

Rank The Banks

Florida - 2019 Q2

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2018Q2 LTM Net Income - 2017Q2 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ Amerant Bank, N.A.
 - ▶ Coastal Community Bank, N.A.
 - ▶ Gulf Atlantic Bank
 - ▶ Gulfside Bank
 - ▶ Silver River Community Bank

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 2019 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Florida – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
American National Bank	Oakland Park	ANB Holdings, Inc.	10/15/1985	1	34	No	320,390	1.37	10.02
Anchor Bank	Juno Beach		3/23/2005	3	24	No	145,214	0.86	8.78
Apollo Bank	Miami	Apollo Bancshares, Inc.	10/1/2001	5	89	No	729,062	1.27	13.33
Axiom Bank, National Association	Maitland	Axiom Bancshares, Inc.	1/1/1962	22	188	No	683,448	0.29	1.88
BAC Florida Bank	Coral Gables		10/12/1973	1	178	No	2,351,939	1.37	14.60
Bank of Belle Glade	Belle Glade	Belle Glade Bank Corporation	11/14/1963	1	17	No	103,553	0.88	10.13
Bank of Central Florida	Lakeland	Bank of Central Florida Holding Company	3/19/2007	4	65	No	519,486	1.36	16.31
Bank of Pensacola	Pensacola	Five Flags Banks, Inc.	10/26/1973	2	13	No	88,502	0.20	1.49
Bank of Tampa	Tampa	Tampa Bay Banking Company	3/30/1973	12	263	No	1,733,542	1.34	14.85
Bank of the South	Pensacola	Five Flags Banks, Inc.	5/20/1964	2	18	No	77,459	0.17	0.96
BankFlorida	Jupiter		8/27/2007	1	21	No	95,079	(0.73)	(7.26)
BankUnited, National Association	Miami Lakes	BankUnited, Inc.	5/21/2009	85	1,571	No	33,012,294	1.01	10.13
Beach Community Bank	Fort Walton Beach		4/27/2001	11	107	No	487,012	(10.17)	(100.77)
Brannen Bank	Inverness	Brannen Banks of Florida, Inc.	7/1/1926	12	92	Yes	534,935	1.48	24.09
Brickell Bank	Miami	Banco Espíritu Santo SA	9/12/1973	1	72	No	410,395	(0.92)	(17.87)
Capital City Bank	Tallahassee	Capital City Bank Group, Inc.	1/1/1895	66	798	No	2,994,817	1.07	9.10
CenterState Bank, National Association	Winter Haven	CenterState Bank Corporation	2/21/1992	160	2,091	No	17,023,475	1.47	9.29
Central Bank	Tampa	Central Financial Holdings, Inc.	2/26/2007	3	43	No	178,019	0.01	0.07
Century Bank of Florida	Tampa	Century Bancshares of Florida, Inc.	9/11/2000	1	17	Yes	84,359	0.53	6.18
Charlotte State Bank & Trust	Port Charlotte	Crews Banking Corporation	11/3/1987	7	82	Yes	373,553	1.66	18.13
Citizens Bank and Trust	Lake Wales	Citizens Banking Corporation	5/13/1920	14	155	Yes	657,461	0.87	11.80
Citizens Bank of Florida	Oviedo	Citizens Bancorp of Oviedo, Inc.	7/1/1946	6	65	No	338,175	0.76	8.86
Citizens First Bank	The Villages	Villages Bancorporation, Inc.	7/1/1991	12	322	No	2,384,474	1.57	14.47
Citizens State Bank	Perry	VyStar Credit Union	7/7/1958	4	48	Yes	272,720	0.93	9.15
City National Bank of Florida	Miami	Inversiones Baquiu Ltda	1/1/1946	33	838	No	15,052,097	0.83	7.05
Cogent Bank	Orange City	Cogent Bancorp, Inc.	9/10/1999	2	66	No	207,169	(1.67)	(9.72)
Columbia Bank	Lake City	PBD Holdings, LLC	2/1/1912	5	53	No	209,714	0.25	2.37
Commerce National Bank & Trust	Winter Park	Commerce National Bankshares of Florida, Inc.	2/3/2003	1	18	Yes	121,479	1.26	10.19
Community Bank and Trust of Florida	Ocala	Florida Community Bankshares, Inc.	4/2/1998	11	132	No	755,250	1.11	12.54
Community Bank of the South	Merritt Island	CBOS Bankshares, Inc.	11/29/1999	3	21	No	154,713	1.02	10.68
Community State Bank	Starke	Community State Bank Corporation	3/19/1957	3	37	No	128,088	0.45	5.32
Continental National Bank	Miami		5/10/1974	5	111	No	476,212	(0.32)	(3.88)
Crews Bank & Trust	Arcadia	Crews Banking Corporation	7/17/1973	2	34	Yes	159,773	0.88	7.44
Drummond Community Bank	Chiefland	Drummond Banking Company	1/12/1990	18	199	No	638,282	1.45	12.98
Eastern National Bank	Miami		9/3/1969	5	90	No	368,747	(1.45)	(14.91)
Edison National Bank	Fort Myers	Edison Bancshares, Inc.	8/29/1997	4	41	Yes	315,646	0.85	10.75
Englewood Bank & Trust	Englewood	Crews Banking Corporation	4/4/1988	4	47	Yes	309,684	1.67	18.56
Executive National Bank	Miami	Executive Banking Corporation	6/2/1972	3	82	No	455,303	0.87	8.25
Fidelity Bank of Florida, National Association	Merritt Island		11/26/1990	2	31	No	168,810	0.64	3.67
FineMark National Bank & Trust	Fort Myers	FineMark Holdings, Inc.	2/16/2007	13	185	No	1,986,200	0.85	9.30
First Bank	Clewiston	Pioneer Bankcorp, Inc.	1/8/1922	7	96	No	400,473	0.95	10.64
First Bank of the Palm Beaches	West Palm Beach		3/6/2006	3	34	No	183,079	0.52	5.87
First Citrus Bank	Tampa	First Citrus Bancorporation, Inc.	2/1/1999	5	72	No	395,582	1.15	12.37
First City Bank of Florida	Fort Walton Beach	Florida First City Banks, Inc.	11/17/1948	2	41	No	149,084	(0.50)	(20.36)
First Colony Bank of Florida	Maitland		1/28/2008	1	18	Yes	224,774	1.62	16.17
