



FLORIDA BANKS & THRIFTS  
RANKED BY RETURN ON AVERAGE ASSETS  
AT or FOR THE SIX MONTHS ENDED  
JUNE 30, 2025

Schedule II.

| Name                                          | City               | Total Assets | ROAA   | ROAE   | Date Established |
|-----------------------------------------------|--------------------|--------------|--------|--------|------------------|
| 1 Paradise Bank                               | Boca Raton         | 453,606      | 2.72   | 41.16  | 7/25/2005        |
| 2 Surety Bank                                 | Deland             | 212,513      | 2.31   | 23.25  | 1/1/1926         |
| 3 Fnbt Bank                                   | Fort Walton Beach  | 610,094      | 2.14   | 19.22  | 4/9/1956         |
| 4 Brannen Bank                                | Inverness          | 990,946      | 1.95   | 72.35  | 7/1/1926         |
| 5 First National Bank Of Wauchula             | Wauchula           | 85,353       | 1.91   | 18.73  | 1/12/1960        |
| 6 First Colony Bank Of Florida                | Maitland           | 301,155      | 1.89   | 22.93  | 1/28/2008        |
| 7 Sanibel Captiva Community Bank              | Sanibel            | 1,014,106    | 1.86   | 21.67  | 1/21/2003        |
| 8 Winter Park National Bank                   | Winter Park        | 794,955      | 1.78   | 31.41  | 8/1/2017         |
| 9 Optimumbank                                 | Fort Lauderdale    | 998,910      | 1.70   | 15.42  | 11/1/2000        |
| 10 Dlp Bank                                   | Starke             | 251,758      | 1.68   | 9.00   | 3/19/1957        |
| 11 Crews Bank & Trust                         | Wauchula           | 2,268,996    | 1.66   | 16.05  | 4/1/1929         |
| 12 Cogent Bank                                | Orlando            | 2,257,949    | 1.63   | 18.64  | 9/10/1999        |
| 13 Banco Do Brasil Americas                   | Miami              | 3,123,278    | 1.63   | 15.88  | 7/24/1986        |
| 14 Capital City Bank                          | Tallahassee        | 4,392,241    | 1.52   | 13.49  | 6/13/1907        |
| 15 Heartland National Bank                    | Sebring            | 784,649      | 1.51   | 16.67  | 9/7/1999         |
| 16 Desjardins Bank, National Association      | Hallandale         | 335,252      | 1.50   | 8.16   | 2/28/1992        |
| 17 Raymond James Bank                         | Saint Petersburg   | 42,320,219   | 1.41   | 19.81  | 5/6/1994         |
| 18 First Bank                                 | Clewiston          | 799,902      | 1.40   | 16.30  | 1/1/1922         |
| 19 Bank Of Belle Glade                        | Belle Glade        | 168,116      | 1.34   | 18.46  | 11/14/1963       |
| 20 Bank Of Central Florida                    | Lakeland           | 1,209,502    | 1.31   | 18.93  | 3/19/2007        |
| 21 International Finance Bank                 | Miami              | 1,378,556    | 1.29   | 15.16  | 11/30/1983       |
| 22 U. S. Century Bank                         | Doral              | 2,717,656    | 1.27   | 15.48  | 10/28/2002       |
| 23 Intracoastal Bank                          | Palm Coast         | 574,270      | 1.26   | 20.57  | 6/16/2008        |
| 24 Pnb Community Bank                         | Niceville          | 156,995      | 1.24   | 15.88  | 6/16/1986        |
| 25 Florida Capital Bank, National Association | Jacksonville       | 655,184      | 1.19   | 12.91  | 8/12/1985        |
| 26 Banesco Usa                                | Miami              | 5,214,894    | 1.18   | 10.51  | 1/10/2006        |
| 27 Sunrise Bank                               | Orlando            | 596,332      | 1.18   | 14.45  | 8/1/2005         |
| 28 Gulfside Bank                              | Sarasota           | 315,581      | 1.18   | 13.32  | 11/13/2018       |
| 29 One Florida Bank                           | Orlando            | 1,930,073    | 1.16   | 12.96  | 10/29/2008       |
| 30 The Bank Of Tampa                          | Tampa              | 3,006,206    | 1.16   | 14.11  | 3/30/1973        |
| 31 Citizens First Bank                        | The Villages       | 4,093,971    | 1.10   | 10.60  | 7/1/1991         |
| 32 United Southern Bank                       | Umatilla           | 848,555      | 1.07   | 20.48  | 3/1/1937         |
| 33 Lafayette State Bank                       | Mayo               | 243,730      | 1.04   | 16.45  | 4/2/1946         |
| 34 Southstate Bank, National Association      | Winter Haven       | 65,865,505   | 1.04   | 8.21   | 2/21/1992        |
| 35 First Federal Bank                         | Lake City          | 4,194,869    | 0.98   | 10.68  | 1/1/1961         |
| 36 Seacoast National Bank                     | Stuart             | 15,935,315   | 0.96   | 6.84   | 1/1/1933         |
| 37 Bradesco Bank                              | Coral Gables       | 5,116,928    | 0.96   | 8.90   | 10/12/1973       |
| 38 Anchor Bank                                | Palm Beach Gardens | 503,869      | 0.95   | 10.52  | 3/22/2005        |
| 39 Pacific National Bank                      | Miami              | 1,372,907    | 0.94   | 8.18   | 7/22/1985        |
| 40 Flagship Bank                              | Clearwater         | 694,805      | 0.94   | 7.39   | 1/23/2006        |
