



FLORIDA BANKS & THRIFTS
 RANKED BY RETURN ON AVERAGE ASSETS
 AT or FOR THE NINE MONTHS ENDED
 SEPTEMBER 30, 2024

Schedule II.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Paradise Bank	Boca Raton	468,562	2.98	41.05	7/25/2005
2 Surety Bank	Deland	205,765	2.64	27.98	1/1/1926
3 Fnbt Bank	Fort Walton Beach	586,939	2.35	21.25	4/9/1956
4 Sanibel Captiva Community Bank	Sanibel	913,469	2.12	25.03	1/21/2003
5 Desjardins Bank, National Association	Hallandale	341,248	2.01	11.91	2/28/1992
6 Brannen Bank	Inverness	903,857	2.00	77.21	7/1/1926
7 Banco Do Brasil Americas	Miami	2,841,590	1.69	18.11	7/24/1986
8 Crews Bank & Trust	Wauchula	2,129,178	1.68	16.09	4/1/1929
9 Heartland National Bank	Sebring	723,390	1.62	20.15	9/7/1999
10 First Colony Bank Of Florida	Maitland	316,544	1.58	20.01	1/28/2008
11 Optimumbank	Fort Lauderdale	944,548	1.50	16.64	11/1/2000
12 Dlp Bank	Starke	260,249	1.46	7.92	3/19/1957
13 Edison National Bank	Fort Myers	414,543	1.41	18.79	8/29/1997
14 Cogent Bank	Orlando	1,926,188	1.36	16.85	9/10/1999
15 International Finance Bank	Miami	1,183,764	1.36	14.59	11/30/1983
16 Capital City Bank	Tallahassee	4,217,117	1.29	12.09	6/13/1907
17 Raymond James Bank	Saint Petersburg	41,637,186	1.27	18.53	5/6/1994
18 Gulfside Bank	Sarasota	281,062	1.26	15.11	11/13/2018
19 First Bank	Clewiston	729,021	1.25	14.97	1/1/1922
20 Southstate Bank, National Association	Winter Haven	46,071,510	1.19	9.30	2/21/1992
21 Intracoastal Bank	Palm Coast	552,985	1.13	18.80	6/16/2008
22 Bank Of Central Florida	Lakeland	1,117,421	1.10	16.60	3/19/2007
23 Banesco Usa	Miami	4,237,690	1.10	9.56	1/10/2006
24 Lafayette State Bank	Mayo	220,640	1.08	19.10	4/2/1946
25 Bank Of Belle Glade	Belle Glade	138,681	1.05	13.35	11/14/1963
26 The Bank Of Tampa	Tampa	3,003,420	1.02	13.74	3/30/1973
27 U. S. Century Bank	Doral	2,502,813	1.01	12.84	10/28/2002
28 Prime Meridian Bank	Tallahassee	931,493	1.00	10.77	2/4/2008
29 First National Bank Of Wauchula	Wauchula	90,799	1.00	10.41	1/12/1960
30 American National Bank	Oakland Park	438,765	0.98	8.24	10/15/1985
31 Sunrise Bank	Orlando	577,407	0.97	12.49	8/1/2005
32 Winter Park National Bank	Winter Park	845,000	0.95	18.12	8/1/2017
33 Ocean Bank	Miami	6,650,159	0.94	9.89	12/9/1982
34 Citizens First Bank	The Villages	3,899,117	0.93	9.25	7/1/1991
35 Pacific National Bank	Miami	1,288,649	0.92	8.19	7/22/1985
36 First Federal Bank	Lake City	3,946,707	0.92	11.74	1/1/1961
37 The First National Bank Of Mount Dora	Mount Dora	358,220	0.90	10.49	9/1/1925
38 Pnb Community Bank	Niceville	155,971	0.89	11.82	6/16/1986
39 One Florida Bank	Orlando	1,812,749	0.85	10.26	10/29/2008
40 Community Bank Of The South	Merritt Island	268,843	0.84	11.85	11/29/1999
41 Flagship Bank	Clearwater	659,453	0.83	6.91	1/23/2006
42 Seacoast National Bank	Stuart	15,159,232	0.79	5.56	1/1/1933
