

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	6,602,797	3,472,399	292,466	41,199	(2,163)	1,731	1,216	1.19	0.35	9,768	624	7,291	15,790	8,829	93	8,360	17,573
North Central - Total/Average	4,723,611	1,846,782	141,190	38,674	758	211	491	2.09	0.33	7,262	28,503	13,048	2,390	10,420	30,453	13,120	2,162
Northeast - Total/Average	1,049,958	589,965	34,258	8,761	200	40	214	1.49	0.76	2,467	181	7,779	172	1,282	54	8,503	172
East Central - Total/Average	10,047,288	4,984,436	683,189	70,112	4,234	245	258	1.41	0.16	12,959	102	14,479	1,195	7,241	-	19,110	1,235
Tampa Bay - Total/Average	83,162,832	54,133,857	3,853,129	846,333	(78,669)	4,443	8,736	1.56	0.20	45,685	2,693	150,916	13,188	70,572	14,631	137,930	14,196
South Central - Total/Average	2,365,285	1,142,621	70,222	21,575	196	173	45	1.89	0.29	1,818	-	6,940	-	4,827	1,040	7,817	314
Southwest - Total/Average	7,365,171	4,147,144	297,540	53,435	407	78	24	1.29	0.04	7,731	-	1,742	1,044	8,217	-	1,824	821
Southeast - Total/Average	97,243,137	65,272,865	4,694,301	792,600	(30,306)	7,397	23,040	1.21	0.62	498,217	641,060	566,478	34,222	587,801	567,405	598,204	34,270
State Total	212,560,079	135,590,069	10,066,295	1,872,689	(105,343)	14,318	34,024	1.38	0.39	585,907	673,163	768,673	68,001	699,189	613,676	794,868	70,743
Northwest																	
Fort Walton Beach-Crestview-Destin, FL (Metro)																	
Beach Bank	612,804	422,696	43,461	4,803	140	33	70	1.14	2.70	529	-	883	15,680	1,542	-	999	16,765
FNBT Bank	586,065	203,906	5,286	4,805	3	16	7	2.36	0.03	1,442	93	182	-	343	88	183	-
PNB Community Bank	126,517	74,499	-	743	-	16	-	1.00	0.03	15	-	34	-	134	-	36	-
Total/Average	1,325,386	701,101	48,747	10,351	143	65	77	1.48	1.27	1,986	93	1,099	15,680	2,019	88	1,218	16,765
Panama City-Lynn Haven, FL (Metro)																	
First National Bank Northwest Florida	197,765	71,986	13,362	1,249	-	-	-	1.74	0.00	3,003	401	-	-	401	-	196	-
Total/Average	197,765	71,986	13,362	1,249	-	-	-	1.74	0.00	3,003	401	-	-	401	-	196	-
Pensacola-Ferry Pass-Brent, FL (Metro)																	
Bank of Pensacola	125,509	53,939	6,615	490	-	-	-	0.91	0.00	-	127	-	-	835	-	118	-
The Warrington Bank	107,266	27,640	633	298	-	-	-	1.08	0.00	-	-	-	-	-	-	-	-
Bank of the South	82,705	29,739	1,065	287	6	-	-	0.97	0.00	-	-	-	-	-	-	-	-
Total/Average	315,480	111,318	8,313	1,075	6	-	-	0.97	0.00	-	127	-	-	835	-	118	-
Tallahassee, FL (Metro)																	
Capital City Bank	3,924,301	2,057,727	142,768	22,026	(2,312)	1,658	1,136	1.07	0.14	2,709	3	5,362	110	4,710	5	5,544	808
Prime Meridian Bank	720,851	486,869	76,464	6,097	-	8	3	1.25	0.11	1,795	-	797	-	731	-	1,251	-
Total/Average	4,645,152	2,544,596	219,232	28,123	(2,312)	1,666	1,139	1.11	0.13	4,504	3	6,159	110	5,441	5	6,795	808
Other																	
Peoples Bank of Graceville	119,014	43,398	2,812	401	-	-	-	0.92	0.03	275	-	33	-	133	-	33	-
Total/Average	119,014	43,398	2,812	401	-	-	-	0.92	0.03	275	-	33	-	133	-	33	-
Northwest - Total/Average	6,602,797	3,472,399	292,466	41,199	(2,163)	1,731	1,216	1.19	0.35	9,768	624	7,291	15,790	8,829	93	8,360	17,573



FLORIDA ASSET QUALITY - MARCH 31, 2021

