

Raymond James Bank

Saint Petersburg, FL

Established

5/6/1994

Florida Bank and Thrift Performance Report

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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)

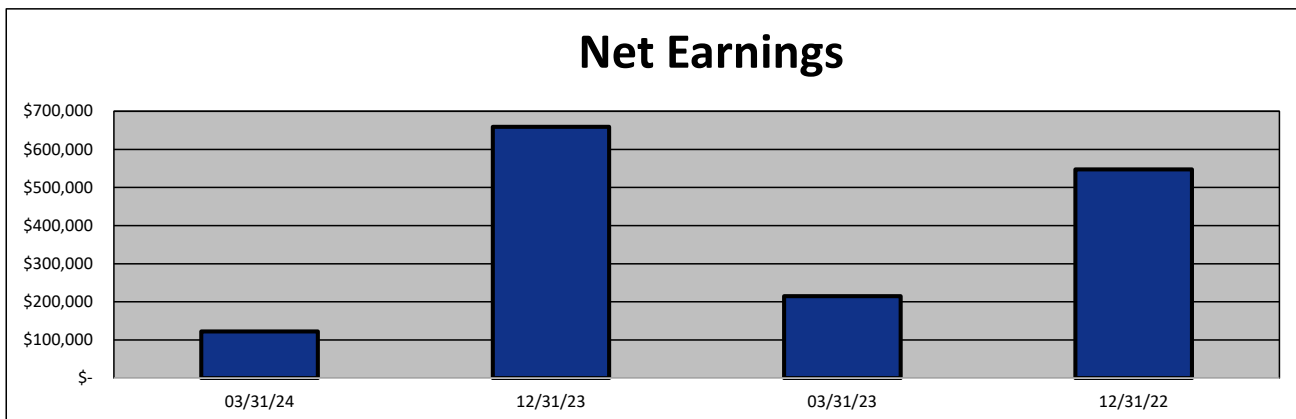
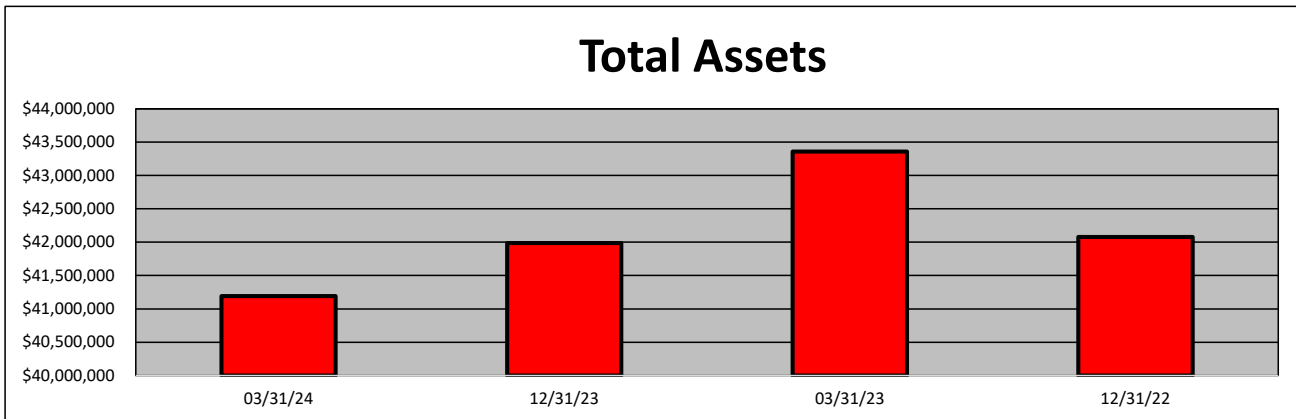
EXECUTIVE SUMMARY - Raymond James Bank
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.79	6.68	6.13	5.86	9.56	10.08
Leverage Ratio	8.05	7.93	7.66	7.41	10.76	11.08
Tier 1 Cap/Risk Based Assets	14.01	13.90	13.10	12.59	12.94	11.03
Risk Based Ratio	15.26	15.16	14.36	13.84	13.79	11.85
Common Equity Tier 1 Capital Ratio	14.01	13.90	13.10	12.59	12.90	11.03
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.16	82.79	80.10	83.38	73.91	82.18
Loans/Assets	76.23	75.09	73.36	76.21	62.12	69.90
Securities/Assets	16.61	17.30	18.38	19.26	20.01	12.63
PROFITABILITY:						
Return on Avg Assets	1.17	1.53	2.00	1.34	0.74	0.46
Return on Avg Equity	17.50	25.05	33.60	22.78	10.88	11.95
Nonint Income/Avg Assets	0.07	0.07	0.06	0.07	0.79	1.31
Net Overhead Ratio	1.04	1.02	1.01	0.78	2.13	2.40
Efficiency Ratio	38.59	32.14	26.73	29.52	73.35	76.72
Assets (per million) per Employee	119.40	122.41	131.79	132.73	10.38	14.36
ASSET QUALITY:						
Allowance/Loans	1.35	1.38	1.20	1.17	1.31	1.35
Nonperforming Loans/Total Loans	0.48	0.42	0.28	0.19	0.50	0.30
Nonperforming Assets/Total Assets	0.37	0.32	0.20	0.15	0.32	0.24
Adjusted Texas Ratio	4.73	4.13	2.88	2.16	3.59	2.47
YIELDS & COSTS:						
Yield on earning assets	5.26	5.06	4.74	3.15	5.37	5.91
Cost of funds	2.77	1.93	0.88	0.39	3.00	3.15
Net interest margin	2.80	3.32	3.93	2.79	2.82	2.80
Avg Earning Assets/Avg Assets	99.81	99.59	99.53	99.56	95.76	96.55

