

Central Bank

Tampa, FL

Established

2/26/2007

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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Raymond James Bank	41,637,186
Finemark National Bank & Trust	4,269,778
The Bank Of Tampa	3,003,420
Bayfirst National Bank	1,245,368
Sanibel Captiva Community Bank	913,469
Brannen Bank	903,857
Climate First Bank	858,126
Flagship Bank	659,453
Edison National Bank	414,543
Bankflorida	355,519
Tcm Bank, National Association	344,531
Central Bank	329,628
First National Bank Of Pasco	320,912
Gulfside Bank	281,062
Waterfall Bank	265,010
Century Bank Of Florida	105,641
Gulf Coast Business Bank	102,750

Institution name	Return on Avg Assets (%)
Sanibel Captiva Community Bank	2.12
Brannen Bank	2.00
Edison National Bank	1.41
Raymond James Bank	1.27
Gulfside Bank	1.26
The Bank Of Tampa	1.02
Flagship Bank	0.83
Century Bank Of Florida	0.70
Bayfirst National Bank	0.38
Central Bank	0.38
Climate First Bank	0.30
First National Bank Of Pasco	0.25
Waterfall Bank	0.20
Finemark National Bank & Trust	0.14
Bankflorida	0.07
Tcm Bank, National Association	(0.02)
Gulf Coast Business Bank	(2.68)

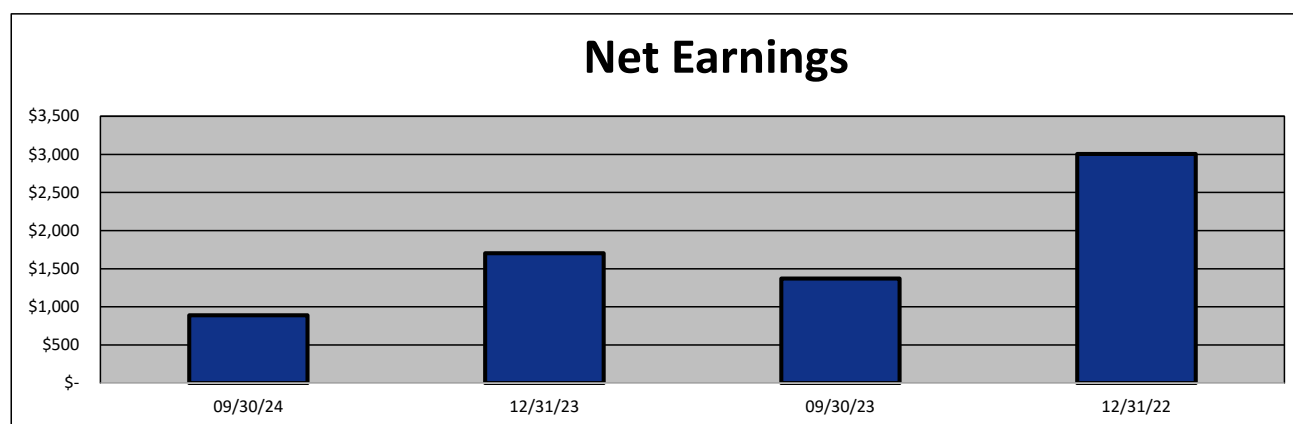
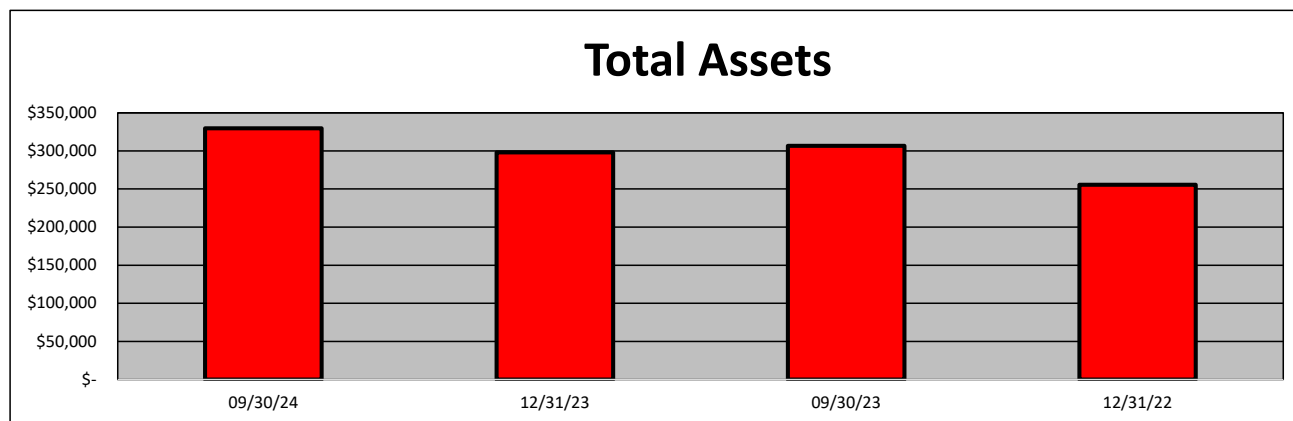
**EXECUTIVE SUMMARY - Central Bank
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.98	9.59	9.13	10.46	9.87	9.98
Leverage Ratio	9.12	9.54	9.47	10.54	10.70	10.77
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.49	10.68
Risk Based Ratio	0.00	0.00	0.00	0.00	13.34	11.49
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.45	10.68
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	104.66	107.02	94.49	102.86	75.65	83.71
Loans/Assets	83.97	84.43	78.96	84.56	63.44	71.25
Securities/Assets	8.59	7.13	4.29	4.25	20.01	12.30
PROFITABILITY:						
Return on Avg Assets	0.38	0.60	0.65	1.17	0.75	0.57
Return on Avg Equity	4.09	6.17	6.67	11.92	10.06	11.17
Nonint Income/Avg Assets	0.16	0.39	0.49	0.25	0.79	1.28
Net Overhead Ratio	2.42	2.35	2.32	2.96	2.14	2.39
Efficiency Ratio	82.86	76.75	74.97	73.68	72.20	74.81
Assets (per million) per Employee	6.10	5.84	5.48	4.91	10.50	14.27
ASSET QUALITY:						
Allowance/Loans	0.78	0.91	0.99	1.37	1.29	1.32
Nonperforming Loans/Total Loans	0.49	0.59	0.53	0.57	0.55	0.34
Nonperforming Assets/Total Assets	0.41	0.50	0.42	0.48	0.37	0.26
Adjusted Texas Ratio	4.33	4.05	3.40	4.19	3.62	2.71
YIELDS & COSTS:						
Yield on earning assets	6.00	5.71	5.66	5.18	5.49	6.03
Cost of funds	3.66	3.03	2.87	0.83	3.09	3.20
Net interest margin	3.04	3.29	3.38	4.49	2.88	2.81
Avg Earning Assets/Avg Assets	96.71	96.29	95.99	91.09	96.03	96.70