First Federal Bank	Lake City	First Federal Bancorp, MHC	1/1/1962	24	783	No	2,058,609	1.32	11.91
First Florida Bank	Destin	First Florida Bancorp, Inc.	11/27/2006	6	75	No	451,015	1.24	10.76
First Florida Integrity Bank	Naples	TGR Financial, Inc.	10/26/2009	7	147	No	1,475,780	1.10	12.30
First Home Bank	Saint Petersburg	First Home Bancorp, Inc.	2/12/1999	5	354	No	460,352	(0.23)	(1.87)
First National Bank Northwest Florida	Panama City	First Northwest Florida Holding Company	5/5/1984	2	29	Yes	176,812	1.22	11.09

Florida – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First National Bank of Mount Dora	Mount Dora	FNBM D Bancshares, Inc.	9/1/1925	4	76	No	243,078	1.38	9.21
First National Bank of Pasco	Dade City	Florida Bancshares, Inc.	11/3/1986	4	46	No	176,850	0.59	6.03
First National Bank of South Miami	South Miami	First Miami Bancorp, Inc.	4/3/1952	5	121	No	796,813	0.88	8.92
First National Bank of Wauchula	Wauchula	First Hardee Holding Corporation	1/12/1960	1	28	Yes	70,596	0.26	2.31
First State Bank of the Florida Keys	Key West	First State Bank of the Florida Keys Holding Company	10/29/1955	12	189	Yes	953,454	0.98	11.96
Flagler Bank	West Palm Beach	Flagler Bancshares Corporation	4/10/2000	3	35	Yes	311,443	1.24	13.54
Flagship Community Bank	Clearwater		1/23/2006	2	26	No	120,915	1.14	8.58
Florida Business Bank	Melbourne	Reserve Financial Associates, LLC	3/15/2000	1	17	No	137,612	1.56	11.33
Florida Capital Bank, N.A.	Jacksonville	Florida Capital Group, Inc.	8/12/1985	5	167	No	454,661	1.93	21.53
FNBT Bank	Fort Walton Beach	Southern National Banks, Inc.	4/9/1956	10	93	Yes	461,728	1.17	10.71
Freedom Bank	Saint Petersburg	Fourth Street Banking Company	4/4/2005	2	49	No	344,230	1.55	17.63
Friends Bank	New Smyrna Beach		5/15/2000	3	26	No	97,638	1.24	11.75
Grove Bank & Trust	Miami	Coconut Grove Bancshares, Inc.	7/12/1926	5	106	No	659,367	0.70	4.04
Heartland National Bank	Sebring	Heartland Bancshares, Inc.	9/7/1999	4	59	No	414,245	1.30	14.09
Helm Bank USA	Miami		12/8/1989	1	122	No	859,837	0.94	8.39
Hillsboro Bank	Plant City		7/6/1998	3	25	No	152,705	1.62	11.93
Home Federal Bank of Hollywood	Hallandale Beach	Home Bancgroup, Inc.	9/8/1998	1	12	No	52,494	(1.12)	(7.82)
Interamerican Bank, A FSB	Miami		8/23/1976	5	75	No	199,673	0.79	5.93
Intercredit Bank, National Association	Miami		7/2/1984	4	74	No	378,532	0.05	0.47
International Finance Bank	Miami		1/1/1982	3	95	No	716,974	0.71	9.40
Intracoastal Bank	Palm Coast	Intracoastal Bancorp, Inc.	6/16/2008	2	36	Yes	335,113	1.40	15.95
Lafayette State Bank	Mayo		4/2/1946	4	35	No	107,624	0.65	9.90
Legacy Bank of Florida	Boca Raton		5/15/2006	5	53	No	444,262	1.01	9.39
Madison County Community Bank	Madison	Madison Community Bancshares Corporation	5/5/1999	1	26	No	124,828	0.93	11.31
Mainstreet Community Bank of Florida	Deland		10/24/2003	6	86	No	435,394	1.58	19.60
Marine Bank & Trust Company	Vero Beach	Marine Bancorp of Florida, Inc.	7/1/1997	4	61	No	273,168	0.55	6.51
Marquis Bank	Coral Gables	Marquis Bancorp, Inc.	8/13/2007	3	68	No	680,271	1.19	12.77
Ocean Bank	Miami	Ocean Bankshares, Inc.	12/9/1982	23	642	No	4,309,027	0.81	7.07
One Florida Bank	Orlando		10/29/2008	3	72	No	251,074	(2.25)	(6.35)
OptimumBank	Plantation	OptimumBank Holdings, Inc.	11/1/2000	3	18	No	110,372	(0.52)	(4.75)
Pacific National Bank	Miami		8/6/1982	3	69	No	533,449	0.47	3.29
Paradise Bank	Boca Raton	Paradise Bancorp, Inc.	7/25/2005	3	50	Yes	326,055	1.64	15.25
Peoples Bank of Graceville	Graceville	PBG Financial Services, Inc.	7/12/1974	1	15	Yes	97,921	0.98	8.53
Pilot Bank	Tampa	Pilot Bancshares, Inc.	9/4/1987	6	68	No	402,529	0.49	4.78
Plus International Bank	Miami		9/14/2001	1	12	No	79,227	0.27	1.53
PNB Community Bank	Niceville	Bankshares Corporation of Niceville	6/16/1986	3	35	No	103,817	0.42	4.00
Prime Meridian Bank	Tallahassee	Prime Meridian Holding Company	2/4/2008	4	90	No	450,628	1.05	11.73
Professional Bank	Coral Gables	Professional Holding Corp.	9/8/2008	5	134	No	890,444	0.41	4.93
Sabal Palm Bank	Sarasota	Sabal Palm Bancorp, Inc.	10/10/2006	3	44	No	234,291	0.61	6.79
Sanibel Captiva Community Bank	Sanibel		1/21/2003	7	94	No	461,983	1.57	22.01
Seacoast National Bank	Stuart	Seacoast Banking Corporation of Florida	10/2/1926	52	852	No	6,824,961	1.25	9.49
Seaside National Bank & Trust	Orlando	Three Shores Bancorporation, Inc.	10/31/2006	14	157	No	1,849,645	0.78	9.93
Summit Bank, National Association	Panama City	Summit Financial Enterprises, Inc.	4/8/2008	4	47	No	522,429	1.82	15.79
Sunrise Bank	Cocoa Beach	Sunrise Bancshares, Inc.	8/1/2005	3	45	Yes	225,862	1.07	9.30
Sunstate Bank	Miami		3/15/1999	3	55	No	443,729	0.98	9.63
Surety Bank	Deland		1/1/1926	4	39	Yes	122,758	0.96	8.88
Terrabank, N.A.	Miami		11/21/1985	3	98	No	414,759	0.48	5.44
TIAA, FSB	Jacksonville	TIAA	10/1/1998	12	2,643	No	39,815,029	0.58	5.47
