



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

Schedule III.

Name	City	Total Assets	ROAA	ROAE	Date Established
1 First Home Bank	Saint Petersburg	943,633	2.14	<b>33.44</b>	2/12/1999
2 Paradise Bank	Boca Raton	377,957	2.93	<b>30.39</b>	7/25/2005
3 Surety Bank	Deland	184,836	2.68	<b>27.77</b>	1/1/1926
4 Pilot Bank	Tampa	638,348	2.15	<b>25.21</b>	9/4/1987
5 Flagler Bank	West Palm Beach	486,882	2.26	<b>24.85</b>	4/10/2000
6 Sanibel Captiva Community Bank	Sanibel	757,924	1.41	<b>24.46</b>	1/21/2003
7 Brannen Bank	Inverness	768,618	1.27	<b>24.39</b>	7/1/1926
8 Sabal Palm Bank	Sarasota	425,475	1.69	<b>21.19</b>	10/10/2006
9 First Colony Bank Of Florida	Maitland	286,881	1.83	<b>19.58</b>	1/28/2008
10 Charlotte State Bank & Trust	Port Charlotte	585,588	1.69	<b>19.39</b>	11/3/1987
11 Intracoastal Bank	Palm Coast	511,447	1.50	<b>17.38</b>	6/16/2008
12 Marine Bank & Trust Company	Vero Beach	516,200	1.17	<b>16.87</b>	7/1/1997
13 Winter Park National Bank	Winter Park	618,605	1.39	<b>16.52</b>	8/1/2017
14 First Citrus Bank	Tampa	672,925	1.32	<b>16.44</b>	2/1/1999
15 Citizens Bank And Trust	Frostproof	1,183,107	1.23	<b>16.40</b>	5/13/1920
16 First State Bank Of The Florida Keys	Key West	1,244,996	1.31	<b>16.01</b>	10/29/1955
17 Central Bank	Tampa	271,067	1.24	<b>15.94</b>	2/26/2007
18 Wauchula State Bank	Wauchula	913,881	1.64	<b>15.73</b>	4/1/1929
19 Raymond James Bank	Saint Petersburg	36,480,699	1.13	<b>15.49</b>	5/6/1994
20 Florida Business Bank	Melbourne	191,649	1.66	<b>14.94</b>	3/15/2000
21 Englewood Bank & Trust	Englewood	504,005	1.13	<b>14.62</b>	4/4/1988
22 First Federal Bank	Lake City	3,234,722	1.67	<b>14.57</b>	1/1/1961
23 Peoples Bank Of Graceville	Graceville	121,424	1.55	<b>14.53</b>	7/12/1974
24 Prime Meridian Bank	Tallahassee	794,361	1.27	<b>14.42</b>	2/4/2008
25 The Bank Of Tampa	Tampa	2,865,344	0.99	<b>13.96</b>	3/30/1973
26 Citizens First Bank	The Villages	3,630,770	1.64	<b>13.89</b>	7/1/1991
27 First Florida Integrity Bank	Naples	2,389,982	1.04	<b>12.95</b>	12/3/2007
28 Capital City Bank	Tallahassee	4,038,388	1.18	<b>12.85</b>	6/13/1907
29 Bankunited, National Association	Miami Lakes	35,183,055	1.20	<b>12.50</b>	5/21/2009
30 Drummond Community Bank	Chiefland	957,700	1.39	<b>12.47</b>	1/12/1990
31 Mainstreet Community Bank Of Florida	Deland	770,166	1.01	<b>12.43</b>	10/24/2003
32 Professional Bank	Coral Gables	2,644,955	1.03	<b>12.24</b>	9/8/2008
33 Cogent Bank	Orange City	1,053,047	1.02	<b>12.20</b>	9/10/1999
34 First Bank	Clewiston	573,079	0.94	<b>11.94</b>	1/1/1922
35 United Southern Bank	Umatilla	807,961	0.97	<b>11.91</b>	3/1/1937
36 Banesco Usa	Coral Gables	2,043,239	0.99	<b>11.86</b>	1/10/2006
37 U. S. Century Bank	Doral	1,755,011	1.24	<b>11.59</b>	10/28/2002
38 American National Bank	Oakland Park	503,313	1.21	<b>11.42</b>	10/15/1985
39 Optimumbank	Fort Lauderdale	334,912	1.09	<b>11.41</b>	11/1/2000
40 City National Bank Of Florida	Miami	20,614,665	1.18	<b>11.28</b>	8/12/1970
41 Bank Of Central Florida	Lakeland	887,400	0.85	<b>11.25</b>	3/19/2007
42 Citizens Bank Of Florida	Oviedo	505,445	0.92	<b>10.80</b>	7/1/1946
43 South State Bank, National Association	Winter Haven	40,787,098	1.33	<b>10.73</b>	2/21/1992
44 The First National Bank Of Mount Dora	Mount Dora	369,647	1.36	<b>10.65</b>	9/1/1925
45 Lafayette State Bank	Mayo	177,200	0.71	<b>10.21</b>	4/2/1946
46 Seacoast National Bank	Stuart	9,894,039	1.31	<b>10.12</b>	1/1/1933
47 Finemark National Bank & Trust	Fort Myers	3,080,462	0.94	<b>10.07</b>	2/16/2007
48 Madison County Community Bank	Madison	168,027	0.81	<b>9.59</b>	5/5/1999
49 International Finance Bank	Miami	953,306	0.77	<b>9.59</b>	11/30/1983
50 First National Bank Of Pasco	Dade City	275,670	0.99	<b>9.51</b>	11/3/1986
51 Apollo Bank	Miami	983,435	0.96	<b>9.45</b>	10/1/2001
52 Ocean Bank	Miami	5,025,113	1.02	<b>9.06</b>	12/9/1982
53 Fnbt Bank	Fort Walton Beach	609,543	0.81	<b>9.04</b>	4/9/1956
54 Helm Bank Usa	Miami	983,530	0.96	<b>8.94</b>	12/8/1989
55 Community Bank Of The South	Merritt Island	254,209	0.76	<b>8.63</b>	11/29/1999
56 Sunrise Bank	Orlando	381,382	0.76	<b>8.30</b>	8/1/2005
57 Crews Bank & Trust	Arcadia	206,517	0.76	<b>8.25</b>	7/17/1973
58 Amerant Bank, National Association	Coral Gables	7,478,204	0.92	<b>8.25</b>	9/17/1979
59 Tiaa, Fsb	Jacksonville	37,569,827	0.74	<b>7.99</b>	10/1/1998
60 Tcm Bank, National Association	Tampa	302,962	1.61	<b>7.65</b>	5/18/1998
61 Edison National Bank	Fort Myers	525,876	0.54	<b>7.48</b>	8/29/1997
62 Florida Capital Bank, National Association	Jacksonville	414,974	0.94	<b>7.45</b>	8/12/1985
63 Pacific National Bank	Miami	970,498	0.66	<b>7.23</b>	7/22/1985
64 Century Bank Of Florida	Tampa	101,703	0.55	<b>7.05</b>	9/11/2000
65 Heartland National Bank	Sebring	632,555	0.50	<b>6.72</b>	9/7/1999
66 Bank Of Pensacola	Pensacola	138,029	0.64	<b>6.58</b>	10/26/1973
67 One Florida Bank	Orlando	1,142,816	0.68	<b>6.28</b>	10/29/2008
68 Sunstate Bank	Miami	520,955	0.61	<b>5.67</b>	3/15/1999
69 Terrabank, National Association	Miami	626,666	0.40	<b>5.47</b>	11/21/1985
70 First National Bank Of Wauchula	Wauchula	82,756	0.50	<b>4.99</b>	1/12/1960
71 Commerce National Bank & Trust	Winter Park	162,066	0.48	<b>4.93</b>	2/3/2003
72 Bradesco Bac Florida Bank	Coral Gables	2,323,349	0.56	<b>4.93</b>	10/12/1973
73 Pnb Community Bank	Niceville	137,950	0.46	<b>4.79</b>	6/16/1986
74 First National Bank Northwest Florida	Panama City	224,005	0.46	<b>4.68</b>	5/3/1984
75 Banco Do Brasil Americas	Miami	840,717	0.43	<b>4.35</b>	7/24/1986
76 The First National Bank Of South Miami	South Miami	1,016,305	0.36	<b>4.12</b>	4/3/1952
77 Natbank, National Association	Hollywood	206,529	0.59	<b>3.61</b>	12/6/1994



