

Sanibel Captiva Community Bank

Sanibel, FL

Established
1/21/2003

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)

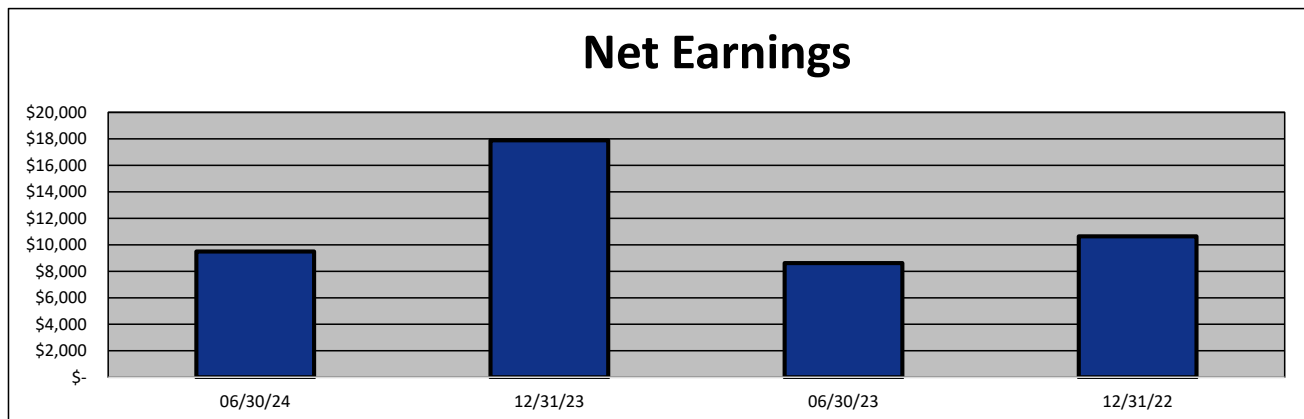
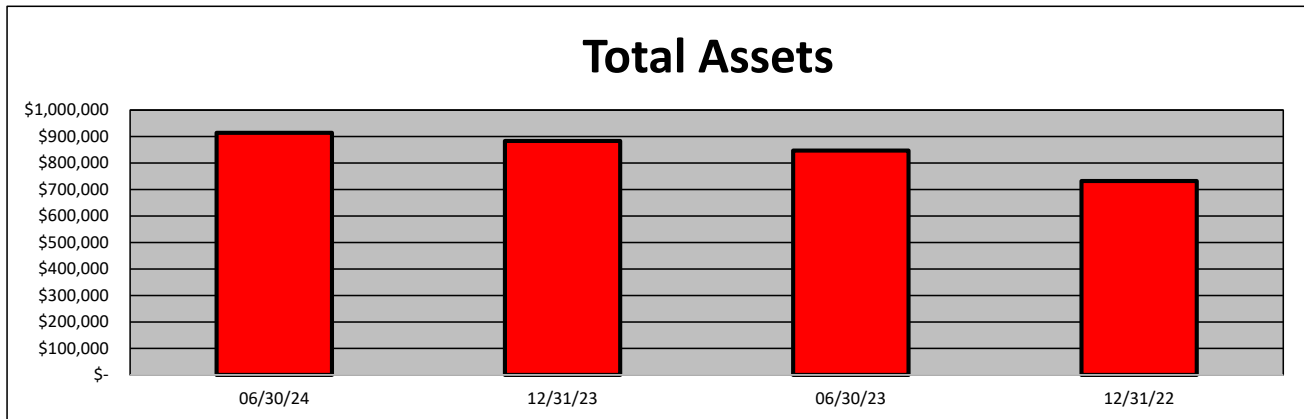
**EXECUTIVE SUMMARY - Sanibel Captiva Community Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.34	7.89	7.49	6.94	9.59	9.94
Leverage Ratio	8.70	8.03	7.94	7.07	10.67	10.96
Tier 1 Cap/Risk Based Assets	11.30	10.83	10.18	9.48	12.61	10.84
Risk Based Ratio	12.48	12.02	11.32	10.57	13.45	11.66
Common Equity Tier 1 Capital Ratio	11.30	10.83	10.18	9.48	12.57	10.84
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	96.07	92.60	89.84	88.71	75.33	83.50
Loans/Assets	84.62	85.01	82.80	82.34	63.16	71.28
Securities/Assets	4.96	5.54	6.26	7.76	19.74	12.60
PROFITABILITY:						
Return on Avg Assets	2.16	2.18	2.23	1.43	0.75	0.51
Return on Avg Equity	26.01	28.79	29.61	22.32	10.61	11.61
Nonint Income/Avg Assets	0.21	0.45	0.58	0.48	0.79	1.29
Net Overhead Ratio	2.16	2.05	1.95	1.90	2.14	2.44
Efficiency Ratio	44.82	44.12	43.27	53.10	72.23	76.48
Assets (per million) per Employee	8.16	8.18	7.84	7.04	10.25	13.95
ASSET QUALITY:						
Allowance/Loans	1.01	1.00	1.00	0.97	1.31	1.33
Nonperforming Loans/Total Loans	0.93	0.32	0.32	0.34	0.56	0.34
Nonperforming Assets/Total Assets	0.79	0.27	0.26	0.28	0.38	0.27
Adjusted Texas Ratio	8.55	3.13	0.23	0.00	4.10	2.76
YIELDS & COSTS:						
Yield on earning assets	6.59	6.01	5.70	4.29	5.44	5.98
Cost of funds	2.08	1.05	0.41	0.21	3.03	3.17
Net interest margin	5.24	5.40	5.48	4.18	2.85	2.80
Avg Earning Assets/Avg Assets	96.96	96.53	96.21	95.84	95.94	96.79

