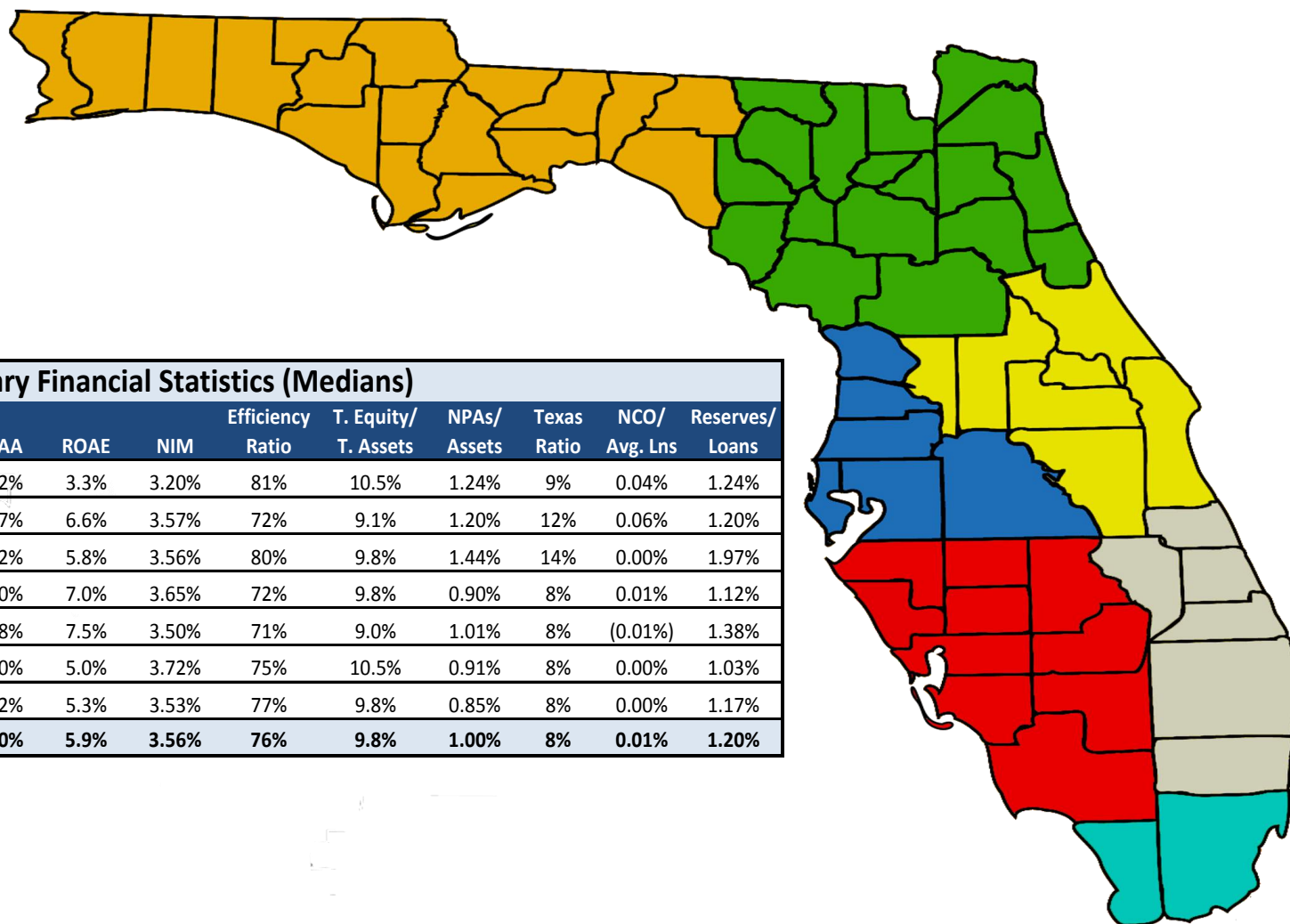




Comprehensive Bank Report - Florida



Summary Financial Statistics (Medians)

Regions	Assets (\$000)	Loans / Deposits	ROAA	ROAE	NIM	Efficiency Ratio	T. Equity/ T. Assets	NPAs/ Assets	Texas Ratio	NCO/ Avg. Lns	Reserves/ Loans
Florida Panhandle	\$170,490	62%	0.42%	3.3%	3.20%	81%	10.5%	1.24%	9%	0.04%	1.24%
North Florida	\$388,435	78%	0.77%	6.6%	3.57%	72%	9.1%	1.20%	12%	0.06%	1.20%
Central Florida	\$222,742	76%	0.62%	5.8%	3.56%	80%	9.8%	1.44%	14%	0.00%	1.97%
Tampa Bay	\$279,244	87%	0.70%	7.0%	3.65%	72%	9.8%	0.90%	8%	0.01%	1.12%
Southwest Florida	\$288,463	83%	0.68%	7.5%	3.50%	71%	9.0%	1.01%	8%	(0.01%)	1.38%
Southeast Coast	\$225,761	91%	0.50%	5.0%	3.72%	75%	10.5%	0.91%	8%	0.00%	1.03%
South Florida	\$601,836	91%	0.52%	5.3%	3.53%	77%	9.8%	0.85%	8%	0.00%	1.17%
Florida	\$316,988	85%	0.60%	5.9%	3.56%	76%	9.8%	1.00%	8%	0.01%	1.20%