SELECTED FINANCIAL DATA - Raymond James Bank
(Dollars in Thousands)

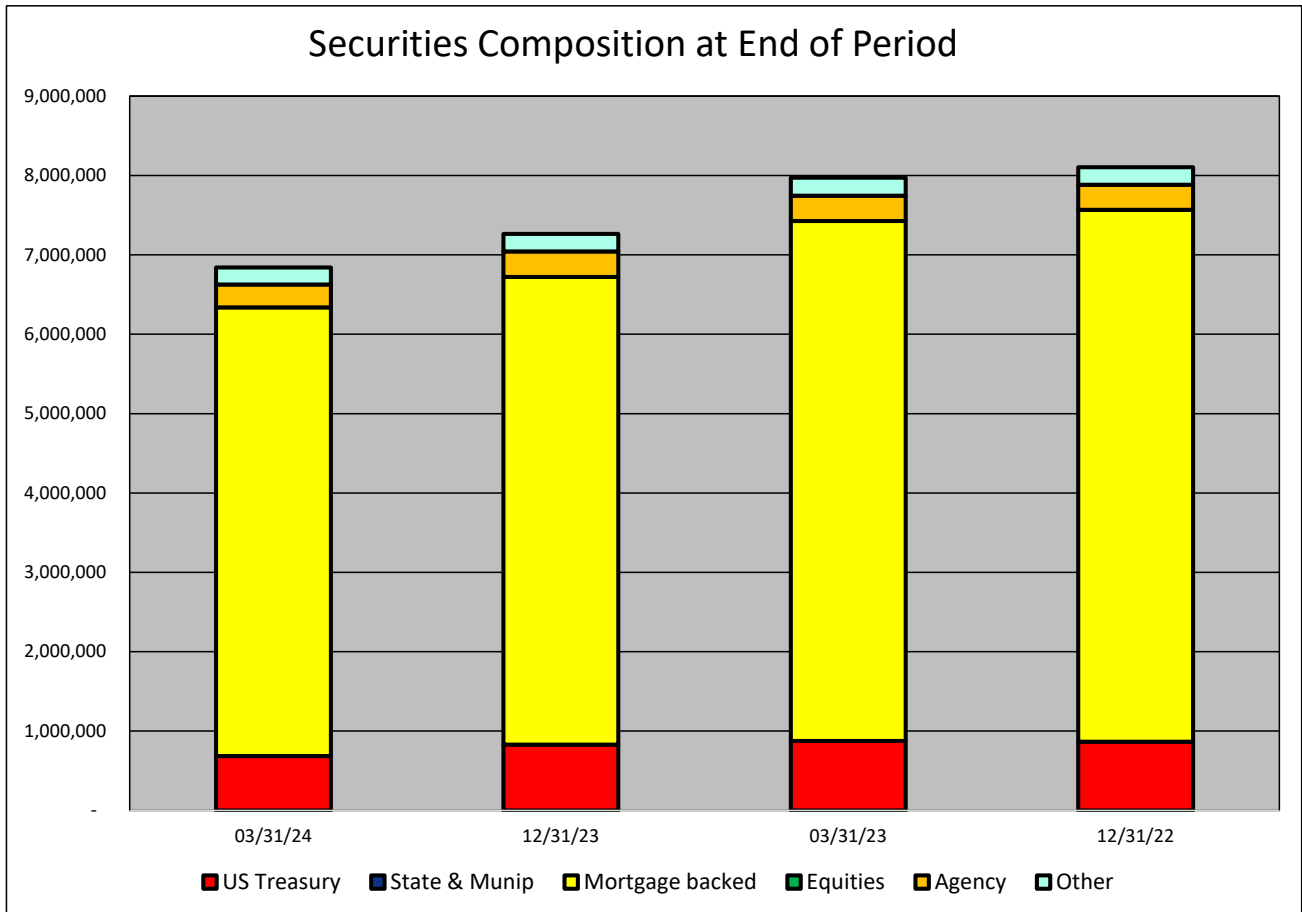
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	41,193,257	41,986,004	43,358,880	42,076,662	(2,165,623)	(4.99)
Cash and Equivalents	2,461,819	2,689,378	3,070,935	1,314,585	(609,116)	(19.83)
Securities	6,841,989	7,263,820	7,970,381	8,104,279	(1,128,392)	(14.16)
Loans, net	31,403,175	31,526,493	31,806,945	32,067,429	(403,770)	(1.27)
Deposit Accounts	37,315,094	38,078,031	39,707,871	38,461,530	(2,392,777)	(6.03)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	2,795,527	2,804,236	2,656,530	2,465,291	138,997	5.23

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	122,472	659,209	215,143	547,744	(92,671)	(43.07)
Interest Income	550,293	2,173,005	508,703	1,285,879	41,590	8.18
Interest Expense	257,072	746,865	86,671	147,157	170,401	196.61
Net Interest Income	293,221	1,426,140	422,032	1,138,722	(128,811)	(30.52)
Prov for Credit Losses	18,338	117,095	24,630	96,877	(6,292)	(25.55)
Noninterest income	7,666	31,886	6,318	27,808	1,348	21.34
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	116,921	471,494	115,123	346,602	1,798	1.56
Net Operating Income	165,628	869,437	288,597	723,051	(122,969)	(42.61)
Income Taxes	42,794	208,681	71,285	173,193	(28,491)	(39.97)



