

Raymond James Bank

Saint Petersburg, FL

Established

5/6/1994

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)

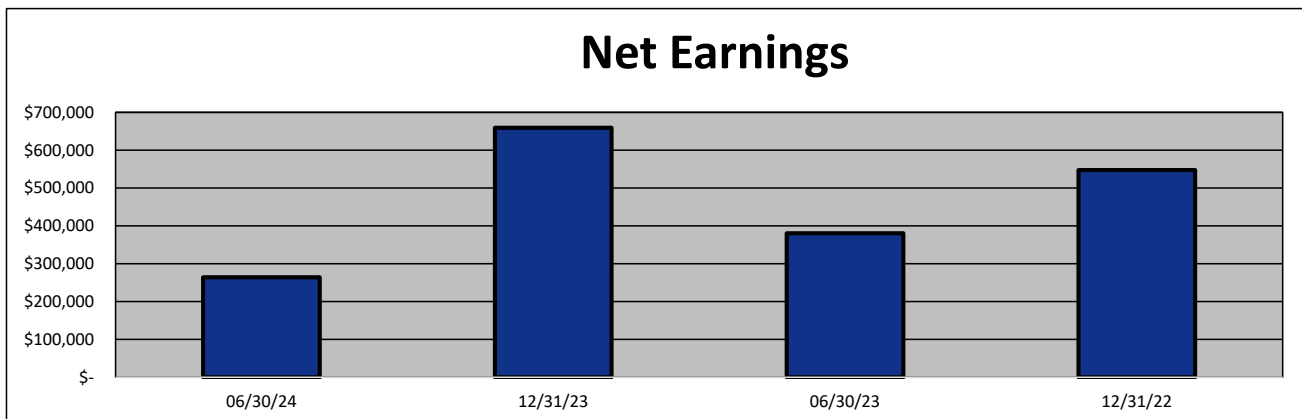
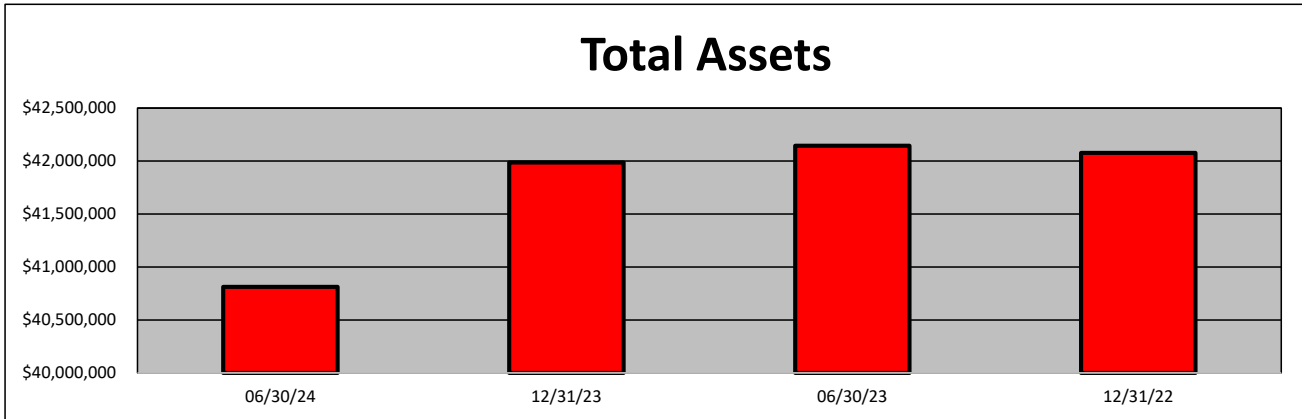
**EXECUTIVE SUMMARY - Raymond James Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.93	6.68	6.28	5.86	9.59	9.94
Leverage Ratio	8.20	7.93	7.58	7.41	10.67	10.96
Tier 1 Cap/Risk Based Assets	14.18	13.90	13.62	12.59	12.61	10.84
Risk Based Ratio	15.44	15.16	14.88	13.84	13.45	11.66
Common Equity Tier 1 Capital Ratio	14.18	13.90	13.62	12.59	12.57	10.84
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.64	82.79	81.10	83.38	75.33	83.50
Loans/Assets	77.53	75.09	74.15	76.21	63.16	71.28
Securities/Assets	15.60	17.30	18.08	19.26	19.74	12.60
PROFITABILITY:						
Return on Avg Assets	1.27	1.53	1.74	1.34	0.75	0.51
Return on Avg Equity	18.82	25.05	29.38	22.78	10.61	11.61
Nonint Income/Avg Assets	0.08	0.07	0.07	0.07	0.79	1.29
Net Overhead Ratio	1.03	1.02	0.99	0.78	2.14	2.44
Efficiency Ratio	38.63	32.14	28.28	29.52	72.23	76.48
Assets (per million) per Employee	114.96	122.41	126.56	132.73	10.25	13.95
ASSET QUALITY:						
Allowance/Loans	1.28	1.38	1.34	1.17	1.31	1.33
Nonperforming Loans/Total Loans	0.39	0.42	0.37	0.19	0.56	0.34
Nonperforming Assets/Total Assets	0.30	0.32	0.27	0.15	0.38	0.27
Adjusted Texas Ratio	3.83	4.13	3.76	2.16	4.10	2.76
YIELDS & COSTS:						
Yield on earning assets	5.28	5.06	4.88	3.15	5.44	5.98
Cost of funds	2.81	1.93	1.31	0.39	3.03	3.17
Net interest margin	2.78	3.32	3.69	2.79	2.85	2.80
Avg Earning Assets/Avg Assets	99.80	99.59	99.48	99.56	95.94	96.79

