

# Tcm Bank, National Association

Tampa, FL

Established

5/18/1998

## 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
<b>Tcm Bank, National Association</b>	<b>356,263</b>
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
<b>Tcm Bank, National Association</b>	<b>(0.15)</b>
Gulf Coast Business Bank	(3.17)

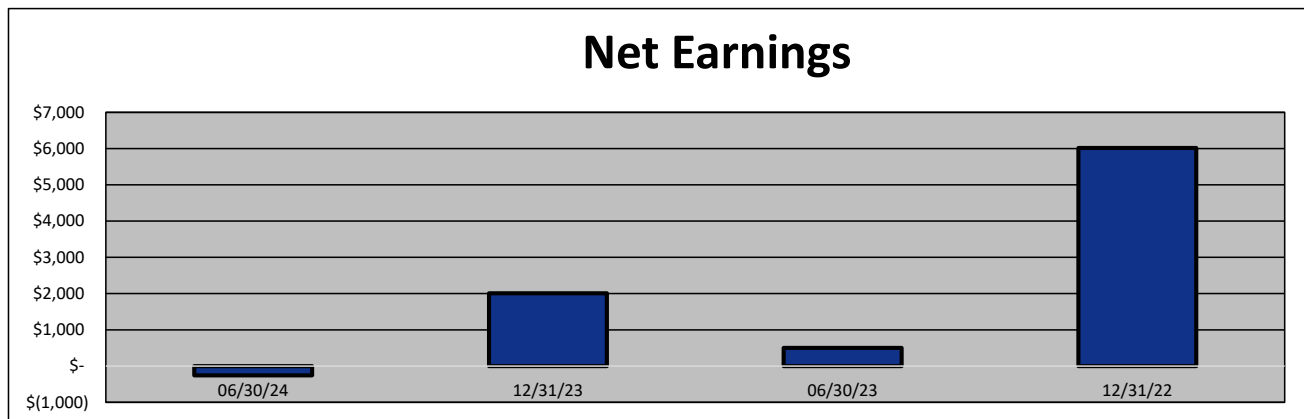
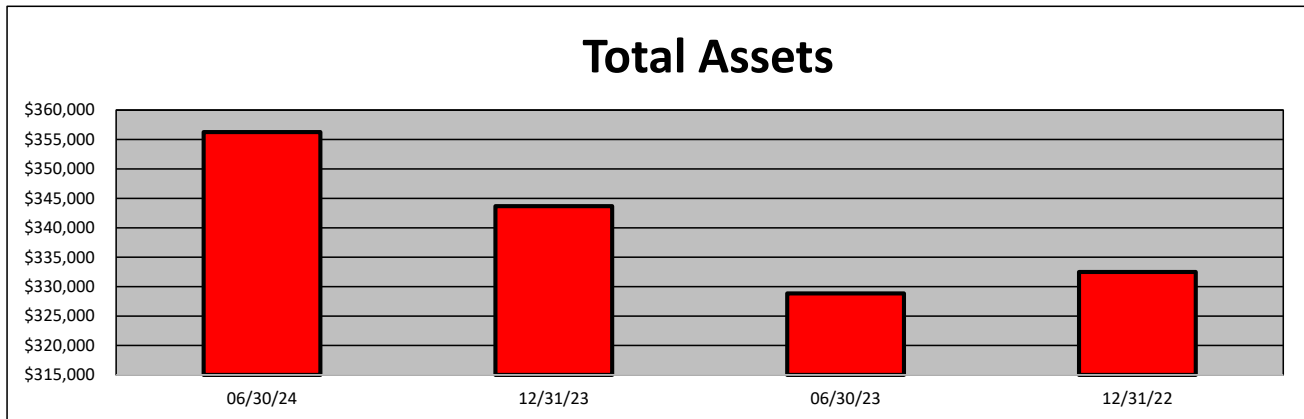
**EXECUTIVE SUMMARY - TCM Bank, National Association**  
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	18.25	19.15	19.55	19.56	9.59	9.94
Leverage Ratio	18.64	18.68	18.86	19.25	10.67	10.96
Tier 1 Cap/Risk Based Assets	19.05	19.36	20.04	20.02	12.61	10.84
Risk Based Ratio	20.33	20.63	21.32	21.30	13.45	11.66
Common Equity Tier 1 Capital Ratio	19.05	19.36	20.04	20.02	12.57	10.84
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	111.26	116.84	114.24	113.73	75.33	83.50
Loans/Assets	86.28	89.51	87.31	86.25	63.16	71.28
Securities/Assets	0.50	0.58	0.63	0.68	19.74	12.60
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.15)	0.61	0.31	1.91	0.75	0.51
Return on Avg Equity	(0.79)	3.08	1.54	9.72	10.61	11.61
Nonint Income/Avg Assets	12.80	14.76	12.69	12.61	0.79	1.29
Net Overhead Ratio	3.84	3.37	3.98	2.03	2.14	2.44
Efficiency Ratio	86.06	85.30	87.79	77.55	72.23	76.48
Assets (per million) per Employee	3.05	2.82	2.72	2.73	10.25	13.95
<b>ASSET QUALITY:</b>						
Allowance/Loans	3.60	3.48	3.89	3.82	1.31	1.33
Nonperforming Loans/Total Loans	0.80	0.80	0.86	0.74	0.56	0.34
Nonperforming Assets/Total Assets	0.69	0.72	0.75	0.64	0.38	0.27
Adjusted Texas Ratio	3.37	3.35	3.42	2.93	4.10	2.76
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	10.30	9.72	9.22	7.73	5.44	5.98
Cost of funds	3.92	3.28	2.87	1.07	3.03	3.17
Net interest margin	7.09	7.03	6.88	6.86	2.85	2.80
Avg Earning Assets/Avg Assets	92.07	92.36	91.50	91.52	95.94	96.79

