

**Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Coast Cmnty Bk	Fernandina Beach	95.0	0.515	1	95,589	589	\$100M-500M	95.0	12,886	359	0
Peoples Cmnty Bk of The West	Sarasota	92.5	0.514	0.99	130,745	395	\$100M-500M	55.0	4,493	152	0
Centerstate Bk W FL Na	Zephyrhills	90.0	0.375	0.874	90,864	773	\$100M-500M	95.0	14,423	431	0
Premier Bk	Tallahassee	90.0	0.334	0.931	98,729	756	\$100M-500M	87.5	11,830	389	0
Merchants & Southern Bk	Gainesville	90.0	0.318	1	84,850	460	\$100M-500M	77.5	7,429	238	0
Fidelity Bk of FL Na	Merritt Island	90.0	0.501	0.795	131,039	622	\$100M-500M	77.5	11,903	184	0
Intercredit Bk Na	Miami	90.0	0.309	1	137,072	463	\$100M-500M	67.5	7,451	211	0
Florida Choice Bk	Mount Dora	90.0	0.542	0.918	159,323	383	\$100M-500M	42.5	4,150	79	0
Highlands Indep Bk	Sebring	87.5	0.254	0.992	62,801	839	\$100M-500M	100.0	12,736	619	0
Heritage Bk of FL	Lutz	87.5	0.443	0.998	59,465	499	\$100M-500M	95.0	10,430	310	0
Bankfirst	Winter Park	87.5	0.349	0.757	106,716	873	\$100M-500M	92.5	13,939	491	0
Oceanside Bk	Jacksonville Beach	87.5	0.399	0.952	80,589	478	\$100M-500M	87.5	10,511	260	0
Centerbank of Jacksonville N	Jacksonville	87.5	0.494	0.791	73,340	512	\$100M-500M	85.0	8,895	276	0
First Cmnty Bk	Debary	87.5	0.371	0.957	88,985	637	\$100M-500M	75.0	6,694	219	0.005
Regent Bk	Davie	87.5	0.409	0.999	90,586	309	\$100M-500M	62.5	5,152	146	0
American Nb	Oakland Park	87.5	0.566	1	97,158	262	\$100M-500M	37.5	2,379	78	0
Farmers & Mrch Bk	Monticello	85.0	0.363	0.624	132,152	1,225	\$100M-500M	92.5	19,967	769	0
Platinum Bk	Brandon	85.0	0.298	0.787	84,197	667	\$100M-500M	87.5	12,658	389	0
First St Bk	Sarasota	85.0	0.425	0.661	133,740	623	\$100M-500M	75.0	10,237	270	0
First Citrus Bk	Tampa	85.0	0.4	0.97	64,597	320	\$100M-500M	70.0	4,460	172	0
Equitable Bk	Fort Lauderdale	85.0	0.446	0.995	73,391	273	\$100M-500M	60.0	4,017	120	0
Marine Bk of The Fl Keys	Marathon	85.0	0.324	1	86,208	236	\$100M-500M	32.5	2,331	53	0
Citizens Bk of Oviedo	Oviedo	85.0	0.378	1	61,656	425	\$100M-500M	20.0	128	92	0.001
R-G Crown Bank	Casselberry	82.5	0.1	1	300,904	3,620	\$1B-\$10B	100.0	300,904	3,620	0
Bank of Tampa	Tampa	82.5	0.271	0.649	204,076	1,793	\$500M-\$1B	97.5	39,303	1,100	0.004
Citrus & Chem Bk	Bartow	82.5	0.185	0.839	138,194	1,519	\$500M-\$1B	95.0	26,847	1,024	0.001
Columbia Cty Bk	Lake City	82.5	0.385	0.741	64,110	713	\$100M-500M	95.0	12,677	486	0
Prosperity Bk	Saint Augustine	82.5	0.181	0.81	135,585	1,014	\$500M-\$1B	82.5	14,795	495	0
Peoples First Community Bank	Panama City	82.5	0.142	0.993	221,496	1,025	\$1B-\$10B	80.0	20,650	600	0.007
Gulfstream Bus Bk	Stuart	82.5	0.339	0.6	119,767	622	\$100M-500M	72.5	9,789	269	0
First Kensington Bk	Spring Hill	82.5	0.255	1	71,243	246	\$100M-500M	35.0	2,174	65	0
Pilot Bk	Tampa	80.0	0.387	0.79	59,068	396	\$100M-500M	82.5	7,649	191	0
Putnam St Bk	Palatka	80.0	0.504	0.73	61,235	473	\$100M-500M	82.5	7,384	262	0
First Nb of Osceola Cty	Kissimmee	80.0	0.287	0.834	68,649	548	\$100M-500M	80.0	7,442	293	0
Signature Bk	Saint Petersburg	80.0	0.319	0.786	61,867	432	\$100M-500M	80.0	6,493	222	0
Sunshine St Cmnty Bk	Port Orange	80.0	0.291	1	37,889	314	\$100M-500M	80.0	5,302	180	0
Community Bk of Manatee	Bradenton	80.0	0.349	0.764	68,178	385	\$100M-500M	57.5	4,124	130	0
Ironstone Bank	Fort Myers	80.0	0.281	0.583	482,339	1,623	\$1B-\$10B	55.0	12,626	325	0.003
Peoples St Bk	Lake City	77.5	0.422	1	22,610	309	<\$100M	90.0	6,619	220	0
Florida Citizens Bk	Gainesville	77.5	0.276	0.749	51,300	965	\$100M-500M	87.5	7,161	659	0.003
Coastal Cmnty Bk	Apalachicola	77.5	0.274	0.809	68,781	503	\$100M-500M	85.0	8,697	266	0
United Heritage Bk	Orlando	77.5	0.194	0.686	113,256	726	\$500M-\$1B	75.0	12,334	363	0
First Gulf Bk Na	Pensacola	77.5	0.179	0.777	96,385	644	\$500M-\$1B	70.0	8,107	316	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Florida Bus Bk	Melbourne	77.5	0.399	0.909	45,658	288	\$100M-500M	65.0	3,772	132	0
Heartland Nb	Sebring	75.0	0.19	1	34,970	447	\$100M-500M	92.5	8,817	320	0
Bank of Pensacola	Pensacola	75.0	0.211	0.516	202,269	1,716	\$500M-\$1B	85.0	28,833	918	0
Tallahassee St Bk	Tallahassee	75.0	0.239	0.688	68,517	595	\$100M-500M	82.5	9,331	341	0
First Peoples Bk	Port Saint Lucie	75.0	0.411	0.732	48,009	359	\$100M-500M	82.5	6,377	177	0
Charlotte St Bk	Port Charlotte	75.0	0.299	0.661	70,981	444	\$100M-500M	70.0	6,391	207	0
Valrico St Bk	Valrico	75.0	0.409	0.75	54,830	339	\$100M-500M	65.0	4,374	153	0
Pinnacle Bk	Orange City	75.0	0.483	0.96	38,450	207	<\$100M	57.5	2,649	80	0
Wauchula St Bk	Wauchula	72.5	0.158	0.672	74,961	1,103	\$100M-500M	97.5	19,657	859	0
Transatlantic Bk	Miami	72.5	0.193	0.58	96,971	859	\$500M-\$1B	90.0	16,687	550	0
Wakulla Bk	Crawfordville	72.5	0.174	0.676	65,079	603	\$100M-500M	85.0	10,200	403	0
Community Nb of Sarasota Cty	Venice	72.5	0.316	0.887	33,198	344	\$100M-500M	82.5	4,991	239	0
Peoples Bk	Palm Harbor	72.5	0.247	0.578	93,648	660	\$100M-500M	80.0	10,969	382	0.003
First Home Bk	Seminole	72.5	0.404	0.901	31,291	235	<\$100M	80.0	5,402	148	0
United B&Tc	Saint Petersburg	72.5	0.196	0.476	121,410	1,065	\$500M-\$1B	77.5	12,830	563	0
First Nb	Orange Park	72.5	0.385	0.83	37,960	288	<\$100M	77.5	4,777	179	0
Southern Cmrc Bk	Tampa	72.5	0.447	0.84	37,137	281	<\$100M	77.5	4,502	141	0
Independent Nb	Ocala	72.5	0.275	0.73	52,423	405	\$100M-500M	75.0	6,066	229	0
Florida Gulf Bk	Fort Myers	72.5	0.227	0.736	62,825	471	\$100M-500M	72.5	5,946	306	0
Bank of Naples	Naples	72.5	0.357	1	27,035	184	<\$100M	72.5	3,751	103	0
Commercial Bk of Volusia Cty	Ormond Beach	72.5	0.499	1	24,264	185	<\$100M	70.0	2,696	100	0
Interamerican Bank A Fsb	Miami	72.5	0.211	1	52,507	185	\$100M-500M	37.5	2,410	43	0
Capital City Bk	Tallahassee	70.0	0.144	0.443	377,389	5,908	\$1B-\$10B	92.5	97,572	4,603	0
Riverside Nb of FL	Fort Pierce	70.0	0.09	0.669	252,682	3,378	\$1B-\$10B	90.0	61,352	2,556	0
Peoples Nb	Niceville	70.0	0.199	0.981	30,507	427	\$100M-500M	87.5	5,509	298	0.001