Florida Panhandle*

Company			Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios				
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	Total Loans (\$000)	3rd Qtr Change (Lns.) (%)	Total Deposits (\$000)	3rd Qtr Change (Dep) (%)	Loans to Deposits (%)	ROAA (%)	ROAE (%)	Net Interest Margin			NII (1) / AA (%)	Efficiency Ratio (%)	T. Equity/ T. Assets (%)	Leverage Ratio (%)	Total RBC Ratio (%)	Total NPAs (2) (\$000)	NPAs / Assets (%)	Texas Ratio (3) (%)	NCOs / Avg. Lns (%)	Reserve / Loans (%)
1 Capital City Bank	Tallahassee	1895	\$2,731,451	\$243,754	\$1,568,022	2%	\$2,331,449	(0%)	67%	0.39%	3.3%	3.30%	0.07%	3.23%	1.87%	86%	9.2%	10.2%	16.4%	\$56,264	2.06%	22%	0.05%	0.88%
2 Beach Community Bank	Fort Walton Beach	2001	531,033	19,235	347,415	(1%)	483,624	(1%)	72%	(0.35)	(9.2)	3.72	0.94	2.57	1.51	111	3.6	3.6	5.1	178,187	33.55	786	0.07	0.98
3 • Farmers & Merchants Bank	Monticello	1907	462,970	43,938	300,155	4%	384,607	2%	78%	0.74	7.7	3.96	0.21	3.75	0.69	72	9.5	9.3	13.9	10,206	2.20	21	0.04	1.18
4 • FNBT Bank	Fort Walton Beach	1956	403,023	47,181	117,791	(1%)	333,654	4%	35%	0.66	5.5	3.10	0.25	2.86	1.75	78	11.7	12.0	27.1	4,333	1.08	8	0.00	3.54
5 First Florida Bank	Destin	2006	380,988	38,926	175,737	(3%)	336,330	9%	52%	0.94	8.7	3.82	0.62	3.25	0.77	63	10.2	10.7	22.4	2,388	0.63	6	0.03	1.72
6 Summit Bank, National Association	Panama City	2008	362,087	43,896	206,364	(2%)	304,618	1%	68%	0.92	7.8	3.76	0.27	3.50	0.87	65	12.1	12.5	16.2	3,573	0.99	8	(0.03)	1.48
7 Prime Meridian Bank	Tallahassee	2008	290,077	25,666	229,156	4%	263,322	9%	87%	0.89	9.7	4.12	0.33	3.80	0.52	63	8.9	9.0	12.8	1,161	0.40	4	0.01	1.25
8 • Citizens State Bank	Perry	1958	267,252	23,265	209,051	0%	238,187	1%	88%	0.53	6.2	6.25	1.04	5.26	0.28	71	8.7	8.7	11.6	2,268	0.85	9	0.88	1.16
9 First City Bank of Florida	Fort Walton Beach	1948	205,563	5,445	128,073	(1%)	189,521	(4%)	68%	(0.22)	(8.6)	3.65	0.39	3.17	0.69	107	2.7	2.6	4.7	43,836	21.32	524	0.41	2.28
10 Gulf Coast Community Bank	Pensacola	2003	135,417	5,788	90,130	4%	116,615	1%	77%	(0.10)	(2.2)	4.84	0.33	4.44	1.19	104	4.3	4.2	6.2	21,636	15.98	250	0.01	3.18
11 • First National Bank Northwest Florida	Panama City	1984	121,998	15,915	60,518	(3%)	105,798	0%	57%	0.36	2.7	3.43	0.36	3.11	0.21	83	13.1	12.8	30.9	1,598	1.31	9	0.00	2.34
12 Madison County Community Bank	Madison	1999	117,354	10,216	53,607	3%	106,639	3%	50%	0.52	6.0	3.45	0.36	3.09	0.67	77	8.7	8.8	18.0	1,765	1.50	16	0.20	1.23
13 Peoples National Bank	Niceville	1986	105,395	11,420	50,686	3%	93,815	(1%)	54%	0.25	2.3	3.94	0.22	3.73	0.42	97	10.8	10.3	22.3	2,808	2.66	23	(0.30)	1.29
14 • Peoples Bank of Graceville	Graceville	1974	91,350	12,729	32,981	(0%)	78,307	2%	42%	0.91	6.3	3.18	0.50	2.75	0.46	54	13.9	13.0	38.5	1,069	1.17	8	0.10	1.14
15 Warrington Bank	Pensacola	1953	85,829	15,458	23,773	4%	70,299	(0%)	34%	0.12	0.7	2.27	0.11	2.17	0.38	91	18.0	17.8	50.3	0	0.00	0	0.00	1.28
16 Bank of Pensacola	Pensacola	1973	84,167	11,167	26,033	12%	72,997	9%	36%	(0.15)	(1.0)	2.29	0.13	2.17	0.59	107	13.3	14.1	44.8	0	0.00	0	0.02	1.16
17 Bank of the South	Pensacola	1964	83,595	14,518	16,367	19%	69,015	8%	24%	(0.24)	(1.3)	1.95	0.11	1.85	0.36	117	17.4	18.3	78.1	0	0.00	0	0.06	1.19
18 • One South Bank	Chipley	2008	47,981	5,896	39,833	11%	36,475	3%	109%	0.46	3.4	5.14	0.63	4.56	0.26	78	12.3	12.9	17.6	1,026	2.14	16	0.04	1.18

Source: SNL Financial

•= S-Corp. (4)

Average	\$361,529	\$33,023	\$204,205	3%	\$311,960	3%	61%	0.37%	2.7%	3.68%	0.38%	3.29%	0.75%	85%	10.5%	10.6%	24.3%	\$18,451	4.88%	95%	0.09%	1.58%
Median	\$170,490	\$15,687	\$103,961	3%	\$153,068	1%	62%	0.42%	3.3%	3.68%	0.33%	3.20%	0.63%	81%	10.5%	10.5%	17.8%	\$2,328	1.24%	9%	0.04%	1.24%
High	\$2,731,451	\$243,754	\$1,568,022	19%	\$2,331,449	9%	109%	0.94%	9.7%	6.25%	1.04%	5.26%	1.87%	117%	18.0%	18.3%	78.1%	\$178,187	33.55%	786%	0.88%	3.54%
Low	\$47,981	\$5,445	\$16,367	(3%)	\$36,475	(4%)	24%	(0.35%)	(9.2%)	1.95%	0.07%	1.85%	0.21%	54%	2.7%	2.6%	4.7%	\$0	0.00%	0%	(0.30%)	0.88%
FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

*FL Panhandle includes Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, and Washington Counties.

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans; adjusted for U.S. Government guarantees
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)
 (4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%

 For more information please contact Paula Johannsen at (813) 289-1154 or pj@monroefp.com

