

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Gulfstream Bus Bk	Stuart	97.5	0.526	0.911	226,785	713	\$100M-500M	70.0	9,601	262	0
First Cmnty Bk	Debary	95.0	0.422	0.945	110,030	621	\$100M-500M	80.0	8,584	152	0.005
Bankfirst	Winter Park	92.5	0.323	0.768	110,289	838	\$100M-500M	92.5	11,741	454	0
Centerstate Bk W FL NA	Zephyrhills	92.5	0.367	0.803	101,274	818	\$100M-500M	95.0	14,153	422	0
Intercredit Bk NA	Miami	90.0	0.273	1	117,421	398	\$100M-500M	62.5	5,618	179	0.001
Citizens Bk of Oviedo	Oviedo	90.0	0.472	0.999	83,593	362	\$100M-500M	10.0	-	-	0.001
Regent Bk	Davie	90.0	0.404	1	98,971	349	\$100M-500M	67.5	5,027	184	0
Fidelity Bk of FL NA	Merritt Island	90.0	0.46	0.73	148,556	635	\$100M-500M	77.5	10,429	150	0
Heritage Bk of FL	Lutz	90.0	0.401	0.877	69,675	526	\$100M-500M	95.0	11,454	324	0
Peoples First Community Bank	Panama City	87.5	0.13	0.995	212,943	919	\$1B-\$10B	80.0	18,191	524	0.006
Bay B&TC	Panama City	87.5	0.273	1	72,130	504	\$100M-500M	82.5	6,144	291	0.001
First St Bk	Sarasota	87.5	0.423	0.655	174,369	667	\$100M-500M	92.5	24,925	289	0
Putnam St Bk	Palatka	87.5	0.508	0.813	72,233	440	\$100M-500M	87.5	7,730	216	0
Platinum Bk	Brandon	87.5	0.309	0.773	96,248	712	\$100M-500M	92.5	13,140	403	0
Ironstone Bank	Fort Myers	85.0	0.323	0.583	646,551	2,146	\$1B-\$10B	70.0	15,911	409	0.003
Citrus & Chem Bk	Bartow	85.0	0.184	0.792	157,303	1,614	\$500M-\$1B	95.0	27,162	1,058	0.001
Farmers & Mrch Bk	Monticello	85.0	0.32	0.627	119,917	1,145	\$100M-500M	95.0	17,779	719	0
Coastal Cmnty Bk	Apalachicola	85.0	0.302	0.708	85,134	559	\$100M-500M	85.0	9,191	271	0
Charlotte St Bk	Port Charlotte	85.0	0.329	0.805	74,335	435	\$100M-500M	72.5	5,280	189	0
Sunshine St Cmnty Bk	Port Orange	85.0	0.342	0.966	54,959	465	\$100M-500M	90.0	7,354	285	0
Home Federal Bank of Hollywood	Hallandale Beach	85.0	0.297	1	31,855	101	\$100M-500M	47.5	854	24	0
Bank of Tampa	Tampa	82.5	0.234	0.601	190,794	1,439	\$500M-\$1B	92.5	28,665	819	0.005
Highlands Indep Bk	Sebring	82.5	0.215	0.89	61,569	702	\$100M-500M	100.0	12,729	494	0
Community NB of Sarasota Cty	Venice	82.5	0.381	1	41,422	334	\$100M-500M	85.0	4,819	208	0
Premier Bk	Tallahassee	82.5	0.233	0.718	82,184	540	\$100M-500M	77.5	7,971	257	0
Oceanside Bk	Jacksonville Beac	82.5	0.287	0.877	66,002	360	\$100M-500M	82.5	7,288	189	0
Bay Cities Bk	Tampa	82.5	0.325	0.9	98,882	242	\$100M-500M	32.5	2,319	64	0
Peoples Cmnty Bk of The West	Sarasota	82.5	0.343	0.586	102,342	434	\$100M-500M	57.5	4,371	154	0
First Kensington Bk	Tampa	82.5	0.248	1	84,329	234	\$100M-500M	40.0	2,795	68	0
Centerbank of Jacksonville N	Jacksonville	82.5	0.38	0.707	65,259	470	\$100M-500M	82.5	7,255	254	0
Plus Intl Bk	Miami	82.5	0.683	0.938	64,957	227	<\$100M	70.0	4,280	104	0
Bank of St. Augustine	St. Augustine	82.5	0.291	0.968	38,029	273	\$100M-500M	80.0	4,563	148	0
Columbia Cty Bk	Lake City	80.0	0.281	0.708	55,640	587	\$100M-500M	92.5	10,074	382	0
Capital City Bk	Tallahassee	80.0	0.176	0.657	473,437	6,755	\$1B-\$10B	95.0	113,409	5,109	0
Centerstate Bk Cent FL Na	Kissimmee	80.0	0.241	0.736	66,182	545	\$100M-500M	82.5	7,051	293	0
Community Bk of Manatee	Bradenton	80.0	0.321	0.765	71,069	361	\$100M-500M	62.5	4,326	119	0
Florida Bus Bk	Melbourne	80.0	0.417	0.83	52,303	312	\$100M-500M	72.5	4,093	131	0
United Heritage Bk	Orlando	80.0	0.176	0.652	130,273	811	\$500M-\$1B	85.0	15,271	429	0
Interamerican Bank A FSB	Miami	80.0	0.181	0.949	46,334	166	\$100M-500M	57.5	2,002	38	0

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Coastal Bank	Merritt Island	80.0	0.262	0.981	34,227	150	\$100M-500M	70.0	2,961	61	0
Florida Citizens Bk	Gainesville	77.5	0.261	0.672	57,588	1,083	\$100M-500M	90.0	7,878	729	0.004
Wakulla Bk	Crawfordville	77.5	0.177	0.705	76,223	683	\$100M-500M	87.5	10,374	436	0
Pilot Bk	Tampa	77.5	0.307	0.767	57,387	391	\$100M-500M	87.5	7,868	226	0
Merchants & Southern Bk	Gainesville	77.5	0.233	0.65	72,955	473	\$100M-500M	77.5	7,483	241	0
Prosperity Bk	Saint Augustine	77.5	0.136	0.746	139,355	1,010	\$1B-\$10B	82.5	13,997	460	0
Synovus Bk of Tampa Bay	Saint Petersburg	77.5	0.209	0.507	240,295	1,779	\$1B-\$10B	90.0	35,302	923	0
Peoples St Bk	Lake City	77.5	0.467	0.972	29,010	334	<\$100M	90.0	5,986	223	0
Florida Gulf Bk	Fort Myers	77.5	0.253	0.634	80,340	578	\$100M-500M	72.5	6,270	283	0
Harbor Federal Savings Bank	Fort Pierce	77.5	0.064	0.68	205,895	1,585	\$1B-\$10B	80.0	26,732	858	0
Sunshine State FS & LA	Plant City	77.5	0.2	0.661	38,132	276	\$100M-500M	75.0	4,476	138	0
First Community Bank of America	Pinellas Park	77.5	0.169	0.601	60,306	362	\$100M-500M	75.0	6,174	168	0
Everbank	Jacksonville	75.0	0.049	0.846	194,165	594	\$1B-\$10B	67.5	12,211	268	0.001
Tallahassee St Bk	Tallahassee	75.0	0.199	0.644	67,566	586	\$100M-500M	85.0	9,356	331	0
Wauchula St Bk	Wauchula	75.0	0.151	0.662	77,935	1,135	\$500M-\$1B	97.5	18,658	882	0
Bank of Pensacola	Pensacola	75.0	0.183	0.494	205,308	1,681	\$1B-\$10B	85.0	26,320	880	0
Orlando NB	Longwood	75.0	0.383	0.738	39,691	309	\$100M-500M	60.0	2,650	109	0
Independent NB	Ocala	75.0	0.257	0.736	52,702	405	\$100M-500M	90.0	9,298	261	0
Valrico St Bk	Valrico	75.0	0.346	0.684	54,376	346	\$100M-500M	70.0	4,462	149	0
Marine B&TC	Vero Beach	75.0	0.393	1	38,843	136	<\$100M	42.5	1,708	45	0
First CMRCL Bk of FL	Orlando	75.0	0.194	0.509	124,870	600	\$500M-\$1B	57.5	6,512	216	0
First Peoples Bk	Port Saint Lucie	75.0	0.357	0.632	53,424	413	\$100M-500M	85.0	6,964	208	0
Madison Cty Cmnty Bk	Madison	75.0	0.346	0.989	18,138	381	<\$100M	92.5	7,384	306	0
Signature Bk	Saint Petersburg	75.0	0.273	0.697	70,514	488	\$100M-500M	80.0	7,839	256	0
First Federal Savings Bank O	Live Oak	75.0	0.132	0.524	68,966	763	\$500M-\$1B	90.0	14,610	516	0
Gulfstream Community Bank	Port Richey	75.0	0.248	0.957	15,792	156	<\$100M	82.5	3,006	107	0
Citizens Bk of Perry	Perry	72.5	0.331	0.891	26,425	274	<\$100M	85.0	4,712	169	0
First Coast Cmnty Bk	Fernandina Beach	72.5	0.278	0.58	57,207	510	\$100M-500M	80.0	7,494	236	0
Busey Bk Na	Port Charlotte	72.5	0.171	0.718	73,878	344	\$100M-500M	57.5	4,338	128	0
Community Bk of Broward	Dania Beach	72.5	0.291	0.474	87,802	369	\$100M-500M	47.5	3,510	115	0
Manatee River Community Bank	Palmetto	70.0	0.121	0.951	16,147	131	\$100M-500M	77.5	3,243	88	0.006
Riverside NB of FL	Fort Pierce	70.0	0.081	0.653	309,421	4,210	\$1B-\$10B	92.5	76,334	3,261	0
United S Bk	Umatilla	70.0	0.184	0.562	68,774	684	\$100M-500M	87.5	10,906	456	0
First City Bk of FL	Fort Walton Beach	70.0	0.168	0.754	48,659	477	\$100M-500M	85.0	7,014	284	0
Transatlantic Bk	Miami	70.0	0.174	0.452	100,822	843	\$500M-\$1B	87.5	14,702	515	0
