



FLORIDA BANKS & THRIFTS
RANKED BY TIER 1 LEVERAGE RATIO
AT or FOR THE THREE MONTHS ENDED
MARCH 31, 2025

Schedule IV.

Company Name	Tier 1 Leverage		Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
	Ratio	Efficiency Ratio				
1 Bankmiami	497.06	1,900.00	40,477	0.00	0.00	0.00
2 Gala Bank	84.87	309.09	19,100	0.00	0.00	0.96
3 Natbank, National Association	19.50	97.77	231,481	0.24	0.28	0.73
4 Evermore Bank	18.96	82.47	215,213	0.00	0.00	0.94
5 Desjardins Bank, National Association	18.35	60.92	335,576	0.03	0.03	1.02
6 The Warrington Bank	16.92	82.81	165,982	0.00	0.00	0.96
7 Tcm Bank, National Association	16.54	101.01	358,400	0.83	0.95	3.54
8 Locality Bank	15.88	95.01	303,213	0.87	1.11	1.69
9 Dip Bank	15.44	64.29	248,866	1.31	1.51	1.56
10 American National Bank	14.69	63.70	452,431	0.00	0.00	0.66
11 Waterfall Bank	13.94	88.48	314,876	0.00	0.00	0.82
12 Interamerican Bank, A Fsb	13.86	81.47	267,841	0.99	1.20	2.13
13 Gulf Coast Business Bank	13.46	123.67	130,347	0.00	0.00	1.30
14 Surety Bank	13.28	63.34	213,148	0.15	0.45	1.60
15 Citizens First Bank	12.85	51.28	4,083,501	0.05	0.13	1.75
16 Banesco Usa	12.63	58.73	4,748,519	0.60	0.84	1.09
17 The First National Bank Of Mount Dora	12.12	82.46	369,745	0.12	0.34	1.59
18 Optimumbank	11.71	48.12	977,176	0.77	0.94	1.03
19 Helm Bank Usa	11.70	73.43	1,065,367	0.82	1.45	1.79
20 Flagship Bank	11.56	61.96	692,837	0.00	0.00	0.99
21 Pacific National Bank	11.54	57.73	1,334,584	0.00	0.00	0.73
22 First National Bank Of Wauchula	11.48	78.39	87,040	0.84	1.11	1.54
23 Fnbt Bank	11.42	54.91	600,632	0.00	0.01	1.57
24 First State Bank Of The Florida Keys	11.05	74.52	1,192,922	0.21	0.30	1.14
25 Sunstate Bank	10.99	81.98	546,078	0.02	0.04	1.14
26 Bradesco Bank	10.92	59.04	5,113,732	0.16	0.22	0.98
27 Bankflorida	10.91	75.36	401,347	0.00	0.00	1.45
28 First Federal Bank	10.90	67.47	3,974,533	1.19	3.79	0.72
29 Axiom Bank, National Association	10.68	97.82	861,206	0.92	1.40	1.40
30 Banco Do Brasil Americas	10.61	46.01	3,035,260	0.28	0.48	1.34
31 City National Bank Of Florida	10.52	53.54	27,175,452	0.52	0.66	1.05
32 Seacoast National Bank	10.51	63.63	15,723,411	0.50	0.68	1.34
33 Peoples Bank Of Graceville	10.48	68.61	113,470	0.00	0.00	0.93
34 Crews Bank & Trust	10.45	59.26	2,273,574	0.04	0.07	1.92
35 Intercredit Bank, National Association	10.45	137.70	1,210,614	0.02	0.05	1.51
36 Finemark National Bank & Trust	10.24	78.53	3,964,325	0.02	0.03	0.88
37 Gulfside Bank	10.24	61.64	320,374	0.04	0.06	1.08
38 The Bank Of Tampa	10.23	59.32	3,024,877	0.10	0.17	1.36
39 Cypress Bank & Trust	10.14	92.53	185,325	0.00	0.00	1.29
40 Prime Meridian Bank	10.09	61.41	974,668	0.52	0.71	0.84
41 Commerce Bank & Trust	9.98	73.42	170,268	0.00	0.00	1.42
