



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE TWELVE MONTHS ENDED
 December 31, 2025

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
1 Bank Of Belle Glade	Belle Glade	0.68	11/14/1963
2 Bank Of Pensacola	Pensacola	0.72	10/26/1973
3 Pacific National Bank	Miami	0.73	7/22/1985
4 Anchor Bank	Palm Beach Gardens	0.75	3/22/2005
5 Brannen Bank	Inverness	0.75	7/1/1926
6 Natbank, National Association	Hollywood	0.75	12/6/1994
7 Central Bank	Tampa	0.77	2/26/2007
8 First Federal Bank	Lake City	0.79	1/1/1961
9 Prime Meridian Bank	Tallahassee	0.80	2/4/2008
10 Everbank, National Association	Jacksonville	0.80	10/1/1998
11 One Florida Bank	Orlando	0.83	10/29/2008
12 Finemark National Bank & Trust	Fort Myers	0.84	2/16/2007
13 Gala Bank	Ocala	0.85	12/30/2024
14 Waterfall Bank	Clearwater	0.86	9/20/2021
15 Bankunited, National Association	Miami Lakes	0.91	5/21/2009
16 Gulf Atlantic Bank	Key West	0.92	4/13/2020
17 Peoples Bank Of Graceville	Graceville	0.94	7/12/1974
18 Bradesco Bank	Coral Gables	0.94	10/12/1973
19 Sanibel Captiva Community Bank	Sanibel	0.99	1/21/2003
20 Bankmiami	Coral Gables	1.00	3/17/2025
21 Flagship Bank	Clearwater	1.00	1/23/2006
22 Paradise Bank	Boca Raton	1.01	7/25/2005
23 Bank Of Central Florida	Lakeland	1.04	3/19/2007
24 Desjardins Bank, National Association	Hallandale	1.04	2/28/1992
25 Cypress Bank & Trust	Melbourne	1.04	8/16/2021
26 Raymond James Bank	Saint Petersburg	1.05	5/6/1994
27 Climate First Bank	Saint Petersburg	1.05	6/1/2021
28 The Warrington Bank	Pensacola	1.05	3/18/1953
29 Optimumbank	Fort Lauderdale	1.07	11/1/2000
30 Cogent Bank	Orlando	1.08	9/10/1999
31 Banesco Usa	Miami	1.09	1/10/2006
32 Gulfside Bank	Sarasota	1.09	11/13/2018
33 First State Bank Of The Florida Keys	Key West	1.09	10/29/1955
34 Evermore Bank	Fort Lauderdale	1.11	12/15/2022
35 City National Bank Of Florida	Miami	1.11	8/12/1970
36 Sunstate Bank	Miami	1.13	3/15/1999
37 U. S. Century Bank	Doral	1.16	10/28/2002
38 Amerant Bank, National Association	Coral Gables	1.18	9/17/1979
39 Southstate Bank, National Association	Winter Haven	1.20	2/21/1992
40 Capital City Bank	Tallahassee	1.21	6/13/1907
41 Mainstreet Community Bank Of Florida	Deland	1.21	10/24/2003
42 Citizens Bank And Trust	Frostproof	1.22	5/13/1920
43 Surety Bank	Deland	1.24	1/1/1926
44 International Finance Bank	Miami	1.25	11/30/1983
45 Florida Capital Bank, National Association	Jacksonville	1.26	8/12/1985
46 Pnb Community Bank	Niceville	1.29	6/16/1986
47 Sunrise Bank	Orlando	1.29	8/1/2005
48 Gulf Coast Business Bank	Fort Myers	1.30	6/6/2022
49 Banco Do Brasil Americas	Miami	1.35	7/24/1986
50 Bankflorida	Dade City	1.35	8/27/2007
51 Community Bank Of The South	Merritt Island	1.35	11/29/1999
52 Terrabank, National Association	Miami	1.35	11/21/1985
53 Intracoastal Bank	Palm Coast	1.36	6/16/2008
54 The Bank Of Tampa	Tampa	1.36	3/30/1973
55 Ocean Bank	Miami	1.40	12/9/1982
56 Seacoast National Bank	Stuart	1.41	1/1/1933
57 Grove Bank & Trust	Miami	1.42	7/12/1926
58 Fnbt Bank	Fort Walton Beach	1.42	4/9/1956
59 Marine Bank & Trust Company	Vero Beach	1.44	7/1/1997
60 Edison National Bank	Fort Myers	1.46	8/29/1997
61 Axiom Bank, National Association	Maitland	1.52	1/1/1962
62 Madison County Community Bank	Madison	1.53	5/5/1999
63 First National Bank Of Pasco	Dade City	1.54	11/3/1986
64 Intercredit Bank, National Association	Coral Gables	1.57	7/2/1984
65 The First National Bank Of Mount Dora	Mount Dora	1.59	9/1/1925



FLORIDA BANKS & THRIFTS
RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
AT or FOR THE TWELVE MONTHS ENDED
December 31, 2025

Schedule VI.

Company Name	City	Allowance for Credit Losses (Loans) as a Percent of Total Loans	Date Established
66 Century Bank Of Florida	Tampa	1.61	9/11/2000
67 First National Bank Of Wauchula	Wauchula	1.64	1/12/1960
68 Commerce Bank & Trust	Winter Park	1.65	2/3/2003
69 Dlp Bank	Starke	1.66	3/19/1957
70 Locality Bank	Fort Lauderdale	1.68	1/12/2022
71 Helm Bank Usa	Miami	1.69	12/8/1989
72 First Colony Bank Of Florida	Maitland	1.69	1/28/2008
73 First Bank	Clewiston	1.73	1/1/1922
74 Lafayette State Bank	Mayo	1.89	4/2/1946
75 Crews Bank & Trust	Wauchula	1.97	4/1/1929
76 Interamerican Bank, A Fsb	Miami	2.06	8/23/1976
77 United Southern Bank	Umatilla	2.09	3/1/1937
78 Eastern National Bank	Miami	2.14	9/3/1969
79 Bayfirst National Bank	Saint Petersburg	2.28	2/12/1999
80 Tcm Bank, National Association	Tampa	3.55	5/18/1998