

FLORIDA BANKS - PERFORMANCE COMPARISON - JUNE 30, 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+ \$				
State Summary																				
Greater than \$10 Billion		6	196,398,050	135,999,237	1,000,964	1.05	11.21	2.71	47.92	9.16	23.15	115,042	26,432	66,693	671,806	1,643,393	692,971	10,752	0.99%	0.83%
\$1 Billion to \$10 Billion		22	55,329,171	32,542,148	237,380	0.84	9.93	2.88	66.89	9.37	33.95	(8,584)	7,866	16,937	47,439	37,464	70,277	7,581	1.25%	0.17%
\$500 Million to \$1 Billion		25	17,892,502	9,558,551	76,981	0.86	11.21	2.88	68.13	8.57	40.68	1,242	1,890	2,957	20,859	2,532	33,268	9,355	1.43%	0.19%
\$250 Million to \$500 Million		16	5,770,376	3,551,583	25,559	0.85	8.03	3.45	74.11	10.35	32.11	4,342	1,698	4,115	8,325	2,192	9,971	340	1.71%	0.23%
\$100 Million to \$250 Million		20	3,554,299	1,696,824	4,904	0.08	4.17	2.75	95.67	11.83	46.77	2,587	113	261	6,053	191	5,896	20	1.29%	0.17%
Less than \$100 Million		4	247,044	146,229	(4,511)	(6.64)	(6.59)	2.98	1,924.00	49.10	264.93	150	10	-	1,486	-	1,468	-	0.85%	0.56%
State Total		93	279,191,442	183,494,572	1,341,277	0.97	10.78	2.77	55.78	9.25	27.11	114,779	38,009	90,963	755,968	1,685,772	813,851	28,048	1.09%	0.64%
Greater than \$10 Billion																				
South State Bank, National Association	No	Winter Haven	46,193,356	27,935,266	230,100	1.03	8.71	2.91	58.40	8.67	23.01	8,804	6,992	11,653	80,886	5,789	84,242	1,431	1.14%	0.15%
Raymond James Bank, National Association	No	Saint Petersburg	41,210,153	30,236,514	187,361	0.95	15.33	2.22	33.00	7.06	26.56	52,251	5,610	16,625	914	-	89,539	569	1.15%	0.22%
TIAA, FSB	No	Jacksonville	38,576,417	32,307,764	222,451	1.18	11.38	2.43	45.80	10.01	13.92	9,955	7,601	5,408	213,905	1,029,654	316,195	4,148	0.74%	3.50%
BankUnited, National Association	No	Miami Lakes	36,428,574	24,100,014	168,761	0.93	10.38	2.62	49.20	8.83	19.38	30,653	4,779	31,650	289,478	605,947	149,994	1,466	0.54%	0.73%
City National Bank of Florida	No	Miami	23,177,678	14,878,131	137,963	1.22	13.08	2.87	42.20	9.75	29.71	6,000	287	219	78,288	1,900	26,559	719	0.97%	0.13%
Seacoast National Bank	No	Stuart	10,811,872	6,541,548	54,328	1.00	8.35	3.18	58.90	10.61	26.30	7,379	1,163	1,138	8,335	103	26,442	2,419	1.39%	0.27%
Total/Average			196,398,050	135,999,237	1,000,964	1.05	11.21	2.71	47.92	9.16	23.15	115,042	26,432	66,693	671,806	1,643,393	692,971	10,752	0.99%	0.83%
\$1 Billion to \$10 Billion																				
Amerant Bank, National Association	No	Coral Gables	8,127,227	5,726,131	30,292	0.78	7.29	3.29	79.70	10.23	20.19	(10,000)	1,970	9,842	838	204	24,949	6,545	0.91%	0.39%
Ocean Bank	No	Miami	5,402,416	4,156,027	25,066	0.93	9.37	3.36	66.80	10.30	20.94	1,000	1,759	373	5,843	3	5,984	382	1.60%	0.12%
Capital City Bank	No	Tallahassee	4,347,799	2,213,653	17,196	0.80	8.55	2.72	75.90	8.33	34.08	1,591	2,155	4,071	3,705	5	3,141	90	0.96%	0.07%
