

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90 \$	90 + \$				
State Summary																				
Greater than \$10 Billion		5	170,635,344	115,755,048	1,391,463	1.12	11.59	2.44	52.14	8.88	24.67	(234,700)	28,637	100,495	691,338	2,539,692	852,737	29,232	1.02%	1.56%
\$1 Billion to \$10 Billion		19	57,094,494	33,364,324	445,705	1.01	10.15	2.94	65.68	9.47	33.89	(12,535)	17,364	41,113	42,968	26,156	168,360	25,979	1.42%	0.26%
\$500 Million to \$1 Billion		31	22,105,311	11,958,098	176,396	1.06	12.07	2.98	64.49	8.69	42.90	2,696	4,098	7,287	55,784	392	47,990	13,389	1.49%	0.22%
\$250 Million to \$500 Million		17	5,855,509	3,628,633	45,491	1.04	9.31	3.56	73.52	10.56	32.70	5,050	4,301	7,332	7,378	1,240	21,272	512	1.71%	0.29%
\$100 Million to \$250 Million		19	3,369,523	1,647,232	15,377	0.65	5.99	3.00	78.95	9.92	45.11	850	467	200	3,111	646	10,405	1,714	1.31%	0.30%
Less than \$100 Million		7	523,579	203,431	(5,086)	(4.41)	(4.18)	2.13	8,175.50	138.96	91.30	366	49	4	3,969	-	2,616	-	0.85%	0.46%
State Total		98	259,583,760	166,556,766	2,069,346	1.07	11.16	2.63	73.38	9.31	28.83	(238,273)	54,916	156,431	804,548	2,568,126	1,103,380	70,826	0.01	0.01
Greater than \$10 Billion																				
South State Bank, National Association	No	Winter Haven	40,787,098	23,788,949	394,210	1.33	10.73	2.95	65.30	8.53	23.65	(141,009)	10,730	12,884	78,976	1,818	88,383	3,687	1.32%	0.19%
TIAA, FSB	No	Jacksonville	37,569,827	31,545,127	213,664	0.74	7.99	2.13	65.60	9.24	13.10	17,752	13,350	37,756	239,538	1,859,702	334,245	16,469	0.73%	5.88%
Raymond James Bank, National Association	No	Saint Petersburg	36,480,699	25,169,036	287,471	1.13	15.48	1.92	37.10	7.45	31.91	(45,920)	1,286	13,750	5,804	-	73,779	378	1.27%	0.20%
BankUnited, National Association	No	Miami Lakes	35,183,055	22,807,969	319,434	1.20	12.50	2.43	49.90	9.56	19.37	(65,523)	3,027	35,212	319,017	678,172	276,641	4,048	0.70%	1.14%
City National Bank of Florida	No	Miami	20,614,665	12,443,967	176,684	1.18	11.27	2.78	42.80	9.62	35.31	-	244	893	48,003	-	79,689	4,650	1.10%	0.41%
Total/Average			170,635,344	115,755,048	1,391,463	1.12	11.59	2.44	52.14	8.88	24.67	(234,700)	28,637	100,495	691,338	2,539,692	852,737	29,232	1.02%	1.56%
\$1 Billion to \$10 Billion																				
Seacoast National Bank	No	Stuart	9,894,039	5,905,884	89,433	1.31	10.12	3.34	55.70	10.71	29.18	(5,479)	2,320	4,797	6,999	1,812	32,612	13,628	1.49%	0.49%
Amerant Bank, National Association	No	Coral Gables	7,478,204	5,254,029	54,246	0.95	8.48	2.87	71.90	10.96	21.38	(10,000)	2,801	20,261	3,935	5	82,744	9,800	1.59%	1.22%
