

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2016**

\* FDIC covered loans represents amount of past due and nonaccrual loans reported on this report for current quarter that are covered under an FDIC Loss Share Agreement.

Institution		City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary																	
Northwest - Total/Average			3,513,870	44,225	1,599	3,564	4,884	1.26	4.15	21,813	1,385	105,334	155,748	28,471	1,799	106,790	162,043
North Central - Total/Average			1,795,335	25,618	2,485	1,929	5,897	1.43	1.08	11,307	24,435	30,676	6,807	11,306	30,311	30,220	6,538
Northeast - Total/Average			25,800,524	109,945	28,477	4,041	20,023	0.43	0.79	673,580	3,710,036	204,855	43,619	465,709	3,216,173	140,253	531,894
East Central - Total/Average			4,187,583	69,933	540	3,194	5,019	1.67	0.82	13,121	1,138	42,042	21,386	12,966	166	43,696	21,816
Tampa Bay - Total/Average			28,850,047	342,160	28,617	9,770	14,828	1.19	0.65	58,497	19,272	159,485	73,442	46,103	16,081	162,083	82,030
South Central - Total/Average			949,372	18,523	986	438	1,314	1.95	1.72	12,149	-	19,950	5,873	10,075	-	15,997	6,134
Southwest - Total/Average			2,953,912	35,972	3,092	490	529	1.22	0.27	3,011	1,228	9,017	2,428	583	186	9,432	2,998
Southeast - Total/Average			70,641,706	647,479	86,705	32,131	59,415	0.92	0.61	158,419	84,268	436,182	169,802	177,596	89,590	374,719	187,160
State Total			138,692,349	1,293,855	152,501	55,557	111,909	0.93	0.78	951,897	3,841,762	1,007,541	479,105	752,809	3,354,306	883,190	1,000,613
Northwest																	
Fort Walton Beach-Crestview-Destin, FL (Metro)																	
Beach Community Bank		Fort Walton Beach	344,490	3,422	-	230	410	0.99	31.89	8,790	-	73,302	96,069	19,520	88	74,165	98,634
First Florida Bank		Destin	172,459	3,029	50	17	57	1.76	0.16	386	-	593	-	331	-	336	-
First City Bank of Florida		Fort Walton Beach	128,073	2,919	-	51	458	2.28	15.86	3,039	589	9,250	23,354	910	641	12,939	24,348
FNBT Bank		Fort Walton Beach	114,421	4,173	(11)	11	9	3.65	0.18	424	1	58	655	132	1	775	799
Peoples National Bank		Niceville	50,686	652	-	128	20	1.29	1.42	247	-	846	648	765	127	738	648
Total/Average			810,129	14,195	39	437	954	1.75	12.59	12,886	590	84,049	120,726	21,658	857	88,953	124,429
Panama City-Lynn Haven, FL (Metro)																	
First National Bank Northwest Florida		Panama City	60,518	1,418	-	1	-	2.34	1.31	-	-	989	609	-	-	1,128	609
Summit Bank, National Association		Panama City	206,365	3,046	160	54	-	1.48	0.96	272	87	2,454	1,032	305	-	2,766	1,159
Total/Average			266,883	4,464	160	55	-	1.67	1.05	272	87	3,443	1,641	305	-	3,894	1,768
Pensacola-Ferry Pass-Brent, FL (Metro)																	
Bank of the South		Pensacola	16,367	195	-	-	7	1.19	0.00	-	-	-	-	1	-	-	-
Bank of Pensacola		Pensacola	26,033	301	32	-	4	1.16	0.00	2	-	-	-	-	-	-	-
Gulf Coast Community Bank		Pensacola	90,000	2,867	-	108	117	3.19	14.46	136	-	416	19,170	221	-	587	19,349
Warrington Bank		Pensacola	23,773	305	12	-	-	1.28	0.00	18	-	-	-	64	-	-	-
