

Rank The Banks

Florida - 2018 Q3

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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 - 2017Q3 LTM Net Income - 2016Q3 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
 - ▶ Banco Do Brasil Americas
 - ▶ Banesco USA
 - ▶ Canandaigua National Trust Company of Florida
 - ▶ Coastal Community Bank, N.A.
 - ▶ Desjardins Bank, N.A.
 - ▶ Gulfside Bank
 - ▶ MEMBERS Trust Company
 - ▶ Mercantil Bank, N.A.
 - ▶ Mercantil Trust Company, N.A.
 - ▶ Natbank, N.A.
 - ▶ Raymond James Trust, N.A.
 - ▶ Tarpon Coast Bank
 - ▶ TCM Bank, N.A.
 - ▶ Winter Park National Bank

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 2018 (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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

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	35	No	310,929	1.18	8.52
Anchor Commercial Bank	Juno Beach		3/23/2005	2	20	No	124,932	0.27	2.91
Apollo Bank	Miami	Apollo Bancshares, Inc.	10/1/2001	5	91	No	684,042	0.94	10.01
Axiom Bank, National Association	Maitland	Axiom Bancshares, Inc.	1/1/1962	25	210	No	652,050	0.18	1.07
BAC Florida Bank	Coral Gables		10/12/1973	1	183	No	2,173,957	1.19	13.41
Bank of Belle Glade	Belle Glade	Belle Glade Bank Corporation	11/14/1963	1	16	No	100,686	0.60	7.59
Bank of Central Florida	Lakeland	Bank of Central Florida Holding Company	3/19/2007	3	56	No	492,021	1.02	13.02
Bank of Pensacola	Pensacola	Five Flags Banks, Inc.	10/26/1973	2	15	No	84,716	0.00	0.01
Bank of Tampa	Tampa	Tampa Bay Banking Company	3/30/1973	12	260	No	1,689,321	1.02	12.21
Bank of the South	Pensacola	Five Flags Banks, Inc.	5/20/1964	2	18	No	75,857	(0.06)	(0.35)
BankUnited, National Association	Miami Lakes	BankUnited, Inc.	5/21/2009	92	1,765	No	31,459,313	2.36	22.42
Beach Community Bank	Fort Walton Beach		4/27/2001	11	115	No	467,571	(11.23)	(307.70)
Biscayne Bank	Coconut Grove	Biscayne Bancshares, Inc.	7/5/2005	5	91	No	989,888	1.36	16.42
Brannen Bank	Inverness	Brannen Banks of Florida, Inc.	7/1/1926	12	105	Yes	523,459	1.23	20.18
Brickell Bank	Miami	Banco Espirito Santo SA	9/12/1973	1	74	No	478,242	(0.68)	(12.28)
Capital City Bank	Tallahassee	Capital City Bank Group, Inc.	1/1/1895	66	792	No	2,802,851	0.77	6.62
CenterState Bank, National Association	Winter Haven	CenterState Bank Corporation	2/21/1992	107	2,060	No	12,261,338	1.13	7.94
Central Bank	Tampa	Central Financial Holdings, Inc.	2/26/2007	1	43	No	167,050	1.01	9.81
Century Bank of Florida	Tampa	Century Bancshares of Florida, Inc.	9/11/2000	1	15	Yes	80,621	0.44	5.27
Charlotte State Bank & Trust	Port Charlotte	Crews Banking Corporation	11/3/1987	7	85	Yes	362,222	1.67	19.76
Citizens Bank and Trust	Lake Wales	Citizens Banking Corporation	5/13/1920	13	151	Yes	638,123	0.72	10.30
Citizens Bank of Florida	Oviedo	Citizens Bancorp of Oviedo, Inc.	7/1/1946	5	61	No	303,489	0.37	4.20
Citizens First Bank	The Villages	Villages Bancorporation, Inc.	7/1/1991	12	311	No	2,110,010	1.43	13.91
Citizens State Bank	Perry	Perry Banking Company, Inc.	7/7/1958	4	49	Yes	279,724	0.94	9.43
City National Bank of Florida	Miami	Inversiones Baquio Ltda	1/1/1946	44	798	No	13,951,549	0.56	5.03
Cogent Bank	Orange City	Cogent Bancorp, Inc.	9/10/1999	2	31	No	103,726	0.38	7.00
Columbia Bank	Lake City	First Columbia Bancorp, Inc.	2/1/1912	5	54	No	209,446	0.18	1.76
Commerce National Bank & Trust	Winter Park	Commerce National Bankshares of Florida, Inc.	2/3/2003	1	30	Yes	113,908	1.65	13.04
Community Bank and Trust of Florida	Ocala	Florida Community Bankshares, Inc.	4/2/1998	11	130	No	702,284	1.00	11.96
Community Bank of the South	Merritt Island	CBOS Bankshares, Inc.	11/29/1999	3	20	No	158,270	0.50	5.19
Community State Bank	Starke	Community State Bank Corporation	3/19/1957	2	34	No	133,817	0.67	8.08
Continental National Bank	Miami		5/10/1974	5	115	No	470,073	(1.07)	(13.29)
Drummond Community Bank	Chiefland	Drummond Banking Company	1/12/1990	15	167	No	512,912	1.33	11.58
Eastern National Bank	Miami		9/3/1969	5	96	No	414,492	(0.39)	(4.05)
Edison National Bank	Fort Myers	Edison Bancshares, Inc.	8/29/1997	4	41	Yes	299,230	0.73	9.29
Englewood Bank & Trust	Englewood	Crews Banking Corporation	4/4/1988	4	50	Yes	287,159	1.62	19.06
Executive National Bank	Miami	Executive Banking Corporation	6/2/1972	3	85	No	424,545	0.63	6.20
Farmers & Merchants Bank	Monticello	FMB Banking Corporation	1/5/1907	6	89	Yes	477,124	0.80	9.08
Fidelity Bank of Florida, National Association	Merritt Island		11/26/1990	2	33	No	174,418	(0.88)	(5.13)
FineMark National Bank & Trust	Fort Myers	FineMark Holdings, Inc.	2/16/2007	13	182	No	1,780,567	0.81	9.81
First Bank	Clewiston	Pioneer Bankcorp, Inc.	1/8/1922	7	91	No	346,391	0.88	10.40
First Bank of the Palm Beaches	West Palm Beach		3/6/2006	3	33	No	174,032	0.29	3.06
First Citrus Bank	Tampa	First Citrus Bancorporation, Inc.	2/1/1999	5	69	No	388,498	0.99	11.21
