

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2017

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			6,350,533	7,220	0.58	4.12	3.09	11.85	28.14	46.85	339	920	1,593	1.17	3.69
North Central - Total/Average			3,594,040	6,916	0.58	5.15	3.56	9.18	15.18	33.33	980	767	1,985	1.36	1.02
Northeast - Total/Average			30,327,725	47,759	0.85	8.48	3.61	10.31	15.95	16.59	16,308	1,332	25,893	0.46	0.72
East Central - Total/Average			7,615,288	16,778	0.86	12.85	3.63	11.04	17.86	34.33	136	551	530	1.57	0.82
Tampa Bay - Total/Average			38,995,089	106,882	0.99	11.95	3.63	9.17	15.38	29.23	14,397	3,046	23,865	1.11	0.49
South Central - Total/Average			1,557,926	5,433	1.05	10.17	3.89	10.46	18.35	34.99	75	318	73	1.92	1.52
Southwest - Total/Average			4,552,477	8,257	0.96	11.54	3.44	8.66	14.87	27.92	761	57	1,081	1.15	0.31
Southeast - Total/Average			105,887,636	238,945	0.79	8.37	3.51	9.48	15.43	21.79	27,396	5,664	40,821	0.87	0.53
State Total			198,880,714	438,190	0.83	9.08	3.55	10.02	17.65	30.63	60,392	12,655	95,841	0.89	0.67
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	No	Fort Walton Beach	505,599	(1,042)	(0.82)	(22.75)	2.63	3.45	4.90	11.55	-	76	341	1.01	32.50
First Florida Bank	No	Destin	380,615	827	0.89	8.15	3.27	11.46	22.06	48.51	-	10	54	1.56	0.54
First City Bank of Florida	No	Fort Walton Beach	213,089	(155)	(0.30)	(10.51)	3.22	2.93	5.11	21.93	-	6	77	2.29	15.60
FNBT Bank	Yes	Fort Walton Beach	411,990	726	0.72	6.42	2.65	11.32	27.15	72.46	7	1	15	3.63	0.16
Peoples National Bank	No	Niceville	101,973	68	0.26	2.55	3.98	10.65	23.21	49.36	-	11	5	1.32	1.88
Total/Average			1,613,266	424	0.15	(3.23)	3.15	7.96	16.49	40.76	7	104	492	1.73	12.53
Panama City-Lynn Haven, FL (Metro)															
First National Bank Northwest Florida	Yes	Panama City	127,865	365	1.17	9.08	2.97	12.98	31.78	56.23	(200)	181	-	2.11	0.48
Summit Bank, National Association	No	Panama City	389,143	754	0.80	6.68	3.26	12.08	15.80	34.42	50	-	-	1.41	0.74
Total/Average			517,008	1,119	0.99	7.88	3.12	12.53	23.79	45.33	(150)	181	-	1.57	0.67
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of the South	No	Pensacola	76,709	(35)	(0.18)	(0.98)	1.91	18.93	81.83	92.23	-	-	-	1.13	0.00
Bank of Pensacola	No	Pensacola	82,120	12	0.06	0.43	2.16	13.67	46.49	75.48	-	-	8	1.21	0.00
Warrington Bank	No	Pensacola	86,905	36	0.17	0.94	2.14	17.70	51.11	88.11	-	-	-	1.33	0.00
Total/Average			245,734	13	0.02	0.13	2.07	16.77	59.81	85.27	-	-	8	1.23	0.00

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Tallahassee, FL (Metro)															
Capital City Bank	No	Tallahassee	2,873,669	3,324	0.47	4.11	3.19	9.82	16.25	27.34	310	590	996	0.84	0.62
Farmers & Merchants Bank	Yes	Monticello	465,927	1,166	1.01	11.29	3.78	9.23	14.18	25.77	69	16	40	1.20	1.30