Ocean Bank	No	Miami	5,025,113	3,807,815	36,178	1.02	9.06	3.55	67.70	10.94	22.70	(1,000)	3,875	2,399	3,054	263	3,878	311	1.66%	0.09%
Capital City Bank	No	Tallahassee	4,038,388	1,941,425	29,320	1.00	10.83	2.94	75.20	8.87	37.61	(3,042)	4,491	3,765	3,527	37	2,993	192	1.11%	0.08%
Citizens First Bank	No	The Villages	3,630,770	1,003,238	41,701	1.63	13.89	2.12	46.10	10.37	63.42	3,500	200	12	197	28	802	-	1.82%	0.02%
First Federal Bank	No	Lake City	3,234,722	1,002,540	40,461	1.67	14.57	2.94	65.50	10.32	32.49	(941)	376	564	4,982	23,408	5,912	653	2.53%	0.89%
FineMark National Bank & Trust	No	Fort Myers	3,080,462	2,020,213	20,591	0.93	10.07	2.34	62.60	9.53	22.89	13	18	7	-	-	928	-	1.03%	0.03%
The Bank of Tampa	No	Tampa	2,865,344	1,356,034	20,422	0.99	13.96	2.55	61.60	7.31	49.98	(600)	663	436	743	-	2,170	-	1.89%	0.08%
Professional Bank	No	Coral Gables	2,644,955	1,687,251	18,649	1.03	12.24	3.17	55.40	7.67	33.66	2,860	-	7,641	479	-	2,775	-	0.68%	0.10%
First Florida Integrity Bank	No	Naples	2,389,982	1,107,548	17,567	1.04	12.95	2.62	50.40	7.85	33.59	6	4	16	340	-	-	-	1.63%	0.00%
Bradesco BAC Florida Bank	No	Coral Gables	2,323,349	1,811,016	9,286	0.56	4.93	2.86	75.10	11.49	20.75	1,375	230	152	6,203	-	6,233	-	0.88%	0.27%
Banescos USA	No	Coral Gables	2,043,239	1,516,031	15,124	0.99	11.86	3.31	70.20	8.69	23.29	(3,073)	486	319	4,020	603	16,243	-	1.35%	0.56%
U.S. Century Bank	No	Miami	1,755,011	1,176,412	15,427	1.24	10.03	3.26	56.90	9.69	30.72	(160)	215	241	4,207	-	18	-	1.27%	0.00%
First State Bank of the Florida Keys	Yes	Key West	1,244,996	704,769	11,888	1.31	12.64	2.97	63.20	8.05	36.08	(1,585)	1,566	320	1,350	-	1,051	-	1.33%	0.08%
Citizens Bank and Trust	Yes	Frostproof	1,183,107	492,739	9,519	1.23	12.95	3.23	67.60	7.77	46.69	153	95	160	342	-	1,126	1,395	1.11%	0.21%
One Florida Bank	No	Orlando	1,142,816	825,672	4,948	0.68	6.28	3.22	69.20	9.95	24.71	2,426	2	-	307	-	1,058	-	0.95%	0.09%
Cogent Bank	No	Orange City	1,053,047	790,974	6,850	1.02	12.19	3.82	60.10	9.53	25.48	3,167	9	-	-	-	774	-	1.00%	0.07%
Grove Bank & Trust	No	Miami	1,050,645	394,543	1,525	0.21	1.68	2.02	91.30	11.72	52.72	(345)	12	3	21	-	162	-	2.21%	0.02%
First National Bank of South Miami	No	Miami	1,016,305	566,191	2,570	0.36	4.12	2.70	82.20	8.60	36.60	190	1	20	2,262	-	6,881	-	1.43%	0.68%
Total/Average			57,094,494	33,364,324	445,705	1.01	10.15	2.94	65.68	9.47	33.89	(12,535)	17,364	41,113	42,968	26,156	168,360	25,979	1.42%	0.26%

