

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 (%)
State Summary															
Northwest - Total/Average			6,483,884	11,323	0.56	2.34	3.32	11.85	26.54	43.24	1,493	1,293	1,859	1.12	3.39
North Central - Total/Average			3,506,470	10,987	0.96	10.96	3.54	9.22	15.80	39.32	813	402	1,224	1.31	0.64
Northeast - Total/Average			2,170,092	5,671	1.08	10.01	3.65	10.27	17.27	15.93	308	186	485	1.16	1.01
East Central - Total/Average			7,971,961	20,852	0.84	6.64	3.79	11.16	17.55	31.57	839	600	778	1.38	0.49
Tampa Bay - Total/Average			40,131,358	141,513	1.09	13.59	3.77	9.08	14.83	26.78	12,869	1,751	7,940	0.98	0.29
South Central - Total/Average			1,632,783	5,834	1.12	11.22	3.97	10.47	19.08	36.03	343	73	154	1.74	1.14
Southwest - Total/Average			5,032,410	13,653	1.37	16.23	3.57	8.91	15.49	29.00	402	73	31	1.12	0.11
Southeast - Total/Average			91,939,702	247,677	0.96	10.45	3.53	9.37	15.40	20.42	11,640	4,309	13,575	0.80	0.46
State Total			158,868,660	457,510	1.00	10.18	3.64	10.04	17.74	30.29	28,707	8,687	26,046	0.91	0.54
Northwest															
Fort Walton Beach-Crestview-Destin, FL (Metro)															
Beach Community Bank	No	Fort Walton Beach	475,518	(1,284)	(1.06)	(37.53)	2.97	2.67	3.78	7.71	-	490	228	0.86	32.78
First Florida Bank	No	Destin	410,289	1,369	1.36	12.10	3.65	11.94	22.70	43.68	-	11	2	1.39	0.15
First City Bank of Florida	No	Fort Walton Beach	179,642	(584)	(1.29)	(50.55)	3.32	2.49	4.59	18.23	-	79	74	2.45	18.44
FNBT Bank	Yes	Fort Walton Beach	413,368	956	0.93	8.27	3.16	11.31	25.74	70.33	6	4	14	3.51	0.34
Peoples National Bank	No	Niceville	104,265	66	0.25	2.49	4.08	10.85	21.51	45.29	-	15	-	1.28	1.13
Total/Average			1,583,082	523	0.04	(13.04)	3.44	7.85	15.66	37.05	6	599	318	1.64	12.14
Panama City-Lynn Haven, FL (Metro)															
First National Bank Northwest Florida	Yes	Panama City	132,379	291	0.89	7.00	3.19	12.84	34.74	56.78	-	-	-	2.03	0.00
Summit Bank, National Association	No	Panama City	429,338	1,359	1.27	11.07	3.67	11.54	15.10	27.47	400	-	-	1.51	1.02
Total/Average			561,717	1,650	1.08	9.04	3.43	12.19	24.92	42.13	400	-	-	1.61	0.78
Pensacola-Ferry Pass-Brent, FL (Metro)															
Bank of the South	No	Pensacola	77,371	(39)	(0.20)	(1.11)	2.22	18.57	62.02	82.90	15	-	1	0.95	0.00
Bank of Pensacola	No	Pensacola	81,026	(77)	(0.40)	(2.78)	2.38	14.34	35.54	64.79	13	2	2	0.99	0.00
Warrington Bank	No	Pensacola	83,520	66	0.31	1.75	2.44	18.23	50.35	81.93	-	-	5	1.13	0.00
Total/Average			241,917	(50)	(0.10)	(0.71)	2.35	17.05	49.30	76.54	28	2	8	1.02	0.00

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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 (%)
