

Table A.2 Small Business Lending in Florida Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|--------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Manufacturers Bk Of Fl | Tampa | 95.0 | 10.0 | 8.0 | 10.0 | 10.0 | \$100M-500M | 121,580 | 897 | 80.0 | 80.0 |
| Fidelity Bk Of Fl | Merritt Island | 90.0 | 10.0 | 9.0 | 9.0 | 8.0 | \$100M-500M | 62,227 | 512 | 95.0 | 85.0 |
| First Amer Bk Of Penscola Na | Pensacola | 85.0 | 9.0 | 5.0 | 10.0 | 10.0 | \$100M-500M | 95,764 | 923 | 82.5 | 77.5 |
| 1st Nb&Tc | Bradenton | 85.0 | 9.0 | 8.0 | 9.0 | 8.0 | \$100M-500M | 63,777 | 437 | 50.0 | 42.5 |
| United Southern Bk | Umatilla | 82.5 | 7.0 | 8.0 | 9.0 | 9.0 | \$100M-500M | 63,774 | 765 | 85.0 | 85.0 |
| Bank Of Central Fl | Orlando | 82.5 | 8.0 | 6.0 | 9.0 | 10.0 | \$100M-500M | 62,636 | 986 | 85.0 | 85.0 |
| Apalachicola St Bk | Apalachicola | 82.5 | 10.0 | 8.0 | 6.0 | 9.0 | <\$100M | 27,510 | 549 | 95.0 | 100.0 |
| Platinum Bk | Brandon | 82.5 | 10.0 | 9.0 | 7.0 | 7.0 | <\$100M | 36,934 | 340 | 75.0 | 72.5 |
| United B&Tc | Saint Petersburg | 80.0 | 10.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 86,506 | 838 | 80.0 | 70.0 |
| First Cmnty Bk | Debary | 80.0 | 8.0 | 6.0 | 8.0 | 10.0 | \$100M-500M | 47,279 | 855 | 95.0 | 90.0 |
| International Fnc Bk | Miami | 80.0 | 7.0 | 9.0 | 9.0 | 7.0 | \$100M-500M | 62,432 | 333 | 40.0 | 55.0 |
| Hemisphere Nb | Miami | 80.0 | 9.0 | 7.0 | 8.0 | 8.0 | \$100M-500M | 52,658 | 434 | 72.5 | 77.5 |
| Oceanside Bk | Jacksonville Beach | 80.0 | 10.0 | 9.0 | 6.0 | 7.0 | <\$100M | 28,938 | 398 | 82.5 | 70.0 |
| Bank Of Tampa | Tampa | 77.5 | 8.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 116,062 | 1,496 | 82.5 | 85.0 |
| Florida Bk Na | Tampa | 77.5 | 9.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 111,517 | 783 | 65.0 | 47.5 |
| First Nb&Tc | Fort Walton Beach | 77.5 | 6.0 | 8.0 | 9.0 | 8.0 | \$100M-500M | 63,206 | 502 | 60.0 | 62.5 |
| Sarasota Bk | Sarasota | 77.5 | 10.0 | 7.0 | 8.0 | 6.0 | \$100M-500M | 44,072 | 301 | 60.0 | 57.5 |
| Farmers & Mrch Bk | Monticello | 77.5 | 6.0 | 8.0 | 8.0 | 9.0 | \$100M-500M | 43,987 | 583 | 97.5 | 100.0 |
| First Nb Of Alachua | Alachua | 77.5 | 6.0 | 7.0 | 8.0 | 10.0 | \$100M-500M | 43,834 | 852 | 92.5 | 100.0 |
| Bankfirst | Winter Park | 77.5 | 10.0 | 5.0 | 8.0 | 8.0 | \$100M-500M | 42,835 | 519 | 82.5 | 80.0 |
| Marine Nb Jacksonville | Jacksonville | 77.5 | 9.0 | 7.0 | 7.0 | 8.0 | <\$100M | 34,502 | 477 | 85.0 | 92.5 |
| Citrus & Chem Bk | Bartow | 75.0 | 5.0 | 5.0 | 10.0 | 10.0 | \$100M-500M | 90,061 | 1,361 | 87.5 | 92.5 |
| Bank Of Pensacola | Pensacola | 75.0 | 8.0 | 3.0 | 9.0 | 10.0 | \$100M-500M | 82,767 | 844 | 85.0 | 85.0 |
| Prosperity Bk Of St Augustin | Saint Augustine | 75.0 | 5.0 | 7.0 | 9.0 | 9.0 | \$100M-500M | 62,477 | 639 | 80.0 | 82.5 |
| Tallahassee St Bk | Tallahassee | 75.0 | 9.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 59,518 | 726 | 82.5 | 85.0 |
| Central Bk Of Tampa | Tampa | 75.0 | 8.0 | 4.0 | 9.0 | 9.0 | \$100M-500M | 64,823 | 697 | 75.0 | 80.0 |
| Premier Bk | Tallahassee | 75.0 | 10.0 | 5.0 | 8.0 | 7.0 | \$100M-500M | 42,989 | 396 | 75.0 | 70.0 |
| Equitable Bk | Fort Lauderdale | 75.0 | 10.0 | 6.0 | 8.0 | 6.0 | <\$100M | 42,349 | 271 | 62.5 | 70.0 |
| First St Bk | Sarasota | 75.0 | 10.0 | 7.0 | 7.0 | 6.0 | <\$100M | 36,216 | 267 | 70.0 | 52.5 |
| Putnam St Bk | Palatka | 75.0 | 10.0 | 6.0 | 7.0 | 7.0 | <\$100M | 35,840 | 361 | 80.0 | 72.5 |
| Southern Cmrc Bk | Tampa | 75.0 | 10.0 | 6.0 | 7.0 | 7.0 | <\$100M | 34,657 | 369 | 75.0 | 72.5 |
| Community Bk Of Manatee | Bradenton | 75.0 | 10.0 | 7.0 | 7.0 | 6.0 | <\$100M | 33,784 | 269 | 70.0 | 50.0 |
