



FLORIDA BANKS & THRIFTS
RANKED BY ASSETS PER EMPLOYEE
AT or FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2024

Schedule VII.

Company Name	City	Total Assets Per		Total Assets	Total Employees
		Employee (per million)	Efficiency Ratio		
1 Raymond James Bank	Saint Petersburg	118.96	0.38	41,637,186	350
2 City National Bank Of Florida	Miami	27.68	0.61	26,189,033	946
3 Winter Park National Bank	Winter Park	27.26	0.44	845,000	31
4 Everbank, National Association	Jacksonville	25.52	0.64	39,856,346	1,562
5 Bankunited, National Association	Miami Lakes	21.44	0.59	35,758,118	1,668
6 Bradesco Bank	Coral Gables	18.27	0.65	4,713,739	258
7 First Colony Bank Of Florida	Maitland	16.66	0.50	316,544	19
8 Finemark National Bank & Trust	Fort Myers	14.98	0.91	4,269,778	285
9 Amerant Bank, National Association	Coral Gables	14.10	0.70	10,363,953	735
10 Optimumbank	Fort Lauderdale	13.69	0.47	944,548	69
11 Community Bank Of The South	Merritt Island	13.44	0.60	268,843	20
12 Heartland National Bank	Sebring	13.40	0.39	723,390	54
13 American National Bank	Oakland Park	13.30	0.58	438,765	33
14 Intracoastal Bank	Palm Coast	12.86	0.65	552,985	43
15 U. S. Century Bank	Doral	12.64	0.55	2,502,813	198
16 Banesco Usa	Miami	11.90	0.58	4,237,690	356
17 One Florida Bank	Orlando	11.12	0.60	1,812,749	163
18 Pacific National Bank	Miami	11.11	0.58	1,288,649	116
19 Banco Do Brasil Americas	Miami	10.97	0.43	2,841,590	259
20 Grove Bank & Trust	Miami	10.86	0.96	1,227,526	113
21 Bank Of Pensacola	Pensacola	10.48	0.81	146,722	14
22 The Bank Of Tampa	Tampa	10.46	0.59	3,003,420	287
23 Bank Of Central Florida	Lakeland	10.44	0.57	1,117,421	107
24 Seacoast National Bank	Stuart	10.32	0.66	15,159,232	1,469
25 International Finance Bank	Miami	10.12	0.54	1,183,764	117
26 Paradise Bank	Boca Raton	9.97	0.54	468,562	47
27 Ocean Bank	Miami	9.91	0.66	6,650,159	671
28 Climate First Bank	Saint Petersburg	9.86	0.74	858,126	87
29 Citizens First Bank	The Villages	9.70	0.52	3,899,117	402
30 Sunrise Bank	Orlando	9.62	0.66	577,407	60
31 Marine Bank & Trust Company	Vero Beach	9.45	0.73	652,317	69
32 Gulfside Bank	Sarasota	9.37	0.57	281,062	30
33 Anchor Bank	Palm Beach Gardens	9.35	0.73	411,501	44
34 Peoples Bank Of Graceville	Graceville	8.99	0.69	116,868	13
35 Southstate Bank, National Association	Winter Haven	8.96	0.57	46,071,510	5,144
36 Waterfall Bank	Clearwater	8.83	0.86	265,010	30
37 Edison National Bank	Fort Myers	8.82	0.64	414,543	47
38 Bank Of Belle Glade	Belle Glade	8.67	0.61	138,681	16
39 Flagship Bank	Clearwater	8.45	0.65	659,453	78
40 Prime Meridian Bank	Tallahassee	8.39	0.61	931,493	111
41 Commerce Bank & Trust	Winter Park	8.21	0.77	172,375	21
42 Helm Bank Usa	Miami	8.19	0.68	1,015,891	124
43 Cogent Bank	Orlando	8.16	0.57	1,926,188	236
44 Mainstreet Community Bank Of Florida	Deland	8.07	0.69	839,200	104
45 Sanibel Captiva Community Bank	Sanibel	7.94	0.46	913,469	115
46 Brannen Bank	Inverness	7.93	0.46	903,857	114
47 Fnb Bank	Fort Walton Beach	7.83	0.52	586,939	75
48 Desjardins Bank, National Association	Hallandale	7.76	0.53	341,248	44
49 Bankflorida	Dade City	7.56	0.76	355,519	47
50 Locality Bank	Fort Lauderdale	7.31	1.09	255,773	35
51 Sunstate Bank	Miami	7.24	0.77	535,929	74
52 Citizens Bank And Trust	Frostproof	7.07	0.78	1,363,784	193
53 Dlp Bank	Starke	7.03	0.71	260,249	37
54 First Bank	Clewiston	6.88	0.58	729,021	106
55 Evermore Bank	Fort Lauderdale	6.87	0.94	185,471	27
56 Terrabank, National Association	Miami	6.68	0.80	808,681	121
57 Century Bank Of Florida	Tampa	6.60	0.83	105,641	16
58 First Federal Bank	Lake City	6.59	0.70	3,946,707	599
59 Gulf Atlantic Bank	Key West	6.53	0.84	169,761	26
60 First State Bank Of The Florida Keys	Key West	6.43	0.80	1,144,917	178
61 Central Bank	Tampa	6.10	0.83	329,628	54
62 Crews Bank & Trust	Wauchula	5.88	0.58	2,129,178	362
63 The Warrington Bank	Pensacola	5.71	0.90	176,986	31
64 Axiom Bank, National Association	Maitland	5.66	0.83	815,136	144
65 Surety Bank	Deland	5.56	0.55	205,765	37
66 United Southern Bank	Umatilla	5.54	0.69	852,835	154
67 Intercredit Bank, National Association	Coral Gables	5.51	1.62	682,614	124
68 Capital City Bank	Tallahassee	5.46	0.69	4,217,117	772
69 First National Bank Of Pasco	Dade City	5.44	0.92	320,912	59
70 Natbank, National Association	Hollywood	5.16	0.97	237,441	46
71 Madison County Community Bank	Madison	5.01	0.79	185,337	37
72 Lafayette State Bank	Mayo	4.90	0.68	220,640	45
73 Florida Capital Bank, National Association	Jacksonville	4.66	0.79	559,026	120
74 The First National Bank Of Mount Dora	Mount Dora	4.32	0.77	358,220	83
75 Bayfirst National Bank	Saint Petersburg	4.22	0.78	1,245,368	295
76 First National Bank Of Wauchula	Wauchula	4.13	0.80	90,799	22



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Company Name	City	Total Assets Per Employee (per million)	Efficiency Ratio	Total Assets	Total Employees
77 Gulf Coast Business Bank	Fort Myers	4.11	1.48	102,750	25
78 Pnb Community Bank	Niceville	3.90	0.73	155,971	40
79 Interamerican Bank, A Fsb	Miami	3.55	0.79	266,559	75
80 Cypress Bank & Trust	Melbourne	3.07	0.94	171,821	56
81 Tcm Bank, National Association	Tampa	3.00	0.86	344,531	115
82 Eastern National Bank	Miami	2.68	2.17	147,592	55