

First National Bank Of Pasco

Dade City, FL

Established
11/3/1986

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)

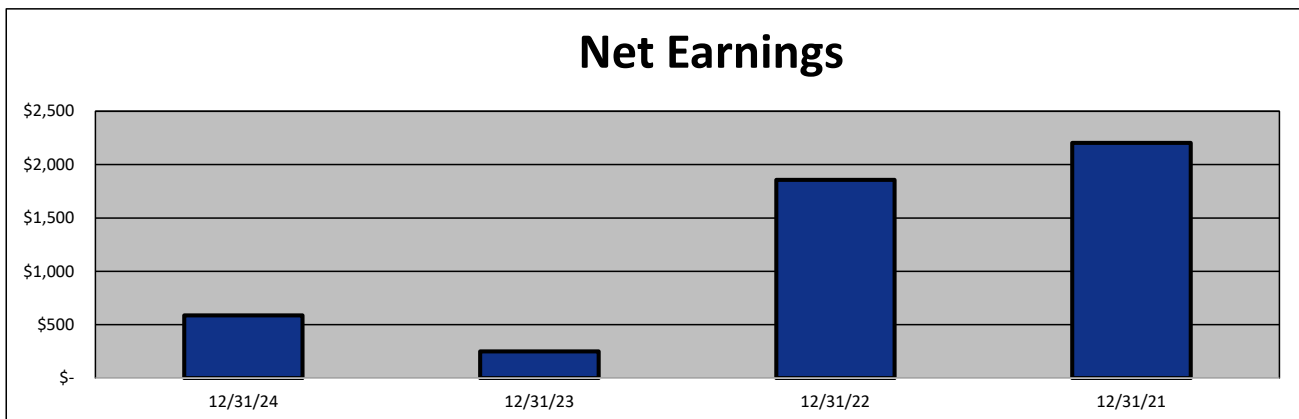
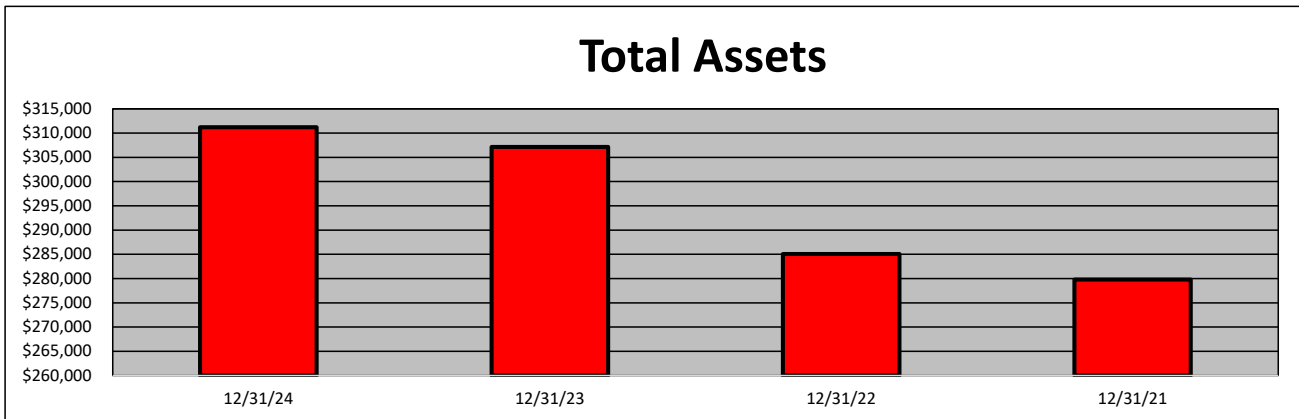
**EXECUTIVE SUMMARY - First National Bank of Pasco
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.49	5.46	5.60	9.20	10.71	9.60
Leverage Ratio	9.26	9.22	9.92	9.51	11.67	10.54
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	15.53	10.37
Risk Based Ratio	0.00	0.00	0.00	0.00	16.34	11.17
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	15.48	10.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	71.44	64.40	71.07	60.32	74.93	85.35
Loans/Assets	60.92	60.35	61.98	53.50	63.48	73.01
Securities/Assets	21.58	24.64	27.85	27.58	19.42	12.05
PROFITABILITY:						
Return on Avg Assets	0.20	0.09	0.67	0.87	(0.10)	0.64
Return on Avg Equity	3.40	1.54	9.70	8.62	9.28	11.70
Nonint Income/Avg Assets	0.72	0.64	0.71	0.67	0.79	1.33
Net Overhead Ratio	3.05	3.23	2.69	2.74	2.99	2.30
Efficiency Ratio	93.73	96.62	78.29	78.46	70.68	73.47
Assets (per million) per Employee	5.37	5.69	5.70	5.49	10.47	14.44
ASSET QUALITY:						
Allowance/Loans	1.51	1.58	1.52	1.68	1.25	1.29
Nonperforming Loans/Total Loans	0.06	0.13	0.20	0.29	0.52	0.33
Nonperforming Assets/Total Assets	0.04	0.08	0.12	0.15	0.36	0.27
Adjusted Texas Ratio	0.57	1.19	1.91	1.52	3.66	2.75
YIELDS & COSTS:						
Yield on earning assets	5.26	4.70	4.03	4.18	5.44	6.03
Cost of funds	3.20	2.12	0.36	0.37	3.04	3.20
Net interest margin	3.22	3.38	3.81	3.97	2.91	2.83
Avg Earning Assets/Avg Assets	102.05	98.73	94.71	91.93	95.35	96.66

