



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE TWELVE MONTHS ENDED
 December 31, 2023

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
1 Anchor Bank	Palm Beach Gardens	0.55	3/22/2005
2 Pacific National Bank	Miami	0.62	7/22/1985
3 Bank Of Belle Glade	Belle Glade	0.71	11/14/1963
4 First Federal Bank	Lake City	0.71	1/1/1961
5 Natbank, National Association	Hollywood	0.74	12/6/1994
6 American National Bank	Oakland Park	0.76	10/15/1985
7 City National Bank Of Florida	Miami	0.76	8/12/1970
8 Waterfall Bank	Clearwater	0.79	9/20/2021
9 Brannen Bank	Inverness	0.80	7/1/1926
10 Bankunited, National Association	Miami Lakes	0.82	5/21/2009
11 Bank Of Pensacola	Pensacola	0.82	10/26/1973
12 One Florida Bank	Orlando	0.82	10/29/2008
13 Gulf Atlantic Bank	Key West	0.83	4/13/2020
14 Prime Meridian Bank	Tallahassee	0.85	2/4/2008
15 Everbank, National Association	Jacksonville	0.88	10/1/1998
16 Central Bank	Tampa	0.91	2/26/2007
17 Finemark National Bank & Trust	Fort Myers	0.93	2/16/2007
18 Bank Of Central Florida	Lakeland	0.95	3/19/2007
19 Flagship Bank	Clearwater	0.95	1/23/2006
20 Sunstate Bank	Miami	0.97	3/15/1999
21 Locality Bank	Fort Lauderdale	0.97	1/12/2022
22 Peoples Bank Of Graceville	Graceville	0.98	7/12/1974
23 The Warrington Bank	Pensacola	0.98	3/18/1953
24 Sanibel Captiva Community Bank	Sanibel	1.00	1/21/2003
25 Evermore Bank	Fort Lauderdale	1.00	12/15/2022
26 Desjardins Bank, National Association	Hallandale	1.02	2/28/1992
27 Citizens Bank And Trust	Frostproof	1.04	5/13/1920
28 Bradesco Bank	Coral Gables	1.04	10/12/1973
29 Paradise Bank	Boca Raton	1.05	7/25/2005
30 Capital City Bank	Tallahassee	1.08	6/13/1907
31 Climate First Bank	Saint Petersburg	1.13	6/1/2021
32 Optimumbank	Fort Lauderdale	1.13	11/1/2000
33 Cogent Bank	Orlando	1.14	9/10/1999
34 First State Bank Of The Florida Keys	Key West	1.14	10/29/1955
35 Gulfside Bank	Sarasota	1.17	11/13/2018
36 U. S. Century Bank	Doral	1.18	10/28/2002
37 Mainstreet Community Bank Of Florida	Deland	1.19	10/24/2003
38 Winter Park National Bank	Winter Park	1.19	8/1/2017
39 Axiom Bank, National Association	Maitland	1.22	1/1/1962
40 Cypress Bank & Trust	Melbourne	1.23	8/16/2021
41 Banesco Usa	Miami	1.24	1/10/2006
42 The Bank Of Tampa	Tampa	1.25	3/30/1973
43 Pnb Community Bank	Niceville	1.26	6/16/1986
44 Sunrise Bank	Orlando	1.26	8/1/2005
45 Terrabank, National Association	Miami	1.27	11/21/1985
46 Surety Bank	Deland	1.29	1/1/1926
47 Florida Capital Bank, National Association	Jacksonville	1.30	8/12/1985
48 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
49 Amerant Bank, National Association	Coral Gables	1.31	9/17/1979
50 Bankflorida	Dade City	1.36	8/27/2007
51 Raymond James Bank	Saint Petersburg	1.38	5/6/1994
52 Southstate Bank, National Association	Winter Haven	1.41	2/21/1992
53 Lafayette State Bank	Mayo	1.42	4/2/1946
54 Ocean Bank	Miami	1.42	12/9/1982
55 Dlp Bank	Starke	1.43	3/19/1957
56 Community Bank Of The South	Merritt Island	1.44	11/29/1999
57 First National Bank Of Wauchula	Wauchula	1.44	1/12/1960
58 Marine Bank & Trust Company	Vero Beach	1.44	7/1/1997
59 Intracoastal Bank	Palm Coast	1.45	6/16/2008
60 Bayfirst National Bank	Saint Petersburg	1.47	2/12/1999
61 Seacoast National Bank	Stuart	1.48	1/1/1933
62 International Finance Bank	Miami	1.51	11/30/1983
63 Commerce Bank & Trust	Winter Park	1.54	2/3/2003
64 Edison National Bank	Fort Myers	1.56	8/29/1997
65 Heartland National Bank	Sebring	1.57	9/7/1999



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66 First National Bank Of Pasco	Dade City	1.58	11/3/1986
67 Intercredit Bank, National Association	Coral Gables	1.59	7/2/1984
68 Banco Do Brasil Americas	Miami	1.60	7/24/1986
69 First Bank	Clewiston	1.66	1/1/1922
70 Citizens First Bank	The Villages	1.66	7/1/1991
71 First Colony Bank Of Florida	Maitland	1.67	1/28/2008
72 Crews Bank & Trust	Wauchula	1.69	4/1/1929
73 The First National Bank Of Mount Dora	Mount Dora	1.69	9/1/1925
74 Helm Bank Usa	Miami	1.72	12/8/1989
75 Century Bank Of Florida	Tampa	1.76	9/11/2000
76 Fnbt Bank	Fort Walton Beach	1.83	4/9/1956
77 First National Bank Northwest Florida	Panama City	1.92	5/3/1984
78 Madison County Community Bank	Madison	2.04	5/5/1999
79 Eastern National Bank	Miami	2.10	9/3/1969
80 Grove Bank & Trust	Miami	2.12	7/12/1926
81 United Southern Bank	Umatilla	2.52	3/1/1937
82 Interamerican Bank, A Fsb	Miami	2.75	8/23/1976
83 Tcm Bank, National Association	Tampa	3.48	5/18/1998