

The Bank Of Tampa

Tampa, FL

Established

3/30/1973

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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

FLORIDA BANKING TEAM

Ted Hacker, Robert Brink, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Krishna Reddy

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)

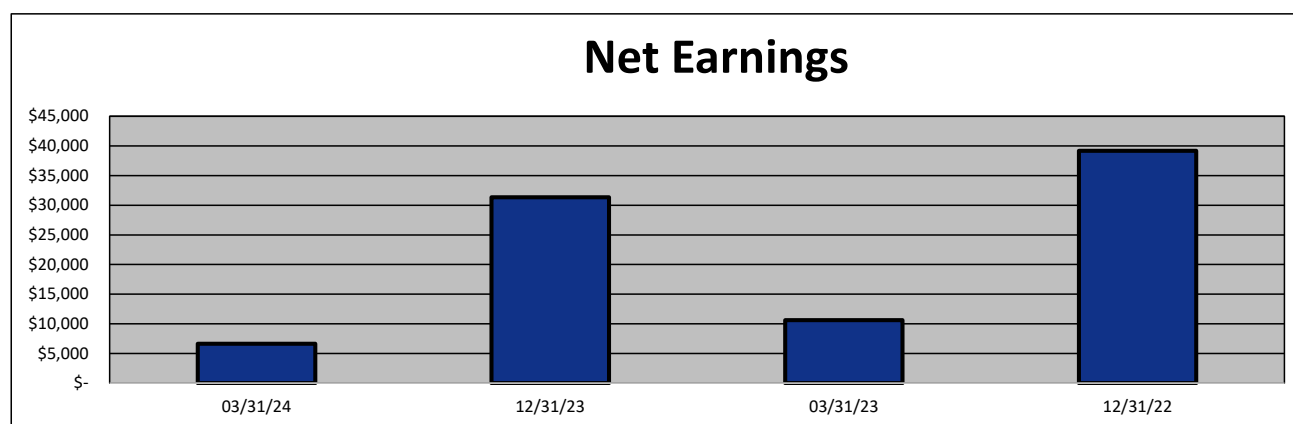
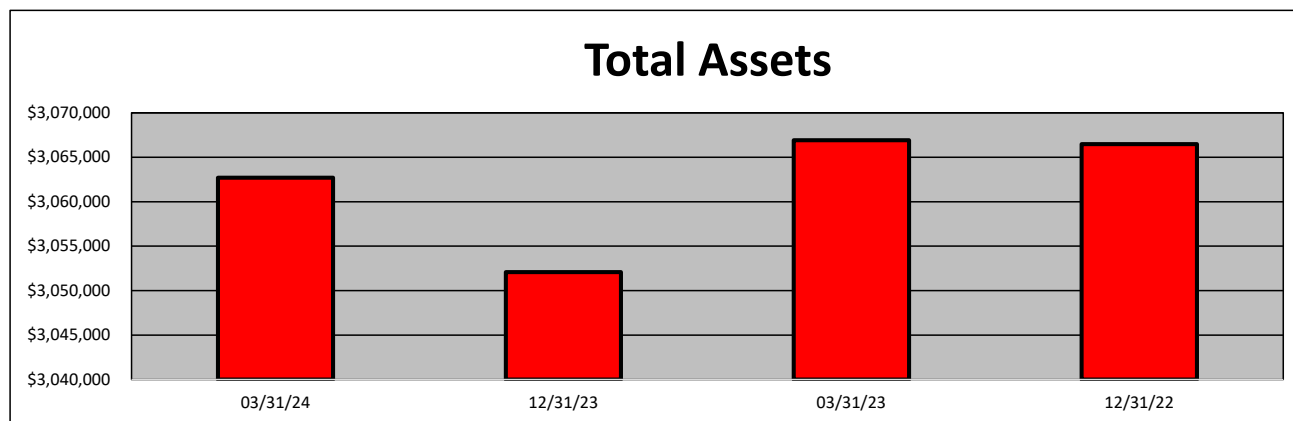
EXECUTIVE SUMMARY - The Bank of Tampa
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.14	7.25	6.68	6.04	9.56	10.08
Leverage Ratio	9.18	8.74	8.60	7.58	10.76	11.08
Tier 1 Cap/Risk Based Assets	13.77	14.04	13.75	13.44	12.94	11.03
Risk Based Ratio	14.89	15.13	14.80	14.43	13.79	11.85
Common Equity Tier 1 Capital Ratio	13.77	14.04	13.75	13.44	12.90	11.03
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	59.64	59.50	56.33	55.40	73.91	82.18
Loans/Assets	54.88	54.63	52.22	51.55	62.12	69.90
Securities/Assets	31.20	35.09	36.66	36.75	20.01	12.63
PROFITABILITY:						
Return on Avg Assets	0.86	0.99	1.36	1.17	0.74	0.46
Return on Avg Equity	12.10	15.68	21.80	19.79	10.88	11.95
Nonint Income/Avg Assets	0.55	0.55	0.63	0.54	0.79	1.31
Net Overhead Ratio	1.59	1.47	1.44	1.33	2.13	2.40
Efficiency Ratio	62.86	57.30	51.73	57.30	73.35	76.72
Assets (per million) per Employee	10.45	10.49	10.80	10.72	10.38	14.36
ASSET QUALITY:						
Allowance/Loans	1.30	1.25	1.21	1.13	1.31	1.35
Nonperforming Loans/Total Loans	0.19	0.07	0.26	0.27	0.50	0.30
Nonperforming Assets/Total Assets	0.10	0.04	0.14	0.14	0.32	0.24
Adjusted Texas Ratio	1.37	0.46	1.91	2.15	3.59	2.47
YIELDS & COSTS:						
Yield on earning assets	4.24	4.02	3.71	2.90	5.37	5.91
Cost of funds	1.43	1.05	0.28	0.12	3.00	3.15
Net interest margin	2.94	3.06	3.46	2.79	2.82	2.80
Avg Earning Assets/Avg Assets	95.64	95.57	95.50	95.99	95.76	96.55