SELECTED FINANCIAL DATA - First National Bank of Pasco
(Dollars in Thousands)

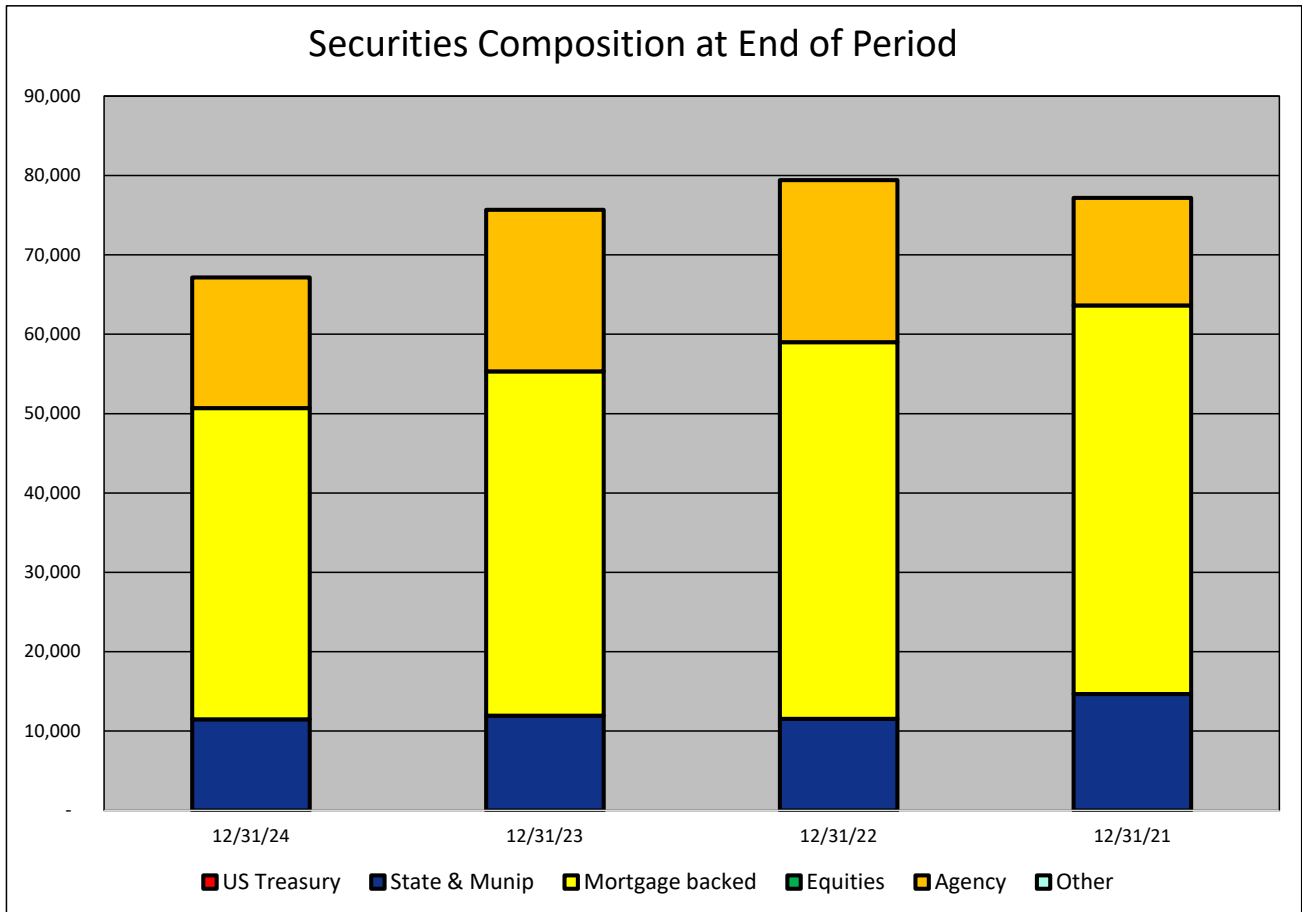
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	311,206	307,136	285,077	279,800	4,070	1.33
Cash and Equivalents	35,326	29,980	13,683	42,660	5,346	17.83
Securities	67,165	75,682	79,405	77,175	(8,517)	(11.25)
Loans, net	189,579	185,347	176,684	149,687	4,232	2.28
Deposit Accounts	265,379	287,800	248,618	248,136	(22,421)	(7.79)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	17,091	16,783	15,970	25,744	308	1.84

