



FLORIDA BANKS & THRIFTS
RANKED BY ASSETS PER EMPLOYEE
AT or FOR THE SIX MONTHS ENDED
JUNE 30, 2025

Schedule VII.

Company Name	City	Total Assets Per		Total Assets	Total Employees
		Employee (per	Efficiency Ratio		
		million)			
1 Raymond James Bank	Saint Petersburg	107.14	0.37	42,320,219	395
2 Winter Park National Bank	Winter Park	25.64	0.39	794,955	31
3 Everbank, National Association	Jacksonville	23.99	0.60	44,446,323	1,853
4 City National Bank Of Florida	Miami	23.86	0.51	27,059,543	1,134
5 Bankunited, National Association	Miami Lakes	20.64	0.57	35,441,030	1,717
6 Bradesco Bank	Coral Gables	17.89	0.59	5,116,928	286
7 First Colony Bank Of Florida	Maitland	15.06	0.46	301,155	20
8 Amerant Bank, National Association	Coral Gables	14.90	0.65	10,312,330	692
9 Community Bank Of The South	Merritt Island	13.80	0.58	262,219	19
10 Heartland National Bank	Sebring	13.77	0.40	784,649	57
11 U. S. Century Bank	Doral	13.39	0.49	2,717,656	203
12 Banesco Usa	Miami	13.24	0.57	5,214,894	394
13 Finemark National Bank & Trust	Fort Myers	13.04	0.78	3,887,061	298
14 Intracoastal Bank	Palm Coast	11.72	0.60	574,270	49
15 Banco Do Brasil Americas	Miami	11.65	0.44	3,123,278	268
16 One Florida Bank	Orlando	11.56	0.54	1,930,073	167
17 Grove Bank & Trust	Miami	11.55	0.78	1,420,490	123
18 Bank Of Central Florida	Lakeland	11.52	0.53	1,209,502	105
19 Optimumbank	Fort Lauderdale	11.35	0.48	998,910	88
20 Gulfside Bank	Sarasota	10.88	0.59	315,581	29
21 International Finance Bank	Miami	10.77	0.55	1,378,556	128
22 Bank Of Pensacola	Pensacola	10.73	0.67	150,189	14
23 Anchor Bank	Palm Beach Gardens	10.72	0.58	503,869	47
24 Ocean Bank	Miami	10.68	0.66	7,249,115	679
25 Seacoast National Bank	Stuart	10.67	0.62	15,935,315	1,494
26 Bank Of Belle Glade	Belle Glade	10.51	0.50	168,116	16
27 Southstate Bank, National Association	Winter Haven	10.45	0.50	65,865,505	6,305
28 The Bank Of Tampa	Tampa	10.33	0.58	3,006,206	291
29 Sunrise Bank	Orlando	10.28	0.61	596,332	58
30 Citizens First Bank	The Villages	10.16	0.52	4,093,971	403
31 Intercredit Bank, National Association	Coral Gables	10.04	1.31	1,274,677	127
32 Climate First Bank	Saint Petersburg	9.91	0.60	1,179,812	119
33 Pacific National Bank	Miami	9.81	0.60	1,372,907	140
34 Cogent Bank	Orlando	9.25	0.53	2,257,949	244
35 Waterfall Bank	Clearwater	9.21	0.82	350,056	38
36 Paradise Bank	Boca Raton	9.07	0.52	453,606	50
37 Evermore Bank	Fort Lauderdale	9.04	0.77	244,035	27
38 Sanibel Captiva Community Bank	Sanibel	8.90	0.47	1,014,106	114
39 Prime Meridian Bank	Tallahassee	8.87	0.62	993,042	112
40 Desjardins Bank, National Association	Hallandale	8.82	0.61	335,252	38
41 Flagship Bank	Clearwater	8.69	0.62	694,805	80
42 Marine Bank & Trust Company	Vero Beach	8.63	0.72	630,123	73
43 Mainstreet Community Bank Of Florida	Deland	8.60	0.67	885,289	103
44 Peoples Bank Of Graceville	Graceville	8.54	0.68	111,020	13
45 Edison National Bank	Fort Myers	8.50	0.78	408,232	48
46 Helm Bank Usa	Miami	8.38	0.72	1,089,200	130
47 Brannen Bank	Inverness	8.33	0.47	990,946	119
48 Fnbt Bank	Fort Walton Beach	8.13	0.55	610,094	75
49 Central Bank	Tampa	7.98	0.73	359,199	45
50 Locality Bank	Fort Lauderdale	7.84	0.90	305,897	39
51 Bankflorida	Dade City	7.84	0.72	407,550	52
52 Commerce Bank & Trust	Winter Park	7.67	0.74	168,736	22
53 First Bank	Clewiston	7.55	0.55	799,902	106
54 Citizens Bank And Trust	Frostproof	7.49	0.68	1,393,816	186
55 First Federal Bank	Lake City	7.31	0.68	4,194,869	574
56 Sunstate Bank	Miami	6.89	0.74	537,237	78
57 Terrabank, National Association	Miami	6.82	0.70	811,753	119
58 Dlp Bank	Starke	6.46	0.63	251,758	39
59 First State Bank Of The Florida Keys	Key West	6.45	0.76	1,160,607	180
60 Crews Bank & Trust	Wauchula	6.23	0.58	2,268,996	364
61 Gulf Atlantic Bank	Key West	5.93	0.67	195,585	33
62 Century Bank Of Florida	Tampa	5.89	0.87	100,088	17
63 First National Bank Of Pasco	Dade City	5.85	0.95	310,078	53
64 Florida Capital Bank, National Association	Jacksonville	5.75	0.67	655,184	114
65 Surety Bank	Deland	5.74	0.61	212,513	37
66 Axiom Bank, National Association	Maitland	5.68	1.04	828,635	146
67 The Warrington Bank	Pensacola	5.64	0.81	169,309	30
68 United Southern Bank	Umatilla	5.51	0.62	848,555	154
69 Gulf Coast Business Bank	Fort Myers	5.49	1.10	148,125	27
70 Natbank, National Association	Hollywood	5.38	0.94	242,307	45
71 Madison County Community Bank	Madison	5.27	0.74	194,939	37
72 Lafayette State Bank	Mayo	5.08	0.71	243,730	48
73 Capital City Bank	Tallahassee	4.66	0.65	4,392,241	942
74 Bayfirst National Bank	Saint Petersburg	4.48	0.76	1,343,787	300
75 The First National Bank Of Mount Dora	Mount Dora	4.44	0.82	373,180	84
76 Pnb Community Bank	Niceville	3.92	0.67	156,995	40



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77 First National Bank Of Wauchula	Wauchula	3.71	0.68	85,353	23
78 Interamerican Bank, A Fsb	Miami	3.67	0.78	285,964	78
79 Tcm Bank, National Association	Tampa	3.50	0.95	381,530	109
80 Cypress Bank & Trust	Melbourne	3.42	0.90	191,714	56
81 Bankmiami	Miami	3.36	4.73	80,678	24
82 Gala Bank	Ocala	2.11	2.54	23,189	11
83 Eastern National Bank	Miami	1.93	1.46	100,505	52