

## Quarterly Florida Bank Peer Performance Report By Region

*September 30, 2016*

Nick Barbarine  
Senior Managing Partner  
561.279.7199

Jim Nuber  
Managing Director  
201.214.3414

Mike Timothy  
Director  
813.380.4401

[www.HovdeGroup.com](http://www.HovdeGroup.com)



Corporate Summary			Balance Sheet										Income Statement														Credit Quality											
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/ Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/ Assets		Efficiency Ratio		ROAA		ROAE		NPAs/ Assets		Adj. NPAs/Assets				Reserves/				NCOs/ Loans		
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank				
Southeast - Sorted By Assets within Region																																						
BankUnited, NA	Miami Lakes	2009	27,180,903	1	19.2	13	100.2	6	16.8	27	9.25	22	3.83	5	5.10	4	0.72	27	0.34	26	57.4	4	0.92	4	9.27	3	0.67	14	0.40	14	0.25	9	0.81	27	77.7	13	0.10	29
Mercantil Commercebank	Coral Gables	1979	8,457,557	2	2.6	25	87.2	21	16.8	26	9.07	24	2.59	29	3.48	31	0.53	17	0.70	8	76.2	14	0.38	21	3.97	19	0.85	16	0.85	16	0.94	22	1.36	8	108.0	12	0.37	31
City National Bank of FL	Miami	1946	7,755,844	3	30.9	4	97.1	7	40.4	10	12.02	9	3.16	22	4.03	30	0.26	4	0.37	25	48.9	2	0.88	5	6.37	9	0.49	10	0.26	10	0.23	8	0.16	31	21.6	28	-0.01	11
Sabadell United Bank	Miami	1974	5,550,075	4	5.0	24	87.8	19	18.1	24	9.55	20	3.10	23	4.22	26	0.46	13	0.44	20	56.7	3	0.85	6	7.75	6	0.34	8	0.29	8	0.43	15	1.18	15	180.2	4	0.00	14
Ocean Bank	Miami	1982	3,417,535	5	11.4	18	92.7	12	3.6	31	12.62	5	3.97	4	4.72	17	0.35	8	0.64	11	74.1	13	0.73	11	5.81	13	1.62	22	0.61	22	1.52	28	1.32	10	64.7	16	-0.06	7
TotalBank	Miami	1974	3,006,077	6	10.0	19	96.2	9	32.6	18	11.11	11	2.94	26	4.14	29	0.76	29	0.44	20	60.9	7	0.78	9	4.87	16	0.96	18	0.38	18	0.41	14	0.93	26	65.9	14	-0.01	11
BAC Florida Bank	Coral Gables	1973	1,926,128	7	13.1	17	96.9	8	32.4	19	8.15	27	2.76	28	4.22	26	0.89	31	0.61	13	58.7	5	0.73	11	9.01	4	3.36	30	1.27	30	0.86	20	1.18	15	27.7	25	0.07	27
Gibraltar Private B&T Co.	Coral Gables	1994	1,624,238	8	0.7	26	140.3	1	28.1	22	8.59	26	3.41	19	4.20	28	0.64	22	0.43	22	97.0	28	0.11	28	1.33	27	2.11	25	1.11	25	0.87	21	1.45	7	61.4	18	-0.12	5
BanESCO USA	Coral Gables	2006	969,942	9	7.3	22	87.8	18	48.4	4	9.75	16	3.71	8	4.95	8	0.51	16	0.78	5	84.9	19	0.57	14	6.07	11	1.19	20	0.81	20	1.02	25	0.98	25	62.2	17	0.00	14
U.S. Century Bank	Doral	2002	896,523	10	-2.3	29	94.9	10	33.9	16	9.88	15	3.43	18	4.34	25	0.45	12	0.58	14	96.2	26	0.15	27	1.59	26	2.91	28	1.93	28	4.27	30	1.24	13	33.7	24	-0.24	2
First State Bk of FL Keys	* Key West	1955	868,022	11	8.6	20	90.8	15	13.4	29	9.35	21	3.30	21	4.69	18	0.62	20	0.50	18	66.3	9	0.99	2	10.69	2	1.86	24	0.22	24	0.58	17	1.35	9	46.3	22	-0.18	4
Helm Bank USA	Miami	1989	764,159	12	-1.6	27	68.1	28	53.1	3	12.51	7	3.62	11	5.08	5	0.09	1	0.63	12	88.1	22	0.47	17	3.79	20	2.23	26	0.68	26	0.78	19	2.21	4	57.6	20	-0.06	7
Biscayne Bank	Coconut Grove	2005	747,189	13	20.5	11	100.7	4	33.9	17	8.03	28	3.74	7	4.90	10	0.75	28	0.31	27	44.2	1	1.29	1	15.45	1	0.16	5	0.16	5	0.15	6	1.01	23	546.5	2	0.02	21
Coconut Grove Bank	Miami	1926	661,527	14	-6.6	31	42.0	31	30.1	21	15.83	2	2.35	30	4.56	20	0.28	5	1.75	2	65.1	8	0.85	6	5.43	14	0.85	16	0.39	16	0.36	13	3.28	2	133.6	9	-0.11	6
First NB of South Miami	South Miami	1952	647,455	15	35.1	3	71.1	27	44.1	6	7.93	29	3.04	24	4.87	12	0.31	7	0.52	17	76.2	15	0.38	21	4.69	17	0.49	10	0.49	10	0.08	4	1.19	14	144.7	8	-0.03	9
Apollo Bank	Miami	2001	556,216	16	25.5	8	87.5	20	44.0	8	9.74	17	4.06	1	4.95	8	0.35	8	0.45	19	70.1	11	0.74	10	7.31	8	0.44	9	0.44	9	0.36	12	0.78	29	133.1	10	0.01	18
Brickell Bank	Miami	1973	503,502	17	7.4	21	91.2	14	43.4	9	5.90	31	2.81	27	4.58	19	0.65	24	0.80	4	137.7	31	-1.30	31	-20.32	31	2.77	27	1.74	27	1.13	26	1.11	18	27.7	26	0.01	18
Continental National Bank	Miami	1974	485,108	18	19.9	12	58.5	29	5.4	30	7.91	30	3.40	20	5.47	2	0.35	8	0.67	10	78.2	17	0.52	15	6.27	10	0.33	7	0.32	7	0.43	16	1.02	22	165.7	5	0.06	26
Banco Do Brasil Americas	Miami	1986	466,277	19	65.4	1	83.9	24	39.9	11	9.74	17	3.00	25	4.54	21	0.61	19	3.69	1	97.0	27	-0.03	29	-0.24	29	0.23	6	0.23	6	0.29	11	1.15	17	347.6	3	0.02	21
Pacific National Bank	Miami	1982	462,631	20	15.0	15	90.1	16	15.6	28	12.41	8	3.53	16	5.07	6	0.64	22	0.09	31	68.2	10	0.95	3	7.70	7	0.63	13	0.63	13	0.70	18	0.37	30	40.4	23	0.02	21
Marquis Bank	Coral Gables	2007	408,188	21	26.8	6	100.2	5	31.2	20	9.16	23	3.55	14	4.90	10	0.70	26	0.23	29	60.0	6	0.80	8	8.51	5	0.58	12	0.00	12	0.21	7	0.99	24	146.9	7	0.00	14
Eastern National Bank	Miami	1969	404,791	22	-3.1	30	103.2	3	26.8	23	10.39	13	3.71	8	4.39	22	0.57	18	0.53	16	85.7	21	0.34	24	3.32	23	0.73	15	0.26	15	0.15	5	1.32	10	153.7	6	0.07	27
Executive National Bank	Miami	1972	391,027	23	13.2	16	87.1	22	47.1	5	10.23	14	3.62	11	4.39	22	0.24	3	0.72	6	79.5	18	0.51	16	5.34	15	1.66	23	0.71	23	0.29	10	1.31	12	59.8	19	-0.03	9
Professional Bank	Coral Gables	2008	371,638	24	26.4	7	92.3	13	37.2	12	8.77	25	3.60	13	4.87	12	0.63	21	0.42	23	77.4	16	0.39	20	4.4	18	0.13	4	0.00	4	0.00	1	1.08	19	683.6	1	0.00	14
International Finance Bk	Miami	1982	354,483	25	27.5	5	93.8	11	54.2	2	11.95	10	4.06	1	5.18	3	0.28	5	0.29	28	92.6	24	0.25	25	2.03	25	3.05	29	1.07	29	2.12	29	2.40	3	64.8	15	0.03	24
Intercredit Bank, NA	Miami	1984	348,610	26	23.7	9	103.6	2	35.1	14	10.54	12	3.55	14	4.76	14	0.69	25	0.39	24	85.5	20	0.62	13	6.00	12	1.13	19	0.93	19	1.28	27	1.62	6	117.2	11	0.01	18
Terrabank, N.A.	Miami	1985	339,629	27	5.4	23	84.4	23	36.8	13	9.71	19	3.68	10	4.73	15	0.47	14	0.57	15	91.1	23	0.36	23	3.69	21	0.04	3	0.03	3	0.03	3	1.08	19	NM	NM	-0.01	11
Interamerican Bank	Miami	1976	206,819	28	-2.0	28	89.6	17	44.1	7	12.58	6	3.77	6	4.96	7	0.38	11	0.71	7	93.9	25	0.40	19	3.24	24	11.50	31	7.90	31	10.49	31	3.32	1	22.3	27	-0.19	3
Sunstate Bank	Miami	1999	161,913	29	21.1	10	79.4	25	68.4	1	14.59	3	3.48	17	4.73	15	0.18	2	0.86	3	103.9	29	0.19	26	1.31	28	1.52	21	0.95	21	0.99	24	1.06	21	47.0	21	-0.66	1
Intercontinental Bank	West Miami	2002	143,263	30	19.0	14	49.4	30	34.2	15	13.77	4	2.27	31	4.39	22	0.50	15	0.70	8	74.1	12	0.45	18	3.53	22	0.00	1	0.00	1	0.00	2	0.81	27	NA	NA	0.03	24
Plus International Bank	Miami	2001	88,371	31	45.6	2	74.7	26	17.4	25	16.54	1	3.99	3	6.47	1	0.78	30	0.19	30	114.4	30	-0.17	30	-1.13	30	0.00	1	0.00	1	0.96	23	1.73	5	NA	NA	0.28	30
Southeast Median			556,216		13.2		90.1		33.9		9.75		3.53		4.73		0.51		0.53		77.4		0.51		4.87		0.85		0.44		0.43		1.18		65.3		0.00	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial



