

Institution	Total Assets \$	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	5,321,984	3,036,384	31,036	4,841	3,553	7,542	1.02	1.03	19,457	72	13,875	41,097	17,828	1,274	14,572	53,741
North Central - Total/Average	3,400,718	1,746,455	19,414	1,907	1,565	1,542	1.11	0.73	16,418	28,457	19,991	4,810	12,121	27,650	16,695	4,612
Northeast - Total/Average	840,713	561,809	5,739	1,266	160	547	1.02	0.80	342	60	5,972	716	307	745	4,320	1,886
East Central - Total/Average	8,738,421	4,986,379	62,997	11,567	2,356	8,269	1.26	0.34	20,223	56	26,948	2,519	20,964	172	27,533	2,301
Tampa Bay - Total/Average	52,166,694	39,159,599	328,411	39,771	9,030	44,491	0.84	0.24	87,091	21,045	98,774	25,866	93,418	16,783	109,767	26,375
South Central - Total/Average	1,769,271	1,031,609	18,929	1,474	701	921	1.83	0.78	6,047	979	12,500	1,254	4,885	408	13,385	1,316
Southwest - Total/Average	5,210,319	3,591,573	38,754	1,838	1,116	466	1.08	0.16	2,843	1,104	7,108	1,107	2,331	-	6,991	2,098
Southeast - Total/Average	86,367,214	61,756,092	444,665	40,601	30,783	54,946	0.72	0.48	304,304	536,023	376,346	42,105	199,714	430,560	292,747	43,590
State Total	163,815,334	115,869,900	949,945	103,265	49,264	118,724	0.82	0.42	456,725	587,796	561,514	119,474	351,568	477,592	486,010	135,919
Northwest																
Fort Walton Beach-Crestview-Destin, FL (Metro)																
Beach Community Bank	510,423	324,949	2,826	1,578	121	935	0.87	4.15	989	61	876	20,301	1,796	501	721	32,447
FNBT Bank	455,516	177,288	4,741	(34)	491	68	2.67	0.05	2,076	8	210	32	1,956	19	236	346
First City Bank of Florida	141,403	79,527	1,837	-	190	933	2.31	17.73	8,398	-	5,256	19,811	8,539	512	5,709	20,422
PNB Community Bank	104,961	65,887	633	-	64	174	0.96	0.25	139	-	260	-	73	41	261	-
Total/Average	1,212,303	647,651	10,037	1,544	866	2,110	1.55	3.86	11,602	69	6,602	40,144	12,364	1,073	6,927	53,215
Panama City-Lynn Haven, FL (Metro)																
First National Bank Northwest Florida	177,204	66,545	1,249	-	-	-	1.88	0.11	1,737	-	197	-	-	197	-	-
Total/Average	177,204	66,545	1,249	-	-	-	1.88	0.11	1,737	-	197	-	-	197	-	-
Pensacola-Ferry Pass-Brent, FL (Metro)																
Bank of Pensacola	88,923	48,621	465	99	-	7	0.96	0.00	-	-	-	-	5	-	-	-
Warrington Bank	88,009	26,947	299	8	-	2	1.11	0.00	-	-	-	-	-	-	-	-
Bank of the South	74,748	24,937	267	6	-	-	1.07	0.00	-	-	-	-	-	-	-	-
Total/Average	251,680	100,505	1,031	113	-	9	1.03	0.00	-	-	-	-	5	-	-	-
Tallahassee, FL (Metro)																
Capital City Bank	3,080,900	1,837,348	13,905	2,027	2,639	4,971	0.76	0.18	5,019	3	4,471	953	5,257	4	4,928	526
Prime Meridian Bank	500,841	342,124	4,414	1,131	48	426	1.29	0.52	743	-	2,591	-	-	-	2,603	-
Total/Average	3,581,741	2,179,472	18,319	3,158	2,687	5,397	0.84	0.22	5,762	3	7,062	953	5,257	4	7,531	526
Other																
Peoples Bank of Graceville	99,056	42,211	400	26	-	26	0.95	0.01	356	-	14	-	202	-	114	-
Total/Average	99,056	42,211	400	26	-	26	0.95	0.01	356	-	14	-	202	-	114	-
Northwest - Total/Average	5,321,984	3,036,384	31,036	4,841	3,553	7,542	1.02	1.03	19,457	72	13,875	41,097	17,828	1,274	14,572	53,741



FLORIDA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter						
									P/D Still Accruing		Non		P/D Still Accruing		Non				
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$			
