

# Tcm Bank, National Association

Tampa, FL

Established

5/18/1998

## 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
<b>Tcm Bank, National Association</b>	<b>325,372</b>
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
<b>Tcm Bank, National Association</b>	<b>(0.20)</b>
Gulf Coast Business Bank	(3.88)

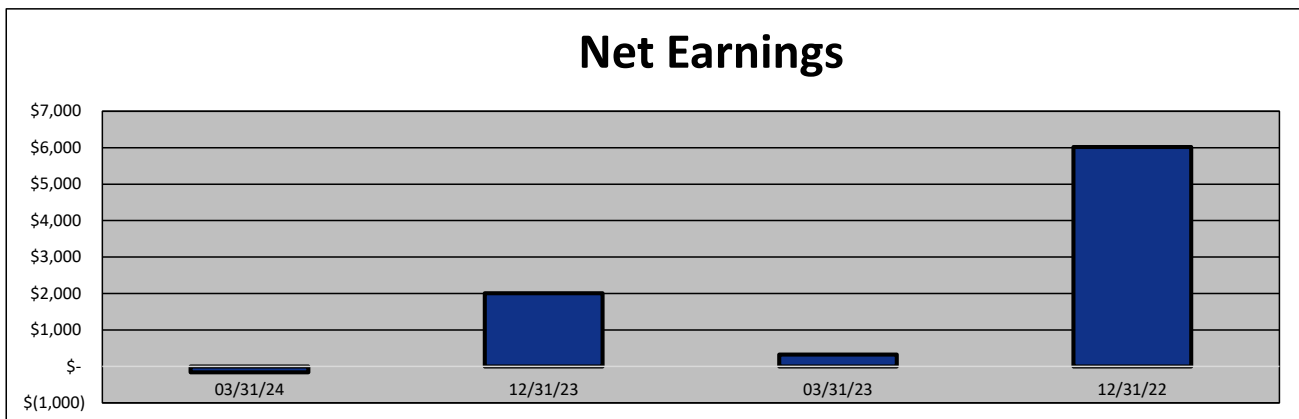
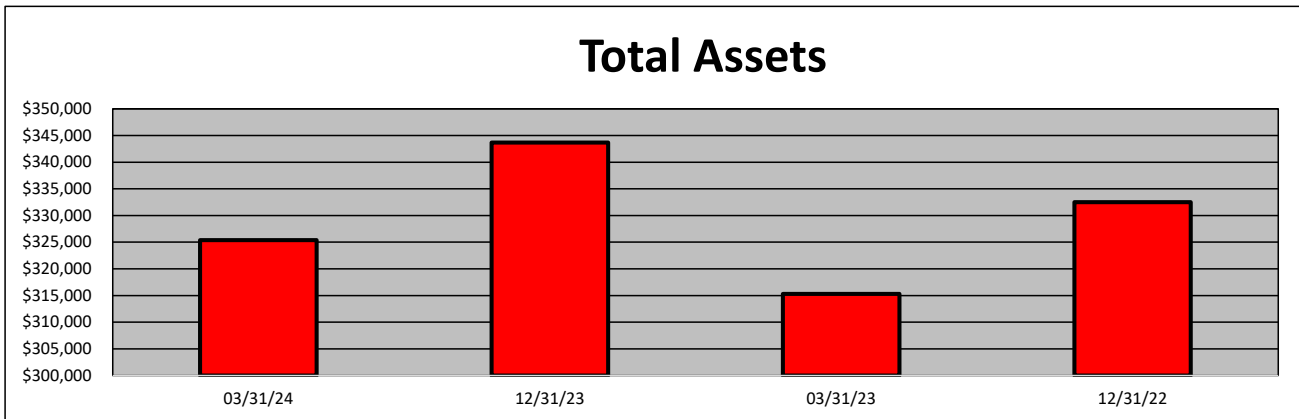
**EXECUTIVE SUMMARY - TCM Bank, National Association**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	20.19	19.15	20.92	19.56	9.56	10.08
Leverage Ratio	19.02	18.68	19.64	19.25	10.76	11.08
Tier 1 Cap/Risk Based Assets	19.89	19.36	20.83	20.02	12.94	11.03
Risk Based Ratio	21.17	20.63	22.11	21.30	13.79	11.85
Common Equity Tier 1 Capital Ratio	19.89	19.36	20.83	20.02	12.90	11.03
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	122.47	116.84	120.64	113.73	73.91	82.18
Loans/Assets	92.35	89.51	90.08	86.25	62.12	69.90
Securities/Assets	0.54	0.58	0.68	0.68	20.01	12.63
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.20)	0.61	0.40	1.91	0.74	0.46
Return on Avg Equity	(1.00)	3.08	1.97	9.72	10.88	11.95
Nonint Income/Avg Assets	12.67	14.76	12.47	12.61	0.79	1.31
Net Overhead Ratio	3.84	3.37	3.99	2.03	2.13	2.40
Efficiency Ratio	85.76	85.30	86.26	77.55	73.35	76.72
Assets (per million) per Employee	2.69	2.82	2.58	2.73	10.38	14.36
<b>ASSET QUALITY:</b>						
Allowance/Loans	3.60	3.48	3.88	3.82	1.31	1.35
Nonperforming Loans/Total Loans	0.82	0.80	0.75	0.74	0.50	0.30
Nonperforming Assets/Total Assets	0.76	0.72	0.67	0.64	0.32	0.24
Adjusted Texas Ratio	3.35	3.35	2.89	2.93	3.59	2.47
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	10.38	9.72	9.34	7.73	5.37	5.91
Cost of funds	3.97	3.28	2.63	1.07	3.00	3.15
Net interest margin	7.15	7.03	7.21	6.86	2.82	2.80
Avg Earning Assets/Avg Assets	92.11	92.36	91.67	91.52	95.76	96.55

