

Brannen Bank

Inverness, FL

Established

7/1/1926

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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Raymond James Bank	41,240,941
Finemark National Bank & Trust	4,113,577
The Bank Of Tampa	2,982,268
Bayfirst National Bank	1,288,291
Brannen Bank	956,694
Sanibel Captiva Community Bank	953,246
Climate First Bank	889,374
Flagship Bank	652,253
Edison National Bank	426,516
Tcm Bank, National Association	379,274
Bankflorida	369,306
Central Bank	343,256
First National Bank Of Pasco	311,206
Gulfside Bank	291,658
Waterfall Bank	284,367
Gulf Coast Business Bank	111,680
Century Bank Of Florida	99,050

Institution name	Return on Avg Assets (%)
Sanibel Captiva Community Bank	2.01
Brannen Bank	1.95
Raymond James Bank	1.30
Edison National Bank	1.25
Gulfside Bank	1.25
Bayfirst National Bank	1.11
The Bank Of Tampa	1.06
Flagship Bank	0.86
Century Bank Of Florida	0.74
Climate First Bank	0.48
Central Bank	0.38
Waterfall Bank	0.26
Finemark National Bank & Trust	0.20
First National Bank Of Pasco	0.20
Tcm Bank, National Association	0.11
Bankflorida	(0.02)
Gulf Coast Business Bank	(2.34)

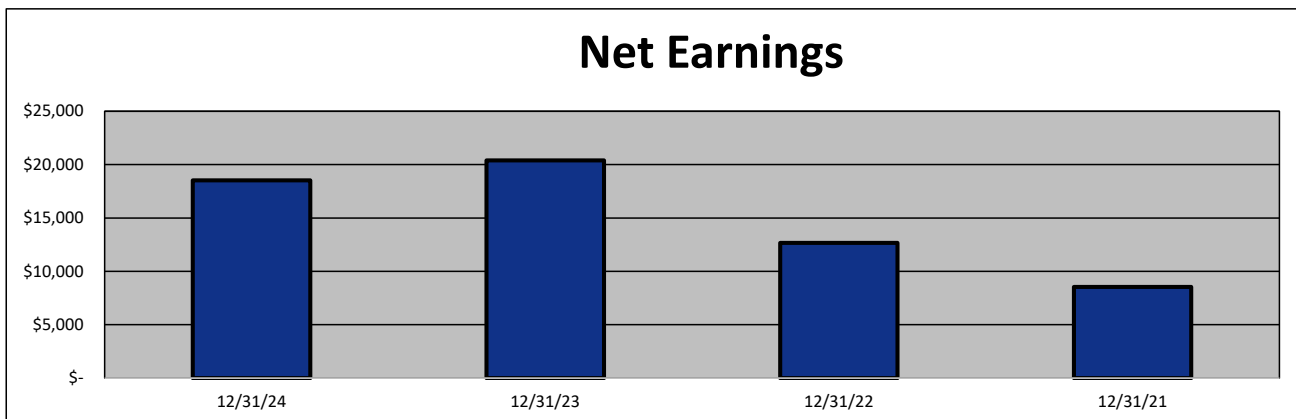
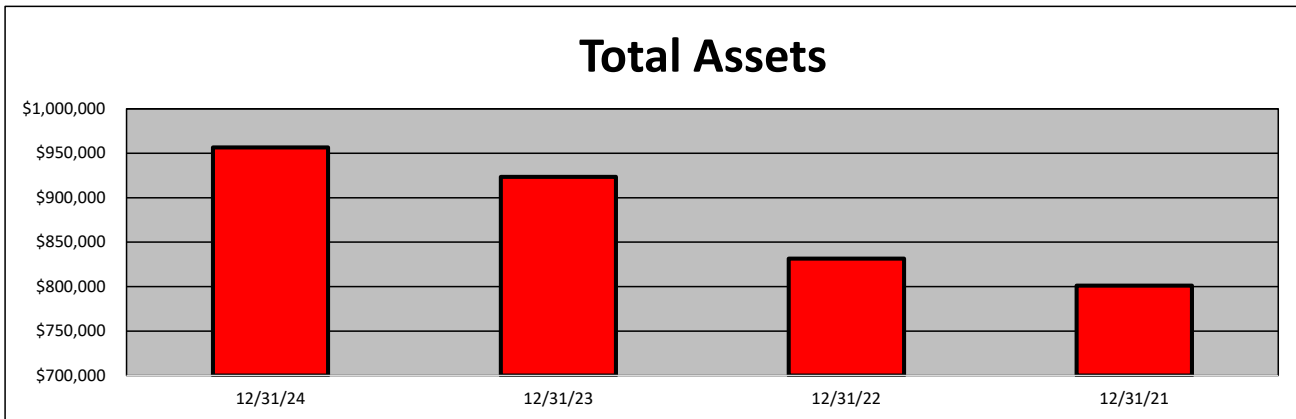
EXECUTIVE SUMMARY - Brannen Bank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	2.29	2.05	1.64	4.70	10.71	9.60
Leverage Ratio	5.37	5.30	5.15	5.03	11.67	10.54
Tier 1 Cap/Risk Based Assets	14.16	14.52	14.39	15.38	15.53	10.37
Risk Based Ratio	15.23	15.57	15.48	16.51	16.34	11.17
Common Equity Tier 1 Capital Ratio	14.16	14.52	14.39	15.38	15.48	10.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	50.26	44.86	40.73	37.90	74.93	85.35
Loans/Assets	49.03	43.87	40.02	36.11	63.48	73.01
Securities/Assets	35.37	29.28	29.94	25.82	19.42	12.05
PROFITABILITY:						
Return on Avg Assets	1.95	2.25	1.49	1.15	(0.10)	0.64
Return on Avg Equity	78.17	113.45	57.35	22.59	9.28	11.70
Nonint Income/Avg Assets	0.29	0.25	0.31	0.39	0.79	1.33
Net Overhead Ratio	1.45	1.44	1.35	1.33	2.99	2.30
Efficiency Ratio	46.35	42.49	51.76	62.72	70.68	73.47
Assets (per million) per Employee	8.39	8.71	7.77	8.71	10.47	14.44
ASSET QUALITY:						
Allowance/Loans	0.79	0.80	1.01	1.01	1.25	1.29
Nonperforming Loans/Total Loans	0.39	0.42	0.39	0.73	0.52	0.33
Nonperforming Assets/Total Assets	0.19	0.19	0.16	0.26	0.36	0.27
Adjusted Texas Ratio	7.09	7.74	7.57	5.23	3.66	2.75
YIELDS & COSTS:						
Yield on earning assets	4.96	4.60	3.08	2.55	5.44	6.03
Cost of funds	2.05	1.19	0.19	0.16	3.04	3.20
Net interest margin	3.52	3.83	2.96	2.45	2.91	2.83
Avg Earning Assets/Avg Assets	97.75	97.19	97.55	96.17	95.35	96.66

