

FLORIDA ASSET QUALITY - SEPTEMBER 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		3,608,119	41,682	2,197	3,253	5,300	1.16	3.55	16,415	257	99,513	124,291	13,269	1,126	100,708	125,728
North Central - Total/Average		1,756,880	23,152	4,873	1,961	7,195	1.32	0.76	11,735	28,498	19,515	7,728	12,915	24,247	23,120	8,184
Northeast - Total/Average		1,996,309	20,926	840	1,040	2,161	1.05	0.88	4,936	84	16,020	8,140	3,421	29	16,072	8,664
East Central - Total/Average		4,397,744	63,522	577	2,266	3,309	1.44	0.63	24,610	223	36,387	11,401	19,608	581	40,350	11,127
Tampa Bay - Total/Average		31,561,397	334,886	32,835	8,490	35,393	1.06	0.37	55,473	20,915	114,652	38,426	37,387	22,218	116,338	38,819
South Central - Total/Average		965,634	19,018	662	733	769	1.97	1.55	15,210	54	21,644	2,487	5,966	-	20,767	2,876
Southwest - Total/Average		3,341,565	38,226	2,468	1,218	2,146	1.14	0.16	5,700	759	2,765	4,612	3,432	309	6,443	3,294
Southeast - Total/Average		73,172,087	626,355	113,529	25,739	110,153	0.86	0.56	232,462	53,882	447,559	124,892	177,193	41,895	384,376	129,221
State Total		120,799,735	1,167,767	157,981	44,700	166,426	0.97	0.64	366,541	104,672	758,055	321,977	273,191	90,405	708,174	327,913
Northwest																
Fort Walton Beach-Crestview-Destin, FL (Metro)																
Beach Community Bank	Fort Walton Beach	317,436	3,227	-	302	672	1.02	31.81	3,938	13	65,756	93,441	2,346	150	68,977	92,227
First Florida Bank	Destin	193,866	3,029	190	411	607	1.56	0.17	501	-	645	-	140	-	1,160	-
First City Bank of Florida	Fort Walton Beach	122,608	2,859	-	17	131	2.33	17.17	1,391	-	11,791	21,658	2,276	885	10,901	22,243
FNBT Bank	Fort Walton Beach	108,106	4,342	5	221	58	4.02	0.18	411	6	67	655	637	15	26	655
Peoples National Bank	Niceville	52,939	690	-	36	14	1.30	1.43	344	-	909	604	175	-	915	604
Total/Average		794,955	14,147	195	987	1,482	1.78	12.25	6,585	19	79,168	116,358	5,574	1,050	81,979	115,729
Panama City-Lynn Haven, FL (Metro)																
First National Bank Northwest Florida	Panama City	61,142	1,351	(200)	182	-	2.21	0.46	-	-	-	590	13	-	-	609
Summit Bank, National Association	Panama City	252,243	3,524	370	-	-	1.40	0.66	-	-	1,866	863	646	-	1,897	888
Total/Average		313,385	4,875	170	182	-	1.56	0.61	-	-	1,866	1,453	659	-	1,897	1,497
Pensacola-Ferry Pass-Brent, FL (Metro)																
Bank of the South	Pensacola	18,030	190	4	-	4	1.05	0.00	-	-	-	-	-	-	-	-
Bank of Pensacola	Pensacola	27,953	322	-	2	11	1.15	0.00	1	-	-	-	2	-	-	-
Warrington Bank	Pensacola	23,272	303	-	-	-	1.30	0.00	-	-	-	-	-	-	-	-
Total/Average		69,255	815	4	2	15	1.18	0.00	1	-	-	-	2	-	-	-

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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90	90 +	Accrual	\$	30-90	90 +	Accrual	\$
Tallahassee, FL (Metro)																
