

Flagship Bank

Clearwater, FL

Established

1/23/2006

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)

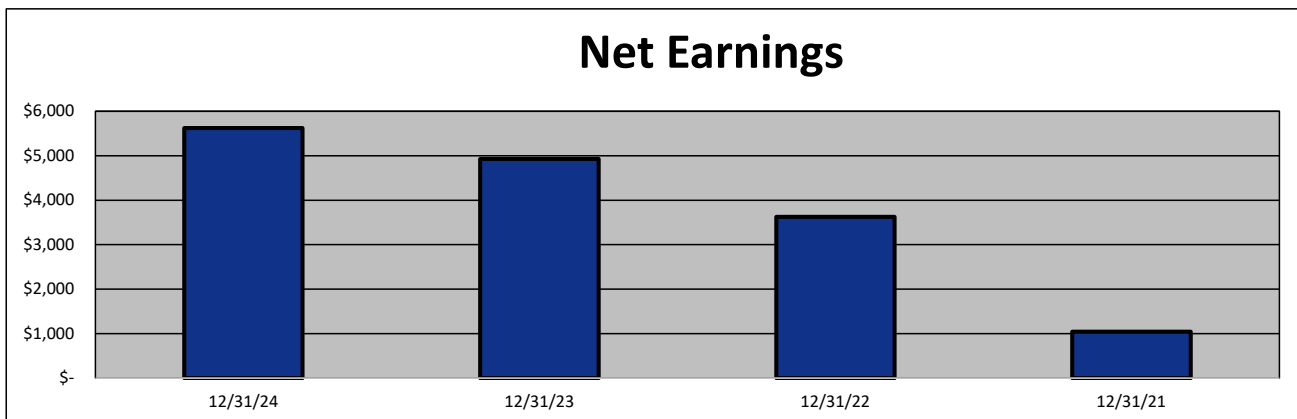
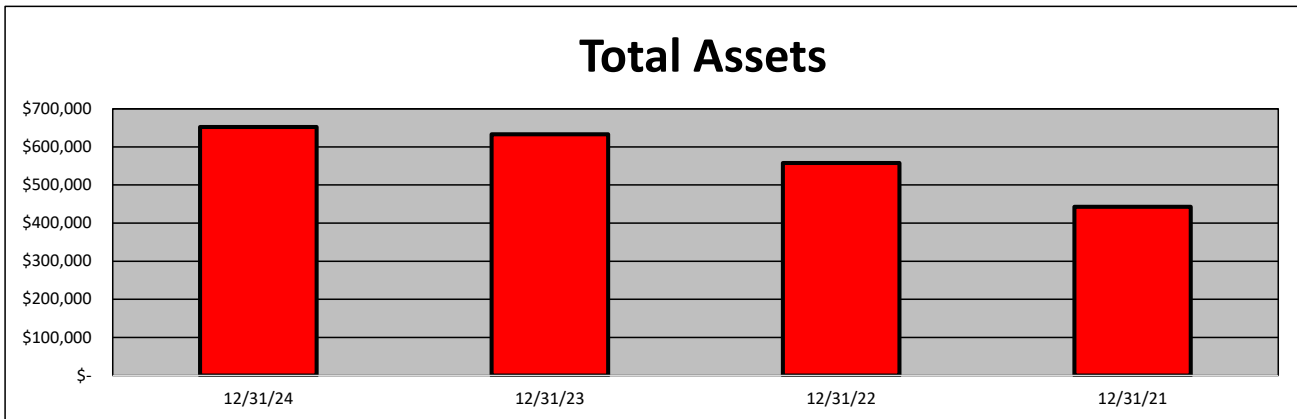
**EXECUTIVE SUMMARY - Flagship Bank
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	13.00	10.56	11.04	11.98	10.71	9.60
Leverage Ratio	11.61	9.59	10.07	10.43	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	94.08	86.34	87.96	81.11	74.93	85.35
Loans/Assets	80.52	76.58	77.93	71.25	63.48	73.01
Securities/Assets	1.69	4.21	4.92	0.00	19.42	12.05
PROFITABILITY:						
Return on Avg Assets	0.86	0.84	0.73	0.28	(0.10)	0.64
Return on Avg Equity	7.09	7.67	6.32	2.37	9.28	11.70
Nonint Income/Avg Assets	0.17	0.16	0.14	0.14	0.79	1.33
Net Overhead Ratio	2.08	2.08	2.33	2.46	2.99	2.30
Efficiency Ratio	64.97	65.17	67.22	81.38	70.68	73.47
Assets (per million) per Employee	8.58	8.79	7.97	6.92	10.47	14.44
ASSET QUALITY:						
Allowance/Loans	0.98	0.95	0.94	0.90	1.25	1.29
Nonperforming Loans/Total Loans	0.00	0.01	0.10	0.16	0.52	0.33
Nonperforming Assets/Total Assets	0.00	0.01	0.08	0.11	0.36	0.27
Adjusted Texas Ratio	0.00	0.08	0.81	1.08	3.66	2.75
YIELDS & COSTS:						
Yield on earning assets	5.58	5.23	4.29	3.60	5.44	6.03
Cost of funds	3.71	3.20	0.88	0.42	3.04	3.20
Net interest margin	3.40	3.39	3.83	3.35	2.91	2.83
Avg Earning Assets/Avg Assets	96.92	96.63	92.44	91.20	95.35	96.66