**SELECTED FINANCIAL DATA - TCM Bank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	356,263	343,675	328,842	332,493	27,421	8.34
Cash and Equivalents	38,052	26,173	29,908	32,739	8,144	27.23
Securities	1,766	1,997	2,066	2,248	(300)	(14.52)
Loans, net	307,384	307,637	287,108	286,783	20,276	7.06
Deposit Accounts	276,277	263,297	251,331	252,168	24,946	9.93
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	65,007	65,813	64,302	65,020	705	1.10

<b>Period Ending</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	(258)	2,007	502	6,018	(760)	(151.39)
Interest Income	15,981	29,767	13,791	22,253	2,190	15.88
Interest Expense	4,979	8,218	3,500	2,527	1,479	42.26
Net Interest Income	11,002	21,549	10,291	19,726	711	6.91
Prov for Credit Losses	4,891	7,633	3,895	5,140	996	25.57
Noninterest income	21,566	48,952	20,752	39,658	814	3.92
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	28,028	60,137	27,254	46,052	774	2.84
Net Operating Income	(351)	2,731	(106)	8,192	(245)	231.13
Income Taxes	(93)	724	(608)	2,174	515	(84.70)

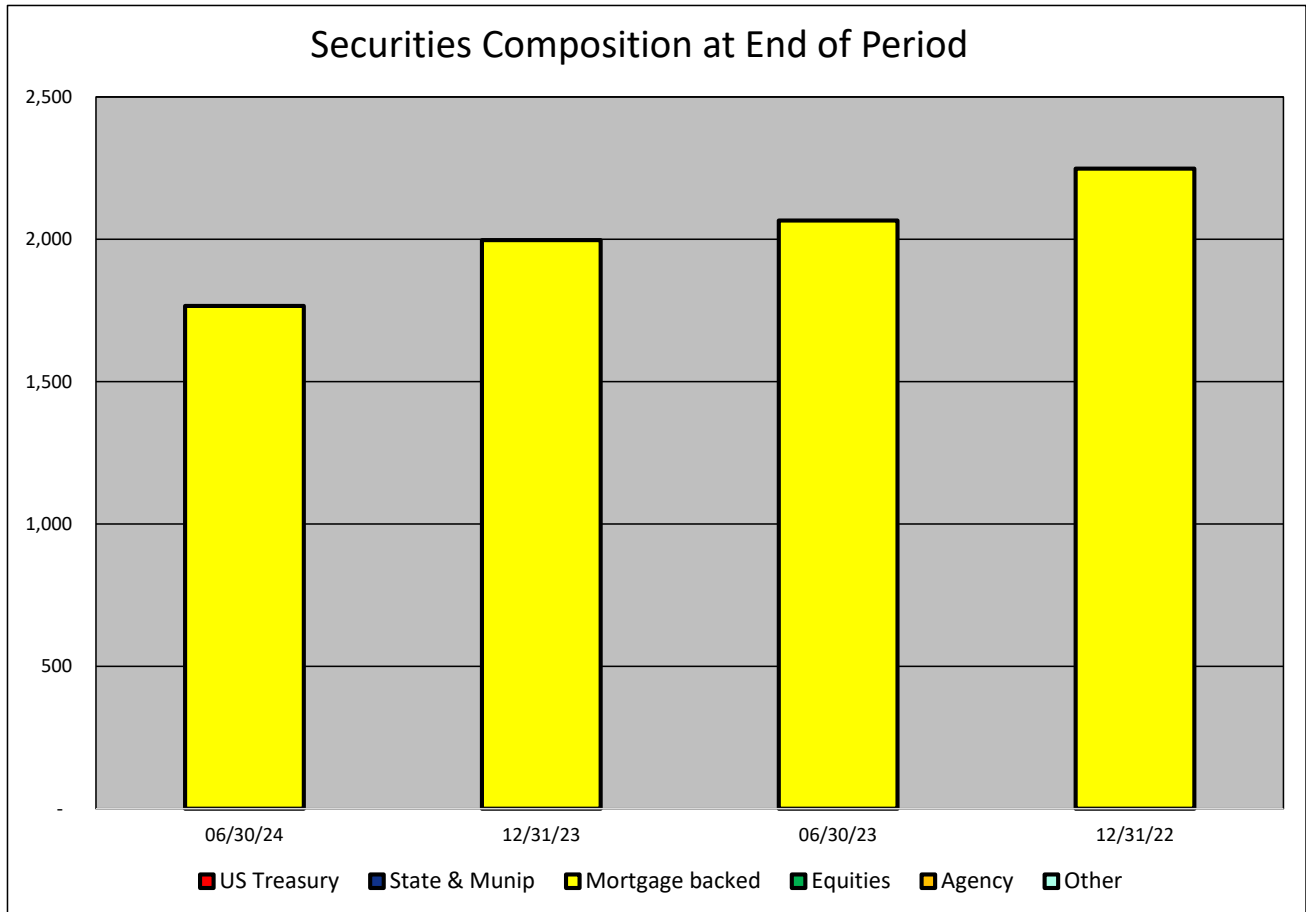


**SECURITIES COMPOSITION - TCM Bank, National Association**  
(Dollars in Thousands)

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	1,766	1,997	2,066	2,248	(300)	(14.52)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>1,766</b>	<b>1,997</b>	<b>2,066</b>	<b>2,248</b>	<b>(300)</b>	<b>(14.52)</b>

