

**FLORIDA ASSET QUALITY - MARCH 31, 2017**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

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 Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>State Summary</b>																
Northwest - Total/Average		3,509,926	41,198	339	920	1,593	1.17	3.69	13,605	568	103,851	130,424	16,315	530	105,471	133,925
North Central - Total/Average		1,869,199	25,473	980	767	1,985	1.36	1.02	16,577	25,487	27,853	8,788	15,687	23,731	26,774	8,730
Northeast - Total/Average		25,247,083	116,258	16,308	1,332	25,893	0.46	0.72	616,269	3,931,033	174,618	44,149	649,949	3,728,606	201,932	37,904
East Central - Total/Average		4,220,241	66,193	136	551	530	1.57	0.82	18,186	120	48,562	14,195	21,032	-	39,842	20,148
Tampa Bay - Total/Average		30,204,857	334,872	14,397	3,046	23,865	1.11	0.49	49,379	20,584	140,429	48,775	47,327	20,834	146,985	52,397
South Central - Total/Average		974,337	18,713	75	318	73	1.92	1.52	8,164	-	20,085	3,618	7,362	62	21,024	5,195
Southwest - Total/Average		3,163,937	36,423	761	57	1,081	1.15	0.31	1,992	87	10,411	3,580	1,958	124	8,441	3,833
Southeast - Total/Average		75,324,775	652,603	27,396	5,664	40,821	0.87	0.53	241,045	71,538	410,103	149,702	228,535	86,229	439,920	157,164
<b>State Total</b>		<b>144,514,355</b>	<b>1,291,733</b>	<b>60,392</b>	<b>12,655</b>	<b>95,841</b>	<b>0.89</b>	<b>0.67</b>	<b>965,217</b>	<b>4,049,417</b>	<b>935,912</b>	<b>403,231</b>	<b>988,165</b>	<b>3,860,116</b>	<b>990,389</b>	<b>419,296</b>
<b>Northwest</b>																
<b>Fort Walton Beach-Crestview-Destin, FL (Metro)</b>																
Beach Community Bank	Fort Walton Beach	330,010	3,332	-	76	341	1.01	32.50	4,662	-	69,823	94,521	3,706	-	70,644	95,621
First Florida Bank	Destin	191,728	2,991	-	10	54	1.56	0.54	246	-	2,049	-	601	-	2,053	-
First City Bank of Florida	Fort Walton Beach	126,685	2,902	-	6	77	2.29	15.60	1,347	359	10,541	22,694	1,400	70	10,357	23,592
FNBT Bank	Fort Walton Beach	114,937	4,167	7	1	15	3.63	0.16	305	55	-	655	196	8	77	655
Peoples National Bank	Niceville	50,986	673	-	11	5	1.32	1.88	105	-	1,265	648	208	-	1,330	648
<b>Total/Average</b>		<b>814,346</b>	<b>14,065</b>	<b>7</b>	<b>104</b>	<b>492</b>	<b>1.73</b>	<b>12.53</b>	<b>6,665</b>	<b>414</b>	<b>83,678</b>	<b>118,518</b>	<b>6,111</b>	<b>78</b>	<b>84,461</b>	<b>120,516</b>
<b>Panama City-Lynn Haven, FL (Metro)</b>																
First National Bank Northwest Florida	Panama City	64,046	1,350	(200)	181	-	2.11	0.48	-	-	-	609	-	-	892	609
Summit Bank, National Association	Panama City	226,476	3,204	50	-	-	1.41	0.74	-	-	1,932	943	-	-	1,992	1,022
<b>Total/Average</b>		<b>290,522</b>	<b>4,554</b>	<b>(150)</b>	<b>181</b>	<b>-</b>	<b>1.57</b>	<b>0.67</b>	<b>-</b>	<b>-</b>	<b>1,932</b>	<b>1,552</b>	<b>-</b>	<b>-</b>	<b>2,884</b>	<b>1,631</b>
<b>Pensacola-Ferry Pass-Brent, FL (Metro)</b>																
Bank of the South	Pensacola	16,831	190	-	-	-	1.13	0.00	-	-	-	-	2	-	-	-
Bank of Pensacola	Pensacola	26,747	323	-	-	8	1.21	0.00	2	-	-	-	5	2	-	-