SELECTED FINANCIAL DATA - Brannen Bank
(Dollars in Thousands)

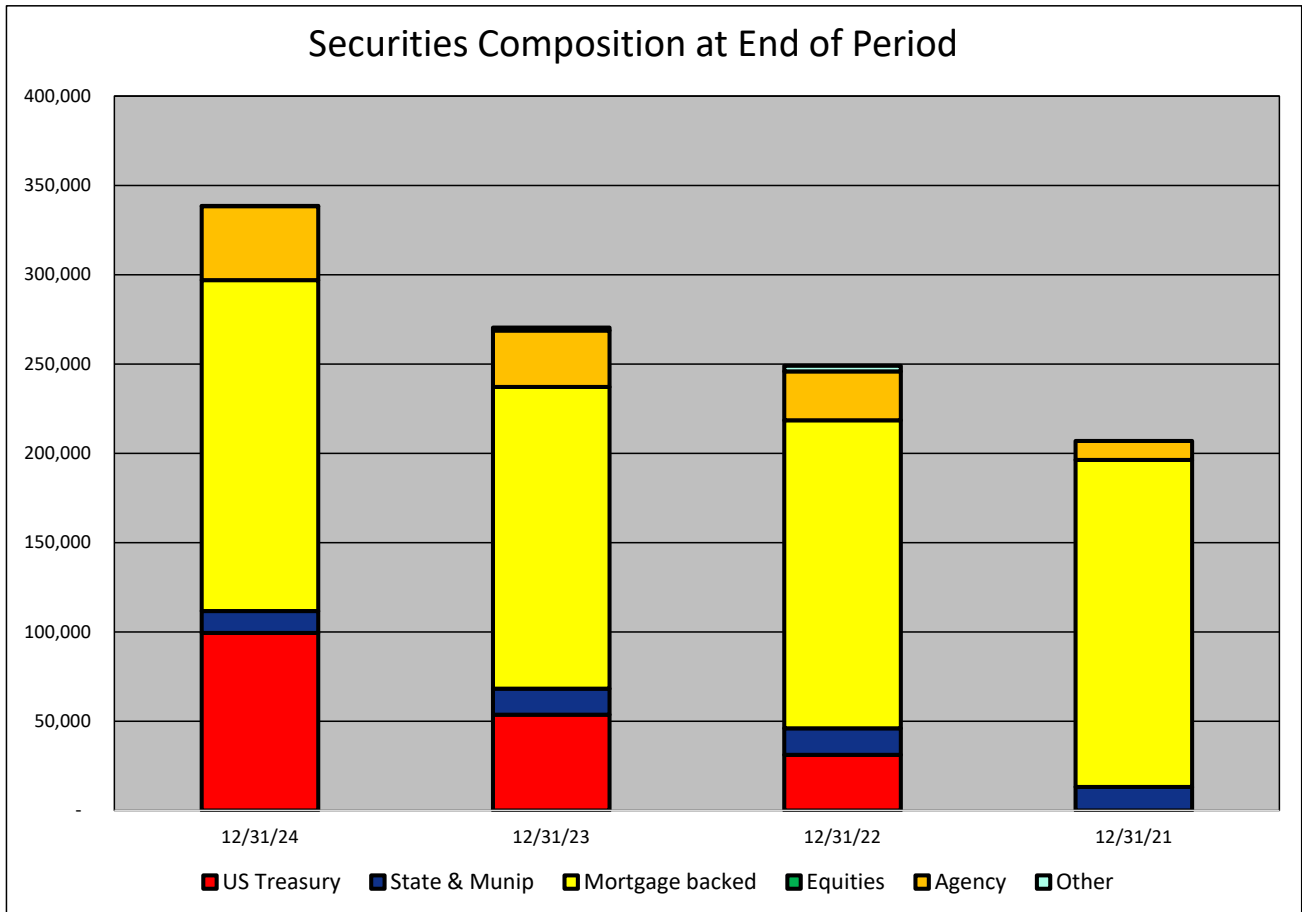
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	956,694	923,435	831,596	801,057	33,259	3.60
Cash and Equivalents	144,077	241,333	244,783	301,533	(97,256)	(40.30)
Securities	338,371	270,350	248,986	206,843	68,021	25.16
Loans, net	469,098	405,129	332,779	289,234	63,969	15.79
Deposit Accounts	933,320	903,165	817,129	763,149	30,155	3.34
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	21,871	18,919	13,678	37,614	2,952	15.60

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	18,525	20,407	12,676	8,543	(1,882)	(9.22)
Interest Income	46,028	40,453	25,610	18,250	5,575	13.78
Interest Expense	13,366	6,801	1,002	759	6,565	96.53
Net Interest Income	32,662	33,652	24,608	17,491	(990)	(2.94)
Prov for Credit Losses	449	317	441	(330)	132	41.64
Noninterest income	2,717	2,307	2,659	2,926	410	17.77
Gain on Sale of Securities	-	27	-	626	(27)	(100.00)
Noninterest Expense	16,433	15,317	14,150	12,830	1,116	7.29
Net Operating Income	18,497	20,325	12,676	7,917	(1,828)	(8.99)
Income Taxes	-	-	-	-	-	NA



