



FLORIDA BANKS & THRIFTS  
RANKED BY ASSET QUALITY  
AT or FOR THE NINE MONTHS ENDED  
SEPTEMBER 30, 2024

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Bank Of Pensacola	8.80	81.11	146,722	0.00	0.00	0.78
2 Community Bank Of The South	9.21	60.24	268,843	0.00	0.00	1.33
3 Gulfside Bank	10.59	57.16	281,062	0.00	0.00	1.14
4 Commerce Bank & Trust	9.09	77.40	172,375	0.00	0.00	1.40
5 Edison National Bank	9.03	63.59	414,543	0.00	0.00	1.60
6 Climate First Bank	9.37	73.57	858,126	0.00	0.00	1.03
7 Bankflorida	11.57	76.49	355,519	0.00	0.00	1.40
8 Cypress Bank & Trust	10.18	94.31	171,821	0.00	0.00	1.28
9 Peoples Bank Of Graceville	10.58	68.50	116,868	0.00	0.00	0.95
10 First Colony Bank Of Florida	8.66	49.58	316,544	0.00	0.00	1.55
11 Evermore Bank	21.50	93.79	185,471	0.00	0.00	0.99
12 Gulf Atlantic Bank	8.73	84.40	169,761	0.00	0.00	0.98
13 Grove Bank & Trust	10.36	96.33	1,227,526	0.00	0.00	1.73
14 Gulf Coast Business Bank	17.36	148.29	102,750	0.00	0.00	1.30
15 Bank Of Central Florida	8.26	56.92	1,117,421	0.00	0.00	0.95
16 Paradise Bank	9.25	53.79	468,562	0.00	0.00	0.98
17 Natbank, National Association	18.84	96.75	237,441	0.00	0.00	0.71
18 The Warrington Bank	15.35	89.67	176,986	0.00	0.00	0.99
19 Waterfall Bank	17.19	86.26	265,010	0.00	0.00	0.72
20 Fnbt Bank	10.83	52.18	586,939	0.00	0.01	1.68
21 Finemark National Bank & Trust	9.52	91.01	4,269,778	0.01	0.01	0.89
22 Flagship Bank	11.48	65.40	659,453	0.01	0.01	0.97
23 Marine Bank & Trust Company	9.00	73.25	652,317	0.02	0.03	1.52
24 Sunstate Bank	11.21	77.26	535,929	0.02	0.04	0.88
25 Crews Bank & Trust	10.88	58.49	2,129,178	0.02	0.03	1.84
26 Pacific National Bank	11.59	57.82	1,288,649	0.02	0.02	0.70
27 First National Bank Of Pasco	9.36	91.63	320,912	0.03	0.04	1.48
28 One Florida Bank	8.82	59.68	1,812,749	0.03	0.03	0.82
29 Ocean Bank	10.21	66.19	6,650,159	0.04	0.04	1.41
30 Citizens First Bank	12.93	51.91	3,899,117	0.06	0.18	1.69
31 First Bank	9.17	58.40	729,021	0.06	0.09	1.71
32 Heartland National Bank	9.52	39.00	723,390	0.07	0.33	1.59
33 The First National Bank Of Mount Dora	11.82	76.61	358,220	0.07	0.22	1.75
34 Century Bank Of Florida	9.18	83.20	105,641	0.09	0.17	1.83
35 American National Bank	14.25	57.68	438,765	0.11	0.15	0.81
36 U. S. Century Bank	9.28	54.90	2,502,813	0.11	0.14	1.19
37 Bradesco Bank	11.71	64.60	4,713,739	0.12	0.16	1.01
38 First State Bank Of The Florida Keys	10.07	79.73	1,144,917	0.12	0.17	1.15
39 Desjardins Bank, National Association	17.78	53.49	341,248	0.13	0.16	1.03
40 Madison County Community Bank	8.86	79.25	185,337	0.14	0.32	2.04
41 The Bank Of Tampa	9.81	58.89	3,003,420	0.16	0.28	1.33
