

FLORIDA BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90	90 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		6	199,458,388	142,089,866	1,798,868	0.83	9.78	2.89	58.32	9.46	11.19	386,883	40,194	192,172	660,534	761,597	761,677	15,938	1.13%	0.61%
\$1 Billion to \$10 Billion		23	69,254,127	44,792,072	567,577	0.92	10.67	3.32	65.10	10.45	25.19	165,644	30,646	144,827	150,142	64,051	347,136	31,328	1.28%	0.46%
\$500 Million to \$1 Billion		18	13,078,913	8,238,542	160,045	1.30	19.20	3.41	63.09	9.34	27.77	25,177	1,378	3,622	48,404	3,648	23,207	217	1.47%	0.20%
\$250 Million to \$500 Million		15	5,542,815	3,782,967	57,938	1.03	10.21	3.90	69.59	11.24	23.03	10,827	3,687	12,072	8,374	2,467	4,605	-	1.36%	0.13%
\$100 Million to \$250 Million		20	3,595,949	1,999,702	24,627	0.68	8.73	3.62	80.82	12.19	36.02	2,475	1,220	2,840	5,122	1,178	8,730	1,543	1.35%	0.28%
Less than \$100 Million		3	273,523	193,132	(3,681)	(1.82)	(4.18)	4.64	129.70	20.73	29.38	1,220	104	5	78	-	454	-	1.25%	0.17%
State Total		85	291,203,715	201,096,281	2,605,374	0.87	10.39	3.05	60.70	9.76	15.81	592,226	77,229	355,538	872,654	832,941	1,145,809	49,026	1.18%	0.54%
Greater than \$10 Billion																				
Southstate Bank, N.A.	No	Winter Haven	44,886,855	32,388,489	522,959	1.15	9.42	3.60	54.90	10.03	9.23	124,995	15,782	40,648	78,361	12,479	170,222	837	1.41%	0.29%
Raymond James Bank	No	Saint Petersburg	41,986,004	31,315,272	659,209	1.53	25.05	3.33	32.30	7.93	15.91	117,095	414	60,105	5,162	-	133,386	277	1.39%	0.32%
TIAA, FSB	No	Jacksonville	36,153,160	26,190,329	120,475	0.33	3.45	2.12	81.30	9.44	9.51	11,799	7,361	9,743	229,244	468,172	186,804	3,728	0.88%	1.82%
BankUnited, National Association	No	Miami Lakes	35,721,140	24,633,684	225,288	0.61	7.70	2.59	62.00	9.11	5.17	78,924	12,627	35,014	259,965	278,193	126,451	3,536	0.82%	0.43%
City National Bank Of Florida	No	Miami	26,139,361	17,499,152	163,714	0.61	7.53	1.97	55.90	9.90	23.21	16,552	576	21,867	55,794	1,248	79,711	-	0.77%	0.31%
Seacoast National Bank	No	Stuart	14,571,868	10,062,940	107,223	0.72	5.50	3.74	63.50	10.32	4.09	37,518	3,434	24,795	32,008	1,505	65,103	7,560	1.48%	0.51%
Total/Average			199,458,388	142,089,866	1,798,868	0.83	9.78	2.89	58.32	9.46	11.19	386,883	40,194	192,172	660,534	761,597	761,677	15,938	1.13%	0.61%
\$1 Billion to \$10 Billion																				
Amerant Bank, National Association	No	Coral Gables	9,704,378	6,883,951	45,350	0.48	5.68	3.79	65.60	9.03	16.68	60,177	11,692	59,865	42,153	6,126	28,276	20,181	1.39%	0.56%
Ocean Bank	No	Miami	6,444,352	5,036,069	62,631	1.02	11.07	3.74	65.10	9.88	19.11	5,400	6,808	11,400	16,333	2,060	866	4,888	1.43%	0.12%
