



FLORIDA BANKS & THRIFTS  
RANKED BY RETURN ON AVERAGE ASSETS  
AT or FOR THE TWELVE MONTHS ENDED  
December 31, 2023

Schedule II.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Paradise Bank	Boca Raton	327,341	3.17	41.72	7/25/2005
2 Surety Bank	Deland	206,218	3.13	36.59	1/1/1926
3 Crews Bank & Trust	Wauchula	2,127,636	2.40	25.74	4/1/1929
4 Brannen Bank	Inverness	923,435	2.25	113.45	7/1/1926
5 Sanibel Captiva Community Bank	Sanibel	883,516	2.18	28.79	1/21/2003
6 First National Bank Northwest Florida	Panama City	172,376	2.15	15.85	5/3/1984
7 Edison National Bank	Fort Myers	444,869	2.09	31.89	8/29/1997
8 Fnbt Bank	Fort Walton Beach	574,702	1.98	18.36	4/9/1956
9 First Colony Bank Of Florida	Maitland	282,827	1.73	20.64	1/28/2008
10 Heartland National Bank	Sebring	712,901	1.72	25.43	9/7/1999
11 Banco Do Brasil Americas	Miami	2,794,401	1.71	23.02	7/24/1986
12 Intracoastal Bank	Palm Coast	503,031	1.65	31.52	6/16/2008
13 International Finance Bank	Miami	1,049,917	1.60	17.75	11/30/1983
14 Desjardins Bank, National Association	Hallandale	343,735	1.55	10.30	2/28/1992
15 Raymond James Bank	Saint Petersburg	41,986,004	1.53	25.05	5/6/1994
16 Interamerican Bank, A Fsb	Miami	249,325	1.30	10.14	8/23/1976
17 Winter Park National Bank	Winter Park	770,425	1.28	24.32	8/1/2017
18 American National Bank	Oakland Park	452,199	1.26	11.48	10/15/1985
19 Capital City Bank	Tallahassee	4,298,014	1.25	12.59	6/13/1907
20 Pnb Community Bank	Niceville	155,646	1.19	16.70	6/16/1986
21 Pacific National Bank	Miami	1,216,080	1.16	10.94	7/22/1985
22 Southstate Bank, National Association	Winter Haven	44,886,855	1.15	9.42	2/21/1992
23 Community Bank Of The South	Merritt Island	249,597	1.12	17.74	11/29/1999
24 Citizens First Bank	The Villages	3,726,803	1.11	13.49	7/1/1991
25 Optimumbank	Fort Lauderdale	791,052	1.11	11.34	11/1/2000
26 Prime Meridian Bank	Tallahassee	854,494	1.11	12.46	2/4/2008
27 Bank Of Belle Glade	Belle Glade	132,308	1.06	16.02	11/14/1963
28 First Bank	Clewiston	704,456	1.06	14.41	1/1/1922
29 Cogent Bank	Orlando	1,762,087	1.03	12.92	9/10/1999
30 Ocean Bank	Miami	6,444,352	1.02	11.07	12/9/1982
31 Helm Bank Usa	Miami	1,057,089	1.00	15.59	12/8/1989
32 The Bank Of Tampa	Tampa	3,052,083	0.99	15.68	3/30/1973
33 Gulfside Bank	Sarasota	268,693	0.98	13.11	11/13/2018
34 United Southern Bank	Umatilla	907,269	0.98	34.54	3/1/1937
35 Peoples Bank Of Graceville	Graceville	116,261	0.97	24.82	7/12/1974
36 Sunrise Bank	Orlando	494,572	0.95	12.35	8/1/2005
37 Madison County Community Bank	Madison	179,521	0.92	21.33	5/5/1999
38 Bank Of Central Florida	Lakeland	1,109,820	0.91	13.65	3/19/2007
39 First National Bank Of Wauchula	Wauchula	90,878	0.91	9.59	1/12/1960
40 Gulf Atlantic Bank	Key West	145,205	0.90	11.39	4/13/2020
41 Flagship Bank	Clearwater	633,182	0.84	7.67	1/23/2006
42 One Florida Bank	Orlando	1,578,215	0.84	10.28	10/29/2008
