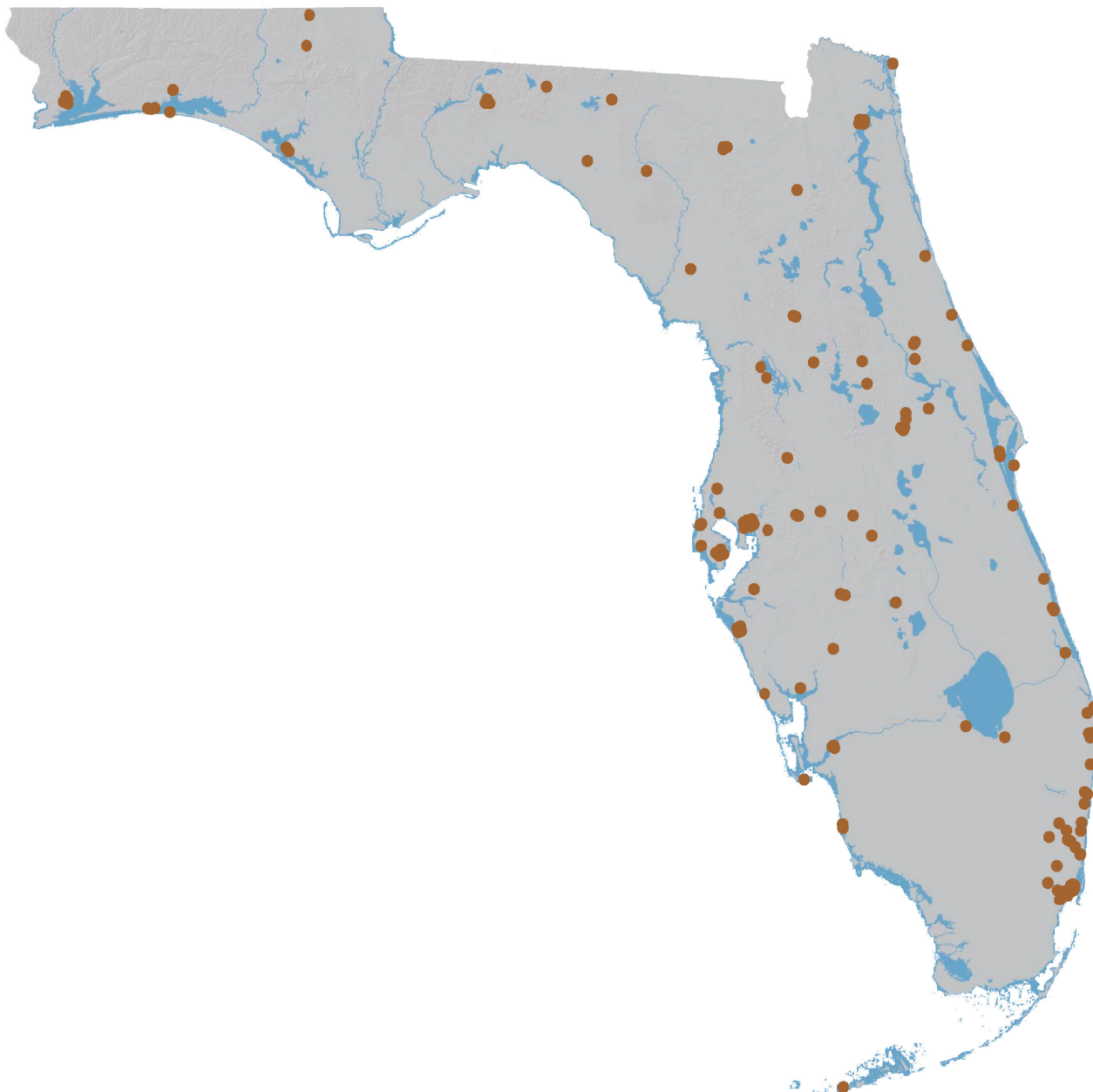


Banking Almanac: Florida

As of September 30, 2016



Porter White & Company

Investment Bankers Since 1975

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NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by SNL Financial LC and contain copyrighted and trade secret material distributed under license from SNL. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended September 30, 2016 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

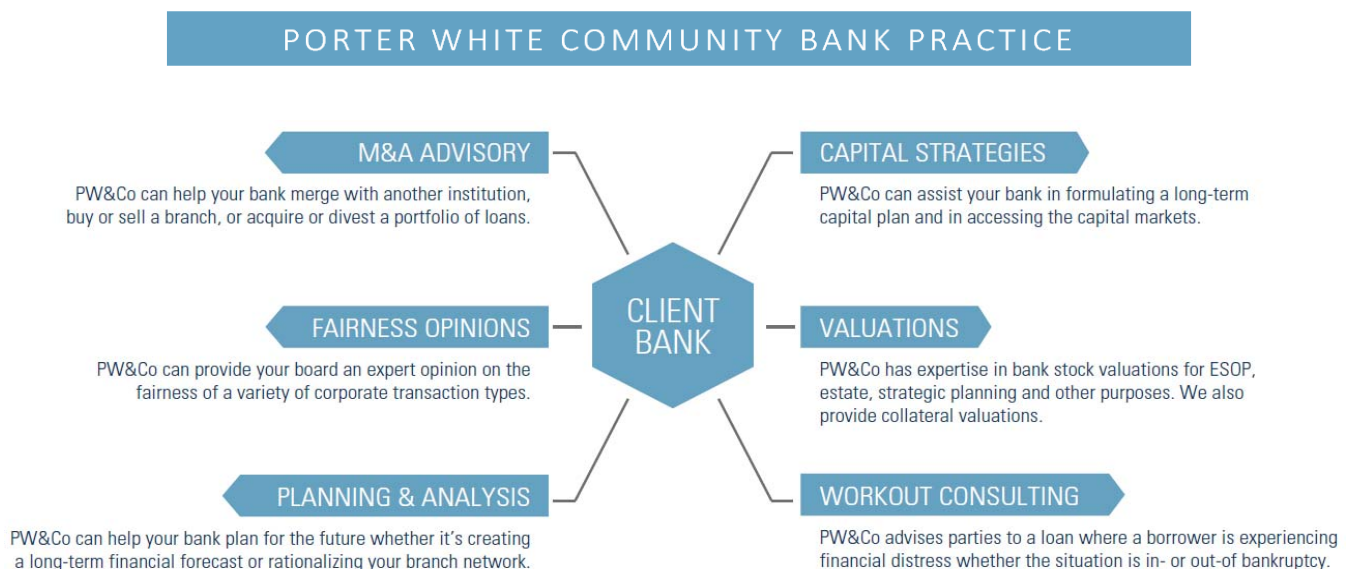
$$\frac{\text{NPAs} + \text{Loans 90 PD} - \text{Government guarantees}}{\text{Tangible equity} + \text{Loan loss reserves}}$$

- Past due, Nonperforming Loan and OREO measures presented in Asset Quality section have been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC.

- Asset Quality Score is calculated as follows:

$$\begin{aligned} &\text{Adjusted Loans 30-89 Days Past Due} / \text{Gross Loans} \\ &+ \text{Adjusted Loans 90+ Days Past Due} / \text{Gross Loans} \\ &+ \text{Adjusted Nonperforming Loans} + \text{Adjusted OREO} / \text{Gross Loans} + \text{OREO} \\ &+ \text{Net Charge-offs} / \text{Average Loans} \\ &= \text{Asset Quality Score} \end{aligned}$$

- This report does not constitute our opinion as to the financial condition or performance of any institution.



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ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
1	1st Manatee Bank	Bradenton	2007	ST-Bank	C-corp		154,894	13.68	0.61	6.39	1.15
2	American National Bank	Oakland Park	1985	Fed-Bank	C-corp	ANB Holdings, Inc.	277,563	13.41	1.03	8.08	0.00
3	Anchor Commercial Bank	Juno Beach	2005	ST-Bank	C-corp		110,031	10.80	0.57	5.40	2.11
4	Apollo Bank	Miami	2001	ST-Bank	C-corp	Apollo Bancshares, Inc.	556,216	9.94	0.67	6.56	0.44
5	Atlantic Coast Bank	Jacksonville	1939	Fed-Thrift	C-corp	Atlantic Coast Financial Corporation	936,267	8.85	0.61	6.70	2.86
6	Axiom Bank	Maitland	1962	Fed-Bank	C-corp	Axiom Bancshares, Inc.	634,242	15.22	0.49	3.44	3.48
7	BAC Florida Bank	Coral Gables	1973	ST-Bank	C-corp		1,926,128	8.15	0.72	8.85	3.36
8	Banco Do Brasil Americas	Miami	1986	ST-Bank	C-corp	Banco do Brasil S.A.	466,277	11.77	0.20	1.49	0.23
9	Banescio USA	Coral Gables	2006	ST-Bank	C-corp		969,942	9.76	0.54	5.79	1.19
10	Bank of Belle Glade	Belle Glade	1963	ST-Bank	C-corp	Belle Glade Bank Corporation	97,635	8.55	0.37	4.41	1.06
11	Bank of Central Florida	Lakeland	2007	ST-Bank	C-corp	Bank of Central Florida Holding Company	424,995	8.42	0.78	9.00	0.26
12	Bank of Commerce	Sarasota	2000	ST-Bank	C-corp	Bank of Commerce Holdings, Inc.	195,729	3.58	(0.01)	(0.23)	9.52
13	Bank of Pensacola	Pensacola	1973	ST-Bank	C-corp	Five Flags Banks, Inc.	84,167	13.27	(0.19)	(1.21)	0.00
14	Bank of Tampa	Tampa	1973	ST-Bank	C-corp	Tampa Bay Banking Company	1,515,892	8.25	0.93	11.13	0.80
15	Bank of the South	Pensacola	1964	ST-Bank	C-corp	Five Flags Banks, Inc.	83,595	17.37	(0.21)	(1.08)	0.00
16	BankUnited, NA	Miami Lakes	2009	Fed-Bank	C-corp	BankUnited, Inc.	27,180,903	9.51	0.95	9.50	0.73
17	Beach Community Bank	Fort Walton Bea	2001	ST-Bank	C-corp	Beach Community Bancshares, Inc.	531,033	3.70	(0.40)	(10.49)	33.96
18	Biscayne Bank	Coconut Grove	2005	ST-Bank	C-corp	Biscayne Bancshares, Inc.	747,189	8.03	1.30	15.62	0.16
19	Brannen Bank	Inverness	1926	ST-Bank	S-corp	Brannen Banks of Florida, Inc.	471,536	7.78	0.93	11.93	1.85
20	Brickell Bank	Miami	1973	ST-Bank	C-corp	Espirito Santo Financial Group SA	503,502	5.90	(1.80)	(27.45)	2.77
21	Capital City Bank	Tallahassee	1895	ST-Bank	C-corp	Capital City Bank Group, Inc.	2,731,451	12.03	0.41	3.38	2.06
22	CBC National Bank	Fernandina Bea	1999	Fed-Bank	C-corp	Coastal Banking Company, Inc.	612,730	10.60	1.44	13.15	2.09
23	CenterState Bank of Florida, NA	Winter Haven	1992	Fed-Bank	C-corp	CenterState Banks, Inc.	5,005,472	10.94	0.86	7.75	0.77
24	Central Bank	Tampa	2007	ST-Bank	C-corp	Central Financial Holdings, Inc.	125,889	10.34	1.52	14.63	0.90
25	Century Bank of Florida	Tampa	2000	ST-Bank	S-corp	Century Bancshares of Florida, Inc.	75,918	8.28	0.31	3.66	4.58
26	Charlotte State Bank & Trust	Port Charlotte	1987	ST-Bank	S-corp	Crews Banking Corporation	332,751	8.98	1.30	14.61	1.78
27	Citizens Bank and Trust	Lake Wales	1920	ST-Bank	S-corp	Citizens Banking Corporation	518,082	8.76	0.65	7.56	1.62
28	Citizens Bank of Florida	Oviedo	1946	ST-Bank	C-corp	Citizens Bancorp of Oviedo, Inc.	256,957	9.36	0.49	5.10	1.47
29	Citizens First Bank	The Villages	1991	ST-Bank	C-corp	Villages Bancorporation, Inc.	1,994,701	9.06	1.07	12.05	0.78
30	Citizens State Bank	Perry	1958	ST-Bank	S-corp	Perry Banking Company, Inc.	267,252	8.71	0.55	6.50	0.85
31	City National Bank of Florida	Miami	1946	Fed-Bank	C-corp	Inversiones Baquio Ltda	7,755,844	12.92	0.83	5.85	0.49
32	Coconut Grove Bank	Miami	1926	ST-Bank	C-corp	Coconut Grove Bankshares, Inc.	661,527	15.83	0.68	4.33	0.85
33	Columbia Bank	Lake City	1912	ST-Bank	C-corp	First Columbia Bancorp, Inc.	199,363	11.35	(0.02)	(0.18)	5.85
34	Commerce National B&T	Winter Park	2003	Fed-Bank	S-corp	Commerce National Bankshares of Florida, Inc.	90,456	12.82	1.56	13.14	2.76
35	Community Bank & Trust of FL	Ocala	1998	ST-Bank	C-corp	Florida Community Bankshares, Inc.	679,937	8.70	0.77	8.58	0.51
36	Community Bank of the South	Merritt Island	1999	ST-Bank	C-corp	CBOS Bankshares, Inc.	135,518	9.83	0.33	3.41	0.84
37	Community State Bank	Starke	1957	ST-Bank	S-corp	Community State Bank Corporation	90,864	9.41	0.28	2.61	1.34
38	Continental National Bank	Miami	1974	Fed-Bank	C-corp		485,108	7.91	0.50	5.92	0.33
39	Desjardins Bank, NA	Hallandale	1992	Fed-Bank	C-corp	Desjardins Group	214,619	13.58	0.27	2.02	0.05
40	Drummond Community Bank	Chiefland	1990	ST-Bank	S-corp	Drummond Banking Company	443,538	13.77	1.07	7.62	0.73
41	Eastern National Bank	Miami	1969	Fed-Bank	C-corp		404,791	10.39	0.27	2.62	0.73
42	Edison National Bank	Fort Myers	1997	Fed-Bank	S-corp	Edison Bancshares, Inc.	278,684	8.26	0.45	5.59	0.38
43	Encore Bank, NA	Naples	2007	ST-Bank	C-corp	Ovation Holdings, Inc.	381,977	9.76	0.41	4.17	0.44
44	Englewood Bank & Trust	Englewood	1988	ST-Bank	S-corp	Crews Banking Corporation	259,142	8.88	1.11	12.70	2.11
45	EverBank	Jacksonville	1998	Fed-Thrift	C-corp	EverBank Financial Corp	28,693,152	7.53	0.54	6.92	0.80
46	Executive National Bank	Miami	1972	Fed-Bank	C-corp	Executive Banking Corporation	391,027	10.23	0.52	5.42	1.66
47	Farmers & Merchants Bank	Monticello	1907	ST-Bank	S-corp	FMB Banking Corporation	462,970	9.49	0.79	8.26	2.20
48	Fidelity Bank of Florida, NA	Merritt Island	1990	Fed-Bank	C-corp		177,767	17.74	(0.47)	(3.25)	10.91
49	FineMark National Bank & Trust	Fort Myers	2007	Fed-Bank	C-corp	FineMark Holdings, Inc.	1,309,997	9.09	0.66	7.57	0.46
50	First Bank	Clewiston	1922	ST-Bank	C-corp	Pioneer Bankcorp, Inc.	309,501	8.77	0.83	9.71	2.57
51	First Bank of the Palm Beaches	West Palm Bea	2006	ST-Bank	C-corp		147,976	9.77	1.28	12.52	0.60
52	First Citrus Bank	Tampa	1999	ST-Bank	C-corp	First Citrus Bancorporation, Inc.	305,821	8.50	0.45	4.94	2.63
53	First City Bank of Florida	Fort Walton Bea	1948	ST-Bank	C-corp	Florida First City Banks, Inc.	205,563	2.65	(0.18)	(6.80)	21.04
54	First Colony Bank of Florida	Maitland	2008	ST-Bank	S-corp		202,542	10.22	1.23	11.60	0.65
55	First Federal Bank of Florida	Lake City	1962	Fed-Thrift	C-corp	First Federal Bancorp, MHC	1,223,573	13.13	1.19	9.35	1.07
56	First Florida Bank	Destin	2006	ST-Bank	C-corp	First Florida Bancorp, Inc.	380,988	10.22	0.90	8.36	0.63
57	First Florida Integrity Bank	Naples	2007	ST-Bank	C-corp	TGR Financial, Inc.	1,226,894	8.71	0.49	5.72	0.24
58	First Green Bank	Orlando	2009	ST-Bank	C-corp	First Green Bancorp, Inc.	491,385	10.78	0.57	4.85	0.08

