

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	5,352,391	3,099,670	38,778	5,785	1,128	2,442	1.25	1.02	18,488	4,097	11,631	42,912	19,457	72	13,875	41,097			
North Central - Total/Average	3,750,627	1,820,496	21,468	2,307	174	425	1.18	0.71	14,858	28,131	20,879	5,743	16,418	28,457	19,991	4,810			
Northeast - Total/Average	882,788	529,353	5,891	1,042	22	912	1.11	0.94	2,488	-	7,585	744	342	60	5,972	716			
East Central - Total/Average	9,058,111	5,104,583	67,139	4,203	406	467	1.32	0.31	24,469	63	25,721	2,090	20,223	56	26,948	2,519			
Tampa Bay - Total/Average	59,387,709	38,742,291	545,957	159,770	3,211	8,168	1.41	0.23	87,887	4,723	120,269	15,091	77,335	16,595	93,433	10,085			
South Central - Total/Average	1,858,161	1,006,628	19,308	404	125	149	1.92	0.68	8,595	33	11,012	1,674	6,047	979	12,500	1,254			
Southwest - Total/Average	5,685,306	3,667,324	41,440	2,983	135	433	1.13	0.15	3,328	-	6,509	1,975	2,843	1,104	7,108	1,107			
Southeast - Total/Average	87,801,099	62,121,515	671,419	199,094	3,087	18,302	1.08	0.47	493,672	628,522	377,452	39,307	301,564	536,750	376,236	42,105			
State Total	173,776,192	116,091,860	1,411,400	375,588	8,288	31,298	1.22	0.40	653,785	665,569	581,058	109,536	444,229	584,073	556,063	103,693			
Northwest																			
Fort Walton Beach-Crestview-Destin, FL (Metro)																			
Beach Community Bank	493,469	340,966	3,000	149	25	-	0.88	4.17	872	390	1,978	18,586	989	61	876	20,301			
FNB Bank	464,534	183,638	4,731	(14)	12	8	2.58	0.05	718	-	183	32	2,076	8	210	32			
First City Bank of Florida	138,254	69,343	1,876	-	42	3	2.71	17.90	5,275	2,594	2,146	22,597	8,398	-	5,256	19,811			
PNB Community Bank	104,846	68,119	673	-	40	-	0.99	0.01	873	45	7	-	139	-	260	-			
Total/Average	1,201,103	662,066	10,280	135	119	11	1.55	3.79	7,738	3,029	4,314	41,215	11,602	69	6,602	40,144			
Panama City-Lynn Haven, FL (Metro)																			
First National Bank Northwest Florida	177,052	65,947	1,250	-	-	-	1.90	0.11	1,844	401	199	-	1,737	-	197	-			
Total/Average	177,052	65,947	1,250	-	-	-	1.90	0.11	1,844	401	199	-	1,737	-	197	-			
Pensacola-Ferry Pass-Brent, FL (Metro)																			
Bank of Pensacola	89,336	49,185	492	24	3	-	1.00	0.00	-	111	-	-	-	-	-	-			
Warrington Bank	93,762	25,889	299	-	-	-	1.15	0.00	-	-	-	-	-	-	-	-			
Bank of the South	73,839	25,853	267	-	-	-	1.03	0.00	-	-	-	-	-	-	-	-			
Total/Average	256,937	100,927	1,058	24	3	-	1.05	0.00	-	111	-	-	-	-	-	-			
Tallahassee, FL (Metro)																			
Capital City Bank	3,077,048	1,862,387	21,083	4,990	999	2,081	1.13	0.21	5,241	3	4,874	1,463	5,019	3	4,471	953			
Prime Meridian Bank	536,073	367,143	4,707	636	7	350	1.28	0.46	3,029	553	2,244	234	743	-	2,591	-			
Total/Average	3,613,121	2,229,530	25,790	5,626	1,006	2,431	1.16	0.24	8,270	556	7,118	1,697	5,762	3	7,062	953			
Other																			
Peoples Bank of Graceville	104,178	41,200	400	-	-	-	0.97	0.00	636	-	-	-	356	-	14	-			
Total/Average	104,178	41,200	400	-	-	-	0.97	0.00	636	-	-	-	356	-	14	-			
Northwest - Total/Average	5,352,391	3,099,670	38,778	5,785	1,128	2,442	1.25	1.02	18,488	4,097	11,631	42,912	19,457	72	13,875	41,097			