Total/Average			156,173	3,668	44	108	128	2.35	5.03	156	-	416	19,170	286	-	587	19,349

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Institution		City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter				
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO	
										30-90 \$	90 + \$	\$	\$	30-90 \$	90 + \$	\$	\$	
Tallahassee, FL (Metro)																		
Capital City Bank	Tallahassee	1,557,754	13,744	355	2,747	3,311	0.88	0.78	5,847	9	8,615	12,737	4,029	3	8,215	14,622		
Farmers & Merchants Bank	Monticello	300,155	3,551	375	141	220	1.18	1.38	475	-	5,465	944	816	-	1,938	1,137		
Prime Meridian Bank	Tallahassee	225,631	2,863	412	14	36	1.27	0.40	-	-	1,161	-	-	-	439	-		
Sunshine Community Bank	Tallahassee	124,331	892	135	61	200	0.72	1.26	1,089	18	1,684	426	935	24	1,559	518		
Total/Average		2,207,871	21,050	1,277	2,963	3,767	0.95	0.85	7,411	27	16,925	14,107	5,780	27	12,151	16,277		
Other																		
One South Bank	Chipley	39,833	472	79	-	10	1.18	0.72	735	681	345	-	37	875	1,006	-		
Peoples Bank of Graceville	Graceville	32,981	376	-	1	25	1.14	0.28	353	-	156	104	405	40	199	220		
Total/Average		72,814	848	79	1	35	1.16	0.43	1,088	681	501	104	442	915	1,205	220		
Northwest - Total/Average																		
		3,513,870	44,225	1,599	3,564	4,884	1.26	4.15	21,813	1,385	105,334	155,748	28,471	1,799	106,790	162,043		
North Central																		
Ocala, FL (Metro)																		
Community Bank and Trust of Florida	Ocala	269,225	4,280	-	153	-	1.59	0.26	319	-	1,591	209	-	4,324	691	375		
Gateway Bank of Central Florida	Ocala	190,552	2,280	291	114	246	1.20	0.49	-	-	255	1,094	1,063	-	229	1,094		
Total/Average		459,777	6,560	291	267	246	1.43	0.33	319	-	1,846	1,303	1,063	4,324	920	1,469		
Other																		
Citizens State Bank	Perry	209,052	2,423	1,375	359	1,720	1.16	0.61	707	-	1,437	198	1,270	-	1,895	156		
Columbia Bank	Lake City	134,852	2,626	-	827	297	1.95	1.39	807	222	2,448	328	535	26	2,703	328		
Community State Bank	Starke	39,776	502	19	19	149	1.26	0.93	227	-	833	14	751	-	890	15		
Drummond Community Bank	Chiefland	220,788	6,094	676	64	507	2.76	0.63	1,062	68	1,793	1,018	632	22	2,311	1,079		
First Federal Bank of Florida	Lake City	567,137	4,959	-	300	647	0.87	0.59	7,228	24,015	6,353	902	6,350	25,809	6,579	778		
Lafayette State Bank	Mayo	54,126	841	255	31	2,207	1.55	21.62	573	130	14,814	1,780	295	130	13,958	1,205		
Madison County Community Bank	Madison	53,607	659	(31)	11	89	1.23	1.11	102	-	611	696	33	-	603	940		
Peoples State Bank	Lake City	56,220	954	(100)	51	35	1.70	1.39	282	-	541	568	377	-	361	568		
Total/Average		1,335,558	19,058	2,194	1,662	5,651	1.43	1.37	10,988	24,435	28,830	5,504	10,243	25,987	29,300	5,069		
North Central - Total/Average																		
		1,795,335	25,618	2,485	1,929	5,897	1.43	1.08	11,307	24,435	30,676	6,807	11,306	30,311	30,220	6,538		

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90	90 +			30-90	90 +		
									\$	\$	\$	\$	\$	\$	\$	\$
<b>Northeast</b>																
