



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

Schedule VII.

Company Name	City	Total Assets Per		Efficiency Ratio	Total Assets	Total Employees
		million)	Employee (per			
1 Raymond James Bank	Saint Petersburg	110.46	0.37		42,857,360	388
2 Winter Park National Bank	Winter Park	26.69	0.40		827,314	31
3 City National Bank Of Florida	Miami	24.97	0.51		27,770,671	1,112
4 Everbank, National Association	Jacksonville	24.04	0.59		44,814,438	1,864
5 Bankunited, National Association	Miami Lakes	20.03	0.57		35,065,427	1,751
6 Bradesco Bank	Coral Gables	18.16	0.58		5,447,306	300
7 First Colony Bank Of Florida	Maitland	14.76	0.46		295,099	20
8 Amerant Bank, National Association	Coral Gables	14.75	0.66		10,386,958	704
9 Banesco Usa	Miami	13.53	0.56		5,369,753	397
10 U. S. Century Bank	Doral	13.43	0.49		2,765,766	206
11 Finemark National Bank & Trust	Fort Myers	13.32	0.78		3,929,191	295
12 Community Bank Of The South	Merritt Island	12.91	0.58		258,256	20
13 Anchor Bank	Palm Beach Gardens	12.17	0.58		559,638	46
14 Banco Do Brasil Americas	Miami	12.15	0.44		3,207,097	264
15 One Florida Bank	Orlando	12.02	0.53		1,995,214	166
16 Bank Of Central Florida	Lakeland	11.84	0.53		1,243,204	105
17 Intracoastal Bank	Palm Coast	11.80	0.60		578,418	49
18 Grove Bank & Trust	Miami	11.67	0.77		1,354,131	116
19 Gulfside Bank	Sarasota	11.62	0.58		337,017	29
20 International Finance Bank	Miami	11.47	0.55		1,411,223	123
21 Optimumbank	Fort Lauderdale	11.28	0.47		1,082,700	96
22 Ocean Bank	Miami	10.96	0.64		7,395,959	675
23 Pacific National Bank	Miami	10.73	0.59		1,458,835	136
24 Seacoast National Bank	Stuart	10.59	0.62		16,666,792	1,574
25 Climate First Bank	Saint Petersburg	10.59	0.55		1,386,734	131
26 The Bank Of Tampa	Tampa	10.56	0.56		3,061,263	290
27 Southstate Bank, National Association	Winter Haven	10.55	0.50		66,027,921	6,259
28 Citizens First Bank	The Villages	10.34	0.49		4,064,821	393
29 Bank Of Pensacola	Pensacola	10.16	0.69		142,199	14
30 Sunrise Bank	Orlando	10.14	0.60		608,560	60
31 Intercredit Bank, National Association	Coral Gables	10.06	1.26		1,327,894	132
32 Peoples Bank Of Graceville	Graceville	9.92	0.67		118,987	12
33 Waterfall Bank	Clearwater	9.68	0.80		387,233	40
34 Cogent Bank	Orlando	9.41	0.51		2,418,089	257
35 Flagship Bank	Clearwater	9.38	0.61		712,516	76
36 Evermore Bank	Fort Lauderdale	9.35	0.74		271,217	29
37 Locality Bank	Fort Lauderdale	9.35	0.86		364,706	39
38 Desjardins Bank, National Association	Hallandale	9.29	0.63		334,318	36
39 Bank Of Belle Glade	Belle Glade	9.10	0.50		154,640	17
40 Prime Meridian Bank	Tallahassee	9.03	0.60		983,835	109
41 Mainstreet Community Bank Of Florida	Deland	9.02	0.65		928,568	103
42 Sanibel Captiva Community Bank	Sanibel	9.00	0.47		1,044,031	116
43 Helm Bank Usa	Miami	8.92	0.70		1,141,781	128
44 Marine Bank & Trust Company	Vero Beach	8.82	0.71		635,108	72
45 Edison National Bank	Fort Myers	8.50	0.79		408,039	48
46 Commerce Bank & Trust	Winter Park	8.38	0.75		175,952	21
47 Fnb Bank	Fort Walton Beach	8.30	0.55		614,467	74
48 Paradise Bank	Boca Raton	8.29	0.53		439,369	53
49 Brannen Bank	Inverness	8.02	0.47		970,767	121
50 Central Bank	Tampa	7.90	0.73		363,392	46
51 Bankflorida	Dade City	7.71	0.70		400,909	52
52 Citizens Bank And Trust	Frostproof	7.69	0.67		1,454,191	189
53 First Federal Bank	Lake City	7.41	0.67		4,140,702	559
54 First Bank	Clewiston	7.16	0.54		787,083	110
55 Dlp Bank	Starke	7.14	0.63		256,877	36
56 Terrabank, National Association	Miami	6.93	0.69		831,325	120
57 Sunstate Bank	Miami	6.87	0.75		570,381	83
58 Gulf Atlantic Bank	Key West	6.53	0.67		208,975	32
59 Crews Bank & Trust	Wauchula	6.37	0.57		2,243,001	352
60 First State Bank Of The Florida Keys	Key West	6.36	0.76		1,163,790	183
61 The Warrington Bank	Pensacola	5.98	0.81		167,421	28
62 Bankmiami	Coral Gables	5.87	3.12		140,910	24
63 Natbank, National Association	Hollywood	5.78	0.94		260,214	45
64 Gulf Coast Business Bank	Fort Myers	5.74	1.03		154,885	27
65 Century Bank Of Florida	Tampa	5.73	0.85		97,385	17
66 Bayfirst National Bank	Saint Petersburg	5.67	1.09		1,344,425	237
67 Surety Bank	Deland	5.52	0.60		204,210	37
68 Florida Capital Bank, National Association	Jacksonville	5.49	0.71		647,719	118
69 First National Bank Of Pasco	Dade City	5.43	0.99		298,413	55
70 Axiom Bank, National Association	Maitland	5.42	1.08		780,120	144
71 Madison County Community Bank	Madison	5.36	0.73		203,854	38
72 United Southern Bank	Umatilla	5.28	0.62		834,734	158
73 Lafayette State Bank	Mayo	4.91	0.70		250,582	51
74 Capital City Bank	Tallahassee	4.65	0.65		4,325,546	931
75 The First National Bank Of Mount Dora	Mount Dora	4.51	0.83		373,930	83
76 Tcm Bank, National Association	Tampa	4.14	0.92		380,870	92



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

Schedule VII.

Company Name	City	Total Assets Per Employee (per million)	Efficiency Ratio	Total Assets	Total Employees
77 Interamerican Bank, A Fsb	Miami	3.94	0.80	303,205	77
78 Pnb Community Bank	Niceville	3.93	0.67	153,327	39
79 First National Bank Of Wauchula	Wauchula	3.53	0.72	84,647	24
80 Cypress Bank & Trust	Melbourne	3.51	0.88	192,877	55
81 Gala Bank	Ocala	2.32	2.16	30,117	13
82 Eastern National Bank	Miami	1.83	1.55	95,177	52