SELECTED FINANCIAL DATA - Raymond James Bank
(Dollars in Thousands)

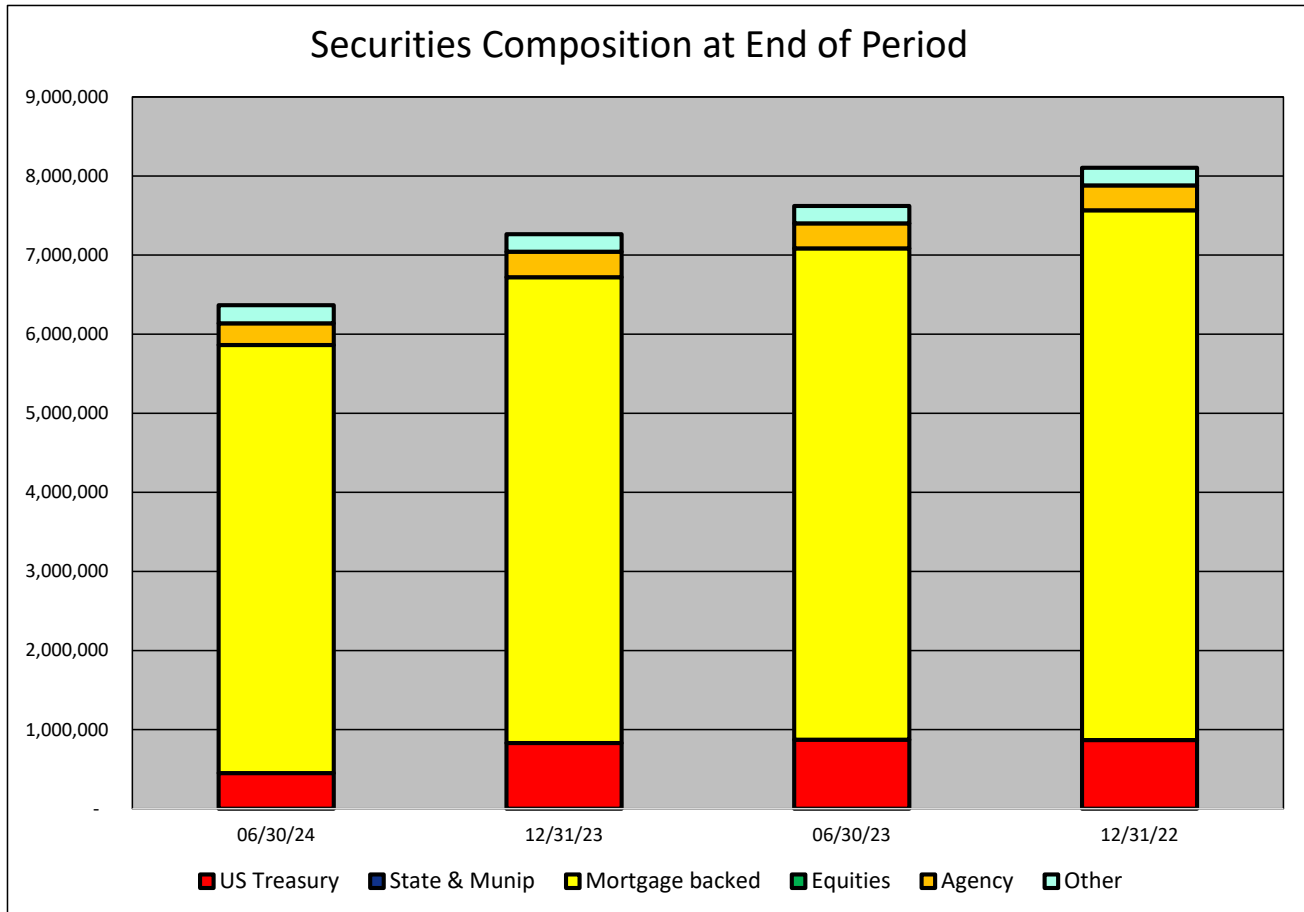
As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	40,812,311	41,986,004	42,144,945	42,076,662	(1,332,634)	(3.16)
Cash and Equivalents	2,287,479	2,689,378	2,759,913	1,314,585	(472,434)	(17.12)
Securities	6,366,698	7,263,820	7,621,124	8,104,279	(1,254,426)	(16.46)
Loans, net	31,643,700	31,526,493	31,251,229	32,067,429	392,471	1.26
Deposit Accounts	36,947,881	38,078,031	38,533,176	38,461,530	(1,585,295)	(4.11)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	2,827,535	2,804,236	2,647,706	2,465,291	179,829	6.79