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
59	First Home Bank	Seminole	1999	ST-Bank	C-corp	First Home Bancorp, Inc.	132,763	11.20	3.50	36.87	0.79
60	First National Bank NW Florida	Panama City	1984	Fed-Bank	S-corp	First Northwest Florida Holding Company	121,998	13.05	0.37	2.73	1.31
61	First National Bank of Mt. Dora	Mount Dora	1925	Fed-Bank	C-corp		222,742	15.11	0.90	5.93	4.14
62	First National Bank of Pasco	Dade City	1986	Fed-Bank	C-corp	Florida Bancshares, Inc.	139,546	12.07	0.29	2.41	1.15
63	First National Bank of Wauchula	Wauchula	1960	Fed-Bank	S-corp	First Hardee Holding Corporation	71,104	11.66	0.21	1.91	4.27
64	First Ntl Bank of South Miami	South Miami	1952	Fed-Bank	C-corp	First Miami Bancorp, Inc.	647,455	7.93	0.38	4.67	0.49
65	First State Bank of Arcadia	Arcadia	1973	ST-Bank	S-corp	Crews Banking Corporation	136,847	12.14	0.99	8.32	4.11
66	First State Bank, Florida Keys	Key West	1955	ST-Bank	S-corp	First State Bank of the Florida Keys Holding C	868,022	9.35	0.97	10.53	1.86
67	FirstAtlantic Bank	Jacksonville	1999	Fed-Thrift	C-corp	FirstAtlantic Financial Holdings, Inc.	435,255	13.17	0.87	6.64	0.48
68	FirstCity Bank of Commerce	Palm Beach Gar	2007	ST-Bank	C-corp		83,004	9.26	0.03	0.28	1.98
69	Flagler Bank	West Palm Beac	2000	ST-Bank	S-corp	Flagler Bancshares Corporation	225,761	9.89	1.42	15.05	2.25
70	Flagship Community Bank	Clearwater	2006	ST-Bank	C-corp		105,684	12.57	0.33	2.75	2.77
71	Florida Bank of Commerce	Orlando	2005	ST-Bank	C-corp	FBC Bancorp, Inc.	318,970	10.38	0.67	6.29	0.39
72	Florida Business Bank	Melbourne	2000	ST-Bank	C-corp	Reserve Financial Associates, LLC	111,062	15.08	1.01	6.58	0.62
73	Florida Capital Bank, N.A.	Jacksonville	1985	Fed-Bank	C-corp	Florida Capital Group, Inc.	341,615	8.84	0.33	3.87	2.56
74	Florida Community Bank, NA	Weston	2010	Fed-Bank	C-corp	FCB Financial Holdings, Inc.	8,387,105	10.43	1.34	12.53	0.51
75	Floridian Community Bank, Inc.	Davie	2003	ST-Bank	C-corp	Floridian Community Holdings, Inc.	384,963	11.18	0.00	0.02	0.90
76	FNBT Bank	Fort Walton Bea	1956	ST-Bank	S-corp	Southern National Banks, Inc.	403,023	11.71	0.59	4.97	1.07
77	Freedom Bank	Saint Petersburg	2005	ST-Bank	C-corp	Fourth Street Banking Company	179,272	9.60	0.80	9.28	0.18
78	Friends Bank	New Smyrna Be	2000	ST-Bank	C-corp		103,777	7.95	0.39	5.18	8.70
79	Gateway Bank of Central Florida	Ocala	2007	ST-Bank	C-corp	Gateway Financial Holdings of Florida, Inc.	276,500	8.66	0.81	9.40	0.80
80	Gateway Bank of Florida	Daytona Beach	2006	ST-Bank	C-corp	Gateway Financial Holdings of Florida, Inc.	301,311	9.68	0.74	6.98	0.20
81	Gateway Bank of SW Florida	Sarasota	2008	ST-Bank	C-corp	Gateway Financial Holdings of Florida, Inc.	298,242	9.12	0.86	9.34	0.00
82	Gibraltar Private Bank & Trust	Coral Gables	1994	Fed-Thrift	C-corp		1,624,238	8.59	0.19	2.19	2.11
83	Gulf Coast Community Bank	Pensacola	2003	ST-Bank	C-corp		135,417	4.27	(0.19)	(4.55)	15.98
84	GulfShore Bank	Tampa	2007	ST-Bank	C-corp	GulfShore Bancshares, Inc.	331,179	10.75	0.46	4.10	0.69
85	Harbor Community Bank	Fort Pierce	1960	ST-Bank	C-corp	HCBF Holding Company, Inc.	1,785,472	11.73	0.49	3.90	2.28
86	Heartland National Bank	Sebring	1999	Fed-Bank	C-corp	Heartland Bancshares, Inc.	334,410	9.79	0.75	7.94	1.66
87	Helm Bank USA	Miami	1989	ST-Bank	C-corp		764,159	12.51	0.49	3.96	2.23
88	Hillsboro Bank	Plant City	1998	ST-Bank	C-corp		131,370	13.49	1.12	8.01	0.23
89	Home Federal Bank, Hollywood	Hallandale Beac	1998	Fed-Thrift	C-corp	Home Bancgroup, Inc.	40,941	14.79	(2.89)	(24.52)	3.31
90	HomeBanc NA	Tampa	2007	Fed-Bank	C-corp	HomeBancorp, Inc.	1,006,223	8.18	0.71	8.76	0.11
91	Insignia Bank	Sarasota	2006	ST-Bank	C-corp		257,157	9.26	0.56	5.71	0.78
92	Interamerican Bank, A FSB	Miami	1976	Fed-Thrift	C-corp		206,819	12.58	0.33	2.73	11.50
93	Intercontinental Bank	West Miami	2002	ST-Bank	C-corp	Intercontinental Bankshares, LLC	143,263	13.77	0.38	3.05	0.00
94	Intercredit Bank, NA	Miami	1984	Fed-Bank	C-corp		348,610	10.55	0.99	9.71	1.13
95	International Finance Bank	Miami	1982	ST-Bank	C-corp		354,483	11.95	0.13	1.07	3.05
96	Intracoastal Bank	Palm Coast	2008	ST-Bank	S-corp		294,041	9.11	0.97	10.72	0.00
97	Jefferson Bank of Florida	Oldsmar	2007	ST-Bank	C-corp	Jefferson Bankshares, Inc.	279,244	9.91	0.63	6.33	0.13
98	Lafayette State Bank	Mayo	1946	ST-Bank	C-corp		76,739	3.81	(1.09)	(27.59)	21.62
99	Landmark Bank, NA	Fort Lauderdale	1998	Fed-Bank	C-corp	Giant Holdings, Inc.	462,975	11.60	0.66	5.03	2.39
100	Legacy Bank of Florida	Boca Raton	2006	ST-Bank	C-corp		322,367	10.94	0.59	5.14	0.91
101	Mackinac Savings Bank, FSB	Boynton Beach	1994	Fed-Thrift	S-corp		109,508	8.71	0.43	5.15	0.02
102	Madison County Comm. Bank	Madison	1999	ST-Bank	C-corp	Madison Community Bancshares Corporation	117,354	8.71	0.53	6.13	1.50
103	Mainstreet Comm. Bank of FL	Deland	2003	ST-Bank	S-corp		316,988	8.80	0.53	5.73	1.44
104	Marine Bank & Trust Company	Vero Beach	1997	ST-Bank	C-corp		203,007	9.14	0.52	5.55	0.36
105	Marquis Bank	Coral Gables	2007	ST-Bank	C-corp	Marquis Bancorp, Inc.	408,188	9.16	0.80	8.18	0.58
106	Mercantil Commercebank, NA	Coral Gables	1979	Fed-Bank	C-corp	Mercantil Servicios Financieros, C.A.	8,457,557	9.29	0.33	3.49	0.85
107	Natbank, National Association	Hollywood	1994	Fed-Bank	C-corp	National Bank of Canada	175,037	15.19	0.35	2.24	1.14
108	Nature Coast Bank	Hernando	2005	ST-Bank	C-corp		57,281	13.98	0.29	2.24	2.51
109	NorthStar Bank	Tampa	2007	ST-Bank	C-corp	NorthStar Banking Corporation	217,194	10.08	0.16	1.60	0.41
110	Ocean Bank	Miami	1982	ST-Bank	C-corp	Ocean Bankshares, Inc.	3,417,535	12.62	0.62	4.94	1.62
111	Oculina Bank	Vero Beach	2004	Fed-Thrift	C-corp	Oculina Banc Corp.	283,004	9.18	0.78	8.40	0.64
112	One South Bank	Chipley	2008	ST-Bank	S-corp	One South Financial, Inc.	47,981	12.29	0.48	3.67	0.72
113	OptimumBank	Plantation	2000	ST-Bank	C-corp	OptimumBank Holdings, Inc.	121,537	7.71	0.32	4.27	4.05
114	Pacific National Bank	Miami	1982	Fed-Bank	C-corp		462,631	12.41	0.85	6.84	0.63
115	Palm Beach Community Bank	West Palm Beac	2008	ST-Bank	S-corp		332,861	11.83	1.17	9.94	0.31
116	Paradise Bank	Boca Raton	2005	ST-Bank	S-corp	Paradise Bancorp, Inc.	306,053	11.74	1.27	11.31	0.09

ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/ Total Assets (%)
117	Patriot Bank	Trinity	2004	ST-Bank	C-corp		144,596	12.93	0.68	5.74	1.34
118	Peoples Bank of Graceville	Graceville	1974	ST-Bank	S-corp	PBG Financial Services, Inc.	91,350	13.93	0.99	6.87	1.17
119	Peoples National Bank	Niceville	1986	Fed-Bank	C-corp	Bankshares Corporation of Niceville	105,395	10.84	0.07	0.68	2.66
120	Peoples State Bank	Lake City	1999	ST-Bank	C-corp	PSB BancGroup, Inc.	79,646	9.07	0.38	4.20	7.13
121	Pilot Bank	Tampa	1987	ST-Bank	C-corp	Pilot Bancshares, Inc.	237,697	11.22	0.30	2.76	2.47
122	Pinnacle Bank	Orange City	1999	ST-Bank	C-corp	Pinnacle Bank Holding Company, Inc.	107,455	2.43	(0.58)	(28.64)	8.24
123	Platinum Bank	Brandon	1997	ST-Bank	S-corp	Platinum Bank Holding Company	583,892	9.15	0.76	7.93	0.50
124	Plus International Bank	Miami	2001	ST-Bank	C-corp		88,371	16.54	(0.12)	(0.87)	0.00
125	Preferred Community Bank	Fort Myers	2007	ST-Bank	C-corp		107,065	12.07	1.20	10.33	0.88
126	Prime Meridian Bank	Tallahassee	2008	ST-Bank	C-corp	Prime Meridian Holding Company	290,077	8.85	0.89	9.65	0.40
127	Professional Bank	Coral Gables	2008	ST-Bank	C-corp	Professional Holding Corp.	371,638	8.77	0.42	4.73	0.13
128	Sabadell United Bank, N.A.	Miami	1974	Fed-Bank	C-corp	Banco de Sabadell, SA	5,550,075	11.03	0.87	7.94	0.46
129	Sabal Palm Bank	Sarasota	2006	ST-Bank	C-corp	Sabal Palm Bancorp, Inc.	137,546	12.29	0.39	3.37	0.00
130	Sanibel Captiva Comm. Bank	Sanibel	2003	ST-Bank	C-corp		328,255	7.54	1.40	16.48	0.54
131	Seacoast National Bank	Stuart	1926	Fed-Bank	C-corp	Seacoast Banking Corporation of Florida	4,513,754	10.89	0.66	5.86	1.10
132	Seaside National Bank & Trust	Orlando	2006	Fed-Bank	C-corp	Three Shores Bancorporation, Inc.	1,483,337	8.23	0.63	7.31	0.84
133	Stonegate Bank	Pompano Beach	2005	ST-Bank	C-corp		2,937,147	11.78	1.08	9.23	0.76
134	Summit Bank, NA	Panama City	2008	Fed-Bank	C-corp	Summit Financial Enterprises, Inc.	362,087	12.13	0.86	7.35	0.96
135	Sunrise Bank	Cocoa Beach	2005	ST-Bank	C-corp		154,251	18.69	0.32	2.19	0.23
136	Sunshine Bank	Plant City	1954	Fed-Thrift	C-corp	Sunshine Bancorp, Inc.	563,345	13.62	(0.13)	(1.00)	0.36
137	Sunshine Savings Bank	Tallahassee	1952	ST-Bank	C-corp	Sunshine Financial, Inc.	167,214	12.50	0.03	0.21	2.89
138	Sunstate Bank	Miami	1999	ST-Bank	C-corp		161,913	14.59	0.19	1.33	1.52
139	Surety Bank	Deland	1926	ST-Bank	S-corp		93,003	14.17	1.17	8.76	6.10
140	Terrabank, N.A.	Miami	1985	Fed-Bank	C-corp		339,629	9.71	0.49	4.98	0.04
141	TotalBank	Miami	1974	ST-Bank	C-corp	Banco Popular Español SA	3,006,077	15.79	0.74	4.56	0.98
142	TransCapital Bank	Sunrise	1999	ST-Bank	S-corp		182,478	16.33	0.98	5.98	11.02
143	U.S. Century Bank	Doral	2002	ST-Bank	C-corp		896,523	9.88	0.12	1.36	2.91
144	United Southern Bank	Umatilla	1937	ST-Bank	C-corp	UniSouth, Inc.	492,698	9.09	0.66	7.08	2.52
145	USAmeriBank	Clearwater	2007	ST-Bank	C-corp	USAmeriBancorp, Inc.	4,037,702	9.08	1.16	12.85	1.25
146	Warrington Bank	Pensacola	1953	ST-Bank	C-corp	Five Flags Banks, Inc.	85,829	18.01	0.11	0.59	0.00
147	Wauchula State Bank	Wauchula	1929	ST-Bank	S-corp	Crews Banking Corporation	647,090	11.84	1.51	13.39	3.75
MEDIAN							309,501	10.22	0.59	5.73	0.96
AVERAGE							1,115,479	10.64	0.58	5.19	2.30
HIGH							28,693,152	18.69	3.50	36.87	33.96
LOW							40,941	2.43	(2.89)	(28.64)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	EverBank	Jacksonville	26,045,579	19,758,088	2,161,524	7.86	12	2,905	9,877	2,391,096	1,646,507	28,693,152
2	BankUnited, NA	Miami Lakes	19,084,996	19,049,288	2,585,899	9.34	102	1,656	16,414	266,479	186,758	27,180,903
3	Mercantil Commercebank, NA	Coral Gables	5,742,865	6,588,393	785,422	9.22	23	958	8,828	367,720	286,452	8,457,557
4	Florida Community Bank, NA	Weston	6,285,241	6,932,881	875,046	9.57	48	656	12,785	174,731	144,435	8,387,105
5	City National Bank of Florida	Miami	4,979,627	5,127,423	1,002,302	12.08	26	522	14,858	298,302	197,209	7,755,844
6	Sabadell United Bank, N.A.	Miami	3,863,476	4,400,731	612,324	9.67	26	477	11,635	213,464	169,259	5,550,075
7	CenterState Bank of Florida, NA	Winter Haven	3,296,725	4,057,575	547,773	8.36	66	921	5,435	75,840	61,478	5,005,472
8	Seacoast National Bank	Stuart	2,788,941	3,510,858	491,722	8.75	48	731	6,175	94,037	73,143	4,513,754
9	USAmeriBank	Clearwater	3,258,199	3,374,696	366,545	9.04	29	511	7,902	139,231	116,369	4,037,702
10	Ocean Bank	Miami	2,715,315	2,928,773	431,251	10.74	21	700	4,882	162,740	139,465	3,417,535
11	TotalBank	Miami	2,088,120	2,171,634	474,533	11.56	20	302	9,954	150,304	108,582	3,006,077
12	Stonegate Bank	Pompano Beach	2,292,891	2,491,990	346,110	9.97	29	314	9,354	101,281	85,931	2,937,147
13	Capital City Bank	Tallahassee	1,568,022	2,331,449	328,564	10.20	68	830	3,291	40,168	34,286	2,731,451
14	Citizens First Bank	The Villages	369,835	1,638,715	180,640	8.74	11	272	7,333	181,336	148,974	1,994,701
15	BAC Florida Bank	Coral Gables	1,523,989	1,572,941	156,918	8.22	1	167	11,534	1,926,128	1,572,941	1,926,128
16	Harbor Community Bank	Fort Pierce	1,020,919	1,482,145	209,424	10.57	41	468	3,815	43,548	36,150	1,785,472
17	Gibraltar Private Bank & Trust	Coral Gables	1,448,085	1,031,984	139,520	8.55	8	282	5,760	203,030	128,998	1,624,238
18	Bank of Tampa	Tampa	936,613	1,379,924	125,084	8.50	9	227	6,678	168,432	153,325	1,515,892
19	Seaside National Bank & Trust	Orlando	1,079,424	1,237,655	122,138	7.87	14	167	8,882	105,953	88,404	1,483,337
20	FineMark National Bank & Trust	Fort Myers	922,721	1,061,149	119,111	9.13	12	152	8,618	109,166	88,429	1,309,997
21	First Florida Integrity Bank	Naples	907,302	998,727	106,884	7.89	7	147	8,346	175,271	142,675	1,226,894
22	First Federal Bank of Florida	Lake City	721,133	962,136	160,704	11.75	17	368	3,325	71,975	56,596	1,223,573
23	HomeBanc NA	Tampa	717,473	770,741	82,310	8.67	13	103	9,769	77,402	59,288	1,006,223
24	BanESCO USA	Coral Gables	733,540	835,508	94,658	9.84	5	192	5,052	193,988	167,102	969,942
25	Atlantic Coast Bank	Jacksonville	782,463	620,311	82,837	9.09	12	186	5,034	78,022	51,693	936,267
26	U.S. Century Bank	Doral	710,219	748,568	88,598	8.94	17	206	4,352	52,737	44,033	896,523
27	First State Bank, Florida Keys	Key West	551,939	607,747	81,122	9.06	12	176	4,932	72,335	50,646	868,022
28	Helm Bank USA	Miami	445,224	653,610	95,612	12.38	1	125	6,113	764,159	653,610	764,159
29	Biscayne Bank	Coconut Grove	627,908	623,370	60,019	8.43	5	77	9,704	149,438	124,674	747,189
30	Community Bank & Trust of FL	Ocala	269,225	618,130	59,150	8.20	11	127	5,354	61,812	56,194	679,937
31	Coconut Grove Bank	Miami	229,438	546,253	104,702	15.82	5	92	7,191	132,305	109,251	661,527
32	First Ntl Bank of South Miami	South Miami	385,281	542,287	51,370	8.26	4	112	5,781	161,864	135,572	647,455
33	Wauchula State Bank	Wauchula	457,519	555,849	76,612	11.69	7	152	4,257	92,441	79,407	647,090
34	Axiom Bank	Maitland	482,147	462,426	96,542	15.00	21	160	3,964	30,202	22,020	634,242
35	CBC National Bank	Fernandina Beach	542,604	420,266	64,939	10.70	7	444	1,380	87,533	60,038	612,730
36	Platinum Bank	Brandon	452,264	495,002	53,410	9.39	7	98	5,958	83,413	70,715	583,892
37	Sunshine Bank	Plant City	398,840	442,478	76,739	12.62	12	112	5,030	46,945	36,873	563,345
38	Apollo Bank	Miami	418,458	478,432	55,284	9.80	7	93	5,981	79,459	68,347	556,216
39	Beach Community Bank	Fort Walton Beach	347,415	483,624	19,649	3.61	11	114	4,658	48,276	43,966	531,033
40	Citizens Bank and Trust	Lake Wales	346,643	446,565	45,364	8.25	12	144	3,598	43,174	37,214	518,082
41	Brickell Bank	Miami	346,902	380,504	29,695	5.74	1	88	5,722	503,502	380,504	503,502
42	United Southern Bank	Umatilla	277,385	443,636	44,762	9.00	12	134	3,677	41,058	36,970	492,698
43	First Green Bank	Orlando	382,561	435,379	52,957	11.67	7	97	5,066	70,198	62,197	491,385
44	Continental National Bank	Miami	255,630	437,076	38,385	8.00	6	98	4,950	80,851	72,846	485,108
45	Brannen Bank	Inverness	246,074	434,381	36,663	6.98	12	100	4,715	39,295	36,198	471,536
46	Banco Do Brasil Americas	Miami	324,532	386,737	54,877	10.01	7	123	3,791	66,611	55,248	466,277
47	Landmark Bank, NA	Fort Lauderdale	341,866	378,398	53,692	12.90	6	49	9,448	77,163	63,066	462,975
48	Farmers & Merchants Bank	Monticello	300,155	384,607	43,938	9.26	6	99	4,676	77,162	64,101	462,970
49	Pacific National Bank	Miami	318,965	353,845	57,418	12.11	2	60	7,711	231,316	176,923	462,631
50	Drummond Community Bank	Chiefland	221,547	354,097	61,077	12.90	13	153	2,899	34,118	27,238	443,538
51	FirstAtlantic Bank	Jacksonville	310,996	354,321	57,322	13.00	8	79	5,510	54,407	44,290	435,255
52	Bank of Central Florida	Lakeland	281,092	386,891	35,784	8.25	4	57	7,456	106,249	96,723	424,995
53	Marquis Bank	Coral Gables	351,228	350,473	37,382	8.97	2	46	8,874	204,094	175,237	408,188
54	Eastern National Bank	Miami	342,567	332,003	42,069	9.71	5	97	4,173	80,958	66,401	404,791
55	FNBT Bank	Fort Walton Beach	117,791	333,654	47,181	11.95	10	85	4,741	40,302	33,365	403,023
56	Executive National Bank	Miami	296,804	340,949	40,013	10.14	4	80	4,888	97,757	85,237	391,027
57	Floridian Community Bank, Inc.	Davie	327,032	287,000	43,027	11.52	5	61	6,311	76,993	57,400	384,963
58	Encore Bank, NA	Naples	282,747	324,420	37,300	8.69	6	57	6,701	63,663	54,070	381,977
59	First Florida Bank	Destin	175,737	336,330	38,926	10.68	4	64	5,953	95,247	84,083	380,988