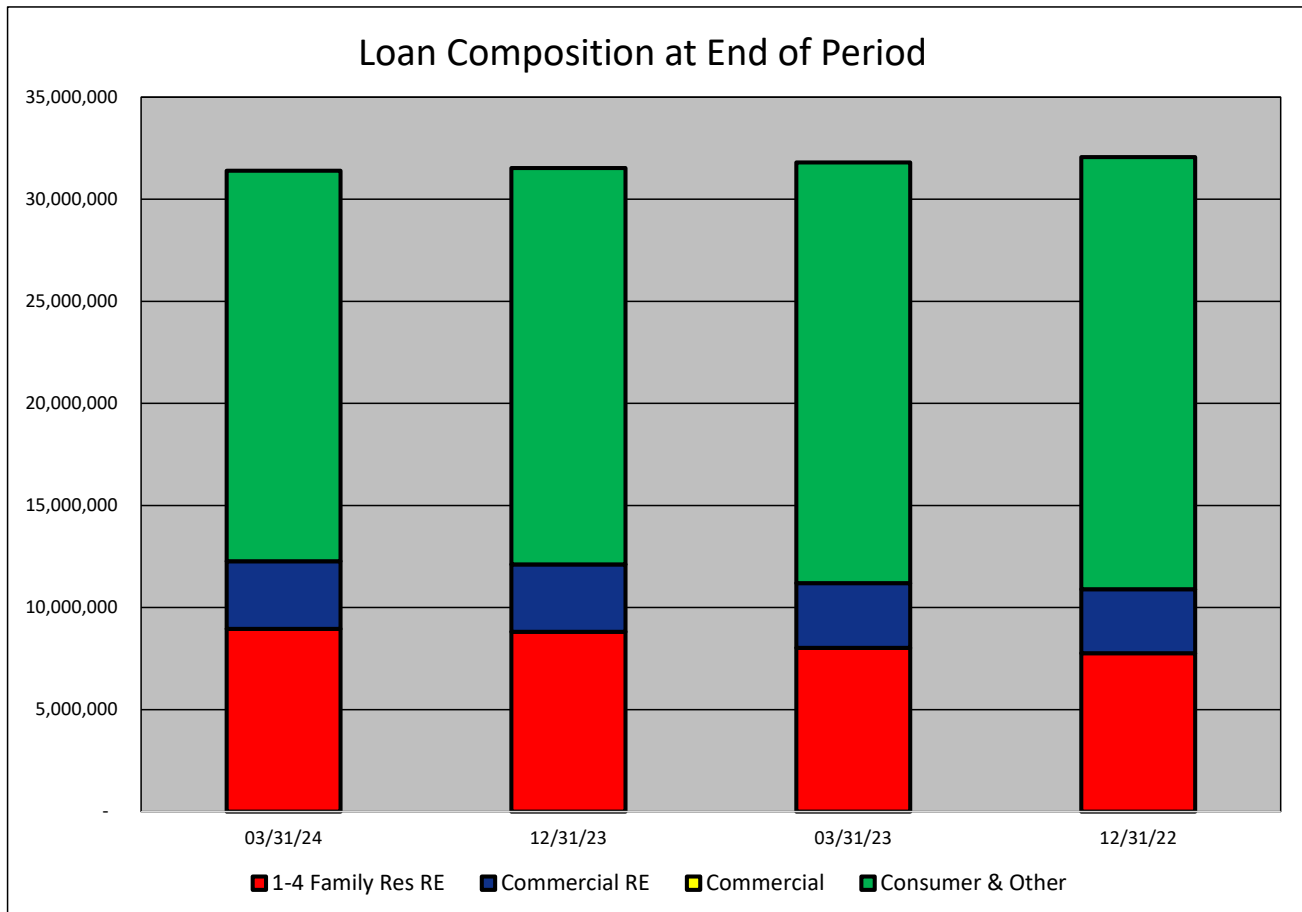
SECURITIES COMPOSITION - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	685,963	830,644	875,411	867,572	(189,448)	(21.64)
State & Munip	-	-	-	-	-	NA
Mortgage backed	5,650,949	5,890,116	6,550,957	6,699,473	(900,008)	(13.74)
Equities	-	-	-	-	-	NA
Agency	288,209	322,806	319,213	314,628	(31,004)	(9.71)
Other	216,868	220,254	224,800	222,606	(7,932)	(3.53)
Total Securities	6,841,989	7,263,820	7,970,381	8,104,279	(1,128,392)	(14.16)



LOAN PORTFOLIO COMPOSITION - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	8,957,178	8,806,309	8,019,847	7,764,673	937,331	11.69
Commercial RE	3,309,643	3,303,543	3,174,146	3,134,573	135,497	4.27
Commercial	-	-	-	-	-	NA
Consumer & Other	19,136,354	19,416,641	20,612,952	21,168,183	(1,476,598)	(7.16)
Loans, Net	31,403,175	31,526,493	31,806,945	32,067,429	(403,770)	(1.27)



LOAN PORTFOLIO QUALITY - Raymond James Bank
(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	434,348	376,268	376,268	308,017	58,080	15.44
Total Recoveries	2,580	414	145	8,627	2,435	1,679.31
Total Charge-offs	5,888	38,048	16,495	33,334	(10,607)	(64.30)
Provision Expense	18,338	117,095	24,630	96,877	(6,292)	(25.55)
Writedown Transfer Loans HFS	25,385	22,057	3,719	2,075	21,666	582.58
Adjustments	(960)	676	47	(1,844)	(1,007)	(2,142.55)
Ending Balance	<u>423,033</u>	<u>434,348</u>	<u>380,876</u>	<u>376,268</u>	<u>42,157</u>	<u>11.07</u>

NON-PERFORMING ASSETS:

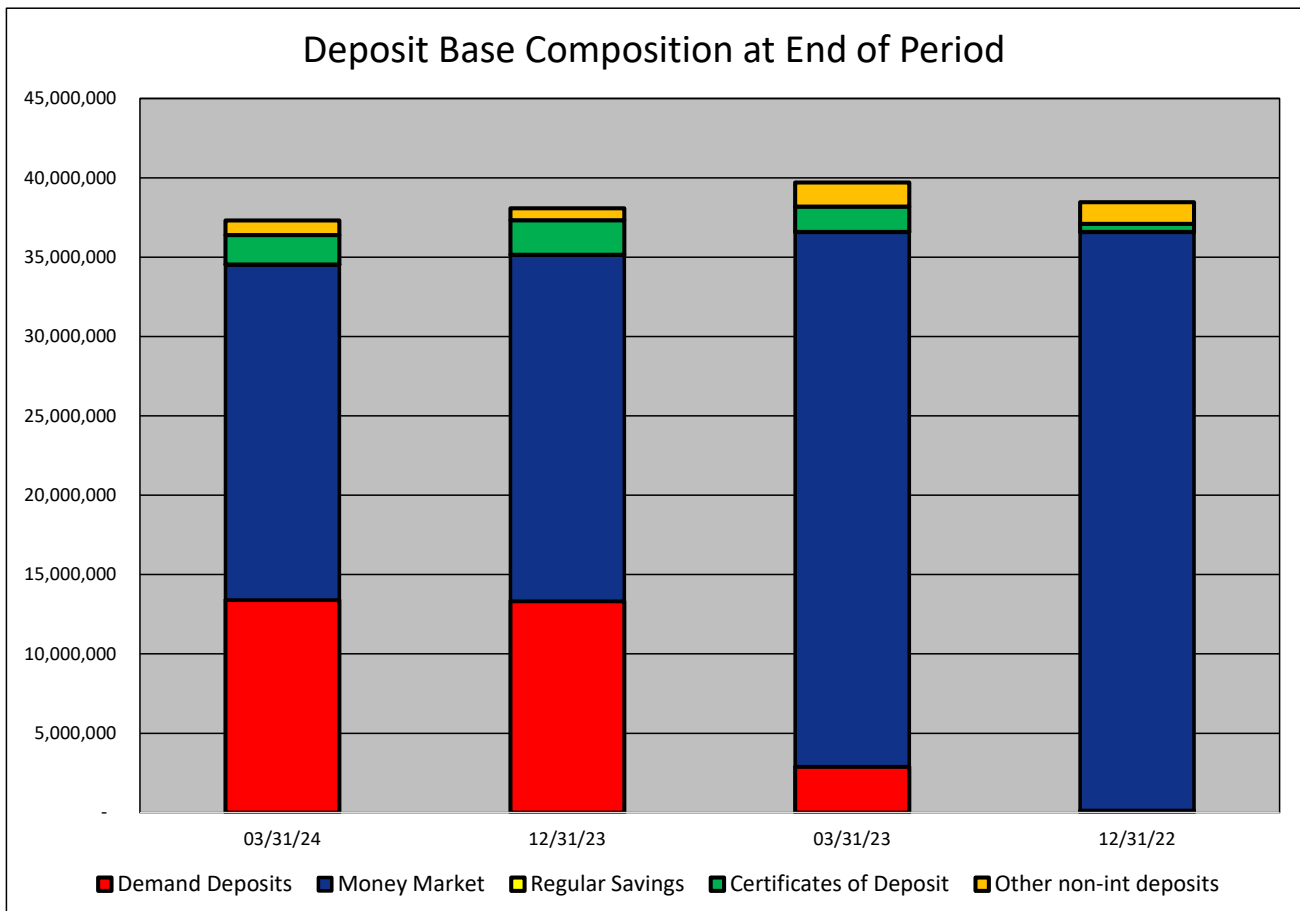
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	151,957	133,386	87,612	60,715	64,345	73.44
Foreclosed Real Estate	277	277	-	569	277	NA
Total Non-perf Assets	<u>152,234</u>	<u>133,663</u>	<u>87,612</u>	<u>61,284</u>	<u>64,622</u>	<u>73.76</u>