| 41 Citizens Bank And Trust                    | Frostproof         | 1,393,816    | 0.94   | 40.23  | 5/13/1920        |
| 42 Helm Bank Usa                              | Miami              | 1,089,200    | 0.89   | 10.44  | 12/8/1989        |
| 43 City National Bank Of Florida              | Miami              | 27,059,543   | 0.88   | 9.29   | 8/12/1970        |
| 44 Community Bank Of The South                | Merritt Island     | 262,219      | 0.88   | 12.09  | 11/29/1999       |
| 45 Ocean Bank                                 | Miami              | 7,249,115    | 0.87   | 9.34   | 12/9/1982        |
| 46 Prime Meridian Bank                        | Tallahassee        | 993,042      | 0.84   | 9.03   | 2/4/2008         |
| 47 Evermore Bank                              | Fort Lauderdale    | 244,035      | 0.84   | 4.71   | 12/15/2022       |
| 48 Bankunited, National Association           | Miami Lakes        | 35,441,030   | 0.84   | 9.37   | 5/21/2009        |
| 49 Commerce Bank & Trust                      | Winter Park        | 168,736      | 0.82   | 12.26  | 2/3/2003         |
| 50 Gulf Atlantic Bank                         | Key West           | 195,585      | 0.80   | 9.88   | 4/13/2020        |
| 51 Terrabank, National Association            | Miami              | 811,753      | 0.80   | 10.30  | 11/21/1985       |
| 52 Amerant Bank, National Association         | Coral Gables       | 10,312,330   | 0.79   | 8.39   | 9/17/1979        |
| 53 Edison National Bank                       | Fort Myers         | 408,232      | 0.79   | 9.63   | 8/29/1997        |
| 54 Madison County Community Bank              | Madison            | 194,939      | 0.77   | 15.19  | 5/5/1999         |
| 55 Peoples Bank Of Graceville                 | Graceville         | 111,020      | 0.76   | 12.67  | 7/12/1974        |
| 56 Bank Of Pensacola                          | Pensacola          | 150,189      | 0.72   | 7.65   | 10/26/1973       |
| 57 Interamerican Bank, A Fsb                  | Miami              | 285,964      | 0.72   | 5.34   | 8/23/1976        |
| 58 Everbank, National Association             | Jacksonville       | 44,446,323   | 0.68   | 7.63   | 10/1/1998        |
| 59 The First National Bank Of Mount Dora      | Mount Dora         | 373,180      | 0.64   | 7.32   | 9/1/1925         |
| 60 Climate First Bank                         | Saint Petersburg   | 1,179,812    | 0.64   | 7.00   | 6/1/2021         |
| 61 First State Bank Of The Florida Keys       | Key West           | 1,160,607    | 0.63   | 7.14   | 10/29/1955       |
| 62 Bankflorida                                | Dade City          | 407,550      | 0.62   | 5.84   | 8/27/2007        |
| 63 Central Bank                               | Tampa              | 359,199      | 0.61   | 7.19   | 2/26/2007        |
| 64 Mainstreet Community Bank Of Florida       | Deland             | 885,289      | 0.61   | 7.91   | 10/24/2003       |
| 65 Marine Bank & Trust Company                | Vero Beach         | 630,123      | 0.60   | 8.94   | 7/1/1997         |
| 66 Century Bank Of Florida                    | Tampa              | 100,088      | 0.56   | 6.71   | 9/11/2000        |
| 67 Sunstate Bank                              | Miami              | 537,237      | 0.51   | 4.09   | 3/15/1999        |
| 68 Cypress Bank & Trust                       | Melbourne          | 191,714      | 0.49   | 4.30   | 8/16/2021        |
| 69 Finemark National Bank & Trust             | Fort Myers         | 3,887,061    | 0.48   | 5.00   | 2/16/2007        |
| 70 Grove Bank & Trust                         | Miami              | 1,420,490    | 0.42   | 4.46   | 7/12/1926        |
| 71 The Warrington Bank                        | Pensacola          | 169,309      | 0.40   | 2.37   | 3/18/1953        |
| 72 Natbank, National Association              | Hollywood          | 242,307      | 0.25   | 1.30   | 12/6/1994        |
| 73 First National Bank Of Pasco               | Dade City          | 310,078      | 0.16   | 2.89   | 11/3/1986        |
| 74 Waterfall Bank                             | Clearwater         | 350,056      | 0.15   | 1.10   | 9/20/2021        |
| 75 Axiom Bank, National Association           | Maitland           | 828,635      | (0.18) | (1.62) | 1/1/1962         |
| 76 Bayfirst National Bank                     | Saint Petersburg   | 1,343,787    | (0.18) | (2.00) | 2/12/1999        |
| 77 Locality Bank                              | Fort Lauderdale    | 305,897      | (0.22) | (1.51) | 1/12/2022        |



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|-------------------------------------------|--------------|--------------|---------|---------|------------------|
| 78 Intercredit Bank, National Association | Coral Gables | 1,274,677    | (0.61)  | (7.01)  | 7/2/1984         |
| 79 Gulf Coast Business Bank               | Fort Myers   | 148,125      | (1.11)  | (8.07)  | 6/6/2022         |
| 80 Tcm Bank, National Association         | Tampa        | 381,530      | (1.17)  | (6.30)  | 5/18/1998        |
| 81 Eastern National Bank                  | Miami        | 100,505      | (2.31)  | (25.21) | 9/3/1969         |
| 82 Gala Bank                              | Ocala        | 23,189       | (4.49)  | (7.26)  | 12/30/2024       |
| 83 Bankmiami                              | Miami        | 80,678       | (10.40) | (12.85) | 3/17/2025        |