



FLORIDA BANKS & THRIFTS
RANKED BY RETURN ON AVERAGE EQUITY
AT or FOR THE THREE MONTHS ENDED
MARCH 31, 2025

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Brannen Bank	Inverness	960,535	1.92	74.86	7/1/1926
2 Citizens Bank And Trust	Frostproof	1,396,591	0.94	45.28	5/13/1920
3 Paradise Bank	Boca Raton	446,912	2.86	42.87	7/25/2005
4 Winter Park National Bank	Winter Park	803,539	1.76	32.33	8/1/2017
5 First Colony Bank Of Florida	Maitland	294,806	1.83	22.45	1/28/2008
6 Sanibel Captiva Community Bank	Sanibel	989,799	1.85	21.61	1/21/2003
7 Surety Bank	Deland	213,148	2.09	20.74	1/1/1926
8 United Southern Bank	Umatilla	873,950	0.98	20.57	3/1/1937
9 Fnbt Bank	Fort Walton Beach	600,632	2.20	19.77	4/9/1956
10 Intracoastal Bank	Palm Coast	576,623	1.17	19.12	6/16/2008
11 Raymond James Bank	Saint Petersburg	41,906,621	1.35	19.08	5/6/1994
12 Bank Of Central Florida	Lakeland	1,197,066	1.29	18.99	3/19/2007
13 Bank Of Belle Glade	Belle Glade	169,808	1.33	17.72	11/14/1963
14 Cogent Bank	Orlando	2,131,275	1.54	17.51	9/10/1999
15 Lafayette State Bank	Mayo	240,293	1.04	16.80	4/2/1946
16 Heartland National Bank	Sebring	763,384	1.48	16.47	9/7/1999
17 Optimumbank	Fort Lauderdale	977,176	1.77	16.25	11/1/2000
18 Pnb Community Bank	Niceville	158,895	1.20	15.79	6/16/1986
19 Florida Capital Bank, National Association	Jacksonville	610,364	1.41	15.73	8/12/1985
20 International Finance Bank	Miami	1,360,753	1.36	15.63	11/30/1983
21 Banco Do Brasil Americas	Miami	3,035,260	1.57	15.36	7/24/1986
22 U. S. Century Bank	Doral	2,675,803	1.23	15.16	10/28/2002
23 First Bank	Clewiston	813,519	1.29	15.00	1/1/1922
24 Crews Bank & Trust	Wauchula	2,273,574	1.53	14.86	4/1/1929
25 Sunrise Bank	Orlando	601,221	1.12	14.06	8/1/2005
26 Capital City Bank	Tallahassee	4,460,571	1.57	14.02	6/13/1907
27 The Bank Of Tampa	Tampa	3,024,877	1.10	13.55	3/30/1973
28 Madison County Community Bank	Madison	194,757	0.65	12.97	5/5/1999
29 Gulfside Bank	Sarasota	320,374	1.11	12.62	11/13/2018
30 Peoples Bank Of Graceville	Graceville	113,470	0.73	12.61	7/12/1974
31 Commerce Bank & Trust	Winter Park	170,268	0.81	12.60	2/3/2003
32 One Florida Bank	Orlando	1,899,314	1.10	12.47	10/29/2008
33 Gulf Atlantic Bank	Key West	178,109	0.94	12.20	4/13/2020
34 First National Bank Of Wauchula	Wauchula	87,040	1.12	11.13	1/12/1960
35 First Federal Bank	Lake City	3,974,533	1.03	11.12	1/1/1961
36 Community Bank Of The South	Merritt Island	267,404	0.79	11.10	11/29/1999
37 Mainstreet Community Bank Of Florida	Deland	864,491	0.85	11.08	10/24/2003
38 Citizens First Bank	The Villages	4,083,501	1.11	10.84	7/1/1991
39 Terrabank, National Association	Miami	820,644	0.80	10.51	11/21/1985
40 Prime Meridian Bank	Tallahassee	974,668	0.96	10.26	2/4/2008
41 Banesco Usa	Miami	4,748,519	1.15	9.94	1/10/2006
42 Anchor Bank	Palm Beach Gardens	500,445	0.91	9.85	3/22/2005
