

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2013

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)
BankFIRST	Winter Park	95.0	0.266	0.652	178,526	980	500M-1B	93	14,011	379	0.000
Fidelity Bank of Florida, National Associ	Merritt Isl	92.5	0.379	0.753	111,219	504	100M-500M	70	4,007	87	0.000
Platinum Bank	Brandon	90.0	0.304	0.561	133,709	692	100M-500M	98	13,050	325	0.000
Pilot Bank	Tampa	87.5	0.269	0.750	51,296	327	100M-500M	93	6,225	163	0.000
American Enterprise Bank of Florida	Jacksonvill	87.5	0.284	0.715	55,119	419	100M-500M	85	4,313	149	0.001
Community Southern Bank	Lakeland	87.5	0.252	0.682	53,912	455	100M-500M	95	6,701	262	0.000
Florida Traditions Bank	Dade City	87.5	0.310	0.563	88,958	558	100M-500M	90	8,406	248	0.000
CenterState Bank of Florida, National Ass	Winter Have	85.0	0.159	0.542	372,699	2,578	1B-10B	90	36,356	1,175	0.000
United Legacy Bank	Winter Park	85.0	0.274	0.656	54,742	279	100M-500M	78	3,655	104	0.000
The Bank of Tampa	Tampa	82.5	0.162	0.509	199,892	1,176	1B-10B	90	18,973	516	0.002
United Southern Bank	Umatilla	82.5	0.191	0.563	75,006	599	100M-500M	90	7,144	339	0.000
Prosperity Bank	Saint Augus	82.5	0.164	0.559	122,893	753	500M-1B	85	9,530	326	0.000
Harbor Community Bank	Indiantown	82.5	0.184	0.629	78,728	515	100M-500M	78	5,113	208	0.000
Gulfstream Business Bank	Stuart	82.5	0.234	0.447	133,567	580	500M-1B	78	7,563	179	0.000
FirstAtlantic Bank	Jacksonvill	82.5	0.228	0.520	91,738	689	100M-500M	88	8,514	283	0.000
Prime Meridian Bank	Tallahassee	82.5	0.242	0.686	44,583	291	100M-500M	88	4,388	149	0.000
Citizens Bank of Florida	Oviedo	80.0	0.223	0.525	51,056	286	100M-500M	73	3,091	122	0.001
Farmers & Merchants Bank	Monticello	80.0	0.182	0.537	77,115	688	100M-500M	93	9,066	396	0.000
Old Florida National Bank	Orlando	80.0	0.190	0.404	151,798	1,003	500M-1B	85	11,960	366	0.000
Highlands Independent Bank	Sebring	80.0	0.173	0.850	43,278	371	100M-500M	95	6,442	224	0.000
Bank of St. Augustine	Saint Augus	80.0	0.233	0.788	38,266	273	100M-500M	88	3,992	142	0.000
The Jacksonville Bank	Jacksonvill	80.0	0.216	0.437	112,737	553	500M-1B	80	7,298	187	0.000
Florida Bank of Commerce	Orlando	80.0	0.253	0.524	57,640	344	100M-500M	83	4,867	147	0.000
Florida Shores Bank - Southeast	Pompano Bea	80.0	0.303	0.620	54,035	192	100M-500M	70	3,003	69	0.000
Drummond Community Bank	Chiefland	77.5	0.125	0.829	45,511	645	100M-500M	100	11,700	487	0.000
First Citrus Bank	Tampa	77.5	0.308	0.522	67,242	269	100M-500M	78	4,353	100	0.000
Bay Cities Bank	Tampa	77.5	0.195	0.414	97,674	454	500M-1B	65	4,385	148	0.000
Mainstreet Community Bank of Florida	Deland	77.5	0.204	0.635	47,143	361	100M-500M	93	5,408	187	0.000
Summit Bank, National Association	Panama City	77.5	0.187	0.597	50,775	432	100M-500M	75	2,979	251	0.000
Reunion Bank of Florida	Tavares	77.5	0.247	0.520	51,226	349	100M-500M	93	5,525	179	0.000
First Green Bank	Mount Dora	77.5	0.286	0.503	67,221	264	100M-500M	55	2,278	77	0.000
Peoples State Bank	Lake City	75.0	0.327	0.898	22,054	189	<100M	85	3,066	117	0.000
First Home Bank	Seminole	75.0	0.437	1.000	31,497	155	<100M	83	3,346	64	0.000
Republic Bank	Port Richey	75.0	0.291	0.710	34,264	160	100M-500M	43	1,026	32	0.000
Bank of Central Florida	Lakeland	75.0	0.222	0.479	68,075	356	100M-500M	83	7,143	110	0.000

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Surety Bank	Deland	72.5	0.324	0.770	34,184	139	100M-500M	43	878	28	0.000
First City Bank of Florida	Fort Walton	72.5	0.151	0.656	37,543	377	100M-500M	85	4,084	192	0.000
Citizens Bank and Trust	Frostproof	72.5	0.152	0.467	64,633	459	100M-500M	85	6,275	234	0.000
Executive National Bank	Miami	72.5	0.189	0.488	57,368	222	100M-500M	50	2,082	51	0.000
Charlotte State Bank & Trust	Port Charlo	72.5	0.185	0.562	48,905	227	100M-500M	60	2,466	66	0.000
Marine Bank & Trust Company	Vero Beach	72.5	0.263	0.654	36,670	170	100M-500M	73	2,572	78	0.000
Florida Citizens Bank	Gainesville	72.5	0.214	0.482	53,621	335	100M-500M	80	4,520	151	0.003
Community Bank of Broward	Dania Beach	72.5	0.205	0.343	96,008	416	100M-500M	60	3,953	119	0.000
Jefferson Bank of Florida	Oldsmar	72.5	0.237	0.547	42,128	199	100M-500M	63	2,029	71	0.000
Capital City Bank	Tallahassee	70.0	0.087	0.410	222,136	3,004	1B-10B	95	43,429	2,083	0.000
Cornerstone Community Bank	Saint Peter	70.0	0.186	0.501	42,905	228	100M-500M	55	1,918	74	0.000
Heartland National Bank	Sebring	70.0	0.135	0.649	40,909	372	100M-500M	85	5,031	201	0.000
CBC NATIONAL BANK	Fernandina	70.0	0.142	0.510	56,641	304	100M-500M	50	2,010	86	0.000
1st United Bank	Boca Raton	70.0	0.128	0.293	197,344	814	1B-10B	68	9,713	233	0.000
