

# Century Bank Of Florida

Tampa, FL

Established  
9/11/2000

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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#### FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

**PEER GROUP POSITION**  
**For the**  
**West Central Florida Group**

**For the three months ended March 31, 2024**

Institution name	Total Assets (\$'000's)
Raymond James Bank	41,193,257
Finemark National Bank & Trust	4,188,244
The Bank Of Tampa	3,062,692
Bayfirst National Bank	1,144,417
Brannen Bank	901,847
Sanibel Captiva Community Bank	886,730
Flagship Bank	651,785
Climate First Bank	612,739
Edison National Bank	455,662
Bankflorida	369,443
Tcm Bank, National Association	325,372
Central Bank	313,113
First National Bank Of Pasco	305,835
Gulfside Bank	292,765
Waterfall Bank	205,899
Century Bank Of Florida	104,767
Gulf Coast Business Bank	86,602

Institution name	Return on Avg Assets (%)
Sanibel Captiva Community Bank	2.16
Brannen Bank	2.07
Edison National Bank	1.56
Raymond James Bank	1.17
Gulfside Bank	0.99
The Bank Of Tampa	0.86
Flagship Bank	0.64
Century Bank Of Florida	0.57
Bayfirst National Bank	0.42
Central Bank	0.41
Bankflorida	0.30
Climate First Bank	0.28
First National Bank Of Pasco	0.21
Waterfall Bank	0.14
Finemark National Bank & Trust	0.12
Tcm Bank, National Association	(0.20)
Gulf Coast Business Bank	(3.88)

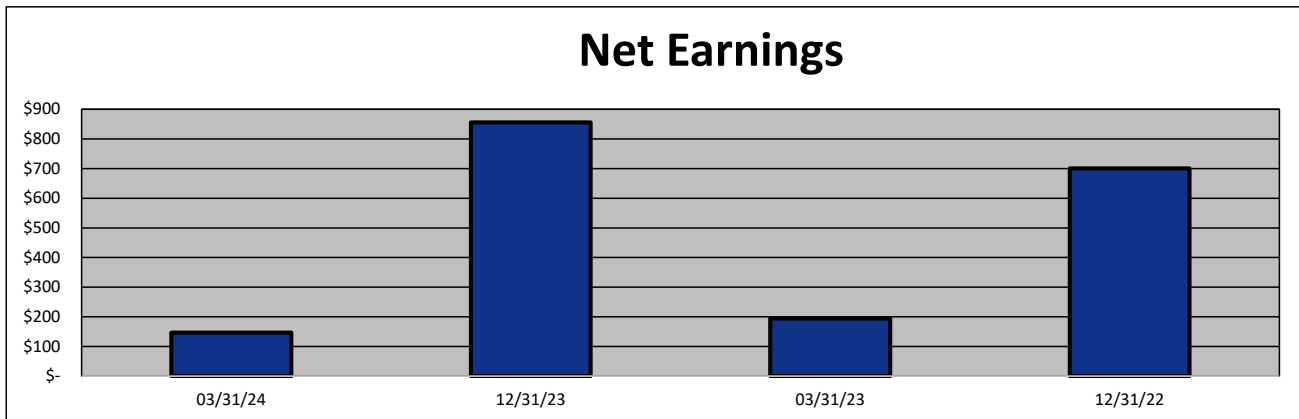
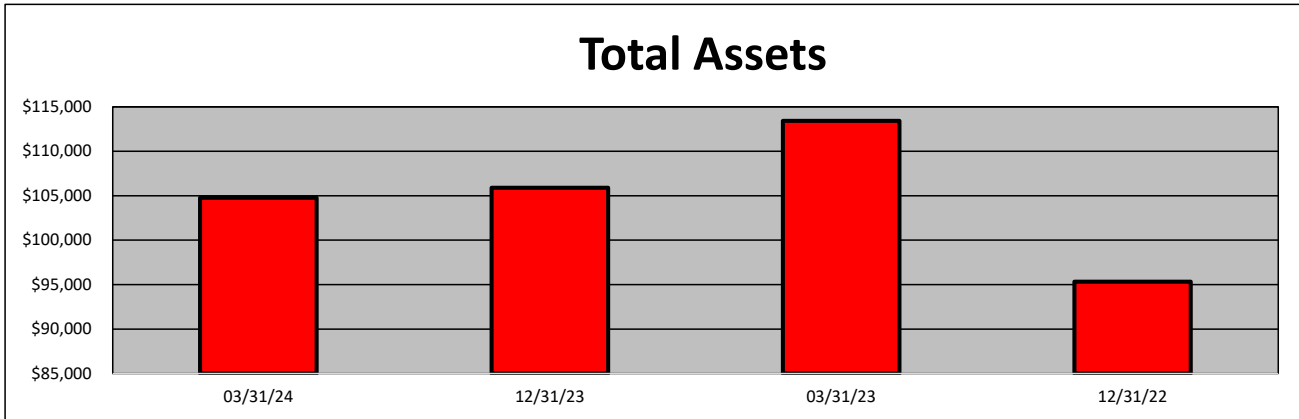
**EXECUTIVE SUMMARY - Century Bank of Florida**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.23	7.27	6.09	7.22	9.56	10.08
Leverage Ratio	9.01	9.09	8.73	8.80	10.76	11.08
Tier 1 Cap/Risk Based Assets	14.36	14.30	12.45	12.90	12.94	11.03
Risk Based Ratio	15.62	15.55	13.70	14.05	13.79	11.85
Common Equity Tier 1 Capital Ratio	14.36	14.30	12.45	12.90	12.90	11.03
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	62.91	62.16	60.07	73.83	73.91	82.18
Loans/Assets	55.58	54.85	52.64	63.23	62.12	69.90
Securities/Assets	12.16	12.45	11.39	13.07	20.01	12.63
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.57	0.82	0.78	0.66	0.74	0.46
Return on Avg Equity	7.70	12.07	11.25	9.84	10.88	11.95
Nonint Income/Avg Assets	0.32	0.26	0.27	0.28	0.79	1.31
Net Overhead Ratio	3.27	3.08	3.29	2.83	2.13	2.40
Efficiency Ratio	85.74	79.94	81.69	82.19	73.35	76.72
Assets (per million) per Employee	6.55	6.62	7.09	5.96	10.38	14.36
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.79	1.76	1.69	1.31	1.31	1.35
Nonperforming Loans/Total Loans	0.15	0.10	0.09	0.69	0.50	0.30
Nonperforming Assets/Total Assets	0.08	0.06	0.05	0.43	0.32	0.24
Adjusted Texas Ratio	1.03	0.69	0.71	5.39	3.59	2.47
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.85	5.57	5.35	4.66	5.37	5.91
Cost of funds	2.72	2.22	1.63	0.74	3.00	3.15
Net interest margin	4.07	4.13	4.33	4.16	2.82	2.80
Avg Earning Assets/Avg Assets	94.65	94.57	94.05	83.99	95.76	96.55

