

**Table 3A. Banks' Small Business Lending in Florida Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Suntrust Bankcard Na	Orlando	100.0	0.649	1	127,577	80,222	\$100M-500M	100.0	127,577	80,222	0.013
First Cmnty Bk	Debary	90.0	0.354	1	65,670	540	\$100M-500M	87.5	10,663	371	0.004
First St Bk	Sarasota	90.0	0.507	0.883	94,276	669	\$100M-500M	95.0	18,060	373	0
Bankfirst	Winter Park	90.0	0.473	0.852	89,752	739	\$100M-500M	82.5	11,987	432	0
First Nb Of Osceola Cty	Kissimmee	90.0	0.42	0.974	63,624	569	\$100M-500M	82.5	8,167	314	0
Columbia Cty Bk	Lake City	87.5	0.485	0.994	60,488	682	\$100M-500M	92.5	12,418	499	0
First Southern Bk	Boca Raton	87.5	0.504	0.999	125,189	275	\$100M-500M	25.0	2,538	81	0
Community Nb Of Pasco Cty	Zephyrhills	87.5	0.398	0.992	68,849	656	\$100M-500M	90.0	12,382	404	0
1st Nb&Tc	Bradenton	85.0	0.399	1	92,626	361	\$100M-500M	37.5	3,762	136	0
American Nb	Oakland Park	85.0	0.621	1	82,487	265	\$100M-500M	35.0	2,794	98	0
Valrico St Bk	Valrico	85.0	0.409	1	51,520	339	\$100M-500M	70.0	5,760	193	0
Fidelity Bk Of Florida	Merritt Island	85.0	0.454	0.834	92,938	562	\$100M-500M	87.5	15,830	247	0
First Nb&Tc Treasure Coast	Stuart	82.5	0.188	1	247,742	1,367	\$1B-\$10B	67.5	16,057	877	0
Bank Of Tampa	Tampa	82.5	0.305	0.718	179,019	1,792	\$500M-\$1B	90.0	36,093	1,141	0.005
First Coast Cmnty Bk	Fernandina Beach	82.5	0.443	0.818	64,413	490	\$100M-500M	85.0	10,805	240	0
Premier Bk	Tallahassee	82.5	0.4	0.919	60,864	505	\$100M-500M	80.0	8,229	276	0
Platinum Bk	Brandon	82.5	0.409	0.811	72,213	549	\$100M-500M	77.5	9,230	295	0
Citizens Bk Of Oviedo	Oviedo	80.0	0.389	0.999	52,286	313	\$100M-500M	10.0	-	-	0.001
Tallahassee St Bk	Tallahassee	80.0	0.362	0.726	77,193	711	\$100M-500M	75.0	9,452	452	0
Farmers & Mrch Bk	Monticello	80.0	0.366	0.684	92,210	998	\$100M-500M	90.0	16,331	660	0
First Nb Of Alachua	Alachua	80.0	0.286	0.901	62,513	836	\$100M-500M	100.0	24,708	661	0
First Nb&Tc	Fort Walton Beach	80.0	0.216	1	75,497	554	\$100M-500M	70.0	8,222	359	0.015
Premier Cmnty Bk Of South Fl	Fort Lauderdale	80.0	0.537	0.998	58,295	238	\$100M-500M	52.5	4,184	138	0
Community Bk Of Manatee	Bradenton	80.0	0.488	0.849	58,569	399	\$100M-500M	65.0	5,433	170	0
Heritage Bk Of Florida	Lutz	80.0	0.418	0.999	30,518	383	<\$100M	90.0	8,339	280	0
Destin Bk	Destin	77.5	0.194	0.999	68,489	537	\$100M-500M	97.5	30,429	334	0
Coastal Cmnty Bk	Apalachicola	77.5	0.375	0.784	54,411	476	\$100M-500M	82.5	9,464	282	0
Citrus & Chem Bk	Bartow	77.5	0.194	0.855	114,549	1,407	\$500M-\$1B	92.5	27,159	1,009	0.001
Citizens Bk Of Perry	Perry	77.5	0.482	0.983	32,961	375	<\$100M	92.5	9,884	279	0
Continental Nb Of Miami	Miami	77.5	0.268	1	50,975	293	\$100M-500M	60.0	4,686	181	0
Community Nb Of Sarasota Cty	Venice	77.5	0.374	1	31,716	331	<\$100M	87.5	7,302	246	0
Palm Beach Cty Bk	Boynton Beach	77.5	0.348	0.982	56,958	318	\$100M-500M	65.0	5,327	184	0
