



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE THREE MONTHS ENDED
MARCH 31, 2026

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Bank Of Pensacola	9.84	59.54	142,605	0.00	0.00	0.70
2 Bankflorida	12.83	55.93	438,806	0.00	0.00	1.39
3 Bankmiami	15.59	136.42	279,318	0.00	0.00	0.90
4 Gulf Atlantic Bank	8.98	69.64	245,177	0.00	0.00	0.97
5 Grove Bank & Trust	9.89	73.17	1,410,085	0.00	0.00	1.40
6 Bank Of Belle Glade	9.85	59.59	155,890	0.00	0.00	0.66
7 Cypress Bank & Trust	12.62	78.92	221,102	0.00	0.00	1.08
8 Edison National Bank	9.02	83.97	476,934	0.00	0.00	1.38
9 Gala Bank	26.48	164.04	34,121	0.00	0.00	0.85
10 Evermore Bank	13.50	67.08	314,438	0.00	0.00	1.12
11 Community Bank Of The South	9.26	59.91	252,467	0.00	0.00	1.30
12 The Warrington Bank	16.56	72.48	172,298	0.00	0.00	1.03
13 Fnbt Bank	10.78	59.74	653,557	0.00	0.01	1.44
14 Gulf Coast Business Bank	13.22	82.25	192,219	0.00	0.00	1.31
15 Sunstate Bank	11.10	75.09	568,901	0.00	0.00	1.12
16 Pacific National Bank	11.23	56.85	1,512,885	0.01	0.01	0.67
17 Gulfside Bank	11.04	55.58	362,338	0.01	0.02	1.07
18 Terrabank, National Association	9.86	73.95	869,333	0.02	0.03	1.38
19 Climate First Bank	9.53	50.94	1,751,079	0.02	0.03	1.03
20 First Bank	9.43	55.51	822,615	0.02	0.04	1.78
21 Crews Bank & Trust	10.55	55.92	2,364,087	0.02	0.04	1.97
22 Intercredit Bank, National Association	9.84	123.36	2,028,949	0.02	0.05	1.50
23 Intracoastal Bank	9.81	37.54	565,225	0.03	0.04	1.40
24 Pnb Community Bank	9.96	65.33	154,686	0.03	0.04	1.31
25 Desjardins Bank, National Association	19.82	64.88	340,637	0.04	0.05	1.07
26 Eastern National Bank	8.49	277.82	73,543	0.05	0.08	2.10
27 Paradise Bank	8.11	60.60	444,871	0.06	0.09	1.00
28 Sunrise Bank	9.74	62.03	599,794	0.09	0.11	1.25
29 First State Bank Of The Florida Keys	10.39	80.66	1,188,143	0.10	0.15	1.14
30 Natbank, National Association	29.19	84.34	291,932	0.10	0.14	0.76
31 First Colony Bank Of Florida	9.86	46.39	307,036	0.11	0.17	1.61
32 Anchor Bank	9.06	57.88	606,938	0.11	0.15	0.74
33 Flagship Bank	11.96	64.32	761,702	0.11	0.14	1.00
34 Surety Bank	12.93	66.12	222,858	0.11	0.25	1.19
35 Peoples Bank Of Graceville	10.56	63.07	117,984	0.12	0.35	0.92
36 Madison County Community Bank	8.37	73.49	209,981	0.12	0.20	1.54
37 Florida Capital Bank, National Association	8.53	71.30	713,842	0.13	0.18	1.24
38 U. S. Century Bank	9.88	46.53	2,842,514	0.13	0.16	1.16
39 Bank Of Central Florida	8.45	59.87	1,251,302	0.14	0.21	1.05
40 International Finance Bank	8.46	51.94	1,565,756	0.14	0.17	1.26
41 One Florida Bank	9.70	50.72	2,119,347	0.15	0.19	0.80
42 Waterfall Bank	12.93	97.57	421,942	0.16	0.17	0.86
43 Bradesco Bank	10.20	56.55	5,549,791	0.17	0.22	0.99
44 Optimumbank	10.74	49.83	1,268,490	0.17	0.20	1.02
45 Cogent Bank	9.20	46.93	2,444,828	0.19	0.24	1.08
46 Lafayette State Bank	9.58	65.68	245,529	0.20	0.00	2.17
47 The Bank Of Tampa	10.82	57.53	3,065,066	0.20	0.31	1.37
48 Citizens Bank And Trust	7.88	67.66	1,476,326	0.22	0.37	1.11
49 The First National Bank Of Mount Dora	12.54	78.38	354,872	0.22	0.57	1.56
50 First National Bank Of Pasco	10.04	88.14	286,330	0.23	0.36	1.58
51 Century Bank Of Florida	10.15	89.09	103,622	0.24	0.42	1.66
52 Raymond James Bank	8.12	35.43	45,736,982	0.25	0.31	1.03
53 Central Bank	8.66	68.08	389,728	0.26	0.32	0.76
54 United Southern Bank	10.62	62.49	842,840	0.27	0.51	2.04
55 Capital City Bank	10.11	64.74	4,450,684	0.29	0.44	1.22
56 Brannen Bank	5.96	47.54	1,021,832	0.29	0.52	0.74
57 Ocean Bank	9.87	62.50	7,534,738	0.31	0.39	1.41
58 Banesco Usa	11.34	55.45	5,775,714	0.38	0.53	1.03
59 Seacoast National Bank	9.87	59.16	21,134,120	0.47	0.75	1.39
60 Southstate Bank, National Association	10.27	52.95	67,870,584	0.48	0.61	1.18
61 Interamerican Bank, A Fsb	11.67	80.49	335,839	0.52	0.77	2.03
62 Banco Do Brasil Americas	10.95	48.44	3,393,780	0.53	0.86	1.34
63 Helm Bank Usa	11.25	67.03	1,163,513	0.79	1.42	1.70
64 City National Bank Of Florida	11.22	46.22	28,626,294	0.79	0.86	1.10
65 First National Bank Of Wauchula	12.39	88.61	88,130	0.82	1.23	1.78
66 Tcm Bank, National Association	18.37	93.14	391,166	0.89	1.13	3.56
67 Axiom Bank, National Association	11.06	119.11	774,271	0.96	1.56	1.27
68 First Federal Bank	10.94	64.97	4,382,686	1.03	3.29	0.79
69 Everbank, National Association	9.05	51.54	47,232,699	1.18	1.46	0.82
70 Mainstreet Community Bank Of Florida	9.35	62.85	947,978	1.27	1.36	1.27
71 Sanibel Captiva Community Bank	9.19	52.43	1,039,540	1.28	0.77	1.00
72 Bankunited, National Association	9.41	56.30	35,341,660	1.35	1.95	0.86
73 Locality Bank	13.16	82.78	357,989	1.42	1.74	1.74
74 Commerce Bank & Trust	10.17	72.01	179,329	1.60	2.19	1.58
75 Dlp Bank	16.39	75.94	305,089	1.61	3.26	3.62
76 Amerant Bank, National Association	10.02	64.27	9,880,787	1.94	2.61	1.17
77 Bayfirst National Bank	6.54	140.96	1,194,708	1.95	2.46	2.22