

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Fidelity Bank of Florida, National Association	Merritt Island	95.0	0.440	0.739	163,058	666	100M-500M	75.0	6,587	121	-
BankFIRST	Winter Park	95.0	0.256	0.692	158,141	902	500M-1B	95.0	14,618	387	-
Heritage Bank of Florida	Lutz	92.5	0.395	0.791	98,010	611	100M-500M	97.5	11,446	328	-
Platinum Bank	Brandon	90.0	0.331	0.611	124,551	613	100M-500M	95.0	12,806	279	-
Executive National Bank	Miami	90.0	0.352	0.994	99,920	244	100M-500M	45.0	1,926	53	-
Premier Bank	Tallahassee	90.0	0.255	0.760	85,449	706	100M-500M	95.0	8,560	379	-
Gulf Coast Community Bank	Pensacola	90.0	0.309	1.000	71,414	236	100M-500M	77.5	4,065	97	-
Florida Gulf Bank	Fort Myers	87.5	0.277	0.582	97,105	456	100M-500M	87.5	7,333	202	-
American Enterprise Bank of Florida	Jacksonville	87.5	0.334	0.767	67,829	403	100M-500M	75.0	3,626	157	0.001
Community Bank & Company	Lakewood Ranch	87.5	0.204	0.544	154,821	736	500M-1B	77.5	8,704	260	-
First Federal Bank of Florida	Lake City	87.5	0.161	0.809	153,239	803	500M-1B	95.0	16,329	422	0.001
Highlands Independent Bank	Sebring	87.5	0.198	0.860	54,751	465	100M-500M	95.0	8,012	279	-
Florida Traditions Bank	Dade City	87.5	0.339	0.578	74,974	456	100M-500M	92.5	7,641	225	-
Mainstreet Community Bank of Florida	Deland	87.5	0.289	0.871	54,486	362	100M-500M	87.5	4,671	189	-
Marine Bank & Trust Company	Vero Beach	85.0	0.451	1.000	65,376	210	100M-500M	67.5	2,626	80	-
First Peoples Bank	Port Saint Lucie	85.0	0.304	0.565	68,382	489	100M-500M	90.0	6,461	236	-
Putnam State Bank	Palatka	85.0	0.309	0.636	56,756	343	100M-500M	87.5	5,529	168	-
Farmers & Merchants Bank	Monticello	85.0	0.201	0.556	83,557	744	100M-500M	97.5	10,314	441	-
CenterState Bank of Florida, National Associati	Winter Haven	85.0	0.162	0.594	312,413	2,476	1B-10B	92.5	32,538	1,161	-
Pilot Bank	Tampa	82.5	0.285	0.663	61,357	341	100M-500M	90.0	7,573	169	-
The Bank of Tampa	Tampa	82.5	0.193	0.503	193,540	1,138	1B-10B	90.0	18,550	519	0.005
Bank of St. Augustine	Saint Augustine	82.5	0.267	0.816	48,464	322	100M-500M	90.0	5,056	173	-
Gulfstream Business Bank	Stuart	80.0	0.253	0.458	142,297	608	500M-1B	80.0	9,843	217	-
Prosperity Bank	Saint Augustine	80.0	0.164	0.575	132,610	771	500M-1B	80.0	9,624	323	-
Bank of Naples	Naples	80.0	0.326	1.000	50,673	168	100M-500M	67.5	2,644	58	-
Citizens State Bank	Perry	80.0	0.353	0.975	35,370	185	100M-500M	80.0	2,505	102	-
United Southern Bank	Umatilla	80.0	0.192	0.571	75,759	603	100M-500M	92.5	7,701	350	-
Pinnacle Bank	Orange City	77.5	0.307	0.548	61,269	196	100M-500M	47.5	2,139	46	-
Citizens Bank of Florida	Oviedo	77.5	0.242	0.519	54,832	300	100M-500M	67.5	3,295	124	0.001
