



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

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 Brannen Bank	Inverness	523,459	1.71	28.60	7/1/1926
2 Charlotte State Bank & Trust	Port Charlotte	362,222	2.32	27.75	11/3/1987
3 Englewood Bank & Trust	Englewood	287,159	2.25	26.77	4/4/1988
4 Optimumbank	Plantation	97,021	2.96	26.15	11/1/2000
5 Sanibel Captiva Community Bank	Sanibel	421,076	1.75	25.05	1/21/2003
6 Surety Bank	Deland	116,848	2.29	21.37	1/1/1926
7 First Colony Bank Of Florida	Maitland	204,918	2.15	21.30	1/28/2008
8 Intracoastal Bank	Palm Coast	327,578	1.76	21.03	6/16/2008
9 Paradise Bank	Boca Raton	310,803	2.05	19.86	7/25/2005
10 Flagler Bank	West Palm Beach	294,422	1.87	19.22	4/10/2000
11 Raymond James Bank, National Association	Saint Petersburg	23,204,762	1.66	19.21	5/6/1994
12 Wauchula State Bank	Wauchula	654,034	2.13	18.74	4/1/1929
13 Commerce National Bank & Trust	Winter Park	113,908	2.30	18.28	2/3/2003
14 Biscayne Bank	Coconut Grove	989,888	1.48	17.68	7/5/2005
15 Mainstreet Community Bank Of Florida	Deland	395,439	1.35	17.38	10/24/2003
16 First State Bank Of The Florida Keys	Key West	921,575	1.39	16.84	10/29/1955
17 Bank Of Central Florida	Lakeland	492,021	1.24	15.81	3/19/2007
18 Florida Business Bank	Melbourne	128,534	2.10	15.72	3/15/2000
19 Bac Florida Bank	Coral Gables	2,173,957	1.36	15.38	10/12/1973
20 Citizens Bank And Trust	Frostproof	638,123	1.04	15.30	5/13/1920
21 Florida Community Bank, National Association	Weston	12,263,649	1.55	15.20	1/22/2010
22 Transcapital Bank	Sunrise	199,581	2.54	14.89	7/26/1999
23 First Federal Bank	Lake City	1,793,476	1.48	14.67	1/1/1961
24 The Bank Of Tampa	Tampa	1,689,321	1.18	14.12	3/30/1973
25 Citizens First Bank	The Villages	2,110,010	1.46	14.09	7/1/1991
26 Community Bank And Trust Of Florida	Ocala	702,284	1.14	13.71	4/2/1998
27 Heartland National Bank	Sebring	376,292	1.20	13.70	9/7/1999
28 Freedom Bank	Saint Petersburg	274,227	1.17	13.56	4/4/2005
29 Edison National Bank	Fort Myers	299,230	1.04	13.54	8/29/1997
30 Farmers & Merchants Bank	Monticello	477,124	1.18	13.48	1/5/1907
31 Citizens State Bank	Perry	279,724	1.35	13.44	7/7/1958
32 First Green Bank	Orlando	798,678	1.37	13.17	2/17/2009
33 Hillsboro Bank	Plant City	135,756	1.73	13.13	7/6/1998
34 Marquis Bank	Coral Gables	643,570	1.19	12.98	8/13/2007
35 Seaside National Bank & Trust	Orlando	1,883,224	0.98	12.91	10/31/2006
36 Summit Bank, National Association	Panama City	448,517	1.47	12.64	4/8/2008
37 Prime Meridian Bank	Tallahassee	405,830	1.13	12.34	2/4/2008
38 First Home Bank	Seminole	354,396	1.59	12.32	2/12/1999
39 First Florida Bank	Destin	435,440	1.36	12.27	11/27/2006
40 Apollo Bank	Miami	684,042	1.13	12.09	10/1/2001
41 Bankunited, National Association	Miami Lakes	31,459,313	1.26	11.86	5/21/2009
42 The Oculina Bank	Vero Beach	357,709	1.03	11.72	1/2/2004
43 Drummond Community Bank	Chiefland	512,912	1.34	11.64	1/12/1990
44 First Florida Integrity Bank	Naples	1,370,042	0.99	11.60	12/3/2007
45 Peoples Bank Of Graceville	Graceville	89,011	1.40	11.52	7/12/1974
46 First Citrus Bank	Tampa	388,498	1.01	11.38	2/1/1999
47 United Southern Bank	Umatilla	520,341	0.95	11.24	3/1/1937
48 The First State Bank Of Arcadia	Arcadia	141,718	1.27	11.17	7/17/1973
49 Finemark National Bank & Trust	Fort Myers	1,780,567	0.92	11.06	2/16/2007
50 First Bank	Clewiston	346,391	0.93	11.03	1/1/1922
51 Pinnacle Bank	Orange City	103,726	0.71	10.78	9/10/1999
52 Banesco Usa	Coral Gables	1,246,562	0.86	10.61	1/10/2006
53 Friends Bank	New Smyrna Beach	98,752	1.03	10.47	5/15/2000
54 Central Bank	Tampa	167,050	1.03	10.11	2/26/2007
55 Fnbt Bank	Fort Walton Beach	423,062	1.13	10.11	4/9/1956
56 The First National Bank Of Mount Dora	Mount Dora	233,766	1.42	10.04	9/1/1925
57 American National Bank	Oakland Park	310,929	1.40	10.02	10/15/1985
58 Seacoast National Bank	Stuart	5,931,501	1.21	9.73	1/1/1933
59 Ocean Bank	Miami	3,826,041	1.13	9.62	12/9/1982
60 International Finance Bank	Miami	544,998	0.87	9.47	11/30/1983
61 Centerstate Bank, National Association	Winter Haven	12,261,338	1.32	9.30	2/21/1992
62 Sunrise Bank	Cocoa Beach	205,712	1.17	9.27	8/1/2005
63 The First National Bank Of South Miami	South Miami	701,992	0.89	9.26	4/3/1952
64 Legacy Bank Of Florida	Boca Raton	407,598	0.97	9.15	5/15/2006
65 Bank Of Belle Glade	Belle Glade	100,686	0.69	8.70	11/14/1963
66 First National Bank Northwest Florida	Panama City	140,137	1.06	8.64	5/3/1984
67 U. S. Century Bank	Doral	1,157,607	0.88	8.61	10/28/2002
68 Capital City Bank	Tallahassee	2,802,851	0.93	8.02	6/13/1907
69 City National Bank Of Florida	Miami	13,951,549	0.87	7.68	8/12/1970
70 Flagship Community Bank	Clearwater	118,404	0.93	7.65	1/23/2006
71 Community State Bank	Starke	133,817	0.63	7.55	3/19/1957
72 Community Bank Of The South	Merritt Island	158,270	0.72	7.55	11/29/1999
73 Executive National Bank	Miami	424,545	0.76	7.53	6/7/1972
74 Madison County Community Bank	Madison	126,312	0.59	7.51	5/5/1999
75 Grove Bank & Trust	Miami	635,873	1.24	7.41	7/12/1926
76 Mercantil Bank, National Association	Coral Gables	8,424,353	0.70	7.34	9/17/1979
77 Citizens Bank Of Florida	Oviedo	303,489	0.61	7.15	7/1/1946