Citizens First Bank	No	The Villages	4,013,943	1,180,882	23,334	1.15	13.70	2.01	49.80	10.06	54.33	1,625	28	-	322	-	768	-	1.78%	0.02%
FineMark National Bank & Trust	No	Fort Myers	3,525,227	2,133,130	14,960	0.85	10.40	2.21	62.30	9.51	24.05	1,285	37	-	1,282	119	705	-	1.01%	0.02%
First Federal Bank	No	Lake City	3,496,824	917,067	17,969	1.00	11.17	2.75	72.10	8.90	41.36	(14,053)	267	131	7,980	32,834	3,187	-	1.12%	0.96%
The Bank of Tampa	No	Tampa	3,250,248	1,488,599	16,310	0.99	15.40	2.41	62.60	7.28	50.91	(3,250)	223	-	181	-	3,364	-	1.46%	0.10%
Bradesco BAC Florida Bank	No	Coral Gables	2,952,433	2,186,559	11,158	0.77	8.52	2.66	65.20	9.30	20.50	1,074	299	46	1,888	-	1,462	-	0.84%	0.05%
Professional Bank	No	Coral Gables	2,657,026	1,987,233	10,410	0.76	8.71	3.19	62.80	8.46	21.42	3,091	-	653	883	-	1,468	-	0.76%	0.06%
Banesco USA	No	Coral Gables	2,593,150	1,921,142	10,620	0.89	8.54	3.49	66.30	17.77	24.67	1,035	12	18	602	-	8,347	-	1.14%	0.32%
U.S. Century Bank	No	Miami	2,016,086	1,372,733	10,149	1.03	10.61	3.23	57.10	9.38	27.72	705	46	21	879	-	-	-	1.15%	0.00%
One Florida Bank	No	Orlando	1,411,301	915,722	5,534	0.79	10.11	2.90	60.30	8.30	33.46	647	-	-	-	1	998	-	1.00%	0.07%
First State Bank of the Florida Keys	Yes	Key West	1,300,709	779,304	8,100	1.24	13.44	2.98	60.50	9.15	34.09	(155)	332	181	2,397	929	1,107	-	1.19%	0.09%
Citizens Bank and Trust	Yes	Frostproof	1,292,093	540,866	6,490	1.00	17.82	2.58	68.90	7.06	36.60	58	109	169	806	-	926	-	1.02%	0.07%
Cogent Bank	No	Orlando	1,245,824	971,590	5,711	0.94	11.12	3.85	61.80	9.11	22.58	2,618	24	-	23	873	4,089	-	1.29%	0.33%
Grove Bank & Trust	No	Miami	1,204,210	423,902	2,281	0.38	3.77	1.91	82.00	10.36	55.73	-	78	11	211	-	-	-	2.06%	0.00%
Helm Bank USA	No	Miami	1,178,553	449,343	2,708	0.48	6.28	2.47	79.50	8.66	58.12	(159)	77	47	7,958	212	5,147	-	1.83%	0.45%
Pacific National Bank	No	Miami	1,108,611	714,711	3,982	0.76	8.53	2.82	57.20	9.61	33.71	1,119	-	-	160	-	-	-	0.87%	0.00%
Banco Do Brasil Americas	No	Miami	1,092,652	649,087	1,995	0.40	5.11	2.86	77.60	6.93	40.67	914	5	29	504	25	1,324	-	1.17%	0.12%
Apollo Bank	No	Miami	1,061,855	736,045	5,416	1.02	11.79	3.31	60.70	9.61	26.28	648	5	2	1,225	824	679	-	1.03%	0.14%
First National Bank of South Miami	No	Miami	1,035,705	538,238	2,176	0.41	5.42	2.38	79.70	8.21	35.31	(92)	62	-	8,174	1,170	2,129	-	1.47%	0.32%
Drummond Community Bank	No	Chiefland	1,015,279	540,184	5,523	1.07	12.74	4.03	62.80	9.63	30.14	1,715	378	1,343	1,578	265	503	564	1.88%	0.13%
Total/Average			55,329,171	32,542,148	237,380	0.84	9.93	2.88	66.89	9.37	33.95	(8,584)	7,866	16,937	47,439	37,464	70,277	7,581	1.25%	0.17%

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															30-90 \$	90 + \$				
\$500 Million to \$1 Billion																				
Wauchula State Bank	Yes	Wauchula	982,248	533,819	7,679	1.60	13.14	3.17	52.40	9.93	44.22	600	179	95	426	97	5,624	-	1.93%	0.58%