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90+ \$				
\$500 Million to \$1 Billion																				
Helm Bank USA	No	Miami	983,530	450,536	6,958	0.96	8.94	2.82	77.00	10.30	51.24	(2,551)	432	337	6,776	-	10,512	-	2.08%	1.07%
Apollo Bank	No	Miami	983,435	591,348	6,671	0.96	9.45	2.97	63.80	9.75	36.98	(600)	3	14	2,883	98	1,698	-	1.08%	0.17%
Pacific National Bank	No	Miami	970,498	568,501	4,068	0.66	7.23	2.86	65.30	8.80	39.23	735	-	-	-	-	-	1,720	0.88%	0.18%
Drummond Community Bank	No	Chiefland	957,700	445,268	9,202	1.39	12.47	3.65	65.10	10.16	43.36	1,074	224	722	731	59	988	505	2.10%	0.16%
International Finance Bank	No	Miami	953,306	730,930	5,156	0.77	9.59	2.88	63.60	7.74	24.33	1,119	23	313	716	-	9,703	-	1.12%	1.02%
First Home Bank	No	St. Petersburg	943,633	656,258	22,847	2.14	33.44	3.30	76.70	12.64	16.53	(1,000)	708	4,254	24,202	127	10,591	3	2.53%	0.42%
Wauchula State Bank	Yes	Wauchula	913,881	519,744	10,917	1.63	12.43	3.25	52.40	10.59	43.03	900	354	86	60	93	3,799	-	1.98%	0.43%
Bank of Central Florida	No	Lakeland	887,400	419,784	5,358	0.85	11.25	2.47	63.50	7.83	51.28	(800)	35	82	-	-	-	-	1.17%	0.00%
Banco Do Brasil Americas	No	Miami	840,717	495,253	2,569	0.43	4.35	2.76	80.30	8.42	41.37	259	66	54	2,761	5	1,323	-	1.29%	0.16%
United Southern Bank	No	Umatilla	807,961	316,943	5,475	0.97	11.91	3.24	62.60	7.91	57.25	473	10	3	1,429	-	1,985	69	3.02%	0.25%
Prime Meridian Bank	No	Tallahassee	794,361	482,413	6,924	1.27	14.41	3.18	52.70	8.82	35.38	(185)	63	70	526	-	-	-	1.22%	0.00%
Mainstreet Community Bank of Florida	No	Deland	770,166	429,651	5,477	1.01	12.43	3.17	61.40	8.57	41.86	120	69	117	225	-	187	-	1.47%	0.02%
Brannen Bank	Yes	Inverness	768,618	288,506	6,927	1.27	19.27	2.54	61.50	5.21	62.79	(330)	5	4	818	-	2,136	-	1.01%	0.28%
Sanibel Captiva Community Bank	No	Sanibel	757,924	456,301	7,664	1.41	24.45	3.66	53.90	5.73	38.50	100	11	-	2,820	-	-	-	0.92%	0.00%
First Citrus Bank	No	Tampa	672,925	416,703	6,040	1.32	16.44	3.88	54.50	7.97	36.53	900	21	83	-	-	-	-	0.89%	0.00%
Pilot Bank	No	Tampa	638,348	518,800	10,434	2.15	25.20	3.70	41.30	9.45	14.70	625	208	235	524	-	410	-	0.89%	0.06%
Heartland National Bank	No	Sebring	632,555	152,975	2,383	0.50	6.71	1.75	67.10	7.49	76.69	34	13	92	32	-	-	-	1.60%	0.00%
Axiom Bank, National Association	No	Maitland	632,418	501,682	1,787	0.37	2.43	3.59	86.70	13.50	15.80	35	383	462	2,791	-	2,960	-	1.36%	0.47%
Terrabank, National Association	No	Miami	626,666	310,716	1,771	0.40	5.47	2.65	81.80	7.07	48.00	298	1	91	53	-	236	-	1.16%	0.04%