SELECTED FINANCIAL DATA - Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	329,628	297,999	306,672	255,465	22,956	7.49
Cash and Equivalents	13,349	13,847	40,554	18,706	(27,205)	(67.08)
Securities	28,329	21,259	13,162	10,856	15,167	115.23
Loans, net	276,781	251,609	242,162	216,032	34,619	14.30
Deposit Accounts	264,453	235,100	256,277	210,020	8,176	3.19
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	29,605	28,591	28,005	26,713	1,600	5.71

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	889	1,705	1,370	3,005	(481)	(35.11)
Interest Income	13,578	15,603	11,430	12,165	2,148	18.79
Interest Expense	6,706	6,596	4,614	1,626	2,092	45.34
Net Interest Income	6,872	9,007	6,816	10,539	56	0.82
Prov for Credit Losses	81	-	72	(947)	9	12.50
Noninterest income	378	1,107	1,030	642	(652)	(63.30)
Gain on Sale of Securities	87	-	-	-	87	NA
Noninterest Expense	6,031	7,792	5,904	8,262	127	2.15
Net Operating Income	1,138	2,322	1,870	3,866	(732)	(39.14)
Income Taxes	350	564	435	861	(85)	(19.54)

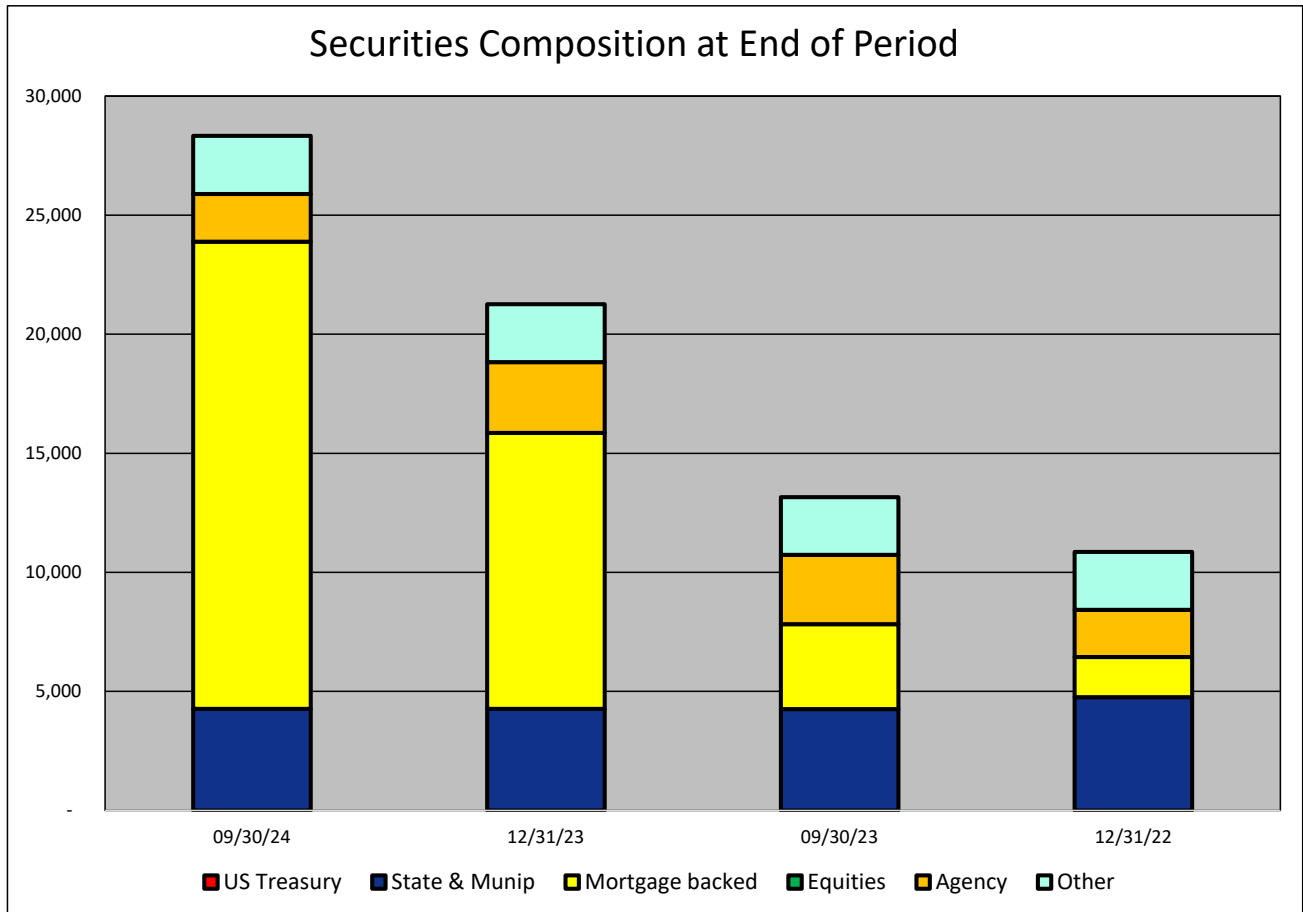


SECURITIES COMPOSITION - Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	4,270	4,263	4,262	4,757	8	0.19
Mortgage backed	19,619	11,594	3,566	1,687	16,053	450.17
Equities	-	-	-	-	-	NA
Agency	2,000	2,972	2,910	1,986	(910)	(31.27)
Other	2,440	2,430	2,424	2,426	16	0.66
Total Securities	28,329	21,259	13,162	10,856	15,167	115.23