Century Bank of Florida	Tampa	70.0	0.288	0.837	20,278	149	<100M	65	1,280	57	0.000
First America Bank	Bradenton	70.0	0.145	0.709	37,208	230	100M-500M	75	2,952	92	0.000
Nature Coast Bank	Hernando	70.0	0.409	0.813	23,959	121	<100M	65	1,264	50	0.000
Wauchula State Bank	Wauchula	67.5	0.094	0.427	55,965	888	500M-1B	98	11,517	642	0.000
Florida Bank	Tampa	67.5	0.141	0.386	79,017	382	500M-1B	55	3,094	112	0.000
Merchants & Southern Bank	Gainesville	67.5	0.151	0.466	60,549	307	100M-500M	65	3,554	104	0.000
C1 Bank	Saint Peter	67.5	0.126	0.277	129,987	618	1B-10B	53	4,692	138	0.000
CNLBank	Orlando	67.5	0.105	0.290	134,704	722	1B-10B	65	7,080	241	0.000
Beach Community Bank	Fort Walton	67.5	0.129	0.434	76,902	435	500M-1B	75	5,636	194	0.000
Gulf Coast Community Bank	Pensacola	67.5	0.203	0.597	33,061	212	100M-500M	85	3,843	101	0.000
Flagship Community Bank	Clearwater	67.5	0.347	0.551	32,273	146	<100M	55	1,528	41	0.000
USAmeriBank	Largo	67.5	0.123	0.235	333,481	1,621	1B-10B	70	20,929	619	0.000
New Traditions National Bank	Orlando	67.5	0.158	0.401	75,688	252	100M-500M	45	2,268	54	0.000
Seacoast National Bank	Stuart	65.0	0.077	0.307	168,634	851	1B-10B	65	9,386	339	0.000
First Bank	Clewiston	65.0	0.144	0.568	35,630	225	100M-500M	63	2,198	86	0.003
First Southern Bank	Boca Raton	65.0	0.120	0.276	122,032	596	1B-10B	50	3,497	147	0.000
Madison County Community Bank	Madison	65.0	0.152	0.773	15,325	235	100M-500M	88	3,439	172	0.000
Pinnacle Bank	Orange City	65.0	0.258	0.516	43,165	140	100M-500M	40	1,301	24	0.000
Commerce National Bank & Trust	Winter Park	65.0	0.295	0.693	23,117	100	<100M	40	658	25	0.000
Alarion Bank	Ocala	65.0	0.148	0.510	42,421	270	100M-500M	70	3,138	111	0.000
First Avenue National Bank	Ocala	65.0	0.252	0.714	24,800	123	<100M	58	1,388	46	0.000
Gulfshore Bank	Tampa	65.0	0.171	0.480	41,021	219	100M-500M	53	1,688	61	0.000
Intracoastal Bank	Palm Coast	65.0	0.185	0.525	35,925	177	100M-500M	70	2,792	89	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Capital Bank, National Association	Miami	65.0	0.094	0.247	637,108	5,332	1B-10B	73	44,146	2,115	0.000
First National Bank of Wauchula	Wauchula	62.5	0.161	1.000	12,401	216	<100M	98	12,401	216	0.000
TotalBank	Miami	62.5	0.085	0.248	210,052	1,238	1B-10B	75	19,021	599	0.000
FLAGLER BANK	West Palm B	62.5	0.211	0.569	31,406	126	100M-500M	68	2,334	52	0.000
Community Bank of the South	Merritt Isl	62.5	0.196	0.679	25,389	120	100M-500M	45	988	35	0.000
Sunrise Bank	Cocoa Beach	62.5	0.267	0.574	28,629	100	100M-500M	30	569	23	0.000
Seaside National Bank & Trust	Orlando	62.5	0.123	0.228	107,248	471	500M-1B	63	6,623	176	0.000
The First National Bank of Mount Dora	Mount Dora	60.0	0.128	0.660	25,014	206	100M-500M	80	2,735	123	0.000
First Federal Bank of Florida	Lake City	60.0	0.070	0.338	68,274	624	500M-1B	85	9,708	321	0.001
Sunshine State Federal Savings and Loan A	Plant City	60.0	0.129	0.730	26,238	199	100M-500M	70	2,164	86	0.000
Peoples National Bank	Niceville	60.0	0.144	0.816	16,270	152	100M-500M	75	1,893	94	0.002
Ocean Bank	Miami	60.0	0.073	0.165	243,069	1,383	1B-10B	75	27,838	695	0.000
Landmark Bank, National Association	Fort Lauder	60.0	0.193	0.313	48,473	176	100M-500M	28	871	27	0.000
Stonegate Bank	Fort Lauder	60.0	0.107	0.237	116,997	467	1B-10B	50	4,317	111	0.000
American Momentum Bank	Tampa	60.0	0.118	0.234	114,597	565	500M-1B	88	17,707	222	0.000
Insignia Bank	Sarasota	60.0	0.216	0.507	33,107	118	100M-500M	23	585	18	0.000
Florida Community Bank, National Associat	Fort Lauder	60.0	0.065	0.194	225,968	1,064	1B-10B	63	12,911	292	0.000
Sabadell United Bank, National Associatio	Miami	57.5	0.047	0.133	168,717	1,037	1B-10B	65	15,281	407	0.000
MERCANTIL COMMERCEBANK, NATIONAL ASSOCI	Coral Gable	57.5	0.043	0.093	303,725	1,284	1B-10B	60	19,504	397	0.003
FIRST STATE BANK OF THE FLORIDA KEYS	Key West	57.5	0.078	0.331	64,135	328	500M-1B	63	4,148	138	0.000
Interamerican Bank, A FSB	Miami	57.5	0.135	0.587	30,214	132	100M-500M	40	1,218	28	0.000
The First State Bank of Arcadia	Arcadia	57.5	0.143	0.576	20,452	199	100M-500M	90	4,024	121	0.000
Community Bank and Trust of Florida	Ocala	57.5	0.081	0.500	48,728	283	500M-1B	65	3,309	120	0.000
Home Federal Bank of Hollywood	Hallandale	57.5	0.245	0.972	13,718	52	<100M	23	256	5	0.000
Grand Bank & Trust of Florida	West Palm B	57.5	0.168	0.328	37,615	261	100M-500M	63	2,185	102	0.000
Florida Business Bank	Melbourne	57.5	0.258	0.464	29,526	131	100M-500M	25	549	20	0.000
The Bank of Commerce	Sarasota	57.5	0.183	0.370	40,163	187	100M-500M	45	1,538	60	0.000
Anchor Commercial Bank	Juno Beach	57.5	0.251	0.524	25,436	108	100M-500M	33	649	27	0.000