43 Mainstreet Community Bank Of Florida	Deland	774,020	0.84	11.53	10/24/2003
44 U. S. Century Bank	Doral	2,338,378	0.83	10.16	10/28/2002
45 Century Bank Of Florida	Tampa	105,887	0.82	12.07	9/11/2000
46 First Federal Bank	Lake City	3,860,802	0.76	11.28	1/1/1961
47 Marine Bank & Trust Company	Vero Beach	654,321	0.75	14.34	7/1/1997
48 Seacoast National Bank	Stuart	14,571,868	0.72	5.50	1/1/1933
49 Banesco Usa	Miami	3,808,125	0.71	5.98	1/10/2006
50 Citizens Bank And Trust	Frostproof	1,330,358	0.70	144.82	5/13/1920
51 Lafayette State Bank	Mayo	221,132	0.69	15.09	4/2/1946
52 Sunstate Bank	Miami	470,521	0.69	5.41	3/15/1999
53 First State Bank Of The Florida Keys	Key West	1,176,887	0.67	9.09	10/29/1955
54 Natbank, National Association	Hollywood	213,923	0.67	3.74	12/6/1994
55 Bradesco Bank	Coral Gables	4,288,111	0.66	5.98	10/12/1973
56 Bayfirst National Bank	Saint Petersburg	1,117,970	0.66	6.91	2/12/1999
57 Dlp Bank	Starke	239,872	0.61	3.60	3/19/1957
58 City National Bank Of Florida	Miami	26,139,361	0.61	7.53	8/12/1970
59 Bankunited, National Association	Miami Lakes	35,721,140	0.61	7.70	5/21/2009
60 Tcm Bank, National Association	Tampa	343,675	0.61	3.08	5/18/1998
61 Central Bank	Tampa	297,999	0.60	6.17	2/26/2007
62 Anchor Bank	Palm Beach Gardens	319,832	0.54	6.48	3/22/2005
63 Bankflorida	Dade City	321,476	0.49	4.07	8/27/2007
64 Terrabank, National Association	Miami	761,979	0.47	8.22	11/21/1985
65 Florida Capital Bank, National Association	Jacksonville	495,075	0.47	3.90	8/12/1985
66 Amerant Bank, National Association	Coral Gables	9,704,378	0.46	5.46	9/17/1979
67 Commerce Bank & Trust	Winter Park	167,183	0.45	7.89	2/3/2003
68 Bank Of Pensacola	Pensacola	147,131	0.38	4.46	10/26/1973
69 The First National Bank Of Mount Dora	Mount Dora	373,192	0.29	4.16	9/1/1925
70 The Warrington Bank	Pensacola	185,141	0.24	1.66	3/18/1953
71 Everbank, National Association	Jacksonville	36,153,160	0.23	2.39	10/1/1998
72 Axiom Bank, National Association	Maitland	837,042	0.20	1.73	1/1/1962
73 Cypress Bank & Trust	Melbourne	146,276	0.19	1.54	8/16/2021
74 Finemark National Bank & Trust	Fort Myers	4,099,078	0.18	2.44	2/16/2007
75 First National Bank Of Pasco	Dade City	307,136	0.09	1.54	11/3/1986
76 Waterfall Bank	Clearwater	186,843	(0.05)	(0.18)	9/20/2021
77 Grove Bank & Trust	Miami	1,051,986	(0.14)	(1.22)	7/12/1926



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78 Intercredit Bank, National Association	Coral Gables	589,927	<b>(0.19)</b>	(2.66)	7/2/1984
79 Climate First Bank	Saint Petersburg	542,273	<b>(0.31)</b>	(2.72)	6/1/2021
80 Eastern National Bank	Miami	183,984	<b>(1.57)</b>	(18.57)	9/3/1969
81 Locality Bank	Fort Lauderdale	192,120	<b>(1.64)</b>	(6.85)	1/12/2022
82 Evermore Bank	Fort Lauderdale	99,105	<b>(2.92)</b>	(7.99)	12/15/2022
83 Gulf Coast Business Bank	Fort Myers	83,540	<b>(3.46)</b>	(12.13)	6/6/2022