Bank Of Pensacola	Pensacola	75.0	0.291	0.608	210,689	1,804	\$500M-\$1B	80.0	29,471	986	0
Liberty Nb	Longwood	75.0	0.478	0.851	37,851	413	<\$100M	60.0	3,692	166	0

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Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Highlands Independent Bk	Sebring	75.0	0.235	1	39,808	657	\$100M-500M	95.0	11,284	517	0
Prosperity Bk	Saint Augustine	75.0	0.194	0.844	100,232	853	\$500M-\$1B	80.0	14,881	502	0
United B&Tc	Saint Petersburg	75.0	0.291	0.576	122,277	1,170	\$100M-500M	80.0	16,047	605	0.003
Independent Nb	Ocala	75.0	0.296	0.94	41,688	378	\$100M-500M	77.5	7,207	229	0
Putnam St Bk	Palatka	75.0	0.454	0.835	46,342	366	\$100M-500M	72.5	6,399	201	0
Peoples Bk	Palm Harbor	75.0	0.32	0.653	79,219	622	\$100M-500M	75.0	10,571	386	0.002
Oceanside Bk	Jacksonville Beach	75.0	0.303	0.928	42,642	407	\$100M-500M	77.5	6,719	264	0
Advantage Bk	North Palm Beach	75.0	0.632	1	30,241	232	<\$100M	52.5	2,504	97	0
Beach Cmnty Bk	Fort Walton Beach	75.0	0.352	0.997	47,219	351	\$100M-500M	72.5	6,652	210	0
First St Bk Of The Florida	Key West	72.5	0.196	0.718	94,673	577	\$100M-500M	55.0	6,982	297	0
Southern Cmrc Bk	Tampa	72.5	0.582	0.954	25,928	283	<\$100M	70.0	4,011	139	0
Terrace Bk Of Florida	Tampa	72.5	0.353	0.817	45,836	439	\$100M-500M	85.0	9,000	266	0
Equitable Bk	Fort Lauderdale	72.5	0.387	0.7	52,465	384	\$100M-500M	75.0	7,275	228	0
Cnb Nb	Lake City	72.5	0.211	0.646	166,837	1,957	\$500M-\$1B	85.0	31,270	1,240	0.001
Sarasota Bk	Sarasota	72.5	0.374	0.646	62,873	321	\$100M-500M	45.0	4,294	144	0
Commercial Bk Of Volusia Cty	Ormond Beach	72.5	0.446	1	21,708	236	<\$100M	82.5	5,784	163	0
Hillsboro Bk	Plant City	72.5	0.397	1	23,189	275	<\$100M	85.0	5,481	207	0
First Cmrl Bk Of Florida	Orlando	72.5	0.337	0.668	78,677	461	\$100M-500M	65.0	7,419	244	0
Southern Cmnty Bk	Orlando	72.5	0.246	0.545	101,390	848	\$100M-500M	67.5	10,939	514	0
Community United Bk Of Flori	Lake Mary	72.5	0.408	0.848	56,254	293	\$100M-500M	50.0	4,162	122	0
Pinnacle Bk	Orange City	72.5	0.441	1	26,927	177	<\$100M	62.5	3,808	93	0
Landmark Bk Of Florida	Sarasota	72.5	0.403	0.996	40,609	238	\$100M-500M	42.5	2,597	95	0
First Bus Bk	Melbourne	72.5	0.419	1	24,550	210	<\$100M	70.0	4,214	115	0
Tib Bk Of The Keys	Key Largo	70.0	0.233	0.468	146,891	899	\$500M-\$1B	67.5	15,571	478	0
Peoples Nb	Niceville	70.0	0.32	0.984	30,041	374	<\$100M	75.0	4,810	250	0.002
Merchants & Southern Bk	Gainesville	70.0	0.279	0.78	54,867	434	\$100M-500M	70.0	7,340	239	0
Capital City Bk	Tallahassee	70.0	0.18	0.654	334,983	9,979	\$1B-\$10B	92.5	88,233	8,144	0.013
Charlotte St Bk	Port Charlotte	70.0	0.374	0.703	49,786	445	\$100M-500M	72.5	6,550	247	0
Premier Cmnty Bk	Venice	70.0	0.342	0.79	43,262	320	\$100M-500M	57.5	4,678	171	0
Coquina Bk	Ormond Beach	70.0	0.361	0.749	35,860	402	<\$100M	82.5	7,188	301	0
