
Northwest - Total/Average			6,334,844	17,675	0.14	(7.91)	3.27	11.79	27.72	42.65	2,492	4,902	6,837	1.25	3.93
North Central - Total/Average			3,396,215	30,384	0.64	5.44	3.53	9.13	15.21	32.60	3,171	2,272	7,230	1.41	1.05
Northeast - Total/Average			30,365,414	185,498	0.98	10.04	3.52	9.73	15.64	14.91	51,722	5,853	30,513	0.49	0.79
East Central - Total/Average			7,469,146	55,428	0.64	4.25	3.33	10.85	17.48	32.52	328	4,097	6,719	1.60	0.80
Tampa Bay - Total/Average			37,827,979	420,216	0.79	8.29	3.66	9.45	14.43	25.06	33,905	17,402	23,255	1.15	0.56
South Central - Total/Average			1,510,722	20,009	1.03	9.63	3.95	10.54	18.05	32.25	1,060	536	1,616	1.88	1.74
Southwest - Total/Average			4,302,747	33,894	1.06	11.98	3.39	8.83	14.81	24.05	4,233	539	1,005	1.19	0.29
Southeast - Total/Average			104,087,698	782,158	0.77	7.96	3.50	9.50	15.57	20.65	116,812	39,261	78,405	0.90	0.58
State Total			195,294,765	1,545,262	0.76	6.21	3.52	9.98	17.36	28.09	213,723	74,862	155,580	0.93	0.74
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	No	Fort Walton Beach	518,663	(2,097)	(0.39)	(10.50)	2.57	3.52	5.09	12.11	-	496	501	1.07	32.06
First Florida Bank	No	Destin	361,952	2,817	0.81	7.58	3.22	11.11	22.28	48.51	415	20	419	1.66	0.57
First City Bank of Florida	No	Fort Walton Beach	202,100	418	0.20	7.55	3.29	3.03	5.15	16.09	(208)	314	459	2.33	16.80
FNBT Bank	Yes	Fort Walton Beach	400,104	3,548	0.91	7.71	2.81	11.42	26.63	72.46	(8)	15	15	3.76	0.18
Peoples National Bank	No	Niceville	102,923	288	0.28	2.61	3.73	10.58	22.65	49.88	-	146	23	1.31	1.92
Total/Average			1,585,742	4,974	0.36	2.99	3.12	7.93	16.36	39.81	199	991	1,417	1.78	12.93
Panama City-Lynn Haven, FL (Metro)															
First National Bank Northwest Florida	Yes	Panama City	123,455	689	0.58	4.36	3.06	12.79	31.37	54.17	-	1	-	2.21	1.22
Summit Bank, National Association	No	Panama City	355,591	3,291	0.92	7.66	3.43	12.45	16.45	32.00	160	162	-	1.47	0.85
Total/Average			479,046	3,980	0.75	6.01	3.25	12.62	23.91	43.09	160	163	-	1.64	0.94
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of the South	No	Pensacola	76,720	(89)	(0.12)	(0.61)	1.86	18.00	75.80	91.85	-	-	12	1.11	0.00
Bank of Pensacola	No	Pensacola	87,092	(90)	(0.12)	(0.80)	2.15	13.22	43.67	75.87	63	-	5	1.19	0.00
Gulf Coast Community Bank	No	Pensacola	121,927	(10,791)	(8.09)	(248.98)	4.40	NA	NA	10.88	-	163	117	3.26	7.76
Warrington Bank	No	Pensacola	86,995	189	0.22	1.23	2.16	17.53	50.07	86.91	12	-	2	1.28	0.00
Total/Average			372,734	(10,781)	(2.03)	(62.29)	2.64	16.25	56.51	66.38	75	163	136	2.37	2.54

FLORIDA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 (%)
Tallahassee, FL (Metro)															