Biscayne Bank	Miami	57.5	0.141	0.490	44,579	133	100M-500M	23	918	19	0.000
Paradise Bank	Boca Raton	57.5	0.140	0.325	42,333	221	100M-500M	68	3,438	95	0.000
First Florida Bank	Destin	57.5	0.124	0.602	28,147	177	100M-500M	75	3,045	95	0.003
Gateway Bank of Central Florida	Ocala	57.5	0.156	0.547	28,722	171	100M-500M	70	2,649	79	0.000
FNBT.COM BANK	Fort Walton	55.0	0.083	0.659	31,289	175	100M-500M	48	1,436	62	0.008
Community State Bank	Starke	55.0	0.144	1.000	8,978	123	<100M	78	1,974	88	0.000
TCM Bank, National Association	Tampa	55.0	0.031	1.000	5,271	7,727	100M-500M	98	5,271	7,727	0.878
EverBank	Jacksonvill	55.0	0.013	0.081	247,269	707	10-50B	38	2,184	92	0.000
Friends Bank	New Smyrna	55.0	0.213	0.540	22,878	101	100M-500M	25	480	14	0.000

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Floridian Bank	Daytona Bea	55.0	0.221	0.372	28,648	144	100M-500M	35	775	40	0.000
BankUnited, National Association	Miami Lakes	55.0	0.036	0.163	468,202	3,339	10-50B	73	60,334	1,943	0.000
First National Bank Northwest Florida	Panama City	52.5	0.198	0.500	21,735	118	100M-500M	43	1,051	33	0.000
Columbia Bank	Lake City	52.5	0.124	0.503	23,878	195	100M-500M	78	2,965	105	0.000
American National Bank	Oakland Par	52.5	0.180	0.300	40,236	174	100M-500M	35	1,237	45	0.000
Lafayette State Bank	Mayo	52.5	0.147	0.794	13,793	112	<100M	75	1,859	63	0.000
Community Bank of Florida, Inc.	Homestead	52.5	0.097	0.345	48,700	208	500M-1B	55	2,811	65	0.003
Regent Bank	Davie	52.5	0.115	0.293	46,128	280	100M-500M	73	4,281	124	0.000
Helm Bank USA	Miami	52.5	0.038	0.763	31,406	153	500M-1B	58	2,662	52	0.005
Hillsboro Bank	Plant City	52.5	0.152	0.632	17,844	115	100M-500M	70	1,576	61	0.000
U. S. Century Bank	Doral	52.5	0.083	0.161	78,467	291	500M-1B	50	3,915	95	0.000
First Bank of the Palm Beaches	West Palm B	52.5	0.215	0.574	19,154	69	<100M	30	508	17	0.000
Sabal Palm Bank	Sarasota	52.5	0.243	0.488	21,359	99	<100M	60	1,501	35	0.000
Preferred Community Bank	Fort Myers	52.5	0.216	0.619	16,536	58	<100M	45	825	17	0.000
Encore Bank, National Association	Port Charlo	52.5	0.120	0.383	39,189	183	100M-500M	45	1,784	59	0.000
Shamrock Bank of Florida	Naples	52.5	0.186	0.637	18,959	75	100M-500M	55	1,291	30	0.000
Florida Shores Bank - Southwest	Venice	52.5	0.108	0.289	40,737	307	100M-500M	83	5,235	199	0.000
Eastern National Bank	Miami	50.0	0.119	0.320	44,678	161	100M-500M	43	1,993	50	0.000
Atlantic Coast Bank	Jacksonvill	50.0	0.050	0.500	37,506	211	500M-1B	38	1,446	49	0.000
City National Bank of Florida	Miami	50.0	0.024	0.085	116,187	485	1B-10B	45	4,584	129	0.000
Continental National Bank of Miami	Miami	50.0	0.103	0.355	33,101	228	100M-500M	68	3,040	126	0.000
JGB BANK, NATIONAL ASSOCIATION	Doral	50.0	0.080	0.337	43,462	217	500M-1B	73	4,364	121	0.001
Valley Bank	Fort Lauder	50.0	0.166	0.618	16,561	67	<100M	35	633	19	0.000
Englewood Bank & Trust	Englewood	50.0	0.133	0.523	25,491	136	100M-500M	58	1,691	51	0.000
First Community Bank of Southwest Florida	Fort Myers	50.0	0.135	0.260	33,265	156	100M-500M	55	2,372	61	0.000
Floridian Community Bank, Inc.	Davie	50.0	0.130	0.354	35,920	170	100M-500M	45	1,561	54	0.000
Freedom Bank of America	Saint Peter	50.0	0.219	0.409	19,120	105	<100M	63	1,632	44	0.000
Calusa National Bank	Punta Gorda	50.0	0.131	0.690	19,341	108	100M-500M	55	1,161	47	0.000
First Colony Bank of Florida	Maitland	50.0	0.195	0.363	29,364	105	100M-500M	35	890	28	0.000
Gibraltar Private Bank & Trust Co.	Coral Gable	47.5	0.036	0.225	56,775	259	1B-10B	40	2,145	80	0.000
1st National Bank of South Florida	Homestead	47.5	0.116	0.438	34,943	141	100M-500M	40	1,425	44	0.000
First Bank of Miami	Coral Gable	47.5	0.143	0.415	29,926	105	100M-500M	48	1,540	40	0.000
The Oculina Bank	Fort Pierce	47.5	0.143	0.498	20,809	127	100M-500M	53	1,401	46	0.000
Orange Bank of Florida	Orlando	47.5	0.152	0.284	32,552	156	100M-500M	40	1,227	46	0.000
Legacy Bank of Florida	Boca Raton	47.5	0.126	0.231	31,980	239	100M-500M	50	1,562	102	0.000
First National Bank of the Gulf Coast	Naples	47.5	0.081	0.241	54,307	194	500M-1B	28	978	51	0.000
Bank of Jackson County	Graceville	45.0	0.141	1.000	3,590	46	<100M	63	677	25	0.000

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BRANNEN BANK	Inverness	45.0	0.047	0.754	19,036	116	100M-500M	35	818	32	0.000
Citizens First Bank	The Village	45.0	0.029	0.328	44,735	204	1B-10B	45	2,393	70	0.000
Marquis Bank	Coral Gable	45.0	0.157	0.276	30,643	103	100M-500M	25	818	21	0.000
Professional Bank	Coral Gable	45.0	0.121	0.411	22,606	131	100M-500M	63	2,385	45	0.000
Florida Capital Bank, National Associatio	Jacksonvill	42.5	0.063	0.257	34,624	192	500M-1B	35	1,486	59	0.000
