

Table 3A Expanded. Banks' Small Business Lending in Florida Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Suntrust Bankcard NA	Orlando	100.0	0.784	1	149,687	61,292	\$100M-500M	100.0	149,687	61,292	0.008
First Cmnty Bank	Debary	92.5	0.354	1	72,763	643	\$100M-500M	85.0	9,069	364	0.005
Fidelity Bank of Florida NA	Merritt Island	92.5	0.536	0.875	109,760	583	\$100M-500M	85.0	13,328	216	0
Premier Bank	Tallahassee	90.0	0.375	0.962	78,238	626	\$100M-500M	85.0	9,457	337	0
Regent Bank	Davie	90.0	0.42	1	71,398	318	\$100M-500M	55.0	4,265	140	0
Heritage Bank of Florida	Lutz	87.5	0.447	1	45,710	487	\$100M-500M	95.0	9,490	330	0
Farmers & Mrch Bank	Monticello	87.5	0.393	0.678	121,462	1,174	\$100M-500M	92.5	19,945	750	0
First St Bank	Sarasota	87.5	0.51	0.778	118,255	589	\$100M-500M	77.5	11,464	275	0
Intercredit Bank NA	Miami	87.5	0.287	1	108,430	420	\$100M-500M	55.0	6,049	179	0
American NB	Oakland Park	87.5	0.634	1	90,207	260	\$100M-500M	35.0	2,284	83	0
Columbia Cty Bank	Lake City	85.0	0.407	0.789	57,138	723	\$100M-500M	97.5	13,968	521	0
Platinum Bank	Brandon	85.0	0.376	0.81	79,914	707	\$100M-500M	87.5	11,894	457	0
Coastal Cmnty Bank	Apalachicola	85.0	0.359	0.815	67,454	520	\$100M-500M	82.5	9,458	283	0
Bankfirst	Winter Park	85.0	0.38	0.823	92,942	657	\$100M-500M	72.5	8,256	314	0
Community Bank of MaNAtee	Bradenton	85.0	0.417	0.854	63,068	397	\$100M-500M	60.0	4,618	144	0
Bank of Florida A NA	NAples	85.0	0.402	0.999	84,608	265	\$100M-500M	55.0	4,975	119	0
Citizens Bank of Oviedo	Oviedo	85.0	0.423	0.998	59,179	338	\$100M-500M	10.0	-	-	0.001
Bank of Tampa	Tampa	82.5	0.296	0.675	205,828	1,834	\$500M-\$1B	92.5	39,006	1,128	0.005
Citrus & Chem Bank	Bartow	82.5	0.188	0.851	122,946	1,457	\$500M-\$1B	92.5	26,816	1,026	0.002
Community NB of Pasco Cty	Zephyrhills	82.5	0.32	0.751	63,562	694	\$100M-500M	90.0	13,011	404	0
First NB of Osceola Cty	Kissimmee	82.5	0.333	0.798	59,104	564	\$100M-500M	82.5	8,044	323	0
Oceanside Bank	Jacksonville Beach	82.5	0.336	0.929	57,308	458	\$100M-500M	82.5	8,460	269	0
Florida Citizens Bank	Gainesville	82.5	0.337	0.795	49,046	836	\$100M-500M	80.0	6,150	582	0.004
Highlands Indep Bank	Sebring	80.0	0.24	0.982	48,971	732	\$100M-500M	95.0	12,064	556	0
Coquina Bank	Ormond Beach	80.0	0.431	0.826	49,460	387	\$100M-500M	95.0	19,677	275	0
Putnam St Bank	Palatka	80.0	0.473	0.79	50,780	424	\$100M-500M	85.0	8,029	239	0
Prosperity Bank	Saint Augustine	80.0	0.184	0.81	116,547	923	\$500M-\$1B	80.0	15,548	497	0
United Heritage Bank	Orlando	80.0	0.276	0.736	101,284	659	\$100M-500M	77.5	12,398	340	0
Valrico St Bank	Valrico	80.0	0.414	0.844	52,591	317	\$100M-500M	67.5	5,365	164	0
First NB of Alachua	Alachua	77.5	0.231	0.848	53,719	713	\$100M-500M	92.5	11,946	517	0
Tallahassee St Bank	Tallahassee	77.5	0.297	0.691	70,152	649	\$100M-500M	85.0	11,816	402	0