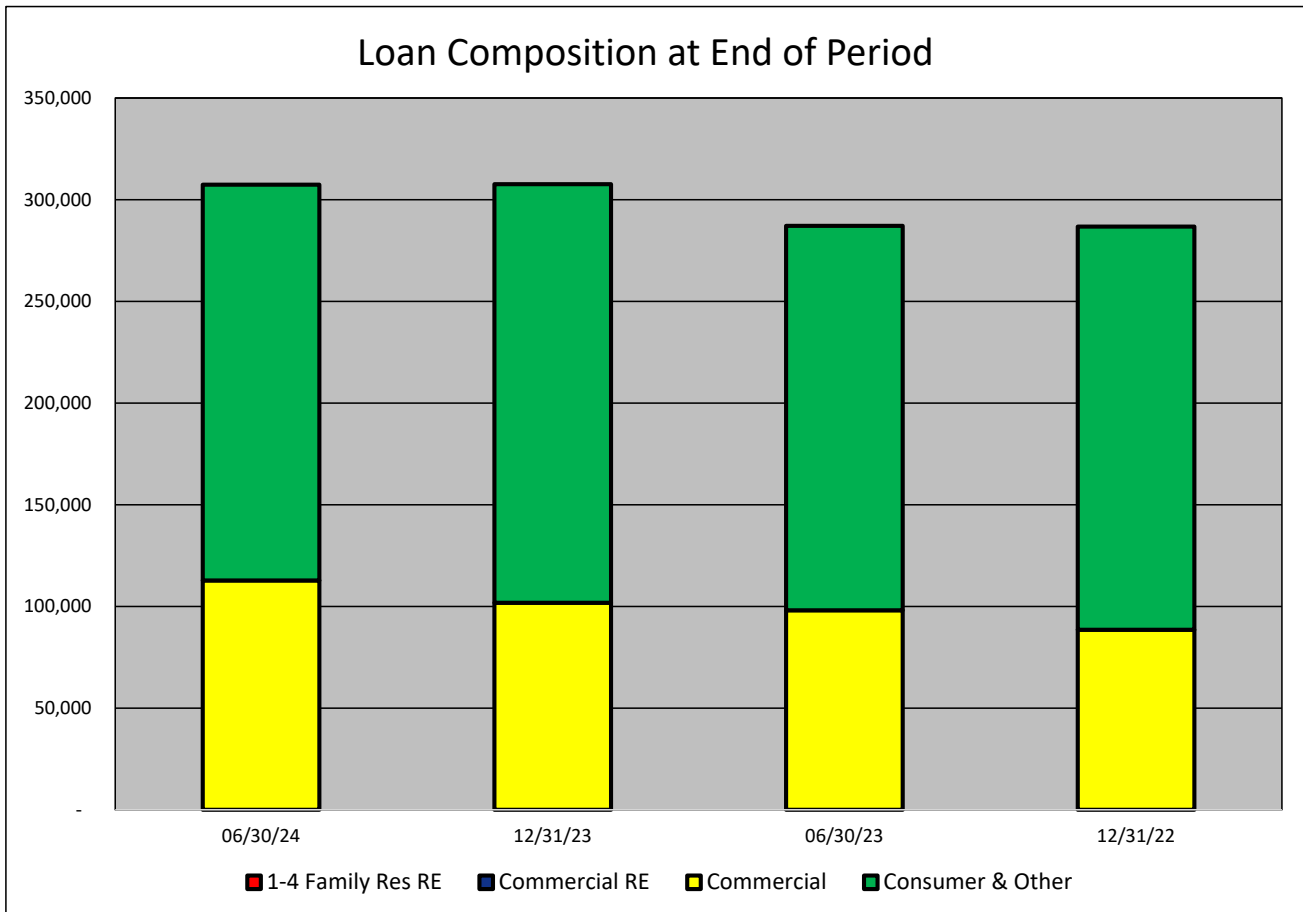


**LOAN PORTFOLIO COMPOSITION - TCM Bank, National Association**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	112,780	101,765	98,086	88,497	14,694	14.98
Consumer & Other	194,604	205,872	189,022	198,286	5,582	2.95
<b>Loans, Net</b>	<b>307,384</b>	<b>307,637</b>	<b>287,108</b>	<b>286,783</b>	<b>20,276</b>	<b>7.06</b>



**LOAN PORTFOLIO QUALITY - TCM Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>ALLOWANCE FOR CREDIT LOSSES (LOANS):</b>						
Beginning Balance	10,706	10,962	10,962	11,489	(256)	(2.34)
Total Recoveries	1,162	2,437	1,085	1,991	77	7.10
Total Charge-offs	5,698	10,092	4,788	7,658	910	19.01
Provision Expense	4,891	7,633	3,895	5,140	996	25.57
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(234)	(658)	-	658	(100.00)
Ending Balance	<u>11,061</u>	<u>10,706</u>	<u>11,154</u>	<u>10,962</u>	<u>(93)</u>	<u>(0.83)</u>

