



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

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Bank Of Central Florida	8.57	52.50	1,203,168	0.00	0.00	1.04
2 Bank Of Pensacola	9.74	67.91	144,348	0.00	0.00	0.72
3 Bankflorida	10.57	67.35	429,621	0.00	0.00	1.35
4 Bankmiami	20.94	244.56	183,349	0.00	0.00	1.00
5 Grove Bank & Trust	9.82	75.95	1,365,487	0.00	0.00	1.42
6 Gala Bank	30.13	209.10	30,900	0.00	0.00	0.85
7 Bank Of Belle Glade	9.55	52.92	158,840	0.00	0.00	0.68
8 Sunstate Bank	11.02	76.74	568,962	0.00	0.00	1.13
9 Cypress Bank & Trust	13.43	86.48	208,923	0.00	0.00	1.04
10 Edison National Bank	9.04	79.39	426,939	0.00	0.00	1.46
11 The Warrington Bank	16.58	79.53	172,802	0.00	0.00	1.05
12 Peoples Bank Of Graceville	10.09	65.28	113,167	0.00	0.00	0.94
13 Fnbt Bank	10.99	55.47	635,442	0.00	0.00	1.42
14 Waterfall Bank	13.89	80.81	408,892	0.00	0.00	0.86
15 Climate First Bank	9.65	52.82	1,624,820	0.00	0.00	1.05
16 Evermore Bank	14.31	73.79	293,816	0.00	0.00	1.11
17 Community Bank Of The South	10.04	58.19	257,201	0.00	0.00	1.35
18 Gulfside Bank	10.42	56.81	321,062	0.01	0.02	1.09
19 Pacific National Bank	11.23	58.36	1,472,656	0.01	0.02	0.73
20 Marine Bank & Trust Company	9.92	69.90	657,265	0.01	0.02	1.44
21 Terrabank, National Association	9.86	67.58	853,422	0.02	0.03	1.35
22 Finemark National Bank & Trust	10.42	85.21	3,929,653	0.03	0.04	0.84
23 First Bank	9.64	54.00	815,467	0.03	0.04	1.73
24 Crews Bank & Trust	10.55	56.17	2,321,472	0.04	0.07	1.97
25 Pnb Community Bank	9.75	67.06	157,720	0.04	0.06	1.29
26 Intracoastal Bank	9.69	63.23	550,507	0.04	0.05	1.36
27 Intercredit Bank, National Association	10.35	138.20	1,610,849	0.05	0.09	1.57
28 Sunrise Bank	9.30	59.97	600,259	0.05	0.07	1.29
29 Eastern National Bank	9.01	173.34	84,840	0.05	0.07	2.14
30 Flagship Bank	11.78	59.89	738,731	0.10	0.13	1.00
31 U. S. Century Bank	9.65	49.21	2,788,916	0.11	0.14	1.16
32 Natbank, National Association	30.32	88.56	278,951	0.11	0.14	0.75
33 Anchor Bank	8.33	57.74	570,745	0.11	0.15	0.75
34 First Colony Bank Of Florida	9.93	45.42	286,613	0.12	0.18	1.69
35 The Bank Of Tampa	10.57	55.96	2,926,118	0.12	0.18	1.36
36 Madison County Community Bank	8.65	71.88	202,295	0.13	0.21	1.53
37 Surety Bank	13.95	59.28	192,590	0.14	0.29	1.24
38 International Finance Bank	8.70	55.19	1,580,518	0.14	0.18	1.25
39 Cogent Bank	8.80	49.58	2,435,900	0.15	0.19	1.08
40 Florida Capital Bank, National Association	10.10	72.83	652,158	0.15	0.19	1.26
41 First State Bank Of The Florida Keys	10.59	78.06	1,143,806	0.15	0.20	1.09
42 Bradesco Bank	10.57	58.50	5,466,642	0.16	0.20	0.94
43 Ocean Bank	9.68	63.84	7,436,315	0.18	0.22	1.40
44 Paradise Bank	8.65	56.05	435,073	0.19	0.26	1.01
45 The First National Bank Of Mount Dora	11.72	83.69	361,804	0.20	0.55	1.59
46 One Florida Bank	9.67	52.08	2,048,419	0.22	0.28	0.83
47 First National Bank Of Pasco	9.63	96.20	287,263	0.23	0.35	1.54
48 Capital City Bank	10.06	65.13	4,383,270	0.24	0.33	1.21
49 Lafayette State Bank	9.22	69.87	247,355	0.24	0.06	1.89
50 Century Bank Of Florida	10.17	83.27	104,776	0.25	0.42	1.61
51 Interamerican Bank, A Fsb	12.14	80.00	320,479	0.25	0.35	2.06
52 Gulf Atlantic Bank	9.35	68.67	233,104	0.26	0.32	0.92
53 United Southern Bank	10.38	61.40	841,773	0.27	0.52	2.09
54 Brannen Bank	5.43	46.66	1,070,872	0.27	0.53	0.75
55 Raymond James Bank	7.99	37.11	43,374,103	0.28	0.34	1.05
56 Citizens Bank And Trust	7.72	66.59	1,447,209	0.29	0.49	1.22
57 Optimumbank	11.39	47.48	1,111,487	0.31	0.30	1.07
58 Central Bank	8.67	71.13	368,568	0.31	0.37	0.77
59 Seacoast National Bank	9.69	61.50	20,830,874	0.37	0.57	1.41
60 Banesco Usa	11.30	56.74	5,477,082	0.39	0.55	1.09
61 Southstate Bank, National Association	10.22	50.59	67,179,734	0.46	0.62	1.20
62 Banco Do Brasil Americas	11.01	46.88	3,205,995	0.48	0.76	1.35
63 Desjardins Bank, National Association	19.50	67.46	353,090	0.53	0.70	1.04
64 Prime Meridian Bank	10.20	73.91	956,408	0.67	0.84	0.80
65 City National Bank Of Florida	10.92	50.39	28,048,551	0.71	0.94	1.11
66 Tcm Bank, National Association	18.88	92.90	395,143	0.83	1.04	3.55
67 Locality Bank	14.23	82.74	347,276	0.85	1.07	1.68
68 First National Bank Of Wauchula	12.16	73.51	85,575	0.90	1.22	1.64
69 Helm Bank Usa	11.12	69.84	1,137,676	0.92	1.62	1.69
70 Axiom Bank, National Association	10.95	108.61	784,087	0.97	1.54	1.52
71 First Federal Bank	10.71	68.56	4,310,472	1.03	3.18	0.79
72 Everbank, National Association	9.12	56.42	46,033,756	1.05	1.31	0.80
73 Mainstreet Community Bank Of Florida	9.10	66.29	911,121	1.34	1.42	1.21
74 Commerce Bank & Trust	10.48	75.01	188,931	1.52	2.31	1.65
75 Bankunited, National Association	9.27	56.30	35,027,511	1.53	2.19	0.91
76 Dlp Bank	13.85	58.92	303,780	1.68	3.45	1.66
77 Sanibel Captiva Community Bank	9.01	47.01	1,011,843	1.69	1.14	0.99
78 Amerant Bank, National Association	9.47	71.72	9,757,923	1.92	2.56	1.18



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Company Name	Tier 1 Leverage		Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
	Ratio	Efficiency Ratio				
79 Bayfirst National Bank	6.63	108.01	1,299,138	2.04	2.68	2.28
80 Gulf Coast Business Bank	15.69	103.05	181,141	2.21	2.66	1.30