TransCapital Bank	Sunrise		7/26/1999	3	21	Yes	203,957	1.65	9.19
U.S. Century Bank	Doral		10/28/2002	12	174	No	1,262,485	2.92	25.09
United Southern Bank	Umatilla	UniSouth, Inc.	3/1/1937	13	154	No	534,327	1.02	11.34
Warrington Bank	Pensacola	Five Flags Banks, Inc.	3/18/1953	2	17	No	81,269	0.38	2.05
Wauchula State Bank	Wauchula	Crews Banking Corporation	4/1/1929	7	156	Yes	699,612	1.61	13.57

Florida – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	TIAA, FSB	Jacksonville	2,643	12	25,425,424	2,118,785	3,317,919	9,620	15,064	39,815,029
2	BankUnited, National Association	Miami Lakes	1,571	85	24,109,745	283,644	388,380	15,347	21,014	33,012,294
3	CenterState Bank, National Association	Winter Haven	2,091	160	13,218,228	82,614	106,397	6,321	8,141	17,023,475
4	City National Bank of Florida	Miami	838	33	11,806,212	357,764	456,124	14,089	17,962	15,052,097
5	Seacoast National Bank	Stuart	852	52	5,541,272	106,563	131,249	6,504	8,011	6,824,961
6	Ocean Bank	Miami	642	23	3,693,813	160,601	187,349	5,754	6,712	4,309,027
7	Capital City Bank	Tallahassee	798	66	2,599,037	39,379	45,376	3,257	3,753	2,994,817
8	Citizens First Bank	The Villages	322	12	1,877,843	156,487	198,706	5,832	7,405	2,384,474
9	BAC Florida Bank	Coral Gables	178	1	1,903,095	1,903,095	2,351,939	10,692	13,213	2,351,939
10	First Federal Bank	Lake City	783	24	1,601,646	66,735	85,775	2,046	2,629	2,058,609
11	FineMark National Bank & Trust	Fort Myers	185	13	1,529,255	117,635	152,785	8,266	10,736	1,986,200
12	Seaside National Bank & Trust	Orlando	157	14	1,519,819	108,559	132,118	9,680	11,781	1,849,645
13	Bank of Tampa	Tampa	263	12	1,510,654	125,888	144,462	5,744	6,591	1,733,542
14	First Florida Integrity Bank	Naples	147	7	1,205,109	172,158	210,826	8,198	10,039	1,475,780
15	U.S. Century Bank	Doral	174	12	987,079	82,257	105,207	5,673	7,256	1,262,485
16	First State Bank of the Florida Keys	Key West	189	12	741,391	61,783	79,455	3,923	5,045	953,454
17	Professional Bank	Coral Gables	134	5	758,002	151,600	178,089	5,657	6,645	890,444
18	Helm Bank USA	Miami	122	1	741,854	741,854	859,837	6,081	7,048	859,837
19	First National Bank of South Miami	South Miami	121	5	670,750	134,150	159,363	5,543	6,585	796,813
20	Community Bank and Trust of Florida	Ocala	132	11	682,364	62,033	68,659	5,169	5,722	755,250
21	Apollo Bank	Miami	89	5	639,845	127,969	145,812	7,189	8,192	729,062
22	International Finance Bank	Miami	95	3	647,192	215,731	238,991	6,813	7,547	716,974
23	Wauchula State Bank	Wauchula	156	7	606,341	86,620	99,945	3,887	4,485	699,612
24	Axiom Bank, National Association	Maitland	188	22	509,610	23,164	31,066	2,711	3,635	683,448
25	Marquis Bank	Coral Gables	68	3	559,687	186,562	226,757	8,231	10,004	680,271
26	Grove Bank & Trust	Miami	106	5	538,388	107,678	131,873	5,079	6,220	659,367
27	Citizens Bank and Trust	Lake Wales	155	14	574,749	41,054	46,962	3,708	4,242	657,461
28	Drummond Community Bank	Chiefland	199	18	563,072	31,282	35,460	2,830	3,207	638,282
29	Brannen Bank	Inverness	92	12	498,771	41,564	44,578	5,421	5,815	534,935
30	United Southern Bank	Umatilla	154	13	476,063	36,620	41,102	3,091	3,470	534,327
31	Pacific National Bank	Miami	69	3	396,566	132,189	177,816	5,747	7,731	533,449
32	Summit Bank, National Association	Panama City	47	4	453,130	113,283	130,607	9,641	11,116	522,429
33	Bank of Central Florida	Lakeland	65	4	470,654	117,664	129,872	7,241	7,992	519,486
34	Beach Community Bank	Fort Walton Beach	107	11	382,972	34,816	44,274	3,579	4,552	487,012
35	Continental National Bank	Miami	111	5	416,521	83,304	95,242	3,752	4,290	476,212
36	Sanibel Captiva Community Bank	Sanibel	94	7	398,364	56,909	65,998	4,238	4,915	461,983
37	FNBT Bank	Fort Walton Beach	93	10	376,108	37,611	46,173	4,044	4,965	461,728
38	First Home Bank	Saint Petersburg	354	5	386,795	77,359	92,070	1,093	1,300	460,352
39	Executive National Bank	Miami	82	3	383,839	127,946	151,768	4,681	5,552	455,303
40	Florida Capital Bank, N.A.	Jacksonville	167	5	286,631	57,326	90,932	1,716	2,723	454,661
41	First Florida Bank	Destin	75	6	387,112	64,519	75,169	5,161	6,014	451,015
42	Prime Meridian Bank	Tallahassee	90	4	405,230	101,308	112,657	4,503	5,007	450,628
43	Legacy Bank of Florida	Boca Raton	53	5	342,933	68,587	88,852	6,470	8,382	444,262
44	Sunstate Bank	Miami	55	3	347,020	115,673	147,910	6,309	8,068	443,729
45	Mainstreet Community Bank of Florida	Deland	86	6	392,858	65,476	72,566	4,568	5,063	435,394
46	Terrabank, N.A.	Miami	98	3	375,010	125,003	138,253	3,827	4,232	414,759
47	Heartland National Bank	Sebring	59	4	361,570	90,393	103,561	6,128	7,021	414,245
48	Brickell Bank	Miami	72	1	347,517	347,517	410,395	4,827	5,700	410,395
49	Pilot Bank	Tampa	68	6	337,120	56,187	67,088	4,958	5,920	402,529