Bank of Belle Glade	Belle Glade	42.5	0.085	0.862	8,135	92	<100M	65	1,161	56	0.000
Sunstate Bank	Miami	42.5	0.106	0.496	17,505	117	100M-500M	53	1,335	44	0.000
Gateway Bank of Southwest Florida	Sarasota	42.5	0.098	0.383	22,371	166	100M-500M	48	1,452	59	0.000
Southern Commerce Bank, National Associat	Tampa	40.0	0.112	0.593	8,516	62	<100M	13	46	10	0.005
Citizens State Bank	Perry	40.0	0.090	0.538	16,859	102	100M-500M	50	1,180	39	0.000
Peoples Bank of Graceville	Graceville	40.0	0.066	1.000	5,121	111	<100M	80	1,910	98	0.000
Raymond James Bank, National Association	Saint Peter	40.0	0.006	0.010	59,704	213	10-50B	30	2,073	42	0.000
FineMark National Bank & Trust	Fort Myers	40.0	0.052	0.408	32,101	151	500M-1B	40	1,611	46	0.000
ProBank	Tallahassee	40.0	0.172	0.445	11,414	56	<100M	45	707	25	0.000
Banco do Brasil Americas	Miami	37.5	0.091	0.819	8,036	18	<100M	18	107	3	0.008
International Finance Bank	Miami	37.5	0.085	0.303	29,851	113	100M-500M	38	1,568	32	0.003
First National Bank of Crestview	Crestview	37.5	0.099	0.553	9,466	53	<100M	40	628	17	0.000
SouthBank, a Federal Savings Bank	Palm Beach	37.5	0.080	1.000	1,857	4	<100M	10	0	0	0.000
Bank of Coral Gables	Coral Gable	37.5	0.126	0.503	13,567	49	100M-500M	33	581	11	0.000
Central Bank	Tampa	37.5	0.195	0.309	13,601	62	<100M	25	334	15	0.000
Palm Beach Community Bank	West Palm B	37.5	0.127	0.301	29,985	87	100M-500M	25	747	18	0.000
Coconut Grove Bank	Miami	35.0	0.051	0.212	30,920	162	500M-1B	38	1,654	56	0.000
The First National Bank of South Miami	South Miami	35.0	0.061	0.212	30,805	142	500M-1B	40	1,708	50	0.000
Sanibel Captiva Community Bank	Sanibel	35.0	0.103	0.308	23,296	111	100M-500M	60	2,425	53	0.000
BanESCO USA	Coral Gable	35.0	0.047	0.134	36,257	151	500M-1B	20	754	30	0.000
FirstCity Bank of Commerce	North Palm	35.0	0.160	0.330	9,648	39	<100M	13	146	8	0.000
One South Bank	Chipley	35.0	0.114	0.612	3,953	36	<100M	58	537	22	0.000
Mackinac Savings Bank, F.S.B.	Boynton Bea	32.5	0.010	1.000	1,140	5	100M-500M	30	82	1	0.000
Apollo Bank	Miami	32.5	0.097	0.242	24,787	103	100M-500M	30	1,096	24	0.000
Gateway Bank of Florida	Daytona Bea	32.5	0.074	0.466	18,899	70	100M-500M	25	691	17	0.000
First National Bank of Pasco	Dade City	30.0	0.045	0.549	6,596	55	100M-500M	48	733	26	0.000
Desjardins Bank, National Association	Hallandale	30.0	0.021	0.668	4,399	22	100M-500M	20	152	7	0.000
Edison National Bank	Fort Myers	30.0	0.060	0.447	14,154	98	100M-500M	40	817	46	0.000
Intercontinental Bank	West Miami	30.0	0.063	0.457	10,264	94	100M-500M	73	1,997	64	0.000
Intercredit Bank, National Association	Miami	27.5	0.082	0.217	25,419	89	100M-500M	18	403	14	0.001
Great Florida Bank	Coral Gable	27.5	0.031	0.132	33,251	103	1B-10B	18	725	14	0.000
NorthStar Bank	Tampa	27.5	0.076	0.356	14,163	75	100M-500M	30	733	21	0.000

Table 3A Expanded. Small Business Lending Institutions in Florida Using Call Report Data, June 2013

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)
1st Manatee Bank	Parrish	27.5	0.110	0.240	10,738	99	<100M	63	1,837	43	0.000
Broward Bank of Commerce	Fort Lauderdale	27.5	0.119	0.248	17,955	55	100M-500M	15	311	7	0.000
Enterprise Bank of Florida	North Palm	25.0	0.085	0.155	21,170	94	100M-500M	20	361	24	0.000
Natbank, National Association	Hollywood	25.0	0.008	0.554	1,126	14	100M-500M	38	172	9	0.000
TransCapital Bank	Sunrise	25.0	0.086	0.209	17,516	68	100M-500M	20	542	12	0.000
Patriot Bank	Trinity	25.0	0.112	0.184	13,573	78	100M-500M	40	1,125	28	0.000
Terrabank, National Association	Miami	20.0	0.070	0.135	18,695	56	100M-500M	25	871	15	0.000
First Navy Bank	Pensacola	20.0	0.042	0.352	2,562	10	<100M	23	157	5	0.002
OptimumBank	Plantation	20.0	0.084	0.238	11,395	33	100M-500M	10	89	3	0.000
Sunshine Savings Bank	Tallahassee	17.5	0.034	0.339	5,180	14	100M-500M	13	149	4	0.030
Pacific National Bank	Miami	15.0	0.045	0.149	15,370	38	100M-500M	10	194	6	0.000
Homebanc National Association	Lake Mary	15.0	0.008	0.175	6,244	59	500M-1B	10	63	5	0.000
BAC Florida Bank	Coral Gable	12.5	0.007	0.089	9,487	26	1B-10B	10	20	1	0.000
Espirito Santo Bank	Miami	12.5	0.012	0.044	8,965	26	500M-1B	10	95	2	0.000
Bank of the South	Pensacola	10.0	0.015	0.099	1,039	5	<100M	15	105	3	0.002
Independent Banker's Bank of Florida	Lake Mary	10.0	0.010	0.033	2,185	7	100M-500M	10	0	0	0.000
The Warrington Bank	Pensacola	10.0	0.004	0.028	307	6	<100M	10	53	3	0.001
Urban Trust Bank	Lake Mary	10.0	0.014	0.169	8,177	32	500M-1B	15	366	8	0.000
Plus International Bank	Miami	10.0	0.018	0.058	1,494	4	<100M	10	0	0	0.000
Members Trust Company	Tampa	10.0	0.000		0	0	<100M	10	0	0	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.