SELECTED FINANCIAL DATA - Sanibel Captiva Community 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	913,975	883,516	847,114	732,028	66,861	7.89
Cash and Equivalents	72,457	62,168	71,227	51,427	1,230	1.73
Securities	45,295	48,924	53,054	56,821	(7,759)	(14.62)
Loans, net	773,374	751,120	701,372	602,737	72,002	10.27
Deposit Accounts	805,040	811,137	780,711	679,446	24,329	3.12
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	76,219	69,678	63,449	50,777	12,770	20.13

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	9,494	17,893	8,618	10,643	876	10.16
Interest Income	28,072	47,570	21,235	30,548	6,837	32.20
Interest Expense	5,743	4,835	838	786	4,905	585.32
Net Interest Income	22,329	42,735	20,397	29,762	1,932	9.47
Prov for Credit Losses	280	1,851	1,191	1,500	(911)	(76.49)
Noninterest income	928	3,699	2,259	3,573	(1,331)	(58.92)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	10,423	20,486	9,803	17,700	620	6.32
Net Operating Income	12,554	24,097	11,662	14,135	892	7.65
Income Taxes	3,060	6,090	2,920	3,492	140	4.79

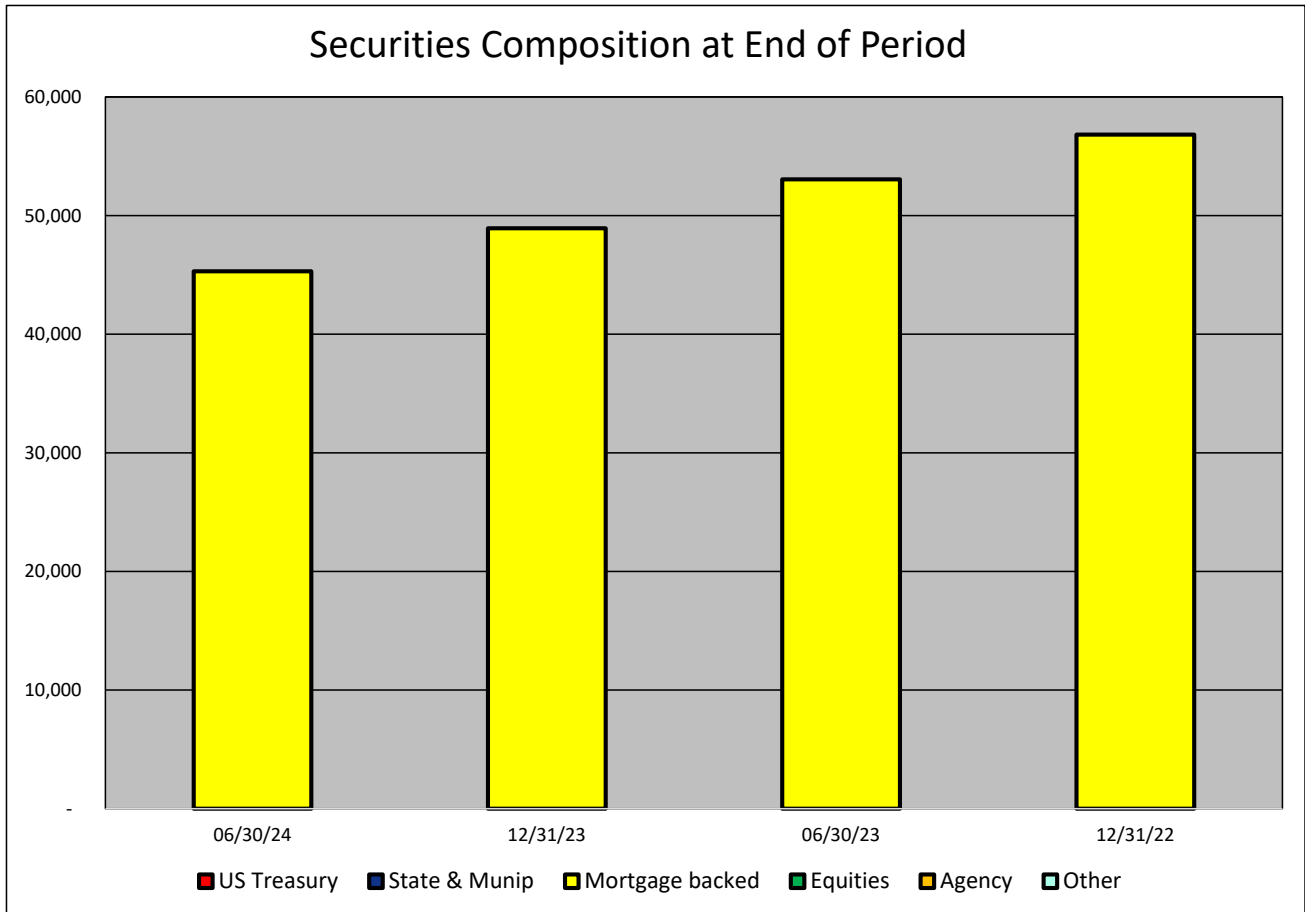


SECURITIES COMPOSITION - Sanibel Captiva Community Bank
(Dollars in Thousands)

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	45,295	48,924	53,054	56,821	(7,759)	(14.62)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	45,295	48,924	53,054	56,821	(7,759)	(14.62)

