



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

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Brannen Bank	Inverness	970,767	1.96	66.96	7/1/1926
2 Paradise Bank	Boca Raton	439,369	2.76	41.25	7/25/2005
3 Citizens Bank And Trust	Frostproof	1,454,191	1.01	39.06	5/13/1920
4 Winter Park National Bank	Winter Park	827,314	2.10	35.79	8/1/2017
5 Surety Bank	Deland	204,210	2.49	24.61	1/1/1926
6 First Colony Bank Of Florida	Maitland	295,099	1.94	23.00	1/28/2008
7 Sanibel Captiva Community Bank	Sanibel	1,044,031	1.90	21.92	1/21/2003
8 Intracoastal Bank	Palm Coast	578,418	1.35	21.29	6/16/2008
9 Raymond James Bank	Saint Petersburg	42,857,360	1.41	19.81	5/6/1994
10 United Southern Bank	Umatilla	834,734	1.09	19.42	3/1/1937
11 Fnbt Bank	Fort Walton Beach	614,467	2.06	18.59	4/9/1956
12 Bank Of Central Florida	Lakeland	1,243,204	1.30	18.53	3/19/2007
13 Bank Of Belle Glade	Belle Glade	154,640	1.36	18.20	11/14/1963
14 Cogent Bank	Orlando	2,418,089	1.57	18.00	9/10/1999
15 Lafayette State Bank	Mayo	250,582	1.11	17.17	4/2/1946
16 First Bank	Clewiston	787,083	1.45	16.41	1/1/1922
17 Crews Bank & Trust	Wauchula	2,243,001	1.70	16.19	4/1/1929
18 U. S. Century Bank	Doral	2,765,766	1.32	16.02	10/28/2002
19 Banco Do Brasil Americas	Miami	3,207,097	1.64	15.95	7/24/1986
20 Optimumbank	Fort Lauderdale	1,082,700	1.74	15.81	11/1/2000
21 First National Bank Of Wauchula	Wauchula	84,647	1.64	15.75	1/12/1960
22 International Finance Bank	Miami	1,411,223	1.33	15.62	11/30/1983
23 Pnb Community Bank	Niceville	153,327	1.23	15.49	6/16/1986
24 Madison County Community Bank	Madison	203,854	0.81	15.47	5/5/1999
25 Sunrise Bank	Orlando	608,560	1.26	15.22	8/1/2005
26 The Bank Of Tampa	Tampa	3,061,263	1.18	14.08	3/30/1973
27 Gulfside Bank	Sarasota	337,017	1.21	13.44	11/13/2018
28 One Florida Bank	Orlando	1,995,214	1.20	13.40	10/29/2008
29 Capital City Bank	Tallahassee	4,325,546	1.50	13.15	6/13/1907
30 Peoples Bank Of Graceville	Graceville	118,987	0.79	12.73	7/12/1974
31 Community Bank Of The South	Merritt Island	258,256	0.90	11.77	11/29/1999
32 Florida Capital Bank, National Association	Jacksonville	647,719	1.11	11.76	8/12/1985
33 Citizens First Bank	The Villages	4,064,821	1.23	11.38	7/1/1991
34 First Federal Bank	Lake City	4,140,702	1.03	10.89	1/1/1961
35 Commerce Bank & Trust	Winter Park	175,952	0.75	10.85	2/3/2003
36 Anchor Bank	Palm Beach Gardens	559,638	0.96	10.78	3/22/2005
37 Helm Bank Usa	Miami	1,141,781	0.93	10.76	12/8/1989
38 Terrabank, National Association	Miami	831,325	0.83	10.39	11/21/1985
39 Banesco Usa	Miami	5,369,753	1.14	10.34	1/10/2006
40 Prime Meridian Bank	Tallahassee	983,835	0.95	10.08	2/4/2008
41 Mainstreet Community Bank Of Florida	Deland	928,568	0.78	10.05	10/24/2003