| Columbia Cty Bk | Lake City | 75.0 | 8.0 | 8.0 | 6.0 | 8.0 | <\$100M | 24,018 | 433 | 82.5 | 87.5 |
| Cnb Nb | Lake City | 72.5 | 6.0 | 3.0 | 10.0 | 10.0 | \$100M-500M | 98,500 | 907 | 77.5 | 75.0 |
| First Nb Of Fl | Clearwater | 72.5 | 8.0 | 2.0 | 10.0 | 9.0 | \$100M-500M | 97,471 | 605 | 60.0 | 45.0 |
| Cape Coral Nb | Cape Coral | 72.5 | 5.0 | 6.0 | 9.0 | 9.0 | \$100M-500M | 80,813 | 687 | 67.5 | 70.0 |
| West Coast Guaranty Bk Na | Sarasota | 72.5 | 6.0 | 5.0 | 9.0 | 9.0 | \$100M-500M | 71,740 | 741 | 75.0 | 75.0 |
| Peoples Bk | Palm Harbor | 72.5 | 9.0 | 4.0 | 8.0 | 8.0 | \$100M-500M | 47,679 | 401 | 57.5 | 47.5 |
| Continental Nb Of Miami | Miami | 72.5 | 7.0 | 9.0 | 8.0 | 5.0 | \$100M-500M | 38,943 | 236 | 45.0 | 45.0 |
| First St Bk Of The Fl Keys | Key West | 72.5 | 6.0 | 4.0 | 10.0 | 9.0 | \$100M-500M | 91,980 | 712 | 70.0 | 70.0 |
| Bay B&Tc | Panama City | 72.5 | 7.0 | 5.0 | 8.0 | 9.0 | \$100M-500M | 48,674 | 642 | 80.0 | 80.0 |
| First Nb Of Osceola Cty | Kissimmee | 72.5 | 8.0 | 6.0 | 8.0 | 7.0 | \$100M-500M | 40,116 | 376 | 80.0 | 72.5 |
| Peoples St Bk Of Groveland | Groveland | 72.5 | 8.0 | 5.0 | 8.0 | 8.0 | \$100M-500M | 39,076 | 441 | 80.0 | 80.0 |
| Liberty Nb | Longwood | 72.5 | 10.0 | 5.0 | 7.0 | 7.0 | <\$100M | 32,532 | 338 | 62.5 | 57.5 |

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|------------------------------|-------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Riverside Bk Of The Gulf Coa | Cape Coral | 72.5 | 7.0 | 9.0 | 6.0 | 7.0 | <\$100M | 23,763 | 303 | 70.0 | 67.5 |
| American Bk | Bradenton | 70.0 | 6.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 110,329 | 1,290 | 75.0 | 75.0 |
| Tib Bk Of The Keys | Key Largo | 70.0 | 7.0 | 2.0 | 10.0 | 9.0 | \$100M-500M | 107,196 | 771 | 65.0 | 62.5 |
| Mercantile Bk | Saint Petersburg | 70.0 | 6.0 | 2.0 | 10.0 | 10.0 | \$100M-500M | 102,720 | 1,182 | 72.5 | 72.5 |
| Premier Cmnty Bk Of Fl | Largo | 70.0 | 7.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 81,674 | 670 | 70.0 | 62.5 |
| Community Bk Of Fl | Homestead | 70.0 | 7.0 | 2.0 | 9.0 | 10.0 | \$100M-500M | 69,503 | 1,177 | 70.0 | 72.5 |
| Indian River Nb | Vero Beach | 70.0 | 4.0 | 5.0 | 9.0 | 10.0 | \$100M-500M | 62,799 | 933 | 75.0 | 80.0 |
| First Nb Northwest Fl | Panama City | 70.0 | 9.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 51,574 | 414 | 52.5 | 57.5 |
| First Nb Of Fort Myers | Fort Myers | 70.0 | 9.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 38,001 | 349 | 45.0 | 40.0 |
| Destin Bk | Destin | 70.0 | 5.0 | 8.0 | 7.0 | 8.0 | \$100M-500M | 34,932 | 480 | 90.0 | 97.5 |
| Community Nb Of Pasco Cty | Zephyrhills | 70.0 | 8.0 | 6.0 | 7.0 | 7.0 | \$100M-500M | 30,043 | 392 | 85.0 | 80.0 |
| Charlotte St Bk | Port Charlotte | 70.0 | 9.0 | 6.0 | 7.0 | 6.0 | <\$100M | 30,771 | 292 | 65.0 | 57.5 |
| Premier Cmnty Bk | Venice | 70.0 | 10.0 | 7.0 | 6.0 | 5.0 | <\$100M | 25,531 | 187 | 70.0 | 65.0 |
| First St Bk Of Pinellas | Saint Petersburg | 70.0 | 10.0 | 8.0 | 5.0 | 5.0 | <\$100M | 23,454 | 175 | 55.0 | 57.5 |
| Community Nb Of Sarasota Cty | Venice | 70.0 | 8.0 | 9.0 | 5.0 | 6.0 | <\$100M | 22,116 | 281 | 70.0 | 80.0 |
| Citizens Bk Of Perry | Perry | 70.0 | 9.0 | 8.0 | 5.0 | 6.0 | <\$100M | 20,544 | 274 | 62.5 | 72.5 |
| First Cmrl Bk Of Tampa | Tampa | 70.0 | 9.0 | 6.0 | 6.0 | 7.0 | <\$100M | 26,916 | 328 | 80.0 | 77.5 |
| Surety Bk | De Land | 70.0 | 10.0 | 8.0 | 6.0 | 4.0 | <\$100M | 25,519 | 157 | 50.0 | 45.0 |
| Coquina Bk | Ormond Beach | 70.0 | 9.0 | 9.0 | 5.0 | 5.0 | <\$100M | 16,064 | 204 | 72.5 | 77.5 |
| Florida Choice Bk | Mount Dora | 70.0 | 10.0 | 10.0 | 4.0 | 4.0 | <\$100M | 15,266 | 128 | 60.0 | 65.0 |
