

**FLORIDA BANKS & THRIFTS OVER \$5,000,000**  
**RANKED BY ASSET QUALITY**  
**FOR THE NINE MONTHS ENDED**  
**September 30, 2011**



Name	City	Tier 1	Total	Efficiency Ratio	Total Assets	Noncurrent		ALLL/Non-Current	
		Leverage Ratio	Risk-Based Capital Ratio			Assets to Assets	Noncurrent Loans/Loans	ALLL/Loans	Current Loans
1 Southern Commerce Bank, National Association	Tampa	14.07	26.38	213.50	113,461	28.70	37.31	13.65	36.59
2 First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	1.64	3.42	194.17	377,894	27.55	31.57	4.96	15.72
3 Beach Community Bank	Fort Walton Beac	5.48	8.46	107.12	629,190	25.06	24.84	1.77	7.13
4 TransCapital Bank	Sunrise	7.53	10.58	80.37	244,414	23.55	22.98	3.87	16.83
5 Central Florida State Bank	Belleview	1.70	3.69	1,596.45	79,358	23.25	27.45	4.88	17.77
6 First National Bank of Crestview	Crestview	7.34	12.08	78.55	110,992	22.30	21.97	6.12	27.85
7 OptimumBank	Plantation	2.54	4.77	224.13	166,940	21.80	29.51	3.17	10.75
8 EuroBank	Coral Gables	4.14	10.60	151.50	83,434	21.45	11.95	2.72	22.77
9 Gulf Coast Community Bank	Pensacola	4.36	6.87	115.99	223,123	20.75	14.81	2.42	16.37
10 Security Bank, National Association	North Lauderdale	4.13	8.09	287.26	102,820	20.68	19.26	5.53	28.73
11 Independent Banker's Bank of Florida	Lake Mary	6.83	11.92	103.93	258,777	19.55	27.35	7.73	28.27
12 Putnam State Bank	Palatka	3.45	5.68	133.17	177,381	18.16	13.70	3.21	23.42
13 Heritage Bank of North Florida	Orange Park	2.91	4.81	85.69	138,155	17.64	12.93	4.33	33.52
14 Home Federal Bank of Hollywood	Hallandale Beach	10.82	17.42	129.16	81,178	17.57	14.74	3.38	22.93
15 Friends Bank	New Smyrna Beach	5.98	9.00	100.64	132,756	17.38	19.32	3.56	18.44
16 GulfSouth Private Bank	Destin	6.71	10.75	97.84	181,319	16.46	18.38	3.78	20.56
17 The Royal Palm Bank of Florida	Naples	2.11	4.66	222.64	95,978	16.11	13.85	7.98	57.66
18 First Southern Bank	Boca Raton	14.97	22.04	73.81	965,948	15.66	19.85	1.93	9.70
19 Fidelity Bank of Florida, National Association	Merritt Island	4.62	7.83	74.04	360,291	15.54	18.68	5.91	31.64
20 Vision Bank	Panama City	16.30	23.48	133.70	697,032	15.32	19.30	6.27	32.48
21 Premier Community Bank of the Emerald Coast	Crestview	(0.90)	(1.34)	144.26	125,976	14.99	16.61	3.57	21.47
22 First City Bank of Florida	Fort Walton Beac	2.40	4.73	101.02	270,289	14.98	7.71	3.40	44.16
23 FLAGLER BANK	West Palm Beach	6.37	10.34	105.85	113,063	14.44	16.35	5.82	35.58
24 Columbia Bank	Lake City	8.24	13.32	105.35	228,821	13.99	17.68	2.66	15.04
25 Old Harbor Bank	Clearwater	(1.84)	(2.65)	138.25	209,048	13.91	16.55	3.41	20.62
26 U. S. Century Bank	Doral	4.54	6.80	109.19	1,500,209	13.49	14.01	5.73	40.94