**SELECTED FINANCIAL DATA - TCM Bank, National Association**  
(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	325,372	343,675	315,307	332,493	10,065	3.19
Cash and Equivalents	13,938	26,173	19,118	32,739	(5,180)	(27.09)
Securities	1,773	1,997	2,150	2,248	(377)	(17.53)
Loans, net	300,478	307,637	284,043	286,783	16,435	5.79
Deposit Accounts	245,345	263,297	235,443	252,168	9,902	4.21
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	65,681	65,813	65,961	65,020	(280)	(0.42)

<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	(165)	2,007	323	6,018	(488)	(151.08)
Interest Income	8,004	29,767	6,936	22,253	1,068	15.40
Interest Expense	2,492	8,218	1,577	2,527	915	58.02
Net Interest Income	5,512	21,549	5,359	19,726	153	2.86
Prov for Credit Losses	2,520	7,633	1,685	5,140	835	49.55
Noninterest income	10,611	48,952	10,102	39,658	509	5.04
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	13,827	60,137	13,336	46,052	491	3.68
Net Operating Income	(224)	2,731	440	8,192	(664)	(150.91)
Income Taxes	(59)	724	117	2,174	(176)	(150.43)

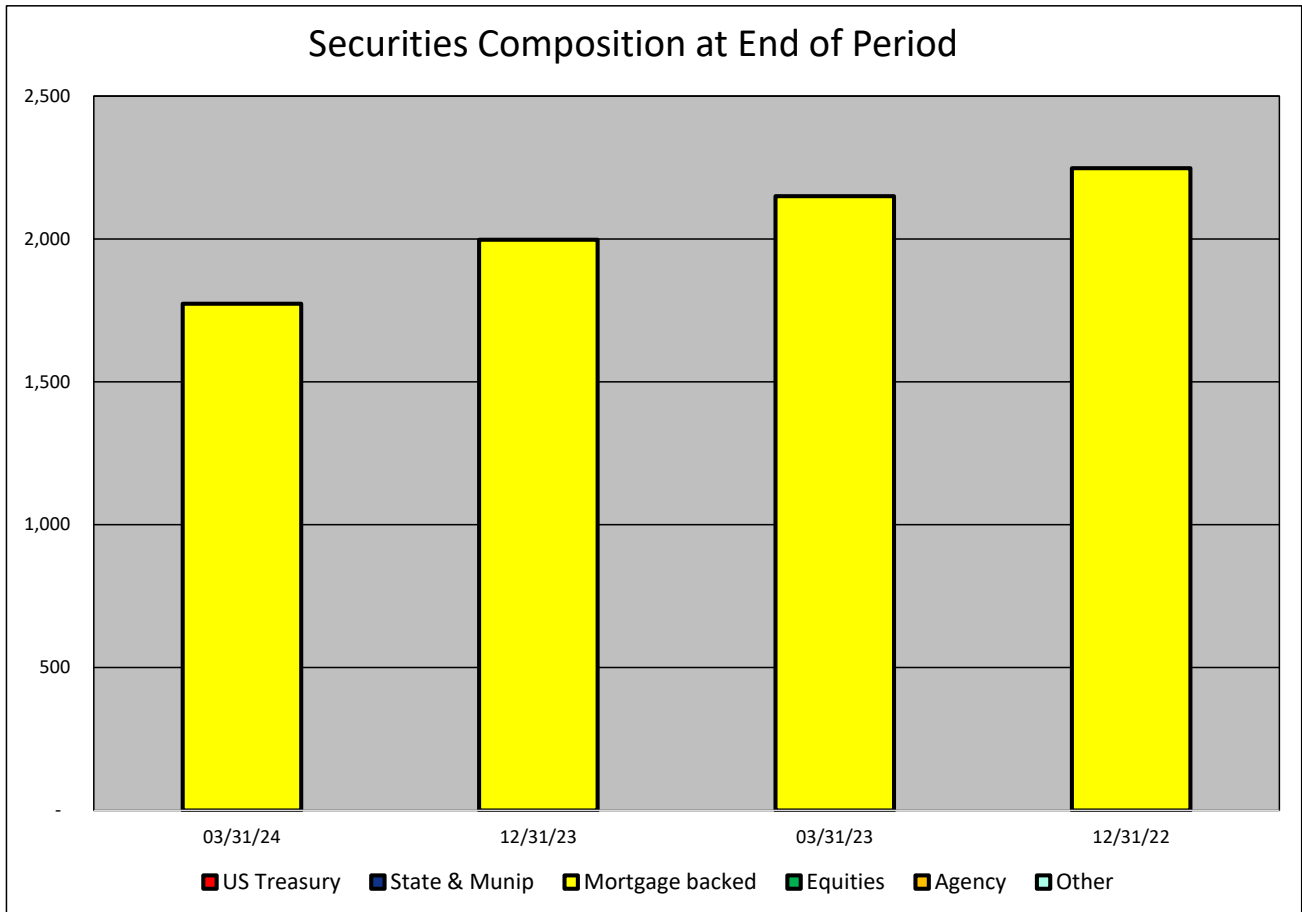


**SECURITIES COMPOSITION - TCM Bank, National Association**  
(Dollars in Thousands)

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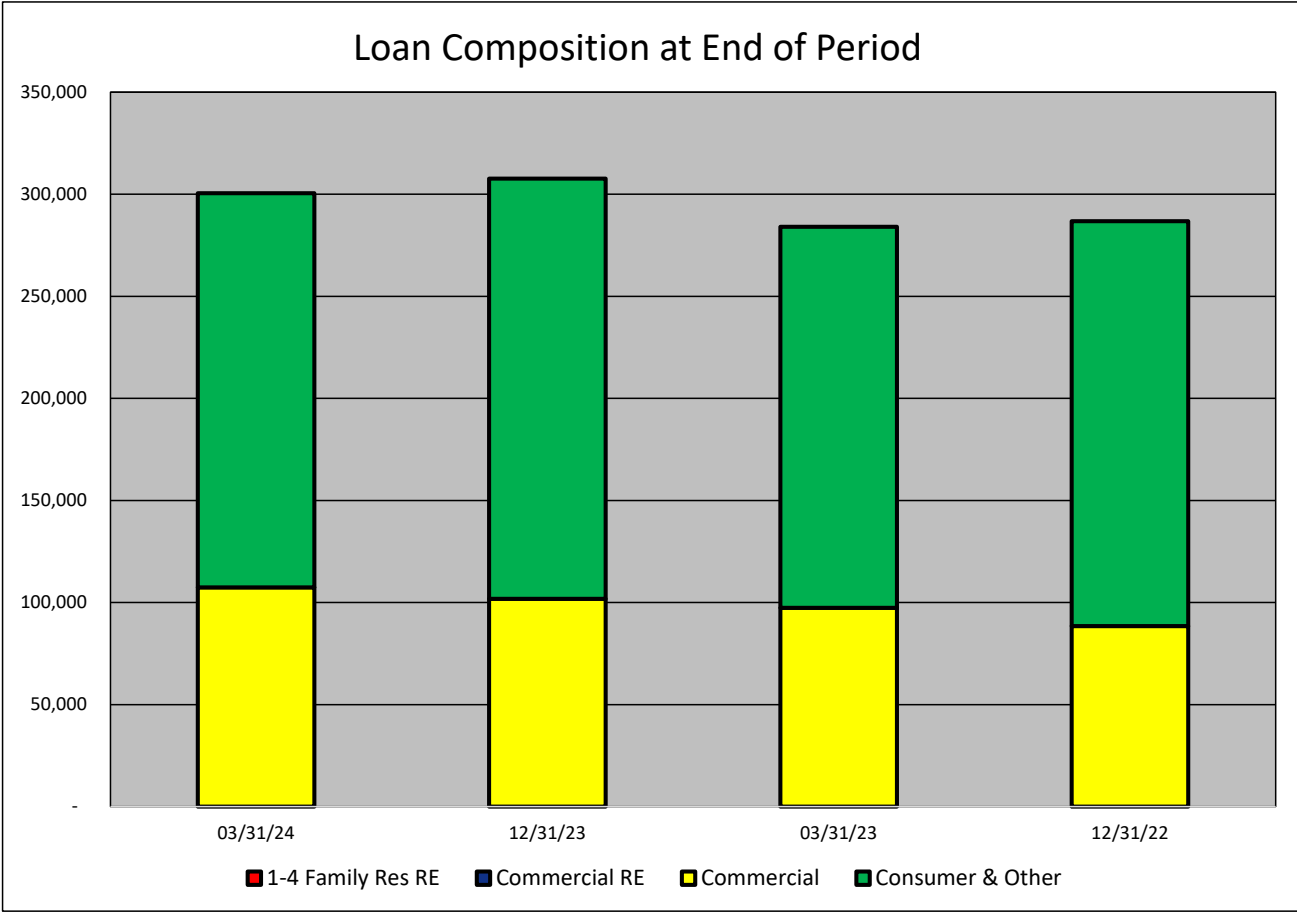
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	1,773	1,997	2,150	2,248	(377)	(17.53)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>1,773</b>	<b>1,997</b>	<b>2,150</b>	<b>2,248</b>	<b>(377)</b>	<b>(17.53)</b>