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	2,459,254	1,068,383	7,840	1,958	89	135	0.73	0.50	10,559	27,639	9,551	2,701	10,568	28,250	12,015	1,486		
Drummond Community Bank	686,674	373,069	8,375	149	30	108	2.24	0.38	1,478	188	1,916	676	896	1	1,132	909		
Columbia Bank	208,501	165,156	2,662	10	31	-	1.61	0.90	213	-	1,762	113	527	-	1,337	113		
Community State Bank	140,509	72,079	688	115	10	77	0.95	2.01	1,049	-	2,656	175	1,836	206	1,221	175		
Madison County Community Bank	128,079	67,005	1,130	75	1	1	1.69	0.88	578	-	536	333	359	-	525	382		
Lafayette State Bank	127,610	74,804	773	-	13	104	1.03	4.86	981	304	4,458	1,745	2,232	-	3,761	1,745		
North Central - Total/Average	3,750,627	1,820,496	21,468	2,307	174	425	1.18	0.71	14,858	28,131	20,879	5,743	16,418	28,457	19,991	4,810		
Northeast																		
Jacksonville, FL (Metro)																		
Florida Capital Bank, N.A.	522,252	275,020	2,664	884	22	912	0.97	1.59	1,207	-	7,585	744	342	60	5,972	716		
Intracoastal Bank	360,536	254,333	3,227	158	-	-	1.27	0.00	1,281	-	-	-	-	-	-	-		
Northeast - Total/Average	882,788	529,353	5,891	1,042	22	912	1.11	0.94	2,488	-	7,585	744	342	60	5,972	716		



FLORIDA ASSET QUALITY - MARCH 31, 2020

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 \$
East Central																
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																
Mainstreet Community Bank of Florida	510,238	370,488	5,143	260	21	7	1.39	0.36	221	63	1,488	334	335	56	1,639	334
Cogent Bank	338,071	257,798	2,853	37	14	-	1.11	0.27	188	-	909	-	39	-	965	-
Surety Bank	137,117	71,127	960	-	4	-	1.35	0.48	1,273	-	660	-	-	-	668	-
Total/Average	985,426	699,413	8,956	297	39	7	1.28	0.34	1,682	63	3,057	334	374	56	3,272	334
Orlando-Kissimmee, FL (Metro)																
Citizens First Bank	2,533,774	757,447	10,510	350	220	-	1.39	0.03	38	-	713	-	-	-	894	-
Seaside National Bank & Trust	1,846,406	1,349,950	14,872	17	24	37	1.10	0.30	8,475	-	5,125	411	6,279	-	7,672	-
Axiom Bank, National Association	689,527	499,680	6,755	2,299	52	272	1.35	1.05	5,749	-	7,066	140	6,624	-	5,090	865
United Southern Bank	568,546	315,138	7,022	150	2	8	2.23	0.76	5,141	-	4,275	69	5,998	-	4,440	69
One Florida Bank	496,858	351,585	3,531	608	14	-	1.00	0.11	-	-	449	89	41	-	447	89
Citizens Bank of Florida	355,730	227,090	2,718	-	4	143	1.20	0.07	513	-	238	-	302	-	415	-
Winter Park National Bank	418,816	211,125	2,923	347	-	-	1.38	0.00	-	-	-	-	-	-	-	-
First National Bank of Mount Dora	251,346	104,540	2,640	-	-	-	2.53	2.10	1,006	-	4,532	753	586	-	4,405	753
First Colony Bank of Florida	222,770	161,181	1,997	135	18	-	1.24	0.01	996	-	28	-	-	-	75	-
Commerce National Bank & Trust	121,630	88,045	1,529	-	-	-	1.74	0.24	-	-	-	294	-	-	-	294
Total/Average	7,505,403	4,065,781	54,497	3,906	334	460	1.34	0.32	21,918	-	22,426	1,756	19,830	-	23,438	2,070
Palm Bay-Melbourne-Titusville, FL (Metro)																
Sunrise Bank	246,216	167,859	1,535	-	-	-	0.91	0.10	869	-	238	-	19	-	238	-
Community Bank of the South	161,929	53,939	746	-	8	-	1.38	0.00	-	-	-	-	-	-	-	115
Florida Business Bank	159,137	117,591	1,405	-	25	-	1.19	0.00	-	-	-	-	-	-	-	-
Total/Average	567,282	339,389	3,686	-	33	-	1.09	0.04	869	-	238	-	19	-	238	115
East Central - Total/Average																
	9,058,111	5,104,583	67,139	4,203	406	467	1.32	0.31	24,469	63	25,721	2,090	20,223	56	26,948	2,519



