

Gulf Coast Business Bank

Fort Myers, FL

Established

6/6/2022

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Adam McCord, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Martin Gonzalez

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)

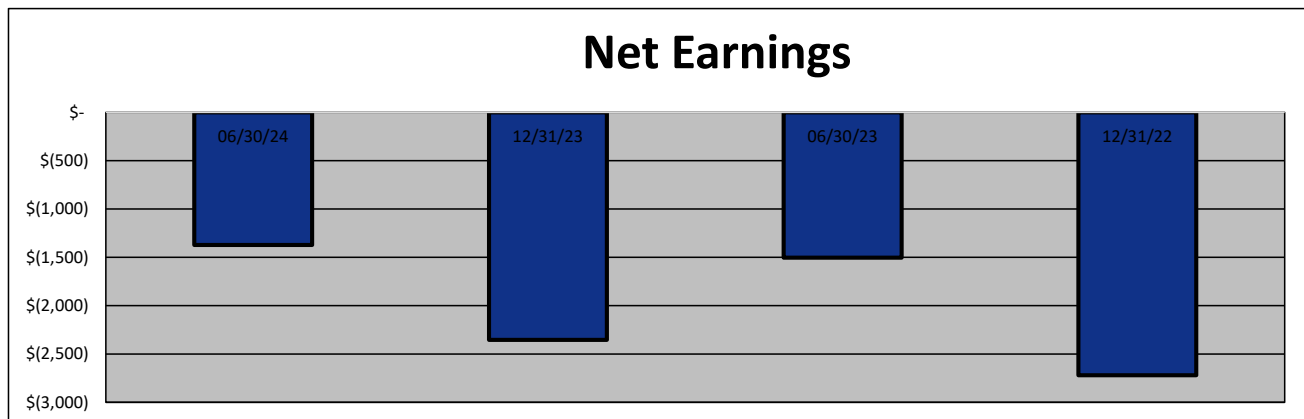
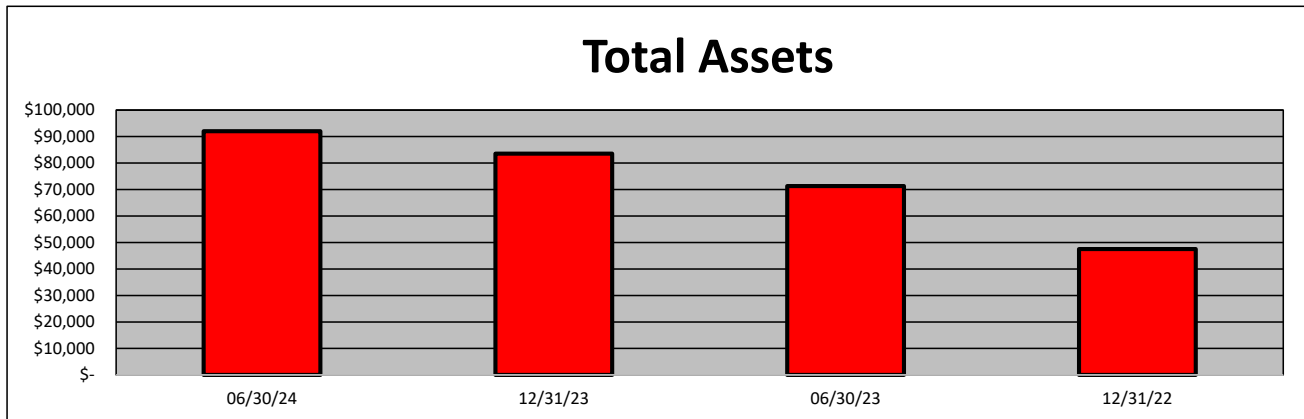
EXECUTIVE SUMMARY - Gulf Coast Business Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	18.65	22.17	26.94	43.54	9.59	9.94
Leverage Ratio	19.65	23.80	28.98	49.19	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	93.93	77.21	76.76	67.43	75.33	83.50
Loans/Assets	75.38	59.10	54.91	36.84	63.16	71.28
Securities/Assets	7.96	9.64	11.87	19.27	19.74	12.60
PROFITABILITY:						
Return on Avg Assets	(3.17)	(3.46)	(5.06)	(11.03)	0.75	0.51
Return on Avg Equity	(15.43)	(12.13)	(15.05)	(21.17)	10.61	11.61
Nonint Income/Avg Assets	0.09	0.06	0.05	0.03	0.79	1.29
Net Overhead Ratio	6.64	7.25	8.35	12.60	2.14	2.44
Efficiency Ratio	155.77	163.58	194.54	506.18	72.23	76.48
Assets (per million) per Employee	3.68	3.21	3.24	2.80	10.25	13.95
ASSET QUALITY:						
Allowance/Loans	1.30	1.30	1.31	1.27	1.31	1.33
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.56	0.34
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.38	0.27
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	4.10	2.76
YIELDS & COSTS:						
Yield on earning assets	6.86	6.25	5.81	3.07	5.44	5.98
Cost of funds	4.09	3.20	2.72	1.65	3.03	3.17
Net interest margin	4.31	4.52	4.42	2.59	2.85	2.80
Avg Earning Assets/Avg Assets	98.09	97.46	96.65	95.11	95.94	96.79