First Community Bank of America	St. Petersburg	70.0	0.221	0.699	60,278	350	\$100M-500M	70.0	6,436	160	0
First Cmrl Bk of FL	Orlando	70.0	0.218	0.529	100,451	551	\$100M-500M	60.0	6,953	226	0
Surety Bk	De Land	70.0	0.45	0.86	35,415	144	<\$100M	40.0	1,610	46	0
Community Bk of Broward	Dania Beach	70.0	0.288	0.547	77,521	294	\$100M-500M	37.5	2,473	88	0
Perkins St Bk	Williston	67.5	0.177	0.757	30,965	516	\$100M-500M	95.0	9,228	412	0
Madison Cty Cmnty Bk	Madison	67.5	0.323	0.943	15,709	317	<\$100M	87.5	5,900	256	0
Centerstate Bk of FL	Winter Haven	67.5	0.231	0.836	39,105	367	\$100M-500M	85.0	6,974	231	0
First City Bk of FL	Fort Walton Beach	67.5	0.19	0.738	47,895	466	\$100M-500M	80.0	7,283	283	0
First Nb of Mt Dora	Mount Dora	67.5	0.206	1	30,805	304	\$100M-500M	80.0	4,544	226	0
Bay B&Tc	Panama City	67.5	0.187	0.636	49,192	522	\$100M-500M	77.5	6,823	330	0.001
Harbor Federal Savings Bank	Fort Pierce	67.5	0.065	0.618	190,365	1,508	\$1B-\$10B	75.0	25,587	821	0
First Cmrl Bk of Tampa Bay	Tampa	67.5	0.271	0.7	42,081	310	\$100M-500M	75.0	5,817	174	0
Palm Beach Cty Bk	West Palm Beach	67.5	0.201	0.607	70,435	464	\$100M-500M	72.5	7,812	271	0
Gulf Coast Cmnty Bk	Pensacola	67.5	0.325	0.999	32,922	172	\$100M-500M	65.0	3,370	78	0
Orlando Nb	Longwood	67.5	0.403	0.648	33,178	365	<\$100M	52.5	2,180	141	0
Flagler Bk	West Palm Beach	67.5	0.441	0.786	34,575	156	<\$100M	52.5	2,239	59	0
1st United Bk	Boca Raton	67.5	0.275	0.7	54,179	280	\$100M-500M	50.0	2,944	116	0
Tarpon Coast Nb	Port Charlotte	67.5	0.256	0.999	38,938	170	\$100M-500M	45.0	2,488	71	0

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Marine B&Tc	Vero Beach	67.5	0.381	1	29,518	105	<\$100M	30.0	951	31	0
Drummond Cmnty Bk	Chiefland	65.0	0.161	0.946	22,486	535	\$100M-500M	97.5	9,741	464	0
United S Bk	Umatilla	65.0	0.195	0.506	66,969	705	\$100M-500M	90.0	13,779	460	0
Community B&Tc of FL	Ocala	65.0	0.201	0.652	53,476	458	\$100M-500M	85.0	8,227	285	0
Community St Bk	Starke	65.0	0.224	0.996	13,277	328	<\$100M	85.0	4,174	282	0
Mercantile Bk	Orlando	65.0	0.122	0.424	697,855	5,047	\$1B-\$10B	72.5	81,161	2,802	0
Bank of St. Augustine	St. Augustine	65.0	0.279	0.916	29,612	221	\$100M-500M	70.0	3,341	112	0
Indian River Nb	Vero Beach	65.0	0.105	0.623	77,950	588	\$500M-\$1B	67.5	7,998	326	0.002
Cypress Coquina Bk	Ormond Beach	65.0	0.201	0.576	65,731	463	\$100M-500M	62.5	5,505	221	0
Flagship Nb	Bradenton	65.0	0.249	0.812	35,527	176	\$100M-500M	52.5	2,925	63	0
Palm Bk	Tampa	65.0	0.328	0.773	34,453	171	\$100M-500M	50.0	2,519	67	0
Vanguard B&Tc	Valparaiso	62.5	0.136	0.466	87,398	736	\$500M-\$1B	95.0	28,218	481	0
First Federal Savings Bank O	Live Oak	62.5	0.141	0.592	65,168	717	\$100M-500M	92.5	14,569	492	0
Big Lake Nb	Okeechobee	62.5	0.13	0.859	40,465	407	\$100M-500M	80.0	6,932	256	0
Hillsboro Bk	Plant City	62.5	0.314	0.855	24,663	204	<\$100M	80.0	4,540	140	0
Citizens Bk of Perry	Perry	62.5	0.33	0.72	23,749	298	<\$100M	80.0	4,203	204	0
First Bk of Clewiston	Clewiston	62.5	0.19	0.729	34,639	343	\$100M-500M	77.5	5,261	222	0.002
Beach Cmnty Bk	Fort Walton Beach	62.5	0.144	0.585	54,952	517	\$100M-500M	75.0	7,874	336	0
Community Nb At Bartow	Bartow	62.5	0.246	1	22,504	234	<\$100M	75.0	3,696	145	0
First Nb&Tc Treasure Coast	Stuart	62.5	0.078	0.461	135,750	1,231	\$1B-\$10B	72.5	15,304	782	0
Florida Cmnty Bk	Immokalee	62.5	0.119	0.457	93,568	800	\$500M-\$1B	72.5	12,095	485	0
Citizens First Bk	The Villages	62.5	0.087	0.66	65,833	529	\$500M-\$1B	72.5	8,371	302	0.008
Grand B&Tc of FL	West Palm Beach	62.5	0.165	0.479	60,411	545	\$100M-500M	70.0	7,265	303	0.001
Lafayette St Bk	Mayo	62.5	0.299	0.984	16,735	149	<\$100M	70.0	2,801	95	0
Horizon Bk	Bradenton	62.5	0.27	0.654	36,272	273	\$100M-500M	67.5	4,038	163	0
Coast Bk of FL	Bradenton	62.5	0.143	0.549	67,117	430	\$100M-500M	65.0	6,190	207	0
Riverside Bk of The Gulf Coast	Cape Coral	62.5	0.097	0.886	44,755	326	\$100M-500M	65.0	4,947	183	0
Terrabank Na	Miami	62.5	0.174	0.567	65,824	393	\$100M-500M	65.0	6,692	202	0
Tib Bk of The Keys	Key Largo	62.5	0.132	0.31	133,246	747	\$1B-\$10B	60.0	9,702	349	0
First Nb Cent FL	Winter Park	62.5	0.199	0.548	67,846	360	\$100M-500M	57.5	4,990	165	0
Edison Nb	Fort Myers	62.5	0.203	0.934	33,837	201	\$100M-500M	52.5	2,621	99	0
Coastal Bank	Merritt Island	62.5	0.269	1	25,415	127	<\$100M	52.5	2,266	57	0
Community Bk of The S	Merritt Island	62.5	0.298	0.809	28,063	140	<\$100M	40.0	1,660	52	0
Commerce Nb of FL	Winter Park	62.5	0.512	0.892	25,044	92	<\$100M	40.0	1,159	29	0
First FL Bk	Naples	62.5	0.244	0.52	78,691	306	\$100M-500M	37.5	2,857	65	0
Great FL Bk	Miami	62.5	0.146	0.618	89,959	241	\$500M-\$1B	15.0	967	21	0
First Nb of Wauchula	Wauchula	60.0	0.169	1	13,765	335	<\$100M	97.5	13,765	335	0
Bank of Bonifay	Bonifay	60.0	0.148	0.806	26,489	313	\$100M-500M	87.5	7,171	229	0
Totalbank	Miami	60.0	0.116	0.329	95,405	2,694	\$500M-\$1B	80.0	17,554	2,374	0
Citizens B&Tc	Frostproof	60.0	0.146	0.678	40,372	373	\$100M-500M	77.5	7,270	244	0
Gulfstream Community Bank	Port Richey	60.0	0.274	0.999	15,834	157	<\$100M	75.0	3,156	92	0
Bank of Tallahassee	Tallahassee	60.0	0.315	0.896	19,702	171	<\$100M	72.5	3,149	106	0
American Ent Bk of FL	Jacksonville	60.0	0.242	0.688	23,839	322	<\$100M	70.0	4,258	108	0

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Commercial Bk FL	Miami	60.0	0.113	0.323	108,130	703	\$500M-\$1B	62.5	9,287	395	0
Mainstreet Cmnty Bk of Florida	Deland	60.0	0.336	0.959	16,693	145	<\$100M	62.5	2,077	74	0
Northern Tr Bk of FLI Na	Miami	60.0	0.075	0.342	371,226	1,707	\$1B-\$10B	60.0	25,747	546	0
Banktrust	Santa Rosa Beach	60.0	0.154	0.67	57,853	359	\$100M-500M	60.0	4,946	171	0
Heritage Bk of N FL	Orange Park	60.0	0.296	0.53	39,930	206	\$100M-500M	42.5	2,297	76	0
Tri-Cty Bk	Trenton	57.5	0.227	0.896	15,217	234	<\$100M	85.0	4,695	181	0
First Bk of Jacksonville	Jacksonville	57.5	0.276	0.919	13,430	147	<\$100M	70.0	2,362	109	0
Ocean Bk	Miami	57.5	0.084	0.23	406,708	2,906	\$1B-\$10B	67.5	58,448	1,729	0