Warrington Bank	Pensacola	22,767	303	-	-	-	1.33	0.00	252	-	-	-	266	-	-	-
<b>Total/Average</b>		<b>66,345</b>	<b>816</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>1.23</b>	<b>0.00</b>	<b>254</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>273</b>	<b>2</b>	<b>-</b>	<b>-</b>

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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
<b>Tallahassee, FL (Metro)</b>																
Capital City Bank	Tallahassee	1,585,513	13,335	310	590	996	0.84	0.62	3,387	6	8,297	9,501	6,634	10	8,723	10,638
Farmers & Merchants Bank	Monticello	304,786	3,672	69	16	40	1.20	1.30	1,566	-	5,701	354	1,057	-	5,339	581
Prime Meridian Bank	Tallahassee	228,650	2,908	35	-	3	1.27	0.26	32	-	806	-	371	-	811	-
Sunshine Community Bank	Tallahassee	144,055	968	55	28	39	0.67	1.55	1,230	57	2,666	137	1,374	7	2,544	141
<b>Total/Average</b>		<b>2,263,004</b>	<b>20,883</b>	<b>469</b>	<b>634</b>	<b>1,078</b>	<b>0.92</b>	<b>0.72</b>	<b>6,215</b>	<b>63</b>	<b>17,470</b>	<b>9,992</b>	<b>9,436</b>	<b>17</b>	<b>17,417</b>	<b>11,360</b>
<b>Other</b>																
One South Bank	Chipley	40,565	482	13	-	12	1.19	1.90	71	39	615	302	181	433	574	314
Peoples Bank of Graceville	Graceville	35,144	398	-	1	3	1.13	0.24	400	52	156	60	314	-	135	104
<b>Total/Average</b>		<b>75,709</b>	<b>880</b>	<b>13</b>	<b>1</b>	<b>15</b>	<b>1.16</b>	<b>0.82</b>	<b>471</b>	<b>91</b>	<b>771</b>	<b>362</b>	<b>495</b>	<b>433</b>	<b>709</b>	<b>418</b>
<b>Northwest - Total/Average</b>		<b>3,509,926</b>	<b>41,198</b>	<b>339</b>	<b>920</b>	<b>1,593</b>	<b>1.17</b>	<b>3.69</b>	<b>13,605</b>	<b>568</b>	<b>103,851</b>	<b>130,424</b>	<b>16,315</b>	<b>530</b>	<b>105,471</b>	<b>133,925</b>
<b>North Central</b>																
<b>Ocala, FL (Metro)</b>																
Community Bank and Trust of Florida	Ocala	275,962	4,154	-	58	-	1.51	0.06	241	11	368	-	821	-	453	-
Gateway Bank of Central Florida	Ocala	201,485	2,214	15	26	25	1.10	0.28	574	-	581	194	944	33	253	194
<b>Total/Average</b>		<b>477,447</b>	<b>6,368</b>	<b>15</b>	<b>84</b>	<b>25</b>	<b>1.33</b>	<b>0.12</b>	<b>815</b>	<b>11</b>	<b>949</b>	<b>194</b>	<b>1,765</b>	<b>33</b>	<b>706</b>	<b>194</b>
<b>Other</b>																
Citizens State Bank	Perry	201,175	2,246	470	208	754	1.12	0.52	2,417	-	883	483	1,240	-	1,364	243
Columbia Bank	Lake City	141,691	2,179	-	178	693	1.54	1.86	697	-	3,465	419	487	-	2,572	316
Community State Bank	Starke	43,722	574	18	6	2	1.31	0.96	259	-	931	11	305	-	812	10
Drummond Community Bank	Chieffand	261,300	6,790	213	32	109	2.60	1.07	629	162	3,726	1,539	1,517	17	2,353	874
First Federal Bank of Florida	Lake City	577,869	4,819	100	121	199	0.83	0.56	9,721	25,238	6,823	520	8,259	23,663	6,195	1,065
Lafayette State Bank	Mayo	53,212	993	175	134	132	1.87	18.27	1,238	76	9,606	4,762	1,000	-	11,677	4,979
Madison County Community Bank	Madison	53,736	601	39	-	67	1.12	1.43	5	-	1,101	584	797	18	757	630
Peoples State Bank	Lake City	59,047	903	(50)	4	4	1.53	0.77	796	-	369	276	317	-	338	419