SELECTED FINANCIAL DATA - The Bank of Tampa
(Dollars in Thousands)

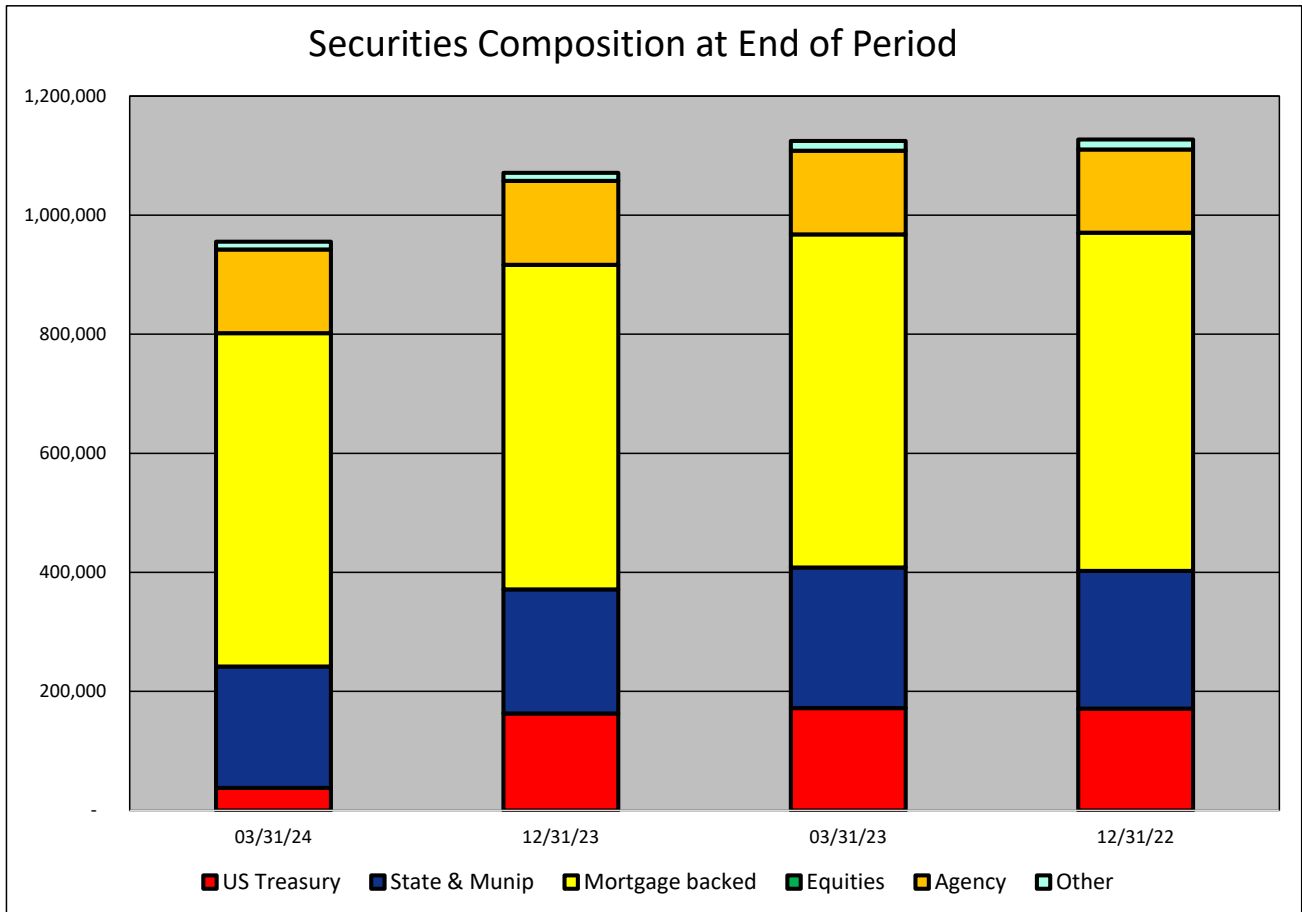
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,062,692	3,052,083	3,066,916	3,066,490	(4,224)	(0.14)
Cash and Equivalents	255,084	190,833	216,134	228,402	38,950	18.02
Securities	955,511	1,071,047	1,124,472	1,127,035	(168,961)	(15.03)
Loans, net	1,680,689	1,667,488	1,601,398	1,580,696	79,291	4.95
Deposit Accounts	2,817,973	2,802,397	2,842,866	2,853,206	(24,893)	(0.88)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	218,566	221,149	204,861	185,268	13,705	6.69