SELECTED FINANCIAL DATA - Gulf Coast Business 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	92,015	83,540	71,318	47,521	20,697	29.02
Cash and Equivalents	14,665	25,202	22,637	19,663	(7,972)	(35.22)
Securities	7,324	8,056	8,463	9,157	(1,139)	(13.46)
Loans, net	69,360	49,372	39,160	17,505	30,200	77.12
Deposit Accounts	73,841	63,944	51,013	25,962	22,828	44.75
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	17,161	18,523	19,214	20,690	(2,053)	(10.68)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(1,372)	(2,354)	(1,503)	(2,720)	131	(8.72)
Interest Income	2,917	4,138	1,669	719	1,248	74.78
Interest Expense	1,084	1,145	401	111	683	170.32
Net Interest Income	1,833	2,993	1,268	608	565	44.56
Prov for Credit Losses	262	423	290	222	(28)	(9.66)
Noninterest income	39	44	15	7	24	160.00
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,916	4,968	2,496	3,113	420	16.83
Net Operating Income	(1,306)	(2,354)	(1,503)	(2,720)	197	(13.11)
Income Taxes	-	-	-	-	-	NA

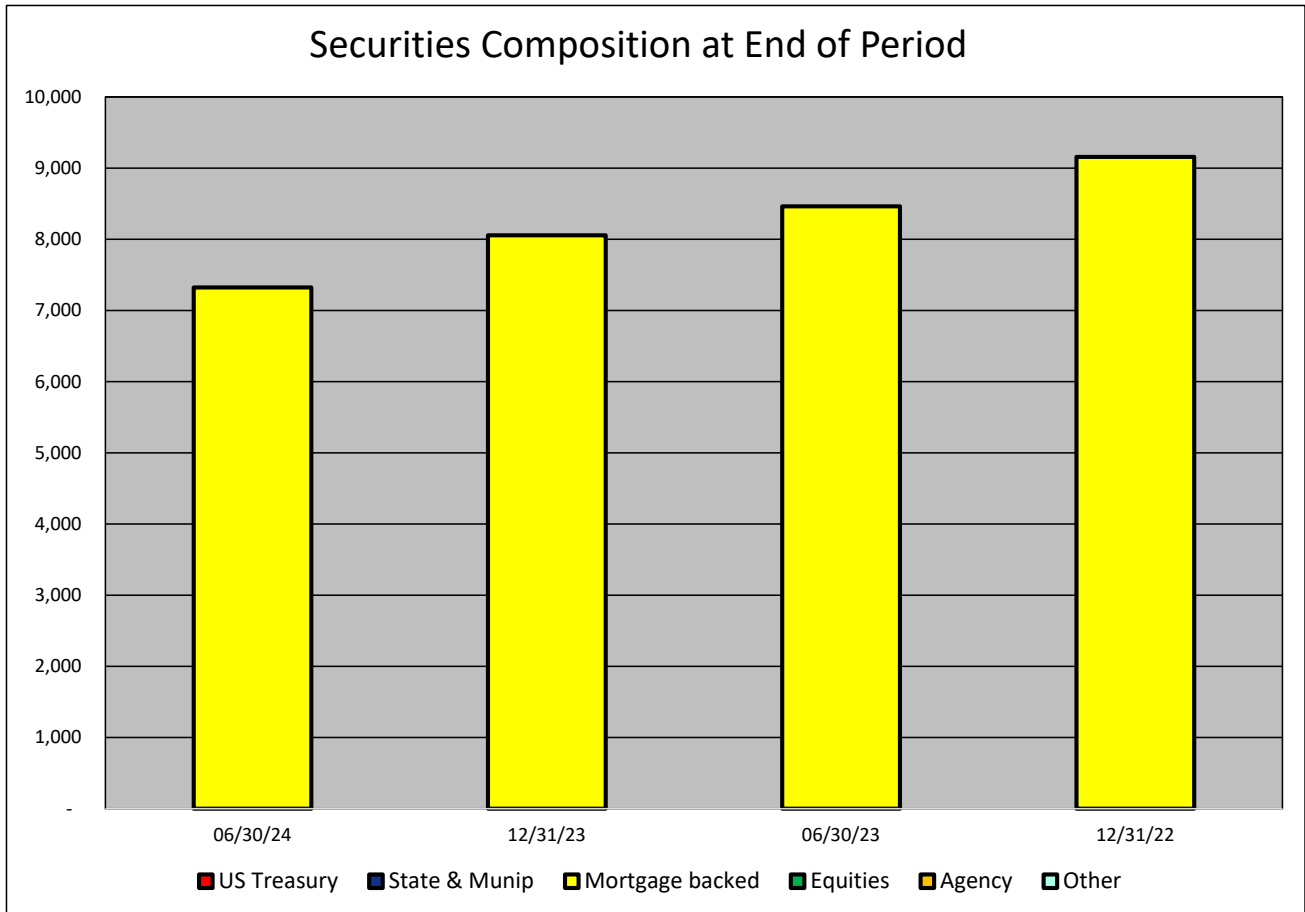


SECURITIES COMPOSITION - Gulf Coast Business Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	7,324	8,056	8,463	9,157	(1,139)	(13.46)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	7,324	8,056	8,463	9,157	(1,139)	(13.46)

