

**FLORIDA BANKS & THRIFTS OVER \$5,000,000
ASSETS PER EMPLOYEE
FOR THE NINE MONTHS ENDED
September 30, 2011**



	Name	City	Assets		Total Assets	Total Employees
			Per Employee Efficiency (per million)	Ratio		
1	Raymond James Bank, FSB	Saint Petersburg	78.90	20.68	8,994,822	114
2	New Traditions National Bank	Orlando	11.15	58.20	367,996	33
3	Northern Trust, National Association	Miami	10.95	52.42	16,103,864	1471
4	NorthStar Bank	Tampa	10.75	79.59	182,724	17
5	Helm Bank USA	Miami	10.61	71.89	827,439	78
6	Landmark Bank, National Association	Fort Lauderdale	10.40	65.10	291,114	28
7	Marquis Bank	Coral Gables	10.17	88.74	172,827	17
8	Orange Bank of Florida	Orlando	9.65	96.45	318,608	33
9	TransCapital Bank	Sunrise	9.40	80.37	244,414	26
10	OptimumBank	Plantation	9.27	224.13	166,940	18
11	Fidelity Bank of Florida, National Association	Merritt Island	9.24	74.04	360,291	39
12	City National Bank of Florida	Miami	9.08	65.47	3,929,798	433
13	Valley Bank	Fort Lauderdale	8.81	102.28	123,367	14
14	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION	Coral Gables	8.80	68.76	6,755,900	768
15	First Colony Bank of Florida	Maitland	8.76	68.25	131,356	15
16	BankUnited	Miami Lakes	8.45	46.58	10,903,751	1290
17	Intercontinental Bank	West Miami	7.90	71.57	166,000	21
18	Pinnacle Bank	Orange City	7.88	91.21	212,638	27
19	Citizens First Bank	The Villages	7.76	39.97	1,303,860	168
20	Paradise Bank	Boca Raton	7.58	71.86	287,977	38
21	CNLBank	Orlando	7.55	99.20	1,412,255	187
22	Biscayne Bank	Miami	7.54	59.78	233,884	31
23	BAC Florida Bank	Coral Gables	7.53	76.00	1,151,780	153
24	Stonegate Bank	Fort Lauderdale	7.37	44.62	847,909	115
25	Intracoastal Bank	Palm Coast	7.29	69.59	145,802	20
26	FineMark National Bank & Trust	Fort Myers	7.29	96.79	430,071	59
27	Summit Bank, National Association	Panama City	7.26	77.55	130,683	18
28	Gulfstream Business Bank	Stuart	7.17	48.58	544,855	76
29	Surety Bank	Deland	7.12	114.88	113,991	16
30	Shamrock Bank of Florida	Naples	7.10	117.66	78,099	11
31	The Bank of Commerce	Sarasota	7.08	98.84	254,771	36
32	Bay Cities Bank	Tampa	7.07	85.93	608,138	86
33	GulfSouth Private Bank	Destin	6.97	97.84	181,319	26
34	Great Florida Bank	Coral Gables	6.97	159.69	1,192,419	171
35	Legacy Bank of Florida	Boca Raton	6.96	99.09	292,423	42
36	Republic Bank	Port Richey	6.92	105.62	117,650	17
37	Sabadell United Bank, National Association	Miami	6.77	67.90	3,671,250	542
38	Professional Bank	Coral Gables	6.63	85.21	132,671	20
39	Sanibel Captiva Community Bank	Sanibel	6.52	77.15	228,047	35
40	Floridian Bank	Daytona Beach	6.51	89.61	149,647	23
41	American National Bank	Oakland Park	6.48	68.36	213,879	33

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42	Anchor Commercial Bank	North Palm Beach	6.43	68.07	135,074	21
43	USAmeriBank	Largo	6.38	55.50	1,142,553	179
44	Florida Shores Bank - Southwest	Venice	6.36	78.71	298,938	47
45	Coconut Grove Bank	Miami	6.34	85.79	640,640	101