| Wakulla Bk | Crawfordville | 67.5 | 6.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 41,070 | 550 | 77.5 | 82.5 |
| Community Bk Of Naples Na | Naples | 67.5 | 7.0 | 6.0 | 7.0 | 7.0 | \$100M-500M | 33,207 | 311 | 60.0 | 65.0 |
| Transatlantic Bk | Coral Gables | 67.5 | 6.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 66,962 | 654 | 72.5 | 90.0 |
| Florida Cmnty Bk | Immokalee | 67.5 | 6.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 61,993 | 725 | 72.5 | 72.5 |
| Capital City Bk | Tallahassee | 67.5 | 3.0 | 4.0 | 10.0 | 10.0 | \$1B-\$10B | 197,437 | 2,312 | 75.0 | 75.0 |
| Gulf St Cmnty Bk | Carrabelle | 67.5 | 8.0 | 8.0 | 5.0 | 6.0 | <\$100M | 18,804 | 259 | 70.0 | 75.0 |
| American Nb | Oakland Park | 67.5 | 10.0 | 4.0 | 8.0 | 5.0 | <\$100M | 40,118 | 241 | 55.0 | 45.0 |
| Hillsboro Bk | Plant City | 67.5 | 9.0 | 9.0 | 4.0 | 5.0 | <\$100M | 13,994 | 179 | 72.5 | 77.5 |
| First Southern Bk | Boca Raton | 65.0 | 8.0 | 2.0 | 9.0 | 7.0 | \$100M-500M | 61,271 | 314 | 42.5 | 37.5 |
| Southern Cmnty Bk | Orlando | 65.0 | 8.0 | 3.0 | 8.0 | 7.0 | \$100M-500M | 42,557 | 360 | 65.0 | 62.5 |
| Merchants & Southern Bk | Gainesville | 65.0 | 7.0 | 5.0 | 7.0 | 7.0 | \$100M-500M | 33,670 | 330 | 65.0 | 60.0 |
| First Bk Of Clewiston | Clewiston | 65.0 | 6.0 | 6.0 | 6.0 | 8.0 | \$100M-500M | 27,763 | 410 | 67.5 | 72.5 |
| Riverside Nb Of Fl | Fort Pierce | 65.0 | 2.0 | 4.0 | 10.0 | 10.0 | \$1B-\$10B | 132,657 | 2,279 | 75.0 | 82.5 |
| Valrico St Bk | Valrico | 65.0 | 8.0 | 6.0 | 6.0 | 6.0 | <\$100M | 27,812 | 256 | 70.0 | 65.0 |
| Marine Bk Of The Fl Keys | Marathon | 65.0 | 8.0 | 7.0 | 6.0 | 5.0 | <\$100M | 23,716 | 228 | 55.0 | 60.0 |
| Independent Nb | Ocala | 65.0 | 5.0 | 9.0 | 5.0 | 7.0 | <\$100M | 21,713 | 359 | 77.5 | 85.0 |
| First Nb Of Wauchula | Wauchula | 65.0 | 5.0 | 8.0 | 5.0 | 8.0 | <\$100M | 18,153 | 511 | 92.5 | 97.5 |
| Citizens & Peoples Bk Na | Cantonment | 65.0 | 9.0 | 9.0 | 4.0 | 4.0 | <\$100M | 15,991 | 137 | 55.0 | 45.0 |
| Wawahitchka St Bk | Wawahitchka | 65.0 | 8.0 | 8.0 | 4.0 | 6.0 | <\$100M | 12,910 | 272 | 85.0 | 90.0 |
| Grand Bk Of Fl | West Palm Beach | 65.0 | 9.0 | 5.0 | 6.0 | 6.0 | <\$100M | 25,482 | 295 | 60.0 | 67.5 |
| Regent Bk | Davie | 65.0 | 8.0 | 7.0 | 5.0 | 6.0 | <\$100M | 23,565 | 252 | 70.0 | 67.5 |
| First Citrus Bk | Tampa | 65.0 | 10.0 | 10.0 | 3.0 | 3.0 | <\$100M | 11,005 | 94 | 55.0 | 60.0 |
| Vanguard B&Tc | Valparaiso | 62.5 | 4.0 | 3.0 | 9.0 | 9.0 | \$100M-500M | 68,314 | 620 | 72.5 | 82.5 |
| National Bk Cmrc | Winter Park | 62.5 | 6.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 55,755 | 456 | 52.5 | 57.5 |
| First City Bk Of Fl | Fort Walton Beach | 62.5 | 5.0 | 5.0 | 7.0 | 8.0 | \$100M-500M | 36,653 | 469 | 72.5 | 72.5 |

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|------------------------------|--------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Guaranty Nb Of Tallahassee | Tallahassee | 62.5 | 6.0 | 6.0 | 7.0 | 6.0 | \$100M-500M | 30,936 | 249 | 62.5 | 40.0 |
| First Nb Of Naples | Naples | 62.5 | 3.0 | 2.0 | 10.0 | 10.0 | \$500M-\$1B | 120,427 | 2,027 | 65.0 | 75.0 |
| First Coast Cmnty Bk | Fernandina Beach | 62.5 | 9.0 | 3.0 | 7.0 | 6.0 | <\$100M | 33,453 | 282 | 62.5 | 70.0 |
| Gateway Amer Bk Of Fl | Fort Lauderdale | 62.5 | 10.0 | 3.0 | 7.0 | 5.0 | <\$100M | 30,839 | 225 | 50.0 | 55.0 |
| Terrace Bk Of Fl | Tampa | 62.5 | 7.0 | 5.0 | 6.0 | 7.0 | <\$100M | 24,571 | 333 | 82.5 | 75.0 |
| American B&Tc Of Polk Cty | Lake Wales | 62.5 | 5.0 | 9.0 | 5.0 | 6.0 | <\$100M | 21,936 | 258 | 85.0 | 92.5 |
| Drummond Cmnty Bk | Chiefland | 62.5 | 5.0 | 6.0 | 5.0 | 9.0 | <\$100M | 18,523 | 691 | 92.5 | 95.0 |