<b>Jacksonville, FL (Metro)</b>																
Atlantic Coast Bank	Jacksonville	774,407	8,150	569	677	841	1.05	1.46	2,488	-	10,879	2,785	2,136	-	3,413	2,721
CBC National Bank	Fernandina Beach	398,686	4,920	449	217	1,000	1.23	1.86	247	-	5,867	5,526	4,178	-	4,477	5,146
EverBank	Jacksonville	23,932,724	90,170	27,001	2,995	17,963	0.38	0.75	670,182	3,710,036	184,814	30,966	459,131	3,216,044	129,054	518,623
FirstAtlantic Bank	Jacksonville	310,996	2,190	277	58	157	0.70	0.35	201	-	1,077	444	168	-	925	456
Florida Capital Bank, N.A.	Jacksonville	215,758	2,484	-	94	62	1.15	1.79	462	-	2,218	3,898	96	129	2,384	4,948
Intracoastal Bank	Palm Coast	167,953	2,031	181	-	-	1.21	0.00	-	-	-	-	-	-	-	-
<b>Northeast - Total/Average</b>		<b>25,800,524</b>	<b>109,945</b>	<b>28,477</b>	<b>4,041</b>	<b>20,023</b>	<b>0.43</b>	<b>0.79</b>	<b>673,580</b>	<b>3,710,036</b>	<b>204,855</b>	<b>43,619</b>	<b>465,709</b>	<b>3,216,173</b>	<b>140,253</b>	<b>531,894</b>
<b>East Central</b>																
<b>Deltona-Daytona Beach-Ormond Beach, FL (Metro)</b>																
Friends Bank	New Smyrna Beach	66,206	1,380	-	131	-	2.08	4.54	493	-	209	4,500	399	-	423	4,732
Gateway Bank of Florida	Daytona Beach	147,088	3,004	(84)	1,150	-	2.04	0.09	-	-	-	259	89	-	-	259
Mainstreet Community Bank of Florida	Deland	217,402	3,014	178	93	74	1.39	0.71	590	-	1,013	1,242	271	-	469	1,263
Pinnacle Bank	Orange City	64,677	2,827	-	74	212	4.37	7.88	64	-	2,769	5,694	62	-	2,967	5,694
Surety Bank	Deland	51,974	1,145	-	23	32	2.20	0.91	89	-	374	473	43	-	669	473
<b>Total/Average</b>		<b>547,347</b>	<b>11,370</b>	<b>94</b>	<b>1,471</b>	<b>318</b>	<b>2.08</b>	<b>1.79</b>	<b>1,236</b>	<b>-</b>	<b>4,365</b>	<b>12,168</b>	<b>864</b>	<b>-</b>	<b>4,528</b>	<b>12,421</b>
<b>Orlando-Kissimmee, FL (Metro)</b>																
Citizens Bank of Florida	Oviedo	180,185	2,837	35	125	130	1.57	0.69	440	-	542	1,240	2	-	928	1,240
Citizens First Bank	The Villages	367,909	6,586	(1,000)	173	39	1.79	0.04	52	-	798	-	311	-	828	-
Commerce National Bank & Trust	Winter Park	71,678	1,870	(811)	340	-	2.61	1.85	3	-	838	839	149	-	871	839
First Colony Bank of Florida	Maitland	134,142	2,016	14	-	-	1.50	0.02	-	-	46	-	-	-	47	-
First Green Bank	Orlando	381,486	4,365	352	11	133	1.14	0.08	427	-	381	-	254	-	1,646	-
First National Bank of Mount Dora	Mount Dora	102,935	3,197	-	51	214	3.11	4.07	314	1	5,894	3,164	1,874	-	8,012	2,250
Florida Bank of Commerce	Orlando	230,961	2,774	-	42	153	1.20	0.39	42	-	1,258	-	279	-	1,258	-
Axiom Bank, National Association	Maitland	466,600	9,497	-	414	1,945	2.04	0.79	6,519	-	4,581	409	5,592	-	3,615	291
Seaside National Bank & Trust	Orlando	1,075,877	11,501	1,906	86	1,061	1.07	0.81	410	-	11,910	113	1,778	-	11,019	113
United Southern Bank	Umatilla	277,385	6,565	-	259	56	2.37	1.90	1,988	-	7,211	2,153	855	-	7,283	2,456
<b>Total/Average</b>		<b>3,289,158</b>	<b>51,208</b>	<b>496</b>	<b>1,501</b>	<b>3,731</b>	<b>1.56</b>	<b>0.67</b>	<b>10,195</b>	<b>1</b>	<b>33,459</b>	<b>7,918</b>	<b>11,094</b>	<b>-</b>	<b>35,507</b>	<b>7,189</b>
