Raymond James Bank

Saint Petersburg, FL

Established
5/6/1994

Florida Bank and Thrift Performance Report

Table of Contents

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh, Raphael Houssou

PEER GROUP POSITION
For the
West Central Florida Group

For the three months ended March 31, 2025

Institution name	Total Assets ($000's)
Raymond James Bank	41,906,621
Finemark National Bank & Trust	3,964,325
The Bank Of Tampa	3,024,877
Bayfirst National Bank	1,291,832
Climate First Bank	1,031,563
Sanibel Captiva Community Bank	989,799
Brannen Bank	960,535
Flagship Bank	692,837
Edison National Bank	441,420
Bankflorida	401,347
Tcm Bank, National Association	358,400
Central Bank	352,443
Gulfside Bank	320,374
First National Bank Of Pasco	318,994
Waterfall Bank	314,876
Gulf Coast Business Bank	130,347
Century Bank Of Florida	105,335

Institution name	Return on Avg Assets (%)
Brannen Bank	1.92
Sanibel Captiva Community Bank	1.85
Raymond James Bank	1.35
Gulfside Bank	1.11
The Bank Of Tampa	1.10
Flagship Bank	0.97
Edison National Bank	0.60
Central Bank	0.55
Bankflorida	0.51
Century Bank Of Florida	0.51
Climate First Bank	0.48
Finemark National Bank & Trust	0.45
First National Bank Of Pasco	0.15
Bayfirst National Bank	(0.05)
Waterfall Bank	(0.12)
Gulf Coast Business Bank	(1.59)
Tcm Bank, National Association	(2.36)

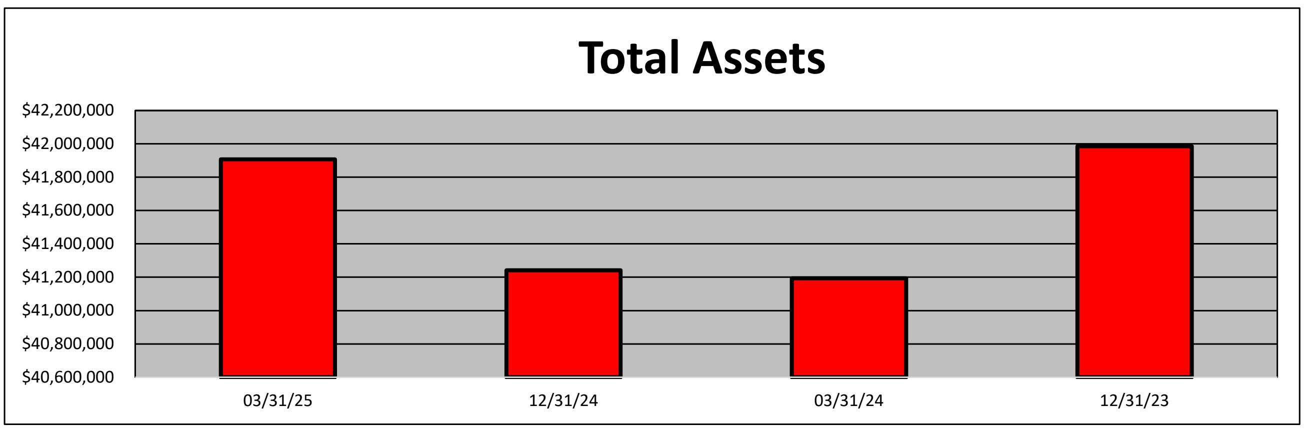
EXECUTIVE SUMMARY - Raymond James Bank
(Percentage)

