



FLORIDA BANKS & THRIFTS
 RANKED BY TIER 1 LEVERAGE RATIO
 AT or FOR THE SIX MONTHS ENDED
 JUNE 30, 2024

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Natbank, National Association	20.84	99.37	221,850	0.00	0.00	0.71
2 Gulf Coast Business Bank	19.65	155.77	92,015	0.00	0.00	1.30
3 Waterfall Bank	19.07	91.18	231,166	0.00	0.00	0.76
4 Tcm Bank, National Association	18.64	86.06	356,263	0.69	0.80	3.60
5 Evermore Bank	17.40	102.15	168,171	0.00	0.00	0.99
6 Desjardins Bank, National Association	17.11	53.59	327,906	0.03	0.03	1.02
7 First National Bank Northwest Florida	15.66	41.59	175,755	0.00	0.00	2.07
8 The Warrington Bank	15.11	88.59	179,539	0.00	0.00	0.99
9 Locality Bank	14.94	112.10	233,347	0.58	0.80	1.56
10 Dlp Bank	13.92	74.29	270,888	1.68	3.67	1.90
11 American National Bank	13.64	59.46	448,212	1.36	1.76	0.76
12 Interamerican Bank, A Fsb	13.17	78.50	268,192	1.21	1.52	2.47
13 Banesco Usa	12.98	60.07	4,169,323	0.13	0.17	1.16
14 Citizens First Bank	12.78	52.90	3,775,894	0.05	0.16	1.67
15 Bradesco Bank	12.23	64.71	4,372,598	0.13	0.17	0.99
16 Surety Bank	11.96	53.18	205,983	0.17	0.46	1.42
17 Bankflorida	11.64	77.44	338,702	0.00	0.00	1.39
18 The First National Bank Of Mount Dora	11.42	74.26	363,329	0.09	0.27	1.75
19 Pacific National Bank	11.42	57.27	1,245,087	0.02	0.02	0.62
20 Sunstate Bank	11.35	76.49	549,583	0.02	0.04	0.89
21 Fnb Bank	11.35	53.20	596,551	0.01	0.01	1.77
22 Helm Bank Usa	11.33	67.58	1,033,052	0.53	0.95	1.72
23 Flagship Bank	11.19	68.01	658,997	0.01	0.01	0.96
24 Florida Capital Bank, National Association	11.05	72.60	555,652	0.26	0.30	1.25
25 First National Bank Of Wauchula	10.75	86.38	90,555	0.45	0.61	1.49
26 Axiom Bank, National Association	10.55	79.98	852,029	1.53	2.16	1.29
27 Crews Bank & Trust	10.55	57.43	2,160,584	0.02	0.03	1.78
28 Seacoast National Bank	10.54	67.62	14,943,451	0.47	0.63	1.41
29 Grove Bank & Trust	10.47	101.10	1,209,777	0.00	0.00	1.78
30 Peoples Bank Of Graceville	10.39	67.73	117,782	0.00	0.01	0.93
31 Anchor Bank	10.37	77.12	358,194	0.30	0.36	0.51
32 Southstate Bank, National Association	10.36	57.83	45,481,202	0.44	0.59	1.42
33 Prime Meridian Bank	10.32	62.78	893,283	0.34	0.44	0.76
34 City National Bank Of Florida	10.30	61.53	26,204,165	0.45	0.67	0.88
35 Bank Of Belle Glade	10.27	61.91	127,580	0.00	0.00	0.71
36 Ocean Bank	10.26	67.06	6,367,450	0.12	0.05	1.39
37 First State Bank Of The Florida Keys	9.86	78.67	1,215,545	0.16	0.23	1.15
38 Intercredit Bank, National Association	9.83	144.20	602,691	0.56	0.79	1.68
39 First National Bank Of Pasco	9.80	94.70	314,283	0.16	0.13	1.51
40 International Finance Bank	9.79	56.78	1,112,373	0.24	0.29	1.29