<b>Palm Bay-Melbourne-Titusville, FL (Metro)</b>																
Community Bank of the South	Merritt Island	45,920	1,016	-	43	-	2.21	0.56	-	-	753	-	-	-	775	398
Fidelity Bank of Florida, National Association	Merritt Island	124,487	3,681	-	63	734	2.96	2.23	1,690	1,137	2,656	1,300	1,008	166	2,451	1,808
Florida Business Bank	Melbourne	76,408	1,149	(50)	116	236	1.50	0.41	-	-	454	-	-	-	69	-
Sunrise Bank	Cocoa Beach	104,263	1,509	-	-	-	1.45	0.23	-	-	355	-	-	-	366	-
<b>Total/Average</b>		<b>351,078</b>	<b>7,355</b>	<b>(50)</b>	<b>222</b>	<b>970</b>	<b>2.09</b>	<b>0.95</b>	<b>1,690</b>	<b>1,137</b>	<b>4,218</b>	<b>1,300</b>	<b>1,008</b>	<b>166</b>	<b>3,661</b>	<b>2,206</b>
<b>East Central - Total/Average</b>																
		<b>4,187,583</b>	<b>69,933</b>	<b>540</b>	<b>3,194</b>	<b>5,019</b>	<b>1.67</b>	<b>0.82</b>	<b>13,121</b>	<b>1,138</b>	<b>42,042</b>	<b>21,386</b>	<b>12,966</b>	<b>166</b>	<b>43,696</b>	<b>21,816</b>

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									30-90	90 +			30-90	90 +		
									\$	\$	\$	\$	\$	\$	\$	\$
<b>Tampa Bay</b>																
<b>Bradenton-Sarasota-Venice, FL (Metro)</b>																
1st Manatee Bank	Bradenton	117,568	1,151	58	-	17	0.98	1.15	234	-	1,776	-	121	-	1,811	532
Bank of Commerce	Sarasota	132,654	2,264	(1,250)	1,183	358	1.71	5.48	3,039	-	1,889	8,840	1,339	-	1,234	11,920
Gateway Bank of Southwest Florida	Sarasota	204,912	1,943	227	1	-	0.95	0.00	-	-	-	-	-	-	-	-
Insignia Bank	Sarasota	192,147	2,301	87	29	-	1.20	0.78	-	-	-	1,997	71	-	-	1,997
Sabal Palm Bank	Sarasota	102,145	1,438	-	21	-	1.41	0.00	-	-	-	-	-	-	-	-
<b>Total/Average</b>		<b>749,426</b>	<b>9,097</b>	<b>(878)</b>	<b>1,234</b>	<b>375</b>	<b>1.21</b>	<b>1.39</b>	<b>3,273</b>	<b>-</b>	<b>3,665</b>	<b>10,837</b>	<b>1,531</b>	<b>-</b>	<b>3,045</b>	<b>14,449</b>
<b>Homosassa Springs, FL (Micro)</b>																
Brannen Bank	Inverness	246,074	2,584	235	4	163	1.05	1.05	1,342	-	4,594	362	2,504	-	4,733	260
Nature Coast Bank	Hernando	40,922	845	-	7	-	2.06	2.48	-	-	384	1,039	33	-	212	1,039
<b>Total/Average</b>		<b>286,996</b>	<b>3,429</b>	<b>235</b>	<b>11</b>	<b>163</b>	<b>1.19</b>	<b>1.21</b>	<b>1,342</b>	<b>-</b>	<b>4,978</b>	<b>1,401</b>	<b>2,537</b>	<b>-</b>	<b>4,945</b>	<b>1,299</b>
<b>Lakeland-Winter Haven, FL (Metro)</b>																
Bank of Central Florida	Lakeland	281,092	2,700	150	34	46	0.96	0.11	-	-	380	100	95	-	-	100
CenterState Bank of Florida, National Association	Winter Haven	3,294,392	25,492	2,697	2,247	1,708	0.77	0.57	23,810	6,833	19,614	9,005	23,460	8,535	24,944	12,311
Citizens Bank and Trust	Lake Wales	346,643	3,876	(62)	26	113	1.12	1.33	148	-	4,232	2,635	162	-	3,800	4,022
<b>Total/Average</b>		<b>3,922,127</b>	<b>32,068</b>	<b>2,785</b>	<b>2,307</b>	<b>1,867</b>	<b>0.82</b>	<b>0.60</b>	<b>23,958</b>	<b>6,833</b>	<b>24,226</b>	<b>11,740</b>	<b>23,717</b>	<b>8,535</b>	<b>28,744</b>	<b>16,433</b>
<b>Tampa-St.Petersburg-Clearwater, FL (Metro)</b>																
