



FLORIDA BANKS & THRIFTS
RANKED BY TIER 1 LEVERAGE RATIO
AT or FOR THE TWELVE MONTHS ENDED
December 31, 2024

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ACL/ Loans
1 Gala Bank	97.89	0.00	9,899	0.00	0.00	0.00
2 Evermore Bank	20.39	89.92	196,112	0.00	0.00	0.98
3 Natbank, National Association	18.95	96.15	233,784	0.18	0.22	0.71
4 Desjardins Bank, National Association	17.91	55.09	353,967	0.02	0.03	1.02
5 Tcm Bank, National Association	17.53	86.29	379,274	0.87	1.00	3.40
6 The Warrington Bank	16.37	87.82	166,656	0.00	0.00	0.97
7 Gulf Coast Business Bank	15.85	140.53	111,680	0.00	0.00	1.30
8 Dlp Bank	15.78	67.47	247,314	1.47	2.31	1.53
9 Waterfall Bank	15.31	83.81	284,367	0.00	0.00	0.70
10 American National Bank	14.66	59.77	422,572	0.00	0.00	0.67
11 Interamerican Bank, A Fsb	13.65	79.49	266,491	0.97	1.19	2.17
12 Banesco Usa	12.93	58.25	4,406,981	0.27	0.37	1.13
13 Surety Bank	12.66	55.98	192,505	0.17	0.45	1.54
14 Citizens First Bank	12.50	51.12	3,987,481	0.06	0.18	1.78
15 Helm Bank Usa	11.88	68.62	1,010,203	0.94	1.57	1.79
16 Locality Bank	11.66	106.23	281,204	0.40	0.54	1.53
17 The First National Bank Of Mount Dora	11.63	79.48	351,370	0.07	0.21	1.72
18 Flagship Bank	11.61	64.97	652,253	0.00	0.00	0.98
19 Pacific National Bank	11.47	54.73	1,302,619	0.02	0.02	0.72
20 Bankflorida	11.39	75.13	369,306	0.00	0.00	1.39
21 First National Bank Of Wauchula	11.03	80.63	88,033	0.76	1.00	1.53
22 Sunstate Bank	11.01	81.75	546,077	0.02	0.04	1.00
23 Bradesco Bank	10.99	65.10	5,404,455	0.13	0.19	0.99
24 Optimumbank	10.91	46.30	932,739	0.66	0.77	1.08
25 Fnb Bank	10.90	51.93	599,734	0.00	0.01	1.66
26 Axiom Bank, National Association	10.80	87.65	870,746	1.25	1.88	1.42
27 Gulfside Bank	10.67	57.87	291,658	0.05	0.07	1.10
28 Seacoast National Bank	10.66	64.53	15,167,038	0.67	0.92	1.34
29 Southstate Bank, National Association	10.64	57.00	46,369,727	0.46	0.62	1.36
30 Banco Do Brasil Americas	10.58	44.97	2,831,371	0.23	0.40	1.36
31 City National Bank Of Florida	10.57	58.10	26,506,696	0.55	0.71	1.01
32 Crews Bank & Trust	10.56	58.50	2,185,236	0.01	0.02	1.86
33 Peoples Bank Of Graceville	10.55	68.62	114,044	0.00	0.01	0.94
34 First Federal Bank	10.50	70.77	3,820,541	1.22	3.68	0.72
35 Florida Capital Bank, National Association	10.44	78.89	645,819	0.38	0.53	1.29
36 First State Bank Of The Florida Keys	10.37	82.76	1,145,382	0.12	0.17	1.13
37 Prime Meridian Bank	10.28	60.56	923,785	0.32	0.42	0.80
38 Grove Bank & Trust	10.25	92.94	1,232,853	0.00	0.00	1.53
39 Anchor Bank	10.22	69.54	451,731	0.22	0.29	0.58
40 Cypress Bank & Trust	10.20	93.37	166,010	0.00	0.00	1.27
41 Finemark National Bank & Trust	9.96	87.91	4,113,577	0.05	0.07	0.88
