

# Rank The Banks

*Florida - 2018 Q4*

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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 - 2017Q4 LTM Net Income - 2016Q4 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 December 31, 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 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	312,933	1.41	10.21
Anchor Commercial Bank	Juno Beach		3/23/2005	2	21	No	129,424	1.28	13.56
Apollo Bank	Miami	Apollo Bancshares, Inc.	10/1/2001	5	90	No	701,220	1.34	14.38
Axiom Bank, National Association	Maitland	Axiom Bancshares, Inc.	1/1/1962	25	197	No	631,518	0.34	2.12
BAC Florida Bank	Coral Gables		10/12/1973	1	186	No	2,236,330	1.38	15.31
Bank of Belle Glade	Belle Glade	Belle Glade Bank Corporation	11/14/1963	1	16	No	108,494	0.73	9.04
Bank of Central Florida	Lakeland	Bank of Central Florida Holding Company	3/19/2007	3	56	No	516,716	1.24	15.62
Bank of Pensacola	Pensacola	Five Flags Banks, Inc.	10/26/1973	2	15	No	83,970	0.01	0.11
Bank of Tampa	Tampa	Tampa Bay Banking Company	3/30/1973	12	258	No	1,643,919	1.23	14.58
Bank of the South	Pensacola	Five Flags Banks, Inc.	5/20/1964	2	18	No	83,612	0.04	0.20
BankFlorida	Palm Beach Gardens		8/27/2007	1	20	No	87,575	(0.09)	(0.89)
BankUnited, National Association	Miami Lakes	BankUnited, Inc.	5/21/2009	92	1,759	No	32,077,582	1.13	10.81
Beach Community Bank	Fort Walton Beach		4/27/2001	11	109	No	500,426	(11.17)	(196.08)
Biscayne Bank	Coconut Grove	Biscayne Bancshares, Inc.	7/5/2005	5	94	No	1,005,902	1.47	17.53
Brannen Bank	Inverness	Brannen Banks of Florida, Inc.	7/1/1926	12	99	Yes	524,415	1.33	22.31
Brickell Bank	Miami	Banco Espíritu Santo SA	9/12/1973	1	77	No	483,361	(0.71)	(13.33)
Capital City Bank	Tallahassee	Capital City Bank Group, Inc.	1/1/1895	66	789	No	2,942,070	1.02	8.79
CenterState Bank, National Association	Winter Haven	CenterState Bank Corporation	2/21/1992	107	2,113	No	12,326,862	1.42	9.54
Central Bank	Tampa	Central Financial Holdings, Inc.	2/26/2007	1	43	No	168,662	0.41	4.16
Century Bank of Florida	Tampa	Century Bancshares of Florida, Inc.	9/11/2000	1	15	Yes	78,119	0.48	5.66
Charlotte State Bank & Trust	Port Charlotte	Crews Banking Corporation	11/3/1987	7	82	Yes	348,341	1.66	19.54
Citizens Bank and Trust	Lake Wales	Citizens Banking Corporation	5/13/1920	13	154	Yes	634,947	0.80	11.60
Citizens Bank of Florida	Oviedo	Citizens Bancorp of Oviedo, Inc.	7/1/1946	5	59	No	306,578	0.69	8.08
Citizens First Bank	The Villages	Villages Bancorporation, Inc.	7/1/1991	12	312	No	2,255,175	1.42	13.66
Citizens State Bank	Perry	Perry Banking Company, Inc.	7/7/1958	4	50	Yes	290,351	0.98	9.89
City National Bank of Florida	Miami	Inversiones Baquio Ltda	1/1/1946	44	794	No	14,325,826	0.76	6.65
Cogent Bank	Orange City	Cogent Bancorp, Inc.	9/10/1999	2	50	No	130,787	(0.29)	(3.06)
Columbia Bank	Lake City	First Columbia Bancorp, Inc.	2/1/1912	5	53	No	205,055	0.39	3.85
Commerce National Bank & Trust	Winter Park	Commerce National Bankshares of Florida, Inc.	2/3/2003	1	32	Yes	109,332	1.76	14.07
Community Bank and Trust of Florida	Ocala	Florida Community Bankshares, Inc.	4/2/1998	11	134	No	738,946	1.12	13.42
Community Bank of the South	Merritt Island	CBOS Bankshares, Inc.	11/29/1999	3	19	No	156,155	0.73	7.73
Community State Bank	Starke	Community State Bank Corporation	3/19/1957	2	34	No	134,624	0.63	7.56
Continental National Bank	Miami		5/10/1974	5	114	No	464,508	(1.05)	(13.08)
Drummond Community Bank	Chiefland	Drummond Banking Company	1/12/1990	15	166	No	523,921	1.27	11.07
Eastern National Bank	Miami		9/3/1969	5	94	No	416,503	(0.35)	(3.53)
Edison National Bank	Fort Myers	Edison Bancshares, Inc.	8/29/1997	4	42	Yes	303,969	0.78	10.01
Englewood Bank & Trust	Englewood	Crews Banking Corporation	4/4/1988	4	52	Yes	285,027	1.61	18.79
Executive National Bank	Miami	Executive Banking Corporation	6/2/1972	3	82	No	423,101	0.76	7.51
Fidelity Bank of Florida, National Association	Merritt Island		11/26/1990	2	33	No	173,742	1.00	5.87
FineMark National Bank & Trust	Fort Myers	FineMark Holdings, Inc.	2/16/2007	13	183	No	1,854,847	0.91	10.75
First Bank	Clewiston	Pioneer Bankcorp, Inc.	1/8/1922	7	91	No	356,733	0.95	11.12
First Bank of the Palm Beaches	West Palm Beach		3/6/2006	3	34	No	181,665	0.50	5.46
First Citrus Bank	Tampa	First Citrus Bancorporation, Inc.	2/1/1999	5	66	No	402,528	1.11	12.35
First City Bank of Florida	Fort Walton Beach	Florida First City Banks, Inc.	11/17/1948	2	40	No	157,934	(0.54)	(21.92)
First Colony Bank of Florida	Maitland		1/28/2008	1	19	Yes	216,878	1.63	16.22

# 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	788	No	1,811,622	1.37	13.44
First Florida Bank	Destin	First Florida Bancorp, Inc.	11/27/2006	6	77	No	410,097	1.21	10.87
First Florida Integrity Bank	Naples	TGR Financial, Inc.	10/26/2009	7	147	No	1,457,261	1.04	12.03