Terrace Bank	Tampa	77.5	0.367	0.792	50,467	396	\$100M-500M	80.0	7,791	212	0
Independent NB	Ocala	77.5	0.315	0.814	53,015	421	\$100M-500M	77.5	6,820	241	0
First Coast Cmnty Bank	Fernandina Beach	77.5	0.364	0.724	60,830	511	\$100M-500M	75.0	7,338	236	0
Gulfstream Bus Bank	Stuart	77.5	0.351	0.643	88,187	522	\$100M-500M	72.5	9,082	257	0
Signature Bank	Saint Petersburg	77.5	0.389	0.858	52,141	379	\$100M-500M	70.0	5,934	194	0
Florida Gulf Bank	Fort Myers	77.5	0.316	0.937	55,381	307	\$100M-500M	47.5	3,552	130	0
Capital City Bank	Tallahassee	75.0	0.187	0.671	379,616	5,449	\$1B-\$10B	95.0	96,327	4,192	0.011
Wauchula St Bank	Wauchula	75.0	0.173	0.788	68,043	991	\$100M-500M	92.5	16,416	767	0
Bank of Pensacola	Pensacola	75.0	0.258	0.569	204,464	1,642	\$500M-\$1B	90.0	36,387	928	0
Peoples St Bank	Lake City	75.0	0.46	1	23,108	301	<\$100M	87.5	6,828	219	0
Sunshine St Cmnty Bank	Port Orange	75.0	0.324	0.999	29,677	328	<\$100M	82.5	5,705	245	0

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United B&TC	Saint Petersburg	75.0	0.247	0.526	122,194	1,189	\$100M-500M	80.0	15,342	600	0
Charlotte St Bank	Port Charlotte	75.0	0.354	0.667	58,713	443	\$100M-500M	72.5	6,537	227	0
First NB	Orange Park	75.0	0.424	0.854	34,676	280	<\$100M	70.0	4,502	167	0
Liberty NB	Longwood	75.0	0.465	0.804	34,427	373	<\$100M	60.0	3,080	142	0
First Bus Bank	Melbourne	75.0	0.414	0.926	37,373	268	<\$100M	60.0	3,926	127	0
United S Bank	Umatilla	72.5	0.213	0.604	66,971	811	\$100M-500M	95.0	18,359	566	0
Destin Bank	Destin	72.5	0.175	0.785	78,648	622	\$100M-500M	80.0	12,051	381	0
First Home Bank	Seminole	72.5	0.392	0.944	28,623	255	<\$100M	80.0	5,556	163	0
Peoples Bank	Palm Harbor	72.5	0.248	0.65	85,483	635	\$100M-500M	75.0	10,374	385	0.002
Southern Cmrc Bank	Tampa	72.5	0.521	0.923	29,971	269	<\$100M	75.0	4,478	141	0
First Cmrl Bank of Florida	Orlando	72.5	0.3	0.61	83,218	489	\$100M-500M	62.5	6,683	226	0
Centerbank of Jacksonville N	Jacksonville	72.5	0.437	0.719	51,208	298	\$100M-500M	60.0	4,737	130	0
PinNAcle Bank	Orange City	72.5	0.516	0.985	36,446	197	<\$100M	52.5	2,815	86	0
Florida Choice Bank	Mount Dora	72.5	0.325	0.779	56,360	307	\$100M-500M	45.0	3,612	123	0
Heartland NB	Sebring	70.0	0.225	0.963	30,377	435	\$100M-500M	90.0	8,291	315	0
Riverside NB of FL	Fort Pierce	70.0	0.106	0.72	225,729	2,976	\$1B-\$10B	87.5	50,664	2,228	0
Peoples NB	Niceville	70.0	0.231	0.975	30,131	415	\$100M-500M	80.0	5,553	296	0.002
Hillsboro Bank	Plant City	70.0	0.337	1	22,998	235	<\$100M	80.0	4,812	175	0
Merchants & Southern Bank	Gainesville	70.0	0.255	0.707	56,308	450	\$100M-500M	72.5	7,480	248	0
First Peoples Bank	Port Saint Lucie	70.0	0.395	0.895	31,178	253	<\$100M	72.5	4,380	135	0
Southern Cmnty Bank of Cent FL	Orlando	70.0	0.215	0.487	142,360	1,019	\$500M-\$1B	67.5	12,906	522	0
Surety Bank	De Land	70.0	0.453	0.849	33,010	150	<\$100M	40.0	2,179	55	0
