



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE THREE MONTHS ENDED
 MARCH 31, 2026

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	0.66	11/14/1963
2 Pacific National Bank	Miami	0.67	7/22/1985
3 Bank Of Pensacola	Pensacola	0.70	10/26/1973
4 Anchor Bank	Palm Beach Gardens	0.74	3/22/2005
5 Brannen Bank	Inverness	0.74	7/1/1926
6 Central Bank	Tampa	0.76	2/26/2007
7 Natbank, National Association	Hollywood	0.76	12/6/1994
8 First Federal Bank	Lake City	0.79	1/1/1961
9 One Florida Bank	Orlando	0.80	10/29/2008
10 Everbank, National Association	Jacksonville	0.82	10/1/1998
11 Gala Bank	Ocala	0.85	12/30/2024
12 Bankunited, National Association	Miami Lakes	0.86	5/21/2009
13 Waterfall Bank	Clearwater	0.86	9/20/2021
14 Bankmiami	Coral Gables	0.90	3/17/2025
15 Peoples Bank Of Graceville	Graceville	0.92	7/12/1974
16 Gulf Atlantic Bank	Key West	0.97	4/13/2020
17 Bradesco Bank	Coral Gables	0.99	10/12/1973
18 Paradise Bank	Boca Raton	1.00	7/25/2005
19 Flagship Bank	Clearwater	1.00	1/23/2006
20 Sanibel Captiva Community Bank	Sanibel	1.00	1/21/2003
21 Optimumbank	Fort Lauderdale	1.02	11/1/2000
22 Raymond James Bank	Saint Petersburg	1.03	5/6/1994
23 Climate First Bank	Saint Petersburg	1.03	6/1/2021
24 Banesco Usa	Miami	1.03	1/10/2006
25 The Warrington Bank	Pensacola	1.03	3/18/1953
26 Bank Of Central Florida	Lakeland	1.05	3/19/2007
27 Desjardins Bank, National Association	Hallandale	1.07	2/28/1992
28 Gulfside Bank	Sarasota	1.07	11/13/2018
29 Cypress Bank & Trust	Melbourne	1.08	8/16/2021
30 Cogent Bank	Orlando	1.08	9/10/1999
31 City National Bank Of Florida	Miami	1.10	8/12/1970
32 Citizens Bank And Trust	Frostproof	1.11	5/13/1920
33 Evermore Bank	Fort Lauderdale	1.12	12/15/2022
34 Sunstate Bank	Miami	1.12	3/15/1999
35 First State Bank Of The Florida Keys	Key West	1.14	10/29/1955
36 U. S. Century Bank	Doral	1.16	10/28/2002
37 Amerant Bank, National Association	Coral Gables	1.17	9/17/1979
38 Southstate Bank, National Association	Winter Haven	1.18	2/21/1992
39 Surety Bank	Deland	1.19	1/1/1926
40 Capital City Bank	Tallahassee	1.22	6/13/1907
41 Florida Capital Bank, National Association	Jacksonville	1.24	8/12/1985
42 Sunrise Bank	Orlando	1.25	8/1/2005
43 International Finance Bank	Miami	1.26	11/30/1983
44 Axiom Bank, National Association	Maitland	1.27	1/1/1962
45 Mainstreet Community Bank Of Florida	Deland	1.27	10/24/2003
46 Community Bank Of The South	Merritt Island	1.30	11/29/1999
47 Gulf Coast Business Bank	Fort Myers	1.31	6/6/2022
48 Pnb Community Bank	Niceville	1.31	6/16/1986
49 Banco Do Brasil Americas	Miami	1.34	7/24/1986
50 The Bank Of Tampa	Tampa	1.37	3/30/1973
51 Terrabank, National Association	Miami	1.38	11/21/1985
52 Edison National Bank	Fort Myers	1.38	8/29/1997
53 Seacoast National Bank	Stuart	1.39	1/1/1933
54 Bankflorida	Dade City	1.39	8/27/2007
55 Grove Bank & Trust	Miami	1.40	7/12/1926
56 Intracoastal Bank	Palm Coast	1.40	6/16/2008
57 Ocean Bank	Miami	1.41	12/9/1982
58 Fnbt Bank	Fort Walton Beach	1.44	4/9/1956
59 Intercredit Bank, National Association	Coral Gables	1.50	7/2/1984
60 Madison County Community Bank	Madison	1.54	5/5/1999
61 The First National Bank Of Mount Dora	Mount Dora	1.56	9/1/1925
62 First National Bank Of Pasco	Dade City	1.58	11/3/1986
63 Commerce Bank & Trust	Winter Park	1.58	2/3/2003
64 First Colony Bank Of Florida	Maitland	1.61	1/28/2008
65 Century Bank Of Florida	Tampa	1.66	9/11/2000



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66 Helm Bank Usa	Miami	1.70	12/8/1989
67 Locality Bank	Fort Lauderdale	1.74	1/12/2022
68 First Bank	Clewiston	1.78	1/1/1922
69 First National Bank Of Wauchula	Wauchula	1.78	1/12/1960
70 Crews Bank & Trust	Wauchula	1.97	4/1/1929
71 Interamerican Bank, A Fsb	Miami	2.03	8/23/1976
72 United Southern Bank	Umatilla	2.04	3/1/1937
73 Eastern National Bank	Miami	2.10	9/3/1969
74 Lafayette State Bank	Mayo	2.17	4/2/1946
75 Bayfirst National Bank	Saint Petersburg	2.22	2/12/1999
76 Tcm Bank, National Association	Tampa	3.56	5/18/1998
77 Dlp Bank	Starke	3.62	3/19/1957