



FLORIDA BANKS & THRIFTS
 RANKED BY RETURN ON AVERAGE ASSETS
 AT or FOR THE TWELVE MONTHS ENDED
 December 31, 2024

Schedule II.

| Name | City | Total Assets | ROAA | ROAE | Date Established |
|---|--------------------|--------------|--------|--------|------------------|
| 1 Paradise Bank | Boca Raton | 412,953 | 3.03 | 43.02 | 7/25/2005 |
| 2 Surety Bank | Deland | 192,505 | 2.60 | 27.38 | 1/1/1926 |
| 3 Fnbt Bank | Fort Walton Beach | 599,734 | 2.35 | 21.38 | 4/9/1956 |
| 4 Sanibel Captiva Community Bank | Sanibel | 953,246 | 2.01 | 23.59 | 1/21/2003 |
| 5 Brannen Bank | Inverness | 956,694 | 1.95 | 78.17 | 7/1/1926 |
| 6 Desjardins Bank, National Association | Hallandale | 353,967 | 1.93 | 11.28 | 2/28/1992 |
| 7 First Colony Bank Of Florida | Maitland | 307,755 | 1.72 | 21.95 | 1/28/2008 |
| 8 Crews Bank & Trust | Wauchula | 2,185,236 | 1.68 | 16.06 | 4/1/1929 |
| 9 Banco Do Brasil Americas | Miami | 2,831,371 | 1.65 | 17.41 | 7/24/1986 |
| 10 Heartland National Bank | Sebring | 734,080 | 1.63 | 19.82 | 9/7/1999 |
| 11 Optimumbank | Fort Lauderdale | 932,739 | 1.51 | 16.23 | 11/1/2000 |
| 12 Dlp Bank | Starke | 247,314 | 1.50 | 8.03 | 3/19/1957 |
| 13 International Finance Bank | Miami | 1,263,209 | 1.38 | 14.95 | 11/30/1983 |
| 14 Cogent Bank | Orlando | 1,973,429 | 1.34 | 16.31 | 9/10/1999 |
| 15 Capital City Bank | Tallahassee | 4,300,234 | 1.32 | 12.25 | 6/13/1907 |
| 16 Raymond James Bank | Saint Petersburg | 41,240,941 | 1.30 | 18.85 | 5/6/1994 |
| 17 First Bank | Clewiston | 739,517 | 1.26 | 14.94 | 1/1/1922 |
| 18 Gulfside Bank | Sarasota | 291,658 | 1.25 | 14.69 | 11/13/2018 |
| 19 Edison National Bank | Fort Myers | 426,516 | 1.25 | 16.32 | 8/29/1997 |
| 20 Southstate Bank, National Association | Winter Haven | 46,369,727 | 1.22 | 9.47 | 2/21/1992 |
| 21 Lafayette State Bank | Mayo | 232,749 | 1.13 | 19.44 | 4/2/1946 |
| 22 Bank Of Central Florida | Lakeland | 1,153,440 | 1.11 | 16.69 | 3/19/2007 |
| 23 Bayfirst National Bank | Saint Petersburg | 1,288,291 | 1.11 | 12.09 | 2/12/1999 |
| 24 Intracoastal Bank | Palm Coast | 552,289 | 1.08 | 18.02 | 6/16/2008 |
| 25 The Bank Of Tampa | Tampa | 2,982,268 | 1.06 | 14.08 | 3/30/1973 |
| 26 Pacific National Bank | Miami | 1,302,619 | 1.05 | 9.25 | 7/22/1985 |
| 27 Bank Of Belle Glade | Belle Glade | 142,540 | 1.05 | 13.55 | 11/14/1963 |
| 28 U. S. Century Bank | Doral | 2,579,817 | 1.05 | 13.34 | 10/28/2002 |
| 29 Banesco Usa | Miami | 4,406,981 | 1.04 | 8.94 | 1/10/2006 |
| 30 Winter Park National Bank | Winter Park | 839,888 | 1.02 | 19.72 | 8/1/2017 |
| 31 Sunrise Bank | Orlando | 579,762 | 1.01 | 13.03 | 8/1/2005 |
| 32 Prime Meridian Bank | Tallahassee | 923,785 | 1.00 | 10.70 | 2/4/2008 |
| 33 Citizens First Bank | The Villages | 3,987,481 | 1.00 | 10.03 | 7/1/1991 |
| 34 First National Bank Of Wauchula | Wauchula | 88,033 | 0.98 | 10.13 | 1/12/1960 |
| 35 American National Bank | Oakland Park | 422,572 | 0.94 | 7.77 | 10/15/1985 |
| 36 Ocean Bank | Miami | 6,719,648 | 0.92 | 9.71 | 12/9/1982 |
| 37 First Federal Bank | Lake City | 3,820,541 | 0.91 | 11.25 | 1/1/1961 |
| 38 One Florida Bank | Orlando | 1,832,580 | 0.87 | 10.37 | 10/29/2008 |
| 39 Pnb Community Bank | Niceville | 155,179 | 0.87 | 11.58 | 6/16/1986 |
| 40 Community Bank Of The South | Merritt Island | 265,586 | 0.86 | 12.24 | 11/29/1999 |
| 41 Flagship Bank | Clearwater | 652,253 | 0.86 | 7.09 | 1/23/2006 |