Mellon United Nb	Miami	57.5	0.068	0.292	168,606	1,197	\$1B-\$10B	65.0	17,556	604	0
CNLbank	Orlando	57.5	0.135	0.441	79,295	408	\$500M-\$1B	65.0	8,822	219	0
First Nb&Tc	Fort Walton Beach	57.5	0.106	0.655	47,046	375	\$100M-500M	62.5	5,585	207	0.01
Fidelity Federal Bank & Trus	West Palm Beach	57.5	0.054	0.283	206,310	1,479	\$1B-\$10B	60.0	14,818	665	0
Continental Nb of Miami	Miami	57.5	0.18	0.613	38,719	264	\$100M-500M	60.0	3,774	153	0
Bank Brevard	Melbourne	57.5	0.195	0.621	38,129	241	\$100M-500M	57.5	3,520	114	0
First Nb of Nassau Cty	Fernandina Beach	57.5	0.202	0.848	32,554	198	\$100M-500M	57.5	3,286	92	0
Central FI St Bk	Bellevue	57.5	0.251	0.702	23,633	176	<\$100M	57.5	2,537	98	0
Bristol Bk	Coral Gables	57.5	0.266	0.944	22,293	130	<\$100M	55.0	2,235	61	0
Public Bk	Saint Cloud	57.5	0.159	0.555	58,143	365	\$100M-500M	52.5	3,965	166	0
Landmark Bk of FL	Sarasota	57.5	0.221	0.511	48,458	290	\$100M-500M	50.0	3,466	133	0
Community Bk of Naples Na	Naples	57.5	0.158	0.551	57,622	321	\$100M-500M	47.5	3,795	139	0
Century Nb	Orlando	57.5	0.126	0.664	48,359	320	\$100M-500M	45.0	3,067	152	0
First Nb Nw FL	Panama City	57.5	0.258	0.585	36,451	212	\$100M-500M	35.0	1,803	70	0.004
Friends Bk	New Smyrna Beac	57.5	0.278	0.735	33,122	137	\$100M-500M	32.5	1,295	38	0
Home Federal Bank of Hollywood	Hallandale Beach	57.5	0.257	0.929	26,973	82	\$100M-500M	25.0	872	16	0
Valley Bk	Fort Lauderdale	57.5	0.282	0.96	22,079	87	<\$100M	20.0	387	17	0
Everbank	Jacksonville	55.0	0.021	0.544	67,235	582	\$1B-\$10B	67.5	10,367	327	0.002
Eagle Nb of Miami	Miami	55.0	0.201	0.421	55,896	308	\$100M-500M	67.5	7,454	174	0.001
Independent Cmnty Bk	Tequesta	55.0	0.234	0.615	31,430	231	\$100M-500M	67.5	3,942	151	0
Sofisa Bk of FL	Miami	55.0	0.183	0.922	24,010	166	\$100M-500M	60.0	2,719	92	0.002
Bank of Venice	Venice	55.0	0.219	1	10,571	111	<\$100M	60.0	1,378	73	0
Commercebanc Na	Coral Gables	55.0	0.042	0.229	160,350	1,068	\$1B-\$10B	57.5	12,602	500	0.001
Gulf St Cmnty Bk	Carrabelle	55.0	0.17	0.885	22,798	185	\$100M-500M	55.0	2,413	98	0
First Guaranty B&Tc Jacksonv	Jacksonville	55.0	0.168	0.393	50,944	412	\$100M-500M	52.5	3,593	218	0
Centerstate Bk Mid FL	Leesburg	55.0	0.233	0.999	15,875	94	<\$100M	52.5	1,557	42	0
Bankatlantic	Fort Lauderdale	55.0	0.028	0.215	178,762	1,022	\$1B-\$10B	50.0	10,904	449	0
Patriot Bk	Trinity	55.0	0.293	1	7,634	35	<\$100M	45.0	606	14	0
Community Bk of FL	Homestead	55.0	0.151	0.412	69,943	349	\$100M-500M	42.5	3,861	124	0.002
Bank of FLI Sw	Naples	55.0	0.201	0.473	51,682	236	\$100M-500M	42.5	2,801	86	0
First Amer Bk	Bradenton	55.0	0.259	1	12,400	61	<\$100M	40.0	821	22	0
Old FLI Bk	Fort Myers	55.0	0.183	0.517	50,657	236	\$100M-500M	32.5	2,241	81	0
Landmark Bk Na	Fort Lauderdale	55.0	0.212	0.37	59,848	198	\$100M-500M	22.5	1,370	42	0
Century Bk of FL	Tampa	52.5	0.245	0.749	20,474	196	<\$100M	70.0	3,106	120	0
Unibank	Miami	52.5	0.125	0.378	70,610	309	\$500M-\$1B	62.5	8,770	174	0

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb of FL	Milton	52.5	0.141	0.513	55,055	342	\$100M-500M	57.5	5,503	140	0
Coconut Grove Bk	Miami	52.5	0.097	0.552	57,472	360	\$500M-\$1B	52.5	4,733	164	0
Millennium Bk	Gainesville	52.5	0.174	0.729	28,857	199	\$100M-500M	52.5	2,586	90	0
Beach Bk	North Miami Beach	52.5	0.206	0.606	28,353	172	\$100M-500M	52.5	2,750	94	0
Orion Bk	Naples	52.5	0.063	0.322	89,944	469	\$1B-\$10B	45.0	5,633	189	0
Synovus Bk of Jacksonville	Jacksonville	52.5	0.278	0.687	25,901	111	<\$100M	40.0	1,891	50	0
Old Harbor Bk	Clearwater	52.5	0.288	0.644	31,103	116	\$100M-500M	22.5	931	27	0
Bank of Jackson Cty	Graceville	50.0	0.193	1	6,400	124	<\$100M	85.0	6,400	124	0
Bank of Cmr	Sarasota	50.0	0.174	0.476	41,013	267	\$100M-500M	55.0	4,135	136	0
City Nb Of FL	Miami	50.0	0.03	0.146	84,922	512	\$1B-\$10B	52.5	12,728	206	0
The Oculina Bank	Ft. Pierce	50.0	0.202	1	7,012	55	<\$100M	52.5	911	33	0
Jacksonville Bk	Jacksonville	50.0	0.174	0.315	43,395	279	\$100M-500M	50.0	3,506	130	0
Ocala Nb	Ocala	50.0	0.124	0.991	19,550	145	\$100M-500M	50.0	2,016	65	0.002
1st Nb of S FL	Homestead	50.0	0.165	0.5	40,368	252	\$100M-500M	45.0	2,697	115	0
1st Nb&Tc	Bradenton	50.0	0.17	0.392	59,176	283	\$100M-500M	37.5	2,865	98	0
Busey Bank Florida	Fort Myers	50.0	0.108	0.756	26,175	223	\$100M-500M	37.5	1,734	96	0
Cortez Cmnty Bk	Brooksville	50.0	0.279	0.913	11,835	63	<\$100M	37.5	759	19	0
Suncoast Bk	Sarasota	50.0	0.254	0.583	30,983	119	\$100M-500M	35.0	1,661	45	0
United Bk of The Gulf Coast	Sarasota	50.0	0.248	0.581	32,903	137	\$100M-500M	32.5	1,582	54	0
Sunshine State Fs & LA	Plant City	47.5	0.136	0.575	26,812	266	\$100M-500M	80.0	6,106	167	0
First Nb of S Miami	South Miami	47.5	0.066	0.981	19,137	235	\$100M-500M	67.5	3,446	190	0
First Nb of Polk Cty	Winter Haven	47.5	0.118	0.815	21,170	232	\$100M-500M	67.5	3,441	140	0
Helm Bk	Miami	47.5	0.08	0.884	29,601	136	\$100M-500M	37.5	2,187	48	0.004
Riverside Bk of Cent FL	Winter Park	47.5	0.206	0.844	14,502	72	<\$100M	37.5	996	24	0
Turnberry Bank	Aventura	47.5	0.126	0.684	30,325	134	\$100M-500M	32.5	1,806	46	0
Cornerstone Cmnty Bk	Saint Petersburg	47.5	0.165	0.567	35,333	176	\$100M-500M	32.5	1,843	63	0
First S Bk	Boca Raton	47.5	0.174	0.301	58,059	194	\$100M-500M	27.5	2,187	55	0
First St Bk of Arcadia	Arcadia	45.0	0.132	0.627	18,971	258	\$100M-500M	82.5	5,462	194	0
Citizens Bk - Wakulla	Crawfordville	45.0	0.097	1	7,048	115	<\$100M	67.5	2,118	88	0
First Bk of Indiantown	Indiantown	45.0	0.153	0.918	10,042	106	<\$100M	67.5	2,243	72	0
Intercontinental Bk	West Miami	45.0	0.121	1	12,612	108	\$100M-500M	62.5	2,346	69	0
Bank of Belle Glade	Belle Glade	45.0	0.136	1	6,905	94	<\$100M	60.0	1,358	66	0
Century Bank A Federal Savi	Sarasota	45.0	0.085	0.502	46,964	232	\$500M-\$1B	47.5	4,670	102	0.002
Bank of St Petersburg	Tampa	45.0	0.171	0.392	44,017	192	\$100M-500M	37.5	2,752	65	0
Floridian Cmnty Bk	Davie	45.0	0.282	0.71	10,497	47	<\$100M	27.5	475	18	0
