

FLORIDA BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025																						
Saltmarsh Saltmarsh, Cleaveland & Gund CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
Institution																	30-100 \$	100 + \$				
State Summary																						
Greater than \$10 Billion		7	236,731,093	170,783,350	495,933	0.82	8.88	3.11	55.67	9.63	13.66	179,693	12,240	99,169	716,369	618,434	1,171,448	59,094	1.15%	0.85%		
\$1 Billion to \$10 Billion		25	67,964,321	43,577,565	152,046	0.91	10.63	3.30	67.63	10.47	27.30	46,205	3,653	21,579	160,759	49,846	378,843	10,487	1.43%	0.58%		
\$500 Million to \$1 Billion		19	14,473,680	9,232,600	43,275	1.17	15.27	3.47	61.53	9.57	28.96	1,932	585	1,613	48,505	3,010	47,652	3,640	1.29%	0.35%		
\$250 Million to \$500 Million		15	5,245,782	3,510,690	8,000	0.59	6.82	3.75	75.04	12.03	25.17	4,279	522	3,370	11,837	4,166	8,193	-	1.43%	0.26%		
\$100 Million to \$250 Million		17	2,973,466	1,741,815	4,090	0.42	4.99	3.71	83.20	11.82	32.88	803	408	194	7,922	3,442	6,407	1,563	1.30%	0.33%		
Less than \$100 Million		3	146,617	69,802	(787)	(16.15)	(2.42)	4.54	78.50	48.18	534.84	33	7	-	260	-	734	-	1.25%	0.28%		
State Total		86	327,534,959	228,915,822	702,557	0.84	9.45	3.18	58.98	9.88	17.76	232,945	17,415	125,925	945,652	678,898	1,613,277	74,784	1.22%	0.76%		
Greater than \$10 Billion																						
Southstate Bank, N.A.	No	Winter Haven	65,108,690	46,766,732	108,622	0.67	5.64	3.84	59.70	9.92	7.68	100,562	2,982	46,851	139,376	3,810	268,364	7,469	1.33%	0.43%		
Raymond James Bank	No	Saint Petersburg	41,906,621	33,294,972	141,788	1.35	19.08	2.92	37.20	8.10	13.50	9,174	973	8,190	4,049	-	169,522	82	1.20%	0.40%		
TIAA, FSB	No	Jacksonville	41,858,343	30,201,504	74,012	0.73	7.96	2.51	58.50	9.16	6.11	11,980	2,018	2,807	176,524	363,382	155,561	6,683	0.81%	1.26%		
BankUnited, National Association	No	Miami Lakes	34,811,275	23,989,899	69,109	0.78	8.59	2.86	58.80	9.53	5.69	15,111	3,388	22,758	215,283	250,163	259,218	4,946	0.92%	1.48%		
City National Bank Of Florida	No	Miami	27,175,452	18,929,385	55,245	0.80	8.60	2.45	51.10	10.52	25.42	15,020	153	4,906	93,205	-	125,561	15,197	1.05%	0.52%		
Seacoast National Bank	No	Stuart	15,723,411	10,443,021	31,980	0.82	5.83	3.43	60.00	10.51	13.08	9,400	1,239	8,277	17,124	64	71,018	7,176	1.34%	0.50%		
Amerant Bank, National Association	No	Coral Gables	10,147,301	7,157,837	15,177	0.60	6.43	3.77	64.40	9.69	24.13	18,446	1,487	5,380	70,808	1,015	122,204	17,541	1.37%	1.39%		
Total/Average			236,731,093	170,783,350	495,933	0.82	8.88	3.11	55.67	9.63	13.66	179,693	12,240	99,169	716,369	618,434	1,171,448	59,094	1.15%	0.85%		
\$1 Billion to \$10 Billion																						
Ocean Bank	No	Miami	6,926,798	5,442,392	15,264	0.89	9.49	3.32	67.00	9.88	18.65	-	384	263	25,196	1,525	11,939	760	1.40%	0.21%		