First Home Bank	Saint Petersburg	First Home Bancorp, Inc.	2/12/1999	5	345	No	364,059	(0.26)	(2.12)
First National Bank Northwest Florida	Panama City	First Northwest Florida Holding Company	5/5/1984	2	31	Yes	154,960	1.07	8.76
First National Bank of Mount Dora	Mount Dora	FNBD Bancshares, Inc.	9/1/1925	4	71	No	233,947	1.33	9.34
First National Bank of Pasco	Dade City	Florida Bancshares, Inc.	11/3/1986	4	45	No	174,401	0.45	4.93
First National Bank of South Miami	South Miami	First Miami Bancorp, Inc.	4/3/1952	5	118	No	724,195	0.96	9.87
First National Bank of Wauchula	Wauchula	First Hardee Holding Corporation	1/12/1960	1	28	Yes	70,911	0.23	2.06
First State Bank of Arcadia	Arcadia	Crews Banking Corporation	7/17/1973	3	35	Yes	143,570	0.96	8.26
First State Bank of the Florida Keys	Key West	First State Bank of the Florida Keys Holding Company	10/29/1955	12	184	Yes	960,847	1.01	12.36
Flagler Bank	West Palm Beach	Flagler Bancshares Corporation	4/10/2000	3	35	Yes	298,645	1.31	13.76
Flagship Community Bank	Clearwater		1/23/2006	2	26	No	115,189	1.40	11.22
Florida Business Bank	Melbourne	Reserve Financial Associates, LLC	3/15/2000	1	16	No	135,168	2.05	15.19
Florida Capital Bank, N.A.	Jacksonville	Florida Capital Group, Inc.	8/12/1985	5	183	No	402,929	0.27	3.22
FNBT Bank	Fort Walton Beach	Southern National Banks, Inc.	4/9/1956	10	93	Yes	436,190	0.94	8.45
Freedom Bank	Saint Petersburg	Fourth Street Banking Company	4/4/2005	2	46	No	271,283	1.15	13.26
Friends Bank	New Smyrna Beach		5/15/2000	3	27	No	95,299	1.27	12.80
Grove Bank & Trust	Miami	Coconut Grove Bankshares, Inc.	7/12/1926	5	104	No	656,492	0.95	5.61
Heartland National Bank	Sebring	Heartland Bancshares, Inc.	9/7/1999	4	58	No	380,287	1.23	13.90
Helm Bank USA	Miami		12/8/1989	1	124	No	776,394	0.82	7.39
Hillsboro Bank	Plant City		7/6/1998	2	25	No	143,962	1.71	12.88
Home Federal Bank of Hollywood	Hallandale Beach	Home Bancgroup, Inc.	9/8/1998	1	15	No	52,456	(1.15)	(7.51)
Interamerican Bank, A FSB	Miami		8/23/1976	5	61	No	201,914	0.35	2.77
Intercredit Bank, National Association	Miami		7/2/1984	4	75	No	363,843	0.40	4.08
International Finance Bank	Miami		1/1/1982	2	90	No	692,495	0.82	9.59
Intracoastal Bank	Palm Coast	Intracoastal Bancorp, Inc.	6/16/2008	2	36	Yes	326,316	1.35	16.10
Lafayette State Bank	Mayo		4/2/1946	4	35	No	99,687	0.34	5.97
Legacy Bank of Florida	Boca Raton		5/15/2006	5	52	No	426,998	1.02	9.51
Madison County Community Bank	Madison	Madison Community Bancshares Corporation	5/5/1999	1	26	No	124,495	0.69	8.77
Mainstreet Community Bank of Florida	Deland		10/24/2003	6	86	Yes	411,222	1.01	13.01
Marine Bank & Trust Company	Vero Beach	Marine Bancorp of Florida, Inc.	7/1/1997	4	59	No	269,570	0.43	5.27
Marquis Bank	Coral Gables	Marquis Bancorp, Inc.	8/13/2007	2	68	No	662,310	1.23	13.28
Ocean Bank	Miami	Ocean Bankshares, Inc.	12/9/1982	20	707	No	3,875,427	1.00	8.48
Oculina Bank	Vero Beach	Oculina Banc Corp.	1/2/2004	8	77	No	361,440	1.04	11.77
One South Bank	Chipley	One South Financial, Inc.	10/29/2008	1	10	Yes	51,707	0.66	5.27
OptimumBank	Plantation	OptimumBank Holdings, Inc.	11/1/2000	3	19	No	99,256	1.74	15.28
Pacific National Bank	Miami		8/6/1982	3	69	No	461,846	0.44	3.08
Paradise Bank	Boca Raton	Paradise Bancorp, Inc.	7/25/2005	3	51	Yes	299,473	1.62	15.65
Peoples Bank of Graceville	Graceville	PBG Financial Services, Inc.	7/12/1974	1	16	Yes	99,478	1.01	8.56
Pilot Bank	Tampa	Pilot Bancshares, Inc.	9/4/1987	5	64	No	360,631	0.48	4.61
Plus International Bank	Miami		9/14/2001	1	13	No	77,364	0.15	0.85
PNB Community Bank	Niceville	Bankshares Corporation of Niceville	6/16/1986	3	39	No	98,626	0.32	3.11
Prime Meridian Bank	Tallahassee	Prime Meridian Holding Company	2/4/2008	3	79	No	401,682	1.19	13.10
Professional Bank	Coral Gables	Professional Holding Corp.	9/8/2008	3	117	No	729,501	0.42	5.17

# 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 (%)
Raymond James Bank, National Association	Saint Petersburg	Raymond James Financial, Inc.	5/7/1994	1	257	No	25,140,256	1.59	18.50
Sabal Palm Bank	Sarasota	Sabal Palm Bancorp, Inc.	10/10/2006	2	44	No	213,240	0.58	6.22
Sanibel Captiva Community Bank	Sanibel		1/21/2003	7	88	No	447,930	1.69	24.11
Seacoast National Bank	Stuart	Seacoast Banking Corporation of Florida	10/2/1926	51	902	No	6,748,096	1.15	9.28
Seaside National Bank & Trust	Orlando	Three Shores Bancorporation, Inc.	10/31/2006	14	152	No	1,883,189	0.99	12.97
Summit Bank, National Association	Panama City	Summit Financial Enterprises, Inc.	4/8/2008	4	52	No	472,448	1.58	13.64
Sunrise Bank	Cocoa Beach	Sunrise Bancshares, Inc.	8/1/2005	3	43	Yes	221,255	0.98	7.92
Sunstate Bank	Miami		3/15/1999	2	54	No	418,436	0.51	5.32
Surety Bank	Deland		1/1/1926	3	30	Yes	125,171	1.45	13.62
Terrabank, N.A.	Miami		11/21/1985	3	98	No	392,533	0.52	6.05