46	Community Bank of the South	Merritt Island	6.28	79.22	125,639	20
47	Encore National Bank	Port Charlotte	6.24	103.47	243,269	39
48	Broward Bank of Commerce	Fort Lauderdale	6.22	74.72	124,317	20
49	Heritage Bank of Florida	Lutz	6.17	72.87	246,721	40
50	Gulfshore Bank	Tampa	6.12	90.13	195,829	32
51	Reunion Bank of Florida	Tavares	6.08	85.08	158,065	26
52	First East Side Savings Bank	Tamarac	6.07	561.61	72,829	12
53	Gateway Bank of Florida	Daytona Beach	6.03	70.86	192,817	32
54	FirstCity Bank of Commerce	North Palm Beach	6.01	149.38	72,079	12
55	Premier Community Bank of the Emerald Coast	Crestview	6.00	144.26	125,976	21
56	Platinum Bank	Brandon	5.97	75.05	388,362	65
57	The Jacksonville Bank	Jacksonville	5.96	60.70	601,757	101
58	SouthBank, a Federal Savings Bank	Palm Beach Garde	5.95	169.07	23,786	4
59	Espirito Santo Bank	Miami	5.93	78.10	616,215	104
60	Seaside National Bank & Trust	Orlando	5.90	100.02	737,714	125
61	Peoples Bank of Graceville	Graceville	5.89	48.78	76,568	13
62	Bank of Naples	Naples	5.88	189.61	152,963	26
63	Independent Banker's Bank of Florida	Lake Mary	5.88	103.93	258,777	44
64	Florida Community Bank, National Association	Miami	5.84	100.60	3,513,967	602
65	Gibraltar Private Bank & Trust Co.	Coral Gables	5.83	79.78	1,644,139	282
66	First Citrus Bank	Tampa	5.80	95.41	231,964	40
67	Florida Business Bank	Melbourne	5.79	225.64	121,550	21
68	Sunrise Bank	Cocoa Beach	5.76	89.75	109,438	19
69	Community Bank of Broward	Dania Beach	5.74	84.30	476,357	83
70	First Avenue National Bank	Ocala	5.69	71.84	102,498	18
71	TotalBank	Miami	5.65	76.45	2,260,370	400
72	Florida Bank	Tampa	5.59	109.84	744,119	133
73	Heritage Bank of North Florida	Orange Park	5.53	85.69	138,155	25
74	First Southern Bank	Boca Raton	5.52	73.81	965,948	175
75	American Momentum Bank	Tampa	5.51	68.71	887,213	161
76	Plus International Bank	Miami	5.47	70.16	93,059	17
77	Palm Beach Community Bank	West Palm Beach	5.47	69.90	180,363	33
78	Enterprise Bank of Florida	North Palm Beach	5.46	67.65	240,259	44
79	U. S. Century Bank	Doral	5.42	109.19	1,500,209	277
80	Heartland National Bank	Sebring	5.39	70.53	280,353	52
81	Florida Bank of Commerce	Orlando	5.39	95.03	247,883	46
82	Ocean Bank	Miami	5.39	108.20	3,400,218	631

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83	First Community Bank of Southwest Florida	Fort Myers	5.39	146.35	301,588	56
84	Jefferson Bank of Florida	Oldsmar	5.34	81.68	138,957	26
85	Community Bank and Trust of Florida	Ocala	5.33	59.20	560,036	105
86	Edison National Bank	Fort Myers	5.33	84.54	197,047	37
87	Sabal Palm Bank	Sarasota	5.32	94.10	85,117	16
88	Central Bank	Tampa	5.31	60.08	79,697	15
89	EverBank	Jacksonville	5.31	79.58	12,550,738	2363
90	Beach Community Bank	Fort Walton Beac	5.29	107.12	629,190	119
91	First Green Bank	Eustis	5.28	76.68	158,321	30
92	United Legacy Bank	Winter Park	5.19	115.18	186,737	36
93	First Florida Bank	Destin	5.19	72.81	176,350	34
