

Community Bank Rankings

Research by Vala Lopez
METHODOLOGY

South Florida community banks as a group had an interesting year. Based on annual reports to federal regulators, financial institutions are ranked on this chart based on return on assets. Other charts in this special report rank the best and worst performers using key industry measures. Efficiency ratios are a computation of spending to generate a dollar of income. For example, a

ratio of 60 means a bank spends 60 cents to make a dollar. Also, Tier 1 risk-based capital is a key indicator of a well-capitalized bank. Under the federal regulatory agencies definition, a bank must have a Tier 1 capital ratio of at least 6% in order to be considered well-capitalized.

Rank '08	'07 Bank	HQ	ROA			ROE			Tier 1 risk-based cap-			Efficiency ratio		
			'08	'07	% change	'08	'07	% change	ital ratio '08	'07	% change	'08	'07	% change
1	17 American National Bank	Oakland Park	1.16	1.09	6.42	8.61	8.95	-3.80	15.39	15.30	0.59	60.11	57.90	3.82
2	18 Bank of Belle Glade	Belle Glade	0.89	1.07	-16.8	6.76	8.74	-22.7	24.70	24.73	-0.12	76.45	71.66	6.68
3	16 Regent Bank	Davie	0.88	1.18	-25.4	8.52	10.56	-19.3	9.76	11.34	-13.93	68.72	63.44	8.32
4	12 Landmark Bank	Fort Lauderdale	0.85	1.24	-31.5	7.40	11.65	-36.5	13.14	12.98	1.23	40.97	36.49	12.3
5	22 Intercontinental Bank	West Miami	0.81	1.03	-21.4	7.16	9.88	-27.5	27.90	25.14	10.98	61.35	57.32	7.03
6	7 Flagler Bank	West Palm Beach	0.80	1.74	-54.0	8.08	16.04	-49.6	10.65	12.87	-17.25	69.96	59.16	18.3
7	11 Community Bank of Florida	Homestead	0.61	1.26	-51.6	6.51	13.08	-50.2	10.64	10.18	4.52	66.63	64.95	2.59
8	19 International Finance Bank	Miami	0.59	1.01	-41.6	8.58	14.94	-42.6	9.40	10.79	-12.88	80.62	77.35	4.23
9	35 Community Bank of Broward	Dania Beach	0.58	0.64	-9.38	7.69	8.64	-11.0	8.46	8.02	5.49	72.44	74.04	-2.16
10	56 Bank of Coral Gables	Coral Gables	0.50	0.12	317	3.79	0.66	474	17.01	20.69	-17.79	63.58	75.23	-15.5
11	48 First Bank of Miami	Coral Gables	0.45	0.32	40.6	3.91	2.52	55.2	15.44	18.91	-18.35	86.78	92.51	-6.19
12	15 Interamerican Bank	Miami	0.45	1.2	-62.5	3.32	9.81	-66.2	19.61	17.41	12.64	73.28	63.05	16.2
13	31 Mellon United National Bank	Miami	0.44	0.68	-35.3	2.99	3.51	-14.8	12.10	12.06	0.33	46.92	41.18	13.9
14	58 Biscayne Bank	Miami	0.39	0.1	290	4.34	0.93	367	11.16	15.48	-27.91	64.51	90.86	-29.0
15	24 OptimumBank	Plantation	0.34	0.84	-59.5	3.08	7.67	-59.8	17.68	17.50	1.03	61.23	49.90	22.7
16	50 Paradise Bank	Boca Raton	0.34	0.26	30.8	3.93	2.12	85.4	9.78	11.58	-15.54	86.32	87.68	-1.55
17	13 Turnberry Bank	Aventura	0.34	1.23	-72.4	3.62	12.35	-70.7	12.59	14.08	-10.58	74.33	64.66	15.0
18	23 Desjardins Bank	Hallandale	0.33	0.89	-62.9	2.60	7.79	-66.6	24.51	22.96	6.75	54.79	53.63	2.16
19	38 Plus International Bank	Miami	0.33	0.61	-45.9	2.66	5.35	-50.3	48.49	43.89	10.48	92.75	83.83	10.6
20	27 BAC Florida Bank	Coral Gables	0.29	0.75	-61.3	3.69	9.39	-60.7	16.73	13.12	27.52	73.26	70.52	3.89
21	2 TransCapital Bank	Hallandale Beach	0.22	2.74	-92.0	1.61	21.44	-92.5	15.05	14.29	5.32	38.71	24.88	55.6
22	51 Stonegate Bank	Fort Lauderdale	0.19	0.22	-13.6	1.37	1.27	7.87	14.26	17.89	-20.29	81.45	85.80	-5.07