First Gulf Bk NA	Pensacola	70.0	0.144	0.674	89,351	664	\$500M-\$1B	70.0	7,565	327	0
Heartland NB	Sebring	70.0	0.159	0.835	36,871	525	\$100M-500M	95.0	9,970	381	0
Pinnacle Bk	Orange City	70.0	0.364	0.736	37,277	212	\$100M-500M	60.0	2,745	75	0
American ENT Bk of FL	Jacksonville	70.0	0.331	0.742	45,428	268	\$100M-500M	65.0	3,287	109	0

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Fidelity Federal Bank & Trust	West Palm Beach	70.0	0.074	0.367	313,927	1,913	\$1B-\$10B	67.5	15,318	695	0
The Oculina Bank	Ft. Pierce	70.0	0.228	0.856	10,873	90	<\$100M	77.5	1,944	62	0
Citizens First Bk	The Villages	67.5	0.095	0.652	80,217	595	\$500M-\$1B	75.0	9,364	324	0.007
First NB of Mt Dora	Mount Dora	67.5	0.188	0.977	31,533	327	\$100M-500M	80.0	4,846	225	0
Perkins St Bk	Williston	67.5	0.187	0.847	31,054	492	\$100M-500M	95.0	8,618	385	0
First St Bk of The FL	Key West	67.5	0.147	0.487	91,766	524	\$500M-\$1B	62.5	7,101	262	0
Southern CMRC Bk	Tampa	67.5	0.355	0.694	34,725	241	<\$100M	70.0	3,777	111	0
Surety Bk	De Land	67.5	0.438	0.833	36,270	135	<\$100M	40.0	1,424	37	0
First NB Cent FL	Winter Park	67.5	0.194	0.483	74,088	390	\$100M-500M	55.0	4,786	173	0
Valley Bk	Fort Lauderdale	67.5	0.298	0.999	34,789	96	\$100M-500M	12.5	155	12	0
Drummond Cmnty Bk	Chiefland	67.5	0.155	0.955	24,318	530	\$100M-500M	100.0	11,533	456	0
Centerstate Bk of FL NA	Winter Haven	67.5	0.126	0.749	48,331	493	\$100M-500M	85.0	8,194	302	0
Jacksonville Bk	Jacksonville	67.5	0.243	0.475	75,473	342	\$100M-500M	45.0	3,302	117	0
First Citrus Bk	Tampa	67.5	0.289	0.58	54,063	279	\$100M-500M	55.0	3,425	108	0
Flagler Bk	West Palm Beach	67.5	0.418	0.75	38,095	166	<\$100M	52.5	2,452	65	0
Cypress Coquina Bk	Ormond Beach	67.5	0.183	0.561	59,070	440	\$100M-500M	67.5	5,384	212	0
Bank of Naples	Naples	67.5	0.285	0.757	38,548	217	\$100M-500M	80.0	6,370	93	0
Commerce NB&TC	Winter Park	67.5	0.436	0.884	25,793	95	<\$100M	42.5	1,231	31	0
Gulf Coast Cmnty Bk	Pensacola	67.5	0.288	0.652	42,894	240	\$100M-500M	57.5	3,368	102	0
Century Bank A Federal Savings	Sarasota	65.0	0.069	0.463	47,604	221	\$500M-\$1B	52.5	2,254	76	0.002
Eagle NB of Miami	Miami	65.0	0.227	0.484	66,610	370	\$100M-500M	82.5	9,580	221	0.001
Seacoast NB	Stuart	65.0	0.091	0.489	192,454	1,695	\$1B-\$10B	75.0	21,366	1,049	0
Florida Cap Bk NA	Tarpon Springs	65.0	0.175	0.66	64,437	284	\$100M-500M	62.5	5,284	123	0
Community NB at Bartow	Bartow	65.0	0.202	1	20,760	215	\$100M-500M	80.0	3,449	131	0
Mercantile Bk	Orlando	65.0	0.121	0.391	701,861	4,812	\$1B-\$10B	75.0	75,280	2,554	0
Community Bk of Naples NA	Naples	65.0	0.18	0.6	71,331	330	\$100M-500M	52.5	4,224	124	0
Flagship NB	Bradenton	65.0	0.257	0.759	44,431	195	\$100M-500M	40.0	1,890	69	0
Community Bk of The S	Merritt Island	65.0	0.317	0.77	28,850	141	<\$100M	40.0	1,484	47	0
Century Bk of FL	Tampa	65.0	0.314	0.829	25,174	197	<\$100M	70.0	2,909	113	0
Beach Cmnty Bk	Fort Walton Beach	65.0	0.132	0.554	69,915	566	\$500M-\$1B	75.0	8,054	342	0
Palm Bk	Tampa	65.0	0.262	0.78	37,402	182	\$100M-500M	55.0	2,657	74	0
Bankatlantic	Fort Lauderdale	65.0	0.037	0.264	224,416	1,142	\$1B-\$10B	65.0	13,510	470	0
Firstbank Florida	Miami	65.0	0.106	0.381	79,469	277	\$500M-\$1B	67.5	7,692	133	0
R-G Crown Bank	Casselberry	65.0	0.028	0.338	92,427	2,639	\$1B-\$10B	80.0	25,212	2,426	0
Grand B&TC of FL	West Palm Beach	62.5	0.154	0.431	67,552	542	\$100M-500M	67.5	6,206	296	0.001
First NB of Wauchula	Wauchula	62.5	0.178	1	14,465	274	<\$100M	97.5	14,465	274	0
TRI-Cty Bk	Trenton	62.5	0.21	0.912	16,676	256	<\$100M	87.5	5,298	194	0
American NB	Oakland Park	62.5	0.291	0.466	51,562	220	\$100M-500M	35.0	1,954	63	0
Equitable Bk	Fort Lauderdale	62.5	0.28	0.562	51,382	196	\$100M-500M	57.5	3,994	79	0

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Community St Bk	Starke	62.5	0.206	1	11,641	223	<\$100M	85.0	3,289	183	0
Hillsboro Bk	Plant City	62.5	0.291	0.808	22,240	184	<\$100M	85.0	4,376	130	0
Friends Bk	New Smyrna Beach	62.5	0.309	0.75	36,704	160	\$100M-500M	35.0	1,395	43	0
Turnberry Bank	Aventura	62.5	0.109	0.601	23,559	107	\$100M-500M	50.0	1,135	31	0
Bayside Savings Bank	Port St. Joe	62.5	0.084	1	7,367	62	<\$100M	60.0	969	35	0
Reliance Bank FSB	Fort Myers	62.5	0.137	1	4,143	13	<\$100M	32.5	97	3	0
First Bk of Clewiston	Clewiston	60.0	0.194	0.626	36,627	306	\$100M-500M	75.0	4,787	178	0.002
Indian River NB	Vero Beach	60.0	0.092	0.512	71,704	554	\$500M-\$1B	62.5	6,728	295	0.002
Florida Cmnty Bk	Immokalee	60.0	0.099	0.389	100,332	722	\$1B-\$10B	62.5	8,503	391	0
Heritage Bk of N FL	Orange Park	60.0	0.285	0.494	44,473	201	\$100M-500M	42.5	2,064	71	0
First NB of FL	Milton	60.0	0.139	0.574	59,480	333	\$100M-500M	55.0	4,610	122	0
TIB Bk	Key Largo	60.0	0.111	0.265	136,790	748	\$1B-\$10B	57.5	8,571	330	0
Vanguard B&TC	Valparaiso	60.0	0.102	0.424	71,829	713	\$500M-\$1B	77.5	10,560	453	0
Bank of Bonifay	Bonifay	60.0	0.136	0.836	26,475	327	\$100M-500M	92.5	8,246	239	0
Coconut Grove Bk	Miami	60.0	0.127	0.438	83,573	385	\$500M-\$1B	35.0	3,189	60	0
Northern Tr Bk of FL NA	Miami	60.0	0.068	0.323	363,684	2,020	\$1B-\$10B	67.5	42,446	705	0
Bank of Jackson Cty	Graceville	60.0	0.243	1	8,396	131	<\$100M	90.0	8,396	131	0
Totalbank	Miami	60.0	0.088	0.305	103,834	4,048	\$1B-\$10B	80.0	18,827	3,700	0
Community B&TC of FL	Ocala	60.0	0.152	0.494	47,803	401	\$100M-500M	85.0	7,726	283	0
Horizon Bk	Bradenton	60.0	0.227	0.609	36,185	295	\$100M-500M	72.5	4,208	173	0
First Home Bk	Seminole	60.0	0.269	0.723	25,619	217	<\$100M	75.0	3,626	126	0
Florida Choice Bk	Mount Dora	60.0	0.153	0.422	81,230	328	\$500M-\$1B	35.0	3,121	90	0
Landmark Bk of FL	Sarasota	60.0	0.196	0.447	54,410	341	\$100M-500M	52.5	3,526	155	0
Bank of Tallahassee	Tallahassee	60.0	0.214	0.861	21,152	202	<\$100M	72.5	3,081	122	0
Central FI St Bk	Belleview	60.0	0.271	0.639	31,163	216	\$100M-500M	62.5	2,974	106	0
Mainstreet Cmnty Bk of Florida	Deland	60.0	0.229	0.884	19,849	196	<\$100M	75.0	3,312	114	0
Monticello Bank	Jacksonville	60.0	0.092	0.514	21,529	129	\$100M-500M	65.0	3,069	86	0
Helm Bk	Miami	57.5	0.102	0.918	42,169	213	\$100M-500M	60.0	4,315	81	0.004
Mellon United NB	Miami	57.5	0.07	0.294	176,720	1,213	\$1B-\$10B	65.0	17,864	595	0
Lafayette St Bk	Mayo	57.5	0.272	0.842	15,560	149	<\$100M	75.0	2,946	95	0
Ocean Bk	Miami	57.5	0.072	0.225	420,573	2,847	\$1B-\$10B	67.5	54,442	1,624	0
First NB of S Miami	South Miami	57.5	0.119	1	34,685	212	\$100M-500M	60.0	2,769	147	0
Public Bk	Saint Cloud	57.5	0.135	0.564	54,925	330	\$100M-500M	50.0	3,382	141	0
Commercial Bk FL	Miami	57.5	0.109	0.293	114,913	555	\$1B-\$10B	60.0	8,850	276	0
