



BANK STATE RATING REPORT

VERIBANC[®], Inc.
'Trust with Verification'
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FOREWORD

Since our beginning in 1981 VERIBANC[®] has never been paid by any institution to rate it. Following our standards of independence and zero tolerance for bias, no Bank or Credit Union is paying us to provide this information. You can be assured you are getting the **B.E.S.T.** rating's and financial information with VERIBANC[®]'s guarantee: there is no potential for conflict of interest.

THE B.E.S.T.

Balanced - our rating system blends predictability of bank failure with bank ratings degradation. This balance provides unmatched performance that has actually tracked the condition of the banking industry.

Effective - VERIBANC's ROR (Return On Ratings) is over 99 percent. We are able to detect banking problems with a high degree of reliability.

Seasoned - Since 1981 (through the difficult and the good times of the banking industry) our rating system has produced remarkably consistent results.

Transparent - we are the only bank rating company that has always published our track record. Because of our transparency, several insurance companies have audited and approved its use for insuring deposits in excess of the FDIC's limit.

Thank you for your interest in the information VERIBANC[®] provides. We hope you find this report useful and as always, your thoughts on any improvements are welcome.

Sincerely,
VERIBANC[®], Inc.

Michael M. Heller
Michael M. Heller
President

THE FLORIDA BANKS STATE RATINGS REPORT

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Institution Name	City	State	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income for Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrecognized Investment Losses (% of Equity)
1ST SOURCE BANK Phone: (574)235-2250 Web URL: 1stsource.com	SARASOTA	(IN)	GREEN/**/BB			8,877,211	12.18	38,423	14.22	0.00	0.00
AMERANT BANK NA Phone: (305)460-8701 Web URL: amerantbank.com	CORAL GABLES	FL	GREEN/**/B			9,730,061	8.47	7,831	3.80	0.79	3.30
AMERASIA BANK Phone: (718)463-3600 Web URL: amerasiabankny.com	MIAMI	(NY)	GREEN/**/			864,879	15.45	4,328	12.95	0.00	0.00
AMERICAN COMMERCE BANK NA Phone: (770)537-2265 Web URL: americancommercebank.com	TALLAHASSEE	(GA)	GREEN/**/			482,804	14.22	1,608	9.37	2.27	0.00
AMERICAN MOMENTUM BANK Phone: (813)549-4747 Web URL: americanmomentum.bank	SARASOTA	(TX)	GREEN/**/BB			2,599,768	19.94	12,667	9.77	2.22	0.00
AMERICAN NATIONAL BANK Phone: (954)491-7788 Web URL: americannationalbank.com	OAKLAND PARK	FL	GREEN/**/B			448,212	11.96	1,085	8.09	6.46	0.00
AMERIS BANK Phone: (229)985.2222 Web URL: amerisbank.com	JACKSONVILLE	(GA)	GREEN/**/B			26,428,915	14.07	89,648	9.64	0.00	0.54
ANCHOR BANK Phone: (561)383-3150 Web URL: anchorbank.com	PALM BEACH GAR	FL	GREEN/**/			358,194	10.01	516	5.75	0.00	5.96
ANTHEM BANK & TRUST Phone: (225)687-6337 Web URL: anthembank.com	CORAL GABLES	(LA)	GREEN/**/BB			215,416	8.77	374	7.92	0.00	0.00
AXIOM BANK NATIONAL ASSOCIA Phone: (407)531-9901 Web URL: axiombanking.com	MAITLAND	FL	GREEN/*		FA-10/03/24 OCC	852,029	10.70	1,857	8.15	9.10	0.00
BANCO DO BRASIL AMERICAS Phone: (561)750-9999 Web URL: bbamericas.com	MIAMI	FL	GREEN/*			2,825,773	9.44	12,056	18.07	0.00	0.00
BANESCO USA Phone: (786)552-0550 Web URL: banescousa.com	MIAMI	FL	GREEN/*			4,169,323	11.63	11,303	9.33	0.00	2.06
BANK OF AMERICA NA Phone: (704)386-5478 Web URL: bankofamerica.com	MIAMI	(NC)	GREEN/*		CD-07/14/22 OCC	2,550,584,000	9.38	6,794,525	11.35	0.00	46.28
BANK OF BELLE GLADE Phone: (561)996-6711 Web URL: bankofbelleglade.com	BELLE GLADE	FL	GREEN/**/			127,580	8.03	332	12.97	0.00	15.19
BANK OF CENTRAL FLORIDA Phone: (863)682-7100 Web URL: bankofcentralflorida.com	LAKELAND	FL	GREEN/**/			1,086,814	6.81	3,199	17.30	0.00	0.00
BANK OF ENGLAND Phone: (501)842-2555 Web URL: bankofengland-ar.com	SARASOTA	(AR)	GREEN/*		CD-08/24/23 FDIC	393,541	16.63	538	3.29	5.17	3.49
BANK OF PENSACOLA Phone: (305)442-2660 Web URL: bankpensacola.com	PENSACOLA	FL	GREEN/**/			147,302	8.47	111	3.56	0.00	36.44
BANK OZK Phone: (501)378-7600 Web URL: ozk.com	TAMPA	(AR)	GREEN/**/BB			36,836,173	14.68	177,539	13.13	0.00	0.00
BANKFLORIDA Phone: (561)630-5595 Web URL: bankflorida.com	DADE CITY	FL	GREEN/**/B			338,702	11.59	328	3.34	0.00	0.00
BANKPLUS Phone: (888)226-5758 Web URL: bankplus.net	MIRAMAR	(MS)	GREEN/**/B			7,763,404	10.28	17,248	8.64	0.00	0.03