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
60	Professional Bank	Coral Gables	297,635	322,580	32,588	8.83	2	48	7,742	185,819	161,290	371,638
61	Summit Bank, NA	Panama City	206,364	304,618	43,919	12.46	4	50	7,242	90,522	76,155	362,087
62	International Finance Bank	Miami	291,258	310,392	42,370	9.66	3	71	4,993	118,161	103,464	354,483
63	Intercredit Bank, NA	Miami	285,528	275,719	36,774	10.41	5	78	4,469	69,722	55,144	348,610
64	Florida Capital Bank, N.A.	Jacksonville	261,254	235,252	30,215	8.68	5	201	1,700	68,323	47,050	341,615
65	Terrabank, N.A.	Miami	252,285	298,895	32,985	9.63	3	89	3,816	113,210	99,632	339,629
66	Heartland National Bank	Sebring	153,689	297,053	32,751	9.71	4	54	6,193	83,603	74,263	334,410
67	Palm Beach Community Bank	West Palm Beach	270,773	269,959	39,387	11.71	6	51	6,527	55,477	44,993	332,861
68	Charlotte State Bank & Trust	Port Charlotte	183,716	299,893	29,866	9.00	5	89	3,739	66,550	59,979	332,751
69	GulfShore Bank	Tampa	252,554	279,110	35,617	10.76	3	51	6,494	110,393	93,037	331,179
70	Sanibel Captiva Comm. Bank	Sanibel	281,590	277,923	24,754	7.53	5	64	5,129	65,651	55,585	328,255
71	Legacy Bank of Florida	Boca Raton	255,627	276,567	35,279	9.27	5	48	6,716	64,473	55,313	322,367
72	Florida Bank of Commerce	Orlando	230,961	280,478	33,123	9.58	7	57	5,596	45,567	40,068	318,970
73	Mainstreet Comm. Bank of FL	Deland	219,071	287,827	27,886	8.69	6	79	4,013	52,831	47,971	316,988
74	First Bank	Clewiston	219,419	279,995	27,128	8.84	6	86	3,599	51,584	46,666	309,501
75	Paradise Bank	Boca Raton	229,690	262,685	35,925	11.26	3	46	6,653	102,018	87,562	306,053
76	First Citrus Bank	Tampa	236,405	248,342	26,000	8.89	5	64	4,778	61,164	49,668	305,821
77	Gateway Bank of Florida	Daytona Beach	147,088	245,118	29,176	9.47	3	35	8,609	100,437	81,706	301,311
78	Gateway Bank of SW Florida	Sarasota	204,912	251,720	27,186	9.04	3	45	6,628	99,414	83,907	298,242
79	Intracoastal Bank	Palm Coast	167,952	265,793	26,783	8.55	2	30	9,801	147,021	132,897	294,041
80	Prime Meridian Bank	Tallahassee	229,156	263,322	25,666	9.01	3	63	4,604	96,692	87,774	290,077
81	Oculina Bank	Vero Beach	247,552	241,956	25,970	9.46	9	66	4,288	31,445	26,884	283,004
82	Jefferson Bank of Florida	Oldsmar	202,334	234,860	27,661	10.34	5	48	5,818	55,849	46,972	279,244
83	Edison National Bank	Fort Myers	141,432	244,913	23,028	8.04	4	42	6,635	69,671	61,228	278,684
84	American National Bank	Oakland Park	225,092	235,260	37,226	13.69	1	34	8,164	277,563	235,260	277,563
85	Gateway Bank of Central Florida	Ocala	190,552	226,716	23,935	8.61	3	42	6,583	92,167	75,572	276,500
86	Citizens State Bank	Perry	209,051	238,187	23,265	8.72	4	51	5,240	66,813	59,547	267,252
87	Englewood Bank & Trust	Englewood	158,101	235,269	23,018	8.80	4	53	4,889	64,786	58,817	259,142
88	Insignia Bank	Sarasota	192,896	218,865	23,807	9.03	2	47	5,471	128,579	109,433	257,157
89	Citizens Bank of Florida	Oviedo	180,185	227,748	24,040	9.41	4	53	4,848	64,239	56,937	256,957
90	Pilot Bank	Tampa	170,668	193,864	26,665	9.07	5	55	4,322	47,539	38,773	237,697
91	Flagler Bank	West Palm Beach	139,181	193,252	22,326	9.93	2	27	8,362	112,881	96,626	225,761
92	First National Bank of Mt. Dora	Mount Dora	102,935	186,314	33,664	14.14	4	73	3,051	55,686	46,579	222,742
93	NorthStar Bank	Tampa	136,685	156,932	21,889	9.44	3	43	5,051	72,398	52,311	217,194
94	Desjardins Bank, NA	Hallandale	167,276	160,577	29,153	13.21	4	58	3,700	53,655	40,144	214,619
95	Interamerican Bank, A FSB	Miami	159,578	178,102	26,028	12.64	5	81	2,553	41,364	35,620	206,819
96	First City Bank of Florida	Fort Walton Beach	128,073	189,521	5,445	2.56	2	50	4,111	102,782	94,761	205,563
97	Marine Bank & Trust Company	Vero Beach	160,187	183,951	18,547	8.75	2	42	4,834	101,504	91,976	203,007
98	First Colony Bank of Florida	Maitland	134,142	181,198	20,699	10.19	1	18	11,252	202,542	181,198	202,542
99	Columbia Bank	Lake City	134,886	176,061	22,630	11.07	4	56	3,560	49,841	44,015	199,363
100	Bank of Commerce	Sarasota	132,654	152,691	6,999	3.29	3	33	5,931	65,243	50,897	195,729
101	TransCapital Bank	Sunrise	132,341	151,543	29,796	16.37	3	24	7,603	60,826	50,514	182,478
102	Freedom Bank	Saint Petersburg	148,389	161,065	17,206	8.50	2	35	5,122	89,636	80,533	179,272
103	Fidelity Bank of Florida, NA	Merritt Island	124,487	145,763	31,540	9.71	2	41	4,336	88,884	72,882	177,767
104	Natbank, National Association	Hollywood	144,327	127,721	26,582	15.61	3	36	4,862	58,346	42,574	175,037
105	Sunshine Savings Bank	Tallahassee	124,331	140,228	20,903	11.76	6	51	3,279	27,869	23,371	167,214
106	Sunstate Bank	Miami	109,040	137,411	23,628	13.31	3	44	3,680	53,971	45,804	161,913
107	1st Manatee Bank	Bradenton	123,483	133,473	21,192	14.16	3	33	4,694	51,631	44,491	154,894
108	Sunrise Bank	Cocoa Beach	104,263	121,863	28,833	18.59	3	30	5,142	51,417	40,621	154,251
109	First Bank of the Palm Beaches	West Palm Beach	95,145	120,741	14,457	9.99	1	25	5,919	147,976	120,741	147,976
110	Patriot Bank	Trinity	118,878	121,620	18,699	10.75	4	28	5,164	36,149	30,405	144,596
111	Intercontinental Bank	West Miami	60,574	122,605	19,732	13.25	1	21	6,822	143,263	122,605	143,263
112	First National Bank of Pasco	Dade City	71,677	116,871	16,848	10.89	3	37	3,772	46,515	38,957	139,546
113	Sabal Palm Bank	Sarasota	102,145	119,748	16,900	9.81	2	25	5,502	68,773	59,874	137,546
114	First State Bank of Arcadia	Arcadia	77,687	117,646	16,612	11.89	3	44	3,110	45,616	39,215	136,847
115	Community Bank of the South	Merritt Island	45,920	113,055	13,317	9.99	3	21	6,453	45,173	37,685	135,518
116	Gulf Coast Community Bank	Pensacola	90,130	116,615	5,788	4.24	5	51	2,655	27,083	23,323	135,417
117	First Home Bank	Seminole	118,328	111,848	14,864	9.83	3	64	2,074	44,254	37,283	132,763
118	Hillsboro Bank	Plant City	60,562	112,242	17,722	12.51	2	21	6,256	65,685	56,121	131,370

TOTAL ASSETS

				Total	Total	Tier 1			Assets /	Assets /	Deposits /	
Rank	Institution	City	Total Loans (\$000)	Deposits (\$000)	Equity (\$000)	Leverage Ratio (%)	No. of Offices	No. of Employees	Employee (\$000)	Office (\$000)	Office (\$000)	Total Assets (\$000)
119	Central Bank	Tampa	92,904	107,740	13,021	10.22	1	25	5,036	125,889	107,740	125,889
120	First National Bank NW Florida	Panama City	60,518	105,798	15,915	12.81	2	31	3,935	60,999	52,899	121,998
121	OptimumBank	Plantation	85,501	91,373	9,368	7.78	3	16	7,596	40,512	30,458	121,537
122	Madison County Comm. Bank	Madison	53,607	106,639	10,216	8.81	1	25	4,694	117,354	106,639	117,354
123	Florida Business Bank	Melbourne	76,408	94,044	16,744	14.97	1	17	6,533	111,062	94,044	111,062
124	Anchor Commercial Bank	Juno Beach	73,809	97,962	11,888	10.77	2	25	4,401	55,016	48,981	110,031
125	Mackinac Savings Bank, FSB	Boynton Beach	72,016	98,170	9,540	8.84	3	45	2,434	36,503	32,723	109,508
126	Pinnacle Bank	Orange City	64,677	102,426	2,608	2.30	2	18	5,970	53,728	51,213	107,455
127	Preferred Community Bank	Fort Myers	76,624	90,494	12,927	11.06	3	26	4,118	35,688	30,165	107,065
128	Flagship Community Bank	Clearwater	85,155	91,989	13,284	11.47	2	25	4,227	52,842	45,995	105,684
129	Peoples National Bank	Niceville	50,686	93,815	11,420	10.29	3	37	2,849	35,132	31,272	105,395
130	Friends Bank	New Smyrna Beach	66,206	95,198	8,251	7.88	3	26	3,991	34,592	31,733	103,777
131	Bank of Belle Glade	Belle Glade	28,066	89,071	8,349	8.10	1	16	6,102	97,635	89,071	97,635
132	Surety Bank	Deland	51,974	79,581	13,182	13.28	2	29	3,207	46,502	39,791	93,003
133	Peoples Bank of Graceville	Graceville	32,981	78,307	12,729	13.04	1	16	5,709	91,350	78,307	91,350
134	Community State Bank	Starke	39,776	82,016	8,551	9.75	2	30	3,029	45,432	41,008	90,864
135	Commerce National B&T	Winter Park	71,678	77,956	11,600	12.95	1	30	3,015	90,456	77,956	90,456
136	Plus International Bank	Miami	54,359	72,765	14,614	16.13	1	20	4,419	88,371	72,765	88,371
137	Warrington Bank	Pensacola	23,773	70,299	15,458	17.82	2	18	4,768	42,915	35,150	85,829
138	Bank of Pensacola	Pensacola	26,033	72,997	11,167	14.11	2	17	4,951	42,084	36,499	84,167
139	Bank of the South	Pensacola	16,367	69,015	14,518	18.30	2	18	4,644	41,798	34,508	83,595
140	FirstCity Bank of Commerce	Palm Beach Gardens	67,838	66,309	7,689	9.79	1	13	6,385	83,004	66,309	83,004
141	Peoples State Bank	Lake City	56,571	71,492	7,222	8.61	2	30	2,655	39,823	35,746	79,646
142	Lafayette State Bank	Mayo	54,126	73,503	2,921	3.78	4	31	2,475	19,185	18,376	76,739
143	Century Bank of Florida	Tampa	47,381	56,745	6,283	8.57	1	15	5,061	75,918	56,745	75,918
144	First National Bank of Wauchula	Wauchula	42,858	61,020	8,291	11.57	1	29	2,452	71,104	61,020	71,104
145	Nature Coast Bank	Hernando	40,922	49,210	8,009	11.68	2	16	3,580	28,641	24,605	57,281
146	One South Bank	Chipley	39,833	36,475	5,896	12.89	1	10	4,798	47,981	36,475	47,981
147	Home Federal Bank, Hollywood	Hallandale Beach	26,886	29,199	6,056	14.75	1	14	2,924	40,941	29,199	40,941
		MEDIAN	219,071	265,793	29,796	9.71	4	56	5,052	72,335	59,547	309,501
		AVERAGE	809,264	856,926	110,643	10.23	8	148	5,654	124,268	100,416	1,115,479
		HIGH	26,045,579	19,758,088	2,585,899	18.59	102	2,905	16,414	2,391,096	1,646,507	28,693,152
		LOW	16,367	29,199	2,608	2.30	1	10	1,380	19,185	18,376	40,941

