



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

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total	Date
		Loans	Established
1 Bank Of Belle Glade	Belle Glade	0.68	11/14/1963
2 First Federal Bank	Lake City	0.72	1/1/1961
3 Natbank, National Association	Hollywood	0.72	12/6/1994
4 Bank Of Pensacola	Pensacola	0.74	10/26/1973
5 Anchor Bank	Palm Beach Gardens	0.75	3/22/2005
6 Central Bank	Tampa	0.75	2/26/2007
7 Brannen Bank	Inverness	0.75	7/1/1926
8 Pacific National Bank	Miami	0.78	7/22/1985
9 Gala Bank	Ocala	0.79	12/30/2024
10 Everbank, National Association	Jacksonville	0.81	10/1/1998
11 Prime Meridian Bank	Tallahassee	0.81	2/4/2008
12 One Florida Bank	Orlando	0.84	10/29/2008
13 Waterfall Bank	Clearwater	0.85	9/20/2021
14 Finemark National Bank & Trust	Fort Myers	0.86	2/16/2007
15 Peoples Bank Of Graceville	Graceville	0.92	7/12/1974
16 Bankunited, National Association	Miami Lakes	0.93	5/21/2009
17 Paradise Bank	Boca Raton	0.96	7/25/2005
18 The Warrington Bank	Pensacola	0.96	3/18/1953
19 Sanibel Captiva Community Bank	Sanibel	0.97	1/21/2003
20 Bradesco Bank	Coral Gables	0.98	10/12/1973
21 Bank Of Central Florida	Lakeland	0.99	3/19/2007
22 Flagship Bank	Clearwater	0.99	1/23/2006
23 Bankmiami	Coral Gables	1.00	3/17/2025
24 Gulf Atlantic Bank	Key West	1.00	4/13/2020
25 Climate First Bank	Saint Petersburg	1.04	6/1/2021
26 Desjardins Bank, National Association	Hallandale	1.05	2/28/1992
27 Raymond James Bank	Saint Petersburg	1.09	5/6/1994
28 Gulfside Bank	Sarasota	1.09	11/13/2018
29 Evermore Bank	Fort Lauderdale	1.10	12/15/2022
30 Citizens Bank And Trust	Frostproof	1.11	5/13/1920
31 Banesco Usa	Miami	1.11	1/10/2006
32 Cypress Bank & Trust	Melbourne	1.13	8/16/2021
33 City National Bank Of Florida	Miami	1.15	8/12/1970
34 First State Bank Of The Florida Keys	Key West	1.15	10/29/1955
35 Sunstate Bank	Miami	1.15	3/15/1999
36 Capital City Bank	Tallahassee	1.16	6/13/1907
37 U. S. Century Bank	Doral	1.17	10/28/2002
38 Cogent Bank	Orlando	1.17	9/10/1999
39 Mainstreet Community Bank Of Florida	Deland	1.22	10/24/2003
40 Optimumbank	Fort Lauderdale	1.23	11/1/2000
41 Southstate Bank, National Association	Winter Haven	1.23	2/21/1992
42 Florida Capital Bank, National Association	Jacksonville	1.24	8/12/1985
43 International Finance Bank	Miami	1.26	11/30/1983
44 Winter Park National Bank	Winter Park	1.27	8/1/2017
45 Sunrise Bank	Orlando	1.27	8/1/2005
46 Pnb Community Bank	Niceville	1.28	6/16/1986
47 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
48 Community Bank Of The South	Merritt Island	1.31	11/29/1999
49 Seacoast National Bank	Stuart	1.34	1/1/1933
50 Banco Do Brasil Americas	Miami	1.36	7/24/1986
51 Surety Bank	Deland	1.37	1/1/1926
52 Amerant Bank, National Association	Coral Gables	1.37	9/17/1979
53 Ocean Bank	Miami	1.38	12/9/1982
54 The Bank Of Tampa	Tampa	1.38	3/30/1973
55 Terrabank, National Association	Miami	1.38	11/21/1985
56 Intracoastal Bank	Palm Coast	1.39	6/16/2008
57 Bankflorida	Dade City	1.42	8/27/2007
58 Grove Bank & Trust	Miami	1.43	7/12/1926
59 Axiom Bank, National Association	Maitland	1.44	1/1/1962
60 Commerce Bank & Trust	Winter Park	1.46	2/3/2003
61 Edison National Bank	Fort Myers	1.49	8/29/1997
62 Intercredit Bank, National Association	Coral Gables	1.49	7/2/1984
63 Marine Bank & Trust Company	Vero Beach	1.51	7/1/1997
64 Fnb Bank	Fort Walton Beach	1.51	4/9/1956
65 First National Bank Of Pasco	Dade City	1.52	11/3/1986



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66 The First National Bank Of Mount Dora	Mount Dora	1.58	9/1/1925
67 Madison County Community Bank	Madison	1.58	5/5/1999
68 First Colony Bank Of Florida	Maitland	1.63	1/28/2008
69 First National Bank Of Wauchula	Wauchula	1.63	1/12/1960
70 Century Bank Of Florida	Tampa	1.63	9/11/2000
71 Dlp Bank	Starke	1.68	3/19/1957
72 Helm Bank Usa	Miami	1.71	12/8/1989
73 First Bank	Clewiston	1.75	1/1/1922
74 Citizens First Bank	The Villages	1.83	7/1/1991
75 Lafayette State Bank	Mayo	1.93	4/2/1946
76 Crews Bank & Trust	Wauchula	1.95	4/1/1929
77 Locality Bank	Fort Lauderdale	2.02	1/12/2022
78 Interamerican Bank, A Fsb	Miami	2.04	8/23/1976
79 United Southern Bank	Umatilla	2.15	3/1/1937
80 Bayfirst National Bank	Saint Petersburg	2.24	2/12/1999
81 Eastern National Bank	Miami	2.34	9/3/1969
82 Tcm Bank, National Association	Tampa	3.54	5/18/1998