



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE TWELVE MONTHS ENDED
December 31, 2024

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ACL/ Loans
1 American National Bank	14.66	59.77	422,572	0.00	0.00	0.67
2 Bank Of Belle Glade	9.65	60.59	142,540	0.00	0.00	0.71
3 Bank Of Central Florida	8.17	57.89	1,153,440	0.00	0.00	0.98
4 Bank Of Pensacola	8.84	78.99	144,873	0.00	0.00	0.77
5 Bankflorida	11.39	75.13	369,306	0.00	0.00	1.39
6 Climate First Bank	9.17	68.95	889,374	0.00	0.00	0.98
7 Commerce Bank & Trust	9.15	77.66	171,950	0.00	0.00	1.45
8 Community Bank Of The South	9.08	59.78	265,586	0.00	0.00	1.30
9 Cypress Bank & Trust	10.20	93.37	166,010	0.00	0.00	1.27
10 Edison National Bank	9.03	68.65	426,516	0.00	0.00	1.44
11 Evermore Bank	20.39	89.92	196,112	0.00	0.00	0.98
12 First Bank	9.46	58.47	739,517	0.00	0.00	1.70
13 First Colony Bank Of Florida	8.54	47.22	307,755	0.00	0.00	1.56
14 Flagship Bank	11.61	64.97	652,253	0.00	0.00	0.98
15 Fnb Bank	10.90	51.93	599,734	0.00	0.01	1.66
16 Gala Bank	97.89	0.00	9,899	0.00	0.00	0.00
17 Grove Bank & Trust	10.25	92.94	1,232,853	0.00	0.00	1.53
18 Gulf Atlantic Bank	8.44	79.93	172,951	0.00	0.00	1.06
19 Waterfall Bank	15.31	83.81	284,367	0.00	0.00	0.70
20 Winter Park National Bank	6.15	43.52	839,888	0.00	0.00	1.24
21 Sunrise Bank	9.19	64.75	579,762	0.00	0.00	1.21
22 Gulf Coast Business Bank	15.85	140.53	111,680	0.00	0.00	1.30
23 The Warrington Bank	16.37	87.82	166,656	0.00	0.00	0.97
24 Marine Bank & Trust Company	9.13	72.88	645,900	0.00	0.00	1.54
25 Peoples Bank Of Graceville	10.55	68.62	114,044	0.00	0.01	0.94
26 Crews Bank & Trust	10.56	58.50	2,185,236	0.01	0.02	1.86
27 Desjardins Bank, National Association	17.91	55.09	353,967	0.02	0.03	1.02
28 Sunstate Bank	11.01	81.75	546,077	0.02	0.04	1.00
29 Pacific National Bank	11.47	54.73	1,302,619	0.02	0.02	0.72
30 One Florida Bank	9.29	58.17	1,832,580	0.03	0.03	0.83
31 Ocean Bank	9.83	66.75	6,719,648	0.04	0.03	1.37
32 First National Bank Of Pasco	9.26	93.73	311,206	0.04	0.06	1.51
33 Intercredit Bank, National Association	9.82	160.75	1,063,635	0.04	0.08	1.53
34 Heartland National Bank	9.51	38.26	734,080	0.04	0.20	1.55
35 Gulfside Bank	10.67	57.87	291,658	0.05	0.07	1.10
36 Finemark National Bank & Trust	9.96	87.91	4,113,577	0.05	0.07	0.88
37 Citizens First Bank	12.50	51.12	3,987,481	0.06	0.18	1.78
38 The First National Bank Of Mount Dora	11.63	79.48	351,370	0.07	0.21	1.72
39 The Bank Of Tampa	9.89	57.69	2,982,268	0.10	0.17	1.34
40 U. S. Century Bank	9.38	53.96	2,579,817	0.10	0.14	1.22
41 First State Bank Of The Florida Keys	10.37	82.76	1,145,382	0.12	0.17	1.13
42 Bradesco Bank	10.99	65.10	5,404,455	0.13	0.19	0.99