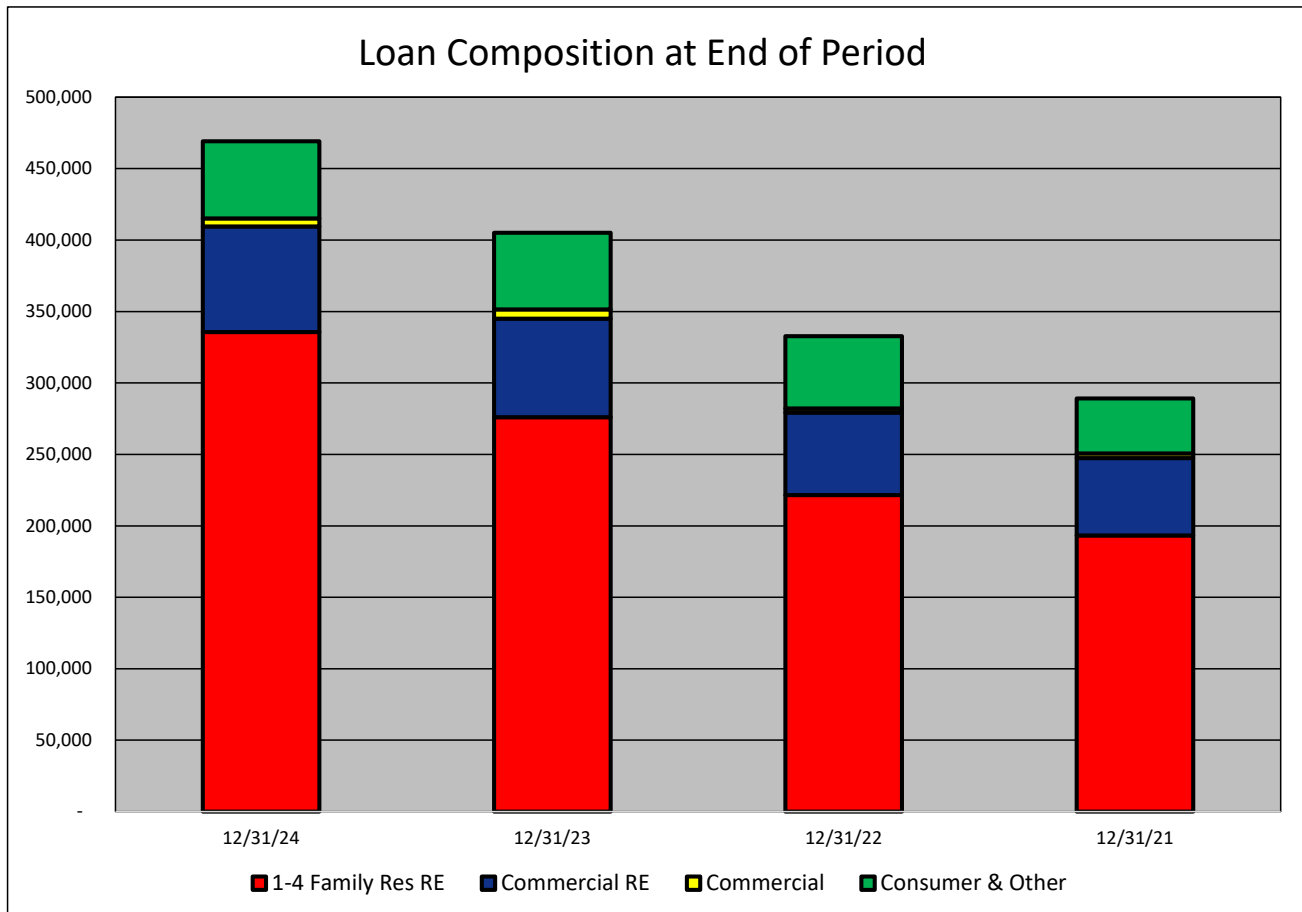
SECURITIES COMPOSITION - Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	99,469	53,687	31,177	-	45,782	85.28
State & Munip	12,194	14,523	14,836	13,137	(2,329)	(16.04)
Mortgage backed	185,225	168,983	172,456	183,122	16,242	9.61
Equities	-	-	-	-	-	NA
Agency	41,412	31,565	27,443	10,584	9,847	31.20
Other	71	1,592	3,074	-	(1,521)	(95.54)
Total Securities	338,371	270,350	248,986	206,843	68,021	25.16



LOAN PORTFOLIO COMPOSITION - Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	335,620	275,967	221,490	193,347	59,653	21.62
Commercial RE	73,855	69,050	57,835	54,089	4,805	6.96
Commercial	5,704	6,405	2,897	3,175	(701)	(10.94)
Consumer & Other	53,919	53,707	50,557	38,623	212	0.39
Loans, Net	469,098	405,129	332,779	289,234	63,969	15.79



LOAN PORTFOLIO QUALITY - Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

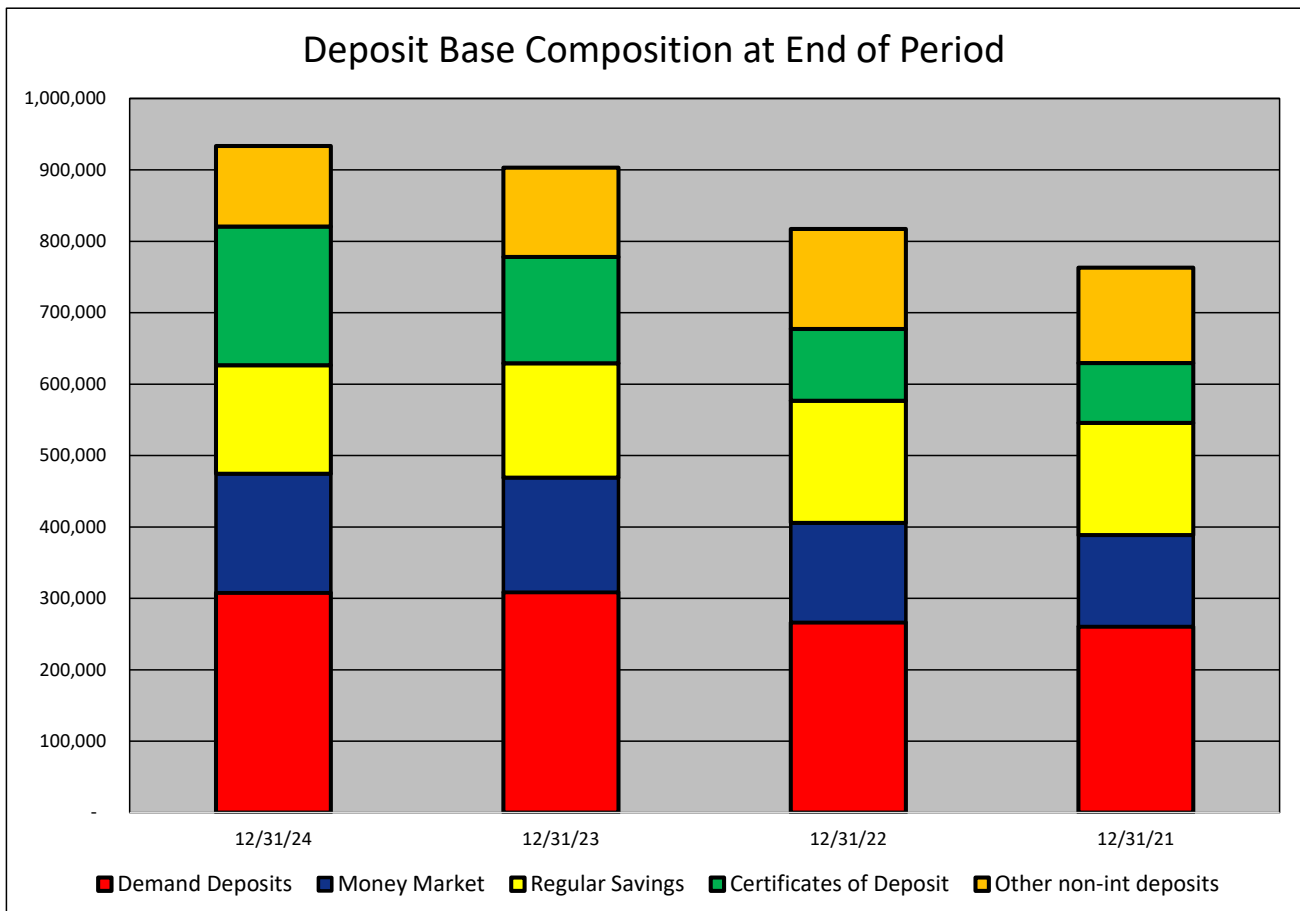
Beginning Balance	3,242	3,355	2,912	3,241	(113)	(3.37)
Total Recoveries	2	25	2	5	(23)	(92.00)
Total Charge-offs	4	-	-	4	4	NA
Provision Expense	449	317	441	(330)	132	41.64
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(455)	-	-	455	(100.00)
Ending Balance	3,689	3,242	3,355	2,912	447	13.79