50	First Bank	Clewiston	96	7	361,632	51,662	57,210	3,767	4,172	400,473

Florida – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	First Home Bank	Saint Petersburg	460,352	7.54	48.07	1.72	43.32	95.11	3.85	5.31
2	Paradise Bank	Boca Raton	326,055	6.40	(5.57)	0.32	2.12	73.05	2.31	5.04
3	Lafayette State Bank	Mayo	107,624	6.41	11.01	0.18	16.57	65.49	2.40	4.86
4	Sanibel Captiva Community Bank	Sanibel	461,983	5.67	8.50	0.84	6.92	99.68	2.47	4.66
4	First National Bank of Wauchula	Wauchula	70,596	6.10	9.88	0.54	(5.46)	82.15	2.32	4.66
6	Axiom Bank, National Association	Maitland	683,448	6.53	6.43	1.61	8.24	106.08	2.61	4.55
7	Interamerican Bank, A FSB	Miami	199,673	5.60	6.79	0.62	(3.12)	99.52	3.70	4.54
8	Drummond Community Bank	Chiefland	638,282	5.87	32.82	0.20	25.03	67.38	3.39	4.48
8	Fidelity Bank of Florida, National Association	Merritt Island	168,810	6.60	(0.57)	1.24	(4.44)	85.45	2.35	4.48
10	Mainstreet Community Bank of Florida	Deland	435,394	5.31	18.39	0.40	6.74	87.32	2.16	4.43
11	Wauchula State Bank	Wauchula	699,612	5.82	(1.46)	0.37	3.74	73.40	3.22	4.41
12	First National Bank of Pasco	Dade City	176,850	5.83	33.85	0.40	0.34	82.92	2.34	4.39
13	PNB Community Bank	Niceville	103,817	6.10	3.23	0.25	2.26	64.01	2.34	4.37
14	Hillsboro Bank	Plant City	152,705	5.47	(9.75)	0.34	6.40	62.87	3.78	4.36
14	CenterState Bank, National Association	Winter Haven	17,023,475	5.63	66.87	0.54	60.70	89.33	2.86	4.36
16	First Federal Bank	Lake City	2,058,609	6.18	7.62	0.86	2.91	73.75	3.23	4.28
16	Freedom Bank	Saint Petersburg	344,230	5.61	11.28	0.94	30.26	75.55	2.79	4.28
16	First Colony Bank of Florida	Maitland	224,774	5.54	9.21	0.46	7.14	84.35	3.28	4.28
19	First Bank of the Palm Beaches	West Palm Beach	183,079	5.13	7.09	0.77	15.28	87.20	3.25	4.25
20	American National Bank	Oakland Park	320,390	5.14	(2.90)	0.75	8.82	86.41	2.56	4.23
21	Sunrise Bank	Cocoa Beach	225,862	6.07	16.22	0.99	11.12	87.45	2.62	4.19
22	Citizens State Bank	Perry	272,720	6.29	(9.14)	1.24	(1.31)	82.22	3.01	4.16
23	First Bank	Clewiston	400,473	5.30	10.79	0.51	13.10	75.65	1.84	4.15
24	Crews Bank & Trust	Arcadia	159,773	5.89	4.23	0.25	11.30	57.62	2.73	4.12
25	Community State Bank	Starke	128,088	6.56	9.61	0.14	16.90	54.17	2.61	4.11
26	Englewood Bank & Trust	Englewood	309,684	5.38	9.67	0.11	3.58	68.71	2.47	4.10
27	Florida Business Bank	Melbourne	137,612	5.70	12.66	1.00	9.04	85.72	2.67	4.09
28	Bank of Tampa	Tampa	1,733,542	4.81	8.60	0.15	2.49	79.34	2.87	4.07
29	Plus International Bank	Miami	79,227	6.32	(3.10)	1.83	(2.59)	97.51	3.19	4.05
30	Sabal Palm Bank	Sarasota	234,291	5.27	12.88	0.68	21.52	82.92	2.04	4.04
31	First Citrus Bank	Tampa	395,582	5.48	2.99	1.05	5.72	96.27	3.64	4.03
32	Seacoast National Bank	Stuart	6,824,961	5.09	22.99	0.56	17.95	88.53	3.09	4.00
33	Intracoastal Bank	Palm Coast	335,113	5.46	8.97	0.68	4.48	75.02	2.91	3.99
34	United Southern Bank	Umatilla	534,327	5.53	3.27	0.22	(0.10)	63.72	2.11	3.96
35	Ocean Bank	Miami	4,309,027	5.14	7.00	0.85	13.90	86.48	2.86	3.92
35	Friends Bank	New Smyrna Beach	97,638	5.13	(0.70)	0.65	(2.05)	82.27	2.26	3.92
37	TransCapital Bank	Sunrise	203,957	6.13	10.07	1.75	0.40	99.94	4.64	3.90
37	Century Bank of Florida	Tampa	84,359	5.90	12.65	1.02	15.48	79.36	2.29	3.90
39	Citizens Bank of Florida	Oviedo	338,175	5.35	10.31	0.67	10.93	72.42	2.63	3.89
40	Summit Bank, National Association	Panama City	522,429	5.70	(0.26)	0.76	22.21	62.84	3.07	3.88
40	Brannen Bank	Inverness	534,935	5.23	7.35	0.20	1.55	62.06	2.62	3.88
42	Commerce National Bank & Trust	Winter Park	121,479	5.10	2.81	0.76	1.57	90.11	3.00	3.85
42	Marine Bank & Trust Company	Vero Beach	273,168	4.81	8.66	0.59	1.03	89.85	2.29	3.85
42	Capital City Bank	Tallahassee	2,994,817	5.07	6.48	0.22	4.29	70.99	2.00	3.85
45	Charlotte State Bank & Trust	Port Charlotte	373,553	5.25	8.68	0.12	(2.89)	63.84	2.43	3.84
46	Executive National Bank	Miami	455,303	4.65	12.53	0.46	0.33	99.76	2.45	3.83
47	First City Bank of Florida	Fort Walton Beach	149,084	5.25	(10.42)	0.65	(16.02)	69.21	2.35	3.80
48	Surety Bank	Deland	122,758	5.95	5.70	0.94	8.28	68.87	3.18	3.78
49	Prime Meridian Bank	Tallahassee	450,628	5.17	4.67	0.82	17.13	68.57	2.58	3.73
49	Columbia Bank	Lake City	209,714	5.00	6.48	0.71	0.91	83.16	2.78	3.73

Florida – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	First Home Bank	Saint Petersburg	460,352	(861)	0.11	8.77	(0.29)	0.00	34,313	9.16
2	Florida Capital Bank, N.A.	Jacksonville	454,661	7,597	0.04	2.96	0.00	(0.06)	18,814	4.79
3	First National Bank of Mount Dora	Mount Dora	243,078	3,274	0.13	0.00	0.00	0.03	5,740	2.42
4	First Federal Bank	Lake City	2,058,609	24,966	0.20	1.00	0.72	(0.01)	43,378	2.29
5	Grove Bank & Trust	Miami	659,367	4,507	0.13	0.00	0.00	(0.03)	13,208	2.06
6	Surety Bank	Deland	122,758	1,551	1.75	0.00	0.00	0.00	2,361	1.95