Hancock Bk of FL	Tallahassee	42.5	0.162	0.524	20,748	241	\$100M-500M	62.5	2,884	166	0
First Nb Pasco	Dade City	42.5	0.132	0.852	13,717	120	\$100M-500M	62.5	2,585	75	0
Vision Bk	Panama City	42.5	0.104	0.657	19,761	247	\$100M-500M	60.0	2,885	158	0
Executive Nb	Miami	42.5	0.115	0.552	34,423	223	\$100M-500M	57.5	4,098	115	0
Florida Cap Bk Na	Tarpon Springs	42.5	0.223	0.75	13,069	84	<\$100M	52.5	1,645	51	0
Great Eastern Bk of FL	Miami	42.5	0.238	0.6	16,689	86	<\$100M	47.5	1,786	46	0
International Bk of Miami Na	Coral Gables	42.5	0.08	0.239	66,390	271	\$500M-\$1B	35.0	4,219	86	0
Panamerican Bk	Miami	42.5	0.164	0.309	40,653	154	\$100M-500M	30.0	2,066	58	0

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Peoples Bk of Graceville	Graceville	40.0	0.072	1	3,975	96	<\$100M	77.5	3,975	96	0
Premier Amer Bk	Miami	40.0	0.153	0.474	22,573	162	\$100M-500M	57.5	3,224	87	0
Hernando Cty Bk	Brooksville	40.0	0.102	1	6,106	44	<\$100M	52.5	1,021	20	0
First Nb of Crestview	Crestview	40.0	0.123	0.542	22,747	143	\$100M-500M	45.0	2,488	72	0
Englewood Bk	Englewood	40.0	0.126	0.557	22,935	143	\$100M-500M	45.0	2,341	78	0
Security Bk Na	North Lauderdale	40.0	0.157	0.646	17,340	98	\$100M-500M	45.0	1,861	50	0
Eastern Nb	Miami	40.0	0.104	0.353	36,912	182	\$100M-500M	42.5	3,325	98	0
First Priority Bk	Bradenton	40.0	0.213	0.438	21,732	112	\$100M-500M	42.5	1,997	41	0
Metro Bk of Dade Cty	Miami	40.0	0.14	0.379	34,148	204	\$100M-500M	40.0	2,745	79	0
Natbank Na	Hollywood	40.0	0.135	0.861	9,608	68	<\$100M	40.0	906	38	0
Alarion Bk	Ocala	40.0	0.217	0.625	9,119	45	<\$100M	32.5	695	17	0
Prime Bk	Melbourne	40.0	0.139	1	3,276	12	<\$100M	17.5	94	4	0
Manatee River Community Bank	Palmetto	37.5	0.082	0.956	9,938	117	\$100M-500M	62.5	2,231	86	0.008
Hemisphere Nb	Miami	37.5	0.086	0.539	22,351	136	\$100M-500M	60.0	4,191	84	0
Nature Coast Bk	Crystal River	37.5	0.102	1.006	1,240	9	<\$100M	45.0	249	5	0
Peninsula Bk	Englewood	37.5	0.087	0.197	37,514	205	\$100M-500M	37.5	3,308	106	0
Bay Cities Bk	Tampa	37.5	0.133	0.435	31,792	166	\$100M-500M	30.0	1,608	62	0
Eurobank	Boca Raton	37.5	0.209	0.464	17,603	64	<\$100M	17.5	507	14	0
Freedom Bk of America	Saint Petersburg	37.5	0.089	1	2,449	12	<\$100M	10.0	15	1	0
Bayside Savings Bank	Port St. Joe	35.0	0.071	0.995	5,580	39	<\$100M	42.5	709	18	0
First Bk	Coral Gables	35.0	0.142	0.522	22,999	100	\$100M-500M	40.0	2,144	52	0
Florida Savings Bank	Pincrest	35.0	0.116	0.686	15,334	45	\$100M-500M	10.0	187	8	0
American First Bk	Clermont	35.0	0.092	0.984	2,189	6	<\$100M	10.0	0	0	0
First St Bk of The FL	Key West	32.5	0.035	0.1	20,151	445	\$500M-\$1B	67.5	8,706	374	0
Monticello Bank	Jacksonville	32.5	0.089	0.58	21,006	119	\$100M-500M	42.5	2,244	62	0
Homosassa Springs Bk	Homosassa Spring	32.5	0.027	1	1,828	13	<\$100M	37.5	390	8	0
Dunnellon St Bk	Dunnellon	32.5	0.039	1	2,495	25	<\$100M	37.5	406	17	0
US Century Bk	Miami	32.5	0.065	0.262	36,300	165	\$500M-\$1B	35.0	2,764	90	0
Mackinac Savings Bank Fsb	Boynton Beach	32.5	0	1	21	1	\$100M-500M	32.5	21	1	0
Equinox Bank Fsb	Pembroke Pines	32.5	0.064	0.997	5,952	28	<\$100M	30.0	453	12	0
Enterprise Nb of Palm Beach	North Palm Beach	32.5	0.11	0.508	21,425	130	\$100M-500M	27.5	1,083	50	0
Royal Palm Bk of FL	Naples	32.5	0.126	0.575	14,426	42	\$100M-500M	22.5	644	16	0
Raymond James Bank Fsb	St. Petersburg	32.5	0.047	0.214	54,009	128	\$1B-\$10B	12.5	493	7	0
Sanibel Captiva Cmnty Bk	Sanibel	30.0	0.115	0.442	13,455	95	\$100M-500M	55.0	2,536	56	0
First Cmnty Bk of Sw FL	Fort Myers	30.0	0.064	0.349	21,136	151	\$100M-500M	42.5	2,863	91	0
Gibraltar Bank Fsb	Coral Gables	30.0	0.032	0.184	33,178	215	\$1B-\$10B	40.0	4,501	107	0
Desjardins Bk Na	Hallandale	30.0	0.062	0.68	9,225	60	\$100M-500M	40.0	1,090	32	0
Bank of Inverness	Inverness	30.0	0.045	0.777	10,315	66	\$100M-500M	30.0	869	24	0
International FNC Bk	Miami	30.0	0.086	0.391	24,313	103	\$100M-500M	25.0	1,195	33	0.001
Integrity Bk	Jupiter	30.0	0.172	0.599	8,432	33	<\$100M	25.0	387	11	0
Warrington Bk	Pensacola	30.0	0.018	1	1,599	9	<\$100M	22.5	107	5	0.001
Bank of The S	Pensacola	30.0	0.02	1	1,561	7	<\$100M	22.5	111	4	0.002
Cygnat Priv Bk	Ponte Vedra Beac	30.0	0.157	0.51	11,125	43	<\$100M	22.5	503	13	0

**Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2005**

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Transcapital Bk	Hallandale	27.5	0.133	0.25	22,717	74	\$100M-500M	15.0	394	18	0
Union Cr Bk	Miami	25.0	0.084	0.525	8,912	90	\$100M-500M	47.5	1,641	60	0
Bankunited Fsb	Coral Gables	25.0	0.002	0.042	21,705	164	\$1B-\$10B	37.5	4,597	115	0
Federal Trust Bank	Sanford	25.0	0.039	0.348	25,851	132	\$500M-\$1B	25.0	1,784	52	0
Community Bk of Cape Coral	Cape Coral	25.0	0.13	0.371	9,567	37	<\$100M	22.5	510	13	0
Pacific Nb	Miami	25.0	0.054	0.528	16,627	46	\$100M-500M	20.0	738	14	0.001
Olde Cypress Community Bank	Clewiston	25.0	0.083	0.594	11,302	49	\$100M-500M	20.0	412	10	0
South Bk of FL	Orlando	22.5	0.017	0.674	424	3	<\$100M	32.5	97	1	0
Bank of FL	Fort Lauderdale	22.5	0.081	0.367	16,316	71	\$100M-500M	25.0	1,262	29	0
Key West Bank	Key West	22.5	0.053	0.624	5,542	21	\$100M-500M	22.5	375	6	0
Sterling Bk	Lantana	22.5	0.08	0.3	22,166	74	\$100M-500M	15.0	640	19	0
Pinebank Na	Miami	22.5	0.039	0.526	16,573	40	\$100M-500M	10.0	371	4	0
Marco Cmnty Bk	Marco Island	22.5	0.066	0.476	9,085	37	\$100M-500M	10.0	222	6	0
Espirito Santo Bk	Miami	20.0	0.023	0.276	9,702	136	\$100M-500M	40.0	1,933	117	0
Pelican Nb	Naples	20.0	0.064	0.436	13,125	80	\$100M-500M	32.5	1,424	38	0
Liberty Bk	Clearwater	20.0	0.127	0.354	6,321	20	<\$100M	17.5	320	7	0
Bank of FL Tampa Bay	Tampa	20.0	0.132	0.254	6,951	31	<\$100M	10.0	67	3	0
Freedom Bk	Bradenton	17.5	0.128	0.297	3,556	17	<\$100M	17.5	223	6	0
Citrus Bk Na	Vero Beach	17.5	0.054	0.216	8,974	64	\$100M-500M	15.0	379	25	0
Bac FL Bk	Miami	17.5	0.012	0.315	10,091	56	\$500M-\$1B	12.5	359	9	0.001
Optimumbank	Plantation	17.5	0.068	0.303	12,998	38	\$100M-500M	10.0	152	2	0