| Florida Bk Of Cmcrc | Palm Harbor | 62.5 | 9.0 | 6.0 | 5.0 | 5.0 | <\$100M | 18,222 | 183 | 70.0 | 65.0 |
| Ocala Nb | Ocala | 62.5 | 7.0 | 8.0 | 5.0 | 5.0 | <\$100M | 16,712 | 221 | 75.0 | 65.0 |
| Peninsula Bk Of Central Fl | Daytona Beach | 62.5 | 8.0 | 9.0 | 4.0 | 4.0 | <\$100M | 14,543 | 110 | 50.0 | 40.0 |
| Citizens Bk Wakulla | Crawfordville | 62.5 | 7.0 | 9.0 | 4.0 | 5.0 | <\$100M | 12,446 | 214 | 80.0 | 90.0 |
| Commercial Bk Of Volusia Cty | Ormond Beach | 62.5 | 9.0 | 9.0 | 3.0 | 4.0 | <\$100M | 11,324 | 158 | 72.5 | 67.5 |
| First Cmrl Bk Of Fl | Orlando | 62.5 | 10.0 | 4.0 | 6.0 | 5.0 | <\$100M | 26,301 | 201 | 60.0 | 55.0 |
| Clay Cty Bk | Orange Park | 62.5 | 9.0 | 8.0 | 4.0 | 4.0 | <\$100M | 14,815 | 111 | 60.0 | 60.0 |
| First Peoples Bk | Port Saint Lucie | 62.5 | 9.0 | 10.0 | 3.0 | 3.0 | <\$100M | 8,442 | 97 | 57.5 | 55.0 |
| Commercial Bk Fl | Miami | 60.0 | 4.0 | 1.0 | 10.0 | 9.0 | \$100M-500M | 84,697 | 703 | 62.5 | 77.5 |
| Fifth Third Bk Fl | Naples | 60.0 | 5.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 68,189 | 543 | 62.5 | 57.5 |
| Admiralty Bk | Palm Beach Gardens | 60.0 | 7.0 | 1.0 | 8.0 | 8.0 | \$100M-500M | 55,994 | 450 | 52.5 | 47.5 |
| Metro Bk Of Dade Cty | Miami | 60.0 | 6.0 | 2.0 | 8.0 | 8.0 | \$100M-500M | 44,865 | 470 | 60.0 | 65.0 |
| First Nb Of The Fl Keys | Marathon | 60.0 | 5.0 | 6.0 | 8.0 | 5.0 | \$100M-500M | 42,842 | 239 | 45.0 | 47.5 |
| Big Lake Nb | Okeechobee | 60.0 | 4.0 | 5.0 | 7.0 | 8.0 | \$100M-500M | 30,693 | 436 | 75.0 | 77.5 |
| Perkins St Bk | Williston | 60.0 | 4.0 | 5.0 | 6.0 | 9.0 | \$100M-500M | 27,512 | 612 | 87.5 | 95.0 |
| Citizens First Bk | Lady Lake | 60.0 | 3.0 | 9.0 | 6.0 | 6.0 | \$100M-500M | 25,814 | 290 | 50.0 | 57.5 |
| First Nb Of Fl | Milton | 60.0 | 4.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 77,997 | 585 | 60.0 | 52.5 |
| Terrabank Na | Miami | 60.0 | 6.0 | 5.0 | 7.0 | 6.0 | \$100M-500M | 33,713 | 286 | 57.5 | 55.0 |
| Citizens Bk Of Oviedo | Oviedo | 60.0 | 7.0 | 4.0 | 6.0 | 7.0 | \$100M-500M | 27,248 | 305 | 50.0 | 52.5 |
| Republic Scy Bk | West Palm Beach | 60.0 | 2.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 318,137 | 2,430 | 62.5 | 75.0 |
| First Nb&Tc Treasure Coast | Stuart | 60.0 | 2.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 138,489 | 1,394 | 60.0 | 65.0 |
| Peoples Nb | Niceville | 60.0 | 6.0 | 6.0 | 5.0 | 7.0 | <\$100M | 18,873 | 344 | 72.5 | 75.0 |
| Highlands Independent Bk | Sebring | 60.0 | 4.0 | 7.0 | 5.0 | 8.0 | <\$100M | 17,860 | 402 | 82.5 | 82.5 |
| Bank Brevard | Melbourne | 60.0 | 9.0 | 4.0 | 6.0 | 5.0 | <\$100M | 26,209 | 211 | 52.5 | 40.0 |
| Peoples Cmnty Bk Of The West | Sarasota | 60.0 | 10.0 | 5.0 | 5.0 | 4.0 | <\$100M | 17,901 | 116 | 47.5 | 35.0 |
| Bank Of St Petersburg | Saint Petersburg | 60.0 | 9.0 | 6.0 | 5.0 | 4.0 | <\$100M | 17,762 | 154 | 62.5 | 50.0 |
| Citrus Bk | Orlando | 57.5 | 3.0 | 2.0 | 9.0 | 9.0 | \$100M-500M | 76,453 | 713 | 60.0 | 65.0 |
| Kislak Nb | North Miami | 57.5 | 4.0 | 2.0 | 9.0 | 8.0 | \$100M-500M | 62,378 | 525 | 55.0 | 62.5 |
| Englewood Bk | Englewood | 57.5 | 7.0 | 4.0 | 6.0 | 6.0 | \$100M-500M | 29,031 | 257 | 62.5 | 47.5 |
| Ocean Bk | Miami | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 339,688 | 2,460 | 57.5 | 62.5 |
| Northern Tr Bk Of Fl Na | Miami | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 321,017 | 1,808 | 55.0 | 57.5 |
| Hamilton Bk Na | Miami | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 156,925 | 1,026 | 60.0 | 60.0 |
| Mellon United Nb | Miami | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 117,808 | 924 | 57.5 | 55.0 |
| Provident Bk Of Fl | Sarasota | 57.5 | 3.0 | 1.0 | 10.0 | 9.0 | \$500M-\$1B | 90,176 | 594 | 55.0 | 47.5 |