<b>Total/Average</b>		<b>1,391,752</b>	<b>19,105</b>	<b>965</b>	<b>683</b>	<b>1,960</b>	<b>1.37</b>	<b>1.34</b>	<b>15,762</b>	<b>25,476</b>	<b>26,904</b>	<b>8,594</b>	<b>13,922</b>	<b>23,698</b>	<b>26,068</b>	<b>8,536</b>
<b>North Central - Total/Average</b>		<b>1,869,199</b>	<b>25,473</b>	<b>980</b>	<b>767</b>	<b>1,985</b>	<b>1.36</b>	<b>1.02</b>	<b>16,577</b>	<b>25,487</b>	<b>27,853</b>	<b>8,788</b>	<b>15,687</b>	<b>23,731</b>	<b>26,774</b>	<b>8,730</b>

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									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Northeast</b>																
<b>Jacksonville, FL (Metro)</b>																
Atlantic Coast Bank	Jacksonville	747,966	8,272	100	120	110	1.11	1.36	2,207	-	9,770	2,807	3,400	-	10,154	2,886
CBC National Bank	Fernandina Beach	403,081	5,618	295	79	747	1.39	1.50	2,464	-	3,503	4,957	989	-	6,070	5,062
EverBank	Jacksonville	23,400,992	95,158	15,680	1,087	24,913	0.41	0.69	609,916	3,930,969	158,222	32,004	644,119	3,728,596	182,885	25,515
FirstAtlantic Bank	Jacksonville	313,296	2,335	65	23	32	0.75	0.19	460	64	287	582	303	-	245	642
Florida Capital Bank, N.A.	Jacksonville	189,427	2,530	-	23	91	1.34	2.04	1,222	-	2,836	3,799	1,138	10	2,578	3,799
Intracoastal Bank	Palm Coast	192,321	2,345	168	-	-	1.22	0.00	-	-	-	-	-	-	-	-
<b>Northeast - Total/Average</b>		<b>25,247,083</b>	<b>116,258</b>	<b>16,308</b>	<b>1,332</b>	<b>25,893</b>	<b>0.46</b>	<b>0.72</b>	<b>616,269</b>	<b>3,931,033</b>	<b>174,618</b>	<b>44,149</b>	<b>649,949</b>	<b>3,728,606</b>	<b>201,932</b>	<b>37,904</b>
<b>East Central</b>																
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>																
Friends Bank	New Smyrna Beach	69,188	1,389	-	5	-	2.01	4.34	795	-	184	4,433	587	-	246	4,446
Gateway Bank of Florida	Daytona Beach	151,804	2,072	-	20	-	1.36	0.09	685	-	-	259	64	-	-	259
Mainstreet Community Bank of Florida	Deland	240,786	3,303	225	24	151	1.37	0.46	471	120	584	984	99	-	1,182	1,224
Pinnacle Bank	Orange City	61,210	2,884	-	63	-	4.71	4.56	278	-	2,312	2,101	539	-	2,741	5,602
Surety Bank	Deland	48,915	1,163	-	6	-	2.38	0.21	43	-	209	-	312	-	363	454
<b>Total/Average</b>		<b>571,903</b>	<b>10,811</b>	<b>225</b>	<b>118</b>	<b>151</b>	<b>1.89</b>	<b>1.19</b>	<b>2,272</b>	<b>120</b>	<b>3,289</b>	<b>7,777</b>	<b>1,601</b>	<b>-</b>	<b>4,532</b>	<b>11,985</b>
<b>Orlando-Kissimmee, FL (Metro)</b>																
Citizens Bank of Florida	Oviedo	177,268	2,766	-	11	5	1.56	1.04	1,394	-	1,406	1,339	89	-	461	1,339
Citizens First Bank	The Villages	423,164	6,792	-	51	-	1.61	0.04	651	-	809	-	43	-	767	-
Commerce National Bank & Trust	Winter Park	84,285	1,559	-	4	-	1.85	1.35	455	-	785	720	-	-	806	839
First Colony Bank of Florida	Maitland	136,015	2,019	-	-	-	1.48	0.02	996	-	43	-	1,000	-	44	-
First Green Bank	Orlando	480,719	5,306	286	2	108	1.10	0.11	17	-	643	-	-	-	791	560
First National Bank of Mount Dora	Mount Dora	102,435	3,277	-	2	17	3.20	3.29	1,473	-	5,885	1,688	525	-	5,905	1,757