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North Florida*

Company				Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios					
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	Total Loans (\$000)	3rd Qtr Change (Lns.) (%)	Total Deposits (\$000)	3rd Qtr Change (Dep) (%)	Loans to Deposits (%)	ROAA (%)	ROAE (%)	Net Interest Margin			NII (1) / AA (%)	Efficiency Ratio (%)	T. Equity/ T. Assets (%)	Leverage Ratio (%)	Total RBC Ratio (%)	Total NPAs (2) (\$000)	NPAs / Assets (%)	Texas Ratio (3) (%)	NCOs / Avg. Lns (%)	Reserve / Loans (%)		
													EAY (%)	COF (%)	NIM (%)											
1	EverBank	Jacksonville	1998	\$28,693,152	\$2,113,489	\$26,045,579	5%	\$19,758,088	4%	132%	0.48%	6.1%	3.84%	0.99%	2.88%	0.45%	71%	7.4%	7.9%	12.5%	\$213,628	0.74%	10%	0.08%	0.35%	
2	First Federal Bank of Florida	Lake City	1962	1,223,573	158,688	721,133	2%	962,136	2%	75%	1.23	9.8	3.81	0.22	3.60	2.58	67	13.0	11.8	18.0	12,984	1.06	8	0.07	0.69	
3	Atlantic Coast Bank	Jacksonville	1939	936,267	82,661	782,463	2%	620,311	8%	126%	0.69	7.6	4.01	0.97	3.08	0.90	74	8.8	9.1	13.4	26,797	2.86	30	0.03	1.04	
4	Community Bank and Trust of Florida	Ocala	1998	679,937	59,150	269,225	2%	618,130	1%	44%	0.77	8.7	3.32	0.29	3.03	0.64	68	8.7	8.2	16.4	3,466	0.51	5	(0.08)	1.59	
5	CBC National Bank	Fernandina Beach	1999	612,730	64,032	542,604	(1%)	420,266	2%	129%	1.43	13.4	4.62	0.70	3.99	13.23	86	10.5	10.7	20.9	12,829	2.09	19	0.22	0.91	
6	• Drummond Community Bank	Chiefland	1990	443,538	59,772	221,547	6%	354,097	1%	63%	0.80	5.7	4.62	0.14	4.49	1.04	66	13.5	12.9	23.2	3,302	0.74	5	0.30	2.75	
7	FirstAtlantic Bank	Jacksonville	1999	435,255	54,743	310,996	(1%)	354,321	(1%)	88%	0.86	6.6	4.43	0.39	4.07	0.31	66	12.7	13.0	17.9	2,072	0.48	4	0.04	0.70	
8	Florida Capital Bank, N.A.	Jacksonville	1985	341,615	30,215	261,254	(5%)	235,253	(3%)	111%	0.40	4.7	4.07	0.84	3.25	6.15	96	8.8	8.7	13.5	8,733	2.56	27	(0.02)	0.95	
9	• Intracoastal Bank	Palm Coast	2008	294,041	26,783	167,952	8%	265,793	4%	63%	0.98	10.7	4.12	0.47	3.66	0.15	56	9.1	8.6	12.1	0	0.00	0	0.00	1.21	
10	Gateway Bank of Central Florida	Ocala	2007	276,500	23,935	190,552	1%	226,717	(2%)	84%	0.84	9.8	3.88	0.34	3.54	0.25	63	8.7	8.6	12.4	2,214	0.80	8	0.10	1.20	
11	Columbia Bank	Lake City	1912	199,363	22,630	134,886	1%	176,061	(1%)	77%	(0.03)	(0.3)	3.91	0.61	3.34	0.31	98	11.4	11.1	17.8	11,878	5.96	47	(0.54)	1.95	
12	• Community State Bank	Starke	1957	90,864	8,551	39,776	2%	82,016	5%	48%	0.34	3.4	4.06	0.11	3.95	1.14	89	9.4	9.8	21.5	1,221	1.34	13	0.47	1.26	
13	Peoples State Bank	Lake City	1999	79,646	7,222	56,571	4%	71,492	1%	79%	0.40	4.4	4.27	0.38	3.90	0.88	89	9.1	8.6	12.4	5,679	7.13	69	(0.04)	1.69	
14	Lafayette State Bank	Mayo	1946	76,739	2,921	54,126	(2%)	73,504	3%	74%	nm	nm	3.77	0.29	3.45	2.34	110	3.8	3.8	6.0	16,724	21.79	445	5.19	1.55	
Source: SNL Financial																										
•= S-Corp. (4)				Average	\$2,455,944	\$193,914	\$2,128,476	2%	\$1,729,870	2%	85%	0.71%	7.0%	4.05%	0.48%	3.59%	2.17%	78%	9.6%	9.5%	15.6%	\$22,966	3.43%	49%	0.42%	1.27%
				Median	\$388,435	\$42,479	\$241,401	2%	\$309,945	1%	78%	0.77%	6.6%	4.04%	0.39%	3.57%	0.89%	72%	9.1%	8.9%	15.0%	\$7,206	1.20%	12%	0.06%	1.20%
				High	\$28,693,152	\$2,113,489	\$26,045,579	8%	\$19,758,088	8%	132%	1.43%	13.4%	4.62%	0.99%	4.49%	13.23%	110%	13.5%	13.0%	23.2%	\$213,628	21.79%	445%	5.19%	2.75%
				Low	\$76,739	\$2,921	\$39,776	(5%)	\$71,492	(3%)	44%	(0.03%)	(0.3%)	3.32%	0.11%	2.88%	0.15%	56%	3.8%	3.8%	6.0%	\$0	0.00%	0%	(0.54%)	0.35%
				FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

*North Florida includes Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Lafayette, Levy, Marion, Nassau, Putnam, St. John's, Suwannee & Union Counties.

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans; adjusted for U.S. Government guarantees
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)
 (4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%

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Central Florida*

Company				Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios				
				Total	Tang.	Total	3rd Qtr Change	Total	3rd Qtr Change	Loans to			Net Interest Margin			NII (1)	Efficiency	T. Equity/	Leverage	Total RBC	Total	NPAs /	Texas	NCOs /	Reserve /
Name	Location	Year Est.	Assets (\$000)	Equity (\$000)	Loans (\$000)	(Lns.) (%)	Deposits (\$000)	(Dep) (%)	Deposits (%)	ROAA (%)	ROAE (%)	EAY (%)	COF (%)	NIM (%)	/ AA (%)	Ratio (%)	T. Assets (%)	Ratio (%)	Ratio (%)	NPAs (2) (\$000)	Assets (%)	Ratio (3) (%)	Avg. Lns (%)	Loans (%)	
1	Citizens First Bank	The Villages	1991	\$1,994,701	\$180,640	\$369,835	5%	\$1,638,715	2%	23%	1.05%	11.9%	2.34%	0.09%	2.26%	0.29%	42%	9.1%	8.7%	21.3%	\$15,655	0.78%	8%	(0.05%)	1.78%
2	Seaside National Bank & Trust	Orlando	2006	1,483,337	115,600	1,079,424	4%	1,237,655	5%	87%	0.65	7.7	3.58	0.48	3.14	0.62	66	7.8	7.9	11.5	9,452	0.64	7	0.13	1.07
3	Axiom Bank, NA	Maitland	1962	634,242	96,542	482,147	(3%)	462,425	(6%)	104%	0.46	3.2	4.23	1.13	3.21	1.01	83	15.2	15.0	26.5	22,061	3.48	21	0.40	1.97
4	United Southern Bank	Umatilla	1937	492,698	44,762	277,385	1%	443,636	4%	63%	0.61	6.5	3.52	0.18	3.36	0.71	76	9.1	9.0	15.3	12,419	2.52	24	(0.10)	2.37
5	First Green Bank	Orlando	2009	491,385	52,957	382,561	7%	435,379	21%	88%	0.47	3.9	4.85	0.63	4.24	0.43	80	10.8	11.7	13.7	381	0.08	1	0.05	1.14
6	Florida Bank of Commerce	Orlando	2005	318,970	30,693	230,961	(0%)	280,478	1%	82%	0.62	5.9	4.28	0.22	4.07	0.29	76	9.7	9.6	13.8	1,258	0.39	4	0.07	1.20
7	• Mainstreet Community Bank of FL	Deland	2003	316,988	27,834	219,071	12%	287,827	4%	76%	0.44	4.8	4.05	0.28	3.78	0.61	81	8.8	8.7	12.0	4,553	1.44	15	(0.01)	1.38
8	Gateway Bank of Florida	Daytona Beach	2006	301,311	29,176	147,088	3%	245,118	4%	60%	0.66	6.4	3.48	0.56	2.94	0.09	69	9.7	9.5	16.7	610	0.20	2	(1.17)	2.04
9	Citizens Bank of Florida	Oviedo	1946	256,957	24,040	180,185	2%	227,748	2%	79%	0.49	5.2	4.12	0.28	3.85	0.38	80	9.4	9.4	13.1	3,777	1.47	14	0.00	1.57
10	First National Bank of Mount Dora	Mount Dora	1925	222,742	33,664	102,935	(2%)	186,314	5%	55%	1.07	7.0	3.65	0.21	3.46	2.13	70	15.1	14.1	23.0	7,941	3.57	22	0.21	3.11
11	• First Colony Bank of Florida	Maitland	2008	202,542	20,699	134,142	3%	181,198	4%	74%	1.13	10.9	3.93	0.21	3.74	0.10	53	10.2	10.2	15.3	1,319	0.65	6	0.00	1.50
12	Fidelity Bank of Florida, NA	Merritt Island	1990	177,767	31,540	124,487	1%	145,763	(3%)	85%	(0.72)	(5.0)	4.83	1.36	3.56	0.07	139	17.7	9.7	15.4	20,535	11.55	58	0.73	2.96
13	Sunrise Bank	Cocoa Beach	2005	154,251	28,833	104,263	8%	121,863	(3%)	86%	0.35	2.2	4.05	0.56	3.56	0.08	84	18.7	18.6	26.5	355	0.23	1	0.00	1.45
14	Community Bank of the South	Merritt Island	1999	135,518	13,317	45,920	5%	113,055	(2%)	41%	0.35	3.6	2.83	0.37	2.47	0.25	80	9.8	10.0	24.4	1,132	0.84	8	(0.14)	2.21
15	Florida Business Bank	Melbourne	2000	111,062	16,744	76,408	0%	94,044	4%	81%	0.87	5.7	4.34	0.40	3.98	0.11	66	15.1	15.0	21.2	689	0.62	4	0.21	1.50
16	Pinnacle Bank	Orange City	1999	107,455	2,608	64,677	(5%)	102,426	(8%)	63%	nm	nm	3.54	0.88	2.63	0.07	127	2.4	2.3	5.7	8,854	8.24	163	0.26	4.37
17	Friends Bank	New Smyrna Beach	2000	103,777	8,251	66,206	1%	95,198	(0%)	70%	0.41	5.3	4.13	0.35	3.76	0.44	89	8.0	7.9	13.9	9,024	8.70	94	(0.26)	2.08
18	• Surety Bank	Deland	1926	93,003	13,182	51,974	3%	79,581	1%	65%	1.07	7.8	4.77	0.75	4.06	1.28	63	14.2	13.3	22.0	5,677	6.10	40	0.02	2.20
19	• Commerce National Bank & Trust	Winter Park	2003	90,456	11,600	71,678	3%	77,956	3%	92%	1.82	15.1	4.41	0.47	3.99	3.71	80	12.8	13.0	17.7	2,501	2.76	19	(0.66)	2.61