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BANKUNITED NATIONAL ASSOCI Phone: (305)818-8529	MIAMI LAKES	FL	GREEN/***			35,401,701	8.97	63,103	7.95	3.04	0.00
	Web URL: bankunited.com										
BARWICK BANKING COMPANY Phone: (229)735-3110	SAINT AUGUSTINE	(GA)	GREEN/*			505,364	7.81	772	7.82	0.00	0.00
	Web URL: barwickbank.com										
BAYFIRST NATIONAL BANK Phone: (727)394-2265	SAINT PETERSBUR	FL	GREEN/***			1,218,124	8.86	871	3.23	0.00	0.21
	Web URL: bayfirstfinancial.com										
BEAL BANK USA Phone: (888)866-3752	TAMPA	(NV)	GREEN/*			17,500,461	21.50	112,149	11.92	10.00	0.00
	Web URL: bealbankusa.com										
BELMONT BANK & TRUST COMP Phone: (773)589-9500	CORAL GABLES	(IL)	GREEN/***			923,957	11.34	2,741	10.47	0.00	0.00
	Web URL: belmontbank.com										
BMO BANK NATIONAL ASSOCIATI Phone: (312)346-4200	SARASOTA	(IL)	GREEN/***		PR-11/03/23 OCC	261,999,062	12.69	370,480	4.46	0.00	0.41
	Web URL: bmo.com										
BNY MELLON NATIONAL ASSOCI Phone: (412)234-5000	MIAMI	(PA)	GREEN/***			30,917,000	11.89	75,000	8.16	0.00	0.00
	Web URL: bnymellon.com										
BRADESCO BANK Phone: (305)789-7000	CORAL GABLES	FL	GREEN/***			4,372,598	11.49	8,243	6.56	0.00	0.96
	Web URL: bradescobank.com										
BRANNEN BANK Phone: (352)726-1221	INVERNESS	FL	RED/U			909,493	2.67	4,645	76.65	0.00	0.00
	Web URL: brannenbanks.com										
BUSEY BANK Phone: (217)351-6500	FORT MYERS	(IL)	GREEN/***/BB			11,935,686	12.95	32,286	8.35	0.00	9.95
	Web URL: busey.com										
CADENCE BANK Phone: (662)680-2000	TAMPA	(MS)	GREEN/***/B			47,984,078	11.02	137,673	10.41	0.00	0.00
	Web URL: cadencebank.com										
CAPITAL CITY BANK Phone: (850)402-7700	TALLAHASSEE	FL	GREEN/***			4,219,288	10.78	14,990	13.18	0.00	6.98
	Web URL: ccbg.com										
CCB COMMUNITY BANK Phone: (334)222-2561	NICEVILLE	(AL)	GREEN/***/BB			675,079	8.09	2,985	21.87	0.00	0.00
	Web URL: bankccb.com										
CENTENNIAL BANK Phone: (888)372-9788	TALLAHASSEE	(AR)	GREEN/***/B			22,845,266	16.29	105,530	11.34	0.00	3.22
	Web URL: my100bank.com										
CENTRAL BANK Phone: (813)929-4477	TAMPA	FL	GREEN/***			308,854	9.38	293	4.04	1.23	1.96
	Web URL: centralbankfl.com										
CENTURY BANK OF FLORIDA Phone: (813)961-3300	TAMPA	FL	GREEN/***			107,269	7.29	197	10.08	0.00	0.00
	Web URL: centurybk.com										
CIBC BANK USA Phone: (312)683-7100	PALM BEACH	(IL)	GREEN/***/BB			55,873,969	17.26	223,226	9.26	3.71	1.55
	Web URL: us.cibc.com										
CIBC NATIONAL TRUST COMPAN Phone: (404)881-3400	TAMPA	(GA)	GREEN/***			353,819	71.20	11,030	17.51	0.00	0.00
	Web URL: private-wealth.us.cibc.com										
CITIBANK NATIONAL ASSOCIATIO Phone: (800)627-3999	MIAMI	(SD)	GREEN/*		CD-10/07/20 OCC	1,678,936,000	9.94	3,609,472	8.65	0.00	12.29
	Web URL: citibank.com										
CITIZENS BANK AND TRUST Phone: (863)635-2244	FROSTPROOF	FL	RED/U			1,338,732	1.13	1,762	46.54	32.03	0.00
	Web URL: citizens-bank.com										

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CITIZENS BANK NA Phone: (401)456-7000 Web URL: citizensbank.com	MIAMI	(RI)	GREEN/***			219,634,049	10.55	401,217	6.93	2.80	4.19
CITIZENS FIRST BANK Phone: (800)707-1893 Web URL: citizensfb.com	THE VILLAGES	FL	GREEN/***B			3,775,894	10.02	10,122	10.70	0.00	0.00
CITY NATIONAL BANK Phone: (800)773-7100 Web URL: cnb.com	MIAMI	(CA)	GREEN/*		CD-01/31/24 OCC	92,245,097	11.70	167,779	6.22	0.00	6.91
CITY NATIONAL BANK OF FLORID Phone: (305)577-7300 Web URL: citynational.com	MIAMI	FL	GREEN/***			26,204,165	9.18	31,758	5.28	0.00	14.86
CLIMATE FIRST BANK Phone: N.A. Web URL: climatefirstbank.com	SAINT PETERSBUR	FL	YELLOW/*			688,152	8.88	-82	-0.54	0.00	0.00
COGENT BANK Phone: (386)774-0977 Web URL: cogentbank.net	ORLANDO	FL	GREEN/***			1,931,272	8.11	7,305	18.66	0.00	0.00
COMERICA BANK Phone: (214)462-4000 Web URL: comerica.com	NAPLES	(TX)	GREEN/***			79,611,000	7.10	215,000	15.22	0.00	0.00
COMMERCE BANK Phone: (800)453-2265 Web URL: commercebank.com	NAPLES	(MO)	GREEN/***			30,345,138	8.20	341	0.05	1.09	0.00
COMMERCE BANK & TRUST Phone: (407)622-8181 Web URL: cbt-fl.com	WINTER PARK	FL	GREEN/***			173,127	5.77	256	10.26	0.00	0.00
COMMUNITY BANK OF MISSISSIP Phone: (601)469-1611 Web URL: communitybank.net	PENSACOLA	(MS)	GREEN/***			4,811,302	7.25	5,494	6.30	0.00	0.00
COMMUNITY BANK OF THE SOUT Phone: (321)452-0420 Web URL: cbos.bank	MERRITT ISLAND	FL	GREEN/***			253,253	6.77	580	13.53	0.00	0.00
CONNECTONE BANK Phone: (201)816-8900 Web URL: connectonebank.com	WEST PALM BEAC	(NJ)	GREEN/***			9,715,227	12.96	20,639	6.56	0.00	0.00
CRESCENT BANK Phone: (504)556-5950 Web URL: cbtno.com	JACKSONVILLE	(LA)	GREEN/***			1,272,703	8.76	7,305	26.21	0.00	0.00
CREWS BANK & TRUST Phone: (863)773-4151 Web URL: crews.bank	WAUCHULA	FL	GREEN/***B			2,160,584	10.60	9,793	17.10	0.00	17.35
CYPRESS BANK & TRUST Phone: N.A. Web URL: cypressbanktrust.com	MELBOURNE	FL	GREEN/*			168,469	10.48	84	1.90	0.00	2.98
DESJARDINS BANK NA Phone: (954)454-1001 Web URL: desjardinsbank.com	HALLANDALE	FL	GREEN/***			327,906	17.50	1,436	10.01	0.00	7.79
DLP BANK Phone: (904)964-7830 Web URL: communitystatebank-fl.com	STARKE	FL	GREEN/***B			270,888	16.08	766	7.03	3.95	0.00
EASTERN NATIONAL BANK Phone: (305)995-5800 Web URL: enbfl.com	MIAMI	FL	YELLOW/*		CD-11/19/20 OCC	157,833	8.72	-1,223	-35.54	33.02	0.00
EDISON NATIONAL BANK Phone: (239)334-4668 Web URL: edisonnationalbank.com	FORT MYERS	FL	GREEN/***			426,265	7.82	1,615	19.37	0.00	2.18
EMIGRANT BANK Phone: (305)375-0590 Web URL: emigrant.com	MIAMI	FL	GREEN/**			6,253,406	22.76	3,432	0.96	11.24	0.00