Crystal River Bk	Crystal River	15.0	0.035	0.522	2,208	22	<\$100M	25.0	228	10	0
Anchor Cmrl Bk	Juno Beach	15.0	0.055	0.357	1,557	10	<\$100M	22.5	219	3	0
Independent Bkr Bk of FL	Lake Mary	12.5	0.039	0.11	12,714	37	\$100M-500M	10.0	85	2	0
Lydian Private Bank	Palm Beach	10.0	0.002	0.067	2,410	16	\$1B-\$10B	10.0	103	5	0
First Federal Bank of North	Palatka	10.0	0.007	0.039	2,155	18	\$100M-500M	10.0	156	3	0
Bay Financial Savings Bank	Tampa	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Stonegate Bk	Fort Lauderdale	10.0	0.044	0.137	4,068	14	<\$100M	10.0	0	0	0
Plus Intl Bk	Miami	10.0	0.046	0.064	3,777	7	<\$100M	10.0	17	1	0
Southbank A Federal Savings	Palm Beach Garde	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Metro Bank Fsb	Orlando	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Tcm Bk Na	Tampa	NR	0	.	0	0	\$100M-500M	NR	0	0	0.842
First Navy Bk	Pensacola	NR	.	.	.	.	<\$100M	NR	.	.	0.002
Banco Popular Na	Orlando	NR	0	.	0	0	<\$100M	NR	0	0	0
Members Trust Company	Tampa	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Highlands Indep Bk	FL	100.0	0.051	0.201	12,736	619	\$100M-500M	87.5	62,801	839	0
R-G Crown Bank	FL	100.0	0.1	1	300,904	3,620	\$1B-\$10B	82.5	300,904	3,620	0
Bank of Tampa	FL	97.5	0.052	0.125	39,303	1,100	\$500M-\$1B	82.5	204,076	1,793	0.004
Wauchula St Bk	FL	97.5	0.041	0.176	19,657	859	\$100M-500M	72.5	74,961	1,103	0
Drummond Cmnty Bk	FL	97.5	0.07	0.41	9,741	464	\$100M-500M	65.0	22,486	535	0
First NB of Wauchula	FL	97.5	0.169	1	13,765	335	<\$100M	60.0	13,765	335	0
First Coast Cmnty Bk	FL	95.0	0.069	0.135	12,886	359	\$100M-500M	95.0	95,589	589	0
Centerstate Bk W FLI NA	FL	95.0	0.059	0.139	14,423	431	\$100M-500M	90.0	90,864	773	0
Heritage Bk of FL	FL	95.0	0.078	0.175	10,430	310	\$100M-500M	87.5	59,465	499	0
Citrus & Chem Bk	FL	95.0	0.036	0.163	26,847	1,024	\$500M-\$1B	82.5	138,194	1,519	0.001
Columbia Cty Bk	FL	95.0	0.076	0.147	12,677	486	\$100M-500M	82.5	64,110	713	0
Perkins St Bk	FL	95.0	0.053	0.226	9,228	412	\$100M-500M	67.5	30,965	516	0
Vanguard B&TC	FL	95.0	0.044	0.15	28,218	481	\$500M-\$1B	62.5	87,398	736	0
Bankfirst	FL	92.5	0.046	0.099	13,939	491	\$100M-500M	87.5	106,716	873	0
Farmers & Mrch Bk	FL	92.5	0.055	0.094	19,967	769	\$100M-500M	85.0	132,152	1,225	0
Heartland NB	FL	92.5	0.048	0.252	8,817	320	\$100M-500M	75.0	34,970	447	0
Capital City Bk	FL	92.5	0.037	0.114	97,572	4,603	\$1B-\$10B	70.0	377,389	5,908	0
First Federal Savings Bank	FL	92.5	0.032	0.132	14,569	492	\$100M-500M	62.5	65,168	717	0
Peoples St Bk	FL	90.0	0.123	0.293	6,619	220	<\$100M	77.5	22,610	309	0
Transatlantic Bk	FL	90.0	0.033	0.1	16,687	550	\$500M-\$1B	72.5	96,971	859	0
Riverside NB of FL	FL	90.0	0.022	0.163	61,352	2,556	\$1B-\$10B	70.0	252,682	3,378	0
United S Bk	FL	90.0	0.04	0.104	13,779	460	\$100M-500M	65.0	66,969	705	0
Premier Bk	FL	87.5	0.04	0.112	11,830	389	\$100M-500M	90.0	98,729	756	0
Oceanside Bk	FL	87.5	0.052	0.124	10,511	260	\$100M-500M	87.5	80,589	478	0
Platinum Bk	FL	87.5	0.045	0.118	12,658	389	\$100M-500M	85.0	84,197	667	0
Florida Citizens Bk	FL	87.5	0.038	0.105	7,161	659	\$100M-500M	77.5	51,300	965	0.003
Peoples NB	FL	87.5	0.036	0.177	5,509	298	\$100M-500M	70.0	30,507	427	0.001
Madison Cty Cmnty Bk	FL	87.5	0.121	0.354	5,900	256	<\$100M	67.5	15,709	317	0
Bank of Bonifay	FL	87.5	0.04	0.218	7,171	229	\$100M-500M	60.0	26,489	313	0
Centerbank of Jacksonville	FL	85.0	0.06	0.096	8,895	276	\$100M-500M	87.5	73,340	512	0
Coastal Cmnty Bk	FL	85.0	0.035	0.102	8,697	266	\$100M-500M	77.5	68,781	503	0
Bank of Pensacola	FL	85.0	0.03	0.074	28,833	918	\$500M-\$1B	75.0	202,269	1,716	0
Wakulla Bk	FL	85.0	0.027	0.106	10,200	403	\$100M-500M	72.5	65,079	603	0
Centerstate Bk of FL	FL	85.0	0.041	0.149	6,974	231	\$100M-500M	67.5	39,105	367	0
Community B&TC of FL	FL	85.0	0.031	0.1	8,227	285	\$100M-500M	65.0	53,476	458	0
Community St Bk	FL	85.0	0.071	0.313	4,174	282	<\$100M	65.0	13,277	328	0
TRI-Cty Bk	FL	85.0	0.07	0.277	4,695	181	<\$100M	57.5	15,217	234	0
Bank of Jackson Cty	FL	85.0	0.193	1	6,400	124	<\$100M	50.0	6,400	124	0
Prosperity Bk	FL	82.5	0.02	0.088	14,795	495	\$500M-\$1B	82.5	135,585	1,014	0
Pilot Bk	FL	82.5	0.05	0.102	7,649	191	\$100M-500M	80.0	59,068	396	0



Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Putnam St Bk	FL	82.5	0.061	0.088	7,384	262	\$100M-500M	80.0	61,235	473	0
Tallahassee St Bk	FL	82.5	0.033	0.094	9,331	341	\$100M-500M	75.0	68,517	595	0
First Peoples Bk	FL	82.5	0.055	0.097	6,377	177	\$100M-500M	75.0	48,009	359	0
Community NB of Sarasota Cty	FL	82.5	0.047	0.133	4,991	239	\$100M-500M	72.5	33,198	344	0
First St Bk of Arcadia	FL	82.5	0.038	0.181	5,462	194	\$100M-500M	45.0	18,971	258	0
Peoples First Community Bank	FL	80.0	0.013	0.093	20,650	600	\$1B-\$10B	82.5	221,496	1,025	0.007
First NBb of Osceola Cty	FL	80.0	0.031	0.09	7,442	293	\$100M-500M	80.0	68,649	548	0
Signature Bk	FL	80.0	0.034	0.083	6,493	222	\$100M-500M	80.0	61,867	432	0
Sunshine St Cmnty Bk	FL	80.0	0.041	0.14	5,302	180	\$100M-500M	80.0	37,889	314	0
Peoples Bk	FL	80.0	0.029	0.068	10,969	382	\$100M-500M	72.5	93,648	660	0.003
First Home Bk	FL	80.0	0.07	0.156	5,402	148	<\$100M	72.5	31,291	235	0
First City Bk of FL	FL	80.0	0.029	0.112	7,283	283	\$100M-500M	67.5	47,895	466	0
First NB of Mt Dora	FL	80.0	0.03	0.148	4,544	226	\$100M-500M	67.5	30,805	304	0
Big Lake NB	FL	80.0	0.022	0.147	6,932	256	\$100M-500M	62.5	40,465	407	0
Hillsboro Bk	FL	80.0	0.058	0.157	4,540	140	<\$100M	62.5	24,663	204	0
Citizens Bk of Perry	FL	80.0	0.058	0.127	4,203	204	<\$100M	62.5	23,749	298	0
Totalbank	FL	80.0	0.021	0.061	17,554	2,374	\$500M-\$1B	60.0	95,405	2,694	0
Sunshine State FS & LA	FL	80.0	0.031	0.131	6,106	167	\$100M-500M	47.5	26,812	266	0
Merchants & Southern Bk	FL	77.5	0.028	0.088	7,429	238	\$100M-500M	90.0	84,850	460	0
Fidelity Bk of FL Na	FL	77.5	0.046	0.072	11,903	184	\$100M-500M	90.0	131,039	622	0
United B&TC	FL	77.5	0.021	0.05	12,830	563	\$500M-\$1B	72.5	121,410	1,065	0
First NB	FL	77.5	0.048	0.104	4,777	179	<\$100M	72.5	37,960	288	0