First Peoples Bk	Port Saint Lucie	70.0	0.385	0.932	26,077	285	<\$100M	82.5	6,088	202	0
Bay Cities Bk	Tampa	70.0	0.389	0.972	51,453	144	\$100M-500M	20.0	1,503	43	0
Gulfstream Bus Bk	Stuart	70.0	0.353	0.604	64,667	472	\$100M-500M	65.0	7,951	226	0.001
Florida Choice Bk	Mount Dora	70.0	0.386	0.725	50,188	292	\$100M-500M	42.5	3,272	122	0

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Signature Bk	Saint Petersburg	70.0	0.389	0.83	39,831	279	\$100M-500M	62.5	4,475	145	0
First Nb	Orange Park	70.0	0.417	0.989	27,841	249	<\$100M	72.5	4,603	156	0
Wakulla Bk	Crawfordville	67.5	0.212	0.781	54,008	608	\$100M-500M	82.5	10,915	432	0
Riverside Nb Of Florida	Fort Pierce	67.5	0.115	0.765	228,395	3,045	\$1B-\$10B	85.0	52,169	2,287	0
Perkins St Bk	Williston	67.5	0.218	0.87	34,413	576	\$100M-500M	95.0	13,966	477	0
Surety Bk	De Land	67.5	0.436	0.891	32,163	164	<\$100M	42.5	2,645	67	0
Commercesouth Bk	Santa Rosa Beach	67.5	0.275	0.747	42,751	384	\$100M-500M	65.0	5,857	231	0
Gold Bk	Bradenton	67.5	0.212	0.452	167,964	1,425	\$500M-\$1B	70.0	19,702	806	0.003
First Cmrl Bk Of Tampa Bay	Tampa	67.5	0.361	0.821	36,846	310	\$100M-500M	65.0	5,140	174	0
Citizens First Bk	The Villages	67.5	0.094	1	46,793	414	\$100M-500M	65.0	6,790	257	0.009
Riverside Bk Of The Gulf Coa	Cape Coral	67.5	0.202	0.927	44,196	370	\$100M-500M	65.0	5,751	217	0
Peoples St Bk	Lake City	67.5	0.377	1	17,211	217	<\$100M	80.0	4,995	163	0
Florida Cmnty Bk	Immokalee	65.0	0.178	0.513	94,523	831	\$500M-\$1B	77.5	16,878	585	0
Wauchula St Bk	Wauchula	65.0	0.157	0.779	58,329	881	\$100M-500M	87.5	14,276	687	0
Bay B&Tc	Panama City	65.0	0.219	0.704	44,341	527	\$100M-500M	77.5	8,201	345	0.001
Premier Cmnty Bk Of Florida	Largo	65.0	0.231	0.519	85,207	498	\$100M-500M	60.0	9,603	225	0
Florida Bk Na	Tampa	65.0	0.192	0.437	175,792	1,401	\$500M-\$1B	75.0	27,178	680	0.001
Tarpon Coast Nb	Port Charlotte	65.0	0.266	1	30,809	174	\$100M-500M	45.0	2,772	88	0
Florida Citizens Bk	Gainesville	65.0	0.286	0.849	37,784	365	\$100M-500M	72.5	5,864	246	0.003
Jacksonville Bk	Jacksonville	65.0	0.334	0.666	54,822	277	\$100M-500M	42.5	3,709	118	0
Horizon Bk	Bradenton	65.0	0.378	0.856	30,007	214	<\$100M	72.5	5,384	123	0
Bank Of Naples	Naples	65.0	0.432	0.897	25,989	201	<\$100M	77.5	5,840	116	0
First Nb Of Wauchula	Wauchula	62.5	0.213	1	16,933	396	<\$100M	97.5	16,933	396	0
First Cmnty Bk Of Palm Beach	Pahokee	62.5	0.243	0.915	33,100	297	\$100M-500M	70.0	5,302	209	0
First Nb Northwest Florida	Panama City	62.5	0.315	0.64	44,394	268	\$100M-500M	30.0	2,191	98	0.004
Indian River Nb	Vero Beach	62.5	0.12	0.76	62,063	644	\$500M-\$1B	72.5	10,189	421	0.003
Big Lake Nb	Okeechobee	62.5	0.173	0.888	38,076	488	\$100M-500M	90.0	10,773	361	0
Englewood Bk	Englewood	62.5	0.262	1	39,118	178	\$100M-500M	42.5	2,968	102	0