Bank of Central Florida	Lakeland	77.5	0.248	0.560	56,243	279	100M-500M	85.0	6,676	83	-
Florida Citizens Bank	Gainesville	77.5	0.246	0.537	70,689	430	100M-500M	87.5	6,961	210	0.003
Peoples State Bank	Lake City	77.5	0.308	0.846	22,729	228	<100M	90.0	3,974	156	-
Community Southern Bank	Lakeland	77.5	0.224	0.730	41,300	330	100M-500M	85.0	4,380	182	-
The Palm Bank	Tampa	77.5	0.302	0.738	40,360	197	100M-500M	67.5	2,246	67	-
First Home Bank	Seminole	75.0	0.365	0.998	28,527	161	<100M	82.5	3,622	81	-
Surety Bank	Deland	75.0	0.362	0.710	42,272	146	100M-500M	40.0	1,121	29	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Florida Bank of Commerce	Orlando	75.0	0.233	0.486	55,457	297	100M-500M	72.5	3,759	119	-
EverBank	Jacksonville	75.0	0.049	0.673	609,375	30,720	10B-50B	97.5	263,319	27,883	0.000
The Jacksonville Bank	Jacksonville	75.0	0.198	0.396	121,047	590	500M-1B	70.0	6,355	213	-
First Citrus Bank	Tampa	75.0	0.270	0.509	64,895	285	100M-500M	77.5	5,309	118	-
First Green Bank	Eustis	75.0	0.306	0.593	43,583	162	100M-500M	45.0	1,391	44	-
CenterBank of Jacksonville, National Associatic	Jacksonville	75.0	0.266	0.562	42,012	292	100M-500M	80.0	3,840	132	0.000
United Legacy Bank	Winter Park	75.0	0.222	0.734	42,960	202	100M-500M	60.0	2,204	62	-
Heartland National Bank	Sebring	75.0	0.168	0.684	47,481	445	100M-500M	92.5	6,489	254	-
First Avenue National Bank	Ocala	75.0	0.215	0.595	23,804	841	100M-500M	92.5	3,388	780	-
Charlotte State Bank	Port Charlotte	72.5	0.224	0.553	54,217	245	100M-500M	57.5	2,616	80	-
First City Bank of Florida	Fort Walton Beac	72.5	0.164	0.646	45,861	401	100M-500M	85.0	4,616	210	-
Old Florida National Bank	Orlando	72.5	0.185	0.393	98,737	598	500M-1B	77.5	8,160	232	-
Summit Bank, National Association	Panama City	72.5	0.270	0.705	30,075	217	100M-500M	70.0	2,006	125	0.000
LandMark Bank of Florida	Sarasota	70.0	0.213	0.465	56,657	273	100M-500M	60.0	2,906	106	-
First Southern Bank	Boca Raton	70.0	0.157	0.339	157,320	661	1B-10B	47.5	3,868	160	-
Cornerstone Community Bank	Saint Petersburg	70.0	0.192	0.561	49,561	245	100M-500M	60.0	2,604	84	-
CBC NATIONAL BANK	Fernandina Beach	70.0	0.144	0.566	58,077	305	100M-500M	62.5	2,987	106	-
Florida Business Bank	Melbourne	70.0	0.294	0.644	37,311	158	100M-500M	37.5	1,039	27	-
Flagship Community Bank	Clearwater	70.0	0.350	0.543	37,343	160	100M-500M	60.0	1,911	50	-
Citizens Bank and Trust	Frostproof	70.0	0.154	0.479	70,946	531	100M-500M	85.0	7,512	288	-
The First National Bank of Mount Dora	Mount Dora	67.5	0.153	0.714	28,964	234	100M-500M	80.0	3,087	143	-
Republic Bank	Port Richey	67.5	0.236	0.669	27,920	149	100M-500M	40.0	929	44	-