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	264,318	659,209	380,426	547,744	(116,108)	(30.52)
Interest Income	1,096,148	2,173,005	1,059,307	1,285,879	36,841	3.48
Interest Expense	518,068	746,865	258,032	147,157	260,036	100.78
Net Interest Income	578,080	1,426,140	801,275	1,138,722	(223,195)	(27.85)
Prov for Credit Losses	7,225	117,095	75,461	96,877	(68,236)	(90.43)
Noninterest income	16,510	31,886	15,542	27,808	968	6.23
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	231,384	471,494	232,334	346,602	(950)	(0.41)
Net Operating Income	355,981	869,437	509,022	723,051	(153,041)	(30.07)
Income Taxes	89,937	208,681	119,360	173,193	(29,423)	(24.65)



SECURITIES COMPOSITION - Raymond James Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	450,937	830,644	872,573	867,572	(421,636)	(48.32)
State & Munip	-	-	-	-	-	NA
Mortgage backed	5,412,237	5,890,116	6,211,936	6,699,473	(799,699)	(12.87)
Equities	-	-	-	-	-	NA
Agency	274,648	322,806	316,706	314,628	(42,058)	(13.28)
Other	228,876	220,254	219,909	222,606	8,967	4.08
Total Securities	6,366,698	7,263,820	7,621,124	8,104,279	(1,254,426)	(16.46)

