



FLORIDA BANKS & THRIFTS  
RANKED BY RETURN ON AVERAGE ASSETS  
AT or FOR THE NINE MONTHS ENDED  
SEPTEMBER 30, 2018

Schedule II.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Optimumbank	Plantation	97,021	2.96	26.15	11/1/2000
2 Transcapital Bank	Sunrise	199,581	2.54	14.89	7/26/1999
3 Charlotte State Bank & Trust	Port Charlotte	362,222	2.32	27.75	11/3/1987
4 Commerce National Bank & Trust	Winter Park	113,908	2.30	18.28	2/3/2003
5 Surety Bank	Deland	116,848	2.29	21.37	1/1/1926
6 Englewood Bank & Trust	Englewood	287,159	2.25	26.77	4/4/1988
7 First Colony Bank Of Florida	Maitland	204,918	2.15	21.30	1/28/2008
8 Wauchula State Bank	Wauchula	654,034	2.13	18.74	4/1/1929
9 Florida Business Bank	Melbourne	128,534	2.10	15.72	3/15/2000
10 Paradise Bank	Boca Raton	310,803	2.05	19.86	7/25/2005
11 Flagler Bank	West Palm Beach	294,422	1.87	19.22	4/10/2000
12 Intracoastal Bank	Palm Coast	327,578	1.76	21.03	6/16/2008
13 Sanibel Captiva Community Bank	Sanibel	421,076	1.75	25.05	1/21/2003
14 Hillsboro Bank	Plant City	135,756	1.73	13.13	7/6/1998
15 Brannen Bank	Inverness	523,459	1.71	28.60	7/1/1926
16 Raymond James Bank, National Association	Saint Petersburg	23,204,762	1.66	19.21	5/6/1994
17 First Home Bank	Seminole	354,396	1.59	12.32	2/12/1999
18 Florida Community Bank, National Association	Weston	12,263,649	1.55	15.20	1/22/2010
19 First Federal Bank	Lake City	1,793,476	1.48	14.67	1/1/1961
20 Biscayne Bank	Coconut Grove	989,888	1.48	17.68	7/5/2005
21 Summit Bank, National Association	Panama City	448,517	1.47	12.64	4/8/2008
22 Citizens First Bank	The Villages	2,110,010	1.46	14.09	7/1/1991
23 The First National Bank Of Mount Dora	Mount Dora	233,766	1.42	10.04	9/1/1925
24 Peoples Bank Of Graceville	Graceville	89,011	1.40	11.52	7/12/1974
25 American National Bank	Oakland Park	310,929	1.40	10.02	10/15/1985
26 First State Bank Of The Florida Keys	Key West	921,575	1.39	16.84	10/29/1955
27 First Green Bank	Orlando	798,678	1.37	13.17	2/17/2009
28 Bac Florida Bank	Coral Gables	2,173,957	1.36	15.38	10/12/1973
29 First Florida Bank	Destin	435,440	1.36	12.27	11/27/2006
30 Citizens State Bank	Perry	279,724	1.35	13.44	7/7/1958
31 Mainstreet Community Bank Of Florida	Deland	395,439	1.35	17.38	10/24/2003
32 Drummond Community Bank	Chiefland	512,912	1.34	11.64	1/12/1990
33 Centerstate Bank, National Association	Winter Haven	12,261,338	1.32	9.30	2/21/1992
34 The First State Bank Of Arcadia	Arcadia	141,718	1.27	11.17	7/17/1973
35 Bankunited, National Association	Miami Lakes	31,459,313	1.26	11.86	5/21/2009
36 Bank Of Central Florida	Lakeland	492,021	1.24	15.81	3/19/2007
37 Grove Bank & Trust	Miami	635,873	1.24	7.41	7/12/1926
38 Seacoast National Bank	Stuart	5,931,501	1.21	9.73	1/1/1933
