

Flagship Bank

Clearwater, FL

Established

1/23/2006

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

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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)

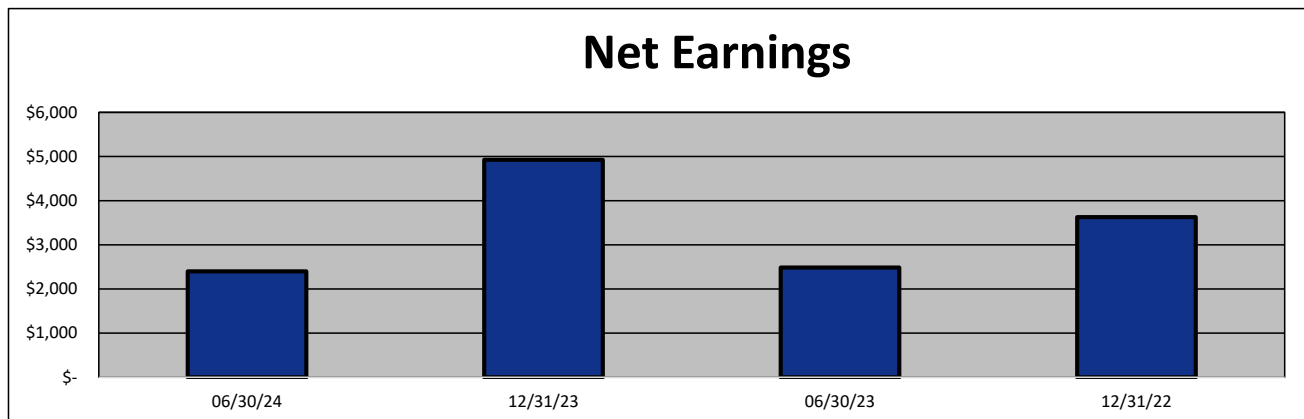
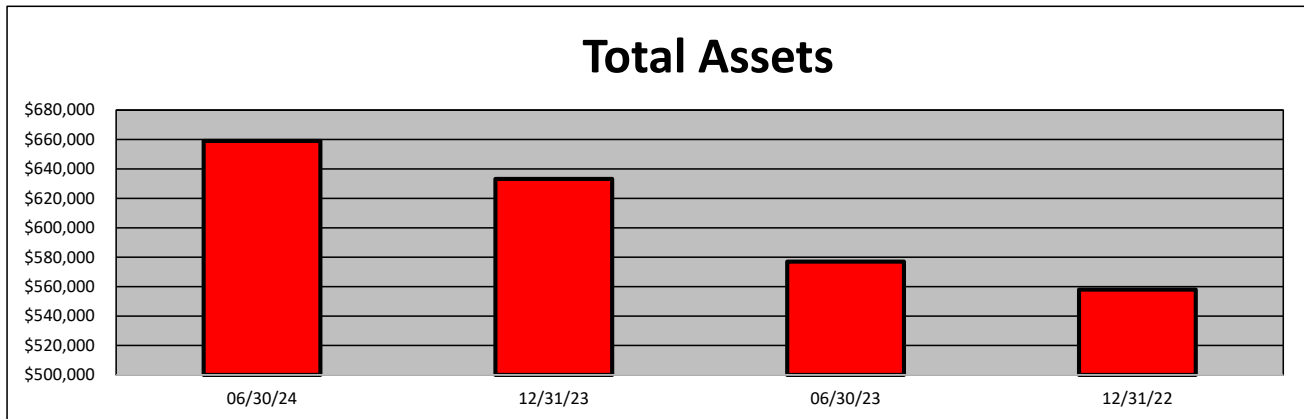
EXECUTIVE SUMMARY - Flagship Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.36	10.56	11.13	11.04	9.59	9.94
Leverage Ratio	11.19	9.59	9.64	10.07	10.67	10.96
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.61	10.84
Risk Based Ratio	0.00	0.00	0.00	0.00	13.45	11.66
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.57	10.84
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.92	86.34	92.13	87.96	75.33	83.50
Loans/Assets	77.53	76.58	81.52	77.93	63.16	71.28
Securities/Assets	3.91	4.21	4.79	4.92	19.74	12.60
PROFITABILITY:						
Return on Avg Assets	0.74	0.84	0.87	0.73	0.75	0.51
Return on Avg Equity	6.30	7.67	7.90	6.32	10.61	11.61
Nonint Income/Avg Assets	0.17	0.16	0.14	0.14	0.79	1.29
Net Overhead Ratio	2.09	2.08	2.11	2.33	2.14	2.44
Efficiency Ratio	68.01	65.17	63.13	67.22	72.23	76.48
Assets (per million) per Employee	9.15	8.79	8.49	7.97	10.25	13.95
ASSET QUALITY:						
Allowance/Loans	0.96	0.95	0.96	0.94	1.31	1.33
Nonperforming Loans/Total Loans	0.01	0.01	0.09	0.10	0.56	0.34
Nonperforming Assets/Total Assets	0.01	0.01	0.07	0.08	0.38	0.27
Adjusted Texas Ratio	0.06	0.08	0.69	0.81	4.10	2.76
YIELDS & COSTS:						
Yield on earning assets	5.52	5.23	5.04	4.29	5.44	5.98
Cost of funds	3.86	3.20	2.65	0.88	3.03	3.17
Net interest margin	3.26	3.39	3.55	3.83	2.85	2.80
Avg Earning Assets/Avg Assets	96.92	96.63	96.43	92.44	95.94	96.79