Winter Park National Bank	Yes	Winter Park	618,605	278,679	5,936	1.39	13.05	2.56	41.90	7.89	41.74	345	-	-	-	-	-	-	1.30%	0.00%
FNBT Bank	Yes	Fort Walton Beach	609,543	204,587	3,555	0.81	7.14	1.99	75.50	8.76	68.50	16	24	111	106	10	173	-	2.31%	0.03%
Beach Bank	No	Fort Walton Beach	595,213	427,963	1,693	0.38	2.84	3.07	87.00	9.78	20.64	372	240	76	853	-	211	11,092	1.22%	1.90%
Charlotte State Bank & Trust	Yes	Port Charlotte	585,588	217,051	6,904	1.69	15.32	2.51	58.80	8.39	67.06	-	1,003	34	-	-	-	-	2.45%	0.00%
First Bank	No	Clewiston	573,079	347,780	3,922	0.94	11.94	3.41	65.00	7.80	28.47	255	5	10	937	-	-	-	1.81%	0.00%
Edison National Bank	Yes	Fort Myers	525,876	152,275	1,978	0.54	5.90	2.07	75.50	7.07	63.47	-	5	3	-	-	-	-	1.39%	0.00%
Sunstate Bank	No	Miami	520,955	212,471	2,401	0.61	5.66	2.39	72.20	9.44	52.56	(500)	27	2	2,838	-	1,024	-	1.16%	0.20%
Marine Bank & Trust Company	No	Vero Beach	516,200	318,962	4,151	1.17	16.87	3.75	59.60	6.95	35.66	480	118	-	64	-	-	-	1.33%	0.00%
Intracoastal Bank	Yes	Palm Coast	511,447	292,451	5,650	1.50	13.73	3.41	53.30	8.42	41.27	327	-	-	-	-	54	-	1.56%	0.01%
Citizens Bank of Florida	No	Oviedo	505,445	283,797	3,306	0.92	10.79	3.25	64.90	8.58	39.18	185	24	1	3,639	-	-	-	1.31%	0.00%
Englewood Bank & Trust	Yes	Englewood	504,005	193,251	4,050	1.13	11.54	2.32	64.80	7.56	64.92	-	23	26	-	-	-	-	1.83%	0.00%
American National Bank	No	Oakland Park	503,313	276,519	4,222	1.21	11.41	3.32	49.60	10.66	31.67	10	-	5	-	-	-	-	0.88%	0.00%
Total/Average			22,105,311	11,958,098	176,396	1.06	12.07	2.98	64.49	8.69	42.90	2,696	4,098	7,287	55,784	392	47,990	13,389	1.49%	0.22%

FLORIDA BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2021

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
\$250 Million to \$500 Million																				
Flagler Bank	Yes	West Palm Beach	486,882	312,536	7,886	2.26	19.62	3.52	38.80	9.22	31.40	-	1,124	14	-	-	73	-	1.22%	0.02%
Intercredit Bank, National Association	No	Miami	434,087	338,466	(103)	(0.03)	(0.33)	3.05	101.60	10.25	22.64	50	123	20	2,306	-	6,234	113	1.88%	1.46%
Sabal Palm Bank	No	Sarasota	425,475	254,495	4,955	1.69	21.18	3.77	52.70	8.73	40.35	(920)	1	-	134	-	14	-	1.03%	0.00%
Florida Capital Bank, N.A.	No	Jacksonville	414,974	250,485	3,389	0.94	7.44	2.72	84.20	13.91	21.60	430	142	849	124	-	5,446	172	1.69%	0.16%
Flagship Bank	No	Clearwater	410,225	259,692	852	0.31	2.72	3.35	81.50	10.92	29.38	496	-	-	542	-	-	-	0.94%	0.00%
Sunrise Bank	Yes	Orlando	381,382	222,574	1,869	0.76	6.55	3.16	70.70	9.73	38.80	550	-	-	-	-	443	-	1.14%	0.12%