Tallahassee, FL (Metro)															
Capital City Bank	No	Tallahassee	2,908,599	6,429	0.89	7.88	3.44	9.97	16.44	25.56	745	645	1,439	0.80	0.37
Farmers & Merchants Bank	Yes	Monticello	480,403	1,276	1.07	12.03	3.82	9.10	13.77	20.44	-	31	6	1.06	1.78
Prime Meridian Bank	No	Tallahassee	358,245	868	0.99	10.51	3.85	9.69	13.61	18.83	254	6	11	1.23	0.10
Sunshine Community Bank	No	Tallahassee	213,094	267	0.54	5.57	4.06	9.00	11.62	14.74	30	10	76	0.62	1.34
Total/Average			3,960,341	8,840	0.87	9.00	3.79	9.44	13.86	19.89	1,029	692	1,532	0.87	0.57
Other															
One South Bank	Yes	Chipley	47,363	50	0.43	3.36	4.39	12.70	19.07	15.89	30	-	-	1.23	1.18
Peoples Bank of Graceville	Yes	Graceville	89,464	310	1.40	11.47	2.83	12.76	38.83	65.27	-	-	1	1.10	0.06
Total/Average			136,827	360	0.92	7.42	3.61	12.73	28.95	40.58	30	-	1	1.16	0.45
Northwest - Total/Average			6,483,884	11,323	0.56	2.34	3.32	11.85	26.54	43.24	1,493	1,293	1,859	1.12	3.39
North Central															
Ocala, FL (Metro)															
Community Bank and Trust of Florida	No	Ocala	701,943	1,711	0.99	11.63	3.11	8.99	15.83	53.80	-	12	13	1.46	0.02
Total/Average			701,943	1,711	0.99	11.63	3.11	8.99	15.83	53.80	-	12	13	1.46	0.02
Other															
Citizens State Bank	Yes	Perry	270,532	836	1.25	12.36	4.45	10.42	13.65	20.02	316	139	525	1.10	0.58
Columbia Bank	No	Lake City	207,588	142	0.26	2.68	3.46	10.15	15.63	15.32	-	75	30	1.37	2.16
Community State Bank	No	Starke	104,558	391	1.55	17.81	4.19	9.25	17.60	19.04	-	15	52	1.00	0.83
Drummond Community Bank	No	Chiefland	520,062	2,193	1.62	14.43	4.37	11.76	20.86	34.29	222	28	352	2.45	0.57
First Federal Bank of Florida	No	Lake City	1,406,773	5,411	1.55	11.92	3.57	12.18	22.76	30.07	200	37	191	0.88	0.25
Lafayette State Bank	No	Mayo	86,919	151	0.70	16.54	4.65	4.46	7.44	23.71	-	87	57	1.03	7.99
Madison County Community Bank	No	Madison	123,544	124	0.40	5.05	2.99	8.46	16.94	45.38	75	6	4	0.99	1.00
Peoples State Bank	No	Lake City	84,551	28	0.13	1.51	4.14	8.94	11.30	10.92	-	3	-	1.16	0.69
Total/Average			2,804,527	9,276	0.93	10.29	3.98	9.45	15.77	24.84	813	390	1,211	1.29	0.79
North Central - Total/Average			3,506,470	10,987	0.96	10.96	3.54	9.22	15.80	39.32	813	402	1,224	1.31	0.64

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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	929,742	1,609	0.70	7.09	3.21	9.91	13.54	9.83	168	58	226	1.08	1.06
CBC National Bank	No	Fernandina Beach	541,912	2,847	2.06	15.33	4.33	13.43	29.51	7.87	37	107	39	1.45	1.35
Florida Capital Bank, N.A.	No	Jacksonville	365,670	(148)	(0.16)	(1.92)	3.19	8.47	13.34	9.52	-	21	220	0.82	1.26
