

Climate First Bank

Saint Petersburg, FL

Established

6/1/2021

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)

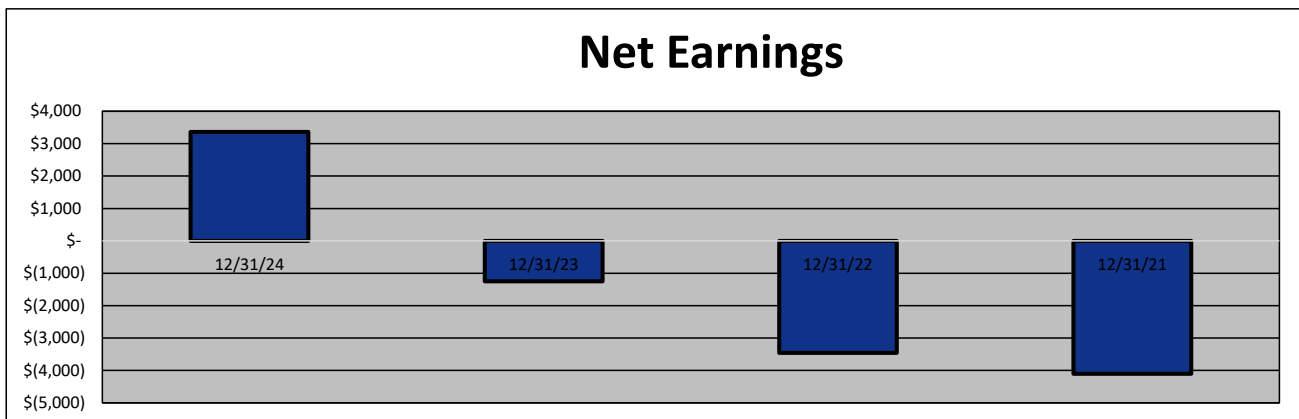
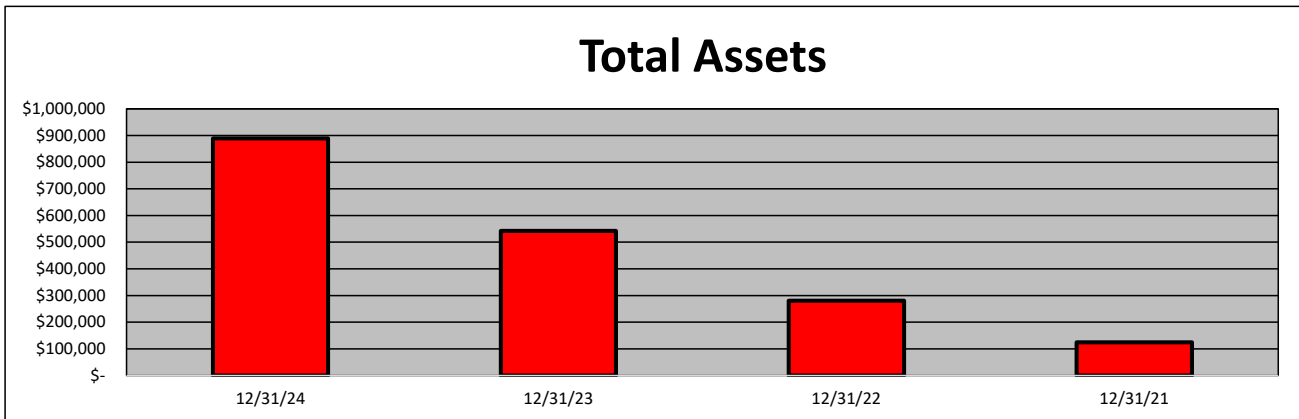
EXECUTIVE SUMMARY - Climate First Bank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.93	9.32	15.47	32.51	10.71	9.60
Leverage Ratio	9.17	9.72	15.86	44.24	11.67	10.54
Tier 1 Cap/Risk Based Assets	9.22	9.49	14.20	40.48	15.53	10.37
Risk Based Ratio	10.24	10.68	15.46	41.28	16.34	11.17
Common Equity Tier 1 Capital Ratio	9.22	9.49	14.20	40.48	15.48	10.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	97.89	97.17	107.16	87.34	74.93	85.35
Loans/Assets	86.50	85.97	84.93	58.56	63.48	73.01
Securities/Assets	0.51	1.40	3.08	1.94	19.42	12.05
PROFITABILITY:						
Return on Avg Assets	0.48	(0.31)	(1.67)	(8.40)	(0.10)	0.64
Return on Avg Equity	5.26	(2.72)	(8.43)	(16.50)	9.28	11.70
Nonint Income/Avg Assets	0.17	0.23	0.09	0.01	0.79	1.33
Net Overhead Ratio	2.11	2.84	4.01	11.06	2.99	2.30
Efficiency Ratio	68.95	96.49	119.24	764.83	70.68	73.47
Assets (per million) per Employee	10.11	7.53	5.20	3.56	10.47	14.44
ASSET QUALITY:						
Allowance/Loans	0.98	1.13	1.37	0.94	1.25	1.29
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.52	0.33
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.36	0.27
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.66	2.75
YIELDS & COSTS:						
Yield on earning assets	6.97	6.03	4.18	1.68	5.44	6.03
Cost of funds	4.56	3.85	1.03	0.51	3.04	3.20
Net interest margin	3.19	3.03	3.45	1.52	2.91	2.83
Avg Earning Assets/Avg Assets	98.36	97.46	97.10	94.29	95.35	96.66

