



FLORIDA BANKS & THRIFTS  
 RANKED BY LOAN LOSS RESERVES AS A PERCENT OF TOTAL LOANS  
 AT or FOR THE NINE MONTHS ENDED  
 SEPTEMBER 30, 2018

Schedule VI.

Company Name	City	Loan Loss	Date
		Reserves as a Percent of Total Loans	
1 City National Bank Of Florida	Miami	0.26	8/12/1970
2 Centerstate Bank, National Association	Winter Haven	0.47	2/21/1992
3 First Federal Bank	Lake City	0.49	1/1/1961
4 Tiaa, Fsb	Jacksonville	0.49	10/1/1998
5 Home Federal Bank Of Hollywood	Hallandale Beach	0.57	9/8/1998
6 Florida Community Bank, National Association	Weston	0.57	1/22/2010
7 Bankunited, National Association	Miami Lakes	0.57	5/21/2009
8 Pilot Bank	Tampa	0.60	9/4/1987
9 Natbank, National Association	Hollywood	0.60	12/6/1994
10 Sunstate Bank	Miami	0.61	3/15/1999
11 Flagler Bank	West Palm Beach	0.69	4/10/2000
12 Pacific National Bank	Miami	0.69	7/22/1985
13 First Bank Of The Palm Beaches	West Palm Beach	0.73	3/6/2006
14 Florida Capital Bank, National Association	Jacksonville	0.74	8/12/1985
15 The Oculina Bank	Vero Beach	0.75	1/2/2004
16 Legacy Bank Of Florida	Boca Raton	0.76	5/15/2006
17 Capital City Bank	Tallahassee	0.80	6/13/1907
18 First Citrus Bank	Tampa	0.80	2/1/1999
19 Seacoast National Bank	Stuart	0.83	1/1/1933
20 Sanibel Captiva Community Bank	Sanibel	0.88	1/21/2003
21 Professional Bank	Coral Gables	0.90	9/8/2008
22 Marquis Bank	Coral Gables	0.91	8/13/2007
23 Lafayette State Bank	Mayo	0.91	4/2/1946
24 First Florida Integrity Bank	Naples	0.92	12/3/2007
25 Citizens Bank And Trust	Frostproof	0.95	5/13/1920
26 Bank Of Central Florida	Lakeland	0.96	3/19/2007
27 Paradise Bank	Boca Raton	0.97	7/25/2005
28 Anchor Commercial Bank	Juno Beach	0.97	3/22/2005
29 Beach Community Bank	Fort Walton Beach	0.98	4/27/2001
30 Bank Of Pensacola	Pensacola	0.98	10/26/1973
31 Seaside National Bank & Trust	Orlando	0.98	10/31/2006
32 Bac Florida Bank	Coral Gables	0.99	10/12/1973
33 Farmers & Merchants Bank	Monticello	0.99	1/5/1907
34 Flagship Community Bank	Clearwater	1.00	1/23/2006
35 First Green Bank	Orlando	1.01	2/17/2009
36 Apollo Bank	Miami	1.01	10/1/2001
37 American National Bank	Oakland Park	1.01	10/15/1985
38 Biscayne Bank	Coconut Grove	1.01	7/5/2005
39 Brickell Bank	Miami	1.01	9/12/1973
40 Community State Bank	Starke	1.02	3/19/1957
41 Finemark National Bank & Trust	Fort Myers	1.02	2/16/2007
42 Raymond James Bank, National Association	Saint Petersburg	1.03	5/6/1994
43 Bank Of The South	Pensacola	1.03	5/20/1964
44 Banco Do Brasil Americas	Miami	1.03	7/24/1986
45 Brannen Bank	Inverness	1.03	7/1/1926
46 Hillsboro Bank	Plant City	1.04	7/6/1998
47 Transcapital Bank	Sunrise	1.06	7/26/1999
48 Peoples Bank Of Graceville	Graceville	1.06	7/12/1974
49 Sunrise Bank	Cocoa Beach	1.07	8/1/2005
50 Citizens State Bank	Perry	1.07	7/7/1958
51 Citizens First Bank	The Villages	1.07	7/1/1991
52 Peoples State Bank	Lake City	1.08	4/28/1999
53 Marine Bank & Trust Company	Vero Beach	1.09	7/1/1997
54 Axiom Bank, National Association	Maitland	1.10	1/1/1962
55 Terrabank, National Association	Miami	1.11	11/21/1985
56 International Finance Bank	Miami	1.11	11/30/1983
57 Madison County Community Bank	Madison	1.12	5/5/1999
58 Mercantil Bank, National Association	Coral Gables	1.13	9/17/1979
59 The Warrington Bank	Pensacola	1.13	3/18/1953
60 Banesco Usa	Coral Gables	1.14	1/10/2006
61 One South Bank	Chipley	1.14	10/29/2008
62 Firstcity Bank Of Commerce	Palm Beach Gardens	1.15	8/27/2007
63 The Bank Of Tampa	Tampa	1.15	3/30/1973
64 Sabal Palm Bank	Sarasota	1.16	10/10/2006
65 First State Bank Of The Florida Keys	Key West	1.16	10/29/1955
66 Continental National Bank	Miami	1.18	5/10/1974