**SELECTED FINANCIAL DATA - Century Bank of Florida**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	104,767	105,887	113,429	95,338	(8,662)	(7.64)
Cash and Equivalents	27,219	27,996	34,399	16,031	(7,180)	(20.87)
Securities	12,743	13,182	12,920	12,463	(177)	(1.37)
Loans, net	58,232	58,079	59,713	60,284	(1,481)	(2.48)
Deposit Accounts	92,568	93,432	99,405	81,652	(6,837)	(6.88)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	7,576	7,697	6,912	6,886	664	9.61

<b>Period Ending</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	147	856	194	701	(47)	(24.23)
Interest Income	1,427	5,476	1,250	4,152	177	14.16
Interest Expense	434	1,415	237	444	197	83.12
Net Interest Income	993	4,061	1,013	3,708	(20)	(1.97)
Prov for Credit Losses	-	-	-	-	-	NA
Noninterest income	82	275	66	299	16	24.24
Gain on Sale of Securities	(3)	-	-	-	(3)	NA
Noninterest Expense	925	3,480	885	3,306	40	4.52
Net Operating Income	150	856	194	701	(44)	(22.68)
Income Taxes	-	-	-	-	-	NA

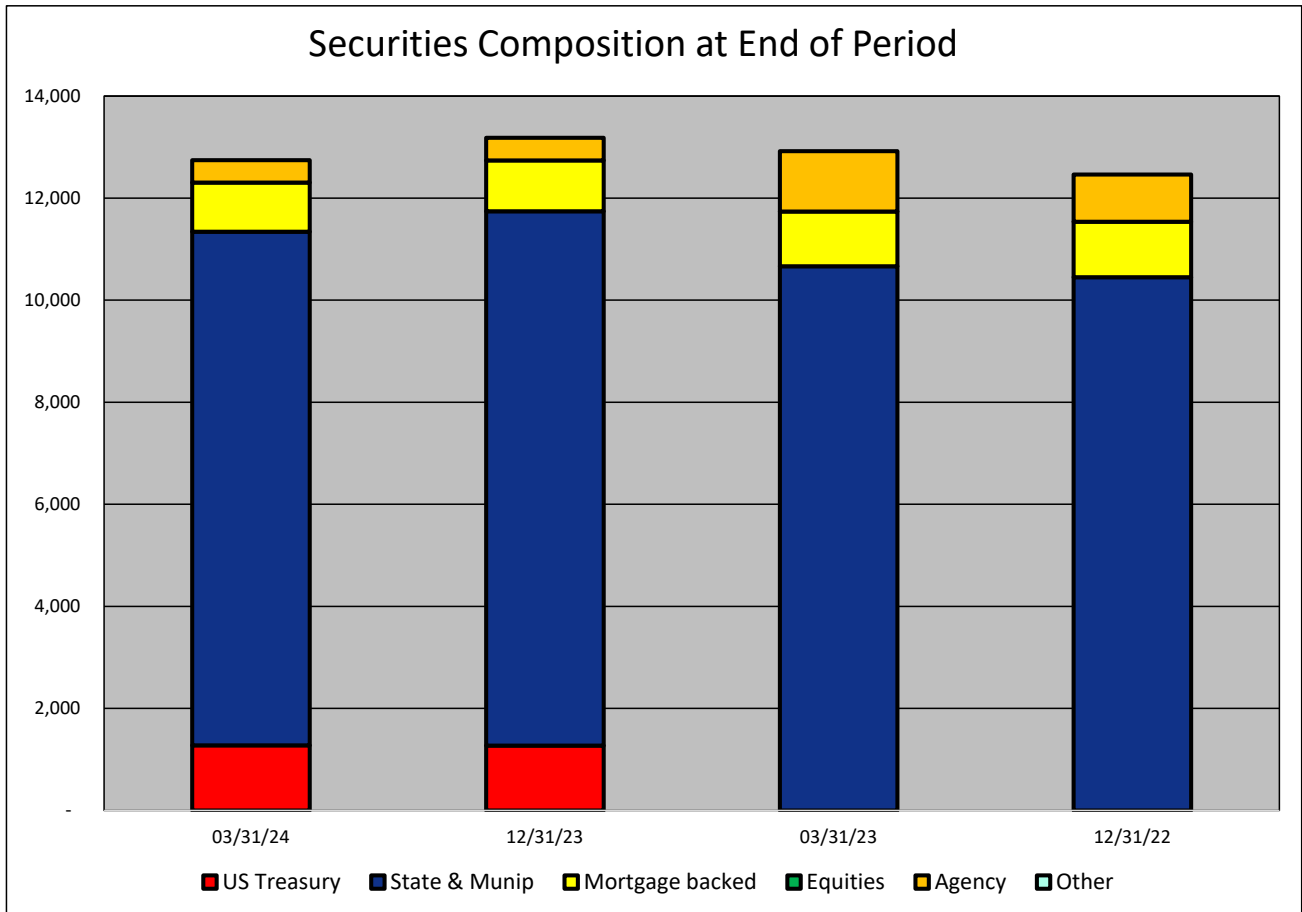


**SECURITIES COMPOSITION - Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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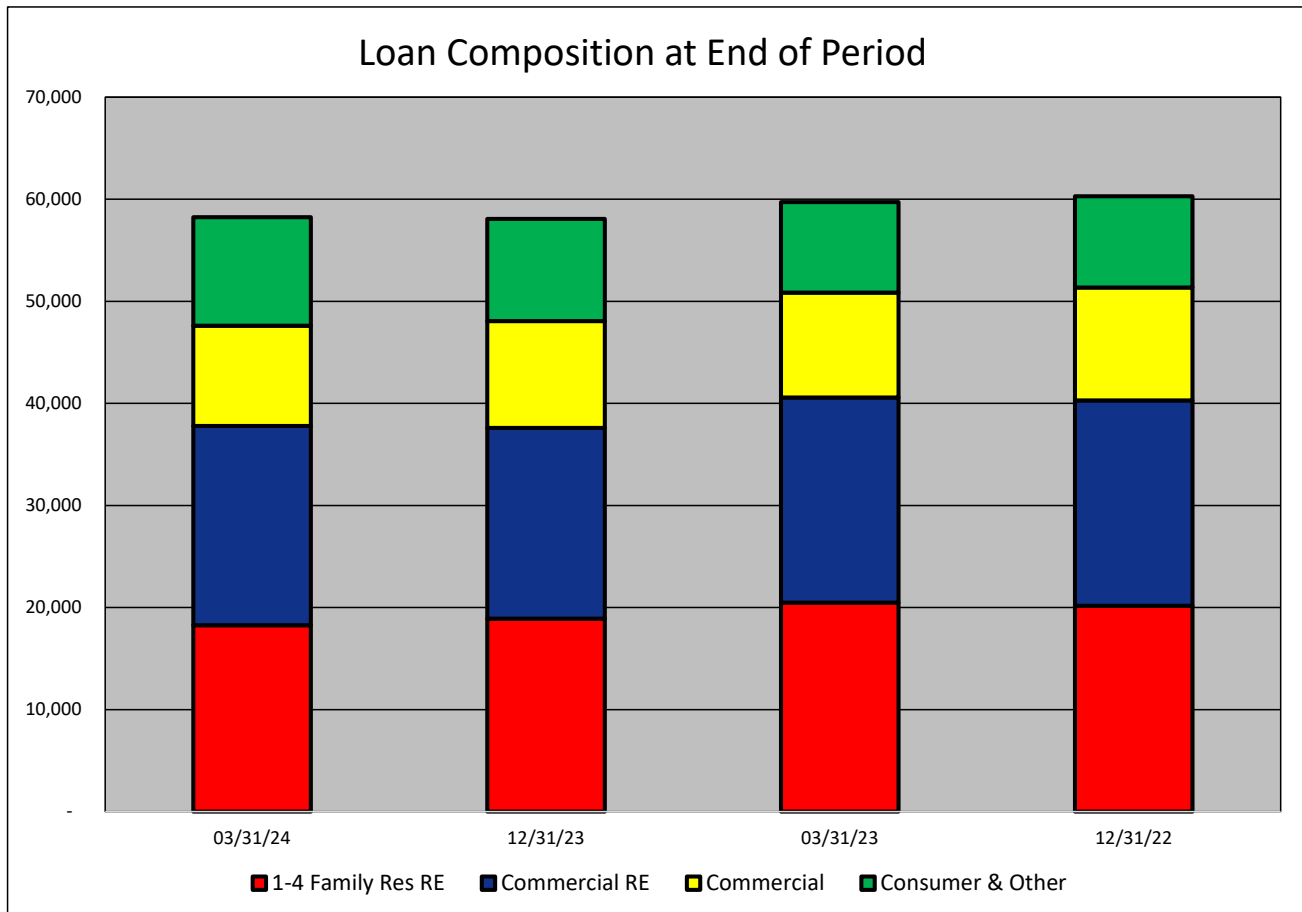
**SECURITIES CATEGORY:**

US Treasury	1,278	1,270	-	-	1,278	NA