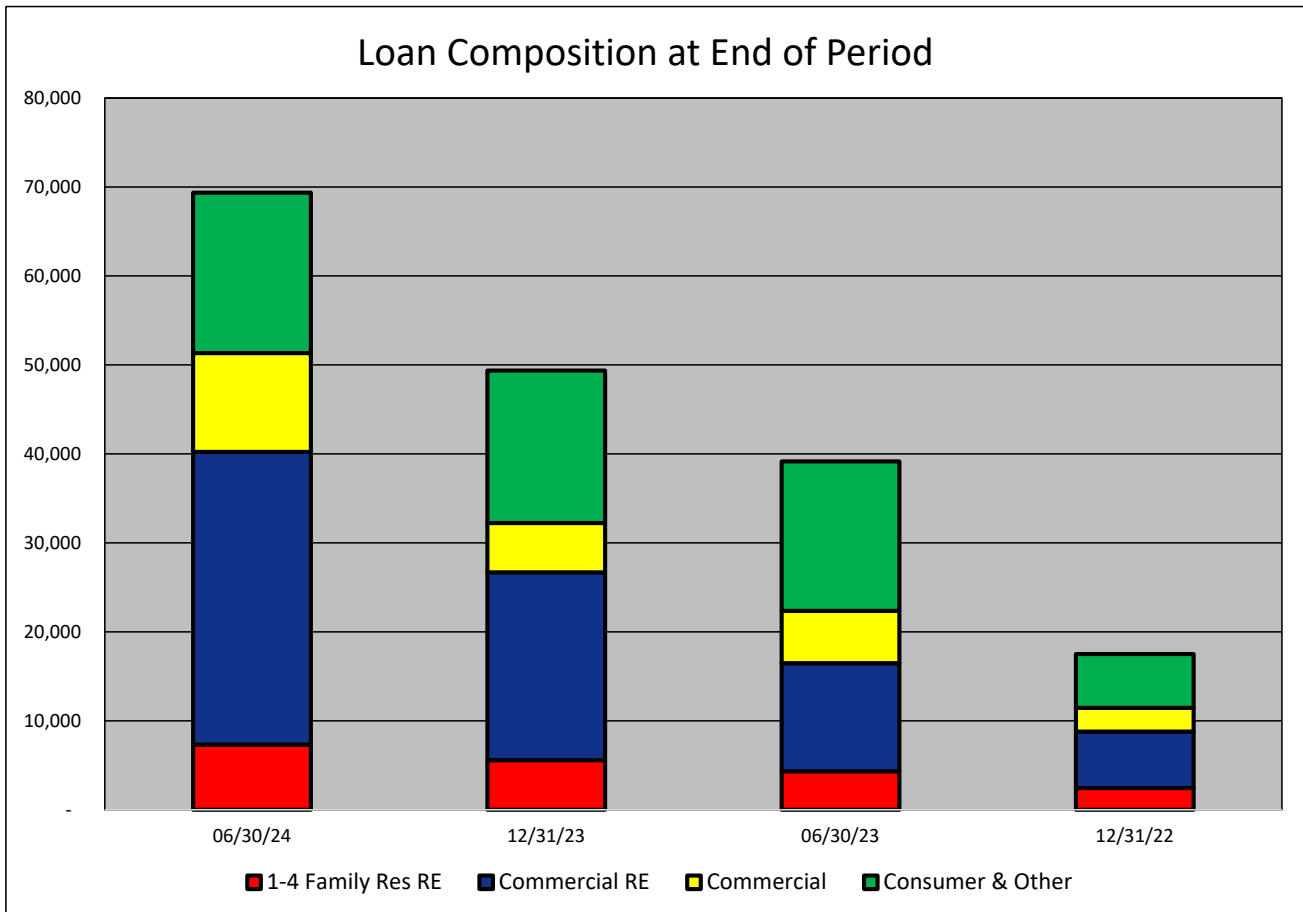


LOAN PORTFOLIO COMPOSITION - Gulf Coast Business Bank
(Dollars in Thousands)

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

1-4 Family Res RE	7,327	5,574	4,324	2,439	3,003	69.45
Commercial RE	32,895	21,119	12,149	6,348	20,746	170.76
Commercial	11,106	5,539	5,899	2,676	5,207	88.27
Consumer & Other	18,032	17,140	16,788	6,042	1,244	7.41
Loans, Net	69,360	49,372	39,160	17,505	30,200	77.12



LOAN PORTFOLIO QUALITY - Gulf Coast Business 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	640	222	222	-	418	188.29
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	5	-	-	-	NA
