



FLORIDA BANKS & THRIFTS
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS
 AT or FOR THE NINE MONTHS ENDED
 SEPTEMBER 30, 2021

Schedule VI.

Company Name	City	Loan Loss	Date
		Reserves as a Percent of Total Loans	
1 Cypress Bank & Trust	Melbourne	0.00	8/16/2021
2 Waterfall Bank	Clearwater	0.00	9/20/2021
3 Natbank, National Association	Hollywood	0.61	12/6/1994
4 Anchor Bank	Palm Beach Gardens	0.62	3/22/2005
5 Professional Bank	Coral Gables	0.68	9/8/2008
6 Bankunited, National Association	Miami Lakes	0.70	5/21/2009
7 Tiaa, Fsb	Jacksonville	0.73	10/1/1998
8 American National Bank	Oakland Park	0.88	10/15/1985
9 Bradesco Bac Florida Bank	Coral Gables	0.88	10/12/1973
10 Pacific National Bank	Miami	0.88	7/22/1985
11 First Citrus Bank	Tampa	0.88	2/1/1999
12 Pilot Bank	Tampa	0.89	9/4/1987
13 Sanibel Captiva Community Bank	Sanibel	0.92	1/21/2003
14 Flagship Bank	Clearwater	0.94	1/23/2006
15 Pnb Community Bank	Niceville	0.94	6/16/1986
16 Paradise Bank	Boca Raton	0.95	7/25/2005
17 Climate First Bank	Saint Petersburg	0.95	6/1/2021
18 One Florida Bank	Orlando	0.95	10/29/2008
19 Cogent Bank	Orange City	0.99	9/10/1999
20 Bank Of Pensacola	Pensacola	1.00	10/26/1973
21 Community State Bank	Starke	1.01	3/19/1957
22 Brannen Bank	Inverness	1.01	7/1/1926
23 Peoples Bank Of Graceville	Graceville	1.02	7/12/1974
24 Sabal Palm Bank	Sarasota	1.03	10/10/2006
25 Finemark National Bank & Trust	Fort Myers	1.03	2/16/2007
26 Bankflorida	Jupiter	1.04	8/27/2007
27 Bank Of The South	Pensacola	1.04	5/20/1964
28 The Warrington Bank	Pensacola	1.05	3/18/1953
29 Capital City Bank	Tallahassee	1.07	6/13/1907
30 Apollo Bank	Miami	1.08	10/1/2001
31 City National Bank Of Florida	Miami	1.09	8/12/1970
32 Lafayette State Bank	Mayo	1.11	4/2/1946
33 Citizens Bank And Trust	Frostproof	1.11	5/13/1920
34 International Finance Bank	Miami	1.12	11/30/1983
35 Sunrise Bank	Orlando	1.14	8/1/2005
36 Bank Of Belle Glade	Belle Glade	1.16	11/14/1963
37 Sunstate Bank	Miami	1.16	3/15/1999
38 Terrabank, National Association	Miami	1.16	11/21/1985
39 Bank Of Central Florida	Lakeland	1.17	3/19/2007
40 Gulfside Bank	Sarasota	1.18	11/13/2018
41 First National Bank Of Wauchula	Wauchula	1.19	1/12/1960
42 Prime Meridian Bank	Tallahassee	1.20	2/4/2008
43 Flagler Bank	West Palm Beach	1.22	4/10/2000
44 Beach Bank	Fort Walton Beach	1.22	4/27/2001
45 Surety Bank	Deland	1.24	1/1/1926
46 Gulf Atlantic Bank	Key West	1.24	4/13/2020
47 Community Bank Of The South	Merritt Island	1.25	11/29/1999
48 Raymond James Bank	Saint Petersburg	1.26	5/6/1994
49 U. S. Century Bank	Doral	1.27	10/28/2002
50 Optimumbank	Fort Lauderdale	1.29	11/1/2000
51 Century Bank Of Florida	Tampa	1.29	9/11/2000
52 Banco Do Brasil Americas	Miami	1.29	7/24/1986
53 Desjardins Bank, National Association	Hallandale	1.29	2/28/1992
54 Winter Park National Bank	Winter Park	1.30	8/1/2017
55 Citizens Bank Of Florida	Oviedo	1.31	7/1/1946
56 South State Bank, National Association	Winter Haven	1.31	2/21/1992
57 Marine Bank & Trust Company	Vero Beach	1.32	7/1/1997
58 First State Bank Of The Florida Keys	Key West	1.33	10/29/1955
59 Banesco Usa	Coral Gables	1.35	1/10/2006
60 Axiom Bank, National Association	Maitland	1.36	1/1/1962
61 Florida Capital Bank, National Association	Jacksonville	1.36	8/12/1985
62 Central Bank	Tampa	1.37	2/26/2007
63 Edison National Bank	Fort Myers	1.39	8/29/1997
64 Hillsboro Bank	Plant City	1.40	7/6/1998
65 The First National Bank Of South Miami	South Miami	1.43	4/3/1952
66 Florida Business Bank	Melbourne	1.44	3/15/2000



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Company Name	City	Loan Loss	Date
		Reserves as a Percent of Total Loans	Established
67 Seacoast National Bank	Stuart	1.47	1/1/1933
68 Mainstreet Community Bank Of Florida	Deland	1.47	10/24/2003
69 First Colony Bank Of Florida	Maitland	1.49	1/28/2008
70 Amerant Bank, National Association	Coral Gables	1.52	9/17/1979
71 Plus International Bank	Miami	1.55	9/14/2001
72 Intracoastal Bank	Palm Coast	1.56	6/16/2008
73 Heartland National Bank	Sebring	1.59	9/7/1999
74 First Florida Integrity Bank	Naples	1.63	12/3/2007
75 First National Bank Of Pasco	Dade City	1.65	11/3/1986
76 Ocean Bank	Miami	1.66	12/9/1982
77 Citizens First Bank	The Villages	1.78	7/1/1991
78 First National Bank Northwest Florida	Panama City	1.78	5/3/1984
79 Commerce National Bank & Trust	Winter Park	1.79	2/3/2003
80 First Bank	Clewiston	1.81	1/1/1922
81 Englewood Bank & Trust	Englewood	1.83	4/4/1988
82 Intercredit Bank, National Association	Miami	1.88	7/2/1984
83 The Bank Of Tampa	Tampa	1.89	3/30/1973
84 Wauchula State Bank	Wauchula	1.98	4/1/1929
85 Eastern National Bank	Miami	2.00	9/3/1969
86 Drummond Community Bank	Chiefland	2.02	1/12/1990
87 Helm Bank Usa	Miami	2.08	12/8/1989
88 Madison County Community Bank	Madison	2.10	5/5/1999
89 First Federal Bank	Lake City	2.10	1/1/1961
90 Grove Bank & Trust	Miami	2.21	7/12/1926
91 First Home Bank	Saint Petersburg	2.22	2/12/1999
92 Fnb Bank	Fort Walton Beach	2.30	4/9/1956
93 Charlotte State Bank & Trust	Port Charlotte	2.45	11/3/1987
94 The First National Bank Of Mount Dora	Mount Dora	2.74	9/1/1925
95 Interamerican Bank, A Fsb	Miami	2.84	8/23/1976
96 United Southern Bank	Umatilla	3.02	3/1/1937
97 Crews Bank & Trust	Arcadia	3.17	7/17/1973
98 Tcm Bank, National Association	Tampa	4.25	5/18/1998