| First Bk | Tallahassee | 57.5 | 7.0 | 2.0 | 6.0 | 8.0 | <\$100M | 28,207 | 417 | 57.5 | 35.0 |
| Citrus Bk Na | Vero Beach | 57.5 | 8.0 | 4.0 | 6.0 | 5.0 | <\$100M | 27,336 | 240 | 52.5 | 52.5 |
| Cnlbank | Orlando | 57.5 | 8.0 | 5.0 | 6.0 | 4.0 | <\$100M | 25,332 | 152 | 42.5 | 37.5 |
| Edison Nb | Fort Myers | 57.5 | 5.0 | 8.0 | 5.0 | 5.0 | <\$100M | 18,943 | 213 | 60.0 | 62.5 |

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|----------------------------|------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|--------------------|-------------------|---------------------------|----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Community Nb At Bartow | Bartow | 57.5 | 5.0 | 6.0 | 5.0 | 7.0 | <\$100M | 16,712 | 314 | 70.0 | 72.5 |
| Palm Beach Cty Bk | Boynton Beach | 57.5 | 8.0 | 7.0 | 4.0 | 4.0 | <\$100M | 13,783 | 104 | 40.0 | 42.5 |
| First Nb | Orange Park | 57.5 | 9.0 | 10.0 | 2.0 | 2.0 | <\$100M | 4,747 | 57 | 47.5 | 55.0 |
| First Bk Of Jacksonville | Jacksonville | 57.5 | 10.0 | 9.0 | 2.0 | 2.0 | <\$100M | 4,325 | 59 | 55.0 | 62.5 |
| Palm Beach Nb&Tc | Palm Beach | 55.0 | 4.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 56,073 | 484 | 50.0 | 52.5 |
| Southern Exch Bk | Tampa | 55.0 | 4.0 | 2.0 | 8.0 | 8.0 | \$100M-500M | 50,993 | 457 | 57.5 | 57.5 |
| Wauchula St Bk | Wauchula | 55.0 | 2.0 | 4.0 | 7.0 | 9.0 | \$100M-500M | 34,459 | 681 | 77.5 | 87.5 |
| Union Bk Of Fl | Plantation | 55.0 | 4.0 | 1.0 | 9.0 | 8.0 | \$100M-500M | 59,172 | 532 | 52.5 | 60.0 |
| Intercredit Bk Na | Miami | 55.0 | 3.0 | 8.0 | 7.0 | 4.0 | \$100M-500M | 31,764 | 174 | 50.0 | 42.5 |
| Republic Bk | Saint Petersburg | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 157,894 | 1,157 | 55.0 | 55.0 |
| Commercebank Na | Coral Gables | 55.0 | 1.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 99,060 | 880 | 52.5 | 55.0 |
| Bank Of Bonifay | Bonifay | 55.0 | 3.0 | 8.0 | 3.0 | 8.0 | <\$100M | 10,211 | 436 | 75.0 | 92.5 |
| Tri-County Bk | Trenton | 55.0 | 6.0 | 8.0 | 3.0 | 5.0 | <\$100M | 11,326 | 204 | 77.5 | 87.5 |
| Cornerstone Cmnty Bk | Saint Petersburg | 55.0 | 7.0 | 10.0 | 3.0 | 2.0 | <\$100M | 11,117 | 49 | 37.5 | 10.0 |
| Flagship Nb | Bradenton | 55.0 | 7.0 | 10.0 | 3.0 | 2.0 | <\$100M | 8,666 | 35 | 15.0 | 25.0 |
| First Nb Of Hmstd | Homestead | 52.5 | 4.0 | 4.0 | 7.0 | 6.0 | \$100M-500M | 35,343 | 263 | 50.0 | 42.5 |
| First Nb Central Fl | Winter Park | 52.5 | 6.0 | 3.0 | 7.0 | 5.0 | \$100M-500M | 33,158 | 231 | 45.0 | 37.5 |
| Totalbank | Miami | 52.5 | 2.0 | 1.0 | 9.0 | 9.0 | \$100M-500M | 57,873 | 552 | 57.5 | 52.5 |
| City Nb Of Florida | Miami | 52.5 | 1.0 | 1.0 | 10.0 | 9.0 | \$1B-\$10B | 138,893 | 727 | 52.5 | 52.5 |
| Jacksonville Bk | Jacksonville | 52.5 | 9.0 | 7.0 | 3.0 | 2.0 | <\$100M | 10,136 | 54 | 30.0 | 17.5 |
| Pcb The Cmnty Bk | Malone | 52.5 | 8.0 | 7.0 | 3.0 | 3.0 | <\$100M | 8,111 | 99 | 57.5 | 67.5 |
| Horizon Bk | Bradenton | 52.5 | 10.0 | 6.0 | 3.0 | 2.0 | <\$100M | 8,056 | 43 | 35.0 | 32.5 |
| Bank Of Jackson Cty | Graceville | 52.5 | 5.0 | 9.0 | 2.0 | 5.0 | <\$100M | 6,281 | 215 | 75.0 | 85.0 |
| Security Bk Na | North Lauderdale | 52.5 | 5.0 | 6.0 | 5.0 | 5.0 | <\$100M | 19,301 | 174 | 45.0 | 57.5 |
| First Nb Of Polk Cty | Winter Haven | 52.5 | 3.0 | 9.0 | 4.0 | 5.0 | <\$100M | 11,823 | 207 | 75.0 | 87.5 |
| Signature Bk | Saint Petersburg | 52.5 | 7.0 | 10.0 | 2.0 | 2.0 | <\$100M | 5,770 | 44 | 47.5 | 25.0 |
| Quincy St Bk | Quincy | 50.0 | 5.0 | 3.0 | 6.0 | 6.0 | \$100M-500M | 26,253 | 276 | 60.0 | 72.5 |
| Eastern Nb | Miami | 50.0 | 3.0 | 2.0 | 8.0 | 7.0 | \$100M-500M | 49,398 | 373 | 50.0 | 52.5 |
