



FLORIDA BANKS & THRIFTS
 RANKED BY RETURN ON AVERAGE ASSETS
 AT or FOR THE TWELVE MONTHS ENDED
 December 31, 2025

Schedule II.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Surety Bank	Deland	192,590	2.50	24.13	1/1/1926
2 Paradise Bank	Boca Raton	435,073	2.49	36.91	7/25/2005
3 Fnbt Bank	Fort Walton Beach	635,442	2.05	18.56	4/9/1956
4 Brannen Bank	Inverness	1,070,872	1.98	67.04	7/1/1926
5 First Colony Bank Of Florida	Maitland	286,613	1.97	22.91	1/28/2008
6 Sanibel Captiva Community Bank	Sanibel	1,011,843	1.78	20.38	1/21/2003
7 Optimumbank	Fort Lauderdale	1,111,487	1.76	16.09	11/1/2000
8 Crews Bank & Trust	Wauchula	2,321,472	1.74	16.62	4/1/1929
9 Cogent Bank	Orlando	2,435,900	1.70	19.50	9/10/1999
10 Banco Do Brasil Americas	Miami	3,205,995	1.62	15.51	7/24/1986
11 First National Bank Of Wauchula	Wauchula	85,575	1.52	14.37	1/12/1960
12 Capital City Bank	Tallahassee	4,383,270	1.46	12.74	6/13/1907
13 Raymond James Bank	Saint Petersburg	43,374,103	1.46	20.40	5/6/1994
14 First Bank	Clewiston	815,467	1.46	16.26	1/1/1922
15 Intracoastal Bank	Palm Coast	550,507	1.32	20.06	6/16/2008
16 Southstate Bank, National Association	Winter Haven	67,179,734	1.32	9.84	2/21/1992
17 International Finance Bank	Miami	1,580,518	1.32	15.44	11/30/1983
18 Sunrise Bank	Orlando	600,259	1.31	15.74	8/1/2005
19 Bank Of Belle Glade	Belle Glade	158,840	1.29	16.94	11/14/1963
20 Desjardins Bank, National Association	Hallandale	353,090	1.29	6.86	2/28/1992
21 Bank Of Central Florida	Lakeland	1,203,168	1.28	17.76	3/19/2007
22 Gulfside Bank	Sarasota	321,062	1.26	13.90	11/13/2018
23 Pnb Community Bank	Niceville	157,720	1.24	15.31	6/16/1986
24 One Florida Bank	Orlando	2,048,419	1.22	13.49	10/29/2008
25 The Bank Of Tampa	Tampa	2,926,118	1.18	13.74	3/30/1973
26 United Southern Bank	Umatilla	841,773	1.16	19.69	3/1/1937
27 Banesco Usa	Miami	5,477,082	1.13	10.31	1/10/2006
28 Lafayette State Bank	Mayo	247,355	1.11	16.50	4/2/1946
29 U. S. Century Bank	Doral	2,788,916	1.07	12.93	10/28/2002
30 Pacific National Bank	Miami	1,472,656	1.03	9.11	7/22/1985
31 Flagship Bank	Clearwater	738,731	1.01	7.92	1/23/2006
32 Florida Capital Bank, National Association	Jacksonville	652,158	1.00	10.43	8/12/1985
33 Anchor Bank	Palm Beach Gardens	570,745	0.99	11.42	3/22/2005
34 Citizens Bank And Trust	Frostproof	1,447,209	0.98	35.07	5/13/2020
35 Bradesco Bank	Coral Gables	5,466,642	0.97	9.11	10/12/1973
36 Climate First Bank	Saint Petersburg	1,624,820	0.97	10.57	6/1/2021
37 City National Bank Of Florida	Miami	28,048,551	0.93	9.62	8/12/1970
38 Helm Bank Usa	Miami	1,137,676	0.92	10.65	12/8/1989
39 Community Bank Of The South	Merritt Island	257,201	0.92	11.69	11/29/1999
40 Terrabank, National Association	Miami	853,422	0.92	11.33	11/21/1985