23	40 Mackinac Savings Bank	Boynton Beach	0.14	0.48	-70.8	2.28	7.69	-70.4	14.60	14.88	-1.88	116.85	110.23	6.01
24	32 First National Bank of South Miami	South Miami	0.14	0.68	-79.4	1.18	6.06	-80.5	19.64	22.14	-11.29	82.46	79.21	4.10
25	29 U. S. Century Bank	Miami	0.13	0.68	-80.9	1.12	4.63	-75.8	10.95	13.94	-21.45	80.45	65.65	22.5
26	37 Grand Bank & Trust of Florida	West Palm Beach	0.10	0.61	-83.6	1.05	6.17	-83.0	11.16	11.34	-1.59	71.80	74.45	-3.56
27	28 Eastern National Bank	Miami	0.08	0.71	-88.7	0.76	6.58	-88.5	15.34	15.61	-1.73	84.07	70.38	19.5
28	30 Executive National Bank	Miami	0.08	0.68	-88.2	0.83	7.37	-88.7	12.98	13.34	-2.70	80.46	77.79	3.43
29	10 Pacific National Bank	Miami	0.08	1.27	-93.7	0.89	11.72	-92.4	22.13	25.39	-12.84	77.83	64.79	20.1
30	41 Eagle National Bank of Miami	Doral	0.07	0.42	-83.3	0.83	5.40	-84.6	10.21	11.40	-10.44	75.90	77.86	-2.52
31	49 First Southern Bank	Boca Raton	0.07	0.27	-74.1	0.63	2.65	-76.2	12.22	11.97	2.09	85.26	89.11	-4.32
32	8 Metro Bank of Dade County	Miami	0.07	1.39	-95.0	0.62	12.84	-95.2	10.58	11.51	-8.08	63.23	53.42	18.4
33	33 Coconut Grove Bank	Miami	0.05	0.65	-92.3	0.62	7.96	-92.2	9.51	12.23	-22.24	81.00	73.25	10.6
34	6 Helm Bank	Miami	0.04	1.77	-97.7	0.54	24.70	-97.8	15.90	13.55	17.34	58.23	56.09	3.82
35	25 Mercantile Commercebank	Coral Gables	0.04	0.78	-94.9	0.50	9.56	-94.8	15.48	12.49	23.94	65.65	62.48	5.07
36	4 Home Federal Bank of Hollywood	Hallandale Beach	0.02	2.32	-99.1	0.18	24.50	-99.3	11.83	13.87	-14.71	68.08	48.53	40.3
37	64 Sunstate Bank	Miami	0.02	-0.02	-200	0.19	-0.14	-236	17.18	19.42	-11.53	83.69	85.69	-2.33
38	3 City National Bank of Florida	Miami	0.01	2.47	-99.6	0.04	22.72	-99.8	13.25	14.57	-9.06	55.01	46.99	17.1
39	61 Valley Bank	Fort Lauderdale	0.01	0.04	-75.0	0.12	0.44	-72.7	9.96	10.04	-0.80	95.56	90.93	5.09
40	53 EuroBank	Coral Gables	0.00	0.17	-100	0.00	1.57	-100	12.56	12.18	3.12	97.31	94.28	3.21
41	52 Enterprise Bank of Florida†	North Palm Beach	-0.16	0.19	-184	-1.33	1.28	-204	16.11	19.94	-19.21	90.69	85.87	5.61
42	59 Continental Nat'l Bank of Miami	Miami	-0.17	0.08	-313	-1.77	0.89	-299	15.83	12.45	27.15	100.22	97.66	2.62
43	21 1st United Bank	Boca Raton	-0.23	0.96	-124	-1.63	8.56	-119	8.03	10.93	-26.53	99.64	97.76	1.92
44	45 NatBank	Hollywood	-0.27	0.39	-169	-1.26	1.88	-167	33.90	37.81	-10.34	80.44	85.53	-5.95
45	47 Bank of Florida - Southeast	Fort Lauderdale	-0.35	0.34	-203	-3.28	3.12	-205	7.59	8.47	-10.39	84.88	77.55	9.45
46	20 Security Bank	North Lauderdale	-0.38	0.93	-141	-3.93	8.71	-145	13.49	15.46	-12.74	84.48	64.38	31.2
47	57 TotalBank	Miami	-0.39	0.12	-425	-3.95	0.94	-318	12.10	9.93	21.85	56.95	62.57	-8.98
48	36 Floridian Community Bank	Davie	-0.46	0.62	-174	-3.34	3.18	-205	13.29	18.94	-29.83	103.89	75.64	37.4
49	54 Lydian Private Bank	Palm Beach	-0.61	0.08	-863	-12.58	1.52	-928	8.90	9.76	-8.81	57.56	84.65	-32.0
50	34 TransAtlantic Bank	Miami	-0.61	0.65	-194	-5.57	6.88	-181	15.34	12.21	25.63	73.84	76.00	-2.84
51	74 Espirito Santo Bank	Miami	-0.67	-1.25	-46.4	-11.75	-17.84	-34.1	8.88	12.93	-31.32	97.31	127.47	-37.7
52	65 SouthBank	Palm Beach Gardens	-0.86	-0.17	406	-9.66	-2.18	343	17.55	17.85	-1.68	129.77	114.17	13.7