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,649	31,345	10,632	39,165	(3,983)	(37.46)
Interest Income	31,369	121,108	27,689	93,367	3,680	13.29
Interest Expense	9,568	28,716	1,874	3,631	7,694	410.57
Net Interest Income	21,801	92,392	25,815	89,736	(4,014)	(15.55)
Prov for Credit Losses	975	4,250	975	(6,750)	-	-
Noninterest income	4,232	17,330	4,888	18,036	(656)	(13.42)
Gain on Sale of Securities	-	(1,296)	-	(1,431)	-	NA
Noninterest Expense	16,539	63,687	16,128	62,473	411	2.55
Net Operating Income	8,519	41,785	13,600	52,049	(5,081)	(37.36)
Income Taxes	1,866	9,063	2,959	11,257	(1,093)	(36.94)



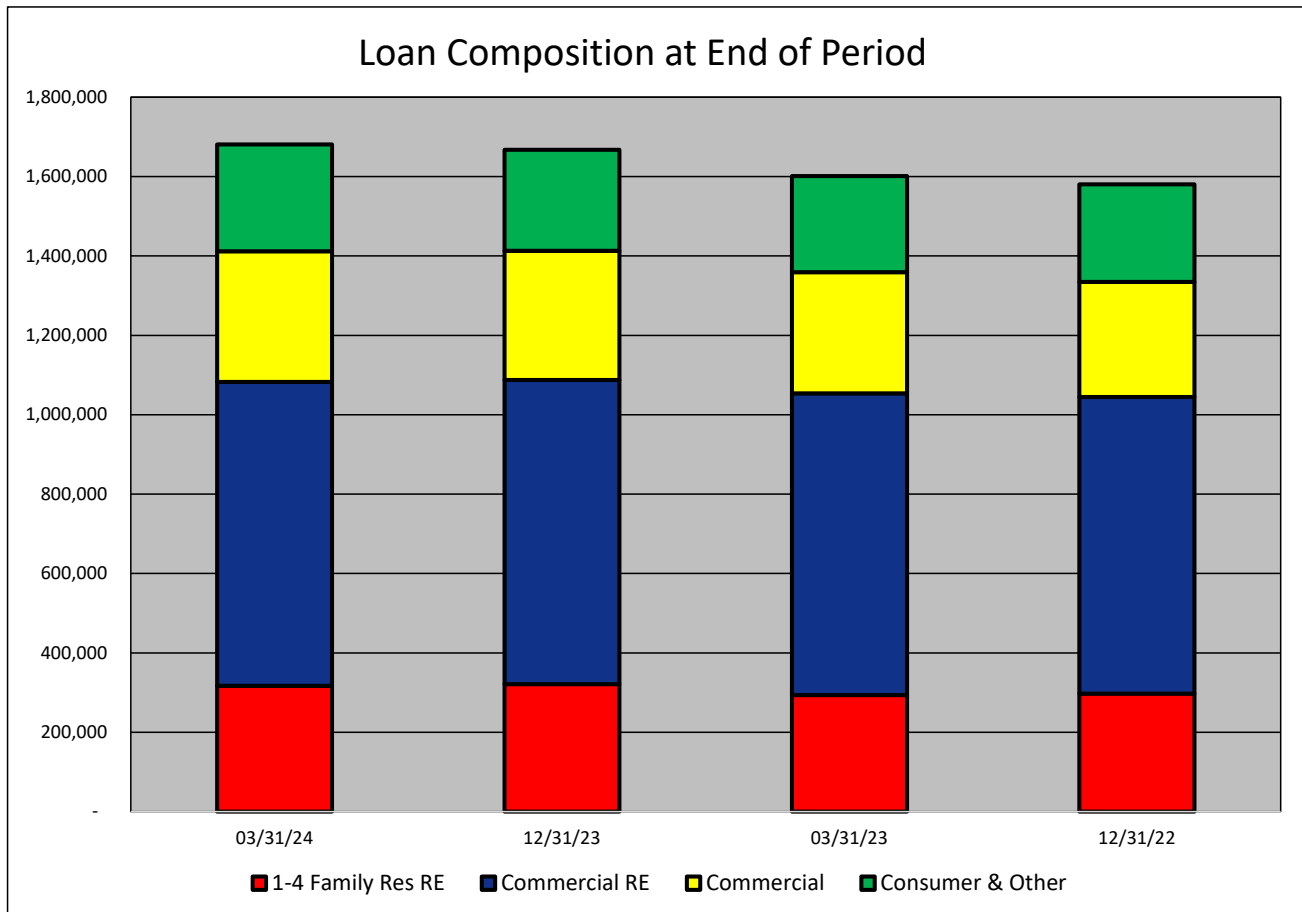
SECURITIES COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	37,816	162,798	171,747	171,041	(133,931)	(77.98)
State & Munip	204,085	208,661	236,401	231,579	(32,316)	(13.67)
Mortgage backed	559,919	545,142	559,427	567,743	492	0.09
Equities	-	-	-	-	-	NA
Agency	140,416	140,814	140,853	140,068	(437)	(0.31)
Other	13,275	13,632	16,044	16,604	(2,769)	(17.26)
Total Securities	955,511	1,071,047	1,124,472	1,127,035	(168,961)	(15.03)