First Nb Of Florida	Naples	62.5	0.16	0.454	459,006	4,161	\$1B-\$10B	70.0	63,838	2,735	0.001
Drummond Cmnty Bk	Chieffland	62.5	0.192	0.913	26,004	608	\$100M-500M	97.5	13,271	548	0
Citizens & Peoples Bk Na	Pensacola	62.5	0.304	0.851	33,773	202	\$100M-500M	35.0	2,469	80	0
Independent Cmnty Bk	Tequesta	62.5	0.304	1	20,918	165	<\$100M	50.0	2,475	91	0
Community Bk Of Naples Na	Naples	62.5	0.245	0.673	55,333	318	\$100M-500M	45.0	4,101	150	0
First Citrus Bk	Tampa	62.5	0.35	0.838	34,888	251	<\$100M	65.0	4,833	158	0

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Grand B&Tc Of Florida	West Palm Beach	62.5	0.263	0.577	42,094	487	\$100M-500M	77.5	7,230	302	0.001
First Home Bk	Seminole	62.5	0.386	0.907	24,525	225	<\$100M	60.0	4,014	57	0
Heartland Nb	Sebring	62.5	0.211	0.976	22,186	415	\$100M-500M	90.0	7,147	318	0
Peoples Cmnty Bk Of The West	Sarasota	62.5	0.38	0.729	38,690	218	\$100M-500M	47.5	3,198	118	0
Terrabank Na	Miami	60.0	0.215	0.615	60,713	399	\$100M-500M	62.5	7,796	220	0
Community Nb At Bartow	Bartow	60.0	0.264	1	18,282	245	<\$100M	75.0	3,886	177	0
First Nb Central Florida	Winter Park	60.0	0.247	0.623	58,896	319	\$100M-500M	40.0	3,568	148	0
First City Bk Of Florida	Fort Walton Beach	60.0	0.206	0.778	38,415	463	\$100M-500M	80.0	7,980	305	0
Community St Bk	Starke	60.0	0.233	1	12,610	374	<\$100M	87.5	4,901	329	0
First St Bk Of Fort Lauder	Fort Lauderdale	60.0	0.455	1	13,553	78	<\$100M	45.0	1,498	28	0
Regent Bk	Davie	60.0	0.263	0.743	40,642	264	\$100M-500M	60.0	5,084	154	0
Mercantile Bk	Orlando	60.0	0.114	0.433	244,119	2,307	\$1B-\$10B	70.0	39,471	1,475	0
Sofisa Bk Of Florida	Miami	60.0	0.33	1	17,315	115	<\$100M	47.5	2,006	59	0.002
Cypress Bk	Palm Coast	60.0	0.257	0.879	27,730	257	\$100M-500M	70.0	5,136	163	0
Centerstate Bk Of Florida	Winter Haven	60.0	0.261	0.997	25,758	242	<\$100M	72.5	4,812	154	0
Friends Bk	New Smyrna Beach	60.0	0.328	1	21,594	95	<\$100M	30.0	1,436	38	0
Vanguard B&Tc	Valparaiso	57.5	0.14	0.408	67,182	725	\$100M-500M	67.5	11,206	481	0
Ocean Bk	Miami	57.5	0.109	0.255	458,407	3,593	\$1B-\$10B	65.0	77,075	2,316	0
Northern Tr Bk Of Florida Na	Miami	57.5	0.08	0.356	365,442	1,810	\$1B-\$10B	57.5	27,263	675	0
Century Nb	Orlando	57.5	0.183	0.869	41,150	231	\$100M-500M	50.0	4,240	109	0
Premier Cmnty Bk Of Southwes	Fort Myers	57.5	0.459	0.834	25,112	121	<\$100M	37.5	2,003	48	0
Republic Bk	Saint Petersburg	55.0	0.069	0.306	188,969	1,245	\$1B-\$10B	60.0	20,302	699	0
Mellon United Nb	Miami	55.0	0.073	0.183	126,049	1,066	\$1B-\$10B	57.5	15,585	590	0
Commercebanc Na	Coral Gables	55.0	0.063	0.272	192,595	1,154	\$1B-\$10B	52.5	13,823	545	0.001
First Bk Of Clewiston	Clewiston	55.0	0.185	0.822	27,203	368	\$100M-500M	77.5	5,944	271	0.003
Madison Bk	Palm Harbor	55.0	0.256	0.443	50,427	268	\$100M-500M	32.5	3,255	103	0
1st Nb Of South Florida	Homestead	55.0	0.189	0.643	44,312	315	\$100M-500M	50.0	4,819	174	0