**LOAN PORTFOLIO COMPOSITION - TCM Bank, National Association**  
(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	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	107,345	101,765	97,411	88,497	9,934	10.20
Consumer & Other	193,133	205,872	186,632	198,286	6,501	3.48
<b>Loans, Net</b>	<b>300,478</b>	<b>307,637</b>	<b>284,043</b>	<b>286,783</b>	<b>16,435</b>	<b>5.79</b>



**LOAN PORTFOLIO QUALITY - TCM Bank, National Association**  
(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):**

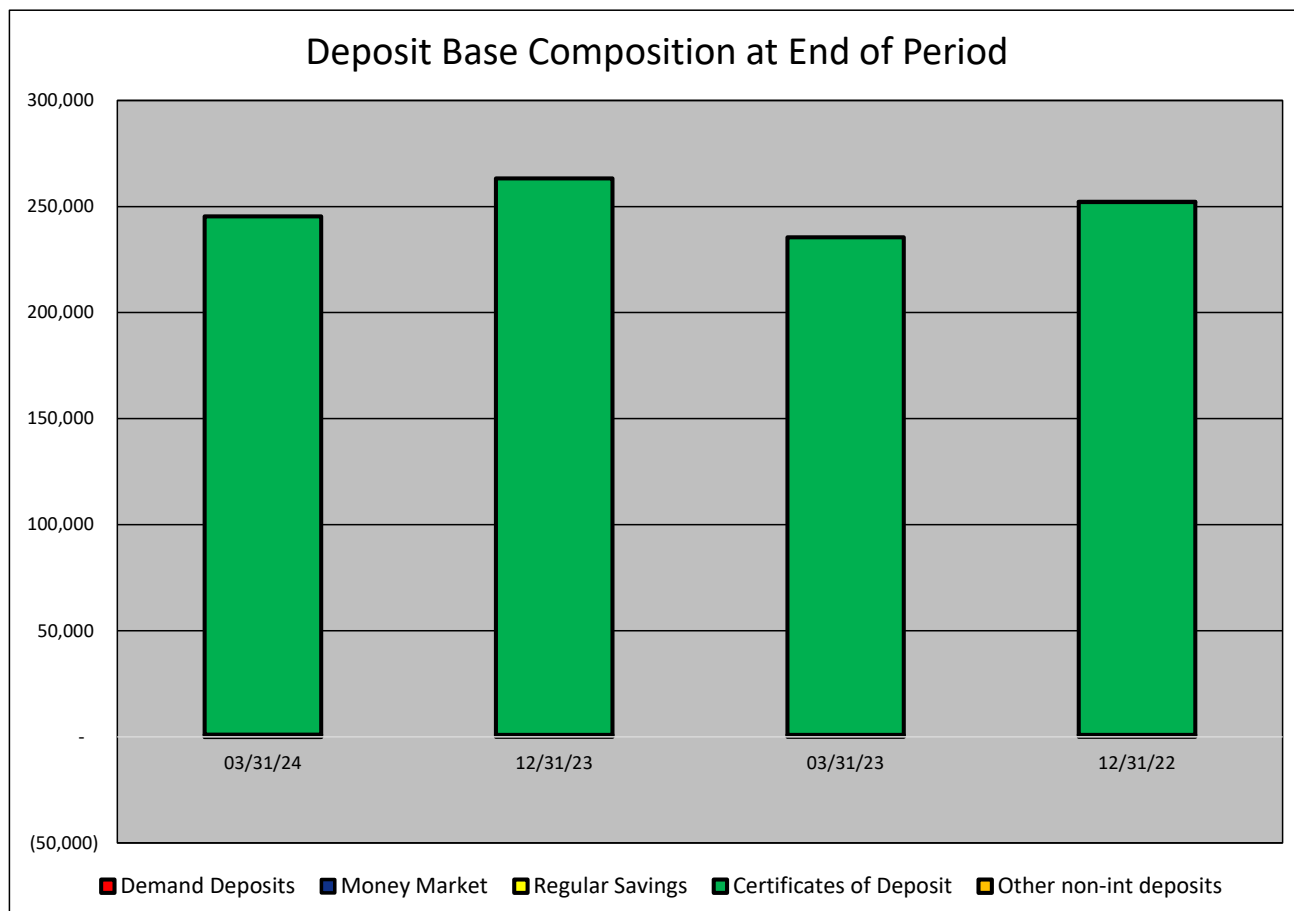
Beginning Balance	10,706	10,962	10,962	11,489	(256)	(2.34)
Total Recoveries	542	2,437	502	1,991	40	7.97
Total Charge-offs	2,947	10,092	2,129	7,658	818	38.42
Provision Expense	2,520	7,633	1,685	5,140	835	49.55
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(234)	(658)	-	658	(100.00)
Ending Balance	10,821	10,706	11,020	10,962	(199)	(1.81)

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	2,464	2,460	2,126	2,118	338	15.90
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,464	2,460	2,126	2,118	338	15.90