39 Heartland National Bank	Sebring	376,292	1.20	13.70	9/7/1999
40 Marquis Bank	Coral Gables	643,570	1.19	12.98	8/13/2007
41 The Bank Of Tampa	Tampa	1,689,321	1.18	14.12	3/30/1973
42 Farmers & Merchants Bank	Monticello	477,124	1.18	13.48	1/5/1907
43 Sunrise Bank	Cocoa Beach	205,712	1.17	9.27	8/1/2005
44 Freedom Bank	Saint Petersburg	274,227	1.17	13.56	4/4/2005
45 Community Bank And Trust Of Florida	Ocala	702,284	1.14	13.71	4/2/1998
46 Apollo Bank	Miami	684,042	1.13	12.09	10/1/2001
47 Fnbt Bank	Fort Walton Beach	423,062	1.13	10.11	4/9/1956
48 Ocean Bank	Miami	3,826,041	1.13	9.62	12/9/1982
49 Prime Meridian Bank	Tallahassee	405,830	1.13	12.34	2/4/2008
50 First National Bank Northwest Florida	Panama City	140,137	1.06	8.64	5/3/1984
51 Fidelity Bank Of Florida, National Association	Merritt Island	174,418	1.05	6.14	11/26/1990
52 Citizens Bank And Trust	Frostproof	638,123	1.04	15.30	5/13/1920
53 Edison National Bank	Fort Myers	299,230	1.04	13.54	8/29/1997
54 The Oculina Bank	Vero Beach	357,709	1.03	11.72	1/2/2004
55 Central Bank	Tampa	167,050	1.03	10.11	2/26/2007
56 Friends Bank	New Smyrna Beach	98,752	1.03	10.47	5/15/2000
57 First Citrus Bank	Tampa	388,498	1.01	11.38	2/1/1999
58 First Florida Integrity Bank	Naples	1,370,042	0.99	11.60	12/3/2007
59 Seaside National Bank & Trust	Orlando	1,883,224	0.98	12.91	10/31/2006
60 Legacy Bank Of Florida	Boca Raton	407,598	0.97	9.15	5/15/2006
61 Tcm Bank, National Association	Tampa	291,532	0.96	5.73	5/18/1998
62 United Southern Bank	Umatilla	520,341	0.95	11.24	3/1/1937
63 First Bank	Clewiston	346,391	0.93	11.03	1/1/1922
64 Capital City Bank	Tallahassee	2,802,851	0.93	8.02	6/13/1907
65 Flagship Community Bank	Clearwater	118,404	0.93	7.65	1/23/2006
66 Finemark National Bank & Trust	Fort Myers	1,780,567	0.92	11.06	2/16/2007
67 The First National Bank Of South Miami	South Miami	701,992	0.89	9.26	4/3/1952
68 U. S. Century Bank	Doral	1,157,607	0.88	8.61	10/28/2002
69 City National Bank Of Florida	Miami	13,951,549	0.87	7.68	8/12/1970
70 International Finance Bank	Miami	544,998	0.87	9.47	11/30/1983
71 Banesco Usa	Coral Gables	1,246,562	0.86	10.61	1/10/2006
72 One South Bank	ChIPLEY	49,216	0.77	5.98	10/29/2008
73 Executive National Bank	Miami	424,545	0.76	7.53	6/7/1972
74 Tiaa, Fsb	Jacksonville	34,426,689	0.75	6.82	10/1/1998
75 Helm Bank Usa	Miami	801,521	0.75	6.81	12/8/1989
76 Community Bank Of The South	Merritt Island	158,270	0.72	7.55	11/29/1999
77 Pinnacle Bank	Orange City	103,726	0.71	10.78	9/10/1999



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78 Mercantil Bank, National Association	Coral Gables	8,424,353	<b>0.70</b>	7.34	9/17/1979
79 Bank Of Belle Glade	Belle Glade	100,686	<b>0.69</b>	8.70	11/14/1963
80 Sabal Palm Bank	Sarasota	201,093	<b>0.63</b>	6.65	10/10/2006