Intracoastal Bank	Yes	Palm Coast	332,768	1,363	1.71	19.52	3.87	9.25	12.68	36.50	103	-	-	1.33	0.00
Northeast - Total/Average			2,170,092	5,671	1.08	10.01	3.65	10.27	17.27	15.93	308	186	485	1.16	1.01
East Central															
Deltona-Daytona Beach-Ormond Beach, FL (Metro)															
Friends Bank	No	New Smyrna Beach	97,043	109	0.46	4.72	3.89	9.32	15.00	22.32	-	2	-	2.17	0.75
Mainstreet Community Bank of Florida	Yes	Deland	379,094	1,113	1.21	15.36	4.17	8.19	11.06	21.57	-	38	9	1.41	0.37
Pinnacle Bank	No	Orange City	82,101	(77)	(0.36)	(16.98)	3.05	2.93	6.52	19.48	-	11	4	5.53	3.09
Surety Bank	Yes	Deland	112,915	314	1.13	10.39	4.20	10.94	18.19	44.93	-	2	-	1.41	0.16
Total/Average			671,153	1,459	0.61	3.37	3.83	7.85	12.69	27.08	-	53	13	1.99	0.73
Orlando-Kissimmee, FL (Metro)															
Citizens Bank of Florida	No	Oviedo	293,055	340	0.48	5.50	3.69	8.93	12.51	24.34	60	7	4	1.40	1.16
Citizens First Bank	No	The Villages	2,105,893	7,881	1.52	14.84	2.68	10.48	19.99	61.61	-	19	-	1.13	0.08
Commerce National Bank & Trust	Yes	Winter Park	108,249	552	2.09	16.28	4.19	12.95	17.77	18.32	-	286	-	2.12	0.38
First Colony Bank of Florida	Yes	Maitland	207,311	906	1.78	17.53	4.10	10.35	14.51	34.07	50	-	-	1.44	0.60
First Green Bank	No	Orlando	730,851	2,234	1.27	11.81	4.22	11.06	12.26	8.23	456	1	69	1.01	0.07
First National Bank of Mount Dora	No	Mount Dora	238,786	730	1.26	8.80	3.40	14.59	24.96	55.19	-	14	-	2.83	2.64
Axiom Bank, National Association	No	Maitland	579,426	412	0.29	1.69	4.26	17.37	23.63	16.19	-	133	367	1.41	1.63
Seaside National Bank & Trust	No	Orlando	1,726,947	4,020	0.94	12.13	3.03	7.72	11.43	17.88	-	29	74	1.01	0.13
United Southern Bank	No	Umatilla	533,701	1,029	0.80	9.43	3.52	9.32	14.80	43.32	-	5	18	-	-
Winter Park National Bank	Yes	Winter Park	142,920	(116)	(0.34)	(1.28)	2.79	27.49	43.97	62.21	273	-	-	1.26	0.00
Total/Average			6,667,139	17,988	1.01	9.67	3.59	13.03	19.58	34.14	839	494	532	1.28	0.48
Palm Bay-Melbourne-Titusville, FL (Metro)															
Community Bank of the South	No	Merritt Island	146,856	226	0.62	6.55	2.84	9.61	24.87	59.73	-	8	-	1.73	0.64
Fidelity Bank of Florida, National Association	No	Merritt Island	171,774	348	0.81	4.75	4.67	13.35	20.85	28.78	-	14	233	2.07	0.49
Florida Business Bank	No	Melbourne	118,053	370	1.21	9.25	4.18	13.28	17.33	22.08	-	31	-	1.53	0.00
Sunrise Bank	Yes	Cocoa Beach	196,986	461	0.95	6.98	4.07	14.20	18.44	23.40	-	-	-	1.08	0.15
Total/Average			633,669	1,405	0.90	6.88	3.94	12.61	20.37	33.50	-	53	233	1.55	0.33