State & Munip	10,065	10,473	10,667	10,450	(602)	(5.64)
Mortgage backed	961	997	1,072	1,087	(111)	(10.35)
Equities	-	-	-	-	-	NA
Agency	439	442	1,181	926	(742)	(62.83)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>12,743</b>	<b>13,182</b>	<b>12,920</b>	<b>12,463</b>	<b>(177)</b>	<b>(1.37)</b>



**LOAN PORTFOLIO COMPOSITION - Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	18,270	18,913	20,473	20,160	(2,203)	(10.76)
Commercial RE	19,517	18,687	20,101	20,124	(584)	(2.91)
Commercial	9,830	10,453	10,282	11,064	(452)	(4.40)
Consumer & Other	10,615	10,026	8,857	8,936	1,758	19.85
Loans, Net	58,232	58,079	59,713	60,284	(1,481)	(2.48)



**LOAN PORTFOLIO QUALITY - Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	1,021	791	791	747	230	29.08
Total Recoveries	29	41	20	44	9	45.00
Total Charge-offs	5	11	-	-	5	NA
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	200	200	-	(200)	(100.00)
Ending Balance	1,045	1,021	1,011	791	34	3.36

**NON-PERFORMING ASSETS:**

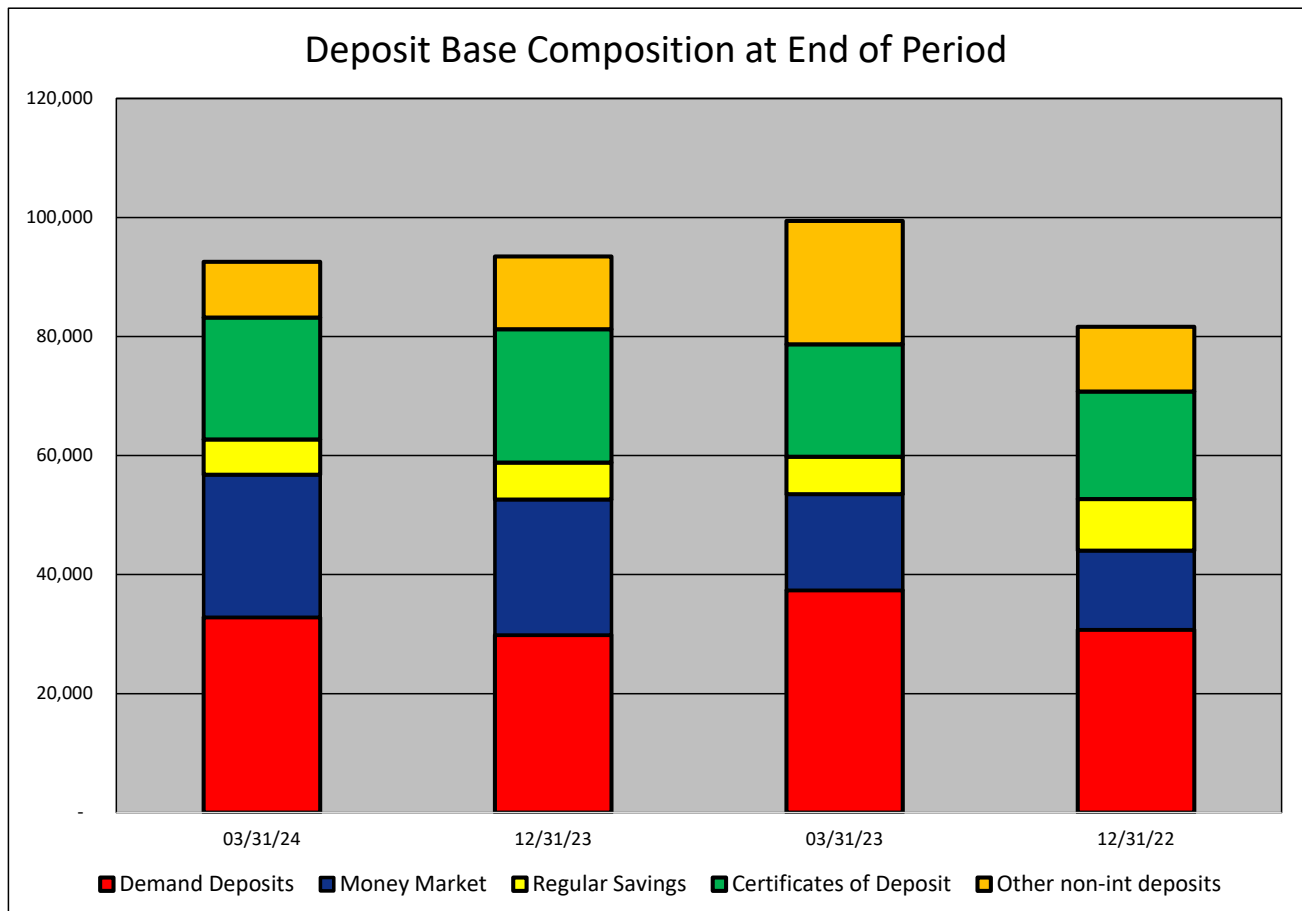
Total-90+ Days Past Due	37	-	-	-	37	NA
Total-Nonaccrual	52	60	56	414	(4)	(7.14)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	89	60	56	414	33	58.93

