



FLORIDA BANKS & THRIFTS
RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
AT or FOR THE SIX MONTHS ENDED
JUNE 30, 2025

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
1 First Federal Bank	Lake City	0.67	1/1/1961
2 Bank Of Belle Glade	Belle Glade	0.72	11/14/1963
3 Anchor Bank	Palm Beach Gardens	0.75	3/22/2005
4 Bank Of Pensacola	Pensacola	0.75	10/26/1973
5 Pacific National Bank	Miami	0.75	7/22/1985
6 Natbank, National Association	Hollywood	0.75	12/6/1994
7 Central Bank	Tampa	0.76	2/26/2007
8 Brannen Bank	Inverness	0.77	7/1/1926
9 Prime Meridian Bank	Tallahassee	0.79	2/4/2008
10 Waterfall Bank	Clearwater	0.81	9/20/2021
11 One Florida Bank	Orlando	0.84	10/29/2008
12 Everbank, National Association	Jacksonville	0.84	10/1/1998
13 Finemark National Bank & Trust	Fort Myers	0.87	2/16/2007
14 Bankunited, National Association	Miami Lakes	0.93	5/21/2009
15 Paradise Bank	Boca Raton	0.94	7/25/2005
16 Peoples Bank Of Graceville	Graceville	0.95	7/12/1974
17 The Warrington Bank	Pensacola	0.96	3/18/1953
18 Bradesco Bank	Coral Gables	0.98	10/12/1973
19 Sanibel Captiva Community Bank	Sanibel	0.99	1/21/2003
20 Gala Bank	Ocala	0.99	12/30/2024
21 Bank Of Central Florida	Lakeland	1.00	3/19/2007
22 Bankmiami	Miami	1.00	3/17/2025
23 Gulf Atlantic Bank	Key West	1.00	4/13/2020
24 Flagship Bank	Clearwater	1.01	1/23/2006
25 Evermore Bank	Fort Lauderdale	1.02	12/15/2022
26 Cogent Bank	Orlando	1.04	9/10/1999
27 Desjardins Bank, National Association	Hallandale	1.04	2/28/1992
28 Climate First Bank	Saint Petersburg	1.05	6/1/2021
29 Gulfside Bank	Sarasota	1.08	11/13/2018
30 Citizens Bank And Trust	Frostproof	1.08	5/13/1920
31 Banesco Usa	Miami	1.09	1/10/2006
32 City National Bank Of Florida	Miami	1.10	8/12/1970
33 Sunstate Bank	Miami	1.12	3/15/1999
34 Capital City Bank	Tallahassee	1.13	6/13/1907
35 First State Bank Of The Florida Keys	Key West	1.14	10/29/1955
36 Raymond James Bank	Saint Petersburg	1.18	5/6/1994
37 U. S. Century Bank	Doral	1.18	10/28/2002
38 Optimumbank	Fort Lauderdale	1.19	11/1/2000
39 Florida Capital Bank, National Association	Jacksonville	1.20	8/12/1985
40 Amerant Bank, National Association	Coral Gables	1.20	9/17/1979
41 Mainstreet Community Bank Of Florida	Deland	1.23	10/24/2003
42 Cypress Bank & Trust	Melbourne	1.24	8/16/2021
43 Sunrise Bank	Orlando	1.26	8/1/2005
44 International Finance Bank	Miami	1.26	11/30/1983
45 Pnb Community Bank	Niceville	1.27	6/16/1986
46 Winter Park National Bank	Winter Park	1.28	8/1/2017
47 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
48 Surety Bank	Deland	1.30	1/1/1926
49 Southstate Bank, National Association	Winter Haven	1.31	2/21/1992
50 Seacoast National Bank	Stuart	1.34	1/1/1933
51 Banco Do Brasil Americas	Miami	1.34	7/24/1986
52 The Bank Of Tampa	Tampa	1.36	3/30/1973
53 Terrabank, National Association	Miami	1.37	11/21/1985
54 Community Bank Of The South	Merritt Island	1.38	11/29/1999
55 Ocean Bank	Miami	1.39	12/9/1982
56 Axiom Bank, National Association	Maitland	1.42	1/1/1962
57 Commerce Bank & Trust	Winter Park	1.43	2/3/2003
58 Bankflorida	Dade City	1.44	8/27/2007
59 Intracoastal Bank	Palm Coast	1.44	6/16/2008
60 Edison National Bank	Fort Myers	1.46	8/29/1997
61 First National Bank Of Pasco	Dade City	1.49	11/3/1986
62 Grove Bank & Trust	Miami	1.50	7/12/1926
63 Intercredit Bank, National Association	Coral Gables	1.50	7/2/1984
64 Bayfirst National Bank	Saint Petersburg	1.51	2/12/1999
65 The First National Bank Of Mount Dora	Mount Dora	1.51	9/1/1925



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Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total	Date
		Loans	Established
66 Marine Bank & Trust Company	Vero Beach	1.53	7/1/1997
67 Fnbt Bank	Fort Walton Beach	1.53	4/9/1956
68 First Colony Bank Of Florida	Maitland	1.53	1/28/2008
69 Madison County Community Bank	Madison	1.58	5/5/1999
70 First National Bank Of Wauchula	Wauchula	1.59	1/12/1960
71 Dlp Bank	Starke	1.63	3/19/1957
72 First Bank	Clewiston	1.67	1/1/1922
73 Heartland National Bank	Sebring	1.70	9/7/1999
74 Century Bank Of Florida	Tampa	1.72	9/11/2000
75 Citizens First Bank	The Villages	1.73	7/1/1991
76 Helm Bank Usa	Miami	1.74	12/8/1989
77 Locality Bank	Fort Lauderdale	1.76	1/12/2022
78 Crews Bank & Trust	Wauchula	1.89	4/1/1929
79 Lafayette State Bank	Mayo	1.94	4/2/1946
80 Interamerican Bank, A Fsb	Miami	2.14	8/23/1976
81 United Southern Bank	Umatilla	2.18	3/1/1937
82 Eastern National Bank	Miami	2.40	9/3/1969
83 Tcm Bank, National Association	Tampa	3.54	5/18/1998