FIRST STATE BANK OF THE FLORIDA KEYS	Key West	67.5	0.112	0.431	85,732	448	500M-1B	72.5	6,457	207	-
Capital City Bank	Tallahassee	67.5	0.098	0.416	253,126	3,460	1B-10B	95.0	50,635	2,453	-
Capital Bank, National Association	Miami	67.5	0.108	0.300	487,528	3,444	1B-10B	75.0	36,423	1,616	-
The Perkins State Bank	Williston	67.5	0.149	0.590	27,949	483	100M-500M	97.5	9,838	385	-
Commerce National Bank & Trust	Winter Park	67.5	0.292	0.694	31,060	126	100M-500M	42.5	1,092	34	-
FLAGLER BANK	West Palm Beach	67.5	0.297	0.615	35,610	129	100M-500M	70.0	2,544	55	-
Community Bank of Broward	Dania Beach	67.5	0.197	0.323	94,846	429	100M-500M	60.0	4,325	131	-
Florida Bank	Tampa	67.5	0.144	0.390	112,922	506	500M-1B	57.5	5,045	159	-
Nature Coast Bank	Hernando	67.5	0.459	0.856	26,348	110	<100M	60.0	1,217	44	-
Sunshine State Federal Savings and Loan Assoc	Plant City	67.5	0.169	0.658	35,004	244	100M-500M	80.0	3,820	108	-
First Bank	Clewiston	67.5	0.159	0.584	39,635	259	100M-500M	72.5	3,317	117	0.002
Century Bank of Florida	Tampa	67.5	0.290	0.778	22,549	146	<100M	65.0	1,482	61	-
First America Bank	Bradenton	67.5	0.143	0.720	38,607	235	100M-500M	75.0	3,261	94	-
Patriot Bank	Trinity	67.5	0.297	0.548	37,709	131	100M-500M	57.5	2,068	45	-
Merchants & Southern Bank	Gainesville	67.5	0.152	0.461	59,156	323	100M-500M	67.5	3,999	122	-

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Beach Community Bank	Fort Walton Beac	67.5	0.126	0.424	80,341	466	500M-1B	77.5	6,466	220	-
TotalBank	Miami	67.5	0.107	0.320	239,859	5,005	1B-10B	85.0	29,253	4,270	-
Peoples National Bank	Niceville	65.0	0.179	0.839	21,211	197	100M-500M	80.0	2,908	125	0.002
First National Bank of Wauchula	Wauchula	65.0	0.188	1.000	16,119	264	<100M	92.5	4,589	211	-
Bay Bank & Trust Co.	Panama City	65.0	0.156	0.512	38,660	316	100M-500M	82.5	4,441	170	0.001
Bay Cities Bank	Tampa	65.0	0.136	0.418	80,540	392	500M-1B	65.0	4,360	132	-
Reunion Bank of Florida	Tavares	65.0	0.229	0.544	34,554	220	100M-500M	77.5	3,469	106	-
USAmeriBank	Largo	65.0	0.135	0.234	146,324	656	1B-10B	57.5	5,827	239	0.000
Valrico State Bank	Valrico	65.0	0.226	0.537	42,606	166	100M-500M	52.5	2,111	47	-
Community Bank of the South	Merritt Island	65.0	0.232	0.684	28,031	130	100M-500M	45.0	1,154	39	-
Old Harbor Bank	Clearwater	65.0	0.204	0.452	44,159	199	100M-500M	57.5	2,295	74	-
Wauchula State Bank	Wauchula	65.0	0.094	0.486	54,032	886	500M-1B	97.5	11,294	625	-
The Bank of Commerce	Sarasota	65.0	0.199	0.422	54,143	248	100M-500M	52.5	2,460	84	-
Grand Bank & Trust of Florida	West Palm Beach	62.5	0.160	0.332	58,952	372	100M-500M	62.5	3,745	152	-
1st United Bank	Boca Raton	62.5	0.115	0.286	144,427	589	1B-10B	50.0	5,096	130	0.000
