

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																				
Wauchula State Bank	Yes	Wauchula	966,999	523,101	4,112	1.75	14.22	3.28	49.70	10.03	44.83	300	105	30	385	-	2,125	78	1.91%	0.23%
International Finance Bank	No	Miami	949,328	753,449	1,855	0.78	9.84	3.07	68.00	8.05	21.51	274	-	59	3,305	-	4,274	-	1.09%	0.45%
First Home Bank	No	St. Petersburg	888,441	561,762	348	0.16	1.35	3.27	107.60	11.75	20.94	(2,400)	174	1,056	6,487	14,070	8,676	3	1.81%	0.28%
Prime Meridian Bank	No	Tallahassee	866,103	485,413	2,364	1.11	13.50	2.90	57.30	8.56	39.20	(371)	300	16	1,551	-	-	-	1.21%	0.00%
United Southern Bank	No	Umatilla	840,015	302,098	1,833	0.86	14.92	2.78	64.10	7.71	57.44	-	14	54	2,989	-	1,160	-	3.15%	0.14%
Brannen Bank	Yes	Inverness	827,673	294,609	1,863	0.90	18.24	2.21	62.90	5.03	62.44	40	-	-	2,237	-	1,256	-	1.00%	0.15%
Sanibel Captiva Community Bank	No	Sanibel	797,277	455,851	1,957	1.01	17.24	3.20	62.60	5.94	41.69	-	1	-	2,756	2,069	-	-	0.95%	0.00%
Mainstreet Community Bank of Florida	No	Deland	770,263	443,382	1,404	0.72	9.25	2.89	67.00	8.70	39.31	183	23	10	5,787	-	76	-	1.48%	0.01%
Winter Park National Bank	Yes	Winter Park	759,789	295,385	2,432	1.33	17.16	2.44	41.40	6.73	49.67	145	-	-	2,986	-	-	-	1.40%	0.00%
First Citrus Bank	No	Tampa	689,034	394,796	1,581	0.94	11.67	3.31	65.70	8.21	41.88	100	1	-	37	-	-	-	1.04%	0.00%
FNBT Bank	Yes	Fort Walton Beach	677,776	208,159	1,243	0.78	7.16	2.09	73.90	8.76	71.74	(16)	116	-	50	-	197	-	2.32%	0.03%
Heartland National Bank	No	Sebring	674,869	148,355	620	0.37	5.32	1.52	74.70	7.32	78.12	-	10	-	230	-	23	-	1.61%	0.00%
Terrabank, National Association	No	Miami	656,532	336,104	360	0.22	3.86	2.65	84.90	6.90	38.53	249	-	2	843	-	195	-	1.21%	0.03%
First Bank	No	Clewiston	647,856	354,896	1,797	1.14	14.67	3.46	58.60	8.42	31.16	105	28	1	2,716	-	-	-	1.86%	0.00%
Charlotte State Bank & Trust	Yes	Port Charlotte	646,152	217,034	1,692	1.09	11.10	2.08	67.80	7.99	69.95	-	3	13	-	-	-	-	1.84%	0.00%
Axiom Bank, National Association	No	Maitland	637,467	406,646	895	0.56	3.99	3.36	105.90	13.79	31.93	(1,666)	219	119	2,472	-	2,351	52	1.32%	0.34%
Beach Bank	No	Fort Walton Beach	619,652	454,415	635	0.42	3.12	3.01	85.40	10.04	16.72	-	28	7	236	-	-	10,950	1.20%	1.77%
Marine Bank & Trust Company	No	Vero Beach	593,366	342,643	1,099	0.78	11.12	3.08	67.60	7.82	39.84	150	-	-	-	-	1,512	-	1.37%	0.25%
Englewood Bank & Trust	Yes	Englewood	577,688	168,478	883	0.65	7.13	1.90	74.10	7.36	73.68	-	41	5	15	-	351	-	1.43%	0.06%
Edison National Bank	Yes	Fort Myers	576,353	155,587	237	0.17	2.11	1.55	89.80	6.81	62.97	-	2	-	-	-	-	-	1.37%	0.00%
American National Bank	No	Oakland Park	558,527	266,992	1,153	0.88	9.26	2.91	55.30	9.89	40.48	-	1	-	-	-	-	-	0.91%	0.00%
Intracoastal Bank	Yes	Palm Coast	551,554	301,686	1,961	1.49	16.61	3.35	53.30	8.02	43.45	93	-	-	-	-	-	-	1.57%	0.00%
Sunstate Bank	No	Miami	512,230	213,042	573	0.45	3.97	2.43	78.40	10.00	59.15	-	6	-	1,939	-	462	-	1.16%	0.09%