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Drummond Community Bank	Chiefland	100.0	0.032	0.213	11,700	487	100M-500M	78.0	45,511	645	-
First National Bank of Wauchula	Wauchula	97.5	0.161	1.000	12,401	216	<100M	63.0	12,401	216	-
Wauchula State Bank	Wauchula	97.5	0.019	0.088	11,517	642	500M-1B	68.0	55,965	888	-
Platinum Bank	Brandon	97.5	0.030	0.055	13,050	325	100M-500M	90.0	133,709	692	-
TCM Bank, National Association	Tampa	97.5	0.031	1.000	5,271	7,727	100M-500M	55.0	5,271	7,727	0.878
Highlands Independent Bank	Sebring	95.0	0.026	0.126	6,442	224	100M-500M	80.0	43,278	371	-
Capital City Bank	Tallahassee	95.0	0.017	0.080	43,429	2,083	1B-10B	70.0	222,136	3,004	-
Community Southern Bank	Lakeland	95.0	0.031	0.085	6,701	262	100M-500M	88.0	53,912	455	-
Farmers & Merchants Bank	Monticello	92.5	0.021	0.063	9,066	396	100M-500M	80.0	77,115	688	-
Pilot Bank	Tampa	92.5	0.033	0.091	6,225	163	100M-500M	88.0	51,296	327	-
BankFIRST	Winter Park	92.5	0.021	0.051	14,011	379	500M-1B	95.0	178,526	980	-
Mainstreet Community Bank of Florida	Deland	92.5	0.023	0.073	5,408	187	100M-500M	78.0	47,143	361	-
Reunion Bank of Florida	Tavares	92.5	0.027	0.056	5,525	179	100M-500M	78.0	51,226	349	-
The Bank of Tampa	Tampa	90.0	0.015	0.048	18,973	516	1B-10B	83.0	199,892	1,176	0.002
The First State Bank of Arcadia	Arcadia	90.0	0.028	0.113	4,024	121	100M-500M	58.0	20,452	199	-
United Southern Bank	Umatilla	90.0	0.018	0.054	7,144	339	100M-500M	83.0	75,006	599	-
CenterState Bank of Florida, National Ass	Winter Have	90.0	0.015	0.053	36,356	1,175	1B-10B	85.0	372,699	2,578	-
Florida Traditions Bank	Dade City	90.0	0.029	0.053	8,406	248	100M-500M	88.0	88,958	558	-
Bank of St. Augustine	Saint Augus	87.5	0.024	0.082	3,992	142	100M-500M	80.0	38,266	273	-
Madison County Community Bank	Madison	87.5	0.034	0.173	3,439	172	100M-500M	65.0	15,325	235	-
American Momentum Bank	Tampa	87.5	0.018	0.036	17,707	222	500M-1B	60.0	114,597	565	-
FirstAtlantic Bank	Jacksonvill	87.5	0.021	0.048	8,514	283	100M-500M	83.0	91,738	689	-
Prime Meridian Bank	Tallahassee	87.5	0.024	0.068	4,388	149	100M-500M	83.0	44,583	291	-
First Federal Bank of Florida	Lake City	85.0	0.010	0.048	9,708	321	500M-1B	60.0	68,274	624	0.001
Old Florida National Bank	Orlando	85.0	0.015	0.032	11,960	366	500M-1B	80.0	151,798	1,003	-
First City Bank of Florida	Fort Walton	85.0	0.016	0.071	4,084	192	100M-500M	73.0	37,543	377	-
Citizens Bank and Trust	Frostproof	85.0	0.015	0.045	6,275	234	100M-500M	73.0	64,633	459	-
Prosperity Bank	Saint Augus	85.0	0.013	0.043	9,530	326	500M-1B	83.0	122,893	753	-
Peoples State Bank	Lake City	85.0	0.045	0.125	3,066	117	<100M	75.0	22,054	189	-
Heartland National Bank	Sebring	85.0	0.017	0.080	5,031	201	100M-500M	70.0	40,909	372	-
Gulf Coast Community Bank	Pensacola	85.0	0.024	0.069	3,843	101	100M-500M	68.0	33,061	212	-
American Enterprise Bank of Florida	Jacksonvill	85.0	0.022	0.056	4,313	149	100M-500M	88.0	55,119	419	0.001
First Home Bank	Seminole	82.5	0.046	0.106	3,346	64	<100M	75.0	31,497	155	-
Florida Bank of Commerce	Orlando	82.5	0.021	0.044	4,867	147	100M-500M	80.0	57,640	344	-
Bank of Central Florida	Lakeland	82.5	0.023	0.050	7,143	110	100M-500M	75.0	68,075	356	-

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Florida Shores Bank - Southwest	Venice	82.5	0.014	0.037	5,235	199	100M-500M	53.0	40,737	307	-
The First National Bank of Mount Dora	Mount Dora	80.0	0.014	0.072	2,735	123	100M-500M	60.0	25,014	206	-
Peoples Bank of Graceville	Graceville	80.0	0.025	0.373	1,910	98	<100M	40.0	5,121	111	-
Florida Citizens Bank	Gainesville	80.0	0.018	0.041	4,520	151	100M-500M	73.0	53,621	335	0.003
The Jacksonville Bank	Jacksonvill	80.0	0.014	0.028	7,298	187	500M-1B	80.0	112,737	553	-
Columbia Bank	Lake City	77.5	0.015	0.062	2,965	105	100M-500M	53.0	23,878	195	-
Community State Bank	Starke	77.5	0.032	0.220	1,974	88	<100M	55.0	8,978	123	-
Harbor Community Bank	Indiantown	77.5	0.012	0.041	5,113	208	100M-500M	83.0	78,728	515	-
First Citrus Bank	Tampa	77.5	0.020	0.034	4,353	100	100M-500M	78.0	67,242	269	-
Gulfstream Business Bank	Stuart	77.5	0.013	0.025	7,563	179	500M-1B	83.0	133,567	580	-
United Legacy Bank	Winter Park	77.5	0.018	0.044	3,655	104	100M-500M	85.0	54,742	279	-
Peoples National Bank	Niceville	75.0	0.017	0.095	1,893	94	100M-500M	60.0	16,270	152	0.002
Lafayette State Bank	Mayo	75.0	0.020	0.107	1,859	63	<100M	53.0	13,793	112	-
Ocean Bank	Miami	75.0	0.008	0.019	27,838	695	1B-10B	60.0	243,069	1,383	-
TotalBank	Miami	75.0	0.008	0.022	19,021	599	1B-10B	63.0	210,052	1,238	-
