

Table 3A. Small Business Lending in Florida Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Suntrust Bankcard Na	97.5	0.598	1	76,951	42197	\$100M-500M	40	76,601	42,195	0.056
Manufacturers Bank Of Florida	95.0	0.519	1	152,369	761	\$100M-500M	29	14,220	446	0.002
Bank Of Central Florida	90.0	0.338	1	78,486	993	\$100M-500M	35	14,928	715	0.001
1st Nb&Tc	87.5	0.401	1	78,938	457	\$100M-500M	23	6,919	230	0
Equitable Bank	87.5	0.533	1	60,684	345	\$100M-500M	4	-	-	0.007
Apalachicola St Bank	85.0	0.473	1	30,555	662	<\$100M	40	30,555	662	0
Community Bank Of Florida	85.0	0.36	0.835	104,281	1316	\$100M-500M	40	75,903	1,067	0.002
Farmers & Mrch Bank	82.5	0.272	1	49,784	626	\$100M-500M	40	49,784	626	0
Citrus & Chem Bank	82.5	0.263	0.906	109,163	1397	\$100M-500M	37	27,516	1,012	0.001
American Nb	82.5	0.633	1	63,146	259	<\$100M	15	3,173	106	0
Bankfirst	82.5	0.458	0.877	57,160	585	\$100M-500M	32	9,917	360	0
Oceanside Bank	82.5	0.364	1	30,052	425	<\$100M	33	7,203	311	0
First Nb Of Alachua	80.0	0.285	0.958	51,759	909	\$100M-500M	40	21,888	754	0
Bank Of Pensacola	80.0	0.344	0.752	102,182	946	\$100M-500M	35	22,325	596	0
United B&Tc	80.0	0.384	0.674	105,799	950	\$100M-500M	29	14,113	499	0.004
Florida Bank Na	80.0	0.39	0.695	170,122	1138	\$100M-500M	27	17,782	532	0.006
Peoples Bank	80.0	0.412	0.891	68,333	409	\$100M-500M	27	8,256	220	0.001
Platinum Bank	80.0	0.442	0.903	49,904	436	\$100M-500M	26	5,900	246	0
Tallahassee St Bank	77.5	0.395	0.743	71,464	783	\$100M-500M	34	16,707	553	0
Republic Scy Bank	77.5	0.168	1	444,658	2337	\$1B-\$10B	25	35,234	1,415	0
Columbia Cty Bank	77.5	0.349	1	31,954	625	<\$100M	40	31,954	625	0
Bank Of Tampa	77.5	0.283	0.708	131,543	1599	\$100M-500M	35	28,507	1,104	0.006
First Nb Of Osceola Cty	77.5	0.353	0.954	45,491	412	\$100M-500M	30	7,847	246	0
Fidelity Bank Of Florida	77.5	0.412	0.751	67,224	560	\$100M-500M	32	13,047	316	0
Premier Bank	77.5	0.416	0.872	41,743	406	\$100M-500M	29	7,022	236	0
Community Bank Of Manatee	77.5	0.52	0.965	43,191	316	<\$100M	24	4,948	143	0
First Amer Bank Of Penscola Na	75.0	0.318	0.705	98,807	922	\$100M-500M	30	15,070	564	0
Peoples St Bank Of Groveland	75.0	0.34	0.876	44,843	506	\$100M-500M	33	10,551	363	0
Southern Cmrc Bank	75.0	0.545	0.941	31,932	356	<\$100M	30	5,835	185	0
Central Bank Of Tampa	75.0	0.315	0.814	62,884	688	\$100M-500M	28	8,407	442	0.003
Hemisphere Nb	75.0	0.359	0.754	66,592	867	\$100M-500M	38	19,815	693	0
Prosperity Bank	75.0	0.212	0.955	66,430	648	\$100M-500M	32	14,205	439	0
First Cmnty Bank	75.0	0.324	0.85	50,935	462	\$100M-500M	36	18,914	322	0.005
First Coast Cmnty Bank	75.0	0.439	0.785	49,210	494	\$100M-500M	34	13,771	262	0
First St Bank	75.0	0.563	0.991	37,653	253	<\$100M	22	3,782	112	0.001