First CMRL Bk of Tampa Bay	Tampa	57.5	0.201	0.62	35,397	241	\$100M-500M	67.5	3,882	129	0
East Coast Cmnty Bk	Ormond Beach	57.5	0.331	0.771	20,247	130	<\$100M	47.5	1,209	63	0
First NB of Nassau Cty	Fernandina Beach	57.5	0.155	0.791	33,754	194	\$100M-500M	52.5	2,730	83	0
Coast Bk of FL	Bradenton	57.5	0.096	0.531	59,684	365	\$500M-\$1B	55.0	4,511	181	0
Bank of CMRC	Sarasota	57.5	0.165	0.438	50,394	288	\$100M-500M	50.0	3,400	123	0

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Riverside Bk of Cent FL	Winter Park	57.5	0.231	0.836	23,288	114	\$100M-500M	37.5	1,133	43	0
Bank of Venice	Venice	57.5	0.225	0.983	13,803	131	<\$100M	67.5	2,094	89	0
Partners Bank	Naples	57.5	0.103	1	5,251	21	<\$100M	45.0	314	9	0
TCM Bk NA	Tampa	55.0	0.018	1	2,470	3,888	\$100M-500M	77.5	2,470	3,888	0.874
First NB&TC	Fort Walton Beach	55.0	0.106	0.65	43,352	320	\$100M-500M	62.5	4,352	164	0.01
First NB Nw FL	Panama City	55.0	0.238	0.561	30,550	181	\$100M-500M	37.5	1,457	59	0.003
Commercebank NA	Coral Gables	55.0	0.047	0.219	207,673	1,189	\$1B-\$10B	60.0	14,776	494	0.001
Terrabank NA	Miami	55.0	0.152	0.547	49,741	272	\$100M-500M	72.5	6,206	150	0
Citizens B&TC	Frostproof	55.0	0.146	0.54	42,689	339	\$100M-500M	75.0	5,670	208	0
First Guaranty B&TC Jacksonv	Jacksonville	55.0	0.158	0.334	58,436	396	\$100M-500M	65.0	6,559	237	0
Riverside Bk of The Gulf Coast	Cape Coral	55.0	0.066	0.903	38,374	271	\$500M-\$1B	57.5	3,617	144	0
Old FL Bk	Fort Myers	55.0	0.168	0.48	54,629	255	\$100M-500M	37.5	2,512	87	0
Independent Cmnty Bk	Tequesta	55.0	0.244	0.543	31,967	209	\$100M-500M	65.0	3,665	126	0
Suncoast Bk	Sarasota	55.0	0.271	0.579	38,072	127	\$100M-500M	35.0	1,633	36	0
Bristol Bk	Coral Gables	55.0	0.233	0.738	21,055	101	<\$100M	57.5	2,258	44	0
Cortez Cmnty Bk	Brooksville	55.0	0.322	0.849	13,666	79	<\$100M	37.5	741	25	0
Federal Trust Bank	Sanford	55.0	0.044	0.36	32,300	149	\$500M-\$1B	52.5	1,983	59	0
Community Bk of FL	Homestead	52.5	0.142	0.389	61,048	337	\$100M-500M	47.5	3,893	126	0.002
First St Bk of Arcadia	Arcadia	52.5	0.158	0.67	21,936	245	\$100M-500M	77.5	4,192	169	0
Gulf St Cmnty Bk	Carrabelle	52.5	0.183	0.678	24,331	212	\$100M-500M	65.0	2,969	122	0
Banktrust	Santa Rosa Beach	52.5	0.126	0.543	47,777	297	\$100M-500M	60.0	4,468	153	0
First Bk of Jacksonville	Jacksonville	52.5	0.167	0.912	15,824	111	<\$100M	62.5	2,317	64	0
Bank Brevard	Melbourne	52.5	0.178	0.541	35,207	229	\$100M-500M	55.0	3,067	107	0
First FL Bk	Naples	52.5	0.152	0.33	61,366	259	\$100M-500M	27.5	2,503	57	0
Old Harbor Bk	Clearwater	52.5	0.238	0.532	35,223	162	\$100M-500M	37.5	1,836	56	0
Nature Coast Bk	Crystal River	52.5	0.314	1	6,394	22	<\$100M	40.0	395	7	0
Southshore Cmnty Bk	Apollo Beach	52.5	0.284	1	5,827	19	<\$100M	25.0	186	4	0
Raymond James Bank FSB	St. Petersburg	52.5	0.023	0.085	48,999	119	\$1B-\$10B	30.0	459	9	0
Peoples NB	Niceville	50.0	0.138	0.564	18,927	410	\$100M-500M	90.0	5,393	279	0.002
Sofisa Bk of FL	Miami	50.0	0.196	0.592	24,578	168	\$100M-500M	60.0	2,794	93	0.002
Bank of Belle Glade	Belle Glade	50.0	0.155	1	8,365	110	<\$100M	67.5	1,736	76	0
Bank of St Petersburg	Tampa	50.0	0.138	0.41	61,233	272	\$100M-500M	45.0	3,966	93	0
1st NB of S FL	Homestead	50.0	0.147	0.553	37,722	198	\$100M-500M	35.0	2,018	74	0
Millennium Bk	Gainesville	50.0	0.154	0.701	27,453	173	\$100M-500M	37.5	1,627	64	0
Century NB	Orlando	50.0	0.094	0.539	42,762	303	\$100M-500M	67.5	5,394	155	0
1st United Bk	Boca Raton	50.0	0.147	0.385	43,455	314	\$100M-500M	37.5	2,080	114	0
Centerstate Bk Mid FL	Leesburg	50.0	0.183	0.775	17,251	112	<\$100M	47.5	1,617	45	0
Alarion Bk	Ocala	50.0	0.184	0.736	21,090	113	\$100M-500M	50.0	2,055	54	0
Olde Cypress Community Bank	Clewiston	50.0	0.077	0.514	11,444	57	\$100M-500M	47.5	796	19	0

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Gibraltar Private Bank & Trust	Coral Gables	50.0	0.019	0.112	26,433	182	\$1B-\$10B	52.5	3,795	89	0
First NB Pasco	Dade City	47.5	0.128	0.867	14,670	136	\$100M-500M	60.0	1,995	76	0.009
Ocala NB	Ocala	47.5	0.07	0.914	20,469	150	\$100M-500M	55.0	2,625	69	0.001
Orion Bk	Naples	47.5	0.044	0.215	90,905	404	\$1B-\$10B	37.5	4,905	125	0
First S Bk	Boca Raton	47.5	0.153	0.269	57,369	227	\$100M-500M	30.0	2,202	81	0
City NB of FL	Miami	47.5	0.027	0.125	74,452	480	\$1B-\$10B	47.5	7,616	190	0
Citizens Bk - Wakulla	Crawfordville	47.5	0.144	0.912	11,896	148	<\$100M	72.5	2,546	105	0
Natbank NA	Hollywood	47.5	0.16	1	11,204	66	<\$100M	37.5	720	36	0
Marine Bk of The FL Keys	Marathon	47.5	0.148	0.441	47,697	215	\$100M-500M	35.0	2,173	102	0
Edison NB	Fort Myers	47.5	0.153	0.653	24,842	161	\$100M-500M	35.0	1,429	70	0
Landmark Bk NA	Fort Lauderdale	47.5	0.182	0.297	57,201	190	\$100M-500M	22.5	1,173	40	0
Cornerstone Cmnty Bk	Saint Petersburg	47.5	0.147	0.513	39,411	181	\$100M-500M	42.5	2,677	66	0
Beach Bk	North Miami Beac	47.5	0.203	0.523	24,636	154	\$100M-500M	50.0	2,240	84	0
Hancock Bk of FL	Tallahassee	47.5	0.168	0.53	20,782	187	\$100M-500M	55.0	2,476	74	0
1st NB&TC	Bradenton	45.0	0.104	0.307	48,364	259	\$100M-500M	35.0	2,860	91	0
Continental NB of Miami	Miami	45.0	0.131	0.506	29,750	213	\$100M-500M	57.5	3,019	123	0
CNLbank	Orlando	45.0	0.082	0.301	65,498	352	\$500M-\$1B	45.0	4,634	150	0
Bank of FL Sw	Naples	45.0	0.124	0.394	48,518	203	\$100M-500M	30.0	2,450	62	0
Intercontinental Bk	West Miami	45.0	0.096	1	11,069	101	\$100M-500M	60.0	1,990	65	0
Cnlbank First Coast	Jacksonville	45.0	0.184	0.582	24,091	115	\$100M-500M	37.5	1,608	42	0
Freedom Bk	Bradenton	45.0	0.161	0.533	25,654	185	\$100M-500M	65.0	3,463	110	0
First Cap Bk	Marianna	45.0	0.192	0.988	3,511	22	<\$100M	42.5	304	11	0
Key West Bank	Key West	45.0	0.079	0.576	8,216	21	\$100M-500M	25.0	68	2	0
Liberty Bank	Naples	45.0	0.071	0.239	6,857	42	<\$100M	50.0	1,062	20	0
Security Bk NA	North Lauderdale	42.5	0.153	0.67	18,028	89	\$100M-500M	32.5	1,098	33	0
International Bk of Miami NA	Coral Gables	42.5	0.08	0.225	60,424	234	\$500M-\$1B	32.5	3,820	67	0
First Bk of Indiantown	Indiantown	42.5	0.114	0.896	9,986	99	<\$100M	57.5	1,665	62	0
Executive NB	Miami	42.5	0.107	0.444	32,018	231	\$100M-500M	55.0	3,421	106	0
Great Eastern Bk of FL	Miami	42.5	0.205	0.488	17,727	88	<\$100M	35.0	1,139	33	0
First Bk	Coral Gables	42.5	0.141	0.558	25,467	148	\$100M-500M	47.5	2,232	89	0
Premier Amer Bk	Miami	42.5	0.119	0.45	37,522	200	\$100M-500M	52.5	3,659	89	0
First Priority Bk	Bradenton	42.5	0.176	0.351	35,679	163	\$100M-500M	32.5	1,944	51	0
Prime Bk	Melbourne	42.5	0.234	0.702	9,442	33	<\$100M	20.0	306	7	0
Freedom Bk of America	Saint Petersburg	42.5	0.19	0.652	10,984	71	<\$100M	50.0	1,095	37	0