Beach Community Bank	Fort Walton	75.0	0.009	0.032	5,636	194	500M-1B	68.0	76,902	435	-
First America Bank	Bradenton	75.0	0.012	0.056	2,952	92	100M-500M	70.0	37,208	230	-
First Florida Bank	Destin	75.0	0.013	0.065	3,045	95	100M-500M	58.0	28,147	177	0.003
Summit Bank, National Association	Panama City	75.0	0.011	0.035	2,979	251	100M-500M	78.0	50,775	432	-
Citizens Bank of Florida	Oviedo	72.5	0.013	0.032	3,091	122	100M-500M	80.0	51,056	286	0.001
JGB BANK, NATIONAL ASSOCIATION	Doral	72.5	0.008	0.034	4,364	121	500M-1B	50.0	43,462	217	0.001
Regent Bank	Davie	72.5	0.011	0.027	4,281	124	100M-500M	53.0	46,128	280	-
Marine Bank & Trust Company	Vero Beach	72.5	0.018	0.046	2,572	78	100M-500M	73.0	36,670	170	-
Intercontinental Bank	West Miami	72.5	0.012	0.089	1,997	64	100M-500M	30.0	10,264	94	-
BankUnited, National Association	Miami Lakes	72.5	0.005	0.021	60,334	1,943	10-50B	55.0	468,202	3,339	-
Capital Bank, National Association	Miami	72.5	0.006	0.017	44,146	2,115	1B-10B	65.0	637,108	5,332	-
Sunshine State Federal Savings and Loan	Plant City	70.0	0.011	0.060	2,164	86	100M-500M	60.0	26,238	199	-
Fidelity Bank of Florida, National Associ	Merritt Isl	70.0	0.014	0.027	4,007	87	100M-500M	93.0	111,219	504	-
Hillsboro Bank	Plant City	70.0	0.013	0.056	1,576	61	100M-500M	53.0	17,844	115	-
Alarion Bank	Ocala	70.0	0.011	0.038	3,138	111	100M-500M	65.0	42,421	270	-
Florida Shores Bank - Southeast	Pompano Bea	70.0	0.017	0.034	3,003	69	100M-500M	80.0	54,035	192	-
USAmeriBank	Largo	70.0	0.008	0.015	20,929	619	1B-10B	68.0	333,481	1,621	-
Gateway Bank of Central Florida	Ocala	70.0	0.014	0.050	2,649	79	100M-500M	58.0	28,722	171	-
Intracoastal Bank	Palm Coast	70.0	0.014	0.041	2,792	89	100M-500M	65.0	35,925	177	-
Continental National Bank of Miami	Miami	67.5	0.009	0.033	3,040	126	100M-500M	50.0	33,101	228	-
FLAGLER BANK	West Palm B	67.5	0.016	0.042	2,334	52	100M-500M	63.0	31,406	126	-

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1st United Bank	Boca Raton	67.5	0.006	0.014	9,713	233	1B-10B	70.0	197,344	814	-
Paradise Bank	Boca Raton	67.5	0.011	0.026	3,438	95	100M-500M	58.0	42,333	221	-
Seacoast National Bank	Stuart	65.0	0.004	0.017	9,386	339	1B-10B	65.0	168,634	851	-
Sabadell United Bank, National Associatic	Miami	65.0	0.004	0.012	15,281	407	1B-10B	58.0	168,717	1,037	-
Bank of Belle Glade	Belle Glade	65.0	0.012	0.123	1,161	56	<100M	43.0	8,135	92	-
Merchants & Southern Bank	Gainesville	65.0	0.009	0.027	3,554	104	100M-500M	68.0	60,549	307	-
CNLBank	Orlando	65.0	0.006	0.015	7,080	241	1B-10B	68.0	134,704	722	-
Community Bank and Trust of Florida	Ocala	65.0	0.005	0.034	3,309	120	500M-1B	58.0	48,728	283	-
Bay Cities Bank	Tampa	65.0	0.009	0.019	4,385	148	500M-1B	78.0	97,674	454	-
Century Bank of Florida	Tampa	65.0	0.018	0.053	1,280	57	<100M	70.0	20,278	149	-
Nature Coast Bank	Hernando	65.0	0.022	0.043	1,264	50	<100M	70.0	23,959	121	-
First Bank	Clewiston	62.5	0.009	0.035	2,198	86	100M-500M	65.0	35,630	225	0.003
FIRST STATE BANK OF THE FLORIDA KEYS	Key West	62.5	0.005	0.021	4,148	138	500M-1B	58.0	64,135	328	-
Bank of Jackson County	Graceville	62.5	0.027	0.189	677	25	<100M	45.0	3,590	46	-
Grand Bank & Trust of Florida	West Palm B	62.5	0.010	0.019	2,185	102	100M-500M	58.0	37,615	261	-
Freedom Bank of America	Saint Peter	62.5	0.019	0.035	1,632	44	<100M	50.0	19,120	105	-
Seaside National Bank & Trust	Orlando	62.5	0.008	0.014	6,623	176	500M-1B	63.0	107,248	471	-
1st Manatee Bank	Parrish	62.5	0.019	0.041	1,837	43	<100M	28.0	10,738	99	-
Jefferson Bank of Florida	Oldsmar	62.5	0.011	0.026	2,029	71	100M-500M	73.0	42,128	199	-
Professional Bank	Coral Gable	62.5	0.013	0.043	2,385	45	100M-500M	45.0	22,606	131	-
Florida Community Bank, National Associ	Fort Lauder	62.5	0.004	0.011	12,911	292	1B-10B	60.0	225,968	1,064	-
MERCANTIL COMMERCEBANK, NATIONA	Coral Gable	60.0	0.003	0.006	19,504	397	1B-10B	58.0	303,725	1,284	0.003
Charlotte State Bank & Trust	Port Charlo	60.0	0.009	0.028	2,466	66	100M-500M	73.0	48,905	227	-
Community Bank of Broward	Dania Beach	60.0	0.008	0.014	3,953	119	100M-500M	73.0	96,008	416	-
Sanibel Captiva Community Bank	Sanibel	60.0	0.011	0.032	2,425	53	100M-500M	35.0	23,296	111	-
Sabal Palm Bank	Sarasota	60.0	0.017	0.034	1,501	35	<100M	53.0	21,359	99	-
Englewood Bank & Trust	Englewood	57.5	0.009	0.035	1,691	51	100M-500M	50.0	25,491	136	-
Helm Bank USA	Miami	57.5	0.003	0.065	2,662	52	500M-1B	53.0	31,406	153	0.005
First Avenue National Bank	Ocala	57.5	0.014	0.040	1,388	46	<100M	65.0	24,800	123	-