Putnam St Bank	75.0	0.45	0.834	41,632	381	<\$100M	29	6,714	227	0
Wakulla Bank	72.5	0.251	0.865	47,801	778	\$100M-500M	37	14,987	634	0
First St Bank Of The Florida	72.5	0.262	0.716	106,204	779	\$100M-500M	27	14,904	499	0
Terrace Bank Of Florida	72.5	0.399	0.849	38,522	439	<\$100M	35	10,755	288	0
Indian River Nb	72.5	0.177	0.873	66,743	911	\$100M-500M	31	12,630	685	0.004
Liberty Nb	72.5	0.506	0.807	32,874	339	<\$100M	22	4,065	150	0

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Cnb Nb	72.5	0.263	0.685	151,383	1742	\$500M-\$1B	35	33,364	1,184	0.002
Regent Bank	72.5	0.348	1	30,054	276	<\$100M	27	5,320	195	0
Independent Nb	72.5	0.247	1	28,105	436	\$100M-500M	35	10,153	339	0
Community Nb Of Pasco Cty	72.5	0.323	0.903	37,946	485	\$100M-500M	33	9,277	350	0
Hillsboro Bank	72.5	0.369	1	17,583	286	<\$100M	31	4,563	237	0
Destin Bank	70.0	0.197	1	46,453	548	\$100M-500M	39	25,776	425	0
Mercantile Bank	70.0	0.23	0.525	114,880	1271	\$500M-\$1B	30	20,693	855	0
Surety Bank	70.0	0.41	1	26,540	148	<\$100M	18	2,976	70	0
First City Bank Of Florida	70.0	0.25	0.863	42,413	483	\$100M-500M	30	8,096	328	0
Admiralty Bank	70.0	0.281	0.419	118,890	905	\$100M-500M	22	11,254	453	0
Charlotte St Bank	70.0	0.368	0.844	34,661	342	<\$100M	24	4,777	194	0
Community Nb Of Sarasota Cty	70.0	0.355	1	25,010	310	<\$100M	16	1,895	200	0
First St Bank Of Pinellas	70.0	0.468	0.999	24,705	190	<\$100M	24	3,636	113	0
Englewood Bank	70.0	0.314	1	36,753	245	\$100M-500M	20	4,280	144	0
Sarasota Bank	70.0	0.377	0.812	46,011	297	\$100M-500M	22	4,974	156	0
Tarpon Coast Nb	70.0	0.331	1	26,661	178	<\$100M	16	2,420	88	0
First Citrus Bank	70.0	0.441	1	25,557	179	<\$100M	25	4,014	111	0
Grand Bank Of Florida	70.0	0.36	0.834	35,292	380	<\$100M	30	7,552	268	0.002
Millennium Bank	70.0	0.426	1	24,945	215	<\$100M	24	3,340	124	0
Peoples Cmnty Bank Of The West	70.0	0.458	0.94	29,746	218	<\$100M	19	2,960	118	0
Citizens Bank Of Oviedo	67.5	0.337	0.948	35,397	242	\$100M-500M	24	4,605	158	0.002
First Bank Of Clewiston	67.5	0.227	1	26,090	456	\$100M-500M	31	6,139	355	0.003
Tib Bank Of The Keys	67.5	0.253	0.536	121,402	795	\$100M-500M	24	12,816	456	0
Bay B&Tc	67.5	0.25	0.747	44,489	581	\$100M-500M	31	9,492	379	0.001
Premier Cmnty Bank Of Florida	67.5	0.252	0.614	77,111	564	\$100M-500M	25	11,571	332	0
Capital City Bank	67.5	0.142	0.726	236,676	2706	\$1B-\$10B	32	56,228	1,959	0.016
Transatlantic Bank	67.5	0.226	0.704	71,977	739	\$100M-500M	32	16,225	477	0
American Bank	67.5	0.209	0.575	119,571	1329	\$500M-\$1B	29	19,419	863	0.007
Valrico St Bank	67.5	0.31	0.96	32,197	279	\$100M-500M	24	4,309	161	0
Citizens First Bank	67.5	0.17	1	33,286	331	\$100M-500M	24	5,541	229	0
Commercial Bank Of Volusia Cty	67.5	0.388	1	13,555	180	<\$100M	29	4,258	133	0