TIAA, FSB	Jacksonville	TIAA	10/1/1998	12	3,275	No	36,899,806	0.69	6.34
TransCapital Bank	Sunrise		7/26/1999	3	21	Yes	204,107	1.83	10.54
U.S. Century Bank	Doral		10/28/2002	13	173	No	1,155,314	3.05	28.99
United Southern Bank	Umatilla	UniSouth, Inc.	3/1/1937	13	149	No	521,393	1.00	11.72
Warrington Bank	Pensacola	Five Flags Banks, Inc.	3/18/1953	2	17	No	83,425	0.27	1.49
Wauchula State Bank	Wauchula	Crews Banking Corporation	4/1/1929	7	162	Yes	659,199	1.57	13.59



# 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	3,275	12	23,506,390	1,958,866	3,074,984	7,178	11,267	36,899,806
2	BankUnited, National Association	Miami Lakes	1,759	92	23,659,301	257,166	348,669	13,450	18,236	32,077,582
3	Raymond James Bank, National Association	Saint Petersburg	257	1	21,908,334	21,908,334	25,140,256	85,246	97,822	25,140,256
4	City National Bank of Florida	Miami	794	44	11,287,628	256,537	325,587	14,216	18,043	14,325,826
5	CenterState Bank, National Association	Winter Haven	2,113	107	9,481,764	88,615	115,204	4,487	5,834	12,326,862
6	Seacoast National Bank	Stuart	902	51	5,177,444	101,519	132,316	5,740	7,481	6,748,096
7	Ocean Bank	Miami	707	20	3,326,841	166,342	193,771	4,706	5,482	3,875,427
8	Capital City Bank	Tallahassee	789	66	2,557,757	38,754	44,577	3,242	3,729	2,942,070
9	Citizens First Bank	The Villages	312	12	1,784,686	148,724	187,931	5,720	7,228	2,255,175
10	BAC Florida Bank	Coral Gables	186	1	1,839,189	1,839,189	2,236,330	9,888	12,023	2,236,330
11	Seaside National Bank & Trust	Orlando	152	14	1,561,543	111,539	134,514	10,273	12,389	1,883,189
12	FineMark National Bank & Trust	Fort Myers	183	13	1,479,494	113,807	142,681	8,085	10,136	1,854,847
13	First Federal Bank	Lake City	788	25	1,563,869	62,555	72,465	1,985	2,299	1,811,622
14	Bank of Tampa	Tampa	258	12	1,478,707	123,226	136,993	5,731	6,372	1,643,919
15	First Florida Integrity Bank	Naples	147	7	1,196,672	170,953	208,180	8,141	9,913	1,457,261
16	U.S. Century Bank	Doral	173	13	888,551	68,350	88,870	5,136	6,678	1,155,314
17	Biscayne Bank	Coconut Grove	94	5	750,655	150,131	201,180	7,986	10,701	1,005,902
18	First State Bank of the Florida Keys	Key West	184	12	728,575	60,715	80,071	3,960	5,222	960,847
19	Helm Bank USA	Miami	124	1	644,351	644,351	776,394	5,196	6,261	776,394
20	Community Bank and Trust of Florida	Ocala	134	11	673,575	61,234	67,177	5,027	5,515	738,946
21	Professional Bank	Coral Gables	117	3	625,367	208,456	243,167	5,345	6,235	729,501
22	First National Bank of South Miami	South Miami	118	5	604,931	120,986	144,839	5,127	6,137	724,195
23	Apollo Bank	Miami	90	5	582,226	116,445	140,244	6,469	7,791	701,220
24	International Finance Bank	Miami	90	2	610,695	305,348	346,248	6,786	7,694	692,495
25	Marquis Bank	Coral Gables	68	2	525,154	262,577	331,155	7,723	9,740	662,310
26	Wauchula State Bank	Wauchula	162	7	580,082	82,869	94,171	3,581	4,069	659,199
27	Grove Bank & Trust	Miami	104	5	538,946	107,789	131,298	5,182	6,312	656,492
28	Citizens Bank and Trust	Lake Wales	154	13	548,254	42,173	48,842	3,560	4,123	634,947
29	Axiom Bank, National Association	Maitland	197	25	475,056	19,002	25,261	2,411	3,206	631,518
30	Brannen Bank	Inverness	99	12	493,600	41,133	43,701	4,986	5,297	524,415
31	Drummond Community Bank	Chiefland	166	15	463,073	30,872	34,928	2,790	3,156	523,921
32	United Southern Bank	Umatilla	149	13	469,417	36,109	40,107	3,150	3,499	521,393
33	Bank of Central Florida	Lakeland	56	3	470,432	156,811	172,239	8,401	9,227	516,716
34	Beach Community Bank	Fort Walton Beach	109	11	373,149	33,923	45,493	3,423	4,591	500,426
35	Brickell Bank	Miami	77	1	385,084	385,084	483,361	5,001	6,277	483,361
36	Summit Bank, National Association	Panama City	52	4	404,543	101,136	118,112	7,780	9,086	472,448
37	Continental National Bank	Miami	114	5	390,619	78,124	92,902	3,426	4,075	464,508
38	Pacific National Bank	Miami	69	3	336,443	112,148	153,949	4,876	6,693	461,846
39	Sanibel Captiva Community Bank	Sanibel	88	7	386,034	55,148	63,990	4,387	5,090	447,930
40	FNBT Bank	Fort Walton Beach	93	10	370,517	37,052	43,619	3,984	4,690	436,190
41	Legacy Bank of Florida	Boca Raton	52	5	305,876	61,175	85,400	5,882	8,212	426,998
42	Executive National Bank	Miami	82	3	364,986	121,662	141,034	4,451	5,160	423,101
43	Sunstate Bank	Miami	54	2	345,618	172,809	209,218	6,400	7,749	418,436
44	Eastern National Bank	Miami	94	5	321,481	64,296	83,301	3,420	4,431	416,503
45	Mainstreet Community Bank of Florida	Deland	86	6	373,901	62,317	68,537	4,348	4,782	411,222
46	First Florida Bank	Destin	77	6	355,921	59,320	68,350	4,622	5,326	410,097
47	Florida Capital Bank, N.A.	Jacksonville	183	5	239,962	47,992	80,586	1,311	2,202	402,929
48	First Citrus Bank	Tampa	66	5	325,859	65,172	80,506	4,937	6,099	402,528
49	Prime Meridian Bank	Tallahassee	79	3	363,454	121,151	133,894	4,601	5,085	401,682
50	Terrabank, N.A.	Miami	98	3	355,480	118,493	130,844	3,627	4,005	392,533