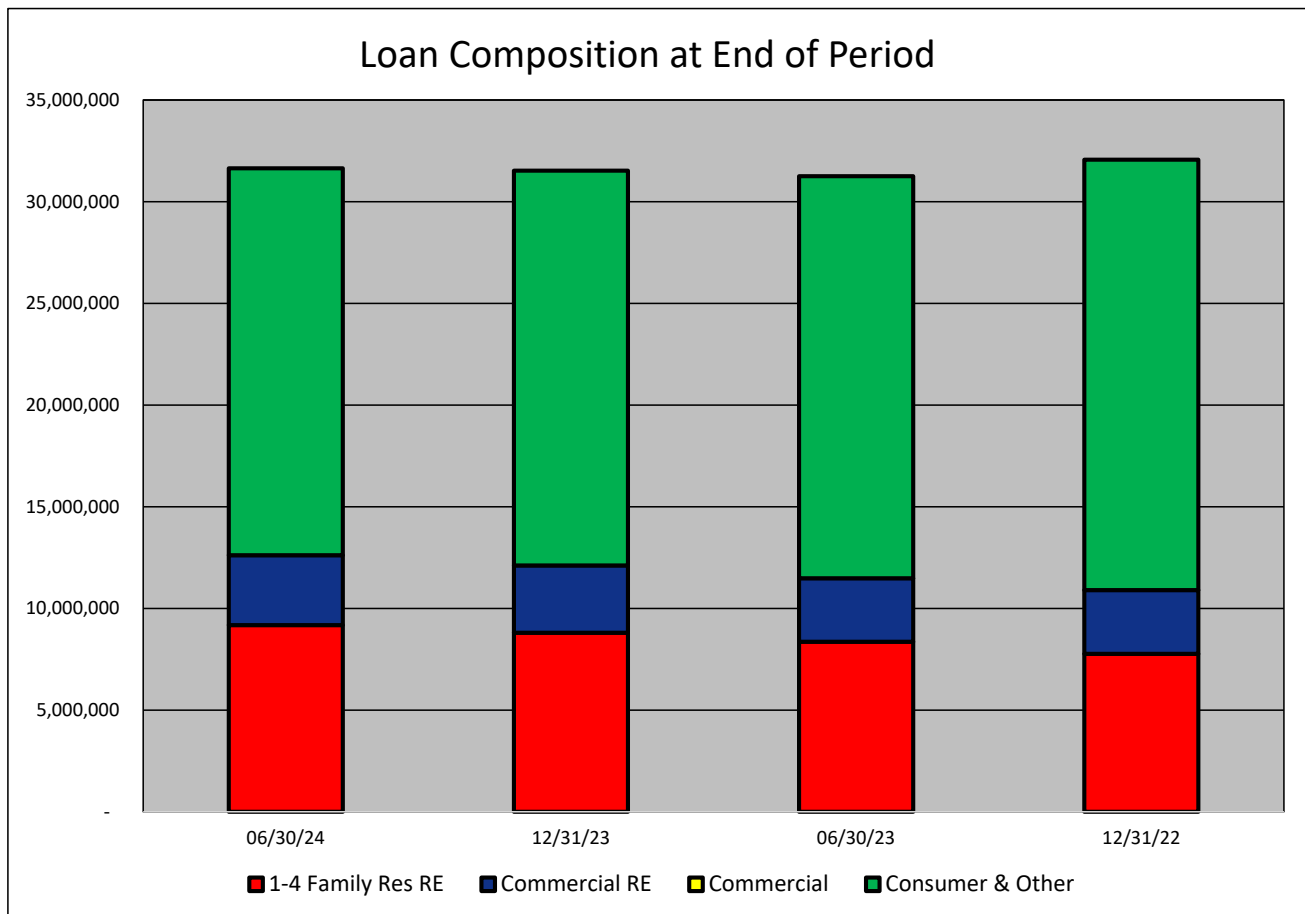


LOAN PORTFOLIO COMPOSITION - Raymond James Bank
(Dollars in Thousands)

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	9,179,058	8,806,309	8,361,326	7,764,673	817,732	9.78
Commercial RE	3,436,478	3,303,543	3,122,519	3,134,573	313,959	10.05
Commercial	-	-	-	-	-	NA
Consumer & Other	19,028,164	19,416,641	19,767,384	21,168,183	(739,220)	(3.74)
Loans, Net	31,643,700	31,526,493	31,251,229	32,067,429	392,471	1.26



LOAN PORTFOLIO QUALITY - Raymond James 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	434,348	376,268	376,268	308,017	58,080	15.44