7	Commerce National Bank & Trust	Winter Park	121,479	1,930	0.02	0.00	0.07	0.00	2,201	1.91
8	Capital City Bank	Tallahassee	2,994,817	30,986	0.68	0.16	0.00	0.05	52,956	1.82
9	Charlotte State Bank & Trust	Port Charlotte	373,553	8,049	0.23	(0.02)	0.00	0.00	6,501	1.78
10	Lafayette State Bank	Mayo	107,624	643	0.66	0.23	0.02	(0.18)	1,440	1.47
10	FNBT Bank	Fort Walton Beach	461,728	6,814	0.18	0.43	0.00	0.00	6,395	1.47
12	Anchor Bank	Juno Beach	145,214	1,145	0.03	0.00	0.00	0.97	1,650	1.24
13	Summit Bank, National Association	Panama City	522,429	8,791	0.07	0.05	0.00	0.09	5,744	1.19
13	Paradise Bank	Boca Raton	326,055	6,874	0.10	0.66	0.30	0.00	3,719	1.19
15	Axiom Bank, National Association	Maitland	683,448	1,869	0.40	0.05	0.00	0.00	7,195	1.12
16	FineMark National Bank & Trust	Fort Myers	1,986,200	15,675	0.01	0.00	0.00	0.00	20,063	1.09
17	Drummond Community Bank	Chiefland	638,282	8,301	0.46	0.01	0.00	0.00	6,167	1.08
18	Freedom Bank	Saint Petersburg	344,230	4,359	0.08	0.82	0.00	0.00	2,896	1.03
19	Citizens Bank and Trust	Lake Wales	657,461	7,432	0.24	0.00	0.00	(0.05)	6,167	0.96
19	CenterState Bank, National Association	Winter Haven	17,023,475	191,890	0.19	0.16	0.00	0.01	125,693	0.96
21	Flagship Community Bank	Clearwater	120,915	1,361	0.04	0.08	0.02	0.00	1,135	0.95
21	TIAA, FSB	Jacksonville	39,815,029	210,964	0.00	0.19	0.07	0.01	347,240	0.95
23	First Florida Bank	Destin	451,015	5,279	0.05	0.60	0.00	0.00	3,953	0.93
24	Englewood Bank & Trust	Englewood	309,684	6,579	0.11	0.00	0.00	(0.18)	2,715	0.92
25	Community State Bank	Starke	128,088	585	0.34	0.00	0.00	0.00	1,087	0.83
26	Seacoast National Bank	Stuart	6,824,961	81,284	0.18	0.12	0.01	0.01	53,486	0.82
27	First Bank	Clewiston	400,473	3,465	0.23	0.05	0.02	0.00	2,946	0.81
28	Home Federal Bank of Hollywood	Hallandale Beach	52,494	(585)	0.02	0.00	(0.01)	0.00	420	0.80
29	Community Bank and Trust of Florida	Ocala	755,250	7,852	0.15	0.00	0.07	0.00	5,499	0.78
29	Citizens First Bank	The Villages	2,384,474	35,003	0.03	0.55	0.04	0.00	17,419	0.78
31	United Southern Bank	Umatilla	534,327	5,354	0.14	0.02	0.00	0.00	3,856	0.74
32	Terrabank, N.A.	Miami	414,759	1,920	0.34	0.01	0.00	0.00	2,838	0.71
33	Crews Bank & Trust	Arcadia	159,773	1,708	0.37	0.00	0.00	0.00	1,032	0.70
33	Bank of Tampa	Tampa	1,733,542	22,474	0.18	0.03	0.00	(0.01)	11,718	0.70
35	Sunstate Bank	Miami	443,729	4,177	0.15	0.00	0.00	0.00	2,775	0.65
36	Continental National Bank	Miami	476,212	(1,492)	0.24	0.00	0.00	0.00	3,030	0.64
37	Madison County Community Bank	Madison	124,828	1,168	0.44	0.00	0.00	(0.10)	768	0.61
38	Wauchula State Bank	Wauchula	699,612	14,284	0.28	0.00	0.00	(0.04)	3,965	0.59
38	Central Bank	Tampa	178,019	11	0.01	0.50	0.05	0.00	980	0.59
40	Helm Bank USA	Miami	859,837	7,741	0.17	0.00	0.00	0.03	4,730	0.57
41	BAC Florida Bank	Coral Gables	2,351,939	30,060	0.06	0.05	0.04	0.00	12,350	0.56
42	Ocean Bank	Miami	4,309,027	32,340	0.20	0.01	0.00	(0.03)	20,808	0.52
43	Century Bank of Florida	Tampa	84,359	569	0.11	0.00	0.00	0.13	409	0.50
43	First National Bank of Pasco	Dade City	176,850	1,022	0.08	0.00	0.00	0.00	873	0.50
45	Mainstreet Community Bank of Florida	Deland	435,394	6,485	0.22	0.14	0.00	0.02	1,950	0.48
45	U.S. Century Bank	Doral	1,262,485	34,451	0.23	0.00	0.00	0.00	5,695	0.48
47	Seaside National Bank & Trust	Orlando	1,849,645	14,708	0.04	0.01	0.00	0.00	8,831	0.47
47	Executive National Bank	Miami	455,303	3,839	0.28	0.00	0.00	0.00	2,059	0.47
47	Brannen Bank	Inverness	534,935	10,376	0.11	0.00	0.00	0.01	2,480	0.47

Florida – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Citizens First Bank	The Villages	2,384,474	42.96	322	12	0.95	0.21	0.47	1.63
2	City National Bank of Florida	Miami	15,052,097	53.91	838	33	1.09	0.16	0.45	1.70
3	TransCapital Bank	Sunrise	203,957	44.81	21	3	0.82	0.29	0.67	1.79
4	Flagler Bank	West Palm Beach	311,443	49.41	35	3	1.08	0.17	0.54	1.79
5	Peoples Bank of Graceville	Graceville	97,921	56.43	15	1	1.05	0.17	0.60	1.83
6	BAC Florida Bank	Coral Gables	2,351,939	50.40	178	1	1.13	0.14	0.59	1.86
7	Bank of Central Florida	Lakeland	519,486	53.75	65	4	1.41	0.13	0.33	1.86
8	Heartland National Bank	Sebring	414,245	52.28	59	4	1.04	0.18	0.67	1.89
9	Seaside National Bank & Trust	Orlando	1,849,645	59.17	157	14	1.24	0.23	0.42	1.89
10	American National Bank	Oakland Park	320,390	52.23	34	1	1.25	0.16	0.58	1.99
11	First National Bank Northwest Florida	Panama City	176,812	56.38	29	2	1.18	0.29	0.55	2.02
12	Marquis Bank	Coral Gables	680,271	53.93	68	3	1.23	0.21	0.59	2.03
13	BankUnited, National Association	Miami Lakes	33,012,294	59.07	1,571	85	0.68	0.22	1.14	2.04
14	Intracoastal Bank	Palm Coast	335,113	51.38	36	2	1.25	0.18	0.62	2.05
15	Bank of Belle Glade	Belle Glade	103,553	63.73	17	1	1.13	0.16	0.78	2.06
16	Hillsboro Bank	Plant City	152,705	48.00	25	3	1.24	0.28	0.55	2.07