SELECTED FINANCIAL DATA - Flagship 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	652,253	633,182	558,007	442,812	19,071	3.01
Cash and Equivalents	100,671	105,516	79,775	113,816	(4,845)	(4.59)
Securities	10,992	26,656	27,470	-	(15,664)	(58.76)
Loans, net	525,208	484,904	434,843	315,521	40,304	8.31
Deposit Accounts	558,273	561,613	494,381	389,026	(3,340)	(0.59)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	84,799	66,865	61,596	53,035	17,934	26.82

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,621	4,926	3,628	1,043	695	14.11
Interest Income	35,262	29,590	19,671	12,434	5,672	19.17
Interest Expense	13,816	10,417	2,134	850	3,399	32.63
Net Interest Income	21,446	19,173	17,537	11,584	2,273	11.86
Prov for Credit Losses	554	559	1,249	908	(5)	(0.89)
Noninterest income	1,115	921	675	548	194	21.06
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	14,658	13,095	12,243	9,881	1,563	11.94
Net Operating Income	7,349	6,440	4,720	1,343	909	14.11
Income Taxes	1,701	1,514	1,092	300	187	12.35

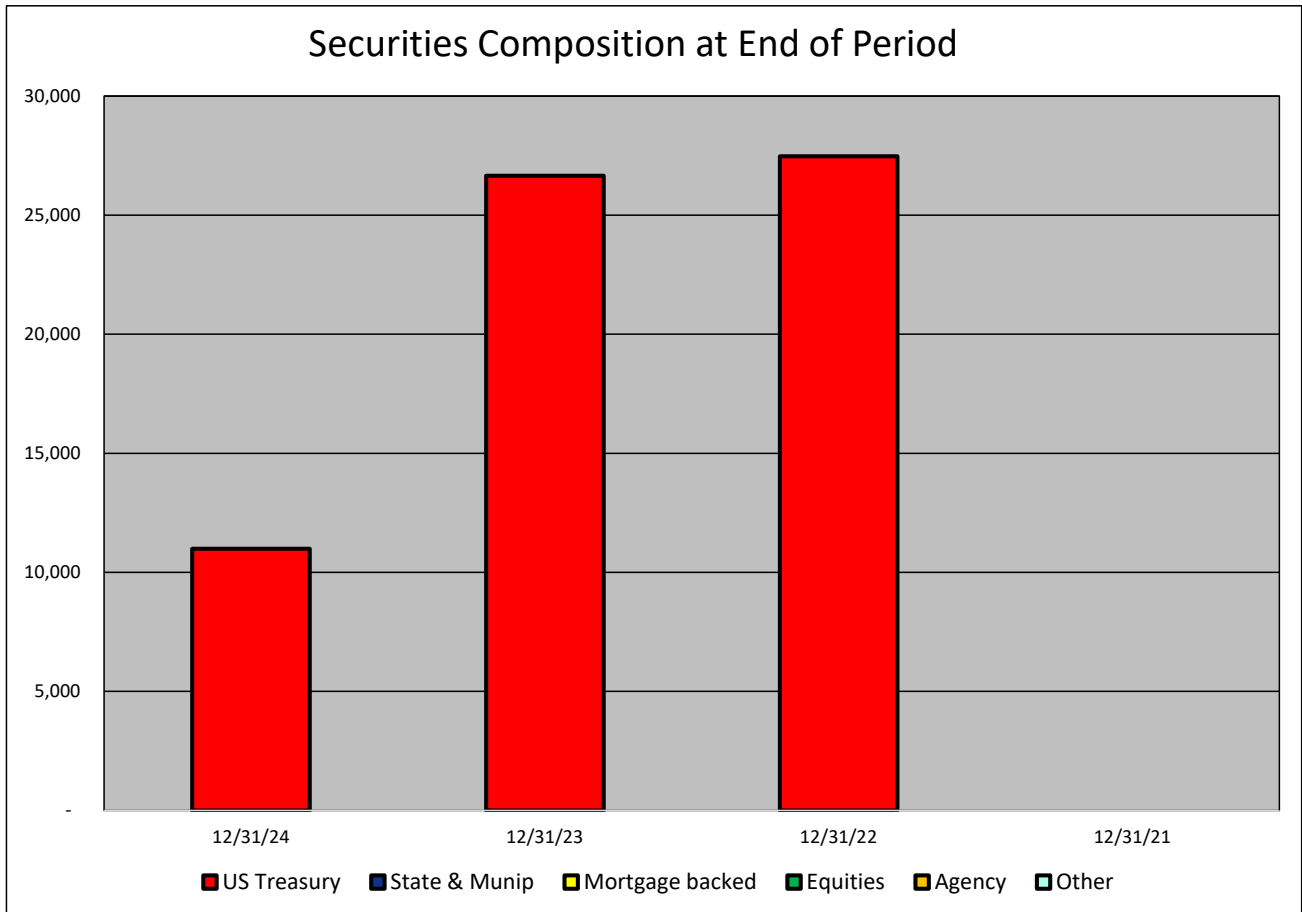


SECURITIES COMPOSITION - Flagship Bank
(Dollars in Thousands)

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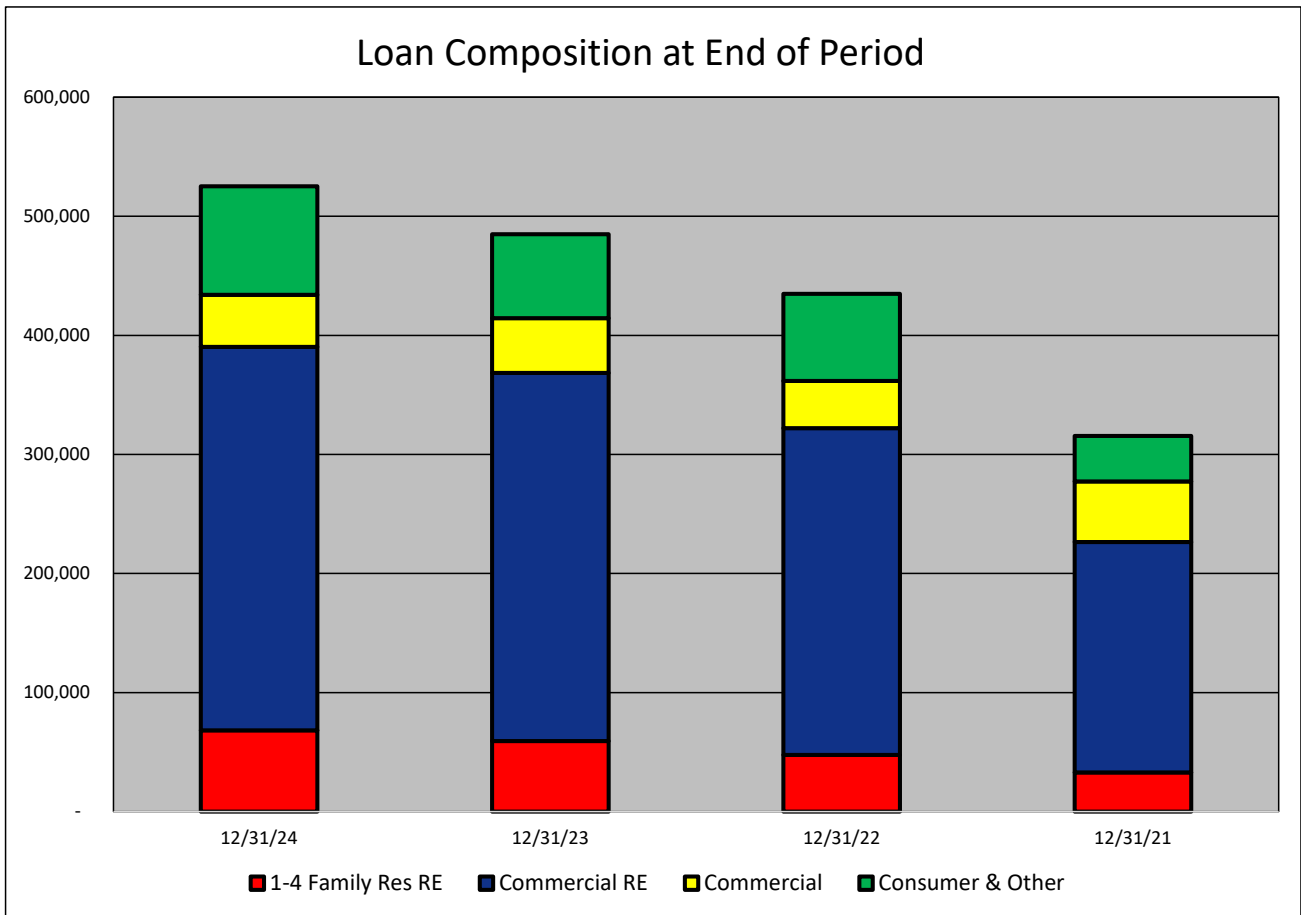
SECURITIES CATEGORY:

US Treasury	10,992	26,656	27,470	-	(15,664)	(58.76)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	10,992	26,656	27,470	-	(15,664)	(58.76)



LOAN PORTFOLIO COMPOSITION - Flagship 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	68,293	59,282	47,563	32,936	9,011	15.20
Commercial RE	322,007	309,095	274,545	193,385	12,912	4.18
Commercial	43,786	46,135	39,596	51,007	(2,349)	(5.09)
Consumer & Other	91,122	70,392	73,139	38,193	20,730	29.45
Loans, Net	525,208	484,904	434,843	315,521	40,304	8.31



LOAN PORTFOLIO QUALITY - Flagship 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	4,621	4,092	2,844	1,936	529	12.93
Total Recoveries	-	1	-	-	(1)	(100.00)
Total Charge-offs	47	31	1	-	16	51.61
Provision Expense	554	559	1,249	908	(5)	(0.89)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	5,127	4,621	4,092	2,844	506	10.95

NON-PERFORMING ASSETS:

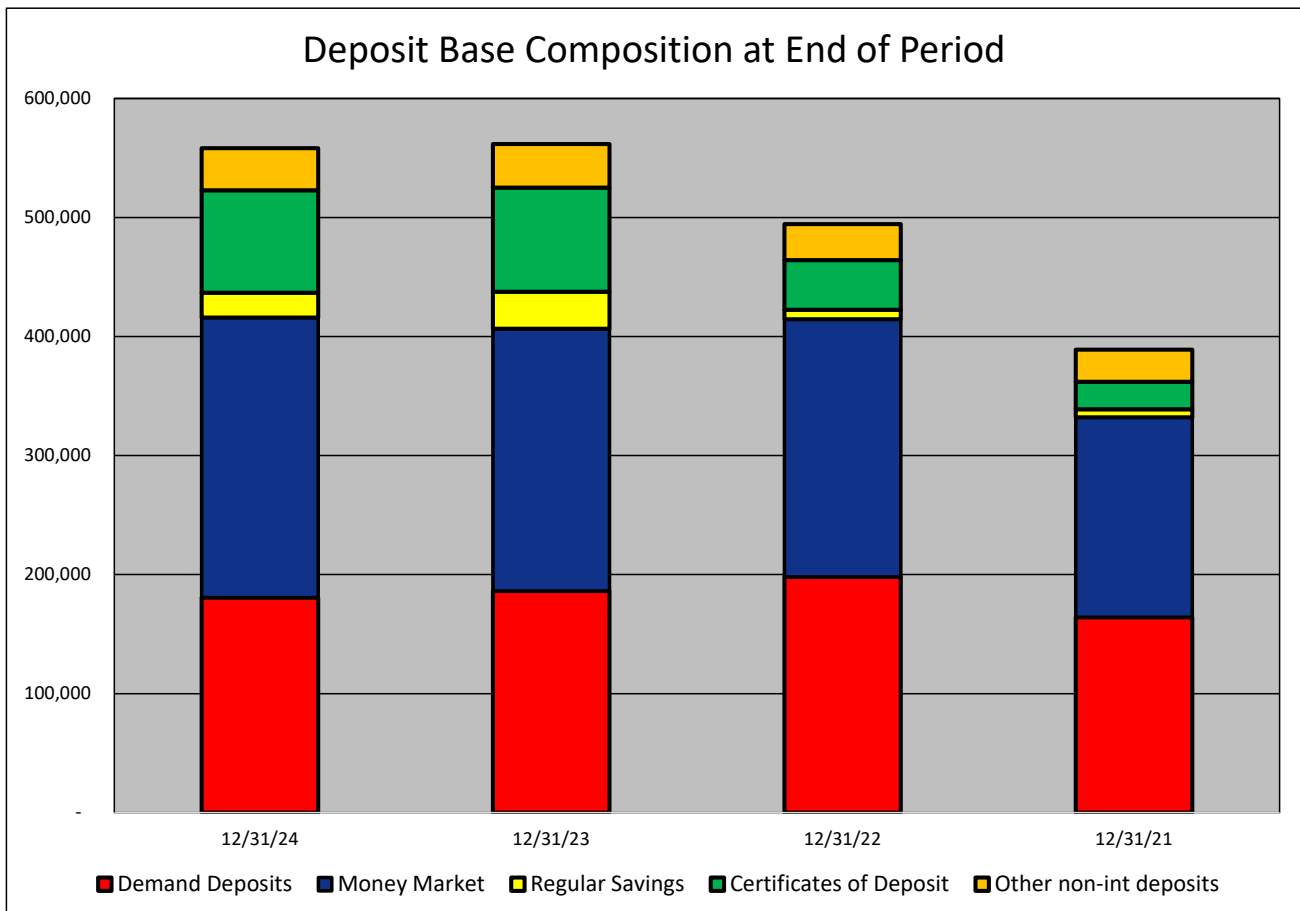
Total-90+ Days Past Due	-	-	-	503	-	NA
Total-Nonaccrual	-	50	455	-	(50)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	50	455	503	(50)	(100.00)