**DEPOSIT BASE COMPOSITION - Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	32,805	29,845	37,375	30,720	(4,570)	(12.23)
Money Market	23,975	22,770	16,133	13,305	7,842	48.61
Regular Savings	5,924	6,214	6,293	8,646	(369)	(5.86)
Certificates of Deposit	20,504	22,397	18,899	18,076	1,605	8.49
Other non-int deposits	9,360	12,206	20,705	10,905	(11,345)	(54.79)
<b>Total Deposits</b>	<b>92,568</b>	<b>93,432</b>	<b>99,405</b>	<b>81,652</b>	<b>(6,837)</b>	<b>(6.88)</b>



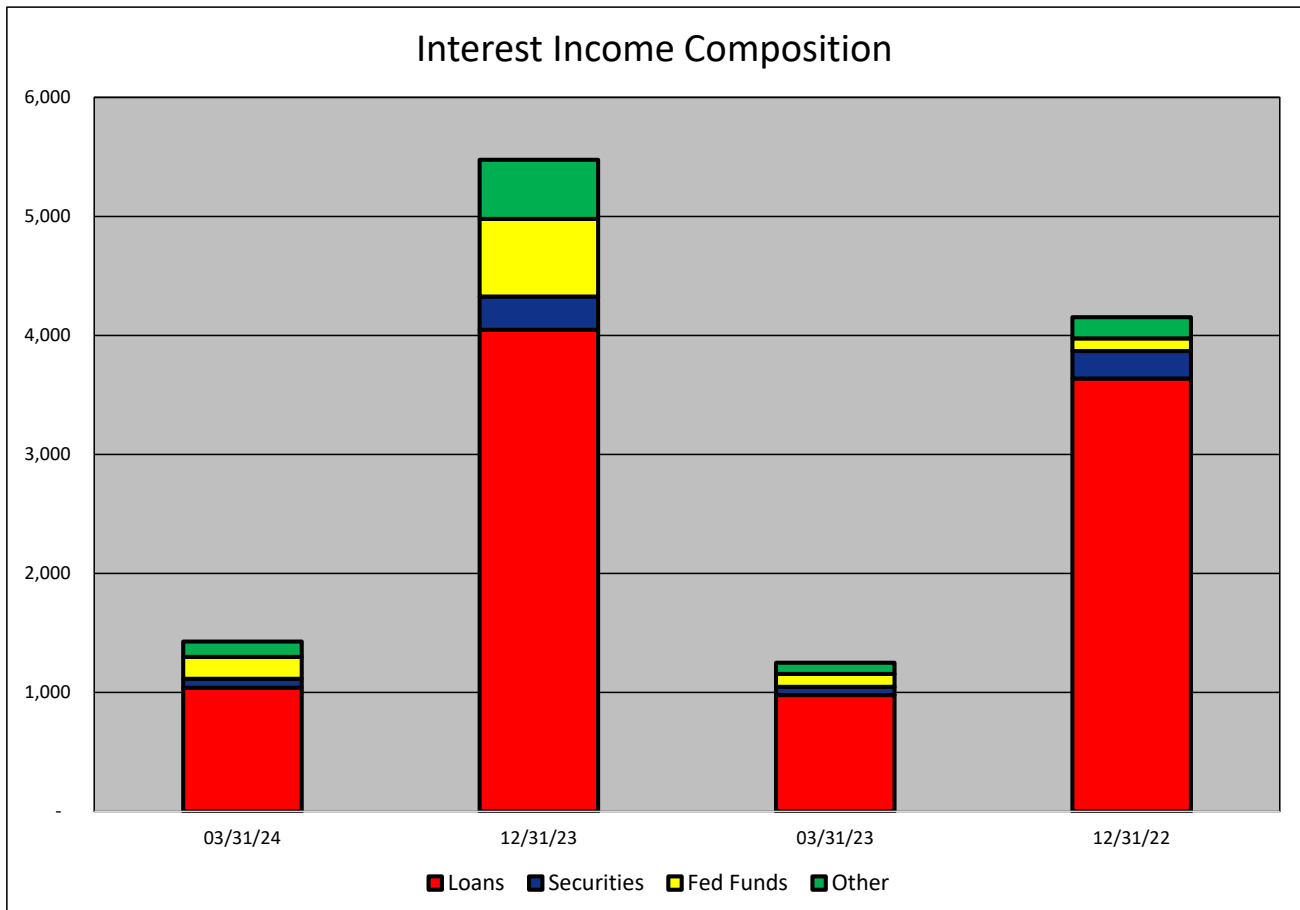


**INTEREST INCOME COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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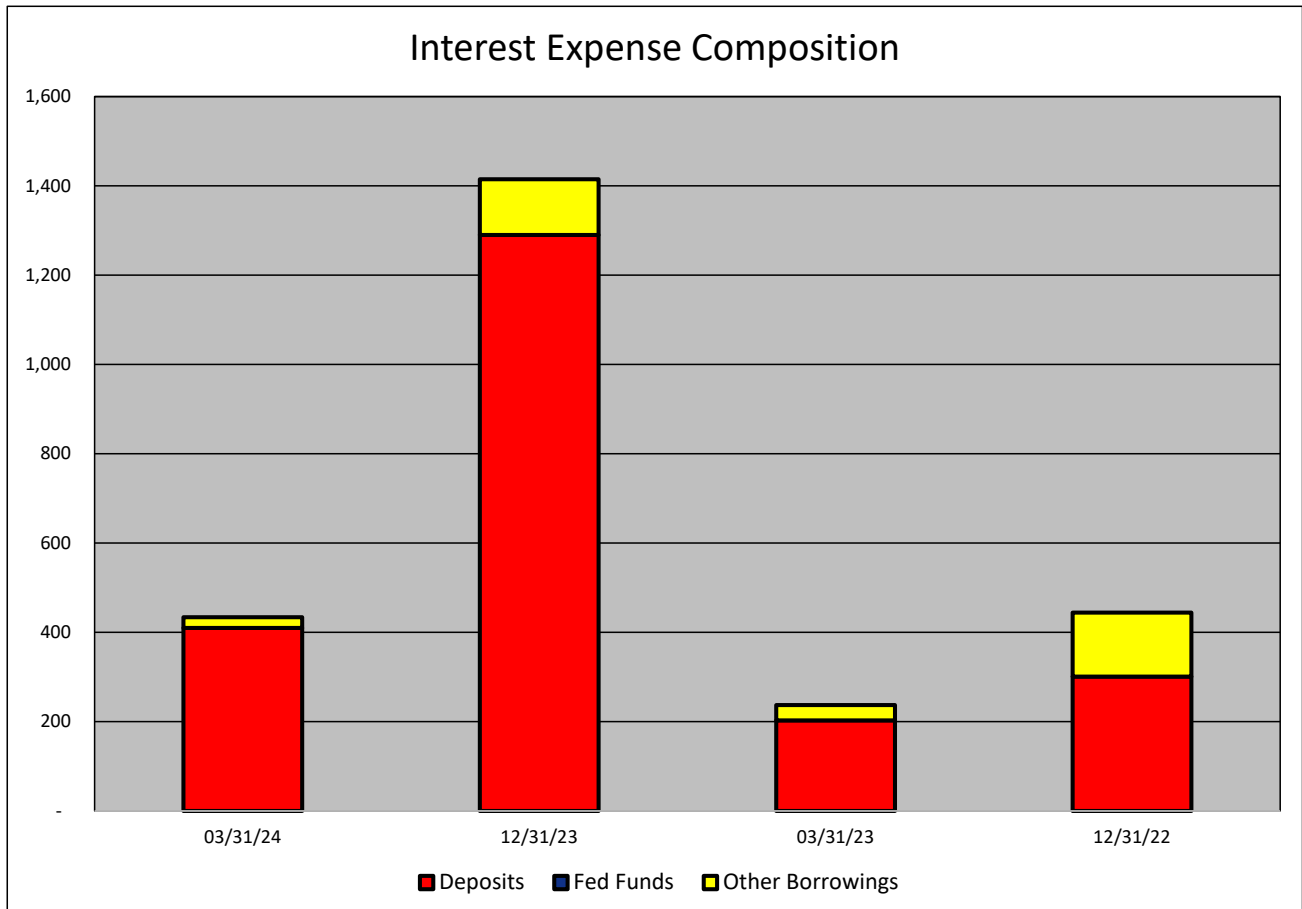
**INTEREST INCOME CATEGORY**

Loans	1,039	4,046	978	3,638	61	6.24