North Central																			
First Federal Bank	2,177,570	1,011,699	5,929	690	552	770	0.59	0.62	10,568	28,250	12,015	1,486	10,329	27,375	8,032	977			
Drummond Community Bank	655,274	369,738	8,304	661	376	515	2.25	0.31	896	1	1,132	909	305	69	1,092	1,246			
Columbia Bank	205,856	163,767	2,621	-	290	46	1.60	0.70	527	-	1,337	113	45	-	1,155	116			
Community State Bank	130,397	65,653	641	135	48	162	0.98	1.07	1,836	206	1,221	175	268	206	1,276	8			
Madison County Community Bank	122,409	64,924	1,055	351	22	22	1.62	0.74	359	-	525	382	220	-	1,293	364			
Lafayette State Bank	109,212	70,674	864	70	277	27	1.22	5.04	2,232	-	3,761	1,745	954	-	3,847	1,901			
North Central - Total/Average	3,400,718	1,746,455	19,414	1,907	1,565	1,542	1.11	0.73	16,418	28,457	19,991	4,810	12,121	27,650	16,695	4,612			
Northeast																			
Jacksonville, FL (Metro)																			
Florida Capital Bank, N.A.	496,400	320,643	2,670	950	160	397	0.83	1.35	342	60	5,972	716	307	745	4,320	1,886			
Intracoastal Bank	344,313	241,166	3,069	316	-	150	1.27	0.00	-	-	-	-	-	-	-	-			
Northeast - Total/Average	840,713	561,809	5,739	1,266	160	547	1.02	0.80	342	60	5,972	716	307	745	4,320	1,886			



FLORIDA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
East Central																
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																
Mainstreet Community Bank of Florida	488,367	358,396	4,869	666	140	41	1.36	0.40	335	56	1,639	334	692	123	849	549
Cogent Bank	287,319	214,770	2,801	-	202	25	1.30	0.34	39	-	965	-	262	-	991	-
Surety Bank	123,250	72,929	956	-	21	-	1.31	0.54	-	-	668	-	189	-	129	-
Total/Average	898,936	646,095	8,626	666	363	66	1.34	0.40	374	56	3,272	334	1,143	123	1,969	549
Orlando-Kissimmee, FL (Metro)																
Citizens First Bank	2,462,753	736,766	9,940	1,850	124	131	1.35	0.04	-	-	894	-	181	-	960	-
Seaside National Bank & Trust	1,874,323	1,369,634	14,868	5,054	949	5,075	1.09	0.41	6,279	-	7,672	-	5,631	-	8,590	-
Axiom Bank, National Association	672,019	519,309	4,676	803	302	1,586	0.90	0.89	6,624	-	5,090	865	5,634	-	6,539	115
United Southern Bank	549,994	316,206	6,878	-	322	12	2.18	0.82	5,998	-	4,440	69	4,599	-	3,644	356
One Florida Bank	419,239	289,977	2,909	2,447	3	10	1.00	0.13	41	-	447	89	-	-	454	109
Citizens Bank of Florida	356,958	220,686	2,857	207	98	340	1.29	0.12	302	-	415	-	1,544	-	685	-
Winter Park National Bank	351,920	200,269	2,576	750	-	-	1.29	0.00	-	-	-	-	828	-	-	-
First National Bank of Mount Dora	243,529	104,319	2,640	-	27	66	2.53	2.12	586	-	4,405	753	151	49	4,473	753
First Colony Bank of Florida	231,322	160,585	1,844	390	-	805	1.15	0.03	-	-	75	-	996	-	219	-
Commerce National Bank & Trust	119,233	88,713	1,529	(400)	5	-	1.72	0.25	-	-	-	294	-	-	-	294
Total/Average	7,281,290	4,006,464	50,717	11,101	1,830	8,025	1.27	0.35	19,830	-	23,438	2,070	19,564	49	25,564	1,627
Palm Bay-Melbourne-Titusville, FL (Metro)																
Sunrise Bank	253,024	169,988	1,535	-	-	-	0.90	0.09	19	-	238	-	257	-	-	-
Community Bank of the South	160,210	52,248	739	(200)	49	-	1.41	0.07	-	-	-	115	-	-	-	125
Florida Business Bank	144,961	111,584	1,380	-	114	178	1.24	0.00	-	-	-	-	-	-	-	-
Total/Average	558,195	333,820	3,654	(200)	163	178	1.09	0.06	19	-	238	115	257	-	-	125
East Central - Total/Average																