SELECTED FINANCIAL DATA - Flagship Bank
(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	658,997	633,182	577,022	558,007	81,975	14.21
Cash and Equivalents	106,748	105,516	63,411	79,775	43,337	68.34
Securities	25,778	26,656	27,654	27,470	(1,876)	(6.78)
Loans, net	510,918	484,904	470,404	434,843	40,514	8.61
Deposit Accounts	574,559	561,613	510,589	494,381	63,970	12.53
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	81,427	66,865	64,212	61,596	17,215	26.81

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,398	4,926	2,485	3,628	(87)	(3.50)
Interest Income	17,345	29,590	13,884	19,671	3,461	24.93
Interest Expense	7,120	10,417	4,098	2,134	3,022	73.74
Net Interest Income	10,225	19,173	9,786	17,537	439	4.49
Prov for Credit Losses	298	559	453	1,249	(155)	(34.22)
Noninterest income	555	921	406	675	149	36.70
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,332	13,095	6,434	12,243	898	13.96
Net Operating Income	3,150	6,440	3,305	4,720	(155)	(4.69)
Income Taxes	735	1,514	820	1,092	(85)	(10.37)

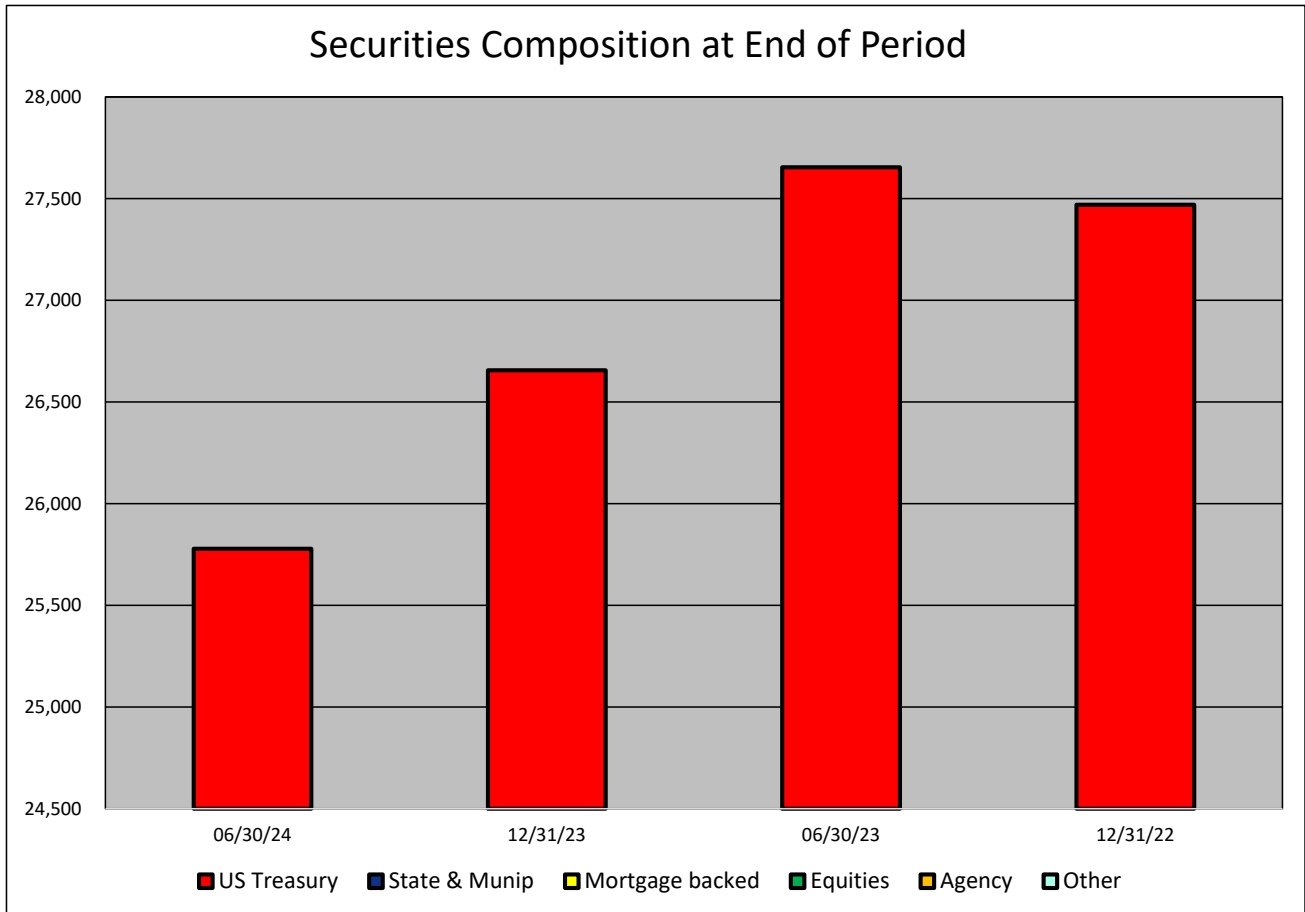


SECURITIES COMPOSITION - Flagship Bank
(Dollars in Thousands)

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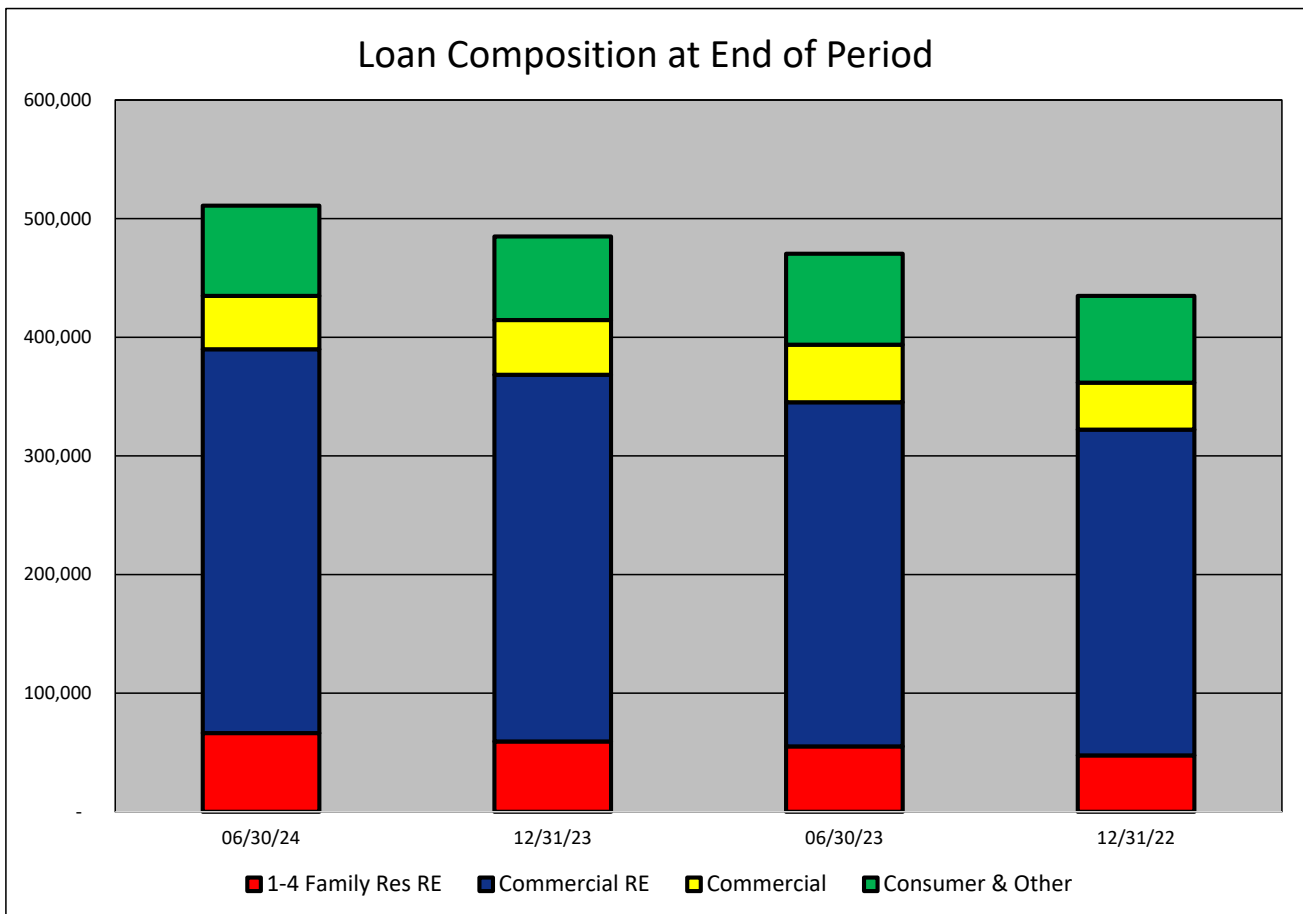
SECURITIES CATEGORY:

US Treasury	25,778	26,656	27,654	27,470	(1,876)	(6.78)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	25,778	26,656	27,654	27,470	(1,876)	(6.78)



LOAN PORTFOLIO COMPOSITION - Flagship Bank
(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	66,309	59,282	55,137	47,563	11,172	20.26
Commercial RE	323,556	309,095	290,066	274,545	33,490	11.55
Commercial	45,005	46,135	48,530	39,596	(3,525)	(7.26)
Consumer & Other	76,048	70,392	76,671	73,139	(623)	(0.81)
Loans, Net	510,918	484,904	470,404	434,843	40,514	8.61



LOAN PORTFOLIO QUALITY - Flagship Bank
(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	4,621	4,092	4,092	2,844	529	12.93
Total Recoveries	-	1	-	-	-	NA
Total Charge-offs	-	31	31	1	(31)	(100.00)
Provision Expense	298	559	453	1,249	(155)	(34.22)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,918	4,621	4,514	4,092	404	8.95

NON-PERFORMING ASSETS:

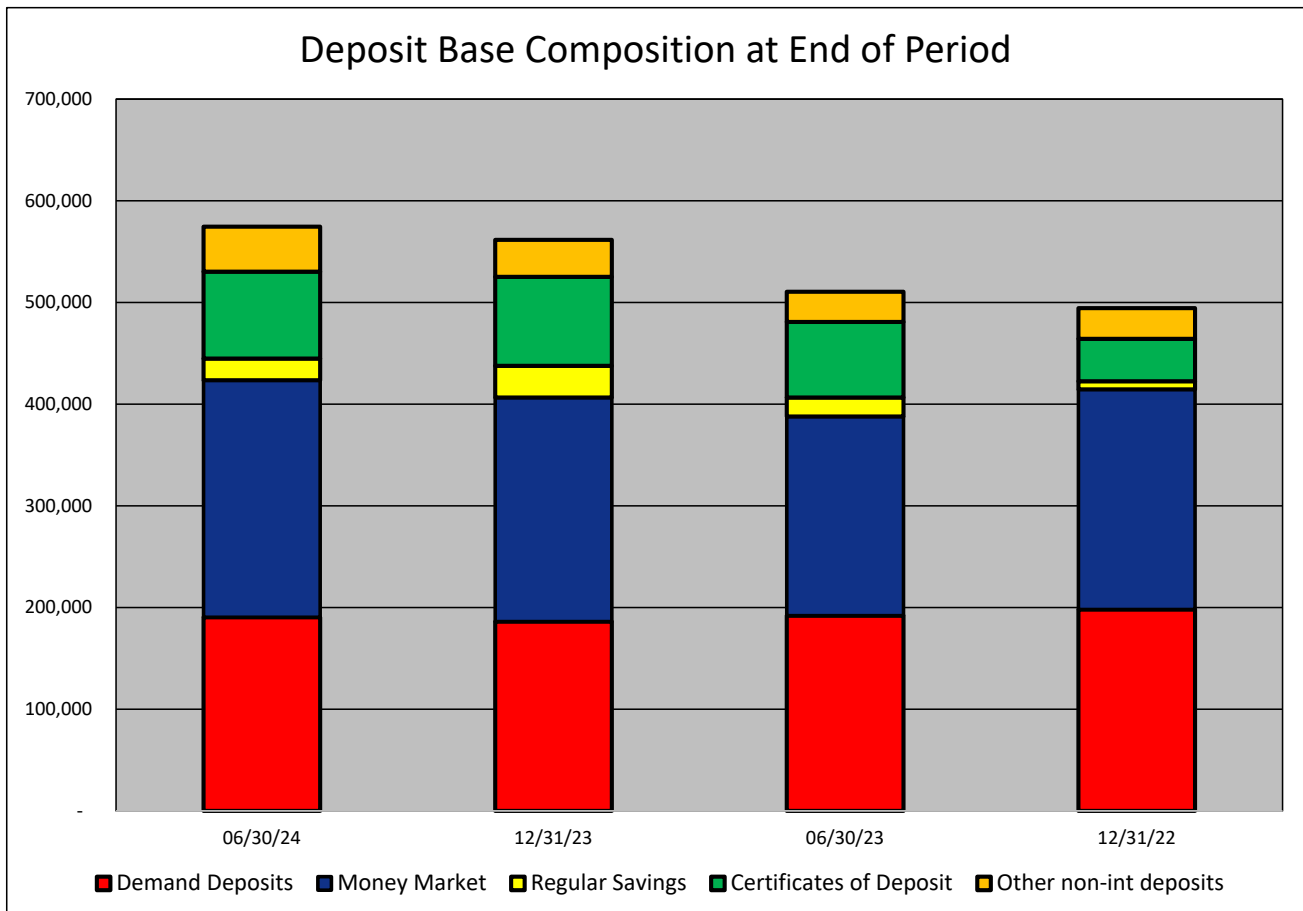
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	50	50	408	455	(358)	(87.75)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	50	50	408	455	(358)	(87.75)