SELECTED FINANCIAL DATA - Climate First Bank
(Dollars in Thousands)

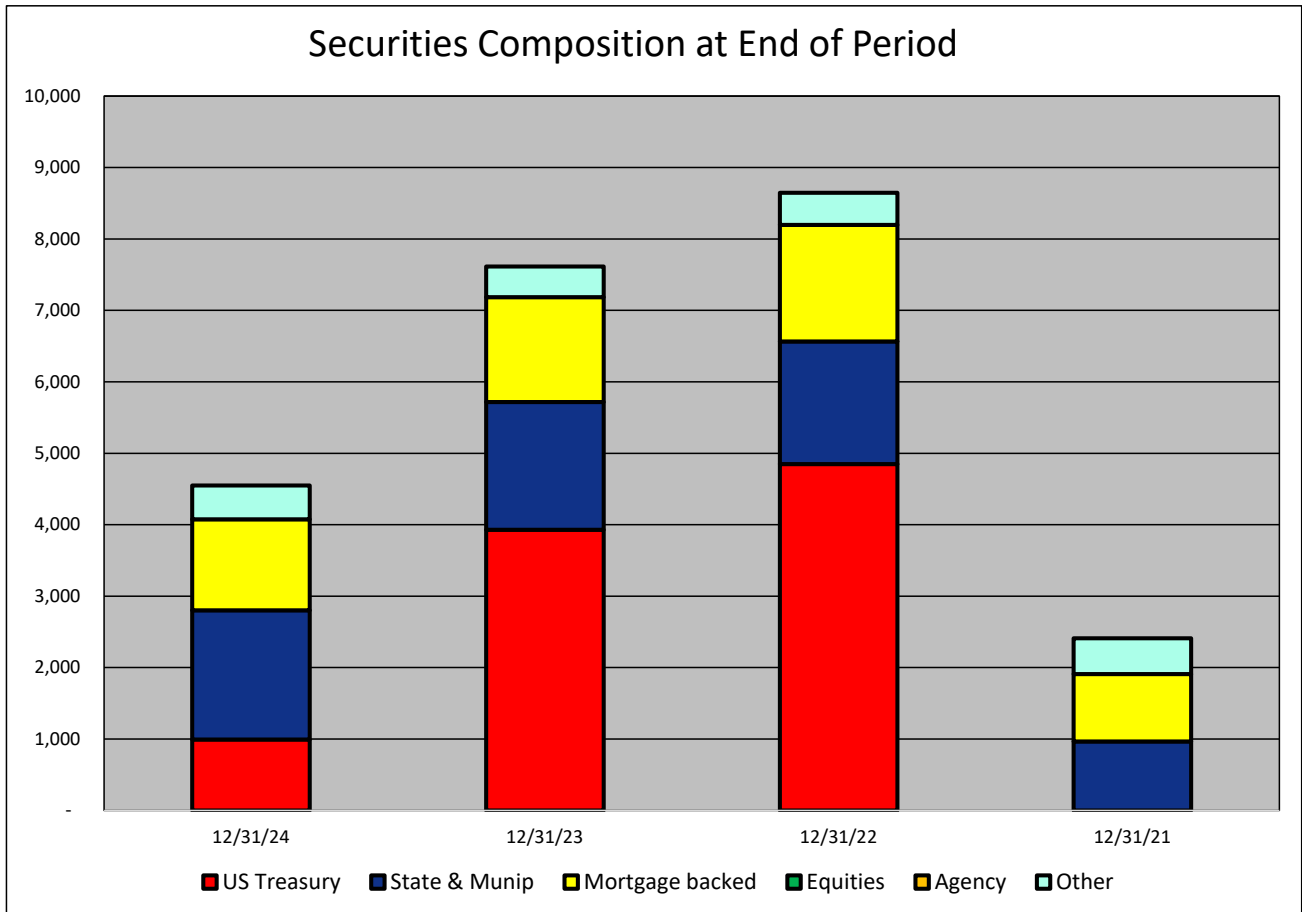
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	889,374	542,273	280,936	124,459	347,101	64.01
Cash and Equivalents	91,375	56,737	24,507	41,490	34,638	61.05
Securities	4,549	7,613	8,646	2,409	(3,064)	(40.25)
Loans, net	769,275	466,205	238,585	72,883	303,070	65.01
Deposit Accounts	785,820	479,794	222,652	83,451	306,026	63.78
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	79,389	50,559	43,455	40,458	28,830	57.02