	8,738,421	4,986,379	62,997	11,567	2,356	8,269	1.26	0.34	20,223	56	26,948	2,519	20,964	172	27,533	2,301



FLORIDA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter				
									P/D Still Accruing		Non		P/D Still Accruing		Non		
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$	
Tampa Bay																	
Bradenton-Sarasota-Venice, FL (Metro)																	
Sabal Palm Bank	253,797	187,193	2,451	263	141	1	1.31	0.00	-	-	-	-	-	-	-	-	-
Gulfside Bank	77,978	40,091	499	476	-	-	-	-	-	-	-	-	-	-	-	-	-
Total/Average	331,775	227,284	2,950	739	141	1	1.30	0.00	-	-	-	-	-	-	-	-	-
Homosassa Springs, FL (Micro)																	
Brannen Bank	542,405	302,781	3,242	84	26	8	1.07	0.41	2,282	-	2,032	192	1,246	57	2,033	-	-
Total/Average	542,405	302,781	3,242	84	26	8	1.07	0.41	2,282	-	2,032	192	1,246	57	2,033	-	-
Lakeland-Winter Haven, FL (Metro)																	
CenterState Bank, National Association	17,136,249	11,983,874	40,652	10,585	4,357	14,057	0.34	0.24	59,590	13,833	36,849	5,092	64,366	11,976	38,979	6,558	-
Citizens Bank and Trust	685,963	397,690	3,782	296	47	213	0.95	0.42	2,325	-	1,174	1,695	553	-	1,038	2,155	-
Bank of Central Florida	571,425	386,072	3,435	375	107	348	0.89	0.02	232	-	116	-	-	-	119	-	-
Total/Average	18,393,637	12,767,636	47,869	11,256	4,511	14,618	0.37	0.24	62,147	13,833	38,139	6,787	64,919	11,976	40,136	8,713	-
Tampa-St.Petersburg-Clearwater, FL (Metro)																	
Raymond James Bank, National Association	26,468,603	21,308,579	215,773	2,979	1,218	8,239	1.01	0.15	1,226	-	38,077	2,928	1,350	231	42,591	2,562	-
Bank of Tampa	1,870,133	1,217,852	14,527	3,200	1,157	3,319	1.19	0.38	537	-	7,010	63	5,991	-	8,327	79	-
American Momentum Bank	1,741,998	1,281,125	10,874	2,473	70	2,794	0.85	1.21	9,756	4,450	5,341	15,781	13,445	1,560	7,102	14,868	-
First Home Bank	531,151	313,862	10,742	8,850	135	4,718	3.42	0.67	3,023	135	3,568	-	1,773	-	4,566	38	-
Pilot Bank	430,363	346,833	2,264	530	51	58	0.65	0.05	74	-	227	-	88	-	232	-	-
First Citrus Bank	418,324	329,833	2,516	119	21	298	0.76	0.26	883	-	1,081	-	661	350	1,159	-	-
Freedom Bank	338,925	264,461	2,974	240	35	26	1.12	0.23	38	-	769	-	-	-	830	-	-
TCM Bank, National Association	327,065	287,521	8,840	8,727	1,600	9,801	3.07	0.00	3,585	2,627	-	-	2,963	2,425	-	-	-
Central Bank	200,413	158,134	1,770	158	-	505	1.12	0.26	2,582	-	462	60	104	184	656	60	-
First National Bank of Pasco	183,789	127,941	2,312	290	53	93	1.81	0.76	115	-	1,392	-	159	-	1,544	-	-
Flagship Bank	155,041	88,513	106	106	-	-	0.12	0.00	162	-	-	-	-	-	-	-	-
Hillsboro Bank	153,489	81,120	1,026	20	1	10	1.26	0.05	137	-	81	-	39	-	25	-	-
Century Bank of Florida	79,583	56,124	626	-	11	3	1.12	0.82	544	-	595	55	680	-	566	55	-
Total/Average	32,898,877	25,861,898	274,350	27,692	4,352	29,864	1.06	0.24	22,662	7,212	58,603	18,887	27,253	4,750	67,598	17,662	-
Tampa Bay - Total/Average	52,166,694	39,159,599	328,411	39,771	9,030	44,491	0.84	0.24	87,091	21,045	98,774	25,866	93,418	16,783	109,767	26,375	-



FLORIDA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter						
									P/D Still Accruing		Non		P/D Still Accruing		Non				
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$			
South Central																			
