



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2021

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ALLL/ Loans
1 American National Bank	10.66	49.58	503,313	0.00	0.00	0.88
2 Bank Of Belle Glade	7.71	91.71	134,871	0.00	0.00	1.16
3 Bank Of The South	15.90	95.02	92,098	0.00	0.00	1.04
4 Citizens Bank Of Florida	8.58	63.17	505,445	0.00	0.00	1.31
5 Climate First Bank	69.71	1,936.90	86,768	0.00	0.00	0.95
6 Community Bank Of The South	7.75	63.40	254,209	0.00	0.00	1.25
7 Edison National Bank	7.07	75.55	525,876	0.00	0.00	1.39
8 First Citrus Bank	7.97	54.40	672,925	0.00	0.00	0.88
9 Flagship Bank	10.92	81.39	410,225	0.00	0.00	0.94
10 Gulf Atlantic Bank	14.92	184.97	67,463	0.00	0.00	1.24
11 Gulfside Bank	10.13	85.82	226,258	0.00	0.00	1.18
12 Sanibel Captiva Community Bank	5.73	53.90	757,924	0.00	0.00	0.92
13 Winter Park National Bank	7.89	41.76	618,605	0.00	0.00	1.30
14 Bank Of Central Florida	7.83	63.35	887,400	0.00	0.00	1.17
15 Charlotte State Bank & Trust	8.39	58.36	585,588	0.00	0.00	2.45
16 Prime Meridian Bank	8.82	52.68	794,361	0.00	0.00	1.20
17 Englewood Bank & Trust	7.56	62.60	504,005	0.00	0.00	1.83
18 First Bank	7.80	64.85	573,079	0.00	0.00	1.81
19 Optimumbank	10.96	57.12	334,912	0.00	0.00	1.29
20 Sabal Palm Bank	8.73	52.70	425,475	0.00	0.01	1.03
21 Marine Bank & Trust Company	6.95	59.53	516,200	0.00	0.00	1.32
22 Cypress Bank & Trust	85.60	104.80	48,812	0.00	0.00	0.00
23 Waterfall Bank	758.67	54,700.00	65,471	0.00	0.00	0.00
24 First Florida Integrity Bank	7.85	50.25	2,389,982	0.00	0.00	1.63
25 First Colony Bank Of Florida	9.23	45.11	286,881	0.00	0.01	1.49
26 The Warrington Bank	14.27	95.14	113,880	0.00	0.00	1.05
27 Heartland National Bank	7.49	67.00	632,555	0.00	0.00	1.59
28 Florida Business Bank	11.80	49.38	191,649	0.00	0.00	1.44
29 Hillsboro Bank	9.13	109.19	226,139	0.00	0.00	1.40
30 U. S. Century Bank	9.69	56.93	1,755,011	0.00	0.00	1.27
31 Flagler Bank	9.22	38.46	486,882	0.01	0.02	1.22
32 Intracoastal Bank	8.42	53.18	511,447	0.01	0.02	1.56
33 Grove Bank & Trust	11.72	91.68	1,050,645	0.02	0.04	2.21
34 Citizens First Bank	10.37	44.92	3,630,770	0.02	0.08	1.78
35 Mainstreet Community Bank Of Florida	8.57	61.66	770,166	0.02	0.04	1.47
36 Pnb Community Bank	9.42	84.10	137,950	0.02	0.04	0.94
37 Finemark National Bank & Trust	9.53	62.54	3,080,462	0.03	0.05	1.03
38 Fnbt Bank	8.76	75.42	609,543	0.03	0.09	2.30
39 Eastern National Bank	7.51	137.06	282,720	0.04	0.06	2.00
40 Paradise Bank	9.50	50.56	377,957	0.04	0.06	0.95
41 Terrabank, National Association	7.07	81.76	626,666	0.04	0.08	1.16
42 Pilot Bank	9.45	41.24	638,348	0.06	0.08	0.89
43 Cogent Bank	9.53	60.10	1,053,047	0.07	0.10	0.99
44 Bank Of Pensacola	9.43	64.27	138,029	0.08	0.24	1.00
45 First State Bank Of The Florida Keys	8.05	62.76	1,244,996	0.08	0.15	1.33
46 The Bank Of Tampa	7.31	60.46	2,865,344	0.08	0.16	1.89
47 Capital City Bank	8.87	74.40	4,038,388	0.08	0.15	1.07
48 BankFlorida	12.18	83.84	233,994	0.09	0.14	1.04
49 Ocean Bank	10.94	67.24	5,025,113	0.09	0.11	1.66
50 One Florida Bank	9.95	69.15	1,142,816	0.09	0.13	0.95
51 Professional Bank	7.67	55.61	2,644,955	0.10	0.16	0.68
52 Sunrise Bank	9.73	69.79	381,382	0.12	0.20	1.14
53 Peoples Bank Of Graceville	9.59	51.40	121,424	0.12	0.38	1.02
54 Natbank, National Association	16.11	81.59	206,529	0.13	0.19	0.61
55 Central Bank	9.10	53.14	271,067	0.13	0.16	1.37
56 Banco Do Brasil Americas	8.42	80.31	840,717	0.16	0.27	1.29
57 Drummond Community Bank	10.16	64.72	957,700	0.16	0.23	2.02
58 First National Bank Of Pasco	9.82	74.52	275,670	0.17	0.29	1.65
59 Pacific National Bank	8.80	65.33	970,498	0.18	0.00	0.88
60 Commerce National Bank & Trust	9.19	82.67	162,066	0.18	0.00	1.79
61 Apollo Bank	9.75	63.82	983,435	0.18	0.30	1.08
62 Raymond James Bank	7.45	36.69	36,480,699	0.20	0.29	1.26
63 Sunstate Bank	9.44	73.51	520,955	0.20	0.48	1.16
64 Desjardins Bank, National Association	11.46	95.53	281,489	0.21	0.32	1.29
65 Citizens Bank And Trust	7.77	66.69	1,183,107	0.21	0.23	1.11
66 South State Bank, National Association	8.53	67.45	40,787,098	0.23	0.38	1.31
67 United Southern Bank	7.91	62.15	807,961	0.25	0.63	3.02
68 Bradesco Bac Florida Bank	11.49	75.11	2,323,349	0.27	0.34	0.88
69 Brannen Bank	5.21	61.41	768,618	0.28	0.74	1.01
70 Surety Bank	9.88	51.41	184,836	0.31	0.75	1.24
71 Madison County Community Bank	8.12	66.50	168,027	0.34	0.80	2.10
72 Tcm Bank, National Association	19.64	77.22	302,962	0.41	0.46	4.25
73 City National Bank Of Florida	9.62	48.42	20,614,665	0.41	0.64	1.09
74 Wauchula State Bank	10.59	51.21	913,881	0.43	0.75	1.98
75 Axiom Bank, National Association	13.50	88.09	632,418	0.47	0.59	1.36
76 Seacoast National Bank	10.71	57.04	9,894,039	0.49	0.58	1.47
77 Century Bank Of Florida	7.95	83.72	101,703	0.51	0.91	1.29