Capital City Bank	Tallahassee	1,631,207	13,339	1,389	1,898	3,379	0.82	0.45	5,855	7	6,557	5,986	3,960	5	7,964	7,968
Farmers & Merchants Bank	Monticello	313,353	3,538	-	44	133	1.13	2.03	778	-	9,103	330	777	-	6,468	330
Prime Meridian Bank	Tallahassee	248,232	3,072	187	17	8	1.24	0.02	626	-	60	-	-	-	137	-
Sunshine Community Bank	Tallahassee	160,639	1,098	155	119	100	0.68	1.35	2,058	26	2,486	137	1,264	71	1,559	137
Total/Average		2,353,431	21,047	1,731	2,078	3,620	0.89	0.65	9,317	33	18,206	6,453	6,001	76	16,128	8,435
Other																
One South Bank	Chipley	42,728	488	87	-	80	1.14	0.43	266	182	220	-	809	-	631	-
Peoples Bank of Graceville	Graceville	34,365	310	10	4	103	0.90	0.09	246	23	53	27	224	-	73	67
Total/Average		77,093	798	97	4	183	1.04	0.22	512	205	273	27	1,033	-	704	67
Northwest - Total/Average		3,608,119	41,682	2,197	3,253	5,300	1.16	3.55	16,415	257	99,513	124,291	13,269	1,126	100,708	125,728
North Central																
Ocala, FL (Metro)																
Community Bank and Trust of Florida	Ocala	274,123	4,150	-	79	25	1.51	0.03	151	-	204	-	51	4	287	-
Total/Average		274,123	4,150	-	79	25	1.51	0.03	151	-	204	-	51	4	287	-
Other																
Citizens State Bank	Perry	206,996	2,329	1,218	613	1,824	1.13	0.46	1,395	-	841	389	1,076	-	846	483
Columbia Bank	Lake City	146,635	1,946	1,765	646	3,159	1.33	1.58	402	72	3,062	340	464	-	2,849	340
Community State Bank	Starke	50,254	526	116	28	169	1.05	0.69	932	220	706	11	853	-	773	11
Drummond Community Bank	Chiefland	271,209	6,928	573	75	374	2.55	0.71	736	421	2,023	1,582	441	253	3,081	1,249
First Federal Bank of Florida	Lake City	634,703	4,991	865	260	931	0.79	0.30	7,291	27,478	4,209	158	8,918	23,987	5,320	318
Lafayette State Bank	Mayo	54,259	941	212	155	242	1.73	14.63	407	-	7,361	4,431	336	-	8,451	4,945
Madison County Community Bank	Madison	53,966	537	174	67	334	1.00	0.86	63	307	495	541	494	-	1,032	562
Peoples State Bank	Lake City	64,735	804	(50)	38	137	1.24	1.06	358	-	614	276	282	3	481	276
Total/Average		1,482,757	19,002	4,873	1,882	7,170	1.28	0.95	11,584	28,498	19,311	7,728	12,864	24,243	22,833	8,184
North Central - Total/Average		1,756,880	23,152	4,873	1,961	7,195	1.32	0.76	11,735	28,498	19,515	7,728	12,915	24,247	23,120	8,184

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									P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
Northeast																
Jacksonville, FL (Metro)																
Atlantic Coast Bank	Jacksonville	793,927	8,405	458	479	694	1.06	1.05	2,279	-	9,533	189	1,831	-	9,830	242
CBC National Bank	Fernandina Beach	410,869	5,432	517	163	1,239	1.32	1.33	633	-	3,904	4,771	504	-	4,365	5,018
FirstAtlantic Bank	Jacksonville	322,057	2,356	138	61	122	0.73	0.21	1,191	-	451	519	286	29	31	519
Florida Capital Bank, N.A.	Jacksonville	273,938	2,329	(500)	337	106	0.85	1.26	833	84	2,132	2,661	800	-	1,846	2,885