17	First Colony Bank of Florida	Maitland	224,774	47.19	18	1	1.33	0.17	0.59	2.09
18	Community Bank of the South	Merritt Island	154,713	63.58	21	3	1.22	0.28	0.64	2.14
19	First Florida Integrity Bank	Naples	1,475,780	59.81	147	7	1.32	0.27	0.57	2.16
20	Legacy Bank of Florida	Boca Raton	444,262	62.66	53	5	1.41	0.29	0.49	2.18
21	Brannen Bank	Inverness	534,935	53.77	92	12	1.12	0.24	0.94	2.30
22	Warrington Bank	Pensacola	81,269	82.09	17	2	1.35	0.26	0.73	2.34
23	Apollo Bank	Miami	729,062	60.98	89	5	1.31	0.40	0.65	2.36
24	Florida Business Bank	Melbourne	137,612	58.05	17	1	1.42	0.20	0.76	2.38
25	Prime Meridian Bank	Tallahassee	450,628	61.72	90	4	1.29	0.28	0.85	2.42
26	Edison National Bank	Fort Myers	315,646	68.15	41	4	1.28	0.41	0.73	2.42
27	Summit Bank, National Association	Panama City	522,429	49.81	47	4	1.66	0.15	0.63	2.44
28	FineMark National Bank & Trust	Fort Myers	1,986,200	67.80	185	13	1.54	0.24	0.68	2.46
29	Bank of the South	Pensacola	77,459	90.25	18	2	1.49	0.31	0.67	2.48
30	TIAA, FSB	Jacksonville	39,815,029	74.67	2,643	12	1.27	0.17	1.06	2.50
31	Pacific National Bank	Miami	533,449	79.85	69	3	1.68	0.15	0.71	2.53
32	Englewood Bank & Trust	Englewood	309,684	51.05	47	4	1.32	0.21	1.00	2.53
33	Bank of Pensacola	Pensacola	88,502	87.55	13	2	1.21	0.39	0.95	2.54
34	Seacoast National Bank	Stuart	6,824,961	57.36	852	52	1.40	0.33	0.81	2.55
35	Madison County Community Bank	Madison	124,828	63.50	26	1	1.28	0.31	0.96	2.55
36	Wauchula State Bank	Wauchula	699,612	50.83	156	7	1.79	0.35	0.41	2.55
37	First State Bank of the Florida Keys	Key West	953,454	65.65	189	12	1.71	0.31	0.55	2.57
38	Sunstate Bank	Miami	443,729	68.86	55	3	1.29	0.18	1.13	2.60
39	First Citrus Bank	Tampa	395,582	62.23	72	5	1.67	0.32	0.62	2.60
40	U.S. Century Bank	Doral	1,262,485	72.32	174	12	1.43	0.49	0.71	2.63
41	Community Bank and Trust of Florida	Ocala	755,250	67.45	132	11	1.58	0.34	0.72	2.64
42	First National Bank of South Miami	South Miami	796,813	68.97	121	5	1.60	0.29	0.78	2.67
43	CenterState Bank, National Association	Winter Haven	17,023,475	55.69	2,091	160	1.57	0.27	0.83	2.67
44	Pilot Bank	Tampa	402,529	78.94	68	6	1.47	0.36	0.90	2.72
45	Citizens State Bank	Perry	272,720	63.88	48	4	1.48	0.33	0.93	2.74
46	International Finance Bank	Miami	716,974	71.47	95	3	1.66	0.36	0.77	2.79
47	Sanibel Captiva Community Bank	Sanibel	461,983	56.08	94	7	1.75	0.28	0.76	2.80
48	First Florida Bank	Destin	451,015	62.63	75	6	1.67	0.41	0.74	2.82
49	Citizens Bank of Florida	Oviedo	338,175	72.81	65	6	1.78	0.32	0.76	2.86
50	Bank of Tampa	Tampa	1,733,542	63.30	263	12	1.84	0.38	0.66	2.88

Florida – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Florida Business Bank	Melbourne	137,612	100,806	1.32	0.00	0.00	0.00	(0.47)	(0.47)
2	Edison National Bank	Fort Myers	315,646	143,290	1.42	0.00	0.00	0.00	(0.04)	(0.04)
3	Sabal Palm Bank	Sarasota	234,291	175,489	1.25	0.00	0.00	0.00	(0.02)	(0.02)
4	Sunrise Bank	Cocoa Beach	225,862	166,936	0.92	0.00	0.00	0.00	0.00	0.00
4	Bank of the South	Pensacola	77,459	25,516	1.02	0.00	0.00	0.00	0.00	0.00
6	Warrington Bank	Pensacola	81,269	28,404	1.03	0.00	0.00	0.00	0.01	0.01
6	Bank of Pensacola	Pensacola	88,502	43,687	0.97	0.00	0.00	0.00	0.01	0.01
8	Legacy Bank of Florida	Boca Raton	444,262	384,883	0.67	0.01	0.00	0.00	0.01	0.02
9	First Florida Integrity Bank	Naples	1,475,780	1,105,901	0.88	0.03	0.00	0.00	(0.01)	0.02
10	Terrabank, N.A.	Miami	414,759	279,951	1.08	0.04	0.00	0.00	0.02	0.06
11	American National Bank	Oakland Park	320,390	235,168	1.03	0.00	0.00	0.07	0.00	0.07
12	Bank of Central Florida	Lakeland	519,486	348,466	0.90	0.00	0.00	0.01	0.09	0.10
13	Community Bank and Trust of Florida	Ocala	755,250	299,529	1.35	0.10	0.00	0.12	(0.10)	0.12
14	FineMark National Bank & Trust	Fort Myers	1,986,200	1,462,111	1.04	0.06	0.04	0.04	0.01	0.14
15	Intracoastal Bank	Palm Coast	335,113	227,109	1.26	0.00	0.00	0.11	0.07	0.18
16	First Bank of the Palm Beaches	West Palm Beach	183,079	145,087	0.75	0.07	0.00	0.19	(0.04)	0.22
17	First National Bank Northwest Florida	Panama City	176,812	66,205	1.89	0.30	0.00	0.00	0.00	0.30
18	Flagler Bank	West Palm Beach	311,443	225,329	0.75	0.00	0.00	0.19	0.20	0.39
19	Anchor Bank	Juno Beach	145,214	114,663	0.76	0.00	0.00	0.07	(0.01)	0.42
20	City National Bank of Florida	Miami	15,052,097	10,659,593	0.40	0.07	0.00	0.33	0.03	0.44
21	Marquis Bank	Coral Gables	680,271	564,286	0.93	0.04	0.00	0.32	0.08	0.44
22	Marine Bank & Trust Company	Vero Beach	273,168	222,902	1.14	0.00	0.00	0.42	0.04	0.46
23	First Florida Bank	Destin	451,015	254,404	1.36	0.32	0.00	0.25	(0.10)	0.47
24	Pacific National Bank	Miami	533,449	368,705	0.74	0.00	0.00	0.48	0.00	0.48
25	Hillsboro Bank	Plant City	152,705	82,562	1.26	0.12	0.00	0.36	0.00	0.48
26	U.S. Century Bank	Doral	1,262,485	914,266	1.27	0.06	0.00	0.56	(0.13)	0.49