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	3,330,348	1,144,485	91,762	26,476	123	161	301	2.31	0.22	5,932	28,129	6,924	557	7,973	30,425	7,488	283
Drummond Community Bank	859,431	441,213	33,749	9,157	425	38	66	2.08	0.18	311	67	1,363	217	445	-	873	275
Community State Bank	192,817	94,347	3,828	758	-	5	65	0.80	0.48	9	28	896	28	605	28	2,466	8
Lafayette State Bank	184,218	97,414	8,503	887	150	6	54	0.91	2.59	995	279	3,367	1,399	1,134	-	1,789	1,399
Madison County Community Bank	156,797	69,323	3,348	1,396	60	1	5	2.01	0.44	15	-	498	189	263	-	504	197
North Central - Total/Average	4,723,611	1,846,782	141,190	38,674	758	211	491	2.09	0.33	7,262	28,503	13,048	2,390	10,420	30,453	13,120	2,162
Northeast																	
Jacksonville, FL (Metro)																	
Florida Capital Bank, N.A.	529,766	299,746	12,720	4,524	200	40	214	1.51	1.50	2,275	127	7,779	172	1,197	-	8,503	172
Intracoastal Bank	520,192	290,219	21,538	4,237	-	-	-	1.46	0.00	192	54	-	-	85	54	-	-
Northeast - Total/Average	1,049,958	589,965	34,258	8,761	200	40	214	1.49	0.76	2,467	181	7,779	172	1,282	54	8,503	172
East Central																	
Deltona-Daytona Beach-Ormond Beach, FL (Metro)																	
Cogent Bank	877,902	670,094	234,737	5,421	722	3	-	0.81	0.09	-	-	827	-	-	-	1,008	-
Mainstreet Community Bank of Florida	713,407	462,545	50,040	6,313	75	25	34	1.36	0.07	40	-	349	175	585	-	1,008	175
Surety Bank	187,174	75,213	6,831	968	-	3	-	1.29	0.42	1,259	-	792	-	80	-	899	-
Total/Average	1,778,483	1,207,852	291,608	12,702	797	31	34	1.05	0.12	1,299	-	1,968	175	665	-	2,915	175
Orlando-Kissimmee, FL (Metro)																	
Citizens First Bank	3,333,860	899,594	77,008	15,999	1,400	28	12	1.78	0.03	30	-	1,119	-	233	-	1,040	-
One Florida Bank	973,123	669,781	82,636	5,896	480	-	-	0.88	0.03	-	-	39	290	-	-	41	290
United Southern Bank	745,335	348,917	31,490	10,151	1,057	3	3	2.91	0.55	4,400	-	4,060	69	209	-	4,400	69
Axiom Bank, National Association	652,892	519,382	66,620	6,744	35	70	208	1.30	0.47	3,980	102	2,958	140	4,799	-	4,100	140
Winter Park National Bank	578,104	266,968	34,893	3,429	165	-	-	1.28	0.00	-	-	-	-	-	-	-	-
Citizens Bank of Florida	480,091	288,729	33,936	3,608	90	13	1	1.25	0.00	2,910	-	-	-	796	-	1,739	-
The First National Bank of Mount Dora	345,351	110,222	6,448	2,657	-	-	-	2.41	1.18	340	-	3,865	227	539	-	4,405	267
First Colony Bank of Florida	277,103	168,479	-	2,469	60	3	-	1.47	0.01	-	-	27	-	-	-	27	-
Commerce National Bank & Trust	147,538	87,559	-	1,579	-	-	-	1.80	0.20	-	-	-	294	-	-	-	294
Total/Average	7,533,397	3,359,631	333,031	52,532	3,287	117	224	1.56	0.17	11,660	102	12,068	1,020	6,576	-	15,752	1,060
Palm Bay-Melbourne-Titusville, FL (Metro)																	
Sunrise Bank	313,799	196,665	13,768	2,136	150	-	-	1.09	0.14	-	-	443	-	-	-	443	-
Community Bank of the South	231,443	75,342	22,270	775	-	7	-	1.03	0.00	-	-	-	-	-	-	-	-
Florida Business Bank	190,166	144,946	22,512	1,967	-	90	-	1.36	0.00	-	-	-	-	-	-	-	-
Total/Average	735,408	416,953	58,550	4,878	150	97	-	1.17	0.06	-	-	443	-	-	-	443	-