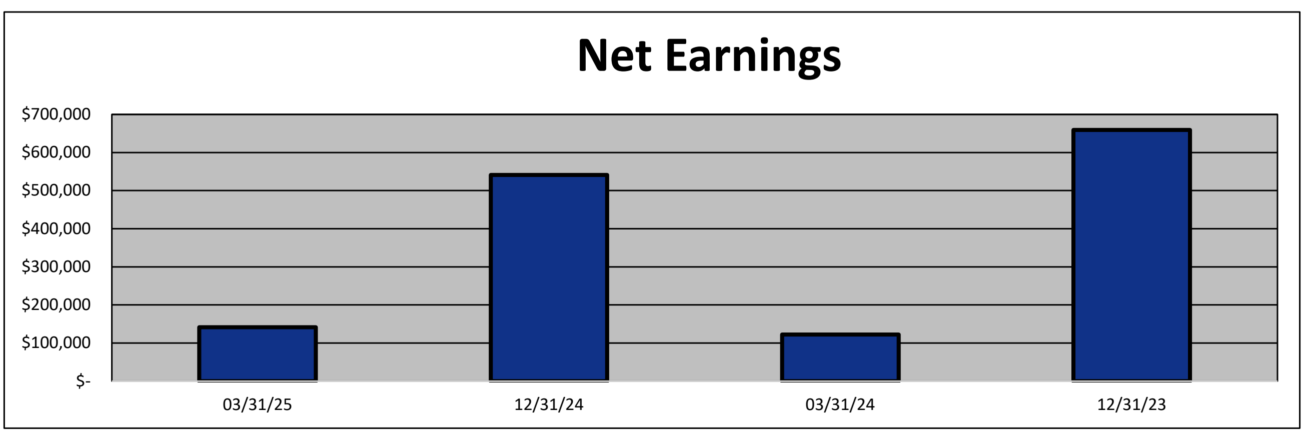
Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.17	7.13	6.79	6.68	11.26	9.42
Leverage Ratio	8.10	8.16	8.05	7.93	17.35	10.27
Tier 1 Cap/Risk Based Assets	14.11	14.22	14.01	13.90	18.59	10.57
Risk Based Ratio	15.37	15.48	15.26	15.16	19.41	11.38
Common Equity Tier 1 Capital Ratio	14.11	14.22	14.01	13.90	18.53	10.57
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.38	88.10	84.16	82.79	73.43	83.34
Loans/Assets	79.98	79.45	76.23	75.09	62.13	71.49
Securities/Assets	12.49	13.31	16.61	17.30	18.87	10.94
PROFITABILITY:						
Return on Avg Assets	1.35	1.30	1.17	1.53	0.20	0.44
Return on Avg Equity	19.08	18.85	17.50	25.05	10.12	9.41
Nonint Income/Avg Assets	0.09	0.09	0.07	0.07	0.78	1.20
Net Overhead Ratio	1.02	1.03	1.04	1.02	2.92	2.52
Efficiency Ratio	36.93	38.62	38.59	32.14	93.91	74.45
Assets (per million) per Employee	117.72	120.24	119.40	122.41	10.55	14.51
ASSET QUALITY:						
Allowance/Loans	1.19	1.21	1.35	1.38	1.27	1.31
Nonperforming Loans/Total Loans	0.51	0.33	0.48	0.42	0.52	0.36
Nonperforming Assets/Total Assets	0.40	0.26	0.37	0.32	0.36	0.31
Adjusted Texas Ratio	4.98	3.26	4.73	4.13	3.38	2.81
YIELDS & COSTS:						
Yield on earning assets	4.85	5.25	5.26	5.06	5.40	5.89
Cost of funds	2.19	2.76	2.77	1.93	2.84	3.04
Net interest margin	2.92	2.80	2.80	3.32	3.13	2.97
Avg Earning Assets/Avg Assets	99.61	99.73	99.81	99.59	95.62	96.36

SELECTED FINANCIAL DATA - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Total Assets	41,906,621	41,240,941	41,193,257	41,986,004	713,364	1.73
Cash and Equivalents	2,746,649	2,525,449	2,461,819	2,689,378	284,830	11.57
Securities	5,235,003	5,489,434	6,841,989	7,263,820	(1,606,986)	(23.49)
Loans, net	33,517,669	32,767,245	31,403,175	31,526,493	2,114,494	6.73
Deposit Accounts	37,925,050	37,192,756	37,315,094	38,078,031	609,956	1.63
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,004,652	2,939,805	2,795,527	2,804,236	209,125	7.48