Wauchula State Bank	724,975	455,531	8,472	1,214	323	710	1.86	1.46	1,108	979	9,356	1,222	1,779	-	9,976	1,229			
Heartland National Bank	411,250	163,281	2,399	-	71	8	1.47	0.04	346	-	163	-	54	-	111	55			
First Bank	395,367	280,920	4,400	445	80	50	1.57	0.05	3,576	-	147	32	2,613	408	271	32			
Crews Bank & Trust	164,974	78,635	2,735	-	40	145	3.48	0.91	271	-	1,505	-	430	-	1,566	-			
First National Bank of Wauchula	72,705	53,242	923	(185)	187	8	1.73	1.83	746	-	1,329	-	9	-	1,461	-			
South Central - Total/Average	1,769,271	1,031,609	18,929	1,474	701	921	1.83	0.78	6,047	979	12,500	1,254	4,885	408	13,385	1,316			
Southwest																			
Cape Coral-Fort Myers, FL (Metro)																			
FineMark National Bank & Trust	2,165,171	1,525,404	15,838	1,488	37	153	1.04	0.08	438	125	1,798	-	250	-	1,509	-			
Sanibel Captiva Community Bank	450,862	386,821	3,462	150	55	37	0.89	1.09	518	-	4,935	-	1,067	-	5,119	746			
Edison National Bank	322,229	140,602	2,026	-	6	10	1.44	0.00	-	-	-	-	-	-	-	-			
Total/Average	2,938,262	2,052,827	21,326	1,638	98	200	1.04	0.23	956	125	6,733	-	1,317	-	6,628	746			
Naples-Marco Island, FL (Metro)																			
First Florida Integrity Bank	1,575,900	1,133,600	9,751	200	104	138	0.86	0.01	297	-	218	-	-	-	203	-			
Total/Average	1,575,900	1,133,600	9,751	200	104	138	0.86	0.01	297	-	218	-	-	-	203	-			
Punta Gorda, FL (Metro)																			
Charlotte State Bank & Trust	381,717	209,110	4,325	-	881	90	2.07	0.00	1,590	-	-	-	35	-	-	45			
Englewood Bank & Trust	314,440	196,036	3,352	-	33	38	1.71	0.40	-	979	157	1,107	979	-	160	1,307			
Total/Average	696,157	405,146	7,677	-	914	128	1.89	0.18	1,590	979	157	1,107	1,014	-	160	1,352			
Southwest - Total/Average	5,210,319	3,591,573	38,754	1,838	1,116	466	1.08	0.16	2,843	1,104	7,108	1,107	2,331	-	6,991	2,098			



FLORIDA ASSET QUALITY - DECEMBER 31, 2019

Institution	Total Assets \$	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non		P/D Still Accruing		Non	
									30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
Southeast																
Key West, FL (Micro)																
First State Bank of the Florida Keys	943,132	642,326	7,227	-	1,186	1,301	1.13	0.17	1,175	230	1,602	-	1,391	185	1,248	-
Total/Average	943,132	642,326	7,227	-	1,186	1,301	1.13	0.17	1,175	230	1,602	-	1,391	185	1,248	-
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																
BankUnited, National Association	32,782,199	23,154,988	108,671	8,904	7,377	17,541	0.47	0.64	134,413	531,269	204,788	3,897	83,506	421,687	137,645	4,437
City National Bank of Florida	15,841,001	10,948,590	49,046	16,328	1,607	2,818	0.45	0.30	30,809	-	47,424	209	13,243	-	35,048	-
Amerant Bank, National Association	7,975,320	5,744,339	52,223	(3,150)	2,449	8,839	0.91	0.41	7,078	5	32,922	42	4,130	213	32,611	-
Ocean Bank	4,314,163	3,314,581	48,252	-	10,483	7,313	1.46	0.39	13,667	3	9,669	7,369	9,559	192	12,840	5,689
BAC Florida Bank	2,260,033	1,764,807	16,939	(350)	386	215	0.96	0.45	21,705	-	6,241	3,885	1,653	-	7,779	4,143
BanESCO USA	1,718,155	1,340,551	11,947	390	1,325	355	0.89	0.38	14,855	3,702	6,532	-	14,935	65	5,970	-
U.S. Century Bank	1,312,272	1,001,935	11,998	-	1,212	53	1.20	0.04	7,816	-	503	-	4,625	-	517	-
Professional Bank	1,052,466	791,716	6,549	862	2	-	0.83	0.22	2,866	-	2,279	-	609	3,174	1,556	-