42 The Bank Of Tampa	9.89	57.69	2,982,268	0.10	0.17	1.34
43 Ocean Bank	9.83	66.75	6,719,648	0.04	0.03	1.37
44 Intercredit Bank, National Association	9.82	160.75	1,063,635	0.04	0.08	1.53
45 Bankunited, National Association	9.67	58.34	35,206,606	1.37	1.96	0.92
46 Capital City Bank	9.67	67.85	4,300,234	0.16	0.24	1.09
47 Bank Of Belle Glade	9.65	60.59	142,540	0.00	0.00	0.71
48 Heartland National Bank	9.51	38.26	734,080	0.04	0.20	1.55
49 Amerant Bank, National Association	9.50	68.53	9,880,789	1.24	1.43	1.17
50 Century Bank Of Florida	9.47	82.21	99,050	0.27	0.43	1.69
51 First Bank	9.46	58.47	739,517	0.00	0.00	1.70
52 Intracoastal Bank	9.40	63.78	552,289	1.26	1.66	1.39
53 U. S. Century Bank	9.38	53.96	2,579,817	0.10	0.14	1.22
54 Pnb Community Bank	9.37	74.34	155,179	0.97	1.30	1.24
55 International Finance Bank	9.35	55.65	1,263,209	0.27	0.31	1.25
56 One Florida Bank	9.29	58.17	1,832,580	0.03	0.03	0.83
57 First National Bank Of Pasco	9.26	93.73	311,206	0.04	0.06	1.51
58 Sunrise Bank	9.19	64.75	579,762	0.00	0.00	1.21
59 Climate First Bank	9.17	68.95	889,374	0.00	0.00	0.98
60 United Southern Bank	9.15	66.95	852,633	0.19	0.40	2.29
61 Commerce Bank & Trust	9.15	77.66	171,950	0.00	0.00	1.45
62 Marine Bank & Trust Company	9.13	72.88	645,900	0.00	0.00	1.54
63 Community Bank Of The South	9.08	59.78	265,586	0.00	0.00	1.30
64 Terrabank, National Association	9.04	77.32	788,111	0.67	1.01	1.37
65 Mainstreet Community Bank Of Florida	9.04	69.13	832,236	0.79	1.10	1.25
66 Edison National Bank	9.03	68.65	426,516	0.00	0.00	1.44
67 Everbank, National Association	8.99	63.64	40,802,282	1.32	1.79	0.80
68 Madison County Community Bank	8.90	75.14	191,169	0.21	0.36	1.85
69 Cogent Bank	8.88	57.59	1,973,429	0.13	0.17	1.00
70 Bank Of Pensacola	8.84	78.99	144,873	0.00	0.00	0.77
71 Sanibel Captiva Community Bank	8.83	46.60	953,246	0.89	0.92	1.01
72 Bayfirst National Bank	8.82	67.08	1,288,291	1.50	1.79	1.45
73 Central Bank	8.79	82.62	343,256	0.37	0.43	0.74
74 Lafayette State Bank	8.78	68.07	232,749	1.18	1.91	1.90
75 Paradise Bank	8.69	52.99	412,953	0.22	0.30	1.00
76 First Colony Bank Of Florida	8.54	47.22	307,755	0.00	0.00	1.56
77 Gulf Atlantic Bank	8.44	79.93	172,951	0.00	0.00	1.06



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78 Bank Of Central Florida	8.17	57.89	1,153,440	0.00	0.00	0.98
79 Raymond James Bank	8.16	38.62	41,240,941	0.26	0.33	1.21
80 Eastern National Bank	8.02	218.51	131,189	2.18	3.03	1.44
81 Citizens Bank And Trust	7.51	76.04	1,348,118	0.93	1.61	1.03
82 Winter Park National Bank	6.15	43.52	839,888	0.00	0.00	1.24
83 Brannen Bank	5.37	46.35	956,694	0.19	0.39	0.79