Jacksonville Bank	67.5	0.532	0.988	31,706	166	<\$100M	16	2,757	72	0
Southern Cmnty Bank	67.5	0.262	0.735	65,046	541	\$100M-500M	26	9,775	348	0
Palm Beach Cty Bank	67.5	0.372	0.978	27,854	189	<\$100M	20	3,044	116	0
First Nb Of Wauchula	65.0	0.235	1	19,490	520	<\$100M	39	19,490	520	0
Florida Cmnty Bank	65.0	0.224	0.641	72,717	833	\$100M-500M	29	13,725	592	0
Riverside Nb Of Florida	65.0	0.124	0.775	162,676	2557	\$1B-\$10B	33	45,412	2,009	0
Perkins St Bank	65.0	0.217	0.834	32,310	617	\$100M-500M	38	18,540	536	0
First Nb Northwest Florida	65.0	0.338	0.662	47,196	353	\$100M-500M	17	4,118	178	0.003
Community Nb At Bartow	65.0	0.24	1	17,899	386	<\$100M	31	4,931	307	0
Bank Of St Petersburg	65.0	0.345	1	20,638	165	<\$100M	20	2,632	95	0
Merchants & Southern Bank	65.0	0.276	0.803	36,781	363	\$100M-500M	26	6,124	221	0
First Amer Bank Of Walton Cty	65.0	0.283	0.871	31,157	359	\$100M-500M	30	6,969	265	0

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First Cmrl Bank Of Tampa	65.0	0.359	0.834	27,617	331	<\$100M	30	5,907	213	0
Premier Cmnty Bank	65.0	0.36	0.902	29,544	243	<\$100M	22	3,999	137	0
Riverside Bank Of The Gulf Coa	65.0	0.277	0.953	31,352	312	\$100M-500M	28	6,009	204	0.005
Coquina Bank	65.0	0.351	0.864	24,022	322	<\$100M	32	6,434	229	0
First Cmrl Bank Of Florida	65.0	0.399	0.704	43,469	300	\$100M-500M	24	5,925	179	0
Pinnacle Bank	65.0	0.562	1	12,633	104	<\$100M	22	1,994	57	0
Landmark Bank Of Florida	65.0	0.391	1	14,728	121	<\$100M	17	1,518	46	0
Intercredit Bank Na	62.5	0.198	1	53,212	249	\$100M-500M	18	5,356	130	0
First Nb	62.5	0.429	1	12,377	177	<\$100M	22	1,792	115	0
Peoples Nb	62.5	0.248	0.98	20,325	341	<\$100M	30	5,198	264	0.003
Big Lake Nb	62.5	0.181	0.915	34,236	502	\$100M-500M	33	9,386	386	0
Gateway Amer Bank Of Florida	62.5	0.368	0.715	29,730	269	<\$100M	25	5,095	194	0
Fifth Third Bank Florida	62.5	0.176	0.651	70,027	565	\$100M-500M	23	9,087	341	0.006
First Nb Of Florida	62.5	0.168	0.525	354,862	3182	\$1B-\$10B	25	43,582	1,975	0.002
Drummond Cmnty Bank	62.5	0.228	0.862	22,791	598	\$100M-500M	38	12,350	544	0
Marine Bank Of The Florida Key	62.5	0.312	0.948	28,051	227	<\$100M	22	3,914	149	0
Community Bank Of Naples Na	62.5	0.263	0.729	38,778	382	\$100M-500M	26	6,592	260	0
First Home Bank	62.5	0.407	0.992	17,191	180	<\$100M	27	3,745	120	0
First Peoples Bank	62.5	0.427	0.948	14,570	179	<\$100M	29	3,534	127	0
First Nb&Tc Treasure Coast	60.0	0.12	0.562	138,328	1362	\$1B-\$10B	24	18,810	886	0
Wauchula St Bank	60.0	0.133	0.784	42,709	714	\$100M-500M	33	13,458	562	0
Gulf St Cmnty Bank	60.0	0.246	1	16,769	205	<\$100M	27	4,131	150	0
Highlands Independent Bank	60.0	0.2	0.985	22,563	486	\$100M-500M	36	8,387	408	0
American B&Tc Of Polk Cty	60.0	0.253	0.951	24,267	279	<\$100M	30	6,405	193	0
