

**FLORIDA BANKS & THRIFTS OVER \$5,000,000
RANKED BY RETURN ON AVERAGE EQUITY
FOR THE NINE MONTHS ENDED**

September 30, 2011



* = Subchapter S Corporation

	Name	City	Total Assets	Return on Average Assets	Return on Average Equity	Establishment Date
1	TCM Bank, National Association	Tampa	165,408	3.78	20.47	05/18/98
2	* BRANNEN BANK	Inverness	420,818	1.42	18.27	07/01/26
3	Central Bank	Tampa	79,697	1.93	16.72	02/26/07
4	* Wauchula State Bank	Wauchula	563,981	1.48	16.42	04/01/29
5	BankUnited	Miami Lakes	10,903,751	1.75	15.38	05/21/09
6	Citizens First Bank	The Villages	1,303,860	0.99	13.33	07/01/91
7	Raymond James Bank, FSB	Saint Petersburg	8,994,822	1.34	12.61	05/06/94
8	* Drummond Community Bank	Chiefland	195,039	1.95	11.71	01/12/90
9	* Peoples Bank of Graceville	Graceville	76,568	1.80	11.28	07/12/74
10	Lafayette State Bank	Mayo	90,285	1.13	11.28	04/02/46
11	Stonegate Bank	Fort Lauderdale	847,909	1.51	10.92	03/07/05
12	* Intracoastal Bank	Palm Coast	145,802	1.17	10.65	06/16/08
13	Espirito Santo Bank	Miami	616,215	0.84	10.41	09/12/73
14	* The First State Bank of Arcadia	Arcadia	123,408	0.92	10.25	07/17/73
15	USAmeriBank	Largo	1,142,553	0.77	10.02	02/12/07
16	* Helm Bank USA	Miami	827,439	0.69	9.20	12/08/89
17	Northern Trust, National Association	Miami	16,103,864	0.93	9.19	11/01/82
18	Broward Bank of Commerce	Fort Lauderdale	124,317	1.05	9.04	01/12/09
19	* Paradise Bank	Boca Raton	287,977	0.65	9.03	07/25/05
20	Gateway Bank of Florida	Daytona Beach	192,817	0.84	9.01	01/26/06
21	First Federal Bank of Florida	Lake City	955,377	0.95	8.75	01/01/61
22	* Merchants & Southern Bank	Gainesville	389,696	0.69	8.29	11/25/59
23	Community Bank & Company	Lakewood Ranch	733,568	0.81	8.20	11/17/95
24	New Traditions National Bank	Orlando	367,996	0.80	8.05	08/25/08
25	* FNBT.COM BANK	Fort Walton Beac	370,701	0.98	7.85	04/09/56
26	* Citizens Bank and Trust	Frostproof	460,371	0.53	7.81	05/13/20
27	American National Bank	Oakland Park	213,879	0.93	7.63	10/15/85
28	* Palm Beach Community Bank	West Palm Beach	180,363	1.14	7.52	04/07/08
29	The Jacksonville Bank	Jacksonville	601,757	0.79	7.50	05/28/99
30	Desjardins Bank, National Association	Hallandale	178,165	0.74	7.49	02/28/92
31	Heartland National Bank	Sebring	280,353	0.62	7.14	09/07/99
32	* First Colony Bank of Florida	Maitland	131,356	0.81	7.00	01/28/08
33	Homebanc National Association	Lake Mary	434,157	0.68	6.94	04/23/07
34	1st Manatee Bank	Parrish	90,155	0.67	6.93	11/13/07
35	First Southern Bank	Boca Raton	965,948	1.13	6.81	09/14/87
36	* Platinum Bank	Brandon	388,362	0.54	6.36	12/08/97
37	First Florida Bank	Destin	176,350	0.79	6.15	11/27/06
38	Banesco USA	Coral Gables	445,197	0.54	5.97	01/10/06
39	Gulfstream Business Bank	Stuart	544,855	0.64	5.94	05/27/99