Provision Expense	262	423	290	222	(28)	(9.66)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	902	640	512	222	390	76.17

NON-PERFORMING ASSETS:

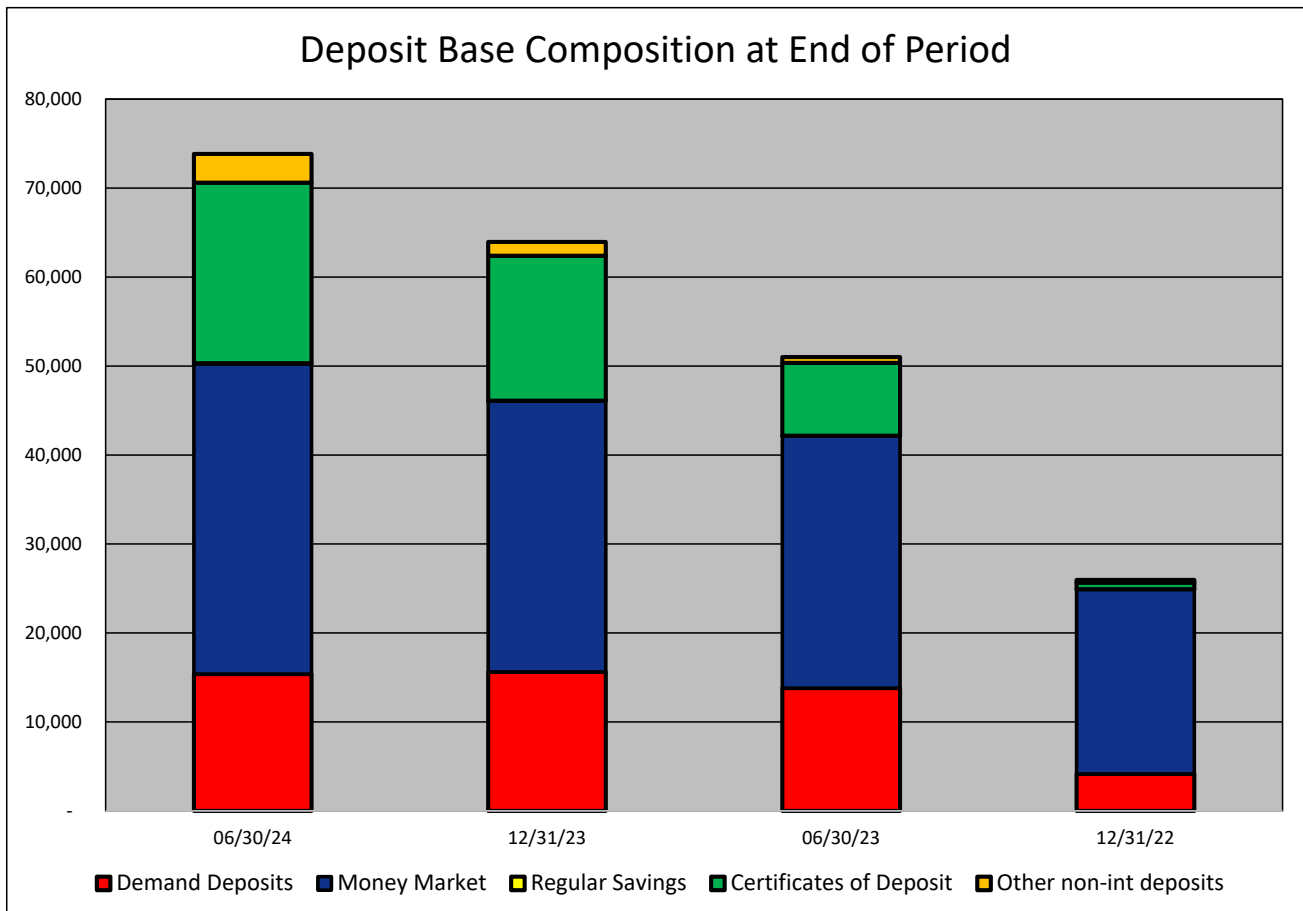
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Gulf Coast Business 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	15,370	15,620	13,799	4,149	1,571	11.38
Money Market	34,921	30,465	28,361	20,774	6,560	23.13
Regular Savings	19	12	9	1	10	111.11
Certificates of Deposit	20,300	16,297	8,183	728	12,117	148.08
Other non-int deposits	3,231	1,550	661	310	2,570	388.80
Total Deposits	73,841	63,944	51,013	25,962	22,828	44.75