94	1st United Bank	Boca Raton	5.16	75.39	1,242,555	241
95	Gateway Bank of Central Florida	Ocala	5.15	76.83	185,464	36
96	Community Southern Bank	Lakeland	5.15	81.60	195,564	38
97	Florida Shores Bank - Southeast	Pompano Beach	5.14	101.99	154,052	30
98	Reliance Bank, FSB	Fort Myers	5.11	118.87	76,634	15
99	Bank of Central Florida	Lakeland	5.09	75.59	244,338	48
100	Prime Meridian Bank	Tallahassee	5.09	70.18	132,231	26
101	First America Bank	Bradenton	5.08	91.81	269,405	53
102	BankFIRST	Winter Park	5.08	75.47	614,803	121
103	First National Bank of the Gulf Coast	Naples	5.08	122.74	370,679	73
104	Banesco USA	Coral Gables	5.06	76.80	445,197	88
105	FirstAtlantic Bank	Jacksonville	5.05	93.72	211,974	42
106	The Bank of Tampa	Tampa	5.02	66.57	1,023,105	204
107	Hillsboro Bank	Plant City	5.00	66.82	104,907	21
108	Old Harbor Bank	Clearwater	4.98	138.25	209,048	42
109	Community Bank & Company	Lakewood Ranch	4.92	66.97	733,568	149
110	FLAGLER BANK	West Palm Beach	4.92	105.85	113,063	23
111	Century Bank of Florida	Tampa	4.89	98.35	73,360	15
112	Regent Bank	Davie	4.87	112.37	443,115	91
113	Bank of Coral Gables	Coral Gables	4.86	157.02	121,506	25
114	Freedom Bank of America	Saint Petersburg	4.84	108.10	82,279	17
115	The First National Bank of South Miami	South Miami	4.84	84.72	401,502	83
116	Apollo Bank	Miami	4.83	96.59	212,435	44
117	Sunstate Bank	Miami	4.82	81.62	163,768	34
118	Seacoast National Bank	Stuart	4.81	88.20	2,049,399	426
119	First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	4.78	194.17	377,894	79
120	Friends Bank	New Smyrna Beach	4.74	100.64	132,756	28
121	JGB BANK, NATIONAL ASSOCIATION	Doral	4.74	85.45	369,688	78
122	Anderen Bank	Palm Harbor	4.73	92.16	203,566	43
123	Madison County Community Bank	Madison	4.70	69.50	94,033	20

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124	Flagship Community Bank	Clearwater	4.69	80.70	107,770	23
125	Community Bank, Destin	Miramar Beach	4.67	94.23	84,051	18
126	Insignia Bank	Sarasota	4.67	85.26	144,747	31
127	International Finance Bank	Miami	4.66	73.77	377,737	81
128	Floridian Community Bank, Inc.	Davie	4.65	83.37	232,273	50
129	Patriot Bank	Trinity	4.60	107.89	124,221	27
130	Pilot Bank	Tampa	4.60	102.04	216,103	47
131	CenterBank of Jacksonville, National Association	Jacksonville	4.59	-3524.60	132,984	29
132	Preferred Community Bank	Fort Myers	4.54	110.67	77,163	17
133	Florida Traditions Bank	Dade City	4.53	65.12	240,120	53
134	Marine Bank & Trust Company	Vero Beach	4.53	86.60	140,324	31
135	First Bank of the Palm Beaches	West Palm Beach	4.51	93.98	72,155	16
136	1st Manatee Bank	Parrish	4.51	70.29	90,155	20
137	First City Bank of Florida	Fort Walton Beac	4.50	101.02	270,289	60
138	Atlantic Coast Bank	Jacksonville	4.49	93.09	795,385	177
139	Pacific National Bank	Miami	4.48	114.81	340,532	76
140	Gateway Bank of Southwest Florida	Sarasota	4.48	87.78	174,665	39
141	Cornerstone Community Bank	Saint Petersburg	4.47	82.65	254,982	57
