



FLORIDA BANKS & THRIFTS  
 RANKED BY RETURN ON AVERAGE ASSETS  
 AT or FOR THE THREE MONTHS ENDED  
 MARCH 31, 2026

Schedule II.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Cogent Bank	Orlando	2,444,828	2.09	23.04	9/10/1999
2 First Colony Bank Of Florida	Maitland	307,036	2.00	21.96	1/28/2008
3 Paradise Bank	Boca Raton	444,871	1.93	28.70	7/25/2005
4 Brannen Bank	Inverness	1,021,832	1.90	57.25	7/1/1926
5 Crews Bank & Trust	Wauchula	2,364,087	1.78	17.03	4/1/1929
6 Sanibel Captiva Community Bank	Sanibel	1,039,540	1.74	19.25	1/21/2003
7 Optimumbank	Fort Lauderdale	1,268,490	1.67	16.45	11/1/2000
8 Surety Bank	Deland	222,858	1.62	15.64	1/1/1926
9 Raymond James Bank	Saint Petersburg	45,736,982	1.60	21.83	5/6/1994
10 Banco Do Brasil Americas	Miami	3,393,780	1.56	14.45	7/24/1986
11 Fnb Bank	Fort Walton Beach	653,557	1.56	14.55	4/9/1956
12 U. S. Century Bank	Doral	2,842,514	1.54	17.47	10/28/2002
13 Capital City Bank	Tallahassee	4,450,684	1.50	12.74	6/13/1907
14 First Bank	Clewiston	822,615	1.44	15.42	1/1/1922
15 Desjardins Bank, National Association	Hallandale	340,637	1.43	7.29	2/28/1992
16 Southstate Bank, National Association	Winter Haven	67,870,584	1.42	9.90	2/21/1992
17 Citizens Bank And Trust	Frostproof	1,476,326	1.41	37.71	5/13/1920
18 Intracoastal Bank	Palm Coast	565,225	1.34	17.64	6/16/2008
19 Pnb Community Bank	Niceville	154,686	1.33	15.73	6/16/1986
20 Lafayette State Bank	Mayo	245,529	1.28	16.52	4/2/1946
21 Banesco Usa	Miami	5,775,714	1.28	12.17	1/10/2006
22 Gulfside Bank	Sarasota	362,338	1.28	12.97	11/13/2018
23 Climate First Bank	Saint Petersburg	1,751,079	1.27	14.02	6/1/2021
24 Cypress Bank & Trust	Melbourne	221,102	1.27	10.16	8/16/2021
25 Bankflorida	Dade City	438,806	1.27	10.96	8/27/2007
26 Sunrise Bank	Orlando	599,794	1.26	14.40	8/1/2005
27 Bank Of Central Florida	Lakeland	1,251,302	1.26	16.50	3/19/2007
28 International Finance Bank	Miami	1,565,756	1.26	15.24	11/30/1983
29 First Federal Bank	Lake City	4,382,686	1.22	11.93	1/1/1961
30 One Florida Bank	Orlando	2,119,347	1.21	13.21	10/29/2008
31 The Bank Of Tampa	Tampa	3,065,066	1.20	12.89	3/30/1973
32 City National Bank Of Florida	Miami	28,626,294	1.18	11.41	8/12/1970
33 United Southern Bank	Umatilla	842,840	1.15	16.14	3/1/1937
34 Pacific National Bank	Miami	1,512,885	1.13	10.17	7/22/1985
35 Bradesco Bank	Coral Gables	5,549,791	1.09	10.82	10/12/1973
36 Ocean Bank	Miami	7,534,738	1.07	11.23	12/9/1982
37 Bank Of Belle Glade	Belle Glade	155,890	1.06	12.67	11/14/1963
38 Anchor Bank	Palm Beach Gardens	606,938	1.06	12.57	3/22/2005
39 Helm Bank Usa	Miami	1,163,513	1.05	11.94	12/8/1989
40 Bank Of Pensacola	Pensacola	142,605	1.01	10.25	10/26/1973
41 Peoples Bank Of Graceville	Graceville	117,984	0.97	13.97	7/12/1974
42 Florida Capital Bank, National Association	Jacksonville	713,842	0.96	11.48	8/12/1985
43 Flagship Bank	Clearwater	761,702	0.95	7.33	1/23/2006
44 Everbank, National Association	Jacksonville	47,232,699	0.93	10.34	10/1/1998
45 Dlp Bank	Starke	305,089	0.92	4.20	3/19/1957
46 Mainstreet Community Bank Of Florida	Deland	947,978	0.89	10.51	10/24/2003
47 The First National Bank Of Mount Dora	Mount Dora	354,872	0.88	8.47	9/1/1925
48 Commerce Bank & Trust	Winter Park	179,329	0.87	11.43	2/3/2003
49 Amerant Bank, National Association	Coral Gables	9,880,787	0.87	8.78	9/17/1979
50 Gulf Atlantic Bank	Key West	245,177	0.84	10.02	4/13/2020
51 Bankunited, National Association	Miami Lakes	35,341,660	0.83	9.24	5/21/2009
52 Community Bank Of The South	Merritt Island	252,467	0.77	9.34	11/29/1999
53 Sunstate Bank	Miami	568,901	0.75	6.05	3/15/1999
54 Central Bank	Tampa	389,728	0.72	8.37	2/26/2007
55 Madison County Community Bank	Madison	209,981	0.71	12.08	5/5/1999
56 Grove Bank & Trust	Miami	1,410,085	0.69	7.15	7/12/1926
57 Edison National Bank	Fort Myers	476,934	0.67	8.12	8/29/1997
58 Terrabank, National Association	Miami	869,333	0.67	7.61	11/21/1985
59 The Warrington Bank	Pensacola	172,298	0.64	3.89	3/18/1953
60 Seacoast National Bank	Stuart	21,134,120	0.62	4.25	1/1/1933
61 First National Bank Of Wauchula	Wauchula	88,130	0.58	5.16	1/12/1960
62 Interamerican Bank, A Fsb	Miami	335,839	0.56	4.80	8/23/1976
63 Gulf Coast Business Bank	Fort Myers	192,219	0.55	5.04	6/6/2022
64 First State Bank Of The Florida Keys	Key West	1,188,143	0.53	5.94	10/29/1955
65 Evermore Bank	Fort Lauderdale	314,438	0.47	3.54	12/15/2022
66 Century Bank Of Florida	Tampa	103,622	0.46	5.00	9/11/2000
67 Natbank, National Association	Hollywood	291,932	0.41	1.41	12/6/1994
68 First National Bank Of Pasco	Dade City	286,330	0.36	5.32	11/3/1986
69 Locality Bank	Fort Lauderdale	357,989	0.10	0.70	1/12/2022
70 Axiom Bank, National Association	Maitland	774,271	(0.07)	(0.59)	1/1/1962
71 Waterfall Bank	Clearwater	421,942	(0.11)	(0.83)	9/20/2021
72 Intercredit Bank, National Association	Coral Gables	2,028,949	(0.47)	(5.38)	7/2/1984
73 Bankmiami	Coral Gables	279,318	(0.86)	(5.35)	3/17/2025
74 Tcm Bank, National Association	Tampa	391,166	(1.08)	(5.61)	5/18/1998
75 Bayfirst National Bank	Saint Petersburg	1,194,708	(1.79)	(24.07)	2/12/1999
76 Gala Bank	Ocala	34,121	(2.13)	(7.47)	12/30/2024
77 Eastern National Bank	Miami	73,543	(7.19)	(76.92)	9/3/1969