Prime Meridian Bank	No	Tallahassee	315,457	603	0.78	9.24	3.63	8.65	12.79	23.82	35	-	3	1.27	0.26
Sunshine Community Bank	No	Tallahassee	180,820	155	0.37	2.92	4.17	11.33	14.71	16.76	55	28	39	0.67	1.55
Total/Average			3,835,873	5,248	0.66	6.89	3.69	9.76	14.48	23.42	469	634	1,078	0.92	0.72
Other															
One South Bank	Yes	Chipley	48,155	94	0.79	6.41	4.17	12.17	16.90	11.06	13	-	12	1.19	1.90
Peoples Bank of Graceville	Yes	Graceville	90,497	322	1.40	11.43	2.71	12.27	35.40	67.91	-	1	3	1.13	0.24
Total/Average			138,652	416	1.10	8.92	3.44	12.22	26.15	39.49	13	1	15	1.16	0.82
Northwest - Total/Average			6,350,533	7,220	0.58	4.12	3.09	11.85	28.14	46.85	339	920	1,593	1.17	3.69
North Central															
Ocala, FL (Metro)															
Community Bank and Trust of Florida	No	Ocala	662,223	1,250	0.77	8.96	3.09	8.87	16.14	55.31	-	58	-	1.51	0.06
Gateway Bank of Central Florida	No	Ocala	276,559	620	0.90	10.13	3.54	8.97	12.59	19.98	15	26	25	1.10	0.28
Total/Average			938,782	1,870	0.84	9.55	3.32	8.92	14.37	37.65	15	84	25	1.33	0.12
Other															
Citizens State Bank	Yes	Perry	265,079	589	0.89	10.00	4.38	8.97	12.02	21.07	470	208	754	1.12	0.52
Columbia Bank	No	Lake City	208,384	(128)	(0.25)	(2.11)	3.21	11.81	17.95	24.05	-	178	693	1.54	1.86
Community State Bank	Yes	Starke	98,099	88	0.38	4.22	3.74	8.74	18.52	30.72	18	6	2	1.31	0.96
Drummond Community Bank	Yes	Chieffland	491,021	1,554	1.25	11.62	4.25	11.69	20.70	32.40	213	32	109	2.60	1.07
First Federal Bank of Florida	No	Lake City	1,311,712	3,005	0.93	7.39	3.40	11.75	20.95	33.54	100	121	199	0.83	0.56
Lafayette State Bank	No	Mayo	78,653	(324)	(1.68)	(37.55)	4.73	5.33	7.98	15.95	175	134	132	1.87	18.27
Madison County Community Bank	No	Madison	118,095	136	0.46	5.59	3.03	8.73	17.41	48.92	39	-	67	1.12	1.43
Peoples State Bank	No	Lake City	84,215	126	0.59	6.95	3.71	8.44	12.39	25.47	(50)	4	4	1.53	0.77
Total/Average			2,655,258	5,046	0.32	0.76	3.81	9.43	15.99	29.02	965	683	1,960	1.37	1.34
North Central - Total/Average			3,594,040	6,916	0.58	5.15	3.56	9.18	15.18	33.33	980	767	1,985	1.36	1.02

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 (%)
Northeast															
Jacksonville, FL (Metro)															
Atlantic Coast Bank	No	Jacksonville	924,683	1,546	0.74	7.12	3.18	10.32	13.76	14.91	100	120	110	1.11	1.36
CBC National Bank	No	Fernandina Beach	562,319	1,685	1.24	10.07	4.26	12.15	23.10	4.95	295	79	747	1.39	1.50
EverBank	No	Jacksonville	27,766,195	42,409	0.62	7.44	2.83	8.41	13.90	4.85	15,680	1,087	24,913	0.41	0.69
FirstAtlantic Bank	No	Jacksonville	451,229	776	0.68	5.78	4.00	11.83	16.85	24.67	65	23	32	0.75	0.19
Florida Capital Bank, N.A.	No	Jacksonville	324,892	112	0.14	1.48	3.41	9.83	15.38	18.91	-	23	91	1.34	2.04
Intracoastal Bank	Yes	Palm Coast	298,407	1,231	1.69	18.98	3.95	9.31	12.69	31.25	168	-	-	1.22	0.00