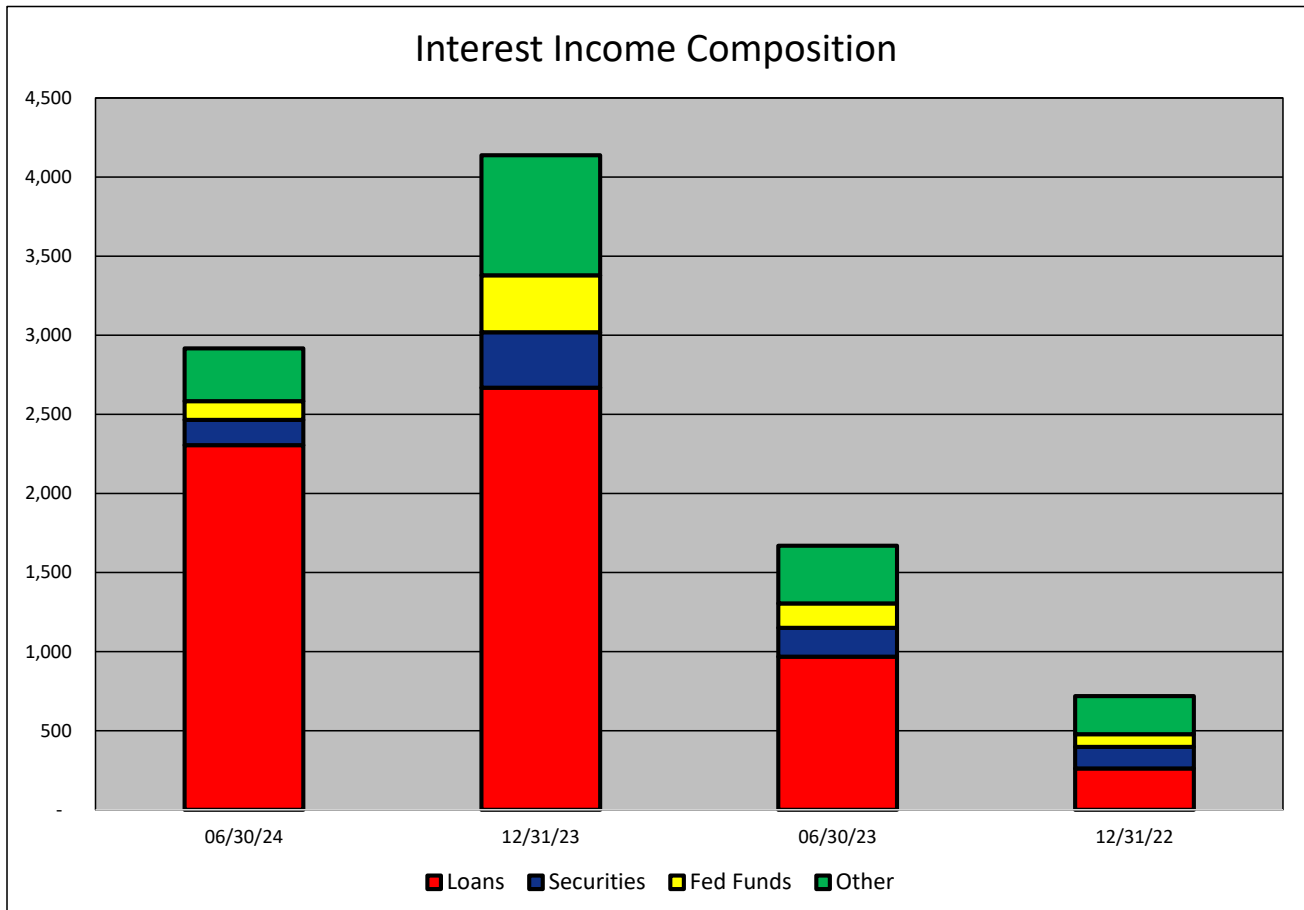


INTEREST INCOME COMPOSITION- Gulf Coast Business Bank
(Dollars in Thousands)

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	2,305	2,668	968	261	1,337	138.12
Securities	160	351	182	137	(22)	(12.09)