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ENCORE BANK Phone: (501)228-6000 Web URL: bankencore.com	TAMPA	(AR)	GREEN/**			3,974,093	7.04	1,812	2.59	0.00	0.00
ENTERPRISE BANK & TRUST Phone: (314)725-5500 Web URL: enterprisebank.com	ORLANDO	(MO)	GREEN/**/BB			14,587,321	12.09	48,521	11.01	0.00	3.94
EVERBANK NATIONAL ASSOCIAT Phone: (888)882-3837 Web URL: everbank.com	JACKSONVILLE	FL	GREEN/**/B			39,445,857	9.12	58,196	6.47	1.74	0.07
EVERMORE BANK Phone: N.A. Web URL: evermorebankfl.com	FORT LAUDERDAL	FL	YELLOW/*			168,171	15.28	-79	-1.23	0.00	0.00
FIDELITY BANK Phone: (504)569-3418 Web URL: bankwithfidelity.com	PENSACOLA	(LA)	GREEN/**			1,172,695	13.28	849	2.18	1.81	0.00
FIFTH THIRD BANK NA Phone: (513)579-5203 Web URL: 53.com	NAPLES	(OH)	GREEN/**			212,484,000	10.06	699,347	13.08	0.00	1.20
FINEMARK NATIONAL BANK & TR Phone: (239)461-5900 Web URL: finemarkbank.com	FORT MYERS	FL	GREEN/**/BB			4,132,365	8.59	1,246	1.40	0.00	2.77
FIRST AMERICAN BANK Phone: (847)228-9300 Web URL: firstambank.com	MIAMI	(IL)	GREEN/**/B			7,074,673	8.03	29,667	20.88	0.00	0.00
FIRST AMERICAN TRUST FSB Phone: (877)600-9473 Web URL: firstamtrust.com	VERO BEACH	(CA)	YELLOW/*			6,388,676	3.08	14,270	29.02	0.00	0.00
FIRST BANK Phone: (863)983-8191 Web URL: first1bank.com	CLEWISTON	FL	GREEN/**/B			728,056	8.37	2,343	15.38	0.00	0.00
FIRST BANK Phone: (856)728-3400 Web URL: firstbanknj.com	PALM BEACH	(NJ)	GREEN/**			3,615,731	10.86	11,073	11.28	0.00	1.52
FIRST COLONY BANK OF FLORID Phone: (407)740-0401 Web URL: firstcolonybank.net	MAITLAND	FL	GREEN/**			310,087	7.78	1,246	20.66	0.00	18.04
FIRST FEDERAL BANK Phone: (386)755-0600 Web URL: ffbf.com	LAKE CITY	FL	GREEN/**			4,185,394	8.04	11,220	13.33	1.14	0.00
FIRST FOUNDATION BANK Phone: (949)202-4100 Web URL: firstfoundationinc.com	NAPLES	(CA)	GREEN/**			13,684,462	7.89	3,566	1.32	0.88	7.38
FIRST HORIZON BANK Phone: (800)382-5465 Web URL: firsthorizon.com	MIAMI	(TN)	GREEN/**/BB			81,935,084	10.80	223,914	10.12	0.00	2.13
FIRST NATIONAL BANK OF PASC Phone: (352)521-0141 Web URL: fnbpasco.com	DADE CITY	FL	YELLOW/**			314,283	5.36	-20	-0.47	0.00	0.00
FIRST NATIONAL BANK OF WAUC Phone: (863)773-4136 Web URL: fnbwauchula.com	WAUCHULA	FL	GREEN/**/B			90,555	9.52	178	8.26	0.00	0.00
FIRST NATIONAL BANKERS BANK Phone: (225)924-8015 Web URL: bankers-bank.com	LAKE MARY	(LA)	GREEN/**			969,084	15.98	2,064	5.33	0.00	0.00
FIRST NB NORTHWEST FLORIDA Phone: (850)769-3207 Web URL: fbnwfl.com	PANAMA CITY	FL	GREEN/**			175,755	15.49	1,062	15.60	0.00	1.33
FIRST NB OF COFFEE COUNTY Phone: (912)384-1100 Web URL: fnbcc.com	FORT LAUDERDAL	(GA)	GREEN/**/B			485,015	8.09	1,293	13.19	0.00	11.59

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FIRST NB OF DECATUR COUNTY Phone: (229)246-3131 Web URL: fnbdc.com	MIRAMAR BEACH	(GA)	YELLOW/**			305,199	6.45	-241	-4.90	0.00	1.55
FIRST PORT CITY BANK Phone: (229)246-6200 Web URL: firstportcity.com	FERNANDINA BEA	(GA)	GREEN/**/B			547,719	8.35	1,569	13.72	17.78	0.00
FIRST SECURITY BANK Phone: (501)362-4800 Web URL: fsbank.com	SANTA ROSA BEAC	(AR)	GREEN/**/BB			7,951,038	12.77	32,655	12.86	0.00	0.00
FIRST SOUTHERN BANK Phone: (912)647-5332 Web URL: fsb-bank.bank	BRADENTON	(GA)	GREEN/**			313,152	8.23	509	7.90	14.83	39.62
FIRST ST BK OF THE FLORIDA KE Phone: (305)296-8535 Web URL: keysbank.com	KEY WEST	FL	YELLOW/**			1,215,545	8.60	-4,820	-18.44	0.00	6.86
FIRST-CITIZENS B&TC Phone: (919)716-7000 Web URL: firstcitizens.com	TAMPA	(NC)	GREEN/**		PR-07/15/24 FDIC	219,685,000	10.09	720,000	12.99	0.00	7.18
FIRSTBANK PUERTO RICO Phone: (787)729-8200 Web URL: 1firstbank.com	MIAMI	(PR)	GREEN/**/B		PR-07/17/24 FDIC	18,873,332	8.57	78,591	19.43	1.64	0.66
FLAGSHIP BANK Phone: (727)451-2020 Web URL: flagshipbank.com	CLEARWATER	FL	GREEN/**/B			658,997	12.36	1,371	6.73	0.00	0.00
FLAGSTAR BANK NA Phone: N.A. Web URL: flagstar.com	BOCA RATON	(NY)	YELLOW/**			118,993,651	7.56	-299,831	-13.34	9.36	0.00
FLORIDA CAPITAL BANK NA Phone: (904)407-4740 Web URL: flcb.com	JACKSONVILLE	FL	GREEN/**			555,652	10.55	1,110	7.58	0.00	0.00
FNBT BANK Phone: (850)796-2000 Web URL: fnbt.com	FORT WALTON BE	FL	GREEN/**/BB			596,551	11.09	3,755	22.70	0.00	0.68
GROVE BANK & TRUST Phone: (305)756-4500 Web URL: grovebankandtrust.com	MIAMI	FL	GREEN/**			1,209,777	10.05	537	1.77	0.00	22.56
GULF ATLANTIC BANK Phone: N.A. Web URL: gulfatlanticbank.com	KEY WEST	FL	GREEN/**			151,346	8.24	121	3.88	0.00	0.83
GULF COAST B&TC Phone: (504)561-6124 Web URL: gulfbank.com	DESTIN	(LA)	GREEN/**/B			3,335,210	7.94	3,728	5.63	0.00	0.00
GULF COAST BUSINESS BANK Phone: N.A. Web URL: gcbbswfl.com	FORT MYERS	FL	YELLOW/*			92,015	18.65	-549	-12.80	0.00	0.00
GULFSIDE BANK Phone: N.A. Web URL: gulfsidebank.com	SARASOTA	FL	GREEN/**			283,111	8.53	938	15.55	0.00	10.80
HANCOCK WHITNEY BANK Phone: (228)563-6508 Web URL: hancockwhitney.com	PENSACOLA	(MS)	GREEN/**/BB			35,392,436	10.76	117,262	12.31	0.00	5.85
HEARTLAND NATIONAL BANK Phone: (862)386-1300 Web URL: heartlandnb.com	SEBRING	FL	GREEN/**/B			713,354	8.30	3,140	21.22	0.00	0.00
HELM BANK USA Phone: (305)379-4356 Web URL: helmbankusa.com	MIAMI	FL	GREEN/**			1,033,052	8.09	2,236	10.71	0.00	0.00
HSBC BANK USA NA Phone: (800)975-4722 Web URL: about.us.hsbc.com/hsbc-in-the-usa	MIAMI	(VA)	GREEN/**			159,047,710	9.96	285,099	7.20	3.62	4.27