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
1	Citizens State Bank	Perry	267,252	87.8	6.9	5.11	(7.67)	7.60	2.71	1.07	5.22
2	First Home Bank	Seminole	132,763	105.8	0.1	59.38	29.08	5.65	0.83	0.52	4.54
3	Drummond Community Bank	Chiefland	443,538	62.6	41.6	19.86	12.25	6.37	3.11	0.14	4.50
4	One South Bank	Chipley	47,981	109.2	1.1	11.79	0.14	5.38	2.31	0.63	4.46
5	Sanibel Captiva Comm. Bank	Sanibel	328,255	101.3	2.9	19.83	23.09	5.35	2.40	0.49	4.42
6	Gulf Coast Community Bank	Pensacola	135,417	77.3	10.6	7.30	(3.44)	5.57	2.03	0.35	4.39
7	First Bank of the Palm Beaches	West Palm Beach	147,976	78.8	0.4	10.14	11.46	4.95	2.86	0.41	4.36
8	First National Bank of Wauchula	Wauchula	71,104	70.2	23.6	6.43	(2.72)	6.51	2.35	0.51	4.27
9	First Green Bank	Orlando	491,385	87.9	3.6	25.46	31.97	5.14	2.18	0.62	4.26
10	Wauchula State Bank	Wauchula	647,090	82.3	22.0	9.31	6.81	5.54	3.02	0.42	4.25
11	CenterState Bank of Florida, NA	Winter Haven	5,005,472	81.3	20.5	28.56	27.37	5.32	2.41	0.19	4.22
12	Palm Beach Community Bank	West Palm Beach	332,861	100.3	10.1	8.96	(1.45)	5.35	2.89	0.73	4.19
13	First Bank	Clewiston	309,501	78.4	9.5	11.68	10.63	5.37	1.33	0.30	4.17
13	Paradise Bank	Boca Raton	306,053	87.4	9.1	3.03	4.94	5.29	1.72	0.26	4.17
15	Sunshine Savings Bank	Tallahassee	167,214	88.7	10.7	14.04	7.12	5.12	1.93	0.28	4.14
16	Century Bank of Florida	Tampa	75,918	83.5	7.2	5.45	9.59	5.89	2.49	1.13	4.13
17	FirstAtlantic Bank	Jacksonville	435,255	87.8	18.6	7.28	(8.60)	5.41	1.97	0.39	4.08
18	Community State Bank	Starke	90,864	48.5	26.2	17.11	37.73	6.97	2.24	0.11	4.06
18	Florida Bank of Commerce	Orlando	318,970	82.4	5.2	10.76	8.66	5.25	2.12	0.23	4.06
20	Home Federal Bank, Hollywood	Hallandale Beach	40,941	92.1	0.0	(2.50)	(7.21)	5.99	NA	0.95	4.05
21	Surety Bank	Deland	93,003	65.3	31.8	0.46	(5.57)	6.16	2.95	0.76	4.04
21	Apollo Bank	Miami	556,216	87.5	11.5	13.53	8.30	4.94	2.37	0.35	4.04
21	1st Manatee Bank	Bradenton	154,894	92.5	11.0	16.28	7.74	5.25	2.31	0.78	4.04
24	Freedom Bank	Saint Petersburg	179,272	92.1	3.4	36.30	5.00	4.77	3.50	0.51	4.02
25	Landmark Bank, NA	Fort Lauderdale	462,975	90.4	0.4	4.12	24.11	5.34	1.93	0.75	4.01
25	CBC National Bank	Fernandina Beach	612,730	129.1	3.3	39.74	44.74	4.73	2.41	0.68	4.01
27	Flagler Bank	West Palm Beach	225,761	72.0	25.0	17.00	15.87	6.12	1.94	0.69	4.00
28	Preferred Community Bank	Fort Myers	107,065	84.7	14.0	(0.87)	15.10	4.75	1.77	0.42	3.98
29	Ocean Bank	Miami	3,417,535	92.7	9.3	13.47	5.09	4.74	2.23	0.35	3.97
30	International Finance Bank	Miami	354,483	93.8	8.0	27.54	16.64	5.15	1.51	0.29	3.96
31	First National Bank of Pasco	Dade City	139,546	61.3	35.8	(3.64)	3.48	5.71	2.03	0.30	3.93
31	First Citrus Bank	Tampa	305,821	95.2	0.3	10.72	19.54	4.95	2.42	0.53	3.93
31	Florida Business Bank	Melbourne	111,062	81.3	12.9	8.09	5.69	5.11	2.39	0.40	3.93
31	Commerce National B&T	Winter Park	90,456	92.0	9.9	12.40	12.82	5.12	1.57	0.48	3.93
35	Citizens Bank of Florida	Oviedo	256,957	79.1	12.0	5.52	9.09	4.91	2.01	0.29	3.90
35	First State Bank of Arcadia	Arcadia	136,847	66.0	28.9	8.12	(3.44)	5.93	2.25	0.20	3.90
37	Peoples State Bank	Lake City	79,646	79.1	6.9	9.29	5.47	5.31	2.34	0.39	3.89
37	Plus International Bank	Miami	88,371	74.7	23.9	44.60	(21.32)	6.44	2.75	0.76	3.89
37	Nature Coast Bank	Hernando	57,281	83.2	11.2	2.08	(0.06)	4.93	2.07	0.26	3.89
40	Stonegate Bank	Pompano Beach	2,937,147	92.0	4.0	24.74	27.62	4.84	1.62	0.46	3.87
41	Natbank, National Association	Hollywood	175,037	113.0	2.9	12.40	6.47	5.06	1.89	0.39	3.86
42	American National Bank	Oakland Park	277,563	95.7	2.8	10.67	(0.73)	4.73	2.39	0.34	3.85
42	Flagship Community Bank	Clearwater	105,684	92.6	4.7	5.13	2.18	5.35	1.33	0.64	3.85
44	Friends Bank	New Smyrna Beach	103,777	69.6	2.3	(2.84)	8.59	5.30	2.34	0.36	3.82
44	Floridian Community Bank, Inc.	Davie	384,963	114.0	5.0	7.81	3.81	5.11	2.34	0.72	3.82
44	Mainstreet Comm. Bank of FL	Deland	316,988	76.1	21.2	16.17	18.90	5.09	1.83	0.28	3.82
47	Seacoast National Bank	Stuart	4,513,754	79.4	27.9	31.79	27.99	4.67	2.51	0.18	3.81
47	Prime Meridian Bank	Tallahassee	290,077	87.0	11.3	25.95	22.08	4.74	2.06	0.34	3.81
49	Harbor Community Bank	Fort Pierce	1,785,472	68.9	31.4	23.17	27.05	5.52	1.76	0.33	3.80
50	NorthStar Bank	Tampa	217,194	87.1	32.1	25.25	13.07	4.79	3.65	0.61	3.79
51	Patriot Bank	Trinity	144,596	97.8	3.4	11.66	1.05	5.03	2.36	0.59	3.78
52	First Colony Bank of Florida	Maitland	202,542	74.0	15.5	8.32	14.35	5.18	2.37	0.21	3.77
52	Summit Bank, NA	Panama City	362,087	67.8	27.8	9.06	3.90	5.69	1.62	0.29	3.77
54	Platinum Bank	Brandon	583,892	91.4	5.7	5.87	8.04	5.12	1.97	0.63	3.76
55	Farmers & Merchants Bank	Monticello	462,970	78.0	23.5	13.94	3.58	4.90	2.13	0.21	3.75
55	BankUnited, NA	Miami Lakes	27,180,903	100.2	21.7	23.27	18.72	5.16	2.64	0.72	3.75
57	Anchor Commercial Bank	Juno Beach	110,031	75.3	12.0	7.09	4.18	5.45	1.38	0.38	3.73
58	Terrabank, N.A.	Miami	339,629	84.4	19.8	12.26	8.87	4.80	1.82	0.46	3.72
58	Peoples National Bank	Niceville	105,395	54.0	32.4	7.45	(3.11)	6.36	2.46	0.23	3.72
58	Biscayne Bank	Coconut Grove	747,189	100.7	0.5	25.27	27.43	4.91	3.63	0.75	3.72
61	Interamerican Bank, A FSB	Miami	206,819	89.6	0.0	(2.16)	(7.81)	4.92	1.45	0.38	3.71
61	Baneco USA	Coral Gables	969,942	87.8	16.8	6.10	6.75	4.95	2.26	0.50	3.71
63	Helm Bank USA	Miami	764,159	68.1	35.9	(0.09)	6.42	5.10	1.72	0.09	3.70
64	Sunshine Bank	Plant City	563,345	90.1	10.8	23.40	24.60	4.81	1.34	0.31	3.68
64	Marine Bank & Trust Company	Vero Beach	203,007	87.1	8.3	8.67	12.92	4.52	1.84	0.41	3.68
66	Eastern National Bank	Miami	404,791	103.2	2.5	(2.27)	(0.16)	4.35	1.61	0.56	3.67
67	Sunrise Bank	Cocoa Beach	154,251	85.6	14.9	17.70	17.30	5.37	2.03	0.55	3.66
67	Intracoastal Bank	Palm Coast	294,041	63.2	31.9	20.01	10.83	5.43	2.46	0.46	3.66

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
69	Executive National Bank	Miami	391,027	87.1	11.0	10.07	16.43	4.41	2.18	0.23	3.64
69	Sabal Palm Bank	Sarasota	137,546	85.3	12.5	14.95	4.72	4.99	1.89	0.43	3.64
71	First Federal Bank of Florida	Lake City	1,223,573	75.0	28.7	14.63	3.41	5.12	2.33	0.21	3.63
72	Professional Bank	Coral Gables	371,638	92.3	8.8	30.19	17.67	4.85	1.72	0.61	3.62
73	Pilot Bank	Tampa	237,697	88.0	12.8	6.91	2.25	4.97	1.66	0.70	3.61
74	Lafayette State Bank	Mayo	76,739	73.6	11.2	(8.96)	(7.36)	4.53	1.73	0.31	3.58
75	Desjardins Bank, NA	Hallandale	214,619	104.2	10.6	4.04	4.79	4.27	1.76	0.09	3.57
75	Legacy Bank of Florida	Boca Raton	322,367	92.4	14.2	16.49	16.15	4.64	2.14	0.61	3.57
77	Fidelity Bank of Florida, NA	Merritt Island	177,767	85.4	15.7	0.00	(1.11)	6.74	2.16	1.37	3.56
77	Florida Community Bank, NA	Weston	8,387,105	90.7	18.3	30.71	43.54	4.46	3.40	0.67	3.56
79	Pacific National Bank	Miami	462,631	90.1	14.6	33.09	10.84	5.08	2.15	0.60	3.54
79	USAmeriBank	Clearwater	4,037,702	96.6	12.3	13.89	16.54	4.33	2.71	0.51	3.54
79	Marquis Bank	Coral Gables	408,188	100.2	3.9	32.34	31.22	4.89	1.62	0.68	3.54
82	FirstCity Bank of Commerce	Palm Beach Gardens	83,004	102.3	11.6	26.85	4.73	4.93	1.82	0.80	3.53
83	Englewood Bank & Trust	Englewood	259,142	67.2	29.2	17.08	13.88	4.95	2.14	0.09	3.52
83	Sunstate Bank	Miami	161,913	79.4	3.8	19.00	(4.34)	4.77	3.85	0.18	3.52
83	Gateway Bank of Central Florida	Ocala	276,500	84.1	17.7	18.43	16.74	4.56	2.27	0.36	3.52
83	Gateway Bank of SW Florida	Sarasota	298,242	81.4	19.2	19.90	12.06	4.60	2.80	0.58	3.52
87	TransCapital Bank	Sunrise	182,478	87.3	2.1	6.80	0.61	5.37	2.74	0.93	3.51
88	Hillsboro Bank	Plant City	131,370	54.0	27.2	27.07	16.35	5.31	2.91	0.28	3.50
89	Intercredit Bank, NA	Miami	348,610	103.6	15.3	21.10	2.21	4.77	1.94	0.69	3.49
89	First National Bank of Mt. Dora	Mount Dora	222,742	55.3	43.4	(4.88)	6.18	5.06	2.16	0.23	3.49
89	Insignia Bank	Sarasota	257,157	88.1	13.0	21.66	30.17	4.61	1.81	0.53	3.49
89	Bank of Central Florida	Lakeland	424,995	72.7	24.3	10.35	0.42	4.43	1.99	0.26	3.49
89	Jefferson Bank of Florida	Oldsmar	279,244	86.2	18.2	16.65	20.34	4.74	1.36	0.29	3.49
94	Citizens Bank and Trust	Lake Wales	518,082	77.6	26.7	14.74	6.80	4.49	1.97	0.17	3.47
95	Columbia Bank	Lake City	199,363	76.6	16.6	19.07	12.58	4.92	2.25	0.60	3.41
95	United Southern Bank	Umatilla	492,698	62.5	26.2	7.99	13.40	5.02	1.73	0.18	3.41
95	U.S. Century Bank	Doral	896,523	94.9	14.2	(2.46)	(5.94)	4.30	2.04	0.45	3.41
98	OptimumBank	Plantation	121,537	93.6	18.0	8.18	(2.61)	5.17	2.12	0.76	3.40
99	Charlotte State Bank & Trust	Port Charlotte	332,751	61.3	33.8	15.03	10.71	4.91	2.10	0.11	3.39
100	Gibraltar Private Bank & Trust	Coral Gables	1,624,238	140.3	1.8	2.80	(10.21)	4.18	2.36	0.65	3.38
101	Oculina Bank	Vero Beach	283,004	102.3	1.3	27.67	23.08	4.37	1.57	0.83	3.37
102	GulfShore Bank	Tampa	331,179	90.5	4.8	26.11	17.32	4.41	1.83	0.56	3.35
103	Axiom Bank	Maitland	634,242	104.3	6.0	(10.65)	(13.41)	4.97	2.89	1.12	3.34
103	Continental National Bank	Miami	485,108	58.5	21.5	14.75	18.62	5.49	2.01	0.34	3.34
103	Encore Bank, NA	Naples	381,977	87.2	16.7	28.48	8.25	4.59	1.92	0.53	3.34
106	Bank of Tampa	Tampa	1,515,892	67.9	26.6	15.45	6.34	4.09	2.23	0.05	3.31
107	Capital City Bank	Tallahassee	2,731,451	67.3	24.9	5.51	9.22	4.80	0.97	0.07	3.28
108	First Florida Bank	Destin	380,988	52.3	25.3	14.93	22.36	5.81	2.34	0.61	3.27
109	Florida Capital Bank, N.A.	Jacksonville	341,615	111.1	7.8	6.13	(8.03)	4.70	1.69	0.85	3.25
109	Central Bank	Tampa	125,889	86.2	9.9	6.00	23.21	4.84	2.22	1.17	3.25
111	Brannen Bank	Inverness	471,536	56.7	27.3	6.70	9.71	4.67	2.51	0.15	3.24
112	Heartland National Bank	Sebring	334,410	51.7	20.9	4.67	5.02	5.26	1.84	0.21	3.23
113	First City Bank of Florida	Fort Walton Beach	205,563	67.6	10.0	(7.29)	(2.33)	4.37	1.72	0.39	3.20
114	First State Bank, Florida Keys	Key West	868,022	90.8	33.7	13.50	7.98	4.65	2.28	0.62	3.19
115	Seaside National Bank & Trust	Orlando	1,483,337	87.2	22.4	21.43	15.98	4.03	2.42	0.47	3.16
116	Sabadell United Bank, N.A.	Miami	5,550,075	87.8	18.0	6.91	9.45	4.26	2.19	0.45	3.15
117	Madison County Comm. Bank	Madison	117,354	50.3	32.4	3.27	7.95	5.44	1.61	0.37	3.12
118	First National Bank NW Florida	Panama City	121,998	57.2	10.2	(1.01)	5.50	5.25	2.00	0.37	3.11
119	Atlantic Coast Bank	Jacksonville	936,267	126.1	5.2	29.85	24.29	4.42	2.10	0.98	3.09
120	Community Bank & Trust of FL	Ocala	679,937	43.6	48.9	3.90	9.71	4.84	2.29	0.29	3.06
121	City National Bank of Florida	Miami	7,755,844	97.1	23.0	24.36	12.60	3.86	2.00	0.23	3.04
122	Banco Do Brasil Americas	Miami	466,277	83.9	15.3	59.56	49.52	4.53	1.65	0.60	3.00
122	First Ntl Bank of South Miami	South Miami	647,455	71.1	24.2	42.53	8.70	4.90	1.71	0.31	3.00
122	Gateway Bank of Florida	Daytona Beach	301,311	60.0	37.8	29.30	27.88	4.79	2.27	0.55	3.00
125	First Florida Integrity Bank	Naples	1,226,894	90.9	18.7	20.77	11.54	4.04	1.60	0.45	2.99
126	TotalBank	Miami	3,006,077	96.2	18.5	9.44	10.52	4.18	1.93	0.76	2.93
127	EverBank	Jacksonville	28,693,152	131.8	2.1	16.48	11.71	3.86	2.82	0.98	2.91
128	FineMark National Bank & Trust	Fort Myers	1,309,997	87.0	23.8	23.25	26.61	3.84	2.12	0.49	2.89
129	Bank of Commerce	Sarasota	195,729	86.9	14.3	(6.35)	(9.75)	4.55	2.50	0.80	2.88
130	FNBT Bank	Fort Walton Beach	403,023	35.3	1.6	(1.24)	7.98	7.48	1.40	0.25	2.77
130	Peoples Bank of Graceville	Graceville	91,350	42.1	46.3	0.26	6.99	4.85	2.49	0.51	2.77
132	BAC Florida Bank	Coral Gables	1,926,128	96.9	3.7	15.09	15.08	4.21	1.69	0.89	2.75
133	Brickell Bank	Miami	503,502	91.2	8.0	4.96	0.18	4.55	2.30	0.64	2.73
134	Mackinac Savings Bank, FSB	Boynton Beach	109,508	73.4	0.0	37.01	0.32	4.93	NA	0.51	2.71
135	Edison National Bank	Fort Myers	278,684	57.8	7.3	7.77	(0.20)	4.29	1.91	0.05	2.66
136	HomeBanc NA	Tampa	1,006,223	93.1	20.9	3.81	0.73	4.04	1.95	0.94	2.59

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
137	Beach Community Bank	Fort Walton Bea	531,033	71.8	6.6	(8.85)	0.80	4.12	1.59	0.93	2.57
138	Mercantil Commercebank, NA	Coral Gables	8,457,557	87.2	25.9	3.94	2.98	3.40	2.19	0.51	2.53
138	Pinnacle Bank	Orange City	107,455	63.2	31.7	(23.95)	(22.56)	4.44	2.35	0.92	2.53
140	Community Bank of the South	Merritt Island	135,518	40.6	15.8	24.81	(1.14)	5.87	2.12	0.37	2.42
141	Coconut Grove Bank	Miami	661,527	42.0	42.8	(0.97)	4.71	4.59	1.65	0.28	2.37
142	Bank of Belle Glade	Belle Glade	97,635	31.5	38.0	(3.50)	10.15	4.65	2.00	0.20	2.26
143	Citizens First Bank	The Villages	1,994,701	22.6	77.7	25.56	6.68	4.13	2.05	0.09	2.25
144	Bank of Pensacola	Pensacola	84,167	35.7	55.2	19.32	21.42	4.50	1.40	0.13	2.21
145	Warrington Bank	Pensacola	85,829	33.8	59.6	(8.88)	1.16	4.57	1.44	0.12	2.19
145	Intercontinental Bank	West Miami	143,263	49.4	44.0	37.57	(14.96)	4.46	1.30	0.48	2.19
147	Bank of the South	Pensacola	83,595	23.7	57.7	4.33	17.17	4.68	1.35	0.11	1.87
		MEDIAN	309,501	85.4	14.3	11.68	8.25	4.92	2.10	0.45	3.58
		AVERAGE	1,115,479	80.6	17.3	13.31	9.41	4.99	2.11	0.48	3.53
		HIGH	28,693,152	140.3	77.7	59.56	49.52	7.60	3.85	1.37	5.22
		LOW	40,941	22.6	0.0	(23.95)	(22.56)	3.40	0.83	0.05	1.87