27 Great Florida Bank	Coral Gables	4.67	8.40	159.69	1,192,419	12.63	13.29	2.36	17.74
28 International Finance Bank	Miami	6.27	10.91	73.77	377,737	12.11	15.43	3.79	24.56
29 Anchor Commercial Bank	North Palm Beach	4.34	7.49	68.07	135,074	11.44	13.83	3.34	24.17
30 Bank of Jackson County	Graceville	1.80	3.49	111.46	28,902	11.44	6.89	2.88	41.85
31 First Community Bank of Southwest Florida	Fort Myers	3.41	6.03	146.35	301,588	11.26	6.27	2.90	46.18
32 The Bank of Commerce	Sarasota	2.78	7.27	98.84	254,771	11.17	8.07	3.06	37.87
33 Florida Capital Bank, National Association	Jacksonville	4.04	8.08	136.60	751,156	11.05	9.74	2.79	28.68
34 Bank of Naples	Naples	2.54	5.89	189.61	152,963	11.00	13.96	8.99	64.38
35 Superior Bank, National Association	Tampa	11.62	32.43	62.83	2,534,417	10.90	14.24	0.96	6.72
36 Premier Bank	Tallahassee	3.61	6.99	113.85	328,362	10.85	12.28	4.20	34.19
37 EverBank	Jacksonville	8.25	15.70	79.58	12,550,738	10.84	15.07	1.03	6.86
38 Federal Trust Bank	Sanford	11.63	23.35	212.61	322,131	10.82	13.99	6.04	43.19
39 Chipola Community Bank	Marianna	3.43	6.79	142.86	42,635	10.77	5.29	2.48	46.96
40 Reliance Bank, FSB	Fort Myers	4.60	9.46	118.87	76,634	10.65	11.77	8.87	75.36
41 Landmark Bank, National Association	Fort Lauderdale	10.90	16.15	65.10	291,114	10.52	10.37	4.30	41.46

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42	Community Bank of Broward	Dania Beach	8.38	13.07	84.30	476,357	9.50	8.66	1.87	21.55
43	The Jacksonville Bank	Jacksonville	8.16	11.08	60.70	601,757	9.30	10.78	2.75	25.56
44	BankAtlantic	Fort Lauderdale	8.29	14.96	68.05	3,707,309	9.15	9.45	2.63	27.78
45	Heritage Bank of Florida	Lutz	3.88	6.26	72.87	246,721	9.04	5.78	3.92	67.75
46	Ocean Bank	Miami	4.71	8.96	108.20	3,400,218	9.00	9.26	2.45	26.46
47	First East Side Savings Bank	Tamarac	5.17	10.65	561.61	72,829	8.93	9.84	1.65	16.80
48	Capital Bank, National Association	Miami	13.82	16.49	73.23	6,602,735	8.76	9.70	0.39	4.02
49	Bank of Coral Gables	Coral Gables	5.49	11.44	157.02	121,506	8.75	10.42	3.89	37.34
50	Community Bank of Florida, Inc.	Homestead	7.27	10.75	91.02	542,016	8.74	4.68	1.60	34.05
51	Florida Community Bank, National Association	Miami	12.40	23.79	100.60	3,513,967	8.68	19.42	1.98	10.21
52	Sanibel Captiva Community Bank	Sanibel	8.58	12.98	77.15	228,047	8.67	6.22	1.96	31.54
53	Sunstate Bank	Miami	9.20	13.13	81.62	163,768	8.63	11.10	5.27	47.45
54	Pilot Bank	Tampa	7.89	11.07	102.04	216,103	8.63	7.86	2.76	35.07
55	CBC NATIONAL BANK	Fernandina Beach	9.21	15.86	87.02	441,162	8.31	6.82	1.77	25.90