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INCREDIBLEBANK Phone: (715)845-5522 Web URL: incrediblebank.com	CAPE CORAL	(WI)	GREEN/***			1,978,786	6.85	3,683	10.87	1.32	0.00
INDEPENDENT BANK Phone: (901)844-5050 Web URL: i-bankonline.com	ORANGE PARK	(TN)	GREEN/***			1,570,893	10.69	4,663	11.10	0.00	0.42
INTERAMERICAN BANK A FSB Phone: (305)223-1434 Web URL: interamericanbank.com	MIAMI	FL	GREEN/***/BB			268,192	13.18	641	7.25	0.00	0.00
INTERAUDI BANK Phone: (212)833-1000 Web URL: interaudibank.com	MIAMI	(NY)	GREEN/**			2,305,674	10.05	6,199	10.70	2.11	5.56
INTERCREDIT BANK NA Phone: (305)375-4267 Web URL: intercreditbank.com	CORAL GABLES	FL	YELLOW/**			602,691	8.29	-2,745	-21.98	0.00	0.00
INTERNATIONAL FINANCE BANK Phone: (305)648-5870 Web URL: ifbbank.com	MIAMI	FL	GREEN/***			1,112,373	9.50	3,596	13.62	0.00	0.04
INTRACOASTAL BANK Phone: (386)447-1662 Web URL: intracoastal.bank	PALM COAST	FL	GREEN/***			541,595	5.80	1,546	19.67	6.28	0.00
IPA VA STATE BANK Phone: (309)753-8202 Web URL: ipavastatebank.com	SARASOTA	(IL)	GREEN/**			202,823	8.81	452	10.12	0.00	10.45
ISRAEL DISCOUNT BANK OF NE Phone: (212)551-8500 Web URL: idbny.com	AVENTURA	(NY)	GREEN/*		CD-05/24/23 FDIC	12,275,707	10.15	16,300	5.23	0.08	10.19
JPMORGAN CHASE BANK NA Phone: (877)682-4273 Web URL: jpmorganchase.com	MIAMI	(OH)	GREEN/*		CD-03/14/24 OCC	3,510,536,000	8.95	10,624,004	13.52	0.00	9.25
KEYBANK NATIONAL ASSOCIATI Phone: (800)872-5553 Web URL: key.com	NAPLES	(OH)	GREEN/***			184,963,242	8.14	341,776	9.09	0.00	4.05
LAFAYETTE STATE BANK Phone: (386)294-1901 Web URL: lafayettestatebank.com	MAYO	FL	GREEN/***			223,927	5.93	588	17.70	0.00	0.00
LAKE FOREST B&TC NA Phone: (847)615-4080 Web URL: lakeforestbank.com	NAPLES	(IL)	GREEN/***			8,575,926	8.87	49,677	26.11	0.00	14.45
LIBERTY SAVINGS BANK F.S.B. Phone: (937)382-6993 Web URL: libertysavingsbank.com	SARASOTA	(OH)	GREEN/***			1,226,678	5.75	209	1.19	8.73	0.00
LOCALITY BANK Phone: N.A. Web URL: localitybank.com	FORT LAUDERDAL	FL	YELLOW/*			233,347	13.12	-1,335	-17.44	0.00	0.00
MADISON COUNTY COMMUNITY Phone: (850)973-2400 Web URL: mccbflorida.com	MADISON	FL	YELLOW/**			183,195	4.84	240	10.82	0.00	0.00
MAGNOLIA BANK INCORPORATE Phone: (270)358-3111 Web URL: magnoliabank.com	HOLLYWOOD	(KY)	GREEN/*		CD-12/02/20 FDIC	508,598	9.59	2,192	17.97	0.00	0.00
MAINSTREET COMMUNITY BK OF Phone: (386)734-5930 Web URL: bankonmainstreet.com	DELAND	FL	GREEN/***			807,304	7.23	705	4.83	0.00	0.00
MANUFACTURERS AND TRADER Phone: (716)842-4470 Web URL: mtb.com	PALM BEACH	(NY)	GREEN/***/BB			208,377,728	12.82	680,556	10.19	3.09	4.81
MARINE BANK & TRUST COMPAN Phone: (772)231-6611 Web URL: marinebankandtrust.com	VERO BEACH	FL	GREEN/***			640,187	6.36	720	7.07	0.00	0.91

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MEMBERS TRUST COMPANY Phone: (888)727-9191 Web URL: memberstrust.com	TAMPA	FL	YELLOW/**			38,647	81.10	-703	-8.97	0.00	0.00
METRO CITY BANK Phone: (770)455-4989 Web URL: metrocitybank.bank	TAMPA	(GA)	GREEN/**			3,588,794	11.29	17,016	16.79	2.46	0.00
MIDSOUTH BANK Phone: (334)702-7774 Web URL: bankmidsouth.com	TALLAHASSEE	(AL)	GREEN/**			675,846	7.09	1,135	9.48	0.00	0.00
MIDWESTONE BANK Phone: (319)356-5800 Web URL: midwestone.bank	NAPLES	(IA)	GREEN/**			6,577,143	9.86	18,380	11.34	0.00	30.19
MILLENNIUM BANK Phone: (423)238-1111 Web URL: millenniumbank.com	LAKE CITY	(TN)	GREEN/**			527,993	10.23	2,137	15.83	0.00	0.12
NATBANK NATIONAL ASSOCIATI Phone: (954)922-9992 Web URL: natbank.com	HOLLYWOOD	FL	GREEN/**			221,850	19.86	100	0.91	0.00	0.00
NEWTEK BANK NATIONAL ASSO Phone: (718)358-4400 Web URL: newtekbank.com	MIAMI	FL	GREEN/*			818,696	13.79	12,465	44.17	0.00	0.00
NICOLET NATIONAL BANK Phone: (920)430-1400 Web URL: nicoletbank.com	NAPLES	(WI)	GREEN/**/B			8,544,261	13.04	29,045	10.43	0.00	0.00
OCEAN BANK Phone: (305)442-2660 Web URL: oceanbank.com	MIAMI	FL	GREEN/**			6,367,450	9.70	17,162	11.12	0.00	0.37
ONE FLORIDA BANK Phone: (850)415-6870 Web URL: onefloridabank.com	ORLANDO	FL	GREEN/**/B			1,792,476	8.17	4,264	11.64	0.00	0.00
ONEUNITED BANK Phone: (877)663-8648 Web URL: oneunited.com	MIAMI	(MA)	GREEN/**			614,222	9.17	502	3.57	2.99	0.00
OPTIMUMBANK Phone: (954)452-9501 Web URL: optimumbank.com	FORT LAUDERDAL	FL	GREEN/*			899,465	9.63	3,865	17.85	0.00	0.04
PACIFIC NATIONAL BANK Phone: (305)539-7500 Web URL: pnb.com	MIAMI	FL	GREEN/**/B			1,245,087	11.53	3,165	8.82	0.00	0.00
PARADISE BANK Phone: (561)392-5444 Web URL: paradisebank.com	BOCA RATON	FL	GREEN/**			380,605	7.44	3,309	46.75	0.00	0.00
PEOPLES BANK OF GRACEVILLE Phone: (850)263-3267 Web URL: peoplesgraceville.com	GRACEVILLE	FL	GREEN/**			117,782	5.08	217	14.52	2.06	61.78
PEOPLESSOUTH BANK Phone: (229)758-9871 Web URL: peoplessouth.com	TALLAHASSEE	(GA)	YELLOW/**			1,117,623	4.56	3,396	26.65	0.00	0.04
PINELAND BANK Phone: (912)632-8631 Web URL: pineland.bank	FERNANDINA BEA	(GA)	GREEN/**/BB			482,993	9.37	1,551	13.70	0.00	0.00
PINNACLE BANK Phone: (615)893-1234 Web URL: pnfp.com	JACKSONVILLE	(TN)	GREEN/**			49,227,159	12.74	64,527	4.12	0.00	4.08
PNB COMMUNITY BANK Phone: (850)678-3110 Web URL: pnbcommunity.bank	NICEVILLE	FL	GREEN/**/B			156,683	7.61	444	14.90	0.33	0.00
PNC BANK NATIONAL ASSOCIATI Phone: (302)429-1361 Web URL: pnc.com	JACKSONVILLE	(DE)	GREEN/**		PR-08/01/24 OCC	552,530,492	9.30	1,556,356	12.12	1.85	10.13

