



FLORIDA BANKS & THRIFTS  
 RANKED BY TIER 1 LEVERAGE RATIO  
 AT or FOR THE TWELVE MONTHS ENDED  
 December 31, 2023

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA/ Assets	NPL/ Loans	ACL/ Loans
1 Evermore Bank	27.70	144.31	99,105	0.00	0.00	1.00
2 Gulf Coast Business Bank	23.80	163.58	83,540	0.00	0.00	1.30
3 Waterfall Bank	23.45	89.15	186,843	0.00	0.00	0.79
4 Natbank, National Association	20.65	80.11	213,923	0.16	0.19	0.74
5 Locality Bank	18.78	133.54	192,120	0.00	0.00	0.97
6 Tcm Bank, National Association	18.68	85.30	343,675	0.72	0.80	3.48
7 Desjardins Bank, National Association	15.92	56.33	343,735	0.08	0.11	1.02
8 First National Bank Northwest Florida	15.13	50.07	172,376	0.00	0.00	1.92
9 The Warrington Bank	14.84	81.93	185,141	0.00	0.00	0.98
10 American National Bank	13.47	50.99	452,199	0.00	0.00	0.76
11 Interamerican Bank, A Fsb	13.45	70.30	249,325	0.66	0.87	2.75
12 Dlp Bank	13.41	72.67	239,872	2.00	3.63	1.43
13 Banesco Usa	13.26	61.27	3,808,125	0.19	0.25	1.24
14 Bradesco Bank	12.75	68.95	4,288,111	0.10	0.13	1.04
15 Bankflorida	12.44	72.57	321,476	0.00	0.01	1.36
16 Grove Bank & Trust	12.23	94.68	1,051,986	0.02	0.04	2.12
17 Citizens First Bank	12.16	49.97	3,726,803	0.04	0.11	1.66
18 Surety Bank	12.12	51.89	206,218	0.19	0.48	1.29
19 Sunstate Bank	11.89	73.77	470,521	0.03	0.05	0.97
20 Cypress Bank & Trust	11.87	95.92	146,276	0.00	0.00	1.23
21 Pacific National Bank	11.36	51.44	1,216,080	0.02	0.04	0.62
22 Florida Capital Bank, National Association	11.23	84.81	495,075	0.27	0.32	1.30
23 The First National Bank Of Mount Dora	11.05	79.15	373,192	0.09	0.30	1.69
24 Fnbt Bank	10.87	55.84	574,702	0.03	0.06	1.83
25 Helm Bank Usa	10.79	64.72	1,057,089	0.65	1.28	1.72
26 Axiom Bank, National Association	10.72	93.33	837,042	0.37	0.50	1.22
27 First National Bank Of Wauchula	10.69	81.04	90,878	0.50	0.66	1.44
28 Peoples Bank Of Graceville	10.36	60.70	116,261	0.00	0.00	0.98
29 Seacoast National Bank	10.32	68.54	14,571,868	0.51	0.66	1.48
30 Bank Of Belle Glade	10.25	61.53	132,308	0.00	0.00	0.71
31 Prime Meridian Bank	10.15	57.02	854,494	0.40	0.52	0.85
32 Intracoastal Bank	10.10	54.81	503,031	0.01	0.01	1.45
33 Paradise Bank	10.05	53.94	327,341	0.00	0.00	1.05
34 Crews Bank & Trust	10.04	52.60	2,127,636	0.05	0.08	1.69
35 Southstate Bank, National Association	10.03	56.15	44,886,855	0.41	0.56	1.41
36 Optimumbank	10.00	49.17	791,052	0.13	0.15	1.13
37 First State Bank Of The Florida Keys	9.92	74.61	1,176,887	0.24	0.34	1.14
38 City National Bank Of Florida	9.90	61.01	26,139,361	0.31	0.46	0.76
39 Ocean Bank	9.88	65.13	6,444,352	0.12	0.06	1.42
40 Gulfside Bank	9.85	62.25	268,693	0.00	0.00	1.17
41 International Finance Bank	9.78	52.58	1,049,917	0.46	0.55	1.51