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,359	(1,252)	(3,456)	(4,106)	4,611	(368.29)
Interest Income	48,395	23,858	8,418	774	24,537	102.85
Interest Expense	26,270	11,876	1,476	73	14,394	121.20
Net Interest Income	22,125	11,982	6,942	701	10,143	84.65
Prov for Credit Losses	2,374	2,006	2,596	682	368	18.34
Noninterest income	1,189	948	188	7	241	25.42
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	16,075	12,476	8,513	5,415	3,599	28.85
Net Operating Income	4,865	(1,552)	(3,979)	(5,389)	6,417	(413.47)
Income Taxes	1,229	(381)	(1,104)	(1,371)	1,610	(422.57)



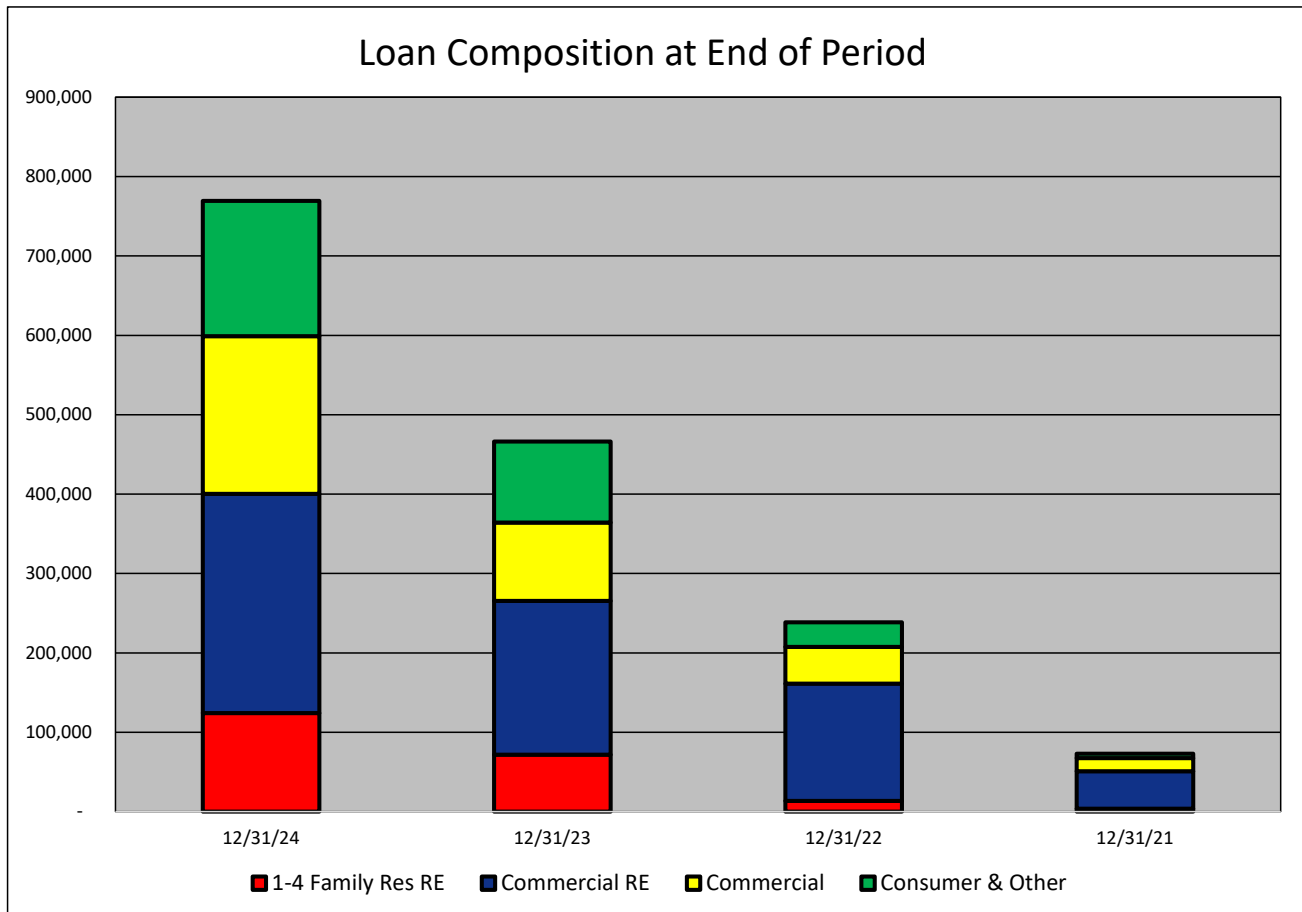
SECURITIES COMPOSITION - Climate First Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	994	3,931	4,849	-	(2,937)	(74.71)
State & Munip	1,809	1,787	1,716	966	22	1.23
Mortgage backed	1,274	1,469	1,632	945	(195)	(13.27)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	472	426	449	498	46	10.80
Total Securities	4,549	7,613	8,646	2,409	(3,064)	(40.25)



