



FLORIDA BANKS & THRIFTS
 RANKED BY RETURN ON AVERAGE EQUITY
 AT or FOR THE SIX MONTHS ENDED
 JUNE 30, 2024

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Brannen Bank	Inverness	909,493	2.03	89.21	7/1/1926
2 Citizens Bank And Trust	Frostproof	1,338,732	0.55	51.91	5/13/1920
3 Paradise Bank	Boca Raton	380,605	3.14	43.15	7/25/2005
4 Surety Bank	Deland	205,983	2.80	30.43	1/1/1926
5 Sanibel Captiva Community Bank	Sanibel	913,975	2.16	26.01	1/21/2003
6 Heartland National Bank	Sebring	713,354	1.64	21.17	9/7/1999
7 Edison National Bank	Fort Myers	426,265	1.51	20.81	8/29/1997
8 Fnb Bank	Fort Walton Beach	596,551	2.24	20.09	4/9/1956
9 Lafayette State Bank	Mayo	223,927	1.06	19.90	4/2/1946
10 First Colony Bank Of Florida	Maitland	310,087	1.53	19.52	1/28/2008
11 United Southern Bank	Umatilla	865,954	0.75	19.49	3/1/1937
12 Intracoastal Bank	Palm Coast	541,595	1.11	19.12	6/16/2008
13 Banco Do Brasil Americas	Miami	2,825,773	1.70	18.92	7/24/1986
14 Raymond James Bank	Saint Petersburg	40,812,311	1.27	18.82	5/6/1994
15 Winter Park National Bank	Winter Park	793,742	0.93	18.01	8/1/2017
16 Cogent Bank	Orlando	1,931,272	1.39	17.67	9/10/1999
17 Bank Of Central Florida	Lakeland	1,086,814	1.10	17.03	3/19/2007
18 Crews Bank & Trust	Wauchula	2,160,584	1.75	16.96	4/1/1929
19 Optimumbank	Fort Lauderdale	899,465	1.47	16.73	11/1/2000
20 First National Bank Northwest Florida	Panama City	175,755	2.47	16.65	5/3/1984
21 Peoples Bank Of Graceville	Graceville	117,782	0.74	15.34	7/12/1974
22 Pnb Community Bank	Niceville	156,683	1.06	14.55	6/16/1986
23 First Bank	Clewiston	728,056	1.18	14.45	1/1/1922
24 International Finance Bank	Miami	1,112,373	1.34	14.32	11/30/1983
25 Gulfside Bank	Sarasota	283,111	1.12	14.09	11/13/2018
26 The Bank Of Tampa	Tampa	2,912,949	0.96	13.50	3/30/1973
27 Bank Of Belle Glade	Belle Glade	127,580	1.01	13.25	11/14/1963
28 Capital City Bank	Tallahassee	4,219,288	1.29	12.24	6/13/1907
29 Community Bank Of The South	Merritt Island	253,253	0.83	12.20	11/29/1999
30 Sunrise Bank	Orlando	529,750	0.90	11.91	8/1/2005
31 U. S. Century Bank	Doral	2,457,323	0.92	11.91	10/28/2002
32 The First National Bank Of Mount Dora	Mount Dora	363,329	0.98	11.85	9/1/1925
33 Helm Bank Usa	Miami	1,033,052	0.85	11.29	12/8/1989
34 First Federal Bank	Lake City	4,185,394	0.86	11.28	1/1/1961
35 First State Bank Of The Florida Keys	Key West	1,215,545	0.88	10.79	10/29/1955
36 Desjardins Bank, National Association	Hallandale	327,906	1.78	10.74	2/28/1992
37 Madison County Community Bank	Madison	183,195	0.52	10.59	5/5/1999
38 One Florida Bank	Orlando	1,792,476	0.84	10.08	10/29/2008
39 Ocean Bank	Miami	6,367,450	0.93	9.89	12/9/1982
40 Commerce Bank & Trust	Winter Park	173,127	0.56	9.88	2/3/2003
41 Prime Meridian Bank	Tallahassee	893,283	0.91	9.77	2/4/2008
42 Citizens First Bank	The Villages	3,775,894	0.88	9.09	7/1/1991
