



FLORIDA BANKS & THRIFTS
RANKED BY RETURN ON AVERAGE ASSETS
AT or FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2021

Schedule II.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Paradise Bank	Boca Raton	377,957	2.93	30.39	7/25/2005
2 Surety Bank	Deland	184,836	2.68	27.77	1/1/1926
3 Flagler Bank	West Palm Beach	486,882	2.26	24.85	4/10/2000
4 Pilot Bank	Tampa	638,348	2.15	25.21	9/4/1987
5 First Home Bank	Saint Petersburg	943,633	2.14	33.44	2/12/1999
6 First Colony Bank Of Florida	Maitland	286,881	1.83	19.58	1/28/2008
7 Charlotte State Bank & Trust	Port Charlotte	585,588	1.69	19.39	11/3/1987
8 Sabal Palm Bank	Sarasota	425,475	1.69	21.19	10/10/2006
9 First Federal Bank	Lake City	3,234,722	1.67	14.57	1/1/1961
10 Florida Business Bank	Melbourne	191,649	1.66	14.94	3/15/2000
11 Citizens First Bank	The Villages	3,630,770	1.64	13.89	7/1/1991
12 Wauchula State Bank	Wauchula	913,881	1.64	15.73	4/1/1929
13 Tcm Bank, National Association	Tampa	302,962	1.61	7.65	5/18/1998
14 Peoples Bank Of Graceville	Graceville	121,424	1.55	14.53	7/12/1974
15 Intracoastal Bank	Palm Coast	511,447	1.50	17.38	6/16/2008
16 Sanibel Captiva Community Bank	Sanibel	757,924	1.41	24.46	1/21/2003
17 Winter Park National Bank	Winter Park	618,605	1.39	16.52	8/1/2017
18 Drummond Community Bank	Chiefland	957,700	1.39	12.47	1/12/1990
19 The First National Bank Of Mount Dora	Mount Dora	369,647	1.36	10.65	9/1/1925
20 South State Bank, National Association	Winter Haven	40,787,098	1.33	10.73	2/21/1992
21 First Citrus Bank	Tampa	672,925	1.32	16.44	2/1/1999
22 First State Bank Of The Florida Keys	Key West	1,244,996	1.31	16.01	10/29/1955
23 Seacoast National Bank	Stuart	9,894,039	1.31	10.12	1/1/1933
24 Brannen Bank	Inverness	768,618	1.27	24.39	7/1/1926
25 Prime Meridian Bank	Tallahassee	794,361	1.27	14.42	2/4/2008
26 Central Bank	Tampa	271,067	1.24	15.94	2/26/2007
27 U. S. Century Bank	Doral	1,755,011	1.24	11.59	10/28/2002
28 Citizens Bank And Trust	Frostproof	1,183,107	1.23	16.40	5/13/1920
29 American National Bank	Oakland Park	503,313	1.21	11.42	10/15/1985
30 Bankunited, National Association	Miami Lakes	35,183,055	1.20	12.50	5/21/2009
31 Capital City Bank	Tallahassee	4,038,388	1.18	12.85	6/13/1907
32 City National Bank Of Florida	Miami	20,614,665	1.18	11.28	8/12/1970
33 Marine Bank & Trust Company	Vero Beach	516,200	1.17	16.87	7/1/1997
34 Raymond James Bank	Saint Petersburg	36,480,699	1.13	15.49	5/6/1994
35 Englewood Bank & Trust	Englewood	504,005	1.13	14.62	4/4/1988
36 Optimumbank	Fort Lauderdale	334,912	1.09	11.41	11/1/2000
37 First Florida Integrity Bank	Naples	2,389,982	1.04	12.95	12/3/2007
38 Professional Bank	Coral Gables	2,644,955	1.03	12.24	9/8/2008
39 Cogent Bank	Orange City	1,053,047	1.02	12.20	9/10/1999
40 Ocean Bank	Miami	5,025,113	1.02	9.06	12/9/1982
41 Mainstreet Community Bank Of Florida	Deland	770,166	1.01	12.43	10/24/2003
42 Banesco Usa	Coral Gables	2,043,239	0.99	11.86	1/10/2006
43 First National Bank Of Pasco	Dade City	275,670	0.99	9.51	11/3/1986
44 The Bank Of Tampa	Tampa	2,865,344	0.99	13.96	3/30/1973
45 United Southern Bank	Umatilla	807,961	0.97	11.91	3/1/1937
46 Apollo Bank	Miami	983,435	0.96	9.45	10/1/2001
47 Helm Bank Usa	Miami	983,530	0.96	8.94	12/8/1989
48 First Bank	Clewiston	573,079	0.94	11.94	1/1/1922
49 Finemark National Bank & Trust	Fort Myers	3,080,462	0.94	10.07	2/16/2007
50 Florida Capital Bank, National Association	Jacksonville	414,974	0.94	7.45	8/12/1985
51 Citizens Bank Of Florida	Oviedo	505,445	0.92	10.80	7/1/1946
52 Amerant Bank, National Association	Coral Gables	7,478,204	0.92	8.25	9/17/1979
53 Bank Of Central Florida	Lakeland	887,400	0.85	11.25	3/19/2007
54 Madison County Community Bank	Madison	168,027	0.81	9.59	5/5/1999
55 Fnbt Bank	Fort Walton Beach	609,543	0.81	9.04	4/9/1956
56 International Finance Bank	Miami	953,306	0.77	9.59	11/30/1983
57 Sunrise Bank	Orlando	381,382	0.76	8.30	8/1/2005
58 Community Bank Of The South	Merritt Island	254,209	0.76	8.63	11/29/1999
59 Crews Bank & Trust	Arcadia	206,517	0.76	8.25	7/17/1973
60 Tiaa, Fsb	Jacksonville	37,569,827	0.74	7.99	10/1/1998
61 Lafayette State Bank	Mayo	177,200	0.71	10.21	4/2/1946
62 One Florida Bank	Orlando	1,142,816	0.68	6.28	10/29/2008
63 Pacific National Bank	Miami	970,498	0.66	7.23	7/22/1985
64 Bank Of Pensacola	Pensacola	138,029	0.64	6.58	10/26/1973
65 Sunstate Bank	Miami	520,955	0.61	5.67	3/15/1999
66 Natbank, National Association	Hollywood	206,529	0.59	3.61	12/6/1994
67 Bradesco Bac Florida Bank	Coral Gables	2,323,349	0.56	4.93	10/12/1973
68 Century Bank Of Florida	Tampa	101,703	0.55	7.05	9/11/2000
69 Edison National Bank	Fort Myers	525,876	0.54	7.48	8/29/1997
70 First National Bank Of Wauchula	Wauchula	82,756	0.50	4.99	1/12/1960
71 Heartland National Bank	Sebring	632,555	0.50	6.72	9/7/1999
72 Commerce National Bank & Trust	Winter Park	162,066	0.48	4.93	2/3/2003
73 First National Bank Northwest Florida	Panama City	224,005	0.46	4.68	5/3/1984
74 Pnb Community Bank	Niceville	137,950	0.46	4.79	6/16/1986
75 Banco Do Brasil Americas	Miami	840,717	0.43	4.35	7/24/1986
76 Terrabank, National Association	Miami	626,666	0.40	5.47	11/21/1985
77 Beach Bank	Fort Walton Beach	595,213	0.38	2.84	4/27/2001