Northeast - Total/Average			30,327,725	47,759	0.85	8.48	3.61	10.31	15.95	16.59	16,308	1,332	25,893	0.46	0.72
East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
Friends Bank	No	New Smyrna Beach	106,345	143	0.57	6.74	3.87	8.27	13.82	28.19	-	5	-	2.01	4.34
Gateway Bank of Florida	No	Daytona Beach	290,375	552	0.75	7.70	2.79	9.82	16.09	36.52	-	20	-	1.36	0.09
Mainstreet Community Bank of Florida	Yes	Deland	340,522	543	0.66	8.10	3.94	8.32	11.74	23.05	225	24	151	1.37	0.46
Pinnacle Bank	No	Orange City	96,680	481	1.90	93.76	2.87	2.93	6.65	18.75	-	63	-	4.71	4.56
Surety Bank	Yes	Deland	97,261	328	1.37	11.13	4.51	12.57	22.41	51.89	-	6	-	2.38	0.21
Total/Average			931,183	2,047	1.05	25.49	3.60	8.38	14.14	31.68	225	118	151	1.89	1.19
Orlando-Kissimmee, FL (Metro)															
Citizens Bank of Florida	No	Oviedo	264,978	275	0.43	4.62	3.64	9.53	13.18	24.45	-	11	5	1.56	1.04
Citizens First Bank	No	The Villages	2,020,358	6,546	1.30	14.14	2.47	9.42	20.69	68.75	-	51	-	1.61	0.04
Commerce National Bank & Trust	Yes	Winter Park	111,593	414	1.61	13.59	3.68	12.12	16.77	25.16	-	4	-	1.85	1.35
First Colony Bank of Florida	Yes	Maitland	200,245	935	1.87	18.66	3.94	10.29	15.01	35.86	-	-	-	1.48	0.02
First Green Bank	No	Orlando	577,591	796	0.57	5.06	3.88	12.79	14.65	10.99	286	2	108	1.10	0.11
First National Bank of Mount Dora	No	Mount Dora	230,268	682	1.20	8.66	3.33	14.33	23.36	52.39	-	2	17	3.20	3.29
Axiom Bank	No	Maitland	559,392	864	0.61	3.56	3.68	17.33	26.75	19.77	(500)	26	178	1.82	1.69
Seaside National Bank & Trust	No	Orlando	1,623,671	2,478	0.62	8.21	2.93	7.39	11.34	18.66	135	154	17	1.08	0.86
United Southern Bank	No	Umatilla	504,382	956	0.76	8.78	3.39	9.09	15.40	41.38	-	8	13	2.24	1.62
Total/Average			6,092,478	13,946	1.00	9.48	3.44	11.37	17.46	33.05	(79)	258	338	1.48	0.74
Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	No	Merritt Island	135,135	66	0.20	1.99	2.79	9.35	24.35	58.87	-	18	-	2.27	0.52
Fidelity Bank of Florida, National Association	No	Merritt Island	176,157	391	0.89	4.99	4.94	12.00	16.44	24.81	-	78	41	2.46	2.29
Florida Business Bank	No	Melbourne	115,894	284	0.98	6.72	4.06	14.66	21.55	35.25	(10)	79	-	1.60	0.32
Sunrise Bank	Yes	Cocoa Beach	164,441	44	0.11	0.62	3.62	17.44	25.59	34.15	-	-	-	1.14	1.06
Total/Average			591,627	785	0.55	3.58	3.85	13.36	21.98	38.27	(10)	175	41	1.86	1.16
East Central - Total/Average			7,615,288	16,778	0.86	12.85	3.63	11.04	17.86	34.33	136	551	530	1.57	0.82

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 (%)
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
1st Manatee Bank	No	Bradenton	165,113	87	0.21	1.38	3.71	15.71	22.25	18.36	22	-	-	1.02	0.91
Gateway Bank of Southwest Florida	No	Sarasota	309,354	782	1.03	11.59	3.62	9.12	13.93	22.82	63	-	-	0.93	0.00
Sabal Palm Bank	No	Sarasota	158,778	168	0.44	3.89	3.70	9.58	13.96	20.11	23	6	-	1.32	0.00
