

Bankflorida

Dade City, FL

Established
8/27/2007

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 six months June 30, 2024

Institution name	Total Assets (\$'000's)
Raymond James Bank	40,812,311
Finemark National Bank & Trust	4,132,365
The Bank Of Tampa	2,912,949
Bayfirst National Bank	1,218,124
Sanibel Captiva Community Bank	913,975
Brannen Bank	909,493
Climate First Bank	688,152
Flagship Bank	658,997
Edison National Bank	426,265
Tcm Bank, National Association	356,263
Bankflorida	338,702
First National Bank Of Pasco	314,283
Central Bank	308,854
Gulfside Bank	283,111
Waterfall Bank	231,166
Century Bank Of Florida	107,269
Gulf Coast Business Bank	92,015

Institution name	Return on Avg Assets (%)
Sanibel Captiva Community Bank	2.16
Brannen Bank	2.03
Edison National Bank	1.51
Raymond James Bank	1.27
Gulfside Bank	1.12
The Bank Of Tampa	0.96
Flagship Bank	0.74
Century Bank Of Florida	0.67
Central Bank	0.39
Bayfirst National Bank	0.36
Bankflorida	0.34
Finemark National Bank & Trust	0.12
Climate First Bank	0.10
First National Bank Of Pasco	0.10
Waterfall Bank	0.09
Tcm Bank, National Association	(0.15)
Gulf Coast Business Bank	(3.17)

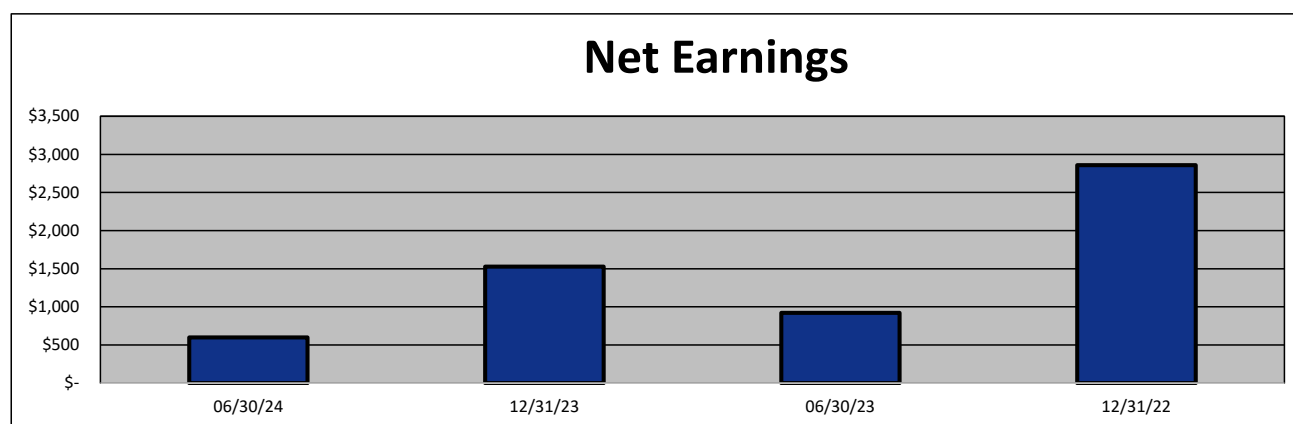
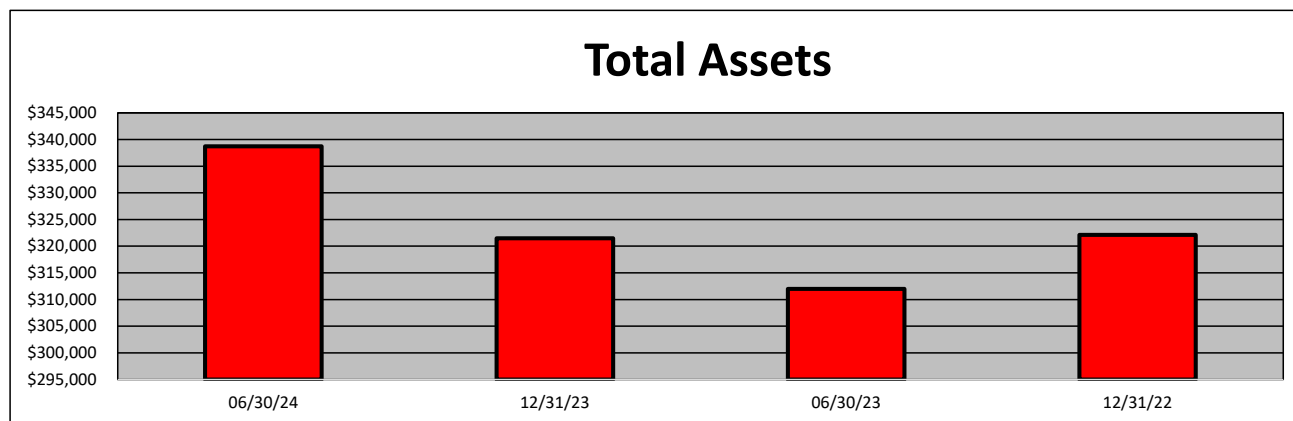
EXECUTIVE SUMMARY - BankFlorida
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.59	12.01	12.08	11.32	9.59	9.94
Leverage Ratio	11.64	12.44	12.99	11.69	10.67	10.96
Tier 1 Cap/Risk Based Assets	13.54	14.29	14.15	14.24	12.61	10.84
Risk Based Ratio	14.76	15.49	15.25	15.27	13.45	11.66
Common Equity Tier 1 Capital Ratio	13.54	14.29	14.15	14.24	12.57	10.84
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	93.27	93.29	91.79	81.78	75.33	83.50
Loans/Assets	78.13	76.18	74.70	72.34	63.16	71.28
Securities/Assets	10.38	6.45	6.79	9.28	19.74	12.60
PROFITABILITY:						
Return on Avg Assets	0.34	0.49	0.62	0.93	0.75	0.51
Return on Avg Equity	3.09	4.07	4.96	8.68	10.61	11.61
Nonint Income/Avg Assets	0.08	0.09	0.07	0.10	0.79	1.29
Net Overhead Ratio	2.15	2.31	2.35	2.10	2.14	2.44
Efficiency Ratio	77.44	72.57	67.75	58.21	72.23	76.48
Assets (per million) per Employee	7.21	7.14	7.26	8.26	10.25	13.95
ASSET QUALITY:						
Allowance/Loans	1.39	1.36	1.32	1.20	1.31	1.33
Nonperforming Loans/Total Loans	0.00	0.01	0.03	0.04	0.56	0.34
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.03	0.38	0.27
Adjusted Texas Ratio	0.00	0.04	0.18	0.26	4.10	2.76
YIELDS & COSTS:						
Yield on earning assets	5.73	5.54	5.36	4.25	5.44	5.98
Cost of funds	3.67	3.06	2.51	0.67	3.03	3.17
Net interest margin	2.99	3.42	3.71	3.84	2.85	2.80
Avg Earning Assets/Avg Assets	93.58	94.04	94.34	95.59	95.94	96.79

