



FLORIDA BANKS & THRIFTS
RANKED BY TIER 1 LEVERAGE RATIO
AT or FOR THE SIX MONTHS ENDED
JUNE 30, 2025

Schedule IV.

Company Name	Tier 1 Leverage		Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
	Ratio	Efficiency Ratio				
1 Bankmiami	68.49	472.80	80,678	0.00	0.00	1.00
2 Gala Bank	48.77	253.56	23,189	0.00	0.00	0.99
3 Tcm Bank, National Association	20.25	94.69	381,530	0.78	0.95	3.54
4 Natbank, National Association	19.57	93.84	242,307	0.21	0.25	0.75
5 Desjardins Bank, National Association	18.75	61.45	335,252	0.04	0.04	1.04
6 Evermore Bank	17.05	77.20	244,035	0.00	0.00	1.02
7 The Warrington Bank	16.78	81.31	169,309	0.00	0.00	0.96
8 Dlp Bank	15.64	62.51	251,758	1.65	2.47	1.63
9 Locality Bank	15.05	90.03	305,897	0.84	1.11	1.76
10 Gulf Coast Business Bank	15.02	110.11	148,125	0.00	0.00	1.30
11 Interamerican Bank, A Fsb	13.43	78.45	285,964	0.77	0.98	2.14
12 Surety Bank	13.37	61.24	212,513	0.14	0.34	1.30
13 Cypress Bank & Trust	13.27	90.23	191,714	0.00	0.00	1.24
14 Waterfall Bank	13.09	82.49	350,056	0.00	0.00	0.81
15 Citizens First Bank	12.83	51.90	4,093,971	0.04	0.13	1.73
16 Banesco Usa	12.00	56.66	5,214,894	0.51	0.73	1.09
17 Optimumbank	11.89	47.55	998,910	0.32	0.41	1.19
18 Helm Bank Usa	11.75	71.59	1,089,200	0.88	1.53	1.74
19 First National Bank Of Wauchula	11.68	67.66	85,353	0.84	1.11	1.59
20 Flagship Bank	11.67	61.68	694,805	0.00	0.00	1.01
21 The First National Bank Of Mount Dora	11.65	81.91	373,180	0.12	0.32	1.51
22 Pacific National Bank	11.62	59.59	1,372,907	0.00	0.00	0.75
23 Sunstate Bank	11.37	74.03	537,237	0.00	0.00	1.12
24 Fnbt Bank	11.25	55.35	610,094	0.00	0.01	1.53
25 Axiom Bank, National Association	10.99	104.28	828,635	0.55	0.82	1.42
26 Bradesco Bank	10.98	58.64	5,116,928	0.20	0.26	0.98
27 First Federal Bank	10.77	68.15	4,194,869	0.96	2.94	0.67
28 City National Bank Of Florida	10.69	51.05	27,059,543	0.52	0.66	1.10
29 Peoples Bank Of Graceville	10.68	68.02	111,020	0.00	0.00	0.95
30 Banco Do Brasil Americas	10.57	44.41	3,123,278	0.22	0.37	1.34
31 Bankflorida	10.50	72.07	407,550	0.00	0.00	1.44
32 Crews Bank & Trust	10.49	57.65	2,268,996	0.05	0.09	1.89
33 Finemark National Bank & Trust	10.44	78.32	3,887,061	0.02	0.03	0.87
34 The Bank Of Tampa	10.43	58.17	3,006,206	0.13	0.21	1.36
35 Seacoast National Bank	10.36	61.55	15,935,315	0.44	0.61	1.34
36 Gulfside Bank	10.33	59.33	315,581	0.04	0.06	1.08
37 Commerce Bank & Trust	10.26	73.66	168,736	1.39	1.84	1.43
38 United Southern Bank	10.21	61.90	848,555	0.19	0.38	2.18
39 First State Bank Of The Florida Keys	10.17	76.22	1,160,607	0.15	0.21	1.14
40 Southstate Bank, National Association	10.16	49.77	65,865,505	0.49	0.63	1.31
41 Prime Meridian Bank	9.93	61.97	993,042	0.49	0.66	0.79
42 Century Bank Of Florida	9.87	86.50	100,088	0.31	0.52	1.72
