



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2018

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ALLL/ Loans
1 Bank Of The South	18.48	97.58	75,857	0.00	0.00	1.03
2 American National Bank	13.95	52.95	310,929	0.00	0.00	1.01
3 Sanibel Captiva Community Bank	7.16	52.28	421,076	0.00	0.00	0.88
4 First National Bank Northwest Florida	11.86	68.05	140,137	0.00	0.00	1.71
5 Bank Of Pensacola	13.71	92.87	84,716	0.00	0.00	0.98
6 Hillsboro Bank	13.79	42.95	135,756	0.00	0.00	1.04
7 Edison National Bank	8.03	68.52	299,230	0.00	0.00	1.33
8 Professional Bank	8.53	81.15	705,606	0.00	0.00	0.90
9 Florida Business Bank	14.08	55.95	128,534	0.00	0.00	1.50
10 Freedom Bank	9.03	60.13	274,227	0.00	0.00	1.19
11 Winter Park National Bank	18.08	67.95	227,158	0.00	0.00	1.31
12 Sabal Palm Bank	9.00	76.04	201,093	0.00	0.00	1.16
13 Community Bank And Trust Of Florida	9.26	66.07	702,284	0.00	0.01	1.32
14 Intracoastal Bank	9.00	52.66	327,578	0.00	0.00	1.32
15 The Warrington Bank	17.02	86.20	84,323	0.00	0.00	1.13
16 Plus International Bank	18.02	102.09	83,041	0.00	0.00	1.29
17 Optimumbank	12.50	103.10	97,021	0.00	0.00	2.44
18 Legacy Bank Of Florida	10.79	63.94	407,598	0.00	0.00	0.76
19 U. S. Century Bank	8.88	74.35	1,157,607	0.01	0.02	1.22
20 Banco Do Brasil Americas	8.43	80.32	665,453	0.01	0.01	1.03
21 Terrabank, National Association	9.01	82.73	395,965	0.01	0.02	1.11
22 First Colony Bank Of Florida	10.44	46.97	204,918	0.02	0.02	1.37
23 Prime Meridian Bank	9.21	57.54	405,830	0.04	0.06	1.23
24 Executive National Bank	10.33	70.48	424,545	0.04	0.05	1.31
25 First Florida Integrity Bank	8.88	61.60	1,370,042	0.05	0.06	0.92
26 First Green Bank	10.66	53.39	798,678	0.05	0.00	1.01
27 Citizens First Bank	11.05	42.06	2,110,010	0.06	0.19	1.07
28 Finemark National Bank & Trust	9.51	65.70	1,780,567	0.07	0.10	1.02
29 Heartland National Bank	9.80	53.46	376,292	0.08	0.15	1.46
30 Pilot Bank	9.79	79.82	344,078	0.08	0.10	0.60
31 Bank Of Central Florida	8.91	52.09	492,021	0.09	0.12	0.96
32 Bank Of Belle Glade	7.56	67.55	100,686	0.09	0.26	1.33
33 Raymond James Bank, National Association	8.76	28.78	23,204,762	0.12	0.12	1.03
34 First Florida Bank	11.70	57.31	435,440	0.13	0.26	1.57
35 Sunrise Bank	12.93	72.57	205,712	0.14	0.20	1.07
36 Surety Bank	11.13	58.77	116,848	0.14	0.24	1.32
37 First Bank Of The Palm Beaches	8.93	81.52	174,032	0.15	0.18	0.73
38 Seaside National Bank & Trust	7.64	59.16	1,883,224	0.16	0.22	0.98
39 The Oculina Bank	9.16	60.52	357,709	0.16	0.00	0.75
40 Banesco Usa	8.24	75.35	1,246,562	0.17	0.22	1.14
41 Peoples Bank Of Graceville	13.53	55.35	89,011	0.18	0.43	1.06
42 First State Bank Of The Florida Keys	8.90	63.00	921,575	0.19	0.29	1.16
43 Marine Bank & Trust Company	8.65	82.38	268,330	0.19	0.24	1.09
44 Flagship Community Bank	12.41	70.86	118,404	0.20	0.25	1.00
45 First Bank	9.00	70.39	346,391	0.25	0.31	1.46
46 International Finance Bank	8.53	71.41	544,998	0.25	0.30	1.11
47 Charlotte State Bank & Trust	9.63	56.01	362,222	0.26	0.02	1.75
48 Fidelity Bank Of Florida, National Association	13.75	71.64	174,418	0.26	0.06	1.87
49 Florida Community Bank, National Association	9.49	39.14	12,263,649	0.27	0.24	0.57
50 First Citrus Bank	9.13	64.76	388,498	0.28	0.28	0.80
51 Biscayne Bank	8.67	44.33	989,888	0.29	0.34	1.01
52 Fnbt Bank	11.12	73.83	423,062	0.29	0.58	2.81
53 City National Bank Of Florida	10.47	60.65	13,951,549	0.33	0.45	0.26
54 Grove Bank & Trust	17.80	69.02	635,873	0.33	0.04	2.83
55 Centerstate Bank, National Association	10.91	60.81	12,261,338	0.33	0.44	0.47
56 Capital City Bank	10.41	76.79	2,802,851	0.34	0.39	0.80
57 Mercantile Bank, National Association	9.58	72.13	8,424,353	0.35	0.48	1.13
58 Continental National Bank	8.36	130.90	470,073	0.35	0.49	1.18
59 Marquis Bank	9.35	53.35	643,570	0.37	0.45	0.91
60 Pacific National Bank	15.01	78.49	452,206	0.39	0.00	0.69
61 Sunstate Bank	11.13	94.28	426,961	0.39	0.45	0.61
62 Commerce National Bank & Trust	12.69	68.39	113,908	0.39	0.00	2.21
63 Intercredit Bank, National Association	10.15	87.71	370,848	0.42	0.18	1.70
64 Citizens State Bank	10.41	59.81	279,724	0.44	0.48	1.07
65 The Bank Of Tampa	9.13	62.86	1,689,321	0.46	0.68	1.15
66 The First National Bank Of South Miami	10.32	65.75	701,992	0.47	0.62	1.33
67 Citizens Bank Of Florida	9.01	77.47	303,489	0.47	0.37	1.29
68 Bac Florida Bank	9.20	49.81	2,173,957	0.47	0.43	0.99
69 Home Federal Bank Of Hollywood	14.07	147.73	53,016	0.47	0.77	0.57
70 Axiom Bank, National Association	13.77	89.48	652,050	0.53	0.62	1.10
71 Seacoast National Bank	10.45	58.57	5,931,501	0.54	0.67	0.83
72 Drummond Community Bank	12.77	62.95	512,912	0.54	0.50	2.48
73 Community Bank Of The South	9.42	68.55	158,270	0.54	1.16	1.71
74 Brannen Bank	6.39	55.51	523,459	0.55	0.95	1.03
75 Desjardins Bank, National Association	14.83	87.39	215,214	0.56	0.76	1.44
76 Mainstreet Community Bank Of Florida	8.32	67.39	395,439	0.56	0.39	1.34
77 First Home Bank	12.46	82.37	354,396	0.57	0.73	3.21