Axiom Bank	Maitland	453,384	8,259	(500)	26	178	1.82	1.69	5,526	-	9,083	351	6,703	-	4,209	446
Seaside National Bank & Trust	Orlando	1,150,096	12,415	135	154	17	1.08	0.86	624	-	13,584	338	6,891	-	11,647	113
United Southern Bank	Umatilla	284,818	6,378	-	8	13	2.24	1.62	4,638	-	7,193	978	1,642	-	7,372	2,109
<b>Total/Average</b>		<b>3,292,184</b>	<b>48,771</b>	<b>(79)</b>	<b>258</b>	<b>338</b>	<b>1.48</b>	<b>0.74</b>	<b>15,774</b>	<b>-</b>	<b>39,431</b>	<b>5,414</b>	<b>16,893</b>	<b>-</b>	<b>32,002</b>	<b>7,163</b>
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>																
Community Bank of the South	Merritt Island	46,037	1,046	-	18	-	2.27	0.52	-	-	705	-	1,306	-	732	-
Fidelity Bank of Florida, National Association	Merritt Island	125,777	3,095	-	78	41	2.46	2.29	140	-	3,023	1,004	1,232	-	1,789	1,000
Florida Business Bank	Melbourne	78,568	1,261	(10)	79	-	1.60	0.32	-	-	371	-	-	-	441	-
Sunrise Bank	Cocoa Beach	105,772	1,209	-	-	-	1.14	1.06	-	-	1,743	-	-	-	346	-
<b>Total/Average</b>		<b>356,154</b>	<b>6,611</b>	<b>(10)</b>	<b>175</b>	<b>41</b>	<b>1.86</b>	<b>1.16</b>	<b>140</b>	<b>-</b>	<b>5,842</b>	<b>1,004</b>	<b>2,538</b>	<b>-</b>	<b>3,308</b>	<b>1,000</b>
<b>East Central - Total/Average</b>		<b>4,220,241</b>	<b>66,193</b>	<b>136</b>	<b>551</b>	<b>530</b>	<b>1.57</b>	<b>0.82</b>	<b>18,186</b>	<b>120</b>	<b>48,562</b>	<b>14,195</b>	<b>21,032</b>	<b>-</b>	<b>39,842</b>	<b>20,148</b>

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
<b>Tampa Bay</b>																
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>																
1st Manatee Bank	Bradenton	121,137	1,235	22	-	-	1.02	0.91	-	-	1,509	-	415	-	1,588	-
Gateway Bank of Southwest Florida	Sarasota	218,097	2,037	63	-	-	0.93	0.00	-	-	-	-	-	-	-	-
Sabal Palm Bank	Sarasota	117,573	1,553	23	6	-	1.32	0.00	-	-	-	-	-	-	-	-
<b>Total/Average</b>		<b>456,807</b>	<b>4,825</b>	<b>108</b>	<b>6</b>	<b>-</b>	<b>1.06</b>	<b>0.24</b>	<b>-</b>	<b>-</b>	<b>1,509</b>	<b>-</b>	<b>415</b>	<b>-</b>	<b>1,588</b>	<b>-</b>
<b>Homosassa Springs, FL (Micro)</b>																
Brannen Bank	Inverness	261,004	2,693	65	-	17	1.03	0.86	858	-	4,000	315	1,779	-	4,321	478
<b>Total/Average</b>		<b>261,004</b>	<b>2,693</b>	<b>65</b>	<b>-</b>	<b>17</b>	<b>1.03</b>	<b>0.86</b>	<b>858</b>	<b>-</b>	<b>4,000</b>	<b>315</b>	<b>1,779</b>	<b>-</b>	<b>4,321</b>	<b>478</b>
<b>Lakeland-Winter Haven, FL (Metro)</b>																
Bank of Central Florida	Lakeland	295,733	2,781	-	38	-	0.94	0.09	-	-	377	81	-	-	374	100
CenterState Bank of Florida, National Association	Winter Haven	3,519,920	27,813	995	686	902	0.79	0.46	23,947	10,724	17,483	7,201	22,878	10,289	18,914	7,090
Citizens Bank and Trust	Lake Wales	361,170	3,724	3	8	20	1.03	1.17	950	-	3,860	2,460	46	-	3,851	2,460
<b>Total/Average</b>		<b>4,176,823</b>	<b>34,318</b>	<b>998</b>	<b>732</b>	<b>922</b>	<b>0.82</b>	<b>0.50</b>	<b>24,897</b>	<b>10,724</b>	<b>21,720</b>	<b>9,742</b>	<b>22,924</b>	<b>10,289</b>	<b>23,139</b>	<b>9,650</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>																