Southern Cmrc Bk	FL	77.5	0.054	0.102	4,502	141	<\$100M	72.5	37,137	281	0
Bay B&TC	FL	77.5	0.026	0.088	6,823	330	\$100M-500M	67.5	49,192	522	0.001
First Bk of Clewiston	FL	77.5	0.029	0.111	5,261	222	\$100M-500M	62.5	34,639	343	0.002
Citizens B&TC	FL	77.5	0.026	0.122	7,270	244	\$100M-500M	60.0	40,372	373	0
Peoples Bk of Graceville	FL	77.5	0.072	1	3,975	96	<\$100M	40.0	3,975	96	0
First Cmnty Bk	FL	75.0	0.028	0.072	6,694	219	\$100M-500M	87.5	88,985	637	0.005
First St Bk	FL	75.0	0.033	0.051	10,237	270	\$100M-500M	85.0	133,740	623	0
United Heritage Bk	FL	75.0	0.021	0.075	12,334	363	\$500M-\$1B	77.5	113,256	726	0
Independent NB	FL	75.0	0.032	0.084	6,066	229	\$100M-500M	72.5	52,423	405	0
Harbor Federal Savings Bank	FL	75.0	0.009	0.083	25,587	821	\$1B-\$10B	67.5	190,365	1,508	0
First Cmrl Bk of Tampa Bay	FL	75.0	0.038	0.097	5,817	174	\$100M-500M	67.5	42,081	310	0
Beach Cmnty Bk	FL	75.0	0.021	0.084	7,874	336	\$100M-500M	62.5	54,952	517	0
Community NB At Bartow	FL	75.0	0.04	0.164	3,696	145	<\$100M	62.5	22,504	234	0
Gulfstream Community Bank	FL	75.0	0.055	0.199	3,156	92	<\$100M	60.0	15,834	157	0
Gulfstream Bus Bk	FL	72.5	0.028	0.049	9,789	269	\$100M-500M	82.5	119,767	622	0
Florida Gulf Bk	FL	72.5	0.022	0.07	5,946	306	\$100M-500M	72.5	62,825	471	0
Bank of Naples	FL	72.5	0.049	0.139	3,751	103	<\$100M	72.5	27,035	184	0
Palm Beach Cty Bk	FL	72.5	0.022	0.067	7,812	271	\$100M-500M	67.5	70,435	464	0
Mercantile Bk	FL	72.5	0.014	0.049	81,161	2,802	\$1B-\$10B	65.0	697,855	5,047	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NC&TC Treasure Coast	FL	72.5	0.009	0.052	15,304	782	\$1B-\$10B	62.5	135,750	1,231	0
Florida Cmnty Bk	FL	72.5	0.015	0.059	12,095	485	\$500M-\$1B	62.5	93,568	800	0
Citizens First Bk	FL	72.5	0.011	0.084	8,371	302	\$500M-\$1B	62.5	65,833	529	0.008
Bank of Tallahassee	FL	72.5	0.05	0.143	3,149	106	<\$100M	60.0	19,702	171	0
First Citrus Bk	FL	70.0	0.028	0.067	4,460	172	\$100M-500M	85.0	64,597	320	0
First Gulf Bk NA	FL	70.0	0.015	0.065	8,107	316	\$500M-\$1B	77.5	96,385	644	0
Charlotte St Bk	FL	70.0	0.027	0.06	6,391	207	\$100M-500M	75.0	70,981	444	0
Commercial Bk of Volusia Cty	FL	70.0	0.055	0.111	2,696	100	<\$100M	72.5	24,264	185	0
First Community Bank of America	FL	70.0	0.024	0.075	6,436	160	\$100M-500M	70.0	60,278	350	0
Bank of St. Augustine	FL	70.0	0.031	0.103	3,341	112	\$100M-500M	65.0	29,612	221	0
Grand B&TC of FL	FL	70.0	0.02	0.058	7,265	303	\$100M-500M	62.5	60,411	545	0.001
Lafayette St Bk	FL	70.0	0.05	0.165	2,801	95	<\$100M	62.5	16,735	149	0
American Ent Bk of FL	FL	70.0	0.043	0.123	4,258	108	<\$100M	60.0	23,839	322	0
First Bk of Jacksonville	FL	70.0	0.049	0.162	2,362	109	<\$100M	57.5	13,430	147	0
Century Bk of FL	FL	70.0	0.037	0.114	3,106	120	<\$100M	52.5	20,474	196	0
Intercredit Bk NA	FL	67.5	0.017	0.054	7,451	211	\$100M-500M	90.0	137,072	463	0
Indian River NB	FL	67.5	0.011	0.064	7,998	326	\$500M-\$1B	65.0	77,950	588	0.002
Horizon Bk	FL	67.5	0.03	0.073	4,038	163	\$100M-500M	62.5	36,272	273	0
Ocean Bk	FL	67.5	0.012	0.033	58,448	1,729	\$1B-\$10B	57.5	406,708	2,906	0
Everbank	FL	67.5	0.003	0.084	10,367	327	\$1B-\$10B	55.0	67,235	582	0.002
Eagle NB of Miami	FL	67.5	0.027	0.056	7,454	174	\$100M-500M	55.0	55,896	308	0.001
Independent Cmnty Bk	FL	67.5	0.029	0.077	3,942	151	\$100M-500M	55.0	31,430	231	0
First NB of S Miami	FL	67.5	0.012	0.177	3,446	190	\$100M-500M	47.5	19,137	235	0
First NB of Polk Cty	FL	67.5	0.019	0.132	3,441	140	\$100M-500M	47.5	21,170	232	0
Citizens Bk - Wakulla	FL	67.5	0.029	0.301	2,118	88	<\$100M	45.0	7,048	115	0
First Bk of Indiantown	FL	67.5	0.034	0.205	2,243	72	<\$100M	45.0	10,042	106	0
First St Bk of The FL	FL	67.5	0.015	0.043	8,706	374	\$500M-\$1B	32.5	20,151	445	0
Florida Bus Bk	FL	65.0	0.033	0.075	3,772	132	\$100M-500M	77.5	45,658	288	0
Valrico St Bk	FL	65.0	0.033	0.06	4,374	153	\$100M-500M	75.0	54,830	339	0
Gulf Coast Cmnty Bk	FL	65.0	0.033	0.102	3,370	78	\$100M-500M	67.5	32,922	172	0
Coast Bk of FL	FL	65.0	0.013	0.051	6,190	207	\$100M-500M	62.5	67,117	430	0
Riverside Bk of The Gulf Coast	FL	65.0	0.011	0.098	4,947	183	\$100M-500M	62.5	44,755	326	0
Terrabank NA	FL	65.0	0.018	0.058	6,692	202	\$100M-500M	62.5	65,824	393	0
Mellon United NB	FL	65.0	0.007	0.03	17,556	604	\$1B-\$10B	57.5	168,606	1,197	0
CNLbank	FL	65.0	0.015	0.049	8,822	219	\$500M-\$1B	57.5	79,295	408	0
Regent Bk	FL	62.5	0.023	0.057	5,152	146	\$100M-500M	87.5	90,586	309	0
Cypress Coquina Bk	FL	62.5	0.017	0.048	5,505	221	\$100M-500M	65.0	65,731	463	0
Commercial Bk FL	FL	62.5	0.01	0.028	9,287	395	\$500M-\$1B	60.0	108,130	703	0
Mainstreet Cmnty Bk of FL	FL	62.5	0.042	0.119	2,077	74	<\$100M	60.0	16,693	145	0
First NB&TC	FL	62.5	0.013	0.078	5,585	207	\$100M-500M	57.5	47,046	375	0.01
Unibank	FL	62.5	0.015	0.047	8,770	174	\$500M-\$1B	52.5	70,610	309	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Intercontinental Bk	FL	62.5	0.022	0.186	2,346	69	\$100M-500M	45.0	12,612	108	0
Hancock Bk of FL	FL	62.5	0.022	0.073	2,884	166	\$100M-500M	42.5	20,748	241	0
First NB Pasco	FL	62.5	0.025	0.161	2,585	75	\$100M-500M	42.5	13,717	120	0
Manatee River Community Bank	FL	62.5	0.018	0.215	2,231	86	\$100M-500M	37.5	9,938	117	0.008
Equitable Bk	FL	60.0	0.024	0.054	4,017	120	\$100M-500M	85.0	73,391	273	0
First Cmrl Bk of FL	FL	60.0	0.015	0.037	6,953	226	\$100M-500M	70.0	100,451	551	0
TIB Bk of The Keys	FL	60.0	0.01	0.023	9,702	349	\$1B-\$10B	62.5	133,246	747	0
Northern TR Bk of FL NA	FL	60.0	0.005	0.024	25,747	546	\$1B-\$10B	60.0	371,226	1,707	0
Banktrust	FL	60.0	0.013	0.057	4,946	171	\$100M-500M	60.0	57,853	359	0
Fidelity Federal Bank & Trust	FL	60.0	0.004	0.02	14,818	665	\$1B-\$10B	57.5	206,310	1,479	0
Continental NB of Miami	FL	60.0	0.018	0.06	3,774	153	\$100M-500M	57.5	38,719	264	0
Sofisa Bk of FL	FL	60.0	0.021	0.104	2,719	92	\$100M-500M	55.0	24,010	166	0.002
Bank of Venice	FL	60.0	0.029	0.13	1,378	73	<\$100M	55.0	10,571	111	0
Bank of Belle Glade	FL	60.0	0.027	0.197	1,358	66	<\$100M	45.0	6,905	94	0