LOAN PORTFOLIO COMPOSITION - Climate First 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	124,179	71,750	13,503	3,637	52,429	73.07
Commercial RE	276,279	193,581	147,731	47,310	82,698	42.72
Commercial	198,504	98,731	46,367	16,539	99,773	101.06
Consumer & Other	170,313	102,143	30,984	5,397	68,170	66.74
Loans, Net	769,275	466,205	238,585	72,883	303,070	65.01



LOAN PORTFOLIO QUALITY - Climate First 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	5,278	3,273	682	-	2,005	61.26
Total Recoveries	-	-	3	-	-	NA
Total Charge-offs	77	1	8	-	76	7,600.00
Provision Expense	2,374	2,006	2,596	682	368	18.34
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	7,575	5,278	3,273	682	2,297	43.52

NON-PERFORMING ASSETS:

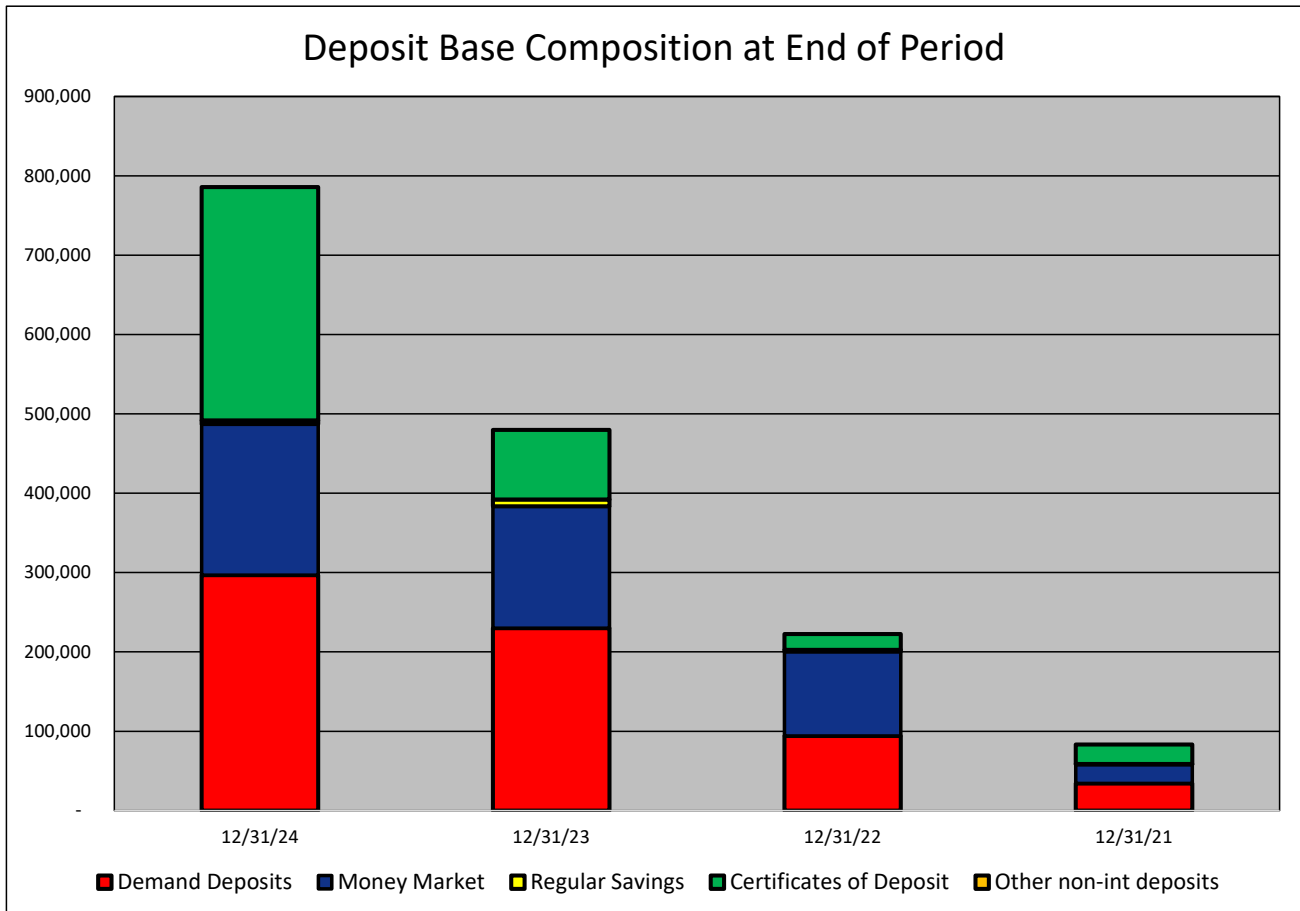
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Climate First 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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DEPOSIT BASE CATEGORY:

Demand Deposits	296,673	229,867	94,194	34,381	66,806	29.06
Money Market	190,437	153,531	106,195	23,755	36,906	24.04
Regular Savings	4,639	8,624	2,336	660	(3,985)	(46.21)
Certificates of Deposit	294,071	87,772	19,927	24,655	206,299	235.04
Other non-int deposits	-	-	-	-	-	NA
Total Deposits	785,820	479,794	222,652	83,451	306,026	63.78

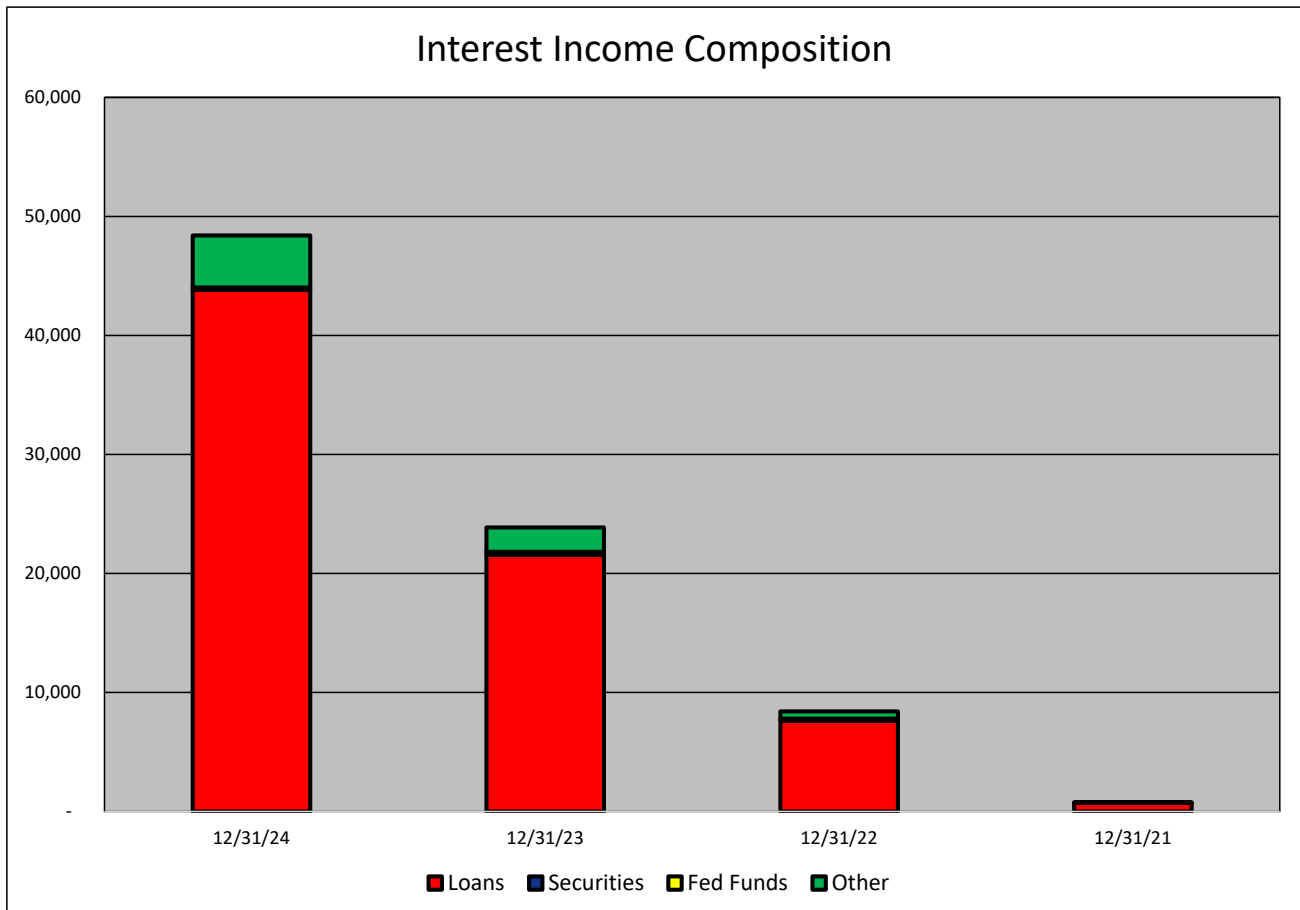


INTEREST INCOME COMPOSITION- Climate First Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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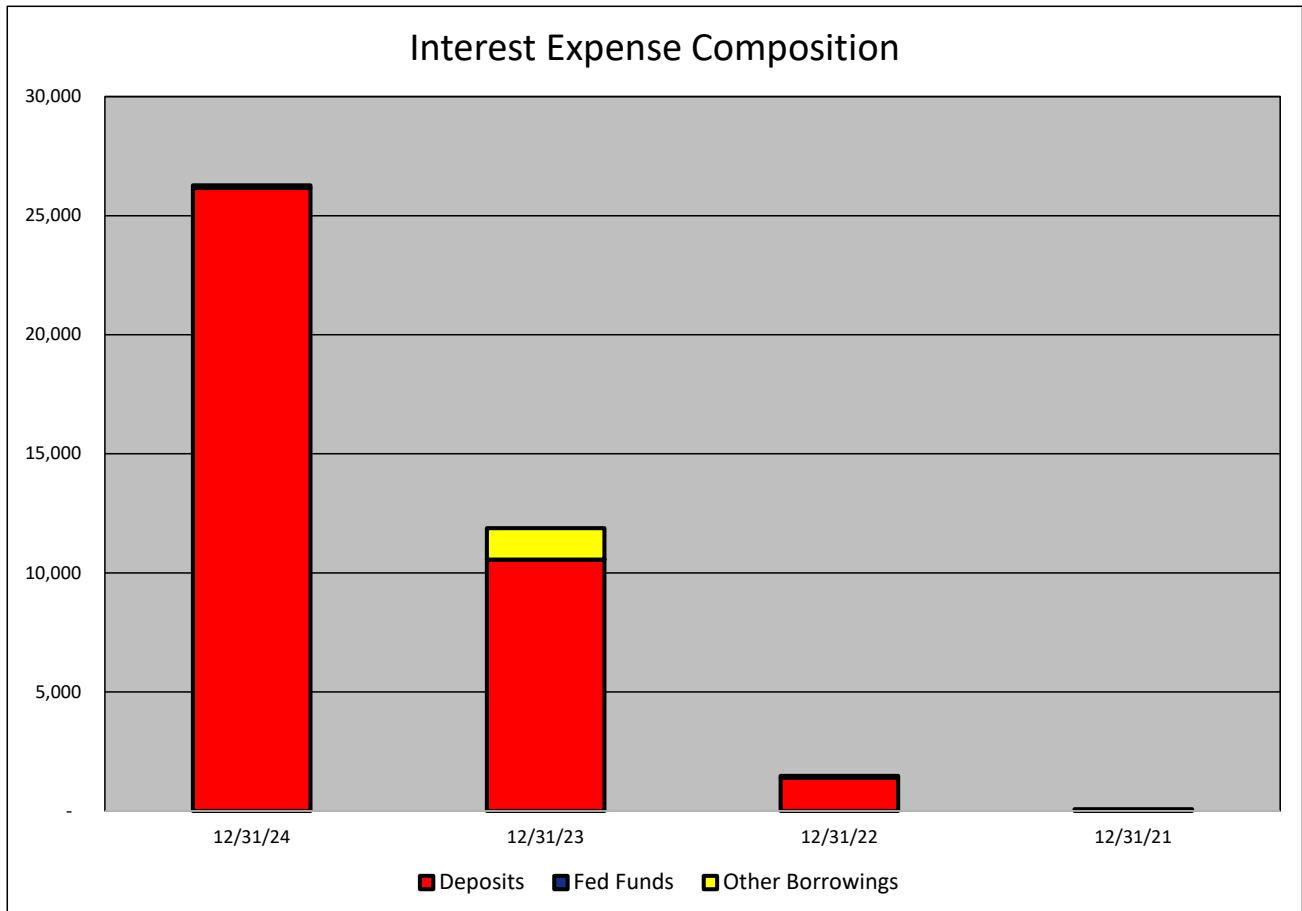
INTEREST INCOME CATEGORY

