



Oculina Bank
Vero Beach, FL

PERFORMANCE REPORT

RANKINGS AND TRENDS

3rd Quarter 2016

ddfconsulting.com

PERFORMANCE REPORT

RANKINGS AND TRENDS



DD&F's *Performance Report – Rankings and Trends* ranks commercial banks, thrifts, and savings banks based on 7 key ratios:

- ☐ Return on Average Assets (ROAA)¹²
- ☐ Return on Average Equity (ROAE)¹²
- ☐ Efficiency Ratio³
- ☐ Net Interest Margin⁴
- ☐ Non Interest Income⁵
- ☐ Adjusted NPA's + Adjusted Loans 90 PD/ Tang Equity + LLR⁶
- ☐ Non Accrual + 90 PD + OREO/Total Assets

Notes:

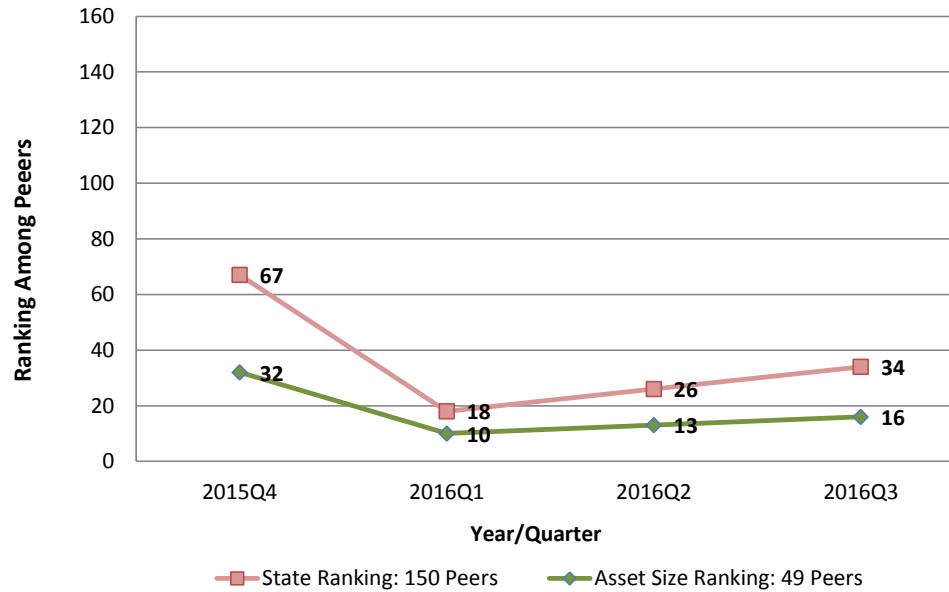
- ¹ Return on Assets and Return on Equity are adjusted to a tax equivalent basis for "S" Corporation institutions. S-Corp institutions with negative income are reported as "NA" and ranked last among peers.
- ² ROAA and ROAE reported as "NA" is ranked last among peers.
- ³ Total noninterest expense, less amortization of intangible assets, divided by net interest income on a fully taxable equivalent basis and noninterest income. For savings institutions this field is calculated as operating expense as a percent of operating revenue on a non-fully taxable equivalent basis.
- ⁴ Net Interest Income-FTE/ Average Earning Assets.
- ⁵ Noninterest income (fiduciary income, service charges, trading revenue and other noninterest income) as a percent of average assets.
- ⁶ Commonly referred to as the "Adjusted Texas Ratio."

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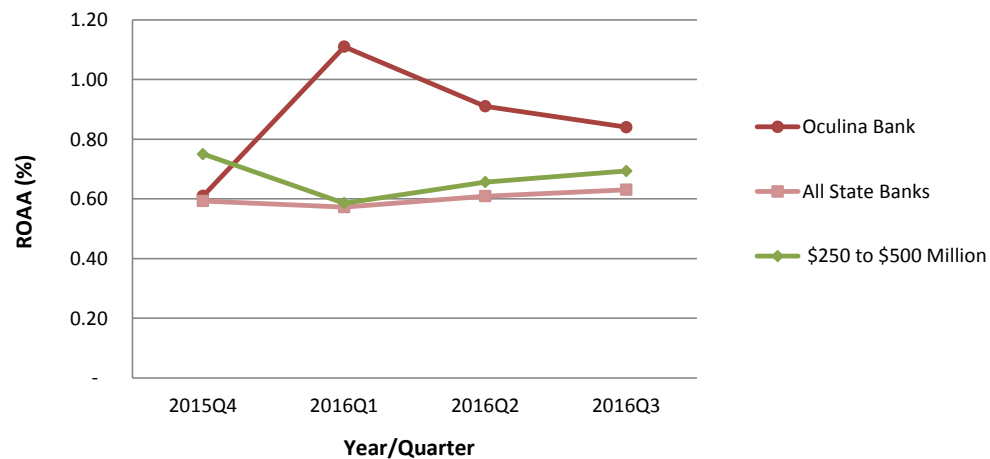
TREND ANALYSIS

OCULINA BANK Ranking Among Peer Groups



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|-----------|-----------|-----------|-----------|
| State Ranking: 150 Peers | | | | |
| ROAA S-Corp Adjusted | 75 | 21 | 37 | 47 |
| ROAE S-Corp Adjusted | 69 | 12 | 26 | 33 |
| Efficiency Ratio | 65 | 20 | 32 | 36 |
| Net Interest Margin | 74 | 111 | 110 | 105 |
| NonInterest Income/Avg Assets | 44 | 19 | 24 | 29 |
| Adjusted Texas Ratio | 79 | 62 | 52 | 59 |
| Nonaccr+90PD+OREO/Tot Assets | 98 | 73 | 72 | 70 |
| OVERALL RANKING | 67 | 18 | 26 | 34 |
| Asset Size Ranking: 49 Peers | | | | |
| ROAA S-Corp Adjusted | 32 | 5 | 9 | 17 |
| ROAE S-Corp Adjusted | 30 | 3 | 8 | 13 |
| Efficiency Ratio | 27 | 4 | 11 | 14 |
| Net Interest Margin | 24 | 44 | 42 | 41 |
| NonInterest Income/Avg Assets | 15 | 6 | 7 | 8 |
| Adjusted Texas Ratio | 31 | 27 | 24 | 27 |
| Nonaccr+90PD+OREO/Tot Assets | 39 | 30 | 32 | 29 |
| OVERALL RANKING | 32 | 10 | 13 | 16 |

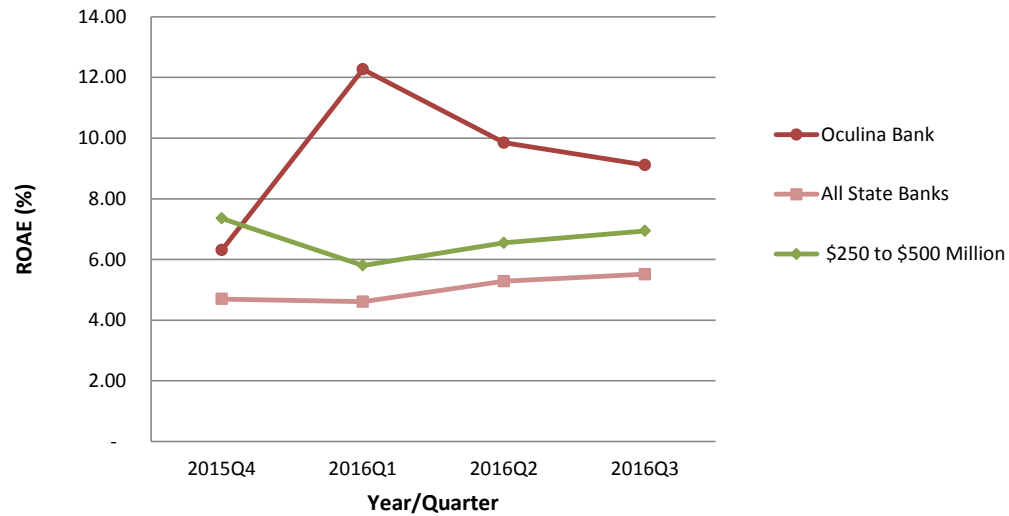
RETURN ON AVERAGE ASSETS S-CORP ADJUSTED



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 0.40 | 0.42 | 0.35 | 0.47 |
| \$100 to \$250 Million | 0.55 | 0.56 | 0.61 | 0.56 |
| \$250 to \$500 Million | 0.75 | 0.59 | 0.66 | 0.69 |
| \$500 Million to \$1 Billion | 0.34 | 0.57 | 0.56 | 0.57 |
| Greater than \$1 Billion | 0.74 | 0.67 | 0.74 | 0.79 |
| All State Banks | 0.59 | 0.57 | 0.61 | 0.63 |
| Oculina Bank | 0.61 | 1.11 | 0.91 | 0.84 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 75 | 21 | 37 | 47 |
| Asset Size Ranking: 49 Peers | 32 | 5 | 9 | 17 |

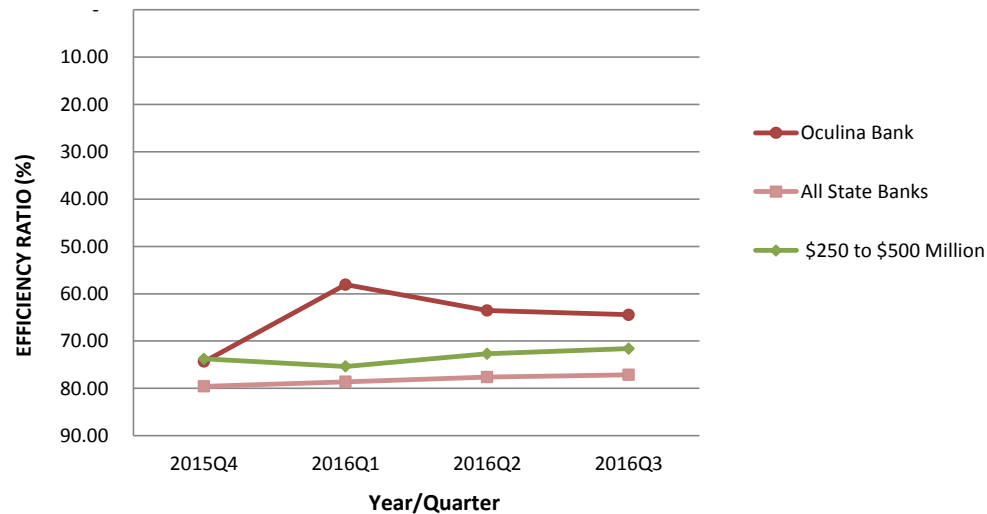
TREND ANALYSIS

RETURN ON AVERAGE EQUITY S-CORP ADJUSTED



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|-------------|--------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | (1.85) | (0.19) | (1.06) | 1.03 |
| \$100 to \$250 Million | 4.36 | 3.91 | 5.51 | 4.70 |
| \$250 to \$500 Million | 7.36 | 5.81 | 6.55 | 6.94 |
| \$500 Million to \$1 Billion | 2.55 | 4.93 | 4.93 | 4.97 |
| Greater than \$1 Billion | 7.24 | 6.58 | 7.17 | 7.74 |
| All State Banks | 4.70 | 4.60 | 5.28 | 5.51 |
| Oculina Bank | 6.31 | 12.27 | 9.85 | 9.11 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 69 | 12 | 26 | 33 |
| Asset Size Ranking: 49 Peers | 30 | 3 | 8 | 13 |

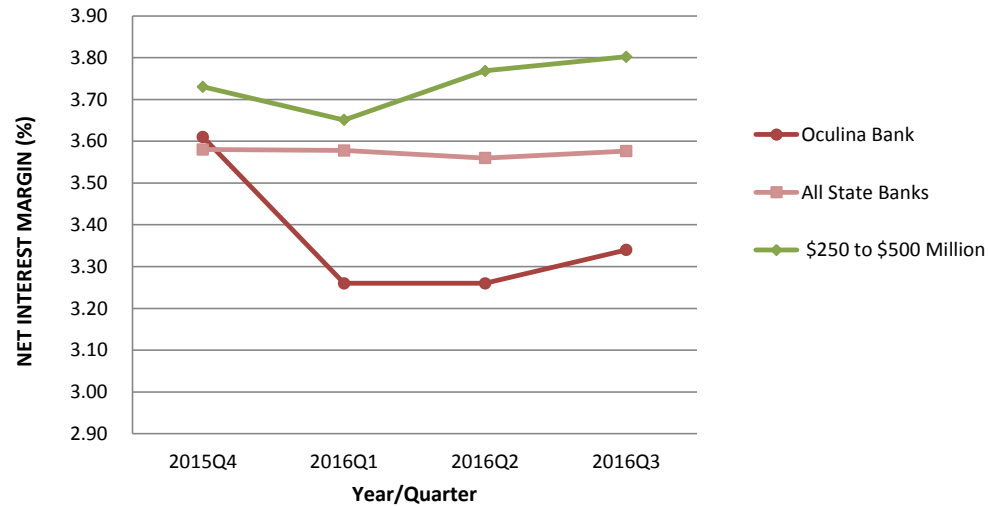
EFFICIENCY RATIO



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|--------------|--------------|--------------|--------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 95.57 | 94.27 | 96.83 | 93.89 |
| \$100 to \$250 Million | 82.29 | 83.34 | 81.83 | 83.17 |
| \$250 to \$500 Million | 73.75 | 75.36 | 72.70 | 71.61 |
| \$500 Million to \$1 Billion | 86.72 | 77.01 | 78.77 | 79.61 |
| Greater than \$1 Billion | 66.11 | 66.53 | 64.97 | 63.50 |
| All State Banks | 79.54 | 78.60 | 77.64 | 77.11 |
| Oculina Bank | 74.34 | 58.08 | 63.55 | 64.45 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 65 | 20 | 32 | 36 |
| Asset Size Ranking: 49 Peers | 27 | 4 | 11 | 14 |

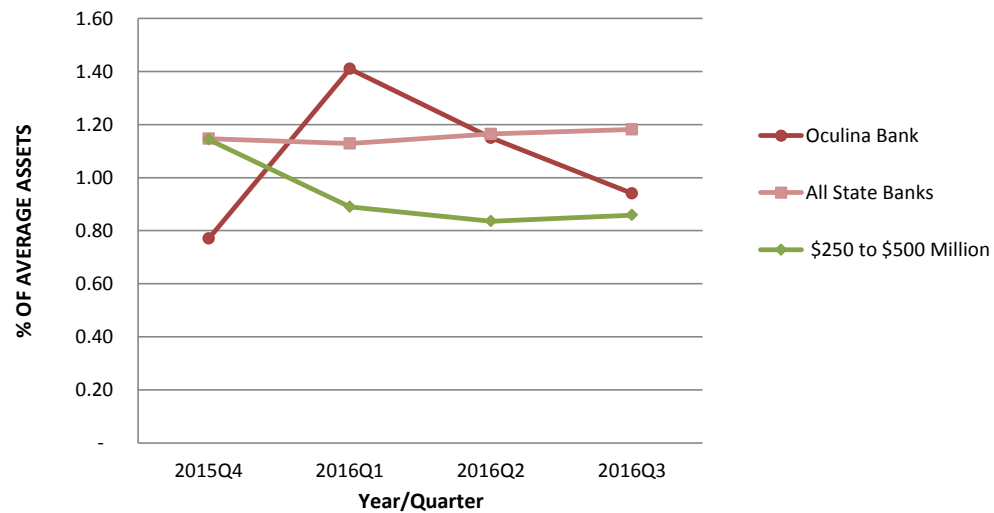
TREND ANALYSIS

NET INTEREST MARGIN



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 3.47 | 3.42 | 3.47 | 3.41 |
| \$100 to \$250 Million | 3.69 | 3.76 | 3.56 | 3.61 |
| \$250 to \$500 Million | 3.73 | 3.65 | 3.77 | 3.80 |
| \$500 Million to \$1 Billion | 3.31 | 3.40 | 3.38 | 3.42 |
| Greater than \$1 Billion | 3.35 | 3.31 | 3.33 | 3.30 |
| All State Banks | 3.58 | 3.58 | 3.56 | 3.58 |
| Oculina Bank | 3.61 | 3.26 | 3.26 | 3.34 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 74 | 111 | 110 | 105 |
| Asset Size Ranking: 49 Peers | 24 | 44 | 42 | 41 |

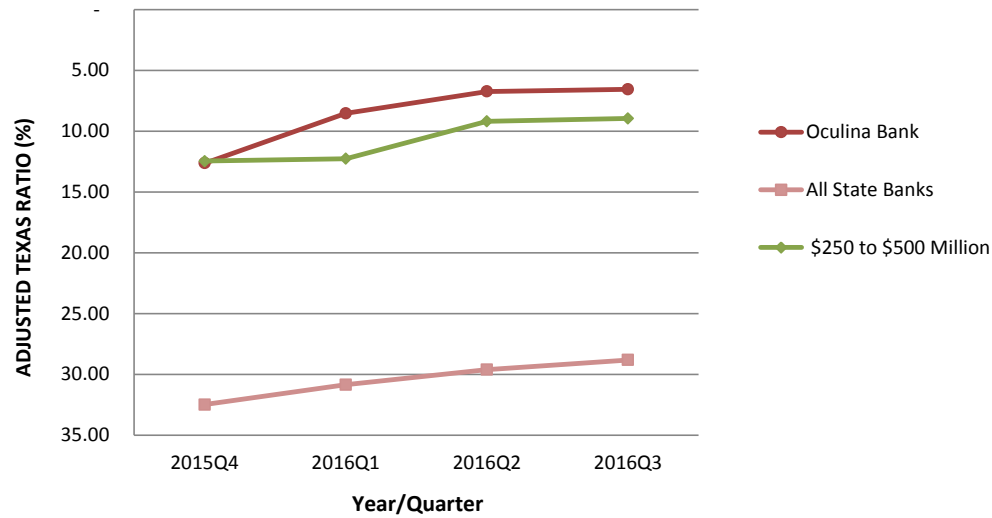
NONINTEREST INCOME / AVERAGE ASSETS



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 3.31 | 3.43 | 3.46 | 3.32 |
| \$100 to \$250 Million | 0.73 | 0.92 | 0.83 | 0.82 |
| \$250 to \$500 Million | 1.14 | 0.89 | 0.84 | 0.86 |
| \$500 Million to \$1 Billion | 0.79 | 0.66 | 1.31 | 1.43 |
| Greater than \$1 Billion | 0.59 | 0.67 | 0.66 | 0.68 |
| All State Banks | 1.15 | 1.13 | 1.16 | 1.18 |
| Oculina Bank | 0.77 | 1.41 | 1.15 | 0.94 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 44 | 19 | 24 | 29 |
| Asset Size Ranking: 49 Peers | 15 | 6 | 7 | 8 |

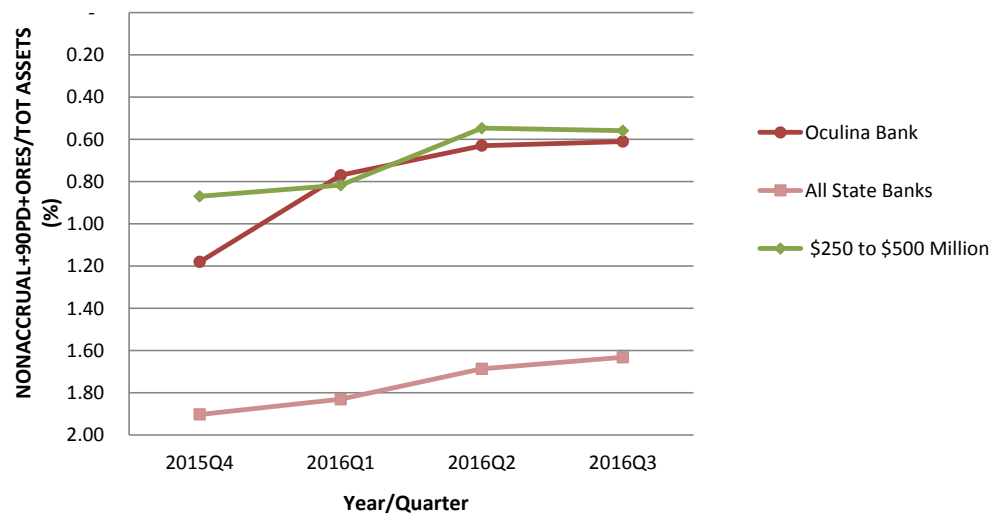
TREND ANALYSIS

ADJUSTED TEXAS RATIO (ADJ NPA + ADJ LOANS 90PD/ TANG EQUIT + LLR)



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|--------------|--------------|--------------|--------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 45.92 | 35.99 | 40.39 | 42.22 |
| \$100 to \$250 Million | 44.79 | 47.18 | 45.27 | 44.22 |
| \$250 to \$500 Million | 12.47 | 12.27 | 9.18 | 8.97 |
| \$500 Million to \$1 Billion | 58.64 | 68.64 | 57.17 | 58.52 |
| Greater than \$1 Billion | 13.33 | 12.35 | 12.17 | 10.70 |
| All State Banks | 32.49 | 30.85 | 29.60 | 28.82 |
| Oculina Bank | 12.63 | 8.54 | 6.74 | 6.57 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 79 | 62 | 52 | 59 |
| Asset Size Ranking: 49 Peers | 31 | 27 | 24 | 27 |

NONACCRUAL + 90PD + OREO/ TOTAL ASSETS



| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 2.85 | 2.58 | 2.63 | 2.39 |
| \$100 to \$250 Million | 2.36 | 2.53 | 2.37 | 2.31 |
| \$250 to \$500 Million | 0.87 | 0.82 | 0.55 | 0.56 |
| \$500 Million to \$1 Billion | 2.82 | 2.99 | 2.56 | 2.68 |
| Greater than \$1 Billion | 1.44 | 1.40 | 1.38 | 1.31 |
| All State Banks | 1.90 | 1.83 | 1.69 | 1.63 |
| Oculina Bank | 1.18 | 0.77 | 0.63 | 0.61 |
| Peer Rankings | | | | |
| State Ranking: 150 Peers | 98 | 73 | 72 | 70 |
| Asset Size Ranking: 49 Peers | 39 | 30 | 32 | 29 |

TREND TABLES

OCULINA BANK vs. Asset Size Peer Group

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|--------------------------------------|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Balance Sheet Highlights | | | | |
| Asset Growth Rate (%) | 29.19 | 32.58 | 29.29 | 26.17 |
| Peer Group Average | 9.76 | 20.55 | 18.16 | 15.82 |
| Difference | 19.43 | 12.03 | 11.13 | 10.35 |
| Loan Growth Rate (%) | 30.75 | 16.09 | 24.78 | 28.49 |
| Peer Group Average | 14.46 | 10.35 | 17.30 | 16.58 |
| Difference | 16.29 | 5.74 | 7.48 | 11.91 |
| Total Loans & Leases/ Tot Assets (%) | 86.22 | 82.93 | 84.52 | 87.47 |
| Peer Group Average | 69.25 | 67.52 | 68.92 | 69.60 |
| Difference | 16.97 | 15.41 | 15.60 | 17.87 |
| Deposit Growth Rate (%) | 35.20 | 20.41 | 24.17 | 20.03 |
| Peer Group Average | 10.98 | 22.14 | 20.30 | 17.41 |
| Difference | 24.22 | -1.73 | 3.87 | 2.62 |
| Loans/ Deposits (%) | 96.96 | 95.96 | 97.22 | 102.31 |
| Peer Group Average | 82.66 | 80.27 | 81.45 | 82.20 |
| Difference | 14.30 | 15.69 | 15.77 | 20.11 |

| | | | | |
|---|-------|--------|--------|--------|
| Capitalization | | | | |
| Equity/ Assets (%) | 9.06 | 8.83 | 9.39 | 9.18 |
| Peer Group Average | 10.67 | 10.47 | 10.23 | 10.13 |
| Difference | -1.61 | -1.64 | -0.84 | -0.95 |
| Tang Equity/ Tang Assets (%) | 9.05 | 8.83 | 9.39 | 9.18 |
| Peer Group Average | 10.54 | 10.34 | 10.11 | 10.02 |
| Difference | -1.49 | -1.51 | -0.72 | -0.84 |
| Risk Based Capital Ratio (%) | 15.77 | 16.38 | 16.99 | 16.58 |
| Peer Group Average | 16.41 | 16.32 | 15.68 | 15.46 |
| Difference | -0.64 | 0.06 | 1.31 | 1.12 |
| Tier 1 Risk-based Ratio (%) | 14.63 | 15.23 | 15.91 | 15.51 |
| Peer Group Average | 15.28 | 15.20 | 14.57 | 14.35 |
| Difference | -0.65 | 0.03 | 1.34 | 1.16 |
| Leverage Ratio (%) | 9.27 | 9.20 | 9.89 | 9.46 |
| Peer Group Average | 10.51 | 10.45 | 10.14 | 9.96 |
| Difference | -1.24 | -1.25 | -0.25 | -0.50 |
| Common Dividends Declared/ Net Income (%) | 11.09 | 0.00 | 0.00 | 0.00 |
| Peer Group Average | 20.52 | 20.07 | 23.17 | 22.77 |
| Difference | -9.43 | -20.07 | -23.17 | -22.77 |

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Performance Measures | | | | |
| Interest Income/ Avg Assets (%) | 3.93 | 3.67 | 3.69 | 3.80 |
| Peer Group Average | 3.93 | 3.91 | 3.89 | 3.91 |
| Difference | 0.00 | -0.24 | -0.20 | -0.11 |
| Interest Expense/ Avg Assets (%) | 0.71 | 0.75 | 0.75 | 0.76 |
| Peer Group Average | 0.40 | 0.40 | 0.40 | 0.40 |
| Difference | 0.31 | 0.35 | 0.35 | 0.36 |
| Net Interest Income/ Avg Assets (%) | 3.22 | 2.92 | 2.94 | 3.04 |
| Peer Group Average | 3.53 | 3.51 | 3.49 | 3.51 |
| Difference | -0.31 | -0.59 | -0.55 | -0.47 |
| Noninterest Income/ Avg Assets (%) | 0.77 | 1.41 | 1.15 | 0.94 |
| Peer Group Average | 0.94 | 0.79 | 0.83 | 0.86 |
| Difference | -0.17 | 0.62 | 0.32 | 0.08 |
| Noninterest Expense/ Avg Assets (%) | 3.00 | 2.53 | 2.62 | 2.58 |
| Peer Group Average | 3.35 | 3.24 | 3.23 | 3.20 |
| Difference | -0.35 | -0.71 | -0.61 | -0.62 |
| Net Interest Margin (%) | 3.56 | 3.22 | 3.23 | 3.31 |
| Peer Group Average | 3.78 | 3.74 | 3.72 | 3.77 |
| Difference | -0.22 | -0.52 | -0.49 | -0.46 |

| | | | | |
|--|--------|--------|--------|--------|
| Liquidity | | | | |
| Liquidity Ratio (%) | 8.82 | 12.56 | 10.57 | 7.28 |
| Peer Group Average | 26.50 | 28.67 | 27.36 | 26.67 |
| Difference | -17.68 | -16.11 | -16.79 | -19.39 |
| Earning Assets/ IBL | 121.77 | 125.47 | 125.88 | 124.45 |
| Peer Group Average | 140.69 | 141.80 | 142.76 | 143.70 |
| Difference | -18.92 | -16.33 | -16.88 | -19.25 |
| Secs (FV)/ Secs (Amt Cost) | 101.18 | 101.86 | 102.24 | 101.68 |
| Peer Group Average | 99.86 | 100.75 | 101.40 | 101.15 |
| Difference | 1.32 | 1.11 | 0.84 | 0.53 |
| Pledged Secs/ Securities | 71.43 | 74.17 | 83.70 | 83.67 |
| Peer Group Average | 24.13 | 25.40 | 24.49 | 25.46 |
| Difference | 47.30 | 48.77 | 59.21 | 58.21 |
| Brokered Deposits/ Deposits (%) | 4.20 | 4.00 | 3.75 | 2.81 |
| Peer Group Average | 2.67 | 2.77 | 3.58 | 3.33 |
| Difference | 1.53 | 1.23 | 0.17 | -0.52 |
| Jumbo Time Deposits/ Domestic Deposits | 2.44 | 2.10 | 3.11 | 2.92 |
| Peer Group Average | 5.57 | 5.57 | 5.59 | 6.45 |
| Difference | -3.13 | -3.47 | -2.48 | -3.53 |

TREND TABLES

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-------------------------------------|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Loan Composition | | | | |
| Const & Land Dev Lns/ Loans (%) | 4.14 | 3.41 | 2.35 | 2.35 |
| Peer Group Average | 7.08 | 7.12 | 7.23 | 7.22 |
| Difference | -2.94 | -3.71 | -4.88 | -4.87 |
| Tot 1-4 Fam Loans/ Loans (%) | 74.17 | 76.35 | 79.24 | 80.52 |
| Peer Group Average | 28.89 | 29.09 | 29.21 | 29.39 |
| Difference | 45.28 | 47.26 | 50.03 | 51.13 |
| Multifamily (5+) Loans/ Loans (%) | 0.16 | 0.16 | 0.14 | 0.13 |
| Peer Group Average | 3.95 | 3.93 | 3.91 | 3.97 |
| Difference | -3.79 | -3.77 | -3.77 | -3.84 |
| Farm Loans/ Loans (%) | 0.00 | 0.00 | 0.00 | 0.00 |
| Peer Group Average | 1.44 | 1.45 | 1.37 | 1.30 |
| Difference | -1.44 | -1.45 | -1.37 | -1.30 |
| Comm RE(Nonfarm/NonRes)/ Loans (%) | 16.20 | 15.04 | 13.71 | 12.88 |
| Peer Group Average | 42.41 | 42.33 | 42.40 | 42.34 |
| Difference | -26.21 | -27.29 | -28.69 | -29.46 |
| Non-U.S. Office RE Loans/ Loans (%) | 0.00 | 0.00 | 0.00 | 0.00 |
| Peer Group Average | 0.00 | 0.00 | 0.00 | 0.00 |
| Difference | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Real Est Lns/ Tot Loans (%) | 94.67 | 94.96 | 95.45 | 95.89 |
| Peer Group Average | 83.77 | 83.92 | 84.13 | 84.21 |
| Difference | 10.90 | 11.04 | 11.32 | 11.68 |
| C&I Loans/ Loans (%) | 3.60 | 3.41 | 3.01 | 2.74 |
| Peer Group Average | 9.21 | 9.44 | 9.34 | 9.17 |
| Difference | -5.61 | -6.03 | -6.33 | -6.43 |
| Consumer Loans/ Loans (%) | 0.41 | 0.38 | 0.36 | 0.31 |
| Peer Group Average | 4.67 | 4.56 | 4.42 | 4.45 |
| Difference | -4.26 | -4.18 | -4.06 | -4.14 |
| Agric Prod Loans/ Loans (%) | 0.00 | 0.00 | 0.03 | 0.00 |
| Peer Group Average | 0.56 | 0.48 | 0.44 | 0.45 |
| Difference | -0.56 | -0.48 | -0.41 | -0.45 |
| Other Non-RE Lns/ Total Lns (%) | 1.32 | 1.26 | 1.16 | 1.07 |
| Peer Group Average | 1.75 | 1.56 | 1.65 | 1.69 |
| Difference | -0.43 | -0.30 | -0.49 | -0.62 |
| Total Leases/ Total Loans (%) | 0.00 | 0.00 | 0.00 | 0.00 |
| Peer Group Average | 0.04 | 0.03 | 0.03 | 0.03 |
| Difference | -0.04 | -0.03 | -0.03 | -0.03 |