Bank of Central Florida	No	Lakeland	965,730	527,799	3,792	0.77	12.18	2.59	62.80	7.15	42.35	250	22	-	-	-	-	-	0.98%	0.00%
International Finance Bank	No	Miami	960,942	820,648	4,021	0.84	10.63	3.28	62.90	8.28	15.05	1,281	-	90	480	12	4,318	-	1.12%	0.45%
BayFirst National Bank	No	St. Petersburg	921,274	641,701	459	0.10	0.89	3.53	103.40	11.37	14.66	(2,150)	345	2,083	4,170	354	10,139	56	1.49%	0.47%
Prime Meridian Bank	No	Tallahassee	860,735	544,177	4,469	1.03	12.85	3.00	54.80	8.61	31.43	360	305	28	1,597	-	349	-	1.21%	0.04%
United Southern Bank	No	Umatilla	858,678	314,090	3,970	0.93	19.37	2.78	63.20	7.91	55.33	-	25	54	2,122	-	834	-	3.04%	0.10%
Brannen Bank	Yes	Inverness	841,289	308,024	4,434	1.06	25.10	2.41	59.20	5.04	59.48	140	1	-	1,895	-	1,350	-	0.99%	0.16%
Mainstreet Community Bank of Florida	No	Deland	804,904	445,512	3,283	0.85	11.23	2.99	64.50	8.94	41.35	271	44	32	56	-	52	-	1.49%	0.01%
Winter Park National Bank	Yes	Winter Park	751,511	316,951	5,319	1.43	19.17	2.48	39.70	6.66	46.15	175	-	-	-	-	-	-	1.32%	0.00%
Sanibel Captiva Community Bank	No	Sanibel	738,652	508,386	4,878	1.27	21.16	3.51	56.70	6.25	29.30	-	3	-	1,801	2,069	320	-	0.85%	0.04%
Heartland National Bank	No	Sebring	720,396	148,348	1,779	0.52	7.83	1.73	66.80	7.20	79.49	-	43	-	25	-	-	-	1.63%	0.00%
First Citrus Bank	No	Tampa	697,042	390,814	2,689	0.79	9.81	3.21	69.70	8.04	43.56	160	8	-	1,236	-	-	-	1.07%	0.00%
FNBT Bank	Yes	Fort Walton Beach	687,388	185,801	3,033	0.93	8.63	2.27	70.50	8.65	71.60	(80)	249	1	248	-	165	-	2.64%	0.02%
Terrabank, National Association	No	Miami	664,648	358,945	1,226	0.37	5.97	2.67	80.20	8.24	38.22	385	-	2	1,021	-	435	-	1.17%	0.07%
Charlotte State Bank & Trust	Yes	Port Charlotte	658,482	216,858	3,596	1.13	11.82	2.10	66.80	7.92	70.62	-	6	31	-	-	-	-	1.83%	0.00%
First Bank	No	Clewiston	654,961	355,295	3,236	1.01	13.48	3.23	62.40	8.23	32.80	210	39	2	1,525	-	2,178	-	1.89%	0.33%
Axiom Bank, National Association	No	Maitland	649,853	432,118	1,311	0.41	2.93	3.54	103.60	13.85	19.47	(1,709)	373	230	2,585	-	2,474	212	1.25%	0.38%
Beach Bank	No	Fort Walton Beach	619,248	484,095	2,050	0.67	5.00	3.26	86.80	9.90	10.95	-	56	7	908	-	171	9,087	1.14%	1.50%
Marine Bank & Trust Company	No	Vero Beach	591,080	370,524	2,560	0.88	14.29	3.23	65.70	7.49	33.38	300	-	-	267	-	1,518	-	1.30%	0.26%
Englewood Bank & Trust	Yes	Englewood	587,109	183,509	1,869	0.66	7.59	1.96	73.40	7.07	71.29	-	52	13	-	-	351	-	1.32%	0.06%
Edison National Bank	Yes	Fort Myers	552,661	160,029	920	0.33	4.19	1.77	82.40	6.85	60.95	-	3	-	-	-	-	-	1.33%	0.00%
Intracoastal Bank	Yes	Palm Coast	550,214	308,614	4,447	1.66	21.32	3.40	50.40	8.19	41.81	124	-	-	332	-	-	-	1.54%	0.00%
American National Bank	No	Oakland Park	547,524	267,337	2,608	0.97	10.64	2.98	52.70	9.69	38.61	-	1	-	-	-	-	-	0.91%	0.00%
Florida Capital Bank, N.A.	No	Jacksonville	521,750	332,419	2,109	0.83	6.64	2.99	82.60	12.77	12.99	-	136	288	165	-	2,533	-	1.26%	0.11%
