

The Bank Of Tampa

Tampa, FL

Established

3/30/1973

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)

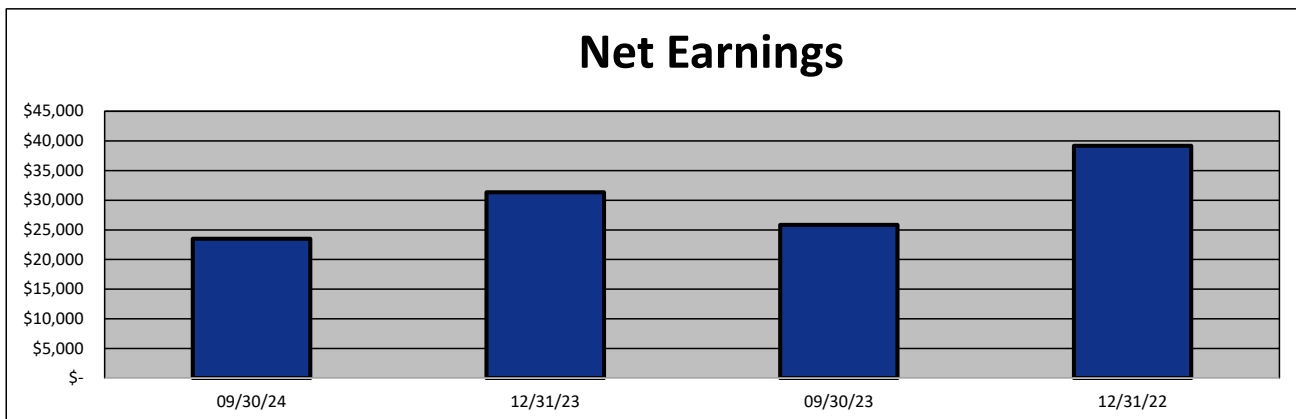
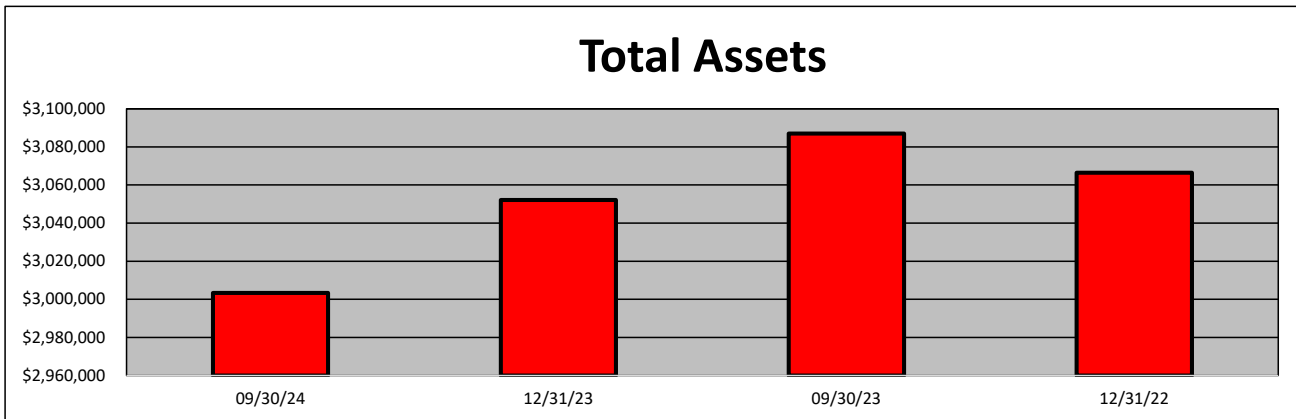
EXECUTIVE SUMMARY - The Bank of Tampa
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.29	7.25	5.94	6.04	9.87	9.98
Leverage Ratio	9.81	8.74	8.78	7.58	10.70	10.77
Tier 1 Cap/Risk Based Assets	14.27	14.04	13.90	13.44	12.49	10.68
Risk Based Ratio	15.46	15.13	14.92	14.43	13.34	11.49
Common Equity Tier 1 Capital Ratio	14.27	14.04	13.90	13.44	12.45	10.68
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	64.59	59.50	57.04	55.40	75.65	83.71
Loans/Assets	58.64	54.63	53.13	51.55	63.44	71.25
Securities/Assets	31.35	35.09	34.17	36.75	20.01	12.30
PROFITABILITY:						
Return on Avg Assets	1.02	0.99	1.10	1.17	0.75	0.57
Return on Avg Equity	13.74	15.68	17.72	19.79	10.06	11.17
Nonint Income/Avg Assets	0.58	0.55	0.58	0.54	0.79	1.28
Net Overhead Ratio	1.59	1.47	1.46	1.33	2.14	2.39
Efficiency Ratio	58.89	57.30	56.23	57.30	72.20	74.81
Assets (per million) per Employee	10.46	10.49	10.57	10.72	10.50	14.27
ASSET QUALITY:						
Allowance/Loans	1.33	1.25	1.19	1.13	1.29	1.32
Nonperforming Loans/Total Loans	0.28	0.07	0.17	0.27	0.55	0.34
Nonperforming Assets/Total Assets	0.16	0.04	0.09	0.14	0.37	0.26
Adjusted Texas Ratio	1.85	0.46	1.41	2.15	3.62	2.71
YIELDS & COSTS:						
Yield on earning assets	4.37	4.02	3.95	2.90	5.49	6.03
Cost of funds	1.28	1.05	0.88	0.12	3.09	3.20
Net interest margin	3.21	3.06	3.14	2.79	2.88	2.81
Avg Earning Assets/Avg Assets	95.71	95.57	95.52	95.99	96.03	96.70