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	587	251	1,857	2,203	336	133.86
Interest Income	16,100	13,543	10,616	9,689	2,557	18.88
Interest Expense	6,254	3,799	577	490	2,455	64.62
Net Interest Income	9,846	9,744	10,039	9,199	102	1.05
Prov for Credit Losses	-	-	165	(5)	-	NA
Noninterest income	2,174	1,876	1,977	1,689	298	15.88
Gain on Sale of Securities	-	-	6	512	-	NA
Noninterest Expense	11,329	11,291	9,459	8,590	38	0.34
Net Operating Income	691	329	2,392	2,303	362	110.03
Income Taxes	104	78	541	612	26	33.33



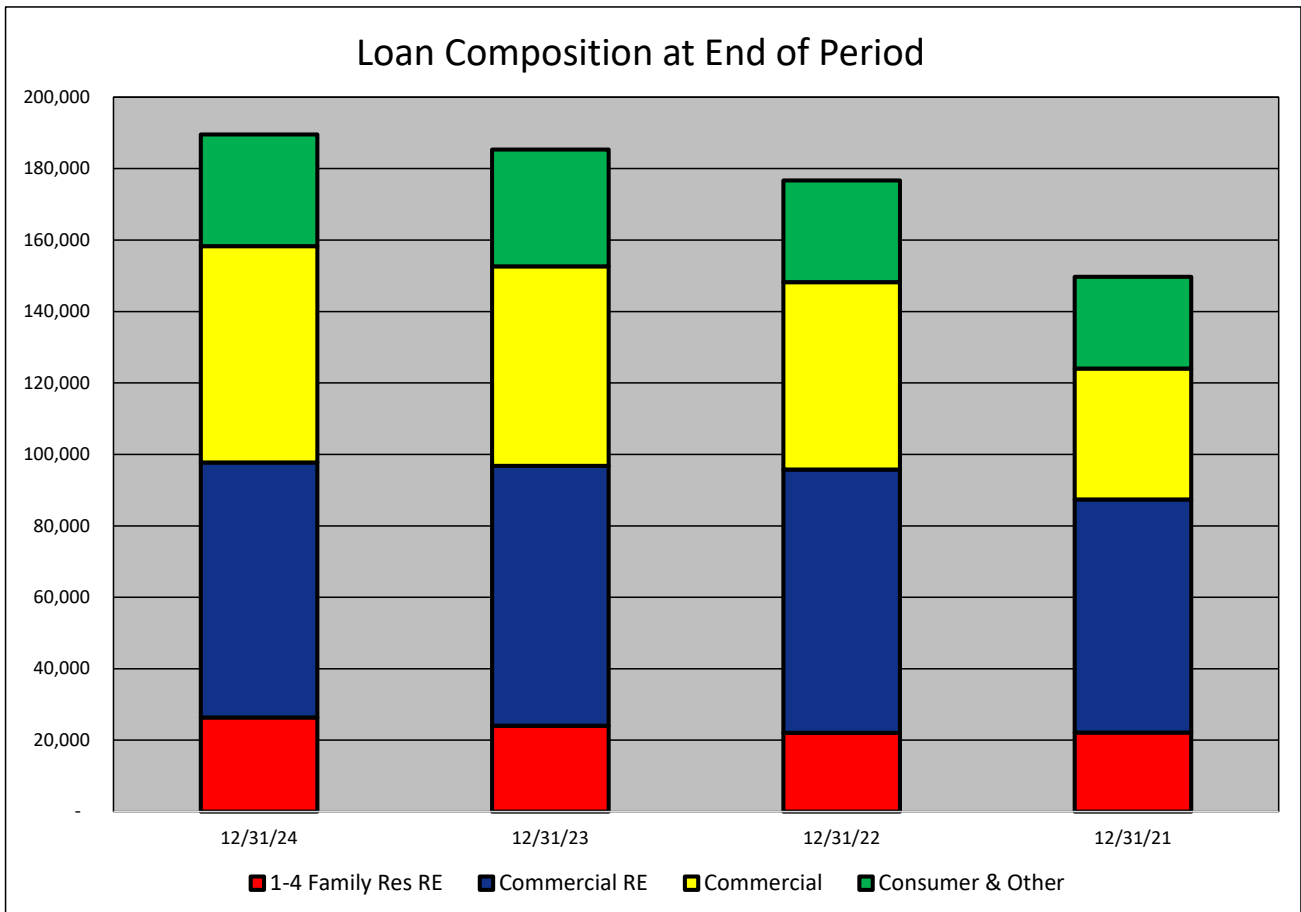
SECURITIES COMPOSITION - First National Bank of Pasco
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	11,481	11,932	11,550	14,675	(451)	(3.78)
Mortgage backed	39,204	43,375	47,454	48,956	(4,171)	(9.62)
Equities	-	-	-	-	-	NA
Agency	16,480	20,375	20,401	13,544	(3,895)	(19.12)
Other	-	-	-	-	-	NA
Total Securities	67,165	75,682	79,405	77,175	(8,517)	(11.25)