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POPULAR BANK Phone: (866)576-7283 Web URL: popularbank.com	MIAMI	(NY)	GREEN/**/B			14,286,986	13.53	17,812	3.69	2.59	0.00
PRIME MERIDIAN BANK Phone: (850)907-2300 Web URL: primemeridianbank.com	TALLAHASSEE	FL	GREEN/**/B			893,283	9.27	1,895	9.16	0.00	1.86
PRIMESOUTH BANK Phone: (912)449-6685 Web URL: primesouth.com	FERNANDINA BEA	(GA)	GREEN/**/BB			1,310,576	9.47	4,853	15.65	0.00	0.00
RAYMOND JAMES BANK Phone: (727)567-8000 Web URL: raymondjamesbank.com	SAINT PETERSBUR	FL	GREEN/**/			40,812,311	6.93	141,846	20.07	0.00	0.00
REGIONS BANK Phone: (205)326-5300 Web URL: regions.com	MIAMI	(AL)	GREEN/**/			153,039,000	10.50	546,802	13.61	0.00	0.27
RENASANT BANK Phone: (662)680-1001 Web URL: reasant.com	OCALA	(MS)	GREEN/**/			17,510,935	14.82	44,518	6.86	0.00	4.70
REPUBLIC BANK & TRUST COMP Phone: (888)782-3333 Web URL: republicbank.com	TAMPA	(KY)	GREEN/**/B			6,610,761	13.78	25,373	11.14	0.00	0.01
SAFRA NATIONAL BANK OF NEW Phone: (212)704-5500 Web URL: safra.com	MIAMI	(NY)	GREEN/**/			9,953,799	12.45	15,788	5.09	0.00	0.00
SANIBEL CAPTIVA COMMUNITY B Phone: (239)472-6100 Web URL: sancapbank.com	SANIBEL	FL	GREEN/**/			913,975	8.34	4,745	24.90	5.47	4.64
SANTANDER BANK N.A. Phone: (617)757-3444 Web URL: santander.com	MIAMI	(DE)	GREEN/**/		PR-04/09/24 OCC	100,562,427	12.14	207,212	6.79	0.00	12.35
SEACOAST NATIONAL BANK Phone: (772)221-2555 Web URL: seacoastbank.com	STUART	FL	GREEN/**/B			14,943,451	14.25	30,945	5.81	0.00	6.14
SERVISFIRST BANK Phone: (205)949-0345 Web URL: servisfirstbank.com	PENSACOLA	(AL)	GREEN/**/B			16,048,590	9.76	52,820	13.48	0.00	5.30
SMARTBANK Phone: (865)453-2650 Web URL: smartbank.com	TALLAHASSEE	(TN)	GREEN/**/B			4,881,228	10.44	8,994	7.06	0.00	3.57
SOUTHEAST FIRST NATIONAL BA Phone: (706)857-3473 Web URL: southeastfnb.com	PANAMA CITY	(GA)	GREEN/**/B			60,890	12.15	18	0.97	0.00	23.35
SOUTHEASTERN BANK Phone: (912)437-4141 Web URL: southeasternbank.com	CALLAHAN	(GA)	GREEN/**/BB			595,120	10.56	2,511	15.98	0.00	8.74
SOUTHSTATE BANK NA Phone: (863)291-3900 Web URL: southstatebank.com	WINTER HAVEN	FL	GREEN/**/			45,481,202	13.05	141,273	9.52	0.00	7.20
STEARNS BANK NA Phone: (800)685-7262 Web URL: stearnsbank.com	SARASOTA	(MN)	GREEN/**/			3,223,214	15.90	13,539	10.57	0.00	0.00
SUNRISE BANK Phone: (321)784-8333 Web URL: sunrise.bank	ORLANDO	FL	GREEN/**/			529,750	7.78	1,282	12.45	0.00	0.00
SUNSTATE BANK Phone: (305)256-0900 Web URL: sunstatefl.com	MIAMI	FL	GREEN/**/BB			549,583	12.03	869	5.26	0.00	0.00
SUNWEST BANK Phone: (714)730-4444 Web URL: sunwestbank.com	SARASOTA	(UT)	GREEN/**/B			3,379,186	8.27	9,626	13.77	0.00	0.00

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SURETY BANK Phone: (386)734-1647 Web URL: mysuretybank.com	DELAND	FL	GREEN/**/B			205,983	9.32	1,471	30.64	0.00	0.00
SYNCHRONY BANK Phone: (801)816-4778 Web URL: synchronybank.com	ALTAMONTE SPRIN	(UT)	GREEN/**/			112,875,000	11.61	555,604	16.96	0.00	0.00
SYNOVUS BANK Phone: (706)649-4900 Web URL: synovus.com	TALLAHASSEE	(GA)	YELLOW/**			59,480,339	8.33	-14,320	-1.16	0.00	0.61
TC FEDERAL BANK Phone: (229)226-3221 Web URL: tcfederal.com	JACKSONVILLE	(GA)	GREEN/**/			482,594	13.75	85	0.51	0.00	0.00
TCM BANK NATIONAL ASSOCIATI Phone: (888)640-1092 Web URL: tcmbank.com	TAMPA	FL	YELLOW/**			356,263	18.25	-93	-0.57	0.00	0.00
TD BANK NATIONAL ASSOCIATIO Phone: (302)498-0319 Web URL: td.com/us/en/personal-banking	MIAMI	(DE)	GREEN/*		CD-10/09/24 OCC	370,332,213	12.79	606,738	5.12	0.00	0.00
TERRABANK NATIONAL ASSOCIA Phone: (305)441-0817 Web URL: terrabank.com	MIAMI	FL	GREEN/**/			783,906	6.50	827	6.50	0.00	0.00
THE BANK OF TAMPA Phone: (813)872-1201 Web URL: bankoftampa.com	TAMPA	FL	GREEN/**/			2,912,949	7.70	8,335	14.86	0.00	18.92
THE BK OF NEW YORK MELLON T Phone: (212)495-1784 Web URL: bnymellon.com	JACKSONVILLE	(CA)	GREEN/**/			1,297,171	79.88	63,041	24.33	1.30	0.00
THE CENTRAL TRUST BANK Phone: (573)634-1111 Web URL: centralbank.net	NAPLES	(MO)	GREEN/**/BB			18,644,538	8.90	70,820	17.07	0.00	0.00
THE FIRST BANK Phone: (601)264-9960 Web URL: thefirstbank.com	TALLAHASSEE	(MS)	GREEN/**/BB			7,957,477	13.58	22,441	8.30	8.19	4.33
THE FIRST NB OF MOUNT DORA Phone: (352)383-2111 Web URL: fnbmd.com	MOUNT DORA	FL	GREEN/**/B			363,329	8.35	555	7.32	0.00	0.00
THE HUNTINGTON NATIONAL BA Phone: (888)580-0049 Web URL: huntington.com	NAPLES	(OH)	GREEN/**/B			195,864,166	9.16	535,174	11.93	0.00	12.85
THE NORTHERN TRUST COMPAN Phone: (312)557-6211 Web URL: northerntrust.com	NAPLES	(IL)	GREEN/**/			156,265,261	7.61	221,449	7.45	0.00	15.61
THE WARRINGTON BANK Phone: (850)456-9959 Web URL: warringtonbank.com	PENSACOLA	FL	GREEN/**/B			179,539	15.46	89	1.28	0.00	22.29
THIRD FS&LA OF CLEVELAND Phone: (216)441-6000 Web URL: thirdfederal.com	TAMPA	(OH)	GREEN/**/			17,022,771	10.18	18,697	4.32	0.00	0.00
THOMASVILLE NATIONAL BANK Phone: (229)226-3300 Web URL: tnbank.com	TALLAHASSEE	(GA)	GREEN/**/B			1,764,888	9.63	10,206	24.01	0.00	0.00
TRUIST BANK Phone: (336)733-2500 Web URL: trui.com	MIAMI	(NC)	GREEN/**/		FP-06/25/24 FDIC	511,931,000	12.10	1,004,986	6.49	0.00	16.64
TRUSTCO BANK Phone: (518)344-7510 Web URL: trustcobank.com	ORLANDO	(NY)	GREEN/**/			6,106,289	10.33	12,832	8.13	0.00	0.02
TRUSTMARK NATIONAL BANK Phone: (601)961-6000 Web URL: trustmark.com	SANTA ROSA BEAC	(MS)	GREEN/**/B			18,450,072	10.77	75,983	15.30	0.00	4.40