East Central - Total/Average			7,971,961	20,852	0.84	6.64	3.79	11.16	17.55	31.57	839	600	778	1.38	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 (%)	NPA's/Assets (%)
Tampa Bay															
Bradenton-Sarasota-Venice, FL (Metro)															
Premier Community Bank of Florida	No	Bradenton	238,866	259	0.46	3.97	3.72	11.74	16.14	21.33	81	-	-	0.99	0.29
Sabal Palm Bank	No	Sarasota	173,792	288	0.64	6.53	3.94	9.27	14.03	13.48	38	7	-	1.22	0.00
Total/Average			412,658	547	0.55	5.25	3.83	10.51	15.09	17.41	119	7	-	1.10	0.17
Homosassa Springs, FL (Micro)															
Brannen Bank	Yes	Inverness	514,110	2,093	1.63	26.69	3.53	6.45	16.12	42.51	95	-	1	1.04	0.60
Total/Average			514,110	2,093	1.63	26.69	3.53	6.45	16.12	42.51	95	-	1	1.04	0.60
Lakeland-Winter Haven, FL (Metro)															
Bank of Central Florida	No	Lakeland	525,022	1,606	1.25	16.48	3.39	7.98	12.87	31.70	44	2	-	0.92	0.06
CenterState Bank, National Association	No	Winter Haven	10,358,756	32,474	1.27	10.58	4.32	9.35	12.09	14.54	1,300	707	403	0.50	0.29
Citizens Bank and Trust	Yes	Lake Wales	605,009	1,232	0.84	11.35	3.46	7.68	13.12	26.87	8	16	50	0.97	1.06
Total/Average			11,488,787	35,312	1.12	12.80	3.72	8.34	12.69	24.37	1,352	725	453	0.54	0.32
Tampa-St.Petersburg-Clearwater, FL (Metro)															
American Momentum Bank	No	College Station	1,059,720	4,305	1.60	8.06	4.20	19.54	23.23	23.76	-	1	107	1.24	1.78
Bank of Tampa	No	Tampa	1,621,272	4,226	1.06	12.58	3.74	8.81	11.51	33.25	300	114	75	1.13	0.51
Central Bank	No	Tampa	150,342	656	1.83	17.50	3.99	9.65	12.90	20.84	-	-	-	1.73	0.72
Century Bank of Florida	Yes	Tampa	77,100	91	0.47	5.56	3.86	8.64	13.84	29.68	-	4	-	1.27	1.65
First Citrus Bank	No	Tampa	368,809	675	0.73	8.44	3.76	8.93	11.15	18.63	134	11	449	0.79	0.97
First Home Bank	No	Seminole	295,425	1,683	2.27	18.53	4.09	11.85	17.59	16.16	1,000	7	371	4.55	0.35
First National Bank of Pasco	No	Dade City	164,862	53	0.13	1.41	3.87	9.73	16.67	31.62	-	26	5	2.34	1.20
Flagship Community Bank	No	Clearwater	121,323	231	0.76	6.36	3.81	12.00	15.57	19.27	19	9	-	1.00	0.44
Freedom Bank	No	Saint Petersburg	261,206	461	0.76	8.66	4.21	8.91	10.52	18.28	137	5	-	1.19	0.00
Hillsboro Bank	No	Plant City	137,826	574	1.67	12.62	4.06	12.97	20.95	35.61	30	-	-	1.06	0.00
HomeBanc	No	Tampa	909,508	2,077	0.93	8.96	2.82	10.56	17.51	31.27	-	9	-	0.65	0.37
Pilot Bank	No	Tampa	318,219	219	0.28	2.69	3.35	9.73	12.68	15.55	154	5	88	0.63	0.10
Raymond James Bank, National Association	No	Saint Petersburg	21,939,759	87,735	1.60	18.80	3.17	8.76	13.75	16.83	7,549	156	3,777	1.07	0.17
TCM Bank, National Association	No	Tampa	290,432	575	0.71	4.67	7.05	14.57	18.12	9.00	1,980	672	2,614	2.96	0.00