One South Bank	Chipley	57.5	0.015	0.083	537	22	<100M	35.0	3,953	36	-
Florida Bank	Tampa	55.0	0.006	0.015	3,094	112	500M-1B	68.0	79,017	382	-
Community Bank of Florida, Inc.	Homestead	55.0	0.006	0.020	2,811	65	500M-1B	53.0	48,700	208	0.003
First Community Bank of Southwest Flori	Fort Myers	55.0	0.010	0.019	2,372	61	100M-500M	50.0	33,265	156	-
Cornerstone Community Bank	Saint Peter	55.0	0.008	0.022	1,918	74	100M-500M	70.0	42,905	228	-
Flagship Community Bank	Clearwater	55.0	0.016	0.026	1,528	41	<100M	68.0	32,273	146	-
Calusa National Bank	Punta Gorda	55.0	0.008	0.041	1,161	47	100M-500M	50.0	19,341	108	-

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Asset Size		Rank	(1,000)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Shamrock Bank of Florida	Naples	55.0	0.013	0.043	1,291	30	100M-500M	53.0	18,959	75	-
First Green Bank	Mount Dora	55.0	0.010	0.017	2,278	77	100M-500M	78.0	67,221	264	-
C1 Bank	Saint Peter	52.5	0.005	0.010	4,692	138	1B-10B	68.0	129,987	618	-
Sunstate Bank	Miami	52.5	0.008	0.038	1,335	44	100M-500M	43.0	17,505	117	-
The Oculina Bank	Fort Pierce	52.5	0.010	0.034	1,401	46	100M-500M	48.0	20,809	127	-
Gulfshore Bank	Tampa	52.5	0.007	0.020	1,688	61	100M-500M	65.0	41,021	219	-
First Southern Bank	Boca Raton	50.0	0.003	0.008	3,497	147	1B-10B	65.0	122,032	596	-
Citizens State Bank	Perry	50.0	0.006	0.038	1,180	39	100M-500M	40.0	16,859	102	-
Executive National Bank	Miami	50.0	0.007	0.018	2,082	51	100M-500M	73.0	57,368	222	-
CBC NATIONAL BANK	Fernandina	50.0	0.005	0.018	2,010	86	100M-500M	70.0	56,641	304	-
U. S. Century Bank	Doral	50.0	0.004	0.008	3,915	95	500M-1B	53.0	78,467	291	-
Stonegate Bank	Fort Lauder	50.0	0.004	0.009	4,317	111	1B-10B	60.0	116,997	467	-
Legacy Bank of Florida	Boca Raton	50.0	0.006	0.011	1,562	102	100M-500M	48.0	31,980	239	-
First National Bank of Pasco	Dade City	47.5	0.005	0.061	733	26	100M-500M	30.0	6,596	55	-
FNBT.COM BANK	Fort Walton	47.5	0.004	0.030	1,436	62	100M-500M	55.0	31,289	175	0.008
First Bank of Miami	Coral Gable	47.5	0.007	0.021	1,540	40	100M-500M	48.0	29,926	105	-
Gateway Bank of Southwest Florida	Sarasota	47.5	0.006	0.025	1,452	59	100M-500M	43.0	22,371	166	-
City National Bank of Florida	Miami	45.0	0.001	0.003	4,584	129	1B-10B	50.0	116,187	485	-
Citizens First Bank	The Village	45.0	0.002	0.018	2,393	70	1B-10B	45.0	44,735	204	-
Community Bank of the South	Merritt Isl	45.0	0.008	0.026	988	35	100M-500M	63.0	25,389	120	-
The Bank of Commerce	Sarasota	45.0	0.007	0.014	1,538	60	100M-500M	58.0	40,163	187	-
Floridian Community Bank, Inc.	Davie	45.0	0.006	0.015	1,561	54	100M-500M	50.0	35,920	170	-
Preferred Community Bank	Fort Myers	45.0	0.011	0.031	825	17	<100M	53.0	16,536	58	-
ProBank	Tallahassee	45.0	0.011	0.028	707	25	<100M	40.0	11,414	56	-
Encore Bank, National Association	Port Charlo	45.0	0.005	0.017	1,784	59	100M-500M	53.0	39,189	183	-
New Traditions National Bank	Orlando	45.0	0.005	0.012	2,268	54	100M-500M	68.0	75,688	252	-
Eastern National Bank	Miami	42.5	0.005	0.014	1,993	50	100M-500M	50.0	44,678	161	-
First National Bank Northwest Florida	Panama City	42.5	0.010	0.024	1,051	33	100M-500M	53.0	21,735	118	-
Surety Bank	Deland	42.5	0.008	0.020	878	28	100M-500M	73.0	34,184	139	-
Republic Bank	Port Richey	42.5	0.009	0.021	1,026	32	100M-500M	75.0	34,264	160	-
Interamerican Bank, A FSB	Miami	40.0	0.005	0.024	1,218	28	100M-500M	58.0	30,214	132	-
Gibraltar Private Bank & Trust Co.	Coral Gable	40.0	0.001	0.008	2,145	80	1B-10B	48.0	56,775	259	-
1st National Bank of South Florida	Homestead	40.0	0.005	0.018	1,425	44	100M-500M	48.0	34,943	141	-
The First National Bank of South Miami	South Miami	40.0	0.003	0.012	1,708	50	500M-1B	35.0	30,805	142	-
First National Bank of Crestview	Crestview	40.0	0.007	0.037	628	17	<100M	38.0	9,466	53	-
Edison National Bank	Fort Myers	40.0	0.003	0.026	817	46	100M-500M	30.0	14,154	98	-

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Pinnacle Bank	Orange City	40.0	0.008	0.016	1,301	24	100M-500M	65.0	43,165	140	-
Commerce National Bank & Trust	Winter Park	40.0	0.008	0.020	658	25	<100M	65.0	23,117	100	-
Patriot Bank	Trinity	40.0	0.009	0.015	1,125	28	100M-500M	25.0	13,573	78	-
Orange Bank of Florida	Orlando	40.0	0.006	0.011	1,227	46	100M-500M	48.0	32,552	156	-
FineMark National Bank & Trust	Fort Myers	40.0	0.003	0.020	1,611	46	500M-1B	40.0	32,101	151	-
Atlantic Coast Bank	Jacksonvill	37.5	0.002	0.019	1,446	49	500M-1B	50.0	37,506	211	-
Coconut Grove Bank	Miami	37.5	0.003	0.011	1,654	56	500M-1B	35.0	30,920	162	-