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,812	1,715	1,290	2,121	97	5.66
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,812	1,715	1,290	2,121	97	5.66

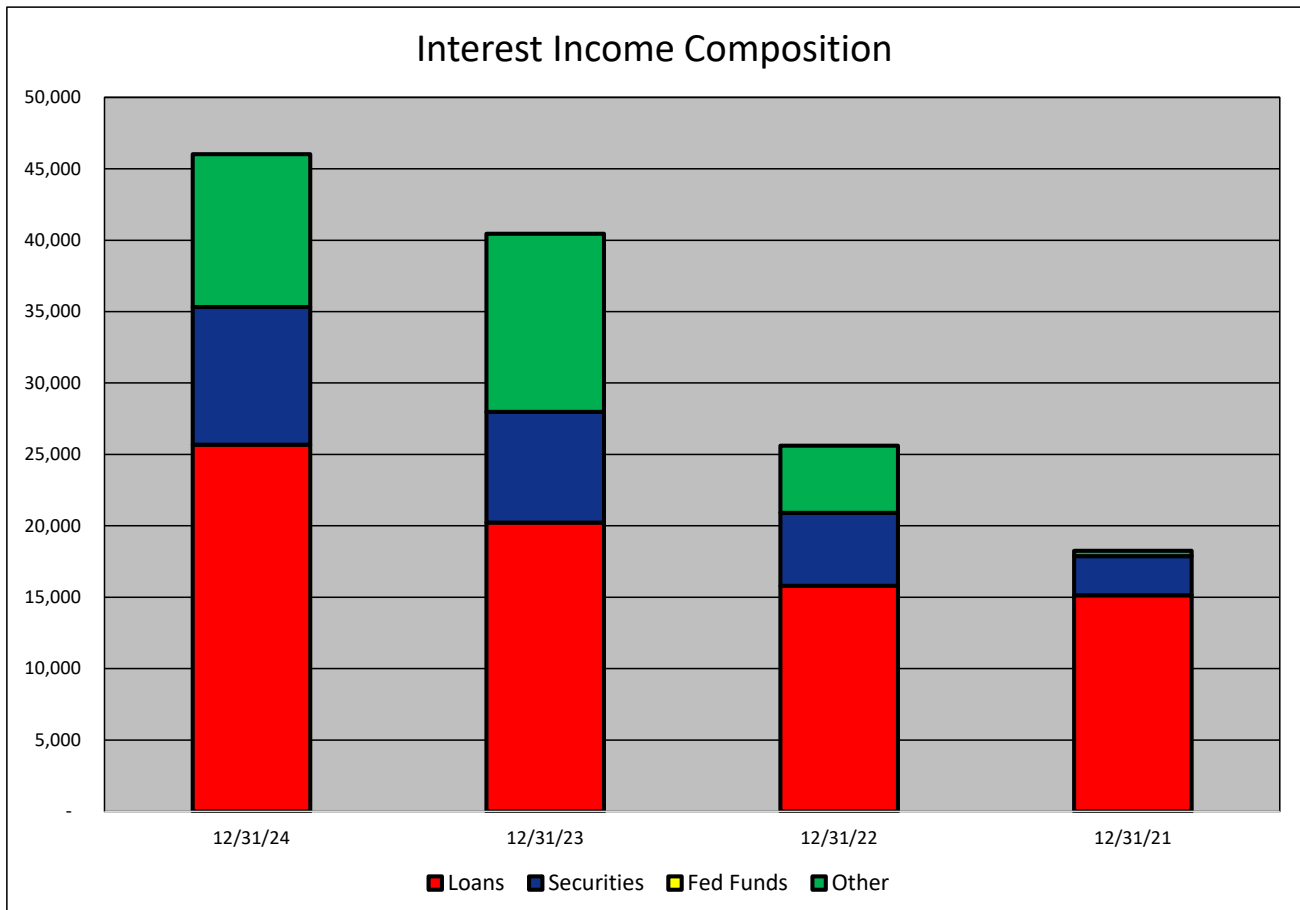
DEPOSIT BASE COMPOSITION - Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	307,830	308,501	266,331	260,712	(671)	(0.22)
Money Market	166,810	160,705	139,516	128,092	6,105	3.80
Regular Savings	151,966	160,000	170,995	157,077	(8,034)	(5.02)
Certificates of Deposit	193,915	148,939	100,486	83,531	44,976	30.20
Other non-int deposits	112,799	125,020	139,801	133,737	(12,221)	(9.78)
Total Deposits	933,320	903,165	817,129	763,149	30,155	3.34



