



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE NINE MONTHS ENDED
 SEPTEMBER 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	0.56	3/22/2005
2 Bank Of Belle Glade	Belle Glade	0.65	11/14/1963
3 First Federal Bank	Lake City	0.68	1/1/1961
4 Pacific National Bank	Miami	0.70	7/22/1985
5 Natbank, National Association	Hollywood	0.71	12/6/1994
6 Waterfall Bank	Clearwater	0.72	9/20/2021
7 Prime Meridian Bank	Tallahassee	0.77	2/4/2008
8 Brannen Bank	Inverness	0.78	7/1/1926
9 Bank Of Pensacola	Pensacola	0.78	10/26/1973
10 Central Bank	Tampa	0.78	2/26/2007
11 American National Bank	Oakland Park	0.81	10/15/1985
12 One Florida Bank	Orlando	0.82	10/29/2008
13 Everbank, National Association	Jacksonville	0.84	10/1/1998
14 Sunstate Bank	Miami	0.88	3/15/1999
15 Finemark National Bank & Trust	Fort Myers	0.89	2/16/2007
16 Bankunited, National Association	Miami Lakes	0.94	5/21/2009
17 Bank Of Central Florida	Lakeland	0.95	3/19/2007
18 Peoples Bank Of Graceville	Graceville	0.95	7/12/1974
19 Flagship Bank	Clearwater	0.97	1/23/2006
20 Paradise Bank	Boca Raton	0.98	7/25/2005
21 City National Bank Of Florida	Miami	0.98	8/12/1970
22 Gulf Atlantic Bank	Key West	0.98	4/13/2020
23 Evermore Bank	Fort Lauderdale	0.99	12/15/2022
24 The Warrington Bank	Pensacola	0.99	3/18/1953
25 Sanibel Captiva Community Bank	Sanibel	1.00	1/21/2003
26 Bradesco Bank	Coral Gables	1.01	10/12/1973
27 Citizens Bank And Trust	Frostproof	1.03	5/13/1920
28 Desjardins Bank, National Association	Hallandale	1.03	2/28/1992
29 Climate First Bank	Saint Petersburg	1.03	6/1/2021
30 Amerant Bank, National Association	Coral Gables	1.06	9/17/1979
31 Optimumbank	Fort Lauderdale	1.07	11/1/2000
32 Banesco Usa	Miami	1.09	1/10/2006
33 Capital City Bank	Tallahassee	1.10	6/13/1907
34 Cogent Bank	Orlando	1.11	9/10/1999
35 Gulfside Bank	Sarasota	1.14	11/13/2018
36 First State Bank Of The Florida Keys	Key West	1.15	10/29/1955
37 U. S. Century Bank	Doral	1.19	10/28/2002
38 Sunrise Bank	Orlando	1.19	8/1/2005
39 Florida Capital Bank, National Association	Jacksonville	1.23	8/12/1985
40 Pnb Community Bank	Niceville	1.24	6/16/1986
41 Mainstreet Community Bank Of Florida	Deland	1.25	10/24/2003
42 Raymond James Bank	Saint Petersburg	1.27	5/6/1994
43 Axiom Bank, National Association	Maitland	1.27	1/1/1962
44 Cypress Bank & Trust	Melbourne	1.28	8/16/2021
45 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
46 International Finance Bank	Miami	1.30	11/30/1983
47 Intracoastal Bank	Palm Coast	1.32	6/16/2008
48 Community Bank Of The South	Merritt Island	1.33	11/29/1999
49 The Bank Of Tampa	Tampa	1.33	3/30/1973
50 Terrabank, National Association	Miami	1.34	11/21/1985
51 Bayfirst National Bank	Saint Petersburg	1.36	2/12/1999
52 Seacoast National Bank	Stuart	1.37	1/1/1933
53 Southstate Bank, National Association	Winter Haven	1.38	2/21/1992
54 Commerce Bank & Trust	Winter Park	1.40	2/3/2003
55 Bankflorida	Dade City	1.40	8/27/2007
56 Ocean Bank	Miami	1.41	12/9/1982
57 Banco Do Brasil Americas	Miami	1.47	7/24/1986
58 First National Bank Of Pasco	Dade City	1.48	11/3/1986
59 Surety Bank	Deland	1.49	1/1/1926
60 Marine Bank & Trust Company	Vero Beach	1.52	7/1/1997
61 First National Bank Of Wauchula	Wauchula	1.52	1/12/1960
62 Dlp Bank	Starke	1.53	3/19/1957
63 First Colony Bank Of Florida	Maitland	1.55	1/28/2008
64 Locality Bank	Fort Lauderdale	1.57	1/12/2022
65 Eastern National Bank	Miami	1.58	9/3/1969



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66 Heartland National Bank	Sebring	1.59	9/7/1999
67 Intercredit Bank, National Association	Coral Gables	1.59	7/2/1984
68 Edison National Bank	Fort Myers	1.60	8/29/1997
69 Winter Park National Bank	Winter Park	1.67	8/1/2017
70 Fnbt Bank	Fort Walton Beach	1.68	4/9/1956
71 Citizens First Bank	The Villages	1.69	7/1/1991
72 First Bank	Clewiston	1.71	1/1/1922
73 Helm Bank Usa	Miami	1.72	12/8/1989
74 Grove Bank & Trust	Miami	1.73	7/12/1926
75 The First National Bank Of Mount Dora	Mount Dora	1.75	9/1/1925
76 Century Bank Of Florida	Tampa	1.83	9/11/2000
77 Lafayette State Bank	Mayo	1.84	4/2/1946
78 Crews Bank & Trust	Wauchula	1.84	4/1/1929
79 Madison County Community Bank	Madison	2.04	5/5/1999
80 United Southern Bank	Umatilla	2.39	3/1/1937
81 Interamerican Bank, A Fsb	Miami	2.39	8/23/1976
82 Tcm Bank, National Association	Tampa	3.57	5/18/1998