# 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	364,059	7.98	44.36	1.47	55.47	100.65	1.64	5.82
2	Lafayette State Bank	Mayo	99,687	6.17	15.62	0.21	23.32	66.79	2.19	4.86
3	Paradise Bank	Boca Raton	299,473	6.10	(1.57)	0.27	(3.74)	84.46	2.24	4.81
4	Sanibel Captiva Community Bank	Sanibel	447,930	5.62	17.65	0.66	13.99	102.05	2.38	4.68
5	Fidelity Bank of Florida, National Association	Merritt Island	173,742	6.56	1.85	1.03	1.15	84.35	2.30	4.57
6	One South Bank	Chipley	51,707	5.61	5.73	0.86	15.35	89.34	2.89	4.50
7	Axiom Bank, National Association	Maitland	631,518	6.24	8.70	1.43	11.12	105.82	2.34	4.49
8	Drummond Community Bank	Chiefland	523,921	5.88	4.87	0.16	(3.78)	64.46	3.44	4.47
9	CenterState Bank, National Association	Winter Haven	12,326,862	5.52	74.86	0.50	70.39	88.39	2.75	4.37
9	Wauchula State Bank	Wauchula	659,199	5.64	0.14	0.35	(0.13)	78.61	3.19	4.37
11	First Colony Bank of Florida	Maitland	216,878	5.54	17.95	0.37	7.00	87.07	3.22	4.35
11	First National Bank of Wauchula	Wauchula	70,911	6.03	5.00	0.45	(1.85)	77.45	2.25	4.35
13	PNB Community Bank	Niceville	98,626	6.17	5.41	0.21	(2.57)	65.64	2.26	4.32
13	Hillsboro Bank	Plant City	143,962	5.30	8.85	0.26	5.14	74.26	3.72	4.32
13	Citizens State Bank	Perry	290,351	6.18	(9.48)	1.12	3.77	75.69	2.94	4.32
16	First Bank of the Palm Beaches	West Palm Beach	181,665	5.06	24.08	0.64	35.66	97.02	2.92	4.31
17	Florida Business Bank	Melbourne	135,168	5.66	3.83	0.72	8.21	85.39	2.55	4.30
18	Mainstreet Community Bank of Florida	Deland	411,222	5.14	14.70	0.28	13.41	83.15	2.12	4.28
19	Freedom Bank	Saint Petersburg	271,283	5.33	15.10	0.73	10.96	94.53	2.76	4.27
20	American National Bank	Oakland Park	312,933	4.98	(0.13)	0.53	10.22	89.45	2.53	4.25
21	Community State Bank	Starke	134,624	6.71	14.38	0.13	30.49	48.09	2.48	4.21
21	Plus International Bank	Miami	77,364	6.15	1.03	1.43	3.17	88.98	3.02	4.21
23	First National Bank of Pasco	Dade City	174,401	5.78	21.68	0.36	9.43	70.48	2.31	4.19
24	First Bank	Clewiston	356,733	5.21	8.32	0.37	5.73	82.51	1.79	4.15
25	Sunrise Bank	Cocoa Beach	221,255	5.75	10.44	0.79	21.03	83.39	2.54	4.14
26	Ocean Bank	Miami	3,875,427	5.04	5.12	0.59	4.20	95.20	2.76	4.12
27	First State Bank of Arcadia	Arcadia	143,570	5.79	5.61	0.18	(5.23)	64.70	2.68	4.09
28	Sabal Palm Bank	Sarasota	213,240	5.09	23.44	0.48	27.18	87.53	1.99	4.08
29	First Federal Bank	Lake City	1,811,622	5.96	53.28	0.66	38.36	67.53	3.03	4.06
30	Commerce National Bank & Trust	Winter Park	109,332	5.14	0.66	0.61	5.16	97.96	2.69	4.03
31	Interamerican Bank, A FSB	Miami	201,914	5.05	1.28	0.50	(3.43)	96.52	3.33	4.01
32	Friends Bank	New Smyrna Beach	95,299	5.10	3.68	0.47	(2.71)	85.50	2.02	3.97
33	First Citrus Bank	Tampa	402,528	5.27	9.02	0.80	11.56	95.93	3.47	3.96
33	Englewood Bank & Trust	Englewood	285,027	5.26	6.94	0.07	0.46	69.44	2.35	3.96
35	Intracoastal Bank	Palm Coast	326,316	5.38	10.60	0.56	3.25	74.61	2.86	3.94
36	Bank of Tampa	Tampa	1,643,919	4.60	11.64	0.13	2.50	78.65	2.82	3.93
37	Surety Bank	Deland	125,171	6.04	15.69	0.87	8.08	76.56	3.22	3.90
37	Century Bank of Florida	Tampa	78,119	5.86	10.04	0.90	4.15	84.77	2.23	3.90
37	Seacoast National Bank	Stuart	6,748,096	4.87	25.91	0.52	12.70	93.43	2.95	3.90
40	Flagship Community Bank	Clearwater	115,189	5.40	(3.78)	0.96	(9.98)	94.03	1.42	3.87
40	Apollo Bank	Miami	701,220	5.10	14.30	0.72	12.36	88.93	2.68	3.87
42	Citizens Bank of Florida	Oviedo	306,578	5.20	12.04	0.54	6.48	79.48	2.54	3.85
43	Prime Meridian Bank	Tallahassee	401,682	5.06	15.14	0.67	15.92	82.14	2.47	3.83
43	Executive National Bank	Miami	423,101	4.54	11.79	0.37	1.49	99.21	2.30	3.83
45	Central Bank	Tampa	168,662	5.58	16.18	1.42	20.36	89.29	2.94	3.82
46	Summit Bank, National Association	Panama City	472,448	5.34	9.26	0.65	20.62	73.50	2.82	3.81
47	International Finance Bank	Miami	692,495	5.08	36.34	0.87	54.23	82.20	3.14	3.80
48	United Southern Bank	Umatilla	521,393	5.37	4.68	0.19	2.71	64.47	1.97	3.78
49	Marquis Bank	Coral Gables	662,310	5.20	20.12	1.16	17.78	105.92	2.27	3.73
50	Flagler Bank	West Palm Beach	298,645	5.80	27.47	1.32	36.12	91.12	2.37	3.71
50	OptimumBank	Plantation	99,256	5.27	10.02	1.16	(3.78)	126.35	2.10	3.71
50	Brannen Bank	Inverness	524,415	5.12	9.11	0.17	2.05	61.24	2.52	3.71

# 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	364,059	(830)	0.13	7.59	0.33	0.00	29,538	9.29
2	Florida Capital Bank, N.A.	Jacksonville	402,929	1,009	0.05	2.78	0.00	(0.01)	18,440	5.00
3	Commerce National Bank & Trust	Winter Park	109,332	2,614	0.02	0.00	0.08	0.00	3,773	3.40
4	Grove Bank & Trust	Miami	656,492	6,028	0.12	0.00	0.00	0.03	15,923	2.50
5	Surety Bank	Deland	125,171	2,255	1.65	0.00	0.00	0.00	2,877	2.47
6	First National Bank of Mount Dora	Mount Dora	233,947	3,135	0.13	0.00	0.00	0.01	5,568	2.36
7	First Federal Bank	Lake City	1,811,622	24,292	0.21	0.99	0.77	(0.01)	41,113	2.32