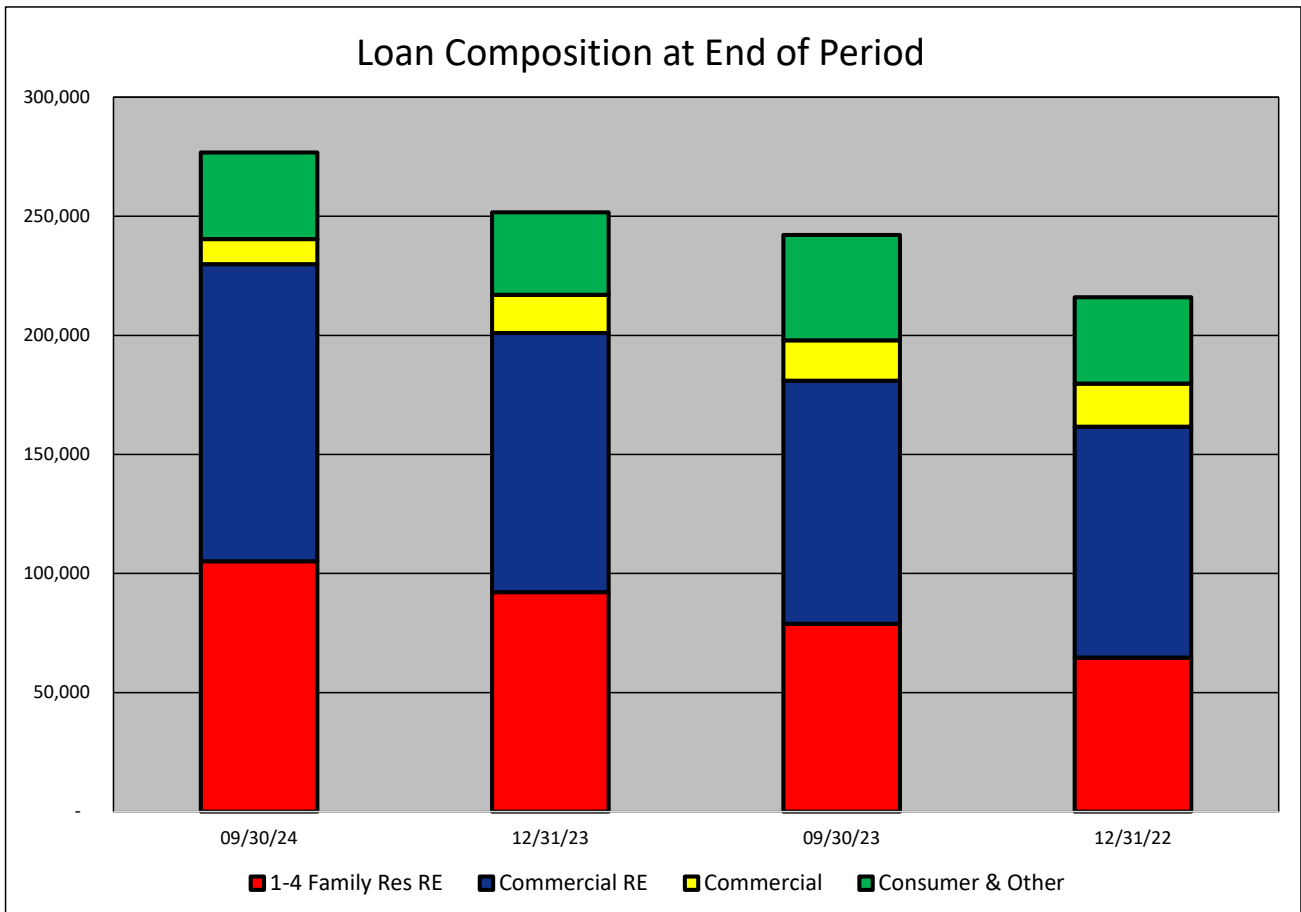


LOAN PORTFOLIO COMPOSITION - Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	105,158	92,173	78,919	64,654	26,239	33.25
Commercial RE	124,708	108,850	102,045	96,977	22,663	22.21
Commercial	10,538	15,977	16,900	18,128	(6,362)	(37.64)
Consumer & Other	36,377	34,609	44,298	36,273	(7,921)	(17.88)
Loans, Net	276,781	251,609	242,162	216,032	34,619	14.30



LOAN PORTFOLIO QUALITY - Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,292	2,965	2,965	3,962	(673)	(22.70)
Total Recoveries	37	26	19	25	18	94.74
Total Charge-offs	252	-	654	76	(402)	(61.47)
Provision Expense	81	-	72	(947)	9	12.50
Writedown Transfer Loans HFS	-	699	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,158</u>	<u>2,292</u>	<u>2,402</u>	<u>2,965</u>	<u>(244)</u>	<u>(10.16)</u>

NON-PERFORMING ASSETS:

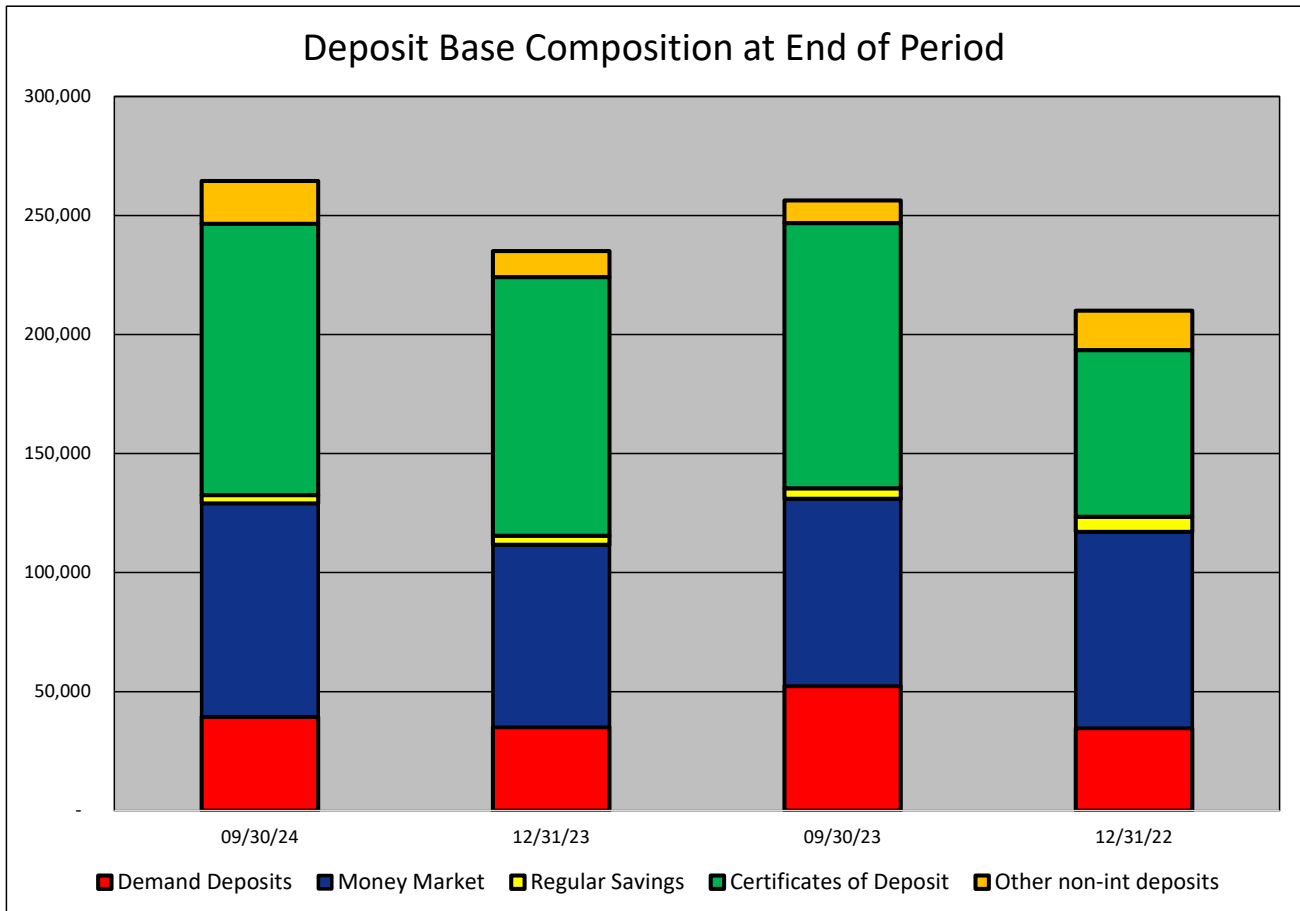
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,361	1,495	1,279	1,229	82	6.41
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>1,361</u>	<u>1,495</u>	<u>1,279</u>	<u>1,229</u>	<u>82</u>	<u>6.41</u>

DEPOSIT BASE COMPOSITION - Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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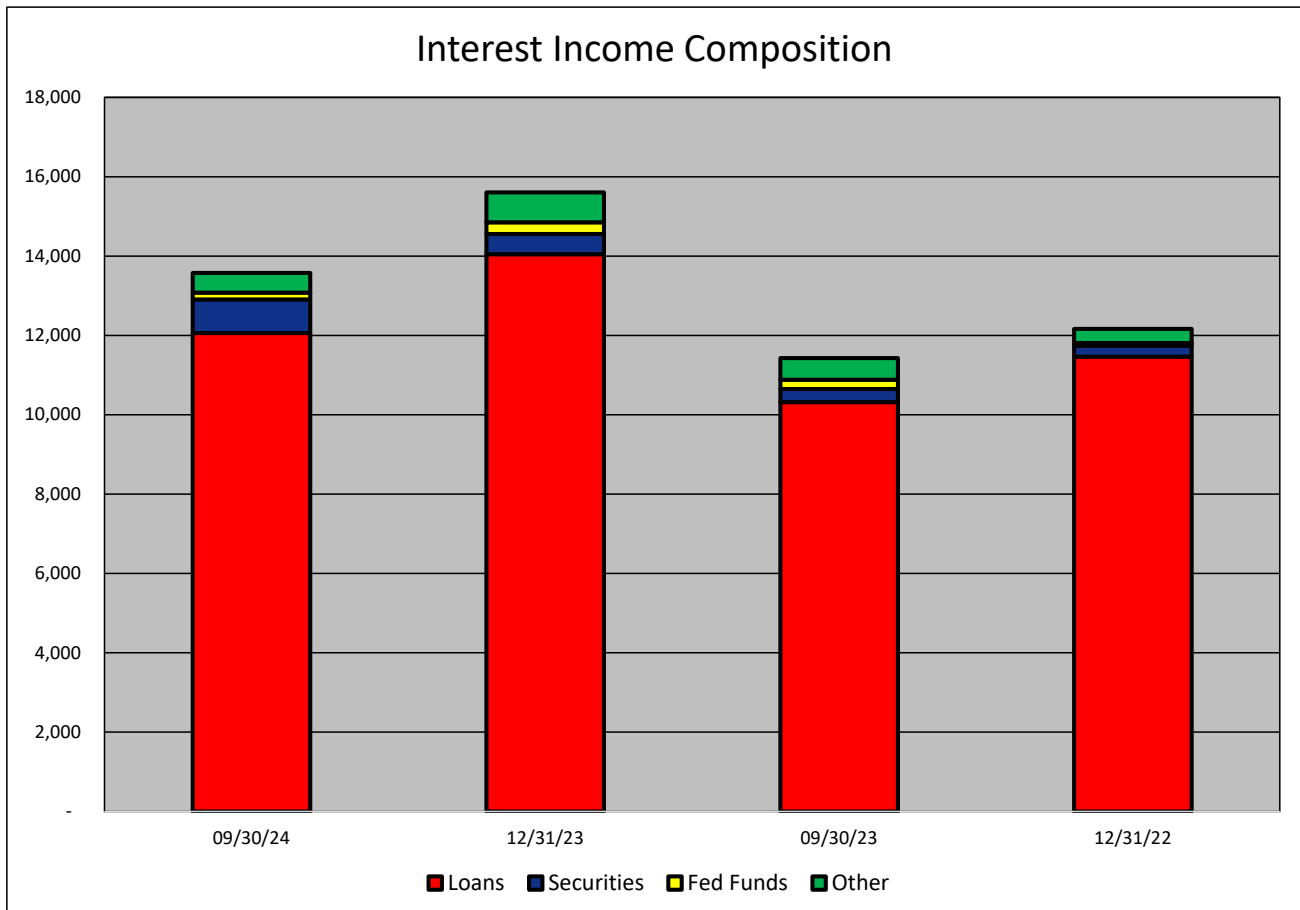
DEPOSIT BASE CATEGORY:

Demand Deposits	39,436	35,057	52,289	34,628	(12,853)	(24.58)
Money Market	89,582	76,631	78,734	82,460	10,848	13.78
Regular Savings	3,507	3,762	4,397	6,307	(890)	(20.24)
Certificates of Deposit	113,953	108,655	111,436	70,078	2,517	2.26
Other non-int deposits	17,975	10,995	9,421	16,547	8,554	90.80
Total Deposits	264,453	235,100	256,277	210,020	8,176	3.19