Emigrant Bank	No	Miami	6,261,557	4,681,001	37,393	0.57	2.63	4.08	70.80	22.05	9.63	37,100	3,103	41,959	6,884	23,013	233,371	6,016	1.57%	4.19%
Capital City Bank	No	Tallahassee	4,298,014	2,733,918	55,190	1.28	13.12	4.11	67.40	9.31	15.00	9,596	4,570	9,292	9,824	-	6,242	1	1.10%	0.15%
BAC Florida Bank	No	Coral Gables	4,288,111	3,203,477	23,753	0.66	5.98	2.50	69.00	12.75	22.21	4,002	127	4	14,440	79	4,119	-	1.04%	0.10%
Finemark National Bank & Trust	No	Fort Myers	4,099,078	2,513,356	7,117	0.18	2.44	1.38	89.20	8.98	18.45	272	32	-	3,211	891	1,629	-	0.93%	0.06%
First Federal Bank	No	Lake City	3,860,802	1,176,892	30,881	0.76	11.29	2.89	73.50	9.55	33.92	(3,550)	1,074	607	16,122	30,166	3,905	8	0.76%	0.82%
Banescos USA	No	Miami	3,808,125	2,881,396	25,280	0.71	5.98	2.94	61.20	13.26	6.44	7,879	193	365	3,249	-	7,300	-	1.24%	0.19%
Citizens First Bank	No	The Villages	3,726,803	1,227,281	43,179	1.11	13.49	2.55	52.00	12.16	50.08	800	43	3	357	-	1,396	-	1.67%	0.03%
The Bank of Tampa	No	Tampa	3,052,083	1,667,488	31,345	0.99	15.68	3.07	57.90	8.74	41.99	4,250	598	2,441	1,393	-	1,093	-	1.25%	0.04%
Banco Do Brasil Americas	No	Miami	2,794,401	1,233,565	45,427	1.71	23.02	4.02	41.10	9.16	59.81	8,511	19	122	3,546	-	6,333	-	1.60%	0.23%
U.S. Century Bank	No	Miami	2,338,378	1,780,827	18,651	0.83	10.16	2.73	58.90	9.17	9.83	2,503	85	57	6,389	-	468	-	1.18%	0.02%
Crews Bank & Trust	Yes	Wauchula	2,127,636	1,156,223	37,200	2.40	20.34	5.65	53.00	10.04	45.71	1,448	162	961	1,751	133	832	-	1.69%	0.05%
Cogent Bank	No	Orlando	1,762,087	1,421,153	16,763	1.03	12.92	4.07	56.90	8.11	14.86	8,530	17	6,373	21	-	13,061	234	1.14%	0.75%
One Florida Bank	No	Orlando	1,578,215	1,278,534	13,115	0.84	10.28	3.09	61.30	9.17	17.87	1,214	-	545	64	-	130	-	0.82%	0.01%
Citizens Bank and Trust	Yes	Frostproof	1,330,358	720,113	9,750	0.70	NM	2.42	75.50	7.33	8.37	824	133	265	1,323	-	14,161	-	1.04%	1.06%
Pacific National Bank	No	Miami	1,216,080	810,905	13,838	1.16	10.94	3.23	51.40	11.36	31.93	423	-	-	4,744	-	301	-	0.62%	0.02%
First State Bank Of The Florida Keys	Yes	Key West	1,176,887	832,090	8,125	0.67	7.18	2.84	75.00	9.92	17.56	(365)	936	350	1,008	536	2,309	-	1.14%	0.21%
Bayfirst National Bank	No	Saint Petersburg	1,117,970	915,726	6,790	0.64	6.70	3.83	77.30	9.38	10.00	10,331	864	9,852	10,230	1,047	9,409	-	1.47%	0.81%
Bank of Central Florida	No	Lakeland	1,109,820	720,926	9,769	0.91	13.65	3.02	61.60	8.11	32.58	1,070	79	24	150	-	-	-	0.95%	0.00%
Helm Bank USA	No	Miami	1,057,089	536,821	11,301	1.00	15.59	3.98	65.90	10.79	50.39	867	93	150	4,275	-	6,892	-	1.72%	0.65%
Grove Bank & Trust	No	Miami	1,051,986	506,334	(1,499)	(0.14)	(1.22)	2.06	95.50	12.23	29.38	1,516	18	107	1,488	-	199	-	2.12%	0.02%