East Central - Total/Average	10,047,288	4,984,436	683,189	70,112	4,234	245	258	1.41	0.16	12,959	102	14,479	1,195	7,241	-	19,110	1,235

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	399,762	294,573	75,530	3,568	20	-	-	1.21	0.00	350	-	-	-	64	-	-	-
Gulfside Bank	205,402	104,992	20,838	1,233	56	-	-	1.17	0.00	-	-	-	-	-	-	-	-
Total/Average	605,164	399,565	96,368	4,801	76	-	-	1.20	0.00	350	-	-	-	64	-	-	-
Homosassa Springs, FL (Micro)																	
Brannen Bank	720,238	302,974	16,800	3,243	-	2	-	1.07	0.29	1,465	-	2,066	-	2,272	-	2,412	-
Total/Average	720,238	302,974	16,800	3,243	-	2	-	1.07	0.29	1,465	-	2,066	-	2,272	-	2,412	-
Lakeland-Winter Haven, FL (Metro)																	
South State Bank, National Association	39,608,763	24,491,406	1,945,773	406,458	(50,870)	3,395	3,374	1.66	0.28	31,874	958	100,040	11,471	49,565	11,651	95,127	11,914
Citizens Bank and Trust	986,700	529,154	72,397	5,420	9	56	26	1.02	0.23	1,230	-	895	1,395	4,580	249	922	1,395
Bank of Central Florida	833,129	440,089	58,144	5,372	(400)	15	-	1.22	0.01	-	-	85	-	-	-	89	-
Total/Average	41,428,592	25,460,649	2,076,314	417,250	(51,261)	3,466	3,400	1.64	0.27	33,104	958	101,020	12,866	54,145	11,900	96,138	13,309
Tampa-St.Petersburg-Clearwater, FL (Metro)																	
Raymond James Bank, National Association	33,220,680	23,021,421	-	345,041	(31,924)	173	1,794	1.50	0.09	574	-	30,541	262	3,258	160	27,549	751
The Bank of Tampa	2,736,003	1,544,633	344,888	26,922	900	153	86	1.74	0.10	1,162	-	2,801	-	1,657	-	3,568	-
First Home Bank	1,716,745	1,388,470	967,275	22,017	2,000	7	1,152	1.59	0.56	1,427	130	9,619	-	4,025	573	2,690	-
Pilot Bank	656,023	541,211	116,233	4,425	375	46	8	0.82	0.07	551	-	478	-	986	-	224	-
First Citrus Bank	613,162	477,594	108,621	3,097	224	1	-	0.65	0.17	783	-	1,016	-	246	-	1,312	-
Flagship Bank	352,819	234,959	53,654	2,043	107	-	-	0.87	0.00	4,513	-	-	-	1,171	-	-	-
Central Bank	308,975	243,875	57,613	2,988	-	-	33	1.23	0.69	-	-	2,087	60	-	-	2,235	60
TCM Bank, National Association	252,416	227,639	-	10,135	744	575	2,263	4.45	0.00	1,704	1,593	-	-	2,682	1,986	-	-
First National Bank of Pasco	244,582	151,180	9,366	2,606	90	18	-	1.72	0.22	-	-	527	-	-	-	1,038	76
Hillsboro Bank	201,554	79,596	-	1,025	-	-	-	1.29	0.00	35	-	-	-	36	-	-	-
Century Bank of Florida	105,879	60,091	5,997	740	-	2	-	1.23	0.72	17	12	761	-	30	12	764	-
Total/Average	40,408,838	27,970,669	1,663,647	421,039	(27,484)	975	5,336	1.51	0.12	10,766	1,735	47,830	322	14,091	2,731	39,380	887
Tampa Bay - Total/Average	83,162,832	54,133,857	3,853,129	846,333	(78,669)	4,443	8,736	1.56	0.20	45,685	2,693	150,916	13,188	70,572	14,631	137,930	14,196

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	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
South Central																			
Wauchula State Bank	878,538	492,414	19,647	9,558	300	144	30	1.94	0.56	243	-	4,887	-	828	-	5,855	-		
Heartland National Bank	633,876	164,854	10,576	2,488	-	1	-	1.51	0.00	52	-	-	-	73	-	-	-		
First Bank	552,690	341,403	30,440	6,099	45	2	7	1.79	0.00	958	-	-	-	3,010	1,040	15	-		
Crews Bank & Trust	214,470	88,342	9,559	2,721	-	6	6	3.08	0.60	117	-	1,290	-	217	-	1,114	314		
