



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE THREE MONTHS ENDED
MARCH 31, 2025

Schedule V.

Company Name	Tier 1 Leverage		Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
	Ratio	Efficiency Ratio				
1 American National Bank	14.69	63.70	452,431	0.00	0.00	0.66
2 Bank Of Belle Glade	9.63	50.63	169,808	0.00	0.00	0.73
3 Bank Of Central Florida	8.08	50.71	1,197,066	0.00	0.00	1.00
4 Bank Of Pensacola	9.33	66.05	139,244	0.00	0.00	0.76
5 Bankflorida	10.91	75.36	401,347	0.00	0.00	1.45
6 Bankmiami	497.06	1,900.00	40,477	0.00	0.00	0.00
7 Climate First Bank	9.88	66.06	1,031,563	0.00	0.00	1.00
8 Commerce Bank & Trust	9.98	73.42	170,268	0.00	0.00	1.42
9 Community Bank Of The South	9.32	60.31	267,404	0.00	0.00	1.30
10 Cypress Bank & Trust	10.14	92.53	185,325	0.00	0.00	1.29
11 Eastern National Bank	8.36	182.14	112,925	0.00	0.00	2.15
12 Edison National Bank	9.03	81.78	441,420	0.00	0.00	1.46
13 Evermore Bank	18.96	82.47	215,213	0.00	0.00	0.94
14 First Bank	9.20	57.77	813,519	0.00	0.00	1.73
15 Flagship Bank	11.56	61.96	692,837	0.00	0.00	0.99
16 Fnbt Bank	11.42	54.91	600,632	0.00	0.01	1.57
17 Gala Bank	84.87	309.09	19,100	0.00	0.00	0.96
18 Grove Bank & Trust	9.51	80.54	1,369,731	0.00	0.00	1.50
19 Gulf Coast Business Bank	13.46	123.67	130,347	0.00	0.00	1.30
20 Marine Bank & Trust Company	9.33	72.88	642,569	0.00	0.00	1.54
21 Pacific National Bank	11.54	57.73	1,334,584	0.00	0.00	0.73
22 Peoples Bank Of Graceville	10.48	68.61	113,470	0.00	0.00	0.93
23 The Warrington Bank	16.92	82.81	165,982	0.00	0.00	0.96
24 Waterfall Bank	13.94	88.48	314,876	0.00	0.00	0.82
25 Finemark National Bank & Trust	10.24	78.53	3,964,325	0.02	0.03	0.88
26 Intercredit Bank, National Association	10.45	137.70	1,210,614	0.02	0.05	1.51
27 Sunstate Bank	10.99	81.98	546,078	0.02	0.04	1.14
28 Winter Park National Bank	6.92	39.76	803,539	0.02	0.04	1.30
29 Desjardins Bank, National Association	18.35	60.92	335,576	0.03	0.03	1.02
30 One Florida Bank	9.51	54.36	1,899,314	0.03	0.04	0.84
31 Crews Bank & Trust	10.45	59.26	2,273,574	0.04	0.07	1.92
32 Gulfside Bank	10.24	61.64	320,374	0.04	0.06	1.08
33 Heartland National Bank	9.74	42.01	763,384	0.04	0.20	1.65
34 Century Bank Of Florida	9.60	87.47	105,335	0.05	0.08	1.74
35 Citizens First Bank	12.85	51.28	4,083,501	0.05	0.13	1.75
36 First National Bank Of Pasco	9.18	95.70	318,994	0.05	0.07	1.48
37 Gulf Atlantic Bank	9.02	65.34	178,109	0.06	0.07	1.08
38 Terrabank, National Association	9.58	71.54	820,644	0.06	0.09	1.40
39 Capital City Bank	9.68	64.42	4,460,571	0.10	0.16	1.11
40 The Bank Of Tampa	10.23	59.32	3,024,877	0.10	0.17	1.36
41 Cogent Bank	8.91	56.07	2,131,275	0.12	0.16	1.03
42 The First National Bank Of Mount Dora	12.12	82.46	369,745	0.12	0.34	1.59