Emigrant Bank	No	Miami	5,952,816	4,152,144	(6,558)	(0.43)	(2.32)	3.81	110.10	17.52	15.73	19,091	391	10,097	-	-	207,136	7,669	2.05%	3.61%		
BAC Florida Bank	No	Coral Gables	5,113,732	3,807,798	11,842	0.96	8.96	2.75	59.10	10.92	24.56	821	-	-	16,748	-	8,333	-	0.98%	0.16%		
Banescos USA	No	Miami	4,748,519	3,369,689	13,151	1.15	9.35	3.19	58.70	12.63	24.76	(815)	5	-	7,637	-	28,371	-	1.09%	0.60%		
Capital City Bank	No	Tallahassee	4,460,571	2,660,770	17,051	1.57	14.02	4.23	69.20	9.68	23.62	768	1,011	1,610	3,735	-	4,296	132	1.12%	0.10%		
Citizens First Bank	No	The Villages	4,083,501	1,311,595	11,460	1.11	10.84	2.59	52.40	12.85	54.60	-	9	-	950	-	1,655	248	1.77%	0.05%		
First Federal Bank	No	Lake City	3,974,533	1,176,636	10,473	1.03	11.12	3.01	67.70	10.90	35.91	246	98	377	13,227	40,665	6,807	-	0.77%	1.19%		
Finemark National Bank & Trust	No	Fort Myers	3,964,325	2,642,555	4,585	0.45	4.82	1.81	78.50	10.24	17.07	-	10	221	656	69	658	-	0.88%	0.02%		
Banco Do Brasil Americas	No	Miami	3,035,260	1,761,233	11,579	1.57	15.36	3.77	46.00	10.61	45.58	1,279	5	11	14,177	17	8,468	-	1.34%	0.28%		
Bank of Tampa, The	No	Tampa	3,024,877	1,840,466	8,337	1.10	13.55	3.29	59.90	10.23	34.86	901	342	1	1,507	27	3,018	-	1.36%	0.10%		
U.S. Century Bank	No	Miami	2,675,803	2,036,212	8,187	1.23	15.16	3.02	49.70	9.55	19.30	681	11	13	7,074	-	4,156	-	1.22%	0.16%		
Crews Bank & Trust	Yes	Wauchula	2,273,574	1,220,909	8,525	1.53	11.74	3.41	60.00	10.45	46.75	600	113	62	2,303	598	260	-	1.92%	0.04%		
Cogent Bank	No	Orlando	2,131,275	1,634,143	7,900	1.54	17.51	4.40	56.50	8.91	21.59	451	835	22	2,131	-	2,539	-	1.03%	0.12%		
One Florida Bank	No	Orlando	1,899,314	1,536,942	5,148	1.10	12.47	3.37	54.40	9.51	17.98	406	13	-	691	-	655	-	0.84%	0.03%		
Citizens Bank and Trust	Yes	Frostproof	1,396,591	798,458	3,399	0.94	35.77	2.89	69.70	7.65	13.45	433	30	88	668	-	12,080	-	1.05%	0.87%		
Grove Bank & Trust	No	Miami	1,369,731	746,169	1,167	0.35	3.72	2.16	81.20	9.51	23.42	474	6	6	7,467	-	-	-	1.50%	0.00%		
International Finance Bank	No	Miami	1,360,753	1,103,454	4,429	1.36	15.63	3.66	54.00	8.91	19.99	221	-	-	904	-	3,307	-	1.21%	0.24%		
Pacific National Bank	No	Miami	1,334,584	878,465	3,362	1.02	8.91	3.44	57.70	11.54	32.99	132	-	-	-	-	-	-	0.73%	0.00%		
Bayfirst National Bank	No	Saint Petersburg	1,291,832	1,084,817	(176)	(0.05)	(0.60)	3.77	79.00	8.56	8.30	4,401	295	3,596	16,196	5,677	21,056	132	1.52%	2.08%		
Newtek Bank NA	No	Miami	1,248,400	711,166	6,022	1.98	18.22	4.83	48.10	10.46	23.31	13,504	5	5,131	15,760	-	43,812	1,546	5.43%	3.63%		
Intercredit Bank, National Association	No	Coral Gables	1,210,614	581,763	(2,343)	(0.82)	(9.52)	2.00	137.70	10.45	54.86	919	1	-	10,765	-	277	-	1.51%	0.02%		
Bank of Central Florida	No	Lakeland	1,197,066	783,619	3,835	1.29	18.99	3.69	50.70	8.08	32.29	450	-	-	23	-	30	-	1.00%	0.00%		