142	The Palm Bank	Tampa	4.47	94.86	134,167	30
143	Old Florida National Bank	Orlando	4.47	87.61	576,549	129
144	Calusa National Bank	Punta Gorda	4.47	79.28	147,475	33
145	East Coast Community Bank	Ormond Beach	4.47	88.17	80,405	18
146	Grand Bank & Trust of Florida	West Palm Beach	4.46	113.69	334,834	75
147	Florida Gulf Bank	Fort Myers	4.45	63.17	347,255	78
148	FIRST STATE BANK OF THE FLORIDA KEYS	Key West	4.44	81.89	786,525	177
149	Premier Bank	Tallahassee	4.44	113.85	328,362	74
150	American Enterprise Bank of Florida	Jacksonville	4.43	91.72	203,770	46
151	First Bank of Miami	Coral Gables	4.42	92.02	260,497	59
152	Capital Bank, National Association	Miami	4.38	73.23	6,602,735	1507
153	Gulf Coast Community Bank	Pensacola	4.37	115.99	223,123	51
154	One South Bank	Chipley	4.33	151.98	30,321	7
155	Wauchula State Bank	Wauchula	4.31	47.25	563,981	131
156	Home Federal Bank of Hollywood	Hallandale Beach	4.27	129.16	81,178	19
157	Chipola Community Bank	Marianna	4.26	142.86	42,635	10
158	Citizens Bank of Florida	Oviedo	4.24	87.20	224,906	53
159	TCM Bank, National Association	Tampa	4.24	52.78	165,408	39
160	Prosperity Bank	Saint Augustine	4.24	77.27	800,960	189
161	Farmers & Merchants Bank	Monticello	4.19	77.91	423,036	101
162	Eastern National Bank	Miami	4.13	75.02	408,402	99
163	Mainstreet Community Bank of Florida	Deland	4.12	75.50	197,930	48
164	Columbia Bank	Lake City	4.09	105.35	228,821	56

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165	First National Bank of Pasco	Dade City	4.06	68.29	162,221	40
166	Bank of St. Augustine	Saint Augustine	4.03	81.04	189,536	47
167	Homebanc National Association	Lake Mary	4.02	80.37	434,157	108
168	Bank of Belle Glade	Belle Glade	3.99	82.98	71,807	18
169	Federal Trust Bank	Sanford	3.98	212.61	322,131	81
170	Putnam State Bank	Palatka	3.94	133.17	177,381	45
171	Englewood Bank	Englewood	3.93	70.59	169,067	43
172	Natbank, National Association	Hollywood	3.91	91.83	101,645	26
173	Terrabank, National Association	Miami	3.89	105.18	272,384	70
174	First National Bank of Crestview	Crestview	3.83	78.55	110,992	29
175	Desjardins Bank, National Association	Hallandale	3.79	74.88	178,165	47
176	ProBank	Tallahassee	3.75	117.88	89,928	24
177	Peoples State Bank	Lake City	3.74	92.84	74,755	20
178	Vision Bank	Panama City	3.73	133.70	697,032	187
179	Nature Coast Bank	Hernando	3.72	95.63	59,458	16
180	Commerce National Bank & Trust	Winter Park	3.71	91.26	100,173	27
181	The Warrington Bank	Pensacola	3.68	78.32	69,999	19
182	Superior Bank, National Association	Tampa	3.67	62.83	2,534,417	690
183	EuroBank	Coral Gables	3.63	151.50	83,434	23
184	Central Florida State Bank	Bellevue	3.61	1596.45	79,358	22
185	Valrico State Bank	Valrico	3.60	92.46	190,650	53
186	1st National Bank of South Florida	Homestead	3.56	92.97	299,231	84
187	BankAtlantic	Fort Lauderdale	3.51	68.05	3,707,309	1055
188	Alarion Bank	Ocala	3.49	87.16	300,371	86