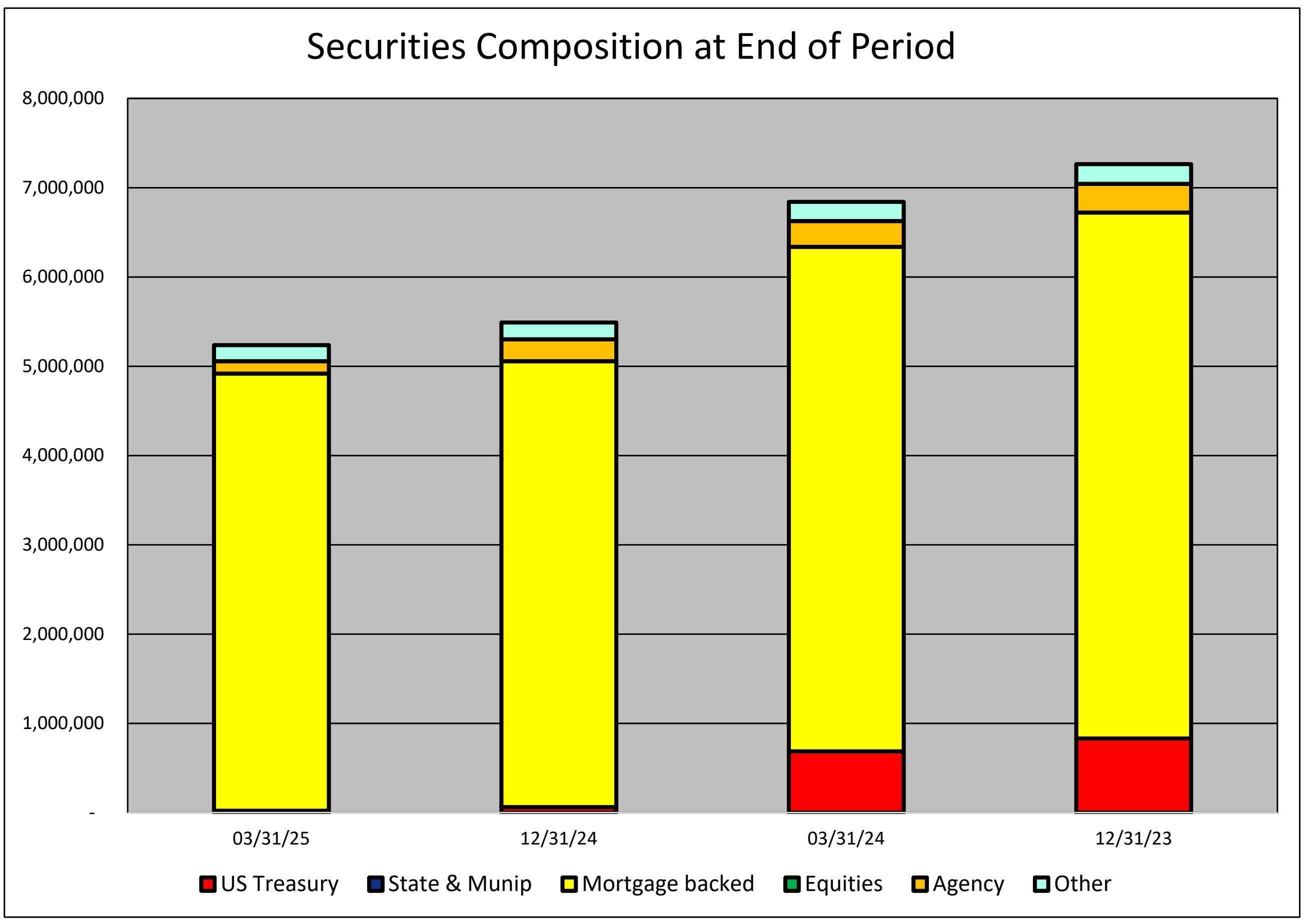
Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	141,788	541,095	122,472	659,209	19,316	15.77
Interest Income	509,667	2,184,818	550,293	2,173,005	(40,626)	(7.38)
Interest Expense	203,457	1,020,096	257,072	746,865	(53,615)	(20.86)
Net Interest Income	306,210	1,164,722	293,221	1,426,140	12,989	4.43
Prov for Credit Losses	9,067	16,390	18,338	117,095	(9,271)	(50.56)
Noninterest income	9,743	36,767	7,666	31,886	2,077	27.09
Gain on Sale of Securities	-	(1,561)	-	-	-	NA
Noninterest Expense	117,420	467,327	116,921	471,494	499	0.43
Net Operating Income	189,466	717,772	165,628	869,437	23,838	14.39
Income Taxes	47,571	175,955	42,794	208,681	4,777	11.16