First City Bank of Florida	Fort Walton Beach	Florida First City Banks, Inc.	11/17/1948	2	42	No	167,215	(0.74)	(29.33)
First Colony Bank of Florida	Maitland		1/28/2008	1	19	Yes	204,918	1.53	15.03

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 Federal Bank	Lake City	First Federal Bancorp, MHC	1/1/1962	25	817	No	1,793,476	1.55	14.68
First Florida Bank	Destin	First Florida Bancorp, Inc.	11/27/2006	6	77	No	435,440	1.14	10.19
First Florida Integrity Bank	Naples	TGR Financial, Inc.	10/26/2009	7	147	No	1,370,042	0.89	10.32
First Home Bank	Seminole	First Home Bancorp, Inc.	2/12/1999	4	321	No	354,396	1.78	13.89
First National Bank Northwest Florida	Panama City	First Northwest Florida Holding Company	5/5/1984	2	31	Yes	140,137	0.80	6.45
First National Bank of Mount Dora	Mount Dora	FNBMD Bancshares, Inc.	9/1/1925	4	72	No	233,766	1.07	7.54
First National Bank of Pasco	Dade City	Florida Bancshares, Inc.	11/3/1986	4	45	No	170,542	(0.21)	(2.26)
First National Bank of South Miami	South Miami	First Miami Bancorp, Inc.	4/3/1952	5	119	No	701,992	0.78	8.14
First National Bank of Wauchula	Wauchula	First Hardee Holding Corporation	1/12/1960	1	27	Yes	72,170	0.20	1.83
First State Bank of Arcadia	Arcadia	Crews Banking Corporation	7/17/1973	3	36	Yes	141,718	0.93	8.05
First State Bank of the Florida Keys	Key West	First State Bank of the Florida Keys Holding Company	10/29/1955	12	182	Yes	921,575	0.96	11.53
FirstCity Bank of Commerce	Palm Beach Gardens		8/27/2007	1	19	No	92,627	(0.33)	(3.34)
Flagler Bank	West Palm Beach	Flagler Bancshares Corporation	4/10/2000	3	35	Yes	294,422	1.45	14.70
Flagship Community Bank	Clearwater		1/23/2006	2	26	No	118,404	0.99	8.28
Florida Business Bank	Melbourne	Reserve Financial Associates, LLC	3/15/2000	1	16	No	128,534	2.09	15.59
Florida Capital Bank, N.A.	Jacksonville	Florida Capital Group, Inc.	8/12/1985	5	192	No	368,816	0.38	4.57
Florida Community Bank, National Association	Weston	FCB Financial Holdings, Inc.	1/22/2010	50	736	No	12,263,649	1.32	12.92
FNBT Bank	Fort Walton Beach	Southern National Banks, Inc.	4/9/1956	10	93	Yes	423,062	0.72	6.39
Freedom Bank	Saint Petersburg	Fourth Street Banking Company	4/4/2005	2	44	No	274,227	1.10	12.65
Friends Bank	New Smyrna Beach		5/15/2000	3	27	No	98,752	1.04	10.77
Grove Bank & Trust	Miami	Coconut Grove Bankshares, Inc.	7/12/1926	5	109	No	635,873	0.78	4.68
Heartland National Bank	Sebring	Heartland Bancshares, Inc.	9/7/1999	4	57	No	376,292	1.06	11.96
Helm Bank USA	Miami		12/8/1989	1	128	No	801,521	0.40	3.55
Hillsboro Bank	Plant City		7/6/1998	2	25	No	135,756	1.77	13.29
Home Federal Bank of Hollywood	Hallandale Beach	Home Bancgroup, Inc.	9/8/1998	1	18	No	53,016	(1.70)	(10.40)
Interamerican Bank, A FSB	Miami		8/23/1976	5	75	No	202,029	0.34	2.68
Intercredit Bank, National Association	Miami		7/2/1984	4	77	No	370,848	0.51	5.22
International Finance Bank	Miami		1/1/1982	2	82	No	544,998	0.48	5.10
Intracoastal Bank	Palm Coast	Intracoastal Bancorp, Inc.	6/16/2008	2	36	Yes	327,578	1.24	14.66
Lafayette State Bank	Mayo		4/2/1946	4	35	No	91,371	0.11	1.92
Legacy Bank of Florida	Boca Raton		5/15/2006	5	51	No	407,598	0.41	3.88
Madison County Community Bank	Madison	Madison Community Bancshares Corporation	5/5/1999	1	25	No	126,312	0.46	5.86
Mainstreet Community Bank of Florida	Deland		10/24/2003	6	84	Yes	395,439	0.93	11.88
Marine Bank & Trust Company	Vero Beach	Marine Bancorp of Florida, Inc.	7/1/1997	4	55	No	268,330	0.41	5.14
Marquis Bank	Coral Gables	Marquis Bancorp, Inc.	8/13/2007	2	63	No	643,570	1.07	11.48
Ocean Bank	Miami	Ocean Bankshares, Inc.	12/9/1982	20	702	No	3,826,041	0.55	4.66
Oculina Bank	Vero Beach	Oculina Banc Corp.	1/2/2004	8	76	No	357,709	1.03	11.51
One South Bank	Chipley	One South Financial, Inc.	10/29/2008	1	12	Yes	49,216	0.51	4.06
OptimumBank	Plantation	OptimumBank Holdings, Inc.	11/1/2000	3	18	No	97,021	2.18	20.58
Pacific National Bank	Miami		8/6/1982	3	64	No	452,206	0.94	6.74
Paradise Bank	Boca Raton	Paradise Bancorp, Inc.	7/25/2005	3	51	Yes	310,803	1.55	14.90
Peoples Bank of Graceville	Graceville	PBG Financial Services, Inc.	7/12/1974	1	16	Yes	89,011	0.90	7.28
Peoples National Bank	Niceville	Bankshares Corporation of Niceville	6/16/1986	3	41	No	97,342	0.09	0.89
Peoples State Bank	Lake City	PSB BancGroup, Inc.	4/28/1999	2	30	No	86,450	0.43	4.89
Pilot Bank	Tampa	Pilot Bancshares, Inc.	9/4/1987	5	57	No	344,078	(0.26)	(2.53)

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 (%)
Plus International Bank	Miami		9/14/2001	1	13	No	83,041	(0.25)	(1.38)
Prime Meridian Bank	Tallahassee	Prime Meridian Holding Company	2/4/2008	3	76	No	405,830	1.07	11.61
Professional Bank	Coral Gables	Professional Holding Corp.	9/8/2008	3	106	No	705,606	0.32	3.94
Raymond James Bank, National Association	Saint Petersburg	Raymond James Financial, Inc.	5/7/1994	1	247	No	23,204,762	1.50	17.42
Sabal Palm Bank	Sarasota	Sabal Palm Bancorp, Inc.	10/10/2006	2	44	No	201,093	0.00	0.04