27	One Florida Bank	Orlando	251,074	131,188	0.98	0.01	0.00	0.43	0.06	0.50
28	Freedom Bank	Saint Petersburg	344,230	238,304	1.14	0.12	0.00	0.42	(0.02)	0.52
29	Citizens First Bank	The Villages	2,384,474	797,073	1.15	0.04	0.00	0.52	0.00	0.55
30	First National Bank of South Miami	South Miami	796,813	559,870	1.39	0.03	0.03	0.50	0.02	0.57
31	International Finance Bank	Miami	716,974	557,834	1.10	0.14	0.00	0.44	0.00	0.58
32	First Bank	Clewiston	400,473	273,579	1.49	0.27	0.00	0.30	0.01	0.59
33	Home Federal Bank of Hollywood	Hallandale Beach	52,494	38,448	0.72	0.00	0.00	0.59	0.00	0.59
34	Professional Bank	Coral Gables	890,444	722,572	0.84	0.44	0.00	0.20	0.00	0.64
35	Summit Bank, National Association	Panama City	522,429	285,272	1.52	0.00	0.00	0.67	0.00	0.67
36	Heartland National Bank	Sebring	414,245	154,779	1.52	0.01	0.00	0.73	(0.02)	0.71
37	Paradise Bank	Boca Raton	326,055	211,855	0.68	0.00	0.00	0.35	0.40	0.75
38	First Citrus Bank	Tampa	395,582	312,452	0.87	0.40	0.00	0.42	(0.03)	0.79
39	Bank of Tampa	Tampa	1,733,542	1,198,512	1.12	0.31	0.00	0.43	0.07	0.81
40	Grove Bank & Trust	Miami	659,367	285,504	2.71	0.00	0.00	0.86	0.00	0.86
41	CenterState Bank, National Association	Winter Haven	17,023,475	11,807,799	0.34	0.47	0.10	0.31	0.05	0.93
42	Seaside National Bank & Trust	Orlando	1,849,645	1,292,345	1.06	0.42	0.00	0.14	0.38	0.95
43	Mainstreet Community Bank of Florida	Deland	435,394	343,059	1.36	0.24	0.00	0.76	(0.01)	0.99
44	Charlotte State Bank & Trust	Port Charlotte	373,553	213,960	1.91	0.25	0.00	1.09	(0.29)	1.06
45	Prime Meridian Bank	Tallahassee	450,628	310,178	1.29	0.22	0.00	0.84	0.02	1.08
46	BankUnited, National Association	Miami Lakes	33,012,294	22,816,608	0.49	0.31	0.01	0.61	0.20	1.13
47	Citizens Bank of Florida	Oviedo	338,175	220,008	1.39	0.00	0.00	1.18	0.02	1.20
48	Englewood Bank & Trust	Englewood	309,684	192,473	1.75	0.00	0.00	1.21	0.00	1.21
49	Community Bank of the South	Merritt Island	154,713	49,966	1.43	0.00	0.00	1.36	(0.11)	1.25
50	Pilot Bank	Tampa	402,529	320,895	0.61	0.02	0.00	1.25	(0.01)	1.27

Florida – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2018Q2 LTM Net Income (\$000)			
1	U.S. Century Bank	Doral	1,262,485	34,451	174	198	27,011	5,925	2.92	25.09
2	Brannen Bank	Inverness	534,935	10,376	92	113	8,556	7,046	1.48	24.09
3	Sanibel Captiva Community Bank	Sanibel	461,983	6,705	94	71	6,335	4,612	1.57	22.01
4	Florida Capital Bank, N.A.	Jacksonville	454,661	7,597	167	45	1,249	1,151	1.93	21.53
5	Mainstreet Community Bank of Florida	Deland	435,394	6,485	86	75	4,223	2,578	1.58	19.60
6	Englewood Bank & Trust	Englewood	309,684	6,579	47	140	6,059	4,626	1.67	18.56
7	Charlotte State Bank & Trust	Port Charlotte	373,553	8,049	82	98	8,226	6,206	1.66	18.13
8	Freedom Bank	Saint Petersburg	344,230	4,359	49	89	2,016	1,349	1.55	17.63
9	Bank of Central Florida	Lakeland	519,486	6,983	65	107	4,904	3,937	1.36	16.31
10	First Colony Bank of Florida	Maitland	224,774	4,639	18	258	4,105	3,647	1.62	16.17
11	Intracoastal Bank	Palm Coast	335,113	6,152	36	171	5,331	4,843	1.40	15.95
12	Summit Bank, National Association	Panama City	522,429	8,791	47	187	4,485	3,655	1.82	15.79
13	Paradise Bank	Boca Raton	326,055	6,874	50	137	7,472	6,754	1.64	15.25
14	Bank of Tampa	Tampa	1,733,542	22,474	263	85	14,723	14,023	1.34	14.85
15	BAC Florida Bank	Coral Gables	2,351,939	30,060	178	169	23,083	17,173	1.37	14.60
16	Citizens First Bank	The Villages	2,384,474	35,003	322	109	29,223	25,726	1.57	14.47
17	Heartland National Bank	Sebring	414,245	5,020	59	85	3,531	2,651	1.30	14.09
18	Wauchula State Bank	Wauchula	699,612	14,284	156	92	13,542	13,951	1.61	13.57
19	Flagler Bank	West Palm Beach	311,443	4,965	35	142	5,044	5,306	1.24	13.54
20	Apollo Bank	Miami	729,062	8,823	89	99	5,368	4,817	1.27	13.33
21	Drummond Community Bank	Chiefland	638,282	8,301	199	42	7,015	6,563	1.45	12.98
22	Marquis Bank	Coral Gables	680,271	7,613	68	112	5,619	4,567	1.19	12.77
23	Community Bank and Trust of Florida	Ocala	755,250	7,852	132	59	5,880	5,209	1.11	12.54
24	First Citrus Bank	Tampa	395,582	4,498	72	62	3,381	2,235	1.15	12.37
25	First Florida Integrity Bank	Naples	1,475,780	15,601	147	106	10,383	6,834	1.10	12.30
26	First State Bank of the Florida Keys	Key West	953,454	12,392	189	66	12,179	12,222	0.98	11.96
27	Hillsboro Bank	Plant City	152,705	2,298	25	92	2,424	1,537	1.62	11.93
28	First Federal Bank	Lake City	2,058,609	24,966	783	32	22,316	15,245	1.32	11.91
29	Citizens Bank and Trust	Lake Wales	657,461	7,432	155	48	5,764	5,316	0.87	11.80
30	Friends Bank	New Smyrna Beach	97,638	1,199	26	46	768	559	1.24	11.75
31	Prime Meridian Bank	Tallahassee	450,628	4,348	90	48	3,653	2,805	1.05	11.73
32	United Southern Bank	Umatilla	534,327	5,354	154	35	3,617	3,884	1.02	11.34
