



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

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ACL/ Loans
1 Evermore Bank	21.50	93.79	185,471	0.00	0.00	0.99
2 Natbank, National Association	18.84	96.75	237,441	0.00	0.00	0.71
3 Tcm Bank, National Association	17.83	86.12	344,531	0.82	0.93	3.57
4 Desjardins Bank, National Association	17.78	53.49	341,248	0.13	0.16	1.03
5 Gulf Coast Business Bank	17.36	148.29	102,750	0.00	0.00	1.30
6 Waterfall Bank	17.19	86.26	265,010	0.00	0.00	0.72
7 Dlp Bank	15.47	70.64	260,249	1.42	2.61	1.53
8 The Warrington Bank	15.35	89.67	176,986	0.00	0.00	0.99
9 American National Bank	14.25	57.68	438,765	0.11	0.15	0.81
10 Interamerican Bank, A Fsb	13.37	78.93	266,559	1.18	1.44	2.39
11 Locality Bank	13.18	109.17	255,773	0.57	0.73	1.57
12 Citizens First Bank	12.93	51.91	3,899,117	0.06	0.18	1.69
13 Banesco Usa	12.84	58.41	4,237,690	0.35	0.48	1.09
14 Surety Bank	12.48	55.20	205,765	0.17	0.46	1.49
15 The First National Bank Of Mount Dora	11.82	76.61	358,220	0.07	0.22	1.75
16 Bradesco Bank	11.71	64.60	4,713,739	0.12	0.16	1.01
17 Pacific National Bank	11.59	57.82	1,288,649	0.02	0.02	0.70
18 Bankflorida	11.57	76.49	355,519	0.00	0.00	1.40
19 Helm Bank Usa	11.50	68.19	1,015,891	0.59	1.01	1.72
20 Flagship Bank	11.48	65.40	659,453	0.01	0.01	0.97
21 First National Bank Of Wauchula	11.36	80.08	90,799	0.61	0.83	1.52
22 Anchor Bank	11.34	72.80	411,501	0.40	0.55	0.56
23 Sunstate Bank	11.21	77.26	535,929	0.02	0.04	0.88
24 Axiom Bank, National Association	11.03	83.25	815,136	1.43	1.88	1.27
25 Crews Bank & Trust	10.88	58.49	2,129,178	0.02	0.03	1.84
26 Fnbt Bank	10.83	52.18	586,939	0.00	0.01	1.68
27 Florida Capital Bank, National Association	10.75	78.52	559,026	0.24	0.28	1.23
28 Seacoast National Bank	10.61	66.40	15,159,232	0.61	0.84	1.37
29 Gulfside Bank	10.59	57.16	281,062	0.00	0.00	1.14
30 Southstate Bank, National Association	10.59	57.43	46,071,510	0.41	0.56	1.38
31 Peoples Bank Of Graceville	10.58	68.50	116,868	0.00	0.00	0.95
32 Bank Of Belle Glade	10.46	61.10	138,681	0.20	0.46	0.65
33 Optimumbank	10.38	46.55	944,548	0.23	0.28	1.07
34 Grove Bank & Trust	10.36	96.33	1,227,526	0.00	0.00	1.73
35 City National Bank Of Florida	10.34	61.44	26,189,033	0.51	0.64	0.98
36 Banco Do Brasil Americas	10.25	42.99	2,841,590	0.17	0.31	1.47
37 Ocean Bank	10.21	66.19	6,650,159	0.04	0.04	1.41
38 Prime Meridian Bank	10.21	60.71	931,493	0.26	0.35	0.77
39 Cypress Bank & Trust	10.18	94.31	171,821	0.00	0.00	1.28
40 First State Bank Of The Florida Keys	10.07	79.73	1,144,917	0.12	0.17	1.15
41 Intercredit Bank, National Association	9.99	162.13	682,614	0.48	0.70	1.59
42 First Federal Bank	9.98	69.59	3,946,707	1.15	3.52	0.68
43 The Bank Of Tampa	9.81	58.89	3,003,420	0.16	0.28	1.33
44 Capital City Bank	9.61	68.54	4,217,117	0.17	0.24	1.10
45 Bankunited, National Association	9.59	59.23	35,758,118	1.28	1.86	0.94
46 Pnb Community Bank	9.55	73.41	155,971	0.97	1.32	1.24
47 Heartland National Bank	9.52	39.00	723,390	0.07	0.33	1.59
48 Finemark National Bank & Trust	9.52	91.01	4,269,778	0.01	0.01	0.89
49 Intracoastal Bank	9.48	64.66	552,985	1.26	1.68	1.32
50 International Finance Bank	9.47	53.83	1,183,764	0.25	0.29	1.30
51 Climate First Bank	9.37	73.57	858,126	0.00	0.00	1.03
52 First National Bank Of Pasco	9.36	91.63	320,912	0.03	0.04	1.48
53 Amerant Bank, National Association	9.34	70.33	10,363,953	1.25	1.52	1.06
54 Sunrise Bank	9.31	65.81	577,407	0.42	0.53	1.19
55 U. S. Century Bank	9.28	54.90	2,502,813	0.11	0.14	1.19
56 Paradise Bank	9.25	53.79	468,562	0.00	0.00	0.98
57 Community Bank Of The South	9.21	60.24	268,843	0.00	0.00	1.33
58 United Southern Bank	9.19	68.51	852,835	0.20	0.44	2.39
59 Century Bank Of Florida	9.18	83.20	105,641	0.09	0.17	1.83
60 First Bank	9.17	58.40	729,021	0.06	0.09	1.71
61 Central Bank	9.12	82.86	329,628	0.41	0.49	0.78
62 Commerce Bank & Trust	9.09	77.40	172,375	0.00	0.00	1.40
63 Everbank, National Association	9.04	64.44	39,856,346	1.39	1.91	0.84
64 Edison National Bank	9.03	63.59	414,543	0.00	0.00	1.60
65 Marine Bank & Trust Company	9.00	73.25	652,317	0.02	0.03	1.52
66 Sanibel Captiva Community Bank	8.91	45.51	913,469	0.79	0.92	1.00
67 Madison County Community Bank	8.86	79.25	185,337	0.14	0.32	2.04
68 Mainstreet Community Bank Of Florida	8.86	69.37	839,200	0.77	1.09	1.25
69 One Florida Bank	8.82	59.68	1,812,749	0.03	0.03	0.82
70 Bank Of Pensacola	8.80	81.11	146,722	0.00	0.00	0.78
71 Lafayette State Bank	8.76	67.98	220,640	1.23	1.87	1.84
72 Gulf Atlantic Bank	8.73	84.40	169,761	0.00	0.00	0.98
73 Cogent Bank	8.68	57.30	1,926,188	0.39	0.49	1.11
74 First Colony Bank Of Florida	8.66	49.58	316,544	0.00	0.00	1.55
75 Terrabank, National Association	8.57	79.60	808,681	0.70	1.08	1.34
76 Bayfirst National Bank	8.41	77.64	1,245,368	1.37	1.63	1.36
77 Bank Of Central Florida	8.26	56.92	1,117,421	0.00	0.00	0.95



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78 Raymond James Bank	8.14	38.36	41,637,186	0.30	0.39	1.27
79 Eastern National Bank	8.06	216.50	147,592	1.94	2.86	1.58
80 Citizens Bank And Trust	7.44	78.48	1,363,784	1.02	1.82	1.03
81 Winter Park National Bank	6.62	43.59	845,000	0.32	0.57	1.67
82 Brannen Bank	6.21	45.71	903,857	0.45	0.88	0.78