



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE TWELVE MONTHS ENDED
 December 31, 2024

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
1 Gala Bank	Ocala	0.00	12/30/2024
2 Anchor Bank	Palm Beach Gardens	0.58	3/22/2005
3 American National Bank	Oakland Park	0.67	10/15/1985
4 Waterfall Bank	Clearwater	0.70	9/20/2021
5 Bank Of Belle Glade	Belle Glade	0.71	11/14/1963
6 Natbank, National Association	Hollywood	0.71	12/6/1994
7 First Federal Bank	Lake City	0.72	1/1/1961
8 Pacific National Bank	Miami	0.72	7/22/1985
9 Central Bank	Tampa	0.74	2/26/2007
10 Bank Of Pensacola	Pensacola	0.77	10/26/1973
11 Brannen Bank	Inverness	0.79	7/1/1926
12 Everbank, National Association	Jacksonville	0.80	10/1/1998
13 Prime Meridian Bank	Tallahassee	0.80	2/4/2008
14 One Florida Bank	Orlando	0.83	10/29/2008
15 Finemark National Bank & Trust	Fort Myers	0.88	2/16/2007
16 Bankunited, National Association	Miami Lakes	0.92	5/21/2009
17 Peoples Bank Of Graceville	Graceville	0.94	7/12/1974
18 The Warrington Bank	Pensacola	0.97	3/18/1953
19 Bank Of Central Florida	Lakeland	0.98	3/19/2007
20 Climate First Bank	Saint Petersburg	0.98	6/1/2021
21 Evermore Bank	Fort Lauderdale	0.98	12/15/2022
22 Flagship Bank	Clearwater	0.98	1/23/2006
23 Bradesco Bank	Coral Gables	0.99	10/12/1973
24 Paradise Bank	Boca Raton	1.00	7/25/2005
25 Cogent Bank	Orlando	1.00	9/10/1999
26 Sunstate Bank	Miami	1.00	3/15/1999
27 City National Bank Of Florida	Miami	1.01	8/12/1970
28 Sanibel Captiva Community Bank	Sanibel	1.01	1/21/2003
29 Desjardins Bank, National Association	Hallandale	1.02	2/28/1992
30 Citizens Bank And Trust	Frostproof	1.03	5/13/1920
31 Gulf Atlantic Bank	Key West	1.06	4/13/2020
32 Optimumbank	Fort Lauderdale	1.08	11/1/2000
33 Capital City Bank	Tallahassee	1.09	6/13/1907
34 Gulfside Bank	Sarasota	1.10	11/13/2018
35 Banesco Usa	Miami	1.13	1/10/2006
36 First State Bank Of The Florida Keys	Key West	1.13	10/29/1955
37 Amerant Bank, National Association	Coral Gables	1.17	9/17/1979
38 Sunrise Bank	Orlando	1.21	8/1/2005
39 Raymond James Bank	Saint Petersburg	1.21	5/6/1994
40 U. S. Century Bank	Doral	1.22	10/28/2002
41 Winter Park National Bank	Winter Park	1.24	8/1/2017
42 Pnb Community Bank	Niceville	1.24	6/16/1986
43 International Finance Bank	Miami	1.25	11/30/1983
44 Mainstreet Community Bank Of Florida	Deland	1.25	10/24/2003
45 Cypress Bank & Trust	Melbourne	1.27	8/16/2021
46 Florida Capital Bank, National Association	Jacksonville	1.29	8/12/1985
47 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
48 Community Bank Of The South	Merritt Island	1.30	11/29/1999
49 Seacoast National Bank	Stuart	1.34	1/1/1933
50 The Bank Of Tampa	Tampa	1.34	3/30/1973
51 Southstate Bank, National Association	Winter Haven	1.36	2/21/1992
52 Banco Do Brasil Americas	Miami	1.36	7/24/1986
53 Ocean Bank	Miami	1.37	12/9/1982
54 Terrabank, National Association	Miami	1.37	11/21/1985
55 Bankflorida	Dade City	1.39	8/27/2007
56 Intracoastal Bank	Palm Coast	1.39	6/16/2008
57 Axiom Bank, National Association	Maitland	1.42	1/1/1962
58 Eastern National Bank	Miami	1.44	9/3/1969
59 Edison National Bank	Fort Myers	1.44	8/29/1997
60 Bayfirst National Bank	Saint Petersburg	1.45	2/12/1999
61 Commerce Bank & Trust	Winter Park	1.45	2/3/2003
62 First National Bank Of Pasco	Dade City	1.51	11/3/1986
63 Grove Bank & Trust	Miami	1.53	7/12/1926
64 Intercredit Bank, National Association	Coral Gables	1.53	7/2/1984
65 Dlp Bank	Starke	1.53	3/19/1957



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66 First National Bank Of Wauchula	Wauchula	1.53	1/12/1960
67 Locality Bank	Fort Lauderdale	1.53	1/12/2022
68 Marine Bank & Trust Company	Vero Beach	1.54	7/1/1997
69 Surety Bank	Deland	1.54	1/1/1926
70 Heartland National Bank	Sebring	1.55	9/7/1999
71 First Colony Bank Of Florida	Maitland	1.56	1/28/2008
72 Fnbt Bank	Fort Walton Beach	1.66	4/9/1956
73 Century Bank Of Florida	Tampa	1.69	9/11/2000
74 First Bank	Clewiston	1.70	1/1/1922
75 The First National Bank Of Mount Dora	Mount Dora	1.72	9/1/1925
76 Citizens First Bank	The Villages	1.78	7/1/1991
77 Helm Bank Usa	Miami	1.79	12/8/1989
78 Madison County Community Bank	Madison	1.85	5/5/1999
79 Crews Bank & Trust	Wauchula	1.86	4/1/1929
80 Lafayette State Bank	Mayo	1.90	4/2/1946
81 Interamerican Bank, A Fsb	Miami	2.17	8/23/1976
82 United Southern Bank	Umatilla	2.29	3/1/1937
83 Tcm Bank, National Association	Tampa	3.40	5/18/1998