Vision Bk	FL	60.0	0.015	0.096	2,885	158	\$100M-500M	42.5	19,761	247	0
Hemisphere NB	FL	60.0	0.016	0.101	4,191	84	\$100M-500M	37.5	22,351	136	0
Community Bk of Manatee	FL	57.5	0.021	0.046	4,124	130	\$100M-500M	80.0	68,178	385	0
Pinnacle Bk	FL	57.5	0.033	0.066	2,649	80	<\$100M	75.0	38,450	207	0
First NB Cent FL	FL	57.5	0.015	0.04	4,990	165	\$100M-500M	62.5	67,846	360	0
Bank Brevard	FL	57.5	0.018	0.057	3,520	114	\$100M-500M	57.5	38,129	241	0
First NB of Nassau Cty	FL	57.5	0.02	0.086	3,286	92	\$100M-500M	57.5	32,554	198	0
Central FL St Bk	FL	57.5	0.027	0.075	2,537	98	<\$100M	57.5	23,633	176	0
Commercebank NA	FL	57.5	0.003	0.018	12,602	500	\$1B-\$10B	55.0	160,350	1,068	0.001
First NB of FL	FL	57.5	0.014	0.051	5,503	140	\$100M-500M	52.5	55,055	342	0
Executive NB	FL	57.5	0.014	0.066	4,098	115	\$100M-500M	42.5	34,423	223	0
Premier Amer Bk	FL	57.5	0.022	0.068	3,224	87	\$100M-500M	40.0	22,573	162	0
Peoples Cmnty Bk of The West	FL	55.0	0.018	0.034	4,493	152	\$100M-500M	92.5	130,745	395	0
Ironstone Bank	FL	55.0	0.007	0.015	12,626	325	\$1B-\$10B	80.0	482,339	1,623	0.003
Bristol Bk	FL	55.0	0.027	0.095	2,235	61	<\$100M	57.5	22,293	130	0
Gulf St Cmnty Bk	FL	55.0	0.018	0.094	2,413	98	\$100M-500M	55.0	22,798	185	0
Bank of Cmrc	FL	55.0	0.018	0.048	4,135	136	\$100M-500M	50.0	41,013	267	0
Sanibel Captiva Cmnty Bk	FL	55.0	0.022	0.083	2,536	56	\$100M-500M	30.0	13,455	95	0
Orlando Nb	FL	52.5	0.026	0.043	2,180	141	<\$100M	67.5	33,178	365	0
Flagler Bk	FL	52.5	0.029	0.051	2,239	59	<\$100M	67.5	34,575	156	0
Flagship NB	FL	52.5	0.02	0.067	2,925	63	\$100M-500M	65.0	35,527	176	0
Edison NB	FL	52.5	0.016	0.072	2,621	99	\$100M-500M	62.5	33,837	201	0
Coastal Bank	FL	52.5	0.024	0.089	2,266	57	<\$100M	62.5	25,415	127	0
Public Bk	FL	52.5	0.011	0.038	3,965	166	\$100M-500M	57.5	58,143	365	0
First Guaranty B&TC Jacksonv	FL	52.5	0.012	0.028	3,593	218	\$100M-500M	55.0	50,944	412	0
Centerstate Bk Mid FL	FL	52.5	0.023	0.098	1,557	42	<\$100M	55.0	15,875	94	0
Coconut Grove Bk	FL	52.5	0.008	0.045	4,733	164	\$500M-\$1B	52.5	57,472	360	0

**Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Millennium Bk	FL	52.5	0.016	0.065	2,586	90	\$100M-500M	52.5	28,857	199	0
Beach Bk	FL	52.5	0.02	0.059	2,750	94	\$100M-500M	52.5	28,353	172	0
City NB of FL	FL	52.5	0.004	0.022	12,728	206	\$1B-\$10B	50.0	84,922	512	0
The Oculina Bank	FL	52.5	0.026	0.13	911	33	<\$100M	50.0	7,012	55	0
Florida Cap Bk NS	FL	52.5	0.028	0.094	1,645	51	<\$100M	42.5	13,069	84	0
Hernando Cty Bk	FL	52.5	0.017	0.167	1,021	20	<\$100M	40.0	6,106	44	0
1st United Bk	FL	50.0	0.015	0.038	2,944	116	\$100M-500M	67.5	54,179	280	0
Palm Bk	FL	50.0	0.024	0.057	2,519	67	\$100M-500M	65.0	34,453	171	0
Landmark Bk of FL	FL	50.0	0.016	0.037	3,466	133	\$100M-500M	57.5	48,458	290	0
Bankatlantic	FL	50.0	0.002	0.013	10,904	449	\$1B-\$10B	55.0	178,762	1,022	0
Jacksonville Bk	FL	50.0	0.014	0.025	3,506	130	\$100M-500M	50.0	43,395	279	0
Ocala NB	FL	50.0	0.013	0.102	2,016	65	\$100M-500M	50.0	19,550	145	0.002
Community Bk of Naples NA	FL	47.5	0.01	0.036	3,795	139	\$100M-500M	57.5	57,622	321	0
Century Bank A Federal Savings	FL	47.5	0.008	0.05	4,670	102	\$500M-\$1B	45.0	46,964	232	0.002
Great Eastern Bk of FL	FL	47.5	0.025	0.064	1,786	46	<\$100M	42.5	16,689	86	0
Union CR Bk	FL	47.5	0.016	0.097	1,641	60	\$100M-500M	25.0	8,912	90	0
Tarpon Coast NB	FL	45.0	0.016	0.064	2,488	71	\$100M-500M	67.5	38,938	170	0
Century NB	FL	45.0	0.008	0.042	3,067	152	\$100M-500M	57.5	48,359	320	0
Patriot Bk	FL	45.0	0.023	0.079	606	14	<\$100M	55.0	7,634	35	0
Orion Bk	FL	45.0	0.004	0.02	5,633	189	\$1B-\$10B	52.5	89,944	469	0
1st Nb of S FI	FL	45.0	0.011	0.033	2,697	115	\$100M-500M	50.0	40,368	252	0
First NB of Crestview	FL	45.0	0.013	0.059	2,488	72	\$100M-500M	40.0	22,747	143	0
Englewood Bk	FL	45.0	0.013	0.057	2,341	78	\$100M-500M	40.0	22,935	143	0
Security Bk NA	FL	45.0	0.017	0.069	1,861	50	\$100M-500M	40.0	17,340	98	0
Nature Coast Bk	FL	45.0	0.021	0.202	249	5	<\$100M	37.5	1,240	9	0
Florida Choice Bk	FL	42.5	0.014	0.024	4,150	79	\$100M-500M	90.0	159,323	383	0
Heritage Bk of N FL	FL	42.5	0.017	0.03	2,297	76	\$100M-500M	60.0	39,930	206	0
Community Bk of FL	FL	42.5	0.008	0.023	3,861	124	\$100M-500M	55.0	69,943	349	0.002
Bank of FL SW	FL	42.5	0.011	0.026	2,801	86	\$100M-500M	55.0	51,682	236	0
Eastern NB	FL	42.5	0.009	0.032	3,325	98	\$100M-500M	40.0	36,912	182	0
First Priority Bk	FL	42.5	0.02	0.04	1,997	41	\$100M-500M	40.0	21,732	112	0
Bayside Savings Bank	FL	42.5	0.009	0.126	709	18	<\$100M	35.0	5,580	39	0
Monticello Bank	FL	42.5	0.01	0.062	2,244	62	\$100M-500M	32.5	21,006	119	0
First Cmnty Bk of Sw FLI	FL	42.5	0.009	0.047	2,863	91	\$100M-500M	30.0	21,136	151	0
Surety Bk	FL	40.0	0.02	0.039	1,610	46	<\$100M	70.0	35,415	144	0
Community Bk of The S	FL	40.0	0.018	0.048	1,660	52	<\$100M	62.5	28,063	140	0
Commerce NB of FL	FL	40.0	0.024	0.041	1,159	29	<\$100M	62.5	25,044	92	0
First Amer Bk	FL	40.0	0.017	0.066	821	22	<\$100M	55.0	12,400	61	0
Synovus Bk of Jacksonville	FL	40.0	0.02	0.05	1,891	50	<\$100M	52.5	25,901	111	0
Metro Bk of Dade Cty	FL	40.0	0.011	0.03	2,745	79	\$100M-500M	40.0	34,148	204	0
Natbank NA	FL	40.0	0.013	0.081	906	38	<\$100M	40.0	9,608	68	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Bk	FL	40.0	0.013	0.049	2,144	52	\$100M-500M	35.0	22,999	100	0
Gibraltar Bank FSB	FL	40.0	0.004	0.025	4,501	107	\$1B-\$10B	30.0	33,178	215	0
Desjardins Bk NA	FL	40.0	0.007	0.08	1,090	32	\$100M-500M	30.0	9,225	60	0
Espirito Santo Bk	FL	40.0	0.005	0.055	1,933	117	\$100M-500M	20.0	9,702	136	0
American NB	FL	37.5	0.014	0.024	2,379	78	\$100M-500M	87.5	97,158	262	0
Interamerican Bank A FSB	FL	37.5	0.01	0.046	2,410	43	\$100M-500M	72.5	52,507	185	0
Community Bk of Broward	FL	37.5	0.009	0.017	2,473	88	\$100M-500M	70.0	77,521	294	0
First FI Bk	FL	37.5	0.009	0.019	2,857	65	\$100M-500M	62.5	78,691	306	0
1st NB&TC	FL	37.5	0.008	0.019	2,865	98	\$100M-500M	50.0	59,176	283	0