Source: SNL Financial

•= S-Corp. (4)

Average	\$404,693	\$41,194	\$221,650	3%	\$339,809	2%	72%	0.66%	6.0%	3.94%	0.50%	3.48%	0.67%	79%	11.2%	10.7%	17.3%	\$6,747	2.86%	27%	(0.02%)	2.03%
Median	\$222,742	\$28,833	\$134,142	3%	\$186,314	2%	76%	0.62%	5.8%	4.05%	0.40%	3.56%	0.38%	80%	9.8%	9.7%	15.4%	\$4,553	1.44%	14%	0.00%	1.97%
High	\$1,994,701	\$180,640	\$1,079,424	12%	\$1,638,715	21%	104%	1.82%	15.1%	4.85%	1.36%	4.24%	3.71%	139%	18.7%	18.6%	26.5%	\$22,061	11.55%	163%	0.73%	4.37%
Low	\$90,456	\$2,608	\$45,920	(5%)	\$77,956	(8%)	23%	(0.72%)	(5.0%)	2.34%	0.09%	2.26%	0.07%	42%	2.4%	2.3%	5.7%	\$355	0.08%	1%	(1.17%)	1.07%
FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

*Central Florida includes Brevard, Lake, Orange, Osceola, Seminole, Sumter and Volusia Counties.

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets
 (2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans; adjusted for U.S. Government guarantees
 (3) Texas Ratio = NPAs/(LLR+Tg. Equity)
 (4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%

For more information please contact Paula Johannsen at (813) 289-1154 or pj@monroefp.com

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Tampa Bay*

Company				Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios				
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	Total Loans (\$000)	3rd Qtr	3rd Qtr	Loans to Deposits (%)	ROAA (%)	ROAE (%)	Net Interest Margin			NII (1) / AA (%)	Efficiency Ratio (%)	T. Equity/ T. Assets (%)	Leverage Ratio (%)	Total RBC Ratio (%)	Total NPAs (2) (\$000)	NPAs / Assets (%)	Texas Ratio (3) (%)	NCOs / Avg. Lns (%)	Reserve / Loans (%)		
						Change (Lns.) (%)	Change (Dep) (%)				EAY (%)	COF (%)	NIM (%)												
1	CenterState Bank of FL, NA	Winter Haven	1992	\$5,005,472	\$425,281	\$3,296,725	3%	\$4,057,575	(2%)	81%	0.79%	7.3%	4.35%	0.19%	4.17%	1.27%	72%	8.7%	8.4%	11.6%	\$45,501	0.91%	10%	(0.02%)	0.77%
2	USAmeriBank	Clearwater	2007	4,037,702	353,622	3,258,199	4%	3,374,696	5%	97%	1.15	12.6	4.02	0.52	3.52	0.42	50	8.8	9.0	11.4	50,393	1.25	13	(0.01)	1.17
3	Bank of Tampa	Tampa	1973	1,515,892	125,084	936,613	1%	1,379,924	2%	68%	0.95	11.4	3.37	0.05	3.33	0.70	66	8.3	8.5	12.4	12,103	0.80	9	0.07	1.23
4	HomeBanc National Association	Tampa	2007	1,006,223	80,080	717,473	(0%)	770,741	(0%)	93%	0.70	8.6	3.49	0.94	2.61	0.49	61	8.0	8.7	14.4	3,095	0.31	4	0.01	0.55
5	Platinum Bank	Brandon	1997	583,892	53,410	452,264	3%	495,002	1%	91%	0.77	8.2	4.39	0.62	3.79	0.15	66	9.2	9.4	12.5	2,932	0.50	5	0.02	1.12
6	Sunshine Bank	Plant City	1954	563,345	66,723	398,840	6%	442,479	10%	90%	0.22	1.7	3.96	0.32	3.65	0.44	90	12.1	12.6	15.8	2,001	0.36	3	0.01	0.71
7	Citizens Bank and Trust	Lake Wales	1920	518,082	45,052	346,643	1%	446,565	1%	78%	0.61	7.0	3.65	0.17	3.49	1.04	79	8.7	8.3	13.9	8,372	1.62	17	0.04	1.12
8	Brannen Bank	Inverness	1926	471,536	36,663	246,074	1%	434,381	2%	57%	0.85	10.9	3.35	0.15	3.20	0.47	62	7.8	7.0	18.9	8,721	1.85	22	0.09	1.05
9	Bank of Central Florida	Lakeland	2007	424,995	35,784	281,092	0%	386,890	1%	73%	0.86	10.1	3.74	0.25	3.49	0.19	60	8.4	8.3	11.9	1,111	0.26	3	0.01	0.96
10	GulfShore Bank	Tampa	2007	331,179	35,617	252,554	8%	279,110	5%	90%	0.47	4.2	3.93	0.55	3.38	0.31	72	10.8	10.8	14.1	2,080	0.63	5	0.01	1.10
11	First Citrus Bank	Tampa	1999	305,821	26,000	236,405	0%	248,342	5%	95%	0.47	5.3	4.43	0.53	3.91	0.32	78	8.5	8.9	10.6	8,033	2.63	28	0.06	0.97
12	Jefferson Bank of Florida	Oldsmar	2007	279,244	27,358	202,334	5%	234,860	5%	86%	0.66	6.6	3.77	0.28	3.51	0.29	70	9.8	10.3	14.1	354	0.13	1	0.00	1.00
13	Pilot Bank	Tampa	1987	237,697	26,665	170,668	2%	193,864	(2%)	88%	0.30	2.7	4.31	0.69	3.59	0.40	88	11.2	9.1	12.3	5,862	2.47	21	(0.02)	0.97
14	NorthStar Bank	Tampa	2007	217,194	21,889	136,685	5%	156,932	3%	87%	0.30	3.0	4.39	0.58	3.83	0.28	85	10.1	9.4	13.8	898	0.41	4	0.02	1.29
15	Freedom Bank	Saint Petersburg	2005	179,272	17,206	148,389	5%	161,065	(8%)	92%	0.89	10.3	4.61	0.50	4.04	0.45	72	9.6	8.5	10.9	330	0.18	2	(0.58)	1.20
16	Patriot Bank	Trinity	2004	144,596	18,699	118,878	1%	121,620	(10%)	98%	0.72	6.0	4.32	0.58	3.77	0.21	68	12.9	10.8	13.0	1,932	1.34	10	0.03	1.01
17	First National Bank of Pasco	Dade City	1986	139,546	16,848	71,677	(6%)	116,871	(1%)	61%	0.35	3.0	4.11	0.31	3.81	0.41	90	12.1	10.9	20.7	1,603	1.15	8	0.33	2.96
18	First Home Bank	Seminole	1999	132,763	13,152	118,328	15%	111,848	8%	106%	3.48	36.1	5.06	0.55	4.56	10.42	47	10.0	9.8	15.5	1,044	0.79	6	(0.14)	3.19
19	Hillsboro Bank	Plant City	1998	131,370	17,722	60,562	(1%)	112,242	5%	54%	1.08	7.9	3.72	0.27	3.46	0.24	54	13.5	12.5	23.7	300	0.23	2	0.00	1.33
20	Central Bank	Tampa	2007	125,889	13,021	92,904	4%	107,740	7%	86%	1.69	16.2	4.25	1.11	3.22	3.00	56	10.3	10.2	14.4	1,137	0.90	8	(0.97)	2.21
21	Flagship Community Bank	Clearwater	2006	105,684	13,284	85,155	(0%)	91,989	(5%)	93%	0.39	3.2	4.48	0.64	3.90	0.33	84	12.6	11.5	15.0	2,932	2.77	21	(0.02)	1.04
22	Century Bank of Florida	Tampa	2000	75,918	6,283	47,381	2%	56,745	7%	83%	0.30	3.5	5.22	1.12	4.14	0.43	88	8.3	8.6	13.0	3,478	4.58	50	0.27	1.40
23	Nature Coast Bank	Hernando	2005	57,281	8,009	40,922	0%	49,210	(6%)	83%	0.26	2.0	4.04	0.26	3.78	0.24	88	14.0	11.7	15.9	1,440	2.51	16	(0.02)	2.06