South Bk of FL	Orlando	42.5	0.214	0.544	17,322	115	<\$100M	52.5	1,836	56	0
Vision Bk	Panama City	40.0	0.092	0.628	23,283	208	\$100M-500M	55.0	2,799	116	0
Peoples Bk of Graceville	Graceville	40.0	0.084	1	4,488	85	<\$100M	62.5	1,512	72	0
Englewood Bk	Englewood	40.0	0.125	0.527	21,818	148	\$100M-500M	47.5	2,149	72	0
Synovus Bk of Jacksonville	Jacksonville	40.0	0.149	0.37	23,869	188	\$100M-500M	35.0	1,766	69	0

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Cygnat Priv Bk	Ponte Vedra Beac	40.0	0.175	0.616	14,807	58	<\$100M	25.0	597	13	0
Great FL Bk	Miami	40.0	0.046	0.191	59,215	259	\$1B-\$10B	32.5	3,210	77	0
Providence Bk	Winter Haven	40.0	0.142	1	2,303	9	<\$100M	25.0	115	5	0
Flagship Cmnty Bk	Oldsmar	40.0	0.13	1	3,249	13	<\$100M	12.5	56	2	0
Mackinac Savings Bank FSB	Boynton Beach	40.0	0	1	8	1	\$100M-500M	40.0	8	1	0
Eurobank	Boca Raton	37.5	0.192	0.423	16,412	63	<\$100M	40.0	1,586	18	0
Eastern NB	Miami	37.5	0.11	0.381	42,021	177	\$100M-500M	40.0	2,900	86	0
Metro Bk of Dade Cty	Miami	37.5	0.127	0.352	35,466	172	\$100M-500M	30.0	2,128	57	0
Hernando Cty Bk	Brooksville	37.5	0.111	0.894	6,252	44	<\$100M	45.0	713	20	0
US Century Bk	Miami	37.5	0.053	0.207	56,540	240	\$1B-\$10B	47.5	5,413	126	0
Patriot Bk	Trinity	37.5	0.19	0.507	10,259	55	<\$100M	40.0	1,003	25	0
Florida Bk of CMRC	Orlando	37.5	0.162	0.747	7,459	31	<\$100M	32.5	461	13	0
Bankunited FSB	Coral Gables	37.5	0.001	0.028	16,075	100	>\$10B	45.0	2,430	62	0
Peninsula Bk	Englewood	35.0	0.081	0.159	42,179	190	\$500M-\$1B	32.5	2,910	89	0
First NB of Crestview	Crestview	35.0	0.099	0.627	17,400	129	\$100M-500M	52.5	2,187	68	0
Sun Amer Bk	Miami	35.0	0.127	0.25	40,677	130	\$100M-500M	25.0	2,060	43	0
Floridian Cmnty Bk	Davie	35.0	0.148	0.617	8,929	60	<\$100M	52.5	1,253	36	0
Bank of FL Tampa Bay	Tampa	35.0	0.204	0.405	18,840	73	<\$100M	17.5	569	19	0
American First Bk	Clermont	35.0	0.134	0.793	5,073	14	<\$100M	10.0	-	-	0
Biscayne Bk	Coconut Grove	35.0	0.134	0.707	7,179	17	<\$100M	10.0	10	1	0
Old Southern Bk	Clermont	35.0	0.08	1	2,849	13	<\$100M	35.0	300	7	0
Bank of The S	Pensacola	32.5	0.019	1	1,374	5	<\$100M	30.0	164	3	0.003
Warrington Bk	Pensacola	32.5	0.021	1	1,666	8	<\$100M	20.0	76	4	0.001
Bank of Inverness	Inverness	32.5	0.056	0.781	12,701	69	\$100M-500M	25.0	631	20	0
Dunnellon St Bk	Dunnellon	32.5	0.039	1	2,272	26	<\$100M	42.5	460	19	0
Bank of Coral Gables Llc	Coral Gables	32.5	0.01	1	233	2	<\$100M	35.0	89	1	0
Desjardins Bk NA	Hallandale	30.0	0.075	0.661	11,668	70	\$100M-500M	40.0	1,199	33	0
First Cmnty Bk of Sw FL	Fort Myers	30.0	0.083	0.398	22,333	144	\$100M-500M	55.0	3,495	88	0
First Amer Bk	Osprey	30.0	0.126	0.449	12,745	84	\$100M-500M	32.5	1,044	33	0
Gateway Bk of FL	Ormond Beach	30.0	0.074	0.775	3,773	12	<\$100M	12.5	89	2	0
Commercebank of Sw FL	Fort Myers	30.0	0.194	0.45	5,864	24	<\$100M	35.0	486	8	0
Lydian Private Bank	Palm Beach	30.0	0.004	0.123	6,333	33	\$1B-\$10B	30.0	460	7	0
International FNC Bk	Miami	27.5	0.082	0.31	23,727	96	\$100M-500M	17.5	914	26	0.001
Crystal River Bk	Crystal River	27.5	0.047	0.807	2,620	17	<\$100M	15.0	90	4	0
Bank of FL	Fort Lauderdale	27.5	0.092	0.258	25,966	71	\$100M-500M	37.5	3,111	39	0
Sanibel Captiva Cmnty Bk	Sanibel	27.5	0.098	0.331	14,765	95	\$100M-500M	47.5	2,346	50	0
Hemisphere NB	Miami	25.0	0.065	0.476	19,050	126	\$100M-500M	60.0	3,437	77	0
Enterprise NB of Palm Beach	North Palm Beach	25.0	0.076	0.336	17,263	123	\$100M-500M	22.5	1,004	48	0
Union Cr Bk	Miami	25.0	0.078	0.459	8,147	90	\$100M-500M	52.5	1,797	58	0

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Community Bk of Cape Coral	Cape Coral	25.0	0.12	0.452	11,597	49	<\$100M	20.0	475	18	0
Integrity Bk	Jupiter	25.0	0.114	0.449	10,944	45	<\$100M	20.0	406	11	0
Bac FL Bk	Miami	22.5	0.017	0.423	14,364	42	\$500M-\$1B	10.0	230	4	0.001
Sterling Bk	Lantana	22.5	0.07	0.274	24,455	76	\$100M-500M	15.0	736	17	0
Homosassa Springs Bk	Homosassa Sprin	22.5	0.016	0.671	1,020	14	<\$100M	35.0	314	8	0
First Amer Bk Na	Naples	22.5	0.072	0.224	14,228	86	\$100M-500M	30.0	1,539	36	0
Transcapital Bk	Hallandale	22.5	0.088	0.181	20,303	78	\$100M-500M	15.0	473	13	0
Royal Palm Bk of FL	Naples	22.5	0.084	0.45	12,333	40	\$100M-500M	20.0	609	15	0
Liberty Bk	Clearwater	22.5	0.106	0.343	9,028	52	<\$100M	22.5	558	21	0
Anchor Cmrl Bk	Juno Beach	22.5	0.12	0.413	8,337	31	<\$100M	12.5	192	6	0
First Federal Bank of North	Palatka	22.5	0.005	0.025	1,734	19	\$100M-500M	20.0	55	2	0
Pinebank NA	Miami	20.0	0.041	0.404	16,980	46	\$100M-500M	17.5	729	11	0
Optimumbank	Plantation	20.0	0.075	0.245	16,361	42	\$100M-500M	10.0	149	2	0
Marco Cmnty Bk	Marco Island	20.0	0.082	0.373	12,731	54	\$100M-500M	22.5	983	18	0
Independent Bkr Bk of FL	Lake Mary	17.5	0.033	0.127	14,288	41	\$100M-500M	10.0	130	4	0
Pacific NB	Miami	17.5	0.038	0.403	12,407	37	\$100M-500M	17.5	551	14	0
Stonegate Bk	Fort Lauderdale	17.5	0.075	0.283	13,468	50	\$100M-500M	15.0	318	13	0
Paradise Bk	Boca Raton	17.5	0.086	0.27	8,215	38	<\$100M	10.0	92	4	0
Sunrise Bk	Cocoa Beach	17.5	0.113	0.383	4,759	26	<\$100M	25.0	349	11	0
Floridian Bk	Ormond Beach	17.5	0.115	0.374	4,401	19	<\$100M	22.5	332	6	0
Espirito Santo Bk	Miami	15.0	0.011	0.103	4,570	117	\$100M-500M	37.5	1,734	107	0
Citrus Bk NA	Vero Beach	15.0	0.059	0.243	7,913	50	\$100M-500M	15.0	359	17	0
Bbu Bk	Coral Gables	15.0	0.044	0.432	2,325	7	<\$100M	10.0	-	-	0
Gulfsouth Private Bk	Destin	10.0	0.044	0.285	2,995	9	<\$100M	10.0	67	2	0
Legacy Bk of FL	Boca Raton	10.0	0.015	0.165	641	3	<\$100M	10.0	42	1	0
Urban Trust Bank	Orlando	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Bay Financial Savings Bank	Tampa	10.0	0	0	-	-	<\$100M	10.0	-	-	0
First Navy Bk	Pensacola	NR	0	-	-	-	<\$100M	NR	-	-	0.002
Banco Popular NA	Orlando	NR	0	-	-	-	<\$100M	NR	-	-	0
First Bk of The Palm Beaches	West Palm Beach	NR	0	-	-	-	<\$100M	NR	-	-	0
Southbank A Federal Savings	Palm Beach Gard	NR	0	-	-	-	<\$100M	NR	-	-	0
Members Trust Company	Tampa	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Drummond Cmnty Bk	Chiefland	FL	100.0	0.073	0.453	11,533	456	\$100M-500M	67.5	24,318	530	0
Highlands Indep Bk	Sebring	FL	100.0	0.044	0.184	12,729	494	\$100M-500M	82.5	61,569	702	0
First NB of Wauchula	Wauchula	FL	97.5	0.178	1	14,465	274	<\$100M	62.5	14,465	274	0
Wauchula St Bk	Wauchula	FL	97.5	0.036	0.159	18,658	882	\$500M-\$1B	75.0	77,935	1,135	0
Perkins St Bk	Williston	FL	95.0	0.052	0.235	8,618	385	\$100M-500M	67.5	31,054	492	0
Heartland NB	Sebring	FL	95.0	0.043	0.226	9,970	381	\$100M-500M	70.0	36,871	525	0