First National Bank of Wauchula	85,711	55,608	-	709	(149)	20	2	1.27	0.89	448	-	763	-	699	-	833	-		
South Central - Total/Average	2,365,285	1,142,621	70,222	21,575	196	173	45	1.89	0.29	1,818	-	6,940	-	4,827	1,040	7,817	314		
Southwest																			
Cape Coral-Fort Myers, FL (Metro)																			
FineMark National Bank & Trust	2,870,778	1,908,502	79,756	21,095	307	6	-	1.11	0.06	6,873	-	1,599	-	3,794	-	1,279	-		
Sanibel Captiva Community Bank	745,001	483,041	55,244	4,188	100	1	-	0.87	0.00	445	-	-	-	4,176	-	135	-		
Edison National Bank	483,771	157,328	19,813	2,121	-	1	1	1.35	0.00	-	-	-	-	-	-	-	-		
Total/Average	4,099,550	2,548,871	154,813	27,404	407	8	1	1.08	0.04	7,318	-	1,599	-	7,970	-	1,414	-		
Naples-Marco Island, FL (Metro)																			
First Florida Integrity Bank	2,272,023	1,180,615	122,114	18,086	-	-	6	1.53	0.00	381	-	-	-	194	-	50	-		
Total/Average	2,272,023	1,180,615	122,114	18,086	-	-	6	1.53	0.00	381	-	-	-	194	-	50	-		
Punta Gorda, FL (Metro)																			
Charlotte State Bank & Trust	528,760	227,933	10,295	4,395	-	62	13	1.93	0.04	32	-	-	223	34	-	216	-		
Englewood Bank & Trust	464,838	189,725	10,318	3,550	-	8	4	1.87	0.21	-	-	143	821	19	-	144	821		
Total/Average	993,598	417,658	20,613	7,945	-	70	17	1.90	0.12	32	-	143	1,044	53	-	360	821		
Southwest - Total/Average	7,365,171	4,147,144	297,540	53,435	407	78	24	1.29	0.04	7,731	-	1,742	1,044	8,217	-	1,824	821		

FLORIDA ASSET QUALITY - MARCH 31, 2021

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 + \$		
Southeast																	
Key West, FL (Micro)																	
First State Bank of the Florida Keys	1,224,740	730,857	64,110	9,745	(330)	414	82	1.33	0.06	1,823	1,806	284	435	5,502	696	633	435
Gulf Atlantic Bank	44,865	18,395	1,423	219	37	-	-	1.19	0.00	-	-	-	-	-	-	-	-
Total/Average	1,269,605	749,252	65,533	9,964	-293	414	82	1.33	0.06	1,823	1,806	284	435	5,502	696	633	435
Miami-Fort Lauderdale-Pompano Beach, FL (Metro)																	
BankUnited, National Association	35,051,519	23,361,067	927,165	220,934	(26,306)	1,909	11,992	0.95	0.70	323,873	630,420	243,855	2,660	343,810	563,333	264,953	3,052
City National Bank of Florida	19,742,021	12,519,077	1,897,990	138,111	1,500	59	637	1.10	0.41	33,863	-	74,746	5,920	81,545	-	83,298	796
Amerant Bank, National Association	7,741,545	5,753,794	164,804	110,940	-	704	666	1.93	1.15	18,786	746	88,777	400	4,980	221	87,479	427
Ocean Bank	4,704,177	3,736,786	133,104	63,145	(1,000)	1,879	322	1.69	0.46	18,112	3,885	16,443	5,149	5,944	38	20,549	3,805
Professional Bank	2,233,693	1,727,327	210,862	9,656	1,038	-	7,641	0.56	0.12	708	-	2,775	-	1,581	-	10,434	-
Bradesco BAC Florida Bank	2,160,008	1,624,884	859	14,301	-	31	148	0.88	0.51	18,938	-	10,842	191	25,661	0.51	11,532	864
Banesco USA	1,971,103	1,439,948	71,855	23,243	(135)	202	193	1.61	0.95	8,408	454	18,740	-	25,542	1,040	16,069	-
U.S. Century Bank	1,633,359	1,103,981	113,949	15,009	(160)	92	9	1.36	0.04	4,966	-	678	-	3,393	-	1,578	-
Helm Bank USA	944,443	513,852	-	11,638	-	146	323	2.26	1.60	14,256	2,574	14,809	349	20,159	7	15,547	350