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78 Flagler Bank	10.15	51.95	294,422	0.57	0.71	0.69
79 Eastern National Bank	9.90	98.15	414,492	0.61	0.50	1.22
80 Ocean Bank	11.42	65.78	3,826,041	0.63	0.48	1.45
81 Englewood Bank & Trust	9.35	52.04	287,159	0.66	0.33	1.90
82 Brickell Bank	5.56	118.11	478,242	0.66	0.91	1.01
83 Apollo Bank	9.38	61.34	684,042	0.71	0.69	1.01
84 Paradise Bank	10.98	62.70	310,803	0.72	1.02	0.97
85 Friends Bank	9.64	82.89	98,752	0.73	0.34	1.85
86 Peoples State Bank	9.00	84.41	86,450	0.74	0.49	1.08
87 Central Bank	9.02	70.21	167,050	0.82	1.01	1.52
88 Tcm Bank, National Association	17.06	70.20	291,532	0.86	0.94	3.21
89 Transcapital Bank	17.92	44.05	199,581	0.86	0.33	1.06
90 Madison County Community Bank	8.55	70.79	126,312	0.87	1.11	1.12
91 Summit Bank, National Association	11.85	51.22	448,517	0.88	1.06	1.43
92 Columbia Bank	10.80	84.90	209,446	0.94	1.23	1.40
93 Pinnacle Bank	12.03	102.25	103,726	0.99	1.62	4.11
94 First National Bank Of Pasco	9.36	88.76	170,542	1.03	1.68	1.98
95 Bankunited, National Association	10.33	54.02	31,459,313	1.11	1.53	0.57
96 Helm Bank Usa	11.79	77.51	801,521	1.11	1.63	1.96
97 United Southern Bank	9.55	70.22	520,341	1.16	2.00	2.19
98 Citizens Bank And Trust	7.36	73.06	638,123	1.17	1.30	0.95
99 Natbank, National Association	18.11	85.61	165,887	1.18	1.43	0.60
100 Peoples National Bank	11.31	91.73	97,342	1.24	1.88	1.23
101 Farmers & Merchants Bank	9.44	72.43	477,124	1.29	1.78	0.99
102 Florida Capital Bank, National Association	8.95	95.76	368,816	1.32	0.67	0.74
103 Firstcity Bank Of Commerce	9.37	99.42	92,627	1.34	1.79	1.15
104 The First State Bank Of Arcadia	11.95	69.10	141,718	1.44	2.63	3.73
105 Century Bank Of Florida	8.73	85.99	80,621	1.54	1.18	1.27
106 One South Bank	13.04	79.65	49,216	1.68	1.54	1.14
107 Wauchula State Bank	12.43	49.99	654,034	2.06	2.70	1.73
108 Community State Bank	8.93	87.59	133,817	2.08	4.80	1.02
109 First Federal Bank	8.10	68.37	1,793,476	2.14	3.28	0.49
110 The First National Bank Of Mount Dora	14.84	65.07	233,766	2.42	4.35	2.75
111 Anchor Commercial Bank	9.81	87.32	124,932	2.61	2.64	0.97
112 First National Bank Of Wauchula	11.46	93.73	72,170	2.82	3.94	2.20
113 Interamerican Bank, A Fsb	12.80	98.12	202,029	4.31	4.16	2.82
114 Lafayette State Bank	6.28	93.62	91,371	6.28	4.43	0.91
115 Tiaa, Fsb	8.64	75.16	34,426,689	9.10	10.94	0.49
116 Beach Community Bank	10.82	(83.51)	467,571	9.15	5.65	0.98
117 First City Bank Of Florida	2.49	110.67	167,215	20.23	12.39	2.74