Securities	75	280	69	230	6	8.70
Fed Funds	185	653	108	107	77	71.30
Other	128	497	95	177	33	34.74
<b>Total Int Income</b>	<b>1,427</b>	<b>5,476</b>	<b>1,250</b>	<b>4,152</b>	<b>177</b>	<b>14.16</b>



**INTEREST EXPENSE COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	410	1,290	203	301	207	101.97
Fed Funds	-	-	-	-	-	NA
Other Borrowings	24	125	34	143	(10)	(29.41)
<b>Total Int Expense</b>	<b>434</b>	<b>1,415</b>	<b>237</b>	<b>444</b>	<b>197</b>	<b>83.12</b>

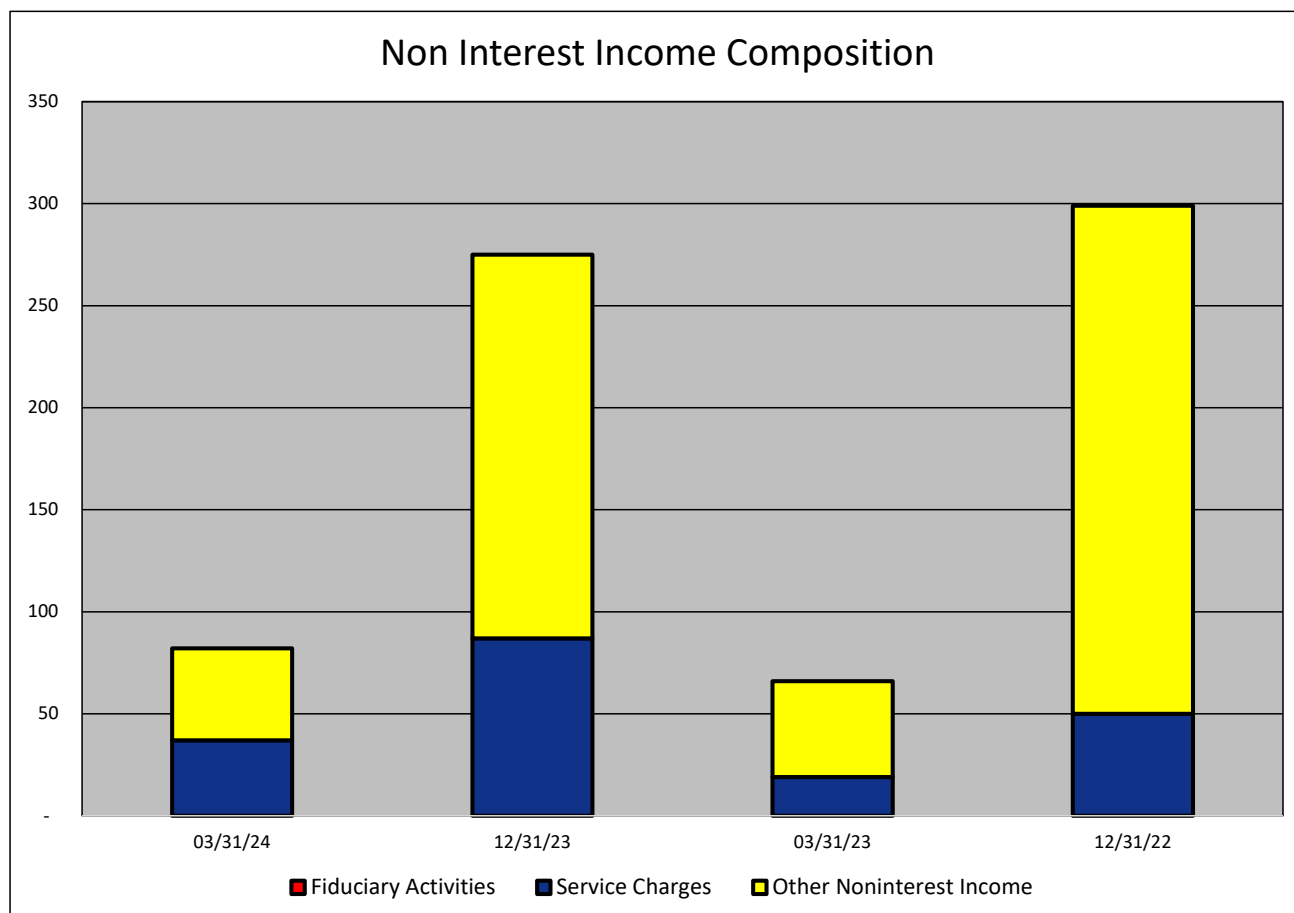


**NONINTEREST INCOME COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	37	87	19	50	18	94.74
Other Noninterest Income	45	188	47	249	(2)	(4.26)
<b>Total Nonint. Income</b>	<b>82</b>	<b>275</b>	<b>66</b>	<b>299</b>	<b>16</b>	<b>24.24</b>