FLORIDA ASSET QUALITY - MARCH 31, 2020

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	259,871	195,818	2,531	40	40	-	1.29	0.00	300	-	-	-	-	-	-	-
Gulfside Bank	97,154	56,212	700	201	-	-	1.25	0.00	-	-	-	-	-	-	-	-
Total/Average	357,025	252,030	3,231	241	40	-	1.28	0.00	300	-	-	-	-	-	-	-
Homosassa Springs, FL (Micro)																
Brannen Bank	574,563	300,656	3,243	3	-	3	1.08	0.38	2,062	-	2,192	-	2,282	-	2,032	192
Total/Average	574,563	300,656	3,243	3	-	3	1.08	0.38	2,062	-	2,192	-	2,282	-	2,032	192
Lakeland-Winter Haven, FL (Metro)																
CenterState Bank, National Association	18,590,797	12,027,165	158,730	44,914	2,163	3,607	1.32	0.48	64,312	535	79,132	9,942	59,590	13,833	36,849	5,092
Citizens Bank and Trust	738,825	410,087	3,897	155	7	47	0.95	0.36	3,090	-	969	1,695	2,325	-	1,174	1,695
Bank of Central Florida	595,981	403,967	3,753	305	13	-	0.93	0.02	230	-	101	-	232	-	116	-
Total/Average	19,925,603	12,841,219	166,380	45,374	2,183	3,654	1.30	0.46	67,632	535	80,202	11,637	62,147	13,833	38,139	6,787
Tampa-St.Petersburg-Clearwater, FL (Metro)																
Raymond James Bank, National Association	33,656,415	21,988,305	323,648	108,897	4	8	1.47	0.08	1,228	-	24,184	3,183	1,226	-	38,077	2,928
Bank of Tampa	1,981,059	1,250,949	15,345	950	256	388	1.23	0.19	1,696	-	3,762	-	537	-	7,010	63
First Home Bank	562,473	349,169	11,441	1,900	119	1,320	3.28	0.78	4,366	2	4,406	-	3,023	135	3,568	-
Pilot Bank	455,645	356,328	2,416	150	3	-	0.68	0.05	27	-	209	-	74	-	227	-
First Citrus Bank	436,725	339,042	2,579	75	-	12	0.76	0.49	263	-	2,161	-	883	-	1,081	-
Freedom Bank	338,918	259,792	3,049	75	-	-	1.17	0.22	697	-	759	-	38	-	769	-
TCM Bank, National Association	302,886	258,163	8,288	1,651	574	2,777	3.21	0.00	3,327	2,607	-	-	3,585	2,627	-	-
Central Bank	201,135	165,264	1,887	99	1	-	1.14	0.27	5,507	727	479	60	2,582	-	462	60
First National Bank of Pasco	191,567	134,103	2,320	-	13	5	1.73	0.79	104	-	1,365	156	115	-	1,392	-
Flagship Bank	163,609	112,726	461	355	-	-	0.41	0.00	77	362	-	-	162	-	-	-
Hillsboro Bank	153,725	78,336	1,026	-	1	1	1.31	0.00	273	-	-	-	137	-	81	-
Century Bank of Florida	86,361	56,209	643	-	17	-	1.14	0.70	328	490	550	55	544	-	595	55
Total/Average	38,530,518	25,348,386	373,103	114,152	988	4,511	1.47	0.11	17,893	4,188	37,875	3,454	12,906	2,762	53,262	3,106
Tampa Bay - Total/Average	59,387,709	38,742,291	545,957	159,770	3,211	8,168	1.41	0.23	87,887	4,723	120,269	15,091	77,335	16,595	93,433	10,085