**NON-PERFORMING ASSETS:**

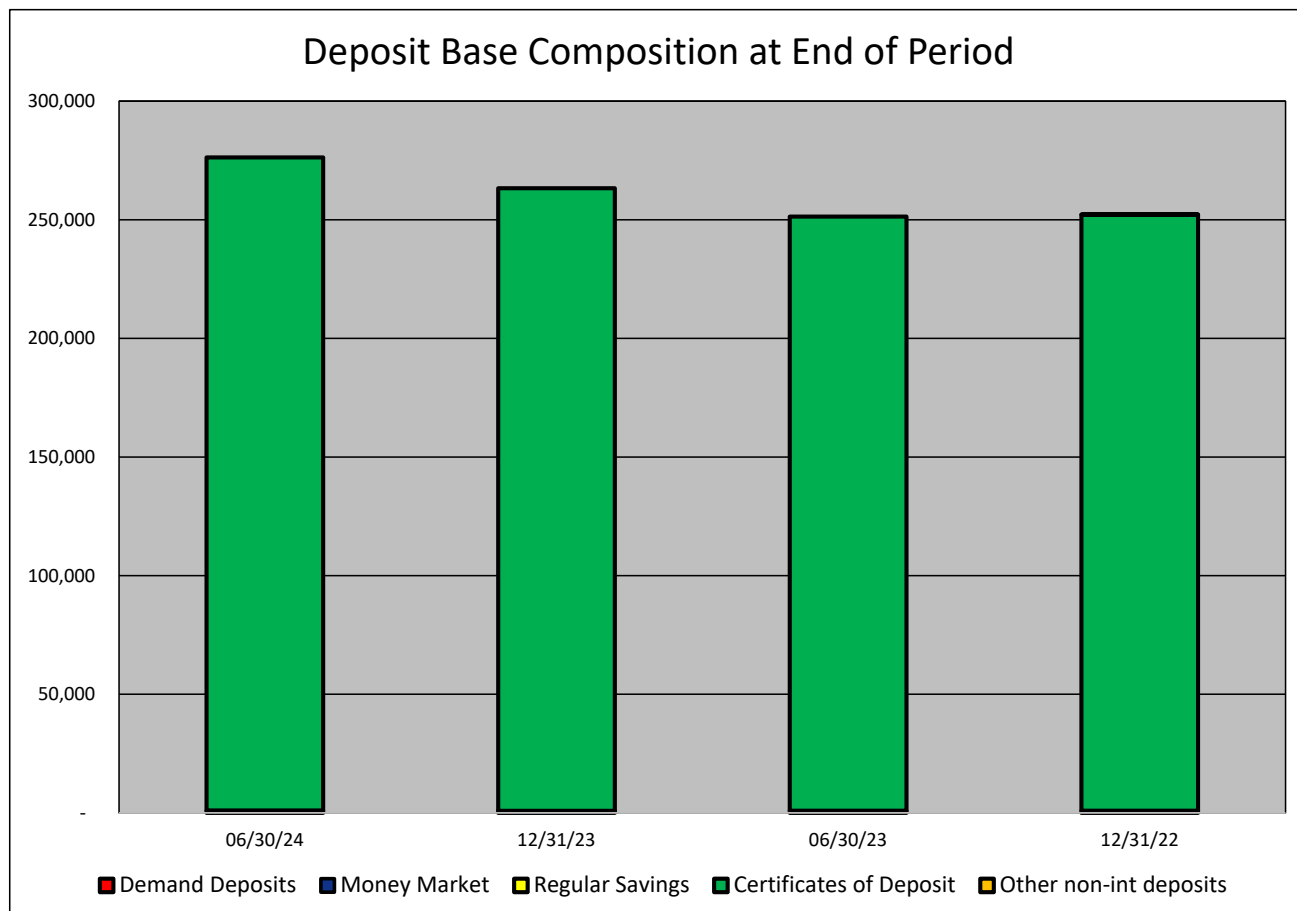
Total-90+ Days Past Due	2,473	2,460	2,474	2,118	(1)	(0.04)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>2,473</u>	<u>2,460</u>	<u>2,474</u>	<u>2,118</u>	<u>(1)</u>	<u>(0.04)</u>

**DEPOSIT BASE COMPOSITION - TCM Bank, National Association**  
(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	1,060	883	957	924	103	10.76
Money Market	-	-	-	-	-	NA
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	275,217	262,414	250,374	251,243	24,843	9.92
Other non-int deposits	-	-	-	1	-	NA
<b>Total Deposits</b>	<b>276,277</b>	<b>263,297</b>	<b>251,331</b>	<b>252,168</b>	<b>24,946</b>	<b>9.93</b>