43 Sunrise Bank	9.29	60.93	601,221	0.15	0.19	1.23
44 Surety Bank	13.28	63.34	213,148	0.15	0.45	1.60
45 Bradesco Bank	10.92	59.04	5,113,732	0.16	0.22	0.98
46 U. S. Century Bank	9.55	49.68	2,675,803	0.16	0.20	1.22
47 Brannen Bank	5.89	47.26	960,535	0.17	0.34	0.77
48 Madison County Community Bank	8.82	77.68	194,757	0.17	0.33	1.72
49 United Southern Bank	9.47	62.97	873,950	0.18	0.38	2.25
50 Anchor Bank	9.46	61.66	500,445	0.20	0.27	0.61
51 First State Bank Of The Florida Keys	11.05	74.52	1,192,922	0.21	0.30	1.14
52 Ocean Bank	9.88	66.97	6,926,798	0.21	0.25	1.40
53 International Finance Bank	8.91	54.29	1,360,753	0.24	0.30	1.21
54 Natbank, National Association	19.50	97.77	231,481	0.24	0.28	0.73
55 Paradise Bank	8.73	51.72	446,912	0.24	0.33	0.91
56 Banco Do Brasil Americas	10.61	46.01	3,035,260	0.28	0.48	1.34
57 First Colony Bank Of Florida	9.06	47.19	294,806	0.32	0.47	1.53
58 Central Bank	8.58	73.90	352,443	0.35	0.42	0.76
59 Florida Capital Bank, National Association	9.25	63.49	610,364	0.38	0.48	1.26
60 Raymond James Bank	8.10	36.93	41,906,621	0.40	0.51	1.19
61 Southstate Bank, National Association	9.92	46.30	65,108,690	0.43	0.58	1.32
62 Seacoast National Bank	10.51	63.63	15,723,411	0.50	0.68	1.34
63 City National Bank Of Florida	10.52	53.54	27,175,452	0.52	0.66	1.05
64 Prime Meridian Bank	10.09	61.41	974,668	0.52	0.71	0.84
65 Banesco Usa	12.63	58.73	4,748,519	0.60	0.84	1.09
66 Mainstreet Community Bank Of Florida	9.09	68.68	864,491	0.74	1.04	1.25
67 Optimumbank	11.71	48.12	977,176	0.77	0.94	1.03
68 Helm Bank Usa	11.70	73.43	1,065,367	0.82	1.45	1.79
69 Tcm Bank, National Association	16.54	101.01	358,400	0.83	0.95	3.54
70 First National Bank Of Wauchula	11.48	78.39	87,040	0.84	1.11	1.54
71 Citizens Bank And Trust	7.65	69.17	1,396,591	0.86	1.51	1.05
72 Locality Bank	15.88	95.01	303,213	0.87	1.11	1.69
73 Axiom Bank, National Association	10.68	97.82	861,206	0.92	1.40	1.40
74 Interamerican Bank, A Fsb	13.86	81.47	267,841	0.99	1.20	2.13
75 Sanibel Captiva Community Bank	8.73	47.61	989,799	1.18	0.97	0.97
76 First Federal Bank	10.90	67.47	3,974,533	1.19	3.79	0.72
77 Intracoastal Bank	9.37	63.94	576,623	1.24	1.67	1.40
78 Everbank, National Association	9.16	58.53	41,858,343	1.27	1.72	0.81



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79 Dlp Bank	15.44	64.29	248,866	1.31	1.51	1.56
80 Lafayette State Bank	8.51	71.16	240,293	1.38	2.24	1.90
81 Amerant Bank, National Association	9.69	64.94	10,147,301	1.39	1.71	1.36
82 Bankunited, National Association	9.53	58.28	34,811,275	1.48	2.12	0.92
83 Bayfirst National Bank	8.56	78.98	1,291,832	2.08	2.46	1.52
84 Pnb Community Bank	9.56	67.72	158,895	2.21	3.00	1.20