Total Recoveries	2,873	414	511	8,627	2,362	462.23
Total Charge-offs	5,889	38,048	25,326	33,334	(19,437)	(76.75)
Provision Expense	7,225	117,095	75,461	96,877	(68,236)	(90.43)
Writedown Transfer Loans HFS	31,248	22,057	10,306	2,075	20,942	203.20
Adjustments	(1,378)	676	651	(1,844)	(2,029)	(311.67)
Ending Balance	405,931	434,348	417,259	376,268	(11,328)	(2.71)

NON-PERFORMING ASSETS:

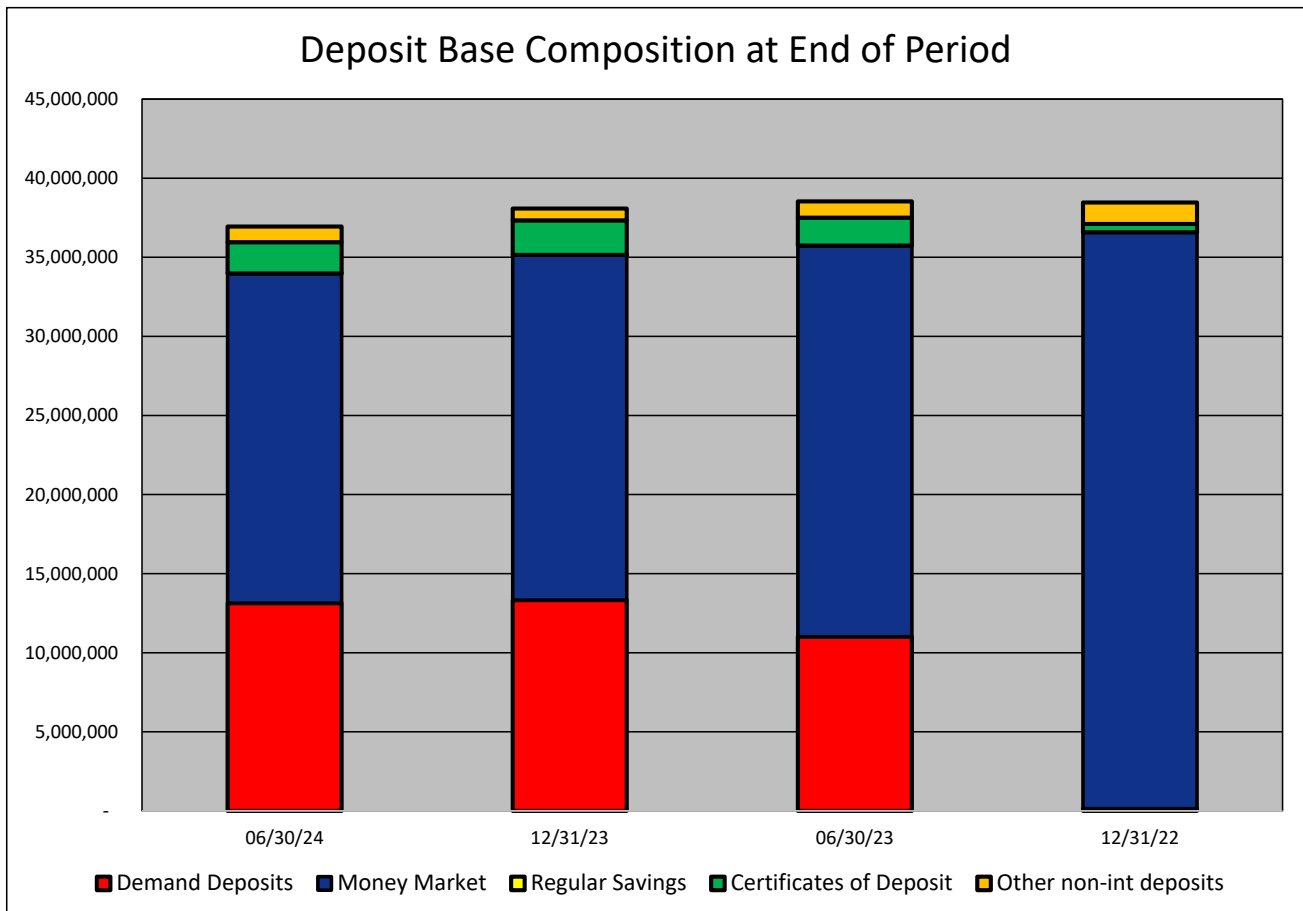
Total-90+ Days Past Due	639	-	-	-	639	NA
Total-Nonaccrual	123,452	133,386	115,265	60,715	8,187	7.10
Foreclosed Real Estate	277	277	-	569	277	NA
Total Non-perf Assets	124,368	133,663	115,265	61,284	9,103	7.90