8	Capital City Bank	Tallahassee	2,942,070	29,069	0.71	0.17	0.00	0.03	52,241	1.84
9	Charlotte State Bank & Trust	Port Charlotte	348,341	8,145	0.24	0.00	0.00	0.06	6,562	1.78
10	Anchor Commercial Bank	Juno Beach	129,424	1,658	0.03	0.00	0.00	1.05	2,135	1.64
11	Lafayette State Bank	Mayo	99,687	308	0.66	0.20	0.05	(0.10)	1,424	1.57
12	Paradise Bank	Boca Raton	299,473	6,905	0.10	0.72	0.31	0.00	4,065	1.27
13	Axiom Bank, National Association	Maitland	631,518	2,085	0.44	0.05	0.00	0.00	7,263	1.19
14	Home Federal Bank of Hollywood	Hallandale Beach	52,456	(582)	0.02	0.00	(0.01)	0.00	589	1.17
15	FineMark National Bank & Trust	Fort Myers	1,854,847	16,048	0.01	0.00	0.00	0.00	20,065	1.14
16	TIAA, FSB	Jacksonville	36,899,806	239,732	0.00	0.26	0.13	0.01	392,020	1.13
17	FNBT Bank	Fort Walton Beach	436,190	5,291	0.20	0.00	0.00	0.00	4,606	1.09
18	Drummond Community Bank	Chiefland	523,921	6,682	0.47	0.00	0.00	0.00	5,650	1.07
19	First Florida Bank	Destin	410,097	5,051	0.07	0.64	0.00	0.00	4,017	0.96
19	Central Bank	Tampa	168,662	635	0.01	0.87	0.06	0.00	1,480	0.96
21	Citizens Bank and Trust	Lake Wales	634,947	6,718	0.23	0.00	0.00	(0.04)	6,068	0.95
22	CenterState Bank, National Association	Winter Haven	12,326,862	155,722	0.18	0.13	0.00	0.01	102,930	0.94
22	Summit Bank, National Association	Panama City	472,448	7,072	0.07	0.05	0.00	0.03	4,186	0.94
24	Flagship Community Bank	Clearwater	115,189	1,688	0.04	0.06	0.02	0.00	1,116	0.93
25	Englewood Bank & Trust	Englewood	285,027	6,321	0.09	0.00	0.00	(0.16)	2,702	0.92
26	Community State Bank	Starke	134,624	730	0.35	0.00	0.00	0.00	995	0.86
27	First Bank	Clewiston	356,733	3,336	0.23	0.05	0.02	0.01	2,982	0.85
28	Seacoast National Bank	Stuart	6,748,096	70,146	0.18	0.14	0.00	0.00	51,081	0.84
29	Citizens First Bank	The Villages	2,255,175	29,932	0.03	0.51	0.01	0.00	16,659	0.79
30	United Southern Bank	Umatilla	521,393	5,163	0.14	0.02	0.00	0.04	3,968	0.77
30	Community Bank and Trust of Florida	Ocala	738,946	7,837	0.14	0.00	0.07	0.01	5,391	0.77
32	First City Bank of Florida	Fort Walton Beach	157,934	(930)	0.19	0.00	0.00	(0.13)	1,297	0.75
33	Terrabank, N.A.	Miami	392,533	2,052	0.28	0.05	0.00	0.00	2,876	0.72
34	Bank of Tampa	Tampa	1,643,919	20,284	0.18	0.04	0.00	0.00	11,764	0.71
35	Ocean Bank	Miami	3,875,427	37,677	0.22	0.01	0.00	(0.04)	25,183	0.67
36	Oculina Bank	Vero Beach	361,440	3,665	0.04	0.39	0.02	0.00	2,288	0.65
37	First State Bank of Arcadia	Arcadia	143,570	1,808	0.34	0.00	0.00	0.00	888	0.63
38	BAC Florida Bank	Coral Gables	2,236,330	29,420	0.05	0.11	0.04	0.00	12,884	0.60
38	Sunstate Bank	Miami	418,436	1,695	0.11	0.00	0.00	0.00	2,021	0.60
40	Helm Bank USA	Miami	776,394	6,643	0.19	0.00	0.00	0.01	4,743	0.58
40	Madison County Community Bank	Madison	124,495	858	0.43	0.00	0.00	(0.10)	728	0.58
42	Columbia Bank	Lake City	205,055	814	0.10	0.04	0.00	0.01	1,147	0.54
43	Wauchula State Bank	Wauchula	659,199	13,779	0.23	0.00	0.00	(0.03)	3,513	0.53
44	Century Bank of Florida	Tampa	78,119	500	0.11	0.00	0.00	0.14	404	0.52
45	Brickell Bank	Miami	483,361	(3,361)	0.11	0.00	0.00	0.09	2,409	0.51
45	One South Bank	Chipley	51,707	426	0.22	0.00	0.00	0.00	247	0.51
47	TransCapital Bank	Sunrise	204,107	4,901	0.01	0.00	0.00	0.30	985	0.49
47	U.S. Century Bank	Doral	1,155,314	34,512	0.23	0.00	0.00	0.00	5,598	0.49
49	Seaside National Bank & Trust	Orlando	1,883,189	17,904	0.04	0.01	0.00	0.00	8,686	0.48
50	Brannen Bank	Inverness	524,415	9,255	0.12	0.00	0.00	0.01	2,463	0.47
50	First National Bank of Wauchula	Wauchula	70,911	218	0.18	0.00	0.00	0.04	346	0.47
50	Freedom Bank	Saint Petersburg	271,283	3,017	0.09	0.27	0.00	0.00	1,234	0.47
50	Mainstreet Community Bank of Florida	Deland	411,222	5,231	0.22	0.15	0.00	0.00	1,832	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	Raymond James Bank, National Association	Saint Petersburg	25,140,256	31.33	257	1	0.18	0.01	0.87	1.06
2	Citizens First Bank	The Villages	2,255,175	44.28	312	12	0.98	0.21	0.47	1.66
3	Biscayne Bank	Coconut Grove	1,005,902	45.38	94	5	1.08	0.23	0.39	1.69
4	TransCapital Bank	Sunrise	204,107	44.18	21	3	0.82	0.29	0.63	1.74
5	Heartland National Bank	Sebring	380,287	52.97	58	4	1.03	0.17	0.65	1.85
6	Bank of Central Florida	Lakeland	516,716	52.75	56	3	1.38	0.11	0.36	1.85
7	City National Bank of Florida	Miami	14,325,826	58.66	794	44	1.21	0.15	0.50	1.86
8	BAC Florida Bank	Coral Gables	2,236,330	50.17	186	1	1.12	0.13	0.60	1.86
9	Peoples Bank of Graceville	Graceville	99,478	56.45	16	1	1.13	0.18	0.59	1.90
10	Seaside National Bank & Trust	Orlando	1,883,189	57.96	152	14	1.27	0.24	0.44	1.95
11	Hillsboro Bank	Plant City	143,962	45.01	25	2	1.12	0.27	0.57	1.96
12	Bank of Belle Glade	Belle Glade	108,494	67.00	16	1	1.08	0.16	0.74	1.98
13	Flagler Bank	West Palm Beach	298,645	51.50	35	3	1.17	0.18	0.65	2.00
14	Marquis Bank	Coral Gables	662,310	53.11	68	2	1.22	0.21	0.61	2.05
