

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
BankFIRST	Winter Park	95.0	0.252	0.704	176,104	915	500M-1B	95.0	15,830	350	0.000
Fidelity Bank of Florida, National Asso	Merritt Island	92.5	0.404	0.725	133,734	602	100M-500M	72.5	5,252	109	0.000
American Enterprise Bank of Florida	Jacksonville	92.5	0.382	0.837	73,419	433	100M-500M	85.0	4,849	166	0.001
Executive National Bank	Miami	90.0	0.368	0.995	105,976	255	100M-500M	50.0	2,036	53	0.000
Platinum Bank	Brandon	90.0	0.323	0.599	129,734	658	100M-500M	95.0	13,135	301	0.000
Florida Traditions Bank	Dade City	90.0	0.313	0.609	79,556	494	100M-500M	90.0	6,937	221	0.000
Premier Bank	Tallahassee	90.0	0.240	0.783	67,880	529	100M-500M	90.0	5,816	269	0.000
FirstAtlantic Bank	Jacksonville	87.5	0.228	0.598	72,312	483	100M-500M	92.5	7,853	237	0.000
United Legacy Bank	Winter Park	85.0	0.265	0.738	53,869	263	100M-500M	75.0	3,204	99	0.000
Summit Bank, National Association	Panama City	85.0	0.238	0.671	54,816	368	100M-500M	70.0	2,627	195	0.000
Bank of St. Augustine	Saint Augustine	85.0	0.250	0.809	44,511	311	100M-500M	90.0	4,856	166	0.000
Florida Gulf Bank	Fort Myers	85.0	0.258	0.577	92,105	446	100M-500M	87.5	7,279	202	0.000
Mainstreet Community Bank of Florid	Deland	85.0	0.247	0.725	53,956	365	100M-500M	87.5	5,184	177	0.000
Farmers & Merchants Bank	Monticello	82.5	0.190	0.551	78,643	703	100M-500M	92.5	9,535	412	0.000
Community Southern Bank	Lakeland	82.5	0.234	0.750	51,646	408	100M-500M	90.0	5,303	222	0.000
CenterState Bank of Florida, National	Winter Haven	82.5	0.152	0.532	368,618	2,571	1B-10B	90.0	35,930	1,143	0.000
United Southern Bank	Umatilla	82.5	0.196	0.577	74,416	589	100M-500M	92.5	7,431	333	0.000
The Bank of Tampa	Tampa	82.5	0.175	0.493	199,302	1,177	1B-10B	90.0	19,052	527	0.005
Prosperity Bank	Saint Augustine	82.5	0.166	0.560	130,769	773	500M-1B	87.5	10,403	329	0.000
Harbor Community Bank	Indiantown	80.0	0.178	0.667	62,984	447	100M-500M	82.5	5,378	201	0.000
Highlands Independent Bank	Sebring	80.0	0.175	0.856	47,029	385	100M-500M	95.0	6,369	228	0.000
Gulfstream Business Bank	Stuart	80.0	0.255	0.450	135,255	579	500M-1B	80.0	7,939	191	0.000
Florida Bank of Commerce	Orlando	80.0	0.236	0.536	54,469	309	100M-500M	75.0	3,861	130	0.000
Pilot Bank	Tampa	80.0	0.236	0.635	51,302	316	100M-500M	90.0	6,146	165	0.000
Old Florida National Bank	Orlando	80.0	0.221	0.404	137,650	810	500M-1B	85.0	10,777	316	0.000
C1 Bank	Lakewood Ranch	80.0	0.161	0.412	149,065	712	500M-1B	57.5	4,861	176	0.000
Citizens Bank of Florida	Oviedo	77.5	0.237	0.540	53,237	283	100M-500M	70.0	3,206	115	0.001
Bank of Central Florida	Lakeland	77.5	0.246	0.516	65,425	325	100M-500M	80.0	6,053	92	0.000
Florida Shores Bank - Southeast	Pompano Beach	77.5	0.328	0.597	55,290	148	100M-500M	50.0	1,840	36	0.000
First Citrus Bank	Tampa	77.5	0.314	0.507	64,031	282	100M-500M	80.0	5,194	118	0.000
First Home Bank	Seminole	75.0	0.431	1.000	31,240	163	<100M	85.0	3,979	73	0.000
The Jacksonville Bank	Jacksonville	75.0	0.207	0.407	120,202	532	500M-1B	72.5	6,668	179	0.000
Surety Bank	Deland	75.0	0.360	0.736	39,200	135	100M-500M	35.0	790	22	0.000
Prime Meridian Bank	Tallahassee	75.0	0.228	0.701	32,927	233	100M-500M	80.0	3,210	112	0.000
Bank of Naples	Naples	75.0	0.347	1.000	40,228	121	100M-500M	50.0	1,172	33	0.000
Peoples State Bank	Lake City	75.0	0.326	0.877	22,525	206	<100M	87.5	3,495	134	0.000
First Green Bank	Mount Dora	75.0	0.279	0.511	53,997	211	100M-500M	52.5	1,971	70	0.000
FLAGLER BANK	West Palm Beach	75.0	0.294	0.682	36,065	143	100M-500M	70.0	2,805	61	0.000

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		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)
Heritage Bank of Florida	Lutz	75.0	0.224	0.475	52,519	588	100M-500M	97.5	11,169	314	0.000
Florida Citizens Bank	Gainesville	75.0	0.221	0.476	59,632	378	100M-500M	80.0	5,436	173	0.003
Charlotte State Bank & Trust	Port Charlotte	75.0	0.210	0.549	52,525	236	100M-500M	60.0	2,529	72	0.000
Republic Bank	Port Richey	72.5	0.284	0.678	32,632	150	100M-500M	37.5	911	29	0.000
First Southern Bank	Boca Raton	72.5	0.146	0.354	142,684	634	500M-1B	47.5	3,478	151	0.000
Marine Bank & Trust Company	Vero Beach	72.5	0.282	0.629	39,479	178	100M-500M	75.0	2,975	82	0.000
Citizens Bank and Trust	Frostproof	72.5	0.157	0.484	67,524	503	100M-500M	85.0	6,335	261	0.000
Heartland National Bank	Sebring	72.5	0.145	0.658	43,912	415	100M-500M	92.5	6,074	238	0.000
Beach Community Bank	Fort Walton Beac	70.0	0.136	0.435	83,365	472	500M-1B	75.0	6,193	215	0.000
Cornerstone Community Bank	Saint Petersburg	70.0	0.183	0.559	45,808	232	100M-500M	60.0	2,381	75	0.000
Nature Coast Bank	Hernando	70.0	0.416	0.817	25,629	119	<100M	62.5	1,279	47	0.000
First City Bank of Florida	Fort Walton Beac	70.0	0.153	0.655	39,674	377	100M-500M	85.0	4,021	194	0.000
Community Bank of Broward	Dania Beach	70.0	0.193	0.317	88,494	414	100M-500M	62.5	4,492	124	0.000
Century Bank of Florida	Tampa	70.0	0.307	0.780	22,347	152	<100M	65.0	1,394	60	0.000
CBC NATIONAL BANK	Fernandina Beach	70.0	0.132	0.539	54,854	300	100M-500M	52.5	2,521	89	0.000