American Momentum Bank	College Station	945,392	9,786	93	176	8	1.04	1.67	6,410	4,754	1,164	17,413	2,374	4,866	1,204	18,019
Bank of Tampa	Tampa	961,588	11,374	-	240	15	1.18	0.54	2,156	-	8,318	-	803	705	6,131	-
Central Bank	Tampa	94,324	1,958	-	-	-	2.08	0.24	862	-	-	302	-	-	-	302
Century Bank of Florida	Tampa	46,506	604	-	4	51	1.30	2.62	84	-	989	1,037	10	-	1,000	1,087
First Citrus Bank	Tampa	266,664	2,459	360	11	224	0.92	1.80	1,256	138	4,539	1,304	2,849	92	3,853	1,304
First Home Bank	Seminole	125,775	5,133	1,100	5	265	4.08	0.19	336	-	334	-	353	-	389	-
First National Bank of Pasco	Dade City	77,230	2,120	-	13	6	2.75	0.97	5	-	1,418	67	169	-	1,378	50
Flagship Community Bank	Clearwater	92,657	935	(349)	330	-	1.01	0.45	28	-	535	-	-	-	122	-
Freedom Bank	Saint Petersburg	164,524	2,034	96	5	-	1.24	0.00	5	-	2	-	270	-	-	-
GulfShore Bank	Tampa	258,424	2,882	60	1	-	1.12	0.61	790	-	2,064	13	267	-	2,129	13
Hillsboro Bank	Plant City	67,244	823	15	-	-	1.22	0.00	-	-	-	-	237	-	-	-
HomeBanc	Tampa	676,041	3,863	25	-	-	0.57	0.03	752	2,520	253	-	870	2,497	254	-
Jefferson Bank of Florida	Oldsmar	222,045	2,122	-	-	-	0.96	0.00	-	-	8	-	-	-	353	-
NorthStar Bank	Tampa	136,663	1,815	-	29	3	1.33	0.00	-	-	-	-	430	6	473	-
Patriot Bank	Trinity	131,351	1,209	-	2	-	0.92	1.24	631	-	332	1,601	1,415	-	331	1,601
Pilot Bank	Tampa	195,035	1,451	(26)	28	-	0.74	0.61	495	-	520	1,104	964	-	470	2,244
Platinum Bank	Brandon	462,996	5,035	-	44	100	1.09	0.34	5	-	1,546	522	109	-	1,597	1,312
Raymond James Bank, National Association	Saint Petersburg	15,972,608	186,235	7,928	295	19,781	1.17	0.34	1,306	-	60,625	4,824	2,216	-	67,851	4,657
Sunshine Bank	Plant City	693,299	3,643	-	369	-	0.53	0.06	3,030	-	587	32	3,321	-	291	32
TCM Bank, National Association	Clearwater	267,451	6,705	2,840	473	2,399	2.51	0.06	3,037	2,448	188	-	3,043	2,379	282	-
USAmeriBank	Clearwater	3,452,406	40,850	1,084	283	74	1.18	0.95	2,436	-	29,778	10,499	2,509	-	29,829	11,648
<b>Total/Average</b>		<b>25,310,223</b>	<b>293,036</b>	<b>13,226</b>	<b>2,308</b>	<b>22,926</b>	<b>1.16</b>	<b>0.48</b>	<b>23,624</b>	<b>9,860</b>	<b>113,200</b>	<b>38,718</b>	<b>22,209</b>	<b>10,545</b>	<b>117,937</b>	<b>42,269</b>
<b>Tampa Bay - Total/Average</b>		<b>30,204,857</b>	<b>334,872</b>	<b>14,397</b>	<b>3,046</b>	<b>23,865</b>	<b>1.11</b>	<b>0.49</b>	<b>49,379</b>	<b>20,584</b>	<b>140,429</b>	<b>48,775</b>	<b>47,327</b>	<b>20,834</b>	<b>146,985</b>	<b>52,397</b>

**FLORIDA ASSET QUALITY - MARCH 31, 2017**

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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 \$	\$
<b>South Central</b>																
First Bank	Clewiston	230,236	3,511	51	39	-	1.52	0.75	986	-	1,923	601	1,629	-	1,997	659
First National Bank of Wauchula	Wauchula	44,543	999	(52)	2	1	2.24	3.43	1,933	-	2,590	38	2,378	62	2,570	38
First State Bank of Arcadia	Arcadia	80,186	2,940	-	11	20	3.67	1.51	71	-	2,133	18	238	-	2,019	540
Heartland National Bank	Sebring	153,383	2,975	-	21	-	1.94	1.08	-	-	2,747	1,077	-	-	3,018	1,110
