

FLORIDA ASSET QUALITY - JUNE 30, 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 Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90	90 +			30-90	90 +		
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
State Summary																
Northwest - Total/Average		3,594,446	41,536	1,270	2,263	3,530	1.16	3.58	13,269	1,126	100,708	125,728	13,605	568	103,851	130,424
North Central - Total/Average		1,738,881	23,191	2,120	1,603	4,046	1.33	0.87	12,915	24,247	23,120	8,184	16,003	25,487	27,272	8,594
Northeast - Total/Average		1,931,635	21,269	976	758	1,672	1.10	0.94	3,421	29	16,072	8,664	8,163	64	16,396	12,145
East Central - Total/Average		4,204,136	63,976	246	1,419	1,674	1.52	0.69	19,608	581	40,350	11,127	17,501	120	48,562	13,936
Tampa Bay - Total/Average		31,301,232	335,799	27,460	5,992	29,383	1.07	0.39	37,402	22,845	117,593	40,879	48,584	20,584	136,819	48,240
South Central - Total/Average		967,604	18,839	378	636	567	1.95	1.49	5,966	-	20,767	2,876	8,420	-	20,085	3,618
Southwest - Total/Average		3,255,650	37,020	1,909	228	1,802	1.14	0.22	3,432	309	6,443	3,294	1,992	87	10,411	3,580
Southeast - Total/Average		77,912,279	669,329	55,801	17,449	63,717	0.86	0.50	191,262	65,902	406,109	142,192	240,910	71,538	410,103	149,702
State Total		124,905,863	1,210,959	90,160	30,348	106,391	0.97	0.61	287,275	115,039	731,162	342,944	355,178	118,448	773,499	370,239
Northwest																
Fort Walton Beach-Crestview-Destin, FL (Metro)																
Beach Community Bank	Fort Walton Beach	330,631	3,011	-	86	672	0.91	31.67	2,346	150	68,977	92,227	4,662	-	69,823	94,521
First Florida Bank	Destin	196,855	3,338	-	405	102	1.70	0.29	140	-	1,160	-	246	-	2,049	-
First City Bank of Florida	Fort Walton Beach	125,893	2,906	-	11	78	2.31	16.30	2,276	885	10,901	22,243	1,347	359	10,541	22,694
FNBT Bank	Fort Walton Beach	114,931	4,260	7	121	42	3.71	0.16	637	15	26	655	305	55	-	655
Peoples National Bank	Niceville	51,120	679	-	25	14	1.33	1.49	175	-	915	604	105	-	1,265	648
Total/Average		819,430	14,194	7	648	908	1.73	12.10	5,574	1,050	81,979	115,729	6,665	414	83,678	118,518
Panama City-Lynn Haven, FL (Metro)																
First National Bank Northwest Florida	Panama City	60,736	1,351	(200)	182	-	2.22	0.49	13	-	-	609	-	-	-	609
Summit Bank, National Association	Panama City	241,506	3,274	120	-	-	1.36	0.68	646	-	1,897	888	-	-	1,932	943
Total/Average		302,242	4,625	(80)	182	-	1.53	0.64	659	-	1,897	1,497	-	-	1,932	1,552
Pensacola-Ferry Pass-Brent, FL (Metro)																
Bank of the South	Pensacola	17,593	189	-	-	1	1.07	0.00	-	-	-	-	-	-	-	-
Bank of Pensacola	Pensacola	28,099	321	-	1	11	1.14	0.00	2	-	-	-	2	-	-	-
Warrington Bank	Pensacola	23,247	303	-	-	-	1.30	0.00	-	-	-	-	252	-	-	-
Total/Average		68,939	813	-	1	12	1.18	0.00	2	-	-	-	254	-	-	-