First State Bank Of The Florida Keys	No	Key West	1,192,922	817,071	2,042	0.69	7.61	2.94	83.50	11.05	14.12	-	28	43	3,210	1,268	1,206	-	1.14%	0.21%		
Helm Bank USA	No	Miami	1,065,367	606,710	2,238	0.81	9.67	3.93	73.80	11.70	45.18	(2)	60	34	9,734	-	8,784	-	1.79%	0.82%		
Climate First Bank	No	Saint Petersburg	1,031,563	872,389	1,127	0.48	5.18	3.22	66.10	9.88	13.69	1,244	1	4	-	-	-	-	1.00%	0.00%		
Total/Average			67,964,321	43,577,565	152,046	0.91	10.63	3.30	67.63	10.47	27.30	46,205	3,653	21,579	160,759	49,846	378,843	10,487	1.43%	0.58%		

CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			Total Assets \$	Total Loans \$	YTD				Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)	
Institution	Sub S	Count/City			Net Income \$	ROAA (%)	ROAE (%)	NIM (%)						Efficiency Ratio (%)	30-100					100 +
															\$					\$
\$500 Million to \$1 Billion																				
Sanibel Captiva Community Bank	No	Sanibel	989,799	842,906	4,482	1.85	21.61	4.90	47.60	8.73	10.69	250	2	543	5,823	2,069	6,090	3,536	0.97%	1.18%
OptimumBank	No	Fort Lauderdale	977,176	799,503	4,237	1.77	16.25	4.01	48.10	11.71	18.23	(165)	79	325	56	-	7,508	-	1.03%	0.77%
Prime Meridian Bank	No	Tallahassee	974,668	700,498	2,284	0.96	10.26	3.48	61.50	10.09	22.89	289	25	22	6,203	-	5,039	-	0.85%	0.52%
Brannen Bank	Yes	Inverness	960,535	487,782	4,733	1.92	59.14	3.46	47.40	5.89	44.57	90	-	46	6,812	8	1,658	-	0.77%	0.17%
United Southern Bank	No	Umatilla	873,950	410,231	2,227	0.98	20.57	3.18	63.30	9.47	29.77	(17)	35	6	2,207	-	1,577	-	2.25%	0.18%
Mainstreet Community Bank Of Florida	No	Deland	864,491	614,838	1,830	0.85	11.08	3.42	68.70	9.09	20.60	239	5	6	3,782	-	6,428	-	1.25%	0.74%
Axiom Bank, National Association	No	Maitland	861,206	558,172	89	0.04	0.39	3.77	97.50	10.68	27.90	233	22	600	6,524	-	7,812	104	1.40%	0.92%
Terrabank, National Association	No	Miami	820,644	513,510	1,602	0.80	8.43	3.25	71.60	9.58	22.26	-	-	-	1,866	-	484	-	1.40%	0.06%
First Bank	No	Clewiston	813,519	446,647	2,497	1.29	15.00	3.87	58.10	9.20	33.46	150	-	-	516	-	-	-	1.73%	0.00%
Winter Park National Bank	Yes	Winter Park	803,539	450,170	3,608	1.76	25.54	2.83	39.80	6.92	32.94	(125)	250	-	3,772	-	187	-	1.30%	0.02%
Heartland National Bank	No	Sebring	763,384	159,222	2,768	1.48	16.47	3.31	42.00	9.74	75.67	44	81	-	299	-	313	-	1.65%	0.04%
Flagship Bank	No	Clearwater	692,837	535,980	1,646	0.97	7.69	3.38	62.00	11.56	21.16	149	1	-	2,621	-	-	-	0.99%	0.00%
Marine Bank & Trust Company	No	Vero Beach	642,569	446,338	936	0.57	8.70	2.77	74.30	9.33	12.49	-	-	-	247	-	-	-	1.54%	0.00%
Florida Capital Bank, N.A.	No	Jacksonville	610,364	434,974	2,413	1.41	15.73	3.74	63.50	9.25	19.44	100	44	49	862	-	2,322	-	1.40%	0.38%
Sunrise Bank	Yes	Orlando	601,221	474,940	1,682	1.12	11.10	3.29	61.00	9.29	17.94	245	-	-	999	911	-	-	1.23%	0.15%