56	The First National Bank of Mount Dora	Mount Dora	11.24	16.33	70.64	190,302	8.29	7.49	3.76	50.20
57	Sunrise Bank	Cocoa Beach	4.28	7.39	89.75	109,438	8.29	4.34	5.50	126.59
58	Enterprise Bank of Florida	North Palm Beach	13.97	16.91	67.65	240,259	8.20	6.79	2.74	40.28
59	Grand Bank & Trust of Florida	West Palm Beach	4.49	7.70	113.69	334,834	7.85	7.51	3.59	47.78
60	First Home Bank	Seminole	7.64	11.72	158.35	75,407	7.81	6.80	2.04	29.94
61	Highlands Independent Bank	Sebring	6.88	11.86	81.09	264,234	7.80	5.59	5.00	89.53
62	Madison County Community Bank	Madison	9.34	16.83	69.50	94,033	7.77	8.83	1.76	19.87
63	CNLBank	Orlando	5.64	9.44	99.20	1,412,255	7.70	7.18	2.68	37.29
64	Great Eastern Bank of Florida	Miami	9.77	14.77	126.97	59,650	7.61	5.43	2.87	52.81
65	CenterBank of Jacksonville, National Association	Jacksonville	4.78	7.86	(3,524.60)	132,984	7.47	5.93	4.31	72.65
66	Flagship Community Bank	Clearwater	9.51	13.36	80.70	107,770	7.41	6.92	2.58	37.21
67	Legacy Bank of Florida	Boca Raton	5.04	8.19	99.09	292,423	7.40	8.88	2.73	30.71
68	First National Bank Northwest Florida	Panama City	13.06	25.10	91.70	118,407	7.38	10.98	2.16	19.63
69	Commerce National Bank & Trust	Winter Park	6.53	10.09	91.26	100,173	7.29	6.76	4.45	65.90
70	Peoples State Bank	Lake City	8.56	12.45	92.84	74,755	7.27	6.52	2.77	42.54
71	Regent Bank	Davie	7.16	10.26	112.37	443,115	7.27	6.13	2.03	33.15
72	Florida Bank	Tampa	5.97	10.33	109.84	744,119	7.25	9.45	4.36	46.10
73	Surety Bank	Deland	9.26	13.41	114.88	113,991	7.24	5.11	3.60	70.35
74	Bay Cities Bank	Tampa	9.67	17.57	85.93	608,138	7.23	10.98	2.02	18.39
75	Gibraltar Private Bank & Trust Co.	Coral Gables	9.08	15.58	79.78	1,644,139	7.18	8.17	1.96	23.96
76	Community Bank & Company	Lakewood Ranch	9.66	12.99	66.97	733,568	7.01	6.97	1.16	16.71
77	The Palm Bank	Tampa	6.89	11.98	94.86	134,167	7.01	10.81	3.18	29.41
78	Century Bank of Florida	Tampa	8.27	13.54	98.35	73,360	6.89	7.67	3.57	46.51
79	The Perkins State Bank	Williston	8.47	13.33	89.79	188,610	6.79	3.79	2.51	66.14
80	Eastern National Bank	Miami	8.54	16.00	75.02	408,402	6.57	5.09	2.35	46.19
81	Preferred Community Bank	Fort Myers	8.25	14.57	110.67	77,163	6.49	4.61	2.59	56.18
82	Heartland National Bank	Sebring	8.77	14.79	70.53	280,353	6.47	4.92	2.77	56.40

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83	ProBank	Tallahassee	4.12	7.86	117.88	89,928	6.43	4.32	2.87	66.56
84	American Momentum Bank	Tampa	17.41	18.91	68.71	887,213	6.42	6.63	1.07	16.19
85	First Bank	Clewiston	7.38	10.73	89.29	239,963	6.36	5.67	2.16	38.07
86	First National Bank of Pasco	Dade City	8.15	14.12	68.29	162,221	6.14	7.21	4.04	56.02
