



FLORIDA BANKS & THRIFTS
RANKED BY ASSETS PER EMPLOYEE
AT or FOR THE THREE MONTHS ENDED
MARCH 31, 2025

Schedule VII.

Company Name	City	Total Assets Per Employee (per million)	Efficiency Ratio	Total Assets	Total Employees
1 Raymond James Bank	Saint Petersburg	117.72	0.37	41,906,621	356
2 City National Bank Of Florida	Miami	26.85	0.54	27,175,452	1,012
3 Winter Park National Bank	Winter Park	25.92	0.40	803,539	31
4 Everbank, National Association	Jacksonville	25.73	0.59	41,858,343	1,627
5 Bankunited, National Association	Miami Lakes	20.61	0.58	34,811,275	1,689
6 Bradesco Bank	Coral Gables	18.87	0.59	5,113,732	271
7 American National Bank	Oakland Park	15.60	0.64	452,431	29
8 First Colony Bank Of Florida	Maitland	15.52	0.47	294,806	19
9 Heartland National Bank	Sebring	14.14	0.42	763,384	54
10 Community Bank Of The South	Merritt Island	14.07	0.60	267,404	19
11 Amerant Bank, National Association	Coral Gables	13.98	0.65	10,147,301	726
12 U. S. Century Bank	Doral	13.31	0.50	2,675,803	201
13 Finemark National Bank & Trust	Fort Myers	13.26	0.79	3,964,325	299
14 Banesco Usa	Miami	13.15	0.59	4,748,519	361
15 Grove Bank & Trust	Miami	12.68	0.81	1,369,731	108
16 Optimumbank	Fort Lauderdale	12.53	0.48	977,176	78
17 Intracoastal Bank	Palm Coast	11.53	0.64	576,623	50
18 One Florida Bank	Orlando	11.44	0.54	1,899,314	166
19 Bank Of Belle Glade	Belle Glade	11.32	0.51	169,808	15
20 Banco Do Brasil Americas	Miami	11.28	0.46	3,035,260	269
21 International Finance Bank	Miami	11.15	0.54	1,360,753	122
22 Bank Of Central Florida	Lakeland	11.08	0.51	1,197,066	108
23 Gulfside Bank	Sarasota	11.05	0.62	320,374	29
24 Anchor Bank	Palm Beach Gardens	10.88	0.62	500,445	46
25 Climate First Bank	Saint Petersburg	10.75	0.66	1,031,563	96
26 Pacific National Bank	Miami	10.59	0.58	1,334,584	126
27 Seacoast National Bank	Stuart	10.55	0.64	15,723,411	1,491
28 The Bank Of Tampa	Tampa	10.43	0.59	3,024,877	290
29 Sunrise Bank	Orlando	10.19	0.61	601,221	59
30 Southstate Bank, National Association	Winter Haven	10.17	0.46	65,108,690	6,405
31 Ocean Bank	Miami	10.14	0.67	6,926,798	683
32 Citizens First Bank	The Villages	10.08	0.51	4,083,501	405
33 Bank Of Pensacola	Pensacola	9.95	0.66	139,244	14
34 Intercredit Bank, National Association	Coral Gables	9.76	1.38	1,210,614	124
35 Edison National Bank	Fort Myers	9.39	0.82	441,420	47
36 Paradise Bank	Boca Raton	9.31	0.52	446,912	48
37 Flagship Bank	Clearwater	9.12	0.62	692,837	76
38 Marine Bank & Trust Company	Vero Beach	9.05	0.73	642,569	71
39 Waterfall Bank	Clearwater	9.00	0.88	314,876	35
40 Cogent Bank	Orlando	8.99	0.56	2,131,275	237
41 Sanibel Captiva Community Bank	Sanibel	8.76	0.48	989,799	113
42 Peoples Bank Of Graceville	Graceville	8.73	0.69	113,470	13
43 Prime Meridian Bank	Tallahassee	8.63	0.61	974,668	113
44 Mainstreet Community Bank Of Florida	Deland	8.31	0.69	864,491	104
45 Brannen Bank	Inverness	8.21	0.47	960,535	117
46 Helm Bank Usa	Miami	8.13	0.73	1,065,367	131
47 Commerce Bank & Trust	Winter Park	8.11	0.73	170,268	21
48 Fnbt Bank	Fort Walton Beach	7.90	0.55	600,632	76
49 Locality Bank	Fort Lauderdale	7.77	0.95	303,213	39
50 Evermore Bank	Fort Lauderdale	7.69	0.82	215,213	28
51 First Bank	Clewiston	7.67	0.58	813,519	106
52 Bankflorida	Dade City	7.57	0.75	401,347	53
53 Dlp Bank	Starke	7.32	0.64	248,866	34
54 Citizens Bank And Trust	Frostproof	7.31	0.69	1,396,591	191
55 Central Bank	Tampa	7.19	0.74	352,443	49
56 Desjardins Bank, National Association	Hallandale	7.14	0.61	335,576	47
57 Sunstate Bank	Miami	7.09	0.82	546,078	77
58 First Federal Bank	Lake City	6.92	0.67	3,974,533	574
59 Terrabank, National Association	Miami	6.90	0.72	820,644	119
60 First State Bank Of The Florida Keys	Key West	6.63	0.75	1,192,922	180
61 Axiom Bank, National Association	Maitland	6.33	0.98	861,206	136
62 Crews Bank & Trust	Wauchula	6.23	0.59	2,273,574	365
63 Century Bank Of Florida	Tampa	6.20	0.87	105,335	17
64 Gulf Atlantic Bank	Key West	6.14	0.65	178,109	29
65 Surety Bank	Deland	5.76	0.63	213,148	37
66 United Southern Bank	Umatilla	5.75	0.63	873,950	152
67 The Warrington Bank	Pensacola	5.53	0.83	165,982	30
68 First National Bank Of Pasco	Dade City	5.50	0.96	318,994	58
69 Florida Capital Bank, National Association	Jacksonville	5.31	0.63	610,364	115
70 Natbank, National Association	Hollywood	5.03	0.98	231,481	46
71 Gulf Coast Business Bank	Fort Myers	5.01	1.24	130,347	26
72 Lafayette State Bank	Mayo	5.01	0.71	240,293	48
73 Madison County Community Bank	Madison	4.99	0.78	194,757	39
74 Capital City Bank	Tallahassee	4.75	0.64	4,460,571	939
75 The First National Bank Of Mount Dora	Mount Dora	4.51	0.82	369,745	82
76 Bayfirst National Bank	Saint Petersburg	4.24	0.79	1,291,832	305



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77 First National Bank Of Wauchula	Wauchula	3.96	0.78	87,040	22
78 Pnb Community Bank	Niceville	3.88	0.68	158,895	41
79 Interamerican Bank, A Fsb	Miami	3.67	0.81	267,841	73
80 Cypress Bank & Trust	Melbourne	3.31	0.93	185,325	56
81 Tcm Bank, National Association	Tampa	3.26	1.01	358,400	110
82 Bankmiami	Coral Gables	2.53	19.00	40,477	16
83 Eastern National Bank	Miami	2.13	1.82	112,925	53
84 Gala Bank	Ocala	1.74	3.09	19,100	11