International Finance Bank	No	Miami	1,049,917	874,026	16,228	1.60	17.75	4.43	52.30	9.78	17.60	2,846	-	85	1,187	-	4,844	-	1.51%	0.46%
Total/Average			69,254,127	44,792,072	567,577	0.92	10.67	3.32	65.10	10.45	25.19	165,644	30,646	144,827	150,142	64,051	347,136	31,328	1.28%	0.46%

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															30-90	90 +				
															\$	\$				
\$500 Million to \$1 Billion																				
Brannen Bank	Yes	Inverness	923,435	405,129	20,407	2.25	89.62	3.83	42.60	5.30	45.13	317	25	-	6,037	-	1,715	-	0.80%	0.19%
United Southern Bank	No	Umatilla	907,269	372,049	9,105	0.96	34.54	2.86	62.50	8.34	34.62	(273)	42	71	1,989	34	1,428	-	2.52%	0.16%
Sanibel Captiva Community Bank	No	Sanibel	883,516	749,850	17,893	2.18	28.79	5.40	44.10	8.03	12.66	1,851	6	141	7,361	2,069	349	-	1.01%	0.27%
Prime Meridian Bank	No	Tallahassee	854,494	651,736	9,230	1.11	12.46	3.71	57.10	10.15	17.85	1,450	53	433	5,353	1,110	2,335	-	0.86%	0.40%
Axiom Bank, National Association	No	Maitland	837,042	561,080	1,514	0.20	1.73	4.42	92.80	10.72	29.92	853	621	355	3,977	-	2,822	104	1.22%	0.35%
OptimumBank	No	Fort Lauderdale	791,052	678,776	7,254	1.11	11.34	3.73	49.20	10.00	11.05	3,759	354	2,441	437	-	1,025	-	1.13%	0.13%
Mainstreet Community Bank Of Florida	No	Deland	774,020	504,769	6,668	0.84	11.53	3.18	66.30	8.85	29.82	30	134	86	327	-	-	-	1.19%	0.00%
Winter Park National Bank	Yes	Winter Park	770,425	435,203	9,847	1.28	19.21	2.44	44.40	6.70	21.47	603	-	-	209	218	-	-	1.19%	0.03%
Terrabank, National Association	No	Miami	761,979	509,301	3,566	0.47	6.03	2.64	77.20	8.44	15.90	921	2	33	624	-	965	-	1.27%	0.13%
Heartland National Bank	No	Sebring	712,901	154,227	12,676	1.72	25.43	3.49	36.60	8.34	75.47	12	75	7	94	-	1,384	-	1.57%	0.19%
First Bank	No	Clewiston	704,456	419,040	7,594	1.06	14.41	3.18	63.00	8.98	26.93	420	36	4	1,435	210	201	-	1.66%	0.03%
Newtek Bank NA	No	Miami	660,888	336,027	27,027	5.53	34.40	3.72	54.80	16.18	24.92	11,676	-	-	10,269	-	5,373	-	3.73%	0.81%
Marine Bank & Trust Company	No	Vero Beach	654,321	453,520	4,987	0.75	14.34	2.88	65.10	8.57	16.83	650	-	-	339	-	1,497	-	1.44%	0.23%
Flagship Bank	No	Clearwater	633,182	484,904	4,926	0.84	7.67	3.40	65.20	9.59	22.11	559	1	31	-	-	50	-	0.95%	0.01%
Intercredit Bank, National Association	No	Coral Gables	589,927	455,104	(1,108)	(0.19)	(2.66)	2.38	107.40	9.17	22.50	367	4	12	2,837	-	3,884	113	1.59%	0.68%
FNBT Bank	Yes	Fort Walton Beach	574,702	240,892	11,548	1.98	14.51	3.59	55.90	10.87	56.09	(113)	23	7	155	7	144	-	1.83%	0.03%
Climate First Bank	No	Saint Petersburg	542,273	465,991	(1,252)	(0.31)	(2.72)	3.04	96.50	9.72	11.34	2,006	-	1	-	-	-	-	1.13%	0.00%
Intracoastal Bank	Yes	Palm Coast	503,031	360,944	8,163	1.65	24.90	3.53	54.90	10.10	25.23	89	2	-	6,961	-	35	-	1.45%	0.01%