SELECTED FINANCIAL DATA - BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	338,702	321,476	311,998	322,108	26,704	8.56
Cash and Equivalents	14,765	34,627	38,681	43,671	(23,916)	(61.83)
Securities	35,167	20,746	21,177	29,881	13,990	66.06
Loans, net	264,620	244,913	233,062	233,000	31,558	13.54
Deposit Accounts	283,702	262,522	253,918	284,924	29,784	11.73
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	39,248	38,598	37,687	36,459	1,561	4.14

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	600	1,527	923	2,859	(323)	(34.99)
Interest Income	9,587	16,164	7,550	12,507	2,037	26.98
Interest Expense	4,593	6,188	2,324	1,206	2,269	97.63
Net Interest Income	4,994	9,976	5,226	11,301	(232)	(4.44)
Prov for Credit Losses	300	541	241	1,000	59	24.48
Noninterest income	146	287	106	304	40	37.74
Gain on Sale of Securities	-	(145)	(145)	-	145	(100.00)
Noninterest Expense	3,985	7,458	3,617	6,764	368	10.17
Net Operating Income	855	2,264	1,474	3,841	(619)	(41.99)
Income Taxes	255	532	346	982	(91)	(26.30)

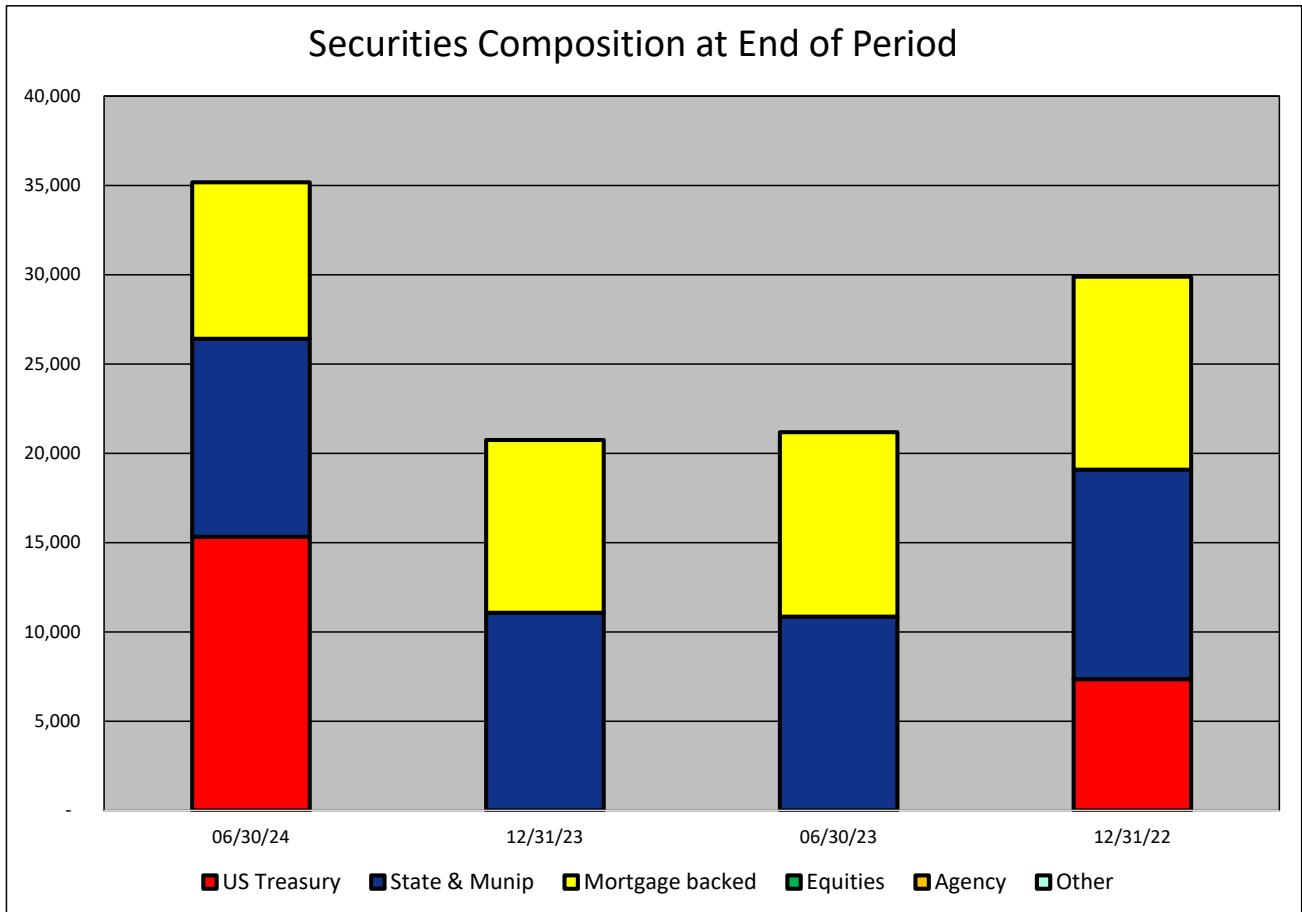