Capital City Bank	Tallahassee	70.0	0.089	0.413	232,837	3,107	1B-10B	95.0	46,624	2,224	0.000
Orange Bank of Florida	Orlando	67.5	0.197	0.412	53,069	230	100M-500M	47.5	1,899	69	0.000
1st United Bank	Boca Raton	67.5	0.121	0.309	193,998	816	1B-10B	65.0	10,143	248	0.000
First America Bank	Bradenton	67.5	0.144	0.744	35,586	221	100M-500M	70.0	2,819	88	0.000
Flagship Community Bank	Clearwater	67.5	0.303	0.532	31,483	138	100M-500M	55.0	1,551	40	0.000
Bay Cities Bank	Tampa	67.5	0.137	0.434	85,704	420	500M-1B	65.0	4,234	144	0.000
First Bank	Clewiston	67.5	0.151	0.605	36,072	239	100M-500M	70.0	2,822	99	0.003
Pinnacle Bank	Orange City	67.5	0.259	0.480	50,198	162	100M-500M	47.5	1,691	36	0.000
Florida Bank	Tampa	67.5	0.147	0.390	97,475	428	500M-1B	52.5	3,714	124	0.000
The Perkins State Bank	Williston	67.5	0.136	0.685	24,235	439	100M-500M	97.5	8,667	348	0.000
Merchants & Southern Bank	Gainesville	67.5	0.146	0.476	62,211	320	100M-500M	62.5	3,565	109	0.000
Reunion Bank of Florida	Tavares	67.5	0.220	0.511	40,214	281	100M-500M	85.0	4,422	144	0.000
First National Bank of Wauchula	Wauchula	65.0	0.165	1.000	13,419	236	<100M	97.5	13,419	236	0.000
American Momentum Bank	Tampa	65.0	0.142	0.274	140,009	605	500M-1B	90.0	22,786	285	0.000
Florida Shores Bank - Southwest	Venice	65.0	0.149	0.424	51,866	409	100M-500M	80.0	5,009	278	0.000
Florida Community Bank, National As	Fort Lauderdale	65.0	0.075	0.291	256,922	1,824	1B-10B	75.0	22,429	1,151	0.000
Seacoast National Bank	Stuart	65.0	0.075	0.304	158,854	843	1B-10B	65.0	9,660	356	0.000
Grand Bank & Trust of Florida	West Palm Beach	65.0	0.172	0.346	52,090	319	100M-500M	62.5	3,044	122	0.000
Sunshine State Federal Savings and Lo	Plant City	65.0	0.146	0.738	29,028	205	100M-500M	75.0	3,101	88	0.000
Community Bank of the South	Merritt Island	65.0	0.211	0.674	27,130	127	100M-500M	42.5	1,045	38	0.000
Gulf Coast Community Bank	Pensacola	65.0	0.178	0.553	34,608	198	100M-500M	77.5	3,604	92	0.000
USAmeriBank	Largo	65.0	0.122	0.242	285,107	1,490	1B-10B	72.5	18,147	611	0.000
Alarion Bank	Ocala	62.5	0.156	0.471	43,907	263	100M-500M	62.5	2,876	106	0.000
Ocean Bank	Miami	62.5	0.077	0.182	250,944	1,470	1B-10B	77.5	29,755	753	0.000
Stonegate Bank	Fort Lauderdale	62.5	0.125	0.252	113,250	481	500M-1B	52.5	4,281	129	0.000

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Interamerican Bank, A FSB	Miami	62.5	0.142	0.609	34,157	143	100M-500M	37.5	1,192	29	0.000
CNLBank	Orlando	62.5	0.111	0.282	142,133	691	1B-10B	60.0	6,325	226	0.000
Wauchula State Bank	Wauchula	62.5	0.085	0.444	51,904	869	500M-1B	95.0	10,531	635	0.000
Biscayne Bank	Miami	62.5	0.167	0.536	41,735	124	100M-500M	20.0	406	10	0.000
Gulfshore Bank	Tampa	62.5	0.182	0.521	40,038	188	100M-500M	45.0	1,425	56	0.000
TotalBank	Miami	62.5	0.097	0.275	227,398	2,697	1B-10B	80.0	23,105	1,992	0.000
Floridian Bank	Daytona Beach	62.5	0.248	0.468	34,126	228	100M-500M	60.0	1,687	99	0.000
First Avenue National Bank	Ocala	62.5	0.244	0.670	23,738	112	<100M	55.0	1,207	41	0.000
Anchor Commercial Bank	North Palm Beach	62.5	0.249	0.539	29,016	127	100M-500M	27.5	599	30	0.000
Capital Bank, National Association	Miami	62.5	0.097	0.264	614,819	4,821	1B-10B	70.0	40,125	1,863	0.000
Jefferson Bank of Florida	Oldsmar	62.5	0.195	0.560	31,035	133	100M-500M	45.0	1,189	41	0.000
Commerce National Bank & Trust	Winter Park	62.5	0.291	0.643	24,222	104	<100M	37.5	736	29	0.000
BankAtlantic	Fort Lauderdale	60.0	0.043	0.256	163,049	989	1B-10B	65.0	11,176	395	0.000
The First National Bank of Mount Dor	Mount Dora	60.0	0.140	0.670	27,813	211	100M-500M	75.0	2,763	128	0.000
FIRST STATE BANK OF THE FLORIDA KI	Key West	60.0	0.086	0.381	73,132	395	500M-1B	67.5	5,494	180	0.000
Madison County Community Bank	Madison	60.0	0.151	0.769	14,854	222	<100M	87.5	3,418	157	0.000
The First National Bank of South Mian	South Miami	60.0	0.115	0.386	50,290	496	100M-500M	85.0	6,009	349	0.000
Paradise Bank	Boca Raton	60.0	0.175	0.391	52,483	182	100M-500M	50.0	2,592	46	0.000
Drummond Community Bank	Chiefland	60.0	0.106	0.940	21,615	240	100M-500M	87.5	3,993	166	0.000
Friends Bank	New Smyrna Beach	60.0	0.229	0.526	28,240	112	100M-500M	22.5	577	15	0.000
Seaside National Bank & Trust	Orlando	60.0	0.142	0.258	107,516	428	500M-1B	62.5	5,702	132	0.000
Home Federal Bank of Hollywood	Hallandale Beach	60.0	0.230	0.880	15,363	57	<100M	25.0	307	5	0.000
Landmark Bank, National Association	Fort Lauderdale	60.0	0.190	0.304	51,271	180	100M-500M	22.5	812	23	0.000
Atlantic Coast Bank	Jacksonville	60.0	0.059	0.595	46,403	235	500M-1B	75.0	6,120	123	0.000
Florida Business Bank	Melbourne	60.0	0.243	0.491	27,741	121	100M-500M	30.0	677	21	0.000
New Traditions National Bank	Orlando	57.5	0.142	0.395	64,319	215	100M-500M	45.0	2,370	49	0.000
Shamrock Bank of Florida	Naples	57.5	0.227	0.645	21,726	82	<100M	60.0	1,615	29	0.000
Sabadell United Bank, National Associ	Miami	57.5	0.052	0.158	184,780	996	1B-10B	65.0	14,464	375	0.000
First Federal Bank of Florida	Lake City	57.5	0.059	0.293	60,229	716	1B-10B	90.0	12,254	443	0.001