87	Farmers & Merchants Bank	Monticello	8.56	13.09	77.91	423,036	6.13	6.54	1.75	26.81
88	Marine Bank & Trust Company	Vero Beach	6.35	9.22	86.60	140,324	6.12	3.20	3.35	104.72
89	The Oculina Bank	Fort Pierce	9.31	14.64	79.94	132,533	6.12	3.35	2.68	80.02
90	Merchants & Southern Bank	Gainesville	8.48	13.74	75.14	389,696	6.04	5.37	3.47	64.54
91	Pinnacle Bank	Orange City	6.05	9.81	91.21	212,638	6.00	7.12	3.98	55.89
92	Cornerstone Community Bank	Saint Petersburg	8.14	12.03	82.65	254,982	5.96	5.53	2.53	45.81
93	Citizens Bank and Trust	Frostproof	6.57	11.17	78.14	460,371	5.94	7.43	2.29	30.86
94	Patriot Bank	Trinity	8.48	11.89	107.89	124,221	5.92	6.11	1.94	31.70
95	Freedom Bank of America	Saint Petersburg	6.20	8.29	108.10	82,279	5.89	1.62	2.18	134.61
96	Atlantic Coast Bank	Jacksonville	6.22	11.08	93.09	795,385	5.89	6.71	1.66	24.81
97	BankUnited	Miami Lakes	10.79	38.17	46.58	10,903,751	5.88	12.93	0.66	5.12
98	American Enterprise Bank of Florida	Jacksonville	8.10	11.53	91.72	203,770	5.74	5.54	2.73	49.33
99	Interamerican Bank, A FSB	Miami	10.83	16.38	79.17	252,523	5.69	4.54	2.07	45.56
100	SouthBank, a Federal Savings Bank	Palm Beach Garde	8.27	22.31	169.07	23,786	5.65	15.14	6.32	41.77
101	Insignia Bank	Sarasota	9.95	13.88	85.26	144,747	5.40	2.97	1.69	56.81
102	Gateway Bank of Central Florida	Ocala	8.86	13.28	76.83	185,464	5.34	6.89	2.51	36.49
103	Citizens State Bank	Perry	9.48	14.19	88.28	101,652	5.25	4.79	1.42	29.60
104	Community State Bank	Starke	15.35	35.04	84.80	52,572	5.21	13.11	5.78	44.10
105	Peoples National Bank	Niceville	9.61	18.35	92.67	114,247	5.17	5.45	2.09	38.34
106	1st National Bank of South Florida	Homestead	9.62	15.81	92.97	299,231	5.10	7.95	1.16	14.60
107	Alarion Bank	Ocala	6.83	10.77	87.16	300,371	4.94	3.51	2.61	74.29
108	American National Bank	Oakland Park	12.67	19.42	68.36	213,879	4.84	7.80	1.30	16.74
109	First Bank of Miami	Coral Gables	9.59	13.17	92.02	260,497	4.82	2.76	0.52	19.01
110	Englewood Bank	Englewood	8.63	13.68	70.59	169,067	4.79	5.22	5.21	99.72
111	FIRST STATE BANK OF THE FLORIDA KEYS	Key West	8.18	17.04	81.89	786,525	4.77	6.80	3.17	46.54
112	Capital City Bank	Tallahassee	10.03	15.08	80.50	2,498,446	4.59	3.23	1.79	55.41
113	Valrico State Bank	Valrico	13.83	19.25	92.46	190,650	4.54	6.23	2.60	41.78
114	Pacific National Bank	Miami	12.74	27.46	114.81	340,532	4.53	7.27	2.46	33.80
115	Intercredit Bank, National Association	Miami	9.08	16.65	146.97	256,243	4.45	2.64	2.60	98.66
116	Prosperity Bank	Saint Augustine	6.15	11.34	77.27	800,960	4.41	2.18	2.55	117.22
117	Valley Bank	Fort Lauderdale	8.88	13.25	102.28	123,367	4.35	4.48	1.65	36.93