Sanibel Captiva Community Bank	Sanibel		1/21/2003	7	88	No	421,076	1.68	23.92
Seacoast National Bank	Stuart	Seacoast Banking Corporation of Florida	10/2/1926	51	835	No	5,931,501	0.97	7.98
Seaside National Bank & Trust	Orlando	Three Shores Bancorporation, Inc.	10/31/2006	14	151	No	1,883,224	0.80	10.46
Summit Bank, National Association	Panama City	Summit Financial Enterprises, Inc.	4/8/2008	4	53	No	448,517	1.17	10.16
Sunrise Bank	Cocoa Beach	Sunrise Bancshares, Inc.	8/1/2005	3	43	Yes	205,712	0.86	6.66
Sunstate Bank	Miami		3/15/1999	2	57	No	426,961	(0.05)	(0.44)
Surety Bank	Deland		1/1/1926	3	34	Yes	116,848	1.44	13.26
Terrabank, N.A.	Miami		11/21/1985	3	96	No	395,965	0.41	4.73
TIAA, FSB	Jacksonville	TIAA	10/1/1998	12	3,403	No	34,426,689	0.82	7.51
TransCapital Bank	Sunrise		7/26/1999	3	22	Yes	199,581	1.76	10.35
U.S. Century Bank	Doral		10/28/2002	13	174	No	1,157,607	2.61	25.45
United Southern Bank	Umatilla	UniSouth, Inc.	3/1/1937	13	152	No	520,341	0.77	9.01
Warrington Bank	Pensacola	Five Flags Banks, Inc.	3/18/1953	2	18	No	84,323	0.23	1.32
Wauchula State Bank	Wauchula	Crews Banking Corporation	4/1/1929	7	162	Yes	654,034	1.48	12.91

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	3,403	12	23,008,253	1,917,354	2,868,891	6,761	10,117	34,426,689
2	BankUnited, National Association	Miami Lakes	1,765	92	22,537,911	244,977	341,949	12,769	17,824	31,459,313
3	Raymond James Bank, National Association	Saint Petersburg	247	1	20,220,646	20,220,646	23,204,762	81,865	93,946	23,204,762
4	City National Bank of Florida	Miami	798	44	10,657,115	242,207	317,081	13,355	17,483	13,951,549
5	Florida Community Bank, National Association	Weston	736	50	10,159,245	203,185	245,273	13,803	16,663	12,263,649
6	CenterState Bank, National Association	Winter Haven	2,060	107	9,480,077	88,599	114,592	4,602	5,952	12,261,338
7	Seacoast National Bank	Stuart	835	51	4,643,996	91,059	116,304	5,562	7,104	5,931,501
8	Ocean Bank	Miami	702	20	3,297,651	164,883	191,302	4,698	5,450	3,826,041
9	Capital City Bank	Tallahassee	792	66	2,417,680	36,632	42,467	3,053	3,539	2,802,851
10	BAC Florida Bank	Coral Gables	183	1	1,803,898	1,803,898	2,173,957	9,857	11,880	2,173,957
11	Citizens First Bank	The Villages	311	12	1,799,715	149,976	175,834	5,787	6,785	2,110,010
12	Seaside National Bank & Trust	Orlando	151	14	1,602,690	114,478	134,516	10,614	12,472	1,883,224
13	First Federal Bank	Lake City	817	25	1,514,422	60,577	71,739	1,854	2,195	1,793,476
14	FineMark National Bank & Trust	Fort Myers	182	13	1,477,115	113,624	136,967	8,116	9,783	1,780,567
15	Bank of Tampa	Tampa	260	12	1,531,647	127,637	140,777	5,891	6,497	1,689,321
16	First Florida Integrity Bank	Naples	147	7	1,131,942	161,706	195,720	7,700	9,320	1,370,042
17	U.S. Century Bank	Doral	174	13	921,911	70,916	89,047	5,298	6,653	1,157,607
18	Biscayne Bank	Coconut Grove	91	5	750,630	150,126	197,978	8,249	10,878	989,888
19	First State Bank of the Florida Keys	Key West	182	12	719,981	59,998	76,798	3,956	5,064	921,575
20	Helm Bank USA	Miami	128	1	680,535	680,535	801,521	5,317	6,262	801,521
21	Professional Bank	Coral Gables	106	3	605,927	201,976	235,202	5,716	6,657	705,606
22	Community Bank and Trust of Florida	Ocala	130	11	635,236	57,749	63,844	4,886	5,402	702,284
23	First National Bank of South Miami	South Miami	119	5	586,308	117,262	140,398	4,927	5,899	701,992
24	Apollo Bank	Miami	91	5	588,576	117,715	136,808	6,468	7,517	684,042
25	Wauchula State Bank	Wauchula	162	7	568,091	81,156	93,433	3,507	4,037	654,034
26	Axiom Bank, National Association	Maitland	210	25	495,313	19,813	26,082	2,359	3,105	652,050
27	Marquis Bank	Coral Gables	63	2	523,803	261,902	321,785	8,314	10,215	643,570
28	Citizens Bank and Trust	Lake Wales	151	13	567,641	43,665	49,086	3,759	4,226	638,123
29	Grove Bank & Trust	Miami	109	5	520,187	104,037	127,175	4,772	5,834	635,873
30	International Finance Bank	Miami	82	2	450,142	225,071	272,499	5,490	6,646	544,998
31	Brannen Bank	Inverness	105	12	491,979	40,998	43,622	4,686	4,985	523,459
32	United Southern Bank	Umatilla	152	13	470,684	36,206	40,026	3,097	3,423	520,341
33	Drummond Community Bank	Chiefland	167	15	435,262	29,017	34,194	2,606	3,071	512,912
34	Bank of Central Florida	Lakeland	56	3	449,197	149,732	164,007	8,021	8,786	492,021
35	Brickell Bank	Miami	74	1	384,603	384,603	478,242	5,197	6,463	478,242
36	Farmers & Merchants Bank	Monticello	89	6	428,089	71,348	79,521	4,810	5,361	477,124
37	Continental National Bank	Miami	115	5	411,765	82,353	94,015	3,581	4,088	470,073
38	Beach Community Bank	Fort Walton Beach	115	11	383,234	34,839	42,506	3,332	4,066	467,571
39	Pacific National Bank	Miami	64	3	321,359	107,120	150,735	5,021	7,066	452,206
40	Summit Bank, National Association	Panama City	53	4	373,057	93,264	112,129	7,039	8,463	448,517
41	First Florida Bank	Destin	77	6	382,487	63,748	72,573	4,967	5,655	435,440
42	Sunstate Bank	Miami	57	2	365,996	182,998	213,481	6,421	7,491	426,961