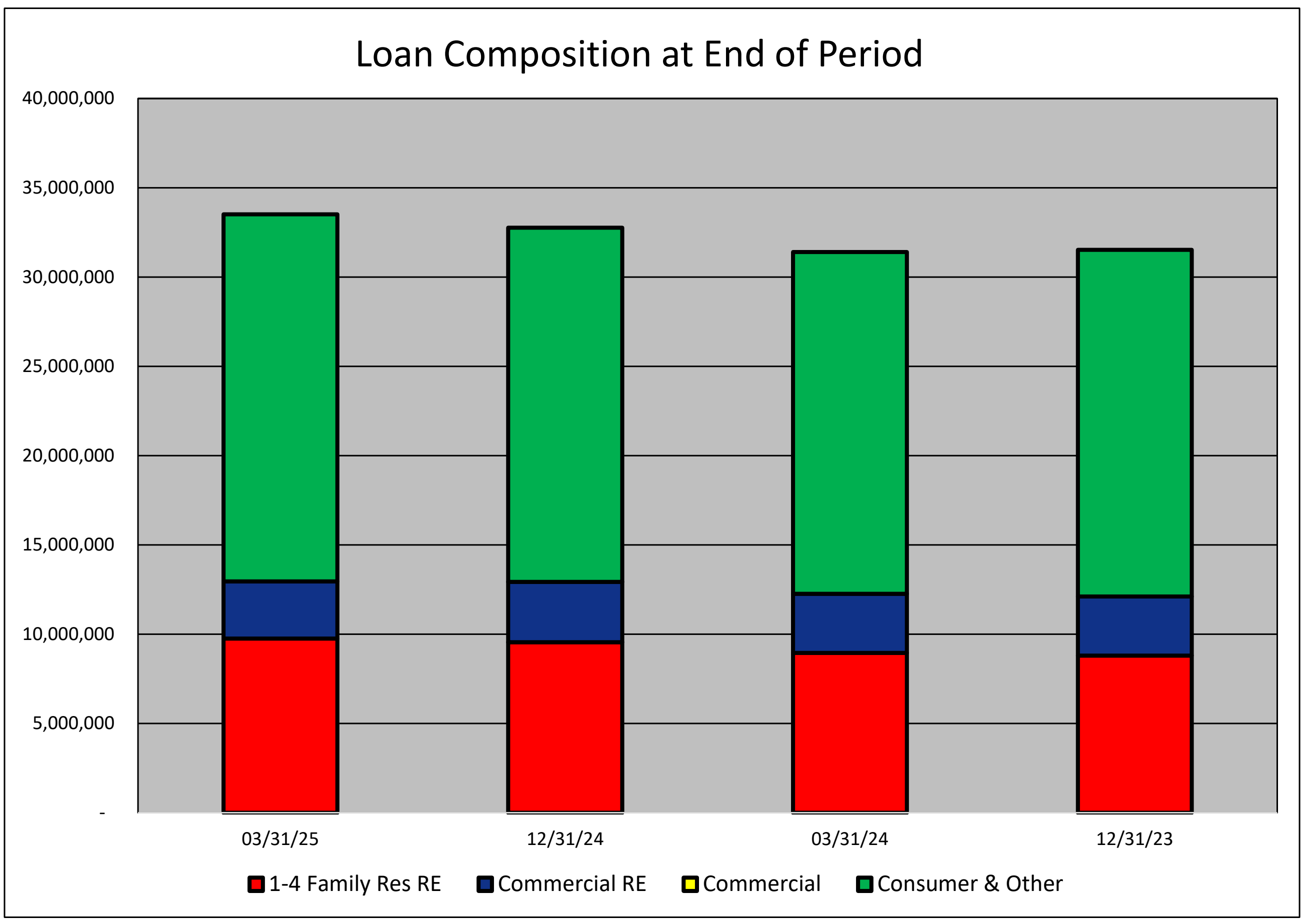
SECURITIES COMPOSITION - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	20,809	60,517	685,963	830,644	(665,154)	(96.97)
State & Munip	1,148	1,166	-	-	1,148	NA
Mortgage backed	4,895,339	4,995,592	5,650,949	5,890,116	(755,610)	(13.37)
Equities	-	-	-	-	-	NA
Agency	140,106	244,053	288,209	322,806	(148,103)	(51.39)
Other	177,601	188,106	216,868	220,254	(39,267)	(18.11)
Total Securities	5,235,003	5,489,434	6,841,989	7,263,820	(1,606,986)	(23.49)