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Company Name	City	Loan Loss Reserves as a Percent of Total Loans	Date Established
67 Freedom Bank	Saint Petersburg	1.19	4/4/2005
68 U. S. Century Bank	Doral	1.22	10/28/2002
69 Eastern National Bank	Miami	1.22	9/3/1969
70 Peoples National Bank	Niceville	1.23	6/16/1986
71 Prime Meridian Bank	Tallahassee	1.23	2/4/2008
72 Century Bank Of Florida	Tampa	1.27	9/11/2000
73 Citizens Bank Of Florida	Oviedo	1.29	7/1/1946
74 Plus International Bank	Miami	1.29	9/14/2001
75 Winter Park National Bank	Winter Park	1.31	8/1/2017
76 Executive National Bank	Miami	1.31	6/7/1972
77 Intracoastal Bank	Palm Coast	1.32	6/16/2008
78 Surety Bank	Deland	1.32	1/1/1926
79 Community Bank And Trust Of Florida	Ocala	1.32	4/2/1998
80 The First National Bank Of South Miami	South Miami	1.33	4/3/1952
81 Edison National Bank	Fort Myers	1.33	8/29/1997
82 Bank Of Belle Glade	Belle Glade	1.33	11/14/1963
83 Mainstreet Community Bank Of Florida	Deland	1.34	10/24/2003
84 First Colony Bank Of Florida	Maitland	1.37	1/28/2008
85 Columbia Bank	Lake City	1.40	1/1/1912
86 Summit Bank, National Association	Panama City	1.43	4/8/2008
87 Desjardins Bank, National Association	Hallandale	1.44	2/28/1992
88 Ocean Bank	Miami	1.45	12/9/1982
89 Heartland National Bank	Sebring	1.46	9/7/1999
90 First Bank	Clewiston	1.46	1/1/1922
91 Florida Business Bank	Melbourne	1.50	3/15/2000
92 Central Bank	Tampa	1.52	2/26/2007
93 First Florida Bank	Destin	1.57	11/27/2006
94 Intercredit Bank, National Association	Miami	1.70	7/2/1984
95 Community Bank Of The South	Merritt Island	1.71	11/29/1999
96 First National Bank Northwest Florida	Panama City	1.71	5/3/1984
97 Wauchula State Bank	Wauchula	1.73	4/1/1929
98 Charlotte State Bank & Trust	Port Charlotte	1.75	11/3/1987
99 Friends Bank	New Smyrna Beach	1.85	5/15/2000
100 Fidelity Bank Of Florida, National Association	Merritt Island	1.87	11/26/1990
101 Englewood Bank & Trust	Englewood	1.90	4/4/1988
102 Helm Bank Usa	Miami	1.96	12/8/1989
103 First National Bank Of Pasco	Dade City	1.98	11/3/1986
104 United Southern Bank	Umatilla	2.19	3/1/1937
105 First National Bank Of Wauchula	Wauchula	2.20	1/12/1960
106 Commerce National Bank & Trust	Winter Park	2.21	2/3/2003
107 Optimumbank	Plantation	2.44	11/1/2000
108 Drummond Community Bank	Chiefland	2.48	1/12/1990
109 First City Bank Of Florida	Fort Walton Beach	2.74	11/17/1948
110 The First National Bank Of Mount Dora	Mount Dora	2.75	9/1/1925
111 Fnbt Bank	Fort Walton Beach	2.81	4/9/1956
112 Interamerican Bank, A Fsb	Miami	2.82	8/23/1976
113 Grove Bank & Trust	Miami	2.83	7/12/1926
114 Tcm Bank, National Association	Tampa	3.21	5/18/1998
115 First Home Bank	Seminole	3.21	2/12/1999
116 The First State Bank Of Arcadia	Arcadia	3.73	7/17/1973
117 Pinnacle Bank	Orange City	4.11	9/10/1999