INTEREST INCOME COMPOSITION- Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	12,059	14,045	10,319	11,468	1,740	16.86
Securities	847	512	332	265	515	155.12
Fed Funds	174	293	231	76	(57)	(24.68)
Other	498	753	548	356	(50)	(9.12)
Total Int Income	13,578	15,603	11,430	12,165	2,148	18.79

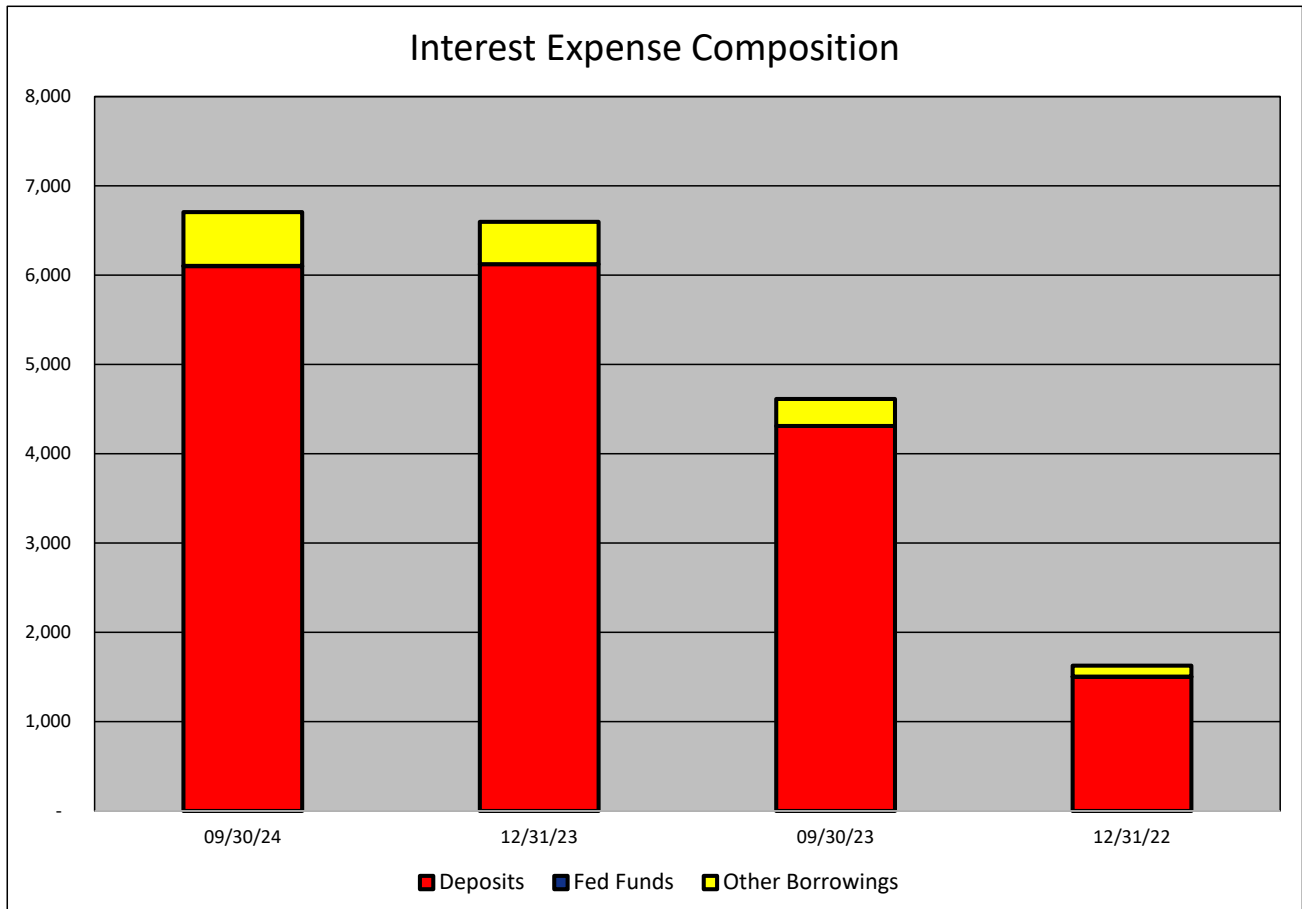


INTEREST EXPENSE COMPOSITION- Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	6,101	6,124	4,311	1,502	1,790	41.52
Fed Funds	2	-	-	2	2	NA
Other Borrowings	603	472	303	122	300	99.01
Total Int Expense	6,706	6,596	4,614	1,626	2,092	45.34