53	70 Legacy Bank of Florida	Boca Raton	-0.89	-0.67	32.8	-5.45	-2.57	112	13.33	21.96	-39.30	121.55	110.15	10.4
54	46 Anchor Commercial Bank	Juno Beach	-0.94	0.37	-354	-7.09	2.07	-443	15.63	19.24	-18.76	91.08	73.22	24.4
55	44 FirstBank Florida	Miami	-1.01	0.39	-359	-8.97	3.34	-369	12.43	10.42	19.29	89.06	64.02	39.1
56	76 First Bank of the Palm Beaches	West Palm Beach	-1.03	-2.36	-56.3	-6.98	-10.05	-30.6	13.89	18.43	-24.63	114.95	134.53	-14.6
57	62 Great Florida Bank	Miami	-1.06	0.05	-2,220	-11.49	0.50	-2,398	11.04	12.86	-14.15	81.42	88.73	-8.24
58	55 Intercredit Bank	Miami	-1.09	0.13	-939	-10.90	1.32	-926	14.55	16.90	-13.91	131.63	99.04	32.9
59	43 Great Eastern Bank of Florida	Miami	-1.36	0.25	-644	-11.36	2.41	-571	15.83	11.74	34.84	111.80	90.72	23.2
60	73 BBU Bank	Coral Gables	-1.54	-1.19	29.4	-8.43	-4.09	106	17.77	36.86	-51.79	109.17	117.36	-6.98
61	NR Palm Beach Community Bank*	Boynton Beach	-1.56	NA	NA	-5.20	NA	NA	51.70	NA	NA	146.58	NA	NA
62	63 Bank of Miami**	Coral Gables	-1.71	-0.08	2,038	-13.25	-0.56	2,266	18.22	15.31	19.01	98.31	86.19	14.1
63	39 Premier American Bank	Miami	-1.83	0.54	-439	-23.83	6.87	-447	7.86	8.54	-7.96	90.38	61.44	47.1
64	60 Terrabank	Miami	-1.88	0.06	-3,233	-15.52	0.54	-2,974	24.14	26.71	-9.62	152.37	104.54	45.8
65	67 Union Credit Bank	Miami	-2.25	-0.27	733	-17.56	-1.99	782	15.10	20.50	-26.34	110.59	112.98	-2.12
66	1 First East Side Savings Bank	Tamarac	-2.35	4.77	-149	-11.99	46.04	-126	27.53	33.91	-18.81	220.45	86.68	154
67	5 Sterling Bank	Lantana	-2.53	1.91	-232	-30.88	21.94	-241	8.99	9.82	-8.45	80.95	47.30	71.1
68	68 BankAtlantic	Fort Lauderdale	-2.75	-0.31	787	-32.44	-3.51	824	9.75	9.85	-1.02	83.61	91.22	-8.34
69	77 Marquis Bank *	North Miami Beach	-3.79	-5.04	-24.8	-6.84	-6.48	5.56	54.76	178.48	-69.32	176.29	344.62	-48.9
70	71 Integrity Bank	Jupiter	-3.84	-0.9	327	-38.72	-6.95	457	9.04	12.07	-25.10	164.06	97.49	68.3
71	NR Professional Bank *	Coral Gables	-4.08	NA	NA	-6.43	NA	NA	129.86	NA	NA	790.35	NA	NA
72	72 Ocean Bank	Miami	-4.14	-1.09	280	-40.41	-10.39	289	12.45	14.75	-15.59	121.67	58.53	108
73	69 Republic Federal Bank	Miami	-4.40	-0.82	437	-64.31	-10.58	508	8.39	11.94	-29.73	113.73	117.94	-3.57
74	78 Florida Shores Bank-Southeast	Pompano Beach	-5.00	-4.93	1.42	-17.93	-16.95	5.78	31.06	43.83	-29.14	279.00	326.90	-14.7
75	26 1st National Bank of South Florida	Homestead	-5.99	0.75	-899	-41.87	4.37	-1,058	12.99	15.20	-14.54	84.15	73.67	14.2
76	79 FirstCity Bank of Commerce*	North Palm Beach	-6.66	-8.04	-17.2	-17.68	-11.31	56.3	56.08	120.65	-53.52	296.99	437.39	-32.1
77	42 BankUnited	Coral Gables	-7.44	0.41	-1,915	-130.32	5.31	-2,554	2.31	14.44	-84.00	118.80	51.21	132
78	66 Sun American Bank	Boca Raton	-8.47	-0.33	2,467	-58.11	-1.91	2,942	9.91	11.02	-10.07	88.84	89.33	-0.55
79	75 Gibraltar Private Bank & Trust Co.***	Coral Gables	-8.87	-1.47	503	-66.76	-8.23	711	10.42	9.85	5.79	69.62	70.65	-1.46

Net interest margin %	'08	'07	% change	Assets in millions '08	'07	% change	Net income in thousands '08	'07	% change	Deposit in millions	'08	'07	% change	Loans in millions	'08	'07	% change
5.09	5.34	-4.68	58.2	53.8	8.32	449	554	-19.0	51.2	47.0	8.96	26.6	26.4	0.76			
4.70	5.6	-16.0	356.6	309.9	15.1	2,883	3,388	-14.9	289.6	249.6							