SELECTED FINANCIAL DATA - The Bank of Tampa
(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	3,003,420	3,052,083	3,086,956	3,066,490	(83,536)	(2.71)
Cash and Equivalents	185,424	190,833	248,228	228,402	(62,804)	(25.30)
Securities	941,555	1,071,047	1,054,813	1,127,035	(113,258)	(10.74)
Loans, net	1,761,275	1,667,488	1,640,168	1,580,696	121,107	7.38
Deposit Accounts	2,726,949	2,802,397	2,875,653	2,853,206	(148,704)	(5.17)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	249,006	221,149	183,462	185,268	65,544	35.73

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	23,522	31,345	25,857	39,165	(2,335)	(9.03)
Interest Income	96,402	121,108	88,701	93,367	7,701	8.68
Interest Expense	25,533	28,716	18,082	3,631	7,451	41.21
Net Interest Income	70,869	92,392	70,619	89,736	250	0.35
Prov for Credit Losses	2,600	4,250	2,925	(6,750)	(325)	(11.11)
Noninterest income	13,319	17,330	13,606	18,036	(287)	(2.11)
Gain on Sale of Securities	(1,278)	(1,296)	-	(1,431)	(1,278)	NA
Noninterest Expense	50,097	63,687	47,989	62,473	2,108	4.39
Net Operating Income	31,491	41,785	33,311	52,049	(1,820)	(5.46)
Income Taxes	6,737	9,063	7,309	11,257	(572)	(7.83)