15	Intracoastal Bank	Palm Coast	326,316	51.96	36	2	1.25	0.18	0.62	2.06
16	American National Bank	Oakland Park	312,933	52.56	34	1	1.32	0.17	0.59	2.07
17	First Colony Bank of Florida	Maitland	216,878	47.21	19	1	1.36	0.18	0.56	2.11
18	Community Bank of the South	Merritt Island	156,155	68.73	19	3	1.23	0.28	0.63	2.14
19	First Florida Integrity Bank	Naples	1,457,261	61.14	147	7	1.27	0.28	0.60	2.15
20	Oculina Bank	Vero Beach	361,440	60.20	77	8	1.32	0.25	0.67	2.24
21	Legacy Bank of Florida	Boca Raton	426,998	62.66	52	5	1.44	0.31	0.51	2.26
22	Brannen Bank	Inverness	524,415	55.16	99	12	1.11	0.24	0.91	2.26
23	First National Bank Northwest Florida	Panama City	154,960	62.97	31	2	1.34	0.33	0.61	2.28
24	Summit Bank, National Association	Panama City	472,448	50.32	52	4	1.62	0.18	0.50	2.30
25	Prime Meridian Bank	Tallahassee	401,682	57.20	79	3	1.21	0.24	0.85	2.31
26	Edison National Bank	Fort Myers	303,969	69.18	42	4	1.23	0.39	0.72	2.34
27	BankUnited, National Association	Miami Lakes	32,077,582	59.65	1,759	92	0.73	0.23	1.39	2.35
28	Warrington Bank	Pensacola	83,425	86.32	17	2	1.37	0.29	0.71	2.37
29	Englewood Bank & Trust	Englewood	285,027	50.70	52	4	1.31	0.21	0.92	2.44
30	Bank of the South	Pensacola	83,612	93.96	18	2	1.45	0.32	0.69	2.46
31	Apollo Bank	Miami	701,220	60.98	90	5	1.34	0.42	0.71	2.46
32	Florida Business Bank	Melbourne	135,168	56.09	16	1	1.45	0.22	0.81	2.48
33	Wauchula State Bank	Wauchula	659,199	50.93	162	7	1.72	0.36	0.42	2.50
34	FineMark National Bank & Trust	Fort Myers	1,854,847	66.54	183	13	1.59	0.24	0.69	2.52
35	First State Bank of the Florida Keys	Key West	960,847	64.27	184	12	1.68	0.28	0.56	2.52
36	Madison County Community Bank	Madison	124,495	68.85	26	1	1.29	0.30	0.93	2.53
37	Pacific National Bank	Miami	461,846	82.38	69	3	1.69	0.16	0.73	2.58
38	Seacoast National Bank	Stuart	6,748,096	59.28	902	51	1.38	0.33	0.88	2.59
39	Freedom Bank	Saint Petersburg	271,283	60.76	46	2	1.76	0.21	0.63	2.60
40	Bank of Pensacola	Pensacola	83,970	91.75	15	2	1.25	0.40	0.96	2.61
41	First National Bank of South Miami	South Miami	724,195	66.55	118	5	1.60	0.27	0.74	2.61
42	Community Bank and Trust of Florida	Ocala	738,946	66.97	134	11	1.58	0.34	0.69	2.61
43	First Citrus Bank	Tampa	402,528	62.71	66	5	1.67	0.33	0.64	2.64
44	Sanibel Captiva Community Bank	Sanibel	447,930	53.78	88	7	1.70	0.28	0.71	2.70
45	Pilot Bank	Tampa	360,631	79.02	64	5	1.48	0.34	0.88	2.70
46	TIAA, FSB	Jacksonville	36,899,806	73.16	3,275	12	1.42	0.16	1.13	2.71
47	CenterState Bank, National Association	Winter Haven	12,326,862	56.96	2,113	107	1.56	0.29	0.89	2.74
48	U.S. Century Bank	Doral	1,155,314	74.97	173	13	1.45	0.52	0.78	2.75
49	Citizens State Bank	Perry	290,351	61.58	50	4	1.50	0.33	0.94	2.76
50	First Florida Bank	Destin	410,097	62.50	77	6	1.66	0.42	0.75	2.83

# 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	135,168	99,662	1.45	0.00	0.00	0.00	(1.13)	(1.13)
2	Edison National Bank	Fort Myers	303,969	151,890	1.34	0.00	0.00	0.00	(0.05)	(0.05)
3	Sabal Palm Bank	Sarasota	213,240	168,053	1.22	0.00	0.00	0.00	(0.02)	(0.02)
4	Bank of the South	Pensacola	83,612	25,274	1.03	0.00	0.00	0.00	0.00	0.00
5	Bank of Pensacola	Pensacola	83,970	37,967	0.98	0.00	0.00	0.00	0.02	0.02
6	Warrington Bank	Pensacola	83,425	28,437	1.03	0.00	0.00	0.00	0.03	0.03
7	Terrabank, N.A.	Miami	392,533	264,436	1.11	0.00	0.00	0.02	0.01	0.03
8	Legacy Bank of Florida	Boca Raton	426,998	365,098	0.71	0.08	0.00	0.00	(0.02)	0.06
9	First Florida Integrity Bank	Naples	1,457,261	1,090,077	0.88	0.01	0.00	0.06	(0.01)	0.06
10	American National Bank	Oakland Park	312,933	235,686	1.02	0.00	0.00	0.08	0.00	0.08
11	First Bank of the Palm Beaches	West Palm Beach	181,665	151,104	0.71	0.03	0.00	0.20	(0.04)	0.19
12	Bank of Central Florida	Lakeland	516,716	338,230	0.98	0.00	0.00	0.20	0.02	0.22
13	Sunrise Bank	Cocoa Beach	221,255	155,472	0.99	0.00	0.00	0.23	0.00	0.23
14	Oculina Bank	Vero Beach	361,440	319,650	0.78	0.04	0.00	0.20	0.00	0.24
15	Intracoastal Bank	Palm Coast	326,316	219,756	1.32	0.00	0.00	0.27	0.00	0.27
16	Seaside National Bank & Trust	Orlando	1,883,189	1,396,679	1.00	1.88	0.00	0.09	0.02	0.29
17	FineMark National Bank & Trust	Fort Myers	1,854,847	1,380,742	1.05	0.04	0.00	0.22	0.03	0.29
18	Commerce National Bank & Trust	Winter Park	109,332	89,480	2.16	0.00	0.00	0.74	(0.44)	0.30
19	Raymond James Bank, National Association	Saint Petersburg	25,140,256	20,106,360	1.09	0.02	0.00	0.31	0.04	0.37
20	Prime Meridian Bank	Tallahassee	401,682	298,541	1.23	0.09	0.00	0.33	0.02	0.44
21	Marquis Bank	Coral Gables	662,310	556,227	0.87	0.00	0.00	0.38	0.09	0.47
22	First Florida Bank	Destin	410,097	225,655	1.57	0.38	0.00	0.30	(0.16)	0.52
23	Sanibel Captiva Community Bank	Sanibel	447,930	394,254	0.84	0.06	0.00	0.47	0.00	0.53
24	Pacific National Bank	Miami	461,846	331,653	0.68	0.02	0.00	0.53	0.00	0.55