| Peninsula Bk | Englewood | 50.0 | 4.0 | 1.0 | 8.0 | 7.0 | \$100M-500M | 39,509 | 383 | 42.5 | 52.5 |
| Public Bk | Saint Cloud | 50.0 | 6.0 | 3.0 | 5.0 | 6.0 | <\$100M | 19,061 | 259 | 60.0 | 55.0 |
| Panamerican Bk | Miami | 50.0 | 9.0 | 5.0 | 3.0 | 3.0 | <\$100M | 10,936 | 72 | 35.0 | 25.0 |
| Southern Scty Bk | Hollywood | 50.0 | 6.0 | 9.0 | 2.0 | 3.0 | <\$100M | 6,585 | 75 | 52.5 | 60.0 |
| First Nb | Tarpon Springs | 50.0 | 7.0 | 8.0 | 2.0 | 3.0 | <\$100M | 5,868 | 76 | 60.0 | 57.5 |
| Peoples St Bk | Lake City | 50.0 | 8.0 | 7.0 | 2.0 | 3.0 | <\$100M | 4,097 | 75 | 62.5 | 65.0 |
| Community Bk Of Marion Cty | Ocala | 50.0 | 5.0 | 4.0 | 5.0 | 6.0 | <\$100M | 19,008 | 297 | 77.5 | 80.0 |
| Sofisa Bk Of Fl | Miami | 50.0 | 5.0 | 10.0 | 2.0 | 3.0 | <\$100M | 5,592 | 69 | 57.5 | 62.5 |
| Executive Nb | Miami | 47.5 | 3.0 | 2.0 | 7.0 | 7.0 | \$100M-500M | 33,726 | 326 | 52.5 | 50.0 |
| First Bk | Miami | 47.5 | 4.0 | 5.0 | 5.0 | 5.0 | \$100M-500M | 17,432 | 193 | 40.0 | 52.5 |
| Tarpon Coast Nb | Port Charlotte | 47.5 | 6.0 | 6.0 | 4.0 | 3.0 | <\$100M | 12,801 | 95 | 45.0 | 37.5 |
| Community St Bk | Starke | 47.5 | 5.0 | 7.0 | 3.0 | 4.0 | <\$100M | 9,239 | 150 | 60.0 | 62.5 |
| Gulfstream Bus Bk | Stuart | 47.5 | 8.0 | 3.0 | 4.0 | 4.0 | <\$100M | 15,373 | 121 | 45.0 | 45.0 |
| Marine B&Tc | Vero Beach | 47.5 | 7.0 | 4.0 | 4.0 | 4.0 | <\$100M | 15,148 | 110 | 42.5 | 35.0 |
| Friendship Cmnty Bk | Ocala | 47.5 | 5.0 | 9.0 | 3.0 | 2.0 | <\$100M | 8,687 | 47 | 32.5 | 27.5 |
| Community Nb Of Mid-Fl | Lake Mary | 47.5 | 7.0 | 7.0 | 3.0 | 2.0 | <\$100M | 7,943 | 68 | 60.0 | 42.5 |
| First Bk Of Indiantown | Indiantown | 47.5 | 4.0 | 9.0 | 2.0 | 4.0 | <\$100M | 5,899 | 124 | 55.0 | 65.0 |

Table A.2 Small Business Lending in Florida Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|------------------|---------------------------------------|------------|-------------|------------|-----------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$ (4) | SBL(# (5) | | | | | |
| Heritage Bk Of Fl | Lutz | 47.5 | 5.0 | 10.0 | 2.0 | 2.0 | <\$100M | 3,407 | 53 | 57.5 | 60.0 |
| Citizens Cmnty Bk Of Fl | Marco Island | 45.0 | 4.0 | 4.0 | 6.0 | 4.0 | \$100M-500M | 25,305 | 165 | 40.0 | 35.0 |
| First St Bk Of Arcadia | Arcadia | 45.0 | 3.0 | 5.0 | 4.0 | 6.0 | \$100M-500M | 15,120 | 274 | 67.5 | 75.0 |
| First Guaranty B&Tc Jacksonv | Jacksonville | 45.0 | 3.0 | 1.0 | 7.0 | 7.0 | \$100M-500M | 31,601 | 392 | 52.5 | 55.0 |
| Pelican Nb | Naples | 45.0 | 5.0 | 5.0 | 5.0 | 3.0 | <\$100M | 20,952 | 92 | 32.5 | 22.5 |
| First Cmnty Bk Of Palm Beach | Pahokee | 45.0 | 4.0 | 4.0 | 5.0 | 5.0 | <\$100M | 17,755 | 238 | 57.5 | 67.5 |
| First Nb Of Nassau Cty | Fernandina Beach | 45.0 | 4.0 | 10.0 | 2.0 | 2.0 | <\$100M | 5,876 | 67 | 40.0 | 37.5 |
| Old Fl Bk | Fort Myers | 45.0 | 7.0 | 3.0 | 5.0 | 3.0 | <\$100M | 20,536 | 103 | 27.5 | 27.5 |
| Great Eastern Bk Of Fl | Miami | 45.0 | 6.0 | 4.0 | 4.0 | 4.0 | <\$100M | 12,559 | 112 | 35.0 | 42.5 |
| Millennium Bk | Gainesville | 45.0 | 8.0 | 3.0 | 3.0 | 4.0 | <\$100M | 11,267 | 120 | 52.5 | 42.5 |
| Sunniland Bk | Fort Lauderdale | 45.0 | 7.0 | 7.0 | 2.0 | 2.0 | <\$100M | 7,537 | 50 | 47.5 | 20.0 |
| Independent Cmnty Bk | Tequesta | 45.0 | 5.0 | 9.0 | 2.0 | 2.0 | <\$100M | 6,954 | 65 | 37.5 | 47.5 |
| Madison Cty Cmnty Bk | Madison | 45.0 | 4.0 | 10.0 | 2.0 | 2.0 | <\$100M | 3,514 | 60 | 47.5 | 50.0 |
| Pointe Bk | Boca Raton | 42.5 | 3.0 | 1.0 | 7.0 | 6.0 | \$100M-500M | 31,973 | 243 | 40.0 | 50.0 |
| Gulf Coast Nb | Naples | 42.5 | 2.0 | 2.0 | 6.0 | 7.0 | \$100M-500M | 26,830 | 333 | 40.0 | 52.5 |
| Coconut Grove Bk | Miami | 42.5 | 2.0 | 3.0 | 6.0 | 6.0 | \$100M-500M | 25,408 | 270 | 47.5 | 50.0 |