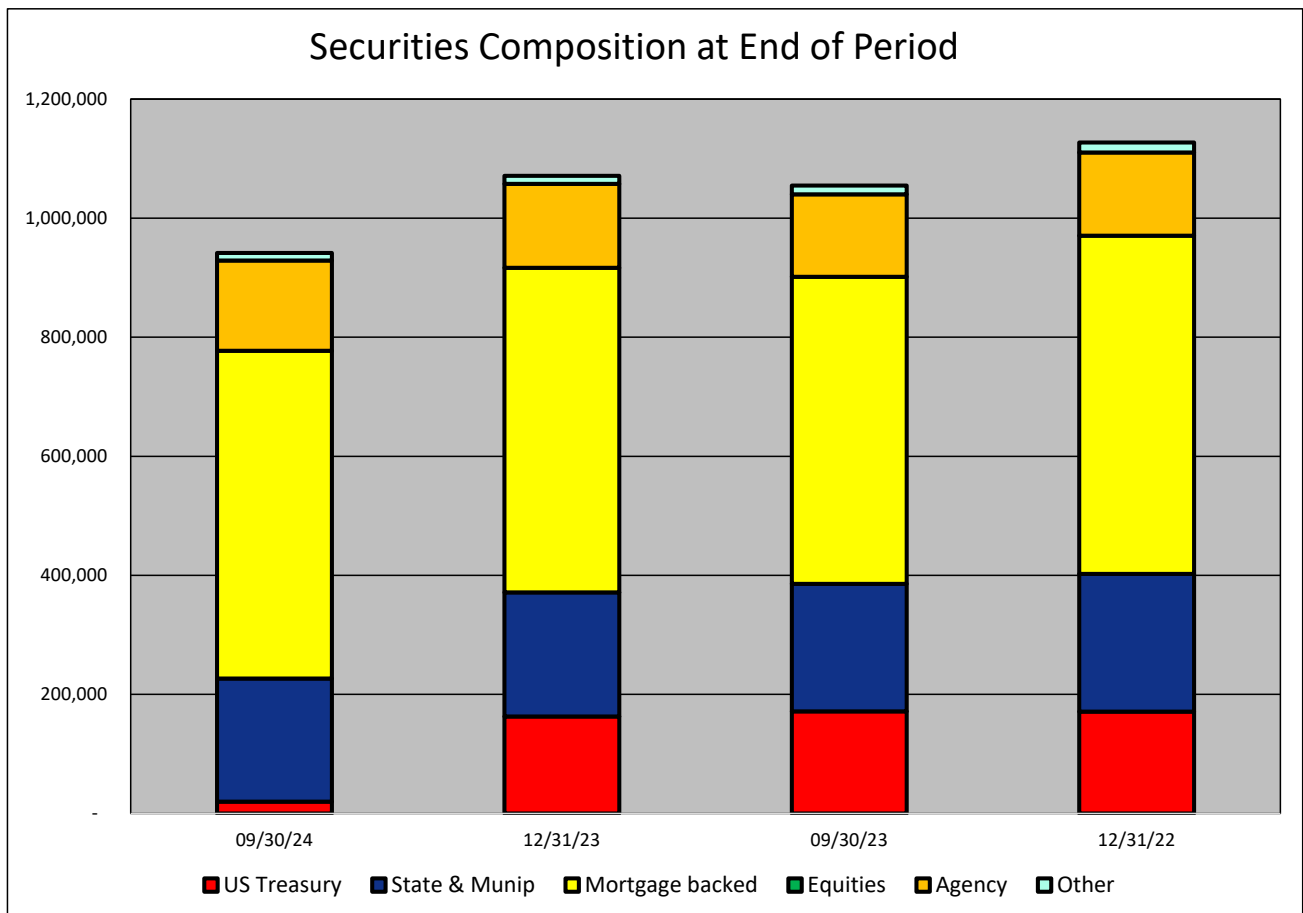


SECURITIES COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