43	Executive National Bank	Miami	85	3	376,935	125,645	141,515	4,435	4,995	424,545
44	FNBT Bank	Fort Walton Beach	93	10	346,768	34,677	42,306	3,729	4,549	423,062
45	Sanibel Captiva Community Bank	Sanibel	88	7	349,400	49,914	60,154	3,970	4,785	421,076
46	Eastern National Bank	Miami	96	5	319,281	63,856	82,898	3,326	4,318	414,492
47	Legacy Bank of Florida	Boca Raton	51	5	304,004	60,801	81,520	5,961	7,992	407,598
48	Prime Meridian Bank	Tallahassee	76	3	369,551	123,184	135,277	4,863	5,340	405,830
49	Terrabank, N.A.	Miami	96	3	358,349	119,450	131,988	3,733	4,125	395,965
50	Mainstreet Community Bank of Florida	Deland	84	6	362,447	60,408	65,907	4,315	4,708	395,439

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	Lafayette State Bank	Mayo	91,371	6.24	9.05	0.23	13.05	69.33	2.12	4.99
2	Sanibel Captiva Community Bank	Sanibel	421,076	5.54	12.64	0.58	107.61	107.61	2.30	4.66
3	Paradise Bank	Boca Raton	310,803	5.91	(1.12)	0.26	(1.04)	81.84	2.16	4.63
4	Fidelity Bank of Florida, National Association	Merritt Island	174,418	6.51	0.92	0.94	3.00	80.38	2.27	4.60
5	One South Bank	Chipley	49,216	5.54	(3.21)	0.82	(4.86)	106.99	3.06	4.46
6	Drummond Community Bank	Chiefland	512,912	5.85	6.31	0.13	2.44	66.36	3.46	4.44
7	Citizens State Bank	Perry	279,724	6.19	(2.45)	1.06	3.03	84.53	2.89	4.43
8	Axiom Bank, National Association	Maitland	652,050	6.00	22.39	1.33	22.01	108.13	2.26	4.36
8	Wauchula State Bank	Wauchula	654,034	5.60	(1.33)	0.32	1.81	79.69	3.18	4.36
10	Florida Business Bank	Melbourne	128,534	5.62	6.69	0.61	7.50	86.95	2.44	4.33
10	CenterState Bank, National Association	Winter Haven	12,261,338	5.41	76.03	0.42	74.63	87.16	2.70	4.33
12	First Bank of the Palm Beaches	West Palm Beach	174,032	5.00	23.88	0.59	30.17	89.08	3.05	4.31
13	First Colony Bank of Florida	Maitland	204,918	5.45	17.88	0.27	4.00	87.62	3.17	4.29
14	First National Bank of Wauchula	Wauchula	72,170	6.06	(1.25)	0.45	(2.95)	71.51	2.11	4.28
15	Freedom Bank	Saint Petersburg	274,227	5.20	17.93	0.66	23.37	87.06	2.74	4.25
16	Peoples National Bank	Niceville	97,342	6.17	11.54	0.20	(7.86)	67.96	2.22	4.24
17	Mainstreet Community Bank of Florida	Deland	395,439	5.10	14.84	0.26	11.64	82.16	2.09	4.23
18	Hillsboro Bank	Plant City	135,756	5.24	17.95	0.24	0.99	81.91	3.70	4.22
19	Peoples State Bank	Lake City	86,450	5.00	14.62	0.50	(1.68)	101.45	2.53	4.21
20	American National Bank	Oakland Park	310,929	4.90	0.54	0.44	4.58	91.15	2.53	4.19
21	Community State Bank	Starke	133,817	6.60	14.95	0.13	28.32	47.16	2.37	4.13
22	Sunrise Bank	Cocoa Beach	205,712	5.63	5.86	0.69	15.79	84.30	2.43	4.12
23	Ocean Bank	Miami	3,826,041	4.96	(0.19)	0.53	0.74	92.31	2.71	4.11
24	First Bank	Clewiston	346,391	5.16	11.70	0.33	3.54	82.64	1.73	4.09
25	Plus International Bank	Miami	83,041	5.95	16.33	1.29	5.21	92.19	2.77	4.08
26	First Home Bank	Seminole	354,396	5.82	45.49	1.42	63.38	92.03	3.17	4.05
26	Sabal Palm Bank	Sarasota	201,093	4.99	27.96	0.40	26.22	92.37	1.97	4.05
26	Surety Bank	Deland	116,848	6.09	22.69	0.76	0.30	75.74	3.25	4.05
26	Commerce National Bank & Trust	Winter Park	113,908	5.11	7.41	0.57	10.32	97.05	2.50	4.05
30	Interamerican Bank, A FSB	Miami	202,029	5.13	3.92	0.46	(2.00)	92.72	3.03	4.04
31	Century Bank of Florida	Tampa	80,621	6.08	1.21	0.87	16.56	75.44	2.16	4.02
32	Farmers & Merchants Bank	Monticello	477,124	5.06	6.88	0.37	6.85	78.23	2.28	4.00
32	First State Bank of Arcadia	Arcadia	141,718	5.73	(1.45)	0.17	0.67	62.59	2.66	4.00
34	First National Bank of Pasco	Dade City	170,542	5.56	30.42	0.34	12.97	69.89	2.25	3.99
35	Friends Bank	New Smyrna Beach	98,752	5.06	1.95	0.39	(2.36)	81.49	2.01	3.96
36	First Citrus Bank	Tampa	388,498	5.15	9.60	0.72	14.65	95.48	3.86	3.92
37	Flagler Bank	West Palm Beach	294,422	5.89	25.75	1.15	27.68	81.91	2.30	3.91
37	Apollo Bank	Miami	684,042	5.02	10.91	0.61	17.25	84.10	2.70	3.91
39	Englewood Bank & Trust	Englewood	287,159	5.23	4.74	0.06	5.94	67.59	2.29	3.90
40	Intracoastal Bank	Palm Coast	327,578	5.34	9.72	0.51	(0.03)	73.82	2.81	3.89
41	International Finance Bank	Miami	544,998	5.00	31.29	0.75	13.86	103.18	2.97	3.88
42	Central Bank	Tampa	167,050	5.53	20.61	1.29	23.62	87.66	2.84	3.87
43	Flagship Community Bank	Clearwater	118,404	5.35	(5.61)	0.89	(7.48)	90.17	1.41	3.86
44	Citizens Bank of Florida	Oviedo	303,489	5.14	12.94	0.46	14.82	79.20	2.45	3.85
45	Seacoast National Bank	Stuart	5,931,501	4.74	19.36	0.45	12.91	87.76	2.86	3.82
45	Prime Meridian Bank	Tallahassee	405,830	4.98	17.12	0.58	18.77	81.04	2.42	3.82
47	OptimumBank	Plantation	97,021	5.45	6.97	1.05	(24.57)	132.95	2.08	3.79
47	Bank of Tampa	Tampa	1,689,321	4.44	9.29	0.10	7.09	73.32	2.76	3.79
49	Continental National Bank	Miami	470,073	5.16	9.42	0.47	(3.64)	82.55	2.36	3.77
49	First Federal Bank	Lake City	1,793,476	5.66	63.32	0.60	29.50	71.91	2.99	3.77

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	Seminole	354,396	5,342	0.13	10.30	1.95	0.00	41,819	13.96