Paradise Bank	Yes	Boca Raton	377,957	250,233	8,397	2.93	24.00	4.22	50.60	9.50	29.36	500	-	-	-	-	141	-	0.95%	0.04%
The First National Bank of Mount Dora	No	Mount Dora	369,647	99,575	3,593	1.36	10.65	2.75	67.20	10.56	63.97	-	168	99	471	-	3,120	227	2.74%	0.55%
OptimumBank	No	Fort Lauderdale	334,912	208,561	2,244	1.09	11.40	3.51	57.10	10.96	34.39	955	47	213	60	-	-	-	1.29%	0.00%
TCM Bank, National Association	No	Tampa	302,962	267,947	3,215	1.60	7.64	7.28	74.90	19.64	9.46	3,869	1,720	5,289	2,002	1,240	-	-	4.25%	0.41%
First Colony Bank of Florida	Yes	Maitland	286,881	173,325	3,618	1.83	15.47	3.51	46.20	9.23	40.48	180	6	7	-	-	11	-	1.49%	0.00%
Eastern National Bank	No	Miami	282,720	196,591	(998)	(0.41)	(5.69)	3.10	140.30	7.51	8.80	(1,785)	652	2	712	-	126	-	2.00%	0.04%
Desjardins Bank, National Association	No	Hallandale	281,489	185,266	217	0.11	0.88	2.92	95.80	11.46	37.74	25	-	-	790	-	586	-	1.29%	0.21%
First National Bank of Pasco	No	Dade City	275,670	157,912	1,819	0.99	9.51	4.13	74.90	9.82	28.03	90	19	-	111	-	459	-	1.65%	0.17%
Central Bank	No	Tampa	271,067	219,409	2,658	1.24	15.93	3.91	53.20	9.10	11.97	850	1	839	-	-	347	-	1.38%	0.13%
Interamerican Bank	No	Miami	264,970	167,409	573	0.30	2.62	2.99	96.50	11.22	40.61	(250)	276	-	126	-	4,272	-	2.84%	1.61%
Community Bank of the South	No	Merritt Island	254,209	64,157	1,307	0.76	8.63	2.60	63.70	7.75	66.90	10	22	-	-	-	-	-	1.25%	0.00%
Total/Average			5,855,509	3,628,633	45,491	1.04	9.31	3.56	73.52	10.56	32.70	5,050	4,301	7,332	7,378	1,240	21,272	512	1.71%	0.29%
\$100 Million to \$250 Million																				
BankFlorida	No	Jupiter	233,994	156,861	248	0.16	1.32	3.00	84.10	12.18	32.28	420	18	-	-	-	220	-	1.04%	0.09%
Gulfside Bank	No	Sarasota	226,258	108,688	305	0.20	1.85	2.41	85.80	10.13	51.89	110	-	-	-	-	-	-	1.18%	0.00%
Hillsboro Bank	No	Plant City	226,139	73,101	12	0.01	0.07	2.34	100.80	9.13	70.75	-	-	-	33	-	-	-	1.40%	0.00%
First National Bank Northwest Florida	Yes	Panama City	224,005	70,032	718	0.46	3.70	2.25	79.90	9.22	73.75	-	-	-	-	401	1,972	-	1.78%	0.00%
Anchor Bank	No	Juno Beach	212,669	158,439	229	0.17	1.92	3.90	100.10	11.65	13.91	-	9	-	364	100	1,049	-	0.62%	0.54%
Natbank, National Association	No	Hollywood	206,529	137,743	863	0.59	3.60	3.73	81.60	16.11	35.64	(167)	-	-	1,063	-	264	-	0.61%	0.13%
Crews Bank & Trust	Yes	Arcadia	206,517	86,009	1,169	0.76	6.52	2.67	78.80	9.01	41.55	-	18	16	-	-	1,258	-	3.17%	0.61%
Community State Bank	No	Starke	201,777	89,125	293	0.20	3.27	3.48	90.30	6.14	26.29	60	117	96	753	-	1,746	28	1.01%	0.88%