LOAN PORTFOLIO COMPOSITION - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	9,756,107	9,555,852	8,957,178	8,806,309	798,929	8.92
Commercial RE	3,203,092	3,378,284	3,309,643	3,303,543	(106,551)	(3.22)
Commercial	-	-	-	-	-	NA
Consumer & Other	20,558,470	19,833,109	19,136,354	19,416,641	1,422,116	7.43
Loans, Net	33,517,669	32,767,245	31,403,175	31,526,493	2,114,494	6.73

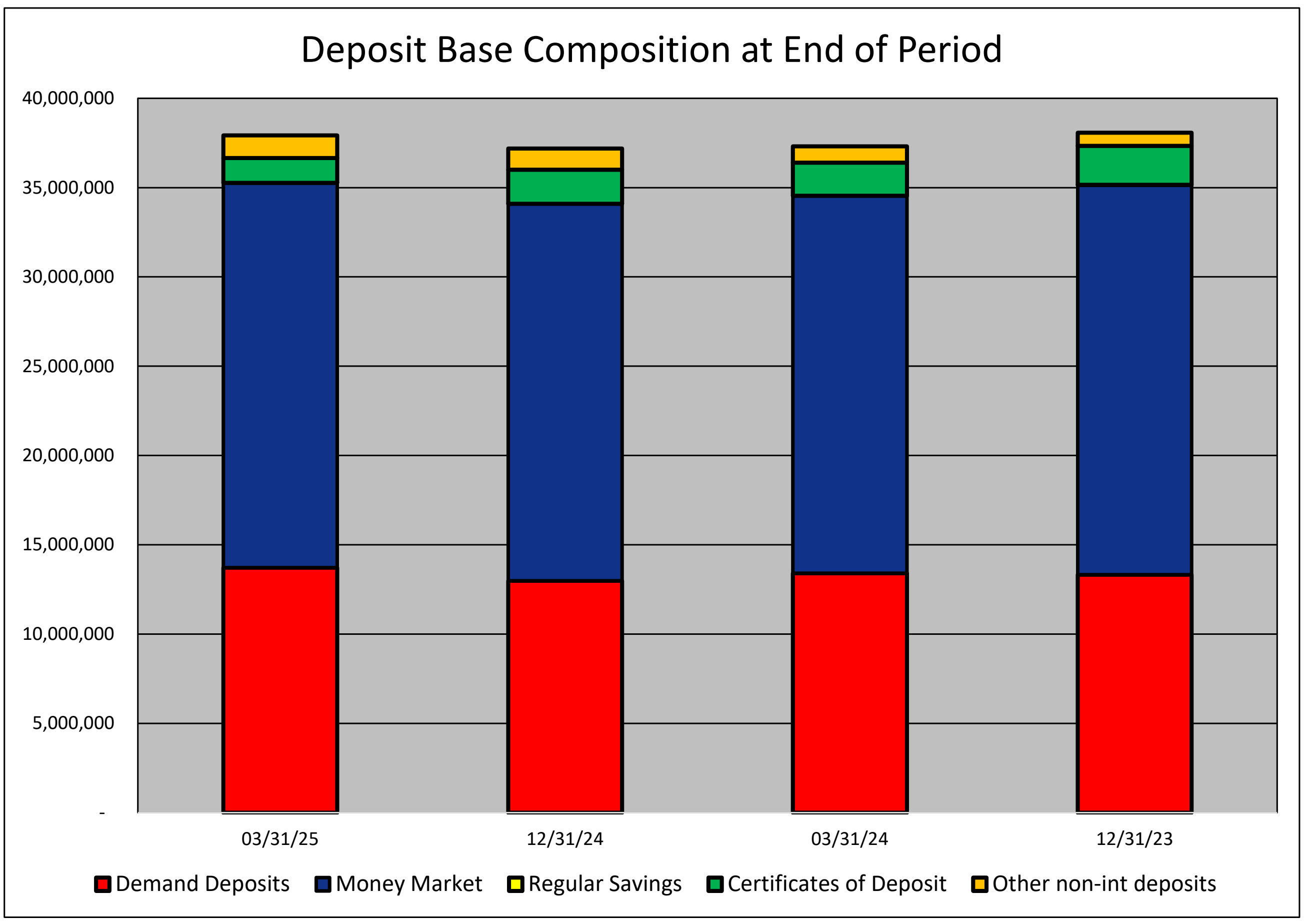


LOAN PORTFOLIO QUALITY - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	398,113	434,348	434,348	376,268	(36,235)	(8.34)
Total Recoveries	973	3,875	2,580	414	(1,607)	(62.29)
Total Charge-offs	7,588	20,478	5,888	38,048	1,700	28.87
Provision Expense	9,067	16,390	18,338	117,095	(9,271)	(50.56)
Writedown Transfer Loans HFS	602	32,823	25,385	22,057	(24,783)	(97.63)
Adjustments	(43)	(3,199)	(960)	676	917	(95.52)
Ending Balance	399,920	398,113	423,033	434,348	(23,113)	(5.46)
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	169,522	108,676	151,957	133,386	17,565	11.56
Foreclosed Real Estate	82	-	277	277	(195)	(70.40)
Total Non-perf Assets	169,604	108,676	152,234	133,663	17,370	11.41