DEPOSIT BASE COMPOSITION - Raymond James Bank
(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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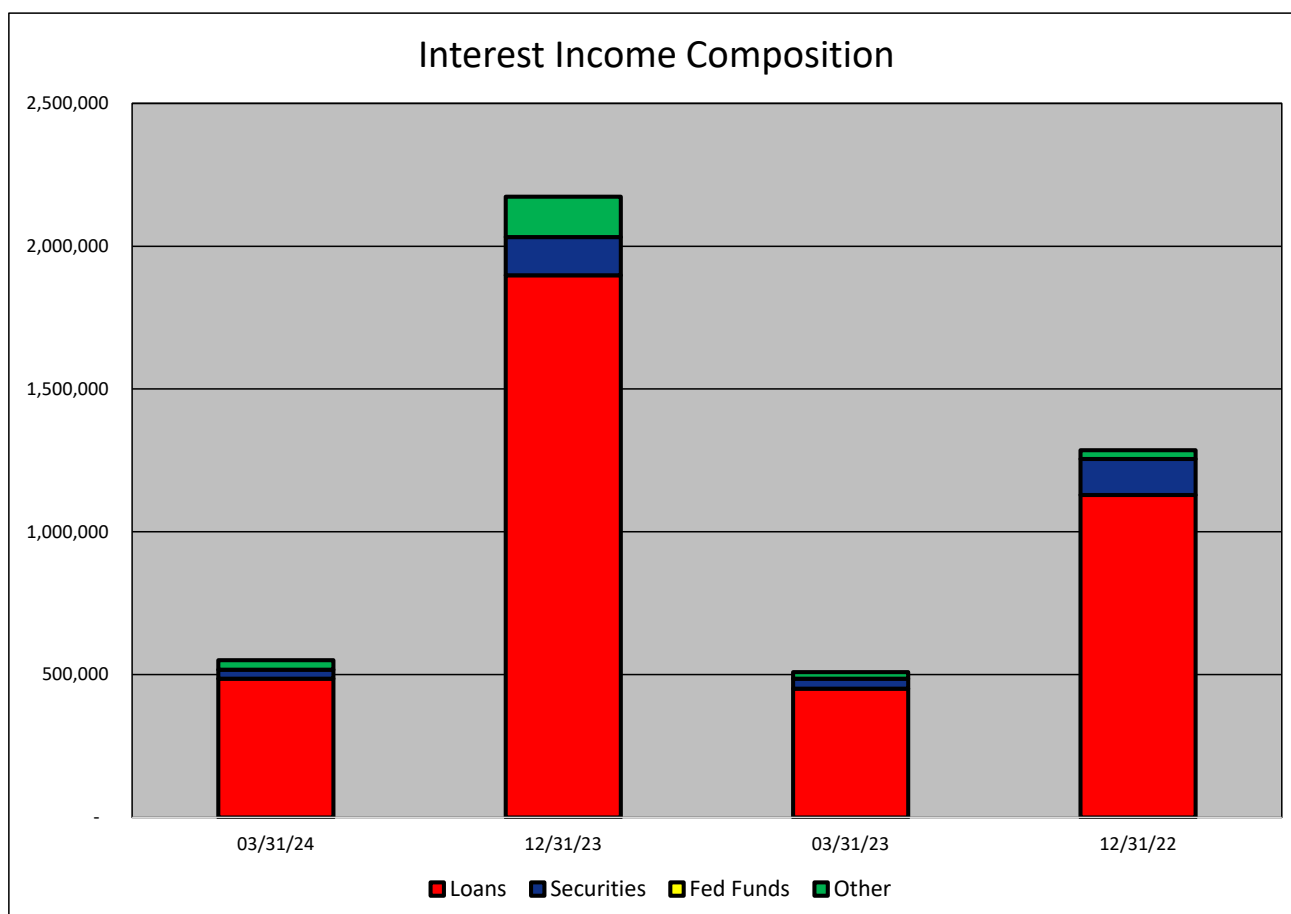
DEPOSIT BASE CATEGORY:

Demand Deposits	13,402,908	13,326,238	2,887,830	136,800	10,515,078	364.12
Money Market	21,141,269	21,823,770	33,696,439	36,446,951	(12,555,170)	(37.26)
Regular Savings	1,489	1,319	1,443	1,808	46	3.19
Certificates of Deposit	1,847,859	2,180,237	1,596,032	520,350	251,827	15.78
Other non-int deposits	921,569	746,467	1,526,127	1,355,621	(604,558)	(39.61)
Total Deposits	37,315,094	38,078,031	39,707,871	38,461,530	(2,392,777)	(6.03)



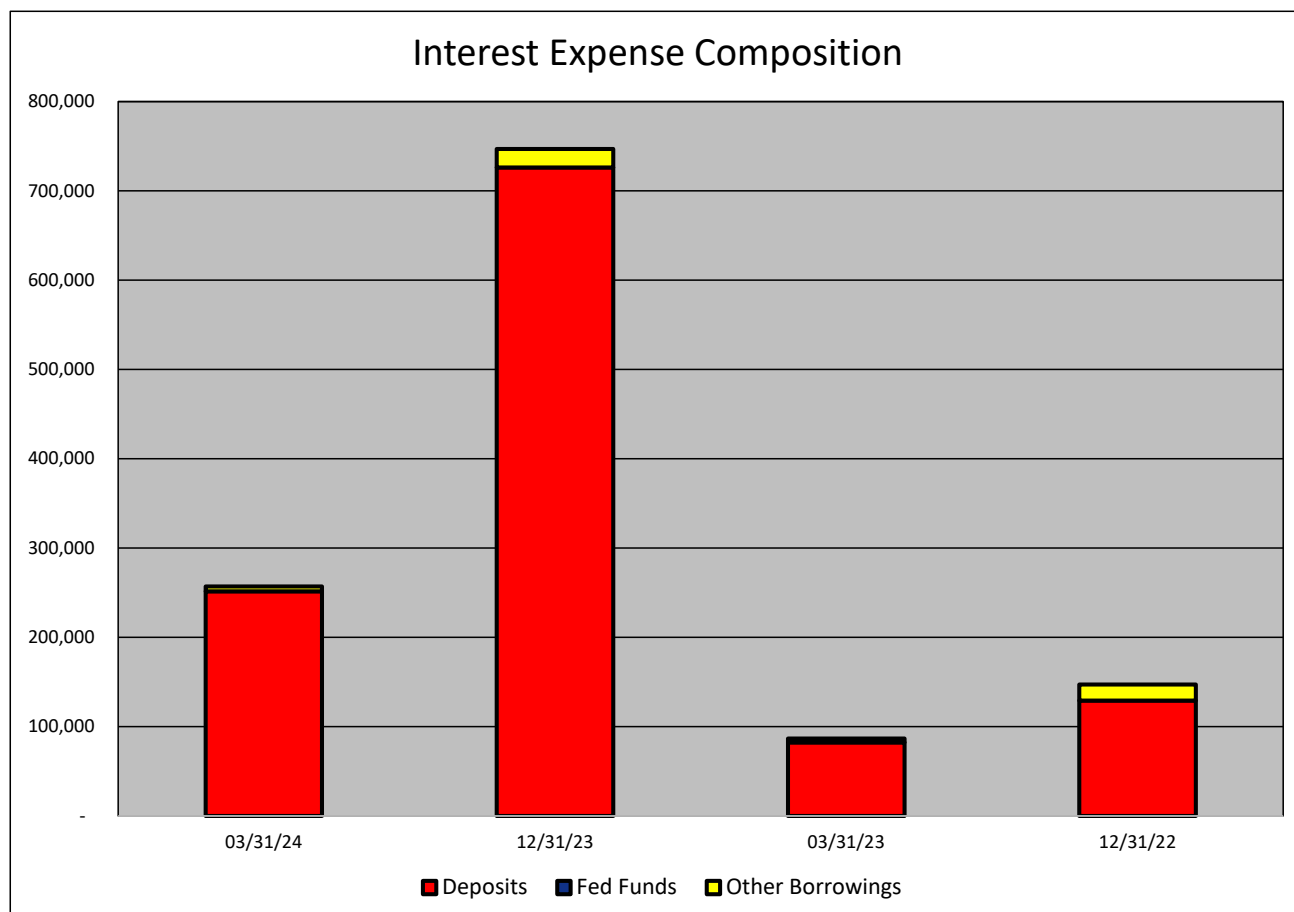
INTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	485,927	1,897,994	451,231	1,129,283	34,696	7.69
Securities	31,403	134,236	34,683	125,981	(3,280)	(9.46)
Fed Funds	-	-	-	-	-	NA
Other	32,963	140,775	22,789	30,615	10,174	44.64
Total Int Income	550,293	2,173,005	508,703	1,285,879	41,590	8.18



INTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	251,693	726,263	82,337	129,223	169,356	205.69
Fed Funds	-	-	-	-	-	NA
Other Borrowings	5,379	20,602	4,334	17,934	1,045	24.11
Total Int Expense	257,072	746,865	86,671	147,157	170,401	196.61

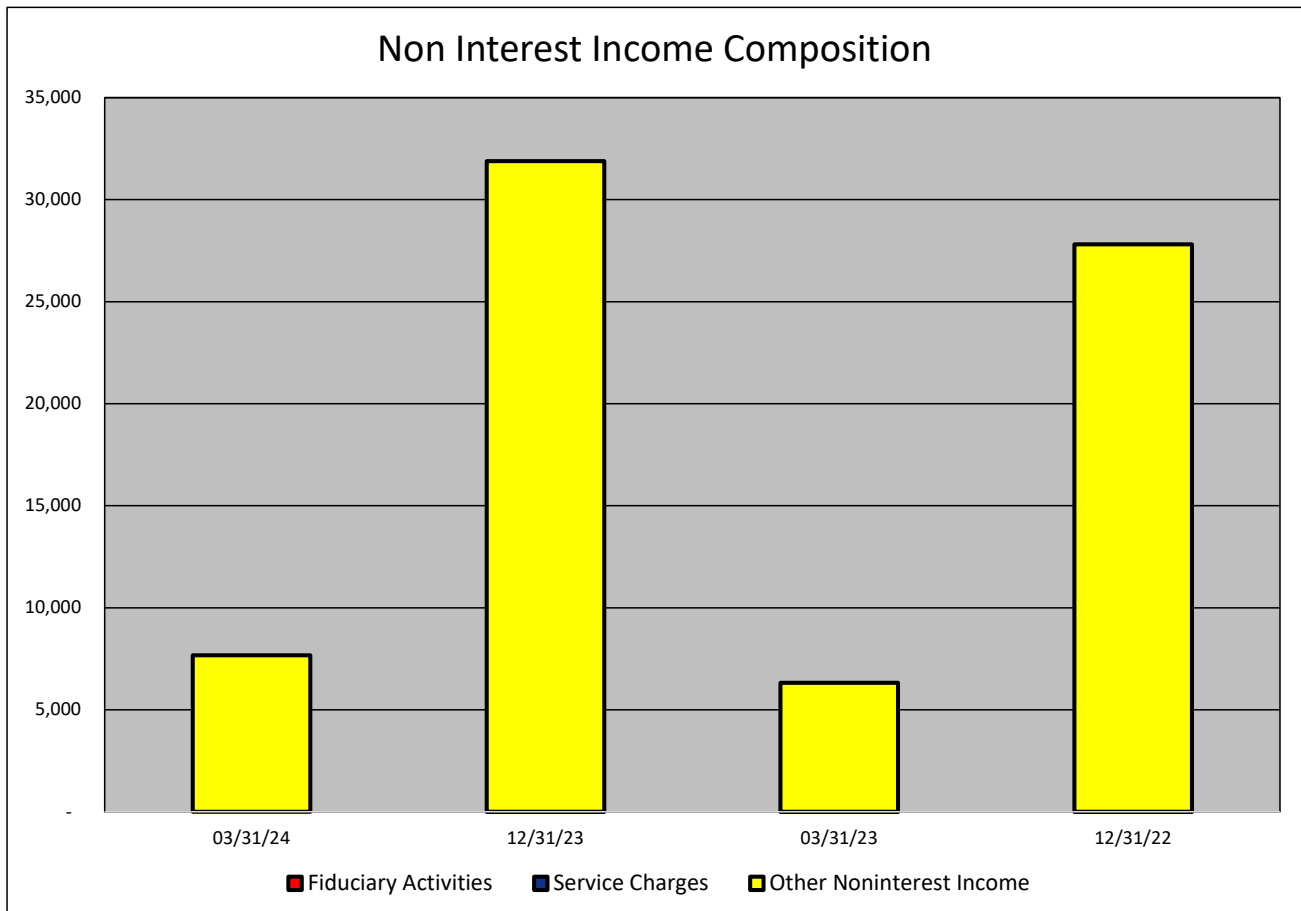


NONINTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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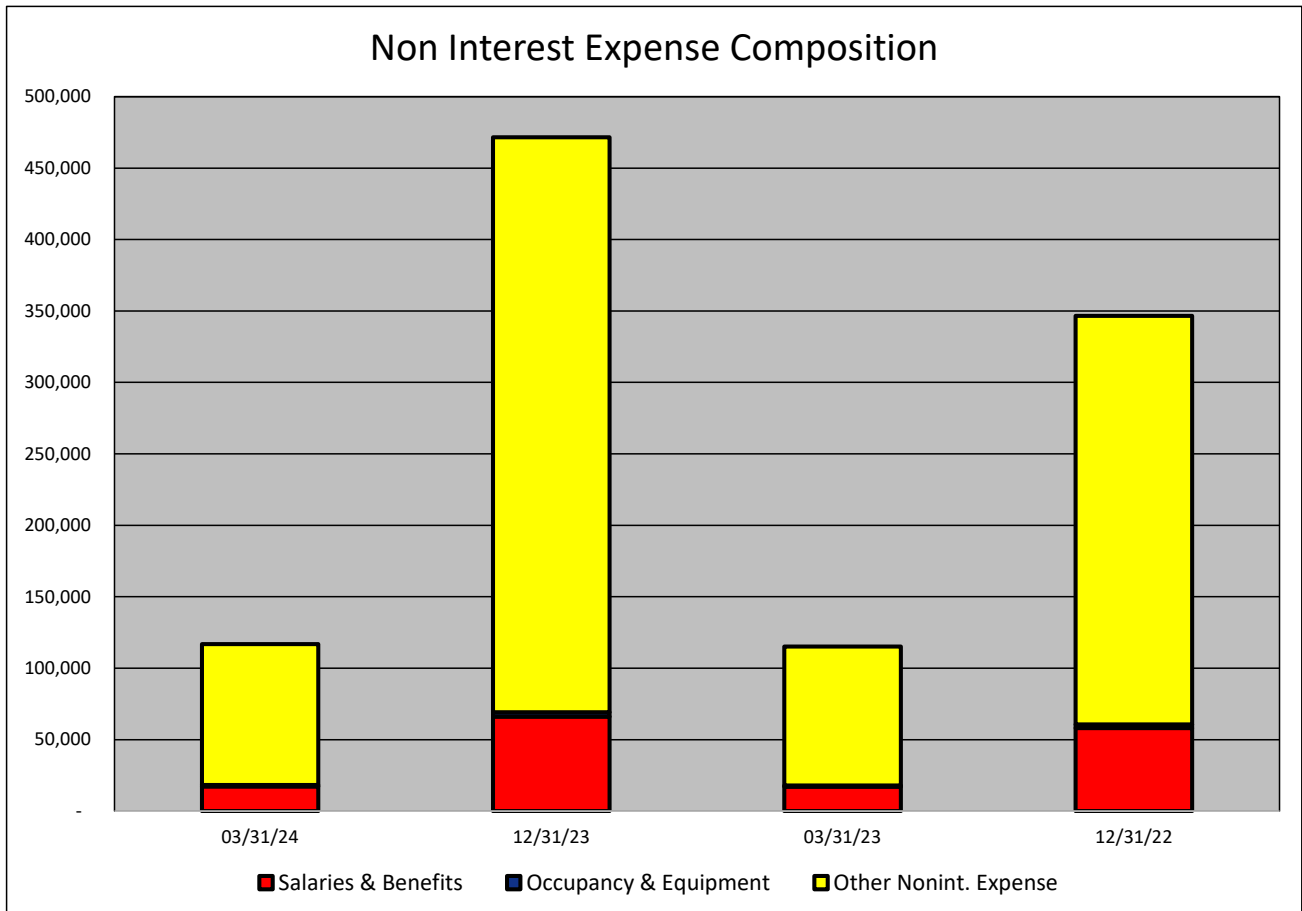
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	-	3	1	3	(1)	(100.00)
Other Noninterest Income	7,666	31,883	6,317	27,805	1,349	21.36
Total Nonint. Income	7,666	31,886	6,318	27,808	1,348	21.34



NONINTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	17,263	66,045	17,004	58,028	259	1.52
Occupancy & Equipment	909	3,145	889	2,615	20	2.25
Other Nonint. Expense	98,749	402,304	97,230	285,959	1519	1.56
Total Nonint. Expense	116,921	471,494	115,123	346,602	1798	1.56



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

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

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

Select Peer Average	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

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

Select Peer Average	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	38.59	119.40
Sanibel Captiva Community Bank	0.22	2.10	43.83	7.92
Brannen Bank	0.25	1.44	44.34	8.20
Edison National Bank	0.38	2.02	60.60	9.91
The Bank Of Tampa	0.55	1.59	62.86	10.45
Gulfside Bank	0.28	1.97	62.90	9.76
Flagship Bank	0.17	2.07	70.15	9.18
Bayfirst National Bank	5.07	1.15	75.72	3.66
Bankflorida	0.07	2.11	78.66	7.86
Climate First Bank	0.17	2.27	79.58	8.75
Central Bank	0.25	2.33	83.16	6.96
Century Bank Of Florida	0.32	3.27	85.74	6.55
Tcm Bank, National Association	12.67	3.84	85.76	2.69
Waterfall Bank	0.06	3.15	90.13	7.92
Finemark National Bank & Trust	0.95	0.85	90.57	15.92
First National Bank Of Pasco	0.63	2.82	91.06	5.46
Gulf Coast Business Bank	0.08	6.75	160.51	3.46