Totalbank	Miami	55.0	0.15	0.377	82,461	571	\$500M-\$1B	60.0	9,833	305	0
Fifth Third Bk Florida	Naples	55.0	0.117	0.431	85,463	501	\$500M-\$1B	50.0	8,101	234	0.004
First Bk Of Jacksonville	Jacksonville	55.0	0.347	1	7,207	132	<\$100M	70.0	2,119	110	0
First Nb Of Polk Cty	Winter Haven	55.0	0.164	1	20,539	241	\$100M-500M	65.0	3,908	156	0
Marine Bk Of The Florida Key	Marathon	55.0	0.283	0.631	40,370	173	\$100M-500M	32.5	2,593	77	0
Community Bk Of Marion Cty	Ocala	55.0	0.191	0.673	36,216	412	\$100M-500M	75.0	7,576	287	0
Bank Of Florida A Na	Naples	55.0	0.28	0.722	36,660	175	\$100M-500M	45.0	3,565	85	0.001

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Madison Cty Cmnty Bk	Madison	55.0	0.226	1	8,551	180	<\$100M	87.5	8,551	180	0
First Florida Bk	Naples	55.0	0.303	0.675	42,175	201	\$100M-500M	25.0	2,066	57	0
Coast Bk Of Florida	Bradenton	55.0	0.188	0.71	39,419	323	\$100M-500M	52.5	4,570	158	0.007
Sunshine St Cmnty Bk	Port Orange	55.0	0.256	0.943	17,929	219	<\$100M	75.0	4,329	169	0
United Heritage Bk	Orlando	55.0	0.225	0.775	38,305	298	\$100M-500M	70.0	6,639	183	0
Heritage Bk Of North Florida	Orange Park	52.5	0.317	0.806	22,244	145	<\$100M	42.5	2,232	62	0
First Nb Of Florida	Milton	52.5	0.143	0.514	51,054	355	\$100M-500M	47.5	5,765	165	0
Orion Bk	Naples	52.5	0.09	0.312	74,716	522	\$500M-\$1B	50.0	7,432	293	0.001
Guaranty Nb Of Tallahassee	Tallahassee	52.5	0.254	0.744	21,486	284	<\$100M	60.0	3,307	176	0
Quincy St Bk	Quincy	52.5	0.227	0.54	29,262	319	\$100M-500M	77.5	7,013	225	0
City Nb Of Florida	Miami	52.5	0.044	0.111	102,705	647	\$1B-\$10B	45.0	8,457	299	0
American B&Tc	Lake Wales	52.5	0.195	0.855	22,603	257	\$100M-500M	70.0	5,170	173	0
Commercial Bk Florida	Miami	52.5	0.104	0.28	78,365	589	\$500M-\$1B	47.5	5,768	349	0
Community Bk Of Florida	Homestead	52.5	0.175	0.377	65,253	348	\$100M-500M	55.0	8,048	203	0.002
Bank Brevard	Melbourne	52.5	0.227	0.641	31,541	270	\$100M-500M	55.0	3,855	146	0
Southern Cmnty Bk Atlantic	Daytona Beach	52.5	0.274	0.473	37,720	279	\$100M-500M	42.5	3,357	127	0
Cornerstone Cmnty Bk	Saint Petersburg	52.5	0.269	0.773	32,664	148	\$100M-500M	20.0	1,296	40	0
Bank Of Tallahassee	Tallahassee	52.5	0.359	1	8,640	73	<\$100M	52.5	1,310	49	0
Community Bk Of Broward	Dania Beach	52.5	0.306	0.669	33,592	132	\$100M-500M	22.5	1,546	48	0
Intercredit Bk Na	Miami	50.0	0.154	0.549	48,787	337	\$100M-500M	67.5	8,898	203	0
Security Bk Na	North Lauderdale	50.0	0.22	0.999	20,942	108	<\$100M	27.5	1,357	46	0
Metro Bk Of Dade Cty	Miami	50.0	0.206	0.484	46,921	273	\$100M-500M	50.0	5,403	126	0
Union Bk Of Florida	Lauderhill	50.0	0.091	0.29	77,087	491	\$500M-\$1B	45.0	6,494	274	0
Bank Of St Petersburg	Saint Petersburg	50.0	0.283	0.811	22,371	144	<\$100M	47.5	2,541	59	0
Eagle Nb Of Miami	Miami	50.0	0.208	0.442	53,199	230	\$100M-500M	40.0	4,696	108	0.001
