



FLORIDA BANKS & THRIFTS
RANKED BY ASSETS PER EMPLOYEE
AT or FOR THE TWELVE MONTHS ENDED
December 31, 2025

Schedule VII.

Company Name	City	Total Assets Per		Total Assets	Total Employees
		Employee (per million)	Efficiency Ratio		
1 Raymond James Bank	Saint Petersburg	110.93	0.37	43,374,103	391
2 City National Bank Of Florida	Miami	25.00	0.50	28,048,551	1,122
3 Everbank, National Association	Jacksonville	24.91	0.56	46,033,756	1,848
4 Bankunited, National Association	Miami Lakes	19.58	0.56	35,027,511	1,789
5 Bradesco Bank	Coral Gables	17.69	0.59	5,466,642	309
6 First Colony Bank Of Florida	Maitland	14.33	0.45	286,613	20
7 Amerant Bank, National Association	Coral Gables	14.06	0.72	9,757,923	694
8 U. S. Century Bank	Doral	13.60	0.49	2,788,916	205
9 Community Bank Of The South	Merritt Island	13.54	0.58	257,201	19
10 Finemark National Bank & Trust	Fort Myers	13.10	0.85	3,929,653	300
11 One Florida Bank	Orlando	12.41	0.52	2,048,419	165
12 International Finance Bank	Miami	12.16	0.55	1,580,518	130
13 Banco Do Brasil Americas	Miami	12.05	0.47	3,205,995	266
14 Banesco Usa	Miami	11.98	0.57	5,477,082	457
15 Grove Bank & Trust	Miami	11.77	0.76	1,365,487	116
16 Intercredit Bank, National Association	Coral Gables	11.76	1.38	1,610,849	137
17 Bank Of Central Florida	Lakeland	11.46	0.53	1,203,168	105
18 Anchor Bank	Palm Beach Gardens	11.41	0.58	570,745	50
19 Climate First Bank	Saint Petersburg	11.36	0.53	1,624,820	143
20 Optimumbank	Fort Lauderdale	11.34	0.47	1,111,487	98
21 Ocean Bank	Miami	11.18	0.64	7,436,315	665
22 Bank Of Pensacola	Pensacola	11.10	0.68	144,348	13
23 Gulfside Bank	Sarasota	11.07	0.57	321,062	29
24 Seacoast National Bank	Stuart	10.78	0.62	20,830,874	1,933
25 Pacific National Bank	Miami	10.67	0.58	1,472,656	138
26 Southstate Bank, National Association	Winter Haven	10.63	0.51	67,179,734	6,317
27 Intracoastal Bank	Palm Coast	10.59	0.63	550,507	52
28 Evermore Bank	Fort Lauderdale	10.13	0.74	293,816	29
29 The Bank Of Tampa	Tampa	10.13	0.56	2,926,118	289
30 Waterfall Bank	Clearwater	9.74	0.81	408,892	42
31 Sunrise Bank	Orlando	9.68	0.60	600,259	62
32 Flagship Bank	Clearwater	9.59	0.60	738,731	77
33 Cogent Bank	Orlando	9.59	0.50	2,435,900	254
34 Bank Of Belle Glade	Belle Glade	9.34	0.53	158,840	17
35 Marine Bank & Trust Company	Vero Beach	9.26	0.70	657,265	71
36 Helm Bank Usa	Miami	9.10	0.70	1,137,676	125
37 Prime Meridian Bank	Tallahassee	8.86	0.74	956,408	108
38 Brannen Bank	Inverness	8.85	0.47	1,070,872	121
39 Bayfirst National Bank	Saint Petersburg	8.72	1.08	1,299,138	149
40 Peoples Bank Of Graceville	Graceville	8.71	0.65	113,167	13
41 Commerce Bank & Trust	Winter Park	8.59	0.75	188,931	22
42 Sanibel Captiva Community Bank	Sanibel	8.57	0.47	1,011,843	118
43 Fnb Bank	Fort Walton Beach	8.47	0.55	635,442	75
44 Locality Bank	Fort Lauderdale	8.47	0.83	347,276	41
45 Dlp Bank	Starke	8.44	0.59	303,780	36
46 Mainstreet Community Bank Of Florida	Deland	8.44	0.66	911,121	108
47 Edison National Bank	Fort Myers	8.37	0.79	426,939	51
48 Paradise Bank	Boca Raton	8.37	0.56	435,073	52
49 Bankflorida	Dade City	8.26	0.67	429,621	52
50 Central Bank	Tampa	8.19	0.71	368,568	45
51 First Federal Bank	Lake City	7.78	0.69	4,310,472	554
52 Citizens Bank And Trust	Frostproof	7.46	0.67	1,447,209	194
53 Desjardins Bank, National Association	Hallandale	7.36	0.67	353,090	48
54 First Bank	Clewiston	7.35	0.54	815,467	111
55 Bankmiami	Coral Gables	7.33	2.45	183,349	25
56 Sunstate Bank	Miami	7.20	0.77	568,962	79
57 Terrabank, National Association	Miami	7.17	0.68	853,422	119
58 Gulf Coast Business Bank	Fort Myers	6.97	1.03	181,141	26
59 Crews Bank & Trust	Wauchula	6.67	0.56	2,321,472	348
60 Natbank, National Association	Hollywood	6.34	0.89	278,951	44
61 First State Bank Of The Florida Keys	Key West	6.22	0.78	1,143,806	184
62 The Warrington Bank	Pensacola	6.17	0.80	172,802	28
63 Century Bank Of Florida	Tampa	6.16	0.83	104,776	17
64 Gulf Atlantic Bank	Key West	6.13	0.69	233,104	38
65 First National Bank Of Pasco	Dade City	5.63	0.96	287,263	51
66 Axiom Bank, National Association	Maitland	5.52	1.09	784,087	142
67 Florida Capital Bank, National Association	Jacksonville	5.43	0.73	652,158	120
68 United Southern Bank	Umatilla	5.33	0.61	841,773	158
69 Madison County Community Bank	Madison	5.32	0.72	202,295	38
70 Surety Bank	Deland	5.21	0.59	192,590	37
71 Lafayette State Bank	Mayo	4.76	0.70	247,355	52
72 Capital City Bank	Tallahassee	4.70	0.65	4,383,270	932
73 The First National Bank Of Mount Dora	Mount Dora	4.36	0.84	361,804	83
74 Interamerican Bank, A Fsb	Miami	4.27	0.80	320,479	75
75 Tcm Bank, National Association	Tampa	4.20	0.93	395,143	94
76 Pnb Community Bank	Niceville	4.04	0.67	157,720	39



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77 Cypress Bank & Trust	Melbourne	3.80	0.86	208,923	55
78 First National Bank Of Wauchula	Wauchula	3.57	0.74	85,575	24
79 Gala Bank	Ocala	1.93	2.09	30,900	16
80 Eastern National Bank	Miami	1.66	1.73	84,840	51