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|-----------------------------------|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Deposit Composition | | | | |
| Nonint-bear Dep/ Deposits (%) | 18.39 | 20.90 | 19.77 | 18.83 |
| Peer Group Average | 24.51 | 25.15 | 25.41 | 25.95 |
| Difference | -6.12 | -4.25 | -5.64 | -7.12 |
| Trans Accts/ Total Deposits (%) | 25.19 | 27.82 | 27.79 | 26.52 |
| Peer Group Average | 33.39 | 34.03 | 34.53 | 34.87 |
| Difference | -8.20 | -6.21 | -6.74 | -8.35 |
| MMDAs+Savings/ Deposits (%) | 39.24 | 38.54 | 36.72 | 37.45 |
| Peer Group Average | 41.35 | 41.07 | 41.13 | 41.24 |
| Difference | -2.11 | -2.53 | -4.41 | -3.79 |
| Retail Time Dep/ Deposits (%) | 33.14 | 31.54 | 32.38 | 33.11 |
| Peer Group Average | 19.66 | 19.30 | 18.70 | 17.42 |
| Difference | 13.48 | 12.24 | 13.68 | 15.69 |
| Jumbo Time Deposits/ Deposits (%) | 2.44 | 2.10 | 3.11 | 2.92 |
| Peer Group Average | 5.56 | 5.56 | 5.58 | 6.45 |
| Difference | -3.12 | -3.46 | -2.47 | -3.53 |

| Interest Rate Sensitivity | | | | |
|-----------------------------------|-------|-------|-------|-------|
| One Year Gap/ Assets (%) | 14.67 | 16.16 | 15.03 | 13.30 |
| Peer Group Average | 12.84 | 14.84 | 13.39 | 13.34 |
| Difference | 1.83 | 1.32 | 1.64 | -0.04 |
| Rate-sensitive Assets/ Assets (%) | 24.04 | 26.90 | 26.14 | 25.44 |
| Peer Group Average | 29.33 | 31.07 | 30.11 | 30.34 |
| Difference | -5.29 | -4.17 | -3.97 | -4.90 |
| Rate-sensitive Liab/ Assets (%) | 9.37 | 10.74 | 11.10 | 12.14 |
| Peer Group Average | 16.50 | 16.24 | 16.71 | 17.00 |
| Difference | -7.13 | -5.50 | -5.61 | -4.86 |

TREND TABLES

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|---|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Yields | | | | |
| Yield on Loans and Leases (%) | 4.50 | 4.18 | 4.23 | 4.32 |
| Peer Group Average | 5.26 | 5.12 | 5.12 | 5.17 |
| Difference | -0.76 | -0.94 | -0.89 | -0.85 |
| Yield on Loans (%) | 4.50 | 4.18 | 4.23 | 4.32 |
| Peer Group Average | 5.26 | 5.12 | 5.12 | 5.17 |
| Difference | -0.76 | -0.94 | -0.89 | -0.85 |
| Yield on RE Loans: 1-4 Family (%) | 3.86 | 3.38 | 3.50 | 3.62 |
| Peer Group Average | 5.26 | 5.11 | 4.97 | 4.98 |
| Difference | -1.40 | -1.73 | -1.47 | -1.36 |
| Yield on RE Loans: Oth RE Loans (%) | 5.87 | 6.58 | 6.39 | 6.52 |
| Peer Group Average | 5.26 | 5.13 | 5.09 | 5.10 |
| Difference | 0.61 | 1.45 | 1.30 | 1.42 |
| Yield on RE Loans (%) | 4.37 | 4.03 | 4.08 | 4.16 |
| Peer Group Average | 5.15 | 5.01 | 5.01 | 5.03 |
| Difference | -0.78 | -0.98 | -0.93 | -0.87 |
| Yield on C&I Loans (%) | 7.13 | 8.02 | 8.34 | 8.62 |
| Peer Group Average | 5.37 | 5.32 | 5.37 | 5.44 |
| Difference | 1.76 | 2.70 | 2.97 | 3.18 |
| Yield on Consumer Loans Excluding Credit Card | 4.21 | 3.91 | 3.94 | 4.00 |
| Peer Group Average | 5.85 | 5.59 | 5.70 | 5.75 |
| Difference | -1.64 | -1.68 | -1.76 | -1.75 |
| Yield on Debt and Equity Securities (%) | 1.54 | 1.72 | 1.58 | 1.57 |
| Peer Group Average | 2.03 | 2.07 | 2.05 | 2.02 |
| Difference | -0.49 | -0.34 | -0.47 | -0.45 |
| Yld on U.S. Treas&Govt Agcy Secs (%) | 0.62 | 0.80 | 0.82 | 0.91 |
| Peer Group Average | 1.92 | 1.88 | 1.90 | 1.82 |
| Difference | -1.30 | -1.08 | -1.08 | -0.91 |
| Yield on Mortgage Backed Secs (%) | NA | NA | NA | NA |
| Peer Group Average | 1.92 | 1.99 | 1.92 | 1.92 |
| Difference | NA | NA | NA | NA |
| Yield on All Other Secs (%) | 4.13 | 4.08 | 4.21 | 4.16 |
| Peer Group Average | 2.58 | 2.58 | 2.57 | 2.57 |
| Difference | 1.55 | 1.50 | 1.64 | 1.59 |
| Yield on FFSold&RevRepos (%) | NA | NA | NA | NA |
| Peer Group Average | 0.13 | 0.61 | 0.86 | 0.88 |
| Difference | NA | NA | NA | NA |

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|--|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Costs | | | | |
| Cost of Int-bearing Deposits (%) | 0.94 | 0.99 | 0.98 | 1.00 |
| Peer Group Average | 0.54 | 0.55 | 0.55 | 0.55 |
| Difference | 0.40 | 0.44 | 0.43 | 0.45 |
| Cost of Borrowings (%) | 1.06 | 1.45 | 1.36 | 1.29 |
| Peer Group Average | 1.37 | 1.39 | 1.34 | 1.29 |
| Difference | -0.31 | 0.06 | 0.02 | 0.00 |
| Cost of Int-bearing Trans Accts (%) | 0.25 | 0.25 | 0.24 | 0.23 |
| Peer Group Average | 0.19 | 0.19 | 0.19 | 0.20 |
| Difference | 0.06 | 0.06 | 0.05 | 0.03 |
| Cost of Svgs Deps (Incl MMDAs) (%) | 0.52 | 0.52 | 0.52 | 0.53 |
| Peer Group Average | 0.35 | 0.36 | 0.36 | 0.37 |
| Difference | 0.17 | 0.16 | 0.16 | 0.16 |
| Cost of Time Deposits >=\$100K (%) | 1.65 | 1.94 | 1.91 | 1.82 |
| Peer Group Average | 0.92 | 0.95 | 0.97 | 1.00 |
| Difference | 0.73 | 0.99 | 0.94 | 0.82 |
| Cost of All Other Time Deposits (%) | 2.85 | 1.57 | 1.61 | 1.63 |
| Peer Group Average | 0.86 | 0.80 | 0.82 | 0.82 |
| Difference | 1.99 | 0.77 | 0.79 | 0.81 |
| Cost of FFPuch&Repos (%) | NA | NA | NA | NA |
| Peer Group Average | 0.22 | 0.20 | 0.17 | 0.48 |
| Difference | NA | NA | NA | NA |
| Cost of Interest-bearing Liabilities (%) | 0.95 | 1.01 | 1.00 | 1.02 |
| Peer Group Average | 0.58 | 0.58 | 0.58 | 0.58 |
| Difference | 0.37 | 0.43 | 0.42 | 0.44 |
| Cost of Funds (%) | 0.78 | 0.82 | 0.81 | 0.83 |
| Peer Group Average | 0.45 | 0.45 | 0.45 | 0.45 |
| Difference | 0.33 | 0.37 | 0.36 | 0.38 |
| Yield/ Cost Spread (%) | 3.40 | 3.04 | 3.05 | 3.12 |
| Peer Group Average | 3.63 | 3.59 | 3.57 | 3.61 |
| Difference | -0.23 | -0.55 | -0.52 | -0.49 |

TREND TABLES

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|--|---------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| Asset Quality | | | | |
| Noncurrent Loans/ Loans (%) | 0.47 | 0.06 | 0.05 | 0.04 |
| Peer Group Average | 0.78 | 0.76 | 0.56 | 0.59 |
| Difference | -0.31 | -0.70 | -0.51 | -0.55 |
| NPLs/ Loans (%) | 0.53 | 0.11 | 0.10 | 0.09 |
| Peer Group Average | 1.52 | 1.45 | 1.21 | 1.18 |
| Difference | -0.99 | -1.34 | -1.11 | -1.09 |
| NPAs/ Assets (%) | 1.23 | 0.81 | 0.68 | 0.64 |
| Peer Group Average | 1.31 | 1.21 | 0.97 | 0.95 |
| Difference | -0.08 | -0.40 | -0.29 | -0.31 |
| NPA Excluding Restructured Loans/ Total Asset: | 1.18 | 0.77 | 0.63 | 0.61 |
| Peer Group Average | 0.78 | 0.73 | 0.54 | 0.54 |
| Difference | 0.40 | 0.04 | 0.09 | 0.07 |
| Loan Loss Reserves/ Gross Loans (%) | 0.81 | 0.80 | 0.75 | 0.72 |
| Peer Group Average | 1.43 | 1.42 | 1.36 | 1.37 |
| Difference | -0.62 | -0.62 | -0.61 | -0.65 |
| Reserves/ NPAs (%) | 56.86 | 81.49 | 94.00 | 98.36 |
| Peer Group Average | 133.19 | 144.60 | 172.11 | 163.16 |
| Difference | -76.33 | -63.11 | -78.11 | -64.80 |
| Net Chargeoffs/ Avg Loans (%) | -0.05 | 0.00 | 0.00 | 0.00 |
| Peer Group Average | 0.13 | 0.12 | 0.12 | 0.09 |
| Difference | -0.18 | -0.12 | -0.12 | -0.09 |
| Loan Loss Prov/ NCOs (%) | -133.33 | NA | NM | NM |
| Peer Group Average | 61.75 | 64.40 | 38.29 | 60.83 |
| Difference | -195.08 | NA | NA | NA |

| | 2015Q4 | 2016Q1 | 2016Q2 | 2016Q3 |
|---|--------|--------|--------|--------|
| | YTD | YTD | YTD | YTD |
| NonInterest Income/Expense | | | | |
| NII: Svc Chgs on Dep Accts / Avg Assets (%) | 0.07 | 0.05 | 0.05 | 0.05 |
| Peer Group Average | 0.14 | 0.13 | 0.13 | 0.13 |
| Difference | -0.07 | -0.08 | -0.08 | -0.08 |
| NII: Net Svcing Fees / Avg Assets (%) | 0.08 | 0.06 | 0.08 | 0.07 |
| Peer Group Average | 0.01 | 0.01 | 0.01 | 0.01 |
| Difference | 0.07 | 0.05 | 0.07 | 0.06 |
| Other Nonint Income / Avg Assets (%) | 0.35 | 0.37 | 0.37 | 0.35 |
| Peer Group Average | 0.55 | 0.45 | 0.49 | 0.50 |
| Difference | -0.20 | -0.08 | -0.12 | -0.15 |
| Total Nonint Income / Avg Assets | 0.77 | 1.41 | 1.15 | 0.94 |
| Peer Group Average | 0.94 | 0.79 | 0.83 | 0.86 |
| Difference | -0.17 | 0.62 | 0.32 | 0.08 |
| NIE: Salary & Benefits / Avg Assets (%) | 1.62 | 1.61 | 1.57 | 1.53 |
| Peer Group Average | 1.75 | 1.77 | 1.74 | 1.72 |
| Difference | -0.13 | -0.16 | -0.17 | -0.19 |
| NIE: Occup & Fixed Assets / Avg Assets (%) | 0.35 | 0.31 | 0.31 | 0.31 |
| Peer Group Average | 0.41 | 0.38 | 0.38 | 0.37 |
| Difference | -0.06 | -0.07 | -0.07 | -0.06 |
| NIE: Other NonInt Exp / Avg Assets (%) | 1.02 | 0.61 | 0.75 | 0.75 |
| Peer Group Average | 1.19 | 1.08 | 1.12 | 1.11 |
| Difference | -0.17 | -0.47 | -0.37 | -0.36 |
| Total Nonint Exp / Avg Assets (%) | 3.00 | 2.53 | 2.62 | 2.58 |
| Peer Group Average | 3.35 | 3.24 | 3.23 | 3.20 |
| Difference | -0.35 | -0.71 | -0.61 | -0.62 |

FLORIDA BANKS - \$250 To \$500 Million Peer Ranking
Ranking among 49 Peers

| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | ¹ Ranked high to low ² Ranked low to high | | COMPOSITE RANK |
|------|-----------------------------------|-------------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|---|---|-------------------|
| | | | | | | | | | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | |
| 1 | Paradise Bank | Boca Raton | 306,053 | 3 | 6 | 18 | 8 | 6 | 6 | 8 | 7.9 |
| 2 | Sanibel Captiva Community Bank | Sanibel | 328,255 | 1 | 1 | 1 | 4 | 18 | 26 | 10 | 8.7 |
| 3 | American National Bank | Oakland Park | 277,563 | 7 | 17 | 3 | 13 | 36 | 1 | 1 | 11.1 |
| 4 | Intracoastal Bank | Palm Coast | 294,041 | 8 | 5 | 2 | 23 | 45 | 1 | 1 | 12.1 |
| 5 | Palm Beach Community Bank | West Palm Beach | 332,861 | 4 | 10 | 4 | 5 | 47 | 7 | 16 | 13.3 |
| 6 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | 14 | 11 | 20 | 27 | 20 | 1 | 1 | 13.4 |
| 7 | Drummond Community Bank | Chiefland | 443,538 | 6 | 20 | 19 | 3 | 7 | 21 | 32 | 15.4 |
| 8 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | 2 | 2 | 9 | 35 | 5 | 40 | 21 | 16.3 |
| 9 | Prime Meridian Bank | Tallahassee | 290,077 | 12 | 9 | 12 | 17 | 23 | 17 | 25 | 16.4 |
| 10 | First Florida Bank | Destin | 380,988 | 10 | 14 | 13 | 36 | 11 | 23 | 14 | 17.3 |
| 11 | Bank of Central Florida | Lakeland | 424,995 | 14 | 7 | 5 | 34 | 42 | 12 | 11 | 17.9 |
| 12 | FirstAtlantic Bank | Jacksonville | 435,255 | 14 | 23 | 17 | 9 | 31 | 13 | 20 | 18.1 |
| 13 | TCM Bank, National Association | Tampa | 305,950 | 21 | 44 | 24 | 1 | 1 | 14 | 28 | 19.0 |
| 14 | Englewood Bank & Trust | Englewood | 259,142 | 5 | 3 | 6 | 27 | 12 | 42 | 40 | 19.3 |
| 15 | Marquis Bank | Coral Gables | 408,188 | 19 | 15 | 7 | 29 | 41 | 24 | 1 | 19.4 |
| 16 | Oculina Bank | Vero Beach | 283,004 | 17 | 13 | 14 | 41 | 8 | 27 | 29 | 21.3 |
| 17 | Summit Bank, National Association | Panama City | 362,087 | 11 | 18 | 16 | 26 | 9 | 29 | 41 | 21.4 |
| 18 | First Bank | Clewiston | 309,501 | 20 | 12 | 29 | 7 | 10 | 47 | 26 | 21.6 |
| 19 | Gateway Bank of Central Florida | Ocala | 276,500 | 17 | 8 | 11 | 20 | 39 | 33 | 27 | 22.1 |
| 20 | Jefferson Bank of Florida | Oldsmar | 279,244 | 24 | 22 | 23 | 33 | 33 | 8 | 13 | 22.3 |
| 21 | First Green Bank | Orlando | 491,385 | 38 | 42 | 41 | 6 | 25 | 5 | 7 | 23.4 |
| 22 | Florida Bank of Commerce | Orlando | 318,970 | 27 | 30 | 32 | 9 | 33 | 15 | 23 | 24.1 |
| 23 | Pacific National Bank | Miami | 462,631 | 9 | 19 | 21 | 31 | 47 | 20 | 31 | 25.4 |
| 23 | Professional Bank | Coral Gables | 371,638 | 43 | 39 | 35 | 25 | 26 | 9 | 1 | 25.4 |
| 25 | Brannen Bank | Inverness | 471,536 | 12 | 4 | 10 | 43 | 24 | 45 | 42 | 25.7 |
| 25 | Citizens State Bank | Perry | 267,252 | 30 | 24 | 25 | 2 | 36 | 34 | 29 | 25.7 |
| 27 | Gateway Bank of Florida | Daytona Beach | 301,311 | 24 | 26 | 22 | 46 | 49 | 10 | 8 | 26.4 |
| 28 | Continental National Bank | Miami | 485,108 | 33 | 27 | 38 | 38 | 16 | 16 | 19 | 26.7 |
| 29 | Farmers & Merchants Bank | Monticello | 462,970 | 22 | 16 | 27 | 19 | 15 | 43 | 46 | 26.9 |
| 29 | Terrabank, N.A. | Miami | 339,629 | 45 | 45 | 46 | 22 | 20 | 4 | 6 | 26.9 |
| 31 | FNBT Bank | Fort Walton Beach | 403,023 | 23 | 31 | 36 | 48 | 4 | 32 | 15 | 27.0 |
| 32 | Insignia Bank | Sarasota | 257,157 | 30 | 29 | 34 | 37 | 17 | 30 | 37 | 30.6 |
| 33 | Executive National Bank | Miami | 391,027 | 34 | 32 | 39 | 24 | 14 | 38 | 35 | 30.9 |
| 34 | Heartland National Bank | Sebring | 334,410 | 26 | 21 | 15 | 45 | 28 | 39 | 45 | 31.3 |
| 35 | Eastern National Bank | Miami | 404,791 | 46 | 46 | 45 | 20 | 22 | 25 | 18 | 31.7 |
| 35 | Encore Bank | Naples | 381,977 | 41 | 39 | 33 | 42 | 36 | 19 | 12 | 31.7 |

FLORIDA BANKS - \$250 To \$500 Million Peer Ranking
Ranking among 49 Peers

| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | ¹ Ranked high to low ² Ranked low to high | | COMPOSITE RANK |
|------|--------------------------------------|-----------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|---|---|-------------------|
| | | | | | | | | | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | |
| 35 | Mainstreet Community Bank of Florida | Deland | 316,988 | 37 | 34 | 43 | 18 | 18 | 37 | 35 | 31.7 |
| 38 | Banco Do Brasil Americas | Miami | 466,277 | 49 | 49 | 49 | 47 | 3 | 11 | 17 | 32.1 |
| 38 | Citizens Bank of Florida | Oviedo | 256,957 | 36 | 35 | 40 | 15 | 30 | 36 | 33 | 32.1 |
| 40 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 34 | 43 | 8 | 12 | 44 | 41 | 44 | 32.3 |
| 41 | Legacy Bank of Florida | Boca Raton | 322,367 | 30 | 36 | 30 | 31 | 46 | 31 | 23 | 32.4 |
| 42 | Intercredit Bank, NA | Miami | 348,610 | 27 | 28 | 44 | 29 | 29 | 35 | 39 | 33.0 |
| 43 | GulfShore Bank | Tampa | 331,179 | 38 | 41 | 28 | 39 | 31 | 22 | 33 | 33.1 |
| 44 | United Southern Bank | Umatilla | 492,698 | 29 | 25 | 31 | 40 | 13 | 46 | 49 | 33.3 |
| 45 | Edison National Bank | Fort Myers | 278,684 | 43 | 37 | 42 | 49 | 26 | 18 | 22 | 33.9 |
| 46 | Floridian Community Bank, Inc. | Davie | 384,963 | 48 | 47 | 26 | 16 | 39 | 28 | 38 | 34.6 |
| 47 | First Citrus Bank | Tampa | 305,821 | 38 | 33 | 37 | 13 | 43 | 49 | 48 | 37.3 |
| 48 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | 42 | 38 | 48 | 43 | 2 | 48 | 47 | 38.3 |
| 49 | International Finance Bank | Miami | 354,483 | 47 | 48 | 47 | 11 | 33 | 44 | 43 | 39.0 |

FLORIDA BANKS - Overall Ranking

Ranking among 150 Banks

| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | ¹ Ranked high to low ² Ranked low to high | | COMPOSITE RANK |
|------|--|-------------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|---|---|-------------------|
| | | | | | | | | | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | |
| 1 | First Home Bank | Seminole | 132,763 | 2 | 1 | 6 | 5 | 3 | 56 | 42 | 16.4 |
| 2 | Paradise Bank | Boca Raton | 306,053 | 17 | 22 | 42 | 17 | 21 | 15 | 23 | 22.4 |
| 3 | Sanibel Captiva Community Bank | Sanibel | 328,255 | 9 | 3 | 10 | 9 | 57 | 58 | 25 | 24.4 |
| 4 | Biscayne Bank | Coconut Grove | 747,189 | 12 | 6 | 4 | 57 | 104 | 22 | 30 | 33.6 |
| 5 | Preferred Community Bank | Fort Myers | 107,065 | 10 | 17 | 21 | 28 | 12 | 60 | 89 | 33.9 |
| 6 | American National Bank | Oakland Park | 277,563 | 28 | 45 | 17 | 37 | 116 | 1 | 1 | 35.0 |
| 6 | Freedom Bank | Saint Petersburg | 179,272 | 37 | 23 | 62 | 23 | 64 | 21 | 15 | 35.0 |
| 8 | Central Bank | Tampa | 125,889 | 4 | 4 | 15 | 109 | 8 | 64 | 49 | 36.1 |
| 9 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | 42 | 30 | 48 | 79 | 64 | 1 | 1 | 37.9 |
| 10 | Drummond Community Bank | Chiefland | 443,538 | 25 | 52 | 45 | 3 | 26 | 42 | 73 | 38.0 |
| 11 | Intracoastal Bank | Palm Coast | 294,041 | 29 | 20 | 16 | 67 | 136 | 1 | 1 | 38.6 |
| 12 | Palm Beach Community Bank | West Palm Beach | 332,861 | 19 | 28 | 19 | 12 | 144 | 16 | 34 | 38.9 |
| 13 | Hillsboro Bank | Plant City | 131,370 | 22 | 42 | 13 | 60 | 124 | 20 | 1 | 40.3 |
| 14 | First Colony Bank of Florida | Maitland | 202,542 | 15 | 16 | 11 | 43 | 141 | 52 | 16 | 42.0 |
| 15 | Prime Meridian Bank | Tallahassee | 290,077 | 37 | 27 | 33 | 45 | 68 | 37 | 54 | 43.0 |
| 16 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | 11 | 9 | 27 | 93 | 17 | 103 | 48 | 44.0 |
| 17 | TCM Bank, National Association | Tampa | 305,950 | 55 | 103 | 57 | 1 | 4 | 30 | 68 | 45.4 |
| 18 | First Florida Bank | Destin | 380,988 | 34 | 37 | 35 | 96 | 37 | 50 | 30 | 45.6 |
| 19 | Florida Community Bank, National Associati | Weston | 8,387,105 | 14 | 14 | 3 | 89 | 86 | 55 | 68 | 47.0 |
| 19 | Surety Bank | Deland | 93,003 | 13 | 29 | 34 | 8 | 19 | 136 | 90 | 47.0 |
| 21 | MEMBERS Trust Company | Tampa | 33,831 | 1 | 74 | 113 | 149 | 1 | 1 | 1 | 48.6 |
| 22 | FirstAtlantic Bank | Jacksonville | 435,255 | 42 | 60 | 41 | 19 | 104 | 29 | 47 | 48.9 |
| 23 | Stonegate Bank | Pompano Beach | 2,937,147 | 27 | 35 | 12 | 41 | 103 | 66 | 61 | 49.3 |
| 24 | Flagler Bank | West Palm Beach | 225,761 | 6 | 5 | 5 | 23 | 101 | 113 | 102 | 50.7 |
| 25 | BankUnited, National Association | Miami Lakes | 27,180,903 | 35 | 31 | 20 | 46 | 99 | 61 | 66 | 51.1 |
| 26 | Bank of Central Florida | Lakeland | 424,995 | 42 | 24 | 23 | 91 | 126 | 27 | 26 | 51.3 |
| 27 | First Federal Bank of Florida | Lake City | 1,223,573 | 15 | 25 | 49 | 60 | 9 | 72 | 134 | 52.0 |
| 27 | Wauchula State Bank | Wauchula | 647,090 | 5 | 10 | 7 | 6 | 75 | 130 | 131 | 52.0 |
| 29 | Apollo Bank | Miami | 556,216 | 57 | 54 | 58 | 21 | 79 | 39 | 58 | 52.3 |
| 29 | CenterState Bank of Florida, National Associ | Winter Haven | 5,005,472 | 50 | 55 | 65 | 13 | 20 | 86 | 77 | 52.3 |
| 31 | Commerce National Bank & Trust | Winter Park | 90,456 | 3 | 7 | 90 | 31 | 6 | 107 | 124 | 52.6 |
| 32 | Marquis Bank | Coral Gables | 408,188 | 49 | 39 | 25 | 84 | 125 | 51 | 1 | 53.4 |
| 33 | Bank of Tampa | Tampa | 1,515,892 | 31 | 19 | 42 | 99 | 44 | 80 | 60 | 53.6 |
| 34 | Oculina Bank | Vero Beach | 283,004 | 47 | 33 | 36 | 105 | 29 | 59 | 70 | 54.1 |
| 35 | First Bank | Clewiston | 309,501 | 51 | 32 | 68 | 15 | 33 | 126 | 57 | 54.6 |
| 35 | USAmeriBank | Clearwater | 4,037,702 | 18 | 13 | 9 | 78 | 86 | 92 | 86 | 54.6 |

FLORIDA BANKS - Overall Ranking

Ranking among 150 Banks

| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | ¹ Ranked high to low ² Ranked low to high | | COMPOSITE RANK |
|------|--|-------------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|---|---|-------------------|
| | | | | | | | | | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | |
| 37 | Englewood Bank & Trust | Englewood | 259,142 | 20 | 12 | 24 | 79 | 39 | 116 | 95 | 55.0 |
| 37 | Raymond James Bank, National Association | Saint Petersburg | 17,012,685 | 6 | 8 | 1 | 120 | 141 | 46 | 63 | 55.0 |
| 39 | Community Bank and Trust of Florida | Ocala | 679,937 | 54 | 36 | 50 | 113 | 48 | 48 | 39 | 55.4 |
| 39 | Summit Bank, National Association | Panama City | 362,087 | 35 | 46 | 38 | 76 | 30 | 67 | 96 | 55.4 |
| 41 | CBC National Bank | Fernandina Beach | 612,730 | 8 | 11 | 108 | 28 | 2 | 108 | 125 | 55.7 |
| 42 | Citizens First Bank | The Villages | 1,994,701 | 25 | 15 | 2 | 143 | 114 | 74 | 20 | 56.1 |
| 43 | City National Bank of Florida | Miami | 7,755,844 | 40 | 64 | 8 | 117 | 97 | 36 | 39 | 57.3 |
| 44 | FineMark National Bank & Trust | Fort Myers | 1,309,997 | 61 | 44 | 54 | 130 | 25 | 45 | 46 | 57.9 |
| 45 | Peoples Bank of Graceville | Graceville | 91,350 | 24 | 53 | 14 | 128 | 75 | 73 | 42 | 58.4 |
| 46 | HomeBanc National Association | Tampa | 1,006,223 | 61 | 38 | 29 | 138 | 72 | 31 | 44 | 59.0 |
| 47 | First Green Bank | Orlando | 491,385 | 89 | 100 | 93 | 14 | 83 | 14 | 22 | 59.3 |
| 48 | Florida Business Bank | Melbourne | 111,062 | 41 | 77 | 46 | 26 | 138 | 34 | 56 | 59.7 |
| 49 | Coconut Grove Bank | Miami | 661,527 | 45 | 81 | 39 | 144 | 15 | 44 | 51 | 59.9 |
| 49 | First State Bank of the Florida Keys | Key West | 868,022 | 29 | 21 | 47 | 108 | 71 | 104 | 39 | 59.9 |
| 51 | Gateway Bank of Central Florida | Ocala | 276,500 | 47 | 26 | 32 | 63 | 121 | 76 | 61 | 60.9 |
| 52 | Jefferson Bank of Florida | Oldsmar | 279,244 | 65 | 59 | 56 | 90 | 111 | 18 | 28 | 61.0 |
| 53 | Platinum Bank | Brandon | 583,892 | 51 | 40 | 44 | 50 | 139 | 42 | 63 | 61.3 |
| 54 | Florida Bank of Commerce | Orlando | 318,970 | 71 | 73 | 76 | 19 | 111 | 32 | 51 | 61.9 |
| 55 | Marine Bank & Trust Company | Vero Beach | 203,007 | 89 | 87 | 96 | 67 | 78 | 28 | 1 | 63.7 |
| 56 | Mackinac Savings Bank, FSB | Boynton Beach | 109,508 | 84 | 76 | 121 | 135 | 14 | 11 | 16 | 65.3 |
| 57 | First State Bank of Arcadia | Arcadia | 136,847 | 31 | 41 | 53 | 27 | 48 | 131 | 127 | 65.4 |
| 58 | Seacoast National Bank | Stuart | 4,513,754 | 70 | 79 | 73 | 46 | 30 | 88 | 74 | 65.7 |
| 59 | Professional Bank | Coral Gables | 371,638 | 105 | 94 | 82 | 74 | 86 | 19 | 1 | 65.9 |
| 60 | Ocean Bank | Miami | 3,417,535 | 58 | 75 | 71 | 33 | 55 | 91 | 80 | 66.1 |
| 61 | Continental National Bank | Miami | 485,108 | 80 | 65 | 86 | 102 | 51 | 35 | 45 | 66.3 |
| 62 | Sabadell United Bank, N.A. | Miami | 5,550,075 | 45 | 46 | 18 | 123 | 81 | 54 | 98 | 66.4 |
| 63 | Citizens State Bank | Perry | 267,252 | 77 | 61 | 61 | 2 | 116 | 79 | 70 | 66.6 |
| 63 | First National Bank of Mount Dora | Mount Dora | 222,742 | 23 | 56 | 59 | 58 | 11 | 119 | 140 | 66.6 |
| 65 | Seaside National Bank & Trust | Orlando | 1,483,337 | 68 | 48 | 40 | 118 | 53 | 63 | 85 | 67.9 |
| 66 | Pacific National Bank | Miami | 462,631 | 31 | 49 | 52 | 87 | 144 | 41 | 72 | 68.0 |
| 67 | Intercontinental Bank | West Miami | 143,263 | 97 | 110 | 70 | 145 | 44 | 10 | 1 | 68.1 |
| 68 | FNBT Bank | Fort Walton Beach | 403,023 | 64 | 80 | 83 | 132 | 13 | 75 | 32 | 68.4 |
| 69 | Brannen Bank | Inverness | 471,536 | 37 | 18 | 31 | 111 | 74 | 122 | 97 | 70.0 |
| 70 | Gateway Bank of Florida | Daytona Beach | 301,311 | 65 | 63 | 55 | 118 | 147 | 23 | 23 | 70.6 |
| 71 | 1st Manatee Bank | Bradenton | 154,894 | 74 | 66 | 97 | 25 | 61 | 71 | 105 | 71.3 |
| 72 | Farmers & Merchants Bank | Monticello | 462,970 | 56 | 43 | 64 | 55 | 48 | 118 | 116 | 71.4 |