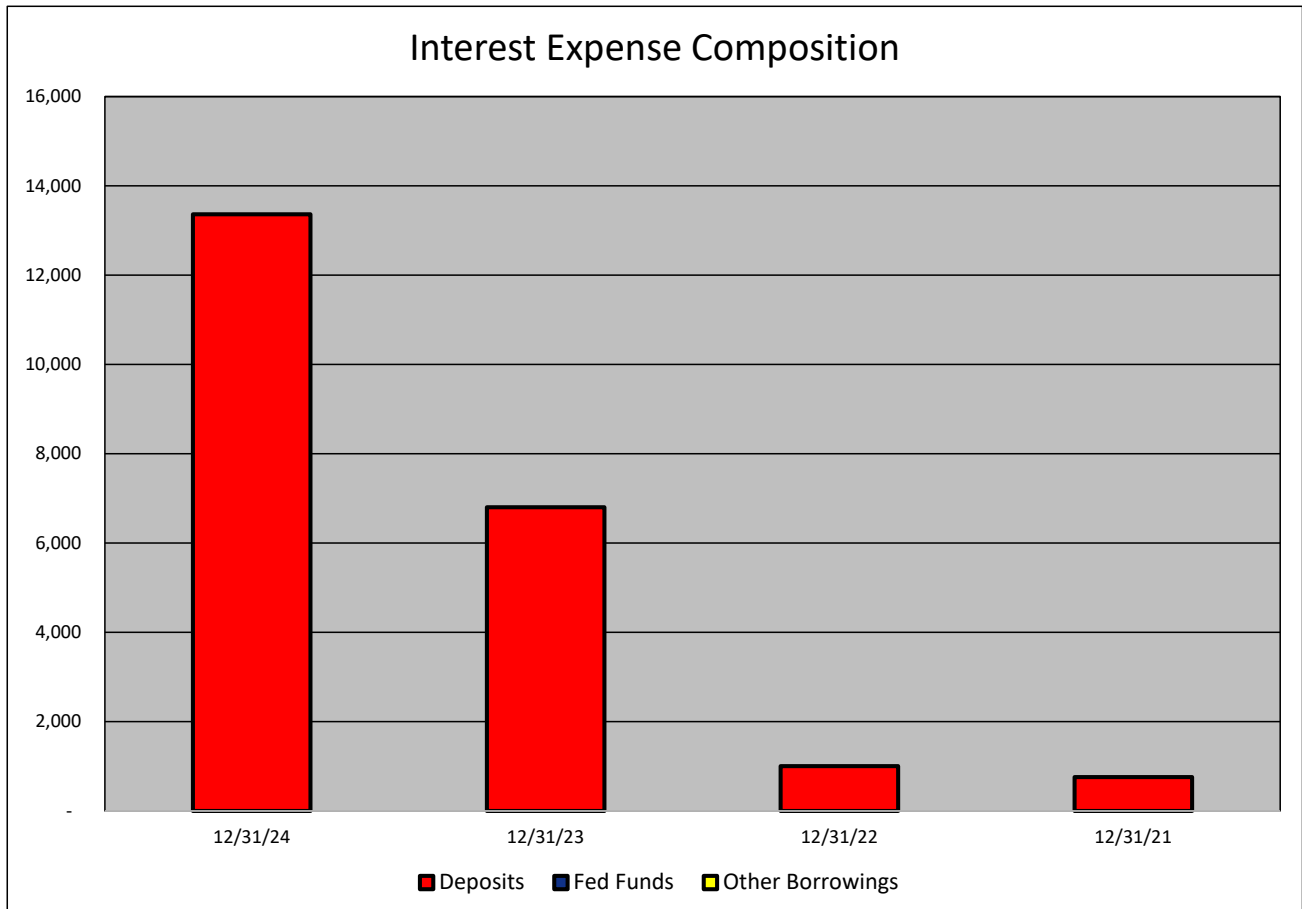
INTEREST INCOME COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	25,681	20,233	15,794	15,134	5,448	26.93
Securities	9,644	7,752	5,122	2,739	1,892	24.41
Fed Funds	-	-	-	-	-	NA
Other	10,703	12,468	4,694	377	(1,765)	(14.16)
Total Int Income	46,028	40,453	25,610	18,250	5,575	13.78