FLORIDA ASSET QUALITY - MARCH 31, 2020

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	739,408	432,514	8,740	300	31	63	2.02	1.34	4,633	-	8,285	1,642	1,108	979	9,356	1,222			
First Bank	433,524	278,170	4,552	150	24	22	1.64	0.02	3,084	33	54	32	3,576	-	147	32			
Heartland National Bank	431,969	161,580	2,413	7	7	-	1.49	0.04	91	-	160	-	346	-	163	-			
Crews Bank & Trust	177,104	79,242	2,734	-	57	58	3.45	0.82	110	-	1,460	-	271	-	1,505	-			
First National Bank of Wauchula	76,156	55,122	869	(53)	6	6	1.58	1.38	677	-	1,053	-	746	-	1,329	-			
South Central - Total/Average	1,858,161	1,006,628	19,308	404	125	149	1.92	0.68	8,595	33	11,012	1,674	6,047	979	12,500	1,254			
Southwest																			
Cape Coral-Fort Myers, FL (Metro)																			
FineMark National Bank & Trust	2,460,325	1,598,829	17,028	1,183	7	-	1.07	0.05	1,972	-	1,185	-	438	125	1,798	-			
Sanibel Captiva Community Bank	481,588	407,921	3,714	250	2	-	0.91	1.05	1,017	-	5,035	-	518	-	4,935	-			
Edison National Bank	356,820	140,017	2,115	-	89	-	1.51	0.00	-	-	-	-	-	-	-	-			
Total/Average	3,298,733	2,146,767	22,857	1,433	98	-	1.06	0.19	2,989	-	6,220	-	956	125	6,733	-			
Naples-Marco Island, FL (Metro)																			
First Florida Integrity Bank	1,646,575	1,121,566	10,900	1,550	8	410	0.97	0.06	202	-	135	868	297	-	218	-			
Total/Average	1,646,575	1,121,566	10,900	1,550	8	410	0.97	0.06	202	-	135	868	297	-	218	-			
Punta Gorda, FL (Metro)																			
Charlotte State Bank & Trust	407,359	205,630	4,330	-	21	16	2.11	0.00	137	-	-	-	1,590	-	-	-			
Englewood Bank & Trust	332,639	193,361	3,353	-	8	7	1.73	0.38	-	-	154	1,107	-	979	157	1,107			
Total/Average	739,998	398,991	7,683	-	29	23	1.93	0.17	137	-	154	1,107	1,590	979	157	1,107			
Southwest - Total/Average	5,685,306	3,667,324	41,440	2,983	135	433	1.13	0.15	3,328	-	6,509	1,975	2,843	1,104	7,108	1,107			



