



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

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Brannen Bank	Inverness	1,070,872	1.98	<b>67.04</b>	7/1/1926
2 Paradise Bank	Boca Raton	435,073	2.49	<b>36.91</b>	7/25/2005
3 Citizens Bank And Trust	Frostproof	1,447,209	0.98	<b>35.07</b>	5/13/1920
4 Surety Bank	Deland	192,590	2.50	<b>24.13</b>	1/1/1926
5 First Colony Bank Of Florida	Maitland	286,613	1.97	<b>22.91</b>	1/28/2008
6 Raymond James Bank	Saint Petersburg	43,374,103	1.46	<b>20.40</b>	5/6/1994
7 Sanibel Captiva Community Bank	Sanibel	1,011,843	1.78	<b>20.38</b>	1/21/2003
8 Intracoastal Bank	Palm Coast	550,507	1.32	<b>20.06</b>	6/16/2008
9 United Southern Bank	Umatilla	841,773	1.16	<b>19.69</b>	3/1/1937
10 Cogent Bank	Orlando	2,435,900	1.70	<b>19.50</b>	9/10/1999
11 Fnbt Bank	Fort Walton Beach	635,442	2.05	<b>18.56</b>	4/9/1956
12 Bank Of Central Florida	Lakeland	1,203,168	1.28	<b>17.76</b>	3/19/2007
13 Bank Of Belle Glade	Belle Glade	158,840	1.29	<b>16.94</b>	11/14/1963
14 Crews Bank & Trust	Wauchula	2,321,472	1.74	<b>16.62</b>	4/1/1929
15 Lafayette State Bank	Mayo	247,355	1.11	<b>16.50</b>	4/2/1946
16 First Bank	Clewiston	815,467	1.46	<b>16.26</b>	1/1/1922
17 Optimumbank	Fort Lauderdale	1,111,487	1.76	<b>16.09</b>	11/1/2000
18 Sunrise Bank	Orlando	600,259	1.31	<b>15.74</b>	8/1/2005
19 Banco Do Brasil Americas	Miami	3,205,995	1.62	<b>15.51</b>	7/24/1986
20 International Finance Bank	Miami	1,580,518	1.32	<b>15.44</b>	11/30/1983
21 Pnb Community Bank	Niceville	157,720	1.24	<b>15.31</b>	6/16/1986
22 Madison County Community Bank	Madison	202,295	0.82	<b>15.12</b>	5/5/1999
23 First National Bank Of Wauchula	Wauchula	85,575	1.52	<b>14.37</b>	1/12/1960
24 Gulfside Bank	Sarasota	321,062	1.26	<b>13.90</b>	11/13/2018
25 The Bank Of Tampa	Tampa	2,926,118	1.18	<b>13.74</b>	3/30/1973
26 Peoples Bank Of Graceville	Graceville	113,167	0.85	<b>13.61</b>	7/12/1974
27 One Florida Bank	Orlando	2,048,419	1.22	<b>13.49</b>	10/29/2008
28 U. S. Century Bank	Doral	2,788,916	1.07	<b>12.93</b>	10/28/2002
29 Capital City Bank	Tallahassee	4,383,270	1.46	<b>12.74</b>	6/13/1907
30 Community Bank Of The South	Merritt Island	257,201	0.92	<b>11.69</b>	11/29/1999
31 Anchor Bank	Palm Beach Gardens	570,745	0.99	<b>11.42</b>	3/22/2005
32 Terrabank, National Association	Miami	853,422	0.92	<b>11.33</b>	11/21/1985
33 Helm Bank Usa	Miami	1,137,676	0.92	<b>10.65</b>	12/8/1989
34 Climate First Bank	Saint Petersburg	1,624,820	0.97	<b>10.57</b>	6/1/2021
35 Florida Capital Bank, National Association	Jacksonville	652,158	1.00	<b>10.43</b>	8/12/1985
36 Banesco Usa	Miami	5,477,082	1.13	<b>10.31</b>	1/10/2006
37 Mainstreet Community Bank Of Florida	Deland	911,121	0.78	<b>9.93</b>	10/24/2003
38 Bankunited, National Association	Miami Lakes	35,027,511	0.89	<b>9.84</b>	5/21/2009
39 Southstate Bank, National Association	Winter Haven	67,179,734	1.32	<b>9.84</b>	2/21/1992
40 Ocean Bank	Miami	7,436,315	0.91	<b>9.79</b>	12/9/1982