Flagship Bank	No	Clearwater	504,183	402,738	1,244	0.52	4.47	3.81	69.70	9.93	12.03	925	-	1	-	-	457	-	0.94%	0.09%
Total/Average			17,892,502	9,558,551	76,981	0.86	11.21	2.88	68.13	8.57	40.68	1,242	1,890	2,957	20,859	2,532	33,268	9,355	1.43%	0.19%

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															30-90 \$	90 + \$				
\$250 Million to \$500 Million																				
Flagler Bank	Yes	West Palm Beach	480,820	332,082	4,800	1.94	17.29	3.34	40.20	9.95	26.29	250	7	-	776	-	73	-	1.22%	0.02%
Intercredit Bank, National Association	No	Miami	480,292	365,322	696	0.30	3.48	3.23	88.40	9.34	24.51	-	25	23	1,342	-	4,141	113	1.74%	0.89%
Sunstate Bank	No	Miami	474,747	206,751	1,241	0.49	4.32	2.57	77.10	10.27	56.85	-	13	3	2,266	-	453	-	1.20%	0.10%
OptimumBank	No	Fort Lauderdale	464,649	353,191	2,088	1.07	9.72	3.77	50.20	12.85	19.66	1,384	85	301	268	-	-	-	1.20%	0.00%
Sunrise Bank	Yes	Orlando	437,804	314,106	1,937	0.93	8.59	3.33	62.30	9.20	24.62	670	3	-	-	-	-	-	1.16%	0.00%
Paradise Bank	Yes	Boca Raton	416,402	228,123	3,359	1.62	16.68	3.94	64.60	8.48	42.16	10	218	-	-	-	-	-	1.23%	0.00%
The First National Bank of Mount Dora	No	Mount Dora	413,915	98,895	2,348	1.22	13.92	2.62	72.20	9.98	64.58	(180)	3	53	629	-	685	227	2.52%	0.14%
Desjardins Bank, National Association	No	Hallandale	390,217	224,897	976	0.55	5.80	2.66	79.40	9.17	45.32	-	-	-	298	-	-	-	1.07%	0.00%
TCM Bank, National Association	No	Tampa	302,494	276,602	2,913	1.89	9.63	6.91	76.10	19.25	5.43	2,317	1,074	3,715	2,483	1,724	-	-	4.04%	0.57%
First Colony Bank of Florida	Yes	Maitland	302,332	177,378	2,427	1.59	16.16	3.18	48.70	8.24	42.29	120	-	-	-	-	10	-	1.56%	0.00%
BankFlorida	No	Jupiter	289,639	223,414	936	0.66	6.05	3.40	65.50	12.75	21.54	400	8	-	13	-	154	-	0.98%	0.05%
Interamerican Bank	No	Miami	277,095	169,087	215	0.16	1.45	2.66	102.40	10.90	42.89	(340)	29	-	38	-	2,453	-	2.73%	0.89%
First National Bank of Pasco	No	Dade City	270,348	164,705	1,002	0.72	9.35	3.63	75.60	9.69	15.00	105	4	3	15	-	448	-	1.59%	0.17%
Community Bank of the South	No	Merritt Island	259,466	66,699	931	0.73	10.38	2.31	61.80	7.78	54.76	-	22	-	-	-	-	-	1.25%	0.00%
Central Bank	No	Tampa	258,662	198,697	1,411	1.07	11.51	4.28	67.60	9.47	17.48	56	-	17	197	468	319	-	2.01%	0.30%
Eastern National Bank	No	Miami	251,494	151,634	(1,721)	(1.32)	(15.83)	3.33	153.60	8.20	10.35	(450)	207	-	-	-	1,235	-	1.91%	0.49%
Total/Average			5,770,376	3,551,583	25,559	0.85	8.03	3.45	74.11	10.35	32.11	4,342	1,698	4,115	8,325	2,192	9,971	340	1.71%	0.23%
\$100 Million to \$250 Million																				
Gulfside Bank	No	Sarasota	246,743	133,364	412	0.35	4.07	2.73	79.30	9.18	44.72	224	-	-	-	-	-	-	1.23%	0.00%
First National Bank Northwest Florida	Yes	Panama City	239,376	49,928	953	0.86	7.24	1.93	63.20	9.16	85.71	-	-	-	-	-	-	-	2.50%	0.00%
Anchor Bank	No	Palm Beach Gardens	234,674	182,881	515	0.43	4.65	3.59	82.50	9.85	13.72	110	6	81	163	-	1,074	-	0.55%	0.46%