DEPOSIT BASE COMPOSITION - Flagship Bank
(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	190,464	186,187	191,966	198,054	(1,502)	(0.78)
Money Market	233,041	220,408	195,948	216,533	37,093	18.93
Regular Savings	21,410	31,112	18,588	7,933	2,822	15.18
Certificates of Deposit	85,402	87,491	74,391	41,730	11,011	14.80
Other non-int deposits	44,242	36,415	29,696	30,131	14,546	48.98
Total Deposits	574,559	561,613	510,589	494,381	63,970	12.53

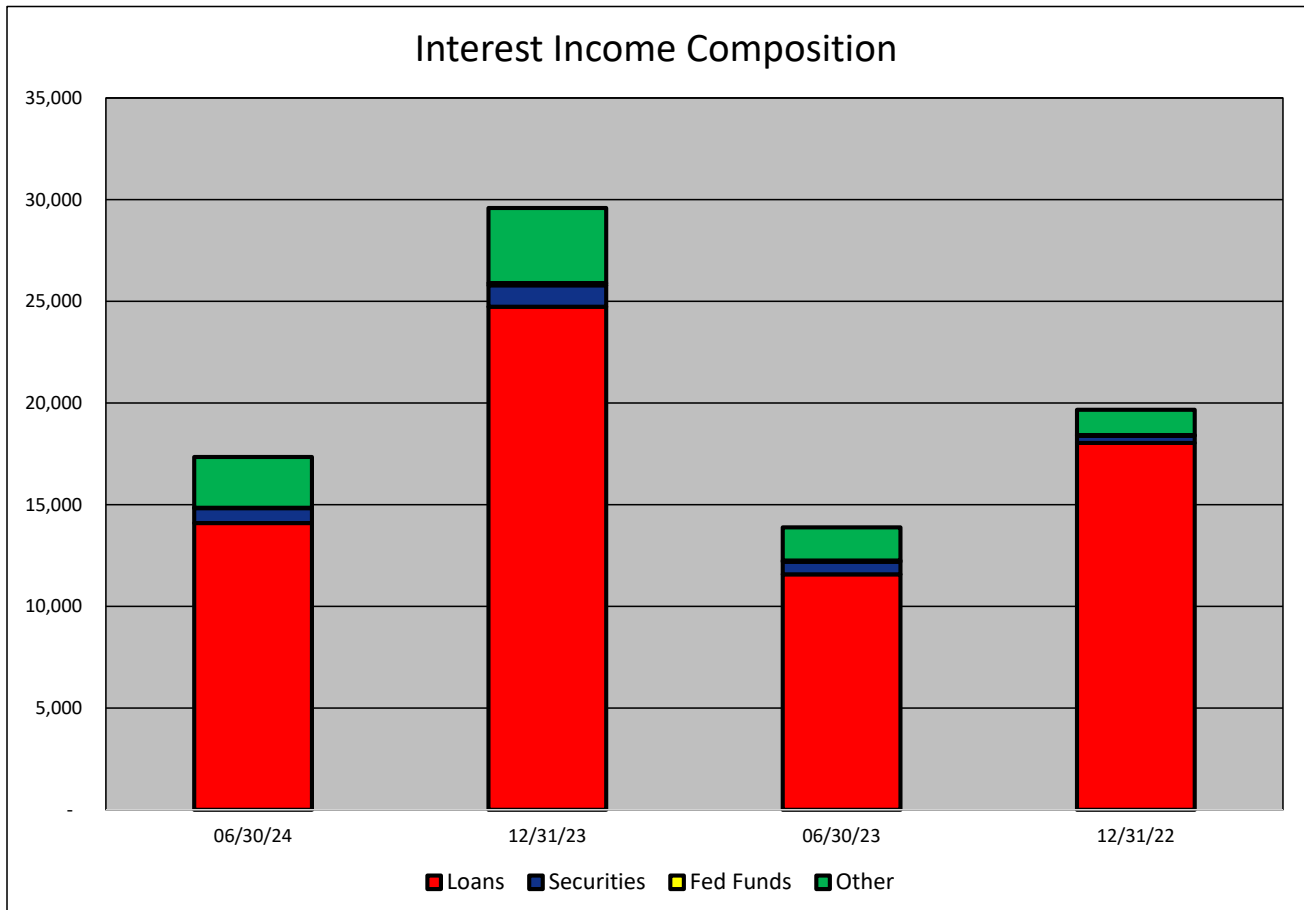


INTEREST INCOME COMPOSITION- Flagship Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	14,097	24,737	11,580	18,038	2,517	21.74
Securities	737	1,054	615	354	122	19.84
Fed Funds	17	108	59	35	(42)	(71.19)
Other	2,494	3,691	1,630	1,244	864	53.01
Total Int Income	17,345	29,590	13,884	19,671	3,461	24.93

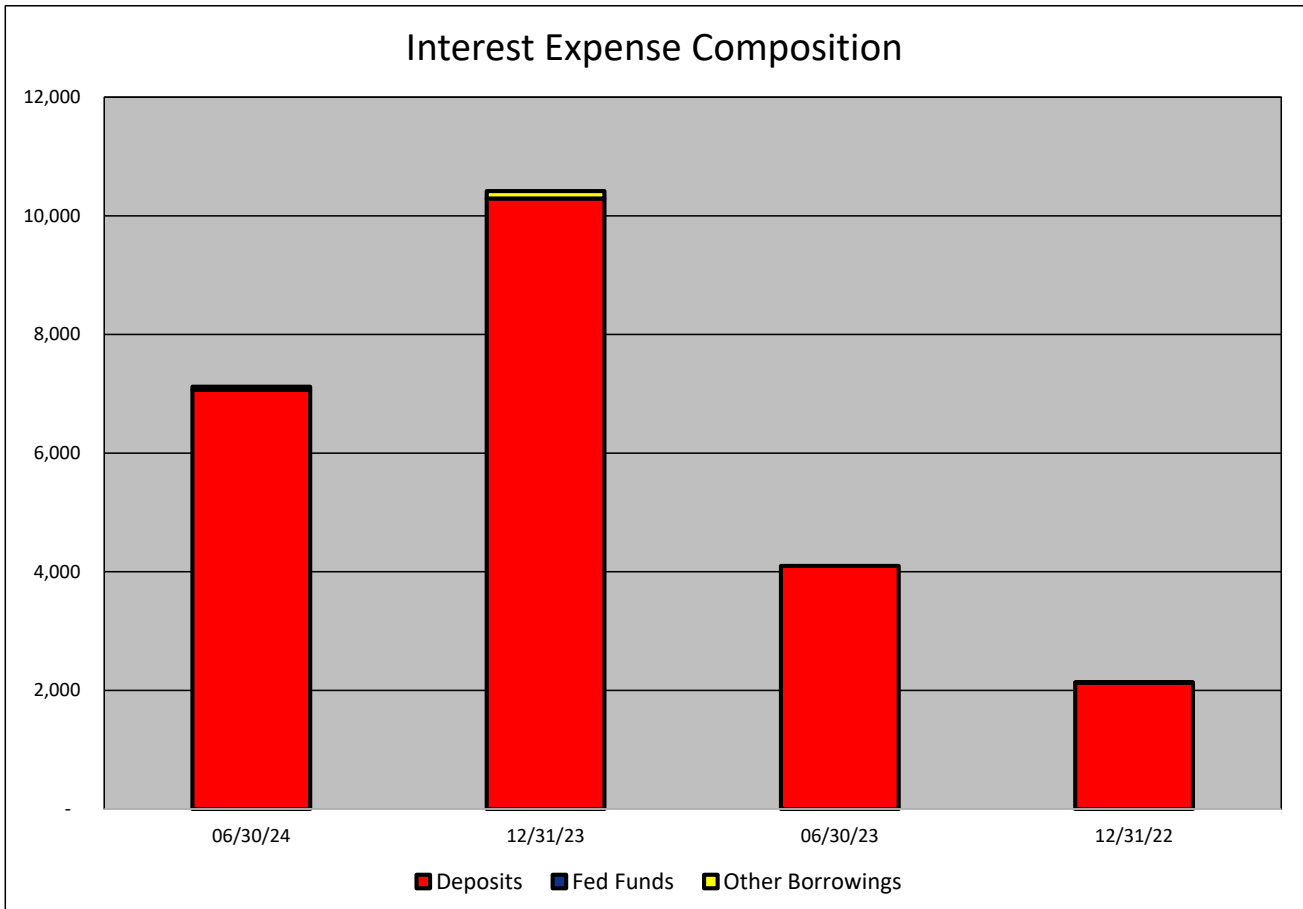


INTEREST EXPENSE COMPOSITION- Flagship Bank
(Dollars in Thousands)