FLORIDA ASSET QUALITY - MARCH 31, 2020

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 \$
Southeast																
Key West, FL (Micro)																
First State Bank of the Florida Keys	1,018,307	671,273	7,431	200	288	284	1.11	0.19	3,434	-	1,944	-	1,175	230	1,602	-
Total/Average	1,018,307	671,273	7,431	200	288	284	1.11	0.19	3,434	-	1,944	-	1,175	230	1,602	-
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																
BankUnited, National Association	33,512,179	23,184,278	250,579	121,865	544	7,805	1.08	0.60	229,393	623,172	198,222	3,681	134,413	531,269	204,788	3,897
City National Bank of Florida	16,241,158	11,153,077	58,786	13,100	119	3,480	0.53	0.26	50,065	-	41,913	1,096	30,809	-	47,424	209
Amerant Bank, National Association	8,092,661	5,668,327	72,948	22,000	333	1,607	1.29	0.41	10,066	16	33,371	42	7,078	5	32,922	42
Ocean Bank	4,080,681	3,333,561	50,310	3,000	514	1,456	1.51	0.39	25,188	472	8,650	7,275	13,667	3	9,669	7,369
BAC Florida Bank	2,305,321	1,791,792	17,756	800	17	-	0.99	0.65	22,227	-	14,713	230	21,705	-	6,241	3,885
Banescos USA	1,804,910	1,359,695	14,007	2,057	3	-	1.03	0.36	24,778	1,201	6,522	-	14,704	3,754	6,532	-
Professional Bank	1,671,913	1,349,829	7,394	845	-	-	0.55	0.10	8,928	-	1,662	-	2,866	-	2,279	-
U.S. Century Bank	1,334,347	985,059	13,621	1,500	195	72	1.38	0.08	11,400	1,117	1,133	-	7,816	675	503	-
Helm Bank USA	849,400	550,527	10,786	450	140	66	1.96	1.04	12,243	1,020	8,306	537	9,601	-	8,765	-
First National Bank of South Miami	807,430	555,226	8,204	746	-	3	1.48	0.81	6,345	50	6,573	-	1,163	-	6,585	2,112
International Finance Bank	774,259	629,621	6,949	206	7	7	1.10	0.36	11,833	99	2,778	-	5,439	-	-	-
Grove Bank & Trust	770,237	359,380	7,726	-	46	1	2.15	0.24	-	-	237	1,574	-	-	242	1,574
Apollo Bank	740,144	508,507	5,879	150	-	25	1.16	0.54	4,441	-	3,962	-	2,071	103	4,310	223
Pacific National Bank	661,387	425,251	3,688	393	-	-	0.87	0.24	1,053	-	-	1,586	258	-	-	1,758
Banco Do Brasil Americas	657,861	491,445	5,238	344	4	14	1.07	0.84	10,150	18	617	4,890	2,291	83	-	4,890
Executive National Bank	489,130	364,618	4,974	83	4	-	1.36	0.46	2,162	-	745	1,498	2,908	-	620	1,498
Terrabank, N.A.	479,123	286,143	3,315	278	-	46	1.16	0.06	313	-	282	-	328	-	60	-
Legacy Bank of Florida	463,047	425,863	2,638	30	5	-	0.62	0.38	268	-	1,751	-	-	-	831	-
Sunstate Bank	448,017	236,988	1,830	-	26	33	0.77	0.17	2,265	-	166	574	4,490	-	235	574
Intercredit Bank, National Association	367,518	307,992	5,150	705	1	817	1.67	0.80	7,781	-	2,692	232	2,723	-	2,615	232
Flagler Bank	339,314	260,652	2,148	90	1	-	0.82	0.07	2,071	-	242	-	637	-	242	-
Eastern National Bank	338,225	285,060	4,916	250	118	900	1.72	1.17	11,706	-	3,974	-	14,761	-	3,539	-
Paradise Bank	324,344	225,258	1,604	80	-	-	0.71	0.09	-	-	298	-	-	298	-	-
American National Bank	322,638	214,570	2,212	-	-	-	1.03	0.00	-	-	-	-	-	-	-	-
Desjardins Bank, National Association	224,990	181,002	2,309	-	-	-	1.28	0.25	1,799	-	555	-	2,103	-	950	-
Interamerican Bank	200,172	171,658	4,551	(96)	17	-	2.65	3.62	353	-	5,802	1,452	188	-	3,825	1,452
Natbank, National Association	181,508	158,946	1,017	117	-	6	0.64	0.11	1,565	-	203	-	1,188	-	320	-
Anchor Bank	145,497	119,159	871	-	3	-	0.73	0.04	707	146	65	-	355	222	76	-
OptimumBank	141,193	109,452	2,198	190	9	10	2.01	0.58	1,128	592	812	-	2,179	-	812	-
Bank of Belle Glade	109,958	31,824	400	-	-	-	1.26	0.00	634	-	-	-	739	-	-	-
BankFlorida	106,920	67,200	607	-	14	-	0.90	0.73	1,019	-	776	-	2,118	-	790	-
Plus International Bank	74,277	47,769	740	8	-	-	1.55	3.08	3,425	-	2,289	-	3,393	-	1,945	-
Home Federal Bank of Hollywood	58,266	37,651	378	-	-	-	1.00	1.06	459	-	616	-	155	-	559	-
Total/Average	79,118,025	55,877,380	575,729	169,191	2,120	16,348	1.03	0.47	465,765	627,903	349,927	24,667	292,146	536,412	347,679	29,715
Port St. Lucie, FL (Metro)																
Seacoast National Bank	7,352,580	5,317,207	85,411	29,513	672	1,670	1.61	0.55	24,348	619	25,581	14,640	8,243	108	26,955	12,390
Total/Average	7,352,580	5,317,207	85,411	29,513	672	1,670	1.61	0.55	24,348	619	25,581	14,640	8,243	108	26,955	12,390
Sebastian-Vero Beach, FL (Metro)																
Marine Bank & Trust Company	312,187	255,655	2,848	190	7	-	1.11	0.00	125	-	-	-	-	-	-	-
Total/Average	312,187	255,655	2,848	190	7	-	1.11	0.00	125	-	-	-	-	-	-	-
Southeast - Total/Average																
	87,801,099	62,121,515	671,419	199,094	3,087	18,302	1.08	0.47	493,672	628,522	377,452	39,307	301,564	536,750	376,236	42,105