Loans	43,843	21,556	7,637	725	22,287	103.39
Securities	187	258	156	14	(71)	(27.52)
Fed Funds	-	-	-	-	-	NA
Other	4,365	2,044	625	35	2,321	113.55
Total Int Income	48,395	23,858	8,418	774	24,537	102.85



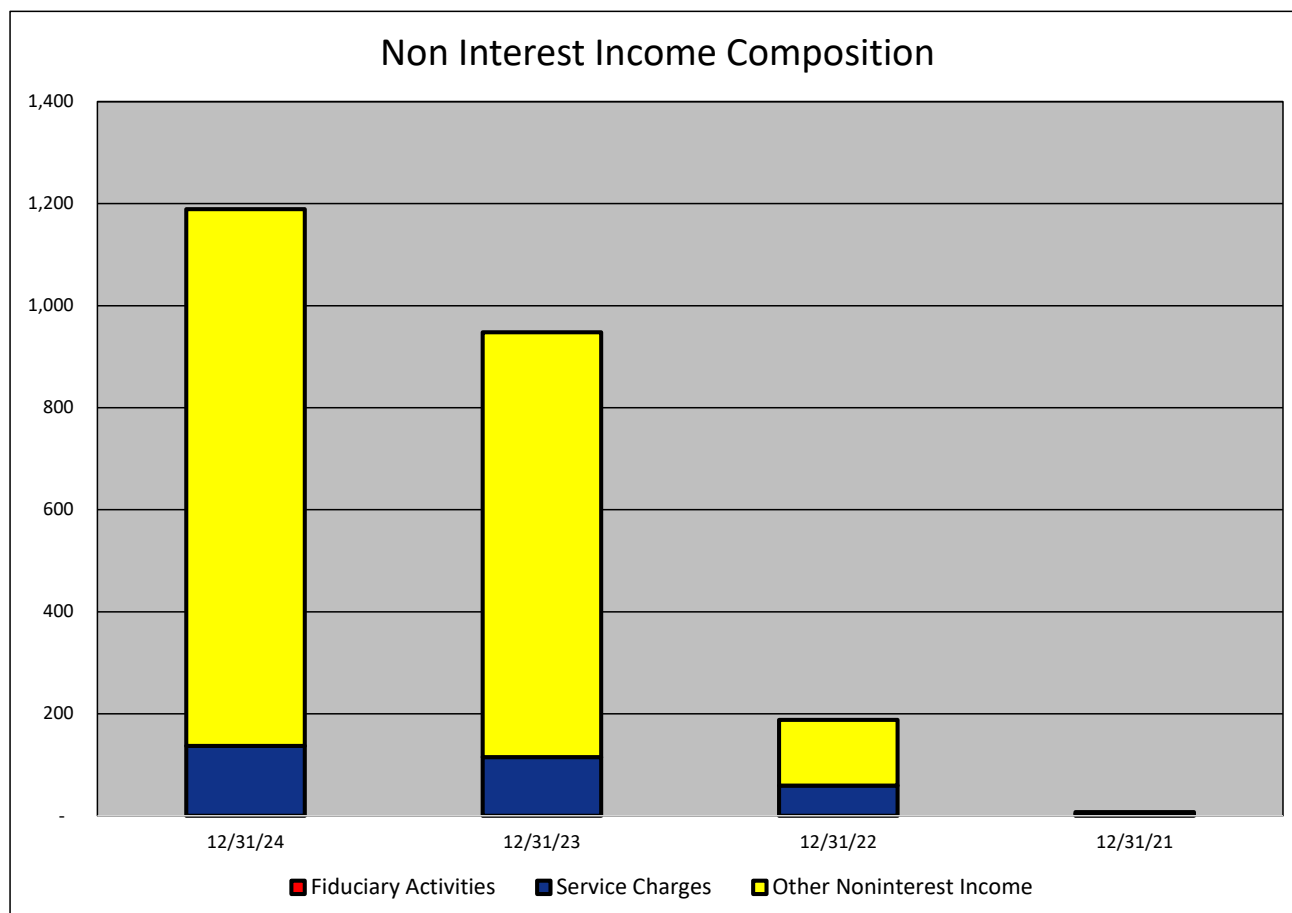
INTEREST EXPENSE COMPOSITION- Climate First Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	26,162	10,560	1,391	73	15,602	147.75
Fed Funds	-	2	-	-	(2)	(100.00)
Other Borrowings	108	1,314	85	-	(1,206)	(91.78)
Total Int Expense	26,270	11,876	1,476	73	14,394	121.20