Select Peer Average	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	0.00	0.00
Climate First Bank	1.10	0.00	0.00	0.00
Edison National Bank	1.57	0.00	0.00	0.00
Gulf Coast Business Bank	1.34	0.00	0.00	0.00
Gulfside Bank	1.14	0.00	0.00	0.00
Waterfall Bank	0.75	0.00	0.00	0.00
Flagship Bank	0.95	0.01	0.01	0.07
Finemark National Bank & Trust	0.91	0.10	0.06	0.72
Century Bank Of Florida	1.79	0.15	0.08	1.03
First National Bank Of Pasco	1.57	0.13	0.08	1.23
The Bank Of Tampa	1.30	0.19	0.10	1.37
Brannen Bank	0.79	0.32	0.15	5.66
Raymond James Bank	1.35	0.48	0.37	4.73
Sanibel Captiva Community Bank	1.01	0.83	0.71	7.84
Tcm Bank, National Association	3.60	0.82	0.76	3.35
Central Bank	0.88	0.97	0.78	8.00
Bayfirst National Bank	1.48	1.14	0.97	8.05

Select Peer Average	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	2.26	11.31	12.41	0.00	12.16
Edison National Bank	1.74	46.60	0.00	8.69	6.76
Gulf Coast Business Bank	1.42	11.89	3.78	0.00	8.84
The Bank Of Tampa	1.32	7.01	0.00	10.16	20.99
Central Bank	1.07	3.01	3.45	2.62	5.22
Flagship Bank	0.85	13.40	0.08	0.00	5.14
Gulfside Bank	0.84	11.57	0.00	5.90	13.22
Waterfall Bank	0.78	1.23	0.00	0.00	5.30
Sanibel Captiva Community Bank	0.75	5.29	0.00	5.34	0.00
Brannen Bank	0.56	25.98	0.00	0.00	25.66
Climate First Bank	0.56	13.29	0.00	0.00	1.24
Tcm Bank, National Association	0.49	3.79	0.00	0.00	0.54
First National Bank Of Pasco	0.40	2.61	6.19	0.00	24.22
Bayfirst National Bank	0.39	4.90	0.00	0.22	3.71
Finemark National Bank & Trust	0.36	9.31	0.01	2.09	22.66
Bankflorida	0.29	19.70	0.00	0.00	7.46
Raymond James Bank	0.02	5.95	0.00	0.00	16.61

Select Peer Average	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	90.33	0.89	0.00	0.00
Tcm Bank, National Association	89.02	0.47	0.00	0.90
Sanibel Captiva Community Bank	85.26	2.37	0.00	0.00
Climate First Bank	81.79	1.88	0.00	0.02
Bayfirst National Bank	80.47	3.68	0.04	1.38
Central Bank	80.30	2.83	0.00	0.12
Flagship Bank	77.33	0.97	0.00	1.45
Raymond James Bank	74.85	0.01	0.00	0.00
Gulf Coast Business Bank	72.23	1.02	0.00	0.00
Bankflorida	65.68	5.21	0.00	0.00
Gulfside Bank	65.02	0.23	0.00	0.06
Finemark National Bank & Trust	60.83	1.19	0.00	0.00
First National Bank Of Pasco	60.08	1.75	0.00	0.00
Century Bank Of Florida	54.58	2.51	0.00	0.00
The Bank Of Tampa	54.16	1.23	0.00	0.22
Brannen Bank	46.65	0.53	0.00	0.00
Edison National Bank	32.61	1.20	0.00	0.00

Select Peer Average	68.89	1.65	0.00	0.24
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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	39.88	60.12	100.00	0.00	0.00
Flagship Bank	35.61	64.22	99.82	0.00	0.18
Century Bank Of Florida	33.97	61.89	95.86	0.00	4.14
Edison National Bank	33.24	62.79	96.04	3.96	0.00
Sanibel Captiva Community Bank	32.48	66.29	98.76	0.00	1.24
First National Bank Of Pasco	31.48	68.52	100.00	0.00	0.00
Brannen Bank	31.10	68.90	100.00	0.00	0.00
Gulfside Bank	22.93	77.07	100.00	0.00	0.00
Bankflorida	20.58	73.36	93.94	0.00	6.06
Gulf Coast Business Bank	19.27	80.73	100.00	0.00	0.00
Central Bank	13.84	76.98	90.82	0.00	9.18
Climate First Bank	12.81	87.19	100.00	0.00	0.00
Finemark National Bank & Trust	12.06	68.62	80.68	0.72	18.60
Waterfall Bank	10.67	84.42	95.09	0.00	4.91
Bayfirst National Bank	9.57	88.97	98.53	0.00	1.47
Raymond James Bank	3.11	94.66	97.77	0.00	2.23
Tcm Bank, National Association	0.41	99.59	100.00	0.00	0.00

Select Peer Average	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	7.15	92.11
Sanibel Captiva Community Bank	6.47	1.93	5.23	96.93
Gulf Coast Business Bank	6.71	4.10	4.25	98.29
Century Bank Of Florida	5.85	2.72	4.07	94.65
Edison National Bank	4.39	1.07	3.72	96.22
Brannen Bank	4.97	1.92	3.69	96.16
Waterfall Bank	6.54	4.14	3.55	98.82
Bayfirst National Bank	7.45	4.53	3.44	91.49
Gulfside Bank	5.08	2.45	3.34	98.54
Flagship Bank	5.47	3.97	3.12	96.82
First National Bank Of Pasco	5.14	3.15	3.10	101.44
Climate First Bank	6.64	4.52	2.96	98.04
Central Bank	5.90	3.63	2.95	96.38
The Bank Of Tampa	4.24	1.43	2.94	95.64
Bankflorida	5.63	3.67	2.88	93.91
Raymond James Bank	5.26	2.77	2.80	99.81
Finemark National Bank & Trust	4.37	3.51	1.08	96.03

Select Peer Average	5.91	3.15	2.80	96.55
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