Busey Bank Florida	FL	37.5	0.007	0.05	1,734	96	\$100M-500M	50.0	26,175	223	0
Cortez Cmnty Bk	FL	37.5	0.018	0.059	759	19	<\$100M	50.0	11,835	63	0
Helm Bk	FL	37.5	0.006	0.065	2,187	48	\$100M-500M	47.5	29,601	136	0.004
Riverside Bk of Cent FL	FL	37.5	0.014	0.058	996	24	<\$100M	47.5	14,502	72	0
Bank of St Petersburg	FL	37.5	0.011	0.025	2,752	65	\$100M-500M	45.0	44,017	192	0
Peninsula Bk	FL	37.5	0.008	0.017	3,308	106	\$100M-500M	37.5	37,514	205	0
Homosassa Springs Bk	FL	37.5	0.006	0.213	390	8	<\$100M	32.5	1,828	13	0
Dunnellon St Bk	FL	37.5	0.006	0.163	406	17	<\$100M	32.5	2,495	25	0
Bankunited Fsb	FL	37.5	0	0.009	4,597	115	\$1B-\$10B	25.0	21,705	164	0
First Kensington Bk	FL	35.0	0.008	0.031	2,174	65	\$100M-500M	82.5	71,243	246	0
First NB NW FL	FL	35.0	0.013	0.029	1,803	70	\$100M-500M	57.5	36,451	212	0.004
Suncoast Bk	FL	35.0	0.014	0.031	1,661	45	\$100M-500M	50.0	30,983	119	0
International Bk of Miami NA	FL	35.0	0.005	0.015	4,219	86	\$500M-\$1B	42.5	66,390	271	0
US Century Bk	FL	35.0	0.005	0.02	2,764	90	\$500M-\$1B	32.5	36,300	165	0
Marine Bk of The FL Keys	FL	32.5	0.009	0.027	2,331	53	\$100M-500M	85.0	86,208	236	0
Friends Bk	FL	32.5	0.011	0.029	1,295	38	\$100M-500M	57.5	33,122	137	0
Old FI Bk	FL	32.5	0.008	0.023	2,241	81	\$100M-500M	55.0	50,657	236	0
United Bk of The Gulf Coast	FL	32.5	0.012	0.028	1,582	54	\$100M-500M	50.0	32,903	137	0
Turnberry Bank	FL	32.5	0.007	0.041	1,806	46	\$100M-500M	47.5	30,325	134	0
Cornerstone Cmnty Bk	FL	32.5	0.009	0.03	1,843	63	\$100M-500M	47.5	35,333	176	0
Alarion Bk	FL	32.5	0.017	0.048	695	17	<\$100M	40.0	9,119	45	0
Mackinac Savings Bank FSB	FL	32.5	0	1	21	1	\$100M-500M	32.5	21	1	0
South Bk of FLI	FL	32.5	0.004	0.154	97	1	<\$100M	22.5	424	3	0
Pelican NB	FL	32.5	0.007	0.047	1,424	38	\$100M-500M	20.0	13,125	80	0
Marine B&TC	FL	30.0	0.012	0.032	951	31	<\$100M	67.5	29,518	105	0
Panamerican Bk	FL	30.0	0.008	0.016	2,066	58	\$100M-500M	42.5	40,653	154	0
Bay Cities Bk	FL	30.0	0.007	0.022	1,608	62	\$100M-500M	37.5	31,792	166	0
Equinox Bank FSB	FL	30.0	0.005	0.076	453	12	<\$100M	32.5	5,952	28	0
Bank of Inverness	FL	30.0	0.004	0.065	869	24	\$100M-500M	30.0	10,315	66	0
First S Bk	FL	27.5	0.007	0.011	2,187	55	\$100M-500M	47.5	58,059	194	0
Floridian Cmnty Bk	FL	27.5	0.013	0.032	475	18	<\$100M	45.0	10,497	47	0
Enterprise NB of Palm Beach	FL	27.5	0.006	0.026	1,083	50	\$100M-500M	32.5	21,425	130	0

Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
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Home Federal Bank of Hollywood	FL	25.0	0.008	0.03	872	16	\$100M-500M	57.5	26,973	82	0
International FNC Bk	FL	25.0	0.004	0.019	1,195	33	\$100M-500M	30.0	24,313	103	0.001
Integrity Bk	FL	25.0	0.008	0.027	387	11	<\$100M	30.0	8,432	33	0
Federal Trust Bank	FL	25.0	0.003	0.024	1,784	52	\$500M-\$1B	25.0	25,851	132	0
Bank of FL	FL	25.0	0.006	0.028	1,262	29	\$100M-500M	22.5	16,316	71	0
Crystal River Bk	FL	25.0	0.004	0.054	228	10	<\$100M	15.0	2,208	22	0
Landmark Bk NA	FL	22.5	0.005	0.008	1,370	42	\$100M-500M	55.0	59,848	198	0
Old Harbor Bk	FL	22.5	0.009	0.019	931	27	\$100M-500M	52.5	31,103	116	0
Royal Palm Bk of FL	FL	22.5	0.006	0.026	644	16	\$100M-500M	32.5	14,426	42	0
Warrington Bk	FL	22.5	0.001	0.067	107	5	<\$100M	30.0	1,599	9	0.001
Bank of The S	FL	22.5	0.001	0.071	111	4	<\$100M	30.0	1,561	7	0.002
Cygnnet Priv Bk	FL	22.5	0.007	0.023	503	13	<\$100M	30.0	11,125	43	0
Community Bk of Cape Coral	FL	22.5	0.007	0.02	510	13	<\$100M	25.0	9,567	37	0
Key West Bank	FL	22.5	0.004	0.042	375	6	\$100M-500M	22.5	5,542	21	0
Anchor Cmrl Bk	FL	22.5	0.008	0.05	219	3	<\$100M	15.0	1,557	10	0
Citizens Bk of Oviedo	FL	20.0	0.001	0.002	128	92	\$100M-500M	85.0	61,656	425	0.001
Valley Bk	FL	20.0	0.005	0.017	387	17	<\$100M	57.5	22,079	87	0
Pacific NB	FL	20.0	0.002	0.023	738	14	\$100M-500M	25.0	16,627	46	0.001
Olde Cypress Community Bank	FL	20.0	0.003	0.022	412	10	\$100M-500M	25.0	11,302	49	0
Prime Bk	FL	17.5	0.004	0.029	94	4	<\$100M	40.0	3,276	12	0
Eurobank	FL	17.5	0.006	0.013	507	14	<\$100M	37.5	17,603	64	0
Liberty Bk	FL	17.5	0.006	0.018	320	7	<\$100M	20.0	6,321	20	0
Freedom Bk	FL	17.5	0.008	0.019	223	6	<\$100M	17.5	3,556	17	0
Great FL Bk	FL	15.0	0.002	0.007	967	21	\$500M-\$1B	62.5	89,959	241	0
Transcapital Bk	FL	15.0	0.002	0.004	394	18	\$100M-500M	27.5	22,717	74	0
Sterling Bk	FL	15.0	0.002	0.009	640	19	\$100M-500M	22.5	22,166	74	0
Citrus Bk NA	FL	15.0	0.002	0.009	379	25	\$100M-500M	17.5	8,974	64	0
Raymond James Bank FSB	FL	12.5	0	0.002	493	7	\$1B-\$10B	32.5	54,009	128	0
BAC FL Bk	FL	12.5	0	0.011	359	9	\$500M-\$1B	17.5	10,091	56	0.001
Freedom Bk of America	FL	10.0	0.001	0.006	15	1	<\$100M	37.5	2,449	12	0
Florida Savings Bank	FL	10.0	0.001	0.008	187	8	\$100M-500M	35.0	15,334	45	0
American First Bk	FL	10.0	0	0	0	0	<\$100M	35.0	2,189	6	0
Pinebank NA	FL	10.0	0.001	0.012	371	4	\$100M-500M	22.5	16,573	40	0
Marco Cmnty Bk	FL	10.0	0.002	0.012	222	6	\$100M-500M	22.5	9,085	37	0
Bank of FL Tampa Bay	FL	10.0	0.001	0.002	67	3	<\$100M	20.0	6,951	31	0
Optimumbank	FL	10.0	0.001	0.004	152	2	\$100M-500M	17.5	12,998	38	0
Independent Bkr Bk of FL	FL	10.0	0	0.001	85	2	\$100M-500M	12.5	12,714	37	0
Lydian Private Bank	FL	10.0	0	0.003	103	5	\$1B-\$10B	10.0	2,410	16	0
First Federal Bank of North	FL	10.0	0.001	0.003	156	3	\$100M-500M	10.0	2,155	18	0
Bay Financial Savings Bank	FL	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Stonegate Bk	FL	10.0	0	0	0	0	<\$100M	10.0	4,068	14	0

**Table 3B Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2005**

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Plus Intl Bk	FL	10.0	0	0	17	1	<\$100M	10.0	3,777	7	0
Southbank A Federal Savings	FL	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Metro Bank FSB	FL	10.0	0	0	0	0	<\$100M	10.0	0	0	0
TCM Bk NA	FL	NR	0	.	0	0	\$100M-500M	NR	0	0	0.842
First Navy Bk	FL	NR	.	.	.	.	<\$100M	NR	.	.	0.002
Banco Popular NA	FL	NR	0	.	0	0	<\$100M	NR	0	0	0
Members Trust Company	FL	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.