**DEPOSIT BASE COMPOSITION - TCM Bank, National Association**  
(Dollars in Thousands)

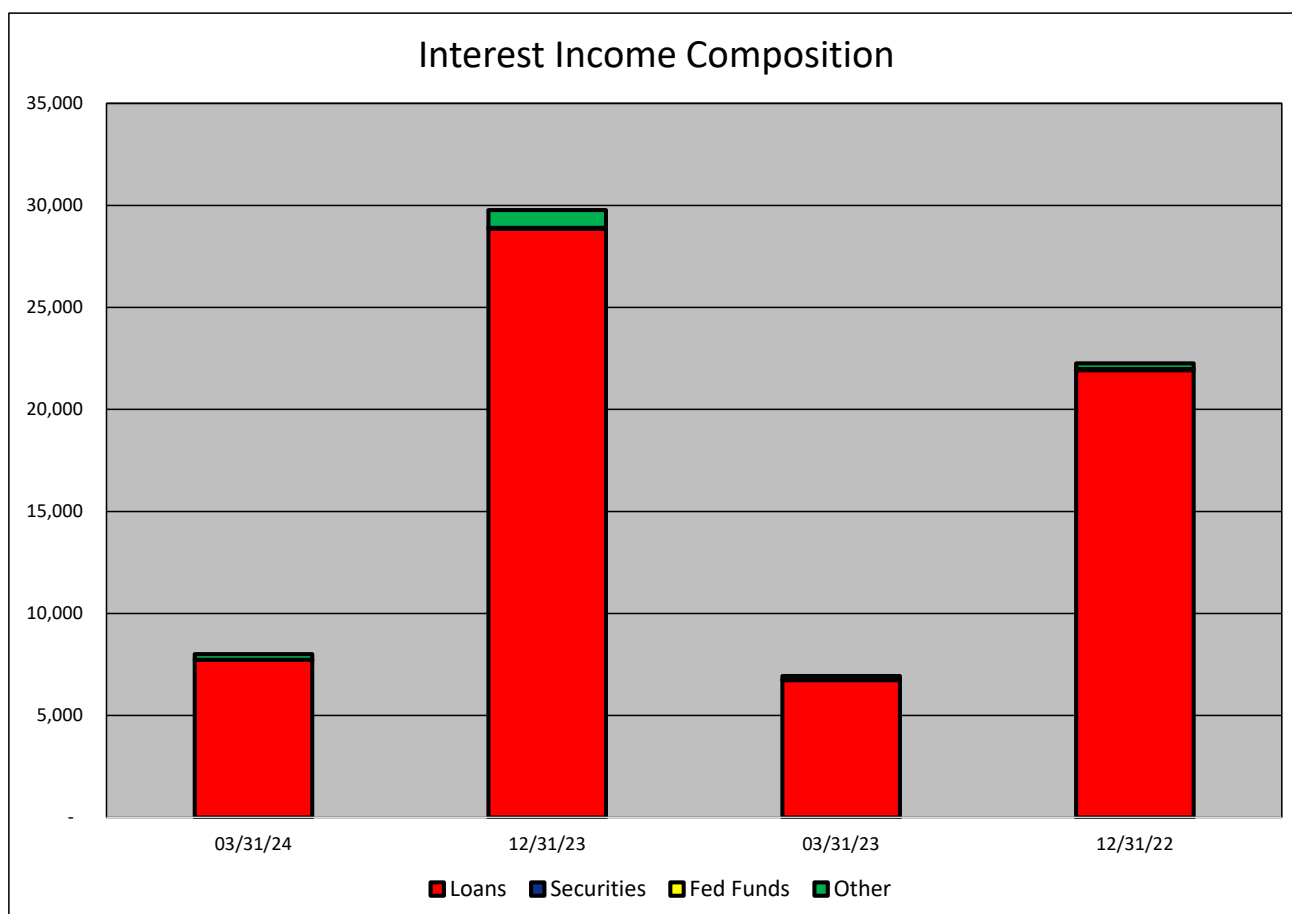
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	1,008	883	969	924	39	4.02
Money Market	-	-	-	-	-	NA
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	244,338	262,414	234,474	251,243	9,864	4.21
Other non-int deposits	(1)	-	-	1	(1)	NA
<b>Total Deposits</b>	<b>245,345</b>	<b>263,297</b>	<b>235,443</b>	<b>252,168</b>	<b>9,902</b>	<b>4.21</b>





**INTEREST INCOME COMPOSITION- TCM Bank, National Association**  
(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 INCOME CATEGORY</b>						
Loans	7,726	28,854	6,728	21,928	998	14.83
Securities	1	44	11	55	(10)	(90.91)
Fed Funds	-	-	-	-	-	NA
Other	277	869	197	270	80	40.61
<b>Total Int Income</b>	<b>8,004</b>	<b>29,767</b>	<b>6,936</b>	<b>22,253</b>	<b>1,068</b>	<b>15.40</b>