American Momentum Bank	College Station	957,024	9,430	(528)	1	510	0.99	2.27	6,927	8,172	875	24,817	3,130	4,828	919	24,818
Bank of Tampa	Tampa	936,613	11,543	(1,375)	1,704	2,166	1.23	0.46	2,035	11	6,923	-	871	6	8,304	-
Central Bank	Tampa	91,653	2,054	-	755	81	2.24	0.38	-	-	-	482	-	-	592	-
Century Bank of Florida	Tampa	47,381	662	-	45	139	1.40	2.80	16	-	1,660	462	135	-	2,001	174
First Citrus Bank	Tampa	236,405	2,300	217	69	176	0.97	1.82	834	-	3,941	1,622	3,221	-	1,996	1,768
First Home Bank	Seminole	101,908	3,779	2,050	142	30	3.71	0.28	509	-	322	55	480	-	315	-
First National Bank of Pasco	Dade City	71,677	2,124	-	48	229	2.96	1.14	239	-	1,446	138	203	-	1,293	138
Flagship Community Bank	Clearwater	85,154	885	(8)	28	18	1.04	1.39	-	-	1,464	-	33	558	1,466	-
Freedom Bank	Saint Petersburg	148,389	1,775	(305)	592	-	1.20	0.01	14	-	12	-	2	-	11	-
GulfShore Bank	Tampa	252,554	2,766	401	5	20	1.10	0.69	16	-	2,289	12	-	-	2,346	-
Hillsboro Bank	Plant City	60,562	808	-	-	-	1.33	0.00	-	-	-	-	107	-	-	-
HomeBanc National Association	Tampa	705,720	3,925	576	2	72	0.56	0.04	131	2,710	382	-	331	797	511	-
Jefferson Bank of Florida	Oldsmar	202,334	2,032	73	-	-	1.00	0.13	-	-	354	-	-	-	356	-
NorthStar Bank	Tampa	136,685	1,767	40	-	24	1.29	0.21	454	-	449	-	920	-	897	-
Patriot Bank	Trinity	118,877	1,205	10	17	40	1.01	1.34	838	-	331	1,601	648	-	492	1,610
Pilot Bank	Tampa	170,668	1,648	-	35	8	0.97	1.29	413	-	361	2,714	332	-	443	2,714
Platinum Bank	Brandon	452,264	5,084	362	174	253	1.12	0.50	520	-	1,296	1,636	61	-	1,676	1,312
Raymond James Bank, National Association	Saint Petersburg	15,193,827	197,378	14,257	927	3,613	1.30	0.50	1,766	-	81,206	4,497	2,620	-	81,341	4,760
Sunshine Bank	Plant City	398,840	2,846	350	95	110	0.71	0.18	489	-	956	32	2,025	-	1,271	52
TCM Bank, National Association	Clearwater	264,764	5,438	5,115	1,068	4,634	2.05	0.09	2,090	1,546	287	-	1,774	1,357	28	-
USAmeriBank	Clearwater	3,258,199	38,117	5,240	511	300	1.17	0.83	12,633	-	22,062	11,396	1,425	-	19,091	12,503
<b>Total/Average</b>		<b>23,891,498</b>	<b>297,566</b>	<b>26,475</b>	<b>6,218</b>	<b>12,423</b>	<b>1.25</b>	<b>0.62</b>	<b>29,924</b>	<b>12,439</b>	<b>126,616</b>	<b>49,464</b>	<b>18,318</b>	<b>7,546</b>	<b>125,349</b>	<b>49,849</b>
<b>Tampa Bay - Total/Average</b>																
		<b>28,850,047</b>	<b>342,160</b>	<b>28,617</b>	<b>9,770</b>	<b>14,828</b>	<b>1.19</b>	<b>0.65</b>	<b>58,497</b>	<b>19,272</b>	<b>159,485</b>	<b>73,442</b>	<b>46,103</b>	<b>16,081</b>	<b>162,083</b>	<b>82,030</b>

**FLORIDA ASSET QUALITY - SEPTEMBER 30, 2016**

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Institution		City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
South Central																	
First Bank	Clewiston	219,419	3,383	30	16	144	1.54	0.43	3,943	-	405	939	2,769	-	480	718	
First National Bank of Wauchula	Wauchula	42,857	1,071	(6)	6	58	2.50	3.77	1,377	-	2,643	38	1,167	-	2,691	38	
First State Bank of Arcadia	Arcadia	77,687	2,964	-	40	492	3.82	1.94	526	-	2,054	598	531	-	2,211	598	