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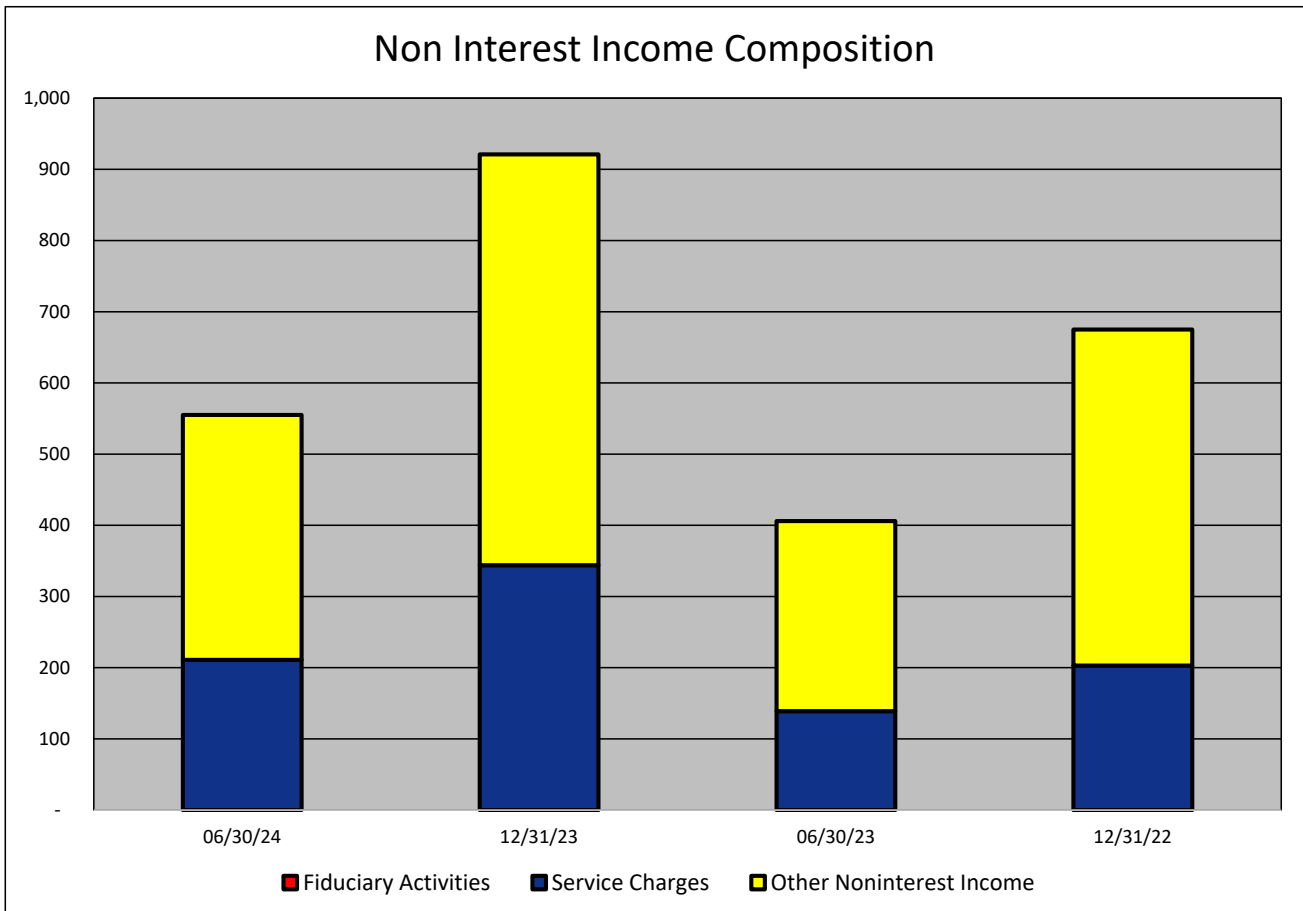
INTEREST EXPENSE CATEGORY

Deposits	7,065	10,292	4,098	2,132	2,967	72.40
Fed Funds	-	-	-	-	-	NA
Other Borrowings	55	125	-	2	55	NA
Total Int Expense	7,120	10,417	4,098	2,134	3,022	73.74