Heritage Bk of FL	Lutz	FL	95.0	0.066	0.144	11,454	324	\$100M-500M	90.0	69,675	526	0
Centerstate Bk W FL NA	Zephyrhills	FL	95.0	0.051	0.112	14,153	422	\$100M-500M	92.5	101,274	818	0
Farmers & Mrch Bk	Monticello	FL	95.0	0.047	0.093	17,779	719	\$100M-500M	85.0	119,917	1,145	0
Citrus & Chem Bk	Bartow	FL	95.0	0.032	0.137	27,162	1,058	\$500M-\$1B	85.0	157,303	1,614	0.001
Capital City Bk	Tallahassee	FL	95.0	0.042	0.157	113,409	5,109	\$1B-\$10B	80.0	473,437	6,755	0
Madison Cty Cmnty Bk	Madison	FL	92.5	0.141	0.403	7,384	306	<\$100M	75.0	18,138	381	0
Bank of Bonifay	Bonifay	FL	92.5	0.042	0.26	8,246	239	\$100M-500M	60.0	26,475	327	0
Columbia Cty Bk	Lake City	FL	92.5	0.051	0.128	10,074	382	\$100M-500M	80.0	55,640	587	0
Bankfirst	Winter Park	FL	92.5	0.034	0.082	11,741	454	\$100M-500M	92.5	110,289	838	0
Platinum Bk	Brandon	FL	92.5	0.042	0.106	13,140	403	\$100M-500M	87.5	96,248	712	0
First St Bk	Sarasota	FL	92.5	0.06	0.094	24,925	289	\$100M-500M	87.5	174,369	667	0
Bank of Tampa	Tampa	FL	92.5	0.035	0.09	28,665	819	\$500M-\$1B	82.5	190,794	1,439	0.005
Riverside NB of FL	Fort Pierce	FL	92.5	0.02	0.161	76,334	3,261	\$1B-\$10B	70.0	309,421	4,210	0
Peoples NB	Niceville	FL	90.0	0.039	0.161	5,393	279	\$100M-500M	50.0	18,927	410	0.002
Peoples St Bk	Lake City	FL	90.0	0.096	0.2	5,986	223	<\$100M	77.5	29,010	334	0
Sunshine St Cmnty Bk	Port Orange	FL	90.0	0.046	0.129	7,354	285	\$100M-500M	85.0	54,959	465	0
Florida Citizens Bk	Gainesville	FL	90.0	0.036	0.092	7,878	729	\$100M-500M	77.5	57,588	1,083	0.004
Bank of Jackson Cty	Graceville	FL	90.0	0.243	1	8,396	131	<\$100M	60.0	8,396	131	0
Independent NB	Ocala	FL	90.0	0.045	0.13	9,298	261	\$100M-500M	75.0	52,702	405	0
First Federal Savings Bank Oak	Live Oak	FL	90.0	0.028	0.111	14,610	516	\$500M-\$1B	75.0	68,966	763	0
Synovus Bk of Tampa Bay	Saint Petersburg	FL	90.0	0.031	0.074	35,302	923	\$1B-\$10B	77.5	240,295	1,779	0
TRI-Cty Bk	Trenton	FL	87.5	0.067	0.29	5,298	194	<\$100M	62.5	16,676	256	0
Putnam St Bk	Palatka	FL	87.5	0.054	0.087	7,730	216	\$100M-500M	87.5	72,233	440	0
Pilot Bk	Tampa	FL	87.5	0.042	0.105	7,868	226	\$100M-500M	77.5	57,387	391	0
Wakulla Bk	Crawfordville	FL	87.5	0.024	0.096	10,374	436	\$100M-500M	77.5	76,223	683	0
United S Bk	Umatilla	FL	87.5	0.029	0.089	10,906	456	\$100M-500M	70.0	68,774	684	0
Transatlantic Bk	Miami	FL	87.5	0.025	0.066	14,702	515	\$500M-\$1B	70.0	100,822	843	0
Community St Bk	Starke	FL	85.0	0.058	0.283	3,289	183	<\$100M	62.5	11,641	223	0
Hillsboro Bk	Plant City	FL	85.0	0.057	0.159	4,376	130	<\$100M	62.5	22,240	184	0
Citizens Bk of Perry	Perry	FL	85.0	0.059	0.159	4,712	169	<\$100M	72.5	26,425	274	0
Community NB of Sarasota Cty	Venice	FL	85.0	0.044	0.116	4,819	208	\$100M-500M	82.5	41,422	334	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First Peoples Bk	Port Saint Lucie	FL	85.0	0.047	0.082	6,964	208	\$100M-500M	75.0	53,424	413	0
First City Bk of FL	Fort Walton Beach	FL	85.0	0.024	0.109	7,014	284	\$100M-500M	70.0	48,659	477	0
Community B&TC of FL	Ocala	FL	85.0	0.025	0.08	7,726	283	\$100M-500M	60.0	47,803	401	0
Centerstate Bk of FL Na	Winter Haven	FL	85.0	0.021	0.127	8,194	302	\$100M-500M	67.5	48,331	493	0
Coastal Cmnty Bk	Apalachicola	FL	85.0	0.033	0.076	9,191	271	\$100M-500M	85.0	85,134	559	0
Tallahassee St Bk	Tallahassee	FL	85.0	0.028	0.089	9,356	331	\$100M-500M	75.0	67,566	586	0
United Heritage Bk	Orlando	FL	85.0	0.021	0.076	15,271	429	\$500M-\$1B	80.0	130,273	811	0
Bank of Pensacola	Pensacola	FL	85.0	0.023	0.063	26,320	880	\$1B-\$10B	75.0	205,308	1,681	0
Gulfstream Community Bank	Port Richey	FL	82.5	0.047	0.182	3,006	107	<\$100M	75.0	15,792	156	0
Bay B&TC	Panama City	FL	82.5	0.023	0.085	6,144	291	\$100M-500M	87.5	72,130	504	0.001
Centerstate Bk Cent FL NA	Kissimmee	FL	82.5	0.026	0.078	7,051	293	\$100M-500M	80.0	66,182	545	0
Centerbank of Jacksonville N	Jacksonville	FL	82.5	0.042	0.079	7,255	254	\$100M-500M	82.5	65,259	470	0
Oceanside Bk	Jacksonville Beach	FL	82.5	0.032	0.097	7,288	189	\$100M-500M	82.5	66,002	360	0
Eagle NB of Miami	Miami	FL	82.5	0.033	0.07	9,580	221	\$100M-500M	65.0	66,610	370	0.001
Prosperity Bk	Saint Augustine	FL	82.5	0.014	0.075	13,997	460	\$1B-\$10B	77.5	139,355	1,010	0
Community NB AT Bartow	Bartow	FL	80.0	0.034	0.166	3,449	131	\$100M-500M	65.0	20,760	215	0
Bank of St. Augustine	St. Augustine	FL	80.0	0.035	0.116	4,563	148	\$100M-500M	82.5	38,029	273	0
First NB of MT Dora	Mount Dora	FL	80.0	0.029	0.15	4,846	225	\$100M-500M	67.5	31,533	327	0
Bank of Naples	Naples	FL	80.0	0.047	0.125	6,370	93	\$100M-500M	67.5	38,548	217	0
First Coast Cmnty Bk	Fernandina Beach	FL	80.0	0.036	0.076	7,494	236	\$100M-500M	72.5	57,207	510	0
Signature Bk	Saint Petersburg	FL	80.0	0.03	0.077	7,839	256	\$100M-500M	75.0	70,514	488	0
First Cmnty Bk	Debary	FL	80.0	0.033	0.074	8,584	152	\$100M-500M	95.0	110,030	621	0.005
Peoples First Community Bank	Panama City	FL	80.0	0.011	0.085	18,191	524	\$1B-\$10B	87.5	212,943	919	0.006
Totalbank	Miami	FL	80.0	0.016	0.055	18,827	3,700	\$1B-\$10B	60.0	103,834	4,048	0
R-G Crown Bank	Casselberry	FL	80.0	0.008	0.092	25,212	2,426	\$1B-\$10B	65.0	92,427	2,639	0
Harbor Federal Savings Bank	Fort Pierce	FL	80.0	0.008	0.088	26,732	858	\$1B-\$10B	77.5	205,895	1,585	0
The Oculina Bank	Ft. Pierce	FL	77.5	0.041	0.153	1,944	62	<\$100M	70.0	10,873	90	0
TCM Bk NA	Tampa	FL	77.5	0.018	1	2,470	3,888	\$100M-500M	55.0	2,470	3,888	0.874
Manatee River Community Bank	Palmetto	FL	77.5	0.024	0.191	3,243	88	\$100M-500M	70.0	16,147	131	0.006
First St Bk of Arcadia	Arcadia	FL	77.5	0.03	0.128	4,192	169	\$100M-500M	52.5	21,936	245	0
Merchants & Southern Bk	Gainesville	FL	77.5	0.024	0.067	7,483	241	\$100M-500M	77.5	72,955	473	0
Premier Bk	Tallahassee	FL	77.5	0.023	0.07	7,971	257	\$100M-500M	82.5	82,184	540	0
Fidelity Bk of FL NA	Merritt Island	FL	77.5	0.032	0.051	10,429	150	\$100M-500M	90.0	148,556	635	0
Vanguard B&TC	Valparaiso	FL	77.5	0.015	0.062	10,560	453	\$500M-\$1B	60.0	71,829	713	0
Lafayette St Bk	Mayo	FL	75.0	0.052	0.159	2,946	95	<\$100M	57.5	15,560	149	0
Mainstreet Cmnty Bk of Florida	Deland	FL	75.0	0.038	0.148	3,312	114	<\$100M	60.0	19,849	196	0
First Home Bk	Seminole	FL	75.0	0.038	0.102	3,626	126	<\$100M	60.0	25,619	217	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Sunshine State FS & LA	Plant City	FL	75.0	0.023	0.078	4,476	138	\$100M-500M	77.5	38,132	276	0
First Bk of Clewiston	Clewiston	FL	75.0	0.025	0.082	4,787	178	\$100M-500M	60.0	36,627	306	0.002
Citizens B&TC	Frostproof	FL	75.0	0.019	0.072	5,670	208	\$100M-500M	55.0	42,689	339	0
First Community Bank of America	Pinellas Park	FL	75.0	0.017	0.061	6,174	168	\$100M-500M	77.5	60,306	362	0