Capital City Bank	No	Tallahassee	2,823,693	10,812	0.40	3.31	3.27	10.18	16.21	26.19	819	3,345	4,686	0.86	0.69
Farmers & Merchants Bank	Yes	Monticello	460,301	4,506	1.00	10.58	3.75	9.29	13.84	23.23	500	153	281	1.17	1.29
Prime Meridian Bank	No	Tallahassee	303,921	2,483	0.90	9.96	3.78	8.73	12.95	21.57	424	15	36	1.27	0.27
Sunshine Community Bank	No	Tallahassee	173,103	229	0.14	1.10	4.13	11.42	15.34	18.39	180	70	222	0.68	1.55
Total/Average			3,761,018	18,030	0.61	6.24	3.73	9.91	14.59	22.35	1,923	3,583	5,225	0.93	0.77
Other															
One South Bank	Yes	Chipley	48,465	324	0.73	5.57	4.45	12.31	17.66	15.52	94	-	16	1.24	1.83
Peoples Bank of Graceville	Yes	Graceville	87,839	1,148	1.32	9.39	2.73	12.17	36.76	67.73	41	2	43	1.18	0.27
Total/Average			136,304	1,472	1.03	7.48	3.59	12.24	27.21	41.63	135	2	59	1.21	0.83
Northwest - Total/Average			6,334,844	17,675	0.14	(7.91)	3.27	11.79	27.72	42.65	2,492	4,902	6,837	1.25	3.93
North Central															
Ocala, FL (Metro)															
Community Bank and Trust of Florida	No	Ocala	645,801	5,154	0.78	8.86	3.06	8.63	16.34	55.27	-	195	226	1.50	0.07
Gateway Bank of Central Florida	No	Ocala	277,718	2,539	0.93	10.80	3.55	8.79	12.35	19.82	291	121	335	1.10	0.16
Total/Average			923,519	7,693	0.86	9.83	3.31	8.71	14.35	37.55	291	316	561	1.33	0.10
Other															
Citizens State Bank	Yes	Perry	266,667	2,391	0.88	10.21	4.31	8.78	11.99	20.41	1,728	473	2,289	1.14	0.60
Columbia Bank	No	Lake City	201,768	(183)	(0.09)	(0.87)	3.30	12.18	18.53	23.48	-	898	300	1.93	1.43
Community State Bank	Yes	Starke	91,532	418	0.50	5.01	3.88	9.19	19.82	26.05	67	24	153	1.31	0.90
Drummond Community Bank	Yes	Chieffland	435,452	5,604	1.32	9.71	4.48	12.47	22.80	37.26	902	112	618	2.80	0.74
First Federal Bank of Florida	No	Lake City	1,207,383	14,606	1.19	9.39	3.63	12.09	18.98	31.93	-	346	855	0.86	0.60
Lafayette State Bank	No	Mayo	74,817	(1,050)	(1.35)	(35.34)	3.51	3.92	5.94	10.76	296	35	2,277	1.54	22.26
Madison County Community Bank	No	Madison	116,652	613	0.53	6.18	3.06	8.79	18.47	49.82	(13)	11	136	1.21	1.19
Peoples State Bank	No	Lake City	78,425	292	0.37	4.09	3.94	8.92	12.14	21.45	(100)	57	41	1.64	0.97
Total/Average			2,472,696	22,691	0.42	1.05	3.76	9.54	16.08	27.65	2,880	1,956	6,669	1.43	1.40
North Central - Total/Average			3,396,215	30,384	0.64	5.44	3.53	9.13	15.21	32.60	3,171	2,272	7,230	1.41	1.05

FLORIDA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 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 (%)
Northeast															
Jacksonville, FL (Metro)															
Atlantic Coast Bank	No	Jacksonville	908,000	8,802	0.99	10.83	3.15	9.44	14.83	14.69	619	949	1,151	1.12	1.44