Intracoastal Bank	Palm Coast	195,518	2,404	227	-	-	1.23	0.00	-	-	-	-	-	-	-	-
Northeast - Total/Average		1,996,309	20,926	840	1,040	2,161	1.05	0.88	4,936	84	16,020	8,140	3,421	29	16,072	8,664
East Central																
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																
Friends Bank	New Smyrna Beach	70,890	1,521	(248)	385	-	2.15	0.74	175	-	100	640	282	-	103	1,140
Mainstreet Community Bank of Florida	Deland	258,236	3,681	675	67	266	1.43	0.50	1,122	74	813	948	351	72	867	984
Pinnacle Bank	Orange City	56,934	2,874	-	93	41	5.05	3.03	230	-	1,105	1,624	257	-	1,323	1,444
Surety Bank	Deland	57,789	874	(300)	17	-	1.51	0.18	507	-	190	-	59	-	204	-
Total/Average		443,849	8,950	127	562	307	2.02	0.83	2,034	74	2,208	3,212	949	72	2,497	3,568
Orlando-Kissimmee, FL (Metro)																
Citizens Bank of Florida	Oviedo	189,749	2,642	(110)	137	144	1.39	0.89	263	-	44	2,325	314	-	1,393	1,264
Citizens First Bank	The Villages	553,776	6,749	-	174	166	1.22	0.07	480	-	1,434	-	169	248	1,623	-
Commerce National Bank & Trust	Winter Park	84,572	1,629	-	84	11	1.93	1.17	-	149	519	720	149	-	803	720
First Colony Bank of Florida	Maitland	135,911	2,019	-	-	-	1.49	0.63	996	-	1,247	-	-	-	42	-
First Green Bank	Orlando	556,013	5,766	874	4	239	1.04	0.10	-	-	643	-	-	-	688	-
First National Bank of Mount Dora	Mount Dora	97,406	2,933	-	10	370	3.01	2.64	1,032	-	4,809	1,312	2,376	261	6,299	1,688
Axiom Bank, National Association	Maitland	437,628	7,250	(1,095)	184	750	1.66	1.26	11,895	-	6,171	643	5,976	-	8,781	776
Seaside National Bank & Trust	Orlando	1,209,024	12,703	666	205	311	1.05	0.55	2,047	-	7,827	1,240	1,556	-	6,654	1,240
United Southern Bank	Umatilla	287,388	6,512	-	149	20	-	-	5,034	-	7,382	942	7,469	-	7,401	1,030
Winter Park National Bank	Winter Park	17,761	287	287	-	-	1.62	0.00	-	-	-	-	NA	NA	NA	NA
Total/Average		3,569,228	48,490	622	947	2,011	1.36	0.59	21,747	149	30,076	7,182	18,009	509	33,684	6,718
Palm Bay-Melbourne-Titusville, FL (Metro)																
Community Bank of the South	Merritt Island	44,145	818	(200)	360	370	1.85	0.69	-	-	681	316	-	-	697	-
Fidelity Bank of Florida, National Association	Merritt Island	114,907	2,672	-	222	609	2.33	1.20	829	-	1,392	691	650	-	1,411	841
Florida Business Bank	Melbourne	89,944	1,357	(10)	175	-	1.51	0.31	-	-	371	-	-	-	371	-
Sunrise Bank	Cocoa Beach	135,671	1,235	38	-	12	0.91	0.90	-	-	1,659	-	-	-	1,690	-
Total/Average		384,667	6,082	(172)	757	991	1.58	0.82	829	-	4,103	1,007	650	-	4,169	841
East Central - Total/Average		4,397,744	63,522	577	2,266	3,309	1.44	0.63	24,610	223	36,387	11,401	19,608	581	40,350	11,127

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									30-90	90 +	Accrual	\$	30-90	90 +	Accrual	\$
Tampa Bay																
