



FLORIDA BANKS & THRIFTS
 RANKED BY TIER 1 LEVERAGE RATIO
 AT or FOR THE NINE MONTHS ENDED
 SEPTEMBER 30, 2018

Schedule IV.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPA/ Assets	NPL/ Loans	ALL/ Loans
1 Bank Of The South	18.48	97.58	75,857	0.00	0.00	1.03
2 Natbank, National Association	18.11	85.61	165,887	1.18	1.43	0.60
3 Winter Park National Bank	18.08	67.95	227,158	0.00	0.00	1.31
4 Plus International Bank	18.02	102.09	83,041	0.00	0.00	1.29
5 Transcapital Bank	17.92	44.05	199,581	0.86	0.33	1.06
6 Grove Bank & Trust	17.80	69.02	635,873	0.33	0.04	2.83
7 Tcm Bank, National Association	17.06	70.20	291,532	0.86	0.94	3.21
8 The Warrington Bank	17.02	86.20	84,323	0.00	0.00	1.13
9 Pacific National Bank	15.01	78.49	452,206	0.39	0.00	0.69
10 The First National Bank Of Mount Dora	14.84	65.07	233,766	2.42	4.35	2.75
11 Desjardins Bank, National Association	14.83	87.39	215,214	0.56	0.76	1.44
12 Florida Business Bank	14.08	55.95	128,534	0.00	0.00	1.50
13 Home Federal Bank Of Hollywood	14.07	147.73	53,016	0.47	0.77	0.57
14 American National Bank	13.95	52.95	310,929	0.00	0.00	1.01
15 Hillsboro Bank	13.79	42.95	135,756	0.00	0.00	1.04
16 Axiom Bank, National Association	13.77	89.48	652,050	0.53	0.62	1.10
17 Fidelity Bank Of Florida, National Association	13.75	71.64	174,418	0.26	0.06	1.87
18 Bank Of Pensacola	13.71	92.87	84,716	0.00	0.00	0.98
19 Peoples Bank Of Graceville	13.53	55.35	89,011	0.18	0.43	1.06
20 One South Bank	13.04	79.65	49,216	1.68	1.54	1.14
21 Sunrise Bank	12.93	72.57	205,712	0.14	0.20	1.07
22 Interamerican Bank, A Fsb	12.80	98.12	202,029	4.31	4.16	2.82
23 Drummond Community Bank	12.77	62.95	512,912	0.54	0.50	2.48
24 Commerce National Bank & Trust	12.69	68.39	113,908	0.39	0.00	2.21
25 Optimumbank	12.50	103.10	97,021	0.00	0.00	2.44
26 First Home Bank	12.46	82.37	354,396	0.57	0.73	3.21
27 Wauchula State Bank	12.43	49.99	654,034	2.06	2.70	1.73
28 Flagship Community Bank	12.41	70.86	118,404	0.20	0.25	1.00
29 Pinnacle Bank	12.03	102.25	103,726	0.99	1.62	4.11
30 The First State Bank Of Arcadia	11.95	69.10	141,718	1.44	2.63	3.73
31 First National Bank Northwest Florida	11.86	68.05	140,137	0.00	0.00	1.71
32 Summit Bank, National Association	11.85	51.22	448,517	0.88	1.06	1.43
33 Helm Bank Usa	11.79	77.51	801,521	1.11	1.63	1.96
34 First Florida Bank	11.70	57.31	435,440	0.13	0.26	1.57
35 First National Bank Of Wauchula	11.46	93.73	72,170	2.82	3.94	2.20
36 Ocean Bank	11.42	65.78	3,826,041	0.63	0.48	1.45
37 Peoples National Bank	11.31	91.73	97,342	1.24	1.88	1.23
38 Surety Bank	11.13	58.77	116,848	0.14	0.24	1.32
39 Sunstate Bank	11.13	94.28	426,961	0.39	0.45	0.61
40 Fnbt Bank	11.12	73.83	423,062	0.29	0.58	2.81
41 Citizens First Bank	11.05	42.06	2,110,010	0.06	0.19	1.07
42 Paradise Bank	10.98	62.70	310,803	0.72	1.02	0.97
43 Centerstate Bank, National Association	10.91	60.81	12,261,338	0.33	0.44	0.47
44 Beach Community Bank	10.82	(83.51)	467,571	9.15	5.65	0.98
45 Columbia Bank	10.80	84.90	209,446	0.94	1.23	1.40
46 Legacy Bank Of Florida	10.79	63.94	407,598	0.00	0.00	0.76
47 First Green Bank	10.66	53.39	798,678	0.05	0.00	1.01
48 City National Bank Of Florida	10.47	60.65	13,951,549	0.33	0.45	0.26
49 Seacoast National Bank	10.45	58.57	5,931,501	0.54	0.67	0.83
50 First Colony Bank Of Florida	10.44	46.97	204,918	0.02	0.02	1.37
51 Citizens State Bank	10.41	59.81	279,724	0.44	0.48	1.07
52 Capital City Bank	10.41	76.79	2,802,851	0.34	0.39	0.80
53 Bankunited, National Association	10.33	54.02	31,459,313	1.11	1.53	0.57
54 Executive National Bank	10.33	70.48	424,545	0.04	0.05	1.31
55 The First National Bank Of South Miami	10.32	65.75	701,992	0.47	0.62	1.33
56 Intercredit Bank, National Association	10.15	87.71	370,848	0.42	0.18	1.70
57 Flagler Bank	10.15	51.95	294,422	0.57	0.71	0.69
58 Eastern National Bank	9.90	98.15	414,492	0.61	0.50	1.22
59 Anchor Commercial Bank	9.81	87.32	124,932	2.61	2.64	0.97
60 Heartland National Bank	9.80	53.46	376,292	0.08	0.15	1.46
61 Pilot Bank	9.79	79.82	344,078	0.08	0.10	0.60
62 Friends Bank	9.64	82.89	98,752	0.73	0.34	1.85
63 Charlotte State Bank & Trust	9.63	56.01	362,222	0.26	0.02	1.75
64 Mercantile Bank, National Association	9.58	72.13	8,424,353	0.35	0.48	1.13
65 United Southern Bank	9.55	70.22	520,341	1.16	2.00	2.19
66 Finemark National Bank & Trust	9.51	65.70	1,780,567	0.07	0.10	1.02
67 Florida Community Bank, National Association	9.49	39.14	12,263,649	0.27	0.24	0.57
68 Farmers & Merchants Bank	9.44	72.43	477,124	1.29	1.78	0.99
69 Community Bank Of The South	9.42	68.55	158,270	0.54	1.16	1.71
70 Apollo Bank	9.38	61.34	684,042	0.71	0.69	1.01
71 Firstcity Bank Of Commerce	9.37	99.42	92,627	1.34	1.79	1.15
72 First National Bank Of Pasco	9.36	88.76	170,542	1.03	1.68	1.98
73 Englewood Bank & Trust	9.35	52.04	287,159	0.66	0.33	1.90
74 Marquis Bank	9.35	53.35	643,570	0.37	0.45	0.91
75 Community Bank And Trust Of Florida	9.26	66.07	702,284	0.00	0.01	1.32
76 Prime Meridian Bank	9.21	57.54	405,830	0.04	0.06	1.23
77 Bac Florida Bank	9.20	49.81	2,173,957	0.47	0.43	0.99