LOAN PORTFOLIO COMPOSITION - The Bank of Tampa
(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	317,180	321,277	293,403	297,241	23,777	8.10
Commercial RE	765,410	766,250	760,192	747,219	5,218	0.69
Commercial	329,255	325,826	305,574	289,875	23,681	7.75
Consumer & Other	268,844	254,135	242,229	246,361	26,615	10.99
Loans, Net	1,680,689	1,667,488	1,601,398	1,580,696	79,291	4.95



LOAN PORTFOLIO QUALITY - The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	20,793	17,818	17,818	24,770	2,975	16.70
Total Recoveries	165	598	104	480	61	58.65
Total Charge-offs	8	2,441	20	682	(12)	(60.00)
Provision Expense	975	4,250	975	(6,750)	-	-
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	568	568	-	(568)	(100.00)
Ending Balance	<u>21,925</u>	<u>20,793</u>	<u>19,445</u>	<u>17,818</u>	<u>2,480</u>	<u>12.75</u>

NON-PERFORMING ASSETS:

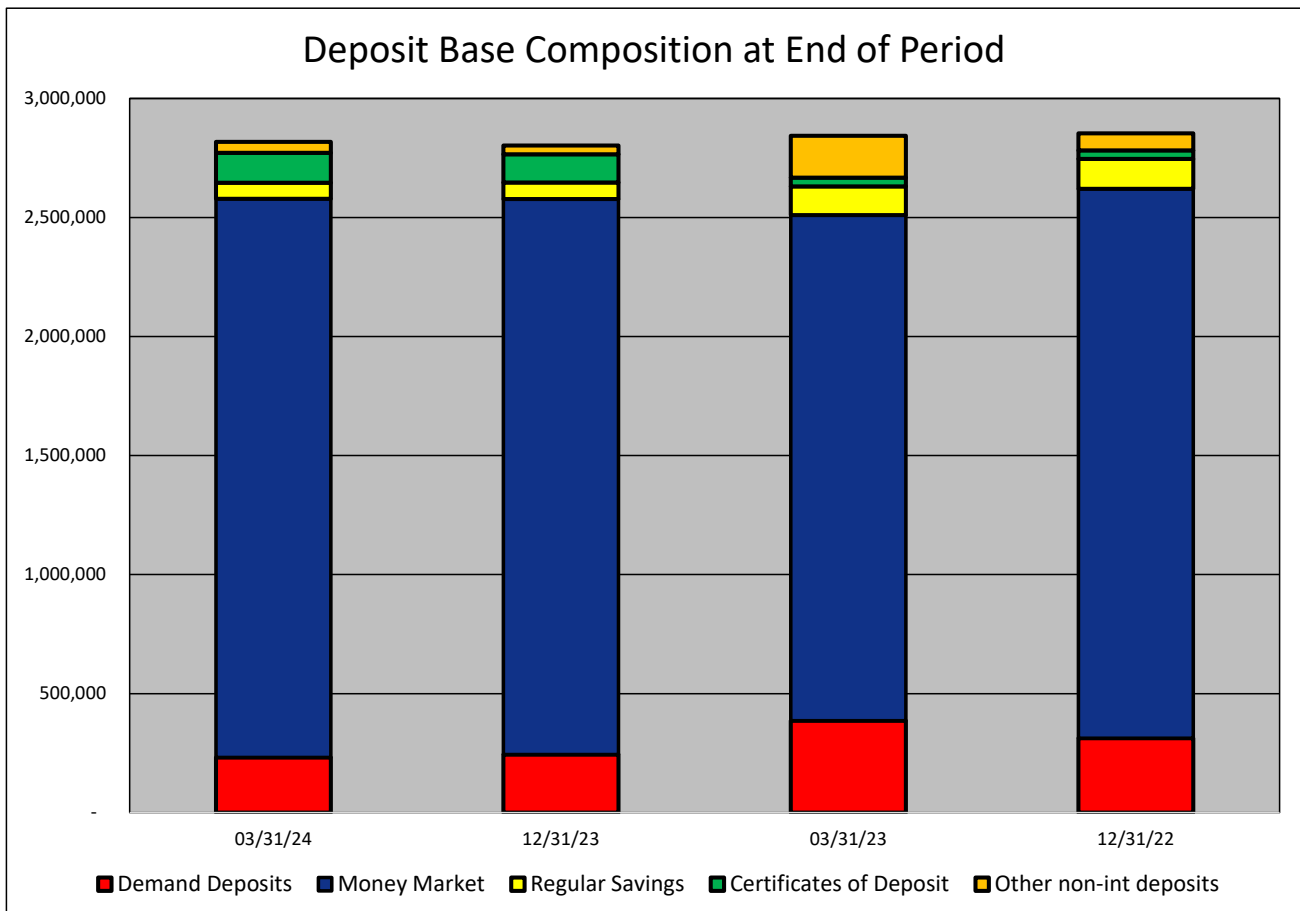
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,204	1,093	4,153	4,217	(949)	(22.85)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3,204</u>	<u>1,093</u>	<u>4,153</u>	<u>4,217</u>	<u>(949)</u>	<u>(22.85)</u>