Bradenton-Sarasota-Venice, FL (Metro)																
Premier Community Bank of Florida	Bradenton	142,322	1,297	120	-	36	0.91	0.43	1,451	-	823	-	-	-	1,425	-
Sabal Palm Bank	Sarasota	130,424	1,631	85	21	-	1.25	0.00	-	-	-	-	-	-	-	-
Total/Average		272,746	2,928	205	21	36	1.07	0.23	1,451	-	823	-	-	-	1,425	-
Homosassa Springs, FL (Micro)																
Brannen Bank	Inverness	271,538	2,796	160	33	42	1.03	0.67	1,622	-	3,112	276	648	-	3,724	260
Total/Average		271,538	2,796	160	33	42	1.03	0.67	1,622	-	3,112	276	648	-	3,724	260
Lakeland-Winter Haven, FL (Metro)																
Bank of Central Florida	Lakeland	313,944	2,831	-	89	-	0.90	0.08	-	-	324	81	-	-	328	81
CenterState Bank, National Association	Winter Haven	4,681,484	31,821	3,991	2,518	1,722	0.68	0.37	29,851	11,581	19,235	5,904	16,757	12,681	19,832	6,422
Citizens Bank and Trust	Lake Wales	364,397	3,670	37	19	118	1.01	1.13	486	-	3,928	2,485	416	-	4,040	2,460
Total/Average		5,359,825	38,322	4,028	2,626	1,840	0.71	0.41	30,337	11,581	23,487	8,470	17,173	12,681	24,200	8,963
Tampa-St.Petersburg-Clearwater, FL (Metro)																
American Momentum Bank	College Station	824,239	9,699	8	178	12	1.18	1.94	4,959	4,736	3,644	16,988	9,061	4,507	869	17,005
Bank of Tampa	Tampa	1,027,516	12,121	750	466	244	1.18	0.51	2,837	-	8,003	-	2,021	-	7,094	-
Central Bank	Tampa	107,613	1,958	-	1	1	1.82	0.04	-	-	-	60	-	-	-	60
Century Bank of Florida	Tampa	47,854	593	-	11	69	1.24	2.14	8	-	847	743	256	-	880	786
First Citrus Bank	Tampa	279,743	2,596	480	46	242	0.93	1.27	466	-	3,779	537	1,832	-	2,598	537
First Home Bank	Seminole	167,928	7,430	3,950	106	919	4.42	0.20	952	-	466	-	342	-	520	-
First National Bank of Pasco	Dade City	80,028	2,065	-	102	150	2.58	0.83	447	-	1,272	-	290	-	1,229	87
Flagship Community Bank	Clearwater	97,001	973	(164)	341	158	1.00	0.42	-	28	528	-	68	28	528	-
Freedom Bank	Saint Petersburg	183,985	2,192	288	15	44	1.19	0.00	13	-	-	-	-	-	41	-
Hillsboro Bank	Plant City	80,584	868	60	-	-	1.08	0.00	-	-	-	-	-	-	-	-
HomeBanc	Tampa	636,792	3,763	35	14	124	0.59	0.03	425	2,363	173	68	373	2,525	297	225
NorthStar Bank	Tampa	141,142	1,820	9	37	15	1.29	0.00	-	-	-	-	-	-	-	-
Pilot Bank	Tampa	218,363	1,458	(142)	151	-	0.67	0.33	131	-	486	477	117	-	521	568
Raymond James Bank, National Association	Saint Petersburg	17,126,921	190,442	14,026	1,275	23,529	1.11	0.21	2,101	-	38,970	4,729	799	159	42,956	4,372
Sunshine Bank	Plant City	705,104	3,698	-	434	10	0.52	0.12	3,679	-	1,107	-	1,560	-	707	32
TCM Bank, National Association	Tampa	272,581	7,804	7,650	1,398	7,034	2.86	0.10	3,330	2,207	299	-	2,578	2,318	242	-
USAmeriBank	Clearwater	3,659,894	41,360	1,492	1,235	924	1.13	0.75	2,715	-	27,656	6,078	269	-	28,507	5,924
Total/Average		25,657,288	290,840	28,442	5,810	33,475	1.13	0.36	22,063	9,334	87,230	29,680	19,566	9,537	86,989	29,596