DEPOSIT BASE COMPOSITION - Raymond James 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	13,126,475	13,326,238	11,009,192	136,800	2,117,283	19.23
Money Market	20,857,269	21,823,770	24,730,850	36,446,951	(3,873,581)	(15.66)
Regular Savings	1,564	1,319	1,463	1,808	101	6.90
Certificates of Deposit	1,965,599	2,180,237	1,767,533	520,350	198,066	11.21
Other non-int deposits	996,974	746,467	1,024,138	1,355,621	(27,164)	(2.65)
Total Deposits	36,947,881	38,078,031	38,533,176	38,461,530	(1,585,295)	(4.11)

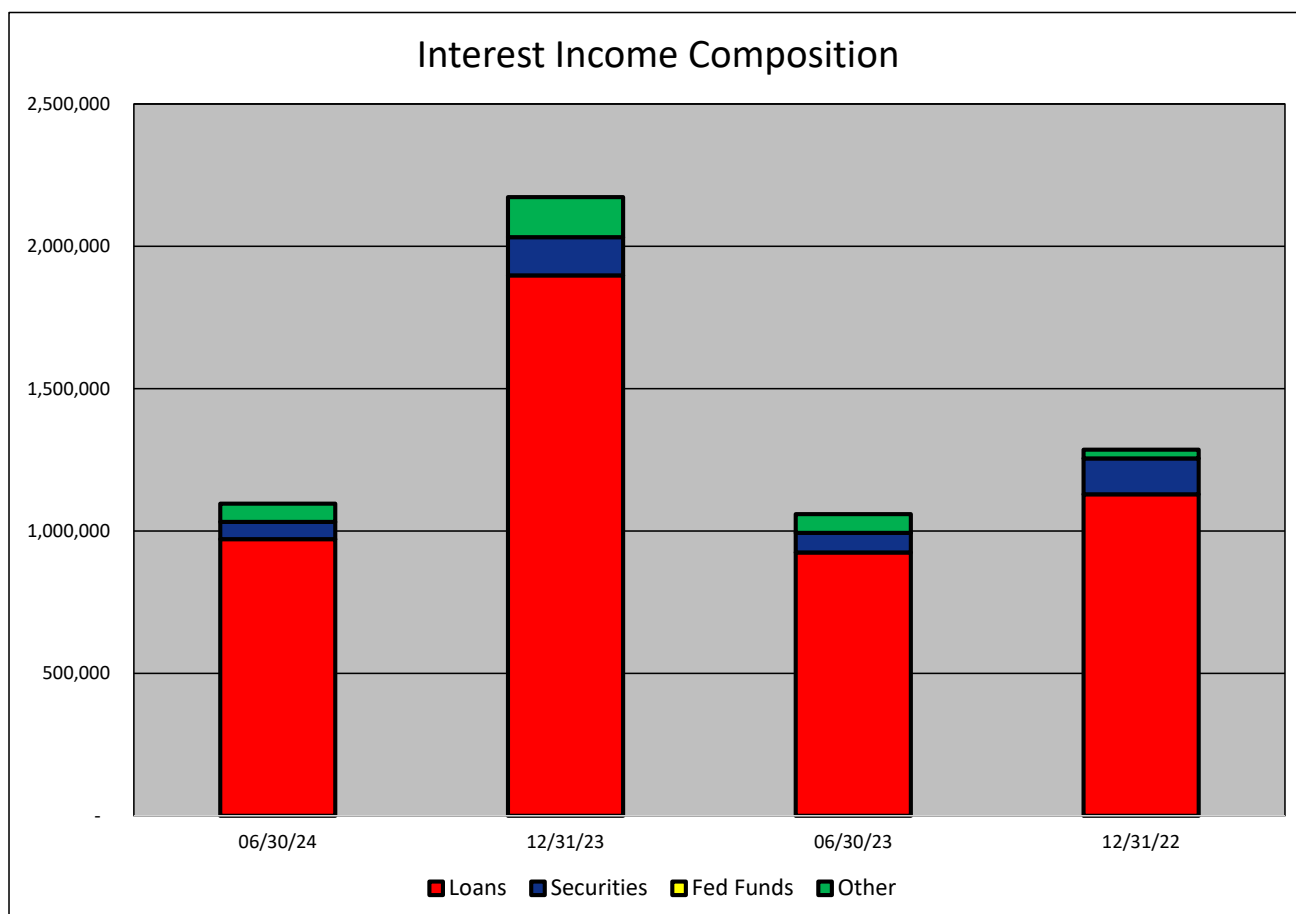


INTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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	971,570	1,897,994	924,927	1,129,283	46,643	5.04
Securities	60,388	134,236	68,623	125,981	(8,235)	(12.00)
Fed Funds	-	-	-	-	-	NA
Other	64,190	140,775	65,757	30,615	(1,567)	(2.38)
Total Int Income	1,096,148	2,173,005	1,059,307	1,285,879	36,841	3.48