2	Florida Capital Bank, N.A.	Jacksonville	368,816	1,422	0.06	3.19	0.00	(0.01)	20,120	5.40
3	Commerce National Bank & Trust	Winter Park	113,908	2,477	0.02	0.00	0.08	0.00	3,692	3.38
4	Grove Bank & Trust	Miami	635,873	4,963	0.11	0.00	0.00	0.00	15,432	2.42
5	Surety Bank	Deland	116,848	2,254	1.57	0.00	0.00	0.00	2,720	2.41
6	First National Bank of Mount Dora	Mount Dora	233,766	2,523	0.13	0.00	0.00	0.01	5,572	2.37
7	First Federal Bank	Lake City	1,793,476	26,007	0.22	0.83	0.82	(0.01)	37,430	2.22
8	Charlotte State Bank & Trust	Port Charlotte	362,222	8,478	0.25	0.00	0.00	0.06	6,519	1.77
9	Capital City Bank	Tallahassee	2,802,851	21,732	0.70	2,800	0.00	(0.04)	49,734	1.75
10	Lafayette State Bank	Mayo	91,371	91	0.61	0.21	0.05	(0.11)	1,335	1.54
11	Central Bank	Tampa	167,050	1,488	0.01	1.27	0.07	0.00	2,026	1.38
12	Paradise Bank	Boca Raton	310,803	6,882	0.10	0.79	0.30	0.00	4,231	1.32
13	Axiom Bank, National Association	Maitland	652,050	1,051	0.42	0.01	0.00	0.00	7,145	1.22
14	FineMark National Bank & Trust	Fort Myers	1,780,567	13,781	0.01	0.00	0.00	0.00	19,486	1.15
14	TIAA, FSB	Jacksonville	34,426,689	278,866	0.01	0.29	0.12	0.01	391,376	1.15
16	FNBT Bank	Fort Walton Beach	423,062	4,112	0.20	0.00	0.00	(0.03)	4,663	1.12
17	Drummond Community Bank	Chiefland	512,912	7,031	0.44	0.00	0.00	0.01	5,513	1.05
18	Citizens Bank and Trust	Lake Wales	638,123	6,154	0.23	0.00	0.00	0.00	6,184	1.00
19	First Florida Bank	Destin	435,440	4,673	0.07	0.63	0.00	0.00	3,979	0.97
20	CenterState Bank, National Association	Winter Haven	12,261,338	108,514	0.17	0.11	0.00	0.01	87,464	0.91
21	Englewood Bank & Trust	Englewood	287,159	6,545	0.08	0.00	0.00	(0.18)	2,610	0.89
22	Citizens First Bank	The Villages	2,110,010	29,824	0.03	0.55	0.01	0.00	18,060	0.87
23	First Bank	Clewiston	346,391	3,062	0.23	0.04	0.02	0.01	2,928	0.84
23	Seacoast National Bank	Stuart	5,931,501	56,950	0.18	0.15	0.00	0.00	49,325	0.84
25	Community State Bank	Starke	133,817	731	0.36	0.00	0.00	0.00	899	0.83
26	Peoples State Bank	Lake City	86,450	367	0.23	0.31	0.00	0.02	685	0.81
27	Summit Bank, National Association	Panama City	448,517	5,109	0.06	0.05	0.00	0.04	3,484	0.80
28	Home Federal Bank of Hollywood	Hallandale Beach	53,016	(825)	0.02	0.00	(0.01)	0.00	383	0.79
29	United Southern Bank	Umatilla	520,341	3,964	0.13	0.02	0.00	0.03	3,939	0.76
30	Ocean Bank	Miami	3,826,041	20,535	0.22	0.01	0.00	0.00	27,608	0.73
31	Community Bank and Trust of Florida	Ocala	702,284	7,011	0.13	0.00	0.06	0.01	5,052	0.72
31	First City Bank of Florida	Fort Walton Beach	167,215	(1,337)	0.18	0.00	0.00	(0.17)	1,297	0.72
33	Bank of Tampa	Tampa	1,689,321	16,604	0.18	0.05	0.00	0.00	11,492	0.70
33	Terrabank, N.A.	Miami	395,965	1,599	0.25	0.06	0.00	0.00	2,758	0.70
35	Sunstate Bank	Miami	426,961	(119)	0.09	0.00	0.00	0.00	1,766	0.68
36	BAC Florida Bank	Coral Gables	2,173,957	24,976	0.05	0.14	0.04	0.00	13,328	0.63
37	Oculina Bank	Vero Beach	357,709	3,483	0.04	0.32	0.04	0.00	2,068	0.61
38	Helm Bank USA	Miami	801,521	3,246	0.20	0.00	0.00	0.01	4,882	0.60
39	First State Bank of Arcadia	Arcadia	141,718	1,821	0.32	0.00	0.00	0.00	848	0.59
40	Freedom Bank	Saint Petersburg	274,227	2,757	0.10	0.37	0.00	0.00	1,456	0.58
40	Madison County Community Bank	Madison	126,312	575	0.42	0.00	0.00	(0.09)	727	0.58
42	Farmers & Merchants Bank	Monticello	477,124	5,283	0.44	0.00	0.00	0.00	2,644	0.56
43	Sanibel Captiva Community Bank	Sanibel	421,076	6,668	0.05	0.37	0.02	0.00	2,172	0.55
44	One South Bank	Chipley	49,216	336	0.25	0.00	0.00	0.00	258	0.54
44	Brickell Bank	Miami	478,242	(3,243)	0.13	0.00	0.00	0.09	2,549	0.54
46	First Citrus Bank	Tampa	388,498	3,649	0.08	0.35	0.00	(0.02)	1,960	0.53
47	U.S. Century Bank	Doral	1,157,607	28,531	0.24	0.00	0.00	0.00	5,636	0.52
48	Columbia Bank	Lake City	209,446	375	0.09	0.03	0.00	(0.01)	1,059	0.50
49	TransCapital Bank	Sunrise	199,581	4,884	0.01	0.00	0.00	0.32	992	0.49
49	Mainstreet Community Bank of Florida	Deland	395,439	4,827	0.19	0.17	0.00	(0.01)	1,860	0.49
49	Seaside National Bank & Trust	Orlando	1,883,224	14,101	0.04	0.01	0.00	0.00	8,667	0.49

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	Raymond James Bank, National Association	Saint Petersburg	23,204,762	29.28	247	1	0.18	0.01	0.79	0.97
2	Florida Community Bank, National Association	Weston	12,263,649	39.27	736	50	0.80	0.14	0.39	1.33
3	Biscayne Bank	Coconut Grove	989,888	42.87	91	5	1.00	0.22	0.38	1.61
4	Citizens First Bank	The Villages	2,110,010	43.65	311	12	0.96	0.20	0.47	1.63
5	TransCapital Bank	Sunrise	199,581	45.62	22	3	0.82	0.28	0.65	1.75
6	City National Bank of Florida	Miami	13,951,549	55.46	798	44	1.14	0.13	0.50	1.77
7	BAC Florida Bank	Coral Gables	2,173,957	49.29	183	1	1.11	0.13	0.58	1.82
8	Bank of Central Florida	Lakeland	492,021	52.93	56	3	1.34	0.11	0.39	1.85
9	Heartland National Bank	Sebring	376,292	54.92	57	4	1.05	0.17	0.63	1.85
10	Hillsboro Bank	Plant City	135,756	44.06	25	2	1.08	0.26	0.55	1.89