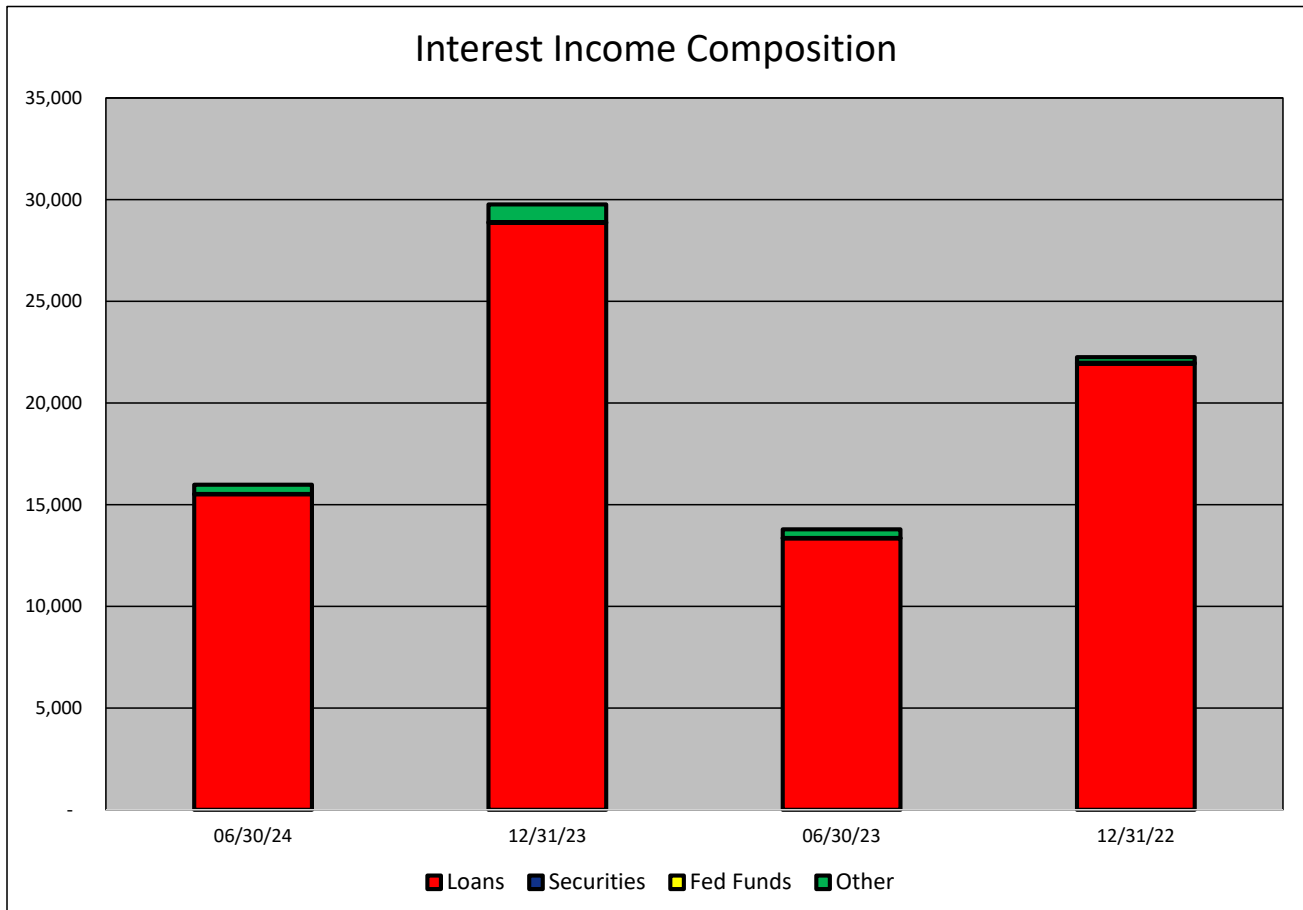


**INTEREST INCOME COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

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	15,517	28,854	13,345	21,928	2,172	16.28
Securities	11	44	23	55	(12)	(52.17)
Fed Funds	-	-	-	-	-	NA
Other	453	869	423	270	30	7.09
<b>Total Int Income</b>	<b>15,981</b>	<b>29,767</b>	<b>13,791</b>	<b>22,253</b>	<b>2,190</b>	<b>15.88</b>