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90	90 +			30-90	90 +		
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Tallahassee, FL (Metro)																
Capital City Bank	Tallahassee	1,621,644	13,242	899	1,292	2,380	0.82	0.57	3,960	5	7,964	7,968	3,387	6	8,297	9,501
Farmers & Merchants Bank	Monticello	307,786	3,743	138	32	54	1.22	1.46	777	-	6,468	330	1,566	-	5,701	354
Prime Meridian Bank	Tallahassee	245,177	3,028	155	2	5	1.24	0.04	-	-	137	-	32	-	806	-
Sunshine Community Bank	Tallahassee	151,294	1,077	105	103	55	0.71	0.92	1,264	71	1,559	137	1,230	57	2,666	137
Total/Average		2,325,901	21,090	1,297	1,429	2,494	0.91	0.65	6,001	76	16,128	8,435	6,215	63	17,470	9,992
Other																
One South Bank	Chipley	42,851	509	42	-	14	1.19	1.28	809	-	631	-	71	39	615	302
Peoples Bank of Graceville	Graceville	35,083	305	4	3	102	0.87	0.16	224	-	73	67	400	52	156	60
Total/Average		77,934	814	46	3	116	1.04	0.57	1,033	-	704	67	471	91	771	362
Northwest - Total/Average		3,594,446	41,536	1,270	2,263	3,530	1.16	3.58	13,269	1,126	100,708	125,728	13,605	568	103,851	130,424
North Central																
Ocala, FL (Metro)																
Community Bank and Trust of Florida	Ocala	275,986	4,143	-	70	23	1.50	0.04	51	4	287	-	241	11	368	-
Total/Average		275,986	4,143	-	70	23	1.50	0.04	51	4	287	-	241	11	368	-
Other																
Citizens State Bank	Perry	206,456	2,296	831	462	1,319	1.11	0.49	1,076	-	846	483	2,417	-	883	483
Columbia Bank	Lake City	142,884	1,791	-	618	1,521	1.25	1.50	464	-	2,849	340	697	-	3,465	419
Community State Bank	Starke	50,517	598	81	17	52	1.18	0.78	853	-	773	11	259	-	931	11
Drummond Community Bank	Chiefland	268,003	6,833	392	51	264	2.55	0.87	441	253	3,081	1,249	629	162	3,726	1,539
First Federal Bank of Florida	Lake City	629,094	5,108	575	217	481	0.81	0.37	8,918	23,987	5,320	318	9,721	25,238	6,823	520
Lafayette State Bank	Mayo	53,629	972	192	151	187	1.81	17.20	336	-	8,451	4,945	1,238	76	9,606	4,762
Madison County Community Bank	Madison	54,457	639	99	2	92	1.17	1.33	494	-	1,032	562	5	-	1,101	584
Peoples State Bank	Lake City	57,855	811	(50)	15	107	1.40	0.91	282	3	481	276	796	-	369	276
Total/Average		1,462,895	19,048	2,120	1,533	4,023	1.30	1.07	12,864	24,243	22,833	8,184	15,762	25,476	26,904	8,594
North Central - Total/Average		1,738,881	23,191	2,120	1,603	4,046	1.33	0.87	12,915	24,247	23,120	8,184	16,003	25,487	27,272	8,594

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
Northeast																
Jacksonville, FL (Metro)																
Atlantic Coast Bank	Jacksonville	789,938	8,220	291	284	517	1.04	1.10	1,831	-	9,830	242	2,207	-	9,770	2,807
CBC National Bank	Fernandina Beach	414,870	5,510	369	110	960	1.33	1.48	504	-	4,365	5,018	4,274	-	3,503	4,957
FirstAtlantic Bank	Jacksonville	323,598	2,374	138	50	93	0.73	0.12	286	29	31	519	460	64	287	582