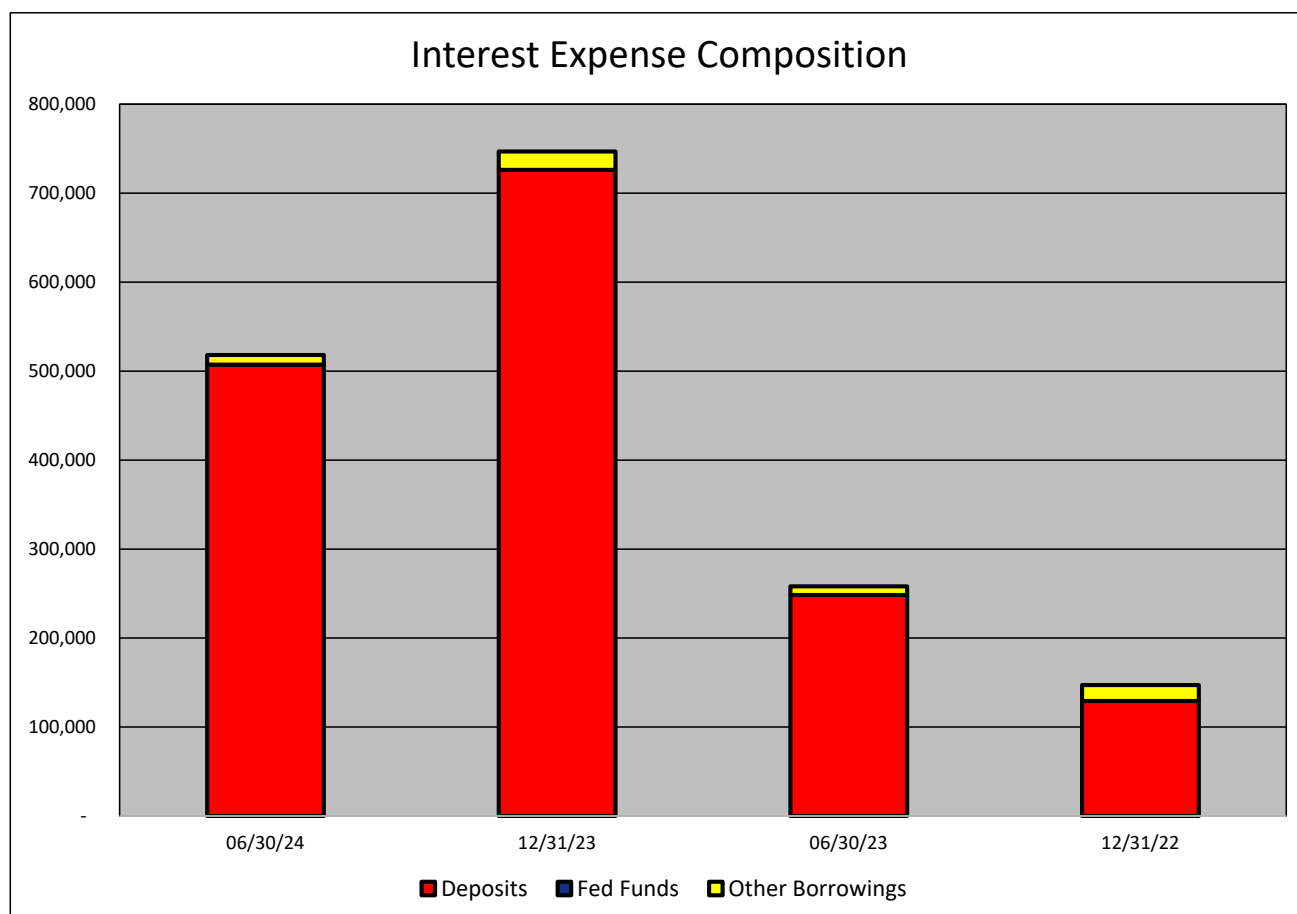


INTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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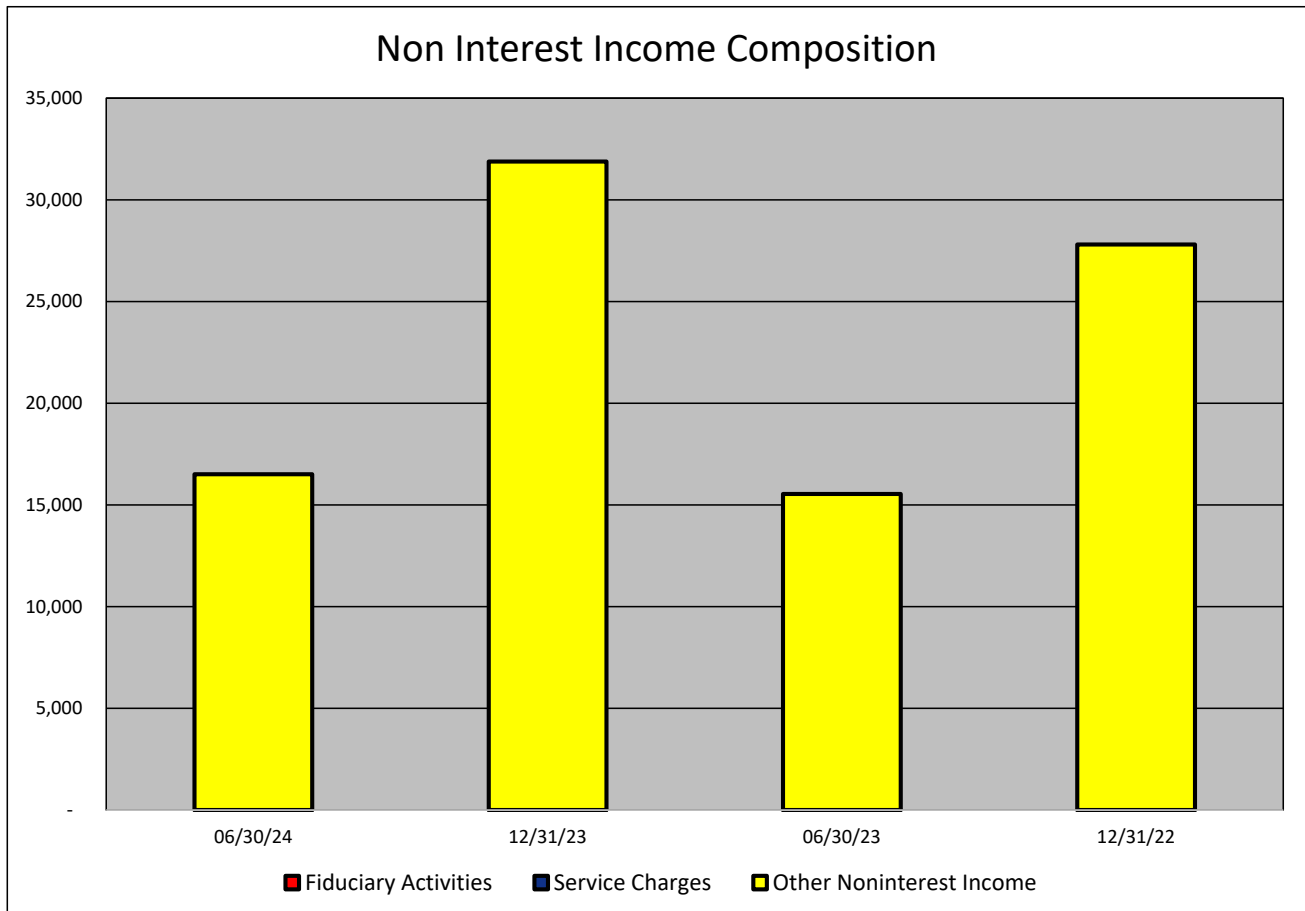
INTEREST EXPENSE CATEGORY