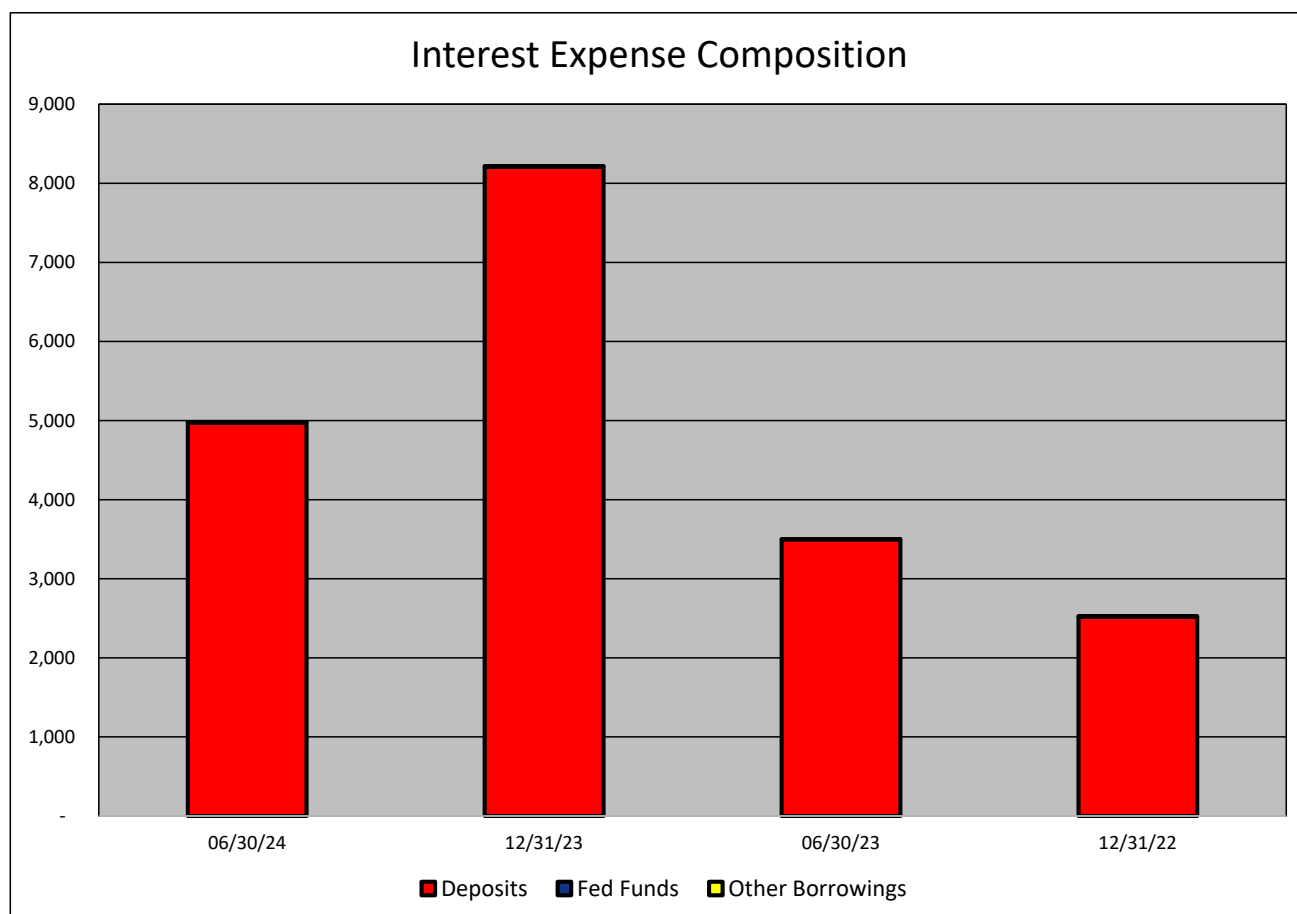


**INTEREST EXPENSE COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

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	4,976	8,209	3,499	2,521	1,477	42.21
Fed Funds	3	9	1	6	2	200.00
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>4,979</b>	<b>8,218</b>	<b>3,500</b>	<b>2,527</b>	<b>1,479</b>	<b>42.26</b>

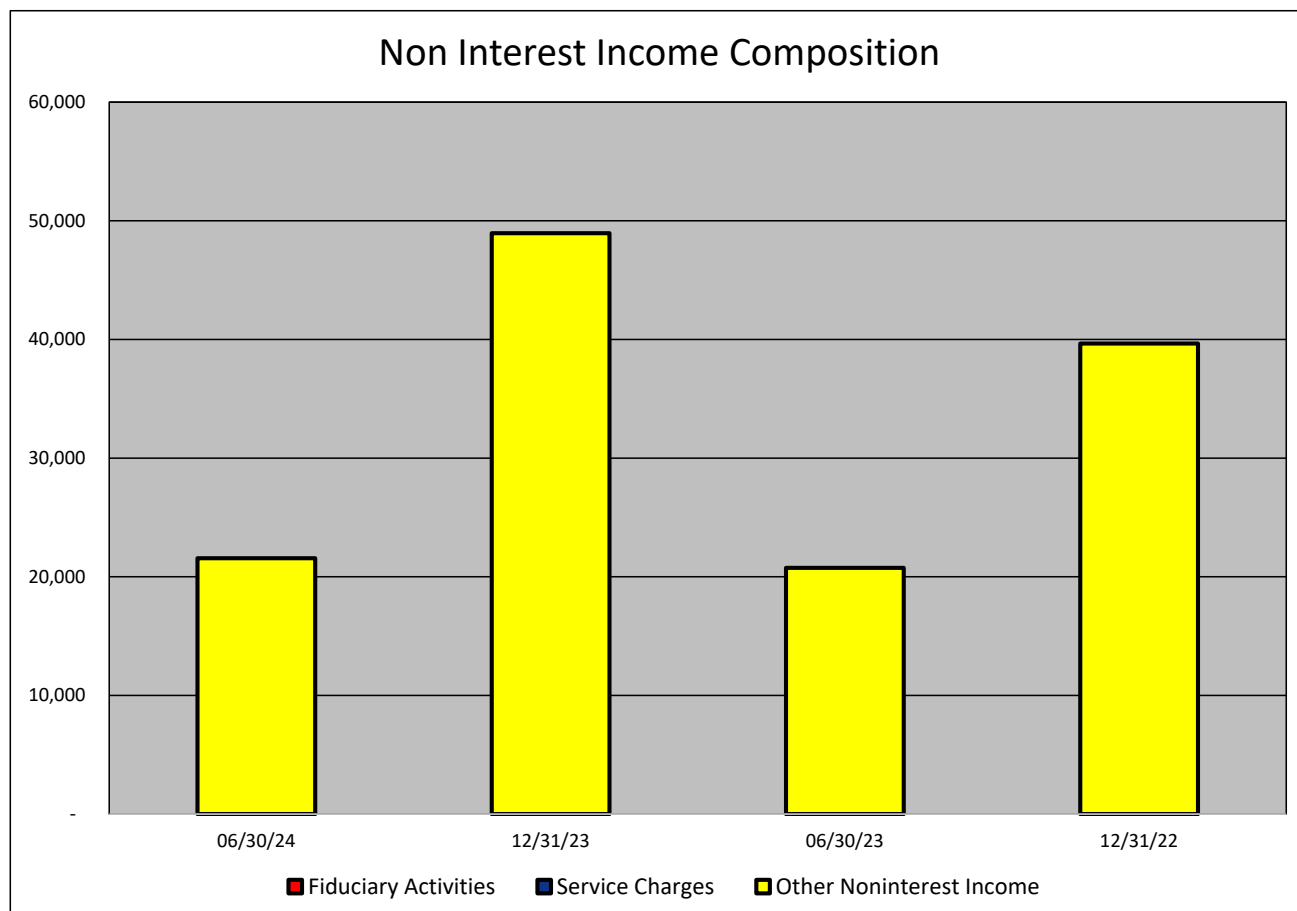


**NONINTEREST INCOME COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Other Noninterest Income	21,566	48,952	20,752	39,658	814	3.92
<b>Total Nonint. Income</b>	<b>21,566</b>	<b>48,952</b>	<b>20,752</b>	<b>39,658</b>	<b>814</b>	<b>3.92</b>