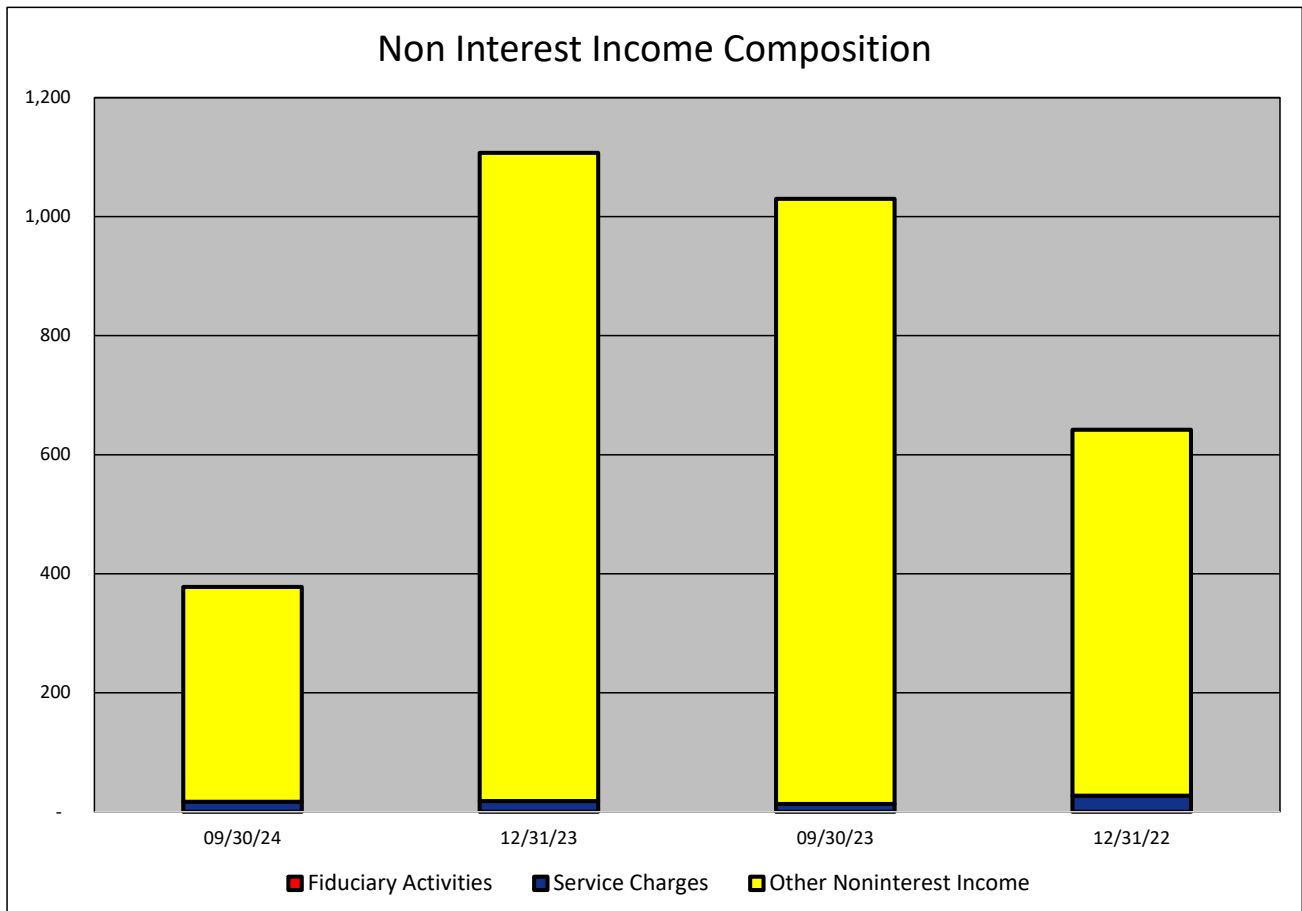


NONINTEREST INCOME COMPOSITION- Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	17	18	13	27	4	30.77
Other Noninterest Income	361	1,089	1,017	615	(656)	(64.50)
Total Nonint. Income	378	1,107	1,030	642	(652)	(63.30)

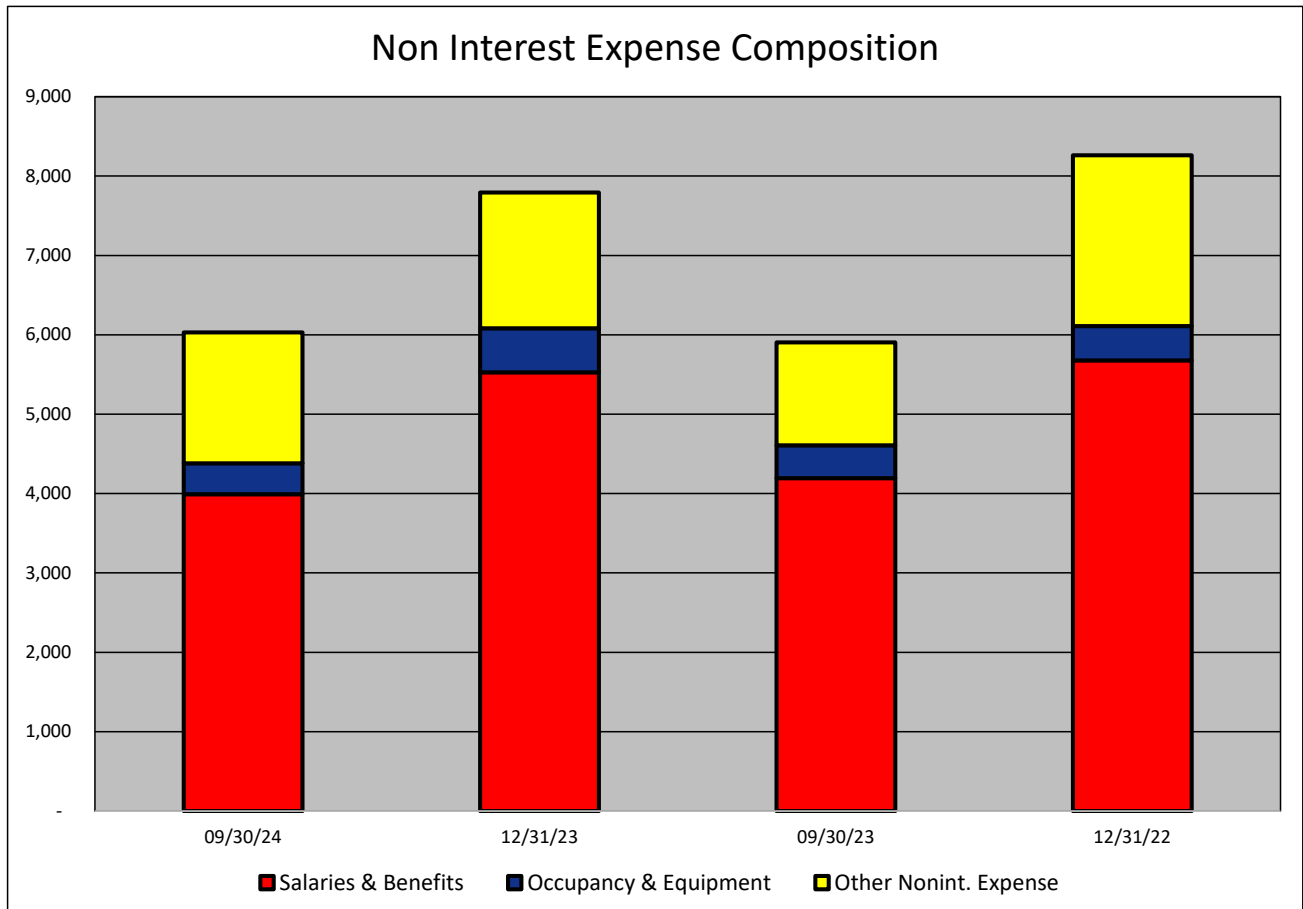


NONINTEREST EXPENSE COMPOSITION- Central Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	3,991	5,528	4,195	5,678	(204)	(4.86)
Occupancy & Equipment	391	553	412	433	(21)	(5.10)
Other Nonint. Expense	1,649	1,711	1,297	2,151	352	27.14
Total Nonint. Expense	6,031	7,792	5,904	8,262	127	2.15