FLORIDA BANKS - Overall Ranking

Ranking among 150 Banks

| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | ¹ Ranked high to low ² Ranked low to high | | COMPOSITE RANK |
|------|---------------------------------------|-----------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|---|---|-------------------|
| | | | | | | | | | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | |
| 73 | Terrabank, N.A. | Miami | 339,629 | 112 | 106 | 126 | 66 | 64 | 13 | 18 | 72.1 |
| 74 | Desjardins Bank, National Association | Hallandale | 214,619 | 124 | 127 | 121 | 74 | 32 | 12 | 21 | 73.0 |
| 75 | Sabal Palm Bank | Sarasota | 137,546 | 101 | 113 | 99 | 69 | 132 | 1 | 1 | 73.7 |
| 76 | TotalBank | Miami | 3,006,077 | 51 | 89 | 28 | 129 | 81 | 81 | 58 | 73.9 |
| 77 | First Florida Integrity Bank | Naples | 1,226,894 | 84 | 78 | 66 | 127 | 119 | 25 | 28 | 75.3 |
| 78 | Citizens Bank and Trust | Lake Wales | 518,082 | 65 | 51 | 88 | 84 | 26 | 102 | 113 | 75.6 |
| 79 | Insignia Bank | Sarasota | 257,157 | 77 | 72 | 80 | 98 | 53 | 68 | 82 | 75.7 |
| 80 | BanESCO USA | Coral Gables | 969,942 | 76 | 68 | 104 | 63 | 40 | 90 | 94 | 76.4 |
| 81 | Executive National Bank | Miami | 391,027 | 82 | 82 | 89 | 72 | 42 | 96 | 77 | 77.1 |
| 82 | Mainstreet Community Bank of Florida | Deland | 316,988 | 87 | 85 | 95 | 48 | 57 | 95 | 77 | 77.7 |
| 83 | BAC Florida Bank | Coral Gables | 1,926,128 | 58 | 34 | 22 | 136 | 59 | 135 | 107 | 78.7 |
| 84 | Encore Bank | Naples | 381,977 | 99 | 94 | 77 | 106 | 116 | 40 | 27 | 79.9 |
| 85 | First Bank of the Palm Beaches | West Palm Beach | 147,976 | 112 | 109 | 101 | 10 | 127 | 49 | 54 | 80.3 |
| 86 | Citizens Bank of Florida | Oviedo | 256,957 | 84 | 86 | 91 | 41 | 94 | 94 | 74 | 80.6 |
| 86 | Patriot Bank | Trinity | 144,596 | 60 | 69 | 51 | 52 | 134 | 84 | 114 | 80.6 |
| 88 | Eastern National Bank | Miami | 404,791 | 119 | 114 | 107 | 63 | 67 | 57 | 38 | 80.7 |
| 88 | NorthStar Bank | Tampa | 217,194 | 122 | 120 | 105 | 37 | 114 | 33 | 34 | 80.7 |
| 90 | Sunshine Bank | Plant City | 563,345 | 132 | 132 | 123 | 69 | 60 | 26 | 32 | 82.0 |
| 91 | Heartland National Bank | Sebring | 334,410 | 68 | 57 | 37 | 114 | 91 | 97 | 115 | 82.7 |
| 92 | GulfShore Bank | Tampa | 331,179 | 89 | 97 | 67 | 103 | 104 | 47 | 74 | 83.0 |
| 93 | Legacy Bank of Florida | Boca Raton | 322,367 | 77 | 88 | 74 | 87 | 139 | 69 | 51 | 83.6 |
| 94 | Community State Bank | Starke | 90,864 | 114 | 112 | 119 | 34 | 23 | 93 | 91 | 83.7 |
| 95 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 82 | 101 | 26 | 28 | 134 | 106 | 111 | 84.0 |
| 96 | First National Bank of South Miami | South Miami | 647,455 | 109 | 92 | 79 | 125 | 68 | 53 | 63 | 84.1 |
| 97 | Plus International Bank | Miami | 88,371 | 142 | 141 | 145 | 31 | 130 | 1 | 1 | 84.4 |
| 98 | Atlantic Coast Bank | Jacksonville | 936,267 | 63 | 50 | 69 | 124 | 35 | 132 | 120 | 84.7 |
| 99 | Edison National Bank | Fort Myers | 278,684 | 105 | 90 | 94 | 137 | 86 | 38 | 49 | 85.6 |
| 99 | Intercredit Bank, NA | Miami | 348,610 | 71 | 70 | 106 | 84 | 93 | 83 | 92 | 85.6 |
| 101 | Banco Do Brasil Americas | Miami | 466,277 | 138 | 138 | 134 | 126 | 7 | 24 | 36 | 86.1 |
| 102 | United Southern Bank | Umatilla | 492,698 | 73 | 62 | 75 | 104 | 41 | 125 | 126 | 86.6 |
| 103 | Helm Bank USA | Miami | 764,159 | 89 | 103 | 114 | 72 | 56 | 101 | 80 | 87.9 |
| 103 | TransCapital Bank | Sunrise | 182,478 | 21 | 58 | 30 | 91 | 132 | 141 | 142 | 87.9 |
| 105 | Sunrise Bank | Cocoa Beach | 154,251 | 114 | 126 | 102 | 83 | 144 | 17 | 36 | 88.9 |
| 106 | Madison County Community Bank | Madison | 117,354 | 80 | 71 | 81 | 121 | 72 | 99 | 100 | 89.1 |
| 107 | Harbor Community Bank | Fort Pierce | 1,785,472 | 95 | 105 | 72 | 55 | 51 | 115 | 132 | 89.3 |
| 108 | Bank of Pensacola | Pensacola | 84,167 | 141 | 140 | 140 | 147 | 61 | 1 | 1 | 90.1 |

FLORIDA BANKS - Overall Ranking

Ranking among 150 Banks

| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | ¹ Ranked high to low ² Ranked low to high | | COMPOSITE RANK |
|------|--|-------------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|---|---|-------------------|
| | | | | | | | | | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | |
| 109 | Bank of Belle Glade | Belle Glade | 97,635 | 114 | 96 | 84 | 146 | 86 | 89 | 18 | 90.4 |
| 110 | Mercantil Commercebank, National Associa | Coral Gables | 8,457,557 | 109 | 99 | 78 | 140 | 44 | 78 | 88 | 90.9 |
| 111 | One South Bank | Chipley | 47,981 | 89 | 111 | 87 | 4 | 119 | 98 | 129 | 91.0 |
| 112 | Floridian Community Bank, Inc. | Davie | 384,963 | 131 | 129 | 63 | 44 | 121 | 65 | 86 | 91.3 |
| 113 | Peoples State Bank | Lake City | 79,646 | 101 | 93 | 118 | 36 | 34 | 142 | 117 | 91.6 |
| 113 | Warrington Bank | Pensacola | 85,829 | 135 | 136 | 127 | 147 | 94 | 1 | 1 | 91.6 |
| 115 | Axiom Bank, National Association | Maitland | 634,242 | 95 | 117 | 98 | 115 | 28 | 114 | 84 | 93.0 |
| 116 | Capital City Bank | Tallahassee | 2,731,451 | 105 | 115 | 109 | 109 | 16 | 120 | 82 | 93.7 |
| 117 | EverBank | Jacksonville | 28,693,152 | 87 | 67 | 60 | 131 | 79 | 87 | 146 | 93.9 |
| 118 | First Citrus Bank | Tampa | 305,821 | 89 | 84 | 85 | 37 | 130 | 129 | 123 | 96.7 |
| 118 | Natbank, National Association | Hollywood | 175,037 | 119 | 128 | 111 | 71 | 83 | 62 | 103 | 96.7 |
| 120 | Sunshine Community Bank | Tallahassee | 167,214 | 137 | 137 | 133 | 18 | 24 | 123 | 107 | 97.0 |
| 121 | Bank of the South | Pensacola | 83,595 | 144 | 142 | 146 | 150 | 98 | 1 | 1 | 97.4 |
| 122 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | 101 | 91 | 131 | 111 | 5 | 127 | 122 | 98.3 |
| 123 | First National Bank of Pasco | Dade City | 139,546 | 114 | 121 | 120 | 48 | 109 | 76 | 103 | 98.7 |
| 124 | Flagship Community Bank | Clearwater | 105,684 | 105 | 118 | 103 | 40 | 104 | 111 | 117 | 99.7 |
| 125 | Century Bank of Florida | Tampa | 75,918 | 121 | 107 | 116 | 15 | 75 | 139 | 135 | 101.1 |
| 126 | Sunstate Bank | Miami | 161,913 | 133 | 135 | 139 | 93 | 35 | 85 | 93 | 101.9 |
| 127 | Community Bank of the South | Merritt Island | 135,518 | 114 | 108 | 92 | 142 | 121 | 70 | 67 | 102.0 |
| 128 | First National Bank of Wauchula | Wauchula | 71,104 | 127 | 124 | 125 | 11 | 68 | 133 | 139 | 103.9 |
| 129 | Interamerican Bank, A FSB | Miami | 206,819 | 101 | 116 | 130 | 52 | 43 | 143 | 145 | 104.3 |
| 130 | Anchor Commercial Bank | Juno Beach | 110,031 | 98 | 98 | 124 | 60 | 141 | 104 | 106 | 104.4 |
| 131 | International Finance Bank | Miami | 354,483 | 129 | 130 | 128 | 21 | 111 | 121 | 99 | 105.6 |
| 132 | Bank of Commerce | Sarasota | 195,729 | 75 | 2 | 144 | 134 | 99 | 146 | 143 | 106.1 |
| 132 | Gulf Coast Community Bank | Pensacola | 135,417 | 140 | 143 | 138 | 6 | 22 | 147 | 147 | 106.1 |
| 134 | Friends Bank | New Smyrna Beach | 103,777 | 100 | 82 | 117 | 54 | 109 | 144 | 141 | 106.7 |
| 135 | Pilot Bank | Tampa | 237,697 | 122 | 122 | 112 | 76 | 94 | 112 | 110 | 106.9 |
| 136 | FirstCity Bank of Commerce | Palm Beach Garden | 83,004 | 124 | 119 | 110 | 79 | 101 | 110 | 109 | 107.4 |
| 137 | First National Bank Northwest Florida | Panama City | 121,998 | 111 | 122 | 100 | 121 | 127 | 82 | 112 | 110.7 |
| 138 | Peoples National Bank | Niceville | 105,395 | 129 | 125 | 136 | 58 | 92 | 124 | 119 | 111.9 |
| 139 | Nature Coast Bank | Hernando | 57,281 | 128 | 131 | 115 | 51 | 137 | 100 | 133 | 113.6 |
| 140 | Gibraltar Private Bank & Trust Co. | Coral Gables | 1,624,238 | 136 | 134 | 135 | 101 | 83 | 117 | 100 | 115.1 |
| 141 | U.S. Century Bank | Doral | 896,523 | 134 | 133 | 132 | 99 | 63 | 128 | 127 | 116.6 |
| 142 | Lafayette State Bank | Mayo | 76,739 | 148 | 149 | 142 | 96 | 10 | 148 | 149 | 120.3 |
| 143 | Home Federal Bank of Hollywood | Hallandale Beach | 40,941 | NA | 147 | 150 | 34 | 129 | 109 | 138 | 122.4 |
| 144 | Columbia Bank | Lake City | 199,363 | 138 | 139 | 137 | 95 | 104 | 137 | 121 | 124.4 |

FLORIDA BANKS - Overall Ranking

Ranking among 150 Banks

| ¹ Ranked high to low ² Ranked low to high | | | | | | | | | | | |
|---|--|-------------------|-------------------------|--------------------------------------|---------------------------------------|---------------------------------|-----------------------------|------------------------------------|--|---|-------------------|
| Rank | Institution | City | TOTAL ASSETS (\$000) | RETURN ON ASSET RANK ¹ | RETURN ON EQUITY RANK ¹ | EFFICIENCY RANK ² | MARGIN RANK ¹ | NONINT INCOME RANK ¹ | NPA+LNS 90PD/ TANG EQUITY + LLR RANK ² | NONACCR +90PD+OREO/ TOT ASSETS RANK ² | COMPOSITE RANK |
| 145 | OptimumBank | Plantation | 121,537 | 124 | 102 | 129 | 106 | 149 | 134 | 137 | 125.9 |
| 146 | Brickell Bank | Miami | 503,502 | 149 | 148 | 148 | 133 | 38 | 138 | 130 | 126.3 |
| 147 | First City Bank of Florida | Fort Walton Beach | 205,563 | 143 | 145 | 141 | 116 | 44 | 149 | 148 | 126.6 |
| 148 | Beach Community Bank | Fort Walton Beach | 531,033 | 145 | 146 | 143 | 141 | 18 | 150 | 150 | 127.6 |
| 149 | Fidelity Bank of Florida, National Association | Merritt Island | 177,767 | 147 | 144 | 149 | 79 | 150 | 140 | 136 | 135.0 |
| 150 | Pinnacle Bank | Orange City | 107,455 | 146 | NA | 147 | 138 | 148 | 145 | 144 | 145.4 |

PEER ANALYSIS - Ranked by Asset Size

| COMPARATIVE DATA | | | | | | | | | | |
|---------------------------------|-------|----------------------------------|--|--|--------------------------------|--|-------------------------------------|---------------------------------|--|-----------------------------------|
| | Count | Full-time Employees ² | Assets per Employee ¹ (\$000) | Salary Expense/ Employees ² (\$000) | Number of Offices ¹ | Deposits per Office ¹ (\$000) | Borrowings/ Assets ² (%) | Leverage Ratio ¹ (%) | Tier 1 Risk-based Ratio ¹ (%) | Total Assets ¹ (\$000) |
| AVERAGES BY ASSET SIZE | | FLORIDA | | | | | | | | |
| Up to \$100 Million | 18 | 21 | 3,971 | 73.06 | 2 | 46,316 | 2.86 | 16.64 | 43.97 | 76,206 |
| \$100 to \$250 Million | 41 | 36 | 4,853 | 79.32 | 3 | 58,628 | 3.43 | 10.55 | 16.53 | 156,475 |
| \$250 to \$500 Million | 49 | 70 | 5,669 | 87.11 | 5 | 78,597 | 4.04 | 9.96 | 14.35 | 355,850 |
| \$500 Million to \$1 Billion | 18 | 150 | 5,226 | 90.24 | 9 | 121,770 | 8.09 | 9.83 | 15.75 | 684,509 |
| Greater than \$1 Billion | 24 | 585 | 11,456 | 105.11 | 27 | 847,548 | 9.52 | 9.42 | 13.23 | 5,990,955 |
| ALL STATE BANKS | 150 | 147 | 6,115 | 86.55 | 8 | 197,478 | 5.09 | 10.82 | 18.49 | 1,208,853 |
| STATE BANKS ANALYSIS | | FLORIDA | | | | | | | | |
| AVERAGE | 150 | 147 | 6,115 | 86.55 | 8 | 197,478 | 5.09 | 10.82 | 18.49 | 1,208,853 |
| MEDIAN | 150 | 57 | 5,057 | 86.26 | 4 | 59,710 | 3.29 | 9.77 | 14.30 | 307,777 |
| Oculina Bank | | 66 | 4,288 | 59.84 | 9 | 26,884 | 5.12 | 9.46 | 15.51 | 283,004 |
| DEVIATION FROM MEDIAN | | 10 | (769) | (26.42) | 5 | (32,826) | 1.84 | (0.31) | 1.22 | (24,773) |
| RANK | | 88 OF 150 | 108 OF 150 | 18 OF 150 | 32 OF 150 | 144 OF 150 | 93 OF 150 | 86 OF 150 | 59 OF 150 | 83 OF 150 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 49 | 70 | 5,669 | 87.11 | 5 | 78,597 | 4.04 | 9.96 | 14.35 | 355,850 |
| MEDIAN | 49 | 60 | 5,275 | 86.02 | 5 | 62,197 | 3.10 | 9.46 | 13.18 | 334,410 |
| Oculina Bank | | 66 | 4,288 | 59.84 | 9 | 26,884 | 5.12 | 9.46 | 15.51 | 283,004 |
| DEVIATION FROM MEDIAN | | 6 | (987) | (26.18) | 4 | (35,313) | 2.02 | - | 2.33 | (51,406) |
| RANK | | 31 OF 49 | 40 OF 49 | 6 OF 49 | 5 OF 49 | 49 OF 49 | 33 OF 49 | 25 OF 49 | 14 OF 49 | 41 OF 49 |

¹ Ranked high to low

² Ranked low to high

PEER ANALYSIS - Ranked by Return on Assets

| COMPARATIVE DATA | | | | | | | | | |
|---------------------------------|-------|--------------------------------------|--|---|---|---|--------------------------------------|--|--|
| | Count | Total Assets ¹ (\$000) | Net Inc bef Extra Items & Adj - Prior YTD ¹ (\$000) | Net Inc bef Extra Items & Adj - YTD ¹ (\$000) | Net Income - Prior YTD ¹ (\$000) | Net Income - YTD ¹ (\$000) | Subchapter S Election? (Count) | S-Corp Adj ROAE ¹ (%) | S-Corp Adj ROAA ¹ (%) |
| AVERAGES BY ASSET SIZE | | FLORIDA | | | | | | | |
| Up to \$100 Million | 18 | 76,206 | 228 | 299 | 228 | 299 | 7 | 1.03 | 0.47 |
| \$100 to \$250 Million | 41 | 156,475 | 618 | 713 | 618 | 713 | 6 | 4.70 | 0.56 |
| \$250 to \$500 Million | 49 | 355,850 | 1,925 | 1,986 | 1,925 | 1,986 | 12 | 6.94 | 0.69 |
| \$500 Million to \$1 Billion | 18 | 684,509 | 1,994 | 3,464 | 1,994 | 3,464 | 4 | 4.97 | 0.57 |
| Greater than \$1 Billion | 24 | 5,990,955 | 30,219 | 35,552 | 30,133 | 35,551 | - | 7.74 | 0.79 |
| ALL STATE BANKS | 150 | 1,208,853 | 5,900 | 6,984 | 5,886 | 6,984 | 29 | 5.51 | 0.63 |
| STATE BANKS ANALYSIS | | FLORIDA | | | | | | | |
| AVERAGE | 150 | 1,208,853 | 5,900 | 6,984 | 5,886 | 6,984 | 29 | 5.51 | 0.63 |
| MEDIAN | 150 | 307,777 | 1,392 | 1,431 | 1,392 | 1,431 | | 5.81 | 0.58 |
| Oculina Bank | | 283,004 | 943 | 1,634 | 943 | 1,634 | | 9.11 | 0.84 |
| DEVIATION FROM MEDIAN | | (24,773) | (449) | 204 | (449) | 204 | | 3.31 | 0.26 |
| RANK | | 83 OF 150 | 91 OF 150 | 69 OF 150 | 91 OF 150 | 69 OF 150 | | 33 OF 150 | 47 OF 150 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | |
| AVERAGE | 49 | 355,850 | 1,925 | 1,986 | 1,925 | 1,986 | 12 | 6.94 | 0.69 |
| MEDIAN | 49 | 334,410 | 1,740 | 1,651 | 1,740 | 1,651 | | 6.53 | 0.66 |
| Oculina Bank | | 283,004 | 943 | 1,634 | 943 | 1,634 | | 9.11 | 0.84 |
| DEVIATION FROM MEDIAN | | (51,406) | (797) | (17) | (797) | (17) | | 2.58 | 0.18 |
| RANK | | 41 OF 49 | 43 OF 49 | 26 OF 49 | 43 OF 49 | 26 OF 49 | | 13 OF 49 | 17 OF 49 |

¹ Ranked high to low

² Ranked low to high

PEER ANALYSIS - Ranked by Efficiency Ratio

| COMPARATIVE DATA | | | | | | | | | |
|---------------------------------|-------|--------------------------------------|---|---|--|--|--|--|---|
| | Count | Total Assets ¹ (\$000) | Salary and Benefits/ Avg Assets ² (%) | Occup & Fixed Asset/ Avg Assets ² (%) | Other Nonint Expense/ Avg Assets ² (%) | Total Nonint Expense/ Avg Assets ² (%) | Net Interest Income (FTE)/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) | Efficiency Ratio (FTE) ² (%) |
| AVERAGES BY ASSET SIZE | | FLORIDA | | | | | | | |
| Up to \$100 Million | 18 | 76,206 | 2.41 | 0.40 | 2.97 | 5.77 | 3.06 | 3.32 | 93.89 |
| \$100 to \$250 Million | 41 | 156,475 | 1.78 | 0.40 | 1.10 | 3.28 | 3.30 | 0.82 | 83.17 |
| \$250 to \$500 Million | 49 | 355,850 | 1.72 | 0.37 | 1.11 | 3.20 | 3.55 | 0.86 | 71.61 |
| \$500 Million to \$1 Billion | 18 | 684,509 | 2.22 | 0.48 | 1.03 | 3.73 | 3.23 | 1.43 | 79.61 |
| Greater than \$1 Billion | 24 | 5,990,955 | 1.37 | 0.30 | 0.78 | 2.45 | 3.08 | 0.68 | 63.50 |
| ALL STATE BANKS | 150 | 1,208,853 | 1.82 | 0.39 | 1.27 | 3.48 | 3.31 | 1.18 | 77.11 |
| STATE BANKS ANALYSIS | | FLORIDA | | | | | | | |
| AVERAGE | 150 | 1,208,853 | 1.82 | 0.39 | 1.27 | 3.48 | 3.31 | 1.18 | 77.11 |
| MEDIAN | 150 | 307,777 | 1.63 | 0.36 | 0.93 | 3.01 | 3.34 | 0.47 | 75.75 |
| Oculina Bank | | 283,004 | 1.53 | 0.31 | 0.75 | 2.58 | 3.07 | 0.94 | 64.45 |
| DEVIATION FROM MEDIAN | | (24,773) | (0.10) | (0.05) | (0.18) | (0.43) | (0.27) | 0.47 | (11.30) |
| RANK | | 83 OF 150 | 57 OF 150 | 50 OF 150 | 43 OF 150 | 52 OF 150 | 107 OF 150 | 29 OF 150 | 36 OF 150 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | |
| AVERAGE | 49 | 355,850 | 1.72 | 0.37 | 1.11 | 3.20 | 3.55 | 0.86 | 71.61 |
| MEDIAN | 49 | 334,410 | 1.64 | 0.36 | 0.85 | 2.84 | 3.42 | 0.43 | 71.29 |
| Oculina Bank | | 283,004 | 1.53 | 0.31 | 0.75 | 2.58 | 3.07 | 0.94 | 64.45 |
| DEVIATION FROM MEDIAN | | (51,406) | (0.11) | (0.05) | (0.10) | (0.26) | (0.35) | 0.51 | (6.84) |
| RANK | | 41 OF 49 | 20 OF 49 | 17 OF 49 | 16 OF 49 | 18 OF 49 | 41 OF 49 | 8 OF 49 | 14 OF 49 |

¹ Ranked high to low

² Ranked low to high

PEER ANALYSIS - Ranked by Net Interest Margin

| COMPARATIVE DATA | | | | | | | | | | |
|---------------------------------|-------|--------------------------------------|---|---|--|---|--|--------------------------------------|---|---|
| | Count | Total Assets ¹ (\$000) | Loan Growth Rate ¹ (%) | Deposit Growth Rate ¹ (%) | Loans/ Deposits ¹ (%) | Yield on Loans and Leases ¹ (%) | Yield on Debt and Equity Securities ¹ (%) | Cost of Funds ² (%) | Yield/ Cost Spread ¹ (%) | Net Interest Margin (FTE) ¹ (%) |
| AVERAGES BY ASSET SIZE | | FLORIDA | | | | | | | | |
| Up to \$100 Million | 18 | 76,206 | 9.89 | 6.50 | 63.36 | 5.35 | 2.06 | 0.45 | 3.24 | 3.41 |
| \$100 to \$250 Million | 41 | 156,475 | 9.73 | 5.35 | 78.29 | 5.14 | 2.19 | 0.50 | 3.44 | 3.61 |
| \$250 to \$500 Million | 49 | 355,850 | 16.58 | 17.41 | 82.20 | 5.17 | 2.02 | 0.45 | 3.61 | 3.80 |
| \$500 Million to \$1 Billion | 18 | 684,509 | 10.72 | 10.49 | 86.13 | 4.77 | 2.15 | 0.53 | 3.23 | 3.42 |
| Greater than \$1 Billion | 24 | 5,990,955 | 16.83 | 14.35 | 88.96 | 4.34 | 2.15 | 0.46 | 3.13 | 3.30 |
| ALL STATE BANKS | 150 | 1,208,853 | 13.26 | 11.48 | 80.42 | 5.00 | 2.11 | 0.47 | 3.40 | 3.58 |
| STATE BANKS ANALYSIS | | FLORIDA | | | | | | | | |
| AVERAGE | 150 | 1,208,853 | 13.26 | 11.48 | 80.42 | 5.00 | 2.11 | 0.47 | 3.40 | 3.58 |
| MEDIAN | 150 | 307,777 | 10.00 | 9.09 | 85.48 | 4.90 | 2.08 | 0.46 | 3.39 | 3.60 |
| Oculina Bank | | 283,004 | 28.49 | 20.03 | 102.31 | 4.32 | 1.57 | 0.83 | 3.12 | 3.34 |
| DEVIATION FROM MEDIAN | | (24,773) | 18.49 | 10.94 | 16.83 | (0.58) | (0.51) | 0.38 | (0.27) | (0.26) |
| RANK | | 83 OF 150 | 15 OF 150 | 34 OF 150 | 16 OF 150 | 130 OF 150 | 134 OF 150 | 135 OF 150 | 112 OF 150 | 105 OF 150 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 49 | 355,850 | 16.58 | 17.41 | 82.20 | 5.17 | 2.02 | 0.45 | 3.61 | 3.80 |
| MEDIAN | 49 | 334,410 | 13.20 | 12.81 | 87.03 | 4.91 | 2.02 | 0.47 | 3.39 | 3.60 |
| Oculina Bank | | 283,004 | 28.49 | 20.03 | 102.31 | 4.32 | 1.57 | 0.83 | 3.12 | 3.34 |
| DEVIATION FROM MEDIAN | | (51,406) | 15.29 | 7.22 | 15.28 | (0.59) | (0.45) | 0.36 | (0.27) | (0.26) |
| RANK | | 41 OF 49 | 4 OF 49 | 18 OF 49 | 6 OF 49 | 48 OF 49 | 45 OF 49 | 46 OF 49 | 44 OF 49 | 41 OF 49 |

¹ Ranked high to low

² Ranked low to high

PEER ANALYSIS - Ranked by NonInterest Income

| COMPARATIVE DATA | | | | | | | | | | |
|---------------------------------|-------|--------------------------------------|---|---|--|--|---|---|--|--|
| | Count | Total Assets ¹ (\$000) | Brokered Deposits/ Deposits ² (%) | Nonint-bear Dep/ Deposits ¹ (%) | Svc Chgs on Deps/ Avg Deposits ¹ (%) | Fiduciary Activities/ Avg Assets ¹ (%) | Ins Commissions & Fees/ Avg Assets ¹ (%) | Gain on Asset Sales/ Avg Assets ¹ (%) | Other Noninterest Inc/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) |
| AVERAGES BY ASSET SIZE | | FLORIDA | | | | | | | | |
| Up to \$100 Million | 18 | 76,206 | 3.29 | 24.97 | 0.25 | 2.67 | - | 0.02 | 0.63 | 3.32 |
| \$100 to \$250 Million | 41 | 156,475 | 1.94 | 24.53 | 0.15 | 0.04 | - | 0.35 | 0.42 | 0.82 |
| \$250 to \$500 Million | 49 | 355,850 | 3.33 | 25.95 | 0.15 | 0.02 | 0.00 | 0.17 | 0.67 | 0.86 |
| \$500 Million to \$1 Billion | 18 | 684,509 | 4.21 | 27.05 | 0.22 | 0.06 | - | 0.76 | 0.61 | 1.43 |
| Greater than \$1 Billion | 24 | 5,990,955 | 7.44 | 21.73 | 0.16 | 0.08 | 0.01 | 0.13 | 0.46 | 0.68 |
| ALL STATE BANKS | 150 | 1,208,853 | 3.71 | 24.90 | 0.17 | 0.36 | 0.00 | 0.27 | 0.16 | 1.18 |
| STATE BANKS ANALYSIS | | FLORIDA | | | | | | | | |
| AVERAGE | 150 | 1,208,853 | 3.71 | 24.90 | 0.17 | 0.36 | 0.00 | 0.27 | 0.16 | 1.18 |
| MEDIAN | 150 | 307,777 | - | 24.45 | 0.13 | - | - | 0.02 | - | 0.47 |
| Oculina Bank | | 283,004 | 2.81 | 18.83 | 0.06 | - | - | 0.46 | 0.47 | 0.94 |
| DEVIATION FROM MEDIAN | | (24,773) | 2.81 | (5.62) | (0.07) | - | - | 0.45 | 0.47 | 0.47 |
| RANK | | 83 OF 150 | 103 OF 150 | 106 OF 150 | 109 OF 150 | 20 OF 150 | 9 OF 150 | 12 OF 150 | 53 OF 150 | 29 OF 150 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 49 | 355,850 | 3.33 | 25.95 | 0.15 | 0.02 | 0.00 | 0.17 | 0.13 | 0.86 |
| MEDIAN | 49 | 334,410 | 0.46 | 25.46 | 0.11 | - | - | 0.02 | - | 0.43 |
| Oculina Bank | | 283,004 | 2.81 | 18.83 | 0.06 | - | - | 0.46 | 0.47 | 0.94 |
| DEVIATION FROM MEDIAN | | (51,406) | 2.35 | (6.63) | (0.05) | - | - | 0.44 | 0.47 | 0.51 |
| RANK | | 41 OF 49 | 34 OF 49 | 41 OF 49 | 40 OF 49 | 4 OF 49 | 3 OF 49 | 5 OF 49 | 15 OF 49 | 8 OF 49 |

¹ Ranked high to low

² Ranked low to high

PEER ANALYSIS - Ranked by NonAccrual/90PD/OREO

| COMPARATIVE DATA | | | | | | | | | | |
|---------------------------------|-------|--------------------------------------|---|---|---------------------------------|-------------------------------------|---|---|--|--|
| | Count | Total Assets ¹ (\$000) | 30-89 PD Lns/ Total Lns & Leases ² (%) | Adj Loans 90+ PD/ Loans ² (%) | NPLs/ Loans ² (%) | OREO/ Assets ² (%) | Net Chargeoffs/ Avg Loans ² (%) | Loan Loss Reserves/ Gross Loans ¹ (%) | Adj NPA + Adj Loans 90PD/ Tang Equity + LLR ² (%) | Nonaccr + 90PD + OREO/ Tot Assets ² (%) |
| AVERAGES BY ASSET SIZE | | FLORIDA | | | | | | | | |
| Up to \$100 Million | 18 | 76,206 | 0.73 | 0.11 | 4.48 | 0.57 | 0.39 | 1.67 | 42.22 | 2.39 |
| \$100 to \$250 Million | 41 | 156,475 | 0.42 | 0.04 | 3.29 | 1.41 | (0.11) | 1.86 | 44.22 | 2.31 |
| \$250 to \$500 Million | 49 | 355,850 | 0.23 | 0.01 | 1.18 | 0.17 | 0.09 | 1.37 | 8.97 | 0.56 |
| \$500 Million to \$1 Billion | 18 | 684,509 | 0.63 | 0.05 | 3.30 | 1.22 | 0.01 | 1.35 | 58.52 | 2.68 |
| Greater than \$1 Billion | 24 | 5,990,955 | 0.40 | 0.08 | 1.40 | 0.15 | 0.03 | 0.96 | 10.70 | 1.31 |
| ALL STATE BANKS | 150 | 1,208,853 | 0.41 | 0.05 | 2.43 | 0.68 | 0.05 | 1.47 | 28.82 | 1.63 |
| STATE BANKS ANALYSIS | | FLORIDA | | | | | | | | |
| AVERAGE | 150 | 1,208,853 | 0.41 | 0.05 | 2.43 | 0.68 | 0.05 | 1.47 | 28.82 | 1.63 |
| MEDIAN | 150 | 307,777 | 0.16 | - | 1.20 | 0.09 | 0.01 | 1.21 | 8.45 | 0.69 |
| Oculina Bank | | 283,004 | - | - | 0.09 | 0.57 | - | 0.72 | 6.57 | 0.61 |
| DEVIATION FROM MEDIAN | | (24,773) | (0.16) | - | (1.11) | 0.49 | (0.01) | (0.49) | (1.88) | (0.08) |
| RANK | | 83 OF 150 | 1 OF 150 | 1 OF 150 | 17 OF 150 | 122 OF 150 | 54 OF 150 | 12 OF 150 | 59 OF 150 | 70 OF 150 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 49 | 355,850 | 0.23 | 0.01 | 1.18 | 0.17 | 0.09 | 1.37 | 8.97 | 0.56 |
| MEDIAN | 49 | 334,410 | 0.13 | - | 0.67 | 0.08 | 0.01 | 1.18 | 6.31 | 0.40 |
| Oculina Bank | | 283,004 | - | - | 0.09 | 0.57 | - | 0.72 | 6.57 | 0.61 |
| DEVIATION FROM MEDIAN | | (51,406) | (0.13) | - | (0.58) | 0.49 | (0.01) | (0.46) | 0.26 | 0.21 |
| RANK | | 41 OF 49 | 1 OF 49 | 1 OF 49 | 8 OF 49 | 47 OF 49 | 14 OF 49 | 4 OF 49 | 27 OF 49 | 29 OF 49 |