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	CBC National Bank	Fernandina Beach	7,246	66,737	0.05	12.82	0.01	0.36	13.23
2	First Home Bank	Seminole	4,148	11,402	0.21	6.91	0.00	2.50	9.61
3	Florida Capital Bank, N.A.	Jacksonville	1,123	20,962	0.05	3.85	0.09	2.20	6.19
4	Banco Do Brasil Americas	Miami	818	17,846	0.24	0.00	0.00	4.17	4.41
5	Commerce National B&T	Winter Park	2,039	3,180	0.03	0.00	0.00	3.66	3.69
6	First Federal Bank of Florida	Lake City	14,212	31,345	0.32	0.74	(0.00)	1.55	2.61
7	Central Bank	Tampa	1,788	2,945	0.05	2.57	0.00	(0.10)	2.51
8	Lafayette State Bank	Mayo	(865)	1,645	0.48	0.00	(0.04)	1.63	2.08
9	First National Bank of Mt. Dora	Mount Dora	1,905	3,952	0.16	0.00	(0.27)	1.97	1.87
10	FNBT Bank	Fort Walton Beach	3,448	6,956	0.22	0.00	0.05	1.54	1.81
11	Mackinac Savings Bank, FSB	Boynton Beach	694	1,947	0.01	1.50	0.00	0.29	1.79
12	Capital City Bank	Tallahassee	11,074	47,779	0.80	0.18	(0.12)	0.90	1.76
13	Preferred Community Bank	Fort Myers	1,271	1,787	0.15	0.18	0.00	1.37	1.69
14	Summit Bank, NA	Panama City	3,105	5,944	0.15	0.00	0.04	1.46	1.65
15	Charlotte State Bank & Trust	Port Charlotte	5,996	5,095	0.18	0.00	0.02	1.40	1.61
16	Coconut Grove Bank	Miami	4,404	9,262	0.12	0.00	(0.07)	1.38	1.43
17	Surety Bank	Deland	1,383	1,233	0.73	0.00	0.16	0.42	1.31
18	Community State Bank	Starke	328	1,003	0.57	0.00	0.01	0.72	1.29
19	Paradise Bank	Boca Raton	5,950	3,974	0.11	0.80	0.00	0.37	1.29
20	Beach Community Bank	Fort Walton Beach	(2,155)	6,638	0.10	0.53	(0.14)	0.75	1.24
21	CenterState Bank of Florida, NA	Winter Haven	39,432	53,590	0.23	0.02	(0.00)	0.93	1.17
22	Sunshine Savings Bank	Tallahassee	43	1,755	0.34	0.03	0.02	0.75	1.13
23	FineMark National Bank & Trust	Fort Myers	7,963	12,941	0.01	0.00	0.00	1.07	1.08
24	Gulf Coast Community Bank	Pensacola	(259)	1,430	0.21	0.00	(0.09)	0.95	1.06
25	Drummond Community Bank	Chiefland	5,171	4,323	0.42	0.00	0.03	0.60	1.05
26	Intercredit Bank, NA	Miami	3,414	3,460	0.32	0.00	0.02	0.65	1.00
27	Axiom Bank	Maitland	3,277	6,658	0.26	(0.03)	0.01	0.74	0.99
28	Citizens Bank and Trust	Lake Wales	4,664	4,792	0.27	0.00	(0.06)	0.74	0.96
29	Seacoast National Bank	Stuart	25,887	36,597	0.24	0.15	0.01	0.54	0.93
30	Desjardins Bank, NA	Hallandale	582	1,984	0.48	0.00	0.00	0.44	0.92
31	Sunstate Bank	Miami	309	1,417	0.12	0.00	0.00	0.77	0.89
32	First Bank	Clewiston	2,490	2,622	0.32	0.06	0.00	0.50	0.88
33	Oculina Bank	Vero Beach	1,953	2,187	0.06	0.39	0.00	0.42	0.87
34	Brickell Bank	Miami	(9,136)	4,186	0.19	0.00	0.00	0.64	0.83
35	Peoples State Bank	Lake City	298	639	0.18	0.16	(0.01)	0.48	0.82
36	First Florida Bank	Destin	2,976	2,626	0.07	0.50	(0.01)	0.23	0.80
37	Englewood Bank & Trust	Englewood	4,049	1,954	0.07	0.00	0.01	0.70	0.79
38	Atlantic Coast Bank	Jacksonville	5,318	6,766	0.29	0.24	(0.09)	0.34	0.78
39	United Southern Bank	Umatilla	3,081	3,594	0.17	0.00	0.06	0.54	0.77
40	BanESCO USA	Coral Gables	5,222	7,373	0.22	0.00	(0.01)	0.56	0.77
41	HomeBanc NA	Tampa	7,109	7,593	0.03	0.60	0.00	0.13	0.76
42	First City Bank of Florida	Fort Walton Beach	(375)	1,556	0.19	0.00	0.02	0.53	0.73
43	Intercontinental Bank	West Miami	590	1,081	0.64	0.00	0.00	0.06	0.70
44	Mercantil Commercebank, NA	Coral Gables	26,734	55,516	0.10	0.00	(0.00)	0.59	0.69
45	Executive National Bank	Miami	1,919	2,494	0.35	0.00	0.00	0.33	0.68
46	Community Bank & Trust of FL	Ocala	4,990	4,417	0.11	0.00	0.04	0.53	0.68
47	Interamerican Bank, A FSB	Miami	698	1,419	0.18	0.02	0.24	0.24	0.68
48	Bank of Tampa	Tampa	13,386	9,749	0.18	0.00	(0.00)	0.49	0.68
49	Insignia Bank	Sarasota	1,316	1,585	0.05	0.32	0.00	0.30	0.67
50	Harbor Community Bank	Fort Pierce	8,274	11,318	0.14	0.21	(0.06)	0.37	0.66
51	Helm Bank USA	Miami	3,705	4,899	0.20	0.04	(0.03)	0.44	0.65
52	Continental National Bank	Miami	2,198	2,888	0.38	0.00	0.01	0.27	0.65
53	First State Bank of Arcadia	Arcadia	1,899	910	0.40	0.00	(0.03)	0.27	0.65
54	Sanibel Captiva Comm. Bank	Sanibel	4,085	1,892	0.05	0.48	0.02	0.10	0.65
55	1st Manatee Bank	Bradenton	877	937	0.01	0.47	0.03	0.13	0.65
56	Farmers & Merchants Bank	Monticello	5,295	2,839	0.47	0.00	0.00	0.17	0.64
57	Mainstreet Comm. Bank of FL	Deland	2,197	1,840	0.10	0.26	0.02	0.26	0.64
58	Seaside National Bank & Trust	Orlando	8,453	8,559	0.06	0.04	0.03	0.50	0.63

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
59	Ocean Bank	Miami	20,734	21,109	0.24	0.02	0.06	0.31	0.63
60	International Finance Bank	Miami	450	2,064	0.10	0.00	0.32	0.20	0.61
61	Bank of Pensacola	Pensacola	(136)	443	0.16	0.00	0.00	0.45	0.61
62	Terrabank, N.A.	Miami	1,604	1,919	0.30	0.01	0.00	0.28	0.59
63	BAC Florida Bank	Coral Gables	13,259	10,663	0.04	0.09	(0.01)	0.46	0.58
64	Gateway Bank of SW Florida	Sarasota	2,387	1,606	0.02	0.25	0.00	0.30	0.58
65	U.S. Century Bank	Doral	1,124	5,212	0.34	0.00	0.01	0.23	0.58
66	First National Bank of Wauchula	Wauchula	187	415	0.26	0.00	0.02	0.30	0.58
67	EverBank	Jacksonville	145,081	148,689	0.04	0.49	(0.00)	0.03	0.56
68	Sunshine Bank	Plant City	(657)	2,731	0.13	0.00	0.00	0.42	0.55
69	Madison County Comm. Bank	Madison	603	610	0.48	0.00	(0.14)	0.20	0.54
70	Eastern National Bank	Miami	1,097	2,179	0.14	0.00	0.00	0.40	0.54
71	First State Bank, Florida Keys	Key West	12,091	4,367	0.14	0.03	0.07	0.28	0.51
72	Prime Meridian Bank	Tallahassee	2,350	1,345	0.08	0.25	0.00	0.18	0.51
73	Brannen Bank	Inverness	6,204	2,217	0.17	0.00	0.02	0.30	0.49
74	First Ntl Bank of South Miami	South Miami	2,329	2,989	0.18	0.00	0.00	0.30	0.49
75	Century Bank of Florida	Tampa	332	351	0.12	0.00	0.06	0.30	0.48
76	Wauchula State Bank	Wauchula	13,251	3,006	0.16	0.00	(0.01)	0.33	0.48
77	Freedom Bank	Saint Petersburg	1,446	849	0.08	0.15	0.09	0.15	0.47
78	Apollo Bank	Miami	3,500	2,441	0.15	0.00	0.00	0.32	0.47
79	USAmeriBank	Clearwater	43,658	17,377	0.14	0.10	(0.00)	0.22	0.46
80	Gibraltar Private Bank & Trust	Coral Gables	3,014	7,363	0.03	0.08	(0.02)	0.36	0.46
81	Marine Bank & Trust Company	Vero Beach	1,028	907	0.07	0.26	0.00	0.13	0.46
82	Florida Community Bank, NA	Weston	101,112	33,262	0.04	0.03	0.03	0.34	0.44
83	Bank of Belle Glade	Belle Glade	357	421	0.32	0.00	0.00	0.11	0.43
84	TotalBank	Miami	21,117	12,161	0.14	0.01	0.11	0.17	0.42
85	Natbank, National Association	Hollywood	587	701	0.20	0.00	0.00	0.22	0.42
86	Heartland National Bank	Sebring	2,515	1,338	0.09	0.00	(0.00)	0.31	0.40
87	FirstCity Bank of Commerce	Palm Beach Garde	20	293	0.21	0.07	0.02	0.10	0.40
88	Edison National Bank	Fort Myers	1,936	1,128	0.10	0.00	0.00	0.30	0.40
89	Sabadell United Bank, N.A.	Miami	46,802	21,040	0.08	0.18	0.00	0.14	0.39
90	Warrington Bank	Pensacola	90	331	0.20	0.00	0.00	0.19	0.39
91	First Green Bank	Orlando	2,355	1,574	0.11	0.00	(0.00)	0.27	0.38
92	Peoples Bank of Graceville	Graceville	1,093	326	0.39	0.00	(0.07)	0.07	0.38
93	BankUnited, NA	Miami Lakes	233,536	94,543	0.04	0.01	(0.00)	0.33	0.38
94	Bank of the South	Pensacola	(157)	284	0.15	0.00	0.00	0.23	0.38
95	Pilot Bank	Tampa	703	866	0.14	0.00	(0.04)	0.26	0.37
96	Citizens Bank of Florida	Oviedo	1,180	887	0.10	0.00	(0.01)	0.28	0.37
97	Professional Bank	Coral Gables	1,431	1,214	0.07	0.11	0.00	0.17	0.36
98	City National Bank of Florida	Miami	56,754	24,006	0.15	0.01	0.02	0.18	0.35
99	Florida Bank of Commerce	Orlando	2,024	1,057	0.09	0.10	0.02	0.14	0.35
100	Stonegate Bank	Pompano Beach	27,203	8,568	0.11	0.00	0.00	0.22	0.34
101	Floridian Community Bank, Inc.	Davie	8	1,264	0.07	0.11	(0.00)	0.16	0.33
102	Peoples National Bank	Niceville	74	347	0.15	0.00	(0.08)	0.27	0.33
103	Flagler Bank	West Palm Beach	4,594	685	0.14	0.00	0.03	0.15	0.32
104	FirstAtlantic Bank	Jacksonville	3,683	1,331	0.13	0.00	0.00	0.19	0.31
105	First National Bank of Pasco	Dade City	397	434	0.13	0.00	(0.09)	0.27	0.31
106	Columbia Bank	Lake City	(36)	584	0.08	0.04	0.01	0.18	0.31
107	Landmark Bank, NA	Fort Lauderdale	2,617	1,202	0.05	0.14	0.01	0.11	0.30
108	Bank of Commerce	Sarasota	(14)	638	0.02	0.00	(0.01)	0.29	0.30
109	Biscayne Bank	Coconut Grove	8,651	2,023	0.22	0.00	0.02	0.05	0.30
110	GulfShore Bank	Tampa	1,426	904	0.09	0.04	(0.00)	0.17	0.29
111	Friends Bank	New Smyrna Beac	392	293	0.08	0.00	(0.15)	0.36	0.29
112	Flagship Community Bank	Clearwater	358	315	0.05	0.16	(0.02)	0.10	0.29
113	Anchor Commercial Bank	Juno Beach	626	314	0.04	0.00	0.23	0.02	0.29
114	Jefferson Bank of Florida	Oldsmar	1,675	754	0.11	0.00	0.00	0.17	0.29
115	Citizens First Bank	The Villages	20,724	5,290	0.03	0.06	(0.02)	0.20	0.27
116	Gateway Bank of Central Florida	Ocala	2,168	696	0.07	0.00	0.01	0.18	0.26

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
117	American National Bank	Oakland Park	2,882	717	0.10	0.00	0.00	0.16	0.26
118	Encore Bank, NA	Naples	1,500	936	0.11	0.03	(0.01)	0.12	0.26
119	NorthStar Bank	Tampa	344	539	0.05	0.14	0.00	0.06	0.25
120	Hillsboro Bank	Plant City	1,363	308	0.09	0.00	0.00	0.17	0.25
121	First Florida Integrity Bank	Naples	5,895	3,004	0.04	0.00	0.00	0.21	0.25
122	Community Bank of the South	Merritt Island	444	337	0.06	0.00	0.01	0.18	0.25
123	One South Bank	Chipley	317	106	0.11	0.00	0.00	0.13	0.24
124	Citizens State Bank	Perry	2,189	652	0.07	0.09	0.00	0.07	0.24
125	First Bank of the Palm Beaches	West Palm Beach	1,756	295	0.03	0.10	(0.01)	0.09	0.22
126	Marquis Bank	Coral Gables	3,094	828	0.09	0.08	0.00	0.05	0.21
127	Bank of Central Florida	Lakeland	3,274	858	0.09	0.00	0.03	0.09	0.20
128	Plus International Bank	Miami	(127)	188	0.01	0.00	0.00	0.18	0.18
129	Legacy Bank of Florida	Boca Raton	1,755	546	0.08	0.04	(0.06)	0.12	0.18
130	First National Bank NW Florida	Panama City	651	206	0.02	0.00	0.00	0.16	0.18
131	Florida Business Bank	Melbourne	1,067	185	0.02	0.00	0.02	0.14	0.17
132	Sabal Palm Bank	Sarasota	535	228	0.02	0.00	0.00	0.15	0.17
133	First Citrus Bank	Tampa	1,248	454	0.10	0.05	(0.10)	0.12	0.16
134	Intracoastal Bank	Palm Coast	4,043	433	0.03	0.00	0.00	0.12	0.16
135	Nature Coast Bank	Hernando	177	81	0.06	0.00	(0.10)	0.17	0.13
136	TransCapital Bank	Sunrise	2,598	203	0.01	0.00	(0.10)	0.20	0.12
137	Platinum Bank	Brandon	6,474	613	0.07	0.00	(0.03)	0.07	0.11
138	Pacific National Bank	Miami	3,774	461	0.03	0.00	0.00	0.07	0.10
139	Sunrise Bank	Cocoa Beach	448	143	0.06	0.00	0.00	0.04	0.10
140	First Colony Bank of Florida	Maitland	3,342	189	0.04	0.00	0.00	0.05	0.10
141	Gateway Bank of Florida	Daytona Beach	1,960	238	0.02	0.00	0.00	0.07	0.09
142	Palm Beach Community Bank	West Palm Beach	5,552	263	0.03	(0.00)	0.00	0.05	0.08
143	Pinnacle Bank	Orange City	(757)	105	0.04	0.00	(0.02)	0.06	0.08
144	OptimumBank	Plantation	394	76	0.01	0.00	0.04	0.01	0.06
145	Patriot Bank	Trinity	991	27	0.04	0.00	(0.24)	0.21	0.02
146	Home Federal Bank, Hollywood	Hallandale Beach	(1,134)	4	0.02	0.00	(0.10)	0.08	0.01
147	Fidelity Bank of Florida, NA	Merritt Island	(1,048)	(268)	0.00	0.01	(0.18)	0.05	(0.12)
MEDIAN			1,953	1,574	0.11	0.00	0.00	0.27	0.49
AVERAGE			7,795	6,863	0.15	0.25	(0.00)	0.43	0.83
HIGH			233,536	148,689	0.80	12.82	0.32	4.17	13.23
LOW			(9,136)	(268)	0.00	(0.03)	(0.27)	(0.10)	(0.12)

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	Citizens First Bank	The Villages	1,994,701	7,333	42.0	0.62	0.15	0.36	1.14
2	Biscayne Bank	Coconut Grove	747,189	9,704	43.0	1.04	0.27	0.38	1.69
3	Florida Community Bank, NA	Weston	8,387,105	12,785	44.5	0.98	0.18	0.54	1.70
4	City National Bank of Florida	Miami	7,755,844	14,858	51.4	1.04	0.16	0.55	1.74
5	Flagler Bank	West Palm Beach	225,761	8,362	47.1	1.07	0.18	0.61	1.85
6	Peoples Bank of Graceville	Graceville	91,350	5,709	55.0	1.11	0.19	0.58	1.88
7	BAC Florida Bank	Coral Gables	1,926,128	11,534	59.7	1.11	0.14	0.65	1.91
8	Sabadell United Bank, N.A.	Miami	5,550,075	11,635	55.1	0.92	0.21	0.81	1.94
9	Hillsboro Bank	Plant City	131,370	6,256	53.4	1.14	0.23	0.58	1.95
10	Bank of Belle Glade	Belle Glade	97,635	6,102	77.0	0.97	0.19	0.79	1.95
11	TotalBank	Miami	3,006,077	9,954	63.1	1.10	0.38	0.51	1.99
12	USAmeriBank	Clearwater	4,037,702	7,902	49.9	1.17	0.25	0.57	1.99
13	Intracoastal Bank	Palm Coast	294,041	9,801	56.2	1.16	0.21	0.62	1.99
14	Intercontinental Bank	West Miami	143,263	6,822	75.8	1.09	0.12	0.78	1.99
15	Gateway Bank of Florida	Daytona Beach	301,311	8,609	66.2	1.18	0.20	0.64	2.03
16	Bank of Central Florida	Lakeland	424,995	7,456	60.9	1.27	0.16	0.60	2.03
17	Stonegate Bank	Pompano Beach	2,937,147	9,354	52.2	1.11	0.33	0.60	2.04
18	Heartland National Bank	Sebring	334,410	6,193	63.8	1.07	0.20	0.77	2.05
19	HomeBanc NA	Tampa	1,006,223	9,769	63.1	1.36	0.28	0.42	2.07
20	First Colony Bank of Florida	Maitland	202,542	11,252	53.1	1.30	0.22	0.56	2.08
21	Community Bank of the South	Merritt Island	135,518	6,453	80.3	1.26	0.27	0.55	2.08
22	TransCapital Bank	Sunrise	182,478	7,603	63.7	0.90	0.33	0.87	2.10
23	First Florida Integrity Bank	Naples	1,226,894	8,346	70.9	1.27	0.30	0.60	2.17
24	Marquis Bank	Coral Gables	408,188	8,874	60.0	1.31	0.28	0.60	2.19
25	Warrington Bank	Pensacola	85,829	4,768	89.5	1.19	0.29	0.73	2.22
26	American National Bank	Oakland Park	277,563	8,164	57.6	1.34	0.18	0.71	2.22
27	Brannen Bank	Inverness	471,536	4,715	62.3	1.05	0.25	0.95	2.25
28	BankUnited, NA	Miami Lakes	27,180,903	16,414	57.4	0.78	0.26	1.24	2.28
29	EverBank	Jacksonville	28,693,152	9,877	68.7	1.38	0.14	0.79	2.31
30	GulfShore Bank	Tampa	331,179	6,494	71.9	1.49	0.28	0.56	2.33
31	Gateway Bank of Central Florida	Ocala	276,500	6,583	63.6	1.32	0.26	0.75	2.33
32	Palm Beach Community Bank	West Palm Beach	332,861	6,527	56.6	1.44	0.45	0.45	2.34
33	Patriot Bank	Trinity	144,596	5,164	68.6	1.33	0.31	0.76	2.40
34	Pacific National Bank	Miami	462,631	7,711	71.8	1.53	0.12	0.77	2.42
35	Wauchula State Bank	Wauchula	647,090	4,257	50.5	1.59	0.34	0.51	2.44
36	Edison National Bank	Fort Myers	278,684	6,635	82.7	1.30	0.37	0.78	2.44
37	Mercantile Commercebank, NA	Coral Gables	8,457,557	8,828	78.3	1.59	0.31	0.54	2.45
38	First State Bank, Florida Keys	Key West	868,022	4,932	66.3	1.63	0.35	0.50	2.48
39	Community Bank & Trust of FL	Ocala	679,937	5,354	68.0	1.36	0.35	0.78	2.49
40	Bank of the South	Pensacola	83,595	4,644	114.9	1.39	0.35	0.75	2.50
41	Platinum Bank	Brandon	583,892	5,958	67.2	1.67	0.19	0.64	2.50
42	Coconut Grove Bank	Miami	661,527	7,191	70.4	1.63	0.24	0.65	2.52
43	Seaside National Bank & Trust	Orlando	1,483,337	8,882	66.6	1.65	0.33	0.56	2.53
44	Landmark Bank, NA	Fort Lauderdale	462,975	9,448	60.8	1.52	0.40	0.63	2.54
45	Madison County Comm. Bank	Madison	117,354	4,694	77.0	1.25	0.34	0.97	2.56
46	First Ntl Bank of South Miami	South Miami	647,455	5,781	74.7	1.52	0.14	0.90	2.56
47	Gateway Bank of SW Florida	Sarasota	298,242	6,628	65.2	1.53	0.33	0.71	2.58
48	Encore Bank, NA	Naples	381,977	6,701	76.6	1.37	0.40	0.82	2.59
49	Bank of Tampa	Tampa	1,515,892	6,678	66.1	1.59	0.35	0.66	2.60
50	Jefferson Bank of Florida	Oldsmar	279,244	5,818	70.9	1.46	0.35	0.80	2.60
51	Englewood Bank & Trust	Englewood	259,142	4,889	59.8	1.35	0.24	1.01	2.61
52	Sanibel Captiva Comm. Bank	Sanibel	328,255	5,129	53.0	1.58	0.24	0.79	2.62
53	Oculina Bank	Vero Beach	283,004	4,288	65.8	1.50	0.31	0.81	2.62
54	Florida Business Bank	Melbourne	111,062	6,533	68.0	1.42	0.25	0.95	2.62
55	Freedom Bank	Saint Petersburg	179,272	5,122	72.0	1.63	0.25	0.75	2.63
56	Prime Meridian Bank	Tallahassee	290,077	4,604	63.7	1.39	0.35	0.92	2.66
57	Legacy Bank of Florida	Boca Raton	322,367	6,716	73.6	1.58	0.40	0.70	2.67
58	First National Bank NW Florida	Panama City	121,998	3,935	82.7	1.59	0.43	0.66	2.68