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40 * Charlotte State Bank & Trust	Port Charlotte	240,815	0.47	5.70	11/03/87
41 Hillsboro Bank	Plant City	104,907	0.72	5.64	07/06/98
42 Sabadell United Bank, National Association	Miami	3,671,250	0.56	5.49	11/25/74
43 The Bank of Tampa	Tampa	1,023,105	0.47	5.43	03/30/73
44 * Citizens State Bank	Perry	101,652	0.52	5.38	07/07/58
45 Madison County Community Bank	Madison	94,033	0.49	5.35	05/05/99
46 Terrabank, National Association	Miami	272,384	0.50	5.23	11/21/85
47 Natbank, National Association	Hollywood	101,645	0.71	5.18	12/06/94
48 City National Bank of Florida	Miami	3,929,798	1.04	5.06	08/12/70
49 Florida Shores Bank - Southwest	Venice	298,938	0.48	4.99	11/26/07
50 Intercontinental Bank	West Miami	166,000	0.55	4.88	06/21/02
51 EverBank	Jacksonville	12,550,738	0.44	4.81	10/01/98
52 Prime Meridian Bank	Tallahassee	132,231	0.58	4.74	02/04/08
53 Old Florida National Bank	Orlando	576,549	0.56	4.70	12/15/82
54 FineMark National Bank & Trust	Fort Myers	430,071	0.39	4.69	02/16/07
55 Community Bank of the South	Merritt Island	125,639	0.45	4.50	11/29/99
56 Bank of Central Florida	Lakeland	244,338	0.49	4.46	03/19/07
57 Landmark Bank, National Association	Fort Lauderdale	291,114	0.47	4.41	08/10/98
58 Biscayne Bank	Miami	233,884	0.31	4.41	07/05/05
59 Professional Bank	Coral Gables	132,671	0.47	4.34	09/08/08
60 Urban Trust Bank	Orlando	576,808	0.57	4.31	01/01/62
61 Florida Traditions Bank	Dade City	240,120	0.50	4.23	12/10/07
62 * Mainstreet Community Bank of Florida	Deland	197,930	0.39	4.17	10/24/03
63 Gateway Bank of Southwest Florida	Sarasota	174,665	0.37	3.96	05/19/08
64 Executive National Bank	Miami	281,505	0.34	3.64	06/07/72
65 Community Bank and Trust of Florida	Ocala	560,036	0.33	3.58	04/02/98
66 NorthStar Bank	Tampa	182,724	0.34	3.58	08/06/07
67 Bank of Belle Glade	Belle Glade	71,807	0.33	3.58	11/14/63
68 JGB BANK, NATIONAL ASSOCIATION	Doral	369,688	0.40	3.51	01/30/57
69 Insignia Bank	Sarasota	144,747	0.42	3.48	10/16/06
70 Seacoast National Bank	Stuart	2,049,399	0.34	3.45	01/01/33
71 Plus International Bank	Miami	93,059	0.39	3.21	09/14/01
72 Community Southern Bank	Lakeland	195,564	0.33	3.19	08/28/06
73 Anderen Bank	Palm Harbor	203,566	0.55	3.08	11/15/07
74 Floridian Community Bank, Inc.	Davie	232,273	0.27	3.05	03/10/03
75 First Green Bank	Eustis	158,321	0.37	3.00	02/17/09
76 Reunion Bank of Florida	Tavares	158,065	0.31	2.84	10/06/08
77 BankAtlantic	Fort Lauderdale	3,707,309	0.20	2.79	04/21/52
78 American Momentum Bank	Tampa	887,213	0.57	2.77	10/25/06