First Florida Bank	Naples	70.0	0.332	0.626	72,999	264	\$100M-500M	22.5	2,201	60	0
Drummond Cmnty Bank	Chiefland	67.5	0.193	0.947	23,794	594	\$100M-500M	97.5	9,485	518	0
Florida Bank NA	Tampa	67.5	0.196	0.446	200,958	1,462	\$1B-\$10B	82.5	35,903	664	0.002
Big Lake NB	Okeechobee	67.5	0.162	0.913	40,424	565	\$100M-500M	82.5	8,407	375	0
Community NB of Sarasota Cty	Venice	67.5	0.302	0.872	29,814	296	<\$100M	77.5	5,237	203	0
First Cmrl Bank of Tampa Bay	Tampa	67.5	0.3	0.722	40,947	308	\$100M-500M	72.5	6,159	179	0
TIB Bank of The Keys	Key Largo	67.5	0.193	0.398	146,198	862	\$500M-\$1B	67.5	15,177	448	0
Equitable Bank	Fort Lauderdale	67.5	0.299	0.681	49,844	325	\$100M-500M	62.5	5,137	174	0
Coast Bank of Florida	Bradenton	67.5	0.19	0.693	63,621	428	\$100M-500M	55.0	5,517	181	0.003
Citizens & Peoples Bank NA	Pensacola	67.5	0.312	0.842	37,789	216	\$100M-500M	42.5	2,570	86	0
Wakulla Bank	Crawfordville	65.0	0.183	0.683	58,333	601	\$100M-500M	82.5	10,363	407	0
Bay B&TC	PaNAma City	65.0	0.204	0.654	47,769	527	\$100M-500M	77.5	8,174	331	0.001
Grand B&Tc of Florida	West Palm Beach	65.0	0.232	0.563	56,414	541	\$100M-500M	75.0	8,283	315	0.001
Commercial Bank of Volusia Cty	Ormond Beach	65.0	0.397	0.959	15,714	189	<\$100M	75.0	3,492	126	0
Centerstate Bank of Florida	Winter Haven	65.0	0.239	0.823	31,983	313	\$100M-500M	75.0	5,737	200	0
First Cmnty Bank of Palm Beach	Pahokee	65.0	0.216	0.88	35,173	295	\$100M-500M	72.5	5,607	197	0
Gold Bank	Bradenton	65.0	0.172	0.45	156,519	1,345	\$500M-\$1B	70.0	18,394	739	0
Horizon Bank	Bradenton	65.0	0.317	0.721	35,114	294	\$100M-500M	70.0	4,931	186	0
Indian River NB	Vero Beach	65.0	0.114	0.668	71,137	621	\$500M-\$1B	67.5	8,677	363	0.002
Bank of Tallahassee	Tallahassee	65.0	0.382	1	15,740	143	<\$100M	67.5	2,958	92	0
Banktrust	Santa Rosa Beach	65.0	0.228	0.768	50,305	376	\$100M-500M	65.0	5,699	206	0

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Terrabank NA	Miami	65.0	0.197	0.607	67,335	400	\$100M-500M	62.5	7,561	215	0
Peoples Cmnty Bank of The West	Sarasota	65.0	0.311	0.622	53,365	288	\$100M-500M	52.5	4,471	147	0
Bank Brevard	Melbourne	65.0	0.271	0.762	43,666	304	\$100M-500M	50.0	3,417	146	0
Tarpon Coast NB	Port Charlotte	65.0	0.265	0.996	34,375	202	\$100M-500M	50.0	3,047	103	0
First Cmnty Bank of Southwest	Fort Myers	65.0	0.262	0.779	51,067	283	\$100M-500M	50.0	4,010	131	0
First NB of Wauchula	Wauchula	62.5	0.211	1	17,031	358	<\$100M	97.5	17,031	358	0
Perkins St Bank	Williston	62.5	0.191	0.767	30,400	529	\$100M-500M	92.5	9,368	429	0
Community St Bank	Starke	62.5	0.233	1	12,647	399	<\$100M	87.5	4,912	356	0
Premier Cmnty Bank of Southwes	Fort Myers	62.5	0.366	0.974	21,351	142	<\$100M	80.0	7,745	102	0
Bank of Naples	NAples	62.5	0.314	0.895	27,528	203	<\$100M	77.5	5,970	118	0
Community Bank of Marion Cty	Ocala	62.5	0.205	0.678	44,175	437	\$100M-500M	75.0	7,406	286	0