Beach Cmnty Bk	Fort Walton Beach	FL	75.0	0.015	0.064	8,054	342	\$500M-\$1B	65.0	69,915	566	0
Citizens First Bk	The Villages	FL	75.0	0.011	0.076	9,364	324	\$500M-\$1B	67.5	80,217	595	0.007
Seacoast NB	Stuart	FL	75.0	0.01	0.054	21,366	1,049	\$1B-\$10B	65.0	192,454	1,695	0
Mercantile Bk	Orlando	FL	75.0	0.013	0.042	75,280	2,554	\$1B-\$10B	65.0	701,861	4,812	0
Citizens Bk - Wakulla	Crawfordville	FL	72.5	0.031	0.195	2,546	105	<\$100M	47.5	11,896	148	0
Bank of Tallahassee	Tallahassee	FL	72.5	0.031	0.125	3,081	122	<\$100M	60.0	21,152	202	0
Florida Bus Bk	Melbourne	FL	72.5	0.033	0.065	4,093	131	\$100M-500M	80.0	52,303	312	0
Horizon Bk	Bradenton	FL	72.5	0.026	0.071	4,208	173	\$100M-500M	60.0	36,185	295	0
Charlotte St Bk	Port Charlotte	FL	72.5	0.023	0.057	5,280	189	\$100M-500M	85.0	74,335	435	0
Terrabank NA	Miami	FL	72.5	0.019	0.068	6,206	150	\$100M-500M	55.0	49,741	272	0
Florida Gulf Bk	Fort Myers	FL	72.5	0.02	0.049	6,270	283	\$100M-500M	77.5	80,340	578	0
Century Bk of FL	Tampa	FL	70.0	0.036	0.096	2,909	113	<\$100M	65.0	25,174	197	0
Coastal Bank	Merritt Island	FL	70.0	0.023	0.085	2,961	61	\$100M-500M	80.0	34,227	150	0
Southern CMRC Bk	Tampa	FL	70.0	0.039	0.076	3,777	111	<\$100M	67.5	34,725	241	0
Plus Intl Bk	Miami	FL	70.0	0.045	0.062	4,280	104	<\$100M	82.5	64,957	227	0
Valrico St Bk	Valrico	FL	70.0	0.028	0.056	4,462	149	\$100M-500M	75.0	54,376	346	0
First Gulf Bk NA	Pensacola	FL	70.0	0.012	0.057	7,565	327	\$500M-\$1B	70.0	89,351	664	0
Gulfstream Bus Bk	Stuart	FL	70.0	0.022	0.039	9,601	262	\$100M-500M	97.5	226,785	713	0
Ironstone Bank	Fort Myers	FL	70.0	0.008	0.014	15,911	409	\$1B-\$10B	85.0	646,551	2,146	0.003
Bank of Belle Glade	Belle Glade	FL	67.5	0.032	0.208	1,736	76	<\$100M	50.0	8,365	110	0
Bank of Venice	Venice	FL	67.5	0.034	0.149	2,094	89	<\$100M	57.5	13,803	131	0
First CMRL Bk of Tampa Bay	Tampa	FL	67.5	0.022	0.068	3,882	129	\$100M-500M	57.5	35,397	241	0
Regent Bk	Davie	FL	67.5	0.021	0.051	5,027	184	\$100M-500M	90.0	98,971	349	0
Cypress Coquina Bk	Ormond Beach	FL	67.5	0.017	0.051	5,384	212	\$100M-500M	67.5	59,070	440	0
Century NB	Orlando	FL	67.5	0.012	0.068	5,394	155	\$100M-500M	50.0	42,762	303	0
Grand B&TC of FL	West Palm Beach	FL	67.5	0.014	0.04	6,206	296	\$100M-500M	62.5	67,552	542	0.001
Firstbank Florida	Miami	FL	67.5	0.01	0.037	7,692	133	\$500M-\$1B	65.0	79,469	277	0
Everbank	Jacksonville	FL	67.5	0.003	0.053	12,211	268	\$1B-\$10B	75.0	194,165	594	0.001
Fidelity Federal Bank & Trust	West Palm Beach	FL	67.5	0.004	0.018	15,318	695	\$1B-\$10B	70.0	313,927	1,913	0
Northern TR Bk of FL NA	Miami	FL	67.5	0.008	0.038	42,446	705	\$1B-\$10B	60.0	363,684	2,020	0
Ocean Bk	Miami	FL	67.5	0.009	0.029	54,442	1,624	\$1B-\$10B	57.5	420,573	2,847	0
Gulf St Cmnty Bk	Carrabelle	FL	65.0	0.022	0.083	2,969	122	\$100M-500M	52.5	24,331	212	0
Monticello Bank	Jacksonville	FL	65.0	0.013	0.073	3,069	86	\$100M-500M	60.0	21,529	129	0

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American ENT Bk of FL	Jacksonville	FL	65.0	0.024	0.054	3,287	109	\$100M-500M	70.0	45,428	268	0
Freedom Bk	Bradenton	FL	65.0	0.022	0.072	3,463	110	\$100M-500M	45.0	25,654	185	0
Independent Cmnty Bk	Tequesta	FL	65.0	0.028	0.062	3,665	126	\$100M-500M	55.0	31,967	209	0
First Guaranty B&TC Jacksonv	Jacksonville	FL	65.0	0.018	0.037	6,559	237	\$100M-500M	55.0	58,436	396	0
Bankatlantic	Fort Lauderdale	FL	65.0	0.002	0.016	13,510	470	\$1B-\$10B	65.0	224,416	1,142	0
Mellon United NB	Miami	FL	65.0	0.007	0.03	17,864	595	\$1B-\$10B	57.5	176,720	1,213	0
Peoples Bk of Graceville	Graceville	FL	62.5	0.028	0.337	1,512	72	<\$100M	40.0	4,488	85	0
First Bk of Jacksonville	Jacksonville	FL	62.5	0.024	0.134	2,317	64	<\$100M	52.5	15,824	111	0
Central FL St Bk	Belleview	FL	62.5	0.026	0.061	2,974	106	\$100M-500M	60.0	31,163	216	0
Community Bk of Manatee	Bradenton	FL	62.5	0.02	0.047	4,326	119	\$100M-500M	80.0	71,069	361	0
First NB&TC	Fort Walton Beach	FL	62.5	0.011	0.065	4,352	164	\$100M-500M	55.0	43,352	320	0.01
Florida Cap Bk NA	Tarpon Springs	FL	62.5	0.014	0.054	5,284	123	\$100M-500M	65.0	64,437	284	0
Intercredit Bk NA	Miami	FL	62.5	0.013	0.048	5,618	179	\$100M-500M	90.0	117,421	398	0.001
Indian River NB	Vero Beach	FL	62.5	0.009	0.048	6,728	295	\$500M-\$1B	60.0	71,704	554	0.002
First St Bk of The FL	Key West	FL	62.5	0.011	0.038	7,101	262	\$500M-\$1B	67.5	91,766	524	0
Florida Cmnty Bk	Immokalee	FL	62.5	0.008	0.033	8,503	391	\$1B-\$10B	60.0	100,332	722	0
Bayside Savings Bank	Port St. Joe	FL	60.0	0.011	0.132	969	35	<\$100M	62.5	7,367	62	0
Intercontinental Bk	West Miami	FL	60.0	0.017	0.18	1,990	65	\$100M-500M	45.0	11,069	101	0
First NB Pasco	Dade City	FL	60.0	0.017	0.118	1,995	76	\$100M-500M	47.5	14,670	136	0.009
Orlando NB	Longwood	FL	60.0	0.026	0.049	2,650	109	\$100M-500M	75.0	39,691	309	0
Pinnacle Bk	Orange City	FL	60.0	0.027	0.054	2,745	75	\$100M-500M	70.0	37,277	212	0
First NB of S Miami	South Miami	FL	60.0	0.01	0.08	2,769	147	\$100M-500M	57.5	34,685	212	0
Sofisa Bk of FL	Miami	FL	60.0	0.022	0.067	2,794	93	\$100M-500M	50.0	24,578	168	0.002
Hemisphere NB	Miami	FL	60.0	0.012	0.086	3,437	77	\$100M-500M	25.0	19,050	126	0
Helm Bk	Miami	FL	60.0	0.01	0.094	4,315	81	\$100M-500M	57.5	42,169	213	0.004
Banktrust	Santa Rosa Beach	FL	60.0	0.012	0.051	4,468	153	\$100M-500M	52.5	47,777	297	0
Commercial Bk FL	Miami	FL	60.0	0.008	0.023	8,850	276	\$1B-\$10B	57.5	114,913	555	0
Commercebank NA	Coral Gables	FL	60.0	0.003	0.016	14,776	494	\$1B-\$10B	55.0	207,673	1,189	0.001
First Bk of Indiantown	Indiantown	FL	57.5	0.019	0.149	1,665	62	<\$100M	42.5	9,986	99	0
Interamerican Bank A FSB	Miami	FL	57.5	0.008	0.041	2,002	38	\$100M-500M	80.0	46,334	166	0
Bristol Bk	Coral Gables	FL	57.5	0.025	0.079	2,258	44	<\$100M	55.0	21,055	101	0
Continental NB of Miami	Miami	FL	57.5	0.013	0.051	3,019	123	\$100M-500M	45.0	29,750	213	0
Gulf Coast Cmnty Bk	Pensacola	FL	57.5	0.023	0.051	3,368	102	\$100M-500M	67.5	42,894	240	0
Riverside Bk of The Gulf Coast	Cape Coral	FL	57.5	0.006	0.085	3,617	144	\$500M-\$1B	55.0	38,374	271	0
Equitable Bk	Fort Lauderdale	FL	57.5	0.022	0.044	3,994	79	\$100M-500M	62.5	51,382	196	0
Busey Bk Na	Port Charlotte	FL	57.5	0.01	0.042	4,338	128	\$100M-500M	72.5	73,878	344	0
Peoples Cmnty Bk of The West	Sarasota	FL	57.5	0.015	0.025	4,371	154	\$100M-500M	82.5	102,342	434	0

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First CMRL Bk of FL	Orlando	FL	57.5	0.01	0.027	6,512	216	\$500M-\$1B	75.0	124,870	600	0
TIB Bk	Key Largo	FL	57.5	0.007	0.017	8,571	330	\$1B-\$10B	60.0	136,790	748	0
Hancock Bk of FL	Tallahassee	FL	55.0	0.02	0.063	2,476	74	\$100M-500M	47.5	20,782	187	0