Florida Business Bank	No	Melbourne	191,649	138,983	2,328	1.66	14.94	4.18	49.50	11.80	29.34	-	130	-	-	-	-	-	1.44%	0.00%
Surety Bank	Yes	Deland	184,836	77,845	3,653	2.68	21.93	3.32	52.00	9.88	24.86	-	15	17	71	-	580	-	1.24%	0.31%
Lafayette State Bank	No	Mayo	177,200	100,395	916	0.71	10.20	3.89	74.30	7.46	24.20	325	57	54	265	1	2,076	1,392	1.11%	1.96%
Madison County Community Bank	No	Madison	168,027	70,607	976	0.81	9.59	2.90	68.00	8.12	48.96	150	1	9	4	-	567	-	2.10%	0.34%
Commerce National Bank & Trust	Yes	Winter Park	162,066	88,317	542	0.48	3.89	2.80	83.80	9.19	39.95	-	-	-	-	-	-	294	1.79%	0.18%
Bank of Pensacola	No	Pensacola	138,029	49,498	605	0.64	6.58	2.18	64.30	9.43	64.35	-	6	2	-	117	-	-	1.00%	0.08%
PNB Community Bank	No	Niceville	137,950	86,802	452	0.46	4.79	3.73	84.10	9.42	32.44	-	88	2	114	-	32	-	0.94%	0.02%
Bank of Belle Glade	No	Belle Glade	134,871	34,533	147	0.15	1.86	1.62	91.70	7.71	59.50	-	-	-	360	-	-	-	1.16%	0.00%
Peoples Bank of Graceville	Yes	Graceville	121,424	39,094	1,392	1.55	11.48	3.04	52.00	9.59	73.27	2	-	2	47	26	121	-	1.02%	0.12%
The Warrington Bank	No	Pensacola	113,880	23,642	97	0.12	0.78	1.80	95.10	14.27	88.21	(50)	-	-	-	-	-	-	1.05%	0.00%
Century Bank of Florida	Yes	Tampa	101,703	57,518	432	0.55	5.56	3.80	83.90	7.95	25.95	-	8	2	37	1	520	-	1.29%	0.51%
Total/Average			3,369,523	1,647,232	15,377	0.65	5.99	3.00	78.95	9.92	45.11	850	467	200	3,111	646	10,405	1,714	1.31%	0.30%

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90 \$	90 + \$				
Less than \$100 Million																				
Bank of the South	No	Pensacola	92,098	23,840	86	0.13	0.78	2.21	95.00	15.90	84.27	(34)	-	-	-	-	-	-	1.04%	0.00%
Climate First Bank	No	St. Petersburg	86,768	35,941	(2,841)	(7.16)	(9.02)	0.50	1,936.90	69.71	103.67	343	-	-	-	-	-	-	0.95%	0.00%
First National Bank of Wauchula	Yes	Wauchula	82,756	59,837	312	0.50	3.94	4.45	95.70	10.77	9.57	(174)	49	4	327	-	741	-	1.19%	0.90%
Plus International Bank	No	Miami	80,211	53,252	(316)	(0.49)	(3.06)	4.43	111.10	17.12	2.97	35	-	-	3,642	-	1,875	-	1.55%	2.34%
Gulf Atlantic Bank	No	Key West	67,463	30,495	(1,215)	(3.22)	(17.10)	2.81	185.00	14.92	56.32	196	-	-	-	-	-	-	1.24%	0.00%
Waterfall Bank	No	Clearwater	65,471	66	(815)	(18.65)	(2.46)	0.17	54,700.00	758.67	249.11	-	-	-	-	-	-	-	0.00%	0.00%
Cypress Bank & Trust Company	No	Melbourne	48,812	-	(297)	(1.98)	(2.31)	0.36	104.80	85.60	133.22	-	-	-	-	-	-	-	0.00%	0.00%
Total/Average			523,579	203,431	(5,086)	(4.41)	(4.18)	2.13	8,175.50	138.96	91.30	366	49	4	3,969	-	2,616	-	0.85%	0.46%