First National Bank of South Miami	853,250	546,997	7,461	119	86	7	1.36	1.02	1,163	-	6,585	2,112	1,920	-	664	2,112
Helm Bank USA	841,650	534,388	10,262	-	249	260	1.92	1.04	9,601	-	8,765	-	12,297	1,245	7,807	95
International Finance Bank	780,095	611,436	6,743	1,266	24	43	1.10	0.00	5,439	-	-	-	740	-	495	-
Apollo Bank	745,331	510,659	5,753	600	3	16	1.13	0.61	2,071	103	4,310	223	1,211	1,434	4,008	-
Grove Bank & Trust	716,806	327,326	7,681	-	1	44	2.35	0.25	-	-	242	1,574	196	-	308	1,760
Banco Do Brasil Americas	665,846	480,413	4,904	803	12	811	1.02	0.73	2,291	83	-	4,890	1,925	6	-	4,890
Marquis Bank	646,038	547,646	5,078	151	65	1	0.93	0.02	1,811	-	110	-	2,143	-	110	1,708
Pacific National Bank	622,994	421,416	3,295	1,053	-	-	0.78	0.28	258	-	-	1,758	-	-	-	1,758
Executive National Bank	467,405	375,211	4,887	257	30	175	1.30	0.45	2,908	-	620	1,498	-	-	1,887	-
Legacy Bank of Florida	454,552	401,040	2,603	50	28	75	0.65	0.18	-	-	831	-	-	-	848	-
Sunstate Bank	451,808	233,067	1,837	-	568	189	0.79	0.18	4,490	-	235	574	3,820	-	241	574
Terrabank, N.A.	449,809	298,153	3,083	177	4	24	1.03	0.01	328	-	60	-	3,171	-	35	-
Intercredit Bank, National Association	362,311	306,917	5,261	355	6	18	1.71	0.79	2,723	-	2,615	232	2,671	156	2,570	404
Eastern National Bank	341,593	294,858	5,448	1,226	323	2,402	1.85	1.04	14,761	-	3,539	-	8,575	-	3,472	363
Paradise Bank	333,057	212,217	1,524	310	-	883	0.72	0.00	-	-	298	-	-	-	-	612
Flagler Bank	332,968	241,905	2,057	940	144	529	0.85	0.07	637	-	242	-	1,015	-	-	-
American National Bank	304,993	220,141	2,212	(200)	1	-	1.00	0.00	-	-	-	-	-	-	-	-
Desjardins Bank, National Association	221,124	172,304	2,309	-	4	-	1.34	0.43	2,103	-	950	-	1,809	-	1,272	-
Interamerican Bank	201,400	169,032	4,630	(379)	503	29	2.74	2.62	188	-	3,825	1,452	321	-	4,683	1,452
Natbank, National Association	193,785	148,836	906	69	-	4	0.61	0.17	1,188	-	320	-	735	59	1,096	-
First Bank of the Palm Beaches	191,667	142,187	1,095	20	7	-	0.77	0.00	778	-	-	-	-	-	218	-
Anchor Bank	136,672	112,575	868	(307)	149	7	0.77	0.06	355	222	76	-	275	-	78	-
OptimumBank	126,579	104,242	2,009	(79)	48	203	1.93	0.64	2,179	-	812	-	-	-	812	-
Bank of Belle Glade	113,416	34,623	400	-	-	-	1.16	0.00	739	-	-	-	731	136	-	-
BankFlorida	90,233	69,038	593	(192)	52	102	0.86	0.88	2,118	-	790	-	622	-	832	-
Plus International Bank	72,586	54,003	731	(61)	-	-	1.35	2.68	3,393	-	1,945	-	2,853	2,008	-	-
Home Federal Bank of Hollywood	55,975	41,283	378	184	-	-	0.92	1.00	155	-	559	-	85	-	217	-
Total/Average	78,029,552	55,673,420	399,633	29,346	27,148	42,956	0.72	0.48	294,886	535,685	347,789	29,715	179,375	430,375	265,619	29,997
Port St. Lucie, FL (Metro)																
Seacoast National Bank	7,108,356	5,198,404	35,154	10,999	2,420	10,688	0.68	0.55	8,243	108	26,955	12,390	18,864	-	25,880	13,593
Total/Average	7,108,356	5,198,404	35,154	10,999	2,420	10,688	0.68	0.55	8,243	108	26,955	12,390	18,864	-	25,880	13,593
Sebastian-Vero Beach, FL (Metro)																
Marine Bank & Trust Company	286,174	241,942	2,651	256	29	1	1.10	0.00	-	-	-	-	84	-	-	-
Total/Average	286,174	241,942	2,651	256	29	1	1.10	0.00	-	-	-	-	84	-	-	-
Southeast - Total/Average																
	86,367,214	61,756,092	444,665	40,601	30,783	54,946	0.72	0.48	304,304	536,023	376,346	42,105	199,714	430,560	292,747	43,590