



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

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Citizens Bank And Trust	Frostproof	1,330,358	0.70	144.82	5/13/1920
2 Brannen Bank	Inverness	923,435	2.25	113.45	7/1/1926
3 Paradise Bank	Boca Raton	327,341	3.17	41.72	7/25/2005
4 Surety Bank	Deland	206,218	3.13	36.59	1/1/1926
5 United Southern Bank	Umatilla	907,269	0.98	34.54	3/1/1937
6 Edison National Bank	Fort Myers	444,869	2.09	31.89	8/29/1997
7 Intracoastal Bank	Palm Coast	503,031	1.65	31.52	6/16/2008
8 Sanibel Captiva Community Bank	Sanibel	883,516	2.18	28.79	1/21/2003
9 Crews Bank & Trust	Wauchula	2,127,636	2.40	25.74	4/1/1929
10 Heartland National Bank	Sebring	712,901	1.72	25.43	9/7/1999
11 Raymond James Bank	Saint Petersburg	41,986,004	1.53	25.05	5/6/1994
12 Peoples Bank Of Graceville	Graceville	116,261	0.97	24.82	7/12/1974
13 Winter Park National Bank	Winter Park	770,425	1.28	24.32	8/1/2017
14 Banco Do Brasil Americas	Miami	2,794,401	1.71	23.02	7/24/1986
15 Madison County Community Bank	Madison	179,521	0.92	21.33	5/5/1999
16 First Colony Bank Of Florida	Maitland	282,827	1.73	20.64	1/28/2008
17 Fnb Bank	Fort Walton Beach	574,702	1.98	18.36	4/9/1956
18 International Finance Bank	Miami	1,049,917	1.60	17.75	11/30/1983
19 Community Bank Of The South	Merritt Island	249,597	1.12	17.74	11/29/1999
20 Pnb Community Bank	Niceville	155,646	1.19	16.70	6/16/1986
21 Bank Of Belle Glade	Belle Glade	132,308	1.06	16.02	11/14/1963
22 First National Bank Northwest Florida	Panama City	172,376	2.15	15.85	5/3/1984
23 The Bank Of Tampa	Tampa	3,052,083	0.99	15.68	3/30/1973
24 Helm Bank Usa	Miami	1,057,089	1.00	15.59	12/8/1989
25 Lafayette State Bank	Mayo	221,132	0.69	15.09	4/2/1946
26 First Bank	Clewiston	704,456	1.06	14.41	1/1/1922
27 Marine Bank & Trust Company	Vero Beach	654,321	0.75	14.34	7/1/1997
28 Bank Of Central Florida	Lakeland	1,109,820	0.91	13.65	3/19/2007
29 Citizens First Bank	The Villages	3,726,803	1.11	13.49	7/1/1991
30 Gulfside Bank	Sarasota	268,693	0.98	13.11	11/13/2018
31 Cogent Bank	Orlando	1,762,087	1.03	12.92	9/10/1999
32 Capital City Bank	Tallahassee	4,298,014	1.25	12.59	6/13/1907
33 Prime Meridian Bank	Tallahassee	854,494	1.11	12.46	2/4/2008
34 Sunrise Bank	Orlando	494,572	0.95	12.35	8/1/2005
35 Century Bank Of Florida	Tampa	105,887	0.82	12.07	9/11/2000
36 Mainstreet Community Bank Of Florida	Deland	774,020	0.84	11.53	10/24/2003
37 American National Bank	Oakland Park	452,199	1.26	11.48	10/15/1985
38 Gulf Atlantic Bank	Key West	145,205	0.90	11.39	4/13/2020
39 Optimumbank	Fort Lauderdale	791,052	1.11	11.34	11/1/2000
40 First Federal Bank	Lake City	3,860,802	0.76	11.28	1/1/1961
41 Ocean Bank	Miami	6,444,352	1.02	11.07	12/9/1982
42 Pacific National Bank	Miami	1,216,080	1.16	10.94	7/22/1985
43 Desjardins Bank, National Association	Hallandale	343,735	1.55	10.30	2/28/1992
44 One Florida Bank	Orlando	1,578,215	0.84	10.28	10/29/2008
45 U. S. Century Bank	Doral	2,338,378	0.83	10.16	10/28/2002
46 Interamerican Bank, A Fsb	Miami	249,325	1.30	10.14	8/23/1976
47 First National Bank Of Wauchula	Wauchula	90,878	0.91	9.59	1/12/1960
48 Southstate Bank, National Association	Winter Haven	44,886,855	1.15	9.42	2/21/1992
49 First State Bank Of The Florida Keys	Key West	1,176,887	0.67	9.09	10/29/1955
50 Terrabank, National Association	Miami	761,979	0.47	8.22	11/21/1985
51 Commerce Bank & Trust	Winter Park	167,183	0.45	7.89	2/3/2003
52 Bankunited, National Association	Miami Lakes	35,721,140	0.61	7.70	5/21/2009
53 Flagship Bank	Clearwater	633,182	0.84	7.67	1/23/2006
54 City National Bank Of Florida	Miami	26,139,361	0.61	7.53	8/12/1970
55 Bayfirst National Bank	Saint Petersburg	1,117,970	0.66	6.91	2/12/1999
56 Anchor Bank	Palm Beach Gardens	319,832	0.54	6.48	3/22/2005
57 Central Bank	Tampa	297,999	0.60	6.17	2/26/2007
58 Bradesco Bank	Coral Gables	4,288,111	0.66	5.98	10/12/1973
59 Banesco Usa	Miami	3,808,125	0.71	5.98	1/10/2006
60 Seacoast National Bank	Stuart	14,571,868	0.72	5.50	1/1/1933
61 Amerant Bank, National Association	Coral Gables	9,704,378	0.46	5.46	9/17/1979
62 Sunstate Bank	Miami	470,521	0.69	5.41	3/15/1999
63 Bank Of Pensacola	Pensacola	147,131	0.38	4.46	10/26/1973
64 The First National Bank Of Mount Dora	Mount Dora	373,192	0.29	4.16	9/1/1925
65 Bankflorida	Dade City	321,476	0.49	4.07	8/27/2007
66 Florida Capital Bank, National Association	Jacksonville	495,075	0.47	3.90	8/12/1985
67 Natbank, National Association	Hollywood	213,923	0.67	3.74	12/6/1994
68 Dlp Bank	Starke	239,872	0.61	3.60	3/19/1957
69 Tcm Bank, National Association	Tampa	343,675	0.61	3.08	5/18/1998
70 Finemark National Bank & Trust	Fort Myers	4,099,078	0.18	2.44	2/16/2007
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 The Warrington Bank	Pensacola	185,141	0.24	1.66	3/18/1953
74 Cypress Bank & Trust	Melbourne	146,276	0.19	1.54	8/16/2021
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	(0.19)	(2.66)	7/2/1984
79 Climate First Bank	Saint Petersburg	542,273	(0.31)	(2.72)	6/1/2021
80 Locality Bank	Fort Lauderdale	192,120	(1.64)	(6.85)	1/12/2022
81 Evermore Bank	Fort Lauderdale	99,105	(2.92)	(7.99)	12/15/2022
82 Gulf Coast Business Bank	Fort Myers	83,540	(3.46)	(12.13)	6/6/2022
83 Eastern National Bank	Miami	183,984	(1.57)	(18.57)	9/3/1969