¹ Ranked high to low

² Ranked low to high

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

| Rank | Institution | City | Full-time Employees ² | Assets per Employee ¹ (\$000) | Salary Expense/Employee ² (\$000) | Number of Offices ¹ | Deposits per Office ¹ (\$000) | Borrowings/Assets ² (%) | Leverage Ratio ¹ (%) | Tier 1 Risk-based Ratio ¹ (%) | Total Assets ¹ (\$000) |
|------|---|------------------|----------------------------------|--|--|--------------------------------|--|------------------------------------|---------------------------------|--|-----------------------------------|
| | | | | | | | | | | | |
| 1 | EverBank | Jacksonville | 2,905 | 9,877 | 128.08 | 12 | 1,646,507 | 22.61 | 7.86 | 12.01 | 28,693,152 |
| 2 | BankUnited, National Association | Miami Lakes | 1,656 | 16,414 | 117.64 | 102 | 186,758 | 19.44 | 9.34 | 12.73 | 27,180,903 |
| 3 | Raymond James Bank, National Association | Saint Petersburg | 214 | 79,499 | 140.47 | 1 | ##### | 3.38 | 9.92 | 12.72 | 17,012,685 |
| 4 | Mercantil Commercebank, National Association | Coral Gables | 958 | 8,828 | 132.77 | 23 | 286,452 | 12.02 | 9.22 | 11.27 | 8,457,557 |
| 5 | Florida Community Bank, National Association | Weston | 656 | 12,785 | 114.89 | 48 | 144,435 | 5.96 | 9.57 | 11.05 | 8,387,105 |
| 6 | City National Bank of Florida | Miami | 522 | 14,858 | 137.95 | 26 | 197,209 | 20.39 | 12.08 | 15.57 | 7,755,844 |
| 7 | Sabadell United Bank, N.A. | Miami | 477 | 11,635 | 105.99 | 26 | 169,259 | 8.90 | 9.67 | 14.40 | 5,550,075 |
| 8 | CenterState Bank of Florida, National Association | Winter Haven | 921 | 5,435 | 93.24 | 66 | 61,478 | 5.70 | 8.36 | 10.91 | 5,005,472 |
| 9 | Seacoast National Bank | Stuart | 731 | 6,175 | 89.46 | 48 | 73,143 | 10.77 | 8.75 | 12.13 | 4,513,754 |
| 10 | USAmeriBank | Clearwater | 511 | 7,902 | 86.77 | 29 | 116,369 | 6.55 | 9.04 | 10.24 | 4,037,702 |
| 11 | Ocean Bank | Miami | 700 | 4,882 | 90.81 | 21 | 139,465 | 0.94 | 10.74 | 12.19 | 3,417,535 |
| 12 | TotalBank | Miami | 302 | 9,954 | 100.23 | 20 | 108,582 | 11.33 | 11.56 | 16.71 | 3,006,077 |
| 13 | Stonegate Bank | Pompano Beach | 314 | 9,354 | 89.87 | 29 | 85,931 | 2.34 | 9.97 | 10.63 | 2,937,147 |
| 14 | Capital City Bank | Tallahassee | 830 | 3,291 | 73.01 | 68 | 34,286 | 1.09 | 10.20 | 15.61 | 2,731,451 |
| 15 | Citizens First Bank | The Villages | 272 | 7,333 | 46.08 | 11 | 148,974 | 8.60 | 8.74 | 20.57 | 1,994,701 |
| 16 | BAC Florida Bank | Coral Gables | 167 | 11,534 | 123.10 | 1 | 1,572,941 | 9.35 | 8.22 | 13.60 | 1,926,128 |
| 17 | Harbor Community Bank | Fort Pierce | 468 | 3,815 | 60.12 | 41 | 36,150 | 4.79 | 10.57 | 16.29 | 1,785,472 |
| 18 | Gibraltar Private Bank & Trust Co. | Coral Gables | 282 | 5,760 | 120.67 | 8 | 128,998 | 27.34 | 8.55 | 11.89 | 1,624,238 |
| 19 | Bank of Tampa | Tampa | 227 | 6,678 | 102.60 | 9 | 153,325 | - | 8.50 | 11.21 | 1,515,892 |
| 20 | Seaside National Bank & Trust | Orlando | 167 | 8,882 | 134.61 | 14 | 88,404 | 7.50 | 7.87 | 9.31 | 1,483,337 |
| 21 | FineMark National Bank & Trust | Fort Myers | 152 | 8,618 | 134.32 | 12 | 88,429 | 9.47 | 9.13 | 14.74 | 1,309,997 |
| 22 | First Florida Integrity Bank | Naples | 147 | 8,346 | 108.19 | 7 | 142,675 | 9.51 | 7.89 | 10.52 | 1,226,894 |
| 23 | First Federal Bank of Florida | Lake City | 368 | 3,325 | 78.57 | 17 | 56,596 | 6.58 | 11.75 | 17.35 | 1,223,573 |
| 24 | HomeBanc National Association | Tampa | 103 | 9,769 | 113.22 | 13 | 59,288 | 13.87 | 8.67 | 13.79 | 1,006,223 |
| 25 | BanESCO USA | Coral Gables | 192 | 5,052 | 120.19 | 5 | 167,102 | 3.28 | 9.84 | 12.33 | 969,942 |
| 26 | Atlantic Coast Bank | Jacksonville | 186 | 5,034 | 74.48 | 12 | 51,693 | 24.56 | 9.09 | 12.21 | 936,267 |
| 27 | U.S. Century Bank | Doral | 206 | 4,352 | 76.25 | 17 | 44,033 | 6.02 | 8.94 | 11.38 | 896,523 |
| 28 | First State Bank of the Florida Keys | Key West | 176 | 4,932 | 79.77 | 12 | 50,646 | 20.10 | 9.06 | 14.28 | 868,022 |
| 29 | Helm Bank USA | Miami | 125 | 6,113 | 107.71 | 1 | 653,610 | 1.31 | 12.38 | 30.07 | 764,159 |
| 30 | Biscayne Bank | Coconut Grove | 77 | 9,704 | 95.77 | 5 | 124,674 | 8.16 | 8.43 | 12.60 | 747,189 |
| 31 | Community Bank and Trust of Florida | Ocala | 127 | 5,354 | 70.74 | 11 | 56,194 | - | 8.20 | 15.24 | 679,937 |
| 32 | Coconut Grove Bank | Miami | 92 | 7,191 | 112.01 | 5 | 109,251 | 1.00 | 15.82 | 32.72 | 661,527 |
| 33 | First National Bank of South Miami | South Miami | 112 | 5,781 | 86.67 | 4 | 135,572 | 8.09 | 8.26 | 13.75 | 647,455 |
| 34 | Wauchula State Bank | Wauchula | 152 | 4,257 | 63.41 | 7 | 79,407 | 1.90 | 11.76 | 16.59 | 647,090 |
| 35 | Axiom Bank, National Association | Maitland | 160 | 3,964 | 67.97 | 21 | 22,020 | 10.88 | 15.00 | 25.20 | 634,242 |
| 36 | CBC National Bank | Fernandina Beach | 444 | 1,380 | 136.44 | 7 | 60,038 | 17.92 | 10.70 | 19.66 | 612,730 |
| 37 | Platinum Bank | Brandon | 98 | 5,958 | 94.04 | 7 | 70,715 | 5.73 | 9.39 | 11.41 | 583,892 |
| 38 | Sunshine Bank | Plant City | 112 | 5,030 | 88.30 | 12 | 36,873 | 6.53 | 12.62 | 15.17 | 563,345 |
| 39 | Apollo Bank | Miami | 93 | 5,981 | 86.52 | 7 | 68,347 | 3.82 | 9.80 | 11.99 | 556,216 |

INDIVIDUAL BANK DATA

Ranked by Asset Size

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

| Rank | Institution | City | Full-time Employees ² | Assets per Employee ¹ (\$000) | Salary Expense/ Employees ² (\$000) | Number of Offices ¹ | Deposits per Office ¹ (\$000) | Borrowings/ Assets ² (%) | Leverage Ratio ¹ (%) | Tier 1 Risk-based Ratio ¹ (%) | Total Assets ¹ (\$000) |
|------|--------------------------------------|------------------|----------------------------------|--|--|--------------------------------|--|-------------------------------------|---------------------------------|--|-----------------------------------|
| | | | | | | | | | | | |
| 40 | Beach Community Bank | Fort Walton Beac | 114 | 4,658 | 62.09 | 11 | 43,966 | 4.81 | 3.61 | 4.36 | 531,033 |
| 41 | Citizens Bank and Trust | Lake Wales | 144 | 3,598 | 70.54 | 12 | 37,214 | 4.61 | 8.25 | 12.69 | 518,082 |
| 42 | Brickell Bank | Miami | 88 | 5,722 | 131.33 | 1 | 380,504 | 16.88 | 5.74 | 11.88 | 503,502 |
| 43 | United Southern Bank | Umatilla | 134 | 3,677 | 57.61 | 12 | 36,970 | - | 9.00 | 14.08 | 492,698 |
| 44 | First Green Bank | Orlando | 97 | 5,066 | 87.05 | 7 | 62,197 | 0.26 | 11.67 | 12.62 | 491,385 |
| 45 | Continental National Bank | Miami | 98 | 4,950 | 76.20 | 6 | 72,846 | 1.59 | 8.00 | 15.07 | 485,108 |
| 46 | Brannen Bank | Inverness | 100 | 4,715 | 47.16 | 12 | 36,198 | - | 6.98 | 17.65 | 471,536 |
| 47 | Banco Do Brasil Americas | Miami | 123 | 3,791 | 78.58 | 7 | 55,248 | 4.72 | 10.01 | 18.18 | 466,277 |
| 48 | Landmark Bank, National Association | Fort Lauderdale | 49 | 9,448 | 120.24 | 6 | 63,066 | 5.63 | 12.90 | 16.26 | 462,975 |
| 49 | Farmers & Merchants Bank | Monticello | 99 | 4,676 | 79.18 | 6 | 64,101 | 6.50 | 9.26 | 12.83 | 462,970 |
| 50 | Pacific National Bank | Miami | 60 | 7,711 | 107.93 | 2 | 176,923 | 8.43 | 12.11 | 22.73 | 462,631 |
| 51 | Drummond Community Bank | Chiefland | 153 | 2,899 | 55.65 | 13 | 27,238 | 5.94 | 12.90 | 21.93 | 443,538 |
| 52 | FirstAtlantic Bank | Jacksonville | 79 | 5,510 | 93.84 | 8 | 44,290 | 5.05 | 13.00 | 17.18 | 435,255 |
| 53 | Bank of Central Florida | Lakeland | 57 | 7,456 | 93.29 | 4 | 96,723 | 0.24 | 8.25 | 11.02 | 424,995 |
| 54 | Marquis Bank | Coral Gables | 46 | 8,874 | 115.30 | 2 | 175,237 | 4.65 | 8.97 | 10.50 | 408,188 |
| 55 | Eastern National Bank | Miami | 97 | 4,173 | 75.56 | 5 | 66,401 | 7.19 | 9.71 | 11.37 | 404,791 |
| 56 | FNBT Bank | Fort Walton Beac | 85 | 4,741 | 86.02 | 10 | 33,365 | 4.98 | 11.95 | 25.87 | 403,023 |
| 57 | Executive National Bank | Miami | 80 | 4,888 | 85.42 | 4 | 85,237 | 1.28 | 10.14 | 15.30 | 391,027 |
| 58 | Floridian Community Bank, Inc. | Davie | 61 | 6,311 | 105.14 | 5 | 57,400 | 13.28 | 11.52 | 13.18 | 384,963 |
| 59 | Encore Bank | Naples | 57 | 6,701 | 89.57 | 6 | 54,070 | 4.26 | 8.69 | 11.82 | 381,977 |
| 60 | First Florida Bank | Destin | 64 | 5,953 | 79.50 | 4 | 84,083 | 1.31 | 10.68 | 21.19 | 380,988 |
| 61 | Professional Bank | Coral Gables | 48 | 7,742 | 128.56 | 2 | 161,290 | 4.04 | 8.83 | 11.47 | 371,638 |
| 62 | Summit Bank, National Association | Panama City | 50 | 7,242 | 125.44 | 4 | 76,155 | 2.99 | 12.46 | 15.13 | 362,087 |
| 63 | International Finance Bank | Miami | 71 | 4,993 | 97.07 | 3 | 103,464 | - | 9.66 | 14.31 | 354,483 |
| 64 | Intercredit Bank, NA | Miami | 78 | 4,469 | 85.83 | 5 | 55,144 | 10.08 | 10.41 | 13.71 | 348,610 |
| 65 | Florida Capital Bank, N.A. | Jacksonville | 201 | 1,700 | 96.71 | 5 | 47,050 | 21.28 | 8.68 | 12.49 | 341,615 |
| 66 | Terrabank, N.A. | Miami | 89 | 3,816 | 79.81 | 3 | 99,632 | 1.77 | 9.63 | 12.63 | 339,629 |
| 67 | Heartland National Bank | Sebring | 54 | 6,193 | 68.40 | 4 | 74,263 | 0.37 | 9.71 | 19.03 | 334,410 |
| 68 | Palm Beach Community Bank | West Palm Beach | 51 | 6,527 | 90.93 | 6 | 44,993 | 6.77 | 11.71 | 15.98 | 332,861 |
| 69 | Charlotte State Bank & Trust | Port Charlotte | 89 | 3,739 | 59.43 | 5 | 59,979 | 0.60 | 9.00 | 15.50 | 332,751 |
| 70 | GulfShore Bank | Tampa | 51 | 6,494 | 94.93 | 3 | 93,037 | 4.53 | 10.76 | 13.08 | 331,179 |
| 71 | Sanibel Captiva Community Bank | Sanibel | 64 | 5,129 | 73.81 | 5 | 55,585 | 7.31 | 7.53 | 10.77 | 328,255 |
| 72 | Legacy Bank of Florida | Boca Raton | 48 | 6,716 | 99.97 | 5 | 55,313 | 3.10 | 9.27 | 10.99 | 322,367 |
| 73 | Florida Bank of Commerce | Orlando | 57 | 5,596 | 83.98 | 7 | 40,068 | 1.36 | 9.58 | 12.67 | 318,970 |
| 74 | Mainstreet Community Bank of Florida | Deland | 79 | 4,013 | 70.51 | 6 | 47,971 | - | 8.69 | 10.78 | 316,988 |
| 75 | First Bank | Clewiston | 86 | 3,599 | 68.28 | 6 | 46,666 | - | 8.84 | 11.66 | 309,501 |
| 76 | Paradise Bank | Boca Raton | 46 | 6,653 | 120.64 | 3 | 87,562 | 1.63 | 11.26 | 15.98 | 306,053 |
| 77 | TCM Bank, National Association | Tampa | 58 | 5,275 | 112.23 | 1 | 244,898 | 1.05 | 15.08 | 16.61 | 305,950 |
| 78 | First Citrus Bank | Tampa | 64 | 4,778 | 75.19 | 5 | 49,668 | 9.81 | 8.89 | 9.72 | 305,821 |

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

| Rank | Institution | City | Full-time Employees ² | Assets per Employee ¹ (\$000) | Salary Expense/ Employees ² (\$000) | Number of Offices ¹ | Deposits per Office ¹ (\$000) | Borrowings/ Assets ² (%) | Leverage Ratio ¹ (%) | Tier 1 Risk-based Ratio ¹ (%) | Total Assets ¹ (\$000) |
|-----------|---|-------------------|----------------------------------|--|--|--------------------------------|--|-------------------------------------|---------------------------------|--|-----------------------------------|
| | | | | | | | | | | | |
| 79 | Gateway Bank of Florida | Daytona Beach | 35 | 8,609 | 95.12 | 3 | 81,706 | 8.63 | 9.47 | 15.48 | 301,311 |
| 80 | Gateway Bank of Southwest Florida | Sarasota | 45 | 6,628 | 94.61 | 3 | 83,907 | 5.78 | 9.04 | 11.96 | 298,242 |
| 81 | Intracoastal Bank | Palm Coast | 30 | 9,801 | 106.58 | 2 | 132,897 | - | 8.55 | 11.18 | 294,041 |
| 82 | Prime Meridian Bank | Tallahassee | 63 | 4,604 | 59.01 | 3 | 87,774 | - | 9.01 | 11.55 | 290,077 |
| 83 | Oculina Bank | Vero Beach | 66 | 4,288 | 59.84 | 9 | 26,884 | 5.12 | 9.46 | 15.51 | 283,004 |
| 84 | Jefferson Bank of Florida | Oldsmar | 48 | 5,818 | 80.69 | 5 | 46,972 | 5.54 | 10.34 | 13.09 | 279,244 |
| 85 | Edison National Bank | Fort Myers | 42 | 6,635 | 88.98 | 4 | 61,228 | 3.10 | 8.04 | 17.52 | 278,684 |
| 86 | American National Bank | Oakland Park | 34 | 8,164 | 109.80 | 1 | 235,260 | 0.71 | 13.69 | 15.33 | 277,563 |
| 87 | Gateway Bank of Central Florida | Ocala | 42 | 6,583 | 84.00 | 3 | 75,572 | 8.86 | 8.61 | 11.29 | 276,500 |
| 88 | Citizens State Bank | Perry | 51 | 5,240 | 80.71 | 4 | 59,547 | 1.87 | 8.72 | 10.56 | 267,252 |
| 89 | Englewood Bank & Trust | Englewood | 53 | 4,889 | 64.30 | 4 | 58,817 | - | 8.80 | 14.48 | 259,142 |
| 90 | Insignia Bank | Sarasota | 47 | 5,471 | 93.87 | 2 | 109,433 | 5.20 | 9.03 | 12.26 | 257,157 |
| 91 | Citizens Bank of Florida | Oviedo | 53 | 4,848 | 86.06 | 4 | 56,937 | 1.01 | 9.41 | 11.84 | 256,957 |
| 92 | Pilot Bank | Tampa | 55 | 4,322 | 66.74 | 5 | 38,773 | 6.56 | 9.07 | 11.42 | 237,697 |
| 93 | Flagler Bank | West Palm Beach | 27 | 8,362 | 86.86 | 2 | 96,626 | 4.43 | 9.93 | 14.96 | 225,761 |
| 94 | First National Bank of Mount Dora | Mount Dora | 73 | 3,051 | 68.97 | 4 | 46,579 | - | 14.14 | 21.78 | 222,742 |
| 95 | NorthStar Bank | Tampa | 43 | 5,051 | 105.05 | 3 | 52,311 | 17.33 | 9.44 | 12.71 | 217,194 |
| 96 | Desjardins Bank, National Association | Hallandale | 58 | 3,700 | 75.03 | 4 | 40,144 | 11.18 | 13.21 | 26.44 | 214,619 |
| 97 | Interamerican Bank, A FSB | Miami | 81 | 2,553 | 53.20 | 5 | 35,620 | 0.81 | 12.64 | 18.01 | 206,819 |
| 98 | First City Bank of Florida | Fort Walton Beac | 50 | 4,111 | 70.08 | 2 | 94,761 | 4.86 | 2.56 | 3.43 | 205,563 |
| 99 | Marine Bank & Trust Company | Vero Beach | 42 | 4,834 | 88.51 | 2 | 91,976 | - | 8.75 | 13.33 | 203,007 |
| 100 | First Colony Bank of Florida | Maitland | 18 | 11,252 | 137.26 | 1 | 181,198 | - | 10.19 | 14.03 | 202,542 |
| 101 | Columbia Bank | Lake City | 56 | 3,560 | 69.36 | 4 | 44,015 | - | 11.07 | 16.51 | 199,363 |
| 102 | Bank of Commerce | Sarasota | 33 | 5,931 | 86.59 | 3 | 50,897 | 17.88 | 3.29 | 4.56 | 195,729 |
| 103 | TransCapital Bank | Sunrise | 24 | 7,603 | 65.06 | 3 | 50,514 | - | 16.37 | 22.24 | 182,478 |
| 104 | Freedom Bank | Saint Petersburg | 35 | 5,122 | 89.64 | 2 | 80,533 | 0.35 | 8.50 | 9.79 | 179,272 |
| 105 | Fidelity Bank of Florida, National Associat | Merritt Island | 41 | 4,336 | 75.35 | 2 | 72,882 | - | 9.71 | 14.12 | 177,767 |
| 106 | Natbank, National Association | Hollywood | 36 | 4,862 | 80.41 | 3 | 42,574 | 10.85 | 15.61 | 29.72 | 175,037 |
| 107 | Sunshine Community Bank | Tallahassee | 51 | 3,279 | 67.58 | 6 | 23,371 | 3.29 | 11.76 | 15.22 | 167,214 |
| 108 | Sunstate Bank | Miami | 44 | 3,680 | 96.82 | 3 | 45,804 | - | 13.31 | 16.27 | 161,913 |
| 109 | Sunrise Bank | Cocoa Beach | 30 | 5,142 | 95.69 | 3 | 40,621 | 1.94 | 18.59 | 25.23 | 154,251 |
| 110 | First Bank of the Palm Beaches | West Palm Beach | 25 | 5,919 | 94.45 | 1 | 120,741 | 8.45 | 9.99 | 14.58 | 147,976 |
| 111 | Patriot Bank | Trinity | 28 | 5,164 | 69.52 | 4 | 30,405 | 2.64 | 10.75 | 12.07 | 144,596 |
| 112 | Intercontinental Bank | West Miami | 21 | 6,822 | 79.17 | 1 | 122,605 | 0.41 | 13.25 | 23.44 | 143,263 |
| 113 | First National Bank of Pasco | Dade City | 37 | 3,772 | 80.25 | 3 | 38,957 | 4.03 | 10.89 | 19.36 | 139,546 |
| 114 | Sabal Palm Bank | Sarasota | 25 | 5,502 | 94.19 | 2 | 59,874 | - | 9.81 | 13.48 | 137,546 |
| 115 | First State Bank of Arcadia | Arcadia | 44 | 3,110 | 56.64 | 3 | 39,215 | 1.46 | 11.89 | 21.21 | 136,847 |
| 116 | Community Bank of the South | Merritt Island | 21 | 6,453 | 81.65 | 3 | 37,685 | 5.53 | 9.99 | 23.09 | 135,518 |
| 117 | Gulf Coast Community Bank | Pensacola | 51 | 2,655 | 64.76 | 5 | 23,323 | 9.23 | 4.24 | 4.90 | 135,417 |