CBC National Bank	No	Fernandina Beach	561,134	7,878	1.45	13.31	3.99	11.34	22.13	3.31	1,450	357	1,070	1.47	1.98
EverBank	No	Jacksonville	27,829,056	159,237	0.58	7.44	2.88	8.03	13.41	4.90	48,968	4,187	27,988	0.44	0.75
FirstAtlantic Bank	No	Jacksonville	436,951	3,803	0.88	6.83	4.12	12.09	17.29	24.66	357	69	159	0.73	0.20
Florida Capital Bank, N.A.	No	Jacksonville	345,855	1,449	0.42	4.92	3.28	8.59	13.68	8.54	-	291	145	1.22	1.84
Intracoastal Bank	Yes	Palm Coast	284,418	4,329	1.54	16.93	3.70	8.91	12.47	33.38	328	-	-	1.24	0.00
Northeast - Total/Average			30,365,414	185,498	0.98	10.04	3.52	9.73	15.64	14.91	51,722	5,853	30,513	0.49	0.79
East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
Friends Bank	No	New Smyrna Beach	98,923	507	0.50	6.40	3.78	8.22	13.90	24.39	-	135	-	2.06	4.74
Gateway Bank of Florida	No	Daytona Beach	303,534	2,430	0.86	8.51	2.87	9.67	16.59	41.24	(934)	1,150	102	1.41	0.09
Mainstreet Community Bank of Florida	Yes	Deland	333,466	2,122	0.70	7.86	3.81	8.35	11.71	24.08	356	113	81	1.38	0.72
Pinnacle Bank	No	Orange City	105,465	(755)	(0.63)	(30.00)	2.64	2.37	5.39	17.21	-	97	241	4.34	7.91
Surety Bank	Yes	Deland	95,426	1,494	1.59	11.82	4.11	12.34	21.67	47.09	-	35	32	2.21	0.86
Total/Average			936,814	5,798	0.60	0.92	3.44	8.19	13.85	30.80	(578)	1,530	456	1.89	1.76
Orlando-Kissimmee, FL (Metro)															
Citizens Bank of Florida	No	Oviedo	258,918	1,192	0.48	5.07	3.84	9.61	13.00	21.73	35	139	221	1.53	0.70
Citizens First Bank	No	The Villages	1,956,455	21,947	1.11	12.48	2.27	9.09	21.53	71.29	(1,000)	327	39	1.72	0.04
Commerce National Bank & Trust	Yes	Winter Park	95,407	2,559	2.91	23.66	4.00	13.35	16.42	14.42	(1,111)	345	19	1.91	1.72
First Colony Bank of Florida	Yes	Maitland	198,456	3,423	1.75	16.87	3.76	10.29	15.33	36.46	17	-	-	1.51	0.02
First Green Bank	No	Orlando	542,375	1,329	0.30	2.58	4.12	10.71	12.00	10.62	1,139	17	165	1.14	0.25
First National Bank of Mount Dora	No	Mount Dora	225,101	2,730	1.26	8.40	3.45	14.14	23.00	49.79	-	148	215	3.18	3.40
Axiom Bank, National Association	No	Maitland	579,518	2,782	0.42	2.90	3.25	15.69	28.55	24.55	(297)	703	2,523	1.99	0.80
Seaside National Bank & Trust	No	Orlando	1,582,711	9,436	0.66	8.00	3.10	7.48	11.40	18.94	2,313	320	1,060	1.07	0.74
United Southern Bank	No	Umatilla	503,319	3,315	0.69	7.57	3.36	9.02	15.32	42.07	(150)	285	114	2.30	1.88
Total/Average			5,942,260	48,713	1.06	9.73	3.46	11.04	17.39	32.21	946	2,284	4,356	1.53	0.66
Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	No	Merritt Island	137,477	548	0.40	4.18	2.58	9.59	23.48	52.79	-	56	-	2.24	0.53