42 Bankunited, National Association	Miami Lakes	35,065,427	0.88	9.78	5/21/2009
43 Gulf Atlantic Bank	Key West	208,975	0.80	9.71	4/13/2020
44 Ocean Bank	Miami	7,395,959	0.89	9.63	12/9/1982
45 Climate First Bank	Saint Petersburg	1,386,734	0.87	9.60	6/1/2021
46 City National Bank Of Florida	Miami	27,770,671	0.91	9.48	8/12/1970
47 Southstate Bank, National Association	Winter Haven	66,027,921	1.23	9.38	2/21/1992
48 Bradesco Bank	Coral Gables	5,447,306	0.98	9.15	10/12/1973
49 Edison National Bank	Fort Myers	408,039	0.75	8.99	8/29/1997
50 Marine Bank & Trust Company	Vero Beach	635,108	0.62	8.96	7/1/1997
51 Pacific National Bank	Miami	1,458,835	0.97	8.56	7/22/1985
52 Everbank, National Association	Jacksonville	44,814,438	0.76	8.50	10/1/1998
53 Dlp Bank	Starke	256,877	1.61	8.45	3/19/1957
54 Desjardins Bank, National Association	Hallandale	334,318	1.51	8.08	2/28/1992
55 Amerant Bank, National Association	Coral Gables	10,386,958	0.75	7.91	9/17/1979
56 Flagship Bank	Clearwater	712,516	0.99	7.75	1/23/2006
57 Century Bank Of Florida	Tampa	97,385	0.65	7.62	9/11/2000
58 Bank Of Pensacola	Pensacola	142,199	0.70	7.47	10/26/1973
59 Central Bank	Tampa	363,392	0.61	7.14	2/26/2007
60 First State Bank Of The Florida Keys	Key West	1,163,790	0.63	7.11	10/29/1955
61 Seacoast National Bank	Stuart	16,666,792	0.94	6.69	1/1/1933
62 Bankflorida	Dade City	400,909	0.70	6.56	8/27/2007
63 The First National Bank Of Mount Dora	Mount Dora	373,930	0.58	6.48	9/1/1925
64 Interamerican Bank, A Fsb	Miami	303,205	0.78	5.83	8/23/1976
65 Grove Bank & Trust	Miami	1,354,131	0.55	5.78	7/12/1926
66 Cypress Bank & Trust	Melbourne	192,877	0.67	5.54	8/16/2021
67 Finemark National Bank & Trust	Fort Myers	3,929,191	0.50	5.12	2/16/2007
68 Sunstate Bank	Miami	570,381	0.57	4.58	3/15/1999
69 Evermore Bank	Fort Lauderdale	271,217	0.72	4.24	12/15/2022
70 The Warrington Bank	Pensacola	167,421	0.40	2.41	3/18/1953
71 Waterfall Bank	Clearwater	387,233	0.16	1.15	9/20/2021
72 Natbank, National Association	Hollywood	260,214	0.21	1.12	12/6/1994
73 First National Bank Of Pasco	Dade City	298,413	0.01	0.20	11/3/1986
74 Locality Bank	Fort Lauderdale	364,706	(0.27)	(1.87)	1/12/2022
75 Axiom Bank, National Association	Maitland	780,120	(0.30)	(2.78)	1/1/1962
76 Tcm Bank, National Association	Tampa	380,870	(0.74)	(3.94)	5/18/1998
77 Gulf Coast Business Bank	Fort Myers	154,885	(0.68)	(4.80)	6/6/2022



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78 Intercredit Bank, National Association	Coral Gables	1,327,894	(0.53)	(5.90)	7/2/1984
79 Gala Bank	Ocala	30,117	(3.67)	(7.34)	12/30/2024
80 Bankmiami	Coral Gables	140,910	(5.51)	(11.35)	3/17/2025
81 Bayfirst National Bank	Saint Petersburg	1,344,425	(2.00)	(23.81)	2/12/1999
82 Eastern National Bank	Miami	95,177	(2.34)	(25.08)	9/3/1969