



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE SIX MONTHS ENDED
JUNE 30, 2025

Schedule V.

Company Name	Tier 1 Leverage		Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
	Ratio	Efficiency Ratio				
1 Bank Of Central Florida	8.27	53.42	1,209,502	0.00	0.00	1.00
2 Bank Of Pensacola	9.54	67.47	150,189	0.00	0.00	0.75
3 Bankflorida	10.50	72.07	407,550	0.00	0.00	1.44
4 Bankmiami	68.49	472.80	80,678	0.00	0.00	1.00
5 Community Bank Of The South	9.65	57.68	262,219	0.00	0.00	1.38
6 Edison National Bank	9.06	77.58	408,232	0.00	0.00	1.46
7 First Colony Bank Of Florida	9.42	46.20	301,155	0.00	0.00	1.53
8 Gala Bank	48.77	253.56	23,189	0.00	0.00	0.99
9 Grove Bank & Trust	9.55	78.30	1,420,490	0.00	0.00	1.50
10 Gulf Atlantic Bank	9.64	67.30	195,585	0.00	0.00	1.00
11 First Bank	9.12	54.95	799,902	0.00	0.00	1.67
12 Cypress Bank & Trust	13.27	90.23	191,714	0.00	0.00	1.24
13 Gulf Coast Business Bank	15.02	110.11	148,125	0.00	0.00	1.30
14 The Warrington Bank	16.78	81.31	169,309	0.00	0.00	0.96
15 Sunstate Bank	11.37	74.03	537,237	0.00	0.00	1.12
16 Waterfall Bank	13.09	82.49	350,056	0.00	0.00	0.81
17 Flagship Bank	11.67	61.68	694,805	0.00	0.00	1.01
18 Peoples Bank Of Graceville	10.68	68.02	111,020	0.00	0.00	0.95
19 Fnbt Bank	11.25	55.35	610,094	0.00	0.01	1.53
20 Sunrise Bank	9.65	61.43	596,332	0.00	0.00	1.26
21 Climate First Bank	9.58	60.44	1,179,812	0.00	0.00	1.05
22 Bank Of Belle Glade	8.83	49.91	168,116	0.00	0.00	0.72
23 Marine Bank & Trust Company	9.60	72.05	630,123	0.00	0.00	1.53
24 Pacific National Bank	11.62	59.59	1,372,907	0.00	0.00	0.75
25 Intercredit Bank, National Association	9.56	130.80	1,274,677	0.00	0.00	1.50
26 Evermore Bank	17.05	77.20	244,035	0.00	0.00	1.02
27 Eastern National Bank	9.43	146.34	100,505	0.00	0.00	2.40
28 Finemark National Bank & Trust	10.44	78.32	3,887,061	0.02	0.03	0.87
29 Heartland National Bank	9.78	40.44	784,649	0.02	0.12	1.70
30 Terrabank, National Association	9.68	70.19	811,753	0.02	0.03	1.37
31 Desjardins Bank, National Association	18.75	61.45	335,252	0.04	0.04	1.04
32 Gulfside Bank	10.33	59.33	315,581	0.04	0.06	1.08
33 One Florida Bank	9.68	53.81	1,930,073	0.04	0.05	0.84
34 Citizens First Bank	12.83	51.90	4,093,971	0.04	0.13	1.73
35 Crews Bank & Trust	10.49	57.65	2,268,996	0.05	0.09	1.89
36 U. S. Century Bank	9.65	48.95	2,717,656	0.05	0.06	1.18
37 The First National Bank Of Mount Dora	11.65	81.91	373,180	0.12	0.32	1.51
38 The Bank Of Tampa	10.43	58.17	3,006,206	0.13	0.21	1.36
39 Cogent Bank	8.80	52.64	2,257,949	0.14	0.18	1.04
40 Surety Bank	13.37	61.24	212,513	0.14	0.34	1.30
41 Capital City Bank	9.76	64.83	4,392,241	0.15	0.24	1.13