INDIVIDUAL BANK DATA

Ranked by Asset Size

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

| Rank | Institution | City | Full-time Employees ² | Assets per Employee ¹ (\$000) | Salary Expense/ Employees ² (\$000) | Number of Offices ¹ | Deposits per Office ¹ (\$000) | Borrowings/ Assets ² (%) | Leverage Ratio ¹ (%) | Tier 1 Risk-based Ratio ¹ (%) | Total Assets ¹ (\$000) |
|------|---------------------------------------|--------------------|----------------------------------|--|--|--------------------------------|--|-------------------------------------|---------------------------------|--|-----------------------------------|
| | | | | | | | | | | | |
| 118 | First Home Bank | Seminole | 64 | 2,074 | 78.62 | 3 | 37,283 | 2.99 | 9.83 | 13.29 | 132,763 |
| 119 | Hillsboro Bank | Plant City | 21 | 6,256 | 66.67 | 2 | 56,121 | - | 12.51 | 22.59 | 131,370 |
| 120 | Central Bank | Tampa | 25 | 5,036 | 112.64 | 1 | 107,740 | 3.34 | 10.22 | 13.09 | 125,889 |
| 121 | First National Bank Northwest Florida | Panama City | 31 | 3,935 | 61.29 | 2 | 52,899 | - | 12.81 | 29.67 | 121,998 |
| 122 | OptimumBank | Plantation | 16 | 7,596 | 107.75 | 3 | 30,458 | 16.87 | 7.78 | 11.07 | 121,537 |
| 123 | Madison County Community Bank | Madison | 25 | 4,694 | 57.49 | 1 | 106,639 | - | 8.81 | 16.94 | 117,354 |
| 124 | Florida Business Bank | Melbourne | 17 | 6,533 | 87.84 | 1 | 94,044 | - | 14.97 | 19.89 | 111,062 |
| 125 | Anchor Commercial Bank | Juno Beach | 25 | 4,401 | 65.71 | 2 | 48,981 | - | 10.77 | 15.58 | 110,031 |
| 126 | Mackinac Savings Bank, FSB | Boynton Beach | 45 | 2,434 | 64.71 | 3 | 32,723 | 1.00 | 8.84 | 25.22 | 109,508 |
| 127 | Pinnacle Bank | Orange City | 18 | 5,970 | 88.07 | 2 | 51,213 | 1.86 | 2.30 | 4.39 | 107,455 |
| 128 | Preferred Community Bank | Fort Myers | 26 | 4,118 | 67.79 | 3 | 30,165 | 3.27 | 11.06 | 18.24 | 107,065 |
| 129 | Flagship Community Bank | Clearwater | 25 | 4,227 | 86.45 | 2 | 45,995 | - | 11.47 | 13.95 | 105,684 |
| 130 | Peoples National Bank | Niceville | 37 | 2,849 | 50.02 | 3 | 31,272 | - | 10.29 | 21.04 | 105,395 |
| 131 | Friends Bank | New Smyrna Beach | 26 | 3,991 | 65.54 | 3 | 31,733 | - | 7.88 | 12.61 | 103,777 |
| 132 | Bank of Belle Glade | Belle Glade | 16 | 6,102 | 60.08 | 1 | 89,071 | - | 8.10 | 25.39 | 97,635 |
| 133 | Surety Bank | Deland | 29 | 3,207 | 56.83 | 2 | 39,791 | - | 13.28 | 20.74 | 93,003 |
| 134 | Peoples Bank of Graceville | Graceville | 16 | 5,709 | 60.75 | 1 | 78,307 | - | 13.04 | 37.29 | 91,350 |
| 135 | Community State Bank | Starke | 30 | 3,029 | 53.24 | 2 | 41,008 | - | 9.75 | 20.33 | 90,864 |
| 136 | Commerce National Bank & Trust | Winter Park | 30 | 3,015 | 98.09 | 1 | 77,956 | - | 12.95 | 16.44 | 90,456 |
| 137 | Plus International Bank | Miami | 20 | 4,419 | 91.27 | 1 | 72,765 | - | 16.13 | 23.62 | 88,371 |
| 138 | Warrington Bank | Pensacola | 18 | 4,768 | 56.89 | 2 | 35,150 | - | 17.82 | 49.32 | 85,829 |
| 139 | Bank of Pensacola | Pensacola | 17 | 4,951 | 57.57 | 2 | 36,499 | - | 14.11 | 43.62 | 84,167 |
| 140 | Bank of the South | Pensacola | 18 | 4,644 | 58.89 | 2 | 34,508 | - | 18.30 | 77.06 | 83,595 |
| 141 | FirstCity Bank of Commerce | Palm Beach Gardens | 13 | 6,385 | 92.82 | 1 | 66,309 | 10.77 | 9.79 | 13.75 | 83,004 |
| 142 | Peoples State Bank | Lake City | 30 | 2,655 | 55.64 | 2 | 35,746 | - | 8.61 | 11.14 | 79,646 |
| 143 | Lafayette State Bank | Mayo | 31 | 2,475 | 62.37 | 4 | 18,376 | - | 3.78 | 4.74 | 76,739 |
| 144 | Century Bank of Florida | Tampa | 15 | 5,061 | 92.18 | 1 | 56,745 | 15.81 | 8.57 | 11.77 | 75,918 |
| 145 | First National Bank of Wauchula | Wauchula | 29 | 2,452 | 53.29 | 1 | 61,020 | - | 11.57 | 18.96 | 71,104 |
| 146 | Nature Coast Bank | Hernando | 16 | 3,580 | 62.25 | 2 | 24,605 | - | 11.68 | 14.58 | 57,281 |
| 147 | One South Bank | Chipley | 10 | 4,798 | 67.60 | 1 | 36,475 | 11.46 | 12.89 | 16.31 | 47,981 |
| 148 | Home Federal Bank of Hollywood | Hallandale Beach | 14 | 2,924 | 89.24 | 1 | 29,199 | 13.43 | 14.75 | 26.66 | 40,941 |
| 149 | MEMBERS Trust Company | Tampa | 26 | 1,301 | 146.05 | 3 | 167 | - | 94.43 | 359.73 | 33,831 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Net Inc bef Extra Items & Adj - Prior YTD ¹ (\$000) | Net Inc bef Extra Items & Adj - YTD ¹ (\$000) | Net Income - Prior YTD ¹ (\$000) | Net Income - YTD ¹ (\$000) | Subchapter S Election? | S-Corp Adj ROAE ¹ (%) | S-Corp Adj ROAA ¹ (%) |
|------|--|------------------|--------------------------------------|---|--|---|--|---------------------------|-------------------------------------|-------------------------------------|
| 1 | MEMBERS Trust Company | Tampa | 33,831 | 1,421 | 1,368 | 1,421 | 1,368 | No | 5.84 | 5.60 |
| 2 | First Home Bank | Seminole | 132,763 | 1,479 | 3,270 | 1,479 | 3,270 | No | 36.11 | 3.48 |
| 3 | Commerce National Bank & Trust | Winter Park | 90,456 | 743 | 1,828 | 743 | 1,828 | Yes | 15.33 | 1.84 |
| 4 | Central Bank | Tampa | 125,889 | 363 | 1,511 | 363 | 1,511 | No | 16.17 | 1.69 |
| 5 | Wauchula State Bank | Wauchula | 647,090 | 8,479 | 10,253 | 8,479 | 10,253 | Yes | 13.60 | 1.53 |
| 6 | Flagler Bank | West Palm Beach | 225,761 | 2,368 | 3,663 | 2,368 | 3,663 | Yes | 15.57 | 1.48 |
| 6 | Raymond James Bank, National Association | Saint Petersburg | 17,012,685 | 137,146 | 181,114 | 137,146 | 181,114 | No | 15.05 | 1.48 |
| 8 | CBC National Bank | Fernandina Beach | 612,730 | 4,926 | 5,727 | 4,926 | 5,727 | No | 13.39 | 1.43 |
| 9 | Sanibel Captiva Community Bank | Sanibel | 328,255 | 2,841 | 3,180 | 2,841 | 3,180 | No | 17.08 | 1.41 |
| 10 | Preferred Community Bank | Fort Myers | 107,065 | 489 | 1,086 | 489 | 1,086 | No | 11.55 | 1.33 |
| 11 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | 3,369 | 4,613 | 3,369 | 4,613 | Yes | 14.84 | 1.32 |
| 12 | Biscayne Bank | Coconut Grove | 747,189 | 5,533 | 6,561 | 5,533 | 6,561 | No | 15.45 | 1.29 |
| 13 | Surety Bank | Deland | 93,003 | 919 | 1,150 | 919 | 1,150 | Yes | 9.40 | 1.28 |
| 14 | Florida Community Bank, National Association | Weston | 8,387,105 | 24,957 | 73,937 | 24,957 | 73,937 | No | 12.01 | 1.27 |
| 15 | First Colony Bank of Florida | Maitland | 202,542 | 2,143 | 2,541 | 2,143 | 2,541 | Yes | 11.80 | 1.23 |
| 15 | First Federal Bank of Florida | Lake City | 1,223,573 | 10,836 | 11,331 | 10,836 | 11,331 | No | 9.82 | 1.23 |
| 17 | Paradise Bank | Boca Raton | 306,053 | 5,233 | 4,209 | 5,233 | 4,209 | Yes | 10.60 | 1.18 |
| 18 | USAmeriBank | Clearwater | 4,037,702 | 25,477 | 32,994 | 25,477 | 32,994 | No | 12.59 | 1.15 |
| 19 | Palm Beach Community Bank | West Palm Beach | 332,861 | 3,986 | 4,055 | 3,986 | 4,055 | Yes | 9.57 | 1.13 |
| 20 | Englewood Bank & Trust | Englewood | 259,142 | 2,372 | 3,097 | 2,372 | 3,097 | Yes | 12.82 | 1.11 |
| 21 | TransCapital Bank | Sunrise | 182,478 | 2,627 | 2,211 | 2,627 | 2,211 | Yes | 6.72 | 1.10 |
| 22 | Hillsboro Bank | Plant City | 131,370 | 851 | 1,016 | 851 | 1,016 | No | 7.90 | 1.08 |
| 23 | First National Bank of Mount Dora | Mount Dora | 222,742 | 1,350 | 1,720 | 1,350 | 1,720 | No | 7.03 | 1.07 |
| 24 | Peoples Bank of Graceville | Graceville | 91,350 | 955 | 897 | 955 | 897 | Yes | 7.36 | 1.06 |
| 25 | Citizens First Bank | The Villages | 1,994,701 | 13,888 | 15,551 | 13,888 | 15,551 | No | 11.89 | 1.05 |
| 25 | Drummond Community Bank | Chiefland | 443,538 | 4,050 | 3,858 | 4,050 | 3,858 | Yes | 7.51 | 1.05 |
| 27 | Stonegate Bank | Pompano Beach | 2,937,147 | 17,895 | 19,939 | 17,895 | 19,939 | No | 8.85 | 1.04 |
| 28 | American National Bank | Oakland Park | 277,563 | 1,629 | 2,106 | 1,629 | 2,106 | No | 7.79 | 1.01 |
| 29 | First State Bank of the Florida Keys | Key West | 868,022 | 6,658 | 9,309 | 6,658 | 9,309 | Yes | 10.69 | 0.99 |
| 29 | Intracoastal Bank | Palm Coast | 294,041 | 2,646 | 3,148 | 2,646 | 3,148 | Yes | 10.88 | 0.99 |
| 31 | Bank of Tampa | Tampa | 1,515,892 | 8,153 | 10,368 | 8,153 | 10,368 | No | 11.44 | 0.95 |
| 31 | First State Bank of Arcadia | Arcadia | 136,847 | 1,134 | 1,367 | 1,134 | 1,367 | Yes | 8.03 | 0.95 |
| 31 | Pacific National Bank | Miami | 462,631 | 1,865 | 3,212 | 1,865 | 3,212 | No | 7.70 | 0.95 |
| 34 | First Florida Bank | Destin | 380,988 | 2,129 | 2,370 | 2,129 | 2,370 | No | 8.68 | 0.94 |
| 35 | BankUnited, National Association | Miami Lakes | 27,180,903 | 197,889 | 175,391 | 197,889 | 175,391 | No | 9.27 | 0.92 |
| 35 | Summit Bank, National Association | Panama City | 362,087 | 2,072 | 2,474 | 2,072 | 2,474 | No | 7.75 | 0.92 |
| 37 | Brannen Bank | Inverness | 471,536 | 3,931 | 4,517 | 3,931 | 4,517 | Yes | 11.48 | 0.89 |
| 37 | Freedom Bank | Saint Petersburg | 179,272 | 329 | 1,233 | 329 | 1,233 | No | 10.25 | 0.89 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Net Inc bef Extra Items & Adj - Prior YTD ¹ (\$000) | Net Inc bef Extra Items & Adj - YTD ¹ (\$000) | Net Income - Prior YTD ¹ (\$000) | Net Income - YTD ¹ (\$000) | Subchapter S Election? | S-Corp Adj ROAE ¹ (%) | S-Corp Adj ROAA ¹ (%) |
|-----------|---|-------------------|--------------------------------------|---|--|---|--|---------------------------|-------------------------------------|-------------------------------------|
| 37 | Prime Meridian Bank | Tallahassee | 290,077 | 1,346 | 1,789 | 1,346 | 1,789 | No | 9.67 | 0.89 |
| 40 | City National Bank of Florida | Miami | 7,755,844 | 35,939 | 46,365 | 35,939 | 46,365 | No | 6.37 | 0.88 |
| 41 | Florida Business Bank | Melbourne | 111,062 | 506 | 698 | 506 | 698 | No | 5.70 | 0.87 |
| 42 | Bank of Central Florida | Lakeland | 424,995 | 1,766 | 2,691 | 1,766 | 2,691 | No | 10.09 | 0.86 |
| 42 | FirstAtlantic Bank | Jacksonville | 435,255 | 2,781 | 2,750 | 2,781 | 2,750 | No | 6.57 | 0.86 |
| 42 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | 1,441 | 1,823 | 1,441 | 1,823 | No | 9.32 | 0.86 |
| 45 | Coconut Grove Bank | Miami | 661,527 | 1,538 | 4,168 | 1,538 | 4,168 | No | 5.43 | 0.85 |
| 45 | Sabadell United Bank, N.A. | Miami | 5,550,075 | 22,770 | 34,644 | 22,767 | 34,641 | No | 7.75 | 0.85 |
| 47 | Gateway Bank of Central Florida | Ocala | 276,500 | 1,265 | 1,714 | 1,265 | 1,714 | No | 9.79 | 0.84 |
| 47 | Oculina Bank | Vero Beach | 283,004 | 943 | 1,634 | 943 | 1,634 | No | 9.11 | 0.84 |
| 49 | Marquis Bank | Coral Gables | 408,188 | 1,653 | 2,390 | 1,653 | 2,390 | No | 8.51 | 0.80 |
| 50 | CenterState Bank of Florida, National Assoc | Winter Haven | 5,005,472 | 31,416 | 28,252 | 31,416 | 28,252 | No | 7.26 | 0.79 |
| 51 | First Bank | Clewiston | 309,501 | 1,203 | 1,773 | 1,203 | 1,773 | No | 9.12 | 0.78 |
| 51 | Platinum Bank | Brandon | 583,892 | 4,466 | 4,999 | 4,466 | 4,999 | Yes | 8.30 | 0.78 |
| 51 | TotalBank | Miami | 3,006,077 | 11,732 | 17,013 | 11,732 | 17,013 | No | 4.87 | 0.78 |
| 54 | Community Bank and Trust of Florida | Ocala | 679,937 | 3,521 | 3,820 | 3,521 | 3,820 | No | 8.69 | 0.77 |
| 55 | TCM Bank, National Association | Tampa | 305,950 | 2,273 | 1,317 | 2,273 | 1,317 | No | 3.79 | 0.76 |
| 56 | Farmers & Merchants Bank | Monticello | 462,970 | 3,654 | 3,807 | 3,654 | 3,807 | Yes | 7.87 | 0.75 |
| 57 | Apollo Bank | Miami | 556,216 | 2,231 | 2,949 | 2,231 | 2,949 | No | 7.31 | 0.74 |
| 58 | BAC Florida Bank | Coral Gables | 1,926,128 | 9,678 | 10,236 | 9,677 | 10,235 | No | 9.01 | 0.73 |
| 58 | Ocean Bank | Miami | 3,417,535 | 20,063 | 18,369 | 17,982 | 18,369 | No | 5.81 | 0.73 |
| 60 | Patriot Bank | Trinity | 144,596 | 415 | 804 | 415 | 804 | No | 6.04 | 0.72 |
| 61 | FineMark National Bank & Trust | Fort Myers | 1,309,997 | 4,712 | 6,477 | 4,712 | 6,477 | No | 7.84 | 0.70 |
| 61 | HomeBanc National Association | Tampa | 1,006,223 | 4,392 | 5,282 | 4,392 | 5,282 | No | 8.62 | 0.70 |
| 63 | Atlantic Coast Bank | Jacksonville | 936,267 | 4,287 | 4,571 | 4,287 | 4,571 | No | 7.60 | 0.69 |
| 64 | FNBT Bank | Fort Walton Beach | 403,023 | 2,203 | 2,939 | 2,203 | 2,939 | Yes | 5.63 | 0.67 |
| 65 | Citizens Bank and Trust | Lake Wales | 518,082 | 3,181 | 3,545 | 3,181 | 3,545 | Yes | 7.59 | 0.66 |
| 65 | Gateway Bank of Florida | Daytona Beach | 301,311 | 995 | 1,370 | 995 | 1,370 | No | 6.43 | 0.66 |
| 65 | Jefferson Bank of Florida | Oldsmar | 279,244 | 1,086 | 1,332 | 1,086 | 1,332 | No | 6.64 | 0.66 |
| 68 | Heartland National Bank | Sebring | 334,410 | 1,625 | 1,651 | 1,625 | 1,651 | No | 6.90 | 0.65 |
| 68 | Seaside National Bank & Trust | Orlando | 1,483,337 | 4,322 | 6,777 | 4,322 | 6,777 | No | 7.71 | 0.65 |
| 70 | Seacoast National Bank | Stuart | 4,513,754 | 17,003 | 19,537 | 17,003 | 19,537 | No | 5.64 | 0.64 |
| 71 | Florida Bank of Commerce | Orlando | 318,970 | 1,740 | 1,425 | 1,740 | 1,425 | No | 5.86 | 0.62 |
| 71 | Intercredit Bank, NA | Miami | 348,610 | 2,659 | 1,610 | 2,659 | 1,610 | No | 6.00 | 0.62 |
| 73 | United Southern Bank | Umatilla | 492,698 | 1,944 | 2,145 | 1,944 | 2,145 | No | 6.53 | 0.61 |
| 74 | Bank of Commerce | Sarasota | 195,729 | (12) | 927 | (12) | 927 | No | 19.95 | 0.59 |
| 75 | BanESCO USA | Coral Gables | 969,942 | 1,696 | 4,149 | 1,696 | 4,149 | No | 6.07 | 0.57 |
| 76 | Citizens State Bank | Perry | 267,252 | 1,941 | 1,663 | 1,941 | 1,663 | Yes | 6.55 | 0.56 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Net Inc bef Extra Items & Adj - Prior YTD ¹ (\$000) | Net Inc bef Extra Items & Adj - YTD ¹ (\$000) | Net Income - Prior YTD ¹ (\$000) | Net Income - YTD ¹ (\$000) | Subchapter S Election? | S-Corp Adj ROAE ¹ (%) | S-Corp Adj ROAA ¹ (%) |
|------|--|------------------|--------------------------------------|---|--|---|--|---------------------------|-------------------------------------|-------------------------------------|
| 76 | Insignia Bank | Sarasota | 257,157 | 725 | 1,029 | 725 | 1,029 | No | 5.92 | 0.56 |
| 76 | Legacy Bank of Florida | Boca Raton | 322,367 | 1,078 | 1,275 | 1,078 | 1,275 | No | 4.94 | 0.56 |
| 79 | Continental National Bank | Miami | 485,108 | 2,746 | 1,762 | 2,746 | 1,762 | No | 6.27 | 0.52 |
| 79 | Madison County Community Bank | Madison | 117,354 | 399 | 443 | 399 | 443 | No | 5.96 | 0.52 |
| 81 | Executive National Bank | Miami | 391,027 | 1,504 | 1,436 | 1,504 | 1,436 | No | 5.34 | 0.51 |
| 81 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 3,908 | 1,518 | 3,908 | 1,518 | No | 3.86 | 0.51 |
| 83 | Citizens Bank of Florida | Oviedo | 256,957 | 599 | 907 | 599 | 907 | No | 5.17 | 0.49 |
| 83 | First Florida Integrity Bank | Naples | 1,226,894 | 3,558 | 4,403 | 3,558 | 4,403 | No | 5.65 | 0.49 |
| 83 | Mackinac Savings Bank, FSB | Boynton Beach | 109,508 | 119 | 590 | 119 | 590 | Yes | 5.80 | 0.49 |
| 86 | EverBank | Jacksonville | 28,693,152 | 92,090 | 96,812 | 92,090 | 96,812 | No | 6.09 | 0.48 |
| 86 | Mainstreet Community Bank of Florida | Deland | 316,988 | 2,117 | 1,500 | 2,117 | 1,500 | Yes | 5.19 | 0.48 |
| 88 | First Citrus Bank | Tampa | 305,821 | 761 | 1,000 | 761 | 1,000 | No | 5.25 | 0.47 |
| 88 | First Green Bank | Orlando | 491,385 | 2,124 | 1,477 | 2,124 | 1,477 | No | 3.88 | 0.47 |
| 88 | GulfShore Bank | Tampa | 331,179 | 688 | 1,095 | 688 | 1,095 | No | 4.17 | 0.47 |
| 88 | Helm Bank USA | Miami | 764,159 | 1,729 | 2,675 | 1,729 | 2,675 | No | 3.79 | 0.47 |
| 88 | Marine Bank & Trust Company | Vero Beach | 203,007 | 842 | 717 | 842 | 717 | No | 5.13 | 0.47 |
| 88 | One South Bank | Chipley | 47,981 | 175 | 227 | 175 | 227 | Yes | 3.51 | 0.47 |
| 94 | Axiom Bank, National Association | Maitland | 634,242 | 2,796 | 2,300 | 2,796 | 2,300 | No | 3.21 | 0.46 |
| 94 | Harbor Community Bank | Fort Pierce | 1,785,472 | 3,005 | 6,068 | 3,005 | 6,068 | No | 3.74 | 0.46 |
| 96 | Intercontinental Bank | West Miami | 143,263 | 485 | 515 | 485 | 515 | No | 3.53 | 0.45 |
| 97 | Anchor Commercial Bank | Juno Beach | 110,031 | 440 | 360 | 440 | 360 | No | 4.11 | 0.44 |
| 98 | Encore Bank | Naples | 381,977 | 1,492 | 1,196 | 1,492 | 1,196 | No | 4.37 | 0.43 |
| 99 | Friends Bank | New Smyrna Beach | 103,777 | 625 | 312 | 625 | 312 | No | 5.34 | 0.41 |
| 100 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | 2,046 | 1,035 | 2,046 | 1,035 | No | 4.72 | 0.40 |
| 100 | Interamerican Bank, A FSB | Miami | 206,819 | 563 | 624 | 563 | 624 | No | 3.24 | 0.40 |
| 100 | Peoples State Bank | Lake City | 79,646 | 200 | 236 | 200 | 236 | No | 4.42 | 0.40 |
| 100 | Sabal Palm Bank | Sarasota | 137,546 | 294 | 411 | 294 | 411 | No | 3.39 | 0.40 |
| 104 | Capital City Bank | Tallahassee | 2,731,451 | 7,562 | 8,077 | 7,562 | 8,077 | No | 3.29 | 0.39 |
| 104 | Edison National Bank | Fort Myers | 278,684 | 1,043 | 1,267 | 1,043 | 1,267 | Yes | 4.83 | 0.39 |
| 104 | Flagship Community Bank | Clearwater | 105,684 | 226 | 312 | 226 | 312 | No | 3.18 | 0.39 |
| 104 | Professional Bank | Coral Gables | 371,638 | 661 | 1,027 | 661 | 1,027 | No | 4.37 | 0.39 |
| 108 | First National Bank of South Miami | South Miami | 647,455 | 1,776 | 1,767 | 1,776 | 1,767 | No | 4.69 | 0.38 |
| 108 | Mercantil Commercebank, National Associa | Coral Gables | 8,457,557 | 16,812 | 22,923 | 16,812 | 22,923 | No | 3.97 | 0.38 |
| 110 | First National Bank Northwest Florida | Panama City | 121,998 | 288 | 487 | 288 | 487 | Yes | 2.71 | 0.37 |
| 111 | First Bank of the Palm Beaches | West Palm Beach | 147,976 | 456 | 378 | 456 | 378 | No | 3.54 | 0.36 |
| 111 | Terrabank, N.A. | Miami | 339,629 | 1,363 | 897 | 1,363 | 897 | No | 3.69 | 0.36 |
| 113 | Bank of Belle Glade | Belle Glade | 97,635 | 232 | 259 | 232 | 259 | No | 4.24 | 0.35 |
| 113 | Community Bank of the South | Merritt Island | 135,518 | 201 | 353 | 201 | 353 | No | 3.60 | 0.35 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Net Inc bef Extra Items & Adj - Prior YTD ¹ (\$000) | Net Inc bef Extra Items & Adj - YTD ¹ (\$000) | Net Income - Prior YTD ¹ (\$000) | Net Income - YTD ¹ (\$000) | Subchapter S Election? | S-Corp Adj ROAE ¹ (%) | S-Corp Adj ROAA ¹ (%) |
|------|---|-------------------|--------------------------------------|---|--|---|--|---------------------------|-------------------------------------|-------------------------------------|
| 113 | Community State Bank | Starke | 90,864 | 379 | 323 | 379 | 323 | Yes | 3.41 | 0.35 |
| 113 | First National Bank of Pasco | Dade City | 139,546 | 500 | 368 | 500 | 368 | No | 2.96 | 0.35 |
| 113 | Sunrise Bank | Cocoa Beach | 154,251 | 1,103 | 382 | 1,103 | 382 | No | 2.24 | 0.35 |
| 118 | Eastern National Bank | Miami | 404,791 | 1,057 | 1,046 | 1,057 | 1,046 | No | 3.32 | 0.34 |
| 118 | Natbank, National Association | Hollywood | 175,037 | 382 | 426 | 382 | 426 | No | 2.16 | 0.34 |
| 120 | Century Bank of Florida | Tampa | 75,918 | 163 | 250 | 163 | 250 | Yes | 3.66 | 0.31 |
| 121 | NorthStar Bank | Tampa | 217,194 | 521 | 484 | 521 | 484 | No | 3.00 | 0.30 |
| 121 | Pilot Bank | Tampa | 237,697 | 457 | 525 | 457 | 525 | No | 2.71 | 0.30 |
| 123 | Desjardins Bank, National Association | Hallandale | 214,619 | 289 | 476 | 289 | 476 | No | 2.19 | 0.29 |
| 123 | FirstCity Bank of Commerce | Palm Beach Garder | 83,004 | 117 | 161 | 117 | 161 | No | 3.02 | 0.29 |
| 123 | OptimumBank | Plantation | 121,537 | 405 | 267 | 405 | 267 | No | 3.83 | 0.29 |
| 126 | First National Bank of Wauchula | Wauchula | 71,104 | 234 | 186 | 234 | 186 | Yes | 2.39 | 0.27 |
| 127 | Nature Coast Bank | Hernando | 57,281 | 191 | 120 | 191 | 120 | No | 2.02 | 0.26 |
| 128 | International Finance Bank | Miami | 354,483 | (433) | 639 | (433) | 639 | No | 2.03 | 0.25 |
| 128 | Peoples National Bank | Niceville | 105,395 | (256) | 192 | (256) | 192 | No | 2.32 | 0.25 |
| 130 | Floridian Community Bank, Inc. | Davie | 384,963 | 1,190 | 650 | 1,190 | 650 | No | 2.08 | 0.23 |
| 131 | Sunshine Bank | Plant City | 563,345 | 69 | 847 | 69 | 847 | No | 1.65 | 0.22 |
| 132 | Sunstate Bank | Miami | 161,913 | 589 | 230 | 589 | 230 | No | 1.31 | 0.19 |
| 133 | U.S. Century Bank | Doral | 896,523 | (5,887) | 998 | (5,887) | 998 | No | 1.59 | 0.15 |
| 134 | Warrington Bank | Pensacola | 85,829 | 296 | 78 | 296 | 78 | No | 0.68 | 0.12 |
| 135 | Gibraltar Private Bank & Trust Co. | Coral Gables | 1,624,238 | 3,971 | 1,379 | 3,971 | 1,379 | No | 1.33 | 0.11 |
| 136 | Sunshine Community Bank | Tallahassee | 167,214 | (14) | 41 | (14) | 41 | No | 0.26 | 0.03 |
| 137 | Banco Do Brasil Americas | Miami | 466,277 | 1,030 | (97) | 1,030 | (97) | No | (0.24) | (0.03) |
| 137 | Columbia Bank | Lake City | 199,363 | 1,792 | (41) | 1,792 | (41) | No | (0.27) | (0.03) |
| 139 | Gulf Coast Community Bank | Pensacola | 135,417 | (313) | (96) | (313) | (96) | No | (2.24) | (0.10) |
| 140 | Bank of Pensacola | Pensacola | 84,167 | (204) | (81) | (204) | (81) | No | (0.96) | (0.15) |
| 141 | Plus International Bank | Miami | 88,371 | 451 | (125) | 451 | (125) | No | (1.13) | (0.17) |
| 142 | First City Bank of Florida | Fort Walton Beach | 205,563 | (92) | (354) | (92) | (354) | No | (8.62) | (0.22) |
| 143 | Bank of the South | Pensacola | 83,595 | 25 | (136) | 25 | (136) | No | (1.25) | (0.24) |
| 144 | Beach Community Bank | Fort Walton Beach | 531,033 | (1,586) | (1,393) | (1,586) | (1,393) | No | (9.19) | (0.35) |
| 145 | Pinnacle Bank | Orange City | 107,455 | (307) | (642) | (307) | (642) | No | (32.49) | (0.69) |
| 146 | Fidelity Bank of Florida, National Associatio | Merritt Island | 177,767 | 750 | (1,211) | 750 | (1,211) | No | (4.98) | (0.72) |
| 147 | Lafayette State Bank | Mayo | 76,739 | (1,295) | (543) | (1,295) | (543) | No | (24.15) | (0.93) |
| 148 | Brickell Bank | Miami | 503,502 | (9,517) | (4,899) | (9,517) | (4,899) | No | (20.32) | (1.30) |
| 149 | Home Federal Bank of Hollywood | Hallandale Beach | 40,941 | (907) | (808) | (907) | (808) | No | (19.31) | (2.72) |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Salary and Benefits/ Avg Assets ² (%) | Occup & Fixed Asset/ Avg Assets ² (%) | Other Nonint Expense/ Avg Assets ² (%) | Total Nonint Expense/ Avg Assets ² (%) | Net Interest Income (FTE)/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) | Efficiency Ratio (FTE) ² (%) |
|------|--|-------------------|--------------------------------------|--|--|---|---|--|---|--|
| 1 | Raymond James Bank, National Association | Saint Petersburg | 17,012,685 | 0.18 | 0.01 | 0.62 | 0.81 | 3.09 | 0.10 | 25.44 |
| 2 | Citizens First Bank | The Villages | 1,994,701 | 0.64 | 0.15 | 0.35 | 1.13 | 2.44 | 0.28 | 41.62 |
| 3 | Florida Community Bank, National Association | Weston | 8,387,105 | 0.97 | 0.17 | 0.51 | 1.66 | 3.30 | 0.42 | 44.11 |
| 4 | Biscayne Bank | Coconut Grove | 747,189 | 1.08 | 0.26 | 0.40 | 1.75 | 3.65 | 0.31 | 44.17 |
| 5 | Flagler Bank | West Palm Beach | 225,761 | 1.08 | 0.17 | 0.60 | 1.84 | 3.67 | 0.33 | 46.03 |
| 6 | First Home Bank | Seminole | 132,763 | 4.02 | 0.38 | 2.59 | 6.99 | 4.35 | 10.42 | 47.36 |
| 7 | Wauchula State Bank | Wauchula | 647,090 | 1.52 | 0.33 | 0.50 | 2.35 | 4.33 | 0.47 | 48.84 |
| 8 | City National Bank of Florida | Miami | 7,755,844 | 1.02 | 0.16 | 0.54 | 1.72 | 2.92 | 0.37 | 48.87 |
| 9 | USAmeriBank | Clearwater | 4,037,702 | 1.16 | 0.25 | 0.56 | 1.98 | 3.44 | 0.42 | 50.33 |
| 10 | Sanibel Captiva Community Bank | Sanibel | 328,255 | 1.58 | 0.24 | 0.73 | 2.55 | 4.28 | 0.62 | 52.08 |
| 11 | First Colony Bank of Florida | Maitland | 202,542 | 1.27 | 0.21 | 0.58 | 2.07 | 3.79 | 0.10 | 53.05 |
| 12 | Stonegate Bank | Pompano Beach | 2,937,147 | 1.10 | 0.32 | 0.61 | 2.03 | 3.38 | 0.32 | 53.15 |
| 13 | Hillsboro Bank | Plant City | 131,370 | 1.12 | 0.23 | 0.58 | 1.93 | 3.34 | 0.24 | 53.86 |
| 14 | Peoples Bank of Graceville | Graceville | 91,350 | 1.13 | 0.19 | 0.56 | 1.89 | 3.01 | 0.47 | 54.22 |
| 15 | Central Bank | Tampa | 125,889 | 2.36 | 0.25 | 0.78 | 3.40 | 3.11 | 3.00 | 55.59 |
| 16 | Intracoastal Bank | Palm Coast | 294,041 | 1.14 | 0.23 | 0.62 | 1.99 | 3.39 | 0.15 | 56.23 |
| 17 | American National Bank | Oakland Park | 277,563 | 1.34 | 0.18 | 0.71 | 2.22 | 3.66 | 0.27 | 56.59 |
| 18 | Sabadell United Bank, N.A. | Miami | 5,550,075 | 0.93 | 0.21 | 0.85 | 1.99 | 2.93 | 0.44 | 56.66 |
| 19 | Palm Beach Community Bank | West Palm Beach | 332,861 | 1.43 | 0.46 | 0.47 | 2.36 | 4.05 | 0.09 | 57.11 |
| 20 | BankUnited, National Association | Miami Lakes | 27,180,903 | 0.77 | 0.28 | 1.20 | 2.24 | 3.57 | 0.34 | 57.35 |
| 21 | Preferred Community Bank | Fort Myers | 107,065 | 1.62 | 0.26 | 1.17 | 3.05 | 3.23 | 2.01 | 57.80 |
| 22 | BAC Florida Bank | Coral Gables | 1,926,128 | 1.11 | 0.14 | 0.65 | 1.90 | 2.62 | 0.61 | 58.66 |
| 23 | Bank of Central Florida | Lakeland | 424,995 | 1.27 | 0.16 | 0.60 | 2.03 | 3.20 | 0.22 | 59.55 |
| 24 | Englewood Bank & Trust | Englewood | 259,142 | 1.34 | 0.25 | 1.02 | 2.61 | 3.46 | 0.79 | 59.93 |
| 25 | Marquis Bank | Coral Gables | 408,188 | 1.33 | 0.27 | 0.60 | 2.20 | 3.44 | 0.23 | 59.99 |
| 26 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 1.47 | 0.40 | 0.58 | 2.45 | 3.82 | 0.17 | 60.74 |
| 27 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | 1.65 | 0.28 | 1.10 | 3.04 | 3.38 | 1.61 | 60.82 |
| 28 | TotalBank | Miami | 3,006,077 | 1.05 | 0.37 | 0.50 | 1.92 | 2.70 | 0.44 | 60.92 |
| 29 | HomeBanc National Association | Tampa | 1,006,223 | 1.15 | 0.28 | 0.42 | 1.85 | 2.53 | 0.49 | 61.06 |
| 30 | TransCapital Bank | Sunrise | 182,478 | 0.89 | 0.33 | 0.83 | 2.04 | 3.16 | 0.18 | 61.25 |
| 31 | Brannen Bank | Inverness | 471,536 | 1.03 | 0.26 | 0.95 | 2.24 | 3.11 | 0.48 | 62.26 |
| 32 | Gateway Bank of Central Florida | Ocala | 276,500 | 1.30 | 0.24 | 0.75 | 2.30 | 3.42 | 0.25 | 62.53 |
| 33 | Prime Meridian Bank | Tallahassee | 290,077 | 1.38 | 0.31 | 0.93 | 2.62 | 3.66 | 0.52 | 62.61 |
| 34 | Surety Bank | Deland | 93,003 | 1.76 | 0.22 | 1.33 | 3.32 | 3.91 | 1.36 | 63.13 |
| 35 | First Florida Bank | Destin | 380,988 | 1.51 | 0.44 | 0.72 | 2.67 | 3.39 | 0.81 | 63.42 |
| 36 | Oculina Bank | Vero Beach | 283,004 | 1.53 | 0.31 | 0.75 | 2.58 | 3.07 | 0.94 | 64.45 |
| 37 | Heartland National Bank | Sebring | 334,410 | 1.09 | 0.20 | 0.78 | 2.07 | 2.79 | 0.41 | 64.74 |
| 38 | Summit Bank, National Association | Panama City | 362,087 | 1.75 | 0.24 | 0.77 | 2.75 | 3.31 | 0.92 | 64.88 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Salary and Benefits/ Avg Assets ² (%) | Occup & Fixed Asset/ Avg Assets ² (%) | Other Nonint Expense/ Avg Assets ² (%) | Total Nonint Expense/ Avg Assets ² (%) | Net Interest Income (FTE)/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) | Efficiency Ratio (FTE) ² (%) |
|------|---|------------------|--------------------------------------|--|--|---|---|--|---|--|
| 39 | Coconut Grove Bank | Miami | 661,527 | 1.58 | 0.21 | 0.70 | 2.50 | 2.08 | 1.75 | 65.08 |
| 40 | Seaside National Bank & Trust | Orlando | 1,483,337 | 1.63 | 0.32 | 0.55 | 2.50 | 3.08 | 0.66 | 65.81 |
| 41 | FirstAtlantic Bank | Jacksonville | 435,255 | 1.73 | 0.35 | 0.75 | 2.84 | 3.89 | 0.31 | 65.96 |
| 42 | Bank of Tampa | Tampa | 1,515,892 | 1.61 | 0.35 | 0.66 | 2.62 | 3.27 | 0.70 | 66.04 |
| 42 | Paradise Bank | Boca Raton | 306,053 | 1.77 | 0.59 | 0.99 | 3.36 | 3.88 | 1.21 | 66.04 |
| 44 | Platinum Bank | Brandon | 583,892 | 1.64 | 0.19 | 0.65 | 2.48 | 3.64 | 0.12 | 66.08 |
| 45 | Drummond Community Bank | Chiefland | 443,538 | 2.03 | 0.67 | 1.11 | 3.81 | 4.54 | 1.07 | 66.17 |
| 46 | Florida Business Bank | Melbourne | 111,062 | 1.39 | 0.24 | 0.92 | 2.56 | 3.73 | 0.13 | 66.29 |
| 47 | First State Bank of the Florida Keys | Key West | 868,022 | 1.64 | 0.35 | 0.51 | 2.49 | 3.26 | 0.50 | 66.34 |
| 48 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | 1.51 | 0.32 | 0.73 | 2.56 | 3.29 | 0.57 | 66.39 |
| 49 | First Federal Bank of Florida | Lake City | 1,223,573 | 2.36 | 0.44 | 1.17 | 3.97 | 3.33 | 2.56 | 67.02 |
| 50 | Community Bank and Trust of Florida | Ocala | 679,937 | 1.36 | 0.35 | 0.75 | 2.45 | 2.95 | 0.68 | 67.65 |
| 51 | Patriot Bank | Trinity | 144,596 | 1.31 | 0.32 | 0.84 | 2.47 | 3.47 | 0.17 | 67.85 |
| 52 | Pacific National Bank | Miami | 462,631 | 1.43 | 0.11 | 0.74 | 2.28 | 3.25 | 0.09 | 68.23 |
| 53 | First State Bank of Arcadia | Arcadia | 136,847 | 1.77 | 0.38 | 0.97 | 3.12 | 3.86 | 0.68 | 68.76 |
| 54 | FineMark National Bank & Trust | Fort Myers | 1,309,997 | 1.66 | 0.29 | 0.74 | 2.69 | 2.81 | 1.08 | 69.01 |
| 55 | Gateway Bank of Florida | Daytona Beach | 301,311 | 1.21 | 0.19 | 0.66 | 2.06 | 2.91 | 0.07 | 69.11 |
| 56 | Jefferson Bank of Florida | Oldsmar | 279,244 | 1.45 | 0.38 | 0.75 | 2.57 | 3.38 | 0.29 | 69.72 |
| 57 | TCM Bank, National Association | Tampa | 305,950 | 2.83 | 0.46 | 8.76 | 12.05 | 8.15 | 8.09 | 69.82 |
| 58 | Apollo Bank | Miami | 556,216 | 1.51 | 0.54 | 0.92 | 2.97 | 3.72 | 0.45 | 70.05 |
| 59 | First National Bank of Mount Dora | Mount Dora | 222,742 | 2.36 | 0.50 | 1.06 | 3.92 | 3.41 | 2.15 | 70.49 |
| 60 | EverBank | Jacksonville | 28,693,152 | 1.37 | 0.13 | 0.77 | 2.28 | 2.74 | 0.45 | 70.76 |
| 61 | Citizens State Bank | Perry | 267,252 | 1.51 | 0.41 | 1.86 | 3.78 | 5.04 | 0.27 | 71.29 |
| 62 | Freedom Bank | Saint Petersburg | 179,272 | 1.70 | 0.25 | 0.75 | 2.71 | 3.22 | 0.57 | 71.51 |
| 63 | Floridian Community Bank, Inc. | Davie | 384,963 | 1.70 | 0.31 | 0.83 | 2.83 | 3.71 | 0.25 | 71.54 |
| 64 | Farmers & Merchants Bank | Monticello | 462,970 | 1.76 | 0.23 | 0.99 | 2.98 | 3.49 | 0.68 | 71.58 |
| 65 | CenterState Bank of Florida, National Assoc | Winter Haven | 5,005,472 | 1.80 | 0.34 | 1.58 | 3.72 | 3.82 | 1.26 | 72.06 |
| 66 | First Florida Integrity Bank | Naples | 1,226,894 | 1.32 | 0.30 | 0.59 | 2.21 | 2.79 | 0.26 | 72.20 |
| 67 | GulfShore Bank | Tampa | 331,179 | 1.55 | 0.27 | 0.56 | 2.38 | 2.98 | 0.31 | 72.44 |
| 68 | First Bank | Clewiston | 309,501 | 1.94 | 0.44 | 0.97 | 3.36 | 3.67 | 0.88 | 73.85 |
| 69 | Atlantic Coast Bank | Jacksonville | 936,267 | 1.56 | 0.34 | 0.89 | 2.79 | 2.92 | 0.86 | 73.87 |
| 70 | Intercontinental Bank | West Miami | 143,263 | 1.10 | 0.12 | 0.79 | 2.01 | 2.01 | 0.70 | 74.06 |
| 71 | Ocean Bank | Miami | 3,417,535 | 1.89 | 0.36 | 0.93 | 3.18 | 3.64 | 0.64 | 74.07 |
| 72 | Harbor Community Bank | Fort Pierce | 1,785,472 | 1.60 | 0.45 | 1.10 | 3.16 | 3.37 | 0.67 | 74.63 |
| 73 | Seacoast National Bank | Stuart | 4,513,754 | 1.61 | 0.45 | 1.24 | 3.30 | 3.40 | 0.92 | 75.03 |
| 74 | Legacy Bank of Florida | Boca Raton | 322,367 | 1.59 | 0.39 | 0.69 | 2.67 | 3.40 | 0.12 | 75.70 |
| 75 | United Southern Bank | Umatilla | 492,698 | 1.64 | 0.38 | 0.97 | 2.98 | 3.20 | 0.74 | 75.71 |
| 76 | Florida Bank of Commerce | Orlando | 318,970 | 1.56 | 0.39 | 1.18 | 3.12 | 3.83 | 0.29 | 75.78 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Salary and Benefits/ Avg Assets ² (%) | Occup & Fixed Asset/ Avg Assets ² (%) | Other Nonint Expense/ Avg Assets ² (%) | Total Nonint Expense/ Avg Assets ² (%) | Net Interest Income (FTE)/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) | Efficiency Ratio (FTE) ² (%) |
|------|--|-------------------|--------------------------------------|--|--|---|---|--|---|--|
| 77 | Encore Bank | Naples | 381,977 | 1.36 | 0.40 | 0.81 | 2.57 | 3.07 | 0.27 | 76.18 |
| 78 | Mercantil Commercebank, National Associa | Coral Gables | 8,457,557 | 1.57 | 0.31 | 0.53 | 2.41 | 2.47 | 0.70 | 76.22 |
| 79 | First National Bank of South Miami | South Miami | 647,455 | 1.57 | 0.13 | 0.97 | 2.67 | 2.98 | 0.52 | 76.24 |
| 80 | Insignia Bank | Sarasota | 257,157 | 1.81 | 0.24 | 0.95 | 3.00 | 3.26 | 0.66 | 76.42 |
| 81 | Madison County Community Bank | Madison | 117,354 | 1.26 | 0.34 | 0.94 | 2.54 | 2.80 | 0.49 | 77.37 |
| 82 | Professional Bank | Coral Gables | 371,638 | 1.75 | 0.33 | 0.85 | 2.94 | 3.38 | 0.42 | 77.39 |
| 83 | FNBT Bank | Fort Walton Beach | 403,023 | 1.89 | 0.35 | 1.23 | 3.47 | 2.61 | 1.86 | 77.56 |
| 84 | Bank of Belle Glade | Belle Glade | 97,635 | 0.98 | 0.18 | 0.80 | 1.95 | 2.09 | 0.42 | 77.63 |
| 85 | First Citrus Bank | Tampa | 305,821 | 1.70 | 0.38 | 0.87 | 2.94 | 3.58 | 0.19 | 78.06 |
| 86 | Continental National Bank | Miami | 485,108 | 1.66 | 0.62 | 0.76 | 3.04 | 3.22 | 0.67 | 78.16 |
| 87 | One South Bank | Chipley | 47,981 | 1.57 | 0.43 | 1.43 | 3.43 | 4.13 | 0.26 | 78.20 |
| 88 | Citizens Bank and Trust | Lake Wales | 518,082 | 2.01 | 0.56 | 0.96 | 3.53 | 3.39 | 1.07 | 78.75 |
| 89 | Executive National Bank | Miami | 391,027 | 1.83 | 0.50 | 0.96 | 3.30 | 3.43 | 0.72 | 79.47 |
| 90 | Commerce National Bank & Trust | Winter Park | 90,456 | 3.38 | 0.63 | 2.06 | 6.06 | 3.91 | 3.71 | 79.58 |
| 91 | Citizens Bank of Florida | Oviedo | 256,957 | 1.86 | 0.34 | 0.97 | 3.17 | 3.59 | 0.38 | 79.71 |
| 92 | Community Bank of the South | Merritt Island | 135,518 | 1.27 | 0.26 | 0.59 | 2.12 | 2.40 | 0.25 | 79.77 |
| 93 | First Green Bank | Orlando | 491,385 | 2.01 | 0.38 | 0.96 | 3.36 | 3.77 | 0.43 | 79.90 |
| 94 | Edison National Bank | Fort Myers | 278,684 | 1.31 | 0.36 | 0.74 | 2.41 | 2.58 | 0.42 | 80.59 |
| 95 | Mainstreet Community Bank of Florida | Deland | 316,988 | 1.89 | 0.36 | 1.07 | 3.33 | 3.49 | 0.62 | 80.84 |
| 96 | Marine Bank & Trust Company | Vero Beach | 203,007 | 1.83 | 0.21 | 1.11 | 3.16 | 3.44 | 0.46 | 81.08 |
| 97 | Axiom Bank, National Association | Maitland | 634,242 | 1.62 | 0.53 | 1.13 | 3.28 | 2.96 | 1.01 | 82.56 |
| 98 | Sabal Palm Bank | Sarasota | 137,546 | 1.72 | 0.54 | 0.74 | 3.00 | 3.45 | 0.18 | 82.83 |
| 99 | First National Bank Northwest Florida | Panama City | 121,998 | 1.63 | 0.41 | 0.66 | 2.70 | 3.05 | 0.21 | 82.86 |
| 100 | First Bank of the Palm Beaches | West Palm Beach | 147,976 | 1.68 | 0.23 | 0.78 | 2.69 | 3.02 | 0.21 | 83.10 |
| 101 | Sunrise Bank | Cocoa Beach | 154,251 | 1.96 | 0.36 | 0.65 | 2.97 | 3.44 | 0.09 | 84.23 |
| 102 | Flagship Community Bank | Clearwater | 105,684 | 2.00 | 0.49 | 0.87 | 3.36 | 3.68 | 0.31 | 84.33 |
| 103 | Banesco USA | Coral Gables | 969,942 | 2.38 | 0.45 | 0.90 | 3.73 | 3.60 | 0.78 | 84.87 |
| 104 | NorthStar Bank | Tampa | 217,194 | 2.12 | 0.42 | 0.88 | 3.42 | 3.72 | 0.28 | 85.49 |
| 105 | Intercredit Bank, NA | Miami | 348,610 | 1.93 | 0.53 | 0.85 | 3.32 | 3.49 | 0.39 | 85.51 |
| 106 | Eastern National Bank | Miami | 404,791 | 1.81 | 0.80 | 0.63 | 3.24 | 3.25 | 0.53 | 85.71 |
| 107 | CBC National Bank | Fernandina Beach | 612,730 | 11.38 | 0.88 | 2.31 | 14.57 | 3.73 | 13.21 | 86.00 |
| 108 | Capital City Bank | Tallahassee | 2,731,451 | 2.22 | 0.67 | 1.12 | 4.00 | 2.91 | 1.74 | 86.07 |
| 109 | FirstCity Bank of Commerce | Palm Beach Garder | 83,004 | 1.62 | 0.32 | 1.27 | 3.21 | 3.38 | 0.33 | 86.58 |
| 110 | Natbank, National Association | Hollywood | 175,037 | 1.73 | 0.37 | 1.12 | 3.21 | 3.27 | 0.43 | 86.72 |
| 111 | Pilot Bank | Tampa | 237,697 | 1.56 | 0.42 | 1.04 | 3.02 | 3.07 | 0.38 | 87.51 |
| 112 | MEMBERS Trust Company | Tampa | 33,831 | 11.66 | 0.70 | 29.45 | 41.81 | 1.57 | 45.94 | 88.00 |
| 113 | Helm Bank USA | Miami | 764,159 | 1.79 | 0.85 | 1.01 | 3.65 | 3.51 | 0.63 | 88.10 |
| 114 | Nature Coast Bank | Hernando | 57,281 | 1.61 | 0.39 | 1.03 | 3.03 | 3.29 | 0.14 | 88.29 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Salary and Benefits/ Avg Assets ² (%) | Occup & Fixed Asset/ Avg Assets ² (%) | Other Nonint Expense/ Avg Assets ² (%) | Total Nonint Expense/ Avg Assets ² (%) | Net Interest Income (FTE)/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) | Efficiency Ratio (FTE) ² (%) |
|------|---|-------------------|--------------------------------------|--|--|---|---|--|---|--|
| 115 | Century Bank of Florida | Tampa | 75,918 | 1.89 | 0.45 | 0.92 | 3.26 | 3.22 | 0.47 | 88.36 |
| 116 | Friends Bank | New Smyrna Beach | 103,777 | 1.68 | 0.39 | 1.13 | 3.20 | 3.31 | 0.30 | 88.66 |
| 117 | Peoples State Bank | Lake City | 79,646 | 2.13 | 0.43 | 1.42 | 3.98 | 3.58 | 0.87 | 89.35 |
| 118 | Community State Bank | Starke | 90,864 | 1.96 | 0.51 | 1.88 | 4.35 | 3.72 | 1.15 | 89.40 |
| 119 | First National Bank of Pasco | Dade City | 139,546 | 2.11 | 0.31 | 0.96 | 3.38 | 3.48 | 0.30 | 89.59 |
| 120 | Desjardins Bank, National Association | Hallandale | 214,619 | 2.02 | 0.56 | 1.39 | 3.97 | 3.53 | 0.89 | 89.62 |
| 120 | Mackinac Savings Bank, FSB | Boynton Beach | 109,508 | 2.68 | 0.52 | 0.86 | 4.06 | 2.68 | 1.85 | 89.62 |
| 122 | Sunshine Bank | Plant City | 563,345 | 1.95 | 0.45 | 1.10 | 3.49 | 3.27 | 0.60 | 89.72 |
| 123 | Anchor Commercial Bank | Juno Beach | 110,031 | 1.49 | 0.86 | 0.97 | 3.33 | 3.61 | 0.10 | 89.74 |
| 124 | First National Bank of Wauchula | Wauchula | 71,104 | 2.15 | 0.47 | 1.30 | 3.92 | 3.80 | 0.52 | 90.78 |
| 125 | Terrabank, N.A. | Miami | 339,629 | 2.15 | 0.36 | 1.16 | 3.68 | 3.46 | 0.57 | 91.08 |
| 126 | Warrington Bank | Pensacola | 85,829 | 1.21 | 0.27 | 0.76 | 2.24 | 2.07 | 0.38 | 91.16 |
| 127 | International Finance Bank | Miami | 354,483 | 2.02 | 0.51 | 1.39 | 3.93 | 3.96 | 0.29 | 92.58 |
| 128 | OptimumBank | Plantation | 121,537 | 1.41 | 0.34 | 1.29 | 3.04 | 3.25 | 0.03 | 92.72 |
| 129 | Interamerican Bank, A FSB | Miami | 206,819 | 2.07 | 0.49 | 1.45 | 4.02 | 3.57 | 0.71 | 93.94 |
| 130 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | 5.66 | 0.73 | 2.49 | 8.88 | 3.02 | 6.26 | 95.72 |
| 131 | U.S. Century Bank | Doral | 896,523 | 1.74 | 0.86 | 1.13 | 3.73 | 3.30 | 0.58 | 96.19 |
| 132 | Sunshine Community Bank | Tallahassee | 167,214 | 2.20 | 0.69 | 1.90 | 4.78 | 3.82 | 1.11 | 96.69 |
| 133 | Banco Do Brasil Americas | Miami | 466,277 | 2.30 | 0.69 | 3.14 | 6.13 | 2.63 | 3.69 | 96.96 |
| 134 | Gibraltar Private Bank & Trust Co. | Coral Gables | 1,624,238 | 2.10 | 0.54 | 0.99 | 3.63 | 3.32 | 0.43 | 96.97 |
| 135 | Peoples National Bank | Niceville | 105,395 | 1.77 | 0.77 | 1.32 | 3.87 | 3.59 | 0.40 | 97.08 |
| 136 | Columbia Bank | Lake City | 199,363 | 2.02 | 0.36 | 1.18 | 3.56 | 3.33 | 0.31 | 97.90 |
| 137 | Gulf Coast Community Bank | Pensacola | 135,417 | 2.48 | 0.51 | 1.93 | 4.91 | 3.57 | 1.16 | 103.74 |
| 138 | Sunstate Bank | Miami | 161,913 | 2.68 | 0.42 | 1.06 | 4.17 | 3.15 | 0.86 | 103.89 |
| 139 | Bank of Pensacola | Pensacola | 84,167 | 1.32 | 0.45 | 1.09 | 2.86 | 2.10 | 0.59 | 106.57 |
| 140 | First City Bank of Florida | Fort Walton Beach | 205,563 | 1.65 | 0.66 | 1.16 | 3.46 | 2.54 | 0.70 | 106.84 |
| 141 | Lafayette State Bank | Mayo | 76,739 | 2.48 | 0.73 | 2.72 | 5.93 | 3.04 | 2.34 | 110.23 |
| 142 | Beach Community Bank | Fort Walton Beach | 531,033 | 1.32 | 0.41 | 2.05 | 3.78 | 2.03 | 1.38 | 110.76 |
| 143 | Bank of Commerce | Sarasota | 195,729 | 1.37 | 0.86 | 1.11 | 3.34 | 2.60 | 0.34 | 113.59 |
| 144 | Plus International Bank | Miami | 88,371 | 1.88 | 0.37 | 1.66 | 3.91 | 3.23 | 0.19 | 114.38 |
| 145 | Bank of the South | Pensacola | 83,595 | 1.41 | 0.34 | 0.76 | 2.51 | 1.77 | 0.36 | 117.36 |
| 146 | Pinnacle Bank | Orange City | 107,455 | 1.27 | 0.37 | 1.65 | 3.29 | 2.54 | 0.05 | 127.00 |
| 147 | Brickell Bank | Miami | 503,502 | 2.30 | 1.00 | 1.59 | 4.89 | 2.75 | 0.80 | 137.74 |
| 148 | Fidelity Bank of Florida, National Associatio | Merritt Island | 177,767 | 1.38 | 0.18 | 2.73 | 4.29 | 3.26 | (0.18) | 139.08 |
| 149 | Home Federal Bank of Hollywood | Hallandale Beach | 40,941 | 3.15 | 0.10 | 3.00 | 6.26 | 3.34 | 0.20 | 176.81 |