Deposits	507,317	726,263	248,396	129,223	258,921	104.24
Fed Funds	-	-	-	-	-	NA
Other Borrowings	10,751	20,602	9,636	17,934	1,115	11.57
Total Int Expense	518,068	746,865	258,032	147,157	260,036	100.78



NONINTEREST INCOME COMPOSITION- Raymond James 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	1	3	2	3	(1)	(50.00)
Other Noninterest Income	16,509	31,883	15,540	27,805	969	6.24
Total Nonint. Income	16,510	31,886	15,542	27,808	968	6.23

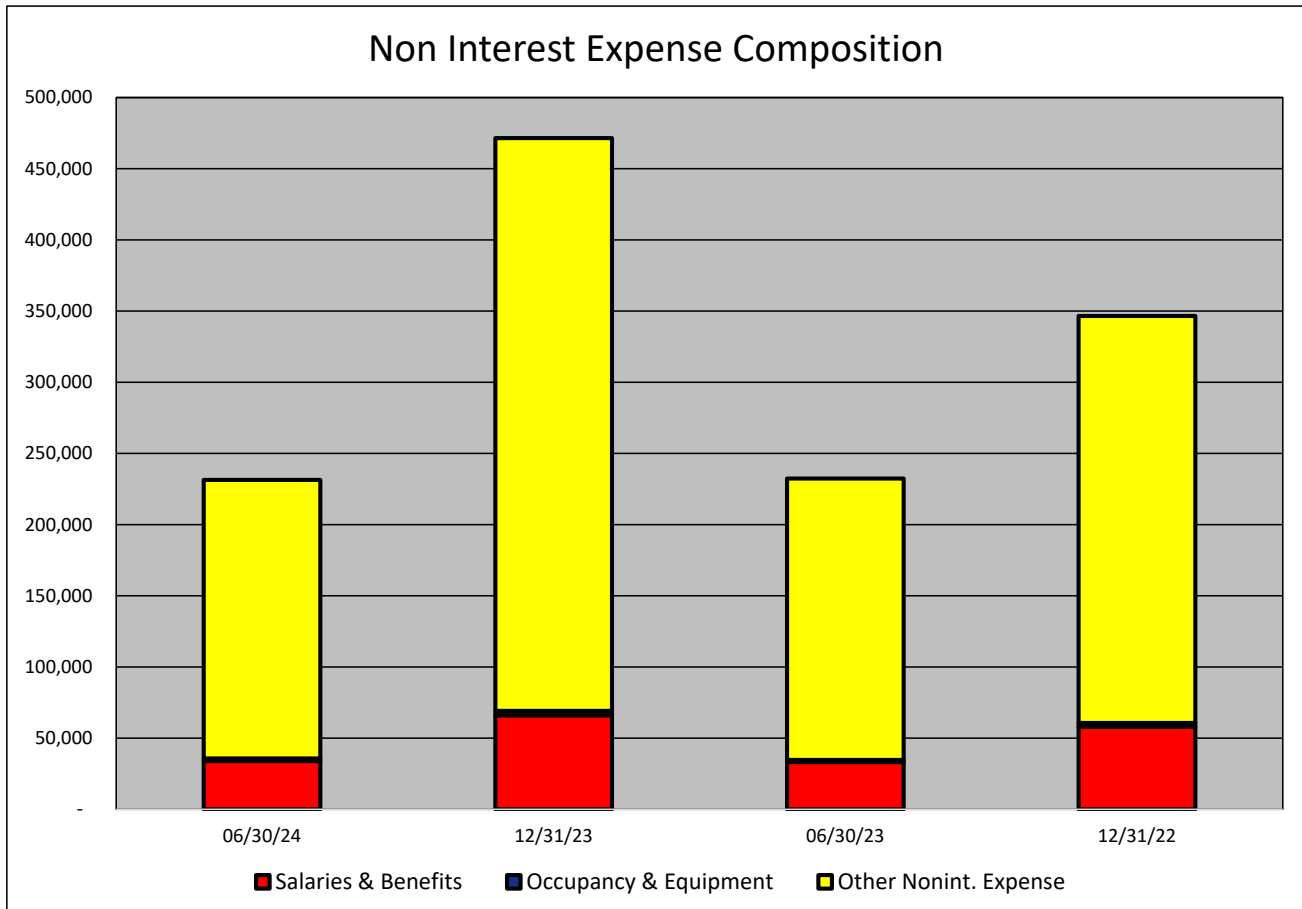


NONINTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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	33,880	66,045	33,250	58,028	630	1.89
Occupancy & Equipment	1,825	3,145	1,455	2,615	370	25.43
Other Nonint. Expense	195,679	402,304	197,629	285,959	(1950)	(0.99)
Total Nonint. Expense	231,384	471,494	232,334	346,602	(950)	(0.41)



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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