Florida Capital Bank, N.A.	Jacksonville	211,336	2,810	-	314	102	1.33	1.48	800	-	1,846	2,885	1,222	-	2,836	3,799
Intracoastal Bank	Palm Coast	191,893	2,355	178	-	-	1.23	0.00	-	-	-	-	-	-	-	-
Northeast - Total/Average		1,931,635	21,269	976	758	1,672	1.10	0.94	3,421	29	16,072	8,664	8,163	64	16,396	12,145
East Central																
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																
Friends Bank	New Smyrna Beach	70,849	1,423	(248)	287	-	2.01	1.27	282	-	103	1,140	795	-	184	4,433
Mainstreet Community Bank of Florida	Deland	247,820	3,523	450	47	179	1.42	0.52	351	72	867	984	471	120	584	984
Pinnacle Bank	Orange City	59,011	2,904	-	82	-	4.92	2.99	257	-	1,323	1,444	278	-	2,312	2,101
Surety Bank	Deland	51,431	868	(300)	11	-	1.69	0.21	59	-	204	-	43	-	209	-
Total/Average		429,111	8,718	(98)	427	179	2.03	0.94	949	72	2,497	3,568	1,587	120	3,289	7,518
Orlando-Kissimmee, FL (Metro)																
Citizens Bank of Florida	Oviedo	187,238	2,773	(110)	129	5	1.48	0.99	314	-	1,393	1,264	1,394	-	1,406	1,339
Citizens First Bank	The Villages	487,731	6,851	-	110	-	1.40	0.08	169	248	1,623	-	651	-	809	-
Commerce National Bank & Trust	Winter Park	86,831	1,561	-	5	-	1.80	1.36	149	-	803	720	455	-	785	720
First Colony Bank of Florida	Maitland	135,723	2,019	-	-	-	1.49	0.02	-	-	42	-	996	-	43	-
First Green Bank	Orlando	510,698	5,578	559	4	111	1.09	0.11	-	-	688	-	17	-	643	-
First National Bank of Mount Dora	Mount Dora	98,560	3,256	-	7	44	3.30	3.42	2,376	261	6,299	1,688	1,473	-	5,885	1,688
Axiom Bank	Maitland	423,903	8,002	(665)	176	419	1.89	1.78	5,976	-	8,781	776	5,526	-	9,083	351
Seaside National Bank & Trust	Orlando	1,192,796	12,617	570	180	276	1.06	0.49	1,556	-	6,654	1,240	624	-	13,584	338
United Southern Bank	Umatilla	281,667	6,386	-	22	19	2.27	1.68	7,469	-	7,401	1,030	4,638	-	7,193	978
Total/Average		3,405,147	49,043	354	633	874	1.44	0.66	18,009	509	33,684	6,718	15,774	-	39,431	5,414
Palm Bay-Melbourne-Titusville, FL (Metro)																
Community Bank of the South	Merritt Island	45,943	1,064	-	36	-	2.32	0.48	-	-	697	-	-	-	705	-
Fidelity Bank of Florida, National Association	Merritt Island	119,248	2,660	-	211	609	2.23	1.28	650	-	1,411	841	140	-	3,023	1,004
Florida Business Bank	Melbourne	84,531	1,294	(10)	112	-	1.53	0.33	-	-	371	-	-	-	371	-
Sunrise Bank	Cocoa Beach	120,156	1,197	-	-	12	1.00	1.01	-	-	1,690	-	-	-	1,743	-
Total/Average		369,878	6,215	(10)	359	621	1.68	0.83	650	-	4,169	841	140	-	5,842	1,004
East Central - Total/Average																
		4,204,136	63,976	246	1,419	1,674	1.52	0.69	19,608	581	40,350	11,127	17,501	120	48,562	13,936

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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)																
Premier Community Bank of Florida	Bradenton	128,191	1,235	22	-	-	0.96	0.84	-	-	1,425	-	-	-	1,509	-