Cnlbank	Orlando	50.0	0.225	0.532	47,633	235	\$100M-500M	45.0	4,452	125	0
Bristol Bk	Coral Gables	50.0	0.242	1	14,464	111	<\$100M	57.5	2,522	68	0
Centerbank Of Jacksonville N	Jacksonville	50.0	0.332	0.53	26,582	169	<\$100M	40.0	2,614	82	0
Century Bk Of Florida	Tampa	50.0	0.3	0.923	14,423	134	<\$100M	55.0	2,150	85	0
Commerce Nat Bk Of Florida	Winter Park	50.0	0.376	0.939	9,760	26	<\$100M	10.0	129	3	0
First Western Bk	Cooper City	47.5	0.334	0.911	10,197	94	<\$100M	57.5	1,731	65	0
First Nb	Tarpon Springs	47.5	0.281	1	7,939	89	<\$100M	52.5	1,327	58	0
Banktrust Of Florida	Wewahitchka	47.5	0.203	1	9,595	147	<\$100M	87.5	9,595	147	0
First St Bk Of Arcadia	Arcadia	47.5	0.164	0.803	19,828	306	\$100M-500M	80.0	5,746	240	0

**Table 3A. Banks' Small Business Lending in Florida Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of Bonifay	Bonifay	47.5	0.127	0.936	14,700	228	\$100M-500M	75.0	4,924	175	0
Gulf St Cmnty Bk	Carrabelle	47.5	0.191	0.941	16,719	195	<\$100M	57.5	2,803	124	0
Coconut Grove Bk	Miami	47.5	0.11	0.582	42,132	356	\$100M-500M	55.0	6,548	211	0
International Bk Of Miami Na	Coral Gables	47.5	0.093	0.286	66,261	314	\$500M-\$1B	35.0	4,945	119	0
Citizens Bk - Wakulla	Crawfordville	47.5	0.22	0.968	11,976	204	<\$100M	75.0	3,603	157	0
Southern Exch Bk	Tampa	47.5	0.079	0.446	59,828	350	\$500M-\$1B	40.0	4,977	153	0
Millennium Bk	Gainesville	47.5	0.184	0.841	23,938	208	\$100M-500M	47.5	3,138	106	0
Flagship Nb	Bradenton	47.5	0.228	0.825	20,113	148	<\$100M	15.0	350	70	0
Community Bk Of The South	Merritt Island	47.5	0.302	0.913	19,255	102	<\$100M	30.0	1,352	41	0
Beach Bk	North Miami Beach	47.5	0.288	0.803	23,015	93	<\$100M	27.5	1,602	39	0
Florida Gulf Bk	Fort Myers	47.5	0.259	0.611	27,201	220	\$100M-500M	52.5	3,450	117	0
Plus Intl Bk	Miami	47.5	0.353	0.581	16,859	240	<\$100M	82.5	5,671	203	0
Central Florida St Bk	Belleview	47.5	0.294	1	8,177	48	<\$100M	25.0	498	22	0
Peoples St Bk Of Groveland	Groveland	45.0	0.18	0.61	28,357	256	\$100M-500M	50.0	3,998	143	0
Tri-County Bk	Trenton	45.0	0.224	0.812	15,348	206	<\$100M	75.0	4,405	150	0
United Southern Bk	Umatilla	45.0	0.121	0.367	35,679	490	\$100M-500M	75.0	10,862	367	0
Pcb The Cmnty Bk	Malone	45.0	0.233	0.912	12,100	129	<\$100M	55.0	2,173	85	0
Public Bk	Saint Cloud	45.0	0.179	0.655	31,254	214	\$100M-500M	37.5	2,673	109	0
First Bk Of Indiantown	Indiantown	45.0	0.202	0.969	10,501	122	<\$100M	62.5	2,539	93	0
Great Eastern Bk Of Florida	Miami	45.0	0.307	0.74	18,494	110	<\$100M	47.5	2,415	66	0
Edison Nb	Fort Myers	45.0	0.186	0.822	21,285	198	\$100M-500M	40.0	2,218	107	0
Landmark Bk Na	Fort Lauderdale	45.0	0.226	0.418	44,760	176	\$100M-500M	17.5	1,319	52	0
Old Florida Bk	Fort Myers	45.0	0.285	0.615	30,547	150	\$100M-500M	35.0	2,503	66	0
First Nb Of Nassau Cty	Fernandina Beach	45.0	0.182	0.806	21,535	151	\$100M-500M	50.0	3,189	87	0