Total/Average			27,715,803	103,561	1.06	9.63	4.00	11.05	15.43	22.84	11,303	1,019	7,486	1.12	0.28
Tampa Bay - Total/Average			40,131,358	141,513	1.09	13.59	3.77	9.08	14.83	26.78	12,869	1,751	7,940	0.98	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 (%)	NPAs/Assets (%)
South Central															
First Bank	No	Clewiston	367,172	879	1.01	12.06	4.13	8.63	12.76	24.86	90	6	8	1.49	0.02
First National Bank of Wauchula	Yes	Wauchula	74,395	31	0.17	1.57	4.41	11.46	20.80	26.94	(2)	9	5	2.19	2.96
First State Bank of Arcadia	Yes	Arcadia	143,910	437	1.23	10.74	3.98	11.64	23.02	39.95	-	17	75	3.70	1.23
Heartland National Bank	No	Sebring	383,522	1,049	1.11	12.76	3.05	9.21	19.85	57.66	1	21	-	1.43	0.06
Wauchula State Bank	Yes	Wauchula	663,784	3,438	2.08	18.98	4.29	11.42	18.95	30.74	254	20	66	1.61	2.15
South Central - Total/Average			1,632,783	5,834	1.12	11.22	3.97	10.47	19.08	36.03	343	73	154	1.74	1.14
Southwest															
Cape Coral-Fort Myers, FL (Metro)															
Edison National Bank	Yes	Fort Myers	327,569	657	0.84	11.02	2.97	8.04	18.77	48.70	-	4	1	1.31	0.00
FineMark National Bank & Trust	No	Fort Myers	1,673,302	3,649	0.83	11.17	2.69	7.82	14.00	9.22	362	3	-	1.06	0.00
Preferred Community Bank	No	Fort Myers	119,173	210	0.73	6.25	3.88	11.77	20.89	25.38	(35)	1	-	1.17	0.24
Sanibel Captiva Community Bank	No	Sanibel	415,838	1,610	1.63	23.53	4.54	6.89	10.78	15.53	-	2	-	0.89	0.15
Total/Average			2,535,882	6,126	1.01	12.99	3.52	8.63	16.11	24.71	327	10	1	1.05	0.04
Naples-Marco Island, FL (Metro)															
Encore Bank	No	Naples	391,634	1,046	1.08	10.34	3.79	9.72	13.65	16.24	-	-	1	1.16	0.04
First Florida Integrity Bank	No	Naples	1,423,696	2,965	0.86	10.36	3.21	8.18	11.61	14.39	75	32	8	0.96	0.05
Total/Average			1,815,330	4,011	0.97	10.35	3.50	8.95	12.63	15.32	75	32	9	1.01	0.05
Punta Gorda, FL (Metro)															
Charlotte State Bank & Trust	Yes	Port Charlotte	378,382	2,028	2.20	26.31	3.52	9.23	18.56	50.41	-	24	10	1.80	0.29
Englewood Bank & Trust	Yes	Englewood	302,816	1,488	2.04	24.38	3.83	9.05	16.88	43.56	-	7	11	1.96	0.82
Total/Average			681,198	3,516	2.12	25.35	3.68	9.14	17.72	46.99	-	31	21	1.88	0.52
Southwest - Total/Average			5,032,410	13,653	1.37	16.23	3.57	8.91	15.49	29.00	402	73	31	1.12	0.11

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				Net Income \$	ROAA (%)	ROAE (%)									NIM (%)
Southeast															
Key West, FL (Micro)															
First State Bank of the Florida Keys	Yes	Key West	916,660	3,355	1.47	17.34	3.44	8.94	15.57	25.03	245	64	308	1.27	0.11
Total/Average			916,660	3,355	1.47	17.34	3.44	8.94	15.57	25.03	245	64	308	1.27	0.11