LOAN PORTFOLIO COMPOSITION - First National Bank of Pasco
(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	26,331	24,068	22,093	22,149	2,263	9.40
Commercial RE	71,392	72,745	73,684	65,246	(1,353)	(1.86)
Commercial	60,565	55,822	52,435	36,656	4,743	8.50
Consumer & Other	31,291	32,712	28,472	25,636	(1,421)	(4.34)
Loans, Net	189,579	185,347	176,684	149,687	4,232	2.28



LOAN PORTFOLIO QUALITY - First National Bank of Pasco
(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):

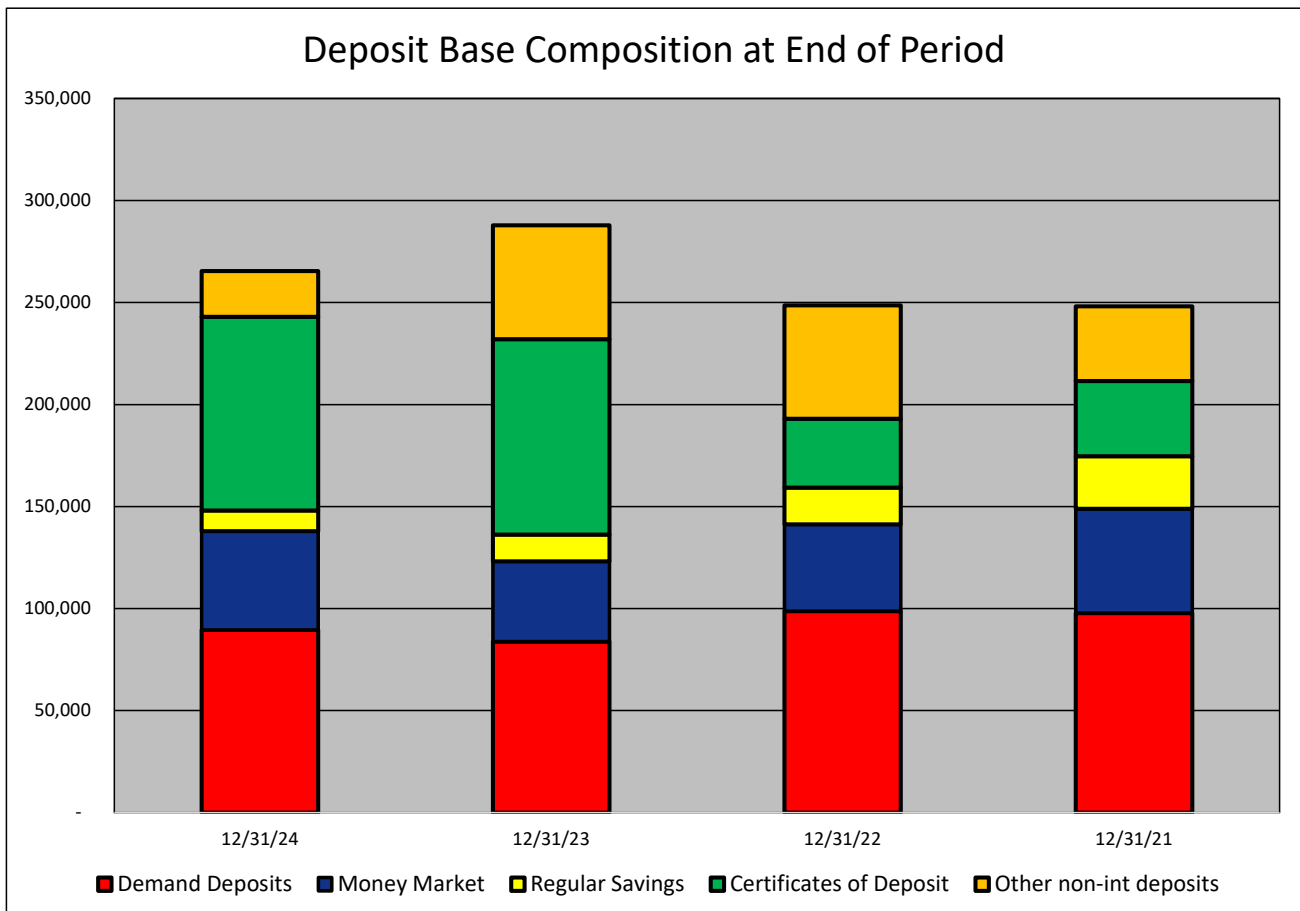
Beginning Balance	2,930	2,679	2,511	2,498	251	9.37
Total Recoveries	-	-	6	22	-	NA
Total Charge-offs	72	-	3	4	72	NA
Provision Expense	-	-	165	(5)	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	251	-	-	(251)	(100.00)
Ending Balance	2,858	2,930	2,679	2,511	(72)	(2.46)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	113	235	356	429	(122)	(51.91)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	113	235	356	429	(122)	(51.91)