Corporate Summary			Balance Sheet										Income Statement												Credit Quality													
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/Assets		Efficiency Ratio		ROAA		ROAE		NPAs/Assets	Adj. NPAs/Assets				Reserves/				NCOs/Loans			
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)		Rank	YTD	Rank	2015Y	Rank	Loans	Rank	NPAs	Rank	(%)	Rank	
Gold Coast - Sorted By Assets within Region																																						
Florida Community Bank	Weston	2010	8,387,105	1	28.0	6	90.7	12	12.2	22	9.50	16	3.52	18	4.41	21	0.70	14	0.42	9	44.1	1	1.27	2	12.01	2	0.51	7	0.51	11	0.81	11	0.57	22	84.1	8	-0.03	7
Seacoast National Bank	Stuart	1926	4,513,754	2	37.2	1	79.4	17	33.3	12	9.21	18	3.83	10	4.65	17	0.17	2	0.92	4	75.0	12	0.64	9	5.64	10	1.10	14	0.69	13	0.70	9	0.81	17	45.8	13	-0.11	4
Stonegate Bank	Pompano Bch	2005	2,937,147	3	31.2	4	92.0	11	34.7	11	9.84	14	3.88	8	4.78	14	0.46	11	0.32	13	53.2	3	1.04	6	8.85	6	0.76	10	0.47	10	0.34	8	0.82	16	83.5	10	-0.03	7
Harbor Community Bank	Fort Pierce	1960	1,785,472	4	4.3	18	68.9	22	31.5	13	10.45	12	3.75	11	5.45	3	0.34	5	0.67	6	74.6	11	0.46	14	3.74	17	2.01	17	1.84	20	1.45	15	0.45	23	11.2	20	0.14	19
Landmark Bank, NA	Ft Lauderdale	1998	462,975	5	11.6	9	90.4	13	41.8	7	11.56	8	4.00	5	5.36	5	0.75	18	0.17	19	60.7	6	0.51	11	3.86	15	2.39	20	1.30	19	2.58	20	1.94	3	60.2	12	0.39	21
Floridian Community Bk	Davie	2003	384,963	6	9.2	11	114.0	1	26.9	14	11.18	9	3.86	9	5.15	9	0.72	16	0.25	15	71.5	10	0.23	22	2.08	22	0.90	11	0.83	14	1.78	16	0.89	14	83.9	9	1.06	23
Palm Beach Cmnty Bk	* West Palm Bch	2008	332,861	7	6.8	14	100.3	6	21.4	18	11.83	6	4.26	2	5.34	6	0.73	17	0.09	22	57.1	5	1.13	4	9.57	4	0.10	5	0.00	2	0.07	3	0.71	20	184.1	3	0.00	11
Legacy Bank of Florida	Boca Raton	2006	322,367	8	18.9	7	92.4	9	49.2	4	10.94	10	3.53	17	4.62	19	0.62	13	0.12	20	75.7	13	0.56	10	4.94	12	0.91	12	0.38	8	2.12	17	1.12	11	97.4	6	0.11	18
Paradise Bank	* Boca Raton	2005	306,053	9	5.2	17	87.4	14	53.4	3	11.74	7	4.12	3	5.30	8	0.28	4	1.21	2	66.0	9	1.18	3	10.60	3	0.09	4	0.09	7	0.10	4	1.03	12	823.7	1	-0.10	5
Oculina Bank	Fort Pierce	2004	283,004	10	28.5	5	102.3	4	26.5	15	9.18	19	3.34	20	4.32	22	0.83	21	0.94	3	64.5	8	0.84	8	9.11	5	0.64	9	0.60	12	1.18	13	0.72	18	98.4	5	0.00	11
American National Bank	Oakland Park	1985	277,563	11	7.6	13	95.7	7	36.7	9	13.41	5	3.91	7	4.75	15	0.34	5	0.27	14	56.6	4	1.01	7	7.79	7	0.00	1	0.00	3	0.71	10	1.00	13	NA	NA	0.05	17
Flagler Bank	* West Palm Bch	2000	225,761	12	15.3	8	72.0	21	21.2	19	9.89	13	4.05	4	6.17	1	0.70	14	0.33	11	46.0	2	1.48	1	15.57	1	2.25	19	1.12	15	1.10	12	1.58	5	43.3	15	-0.22	3
Desjardins Bank, NA	Hallandale	1992	214,619	13	3.9	19	104.2	3	89.0	1	13.58	4	3.60	15	4.30	23	0.11	1	0.89	5	89.6	19	0.29	19	2.19	20	0.05	3	0.05	6	0.32	7	1.32	7	NM	NM	-0.01	9
Marine Bank & Trust Co.	Vero Beach	1997	203,007	14	5.9	15	87.1	16	34.7	10	9.14	20	3.66	13	4.51	20	0.43	9	0.46	7	81.1	15	0.47	13	5.13	11	0.36	6	0.00	1	0.00	1	1.31	8	284.6	2	0.24	20
TransCapital Bank	* Sunrise	1999	182,478	15	10.3	10	87.3	15	9.7	23	16.33	1	3.49	19	5.33	7	0.94	22	0.18	18	61.3	7	1.10	5	6.72	8	11.02	23	5.30	23	5.91	22	1.88	4	12.4	19	0.04	16
Natbank, NA	Hollywood	1994	175,037	16	8.7	12	113.0	2	69.5	2	15.19	2	3.64	14	4.74	16	0.43	9	0.43	8	86.7	18	0.34	18	2.16	21	1.14	15	1.14	16	1.32	14	0.62	21	44.9	14	0.00	11
First Bk of Palm Beaches	West Palm Bch	2006	147,976	17	5.2	16	78.8	18	48.2	5	9.77	15	4.37	1	4.97	11	0.38	7	0.21	16	83.1	16	0.36	16	3.54	18	0.60	8	0.40	9	0.28	6	1.19	9	128.0	4	-0.01	9
OptimumBank	Plantation	2000	121,537	18	1.0	22	93.6	8	15.7	21	7.71	23	3.32	21	5.08	10	0.78	19	0.03	23	92.7	22	0.29	19	3.83	16	4.05	22	3.22	21	6.47	23	4.88	1	84.7	7	-2.97	1
Anchor Commercial Bank	Juno Beach	2005	110,031	19	2.9	20	75.3	19	41.5	8	10.80	11	3.72	12	5.41	4	0.38	7	0.10	21	89.7	21	0.44	15	4.11	14	2.11	18	1.21	17	2.29	18	1.18	10	37.5	17	-0.04	6
Mackinac Savings Bank	* Boynton Beach	1994	109,508	20	37.1	2	73.4	20	19.6	20	8.71	21	2.78	22	4.88	13	0.52	12	1.85	1	89.6	19	0.49	12	5.80	9	0.02	2	0.02	4	0.17	5	0.72	18	NM	NM	-0.32	2
Bank of Belle Glade	Belle Glade	1963	97,635	21	-10.0	23	31.5	23	46.1	6	8.55	22	2.25	23	4.65	17	0.20	3	0.42	9	77.6	14	0.35	17	4.24	13	1.06	13	0.03	5	0.04	2	1.43	6	38.8	16	0.00	11
FirstCity Bk of Commerce	Palm Bch Grdns	2007	83,004	22	35.0	3	102.3	4	23.0	17	9.26	17	3.57	16	4.90	12	0.80	20	0.33	11	86.6	17	0.29	19	3.02	19	1.98	16	1.28	18	2.31	19	0.83	15	34.2	18	0.69	22
Home Fed Bk of Hollywood	Hallandale Bch	1998	40,941	23	2.4	21	92.1	10	23.5	16	14.79	3	3.95	6	5.91	2	0.94	22	0.20	17	176.8	23	-2.72	23	-19.31	23	3.31	21	3.31	22	5.40	21	3.15	2	62.6	11	0.00	11
Gold Coast Median			225,761		8.7		90.7		33.3		10.45		3.72		4.90		0.52		0.33		75.0		0.49		4.94		0.91		0.60		1.10		1.03		73.1		0.00	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial



Corporate Summary			Balance Sheet										Income Statement												Credit Quality													
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/Assets		Efficiency Ratio		ROAA		ROAE		NPAs/Assets		Adj. NPAs/Assets				Reserves/Loans				NCOs/Loans		
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank				
Southwest - Sorted By Assets within Region																																						
FineMark National B&T	Fort Myers	2007	1,309,997	1	19.7	2	87.0	6	14.0	18	9.09	9	2.93	16	3.85	18	0.47	11	1.08	3	69.0	9	0.70	9	7.84	10	0.46	6	0.28	5	0.37	5	1.16	13	175.8	4	-0.02	6
First Florida Integrity Bk	Naples	2007	1,226,894	2	15.9	7	90.9	3	17.6	16	8.29	15	2.99	15	4.02	17	0.46	10	0.26	17	72.2	10	0.49	14	5.65	14	0.24	3	0.14	4	0.27	3	1.02	15	317.1	1	0.04	13
Wauchula State Bank	* Wauchula	1929	647,090	3	8.4	12	82.3	10	22.1	15	11.84	5	4.44	1	5.51	3	0.40	7	0.47	12	48.8	1	1.53	1	13.60	4	3.75	15	2.25	16	2.36	15	1.78	6	33.5	15	0.13	16
Encore Bank, NA	Naples	2007	381,977	4	17.8	6	87.2	5	43.0	6	8.60	14	3.32	13	4.58	13	0.52	14	0.27	16	76.2	12	0.43	15	4.37	16	0.44	5	0.44	9	0.76	7	1.13	14	189.7	2	-0.01	8
Heartland National Bank	Sebring	1999	334,410	5	-3.0	17	51.7	18	43.1	5	9.79	7	3.22	14	5.22	6	0.20	5	0.41	14	64.7	6	0.65	10	6.90	11	1.66	11	1.37	14	1.03	12	1.93	5	53.5	11	-0.15	2
Charlotte State B&T	* Port Charlotte	1987	332,751	6	18.2	5	61.3	16	31.0	12	8.98	10	3.48	11	4.91	10	0.11	3	1.61	2	60.8	5	1.32	4	14.84	3	1.78	12	0.37	6	1.72	13	2.15	3	67.0	8	0.00	10
Sanibel Captiva Cmnty Bk	Sanibel	2003	328,255	7	23.3	1	101.3	1	41.6	9	7.54	17	4.39	2	5.35	4	0.48	12	0.62	8	52.1	2	1.41	2	17.08	2	0.54	7	0.10	3	0.76	8	0.95	16	152.0	5	-0.04	4
First Bank	Clewiston	1922	309,501	8	7.1	13	78.4	12	50.3	2	8.77	12	4.16	4	5.31	5	0.29	6	0.88	4	73.9	11	0.78	8	9.12	8	2.57	14	0.43	8	0.34	4	1.54	8	42.5	13	0.08	15
Gateway Bank of SW FL	Sarasota	2008	298,242	9	19.4	3	81.4	11	34.3	10	8.98	10	3.57	9	4.57	14	0.58	16	0.57	10	66.4	7	0.86	7	9.32	7	0.00	1	0.00	1	0.00	1	0.95	16	NA	NA	0.00	10
Edison National Bank	* Fort Myers	1997	278,684	10	11.0	11	57.8	17	58.4	1	8.26	16	2.68	18	4.29	16	0.05	1	0.42	13	80.6	14	0.39	17	4.83	15	0.38	4	0.38	7	0.37	6	1.34	10	181.6	3	-0.05	3
Englewood Bank & Trust	* Englewood	1988	259,142	11	19.2	4	67.2	14	43.5	4	8.76	13	3.57	9	4.96	9	0.09	2	0.79	5	59.9	4	1.11	5	12.82	5	2.11	13	0.98	12	0.97	11	2.09	4	60.6	10	0.05	14
Insignia Bank	Sarasota	2006	257,157	12	12.7	10	88.1	4	29.5	13	9.26	8	3.44	12	4.61	12	0.53	15	0.66	7	76.4	13	0.56	13	5.92	13	0.78	8	0.78	10	0.93	9	1.19	12	115.2	6	-0.02	6
Bank of Commerce	Sarasota	2000	195,729	13	-8.6	18	86.9	7	22.1	14	3.58	18	2.80	17	4.53	15	0.82	18	0.34	15	113.6	18	0.59	12	19.95	1	9.52	18	5.48	18	6.55	18	1.71	7	12.2	16	-0.81	1
1st Manatee Bank	Parrish	2007	154,894	14	13.0	9	92.5	2	17.5	17	13.51	1	4.04	5	5.19	7	0.78	17	0.59	9	81.2	15	0.60	11	6.14	12	1.15	10	1.15	13	1.82	14	0.93	18	64.8	9	0.02	12
Sabal Palm Bank	Sarasota	2006	137,546	15	15.1	8	85.3	8	42.1	7	12.29	2	3.65	8	4.97	8	0.42	9	0.18	18	82.8	16	0.40	16	3.39	17	0.00	1	0.00	1	0.00	1	1.41	9	NA	NA	-0.03	5
First State Bk of Arcadia	* Arcadia	1973	136,847	16	6.2	14	66.0	15	44.4	3	12.14	3	4.01	6	5.84	2	0.19	4	0.68	6	68.8	8	0.95	6	8.03	9	4.11	16	1.94	15	3.23	16	3.82	1	52.7	12	0.79	18
Preferred Community Bk	Fort Myers	2007	107,065	17	-2.6	16	84.7	9	41.9	8	12.03	4	4.00	7	4.80	11	0.41	8	2.01	1	57.8	3	1.33	3	11.55	6	0.88	9	0.88	11	0.94	10	1.31	11	105.9	7	-0.01	8
First NB of Wauchula	* Wauchula	1960	71,104	18	6.1	15	70.2	13	33.9	11	11.66	6	4.33	3	6.55	1	0.51	13	0.52	11	90.8	17	0.27	18	2.39	18	4.27	17	3.77	17	3.92	17	2.50	2	35.3	14	0.18	17
Southwest Median			288,463		12.8		83.5		38.0		9.04		3.57		4.94		0.44		0.58		70.6		0.68		7.94		1.02		0.61		0.94		1.38		65.9		-0.01	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial



Corporate Summary			Balance Sheet										Income Statement												Credit Quality													
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/Assets		Efficiency Ratio		ROAA		ROAE		NPAs/Assets	Adj. NPAs/Assets				Reserves/				NCOs/Loans			
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	YTD		Rank	2015Y	Rank	Loans	Rank	NPAs	Rank	Loans	Rank			
West Central - Sorted By Assets within Region																																						
CenterState Bank of Florida	Winter Haven	1992	5,005,472	1	36.0	2	81.3	17	34.7	15	8.71	16	4.25	2	5.26	6	0.19	4	1.26	3	72.1	13	0.79	9	7.26	12	0.77	10	0.57	12	0.65	10	0.77	21	65.9	15	-0.02	4
USAmeriBank	Clearwater	2007	4,037,702	2	14.2	11	96.6	3	25.1	20	8.79	15	3.58	15	4.32	21	0.52	12	0.42	11	50.3	2	1.15	3	12.59	3	1.25	15	0.83	14	0.81	12	1.17	10	75.6	14	-0.01	8
Bank of Tampa	Tampa	1973	1,515,892	3	15.2	9	67.9	20	43.3	7	8.25	21	3.43	19	4.06	22	0.05	1	0.70	5	66.0	8	0.95	5	11.44	5	0.80	12	0.46	10	0.77	11	1.23	8	95.5	13	0.07	20
HomeBanc NA	Tampa	2007	1,006,223	4	5.1	20	93.1	5	14.4	23	7.98	22	2.63	23	4.06	22	0.94	21	0.49	8	61.1	6	0.70	12	8.62	8	0.11	1	0.04	3	0.06	2	0.55	23	367.9	3	0.01	11
Platinum Bank	* Brandon	1997	583,892	5	5.7	18	91.4	8	40.2	10	9.15	14	3.79	9	5.11	7	0.62	18	0.12	23	66.1	9	0.78	10	8.30	9	0.50	8	0.50	11	0.83	13	1.12	11	173.4	9	0.02	15
Sunshine Bank	Plant City	1954	563,345	6	28.0	4	90.1	10	34.1	16	12.06	6	3.65	13	4.79	14	0.32	10	0.60	6	89.7	23	0.22	23	1.65	23	0.36	6	0.18	6	0.16	4	0.71	22	142.2	10	0.01	11
Citizens Bank and Trust	* Lake Wales	1920	518,082	7	14.7	10	77.6	18	38.7	12	8.70	17	3.55	16	4.47	18	0.17	3	1.07	4	78.8	16	0.66	13	7.59	11	1.62	17	1.33	18	1.83	19	1.12	11	46.3	18	0.04	18
Brannen Bank	* Inverness	1926	471,536	8	5.6	19	56.7	22	42.0	9	7.78	23	3.25	22	4.68	17	0.15	2	0.48	9	62.3	7	0.89	6	11.48	4	1.85	18	1.05	15	1.03	15	1.05	14	29.6	20	0.09	21
Bank of Central Florida	Lakeland	2007	424,995	9	3.6	21	72.7	19	55.1	2	8.42	19	3.49	18	4.42	19	0.25	5	0.22	19	59.6	5	0.86	8	10.09	7	0.26	5	0.11	4	0.12	3	0.96	20	243.0	6	0.01	11
GulfShore Bank	Tampa	2007	331,179	10	21.2	6	90.5	9	55.4	1	10.75	8	3.39	20	4.39	20	0.55	14	0.31	13	72.4	14	0.47	15	4.17	16	0.63	9	0.63	13	0.64	9	1.10	13	120.2	12	0.01	11
First Citrus Bank	Tampa	1999	305,821	11	8.3	14	95.2	4	31.3	18	8.50	18	3.91	5	4.95	9	0.53	13	0.19	20	78.1	15	0.47	15	5.25	15	2.63	21	1.82	21	1.64	17	0.97	18	28.6	21	0.06	19
Jefferson Bank of Florida	Oldsmar	2007	279,244	12	20.2	7	86.2	14	45.0	5	9.81	12	3.51	17	4.74	16	0.28	8	0.29	16	69.7	11	0.66	13	6.64	13	0.13	2	0.13	5	0.17	5	1.00	17	574.0	1	0.00	9
Pilot Bank	Tampa	1987	237,697	13	9.6	13	88.0	11	25.8	19	11.22	7	3.59	14	4.93	10	0.69	20	0.38	12	87.5	19	0.30	20	2.71	21	2.47	19	1.30	17	2.12	21	0.97	18	28.1	22	-0.02	4
NorthStar Bank	Tampa	2007	217,194	14	13.8	12	87.1	12	32.7	17	10.08	10	3.91	5	4.81	13	0.58	16	0.28	17	85.5	18	0.30	20	3.00	19	0.41	7	0.20	7	0.52	8	1.29	7	196.8	7	0.02	15
Freedom Bank	St Petersburg	2005	179,272	15	28.1	3	92.1	7	50.8	3	9.60	13	4.05	4	4.75	15	0.50	11	0.57	7	71.5	12	0.89	6	10.25	6	0.18	3	0.00	2	0.44	7	1.20	9	537.9	2	-0.58	2
Patriot Bank	Trinity	2004	144,596	16	17.2	8	97.8	2	35.8	13	12.93	3	3.77	11	4.99	8	0.58	16	0.17	21	67.9	10	0.72	11	6.04	14	1.34	16	1.34	19	1.53	16	1.01	16	62.4	16	0.03	17
First National Bk of Pasco	Dade City	1986	139,546	17	-3.0	23	61.3	21	42.6	8	12.07	5	3.82	8	5.55	3	0.31	9	0.30	15	89.6	22	0.35	18	2.96	20	1.15	14	1.14	16	1.84	20	2.96	2	132.5	11	0.33	23
First Home Bank	Seminole	1999	132,763	18	74.3	1	105.8	1	38.8	11	10.04	11	4.56	1	5.65	2	0.55	14	10.42	1	47.4	1	3.48	1	36.11	1	0.79	11	0.29	8	0.36	6	3.19	1	362.0	4	-0.14	3
Hillsboro Bank	Plant City	1998	131,370	19	22.7	5	54.0	23	35.0	14	13.49	2	3.72	12	5.28	5	0.27	7	0.24	18	53.9	3	1.08	4	7.90	10	0.23	4	0.00	1	0.00	1	1.33	6	269.3	5	0.00	9
Central Bank	Tampa	2007	125,889	20	7.1	16	86.2	13	14.6	22	10.34	9	3.27	21	4.84	12	1.11	22	3.00	2	55.6	4	1.69	2	16.17	2	0.90	13	0.38	9	0.99	14	2.21	3	180.7	8	-0.97	1
Flagship Community Bank	Clearwater	2006	105,684	21	6.2	17	92.6	6	21.9	21	12.57	4	3.90	7	5.36	4	0.64	19	0.31	13	84.3	17	0.39	17	3.18	18	2.77	22	1.38	20	1.79	18	1.04	15	30.2	19	-0.02	4
Century Bank of Florida	* Tampa	2000	75,918	22	7.2	15	83.5	15	49.2	4	8.28	20	4.16	3	5.86	1	1.12	23	0.47	10	88.4	21	0.31	19	3.66	17	4.58	23	2.79	23	3.14	23	1.40	5	19.0	23	0.27	22
Nature Coast Bank	Hernando	2005	57,281	23	-2.9	22	83.2	16	43.5	6	13.98	1	3.78	10	4.90	11	0.26	6	0.14	22	88.3	20	0.26	22	2.02	22	2.51	20	2.48	22	2.81	22	2.06	4	58.7	17	-0.02	4
West Central Median			279,244		13.8		87.1		38.7		9.81		3.72		4.84		0.52		0.38		71.5		0.70		7.26		0.80		0.57		0.81		1.12		120.2		0.01	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial



Corporate Summary			Balance Sheet										Income Statement												Credit Quality													
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/Assets		Efficiency Ratio		ROAA		ROAE		NPAs/Assets		Adj. NPAs/Assets				Reserves/Loans				NCOs/Loans		
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	YTD	Rank	2015Y	Rank	Loans	Rank	NPAs	Rank	(%)	Rank		
East Central - Sorted By Assets within Region																																						
Citizens First Bank	The Villages	1991	1,994,701	1	25.8	3	22.6	19	20.5	15	9.06	15	2.49	19	4.13	18	0.09	1	0.28	12	41.6	1	1.05	5	11.89	2	0.78	8	0.04	2	0.18	3	1.78	11	42.1	13	-0.05	6
Seaside National B&T	Orlando	2006	1,483,337	2	14.6	7	87.2	4	21.2	14	7.83	18	3.15	15	4.01	19	0.48	12	0.66	6	65.8	4	0.65	8	7.71	5	0.64	6	0.62	9	0.90	12	1.07	19	92.9	6	0.13	14
Axiom Bank	Maitland	1962	634,242	3	-15.2	18	104.3	1	13.2	17	15.22	3	3.21	14	4.88	15	1.13	18	1.01	4	82.6	15	0.46	14	3.21	16	3.48	14	0.79	12	0.74	8	1.97	10	43.1	12	0.40	18
United Southern Bank	Umatilla	1937	492,698	4	8.9	10	62.5	15	12.3	18	9.09	14	3.36	13	4.96	13	0.18	2	0.74	5	75.7	8	0.61	10	6.53	7	2.52	12	1.90	15	2.38	16	2.37	5	52.9	11	-0.10	5
First Green Bank	Mount Dora	2009	491,385	5	25.4	4	87.9	3	29.0	10	10.78	8	4.24	2	5.11	10	0.63	15	0.43	8	79.9	13	0.47	13	3.88	14	0.08	1	0.08	3	0.39	5	1.14	18	NM	NM	0.05	12
Florida Bk of Commerce	Orlando	2005	318,970	6	8.8	11	82.4	7	57.8	1	9.70	11	4.07	3	5.24	6	0.22	5	0.29	11	75.8	9	0.62	9	5.86	9	0.39	4	0.39	6	0.53	6	1.20	17	220.5	3	0.07	13
Mainstreet Community Bk	* Deland	2003	316,988	7	27.4	2	76.1	10	49.4	3	8.78	16	3.82	8	5.05	11	0.28	6	0.62	7	80.8	14	0.48	12	5.19	12	1.44	10	0.72	11	0.78	9	1.38	16	66.2	10	-0.01	7
Gateway Bank of Florida	Daytona Bch	2006	301,311	8	32.9	1	60.0	16	25.7	11	9.68	12	3.15	15	4.77	16	0.56	13	0.07	17	69.1	6	0.66	7	6.43	8	0.20	2	0.08	4	0.14	2	2.04	9	492.5	1	-1.17	1
Citizens Bank of Florida	Oviedo	1946	256,957	9	3.5	14	79.1	9	53.7	2	9.36	13	3.88	6	4.91	14	0.28	6	0.38	9	79.7	11	0.49	11	5.17	13	1.47	11	0.69	10	0.90	11	1.57	12	75.1	8	0.00	8
First NB of Mount Dora	Mount Dora	1925	222,742	10	-5.4	17	55.3	17	33.2	8	15.11	4	3.73	10	5.02	12	0.21	3	2.15	2	70.5	7	1.07	4	7.03	6	3.56	15	3.49	17	3.05	17	3.11	2	34.7	14	0.21	15
First Colony Bk of Florida	* Maitland	2008	202,542	11	9.6	9	74.0	11	21.9	13	10.22	9	3.87	7	5.16	8	0.21	3	0.10	15	53.1	2	1.23	3	11.80	3	0.65	7	0.02	1	0.04	1	1.50	13	152.8	5	0.00	8
Fidelity Bank of Florida	Merritt Island	1990	177,767	12	5.0	13	85.4	6	8.1	19	17.74	2	3.57	11	6.62	1	1.36	19	-0.18	19	139.1	19	-0.72	19	-4.98	18	10.91	19	2.22	16	2.01	15	2.96	3	19.0	17	0.73	19
Sunrise Bank	Cocoa Beach	2005	154,251	13	22.5	5	85.6	5	32.4	9	18.69	1	3.56	12	5.37	4	0.56	13	0.09	16	84.2	16	0.35	16	2.24	17	0.23	3	0.23	5	0.32	4	1.45	15	425.1	2	0.00	8
Cmnty Bank of the South	Merritt Island	1999	135,518	14	21.3	6	40.6	18	43.3	4	9.83	10	2.55	18	5.84	3	0.37	9	0.25	13	79.8	12	0.35	16	3.60	15	0.84	9	0.56	8	0.90	10	2.21	6	89.8	7	-0.14	4
Florida Business Bank	Melbourne	2000	111,062	15	9.6	8	81.3	8	34.5	6	15.08	5	4.02	4	5.19	7	0.40	10	0.13	14	66.3	5	0.87	6	5.70	10	0.62	5	0.41	7	0.64	7	1.50	13	166.8	4	0.21	15
Pinnacle Bank	Orange City	1999	107,455	16	-22.7	19	63.2	14	16.2	16	2.43	19	2.63	17	4.64	17	0.88	17	0.05	18	127.0	18	-0.69	18	-32.49	19	8.24	17	7.88	19	7.81	19	4.37	1	31.9	15	0.26	17
Friends Bank	New Smyrna Bch	2000	103,777	17	-2.6	16	69.6	12	33.3	7	7.95	17	3.76	9	5.29	5	0.35	8	0.30	10	88.7	17	0.41	15	5.34	11	8.70	18	4.54	18	6.79	18	2.08	8	15.3	18	-0.26	3
Surety Bank	* Deland	1926	93,003	18	-1.7	15	65.3	13	23.6	12	14.17	6	4.40	1	6.17	2	0.75	16	1.36	3	63.1	3	1.28	2	9.40	4	6.10	16	0.91	13	1.31	13	2.20	7	20.2	16	0.02	11
Commerce National B&T	* Winter Park	2003	90,456	19	8.7	12	92.0	2	42.3	5	12.82	7	3.99	5	5.12	9	0.47	11	3.71	1	79.6	10	1.84	1	15.33	1	2.76	13	1.85	14	1.90	14	2.61	4	74.8	9	-0.66	2
East Central Median			222,742		8.9		76.1		29.0		9.83		3.73		5.11		0.40		0.30		79.6		0.61		5.70		1.44		0.69		0.90		1.97		70.5		0.00	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial



Corporate Summary			Balance Sheet										Income Statement												Credit Quality													
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/ Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/ Assets		Efficiency Ratio		ROAA		ROAE		NPAs/ Assets	Adj. NPAs/Assets				Reserves/				NCOs/ Loans			
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)		Rank	YTD	Rank	2015Y	Rank	Loans	Rank	NPAs	Rank	(%)	Rank	
Northeast - Sorted By Assets within Region																																						
EverBank	Jacksonville	1998	28,693,152	1	13.0	7	131.8	1	10.6	14	7.38	13	2.88	14	3.84	14	0.99	14	0.45	10	70.8	7	0.48	9	6.09	9	0.80	5	0.75	7	2.53	12	0.35	14	39.4	6	0.08	9
First Federal Bk of Florida	Lake City	1962	1,223,573	2	30.8	2	75.0	9	15.2	13	12.99	2	3.72	6	5.12	6	0.22	3	2.56	3	67.0	5	1.23	2	9.82	3	1.03	7	0.55	5	0.72	5	0.69	13	37.7	8	0.07	8
Atlantic Coast Bank	Jacksonville	1939	936,267	3	24.3	4	126.1	3	17.4	12	8.83	10	3.09	13	4.35	12	0.97	13	0.86	8	73.9	8	0.69	8	7.60	6	2.86	11	1.46	11	0.87	7	1.04	9	30.4	9	0.03	6
Community B&T of FL	Ocala	1998	679,937	4	1.6	13	43.6	14	31.0	9	8.70	11	3.23	12	4.84	8	0.29	4	0.68	9	67.7	6	0.77	7	8.69	5	0.51	3	0.26	2	0.46	2	1.59	4	123.5	2	-0.08	2
CBC National Bank	Fernandina Bch	1999	612,730	5	41.4	1	129.1	2	25.9	11	10.47	5	4.00	3	4.72	9	0.70	11	13.21	1	86.0	9	1.43	1	13.39	1	2.09	9	1.86	13	1.85	11	0.91	11	38.4	7	0.22	11
Drummond Community Bk	* Chiefland	1990	443,538	6	25.1	3	62.6	12	60.3	3	13.52	1	4.87	1	6.33	2	0.14	2	1.07	6	66.2	4	1.05	3	7.51	7	0.73	4	0.63	6	0.84	6	2.75	1	188.4	1	0.30	12
FirstAtlantic Bank	Jacksonville	1999	435,255	7	4.7	12	87.8	5	42.7	6	12.65	3	4.07	2	5.36	4	0.39	8	0.31	11	66.0	3	0.86	5	6.57	8	0.48	2	0.35	3	0.63	3	0.70	12	105.7	3	0.04	7
Florida Capital Bank, N.A.	Jacksonville	1985	341,615	8	9.6	9	111.1	4	28.1	10	8.84	9	3.25	11	4.64	10	0.84	12	6.26	2	95.7	12	0.40	10	4.72	10	2.56	10	1.79	12	2.95	13	0.95	10	28.4	10	-0.02	4
Intracoastal Bank	* Palm Coast	2008	294,041	9	23.8	5	63.2	11	34.6	8	9.11	7	3.66	8	5.42	3	0.47	9	0.15	14	56.2	1	0.99	4	10.88	2	0.00	1	0.00	1	0.00	1	1.21	7	NA	NA	0.00	5
Gateway Bank of C FL	Ocala	2007	276,500	10	8.5	10	84.1	6	43.3	5	8.66	12	3.71	7	4.54	11	0.34	6	0.25	13	62.5	2	0.84	6	9.79	4	0.80	5	0.49	4	0.66	4	1.20	8	103.0	4	0.10	10
Columbia Bank	Lake City	1912	199,363	11	12.7	8	76.6	8	36.7	7	11.35	4	3.46	9	4.87	7	0.61	10	0.31	11	97.9	13	-0.03	13	-0.27	13	5.85	12	1.40	10	1.62	9	1.95	2	22.5	11	-0.54	1
Community State Bank	* Starke	1957	90,864	12	20.3	6	48.5	13	69.1	2	9.41	6	3.95	4	6.91	1	0.11	1	1.15	5	89.4	11	0.35	12	3.41	12	1.34	8	0.93	8	1.32	8	1.26	6	41.1	5	0.47	13
Peoples State Bank	Lake City	1999	79,646	13	7.4	11	79.1	7	76.6	1	9.07	8	3.92	5	5.31	5	0.38	7	0.87	7	89.4	10	0.40	10	4.42	11	7.13	13	1.39	9	1.72	10	1.69	3	16.8	12	-0.04	3
Lafayette State Bank	Mayo	1946	76,739	14	-9.4	14	73.6	10	53.6	4	3.81	14	3.45	10	4.32	13	0.29	4	2.34	4	110.2	14	-0.93	14	-24.15	14	21.62	14	21.62	14	17.67	14	1.55	5	5.1	13	5.19	14
Northeast Median			388,435		12.8		77.9		35.6		9.09		3.69		4.86		0.39		0.87		72.3		0.73		7.04		1.19		0.84		1.10		1.21		38.4		0.06	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial





Corporate Summary			Balance Sheet										Income Statement												Credit Quality													
Institution	City	Year Est.	Total Assets	YTD Loan Growth		Loans/Deposits		Transaction Deps/Total		Tang Equity Ratio		Net Int Margin		Yield on Loans		Cost of Funds		Nonint Inc/Assets		Efficiency Ratio		ROAA		ROAE		NPAs/Assets		Adj. NPAs/Assets				Reserves/Loans				NCOs/Loans		
			(\$000)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	YTD	Rank	2015Y	Rank	Loans	Rank	NPAs	Rank	Loans	Rank		
Panhandle - Sorted By Assets within Region																																						
Capital City Bank	Tallahassee	1895	2,731,451	1	5.7	11	67.3	10	35.2	10	9.21	13	3.27	10	4.72	13	0.07	1	1.74	2	86.1	11	0.39	10	3.29	10	2.06	13	0.78	10	1.07	11	0.88	18	24.4	11	0.05	12
Beach Community Bank	Ft Walton Bch	2001	531,033	2	-9.7	19	71.8	7	16.3	17	3.63	18	2.58	16	4.17	19	0.94	18	1.38	3	110.8	18	-0.35	19	-9.19	19	33.55	19	31.49	19	32.61	19	0.98	17	1.9	16	0.07	14
Farmers & Merchants Bk	* Monticello	1907	462,970	3	15.7	4	78.0	5	32.3	13	9.49	12	3.75	6	4.87	11	0.21	5	0.68	9	71.6	6	0.75	5	7.87	3	2.20	14	1.38	15	0.82	9	1.18	12	34.8	10	0.04	10
FNBT.Com Bank	* Ft Walton Bch	1956	403,023	4	1.9	15	35.3	17	10.9	19	11.71	9	2.86	15	7.76	1	0.25	7	1.86	1	77.6	8	0.67	6	5.63	8	1.07	9	0.17	5	0.94	10	3.54	1	96.3	5	0.00	3
First Florida Bank	Destin	2006	380,988	5	9.5	7	52.3	13	34.1	12	10.22	11	3.45	9	5.83	4	0.62	16	0.81	7	63.4	3	0.94	2	8.68	2	0.63	5	0.16	4	0.16	5	1.72	5	126.8	3	0.03	9
Summit Bank, NA	Panama City	2008	362,087	6	4.6	12	67.8	8	62.6	1	12.12	8	3.59	8	5.10	9	0.27	8	0.92	6	64.9	4	0.92	3	7.75	4	0.96	8	0.96	11	1.19	13	1.48	6	87.4	7	-0.03	2
Prime Meridian Bank	Tallahassee	2008	290,077	7	25.6	2	87.0	4	38.8	9	8.85	14	3.84	5	4.71	14	0.33	10	0.52	11	62.6	2	0.89	4	9.67	1	0.40	4	0.40	7	0.06	4	1.25	9	246.6	1	0.01	6
Citizens State Bank	* Perry	1958	267,252	8	3.6	14	87.8	3	15.2	18	8.71	15	5.30	1	7.52	2	1.04	19	0.27	17	71.3	5	0.56	7	6.55	6	0.85	7	0.61	8	0.73	8	1.16	14	106.8	4	0.88	19
First City Bank of Florida	Ft Walton Bch	1948	205,563	9	-7.8	18	67.6	9	41.2	8	2.65	19	3.17	11	4.38	18	0.39	14	0.70	8	106.8	17	-0.22	17	-8.62	18	21.04	18	15.86	18	15.44	18	2.28	4	6.8	15	0.41	18
Sunshine Community Bank	Tallahassee	1952	167,214	10	11.7	6	88.7	2	22.9	16	12.45	6	4.11	4	5.08	10	0.28	9	1.11	5	96.7	13	0.03	14	0.26	14	2.89	16	1.26	13	1.39	14	0.72	19	18.5	13	0.16	16
Gulf Coast Community Bk	Pensacola	2003	135,417	11	6.2	9	77.3	6	43.7	6	4.27	17	4.44	3	5.53	5	0.33	10	1.16	4	103.7	15	-0.10	15	-2.24	17	15.98	17	14.47	17	15.31	17	3.18	2	13.3	14	0.01	6
First National Bk NW FL	* Panama City	1984	121,998	12	-5.4	16	57.2	11	58.9	2	13.05	5	3.11	12	5.23	8	0.36	12	0.21	19	82.9	10	0.37	11	2.71	11	1.31	11	1.31	14	0.55	7	2.34	3	88.7	6	0.00	3
Madison County Cmnty Bk	Madison	1999	117,354	13	4.1	13	50.3	14	32.1	14	8.71	15	3.11	12	5.44	6	0.36	12	0.49	12	77.4	7	0.52	8	5.96	7	1.50	12	1.11	12	1.88	16	1.23	10	37.3	8	0.20	17
Peoples National Bank	Niceville	1986	105,395	14	12.5	5	54.0	12	44.6	5	10.84	10	3.73	7	6.32	3	0.22	6	0.40	14	97.1	14	0.25	12	2.32	12	2.66	15	1.41	16	1.84	15	1.29	7	23.2	12	-0.30	1
Peoples Bk of Graceville	* Graceville	1974	91,350	15	6.2	10	42.1	15	34.9	11	13.93	3	2.95	14	4.82	12	0.50	15	0.47	13	54.2	1	1.06	1	7.36	5	1.17	10	0.28	6	0.41	6	1.14	16	35.2	9	0.10	15
Warrington Bank	Pensacola	1953	85,829	16	-5.8	17	33.8	18	53.2	3	18.01	1	2.17	17	4.52	16	0.11	2	0.38	15	91.2	12	0.12	13	0.68	13	0.00	1	0.00	1	0.00	1	1.28	8	NA	NA	0.00	3
Bank of Pensacola	Pensacola	1973	84,167	17	23.6	3	35.7	16	52.5	4	13.27	4	2.17	17	4.46	17	0.13	4	0.59	10	106.6	16	-0.15	16	-0.96	15	0.00	1	0.00	1	0.00	1	1.16	14	NA	NA	0.02	8
Bank of the South	Pensacola	1964	83,595	18	8.6	8	23.7	19	43.0	7	17.37	2	1.85	19	4.68	15	0.11	2	0.36	16	117.4	19	-0.24	18	-1.25	16	0.00	1	0.00	1	0.00	1	1.19	11	NA	NA	0.06	13
One South Bank	* Chipley	2008	47,981	19	26.8	1	109.2	1	30.5	15	12.29	7	4.57	2	5.39	7	0.63	17	0.26	18	78.2	9	0.47	9	3.51	9	0.72	6	0.72	9	1.11	12	1.18	12	136.8	2	0.04	10
Panhandle Median			167,214		6.2		67.3		35.2		10.84		3.27		5.08		0.33		0.59		82.9		0.39		3.29		1.17		0.78		0.94		1.23		36.3		0.04	

(1) Bank-level data YTD 09/30/16, (2) YTD Loan Growth is annualized, (3) NIM and Efficiency Ratio - Fully Taxable Equivalent, (4) ROAA and ROAE adjusted for S-Corps, (5) NPAs = NPLs + OREO + TDRs - loans acquired thru the FDIC, (6) Adj NPAs = NPAs - performing TDRs, (7) \* Indicates an S-Corp, (8) Source: SNL Financial

State of Florida Median	309,501	9.6	85.4	34.5	9.79	3.60	4.90	0.46	0.47	75.8	0.56	5.80	0.96	0.63	0.83	1.20	65.9	0.01
-------------------------	---------	-----	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------

Report Disclaimer

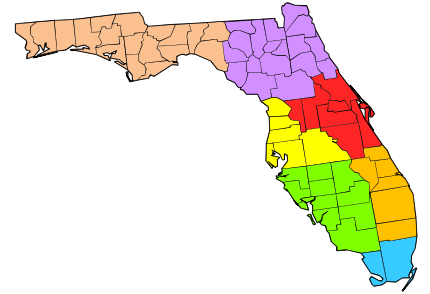
Hovde Group, LLC (“Hovde”), is a FINRA/SIPC member. The information and statistical data contained herein have been obtained from sources that Hovde believes are reliable, but Hovde makes no representation or warranty as to the accuracy or completeness of any such information or data and expressly disclaims any and all liability relating to or resulting from your use of these materials. The information and data contained herein are current only as of the date(s) indicated, and Hovde has no intention, obligation, or duty to update these materials after such date(s). These materials do not constitute an offer to sell or the solicitation of an offer to buy any securities, and Hovde is not soliciting any action based on this material. Hovde may be a market-maker in the securities of certain of the companies listed herein, and Hovde may in the past, or in the future, have provided investment banking services to certain of the companies listed herein. Hovde and its respective officers, directors, employees, and affiliates may at any time hold a long or short position in any of these securities and may from time-to-time purchase or sell such securities. This material was prepared by Hovde’s Investment Banking department and is intended solely for the use of Hovde’s investment banking clients and other institutional investors and is not intended for retail investors. It is not the product of any research department, is not a research report, and should not be construed as such. This material may not be distributed without Hovde’s prior written consent.

Please direct requests or comments to Nick Barbarine, Senior Managing Partner, at nbarbarine@hovdegroup.com