42 First State Bank Of The Florida Keys	10.17	76.22	1,160,607	0.15	0.21	1.14
43 Paradise Bank	8.55	51.81	453,606	0.16	0.23	0.94
44 Madison County Community Bank	8.92	73.83	194,939	0.16	0.29	1.58
45 Ocean Bank	9.64	65.65	7,249,115	0.18	0.21	1.39
46 Anchor Bank	9.02	58.16	503,869	0.19	0.26	0.75
47 International Finance Bank	8.60	55.00	1,378,556	0.19	0.23	1.26
48 United Southern Bank	10.21	61.90	848,555	0.19	0.38	2.18
49 Bradesco Bank	10.98	58.64	5,116,928	0.20	0.26	0.98
50 Natbank, National Association	19.57	93.84	242,307	0.21	0.25	0.75
51 Brannen Bank	5.96	46.76	990,946	0.21	0.41	0.77
52 Central Bank	8.61	72.65	359,199	0.22	0.27	0.76
53 Banco Do Brasil Americas	10.57	44.41	3,123,278	0.22	0.37	1.34
54 First National Bank Of Pasco	9.15	94.80	310,078	0.25	0.40	1.49
55 Florida Capital Bank, National Association	9.65	67.48	655,184	0.29	0.38	1.20
56 Century Bank Of Florida	9.87	86.50	100,088	0.31	0.52	1.72
57 Winter Park National Bank	7.23	39.37	794,955	0.32	0.56	1.28
58 Optimumbank	11.89	47.55	998,910	0.32	0.41	1.19
59 Raymond James Bank	8.09	36.75	42,320,219	0.40	0.49	1.18
60 Lafayette State Bank	8.64	71.29	243,730	0.43	0.71	1.94
61 Seacoast National Bank	10.36	61.55	15,935,315	0.44	0.61	1.34
62 Southstate Bank, National Association	10.16	49.77	65,865,505	0.49	0.63	1.31
63 Prime Meridian Bank	9.93	61.97	993,042	0.49	0.66	0.79
64 Banesco Usa	12.00	56.66	5,214,894	0.51	0.73	1.09
65 Citizens Bank And Trust	7.65	67.93	1,393,816	0.52	0.87	1.08
66 City National Bank Of Florida	10.69	51.05	27,059,543	0.52	0.66	1.10
67 Axiom Bank, National Association	10.99	104.28	828,635	0.55	0.82	1.42
68 Interamerican Bank, A Fsb	13.43	78.45	285,964	0.77	0.98	2.14
69 Tcm Bank, National Association	20.25	94.69	381,530	0.78	0.95	3.54
70 First National Bank Of Wauchula	11.68	67.66	85,353	0.84	1.11	1.59
71 Locality Bank	15.05	90.03	305,897	0.84	1.11	1.76
72 Helm Bank Usa	11.75	71.59	1,089,200	0.88	1.53	1.74
73 Mainstreet Community Bank Of Florida	8.92	67.10	885,289	0.91	1.31	1.23
74 Pnb Community Bank	9.78	66.82	156,995	0.93	1.31	1.27
75 Amerant Bank, National Association	9.76	65.31	10,312,330	0.95	1.15	1.20
76 First Federal Bank	10.77	68.15	4,194,869	0.96	2.94	0.67
77 Everbank, National Association	8.65	59.63	44,446,323	1.13	1.49	0.84
78 Intracoastal Bank	9.15	59.78	574,270	1.24	1.65	1.44



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79 Commerce Bank & Trust	10.26	73.66	168,736	1.39	1.84	1.43
80 Bankunited, National Association	9.28	56.87	35,441,030	1.63	2.38	0.93
81 Dlp Bank	15.64	62.51	251,758	1.65	2.47	1.63
82 Bayfirst National Bank	8.11	76.48	1,343,787	1.79	2.10	1.51
83 Sanibel Captiva Community Bank	8.74	47.31	1,014,106	1.96	1.89	0.99