NONINTEREST INCOME COMPOSITION- Flagship Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	211	344	139	203	72	51.80
Other Noninterest Income	344	577	267	472	77	28.84
Total Nonint. Income	555	921	406	675	149	36.70

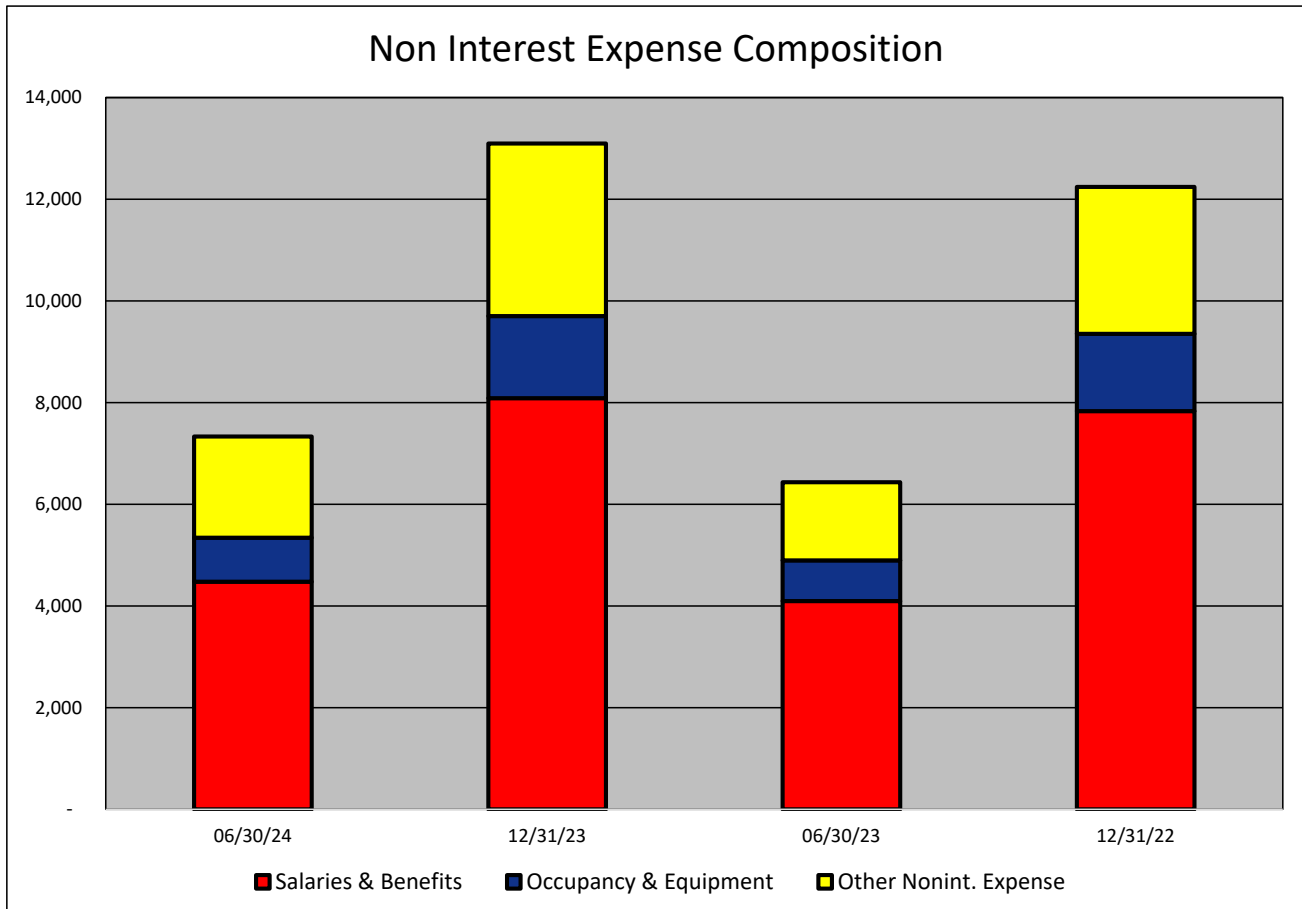


NONINTEREST EXPENSE COMPOSITION- Flagship Bank
(Dollars in Thousands)

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 EXPENSE CATEGORY

Salaries & Benefits	4,478	8,087	4,096	7,832	382	9.33
Occupancy & Equipment	864	1,615	800	1,520	64	8.00
Other Nonint. Expense	1,990	3,393	1,538	2,891	452	29.39
Total Nonint. Expense	7,332	13,095	6,434	12,243	898	13.96



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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