43 Helm Bank Usa	Miami	1,065,367	0.81	9.67	12/8/1989
44 Ocean Bank	Miami	6,926,798	0.89	9.49	12/9/1982
45 Bradesco Bank	Coral Gables	5,113,732	0.96	8.96	10/12/1973
46 Pacific National Bank	Miami	1,334,584	1.02	8.91	7/22/1985
47 Marine Bank & Trust Company	Vero Beach	642,569	0.57	8.70	7/1/1997
48 City National Bank Of Florida	Miami	27,175,452	0.80	8.60	8/12/1970
49 Desjardins Bank, National Association	Hallandale	335,576	1.56	8.60	2/28/1992
50 Bankunited, National Association	Miami Lakes	34,811,275	0.78	8.59	5/21/2009
51 Dlp Bank	Starke	248,866	1.52	8.12	3/19/1957
52 Bank Of Pensacola	Pensacola	139,244	0.75	8.10	10/26/1973
53 Everbank, National Association	Jacksonville	41,858,343	0.73	7.96	10/1/1998
54 Flagship Bank	Clearwater	692,837	0.97	7.69	1/23/2006
55 First State Bank Of The Florida Keys	Key West	1,192,922	0.69	7.61	10/29/1955
56 Edison National Bank	Fort Myers	441,420	0.60	7.39	8/29/1997
57 The First National Bank Of Mount Dora	Mount Dora	369,745	0.63	7.09	9/1/1925
58 Central Bank	Tampa	352,443	0.55	6.49	2/26/2007
59 American National Bank	Oakland Park	452,431	0.83	6.46	10/15/1985
60 Amerant Bank, National Association	Coral Gables	10,147,301	0.60	6.43	9/17/1979
61 Century Bank Of Florida	Tampa	105,335	0.51	6.23	9/11/2000
62 Seacoast National Bank	Stuart	15,723,411	0.82	5.83	1/1/1933
63 Southstate Bank, National Association	Winter Haven	65,108,690	0.67	5.64	2/21/1992
64 Climate First Bank	Saint Petersburg	1,031,563	0.48	5.18	6/1/2021
65 Finemark National Bank & Trust	Fort Myers	3,964,325	0.45	4.82	2/16/2007
66 Bankflorida	Dade City	401,347	0.51	4.67	8/27/2007
67 Interamerican Bank, A Fsb	Miami	267,841	0.64	4.63	8/23/1976
68 Grove Bank & Trust	Miami	1,369,731	0.35	3.72	7/12/1926
69 Cypress Bank & Trust	Melbourne	185,325	0.38	3.64	8/16/2021
70 First National Bank Of Pasco	Dade City	318,994	0.15	2.56	11/3/1986
71 The Warrington Bank	Pensacola	165,982	0.36	2.12	3/18/1953
72 Sunstate Bank	Miami	546,078	0.20	1.64	3/15/1999
73 Natbank, National Association	Hollywood	231,481	0.22	1.14	12/6/1994
74 Axiom Bank, National Association	Maitland	861,206	0.04	0.39	1/1/1962
75 Evermore Bank	Fort Lauderdale	215,213	0.07	0.36	12/15/2022
76 Bayfirst National Bank	Saint Petersburg	1,291,832	(0.05)	(0.60)	2/12/1999
77 Waterfall Bank	Clearwater	314,876	(0.12)	(0.83)	9/20/2021



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78 Locality Bank	Fort Lauderdale	303,213	(0.71)	(5.06)	1/12/2022
79 Gala Bank	Ocala	19,100	(6.05)	(7.17)	12/30/2024
80 Intercredit Bank, National Association	Coral Gables	1,210,614	(0.82)	(9.52)	7/2/1984
81 Gulf Coast Business Bank	Fort Myers	130,347	(1.59)	(11.87)	6/6/2022
82 Tcm Bank, National Association	Tampa	358,400	(2.36)	(13.48)	5/18/1998
83 Bankmiami	Coral Gables	40,477	(43.52)	(18.01)	3/17/2025
84 Eastern National Bank	Miami	112,925	(3.82)	(43.50)	9/3/1969