118	Charlotte State Bank & Trust	Port Charlotte	8.23	13.58	66.44	240,815	4.34	5.40	3.72	68.82
119	Floridian Community Bank, Inc.	Davie	9.12	12.71	83.37	232,273	4.33	5.02	2.16	42.97
120	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATI	Coral Gables	8.94	17.99	68.76	6,755,900	4.30	6.83	1.73	25.27
121	Florida Business Bank	Melbourne	8.86	17.47	225.64	121,550	4.20	5.41	3.36	62.07
122	Anderen Bank	Palm Harbor	16.00	21.41	92.16	203,566	4.18	4.11	2.09	50.87
123	First Bank of the Palm Beaches	West Palm Beach	10.67	15.65	93.98	72,155	4.06	5.44	3.18	58.57

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124	CenterState Bank of Florida, National Association	Winter Haven	8.01	15.46	79.41	1,923,351	3.87	5.67	2.17	38.21
125	Florida Bank of Commerce	Orlando	8.26	12.57	95.03	247,883	3.84	4.13	2.14	51.78
126	Lafayette State Bank	Mayo	10.21	13.56	70.19	90,285	3.78	2.91	0.96	32.90
127	Sunshine Savings Bank	Tallahassee	13.13	21.89	85.80	145,396	3.71	4.23	0.75	17.77
128	Gulfstream Business Bank	Stuart	10.62	15.78	48.58	544,855	3.70	4.13	4.90	118.48
129	First Federal Bank of Florida	Lake City	12.39	23.11	72.45	955,377	3.69	5.40	1.47	27.25
130	United Southern Bank	Umatilla	9.79	14.33	71.88	392,476	3.66	2.45	2.75	112.37
131	JGB BANK, NATIONAL ASSOCIATION	Doral	11.77	19.16	85.45	369,688	3.58	4.36	2.62	60.11
132	Citizens Bank of Florida	Oviedo	8.24	12.80	87.20	224,906	3.57	2.09	2.49	119.44
133	East Coast Community Bank	Ormond Beach	5.57	8.83	88.17	80,405	3.55	4.60	3.45	74.95
134	Mainstreet Community Bank of Florida	Deland	9.27	11.95	75.50	197,930	3.55	3.87	3.03	78.34
135	Bay Bank & Trust Co.	Panama City	10.42	21.76	99.27	247,009	3.52	4.09	1.92	46.80
136	First Citrus Bank	Tampa	9.39	13.95	95.41	231,964	3.49	1.83	1.47	80.63
137	Sabadell United Bank, National Association	Miami	11.26	21.06	67.90	3,671,250	3.45	5.43	1.41	25.93
138	Hillsboro Bank	Plant City	12.36	23.30	66.82	104,907	3.20	0.00	2.66	0.00
139	Terrabank, National Association	Miami	9.05	15.08	105.18	272,384	3.20	4.72	1.47	31.09
140	United Legacy Bank	Winter Park	9.76	15.20	115.18	186,737	3.15	4.04	2.82	69.80
141	Orange Bank of Florida	Orlando	6.64	10.61	96.45	318,608	3.13	2.32	2.55	110.04
142	Wauchula State Bank	Wauchula	9.42	15.03	47.25	563,981	3.05	3.30	2.24	68.07
143	FNBT.COM BANK	Fort Walton Beac	12.16	21.09	79.83	370,701	3.04	1.03	2.59	251.35
144	Community Bank of the South	Merritt Island	12.06	20.48	79.22	125,639	2.98	1.79	2.44	136.38
145	Florida Citizens Bank	Gainesville	7.20	11.04	92.46	281,772	2.91	2.20	2.02	91.90
146	First Avenue National Bank	Ocala	10.33	15.46	71.84	102,498	2.86	2.59	2.81	108.51
147	Nature Coast Bank	Hernando	10.08	12.76	95.63	59,458	2.84	0.05	1.57	3131.82
