

**FLORIDA BANKS & THRIFTS OVER \$5,000,000**  
**RANKED BY LOAN LOSS RESERVE AS A PERCENT OF TOTAL LOANS**  
**FOR THE NINE MONTHS ENDED**  
**September 30, 2011**



	<b>Name</b>	<b>City</b>	<b>Loan loss reserve as a percent of total loans</b>	<b>Establishment Date</b>
1	Southern Commerce Bank, National Association	Tampa	13.65	06/08/87
2	Bank of Naples	Naples	8.99	05/08/00
3	Reliance Bank, FSB	Fort Myers	8.87	01/17/06
4	The Royal Palm Bank of Florida	Naples	7.98	12/17/01
5	Independent Banker's Bank of Florida	Lake Mary	7.73	08/05/83
6	SouthBank, a Federal Savings Bank	Palm Beach Garde	6.32	10/08/93
7	Vision Bank	Panama City	6.27	09/16/26
8	First National Bank of Crestview	Crestview	6.12	02/08/56
9	Federal Trust Bank	Sanford	6.04	05/03/88
10	Fidelity Bank of Florida, National Association	Merritt Island	5.91	11/26/90
11	FLAGLER BANK	West Palm Beach	5.82	04/10/00
12	Community State Bank	Starke	5.78	03/19/57
13	U. S. Century Bank	Doral	5.73	10/28/02
14	Security Bank, National Association	North Lauderdale	5.53	07/01/80
15	Sunrise Bank	Cocoa Beach	5.50	08/01/05
16	Citizens First Bank	The Villages	5.44	07/01/91
17	Sunstate Bank	Miami	5.27	03/15/99
18	Englewood Bank	Englewood	5.21	04/04/88
19	TCM Bank, National Association	Tampa	5.07	05/18/98
20	Highlands Independent Bank	Sebring	5.00	11/01/85
21	First Guaranty Bank and Trust Company of Jacksonville	Jacksonville	4.96	05/29/47
22	Gulfstream Business Bank	Stuart	4.90	05/27/99
23	Central Florida State Bank	Bellevue	4.88	05/24/02
24	Gateway Bank of Florida	Daytona Beach	4.77	01/26/06
25	Central Bank	Tampa	4.46	02/26/07
26	Commerce National Bank & Trust	Winter Park	4.45	02/03/03
27	Florida Bank	Tampa	4.36	07/03/85
28	Heritage Bank of North Florida	Orange Park	4.33	05/23/86
29	CenterBank of Jacksonville, National Association	Jacksonville	4.31	08/09/01
30	Landmark Bank, National Association	Fort Lauderdale	4.30	08/10/98
31	Premier Bank	Tallahassee	4.20	03/14/95
32	Coconut Grove Bank	Miami	4.18	07/12/26
33	City National Bank of Florida	Miami	4.05	08/12/70
34	First National Bank of Pasco	Dade City	4.04	11/03/86
35	Pinnacle Bank	Orange City	3.98	09/10/99
36	Heritage Bank of Florida	Lutz	3.92	08/03/99
37	Bank of Coral Gables	Coral Gables	3.89	06/05/06
38	TransCapital Bank	Sunrise	3.87	07/26/99
39	International Finance Bank	Miami	3.79	11/30/83
40	GulfSouth Private Bank	Destin	3.78	11/21/05
41	The First National Bank of Mount Dora	Mount Dora	3.76	09/01/25