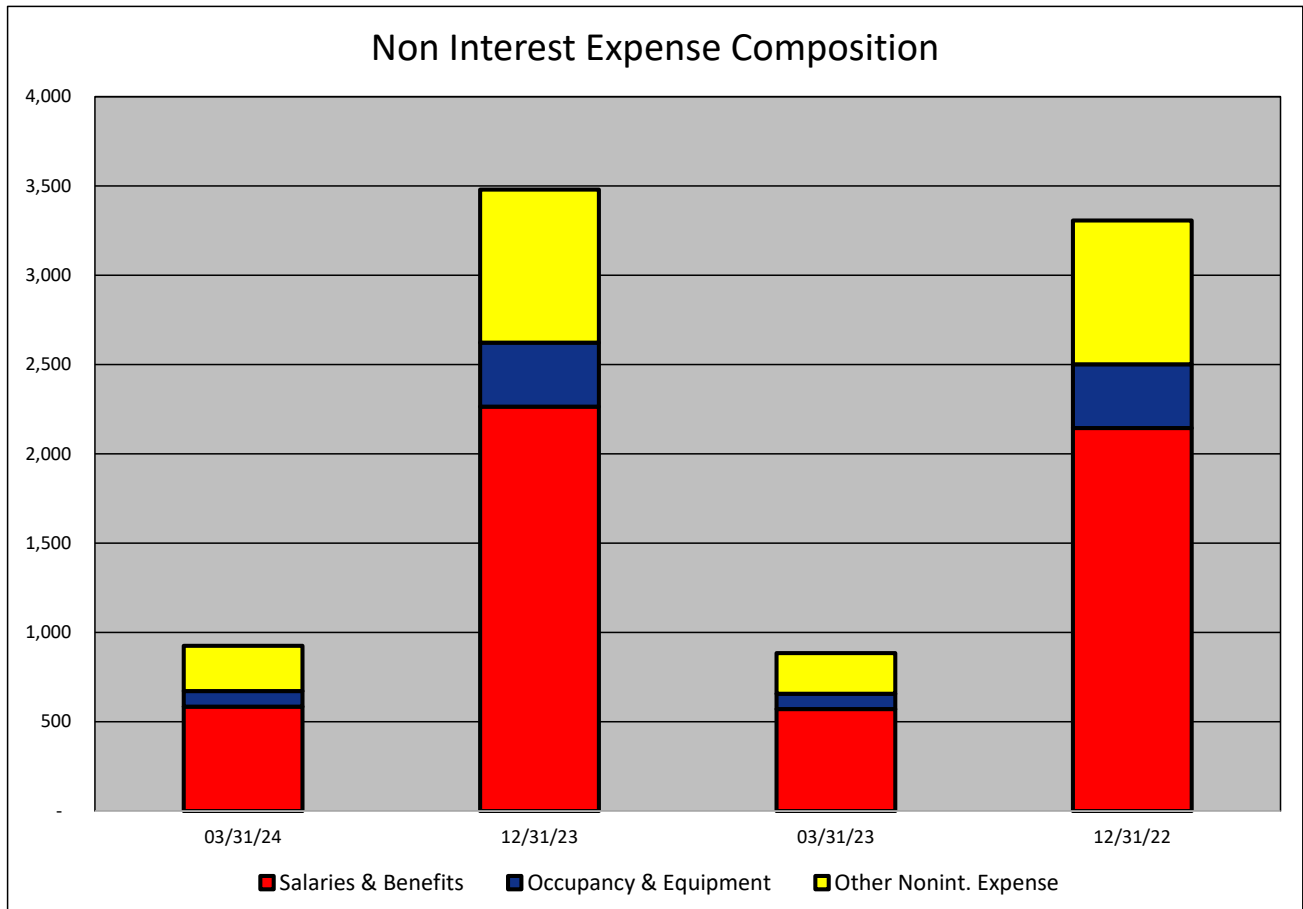


**NONINTEREST EXPENSE COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	584	2,265	571	2,145	13	2.28
Occupancy & Equipment	88	358	86	357	2	2.33
Other Nonint. Expense	253	857	228	804	25	10.96
<b>Total Nonint. Expense</b>	<b>925</b>	<b>3,480</b>	<b>885</b>	<b>3,306</b>	<b>40</b>	<b>4.52</b>



**PEER GROUP COMPARISONS REPORT**  
**West Central Florida Group**

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Climate First Bank	612,739	332,793	<b>84.12</b>
Waterfall Bank	205,899	115,057	<b>78.95</b>
Gulf Coast Business Bank	86,602	60,002	<b>44.33</b>
Bankflorida	369,443	299,867	<b>23.20</b>
Sanibel Captiva Community Bank	886,730	777,925	<b>13.99</b>
Flagship Bank	651,785	575,437	<b>13.27</b>
Central Bank	313,113	280,016	<b>11.82</b>
Finemark National Bank & Trust	4,188,244	3,782,590	<b>10.72</b>
Bayfirst National Bank	1,144,417	1,069,502	<b>7.00</b>
Brannen Bank	901,847	869,574	<b>3.71</b>
Gulfside Bank	292,765	282,422	<b>3.66</b>
Tcm Bank, National Association	325,372	315,307	<b>3.19</b>
First National Bank Of Pasco	305,835	299,561	<b>2.09</b>
The Bank Of Tampa	3,062,692	3,066,916	<b>(0.14)</b>
Raymond James Bank	41,193,257	43,358,880	<b>(4.99)</b>
Century Bank Of Florida	104,767	113,429	<b>(7.64)</b>
Edison National Bank	455,662	529,980	<b>(14.02)</b>

<b>Select Peer Average</b>	3,241,245	3,301,721	16.08
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**PEER GROUP COMPARISONS REPORT**  
**West Central Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gulf Coast Business Bank	63,402	24,916	<b>154.46</b>
Waterfall Bank	187,388	86,924	<b>115.58</b>
Climate First Bank	507,675	284,884	<b>78.20</b>
Brannen Bank	424,081	353,521	<b>19.96</b>
Bayfirst National Bank	937,094	793,916	<b>18.03</b>
Sanibel Captiva Community Bank	764,205	655,448	<b>16.59</b>
Gulfside Bank	192,549	167,429	<b>15.00</b>
Flagship Bank	508,842	444,443	<b>14.49</b>
Finemark National Bank & Trust	2,571,136	2,346,002	<b>9.60</b>
Central Bank	253,662	232,451	<b>9.12</b>
Tcm Bank, National Association	300,478	284,043	<b>5.79</b>
The Bank Of Tampa	1,680,689	1,601,398	<b>4.95</b>
First National Bank Of Pasco	186,690	179,425	<b>4.05</b>
Bankflorida	246,115	239,365	<b>2.82</b>
Edison National Bank	150,968	150,522	<b>0.30</b>
Raymond James Bank	31,403,175	31,806,945	<b>(1.27)</b>
Century Bank Of Florida	58,232	59,713	<b>(2.48)</b>