Total/Average			633,245	1,037	0.56	5.62	3.68	11.47	16.71	20.43	108	6	-	1.06	0.24
Homosassa Springs, FL (Micro)															
Brannen Bank	Yes	Inverness	499,009	1,907	1.57	23.22	3.38	6.75	18.18	47.79	65	-	17	1.03	0.86
Total/Average			499,009	1,907	1.57	23.22	3.38	6.75	18.18	47.79	65	-	17	1.03	0.86
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	No	Lakeland	482,367	1,065	0.92	11.89	3.20	7.94	12.79	35.18	-	38	-	0.94	0.09
CenterState Bank of Florida, National Association	No	Winter Haven	5,320,506	16,929	1.30	12.12	4.13	8.65	11.86	23.05	995	686	902	0.79	0.46
Citizens Bank and Trust	Yes	Lake Wales	537,900	1,131	0.85	10.92	3.47	7.73	12.82	21.53	3	8	20	1.03	1.17
Total/Average			6,340,773	19,125	1.02	11.64	3.60	8.11	12.49	26.59	998	732	922	0.82	0.50
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	No	College Station	1,109,108	2,804	1.00	5.42	4.11	17.95	19.65	10.72	93	176	8	1.04	1.67
Bank of Tampa	No	Tampa	1,540,558	3,367	0.90	10.70	3.40	8.61	11.77	34.68	-	240	15	1.18	0.54
Central Bank	No	Tampa	127,495	292	0.93	8.79	3.56	10.22	14.32	22.58	-	-	-	2.08	0.24
Century Bank of Florida	Yes	Tampa	77,307	84	0.45	5.38	4.00	8.58	13.08	30.96	-	4	51	1.30	2.62
First Citrus Bank	No	Tampa	324,358	606	0.76	9.05	3.86	8.49	10.04	14.22	360	11	224	0.92	1.80
First Home Bank	No	Seminole	178,787	1,399	3.29	32.16	4.38	10.17	15.44	20.73	1,100	5	265	4.08	0.19
First National Bank of Pasco	No	Dade City	153,491	148	0.39	3.77	3.69	10.17	18.74	39.69	-	13	6	2.75	0.97
Flagship Community Bank	No	Clearwater	119,982	432	1.54	12.87	3.93	11.45	14.28	22.94	(349)	330	-	1.01	0.45
Freedom Bank	No	Saint Petersburg	212,985	271	0.53	5.89	4.03	8.88	10.84	19.53	96	5	-	1.24	0.00
GulfShore Bank	No	Tampa	342,380	535	0.64	5.95	3.46	10.80	13.54	24.85	60	1	-	1.12	0.61
Hillsboro Bank	No	Plant City	133,714	401	1.23	9.38	3.66	12.62	22.65	51.39	15	-	-	1.22	0.00
HomeBanc	No	Tampa	999,774	2,091	0.85	9.63	2.69	9.09	15.14	28.85	25	-	-	0.57	0.03
Jefferson Bank of Florida	No	Oldsmar	300,502	520	0.70	7.52	3.56	9.66	13.15	17.95	-	-	-	0.96	0.00
NorthStar Bank	No	Tampa	211,797	324	0.61	6.03	3.94	9.76	13.72	24.57	-	29	3	1.33	0.00
Patriot Bank	No	Trinity	155,616	334	0.87	6.99	3.98	11.00	12.62	8.53	-	2	-	0.92	1.24
Pilot Bank	No	Tampa	266,625	184	0.28	2.62	3.39	9.19	12.20	15.26	(26)	28	-	0.74	0.61
Platinum Bank	Yes	Brandon	606,003	(3,093)	(2.18)	(25.91)	3.74	7.26	9.77	22.39	-	44	100	1.09	0.34
Raymond James Bank, National Association	No	Saint Petersburg	19,178,772	59,274	1.28	13.73	3.02	9.33	13.66	15.53	7,928	295	19,781	1.17	0.34
Sunshine Bank	No	Plant City	955,215	1,794	0.76	6.14	3.71	10.30	13.21	17.42	-	369	-	0.53	0.06
TCM Bank, National Association	No	Tampa	303,131	526	0.68	4.39	7.98	14.81	17.74	12.46	2,840	473	2,399	2.51	0.06