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
59	First Bank of the Palm Beaches	West Palm Beach	147,976	5,919	81.5	1.66	0.23	0.79	2.68
60	FineMark National Bank & Trust	Fort Myers	1,309,997	8,618	69.7	1.67	0.25	0.79	2.71
61	First Florida Bank	Destin	380,988	5,953	65.0	1.58	0.45	0.71	2.74
62	Floridian Community Bank, Inc.	Davie	384,963	6,311	68.3	1.66	0.30	0.79	2.75
63	Atlantic Coast Bank	Jacksonville	936,267	5,034	75.4	1.57	0.38	0.85	2.79
64	FirstAtlantic Bank	Jacksonville	435,255	5,510	65.6	1.71	0.35	0.77	2.83
65	Professional Bank	Coral Gables	371,638	7,742	76.3	1.71	0.33	0.83	2.87
66	Farmers & Merchants Bank	Monticello	462,970	4,676	70.9	1.67	0.24	1.01	2.92
67	Preferred Community Bank	Fort Myers	107,065	4,118	59.3	1.54	0.27	1.16	2.97
68	Bank of Pensacola	Pensacola	84,167	4,951	108.9	1.35	0.50	1.12	2.97
69	First Citrus Bank	Tampa	305,821	4,778	79.6	1.74	0.39	0.85	2.98
70	United Southern Bank	Umatilla	492,698	3,677	75.1	1.64	0.37	0.98	2.99
71	Sabal Palm Bank	Sarasota	137,546	5,502	82.9	1.71	0.55	0.74	3.00
72	Pilot Bank	Tampa	237,697	4,322	87.7	1.55	0.42	1.05	3.02
73	Nature Coast Bank	Hernando	57,281	3,580	86.8	1.62	0.41	0.99	3.02
74	Apollo Bank	Miami	556,216	5,981	71.9	1.55	0.47	1.01	3.04
75	Charlotte State Bank & Trust	Port Charlotte	332,751	3,739	60.9	1.66	0.29	1.10	3.04
76	First State Bank of Arcadia	Arcadia	136,847	3,110	67.4	1.75	0.38	0.93	3.07
77	Insignia Bank	Sarasota	257,157	5,471	77.2	1.86	0.26	0.96	3.07
78	Continental National Bank	Miami	485,108	4,950	78.3	1.73	0.61	0.74	3.07
79	OptimumBank	Plantation	121,537	7,596	91.6	1.44	0.33	1.31	3.08
80	Florida Bank of Commerce	Orlando	318,970	5,596	74.2	1.60	0.39	1.11	3.10
81	Pinnacle Bank	Orange City	107,455	5,970	119.2	1.19	0.36	1.55	3.10
82	Marine Bank & Trust Company	Vero Beach	203,007	4,834	79.3	1.82	0.22	1.06	3.10
83	Sunrise Bank	Cocoa Beach	154,251	5,142	85.9	1.91	0.35	0.87	3.12
84	First Green Bank	Orlando	491,385	5,066	75.3	1.86	0.38	0.92	3.16
85	Natbank, National Association	Hollywood	175,037	4,862	85.2	1.71	0.35	1.12	3.18
86	Citizens Bank of Florida	Oviedo	256,957	4,848	79.4	1.87	0.34	0.97	3.18
87	Ocean Bank	Miami	3,417,535	4,882	75.0	1.91	0.36	0.94	3.20
88	Central Bank	Tampa	125,889	5,036	56.8	2.28	0.31	0.62	3.21
89	Harbor Community Bank	Fort Pierce	1,785,472	3,815	75.3	1.62	0.46	1.14	3.22
90	Century Bank of Florida	Tampa	75,918	5,061	88.2	1.85	0.45	0.95	3.25
91	Friends Bank	New Smyrna Beach	103,777	3,991	89.3	1.68	0.41	1.17	3.26
92	Seacoast National Bank	Stuart	4,513,754	6,175	73.7	1.59	0.44	1.24	3.27
93	One South Bank	Chipley	47,981	4,798	77.0	1.50	0.43	1.34	3.27
94	Axiom Bank	Maitland	634,242	3,964	81.5	1.71	0.53	1.08	3.32
95	Mainstreet Comm. Bank of FL	Deland	316,988	4,013	79.5	1.89	0.37	1.06	3.32
96	Flagship Community Bank	Clearwater	105,684	4,227	85.0	2.00	0.49	0.85	3.34
97	NorthStar Bank	Tampa	217,194	5,051	85.6	2.04	0.41	0.89	3.35
98	Eastern National Bank	Miami	404,791	4,173	88.7	1.87	0.77	0.71	3.35
99	Anchor Commercial Bank	Juno Beach	110,031	4,401	86.2	1.48	0.86	1.03	3.37
100	Executive National Bank	Miami	391,027	4,888	81.8	1.86	0.49	1.03	3.39
101	First Bank	Clewiston	309,501	3,599	73.7	1.95	0.46	0.99	3.39
102	Intercredit Bank, NA	Miami	348,610	4,469	77.5	1.91	0.52	0.99	3.42
103	Surety Bank	Deland	93,003	3,207	66.0	1.74	0.22	1.48	3.45
104	FNBT Bank	Fort Walton Beach	403,023	4,741	79.7	1.87	0.34	1.25	3.46
105	Paradise Bank	Boca Raton	306,053	6,653	66.3	1.88	0.61	0.97	3.46
106	First City Bank of Florida	Fort Walton Beach	205,563	4,111	105.3	1.67	0.65	1.16	3.48
107	1st Manatee Bank	Bradenton	154,894	4,694	80.0	2.05	0.37	1.09	3.51
108	Citizens Bank and Trust	Lake Wales	518,082	3,598	81.2	2.00	0.56	0.97	3.53
109	FirstCity Bank of Commerce	Palm Beach Garder	83,004	6,385	95.0	1.71	0.33	1.51	3.56
110	CenterState Bank of Florida, NA	Winter Haven	5,005,472	5,435	69.6	1.80	0.34	1.42	3.56
111	Gibraltar Private Bank & Trust	Coral Gables	1,624,238	5,760	95.0	2.07	0.54	0.94	3.56
112	Helm Bank USA	Miami	764,159	6,113	85.4	1.71	0.83	1.03	3.57
113	First National Bank of Pasco	Dade City	139,546	3,772	91.5	2.19	0.31	1.08	3.57
114	Columbia Bank	Lake City	199,363	3,560	97.3	2.07	0.37	1.19	3.63
115	Plus International Bank	Miami	88,371	4,419	112.0	1.75	0.34	1.56	3.66
116	Terrabank, N.A.	Miami	339,629	3,816	89.5	2.12	0.37	1.19	3.67

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
117	Beach Community Bank	Fort Walton Beach	531,033	4,658	112.7	1.33	0.41	1.95	3.70
118	BanESCO USA	Coral Gables	969,942	5,052	83.6	2.42	0.47	0.81	3.70
119	Bank of Commerce	Sarasota	195,729	5,931	124.8	1.35	0.86	1.52	3.73
120	U.S. Century Bank	Doral	896,523	4,352	96.8	1.75	0.85	1.13	3.73
121	Citizens State Bank	Perry	267,252	5,240	71.6	1.50	0.39	1.86	3.75
122	Summit Bank, NA	Panama City	362,087	7,242	72.5	1.71	0.23	1.81	3.76
123	Drummond Community Bank	Chiefland	443,538	2,899	66.3	2.00	0.67	1.14	3.81
124	Fidelity Bank of Florida, NA	Merritt Island	177,767	4,336	122.9	1.38	0.17	2.31	3.86
125	Peoples National Bank	Niceville	105,395	2,849	99.7	1.82	0.77	1.29	3.89
126	First National Bank of Mt. Dora	Mount Dora	222,742	3,051	73.9	2.37	0.50	1.05	3.91
127	Sunshine Bank	Plant City	563,345	5,030	103.0	2.31	0.43	1.23	3.97
128	Peoples State Bank	Lake City	79,646	2,655	90.4	2.12	0.41	1.43	3.97
129	Interamerican Bank, A FSB	Miami	206,819	2,553	95.2	2.05	0.49	1.44	3.98
130	Mackinac Savings Bank, FSB	Boynton Beach	109,508	2,434	90.3	2.60	0.52	0.86	3.98
131	Desjardins Bank, NA	Hallandale	214,619	3,700	90.4	2.01	0.58	1.40	4.00
132	Capital City Bank	Tallahassee	2,731,451	3,291	85.5	2.22	0.68	1.12	4.02
133	First National Bank of Wauchula	Wauchula	71,104	2,452	93.0	2.27	0.44	1.33	4.04
134	First Federal Bank of Florida	Lake City	1,223,573	3,325	68.0	2.44	0.45	1.19	4.08
135	Sunstate Bank	Miami	161,913	3,680	101.9	2.54	0.41	1.20	4.15
136	International Finance Bank	Miami	354,483	4,993	96.6	2.02	0.52	1.77	4.31
137	Community State Bank	Starke	90,864	3,029	89.1	2.08	0.53	1.94	4.55
138	Sunshine Savings Bank	Tallahassee	167,214	3,279	96.8	2.24	0.69	1.90	4.84
139	Gulf Coast Community Bank	Pensacola	135,417	2,655	105.2	2.44	0.50	1.91	4.85
140	Brickell Bank	Miami	503,502	5,722	154.7	2.33	0.99	2.07	5.39
141	Lafayette State Bank	Mayo	76,739	2,475	115.5	2.43	0.71	2.91	6.06
142	Commerce National B&T	Winter Park	90,456	3,015	82.5	3.42	0.63	2.18	6.23
143	Home Federal Bank, Hollywood	Hallandale Beach	40,941	2,924	184.3	3.00	0.11	3.21	6.33
144	Banco Do Brasil Americas	Miami	466,277	3,791	93.5	2.49	0.70	3.35	6.54
145	First Home Bank	Seminole	132,763	2,074	47.5	3.85	0.38	2.39	6.62
146	Florida Capital Bank, N.A.	Jacksonville	341,615	1,700	96.5	5.55	0.85	2.47	8.87
147	CBC National Bank	Fernandina Beach	612,730	1,380	86.0	11.25	0.89	2.47	14.61
MEDIAN			309,501	5,052	75.3	1.63	0.35	0.94	3.04
AVERAGE			1,115,479	5,654	77.9	1.76	0.39	1.05	3.20
HIGH			28,693,152	16,414	184.3	11.25	0.99	3.35	14.61
LOW			40,941	1,380	42.0	0.62	0.11	0.36	1.14

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	Gateway Bank of Florida	Daytona Beach	301,311	147,088	1.90	259	2.04	(0.03)	0.00	0.00	0.41	(0.90)	(0.49)
2	Freedom Bank	Saint Petersburg	179,272	148,389	1.74	-	1.20	(0.17)	0.01	0.00	0.22	(0.46)	(0.23)
3	Sabal Palm Bank	Sarasota	137,546	102,145	0.00	-	1.41	0.00	0.00	0.00	0.00	(0.05)	(0.05)
4	Encore Bank, NA	Naples	381,977	282,747	4.76	-	1.13	0.15	0.01	0.00	0.00	(0.01)	(0.00)
5	Gateway Bank of SW Florida	Sarasota	298,242	204,912	0.00	-	0.95	0.14	0.00	0.00	0.00	0.00	0.00
5	Intracoastal Bank	Palm Coast	294,041	167,953	0.00	-	1.21	0.11	0.00	0.00	0.00	0.00	0.00
7	Bank of Pensacola	Pensacola	84,167	26,033	0.00	-	1.16	0.06	0.01	0.00	0.00	0.03	0.04
8	Terrabank, N.A.	Miami	339,629	252,285	0.39	-	1.08	0.03	0.00	0.00	0.05	(0.01)	0.04
9	Bank of the South	Pensacola	83,595	16,367	0.00	-	1.19	0.00	0.00	0.00	0.00	0.05	0.05
10	Warrington Bank	Pensacola	85,829	23,773	0.00	-	1.28	0.02	0.08	0.00	0.00	0.02	0.10
11	Palm Beach Community Bank	West Palm Beach	332,861	270,773	0.82	-	0.71	0.02	0.00	0.00	0.13	0.00	0.13
12	Professional Bank	Coral Gables	371,638	297,635	1.31	-	1.08	0.27	0.00	0.00	0.16	0.00	0.16
13	Jefferson Bank of Florida	Oldsmar	279,244	202,334	1.20	-	1.00	0.03	0.00	0.00	0.17	0.00	0.17
14	Intercontinental Bank	West Miami	143,263	60,573	0.01	-	0.81	0.05	0.16	0.00	0.00	0.03	0.19
15	Mackinac Savings Bank, FSB	Boynton Beach	109,508	72,016	0.19	-	0.72	(0.22)	0.45	0.00	0.03	(0.28)	0.20
16	Plus International Bank	Miami	88,371	54,359	0.00	-	1.73	0.50	0.00	0.00	0.00	0.22	0.22
17	Biscayne Bank	Coconut Grove	747,189	627,908	1.75	-	1.01	0.19	0.02	0.00	0.19	0.02	0.23
18	First Green Bank	Orlando	491,385	382,561	0.66	-	1.14	0.13	0.11	0.00	0.10	0.04	0.25
19	Sunrise Bank	Cocoa Beach	154,251	104,263	1.17	-	1.45	0.00	0.00	0.00	0.34	0.00	0.34
20	Paradise Bank	Boca Raton	306,053	229,690	0.75	-	1.03	(0.17)	0.34	0.00	0.12	(0.10)	0.36
21	Bank of Central Florida	Lakeland	424,995	281,092	2.89	100	0.96	0.09	0.00	0.00	0.40	0.00	0.40
22	HomeBanc NA	Tampa	1,006,223	717,473	3.68	-	0.55	0.09	0.00	0.28	0.15	0.01	0.44
23	Sunshine Bank	Plant City	563,345	398,840	2.88	32	0.71	0.07	0.12	0.00	0.50	(0.16)	0.46
24	Hillsboro Bank	Plant City	131,370	60,562	1.62	-	1.33	0.00	0.00	0.00	0.50	0.00	0.50
25	American National Bank	Oakland Park	277,563	225,092	0.00	-	1.00	0.10	0.47	0.00	0.00	0.04	0.51
26	First Florida Integrity Bank	Naples	1,226,894	907,302	2.63	-	1.02	0.11	0.18	0.00	0.32	0.03	0.53
27	Prime Meridian Bank	Tallahassee	290,077	229,156	4.07	-	1.25	0.19	0.00	0.00	0.51	0.04	0.55
28	Marine Bank & Trust Company	Vero Beach	203,007	160,187	3.57	-	1.31	0.00	0.00	0.00	0.46	0.17	0.63
28	Edison National Bank	Fort Myers	278,684	141,432	4.20	566	1.34	(0.16)	0.00	0.00	0.74	(0.11)	0.63
30	Florida Bank of Commerce	Orlando	318,970	230,961	3.76	-	1.20	0.00	0.02	0.00	0.54	0.09	0.65
31	Florida Business Bank	Melbourne	111,062	76,408	3.85	-	1.50	(0.33)	0.00	0.00	0.90	(0.24)	0.66
32	Marquis Bank	Coral Gables	408,188	351,228	5.78	-	0.99	0.15	0.00	0.00	0.67	0.00	0.67
33	Oculina Bank	Vero Beach	283,004	247,552	6.57	1,612	0.72	0.07	0.00	0.00	0.73	(0.05)	0.68
34	Banco Do Brasil Americas	Miami	466,277	324,532	2.24	1,078	1.15	0.26	0.37	0.00	0.33	0.02	0.72
35	Sanibel Captiva Comm. Bank	Sanibel	328,255	281,590	6.43	219	0.95	0.08	0.13	0.00	0.63	(0.03)	0.73
36	City National Bank of Florida	Miami	7,755,844	4,979,627	4.05	821	0.16	0.11	0.05	0.00	0.76	(0.01)	0.80
37	FineMark National Bank & Trust	Fort Myers	1,309,997	922,722	5.27	-	1.16	0.20	0.07	0.08	0.66	(0.01)	0.80
38	Platinum Bank	Brandon	583,892	452,264	5.01	1,636	1.12	0.06	0.11	0.00	0.65	0.04	0.80
39	Central Bank	Tampa	125,889	92,904	7.54	482	2.21	0.00	0.00	0.00	1.22	(0.41)	0.81
40	First Ntl Bank of South Miami	South Miami	647,455	385,281	5.82	-	1.19	0.23	0.00	0.02	0.82	(0.02)	0.82
41	FirstAtlantic Bank	Jacksonville	435,255	310,996	3.64	444	0.70	0.07	0.06	0.00	0.67	0.09	0.82
42	GulfShore Bank	Tampa	331,179	252,554	5.42	12	1.10	0.18	0.01	0.00	0.82	0.02	0.85
43	Florida Community Bank, NA	Weston	8,387,105	6,285,241	6.13	25,654	0.57	0.10	0.08	0.13	0.67	(0.01)	0.87
44	First Bank of the Palm Beaches	West Palm Beach	147,976	95,145	5.66	-	1.19	0.12	0.00	0.00	0.93	(0.01)	0.92
45	Pacific National Bank	Miami	462,631	318,965	4.99	-	0.37	0.16	0.00	0.00	0.92	0.01	0.93
46	Continental National Bank	Miami	485,108	255,630	3.94	397	1.02	0.09	0.29	0.01	0.62	0.02	0.94
47	Sabadell United Bank, N.A.	Miami	5,550,075	3,863,475	5.95	8,924	1.18	0.03	0.05	0.39	0.49	0.02	0.95
48	First Colony Bank of Florida	Maitland	202,542	134,142	5.81	-	1.50	0.01	0.00	0.00	0.98	0.00	0.98
49	Insignia Bank	Sarasota	257,157	192,896	7.65	1,997	1.19	0.04	0.00	0.00	1.02	(0.02)	1.00
50	Seaside National Bank & Trust	Orlando	1,483,337	1,079,424	7.44	113	1.07	0.19	0.04	0.00	0.88	0.17	1.09
51	NorthStar Bank	Tampa	217,194	136,685	3.80	-	1.29	0.19	0.33	0.00	0.66	0.10	1.09
52	Stonegate Bank	Pompano Beach	2,937,147	2,292,891	7.59	4,817	0.82	0.02	0.12	0.02	0.97	(0.01)	1.10
53	BankUnited, NA	Miami Lakes	27,180,903	19,084,996	6.93	9,758	0.81	0.21	0.08	0.02	0.95	0.09	1.14
54	EverBank	Jacksonville	28,693,152	26,045,579	10.56	30,966	0.35	0.14	0.17	0.01	0.88	0.08	1.14
55	First Home Bank	Seminole	132,763	118,328	6.17	55	3.19	1.73	0.43	0.00	0.88	(0.11)	1.20
56	Apollo Bank	Miami	556,216	418,458	4.29	-	0.78	0.14	0.61	0.00	0.59	0.01	1.21
57	Gateway Bank of Central Florida	Ocala	276,500	190,552	8.45	1,094	1.20	0.13	0.00	0.00	1.16	0.07	1.23
58	Preferred Community Bank	Fort Myers	107,065	76,624	6.81	945	1.31	0.07	0.00	0.00	1.22	0.02	1.24