Florida Capital Bank, N.A.	No	Jacksonville	508,355	250,214	896	0.71	5.67	2.44	84.40	12.52	35.13	-	76	260	49	-	2,838	-	1.67%	0.13%
Flagler Bank	Yes	West Palm Beach	501,912	288,095	2,321	1.87	16.35	3.14	40.30	9.55	37.66	50	7	-	718	-	73	-	1.34%	0.01%
Total/Average			17,295,211	8,622,192	36,114	0.85	9.95	2.73	69.63	8.64	45.98	(2,764)	1,155	1,632	37,788	16,139	25,569	11,083	1.49%	0.16%

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2022

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																				
Citizens Bank of Florida	No	Oviedo	495,584	266,506	964	0.75	9.87	2.67	63.70	8.22	44.94	-	8	1	2	-	-	-	1.43%	0.00%
Flagship Bank	No	Clearwater	480,882	370,457	531	0.46	3.87	3.97	69.30	10.52	20.84	593	-	1	700	-	471	-	0.93%	0.10%
Intercredit Bank, National Association	No	Miami	471,447	360,530	350	0.31	3.36	3.26	88.10	9.71	23.89	-	11	23	2,604	-	4,274	113	1.76%	0.93%
Paradise Bank	Yes	Boca Raton	425,464	245,092	1,448	1.44	13.84	3.80	66.90	8.90	39.09	10	-	-	-	-	-	-	1.06%	0.00%
Sunrise Bank	Yes	Orlando	407,599	261,403	801	0.81	7.04	3.13	67.80	9.84	30.73	200	-	-	-	-	463	-	1.21%	0.11%
OptimumBank	No	Fort Lauderdale	385,263	277,094	1,006	1.04	9.67	3.50	55.10	12.53	26.35	391	14	71	182	-	-	-	1.23%	0.00%
The First National Bank of Mount Dora	No	Mount Dora	382,657	97,306	1,139	1.20	11.56	2.55	73.00	10.61	64.09	(90)	-	53	479	-	3,131	227	2.65%	0.53%
Desjardins Bank, National Association	No	Hallandale	354,948	204,158	282	0.34	3.38	2.52	86.70	10.09	45.52	-	-	-	289	32	-	-	1.18%	0.01%
TCM Bank, National Association	No	Tampa	299,062	274,048	1,175	1.53	7.86	7.28	77.30	18.86	5.29	1,273	484	1,527	2,332	1,783	-	-	4.28%	0.60%
BankFlorida	No	Jupiter	298,827	201,946	352	0.50	4.89	3.14	71.80	10.40	31.67	150	6	-	53	-	177	-	0.96%	0.06%
First Colony Bank of Florida	Yes	Maitland	297,707	181,013	1,098	1.42	14.26	3.01	51.00	7.96	40.13	60	-	-	-	-	10	-	1.49%	0.00%
First National Bank of Pasco	No	Dade City	289,823	158,291	430	0.62	7.29	3.54	77.10	9.48	23.87	75	2	3	29	-	823	-	1.63%	0.28%
Interamerican Bank	No	Miami	273,648	162,407	114	0.17	1.54	2.58	106.70	10.96	44.74	(240)	21	-	525	-	3,279	-	2.90%	1.20%
Central Bank	No	Tampa	268,388	200,049	669	1.01	11.05	4.23	68.20	9.02	19.39	25	-	16	677	-	328	-	1.99%	0.12%
Community Bank of the South	No	Merritt Island	260,073	68,631	327	0.52	6.72	2.00	68.80	7.70	57.13	-	6	-	-	-	-	-	1.19%	0.00%
Eastern National Bank	No	Miami	259,773	162,623	(746)	(1.14)	(13.43)	3.30	148.70	8.33	17.16	(300)	101	-	1,522	-	1,286	-	1.81%	0.50%
Total/Average			5,651,145	3,491,554	9,940	0.69	6.42	3.41	77.51	10.20	33.43	2,147	653	1,695	9,394	1,815	14,242	340	1.73%	0.28%
\$100 Million to \$250 Million																				
Gulfside Bank	No	Sarasota	240,573	113,720	182	0.32	3.46	2.67	80.20	9.77	49.61	130	-	-	-	-	-	-	1.36%	0.00%
Anchor Bank	No	Palm Beach Gardens	239,824	169,169	249	0.42	4.52	3.29	84.00	9.66	21.65	30	4	58	975	10	1,109	-	0.56%	0.47%
Crews Bank & Trust	Yes	Arcadia	233,183	83,391	312	0.55	5.47	2.45	80.70	8.25	50.49	-	7	3	46	-	417	-	3.02%	0.18%