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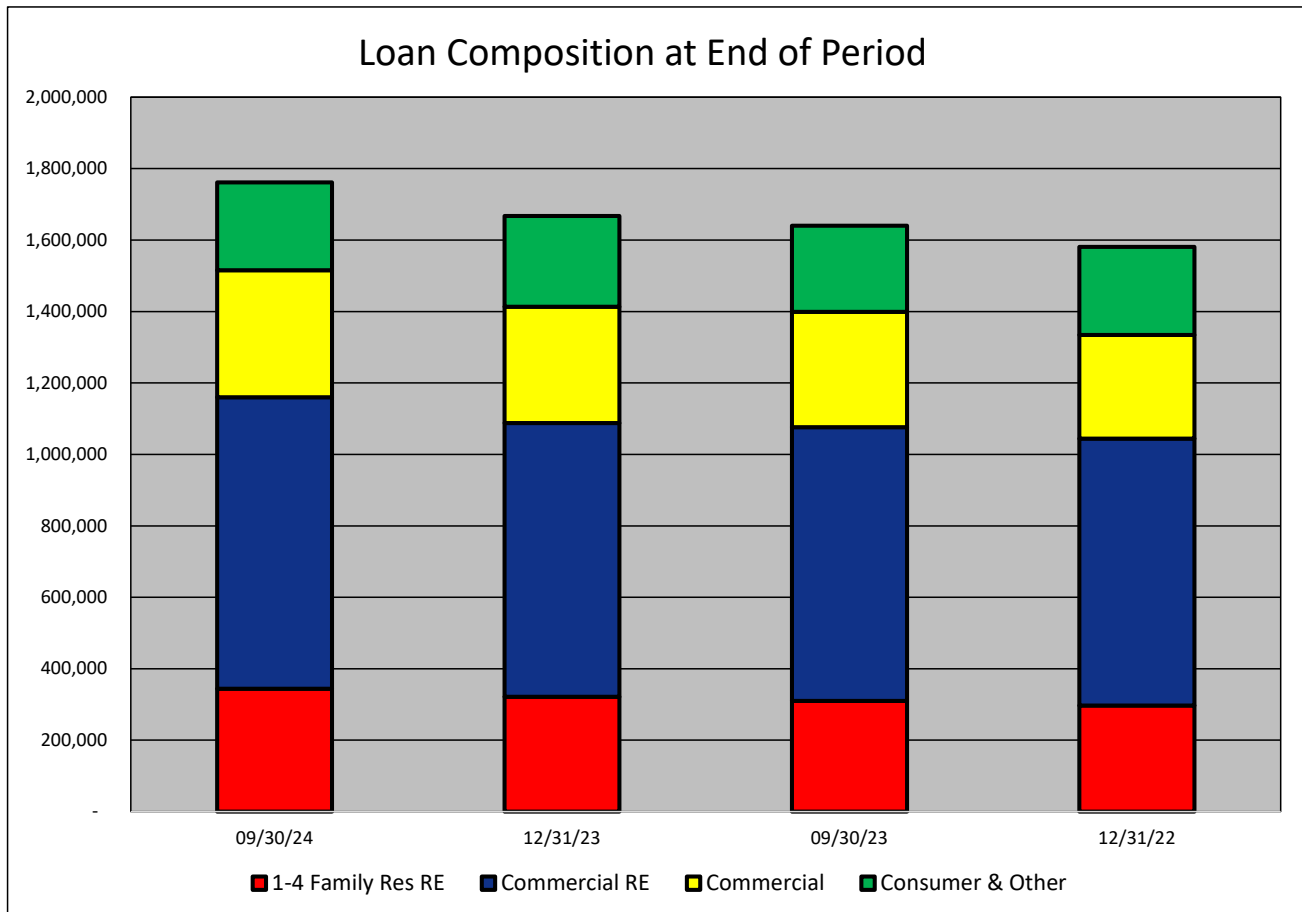
SECURITIES CATEGORY:

US Treasury	20,023	162,798	171,366	171,041	(151,343)	(88.32)
State & Munip	206,795	208,661	214,473	231,579	(7,678)	(3.58)
Mortgage backed	550,462	545,142	515,577	567,743	34,885	6.77
Equities	-	-	-	-	-	NA
Agency	151,431	140,814	138,812	140,068	12,619	9.09
Other	12,844	13,632	14,585	16,604	(1,741)	(11.94)
Total Securities	941,555	1,071,047	1,054,813	1,127,035	(113,258)	(10.74)



LOAN PORTFOLIO COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	344,166	321,277	310,055	297,241	34,111	11.00
Commercial RE	815,585	766,250	766,251	747,219	49,334	6.44
Commercial	356,058	325,826	322,918	289,875	33,140	10.26
Consumer & Other	245,466	254,135	240,944	246,361	4,522	1.88
Loans, Net	1,761,275	1,667,488	1,640,168	1,580,696	121,107	7.38



LOAN PORTFOLIO QUALITY - The Bank of Tampa
(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	20,793	17,818	17,818	24,770	2,975	16.70
Total Recoveries	482	598	491	480	(9)	(1.83)
Total Charge-offs	440	2,441	2,347	682	(1,907)	(81.25)
Provision Expense	2,600	4,250	2,925	(6,750)	(325)	(11.11)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	568	568	-	(568)	(100.00)
Ending Balance	<u>23,435</u>	<u>20,793</u>	<u>19,455</u>	<u>17,818</u>	<u>3,980</u>	<u>20.46</u>

NON-PERFORMING ASSETS:

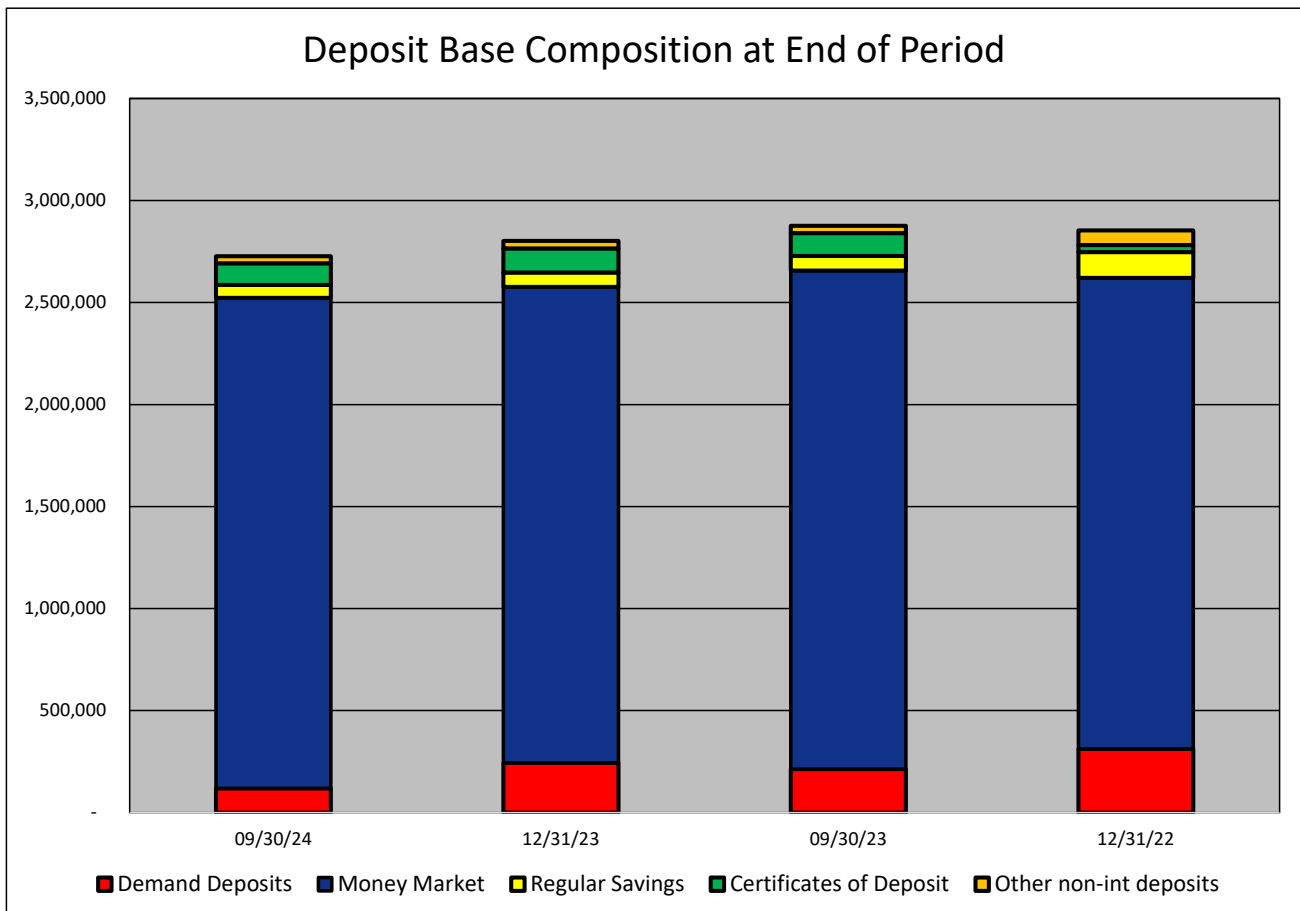
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	4,928	1,093	2,769	4,217	2,159	77.97
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>4,928</u>	<u>1,093</u>	<u>2,769</u>	<u>4,217</u>	<u>2,159</u>	<u>77.97</u>