FNBT.COM BANK	Fort Walton Beac	57.5	0.089	0.682	33,153	190	100M-500M	55.0	2,031	77	0.009
Helm Bank USA	Miami	57.5	0.044	0.734	39,502	192	500M-1B	60.0	3,378	62	0.005
The Bank of Commerce	Sarasota	57.5	0.162	0.361	41,294	216	100M-500M	50.0	1,999	74	0.000
BankUnited, National Association	Miami Lakes	57.5	0.030	0.210	352,977	3,035	10B-50B	77.5	63,195	2,089	0.000
The Oculina Bank	Fort Pierce	57.5	0.176	0.540	24,525	131	100M-500M	60.0	1,698	52	0.000
American National Bank	Oakland Park	57.5	0.187	0.341	41,678	181	100M-500M	40.0	1,390	48	0.000
Community Bank and Trust of Florida	Ocala	57.5	0.089	0.499	48,762	286	500M-1B	62.5	3,327	117	0.000
TCM Bank, National Association	Tampa	55.0	0.019	1.000	3,021	4,236	100M-500M	90.0	3,021	4,236	0.902
First National Bank Northwest Florida	Panama City	55.0	0.213	0.479	22,696	127	100M-500M	52.5	1,253	37	0.000
Lafayette State Bank	Mayo	55.0	0.152	0.846	14,131	117	<100M	72.5	1,885	63	0.000
Insignia Bank	Sarasota	55.0	0.214	0.509	31,571	108	100M-500M	22.5	540	19	0.000

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Gateway Bank of Central Florida	Ocala	55.0	0.148	0.531	26,482	156	100M-500M	62.5	2,022	76	0.000
MERCANTIL COMMERCEBANK, NATIC	Coral Gables	55.0	0.035	0.088	238,757	941	1B-10B	55.0	11,921	240	0.003
The First State Bank of Arcadia	Arcadia	55.0	0.143	0.574	21,067	196	100M-500M	85.0	3,429	118	0.000
EverBank	Jacksonville	52.5	0.011	0.104	159,411	652	10B-50B	45.0	3,994	148	0.000
Preferred Community Bank	Fort Myers	52.5	0.227	0.603	16,982	50	<100M	22.5	274	9	0.000
Valley Bank	Fort Lauderdale	52.5	0.177	0.619	19,693	83	100M-500M	50.0	1,169	25	0.000
U. S. Century Bank	Doral	52.5	0.073	0.155	93,770	342	1B-10B	50.0	4,804	118	0.000
Regent Bank	Davie	52.5	0.123	0.289	52,662	291	100M-500M	72.5	5,277	126	0.000
JGB BANK, NATIONAL ASSOCIATION	Doral	52.5	0.108	0.338	48,423	243	100M-500M	70.0	4,525	127	0.001
Citizens State Bank	Perry	52.5	0.162	0.554	17,531	122	100M-500M	60.0	1,450	57	0.000
Intracoastal Bank	Palm Coast	52.5	0.161	0.461	28,430	155	100M-500M	67.5	2,622	85	0.000
Floridian Community Bank, Inc.	Davie	52.5	0.141	0.358	36,608	182	100M-500M	37.5	1,274	54	0.000
1st National Bank of South Florida	Homestead	52.5	0.129	0.462	39,349	150	100M-500M	27.5	914	41	0.000
Hillsboro Bank	Plant City	50.0	0.149	0.575	17,568	111	100M-500M	47.5	901	48	0.000
Great Eastern Bank of Florida	Miami	50.0	0.292	0.515	14,828	62	<100M	47.5	789	16	0.000
City National Bank of Florida	Miami	50.0	0.021	0.088	90,463	482	1B-10B	52.5	7,661	186	0.000
Chipola Community Bank	Marianna	50.0	0.207	0.950	8,119	33	<100M	40.0	363	8	0.000
Columbia Bank	Lake City	50.0	0.131	0.436	26,682	214	100M-500M	75.0	3,113	112	0.000
Sunrise Bank	Cocoa Beach	47.5	0.216	0.473	21,694	88	100M-500M	27.5	639	19	0.000
Calusa National Bank	Punta Gorda	47.5	0.127	0.626	18,864	108	100M-500M	60.0	1,489	52	0.000
First Florida Bank	Destin	47.5	0.108	0.525	21,993	151	100M-500M	70.0	2,603	78	0.002
Heritage Bank of North Florida	Orange Park	47.5	0.205	0.384	25,991	93	100M-500M	35.0	853	26	0.000
Sabal Palm Bank	Sarasota	47.5	0.211	0.446	17,123	86	<100M	57.5	1,400	33	0.000
Sunstate Bank	Miami	47.5	0.134	0.543	19,828	121	100M-500M	52.5	1,433	42	0.000
Gibraltar Private Bank & Trust Co.	Coral Gables	47.5	0.038	0.230	62,298	283	1B-10B	37.5	2,249	88	0.000
Eastern National Bank	Miami	45.0	0.107	0.325	40,918	150	100M-500M	45.0	2,056	46	0.000
Raymond James Bank, National Assoc	Saint Petersburg	45.0	0.008	0.012	72,187	262	1B-10B	35.0	3,455	64	0.000
Community State Bank	Starke	45.0	0.098	1.000	5,526	125	<100M	80.0	1,856	100	0.000
Community Bank of Florida, Inc.	Homestead	45.0	0.090	0.295	47,369	160	500M-1B	47.5	2,932	48	0.003
Intercredit Bank, National Association	Miami	45.0	0.123	0.308	35,174	114	100M-500M	22.5	832	17	0.001
Continental National Bank of Miami	Miami	45.0	0.104	0.323	32,235	215	100M-500M	62.5	2,716	110	0.000
Community Bank, Destin	Miramar Beach	45.0	0.185	0.520	16,302	61	<100M	32.5	587	20	0.000
Englewood Bank & Trust	Englewood	45.0	0.130	0.444	24,312	124	100M-500M	45.0	1,237	46	0.000
Legacy Bank of Florida	Boca Raton	45.0	0.115	0.215	32,047	244	100M-500M	45.0	1,655	109	0.000
First Colony Bank of Florida	Maitland	45.0	0.188	0.390	24,873	104	100M-500M	27.5	696	22	0.000
BRANNEN BANK	Inverness	45.0	0.046	0.760	19,586	121	100M-500M	40.0	1,082	38	0.000
Encore National Bank	Port Charlotte	45.0	0.116	0.431	28,960	122	100M-500M	45.0	1,499	36	0.000
Bank of Belle Glade	Belle Glade	45.0	0.092	1.000	8,278	94	<100M	67.5	1,430	58	0.000
Freedom Bank of America	Saint Petersburg	45.0	0.206	0.390	16,781	86	<100M	47.5	1,083	33	0.000
Intercontinental Bank	West Miami	42.5	0.073	0.727	11,008	96	100M-500M	75.0	2,206	67	0.000

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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	42.5	0.149	0.345	26,863	88	100M-500M	22.5	675	19	0.000
First National Bank of the Gulf Coast	Naples	42.5	0.074	0.292	37,225	141	500M-1B	25.0	802	46	0.000
Southern Commerce Bank, National A	Tampa	42.5	0.189	0.404	15,825	105	<100M	17.5	231	16	0.004
