



FLORIDA BANKS & THRIFTS
 RANKED BY TIER 1 LEVERAGE RATIO
 AT or FOR THE NINE MONTHS ENDED
 SEPTEMBER 30, 2021

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA's/ Assets	NPL's/ Loans	ALLL/ Loans
1 Waterfall Bank	758.67	54,700.00	65,471	0.00	0.00	0.00
2 Cypress Bank & Trust	85.60	104.80	48,812	0.00	0.00	0.00
3 Climate First Bank	69.71	1,936.90	86,768	0.00	0.00	0.95
4 Tcm Bank, National Association	19.64	77.22	302,962	0.41	0.46	4.25
5 Plus International Bank	17.12	111.08	80,211	2.34	3.52	1.55
6 Natbank, National Association	16.11	81.59	206,529	0.13	0.19	0.61
7 Bank Of The South	15.90	95.02	92,098	0.00	0.00	1.04
8 Gulf Atlantic Bank	14.92	184.97	67,463	0.00	0.00	1.24
9 The Warrington Bank	14.27	95.14	113,880	0.00	0.00	1.05
10 Florida Capital Bank, National Association	13.91	84.23	414,974	1.35	1.75	1.36
11 Axiom Bank, National Association	13.50	88.09	632,418	0.47	0.59	1.36
12 First Home Bank	12.64	76.71	943,633	1.14	1.43	2.22
13 Bankflorida	12.18	83.84	233,994	0.09	0.14	1.04
14 Florida Business Bank	11.80	49.38	191,649	0.00	0.00	1.44
15 Grove Bank & Trust	11.72	91.68	1,050,645	0.02	0.04	2.21
16 Anchor Bank	11.65	100.12	212,669	0.54	0.73	0.62
17 Bradesco Bac Florida Bank	11.49	75.11	2,323,349	0.27	0.34	0.88
18 Desjardins Bank, National Association	11.46	95.53	281,489	0.21	0.32	1.29
19 Interamerican Bank, A Fsb	11.22	93.14	264,970	1.61	2.55	2.84
20 Amerant Bank, National Association	10.96	71.96	7,478,204	1.24	1.51	1.52
21 Optimumbank	10.96	57.12	334,912	0.00	0.00	1.29
22 Ocean Bank	10.94	67.24	5,025,113	0.09	0.11	1.66
23 Flagship Bank	10.92	81.39	410,225	0.00	0.00	0.94
24 First National Bank Of Wauchula	10.77	95.17	82,756	0.90	1.24	1.19
25 Seacoast National Bank	10.71	57.04	9,894,039	0.49	0.58	1.47
26 American National Bank	10.66	49.58	503,313	0.00	0.00	0.88
27 Wauchula State Bank	10.59	51.21	913,881	0.43	0.75	1.98
28 The First National Bank Of Mount Dora	10.56	64.29	369,647	0.91	3.13	2.74
29 Citizens First Bank	10.37	44.92	3,630,770	0.02	0.08	1.78
30 First Federal Bank	10.32	65.51	3,234,722	0.93	2.42	2.10
31 Helm Bank Usa	10.30	75.92	983,530	1.07	2.33	2.08
32 Intercredit Bank, National Association	10.25	102.87	434,087	1.46	1.84	1.88
33 Drummond Community Bank	10.16	64.72	957,700	0.16	0.23	2.02
34 Gulfside Bank	10.13	85.82	226,258	0.00	0.00	1.18
35 One Florida Bank	9.95	69.15	1,142,816	0.09	0.13	0.95
36 Surety Bank	9.88	51.41	184,836	0.31	0.75	1.24
37 First National Bank Of Pasco	9.82	74.52	275,670	0.17	0.29	1.65
38 Beach Bank	9.78	84.08	595,213	1.90	0.05	1.22
39 Apollo Bank	9.75	63.82	983,435	0.18	0.30	1.08
40 Sunrise Bank	9.73	69.79	381,382	0.12	0.20	1.14
41 U. S. Century Bank	9.69	56.93	1,755,011	0.00	0.00	1.27
42 City National Bank Of Florida	9.62	48.42	20,614,665	0.41	0.64	1.09
43 Peoples Bank Of Graceville	9.59	51.40	121,424	0.12	0.38	1.02
44 Bankunited, National Association	9.56	49.08	35,183,055	2.73	4.19	0.70
45 Cogent Bank	9.53	60.10	1,053,047	0.07	0.10	0.99
46 Finemark National Bank & Trust	9.53	62.54	3,080,462	0.03	0.05	1.03
47 Paradise Bank	9.50	50.56	377,957	0.04	0.06	0.95
48 Pilot Bank	9.45	41.24	638,348	0.06	0.08	0.89
49 Sunstate Bank	9.44	73.51	520,955	0.20	0.48	1.16
50 Bank Of Pensacola	9.43	64.27	138,029	0.08	0.24	1.00
51 Pnb Community Bank	9.42	84.10	137,950	0.02	0.04	0.94
52 Tiaa, Fsb	9.24	67.86	37,569,827	5.88	6.95	0.73
53 First Colony Bank Of Florida	9.23	45.11	286,881	0.00	0.01	1.49
54 First National Bank Northwest Florida	9.22	79.61	224,005	1.06	3.39	1.78
55 Flagler Bank	9.22	38.46	486,882	0.01	0.02	1.22
56 Commerce National Bank & Trust	9.19	82.67	162,066	0.18	0.00	1.79
57 Hillsboro Bank	9.13	109.19	226,139	0.00	0.00	1.40
58 Central Bank	9.10	53.14	271,067	0.13	0.16	1.37
59 Crews Bank & Trust	9.01	75.37	206,517	0.61	1.46	3.17
60 Capital City Bank	8.87	74.40	4,038,388	0.08	0.15	1.07
61 Prime Meridian Bank	8.82	52.68	794,361	0.00	0.00	1.20
62 Pacific National Bank	8.80	65.33	970,498	0.18	0.00	0.88
63 Fnb Bank	8.76	75.42	609,543	0.03	0.09	2.30
64 Sabal Palm Bank	8.73	52.70	425,475	0.00	0.01	1.03
65 Banesco Usa	8.69	70.21	2,043,239	0.82	1.11	1.35
66 The First National Bank Of South Miami	8.60	82.21	1,016,305	0.68	1.22	1.43
67 Citizens Bank Of Florida	8.58	63.17	505,445	0.00	0.00	1.31
68 Mainstreet Community Bank Of Florida	8.57	61.66	770,166	0.02	0.04	1.47
69 South State Bank, National Association	8.53	67.45	40,787,098	0.23	0.38	1.31
70 Banco Do Brasil Americas	8.42	80.31	840,717	0.16	0.27	1.29
71 Intracoastal Bank	8.42	53.18	511,447	0.01	0.02	1.56
72 Charlotte State Bank & Trust	8.39	58.36	585,588	0.00	0.00	2.45
73 Madison County Community Bank	8.12	66.50	168,027	0.34	0.80	2.10
74 First State Bank Of The Florida Keys	8.05	62.76	1,244,996	0.08	0.15	1.33
75 First Citrus Bank	7.97	54.40	672,925	0.00	0.00	0.88
76 Century Bank Of Florida	7.95	83.72	101,703	0.51	0.91	1.29
77 United Southern Bank	7.91	62.15	807,961	0.25	0.63	3.02



