

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter				
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO	
										30-90	90+			30-90	90+			
										\$	\$	\$	\$	\$	\$	\$	\$	
State Summary																		
Northwest - Total/Average	6,136,037	3,456,227	367,303	43,305	12,537	3,249	6,352	1.25	0.75	8,868	212	9,433	36,492	15,384	780	13,830	40,406	
North Central - Total/Average	4,313,738	2,048,768	282,691	37,610	21,851	394	1,429	1.84	0.45	9,739	33,013	15,358	4,237	8,759	28,159	15,070	5,210	
Northeast - Total/Average	1,011,877	564,821	38,251	8,538	3,872	98	1,172	1.51	0.68	1,744	54	6,621	216	1,094	-	8,140	465	
East Central - Total/Average	8,877,405	4,618,424	737,622	61,364	13,524	896	1,187	1.33	0.22	17,024	-	18,384	1,431	10,850	25	20,189	1,508	
Tampa Bay - Total/Average	77,695,658	53,196,473	4,324,352	881,719	457,813	13,163	124,026	1.66	0.23	44,052	3,982	160,898	16,679	55,472	4,334	160,903	21,698	
South Central - Total/Average	2,064,340	1,121,257	120,713	20,476	2,008	280	742	1.83	0.59	4,484	93	11,450	785	4,701	-	13,472	870	
Southwest - Total/Average	6,296,874	4,139,764	402,679	52,509	14,035	394	674	1.27	0.09	2,085	-	3,971	1,975	525	147	4,251	1,975	
Southeast - Total/Average	93,442,797	65,926,514	4,767,945	846,941	440,066	16,137	102,625	1.28	0.66	555,763	601,163	582,430	32,638	447,983	691,517	496,386	38,369	
State Total	199,838,726	135,072,248	11,041,556	1,952,462	965,706	34,611	238,207	1.45	0.45	643,759	638,517	808,545	94,453	544,768	724,962	732,241	110,501	
Northwest																		
Fort Walton Beach-Crestview-Destin, FL (Metro)																		
Beach Bank	568,753	419,977	58,606	4,673	1,729	118	-	1.11	3.48	242	-	1,161	18,647	447	-	2,470	18,681	
FNBT Bank	519,215	206,905	11,247	4,820	(9)	102	14	2.33	0.04	454	108	170	32	2,776	77	203	32	
First City Bank of Florida	136,566	60,622	-	1,434	-	65	468	2.37	12.66	4,056	68	931	16,352	4,614	628	2,118	20,400	
PNB Community Bank	120,433	69,832	-	696	-	63	-	1.00	0.03	230	-	39	-	780	42	-	-	
Total/Average	1,344,967	757,336	69,853	11,623	1,720	348	482	1.53	2.78	4,982	176	2,301	35,031	8,617	747	4,791	39,113	
Panama City-Lynn Haven, FL (Metro)																		
First National Bank Northwest Florida	190,857	71,010	12,894	1,250	-	-	-	1.76	0.10	401	-	194	-	3,651	-	199	-	
Total/Average	190,857	71,010	12,894	1,250	-	-	-	1.76	0.10	401	-	194	-	3,651	-	199	-	
Pensacola-Ferry Pass-Brent, FL (Metro)																		
Bank of Pensacola	114,473	54,901	7,017	491	24	3	-	0.89	0.10	183	-	118	-	-	-	118	-	
Warrington Bank	95,824	28,047	963	299	-	-	-	1.07	0.00	-	-	-	-	-	-	-	-	
Bank of the South	83,208	31,111	2,887	272	6	-	-	0.87	0.00	-	-	-	-	-	-	-	-	
Total/Average	293,505	114,059	10,867	1,062	30	3	-	0.93	0.04	183	-	118	-	-	-	118	-	
Tallahassee, FL (Metro)																		