DEPOSIT BASE COMPOSITION - Flagship 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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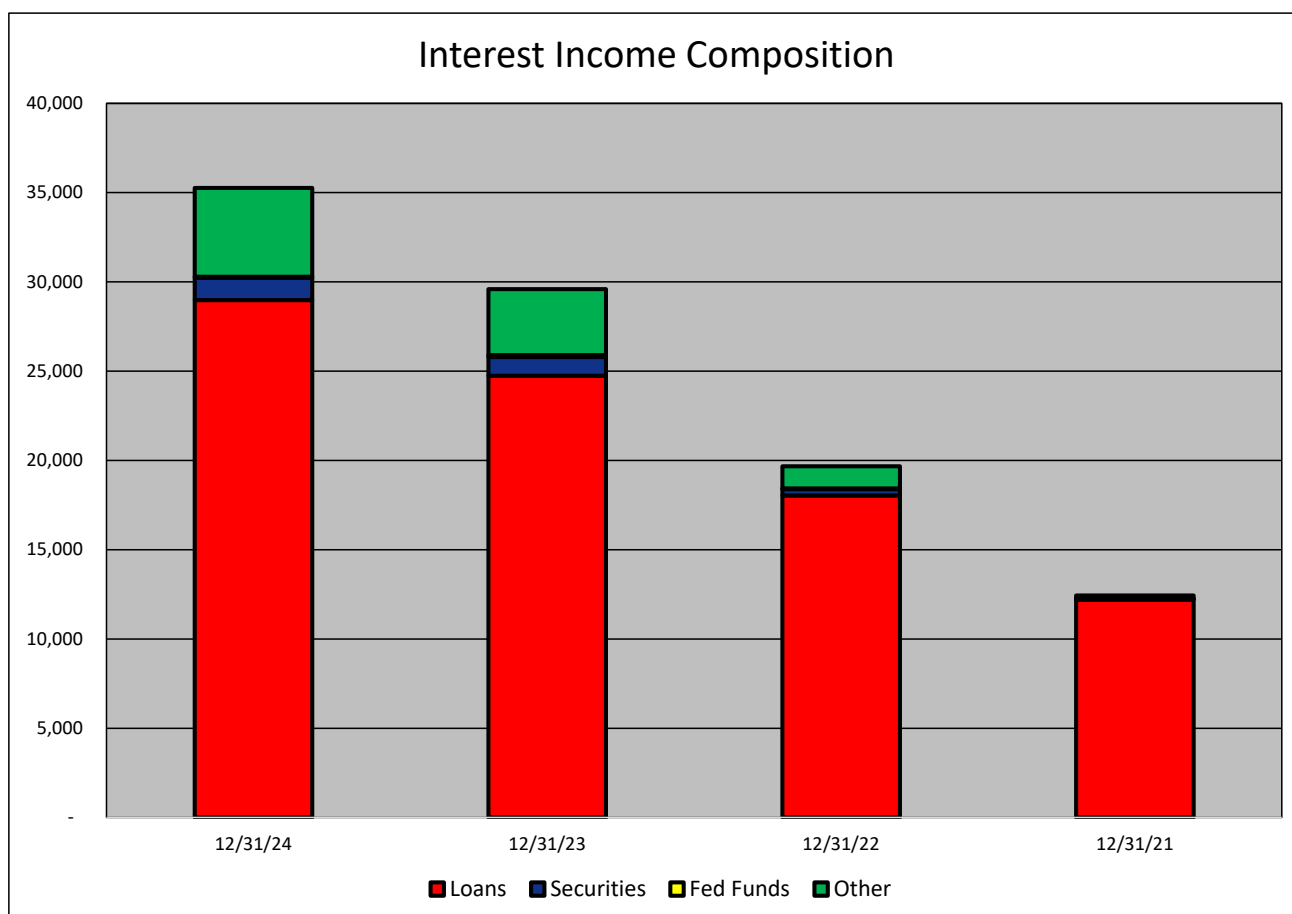
DEPOSIT BASE CATEGORY:

Demand Deposits	180,597	186,187	198,054	164,001	(5,590)	(3.00)
Money Market	235,260	220,408	216,533	168,199	14,852	6.74
Regular Savings	20,949	31,112	7,933	6,720	(10,163)	(32.67)
Certificates of Deposit	86,112	87,491	41,730	23,068	(1,379)	(1.58)
Other non-int deposits	35,355	36,415	30,131	27,038	(1,060)	(2.91)
Total Deposits	558,273	561,613	494,381	389,026	(3,340)	(0.59)



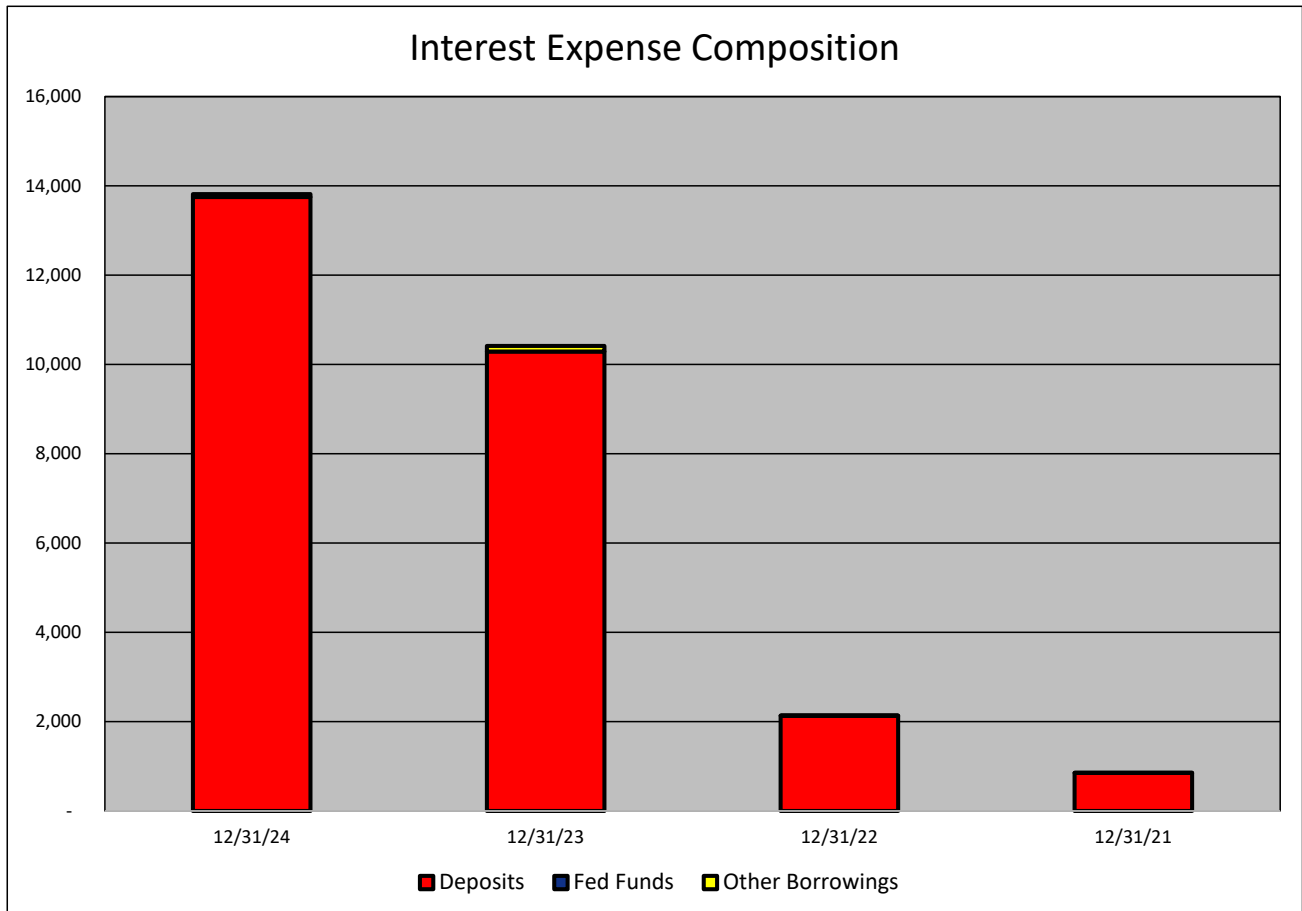
INTEREST INCOME COMPOSITION- Flagship Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	28,978	24,737	18,038	12,198	4,241	17.14
Securities	1,261	1,054	354	36	207	19.64
Fed Funds	51	108	35	4	(57)	(52.78)
Other	4,972	3,691	1,244	196	1,281	34.71
Total Int Income	35,262	29,590	19,671	12,434	5,672	19.17