Community NB At Bartow	Bartow	62.5	0.244	1	19,573	227	<\$100M	72.5	3,692	150	0
First NB of Florida	NAples	62.5	0.143	0.461	581,885	4,404	\$1B-\$10B	67.5	65,110	2,637	0.001
Riverside Bank of The Gulf Coa	Cape Coral	62.5	0.148	0.93	47,825	385	\$100M-500M	65.0	6,129	220	0
Community Bank of Naples NA	NAples	62.5	0.229	0.645	61,112	326	\$100M-500M	47.5	4,798	152	0
First NB Cent FL	Winter Park	62.5	0.237	0.562	64,244	329	\$100M-500M	45.0	4,364	145	0
Citizens Bank of Perry	Perry	60.0	0.335	0.67	22,689	296	<\$100M	77.5	4,396	206	0
First City Bank of FL	Fort Walton Beach	60.0	0.194	0.716	41,114	439	\$100M-500M	77.5	7,454	286	0
Florida Cmnty Bank	Immokalee	60.0	0.148	0.49	88,983	855	\$500M-\$1B	72.5	13,063	545	0
Vanguard B&Tc	Valparaiso	60.0	0.141	0.395	73,646	754	\$500M-\$1B	70.0	12,067	501	0
Eagle NB of Miami	Miami	60.0	0.226	0.507	62,142	315	\$100M-500M	67.5	8,273	178	0.001
Mercantile Bank	Orlando	60.0	0.089	0.369	251,481	2,093	\$1B-\$10B	65.0	35,330	1,273	0
First NB&TC Treasure Coast	Stuart	60.0	0.091	0.458	129,786	1,102	\$1B-\$10B	62.5	13,289	714	0
Palm Beach Cty Bank	West Palm Beach	60.0	0.217	0.626	51,302	378	\$100M-500M	62.5	6,142	218	0
Northern Tr Bank of FI NA	Miami	60.0	0.075	0.358	369,890	1,744	\$1B-\$10B	60.0	29,093	620	0
Sofisa Bank of Florida	Miami	60.0	0.238	0.998	20,357	146	<\$100M	57.5	2,599	83	0.003
Commercial Bank FL	Miami	60.0	0.118	0.309	99,668	823	\$500M-\$1B	57.5	9,406	486	0
1st United Bank	Boca Raton	60.0	0.229	0.736	32,092	309	\$100M-500M	57.5	3,836	155	0
Public Bank	Saint Cloud	60.0	0.184	0.564	57,725	413	\$100M-500M	52.5	5,136	206	0
Panamerican Bank	Hollywood	60.0	0.318	0.635	49,639	216	\$100M-500M	50.0	4,587	98	0
Flagship NB	Bradenton	60.0	0.245	0.929	27,951	165	\$100M-500M	50.0	2,734	76	0
Jacksonville Bank	Jacksonville	60.0	0.25	0.583	54,711	287	\$100M-500M	47.5	4,372	126	0
Community Bank of The South	Merritt Island	60.0	0.331	0.875	24,643	129	<\$100M	35.0	1,694	47	0
Community Bank of Broward	Dania Beach	60.0	0.306	0.536	54,977	221	\$100M-500M	30.0	2,308	76	0
Bank of Florida	Fort Lauderdale	60.0	0.335	0.996	28,716	35	<\$100M	10.0	-	-	0
Plus Intl Bank	Miami	57.5	0.404	0.621	25,555	259	<\$100M	82.5	6,368	191	0
Tri-County Bank	Trenton	57.5	0.224	0.936	14,770	231	<\$100M	80.0	4,337	175	0
First Bank of Clewiston	Clewiston	57.5	0.181	0.803	29,332	365	\$100M-500M	77.5	5,892	258	0.003
Ocean Bank	Miami	57.5	0.098	0.241	439,452	3,287	\$1B-\$10B	62.5	68,884	2,050	0
Bristol Bank	Coral Gables	57.5	0.285	0.864	19,956	136	<\$100M	62.5	3,553	72	0
Mellon United NB	Miami	57.5	0.072	0.208	149,911	1,105	\$1B-\$10B	60.0	17,329	578	0
Totalbank	Miami	57.5	0.131	0.362	78,820	520	\$500M-\$1B	60.0	9,305	272	0
Century NB	Orlando	57.5	0.175	0.734	49,574	290	\$100M-500M	42.5	3,853	133	0

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Heritage Bank of N FL	Orange Park	57.5	0.338	0.642	33,400	185	<\$100M	40.0	2,579	71	0