Wauchula State Bank	Wauchula	465,989	8,288	76	245	52	1.78	1.94	5,174	-	10,692	1,884	3,117	-	11,420	2,848
<b>South Central - Total/Average</b>		<b>974,337</b>	<b>18,713</b>	<b>75</b>	<b>318</b>	<b>73</b>	<b>1.92</b>	<b>1.52</b>	<b>8,164</b>	<b>-</b>	<b>20,085</b>	<b>3,618</b>	<b>7,362</b>	<b>62</b>	<b>21,024</b>	<b>5,195</b>
<b>Southwest</b>																
<b>Cape Coral-Fort Myers, FL (Metro)</b>																
Edison National Bank	Fort Myers	142,997	1,906	-	3	-	1.33	0.15	-	-	127	328	-	-	300	155
FineMark National Bank & Trust	Fort Myers	1,057,169	11,769	622	-	-	1.11	0.26	154	-	3,719	-	49	1	3,734	-
Preferred Community Bank	Fort Myers	75,709	1,002	-	2	-	1.32	0.65	-	-	-	766	-	-	-	766
Sanibel Captiva Community Bank	Sanibel	312,004	2,709	-	2	270	0.87	0.18	609	-	681	-	113	-	448	214
<b>Total/Average</b>		<b>1,587,879</b>	<b>17,386</b>	<b>622</b>	<b>7</b>	<b>270</b>	<b>1.09</b>	<b>0.26</b>	<b>763</b>	<b>-</b>	<b>4,527</b>	<b>1,094</b>	<b>162</b>	<b>1</b>	<b>4,482</b>	<b>1,135</b>
<b>Naples-Marco Island, FL (Metro)</b>																
Encore Bank	Naples	293,887	3,461	125	1	-	1.18	0.09	532	87	374	-	551	123	-	-
First Florida Integrity Bank	Naples	924,290	9,185	-	13	2	0.99	0.12	603	-	1,556	-	683	-	1,623	-
<b>Total/Average</b>		<b>1,218,177</b>	<b>12,646</b>	<b>125</b>	<b>14</b>	<b>2</b>	<b>1.04</b>	<b>0.11</b>	<b>1,135</b>	<b>87</b>	<b>1,930</b>	<b>-</b>	<b>1,234</b>	<b>123</b>	<b>1,623</b>	<b>-</b>
<b>Punta Gorda, FL (Metro)</b>																
Charlotte State Bank & Trust	Port Charlotte	190,142	3,217	14	28	807	1.69	0.97	94	-	2,565	950	562	-	946	1,162
Englewood Bank & Trust	Englewood	167,739	3,174	-	8	2	1.89	1.04	-	-	1,389	1,536	-	-	1,390	1,536
<b>Total/Average</b>		<b>357,881</b>	<b>6,391</b>	<b>14</b>	<b>36</b>	<b>809</b>	<b>1.79</b>	<b>1.00</b>	<b>94</b>	<b>-</b>	<b>3,954</b>	<b>2,486</b>	<b>562</b>	<b>-</b>	<b>2,336</b>	<b>2,698</b>
<b>Southwest - Total/Average</b>		<b>3,163,937</b>	<b>36,423</b>	<b>761</b>	<b>57</b>	<b>1,081</b>	<b>1.15</b>	<b>0.31</b>	<b>1,992</b>	<b>87</b>	<b>10,411</b>	<b>3,580</b>	<b>1,958</b>	<b>124</b>	<b>8,441</b>	<b>3,833</b>

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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 \$	\$
<b>Southeast</b>																
<b>Key West, FL (Micro)</b>																
First State Bank of the Florida Keys	Key West	602,636	7,405	(72)	75	2	1.23	0.06	3,450	318	543	-	371	517	566	-
<b>Total/Average</b>		<b>602,636</b>	<b>7,405</b>	<b>(72)</b>	<b>75</b>	<b>2</b>	<b>1.23</b>	<b>0.06</b>	<b>3,450</b>	<b>318</b>	<b>543</b>	<b>-</b>	<b>371</b>	<b>517</b>	<b>566</b>	<b>-</b>
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>																
American National Bank	Oakland Park	226,681	2,300	-	-	-	1.01	0.34	-	-	995	-	-	-	1,006	-
Apollo Bank	Miami	405,702	3,670	225	-	1	0.90	0.30	3,861	609	1,623	90	2,469	1,194	1,257	-
BAC Florida Bank	Coral Gables	1,535,566	16,988	-	73	2,139	1.11	0.56	8,304	-	7,079	4,114	4,141	-	11,966	4,583