Ocala NB	Ocala	FL	55.0	0.009	0.117	2,625	69	\$100M-500M	47.5	20,469	150	0.001
Palm Bk	Tampa	FL	55.0	0.019	0.055	2,657	74	\$100M-500M	65.0	37,402	182	0
Vision Bk	Panama City	FL	55.0	0.011	0.076	2,799	116	\$100M-500M	40.0	23,283	208	0
Bank Brevard	Melbourne	FL	55.0	0.016	0.047	3,067	107	\$100M-500M	52.5	35,207	229	0
Executive NB	Miami	FL	55.0	0.011	0.047	3,421	106	\$100M-500M	42.5	32,018	231	0
First Citrus Bk	Tampa	FL	55.0	0.018	0.037	3,425	108	\$100M-500M	67.5	54,063	279	0
First Cmnty Bk of SW FL	Fort Myers	FL	55.0	0.013	0.062	3,495	88	\$100M-500M	30.0	22,333	144	0
Coast Bk of FL	Bradenton	FL	55.0	0.007	0.04	4,511	181	\$500M-\$1B	57.5	59,684	365	0
First NB of FL	Milton	FL	55.0	0.011	0.044	4,610	122	\$100M-500M	60.0	59,480	333	0
First NB Cent FL	Winter Park	FL	55.0	0.013	0.031	4,786	173	\$100M-500M	67.5	74,088	390	0
Floridian Cmnty Bk	Davie	FL	52.5	0.021	0.087	1,253	36	<\$100M	35.0	8,929	60	0
Union CR Bk	Miami	FL	52.5	0.017	0.101	1,797	58	\$100M-500M	25.0	8,147	90	0
South Bk of FL	Orlando	FL	52.5	0.023	0.058	1,836	56	<\$100M	42.5	17,322	115	0
Federal Trust Bank	Sanford	FL	52.5	0.003	0.022	1,983	59	\$500M-\$1B	55.0	32,300	149	0
First NB of Crestview	Crestview	FL	52.5	0.012	0.079	2,187	68	\$100M-500M	35.0	17,400	129	0
Century Bank A Federal Savings	Sarasota	FL	52.5	0.003	0.022	2,254	76	\$500M-\$1B	65.0	47,604	221	0.002
Flagler Bk	West Palm Beach	FL	52.5	0.027	0.048	2,452	65	<\$100M	67.5	38,095	166	0
First NB of Nassau Cty	Fernandina Beach	FL	52.5	0.012	0.064	2,730	83	\$100M-500M	57.5	33,754	194	0
Landmark Bk of FL	Sarasota	FL	52.5	0.013	0.029	3,526	155	\$100M-500M	60.0	54,410	341	0
Premier Amer Bk	Miami	FL	52.5	0.012	0.044	3,659	89	\$100M-500M	42.5	37,522	200	0
Gibraltar Private Bank & Trust	Coral Gables	FL	52.5	0.003	0.016	3,795	89	\$1B-\$10B	50.0	26,433	182	0
Community Bk of Naples NA	Naples	FL	52.5	0.011	0.036	4,224	124	\$100M-500M	65.0	71,331	330	0
Liberty Bank	Naples	FL	50.0	0.011	0.037	1,062	20	<\$100M	45.0	6,857	42	0
Freedom Bk of America	Saint Petersburg	FL	50.0	0.019	0.065	1,095	37	<\$100M	42.5	10,984	71	0
Turnberry Bank	Aventura	FL	50.0	0.005	0.029	1,135	31	\$100M-500M	62.5	23,559	107	0
Alarion Bk	Ocala	FL	50.0	0.018	0.072	2,055	54	\$100M-500M	50.0	21,090	113	0
Beach Bk	North Miami Beach	FL	50.0	0.018	0.048	2,240	84	\$100M-500M	47.5	24,636	154	0
Public Bk	Saint Cloud	FL	50.0	0.008	0.035	3,382	141	\$100M-500M	57.5	54,925	330	0
Bank of CMRC	Sarasota	FL	50.0	0.011	0.03	3,400	123	\$100M-500M	57.5	50,394	288	0
Olde Cypress Community Bank	Clewiston	FL	47.5	0.005	0.036	796	19	\$100M-500M	50.0	11,444	57	0
Home Federal Bank of Hollywood	Hallandale Beach	FL	47.5	0.008	0.027	854	24	\$100M-500M	85.0	31,855	101	0
East Coast Cmnty Bk	Ormond Beach	FL	47.5	0.02	0.046	1,209	63	<\$100M	57.5	20,247	130	0
Centerstate Bk Mid FL	Leesburg	FL	47.5	0.017	0.073	1,617	45	<\$100M	50.0	17,251	112	0
Englewood Bk	Englewood	FL	47.5	0.012	0.052	2,149	72	\$100M-500M	40.0	21,818	148	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First Bk	Coral Gables	FL	47.5	0.012	0.049	2,232	89	\$100M-500M	42.5	25,467	148	0
Sanibel Captiva Cmnty Bk	Sanibel	FL	47.5	0.016	0.053	2,346	50	\$100M-500M	27.5	14,765	95	0
Community Bk of Broward	Dania Beach	FL	47.5	0.012	0.019	3,510	115	\$100M-500M	72.5	87,802	369	0
Community Bk of FL	Homestead	FL	47.5	0.009	0.025	3,893	126	\$100M-500M	52.5	61,048	337	0.002
US Century Bk	Miami	FL	47.5	0.005	0.02	5,413	126	\$1B-\$10B	37.5	56,540	240	0
City NB of FL	Miami	FL	47.5	0.003	0.013	7,616	190	\$1B-\$10B	47.5	74,452	480	0
Partners Bank	Naples	FL	45.0	0.006	0.06	314	9	<\$100M	57.5	5,251	21	0
Hernando Cty Bk	Brooksville	FL	45.0	0.013	0.102	713	20	<\$100M	37.5	6,252	44	0
Bankunited FSB	Coral Gables	FL	45.0	0	0.004	2,430	62	>\$10B	37.5	16,075	100	0
Jacksonville Bk	Jacksonville	FL	45.0	0.011	0.021	3,302	117	\$100M-500M	67.5	75,473	342	0
Bank of St Petersburg	Tampa	FL	45.0	0.009	0.027	3,966	93	\$100M-500M	50.0	61,233	272	0
CNLbank	Orlando	FL	45.0	0.006	0.021	4,634	150	\$500M-\$1B	45.0	65,498	352	0
First Cap Bk	Marianna	FL	42.5	0.017	0.086	304	11	<\$100M	45.0	3,511	22	0
Dunnellon St Bk	Dunnellon	FL	42.5	0.008	0.202	460	19	<\$100M	32.5	2,272	26	0
Commerce NB&TC	Winter Park	FL	42.5	0.021	0.042	1,231	31	<\$100M	67.5	25,793	95	0
Marine B&TC	Vero Beach	FL	42.5	0.017	0.044	1,708	45	<\$100M	75.0	38,843	136	0
Heritage Bk of N FL	Orange Park	FL	42.5	0.013	0.023	2,064	71	\$100M-500M	60.0	44,473	201	0
Cornerstone Cmnty Bk	Saint Petersburg	FL	42.5	0.01	0.035	2,677	66	\$100M-500M	47.5	39,411	181	0
Mackinac Savings Bank FSB	Boynton Beach	FL	40.0	0	1	8	1	\$100M-500M	40.0	8	1	0
Nature Coast Bk	Crystal River	FL	40.0	0.019	0.062	395	7	<\$100M	52.5	6,394	22	0
Patriot Bk	Trinity	FL	40.0	0.019	0.05	1,003	25	<\$100M	37.5	10,259	55	0
Desjardins Bk Na	Hallandale	FL	40.0	0.008	0.068	1,199	33	\$100M-500M	30.0	11,668	70	0
Surety Bk	De Land	FL	40.0	0.017	0.033	1,424	37	<\$100M	67.5	36,270	135	0
Community Bk of The S	Merritt Island	FL	40.0	0.016	0.04	1,484	47	<\$100M	65.0	28,850	141	0
Eurobank	Boca Raton	FL	40.0	0.019	0.041	1,586	18	<\$100M	37.5	16,412	63	0
Flagship NB	Bradenton	FL	40.0	0.011	0.032	1,890	69	\$100M-500M	65.0	44,431	195	0
First Kensington Bk	Tampa	FL	40.0	0.008	0.033	2,795	68	\$100M-500M	82.5	84,329	234	0
Eastern NB	Miami	FL	40.0	0.008	0.026	2,900	86	\$100M-500M	37.5	42,021	177	0
Natbank NA	Hollywood	FL	37.5	0.01	0.064	720	36	<\$100M	47.5	11,204	66	0
Cortez Cmnty Bk	Brooksville	FL	37.5	0.017	0.046	741	25	<\$100M	55.0	13,666	79	0
Riverside Bk of Cent FL	Winter Park	FL	37.5	0.011	0.041	1,133	43	\$100M-500M	57.5	23,288	114	0
First NB NW FL	Panama City	FL	37.5	0.011	0.027	1,457	59	\$100M-500M	55.0	30,550	181	0.003
Cnlbank First Coast	Jacksonville	FL	37.5	0.012	0.039	1,608	42	\$100M-500M	45.0	24,091	115	0
Millennium Bk	Gainesville	FL	37.5	0.009	0.042	1,627	64	\$100M-500M	50.0	27,453	173	0
Espirito Santo Bk	Miami	FL	37.5	0.004	0.039	1,734	107	\$100M-500M	15.0	4,570	117	0
Old Harbor Bk	Clearwater	FL	37.5	0.012	0.028	1,836	56	\$100M-500M	52.5	35,223	162	0
1st United Bk	Boca Raton	FL	37.5	0.007	0.018	2,080	114	\$100M-500M	50.0	43,455	314	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2006

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Old FL Bk	Fort Myers	FL	37.5	0.008	0.022	2,512	87	\$100M-500M	55.0	54,629	255	0
Bank of FL	Fort Lauderdale	FL	37.5	0.011	0.031	3,111	39	\$100M-500M	27.5	25,966	71	0
Orion Bk	Naples	FL	37.5	0.002	0.012	4,905	125	\$1B-\$10B	47.5	90,905	404	0
Bank of Coral Gables LLC	Coral Gables	FL	35.0	0.004	0.382	89	1	<\$100M	32.5	233	2	0