<b>Select Peer Average</b>	2,378,611	2,335,961	27.36
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**CAPITAL RATIOS**  
**For the three months ended March 31, 2024**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Waterfall Bank	19.96	<b>21.08</b>	22.22	22.98	22.22
Gulf Coast Business Bank	20.39	<b>21.05</b>	0.00	0.00	0.00
Tcm Bank, National Association	20.19	<b>19.02</b>	19.89	21.17	19.89
Bankflorida	10.48	<b>11.27</b>	14.16	15.40	14.16
Flagship Bank	12.27	<b>11.15</b>	0.00	0.00	0.00
Gulfside Bank	7.83	<b>9.75</b>	0.00	0.00	0.00
Finemark National Bank & Trust	8.31	<b>9.49</b>	17.42	18.44	17.42
Climate First Bank	9.15	<b>9.32</b>	9.63	10.78	9.63
Central Bank	9.17	<b>9.20</b>	0.00	0.00	0.00
The Bank Of Tampa	7.14	<b>9.18</b>	13.77	14.89	13.77
First National Bank Of Pasco	5.39	<b>9.13</b>	0.00	0.00	0.00
Bayfirst National Bank	9.40	<b>9.12</b>	11.04	12.29	11.04
Century Bank Of Florida	7.23	<b>9.01</b>	14.36	15.62	14.36
Edison National Bank	7.15	<b>8.42</b>	24.30	25.55	24.30
Sanibel Captiva Community Bank	8.24	<b>8.30</b>	11.19	12.40	11.19
Raymond James Bank	6.79	<b>8.05</b>	14.01	15.26	14.01
Brannen Bank	2.30	<b>5.89</b>	15.60	16.65	15.60

<b>Select Peer Average</b>	10.08	11.08	11.03	11.85	11.03
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	122.47	92.35	0.54
Waterfall Bank	120.92	91.01	5.30
Central Bank	98.66	81.01	7.84
Sanibel Captiva Community Bank	95.60	86.18	5.34
Gulf Coast Business Bank	93.23	73.21	8.84
Bayfirst National Bank	92.94	81.88	3.93
Climate First Bank	91.60	82.85	1.24
Flagship Bank	89.49	78.07	5.14
Raymond James Bank	84.16	76.23	16.61
Finemark National Bank & Trust	83.49	61.39	24.74
Bankflorida	79.38	66.62	7.46
Gulfside Bank	71.70	65.77	19.12
First National Bank Of Pasco	64.97	61.04	24.22
Century Bank Of Florida	62.91	55.58	12.16
The Bank Of Tampa	59.64	54.88	31.20
Brannen Bank	48.20	47.02	25.66
Edison National Bank	37.65	33.13	15.44

<b>Select Peer Average</b>	82.18	69.90	12.63
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2024**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Sanibel Captiva Community Bank	880,676	<b>2.16</b>	26.61
Brannen Bank	936,098	<b>2.07</b>	97.94
Edison National Bank	444,380	<b>1.56</b>	21.94
Raymond James Bank	41,921,973	<b>1.17</b>	17.50
Gulfside Bank	281,372	<b>0.99</b>	12.24
The Bank Of Tampa	3,096,432	<b>0.86</b>	12.10
Flagship Bank	642,847	<b>0.64</b>	5.60
<b>Century Bank Of Florida</b>	<b>103,028</b>	<b>0.57</b>	<b>7.70</b>
Bayfirst National Bank	1,126,494	<b>0.42</b>	4.34
Central Bank	309,771	<b>0.41</b>	4.40
Bankflorida	361,438	<b>0.30</b>	2.81
Climate First Bank	577,133	<b>0.28</b>	3.01
First National Bank Of Pasco	306,395	<b>0.21</b>	3.94
Waterfall Bank	198,812	<b>0.14</b>	0.68
Finemark National Bank & Trust	4,210,168	<b>0.12</b>	1.53
Tcm Bank, National Association	334,889	<b>(0.20)</b>	(1.00)
Gulf Coast Business Bank	84,926	<b>(3.88)</b>	(18.20)

<b>Select Peer Average</b>	3,283,343	0.46	11.95
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2024**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.07	1.04	<b>38.59</b>	119.40
Sanibel Captiva Community Bank	0.22	2.10	<b>43.83</b>	7.92
Brannen Bank	0.25	1.44	<b>44.34</b>	8.20
Edison National Bank	0.38	2.02	<b>60.60</b>	9.91
The Bank Of Tampa	0.55	1.59	<b>62.86</b>	10.45
Gulfside Bank	0.28	1.97	<b>62.90</b>	9.76
Flagship Bank	0.17	2.07	<b>70.15</b>	9.18
Bayfirst National Bank	5.07	1.15	<b>75.72</b>	3.66
Bankflorida	0.07	2.11	<b>78.66</b>	7.86
Climate First Bank	0.17	2.27	<b>79.58</b>	8.75
Central Bank	0.25	2.33	<b>83.16</b>	6.96
Century Bank Of Florida	0.32	3.27	<b>85.74</b>	6.55
Tcm Bank, National Association	12.67	3.84	<b>85.76</b>	2.69
Waterfall Bank	0.06	3.15	<b>90.13</b>	7.92
Finemark National Bank & Trust	0.95	0.85	<b>90.57</b>	15.92
First National Bank Of Pasco	0.63	2.82	<b>91.06</b>	5.46
Gulf Coast Business Bank	0.08	6.75	<b>160.51</b>	3.46

<b>Select Peer Average</b>	1.31	2.40	76.72	14.36
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**ASSET QUALITY RATIOS**  
**For the three months ended March 31, 2024**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.42	0.00	<b>0.00</b>	0.00
Climate First Bank	1.10	0.00	<b>0.00</b>	0.00
Edison National Bank	1.57	0.00	<b>0.00</b>	0.00
Gulf Coast Business Bank	1.34	0.00	<b>0.00</b>	0.00
Gulfside Bank	1.14	0.00	<b>0.00</b>	0.00
Waterfall Bank	0.75	0.00	<b>0.00</b>	0.00
Flagship Bank	0.95	0.01	<b>0.01</b>	0.07
Finemark National Bank & Trust	0.91	0.10	<b>0.06</b>	0.72
<b>Century Bank Of Florida</b>	<b>1.79</b>	<b>0.15</b>	<b>0.08</b>	<b>1.03</b>
First National Bank Of Pasco	1.57	0.13	<b>0.08</b>	1.23
The Bank Of Tampa	1.30	0.19	<b>0.10</b>	1.37
Brannen Bank	0.79	0.32	<b>0.15</b>	5.66
Raymond James Bank	1.35	0.48	<b>0.37</b>	4.73
Sanibel Captiva Community Bank	1.01	0.83	<b>0.71</b>	7.84
Tcm Bank, National Association	3.60	0.82	<b>0.76</b>	3.35
Central Bank	0.88	0.97	<b>0.78</b>	8.00
Bayfirst National Bank	1.48	1.14	<b>0.97</b>	8.05