Fed Funds	118	360	155	80	(37)	(23.87)
Other	334	759	364	241	(30)	(8.24)
Total Int Income	2,917	4,138	1,669	719	1,248	74.78

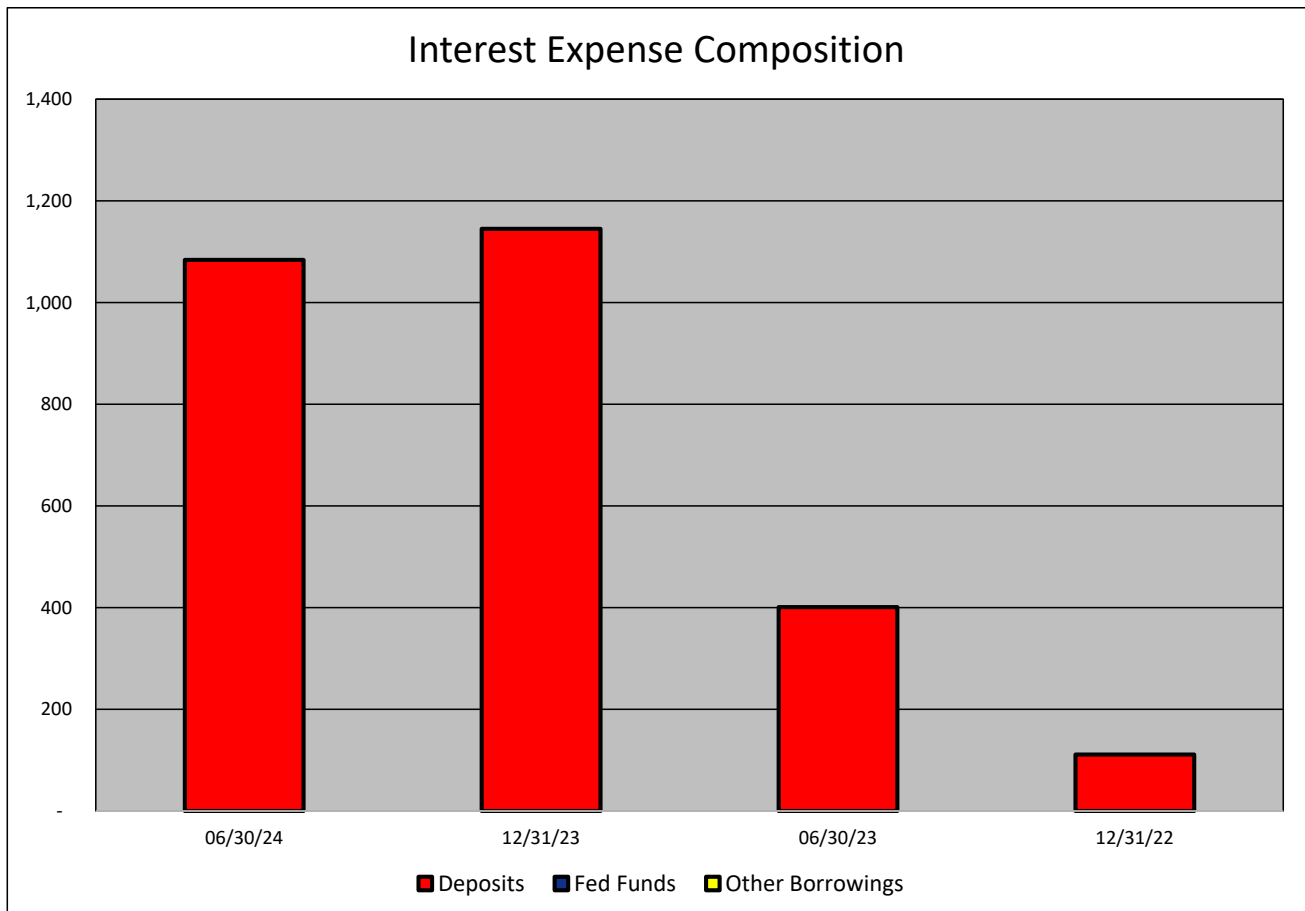


INTEREST EXPENSE COMPOSITION- Gulf Coast Business Bank
(Dollars in Thousands)

