



FLORIDA BANKS & THRIFTS  
RANKED BY ASSET QUALITY  
AT or FOR THE TWELVE MONTHS ENDED  
December 31, 2023

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ACL/ Loans
1 American National Bank	13.47	50.99	452,199	0.00	0.00	0.76
2 Bank Of Central Florida	8.11	61.44	1,109,820	0.00	0.00	0.95
3 Bank Of Pensacola	8.80	76.71	147,131	0.00	0.00	0.82
4 Mainstreet Community Bank Of Florida	8.85	66.31	774,020	0.00	0.00	1.19
5 Bank Of Belle Glade	10.25	61.53	132,308	0.00	0.00	0.71
6 Community Bank Of The South	9.21	52.73	249,597	0.00	0.00	1.44
7 Gulf Coast Business Bank	23.80	163.58	83,540	0.00	0.00	1.30
8 Commerce Bank & Trust	9.23	82.38	167,183	0.00	0.00	1.54
9 Edison National Bank	8.03	52.72	444,869	0.00	0.00	1.56
10 Climate First Bank	9.72	96.49	542,273	0.00	0.00	1.13
11 Gulfside Bank	9.85	62.25	268,693	0.00	0.00	1.17
12 Bankflorida	12.44	72.57	321,476	0.00	0.01	1.36
13 Peoples Bank Of Graceville	10.36	60.70	116,261	0.00	0.00	0.98
14 Locality Bank	18.78	133.54	192,120	0.00	0.00	0.97
15 Waterfall Bank	23.45	89.15	186,843	0.00	0.00	0.79
16 Cypress Bank & Trust	11.87	95.92	146,276	0.00	0.00	1.23
17 Eastern National Bank	8.51	159.15	183,984	0.00	0.00	2.10
18 The Warrington Bank	14.84	81.93	185,141	0.00	0.00	0.98
19 Paradise Bank	10.05	53.94	327,341	0.00	0.00	1.05
20 First Colony Bank Of Florida	9.56	47.29	282,827	0.00	0.00	1.67
21 Sunrise Bank	9.26	69.11	494,572	0.00	0.00	1.26
22 First National Bank Northwest Florida	15.13	50.07	172,376	0.00	0.00	1.92
23 Evermore Bank	27.70	144.31	99,105	0.00	0.00	1.00
24 One Florida Bank	9.17	61.33	1,578,215	0.01	0.01	0.82
25 Flagship Bank	9.59	65.17	633,182	0.01	0.01	0.95
26 Intracoastal Bank	10.10	54.81	503,031	0.01	0.01	1.45
27 Pacific National Bank	11.36	51.44	1,216,080	0.02	0.04	0.62
28 U. S. Century Bank	9.17	58.85	2,338,378	0.02	0.03	1.18
29 Grove Bank & Trust	12.23	94.68	1,051,986	0.02	0.04	2.12
30 Fnbt Bank	10.87	55.84	574,702	0.03	0.06	1.83
31 Winter Park National Bank	6.70	44.37	770,425	0.03	0.05	1.19
32 Sunstate Bank	11.89	73.77	470,521	0.03	0.05	0.97
33 Citizens First Bank	12.16	49.97	3,726,803	0.04	0.11	1.66
34 The Bank Of Tampa	8.74	57.30	3,052,083	0.04	0.07	1.25
35 Crews Bank & Trust	10.04	52.60	2,127,636	0.05	0.08	1.69
36 Finemark National Bank & Trust	8.98	89.31	4,099,078	0.06	0.10	0.93
37 First Bank	8.98	61.44	704,456	0.06	0.10	1.66
38 Century Bank Of Florida	9.09	79.94	105,887	0.06	0.10	1.76
39 First National Bank Of Pasco	9.22	96.62	307,136	0.08	0.13	1.58
40 Desjardins Bank, National Association	15.92	56.33	343,735	0.08	0.11	1.02
41 The First National Bank Of Mount Dora	11.05	79.15	373,192	0.09	0.30	1.69
42 Bradesco Bank	12.75	68.95	4,288,111	0.10	0.13	1.04