SECURITIES COMPOSITION - BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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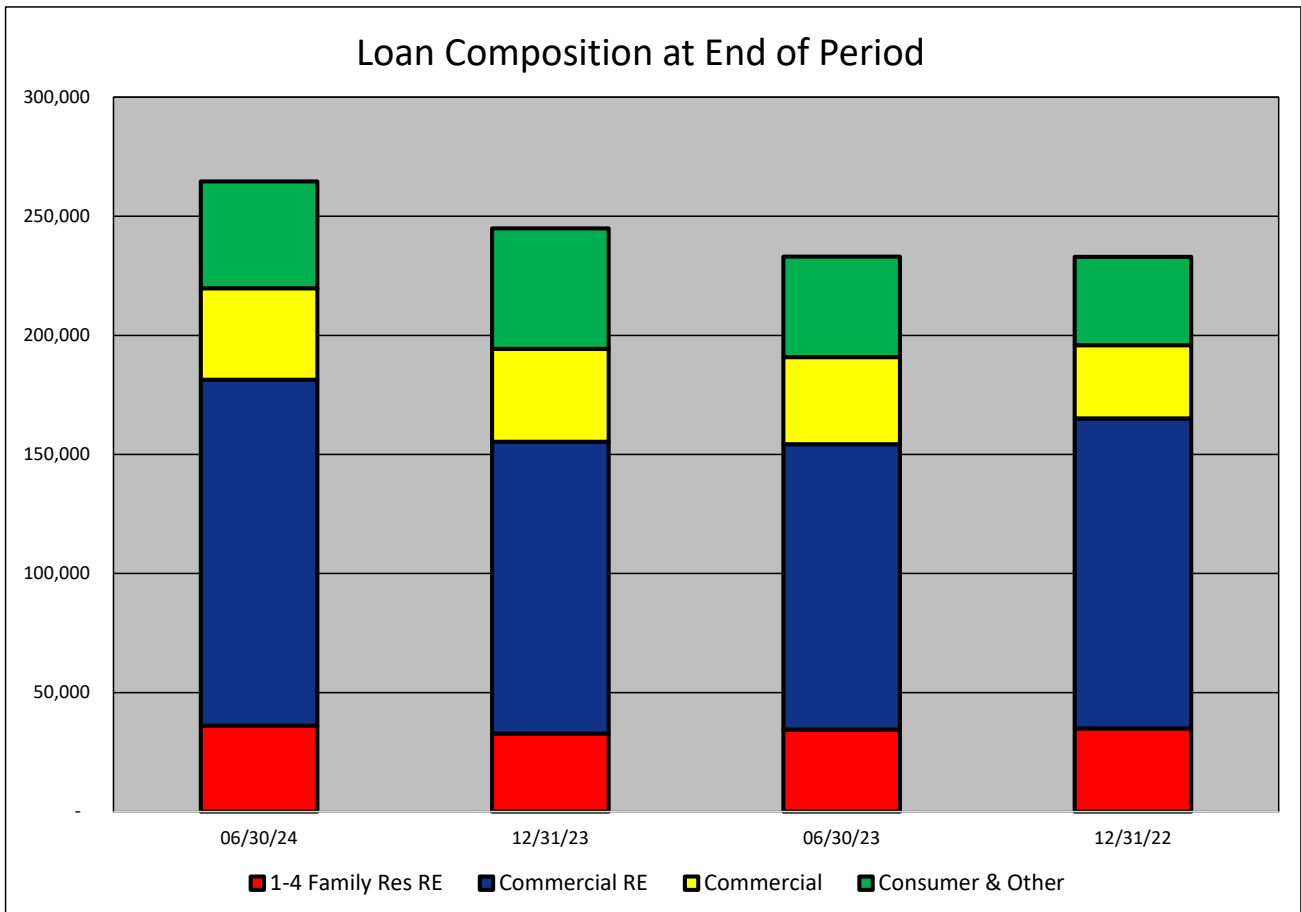
SECURITIES CATEGORY:

US Treasury	15,318	-	-	7,347	15,318	NA
State & Munip	11,097	11,075	10,853	11,731	244	2.25
Mortgage backed	8,752	9,671	10,324	10,803	(1,572)	(15.23)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	35,167	20,746	21,177	29,881	13,990	66.06



LOAN PORTFOLIO COMPOSITION - BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	36,039	32,758	34,389	34,971	1,650	4.80
Commercial RE	145,299	122,502	119,925	130,182	25,374	21.16
Commercial	38,482	39,041	36,511	30,750	1,971	5.40
Consumer & Other	44,800	50,612	42,237	37,097	2,563	6.07
Loans, Net	264,620	244,913	233,062	233,000	31,558	13.54



LOAN PORTFOLIO QUALITY - BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	3,328	2,798	2,798	1,790	530	18.94
Total Recoveries	40	-	-	8	40	NA
Total Charge-offs	-	11	11	-	(11)	(100.00)
Provision Expense	300	541	241	1,000	59	24.48
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	41	-	(41)	(100.00)
Ending Balance	<u>3,668</u>	<u>3,328</u>	<u>3,069</u>	<u>2,798</u>	<u>599</u>	<u>19.52</u>

NON-PERFORMING ASSETS:

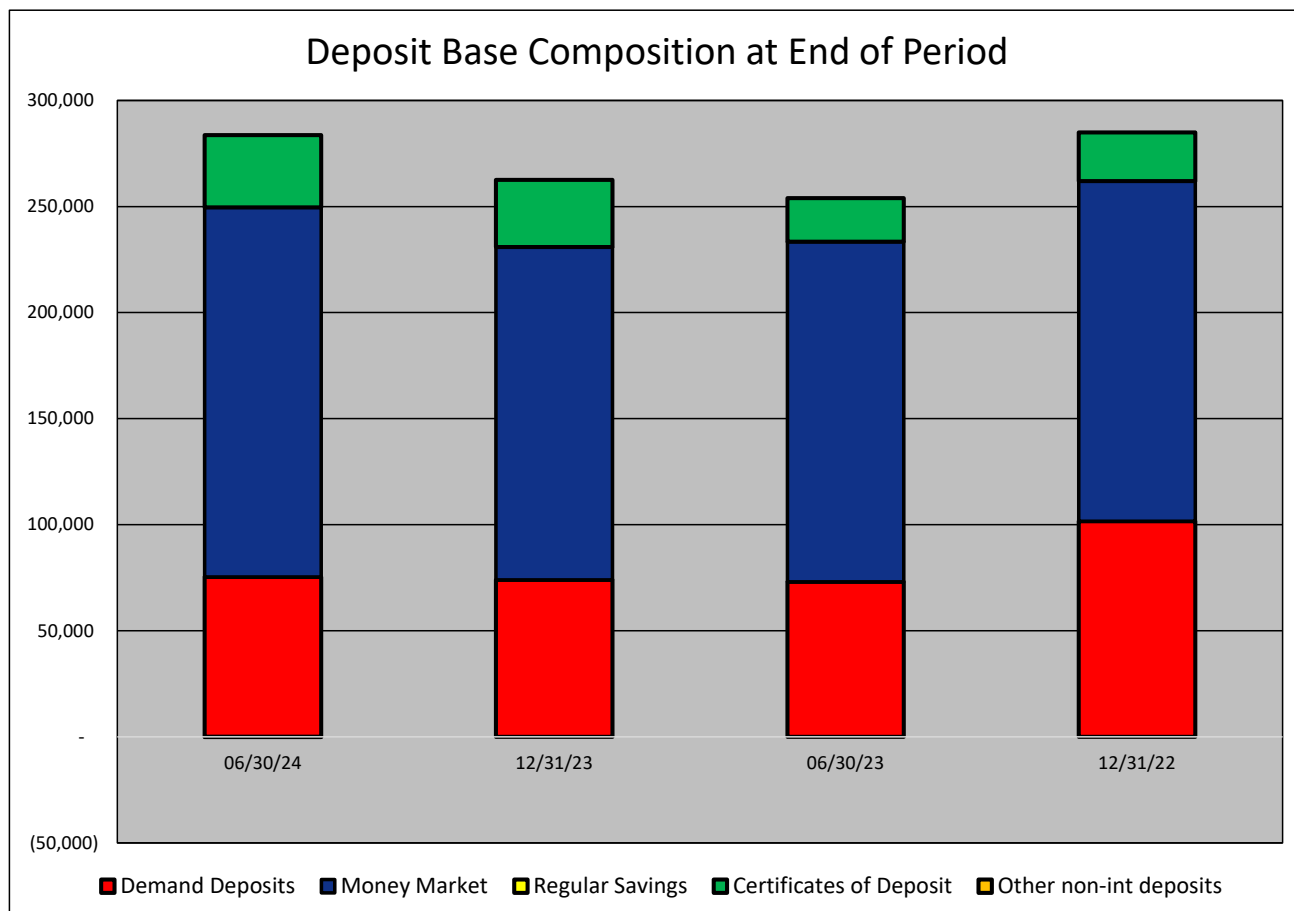
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	16	72	103	(72)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>16</u>	<u>72</u>	<u>103</u>	<u>(72)</u>	<u>(100.00)</u>

DEPOSIT BASE COMPOSITION - BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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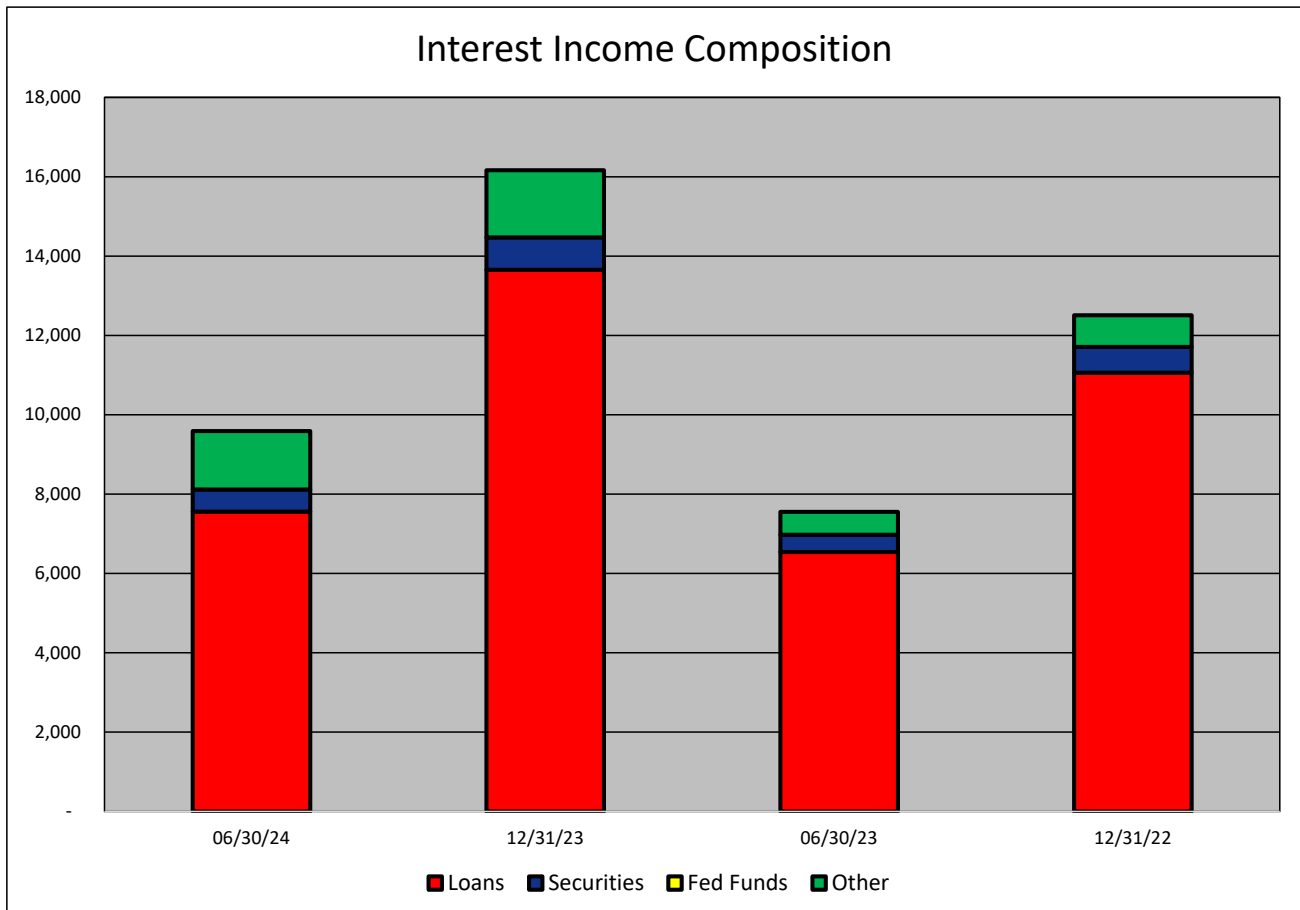
DEPOSIT BASE CATEGORY:

Demand Deposits	75,408	74,012	73,024	101,591	2,384	3.26
Money Market	174,241	156,892	160,438	160,409	13,803	8.60
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	34,054	31,618	20,456	22,924	13,598	66.47
Other non-int deposits	(1)	-	-	-	(1)	NA
Total Deposits	283,702	262,522	253,918	284,924	29,784	11.73



INTEREST INCOME COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	7,558	13,656	6,540	11,060	1,018	15.57
Securities	557	812	437	652	120	27.46
Fed Funds	-	-	-	-	-	NA
Other	1,472	1,696	573	795	899	156.89
Total Int Income	9,587	16,164	7,550	12,507	2,037	26.98

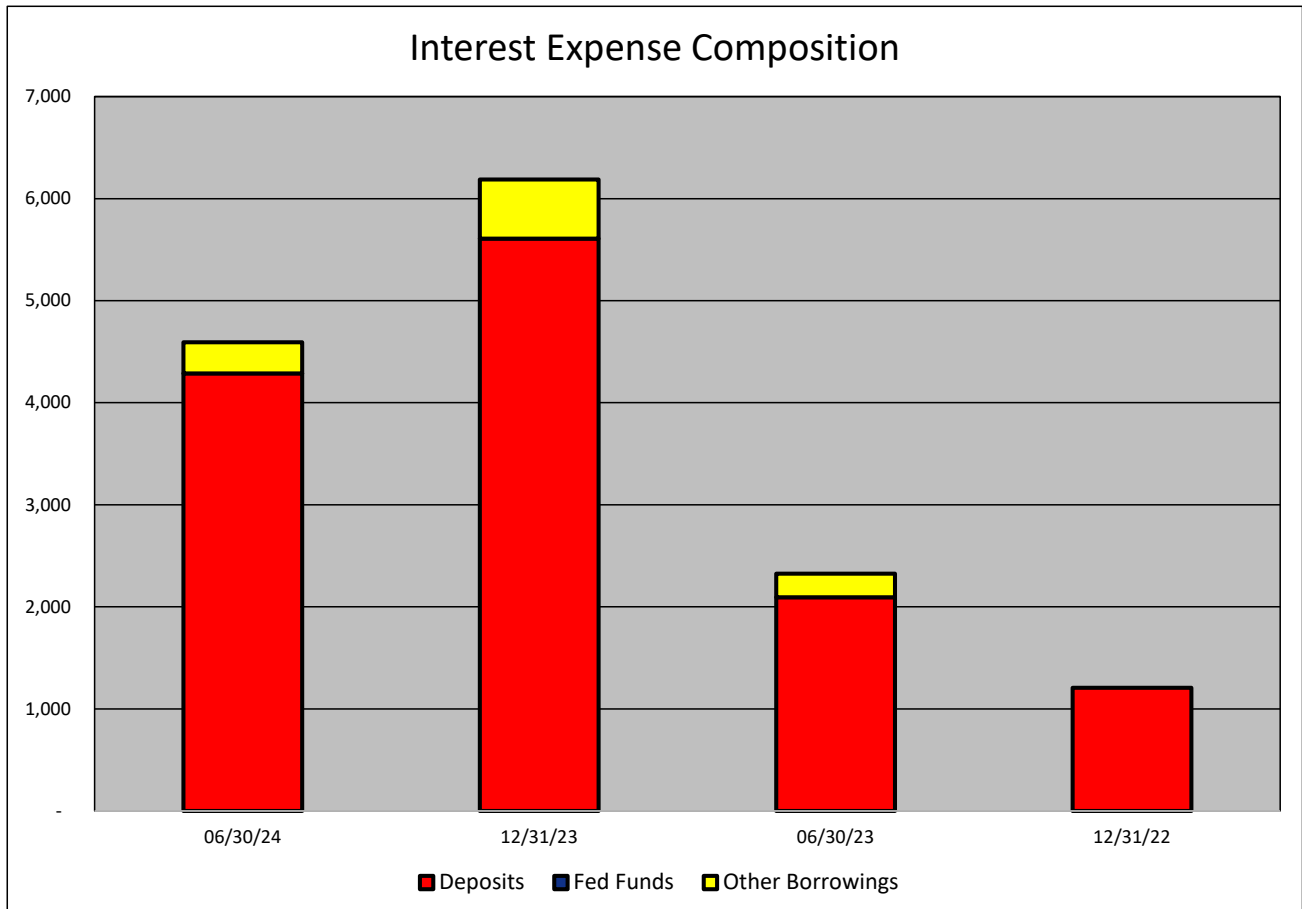


INTEREST EXPENSE COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	4,288	5,609	2,094	1,206	2,194	104.78
Fed Funds	-	-	-	-	-	NA
Other Borrowings	305	579	230	-	75	32.61
Total Int Expense	4,593	6,188	2,324	1,206	2,269	97.63