11	Peoples Bank of Graceville	Graceville	89,011	56.79	16	1	1.13	0.18	0.61	1.92
12	Bank of Belle Glade	Belle Glade	100,686	68.51	16	1	1.05	0.19	0.71	1.94
13	Seaside National Bank & Trust	Orlando	1,883,224	57.69	151	14	1.31	0.25	0.43	1.99
14	Intracoastal Bank	Palm Coast	327,578	52.76	36	2	1.26	0.18	0.62	2.06
15	Flagler Bank	West Palm Beach	294,422	50.32	35	3	1.21	0.19	0.66	2.06
16	Marquis Bank	Coral Gables	643,570	53.10	63	2	1.23	0.22	0.62	2.07
17	BankUnited, National Association	Miami Lakes	31,459,313	54.93	1,765	92	0.75	0.23	1.13	2.11
18	First Colony Bank of Florida	Maitland	204,918	48.18	19	1	1.38	0.19	0.54	2.12
19	American National Bank	Oakland Park	310,929	53.64	35	1	1.35	0.18	0.61	2.14
20	First Florida Integrity Bank	Naples	1,370,042	61.38	147	7	1.22	0.29	0.64	2.15
21	Community Bank of the South	Merritt Island	158,270	70.24	20	3	1.27	0.28	0.65	2.19
22	Brannen Bank	Inverness	523,459	55.58	105	12	1.08	0.24	0.90	2.22
23	First National Bank Northwest Florida	Panama City	140,137	67.22	31	2	1.37	0.34	0.54	2.25
24	Oculina Bank	Vero Beach	357,709	59.57	76	8	1.32	0.26	0.69	2.27
25	Warrington Bank	Pensacola	84,323	85.83	18	2	1.32	0.28	0.68	2.28
26	Edison National Bank	Fort Myers	299,230	69.74	41	4	1.21	0.38	0.72	2.30
27	Legacy Bank of Florida	Boca Raton	407,598	63.99	51	5	1.47	0.33	0.53	2.33
28	Summit Bank, National Association	Panama City	448,517	53.36	53	4	1.63	0.20	0.50	2.33
29	Prime Meridian Bank	Tallahassee	405,830	58.47	76	3	1.28	0.25	0.86	2.39
30	Englewood Bank & Trust	Englewood	287,159	50.92	50	4	1.29	0.21	0.91	2.40
31	First State Bank of the Florida Keys	Key West	921,575	63.73	182	12	1.65	0.28	0.55	2.48
32	Madison County Community Bank	Madison	126,312	71.02	25	1	1.28	0.30	0.92	2.49
33	Bank of the South	Pensacola	75,857	99.44	18	2	1.47	0.33	0.70	2.50
34	Florida Business Bank	Melbourne	128,534	56.32	16	1	1.47	0.22	0.81	2.50
35	Pacific National Bank	Miami	452,206	79.14	64	3	1.60	0.16	0.74	2.50
36	Community Bank and Trust of Florida	Ocala	702,284	66.31	130	11	1.52	0.34	0.66	2.51
37	Seacoast National Bank	Stuart	5,931,501	58.61	835	51	1.32	0.32	0.87	2.52
38	FineMark National Bank & Trust	Fort Myers	1,780,567	65.90	182	13	1.63	0.23	0.67	2.54
39	Apollo Bank	Miami	684,042	62.77	91	5	1.38	0.44	0.73	2.55
40	Wauchula State Bank	Wauchula	654,034	52.58	162	7	1.73	0.39	0.43	2.55
41	First National Bank of South Miami	South Miami	701,992	64.55	119	5	1.58	0.26	0.71	2.55
42	Freedom Bank	Saint Petersburg	274,227	59.75	44	2	1.76	0.22	0.61	2.59
43	Bank of Pensacola	Pensacola	84,716	92.83	15	2	1.22	0.37	1.00	2.59
44	Pilot Bank	Tampa	344,078	81.04	57	5	1.50	0.33	0.87	2.70
45	Bank of Tampa	Tampa	1,689,321	62.59	260	12	1.73	0.32	0.66	2.70
46	First Florida Bank	Destin	435,440	59.35	77	6	1.58	0.43	0.69	2.71
47	Citizens State Bank	Perry	279,724	59.46	49	4	1.48	0.32	0.90	2.71
48	First Citrus Bank	Tampa	388,498	64.48	69	5	1.71	0.33	0.70	2.74
49	TIAA, FSB	Jacksonville	34,426,689	72.57	3,403	12	1.45	0.16	1.13	2.74
50	Sanibel Captiva Community Bank	Sanibel	421,076	54.00	88	7	1.70	0.28	0.76	2.75

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	128,534	96,133	1.50	0.00	0.00	0.00	(0.99)	(0.99)
2	Community Bank and Trust of Florida	Ocala	702,284	295,939	1.32	0.00	0.00	0.17	(0.39)	(0.22)
3	Edison National Bank	Fort Myers	299,230	151,623	1.33	0.00	0.00	0.00	(0.04)	(0.04)
4	Sabal Palm Bank	Sarasota	201,093	166,890	1.16	0.00	0.00	0.00	(0.02)	(0.02)
5	First National Bank Northwest Florida	Panama City	140,137	73,215	1.71	0.00	0.00	0.00	0.00	0.00
5	American National Bank	Oakland Park	310,929	239,968	1.01	0.00	0.00	0.00	0.00	0.00
7	Bank of Pensacola	Pensacola	84,716	36,155	0.98	0.00	0.00	0.00	0.01	0.01
7	Bank of the South	Pensacola	75,857	24,020	1.03	0.00	0.00	0.00	0.01	0.01
9	Warrington Bank	Pensacola	84,323	26,239	1.13	0.00	0.00	0.00	0.02	0.02
10	Terrabank, N.A.	Miami	395,965	262,798	1.11	0.00	0.00	0.02	0.01	0.04
11	Professional Bank	Coral Gables	705,606	593,301	0.90	0.00	0.00	0.05	0.00	0.05
12	First Florida Integrity Bank	Naples	1,370,042	1,025,797	0.92	0.00	0.00	0.09	0.01	0.10
13	Oculina Bank	Vero Beach	357,709	322,616	0.75	0.00	0.00	0.18	0.00	0.18
14	Freedom Bank	Saint Petersburg	274,227	216,970	1.19	0.01	0.00	0.19	(0.01)	0.19
15	First Bank of the Palm Beaches	West Palm Beach	174,032	140,085	0.73	0.00	0.00	0.22	(0.01)	0.21
16	Bank of Central Florida	Lakeland	492,021	344,157	0.96	0.00	0.00	0.20	0.02	0.22
17	Sunrise Bank	Cocoa Beach	205,712	144,195	1.07	0.00	0.00	0.45	(0.21)	0.24
18	Raymond James Bank, National Association	Saint Petersburg	23,204,762	19,720,850	1.03	0.01	0.00	0.20	0.04	0.25
19	Executive National Bank	Miami	424,545	350,306	1.31	0.17	0.00	0.05	0.03	0.25
20	Intracoastal Bank	Palm Coast	327,578	214,715	1.32	0.07	0.00	0.19	0.00	0.26
21	Prime Meridian Bank	Tallahassee	405,830	299,478	1.23	0.00	0.00	0.28	0.00	0.28
22	FineMark National Bank & Trust	Fort Myers	1,780,567	1,325,936	1.02	0.13	0.00	0.12	0.03	0.28