Florida Capital Bank, National Associa	Jacksonville	42.5	0.057	0.245	40,627	245	500M-1B	42.5	2,293	82	0.000
First Bank of Miami	Coral Gables	42.5	0.125	0.389	30,327	96	100M-500M	32.5	1,193	24	0.000
Bank of Jackson County	Graceville	42.5	0.142	0.780	4,169	53	<100M	65.0	863	30	0.000
Citizens First Bank	The Villages	42.5	0.034	0.319	49,798	219	1B-10B	42.5	2,369	72	0.004
Professional Bank	Coral Gables	40.0	0.130	0.355	20,426	117	100M-500M	60.0	1,865	47	0.000
Coconut Grove Bank	Miami	40.0	0.063	0.241	39,042	194	500M-1B	37.5	1,753	67	0.000
First Community Bank of Southwest F	Fort Myers	40.0	0.115	0.256	31,530	156	100M-500M	62.5	3,766	62	0.000
Gateway Bank of Southwest Florida	Sarasota	40.0	0.119	0.462	23,929	99	100M-500M	40.0	1,269	32	0.000
Peoples Bank of Graceville	Graceville	40.0	0.058	1.000	4,766	94	<100M	75.0	1,831	81	0.000
First Bank of the Palm Beaches	West Palm Beach	40.0	0.180	0.474	14,467	54	<100M	25.0	398	14	0.000
ProBank	Tallahassee	37.5	0.160	0.420	11,182	60	<100M	47.5	852	26	0.000
Edison National Bank	Fort Myers	37.5	0.079	0.485	16,928	103	100M-500M	32.5	763	45	0.000
FineMark National Bank & Trust	Fort Myers	37.5	0.057	0.484	26,779	103	100M-500M	35.0	1,380	32	0.000
Central Bank	Tampa	37.5	0.190	0.334	14,606	72	<100M	22.5	383	18	0.000
Palm Beach Community Bank	West Palm Beach	37.5	0.139	0.297	28,686	82	100M-500M	30.0	1,102	20	0.000
First East Side Savings Bank	Tamarac	35.0	0.052	0.999	3,511	9	<100M	10.0	3	1	0.000
Peoples National Bank	Niceville	35.0	0.076	0.379	8,806	151	100M-500M	80.0	2,123	106	0.002
First National Bank of Crestview	Crestview	35.0	0.112	0.529	11,853	59	100M-500M	42.5	767	20	0.000
First National Bank of Pasco	Dade City	35.0	0.061	0.598	9,312	56	100M-500M	42.5	781	25	0.000
SouthBank, a Federal Savings Bank	Palm Beach Garde	35.0	0.058	0.999	1,379	3	<100M	10.0	-	-	0.000
First Navy Bank	Pensacola	35.0	0.047	1.000	2,963	5	<100M	70.0	2,963	5	0.002
Banesco USA	Coral Gables	35.0	0.055	0.177	36,043	125	500M-1B	15.0	678	16	0.000
Bank of Coral Gables	Coral Gables	35.0	0.109	0.501	12,336	78	100M-500M	65.0	1,826	38	0.000
Mackinac Savings Bank, F.S.B.	Boynton Beach	32.5	0.010	0.999	1,247	5	100M-500M	30.0	89	1	0.000
1st Manatee Bank	Parrish	32.5	0.129	0.317	11,823	94	<100M	60.0	1,575	38	0.000
Sanibel Captiva Community Bank	Sanibel	32.5	0.100	0.311	22,046	107	100M-500M	52.5	1,909	50	0.000
Apollo Bank	Miami	32.5	0.107	0.268	23,473	93	100M-500M	37.5	1,407	25	0.000
NorthStar Bank	Tampa	32.5	0.081	0.415	16,101	80	100M-500M	35.0	963	23	0.000
FirstCity Bank of Commerce	North Palm Beach	32.5	0.151	0.317	9,751	37	<100M	15.0	202	7	0.000
EuroBank	Coral Gables	32.5	0.049	0.743	5,148	20	100M-500M	22.5	146	9	0.000
One South Bank	Chipley	30.0	0.112	0.480	3,747	31	<100M	35.0	231	18	0.000
Great Florida Bank	Coral Gables	30.0	0.030	0.122	38,448	118	1B-10B	17.5	825	15	0.000
TransCapital Bank	Sunrise	30.0	0.105	0.238	21,906	77	100M-500M	25.0	767	14	0.000
Enterprise Bank of Florida	North Palm Beach	27.5	0.090	0.170	22,371	89	100M-500M	20.0	461	21	0.000
The Royal Palm Bank of Florida	Naples	27.5	0.124	0.325	9,759	33	<100M	30.0	471	9	0.000
Broward Bank of Commerce	Fort Lauderdale	27.5	0.110	0.220	15,293	43	100M-500M	15.0	344	7	0.000
Natbank, National Association	Hollywood	27.5	0.010	0.658	1,300	17	100M-500M	37.5	262	11	0.000

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
Desjardins Bank, National Association	Hallandale	27.5	0.022	0.619	4,235	21	100M-500M	15.0	105	7	0.000
Gateway Bank of Florida	Daytona Beach	25.0	0.068	0.327	14,914	61	100M-500M	32.5	899	18	0.000
Patriot Bank	Trinity	25.0	0.112	0.201	13,559	82	100M-500M	45.0	1,310	34	0.000
Reliance Bank, FSB	Fort Myers	22.5	0.073	0.353	4,573	20	<100M	17.5	196	7	0.000
GulfSouth Private Bank	Destin	22.5	0.071	0.369	11,307	36	100M-500M	15.0	254	4	0.000
Terrabank, National Association	Miami	20.0	0.054	0.101	14,868	52	100M-500M	25.0	1,018	18	0.000
OptimumBank	Plantation	17.5	0.068	0.239	10,425	28	100M-500M	10.0	145	2	0.000
Pacific National Bank	Miami	15.0	0.040	0.151	13,620	31	100M-500M	10.0	105	2	0.000
International Finance Bank	Miami	15.0	0.035	0.119	12,923	55	100M-500M	15.0	482	17	0.002
Espirito Santo Bank	Miami	12.5	0.016	0.061	9,958	24	500M-1B	10.0	200	2	0.000
BAC Florida Bank	Coral Gables	12.5	0.010	0.102	11,512	30	1B-10B	10.0	98	2	0.001
Plus International Bank	Miami	12.5	0.033	0.075	2,763	37	<100M	42.5	734	33	0.000
Homebanc National Association	Lake Mary	12.5	0.008	0.150	3,882	41	500M-1B	10.0	15	1	0.000
Bank of the South	Pensacola	10.0	0.016	0.094	1,038	5	<100M	17.5	124	3	0.003
Members Trust Company	Tampa	10.0	-	-	-	-	<100M	10.0	-	-	0.000
The Warrington Bank	Pensacola	10.0	0.017	0.110	1,365	7	<100M	10.0	63	3	0.001
Urban Trust Bank	Lake Mary	10.0	0.010	0.147	5,985	21	500M-1B	10.0	170	2	0.000
Independent Banker's Bank of Florida	Lake Mary	10.0	0.022	0.055	5,150	12	100M-500M	10.0	-	-	0.000
Sunshine Savings Bank	Tallahassee	10.0	-	-	-	-	100M-500M	10.0	-	-	0.033

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.