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U. S. CENTURY BANK Phone: (305)513-3733 Web URL: uscentury.com	DORAL	FL	GREEN/***			2,457,323	8.05	6,622	13.38	0.00	10.13
U.S. BANK NATIONAL ASSOCIATI Phone: (800)872-2657 Web URL: usbank.com	NAPLES	(OH)	GREEN/***		FN-12/19/23 OCC	664,923,875	9.44	1,624,834	10.35	0.00	19.39
UNITED BANK Phone: (800)423-7026 Web URL: unitedbank.com	PACE	(AL)	GREEN/***/B			1,184,596	11.79	4,803	13.75	0.00	0.05
UNITED COMMUNITY BANK Phone: (217)483-2491 Web URL: ucbbank.com	NAPLES	(IL)	GREEN/***/BB			3,564,501	9.15	9,475	11.62	0.00	12.47
UNITED COMMUNITY BANK Phone: (706)745-2231 Web URL: ucbi.com	ORLANDO	(SC)	GREEN/***			26,998,583	12.00	73,216	9.04	0.00	13.23
UNITED FIDELITY BANK FSB Phone: (812)424-0921 Web URL: unitedfidelity.com	FORT MYERS	(IN)	YELLOW/*		CD-10/31/23 OCC	6,380,636	9.33	-8,934	-6.00	0.00	17.15
UNITED SOUTHERN BANK Phone: (352)759-2222 Web URL: unitedsouthernbank.com	UMATILLA	FL	YELLOW/**			865,954	4.35	1,917	20.37	0.00	1.01
VALLEY NATIONAL BANK Phone: (973)696-0100 Web URL: valley.com	TAMPA	(NJ)	GREEN/***			62,050,076	11.77	83,950	4.60	0.00	7.00
VISTA BANK Phone: (806)253-2511 Web URL: vistabank.com	PALM BEACH GAR	(TX)	GREEN/*			2,242,459	10.97	6,833	11.11	0.00	1.80
WATERFALL BANK Phone: N.A. Web URL: waterfallbank.com	CLEARWATER	FL	GREEN/*			231,166	17.82	29	0.28	0.00	0.00
WELLS FARGO BANK NA Phone: (605)575-6900 Web URL: wells Fargo.com	MIAMI	(SD)	GREEN/*		CD-09/09/21 OCC	1,719,839,000	9.64	5,663,252	13.66	0.00	24.84
WILMINGTON TRUST NA Phone: (866)948-2265 Web URL: wilmingontrust.com	NAPLES	(DE)	GREEN/***			698,807	86.76	13,297	8.77	0.08	0.00
WINTER PARK NATIONAL BANK Phone: N.A. Web URL: wpnb.bank	WINTER PARK	FL	GREEN/**			793,742	5.41	1,871	17.43	0.00	60.27
WOODFOREST NATIONAL BANK Phone: (832)375-2650 Web URL: woodforest.com	JACKSONVILLE	(TX)	GREEN/***			9,297,803	7.85	42,711	23.40	2.58	31.05

VERIBANC®, INC.

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CHART 1: Number (and Percentage) of FDIC-Insured Banks in each color code and star rating category

GREEN/***	GREEN/**	YELLOW/**	GREEN/*	YELLOW/*	GREEN/U	YELLOW/U	RED/U
3,676 (81.02%)	235 (5.18%)	273 (6.02%)	170 (3.75%)	119 (2.62%)	0 (N.A.)	7 (0.15%)	57 (1.26%)

CHART 1: Number (and Percentage) of Banks that have been consecutively Blue Ribbon

From 1 to 7 quarters (B)	For 8 or more quarters (BB)
892 (19.66%)	967 (21.31%)

CHART 2: Number (and Percentage) of all FDIC-Insured Banks with various Equity as a Percentage of Asset Levels

Under 3.0 Percent	3.0 to 5.0 Percent	5.0 to 7.0 Percent	7.0 to 10.0 Percent	Over 10.0 Percent
48 (1.06%)	131 (2.89%)	437 (9.63%)	1,904 (41.97%)	2,017 (44.46%)

CHART 3: Number (and Percentage) of all FDIC-Insured Banks with various Profit and Loss Levels

Profitable Banks	Banks with Modest Losses	Banks with Serious Losses
4,236 (93.32%)	285 (6.28%)	18 (0.40%)

CHART 4: Number (and Percentage) of all FDIC-Insured Banks with various levels of excess problem loans, securities and contracts more than ten percent of equity

10 to 25 Percent	25 to 50 Percent	50 to 75 Percent	75 to 100 Percent	Over 100 Percent
174 (78.38%)	33 (14.86%)	11 (4.95%)	1 (0.45%)	3 (1.35%)

VERIBANC[®], Inc.

STATE RATINGS REPORT STATE 50 REPORT

INTRODUCTION

VERIBANC[®] is pleased to present you with the listing of commercial banks, savings banks, and/or credit unions in this report. The selection of institutions for this report are based on data supplied by the federal regulatory authorities for more than 11,000 financial institutions in the U.S. and its possessions. Following are the definitions which VERIBANC[®] uses for certain quantities involved in rating the institutions, along with other important information.

DESCRIPTIONS OF THE INFORMATION ON THE DATA PAGES

In the definitions that follow, the bold type corresponds to the headings on the report data page(s) that list the individual institutions. Abbreviations used on the data page(s) are also shown in bold type. For Everything Reports which contain ratings only (i.e., no numerical data), please refer directly to the Estimated Regulatory Capital Classification, Color Classification and Star Classification explanations which follow.

Institution Type indicates if the institution is a **Bank** (regulated by the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency or the Federal Reserve Board), or a **Credit Union** (regulated by the National Credit Union Administration). Credit unions which do not have the federal insurance coverage of the National Credit Union Share Insurance Fund have the **@** symbol following the institution type code.