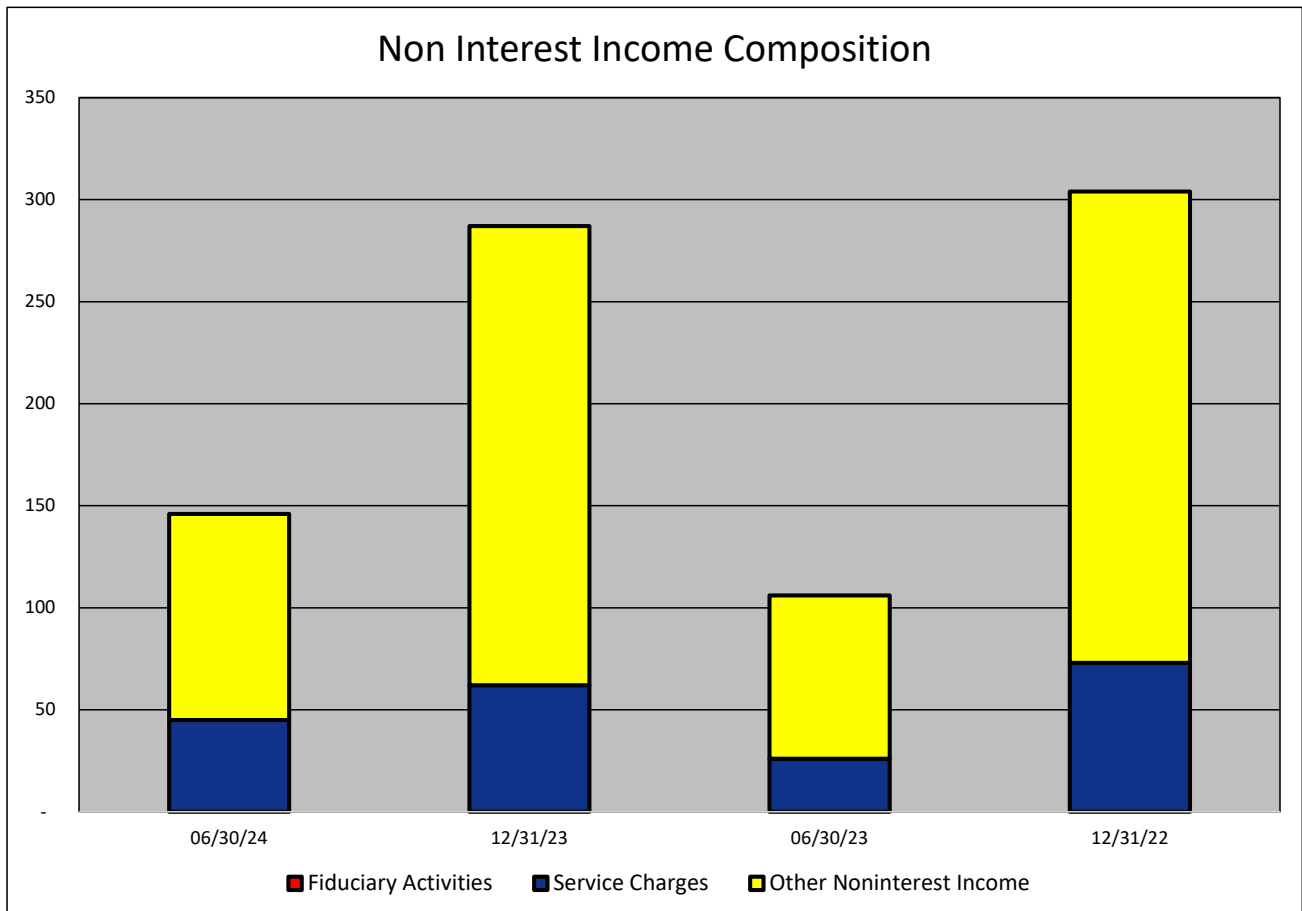


NONINTEREST INCOME COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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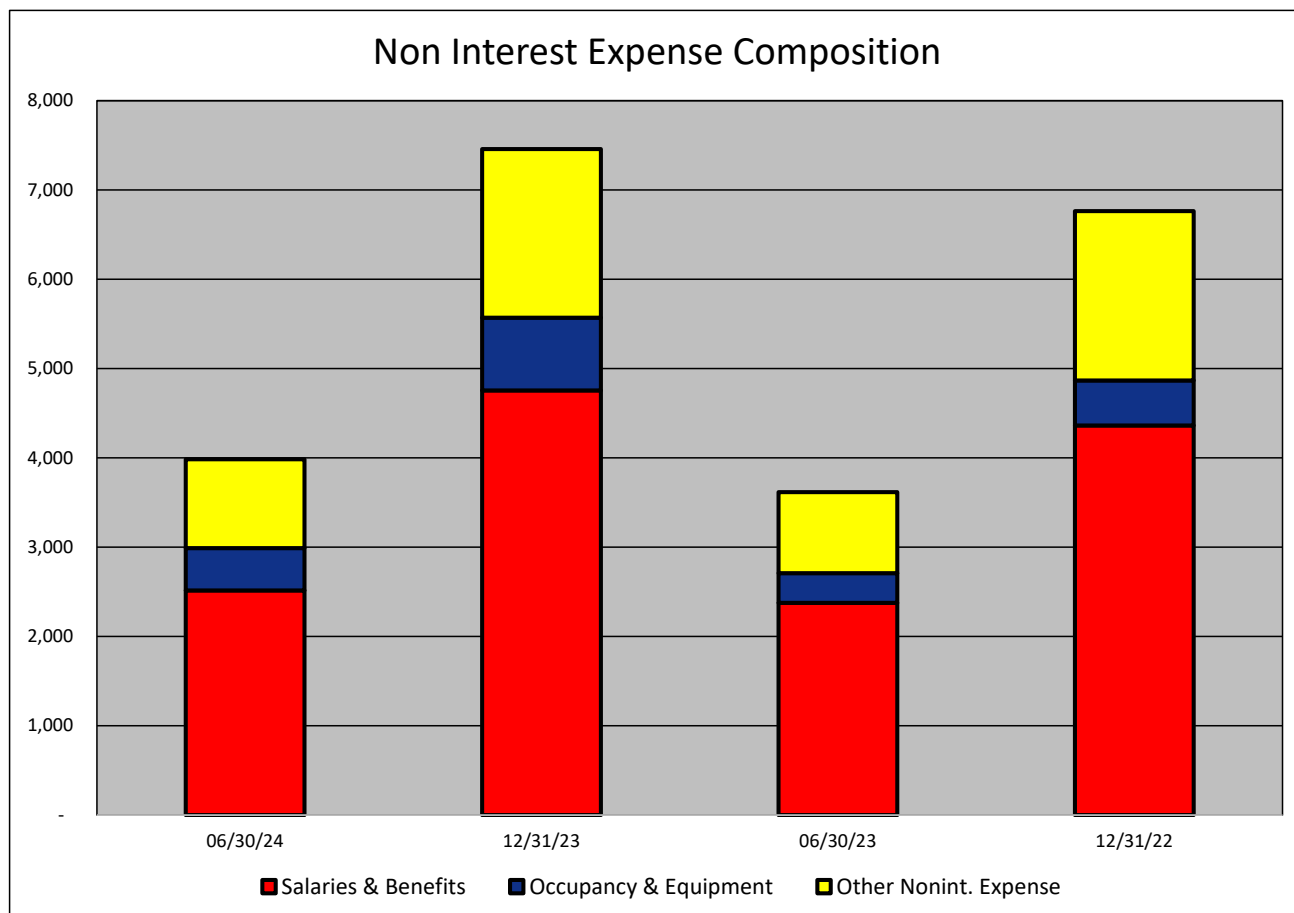
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	45	62	26	73	19	73.08
Other Noninterest Income	101	225	80	231	21	26.25
Total Nonint. Income	146	287	106	304	40	37.74