Marine Bank of The Florida Key	Marathon	57.5	0.248	0.61	47,200	210	\$100M-500M	40.0	3,319	105	0
First NB Nw Florida	PaNAma City	57.5	0.319	0.578	40,651	251	\$100M-500M	32.5	2,203	89	0.004
Madison Bank	Palm Harbor	57.5	0.252	0.432	56,930	275	\$100M-500M	30.0	3,041	98	0
Banktrust of FL	Wewahitchka	55.0	0.226	1	11,848	176	<\$100M	87.5	11,848	176	0
Beach Cmnty Bank	Fort Walton Beach	55.0	0.19	0.577	37,726	448	\$100M-500M	80.0	7,853	293	0
Citizens Bank of Frostproof	Frostproof	55.0	0.154	0.682	36,986	354	\$100M-500M	70.0	6,125	226	0
First NB&TC	Fort Walton Beach	55.0	0.119	0.652	47,012	429	\$100M-500M	65.0	6,995	259	0.014
First Citrus Bank	Tampa	55.0	0.262	0.563	34,124	269	\$100M-500M	62.5	4,743	155	0
Commercebank NA	Coral Gables	55.0	0.057	0.255	195,892	1,182	\$1B-\$10B	52.5	12,310	520	0.001
Millennium Bank	Gainesville	55.0	0.185	0.796	26,843	221	\$100M-500M	52.5	3,105	106	0
Beach Bank	North Miami Beach	55.0	0.258	0.747	32,372	158	\$100M-500M	42.5	2,485	77	0
First Bradenton Bank	Bradenton	55.0	0.238	1	15,237	89	<\$100M	37.5	1,359	47	0
Valley Bank	Fort Lauderdale	55.0	0.279	1	8,801	59	<\$100M	25.0	511	18	0
Cygnat Private Bank	Ponte Vedra Beach	55.0	0.363	1	9,133	27	<\$100M	10.0	120	3	0
Madison Cty Cmnty Bank	Madison	52.5	0.217	0.906	9,710	249	<\$100M	82.5	4,285	201	0
Citizens First Bank	The Villages	52.5	0.074	0.652	47,426	460	\$500M-\$1B	65.0	7,673	287	0.008
Edison NB	Fort Myers	52.5	0.194	0.829	26,520	207	\$100M-500M	57.5	3,197	117	0
Independent Cmnty Bank	Tequesta	52.5	0.276	0.666	23,714	221	<\$100M	55.0	2,743	144	0
Central Florida St Bank	Belleview	52.5	0.294	0.812	14,957	139	<\$100M	55.0	2,023	75	0
City NB of FL	Miami	52.5	0.042	0.123	106,691	586	\$1B-\$10B	52.5	16,185	257	0
First NB of Nassau Cty	Fernandina Beach	52.5	0.207	0.803	27,574	175	\$100M-500M	47.5	2,950	86	0
Flagler Bank	West Palm Beach	52.5	0.309	0.776	20,503	129	<\$100M	37.5	1,499	56	0
Old Florida Bank	Fort Myers	52.5	0.217	0.529	43,940	219	\$100M-500M	32.5	2,349	91	0
First S Bank	Boca Raton	52.5	0.225	0.418	61,787	210	\$100M-500M	22.5	1,733	52	0
Century Bank of Florida	Tampa	50.0	0.218	0.79	16,277	176	<\$100M	65.0	3,222	118	0
Gulf St Cmnty Bank	Carrabelle	50.0	0.172	0.938	19,015	201	\$100M-500M	57.5	3,029	119	0
First NB of FL	Milton	50.0	0.137	0.497	48,338	335	\$100M-500M	52.5	5,483	152	0
Orion Bank	NAples	50.0	0.069	0.317	76,641	481	\$1B-\$10B	50.0	6,606	247	0.001
Great Eastern Bank of Florida	Miami	50.0	0.311	0.775	20,203	99	<\$100M	50.0	2,258	57	0
Union Bank of FL	Lauderhill	50.0	0.068	0.253	71,584	437	\$1B-\$10B	45.0	5,377	223	0
Community Bank of Florida	Homestead	50.0	0.143	0.378	59,753	339	\$100M-500M	42.5	4,573	144	0.002
1st NB of S FL	Homestead	50.0	0.172	0.523	43,290	288	\$100M-500M	42.5	3,810	142	0
CNL bank	Orlando	50.0	0.172	0.456	60,017	272	\$100M-500M	40.0	4,897	126	0