## State of Florida ROAA & YTD Loan Growth Rankings





Top-40 Florida Banks Ranked By ROAA

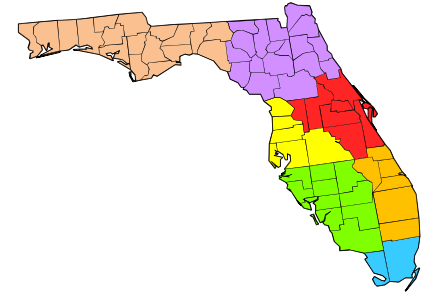
Institution	City	ROAA		ROAE		Net Int Margin		Efficiency Ratio		Adj NPAs/ Assets		YTD Loan Growth	
		(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank
First Home Bank	Seminole	3.48	1	36.11	1	4.56	2	47.4	5	0.29	16	74.3	1
Commerce National B&T	Winter Park	1.84	2	15.33	6	3.99	14	79.6	39	1.85	35	8.7	26
Central Bank	Tampa	1.69	3	16.17	3	3.27	36	55.6	14	0.38	18	7.1	30
Wauchula State Bank	Wauchula	1.53	4	13.60	8	4.44	3	48.8	6	2.25	38	8.4	28
Flagler Bank	West Palm Bch	1.48	5	15.57	4	4.05	8	46.0	4	1.12	34	15.3	18
CBC National Bank	Fernandina Bch	1.43	6	13.39	9	4.00	12	86.0	40	1.86	36	41.4	2
Sanibel Captiva Cmnty Bk	Sanibel	1.41	7	17.08	2	4.39	5	52.1	9	0.10	9	23.3	12
Preferred Community Bk	Fort Myers	1.33	8	11.55	15	4.00	12	57.8	19	0.88	29	-2.6	39
Charlotte State B&T	Port Charlotte	1.32	9	14.84	7	3.48	32	60.8	22	0.37	17	18.2	17
Biscayne Bank	Coconut Grove	1.29	10	15.45	5	3.74	20	44.2	3	0.16	12	20.5	14
Surety Bank	Deland	1.28	11	9.40	26	4.40	4	63.1	26	0.91	30	-1.7	38
Florida Community Bank	Weston	1.27	12	12.01	12	3.52	29	44.1	2	0.51	24	28.0	7
First Colony Bk of Florida	Maitland	1.23	13	11.80	14	3.87	17	53.1	10	0.02	6	9.6	24
First Federal Bk of Florida	Lake City	1.23	13	9.82	23	3.72	22	67.0	34	0.55	25	30.8	5
Paradise Bank	Boca Raton	1.18	15	10.60	20	4.12	7	66.0	29	0.09	8	5.2	35
USAmeriBank	Clearwater	1.15	16	12.59	11	3.58	26	50.3	8	0.83	28	14.2	21
Palm Beach Cmnty Bk	West Palm Bch	1.13	17	9.57	25	4.26	6	57.1	17	0.00	1	6.8	31
Englewood Bank & Trust	Englewood	1.11	18	12.82	10	3.57	27	59.9	21	0.98	32	19.2	16
TransCapital Bank	Sunrise	1.10	19	6.72	38	3.49	30	61.3	23	5.30	40	10.3	22
Hillsboro Bank	Plant City	1.08	20	7.90	31	3.72	22	53.9	12	0.00	4	22.7	13
First NB of Mount Dora	Mount Dora	1.07	21	7.03	37	3.73	21	70.5	37	3.49	39	-5.4	40
Peoples Bk of Graceville	Graceville	1.06	22	7.36	36	2.95	39	54.2	13	0.28	15	6.2	33
Citizens First Bank	The Villages	1.05	23	11.89	13	2.49	40	41.6	1	0.04	7	25.8	8
Drummond Community Bk	Chiefland	1.05	23	7.51	35	4.87	1	66.2	31	0.63	27	25.1	10
Stonegate Bank	Pompano Bch	1.04	25	8.85	28	3.88	16	53.2	11	0.47	23	31.2	3
American National Bank	Oakland Park	1.01	26	7.79	32	3.91	15	56.6	16	0.00	2	7.6	29
First State Bk of FL Keys	Key West	0.99	27	10.69	19	3.30	35	66.3	33	0.22	13	8.6	27
Intracoastal Bank	Palm Coast	0.99	27	10.88	18	3.66	24	56.2	15	0.00	2	23.8	11
First State Bk of Arcadia	Arcadia	0.95	29	8.03	30	4.01	11	68.8	36	1.94	37	6.2	32
Bank of Tampa	Tampa	0.95	29	11.44	17	3.43	34	66.0	29	0.46	22	15.2	19
Pacific National Bank	Miami	0.95	29	7.70	34	3.53	28	68.2	35	0.63	26	15.0	20
First Florida Bank	Destin	0.94	32	8.68	29	3.45	33	63.4	27	0.16	11	9.5	25
BankUnited, NA	Miami Lakes	0.92	33	9.27	27	3.83	19	57.4	18	0.40	20	19.2	15
Summit Bank, NA	Panama City	0.92	33	7.75	33	3.59	25	64.9	28	0.96	31	4.6	36
Freedom Bank	St Petersburg	0.89	35	10.25	21	4.05	8	71.5	38	0.00	5	28.1	6
Brannen Bank	Inverness	0.89	35	11.48	16	3.25	37	62.3	24	1.05	33	5.6	34
Prime Meridian Bank	Tallahassee	0.89	35	9.67	24	3.84	18	62.6	25	0.40	19	25.6	9
City National Bank of FL	Miami	0.88	38	6.37	39	3.16	38	48.9	7	0.26	14	30.9	4
Florida Business Bank	Melbourne	0.87	39	5.70	40	4.02	10	66.3	32	0.41	21	9.6	23
Bank of Central Florida	Lakeland	0.86	40	10.09	22	3.49	30	59.6	20	0.11	10	3.6	37

Top-40 Florida Banks Ranked By YTD Loan Growth

Institution	City	YTD Loan Growth		ROAA		ROAE		Net Int Margin		Efficiency Ratio		Adj NPAs/ Assets	
		(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank	(%)	Rank
First Home Bank	Seminole	74.3	1	3.48	1	36.11	1	4.56	3	47.4	4	0.29	19
Banco Do Brasil Americas	Miami	65.4	2	-0.03	38	-0.24	38	3.00	36	97.0	37	0.23	16
Plus International Bank	Miami	45.6	3	-0.17	40	-1.13	40	3.99	11	114.4	40	0.00	1
CBC National Bank	Fernandina Bch	41.4	4	1.43	2	13.39	4	4.00	10	86.0	31	1.86	40
Seacoast National Bank	Stuart	37.2	5	0.64	22	5.64	24	3.83	15	75.0	22	0.69	31
Mackinac Savings Bank	Boynton Beach	37.1	6	0.49	24	5.80	23	2.78	37	89.6	34	0.02	8
CenterState Bank of Florida	Winter Haven	36.0	7	0.79	17	7.26	18	4.25	5	72.1	19	0.57	27
First NB of South Miami	South Miami	35.1	8	0.38	30	4.69	26	3.04	35	76.2	23	0.49	23
FirstCity Bk of Commerce	Palm Bch Grdns	35.0	9	0.29	34	3.02	33	3.57	23	86.6	32	1.28	38
Gateway Bank of Florida	Daytona Bch	32.9	10	0.66	20	6.43	20	3.15	33	69.1	15	0.08	11
Stonegate Bank	Pompano Bch	31.2	11	1.04	10	8.85	12	3.88	13	53.2	7	0.47	22
City National Bank of FL	Miami	30.9	12	0.88	14	6.37	21	3.16	32	48.9	5	0.26	18
First Federal Bk of Florida	Lake City	30.8	13	1.23	6	9.82	9	3.72	18	67.0	14	0.55	25
Oculina Bank	Fort Pierce	28.5	14	0.84	15	9.11	11	3.34	31	64.5	12	0.60	28
Freedom Bank	St Petersburg	28.1	15	0.89	12	10.25	8	4.05	9	71.5	18	0.00	6
Sunshine Bank	Plant City	28.0	16	0.22	36	1.65	36	3.65	21	89.7	35	0.18	15
Florida Community Bank	Weston	28.0	17	1.27	5	12.01	5	3.52	27	44.1	2	0.51	24
International Finance Bk	Miami	27.5	18	0.25	35	2.03	35	4.06	7	92.6	36	1.07	37
Mainstreet Community Bk	Deland	27.4	19	0.48	25	5.19	25	3.82	16	80.8	28	0.72	32
Marquis Bank	Coral Gables	26.8	20	0.80	16	8.51	13	3.55	25	60.0	10	0.00	4
One South Bank	Chiepley	26.8	21	0.47	26	3.51	31	4.57	2	78.2	25	0.72	33
Professional Bank	Coral Gables	26.4	22	0.39	29	4.37	27	3.60	22	77.4	24	0.00	7
Citizens First Bank	The Villages	25.8	23	1.05	8	11.89	6	2.49	39	41.6	1	0.04	9
Prime Meridian Bank	Tallahassee	25.6	24	0.89	12	9.67	10	3.84	14	62.6	11	0.40	20
Apollo Bank	Miami	25.5	25	0.74	18	7.31	17	4.06	7	70.1	17	0.44	21
First Green Bank	Mount Dora	25.4	26	0.47	26	3.88	29	4.24	6	79.9	27	0.08	10
Drummond Community Bk	Chiefland	25.1	27	1.05	8	7.51	16	4.87	1	66.2	13	0.63	30
Atlantic Coast Bank	Jacksonville	24.3	28	0.69	19	7.60	15	3.09	34	73.9	21	1.46	39
Intracoastal Bank	Palm Coast	23.8	29	0.99	11	10.88	7	3.66	20	56.2	9	0.00	1
Intercredit Bank, NA	Miami	23.7	30	0.62	23	6.00	22	3.55	25	85.5	30	0.93	35
Bank of Pensacola	Pensacola	23.6	31	-0.15	39	-0.96	39	2.17	40	106.6	39	0.00	1
Sanibel Captiva Cmnty Bk	Sanibel	23.3	32	1.41	3	17.08	2	4.39	4	52.1	6	0.10	12
Hillsboro Bank	Plant City	22.7	33	1.08	7	7.90	14	3.72	18	53.9	8	0.00	5
Sunrise Bank	Cocoa Beach	22.5	34	0.35	31	2.24	34	3.56	24	84.2	29	0.23	17
Cmnty Bank of the South	Merritt Island	21.3	35	0.35	31	3.60	30	2.55	38	79.8	26	0.56	26
GulfShore Bank	Tampa	21.2	36	0.47	26	4.17	28	3.39	30	72.4	20	0.63	29
Sunstate Bank	Miami	21.1	37	0.19	37	1.31	37	3.48	29	103.9	38	0.95	36
Biscayne Bank	Coconut Grove	20.5	38	1.29	4	15.45	3	3.74	17	44.2	3	0.16	14
Community State Bank	Starke	20.3	39	0.35	31	3.41	32	3.95	12	89.4	33	0.93	34
Jefferson Bank of Florida	Oldsmar	20.2	40	0.66	20	6.64	19	3.51	28	69.7	16	0.13	13