Old Southern Bk	Clermont	FL	35.0	0.008	0.105	300	7	<\$100M	35.0	2,849	13	0
Homosassa Springs Bk	Homosassa Spring	FL	35.0	0.005	0.207	314	8	<\$100M	22.5	1,020	14	0
Commercebank of SW FL	Fort Myers	FL	35.0	0.016	0.037	486	8	<\$100M	30.0	5,864	24	0
Great Eastern Bk of FL	Miami	FL	35.0	0.013	0.031	1,139	33	<\$100M	42.5	17,727	88	0
Friends Bk	New Smyrna Beach	FL	35.0	0.012	0.029	1,395	43	\$100M-500M	62.5	36,704	160	0
Edison NB	Fort Myers	FL	35.0	0.009	0.038	1,429	70	\$100M-500M	47.5	24,842	161	0
Suncoast Bk	Sarasota	FL	35.0	0.012	0.025	1,633	36	\$100M-500M	55.0	38,072	127	0
Synovus Bk of Jacksonville	Jacksonville	FL	35.0	0.011	0.027	1,766	69	\$100M-500M	40.0	23,869	188	0
American NB	Oakland Park	FL	35.0	0.011	0.018	1,954	63	\$100M-500M	62.5	51,562	220	0
1st NB of S FL	Homestead	FL	35.0	0.008	0.03	2,018	74	\$100M-500M	50.0	37,722	198	0
Marine Bk of The FL Keys	Marathon	FL	35.0	0.007	0.02	2,173	102	\$100M-500M	47.5	47,697	215	0
1st NB&TC	Bradenton	FL	35.0	0.006	0.018	2,860	91	\$100M-500M	45.0	48,364	259	0
Florida Choice Bk	Mount Dora	FL	35.0	0.006	0.016	3,121	90	\$500M-\$1B	60.0	81,230	328	0
Coconut Grove Bk	Miami	FL	35.0	0.005	0.017	3,189	60	\$500M-\$1B	60.0	83,573	385	0
Reliance Bank FSB	Fort Myers	FL	32.5	0.003	0.023	97	3	<\$100M	62.5	4,143	13	0
Florida Bk of CMRC	Orlando	FL	32.5	0.01	0.046	461	13	<\$100M	37.5	7,459	31	0
First Amer Bk	Osprey	FL	32.5	0.01	0.037	1,044	33	\$100M-500M	30.0	12,745	84	0
Security Bk NA	North Lauderdale	FL	32.5	0.009	0.041	1,098	33	\$100M-500M	42.5	18,028	89	0
First Priority Bk	Bradenton	FL	32.5	0.01	0.019	1,944	51	\$100M-500M	42.5	35,679	163	0
Bay Cities Bk	Tampa	FL	32.5	0.008	0.021	2,319	64	\$100M-500M	82.5	98,882	242	0
Peninsula Bk	Englewood	FL	32.5	0.006	0.011	2,910	89	\$500M-\$1B	35.0	42,179	190	0
Great FL Bk	Miami	FL	32.5	0.002	0.01	3,210	77	\$1B-\$10B	40.0	59,215	259	0
International Bk of Miami NA	Coral Gables	FL	32.5	0.005	0.014	3,820	67	\$500M-\$1B	42.5	60,424	234	0
Bank of The S	Pensacola	FL	30.0	0.002	0.119	164	3	<\$100M	32.5	1,374	5	0.003
Raymond James Bank FSB	St. Petersburg	FL	30.0	0	0.001	459	9	\$1B-\$10B	52.5	48,999	119	0
Lydian Private Bank	Palm Beach	FL	30.0	0	0.009	460	7	\$1B-\$10B	30.0	6,333	33	0
First Amer Bk NA	Naples	FL	30.0	0.008	0.024	1,539	36	\$100M-500M	22.5	14,228	86	0
Metro Bk of Dade Cty	Miami	FL	30.0	0.008	0.021	2,128	57	\$100M-500M	37.5	35,466	172	0
First S Bk	Boca Raton	FL	30.0	0.006	0.01	2,202	81	\$100M-500M	47.5	57,369	227	0
Bank of FL SW	Naples	FL	30.0	0.006	0.02	2,450	62	\$100M-500M	45.0	48,518	203	0
First FL Bk	Naples	FL	27.5	0.006	0.013	2,503	57	\$100M-500M	52.5	61,366	259	0
Key West Bank	Key West	FL	25.0	0.001	0.005	68	2	\$100M-500M	45.0	8,216	21	0
Providence Bk	Winter Haven	FL	25.0	0.007	0.05	115	5	<\$100M	40.0	2,303	9	0

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Southshore Cmnty Bk	Apollo Beach	FL	25.0	0.009	0.032	186	4	<\$100M	52.5	5,827	19	0
Sunrise Bk	Cocoa Beach	FL	25.0	0.008	0.028	349	11	<\$100M	17.5	4,759	26	0
Cygnnet Priv Bk	Ponte Vedra Beach	FL	25.0	0.007	0.025	597	13	<\$100M	40.0	14,807	58	0
Bank of Inverness	Inverness	FL	25.0	0.003	0.039	631	20	\$100M-500M	32.5	12,701	69	0
Sun Amer Bk	Miami	FL	25.0	0.006	0.013	2,060	43	\$100M-500M	35.0	40,677	130	0
Floridian Bk	Ormond Beach	FL	22.5	0.009	0.028	332	6	<\$100M	17.5	4,401	19	0
Liberty Bk	Clearwater	FL	22.5	0.007	0.021	558	21	<\$100M	22.5	9,028	52	0
Marco Cmnty Bk	Marco Island	FL	22.5	0.006	0.029	983	18	\$100M-500M	20.0	12,731	54	0
Enterprise NB of Palm Beach	North Palm Beach	FL	22.5	0.004	0.02	1,004	48	\$100M-500M	25.0	17,263	123	0
Landmark Bk NA	Fort Lauderdale	FL	22.5	0.004	0.006	1,173	40	\$100M-500M	47.5	57,201	190	0
First Federal Bank of North	Palatka	FL	20.0	0	0.001	55	2	\$100M-500M	22.5	1,734	19	0
Warrington Bk	Pensacola	FL	20.0	0.001	0.046	76	4	<\$100M	32.5	1,666	8	0.001
Prime Bk	Melbourne	FL	20.0	0.008	0.023	306	7	<\$100M	42.5	9,442	33	0
Integrity Bk	Jupiter	FL	20.0	0.004	0.017	406	11	<\$100M	25.0	10,944	45	0
Community Bk of Cape Coral	Cape Coral	FL	20.0	0.005	0.019	475	18	<\$100M	25.0	11,597	49	0
Royal Palm Bk of FL	Naples	FL	20.0	0.004	0.022	609	15	\$100M-500M	22.5	12,333	40	0
Pacific NB	Miami	FL	17.5	0.002	0.018	551	14	\$100M-500M	17.5	12,407	37	0
Bank of FL Tampa Bay	Tampa	FL	17.5	0.006	0.012	569	19	<\$100M	35.0	18,840	73	0
Pinebank NA	Miami	FL	17.5	0.002	0.017	729	11	\$100M-500M	20.0	16,980	46	0
International FNC Bk	Miami	FL	17.5	0.003	0.012	914	26	\$100M-500M	27.5	23,727	96	0.001
Crystal River Bk	Crystal River	FL	15.0	0.002	0.028	90	4	<\$100M	27.5	2,620	17	0
Stonegate Bk	Fort Lauderdale	FL	15.0	0.002	0.007	318	13	\$100M-500M	17.5	13,468	50	0
Citrus Bk NA	Vero Beach	FL	15.0	0.003	0.011	359	17	\$100M-500M	15.0	7,913	50	0
Transcapital Bk	Hallandale	FL	15.0	0.002	0.004	473	13	\$100M-500M	22.5	20,303	78	0
Sterling Bk	Lantana	FL	15.0	0.002	0.008	736	17	\$100M-500M	22.5	24,455	76	0
Flagship Cmnty Bk	Oldsmar	FL	12.5	0.002	0.017	56	2	<\$100M	40.0	3,249	13	0
Gateway Bk of FL	Ormond Beach	FL	12.5	0.002	0.018	89	2	<\$100M	30.0	3,773	12	0
Valley Bk	Fort Lauderdale	FL	12.5	0.001	0.004	155	12	\$100M-500M	67.5	34,789	96	0
Anchor Cmrl Bk	Juno Beach	FL	12.5	0.003	0.01	192	6	<\$100M	22.5	8,337	31	0
Citizens Bk of Oviedo	Oviedo	FL	10.0	0	0	-	-	\$100M-500M	90.0	83,593	362	0.001
American First Bk	Clermont	FL	10.0	0	0	-	-	<\$100M	35.0	5,073	14	0
BBU Bk	Coral Gables	FL	10.0	0	0	-	-	<\$100M	15.0	2,325	7	0
Urban Trust Bank	Orlando	FL	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Bay Financial Savings Bank	Tampa	FL	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Biscayne Bk	Coconut Grove	FL	10.0	0	0.001	10	1	<\$100M	35.0	7,179	17	0
Legacy Bk of FL	Boca Raton	FL	10.0	0.001	0.011	42	1	<\$100M	10.0	641	3	0
Gulfsouth Private Bk	Destin	FL	10.0	0.001	0.006	67	2	<\$100M	10.0	2,995	9	0

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Paradise Bk	Boca Raton	FL	10.0	0.001	0.003	92	4	<\$100M	17.5	8,215	38	0
Independent Bkr Bk of FL	Lake Mary	FL	10.0	0	0.001	130	4	\$100M-500M	17.5	14,288	41	0
Optimumbank	Plantation	FL	10.0	0.001	0.002	149	2	\$100M-500M	20.0	16,361	42	0
BAC FL Bk	Miami	FL	10.0	0	0.007	230	4	\$500M-\$1B	22.5	14,364	42	0.001
First Navy Bk	Pensacola	FL	NR	0	.	-	-	<\$100M	NR	-	-	0.002
Banco Popular NA	Orlando	FL	NR	0	.	-	-	<\$100M	NR	-	-	0
First Bk of The Palm Beaches	West Palm Beach	FL	NR	0	.	-	-	<\$100M	NR	-	-	0
Southbank A Federal Savings	Palm Beach Garde	FL	NR	0	.	-	-	<\$100M	NR	-	-	0
Members Trust Company	Tampa	FL	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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