BankUnited, National Association	Miami Lakes	19,460,770	151,281	12,100	1,052	14,824	0.78	0.50	31,262	17,204	132,227	7,699	36,135	17,548	134,346	9,540
Bank of Belle Glade	Belle Glade	30,586	400	-	-	-	1.31	0.02	250	43	-	23	347	-	-	25
Banescos USA	Coral Gables	744,113	7,693	511	14	9,471	1.03	0.63	394	595	3,366	2,776	1,852	1,410	12,019	2,776
Biscayne Bank	Coconut Grove	647,868	6,623	-	1	-	1.02	0.31	-	-	2,452	-	516	-	2,182	-
Capital Bank Corporation	Raleigh	7,506,975	43,891	3,392	617	3,183	0.58	0.73	14,365	11,442	13,608	59,843	24,120	15,906	11,448	56,081
City National Bank of Florida	Miami	5,567,938	14,563	3,326	27	20	0.26	0.31	6,834	-	26,096	361	11,800	12	20,968	467
Grove Bank & Trust	Miami	231,306	7,543	-	7	18	3.26	0.33	-	-	181	1,967	-	-	551	1,967
Continental National Bank	Miami	289,192	3,140	250	15	82	1.09	0.31	909	304	1,140	397	544	16	2,591	397
Desjardins Bank, National Association	Hallandale	161,794	2,215	-	1	-	1.37	0.01	1,489	-	31	-	1,334	-	111	68
Eastern National Bank	Miami	373,229	3,915	-	7	200	1.05	0.44	1,380	-	1,977	-	3,117	-	1,346	-
Brickell Bank	Miami	366,001	3,947	-	64	-	1.08	0.65	16,500	-	3,234	-	15,575	967	8,182	-
Executive National Bank	Miami	305,652	4,165	30	34	-	1.36	0.03	5,693	-	131	-	3,405	-	875	-
Banco Do Brasil Americas	Miami	384,905	4,240	61	-	5	1.10	0.22	2,410	24	1,199	-	2,198	-	-	-
Executive National Bank	Miami	305,652	4,165	30	34	-	1.36	0.03	5,693	-	131	-	3,405	-	875	-
First Bank of the Palm Beaches	West Palm Beach	108,931	1,131	-	1	-	1.04	0.37	-	-	562	-	-	-	582	-
First National Bank of South Miami	South Miami	438,030	5,467	431	9	1	1.25	0.41	69	-	2,690	-	514	472	3,312	-
FirstCity Bank of Commerce	Palm Beach Gardens	69,817	652	-	-	13	0.93	1.15	1,078	-	1,015	-	1,128	-	1,079	-
Flagler Bank	West Palm Beach	148,985	2,209	-	151	-	1.48	1.13	-	-	863	1,747	-	-	539	1,747
Florida Community Bank, National Association	Weston	6,918,370	39,431	1,643	143	252	0.57	0.34	8,992	3,685	12,808	18,761	4,741	1,135	25,810	19,228
Floridian Community Bank, Inc.	Davie	385,142	3,356	200	31	-	0.87	0.68	-	-	2,858	387	5,886	1,500	2,343	809
Gibraltar Private Bank & Trust Co.	Coral Gables	1,447,042	21,074	-	239	261	1.46	0.60	5,909	-	8,093	1,710	5,058	-	9,469	1,710
Helm Bank USA	Miami	483,552	10,016	260	82	118	2.07	0.72	5,798	2,640	5,522	-	6,264	338	5,479	-
Home Federal Bank of Hollywood	Hallandale Beach	25,171	45	45	-	-	0.18	0.00	40	-	-	-	176	-	-	275
Intercontinental Bank	West Miami	68,688	476	-	5	15	0.69	0.00	66	233	-	-	71	200	-	-
Intercredit Bank, NA	Miami	297,879	5,002	141	45	-	1.68	1.59	7,263	-	4,768	1,040	5,771	-	2,184	1,126
International Finance Bank	Miami	314,374	5,530	-	94	26	1.76	0.40	4,217	-	1,284	321	1,823	-	1,475	321
Legacy Bank of Florida	Boca Raton	285,900	2,958	-	22	-	1.03	0.00	-	-	-	-	6	-	-	1,242
Mackinac Savings Bank, FSB	Boynton Beach	68,971	556	2	4	-	0.81	0.00	135	-	-	-	186	-	-	-
Marquis Bank	Coral Gables	390,203	3,552	(73)	-	-	0.91	0.00	-	-	-	-	734	-	-	-