Grove Bank & Trust	932,692	403,180	24,736	9,042	-	5	-	2.24	0.19	349	-	378	1,499	-	0.19	319	1,499
First National Bank of South Miami	916,424	619,033	89,459	7,753	(149)	-	1	1.25	0.84	11,691	-	7,708	-	14,324	918	8,324	-
Apollo Bank	903,981	529,393	18,259	7,294	300	-	12	1.38	0.99	374	267	8,923	-	4,586	513	11,385	140
International Finance Bank	876,246	708,474	44,468	7,605	268	-	-	1.07	1.16	3,560	-	10,142	-	5,066	-	4,242	-
Pacific National Bank	783,826	468,350	4,830	4,281	41	-	-	0.91	0.20	465	-	-	1,586	459	0.20	-	1,586
Banco Do Brasil Americas	740,081	486,760	-	6,360	241	20	33	1.31	0.21	5,909	13	1,574	-	5,390	27	2,081	-
Legacy Bank of Florida	594,882	490,376	68,837	3,351	120	5	-	0.68	0.28	-	-	1,689	-	-	-	1,710	-
Terrabank, National Association	594,239	292,418	10,259	3,451	68	-	10	1.18	0.05	23	-	312	-	1,225	0.05	237	-
Sunstate Bank	521,811	248,843	17,592	2,954	-	21	-	1.19	0.45	10,617	-	2,330	-	9,452	-	2,353	-
American National Bank	474,542	295,855	54,853	2,428	10	-	5	0.82	0.93	-	-	4,391	-	-	-	-	-
Flagler Bank	458,967	328,357	40,280	3,813	-	1,124	-	1.16	0.00	33	-	-	-	179	-	-	-
Intercredit Bank, National Association	406,130	322,339	7,219	6,291	50	41	-	1.95	1.78	3,548	-	7,134	113	2,565	-	2,522	232
Paradise Bank	375,100	261,611	31,360	2,086	200	-	-	0.80	0.36	429	-	1,341	-	10	-	1,341	-
Eastern National Bank	338,347	231,347	-	4,684	(500)	125	-	2.02	0.78	1,524	-	2,632	-	3,890	-	2,850	7,605
Desjardins Bank, National Association	252,882	179,316	-	2,384	10	-	-	1.33	0.34	3,353	-	853	-	6,626	-	624	-
OptimumBank	252,376	170,200	32,695	1,890	(24)	28	20	1.11	0.00	255	-	-	-	6	-	2,187	-
Interamerican Bank	251,498	168,577	598	4,732	-	7	-	2.81	2.01	777	-	4,683	371	1,183	-	5,103	729
BankFlorida	203,364	132,808	8,877	1,352	150	6	-	1.02	0.28	-	-	575	-	266	-	621	-
Natbank, National Association	183,890	149,049	-	847	(167)	-	-	0.57	0.14	894	-	260	-	1,063	504	261	-
Anchor Bank	169,584	131,074	13,985	972	-	2	-	0.74	0.02	1,341	174	29	-	175	49	29	-
Bank of Belle Glade	134,107	42,264	7,310	400	-	-	-	0.95	0.00	352	-	-	-	407	-	-	-
Plus International Bank	94,294	67,441	-	809	17	-	-	1.20	2.12	190	-	1,996	-	2,316	-	1,605	-
Home Federal Bank of Hollywood	48,119	25,517	-	464	-	-	-	1.82	4.66	-	-	2,243	-	335	-	2,105	-
Total/Average	86,689,250	58,533,298	3,996,205	692,220	(24,428)	6,406	22,012	1.18	0.63	487,594	638,533	530,798	18,238	572,138	566,650	561,338	21,085
Port St. Lucie, FL (Metro)																	
Seacoast National Bank	8,812,580	5,661,492	581,653	86,643	(5,715)	571	946	1.53	0.58	8,800	721	35,328	15,549	10,161	59	36,110	12,750
Total/Average	8,812,580	5,661,492	581,653	86,643	(5,715)	571	946	1.53	0.58	8,800	721	35,328	15,549	10,161	59	36,110	12,750
Sebastian-Vero Beach, FL (Metro)																	
Marine Bank & Trust Company	471,702	328,823	50,910	3,773	130	6	-	1.15	0.01	-	-	68	-	-	-	123	-
Total/Average	471,702	328,823	50,910	3,773	130	6	-	1.15	0.01	-	-	68	-	-	-	123	-
Southeast - Total/Average																	
	97,243,137	65,272,865	4,694,301	792,600	(30,306)	7,397	23,040	1.21	0.62	498,217	641,060	566,478	34,222	587,801	567,405	598,204	34,270