United Bk Of The Gulf Coast	Sarasota	45.0	0.272	0.682	25,955	94	<\$100M	17.5	825	27	0
Flagler Bk	West Palm Beach	45.0	0.343	0.703	18,519	123	<\$100M	32.5	1,395	57	0
Eastern Nb	Miami	42.5	0.139	0.462	41,698	237	\$100M-500M	40.0	4,226	135	0
Citizens Bk Of Frostproof	Frostproof	42.5	0.152	0.909	17,238	179	\$100M-500M	55.0	3,002	119	0
Helm Bk	Miami	42.5	0.083	1	19,733	100	\$100M-500M	22.5	1,421	31	0.004
Suncoast Bk	Sarasota	42.5	0.275	0.71	18,790	100	<\$100M	22.5	830	38	0
Bank Of Cmrc	Sarasota	42.5	0.232	0.476	27,876	181	\$100M-500M	40.0	3,234	90	0
Ocala Nb	Ocala	40.0	0.172	0.981	13,189	127	<\$100M	50.0	2,233	77	0.004
Lafayette St Bk	Mayo	40.0	0.209	0.907	9,724	106	<\$100M	52.5	1,756	69	0
Peoples Bk Of Graceville	Graceville	40.0	0.079	1	3,878	140	<\$100M	75.0	3,878	140	0

**Table 3A. Banks' Small Business Lending in Florida Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
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Executive Nb	Miami	40.0	0.117	0.646	27,817	194	\$100M-500M	42.5	3,347	98	0
Panamerican Bk	Hollywood	40.0	0.231	0.482	23,000	186	<\$100M	52.5	3,811	88	0
Natbank Na	Hollywood	40.0	0.113	1	9,722	94	<\$100M	40.0	1,493	61	0
Premier Amer Bk	Miami	40.0	0.21	0.76	15,368	138	<\$100M	45.0	2,297	80	0
First Nb Pasco	Dade City	37.5	0.119	0.945	9,192	85	<\$100M	45.0	1,709	48	0
Bank Of Jackson Cty	Graceville	37.5	0.169	1	5,208	80	<\$100M	72.5	5,208	80	0
First Guaranty B&Tc Jacksonv	Jacksonville	37.5	0.105	0.354	28,206	335	\$100M-500M	55.0	5,893	223	0
Transatlantic Bk	Miami	37.5	0.058	0.195	21,891	509	\$100M-500M	87.5	17,019	489	0
First Kensington Bk	Spring Hill	37.5	0.127	0.606	33,481	146	\$100M-500M	27.5	2,469	63	0
Riverside Bk Of Central	Winter Park	37.5	0.235	0.783	10,242	54	<\$100M	32.5	1,074	20	0
Eurobank	Boca Raton	35.0	0.208	0.676	17,181	82	<\$100M	25.0	1,195	32	0
Bank Of Belle Glade	Belle Glade	35.0	0.138	0.947	6,440	95	<\$100M	60.0	2,193	78	0
Gulf Bk	Miami	35.0	0.19	0.718	14,569	65	<\$100M	20.0	576	27	0
Hernando Cty Bk	Brooksville	35.0	0.108	1	5,399	48	<\$100M	42.5	1,138	27	0
Pointe Bk	Boca Raton	35.0	0.104	0.308	34,193	215	\$100M-500M	30.0	3,103	107	0.011
First Cmnty Bk Of Southwest	Fort Myers	35.0	0.192	0.461	22,427	175	\$100M-500M	30.0	2,018	87	0
Royal Palm Bk Of Florida	Naples	35.0	0.175	0.907	10,496	23	<\$100M	10.0	265	5	0
First Nb Of Mt Dora	Mount Dora	32.5	0.085	0.688	10,778	210	\$100M-500M	60.0	2,998	171	0
Homosassa Springs Bk	Homosassa Springs	32.5	0.013	1	833	14	<\$100M	32.5	256	9	0
Enterprise Nb Of Palm Beach	North Palm Beach	32.5	0.172	0.586	24,114	132	\$100M-500M	25.0	1,612	52	0
Pelican Nb	Naples	32.5	0.078	0.902	18,195	74	\$100M-500M	20.0	1,149	25	0
Marine B&Tc	Vero Beach	32.5	0.228	0.49	14,453	141	<\$100M	40.0	1,922	73	0
Intercontinental Bk	West Miami	32.5	0.076	1	5,308	44	<\$100M	45.0	1,276	30	0