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	858,126	464,273	84.83
Waterfall Bank	265,010	164,450	61.15
Gulf Coast Business Bank	102,750	77,987	31.75
Flagship Bank	659,453	590,605	11.66
Bankflorida	355,519	323,591	9.87
Bayfirst National Bank	1,245,368	1,133,810	9.84
First National Bank Of Pasco	320,912	296,092	8.38
Finemark National Bank & Trust	4,269,778	3,966,755	7.64
Central Bank	329,628	306,672	7.49
Sanibel Captiva Community Bank	913,469	866,989	5.36
Brannen Bank	903,857	860,279	5.07
Tcm Bank, National Association	344,531	329,211	4.65
Century Bank Of Florida	105,641	102,846	2.72
Gulfside Bank	281,062	277,251	1.37
Raymond James Bank	41,637,186	42,021,835	(0.92)
The Bank Of Tampa	3,003,420	3,086,956	(2.71)
Edison National Bank	414,543	452,643	(8.42)

Select Peer Average	3,294,721	3,254,250	14.10
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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	702,322	395,504	77.58
Gulf Coast Business Bank	74,649	46,655	60.00
Waterfall Bank	231,151	145,980	58.34
Bayfirst National Bank	1,043,040	880,302	18.49
Brannen Bank	457,512	395,978	15.54
Bankflorida	274,888	238,442	15.29
Central Bank	276,781	242,162	14.30
Gulfside Bank	201,654	178,821	12.77
First National Bank Of Pasco	193,011	179,016	7.82
Finemark National Bank & Trust	2,662,628	2,476,912	7.50
The Bank Of Tampa	1,761,275	1,640,168	7.38
Flagship Bank	516,793	482,755	7.05
Sanibel Captiva Community Bank	783,106	734,657	6.59
Tcm Bank, National Association	304,085	289,293	5.11
Raymond James Bank	32,111,603	31,338,073	2.47
Edison National Bank	155,483	153,495	1.30
Century Bank Of Florida	56,996	59,547	(4.28)

Select Peer Average	2,459,234	2,345,751	18.43
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the nine months ended September 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Tcm Bank, National Association	18.94	17.83	19.07	20.34	19.07
Gulf Coast Business Bank	16.49	17.36	0.00	0.00	0.00
Waterfall Bank	15.78	17.19	17.19	17.88	17.19
Bankflorida	11.47	11.57	12.97	14.22	12.97
Flagship Bank	12.62	11.48	0.00	0.00	0.00
Gulfside Bank	9.28	10.59	0.00	0.00	0.00
The Bank Of Tampa	8.29	9.81	14.27	15.46	14.27
Finemark National Bank & Trust	8.76	9.52	17.21	18.22	17.21
Climate First Bank	8.45	9.37	9.30	10.38	9.30
First National Bank Of Pasco	5.99	9.36	0.00	0.00	0.00
Century Bank Of Florida	8.01	9.18	15.05	16.31	15.05
Central Bank	8.98	9.12	0.00	0.00	0.00
Edison National Bank	8.34	9.03	25.20	26.45	25.20
Sanibel Captiva Community Bank	8.66	8.91	11.45	12.61	11.45
Bayfirst National Bank	8.77	8.41	10.14	11.39	10.14
Raymond James Bank	7.17	8.14	14.40	15.65	14.40
Brannen Bank	3.62	6.21	15.39	16.44	15.39

Select Peer Average	9.98	10.77	10.68	11.49	10.68
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	115.10	88.26	0.52
Central Bank	104.66	83.97	8.59
Waterfall Bank	104.40	87.22	4.14
Sanibel Captiva Community Bank	100.34	85.73	4.75
Bayfirst National Bank	93.74	83.75	3.25
Bankflorida	91.92	77.32	8.41
Flagship Bank	91.04	78.37	3.18
Climate First Bank	89.83	81.84	0.55
Gulf Coast Business Bank	88.13	72.65	7.06
Finemark National Bank & Trust	86.30	62.36	23.26
Raymond James Bank	85.42	77.12	14.55
Gulfside Bank	79.55	71.75	18.72
First National Bank Of Pasco	70.80	60.14	22.76
The Bank Of Tampa	64.59	58.64	31.35
Century Bank Of Florida	61.75	53.95	13.66
Brannen Bank	52.62	50.62	27.46
Edison National Bank	42.93	37.51	16.89

Select Peer Average	83.71	71.25	12.30
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Sanibel Captiva Community Bank	881,709	2.12	25.03
Brannen Bank	933,052	2.00	77.21
Edison National Bank	436,139	1.41	18.79
Raymond James Bank	41,692,315	1.27	18.53
Gulfside Bank	286,352	1.26	15.11
The Bank Of Tampa	3,075,339	1.02	13.74
Flagship Bank	649,255	0.83	6.91
Century Bank Of Florida	103,649	0.70	9.23
Bayfirst National Bank	1,177,835	0.38	4.13
Central Bank	311,798	0.38	4.09
Climate First Bank	657,903	0.30	3.28
First National Bank Of Pasco	298,100	0.25	4.29
Waterfall Bank	221,504	0.20	1.09
Finemark National Bank & Trust	4,224,708	0.14	1.64
Bankflorida	355,738	0.07	0.63
Tcm Bank, National Association	342,636	(0.02)	(0.12)
Gulf Coast Business Bank	90,362	(2.68)	(13.77)

Select Peer Average	3,278,729	0.57	11.17
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.10	1.02	38.36	118.96
Sanibel Captiva Community Bank	0.22	2.17	45.51	7.94
Brannen Bank	0.30	1.43	45.71	7.93
Gulfside Bank	0.52	1.75	57.16	9.37
The Bank Of Tampa	0.58	1.59	58.89	10.46
Edison National Bank	0.32	2.15	63.59	8.82
Flagship Bank	0.17	2.06	65.40	8.45
Climate First Bank	0.17	2.21	73.57	9.86
Bankflorida	0.08	2.21	76.49	7.56
Bayfirst National Bank	4.32	1.47	77.64	4.22
Central Bank	0.16	2.42	82.86	6.10
Century Bank Of Florida	0.31	3.26	83.20	6.60
Tcm Bank, National Association	12.75	3.66	86.12	3.00
Waterfall Bank	0.06	2.95	86.26	8.83
Finemark National Bank & Trust	0.95	0.96	91.01	14.98
First National Bank Of Pasco	0.71	3.01	91.63	5.44
Gulf Coast Business Bank	0.12	6.27	148.29	4.11

