



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

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Natbank, National Association	30.32	88.56	278,951	0.11	0.14	0.75
2 Gala Bank	30.13	209.10	30,900	0.00	0.00	0.85
3 Bankmiami	20.94	244.56	183,349	0.00	0.00	1.00
4 Desjardins Bank, National Association	19.50	67.46	353,090	0.53	0.70	1.04
5 Tcm Bank, National Association	18.88	92.90	395,143	0.83	1.04	3.55
6 The Warrington Bank	16.58	79.53	172,802	0.00	0.00	1.05
7 Gulf Coast Business Bank	15.69	103.05	181,141	2.21	2.66	1.30
8 Evermore Bank	14.31	73.79	293,816	0.00	0.00	1.11
9 Locality Bank	14.23	82.74	347,276	0.85	1.07	1.68
10 Surety Bank	13.95	59.28	192,590	0.14	0.29	1.24
11 Waterfall Bank	13.89	80.81	408,892	0.00	0.00	0.86
12 Dlp Bank	13.85	58.92	303,780	1.68	3.45	1.66
13 Cypress Bank & Trust	13.43	86.48	208,923	0.00	0.00	1.04
14 First National Bank Of Wauchula	12.16	73.51	85,575	0.90	1.22	1.64
15 Interamerican Bank, A Fsb	12.14	80.00	320,479	0.25	0.35	2.06
16 Flagship Bank	11.78	59.89	738,731	0.10	0.13	1.00
17 The First National Bank Of Mount Dora	11.72	83.69	361,804	0.20	0.55	1.59
18 Optimumbank	11.39	47.48	1,111,487	0.31	0.30	1.07
19 Banesco Usa	11.30	56.74	5,477,082	0.39	0.55	1.09
20 Pacific National Bank	11.23	58.36	1,472,656	0.01	0.02	0.73
21 Helm Bank Usa	11.12	69.84	1,137,676	0.92	1.62	1.69
22 Sunstate Bank	11.02	76.74	568,962	0.00	0.00	1.13
23 Banco Do Brasil Americas	11.01	46.88	3,205,995	0.48	0.76	1.35
24 Fnb Bank	10.99	55.47	635,442	0.00	0.00	1.42
25 Axiom Bank, National Association	10.95	108.61	784,087	0.97	1.54	1.52
26 City National Bank Of Florida	10.92	50.39	28,048,551	0.71	0.94	1.11
27 First Federal Bank	10.71	68.56	4,310,472	1.03	3.18	0.79
28 First State Bank Of The Florida Keys	10.59	78.06	1,143,806	0.15	0.20	1.09
29 Bankflorida	10.57	67.35	429,621	0.00	0.00	1.35
30 Bradesco Bank	10.57	58.50	5,466,642	0.16	0.20	0.94
31 The Bank Of Tampa	10.57	55.96	2,926,118	0.12	0.18	1.36
32 Crews Bank & Trust	10.55	56.17	2,321,472	0.04	0.07	1.97
33 Commerce Bank & Trust	10.48	75.01	188,931	1.52	2.31	1.65
34 Gulfside Bank	10.42	56.81	321,062	0.01	0.02	1.09
35 Finemark National Bank & Trust	10.42	85.21	3,929,653	0.03	0.04	0.84
36 United Southern Bank	10.38	61.40	841,773	0.27	0.52	2.09
37 Intercredit Bank, National Association	10.35	138.20	1,610,849	0.05	0.09	1.57
38 Southstate Bank, National Association	10.22	50.59	67,179,734	0.46	0.62	1.20
39 Prime Meridian Bank	10.20	73.91	956,408	0.67	0.84	0.80
40 Century Bank Of Florida	10.17	83.27	104,776	0.25	0.42	1.61
41 Florida Capital Bank, National Association	10.10	72.83	652,158	0.15	0.19	1.26
42 Peoples Bank Of Graceville	10.09	65.28	113,167	0.00	0.00	0.94
43 Capital City Bank	10.06	65.13	4,383,270	0.24	0.33	1.21
44 Community Bank Of The South	10.04	58.19	257,201	0.00	0.00	1.35
45 First Colony Bank Of Florida	9.93	45.42	286,613	0.12	0.18	1.69
46 Marine Bank & Trust Company	9.92	69.90	657,265	0.01	0.02	1.44
47 Terrabank, National Association	9.86	67.58	853,422	0.02	0.03	1.35
48 Grove Bank & Trust	9.82	75.95	1,365,487	0.00	0.00	1.42
49 Pnb Community Bank	9.75	67.06	157,720	0.04	0.06	1.29
50 Bank Of Pensacola	9.74	67.91	144,348	0.00	0.00	0.72
51 Seacoast National Bank	9.69	61.50	20,830,874	0.37	0.57	1.41
52 Intracoastal Bank	9.69	63.23	550,507	0.04	0.05	1.36
53 Ocean Bank	9.68	63.84	7,436,315	0.18	0.22	1.40
54 One Florida Bank	9.67	52.08	2,048,419	0.22	0.28	0.83
55 U. S. Century Bank	9.65	49.21	2,788,916	0.11	0.14	1.16
56 Climate First Bank	9.65	52.82	1,624,820	0.00	0.00	1.05
57 First Bank	9.64	54.00	815,467	0.03	0.04	1.73
58 First National Bank Of Pasco	9.63	96.20	287,263	0.23	0.35	1.54
59 Bank Of Belle Glade	9.55	52.92	158,840	0.00	0.00	0.68
60 Amerant Bank, National Association	9.47	71.72	9,757,923	1.92	2.56	1.18
61 Gulf Atlantic Bank	9.35	68.67	233,104	0.26	0.32	0.92
62 Sunrise Bank	9.30	59.97	600,259	0.05	0.07	1.29
63 Bankunited, National Association	9.27	56.30	35,027,511	1.53	2.19	0.91
64 Lafayette State Bank	9.22	69.87	247,355	0.24	0.06	1.89
65 Everbank, National Association	9.12	56.42	46,033,756	1.05	1.31	0.80
66 Mainstreet Community Bank Of Florida	9.10	66.29	911,121	1.34	1.42	1.21
67 Edison National Bank	9.04	79.39	426,939	0.00	0.00	1.46
68 Eastern National Bank	9.01	173.34	84,840	0.05	0.07	2.14
69 Sanibel Captiva Community Bank	9.01	47.01	1,011,843	1.69	1.14	0.99
70 Cogent Bank	8.80	49.58	2,435,900	0.15	0.19	1.08
71 International Finance Bank	8.70	55.19	1,580,518	0.14	0.18	1.25
72 Central Bank	8.67	71.13	368,568	0.31	0.37	0.77
73 Madison County Community Bank	8.65	71.88	202,295	0.13	0.21	1.53
74 Paradise Bank	8.65	56.05	435,073	0.19	0.26	1.01
75 Bank Of Central Florida	8.57	52.50	1,203,168	0.00	0.00	1.04
76 Anchor Bank	8.33	57.74	570,745	0.11	0.15	0.75
77 Raymond James Bank	7.99	37.11	43,374,103	0.28	0.34	1.05
78 Citizens Bank And Trust	7.72	66.59	1,447,209	0.29	0.49	1.22



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	Ratio	Efficiency Ratio				
79 Bayfirst National Bank	6.63	108.01	1,299,138	2.04	2.68	2.28
80 Brannen Bank	5.43	46.66	1,070,872	0.27	0.53	0.75