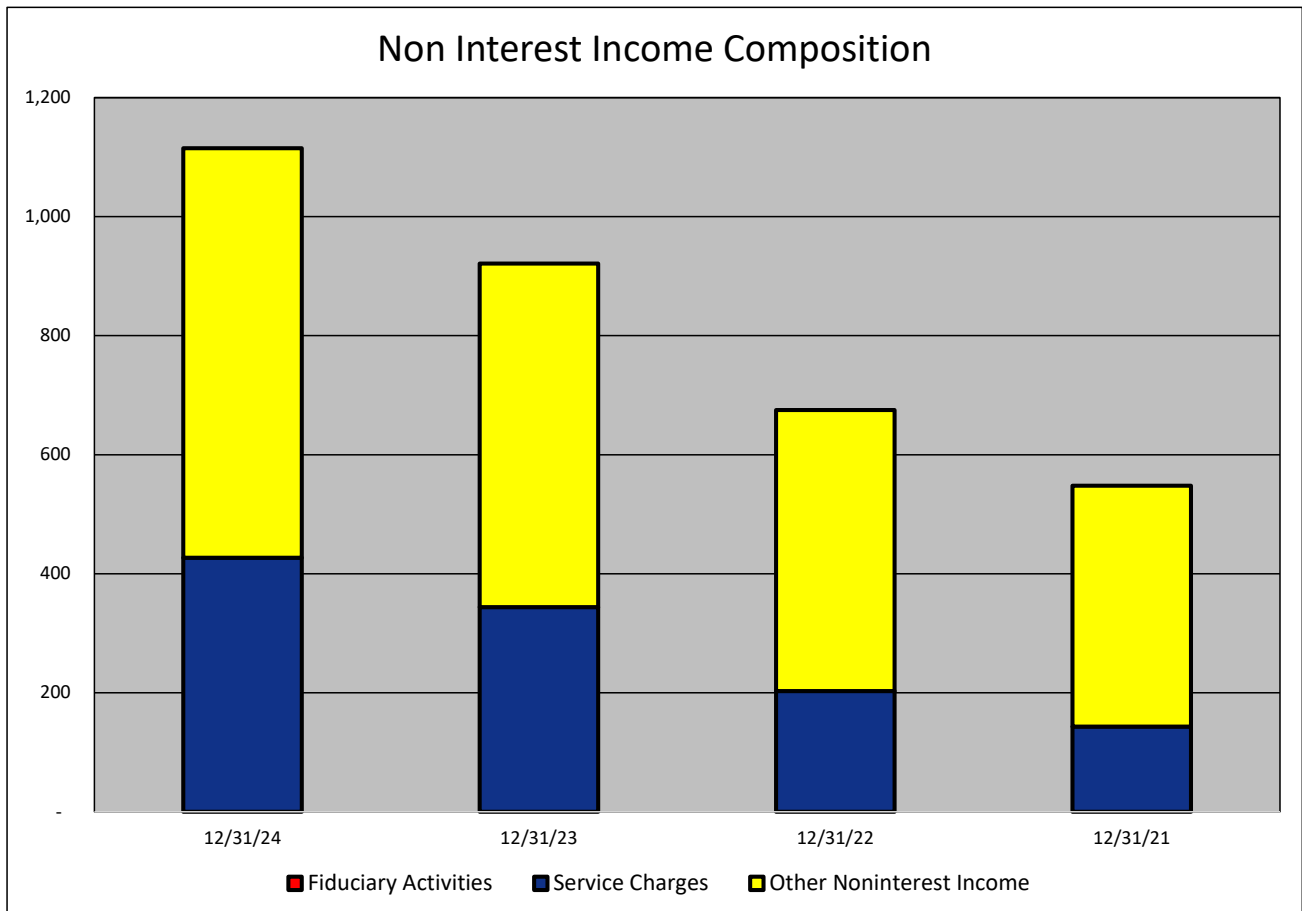
INTEREST EXPENSE COMPOSITION- Flagship Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	13,751	10,292	2,132	849	3,459	33.61
Fed Funds	-	-	-	-	-	NA
Other Borrowings	65	125	2	1	(60)	(48.00)
Total Int Expense	13,816	10,417	2,134	850	3,399	32.63