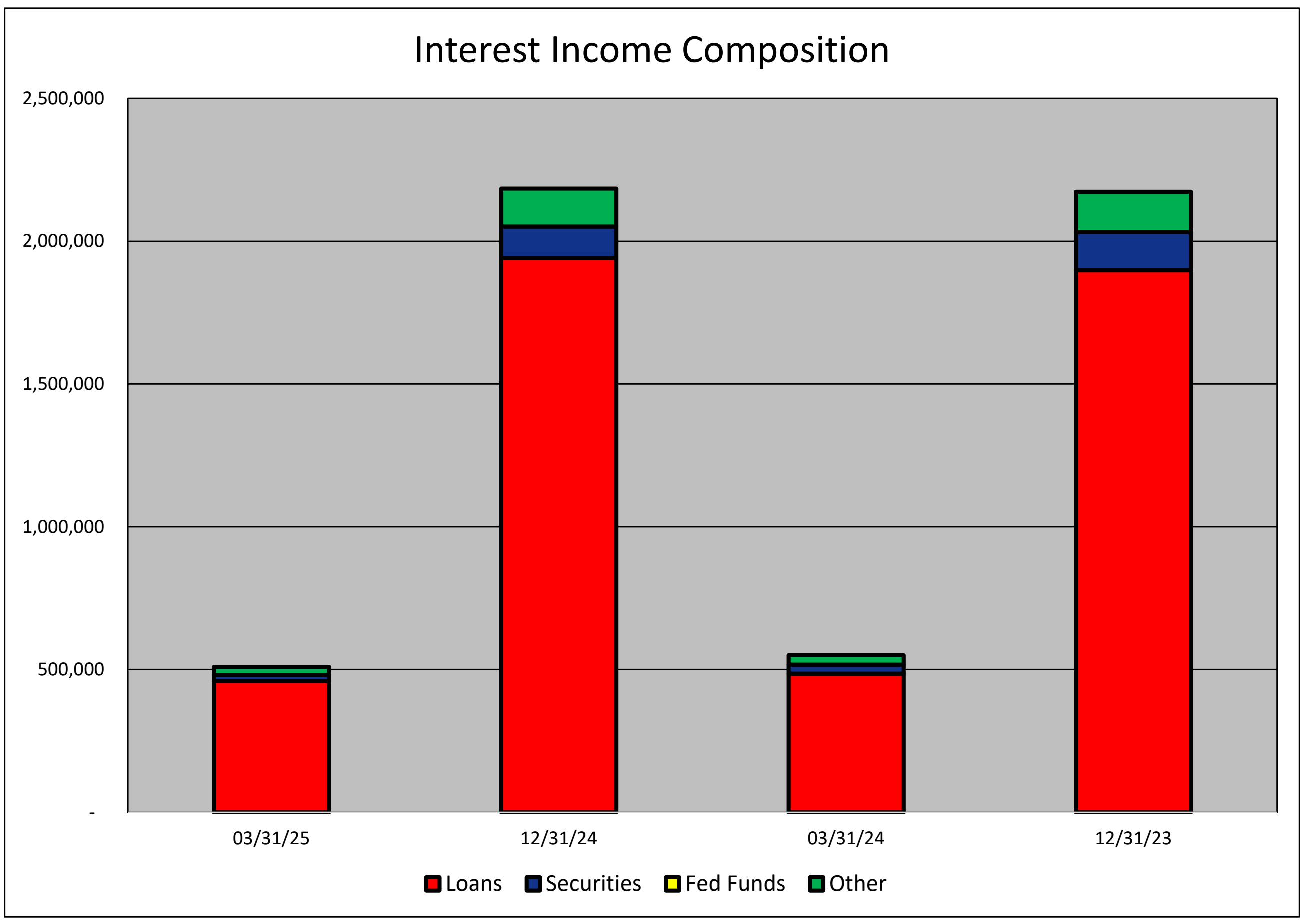
DEPOSIT BASE COMPOSITION - Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	13,720,808	12,983,587	13,402,908	13,326,238	317,900	2.37
Money Market	21,541,382	21,112,913	21,141,269	21,823,770	400,113	1.89
Regular Savings	1,613	1,373	1,489	1,319	124	8.33
Certificates of Deposit	1,388,238	1,899,765	1,847,859	2,180,237	(459,621)	(24.87)
Other non-int deposits	1,273,009	1,195,118	921,569	746,467	351,440	38.13
Total Deposits	37,925,050	37,192,756	37,315,094	38,078,031	609,956	1.63