USAmeriBank	No	Clearwater	4,224,462	12,520	1.19	12.91	3.43	9.17	11.64	8.94	1,084	283	74	1.18	0.95
Total/Average			31,522,062	84,813	0.80	7.31	3.88	10.36	14.15	22.10	13,226	2,308	22,926	1.16	0.48
Tampa Bay - Total/Average															
			38,995,089	106,882	0.99	11.95	3.63	9.17	15.38	29.23	14,397	3,046	23,865	1.11	0.49

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	336,637	508	0.63	7.44	4.00	8.61	12.56	23.19	51	39	-	1.52	0.75
First National Bank of Wauchula	Yes	Wauchula	76,667	60	0.32	3.01	4.14	11.03	20.09	30.12	(52)	2	1	2.24	3.43
First State Bank of Arcadia	Yes	Arcadia	142,011	403	1.17	9.83	3.96	11.90	22.56	42.02	-	11	20	3.67	1.51
Heartland National Bank	No	Sebring	353,639	713	0.82	8.97	2.96	9.57	19.84	54.94	-	21	-	1.94	1.08
Wauchula State Bank	Yes	Wauchula	648,972	3,749	2.33	21.58	4.40	11.18	16.72	24.66	76	245	52	1.78	1.94
South Central - Total/Average			1,557,926	5,433	1.05	10.17	3.89	10.46	18.35	34.99	75	318	73	1.92	1.52
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Edison National Bank	Yes	Fort Myers	304,201	457	0.62	8.02	2.77	8.02	18.98	47.76	-	3	-	1.33	0.15
FineMark National Bank & Trust	No	Fort Myers	1,410,793	1,942	0.56	6.51	2.88	8.82	14.68	8.13	622	-	-	1.11	0.26
Preferred Community Bank	No	Fort Myers	117,338	122	0.43	3.77	3.65	10.95	19.54	27.46	-	2	-	1.32	0.65
Sanibel Captiva Community Bank	No	Sanibel	368,112	1,170	1.28	18.51	4.33	6.78	10.79	14.07	-	2	270	0.87	0.18
Total/Average			2,200,444	3,691	0.72	9.20	3.41	8.64	16.00	24.36	622	7	270	1.09	0.26
Naples-Marco Island, FL (Metro)															
Encore Bank	No	Naples	418,085	522	0.53	5.57	3.46	8.65	13.20	21.27	125	1	-	1.18	0.09
First Florida Integrity Bank	No	Naples	1,291,913	1,590	0.51	5.97	3.17	8.33	11.75	9.41	-	13	2	0.99	0.12
Total/Average			1,709,998	2,112	0.52	5.77	3.32	8.49	12.48	15.34	125	14	2	1.04	0.11
Punta Gorda, FL (Metro)															
Charlotte State Bank & Trust	Yes	Port Charlotte	361,638	1,250	1.45	17.39	3.40	8.95	16.89	48.48	14	28	807	1.69	0.97
Englewood Bank & Trust	Yes	Englewood	280,397	1,204	1.81	21.93	3.82	8.77	15.40	39.64	-	8	2	1.89	1.04
Total/Average			642,035	2,454	1.63	19.66	3.61	8.86	16.15	44.06	14	36	809	1.79	1.00
Southwest - Total/Average			4,552,477	8,257	0.96	11.54	3.44	8.66	14.87	27.92	761	57	1,081	1.15	0.31

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	896,675	2,766	1.26	14.42	3.28	8.98	14.97	22.33	(72)	75	2	1.23	0.06
Total/Average			896,675	2,766	1.26	14.42	3.28	8.98	14.97	22.33	(72)	75	2	1.23	0.06
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)															
American National Bank	No	Oakland Park	293,441	696	0.99	7.26	3.90	13.82	16.62	21.89	-	-	-	1.01	0.34
Apollo Bank	No	Miami	573,459	823	0.59	5.74	3.93	9.98	14.00	24.71	225	-	1	0.90	0.30
BAC Florida Bank	No	Coral Gables	1,996,652	4,479	0.90	10.78	2.84	8.46	15.37	21.20	-	73	2,139	1.11	0.56