NONINTEREST EXPENSE COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	2,516	4,755	2,375	4,364	141	5.94
Occupancy & Equipment	473	814	333	502	140	42.04
Other Nonint. Expense	996	1,889	909	1,898	87	9.57
Total Nonint. Expense	3,985	7,458	3,617	6,764	368	10.17



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	688,152	399,358	72.31
Waterfall Bank	231,166	153,993	50.11
Gulf Coast Business Bank	92,015	71,318	29.02
Flagship Bank	658,997	577,022	14.21
Bayfirst National Bank	1,218,124	1,086,993	12.06
First National Bank Of Pasco	314,283	286,106	9.85
Finemark National Bank & Trust	4,132,365	3,800,338	8.74
Bankflorida	338,702	311,998	8.56
Tcm Bank, National Association	356,263	328,842	8.34
Sanibel Captiva Community Bank	913,975	847,114	7.89
Brannen Bank	909,493	860,761	5.66
Central Bank	308,854	296,512	4.16
Century Bank Of Florida	107,269	104,794	2.36
Gulfside Bank	283,111	286,757	(1.27)
Raymond James Bank	40,812,311	42,144,945	(3.16)
The Bank Of Tampa	2,912,949	3,059,364	(4.79)
Edison National Bank	426,265	464,262	(8.18)

Select Peer Average	3,217,900	3,240,028	12.70
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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	
Climate First Bank	609,008	343,795	77.14
Gulf Coast Business Bank	69,360	39,160	77.12
Waterfall Bank	197,893	134,841	46.76
Bayfirst National Bank	1,008,314	837,951	20.33
Brannen Bank	436,980	369,868	18.14
Bankflorida	264,620	233,062	13.54
Gulfside Bank	194,469	173,538	12.06
Sanibel Captiva Community Bank	773,374	701,372	10.27
Flagship Bank	510,918	470,404	8.61
First National Bank Of Pasco	193,818	179,604	7.91
Tcm Bank, National Association	307,384	287,108	7.06
Finemark National Bank & Trust	2,635,298	2,466,122	6.86
Central Bank	260,651	246,067	5.93
The Bank Of Tampa	1,721,498	1,643,644	4.74
Raymond James Bank	31,643,700	31,251,229	1.26
Edison National Bank	154,363	152,866	0.98
Century Bank Of Florida	57,449	60,803	(5.52)

Select Peer Average	2,414,065	2,328,908	18.42
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the six months June 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gulf Coast Business Bank	18.65	19.65	0.00	0.00	0.00
Waterfall Bank	17.82	19.07	20.13	20.87	20.13
Tcm Bank, National Association	18.25	18.64	19.05	20.33	19.05
Bankflorida	11.59	11.64	13.54	14.76	13.54
Flagship Bank	12.36	11.19	0.00	0.00	0.00
First National Bank Of Pasco	5.36	9.80	0.00	0.00	0.00
Finemark National Bank & Trust	8.59	9.54	17.26	18.28	17.26
Gulfside Bank	8.53	9.44	0.00	0.00	0.00
Central Bank	9.38	9.38	0.00	0.00	0.00
The Bank Of Tampa	7.70	9.38	14.22	15.38	14.22
Century Bank Of Florida	7.29	9.26	14.60	15.85	14.60
Climate First Bank	8.88	9.11	9.05	10.22	9.05
Bayfirst National Bank	8.86	8.73	10.54	11.79	10.54
Sanibel Captiva Community Bank	8.34	8.70	11.30	12.48	11.30
Edison National Bank	7.82	8.56	24.80	26.06	24.80
Raymond James Bank	6.93	8.20	14.18	15.44	14.18
Brannen Bank	2.67	6.09	15.62	16.68	15.62

Select Peer Average	9.94	10.96	10.84	11.66	10.84
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	111.26	86.28	0.50
Central Bank	105.42	84.39	6.90
Waterfall Bank	105.18	85.61	4.65
Climate First Bank	98.09	88.50	0.81
Bayfirst National Bank	96.68	82.78	3.38
Sanibel Captiva Community Bank	96.07	84.62	4.96
Gulf Coast Business Bank	93.93	75.38	7.96
Bankflorida	93.27	78.13	10.38
Flagship Bank	88.92	77.53	3.91
Finemark National Bank & Trust	87.54	63.77	24.55
Raymond James Bank	85.64	77.53	15.60
Gulfside Bank	75.47	68.69	18.75
First National Bank Of Pasco	65.78	61.67	22.82
The Bank Of Tampa	64.77	59.10	32.82
Century Bank Of Florida	60.69	53.56	12.82
Brannen Bank	49.46	48.05	26.39
Edison National Bank	41.31	36.21	16.97

Select Peer Average	83.50	71.28	12.60
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Sanibel Captiva Community Bank	878,568	2.16	26.01
Brannen Bank	934,564	2.03	89.21
Edison National Bank	442,818	1.51	20.81
Raymond James Bank	41,638,811	1.27	18.82
Gulfside Bank	290,810	1.12	14.09
The Bank Of Tampa	3,098,094	0.96	13.50
Flagship Bank	648,072	0.74	6.30
Century Bank Of Florida	102,718	0.67	8.94
Central Bank	308,292	0.39	4.23
Bayfirst National Bank	1,152,622	0.36	3.81
Bankflorida	357,298	0.34	3.09
Finemark National Bank & Trust	4,211,834	0.12	1.48
Climate First Bank	611,034	0.10	1.14
First National Bank Of Pasco	295,784	0.10	1.72
Waterfall Bank	209,368	0.09	0.48
Tcm Bank, National Association	336,983	(0.15)	(0.79)
Gulf Coast Business Bank	86,670	(3.17)	(15.43)

Select Peer Average	3,270,844	0.51	11.61
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.08	1.03	38.63	114.96
Sanibel Captiva Community Bank	0.21	2.16	44.82	8.16
Brannen Bank	0.30	1.41	45.04	7.98
Gulfside Bank	0.40	1.83	59.06	9.44
The Bank Of Tampa	0.57	1.58	60.91	9.98
Edison National Bank	0.35	2.06	61.56	8.88
Flagship Bank	0.17	2.09	68.01	9.15
Bankflorida	0.08	2.15	77.44	7.21
Bayfirst National Bank	4.50	1.44	77.66	4.03
Climate First Bank	0.15	2.35	79.18	8.82
Century Bank Of Florida	0.32	3.34	84.10	6.70
Central Bank	0.18	2.43	84.59	6.86
Tcm Bank, National Association	12.80	3.84	86.06	3.05
Waterfall Bank	0.06	3.16	91.18	7.97
Finemark National Bank & Trust	0.94	0.92	91.39	14.71
First National Bank Of Pasco	0.71	3.09	94.70	5.51
Gulf Coast Business Bank	0.09	6.64	155.77	3.68