Source: SNL Financial

*= S-Corp. (4)

Average	\$721,330	\$64,498	\$509,425	3%	\$601,334	1%	84%	0.79%	8.2%	4.13%	0.49%	3.66%	0.98%	72%	10.2%	9.7%	14.3%	\$7,202	1.24%	12%	(0.04%)	1.32%
Median	\$279,244	\$26,665	\$202,334	2%	\$234,860	2%	87%	0.70%	7.0%	4.11%	0.52%	3.65%	0.41%	72%	9.8%	9.4%	13.9%	\$2,080	0.90%	8%	0.01%	1.12%
High	\$5,005,472	\$425,281	\$3,296,725	15%	\$4,057,575	10%	106%	3.48%	36.1%	5.22%	1.12%	4.56%	10.42%	90%	14.0%	12.6%	23.7%	\$50,393	4.58%	50%	0.33%	3.19%
Low	\$57,281	\$6,283	\$40,922	(6%)	\$49,210	(10%)	54%	0.22%	1.7%	3.35%	0.05%	2.61%	0.15%	47%	7.8%	7.0%	10.6%	\$300	0.13%	1%	(0.97%)	0.55%
FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

*Tampa Bay includes Citrus, Hernando
Hillsborough, Pasco, Pinellas, and Polk Counties.

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets
(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans; adjusted for U.S. Government guarantees
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(4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%

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Southwest Florida*

Company				Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios				
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	Total Loans (\$000)	3rd Qtr Change (Lns.) (%)	Total Deposits (\$000)	3rd Qtr Change (Dep) (%)	Loans to Deposits (%)	ROAA (%)	ROAE (%)	Net Interest Margin			NII (1) / AA (%)	Efficiency Ratio (%)	T. Equity/ T. Assets (%)	Leverage Ratio (%)	Total RBC Ratio (%)	Total NPAs (2) (\$000)	NPAs / Assets (%)	Texas Ratio (3) (%)	NCOs / Avg. Lns (%)	Reserve / Loans (%)	
													EAY (%)	COF (%)	NIM (%)										
1	FineMark National Bank & Trust	Fort Myers	2007	\$1,309,997	\$119,111	\$922,721	5%	\$1,061,149	6%	87%	0.70%	7.8%	3.34%	0.47%	2.89%	1.08%	69%	9.1%	9.1%	16.0%	\$6,839	0.52%	5%	(0.02%)	1.16%
2	First Florida Integrity Bank	Naples	2007	1,226,894	101,226	907,302	4%	998,727	(1%)	91%	0.49	5.7	3.44	0.46	2.98	0.26	72	8.3	7.9	11.5	2,910	0.24	3	0.04	1.02
3	• Wauchula State Bank	Wauchula	1929	647,090	76,612	457,519	4%	555,849	1%	82%	1.40	12.4	4.61	0.40	4.25	0.43	49	11.8	11.7	17.8	24,270	3.75	29	0.13	1.78
4	Encore Bank	Naples	2007	381,977	32,430	282,747	10%	324,420	(4%)	87%	0.43	4.4	3.82	0.52	3.32	0.27	76	8.6	8.7	13.0	1,695	0.44	5	(0.01)	1.13
5	Heartland National Bank	Sebring	1999	334,410	32,751	153,689	(0%)	297,053	(2%)	52%	0.65	6.9	3.43	0.20	3.22	0.41	65	9.8	9.7	20.3	5,545	1.66	16	(0.15)	1.93
6	• Charlotte State Bank & Trust	Port Charlotte	1987	332,751	29,866	183,716	5%	299,893	2%	61%	1.25	14.0	3.49	0.11	3.40	1.58	61	9.0	9.0	16.8	5,911	1.78	17	0.00	2.15
7	Sanibel Captiva Community Bank	Sanibel	2003	328,255	24,754	281,590	5%	277,923	(1%)	101%	1.41	17.1	4.85	0.48	4.39	0.62	52	7.5	7.5	11.9	1,763	0.54	6	(0.04)	0.95
8	First Bank	Clewiston	1922	309,501	27,128	219,419	0%	279,995	1%	78%	0.78	9.1	4.43	0.29	4.13	0.87	74	8.8	8.8	12.9	7,968	2.57	26	0.08	1.54
9	Gateway Bank of SW FL	Sarasota	2008	298,242	26,738	204,912	(1%)	251,720	(2%)	81%	0.86	9.3	4.05	0.58	3.48	0.57	66	9.0	9.0	12.9	0	0.00	0	0.00	0.95
10	• Edison National Bank	Fort Myers	1997	278,684	23,028	141,432	2%	244,913	(3%)	58%	0.38	4.8	2.73	0.05	2.68	0.42	81	8.3	8.0	18.8	1,047	0.38	4	(0.05)	1.34
11	• Englewood Bank & Trust	Englewood	1988	259,142	22,659	158,101	9%	235,269	2%	67%	1.06	12.2	3.59	0.09	3.51	0.78	60	8.8	8.8	15.7	5,462	2.11	21	0.05	2.09
12	Insignia Bank	Sarasota	2006	257,157	23,807	192,896	3%	218,865	4%	88%	0.56	5.9	3.95	0.53	3.44	0.66	76	9.3	9.0	13.5	1,997	0.78	8	(0.02)	1.19
13	Bank of Commerce	Sarasota	2000	195,729	6,999	132,654	(2%)	152,691	(8%)	87%	0.59	20.0	3.66	0.82	2.79	0.36	114	3.6	3.3	7.9	18,634	9.52	201	(0.81)	1.71
14	1st Manatee Bank	Bradenton	2007	154,894	20,887	123,483	7%	133,473	1%	93%	0.60	6.1	4.77	0.78	4.01	0.55	81	13.5	14.2	19.2	1,776	1.15	8	0.02	0.93
15	Sabal Palm Bank	Sarasota	2006	137,546	16,900	102,145	3%	119,748	2%	85%	0.40	3.4	4.03	0.42	3.65	0.18	83	12.3	9.8	14.8	0	0.00	0	(0.03)	1.41
16	• First State Bank of Arcadia	Arcadia	1973	136,847	16,612	77,687	1%	117,646	(3%)	66%	0.84	7.1	4.03	0.19	3.86	0.68	69	12.1	11.9	22.5	5,628	4.11	29	0.79	3.82
17	Preferred Community Bank	Fort Myers	2007	107,065	12,875	76,624	(1%)	90,494	(6%)	85%	1.33	11.6	4.43	0.41	4.00	0.92	58	12.0	11.1	19.5	945	0.88	7	(0.01)	1.31
18	• First National Bank of Wauchula	Wauchula	1960	71,104	8,291	42,858	6%	61,021	(2%)	70%	0.22	2.0	4.77	0.51	4.26	0.52	91	11.7	11.6	20.2	3,036	4.27	32	0.18	2.50