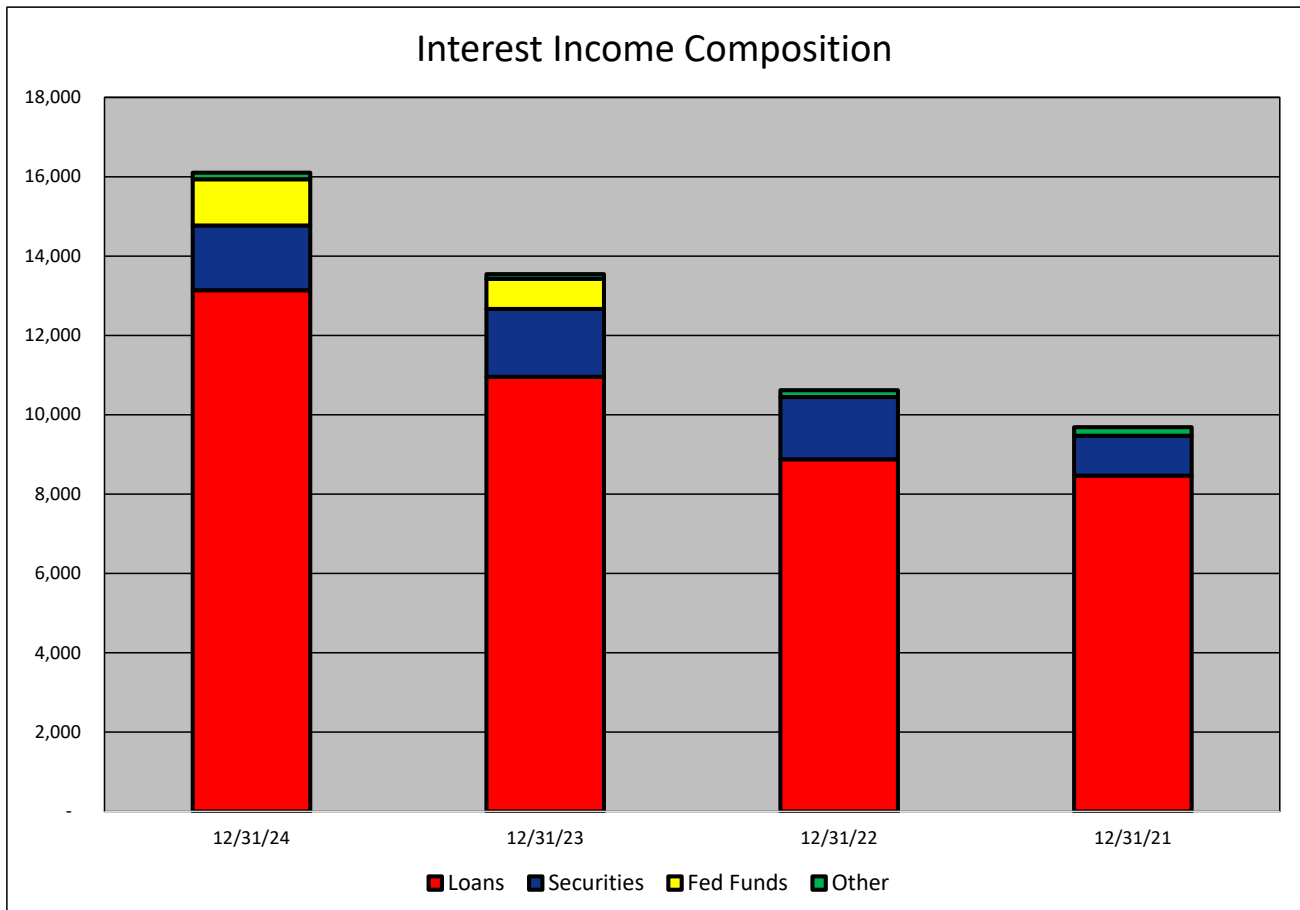
DEPOSIT BASE COMPOSITION - First National Bank of Pasco
(Dollars in Thousands)

