



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE SIX MONTHS ENDED
 JUNE 30, 2024

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
1 Anchor Bank	Palm Beach Gardens	0.51	3/22/2005
2 Pacific National Bank	Miami	0.62	7/22/1985
3 First Federal Bank	Lake City	0.62	1/1/1961
4 Bank Of Belle Glade	Belle Glade	0.71	11/14/1963
5 Natbank, National Association	Hollywood	0.71	12/6/1994
6 Waterfall Bank	Clearwater	0.76	9/20/2021
7 American National Bank	Oakland Park	0.76	10/15/1985
8 Prime Meridian Bank	Tallahassee	0.76	2/4/2008
9 Brannen Bank	Inverness	0.79	7/1/1926
10 Bank Of Pensacola	Pensacola	0.80	10/26/1973
11 Central Bank	Tampa	0.80	2/26/2007
12 One Florida Bank	Orlando	0.82	10/29/2008
13 Everbank, National Association	Jacksonville	0.83	10/1/1998
14 City National Bank Of Florida	Miami	0.88	8/12/1970
15 Finemark National Bank & Trust	Fort Myers	0.89	2/16/2007
16 Sunstate Bank	Miami	0.89	3/15/1999
17 Bankunited, National Association	Miami Lakes	0.92	5/21/2009
18 Peoples Bank Of Graceville	Graceville	0.93	7/12/1974
19 Bank Of Central Florida	Lakeland	0.94	3/19/2007
20 Gulf Atlantic Bank	Key West	0.95	4/13/2020
21 Flagship Bank	Clearwater	0.96	1/23/2006
22 The Warrington Bank	Pensacola	0.99	3/18/1953
23 Evermore Bank	Fort Lauderdale	0.99	12/15/2022
24 Bradesco Bank	Coral Gables	0.99	10/12/1973
25 Sanibel Captiva Community Bank	Sanibel	1.01	1/21/2003
26 Citizens Bank And Trust	Frostproof	1.02	5/13/1920
27 Desjardins Bank, National Association	Hallandale	1.02	2/28/1992
28 Paradise Bank	Boca Raton	1.02	7/25/2005
29 Capital City Bank	Tallahassee	1.08	6/13/1907
30 Optimumbank	Fort Lauderdale	1.08	11/1/2000
31 Cogent Bank	Orlando	1.13	9/10/1999
32 Climate First Bank	Saint Petersburg	1.13	6/1/2021
33 First State Bank Of The Florida Keys	Key West	1.15	10/29/1955
34 Banesco Usa	Miami	1.16	1/10/2006
35 Gulfside Bank	Sarasota	1.18	11/13/2018
36 U. S. Century Bank	Doral	1.19	10/28/2002
37 Cypress Bank & Trust	Melbourne	1.20	8/16/2021
38 Sunrise Bank	Orlando	1.23	8/1/2005
39 Mainstreet Community Bank Of Florida	Deland	1.25	10/24/2003
40 Pnb Community Bank	Niceville	1.25	6/16/1986
41 Florida Capital Bank, National Association	Jacksonville	1.25	8/12/1985
42 Raymond James Bank	Saint Petersburg	1.28	5/6/1994
43 Amerant Bank, National Association	Coral Gables	1.29	9/17/1979
44 Axiom Bank, National Association	Maitland	1.29	1/1/1962
45 International Finance Bank	Miami	1.29	11/30/1983
46 Community Bank Of The South	Merritt Island	1.30	11/29/1999
47 The Bank Of Tampa	Tampa	1.30	3/30/1973
48 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
49 Terrabank, National Association	Miami	1.35	11/21/1985
50 Intracoastal Bank	Palm Coast	1.36	6/16/2008
51 Bayfirst National Bank	Saint Petersburg	1.37	2/12/1999
52 Bankflorida	Dade City	1.39	8/27/2007
53 Ocean Bank	Miami	1.39	12/9/1982
54 Seacoast National Bank	Stuart	1.41	1/1/1933
55 Surety Bank	Deland	1.42	1/1/1926
56 Southstate Bank, National Association	Winter Haven	1.42	2/21/1992
57 Commerce Bank & Trust	Winter Park	1.44	2/3/2003
58 First National Bank Of Wauchula	Wauchula	1.49	1/12/1960
59 Banco Do Brasil Americas	Miami	1.50	7/24/1986
60 First National Bank Of Pasco	Dade City	1.51	11/3/1986
61 Winter Park National Bank	Winter Park	1.52	8/3/2017
62 Marine Bank & Trust Company	Vero Beach	1.53	7/1/1997
63 Locality Bank	Fort Lauderdale	1.56	1/12/2022
64 Heartland National Bank	Sebring	1.58	9/7/1999
65 Edison National Bank	Fort Myers	1.59	8/29/1997



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Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
66 First Colony Bank Of Florida	Maitland	1.60	1/28/2008
67 First Bank	Clewiston	1.66	1/1/1922
68 Citizens First Bank	The Villages	1.67	7/1/1991
69 Intercredit Bank, National Association	Coral Gables	1.68	7/2/1984
70 Helm Bank Usa	Miami	1.72	12/8/1989
71 Lafayette State Bank	Mayo	1.74	4/2/1946
72 The First National Bank Of Mount Dora	Mount Dora	1.75	9/1/1925
73 Fnbt Bank	Fort Walton Beach	1.77	4/9/1956
74 Crews Bank & Trust	Wauchula	1.78	4/1/1929
75 Grove Bank & Trust	Miami	1.78	7/12/1926
76 Century Bank Of Florida	Tampa	1.82	9/11/2000
77 Dlp Bank	Starke	1.90	3/19/1957
78 Madison County Community Bank	Madison	2.04	5/5/1999
79 First National Bank Northwest Florida	Panama City	2.07	5/3/1984
80 Eastern National Bank	Miami	2.26	9/3/1969
81 United Southern Bank	Umatilla	2.39	3/1/1937
82 Interamerican Bank, A Fsb	Miami	2.47	8/23/1976
83 Tcm Bank, National Association	Tampa	3.60	5/18/1998