Fidelity Bank of Florida, National Association	No	Merritt Island	174,779	(929)	(0.44)	(2.89)	2.27	11.18	15.35	22.68	-	76	1,369	2.40	1.60
Florida Business Bank	No	Melbourne	113,354	886	0.81	5.39	3.91	14.45	20.55	31.73	(40)	151	238	1.49	0.39
Sunrise Bank	No	Cocoa Beach	164,462	412	0.27	1.70	3.57	18.09	25.36	31.02	-	-	300	1.11	0.21
Total/Average			590,072	917	0.26	2.10	3.08	13.33	21.19	34.56	(40)	283	1,907	1.79	0.73
East Central - Total/Average			7,469,146	55,428	0.64	4.25	3.33	10.85	17.48	32.52	328	4,097	6,719	1.60	0.80

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 \$	ALL/Loans (%)	NPA's/Assets (%)
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
1st Manatee Bank	No	Bradenton	161,814	1,018	0.68	6.19	3.94	15.88	22.92	19.68	117	3	17	1.03	0.98
Bank of Commerce	No	Sarasota	182,641	(184)	(0.09)	(3.03)	2.81	2.98	6.62	22.30	(1,250)	1,183	453	1.69	5.32
Gateway Bank of Southwest Florida	No	Sarasota	301,220	2,568	0.90	9.77	3.49	9.11	13.57	23.60	257	2	-	0.96	0.00
Insignia Bank	No	Sarasota	243,658	1,576	0.64	6.71	3.48	9.92	14.75	17.62	87	65	-	1.21	0.82
Sabal Palm Bank	No	Sarasota	145,407	571	0.41	3.49	3.68	10.11	14.37	17.10	80	27	-	1.38	0.00
Total/Average			1,034,740	5,549	0.51	4.63	3.48	9.60	14.45	20.06	(709)	1,280	470	1.22	1.29
Homosassa Springs, FL (Micro)															
Brannen Bank	Yes	Inverness	477,110	6,179	1.33	17.45	3.21	6.52	17.51	46.47	310	5	178	1.04	1.01
Nature Coast Bank	No	Hernando	55,124	225	0.37	2.83	3.80	11.80	15.56	23.76	(45)	78	175	1.75	2.12
Total/Average			532,234	6,404	0.85	10.14	3.51	9.16	16.54	35.12	265	83	353	1.14	1.12
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	No	Lakeland	449,952	3,528	0.84	9.92	3.50	8.46	11.61	30.39	190	37	46	0.93	0.11
CenterState Bank of Florida, National Association	No	Winter Haven	5,070,046	44,364	0.91	8.43	4.17	8.53	11.79	20.57	4,963	2,628	2,813	0.79	0.51
Citizens Bank and Trust	Yes	Lake Wales	533,143	4,633	0.91	10.61	3.50	8.25	13.51	23.58	(45)	34	281	1.05	1.18
Total/Average			6,053,141	52,525	0.89	9.65	3.72	8.41	12.30	24.85	5,108	2,699	3,140	0.82	0.54
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	No	College Station	1,126,629	12,052	1.06	6.07	4.13	17.42	19.45	10.51	(434)	1	509	0.99	1.71
Bank of Tampa	No	Tampa	1,495,593	13,633	0.93	11.19	3.32	8.54	12.21	32.93	(1,375)	1,906	2,762	1.17	0.41
Central Bank	No	Tampa	123,031	1,910	1.58	15.15	3.22	10.25	14.53	20.78	-	774	186	2.11	0.25
Century Bank of Florida	Yes	Tampa	70,371	352	0.48	5.70	4.16	8.79	13.40	22.10	-	51	156	1.38	2.97
First Citrus Bank	No	Tampa	312,437	1,476	0.51	5.76	3.90	8.88	10.45	15.35	217	85	181	0.91	1.65
First Home Bank	No	Seminole	151,255	4,647	3.50	35.90	4.51	9.92	15.99	19.74	2,650	168	142	4.02	0.26