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79	Jefferson Bank of Florida	Oldsmar	138,957	0.39	2.74	12/03/07
80	Capital City Bank	Tallahassee	2,498,446	0.33	2.72	06/13/07
81	Community Bank of Florida, Inc.	Homestead	542,016	0.21	2.63	10/09/73
82	Summit Bank, National Association	Panama City	130,683	0.45	2.62	04/08/08
83	Capital Bank, National Association	Miami	6,602,735	0.33	2.58	07/16/10
84	1st United Bank	Boca Raton	1,242,555	0.32	2.58	04/20/00
85	Community Bank of Broward	Dania Beach	476,357	0.21	2.55	01/22/02
86	United Southern Bank	Umatilla	392,476	0.25	2.54	03/01/37
87	Superior Bank, National Association	Tampa	2,534,417	0.35	2.40	04/15/11
88	Continental National Bank of Miami	Miami	292,719	0.21	2.38	05/10/74
89	Calusa National Bank	Punta Gorda	147,475	0.19	2.27	04/23/07
90	The First National Bank of South Miami	South Miami	401,502	0.20	2.16	04/03/52
91	Cornerstone Community Bank	Saint Petersburg	254,982	0.19	2.14	03/15/99
92	Interamerican Bank, A FSB	Miami	252,523	0.25	2.14	08/23/76
93	Harbor Community Bank, FSB	Indiantown	140,668	0.58	2.09	01/23/60
94	* Edison National Bank	Fort Myers	197,047	0.17	2.01	08/29/97
95	* Bank of St. Augustine	Saint Augustine	189,536	0.15	1.95	07/31/97
96	The Warrington Bank	Pensacola	69,999	0.38	1.87	03/18/53
97	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATION	Coral Gables	6,755,900	0.17	1.72	09/17/79
98	* Farmers & Merchants Bank	Monticello	423,036	0.14	1.71	01/05/07
99	TotalBank	Miami	2,260,370	0.28	1.66	03/05/74
100	Sunshine State Federal Savings and Loan Association	Plant City	199,951	0.20	1.57	11/26/54
101	Florida Gulf Bank	Fort Myers	347,255	0.12	1.44	02/05/01
102	Apollo Bank	Miami	212,435	0.17	1.43	10/01/01
103	First Bank of Miami	Coral Gables	260,497	0.12	1.30	06/10/96
104	FirstAtlantic Bank	Jacksonville	211,974	0.25	1.28	11/01/99
105	CBC NATIONAL BANK	Fernandina Beach	441,162	0.12	1.25	05/10/00
106	Prosperity Bank	Saint Augustine	800,960	0.08	1.15	02/15/84
107	First Citrus Bank	Tampa	231,964	0.10	1.14	02/01/99
108	Community Bank, Destin	Miramar Beach	84,051	0.12	1.11	06/11/07
109	* Mackinac Savings Bank, F.S.B.	Boynton Beach	124,264	0.06	0.86	07/15/94
110	BAC Florida Bank	Coral Gables	1,151,780	0.07	0.78	10/12/73
111	Floridian Bank	Daytona Beach	149,647	0.06	0.75	03/20/06
112	* Community State Bank	Starke	52,572	0.11	0.74	03/19/57
113	First Bank of the Palm Beaches	West Palm Beach	72,155	0.08	0.74	03/06/06
114	Florida Bank of Commerce	Orlando	247,883	0.08	0.73	12/12/05
115	Marquis Bank	Coral Gables	172,827	0.12	0.69	08/13/07
116	BankFIRST	Winter Park	614,803	0.14	0.65	07/20/89
117	CenterState Bank of Florida, National Association	Winter Haven	1,923,351	0.06	0.62	02/21/92

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118	Sunshine Savings Bank	Tallahassee	145,396	0.07	0.56	07/01/07
119	1st National Bank of South Florida	Homestead	299,231	0.05	0.54	10/24/32
120	Bank of the South	Pensacola	65,991	0.12	0.53	05/20/64
121	* Florida Citizens Bank	Gainesville	281,772	0.03	0.46	12/23/98
122	Valley Bank	Fort Lauderdale	123,367	(0.00)	(0.04)	10/15/74
123	Nature Coast Bank	Hernando	59,458	(0.00)	(0.04)	03/07/05
124	Members Trust Company	Tampa	25,302	(0.06)	(0.07)	10/30/03
125	Pinnacle Bank	Orange City	212,638	(0.01)	(0.08)	09/10/99
126	* SouthBank, a Federal Savings Bank	Palm Beach Garde	23,786	(0.01)	(0.14)	10/08/93
127	Eastern National Bank	Miami	408,402	(0.02)	(0.24)	09/03/69
128	First Avenue National Bank	Ocala	102,498	(0.04)	(0.38)	11/16/06
129	Gibraltar Private Bank & Trust Co.	Coral Gables	1,644,139	(0.05)	(0.57)	05/09/84
130	Peoples National Bank	Niceville	114,247	(0.07)	(0.89)	06/16/86
131	Republic Bank	Port Richey	117,650	(0.19)	(0.90)	10/11/00
132	Marine Bank & Trust Company	Vero Beach	140,324	(0.08)	(1.04)	07/01/97
133	Gulfshore Bank	Tampa	195,829	(0.10)	(1.23)	08/22/07
134	Pacific National Bank	Miami	340,532	(0.16)	(1.27)	07/22/85
135	Encore National Bank	Port Charlotte	243,269	(0.16)	(1.33)	06/04/07
136	Valrico State Bank	Valrico	190,650	(0.35)	(1.58)	06/23/89
137	* First National Bank of Wauchula	Wauchula	84,496	(0.18)	(1.60)	01/12/60
138	United Legacy Bank	Winter Park	186,737	(0.17)	(1.64)	12/28/01
139	Seaside National Bank & Trust	Orlando	737,714	(0.21)	(1.91)	10/31/06
140	Preferred Community Bank	Fort Myers	77,163	(0.24)	(2.12)	04/16/07
141	First Navy Bank	Pensacola	65,020	(0.45)	(2.27)	10/26/73
142	Citizens Bank of Florida	Oviedo	224,906	(0.23)	(2.61)	07/01/46
143	Florida Community Bank, National Association	Miami	3,513,967	(0.36)	(2.73)	01/22/10
144	Sanibel Captiva Community Bank	Sanibel	228,047	(0.27)	(3.14)	01/21/03
145	The Oculina Bank	Fort Pierce	132,533	(0.31)	(3.30)	01/02/04
146	* The Perkins State Bank	Williston	188,610	(0.28)	(3.32)	08/01/13
147	Coconut Grove Bank	Miami	640,640	(0.35)	(3.39)	07/12/26
148	Bay Cities Bank	Tampa	608,138	(0.34)	(3.39)	11/10/99
149	* Enterprise Bank of Florida	North Palm Beach	240,259	(0.41)	(3.68)	04/10/90
150	Flagship Community Bank	Clearwater	107,770	(0.48)	(3.92)	01/23/06
151	* Century Bank of Florida	Tampa	73,360	(0.38)	(4.51)	09/11/00
152	Sabal Palm Bank	Sarasota	85,117	(0.54)	(4.68)	10/10/06
153	American Enterprise Bank of Florida	Jacksonville	203,770	(0.39)	(4.68)	02/23/04
154	GulfSouth Private Bank	Destin	181,319	(0.40)	(4.68)	11/21/05
155	* Anchor Commercial Bank	North Palm Beach	135,074	(0.24)	(5.30)	03/22/05
156	Patriot Bank	Trinity	124,221	(0.71)	(5.95)	10/22/04