Superior Bank, National Association	Tampa	62.5	0.091	0.287	243,172	1,541	1B-10B	70.0	16,683	686	0.000
Premier American Bank, National Association	Miami	62.5	0.070	0.370	219,349	1,348	1B-10B	75.0	17,969	770	-
The First State Bank of Arcadia	Arcadia	62.5	0.173	0.632	23,292	197	100M-500M	82.5	3,323	119	-
Drummond Community Bank	Chiefland	62.5	0.115	0.861	22,697	248	100M-500M	87.5	4,165	176	-
East Coast Community Bank	Ormond Beach	62.5	0.284	0.619	23,097	121	<100M	52.5	1,206	48	-
Prime Meridian Bank	Tallahassee	60.0	0.201	0.562	22,770	134	100M-500M	72.5	2,271	79	-
Community Bank and Trust of Florida	Ocala	60.0	0.101	0.484	56,193	296	500M-1B	65.0	3,983	124	-
Madison County Community Bank	Madison	60.0	0.181	0.746	16,753	223	<100M	87.5	3,810	157	-
Anchor Commercial Bank	North Palm Beach	60.0	0.230	0.507	32,992	141	100M-500M	32.5	892	35	-
Ocean Bank	Miami	60.0	0.078	0.201	273,841	1,685	1B-10B	77.5	34,462	897	-
Friends Bank	New Smyrna Beac	60.0	0.244	0.519	33,401	128	100M-500M	22.5	596	18	-
Southshore Community Bank	Apollo Beach	60.0	0.312	0.850	12,876	52	<100M	40.0	422	20	-
Home Federal Bank of Hollywood	Hallandale Beach	60.0	0.264	1.000	20,460	60	<100M	20.0	334	5	-
Floridian Bank	Daytona Beach	60.0	0.201	0.449	30,009	210	100M-500M	60.0	1,789	92	-
BankAtlantic	Fort Lauderdale	60.0	0.050	0.252	192,187	987	1B-10B	60.0	10,441	331	-
Seacoast National Bank	Stuart	60.0	0.075	0.295	155,661	827	1B-10B	72.5	12,387	373	-
Florida Shores Bank - Southeast	Pompano Beach	60.0	0.289	0.479	39,708	122	100M-500M	45.0	1,527	29	-
Vision Bank	Panama City	60.0	0.099	0.334	73,855	624	500M-1B	65.0	5,319	331	-
CNLBank	Orlando	60.0	0.102	0.264	145,880	723	1B-10B	57.5	6,819	253	-
Sabadell United Bank, National Association	Miami	60.0	0.075	0.248	177,922	981	1B-10B	70.0	15,741	393	-
Alarion Bank	Ocala	57.5	0.133	0.435	40,685	244	100M-500M	60.0	2,823	100	-
Gulfshore Bank	Tampa	57.5	0.175	0.531	31,091	154	100M-500M	47.5	1,377	50	-

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Regent Bank	Davie	57.5	0.132	0.315	61,163	303	100M-500M	65.0	5,085	125	-
The First National Bank of South Miami	South Miami	57.5	0.124	0.357	48,207	527	100M-500M	87.5	7,061	383	-
Security Bank, National Association	North Lauderdale	57.5	0.205	0.625	21,913	84	100M-500M	60.0	1,807	21	-
Helm Bank USA	Miami	57.5	0.048	0.707	39,246	199	500M-1B	62.5	3,691	65	0.005
Interamerican Bank, A FSB	Miami	57.5	0.148	0.563	37,910	157	100M-500M	35.0	1,283	29	-
JGB BANK, NATIONAL ASSOCIATION	Doral	57.5	0.151	0.318	54,818	260	100M-500M	72.5	5,129	137	0.001
FNBT.COM BANK	Fort Walton Beac	57.5	0.096	0.674	34,866	213	100M-500M	57.5	2,246	89	0.010
BankUnited	Miami Lakes	57.5	0.024	0.294	252,755	3,015	10B-50B	77.5	46,398	2,028	-