Tampa Bay - Total/Average		31,561,397	334,886	32,835	8,490	35,393	1.06	0.37	55,473	20,915	114,652	38,426	37,387	22,218	116,338	38,819

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									30-90 \$	90 + \$	Accrual \$	\$	30-90 \$	90 + \$	Accrual \$	\$
South Central																
First Bank	Clewiston	231,922	3,501	51	45	16	1.51	0.56	7,521	-	1,761	105	2,589	-	1,755	471
First National Bank of Wauchula	Wauchula	45,176	987	(73)	26	14	2.18	3.79	2,403	35	2,334	488	1,167	-	2,427	38
First State Bank of Arcadia	Arcadia	79,047	2,935	-	41	55	3.71	1.36	225	-	1,953	-	-	-	2,063	-
Heartland National Bank	Sebring	150,677	2,993	-	117	78	1.99	0.37	956	-	1,222	106	344	-	1,305	476
Wauchula State Bank	Wauchula	458,812	8,602	684	504	606	1.87	2.50	4,105	19	14,374	1,788	1,866	-	13,217	1,891
South Central - Total/Average		965,634	19,018	662	733	769	1.97	1.55	15,210	54	21,644	2,487	5,966	-	20,767	2,876
Southwest																
Cape Coral-Fort Myers, FL (Metro)																
Edison National Bank	Fort Myers	147,433	1,956	-	56	3	1.33	0.00	155	-	-	-	-	-	-	173
FineMark National Bank & Trust	Fort Myers	1,174,918	12,443	1,737	-	441	1.06	0.00	1,783	-	26	-	13	-	31	-
Preferred Community Bank	Fort Myers	79,798	1,008	-	8	-	1.26	0.55	-	-	-	641	-	-	-	641
Sanibel Captiva Community Bank	Sanibel	328,351	3,090	500	4	391	0.94	0.11	872	-	427	-	-	-	1,036	-
Total/Average		1,730,500	18,497	2,237	68	835	1.07	0.05	2,810	-	453	641	13	-	1,067	814
Naples-Marco Island, FL (Metro)																
Encore Bank	Naples	317,598	3,542	200	7	-	1.12	0.07	409	759	268	-	816	214	645	-
First Florida Integrity Bank	Naples	936,110	9,397	-	251	28	1.00	0.08	2,209	-	1,024	-	2,265	-	1,037	-
Total/Average		1,253,708	12,939	200	258	28	1.03	0.08	2,618	759	1,292	-	3,081	214	1,682	-
Punta Gorda, FL (Metro)																
Charlotte State Bank & Trust	Port Charlotte	188,746	3,438	31	611	1,186	1.82	0.60	272	-	381	1,776	338	95	2,305	944
Englewood Bank & Trust	Englewood	168,611	3,352	-	281	97	1.99	1.04	-	-	639	2,195	-	-	1,389	1,536
Total/Average		357,357	6,790	31	892	1,283	1.90	0.79	272	-	1,020	3,971	338	95	3,694	2,480
Southwest - Total/Average		3,341,565	38,226	2,468	1,218	2,146	1.14	0.16	5,700	759	2,765	4,612	3,432	309	6,443	3,294

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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	610,642	8,108	(917)	1,663	43	1.33	0.08	724	2,729	732	-	5,490	726	442	-
Total/Average		610,642	8,108	(917)	1,663	43	1.33	0.08	724	2,729	732	-	5,490	726	442	-
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																
American National Bank	Oakland Park	238,578	2,409	209	-	100	1.01	0.00	-	-	-	-	100	-	972	-
Anchor Commercial Bank	Juno Beach	94,912	719	315	15	483	0.76	2.55	-	-	2,630	678	-	-	434	678