Select Peer Average	1.29	2.44	76.48	13.95
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.39	0.00	0.00	0.00
Climate First Bank	1.13	0.00	0.00	0.00
Edison National Bank	1.59	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Gulfside Bank	1.18	0.00	0.00	0.00
Waterfall Bank	0.76	0.00	0.00	0.00
Flagship Bank	0.96	0.01	0.01	0.06
Finemark National Bank & Trust	0.89	0.04	0.03	0.31
First National Bank Of Pasco	1.51	0.13	0.16	1.30
The Bank Of Tampa	1.30	0.28	0.16	1.98
Brannen Bank	0.79	0.39	0.19	6.11
Century Bank Of Florida	1.82	0.51	0.27	3.31
Raymond James Bank	1.28	0.39	0.30	3.83
Tcm Bank, National Association	3.60	0.80	0.69	3.37
Central Bank	0.80	0.93	0.79	7.94
Sanibel Captiva Community Bank	1.01	0.93	0.79	8.55
Bayfirst National Bank	1.37	1.38	1.28	10.13

Select Peer Average	1.33	0.34	0.27	2.76
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 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	2.02	11.79	13.63	0.00	12.82
Central Bank	1.57	2.34	1.18	2.64	4.26
Gulfside Bank	1.33	8.46	0.00	6.10	12.65
Gulf Coast Business Bank	1.31	13.62	1.01	0.00	7.96
The Bank Of Tampa	1.22	2.64	0.00	10.60	22.18
Tcm Bank, National Association	1.09	9.60	0.00	0.00	0.50
Waterfall Bank	1.09	7.35	0.00	0.00	4.65
Edison National Bank	0.98	42.60	0.00	9.28	7.69
Flagship Bank	0.94	15.23	0.03	0.00	3.91
Sanibel Captiva Community Bank	0.79	7.14	0.00	4.96	0.00
Brannen Bank	0.56	24.34	0.00	0.00	26.39
Finemark National Bank & Trust	0.51	6.96	0.01	2.10	22.45
First National Bank Of Pasco	0.42	1.00	8.13	0.00	22.82
Bankflorida	0.38	3.97	0.00	0.00	10.38
Bayfirst National Bank	0.35	4.83	0.00	0.20	3.18
Climate First Bank	0.21	8.43	0.00	0.00	0.81
Raymond James Bank	0.03	5.58	0.00	0.00	15.60

Select Peer Average	0.87	10.35	1.41	2.11	10.49
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Climate First Bank	87.44	1.70	0.00	0.02
Waterfall Bank	84.96	0.77	0.00	0.00
Sanibel Captiva Community Bank	83.73	2.34	0.00	0.00
Central Bank	83.72	2.86	0.00	0.12
Tcm Bank, National Association	83.18	0.41	0.00	0.75
Bayfirst National Bank	81.64	3.40	0.13	1.29
Bankflorida	77.04	6.41	0.00	0.00
Flagship Bank	76.78	0.95	0.00	1.43
Raymond James Bank	76.12	0.01	0.00	0.00
Gulf Coast Business Bank	74.40	0.88	0.00	0.00
Gulfside Bank	67.88	0.32	0.00	0.07
Finemark National Bank & Trust	63.20	1.18	0.00	0.00
First National Bank Of Pasco	60.74	1.71	0.00	0.00
The Bank Of Tampa	58.33	1.26	0.00	0.23
Century Bank Of Florida	52.58	2.43	0.00	0.00
Brannen Bank	47.66	0.53	0.00	0.00
Edison National Bank	35.64	1.30	0.00	0.00

Select Peer Average	70.30	1.67	0.01	0.23
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	40.83	59.17	100.00	0.00	0.00
Flagship Bank	33.09	66.73	99.83	0.00	0.17
First National Bank Of Pasco	32.89	67.11	100.00	0.00	0.00
Edison National Bank	32.75	63.65	96.40	3.60	0.00
Century Bank Of Florida	31.83	64.12	95.95	0.00	4.05
Brannen Bank	30.79	69.21	100.00	0.00	0.00
Sanibel Captiva Community Bank	29.45	66.95	96.41	0.00	3.59
Gulfside Bank	24.92	75.08	100.00	0.00	0.00
Bankflorida	22.58	72.40	94.98	0.00	5.02
Gulf Coast Business Bank	16.30	83.70	100.00	0.00	0.00
Central Bank	13.70	74.84	88.54	0.00	11.46
Finemark National Bank & Trust	12.06	68.27	80.33	0.99	18.68
Climate First Bank	11.39	88.13	99.52	0.00	0.48
Waterfall Bank	9.60	90.40	100.00	0.00	0.00
Bayfirst National Bank	8.62	86.37	94.99	0.00	5.01
Raymond James Bank	2.82	94.94	97.75	0.00	2.25
Tcm Bank, National Association	0.38	99.62	100.00	0.00	0.00

Select Peer Average	20.82	75.92	96.75	0.27	2.98
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.30	3.92	7.09	92.07
Sanibel Captiva Community Bank	6.59	2.08	5.24	96.96
Gulf Coast Business Bank	6.86	4.09	4.31	98.09
Century Bank Of Florida	6.01	2.73	4.23	94.75
Edison National Bank	4.44	1.14	3.71	96.26
Brannen Bank	4.96	2.01	3.58	97.32
Waterfall Bank	6.59	4.21	3.52	98.68
Bayfirst National Bank	7.51	4.58	3.44	91.51
Gulfside Bank	5.16	2.46	3.42	98.60
Flagship Bank	5.52	3.86	3.26	96.92
First National Bank Of Pasco	5.18	3.18	3.14	104.44
Climate First Bank	6.78	4.56	3.07	98.07
The Bank Of Tampa	4.31	1.38	3.06	95.69
Central Bank	5.93	3.63	3.00	96.60
Bankflorida	5.73	3.67	2.99	93.58
Raymond James Bank	5.28	2.81	2.78	99.80
Finemark National Bank & Trust	4.43	3.53	1.14	96.14

Select Peer Average	5.98	3.17	2.80	96.79
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