| 42 United Southern Bank | Umatilla | 852,633 | 0.85 | 20.13 | 3/1/1937 |
| 43 Seacoast National Bank | Stuart | 15,167,038 | 0.82 | 5.78 | 1/1/1933 |
| 44 Interamerican Bank, A Fsb | Miami | 266,491 | 0.82 | 6.11 | 8/23/1976 |
| 45 Bankunited, National Association | Miami Lakes | 35,206,606 | 0.77 | 8.77 | 5/21/2009 |
| 46 Bradesco Bank | Coral Gables | 5,404,455 | 0.75 | 6.54 | 10/12/1973 |
| 47 Century Bank Of Florida | Tampa | 99,050 | 0.74 | 9.67 | 9/11/2000 |
| 48 Florida Capital Bank, National Association | Jacksonville | 645,819 | 0.73 | 6.87 | 8/12/1985 |
| 49 Peoples Bank Of Graceville | Graceville | 114,044 | 0.72 | 13.91 | 7/12/1974 |
| 50 The First National Bank Of Mount Dora | Mount Dora | 351,370 | 0.72 | 8.36 | 9/1/1925 |
| 51 Madison County Community Bank | Madison | 191,169 | 0.69 | 13.51 | 5/5/1999 |
| 52 Helm Bank Usa | Miami | 1,010,203 | 0.68 | 8.53 | 12/8/1989 |
| 53 Anchor Bank | Palm Beach Gardens | 451,731 | 0.66 | 6.67 | 3/22/2005 |
| 54 Mainstreet Community Bank Of Florida | Deland | 832,236 | 0.66 | 9.09 | 10/24/2003 |
| 55 Citizens Bank And Trust | Frostproof | 1,348,118 | 0.64 | 43.06 | 5/13/1920 |
| 56 Commerce Bank & Trust | Winter Park | 171,950 | 0.64 | 10.83 | 2/3/2003 |
| 57 Everbank, National Association | Jacksonville | 40,802,282 | 0.64 | 6.95 | 10/1/1998 |
| 58 First State Bank Of The Florida Keys | Key West | 1,145,382 | 0.60 | 7.14 | 10/29/1955 |
| 59 Terrabank, National Association | Miami | 788,111 | 0.51 | 7.81 | 11/21/1985 |
| 60 Marine Bank & Trust Company | Vero Beach | 645,900 | 0.49 | 7.77 | 7/1/1997 |
| 61 Climate First Bank | Saint Petersburg | 889,374 | 0.48 | 5.26 | 6/1/2021 |
| 62 Sunstate Bank | Miami | 546,077 | 0.46 | 3.67 | 3/15/1999 |
| 63 Gulf Atlantic Bank | Key West | 172,951 | 0.41 | 5.24 | 4/13/2020 |
| 64 Bank Of Pensacola | Pensacola | 144,873 | 0.39 | 4.44 | 10/26/1973 |
| 65 Central Bank | Tampa | 343,256 | 0.38 | 4.14 | 2/26/2007 |
| 66 City National Bank Of Florida | Miami | 26,506,696 | 0.33 | 3.61 | 8/12/1970 |
| 67 Axiom Bank, National Association | Maitland | 870,746 | 0.32 | 2.99 | 1/1/1962 |
| 68 Cypress Bank & Trust | Melbourne | 166,010 | 0.28 | 2.64 | 8/16/2021 |
| 69 Waterfall Bank | Clearwater | 284,367 | 0.26 | 1.48 | 9/20/2021 |
| 70 The Warrington Bank | Pensacola | 166,656 | 0.22 | 1.43 | 3/18/1953 |
| 71 Finemark National Bank & Trust | Fort Myers | 4,113,577 | 0.20 | 2.33 | 2/16/2007 |
| 72 First National Bank Of Pasco | Dade City | 311,206 | 0.20 | 3.40 | 11/3/1986 |
| 73 Grove Bank & Trust | Miami | 1,232,853 | 0.18 | 1.77 | 7/12/1926 |
| 74 Natbank, National Association | Hollywood | 233,784 | 0.12 | 0.61 | 12/6/1994 |
| 75 Tcm Bank, National Association | Tampa | 379,274 | 0.11 | 0.61 | 5/18/1998 |
| 76 Evermore Bank | Fort Lauderdale | 196,112 | 0.00 | 0.01 | 12/15/2022 |
| 77 Bankflorida | Dade City | 369,306 | (0.02) | (0.19) | 8/27/2007 |



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| 78 Amerant Bank, National Association | Coral Gables | 9,880,789 | (0.04) | (0.44) | 9/17/1979 |
| 79 Locality Bank | Fort Lauderdale | 281,204 | (0.09) | (0.64) | 1/12/2022 |
| 80 Intercredit Bank, National Association | Coral Gables | 1,063,635 | (1.27) | (15.64) | 7/2/1984 |
| 81 Gulf Coast Business Bank | Fort Myers | 111,680 | (2.34) | (12.69) | 6/6/2022 |
| 82 Eastern National Bank | Miami | 131,189 | (3.22) | (37.69) | 9/3/1969 |
| 83 Gala Bank | Ocala | 9,899 | (73.91) | (94.38) | 12/30/2024 |