## Quarterly Florida Bank Performance Trends

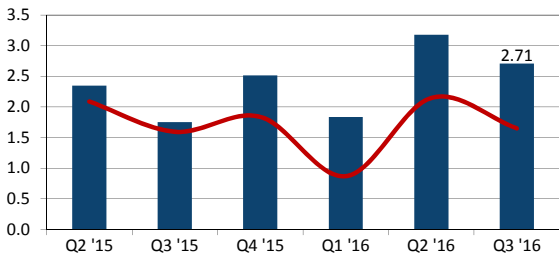




Quarterly Florida Bank Performance Trends

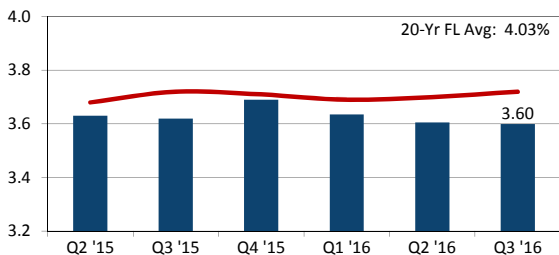
Balance Sheet

Total Loan Growth (%)

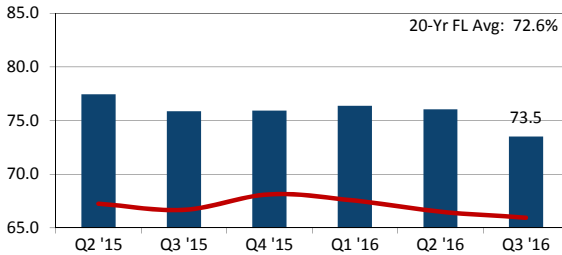


Income Statement

Net Interest Margin (%)

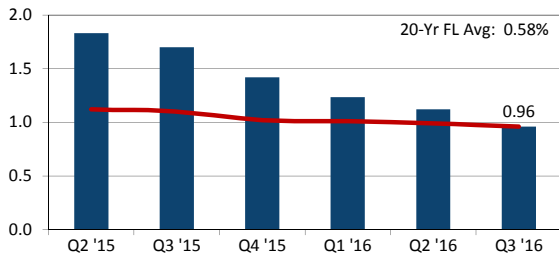


Efficiency Ratio (%)

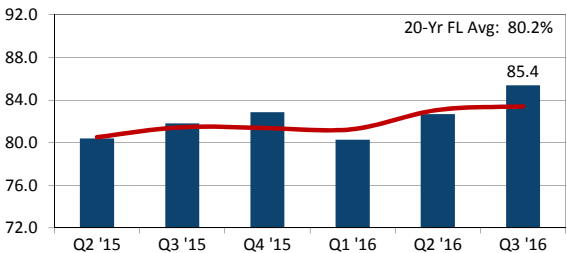


Credit Quality

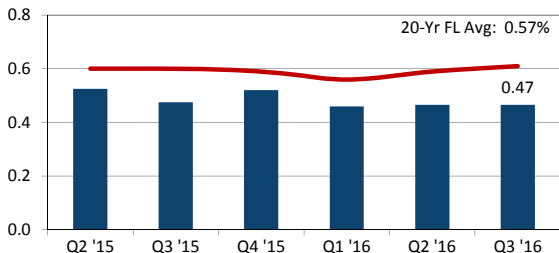
NPAs/Assets (%)



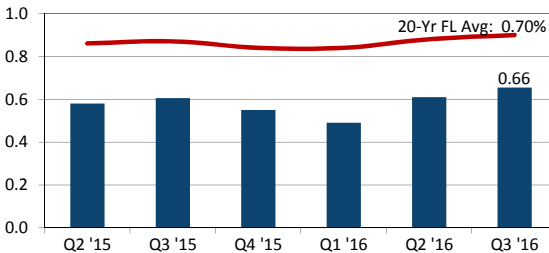
Loan/Deposit Ratio (%)



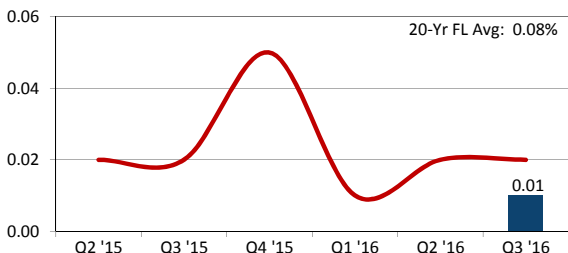
Noninterest Income/Assets (%)



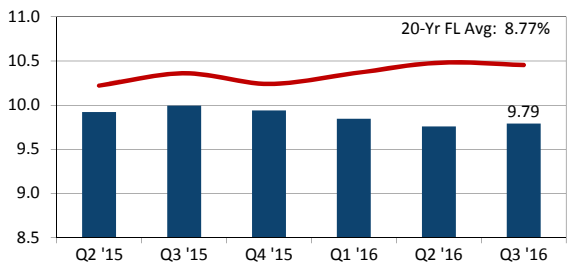
ROAA (%)



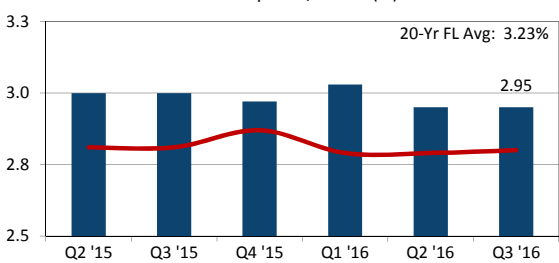
NCOs/Loans (%)



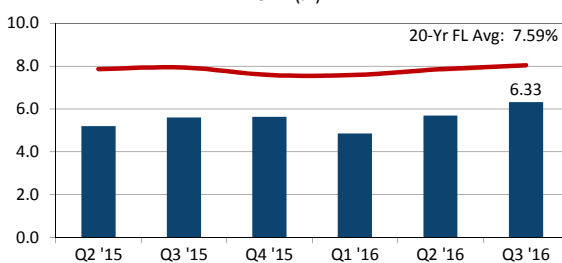
Tangible Equity Ratio (%)



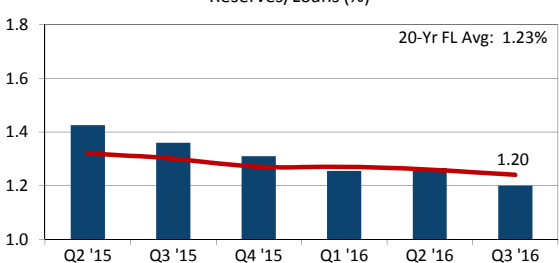
Noninterest Expense/Assets (%)



ROAE (%)



Reserves/Loans (%)



All Florida-Based Banks

Nationwide Banks (Assets \$100M - \$10B)

(1) 20-Year Florida Average reflects data from 1996 to 2015

## Hovde Group Overview

### PROVEN TRACK RECORD OF SUCCESS

Hovde Group has an investment banking arm focused exclusively on the financial services industry. The firm is results-oriented and committed to providing superior service to its clients. Since being founded in 1987, the firm has been a financial advisor in more than 300 merger and acquisition transactions for an aggregate deal value of over \$25 billion. In addition, we have advised on approximately \$15 billion in branch transactions.



**Steve Hovde**  
President & CEO



**Nick Barbarine**  
Sr. Managing Partner

### KNOWLEDGE & EXPERTISE

Hovde Group's partners and associates have broad financial, legal, securities and regulatory backgrounds. The firm is comprised of former Wall Street investment bankers, and professionals with corporate, SEC, FDIC and bank regulatory and accounting experience.

### CORE COMPETENCY

Hovde Group specializes in providing a variety of financial advisory & investment banking services to community banks:

#### Investment Banking

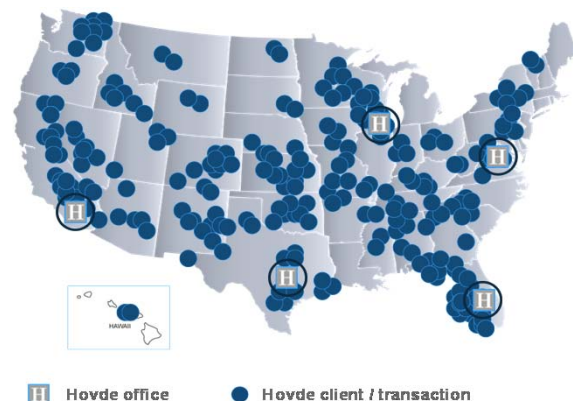
- Mergers and acquisitions
- Valuations and fairness opinion
- Branch acquisitions & divestitures
- FDIC-assisted transactions

#### Capital Markets

- Strategic capital raising
- Underwriting stock offerings
- Placement agent services
- Mutual-to-stock thrift conversions

#### Private Equity

- Strategic investments
- Recapitalizations
- Growth equity and buyouts



## Recent Hovde Florida M&A Transactions



has been acquired by



Hovde served as financial advisor to Regent Bank



September 15, 2016



has executed a definitive agreement to merge into



Hovde served as financial advisor to Platinum Bank



October 17, 2016



has been acquired by



Hovde served as financial advisor to Bay Cities Bank



October 1, 2015



has been acquired by



Hovde served as financial advisor to CNLBank



December 1, 2015