148	Coconut Grove Bank	Miami	9.63	19.18	85.79	640,640	2.83	3.67	4.18	113.79
149	Paradise Bank	Boca Raton	8.05	12.59	71.86	287,977	2.82	3.13	2.72	86.73
150	BankFIRST	Winter Park	10.35	17.35	75.47	614,803	2.81	2.41	2.20	91.51
151	First America Bank	Bradenton	8.29	14.30	91.81	269,405	2.79	3.29	2.15	65.46
152	Bank of St. Augustine	Saint Augustine	7.23	12.06	81.04	189,536	2.76	1.19	1.65	138.28
153	Homebanc National Association	Lake Mary	9.41	20.82	80.37	434,157	2.76	1.93	0.29	14.94
154	1st United Bank	Boca Raton	8.94	19.87	75.39	1,242,555	2.76	3.27	1.61	49.25
155	Seacoast National Bank	Stuart	9.73	17.72	88.20	2,049,399	2.75	2.69	2.34	86.98
156	Peoples Bank of Graceville	Graceville	14.14	40.16	48.78	76,568	2.72	5.33	1.01	19.02
157	Floridian Bank	Daytona Beach	8.82	12.49	89.61	149,647	2.72	2.75	1.81	65.96
158	Community Bank and Trust of Florida	Ocala	11.17	20.79	59.20	560,036	2.68	2.21	2.38	107.53
159	Marquis Bank	Coral Gables	18.09	28.61	88.74	172,827	2.66	2.45	2.72	110.94
160	BAC Florida Bank	Coral Gables	8.17	17.03	76.00	1,151,780	2.65	3.10	1.54	49.55
161	Republic Bank	Port Richey	14.13	20.81	105.62	117,650	2.65	2.63	1.71	65.23
162	Urban Trust Bank	Orlando	13.01	21.16	78.17	576,808	2.63	3.17	1.91	60.08
163	The First State Bank of Arcadia	Arcadia	9.29	14.55	59.81	123,408	2.48	2.97	3.20	107.78
164	Platinum Bank	Brandon	8.67	17.81	75.05	388,362	2.46	1.65	2.03	122.80

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165	First Florida Bank	Destin	12.83	23.85	72.81	176,350	2.43	0.00	2.30	0.00
166	The First National Bank of South Miami	South Miami	9.86	18.06	84.72	401,502	2.40	5.48	1.94	35.39
167	FirstAtlantic Bank	Jacksonville	18.33	35.38	93.72	211,974	2.36	4.42	1.26	28.48
168	Continental National Bank of Miami	Miami	8.50	16.20	87.92	292,719	2.36	2.38	1.32	55.34
169	The Bank of Tampa	Tampa	8.59	13.59	66.57	1,023,105	2.22	2.22	2.94	132.23
170	Stonegate Bank	Fort Lauderdale	13.20	18.74	44.62	847,909	2.16	1.99	2.05	102.76
171	Natbank, National Association	Hollywood	14.32	24.87	91.83	101,645	2.13	2.67	1.32	49.49
172	Shamrock Bank of Florida	Naples	15.59	24.55	117.66	78,099	2.07	2.49	2.30	92.46
173	Drummond Community Bank	Chiefland	16.08	29.42	59.86	195,039	2.00	2.77	2.90	104.36
174	Sunshine State Federal Savings and Loan Association	Plant City	12.82	24.32	88.99	199,951	1.98	1.26	2.10	166.81
175	1st Manatee Bank	Parrish	9.10	14.53	70.29	90,155	1.97	1.18	1.38	117.02
176	Mackinac Savings Bank, F.S.B.	Boynton Beach	6.77	26.73	93.95	124,264	1.96	3.10	1.28	41.31
177	Calusa National Bank	Punta Gorda	8.75	15.85	79.28	147,475	1.93	2.85	1.93	67.79