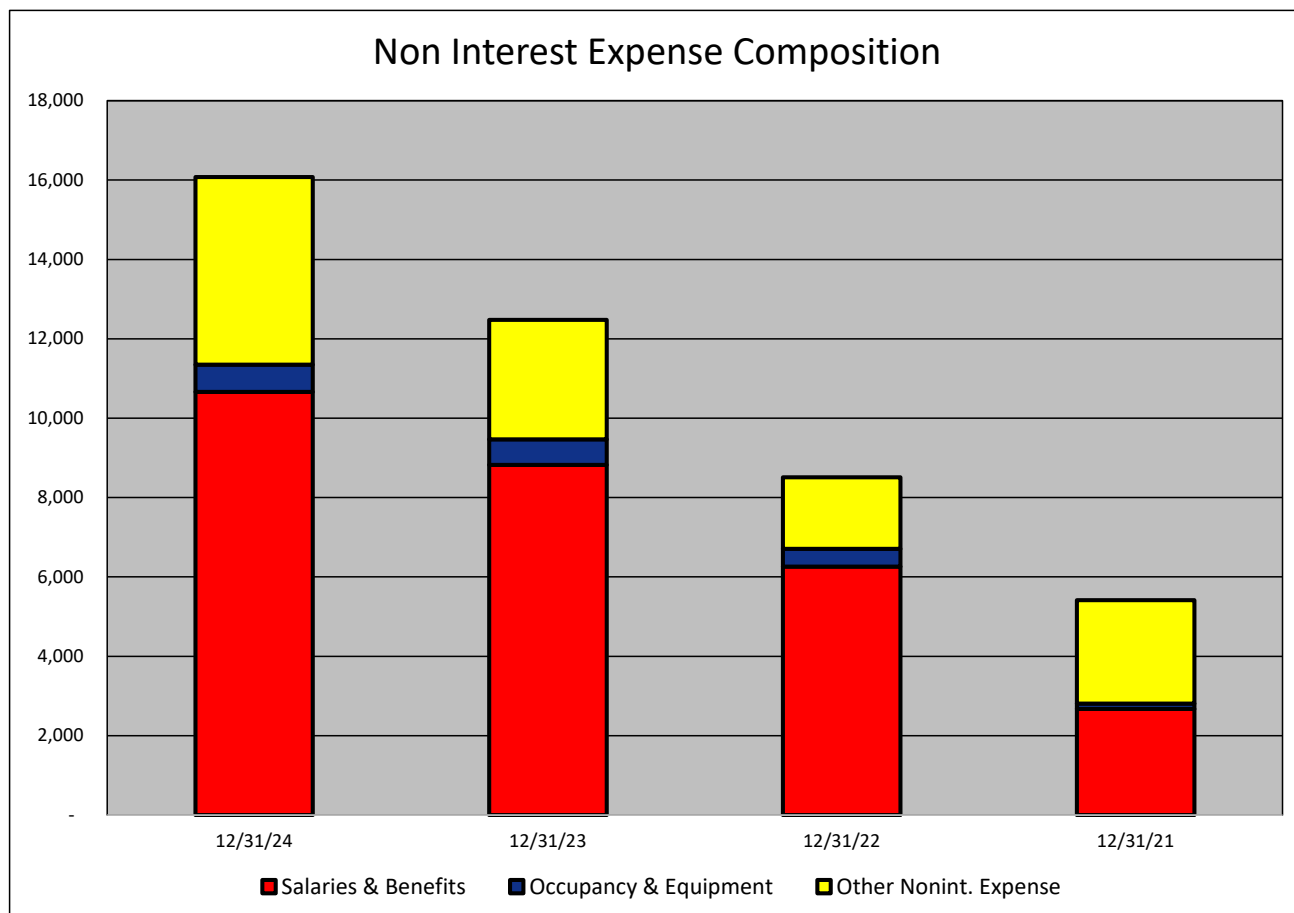
NONINTEREST INCOME COMPOSITION- Climate First Bank
(Dollars in Thousands)

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	137	115	59	4	22	19.13
Other Noninterest Income	1,052	833	129	3	219	26.29
Total Nonint. Income	1,189	948	188	7	241	25.42



NONINTEREST EXPENSE COMPOSITION- Climate First 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	10,661	8,825	6,258	2,672	1,836	20.80
Occupancy & Equipment	685	641	447	137	44	6.86
Other Nonint. Expense	4,729	3,010	1,808	2,606	1,719	57.11
Total Nonint. Expense	16,075	12,476	8,513	5,415	3,599	28.85



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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