Source: SNL Financial

•= S-Corp. (4)

Average	\$375,960	\$34,593	\$258,972	3%	\$317,825	(1%)	79%	0.78%	8.9%	3.97%	0.41%	3.57%	0.62%	72%	9.6%	9.4%	15.8%	\$5,301	1.93%	23%	0.01%	1.61%
Median	\$288,463	\$24,281	\$170,909	3%	\$248,317	(1%)	83%	0.68%	7.5%	3.99%	0.44%	3.50%	0.56%	71%	9.0%	9.0%	15.9%	\$2,973	1.01%	8%	(0.01%)	1.38%
High	\$1,309,997	\$119,111	\$922,721	10%	\$1,061,149	6%	101%	1.41%	20.0%	4.85%	0.82%	4.39%	1.58%	114%	13.5%	14.2%	22.5%	\$24,270	9.52%	201%	0.79%	3.82%
Low	\$71,104	\$6,999	\$42,858	(2%)	\$61,021	(8%)	52%	0.22%	2.0%	2.73%	0.05%	2.68%	0.18%	49%	3.6%	3.3%	7.9%	\$0	0.00%	0%	(0.81%)	0.93%
FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

*Southwest Florida includes Charlotte, Collier, Desoto, Hardee, Hendry, Highlands, Lee, Manatee and Sarasota Counties.

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets
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(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

(4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%

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Southeast Coast*

Company				Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios				
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	Total Loans (\$000)	3rd Qtr Change (Lns.) (%)	Total Deposits (\$000)	3rd Qtr Change (Dep) (%)	Loans to Deposits (%)	ROAA (%)	ROAE (%)	Net Interest Margin			NII (1) / AA (%)	Efficiency Ratio (%)	T. Equity/ T. Assets (%)	Leverage Ratio (%)	Total RBC Ratio (%)	Total NPAs (2) (\$000)	NPAs / Assets (%)	Texas Ratio (3) (%)	NCOs / Avg. Lns (%)	Reserve / Loans (%)	
													EAY (%)	COF (%)	NIM (%)										
1	Florida Community Bank, NA	Weston	2010	\$8,387,105	\$788,895	\$6,285,241	5%	\$6,932,881	7%	91%	1.27%	12.0%	4.19%	0.70%	3.52%	0.39%	44%	9.5%	9.6%	11.5%	\$50,535	0.60%	6%	(0.03%)	0.57%
2	Seacoast National Bank	Stuart	1926	4,513,754	408,161	2,788,941	6%	3,510,858	0%	79%	0.64	5.6	3.99	0.17	3.81	0.91	75	9.2	8.8	12.9	49,511	1.10	11	(0.11)	0.81
3	Stonegate Bank	Pompano Beach	2005	2,937,147	282,644	2,292,891	17%	2,491,990	22%	92%	1.04	8.9	4.27	0.46	3.82	0.32	53	9.8	10.0	11.7	22,868	0.78	8	(0.03)	0.82
4	Harbor Community Bank	Fort Pierce	1960	1,785,472	183,995	1,020,919	1%	1,482,145	1%	69%	0.46	3.7	4.09	0.34	3.75	0.73	75	10.5	10.6	16.7	39,374	2.21	21	0.14	0.45
5	Landmark Bank, NA	Fort Lauderdale	1998	462,975	53,485	341,866	3%	378,398	15%	90%	0.51	3.9	4.70	0.75	4.00	0.16	61	11.6	12.9	17.5	11,045	2.39	18	0.39	1.94
6	Floridian Community Bank, Inc.	Davie	2003	384,963	43,027	327,032	5%	287,000	1%	114%	0.23	2.1	4.52	0.72	3.86	0.25	72	11.2	11.5	14.1	3,481	0.90	8	1.06	0.89
7	• Palm Beach Community Bank	West Palm Beach	2008	332,861	39,387	270,773	4%	269,959	1%	100%	1.08	9.1	4.87	0.73	4.20	0.08	57	11.8	11.7	16.8	340	0.10	1	0.00	0.71
8	Legacy Bank of Florida	Boca Raton	2006	322,367	35,279	255,627	6%	276,567	11%	92%	0.56	4.9	4.09	0.62	3.53	0.20	76	10.9	9.3	12.1	2,941	0.91	8	0.11	1.12
9	• Paradise Bank	Boca Raton	2005	306,053	35,925	229,690	(0%)	262,685	(7%)	87%	1.17	10.4	4.38	0.28	4.12	1.21	66	11.7	11.3	17.1	287	0.09	1	(0.10)	1.03
10	Oculina Bank	Vero Beach	2004	283,004	25,967	247,552	8%	241,956	3%	102%	0.84	9.1	4.14	0.83	3.31	0.94	64	9.2	9.5	16.6	1,824	0.64	7	0.00	0.72
11	American National Bank	Oakland Park	1985	277,563	37,226	225,092	(0%)	235,260	1%	96%	1.01	7.8	4.21	0.34	3.90	0.27	57	13.4	13.7	16.3	0	0.00	0	0.05	1.00
12	• Flagler Bank	West Palm Beach	2000	225,761	22,326	139,181	4%	193,252	4%	72%	1.46	15.3	4.74	0.70	4.05	0.32	46	9.9	9.9	16.2	5,084	2.25	21	(0.22)	1.58
13	Desjardins Bank, NA	Hallandale	1992	214,619	29,153	167,276	0%	160,577	8%	104%	0.29	2.2	3.69	0.11	3.60	0.89	90	13.6	13.2	27.7	111	0.05	0	(0.01)	1.32
14	Marine Bank & Trust Company	Vero Beach	1997	203,007	18,547	160,187	(5%)	183,951	(2%)	87%	0.47	5.1	4.08	0.43	3.66	0.46	81	9.1	8.8	14.6	738	0.36	4	0.24	1.31
15	• TransCapital Bank	Sunrise	1999	182,478	29,796	132,341	5%	151,542	2%	87%	1.09	6.6	4.36	0.94	3.49	0.24	61	16.3	16.4	23.5	20,108	11.02	62	0.04	1.88
16	Natbank, National Association	Hollywood	1994	175,037	26,582	144,327	(0%)	127,721	2%	113%	0.34	2.2	4.05	0.43	3.64	0.43	87	15.2	15.6	30.7	1,987	1.14	7	0.00	0.62
17	First Bank of the Palm Beaches	West Palm Beach	2006	147,976	14,457	95,145	(2%)	120,741	14%	79%	0.36	3.5	4.84	0.38	4.37	0.21	83	9.8	10.0	15.8	882	0.60	6	(0.01)	1.19
18	OptimumBank	Plantation	2000	121,537	9,368	85,501	2%	91,373	(2%)	94%	0.29	3.8	4.07	0.78	3.32	0.03	93	7.7	7.8	12.4	4,920	4.05	36	(2.97)	4.88
19	Anchor Commercial Bank	Juno Beach	2005	110,031	11,888	73,809	1%	97,962	5%	75%	0.44	4.1	4.06	0.38	3.72	0.05	90	10.8	10.8	16.8	2,324	2.11	18	(0.04)	1.18
20	• Mackinac Savings Bank, FSB	Boynton Beach	1994	109,508	9,540	72,016	8%	98,170	2%	73%	0.48	5.7	3.26	0.52	2.78	1.85	90	8.7	8.8	26.5	19	0.02	0	(0.32)	0.72
21	Bank of Belle Glade	Belle Glade	1963	97,635	8,349	28,066	(3%)	89,071	(5%)	32%	0.35	4.2	2.45	0.20	2.25	0.42	78	8.6	8.1	26.6	1,032	1.06	12	0.00	1.43
22	FirstCity Bank of Commerce	Palm Beach Gardens	2007	83,004	7,689	67,838	7%	66,309	(1%)	102%	0.29	3.0	4.30	0.80	3.57	0.31	87	9.3	9.8	14.7	1,640	1.98	20	0.69	0.83
23	Home Federal Bank of Hollywood	Hallandale Beach	1998	40,941	6,056	26,886	1%	29,199	1%	92%	nm	nm	4.77	0.94	3.95	0.12	nm	14.8	14.8	27.9	1,354	3.31	20	0.00	3.15