Heartland National Bank	Sebring	151,890	2,966	353	174	-	1.95	1.36	631	-	3,400	1,163	2,852	-	2,090	1,199	
Wauchula State Bank	Wauchula	457,519	8,139	609	202	620	1.78	2.25	5,672	-	11,448	3,135	2,756	-	8,525	3,581	
South Central - Total/Average			949,372	18,523	986	438	1,314	1.95	1.72	12,149	-	19,950	5,873	10,075	-	15,997	6,134
Southwest																	
Cape Coral-Fort Myers, FL (Metro)																	
Edison National Bank	Fort Myers	141,432	1,901	-	55	3	1.34	0.38	-	-	481	566	-	-	481	566	
FineMark National Bank & Trust	Fort Myers	922,722	10,692	1,731	144	32	1.16	0.29	659	756	3,752	-	243	-	3,763	-	
Preferred Community Bank	Fort Myers	76,624	1,001	39	9	5	1.31	0.88	-	-	-	945	-	-	-	945	
Sanibel Captiva Community Bank	Sanibel	281,293	2,679	205	76	-	0.95	0.10	366	-	99	219	101	-	219	91	
Total/Average			1,422,071	16,273	1,975	284	40	1.14	0.30	1,025	756	4,332	1,730	344	-	4,463	1,602
Naples-Marco Island, FL (Metro)																	
Encore Bank	Naples	282,722	3,206	380	52	28	1.13	0.00	182	472	-	-	183	186	-	863	
First Florida Integrity Bank	Naples	907,302	9,228	721	15	265	1.02	0.13	1,614	-	1,631	-	1	-	1,823	-	
Total/Average			1,190,024	12,434	1,101	67	293	1.04	0.10	1,796	472	1,631	-	184	186	1,823	863
Punta Gorda, FL (Metro)																	
Charlotte State Bank & Trust	Port Charlotte	183,716	3,958	16	108	108	2.15	0.37	171	-	981	250	55	-	1,001	68	
Englewood Bank & Trust	Englewood	158,101	3,307	-	31	88	2.09	0.97	19	-	2,073	448	-	-	2,145	465	
Total/Average			341,817	7,265	16	139	196	2.13	0.63	190	-	3,054	698	55	-	3,146	533
Southwest - Total/Average			2,953,912	35,972	3,092	490	529	1.22	0.27	3,011	1,228	9,017	2,428	583	186	9,432	2,998

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Institution	City	Total Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)	Current Quarter				Previous Quarter			
									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90	90 +			30-90	90 +		
									\$	\$	\$	\$	\$	\$	\$	\$
<b>Southeast</b>																
<b>Key West, FL (Micro)</b>																
First State Bank of the Florida Keys	Key West	551,637	7,464	(755)	837	123	1.35	0.21	477	443	1,194	654	1,256	-	1,206	1,023
<b>Total/Average</b>		551,637	7,464	(755)	837	123	1.35	0.21	477	443	1,194	654	1,256	-	1,206	1,023
<b>Miami-Fort Lauderdale-Pompano Beach, FL (Metro)</b>																
American National Bank	Oakland Park	225,092	2,251	202	-	84	1.00	0.00	1,061	-	-	-	-	-	1,051	-
Anchor Commercial Bank	Juno Beach	73,809	871	(137)	56	32	1.18	1.22	412	-	663	675	-	-	811	1,081
Apollo Bank	Miami	418,458	3,268	540	-	22	0.78	0.44	2,555	-	2,456	-	2,949	253	2,800	-
BAC Florida Bank	Coral Gables	1,523,989	17,947	2,272	124	876	1.18	1.27	1,860	-	20,231	4,231	3,339	383	22,434	3,839
BankUnited, National Association	Miami Lakes	19,042,603	154,476	42,449	3,033	16,834	0.81	0.46	27,348	15,408	116,165	9,758	31,376	15,496	84,398	11,960
Bank of Belle Glade	Belle Glade	28,066	400	-	-	-	1.43	0.03	361	-	-	27	574	-	-	30
BanESCO USA	Coral Gables	733,540	7,172	(779)	5	9	0.98	0.81	1,586	1,407	5,075	2,796	817	586	6,978	2,796