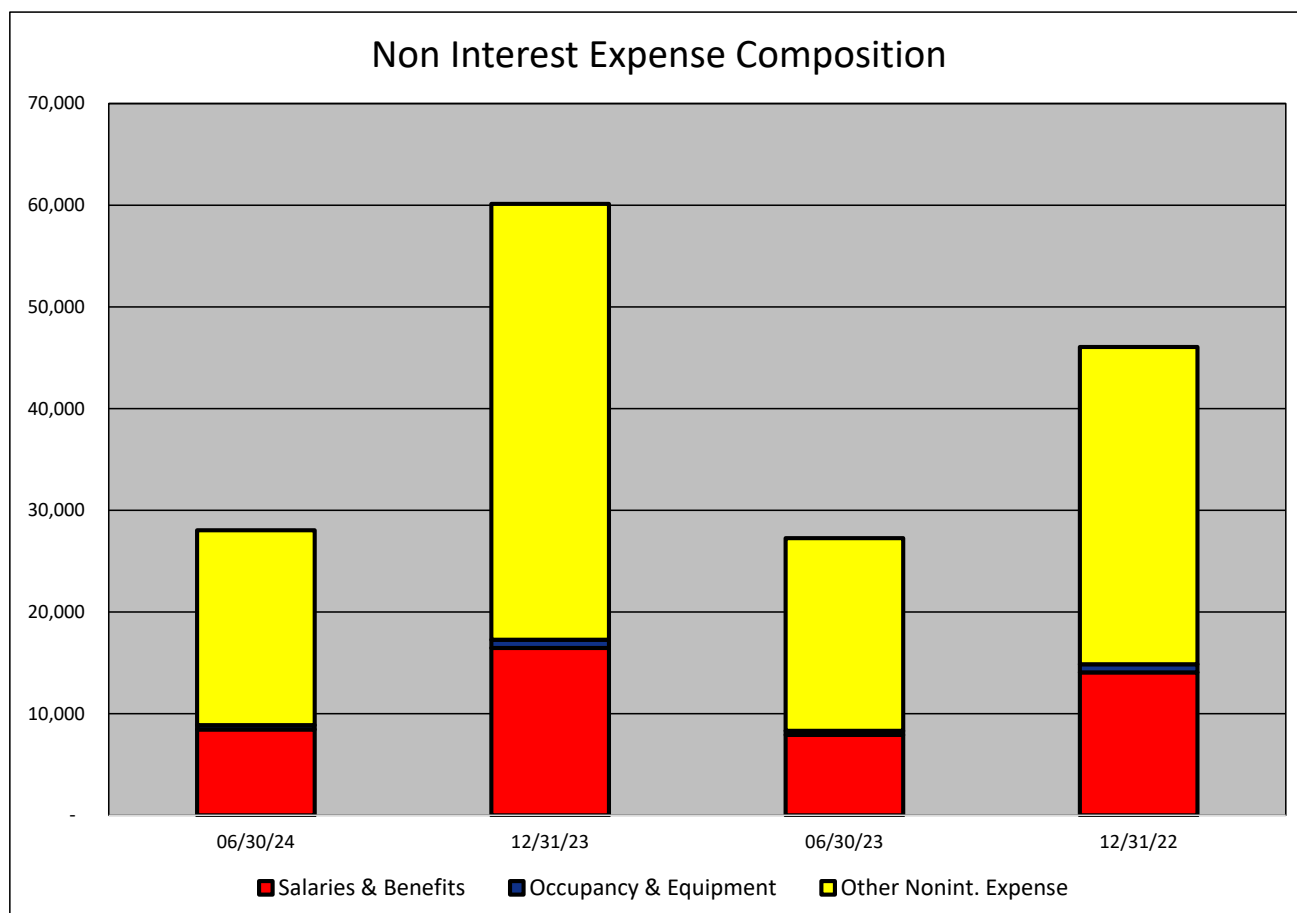


**NONINTEREST EXPENSE COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

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	8,445	16,456	7,915	14,060	530	6.70
Occupancy & Equipment	418	813	390	798	28	7.18
Other Nonint. Expense	19,165	42,868	18,949	31,194	216	1.14
<b>Total Nonint. Expense</b>	<b>28,028</b>	<b>60,137</b>	<b>27,254</b>	<b>46,052</b>	<b>774</b>	<b>2.84</b>



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

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

<b>Select Peer Average</b>	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	<b>19.65</b>	0.00	0.00	0.00
Waterfall Bank	17.82	<b>19.07</b>	20.13	20.87	20.13
<b>Tcm Bank, National Association</b>	<b>18.25</b>	<b>18.64</b>	<b>19.05</b>	<b>20.33</b>	<b>19.05</b>
Bankflorida	11.59	<b>11.64</b>	13.54	14.76	13.54
Flagship Bank	12.36	<b>11.19</b>	0.00	0.00	0.00
First National Bank Of Pasco	5.36	<b>9.80</b>	0.00	0.00	0.00
Finemark National Bank & Trust	8.59	<b>9.54</b>	17.26	18.28	17.26
Gulfside Bank	8.53	<b>9.44</b>	0.00	0.00	0.00
Central Bank	9.38	<b>9.38</b>	0.00	0.00	0.00
The Bank Of Tampa	7.70	<b>9.38</b>	14.22	15.38	14.22
Century Bank Of Florida	7.29	<b>9.26</b>	14.60	15.85	14.60
Climate First Bank	8.88	<b>9.11</b>	9.05	10.22	9.05
Bayfirst National Bank	8.86	<b>8.73</b>	10.54	11.79	10.54
Sanibel Captiva Community Bank	8.34	<b>8.70</b>	11.30	12.48	11.30
Edison National Bank	7.82	<b>8.56</b>	24.80	26.06	24.80
Raymond James Bank	6.93	<b>8.20</b>	14.18	15.44	14.18
Brannen Bank	2.67	<b>6.09</b>	15.62	16.68	15.62

