



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

Schedule III.

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



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