NONINTEREST INCOME COMPOSITION- Flagship 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	427	344	203	143	83	24.13
Other Noninterest Income	688	577	472	405	111	19.24
Total Nonint. Income	1,115	921	675	548	194	21.06

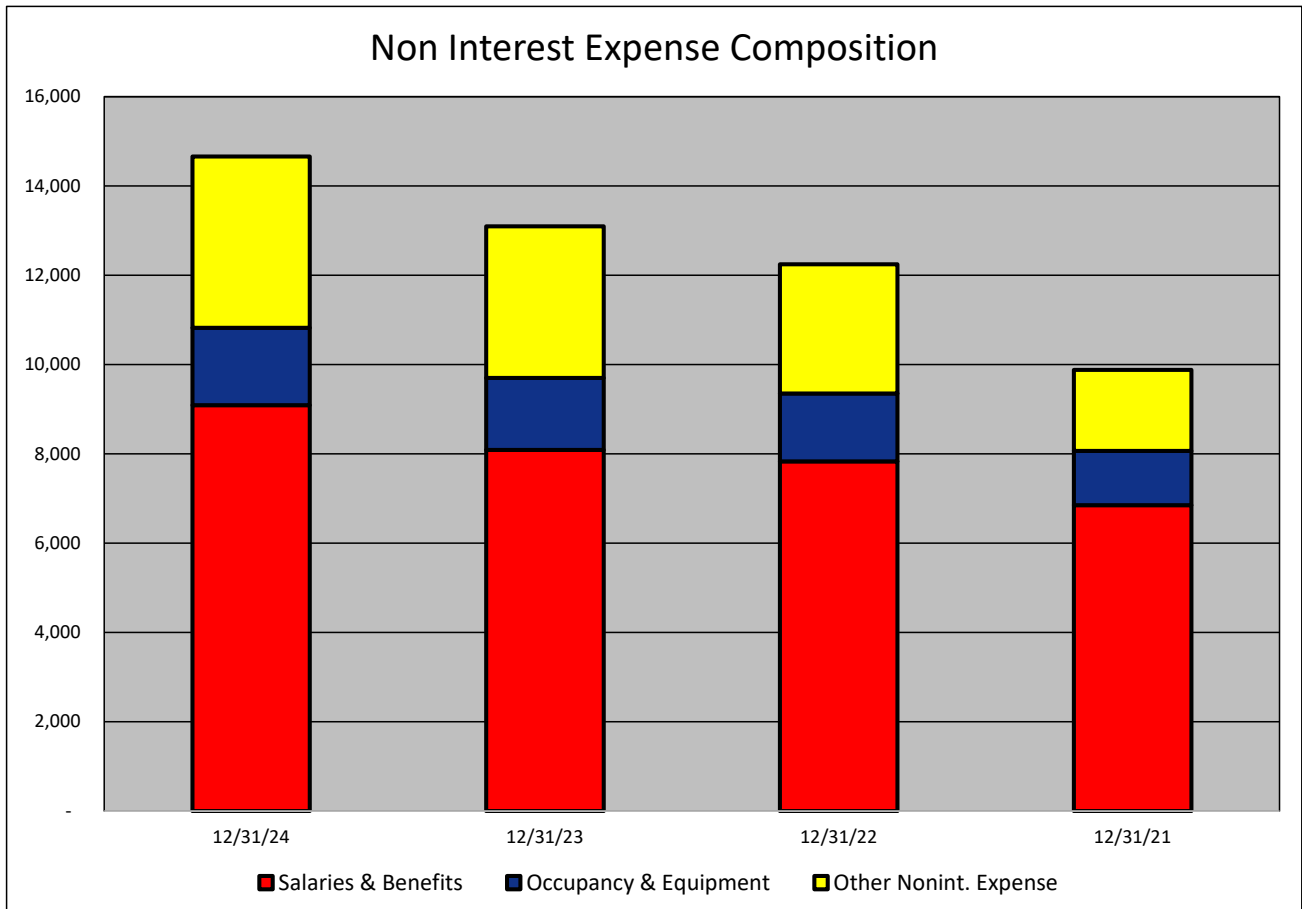


NONINTEREST EXPENSE COMPOSITION- Flagship Bank
(Dollars in Thousands)

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

Salaries & Benefits	9,092	8,087	7,832	6,851	1,005	12.43
Occupancy & Equipment	1,730	1,615	1,520	1,214	115	7.12
Other Nonint. Expense	3,836	3,393	2,891	1,816	443	13.06
Total Nonint. Expense	14,658	13,095	12,243	9,881	1563	11.94



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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