Sabal Palm Bank	Sarasota	121,169	1,584	45	15	-	1.31	0.00	-	-	-	-	-	-	-	-
Total/Average		249,360	2,819	67	15	-	1.13	0.44	-	-	1,425	-	-	-	1,509	-
Homosassa Springs, FL (Micro)																
Brannen Bank	Inverness	269,432	2,767	140	5	23	1.03	0.80	648	-	3,724	260	858	-	4,000	315
Total/Average		269,432	2,767	140	5	23	1.03	0.80	648	-	3,724	260	858	-	4,000	315
Lakeland-Winter Haven, FL (Metro)																
Bank of Central Florida	Lakeland	304,512	2,829	-	86	-	0.93	0.08	-	-	328	81	-	-	377	81
CenterState Bank, National Association	Winter Haven	4,646,449	30,126	2,894	1,447	1,249	0.65	0.39	16,757	12,681	19,832	6,422	23,947	10,724	17,483	7,201
Citizens Bank and Trust	Lake Wales	362,898	3,718	27	11	54	1.02	1.17	416	-	4,040	2,460	950	-	3,860	2,460
Total/Average		5,313,859	36,673	2,921	1,544	1,303	0.69	0.42	17,173	12,681	24,200	8,963	24,897	10,724	21,720	9,742
Tampa-St.Petersburg-Clearwater, FL (Metro)																
American Momentum Bank	College Station	883,263	9,701	8	178	10	1.10	1.67	9,061	4,507	869	17,005	6,410	4,754	1,164	17,413
Bank of Tampa	Tampa	993,986	11,481	200	319	188	1.16	0.45	2,021	-	7,094	-	2,156	-	8,318	-
Central Bank	Tampa	103,180	1,958	-	1	1	1.90	0.04	-	-	-	60	862	-	-	302
Century Bank of Florida	Tampa	46,811	607	-	7	51	1.30	2.13	256	-	880	786	84	-	989	1,037
First Citrus Bank	Tampa	283,654	2,571	480	21	242	0.91	0.94	1,832	-	2,598	537	1,256	138	4,539	1,304
First Home Bank	Seminole	150,379	6,611	2,850	9	541	4.40	0.25	342	-	520	-	336	-	334	-
First National Bank of Pasco	Dade City	80,359	2,084	-	25	55	2.59	0.87	290	-	1,229	87	5	-	1,418	67
Flagship Community Bank	Clearwater	98,278	982	(308)	336	-	1.00	0.46	68	28	528	-	28	-	535	-
Freedom Bank	Saint Petersburg	175,562	2,134	192	15	6	1.22	0.02	-	-	41	-	5	-	2	-
Hillsboro Bank	Plant City	73,774	838	30	-	-	1.14	0.00	-	-	-	-	-	-	-	-
HomeBanc	Tampa	653,071	3,875	35	2	-	0.59	0.06	373	2,525	297	225	752	2,520	253	-
Jefferson Bank of Florida	Oldsmar	243,457	2,265	143	-	-	0.93	0.29	15	-	923	-	-	-	8	-
NorthStar Bank	Tampa	140,493	1,820	4	30	3	1.30	0.00	-	-	-	-	-	-	-	-
Patriot Bank	Trinity	129,598	1,211	-	4	-	0.93	1.55	-	627	332	2,060	631	-	332	1,601
Pilot Bank	Tampa	208,447	1,454	(118)	123	-	0.70	0.40	117	-	521	568	495	-	520	1,104
Raymond James Bank, National Association	Saint Petersburg	16,640,608	191,603	14,137	916	21,563	1.15	0.23	799	159	42,956	4,372	1,306	-	60,625	4,824
Sunshine Bank	Plant City	707,533	3,670	-	406	10	0.52	0.08	1,560	-	707	32	3,030	-	587	32
TCM Bank, National Association	Tampa	270,420	7,674	5,600	996	4,712	2.84	0.08	2,578	2,318	242	-	3,037	2,448	188	-
USAmeriBank	Clearwater	3,585,708	41,001	1,079	1,040	675	1.14	0.79	269	-	28,507	5,924	2,436	-	29,778	10,499
Total/Average		25,468,581	293,540	24,332	4,428	28,057	1.15	0.38	19,581	10,164	88,244	31,656	22,829	9,860	109,590	38,183