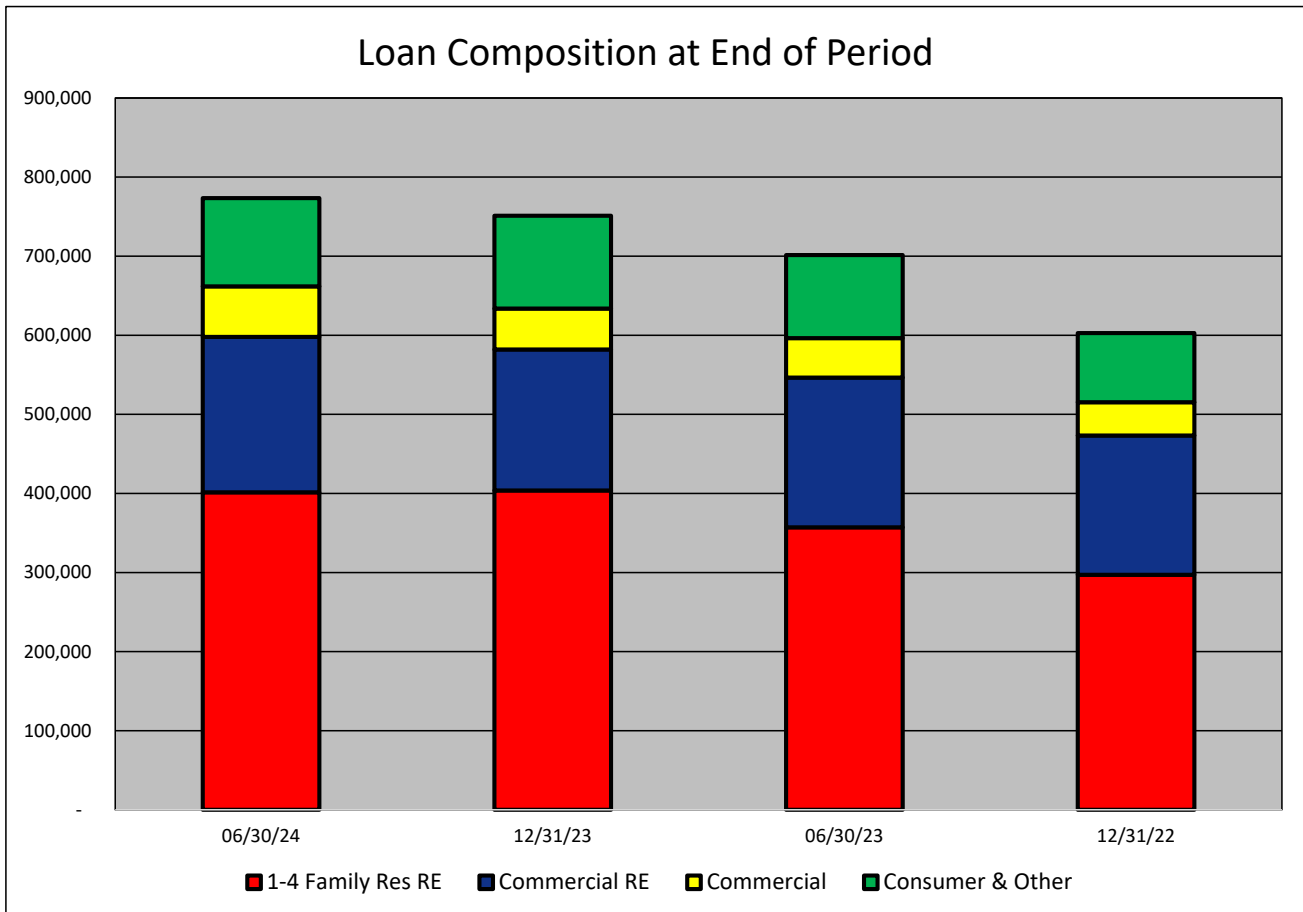


LOAN PORTFOLIO COMPOSITION - Sanibel Captiva Community Bank
(Dollars in Thousands)

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	401,443	403,780	357,184	297,164	44,259	12.39
Commercial RE	196,514	178,253	189,348	176,032	7,166	3.78
Commercial	63,839	51,772	49,845	42,049	13,994	28.08
Consumer & Other	111,578	117,315	104,995	87,492	6,583	6.27
Loans, Net	773,374	751,120	701,372	602,737	72,002	10.27



LOAN PORTFOLIO QUALITY - Sanibel Captiva Community 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	7,544	5,828	5,828	4,322	1,716	29.44