1st NB&TC	Bradenton	50.0	0.163	0.381	49,632	321	\$100M-500M	35.0	3,089	120	0
United Bank of The Gulf Coast	Sarasota	50.0	0.284	0.619	30,176	108	\$100M-500M	22.5	1,137	36	0
Suncoast Bank	Sarasota	50.0	0.284	0.674	25,900	111	<\$100M	22.5	1,206	47	0
Friends Bank	New Smyrna Beach	50.0	0.275	0.774	26,410	111	<\$100M	22.5	1,167	33	0
Landmark Bank NA	Fort Lauderdale	50.0	0.226	0.431	53,942	196	\$100M-500M	20.0	1,350	54	0
First St Bank of Arcadia	Arcadia	47.5	0.16	0.764	18,454	271	\$100M-500M	80.0	5,197	208	0
First Bank of Indiantown	Indiantown	47.5	0.154	1	9,285	112	<\$100M	60.0	2,187	78	0
Coconut Grove Bank	Miami	47.5	0.097	0.603	43,162	335	\$100M-500M	57.5	6,347	178	0
Continental NB of Miami	Miami	47.5	0.161	0.57	33,862	298	\$100M-500M	57.5	3,950	177	0

Table 3A Expanded. Banks' Small Business Lending in Florida Using Call Report Data, June 2004

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Bank of Jackson Cty	Graceville	47.5	0.215	1	6,684	84	<\$100M	55.0	1,222	57	0
Premier Cmnty Bank of South FL	Fort Lauderdale	47.5	0.258	0.537	29,450	188	\$100M-500M	55.0	3,700	115	0
Palm Bank	Tampa	47.5	0.286	0.773	18,095	96	<\$100M	47.5	2,044	48	0
Cypress Bank	Palm Coast	47.5	0.211	0.675	28,204	198	\$100M-500M	40.0	2,374	93	0
Security Bank NA	North Lauderdale	47.5	0.219	0.775	21,003	117	<\$100M	35.0	1,551	49	0
Synovus Bank of Jacksonville	Jacksonville	47.5	0.277	0.981	6,866	18	<\$100M	10.0	7	2	0
Citizens Bank - Wakulla	Crawfordville	45.0	0.139	0.967	8,149	169	<\$100M	75.0	3,384	137	0
Bank of Belle Glade	Belle Glade	45.0	0.173	1	7,840	105	<\$100M	60.0	1,595	76	0
PCB The Cmnty Bank	Malone	45.0	0.235	0.818	13,774	141	<\$100M	57.5	2,149	87	0
First Guaranty B&Tc Jacksonv	Jacksonville	45.0	0.149	0.383	41,282	348	\$100M-500M	57.5	5,877	217	0
Mainstreet Cmnty Bank of Florida	Deland	45.0	0.292	0.901	6,674	48	<\$100M	47.5	870	24	0
Bank of Cmrc	Sarasota	45.0	0.209	0.422	35,447	236	\$100M-500M	45.0	3,572	129	0
First Bank of Jacksonville	Jacksonville	42.5	0.271	0.76	7,238	140	<\$100M	72.5	2,685	120	0
First NB of Polk Cty	Winter Haven	42.5	0.102	0.798	16,858	245	\$100M-500M	62.5	3,618	156	0
Premier Amer Bank	Miami	42.5	0.194	0.627	20,569	184	\$100M-500M	52.5	2,952	107	0
Landmark Bank of Florida	Sarasota	42.5	0.181	0.575	27,502	249	\$100M-500M	50.0	3,129	121	0
Ocala NB	Ocala	42.5	0.14	0.981	13,069	129	<\$100M	47.5	1,878	65	0.003
Helm Bank	Miami	42.5	0.069	0.884	21,399	128	\$100M-500M	35.0	2,201	52	0.004
Bank of St Petersburg	Saint Petersburg	42.5	0.222	0.528	27,893	140	\$100M-500M	32.5	2,125	51	0
Desjardins Bank NA	Hallandale	42.5	0.122	1	13,169	58	\$100M-500M	32.5	1,143	34	0
Riverside Bank of Central	Winter Park	42.5	0.213	0.811	14,407	75	<\$100M	27.5	1,046	28	0
First Kensington Bank	Spring Hill	42.5	0.115	0.6	33,301	165	\$100M-500M	22.5	1,457	54	0