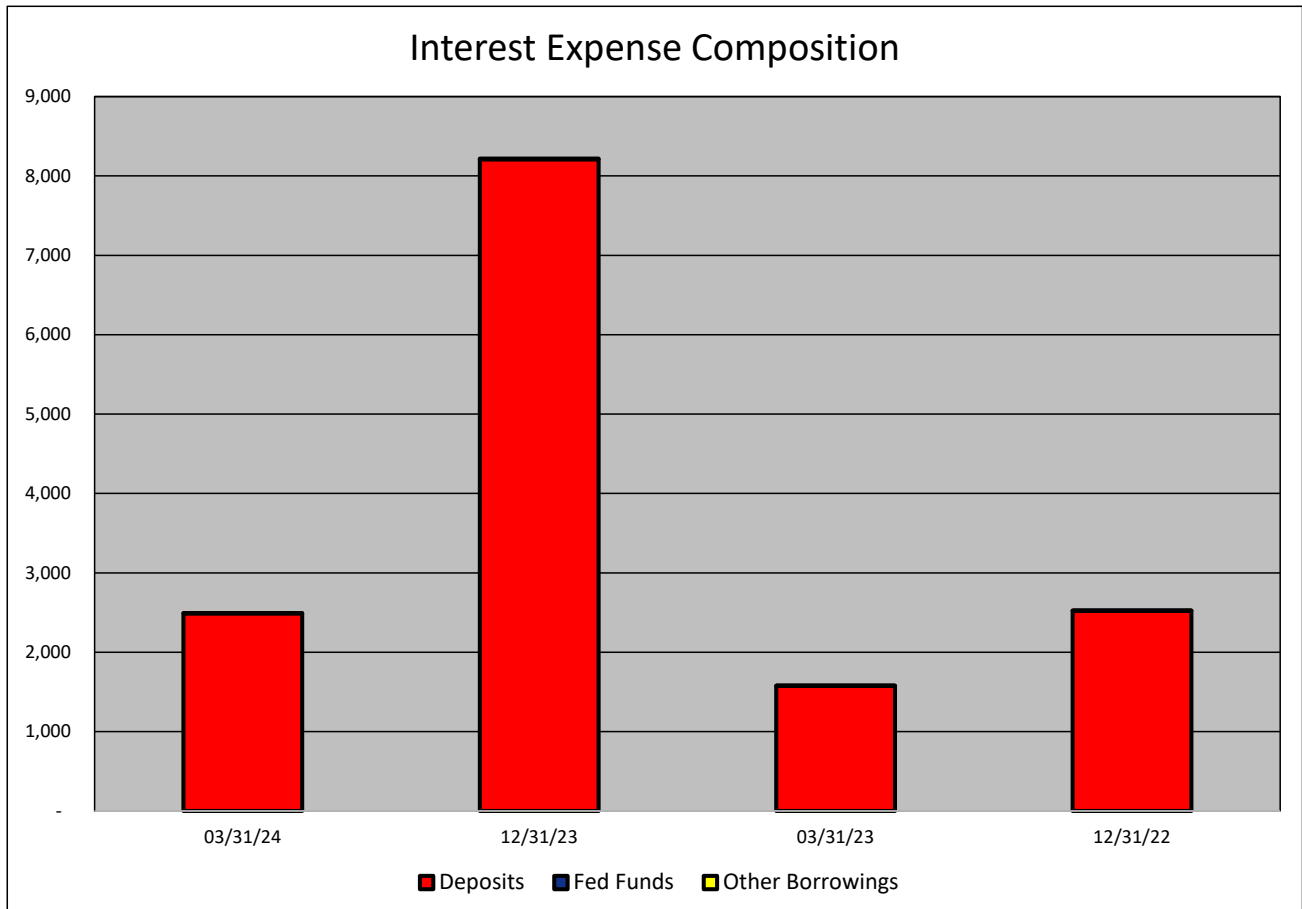


**INTEREST EXPENSE COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

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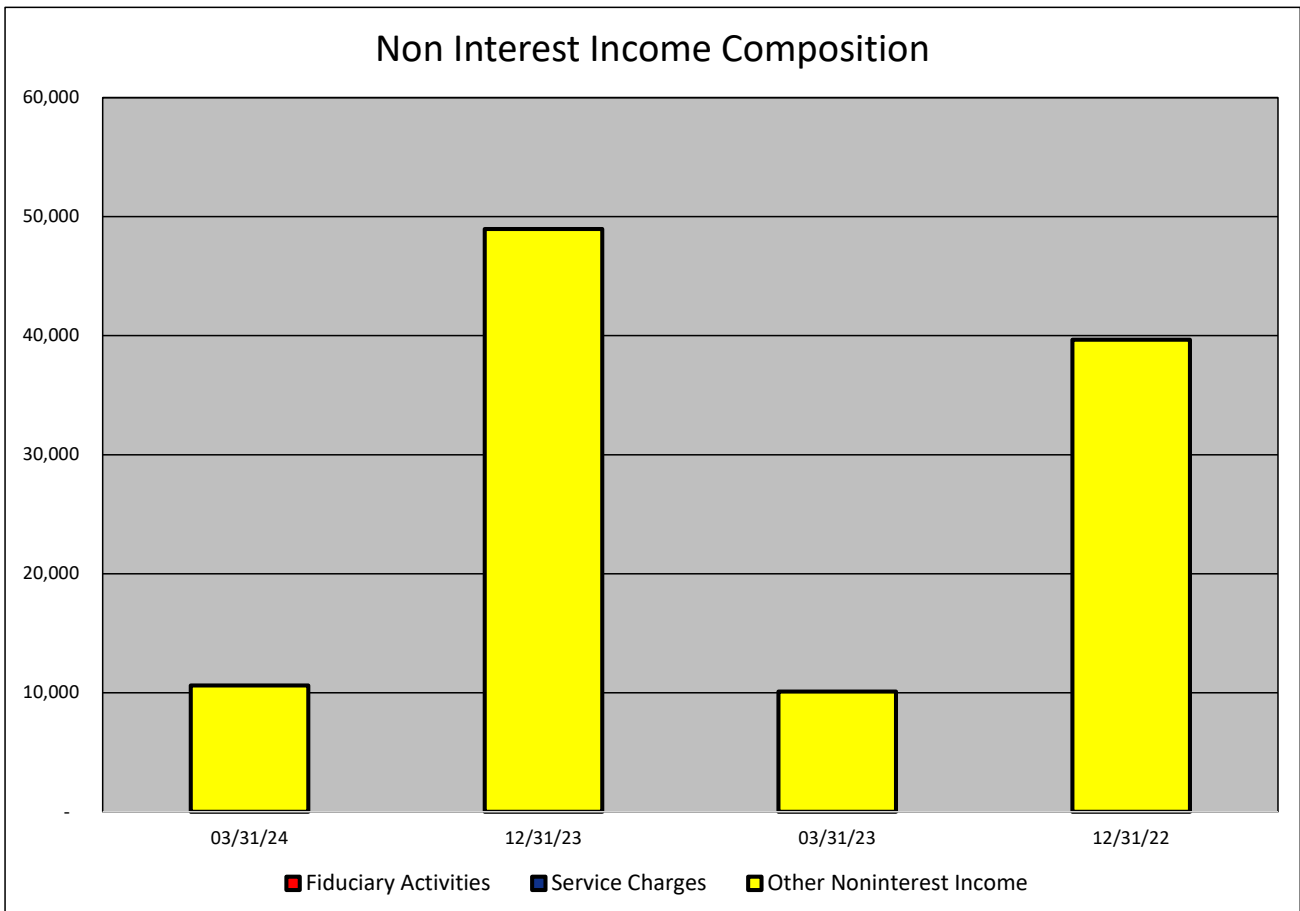
**INTEREST EXPENSE CATEGORY**

Deposits	2,489	8,209	1,576	2,521	913	57.93
Fed Funds	3	9	1	6	2	200.00
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>2,492</b>	<b>8,218</b>	<b>1,577</b>	<b>2,527</b>	<b>915</b>	<b>58.02</b>