Total Recoveries	5	6	3	6	2	66.67
Total Charge-offs	-	141	37	-	(37)	(100.00)
Provision Expense	280	1,851	1,191	1,500	(911)	(76.49)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	7,829	7,544	6,985	5,828	844	12.08

NON-PERFORMING ASSETS:

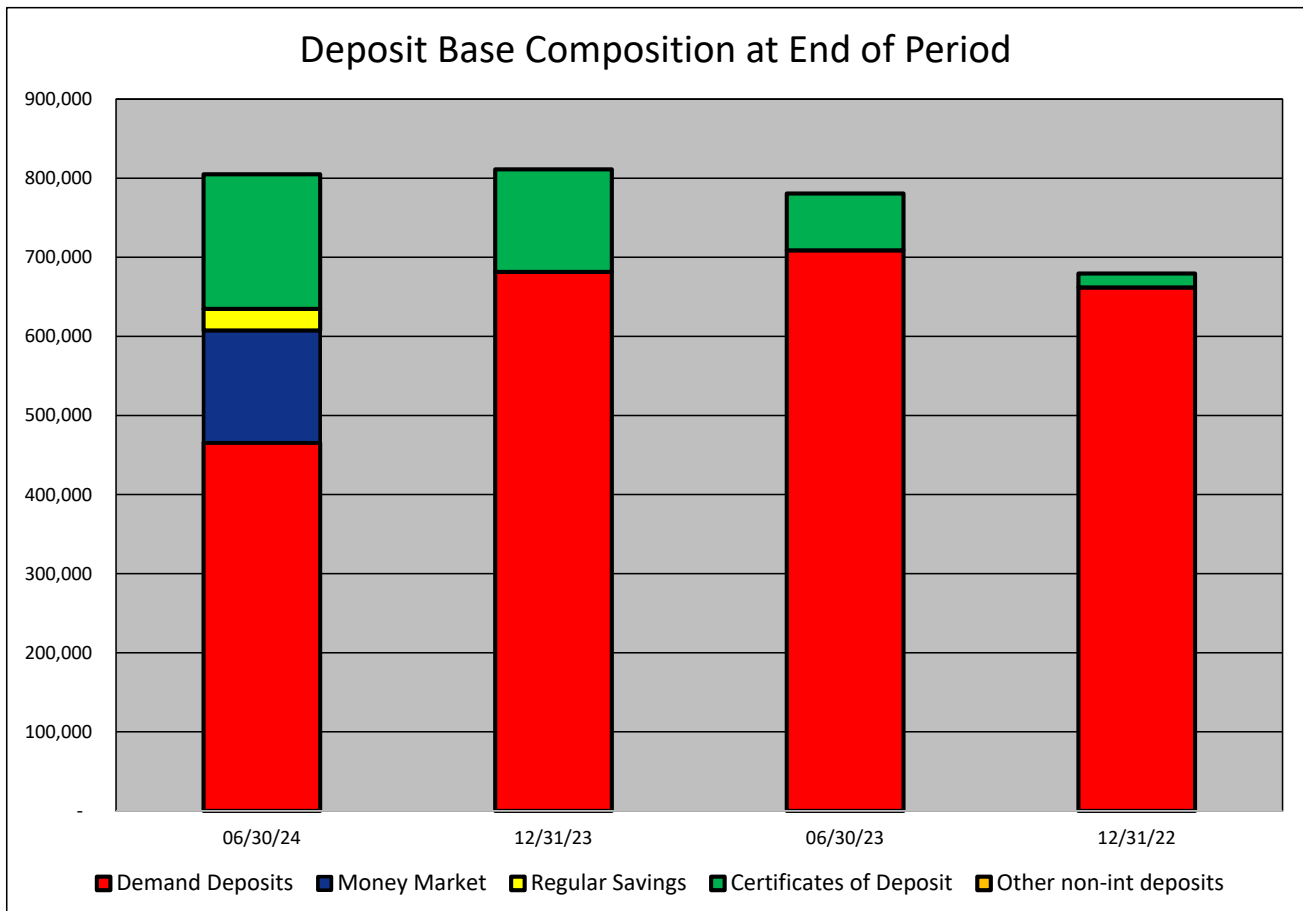
Total-90+ Days Past Due	2,069	2,069	2,069	2,069	-	-
Total-Nonaccrual	5,117	349	164	-	4,953	3,020.12
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	7,186	2,418	2,233	2,069	4,953	221.81