Seaside National Bank & Trust	Orlando	57.5	0.126	0.240	91,228	352	500M-1B	55.0	4,784	112	-
Columbia Bank	Lake City	57.5	0.141	0.492	32,400	245	100M-500M	77.5	3,695	134	-
American National Bank	Oakland Park	57.5	0.181	0.349	43,513	181	100M-500M	37.5	1,441	50	-
Preferred Community Bank	Fort Myers	55.0	0.253	0.635	20,235	54	<100M	27.5	462	12	-
Landmark Bank, National Association	Fort Lauderdale	55.0	0.189	0.311	57,725	115	100M-500M	22.5	858	24	-
Northern Trust, National Association	Miami	55.0	0.033	0.147	439,250	2,022	10B-50B	55.0	15,811	520	-
1st National Bank of South Florida	Homestead	55.0	0.145	0.475	44,649	176	100M-500M	37.5	1,378	50	-
Great Eastern Bank of Florida	Miami	55.0	0.298	0.574	17,824	69	<100M	35.0	604	16	-
Florida Shores Bank - Southwest	Venice	55.0	0.145	0.437	41,613	218	100M-500M	77.5	5,020	114	-
TCM Bank, National Association	Tampa	55.0	0.008	0.999	1,312	2,306	100M-500M	72.5	1,312	2,306	0.889
MERCANTIL COMMERCEBANK, NATIONAL ASS	Coral Gables	55.0	0.037	0.108	243,078	974	1B-10B	55.0	12,971	263	0.003
Floridian Community Bank, Inc.	Davie	55.0	0.155	0.393	35,518	186	100M-500M	42.5	1,480	68	-
Insignia Bank	Sarasota	55.0	0.220	0.501	33,427	105	100M-500M	20.0	558	18	-
First National Bank Northwest Florida	Panama City	55.0	0.195	0.502	23,744	133	100M-500M	47.5	1,215	39	-
Stonegate Bank	Fort Lauderdale	55.0	0.097	0.217	81,316	330	500M-1B	40.0	2,962	84	-
Community Bank, Destin	Miramar Beach	52.5	0.205	0.582	16,951	52	<100M	15.0	214	10	-
Atlantic Coast Bank	Jacksonville	52.5	0.055	0.483	44,032	229	500M-1B	52.5	2,538	93	-
U. S. Century Bank	Doral	52.5	0.077	0.160	123,728	438	1B-10B	55.0	7,905	167	-
First Community Bank of Southwest Florida	Fort Myers	52.5	0.149	0.322	44,159	180	100M-500M	62.5	3,599	75	-
Chipola Community Bank	Marianna	52.5	0.222	1.000	9,770	38	<100M	42.5	423	14	-
Community State Bank	Starke	52.5	0.146	1.000	7,708	165	<100M	85.0	2,769	144	-
Gateway Bank of Central Florida	Ocala	52.5	0.146	0.545	27,394	156	100M-500M	62.5	2,110	71	-
Heritage Bank of North Florida	Orange Park	52.5	0.205	0.388	28,651	116	100M-500M	40.0	1,243	36	-
Lafayette State Bank	Mayo	52.5	0.173	0.850	15,280	109	<100M	67.5	1,513	57	-
The Oculina Bank	Fort Pierce	52.5	0.186	0.520	24,300	120	100M-500M	55.0	1,606	46	-
Eastern National Bank	Miami	52.5	0.110	0.382	46,184	181	100M-500M	45.0	2,230	59	-
Jefferson Bank of Florida	Oldsmar	50.0	0.196	0.504	24,197	97	100M-500M	32.5	839	29	-
First Guaranty Bank and Trust Company of Jacl	Jacksonville	50.0	0.125	0.283	49,315	262	100M-500M	62.5	4,266	87	-
New Traditions National Bank	Orlando	50.0	0.127	0.402	47,151	175	100M-500M	37.5	1,873	41	-

