



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

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Brannen Bank	Inverness	956,694	1.95	78.17	7/1/1926
2 Citizens Bank And Trust	Frostproof	1,348,118	0.64	43.06	5/13/1920
3 Paradise Bank	Boca Raton	412,953	3.03	43.02	7/25/2005
4 Surety Bank	Deland	192,505	2.60	27.38	1/1/1926
5 Sanibel Captiva Community Bank	Sanibel	953,246	2.01	23.59	1/21/2003
6 First Colony Bank Of Florida	Maitland	307,755	1.72	21.95	1/28/2008
7 Fnbt Bank	Fort Walton Beach	599,734	2.35	21.38	4/9/1956
8 United Southern Bank	Umatilla	852,633	0.85	20.13	3/1/1937
9 Heartland National Bank	Sebring	734,080	1.63	19.82	9/7/1999
10 Winter Park National Bank	Winter Park	839,888	1.02	19.72	8/1/2017
11 Lafayette State Bank	Mayo	232,749	1.13	19.44	4/2/1946
12 Raymond James Bank	Saint Petersburg	41,240,941	1.30	18.85	5/6/1994
13 Intracoastal Bank	Palm Coast	552,289	1.08	18.02	6/16/2008
14 Banco Do Brasil Americas	Miami	2,831,371	1.65	17.41	7/24/1986
15 Bank Of Central Florida	Lakeland	1,153,440	1.11	16.69	3/19/2007
16 Edison National Bank	Fort Myers	426,516	1.25	16.32	8/29/1997
17 Cogent Bank	Orlando	1,973,429	1.34	16.31	9/10/1999
18 Optimumbank	Fort Lauderdale	932,739	1.51	16.23	11/1/2000
19 Crews Bank & Trust	Wauchula	2,185,236	1.68	16.06	4/1/1929
20 International Finance Bank	Miami	1,263,209	1.38	14.95	11/30/1983
21 First Bank	Clewiston	739,517	1.26	14.94	1/1/1922
22 Gulfside Bank	Sarasota	291,658	1.25	14.69	11/13/2018
23 The Bank Of Tampa	Tampa	2,982,268	1.06	14.08	3/30/1973
24 Peoples Bank Of Graceville	Graceville	114,044	0.72	13.91	7/12/1974
25 Bank Of Belle Glade	Belle Glade	142,540	1.05	13.55	11/14/1963
26 Madison County Community Bank	Madison	191,169	0.69	13.51	5/5/1999
27 U. S. Century Bank	Doral	2,579,817	1.05	13.34	10/28/2002
28 Sunrise Bank	Orlando	579,762	1.01	13.03	8/1/2005
29 Capital City Bank	Tallahassee	4,300,234	1.32	12.25	6/13/1907
30 Community Bank Of The South	Merritt Island	265,586	0.86	12.24	11/29/1999
31 Bayfirst National Bank	Saint Petersburg	1,288,291	1.11	12.09	2/12/1999
32 Pnb Community Bank	Niceville	155,179	0.87	11.58	6/16/1986
33 Desjardins Bank, National Association	Hallandale	353,967	1.93	11.28	2/28/1992
34 First Federal Bank	Lake City	3,820,541	0.91	11.25	1/1/1961
35 Commerce Bank & Trust	Winter Park	171,950	0.64	10.83	2/3/2003
36 Prime Meridian Bank	Tallahassee	923,785	1.00	10.70	2/4/2008
37 One Florida Bank	Orlando	1,832,580	0.87	10.37	10/29/2008
38 First National Bank Of Wauchula	Wauchula	88,033	0.98	10.13	1/12/1960
39 Citizens First Bank	The Villages	3,987,481	1.00	10.03	7/1/1991
40 Ocean Bank	Miami	6,719,648	0.92	9.71	12/9/1982
41 Century Bank Of Florida	Tampa	99,050	0.74	9.67	9/11/2000
42 Southstate Bank, National Association	Winter Haven	46,369,727	1.22	9.47	2/21/1992
43 Pacific National Bank	Miami	1,302,619	1.05	9.25	7/22/1985
44 Mainstreet Community Bank Of Florida	Deland	832,236	0.66	9.09	10/24/2003
45 Banesco Usa	Miami	4,406,981	1.04	8.94	1/10/2006
46 Bankunited, National Association	Miami Lakes	35,206,606	0.77	8.77	5/21/2009
47 Helm Bank Usa	Miami	1,010,203	0.68	8.53	12/8/1989
48 The First National Bank Of Mount Dora	Mount Dora	351,370	0.72	8.36	9/1/1925
49 Dlp Bank	Starke	247,314	1.50	8.03	3/19/1957
50 Terrabank, National Association	Miami	788,111	0.51	7.81	11/21/1985
51 American National Bank	Oakland Park	422,572	0.94	7.77	10/15/1985
52 Marine Bank & Trust Company	Vero Beach	645,900	0.49	7.77	7/1/1997
53 First State Bank Of The Florida Keys	Key West	1,145,382	0.60	7.14	10/29/1955
54 Flagship Bank	Clearwater	652,253	0.86	7.09	1/23/2006
55 Everbank, National Association	Jacksonville	40,802,282	0.64	6.95	10/1/1998
56 Florida Capital Bank, National Association	Jacksonville	645,819	0.73	6.87	8/12/1985
57 Anchor Bank	Palm Beach Gardens	451,731	0.66	6.67	3/22/2005
58 Bradesco Bank	Coral Gables	5,404,455	0.75	6.54	10/12/1973
59 Interamerican Bank, A Fsb	Miami	266,491	0.82	6.11	8/23/1976
60 Seacoast National Bank	Stuart	15,167,038	0.82	5.78	1/1/1933
61 Climate First Bank	Saint Petersburg	889,374	0.48	5.26	6/1/2021
62 Gulf Atlantic Bank	Key West	172,951	0.41	5.24	4/13/2020
63 Bank Of Pensacola	Pensacola	144,873	0.39	4.44	10/26/1973
64 Central Bank	Tampa	343,256	0.38	4.14	2/26/2007
65 Sunstate Bank	Miami	546,077	0.46	3.67	3/15/1999
66 City National Bank Of Florida	Miami	26,506,696	0.33	3.61	8/12/1970
67 First National Bank Of Pasco	Dade City	311,206	0.20	3.40	11/3/1986
68 Axiom Bank, National Association	Maitland	870,746	0.32	2.99	1/1/1962
69 Cypress Bank & Trust	Melbourne	166,010	0.28	2.64	8/16/2021
70 Finemark National Bank & Trust	Fort Myers	4,113,577	0.20	2.33	2/16/2007
71 Grove Bank & Trust	Miami	1,232,853	0.18	1.77	7/12/1926
72 Waterfall Bank	Clearwater	284,367	0.26	1.48	9/20/2021
73 The Warrington Bank	Pensacola	166,656	0.22	1.43	3/18/1953
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 Gulf Coast Business Bank	Fort Myers	111,680	(2.34)	(12.69)	6/6/2022
81 Intercredit Bank, National Association	Coral Gables	1,063,635	(1.27)	(15.64)	7/2/1984
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