



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE NINE MONTHS ENDED
SEPTEMBER 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	8.35	52.71	1,243,204	0.00	0.00	0.99
2 Bank Of Pensacola	9.59	68.64	142,199	0.00	0.00	0.74
3 Bankflorida	10.69	69.50	400,909	0.00	0.00	1.42
4 Bankmiami	32.45	312.19	140,910	0.00	0.00	1.00
5 Community Bank Of The South	9.94	57.83	258,256	0.00	0.00	1.31
6 Edison National Bank	9.10	78.59	408,039	0.00	0.00	1.49
7 First Colony Bank Of Florida	9.74	45.90	295,099	0.00	0.00	1.63
8 Gala Bank	35.85	215.99	30,117	0.00	0.00	0.79
9 Grove Bank & Trust	9.93	76.66	1,354,131	0.00	0.00	1.43
10 Cypress Bank & Trust	13.64	88.32	192,877	0.00	0.00	1.13
11 Gulf Coast Business Bank	15.73	102.89	154,885	0.00	0.00	1.30
12 Fnbt Bank	11.10	55.09	614,467	0.00	0.00	1.51
13 Sunstate Bank	10.95	74.96	570,381	0.00	0.00	1.15
14 Climate First Bank	9.36	55.48	1,386,734	0.00	0.00	1.04
15 Bank Of Belle Glade	9.35	50.21	154,640	0.00	0.00	0.68
16 Evermore Bank	15.40	74.22	271,217	0.00	0.00	1.10
17 The Warrington Bank	16.57	81.05	167,421	0.00	0.00	0.96
18 Peoples Bank Of Graceville	10.69	66.79	118,987	0.00	0.00	0.92
19 Waterfall Bank	14.72	80.02	387,233	0.00	0.00	0.85
20 Pacific National Bank	11.12	58.79	1,458,835	0.00	0.00	0.78
21 Sunrise Bank	9.64	60.35	608,560	0.00	0.00	1.27
22 Marine Bank & Trust Company	9.89	71.33	635,108	0.00	0.00	1.51
23 First Bank	9.47	54.13	787,083	0.01	0.02	1.75
24 Desjardins Bank, National Association	19.42	62.57	334,318	0.01	0.01	1.05
25 Intercredit Bank, National Association	10.05	126.32	1,327,894	0.01	0.03	1.49
26 Finemark National Bank & Trust	10.76	77.57	3,929,191	0.02	0.03	0.86
27 Crews Bank & Trust	10.80	57.29	2,243,001	0.02	0.04	1.95
28 Terrabank, National Association	9.72	69.40	831,325	0.02	0.03	1.38
29 Eastern National Bank	9.45	154.98	95,177	0.04	0.07	2.34
30 Gulfside Bank	10.52	58.20	337,017	0.04	0.06	1.09
31 Citizens First Bank	13.47	48.93	4,064,821	0.04	0.08	1.83
32 The First National Bank Of Mount Dora	11.64	83.05	373,930	0.04	0.12	1.58
33 Gulf Atlantic Bank	9.13	67.13	208,975	0.05	0.06	1.00
34 U. S. Century Bank	9.63	48.57	2,765,766	0.05	0.06	1.17
35 Pnb Community Bank	9.89	67.02	153,327	0.05	0.07	1.28
36 One Florida Bank	9.62	52.74	1,995,214	0.05	0.07	0.84
37 Paradise Bank	8.73	52.66	439,369	0.08	0.11	0.96
38 Flagship Bank	11.81	60.65	712,516	0.11	0.13	0.99
39 The Bank Of Tampa	10.49	55.69	3,061,263	0.13	0.21	1.38
40 Surety Bank	13.57	59.71	204,210	0.14	0.34	1.37
41 Bradesco Bank	10.66	57.92	5,447,306	0.14	0.18	0.98
42 Madison County Community Bank	8.49	72.77	203,854	0.14	0.25	1.58
43 First State Bank Of The Florida Keys	10.37	76.30	1,163,790	0.16	0.22	1.15
44 International Finance Bank	8.68	54.60	1,411,223	0.17	0.20	1.26
45 Florida Capital Bank, National Association	10.12	70.70	647,719	0.17	0.22	1.24
46 Natbank, National Association	17.58	93.87	260,214	0.18	0.22	0.72
47 Anchor Bank	8.74	57.64	559,638	0.18	0.25	0.75
48 Citizens Bank And Trust	7.66	67.17	1,454,191	0.18	0.32	1.11
49 Ocean Bank	9.62	63.65	7,395,959	0.20	0.25	1.38
50 Central Bank	8.58	73.19	363,392	0.22	0.26	0.75
51 Capital City Bank	10.04	64.90	4,325,546	0.23	0.31	1.16
52 Brannen Bank	6.08	47.05	970,767	0.23	0.42	0.75
53 First National Bank Of Pasco	9.28	98.74	298,413	0.24	0.38	1.52
54 United Southern Bank	10.61	61.58	834,734	0.25	0.49	2.15
55 Cogent Bank	8.71	50.83	2,418,089	0.25	0.32	1.17
56 Interamerican Bank, A Fsb	12.96	80.15	303,205	0.26	0.35	2.04
57 Raymond James Bank	8.03	36.94	42,857,360	0.29	0.35	1.09
58 Winter Park National Bank	7.54	39.83	827,314	0.31	0.57	1.27
59 Century Bank Of Florida	10.03	84.81	97,385	0.31	0.49	1.63
60 Optimumbank	11.71	47.29	1,082,700	0.33	0.37	1.23
61 Seacoast National Bank	10.42	62.29	16,666,792	0.40	0.56	1.34
62 Southstate Bank, National Association	10.28	50.21	66,027,921	0.48	0.63	1.23
63 Banco Do Brasil Americas	10.62	44.49	3,207,097	0.52	0.84	1.36
64 Prime Meridian Bank	10.30	59.93	983,835	0.59	0.76	0.81
65 Lafayette State Bank	8.82	69.74	250,582	0.59	0.11	1.93
66 Locality Bank	14.91	86.36	364,706	0.76	1.10	2.02
67 Tcm Bank, National Association	19.35	91.88	380,870	0.78	0.96	3.54
68 Banesco Usa	11.55	55.88	5,369,753	0.79	1.15	1.11
69 City National Bank Of Florida	10.82	50.54	27,770,671	0.80	1.05	1.15
70 First National Bank Of Wauchula	11.90	71.59	84,647	0.82	1.10	1.63
71 Helm Bank Usa	11.60	69.91	1,141,781	0.94	1.65	1.71
72 Everbank, National Association	8.96	59.47	44,814,438	1.08	1.42	0.81
73 Axiom Bank, National Association	10.98	108.14	780,120	1.09	1.69	1.44
74 Intracoastal Bank	9.50	60.45	578,418	1.23	1.68	1.39
75 First Federal Bank	11.25	67.10	4,140,702	1.32	4.12	0.72
76 Amerant Bank, National Association	9.57	66.06	10,386,958	1.35	1.79	1.37
77 Mainstreet Community Bank Of Florida	8.88	65.47	928,568	1.37	2.07	1.22
78 Commerce Bank & Trust	10.41	75.36	175,952	1.43	1.99	1.46



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	Ratio	Efficiency Ratio				
79 Sanibel Captiva Community Bank	8.95	46.90	1,044,031	1.48	1.42	0.97
80 BankUnited, National Association	9.46	56.55	35,065,427	1.56	2.29	0.93
81 Dlp Bank	16.80	63.17	256,877	1.59	2.42	1.68
82 Bayfirst National Bank	6.64	108.57	1,344,425	1.97	2.39	2.24