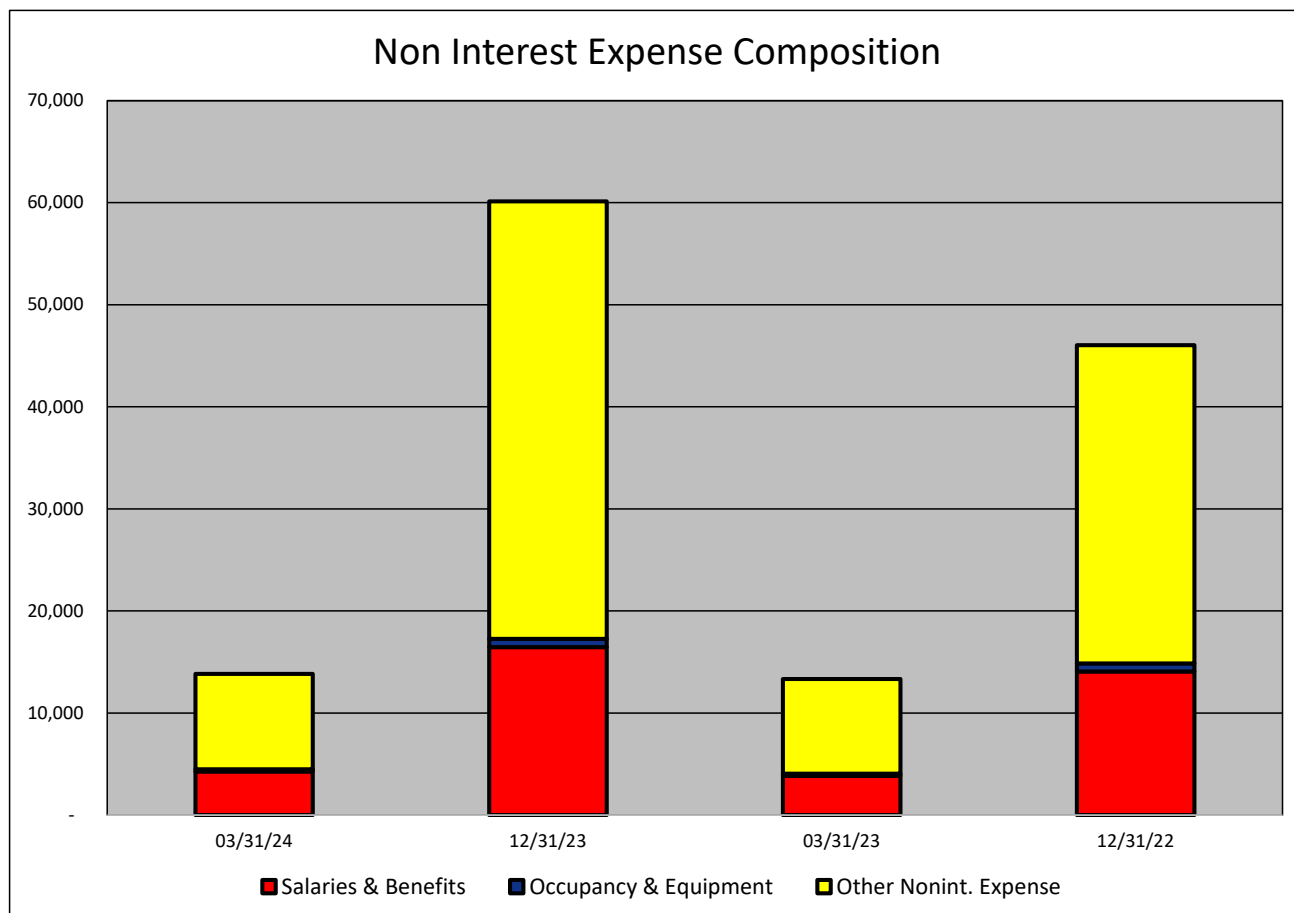
**NONINTEREST INCOME COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	-	-	-	-	-	NA
Other Noninterest Income	10,611	48,952	10,102	39,658	509	5.04
<b>Total Nonint. Income</b>	<b>10,611</b>	<b>48,952</b>	<b>10,102</b>	<b>39,658</b>	<b>509</b>	<b>5.04</b>



**NONINTEREST EXPENSE COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	4,277	16,456	3,846	14,060	431	11.21
Occupancy & Equipment	213	813	200	798	13	6.50
Other Nonint. Expense	9,337	42,868	9,290	31,194	47	0.51
<b>Total Nonint. Expense</b>	<b>13,827</b>	<b>60,137</b>	<b>13,336</b>	<b>46,052</b>	<b>491</b>	<b>3.68</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
<b>Tcm Bank, National Association</b>	<b>20.19</b>	<b>19.02</b>	<b>19.89</b>	<b>21.17</b>	<b>19.89</b>
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	<b>122.47</b>	92.35	0.54
Waterfall Bank	<b>120.92</b>	91.01	5.30
Central Bank	<b>98.66</b>	81.01	7.84
Sanibel Captiva Community Bank	<b>95.60</b>	86.18	5.34
Gulf Coast Business Bank	<b>93.23</b>	73.21	8.84
Bayfirst National Bank	<b>92.94</b>	81.88	3.93
Climate First Bank	<b>91.60</b>	82.85	1.24
Flagship Bank	<b>89.49</b>	78.07	5.14
Raymond James Bank	<b>84.16</b>	76.23	16.61
Finemark National Bank & Trust	<b>83.49</b>	61.39	24.74
Bankflorida	<b>79.38</b>	66.62	7.46
Gulfside Bank	<b>71.70</b>	65.77	19.12
First National Bank Of Pasco	<b>64.97</b>	61.04	24.22
Century Bank Of Florida	<b>62.91</b>	55.58	12.16
The Bank Of Tampa	<b>59.64</b>	54.88	31.20
Brannen Bank	<b>48.20</b>	47.02	25.66
Edison National Bank	<b>37.65</b>	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
Century Bank Of Florida	103,028	<b>0.57</b>	7.70
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
<b>Tcm Bank, National Association</b>	<b>12.67</b>	<b>3.84</b>	<b>85.76</b>	<b>2.69</b>
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
Century Bank Of Florida	1.79	0.15	<b>0.08</b>	1.03
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
<b>Tcm Bank, National Association</b>	<b>3.60</b>	<b>0.82</b>	<b>0.76</b>	<b>3.35</b>
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
<b>Tcm Bank, National Association</b>	<b>0.49</b>	<b>3.79</b>	<b>0.00</b>	<b>0.00</b>	<b>0.54</b>
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>	<b>0.83</b>	<b>11.58</b>	<b>1.52</b>	<b>2.06</b>	<b>10.57</b>
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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
<b>Tcm Bank, National Association</b>	<b>89.02</b>	<b>0.47</b>	<b>0.00</b>	<b>0.90</b>
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
Century Bank Of Florida	<b>54.58</b>	2.51	0.00	0.00
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>	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	<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
Century Bank Of Florida	<b>33.97</b>	61.89	95.86	0.00	4.14
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