41 Banco Do Brasil Americas	9.79	42.49	2,825,773	0.37	0.74	1.50
42 Paradise Bank	9.77	53.73	380,605	0.00	0.00	1.02
43 Optimumbank	9.68	46.09	899,465	0.31	0.37	1.08
44 Bankunited, National Association	9.55	59.48	35,401,701	1.13	1.62	0.92
45 Intracoastal Bank	9.54	65.14	541,595	1.36	1.86	1.36
46 Finemark National Bank & Trust	9.54	91.39	4,132,365	0.03	0.04	0.89
47 Community Bank Of The South	9.50	60.40	253,253	0.00	0.00	1.30
48 Cypress Bank & Trust	9.48	96.38	168,469	0.00	0.00	1.20
49 Gulfside Bank	9.44	59.06	283,111	0.00	0.00	1.18
50 Central Bank	9.38	84.59	308,854	0.79	0.93	0.80
51 The Bank Of Tampa	9.38	60.91	2,912,949	0.16	0.28	1.30
52 First Federal Bank	9.36	71.57	4,185,394	1.09	3.32	0.62
53 Capital City Bank	9.35	68.03	4,219,288	0.15	0.20	1.08
54 Pnb Community Bank	9.34	69.91	156,683	1.31	1.28	1.25
55 Century Bank Of Florida	9.26	84.10	107,269	0.27	0.51	1.82
56 Sunrise Bank	9.19	67.38	529,750	0.00	0.00	1.23
57 First Bank	9.16	60.13	728,056	0.09	0.15	1.66
58 Everbank, National Association	9.13	65.77	39,445,857	1.37	1.88	0.83
59 Heartland National Bank	9.13	38.50	713,354	0.05	0.22	1.58
60 Climate First Bank	9.11	79.18	688,152	0.00	0.00	1.13
61 Amerant Bank, National Association	9.09	70.15	9,730,061	1.24	1.38	1.29
62 One Florida Bank	9.07	60.55	1,792,476	0.02	0.02	0.82
63 Gulf Atlantic Bank	9.06	86.30	151,346	0.01	0.01	0.95
64 Mainstreet Community Bank Of Florida	8.97	72.19	807,304	0.81	1.17	1.25
65 U. S. Century Bank	8.94	57.43	2,457,323	0.03	0.04	1.19
66 Madison County Community Bank	8.93	81.29	183,195	0.19	0.42	2.04
67 United Southern Bank	8.85	69.15	865,954	0.21	0.46	2.39
68 Bank Of Pensacola	8.78	83.23	147,302	0.00	0.00	0.80
69 Bayfirst National Bank	8.73	77.66	1,218,124	1.28	1.38	1.37
70 Sanibel Captiva Community Bank	8.70	44.82	913,975	0.79	0.93	1.01
71 Commerce Bank & Trust	8.68	79.50	173,127	0.00	0.00	1.44
72 Marine Bank & Trust Company	8.67	71.55	640,187	0.02	0.03	1.53
73 Edison National Bank	8.56	61.56	426,265	0.00	0.00	1.59
74 Terrabank, National Association	8.52	81.23	783,906	0.73	1.10	1.35
75 Lafayette State Bank	8.51	68.25	223,927	0.65	1.01	1.74
76 First Colony Bank Of Florida	8.48	50.58	310,087	0.00	0.00	1.60
77 Cogent Bank	8.28	56.20	1,931,272	0.43	0.53	1.13



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	Ratio	Efficiency Ratio				
78 Eastern National Bank	8.23	192.51	157,833	2.43	3.71	2.26
79 Raymond James Bank	8.20	38.63	40,812,311	0.30	0.39	1.28
80 Bank Of Central Florida	8.19	56.62	1,086,814	0.01	0.02	0.94
81 Citizens Bank And Trust	7.39	79.11	1,338,732	0.92	1.64	1.02
82 Winter Park National Bank	6.64	44.16	793,742	0.34	0.60	1.52
83 Brannen Bank	6.09	45.04	909,493	0.19	0.39	0.79