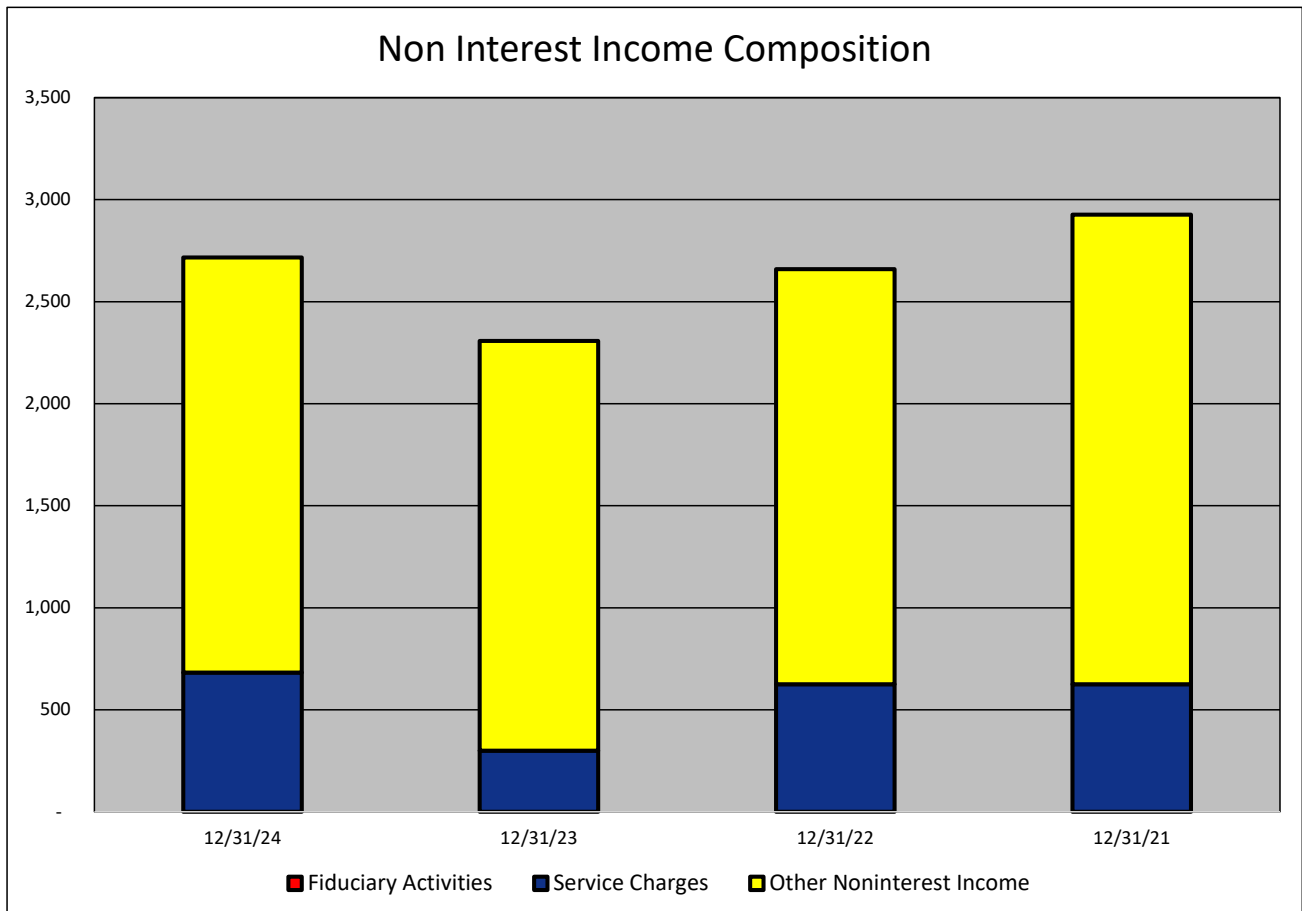
INTEREST EXPENSE COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	13,366	6,801	1,002	759	6,565	96.53
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	13,366	6,801	1,002	759	6,565	96.53



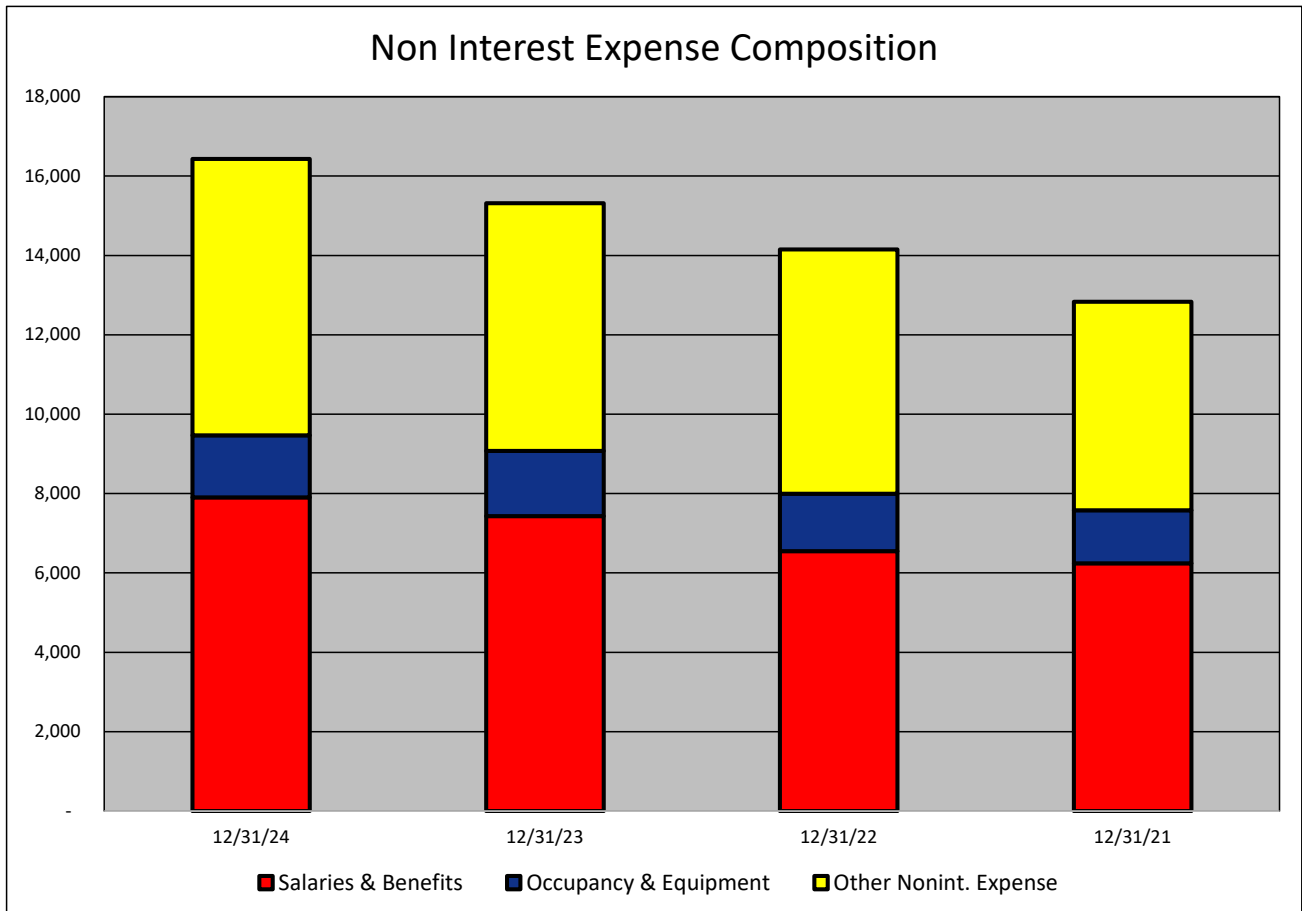
NONINTEREST INCOME COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	682	299	625	625	383	128.09
Other Noninterest Income	2,035	2,008	2,034	2,301	27	1.34
Total Nonint. Income	2,717	2,307	2,659	2,926	410	17.77