DEPOSIT BASE COMPOSITION - The Bank of Tampa
(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	119,093	243,702	212,822	312,414	(93,729)	(44.04)
Money Market	2,403,295	2,333,389	2,444,097	2,307,859	(40,802)	(1.67)
Regular Savings	63,280	70,155	71,018	126,305	(7,738)	(10.90)
Certificates of Deposit	106,102	117,996	112,501	35,549	(6,399)	(5.69)
Other non-int deposits	35,179	37,155	35,215	71,079	(36)	(0.10)
Total Deposits	2,726,949	2,802,397	2,875,653	2,853,206	(148,704)	(5.17)

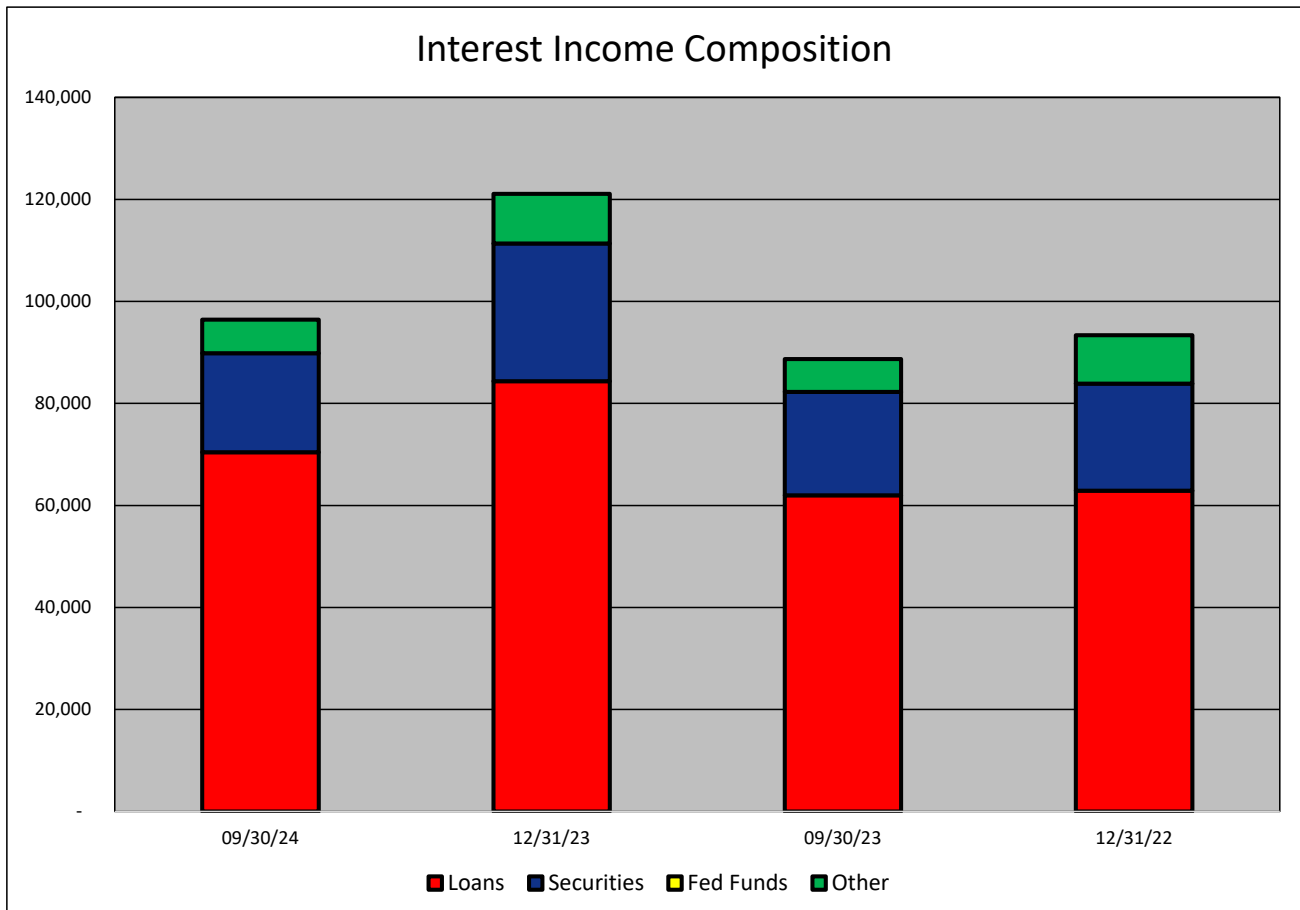


INTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	70,434	84,377	61,973	62,904	8,461	13.65
Securities	19,404	26,973	20,277	20,976	(873)	(4.31)
Fed Funds	-	-	-	-	-	NA
Other	6,564	9,758	6,451	9,487	113	1.75
Total Int Income	96,402	121,108	88,701	93,367	7,701	8.68

