



FLORIDA BANKS & THRIFTS
RANKED BY ASSETS PER EMPLOYEE
AT or FOR THE TWELVE MONTHS ENDED
December 31, 2023

Schedule VII.

Company Name	City	Total Assets Per		Total Assets	Total Employees
		Employee (per million)	Efficiency Ratio		
1 Raymond James Bank	Saint Petersburg	122.41	0.32	41,986,004	343
2 City National Bank Of Florida	Miami	28.44	0.61	26,139,361	919
3 Winter Park National Bank	Winter Park	25.68	0.44	770,425	30
4 Everbank, National Association	Jacksonville	23.52	0.85	36,153,160	1,537
5 Bankunited, National Association	Miami Lakes	22.31	0.61	35,721,140	1,601
6 Bradesco Bank	Coral Gables	17.87	0.69	4,288,111	240
7 Finemark National Bank & Trust	Fort Myers	15.47	0.89	4,099,078	265
8 First Colony Bank Of Florida	Maitland	14.89	0.47	282,827	19
9 Amerant Bank, National Association	Coral Gables	14.23	0.67	9,704,378	682
10 American National Bank	Oakland Park	13.70	0.51	452,199	33
11 Optimumbank	Fort Lauderdale	13.18	0.49	791,052	60
12 Community Bank Of The South	Merritt Island	13.14	0.53	249,597	19
13 U. S. Century Bank	Doral	11.93	0.59	2,338,378	196
14 Heartland National Bank	Sebring	11.50	0.37	712,901	62
15 Pacific National Bank	Miami	11.47	0.51	1,216,080	106
16 Banco Do Brasil Americas	Miami	11.31	0.41	2,794,401	247
17 Bank Of Central Florida	Lakeland	11.21	0.61	1,109,820	99
18 Banesco Usa	Miami	11.17	0.61	3,808,125	341
19 Intracoastal Bank	Palm Coast	10.70	0.55	503,031	47
20 Bank Of Pensacola	Pensacola	10.51	0.77	147,131	14
21 The Bank Of Tampa	Tampa	10.49	0.57	3,052,083	291
22 One Florida Bank	Orlando	9.68	0.61	1,578,215	163
23 Citizens First Bank	The Villages	9.68	0.50	3,726,803	385
24 Edison National Bank	Fort Myers	9.67	0.53	444,869	46
25 Ocean Bank	Miami	9.63	0.65	6,444,352	669
26 International Finance Bank	Miami	9.46	0.53	1,049,917	111
27 Seacoast National Bank	Stuart	9.46	0.69	14,571,868	1,541
28 Gulfside Bank	Sarasota	9.27	0.62	268,693	29
29 Grove Bank & Trust	Miami	9.15	0.95	1,051,986	115
30 Marine Bank & Trust Company	Vero Beach	9.09	0.64	654,321	72
31 Bank Of Belle Glade	Belle Glade	8.82	0.62	132,308	15
32 Flagship Bank	Clearwater	8.79	0.65	633,182	72
33 Brannen Bank	Inverness	8.71	0.42	923,435	106
34 Cogent Bank	Orlando	8.68	0.56	1,762,087	203
35 Sunrise Bank	Orlando	8.68	0.69	494,572	57
36 Southstate Bank, National Association	Winter Haven	8.66	0.56	44,886,855	5,184
37 Helm Bank Usa	Miami	8.46	0.65	1,057,089	125
38 Commerce Bank & Trust	Winter Park	8.36	0.82	167,183	20
39 Peoples Bank Of Graceville	Graceville	8.30	0.61	116,261	14
40 Sanibel Captiva Community Bank	Sanibel	8.18	0.44	883,516	108
41 Prime Meridian Bank	Tallahassee	7.77	0.57	854,494	110
42 Mainstreet Community Bank Of Florida	Deland	7.66	0.66	774,020	101
43 Climate First Bank	Saint Petersburg	7.53	0.96	542,273	72
44 Desjardins Bank, National Association	Hallandale	7.47	0.56	343,735	46
45 Sunstate Bank	Miami	7.35	0.74	470,521	64
46 Fnbt Bank	Fort Walton Beach	7.18	0.56	574,702	80
47 Bankflorida	Dade City	7.14	0.73	321,476	45
48 Anchor Bank	Palm Beach Gardens	7.11	0.78	319,832	45
49 Waterfall Bank	Clearwater	6.92	0.89	186,843	27
50 First Bank	Clewiston	6.91	0.61	704,456	102
51 Citizens Bank And Trust	Frostproof	6.86	0.75	1,330,358	194
52 Paradise Bank	Boca Raton	6.82	0.54	327,341	48
53 First State Bank Of The Florida Keys	Key West	6.65	0.75	1,176,887	177
54 First National Bank Northwest Florida	Panama City	6.63	0.50	172,376	26
55 Century Bank Of Florida	Tampa	6.62	0.80	105,887	16
56 Terrabank, National Association	Miami	6.57	0.77	761,979	116
57 First Federal Bank	Lake City	6.25	0.74	3,860,802	618
58 Intercredit Bank, National Association	Coral Gables	6.21	1.07	589,927	95
59 Locality Bank	Fort Lauderdale	6.20	1.34	192,120	31
60 Dlp Bank	Starke	6.15	0.73	239,872	39
61 Axiom Bank, National Association	Maitland	5.89	0.93	837,042	142
62 United Southern Bank	Umatilla	5.89	0.62	907,269	154
63 Crews Bank & Trust	Wauchula	5.85	0.53	2,127,636	364
64 Central Bank	Tampa	5.84	0.77	297,999	51
65 Gulf Atlantic Bank	Key West	5.81	0.95	145,205	25
66 The Warrington Bank	Pensacola	5.79	0.82	185,141	32
67 First National Bank Of Pasco	Dade City	5.69	0.97	307,136	54
68 Capital City Bank	Tallahassee	5.48	0.67	4,298,014	785
69 Surety Bank	Deland	5.43	0.52	206,218	38
70 Madison County Community Bank	Madison	4.99	0.67	179,521	36
71 Natbank, National Association	Hollywood	4.86	0.80	213,923	44
72 Lafayette State Bank	Mayo	4.81	0.77	221,132	46
73 The First National Bank Of Mount Dora	Mount Dora	4.78	0.79	373,192	78
74 Florida Capital Bank, National Association	Jacksonville	4.46	0.85	495,075	111
75 Evermore Bank	Fort Lauderdale	4.31	1.44	99,105	23
76 Pnb Community Bank	Niceville	3.99	0.68	155,646	39



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77 Bayfirst National Bank	Saint Petersburg	3.67	0.77	1,117,970	305
78 First National Bank Of Wauchula	Wauchula	3.37	0.81	90,878	27
79 Eastern National Bank	Miami	3.29	1.59	183,984	56
80 Interamerican Bank, A Fsb	Miami	3.24	0.70	249,325	77
81 Gulf Coast Business Bank	Fort Myers	3.21	1.64	83,540	26
82 Tcm Bank, National Association	Tampa	2.82	0.85	343,675	122
83 Cypress Bank & Trust	Melbourne	2.71	0.96	146,276	54