178	Executive National Bank	Miami	9.03	15.88	85.45	281,505	1.86	1.60	2.23	139.83
179	Seaside National Bank & Trust	Orlando	9.55	13.17	100.02	737,714	1.82	2.00	1.32	65.94
180	Sabal Palm Bank	Sarasota	8.03	13.66	94.10	85,117	1.80	2.99	1.63	54.31
181	Helm Bank USA	Miami	7.73	22.20	71.89	827,439	1.78	3.65	2.90	79.41
182	Citizens First Bank	The Villages	7.02	16.10	39.97	1,303,860	1.75	5.09	5.44	106.75
183	First National Bank of Wauchula	Wauchula	10.90	20.30	80.92	84,496	1.73	2.58	2.55	98.86
184	Old Florida National Bank	Orlando	10.29	14.59	87.61	576,549	1.70	2.18	1.75	80.00
185	Raymond James Bank, FSB	Saint Petersburg	10.25	13.70	20.68	8,994,822	1.64	1.99	2.18	109.32
186	Desjardins Bank, National Association	Hallandale	14.20	35.62	74.88	178,165	1.64	2.51	2.23	88.85
187	BRANNEN BANK	Inverness	7.57	20.31	63.07	420,818	1.57	1.72	1.52	88.24
188	Harbor Community Bank, FSB	Indiantown	30.50	45.21	76.55	140,668	1.53	2.79	0.35	12.52
189	TotalBank	Miami	9.77	16.60	76.45	2,260,370	1.43	1.89	1.83	96.36
190	Gateway Bank of Florida	Daytona Beach	9.13	17.82	70.86	192,817	1.40	2.00	4.77	238.69
191	Apollo Bank	Miami	11.32	16.30	96.59	212,435	1.39	2.49	1.24	49.81
192	Plus International Bank	Miami	13.37	36.37	70.16	93,059	1.32	2.88	0.98	33.93
193	Espirito Santo Bank	Miami	8.39	16.13	78.10	616,215	1.31	1.85	1.86	100.56
194	NorthStar Bank	Tampa	8.52	23.83	79.59	182,724	1.25	4.09	2.38	58.33
195	City National Bank of Florida	Miami	10.67	18.53	65.47	3,929,798	1.25	1.93	4.05	210.05
196	Biscayne Bank	Miami	7.33	11.85	59.78	233,884	1.25	0.41	1.60	392.43
197	Northern Trust, National Association	Miami	9.73	13.94	52.42	16,103,864	1.20	1.62	1.07	66.42
198	Florida Traditions Bank	Dade City	13.45	16.93	65.12	240,120	1.16	1.45	1.87	129.26
199	Professional Bank	Coral Gables	10.72	17.92	85.21	132,671	1.07	1.88	1.79	95.44
200	Banesco USA	Coral Gables	9.52	16.95	76.80	445,197	1.04	1.30	1.49	114.12
201	USAmeriBank	Largo	7.09	10.10	55.50	1,142,553	1.03	1.11	1.70	153.18
202	Florida Gulf Bank	Fort Myers	8.40	13.35	63.17	347,255	1.00	0.99	2.90	291.87
203	Encore National Bank	Port Charlotte	10.24	20.80	103.47	243,269	1.00	1.61	2.00	124.39
204	TCM Bank, National Association	Tampa	20.10	22.95	52.78	165,408	0.94	1.08	5.07	471.10
205	Edison National Bank	Fort Myers	8.45	17.01	84.54	197,047	0.89	1.49	2.07	139.17

**FLORIDA BANKS & THRIFTS OVER \$5,000,000  
RANKED BY ASSET QUALITY  
FOR THE NINE MONTHS ENDED  
September 30, 2011**



Name	City	Tier 1	Total	Efficiency Ratio	Total Assets	Noncurrent		ALLL/Non-		
		Leverage Ratio	Risk-Based Capital Ratio			Assets to Assets	Noncurrent Loans/Loan	ALLL/ Loans	Current Loans	