Commercial Bank Florida	60.0	0.199	0.405	109,038	785	\$500M-\$1B	31	30,169	552	0
Citizens Bank - Wakulla	60.0	0.264	1	13,346	235	<\$100M	31	4,971	194	0
Bank Brevard	60.0	0.334	0.749	34,054	248	\$100M-500M	15	2,604	119	0
Citizens & Peoples Bank Na	60.0	0.332	0.906	21,282	192	<\$100M	20	2,977	108	0
Horizon Bank	60.0	0.469	0.995	18,216	130	<\$100M	22	2,581	81	0
Heartland Nb	60.0	0.177	1	10,709	336	<\$100M	36	10,709	336	0
Gulfstream Bus Bank	60.0	0.35	0.689	32,729	277	<\$100M	23	4,748	158	0.001
Community Nb Of Mid-Florida	60.0	0.359	0.886	21,321	153	<\$100M	19	2,495	77	0
Heritage Bank Of North Florida	57.5	0.342	1	15,281	112	<\$100M	22	2,597	64	0
Wawahitchka St Bank	57.5	0.292	1	12,522	227	<\$100M	36	12,522	227	0
First Nb Of Florida	57.5	0.177	0.532	66,147	511	\$100M-500M	22	8,428	286	0
First Southern Bank	57.5	0.296	0.586	54,862	270	\$100M-500M	14	3,686	119	0
Vanguard B&Tc	57.5	0.16	0.51	66,360	754	\$100M-500M	28	13,802	523	0
Citizens Bank Of Perry	57.5	0.338	0.804	21,346	250	<\$100M	28	4,449	187	0
Florida Bank Of Cmrc	57.5	0.325	0.957	18,871	155	<\$100M	20	2,747	91	0
Ocean Bank	57.5	0.119	0.292	466,458	4045	\$1B-\$10B	26	89,836	2,756	0
Metro Bank Of Dade Cty	57.5	0.228	0.597	45,908	485	\$100M-500M	24	7,611	306	0
Gulf Bank	57.5	0.24	1	28,625	103	\$100M-500M	9	1,403	38	0
Hamilton Bank Na	57.5	0.118	0.329	175,667	1193	\$1B-\$10B	25	28,856	733	0

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Cnlbank	57.5	0.317	0.716	33,828	200	\$100M-500M	14	2,544	91	0
Peoples St Bank	57.5	0.274	1	6,844	131	<\$100M	27	2,410	106	0
Citizens Nb Of Southwest Flo	57.5	0.289	1	18,247	77	<\$100M	9	1,171	27	0.007
Flagler Bank	57.5	0.362	1	9,939	63	<\$100M	17	1,328	34	0
Bank Of Naples	57.5	0.357	1	10,473	80	<\$100M	22	2,003	48	0
Friends Bank	57.5	0.355	1	10,921	59	<\$100M	7	625	19	0
Republic Bank	55.0	0.065	0.284	150,986	1150	\$1B-\$10B	22	19,089	667	0
Mellon United Nb	55.0	0.068	0.183	102,710	963	\$1B-\$10B	22	14,743	630	0
Security Bank Na	55.0	0.227	1	22,241	138	<\$100M	12	1,767	74	0
Commercebanc Na	55.0	0.067	0.314	122,789	1132	\$1B-\$10B	24	19,460	717	0
Terrabank Na	55.0	0.227	0.682	39,872	322	\$100M-500M	24	6,799	213	0
Kislak Nb	55.0	0.172	0.477	67,950	526	\$100M-500M	24	11,943	364	0
Ocala Nb	55.0	0.238	1	13,913	168	<\$100M	23	2,804	104	0.006
Palm Beach Nb&Tc	55.0	0.202	0.416	64,782	555	\$100M-500M	22	7,825	329	0.002
First Nb Central Florida	55.0	0.23	0.615	37,100	261	\$100M-500M	15	3,477	136	0
Northern Tr Bank Of Florida Na	55.0	0.086	0.384	348,626	1866	\$1B-\$10B	22	34,770	805	0
First Nb&Tc	55.0	0.141	0.632	42,899	522	\$100M-500M	24	7,748	354	0.022
Totalbank	55.0	0.133	0.42	71,107	604	\$500M-\$1B	22	11,122	370	0