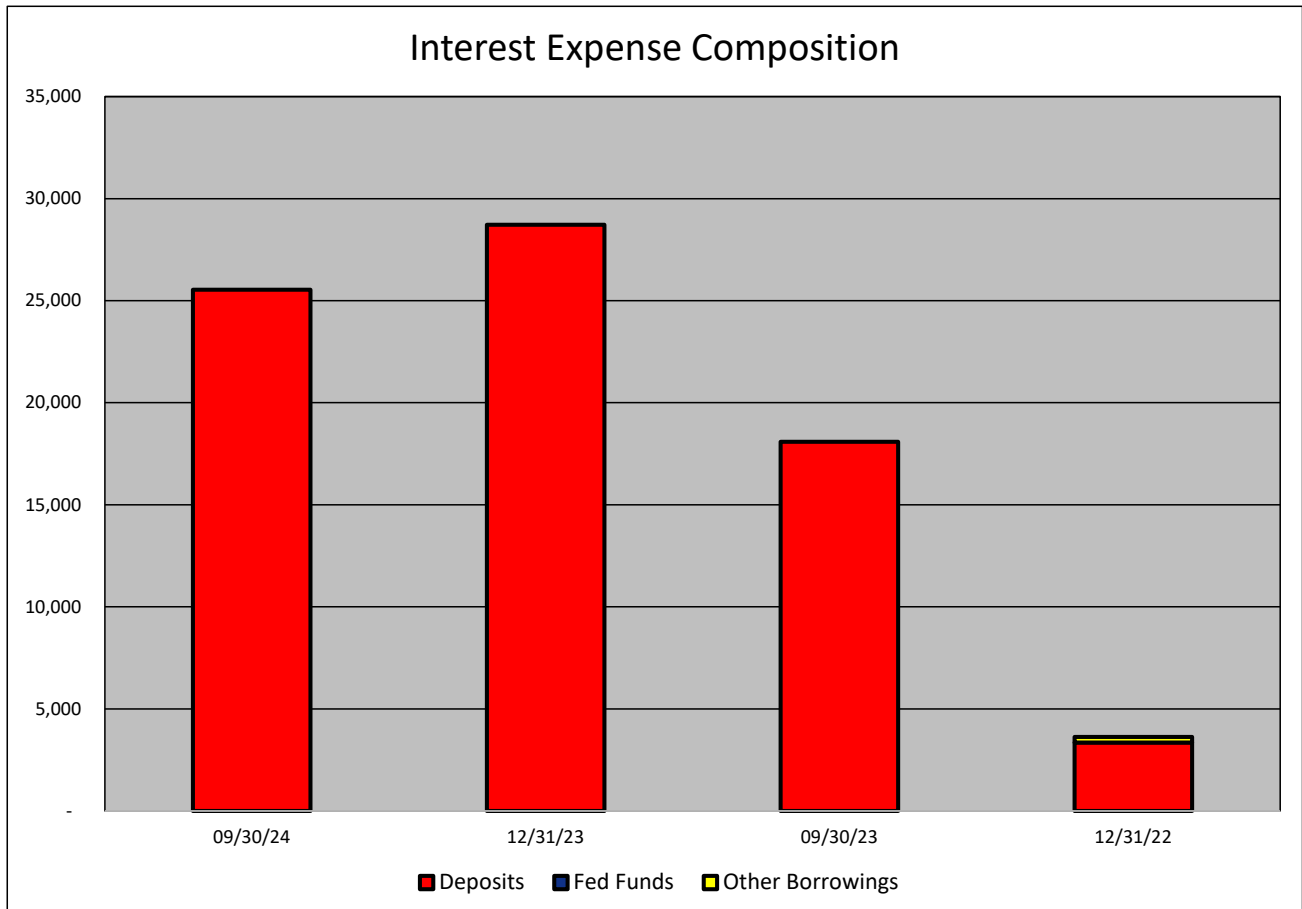


INTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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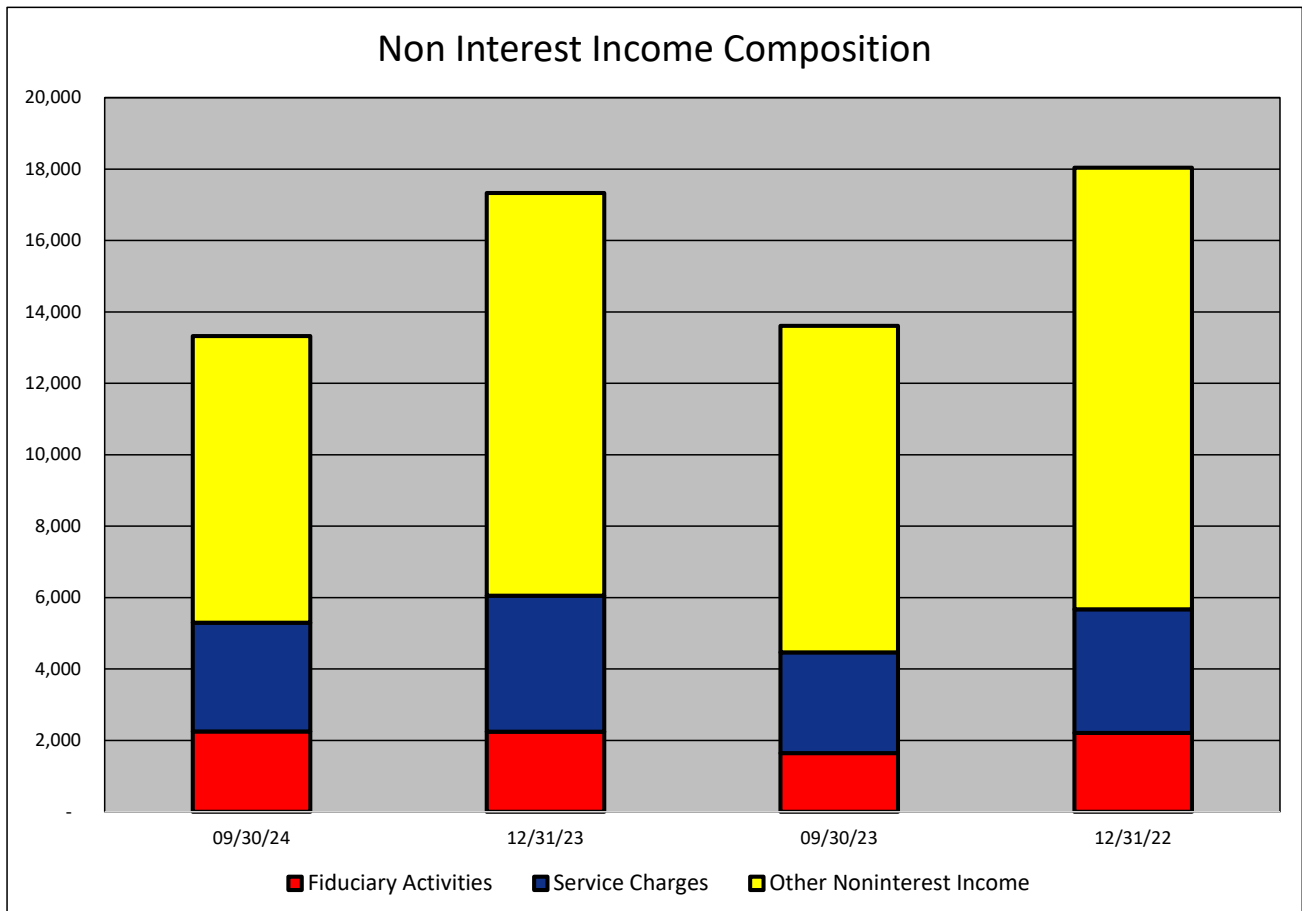
INTEREST EXPENSE CATEGORY