| Citizens Nb Of Southwest Fl | Naples | 42.5 | 5.0 | 7.0 | 3.0 | 2.0 | <\$100M | 7,870 | 30 | 20.0 | 20.0 |
| Heartland Nb | Sebring | 42.5 | 2.0 | 10.0 | 2.0 | 3.0 | <\$100M | 4,990 | 77 | 45.0 | 47.5 |
| Peoples Bk Of Graceville | Graceville | 42.5 | 2.0 | 9.0 | 2.0 | 4.0 | <\$100M | 4,128 | 140 | 55.0 | 75.0 |
| Landmark Bk Of Fl | Sarasota | 42.5 | 4.0 | 10.0 | 2.0 | 1.0 | <\$100M | 3,568 | 18 | 30.0 | 15.0 |
| Suncoast Nb | Sarasota | 42.5 | 4.0 | 10.0 | 1.0 | 2.0 | <\$100M | 2,921 | 23 | 37.5 | 40.0 |
| Eurobank | Boca Raton | 42.5 | 6.0 | 3.0 | 5.0 | 3.0 | <\$100M | 20,949 | 101 | 25.0 | 17.5 |
| Village Banc Of Naples | Naples | 42.5 | 3.0 | 7.0 | 4.0 | 3.0 | <\$100M | 14,981 | 90 | 27.5 | 25.0 |
| First Cmnty Bk Of Southwest | Fort Myers | 42.5 | 6.0 | 4.0 | 4.0 | 3.0 | <\$100M | 12,445 | 103 | 37.5 | 40.0 |
| Century Nb | Orlando | 42.5 | 4.0 | 6.0 | 4.0 | 3.0 | <\$100M | 11,779 | 85 | 32.5 | 22.5 |
| Citizens Bk Of Frostproof | Frostproof | 42.5 | 3.0 | 7.0 | 3.0 | 4.0 | <\$100M | 11,683 | 164 | 57.5 | 55.0 |
| Lafayette Cty St Bk | Mayo | 42.5 | 5.0 | 7.0 | 2.0 | 3.0 | <\$100M | 6,540 | 82 | 45.0 | 40.0 |
| Coast Bk Of Fl | Bradenton | 42.5 | 3.0 | 10.0 | 2.0 | 2.0 | <\$100M | 3,924 | 34 | 52.5 | 65.0 |
| Pinnacle Bk | Orange City | 42.5 | 5.0 | 10.0 | 1.0 | 1.0 | <\$100M | 3,153 | 18 | 22.5 | 25.0 |
| International Bk Of Miami Na | Miami | 40.0 | 2.0 | 1.0 | 8.0 | 5.0 | \$100M-500M | 50,192 | 196 | 22.5 | 17.5 |
| Helm Bk | Miami | 40.0 | 2.0 | 7.0 | 4.0 | 3.0 | \$100M-500M | 12,974 | 94 | 42.5 | 37.5 |
| First Nb Of Mt Dora | Mount Dora | 40.0 | 2.0 | 6.0 | 3.0 | 5.0 | \$100M-500M | 10,319 | 217 | 52.5 | 62.5 |
| Hernando Cty Bk | Brooksville | 40.0 | 3.0 | 9.0 | 2.0 | 2.0 | <\$100M | 6,481 | 62 | 42.5 | 47.5 |
| Bank Of Belle Glade | Belle Glade | 40.0 | 3.0 | 8.0 | 2.0 | 3.0 | <\$100M | 5,493 | 95 | 65.0 | 75.0 |
| Landmark Bk Na | Fort Lauderdale | 40.0 | 6.0 | 3.0 | 4.0 | 3.0 | <\$100M | 15,167 | 72 | 17.5 | 17.5 |
| Cypress Bk | Palm Coast | 40.0 | 5.0 | 5.0 | 3.0 | 3.0 | <\$100M | 7,878 | 89 | 47.5 | 57.5 |
| Eagle Nb Of Miami | Miami | 37.5 | 2.0 | 2.0 | 6.0 | 5.0 | \$100M-500M | 28,456 | 186 | 35.0 | 35.0 |
| Bank At Ormond By-The-Sea | Ormond Beach | 37.5 | 3.0 | 4.0 | 4.0 | 4.0 | \$100M-500M | 13,775 | 156 | 45.0 | 40.0 |
| Florida Citizens Bk | Ocala | 37.5 | 4.0 | 4.0 | 3.0 | 4.0 | <\$100M | 9,806 | 128 | 52.5 | 57.5 |
| Net First Nb | Boca Raton | 37.5 | 7.0 | 3.0 | 3.0 | 2.0 | <\$100M | 9,033 | 65 | 15.0 | 10.0 |
| First Bus Bk | Melburne | 37.5 | 3.0 | 10.0 | 1.0 | 1.0 | <\$100M | 2,140 | 14 | 27.5 | 40.0 |
| Friends Bk | New Smyrna Beach | 37.5 | 3.0 | 10.0 | 1.0 | 1.0 | <\$100M | 1,267 | 4 | 10.0 | 10.0 |
| Intervest Bk | Clearwater | 35.0 | 3.0 | 1.0 | 7.0 | 3.0 | \$100M-500M | 32,134 | 98 | 25.0 | 20.0 |
| Madison Bk | Palm Harbor | 35.0 | 3.0 | 1.0 | 5.0 | 5.0 | \$100M-500M | 22,762 | 221 | 37.5 | 37.5 |
| First Nb Pasco | Dade City | 35.0 | 3.0 | 4.0 | 3.0 | 4.0 | <\$100M | 8,504 | 111 | 50.0 | 50.0 |

Table A.2 Small Business Lending in Florida Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|------------------------------|-------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Bank Of Naples | Naples | 35.0 | 2.0 | 10.0 | 1.0 | 1.0 | <\$100M | 688 | 7 | 32.5 | 27.5 |
| First Nb Of South Miami | South Miami | 32.5 | 1.0 | 2.0 | 4.0 | 6.0 | \$100M-500M | 14,131 | 289 | 45.0 | 60.0 |
| First Nb Of Crestview | Crestview | 32.5 | 2.0 | 4.0 | 3.0 | 4.0 | \$100M-500M | 11,773 | 161 | 35.0 | 52.5 |
| First Amer Bk Of Walton Cty | Santa Rosa Beach | 32.5 | 3.0 | 2.0 | 4.0 | 4.0 | <\$100M | 15,121 | 164 | 32.5 | 37.5 |