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

<b>Select Peer Average</b>	<b>83.50</b>	<b>71.28</b>	<b>12.60</b>
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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	<b>2.16</b>	26.01
Brannen Bank	934,564	<b>2.03</b>	89.21
Edison National Bank	442,818	<b>1.51</b>	20.81
Raymond James Bank	41,638,811	<b>1.27</b>	18.82
Gulfside Bank	290,810	<b>1.12</b>	14.09
The Bank Of Tampa	3,098,094	<b>0.96</b>	13.50
Flagship Bank	648,072	<b>0.74</b>	6.30
Century Bank Of Florida	102,718	<b>0.67</b>	8.94
Central Bank	308,292	<b>0.39</b>	4.23
Bayfirst National Bank	1,152,622	<b>0.36</b>	3.81
Bankflorida	357,298	<b>0.34</b>	3.09
Finemark National Bank & Trust	4,211,834	<b>0.12</b>	1.48
Climate First Bank	611,034	<b>0.10</b>	1.14
First National Bank Of Pasco	295,784	<b>0.10</b>	1.72
Waterfall Bank	209,368	<b>0.09</b>	0.48
Tcm Bank, National Association	336,983	<b>(0.15)</b>	(0.79)
Gulf Coast Business Bank	86,670	<b>(3.17)</b>	(15.43)

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

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

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

<b>Select Peer Average</b>	<b>0.87</b>	<b>10.35</b>	<b>1.41</b>	<b>2.11</b>	<b>10.49</b>
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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	<b>87.44</b>	1.70	0.00	0.02
Waterfall Bank	<b>84.96</b>	0.77	0.00	0.00
Sanibel Captiva Community Bank	<b>83.73</b>	2.34	0.00	0.00
Central Bank	<b>83.72</b>	2.86	0.00	0.12
<b>Tcm Bank, National Association</b>	<b>83.18</b>	<b>0.41</b>	<b>0.00</b>	<b>0.75</b>
Bayfirst National Bank	<b>81.64</b>	3.40	0.13	1.29
Bankflorida	<b>77.04</b>	6.41	0.00	0.00
Flagship Bank	<b>76.78</b>	0.95	0.00	1.43
Raymond James Bank	<b>76.12</b>	0.01	0.00	0.00
Gulf Coast Business Bank	<b>74.40</b>	0.88	0.00	0.00
Gulfside Bank	<b>67.88</b>	0.32	0.00	0.07
Finemark National Bank & Trust	<b>63.20</b>	1.18	0.00	0.00
First National Bank Of Pasco	<b>60.74</b>	1.71	0.00	0.00
The Bank Of Tampa	<b>58.33</b>	1.26	0.00	0.23
Century Bank Of Florida	<b>52.58</b>	2.43	0.00	0.00
Brannen Bank	<b>47.66</b>	0.53	0.00	0.00
Edison National Bank	<b>35.64</b>	1.30	0.00	0.00

<b>Select Peer Average</b>	<b>70.30</b>	<b>1.67</b>	<b>0.01</b>	<b>0.23</b>
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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	<b>40.83</b>	59.17	100.00	0.00	0.00
Flagship Bank	<b>33.09</b>	66.73	99.83	0.00	0.17
First National Bank Of Pasco	<b>32.89</b>	67.11	100.00	0.00	0.00
Edison National Bank	<b>32.75</b>	63.65	96.40	3.60	0.00
Century Bank Of Florida	<b>31.83</b>	64.12	95.95	0.00	4.05
Brannen Bank	<b>30.79</b>	69.21	100.00	0.00	0.00
Sanibel Captiva Community Bank	<b>29.45</b>	66.95	96.41	0.00	3.59
Gulfside Bank	<b>24.92</b>	75.08	100.00	0.00	0.00
Bankflorida	<b>22.58</b>	72.40	94.98	0.00	5.02
Gulf Coast Business Bank	<b>16.30</b>	83.70	100.00	0.00	0.00
Central Bank	<b>13.70</b>	74.84	88.54	0.00	11.46
Finemark National Bank & Trust	<b>12.06</b>	68.27	80.33	0.99	18.68
Climate First Bank	<b>11.39</b>	88.13	99.52	0.00	0.48
Waterfall Bank	<b>9.60</b>	90.40	100.00	0.00	0.00
Bayfirst National Bank	<b>8.62</b>	86.37	94.99	0.00	5.01
Raymond James Bank	<b>2.82</b>	94.94	97.75	0.00	2.25
Tcm Bank, National Association	<b>0.38</b>	99.62	100.00	0.00	0.00

<b>Select Peer Average</b>	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	<b>7.09</b>	92.07
Sanibel Captiva Community Bank	6.59	2.08	<b>5.24</b>	96.96
Gulf Coast Business Bank	6.86	4.09	<b>4.31</b>	98.09
Century Bank Of Florida	6.01	2.73	<b>4.23</b>	94.75
Edison National Bank	4.44	1.14	<b>3.71</b>	96.26
Brannen Bank	4.96	2.01	<b>3.58</b>	97.32
Waterfall Bank	6.59	4.21	<b>3.52</b>	98.68
Bayfirst National Bank	7.51	4.58	<b>3.44</b>	91.51
Gulfside Bank	5.16	2.46	<b>3.42</b>	98.60
Flagship Bank	5.52	3.86	<b>3.26</b>	96.92
First National Bank Of Pasco	5.18	3.18	<b>3.14</b>	104.44
Climate First Bank	6.78	4.56	<b>3.07</b>	98.07
The Bank Of Tampa	4.31	1.38	<b>3.06</b>	95.69
Central Bank	5.93	3.63	<b>3.00</b>	96.60
Bankflorida	5.73	3.67	<b>2.99</b>	93.58
Raymond James Bank	5.28	2.81	<b>2.78</b>	99.80
Finemark National Bank & Trust	4.43	3.53	<b>1.14</b>	96.14
<b>Select Peer Average</b>	5.98	3.17	2.80	96.79