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157 CNLBank	Orlando	1,412,255	(0.50)	(6.04)	07/28/97
158 * Englewood Bank	Englewood	169,067	(0.63)	(6.92)	04/04/88
159 First National Bank of the Gulf Coast	Naples	370,679	(0.94)	(7.08)	12/03/07
160 * Surety Bank	Deland	113,991	(0.69)	(7.35)	01/01/26
161 Highlands Independent Bank	Sebring	264,234	(0.55)	(7.42)	11/01/85
162 * FIRST STATE BANK OF THE FLORIDA KEYS	Key West	786,525	(0.61)	(7.77)	10/29/55
163 * One South Bank	Chipley	30,321	(1.69)	(7.81)	10/29/08
164 Gateway Bank of Central Florida	Ocala	185,464	(0.70)	(7.84)	05/29/07
165 First America Bank	Bradenton	269,405	(0.81)	(8.06)	06/01/04
166 Fidelity Bank of Florida, National Association	Merritt Island	360,291	(0.36)	(8.08)	11/26/90
167 Alarion Bank	Ocala	300,371	(0.67)	(8.34)	02/28/05
168 Orange Bank of Florida	Orlando	318,608	(0.63)	(8.63)	06/20/05
169 * First National Bank of Crestview	Crestview	110,992	(0.64)	(9.12)	02/08/56
170 First Bank	Clewiston	239,963	(0.73)	(9.20)	01/01/22
171 Sunrise Bank	Cocoa Beach	109,438	(0.25)	(9.96)	08/01/05
172 Freedom Bank of America	Saint Petersburg	82,279	(0.64)	(10.21)	04/04/05
173 Friends Bank	New Smyrna Beach	132,756	(0.86)	(10.39)	05/15/00
174 Reliance Bank, FSB	Fort Myers	76,634	(0.73)	(10.41)	01/17/06
175 * First National Bank Northwest Florida	Panama City	118,407	(1.49)	(10.67)	05/03/84
176 Pilot Bank	Tampa	216,103	(1.01)	(11.00)	09/04/87
177 Federal Trust Bank	Sanford	322,131	(2.97)	(11.37)	05/03/88
178 Peoples State Bank	Lake City	74,755	(1.12)	(11.55)	04/28/99
179 Independent Banker's Bank of Florida	Lake Mary	258,777	(0.96)	(12.45)	08/05/83
180 Florida Business Bank	Melbourne	121,550	(1.49)	(12.84)	03/15/00
181 * FLAGLER BANK	West Palm Beach	113,063	(0.84)	(13.20)	04/10/00
182 The Palm Bank	Tampa	134,167	(0.97)	(13.66)	02/11/03
183 Beach Community Bank	Fort Walton Beac	629,190	(0.90)	(13.69)	04/27/01
184 Atlantic Coast Bank	Jacksonville	795,385	(0.87)	(13.90)	03/27/39
185 Great Florida Bank	Coral Gables	1,192,419	(0.70)	(15.08)	06/30/04
186 Florida Shores Bank - Southeast	Pompano Beach	154,052	(1.43)	(15.30)	12/08/06
187 * Shamrock Bank of Florida	Naples	78,099	(2.51)	(15.53)	07/09/07
188 First National Bank of Pasco	Dade City	162,221	(1.43)	(15.88)	11/03/86
189 The First National Bank of Mount Dora	Mount Dora	190,302	(1.82)	(16.42)	09/01/25
190 International Finance Bank	Miami	377,737	(1.34)	(16.53)	11/30/83
191 * Bay Bank & Trust Co.	Panama City	247,009	(1.92)	(17.31)	05/29/35
192 Ocean Bank	Miami	3,400,218	(0.83)	(18.05)	12/09/82
193 * FirstCity Bank of Commerce	North Palm Beach	72,079	(1.68)	(20.29)	08/27/07
194 Sunstate Bank	Miami	163,768	(2.35)	(20.45)	03/15/99
195 Regent Bank	Davie	443,115	(1.79)	(20.89)	07/11/86