43 Ocean Bank	9.88	65.13	6,444,352	0.12	0.06	1.42
44 Optimumbank	10.00	49.17	791,052	0.13	0.15	1.13
45 Terrabank, National Association	8.44	77.22	761,979	0.13	0.19	1.27
46 Capital City Bank	9.31	66.68	4,298,014	0.15	0.23	1.08
47 Natbank, National Association	20.65	80.11	213,923	0.16	0.19	0.74
48 United Southern Bank	8.34	62.12	907,269	0.16	0.39	2.52
49 Heartland National Bank	8.34	36.63	712,901	0.19	0.90	1.57
50 Surety Bank	12.12	51.89	206,218	0.19	0.48	1.29
51 Brannen Bank	5.30	42.49	923,435	0.19	0.42	0.80
52 Banesco Usa	13.26	61.27	3,808,125	0.19	0.25	1.24
53 Madison County Community Bank	8.96	67.21	179,521	0.19	0.44	2.04
54 Banco Do Brasil Americas	9.16	41.14	2,794,401	0.23	0.51	1.60
55 Marine Bank & Trust Company	8.57	63.86	654,321	0.23	0.33	1.44
56 Anchor Bank	8.50	78.23	319,832	0.24	0.29	0.55
57 First State Bank Of The Florida Keys	9.92	74.61	1,176,887	0.24	0.34	1.14
58 Lafayette State Bank	7.38	77.16	221,132	0.25	0.38	1.42
59 Florida Capital Bank, National Association	11.23	84.81	495,075	0.27	0.32	1.30
60 Sanibel Captiva Community Bank	8.03	44.12	883,516	0.27	0.32	1.00
61 City National Bank Of Florida	9.90	61.01	26,139,361	0.31	0.46	0.76
62 Raymond James Bank	7.93	32.14	41,986,004	0.32	0.42	1.38
63 Axiom Bank, National Association	10.72	93.33	837,042	0.37	0.50	1.22
64 Prime Meridian Bank	10.15	57.02	854,494	0.40	0.52	0.85
65 Southstate Bank, National Association	10.03	56.15	44,886,855	0.41	0.56	1.41
66 International Finance Bank	9.78	52.58	1,049,917	0.46	0.55	1.51
67 First National Bank Of Wauchula	10.69	81.04	90,878	0.50	0.66	1.44
68 Central Bank	9.54	76.75	297,999	0.50	0.59	0.91
69 Seacoast National Bank	10.32	68.54	14,571,868	0.51	0.66	1.48
70 Amerant Bank, National Association	9.03	66.80	9,704,378	0.56	0.47	1.31
71 Helm Bank Usa	10.79	64.72	1,057,089	0.65	1.28	1.72
72 Interamerican Bank, A Fsb	13.45	70.30	249,325	0.66	0.87	2.75
73 Gulf Atlantic Bank	9.00	94.71	145,205	0.70	0.93	0.83
74 Intercredit Bank, National Association	9.17	107.41	589,927	0.70	0.85	1.59
75 Tcm Bank, National Association	18.68	85.30	343,675	0.72	0.80	3.48
76 Cogent Bank	8.11	56.25	1,762,087	0.75	0.92	1.14
77 First Federal Bank	9.55	73.92	3,860,802	0.88	2.73	0.71



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78 Bayfirst National Bank	9.38	77.00	1,117,970	<b>0.94</b>	1.14	1.47
79 Citizens Bank And Trust	7.33	75.02	1,330,358	<b>1.06</b>	1.97	1.04
80 Bankunited, National Association	9.11	60.81	35,721,140	<b>1.14</b>	1.64	0.82
81 Pnb Community Bank	9.23	68.16	155,646	<b>1.47</b>	2.06	1.26
82 Everbank, National Association	9.44	84.71	36,153,160	<b>1.84</b>	2.50	0.88
83 Dlp Bank	13.41	72.67	239,872	<b>2.00</b>	3.63	1.43