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78 Lafayette State Bank	Mayo	91,371	0.36	6.82	4/2/1946
79 Tiaa, Fsb	Jacksonville	34,426,689	0.75	6.82	10/1/1998
80 Helm Bank Usa	Miami	801,521	0.75	6.81	12/8/1989
81 Sabal Palm Bank	Sarasota	201,093	0.63	6.65	10/10/2006
82 Anchor Commercial Bank	Juno Beach	124,932	0.59	6.47	3/22/2005
83 Fidelity Bank Of Florida, National Association	Merritt Island	174,418	1.05	6.14	11/26/1990
84 Peoples State Bank	Lake City	86,450	0.54	6.08	4/28/1999
85 Century Bank Of Florida	Tampa	80,621	0.51	6.06	9/11/2000
86 One South Bank	Chipley	49,216	0.77	5.98	10/29/2008
87 Tcm Bank, National Association	Tampa	291,532	0.96	5.73	5/18/1998
88 Terrabank, National Association	Miami	395,965	0.48	5.67	11/21/1985
89 Banco Do Brasil Americas	Miami	665,453	0.56	5.50	7/24/1986
90 First Bank Of The Palm Beaches	West Palm Beach	174,032	0.49	5.39	3/6/2006
91 Columbia Bank	Lake City	209,446	0.51	5.08	1/1/1912
92 Professional Bank	Coral Gables	705,606	0.39	4.75	9/8/2008
93 Marine Bank & Trust Company	Vero Beach	268,330	0.38	4.73	7/1/1997
94 Intercredit Bank, National Association	Miami	370,848	0.44	4.54	7/2/1984
95 Pilot Bank	Tampa	344,078	0.43	4.11	9/4/1987
96 Florida Capital Bank, National Association	Jacksonville	368,816	0.34	4.03	8/12/1985
97 Pacific National Bank	Miami	452,206	0.55	3.89	7/22/1985
98 First National Bank Of Pasco	Dade City	170,542	0.35	3.79	11/3/1986
99 Desjardins Bank, National Association	Hallandale	215,214	0.48	3.27	2/28/1992
100 Natbank, National Association	Hollywood	165,887	0.48	2.81	12/6/1994
101 Axiom Bank, National Association	Maitland	652,050	0.43	2.64	1/1/1962
102 Peoples National Bank	Niceville	97,342	0.26	2.59	6/16/1986
103 Interamerican Bank, A Fsb	Miami	202,029	0.32	2.53	8/23/1976
104 First National Bank Of Wauchula	Wauchula	72,170	0.24	2.22	1/12/1960
105 The Warrington Bank	Pensacola	84,323	0.27	1.52	3/18/1953
106 Sunstate Bank	Miami	426,961	0.16	1.47	3/15/1999
107 Winter Park National Bank	Winter Park	227,158	0.23	1.10	8/1/2017
108 Firstcity Bank Of Commerce	Palm Beach Gardens	92,627	(0.02)	(0.20)	8/27/2007
109 Bank Of The South	Pensacola	75,857	(0.04)	(0.24)	5/20/1964
110 Bank Of Pensacola	Pensacola	84,716	(0.04)	(0.30)	10/26/1973
111 Plus International Bank	Miami	83,041	(0.08)	(0.42)	9/14/2001
112 Eastern National Bank	Miami	414,492	(0.26)	(2.68)	9/3/1969
113 Home Federal Bank Of Hollywood	Hallandale Beach	53,016	(1.81)	(11.59)	9/8/1998
114 Brickell Bank	Miami	478,242	(0.69)	(12.58)	9/12/1973
115 Continental National Bank	Miami	470,073	(1.11)	(13.94)	5/10/1974
116 First City Bank Of Florida	Fort Walton Beach	167,215	(0.60)	(24.20)	11/17/1948
117 Beach Community Bank	Fort Walton Beach	467,571	(14.97)	(320.92)	4/27/2001