DEPOSIT BASE COMPOSITION - Sanibel Captiva Community 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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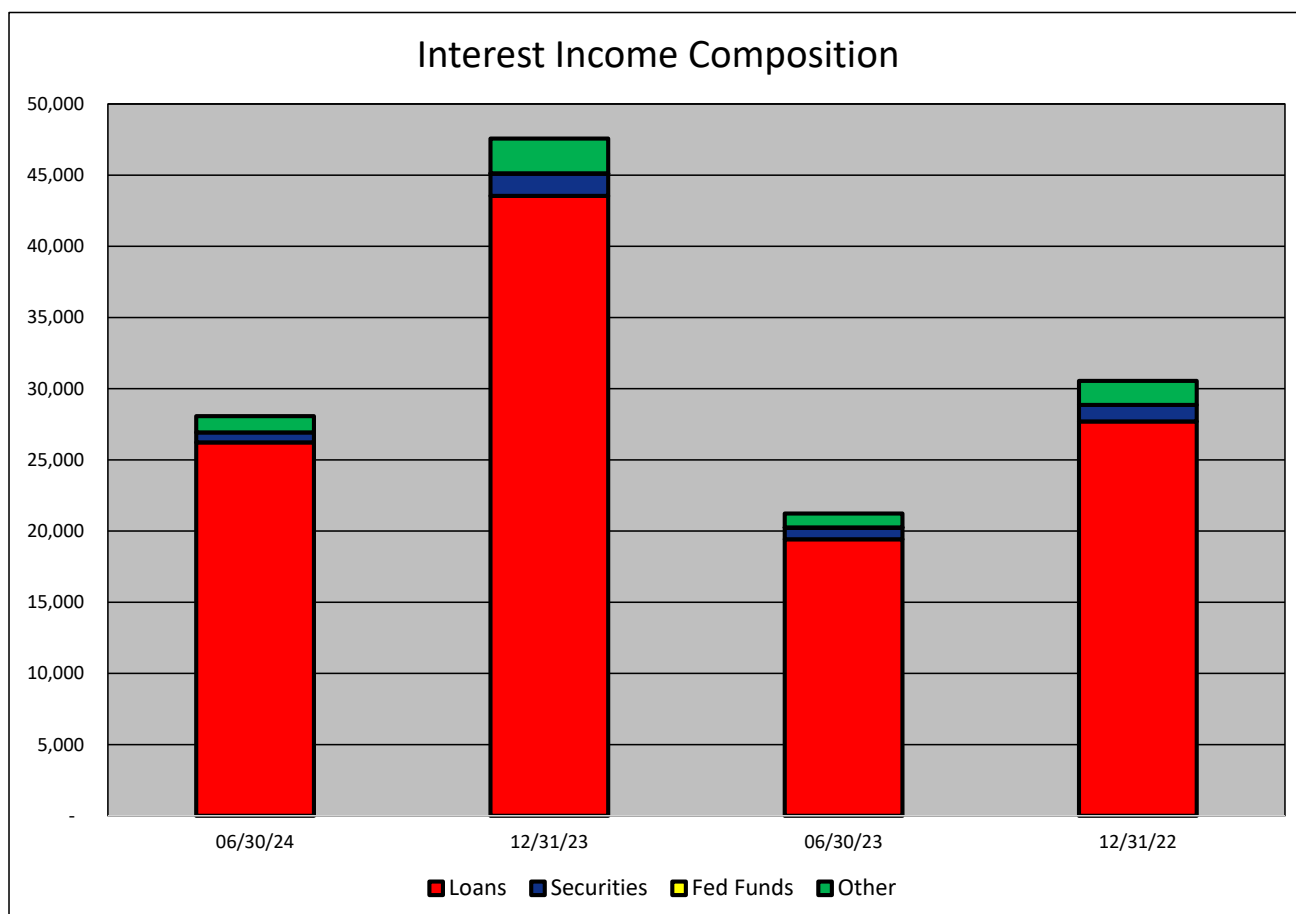
DEPOSIT BASE CATEGORY:

Demand Deposits	465,525	681,565	708,878	661,854	(243,353)	(34.33)
Money Market	141,990	-	-	-	141,990	NA
Regular Savings	27,226	-	-	-	27,226	NA
Certificates of Deposit	170,299	129,572	71,833	17,592	98,466	137.08
Other non-int deposits	-	-	-	-	-	NA
Total Deposits	805,040	811,137	780,711	679,446	24,329	3.12



INTEREST INCOME COMPOSITION- Sanibel Captiva Community Bank
(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	26,225	43,541	19,422	27,699	6,803	35.03
Securities	703	1,576	821	1,158	(118)	(14.37)
Fed Funds	-	11	11	-	(11)	(100.00)
Other	1,144	2,442	981	1,691	163	16.62
Total Int Income	28,072	47,570	21,235	30,548	6,837	32.20

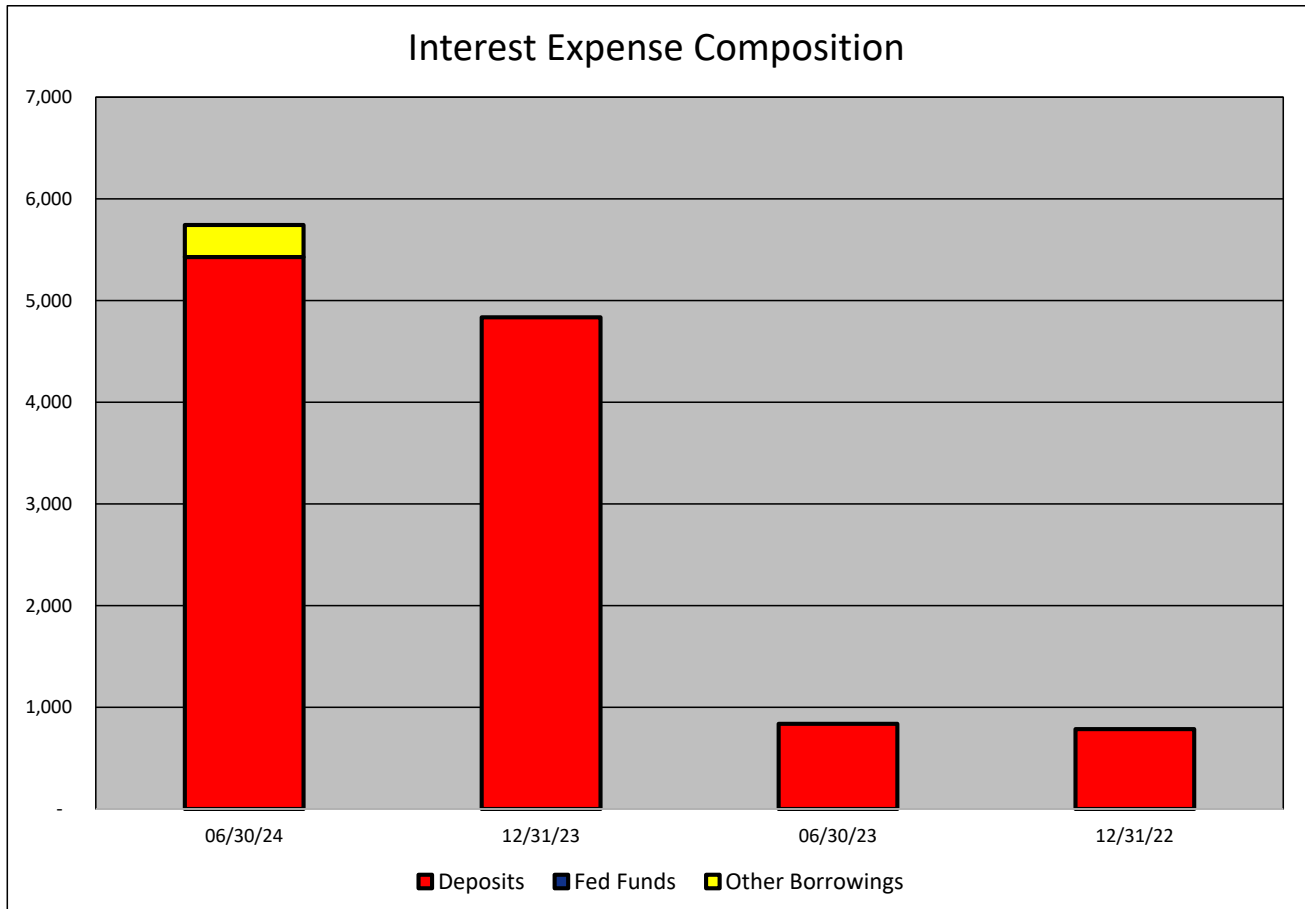


INTEREST EXPENSE COMPOSITION- Sanibel Captiva Community Bank
(Dollars in Thousands)