Capital City Bank	3,578,040	1,998,161	190,321	23,137	8,303	2,869	4,776	1.16	0.19	3,299	3	5,505	1,227	3,057	4	6,966	1,059	
Prime Meridian Bank	620,614	471,475	80,306	5,833	2,484	29	1,094	1.24	0.25	-	-	1,315	234	5	-	1,756	234	
Total/Average	4,198,654	2,469,636	270,627	28,970	10,787	2,898	5,870	1.17	0.20	3,299	3	6,820	1,461	3,062	4	8,722	1,293	
Other																		
Peoples Bank of Graceville	108,054	44,186	3,062	400	-	-	-	0.91	0.00	3	33	-	-	54	29	-	-	
Total/Average	108,054	44,186	3,062	400	-	-	-	0.91	0.00	3	33	-	-	54	29	-	-	
Northwest - Total/Average	6,136,037	3,456,227	367,303	43,305	12,537	3,249	6,352	1.25	0.75	8,868	212	9,433	36,492	15,384	780	13,830	40,406	

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO		
										30-90 \$	90 + \$			30-90 \$	90 + \$				
North Central																			
First Federal Bank	3,061,207	1,346,820	173,998	26,370	20,517	219	295	1.96	0.36	5,567	32,822	8,748	2,393	7,819	27,682	8,273	2,827		
Drummond Community Bank	798,407	446,424	80,710	8,491	604	89	506	1.90	0.27	380	191	1,900	277	374	349	1,958	398		
Community State Bank	160,835	88,461	8,748	822	385	39	242	0.93	1.55	1,548	-	2,485	8	353	-	2,303	175		
Madison County Community Bank	149,371	72,512	7,706	1,269	225	5	17	1.75	0.45	82	-	507	160	86	-	509	182		
Lafayette State Bank	143,918	94,551	11,529	658	120	42	369	0.70	2.17	2,162	-	1,718	1,399	127	128	2,027	1,628		
North Central - Total/Average	4,313,738	2,048,768	282,691	37,610	21,851	394	1,429	1.84	0.45	9,739	33,013	15,358	4,237	8,759	28,159	15,070	5,210		
Northeast																			
Jacksonville, FL (Metro)																			
Florida Capital Bank, N.A.	529,741	289,570	15,488	4,399	2,802	98	1,172	1.52	1.29	1,744	-	6,621	216	1,094	-	8,140	465		
Intracoastal Bank	482,136	275,251	22,763	4,139	1,070	-	-	1.50	0.00	-	54	-	-	-	-	-	-		
Northeast - Total/Average	1,011,877	564,821	38,251	8,538	3,872	98	1,172	1.51	0.68	1,744	54	6,621	216	1,094	-	8,140	465		

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
East Central																	
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																	
Mainstreet Community Bank of Florida	637,152	446,749	64,936	6,208	1,330	64	55	1.39	0.18	463	-	982	175	704	25	1,612	175
Cogent Bank	634,809	460,793	167,996	3,715	884	29	-	0.81	0.16	-	-	1,035	-	37	-	1,051	-
Surety Bank	156,417	74,205	6,059	961	-	8	3	1.30	1.08	-	-	1,696	-	-	-	1,880	-
Total/Average	1,428,378	981,747	238,991	10,884	2,214	101	58	1.11	0.27	463	-	3,713	175	741	25	4,543	175
Orlando-Kissimmee, FL (Metro)																	
Citizens First Bank	2,986,551	857,856	107,154	13,323	3,350	240	207	1.55	0.04	65	-	1,070	-	255	-	703	-
One Florida Bank	794,242	559,522	96,355	4,712	1,789	14	-	0.84	0.05	1	-	396	-	-	-	400	64