Tampa Bay - Total/Average		31,301,232	335,799	27,460	5,992	29,383	1.07	0.39	37,402	22,845	117,593	40,879	48,584	20,584	136,819	48,240

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									30-90 \$	90 + \$			30-90 \$	90 + \$		
South Central																
First Bank	Clewiston	232,240	3,516	51	44	-	1.51	0.66	2,589	-	1,755	471	986	-	1,923	601
First National Bank of Wauchula	Wauchula	45,478	998	(52)	5	4	2.19	3.26	1,167	-	2,427	38	1,933	-	2,590	38
First State Bank of Arcadia	Arcadia	78,944	2,925	-	31	55	3.71	1.42	-	-	2,063	-	71	-	2,133	18
Heartland National Bank	Sebring	148,232	2,962	-	74	66	2.00	0.48	344	-	1,305	476	256	-	2,747	1,077
Wauchula State Bank	Wauchula	462,710	8,438	379	482	442	1.82	2.28	1,866	-	13,217	1,891	5,174	-	10,692	1,884
South Central - Total/Average		967,604	18,839	378	636	567	1.95	1.49	5,966	-	20,767	2,876	8,420	-	20,085	3,618
Southwest																
Cape Coral-Fort Myers, FL (Metro)																
Edison National Bank	Fort Myers	147,445	1,908	-	8	3	1.29	0.06	-	-	-	173	-	-	127	328
FineMark National Bank & Trust	Fort Myers	1,141,089	12,142	1,432	-	436	1.06	0.00	13	-	31	-	154	-	3,719	-
Preferred Community Bank	Fort Myers	77,872	1,004	-	4	-	1.29	0.55	-	-	-	641	-	-	-	766
Sanibel Captiva Community Bank	Sanibel	313,407	2,937	250	3	293	0.94	0.28	-	-	1,036	-	609	-	681	-
Total/Average		1,679,813	17,991	1,682	15	732	1.07	0.08	13	-	1,067	814	763	-	4,527	1,094
Naples-Marco Island, FL (Metro)																
Encore Bank	Naples	298,394	3,540	200	5	-	1.19	0.16	816	214	645	-	532	87	374	-
First Florida Integrity Bank	Naples	918,762	9,214	-	45	5	1.00	0.08	2,265	-	1,037	-	603	-	1,556	-
Total/Average		1,217,156	12,754	200	50	5	1.05	0.10	3,081	214	1,682	-	1,135	87	1,930	-
Punta Gorda, FL (Metro)																
Charlotte State Bank & Trust	Port Charlotte	190,362	3,007	27	59	1,061	1.58	0.91	338	95	2,305	944	94	-	2,565	950
Englewood Bank & Trust	Englewood	168,319	3,268	-	104	4	1.94	1.08	-	-	1,389	1,536	-	-	1,389	1,536
Total/Average		358,681	6,275	27	163	1,065	1.75	0.98	338	95	3,694	2,480	94	-	3,954	2,486
Southwest - Total/Average		3,255,650	37,020	1,909	228	1,802	1.14	0.22	3,432	309	6,443	3,294	1,992	87	10,411	3,580

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									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Southeast																
Key West, FL (Micro)																
First State Bank of the Florida Keys	Key West	623,580	7,449	(892)	942	5	1.19	0.05	5,490	726	442	-	3,450	318	543	-
Total/Average		623,580	7,449	(892)	942	5	1.19	0.05	5,490	726	442	-	3,450	318	543	-
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																
American National Bank	Oakland Park	240,016	2,400	100	-	-	1.00	0.32	100	-	972	-	-	-	995	-
Apollo Bank	Miami	415,141	3,887	450	-	9	0.94	0.53	3,186	612	2,979	90	3,861	609	1,623	90