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78 Winter Park National Bank	7.89	41.76	618,605	0.00	0.00	1.30
79 First Florida Integrity Bank	7.85	50.25	2,389,982	0.00	0.00	1.63
80 Bank Of Central Florida	7.83	63.35	887,400	0.00	0.00	1.17
81 First Bank	7.80	64.85	573,079	0.00	0.00	1.81
82 Citizens Bank And Trust	7.77	66.69	1,183,107	0.21	0.23	1.11
83 Community Bank Of The South	7.75	63.40	254,209	0.00	0.00	1.25
84 International Finance Bank	7.74	64.13	953,306	1.02	1.33	1.12
85 Bank Of Belle Glade	7.71	91.71	134,871	0.00	0.00	1.16
86 Professional Bank	7.67	55.61	2,644,955	0.10	0.16	0.68
87 Englewood Bank & Trust	7.56	62.60	504,005	0.00	0.00	1.83
88 Eastern National Bank	7.51	137.06	282,720	0.04	0.06	2.00
89 Heartland National Bank	7.49	67.00	632,555	0.00	0.00	1.59
90 Lafayette State Bank	7.46	74.05	177,200	1.96	2.07	1.11
91 Raymond James Bank	7.45	36.69	36,480,699	0.20	0.29	1.26
92 The Bank Of Tampa	7.31	60.46	2,865,344	0.08	0.16	1.89
93 Terrabank, National Association	7.07	81.76	626,666	0.04	0.08	1.16
94 Edison National Bank	7.07	75.55	525,876	0.00	0.00	1.39
95 Marine Bank & Trust Company	6.95	59.53	516,200	0.00	0.00	1.32
96 Community State Bank	6.14	89.90	201,777	0.88	1.96	1.01
97 Sanibel Captiva Community Bank	5.73	53.90	757,924	0.00	0.00	0.92
98 Brannen Bank	5.21	61.41	768,618	0.28	0.74	1.01