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	89,544	83,794	98,695	97,729	5,750	6.86
Money Market	48,377	39,404	42,635	51,197	8,973	22.77
Regular Savings	10,132	13,114	17,906	25,781	(2,982)	(22.74)
Certificates of Deposit	94,902	95,655	33,776	36,824	(753)	(0.79)
Other non-int deposits	22,424	55,833	55,606	36,605	(33,409)	(59.84)
Total Deposits	265,379	287,800	248,618	248,136	(22,421)	(7.79)



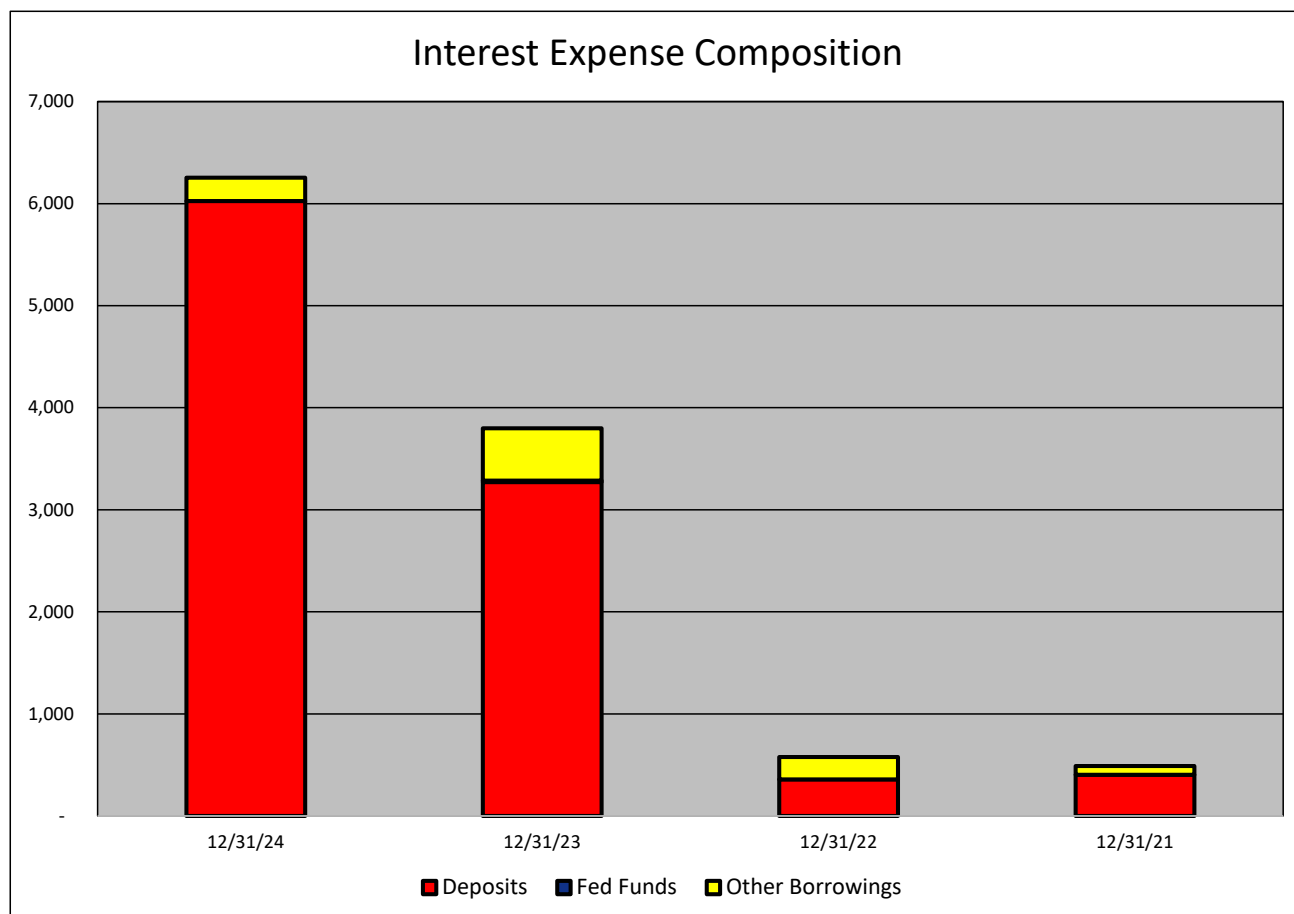
INTEREST INCOME COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	13,142	10,956	8,875	8,469	2,186	19.95
Securities	1,627	1,710	1,571	1,002	(83)	(4.85)
Fed Funds	1,165	762	-	-	403	52.89
Other	166	115	170	218	51	44.35
Total Int Income	16,100	13,543	10,616	9,689	2,557	18.88