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42	Charlotte State Bank & Trust	Port Charlotte	3.72	11/03/87
43	Surety Bank	Deland	3.60	01/01/26
44	Grand Bank & Trust of Florida	West Palm Beach	3.59	02/01/99
45	First Navy Bank	Pensacola	3.59	10/26/73
46	Century Bank of Florida	Tampa	3.57	09/11/00
47	Premier Community Bank of the Emerald Coast	Crestview	3.57	09/05/06
48	Friends Bank	New Smyrna Beach	3.56	05/15/00
49	Merchants & Southern Bank	Gainesville	3.47	11/25/59
50	East Coast Community Bank	Ormond Beach	3.45	10/14/97
51	Old Harbor Bank	Clearwater	3.41	07/14/03
52	First City Bank of Florida	Fort Walton Beac	3.40	11/17/48
53	Home Federal Bank of Hollywood	Hallandale Beach	3.38	09/08/98
54	Florida Business Bank	Melbourne	3.36	03/15/00
55	Marine Bank & Trust Company	Vero Beach	3.35	07/01/97
56	Anchor Commercial Bank	North Palm Beach	3.34	03/22/05
57	Putnam State Bank	Palatka	3.21	12/29/88
58	The First State Bank of Arcadia	Arcadia	3.20	07/17/73
59	First Bank of the Palm Beaches	West Palm Beach	3.18	03/06/06
60	The Palm Bank	Tampa	3.18	02/11/03
61	OptimumBank	Plantation	3.17	11/01/00
62	FIRST STATE BANK OF THE FLORIDA KEYS	Key West	3.17	10/29/55
63	The Bank of Commerce	Sarasota	3.06	09/01/00
64	Mainstreet Community Bank of Florida	Deland	3.03	10/24/03
65	The Bank of Tampa	Tampa	2.94	03/30/73
66	Florida Gulf Bank	Fort Myers	2.90	02/05/01
67	First Community Bank of Southwest Florida	Fort Myers	2.90	03/01/99
68	Helm Bank USA	Miami	2.90	12/08/89
69	Drummond Community Bank	Chiefland	2.90	01/12/90
70	Bank of Jackson County	Graceville	2.88	09/06/34
71	ProBank	Tallahassee	2.87	09/05/07
72	Great Eastern Bank of Florida	Miami	2.87	01/20/94
73	United Legacy Bank	Winter Park	2.82	12/28/01
74	First Avenue National Bank	Ocala	2.81	11/16/06
75	FirstCity Bank of Commerce	North Palm Beach	2.80	08/27/07
76	Florida Capital Bank, National Association	Jacksonville	2.79	08/12/85
77	Peoples State Bank	Lake City	2.77	04/28/99
78	Heartland National Bank	Sebring	2.77	09/07/99
79	Pilot Bank	Tampa	2.76	09/04/87
80	The Jacksonville Bank	Jacksonville	2.75	05/28/99
81	United Southern Bank	Umatilla	2.75	03/01/37
82	Enterprise Bank of Florida	North Palm Beach	2.74	04/10/90

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83 American Enterprise Bank of Florida	Jacksonville	2.73	02/23/04
84 Legacy Bank of Florida	Boca Raton	2.73	05/15/06
85 Marquis Bank	Coral Gables	2.72	08/13/07
86 EuroBank	Coral Gables	2.72	07/24/86
87 Paradise Bank	Boca Raton	2.72	07/25/05
88 The Oculina Bank	Fort Pierce	2.68	01/02/04
89 CNLBank	Orlando	2.68	07/28/97
90 Hillsboro Bank	Plant City	2.66	07/06/98
91 Columbia Bank	Lake City	2.66	01/01/12
92 BankAtlantic	Fort Lauderdale	2.63	04/21/52
93 JGB BANK, NATIONAL ASSOCIATION	Doral	2.62	01/30/57
94 Alarion Bank	Ocala	2.61	02/28/05
95 Valrico State Bank	Valrico	2.60	06/23/89
96 Intercredit Bank, National Association	Miami	2.60	07/02/84
97 Preferred Community Bank	Fort Myers	2.59	04/16/07
98 FNBT.COM BANK	Fort Walton Beac	2.59	04/09/56
99 Flagship Community Bank	Clearwater	2.58	01/23/06
100 First National Bank of Wauchula	Wauchula	2.55	01/12/60
101 Orange Bank of Florida	Orlando	2.55	06/20/05
102 Prosperity Bank	Saint Augustine	2.55	02/15/84
103 Cornerstone Community Bank	Saint Petersburg	2.53	03/15/99
104 Gateway Bank of Central Florida	Ocala	2.51	05/29/07
105 The Perkins State Bank	Williston	2.51	08/01/13
106 Citizens Bank of Florida	Oviedo	2.49	07/01/46
107 Jefferson Bank of Florida	Oldsmar	2.48	12/03/07
108 Chipola Community Bank	Marianna	2.48	10/31/05
109 Pacific National Bank	Miami	2.46	07/22/85
110 Ocean Bank	Miami	2.45	12/09/82
111 Community Bank of the South	Merritt Island	2.44	11/29/99
112 Gulf Coast Community Bank	Pensacola	2.42	07/03/03
113 NorthStar Bank	Tampa	2.38	08/06/07
114 Community Bank and Trust of Florida	Ocala	2.38	04/02/98
115 Great Florida Bank	Coral Gables	2.36	06/30/04
116 Eastern National Bank	Miami	2.35	09/03/69
117 Seacoast National Bank	Stuart	2.34	01/01/33
118 First Florida Bank	Destin	2.30	11/27/06
119 Shamrock Bank of Florida	Naples	2.30	07/09/07
120 Citizens Bank and Trust	Frostproof	2.29	05/13/20
121 Wauchula State Bank	Wauchula	2.24	04/01/29
122 Executive National Bank	Miami	2.23	06/07/72
123 Desjardins Bank, National Association	Hallandale	2.23	02/28/92