Axiom Bank, National Association	674,520	538,639	66,018	6,929	2,549	335	632	1.29	0.74	9,440	-	4,826	140	6,824	-	5,481	140
United Southern Bank	647,955	371,496	50,625	7,962	1,087	47	50	2.14	0.58	2,712	-	3,702	69	1,666	-	4,148	69
Winter Park National Bank	516,184	229,844	23,282	3,251	675	-	-	1.41	0.00	-	-	-	-	-	-	-	-
Citizens Bank of Florida	432,561	288,557	51,986	3,389	740	32	240	1.17	0.05	1,873	-	229	-	123	-	331	-
First National Bank of Mount Dora	318,611	122,520	18,983	2,657	-	17	-	2.17	1.62	836	-	4,420	753	827	-	4,555	753
First Colony Bank of Florida	271,852	158,604	-	2,268	400	24	-	1.43	0.01	-	-	28	-	-	-	28	-
Commerce National Bank & Trust	127,600	85,214	-	1,529	-	-	-	1.79	0.23	-	-	-	294	-	-	-	307
Total/Average	6,770,076	3,212,252	414,403	46,020	10,590	709	1,129	1.43	0.24	14,927	-	14,671	1,256	9,695	-	15,646	1,333
Palm Bay-Melbourne-Titusville, FL (Metro)																	
Sunrise Bank	273,119	192,703	18,486	1,855	320	-	-	0.96	0.00	1,634	-	-	-	414	-	-	-
Florida Business Bank	204,474	151,750	35,472	1,844	400	64	-	1.22	0.00	-	-	-	-	-	-	-	-
Community Bank of the South	201,358	79,972	30,270	761	-	22	-	0.95	0.00	-	-	-	-	-	-	-	-
Total/Average	678,951	424,425	84,228	4,460	720	86	-	1.05	0.00	1,634	-	-	-	414	-	-	-
East Central - Total/Average																	
	8,877,405	4,618,424	737,622	61,364	13,524	896	1,187	1.33	0.22	17,024	-	18,384	1,431	10,850	25	20,189	1,508

FLORIDA ASSET QUALITY - SEPTEMBER 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
Tampa Bay																	
Bradenton-Sarasota-Venice, FL (Metro)																	
Sabal Palm Bank	382,390	288,708	77,594	3,440	880	108	-	1.19	0.00	228	-	-	-	-	-	-	-
Gulfside Bank	146,948	95,281	26,698	1,083	584	-	-	1.14	0.00	-	-	-	-	-	-	-	-
Total/Average	529,338	383,989	104,292	4,523	1,464	108	-	1.18	0.00	228	-	-	-	-	-	-	-
Homosassa Springs, FL (Micro)																	
Brannen Bank	631,021	304,162	15,667	3,241	3	1	6	1.07	0.32	1,943	-	1,993	-	1,127	-	1,998	-
Total/Average	631,021	304,162	15,667	3,241	3	1	6	1.07	0.32	1,943	-	1,993	-	1,127	-	1,998	-
Lakeland-Winter Haven, FL (Metro)																	
South State Bank, National Association	37,716,248	25,237,752	2,351,721	440,157	181,399	8,287	10,296	1.74	0.33	30,176	1,542	110,831	13,480	40,221	1,471	121,745	18,016
Citizens Bank and Trust	871,913	560,367	118,184	4,457	761	24	110	0.80	0.61	40	-	3,609	1,695	115	-	4,666	1,695
Bank of Central Florida	790,627	490,882	91,895	7,551	4,080	36	-	1.54	0.01	-	-	98	-	-	-	99	-
Total/Average	39,378,788	26,289,001	2,561,800	452,165	186,240	8,347	10,406	1.72	0.33	30,216	1,542	114,538	15,175	40,336	1,471	126,510	19,711
Tampa-St.Petersburg-Clearwater, FL (Metro)																	
Raymond James Bank, National Association	30,610,445	21,439,549	-	354,244	235,869	2,278	99,749	1.65	0.10	428	-	30,433	1,421	3,770	-	21,239	1,849