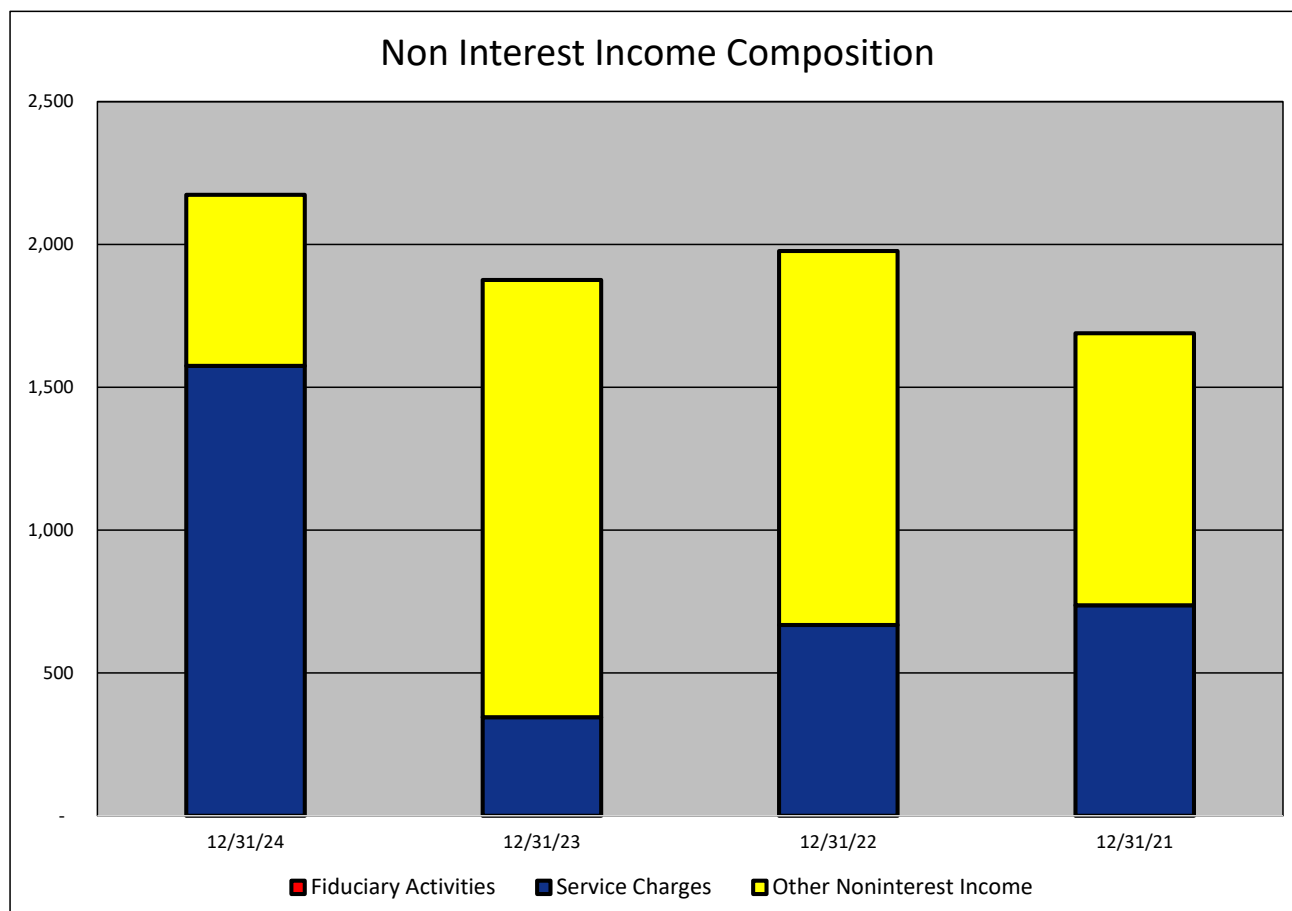
INTEREST EXPENSE COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	6,025	3,271	359	404	2,754	84.19
Fed Funds	-	16	-	-	(16)	(100.00)
Other Borrowings	229	512	218	86	(283)	(55.27)
Total Int Expense	6,254	3,799	577	490	2,455	64.62