Source: SNL Financial

•= S-Corp. (4)

Average	\$943,687	\$92,511	\$672,965	3%	\$773,025	4%	88%	0.67%	6.1%	4.18%	0.55%	3.66%	0.47%	72%	11.0%	11.0%	18.1%	\$9,670	1.64%	13%	(0.05%)	1.31%
Median	\$225,761	\$29,153	\$167,276	3%	\$193,252	2%	91%	0.50%	5.0%	4.19%	0.52%	3.72%	0.31%	75%	10.5%	10.0%	16.6%	\$1,987	0.91%	8%	0.00%	1.03%
High	\$8,387,105	\$788,895	\$6,285,241	17%	\$6,932,881	22%	114%	1.46%	15.3%	4.87%	0.94%	4.37%	1.85%	93%	16.3%	16.4%	30.7%	\$50,535	11.02%	62%	1.06%	4.88%
Low	\$40,941	\$6,056	\$26,886	(5%)	\$29,199	(7%)	32%	0.23%	2.1%	2.45%	0.11%	2.25%	0.03%	46%	7.7%	7.8%	11.5%	\$0	0.00%	0%	(2.97%)	0.45%
FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets

(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans; adjusted for U.S. Government guarantees

(3) Texas Ratio = NPAs/(LLR+Tg. Equity)

(4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%

*Southeast Coast includes Broward, Indian River, Martin, Palm Beach and St. Lucie Counties.

 For more information please contact Paula Johannsen at (813) 289-1154 or pj@monroefp.com