Bank of Tampa	2,546,227	1,607,443	393,035	23,918	9,900	421	930	1.49	0.18	5,329	-	4,521	-	1,747	-	3,319	-
First Home Bank	1,501,373	1,266,687	879,510	18,913	11,900	162	3,891	1.49	0.25	1,035	294	3,682	-	153	134	3,327	-
Pilot Bank	586,885	482,890	114,770	3,800	2,000	164	627	0.79	0.04	149	-	233	-	403	-	197	-
First Citrus Bank	565,616	438,745	109,315	2,585	484	-	415	0.59	0.24	246	-	1,364	-	62	-	1,828	-
Flagship Bank	299,699	229,346	67,469	1,368	1,273	-	11	0.60	0.00	1,058	-	-	-	1,382	-	-	-
Central Bank	285,364	223,185	54,350	1,909	117	8	3	0.86	0.82	-	-	2,273	60	1,747	-	536	60
TCM Bank, National Association	263,594	234,370	-	10,976	8,563	1,456	7,883	4.68	0.00	2,717	2,146	-	-	2,646	2,400	-	-
First National Bank of Pasco	214,588	150,376	11,731	2,378	-	167	101	1.58	0.53	-	-	1,114	23	638	-	1,404	23
Hillsboro Bank	178,524	78,974	-	1,023	-	1	4	1.30	0.00	52	-	-	-	38	-	-	-
Century Bank of Florida	104,196	67,756	12,413	676	-	50	-	1.00	0.72	651	-	747	-	1,423	329	545	55
Total/Average	37,156,511	26,219,321	1,642,593	421,790	270,106	4,707	113,614	1.61	0.12	11,665	2,440	44,367	1,504	14,009	2,863	32,395	1,987
Tampa Bay - Total/Average																	
	77,695,658	53,196,473	4,324,352	881,719	457,813	13,163	124,026	1.66	0.23	44,052	3,982	160,898	16,679	55,472	4,334	160,903	21,698

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										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
South Central																	
Wauchula State Bank	800,893	461,686	30,765	8,848	900	106	630	1.92	1.15	866	-	8,418	759	891	-	10,732	838
Heartland National Bank	516,605	179,237	28,628	2,483	73	10	-	1.39	0.03	2	-	156	-	2	-	159	-
First Bank	482,094	334,611	53,854	5,561	1,101	91	31	1.66	0.01	2,960	93	35	26	2,890	-	54	32
Crews Bank & Trust	182,572	89,373	7,466	2,722	-	55	68	3.05	1.01	114	-	1,835	-	395	-	1,488	-
First National Bank of Wauchula	82,176	56,350	-	862	(66)	18	13	1.53	1.22	542	-	1,006	-	523	-	1,039	-
South Central - Total/Average	2,064,340	1,121,257	120,713	20,476	2,008	280	742	1.83	0.59	4,484	93	11,450	785	4,701	-	13,472	870
Southwest																	
Cape Coral-Fort Myers, FL (Metro)																	
FineMark National Bank & Trust	2,606,372	1,807,884	98,488	20,209	4,376	19	24	1.12	0.04	787	-	1,098	-	9	147	1,560	-
Sanibel Captiva Community Bank	566,673	482,905	69,618	4,206	850	5	111	0.87	0.44	906	-	2,506	-	66	-	2,538	-
Edison National Bank	373,536	171,340	32,503	2,119	-	94	1	1.24	0.00	-	-	-	-	-	-	-	-
Total/Average	3,546,581	2,462,129	200,609	26,534	5,226	118	136	1.08	0.10	1,693	-	3,604	-	75	147	4,098	-
Naples-Marco Island, FL (Metro)																	
First Florida Integrity Bank	1,901,219	1,245,470	179,339	18,097	8,809	10	473	1.45	0.05	50	-	-	868	413	-	-	868