Biscayne Bank	Coconut Grove	627,908	6,356	926	18	121	1.01	0.16	109	-	1,163	-	-	-	669	-
Capital Bank Corporation	Raleigh	5,840,681	43,984	3,133	1,911	6,094	0.75	0.74	14,776	8,482	11,872	46,007	15,616	12,433	9,017	44,236
City National Bank of Florida	Miami	4,976,464	8,133	6,579	803	370	0.16	0.26	2,439	-	19,108	821	2,690	-	15,733	995
Coconut Grove Bank	Miami	229,438	7,528	-	190	10	3.28	0.39	-	-	559	2,042	402	-	558	2,042
Continental National Bank	Miami	247,620	2,613	378	7	121	1.06	0.31	731	38	1,123	397	458	39	1,465	151
Desjardins Bank, National Association	Hallandale	167,276	2,202	-	49	38	1.32	0.05	3,635	-	111	-	1,203	-	111	-
Eastern National Bank	Miami	342,567	4,513	-	22	213	1.32	0.25	1,196	-	1,026	-	1,041	-	1,112	-
Brickell Bank	Miami	346,902	3,862	-	23	36	1.11	1.74	9,488	2,100	8,757	-	14,579	542	10,698	-
Executive National Bank	Miami	296,805	3,881	136	166	108	1.31	0.71	2,069	-	2,771	-	2,432	-	1,107	-
Banco Do Brasil Americas	Miami	324,532	3,747	761	-	39	1.15	0.23	1,206	-	-	1,078	1,179	-	-	1,078
Executive National Bank	Miami	296,805	3,881	136	166	108	1.31	0.71	2,069	-	2,771	-	2,432	-	1,107	-
First Bank of the Palm Beaches	West Palm Beach	94,800	1,129	15	8	-	1.19	0.40	-	-	591	-	-	-	329	-
First National Bank of South Miami	South Miami	385,281	4,594	912	154	90	1.19	0.49	41	81	3,176	-	3,111	-	3,761	-
FirstCity Bank of Commerce	Palm Beach Gardens	67,838	560	117	-	301	0.83	1.28	735	-	1,063	-	172	200	1,196	-
Flagler Bank	West Palm Beach	139,181	2,203	-	217	-	1.58	1.12	343	-	797	1,730	236	-	683	1,730
Florida Community Bank, National Association	Weston	6,269,493	35,785	5,406	1,793	540	0.57	0.51	4,840	8,006	16,875	25,654	3,873	8,446	17,781	29,290
Floridian Community Bank, Inc.	Davie	327,032	2,922	2,284	201	2,614	0.89	0.83	351	-	2,825	387	6,770	-	3,543	387
Gibraltar Private Bank & Trust Co.	Coral Gables	1,446,774	21,021	-	1,409	111	1.45	1.11	248	-	16,285	1,760	111	-	9,321	1,710
Helm Bank USA	Miami	445,225	9,818	(270)	315	118	2.21	0.68	4,978	369	5,186	-	8,565	1	5,288	154
Home Federal Bank of Hollywood	Hallandale Beach	26,886	848	-	-	-	3.15	3.31	395	-	68	1,286	-	-	69	1,286
Intercontinental Bank	West Miami	60,573	491	-	5	18	0.81	0.00	94	3	-	-	120	16	-	-
Intercredit Bank, NA	Miami	285,528	4,626	225	32	51	1.62	0.93	629	17	2,053	1,198	2,828	187	2,181	1,226
International Finance Bank	Miami	291,258	6,995	-	823	889	2.40	1.06	1,197	118	3,767	-	1,597	-	5,061	312
Landmark Bank, National Association	Fort Lauderdale	341,866	6,644	2,351	463	1,423	1.94	1.30	1,153	-	6,019	-	243	-	4,334	-
Legacy Bank of Florida	Boca Raton	255,627	2,864	-	91	279	1.12	0.39	-	-	-	1,242	-	-	-	1,242
Mackinac Savings Bank, FSB	Boynton Beach	66,078	519	(222)	149	-	0.79	0.02	321	-	19	-	86	-	-	-
Marquis Bank	Coral Gables	347,545	3,469	474	-	4	1.00	0.00	-	-	-	-	-	-	-	-

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									P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
									30-90 \$	90 + \$			30-90 \$	90 + \$		