DEPOSIT BASE COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

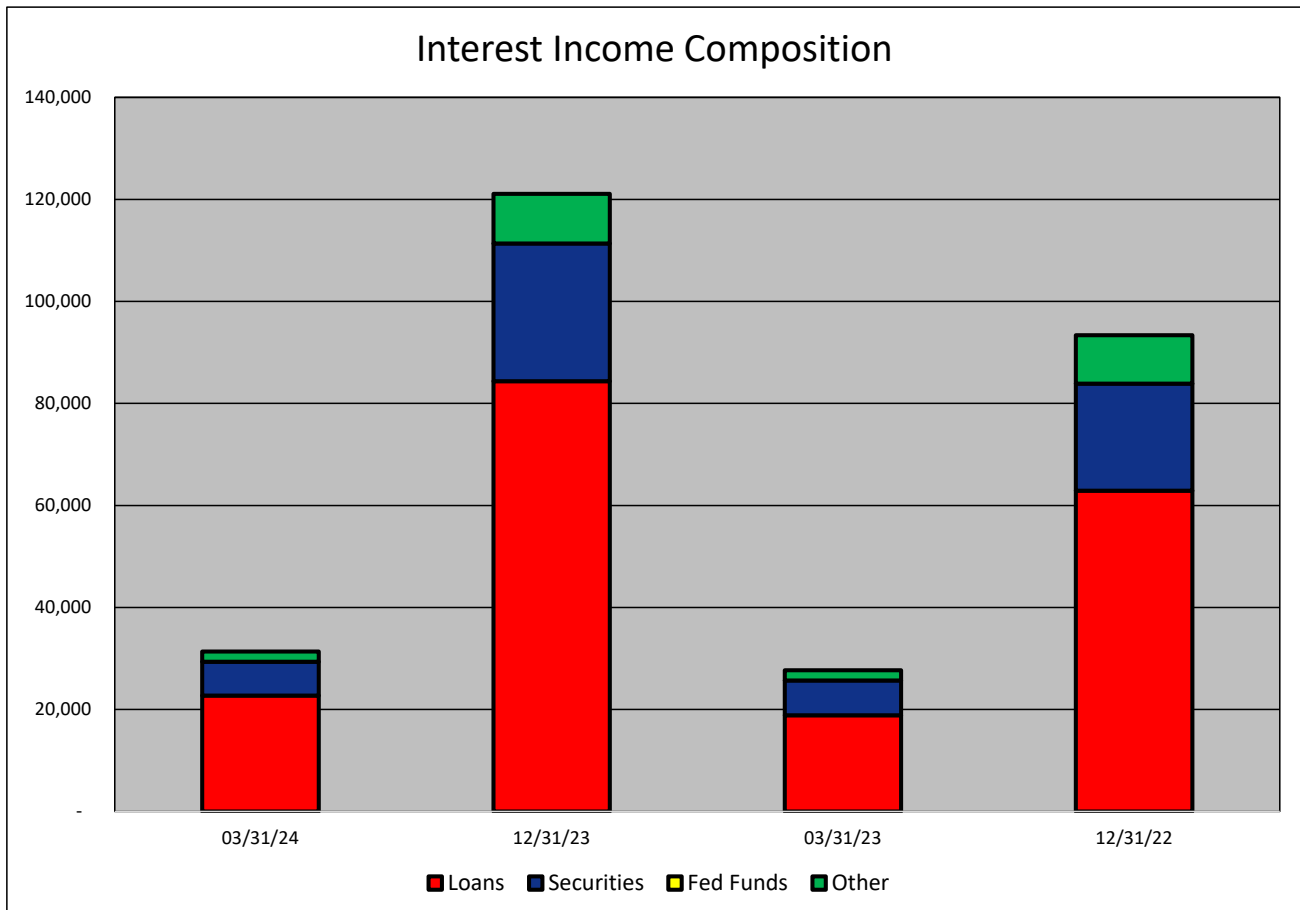
DEPOSIT BASE CATEGORY:

Demand Deposits	231,458	243,702	385,647	312,414	(154,189)	(39.98)
Money Market	2,347,398	2,333,389	2,124,021	2,307,859	223,377	10.52
Regular Savings	66,984	70,155	120,691	126,305	(53,707)	(44.50)
Certificates of Deposit	125,351	117,996	37,499	35,549	87,852	234.28
Other non-int deposits	46,782	37,155	175,008	71,079	(128,226)	(73.27)
Total Deposits	2,817,973	2,802,397	2,842,866	2,853,206	(24,893)	(0.88)



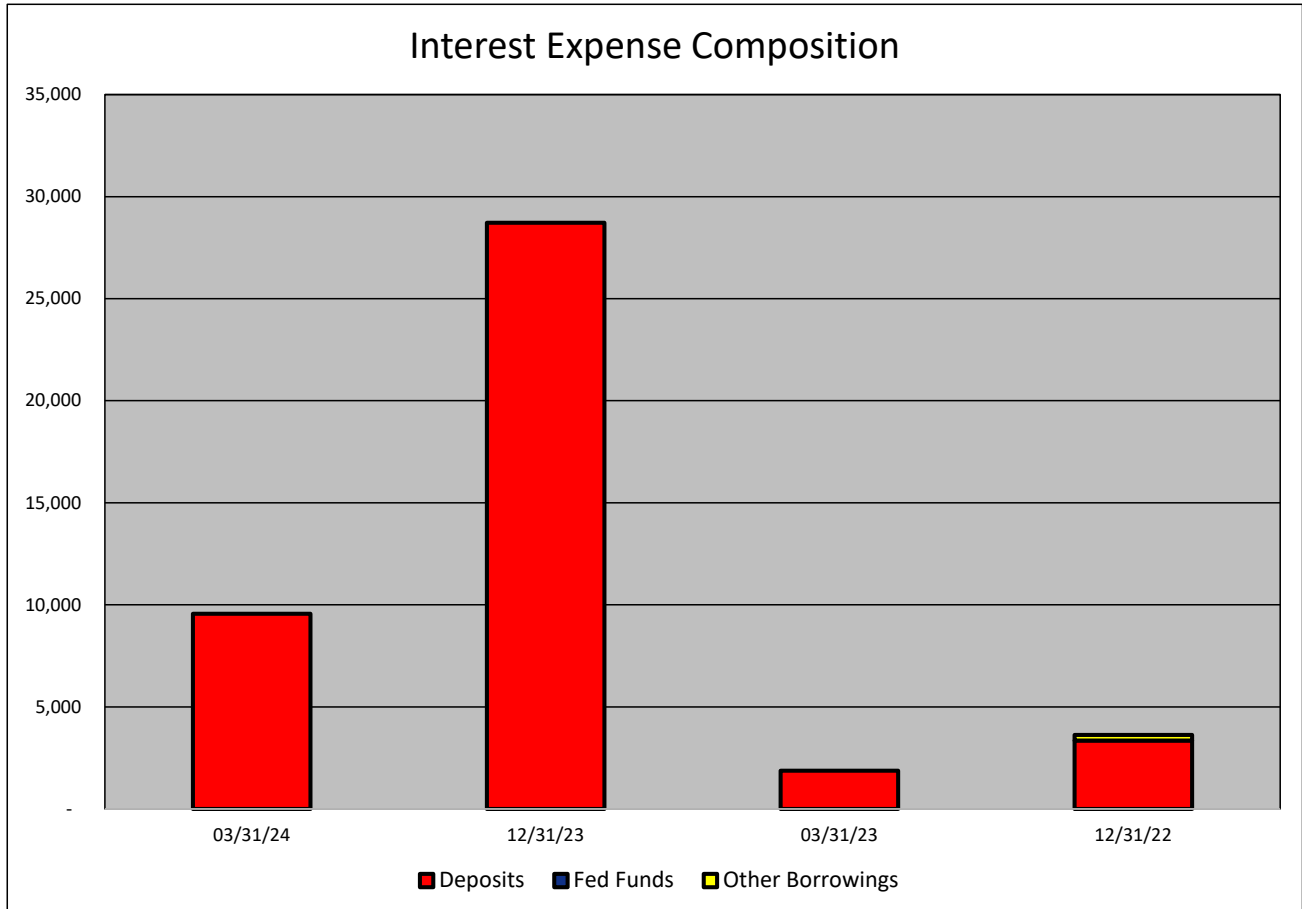
INTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	22,722	84,377	18,856	62,904	3,866	20.50
Securities	6,657	26,973	6,810	20,976	(153)	(2.25)
Fed Funds	-	-	-	-	-	NA
Other	1,990	9,758	2,023	9,487	(33)	(1.63)
Total Int Income	31,369	121,108	27,689	93,367	3,680	13.29