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	1,084	1,145	401	111	683	170.32
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,084	1,145	401	111	683	170.32

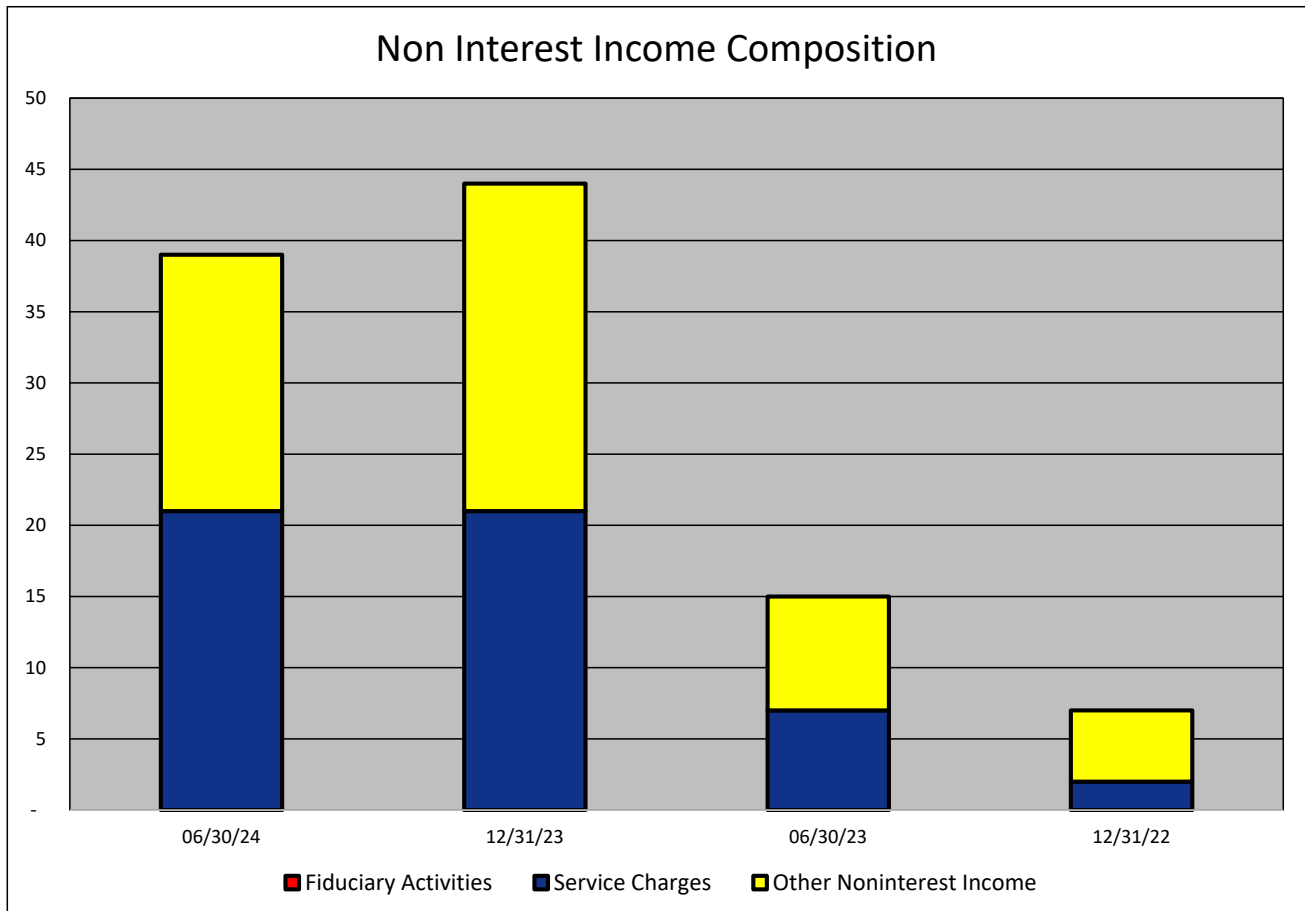


NONINTEREST INCOME COMPOSITION- Gulf Coast Business Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	21	21	7	2	14	200.00
Other Noninterest Income	18	23	8	5	10	125.00
Total Nonint. Income	39	44	15	7	24	160.00