Total/Average			13,078,913	8,238,542	160,045	1.30	19.20	3.41	63.09	9.34	27.77	25,177	1,378	3,622	48,404	3,648	23,207	217	1.47%	0.20%
\$250 Million to \$500 Million																				
Florida Capital Bank, N.A.	No	Jacksonville	495,075	389,690	2,304	0.47	3.90	3.76	84.80	11.23	10.93	682	320	351	1,414	-	1,327	-	1.40%	0.26%
Sunrise Bank	Yes	Orlando	494,572	396,477	4,611	0.95	9.76	3.41	69.20	9.26	14.15	463	-	-	-	-	-	-	1.26%	0.00%
SUNSTATE BANK	No	Miami	470,521	279,941	3,309	0.69	5.41	3.18	72.40	11.89	39.30	150	138	85	756	-	139	-	0.97%	0.03%
American National Bank	No	Oakland Park	451,872	329,198	5,403	1.17	10.68	3.26	51.00	13.38	23.95	350	2	265	-	-	-	-	0.76%	0.00%
Edison National Bank	Yes	Fort Myers	444,869	151,173	10,006	2.09	25.19	4.00	52.70	8.03	54.00	21	686	4	3	-	-	-	1.56%	0.00%
The First National Bank Of Mount Dora	No	Mount Dora	373,192	114,880	1,120	0.29	4.16	2.73	83.30	11.05	29.30	-	4	19	686	-	345	-	1.69%	0.09%
Desjardins Bank, National Association	No	Hallandale	343,735	264,058	5,256	1.55	10.30	4.09	56.30	15.92	25.74	105	-	-	1,494	-	292	-	1.02%	0.08%
TCM Bank, National Association	No	Tampa	343,675	307,637	2,007	0.61	3.08	7.05	83.80	18.68	8.56	7,633	2,437	10,092	3,638	2,460	-	-	3.48%	0.72%
Paradise Bank	Yes	Boca Raton	327,341	236,258	11,293	3.17	32.96	6.37	53.90	10.05	21.12	60	9	155	-	-	-	-	1.05%	0.00%
BankFlorida	No	Dade City	321,476	244,913	1,527	0.49	4.07	3.43	72.70	12.44	19.14	541	-	11	-	-	16	-	1.36%	0.01%
Anchor Bank	No	Palm Beach Gardens	319,832	263,502	1,640	0.54	6.48	3.65	78.20	8.50	11.19	266	65	391	333	7	756	-	0.55%	0.24%
First National Bank Of Pasco	No	Dade City	307,136	185,347	251	0.09	1.54	3.39	97.20	9.22	14.07	-	-	-	50	-	235	-	1.58%	0.08%
Central Bank	No	Tampa	297,999	251,609	1,705	0.60	6.17	3.32	77.00	9.54	10.84	-	26	699	-	-	1,495	-	0.91%	0.41%
First Colony Bank Of Florida	Yes	Maitland	282,827	183,457	4,822	1.73	16.31	3.45	49.00	9.56	33.09	180	-	-	-	-	-	-	1.67%	0.00%
Gulfside Bank	No	Sarasota	268,693	184,827	2,684	0.98	13.11	3.44	62.30	9.85	30.03	376	-	-	-	-	-	-	1.17%	0.00%
Total/Average			5,542,815	3,782,967	57,938	1.03	10.21	3.90	69.59	11.24	23.03	10,827	3,687	12,072	8,374	2,467	4,605	-	1.36%	0.13%

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Community Bank Of The South	No	Merritt Island	249,597	71,758	2,822	1.12	17.74	3.10	52.90	9.21	47.03	-	60	-	-	-	-	-	1.44%	0.00%
Interamerican Bank, A Federal Savings Bank	No	Miami	249,325	191,017	3,378	1.30	10.14	4.29	70.10	13.45	26.50	-	83	-	1,737	-	1,657	-	2.75%	0.66%
Dlp Bank	No	Starke	239,872	89,489	1,495	0.61	3.60	5.67	65.90	13.41	46.03	1,544	135	1,423	1,134	159	3,092	1,543	1.43%	2.00%