81 Community State Bank	Starke	133,817	<b>0.63</b>	7.55	3/19/1957
82 Citizens Bank Of Florida	Oviedo	303,489	<b>0.61</b>	7.15	7/1/1946
83 Madison County Community Bank	Madison	126,312	<b>0.59</b>	7.51	5/5/1999
84 Anchor Commercial Bank	Juno Beach	124,932	<b>0.59</b>	6.47	3/22/2005
85 Banco Do Brasil Americas	Miami	665,453	<b>0.56</b>	5.50	7/24/1986
86 Pacific National Bank	Miami	452,206	<b>0.55</b>	3.89	7/22/1985
87 Peoples State Bank	Lake City	86,450	<b>0.54</b>	6.08	4/28/1999
88 Century Bank Of Florida	Tampa	80,621	<b>0.51</b>	6.06	9/11/2000
89 Columbia Bank	Lake City	209,446	<b>0.51</b>	5.08	1/1/1912
90 First Bank Of The Palm Beaches	West Palm Beach	174,032	<b>0.49</b>	5.39	3/6/2006
91 Terrabank, National Association	Miami	395,965	<b>0.48</b>	5.67	11/21/1985
92 Natbank, National Association	Hollywood	165,887	<b>0.48</b>	2.81	12/6/1994
93 Desjardins Bank, National Association	Hallandale	215,214	<b>0.48</b>	3.27	2/28/1992
94 Intercredit Bank, National Association	Miami	370,848	<b>0.44</b>	4.54	7/2/1984
95 Pilot Bank	Tampa	344,078	<b>0.43</b>	4.11	9/4/1987
96 Axiom Bank, National Association	Maitland	652,050	<b>0.43</b>	2.64	1/1/1962
97 Professional Bank	Coral Gables	705,606	<b>0.39</b>	4.75	9/8/2008
98 Marine Bank & Trust Company	Vero Beach	268,330	<b>0.38</b>	4.73	7/1/1997
99 Lafayette State Bank	Mayo	91,371	<b>0.36</b>	6.82	4/2/1946
100 First National Bank Of Pasco	Dade City	170,542	<b>0.35</b>	3.79	11/3/1986
101 Florida Capital Bank, National Association	Jacksonville	368,816	<b>0.34</b>	4.03	8/12/1985
102 Interamerican Bank, A Fsb	Miami	202,029	<b>0.32</b>	2.53	8/23/1976
103 The Warrington Bank	Pensacola	84,323	<b>0.27</b>	1.52	3/18/1953
104 Peoples National Bank	Niceville	97,342	<b>0.26</b>	2.59	6/16/1986
105 First National Bank Of Wauchula	Wauchula	72,170	<b>0.24</b>	2.22	1/12/1960
106 Winter Park National Bank	Winter Park	227,158	<b>0.23</b>	1.10	8/1/2017
107 Sunstate Bank	Miami	426,961	<b>0.16</b>	1.47	3/15/1999
108 Firstcity Bank Of Commerce	Palm Beach Gardens	92,627	<b>(0.02)</b>	(0.20)	8/27/2007
109 Bank Of The South	Pensacola	75,857	<b>(0.04)</b>	(0.24)	5/20/1964
110 Bank Of Pensacola	Pensacola	84,716	<b>(0.04)</b>	(0.30)	10/26/1973
111 Plus International Bank	Miami	83,041	<b>(0.08)</b>	(0.42)	9/14/2001
112 Eastern National Bank	Miami	414,492	<b>(0.26)</b>	(2.68)	9/3/1969
113 First City Bank Of Florida	Fort Walton Beach	167,215	<b>(0.60)</b>	(24.20)	11/17/1948
114 Brickell Bank	Miami	478,242	<b>(0.69)</b>	(12.58)	9/12/1973
115 Continental National Bank	Miami	470,073	<b>(1.11)</b>	(13.94)	5/10/1974
116 Home Federal Bank Of Hollywood	Hallandale Beach	53,016	<b>(1.81)</b>	(11.59)	9/8/1998
117 Beach Community Bank	Fort Walton Beach	467,571	<b>(14.97)</b>	(320.92)	4/27/2001