43 Interamerican Bank, A Fsb	Miami	266,559	0.79	5.95	8/23/1976
44 United Southern Bank	Umatilla	852,835	0.77	18.27	3/1/1937
45 Bradesco Bank	Coral Gables	4,713,739	0.76	6.47	10/12/1973
46 Bankunited, National Association	Miami Lakes	35,758,118	0.73	8.35	5/21/2009
47 First State Bank Of The Florida Keys	Key West	1,144,917	0.73	8.78	10/29/1955
48 Peoples Bank Of Graceville	Graceville	116,868	0.72	14.17	7/12/1974
49 Helm Bank Usa	Miami	1,015,891	0.72	9.11	12/8/1989
50 Florida Capital Bank, National Association	Jacksonville	559,026	0.72	6.73	8/12/1985
51 Century Bank Of Florida	Tampa	105,641	0.70	9.23	9/11/2000
52 Commerce Bank & Trust	Winter Park	172,375	0.64	10.86	2/3/2003
53 Sunstate Bank	Miami	535,929	0.62	4.87	3/15/1999
54 Everbank, National Association	Jacksonville	39,856,346	0.62	6.71	10/1/1998
55 Anchor Bank	Palm Beach Gardens	411,501	0.62	6.23	3/22/2005
56 Mainstreet Community Bank Of Florida	Deland	839,200	0.61	8.45	10/24/2003
57 Madison County Community Bank	Madison	185,337	0.58	11.19	5/5/1999
58 Citizens Bank And Trust	Frostproof	1,363,784	0.56	39.26	5/13/1920
59 Axiom Bank, National Association	Maitland	815,136	0.51	4.78	1/1/1962
60 Marine Bank & Trust Company	Vero Beach	652,317	0.47	7.52	7/1/1997
61 Terrabank, National Association	Miami	808,681	0.44	6.94	11/21/1985
62 Bayfirst National Bank	Saint Petersburg	1,245,368	0.38	4.13	2/12/1999
63 Central Bank	Tampa	329,628	0.38	4.09	2/26/2007
64 Bank Of Pensacola	Pensacola	146,722	0.34	3.85	10/26/1973
65 Climate First Bank	Saint Petersburg	858,126	0.30	3.28	6/1/2021
66 Gulf Atlantic Bank	Key West	169,761	0.29	3.68	4/13/2020
67 First National Bank Of Pasco	Dade City	320,912	0.25	4.29	11/3/1986
68 Cypress Bank & Trust	Melbourne	171,821	0.23	2.21	8/16/2021
69 City National Bank Of Florida	Miami	26,189,033	0.21	2.34	8/12/1970
70 Waterfall Bank	Clearwater	265,010	0.20	1.09	9/20/2021
71 The Warrington Bank	Pensacola	176,986	0.18	1.20	3/18/1953
72 Finemark National Bank & Trust	Fort Myers	4,269,778	0.14	1.64	2/16/2007
73 Natbank, National Association	Hollywood	237,441	0.11	0.53	12/6/1994
74 Grove Bank & Trust	Miami	1,227,526	0.10	0.91	7/12/1926
75 Bankflorida	Dade City	355,519	0.07	0.63	8/27/2007
76 Tcm Bank, National Association	Tampa	344,531	(0.02)	(0.12)	5/18/1998
77 Evermore Bank	Fort Lauderdale	185,471	(0.14)	(0.68)	12/15/2022



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78 Amerant Bank, National Association	Coral Gables	10,363,953	(0.32)	(3.75)	9/17/1979
79 Locality Bank	Fort Lauderdale	255,773	(1.51)	(10.02)	1/12/2022
80 Intercredit Bank, National Association	Coral Gables	682,614	(1.65)	(20.75)	7/2/1984
81 Gulf Coast Business Bank	Fort Myers	102,750	(2.68)	(13.77)	6/6/2022
82 Eastern National Bank	Miami	147,592	(3.20)	(37.30)	9/3/1969