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78 Axiom Bank, National Association	Maitland	632,418	0.37	2.43	1/1/1962
79 The First National Bank Of South Miami	South Miami	1,016,305	0.36	4.12	4/3/1952
80 Flagship Bank	Clearwater	410,225	0.31	2.72	1/23/2006
81 Interamerican Bank, A Fsb	Miami	264,970	0.30	2.62	8/23/1976
82 Grove Bank & Trust	Miami	1,050,645	0.21	1.68	7/12/1926
83 Gulfside Bank	Sarasota	226,258	0.20	1.85	11/13/2018
84 Community State Bank	Starke	201,777	0.20	3.28	3/19/1957
85 Anchor Bank	Palm Beach Gardens	212,669	0.17	1.92	3/22/2005
86 Bankflorida	Jupiter	233,994	0.16	1.32	8/27/2007
87 Bank Of Belle Glade	Belle Glade	134,871	0.15	1.86	11/14/1963
88 Bank Of The South	Pensacola	92,098	0.13	0.78	5/20/1964
89 The Warrington Bank	Pensacola	113,880	0.12	0.78	3/18/1953
90 Desjardins Bank, National Association	Hallandale	281,489	0.11	0.88	2/28/1992
91 Hillsboro Bank	Plant City	226,139	0.01	0.07	7/6/1998
92 Intercredit Bank, National Association	Miami	434,087	(0.03)	(0.33)	7/2/1984
93 Eastern National Bank	Miami	282,720	(0.41)	(5.69)	9/3/1969
94 Plus International Bank	Miami	80,211	(0.49)	(3.07)	9/14/2001
95 Gulf Atlantic Bank	Key West	67,463	(3.22)	(17.11)	4/13/2020
96 Cypress Bank & Trust	Melbourne	48,812	(5.95)	(9.26)	8/16/2021
97 Climate First Bank	Saint Petersburg	86,768	(10.74)	(18.05)	6/1/2021
98 Waterfall Bank	Clearwater	65,471	(55.98)	(9.84)	9/20/2021