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	5,428	4,835	838	786	4,590	547.73
Fed Funds	-	-	-	-	-	NA
Other Borrowings	315	-	-	-	315	NA
Total Int Expense	5,743	4,835	838	786	4,905	585.32

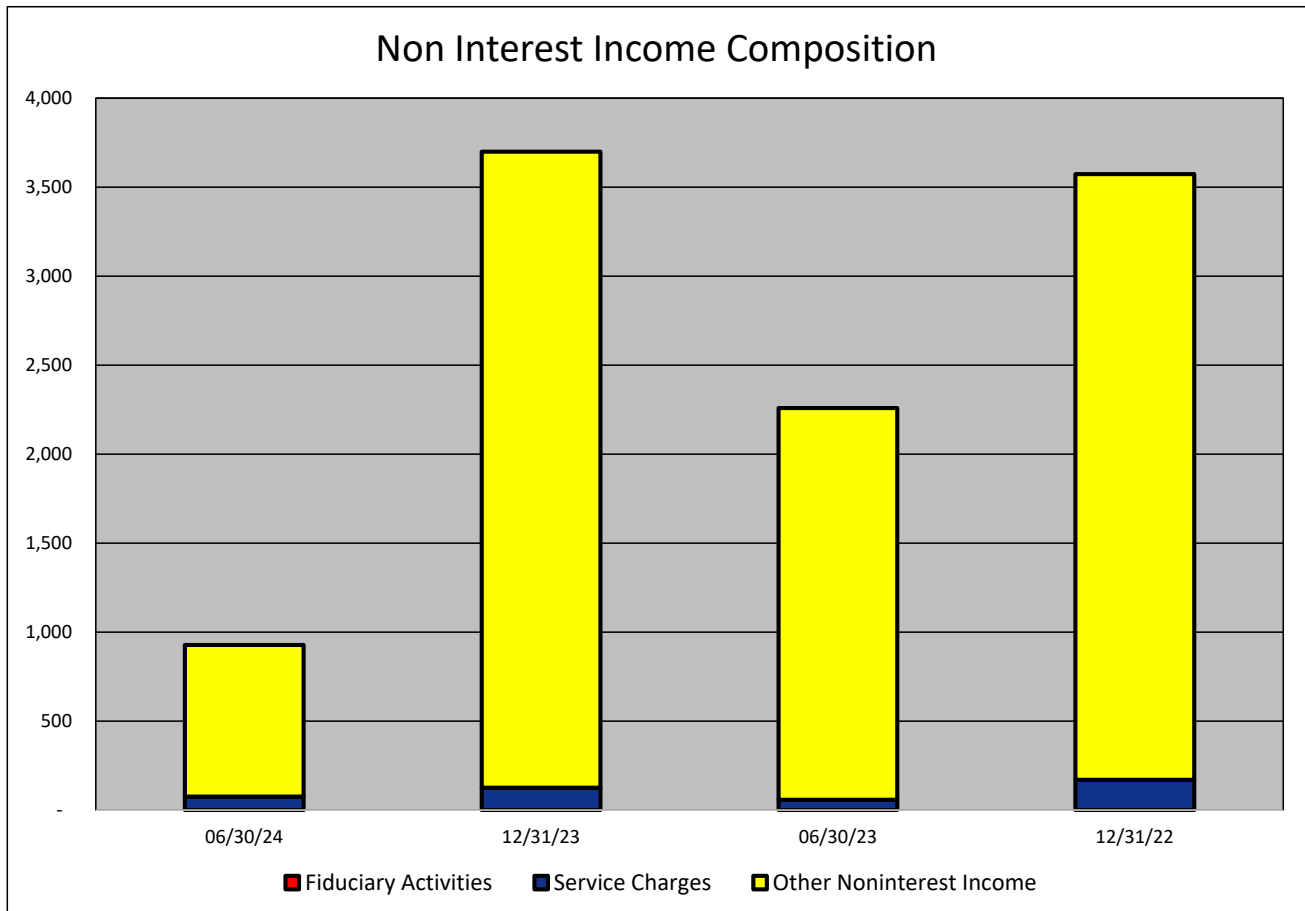


NONINTEREST INCOME COMPOSITION- Sanibel Captiva Community Bank
(Dollars in Thousands)