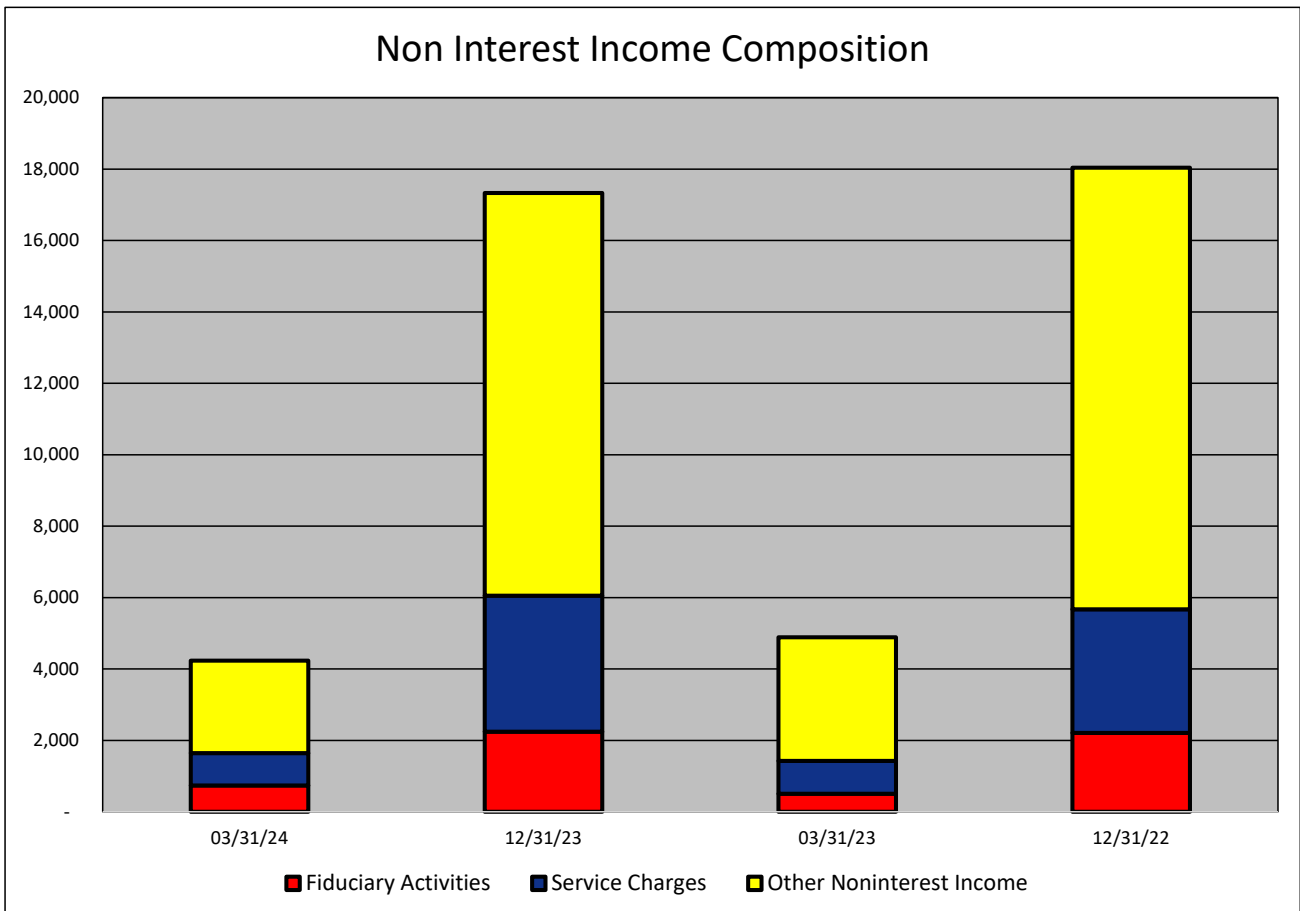
INTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	9,568	28,716	1,874	3,352	7,694	410.57
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	279	-	NA
Total Int Expense	9,568	28,716	1,874	3,631	7,694	410.57



NONINTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	738	2,242	508	2,210	230	45.28
Service Charges	906	3,811	919	3,458	(13)	(1.41)
Other Noninterest Income	2,588	11,277	3,461	12,368	(873)	(25.22)
Total Nonint. Income	4,232	17,330	4,888	18,036	(656)	(13.42)

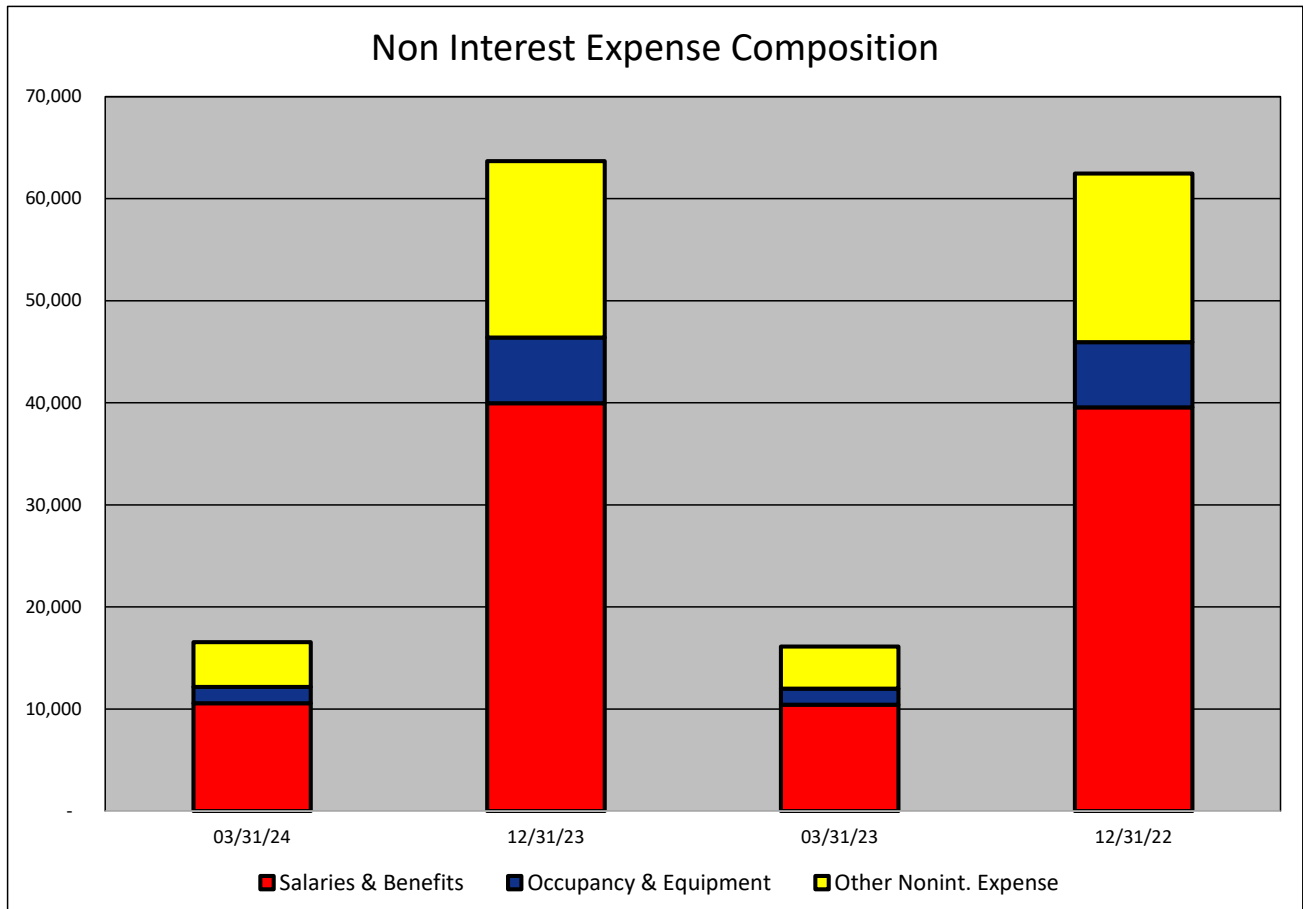


NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	10,565	39,968	10,413	39,563	152	1.46
Occupancy & Equipment	1,599	6,436	1,582	6,373	17	1.07
Other Nonint. Expense	4,375	17,283	4,133	16,537	242	5.86
Total Nonint. Expense	16,539	63,687	16,128	62,473	411	2.55



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
----------------------------	------------------	------------------	--------------

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
----------------------------	------------------	------------------	--------------

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
----------------------------	-------	-------	-------	-------	-------

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
----------------------------	--------------	--------------	--------------

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
----------------------------	-----------	------	-------

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
----------------------------	------	------	-------	-------

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
----------------------------	------	------	------	------

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
----------------------------	-------------	--------------	-------------	-------------	--------------

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
----------------------------	--------------	-------------	-------------	-------------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------