Continental Nb Of Miami	55.0	0.215	0.761	35,115	276	\$100M-500M	25	6,494	191	0
Community St Bank	55.0	0.228	1	11,344	263	<\$100M	32	4,618	224	0
First Bank Of Jacksonville	55.0	0.451	1	4,504	57	<\$100M	24	1,308	44	0.001
Marine B&Tc	55.0	0.321	0.848	22,621	137	<\$100M	13	1,821	63	0
Independent Cmnty Bank	55.0	0.303	1	9,972	114	<\$100M	20	1,605	75	0
Sofisa Bank Of Florida	55.0	0.253	1	10,229	103	<\$100M	25	2,398	76	0
Florida Choice Bank	55.0	0.334	0.841	20,850	133	<\$100M	21	3,161	79	0
Beach Cmnty Bank	55.0	0.36	1	6,617	36	<\$100M	8	427	12	0
Peninsula Bank	52.5	0.209	0.432	45,309	377	\$100M-500M	21	6,504	269	0
Eurobank	52.5	0.304	0.782	26,004	138	<\$100M	8	1,373	67	0
Guaranty Nb Of Tallahassee	52.5	0.223	0.844	26,735	236	\$100M-500M	19	3,418	127	0
Bank Of Bonifay	52.5	0.129	1	9,786	450	<\$100M	37	9,786	450	0
Panamerican Bank	52.5	0.374	0.947	12,229	61	<\$100M	5	504	21	0
City Nb Of Florida	52.5	0.069	0.168	128,580	672	\$1B-\$10B	21	25,962	297	0
Public Bank	52.5	0.256	0.724	25,129	285	<\$100M	20	3,452	175	0
Citrus Bank	52.5	0.116	0.436	81,731	647	\$500M-\$1B	23	12,343	439	0
Bay Cities Bank	52.5	0.398	0.845	19,262	99	<\$100M	13	1,481	35	0
First Florida Bank	52.5	0.363	0.938	15,931	82	<\$100M	6	705	12	0
First Cmnty Bank Of Palm Beach	50.0	0.188	0.81	21,023	252	\$100M-500M	26	4,716	195	0
Eastern Nb	50.0	0.142	0.491	46,917	356	\$100M-500M	20	6,801	231	0
Union Bank Of Florida	50.0	0.127	0.47	66,160	542	\$500M-\$1B	20	8,773	342	0
Southern Exch Bank	50.0	0.153	0.456	55,836	438	\$100M-500M	19	6,928	241	0
First Bank	50.0	0.22	0.79	24,566	201	\$100M-500M	20	3,502	136	0
Cornerstone Cmnty Bank	50.0	0.293	0.945	17,269	79	<\$100M	9	1,072	26	0
Cypress Bank	50.0	0.144	1	10,765	130	<\$100M	22	2,692	93	0

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Coast Bank Of Florida	50.0	0.207	0.994	17,947	177	<\$100M	22	3,434	98	0.003
Pcb The Cmnty Bank	47.5	0.29	0.98	9,345	113	<\$100M	23	1,984	81	0
Bank Of Jackson Cty	47.5	0.216	1	6,288	116	<\$100M	32	6,288	116	0
1st Nb Of South Florida	47.5	0.163	0.744	32,192	238	\$100M-500M	16	3,607	112	0
First Guaranty B&Tc Jacksonv	47.5	0.163	0.499	38,781	393	\$100M-500M	22	7,034	266	0
Executive Nb	47.5	0.145	0.592	40,354	320	\$100M-500M	18	5,656	179	0
Edison Nb	47.5	0.177	0.826	17,161	282	<\$100M	27	4,414	206	0
Community Bank Of Marion Cty	47.5	0.204	0.675	23,749	377	\$100M-500M	34	8,633	287	0
Old Florida Bank	47.5	0.272	0.65	25,065	133	<\$100M	10	1,660	62	0
Flagship Nb	47.5	0.262	0.974	14,134	64	<\$100M	9	969	32	0
First Bus Bank	47.5	0.397	0.79	9,793	90	<\$100M	21	1,729	50	0
Century Bank Of Florida	47.5	0.226	1	7,091	76	<\$100M	21	1,543	55	0
First Western Bank	45.0	0.22	1	6,182	88	<\$100M	19	1,167	59	0
Tri-County Bank	45.0	0.169	1	12,032	173	<\$100M	35	12,032	173	0