INDIVIDUAL BANK DATA - RANKED BY INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Loan Growth Rate ¹ (%) | Deposit Growth Rate ¹ (%) | Loans/ Deposits ¹ (%) | Yield on Loans and Leases ¹ (%) | Yield on Debt and Equity Securities ¹ (%) | Cost of Funds ² (%) | Yield/ Cost Spread ² (%) | Net Interest Margin (FTE) ¹ (%) |
|------|---|------------------|--------------------------------------|--------------------------------------|--|-------------------------------------|---|--|-----------------------------------|--|--|
| 1 | TCM Bank, National Association | Tampa | 305,950 | 80.63 | 133.73 | 108.11 | 10.98 | 2.20 | 1.01 | 9.22 | 9.33 |
| 2 | Citizens State Bank | Perry | 267,252 | 3.63 | (13.43) | 87.77 | 7.52 | 2.61 | 1.04 | 5.10 | 5.30 |
| 3 | Drummond Community Bank | Chiefland | 443,538 | 25.11 | 7.30 | 62.57 | 6.33 | 3.10 | 0.14 | 4.39 | 4.87 |
| 4 | One South Bank | Chipley | 47,981 | 26.78 | 0.07 | 109.21 | 5.39 | 2.17 | 0.63 | 4.45 | 4.57 |
| 5 | First Home Bank | Seminole | 132,763 | 74.34 | 38.74 | 105.79 | 5.65 | 1.50 | 0.55 | 4.33 | 4.56 |
| 6 | Gulf Coast Community Bank | Pensacola | 135,417 | 6.22 | 1.29 | 77.29 | 5.53 | 2.03 | 0.33 | 4.40 | 4.44 |
| 6 | Wauchula State Bank | Wauchula | 647,090 | 8.40 | 3.50 | 82.31 | 5.51 | 2.97 | 0.40 | 4.11 | 4.44 |
| 8 | Surety Bank | Deland | 93,003 | (1.67) | (1.31) | 65.31 | 6.17 | 2.91 | 0.75 | 3.86 | 4.40 |
| 9 | Sanibel Captiva Community Bank | Sanibel | 328,255 | 23.30 | 38.11 | 101.32 | 5.35 | 2.39 | 0.48 | 4.24 | 4.39 |
| 10 | First Bank of the Palm Beaches | West Palm Beach | 147,976 | 5.21 | 20.16 | 78.80 | 4.97 | 2.88 | 0.38 | 4.26 | 4.37 |
| 11 | First National Bank of Wauchula | Wauchula | 71,104 | 6.14 | (5.17) | 70.24 | 6.55 | 2.24 | 0.51 | 4.10 | 4.33 |
| 12 | Palm Beach Community Bank | West Palm Beach | 332,861 | 6.78 | 2.95 | 100.30 | 5.33 | 2.87 | 0.73 | 4.04 | 4.26 |
| 13 | CenterState Bank of Florida, National Association | Winter Haven | 5,005,472 | 36.04 | 34.86 | 81.25 | 5.26 | 2.38 | 0.19 | 4.07 | 4.25 |
| 14 | First Green Bank | Orlando | 491,385 | 25.36 | 43.75 | 87.87 | 5.11 | 2.11 | 0.63 | 3.97 | 4.24 |
| 15 | Century Bank of Florida | Tampa | 75,918 | 7.16 | 2.68 | 83.50 | 5.86 | 2.53 | 1.12 | 3.99 | 4.16 |
| 15 | First Bank | Clewiston | 309,501 | 7.12 | 11.13 | 78.37 | 5.31 | 1.34 | 0.29 | 4.00 | 4.16 |
| 17 | Paradise Bank | Boca Raton | 306,053 | 5.20 | 2.45 | 87.44 | 5.30 | 1.67 | 0.28 | 3.90 | 4.12 |
| 18 | Sunshine Community Bank | Tallahassee | 167,214 | 11.68 | 8.76 | 88.66 | 5.08 | 1.93 | 0.28 | 4.03 | 4.11 |
| 19 | FirstAtlantic Bank | Jacksonville | 435,255 | 4.65 | (0.60) | 87.77 | 5.36 | 1.96 | 0.39 | 3.90 | 4.07 |
| 19 | Florida Bank of Commerce | Orlando | 318,970 | 8.78 | 14.93 | 82.35 | 5.24 | 2.15 | 0.22 | 3.89 | 4.07 |
| 21 | Apollo Bank | Miami | 556,216 | 25.47 | 12.82 | 87.46 | 4.95 | 2.37 | 0.35 | 3.88 | 4.06 |
| 21 | International Finance Bank | Miami | 354,483 | 27.45 | 17.43 | 93.84 | 5.18 | 1.52 | 0.28 | 3.82 | 4.06 |
| 23 | Flagler Bank | West Palm Beach | 225,761 | 15.31 | 0.96 | 72.02 | 6.17 | 2.00 | 0.70 | 3.91 | 4.05 |
| 23 | Freedom Bank | Saint Petersburg | 179,272 | 28.09 | 11.88 | 92.13 | 4.75 | 3.92 | 0.50 | 3.93 | 4.05 |
| 25 | Florida Business Bank | Melbourne | 111,062 | 9.65 | 14.93 | 81.25 | 5.19 | 2.36 | 0.40 | 3.78 | 4.02 |
| 26 | First State Bank of Arcadia | Arcadia | 136,847 | 6.24 | (2.69) | 66.03 | 5.84 | 2.24 | 0.19 | 3.75 | 4.01 |
| 27 | CBC National Bank | Fernandina Beach | 612,730 | 41.37 | 63.88 | 129.11 | 4.72 | 2.41 | 0.70 | 3.86 | 4.00 |
| 27 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 11.58 | 37.58 | 90.35 | 5.36 | 1.92 | 0.75 | 3.74 | 4.00 |
| 27 | Preferred Community Bank | Fort Myers | 107,065 | (2.65) | 11.29 | 84.67 | 4.80 | 1.69 | 0.41 | 3.92 | 4.00 |
| 30 | Commerce National Bank & Trust | Winter Park | 90,456 | 8.70 | 14.35 | 91.95 | 5.12 | 1.55 | 0.47 | 3.77 | 3.99 |
| 30 | Plus International Bank | Miami | 88,371 | 45.58 | (23.31) | 74.70 | 6.47 | 2.73 | 0.78 | 3.86 | 3.99 |
| 32 | Ocean Bank | Miami | 3,417,535 | 11.44 | 6.78 | 92.71 | 4.72 | 2.26 | 0.35 | 3.94 | 3.97 |
| 33 | Community State Bank | Starke | 90,864 | 20.33 | 53.60 | 48.50 | 6.91 | 2.24 | 0.11 | 3.89 | 3.95 |
| 33 | Home Federal Bank of Hollywood | Hallandale Beach | 40,941 | 2.40 | (0.79) | 92.08 | 5.91 | NA | 0.94 | 3.86 | 3.95 |
| 35 | Peoples State Bank | Lake City | 79,646 | 7.39 | 8.32 | 79.13 | 5.31 | 2.32 | 0.38 | 3.79 | 3.92 |
| 36 | American National Bank | Oakland Park | 277,563 | 7.60 | (0.64) | 95.68 | 4.75 | 2.25 | 0.34 | 3.76 | 3.91 |
| 36 | First Citrus Bank | Tampa | 305,821 | 8.31 | 24.14 | 95.19 | 4.95 | 2.49 | 0.53 | 3.77 | 3.91 |
| 36 | NorthStar Bank | Tampa | 217,194 | 13.79 | (8.69) | 87.10 | 4.81 | 3.64 | 0.58 | 3.67 | 3.91 |
| 39 | Flagship Community Bank | Clearwater | 105,684 | 6.20 | 2.94 | 92.57 | 5.36 | 1.33 | 0.64 | 3.73 | 3.90 |

INDIVIDUAL BANK DATA - RANKED BY INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Loan Growth Rate ¹ (%) | Deposit Growth Rate ¹ (%) | Loans/ Deposits ¹ (%) | Yield on Loans and Leases ¹ (%) | Yield on Debt and Equity Securities ¹ (%) | Cost of Funds ² (%) | Yield/ Cost Spread ² (%) | Net Interest Margin (FTE) ¹ (%) |
|------|---------------------------------------|------------------|--------------------------------------|--------------------------------------|--|-------------------------------------|---|--|-----------------------------------|--|--|
| 40 | Citizens Bank of Florida | Oviedo | 256,957 | 3.47 | 18.11 | 79.12 | 4.91 | 2.03 | 0.28 | 3.73 | 3.88 |
| 40 | Stonegate Bank | Pompano Beach | 2,937,147 | 31.25 | 30.72 | 92.01 | 4.78 | 1.60 | 0.46 | 3.70 | 3.88 |
| 42 | First Colony Bank of Florida | Maitland | 202,542 | 9.57 | 23.88 | 74.03 | 5.16 | 2.42 | 0.21 | 3.67 | 3.87 |
| 43 | Floridian Community Bank, Inc. | Davie | 384,963 | 9.15 | 4.99 | 113.95 | 5.15 | 2.39 | 0.72 | 3.60 | 3.86 |
| 44 | Prime Meridian Bank | Tallahassee | 290,077 | 25.58 | 26.65 | 87.03 | 4.71 | 2.02 | 0.33 | 3.68 | 3.84 |
| 45 | BankUnited, National Association | Miami Lakes | 27,180,903 | 19.19 | 15.60 | 100.19 | 5.02 | 2.64 | 0.72 | 3.57 | 3.83 |
| 45 | Seacoast National Bank | Stuart | 4,513,754 | 37.22 | 31.22 | 79.44 | 4.65 | 2.54 | 0.17 | 3.74 | 3.83 |
| 47 | First National Bank of Pasco | Dade City | 139,546 | (3.03) | 1.00 | 61.33 | 5.55 | 2.02 | 0.31 | 3.69 | 3.82 |
| 47 | Mainstreet Community Bank of Florida | Deland | 316,988 | 27.43 | 23.99 | 76.11 | 5.05 | 1.83 | 0.28 | 3.67 | 3.82 |
| 49 | Platinum Bank | Brandon | 583,892 | 5.73 | 8.12 | 91.37 | 5.11 | 1.94 | 0.62 | 3.51 | 3.79 |
| 50 | Nature Coast Bank | Herndon | 57,281 | (2.94) | (17.39) | 83.16 | 4.90 | 2.06 | 0.26 | 3.69 | 3.78 |
| 51 | Interamerican Bank, A FSB | Miami | 206,819 | (2.05) | (3.87) | 89.60 | 4.96 | 1.99 | 0.38 | 3.67 | 3.77 |
| 51 | Patriot Bank | Trinity | 144,596 | 17.16 | (3.88) | 97.75 | 4.99 | 2.42 | 0.58 | 3.60 | 3.77 |
| 53 | Friends Bank | New Smyrna Beach | 103,777 | (2.58) | 11.96 | 69.55 | 5.29 | 2.34 | 0.35 | 3.66 | 3.76 |
| 54 | Farmers & Merchants Bank | Monticello | 462,970 | 15.70 | 6.35 | 78.04 | 4.87 | 2.11 | 0.21 | 3.66 | 3.75 |
| 54 | Harbor Community Bank | Fort Pierce | 1,785,472 | 4.29 | 5.33 | 68.88 | 5.45 | 1.77 | 0.34 | 3.61 | 3.75 |
| 56 | Biscayne Bank | Coconut Grove | 747,189 | 20.50 | 27.14 | 100.73 | 4.90 | 3.23 | 0.75 | 3.48 | 3.74 |
| 57 | First National Bank of Mount Dora | Mount Dora | 222,742 | (5.38) | 12.67 | 55.25 | 5.02 | 2.14 | 0.21 | 3.33 | 3.73 |
| 57 | Peoples National Bank | Niceville | 105,395 | 12.51 | 4.74 | 54.03 | 6.32 | 2.41 | 0.22 | 3.62 | 3.73 |
| 59 | Anchor Commercial Bank | Juno Beach | 110,031 | 2.94 | (0.24) | 75.34 | 5.41 | 1.33 | 0.38 | 3.60 | 3.72 |
| 59 | First Federal Bank of Florida | Lake City | 1,223,573 | 30.84 | 22.76 | 74.95 | 5.12 | 2.32 | 0.22 | 3.57 | 3.72 |
| 59 | Hillsboro Bank | Plant City | 131,370 | 22.73 | 17.30 | 53.96 | 5.28 | 2.93 | 0.27 | 3.31 | 3.72 |
| 62 | Banesco USA | Coral Gables | 969,942 | 7.27 | 2.95 | 87.80 | 4.95 | 2.21 | 0.51 | 3.35 | 3.71 |
| 62 | Eastern National Bank | Miami | 404,791 | (3.14) | 2.10 | 103.18 | 4.39 | 1.64 | 0.57 | 3.53 | 3.71 |
| 62 | Gateway Bank of Central Florida | Ocala | 276,500 | 8.49 | 3.65 | 84.05 | 4.53 | 2.20 | 0.34 | 3.39 | 3.71 |
| 65 | Terrabank, N.A. | Miami | 339,629 | 5.37 | 10.09 | 84.41 | 4.73 | 1.82 | 0.47 | 3.38 | 3.68 |
| 66 | Intracoastal Bank | Palm Coast | 294,041 | 23.79 | 13.51 | 63.19 | 5.42 | 2.41 | 0.47 | 3.52 | 3.66 |
| 66 | Marine Bank & Trust Company | Vero Beach | 203,007 | 5.86 | 10.19 | 87.08 | 4.51 | 1.83 | 0.43 | 3.50 | 3.66 |
| 68 | Sabal Palm Bank | Sarasota | 137,546 | 15.12 | 5.74 | 85.30 | 4.97 | 1.88 | 0.42 | 3.42 | 3.65 |
| 68 | Sunshine Bank | Plant City | 563,345 | 28.03 | 10.24 | 90.14 | 4.79 | 1.36 | 0.32 | 3.55 | 3.65 |
| 70 | Natbank, National Association | Hollywood | 175,037 | 8.75 | 7.14 | 113.00 | 4.74 | 1.95 | 0.43 | 3.15 | 3.64 |
| 71 | Executive National Bank | Miami | 391,027 | 13.20 | 23.95 | 87.05 | 4.39 | 2.17 | 0.24 | 3.54 | 3.62 |
| 71 | Helm Bank USA | Miami | 764,159 | (1.61) | 7.17 | 68.12 | 5.08 | 1.69 | 0.09 | 3.54 | 3.62 |
| 73 | Desjardins Bank, National Association | Hallandale | 214,619 | 3.93 | 1.97 | 104.17 | 4.30 | 1.77 | 0.11 | 3.26 | 3.60 |
| 73 | Professional Bank | Coral Gables | 371,638 | 26.38 | 30.10 | 92.27 | 4.87 | 1.72 | 0.63 | 3.40 | 3.60 |
| 75 | Pilot Bank | Tampa | 237,697 | 9.57 | 2.81 | 88.03 | 4.93 | 1.69 | 0.69 | 3.47 | 3.59 |
| 75 | Summit Bank, National Association | Panama City | 362,087 | 4.60 | 6.71 | 67.75 | 5.10 | 1.67 | 0.27 | 3.33 | 3.59 |
| 77 | USAmeriBank | Clearwater | 4,037,702 | 14.15 | 16.68 | 96.55 | 4.32 | 2.71 | 0.52 | 3.32 | 3.58 |
| 78 | Englewood Bank & Trust | Englewood | 259,142 | 19.18 | 12.81 | 67.20 | 4.96 | 2.13 | 0.09 | 3.44 | 3.57 |