Peoples Bank of Graceville	Graceville	40.0	0.078	1	4,041	110	<\$100M	77.5	4,041	110	0
Bank of Bonifay	Bonifay	40.0	0.119	0.698	17,628	259	\$100M-500M	72.5	4,834	189	0
First NB Pasco	Dade City	40.0	0.15	1	13,317	100	<\$100M	55.0	2,610	58	0
Executive NB	Miami	40.0	0.116	0.495	28,502	224	\$100M-500M	50.0	4,478	135	0
Eastern NB	Miami	40.0	0.112	0.41	38,152	209	\$100M-500M	40.0	3,598	118	0
Marine B&TC	Vero Beach	40.0	0.238	0.62	15,015	84	<\$100M	40.0	1,841	47	0
Englewood Bank	Englewood	40.0	0.14	0.669	24,065	168	\$100M-500M	35.0	2,117	87	0
Floridian Cmnty Bank	Davie	40.0	0.305	0.716	8,307	36	<\$100M	32.5	786	17	0
Cornerstone Cmnty Bank	Saint Petersburg	40.0	0.18	0.596	29,420	142	\$100M-500M	25.0	1,818	43	0
International Bank of Miami NA	Coral Gables	40.0	0.07	0.234	60,324	223	\$500M-\$1B	17.5	1,518	32	0
Cortez Cmnty Bank	Brooksville	40.0	0.173	1	4,016	17	<\$100M	17.5	164	5	0
Hancock Bank of Florida	Tallahassee	37.5	0.191	0.562	15,191	191	<\$100M	75.0	4,788	140	0
Hernando Cty Bank	Brooksville	37.5	0.108	1	5,747	46	<\$100M	47.5	1,157	22	0
Intercontinental Bank	West Miami	37.5	0.097	1	10,233	94	\$100M-500M	47.5	1,778	64	0
Enterprise NB of Palm Beach	North Palm Beach	37.5	0.164	0.587	28,028	121	\$100M-500M	20.0	1,419	46	0
Old Harbor Bank	Clearwater	37.5	0.122	1	6,740	35	<\$100M	20.0	371	13	0
Royal Palm Bank of Florida	NAples	37.5	0.189	0.736	13,877	33	<\$100M	12.5	412	9	0
First St Bank of The FL	Key West	35.0	0.042	0.122	22,157	469	\$500M-\$1B	60.0	8,266	393	0
CNB NB	Lake City	35.0	0.033	0.102	27,558	387	\$500M-\$1B	55.0	8,825	295	0
Centerstate Bank Mid Florida	Leesburg	35.0	0.18	0.824	6,956	72	<\$100M	50.0	1,322	49	0
Bank of Venice	Venice	35.0	0.179	0.81	6,030	60	<\$100M	42.5	855	42	0

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American Enterprise Bank of FI	Jacksonville	35.0	0.239	0.701	7,074	49	<\$100M	40.0	819	18	0
Natbank NA	Hollywood	35.0	0.156	0.744	11,303	88	<\$100M	37.5	1,269	50	0
Pointe Bank	Boca Raton	35.0	0.103	0.263	38,438	211	\$100M-500M	27.5	3,075	95	0.002
Bay Cities Bank	Tampa	35.0	0.151	0.418	26,692	150	\$100M-500M	25.0	1,814	60	0
Eurobank	Boca Raton	35.0	0.214	0.554	16,681	75	<\$100M	22.5	931	26	0
Commerce NAt Bank of Florida	Winter Park	35.0	0.265	0.638	11,429	49	<\$100M	22.5	740	18	0
Transatlantic Bank	Miami	32.5	0.041	0.139	18,284	436	\$100M-500M	82.5	14,816	422	0
First NB of Mt Dora	Mount Dora	32.5	0.102	0.649	13,040	251	\$100M-500M	67.5	3,336	207	0
First NB of South Miami	South Miami	32.5	0.04	0.649	12,541	277	\$100M-500M	62.5	3,533	224	0
First NB	Tarpon Springs	32.5	0.202	0.671	5,048	78	<\$100M	55.0	1,249	47	0
First NB of Crestview	Crestview	32.5	0.114	0.498	18,456	153	\$100M-500M	42.5	2,535	91	0
Warrington Bank	Pensacola	32.5	0.008	1	598	10	<\$100M	32.5	162	6	0.001
Kislak NB	Miami Lakes	32.5	0.042	0.341	40,804	210	\$500M-\$1B	32.5	3,453	107	0