43 Southstate Bank, National Association	Winter Haven	45,481,202	1.14	9.00	2/21/1992
44 Pacific National Bank	Miami	1,245,087	1.00	8.94	7/22/1985
45 Century Bank Of Florida	Tampa	107,269	0.67	8.94	9/11/2000
46 Florida Capital Bank, National Association	Jacksonville	555,652	0.95	8.86	8/12/1985
47 Marine Bank & Trust Company	Vero Beach	640,187	0.50	8.41	7/1/1997
48 Banesco Usa	Miami	4,169,323	0.94	8.20	1/10/2006
49 Bankunited, National Association	Miami Lakes	35,401,701	0.68	7.90	5/21/2009
50 American National Bank	Oakland Park	448,212	0.89	7.72	10/15/1985
51 Mainstreet Community Bank Of Florida	Deland	807,304	0.51	7.19	10/24/2003
52 First National Bank Of Wauchula	Wauchula	90,555	0.62	6.59	1/12/1960
53 Bradesco Bank	Coral Gables	4,372,598	0.76	6.46	10/12/1973
54 Everbank, National Association	Jacksonville	39,445,857	0.60	6.39	10/1/1998
55 Flagship Bank	Clearwater	658,997	0.74	6.30	1/23/2006
56 Interamerican Bank, A Fsb	Miami	268,192	0.79	5.97	8/23/1976
57 Terrabank, National Association	Miami	783,906	0.36	5.93	11/21/1985
58 Dlp Bank	Starke	270,888	1.02	5.74	3/19/1957
59 City National Bank Of Florida	Miami	26,204,165	0.50	5.60	8/12/1970
60 Axiom Bank, National Association	Maitland	852,029	0.58	5.53	1/1/1962
61 Seacoast National Bank	Stuart	14,943,451	0.77	5.45	1/1/1933
62 Anchor Bank	Palm Beach Gardens	358,194	0.51	5.34	3/22/2005
63 Amerant Bank, National Association	Coral Gables	9,730,061	0.44	5.26	9/17/1979
64 Sunstate Bank	Miami	549,583	0.64	5.01	3/15/1999
65 Central Bank	Tampa	308,854	0.39	4.23	2/26/2007
66 Bayfirst National Bank	Saint Petersburg	1,218,124	0.36	3.81	2/12/1999
67 Bank Of Pensacola	Pensacola	147,302	0.30	3.41	10/26/1973
68 Gulf Atlantic Bank	Key West	151,346	0.27	3.34	4/13/2020
69 Bankflorida	Dade City	338,702	0.34	3.09	8/27/2007
70 First National Bank Of Pasco	Dade City	314,283	0.10	1.72	11/3/1986
71 Cypress Bank & Trust	Melbourne	168,469	0.17	1.61	8/16/2021
72 Finemark National Bank & Trust	Fort Myers	4,132,365	0.12	1.48	2/16/2007
73 The Warrington Bank	Pensacola	179,539	0.20	1.33	3/18/1953
74 Climate First Bank	Saint Petersburg	688,152	0.10	1.14	6/1/2021
75 Waterfall Bank	Clearwater	231,166	0.09	0.48	9/20/2021
76 Grove Bank & Trust	Miami	1,209,777	0.01	0.06	7/12/1926
77 Natbank, National Association	Hollywood	221,850	(0.01)	(0.03)	12/6/1994



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78 Tcm Bank, National Association	Tampa	356,263	(0.15)	(0.79)	5/18/1998
79 Evermore Bank	Fort Lauderdale	168,171	(0.52)	(2.61)	12/15/2022
80 Locality Bank	Fort Lauderdale	233,347	(1.78)	(11.05)	1/12/2022
81 Gulf Coast Business Bank	Fort Myers	92,015	(3.17)	(15.43)	6/6/2022
82 Intercredit Bank, National Association	Coral Gables	602,691	(1.27)	(16.49)	7/2/1984
83 Eastern National Bank	Miami	157,833	(2.91)	(33.75)	9/3/1969