206	Community Bank, Destin	Miramar Beach	8.11	14.10	94.23	84,051	<b>0.85</b>	0.00	1.25	0.00
207	FineMark National Bank & Trust	Fort Myers	9.15	17.93	96.79	430,071	<b>0.76</b>	1.66	1.66	100.21
208	Gulfshore Bank	Tampa	7.01	12.75	90.13	195,829	<b>0.72</b>	0.68	1.42	208.33
209	Community Southern Bank	Lakeland	11.96	18.24	81.60	195,564	<b>0.66</b>	0.90	1.37	152.44
210	Gateway Bank of Southwest Florida	Sarasota	8.32	16.37	87.78	174,665	<b>0.65</b>	1.33	2.15	160.79
211	Bank of Belle Glade	Belle Glade	9.58	28.64	82.98	71,807	<b>0.64</b>	2.00	2.19	109.83
212	Jefferson Bank of Florida	Oldsmar	14.60	23.56	81.68	138,957	<b>0.58</b>	1.07	2.48	231.47
213	New Traditions National Bank	Orlando	10.14	19.39	58.20	367,996	<b>0.58</b>	0.00	2.10	0.00
214	First National Bank of the Gulf Coast	Naples	15.95	31.40	122.74	370,679	<b>0.49</b>	0.66	1.52	231.98
215	First Colony Bank of Florida	Maitland	11.02	19.64	68.25	131,356	<b>0.45</b>	0.81	1.97	242.86
216	Florida Shores Bank - Southeast	Pompano Beach	10.58	15.49	101.99	154,052	<b>0.45</b>	0.69	1.67	242.92
217	Intercontinental Bank	West Miami	10.95	33.69	71.57	166,000	<b>0.37</b>	0.06	0.81	1393.33
218	Reunion Bank of Florida	Tavares	9.51	12.03	85.08	158,065	<b>0.28</b>	0.39	1.20	304.79
219	Central Bank	Tampa	12.15	18.24	60.08	79,697	<b>0.26</b>	0.41	4.46	1077.14
220	Summit Bank, National Association	Panama City	16.05	23.11	77.55	130,683	<b>0.26</b>	0.00	1.52	0.00
221	Florida Shores Bank - Southwest	Venice	10.86	20.79	78.71	298,938	<b>0.20</b>	0.06	1.50	2634.15
222	Bank of Central Florida	Lakeland	12.55	17.92	75.59	244,338	<b>0.16</b>	0.10	1.41	1368.07
223	Broward Bank of Commerce	Fort Lauderdale	12.76	20.15	74.72	124,317	<b>0.00</b>	0.00	1.21	0.00
224	First Green Bank	Eustis	13.43	16.46	76.68	158,321	<b>0.00</b>	0.00	1.25	0.00
225	One South Bank	Chipley	18.75	31.54	151.98	30,321	<b>0.00</b>	0.00	1.07	0.00
226	Members Trust Company	Tampa	94.22	440.86	100.23	25,302	<b>0.00</b>	0.00	0.00	0.00
227	Palm Beach Community Bank	West Palm Beach	14.48	26.67	69.90	180,363	<b>0.00</b>	0.00	0.99	0.00
228	Intracoastal Bank	Palm Coast	10.95	19.20	69.59	145,802	<b>0.00</b>	0.00	1.31	0.00
229	The Warrington Bank	Pensacola	20.35	43.82	78.32	69,999	<b>0.00</b>	0.00	0.60	0.00
230	First Navy Bank	Pensacola	20.58	155.88	126.76	65,020	<b>0.00</b>	0.00	3.59	0.00
231	FirstCity Bank of Commerce	North Palm Beach	7.29	12.83	149.38	72,079	<b>0.00</b>	0.00	2.80	0.00
232	Bank of the South	Pensacola	21.95	97.25	92.44	65,991	<b>0.00</b>	0.00	1.09	0.00
233	Prime Meridian Bank	Tallahassee	11.90	17.55	70.18	132,231	<b>0.00</b>	0.00	1.15	0.00