United Southern Bank	45.0	0.108	0.398	28,065	580	\$100M-500M	33	14,284	477	0
International Bank Of Miami Na	45.0	0.111	0.403	63,832	268	\$500M-\$1B	12	4,654	90	0
Eagle Nb Of Miami	45.0	0.161	0.627	35,996	192	\$100M-500M	15	4,222	96	0.001
First Bank Of Indiantown	45.0	0.207	1	8,257	118	<\$100M	24	2,252	94	0
Gulf Coast Nb	45.0	0.097	0.573	32,194	336	\$100M-500M	19	5,111	226	0.001
Madison Cty Cmnty Bank	45.0	0.191	1	5,379	116	<\$100M	31	5,379	116	0
Community Bank Of The South	45.0	0.195	1	7,656	54	<\$100M	16	1,211	30	0
Centerstate Bank Of Florida	45.0	0.194	1	8,128	72	<\$100M	12	832	45	0
First St Bank Of Arcadia	42.5	0.128	0.813	14,996	297	\$100M-500M	30	5,813	243	0
Quincy St Bank	42.5	0.203	0.538	23,840	314	\$100M-500M	32	8,395	239	0
First Nb Of Polk Cty	42.5	0.15	0.894	12,733	209	<\$100M	23	3,152	160	0
Pelican Nb	42.5	0.205	0.801	24,310	92	\$100M-500M	8	1,431	24	0
Peninsula Bank Of Central Flor	42.5	0.252	0.62	18,084	156	<\$100M	17	2,691	79	0
First Nb Of Nassau Cty	42.5	0.18	0.943	10,203	116	<\$100M	17	1,654	68	0
First Cmnty Bank Of Southwest	42.5	0.251	0.76	16,335	122	<\$100M	13	1,856	68	0
Heritage Bank Of Florida	42.5	0.231	0.997	5,253	52	<\$100M	21	1,315	29	0
Century Nb	42.5	0.142	0.928	18,273	143	\$100M-500M	12	1,997	70	0
Bristol Bank	42.5	0.206	1	3,613	35	<\$100M	21	1,001	23	0
First Nb Of Mt Dora	40.0	0.1	0.865	10,680	235	\$100M-500M	25	3,517	199	0
First Nb Pasco	40.0	0.157	1	9,578	109	<\$100M	19	1,940	67	0
Lafayette Cty St Bank	40.0	0.16	0.997	5,947	107	<\$100M	30	4,357	105	0
Peoples Bank Of Graceville	40.0	0.099	1	4,303	153	<\$100M	30	4,303	153	0
International Fnc Bank	40.0	0.132	0.545	28,922	257	\$100M-500M	20	5,201	183	0
Pointe Bank	40.0	0.125	0.398	39,937	261	\$100M-500M	22	9,583	157	0.012
Citrus Bank Na	40.0	0.216	0.603	18,419	164	<\$100M	16	2,641	105	0.005
Landmark Bank Na	40.0	0.206	0.512	26,522	120	\$100M-500M	9	1,377	46	0
Signature Bank	40.0	0.276	0.663	12,174	114	<\$100M	17	1,903	58	0
Premier Cmnty Bank Of Southwes	40.0	0.246	1	3,625	19	<\$100M	5	151	7	0
Madison Bank	37.5	0.165	0.279	26,478	250	\$100M-500M	14	3,690	105	0.003

Table 3A. Small Business Lending in Florida Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of Belle Glade	37.5	0.132	1	5,460	94	<\$100M	25	2,212	79	0
Coconut Grove Bank	37.5	0.083	0.631	24,004	276	\$100M-500M	21	5,618	185	0
First Nb Of South Miami	37.5	0.064	0.696	18,323	348	\$100M-500M	25	5,169	273	0
Sunniland Bank	37.5	0.194	1	5,149	45	<\$100M	12	638	21	0
Florida Citizens Bank	37.5	0.199	0.525	15,780	210	<\$100M	24	4,279	158	0.004
Sunshine St Cmnty Bank	37.5	0.147	1	4,149	18	<\$100M	5	245	4	0
Citizens Bank Of Frostproof	35.0	0.117	0.849	9,959	162	<\$100M	21	2,479	117	0
Hernando Cty Bank	35.0	0.125	1	5,650	49	<\$100M	14	959	25	0