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
59	Eastern National Bank	Miami	404,791	342,567	6.31	-	1.32	0.00	0.35	0.00	0.86	0.05	1.26
60	Legacy Bank of Florida	Boca Raton	322,367	255,627	7.71	1,242	1.12	0.05	0.00	0.00	1.14	0.15	1.29
61	Community Bank & Trust of FL	Ocala	679,937	269,225	5.46	209	1.59	0.00	0.12	0.00	1.29	(0.01)	1.40
62	TotalBank	Miami	3,006,077	2,088,120	8.98	1,936	0.93	0.00	0.09	0.06	1.39	0.00	1.54
63	Bank of Tampa	Tampa	1,515,892	936,613	8.86	-	1.23	(0.10)	0.22	0.00	1.29	0.08	1.59
64	First Florida Bank	Destin	380,988	175,737	5.69	-	1.72	0.02	0.22	0.00	1.36	0.01	1.59
65	Mercantil Commercebank, NA	Coral Gables	8,457,557	5,742,865	8.56	155	1.36	0.23	0.06	0.01	1.25	0.29	1.61
66	1st Manatee Bank	Bradenton	154,894	123,483	8.06	-	0.93	0.07	0.19	0.00	1.44	0.01	1.64
67	Intercredit Bank, NA	Miami	348,610	285,528	9.58	1,198	1.62	0.05	0.22	0.01	1.38	0.04	1.65
68	Natbank, National Association	Hollywood	175,037	144,327	7.23	-	0.62	(0.02)	0.29	0.00	1.38	0.01	1.68
69	Summit Bank, NA	Panama City	362,087	206,365	7.61	1,032	1.48	0.16	0.13	0.04	1.68	0.03	1.88
70	USAmeriBank	Clearwater	4,037,702	3,258,199	12.86	11,396	1.17	0.17	0.39	0.00	1.54	(0.02)	1.91
71	Seacoast National Bank	Stuart	4,513,754	2,788,941	11.49	12,734	0.81	0.05	0.21	0.00	1.77	(0.07)	1.91
72	BanESCO USA	Coral Gables	969,942	733,540	12.71	2,796	0.98	(0.04)	0.22	0.19	1.57	0.02	2.00
73	CenterState Bank of Florida, NA	Winter Haven	5,005,472	3,296,725	10.09	9,005	0.77	0.07	0.72	0.21	1.17	0.01	2.11
74	Gibraltar Private Bank & Trust	Coral Gables	1,624,238	1,448,085	21.32	1,760	1.45	0.00	0.02	0.00	2.36	(0.13)	2.25
75	Desjardins Bank, NA	Hallandale	214,619	167,276	0.35	-	1.32	0.00	2.17	0.00	0.07	0.03	2.27
76	Sunstate Bank	Miami	161,913	109,040	9.91	574	1.06	(0.38)	0.60	0.00	2.24	(0.55)	2.29
77	Community Bank of the South	Merritt Island	135,518	45,920	7.90	-	2.21	0.00	0.00	0.00	2.47	(0.16)	2.31
78	Citizens Bank of Florida	Oviedo	256,957	180,185	14.05	1,240	1.57	0.03	0.24	0.00	2.08	0.00	2.32
79	Citizens State Bank	Perry	267,252	209,052	8.83	198	1.16	0.66	0.34	0.00	1.08	0.91	2.33
80	Coconut Grove Bank	Miami	661,527	229,438	5.02	2,042	3.28	0.00	0.00	0.00	2.44	(0.09)	2.35
81	Drummond Community Bank	Chiefland	443,538	221,547	5.01	1,018	2.75	0.17	0.48	0.03	1.45	0.40	2.36
82	Patriot Bank	Trinity	144,596	118,877	9.71	1,601	1.01	0.01	0.70	0.00	1.60	0.08	2.38
83	Mainstreet Comm. Bank of FL	Deland	316,988	219,071	14.76	1,242	1.38	0.06	0.27	0.00	2.07	0.05	2.39
84	Citizens Bank and Trust	Lake Wales	518,082	346,643	17.11	2,635	1.12	(0.07)	0.04	0.00	2.40	0.05	2.49
85	First Federal Bank of Florida	Lake City	1,223,573	721,133	8.09	902	0.69	0.00	0.59	0.09	1.74	0.10	2.52
86	CBC National Bank	Fernandina Beach	612,730	542,604	18.61	5,526	0.91	0.10	0.05	0.00	2.34	0.18	2.57
87	First National Bank NW Florida	Panama City	121,998	60,518	9.22	609	2.34	0.00	0.00	0.00	2.61	0.00	2.61
88	First National Bank of Pasco	Dade City	139,546	71,677	8.45	138	2.96	0.00	0.33	0.00	2.23	0.08	2.64
89	First State Bank, Florida Keys	Key West	868,022	551,939	18.21	654	1.35	(0.12)	0.09	0.00	2.92	(0.15)	2.86
90	Executive National Bank	Miami	391,027	296,805	14.79	-	1.31	(0.05)	0.70	0.00	2.19	(0.01)	2.88
91	Commerce National B&T	Winter Park	90,456	71,678	18.57	839	2.61	(1.03)	0.00	0.00	3.45	(0.51)	2.94
92	OptimumBank	Plantation	121,537	85,501	36.34	2,412	4.88	0.00	0.00	0.00	5.60	(2.63)	2.97
93	Ocean Bank	Miami	3,417,535	2,715,315	12.78	10,466	1.32	(0.03)	0.99	0.16	2.03	(0.07)	3.11
94	Floridian Community Bank, Inc.	Davie	384,963	327,032	7.58	387	0.89	1.34	0.11	0.00	1.06	2.17	3.34
95	Nature Coast Bank	Hernando	57,281	40,922	16.26	1,039	2.06	0.00	0.00	0.00	3.43	(0.02)	3.41
96	Florida Capital Bank, N.A.	Jacksonville	341,615	261,254	26.71	3,898	0.95	0.00	0.18	0.00	3.29	(0.03)	3.44
97	Englewood Bank & Trust	Englewood	259,142	158,101	21.04	448	2.09	0.00	0.01	0.00	3.44	0.02	3.47
98	Flagship Community Bank	Clearwater	105,684	85,154	20.69	-	1.04	0.05	0.00	0.00	3.44	0.04	3.48
99	Pilot Bank	Tampa	237,697	170,668	20.70	2,714	0.97	0.00	0.24	0.00	3.38	(0.03)	3.59
100	Farmers & Merchants Bank	Monticello	462,970	300,155	21.49	944	1.18	0.08	0.16	0.00	3.39	0.08	3.63
101	Charlotte State Bank & Trust	Port Charlotte	332,751	183,716	17.48	250	2.15	0.01	0.09	0.00	3.21	0.37	3.67
102	Anchor Commercial Bank	Juno Beach	110,031	73,809	18.21	675	1.18	(0.26)	0.56	0.00	3.12	0.00	3.68
103	Madison County Comm. Bank	Madison	117,354	53,607	16.23	696	1.23	(0.04)	0.19	0.00	3.25	0.24	3.68
104	Flagler Bank	West Palm Beach	225,761	139,181	20.73	1,730	1.58	0.00	0.25	0.00	3.61	(0.17)	3.69
105	Atlantic Coast Bank	Jacksonville	936,267	782,464	29.51	2,785	1.04	0.09	0.32	0.00	3.41	0.04	3.77
106	First Citrus Bank	Tampa	305,821	236,405	28.39	1,622	0.97	0.09	0.35	0.00	3.37	0.05	3.77
107	Heartland National Bank	Sebring	334,410	153,689	15.52	1,163	1.93	0.00	0.41	0.00	3.58	(0.02)	3.97
108	Community State Bank	Starke	90,864	39,776	13.49	14	1.26	0.16	0.57	0.00	3.07	0.35	3.99
109	FirstCity Bank of Commerce	Palm Beach Gardens	83,004	67,838	19.88	-	0.83	0.16	1.08	0.00	2.42	0.53	4.03
110	Capital City Bank	Tallahassee	2,731,451	1,568,022	21.85	12,737	0.88	0.03	0.37	0.00	3.56	0.12	4.05
111	Landmark Bank, NA	Fort Lauderdale	462,975	341,866	18.37	-	1.94	0.59	0.34	0.00	3.23	0.55	4.12
112	Brannen Bank	Inverness	471,536	246,074	22.22	362	1.05	0.07	0.55	0.00	3.54	0.08	4.17
113	Citizens First Bank	The Villages	1,994,701	369,835	8.36	-	1.78	(0.09)	0.01	0.00	4.23	(0.05)	4.19
114	International Finance Bank	Miami	354,483	291,258	22.12	-	2.40	0.00	0.41	0.04	3.71	0.04	4.20
115	Peoples Bank of Graceville	Graceville	91,350	32,981	8.16	104	1.14	0.05	1.07	0.00	3.23	(0.02)	4.28
116	BAC Florida Bank	Coral Gables	1,926,128	1,523,989	37.03	4,231	1.18	0.15	0.12	0.00	4.24	0.06	4.42