First National Bank of Pasco	No	Dade City	143,861	434	0.31	2.63	3.82	10.88	20.22	41.96	-	59	250	2.96	0.99
Flagship Community Bank	No	Clearwater	112,595	296	0.27	2.26	3.97	11.69	14.49	17.70	349	75	353	1.04	0.11
Freedom Bank	No	Saint Petersburg	197,476	1,513	0.81	9.20	4.08	9.14	10.75	14.42	(140)	592	8	1.20	0.00
GulfShore Bank	No	Tampa	327,680	1,333	0.42	3.79	3.39	10.82	13.19	19.18	455	6	20	1.08	0.65
Hillsboro Bank	No	Plant City	131,862	1,368	1.08	7.95	3.47	12.92	23.10	51.10	-	-	-	1.21	0.00
HomeBanc National Association	No	Tampa	998,902	6,906	0.69	8.38	2.62	8.85	14.96	25.46	616	2	199	0.56	0.03
Jefferson Bank of Florida	No	Oldsmar	296,103	1,894	0.69	7.03	3.54	9.84	13.29	20.25	163	-	-	0.99	0.12
NorthStar Bank	No	Tampa	211,341	653	0.31	3.03	3.89	9.44	13.84	26.11	116	-	78	1.30	0.22
Patriot Bank	No	Trinity	155,006	1,151	0.77	6.39	3.84	11.17	12.39	9.19	10	19	40	0.93	1.25
Pilot Bank	No	Tampa	247,968	1,568	0.66	5.99	3.56	9.42	12.25	14.15	(293)	129	8	0.79	1.09
Platinum Bank	Yes	Brandon	554,050	7,022	1.25	13.19	3.80	9.73	12.79	15.60	362	181	253	1.11	0.53
Raymond James Bank, National Association	No	Saint Petersburg	18,159,563	249,260	1.49	15.33	3.06	9.68	13.73	11.48	13,217	6,006	7,089	1.25	0.40
Sunshine Bank	No	Plant City	930,401	584	0.10	0.77	3.72	12.10	13.39	16.04	350	526	113	0.48	0.03
TCM Bank, National Association	No	Tampa	311,368	2,387	0.95	5.12	8.81	14.74	17.35	10.94	7,000	1,456	6,554	2.07	0.09
USAmeriBank	No	Clearwater	4,150,372	45,299	1.17	12.77	3.51	8.98	11.24	9.59	5,978	1,304	391	1.17	1.00
Total/Average			30,207,864	355,738	0.91	8.74	3.92	10.63	14.43	20.22	29,241	13,340	19,292	1.20	0.53
Tampa Bay - Total/Average			37,827,979	420,216	0.79	8.29	3.66	9.45	14.43	25.06	33,905	17,402	23,255	1.15	0.56

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 (%)
South Central															
First Bank	No	Clewiston	315,859	2,377	0.78	9.07	4.10	8.64	12.44	18.46	75	52	187	1.49	0.84
First National Bank of Wauchula	Yes	Wauchula	74,978	181	0.25	2.24	4.27	11.33	20.42	29.44	(9)	8	79	2.40	3.48
First State Bank of Arcadia	Yes	Arcadia	136,061	1,813	1.31	10.90	3.95	12.31	22.41	39.79	-	51	518	3.71	1.88
Heartland National Bank	No	Sebring	345,324	2,362	0.70	7.40	3.14	9.70	18.82	50.85	353	196	34	1.83	1.20
Wauchula State Bank	Yes	Wauchula	638,500	13,276	2.09	18.56	4.30	10.71	16.16	22.72	641	229	798	1.72	2.23
South Central - Total/Average			1,510,722	20,009	1.03	9.63	3.95	10.54	18.05	32.25	1,060	536	1,616	1.88	1.74
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Edison National Bank	Yes	Fort Myers	290,087	1,802	0.63	7.84	2.72	8.02	18.16	44.31	-	58	4	1.31	0.16