NONINTEREST INCOME COMPOSITION- First National Bank of Pasco
(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	1,575	345	668	737	1,230	356.52
Other Noninterest Income	599	1,531	1,309	952	(932)	(60.88)
Total Nonint. Income	2,174	1,876	1,977	1,689	298	15.88

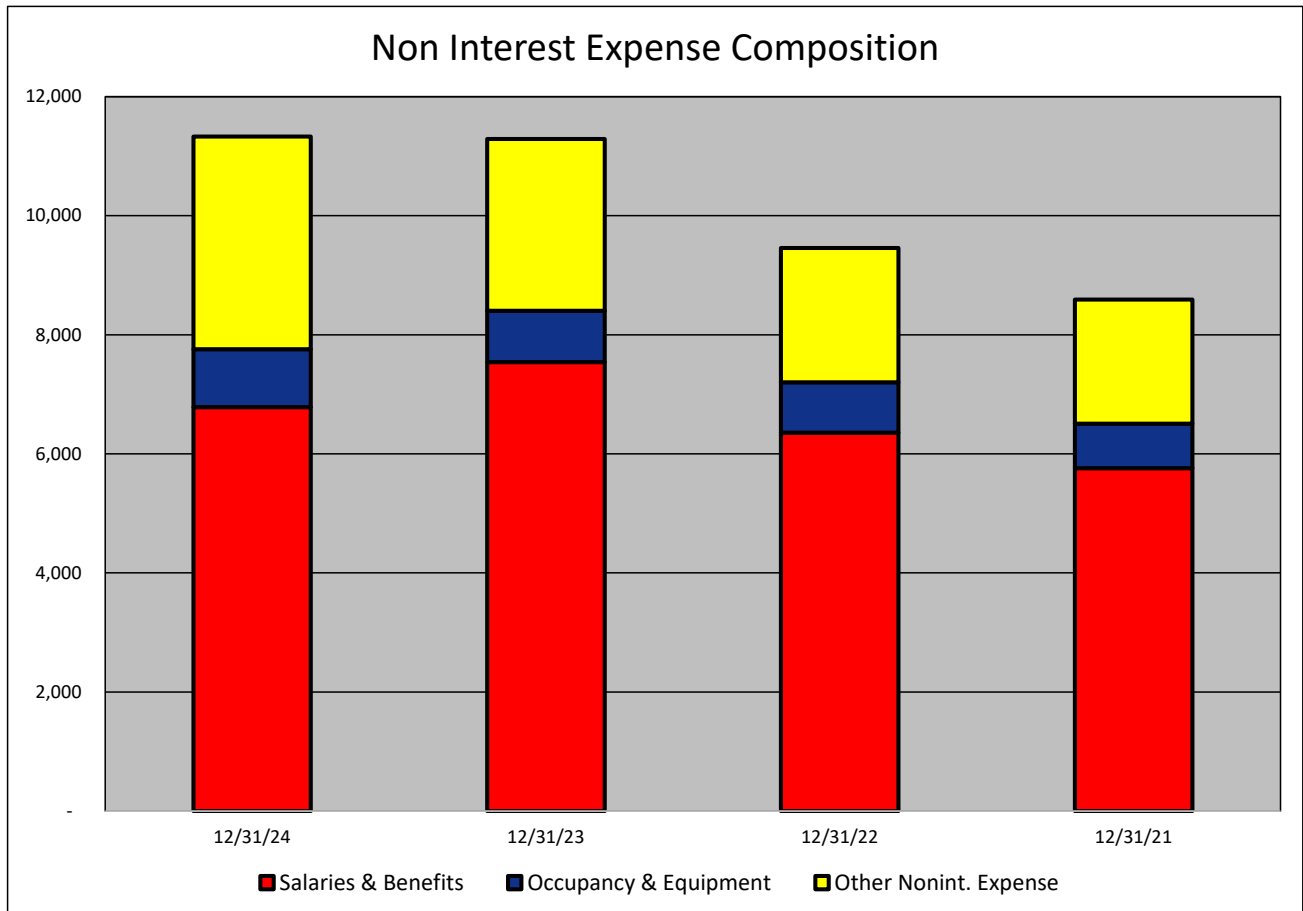


NONINTEREST EXPENSE COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

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

Salaries & Benefits	6,786	7,541	6,354	5,759	(755)	(10.01)
Occupancy & Equipment	971	862	847	750	109	12.65
Other Nonint. Expense	3,572	2,888	2,258	2,081	684	23.68
Total Nonint. Expense	11,329	11,291	9,459	8,590	38	0.34



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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