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196 * TransCapital Bank	Sunrise	244,414	(1.64)	(21.03)	07/26/99
197 Heritage Bank of Florida	Lutz	246,721	(1.36)	(21.63)	08/03/99
198 Putnam State Bank	Palatka	177,381	(0.81)	(21.87)	12/29/88
199 Southern Commerce Bank, National Association	Tampa	113,461	(3.59)	(22.89)	06/08/87
200 Intercredit Bank, National Association	Miami	256,243	(2.07)	(23.17)	07/02/84
201 * Columbia Bank	Lake City	228,821	(2.11)	(23.88)	01/01/12
202 The Bank of Commerce	Sarasota	254,771	(1.27)	(25.10)	09/01/00
203 Vision Bank	Panama City	697,032	(4.58)	(27.74)	09/16/26
204 East Coast Community Bank	Ormond Beach	80,405	(2.38)	(27.76)	10/14/97
205 Great Eastern Bank of Florida	Miami	59,650	(3.29)	(29.40)	01/20/94
206 Heritage Bank of North Florida	Orange Park	138,155	(1.16)	(31.13)	05/23/86
207 First City Bank of Florida	Fort Walton Beac	270,289	(0.85)	(31.83)	11/17/48
208 Bank of Jackson County	Graceville	28,902	(0.68)	(32.73)	09/06/34
209 Gulf Coast Community Bank	Pensacola	223,123	(1.72)	(33.79)	07/03/03
210 Bank of Coral Gables	Coral Gables	121,506	(2.63)	(41.83)	06/05/06
211 * Commerce National Bank & Trust	Winter Park	100,173	(3.80)	(42.68)	02/03/03
212 Home Federal Bank of Hollywood	Hallandale Beach	81,178	(4.34)	(44.32)	09/08/98
213 EuroBank	Coral Gables	83,434	(1.96)	(44.78)	07/24/86
214 Florida Bank	Tampa	744,119	(2.86)	(46.81)	07/03/85
215 Chipola Community Bank	Marianna	42,635	(1.98)	(47.09)	10/31/05
216 Legacy Bank of Florida	Boca Raton	292,423	(2.41)	(49.24)	05/15/06
217 First Community Bank of Southwest Florida	Fort Myers	301,588	(2.02)	(53.25)	03/01/99
218 Florida Capital Bank, National Association	Jacksonville	751,156	(2.58)	(56.31)	08/12/85
219 ProBank	Tallahassee	89,928	(3.39)	(57.93)	09/05/07
220 Grand Bank & Trust of Florida	West Palm Beach	334,834	(3.12)	(58.79)	02/01/99
221 First East Side Savings Bank	Tamarac	72,829	(3.83)	(61.19)	01/01/20
222 * First Home Bank	Seminole	75,407	(4.45)	(62.88)	02/12/99
223 Premier Bank	Tallahassee	328,362	(3.48)	(76.33)	03/14/95
224 U. S. Century Bank	Doral	1,500,209	(5.63)	(83.90)	10/28/02
225 OptimumBank	Plantation	166,940	(2.61)	(85.12)	11/01/00
226 First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	377,894	(2.05)	(86.11)	05/29/47
227 Security Bank, National Association	North Lauderdale	102,820	(6.18)	(103.19)	07/01/80
228 Bank of Naples	Naples	152,963	(4.17)	(108.29)	05/08/00
229 The Royal Palm Bank of Florida	Naples	95,978	(3.38)	(130.67)	12/17/01
230 Central Florida State Bank	Belleview	79,358	(7.21)	(143.86)	05/24/02
231 * CenterBank of Jacksonville, National Association	Jacksonville	132,984	(12.90)	(156.94)	08/09/01
232 Premier Community Bank of the Emerald Coast	Crestview	125,976	(4.19)	(469.58)	09/05/06
233 Old Harbor Bank	Clearwater	209,048	(6.08)	(9,677.62)	07/14/03