<b>Select Peer Average</b>	1.35	0.30	0.24	2.47
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Century Bank Of Florida	<b>2.26</b>	11.31	12.41	0.00	12.16
Edison National Bank	<b>1.74</b>	46.60	0.00	8.69	6.76
Gulf Coast Business Bank	<b>1.42</b>	11.89	3.78	0.00	8.84
The Bank Of Tampa	<b>1.32</b>	7.01	0.00	10.16	20.99
Central Bank	<b>1.07</b>	3.01	3.45	2.62	5.22
Flagship Bank	<b>0.85</b>	13.40	0.08	0.00	5.14
Gulfside Bank	<b>0.84</b>	11.57	0.00	5.90	13.22
Waterfall Bank	<b>0.78</b>	1.23	0.00	0.00	5.30
Sanibel Captiva Community Bank	<b>0.75</b>	5.29	0.00	5.34	0.00
Brannen Bank	<b>0.56</b>	25.98	0.00	0.00	25.66
Climate First Bank	<b>0.56</b>	13.29	0.00	0.00	1.24
Tcm Bank, National Association	<b>0.49</b>	3.79	0.00	0.00	0.54
First National Bank Of Pasco	<b>0.40</b>	2.61	6.19	0.00	24.22
Bayfirst National Bank	<b>0.39</b>	4.90	0.00	0.22	3.71
Finemark National Bank & Trust	<b>0.36</b>	9.31	0.01	2.09	22.66
Bankflorida	<b>0.29</b>	19.70	0.00	0.00	7.46
Raymond James Bank	<b>0.02</b>	5.95	0.00	0.00	16.61

<b>Select Peer Average</b>	0.83	11.58	1.52	2.06	10.57
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	<b>90.33</b>	0.89	0.00	0.00
Tcm Bank, National Association	<b>89.02</b>	0.47	0.00	0.90
Sanibel Captiva Community Bank	<b>85.26</b>	2.37	0.00	0.00
Climate First Bank	<b>81.79</b>	1.88	0.00	0.02
Bayfirst National Bank	<b>80.47</b>	3.68	0.04	1.38
Central Bank	<b>80.30</b>	2.83	0.00	0.12
Flagship Bank	<b>77.33</b>	0.97	0.00	1.45
Raymond James Bank	<b>74.85</b>	0.01	0.00	0.00
Gulf Coast Business Bank	<b>72.23</b>	1.02	0.00	0.00
Bankflorida	<b>65.68</b>	5.21	0.00	0.00
Gulfside Bank	<b>65.02</b>	0.23	0.00	0.06
Finemark National Bank & Trust	<b>60.83</b>	1.19	0.00	0.00
First National Bank Of Pasco	<b>60.08</b>	1.75	0.00	0.00
<b>Century Bank Of Florida</b>	<b>54.58</b>	<b>2.51</b>	<b>0.00</b>	<b>0.00</b>
The Bank Of Tampa	<b>54.16</b>	1.23	0.00	0.22
Brannen Bank	<b>46.65</b>	0.53	0.00	0.00
Edison National Bank	<b>32.61</b>	1.20	0.00	0.00

<b>Select Peer Average</b>	<b>68.89</b>	<b>1.65</b>	<b>0.00</b>	<b>0.24</b>
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2024**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	<b>39.88</b>	60.12	100.00	0.00	0.00
Flagship Bank	<b>35.61</b>	64.22	99.82	0.00	0.18
<b>Century Bank Of Florida</b>	<b>33.97</b>	<b>61.89</b>	<b>95.86</b>	<b>0.00</b>	<b>4.14</b>
Edison National Bank	<b>33.24</b>	62.79	96.04	3.96	0.00
Sanibel Captiva Community Bank	<b>32.48</b>	66.29	98.76	0.00	1.24
First National Bank Of Pasco	<b>31.48</b>	68.52	100.00	0.00	0.00
Brannen Bank	<b>31.10</b>	68.90	100.00	0.00	0.00
Gulfside Bank	<b>22.93</b>	77.07	100.00	0.00	0.00
Bankflorida	<b>20.58</b>	73.36	93.94	0.00	6.06
Gulf Coast Business Bank	<b>19.27</b>	80.73	100.00	0.00	0.00
Central Bank	<b>13.84</b>	76.98	90.82	0.00	9.18
Climate First Bank	<b>12.81</b>	87.19	100.00	0.00	0.00
Finemark National Bank & Trust	<b>12.06</b>	68.62	80.68	0.72	18.60
Waterfall Bank	<b>10.67</b>	84.42	95.09	0.00	4.91
Bayfirst National Bank	<b>9.57</b>	88.97	98.53	0.00	1.47
Raymond James Bank	<b>3.11</b>	94.66	97.77	0.00	2.23
Tcm Bank, National Association	<b>0.41</b>	99.59	100.00	0.00	0.00

<b>Select Peer Average</b>	21.35	75.55	96.90	0.28	2.82
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the three months ended March 31, 2024**

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.38	3.97	<b>7.15</b>	92.11
Sanibel Captiva Community Bank	6.47	1.93	<b>5.23</b>	96.93
Gulf Coast Business Bank	6.71	4.10	<b>4.25</b>	98.29
Century Bank Of Florida	5.85	2.72	<b>4.07</b>	94.65
Edison National Bank	4.39	1.07	<b>3.72</b>	96.22
Brannen Bank	4.97	1.92	<b>3.69</b>	96.16
Waterfall Bank	6.54	4.14	<b>3.55</b>	98.82
Bayfirst National Bank	7.45	4.53	<b>3.44</b>	91.49
Gulfside Bank	5.08	2.45	<b>3.34</b>	98.54
Flagship Bank	5.47	3.97	<b>3.12</b>	96.82
First National Bank Of Pasco	5.14	3.15	<b>3.10</b>	101.44
Climate First Bank	6.64	4.52	<b>2.96</b>	98.04
Central Bank	5.90	3.63	<b>2.95</b>	96.38
The Bank Of Tampa	4.24	1.43	<b>2.94</b>	95.64
Bankflorida	5.63	3.67	<b>2.88</b>	93.91
Raymond James Bank	5.26	2.77	<b>2.80</b>	99.81
Finemark National Bank & Trust	4.37	3.51	<b>1.08</b>	96.03

<b>Select Peer Average</b>	5.91	3.15	2.80	96.55
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