International Finance Bank	Miami	37.5	0.004	0.016	1,568	32	100M-500M	38.0	29,851	113	0.003
Natbank, National Association	Hollywood	37.5	0.001	0.085	172	9	100M-500M	25.0	1,126	14	-
EverBank	Jacksonvill	37.5	-	0.001	2,184	92	10-50B	55.0	247,269	707	-
Florida Capital Bank, National Associatio	Jacksonvill	35.0	0.003	0.011	1,486	59	500M-1B	43.0	34,624	192	-
American National Bank	Oakland Par	35.0	0.006	0.009	1,237	45	100M-500M	53.0	40,236	174	-
BRANNEN BANK	Inverness	35.0	0.002	0.032	818	32	100M-500M	45.0	19,036	116	-
Valley Bank	Fort Lauder	35.0	0.006	0.024	633	19	<100M	50.0	16,561	67	-
Floridian Bank	Daytona Bea	35.0	0.006	0.010	775	40	100M-500M	55.0	28,648	144	-
First Colony Bank of Florida	Maitland	35.0	0.006	0.011	890	28	100M-500M	50.0	29,364	105	-
Anchor Commercial Bank	Juno Beach	32.5	0.006	0.013	649	27	100M-500M	58.0	25,436	108	-
Bank of Coral Gables	Coral Gable	32.5	0.005	0.022	581	11	100M-500M	38.0	13,567	49	-
Raymond James Bank, National Associati	Saint Peter	30.0	-	-	2,073	42	10-50B	40.0	59,704	213	-
Mackinac Savings Bank, F.S.B.	Boynton Bea	30.0	0.001	0.072	82	1	100M-500M	33.0	1,140	5	-
Apollo Bank	Miami	30.0	0.004	0.011	1,096	24	100M-500M	33.0	24,787	103	-
Sunrise Bank	Cocoa Beach	30.0	0.005	0.011	569	23	100M-500M	63.0	28,629	100	-
First Bank of the Palm Beaches	West Palm B	30.0	0.006	0.015	508	17	<100M	53.0	19,154	69	-
NorthStar Bank	Tampa	30.0	0.004	0.018	733	21	100M-500M	28.0	14,163	75	-
Landmark Bank, National Association	Fort Lauder	27.5	0.003	0.006	871	27	100M-500M	60.0	48,473	176	-
First National Bank of the Gulf Coast	Naples	27.5	0.001	0.004	978	51	500M-1B	48.0	54,307	194	-
Terrabank, National Association	Miami	25.0	0.003	0.006	871	15	100M-500M	20.0	18,695	56	-
Florida Business Bank	Melbourne	25.0	0.005	0.009	549	20	100M-500M	58.0	29,526	131	-
Friends Bank	New Smyrna	25.0	0.004	0.011	480	14	100M-500M	55.0	22,878	101	-
Gateway Bank of Florida	Daytona Bea	25.0	0.003	0.017	691	17	100M-500M	33.0	18,899	70	-
Central Bank	Tampa	25.0	0.005	0.008	334	15	<100M	38.0	13,601	62	-
Marquis Bank	Coral Gable	25.0	0.004	0.007	818	21	100M-500M	45.0	30,643	103	-
Palm Beach Community Bank	West Palm B	25.0	0.003	0.007	747	18	100M-500M	38.0	29,985	87	-
First Navy Bank	Pensacola	22.5	0.003	0.022	157	5	<100M	20.0	2,562	10	0.002
Home Federal Bank of Hollywood	Hallandale	22.5	0.005	0.018	256	5	<100M	58.0	13,718	52	-
Biscayne Bank	Miami	22.5	0.003	0.010	918	19	100M-500M	58.0	44,579	133	-

Table 3B. Expanded. Micro Business Lending Institutions in Florida Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Insignia Bank	Sarasota	22.5	0.004	0.009	585	18	100M-500M	60.0	33,107	118	-
Enterprise Bank of Florida	North Palm	20.0	0.001	0.003	361	24	100M-500M	25.0	21,170	94	-
Desjardins Bank, National Association	Hallandale	20.0	0.001	0.023	152	7	100M-500M	30.0	4,399	22	-
TransCapital Bank	Sunrise	20.0	0.003	0.006	542	12	100M-500M	25.0	17,516	68	-
Banesco USA	Coral Gable	20.0	0.001	0.003	754	30	500M-1B	35.0	36,257	151	-
Intercredit Bank, National Association	Miami	17.5	0.001	0.003	403	14	100M-500M	28.0	25,419	89	0.001
Banco do Brasil Americas	Miami	17.5	0.001	0.011	107	3	<100M	38.0	8,036	18	0.008
Great Florida Bank	Coral Gable	17.5	0.001	0.003	725	14	1B-10B	28.0	33,251	103	-
Bank of the South	Pensacola	15.0	0.001	0.010	105	3	<100M	10.0	1,039	5	0.002
Urban Trust Bank	Lake Mary	15.0	0.001	0.008	366	8	500M-1B	10.0	8,177	32	-
Broward Bank of Commerce	Fort Lauder	15.0	0.002	0.004	311	7	100M-500M	28.0	17,955	55	-
Sunshine Savings Bank	Tallahassee	12.5	0.001	0.010	149	4	100M-500M	18.0	5,180	14	0.030
Southern Commerce Bank, National Asso	Tampa	12.5	0.001	0.003	46	10	<100M	40.0	8,516	62	0.005
FirstCity Bank of Commerce	North Palm	12.5	0.002	0.005	146	8	<100M	35.0	9,648	39	-
Independent Banker's Bank of Florida	Lake Mary	10.0	-	-	-	-	100M-500M	10.0	2,185	7	-
The Warrington Bank	Pensacola	10.0	0.001	0.005	53	3	<100M	10.0	307	6	0.001
Pacific National Bank	Miami	10.0	0.001	0.002	194	6	100M-500M	15.0	15,370	38	-
BAC Florida Bank	Coral Gable	10.0	-	-	20	1	1B-10B	13.0	9,487	26	-
Espirito Santo Bank	Miami	10.0	-	-	95	2	500M-1B	13.0	8,965	26	-
SouthBank, a Federal Savings Bank	Palm Beach	10.0	-	-	-	-	<100M	38.0	1,857	4	-
OptimumBank	Plantation	10.0	0.001	0.002	89	3	100M-500M	20.0	11,395	33	-
Plus International Bank	Miami	10.0	-	-	-	-	<100M	10.0	1,494	4	-
Members Trust Company	Tampa	10.0	-	-	-	-	<100M	10.0	-	-	-
Homebanc National Association	Lake Mary	10.0	-	0.002	63	5	500M-1B	15.0	6,244	59	-

¹TA = 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.