BAC Florida Bank	Coral Gables	1,551,757	16,124	1,970	572	5,472	1.04	0.40	6,077	-	3,888	4,221	8,304	-	7,079	4,114
BankUnited, National Association	Miami Lakes	20,231,336	155,648	25,719	2,037	25,061	0.77	0.51	19,588	16,655	138,976	7,540	31,262	17,204	132,227	7,699
Bank of Belle Glade	Belle Glade	31,746	400	-	-	-	1.26	0.02	471	-	-	20	250	43	-	23
Banescos USA	Coral Gables	754,136	7,973	1,942	14	10,622	1.06	0.49	3,548	413	2,251	2,776	394	595	3,366	2,776
Biscayne Bank	Coconut Grove	681,864	6,971	345	4	-	1.02	0.30	-	-	2,452	-	-	-	2,452	-
Capital Bank Corporation	Raleigh	7,566,581	44,638	5,695	1,563	5,685	0.59	0.73	18,405	10,289	13,821	59,858	14,365	11,442	13,608	59,843
City National Bank of Florida	Miami	6,094,041	16,472	5,392	47	197	0.27	0.30	3,969	-	26,286	294	6,834	-	26,096	361
Grove Bank & Trust	Miami	230,117	7,610	-	74	18	3.31	0.33	-	-	175	1,967	-	-	181	1,967
Continental National Bank	Miami	308,478	3,368	512	34	135	1.09	0.25	1,401	238	1,189	-	909	304	1,140	397
Desjardins Bank, National Association	Hallandale	160,581	2,216	-	2	-	1.38	1.07	798	750	2,144	39	1,489	-	31	-
Eastern National Bank	Miami	380,331	3,873	-	12	247	1.02	0.26	2,132	-	1,945	-	1,380	-	1,977	-
Brickell Bank	Miami	361,306	3,898	-	75	60	1.08	1.02	9,670	-	4,978	-	16,500	-	3,234	-
Executive National Bank	Miami	315,786	4,159	27	55	24	1.32	0.01	2,217	-	30	-	5,693	-	131	-
Banco Do Brasil Americas	Miami	402,227	4,148	15	-	51	1.03	0.04	3,827	144	227	-	2,410	24	1,199	-
Executive National Bank	Miami	315,786	4,159	27	55	24	1.32	0.01	2,217	-	30	-	5,693	-	131	-
First Bank of the Palm Beaches	West Palm Beach	110,395	1,131	-	1	-	1.02	0.40	1,009	-	552	-	-	-	562	-
First National Bank of South Miami	South Miami	480,867	6,279	1,212	40	1	1.31	0.40	882	-	2,567	-	69	-	2,690	-
FirstCity Bank of Commerce	Palm Beach Gardens	68,404	696	42	2	13	1.02	0.91	2,381	-	812	-	1,078	-	1,015	-
Flagler Bank	West Palm Beach	155,902	2,087	-	160	130	1.34	0.99	-	-	720	1,598	-	-	863	1,747
Florida Community Bank, National Association	Weston	7,251,401	41,334	3,758	143	464	0.57	0.32	22,465	3,246	12,616	18,540	8,992	3,685	12,808	18,761
Floridian Community Bank, Inc.	Davie	431,344	3,927	735	72	5	0.91	0.50	3,858	-	2,195	673	-	-	2,858	387
Gibraltar Private Bank & Trust Co.	Coral Gables	1,433,890	21,312	-	477	261	1.49	0.57	2,342	-	8,928	-	5,909	-	8,093	1,710
Helm Bank USA	Miami	498,158	10,186	280	266	131	2.04	1.13	8,393	225	8,200	607	5,798	2,640	5,522	-
Home Federal Bank of Hollywood	Hallandale Beach	27,041	80	80	-	-	0.30	0.00	302	-	-	-	40	-	-	-
Intercontinental Bank	West Miami	73,138	475	-	5	21	0.65	0.00	257	165	-	-	66	233	-	-
Intercredit Bank, NA	Miami	298,371	4,986	326	83	239	1.67	1.99	1,878	-	6,137	1,035	7,263	-	4,768	1,040
International Finance Bank	Miami	330,175	5,304	(395)	262	26	1.61	0.27	1,381	-	1,199	-	4,217	-	1,284	321