BankUnited, National Association	No	Miami Lakes	27,881,033	66,193	0.96	9.79	3.61	9.51	13.81	18.85	12,100	1,052	14,824	0.78	0.50
Bank of Belle Glade	No	Belle Glade	105,099	97	0.38	4.82	2.27	7.70	24.51	57.48	-	-	-	1.31	0.02
BanESCO USA	No	Coral Gables	982,668	791	0.31	3.56	3.54	9.04	12.75	25.09	511	14	9,471	1.03	0.63
Biscayne Bank	No	Coconut Grove	780,557	2,416	1.24	14.92	3.53	8.47	14.28	15.77	-	1	-	1.02	0.31
Capital Bank Corporation	No	Raleigh	10,104,243	22,634	0.91	6.73	3.76	10.67	12.88	12.64	3,392	617	3,183	0.58	0.73
City National Bank of Florida	No	Miami	8,524,659	24,258	1.18	9.59	3.02	11.29	14.75	19.40	3,326	27	20	0.26	0.31
Grove Bank & Trust	No	Miami	659,514	2,809	1.72	10.74	2.33	16.36	34.96	62.56	-	7	18	3.26	0.33
Continental National Bank	No	Miami	491,755	500	0.41	5.19	3.70	8.11	14.69	41.14	250	15	82	1.09	0.31
Desjardins Bank, National Association	No	Hallandale	213,783	129	0.24	1.76	3.67	13.70	28.51	27.35	-	1	-	1.37	0.01
Eastern National Bank	No	Miami	448,577	464	0.41	4.38	3.43	9.12	11.58	14.53	-	7	200	1.05	0.44
Brickell Bank	No	Miami	498,508	(155)	(0.12)	(2.14)	3.38	5.81	12.21	26.42	-	64	-	1.08	0.65
Executive National Bank	No	Miami	392,799	561	0.58	5.58	3.62	10.39	16.66	22.69	30	34	-	1.36	0.03
Banco Do Brasil Americas	No	Miami	540,804	506	0.38	3.65	3.10	8.98	17.97	28.94	61	-	5	1.10	0.22
Executive National Bank	No	Miami	392,799	561	0.58	5.58	3.62	10.39	16.66	22.69	30	34	-	1.36	0.03
First Bank of the Palm Beaches	No	West Palm Beach	153,652	147	0.40	4.01	4.28	9.85	14.60	27.45	-	1	-	1.04	0.37
First National Bank of South Miami	No	South Miami	660,882	746	0.47	5.17	3.36	10.11	16.56	23.08	431	9	1	1.25	0.41
FirstCity Bank of Commerce	No	Palm Beach Gardens	88,584	486	2.19	24.44	3.27	10.33	17.96	21.07	-	-	13	0.93	1.15
Flagler Bank	Yes	West Palm Beach	231,061	1,281	2.17	23.72	4.02	10.14	16.77	26.01	-	151	-	1.48	1.13
Florida Community Bank, National Association	No	Weston	9,382,096	39,753	1.76	17.46	3.17	9.32	11.46	15.63	1,643	143	252	0.57	0.34
Floridian Community Bank, Inc.	No	Davie	480,310	730	0.66	6.65	3.97	10.18	12.39	17.37	200	31	-	0.87	0.68
Gibraltar Private Bank & Trust Co.	No	Coral Gables	1,620,680	1,140	0.28	3.21	3.25	8.85	13.06	10.06	-	239	261	1.46	0.60
Helm Bank USA	No	Miami	771,632	626	0.33	2.73	3.64	12.54	29.93	41.51	260	82	118	2.07	0.72
Home Federal Bank of Hollywood	No	Hallandale Beach	42,550	(120)	(1.15)	(5.42)	5.31	20.85	36.00	32.03	45	-	-	0.18	0.00
Intercontinental Bank	No	West Miami	154,897	172	0.45	3.52	2.42	13.10	22.82	58.79	-	5	15	0.69	0.00
Intercredit Bank, NA	No	Miami	366,185	235	0.26	2.64	3.55	9.77	14.16	15.89	141	45	-	1.68	1.59
International Finance Bank	No	Miami	406,111	501	0.52	4.58	3.69	9.43	15.39	23.39	-	94	26	1.76	0.40
Legacy Bank of Florida	No	Boca Raton	350,888	480	0.57	5.39	3.36	9.17	11.60	16.82	-	22	-	1.03	0.00