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Intercredit Bank, National Association	Miami	50.0	0.142	0.389	36,393	136	100M-500M	25.0	1,067	30	0.001
Sunrise Bank	Cocoa Beach	50.0	0.214	0.426	23,278	89	100M-500M	35.0	844	21	-
City National Bank of Florida	Miami	50.0	0.026	0.099	99,131	542	1B-10B	65.0	21,028	212	-
Gibraltar Private Bank & Trust Co.	Coral Gables	50.0	0.044	0.267	76,189	279	1B-10B	45.0	3,521	79	-
Continental National Bank of Miami	Miami	50.0	0.129	0.401	36,246	199	100M-500M	65.0	2,976	87	-
Orange Bank of Florida	Orlando	50.0	0.128	0.330	43,073	222	100M-500M	47.5	2,214	81	-
Biscayne Bank	Miami	50.0	0.149	0.490	34,607	113	100M-500M	27.5	1,009	20	-
Florida Capital Bank, National Association	Jacksonville	50.0	0.067	0.243	54,507	304	500M-1B	55.0	4,384	108	-
Citizens First Bank	The Villages	50.0	0.043	0.323	54,723	253	1B-10B	47.5	3,041	91	0.005
Hillsboro Bank	Plant City	50.0	0.163	0.541	17,129	120	100M-500M	72.5	2,082	67	-
First Bank of the Palm Beaches	West Palm Beach	50.0	0.262	0.499	17,849	66	<100M	30.0	530	16	-
Central Florida State Bank	Bellevue	50.0	0.195	0.601	16,462	82	<100M	50.0	951	29	-
Valley Bank	Fort Lauderdale	47.5	0.157	0.575	19,478	90	100M-500M	42.5	1,078	30	-
Intracoastal Bank	Palm Coast	47.5	0.158	0.524	21,476	120	100M-500M	60.0	1,633	60	-
Professional Bank	Coral Gables	47.5	0.177	0.416	22,282	117	100M-500M	60.0	2,064	48	-
Southern Commerce Bank, National Associatio	Tampa	47.5	0.176	0.394	20,112	141	100M-500M	22.5	504	17	0.001
Calusa National Bank	Punta Gorda	47.5	0.141	0.609	20,481	101	100M-500M	50.0	1,358	48	-
Bank of Jackson County	Graceville	47.5	0.177	0.763	5,470	66	<100M	70.0	1,228	39	-
Anderen Bank	Palm Harbor	45.0	0.163	0.299	33,799	129	100M-500M	30.0	1,134	33	-
Sunstate Bank	Miami	45.0	0.137	0.474	23,049	128	100M-500M	55.0	1,661	46	-
BRANNEN BANK	Inverness	45.0	0.052	0.736	21,001	129	100M-500M	42.5	1,241	40	-
The First National Bank of Florida	Milton	45.0	0.105	0.396	31,039	200	100M-500M	47.5	1,971	57	-
Coconut Grove Bank	Miami	45.0	0.070	0.235	45,089	246	500M-1B	45.0	2,549	94	-
Legacy Bank of Florida	Boca Raton	45.0	0.107	0.213	32,296	235	100M-500M	52.5	2,298	110	-
Community Bank of Florida, Inc.	Homestead	45.0	0.089	0.287	50,017	217	500M-1B	52.5	3,319	73	0.002
Englewood Bank	Englewood	45.0	0.145	0.462	25,095	131	100M-500M	47.5	1,347	53	-
First Bank and Trust of Indiantown, FSB	Indiantown	42.5	0.119	0.573	16,772	111	100M-500M	65.0	1,724	52	-
Palm Beach Community Bank	West Palm Beach	42.5	0.161	0.395	27,527	84	100M-500M	27.5	918	19	-
EuroBank	Coral Gables	42.5	0.197	0.490	17,641	44	<100M	30.0	732	10	-
Encore National Bank	Port Charlotte	42.5	0.102	0.503	24,859	113	100M-500M	40.0	1,271	37	-