Homosassa Springs Bank	Homosassa Springs	32.5	0.026	1	1,708	13	<\$100M	30.0	303	7	0
Peninsula Bank	Englewood	32.5	0.104	0.258	36,528	179	\$100M-500M	27.5	2,610	88	0
Pelican NB	NAples	32.5	0.066	0.79	17,097	76	\$100M-500M	22.5	1,145	24	0
First Amer Bank	Bradenton	32.5	0.059	1	873	6	<\$100M	12.5	30	2	0
Bank of The South	Pensacola	30.0	0.012	1	722	6	<\$100M	32.5	144	4	0.003
First Priority Bank	Bradenton	30.0	0.193	0.645	8,119	36	<\$100M	15.0	378	13	0
Lafayette St Bank	Mayo	27.5	0.152	0.542	7,628	117	<\$100M	65.0	2,431	90	0
International Fnc Bank	Miami	27.5	0.087	0.428	20,520	123	\$100M-500M	27.5	1,865	64	0.001
Metro Bank of Dade Cty	Miami	27.5	0.117	0.253	23,869	127	\$100M-500M	27.5	2,199	52	0
Bank of Inverness	Inverness	27.5	0.039	0.737	9,191	63	\$100M-500M	25.0	972	27	0
Transcapital Bank	Hallandale	27.5	0.162	0.328	22,060	74	\$100M-500M	10.0	315	15	0
U.S. Century Bank	Miami	25.0	0.087	0.334	25,651	105	\$100M-500M	20.0	1,478	41	0
Hemisphere NB	Miami	22.5	0.106	0.356	16,520	103	\$100M-500M	40.0	2,909	60	0
Sanibel Captiva Cmnty Bank	Sanibel	22.5	0.122	0.434	10,246	73	<\$100M	30.0	1,429	44	0
Southern Cmnty Bank of Southwe	Bonita Springs	22.5	0.096	0.277	18,460	130	\$100M-500M	25.0	1,933	68	0
Pacific NB	Miami	22.5	0.035	0.675	11,382	46	\$100M-500M	20.0	838	20	0
Sterling Bank	Lantana	22.5	0.102	0.348	21,683	72	\$100M-500M	15.0	864	23	0
First Bank	Coral Gables	20.0	0.09	0.42	13,088	81	\$100M-500M	32.5	1,874	53	0
Dunnellon St Bank	Dunnellon	20.0	0.042	0.67	2,533	26	<\$100M	27.5	393	17	0
Gulf Coast Cmnty Bank	Pensacola	20.0	0.106	0.31	8,083	58	<\$100M	27.5	1,193	31	0
Southern Cmnty Bank of South	Boca Raton	20.0	0.105	0.232	19,625	91	\$100M-500M	17.5	1,389	39	0
BAC FL Bank	Miami	20.0	0.022	0.43	16,004	54	\$500M-\$1B	10.0	407	7	0.001
Marco Cmnty Bank	Marco Island	20.0	0.047	0.656	3,842	13	<\$100M	10.0	78	4	0
Union Cr Bank	Miami	17.5	0.043	0.524	6,214	69	\$100M-500M	50.0	2,245	51	0
Espirito Santo Bank	Miami	17.5	0.02	0.353	11,929	126	\$500M-\$1B	47.5	3,941	108	0
Crystal River Bank	Crystal River	15.0	0.037	0.522	2,441	26	<\$100M	15.0	195	12	0
Citrus Bank NA	Vero Beach	15.0	0.058	0.173	10,677	90	\$100M-500M	15.0	813	45	0
Independent Bankr Bank of FL	Lake Mary	15.0	0.046	0.141	14,642	42	\$100M-500M	10.0	9	1	0.001
Optimumbank Com	Plantation	15.0	0.067	0.282	10,341	28	\$100M-500M	10.0	159	2	0
Pinebank NA	Miami	12.5	0.02	0.396	7,438	17	\$100M-500M	10.0	295	3	0

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TCM Bank NA	Tampa	0.0	0	.	-	-	<\$100M	0.0	-	-	0.859
First Navy Bank	Pensacola	0.0	<\$100M	0.0	.	.	0.002
Deutsche Bank FL NA	Palm Beach	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Banco Popular NA	Orlando	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Great FL Bank	Miami	0.0	0	.	-	-	<\$100M	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/.

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