FineMark National Bank & Trust	No	Fort Myers	1,368,294	8,569	0.68	7.63	2.88	9.02	15.02	7.87	2,186	144	32	1.12	0.27
Preferred Community Bank	No	Fort Myers	113,514	1,233	1.13	9.77	3.97	11.22	19.28	24.55	39	10	7	1.32	0.67
Sanibel Captiva Community Bank	No	Sanibel	348,113	4,114	1.33	16.51	4.42	7.70	11.56	11.11	500	79	-	0.98	0.19
Total/Average			2,120,008	15,718	0.94	10.44	3.50	8.99	16.01	21.96	2,725	291	43	1.12	0.26
Naples-Marco Island, FL (Metro)															
Encore Bank	No	Naples	391,780	1,942	0.52	5.29	3.35	8.78	12.73	12.34	508	55	30	1.13	0.00
First Florida Integrity Bank	No	Naples	1,197,344	6,037	0.50	5.78	3.01	8.29	11.81	6.60	972	16	571	1.01	0.14
Total/Average			1,589,124	7,979	0.51	5.54	3.18	8.54	12.27	9.47	1,480	71	601	1.04	0.10
Punta Gorda, FL (Metro)															
Charlotte State Bank & Trust	Yes	Port Charlotte	334,614	6,090	1.87	21.28	3.40	9.00	16.89	44.59	28	137	125	2.12	0.63
Englewood Bank & Trust	Yes	Englewood	259,001	4,107	1.61	18.64	3.59	8.90	15.43	36.85	-	40	236	1.96	1.13
Total/Average			593,615	10,197	1.74	19.96	3.50	8.95	16.16	40.72	28	177	361	2.04	0.85
Southwest - Total/Average			4,302,747	33,894	1.06	11.98	3.39	8.83	14.81	24.05	4,233	539	1,005	1.19	0.29

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 (%)
Southeast															
Key West, FL (Micro)															
First State Bank of the Florida Keys	Yes	Key West	876,431	11,988	1.39	15.14	3.22	8.99	15.37	19.11	(1,074)	1,104	131	1.29	0.06
Total/Average			876,431	11,988	1.39	15.14	3.22	8.99	15.37	19.11	(1,074)	1,104	131	1.29	0.06
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)															
American National Bank	No	Oakland Park	266,211	3,034	1.09	8.33	3.94	13.88	16.28	11.01	249	2	84	1.00	0.38
Apollo Bank	No	Miami	566,836	3,969	0.74	7.33	4.11	9.63	14.28	25.55	720	-	25	0.87	0.22
BAC Florida Bank	No	Coral Gables	1,956,068	14,676	0.78	9.55	2.80	8.40	16.08	19.04	2,722	214	956	1.21	0.85
BankUnited, National Association	No	Miami Lakes	27,782,765	242,416	0.94	9.52	3.68	9.30	13.70	18.84	50,911	3,324	27,110	0.79	0.52
Bank of Belle Glade	No	Belle Glade	107,011	338	0.34	4.15	2.24	7.28	23.26	61.11	-	-	-	1.31	0.02
Banescos USA	No	Coral Gables	976,057	117	0.01	0.13	3.68	9.27	12.71	24.60	9,052	9	396	2.21	1.52
Biscayne Bank	No	Coconut Grove	770,227	9,027	1.29	15.59	3.69	8.41	14.10	15.22	1,101	109	121	1.03	0.28
Capital Bank Corporation	No	Raleigh	9,936,645	65,273	0.82	6.43	3.69	11.23	12.93	12.42	5,113	2,494	9,576	0.58	0.68
City National Bank of Florida	No	Miami	8,253,312	70,227	0.97	7.18	3.17	11.63	15.17	18.83	10,079	820	790	0.21	0.26
Coconut Grove Bank	No	Miami	656,566	4,807	0.73	4.68	2.30	15.61	34.86	61.07	-	216	10	3.32	0.38