25	Flagler Bank	West Palm Beach	298,645	220,833	0.68	0.14	0.00	0.20	0.22	0.56
26	Freedom Bank	Saint Petersburg	271,283	227,230	1.20	0.41	0.00	0.17	(0.01)	0.58
27	First Colony Bank of Florida	Maitland	216,878	169,972	1.33	0.00	0.00	0.61	0.00	0.61
28	First Citrus Bank	Tampa	402,528	312,611	0.86	0.06	0.00	0.46	0.11	0.63
29	Hillsboro Bank	Plant City	143,962	91,852	1.11	0.33	0.00	0.33	0.00	0.66
30	Professional Bank	Coral Gables	729,501	607,461	0.94	0.63	0.00	0.06	0.00	0.69
31	Marine Bank & Trust Company	Vero Beach	269,570	218,388	1.08	0.00	0.00	0.45	0.24	0.69
32	Continental National Bank	Miami	464,508	342,301	1.18	0.19	0.01	0.47	0.04	0.71
33	City National Bank of Florida	Miami	14,325,826	10,176,517	0.33	0.27	0.00	0.41	0.04	0.72
34	Citizens First Bank	The Villages	2,255,175	758,593	1.07	0.06	0.00	0.65	0.02	0.72
35	Executive National Bank	Miami	423,101	362,577	1.32	0.64	0.00	0.05	0.05	0.74
36	First National Bank Northwest Florida	Panama City	154,960	70,535	1.77	0.78	0.00	0.00	0.00	0.78
37	Home Federal Bank of Hollywood	Hallandale Beach	52,456	32,905	0.59	0.07	0.00	0.74	0.00	0.81
38	Paradise Bank	Boca Raton	299,473	221,162	0.98	0.00	0.00	0.86	(0.04)	0.82
39	Bank of Tampa	Tampa	1,643,919	1,162,962	1.16	0.42	0.00	0.48	(0.06)	0.83
40	First National Bank of South Miami	South Miami	724,195	556,945	1.30	0.00	0.36	0.52	0.05	0.92
41	BankUnited, National Association	Miami Lakes	32,077,582	22,014,000	0.50	0.11	0.00	0.57	0.28	0.96
42	U.S. Century Bank	Doral	1,155,314	887,978	1.22	0.51	0.00	0.54	(0.08)	0.97
43	Community Bank and Trust of Florida	Ocala	738,946	306,203	1.29	1.20	0.00	0.15	(0.37)	0.97
44	Heartland National Bank	Sebring	380,287	161,613	1.45	0.86	0.00	0.16	(0.04)	0.99
45	CenterState Bank, National Association	Winter Haven	12,326,862	8,380,828	0.47	0.51	0.17	0.36	0.02	1.06
46	Biscayne Bank	Coconut Grove	1,005,902	850,345	0.99	0.83	0.00	0.34	0.00	1.17
47	Century Bank of Florida	Tampa	78,119	52,174	1.18	0.08	0.00	1.15	(0.03)	1.20
48	Summit Bank, National Association	Panama City	472,448	297,870	1.46	0.00	0.00	1.18	0.04	1.22
49	Charlotte State Bank & Trust	Port Charlotte	348,341	203,289	1.74	0.00	0.02	1.29	(0.03)	1.28
50	First National Bank of Pasco	Dade City	174,401	106,530	1.94	0.00	0.00	1.28	0.01	1.29

# 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	2017Q4 LTM Net Income (\$000)			
1	U.S. Century Bank	Doral	1,155,314	34,512	173	199	26,496	2,150	3.05	28.99
2	Sanibel Captiva Community Bank	Sanibel	447,930	6,905	88	78	5,124	4,114	1.69	24.11
3	Brannen Bank	Inverness	524,415	9,255	99	93	8,098	6,179	1.33	22.31
4	Charlotte State Bank & Trust	Port Charlotte	348,341	8,145	82	99	6,920	6,090	1.66	19.54
5	Englewood Bank & Trust	Englewood	285,027	6,321	52	122	5,431	4,107	1.61	18.79
6	Raymond James Bank, National Association	Saint Petersburg	25,140,256	362,826	257	1,412	260,369	249,260	1.59	18.50
7	Biscayne Bank	Coconut Grove	1,005,902	14,035	94	149	9,422	9,027	1.47	17.53
8	First Colony Bank of Florida	Maitland	216,878	4,531	19	238	3,784	3,423	1.63	16.22
9	Intracoastal Bank	Palm Coast	326,316	5,832	36	162	5,130	4,329	1.35	16.10
10	Paradise Bank	Boca Raton	299,473	6,905	51	135	7,333	5,931	1.62	15.65
11	Bank of Central Florida	Lakeland	516,716	6,293	56	112	3,934	3,528	1.24	15.62
12	BAC Florida Bank	Coral Gables	2,236,330	29,420	186	158	17,355	14,676	1.38	15.31
13	OptimumBank	Plantation	99,256	1,603	19	84	79	302	1.74	15.28
14	Florida Business Bank	Melbourne	135,168	2,571	16	161	1,491	886	2.05	15.19
15	Bank of Tampa	Tampa	1,643,919	20,284	258	79	12,911	13,633	1.23	14.58
16	Apollo Bank	Miami	701,220	8,901	90	99	3,507	4,932	1.34	14.38
17	Commerce National Bank & Trust	Winter Park	109,332	2,614	32	82	2,077	2,559	1.76	14.07
18	Heartland National Bank	Sebring	380,287	4,683	58	81	2,604	2,362	1.23	13.90
19	Flagler Bank	West Palm Beach	298,645	4,692	35	134	5,104	4,888	1.31	13.76
20	Citizens First Bank	The Villages	2,255,175	29,932	312	96	27,427	21,947	1.42	13.66
21	Summit Bank, National Association	Panama City	472,448	7,072	52	136	3,068	3,291	1.58	13.64
22	Surety Bank	Deland	125,171	2,255	30	75	1,313	1,494	1.45	13.62
23	Wauchula State Bank	Wauchula	659,199	13,779	162	85	13,894	13,276	1.57	13.59
24	Anchor Commercial Bank	Juno Beach	129,424	1,658	21	79	78	456	1.28	13.56
25	First Federal Bank	Lake City	1,811,622	24,292	788	31	17,116	14,606	1.37	13.44
26	Community Bank and Trust of Florida	Ocala	738,946	7,837	134	58	5,199	5,154	1.12	13.42
27	Marquis Bank	Coral Gables	662,310	7,385	68	109	4,437	3,593	1.23	13.28
28	Freedom Bank	Saint Petersburg	271,283	3,017	46	66	1,723	1,513	1.15	13.26
29	Prime Meridian Bank	Tallahassee	401,682	4,514	79	57	3,092	2,483	1.19	13.10
30	Mainstreet Community Bank of Florida	Deland	411,222	5,231	86	61	3,087	2,122	1.01	13.01
31	Seaside National Bank & Trust	Orlando	1,883,189	17,904	152	118	9,892	9,436	0.99	12.97