Crews Bank & Trust	Yes	Arcadia	221,133	87,972	819	0.72	7.22	2.55	75.60	8.41	46.29	-	12	14	203	-	70	-	2.86%	0.03%
Climate First Bank	No	St. Petersburg	220,901	160,134	(1,845)	(2.19)	(9.31)	3.07	156.80	19.30	26.43	846	-	2	-	-	-	-	0.95%	0.00%
Natbank, National Association	No	Hollywood	220,130	156,819	416	0.38	2.56	3.39	80.30	14.91	31.17	179	-	24	583	90	262	-	0.67%	0.16%
Surety Bank	Yes	Deland	215,833	71,616	2,977	2.91	27.90	3.67	49.40	10.07	40.37	-	5	7	-	-	489	-	1.35%	0.23%
Community State Bank	No	Starke	213,562	84,699	238	0.23	5.31	3.13	89.00	5.86	31.51	20	16	23	2,621	-	2,092	20	1.08%	0.99%
The Warrington Bank	No	Pensacola	206,970	41,814	(40)	(0.05)	(0.38)	1.68	103.80	15.11	90.01	-	-	-	-	24	-	-	1.18%	0.01%
Madison County Community Bank	No	Madison	178,719	80,287	667	0.76	13.02	2.72	69.50	7.80	40.01	48	1	3	70	-	248	-	1.89%	0.14%
Lafayette State Bank	No	Mayo	177,104	118,000	448	0.51	8.29	3.76	78.40	7.95	21.84	150	7	104	1,050	-	92	-	1.05%	0.05%
Commerce National Bank & Trust	Yes	Winter Park	173,873	93,570	536	0.58	7.20	2.63	75.20	8.13	37.49	48	-	-	-	-	-	-	1.74%	0.00%
Bank of Pensacola	No	Pensacola	158,209	47,167	250	0.32	3.92	1.64	76.40	8.18	71.49	-	1	3	-	-	-	-	1.04%	0.00%
Bank of Belle Glade	No	Belle Glade	154,334	34,339	225	0.31	5.01	1.73	78.80	7.52	68.18	-	-	-	259	-	-	-	1.16%	0.00%
PNB Community Bank	No	Niceville	147,662	99,886	444	0.59	7.66	3.83	79.80	8.60	19.31	-	60	-	-	-	1,080	-	0.94%	0.73%
Peoples Bank of Graceville	Yes	Graceville	113,192	34,068	727	1.27	15.83	2.63	54.90	10.59	69.49	-	-	-	204	55	72	-	1.17%	0.11%
Cypress Bank & Trust Company	No	Melbourne	112,436	34,351	(1,246)	(2.58)	(15.00)	1.31	128.60	14.37	73.03	330	-	-	-	-	-	-	1.50%	0.00%
Century Bank of Florida	Yes	Tampa	110,747	63,663	247	0.45	5.24	3.87	86.40	7.62	24.19	-	5	-	900	22	417	-	1.18%	0.40%
Waterfall Bank	No	Clearwater	104,873	57,503	(1,372)	(3.18)	(6.49)	1.94	288.20	43.24	67.98	385	-	-	-	-	-	-	0.74%	0.00%
Gulf Atlantic Bank	No	Key West	103,828	64,763	(467)	(1.08)	(10.63)	3.28	117.30	10.66	32.50	247	-	-	-	-	-	-	1.04%	0.00%
Total/Average			3,554,299	1,696,824	4,904	0.08	4.17	2.75	95.67	11.83	46.77	2,587	113	261	6,053	191	5,896	20	1.29%	0.17%

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																				
First National Bank of Wauchula	Yes	Wauchula	88,243	63,087	238	0.53	4.68	4.62	86.90	10.04	10.54	20	10	-	-	-	292	-	1.19%	0.33%
Locality Bank	No	Fort Lauderdale	72,487	36,779	(3,468)	(15.89)	(19.28)	1.94	866.30	68.46	88.74	380	-	-	-	-	-	-	1.03%	0.00%
Plus International Bank	No	Miami	61,613	46,363	(42)	(0.11)	(0.63)	5.17	121.70	18.07	7.16	(250)	-	-	1,486	-	1,176	-	1.17%	1.91%
Gulf Coast Business Bank	No	Fort Myers	24,701	0	(1,239)	(11.10)	(11.12)	0.18	6,621.10	99.83	953.29	-	-	-	-	-	-	-	0.00%	0.00%
Total/Average			247,044	146,229	(4,511)	(6.64)	(6.59)	2.98	1,924.00	49.10	264.93	150	10	-	1,486	-	1,468	-	0.85%	0.56%