Continental National Bank	No	Miami	489,397	2,297	0.50	6.10	3.32	8.05	15.26	43.71	723	9	124	1.08	0.61
Desjardins Bank, National Association	No	Hallandale	210,261	622	0.29	2.14	3.58	13.71	28.38	24.16	-	84	61	1.34	0.09
Eastern National Bank	No	Miami	423,689	1,300	0.31	3.10	3.73	8.85	11.60	7.37	-	24	620	1.09	0.32
Brickell Bank	No	Miami	516,834	(4,584)	(0.91)	(14.58)	2.87	5.99	12.10	27.60	-	44	36	1.04	1.58
Executive National Bank	No	Miami	382,720	1,952	0.52	5.30	3.57	10.10	16.53	21.16	265	257	108	1.36	0.23
Banco Do Brasil Americas	No	Miami	515,407	1,034	0.24	1.88	3.03	9.54	18.43	19.88	1,199	-	40	1.13	0.00
Executive National Bank	No	Miami	382,720	1,952	0.52	5.30	3.57	10.10	16.53	21.16	265	257	108	1.36	0.23
First Bank of the Palm Beaches	No	West Palm Beach	126,727	483	0.34	3.37	4.29	10.01	16.89	19.32	15	9	-	1.13	0.46
First National Bank of South Miami	No	South Miami	624,399	2,788	0.45	5.51	3.10	8.44	14.00	20.65	1,397	159	146	1.17	0.53
FirstCity Bank of Commerce	No	Palm Beach Gardens	86,921	201	0.26	2.77	3.58	9.36	14.25	21.78	222	-	301	0.97	1.24
Flagler Bank	Yes	West Palm Beach	228,605	4,888	2.22	23.36	4.03	9.93	16.06	29.40	-	219	148	1.42	1.00
Florida Community Bank, National Association	No	Weston	8,952,035	100,262	1.26	11.99	3.49	9.33	11.41	16.32	7,655	1,836	720	0.57	0.50
Floridian Community Bank, Inc.	No	Davie	423,118	1,546	0.40	3.67	3.89	10.78	13.30	11.76	2,434	257	2,617	0.88	0.74
Gibraltar Private Bank & Trust Co.	No	Coral Gables	1,621,261	1,801	0.11	1.30	3.37	8.77	13.03	7.91	-	1,483	111	1.43	0.69
Helm Bank USA	No	Miami	755,098	3,544	0.47	3.77	3.61	12.29	30.55	41.22	(270)	377	205	2.06	0.73
Home Federal Bank of Hollywood	No	Hallandale Beach	41,314	(1,036)	(3.39)	(16.09)	3.75	22.02	38.94	32.36	-	-	-	0.00	0.67
Intercontinental Bank	No	West Miami	149,963	657	0.44	3.37	2.32	13.62	22.84	57.44	-	5	18	0.72	0.00
Intercredit Bank, NA	No	Miami	356,329	1,858	0.53	5.17	3.57	10.35	14.75	17.03	310	138	52	1.66	0.93
International Finance Bank	No	Miami	374,048	2,012	0.58	4.77	4.12	9.97	15.53	18.43	(1,500)	837	934	1.79	0.48
Landmark Bank, National Association	No	Fort Lauderdale	395,870	2,771	0.69	5.23	3.96	13.16	18.22	15.17	2,351	884	1,423	2.11	1.48
Legacy Bank of Florida	No	Boca Raton	335,572	1,949	0.63	5.62	3.57	9.25	12.00	17.27	-	177	293	1.09	0.37
Mackinac Savings Bank, FSB	Yes	Boynton Beach	109,507	609	0.56	6.56	2.81	8.33	25.03	33.97	(195)	153	-	0.79	0.00
Marquis Bank	No	Coral Gables	432,810	3,593	0.89	9.31	3.63	11.08	13.68	16.42	639	2	16	0.99	0.00

FLORIDA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2016

Institution	Sub S	City	Total Assets \$	YTD			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	