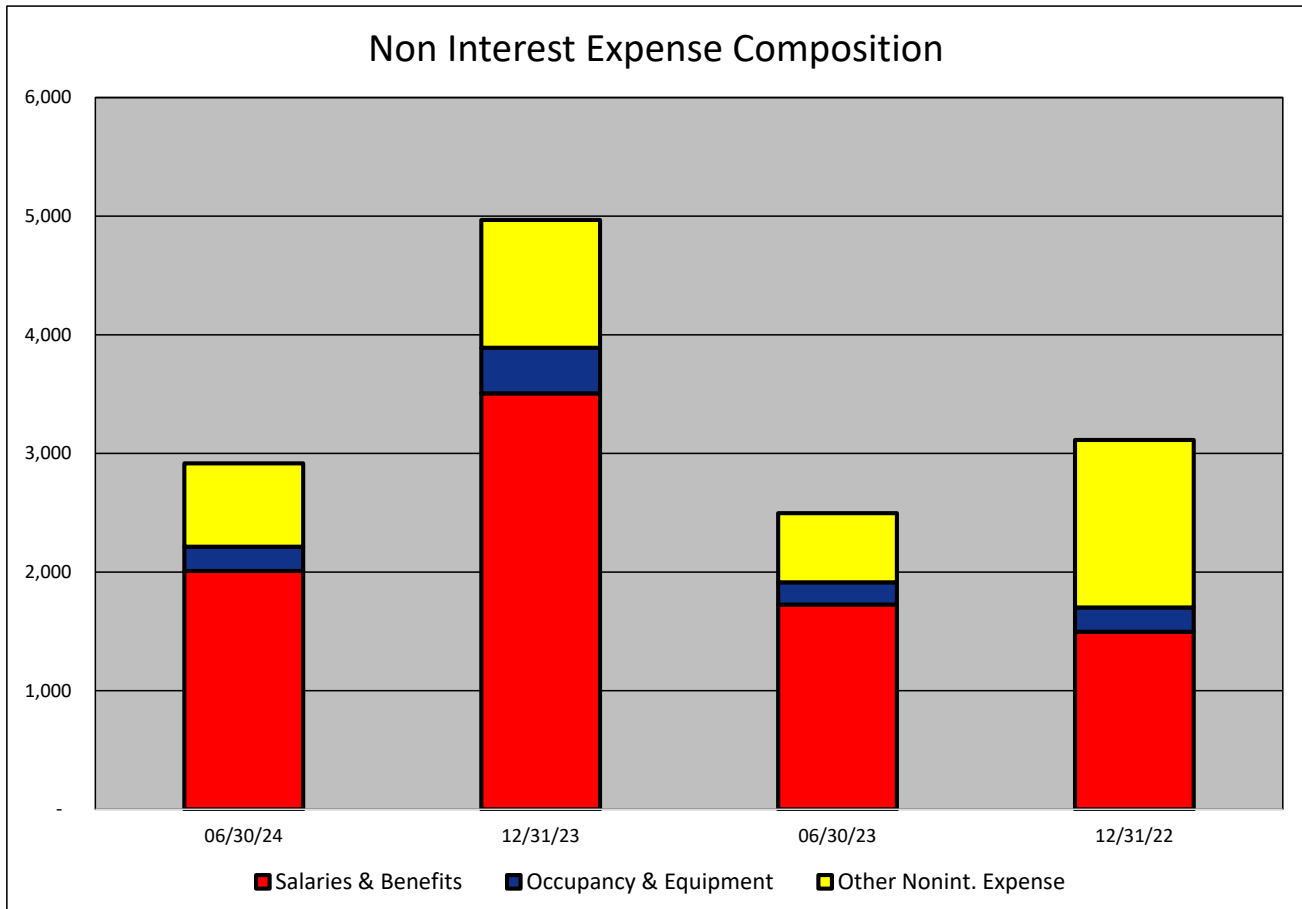


NONINTEREST EXPENSE COMPOSITION- Gulf Coast Business Bank
(Dollars in Thousands)

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	2,009	3,506	1,726	1,497	283	16.40
Occupancy & Equipment	205	385	187	205	18	9.63
Other Nonint. Expense	702	1,077	583	1,411	119	20.41
Total Nonint. Expense	2,916	4,968	2,496	3,113	420	16.83



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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