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124	BankFIRST	Winter Park	2.20	07/20/89
125	Bank of Belle Glade	Belle Glade	2.19	11/14/63
126	Freedom Bank of America	Saint Petersburg	2.18	04/04/05
127	Raymond James Bank, FSB	Saint Petersburg	2.18	05/06/94
128	CenterState Bank of Florida, National Association	Winter Haven	2.17	02/21/92
129	Floridian Community Bank, Inc.	Davie	2.16	03/10/03
130	First Bank	Clewiston	2.16	01/01/22
131	First National Bank Northwest Florida	Panama City	2.16	05/03/84
132	First America Bank	Bradenton	2.15	06/01/04
133	Gateway Bank of Southwest Florida	Sarasota	2.15	05/19/08
134	Florida Bank of Commerce	Orlando	2.14	12/12/05
135	Sunshine State Federal Savings and Loan Association	Plant City	2.10	11/26/54
136	New Traditions National Bank	Orlando	2.10	08/25/08
137	Anderen Bank	Palm Harbor	2.09	11/15/07
138	Peoples National Bank	Niceville	2.09	06/16/86
139	Edison National Bank	Fort Myers	2.07	08/29/97
140	Interamerican Bank, A FSB	Miami	2.07	08/23/76
141	Stonegate Bank	Fort Lauderdale	2.05	03/07/05
142	First Home Bank	Seminole	2.04	02/12/99
143	Regent Bank	Davie	2.03	07/11/86
144	Platinum Bank	Brandon	2.03	12/08/97
145	Florida Citizens Bank	Gainesville	2.02	12/23/98
146	Bay Cities Bank	Tampa	2.02	11/10/99
147	Encore National Bank	Port Charlotte	2.00	06/04/07
148	Florida Community Bank, National Association	Miami	1.98	01/22/10
149	First Colony Bank of Florida	Maitland	1.97	01/28/08
150	Sanibel Captiva Community Bank	Sanibel	1.96	01/21/03
151	Gibraltar Private Bank & Trust Co.	Coral Gables	1.96	05/09/84
152	The First National Bank of South Miami	South Miami	1.94	04/03/52
153	Patriot Bank	Trinity	1.94	10/22/04
154	Calusa National Bank	Punta Gorda	1.93	04/23/07
155	First Southern Bank	Boca Raton	1.93	09/14/87
156	Bay Bank & Trust Co.	Panama City	1.92	05/29/35
157	Urban Trust Bank	Orlando	1.91	01/01/62
158	Florida Traditions Bank	Dade City	1.87	12/10/07
159	Community Bank of Broward	Dania Beach	1.87	01/22/02
160	Espirito Santo Bank	Miami	1.86	09/12/73
161	TotalBank	Miami	1.83	03/05/74
162	Floridian Bank	Daytona Beach	1.81	03/20/06
163	Professional Bank	Coral Gables	1.79	09/08/08
164	Capital City Bank	Tallahassee	1.79	06/13/07