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	76	126	58	170	18	31.03
Other Noninterest Income	852	3,573	2,201	3,403	(1,349)	(61.29)
Total Nonint. Income	928	3,699	2,259	3,573	(1,331)	(58.92)

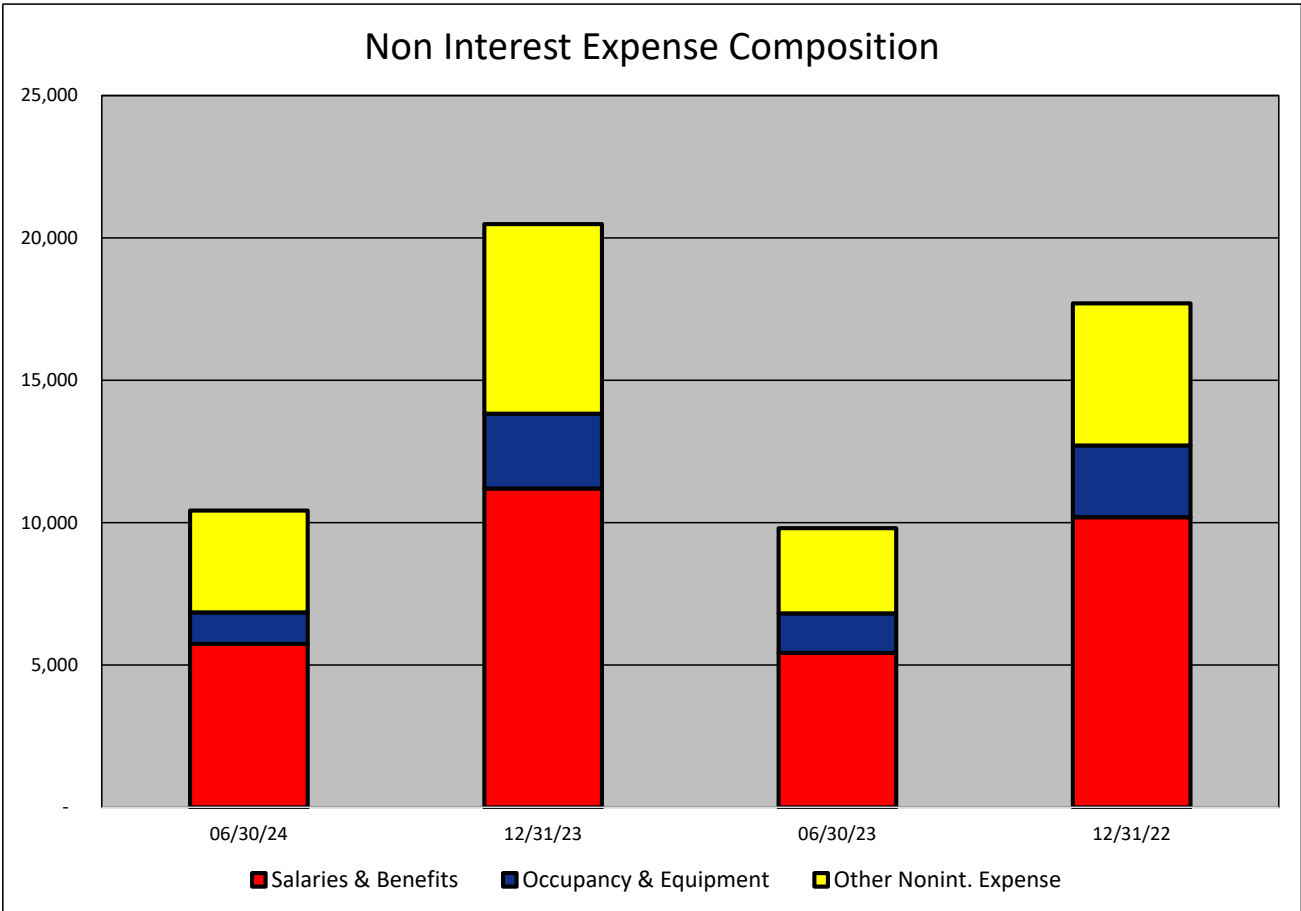


NONINTEREST EXPENSE COMPOSITION- Sanibel Captiva Community Bank
(Dollars in Thousands)

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	5,737	11,197	5,422	10,191	315	5.81
Occupancy & Equipment	1,110	2,630	1,389	2,520	(279)	(20.09)
Other Nonint. Expense	3,576	6,659	2,992	4,989	584	19.52
Total Nonint. Expense	10,423	20,486	9,803	17,700	620	6.32



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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