INDIVIDUAL BANK DATA - RANKED BY INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Loan Growth Rate ¹ (%) | Deposit Growth Rate ¹ (%) | Loans/ Deposits ¹ (%) | Yield on Loans and Leases ¹ (%) | Yield on Debt and Equity Securities ¹ (%) | Cost of Funds ² (%) | Yield/ Cost Spread ² (%) | Net Interest Margin (FTE) ¹ (%) |
|------------|--|-------------------|--------------------------------------|--------------------------------------|--|-------------------------------------|---|--|-----------------------------------|--|--|
| 78 | Fidelity Bank of Florida, National Association | Merritt Island | 177,767 | 5.00 | (1.82) | 85.40 | 6.62 | 2.23 | 1.36 | 3.40 | 3.57 |
| 78 | FirstCity Bank of Commerce | Palm Beach Garden | 83,004 | 35.04 | 15.56 | 102.31 | 4.90 | 1.89 | 0.80 | 3.35 | 3.57 |
| 78 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | 19.40 | 5.36 | 81.40 | 4.57 | 2.65 | 0.58 | 3.31 | 3.57 |
| 82 | Sunrise Bank | Cocoa Beach | 154,251 | 22.45 | 21.89 | 85.56 | 5.37 | 1.98 | 0.56 | 3.37 | 3.56 |
| 83 | Citizens Bank and Trust | Lake Wales | 518,082 | 14.73 | 11.67 | 77.62 | 4.47 | 2.00 | 0.17 | 3.38 | 3.55 |
| 83 | Intercredit Bank, NA | Miami | 348,610 | 23.71 | 4.53 | 103.56 | 4.76 | 1.99 | 0.69 | 3.24 | 3.55 |
| 83 | Marquis Bank | Coral Gables | 408,188 | 26.85 | 30.63 | 100.22 | 4.90 | 1.66 | 0.70 | 3.28 | 3.55 |
| 86 | Legacy Bank of Florida | Boca Raton | 322,367 | 18.91 | 26.18 | 92.43 | 4.62 | 2.10 | 0.62 | 3.35 | 3.53 |
| 86 | Pacific National Bank | Miami | 462,631 | 14.96 | 24.77 | 90.14 | 5.07 | 2.21 | 0.64 | 3.39 | 3.53 |
| 88 | Florida Community Bank, National Association | Weston | 8,387,105 | 27.96 | 36.60 | 90.66 | 4.41 | 3.44 | 0.70 | 3.40 | 3.52 |
| 89 | Jefferson Bank of Florida | Oldsmar | 279,244 | 20.19 | 11.60 | 86.15 | 4.74 | 1.36 | 0.28 | 3.38 | 3.51 |
| 90 | Bank of Central Florida | Lakeland | 424,995 | 3.57 | 10.07 | 72.65 | 4.42 | 2.00 | 0.25 | 3.39 | 3.49 |
| 90 | TransCapital Bank | Sunrise | 182,478 | 10.33 | 10.95 | 87.33 | 5.33 | 2.93 | 0.94 | 3.37 | 3.49 |
| 92 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | 18.20 | 12.38 | 61.26 | 4.91 | 2.08 | 0.11 | 3.34 | 3.48 |
| 92 | Sunstate Bank | Miami | 161,913 | 21.10 | 7.37 | 79.35 | 4.73 | 3.95 | 0.18 | 3.30 | 3.48 |
| 94 | Columbia Bank | Lake City | 199,363 | 12.71 | 12.71 | 76.61 | 4.87 | 2.12 | 0.61 | 3.20 | 3.46 |
| 95 | First Florida Bank | Destin | 380,988 | 9.47 | 35.88 | 52.25 | 5.83 | 2.32 | 0.62 | 2.96 | 3.45 |
| 95 | Lafayette State Bank | Mayo | 76,739 | (9.35) | (5.72) | 73.64 | 4.32 | 1.68 | 0.29 | 3.35 | 3.45 |
| 97 | Insignia Bank | Sarasota | 257,157 | 12.67 | 37.94 | 88.13 | 4.61 | 1.74 | 0.53 | 3.27 | 3.44 |
| 98 | Bank of Tampa | Tampa | 1,515,892 | 15.19 | 7.76 | 67.87 | 4.06 | 2.23 | 0.05 | 3.29 | 3.43 |
| 98 | U.S. Century Bank | Doral | 896,523 | (2.28) | (6.24) | 94.88 | 4.34 | 1.95 | 0.45 | 3.23 | 3.43 |
| 100 | Gibraltar Private Bank & Trust Co. | Coral Gables | 1,624,238 | 0.72 | (6.33) | 140.32 | 4.20 | 2.34 | 0.64 | 3.21 | 3.41 |
| 101 | Continental National Bank | Miami | 485,108 | 19.92 | 26.15 | 58.49 | 5.47 | 2.03 | 0.35 | 3.28 | 3.40 |
| 102 | GulfShore Bank | Tampa | 331,179 | 21.23 | 15.20 | 90.49 | 4.39 | 1.86 | 0.55 | 3.25 | 3.39 |
| 103 | United Southern Bank | Umatilla | 492,698 | 8.89 | 17.14 | 62.53 | 4.96 | 1.73 | 0.18 | 3.32 | 3.36 |
| 104 | Oculina Bank | Vero Beach | 283,004 | 28.49 | 20.03 | 102.31 | 4.32 | 1.57 | 0.83 | 3.12 | 3.34 |
| 105 | Encore Bank | Naples | 381,977 | 17.81 | 5.18 | 87.15 | 4.58 | 1.92 | 0.52 | 3.19 | 3.32 |
| 105 | OptimumBank | Plantation | 121,537 | 0.99 | (8.97) | 93.57 | 5.08 | 2.09 | 0.78 | 3.22 | 3.32 |
| 107 | First State Bank of the Florida Keys | Key West | 868,022 | 8.56 | 4.36 | 90.82 | 4.72 | 2.29 | 0.62 | 3.13 | 3.30 |
| 108 | Capital City Bank | Tallahassee | 2,731,451 | 5.68 | 0.68 | 67.26 | 4.72 | 0.99 | 0.07 | 3.19 | 3.27 |
| 108 | Central Bank | Tampa | 125,889 | 7.07 | 21.68 | 86.23 | 4.84 | 2.21 | 1.11 | 3.05 | 3.27 |
| 110 | Brannen Bank | Inverness | 471,536 | 5.56 | 7.31 | 56.65 | 4.68 | 2.49 | 0.15 | 3.15 | 3.25 |
| 110 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | 9.57 | (4.23) | 111.05 | 4.64 | 1.72 | 0.84 | 3.14 | 3.25 |
| 112 | Community Bank and Trust of Florida | Ocala | 679,937 | 1.58 | 12.51 | 43.55 | 4.84 | 2.27 | 0.29 | 2.91 | 3.23 |
| 113 | Heartland National Bank | Sebring | 334,410 | (2.99) | (0.82) | 51.74 | 5.22 | 1.83 | 0.20 | 3.17 | 3.22 |
| 114 | Axiom Bank, National Association | Maitland | 634,242 | (15.17) | (8.27) | 104.26 | 4.88 | 2.77 | 1.13 | 2.95 | 3.21 |
| 115 | First City Bank of Florida | Fort Walton Beach | 205,563 | (7.76) | (4.04) | 67.58 | 4.38 | 1.68 | 0.39 | 3.18 | 3.17 |
| 116 | City National Bank of Florida | Miami | 7,755,844 | 30.94 | 19.18 | 97.12 | 4.03 | 2.08 | 0.26 | 3.01 | 3.16 |
| 117 | Gateway Bank of Florida | Daytona Beach | 301,311 | 32.87 | 26.46 | 60.01 | 4.77 | 2.15 | 0.56 | 2.84 | 3.15 |

INDIVIDUAL BANK DATA - RANKED BY INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets ¹ (\$000) | Loan Growth Rate ¹ (%) | Deposit Growth Rate ¹ (%) | Loans/ Deposits ¹ (%) | Yield on Loans and Leases ¹ (%) | Yield on Debt and Equity Securities ¹ (%) | Cost of Funds ² (%) | Yield/ Cost Spread ¹ (%) | Net Interest Margin (FTE) ¹ (%) |
|------|--|-------------------|--------------------------------------|--------------------------------------|--|-------------------------------------|---|--|-----------------------------------|--|--|
| 117 | Seaside National Bank & Trust | Orlando | 1,483,337 | 14.56 | 16.30 | 87.22 | 4.01 | 2.41 | 0.48 | 2.99 | 3.15 |
| 119 | Raymond James Bank, National Association | Saint Petersburg | 17,012,685 | 14.27 | 9.42 | 105.42 | 3.47 | 1.58 | 0.17 | 3.05 | 3.12 |
| 120 | First National Bank Northwest Florida | Panama City | 121,998 | (5.43) | 7.63 | 57.20 | 5.23 | 1.93 | 0.36 | 2.99 | 3.11 |
| 120 | Madison County Community Bank | Madison | 117,354 | 4.09 | 5.42 | 50.27 | 5.44 | 1.65 | 0.36 | 3.02 | 3.11 |
| 122 | Sabadell United Bank, N.A. | Miami | 5,550,075 | 5.04 | 10.72 | 87.79 | 4.22 | 2.16 | 0.46 | 3.01 | 3.10 |
| 123 | Atlantic Coast Bank | Jacksonville | 936,267 | 24.28 | 14.75 | 126.14 | 4.35 | 2.08 | 0.97 | 3.00 | 3.09 |
| 124 | First National Bank of South Miami | South Miami | 647,455 | 35.07 | 18.52 | 71.05 | 4.87 | 1.72 | 0.31 | 2.84 | 3.04 |
| 125 | Banco Do Brasil Americas | Miami | 466,277 | 65.43 | 32.64 | 83.92 | 4.54 | 1.59 | 0.61 | 2.55 | 3.00 |
| 126 | First Florida Integrity Bank | Naples | 1,226,894 | 15.88 | 15.81 | 90.85 | 4.02 | 1.61 | 0.46 | 2.89 | 2.99 |
| 127 | Peoples Bank of Graceville | Graceville | 91,350 | 6.19 | 12.76 | 42.12 | 4.82 | 2.48 | 0.50 | 2.52 | 2.95 |
| 128 | TotalBank | Miami | 3,006,077 | 10.00 | 15.52 | 96.15 | 4.14 | 1.95 | 0.76 | 2.52 | 2.94 |
| 129 | FineMark National Bank & Trust | Fort Myers | 1,309,997 | 19.72 | 21.29 | 86.95 | 3.85 | 1.99 | 0.47 | 2.79 | 2.93 |
| 130 | EverBank | Jacksonville | 28,693,152 | 12.97 | 10.17 | 131.82 | 3.90 | 2.77 | 0.99 | 2.78 | 2.88 |
| 131 | FNBT Bank | Fort Walton Beach | 403,023 | 1.93 | 11.53 | 35.30 | 7.76 | 1.37 | 0.25 | 2.84 | 2.86 |
| 132 | Brickell Bank | Miami | 503,502 | 7.41 | (4.00) | 91.17 | 4.58 | 2.18 | 0.65 | 2.56 | 2.81 |
| 133 | Bank of Commerce | Sarasota | 195,729 | (8.55) | (12.61) | 86.88 | 4.53 | 2.41 | 0.82 | 2.69 | 2.80 |
| 134 | Mackinac Savings Bank, FSB | Boynton Beach | 109,508 | 37.12 | 0.87 | 73.36 | 4.88 | NA | 0.52 | 2.73 | 2.78 |
| 135 | BAC Florida Bank | Coral Gables | 1,926,128 | 13.15 | 14.12 | 96.89 | 4.22 | 1.74 | 0.89 | 2.38 | 2.76 |
| 136 | Edison National Bank | Fort Myers | 278,684 | 10.99 | (4.71) | 57.75 | 4.29 | 1.89 | 0.05 | 2.66 | 2.68 |
| 137 | HomeBanc National Association | Tampa | 1,006,223 | 5.09 | 0.64 | 93.09 | 4.06 | 1.94 | 0.94 | 2.47 | 2.63 |
| 137 | Pinnacle Bank | Orange City | 107,455 | (22.72) | (29.68) | 63.15 | 4.64 | 2.16 | 0.88 | 2.58 | 2.63 |
| 139 | Mercantil Commercebank, National Associa | Coral Gables | 8,457,557 | 2.60 | 0.49 | 87.17 | 3.48 | 2.21 | 0.53 | 2.45 | 2.59 |
| 140 | Beach Community Bank | Fort Walton Beach | 531,033 | (9.74) | 2.52 | 71.84 | 4.17 | 1.60 | 0.94 | 2.70 | 2.58 |
| 141 | Community Bank of the South | Merritt Island | 135,518 | 21.33 | 3.33 | 40.62 | 5.84 | 2.13 | 0.37 | 2.34 | 2.55 |
| 142 | Citizens First Bank | The Villages | 1,994,701 | 25.76 | 7.98 | 22.57 | 4.13 | 2.04 | 0.09 | 2.23 | 2.49 |
| 143 | Coconut Grove Bank | Miami | 661,527 | (6.63) | 7.15 | 42.00 | 4.56 | 1.62 | 0.28 | 2.17 | 2.35 |
| 144 | Intercontinental Bank | West Miami | 143,263 | 19.03 | (12.73) | 49.41 | 4.39 | 1.37 | 0.50 | 2.03 | 2.27 |
| 145 | Bank of Belle Glade | Belle Glade | 97,635 | (9.97) | 2.02 | 31.51 | 4.65 | 1.99 | 0.20 | 2.12 | 2.25 |
| 146 | Bank of Pensacola | Pensacola | 84,167 | 23.63 | 33.08 | 35.66 | 4.46 | 1.38 | 0.13 | 1.98 | 2.17 |
| 146 | Warrington Bank | Pensacola | 85,829 | (5.80) | (0.89) | 33.82 | 4.52 | 1.42 | 0.11 | 2.12 | 2.17 |
| 148 | MEMBERS Trust Company | Tampa | 33,831 | NA | - | - | NA | 2.04 | - | 1.89 | 1.89 |
| 149 | Bank of the South | Pensacola | 83,595 | 8.58 | 29.11 | 23.72 | 4.68 | 1.34 | 0.11 | 1.79 | 1.85 |

INDIVIDUAL BANK DATA - RANKED BY NONINTEREST INCOME

| Rank | Institution | City | Total Assets ¹ (\$000) | Brokered Deposits/ Deposits ² (%) | Nonint-bear Dep/ Deposits ¹ (%) | Svc Chgs on Deps/ Avg Deposits ¹ (%) | Fiduciary Activities/ Avg Assets ¹ (%) | Ins Commissions & Fees/ Avg Assets ¹ (%) | Gain on Asset Sales/ Avg Assets ¹ (%) | Other Noninterest Inc/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) |
|------|---|-------------------|--------------------------------------|--|--|---|---|--|--|---|---|
| | | | | | | | | | | | |
| 1 | MEMBERS Trust Company | Tampa | 33,831 | - | - | - | 44.92 | - | - | 1.03 | 45.94 |
| 2 | CBC National Bank | Fernandina Beach | 612,730 | 14.09 | 17.88 | 0.07 | - | - | 12.77 | 0.44 | 13.21 |
| 3 | First Home Bank | Seminole | 132,763 | - | 26.72 | 0.25 | - | - | 7.58 | 2.84 | 10.42 |
| 4 | TCM Bank, National Association | Tampa | 305,950 | 45.46 | 0.32 | - | - | - | - | 8.09 | 8.09 |
| 5 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | - | 21.58 | 0.06 | - | - | 4.07 | 2.19 | 6.26 |
| 6 | Commerce National Bank & Trust | Winter Park | 90,456 | - | 26.88 | 0.04 | 3.21 | - | - | 0.51 | 3.71 |
| 7 | Banco Do Brasil Americas | Miami | 466,277 | - | 39.92 | 0.28 | - | - | - | 3.69 | 3.69 |
| 8 | Central Bank | Tampa | 125,889 | 6.12 | 14.55 | 0.03 | - | - | 2.84 | 0.16 | 3.00 |
| 9 | First Federal Bank of Florida | Lake City | 1,223,573 | 10.30 | 6.64 | 0.42 | - | - | 0.90 | 1.66 | 2.56 |
| 10 | Lafayette State Bank | Mayo | 76,739 | 2.72 | 33.61 | 0.52 | - | - | - | 2.34 | 2.34 |
| 11 | First National Bank of Mount Dora | Mount Dora | 222,742 | - | 33.21 | 0.19 | 1.64 | - | 0.02 | 0.49 | 2.15 |
| 12 | Preferred Community Bank | Fort Myers | 107,065 | 1.18 | 24.20 | 0.17 | - | - | 1.32 | 0.69 | 2.01 |
| 13 | FNBT Bank | Fort Walton Beach | 403,023 | - | 5.56 | 0.26 | - | - | 0.12 | 1.74 | 1.86 |
| 14 | Mackinac Savings Bank, FSB | Boynton Beach | 109,508 | - | 4.64 | 0.01 | - | - | 1.58 | 0.28 | 1.85 |
| 15 | Coconut Grove Bank | Miami | 661,527 | - | 30.05 | 0.13 | 0.36 | - | - | 1.39 | 1.75 |
| 16 | Capital City Bank | Tallahassee | 2,731,451 | - | 35.20 | 0.92 | 0.16 | 0.01 | 0.06 | 1.50 | 1.74 |
| 17 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | - | 31.04 | 0.21 | 0.69 | - | 0.03 | 0.90 | 1.61 |
| 18 | Beach Community Bank | Fort Walton Beach | 531,033 | - | 8.73 | 0.11 | - | - | 0.43 | 0.95 | 1.38 |
| 19 | Surety Bank | Deland | 93,003 | - | 20.66 | 0.88 | - | - | 0.07 | 1.29 | 1.36 |
| 20 | CenterState Bank of Florida, National Association | Winter Haven | 5,005,472 | 2.63 | 34.69 | 0.27 | 0.03 | - | 0.01 | 1.23 | 1.26 |
| 21 | Paradise Bank | Boca Raton | 306,053 | - | 44.19 | 0.13 | - | 0.01 | 0.73 | 0.47 | 1.21 |
| 22 | Gulf Coast Community Bank | Pensacola | 135,417 | - | 27.40 | 0.23 | - | - | (0.03) | 1.19 | 1.16 |
| 23 | Community State Bank | Starke | 90,864 | - | 35.77 | 0.56 | - | - | 0.01 | 1.14 | 1.15 |
| 24 | Sunshine Community Bank | Tallahassee | 167,214 | - | 22.79 | 0.37 | - | - | 0.10 | 1.01 | 1.11 |
| 25 | FineMark National Bank & Trust | Fort Myers | 1,309,997 | 2.70 | 14.03 | 0.01 | 0.92 | - | - | 0.17 | 1.08 |
| 26 | Citizens Bank and Trust | Lake Wales | 518,082 | - | 38.74 | 0.33 | 0.29 | - | 0.04 | 0.74 | 1.07 |
| 26 | Drummond Community Bank | Chiefland | 443,538 | 0.36 | 41.22 | 0.50 | - | 0.04 | 0.03 | 1.00 | 1.07 |
| 28 | Axiom Bank, National Association | Maitland | 634,242 | 9.89 | 11.28 | 0.37 | - | - | (0.01) | 1.02 | 1.01 |
| 29 | Oculina Bank | Vero Beach | 283,004 | 2.81 | 18.83 | 0.06 | - | - | 0.46 | 0.47 | 0.94 |
| 30 | Seacoast National Bank | Stuart | 4,513,754 | 0.63 | 33.29 | 0.29 | 0.08 | - | 0.16 | 0.67 | 0.92 |
| 30 | Summit Bank, National Association | Panama City | 362,087 | 3.84 | 37.82 | 0.19 | - | - | 0.05 | 0.88 | 0.92 |
| 32 | Desjardins Bank, National Association | Hallandale | 214,619 | - | 88.97 | 0.67 | - | - | - | 0.89 | 0.89 |
| 33 | First Bank | Clewiston | 309,501 | 2.15 | 33.17 | 0.33 | - | - | 0.07 | 0.81 | 0.88 |
| 34 | Peoples State Bank | Lake City | 79,646 | - | 25.13 | 0.20 | - | - | 0.16 | 0.71 | 0.87 |
| 35 | Atlantic Coast Bank | Jacksonville | 936,267 | 11.05 | 9.58 | 0.41 | - | - | 0.23 | 0.63 | 0.86 |
| 35 | Sunstate Bank | Miami | 161,913 | - | 51.20 | 0.15 | - | - | - | 0.86 | 0.86 |
| 37 | First Florida Bank | Destin | 380,988 | - | 31.22 | 0.08 | - | - | 0.48 | 0.32 | 0.81 |
| 38 | Brickell Bank | Miami | 503,502 | 5.25 | 30.32 | 0.24 | - | - | - | 0.80 | 0.80 |
| 39 | Englewood Bank & Trust | Englewood | 259,142 | - | 43.49 | 0.08 | 0.27 | - | 0.02 | 0.51 | 0.79 |

INDIVIDUAL BANK DATA - RANKED BY NONINTEREST INCOME

| ¹ Ranked high to low ² Ranked low to high | | | | | | | | | | | |
|---|--|-------------------|--------------------------------------|--|--|--|---|--|--|---|---|
| Rank | Institution | City | Total Assets ¹ (\$000) | Brokered Deposits/ Deposits ² (%) | Nonint-bear Dep/ Deposits ¹ (%) | Svc Chgs on Depos/ Avg Deposits ¹ (%) | Fiduciary Activities/ Avg Assets ¹ (%) | Ins Commissions & Fees/ Avg Assets ¹ (%) | Gain on Asset Sales/ Avg Assets ¹ (%) | Other Noninterest Inc/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) |
| 40 | Banesto USA | Coral Gables | 969,942 | 7.11 | 38.63 | 0.27 | - | - | - | 0.78 | 0.78 |
| 41 | United Southern Bank | Umatilla | 492,698 | 0.04 | 12.31 | 0.18 | 0.18 | - | 0.03 | 0.52 | 0.74 |
| 42 | Executive National Bank | Miami | 391,027 | 10.14 | 20.71 | 0.41 | - | - | - | 0.72 | 0.72 |
| 43 | Interamerican Bank, A FSB | Miami | 206,819 | - | 18.02 | 0.20 | - | - | 0.29 | 0.41 | 0.71 |
| 44 | Bank of Tampa | Tampa | 1,515,892 | 0.13 | 43.29 | 0.19 | 0.08 | - | - | 0.61 | 0.70 |
| 44 | First City Bank of Florida | Fort Walton Beach | 205,563 | - | 18.21 | 0.20 | - | - | 0.01 | 0.69 | 0.70 |
| 44 | Intercontinental Bank | West Miami | 143,263 | - | 32.05 | 0.76 | - | - | - | 0.71 | 0.70 |
| 44 | Mercantil Commercebank, National Associa | Coral Gables | 8,457,557 | 10.52 | 16.80 | 0.13 | 0.03 | - | 0.02 | 0.64 | 0.70 |
| 48 | Community Bank and Trust of Florida | Ocala | 679,937 | - | 31.00 | 0.12 | 0.16 | - | 0.04 | 0.48 | 0.68 |
| 48 | Farmers & Merchants Bank | Monticello | 462,970 | - | 32.29 | 0.54 | - | - | (0.02) | 0.68 | 0.68 |
| 48 | First State Bank of Arcadia | Arcadia | 136,847 | - | 32.18 | 0.46 | - | - | - | 0.67 | 0.68 |
| 51 | Continental National Bank | Miami | 485,108 | - | 5.35 | 0.41 | - | - | 0.01 | 0.66 | 0.67 |
| 51 | Harbor Community Bank | Fort Pierce | 1,785,472 | 0.56 | 31.45 | 0.17 | - | 0.01 | 0.17 | 0.50 | 0.67 |
| 53 | Insignia Bank | Sarasota | 257,157 | 0.58 | 24.82 | 0.05 | - | - | 0.30 | 0.35 | 0.66 |
| 53 | Seaside National Bank & Trust | Orlando | 1,483,337 | 27.04 | 21.23 | 0.07 | 0.19 | 0.15 | 0.09 | 0.23 | 0.66 |
| 55 | Ocean Bank | Miami | 3,417,535 | - | 3.42 | 0.28 | - | - | 0.09 | 0.55 | 0.64 |
| 56 | Helm Bank USA | Miami | 764,159 | - | 45.84 | 0.23 | - | - | - | 0.62 | 0.63 |
| 57 | Mainstreet Community Bank of Florida | Deland | 316,988 | 1.72 | 27.78 | 0.11 | - | - | 0.27 | 0.34 | 0.62 |
| 57 | Sanibel Captiva Community Bank | Sanibel | 328,255 | - | 20.14 | 0.05 | - | - | 0.48 | 0.14 | 0.62 |
| 59 | BAC Florida Bank | Coral Gables | 1,926,128 | 16.63 | 32.42 | 0.05 | - | - | 0.11 | 0.51 | 0.61 |
| 60 | Sunshine Bank | Plant City | 563,345 | 12.03 | 20.01 | 0.15 | - | - | 0.15 | 0.44 | 0.60 |
| 61 | Bank of Pensacola | Pensacola | 84,167 | - | 52.47 | 0.17 | - | - | - | 0.59 | 0.59 |
| 62 | U.S. Century Bank | Doral | 896,523 | - | 29.82 | 0.38 | - | - | 0.03 | 0.55 | 0.58 |
| 63 | Freedom Bank | Saint Petersburg | 179,272 | - | 28.65 | 0.09 | - | - | 0.31 | 0.26 | 0.57 |
| 63 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | 4.60 | 25.29 | 0.02 | - | - | 0.25 | 0.33 | 0.57 |
| 63 | Terrabank, N.A. | Miami | 339,629 | 6.16 | 36.77 | 0.34 | - | - | - | 0.57 | 0.57 |
| 66 | Eastern National Bank | Miami | 404,791 | - | 26.81 | 0.17 | - | - | 0.09 | 0.44 | 0.53 |
| 67 | First National Bank of South Miami | South Miami | 647,455 | - | 44.10 | 0.22 | 0.22 | - | - | 0.30 | 0.52 |
| 67 | First National Bank of Wauchula | Wauchula | 71,104 | - | 24.70 | 0.30 | - | - | - | 0.52 | 0.52 |
| 67 | Prime Meridian Bank | Tallahassee | 290,077 | - | 27.44 | 0.10 | - | - | 0.28 | 0.25 | 0.52 |
| 70 | First State Bank of the Florida Keys | Key West | 868,022 | - | 10.44 | 0.18 | - | - | 0.04 | 0.46 | 0.50 |
| 71 | HomeBanc National Association | Tampa | 1,006,223 | 10.89 | 10.10 | 0.04 | - | - | 0.33 | 0.16 | 0.49 |
| 71 | Madison County Community Bank | Madison | 117,354 | - | 17.48 | 0.52 | - | - | (0.18) | 0.67 | 0.49 |
| 73 | Brannen Bank | Inverness | 471,536 | - | 24.76 | 0.18 | - | - | 0.01 | 0.47 | 0.48 |
| 74 | Century Bank of Florida | Tampa | 75,918 | - | 31.84 | 0.16 | - | - | 0.04 | 0.43 | 0.47 |
| 74 | Peoples Bank of Graceville | Graceville | 91,350 | - | 26.15 | 0.43 | - | - | 0.02 | 0.45 | 0.47 |
| 74 | Wauchula State Bank | Wauchula | 647,090 | 0.08 | 22.05 | 0.18 | - | - | 0.04 | 0.43 | 0.47 |
| 77 | Marine Bank & Trust Company | Vero Beach | 203,007 | 6.11 | 23.85 | 0.07 | - | - | 0.26 | 0.21 | 0.46 |
| 78 | Apollo Bank | Miami | 556,216 | - | 36.40 | 0.17 | - | - | - | 0.45 | 0.45 |

INDIVIDUAL BANK DATA - RANKED BY NONINTEREST INCOME

| Rank | Institution | City | Total Assets ¹ (\$000) | Brokered Deposits/ Deposits ² (%) | Nonint-bear Dep/ Deposits ¹ (%) | Svc Chgs on Depos/ Avg Deposits ¹ (%) | Fiduciary Activities/ Avg Assets ¹ (%) | Ins Commissions & Fees/ Avg Assets ¹ (%) | Gain on Asset Sales/ Avg Assets ¹ (%) | Other Noninterest Inc/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) |
|------|--|-------------------|--------------------------------------|--|--|--|---|--|--|---|---|
| | | | | | | | | | | | |
| 78 | EverBank | Jacksonville | 28,693,152 | 25.35 | 10.61 | 0.05 | - | 0.01 | 0.52 | (0.09) | 0.45 |
| 80 | Sabadell United Bank, N.A. | Miami | 5,550,075 | 0.12 | 13.05 | 0.10 | 0.08 | - | 0.23 | 0.13 | 0.44 |
| 80 | TotalBank | Miami | 3,006,077 | 13.54 | 32.64 | 0.19 | - | 0.01 | 0.14 | 0.30 | 0.44 |
| 82 | First Green Bank | Orlando | 491,385 | 1.15 | 25.96 | 0.14 | - | - | - | 0.43 | 0.43 |
| 82 | Gibraltar Private Bank & Trust Co. | Coral Gables | 1,624,238 | 0.38 | 28.11 | 0.05 | 0.28 | - | 0.07 | 0.07 | 0.43 |
| 82 | Natbank, National Association | Hollywood | 175,037 | 19.65 | 58.06 | 0.26 | - | - | - | 0.43 | 0.43 |
| 85 | Bank of Belle Glade | Belle Glade | 97,635 | - | 36.44 | 0.34 | - | - | - | 0.42 | 0.42 |
| 85 | Edison National Bank | Fort Myers | 278,684 | - | 23.91 | 0.11 | - | - | - | 0.42 | 0.42 |
| 85 | Florida Community Bank, National Associati | Weston | 8,387,105 | 8.68 | 12.21 | 0.05 | - | - | 0.05 | 0.37 | 0.42 |
| 85 | Professional Bank | Coral Gables | 371,638 | - | 22.16 | 0.08 | - | - | 0.15 | 0.27 | 0.42 |
| 85 | USAmeriBank | Clearwater | 4,037,702 | 6.63 | 25.09 | 0.17 | - | - | 0.09 | 0.34 | 0.42 |
| 90 | Heartland National Bank | Sebring | 334,410 | - | 22.02 | 0.10 | - | - | - | 0.41 | 0.41 |
| 91 | Peoples National Bank | Niceville | 105,395 | - | 22.68 | 0.16 | - | - | (0.02) | 0.41 | 0.40 |
| 92 | Intercredit Bank, NA | Miami | 348,610 | 1.45 | 29.83 | 0.42 | - | - | 0.03 | 0.36 | 0.39 |
| 93 | Citizens Bank of Florida | Oviedo | 256,957 | 4.09 | 27.94 | 0.12 | - | - | - | 0.38 | 0.38 |
| 93 | Pilot Bank | Tampa | 237,697 | 5.61 | 18.04 | 0.19 | - | - | (0.02) | 0.39 | 0.38 |
| 93 | Warrington Bank | Pensacola | 85,829 | - | 23.08 | 0.23 | - | - | - | 0.38 | 0.38 |
| 96 | City National Bank of Florida | Miami | 7,755,844 | 9.74 | 40.42 | 0.22 | - | - | 0.01 | 0.36 | 0.37 |
| 97 | Bank of the South | Pensacola | 83,595 | - | 23.83 | 0.18 | - | - | - | 0.37 | 0.36 |
| 98 | Bank of Commerce | Sarasota | 195,729 | - | 18.87 | 0.03 | - | - | (0.02) | 0.36 | 0.34 |
| 98 | BankUnited, National Association | Miami Lakes | 27,180,903 | 9.85 | 16.77 | 0.05 | - | - | (0.04) | 0.39 | 0.34 |
| 100 | FirstCity Bank of Commerce | Palm Beach Garden | 83,004 | 8.65 | 17.83 | 0.24 | - | - | 0.03 | 0.31 | 0.33 |
| 100 | Flagler Bank | West Palm Beach | 225,761 | - | 15.30 | 0.17 | - | - | 0.01 | 0.32 | 0.33 |
| 102 | Stonegate Bank | Pompano Beach | 2,937,147 | 17.13 | 22.28 | 0.13 | - | - | - | 0.32 | 0.32 |
| 103 | Biscayne Bank | Coconut Grove | 747,189 | 10.46 | 29.84 | 0.26 | - | - | 0.03 | 0.28 | 0.31 |
| 103 | Columbia Bank | Lake City | 199,363 | - | 14.60 | 0.09 | - | - | 0.05 | 0.26 | 0.31 |
| 103 | FirstAtlantic Bank | Jacksonville | 435,255 | 0.55 | 27.27 | 0.13 | - | - | - | 0.31 | 0.31 |
| 103 | Flagship Community Bank | Clearwater | 105,684 | 9.20 | 17.38 | 0.05 | - | - | 0.18 | 0.13 | 0.31 |
| 103 | GulfShore Bank | Tampa | 331,179 | 7.74 | 20.07 | 0.11 | - | - | 0.04 | 0.27 | 0.31 |
| 108 | First National Bank of Pasco | Dade City | 139,546 | - | 28.53 | 0.15 | - | - | (0.11) | 0.41 | 0.30 |
| 108 | Friends Bank | New Smyrna Beach | 103,777 | - | 27.41 | 0.08 | - | - | (0.15) | 0.44 | 0.30 |
| 110 | Florida Bank of Commerce | Orlando | 318,970 | 0.53 | 45.34 | 0.09 | - | - | 0.06 | 0.23 | 0.29 |
| 110 | International Finance Bank | Miami | 354,483 | 3.24 | 43.17 | 0.11 | - | - | - | 0.29 | 0.29 |
| 110 | Jefferson Bank of Florida | Oldsmar | 279,244 | 10.06 | 32.18 | 0.14 | - | - | - | 0.29 | 0.29 |
| 113 | Citizens First Bank | The Villages | 1,994,701 | - | 20.51 | 0.04 | - | - | 0.07 | 0.21 | 0.28 |
| 113 | NorthStar Bank | Tampa | 217,194 | - | 27.37 | 0.08 | - | - | 0.16 | 0.12 | 0.28 |
| 115 | American National Bank | Oakland Park | 277,563 | 3.60 | 27.91 | 0.11 | - | - | - | 0.27 | 0.27 |
| 115 | Citizens State Bank | Perry | 267,252 | 9.93 | 10.26 | 0.08 | - | - | 0.11 | 0.15 | 0.27 |
| 115 | Encore Bank | Naples | 381,977 | 0.08 | 21.13 | 0.13 | - | - | 0.03 | 0.24 | 0.27 |