Peninsula Bk	Englewood	30.0	0.112	0.26	32,067	175	\$100M-500M	27.5	2,814	91	0
Bank Of The South	Pensacola	30.0	0.011	1	636	5	<\$100M	20.0	48	3	0.004
Warrington Bk	Pensacola	30.0	0.023	1	1,685	13	<\$100M	25.0	203	7	0.001
Kislak Nb	Miami Lakes	30.0	0.045	0.384	36,757	188	\$500M-\$1B	30.0	3,976	108	0
International Fnc Bk	Miami	30.0	0.084	0.537	18,771	161	\$100M-500M	32.5	1,655	112	0
Union Cr Bk	Miami	30.0	0.05	0.999	5,527	37	\$100M-500M	30.0	681	19	0
Palm Bk	Tampa	30.0	0.169	0.874	4,851	26	<\$100M	10.0	51	15	0
Hemisphere Nb	Miami	27.5	0.15	0.501	19,149	138	\$100M-500M	67.5	5,796	83	0
First Nb Of South Miami	South Miami	27.5	0.039	0.484	11,955	313	\$100M-500M	60.0	3,950	242	0
First Nb Of Crestview	Crestview	27.5	0.111	0.613	16,410	145	\$100M-500M	42.5	2,585	90	0
Bank Of Florida	Fort Lauderdale	27.5	0.201	0.592	9,500	23	<\$100M	10.0	60	2	0

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Bank Of Venice	Venice	27.5	0.185	0.761	3,706	30	<\$100M	27.5	393	20	0
Southern Cmnty Bk Of Southwe	Bonita Springs	22.5	0.103	0.233	14,571	123	\$100M-500M	27.5	2,231	69	0
Southern Cmnty Bk Of South	Boca Raton	22.5	0.137	0.308	15,072	56	\$100M-500M	10.0	452	15	0
Bac Florida Bk	Miami	20.0	0.023	0.418	14,617	55	\$500M-\$1B	10.0	574	12	0.001
Espirito Santo Bk	Miami	20.0	0.025	0.49	13,896	145	\$500M-\$1B	47.5	3,541	119	0
Bank Of Inverness	Inverness	20.0	0.036	0.662	8,303	65	\$100M-500M	25.0	995	27	0
Citrus Bk Na	Vero Beach	20.0	0.074	0.218	14,941	116	\$100M-500M	20.0	1,288	64	0
First Bk	Coral Gables	20.0	0.12	0.376	13,516	97	\$100M-500M	30.0	1,938	66	0
Marine Nb Of Naples	Naples	20.0	0.139	0.612	7,746	36	<\$100M	15.0	434	19	0
Dunnellon St Bk	Dunnellon	17.5	0.035	0.641	2,083	27	<\$100M	32.5	555	19	0
Transcapital Bk	Hallandale	17.5	0.133	0.283	14,177	40	\$100M-500M	10.0	299	6	0
Sanibel Captiva Cmnty Bk	Sanibel	17.5	0.111	0.599	5,469	42	<\$100M	27.5	666	22	0
Us Century Bk	Miami	17.5	0.078	0.44	8,980	32	\$100M-500M	10.0	470	10	0
Crystal River Bk	Crystal River	15.0	0.055	0.544	3,506	40	<\$100M	22.5	424	25	0
Independent Bkr Bk Of Florid	Lake Mary	15.0	0.073	0.166	15,418	47	\$100M-500M	10.0	60	2	0.001
Floridian Cmnty Bk	Davie	15.0	0.095	0.476	1,363	8	<\$100M	17.5	135	4	0
Optimunbank Com	Plantation	12.5	0.075	0.413	7,864	23	\$100M-500M	10.0	229	3	0
Pacific Nb	Miami	10.0	0.018	0.263	4,506	14	\$100M-500M	10.0	21	2	0.001
Pinebank Na	Miami	10.0	0.013	0.374	4,433	12	\$100M-500M	10.0	20	1	0
Deutsche Bk Florida Na	Palm Beach	0.0	0	-	-	-	<\$100M	0.0	-	-	0
First Navy Bk	Pensacola	0.0	-	-	-	-	<\$100M	0.0	-	-	0.003
Tcm Bk Na	Tampa	0.0	0	-	-	-	<\$100M	0.0	-	-	0.838
Cibc Nb	Maitland	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
Banco Popular Na	Orlando	0.0	0	-	-	-	<\$100M	0.0	-	-	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/](http://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.