43 Pnb Community Bank	9.78	66.82	156,995	0.93	1.31	1.27
44 Heartland National Bank	9.78	40.44	784,649	0.02	0.12	1.70
45 Amerant Bank, National Association	9.76	65.31	10,312,330	0.95	1.15	1.20
46 Capital City Bank	9.76	64.83	4,392,241	0.15	0.24	1.13
47 Terrabank, National Association	9.68	70.19	811,753	0.02	0.03	1.37
48 One Florida Bank	9.68	53.81	1,930,073	0.04	0.05	0.84
49 U. S. Century Bank	9.65	48.95	2,717,656	0.05	0.06	1.18
50 Florida Capital Bank, National Association	9.65	67.48	655,184	0.29	0.38	1.20
51 Community Bank Of The South	9.65	57.68	262,219	0.00	0.00	1.38
52 Sunrise Bank	9.65	61.43	596,332	0.00	0.00	1.26
53 Ocean Bank	9.64	65.65	7,249,115	0.18	0.21	1.39
54 Gulf Atlantic Bank	9.64	67.30	195,585	0.00	0.00	1.00
55 Marine Bank & Trust Company	9.60	72.05	630,123	0.00	0.00	1.53
56 Climate First Bank	9.58	60.44	1,179,812	0.00	0.00	1.05
57 Intercredit Bank, National Association	9.56	130.80	1,274,677	0.00	0.00	1.50
58 Grove Bank & Trust	9.55	78.30	1,420,490	0.00	0.00	1.50
59 Bank Of Pensacola	9.54	67.47	150,189	0.00	0.00	0.75
60 Eastern National Bank	9.43	146.34	100,505	0.00	0.00	2.40
61 First Colony Bank Of Florida	9.42	46.20	301,155	0.00	0.00	1.53
62 Bankunited, National Association	9.28	56.87	35,441,030	1.63	2.38	0.93
63 First National Bank Of Pasco	9.15	94.80	310,078	0.25	0.40	1.49
64 Intracoastal Bank	9.15	59.78	574,270	1.24	1.65	1.44
65 First Bank	9.12	54.95	799,902	0.00	0.00	1.67
66 Edison National Bank	9.06	77.58	408,232	0.00	0.00	1.46
67 Anchor Bank	9.02	58.16	503,869	0.19	0.26	0.75
68 Madison County Community Bank	8.92	73.83	194,939	0.16	0.29	1.58
69 Mainstreet Community Bank Of Florida	8.92	67.10	885,289	0.91	1.31	1.23
70 Bank Of Belle Glade	8.83	49.91	168,116	0.00	0.00	0.72
71 Cogent Bank	8.80	52.64	2,257,949	0.14	0.18	1.04
72 Sanibel Captiva Community Bank	8.74	47.31	1,014,106	1.96	1.89	0.99
73 Everbank, National Association	8.65	59.63	44,446,323	1.13	1.49	0.84
74 Lafayette State Bank	8.64	71.29	243,730	0.43	0.71	1.94
75 Central Bank	8.61	72.65	359,199	0.22	0.27	0.76
76 International Finance Bank	8.60	55.00	1,378,556	0.19	0.23	1.26
77 Paradise Bank	8.55	51.81	453,606	0.16	0.23	0.94
78 Bank Of Central Florida	8.27	53.42	1,209,502	0.00	0.00	1.00



FLORIDA BANKS & THRIFTS
RANKED BY TIER 1 LEVERAGE RATIO
AT or FOR THE SIX MONTHS ENDED
JUNE 30, 2025

Schedule IV.

Company Name	Tier 1 Leverage		Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
	Ratio	Efficiency Ratio				
79 Bayfirst National Bank	8.11	76.48	1,343,787	1.79	2.10	1.51
80 Raymond James Bank	8.09	36.75	42,320,219	0.40	0.49	1.18
81 Citizens Bank And Trust	7.65	67.93	1,393,816	0.52	0.87	1.08
82 Winter Park National Bank	7.23	39.37	794,955	0.32	0.56	1.28
83 Brannen Bank	5.96	46.76	990,946	0.21	0.41	0.77