42 Surety Bank	12.48	55.20	205,765	0.17	0.46	1.49
43 Capital City Bank	9.61	68.54	4,217,117	0.17	0.24	1.10
44 Banco Do Brasil Americas	10.25	42.99	2,841,590	0.17	0.31	1.47
45 Bank Of Belle Glade	10.46	61.10	138,681	0.20	0.46	0.65
46 United Southern Bank	9.19	68.51	852,835	0.20	0.44	2.39
47 Optimumbank	10.38	46.55	944,548	0.23	0.28	1.07
48 Florida Capital Bank, National Association	10.75	78.52	559,026	0.24	0.28	1.23
49 International Finance Bank	9.47	53.83	1,183,764	0.25	0.29	1.30
50 Prime Meridian Bank	10.21	60.71	931,493	0.26	0.35	0.77
51 Raymond James Bank	8.14	38.36	41,637,186	0.30	0.39	1.27
52 Winter Park National Bank	6.62	43.59	845,000	0.32	0.57	1.67
53 Banesco Usa	12.84	58.41	4,237,690	0.35	0.48	1.09
54 Cogent Bank	8.68	57.30	1,926,188	0.39	0.49	1.11
55 Anchor Bank	11.34	72.80	411,501	0.40	0.55	0.56
56 Southstate Bank, National Association	10.59	57.43	46,071,510	0.41	0.56	1.38
57 Central Bank	9.12	82.86	329,628	0.41	0.49	0.78
58 Sunrise Bank	9.31	65.81	577,407	0.42	0.53	1.19
59 Brannen Bank	6.21	45.71	903,857	0.45	0.88	0.78
60 Intercredit Bank, National Association	9.99	162.13	682,614	0.48	0.70	1.59
61 City National Bank Of Florida	10.34	61.44	26,189,033	0.51	0.64	0.98
62 Locality Bank	13.18	109.17	255,773	0.57	0.73	1.57
63 Helm Bank Usa	11.50	68.19	1,015,891	0.59	1.01	1.72
64 First National Bank Of Wauchula	11.36	80.08	90,799	0.61	0.83	1.52
65 Seacoast National Bank	10.61	66.40	15,159,232	0.61	0.84	1.37
66 Terrabank, National Association	8.57	79.60	808,681	0.70	1.08	1.34
67 Mainstreet Community Bank Of Florida	8.86	69.37	839,200	0.77	1.09	1.25
68 Sanibel Captiva Community Bank	8.91	45.51	913,469	0.79	0.92	1.00
69 Tcm Bank, National Association	17.83	86.12	344,531	0.82	0.93	3.57
70 Pnb Community Bank	9.55	73.41	155,971	0.97	1.32	1.24
71 Citizens Bank And Trust	7.44	78.48	1,363,784	1.02	1.82	1.03
72 First Federal Bank	9.98	69.59	3,946,707	1.15	3.52	0.68
73 Interamerican Bank, A Fsb	13.37	78.93	266,559	1.18	1.44	2.39
74 Lafayette State Bank	8.76	67.98	220,640	1.23	1.87	1.84
75 Amerant Bank, National Association	9.34	70.33	10,363,953	1.25	1.52	1.06
76 Intracoastal Bank	9.48	64.66	552,985	1.26	1.68	1.32
77 Bankunited, National Association	9.59	59.23	35,758,118	1.28	1.86	0.94



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	Ratio	Efficiency Ratio				
78 Bayfirst National Bank	8.41	77.64	1,245,368	<b>1.37</b>	1.63	1.36
79 Everbank, National Association	9.04	64.44	39,856,346	<b>1.39</b>	1.91	0.84
80 Dlp Bank	15.47	70.64	260,249	<b>1.42</b>	2.61	1.53
81 Axiom Bank, National Association	11.03	83.25	815,136	<b>1.43</b>	1.88	1.27
82 Eastern National Bank	8.06	216.50	147,592	<b>1.94</b>	2.86	1.58