Apollo Bank	Miami	446,295	4,115	675	7	13	0.92	0.60	2,868	762	3,662	-	3,186	612	2,979	90
BAC Florida Bank	Coral Gables	1,605,719	17,119	1,820	1,747	5,502	1.07	0.54	5,386	-	7,133	4,000	6,077	-	3,888	4,221
BankUnited, National Association	Miami Lakes	20,610,430	158,573	63,573	3,136	61,089	0.77	0.71	35,101	19,056	202,914	5,775	19,588	16,655	138,976	7,540
Bank of Belle Glade	Belle Glade	30,972	400	-	-	-	1.29	0.02	947	218	-	18	471	-	-	20
Banesco USA	Coral Gables	788,574	8,853	2,823	15	10,624	1.12	0.49	3,634	7,418	2,230	2,776	3,548	413	2,251	2,776
Biscayne Bank	Coconut Grove	727,854	7,421	795	4	-	1.02	0.25	288	-	2,172	-	-	-	2,452	-
Capital Bank Corporation	Raleigh	7,609,540	45,428	8,737	2,245	8,619	0.60	0.79	22,291	10,522	18,126	61,794	18,405	10,289	13,821	59,858
City National Bank of Florida	Miami	6,391,362	18,984	9,923	59	2,228	0.30	0.23	11,940	-	22,359	294	3,969	-	26,286	294
Grove Bank & Trust	Miami	237,359	7,615	-	79	18	3.21	0.33	1,840	-	167	1,967	-	-	175	1,967
Continental National Bank	Miami	310,245	3,394	665	41	269	1.09	0.46	1,074	274	2,198	-	1,401	238	1,189	-
Desjardins Bank, National Association	Hallandale	157,537	2,217	-	3	-	1.41	0.37	881	-	741	39	798	750	2,144	39
Eastern National Bank	Miami	404,941	3,826	150	15	447	0.94	0.45	2,889	-	2,341	-	2,132	-	1,945	-
Brickell Bank	Miami	339,940	3,667	-	80	296	1.08	0.90	13,383	153	4,440	-	9,670	-	4,978	-
Executive National Bank	Miami	318,445	4,201	(348)	485	38	1.32	0.06	5,064	-	256	-	2,217	-	30	-
Banco Do Brasil Americas	Miami	404,378	4,196	62	2	52	1.04	0.05	3,023	7	280	-	3,827	144	227	-
Executive National Bank	Miami	318,445	4,201	(348)	485	38	1.32	0.06	5,064	-	256	-	2,217	-	30	-
First Bank of the Palm Beaches	West Palm Beach	112,672	827	688	2	993	0.73	0.39	-	-	539	-	1,009	-	552	-
First National Bank of South Miami	South Miami	495,220	6,279	1,208	44	1	1.27	0.20	1,918	-	1,389	-	882	-	2,567	-
FirstCity Bank of Commerce	Palm Beach Gardens	65,735	696	42	2	13	1.06	0.92	991	-	811	-	2,381	-	812	-
Flagler Bank	West Palm Beach	159,088	2,091	-	164	130	1.31	2.02	-	-	3,001	1,598	-	-	720	1,598
Florida Community Bank, National Association	Weston	7,498,205	44,291	6,629	274	509	0.59	0.37	8,936	1,202	19,836	17,599	22,465	3,246	12,616	18,540
Floridian Community Bank, Inc.	Davie	435,813	4,606	895	1,318	732	1.06	0.28	-	-	1,265	239	3,858	-	2,195	673
Gibraltar Private Bank & Trust Co.	Coral Gables	1,464,332	21,563	-	729	261	1.47	0.62	342	-	9,990	-	2,342	-	8,928	-
Helm Bank USA	Miami	498,426	10,169	280	284	167	2.04	1.17	13,244	525	8,867	415	8,393	225	8,200	607
Home Federal Bank of Hollywood	Hallandale Beach	26,990	80	80	-	-	0.30	0.00	881	-	-	-	302	-	-	-
Intercontinental Bank	West Miami	75,241	550	(92)	170	21	0.73	0.00	820	200	-	-	257	165	-	-
Intercredit Bank, National Association	West Miami	293,849	4,992	326	89	239	1.70	1.99	2,121	-	6,184	1,001	1,878	-	6,137	1,035