NONINTEREST EXPENSE COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	7,906	7,432	6,551	6,243	474	6.38
Occupancy & Equipment	1,559	1,643	1,442	1,333	(84)	(5.11)
Other Nonint. Expense	6,968	6,242	6,157	5,254	726	11.63
Total Nonint. Expense	16,433	15,317	14,150	12,830	1116	7.29



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	889,374	542,273	64.01
Waterfall Bank	284,367	186,843	52.20
Gulf Coast Business Bank	111,680	83,540	33.68
Bayfirst National Bank	1,288,291	1,117,970	15.23
Central Bank	343,256	297,999	15.19
Bankflorida	369,306	321,476	14.88
Tcm Bank, National Association	379,274	343,675	10.36
Gulfside Bank	291,658	268,693	8.55
Sanibel Captiva Community Bank	953,246	883,516	7.89
Brannen Bank	956,694	923,435	3.60
Flagship Bank	652,253	633,182	3.01
First National Bank Of Pasco	311,206	307,136	1.33
Finemark National Bank & Trust	4,113,577	4,099,078	0.35
Raymond James Bank	41,240,941	41,986,004	(1.77)
The Bank Of Tampa	2,982,268	3,052,083	(2.29)
Edison National Bank	426,516	444,869	(4.13)
Century Bank Of Florida	99,050	105,887	(6.46)

Select Peer Average	3,276,056	3,270,451	12.68
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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	
Gulf Coast Business Bank	87,468	49,372	77.16
Climate First Bank	769,275	466,205	65.01
Waterfall Bank	253,318	170,623	48.47
Bankflorida	289,672	244,913	18.28
Central Bank	295,259	251,609	17.35
Bayfirst National Bank	1,066,559	915,726	16.47
Gulfside Bank	214,927	184,827	16.29
Brannen Bank	469,098	405,129	15.79
Sanibel Captiva Community Bank	831,409	751,120	10.69
Flagship Bank	525,208	484,904	8.31
Tcm Bank, National Association	329,680	307,637	7.17
Finemark National Bank & Trust	2,692,116	2,513,356	7.11
The Bank Of Tampa	1,772,548	1,667,488	6.30
Raymond James Bank	32,767,245	31,526,493	3.94
Edison National Bank	157,087	151,173	3.91
Century Bank Of Florida	60,000	58,079	3.31
First National Bank Of Pasco	189,579	185,347	2.28

Select Peer Average	2,515,909	2,372,588	19.28
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the year ended December 31, 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	17.31	17.53	17.79	19.06	17.79
Gulf Coast Business Bank	14.71	15.85	0.00	0.00	0.00
Waterfall Bank	14.67	15.31	15.65	16.31	15.65
Flagship Bank	13.00	11.61	0.00	0.00	0.00
Bankflorida	11.00	11.39	11.56	12.72	11.56
Gulfside Bank	8.99	10.67	0.00	0.00	0.00
Finemark National Bank & Trust	9.12	9.96	17.44	18.44	17.44
The Bank Of Tampa	8.11	9.89	14.62	15.82	14.62
Century Bank Of Florida	8.38	9.47	14.99	16.24	14.99
First National Bank Of Pasco	5.49	9.26	0.00	0.00	0.00
Climate First Bank	8.93	9.17	9.22	10.24	9.22
Edison National Bank	7.99	9.03	24.66	25.92	24.66
Sanibel Captiva Community Bank	8.54	8.83	11.10	12.27	11.10
Bayfirst National Bank	9.13	8.82	10.89	12.14	10.89
Central Bank	8.49	8.79	0.00	0.00	0.00
Raymond James Bank	7.13	8.16	14.22	15.48	14.22
Brannen Bank	2.29	5.37	14.16	15.23	14.16

Select Peer Average	9.60	10.54	10.37	11.17	10.37
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	111.23	86.92	0.44
Central Bank	105.93	86.02	7.56
Sanibel Captiva Community Bank	105.35	87.22	4.35
Waterfall Bank	105.22	89.08	3.60
Climate First Bank	97.89	86.50	0.51
Bankflorida	95.48	78.44	6.57
Flagship Bank	94.08	80.52	1.69
Bayfirst National Bank	93.25	82.79	3.01
Gulf Coast Business Bank	92.73	78.32	6.00
Raymond James Bank	88.10	79.45	13.31
Finemark National Bank & Trust	81.90	65.44	21.59
Gulfside Bank	81.86	73.69	17.39
First National Bank Of Pasco	71.44	60.92	21.58
Century Bank Of Florida	68.94	60.58	14.32
The Bank Of Tampa	65.38	59.44	30.24
Brannen Bank	50.26	49.03	35.37
Edison National Bank	41.83	36.83	17.31

Select Peer Average	85.35	73.01	12.05
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Sanibel Captiva Community Bank	891,759	2.01	23.59
Brannen Bank	948,650	1.95	78.17
Raymond James Bank	41,753,889	1.30	18.85
Edison National Bank	431,525	1.25	16.32
Gulfside Bank	286,096	1.25	14.69
Bayfirst National Bank	1,201,755	1.11	12.09
The Bank Of Tampa	3,076,631	1.06	14.08
Flagship Bank	651,609	0.86	7.09
Century Bank Of Florida	103,906	0.74	9.67
Climate First Bank	705,648	0.48	5.26
Central Bank	317,570	0.38	4.14
Waterfall Bank	235,712	0.26	1.48
Finemark National Bank & Trust	4,196,234	0.20	2.33
First National Bank Of Pasco	300,079	0.20	3.40
Tcm Bank, National Association	347,851	0.11	0.61
Bankflorida	356,047	(0.02)	(0.19)
Gulf Coast Business Bank	94,003	(2.34)	(12.69)

Select Peer Average	3,288,174	0.64	11.70
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.09	1.03	38.62	120.24
Brannen Bank	0.29	1.45	46.35	8.39
Sanibel Captiva Community Bank	0.20	2.22	46.60	8.08
The Bank Of Tampa	0.59	1.58	57.69	10.18
Gulfside Bank	0.48	1.84	57.87	9.72
Flagship Bank	0.17	2.08	64.97	8.58
Bayfirst National Bank	5.03	0.49	67.08	4.31
Edison National Bank	0.30	2.31	68.65	9.07
Climate First Bank	0.17	2.11	68.95	10.11
Bankflorida	0.09	2.25	75.13	7.10
Century Bank Of Florida	0.31	3.20	82.21	6.19
Central Bank	0.14	2.45	82.62	7.46
Waterfall Bank	0.06	2.78	83.81	8.89
Tcm Bank, National Association	12.81	3.45	86.29	3.36
Finemark National Bank & Trust	0.98	0.97	87.91	14.23
First National Bank Of Pasco	0.72	3.05	93.73	5.37
Gulf Coast Business Bank	0.12	5.88	140.53	4.14