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78 The Oculina Bank	9.16	60.52	357,709	0.16	0.00	0.75
79 The Bank Of Tampa	9.13	62.86	1,689,321	0.46	0.68	1.15
80 First Citrus Bank	9.13	64.76	388,498	0.28	0.28	0.80
81 Freedom Bank	9.03	60.13	274,227	0.00	0.00	1.19
82 Central Bank	9.02	70.21	167,050	0.82	1.01	1.52
83 Terrabank, National Association	9.01	82.73	395,965	0.01	0.02	1.11
84 Citizens Bank Of Florida	9.01	77.47	303,489	0.47	0.37	1.29
85 Peoples State Bank	9.00	84.41	86,450	0.74	0.49	1.08
86 Sabal Palm Bank	9.00	76.04	201,093	0.00	0.00	1.16
87 Intracoastal Bank	9.00	52.66	327,578	0.00	0.00	1.32
88 First Bank	9.00	70.39	346,391	0.25	0.31	1.46
89 Florida Capital Bank, National Association	8.95	95.76	368,816	1.32	0.67	0.74
90 First Bank Of The Palm Beaches	8.93	81.52	174,032	0.15	0.18	0.73
91 Community State Bank	8.93	87.59	133,817	2.08	4.80	1.02
92 Bank Of Central Florida	8.91	52.09	492,021	0.09	0.12	0.96
93 First State Bank Of The Florida Keys	8.90	63.00	921,575	0.19	0.29	1.16
94 U. S. Century Bank	8.88	74.35	1,157,607	0.01	0.02	1.22
95 First Florida Integrity Bank	8.88	61.60	1,370,042	0.05	0.06	0.92
96 Raymond James Bank, National Association	8.76	28.78	23,204,762	0.12	0.12	1.03
97 Century Bank Of Florida	8.73	85.99	80,621	1.54	1.18	1.27
98 Biscayne Bank	8.67	44.33	989,888	0.29	0.34	1.01
99 Marine Bank & Trust Company	8.65	82.38	268,330	0.19	0.24	1.09
100 Tiaa, Fsb	8.64	75.16	34,426,689	9.10	10.94	0.49
101 Madison County Community Bank	8.55	70.79	126,312	0.87	1.11	1.12
102 Professional Bank	8.53	81.15	705,606	0.00	0.00	0.90
103 International Finance Bank	8.53	71.41	544,998	0.25	0.30	1.11
104 Banco Do Brasil Americas	8.43	80.32	665,453	0.01	0.01	1.03
105 Continental National Bank	8.36	130.90	470,073	0.35	0.49	1.18
106 Mainstreet Community Bank Of Florida	8.32	67.39	395,439	0.56	0.39	1.34
107 Banesco Usa	8.24	75.35	1,246,562	0.17	0.22	1.14
108 First Federal Bank	8.10	68.37	1,793,476	2.14	3.28	0.49
109 Edison National Bank	8.03	68.52	299,230	0.00	0.00	1.33
110 Seaside National Bank & Trust	7.64	59.16	1,883,224	0.16	0.22	0.98
111 Bank Of Belle Glade	7.56	67.55	100,686	0.09	0.26	1.33
112 Citizens Bank And Trust	7.36	73.06	638,123	1.17	1.30	0.95
113 Sanibel Captiva Community Bank	7.16	52.28	421,076	0.00	0.00	0.88
114 Brannen Bank	6.39	55.51	523,459	0.55	0.95	1.03
115 Lafayette State Bank	6.28	93.62	91,371	6.28	4.43	0.91
116 Brickell Bank	5.56	118.11	478,242	0.66	0.91	1.01
117 First City Bank Of Florida	2.49	110.67	167,215	20.23	12.39	2.74