41 Gulf Atlantic Bank	Key West	233,104	0.81	<b>9.74</b>	4/13/2020
42 City National Bank Of Florida	Miami	28,048,551	0.93	<b>9.62</b>	8/12/1970
43 Marine Bank & Trust Company	Vero Beach	657,265	0.67	<b>9.32</b>	7/1/1997
44 Commerce Bank & Trust	Winter Park	188,931	0.65	<b>9.17</b>	2/3/2003
45 Pacific National Bank	Miami	1,472,656	1.03	<b>9.11</b>	7/22/1985
46 Bradesco Bank	Coral Gables	5,466,642	0.97	<b>9.11</b>	10/12/1973
47 Edison National Bank	Fort Myers	426,939	0.72	<b>8.57</b>	8/29/1997
48 Century Bank Of Florida	Tampa	104,776	0.72	<b>8.38</b>	9/11/2000
49 Central Bank	Tampa	368,568	0.70	<b>8.25</b>	2/26/2007
50 Everbank, National Association	Jacksonville	46,033,756	0.72	<b>8.10</b>	10/1/1998
51 Flagship Bank	Clearwater	738,731	1.01	<b>7.92</b>	1/23/2006
52 Bank Of Pensacola	Pensacola	144,348	0.74	<b>7.77</b>	10/26/1973
53 Bankflorida	Dade City	429,621	0.79	<b>7.40</b>	8/27/2007
54 Desjardins Bank, National Association	Hallandale	353,090	1.29	<b>6.86</b>	2/28/1992
55 Amerant Bank, National Association	Coral Gables	9,757,923	0.63	<b>6.67</b>	9/17/1979
56 Cypress Bank & Trust	Melbourne	208,923	0.82	<b>6.65</b>	8/16/2021
57 First State Bank Of The Florida Keys	Key West	1,143,806	0.59	<b>6.63</b>	10/29/1955
58 Prime Meridian Bank	Tallahassee	956,408	0.63	<b>6.60</b>	2/4/2008
59 Seacoast National Bank	Stuart	20,830,874	0.88	<b>6.35</b>	1/1/1933
60 Grove Bank & Trust	Miami	1,365,487	0.58	<b>6.06</b>	7/12/1926
61 The First National Bank Of Mount Dora	Mount Dora	361,804	0.55	<b>5.94</b>	9/1/1925
62 First Federal Bank	Lake City	4,310,472	0.56	<b>5.86</b>	1/1/1961
63 Interamerican Bank, A Fsb	Miami	320,479	0.70	<b>5.43</b>	8/23/1976
64 Gulf Coast Business Bank	Fort Myers	181,141	0.66	<b>4.61</b>	6/6/2022
65 Sunstate Bank	Miami	568,962	0.56	<b>4.54</b>	3/15/1999
66 Evermore Bank	Fort Lauderdale	293,816	0.67	<b>4.14</b>	12/15/2022
67 Finemark National Bank & Trust	Fort Myers	3,929,653	0.38	<b>3.89</b>	2/16/2007
68 The Warrington Bank	Pensacola	172,802	0.44	<b>2.63</b>	3/18/1953
69 Natbank, National Association	Hollywood	278,951	0.37	<b>1.73</b>	12/6/1994
70 Dlp Bank	Starke	303,780	0.30	<b>1.53</b>	3/19/1957
71 First National Bank Of Pasco	Dade City	287,263	0.08	<b>1.38</b>	11/3/1986
72 Waterfall Bank	Clearwater	408,892	0.18	<b>1.37</b>	9/20/2021
73 Locality Bank	Fort Lauderdale	347,276	0.18	<b>1.24</b>	1/12/2022
74 Axiom Bank, National Association	Maitland	784,087	(0.33)	<b>(3.01)</b>	1/1/1962
75 Tcm Bank, National Association	Tampa	395,143	(0.84)	<b>(4.39)</b>	5/18/1998
76 Gala Bank	Ocala	30,900	(3.54)	<b>(8.04)</b>	12/30/2024
77 Intercredit Bank, National Association	Coral Gables	1,610,849	(0.83)	<b>(8.93)</b>	7/2/1984



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78 Bankmiami	Coral Gables	183,349	(3.70)	<b>(10.63)</b>	3/17/2025
79 Bayfirst National Bank	Saint Petersburg	1,299,138	(1.67)	<b>(20.58)</b>	2/12/1999
80 Eastern National Bank	Miami	84,840	(3.02)	<b>(32.36)</b>	9/3/1969