FNBT Bank	Yes	Fort Walton Beach	600,632	261,732	3,266	2.20	15.62	3.66	55.00	11.42	56.16	(233)	23	-	1,042	6	19	-	1.58%	0.00%
Intracoastal Bank	Yes	Palm Coast	576,623	427,469	1,651	1.17	15.10	3.33	64.00	9.37	23.18	61	-	-	2,532	-	7,126	-	1.40%	1.24%
Sunstate Bank	No	Miami	546,078	306,692	276	0.20	1.64	2.98	82.00	10.99	43.59	467	6	-	1,979	-	116	-	1.14%	0.02%
Anchor Bank	No	Palm Beach Gardens	500,445	360,996	1,048	0.91	9.85	3.24	61.70	9.46	17.21	155	12	16	363	16	973	-	0.61%	0.20%
Total/Average			14,473,680	9,232,600	43,275	1.17	15.27	3.47	61.53	9.57	28.96	1,932	585	1,613	48,505	3,010	47,652	3,640	1.29%	0.35%
\$250 Million to \$500 Million																				
American National Bank	No	Oakland Park	452,431	317,292	900	0.83	6.46	2.89	63.70	14.69	26.97	-	-	-	-	-	-	-	0.66%	0.00%
Paradise Bank	Yes	Boca Raton	446,912	324,569	3,075	2.86	33.87	5.40	51.80	8.73	16.67	-	-	-	97	-	1,078	-	0.91%	0.24%
Edison National Bank	Yes	Fort Myers	441,420	156,388	643	0.60	5.84	3.27	81.80	9.03	53.73	-	-	1	-	-	-	-	1.46%	0.00%
BankFlorida	No	Dade City	401,347	289,791	479	0.51	4.67	3.55	75.40	10.91	22.25	150	34	-	86	-	-	-	1.45%	0.00%
The First National Bank Of Mount Dora	No	Mount Dora	369,745	130,163	562	0.63	7.09	2.62	86.10	12.12	30.03	-	2	-	368	-	445	-	1.59%	0.12%
TCM Bank, National Association	No	Tampa	358,400	315,070	(2,176)	(2.36)	(13.48)	6.48	99.70	16.54	8.98	2,790	478	3,353	3,976	2,986	-	-	3.54%	0.83%
Central Bank	No	Tampa	352,443	295,999	479	0.55	6.49	3.30	74.10	8.58	12.19	88	5	12	35	-	1,242	-	0.76%	0.35%
Desjardins Bank, National Association	No	Hallandale	335,576	270,417	1,323	1.56	8.60	4.52	60.90	18.35	21.89	4	-	-	545	-	85	-	1.02%	0.03%
Gulfside Bank	No	Sarasota	320,374	221,767	849	1.11	12.62	3.75	61.60	10.24	29.02	52	-	-	-	-	142	-	1.08%	0.04%
First National Bank Of Pasco	No	Dade City	318,994	193,486	113	0.15	2.56	3.35	96.20	9.18	17.42	-	-	4	415	-	144	-	1.48%	0.05%
Waterfall Bank	No	Clearwater	314,876	262,148	(87)	(0.12)	(0.83)	2.94	88.50	13.94	17.31	371	1	-	-	-	-	-	0.82%	0.00%
Waterfall Bank	No	Fort Lauderdale	303,213	235,845	(497)	(0.71)	(5.06)	3.49	95.00	15.88	23.82	779	-	-	-	-	2,626	-	1.69%	0.87%
First Colony Bank Of Florida	Yes	Maitland	294,806	202,044	1,391	1.83	17.73	3.62	48.80	9.06	28.39	45	-	-	39	950	-	-	1.53%	0.32%
Interamerican Bank, A Federal Savings Bank	No	Miami	267,841	222,004	421	0.64	4.63	4.47	81.50	13.86	17.38	-	2	-	5,923	230	2,431	-	2.13%	0.99%
Community Bank Of The South	No	Merritt Island	267,404	73,707	525	0.79	11.10	2.66	60.50	9.32	51.44	-	-	-	353	-	-	-	1.30%	0.00%
Total/Average			5,245,782	3,510,690	8,000	0.59	6.82	3.75	75.04	12.03	25.17	4,279	522	3,370	11,837	4,166	8,193	-	1.43%	0.26%

Institution			Sub S	Count/City	Total Assets \$	Total Loans \$	YTD				Leverage		YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing				ALLL/ Loans (%)	NPAs/ Assets (%)	