42 Southstate Bank, National Association	9.92	46.30	65,108,690	0.43	0.58	1.32
43 Climate First Bank	9.88	66.06	1,031,563	0.00	0.00	1.00
44 Ocean Bank	9.88	66.97	6,926,798	0.21	0.25	1.40
45 Heartland National Bank	9.74	42.01	763,384	0.04	0.20	1.65
46 Amerant Bank, National Association	9.69	64.94	10,147,301	1.39	1.71	1.36
47 Capital City Bank	9.68	64.42	4,460,571	0.10	0.16	1.11
48 Bank Of Belle Glade	9.63	50.63	169,808	0.00	0.00	0.73
49 Century Bank Of Florida	9.60	87.47	105,335	0.05	0.08	1.74
50 Terrabank, National Association	9.58	71.54	820,644	0.06	0.09	1.40
51 Pnb Community Bank	9.56	67.72	158,895	2.21	3.00	1.20
52 U. S. Century Bank	9.55	49.68	2,675,803	0.16	0.20	1.22
53 Bankunited, National Association	9.53	58.28	34,811,275	1.48	2.12	0.92
54 Grove Bank & Trust	9.51	80.54	1,369,731	0.00	0.00	1.50
55 One Florida Bank	9.51	54.36	1,899,314	0.03	0.04	0.84
56 United Southern Bank	9.47	62.97	873,950	0.18	0.38	2.25
57 Anchor Bank	9.46	61.66	500,445	0.20	0.27	0.61
58 Intracoastal Bank	9.37	63.94	576,623	1.24	1.67	1.40
59 Bank Of Pensacola	9.33	66.05	139,244	0.00	0.00	0.76
60 Marine Bank & Trust Company	9.33	72.88	642,569	0.00	0.00	1.54
61 Community Bank Of The South	9.32	60.31	267,404	0.00	0.00	1.30
62 Sunrise Bank	9.29	60.93	601,221	0.15	0.19	1.23
63 Florida Capital Bank, National Association	9.25	63.49	610,364	0.38	0.48	1.26
64 First Bank	9.20	57.77	813,519	0.00	0.00	1.73
65 First National Bank Of Pasco	9.18	95.70	318,994	0.05	0.07	1.48
66 Everbank, National Association	9.16	58.53	41,858,343	1.27	1.72	0.81
67 Mainstreet Community Bank Of Florida	9.09	68.68	864,491	0.74	1.04	1.25
68 First Colony Bank Of Florida	9.06	47.19	294,806	0.32	0.47	1.53
69 Edison National Bank	9.03	81.78	441,420	0.00	0.00	1.46
70 Gulf Atlantic Bank	9.02	65.34	178,109	0.06	0.07	1.08
71 Cogent Bank	8.91	56.07	2,131,275	0.12	0.16	1.03
72 International Finance Bank	8.91	54.29	1,360,753	0.24	0.30	1.21
73 Madison County Community Bank	8.82	77.68	194,757	0.17	0.33	1.72
74 Paradise Bank	8.73	51.72	446,912	0.24	0.33	0.91
75 Sanibel Captiva Community Bank	8.73	47.61	989,799	1.18	0.97	0.97
76 Central Bank	8.58	73.90	352,443	0.35	0.42	0.76
77 Bayfirst National Bank	8.56	78.98	1,291,832	2.08	2.46	1.52
78 Lafayette State Bank	8.51	71.16	240,293	1.38	2.24	1.90



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79 Eastern National Bank	8.36	182.14	112,925	0.00	0.00	2.15
80 Raymond James Bank	8.10	36.93	41,906,621	0.40	0.51	1.19
81 Bank Of Central Florida	8.08	50.71	1,197,066	0.00	0.00	1.00
82 Citizens Bank And Trust	7.65	69.17	1,396,591	0.86	1.51	1.05
83 Winter Park National Bank	6.92	39.76	803,539	0.02	0.04	1.30
84 Brannen Bank	5.89	47.26	960,535	0.17	0.34	0.77