Total/Average	1,901,219	1,245,470	179,339	18,097	8,809	10	473	1.45	0.05	50	-	-	868	413	-	-	868
Punta Gorda, FL (Metro)																	
Charlotte State Bank & Trust	458,679	232,343	13,492	4,334	-	55	46	1.87	0.05	342	-	216	-	37	-	-	-
Englewood Bank & Trust	390,395	199,822	9,239	3,544	-	211	19	1.77	0.32	-	-	151	1,107	-	-	153	1,107
Total/Average	849,074	432,165	22,731	7,878	-	266	65	1.82	0.17	342	-	367	1,107	37	-	153	1,107
Southwest - Total/Average	6,296,874	4,139,764	402,679	52,509	14,035	394	674	1.27	0.09	2,085	-	3,971	1,975	525	147	4,251	1,975

FLORIDA ASSET QUALITY - SEPTEMBER 30, 2020

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										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
Southeast																	
Key West, FL (Micro)																	
First State Bank of the Florida Keys	1,044,335	713,738	53,354	9,206	1,720	867	608	1.29	0.12	632	445	1,248	-	2,285	-	1,540	-
Gulf Atlantic Bank	24,001	8,850	32	111	111	-	-	1.25	0.00	-	-	-	-	-	-	-	-
Total/Average	1,068,336	722,588	53,386	9,317	1,831	867	608	1.29	0.12	632	445	1,248	0	2,285	0	1,540	0
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																	
BankUnited, National Association	34,895,863	23,779,315	829,798	274,128	181,095	7,812	50,754	1.15	0.57	395,316	594,985	196,216	3,052	288,704	673,823	201,642	3,147
City National Bank of Florida	17,382,180	12,334,685	1,849,541	117,744	74,100	1,130	6,532	0.95	0.70	64,673	-	119,932	1,005	23,697	-	58,103	1,005
Amerant Bank, National Association	7,969,343	5,924,617	223,485	116,819	88,620	759	24,783	1.97	1.09	4,317	1	86,478	42	1,868	-	77,260	42
Ocean Bank	4,594,514	3,740,845	186,882	56,664	12,000	1,654	5,242	1.51	0.60	4,367	954	23,661	4,069	21,502	1,568	27,347	5,563
BAC Florida Bank	2,266,767	1,598,403	82	16,688	2,300	18	2,569	1.04	0.77	9,406	-	17,106	419	18,518	-	20,640	422
Professional Bank	2,076,565	1,600,858	225,506	15,035	8,764	-	278	0.94	0.48	146	-	9,957	-	3,895	1,648	4,524	-
Banescos USA	1,989,138	1,406,956	72,834	26,159	14,501	12	300	1.86	0.90	5,790	309	17,877	-	8,014	1,699	9,723	-
U.S. Century Bank	1,491,036	1,042,106	109,567	15,207	3,250	367	408	1.46	0.11	2,057	-	1,636	-	6,232	2,647	2,964	-
Grove Bank & Trust	868,319	367,893	26,727	8,359	625	54	2	2.27	0.22	112	-	314	1,574	1,022	-	314	1,574
Helim Bank USA	867,500	553,392	11,661	11,661	1,221	336	158	2.11	1.59	17,890	730	13,460	349	13,364	5,097	9,740	537
Apollo Bank	838,429	541,918	16,998	6,706	1,000	6	54	1.24	1.23	4,662	504	10,124	215	612	564	10,286	-
First National Bank of South Miami	836,623	623,741	79,698	8,174	939	-	226	1.31	0.76	5,830	2,313	6,334	-	5,918	2,659	6,573	-
International Finance Bank	809,102	723,675	39,551	11,220	4,466	17	6	1.55	1.05	3,370	-	8,467	-	7,479	-	4,339	-