Natbank, National Association	No	Hollywood	226,547	143,457	247	0.45	3.04	3.34	80.10	14.75	39.93	50	-	-	1,095	-	262	-	0.65%	0.12%
First National Bank Northwest Florida	Yes	Panama City	216,417	59,132	112	0.21	1.72	1.77	87.60	9.76	78.12	-	-	-	-	401	-	-	2.11%	0.00%
Community State Bank	No	Starke	207,632	86,545	105	0.21	4.08	3.09	89.10	6.55	29.84	20	9	11	762	-	1,564	20	1.07%	0.76%
Surety Bank	Yes	Deland	204,905	73,172	1,381	2.73	24.49	3.84	50.90	9.77	35.02	-	3	-	20	-	504	-	1.33%	0.25%
Madison County Community Bank	No	Madison	178,599	73,185	292	0.68	9.87	2.67	72.20	7.98	48.14	24	-	1	49	-	251	-	2.05%	0.14%
Commerce National Bank & Trust	Yes	Winter Park	178,053	93,789	215	0.47	5.29	3.38	79.60	7.95	41.65	24	-	-	-	-	-	-	1.71%	0.00%
Lafayette State Bank	No	Mayo	175,579	107,060	157	0.36	5.20	3.79	86.00	7.89	25.85	75	4	4	591	-	14	1,317	1.18%	0.76%
Climate First Bank	No	St. Petersburg	167,276	131,760	(1,208)	(3.40)	(12.11)	2.77	200.40	26.88	19.97	585	-	-	-	-	-	-	0.96%	0.00%
Bank of Pensacola	No	Pensacola	156,522	44,142	91	0.24	2.86	1.58	81.70	8.38	71.75	-	-	-	-	-	-	-	1.11%	0.00%
PNB Community Bank	No	Niceville	151,966	93,640	218	0.60	7.15	3.74	79.90	8.80	28.11	-	25	-	1	-	1,084	-	0.97%	0.71%
Bank of Belle Glade	No	Belle Glade	144,080	32,610	76	0.20	3.20	1.52	83.80	7.06	65.39	-	-	-	262	-	-	-	1.23%	0.00%
Peoples Bank of Graceville	Yes	Graceville	113,804	33,452	351	1.19	11.76	2.53	55.10	9.90	71.23	-	-	-	32	55	63	-	1.20%	0.10%
Century Bank of Florida	Yes	Tampa	111,717	60,363	79	0.29	3.21	3.79	91.00	7.57	23.63	-	2	-	668	-	438	-	1.24%	0.39%
The Warrington Bank	No	Pensacola	105,399	20,175	(26)	(0.10)	(0.64)	1.59	106.80	15.29	89.89	-	-	-	24	-	-	-	1.23%	0.00%
Cypress Bank & Trust Company	No	Melbourne	100,600	24,061	(651)	(3.03)	(15.46)	0.84	131.90	18.90	81.95	175	-	-	-	-	-	-	1.50%	0.00%
Total/Average			3,152,676	1,442,823	2,182	0.13	3.73	2.70	90.06	10.84	48.46	1,113	54	77	4,525	466	5,706	1,337	1.36%	0.22%

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															30-90	90 +				
															\$	\$				
Less than \$100 Million																				
Bank of the South	No	Pensacola	93,007	21,758	(28)	(0.12)	(0.77)	1.82	107.10	15.78	82.97	-	-	-	-	-	-	-	1.14%	0.00%
First National Bank of Wauchula	Yes	Wauchula	89,224	64,938	98	0.44	3.76	4.55	89.40	10.12	11.03	5	4	-	102	-	656	-	1.12%	0.74%
Plus International Bank	No	Miami	78,752	43,197	141	0.72	4.23	5.04	116.70	17.08	16.34	(250)	-	-	1,486	-	1,290	-	1.25%	1.64%
Locality Bank	No	Fort Lauderdale	43,775	8,278	(2,422)	(27.47)	(26.66)	0.64	5,072.30	103.04	445.07	85	-	-	-	-	-	-	1.03%	0.00%
Waterfall Bank	No	Clearwater	87,152	24,447	(850)	(4.44)	(7.94)	1.13	596.50	55.20	130.21	141	-	-	-	-	-	-	0.74%	0.00%
Gulf Atlantic Bank	No	Key West	87,808	48,419	(278)	(1.41)	(12.80)	2.96	139.30	11.43	39.17	71	-	-	-	-	-	-	1.02%	0.00%
Total/Average			479,718	211,037	(3,339)	(5.38)	(6.70)	2.69	1,020.22	35.44	120.80	52	4	-	1,588	-	1,946	-	1.05%	0.40%