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total	Amount	Number	CC
		Rank	(2)	(3)	(4)	(5)	Asset Size	Rank	(1,000)	(9)	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The Perkins State Bank	Williston	97.5	0.049	0.245	8,667	348	100M-500M	67.5	24,235	439	0.000
First National Bank of Wauchula	Wauchula	97.5	0.165	1.000	13,419	236	<100M	65.0	13,419	236	0.000
Heritage Bank of Florida	Lutz	97.5	0.048	0.101	11,169	314	100M-500M	75.0	52,519	588	0.000
Wauchula State Bank	Wauchula	95.0	0.017	0.090	10,531	635	500M-1B	62.5	51,904	869	0.000
Capital City Bank	Tallahassee	95.0	0.018	0.083	46,624	2,224	1B-10B	70.0	232,837	3,107	0.000
Highlands Independent Bank	Sebring	95.0	0.024	0.116	6,369	228	100M-500M	80.0	47,029	385	0.000
Platinum Bank	Brandon	95.0	0.033	0.061	13,135	301	100M-500M	90.0	129,734	658	0.000
BankFIRST	Winter Park	95.0	0.023	0.063	15,830	350	500M-1B	95.0	176,104	915	0.000
Farmers & Merchants Bank	Monticello	92.5	0.023	0.067	9,535	412	100M-500M	82.5	78,643	703	0.000
United Southern Bank	Umatilla	92.5	0.020	0.058	7,431	333	100M-500M	82.5	74,416	589	0.000
Heartland National Bank	Sebring	92.5	0.020	0.091	6,074	238	100M-500M	72.5	43,912	415	0.000
FirstAtlantic Bank	Jacksonville	92.5	0.025	0.065	7,853	237	100M-500M	87.5	72,312	483	0.000
First Federal Bank of Florida	Lake City	90.0	0.012	0.060	12,254	443	1B-10B	57.5	60,229	716	0.001
American Momentum Bank	Tampa	90.0	0.023	0.045	22,786	285	500M-1B	65.0	140,009	605	0.000
Florida Traditions Bank	Dade City	90.0	0.027	0.053	6,937	221	100M-500M	90.0	79,556	494	0.000
Premier Bank	Tallahassee	90.0	0.021	0.067	5,816	269	100M-500M	90.0	67,880	529	0.000
TCM Bank, National Association	Tampa	90.0	0.019	1.000	3,021	4,236	100M-500M	55.0	3,021	4,236	0.902
CenterState Bank of Florida, National Association	Winter Haven	90.0	0.015	0.052	35,930	1,143	1B-10B	82.5	368,618	2,571	0.000
Pilot Bank	Tampa	90.0	0.028	0.076	6,146	165	100M-500M	80.0	51,302	316	0.000
The Bank of Tampa	Tampa	90.0	0.017	0.047	19,052	527	1B-10B	82.5	199,302	1,177	0.005
Bank of St. Augustine	Saint Augustine	90.0	0.027	0.088	4,856	166	100M-500M	85.0	44,511	311	0.000
Community Southern Bank	Lakeland	90.0	0.024	0.077	5,303	222	100M-500M	82.5	51,646	408	0.000
Florida Gulf Bank	Fort Myers	87.5	0.020	0.046	7,279	202	100M-500M	85.0	92,105	446	0.000
Drummond Community Bank	Chiefland	87.5	0.020	0.174	3,993	166	100M-500M	60.0	21,615	240	0.000
Madison County Community Bank	Madison	87.5	0.035	0.177	3,418	157	<100M	60.0	14,854	222	0.000
Peoples State Bank	Lake City	87.5	0.051	0.136	3,495	134	<100M	75.0	22,525	206	0.000
Mainstreet Community Bank of Florida	Deland	87.5	0.024	0.070	5,184	177	100M-500M	85.0	53,956	365	0.000
Prosperity Bank	Saint Augustine	87.5	0.013	0.045	10,403	329	500M-1B	82.5	130,769	773	0.000
American Enterprise Bank of Florida	Jacksonville	85.0	0.025	0.055	4,849	166	100M-500M	92.5	73,419	433	0.001
First City Bank of Florida	Fort Walton Beac	85.0	0.016	0.066	4,021	194	100M-500M	70.0	39,674	377	0.000
Citizens Bank and Trust	Frostproof	85.0	0.015	0.045	6,335	261	100M-500M	72.5	67,524	503	0.000
The First National Bank of South Miami	South Miami	85.0	0.014	0.046	6,009	349	100M-500M	60.0	50,290	496	0.000
First Home Bank	Seminole	85.0	0.055	0.127	3,979	73	<100M	75.0	31,240	163	0.000
Reunion Bank of Florida	Tavares	85.0	0.024	0.056	4,422	144	100M-500M	67.5	40,214	281	0.000
Old Florida National Bank	Orlando	85.0	0.017	0.032	10,777	316	500M-1B	80.0	137,650	810	0.000
The First State Bank of Arcadia	Arcadia	85.0	0.023	0.093	3,429	118	100M-500M	55.0	21,067	196	0.000
Harbor Community Bank	Indiantown	82.5	0.015	0.057	5,378	201	100M-500M	80.0	62,984	447	0.000
Florida Citizens Bank	Gainesville	80.0	0.020	0.043	5,436	173	100M-500M	75.0	59,632	378	0.003

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
TotalBank	Miami	80.0	0.010	0.028	23,105	1,992	1B-10B	62.5	227,398	2,697	0.000
Community State Bank	Starke	80.0	0.033	0.336	1,856	100	<100M	45.0	5,526	125	0.000
Peoples National Bank	Niceville	80.0	0.018	0.091	2,123	106	100M-500M	35.0	8,806	151	0.002
First Citrus Bank	Tampa	80.0	0.026	0.041	5,194	118	100M-500M	77.5	64,031	282	0.000
Gulfstream Business Bank	Stuart	80.0	0.015	0.026	7,939	191	500M-1B	80.0	135,255	579	0.000
Florida Shores Bank - Southwest	Venice	80.0	0.014	0.041	5,009	278	100M-500M	65.0	51,866	409	0.000
Prime Meridian Bank	Tallahassee	80.0	0.022	0.068	3,210	112	100M-500M	75.0	32,927	233	0.000
Bank of Central Florida	Lakeland	80.0	0.023	0.048	6,053	92	100M-500M	77.5	65,425	325	0.000
Ocean Bank	Miami	77.5	0.009	0.022	29,755	753	1B-10B	62.5	250,944	1,470	0.000
BankUnited, National Association	Miami Lakes	77.5	0.005	0.038	63,195	2,089	10B-50B	57.5	352,977	3,035	0.000
Gulf Coast Community Bank	Pensacola	77.5	0.019	0.058	3,604	92	100M-500M	65.0	34,608	198	0.000
Sunshine State Federal Savings and Loan Ass	Plant City	75.0	0.016	0.079	3,101	88	100M-500M	65.0	29,028	205	0.000
Intercontinental Bank	West Miami	75.0	0.015	0.146	2,206	67	100M-500M	42.5	11,008	96	0.000
Florida Community Bank, National Associatic	Fort Lauderdale	75.0	0.007	0.025	22,429	1,151	1B-10B	65.0	256,922	1,824	0.000