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)															
American National Bank	No	Oakland Park	290,057	876	1.22	8.66	4.16	13.99	16.63	16.74	-	-	-	1.01	0.00
Anchor Commercial Bank	No	Juno Beach	131,049	230	0.69	7.73	3.08	9.06	13.39	26.02	(300)	420	34	0.94	2.51
Apollo Bank	No	Miami	630,292	1,556	0.98	10.42	3.84	9.36	12.47	24.97	225	-	14	1.00	1.27
BAC Florida Bank	No	Coral Gables	2,159,760	6,682	1.27	14.63	3.11	8.84	15.40	21.83	300	5	-	1.01	0.39
BankUnited, National Association	No	Miami Lakes	30,359,094	90,745	1.20	11.25	3.55	10.21	14.52	16.36	3,147	166	10,632	0.64	0.67
Bank of Belle Glade	No	Belle Glade	107,996	156	0.58	7.54	2.48	7.15	23.95	55.84	-	-	-	1.29	0.12
Banesco USA	No	Coral Gables	1,071,197	1,814	0.68	7.81	3.82	8.98	12.65	22.20	-	287	1	1.21	0.18
Biscayne Bank	No	Coconut Grove	924,688	3,320	1.46	17.76	3.59	8.42	13.32	14.27	250	10	-	1.00	0.23
City National Bank of Florida	No	Miami	10,807,297	25,813	0.98	9.75	2.96	9.66	12.26	19.66	3,572	24	439	0.29	0.26
Grove Bank & Trust	No	Miami	643,718	191	0.12	0.73	2.47	16.89	33.11	58.88	-	3	-	3.11	0.33
Continental National Bank	No	Miami	469,305	(522)	(0.44)	(5.36)	3.77	8.77	14.42	22.87	192	4	56	1.12	0.95
Desjardins Bank, National Association	No	Hallandale	199,939	244	0.47	3.26	4.17	14.51	29.63	22.77	-	1	-	1.39	0.02
Eastern National Bank	No	Miami	441,177	(158)	(0.14)	(1.47)	3.66	9.11	11.97	9.76	300	47	-	1.12	0.48
Brickell Bank	No	Miami	472,473	(296)	(0.25)	(4.39)	3.03	5.91	12.68	29.43	-	4	-	1.10	0.39
Executive National Bank	No	Miami	413,793	845	0.83	8.01	3.71	10.50	16.54	23.80	(49)	15	-	1.30	0.30
Banco Do Brasil Americas	No	Miami	627,294	344	0.23	2.14	3.29	8.80	16.55	25.63	372	-	14	1.03	0.00
Executive National Bank	No	Miami	413,793	845	0.83	8.01	3.71	10.50	16.54	23.80	(49)	15	-	1.30	0.30
First Bank of the Palm Beaches	No	West Palm Beach	162,161	190	0.49	5.17	4.24	9.40	13.94	23.78	-	1	-	0.81	0.17
First National Bank of South Miami	No	South Miami	727,504	1,716	0.96	10.25	3.59	9.70	14.45	17.20	67	-	-	1.28	0.21
FirstCity Bank of Commerce	No	Palm Beach Gardens	94,795	46	0.20	2.02	3.27	10.04	14.28	28.43	-	-	-	1.06	0.84
Flagler Bank	Yes	West Palm Beach	242,128	1,161	1.88	18.56	3.87	10.93	15.72	17.57	-	2	-	0.88	1.59
Florida Community Bank, National Association	No	Weston	11,472,812	42,532	1.58	15.47	3.12	9.65	11.06	13.45	2,076	35	43	0.57	0.24
Helm Bank USA	No	Miami	824,620	1,354	0.67	5.84	3.61	12.25	27.47	42.71	-	15	87	2.01	1.10
Home Federal Bank of Hollywood	No	Hallandale Beach	48,035	(294)	(2.50)	(14.63)	3.61	16.62	26.05	27.58	24	-	-	0.46	0.76