Institution Name is as carried in regulatory agency records, including abbreviations, if any. Since the amount of space on the report is limited to 32 characters, if the name exceeds that length, it is trimmed accordingly. Should any of the institution names be unclear, we cordially invite you to email or call VERIBANC[®] for clarification. Our address and phone number are listed on the title page of this report.

(Second Line) main office phone number

City is also given according to regulatory records. For institutions with one or more branch offices, the indicated city represents either the location of the principal office or the office from which the institution reports to its regulatory authorities. The Bank State Ratings Report also include banks that are headquartered out of state.

(Second Line) main office web address as carried in regulatory records. For space consideration the “www.” has been removed.

State or (Home Office State) specifies the postal abbreviation for the state associated with the indicated city. For certain variants of the report, this column is blank when the state is given in the title of the report. The Bank State Ratings Report include banks that are headquartered out of state. Such institutions are listed in the largest city where they operate a branch office. In such instances, their home state is identified with parenthesis around the state abbreviation. For reports on electronic media, two fields are used for this entry. The first is the state associated with the indicated city; the second, if applicable, is the home office state.

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VERIBANC®'s Color Code and Star Rating system is based on a combination of criteria explained in the pages that follow. The number of institutions in each rating category is given in the graphs section of the report. VERIBANC®'s rating accuracy has been proven - - since 1981, more than 99 percent of all failing banks have fallen into VERIBANC®'s lower rating categories. Banks that receive special recognition from VERIBANC® for meeting unusually high standards and exceptional attention to safety and soundness are identified as "Blue Ribbon Banks". These institutions are denoted with the letter "B" following the Green/** rating designation. Banks that have received such recognition for eight or more consecutive quarters have the legend "BB". **Since 1982, when we began designating banks for this award, only one* Blue Ribbon Bank has failed.**

Estimated Regulatory Capital Classification if less than "Well" capitalized - - The Federal Regulatory Agencies classifies banks as Well Capitalized (W), **Adequately** Capitalized (A), **Undercapitalized** (UC), **Significantly Undercapitalized** (SU) and **Critically Undercapitalized** (CU). VERIBANC® replicates the FDIC's algorithms to estimate each banks capital classification.

Recent Regulatory Enforcement Actions? If the institution has been subject to any enforcement action or sanction made public by the regulatory agencies the most serious and most recent such action is indicated, along with the date of the action and Federal Regulator (Federal Deposit Insurance Corporation [FDIC], Office of the Comptroller of the Currency [OCC], Federal Reserve Board [FRB] and National Credit Union Administration [NCUA]). The action is abbreviated by a two letter code, followed by a dash and the date. A table describing the codes and types of enforcement actions follows on page 6.

Total Assets include loans, investments, buildings, equipment and all other resources held by the institution. Amounts are expressed in thousands of dollars.

Equity is given as a percentage of "Total Assets". Equity measures the amount invested by the institution's stockholders and excludes liabilities to its depositors and other creditors. For mutual institutions and for credit unions, equity is defined as assets less liabilities. Industry-wide distribution information for this measure of capital is presented in the graphics section of the report.

Net Income for the Reporting Period is after taxes and extraordinary items and does not include unrealized holding gains (losses) on equity securities not held for trading, but may not exclude applicable taxes on the equity securities. Amounts are expressed in thousands of dollars. For banks and credit unions, income is reported quarterly. For banks and credit unions (which report on a year-to-date basis), if net income for the previous period[†] is not available, net income for the quarter and annualized net income, described below, are estimated using the reported year-to-date amount. If such an estimate is used, the entries on the data page(s) are followed with the † symbol. The graphics section of the report contains industry-wide comparison information that indicates the number of profitable and unprofitable institutions.

Annualized Net Income is given as a percentage of equity (i.e., return on equity). Net income for the reporting quarter does not include unrealized holding gains (losses) on equity securities not held for trading, but may not exclude applicable taxes on the equity securities, is multiplied by four. Institutions with negative equity have the entry **insolvent**. Institutions with zero or near-zero equity have the legend **N.A.**

*Fraud committed by the president whereby he was surreptitiously diverting deposits for his personal use.

[†]except for the first reporting period of the year when a prior period's "year-to-date" income is not needed. For banks and credit unions, when needed previous quarter income data is not available, the current reporting quarter's net income for these institutions is estimated by dividing their year-to-date net income by the quarter number.

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Excess Problem Loans, Securities and Contracts - - This entry, given as a percentage of equity, considers problem loans, problem debt securities and delinquent interest rate, foreign exchange and other derivative contracts. Instruments that are less than 90 days in arrears are excluded. Credits that have repayment guaranteed by the U.S. government or its agencies are also excluded (to the extent of the government guarantee) if the guaranteed amounts are stated in the institution's "call report". The loan loss reserve is then subtracted from the sum of the foregoing items. The "excess" amount, which is not allowed to be less than zero, is expressed as a percentage of equity. Institutions with negative equity have the entry "insolvent". Institutions with zero or near-zero equity have the legend N.A. used. Industry-wide comparisons are provided in the graphics section

Unrecognized Investment Losses are stated as a percentage of equity. This information, consists of the difference between the book (amortized cost) and fair market value of securities which a bank intends to hold until maturity. For credit unions, this entry is the book value less the market value of all investments, less the investment loss reserve, if any. Negative values of unrecognized investment losses are set to zero. Banks and credit unions with negative equity have the entry **insolvent**. Those with zero or near-zero equity have the legend **N.A.**

In addition to the situations noted above, if a data item for a particular institution is not available, not applicable or not meaningful, the notation **N.A.** is also used. The footnotes at the bottom of each data page present the applicable reporting date for each type of institution, as well as the corresponding date when the data were released by federal regulators. When VERIBANC[®] prepares reports based on the most recently available information, it is possible for one segment of the industry (i.e. banks and/or credit unions) to have their data as much as one quarter "behind".

SPECIAL TREATMENT OF STATES WITH FEWER THAN FIFTY INSTITUTIONS

If fewer than fifty banks are headquartered in a given state, then the Bank State 50 Report contains all of the banks in that state. Similarly, if a state has fewer than 50 credit unions, the Credit Union State 50 Report contains all of the credit unions in the state. Please be aware that there are several states having fewer than fifty institutions of a type. The State Ratings Report includes all of the institutions in these states if their call report data were part of their regulator's most recent releases.

THE VERIBANC[®] COLOR CLASSIFICATION SYSTEM

The VERIBANC[®] color code is a quick-look measure of an institution's condition based on its equity strength and profitability. Three color categories are used - green, yellow and red. The criteria applied by VERIBANC[®] to determine the color category assigned to an institution are as follows:

GREEN The institution's equity exceeds five percent of its assets and it was profitable during the most recent reporting quarter. Of the three color categories, this is the highest based on the criteria described.

YELLOW The institution's equity is between three and five percent of its assets or it incurred a net loss during the most recent reporting quarter. Both of these conditions may apply. If there was a net loss, the loss was not sufficient

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THE VERIBANC[®] COLOR CLASSIFICATION SYSTEM (CONTINUED)

YELLOW to erode a significant portion of the institution's equity.
(con't) The items that result in a yellow classification merit your attention.

RED The institution's equity is less than three percent of its assets or it incurred a significant net loss during the most recent reporting quarter (or both). The item or items that result in a red classification deserve your close attention.