Pacific National Bank	742,059	447,099	17,556	4,057	1,155	-	393	0.91	0.21	-	461	-	1,586	655	-	-	1,586
Banco Do Brasil Americas	710,561	492,588	-	5,886	1,015	6	39	1.19	0.22	5,141	1	1,570	-	6,103	2	1,264	4,890
Legacy Bank of Florida	542,850	496,589	67,812	3,020	400	17	-	0.61	0.32	-	-	1,720	-	1,153	-	1,735	-
Executive National Bank	511,745	344,914	-	4,996	99	10	-	1.45	0.44	638	-	730	1,498	160	-	738	1,498
Sunstate Bank	510,538	258,697	22,184	2,494	650	50	42	0.96	0.50	2,687	-	2,000	574	975	-	683	574
Terrabank, N.A.	504,004	300,810	15,870	3,396	624	5	317	1.13	0.06	10	4	297	-	5	-	204	-
Flagler Bank	401,466	324,969	57,081	2,599	710	74	242	0.80	0.00	-	-	-	-	626	-	242	-
American National Bank	393,004	291,029	68,508	2,213	-	1	-	0.76	0.00	35	-	-	-	-	-	-	-
Intercredit Bank, National Association	384,643	307,974	5,921	5,700	711	632	904	1.85	0.60	2,040	-	2,071	232	1,837	-	2,617	232
Paradise Bank	347,646	264,722	43,003	2,246	820	5	103	0.85	0.39	-	-	1,341	-	1,341	-	-	-
Eastern National Bank	356,144	255,751	-	5,034	400	332	1,146	1.97	3.53	6,806	-	12,557	-	5,240	-	10,281	-
Interamerican Bank	229,807	169,431	4,610	4,598	(96)	64	-	2.71	2.92	74	-	5,260	1,452	263	-	6,065	1,452
Desjardins Bank, National Association	217,961	180,315	-	2,374	65	-	-	1.32	0.39	3,472	-	852	-	2,484	-	1,069	-
OptimumBank	208,432	146,679	19,168	2,144	1,236	27	1,128	1.46	0.33	27	-	-	681	-	17	1,751	-
Natbank, National Association	184,785	151,640	-	1,013	122	2	17	0.67	0.11	1,538	120	203	-	1,159	496	203	-
Anchor Bank	162,756	128,893	14,361	976	100	8	-	0.76	0.02	223	122	38	-	316	122	38	-
BankFlorida	143,921	83,867	9,161	1,017	400	24	-	1.21	0.45	433	-	643	-	-	-	1,604	-
Bank of Belle Glade	126,410	41,568	8,700	400	-	-	-	0.96	0.00	416	-	-	-	694	-	-	-
Plus International Bank	71,190	56,339	-	920	128	-	-	1.63	2.32	3,367	204	1,650	-	4,843	75	2,262	-
Home Federal Bank of Hollywood	54,611	31,456	-	464	86	-	-	1.48	3.28	685	-	1,791	-	1,922	-	584	-
Total/Average	83,689,712	59,013,734	4,014,604	740,111	401,506	13,422	95,643	1.25	0.67	545,528	600,708	544,285	16,748	430,601	690,417	464,795	22,522
Port St. Lucie, FL (Metro)																	
Seacoast National Bank	8,287,421	5,858,029	638,800	94,013	35,879	1,830	6,355	1.60	0.64	9,603	10	36,897	15,890	15,097	1,100	30,051	15,847
Total/Average	8,287,421	5,858,029	638,800	94,013	35,879	1,830	6,355	1.60	0.64	9,603	10	36,897	15,890	15,097	1,100	30,051	15,847
Sebastian-Vero Beach, FL (Metro)																	
Marine Bank & Trust Company	397,328	332,163	61,155	3,500	850	18	19	1.05	0.00	-	-	-	-	-	-	-	-
Total/Average	397,328	332,163	61,155	3,500	850	18	19	1.05	0.00	-	-	-	-	-	-	-	-
Southeast - Total/Average	93,442,797	65,926,514	4,767,945	846,941	440,066	16,137	102,625	1.28	0.66	555,763	601,163	582,430	32,638	447,983	691,517	496,386	38,369