				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
Mercantil Bank, National Association	No	Coral Gables	8,423,939	31,024	0.38	4.02	2.56	9.16	12.43	23.93	20,272	5,208	20,772	1.42	0.84
Natbank, National Association	No	Hollywood	176,173	525	0.31	1.98	3.49	16.06	31.28	19.70	(82)	16	21	0.61	1.10
Ocean Bank	No	Miami	3,393,766	25,315	0.75	5.98	3.98	10.82	13.09	12.17	(600)	3,474	1,579	1.30	0.60
OptimumBank	No	Plantation	119,523	302	0.25	3.25	3.27	8.06	13.07	28.13	-	2,090	469	4.84	0.31
Pacific National Bank	No	Miami	455,677	4,407	0.96	7.85	3.49	12.34	21.10	27.39	947	-	37	0.51	0.64
Palm Beach Community Bank	Yes	West Palm Beach	332,957	5,613	1.72	14.46	4.18	12.17	17.27	13.58	105	296	10	0.81	0.16
Paradise Bank	Yes	Boca Raton	314,938	5,931	1.88	17.01	4.12	10.70	16.50	24.72	(405)	224	-	0.96	0.09
Plus International Bank	No	Miami	83,987	(150)	(0.16)	(1.02)	4.07	16.87	24.55	42.92	447	21	99	1.79	0.00
Professional Bank	No	Coral Gables	384,586	1,453	0.41	4.58	3.60	8.79	11.95	13.59	1,065	11	1	1.09	0.00
Sabadell United Bank, N.A.	No	Miami	5,789,346	48,513	0.88	8.08	3.04	9.60	14.82	18.96	(2,350)	3,225	1,810	1.07	0.32
Stonegate Bank	No	Pompano Beach	2,903,065	28,935	1.09	9.25	3.87	9.98	12.13	14.26	193	744	198	0.83	0.39
Sunstate Bank	No	Miami	178,808	307	0.19	1.31	3.53	12.69	15.50	35.86	(610)	482	-	1.02	0.84
Terrabank, N.A.	No	Miami	352,190	1,274	0.38	3.92	3.62	9.66	14.06	28.63	25	36	4	1.10	0.02
TotalBank	No	Miami	2,947,741	22,153	0.76	4.73	2.91	11.87	18.07	16.28	(612)	957	831	0.89	0.43
TransCapital Bank	Yes	Sunrise	188,605	3,117	1.75	10.65	3.69	16.73	22.84	20.54	(500)	77	112	1.79	5.02
U.S. Century Bank	No	Doral	990,128	2,150	0.24	2.54	3.46	8.82	13.63	25.19	-	2,774	1,755	1.17	1.58
Total/Average			96,241,732	727,252	0.56	5.31	3.49	10.86	17.45	23.98	113,352	34,034	74,847	0.90	0.56
Port St. Lucie, FL (Metro)															
Harbor Community Bank	No	Fort Pierce	1,790,645	9,220	0.52	4.30	3.74	10.70	16.43	22.67	1,910	744	1,636	0.45	2.07
Oculina Bank	No	Vero Beach	287,211	2,173	0.82	8.87	3.34	9.32	16.79	8.56	213	2	1	0.76	0.56
Seacoast National Bank	No	Stuart	4,680,554	30,625	0.73	6.52	3.82	8.78	12.75	21.65	2,411	3,236	1,375	0.81	0.60
Total/Average			6,758,410	42,018	0.69	6.56	3.63	9.60	15.32	17.63	4,534	3,982	3,012	0.72	0.99
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	No	Vero Beach	211,125	900	0.44	4.84	3.65	8.56	14.15	21.88	-	141	415	1.30	0.00
Total/Average			211,125	900	0.44	4.84	3.65	8.56	14.15	21.88	-	141	415	1.30	0.00
Southeast - Total/Average			104,087,698	782,158	0.77	7.96	3.50	9.50	15.57	20.65	116,812	39,261	78,405	0.90	0.58