



FLORIDA BANKS & THRIFTS
 RANKED BY TIER 1 LEVERAGE RATIO
 AT or FOR THE THREE MONTHS ENDED
 MARCH 31, 2026

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Natbank, National Association	29.19	84.34	291,932	0.10	0.14	0.76
2 Gala Bank	26.48	164.04	34,121	0.00	0.00	0.85
3 Desjardins Bank, National Association	19.82	64.88	340,637	0.04	0.05	1.07
4 Tcm Bank, National Association	18.37	93.14	391,166	0.89	1.13	3.56
5 The Warrington Bank	16.56	72.48	172,298	0.00	0.00	1.03
6 Dlp Bank	16.39	75.94	305,089	1.61	3.26	3.62
7 Bankmiami	15.59	136.42	279,318	0.00	0.00	0.90
8 Evermore Bank	13.50	67.08	314,438	0.00	0.00	1.12
9 Gulf Coast Business Bank	13.22	82.25	192,219	0.00	0.00	1.31
10 Locality Bank	13.16	82.78	357,989	1.42	1.74	1.74
11 Waterfall Bank	12.93	97.57	421,942	0.16	0.17	0.86
12 Surety Bank	12.93	66.12	222,858	0.11	0.25	1.19
13 Bankflorida	12.83	55.93	438,806	0.00	0.00	1.39
14 Cypress Bank & Trust	12.62	78.92	221,102	0.00	0.00	1.08
15 The First National Bank Of Mount Dora	12.54	78.38	354,872	0.22	0.57	1.56
16 First National Bank Of Wauchula	12.39	88.61	88,130	0.82	1.23	1.78
17 Flagship Bank	11.96	64.32	761,702	0.11	0.14	1.00
18 Interamerican Bank, A Fsb	11.67	80.49	335,839	0.52	0.77	2.03
19 Banesco Usa	11.34	55.45	5,775,714	0.38	0.53	1.03
20 Helm Bank Usa	11.25	67.03	1,163,513	0.79	1.42	1.70
21 Pacific National Bank	11.23	56.85	1,512,885	0.01	0.01	0.67
22 City National Bank Of Florida	11.22	46.22	28,626,294	0.79	0.86	1.10
23 Sunstate Bank	11.10	75.09	568,901	0.00	0.00	1.12
24 Axiom Bank, National Association	11.06	119.11	774,271	0.96	1.56	1.27
25 Gulfside Bank	11.04	55.58	362,338	0.01	0.02	1.07
26 Banco Do Brasil Americas	10.95	48.44	3,393,780	0.53	0.86	1.34
27 First Federal Bank	10.94	64.97	4,382,686	1.03	3.29	0.79
28 The Bank Of Tampa	10.82	57.53	3,065,066	0.20	0.31	1.37
29 Fnbt Bank	10.78	59.74	653,557	0.00	0.01	1.44
30 Optimumbank	10.74	49.83	1,268,490	0.17	0.20	1.02
31 United Southern Bank	10.62	62.49	842,840	0.27	0.51	2.04
32 Peoples Bank Of Graceville	10.56	63.07	117,984	0.12	0.35	0.92
33 Crews Bank & Trust	10.55	55.92	2,364,087	0.02	0.04	1.97
34 First State Bank Of The Florida Keys	10.39	80.66	1,188,143	0.10	0.15	1.14
35 Southstate Bank, National Association	10.27	52.95	67,870,584	0.48	0.61	1.18
36 Bradesco Bank	10.20	56.55	5,549,791	0.17	0.22	0.99
37 Commerce Bank & Trust	10.17	72.01	179,329	1.60	2.19	1.58
38 Century Bank Of Florida	10.15	89.09	103,622	0.24	0.42	1.66
39 Capital City Bank	10.11	64.74	4,450,684	0.29	0.44	1.22
40 First National Bank Of Pasco	10.04	88.14	286,330	0.23	0.36	1.58
41 Amerant Bank, National Association	10.02	64.27	9,880,787	1.94	2.61	1.17
42 Pnb Community Bank	9.96	65.33	154,686	0.03	0.04	1.31
43 Grove Bank & Trust	9.89	73.17	1,410,085	0.00	0.00	1.40
44 U. S. Century Bank	9.88	46.53	2,842,514	0.13	0.16	1.16
45 Seacoast National Bank	9.87	59.16	21,134,120	0.47	0.75	1.39
46 Ocean Bank	9.87	62.50	7,534,738	0.31	0.39	1.41
47 Terrabank, National Association	9.86	73.95	869,333	0.02	0.03	1.38
48 First Colony Bank Of Florida	9.86	46.39	307,036	0.11	0.17	1.61
49 Bank Of Belle Glade	9.85	59.59	155,890	0.00	0.00	0.66
50 Intercredit Bank, National Association	9.84	123.36	2,028,949	0.02	0.05	1.50
51 Bank Of Pensacola	9.84	59.54	142,605	0.00	0.00	0.70
52 Intracoastal Bank	9.81	37.54	565,225	0.03	0.04	1.40
53 Sunrise Bank	9.74	62.03	599,794	0.09	0.11	1.25
54 One Florida Bank	9.70	50.72	2,119,347	0.15	0.19	0.80
55 Lafayette State Bank	9.58	65.68	245,529	0.20	0.00	2.17
56 Climate First Bank	9.53	50.94	1,751,079	0.02	0.03	1.03
57 First Bank	9.43	55.51	822,615	0.02	0.04	1.78
58 Bankunited, National Association	9.41	56.30	35,341,660	1.35	1.95	0.86
59 Mainstreet Community Bank Of Florida	9.35	62.85	947,978	1.27	1.36	1.27
60 Community Bank Of The South	9.26	59.91	252,467	0.00	0.00	1.30
61 Cogent Bank	9.20	46.93	2,444,828	0.19	0.24	1.08
62 Sanibel Captiva Community Bank	9.19	52.43	1,039,540	1.28	0.77	1.00
63 Anchor Bank	9.06	57.88	606,938	0.11	0.15	0.74
64 Everbank, National Association	9.05	51.54	47,232,699	1.18	1.46	0.82
65 Edison National Bank	9.02	83.97	476,934	0.00	0.00	1.38
66 Gulf Atlantic Bank	8.98	69.64	245,177	0.00	0.00	0.97
67 Central Bank	8.66	68.08	389,728	0.26	0.32	0.76
68 Florida Capital Bank, National Association	8.53	71.30	713,842	0.13	0.18	1.24
69 Eastern National Bank	8.49	277.82	73,543	0.05	0.08	2.10
70 International Finance Bank	8.46	51.94	1,565,756	0.14	0.17	1.26
71 Bank Of Central Florida	8.45	59.87	1,251,302	0.14	0.21	1.05
72 Madison County Community Bank	8.37	73.49	209,981	0.12	0.20	1.54
73 Raymond James Bank	8.12	35.43	45,736,982	0.25	0.31	1.03
74 Paradise Bank	8.11	60.60	444,871	0.06	0.09	1.00
75 Citizens Bank And Trust	7.88	67.66	1,476,326	0.22	0.37	1.11
76 Bayfirst National Bank	6.54	140.96	1,194,708	1.95	2.46	2.22
77 Brannen Bank	5.96	47.54	1,021,832	0.29	0.52	0.74