| Marine Nb Of Naples | Naples | 32.5 | 3.0 | 5.0 | 3.0 | 2.0 | <\$100M | 7,631 | 32 | 30.0 | 20.0 |
| First Fl Bk | Naples | 32.5 | 4.0 | 7.0 | 1.0 | 1.0 | <\$100M | 2,422 | 12 | 32.5 | 10.0 |
| Homosassa Springs Bk | Homosassa Springs | 32.5 | 1.0 | 9.0 | 1.0 | 2.0 | <\$100M | 1,558 | 35 | 40.0 | 47.5 |
| Advantage Bk | North Palm Beach | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 527 | 3 | 10.0 | 12.5 |
| First Western Bk | Cooper City | 32.5 | 4.0 | 5.0 | 2.0 | 2.0 | <\$100M | 4,650 | 62 | 60.0 | 50.0 |
| First Kensington Bk | Spring Hill | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 3,309 | 16 | 17.5 | 22.5 |
| Community Bk Of The South | Merritt Island | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 856 | 17 | 35.0 | 42.5 |
| Flagler Bk | West Palm Beach | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 657 | 7 | 40.0 | 52.5 |
| Bristol Bk | Coral Gables | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 290 | 5 | 35.0 | 42.5 |
| Beach Bk | North Miami Beach | 32.5 | 1.0 | 10.0 | 1.0 | 1.0 | <\$100M | 30 | 1 | 32.5 | 32.5 |
| Bac Fl Bk | Miami | 30.0 | 1.0 | 3.0 | 4.0 | 4.0 | \$100M-500M | 14,762 | 137 | 32.5 | 32.5 |
| Bay Cities Bk | Tampa | 30.0 | 4.0 | 5.0 | 2.0 | 1.0 | <\$100M | 4,865 | 21 | 12.5 | 10.0 |
| Pacific Nb | Miami | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | \$100M-500M | 208 | 5 | 32.5 | 32.5 |
| Natbank Na | Hollywood | 27.5 | 2.0 | 3.0 | 3.0 | 3.0 | <\$100M | 7,706 | 70 | 25.0 | 27.5 |
| Warrington Bk | Pensacola | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 2,585 | 17 | 20.0 | 17.5 |
| Harris Tr Bk Of Montreal | West Palm Beach | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 1,703 | 9 | 30.0 | 12.5 |
| Bank Of The South | Pensacola | 27.5 | 1.0 | 8.0 | 1.0 | 1.0 | <\$100M | 484 | 6 | 25.0 | 25.0 |
| First Scty Bk | Sarasota | 27.5 | 2.0 | 7.0 | 1.0 | 1.0 | <\$100M | 3,160 | 23 | 35.0 | 32.5 |
| Bank One Fl | Venice | 25.0 | 1.0 | 4.0 | 3.0 | 2.0 | \$100M-500M | 9,411 | 45 | 17.5 | 17.5 |
| Espirito Santo Bk | Miami | 25.0 | 1.0 | 2.0 | 4.0 | 3.0 | \$100M-500M | 14,122 | 86 | 22.5 | 27.5 |
| Enterprise Nb Of Palm Beach | North Palm Beach | 25.0 | 2.0 | 1.0 | 4.0 | 3.0 | \$100M-500M | 11,890 | 71 | 17.5 | 12.5 |
| Dunnellon St Bk | Dunnellon | 25.0 | 1.0 | 7.0 | 1.0 | 1.0 | <\$100M | 2,120 | 23 | 27.5 | 35.0 |
| Independent Bkr Bk Of Fl | Lake Mary | 22.5 | 2.0 | 1.0 | 4.0 | 2.0 | \$100M-500M | 13,622 | 47 | 10.0 | 10.0 |
| Bank Of Inverness | Inverness | 20.0 | 1.0 | 2.0 | 2.0 | 3.0 | \$100M-500M | 6,967 | 92 | 40.0 | 30.0 |
| Crystal River Bk | Crystal River | 17.5 | 1.0 | 3.0 | 1.0 | 2.0 | <\$100M | 3,309 | 48 | 25.0 | 32.5 |
| First Home Bk | Seminole | 17.5 | 2.0 | 1.0 | 2.0 | 2.0 | <\$100M | 4,493 | 28 | 45.0 | 12.5 |
| Transcapital Bk | Hallandale | 15.0 | 2.0 | 1.0 | 2.0 | 1.0 | <\$100M | 4,872 | 14 | 10.0 | 10.0 |
| Centerstate Bk Of Fl | Winter Haven | 12.5 | 2.0 | 1.0 | 1.0 | 1.0 | <\$100M | 2,028 | 19 | 12.5 | 12.5 |
| Suntrust Bankcard Na | Orlando | 10.0 | 1.0 | 1.0 | 1.0 | 1.0 | \$100M-500M | - | - | 10.0 | 10.0 |
| Pinebank Na | Miami | 10.0 | 1.0 | 1.0 | 1.0 | 1.0 | \$100M-500M | 105 | 2 | 10.0 | 15.0 |
| Cibc Nb | Maitland | - | - | - | - | - | \$100M-500M | - | - | . | . |
| Bankers Tr Fl Na | Palm Beach | - | - | - | - | - | <\$100M | - | - | . | . |
| Chase Manhattan Private Bk N | Tampa | - | - | - | - | - | <\$100M | - | - | . | . |
| Gulf Bk | Miami | - | - | - | - | - | \$100M-500M | . | . | . | . |
| First Navy Bk | Pensacola | - | - | - | - | - | <\$100M | . | . | . | . |
| Tcm Bk Na | Tampa | - | - | - | - | - | <\$100M | - | - | . | . |

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.