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									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	5,878,218	79,363	4,097	161	6,646	1.35	0.74	9,716	441	61,683	371	9,759	486	70,446	386	
Natbank, National Association	Hollywood	143,606	882	3	2	1	0.61	1.04	472	118	1,771	-	389	118	1,942	-	
Ocean Bank	Miami	2,885,401	36,463	-	387	448	1.26	0.58	38,843	64	10,842	9,915	30,803	465	9,963	10,374	
OptimumBank	Plantation	79,446	3,915	-	9	9	4.93	0.00	2,195	-	-	-	556	-	375	-	
Pacific National Bank	Miami	319,508	1,458	81	-	176	0.46	0.55	480	-	2,752	-	254	-	2,925	-	
Palm Beach Community Bank	West Palm Beach	290,013	1,938	253	-	541	0.67	1.40	3,198	-	4,833	-	4,768	-	541	-	
Paradise Bank	Boca Raton	225,839	2,152	-	5	-	0.95	0.32	-	-	782	287	406	376	-	287	
Plus International Bank	Miami	56,535	963	-	3	-	1.70	0.00	-	-	-	-	-	-	-	-	
Professional Bank	Coral Gables	344,037	3,736	200	4	-	1.09	0.00	229	-	-	-	249	-	-	-	
Sabadell United Bank, N.A.	Miami	4,196,260	43,889	(1,100)	676	231	1.05	0.32	12,359	30,635	10,219	8,162	3,464	37,201	10,840	7,442	
Stonegate Bank	Pompano Beach	2,480,751	19,538	600	169	119	0.79	0.41	4,353	29	9,058	4,222	331	18	8,556	2,792	
Sunstate Bank	Miami	120,377	1,221	-	54	-	1.01	0.78	1,333	-	919	574	836	-	922	574	
Terrabank, N.A.	Miami	255,890	2,753	-	12	-	1.08	0.02	-	-	82	-	-	-	85	-	
TotalBank	Miami	2,110,108	18,138	(536)	211	120	0.86	0.38	10,585	306	11,370	-	6,102	-	12,669	70	
TransCapital Bank	Sunrise	138,975	2,498	-	2	-	1.80	4.23	-	105	1,352	6,651	522	251	1,991	7,482	
U.S. Century Bank	Doral	736,616	8,922	-	443	79	1.21	1.15	7,494	-	9,832	1,373	4,662	-	10,678	4,927	
<b>Total/Average</b>		<b>70,256,565</b>	<b>610,023</b>	<b>26,172</b>	<b>4,910</b>	<b>38,999</b>	<b>0.87</b>	<b>0.51</b>	<b>224,168</b>	<b>68,477</b>	<b>361,428</b>	<b>132,791</b>	<b>206,417</b>	<b>79,613</b>	<b>393,928</b>	<b>136,696</b>	
<b>Port St. Lucie, FL (Metro)</b>																	
Harbor Community Bank	Fort Pierce	1,064,884	6,545	(83)	259	1,269	0.61	2.11	9,247	2,743	31,147	8,445	17,695	6,099	27,253	9,018	
Oculina Bank	Vero Beach	263,825	1,946	75	-	-	0.74	0.19	-	-	-	581	-	-	101	1,501	
Seacoast National Bank	Stuart	2,973,759	24,562	1,304	409	551	0.83	0.52	4,180	-	16,985	7,885	3,772	-	18,072	9,949	
<b>Total/Average</b>		<b>4,302,468</b>	<b>33,053</b>	<b>1,296</b>	<b>668</b>	<b>1,820</b>	<b>0.77</b>	<b>0.94</b>	<b>13,427</b>	<b>2,743</b>	<b>48,132</b>	<b>16,911</b>	<b>21,467</b>	<b>6,099</b>	<b>45,426</b>	<b>20,468</b>	
<b>Sebastian-Vero Beach, FL (Metro)</b>																	
Marine Bank & Trust Company	Vero Beach	163,106	2,122	-	11	-	1.30	0.00	-	-	-	-	280	-	-	-	
<b>Total/Average</b>		<b>163,106</b>	<b>2,122</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>1.30</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>280</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Southeast - Total/Average</b>		<b>75,324,775</b>	<b>652,603</b>	<b>27,396</b>	<b>5,664</b>	<b>40,821</b>	<b>0.87</b>	<b>0.53</b>	<b>241,045</b>	<b>71,538</b>	<b>410,103</b>	<b>149,702</b>	<b>228,535</b>	<b>86,229</b>	<b>439,920</b>	<b>157,164</b>	