Select Peer Average	1.33	2.30	73.47	14.44
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 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	0.98	0.00	0.00	0.00
Edison National Bank	1.44	0.00	0.00	0.00
Flagship Bank	0.98	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.70	0.00	0.00	0.00
First National Bank Of Pasco	1.51	0.06	0.04	0.57
Finemark National Bank & Trust	0.88	0.07	0.05	0.49
Gulfside Bank	1.10	0.07	0.05	0.51
The Bank Of Tampa	1.34	0.17	0.10	1.16
Brannen Bank	0.79	0.39	0.19	7.09
Raymond James Bank	1.21	0.33	0.26	3.26
Century Bank Of Florida	1.69	0.43	0.27	2.91
Central Bank	0.74	0.43	0.37	4.11
Tcm Bank, National Association	3.40	1.00	0.87	4.46
Sanibel Captiva Community Bank	1.01	0.92	0.89	9.43
Bayfirst National Bank	1.45	1.79	1.50	12.76

Select Peer Average	1.29	0.33	0.27	2.75
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 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	1.83	7.67	9.11	0.00	14.32
Gulf Coast Business Bank	1.32	11.14	2.87	0.00	6.00
Edison National Bank	1.05	41.57	0.00	9.28	8.03
Central Bank	1.04	1.52	0.71	2.35	5.21
The Bank Of Tampa	1.03	5.21	0.00	10.13	20.06
Gulfside Bank	0.90	4.65	0.00	5.92	11.47
Finemark National Bank & Trust	0.88	8.03	0.00	1.97	19.63
Tcm Bank, National Association	0.87	8.50	0.00	0.00	0.44
Flagship Bank	0.79	14.55	0.10	0.00	1.69
Sanibel Captiva Community Bank	0.75	4.52	0.00	4.35	0.00
Waterfall Bank	0.68	5.65	0.00	0.00	3.60
Brannen Bank	0.61	14.45	0.00	0.00	35.37
Bankflorida	0.47	6.87	0.00	0.00	6.57
First National Bank Of Pasco	0.46	2.23	8.65	0.00	21.58
Bayfirst National Bank	0.35	5.87	0.00	0.19	2.82
Climate First Bank	0.06	10.21	0.00	0.00	0.51
Raymond James Bank	0.04	6.08	0.00	0.00	13.31

Select Peer Average	0.77	9.34	1.26	2.01	10.04
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	88.45	0.62	0.00	0.00
Sanibel Captiva Community Bank	86.26	2.70	0.09	0.00
Climate First Bank	85.50	1.50	0.00	0.02
Central Bank	85.38	2.57	0.00	0.08
Tcm Bank, National Association	83.96	0.34	0.00	0.73
Bayfirst National Bank	81.58	3.81	0.01	1.28
Flagship Bank	79.74	0.95	0.00	1.44
Raymond James Bank	78.02	0.01	0.00	0.00
Bankflorida	77.35	6.51	0.00	0.00
Gulf Coast Business Bank	77.30	0.61	0.00	0.00
Gulfside Bank	72.88	0.93	0.00	0.09
Finemark National Bank & Trust	64.87	1.16	0.00	0.00
First National Bank Of Pasco	60.00	1.53	0.00	0.00
Century Bank Of Florida	59.55	2.60	0.00	0.00
The Bank Of Tampa	58.64	1.17	0.00	0.22
Brannen Bank	48.65	0.51	0.00	0.00
Edison National Bank	36.30	1.34	0.00	0.00

Select Peer Average	72.03	1.70	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 year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	39.23	60.77	100.00	0.00	0.00
First National Bank Of Pasco	38.56	52.83	91.39	0.00	8.61
Brannen Bank	32.50	67.50	100.00	0.00	0.00
Flagship Bank	31.95	66.81	98.76	0.00	1.24
Edison National Bank	29.49	67.36	96.84	3.16	0.00
Century Bank Of Florida	29.17	67.50	96.67	0.00	3.33
Bankflorida	28.50	63.88	92.39	0.00	7.61
Sanibel Captiva Community Bank	25.04	65.76	90.80	0.00	9.20
Gulfside Bank	24.45	75.55	100.00	0.00	0.00
Gulf Coast Business Bank	20.07	79.93	100.00	0.00	0.00
Central Bank	12.01	77.12	89.13	0.00	10.87
Finemark National Bank & Trust	11.83	76.65	88.48	2.10	9.42
Waterfall Bank	9.47	90.53	100.00	0.00	0.00
Bayfirst National Bank	8.94	91.06	100.00	0.00	0.00
Climate First Bank	8.48	89.03	97.52	0.00	2.48
Raymond James Bank	2.67	95.10	97.77	0.00	2.23
Tcm Bank, National Association	0.37	99.63	100.00	0.00	0.00

Select Peer Average	20.75	75.71	96.46	0.31	3.24
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.21	4.36	6.59	91.64
Sanibel Captiva Community Bank	6.75	2.41	5.14	97.06
Gulf Coast Business Bank	6.86	4.04	4.22	98.32
Century Bank Of Florida	5.96	2.68	4.19	94.16
Edison National Bank	4.45	1.26	3.64	96.23
Gulfside Bank	5.29	2.45	3.59	98.25
Brannen Bank	4.96	2.05	3.52	97.75
Bayfirst National Bank	7.52	4.51	3.49	91.65
Flagship Bank	5.58	3.71	3.40	96.92
Waterfall Bank	6.61	4.35	3.36	98.90
The Bank Of Tampa	4.39	1.25	3.26	95.76
Bankflorida	5.87	3.63	3.24	93.37
First National Bank Of Pasco	5.26	3.20	3.22	102.05
Climate First Bank	6.97	4.56	3.19	98.36
Central Bank	6.04	3.65	3.08	96.75
Raymond James Bank	5.25	2.76	2.80	99.73
Finemark National Bank & Trust	4.49	3.45	1.29	96.24

Select Peer Average	6.03	3.20	2.83	96.66
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