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78 Community State Bank	Starke	201,777	0.20	<b>3.28</b>	3/19/1957
79 Beach Bank	Fort Walton Beach	595,213	0.38	<b>2.84</b>	4/27/2001
80 Flagship Bank	Clearwater	410,225	0.31	<b>2.72</b>	1/23/2006
81 Interamerican Bank, A Fsb	Miami	264,970	0.30	<b>2.62</b>	8/23/1976
82 Axiom Bank, National Association	Maitland	632,418	0.37	<b>2.43</b>	1/1/1962
83 Anchor Bank	Palm Beach Gardens	212,669	0.17	<b>1.92</b>	3/22/2005
84 Bank Of Belle Glade	Belle Glade	134,871	0.15	<b>1.86</b>	11/14/1963
85 Gulfside Bank	Sarasota	226,258	0.20	<b>1.85</b>	11/13/2018
86 Grove Bank & Trust	Miami	1,050,645	0.21	<b>1.68</b>	7/12/1926
87 Bankflorida	Jupiter	233,994	0.16	<b>1.32</b>	8/27/2007
88 Desjardins Bank, National Association	Hallandale	281,489	0.11	<b>0.88</b>	2/28/1992
89 The Warrington Bank	Pensacola	113,880	0.12	<b>0.78</b>	3/18/1953
90 Bank Of The South	Pensacola	92,098	0.13	<b>0.78</b>	5/20/1964
91 Hillsboro Bank	Plant City	226,139	0.01	<b>0.07</b>	7/6/1998
92 Intercredit Bank, National Association	Miami	434,087	(0.03)	<b>(0.33)</b>	7/2/1984
93 Plus International Bank	Miami	80,211	(0.49)	<b>(3.07)</b>	9/14/2001
94 Eastern National Bank	Miami	282,720	(0.41)	<b>(5.69)</b>	9/3/1969
95 Cypress Bank & Trust	Melbourne	48,812	(5.95)	<b>(9.26)</b>	8/16/2021
96 Waterfall Bank	Clearwater	65,471	(55.98)	<b>(9.84)</b>	9/20/2021
97 Gulf Atlantic Bank	Key West	67,463	(3.22)	<b>(17.11)</b>	4/13/2020
98 Climate First Bank	Saint Petersburg	86,768	(10.74)	<b>(18.05)</b>	6/1/2021