Columbia Bank	Lake City	75.0	0.015	0.051	3,113	112	100M-500M	50.0	26,682	214	0.000
The First National Bank of Mount Dora	Mount Dora	75.0	0.014	0.067	2,763	128	100M-500M	60.0	27,813	211	0.000
Florida Bank of Commerce	Orlando	75.0	0.017	0.038	3,861	130	100M-500M	80.0	54,469	309	0.000
Peoples Bank of Graceville	Graceville	75.0	0.022	0.384	1,831	81	<100M	40.0	4,766	94	0.000
United Legacy Bank	Winter Park	75.0	0.016	0.044	3,204	99	100M-500M	85.0	53,869	263	0.000
Marine Bank & Trust Company	Vero Beach	75.0	0.021	0.047	2,975	82	100M-500M	72.5	39,479	178	0.000
Beach Community Bank	Fort Walton Beac	75.0	0.010	0.032	6,193	215	500M-1B	70.0	83,365	472	0.000
Atlantic Coast Bank	Jacksonville	75.0	0.008	0.078	6,120	123	500M-1B	60.0	46,403	235	0.000
Fidelity Bank of Florida, National Association	Merritt Island	72.5	0.016	0.028	5,252	109	100M-500M	92.5	133,734	602	0.000
Regent Bank	Davie	72.5	0.012	0.029	5,277	126	100M-500M	52.5	52,662	291	0.000
USAmeriBank	Largo	72.5	0.008	0.015	18,147	611	1B-10B	65.0	285,107	1,490	0.000
Lafayette State Bank	Mayo	72.5	0.020	0.113	1,885	63	<100M	55.0	14,131	117	0.000
The Jacksonville Bank	Jacksonville	72.5	0.012	0.023	6,668	179	500M-1B	75.0	120,202	532	0.000
First Bank	Clewiston	70.0	0.012	0.047	2,822	99	100M-500M	67.5	36,072	239	0.003
Citizens Bank of Florida	Oviedo	70.0	0.014	0.033	3,206	115	100M-500M	77.5	53,237	283	0.001
First Florida Bank	Destin	70.0	0.013	0.062	2,603	78	100M-500M	47.5	21,993	151	0.002
JGB BANK, NATIONAL ASSOCIATION	Doral	70.0	0.010	0.032	4,525	127	100M-500M	52.5	48,423	243	0.001
First America Bank	Bradenton	70.0	0.011	0.059	2,819	88	100M-500M	67.5	35,586	221	0.000
Capital Bank, National Association	Miami	70.0	0.006	0.017	40,125	1,863	1B-10B	62.5	614,819	4,821	0.000
First Navy Bank	Pensacola	70.0	0.047	1.000	2,963	5	<100M	35.0	2,963	5	0.002
FLAGLER BANK	West Palm Beach	70.0	0.023	0.053	2,805	61	100M-500M	75.0	36,065	143	0.000
Summit Bank, National Association	Panama City	70.0	0.011	0.032	2,627	195	100M-500M	85.0	54,816	368	0.000
Intracoastal Bank	Palm Coast	67.5	0.015	0.043	2,622	85	100M-500M	52.5	28,430	155	0.000
FIRST STATE BANK OF THE FLORIDA KEYS	Key West	67.5	0.006	0.029	5,494	180	500M-1B	60.0	73,132	395	0.000
Bank of Belle Glade	Belle Glade	67.5	0.016	0.173	1,430	58	<100M	45.0	8,278	94	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		Rank	(2)	(3)	(4)	(5)	Asset Size	(7)	(1,000)	(9)	Amount/TA ¹
		(1)				(6)		(8)		(10)	
Sabadell United Bank, National Association	Miami	65.0	0.004	0.012	14,464	375	1B-10B	57.5	184,780	996	0.000
BankAtlantic	Fort Lauderdale	65.0	0.003	0.018	11,176	395	1B-10B	60.0	163,049	989	0.000
Century Bank of Florida	Tampa	65.0	0.019	0.049	1,394	60	<100M	70.0	22,347	152	0.000
Bank of Coral Gables	Coral Gables	65.0	0.016	0.074	1,826	38	100M-500M	35.0	12,336	78	0.000
Bay Cities Bank	Tampa	65.0	0.007	0.021	4,234	144	500M-1B	67.5	85,704	420	0.000
Bank of Jackson County	Graceville	65.0	0.029	0.161	863	30	<100M	42.5	4,169	53	0.000
1st United Bank	Boca Raton	65.0	0.006	0.016	10,143	248	1B-10B	67.5	193,998	816	0.000
Seacoast National Bank	Stuart	65.0	0.005	0.018	9,660	356	1B-10B	65.0	158,854	843	0.000
Seaside National Bank & Trust	Orlando	62.5	0.008	0.014	5,702	132	500M-1B	60.0	107,516	428	0.000
First Community Bank of Southwest Florida	Fort Myers	62.5	0.014	0.031	3,766	62	100M-500M	40.0	31,530	156	0.000
Community Bank and Trust of Florida	Ocala	62.5	0.006	0.034	3,327	117	500M-1B	57.5	48,762	286	0.000
Merchants & Southern Bank	Gainesville	62.5	0.008	0.027	3,565	109	100M-500M	67.5	62,211	320	0.000
Alarion Bank	Ocala	62.5	0.010	0.031	2,876	106	100M-500M	62.5	43,907	263	0.000
Community Bank of Broward	Dania Beach	62.5	0.010	0.016	4,492	124	100M-500M	70.0	88,494	414	0.000
Continental National Bank of Miami	Miami	62.5	0.009	0.027	2,716	110	100M-500M	45.0	32,235	215	0.000
Nature Coast Bank	Hernando	62.5	0.021	0.041	1,279	47	<100M	70.0	25,629	119	0.000
Grand Bank & Trust of Florida	West Palm Beach	62.5	0.010	0.020	3,044	122	100M-500M	65.0	52,090	319	0.000
Gateway Bank of Central Florida	Ocala	62.5	0.011	0.041	2,022	76	100M-500M	55.0	26,482	156	0.000
1st Manatee Bank	Parrish	60.0	0.017	0.042	1,575	38	<100M	32.5	11,823	94	0.000
Helm Bank USA	Miami	60.0	0.004	0.063	3,378	62	500M-1B	57.5	39,502	192	0.005
Charlotte State Bank & Trust	Port Charlotte	60.0	0.010	0.026	2,529	72	100M-500M	75.0	52,525	236	0.000
Floridian Bank	Daytona Beach	60.0	0.012	0.023	1,687	99	100M-500M	62.5	34,126	228	0.000
Shamrock Bank of Florida	Naples	60.0	0.017	0.048	1,615	29	<100M	57.5	21,726	82	0.000
The Oculina Bank	Fort Pierce	60.0	0.012	0.037	1,698	52	100M-500M	57.5	24,525	131	0.000
Cornerstone Community Bank	Saint Petersburg	60.0	0.010	0.029	2,381	75	100M-500M	70.0	45,808	232	0.000
Professional Bank	Coral Gables	60.0	0.012	0.032	1,865	47	100M-500M	40.0	20,426	117	0.000
Calusa National Bank	Punta Gorda	60.0	0.010	0.049	1,489	52	100M-500M	47.5	18,864	108	0.000
Citizens State Bank	Perry	60.0	0.013	0.046	1,450	57	100M-500M	52.5	17,531	122	0.000
CNLBank	Orlando	60.0	0.005	0.013	6,325	226	1B-10B	62.5	142,133	691	0.000