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165	Beach Community Bank	Fort Walton Beac	1.77	04/27/01
166	CBC NATIONAL BANK	Fernandina Beach	1.77	05/10/00
167	Madison County Community Bank	Madison	1.76	05/05/99
168	Farmers & Merchants Bank	Monticello	1.75	01/05/07
169	Old Florida National Bank	Orlando	1.75	12/15/82
170	MERCANTIL COMMERCEBANK, NATIONAL ASSOCIATIC	Coral Gables	1.73	09/17/79
171	Republic Bank	Port Richey	1.71	10/11/00
172	USAmeriBank	Largo	1.70	02/12/07
173	Insignia Bank	Sarasota	1.69	10/16/06
174	Florida Shores Bank - Southeast	Pompano Beach	1.67	12/08/06
175	Atlantic Coast Bank	Jacksonville	1.66	03/27/39
176	FineMark National Bank & Trust	Fort Myers	1.66	02/16/07
177	Valley Bank	Fort Lauderdale	1.65	10/15/74
178	First East Side Savings Bank	Tamarac	1.65	01/01/20
179	Bank of St. Augustine	Saint Augustine	1.65	07/31/97
180	Sabal Palm Bank	Sarasota	1.63	10/10/06
181	1st United Bank	Boca Raton	1.61	04/20/00
182	Biscayne Bank	Miami	1.60	07/05/05
183	Community Bank of Florida, Inc.	Homestead	1.60	10/09/73
184	Nature Coast Bank	Hernando	1.57	03/07/05
185	BAC Florida Bank	Coral Gables	1.54	10/12/73
186	First National Bank of the Gulf Coast	Naples	1.52	12/03/07
187	Summit Bank, National Association	Panama City	1.52	04/08/08
188	BRANNEN BANK	Inverness	1.52	07/01/26
189	Florida Shores Bank - Southwest	Venice	1.50	11/26/07
190	Banesco USA	Coral Gables	1.49	01/10/06
191	First Citrus Bank	Tampa	1.47	02/01/99
192	First Federal Bank of Florida	Lake City	1.47	01/01/61
193	Terrabank, National Association	Miami	1.47	11/21/85
194	Citizens State Bank	Perry	1.42	07/07/58
195	Gulfshore Bank	Tampa	1.42	08/22/07
196	Sabadell United Bank, National Association	Miami	1.41	11/25/74
197	Bank of Central Florida	Lakeland	1.41	03/19/07
198	1st Manatee Bank	Parrish	1.38	11/13/07
199	Community Southern Bank	Lakeland	1.37	08/28/06
200	Natbank, National Association	Hollywood	1.32	12/06/94
201	Seaside National Bank & Trust	Orlando	1.32	10/31/06
202	Continental National Bank of Miami	Miami	1.32	05/10/74
203	Intracoastal Bank	Palm Coast	1.31	06/16/08
204	American National Bank	Oakland Park	1.30	10/15/85
205	Mackinac Savings Bank, F.S.B.	Boynton Beach	1.28	07/15/94

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206 FirstAtlantic Bank	Jacksonville	1.26	11/01/99
207 First Green Bank	Eustis	1.25	02/17/09
208 Community Bank, Destin	Miramar Beach	1.25	06/11/07
209 Apollo Bank	Miami	1.24	10/01/01
210 Broward Bank of Commerce	Fort Lauderdale	1.21	01/12/09
211 Reunion Bank of Florida	Tavares	1.20	10/06/08
212 Community Bank & Company	Lakewood Ranch	1.16	11/17/95
213 1st National Bank of South Florida	Homestead	1.16	10/24/32
214 Prime Meridian Bank	Tallahassee	1.15	02/04/08
215 Bank of the South	Pensacola	1.09	05/20/64
216 Northern Trust, National Association	Miami	1.07	11/01/82
217 American Momentum Bank	Tampa	1.07	10/25/06
218 One South Bank	Chipley	1.07	10/29/08
219 EverBank	Jacksonville	1.03	10/01/98
220 Peoples Bank of Graceville	Graceville	1.01	07/12/74
221 Palm Beach Community Bank	West Palm Beach	0.99	04/07/08
222 Plus International Bank	Miami	0.98	09/14/01
223 Superior Bank, National Association	Tampa	0.96	04/15/11
224 Lafayette State Bank	Mayo	0.96	04/02/46
225 Intercontinental Bank	West Miami	0.81	06/21/02
226 Sunshine Savings Bank	Tallahassee	0.75	07/01/07
227 BankUnited	Miami Lakes	0.66	05/21/09
228 The Warrington Bank	Pensacola	0.60	03/18/53
229 First Bank of Miami	Coral Gables	0.52	06/10/96
230 Capital Bank, National Association	Miami	0.39	07/16/10
231 Harbor Community Bank, FSB	Indiantown	0.35	01/23/60
232 Homebanc National Association	Lake Mary	0.29	04/23/07
233 Members Trust Company	Tampa	0.00	10/30/03