Intercontinental Bank	No	West Miami	164,817	157	0.40	3.14	2.51	13.12	23.05	54.82	-	-	2	0.66	0.00
Intercredit Bank, National Association	No	West Miami	363,363	607	0.67	6.72	3.52	10.38	15.23	15.61	75	6	-	1.84	1.20
International Finance Bank	No	Miami	503,635	836	0.71	7.43	3.83	8.81	12.53	18.55	41	62	-	1.23	0.23
Legacy Bank of Florida	No	Boca Raton	393,154	842	0.87	8.25	3.44	10.41	12.42	13.91	-	37	-	0.78	0.00
Marquis Bank	No	Coral Gables	581,191	1,724	1.22	13.16	3.66	9.60	11.96	17.13	223	1	-	0.91	0.41

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2018

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	8,408,141	12,623	0.60	6.29	2.74	9.36	12.42	22.47	-	920	802	1.21	0.38
Natbank, National Association	No	Hollywood	174,776	188	0.43	2.64	3.60	16.36	31.53	22.56	(16)	-	5	0.60	0.65
Ocean Bank	No	Miami	3,753,128	13,312	1.43	12.33	4.07	11.02	13.67	15.02	-	385	19	1.38	0.60
OptimumBank	No	Plantation	88,624	19	0.08	0.82	3.68	10.62	14.74	18.39	-	11	9	5.46	0.00
Pacific National Bank	No	Miami	452,570	483	0.43	3.07	3.14	14.24	20.09	25.27	105	-	-	0.72	0.43
Paradise Bank	Yes	Boca Raton	323,558	1,664	2.07	19.60	4.37	11.19	16.94	27.98	-	91	-	0.90	0.12
Plus International Bank	No	Miami	75,006	(138)	(0.72)	(3.93)	3.96	18.57	24.71	26.70	16	-	-	1.44	0.00
Professional Bank	No	Coral Gables	570,783	551	0.40	4.84	3.60	8.45	12.51	12.81	220	-	-	1.00	0.00
Sunstate Bank	No	Miami	244,695	525	0.84	8.69	3.17	9.32	13.34	33.87	-	65	-	0.89	0.70
Terrabank, N.A.	No	Miami	405,887	556	0.56	6.61	3.35	8.93	14.55	35.99	-	-	-	1.10	0.01
TotalBank	No	Miami	2,969,958	8,082	1.08	6.40	3.11	13.07	19.02	13.20	(626)	692	66	0.83	0.24
TransCapital Bank	Yes	Sunrise	207,168	958	1.88	11.33	3.55	16.58	24.29	25.40	-	2	-	1.38	1.07
U.S. Century Bank	No	Doral	1,100,854	2,029	0.76	7.13	3.32	9.19	13.02	24.19	-	408	351	1.26	0.02
Total/Average			84,516,285	224,408	0.66	6.52	3.48	10.92	17.02	24.51	10,165	3,734	12,574	0.80	0.46
Port St. Lucie, FL (Metro)															
Oculina Bank	No	Vero Beach	341,590	1,004	1.21	13.48	3.41	9.17	16.61	7.75	75	-	-	0.76	0.17
Seacoast National Bank	No	Stuart	5,907,772	18,616	1.27	10.39	3.78	9.82	13.73	11.76	1,085	504	593	0.72	0.50
Total/Average			6,249,362	19,620	1.24	11.94	3.60	9.50	15.17	9.76	1,160	504	593	0.72	0.48
Sebastian-Vero Beach, FL (Metro)															
Marine Bank & Trust Company	No	Vero Beach	257,395	294	0.47	6.01	3.61	8.13	13.85	22.37	70	7	100	1.24	0.17
Total/Average			257,395	294	0.47	6.01	3.61	8.13	13.85	22.37	70	7	100	1.24	0.17
Southeast - Total/Average			91,939,702	247,677	0.96	10.45	3.53	9.37	15.40	20.42	11,640	4,309	13,575	0.80	0.46