Mercantil Commercebank, National Association	Coral Gables	5,742,865	77,944	15,951	5,111	20,161	1.36	0.85	3,526	477	72,003	155	6,074	367	59,307	155
Natbank, National Association	Hollywood	144,327	893	(73)	15	14	0.62	1.14	416	-	1,987	-	1,461	291	2,025	-
Ocean Bank	Miami	2,715,124	35,855	(600)	2,274	1,048	1.32	0.61	26,954	4,308	10,271	10,466	13,640	1,366	10,021	28,223
OptimumBank	Plantation	85,501	4,169	-	2,069	195	4.88	3.22	-	-	1,497	2,412	72	-	2,154	2,412
Pacific National Bank	Miami	318,965	1,181	575	-	37	0.37	0.63	-	-	2,925	-	684	-	1,736	-
Palm Beach Community Bank	West Palm Beach	270,773	1,929	103	1	10	0.71	0.21	-	-	708	-	742	-	149	-
Paradise Bank	Boca Raton	229,690	2,364	(150)	169	-	1.03	0.09	784	-	287	-	322	-	287	-
Plus International Bank	Miami	54,359	943	447	5	99	1.73	0.00	-	-	-	-	2,522	-	-	-
Professional Bank	Coral Gables	297,442	3,213	750	7	1	1.08	0.00	-	-	-	-	-	-	-	-
Sabadell United Bank, N.A.	Miami	3,862,679	45,532	(50)	1,845	1,743	1.18	0.41	3,000	37,915	13,664	8,924	3,726	41,920	14,767	7,006
Stonegate Bank	Pompano Beach	2,292,642	18,749	193	502	95	0.82	0.47	2,651	471	9,024	4,817	2,620	218	4,100	613
Sunstate Bank	Miami	109,040	1,154	(610)	469	-	1.06	0.95	654	-	966	574	29	165	1,430	574
Terrabank, N.A.	Miami	252,285	2,733	25	27	4	1.08	0.03	-	-	88	-	-	-	91	-
TotalBank	Miami	2,087,866	19,349	122	576	418	0.93	0.40	1,927	1,153	10,050	1,936	7,166	-	10,154	4,352
TransCapital Bank	Sunrise	132,342	2,489	(500)	71	112	1.88	5.30	-	-	2,102	7,567	161	-	2,096	7,689
U.S. Century Bank	Doral	710,219	8,812	-	2,328	1,055	1.24	1.94	4,106	-	12,375	4,980	4,453	-	15,346	6,439
<b>Total/Average</b>		<b>65,899,659</b>	<b>608,882</b>	<b>84,071</b>	<b>27,702</b>	<b>56,545</b>	<b>0.92</b>	<b>0.58</b>	<b>132,244</b>	<b>80,353</b>	<b>390,522</b>	<b>142,920</b>	<b>152,471</b>	<b>82,909</b>	<b>337,259</b>	<b>163,008</b>
<b>Port St. Lucie, FL (Metro)</b>																
Harbor Community Bank	Fort Pierce	1,014,310	4,555	1,840	444	1,458	0.45	2.12	19,756	3,472	25,923	11,882	20,661	6,115	20,865	12,823
Oculina Bank	Vero Beach	246,742	1,794	138	-	1	0.73	0.61	-	-	106	1,612	-	-	110	1,612
Seacoast National Bank	Stuart	2,769,337	22,684	1,411	3,018	873	0.82	0.69	5,942	-	18,437	12,734	3,208	566	15,279	8,694
<b>Total/Average</b>		<b>4,030,389</b>	<b>29,033</b>	<b>3,389</b>	<b>3,462</b>	<b>2,332</b>	<b>0.72</b>	<b>1.07</b>	<b>25,698</b>	<b>3,472</b>	<b>44,466</b>	<b>26,228</b>	<b>23,869</b>	<b>6,681</b>	<b>36,254</b>	<b>23,129</b>
<b>Sebastian-Vero Beach, FL (Metro)</b>																
Marine Bank & Trust Company	Vero Beach	160,021	2,100	-	130	415	1.31	0.00	-	-	-	-	-	-	-	-
<b>Total/Average</b>		<b>160,021</b>	<b>2,100</b>	<b>-</b>	<b>130</b>	<b>415</b>	<b>1.31</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Southeast - Total/Average</b>		<b>70,641,706</b>	<b>647,479</b>	<b>86,705</b>	<b>32,131</b>	<b>59,415</b>	<b>0.92</b>	<b>0.61</b>	<b>158,419</b>	<b>84,268</b>	<b>436,182</b>	<b>169,802</b>	<b>177,596</b>	<b>89,590</b>	<b>374,719</b>	<b>187,160</b>