189	Urban Trust Bank	Orlando	3.47	78.17	576,808	166
190	Bank of the South	Pensacola	3.47	92.44	65,991	19
191	Executive National Bank	Miami	3.43	85.45	281,505	82
192	Highlands Independent Bank	Sebring	3.39	81.09	264,234	78
193	Interamerican Bank, A FSB	Miami	3.37	79.17	252,523	75
194	Community Bank of Florida, Inc.	Homestead	3.37	91.02	542,016	161
195	BRANNEN BANK	Inverness	3.37	63.07	420,818	125
196	Citizens Bank and Trust	Frostproof	3.36	78.14	460,371	137
197	The Royal Palm Bank of Florida	Naples	3.31	222.64	95,978	29
198	First Home Bank	Seminole	3.28	158.35	75,407	23
199	CenterState Bank of Florida, National Association	Winter Haven	3.25	79.41	1,923,351	592
200	First Federal Bank of Florida	Lake City	3.24	72.45	955,377	295
201	FNBT.COM BANK	Fort Walton Beac	3.22	79.83	370,701	115
202	Intercredit Bank, National Association	Miami	3.20	146.97	256,243	80
203	Merchants & Southern Bank	Gainesville	3.14	75.14	389,696	124
204	Great Eastern Bank of Florida	Miami	3.14	126.97	59,650	19
205	Sunshine State Federal Savings and Loan Association	Plant City	3.12	88.99	199,951	64

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206	First National Bank Northwest Florida	Panama City	3.12	91.70	118,407	38
207	Mackinac Savings Bank, F.S.B.	Boynton Beach	3.11	93.95	124,264	40
208	Florida Capital Bank, National Association	Jacksonville	3.07	136.60	751,156	245
209	United Southern Bank	Umatilla	3.02	71.88	392,476	130
210	Charlotte State Bank & Trust	Port Charlotte	3.01	66.44	240,815	80
211	First Navy Bank	Pensacola	2.96	126.76	65,020	22
212	First Bank	Clewiston	2.89	89.29	239,963	83
213	Bay Bank & Trust Co.	Panama City	2.87	99.27	247,009	86
214	Continental National Bank of Miami	Miami	2.87	87.92	292,719	102
215	Peoples National Bank	Niceville	2.86	92.67	114,247	40
216	Drummond Community Bank	Chiefland	2.83	59.86	195,039	69
217	Lafayette State Bank	Mayo	2.82	70.19	90,285	32
218	Florida Citizens Bank	Gainesville	2.82	92.46	281,772	100
219	The First State Bank of Arcadia	Arcadia	2.74	59.81	123,408	45
220	First National Bank of Wauchula	Wauchula	2.73	80.92	84,496	31
221	Capital City Bank	Tallahassee	2.62	80.50	2,498,446	954
222	Citizens State Bank	Perry	2.54	88.28	101,652	40
223	Harbor Community Bank, FSB	Indiantown	2.51	76.55	140,668	56
224	Security Bank, National Association	North Lauderdale	2.51	287.26	102,820	41
225	The First National Bank of Mount Dora	Mount Dora	2.50	70.64	190,302	76
226	The Oculina Bank	Fort Pierce	2.45	79.94	132,533	54
227	Sunshine Savings Bank	Tallahassee	2.38	85.80	145,396	61
228	The Perkins State Bank	Williston	2.36	89.79	188,610	80
229	Southern Commerce Bank, National Association	Tampa	2.14	213.50	113,461	53
230	Community State Bank	Starke	1.81	84.80	52,572	29
231	CBC NATIONAL BANK	Fernandina Beach	1.52	87.02	441,162	291
232	Bank of Jackson County	Graceville	1.45	111.46	28,902	20
233	Members Trust Company	Tampa	1.33	100.23	25,302	19