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	Ratio	Efficiency Ratio				
78 Anchor Bank	11.65	100.12	212,669	0.54	0.73	0.62
79 Crews Bank & Trust	9.01	75.37	206,517	0.61	1.46	3.17
80 The First National Bank Of South Miami	8.60	82.21	1,016,305	0.68	1.22	1.43
81 Banesco Usa	8.69	70.21	2,043,239	0.82	1.11	1.35
82 Community State Bank	6.14	89.90	201,777	0.88	1.96	1.01
83 First National Bank Of Wauchula	10.77	95.17	82,756	0.90	1.24	1.19
84 The First National Bank Of Mount Dora	10.56	64.29	369,647	0.91	3.13	2.74
85 First Federal Bank	10.32	65.51	3,234,722	0.93	2.42	2.10
86 International Finance Bank	7.74	64.13	953,306	1.02	1.33	1.12
87 First National Bank Northwest Florida	9.22	79.61	224,005	1.06	3.39	1.78
88 Helm Bank Usa	10.30	75.92	983,530	1.07	2.33	2.08
89 First Home Bank	12.64	76.71	943,633	1.14	1.43	2.22
90 Amerant Bank, National Association	10.96	71.96	7,478,204	1.24	1.51	1.52
91 Florida Capital Bank, National Association	13.91	84.23	414,974	1.35	1.75	1.36
92 Intercredit Bank, National Association	10.25	102.87	434,087	1.46	1.84	1.88
93 Interamerican Bank, A Fsb	11.22	93.14	264,970	1.61	2.55	2.84
94 Beach Bank	9.78	84.08	595,213	1.90	0.05	1.22
95 Lafayette State Bank	7.46	74.05	177,200	1.96	2.07	1.11
96 Plus International Bank	17.12	111.08	80,211	2.34	3.52	1.55
97 Bankunited, National Association	9.56	49.08	35,183,055	2.73	4.19	0.70
98 Tiaa, Fsb	9.24	67.86	37,569,827	5.88	6.95	0.73