							Net Income \$	ROAA (%)	ROAE (%)	NIM (%)						Efficiency Ratio (%)	Ratio (%)	Liquidity (%)	30-100 \$			100 + \$
\$100 Million to \$250 Million																						
Dip Bank	No	Starke	248,866	114,140	930	1.52	8.12	5.23	56.70	15.44	40.99	16	34	31	1,897	-	1,723	1,535	1.56%	1.31%		
Lafayette State Bank	No	Mayo	240,293	147,264	628	1.04	16.80	4.58	71.70	8.51	24.45	75	18	3	41	1,252	2,057	-	1.91%	1.38%		
NATBANK, National Association	No	Hollywood	231,481	193,748	127	0.22	1.14	3.98	97.80	19.50	16.53	30	1	-	1,057	120	430	-	0.73%	0.24%		
Evermore Bank	No	Fort Lauderdale	215,213	173,951	34	0.07	0.36	3.54	82.50	18.96	21.04	291	-	-	-	-	-	-	0.95%	0.00%		
Surety Bank	Yes	Deland	213,148	69,443	1,010	2.09	16.39	3.38	64.80	13.28	38.41	-	1	-	-	-	311	-	1.60%	0.15%		
Madison County Community Bank	No	Madison	194,757	90,423	311	0.65	12.97	3.40	78.30	8.82	35.28	12	1	2	196	-	299	28	1.72%	0.17%		
Cypress Bank & Trust	No	Melbourne	185,325	108,305	165	0.38	3.64	3.09	92.20	10.14	34.04	70	-	-	-	-	-	-	1.29%	0.00%		
Gulf Atlantic Bank	No	Key West	178,109	136,498	437	0.94	12.20	4.20	65.60	9.02	18.26	101	-	33	2,833	-	100	-	1.08%	0.06%		
Commerce Bank & Trust	Yes	Winter Park	170,268	126,385	355	0.81	9.95	3.36	74.40	9.98	13.04	25	-	-	522	-	-	-	1.42%	0.00%		
Bank Of Belle Glade	No	Belle Glade	169,808	61,533	494	1.33	17.72	3.42	50.60	9.63	48.03	-	-	-	-	-	-	-	0.73%	0.00%		
Warrington Bank, The	No	Pensacola	165,982	55,475	148	0.36	2.12	2.55	82.80	16.92	65.26	-	-	-	-	-	-	-	0.96%	0.00%		
PNB Community Bank	No	Niceville	158,895	117,045	486	1.20	15.79	4.77	67.80	9.56	11.05	-	13	36	53	2,040	1,468	-	1.20%	2.21%		
Bank of Pensacola	No	Pensacola	139,244	72,405	261	0.75	8.10	2.63	66.00	9.33	34.65	-	-	-	-	-	-	-	0.76%	0.00%		
Gulf Coast Business Bank	No	Fort Myers	130,347	101,505	(486)	(1.59)	(11.87)	3.93	123.70	13.46	23.97	183	-	-	185	-	-	-	1.30%	0.00%		
Peoples Bank Of Graceville	Yes	Graceville	113,470	40,953	210	0.73	9.96	2.18	69.60	10.48	65.54	-	8	-	815	-	-	-	0.93%	0.00%		
Eastern National Bank	No	Miami	112,925	74,380	(1,150)	(3.82)	(43.50)	4.57	182.10	8.36	30.67	-	331	89	266	-	-	-	2.15%	0.00%		
Century Bank Of Florida	Yes	Tampa	105,335	58,362	130	0.51	4.92	4.18	87.80	9.60	37.83	-	1	-	57	30	19	-	1.74%	0.05%		
Total/Average					2,973,466	1,741,815	4,090	0.42	4.99	3.71	83.20	11.82	32.88	803	408	194	7,922	3,442	6,407	1,563	1.30%	0.33%
Less than \$100 Million																						
First National Bank of Wauchula	Yes	Wauchula	87,040	66,379	243	1.12	8.76	5.23	78.50	11.48	8.05	-	7	-	260	-	734	-	1.54%	0.84%		
BankMiami	No	Coral Gables	40,477	0	(851)	(43.52)	(9.01)	4.03	NM	NM	1,457.77	-	-	-	-	-	-	-	NA	0.00%		
Gala Bank	No	Ocala	19,100	3,423	(179)	(6.05)	(7.01)	4.37	NM	84.87	138.70	33	-	-	-	-	-	-	0.96%	0.00%		
Total/Average					146,617	69,802	(787)	(16.15)	(2.42)	4.54	78.50	48.18	534.84	33	7	-	260	-	734	-	1.25%	0.28%