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South Florida*

Company				Balance Sheet Highlights (9/30/16)							Performance Ratios (Year-to-Date)							Capital Ratios			Asset Quality Ratios				
Name	Location	Year Est.	Total Assets (\$000)	Tang. Equity (\$000)	Total Loans (\$000)	3rd Qtr Change	Total Deposits (\$000)	3rd Qtr Change	Loans to Deposits (%)	ROAA (%)	ROAE (%)	Net Interest Margin			NII (1) / AA (%)	Efficiency Ratio (%)	T. Equity/ T. Assets (%)	Leverage Ratio (%)	Total RBC Ratio (%)	Total NPAs (2) (\$000)	NPAs / Assets (%)	Texas Ratio (3) (%)	NCOs / Avg. Lns (%)	Reserve / Loans (%)	
						(Lns.) (%)		(Dep) (%)				EAY (%)	COF (%)	NIM (%)											
1	BankUnited, NA	Miami Lakes	2009	\$27,180,903	\$2,506,301	\$19,084,996	5%	\$19,049,288	4%	100%	0.92%	9.3%	4.41%	0.72%	3.71%	0.35%	57%	9.3%	9.3%	13.6%	\$184,451	0.68%	7%	0.10%	0.81%
2	Mercantil Commercebank, NA	Coral Gables	1979	8,457,557	765,178	5,742,865	4%	6,588,393	1%	87%	0.38	4.0	3.07	0.53	2.57	0.68	76	9.1	9.2	12.4	72,135	0.85	9	0.37	1.36
3	Capital Bank Corporation	Raleigh	2010	7,789,968	820,612	5,935,934	3%	6,176,458	4%	96%	0.91	7.1	4.05	0.41	3.66	0.46	60	10.7	10.5	12.7	80,034	1.03	9	0.10	0.74
4	City National Bank of Florida	Miami	1946	7,755,844	922,609	4,979,627	5%	5,127,423	6%	97%	0.88	6.4	3.39	0.26	3.15	0.36	49	12.0	12.1	15.7	37,738	0.49	4	(0.01)	0.16
5	Sabadell United Bank, N.A.	Miami	1974	5,550,075	521,560	3,863,476	3%	4,400,731	2%	88%	0.85	7.8	3.52	0.46	3.09	0.44	57	9.6	9.7	15.7	33,714	0.61	6	0.00	1.18
6	Ocean Bank	Miami	1982	3,417,535	431,251	2,715,315	1%	2,928,773	1%	93%	0.73	5.8	4.30	0.35	3.97	0.58	74	12.6	10.7	13.5	59,696	1.75	13	(0.06)	1.32
7	TotalBank	Miami	1974	3,006,077	316,405	2,088,120	(2%)	2,171,634	4%	96%	0.78	4.9	3.61	0.76	2.91	0.31	61	11.1	11.6	17.7	30,146	1.00	9	(0.01)	0.93
8	BAC Florida Bank	Coral Gables	1973	1,926,128	156,918	1,523,989	3%	1,530,066	4%	100%	0.73	9.0	3.63	0.89	2.76	0.62	59	8.2	8.2	14.9	64,748	3.36	37	0.07	1.18
9	Gibraltar Private B&T Co.	Coral Gables	1994	1,624,238	139,520	1,448,085	(1%)	1,031,984	(4%)	140%	0.11	1.3	4.01	0.64	3.41	0.45	97	8.6	8.6	13.2	34,227	2.11	21	(0.12)	1.45
10	BanESCO USA	Coral Gables	2006	969,942	94,601	733,540	1%	787,556	2%	93%	0.57	6.1	4.16	0.51	3.68	0.78	85	9.8	9.8	13.4	12,936	1.33	13	0.00	0.98
11	U.S. Century Bank	Doral	2002	896,523	88,598	710,219	(0%)	748,568	0%	95%	0.15	1.6	3.85	0.45	3.43	0.55	96	9.9	8.9	13.7	26,121	2.91	27	(0.24)	1.24
12	• First State Bank of the FL Keys	Key West	1955	868,022	81,122	551,939	4%	607,747	(4%)	91%	0.94	10.2	3.79	0.62	3.22	0.49	66	9.4	9.1	15.5	16,128	1.86	18	(0.18)	1.35
13	Helm Bank USA	Miami	1989	764,159	95,612	445,224	(0%)	653,610	2%	68%	0.47	3.8	3.70	0.09	3.62	0.62	88	12.5	12.4	31.4	17,430	2.28	17	(0.06)	2.21
14	Biscayne Bank	Coconut Grove	2005	747,189	60,017	627,908	4%	623,370	2%	101%	1.29	15.5	4.45	0.75	3.74	0.27	44	8.0	8.4	13.9	1,163	0.16	2	0.02	1.01
15	Coconut Grove Bank	Miami	1926	661,527	104,702	229,438	2%	546,253	(3%)	42%	0.85	5.4	2.58	0.28	2.31	1.75	65	15.8	15.8	34.0	5,637	0.85	5	(0.11)	3.28
16	First National Bk of South Miami	South Miami	1952	647,455	51,370	385,281	8%	542,287	10%	71%	0.38	4.7	3.33	0.31	3.04	0.52	76	7.9	8.3	15.0	3,257	0.50	6	(0.03)	1.19
17	Apollo Bank	Miami	2001	556,216	54,034	418,458	4%	478,432	2%	87%	0.74	7.3	4.41	0.35	4.06	0.45	70	9.7	9.8	12.7	2,456	0.44	4	0.01	0.78
18	Brickell Bank	Miami	1973	503,502	29,695	346,902	0%	380,002	0%	91%	nm	nm	3.43	0.65	2.81	0.80	138	5.9	5.7	13.1	16,043	3.19	48	0.01	1.11
19	Continental National Bank	Miami	1974	485,108	38,385	255,630	7%	437,076	6%	58%	0.52	6.3	3.66	0.35	3.32	0.65	78	7.9	8.0	16.1	1,615	0.33	4	0.06	1.02
20	Banco Do Brasil Americas	Miami	1986	466,277	44,379	324,532	11%	386,737	6%	84%	(0.03)	(0.2)	3.59	0.61	3.00	3.69	97	9.7	10.0	19.4	1,078	0.23	2	0.02	1.15
21	Pacific National Bank	Miami	1982	462,631	57,401	318,965	5%	353,845	7%	90%	0.95	7.7	4.11	0.64	3.52	0.09	68	12.4	12.1	23.3	2,925	0.63	5	0.02	0.37
22	Marquis Bank	Coral Gables	2007	408,188	37,382	351,228	8%	350,473	0%	100%	0.80	8.5	4.18	0.70	3.54	0.23	60	9.2	9.0	11.5	2,361	0.58	6	0.00	0.99
23	Eastern National Bank	Miami	1969	404,791	42,069	342,567	3%	327,347	1%	105%	0.34	3.3	4.29	0.57	3.71	0.43	86	10.4	9.7	12.6	2,937	0.73	6	0.07	1.32
24	Executive National Bank	Miami	1972	391,027	40,013	296,804	2%	340,949	5%	87%	0.51	5.3	3.83	0.24	3.61	0.72	79	10.2	10.1	16.6	6,493	1.66	15	(0.03)	1.31
25	Professional Bank	Coral Gables	2008	371,638	32,588	297,635	7%	322,580	(6%)	92%	0.39	4.4	4.23	0.63	3.60	0.42	77	8.8	8.8	12.7	470	0.13	1	0.00	1.08
26	International Finance Bank	Miami	1982	354,483	42,370	291,258	11%	310,391	1%	94%	0.25	2.0	4.31	0.28	4.06	0.29	93	12.0	9.7	15.6	10,919	3.08	22	0.03	2.40
27	Intercredit Bank, NA	Miami	1984	348,610	36,758	285,528	2%	275,719	2%	104%	0.62	6.0	4.17	0.69	3.55	0.36	86	10.5	10.4	15.0	3,964	1.14	10	0.01	1.62
28	Terrabank, N.A.	Miami	1985	339,629	32,985	252,285	3%	298,895	1%	84%	0.36	3.7	4.10	0.47	3.66	0.57	91	9.7	9.6	13.7	138	0.04	0	(0.01)	1.08
29	Interamerican Bank, A FSB	Miami	1976	206,819	26,028	159,578	(1%)	178,102	(0%)	90%	0.40	3.2	4.12	0.38	3.77	0.44	94	12.6	12.6	19.3	23,794	11.50	76	(0.19)	3.32
30	Sunstate Bank	Miami	1999	161,913	23,628	109,040	19%	137,411	0%	79%	0.19	1.3	3.65	0.18	3.48	0.86	104	14.6	13.3	17.2	2,457	1.52	10	(0.66)	1.06
31	Intercontinental Bank	West Miami	2002	143,263	19,732	60,574	3%	122,605	(2%)	49%	0.45	3.5	2.74	0.50	2.27	0.70	74	13.8	13.3	24.0	3	0.00	0	0.03	0.81
32	Plus International Bank	Miami	2001	88,371	14,614	54,359	6%	72,765	(4%)	75%	(0.17)	(1.1)	4.79	0.78	3.99	0.19	114	16.5	16.1	24.9	0	0.00	0	0.28	1.73

Source: SNL Financial

•= S-Corp. (4)

Average	\$2,436,113	\$241,514	\$1,725,978	4%	\$1,821,483	2%	88%	0.56%	5.3%	3.86%	0.50%	3.38%	0.63%	79%	10.6%	10.3%	16.7%	\$23,663	1.47%	13%	(0.02%)	1.30%
Median	\$601,836	\$55,718	\$368,255	3%	\$510,360	1%	91%	0.52%	5.3%	3.93%	0.51%	3.53%	0.48%	77%	9.8%	9.8%	15.0%	\$8,706	0.85%	8%	0.00%	1.17%
High	\$27,180,903	\$2,506,301	\$19,084,996	19%	\$19,049,288	10%	140%	1.29%	15.5%	4.79%	0.89%	4.06%	3.69%	138%	16.5%	16.1%	34.0%	\$184,451	11.50%	76%	0.37%	3.32%
Low	\$88,371	\$14,614	\$54,359	(2%)	\$72,765	(6%)	42%	(0.17%)	(1.1%)	2.58%	0.09%	2.27%	0.09%	44%	5.9%	5.7%	11.5%	\$0	0.00%	0%	(0.66%)	0.16%
FL Median	\$316,988	\$29,866	\$219,419	3%	\$269,959	1%	85%	0.60%	5.9%	4.05%	0.46%	3.56%	0.45%	76%	9.8%	9.7%	15.5%	\$3,095	1.00%	8%	0.01%	1.20%

*South Florida includes Miami-Dade and Monroe Counties.

(1) Noninterest Income, net of gains and losses on sale of OREO and Other Assets
(2) NPAs = 90+ Days PD + Nonaccrual Loans + OREO + Restructured Loans; adjusted for U.S. Government guarantees
(3) Texas Ratio = NPAs/(LLR+Tg. Equity)
(4) S-Corp. ROAA and ROAE adjusted by an approximate tax rate of 35%