Deposits	25,533	28,716	18,082	3,352	7,451	41.21
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	279	-	NA
Total Int Expense	25,533	28,716	18,082	3,631	7,451	41.21



NONINTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	2,252	2,242	1,645	2,210	607	36.90
Service Charges	3,043	3,811	2,818	3,458	225	7.98
Other Noninterest Income	8,024	11,277	9,143	12,368	(1,119)	(12.24)
Total Nonint. Income	13,319	17,330	13,606	18,036	(287)	(2.11)

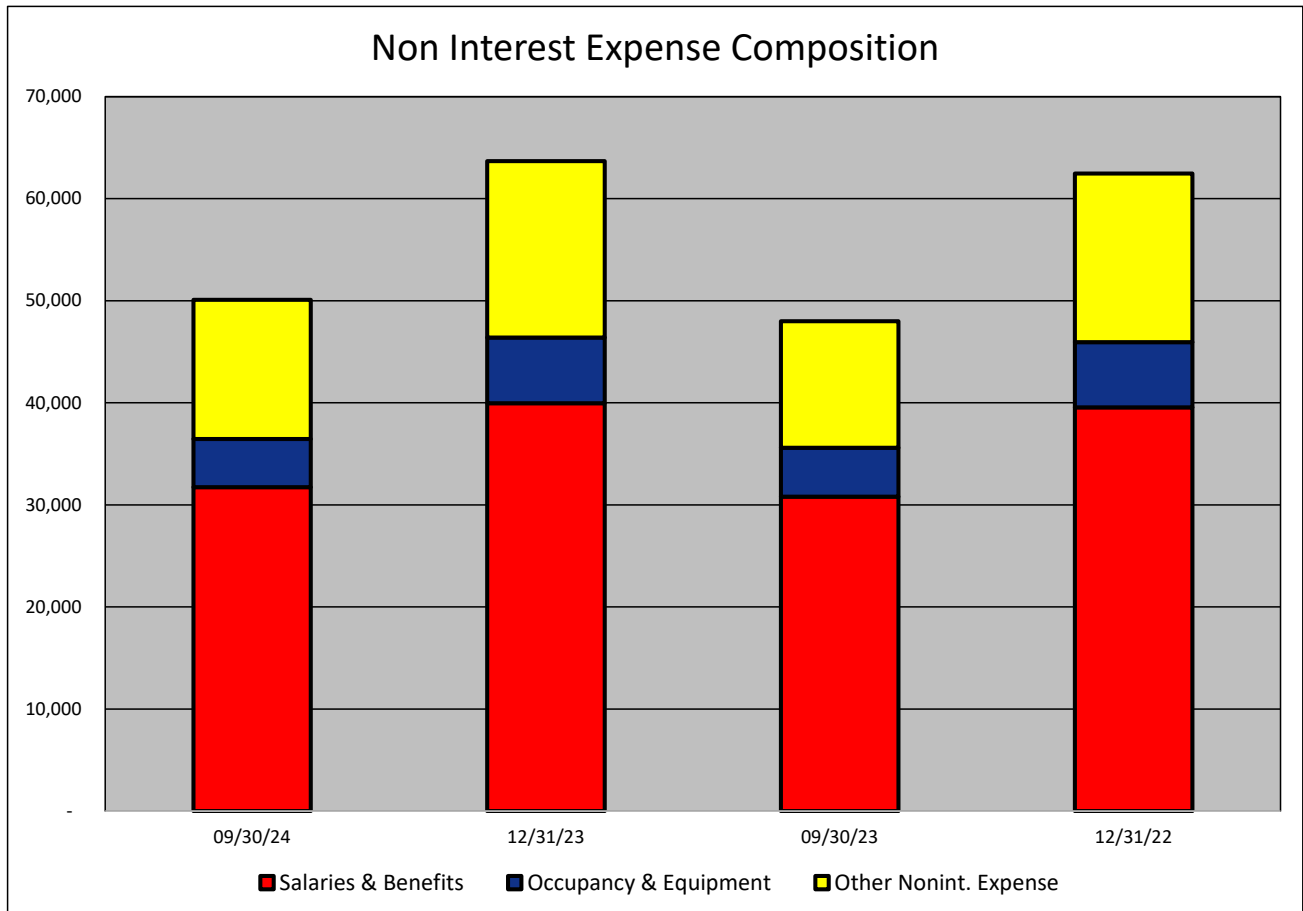


NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	31,729	39,968	30,813	39,563	916	2.97
Occupancy & Equipment	4,722	6,436	4,792	6,373	(70)	(1.46)
Other Nonint. Expense	13,646	17,283	12,384	16,537	1262	10.19
Total Nonint. Expense	50,097	63,687	47,989	62,473	2108	4.39



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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