23	Legacy Bank of Florida	Boca Raton	407,598	338,543	0.76	0.00	0.00	0.00	0.31	0.31
24	Seaside National Bank & Trust	Orlando	1,883,224	1,384,092	0.98	0.12	0.10	0.10	0.02	0.33
25	First Florida Bank	Destin	435,440	223,930	1.57	0.11	0.00	0.32	(0.06)	0.37
26	Florida Community Bank, National Association	Weston	12,263,649	9,317,788	0.57	0.06	0.04	0.31	0.00	0.41
27	Biscayne Bank	Coconut Grove	989,888	834,474	1.01	0.08	0.03	0.31	0.00	0.42
28	Hillsboro Bank	Plant City	135,756	95,268	1.04	0.15	0.00	0.27	0.00	0.43
29	Commerce National Bank & Trust	Winter Park	113,908	91,928	2.21	0.00	0.00	0.89	(0.45)	0.44
30	Marquis Bank	Coral Gables	643,570	538,879	0.91	0.02	0.00	0.45	0.06	0.53
31	Pacific National Bank	Miami	452,206	324,717	0.69	0.03	0.00	0.54	0.00	0.57
32	U.S. Century Bank	Doral	1,157,607	873,580	1.22	0.14	0.00	0.54	(0.11)	0.57
33	Sanibel Captiva Community Bank	Sanibel	421,076	376,299	0.88	0.44	0.00	0.17	0.00	0.62
34	First Colony Bank of Florida	Maitland	204,918	160,591	1.37	0.00	0.00	0.64	0.00	0.64
35	City National Bank of Florida	Miami	13,951,549	10,100,845	0.26	0.08	0.00	0.56	0.03	0.67
36	Heartland National Bank	Sebring	376,292	159,692	1.46	0.03	0.00	0.74	(0.05)	0.72
37	First National Bank of South Miami	South Miami	701,992	534,300	1.33	0.08	0.07	0.55	0.05	0.75
38	Home Federal Bank of Hollywood	Hallandale Beach	53,016	32,606	0.57	0.00	0.00	0.77	0.00	0.77
39	International Finance Bank	Miami	544,998	465,466	1.11	0.14	0.00	0.76	(0.09)	0.81
40	Continental National Bank	Miami	470,073	340,067	1.18	0.28	0.03	0.47	0.04	0.82
41	Paradise Bank	Boca Raton	310,803	222,841	0.97	0.08	0.00	0.86	(0.04)	0.91
42	Marine Bank & Trust Company	Vero Beach	268,330	209,130	1.09	0.00	0.00	0.71	0.22	0.93
43	CenterState Bank, National Association	Winter Haven	12,261,338	8,262,571	0.47	0.43	0.16	0.38	0.00	0.96
44	OptimumBank	Plantation	97,021	78,196	2.44	0.00	0.00	1.22	(0.14)	1.08
45	Citizens First Bank	The Villages	2,110,010	682,602	1.07	0.59	0.00	0.54	0.01	1.15
46	Apollo Bank	Miami	684,042	495,920	1.01	0.30	0.00	0.87	(0.02)	1.15
47	Bank of Tampa	Tampa	1,689,321	1,123,002	1.15	0.13	0.00	1.01	0.07	1.20
48	Mainstreet Community Bank of Florida	Deland	395,439	297,772	1.34	0.08	0.00	1.15	(0.02)	1.22
49	BankUnited, National Association	Miami Lakes	31,459,313	21,956,350	0.57	0.06	0.00	0.95	0.24	1.26
50	First Citrus Bank	Tampa	388,498	306,597	0.80	0.30	0.06	0.73	0.17	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	2017Q3 LTM Net Income (\$000)			
1	U.S. Century Bank	Doral	1,157,607	28,531	174	164	6,540	1,124	2.61	25.45
2	Sanibel Captiva Community Bank	Sanibel	421,076	6,668	88	76	4,698	4,085	1.68	23.92
3	BankUnited, National Association	Miami Lakes	31,459,313	716,398	1,765	406	278,943	233,536	2.36	22.42
4	OptimumBank	Plantation	97,021	2,070	18	115	64	394	2.18	20.58
5	Brannen Bank	Inverness	523,459	8,816	105	84	7,641	6,204	1.23	20.18
6	Charlotte State Bank & Trust	Port Charlotte	362,222	8,478	85	100	6,385	5,996	1.67	19.76
7	Englewood Bank & Trust	Englewood	287,159	6,545	50	131	4,918	4,049	1.62	19.06
8	Raymond James Bank, National Association	Saint Petersburg	23,204,762	331,875	247	1,344	274,668	225,545	1.50	17.42
9	Biscayne Bank	Coconut Grove	989,888	12,596	91	138	9,672	8,651	1.36	16.42
10	Florida Business Bank	Melbourne	128,534	2,594	16	162	1,047	1,067	2.09	15.59
11	First Colony Bank of Florida	Maitland	204,918	4,320	19	227	3,679	3,342	1.53	15.03
12	Paradise Bank	Boca Raton	310,803	6,882	51	135	7,107	5,950	1.55	14.90
13	Flagler Bank	West Palm Beach	294,422	5,098	35	146	4,884	4,594	1.45	14.70
14	First Federal Bank	Lake City	1,793,476	26,007	817	32	13,867	14,212	1.55	14.68
15	Intracoastal Bank	Palm Coast	327,578	5,482	36	152	5,085	4,043	1.24	14.66
16	Citizens First Bank	The Villages	2,110,010	29,824	311	96	26,853	20,724	1.43	13.91
17	First Home Bank	Seminole	354,396	5,342	321	17	5,699	4,148	1.78	13.89
18	BAC Florida Bank	Coral Gables	2,173,957	24,976	183	136	18,604	13,259	1.19	13.41
19	Hillsboro Bank	Plant City	135,756	2,431	25	97	1,784	1,363	1.77	13.29
20	Surety Bank	Deland	116,848	2,254	34	66	1,381	1,383	1.44	13.26
21	Commerce National Bank & Trust	Winter Park	113,908	2,477	30	83	2,238	2,039	1.65	13.04
22	Bank of Central Florida	Lakeland	492,021	5,148	56	92	4,333	3,274	1.02	13.02
23	Florida Community Bank, National Association	Weston	12,263,649	146,651	736	199	134,421	101,112	1.32	12.92
24	Wauchula State Bank	Wauchula	654,034	13,429	162	83	14,104	13,251	1.48	12.91
25	Freedom Bank	Saint Petersburg	274,227	2,757	44	63	1,513	1,446	1.10	12.65
26	Bank of Tampa	Tampa	1,689,321	16,604	260	64	14,095	13,386	1.02	12.21
27	Heartland National Bank	Sebring	376,292	3,993	57	70	2,757	2,515	1.06	11.96
27	Community Bank and Trust of Florida	Ocala	702,284	7,011	130	54	5,499	4,990	1.00	11.96
29	Mainstreet Community Bank of Florida	Deland	395,439	4,827	84	57	2,759	2,197	0.93	11.88
30	Prime Meridian Bank	Tallahassee	405,830	3,894	76	51	3,030	2,350	1.07	11.61