Suncoast Nb	35.0	0.228	0.916	7,935	49	<\$100M	13	951	24	0
First Nb Of Crestview	32.5	0.107	0.726	13,303	150	\$100M-500M	18	2,761	108	0
First Nb	32.5	0.221	0.692	6,432	104	<\$100M	22	1,868	73	0
Beach Bank	32.5	0.247	0.749	8,873	39	<\$100M	6	563	16	0
Optimunbank Com	32.5	0.084	1	2,062	7	<\$100M	4	71	1	0
Harris Tr Bank Of Montreal	30.0	0.07	0.934	10,711	76	\$100M-500M	11	1,401	36	0
First Nb Of The Florida Keys	30.0	0.104	0.433	22,916	152	\$100M-500M	14	3,609	95	0.001
Pacific Nb	30.0	0.013	1	2,398	16	\$100M-500M	7	214	8	0.001
Homosassa Springs Bank	30.0	0.018	1	1,149	23	<\$100M	16	1,149	23	0
Dunnellon St Bank	30.0	0.034	1	1,968	35	<\$100M	14	655	29	0
Natbank Na	30.0	0.126	0.836	7,696	86	<\$100M	12	955	59	0
First Scty Bank	30.0	0.198	0.828	6,454	38	<\$100M	6	492	14	0
Bank Of Cmrc	30.0	0.206	0.643	8,370	51	<\$100M	10	904	25	0
Bank Of The South	27.5	0.009	1	475	4	<\$100M	10	81	2	0.005
Warrington Bank	27.5	0.037	1	2,320	16	<\$100M	6	174	7	0.001
Intervest Bank	27.5	0.102	0.212	22,136	93	\$100M-500M	7	1,564	37	0
Enterprise Nb Of Palm Beach	27.5	0.143	0.58	15,700	80	\$100M-500M	5	605	28	0
Great Eastern Bank Of Florida	27.5	0.192	0.584	11,315	62	<\$100M	9	1,208	34	0
Independent Bankr Bank Of Florid	25.0	0.114	0.322	19,513	63	\$100M-500M	4	239	7	0.001
Bac Florida Bank	25.0	0.031	0.536	14,469	85	\$100M-500M	6	959	34	0.001
Bank Of Inverness	25.0	0.037	0.822	8,135	73	\$100M-500M	10	1,020	36	0
Helm Bank	25.0	0.07	0.77	11,829	58	\$100M-500M	6	742	13	0.005
United Heritage Bank	25.0	0.112	0.799	5,444	57	<\$100M	13	909	30	0
Espirito Santo Bank	22.5	0.037	0.661	13,013	74	\$100M-500M	9	1,400	41	0
Marine Nb Of Naples	22.5	0.189	0.587	9,878	40	<\$100M	5	549	18	0
Southern Scty Bank	20.0	0.141	0.516	5,215	63	<\$100M	17	1,462	49	0
Bank One Florida	20.0	0.053	0.616	10,702	46	\$100M-500M	5	725	17	0
Transcapital Bank	20.0	0.127	0.502	10,947	35	<\$100M	4	460	11	0
First Kensington Bank	20.0	0.094	0.543	11,467	60	\$100M-500M	7	1,121	28	0
Florida Gulf Bank	20.0	0.189	0.6	3,882	26	<\$100M	10	579	16	0
Crystal River Bank	17.5	0.06	0.663	3,832	56	<\$100M	13	778	44	0
Net First Nb	17.5	0.137	0.335	5,333	53	<\$100M	4	117	5	0
Advantage Bank	17.5	0.151	0.511	3,515	44	<\$100M	9	510	24	0
Southern Cmnty Bank Of Southwe	15.0	0.131	0.444	6,839	37	<\$100M	7	706	22	0
Pinebank Na	10.0	0	0.063	101	2	\$100M-500M	5	101	2	0

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Bankers Tr Florida Na	0.0	0	.	-	0	<\$100M	.	-	-	0
First Navy Bank	0.0	<\$100M	.	.	.	0.004
Chase Manhattan Private Bank N	0.0	0	.	-	0	<\$100M	.	-	-	0
Tcm Bank Na	0.0	0	.	-	0	<\$100M	.	-	-	0.831
Cibc Nb	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Banco Popular Na	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.