



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

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ACL/ Loans
1 Gala Bank	35.85	215.99	30,117	0.00	0.00	0.79
2 Bankmiami	32.45	312.19	140,910	0.00	0.00	1.00
3 Desjardins Bank, National Association	19.42	62.57	334,318	0.01	0.01	1.05
4 Tcm Bank, National Association	19.35	91.88	380,870	0.78	0.96	3.54
5 Natbank, National Association	17.58	93.87	260,214	0.18	0.22	0.72
6 Dlp Bank	16.80	63.17	256,877	1.59	2.42	1.68
7 The Warrington Bank	16.57	81.05	167,421	0.00	0.00	0.96
8 Gulf Coast Business Bank	15.73	102.89	154,885	0.00	0.00	1.30
9 Evermore Bank	15.40	74.22	271,217	0.00	0.00	1.10
10 Locality Bank	14.91	86.36	364,706	0.76	1.10	2.02
11 Waterfall Bank	14.72	80.02	387,233	0.00	0.00	0.85
12 Cypress Bank & Trust	13.64	88.32	192,877	0.00	0.00	1.13
13 Surety Bank	13.57	59.71	204,210	0.14	0.34	1.37
14 Citizens First Bank	13.47	48.93	4,064,821	0.04	0.08	1.83
15 Interamerican Bank, A Fsb	12.96	80.15	303,205	0.26	0.35	2.04
16 First National Bank Of Wauchula	11.90	71.59	84,647	0.82	1.10	1.63
17 Flagship Bank	11.81	60.65	712,516	0.11	0.13	0.99
18 Optimumbank	11.71	47.29	1,082,700	0.33	0.37	1.23
19 The First National Bank Of Mount Dora	11.64	83.05	373,930	0.04	0.12	1.58
20 Helm Bank Usa	11.60	69.91	1,141,781	0.94	1.65	1.71
21 Banesco Usa	11.55	55.88	5,369,753	0.79	1.15	1.11
22 First Federal Bank	11.25	67.10	4,140,702	1.32	4.12	0.72
23 Pacific National Bank	11.12	58.79	1,458,835	0.00	0.00	0.78
24 Fnbt Bank	11.10	55.09	614,467	0.00	0.00	1.51
25 Axiom Bank, National Association	10.98	108.14	780,120	1.09	1.69	1.44
26 Sunstate Bank	10.95	74.96	570,381	0.00	0.00	1.15
27 City National Bank Of Florida	10.82	50.54	27,770,671	0.80	1.05	1.15
28 Crews Bank & Trust	10.80	57.29	2,243,001	0.02	0.04	1.95
29 Finemark National Bank & Trust	10.76	77.57	3,929,191	0.02	0.03	0.86
30 Bankflorida	10.69	69.50	400,909	0.00	0.00	1.42
31 Peoples Bank Of Graceville	10.69	66.79	118,987	0.00	0.00	0.92
32 Bradesco Bank	10.66	57.92	5,447,306	0.14	0.18	0.98
33 Banco Do Brasil Americas	10.62	44.49	3,207,097	0.52	0.84	1.36
34 United Southern Bank	10.61	61.58	834,734	0.25	0.49	2.15
35 Gulfside Bank	10.52	58.20	337,017	0.04	0.06	1.09
36 The Bank Of Tampa	10.49	55.69	3,061,263	0.13	0.21	1.38
37 Seacoast National Bank	10.42	62.29	16,666,792	0.40	0.56	1.34
38 Commerce Bank & Trust	10.41	75.36	175,952	1.43	1.99	1.46
39 First State Bank Of The Florida Keys	10.37	76.30	1,163,790	0.16	0.22	1.15
40 Prime Meridian Bank	10.30	59.93	983,835	0.59	0.76	0.81
41 Southstate Bank, National Association	10.28	50.21	66,027,921	0.48	0.63	1.23
42 Florida Capital Bank, National Association	10.12	70.70	647,719	0.17	0.22	1.24
43 Intercredit Bank, National Association	10.05	126.32	1,327,894	0.01	0.03	1.49
44 Capital City Bank	10.04	64.90	4,325,546	0.23	0.31	1.16
45 Century Bank Of Florida	10.03	84.81	97,385	0.31	0.49	1.63
46 Community Bank Of The South	9.94	57.83	258,256	0.00	0.00	1.31
47 Grove Bank & Trust	9.93	76.66	1,354,131	0.00	0.00	1.43
48 Pnb Community Bank	9.89	67.02	153,327	0.05	0.07	1.28
49 Marine Bank & Trust Company	9.89	71.33	635,108	0.00	0.00	1.51
50 First Colony Bank Of Florida	9.74	45.90	295,099	0.00	0.00	1.63
51 Terrabank, National Association	9.72	69.40	831,325	0.02	0.03	1.38
52 Sunrise Bank	9.64	60.35	608,560	0.00	0.00	1.27
53 U. S. Century Bank	9.63	48.57	2,765,766	0.05	0.06	1.17
54 Ocean Bank	9.62	63.65	7,395,959	0.20	0.25	1.38
55 One Florida Bank	9.62	52.74	1,995,214	0.05	0.07	0.84
56 Bank Of Pensacola	9.59	68.64	142,199	0.00	0.00	0.74
57 Amerant Bank, National Association	9.57	66.06	10,386,958	1.35	1.79	1.37
58 Intracoastal Bank	9.50	60.45	578,418	1.23	1.68	1.39
59 First Bank	9.47	54.13	787,083	0.01	0.02	1.75
60 Bankunited, National Association	9.46	56.55	35,065,427	1.56	2.29	0.93
61 Eastern National Bank	9.45	154.98	95,177	0.04	0.07	2.34
62 Climate First Bank	9.36	55.48	1,386,734	0.00	0.00	1.04
63 Bank Of Belle Glade	9.35	50.21	154,640	0.00	0.00	0.68
64 First National Bank Of Pasco	9.28	98.74	298,413	0.24	0.38	1.52
65 Gulf Atlantic Bank	9.13	67.13	208,975	0.05	0.06	1.00
66 Edison National Bank	9.10	78.59	408,039	0.00	0.00	1.49
67 Everbank, National Association	8.96	59.47	44,814,438	1.08	1.42	0.81
68 Sanibel Captiva Community Bank	8.95	46.90	1,044,031	1.48	1.42	0.97
69 Mainstreet Community Bank Of Florida	8.88	65.47	928,568	1.37	2.07	1.22
70 Lafayette State Bank	8.82	69.74	250,582	0.59	0.11	1.93
71 Anchor Bank	8.74	57.64	559,638	0.18	0.25	0.75
72 Paradise Bank	8.73	52.66	439,369	0.08	0.11	0.96
73 Cogent Bank	8.71	50.83	2,418,089	0.25	0.32	1.17
74 International Finance Bank	8.68	54.60	1,411,223	0.17	0.20	1.26
75 Central Bank	8.58	73.19	363,392	0.22	0.26	0.75
76 Madison County Community Bank	8.49	72.77	203,854	0.14	0.25	1.58
77 Bank Of Central Florida	8.35	52.71	1,243,204	0.00	0.00	0.99
78 Raymond James Bank	8.03	36.94	42,857,360	0.29	0.35	1.09



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	Ratio	Efficiency Ratio				
79 Citizens Bank And Trust	7.66	67.17	1,454,191	0.18	0.32	1.11
80 Winter Park National Bank	7.54	39.83	827,314	0.31	0.57	1.27
81 Bayfirst National Bank	6.64	108.57	1,344,425	1.97	2.39	2.24
82 Brannen Bank	6.08	47.05	970,767	0.23	0.42	0.75