43 Cogent Bank	8.88	57.59	1,973,429	0.13	0.17	1.00
44 Capital City Bank	9.67	67.85	4,300,234	0.16	0.24	1.09
45 Surety Bank	12.66	55.98	192,505	0.17	0.45	1.54
46 Natbank, National Association	18.95	96.15	233,784	0.18	0.22	0.71
47 United Southern Bank	9.15	66.95	852,633	0.19	0.40	2.29
48 Brannen Bank	5.37	46.35	956,694	0.19	0.39	0.79
49 Madison County Community Bank	8.90	75.14	191,169	0.21	0.36	1.85
50 Paradise Bank	8.69	52.99	412,953	0.22	0.30	1.00
51 Anchor Bank	10.22	69.54	451,731	0.22	0.29	0.58
52 Banco Do Brasil Americas	10.58	44.97	2,831,371	0.23	0.40	1.36
53 Raymond James Bank	8.16	38.62	41,240,941	0.26	0.33	1.21
54 Banesco Usa	12.93	58.25	4,406,981	0.27	0.37	1.13
55 Century Bank Of Florida	9.47	82.21	99,050	0.27	0.43	1.69
56 International Finance Bank	9.35	55.65	1,263,209	0.27	0.31	1.25
57 Prime Meridian Bank	10.28	60.56	923,785	0.32	0.42	0.80
58 Central Bank	8.79	82.62	343,256	0.37	0.43	0.74
59 Florida Capital Bank, National Association	10.44	78.89	645,819	0.38	0.53	1.29
60 Locality Bank	11.66	106.23	281,204	0.40	0.54	1.53
61 Southstate Bank, National Association	10.64	57.00	46,369,727	0.46	0.62	1.36
62 City National Bank Of Florida	10.57	58.10	26,506,696	0.55	0.71	1.01
63 Optimumbank	10.91	46.30	932,739	0.66	0.77	1.08
64 Terrabank, National Association	9.04	77.32	788,111	0.67	1.01	1.37
65 Seacoast National Bank	10.66	64.53	15,167,038	0.67	0.92	1.34
66 First National Bank Of Wauchula	11.03	80.63	88,033	0.76	1.00	1.53
67 Mainstreet Community Bank Of Florida	9.04	69.13	832,236	0.79	1.10	1.25
68 Tcm Bank, National Association	17.53	86.29	379,274	0.87	1.00	3.40
69 Sanibel Captiva Community Bank	8.83	46.60	953,246	0.89	0.92	1.01
70 Citizens Bank And Trust	7.51	76.04	1,348,118	0.93	1.61	1.03
71 Helm Bank Usa	11.88	68.62	1,010,203	0.94	1.57	1.79
72 Interamerican Bank, A Fsb	13.65	79.49	266,491	0.97	1.19	2.17
73 Pnb Community Bank	9.37	74.34	155,179	0.97	1.30	1.24
74 Lafayette State Bank	8.78	68.07	232,749	1.18	1.91	1.90
75 First Federal Bank	10.50	70.77	3,820,541	1.22	3.68	0.72
76 Amerant Bank, National Association	9.50	68.53	9,880,789	1.24	1.43	1.17
77 Axiom Bank, National Association	10.80	87.65	870,746	1.25	1.88	1.42



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	Ratio	Efficiency Ratio				
78 Intracoastal Bank	9.40	63.78	552,289	1.26	1.66	1.39
79 Everbank, National Association	8.99	63.64	40,802,282	1.32	1.79	0.80
80 Bankunited, National Association	9.67	58.34	35,206,606	1.37	1.96	0.92
81 Dlp Bank	15.78	67.47	247,314	1.47	2.31	1.53
82 Bayfirst National Bank	8.82	67.08	1,288,291	1.50	1.79	1.45
83 Eastern National Bank	8.02	218.51	131,189	2.18	3.03	1.44