Bank of Belle Glade	Belle Glade	42.5	0.106	1.000	8,395	100	<100M	70.0	1,566	63	-
First Florida Bank	Destin	42.5	0.106	0.528	18,526	119	100M-500M	62.5	1,952	58	0.001
FirstAtlantic Bank	Jacksonville	42.5	0.122	0.432	25,354	125	100M-500M	50.0	1,692	48	-
Premier Community Bank of the Emerald Coas	Crestview	42.5	0.151	0.480	21,666	115	100M-500M	60.0	1,857	55	-
Freedom Bank of America	Saint Petersburg	42.5	0.187	0.379	17,226	84	<100M	40.0	911	33	-
Gateway Bank of Southwest Florida	Sarasota	40.0	0.130	0.467	23,253	87	100M-500M	37.5	1,148	28	-
Peoples Bank of Graceville	Graceville	40.0	0.042	1.000	3,299	87	<100M	82.5	3,299	87	-

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Marquis Bank	Coral Gables	40.0	0.184	0.335	20,261	98	100M-500M	70.0	2,664	49	-
Federal Trust Bank	Sanford	40.0	0.050	0.807	17,028	64	100M-500M	82.5	10,785	34	-
First Bank of Miami	Coral Gables	40.0	0.120	0.389	31,786	107	100M-500M	32.5	1,317	29	-
Paradise Bank	Boca Raton	40.0	0.116	0.233	34,038	132	100M-500M	40.0	1,978	43	-
1st Manatee Bank	Parrish	40.0	0.166	0.426	14,201	89	<100M	65.0	1,777	41	-
American Momentum Bank	Tampa	40.0	0.068	0.141	44,540	189	500M-1B	40.0	2,403	92	-
One South Bank	Chipley	37.5	0.186	0.515	5,270	23	<100M	32.5	268	11	-
Central Bank	Tampa	37.5	0.183	0.356	15,562	80	<100M	25.0	488	20	-
First National Bank of the Gulf Coast	Naples	37.5	0.081	0.399	29,879	104	100M-500M	25.0	792	37	-
Edison National Bank	Fort Myers	37.5	0.092	0.480	18,758	116	100M-500M	32.5	779	53	-
FineMark National Bank & Trust	Fort Myers	37.5	0.057	0.573	23,578	66	100M-500M	30.0	932	20	-
Shamrock Bank of Florida	Naples	35.0	0.161	0.397	12,709	53	<100M	47.5	883	21	-
TransCapital Bank	Sunrise	35.0	0.120	0.280	28,669	90	100M-500M	27.5	1,203	19	-
First Colony Bank of Florida	Maitland	35.0	0.164	0.353	20,739	67	100M-500M	22.5	601	14	-
ProBank	Tallahassee	35.0	0.139	0.433	12,802	75	<100M	57.5	1,412	39	-
SouthBank, a Federal Savings Bank	Palm Beach Garde	35.0	0.041	0.999	985	3	<100M	12.5	10	1	-
Sabal Palm Bank	Sarasota	35.0	0.169	0.376	14,648	63	<100M	42.5	943	24	-
Sanibel Captiva Community Bank	Sanibel	35.0	0.102	0.323	23,980	115	100M-500M	57.5	2,276	57	-
Great Florida Bank	Coral Gables	35.0	0.030	0.125	43,363	134	1B-10B	17.5	1,059	19	-
Mackinac Savings Bank, F.S.B.	Boynton Beach	32.5	0.011	0.999	1,344	5	100M-500M	30.0	94	1	-
Intercontinental Bank	West Miami	32.5	0.061	0.609	8,543	75	100M-500M	67.5	1,706	50	-
First East Side Savings Bank	Tamarac	32.5	0.045	0.767	3,475	9	<100M	10.0	-	-	-
Desjardins Bank, National Association	Hallandale	32.5	0.033	0.969	5,629	32	100M-500M	27.5	255	11	-
FirstCity Bank of Commerce	North Palm Beach	30.0	0.150	0.327	10,916	45	<100M	15.0	247	8	-