Lafayette State Bank	No	Mayo	221,132	145,263	1,389	0.69	15.09	4.15	77.70	7.38	16.97	550	57	785	136	-	557	-	1.42%	0.25%
NATBANK, National Association	No	Hollywood	213,923	176,072	1,402	0.67	3.74	4.28	80.10	20.65	18.07	(483)	6	47	603	-	343	-	0.74%	0.16%
Surety Bank	Yes	Deland	206,218	81,604	6,075	3.13	28.91	3.95	52.90	12.12	31.38	-	79	-	-	-	391	-	1.29%	0.19%
Locality Bank	No	Fort Lauderdale	192,120	130,699	(2,283)	(1.64)	(6.85)	3.59	133.50	18.78	35.73	529	-	-	-	-	-	-	0.97%	0.00%
Waterfall Bank	No	Clearwater	186,843	170,623	(73)	(0.05)	(0.18)	4.08	89.20	23.45	(0.17)	730	-	-	-	-	-	-	0.79%	0.00%
The Warrington Bank	No	Pensacola	185,141	54,860	461	0.24	1.66	2.19	81.90	14.84	63.16	80	-	-	-	-	-	-	0.98%	0.00%
Eastern National Bank	No	Miami	183,984	111,682	(3,307)	(1.57)	(18.57)	2.83	170.90	8.51	34.49	(725)	539	478	8.51	-	-	-	2.10%	0.00%
Madison County Community Bank	No	Madison	179,521	80,104	1,621	0.93	21.33	3.23	68.60	8.96	34.93	71	4	4	100	-	349	-	2.04%	0.19%
First National Bank Northwest Florida	Yes	Panama City	172,376	63,630	3,721	2.15	12.52	4.57	50.10	15.13	72.24	-	1	-	-	-	-	-	1.92%	0.00%
Commerce Bank & Trust	Yes	Winter Park	167,183	115,241	735	0.45	6.23	2.97	83.70	9.23	19.78	100	-	-	-	-	-	-	1.54%	0.00%
PNB Community Bank	No	Niceville	155,646	110,923	1,821	1.19	16.70	4.76	68.20	9.23	16.32	(100)	200	83	35	-	2,281	-	1.26%	1.47%
Bank Of Pensacola	No	Pensacola	147,131	67,193	550	0.38	4.46	2.16	76.70	8.80	45.05	-	4	1	-	-	-	-	0.82%	0.00%
Cypress Bank & Trust	No	Melbourne	146,276	76,621	256	0.19	1.54	3.44	95.70	11.87	38.82	85	-	-	-	-	-	-	1.23%	0.00%
Gulf Atlantic Bank	No	Key West	145,205	109,581	1,197	0.90	11.39	3.22	94.80	9.00	17.87	94	-	4	18	1,019	-	-	0.83%	0.70%
Bank Of Belle Glade	No	Belle Glade	132,308	56,091	1,396	1.06	16.02	3.39	61.50	10.25	48.60	-	-	-	-	-	-	-	0.71%	0.00%
Peoples Bank Of Graceville	Yes	Graceville	116,261	39,172	1,115	0.97	19.61	2.29	61.60	10.36	67.44	-	11	4	61	-	-	-	0.98%	0.00%
Century Bank Of Florida	Yes	Tampa	105,887	58,079	856	0.82	9.54	4.16	80.30	9.09	40.13	-	41	11	1,298	-	60	-	1.76%	0.06%
Total/Average			3,595,949	1,999,702	24,627	0.68	8.73	3.62	80.82	12.19	36.02	2,475	1,220	2,840	5,122	1,178	8,730	1,543	1.35%	0.28%
Less than \$100 Million																				
Evermore Bank	No	Fort Lauderdale	99,105	74,625	(2,128)	(2.92)	(7.99)	4.20	144.30	27.70	28.46	752	-	-	-	-	-	-	1.01%	0.00%
First National Bank of Wauchula	Yes	Wauchula	90,878	69,135	801	0.91	7.57	5.18	81.20	10.69	10.50	45	104	-	78	-	454	-	1.45%	0.50%
Gulf Coast Business Bank	No	Fort Myers	83,540	49,372	(2,354)	(3.46)	(12.13)	4.53	163.60	23.80	49.19	423	-	5	-	-	-	-	1.30%	0.00%
Total/Average			273,523	193,132	(3,681)	(1.82)	(4.18)	4.64	129.70	20.73	29.38	1,220	104	5	78	-	454	-	1.25%	0.17%