41 Ocean Bank	Miami	7,436,315	0.91	9.79	12/9/1982
42 Bankunited, National Association	Miami Lakes	35,027,511	0.89	9.84	5/21/2009
43 Seacoast National Bank	Stuart	20,830,874	0.88	6.35	1/1/1933
44 Peoples Bank Of Graceville	Graceville	113,167	0.85	13.61	7/12/1974
45 Cypress Bank & Trust	Melbourne	208,923	0.82	6.65	8/16/2021
46 Madison County Community Bank	Madison	202,295	0.82	15.12	5/5/1999
47 Gulf Atlantic Bank	Key West	233,104	0.81	9.74	4/13/2020
48 Bankflorida	Dade City	429,621	0.79	7.40	8/27/2007
49 Mainstreet Community Bank Of Florida	Deland	911,121	0.78	9.93	10/24/2003
50 Bank Of Pensacola	Pensacola	144,348	0.74	7.77	10/26/1973
51 Everbank, National Association	Jacksonville	46,033,756	0.72	8.10	10/1/1998
52 Century Bank Of Florida	Tampa	104,776	0.72	8.38	9/11/2000
53 Edison National Bank	Fort Myers	426,939	0.72	8.57	8/29/1997
54 Interamerican Bank, A Fsb	Miami	320,479	0.70	5.43	8/23/1976
55 Central Bank	Tampa	368,568	0.70	8.25	2/26/2007
56 Marine Bank & Trust Company	Vero Beach	657,265	0.67	9.32	7/1/1997
57 Evermore Bank	Fort Lauderdale	293,816	0.67	4.14	12/15/2022
58 Gulf Coast Business Bank	Fort Myers	181,141	0.66	4.61	6/6/2022
59 Commerce Bank & Trust	Winter Park	188,931	0.65	9.17	2/3/2003
60 Prime Meridian Bank	Tallahassee	956,408	0.63	6.60	2/4/2008
61 Amerant Bank, National Association	Coral Gables	9,757,923	0.63	6.67	9/17/1979
62 First State Bank Of The Florida Keys	Key West	1,143,806	0.59	6.63	10/29/1955
63 Grove Bank & Trust	Miami	1,365,487	0.58	6.06	7/12/1926
64 First Federal Bank	Lake City	4,310,472	0.56	5.86	1/1/1961
65 Sunstate Bank	Miami	568,962	0.56	4.54	3/15/1999
66 The First National Bank Of Mount Dora	Mount Dora	361,804	0.55	5.94	9/1/1925
67 The Warrington Bank	Pensacola	172,802	0.44	2.63	3/18/1953
68 Finemark National Bank & Trust	Fort Myers	3,929,653	0.38	3.89	2/16/2007
69 Natbank, National Association	Hollywood	278,951	0.37	1.73	12/6/1994
70 Dlp Bank	Starke	303,780	0.30	1.53	3/19/1957
71 Locality Bank	Fort Lauderdale	347,276	0.18	1.24	1/12/2022
72 Waterfall Bank	Clearwater	408,892	0.18	1.37	9/20/2021
73 First National Bank Of Pasco	Dade City	287,263	0.08	1.38	11/3/1986
74 Axiom Bank, National Association	Maitland	784,087	(0.33)	(3.01)	1/1/1962
75 Intercredit Bank, National Association	Coral Gables	1,610,849	(0.83)	(8.93)	7/2/1984
76 Tcm Bank, National Association	Tampa	395,143	(0.84)	(4.39)	5/18/1998
77 Bayfirst National Bank	Saint Petersburg	1,299,138	(1.67)	(20.58)	2/12/1999



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Name	City	Total Assets	ROAA	ROAE	Date Established
78 Eastern National Bank	Miami	84,840	(3.02)	(32.36)	9/3/1969
79 Gala Bank	Ocala	30,900	(3.54)	(8.04)	12/30/2024
80 Bankmiami	Coral Gables	183,349	(3.70)	(10.63)	3/17/2025