International Finance Bank	Miami	353,765	5,320	(395)	283	31	1.50	0.23	394	125	1,042	-	1,381	-	1,199	-
Legacy Bank of Florida	Boca Raton	307,132	3,305	210	173	14	1.08	0.38	-	-	1,396	-	-	-	-	-
Marquis Bank	Coral Gables	429,583	3,892	301	-	34	0.91	0.40	-	-	2,100	-	2,338	-	-	-

FLORIDA ASSET QUALITY - SEPTEMBER 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 Accrual		P/D Still Accruing		Non Accrual	
									30-90 \$	90 + \$	30-90 \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Mercantil Bank, National Association	Coral Gables	6,116,971	84,634	8,898	2,587	8,602	1.38	0.46	14,286	566	39,144	-	5,322	688	54,481	371
Natbank, National Association	Hollywood	142,012	884	19	3	16	0.62	0.81	1,684	1,370	1,554	-	1,235	283	1,672	-
Ocean Bank	Miami	3,049,918	38,575	80	3,172	1,201	1.26	0.69	20,402	3,147	17,082	9,248	18,934	626	15,440	9,533
OptimumBank	Plantation	73,098	3,904	-	32	43	5.34	0.00	2,495	-	-	-	-	-	-	-
Pacific National Bank	Miami	345,073	2,019	646	-	179	0.59	0.31	-	-	1,609	-	-	252	1,609	-
Palm Beach Community Bank	West Palm Beach	272,943	2,051	366	-	541	0.75	1.48	-	537	4,768	-	12	-	4,768	-
Paradise Bank	Boca Raton	223,536	2,158	-	11	-	0.97	0.12	100	-	376	-	-	-	782	-
Plus International Bank	Miami	54,275	968	-	8	-	1.78	0.00	140	-	-	-	-	-	-	-
Professional Bank	Coral Gables	405,156	4,206	665	9	-	1.04	0.00	-	-	-	-	-	-	-	-
Sunstate Bank	Miami	141,152	1,329	67	95	-	0.94	0.69	4,350	-	886	574	349	-	900	574
Terrabank, N.A.	Miami	254,982	2,864	-	123	-	1.12	0.02	-	-	76	-	-	-	79	-
TotalBank	Miami	2,187,793	17,972	(696)	720	635	0.82	0.41	16,442	205	12,473	55	2,176	3,841	8,031	-
TransCapital Bank	Sunrise	140,366	2,277	(300)	82	-	1.62	1.23	68	490	1,408	1,035	68	-	1,434	1,064
U.S. Century Bank	Doral	744,104	9,797	(540)	2,304	525	1.32	0.11	2,661	-	1,131	-	5,185	-	3,586	-
Total/Average		67,402,956	579,637	108,428	21,096	104,703	0.86	0.55	207,948	46,777	408,832	109,105	158,373	38,427	339,485	111,478
Port St. Lucie, FL (Metro)																
Harbor Community Bank	Fort Pierce	1,314,484	7,912	2,388	595	2,709	0.60	1.44	18,159	4,295	23,274	8,064	11,466	2,548	27,470	8,665
Oculina Bank	Vero Beach	273,136	2,116	245	-	-	0.77	0.19	-	-	-	581	-	-	-	581
Seacoast National Bank	Stuart	3,384,991	26,232	3,385	2,145	2,698	0.77	0.40	5,631	-	14,375	7,142	1,783	194	16,979	8,497
Total/Average		4,972,611	36,260	6,018	2,740	5,407	0.73	0.68	23,790	4,295	37,649	15,787	13,249	2,742	44,449	17,743
Sebastian-Vero Beach, FL (Metro)																
Marine Bank & Trust Company	Vero Beach	185,878	2,350	-	240	-	1.26	0.15	-	81	346	-	81	-	-	-
Total/Average		185,878	2,350	-	240	-	1.26	0.15	-	81	346	-	81	-	-	-
Southeast - Total/Average		73,172,087	626,355	113,529	25,739	110,153	0.86	0.56	232,462	53,882	447,559	124,892	177,193	41,895	384,376	129,221