Select Peer Average	1.28	2.39	74.81	14.27
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.40	0.00	0.00	0.00
Climate First Bank	1.03	0.00	0.00	0.00
Edison National Bank	1.60	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Gulfside Bank	1.14	0.00	0.00	0.00
Waterfall Bank	0.72	0.00	0.00	0.00
Finemark National Bank & Trust	0.89	0.01	0.01	0.07
Flagship Bank	0.97	0.01	0.01	0.06
First National Bank Of Pasco	1.48	0.04	0.03	0.39
Century Bank Of Florida	1.83	0.17	0.09	1.00
The Bank Of Tampa	1.33	0.28	0.16	1.85
Raymond James Bank	1.27	0.39	0.30	3.69
Central Bank	0.78	0.49	0.41	4.33
Brannen Bank	0.78	0.88	0.45	11.13
Sanibel Captiva Community Bank	1.00	0.92	0.79	8.31
Tcm Bank, National Association	3.57	0.93	0.82	3.88
Bayfirst National Bank	1.36	1.63	1.37	11.42

Select Peer Average	1.32	0.34	0.26	2.71
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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	2.19	8.72	15.36	0.00	13.66
Gulfside Bank	2.01	4.71	0.00	6.14	12.57
The Bank Of Tampa	1.85	4.33	0.00	10.20	21.11
Tcm Bank, National Association	1.32	5.91	0.00	0.00	0.52
Gulf Coast Business Bank	1.04	15.69	2.75	0.00	7.06
Sanibel Captiva Community Bank	1.00	5.60	0.00	4.75	0.00
Central Bank	0.99	2.03	1.03	2.46	6.14
Flagship Bank	0.80	15.11	0.20	0.00	3.18
Waterfall Bank	0.79	6.84	0.00	0.00	4.14
Edison National Bank	0.78	41.54	0.00	9.54	7.34
Brannen Bank	0.62	20.69	0.00	0.00	27.46
Finemark National Bank & Trust	0.50	9.98	0.00	1.96	21.30
First National Bank Of Pasco	0.45	1.04	6.61	0.00	22.76
Bayfirst National Bank	0.38	4.97	0.00	0.20	3.05
Bankflorida	0.36	6.98	0.00	0.00	8.41
Climate First Bank	0.06	15.49	0.00	0.00	0.55
Raymond James Bank	0.02	7.36	0.00	0.00	14.55

Select Peer Average	0.89	10.41	1.53	2.07	10.22
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	86.60	0.64	0.00	0.00
Tcm Bank, National Association	85.11	0.41	0.00	0.88
Sanibel Captiva Community Bank	84.83	2.66	0.00	0.00
Central Bank	83.31	2.68	0.00	0.10
Bayfirst National Bank	82.57	3.27	0.00	1.28
Climate First Bank	80.68	1.48	0.00	0.01
Flagship Bank	77.61	0.95	0.00	1.43
Bankflorida	76.24	6.45	0.00	0.00
Raymond James Bank	75.70	0.01	0.00	0.00
Gulf Coast Business Bank	71.71	0.72	0.00	0.00
Gulfside Bank	70.93	0.43	0.00	0.09
Finemark National Bank & Trust	61.81	1.14	0.00	0.00
First National Bank Of Pasco	59.25	1.68	0.00	0.00
The Bank Of Tampa	57.86	1.19	0.00	0.22
Century Bank Of Florida	52.96	2.44	0.00	0.00
Brannen Bank	50.22	0.53	0.00	0.00
Edison National Bank	36.91	1.33	0.00	0.00

Select Peer Average	70.25	1.65	0.00	0.24
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
First National Bank Of Pasco	42.63	48.97	91.60	0.00	8.40
The Bank Of Tampa	39.34	60.66	100.00	0.00	0.00
Flagship Bank	33.31	65.63	98.95	0.00	1.05
Century Bank Of Florida	30.97	64.87	95.85	0.00	4.15
Edison National Bank	30.70	65.93	96.63	3.37	0.00
Brannen Bank	28.85	71.15	100.00	0.00	0.00
Sanibel Captiva Community Bank	27.27	66.71	93.98	0.00	6.02
Gulfside Bank	25.85	74.15	100.00	0.00	0.00
Bankflorida	25.07	70.15	95.22	0.00	4.78
Gulf Coast Business Bank	18.92	81.08	100.00	0.00	0.00
Central Bank	12.57	76.03	88.61	0.00	11.39
Finemark National Bank & Trust	11.55	68.39	79.94	1.92	18.14
Waterfall Bank	8.79	91.21	100.00	0.00	0.00
Bayfirst National Bank	8.59	90.52	99.11	0.00	0.89
Climate First Bank	8.29	91.71	100.00	0.00	0.00
Raymond James Bank	2.55	95.24	97.79	0.00	2.21
Tcm Bank, National Association	0.40	99.60	100.00	0.00	0.00

Select Peer Average	20.92	75.41	96.33	0.31	3.36
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.29	4.10	6.88	91.51
Sanibel Captiva Community Bank	6.68	2.27	5.19	97.04
Gulf Coast Business Bank	6.89	4.07	4.27	98.22
Century Bank Of Florida	5.99	2.71	4.20	94.32
Edison National Bank	4.47	1.20	3.70	96.25
Brannen Bank	4.98	2.06	3.56	97.71
Gulfside Bank	5.24	2.49	3.51	98.48
Waterfall Bank	6.66	4.30	3.47	98.76
Bayfirst National Bank	7.56	4.62	3.43	91.44
Flagship Bank	5.60	3.82	3.34	96.95
First National Bank Of Pasco	5.24	3.16	3.22	103.35
The Bank Of Tampa	4.37	1.28	3.21	95.71
Climate First Bank	6.92	4.60	3.12	98.08
Bankflorida	5.81	3.66	3.11	93.38
Central Bank	6.00	3.66	3.04	96.71
Raymond James Bank	5.30	2.84	2.79	99.79
Finemark National Bank & Trust	4.49	3.54	1.20	96.27

Select Peer Average	6.03	3.20	2.81	96.70
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