31	Drummond Community Bank	Chiefland	512,912	7,031	167	42	6,951	5,171	1.33	11.58
32	First State Bank of the Florida Keys	Key West	921,575	12,225	182	67	12,214	12,091	0.96	11.53
33	Oculina Bank	Vero Beach	357,709	3,483	76	46	2,592	1,953	1.03	11.51
34	Marquis Bank	Coral Gables	643,570	6,152	63	98	4,795	3,094	1.07	11.48
35	First Citrus Bank	Tampa	388,498	3,649	69	53	2,423	1,248	0.99	11.21
36	Friends Bank	New Smyrna Beach	98,752	1,002	27	37	600	392	1.04	10.77
37	Seaside National Bank & Trust	Orlando	1,883,224	14,101	151	93	11,609	8,453	0.80	10.46
38	First Bank	Clewiston	346,391	3,062	91	34	2,305	2,490	0.88	10.40
39	TransCapital Bank	Sunrise	199,581	4,884	22	222	4,406	2,598	1.76	10.35
40	First Florida Integrity Bank	Naples	1,370,042	11,979	147	81	7,484	5,895	0.89	10.32
41	Citizens Bank and Trust	Lake Wales	638,123	6,154	151	41	5,100	4,664	0.72	10.30
42	First Florida Bank	Destin	435,440	4,673	77	61	3,575	2,976	1.14	10.19
43	Summit Bank, National Association	Panama City	448,517	5,109	53	96	3,611	3,105	1.17	10.16
44	Apollo Bank	Miami	684,042	6,059	91	67	4,959	3,500	0.94	10.01
45	Central Bank	Tampa	167,050	1,488	43	35	1,900	1,788	1.01	9.81
45	FineMark National Bank & Trust	Fort Myers	1,780,567	13,781	182	76	10,424	7,963	0.81	9.81
47	Citizens State Bank	Perry	279,724	3,525	49	72	3,248	2,189	0.94	9.43
48	Edison National Bank	Fort Myers	299,230	3,105	41	76	2,355	1,936	0.73	9.29
49	Farmers & Merchants Bank	Monticello	477,124	5,283	89	59	4,630	5,295	0.80	9.08
50	United Southern Bank	Umatilla	520,341	3,964	152	26	4,093	3,081	0.77	9.01

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	Sanibel Captiva Community Bank	Sanibel	421,076	2	43	50	33	2	26.0
2	Florida Business Bank	Melbourne	128,534	10	80	34	1	10	27.0
3	Freedom Bank	Saint Petersburg	274,227	15	40	42	14	25	27.2
4	Englewood Bank & Trust	Englewood	287,159	39	21	30	51	7	29.6
5	Paradise Bank	Boca Raton	310,803	3	12	84	41	12	30.4
6	Hillsboro Bank	Plant City	135,756	18	89	10	28	19	32.8
7	First Colony Bank of Florida	Maitland	204,918	13	104	18	34	11	36.0
8	CenterState Bank, National Association	Winter Haven	12,261,338	10	20	52	43	57	36.4
9	Commerce National Bank & Trust	Winter Park	113,908	26	3	104	29	21	36.6
10	Charlotte State Bank & Trust	Port Charlotte	362,222	57	8	60	53	6	36.8
10	Community Bank and Trust of Florida	Ocala	702,284	88	31	36	2	27	36.8
12	Oculina Bank	Vero Beach	357,709	81	37	24	13	33	37.6
13	American National Bank	Oakland Park	310,929	20	94	19	5	51	37.8
14	Citizens First Bank	The Villages	2,110,010	103	22	4	45	16	38.0
15	Intracoastal Bank	Palm Coast	327,578	40	103	14	20	15	38.4
15	Prime Meridian Bank	Tallahassee	405,830	45	67	29	21	30	38.4
17	Biscayne Bank	Coconut Grove	989,888	62	92	3	27	9	38.6
18	BankUnited, National Association	Miami Lakes	31,459,313	66	60	17	49	3	39.0
18	First Florida Bank	Destin	435,440	63	19	46	25	42	39.0
20	Bank of Tampa	Tampa	1,689,321	47	33	45	47	26	39.6
21	Summit Bank, National Association	Panama City	448,517	51	27	28	52	43	40.2
21	Flagler Bank	West Palm Beach	294,422	37	60	15	76	13	40.2
21	Mainstreet Community Bank of Florida	Deland	395,439	17	49	58	48	29	40.2
21	Drummond Community Bank	Chiefland	512,912	6	17	80	67	31	40.2
25	Brannen Bank	Inverness	523,459	59	56	22	71	5	42.6
26	First Citrus Bank	Tampa	388,498	36	46	48	50	35	43.0
27	First Home Bank	Seminole	354,396	26	1	109	63	17	43.2
27	Florida Community Bank, National Association	Weston	12,263,649	91	74	2	26	23	43.2
27	U.S. Century Bank	Doral	1,157,607	82	47	54	32	1	43.2
30	Raymond James Bank, National Association	Saint Petersburg	23,204,762	86	104	1	18	8	43.4
31	Seaside National Bank & Trust	Orlando	1,883,224	97	49	13	24	37	44.0
32	Seacoast National Bank	Stuart	5,931,501	45	23	37	60	56	44.2
32	Bank of Central Florida	Lakeland	492,021	74	101	8	16	22	44.2
32	Wauchula State Bank	Wauchula	654,034	8	52	40	97	24	44.2
35	FineMark National Bank & Trust	Fort Myers	1,780,567	103	14	38	22	45	44.4
36	First Federal Bank	Lake City	1,793,476	49	7	96	58	14	44.8
37	First Florida Integrity Bank	Naples	1,370,042	80	73	20	12	40	45.0
37	Surety Bank	Deland	116,848	26	5	87	87	20	45.0
37	Marquis Bank	Coral Gables	643,570	53	92	16	30	34	45.0
40	TransCapital Bank	Sunrise	199,581	67	49	5	66	39	45.2
41	BAC Florida Bank	Coral Gables	2,173,957	88	36	7	78	18	45.4
42	Central Bank	Tampa	167,050	42	11	77	54	45	45.8
42	Apollo Bank	Miami	684,042	37	63	39	46	44	45.8
44	Heartland National Bank	Sebring	376,292	92	70	9	36	27	46.8
45	First Bank	Clewiston	346,391	24	23	70	90	38	49.0
46	Edison National Bank	Fort Myers	299,230	93	80	26	3	48	50.0
47	First National Bank of South Miami	South Miami	701,992	64	58	41	37	53	50.6
48	Executive National Bank	Miami	424,545	51	62	55	19	68	51.0
49	Ocean Bank	Miami	3,826,041	23	30	63	61	79	51.2
50	First Bank of the Palm Beaches	West Palm Beach	174,032	12	82	64	15	86	51.8



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