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30- 89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
117	FNBT Bank	Fort Walton Bea	403,023	117,791	8.44	655	3.54	0.00	0.36	0.00	3.66	0.41	4.43
118	One South Bank	Chipley	47,981	39,833	16.11	-	1.18	0.25	1.85	1.71	0.87	0.03	4.46
119	U.S. Century Bank	Doral	896,523	710,219	26.82	4,980	1.24	0.00	0.58	0.00	3.65	0.32	4.55
120	Sunshine Savings Bank	Tallahassee	167,214	124,331	22.37	426	0.72	0.12	0.88	0.01	3.88	0.18	4.95
121	Bank of Belle Glade	Belle Glade	97,635	28,066	11.80	27	1.43	0.00	1.29	0.00	3.67	0.00	4.96
122	United Southern Bank	Umatilla	492,698	277,385	24.20	2,153	2.37	(0.11)	0.72	0.00	4.44	(0.15)	5.01
123	Helm Bank USA	Miami	764,159	445,225	16.53	-	2.21	0.04	1.12	0.08	3.83	(0.02)	5.01
124	First Bank	Clewiston	309,501	219,419	26.12	939	1.54	(0.06)	1.66	0.00	3.62	0.07	5.35
125	Harbor Community Bank	Fort Pierce	1,785,472	1,020,919	20.88	11,882	0.45	0.08	1.77	0.34	3.48	0.10	5.69
126	Home Federal Bank, Hollywood	Hallandale Beac	40,941	26,886	19.61	1,286	3.15	0.00	1.47	0.00	4.81	(0.47)	5.81
127	Peoples National Bank	Niceville	105,395	50,686	23.26	648	1.29	0.04	0.49	0.00	5.47	0.21	6.17
128	Axiom Bank	Maitland	634,242	482,147	20.80	409	1.97	0.00	1.35	0.00	4.57	0.33	6.25
129	Wauchula State Bank	Wauchula	647,090	457,519	28.64	3,135	1.78	0.10	1.24	0.00	5.27	0.13	6.64
130	Brickell Bank	Miami	503,502	346,902	47.81	-	1.11	0.00	2.74	0.61	4.02	(0.04)	7.33
131	Century Bank of Florida	Tampa	75,918	47,381	50.08	462	1.40	0.00	0.03	0.00	7.27	0.13	7.43
132	First National Bank of Mt. Dora	Mount Dora	222,742	102,935	21.54	3,164	3.11	0.00	0.31	0.00	7.48	0.06	7.85
133	First State Bank of Arcadia	Arcadia	136,847	77,687	28.75	598	3.82	0.00	0.68	0.00	7.19	0.79	8.66
134	Columbia Bank	Lake City	199,363	134,886	47.03	328	1.95	0.00	0.60	0.16	8.62	(0.45)	8.93
135	First National Bank of Wauchula	Wauchula	71,104	42,857	32.43	38	2.50	(0.01)	3.21	0.00	7.08	0.13	10.42
136	Peoples State Bank	Lake City	79,646	56,571	69.46	568	1.69	(0.19)	0.50	0.00	9.94	0.08	10.52
137	Surety Bank	Deland	93,003	51,974	39.62	473	2.20	0.00	0.17	0.00	10.82	0.06	11.05
138	Pinnacle Bank	Orange City	107,455	64,677	162.91	5,694	4.37	0.00	0.10	0.00	12.58	0.20	12.88
139	Friends Bank	New Smyrna Be	103,777	66,206	93.70	4,500	2.08	0.00	0.74	0.00	12.76	(0.29)	13.21
140	TransCapital Bank	Sunrise	182,478	132,342	62.28	7,567	1.88	(0.28)	0.00	0.00	14.37	0.03	14.40
141	Bank of Commerce	Sarasota	195,729	132,654	201.17	8,840	1.71	(0.59)	2.29	0.00	13.17	(0.64)	14.82
142	Interamerican Bank, A FSB	Miami	206,819	159,578	75.97	3,813	3.32	(0.27)	0.44	0.00	14.56	(0.05)	14.95
143	Fidelity Bank of Florida, NA	Merritt Island	177,767	124,487	58.30	1,300	2.96	0.00	1.36	0.91	15.42	0.31	18.00
144	Gulf Coast Community Bank	Pensacola	135,417	90,131	249.98	19,170	3.18	0.00	0.15	0.00	19.80	(0.01)	19.94
145	First City Bank of Florida	Fort Walton Bea	205,563	128,073	524.10	23,354	2.28	0.00	2.37	0.46	28.56	0.19	31.58
146	Lafayette State Bank	Mayo	76,739	54,126	444.55	1,780	1.55	0.32	1.06	0.24	29.68	5.41	36.39
147	Beach Community Bank	Fort Walton Bea	531,033	347,415	786.45	96,069	0.98	0.00	2.53	0.00	40.18	0.31	43.02
MEDIAN			309,501	219,071	8.45	444	1.20	0.02	0.16	0.00	1.45	0.02	2.25
AVERAGE			1,115,479	809,264	29.34	2,773	1.47	0.05	0.39	0.04	3.30	0.06	3.79
HIGH			28,693,152	26,045,579	786.45	96,069	4.88	1.73	3.21	1.71	40.18	5.41	43.02
LOW			40,941	16,367	0.00	-	0.16	(1.03)	0.00	0.00	0.00	(2.63)	(0.49)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep16 Net Income (\$000)	Net Inc / Employee (\$000)	LTM Sep15 Net Income (\$000)	LTM Sep14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	First Home Bank	Seminole	132,763	14,864	11.20	4,148	65	1,696	458	5.61	59.14
2	Sanibel Captiva Comm. Bank	Sanibel	328,255	24,754	7.54	4,085	64	3,663	1,921	2.24	26.34
3	Biscayne Bank	Coconut Grove	747,189	60,019	8.03	8,651	112	7,005	4,927	2.05	24.70
4	Central Bank	Tampa	125,889	13,021	10.34	1,788	72	466	(112)	2.39	22.98
5	Flagler Bank	West Palm Beach	225,761	22,326	9.89	4,594	170	2,844	2,587	2.15	22.80
6	Charlotte State Bank & Trust	Port Charlotte	332,751	29,866	8.98	5,996	67	4,295	3,805	1.89	21.24
7	CBC National Bank	Fernandina Beach	612,730	64,939	10.60	7,246	16	6,042	1,798	2.27	20.81
8	Commerce National B&T	Winter Park	90,456	11,600	12.82	2,039	68	893	599	2.37	19.90
9	USAmeriBank	Clearwater	4,037,702	366,545	9.08	43,658	85	32,264	29,746	1.71	18.90
10	Wauchula State Bank	Wauchula	647,090	76,612	11.84	13,251	87	10,896	9,634	2.11	18.78
11	Englewood Bank & Trust	Englewood	259,142	23,018	8.88	4,049	76	2,986	2,065	1.63	18.64
12	Florida Community Bank, NA	Weston	8,387,105	875,046	10.43	101,112	154	38,520	29,653	1.99	18.62
13	Brannen Bank	Inverness	471,536	36,663	7.78	6,204	62	4,928	3,192	1.37	17.50
14	Paradise Bank	Boca Raton	306,053	35,925	11.74	5,950	129	7,150	6,275	1.93	17.14
15	Preferred Community Bank	Fort Myers	107,065	12,927	12.07	1,271	49	550	415	1.94	16.64
16	First Colony Bank of Florida	Maitland	202,542	20,699	10.22	3,342	186	2,884	2,267	1.76	16.57
17	Citizens First Bank	The Villages	1,994,701	180,640	9.06	20,724	76	18,340	17,286	1.46	16.43
18	Bank of Tampa	Tampa	1,515,892	125,084	8.25	13,386	59	10,949	8,878	1.35	16.27
19	Intracoastal Bank	Palm Coast	294,041	26,783	9.11	4,043	135	3,428	2,901	1.46	16.25
20	First State Bank, Florida Keys	Key West	868,022	81,122	9.35	12,091	69	8,712	6,518	1.42	15.38
21	First Bank	Clewiston	309,501	27,128	8.77	2,490	29	1,648	1,302	1.29	15.00
22	Freedom Bank	Saint Petersburg	179,272	17,206	9.60	1,446	41	454	3,129	1.27	14.67
23	Palm Beach Community Bank	West Palm Beach	332,861	39,387	11.83	5,552	109	4,957	3,355	1.71	14.60
24	Prime Meridian Bank	Tallahassee	290,077	25,666	8.85	2,350	37	1,904	816	1.35	14.59
25	First Federal Bank of Florida	Lake City	1,223,573	160,704	13.13	14,212	39	15,119	8,187	1.83	14.45
26	Stonegate Bank	Pompano Beach	2,937,147	346,110	11.78	27,203	87	23,124	10,093	1.68	14.37
27	BankUnited, NA	Miami Lakes	27,180,903	2,585,899	9.51	233,536	141	244,279	214,106	1.42	14.28
28	Bank of Central Florida	Lakeland	424,995	35,784	8.42	3,274	57	2,497	2,381	1.22	14.06
29	BAC Florida Bank	Coral Gables	1,926,128	156,918	8.15	13,259	79	12,774	9,809	1.15	14.00
30	Oculina Bank	Vero Beach	283,004	25,970	9.18	1,953	30	2,301	1,510	1.26	13.63
31	HomeBanc NA	Tampa	1,006,223	82,310	8.18	7,109	69	5,541	4,007	1.10	13.56
32	Gateway Bank of SW Florida	Sarasota	298,242	27,186	9.12	2,387	53	1,886	1,331	1.24	13.44
33	Marquis Bank	Coral Gables	408,188	37,382	9.16	3,094	67	2,062	1,338	1.31	13.39
34	Gateway Bank of Central Florida	Ocala	276,500	23,935	8.66	2,168	52	1,695	1,388	1.13	13.08
35	Sabadell United Bank, N.A.	Miami	5,550,075	612,324	11.03	46,802	98	25,056	25,423	1.40	12.74
36	Farmers & Merchants Bank	Monticello	462,970	43,938	9.49	5,295	53	4,526	3,110	1.19	12.51
37	Heartland National Bank	Sebring	334,410	32,751	9.79	2,515	47	2,134	1,610	1.16	12.28
38	American National Bank	Oakland Park	277,563	37,226	13.41	2,882	85	2,252	1,839	1.56	12.26
39	Platinum Bank	Brandon	583,892	53,410	9.15	6,474	66	5,502	3,748	1.16	12.02
40	CenterState Bank of Florida, NA	Winter Haven	5,005,472	547,773	10.94	39,432	43	39,434	10,275	1.33	11.96
41	United Southern Bank	Umatilla	492,698	44,762	9.09	3,081	23	2,481	2,276	1.10	11.78
42	Seaside National Bank & Trust	Orlando	1,483,337	122,138	8.23	8,453	51	5,530	2,180	1.00	11.73
43	First Florida Bank	Destin	380,988	38,926	10.22	2,976	47	2,804	2,693	1.27	11.71
44	FineMark National Bank & Trust	Fort Myers	1,309,997	119,111	9.09	7,963	52	5,873	3,351	1.03	11.71
45	First State Bank of Arcadia	Arcadia	136,847	16,612	12.14	1,899	43	1,381	1,041	1.36	11.38
46	Community Bank & Trust of FL	Ocala	679,937	59,150	8.70	4,990	39	4,827	5,795	1.00	11.25
47	Surety Bank	Deland	93,003	13,182	14.17	1,383	48	1,255	(639)	1.47	11.02
48	EverBank	Jacksonville	28,693,152	2,161,524	7.53	145,081	50	132,164	134,301	0.87	11.00
49	Citizens Bank and Trust	Lake Wales	518,082	45,364	8.76	4,664	32	3,834	3,315	0.93	10.79
50	FirstAtlantic Bank	Jacksonville	435,255	57,322	13.17	3,683	47	4,458	2,864	1.39	10.71
51	Hillsboro Bank	Plant City	131,370	17,722	13.49	1,363	65	1,147	1,195	1.47	10.57
52	Atlantic Coast Bank	Jacksonville	936,267	82,837	8.85	5,318	29	4,741	(6,057)	0.96	10.52
53	Florida Business Bank	Melbourne	111,062	16,744	15.08	1,067	63	669	629	1.57	10.29
54	Florida Bank of Commerce	Orlando	318,970	33,123	10.38	2,024	36	2,350	1,844	1.08	10.17
55	Summit Bank, NA	Panama City	362,087	43,919	12.13	3,105	62	2,763	2,623	1.18	10.13
56	Jefferson Bank of Florida	Oldsmar	279,244	27,661	9.91	1,675	35	1,422	783	1.01	10.10
57	Apollo Bank	Miami	556,216	55,284	9.94	3,500	38	3,222	(793)	1.00	9.82
58	Intercredit Bank, NA	Miami	348,610	36,774	10.55	3,414	44	2,933	(493)	0.99	9.71

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep16 Net Income (\$000)	Net Inc / Employee (\$000)	LTM Sep15 Net Income (\$000)	LTM Sep14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
59	1st Manatee Bank	Bradenton	154,894	21,192	13.68	877	27	672	960	0.91	9.65
60	City National Bank of Florida	Miami	7,755,844	1,002,302	12.92	56,754	109	46,012	(59,958)	1.33	9.44
61	Gateway Bank of Florida	Daytona Beach	301,311	29,176	9.68	1,960	56	1,292	(156)	1.00	9.40
62	Citizens State Bank	Perry	267,252	23,265	8.71	2,189	43	1,970	2,570	0.79	9.39
63	Patriot Bank	Trinity	144,596	18,699	12.93	991	35	464	522	1.09	9.29
64	BanESCO USA	Coral Gables	969,942	94,658	9.76	5,222	27	3,432	1,848	0.86	9.19
65	Ocean Bank	Miami	3,417,535	431,251	12.62	20,734	30	27,043	34,520	1.15	9.17
66	Madison County Comm. Bank	Madison	117,354	10,216	8.71	603	24	573	523	0.80	9.17
67	Insignia Bank	Sarasota	257,157	23,807	9.26	1,316	28	1,014	683	0.89	9.07
68	Seacoast National Bank	Stuart	4,513,754	491,722	10.89	25,887	35	15,782	10,287	1.02	9.06
69	TransCapital Bank	Sunrise	182,478	29,796	16.33	2,598	108	3,079	2,313	1.48	9.05
70	Drummond Community Bank	Chiefland	443,538	61,077	13.77	5,171	34	5,298	4,968	1.26	9.02
71	Peoples Bank of Graceville	Graceville	91,350	12,729	13.93	1,093	68	1,221	1,252	1.28	8.95
72	Marine Bank & Trust Company	Vero Beach	203,007	18,547	9.14	1,028	24	1,082	3,689	0.83	8.94
73	First Florida Integrity Bank	Naples	1,226,894	106,884	8.71	5,895	40	4,177	1,794	0.77	8.93
74	Continental National Bank	Miami	485,108	38,385	7.91	2,198	22	3,192	1,340	0.74	8.81
75	Anchor Commercial Bank	Juno Beach	110,031	11,888	10.80	626	25	485	2,041	0.92	8.75
76	Executive National Bank	Miami	391,027	40,013	10.23	1,919	24	1,727	2,386	0.83	8.61
77	Edison National Bank	Fort Myers	278,684	23,028	8.26	1,936	46	1,221	1,111	0.68	8.47
78	Legacy Bank of Florida	Boca Raton	322,367	35,279	10.94	1,755	37	1,371	10,518	0.95	8.28
79	Mainstreet Comm. Bank of FL	Deland	316,988	27,886	8.80	2,197	28	3,049	3,287	0.76	8.24
80	Citizens Bank of Florida	Oviedo	256,957	24,040	9.36	1,180	22	703	591	0.76	7.93
81	First Green Bank	Orlando	491,385	52,957	10.78	2,355	24	2,727	1,912	0.93	7.84
82	Mackinac Savings Bank, FSB	Boynton Beach	109,508	9,540	8.71	694	15	143	(115)	0.65	7.80
83	First Citrus Bank	Tampa	305,821	26,000	8.50	1,248	20	1,000	575	0.70	7.70
84	Landmark Bank, NA	Fort Lauderdale	462,975	53,692	11.60	2,617	53	5,067	4,476	1.01	7.69
85	First Ntl Bank of South Miami	South Miami	647,455	51,370	7.93	2,329	21	2,399	1,743	0.62	7.68
86	First National Bank of Mt. Dora	Mount Dora	222,742	33,664	15.11	1,905	26	1,382	1,332	1.16	7.65
87	FNBT Bank	Fort Walton Bea	403,023	47,181	11.71	3,448	41	3,072	3,443	0.90	7.52
88	TotalBank	Miami	3,006,077	474,533	15.79	21,117	70	14,827	10,413	1.15	7.11
89	Bank of Belle Glade	Belle Glade	97,635	8,349	8.55	357	22	332	285	0.58	7.06
90	Professional Bank	Coral Gables	371,638	32,588	8.77	1,431	30	805	1,185	0.62	7.02
91	Pacific National Bank	Miami	462,631	57,418	12.41	3,774	63	1,777	1,084	0.85	6.81
92	Peoples State Bank	Lake City	79,646	7,222	9.07	298	10	296	186	0.60	6.54
93	Coconut Grove Bank	Miami	661,527	104,702	15.83	4,404	48	1,659	889	1.02	6.45
94	GulfShore Bank	Tampa	331,179	35,617	10.75	1,426	28	1,000	1,050	0.72	6.34
95	Harbor Community Bank	Fort Pierce	1,785,472	209,424	11.73	8,274	18	8,956	2,400	0.79	6.34
96	Encore Bank, NA	Naples	381,977	37,300	9.76	1,500	26	1,824	(2,436)	0.61	6.22
97	Terrabank, N.A.	Miami	339,629	32,985	9.71	1,604	18	1,840	1,652	0.61	6.21
98	Helm Bank USA	Miami	764,159	95,612	12.51	3,705	30	2,011	2,084	0.73	5.88
99	Sabal Palm Bank	Sarasota	137,546	16,900	12.29	535	21	350	259	0.65	5.56
100	One South Bank	Chipley	47,981	5,896	12.29	317	32	207	108	0.72	5.49
101	Century Bank of Florida	Tampa	75,918	6,283	8.28	332	22	206	146	0.45	5.43
102	Axiom Bank	Maitland	634,242	96,542	15.22	3,277	20	3,357	3,464	0.75	5.32
103	Friends Bank	New Smyrna Be	103,777	8,251	7.95	392	15	624	(75)	0.39	5.18
104	Capital City Bank	Tallahassee	2,731,451	328,564	12.03	11,074	13	10,256	11,380	0.62	5.14
105	First Bank of the Palm Beaches	West Palm Beac	147,976	14,457	9.77	1,756	70	50	104	0.52	5.07
106	Mercantil Commercebank, NA	Coral Gables	8,457,557	785,422	9.29	26,734	28	24,783	27,194	0.47	4.95
107	Intercontinental Bank	West Miami	143,263	19,732	13.77	590	28	574	(6)	0.60	4.79
108	Community Bank of the South	Merritt Island	135,518	13,317	9.83	444	21	475	575	0.44	4.57
109	Flagship Community Bank	Clearwater	105,684	13,284	12.57	358	14	331	(57)	0.54	4.51
110	OptimumBank	Plantation	121,537	9,368	7.71	394	25	510	(148)	0.32	4.27
111	Eastern National Bank	Miami	404,791	42,069	10.39	1,097	11	1,446	5,455	0.44	4.20
112	First National Bank NW Florida	Panama City	121,998	15,915	13.05	651	21	365	487	0.56	4.14
113	Pilot Bank	Tampa	237,697	26,665	11.22	703	13	605	(1,154)	0.43	3.98
114	Community State Bank	Starke	90,864	8,551	9.41	328	11	330	179	0.42	3.97
115	Florida Capital Bank, N.A.	Jacksonville	341,615	30,215	8.84	1,123	6	2,143	(6,349)	0.33	3.88
116	Interamerican Bank, A FSB	Miami	206,819	26,028	12.58	698	9	698	826	0.47	3.83

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Sep16 Net Income (\$000)	Net Inc / Employee (\$000)	LTM Sep15 Net Income (\$000)	LTM Sep14 Net Income (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
117	Natbank, National Association	Hollywood	175,037	26,582	15.19	587	16	252	960	0.57	3.62
118	Nature Coast Bank	Hernando	57,281	8,009	13.98	177	11	232	215	0.46	3.53
119	First National Bank of Pasco	Dade City	139,546	16,848	12.07	397	11	618	705	0.42	3.52
120	Sunrise Bank	Cocoa Beach	154,251	28,833	18.69	448	15	1,334	766	0.51	3.50
121	Desjardins Bank, NA	Hallandale	214,619	29,153	13.58	582	10	1,536	932	0.42	3.15
122	NorthStar Bank	Tampa	217,194	21,889	10.08	344	8	638	158	0.30	3.00
123	First National Bank of Wauchula	Wauchula	71,104	8,291	11.66	187	6	186	304	0.26	2.33
124	Gibraltar Private Bank & Trust	Coral Gables	1,624,238	139,520	8.59	3,014	11	1,732	9,215	0.19	2.19
125	International Finance Bank	Miami	354,483	42,370	11.95	450	6	(1,214)	642	0.23	1.83
126	Sunstate Bank	Miami	161,913	23,628	14.59	309	7	434	2,903	0.25	1.70
127	Banco Do Brasil Americas	Miami	466,277	54,877	11.77	818	7	3,190	5,765	0.21	1.57
128	U.S. Century Bank	Doral	896,523	88,598	9.88	1,124	5	(12,561)	(3,086)	0.12	1.36
129	Warrington Bank	Pensacola	85,829	15,458	18.01	90	5	296	181	0.24	1.32
130	Peoples National Bank	Niceville	105,395	11,420	10.84	74	2	(233)	409	0.07	0.69
131	FirstCity Bank of Commerce	Palm Beach Gar	83,004	7,689	9.26	20	2	107	169	0.03	0.28
132	Sunshine Savings Bank	Tallahassee	167,214	20,903	12.50	43	1	13	(8)	0.03	0.20
133	Columbia Bank	Lake City	199,363	22,630	11.35	(36)	(1)	1,130	(1,367)	(0.02)	(0.18)
134	Bank of Commerce	Sarasota	195,729	6,999	3.58	(14)	(0)	240	(509)	(0.01)	(0.23)
135	Floridian Community Bank, Inc.	Davie	384,963	43,027	11.18	8	0	1,809	1,062	(0.05)	(0.48)
136	Sunshine Bank	Plant City	563,345	76,739	13.62	(657)	(6)	(2,125)	(164)	(0.17)	(1.26)
137	Bank of the South	Pensacola	83,595	14,518	17.37	(157)	(9)	8	(99)	(0.32)	(1.66)
138	Bank of Pensacola	Pensacola	84,167	11,167	13.27	(136)	(8)	(452)	(442)	(0.30)	(1.94)
139	Plus International Bank	Miami	88,371	14,614	16.54	(127)	(6)	827	417	(0.42)	(2.92)
140	Gulf Coast Community Bank	Pensacola	135,417	5,788	4.27	(259)	(5)	(404)	152	(0.19)	(4.55)
141	Fidelity Bank of Florida, NA	Merritt Island	177,767	31,540	17.74	(1,048)	(26)	1,024	13,175	(0.68)	(4.74)
142	First City Bank of Florida	Fort Walton Bea	205,563	5,445	2.65	(375)	(8)	(70)	(292)	(0.18)	(6.80)
143	Beach Community Bank	Fort Walton Bea	531,033	19,649	3.70	(2,155)	(19)	(2,500)	(5,211)	(0.40)	(10.49)
144	Home Federal Bank, Hollywood	Hallandale Beac	40,941	6,056	14.79	(1,134)	(81)	(1,185)	55	(2.89)	(24.52)
145	Lafayette State Bank	Mayo	76,739	2,921	3.81	(865)	(28)	(1,756)	(4,322)	(1.09)	(27.53)
146	Pinnacle Bank	Orange City	107,455	2,608	2.43	(757)	(42)	(141)	(3,857)	(0.57)	(28.23)
147	Brickell Bank	Miami	503,502	29,695	5.90	(9,136)	(104)	(22,171)	1,396	(1.88)	(28.53)
MEDIAN			309,501	29,796	10.22	1,953	30	1,727	1,332	0.90	8.81
AVERAGE			1,115,479	110,643	10.64	7,795	37	6,433	4,914	0.87	8.07
HIGH			28,693,152	2,585,899	18.69	233,536	186	244,279	214,106	5.61	59.14
LOW			40,941	2,608	2.43	(9,136)	(104)	(22,171)	(59,958)	(2.89)	(28.53)