Legacy Bank of Florida	Boca Raton	294,503	2,990	-	68	14	1.02	0.00	-	-	-	-	-	-	-	-
Marquis Bank	Coral Gables	410,988	3,736	111	-	-	0.91	0.00	2,338	-	-	-	-	-	-	-

FLORIDA ASSET QUALITY - JUNE 30, 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	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Mercantil Bank, National Association	Coral Gables	6,077,365	82,706	7,743	1,371	8,159	1.36	0.64	5,322	688	54,481	371	9,716	441	61,683	371
Natbank, National Association	Hollywood	144,744	887	16	3	9	0.61	0.95	1,235	283	1,672	-	472	118	1,771	-
Ocean Bank	Miami	2,968,749	37,788	80	2,128	944	1.27	0.67	18,934	626	15,440	9,533	38,843	64	10,842	9,915
OptimumBank	Plantation	73,151	3,895	-	20	40	5.32	0.00	-	-	-	-	2,195	-	-	-
Pacific National Bank	Miami	333,940	1,783	410	-	179	0.53	0.32	-	252	1,609	-	480	-	2,752	-
Palm Beach Community Bank	West Palm Beach	275,778	2,074	389	-	541	0.75	1.43	12	-	4,768	-	3,198	-	4,833	-
Paradise Bank	Boca Raton	219,276	2,154	-	7	-	0.98	0.24	-	-	782	-	-	-	782	287
Plus International Bank	Miami	56,563	964	-	5	-	1.70	0.00	-	-	-	-	-	-	-	-
Professional Bank	Coral Gables	392,963	3,969	430	6	-	1.01	0.00	-	-	-	-	229	-	-	-
Sabadell United Bank, N.A.	Miami	4,113,456	41,339	(5,100)	2,140	246	1.00	0.36	12,765	23,879	11,044	9,438	12,359	30,635	10,219	8,162
Stonegate Bank	Pompano Beach	2,460,365	19,848	1,200	272	512	0.81	0.49	1,304	128	11,123	4,211	4,353	29	9,058	4,222
Sunstate Bank	Miami	136,149	1,248	-	81	-	0.92	0.72	349	-	900	574	1,333	-	919	574
Terrabank, N.A.	Miami	251,038	2,764	-	23	-	1.10	0.02	-	-	79	-	-	-	82	-
TotalBank	Miami	2,176,432	18,138	(696)	641	390	0.83	0.27	2,176	3,841	8,031	-	10,585	306	11,370	-
TransCapital Bank	Sunrise	142,792	2,575	-	80	-	1.80	1.33	68	-	1,434	1,064	-	105	1,352	6,651
U.S. Century Bank	Doral	718,072	10,006	(540)	2,067	79	1.39	0.36	5,185	-	3,586	-	7,494	-	9,832	1,373
Total/Average		72,446,640	624,605	52,275	14,967	60,009	0.86	0.48	172,442	62,434	361,218	124,449	224,033	68,477	361,428	132,791
Port St. Lucie, FL (Metro)																
Harbor Community Bank	Fort Pierce	1,064,481	7,120	1,563	403	2,484	0.67	1.92	11,466	2,548	27,470	8,665	9,247	2,743	31,147	8,445
Oculina Bank	Vero Beach	279,513	2,021	150	-	-	0.72	0.18	-	-	-	581	-	-	-	581
Seacoast National Bank	Stuart	3,330,074	26,000	2,705	1,114	1,219	0.78	0.48	1,783	194	16,979	8,497	4,180	-	16,985	7,885
Total/Average		4,674,068	35,141	4,418	1,517	3,703	0.75	0.83	13,249	2,742	44,449	17,743	13,427	2,743	48,132	16,911
Sebastian-Vero Beach, FL (Metro)																
Marine Bank & Trust Company	Vero Beach	167,991	2,134	-	23	-	1.27	0.00	81	-	-	-	-	-	-	-
Total/Average		167,991	2,134	-	23	-	1.27	0.00	81	-	-	-	-	-	-	-
Southeast - Total/Average		77,912,279	669,329	55,801	17,449	63,717	0.86	0.50	191,262	65,902	406,109	142,192	240,910	71,538	410,103	149,702