32	Hillsboro Bank	Plant City	143,962	2,379	25	95	2,055	1,368	1.71	12.88
33	Friends Bank	New Smyrna Beach	95,299	1,225	27	45	667	507	1.27	12.80
34	First State Bank of the Florida Keys	Key West	960,847	12,489	184	68	12,157	11,988	1.01	12.36
35	First Citrus Bank	Tampa	402,528	4,191	66	64	2,757	1,476	1.11	12.35
36	First Florida Integrity Bank	Naples	1,457,261	14,295	147	97	7,634	6,037	1.04	12.03
37	Oculina Bank	Vero Beach	361,440	3,665	77	48	2,839	2,173	1.04	11.77
38	United Southern Bank	Umatilla	521,393	5,163	149	35	3,201	3,315	1.00	11.72
39	Citizens Bank and Trust	Lake Wales	634,947	6,718	154	44	5,206	4,633	0.80	11.60
40	Flagship Community Bank	Clearwater	115,189	1,688	26	65	1,150	296	1.40	11.22
41	First Bank	Clewiston	356,733	3,336	91	37	2,308	2,377	0.95	11.12
42	Drummond Community Bank	Chiefland	523,921	6,682	166	40	6,946	5,604	1.27	11.07
43	First Florida Bank	Destin	410,097	5,051	77	66	3,565	2,817	1.21	10.87
44	BankUnited, National Association	Miami Lakes	32,077,582	349,936	1,759	199	638,794	242,416	1.13	10.81
45	FineMark National Bank & Trust	Fort Myers	1,854,847	16,048	183	88	10,130	8,569	0.91	10.75
46	TransCapital Bank	Sunrise	204,107	4,901	21	233	4,530	3,117	1.83	10.54
47	American National Bank	Oakland Park	312,933	4,233	34	125	2,736	3,034	1.41	10.21
48	Edison National Bank	Fort Myers	303,969	3,256	42	78	2,454	1,802	0.78	10.01
49	Citizens State Bank	Perry	290,351	3,602	50	72	3,303	2,391	0.98	9.89
50	First National Bank of South Miami	South Miami	724,195	6,847	118	58	3,790	2,788	0.96	9.87

# 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	447,930	4	57	44	23	2	26.0
2	Paradise Bank	Boca Raton	299,473	3	12	80	38	10	28.6
3	Englewood Bank & Trust	Englewood	285,027	33	25	29	52	5	28.8
3	Florida Business Bank	Melbourne	135,168	17	80	32	1	14	28.8
5	Summit Bank, National Association	Panama City	472,448	46	22	24	48	21	32.2
6	Freedom Bank	Saint Petersburg	271,283	19	50	39	26	28	32.4
7	First Colony Bank of Florida	Maitland	216,878	11	102	17	27	8	33.0
8	Flagler Bank	West Palm Beach	298,645	50	59	13	25	19	33.2
9	Commerce National Bank & Trust	Winter Park	109,332	30	3	102	18	17	34.0
10	Hillsboro Bank	Plant City	143,962	13	89	11	29	32	34.8
10	Charlotte State Bank & Trust	Port Charlotte	348,341	53	9	59	49	4	34.8
10	Intracoastal Bank	Palm Coast	326,316	35	100	15	15	9	34.8
13	Bank of Tampa	Tampa	1,643,919	36	34	51	39	15	35.0
13	CenterState Bank, National Association	Winter Haven	12,326,862	9	22	47	45	52	35.0
15	Citizens First Bank	The Villages	2,255,175	99	29	2	34	20	36.8
16	American National Bank	Oakland Park	312,933	20	92	16	10	47	37.0
17	Prime Meridian Bank	Tallahassee	401,682	43	73	25	20	29	38.0
18	First Citrus Bank	Tampa	402,528	33	54	43	28	35	38.6
19	Oculina Bank	Vero Beach	361,440	89	36	20	14	37	39.2
20	First Florida Bank	Destin	410,097	66	19	50	22	43	40.0
20	Apollo Bank	Miami	701,220	40	62	31	51	16	40.0
22	Bank of Central Florida	Lakeland	516,716	75	98	6	12	11	40.4
23	Wauchula State Bank	Wauchula	659,199	9	43	33	95	23	40.6
23	Seaside National Bank & Trust	Orlando	1,883,189	97	49	10	16	31	40.6
25	Marquis Bank	Coral Gables	662,310	49	94	14	21	27	41.0
26	Brannan Bank	Inverness	524,415	50	50	22	81	3	41.2
27	Mainstreet Community Bank of Florida	Deland	411,222	18	50	57	53	30	41.6
28	Biscayne Bank	Coconut Grove	1,005,902	64	91	3	46	7	42.2
28	Raymond James Bank, National Association	Saint Petersburg	25,140,256	83	102	1	19	6	42.2
30	Flagship Community Bank	Clearwater	115,189	40	24	53	56	40	42.6
30	Seacoast National Bank	Stuart	6,748,096	37	28	38	55	55	42.6
30	FineMark National Bank & Trust	Fort Myers	1,854,847	102	15	34	17	45	42.6
33	First Federal Bank	Lake City	1,811,622	29	7	97	59	25	43.4
33	Drummond Community Bank	Chiefland	523,921	8	18	77	72	42	43.4
35	U.S. Century Bank	Doral	1,155,314	80	47	48	42	1	43.6
36	First Florida Integrity Bank	Naples	1,457,261	74	84	19	9	36	44.4
36	Heartland National Bank	Sebring	380,287	89	66	5	44	18	44.4
38	TransCapital Bank	Sunrise	204,107	61	47	4	66	46	44.8
39	Community Bank and Trust of Florida	Ocala	738,946	85	30	42	43	26	45.2
40	BAC Florida Bank	Coral Gables	2,236,330	86	38	8	87	12	46.2
41	Sunrise Bank	Cocoa Beach	221,255	25	73	60	13	65	47.2
42	Surety Bank	Deland	125,171	37	5	86	88	22	47.6
42	BankUnited, National Association	Miami Lakes	32,077,582	60	66	27	41	44	47.6
44	Legacy Bank of Florida	Boca Raton	426,998	69	89	21	8	53	48.0
44	Ocean Bank	Miami	3,875,427	26	35	64	54	61	48.0
46	Sabal Palm Bank	Sarasota	213,240	28	66	76	3	72	49.0
47	First Bank	Clewiston	356,733	24	27	69	85	41	49.2
48	Edison National Bank	Fort Myers	303,969	91	82	26	2	48	49.8
49	First Bank of the Palm Beaches	West Palm Beach	181,665	16	86	62	11	78	50.6
50	Terrabank, N.A.	Miami	392,533	69	33	73	7	73	51.0



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