THE VERIBANC[®] STAR CLASSIFICATION SYSTEM

In addition to the color code, VERIBANC[®] assigns each institution Three Stars (***) , Two Stars (**), One Star (*) or No Stars (U). The star rating considers future trends and contingencies not accounted for in the color classification. The criteria used by VERIBANC[®] to determine the number of stars assigned to an institution are as follows:

*** The institution must meet the following primary conditions: equity which exceeds five percent of assets, equity which exceeds four percent of assets after deducting for problem loans, securities and securities-type contracts in excess of loan loss reserves and positive net income of the most recent reporting period. Banks must also satisfy all three regulatory capital requirements (see below) and must not have any recent, serious regulatory sanctions against them. In addition, insider lending at an institution must not exceed a significant percentage of equity. If the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. An institution may only have two or fewer volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, problem investments also include investments that, if sold, would realize less than their cost plus specific investment reserves.

** The institution must meet any two of the three primary conditions for the Three Stars category and has equity which exceeds its unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Banks must also satisfy all

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THE VERIBANC[®] STAR CLASSIFICATION SYSTEM (CONTINUED)

- **
(con't) three federal capital requirements (see below) and must not have any recent serious regulatory sanctions against them. Additionally, if the bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary for the group to receive at least a Two Stars rating. A Two Stars rating is applied to an institution that has three volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, that have investments with a current market value that is less than their cost, that difference must not exceed equity plus specific investment reserves.
- * The institution meets at least one of the primary conditions for the Three Stars category, reports equity which exceeds three percent of assets and also exceeds unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Moreover, if the institution is a bank, it meets at least two of the three federal capital requirements for tier one (core) capital and total capital as a percentage of risk weighted assets and tier one capital as a percentage of average assets. A bank may also receive no higher than a One Star rating if it has been subject to a serious regulatory sanction, or if all of the banks in its holding company, taken together as if they were a single bank, receive a One Star or a No Star rating. A One Star rating is assigned if an institution has four or more volatile periods of asset growth/shrinkage over the past ten quarters. Also, a bank or credit union may receive a One Star rating if, absent other reasons for downrating as stated above, the difference between the cost and current market value of its investments exceeds the institution's equity plus specific investment reserves.

NO STARS (U) The institution does not meet the criteria stated above.

*** All institutions under the control of their Federal Regulator or have been closed are identified with a "FAILED" designation.**

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ENFORCEMENT ACTION CATEGORIES AND CODES

<u>Enforcement Action Type</u>	<u>Description</u>
CC	Prompt Corrective action/Capital directives
CD	Cease and Desist orders, are against an institution. This is one of the most serious forms of regulatory discipline. When a cease and desist order is indicated, you should check with personnel at the institution to determine whether the order is against the institution itself or against individual employee(s).
CF	Penalties, usually Fines, for infractions associated with filing Call reports
CP	Cease and Desist order against an affiliated Person or entity
DI	Proceeding that threatens or that actually terminates Deposit Insurance
EN	Termination, withdrawal, completion, expiration of ENding of a previous enforcement action
EX	Amendment, modification, EXtension or continuation of a previous enforcement action. Also this action may include cancellation of an enforcement action if the cancellation occurs after an institution has been closed, i.e. if the action represents only "regulatory bookkeeping". If the continuing action is a "cease and desist" order, then category CD is automatically activated as well.
FA	Formal Agreements/supervisory agreements, consent orders
FN	Other FiNe against a bank, e.g. – Civil Money Penalty
FP	Fine levied against a Person (rather than an institution), e.g. – civil money penalty
HM	Sanctions associated with violations of the Home Mortgage Disclosure Act
MO	Formal MemOrandum of understanding
OP	Other actions against an individual Person (rather than an institution)

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- OT **OT**her (e.g., hearing notices) - - if there are multiple "other" actions for an institution effective on the same day, the most severe enforcement action designation is entered.
- PR Removal, dismissal, suspension actions or other sanctions against the institution's **PeR**sonnel, including orders prohibiting individuals from future activity in the banking field.
- RP **Rest**itution by an individual **PeR**son (rather than an institution)

OTHER IMPORTANT INFORMATION

VERIBANC[®] emphasizes that it does not express an opinion, or give advice or a warranty, as to the strength of the institutions listed in this report. Our clients are cautioned that other criteria, objective and subjective, which state and federal bank regulators do not release to the public as a matter of course, may be important in assessing the strength of the financial firms on the list. The list of institutions herein is intended only as a brief guide for our clients and the information contained in them should not be considered or relied upon as representing the complete financial picture of any of the listed institutions.

This report (unless specific to credit unions) considers savings banks as well as commercial banks if the area to which it applies contains savings banks or if savings banks have been specified for inclusion.

VERIBANC[®] has extensive additional data for each of the banks listed on the page(s) which follow(s), including data on cash flow, balance sheets, past due and problem loans, repossessed real estate and all of the items released in the regulatory call reports. If you believe that additional information is necessary, VERIBANC[®] invites you to contact us for a quotation on your additional data needs. The State Ratings, State 50 and Everything Reports are updated every quarter.

Other special factors that apply to this list are described below:

- This report is in no way representative of the banking or credit union industry as a whole, or of any institutions other than those named.
- The information contained in this report has been derived from data released by the Federal Regulators that in turn have received their information from the banks and credit unions themselves. Since VERIBANC[®] has not independently verified the data on which this report is based, it makes no warranty or representation as to its accuracy, adequacy or completeness.
- The data upon which this report is based is considered by the regulatory agencies to be preliminary. As such, it is subject to revision, amendment, rounding, forced balancing, correction of transcription errors and other adjustments.
- The information provided in this report is for the fiscal period stated on the data page(s) of the report. The date these data were released by the regulatory agencies to VERIBANC[®] is also indicated on the report data page(s). Other data exist, not available to VERIBANC[®] which provide similar, more current information about the institutions named in the report. This other data, when available, may materially change the amounts and indicators herein.

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- VERIBANC[®] does not give warranty or advice, nor does it express an opinion, as to the financial condition of any financial institution. Accordingly, the report should not be taken to mean that VERIBANC[®] or the federal regulatory authorities consider any of the institutions mentioned herein to be either financially strong or in difficulty. The assessments of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency or the National Credit Union Administration on the financial viability of any one financial institution are not known to VERIBANC[®]. A review of the other data and criteria considered by federal regulators in assessing the financial condition of banks may be important in determining the condition of the institutions described in this report.

SUMMARY NOTE

The following information (described previously) is generally provided on data page(s) of State Ratings, State 50 and Everything Reports:

Institution Type

Name

Phone

City

Web Address

Home Office State (if out of state) -- in reports on electronic media, there are two fields:
"state" and "home office state"

VERIBANC[®] Color Code and Star Rating with suffix "B" if institution is a Blue Ribbon Bank for 1 through 7 quarters, "BB" – for 8 quarters or more

Estimated Regulatory Capital Classification

Recent Regulatory Enforcement Actions

Total Assets

Equity as a Percentage of Assets

Net Income for the Reporting Period

Annualized Net Income As a Percentage of Equity (Return on Equity)

Excess Problem Loans, Securities and Contracts as a Percentage of Equity

Unrecognized Investment Losses as a Percentage of Equity

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VERIBANC[®] invites you to recheck the ratings of your banks and credit unions when the next set of data is released by the government regulatory agencies. The approximate dates when new information is expected to replace VERIBANC[®]'s current data on banks, savings banks and credit unions are:

First Quarter (ending March 31) data are usually released by May 31,
Second Quarter (ending June 30) data are usually released by August 31,
Third Quarter (ending September 30) data are usually released by November 30,
Fourth Quarter (ending December 31) data are usually released by February 28.

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