Mackinac Savings Bank, FSB	Yes	Boynton Beach	111,509	124	0.46	5.15	2.96	8.64	25.38	35.99	2	4	-	0.81	0.00
Marquis Bank	No	Coral Gables	470,894	1,076	0.95	9.13	3.72	10.57	13.24	18.17	(73)	-	-	0.91	0.00

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2017

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 Bank, National Association	No	Coral Gables	8,382,996	8,074	0.38	4.16	2.48	9.11	12.39	22.53	4,097	161	6,646	1.35	0.74
Natbank, National Association	No	Hollywood	169,582	321	0.76	4.62	3.99	16.52	31.33	16.60	3	2	1	0.61	1.04
Ocean Bank	No	Miami	3,566,673	7,438	0.85	6.93	4.03	10.84	13.23	14.63	-	387	448	1.26	0.58
OptimumBank	No	Plantation	117,660	25	0.09	1.08	3.35	8.18	13.58	29.48	-	9	9	4.93	0.00
Pacific National Bank	No	Miami	496,778	754	0.63	5.18	3.28	12.29	19.66	32.08	81	-	176	0.46	0.55
Palm Beach Community Bank	Yes	West Palm Beach	345,988	1,287	1.54	12.54	3.88	12.45	17.17	12.95	253	-	541	0.67	1.40
Paradise Bank	Yes	Boca Raton	329,399	1,424	1.76	16.72	4.08	11.03	17.12	28.78	-	5	-	0.95	0.32
Plus International Bank	No	Miami	82,367	(42)	(0.20)	(1.17)	3.89	17.39	23.71	35.91	-	3	-	1.70	0.00
Professional Bank	No	Coral Gables	433,414	622	0.61	7.49	3.54	8.29	11.78	19.22	200	4	-	1.09	0.00
Sabadell United Bank, N.A.	No	Miami	5,808,706	11,708	0.81	7.54	2.96	9.59	15.13	20.38	(1,100)	676	231	1.05	0.32
Stonegate Bank	No	Pompano Beach	3,238,047	7,994	0.99	8.36	3.80	10.08	12.26	16.25	600	169	119	0.79	0.41
Sunstate Bank	No	Miami	190,774	151	0.32	2.54	3.53	11.84	14.87	37.12	-	54	-	1.01	0.78
Terrabank, N.A.	No	Miami	369,073	525	0.58	6.43	3.30	9.35	13.87	30.10	-	12	-	1.08	0.02
TotalBank	No	Miami	2,968,478	6,093	0.83	5.07	2.88	12.22	18.40	16.08	(536)	211	120	0.86	0.38
TransCapital Bank	Yes	Sunrise	189,327	986	2.07	12.82	4.06	16.15	23.15	21.56	-	2	-	1.80	4.23
U.S. Century Bank	No	Doral	973,876	1,892	0.78	8.59	3.15	8.61	13.77	23.29	-	443	79	1.21	1.15
Total/Average			97,835,419	224,391	0.72	6.86	3.49	10.80	17.39	25.49	26,172	4,910	38,999	0.87	0.51
Port St. Lucie, FL (Metro)															
Harbor Community Bank	No	Fort Pierce	1,875,412	2,892	0.64	5.57	3.67	10.52	16.11	25.54	(83)	259	1,269	0.61	2.11
Oculina Bank	No	Vero Beach	300,019	497	0.69	7.44	3.35	9.34	15.82	7.04	75	-	-	0.74	0.19
Seacoast National Bank	No	Stuart	4,763,372	8,138	0.69	6.54	3.81	8.76	12.82	15.64	1,304	409	551	0.83	0.52
Total/Average			6,938,803	11,527	0.67	6.52	3.61	9.54	14.92	16.07	1,296	668	1,820	0.77	0.94
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	No	Vero Beach	216,739	261	0.49	5.70	3.65	8.61	14.42	23.27	-	11	-	1.30	0.00
Total/Average			216,739	261	0.49	5.70	3.65	8.61	14.42	23.27	-	11	-	1.30	0.00
Southeast - Total/Average															
			105,887,636	238,945	0.79	8.37	3.51	9.48	15.43	21.79	27,396	5,664	40,821	0.87	0.53