42 Climate First Bank	9.72	96.49	542,273	0.00	0.00	1.13
43 Flagship Bank	9.59	65.17	633,182	0.01	0.01	0.95
44 First Colony Bank Of Florida	9.56	47.29	282,827	0.00	0.00	1.67
45 First Federal Bank	9.55	73.92	3,860,802	0.88	2.73	0.71
46 Central Bank	9.54	76.75	297,999	0.50	0.59	0.91
47 Everbank, National Association	9.44	84.71	36,153,160	1.84	2.50	0.88
48 Bayfirst National Bank	9.38	77.00	1,117,970	0.94	1.14	1.47
49 Capital City Bank	9.31	66.68	4,298,014	0.15	0.23	1.08
50 Sunrise Bank	9.26	69.11	494,572	0.00	0.00	1.26
51 Pnb Community Bank	9.23	68.16	155,646	1.47	2.06	1.26
52 Commerce Bank & Trust	9.23	82.38	167,183	0.00	0.00	1.54
53 First National Bank Of Pasco	9.22	96.62	307,136	0.08	0.13	1.58
54 Community Bank Of The South	9.21	52.73	249,597	0.00	0.00	1.44
55 One Florida Bank	9.17	61.33	1,578,215	0.01	0.01	0.82
56 U. S. Century Bank	9.17	58.85	2,338,378	0.02	0.03	1.18
57 Intercredit Bank, National Association	9.17	107.41	589,927	0.70	0.85	1.59
58 Banco Do Brasil Americas	9.16	41.14	2,794,401	0.23	0.51	1.60
59 Bankunited, National Association	9.11	60.81	35,721,140	1.14	1.64	0.82
60 Century Bank Of Florida	9.09	79.94	105,887	0.06	0.10	1.76
61 Amerant Bank, National Association	9.03	66.80	9,704,378	0.56	0.47	1.31
62 Gulf Atlantic Bank	9.00	94.71	145,205	0.70	0.93	0.83
63 Finemark National Bank & Trust	8.98	89.31	4,099,078	0.06	0.10	0.93
64 First Bank	8.98	61.44	704,456	0.06	0.10	1.66
65 Madison County Community Bank	8.96	67.21	179,521	0.19	0.44	2.04
66 Mainstreet Community Bank Of Florida	8.85	66.31	774,020	0.00	0.00	1.19
67 Bank Of Pensacola	8.80	76.71	147,131	0.00	0.00	0.82
68 The Bank Of Tampa	8.74	57.30	3,052,083	0.04	0.07	1.25
69 Marine Bank & Trust Company	8.57	63.86	654,321	0.23	0.33	1.44
70 Eastern National Bank	8.51	159.15	183,984	0.00	0.00	2.10
71 Anchor Bank	8.50	78.23	319,832	0.24	0.29	0.55
72 Terrabank, National Association	8.44	77.22	761,979	0.13	0.19	1.27
73 Heartland National Bank	8.34	36.63	712,901	0.19	0.90	1.57
74 United Southern Bank	8.34	62.12	907,269	0.16	0.39	2.52
75 Bank Of Central Florida	8.11	61.44	1,109,820	0.00	0.00	0.95
76 Cogent Bank	8.11	56.25	1,762,087	0.75	0.92	1.14
77 Sanibel Captiva Community Bank	8.03	44.12	883,516	0.27	0.32	1.00



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78 Edison National Bank	<b>8.03</b>	52.72	444,869	0.00	0.00	1.56
79 Raymond James Bank	<b>7.93</b>	32.14	41,986,004	0.32	0.42	1.38
80 Lafayette State Bank	<b>7.38</b>	77.16	221,132	0.25	0.38	1.42
81 Citizens Bank And Trust	<b>7.33</b>	75.02	1,330,358	1.06	1.97	1.04
82 Winter Park National Bank	<b>6.70</b>	44.37	770,425	0.03	0.05	1.19
83 Brannen Bank	<b>5.30</b>	42.49	923,435	0.19	0.42	0.80