Sabal Palm Bank	Sarasota	57.5	0.017	0.036	1,400	33	<100M	47.5	17,123	86	0.000
C1 Bank	Lakewood Ranch	57.5	0.005	0.013	4,861	176	500M-1B	80.0	149,065	712	0.000
MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION	Coral Gables	55.0	0.002	0.004	11,921	240	1B-10B	55.0	238,757	941	0.003
First Avenue National Bank	Ocala	55.0	0.012	0.034	1,207	41	<100M	62.5	23,738	112	0.000
FNBT.COM BANK	Fort Walton Beach	55.0	0.005	0.042	2,031	77	100M-500M	57.5	33,153	190	0.009
Flagship Community Bank	Clearwater	55.0	0.015	0.026	1,551	40	100M-500M	67.5	31,483	138	0.000
City National Bank of Florida	Miami	52.5	0.002	0.007	7,661	186	1B-10B	50.0	90,463	482	0.000
Sunstate Bank	Miami	52.5	0.010	0.039	1,433	42	100M-500M	47.5	19,828	121	0.000
Stonegate Bank	Fort Lauderdale	52.5	0.005	0.010	4,281	129	500M-1B	62.5	113,250	481	0.000
First National Bank Northwest Florida	Panama City	52.5	0.012	0.026	1,253	37	100M-500M	55.0	22,696	127	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Florida Bank	Tampa	52.5	0.006	0.015	3,714	124	500M-1B	67.5	97,475	428	0.000
Sanibel Captiva Community Bank	Sanibel	52.5	0.009	0.027	1,909	50	100M-500M	32.5	22,046	107	0.000
First Green Bank	Mount Dora	52.5	0.010	0.019	1,971	70	100M-500M	75.0	53,997	211	0.000
CBC NATIONAL BANK	Fernandina Beach	52.5	0.006	0.025	2,521	89	100M-500M	70.0	54,854	300	0.000
Valley Bank	Fort Lauderdale	50.0	0.010	0.037	1,169	25	100M-500M	52.5	19,693	83	0.000
The Bank of Commerce	Sarasota	50.0	0.008	0.017	1,999	74	100M-500M	57.5	41,294	216	0.000
Bank of Naples	Naples	50.0	0.010	0.029	1,172	33	100M-500M	75.0	40,228	121	0.000
U. S. Century Bank	Doral	50.0	0.004	0.008	4,804	118	1B-10B	52.5	93,770	342	0.000
Executive National Bank	Miami	50.0	0.007	0.019	2,036	53	100M-500M	90.0	105,976	255	0.000
Florida Shores Bank - Southeast	Pompano Beach	50.0	0.011	0.020	1,840	36	100M-500M	77.5	55,290	148	0.000
Paradise Bank	Boca Raton	50.0	0.009	0.019	2,592	46	100M-500M	60.0	52,483	182	0.000
Community Bank of Florida, Inc.	Homestead	47.5	0.006	0.018	2,932	48	500M-1B	45.0	47,369	160	0.003
Hillsboro Bank	Plant City	47.5	0.008	0.030	901	48	100M-500M	50.0	17,568	111	0.000
Great Eastern Bank of Florida	Miami	47.5	0.016	0.027	789	16	<100M	50.0	14,828	62	0.000
Pinnacle Bank	Orange City	47.5	0.009	0.016	1,691	36	100M-500M	67.5	50,198	162	0.000
ProBank	Tallahassee	47.5	0.012	0.032	852	26	<100M	37.5	11,182	60	0.000
Freedom Bank of America	Saint Petersburg	47.5	0.013	0.025	1,083	33	<100M	45.0	16,781	86	0.000
First Southern Bank	Boca Raton	47.5	0.004	0.009	3,478	151	500M-1B	72.5	142,684	634	0.000
Orange Bank of Florida	Orlando	47.5	0.007	0.015	1,899	69	100M-500M	67.5	53,069	230	0.000
Gulfshore Bank	Tampa	45.0	0.006	0.019	1,425	56	100M-500M	62.5	40,038	188	0.000
New Traditions National Bank	Orlando	45.0	0.005	0.015	2,370	49	100M-500M	57.5	64,319	215	0.000
Legacy Bank of Florida	Boca Raton	45.0	0.006	0.011	1,655	109	100M-500M	45.0	32,047	244	0.000
Encore National Bank	Port Charlotte	45.0	0.006	0.022	1,499	36	100M-500M	45.0	28,960	122	0.000
Jefferson Bank of Florida	Oldsmar	45.0	0.007	0.021	1,189	41	100M-500M	62.5	31,035	133	0.000
EverBank	Jacksonville	45.0	0.000	0.003	3,994	148	10B-50B	52.5	159,411	652	0.000
Patriot Bank	Trinity	45.0	0.011	0.019	1,310	34	100M-500M	25.0	13,559	82	0.000
Englewood Bank & Trust	Englewood	45.0	0.007	0.023	1,237	46	100M-500M	45.0	24,312	124	0.000
Eastern National Bank	Miami	45.0	0.005	0.016	2,056	46	100M-500M	45.0	40,918	150	0.000
Plus International Bank	Miami	42.5	0.009	0.020	734	33	<100M	12.5	2,763	37	0.000
Community Bank of the South	Merritt Island	42.5	0.008	0.026	1,045	38	100M-500M	65.0	27,130	127	0.000
Citizens First Bank	The Villages	42.5	0.002	0.015	2,369	72	1B-10B	42.5	49,798	219	0.004
Florida Capital Bank, National Association	Jacksonville	42.5	0.003	0.014	2,293	82	500M-1B	42.5	40,627	245	0.000
First National Bank of Crestview	Crestview	42.5	0.007	0.034	767	20	100M-500M	35.0	11,853	59	0.000
First National Bank of Pasco	Dade City	42.5	0.005	0.050	781	25	100M-500M	35.0	9,312	56	0.000
BRANNEN BANK	Inverness	40.0	0.003	0.042	1,082	38	100M-500M	45.0	19,586	121	0.000
American National Bank	Oakland Park	40.0	0.006	0.011	1,390	48	100M-500M	57.5	41,678	181	0.000
Gateway Bank of Southwest Florida	Sarasota	40.0	0.006	0.024	1,269	32	100M-500M	40.0	23,929	99	0.000
Chipola Community Bank	Marianna	40.0	0.009	0.042	363	8	<100M	50.0	8,119	33	0.000
Commerce National Bank & Trust	Winter Park	37.5	0.009	0.020	736	29	<100M	62.5	24,222	104	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Gibraltar Private Bank & Trust Co.	Coral Gables	37.5	0.001	0.008	2,249	88	1B-10B	47.5	62,298	283	0.000
Republic Bank	Port Richey	37.5	0.008	0.019	911	29	100M-500M	72.5	32,632	150	0.000
Coconut Grove Bank	Miami	37.5	0.003	0.011	1,753	67	500M-1B	40.0	39,042	194	0.000
Floridian Community Bank, Inc.	Davie	37.5	0.005	0.012	1,274	54	100M-500M	52.5	36,608	182	0.000
Apollo Bank	Miami	37.5	0.006	0.016	1,407	25	100M-500M	32.5	23,473	93	0.000
Natbank, National Association	Hollywood	37.5	0.002	0.133	262	11	100M-500M	27.5	1,300	17	0.000