¹ Ranked high to low ² Ranked low to high

INDIVIDUAL BANK DATA - RANKED BY NONINTEREST INCOME

| Rank | Institution | City | Total Assets ¹ (\$000) | Brokered Deposits/ Deposits ² (%) | Nonint-bear Dep/ Deposits ¹ (%) | Svc Chgs on Deps/ Avg Deposits ¹ (%) | Fiduciary Activities/ Avg Assets ¹ (%) | Ins Commissions & Fees/ Avg Assets ¹ (%) | Gain on Asset Sales/ Avg Assets ¹ (%) | Other Noninterest Inc/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) |
|------|--|------------------|--------------------------------------|--|--|---|---|--|--|---|---|
| | | | | | | | | | | | |
| 118 | First Florida Integrity Bank | Naples | 1,226,894 | 3.12 | 17.32 | 0.05 | - | 0.02 | - | 0.23 | 0.26 |
| 118 | One South Bank | Chipley | 47,981 | 2.72 | 16.67 | 0.14 | - | - | - | 0.26 | 0.26 |
| 120 | Community Bank of the South | Merritt Island | 135,518 | - | 26.02 | 0.07 | - | - | - | 0.25 | 0.25 |
| 120 | Floridian Community Bank, Inc. | Davie | 384,963 | 0.10 | 24.07 | 0.08 | - | - | 0.02 | 0.23 | 0.25 |
| 120 | Gateway Bank of Central Florida | Ocala | 276,500 | 2.67 | 36.53 | 0.08 | - | - | - | 0.25 | 0.25 |
| 123 | Hillsboro Bank | Plant City | 131,370 | - | 29.25 | 0.10 | - | - | - | 0.24 | 0.24 |
| 124 | Marquis Bank | Coral Gables | 408,188 | 3.20 | 25.46 | 0.11 | - | - | 0.10 | 0.13 | 0.23 |
| 125 | Bank of Central Florida | Lakeland | 424,995 | 15.97 | 30.86 | 0.10 | - | - | 0.03 | 0.19 | 0.22 |
| 126 | First Bank of the Palm Beaches | West Palm Beach | 147,976 | - | 34.50 | 0.04 | - | - | 0.11 | 0.10 | 0.21 |
| 126 | First National Bank Northwest Florida | Panama City | 121,998 | - | 19.68 | 0.02 | - | - | - | 0.21 | 0.21 |
| 128 | Home Federal Bank of Hollywood | Hallandale Beach | 40,941 | - | 15.22 | 0.03 | - | - | 0.07 | 0.12 | 0.20 |
| 129 | First Citrus Bank | Tampa | 305,821 | 10.58 | 23.30 | 0.13 | - | - | (0.07) | 0.26 | 0.19 |
| 129 | Plus International Bank | Miami | 88,371 | 45.10 | 16.87 | 0.01 | - | - | - | 0.19 | 0.19 |
| 131 | Sabal Palm Bank | Sarasota | 137,546 | 1.18 | 29.06 | 0.03 | - | - | - | 0.17 | 0.18 |
| 131 | TransCapital Bank | Sunrise | 182,478 | - | 5.43 | 0.01 | - | - | (0.06) | 0.25 | 0.18 |
| 133 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 0.46 | 34.47 | 0.07 | - | - | 0.01 | 0.16 | 0.17 |
| 133 | Patriot Bank | Trinity | 144,596 | - | 21.57 | 0.05 | - | - | (0.04) | 0.21 | 0.17 |
| 135 | Intracoastal Bank | Palm Coast | 294,041 | - | 22.47 | 0.04 | - | - | - | 0.15 | 0.15 |
| 136 | Nature Coast Bank | Hernando | 57,281 | - | 22.24 | 0.06 | - | - | (0.10) | 0.24 | 0.14 |
| 137 | Florida Business Bank | Melbourne | 111,062 | - | 29.00 | 0.02 | - | - | 0.02 | 0.11 | 0.13 |
| 138 | Legacy Bank of Florida | Boca Raton | 322,367 | - | 22.49 | 0.09 | - | - | (0.07) | 0.19 | 0.12 |
| 138 | Platinum Bank | Brandon | 583,892 | 5.75 | 32.23 | 0.08 | - | - | (0.03) | 0.14 | 0.12 |
| 140 | Anchor Commercial Bank | Juno Beach | 110,031 | 12.39 | 18.26 | 0.04 | - | - | 0.04 | 0.05 | 0.10 |
| 140 | First Colony Bank of Florida | Maitland | 202,542 | 6.62 | 21.94 | 0.05 | - | - | - | 0.11 | 0.10 |
| 140 | Raymond James Bank, National Association | Saint Petersburg | 17,012,685 | 2.07 | 0.05 | - | - | - | 0.02 | 0.09 | 0.10 |
| 143 | Pacific National Bank | Miami | 462,631 | - | 10.96 | 0.04 | - | - | - | 0.09 | 0.09 |
| 143 | Palm Beach Community Bank | West Palm Beach | 332,861 | - | 14.36 | 0.04 | - | - | - | 0.08 | 0.09 |
| 143 | Sunrise Bank | Cocoa Beach | 154,251 | 7.09 | 21.39 | 0.06 | - | - | 0.01 | 0.08 | 0.09 |
| 146 | Gateway Bank of Florida | Daytona Beach | 301,311 | 9.85 | 14.57 | 0.03 | - | - | (0.02) | 0.09 | 0.07 |
| 147 | Pinnacle Bank | Orange City | 107,455 | 4.26 | 6.92 | 0.04 | - | - | (0.02) | 0.07 | 0.05 |
| 148 | OptimumBank | Plantation | 121,537 | - | 15.70 | 0.02 | - | - | - | 0.03 | 0.03 |
| 149 | Fidelity Bank of Florida, National Association | Merritt Island | 177,767 | - | 7.13 | 0.01 | - | - | (0.23) | 0.05 | (0.18) |

INDIVIDUAL BANK DATA - RANKED BY NONACCRUAL/90 PD/OREO

| ¹ Ranked high to low ² Ranked low to high | | | | | | | | | | | |
|---|---------------------------------------|-------------------|--------------------------------------|--|---|---------------------------------|----------------------------------|--|---|---|--|
| Rank | Institution | City | Total Assets ¹ (\$000) | 30-89 PD Lns / Total Lns & Leases ² (%) | Adj Loans 90+ PD/ Loans ² (%) | NPLs/ Loans ² (%) | OREO/ Assets ² (%) | Net Chargeoffs/ Avg Loans ² (%) | Loan Loss Reserves/ Gross Loans ¹ (%) | Adj NPA + Adj Loans 90PD/ Tang Equity + LLR ² (%) | Nonaccr + 90PD + OREO/ Tot Assets ² (%) |
| 1 | American National Bank | Oakland Park | 277,563 | 0.47 | - | - | - | 0.05 | 1.00 | - | - |
| 1 | Bank of Pensacola | Pensacola | 84,167 | 0.01 | - | - | - | 0.02 | 1.16 | - | - |
| 1 | Bank of the South | Pensacola | 83,595 | - | - | - | - | 0.06 | 1.19 | - | - |
| 1 | Gateway Bank of Southwest Florida | Sarasota | 298,242 | - | - | - | - | - | 0.95 | - | - |
| 1 | Hillsboro Bank | Plant City | 131,370 | - | - | 0.50 | - | - | 1.33 | 1.62 | - |
| 1 | Intercontinental Bank | West Miami | 143,263 | 0.16 | - | - | - | 0.03 | 0.81 | 0.01 | - |
| 1 | Intracoastal Bank | Palm Coast | 294,041 | - | - | - | - | - | 1.21 | - | - |
| 1 | Marine Bank & Trust Company | Vero Beach | 203,007 | - | - | 0.46 | - | 0.24 | 1.31 | 3.57 | - |
| 1 | Marquis Bank | Coral Gables | 408,188 | - | - | 0.67 | - | - | 0.99 | 5.78 | - |
| 1 | MEMBERS Trust Company | Tampa | 33,831 | NA | NA | NA | - | NA | NA | - | - |
| 1 | Plus International Bank | Miami | 88,371 | - | - | - | - | 0.28 | 1.73 | - | - |
| 1 | Professional Bank | Coral Gables | 371,638 | - | - | 0.16 | - | - | 1.08 | 1.31 | - |
| 1 | Sabal Palm Bank | Sarasota | 137,546 | - | - | - | - | (0.03) | 1.41 | - | - |
| 1 | Warrington Bank | Pensacola | 85,829 | 0.08 | - | - | - | - | 1.28 | - | - |
| 15 | Freedom Bank | Saint Petersburg | 179,272 | 0.01 | - | 0.22 | - | (0.58) | 1.20 | 1.74 | 0.01 |
| 16 | First Colony Bank of Florida | Maitland | 202,542 | - | - | 0.98 | - | - | 1.50 | 5.81 | 0.02 |
| 16 | Mackinac Savings Bank, FSB | Boynton Beach | 109,508 | 0.45 | - | 0.03 | - | (0.32) | 0.72 | 0.19 | 0.02 |
| 18 | Bank of Belle Glade | Belle Glade | 97,635 | 1.29 | - | 3.58 | 0.03 | - | 1.43 | 11.80 | 0.03 |
| 18 | Terrabank, N.A. | Miami | 339,629 | - | - | 0.05 | - | (0.01) | 1.08 | 0.39 | 0.03 |
| 20 | Citizens First Bank | The Villages | 1,994,701 | 0.01 | - | 4.23 | - | (0.05) | 1.78 | 8.36 | 0.04 |
| 21 | Desjardins Bank, National Association | Hallandale | 214,619 | 2.17 | - | 0.07 | - | (0.01) | 1.32 | 0.35 | 0.05 |
| 22 | First Green Bank | Orlando | 491,385 | 0.11 | - | 0.10 | - | 0.05 | 1.14 | 0.66 | 0.08 |
| 23 | Gateway Bank of Florida | Daytona Beach | 301,311 | - | - | 0.24 | 0.09 | (1.17) | 2.04 | 1.90 | 0.09 |
| 23 | Paradise Bank | Boca Raton | 306,053 | 0.34 | - | 0.12 | - | (0.10) | 1.03 | 0.75 | 0.09 |
| 25 | Sanibel Captiva Community Bank | Sanibel | 328,255 | 0.13 | - | 0.55 | 0.07 | (0.04) | 0.95 | 6.43 | 0.10 |
| 26 | Bank of Central Florida | Lakeland | 424,995 | - | - | 0.36 | 0.02 | 0.01 | 0.96 | 2.89 | 0.11 |
| 27 | Encore Bank | Naples | 381,977 | 0.06 | - | - | - | (0.01) | 1.13 | 4.76 | 0.12 |
| 28 | First Florida Integrity Bank | Naples | 1,226,894 | 0.18 | - | 0.32 | - | 0.04 | 1.02 | 2.63 | 0.13 |
| 28 | Jefferson Bank of Florida | Oldsmar | 279,244 | - | - | 0.17 | - | - | 1.00 | 1.20 | 0.13 |
| 30 | Biscayne Bank | Coconut Grove | 747,189 | 0.02 | - | 0.19 | - | 0.02 | 1.01 | 1.75 | 0.16 |
| 30 | First Florida Bank | Destin | 380,988 | 0.22 | - | 1.36 | - | 0.03 | 1.72 | 5.69 | 0.16 |
| 32 | FNBT Bank | Fort Walton Beach | 403,023 | 0.36 | - | 3.12 | 0.16 | - | 3.54 | 8.44 | 0.18 |
| 32 | Sunshine Bank | Plant City | 563,345 | 0.12 | - | 0.49 | 0.01 | 0.01 | 0.71 | 2.88 | 0.18 |
| 34 | NorthStar Bank | Tampa | 217,194 | 0.33 | - | 0.66 | - | 0.02 | 1.29 | 3.80 | 0.21 |
| 34 | Palm Beach Community Bank | West Palm Beach | 332,861 | - | - | 0.39 | - | - | 0.71 | 0.82 | 0.21 |
| 36 | Banco Do Brasil Americas | Miami | 466,277 | 0.37 | - | - | 0.23 | 0.02 | 1.15 | 2.24 | 0.23 |
| 36 | Sunrise Bank | Cocoa Beach | 154,251 | - | - | 0.34 | - | - | 1.45 | 1.17 | 0.23 |
| 38 | Eastern National Bank | Miami | 404,791 | 0.35 | - | 0.86 | - | 0.07 | 1.32 | 6.31 | 0.25 |
| 39 | City National Bank of Florida | Miami | 7,755,844 | 0.05 | - | 0.74 | 0.01 | (0.01) | 0.16 | 4.05 | 0.26 |

INDIVIDUAL BANK DATA - RANKED BY NONACCRUAL/90 PD/OREO

| ¹ Ranked high to low ² Ranked low to high | | | | | | | | | | | |
|---|--|-------------------|--------------------------------------|--|---|---------------------------------|----------------------------------|--|---|---|--|
| Rank | Institution | City | Total Assets ¹ (\$000) | 30-89 PD Lns / Total Lns & Leases ² (%) | Adj Loans 90+ PD/ Loans ² (%) | NPLs/ Loans ² (%) | OREO/ Assets ² (%) | Net Chargeoffs/ Avg Loans ² (%) | Loan Loss Reserves/ Gross Loans ¹ (%) | Adj NPA + Adj Loans 90PD/ Tang Equity + LLR ² (%) | Nonaccr + 90PD + OREO/ Tot Assets ² (%) |
| 39 | Community Bank and Trust of Florida | Ocala | 679,937 | 0.12 | - | 1.21 | 0.03 | (0.08) | 1.59 | 5.46 | 0.26 |
| 39 | First State Bank of the Florida Keys | Key West | 868,022 | 0.09 | - | 2.80 | 0.08 | (0.18) | 1.35 | 18.21 | 0.26 |
| 42 | First Home Bank | Seminole | 132,763 | 0.43 | - | 0.84 | 0.04 | (0.14) | 3.19 | 6.17 | 0.28 |
| 42 | Peoples Bank of Graceville | Graceville | 91,350 | 1.07 | - | 2.93 | 0.11 | 0.10 | 1.14 | 8.16 | 0.28 |
| 44 | HomeBanc National Association | Tampa | 1,006,223 | 0.02 | 0.28 | 0.15 | - | 0.01 | 0.55 | 3.68 | 0.31 |
| 45 | Continental National Bank | Miami | 485,108 | 0.29 | 0.01 | 0.46 | 0.08 | 0.06 | 1.02 | 3.94 | 0.32 |
| 46 | FineMark National Bank & Trust | Fort Myers | 1,309,997 | 0.07 | 0.08 | 0.66 | - | (0.02) | 1.16 | 5.27 | 0.34 |
| 47 | FirstAtlantic Bank | Jacksonville | 435,255 | 0.06 | - | 0.52 | 0.10 | 0.04 | 0.70 | 3.64 | 0.35 |
| 48 | Charlotte State Bank & Trust | Port Charlotte | 332,751 | 0.09 | - | 3.08 | 0.08 | - | 2.15 | 17.48 | 0.37 |
| 49 | Central Bank | Tampa | 125,889 | - | - | 0.71 | 0.38 | (0.97) | 2.21 | 7.54 | 0.38 |
| 49 | Edison National Bank | Fort Myers | 278,684 | - | - | 0.34 | 0.20 | (0.05) | 1.34 | 4.20 | 0.38 |
| 51 | Coconut Grove Bank | Miami | 661,527 | - | - | 1.57 | 0.31 | (0.11) | 3.28 | 5.02 | 0.39 |
| 51 | Florida Bank of Commerce | Orlando | 318,970 | 0.02 | - | 0.54 | - | 0.07 | 1.20 | 3.76 | 0.39 |
| 51 | Legacy Bank of Florida | Boca Raton | 322,367 | - | - | 0.66 | 0.39 | 0.11 | 1.12 | 7.71 | 0.39 |
| 54 | First Bank of the Palm Beaches | West Palm Beach | 147,976 | - | - | 0.93 | - | (0.01) | 1.19 | 5.66 | 0.40 |
| 54 | Prime Meridian Bank | Tallahassee | 290,077 | - | - | 0.51 | - | 0.01 | 1.25 | 4.07 | 0.40 |
| 56 | Florida Business Bank | Melbourne | 111,062 | - | - | 0.90 | - | 0.21 | 1.50 | 3.85 | 0.41 |
| 57 | First Bank | Clewiston | 309,501 | 1.80 | - | 3.20 | 0.30 | 0.08 | 1.54 | 26.12 | 0.43 |
| 58 | Apollo Bank | Miami | 556,216 | 0.61 | - | 0.59 | - | 0.01 | 0.78 | 4.29 | 0.44 |
| 58 | TotalBank | Miami | 3,006,077 | 0.09 | 0.06 | 1.31 | 0.06 | (0.01) | 0.93 | 8.98 | 0.44 |
| 60 | Bank of Tampa | Tampa | 1,515,892 | 0.22 | - | 1.29 | - | 0.07 | 1.23 | 8.86 | 0.46 |
| 61 | Gateway Bank of Central Florida | Ocala | 276,500 | - | - | 0.59 | 0.40 | 0.10 | 1.20 | 8.45 | 0.49 |
| 61 | Stonegate Bank | Pompano Beach | 2,937,147 | 0.12 | 0.02 | 0.77 | 0.16 | (0.03) | 0.82 | 7.59 | 0.49 |
| 63 | First National Bank of South Miami | South Miami | 647,455 | 0.01 | 0.02 | 0.82 | - | (0.03) | 1.19 | 5.82 | 0.50 |
| 63 | Platinum Bank | Brandon | 583,892 | 0.11 | - | 0.29 | 0.28 | 0.02 | 1.12 | 5.01 | 0.50 |
| 63 | Raymond James Bank, National Association | Saint Petersburg | 17,012,685 | 0.01 | - | 0.62 | 0.03 | 0.02 | 1.28 | 5.35 | 0.50 |
| 66 | BankUnited, National Association | Miami Lakes | 27,180,903 | 0.14 | 0.02 | 0.99 | 0.04 | 0.10 | 0.81 | 6.93 | 0.52 |
| 67 | Community Bank of the South | Merritt Island | 135,518 | - | - | 2.47 | - | (0.14) | 2.21 | 7.90 | 0.56 |
| 68 | Florida Community Bank, National Associati | Weston | 8,387,105 | 0.08 | 0.13 | 0.27 | 0.31 | (0.03) | 0.57 | 6.13 | 0.60 |
| 68 | TCM Bank, National Association | Tampa | 305,950 | 0.79 | 0.58 | 0.11 | - | 2.56 | 2.05 | 3.66 | 0.60 |
| 70 | Citizens State Bank | Perry | 267,252 | 0.34 | - | 0.99 | 0.07 | 0.88 | 1.16 | 8.83 | 0.61 |
| 70 | Oculina Bank | Vero Beach | 283,004 | - | - | 0.09 | 0.57 | - | 0.72 | 6.57 | 0.61 |
| 72 | Pacific National Bank | Miami | 462,631 | - | - | 0.92 | - | 0.02 | 0.37 | 4.99 | 0.63 |
| 73 | Drummond Community Bank | Chiefland | 443,538 | 0.48 | 0.03 | 1.00 | 0.23 | 0.30 | 2.75 | 5.01 | 0.65 |
| 74 | Citizens Bank of Florida | Oviedo | 256,957 | 0.24 | - | 1.41 | 0.48 | - | 1.57 | 14.05 | 0.69 |
| 74 | GulfShore Bank | Tampa | 331,179 | 0.01 | - | 0.91 | - | 0.01 | 1.10 | 5.42 | 0.69 |
| 74 | Seacoast National Bank | Stuart | 4,513,754 | 0.21 | - | 1.32 | 0.28 | (0.11) | 0.81 | 11.49 | 0.69 |
| 77 | CenterState Bank of Florida, National Associ | Winter Haven | 5,005,472 | 0.72 | 0.21 | 0.90 | 0.18 | (0.02) | 0.77 | 10.09 | 0.71 |
| 77 | Executive National Bank | Miami | 391,027 | 0.70 | - | 2.19 | - | (0.03) | 1.31 | 14.79 | 0.71 |

INDIVIDUAL BANK DATA - RANKED BY NONACCRUAL/90 PD/OREO

| Rank | Institution | City | Total Assets ¹ (\$000) | 30-89 PD Lns / Total Lns & Leases ² (%) | Adj Loans 90+ PD/ Loans ² (%) | NPLs/ Loans ² (%) | OREO/ Assets ² (%) | Net Chargeoffs/ Avg Loans ² (%) | Loan Loss Reserves/ Gross Loans ¹ (%) | Adj NPA + Adj Loans 90PD/ Tang Equity + LLR ² (%) | Nonaccr + 90PD + OREO/ Tot Assets ² (%) |
|------|--|-------------------|--------------------------------------|--|---|---------------------------------|----------------------------------|--|---|---|--|
| | | | | | | | | | | | |
| 77 | Mainstreet Community Bank of Florida | Deland | 316,988 | 0.27 | - | 1.51 | 0.39 | (0.01) | 1.38 | 14.76 | 0.71 |
| 80 | Helm Bank USA | Miami | 764,159 | 1.12 | 0.08 | 3.83 | - | (0.06) | 2.21 | 16.53 | 0.73 |
| 80 | Ocean Bank | Miami | 3,417,535 | 0.99 | 0.16 | 1.65 | 0.31 | (0.06) | 1.32 | 12.78 | 0.73 |
| 82 | Capital City Bank | Tallahassee | 2,731,451 | 0.37 | - | 2.78 | 0.47 | 0.05 | 0.88 | 21.85 | 0.78 |
| 82 | Insignia Bank | Sarasota | 257,157 | - | - | - | 0.78 | (0.02) | 1.19 | 7.65 | 0.78 |
| 84 | Axiom Bank, National Association | Maitland | 634,242 | 1.35 | - | 4.49 | 0.06 | 0.40 | 1.97 | 20.80 | 0.79 |
| 85 | Seaside National Bank & Trust | Orlando | 1,483,337 | 0.04 | - | 1.14 | 0.01 | 0.13 | 1.07 | 7.44 | 0.81 |
| 86 | Floridian Community Bank, Inc. | Davie | 384,963 | 0.11 | - | 0.95 | 0.10 | 1.06 | 0.89 | 7.58 | 0.83 |
| 86 | USAmeriBank | Clearwater | 4,037,702 | 0.39 | - | 1.20 | 0.28 | (0.01) | 1.17 | 12.86 | 0.83 |
| 88 | Mercantil Commercebank, National Association | Coral Gables | 8,457,557 | 0.06 | 0.01 | 1.25 | - | 0.37 | 1.36 | 8.56 | 0.86 |
| 89 | Preferred Community Bank | Fort Myers | 107,065 | - | - | - | 0.88 | (0.01) | 1.31 | 6.81 | 0.88 |
| 90 | Surety Bank | Deland | 93,003 | 0.17 | - | 10.01 | 0.51 | 0.02 | 2.20 | 39.62 | 0.91 |
| 91 | Community State Bank | Starke | 90,864 | 0.57 | - | 3.03 | 0.02 | 0.47 | 1.26 | 13.49 | 0.93 |
| 92 | Intercredit Bank, NA | Miami | 348,610 | 0.22 | 0.01 | 0.96 | 0.34 | 0.01 | 1.62 | 9.58 | 0.94 |
| 93 | Sunstate Bank | Miami | 161,913 | 0.60 | - | 1.73 | 0.35 | (0.66) | 1.06 | 9.91 | 0.95 |
| 94 | Banesco USA | Coral Gables | 969,942 | 0.22 | 0.19 | 1.19 | 0.29 | - | 0.98 | 12.71 | 0.96 |
| 95 | Englewood Bank & Trust | Englewood | 259,142 | 0.01 | - | 3.17 | 0.17 | 0.05 | 2.09 | 21.04 | 0.97 |
| 96 | Summit Bank, National Association | Panama City | 362,087 | 0.13 | 0.04 | 1.19 | 0.29 | (0.03) | 1.48 | 7.61 | 0.99 |
| 97 | Brannen Bank | Inverness | 471,536 | 0.55 | - | 3.40 | 0.08 | 0.09 | 1.05 | 22.22 | 1.05 |
| 98 | Sabadell United Bank, N.A. | Miami | 5,550,075 | 0.08 | 0.39 | 0.42 | 0.16 | - | 1.18 | 5.95 | 1.09 |
| 99 | International Finance Bank | Miami | 354,483 | 0.41 | 0.04 | 3.71 | - | 0.03 | 2.40 | 22.12 | 1.10 |
| 100 | Gibraltar Private Bank & Trust Co. | Coral Gables | 1,624,238 | 0.02 | - | 2.24 | 0.11 | (0.12) | 1.45 | 21.32 | 1.11 |
| 100 | Madison County Community Bank | Madison | 117,354 | 0.19 | - | 1.99 | 0.59 | 0.20 | 1.23 | 16.23 | 1.11 |
| 102 | Flagler Bank | West Palm Beach | 225,761 | 0.25 | - | 2.41 | 0.77 | (0.22) | 1.58 | 20.73 | 1.12 |
| 103 | First National Bank of Pasco | Dade City | 139,546 | 0.33 | - | 2.04 | 0.10 | 0.33 | 2.96 | 8.45 | 1.14 |
| 103 | Natbank, National Association | Hollywood | 175,037 | 0.29 | - | 1.38 | - | - | 0.62 | 7.23 | 1.14 |
| 105 | Anchor Commercial Bank | Juno Beach | 110,031 | 0.56 | - | 2.23 | 0.61 | (0.04) | 1.18 | 18.21 | 1.22 |
| 106 | BAC Florida Bank | Coral Gables | 1,926,128 | 0.12 | - | 3.97 | 0.22 | 0.07 | 1.18 | 37.03 | 1.27 |
| 106 | Sunshine Community Bank | Tallahassee | 167,214 | 0.88 | 0.01 | 3.55 | 0.25 | 0.16 | 0.72 | 22.37 | 1.27 |
| 108 | FirstCity Bank of Commerce | Palm Beach Garden | 83,004 | 1.08 | - | 2.42 | - | 0.69 | 0.83 | 19.88 | 1.28 |
| 109 | Pilot Bank | Tampa | 237,697 | 0.24 | - | 1.84 | 1.14 | (0.02) | 0.97 | 20.70 | 1.29 |
| 110 | Landmark Bank, National Association | Fort Lauderdale | 462,975 | 0.34 | - | 3.23 | - | 0.39 | 1.94 | 18.37 | 1.30 |
| 111 | First National Bank Northwest Florida | Panama City | 121,998 | - | - | 1.63 | 0.50 | - | 2.34 | 9.22 | 1.31 |
| 112 | Citizens Bank and Trust | Lake Wales | 518,082 | 0.04 | - | 1.66 | 0.51 | 0.04 | 1.12 | 17.11 | 1.33 |
| 113 | Patriot Bank | Trinity | 144,596 | 0.70 | - | 0.28 | 1.11 | 0.03 | 1.01 | 9.71 | 1.34 |
| 114 | Heartland National Bank | Sebring | 334,410 | 0.41 | - | 2.85 | 0.35 | (0.15) | 1.93 | 15.52 | 1.37 |
| 115 | Farmers & Merchants Bank | Monticello | 462,970 | 0.16 | - | 3.09 | 0.20 | 0.04 | 1.18 | 21.49 | 1.38 |
| 116 | Flagship Community Bank | Clearwater | 105,684 | - | - | 3.44 | - | (0.02) | 1.04 | 20.69 | 1.39 |
| 116 | Peoples State Bank | Lake City | 79,646 | 0.50 | - | 9.03 | 0.71 | (0.04) | 1.69 | 69.46 | 1.39 |

¹ Ranked high to low ² Ranked low to high

INDIVIDUAL BANK DATA - RANKED BY NONACCRUAL/90 PD/OREO

| | | | | | | | | | ¹ Ranked high to low | ² Ranked low to high | |
|------|--|-------------------|--------------------------------------|--|---|---------------------------------|----------------------------------|--|---|---|--|
| | | | Total Assets ¹ (\$000) | 30-89 PD Lns / Total Lns & Leases ² (%) | Adj Loans 90+ PD/ Loans ² (%) | NPLs/ Loans ² (%) | OREO/ Assets ² (%) | Net Chargeoffs/ Avg Loans ² (%) | Loan Loss Reserves/ Gross Loans ¹ (%) | Adj NPA + Adj Loans 90PD/ Tang Equity + LLR ² (%) | Nonaccr + 90PD + OREO/ Tot Assets ² (%) |
| Rank | Institution | City | | | | | | | | | |
| 118 | Peoples National Bank | Niceville | 105,395 | 0.49 | - | 4.26 | 0.61 | (0.30) | 1.29 | 23.26 | 1.42 |
| 119 | Atlantic Coast Bank | Jacksonville | 936,267 | 0.32 | - | 3.07 | 0.30 | 0.03 | 1.04 | 29.51 | 1.46 |
| 120 | Columbia Bank | Lake City | 199,363 | 0.60 | 0.16 | 8.40 | 0.16 | (0.54) | 1.95 | 47.03 | 1.50 |
| 121 | Florida Capital Bank, N.A. | Jacksonville | 341,615 | 0.18 | - | 1.85 | 1.14 | (0.02) | 0.95 | 26.71 | 1.79 |
| 122 | First Citrus Bank | Tampa | 305,821 | 0.35 | - | 2.71 | 0.53 | 0.06 | 0.97 | 28.39 | 1.82 |
| 123 | Commerce National Bank & Trust | Winter Park | 90,456 | - | - | 2.32 | 0.93 | (0.66) | 2.61 | 18.57 | 1.85 |
| 124 | CBC National Bank | Fernandina Beach | 612,730 | 0.05 | - | 1.35 | 0.90 | 0.22 | 0.91 | 18.61 | 1.86 |
| 125 | United Southern Bank | Umatilla | 492,698 | 0.72 | - | 3.70 | 0.44 | (0.10) | 2.37 | 24.20 | 1.90 |
| 126 | First State Bank of Arcadia | Arcadia | 136,847 | 0.68 | - | 6.47 | 0.44 | 0.79 | 3.82 | 28.75 | 1.94 |
| 126 | U.S. Century Bank | Doral | 896,523 | 0.58 | - | 2.98 | 0.56 | (0.24) | 1.24 | 26.82 | 1.94 |
| 128 | One South Bank | Chipley | 47,981 | 1.85 | 1.71 | 0.87 | - | 0.04 | 1.18 | 16.11 | 2.14 |
| 129 | Brickell Bank | Miami | 503,502 | 2.74 | 0.61 | 4.02 | - | 0.01 | 1.11 | 47.81 | 2.16 |
| 130 | Wauchula State Bank | Wauchula | 647,090 | 1.24 | - | 4.62 | 0.48 | 0.13 | 1.78 | 28.64 | 2.25 |
| 131 | Harbor Community Bank | Fort Pierce | 1,785,472 | 1.93 | 0.34 | 2.83 | 0.67 | 0.14 | 0.45 | 20.88 | 2.31 |
| 132 | Nature Coast Bank | Hernando | 57,281 | - | - | 0.98 | 1.81 | (0.02) | 2.06 | 16.26 | 2.48 |
| 133 | First Federal Bank of Florida | Lake City | 1,223,573 | 1.00 | 0.09 | 1.70 | 0.07 | 0.07 | 0.69 | 8.09 | 2.56 |
| 134 | Century Bank of Florida | Tampa | 75,918 | 0.03 | - | 6.37 | 0.61 | 0.27 | 1.40 | 50.08 | 2.80 |
| 135 | Fidelity Bank of Florida, National Association | Merritt Island | 177,767 | 1.35 | 0.91 | 14.54 | 0.73 | 0.73 | 2.96 | 58.30 | 2.86 |
| 136 | OptimumBank | Plantation | 121,537 | - | - | 2.93 | 1.98 | (2.97) | 4.88 | 36.34 | 3.22 |
| 137 | Home Federal Bank of Hollywood | Hallandale Beach | 40,941 | 1.47 | - | 0.25 | 3.14 | - | 3.15 | 19.61 | 3.31 |
| 138 | First National Bank of Wauchula | Wauchula | 71,104 | 3.21 | - | 7.00 | 0.05 | 0.18 | 2.50 | 32.43 | 3.77 |
| 139 | First National Bank of Mount Dora | Mount Dora | 222,742 | 0.31 | - | 5.88 | 1.42 | 0.21 | 3.11 | 21.54 | 4.07 |
| 140 | Friends Bank | New Smyrna Beach | 103,777 | 0.74 | - | 6.83 | 4.34 | (0.26) | 2.08 | 93.70 | 4.54 |
| 141 | TransCapital Bank | Sunrise | 182,478 | - | - | 9.48 | 4.15 | 0.04 | 1.88 | 62.28 | 5.30 |
| 142 | Bank of Commerce | Sarasota | 195,729 | 2.29 | - | 7.38 | 4.52 | (0.81) | 1.71 | 201.17 | 5.48 |
| 143 | Pinnacle Bank | Orange City | 107,455 | 0.10 | - | 4.89 | 5.30 | 0.26 | 4.37 | 162.91 | 7.88 |
| 144 | Interamerican Bank, A FSB | Miami | 206,819 | 0.44 | - | 12.52 | 1.84 | (0.19) | 3.32 | 75.97 | 7.90 |
| 145 | EverBank | Jacksonville | 28,693,152 | 2.57 | 0.01 | 0.76 | 0.11 | 0.08 | 0.35 | 10.56 | 13.68 |
| 146 | Gulf Coast Community Bank | Pensacola | 135,417 | 0.15 | - | 2.74 | 14.16 | 0.01 | 3.18 | 249.98 | 14.46 |
| 147 | First City Bank of Florida | Fort Walton Beach | 205,563 | 2.37 | 0.46 | 15.53 | 11.36 | 0.41 | 2.28 | 524.10 | 16.25 |
| 148 | Lafayette State Bank | Mayo | 76,739 | 1.06 | 0.24 | 27.37 | 2.32 | 5.19 | 1.55 | 444.55 | 21.84 |
| 149 | Beach Community Bank | Fort Walton Beach | 531,033 | 2.53 | - | 24.25 | 18.09 | 0.07 | 0.98 | 786.45 | 32.03 |