



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

Schedule III.

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



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

Schedule III.

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