Interamerican Bank, A FSB	Miami	37.5	0.005	0.021	1,192	29	100M-500M	62.5	34,157	143	0.000
Raymond James Bank, National Association	Saint Petersburg	35.0	0.000	0.001	3,455	64	1B-10B	45.0	72,187	262	0.000
NorthStar Bank	Tampa	35.0	0.005	0.025	963	23	100M-500M	32.5	16,101	80	0.000
FineMark National Bank & Trust	Fort Myers	35.0	0.003	0.025	1,380	32	100M-500M	37.5	26,779	103	0.000
One South Bank	Chipley	35.0	0.007	0.030	231	18	<100M	30.0	3,747	31	0.000
Heritage Bank of North Florida	Orange Park	35.0	0.007	0.013	853	26	100M-500M	47.5	25,991	93	0.000
Surety Bank	Deland	35.0	0.007	0.015	790	22	100M-500M	75.0	39,200	135	0.000
Gateway Bank of Florida	Daytona Beach	32.5	0.004	0.020	899	18	100M-500M	25.0	14,914	61	0.000
Community Bank, Destin	Miramar Beach	32.5	0.007	0.019	587	20	<100M	45.0	16,302	61	0.000
Edison National Bank	Fort Myers	32.5	0.004	0.022	763	45	100M-500M	37.5	16,928	103	0.000
First Bank of Miami	Coral Gables	32.5	0.005	0.015	1,193	24	100M-500M	42.5	30,327	96	0.000
Mackinac Savings Bank, F.S.B.	Boynton Beach	30.0	0.001	0.071	89	1	100M-500M	32.5	1,247	5	0.000
Florida Business Bank	Melbourne	30.0	0.006	0.012	677	21	100M-500M	60.0	27,741	121	0.000
The Royal Palm Bank of Florida	Naples	30.0	0.006	0.016	471	9	<100M	27.5	9,759	33	0.000
Palm Beach Community Bank	West Palm Beach	30.0	0.005	0.011	1,102	20	100M-500M	37.5	28,686	82	0.000
Sunrise Bank	Cocoa Beach	27.5	0.006	0.014	639	19	100M-500M	47.5	21,694	88	0.000
First Colony Bank of Florida	Maitland	27.5	0.005	0.011	696	22	100M-500M	45.0	24,873	104	0.000
Anchor Commercial Bank	North Palm Beach	27.5	0.005	0.011	599	30	100M-500M	62.5	29,016	127	0.000
1st National Bank of South Florida	Homestead	27.5	0.003	0.011	914	41	100M-500M	52.5	39,349	150	0.000
First Bank of the Palm Beaches	West Palm Beach	25.0	0.005	0.013	398	14	<100M	40.0	14,467	54	0.000
Terrabank, National Association	Miami	25.0	0.004	0.007	1,018	18	100M-500M	20.0	14,868	52	0.000
TransCapital Bank	Sunrise	25.0	0.004	0.008	767	14	100M-500M	30.0	21,906	77	0.000
Home Federal Bank of Hollywood	Hallandale Beach	25.0	0.005	0.018	307	5	<100M	60.0	15,363	57	0.000
First National Bank of the Gulf Coast	Naples	25.0	0.002	0.006	802	46	500M-1B	42.5	37,225	141	0.000
Insignia Bank	Sarasota	22.5	0.004	0.009	540	19	100M-500M	55.0	31,571	108	0.000
Friends Bank	New Smyrna Beach	22.5	0.005	0.011	577	15	100M-500M	60.0	28,240	112	0.000
Marquis Bank	Coral Gables	22.5	0.004	0.009	675	19	100M-500M	42.5	26,863	88	0.000
Central Bank	Tampa	22.5	0.005	0.009	383	18	<100M	37.5	14,606	72	0.000
Preferred Community Bank	Fort Myers	22.5	0.004	0.010	274	9	<100M	52.5	16,982	50	0.000
EuroBank	Coral Gables	22.5	0.001	0.021	146	9	100M-500M	32.5	5,148	20	0.000
Landmark Bank, National Association	Fort Lauderdale	22.5	0.003	0.005	812	23	100M-500M	60.0	51,271	180	0.000
Intercredit Bank, National Association	Miami	22.5	0.003	0.007	832	17	100M-500M	45.0	35,174	114	0.001
Enterprise Bank of Florida	North Palm Beach	20.0	0.002	0.004	461	21	100M-500M	27.5	22,371	89	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Biscayne Bank	Miami	20.0	0.002	0.005	406	10	100M-500M	62.5	41,735	124	0.000
Great Florida Bank	Coral Gables	17.5	0.001	0.003	825	15	1B-10B	30.0	38,448	118	0.000
Southern Commerce Bank, National Associat	Tampa	17.5	0.003	0.006	231	16	<100M	42.5	15,825	105	0.004
Reliance Bank, FSB	Fort Myers	17.5	0.003	0.015	196	7	<100M	22.5	4,573	20	0.000
Bank of the South	Pensacola	17.5	0.002	0.011	124	3	<100M	10.0	1,038	5	0.003
International Finance Bank	Miami	15.0	0.001	0.004	482	17	100M-500M	15.0	12,923	55	0.002
GulfSouth Private Bank	Destin	15.0	0.002	0.008	254	4	100M-500M	22.5	11,307	36	0.000
Broward Bank of Commerce	Fort Lauderdale	15.0	0.002	0.005	344	7	100M-500M	27.5	15,293	43	0.000
FirstCity Bank of Commerce	North Palm Beach	15.0	0.003	0.007	202	7	<100M	32.5	9,751	37	0.000
Banesco USA	Coral Gables	15.0	0.001	0.003	678	16	500M-1B	35.0	36,043	125	0.000
Desjardins Bank, National Association	Hallandale	15.0	0.001	0.015	105	7	100M-500M	27.5	4,235	21	0.000
Urban Trust Bank	Lake Mary	10.0	0.000	0.004	170	2	500M-1B	10.0	5,985	21	0.000
Members Trust Company	Tampa	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
OptimumBank	Plantation	10.0	0.001	0.003	145	2	100M-500M	17.5	10,425	28	0.000
Homebanc National Association	Lake Mary	10.0	0.000	0.001	15	1	500M-1B	12.5	3,882	41	0.000
Espirito Santo Bank	Miami	10.0	0.000	0.001	200	2	500M-1B	12.5	9,958	24	0.000
Independent Banker's Bank of Florida	Lake Mary	10.0	0.000	0.000	-	-	100M-500M	10.0	5,150	12	0.000
The Warrington Bank	Pensacola	10.0	0.001	0.005	63	3	<100M	10.0	1,365	7	0.001
SouthBank, a Federal Savings Bank	Palm Beach Garde	10.0	0.000	0.000	-	-	<100M	35.0	1,379	3	0.000
BAC Florida Bank	Coral Gables	10.0	0.000	0.001	98	2	1B-10B	12.5	11,512	30	0.001
Sunshine Savings Bank	Tallahassee	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.033
First East Side Savings Bank	Tamarac	10.0	0.000	0.001	3	1	<100M	35.0	3,511	9	0.000
Pacific National Bank	Miami	10.0	0.000	0.001	105	2	100M-500M	15.0	13,620	31	0.000

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.