33	Florida Business Bank	Melbourne	137,612	2,049	17	121	2,185	944	1.56	11.33
34	Madison County Community Bank	Madison	124,828	1,168	26	45	478	619	0.93	11.31
35	First National Bank Northwest Florida	Panama City	176,812	2,569	29	89	1,217	852	1.22	11.09
36	First Florida Bank	Destin	451,015	5,279	75	70	4,230	3,135	1.24	10.76
37	Edison National Bank	Fort Myers	315,646	3,545	41	86	2,954	2,077	0.85	10.75
38	FNBT Bank	Fort Walton Beach	461,728	6,814	93	73	3,804	4,124	1.17	10.71
39	Community Bank of the South	Merritt Island	154,713	1,589	21	76	777	593	1.02	10.68
40	First Bank	Clewiston	400,473	3,465	96	36	2,931	2,327	0.95	10.64
41	Commerce National Bank & Trust	Winter Park	121,479	1,930	18	107	2,448	2,459	1.26	10.19
42	Bank of Belle Glade	Belle Glade	103,553	902	17	53	546	370	0.88	10.13
42	BankUnited, National Association	Miami Lakes	33,012,294	320,459	1,571	204	688,494	260,455	1.01	10.13
44	American National Bank	Oakland Park	320,390	4,301	34	127	3,150	3,229	1.37	10.02
45	Seaside National Bank & Trust	Orlando	1,849,645	14,708	157	94	12,900	10,659	0.78	9.93
46	Lafayette State Bank	Mayo	107,624	643	35	18	69	(1,007)	0.65	9.90
47	Sunstate Bank	Miami	443,729	4,177	55	76	780	467	0.98	9.63
48	Seacoast National Bank	Stuart	6,824,961	81,284	852	95	54,108	36,480	1.25	9.49
49	International Finance Bank	Miami	716,974	4,561	95	48	2,079	3,170	0.71	9.40
50	Legacy Bank of Florida	Boca Raton	444,262	4,270	53	81	1,199	2,379	1.01	9.39

Florida - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Freedom Bank	Saint Petersburg	344,230	16	18	52	28	8	24.4
2	Summit Bank, National Association	Panama City	522,429	40	13	27	35	12	25.4
3	Englewood Bank & Trust	Englewood	309,684	26	24	32	48	6	27.2
4	Paradise Bank	Boca Raton	326,055	2	13	76	37	13	28.2
5	Mainstreet Community Bank of Florida	Deland	435,394	10	45	51	43	5	30.8
6	Bank of Tampa	Tampa	1,733,542	28	33	50	39	14	32.8
7	Charlotte State Bank & Trust	Port Charlotte	373,553	45	9	63	44	7	33.6
8	Citizens First Bank	The Villages	2,384,474	95	29	1	29	16	34.0
8	CenterState Bank, National Association	Winter Haven	17,023,475	14	19	43	41	53	34.0
10	Flagler Bank	West Palm Beach	311,443	74	56	4	18	19	34.2
11	Hillsboro Bank	Plant City	152,705	14	91	16	25	27	34.6
11	Intracoastal Bank	Palm Coast	335,113	33	100	14	15	11	34.6
11	American National Bank	Oakland Park	320,390	20	88	10	11	44	34.6
14	Florida Business Bank	Melbourne	137,612	27	91	24	1	33	35.2
15	Brannen Bank	Inverness	534,935	40	47	21	70	2	36.0
15	Sanibel Captiva Community Bank	Sanibel	461,983	4	50	47	76	3	36.0
17	First Bank	Clewiston	400,473	23	27	64	32	40	37.2
18	Wauchula State Bank	Wauchula	699,612	11	38	36	85	18	37.6
19	First Florida Bank	Destin	451,015	59	23	48	23	36	37.8
19	Community Bank and Trust of Florida	Ocala	755,250	83	29	41	13	23	37.8
21	U.S. Century Bank	Doral	1,262,485	78	45	40	26	1	38.0
22	Drummond Community Bank	Chiefland	638,282	8	17	74	74	21	38.8
22	Heartland National Bank	Sebring	414,245	78	55	8	36	17	38.8
24	First Florida Integrity Bank	Naples	1,475,780	60	82	19	9	25	39.0
25	First Citrus Bank	Tampa	395,582	31	65	39	38	24	39.4
26	Seacoast National Bank	Stuart	6,824,961	32	26	34	61	48	40.2
26	Bank of Central Florida	Lakeland	519,486	75	98	7	12	9	40.2
28	Marquis Bank	Coral Gables	680,271	54	97	12	21	22	41.2
29	FineMark National Bank & Trust	Fort Myers	1,986,200	99	16	28	14	51	41.6
30	First Colony Bank of Florida	Maitland	224,774	16	100	17	67	10	42.0
30	First Federal Bank	Lake City	2,058,609	16	4	94	68	28	42.0
32	Sunrise Bank	Cocoa Beach	225,862	21	84	54	4	51	42.8
33	Edison National Bank	Fort Myers	315,646	77	77	26	2	37	43.8
33	First National Bank Northwest Florida	Panama City	176,812	76	80	11	17	35	43.8
35	Prime Meridian Bank	Tallahassee	450,628	49	70	25	45	31	44.0
36	Apollo Bank	Miami	729,062	53	67	23	60	20	44.6
37	BAC Florida Bank	Coral Gables	2,351,939	84	41	6	78	15	44.8
38	Citizens Bank and Trust	Lake Wales	657,461	57	19	66	57	29	45.6
39	Commerce National Bank & Trust	Winter Park	121,479	42	7	89	54	41	46.6
39	FNBT Bank	Fort Walton Beach	461,728	67	10	62	56	38	46.6
41	Sunstate Bank	Miami	443,729	66	35	38	51	47	47.4
42	Sabal Palm Bank	Sarasota	234,291	30	70	67	3	69	47.8
43	Seaside National Bank & Trust	Orlando	1,849,645	98	47	9	42	45	48.2
44	Legacy Bank of Florida	Boca Raton	444,262	78	88	20	8	50	48.8
45	United Southern Bank	Umatilla	534,327	34	31	60	89	32	49.2
46	Anchor Bank	Juno Beach	145,214	87	12	69	19	61	49.6
47	First National Bank of South Miami	South Miami	796,813	69	50	42	30	58	49.8
48	First Bank of the Palm Beaches	West Palm Beach	183,079	19	82	59	16	74	50.0
48	BankUnited, National Association	Miami Lakes	33,012,294	90	59	13	46	42	50.0
48	TransCapital Bank	Sunrise	203,957	37	80	3	75	55	50.0



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