First National Bank of Crestview	Crestview	30.0	0.116	0.420	13,064	63	100M-500M	35.0	729	22	-
Gateway Bank of Florida	Daytona Beach	30.0	0.094	0.373	17,781	59	100M-500M	25.0	822	17	-
First National Bank of Pasco	Dade City	30.0	0.057	0.516	9,419	63	100M-500M	45.0	962	26	-
NorthStar Bank	Tampa	30.0	0.093	0.427	15,974	70	100M-500M	35.0	881	24	-
Enterprise Bank of Florida	North Palm Beach	30.0	0.097	0.211	23,598	83	100M-500M	15.0	336	18	-
Raymond James Bank, FSB	Saint Petersburg	27.5	0.005	0.008	35,761	81	1B-10B	10.0	124	2	-
Broward Bank of Commerce	Fort Lauderdale	25.0	0.123	0.270	14,407	45	100M-500M	15.0	370	6	-
Apollo Bank	Miami	25.0	0.088	0.293	17,442	64	100M-500M	27.5	1,009	16	-
Bank of Coral Gables	Coral Gables	22.5	0.089	0.344	12,439	44	100M-500M	22.5	501	14	-
GulfSouth Private Bank	Destin	20.0	0.073	0.367	13,685	42	100M-500M	15.0	366	5	-
Reliance Bank, FSB	Fort Myers	20.0	0.084	0.327	6,669	29	<100M	15.0	189	5	-
Banesco USA	Coral Gables	20.0	0.050	0.168	21,351	52	100M-500M	10.0	83	3	-
Lydian Private Bank	Palm Beach	20.0	0.012	0.108	19,786	96	1B-10B	20.0	471	42	0.000

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	
Natbank, National Association	Hollywood	17.5	0.015	0.380	1,557	18	100M-500M	35.0	264	11	-
The Royal Palm Bank of Florida	Naples	17.5	0.087	0.233	9,400	29	100M-500M	17.5	351	6	-
OptimumBank	Plantation	17.5	0.064	0.217	11,289	31	100M-500M	10.0	147	2	-
Terrabank, National Association	Miami	17.5	0.066	0.132	16,923	54	100M-500M	25.0	1,079	17	-
International Finance Bank	Miami	15.0	0.037	0.116	15,613	68	100M-500M	17.5	613	22	0.002
The Warrington Bank	Pensacola	12.5	0.026	0.225	1,877	8	<100M	10.0	57	3	0.001
Espirito Santo Bank	Miami	12.5	0.016	0.059	9,574	21	500M-1B	10.0	100	1	-
BAC Florida Bank	Coral Gables	12.5	0.009	0.098	10,354	33	1B-10B	10.0	160	3	0.001
Urban Trust Bank	Orlando	10.0	0.013	0.194	6,951	27	500M-1B	10.0	240	4	-
Homebanc National Association	Lake Mary	10.0	0.006	0.096	2,086	22	100M-500M	10.0	20	1	-
Bank of the South	Pensacola	10.0	0.014	0.146	946	4	<100M	10.0	43	2	0.003
Pacific National Bank	Miami	10.0	0.027	0.132	8,795	32	100M-500M	12.5	316	12	0.000
Sunshine Savings Bank	Tallahassee	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.035
First Navy Bank	Pensacola	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.002
Members Trust Company	Tampa	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Independent Banker's Bank of Florida	Lake Mary	10.0	0.027	0.064	7,100	16	100M-500M	10.0	-	-	-
Plus International Bank	Miami	10.0	0.029	0.074	3,025	43	100M-500M	37.5	813	38	-

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data