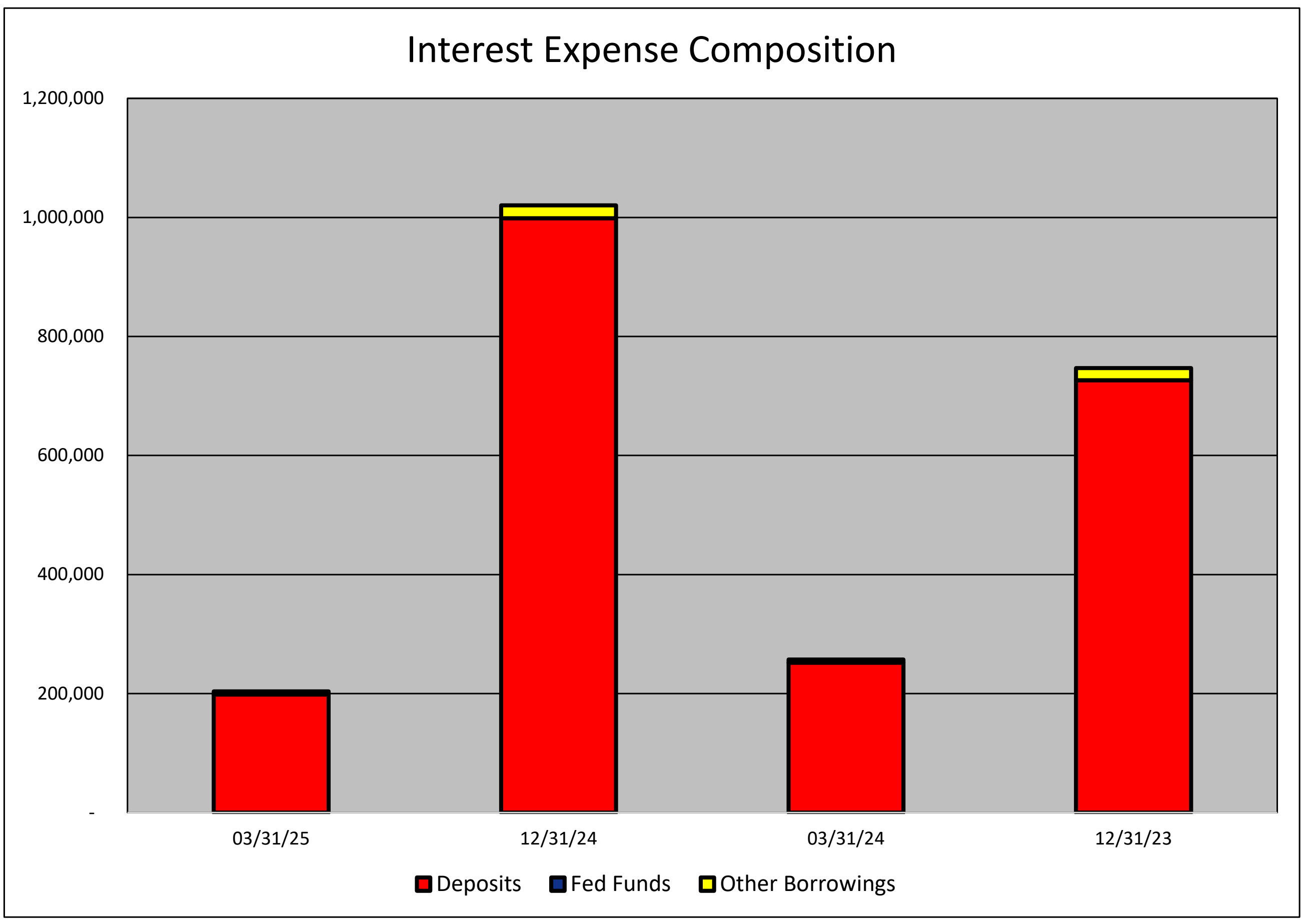
INTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	459,518	1,941,524	485,927	1,897,994	(26,409)	(5.43)
Securities	21,769	110,375	31,403	134,236	(9,634)	(30.68)
Fed Funds	-	-	-	-	-	NA
Other	28,380	132,919	32,963	140,775	(4,583)	(13.90)
Total Int Income	509,667	2,184,818	550,293	2,173,005	(40,626)	(7.38)



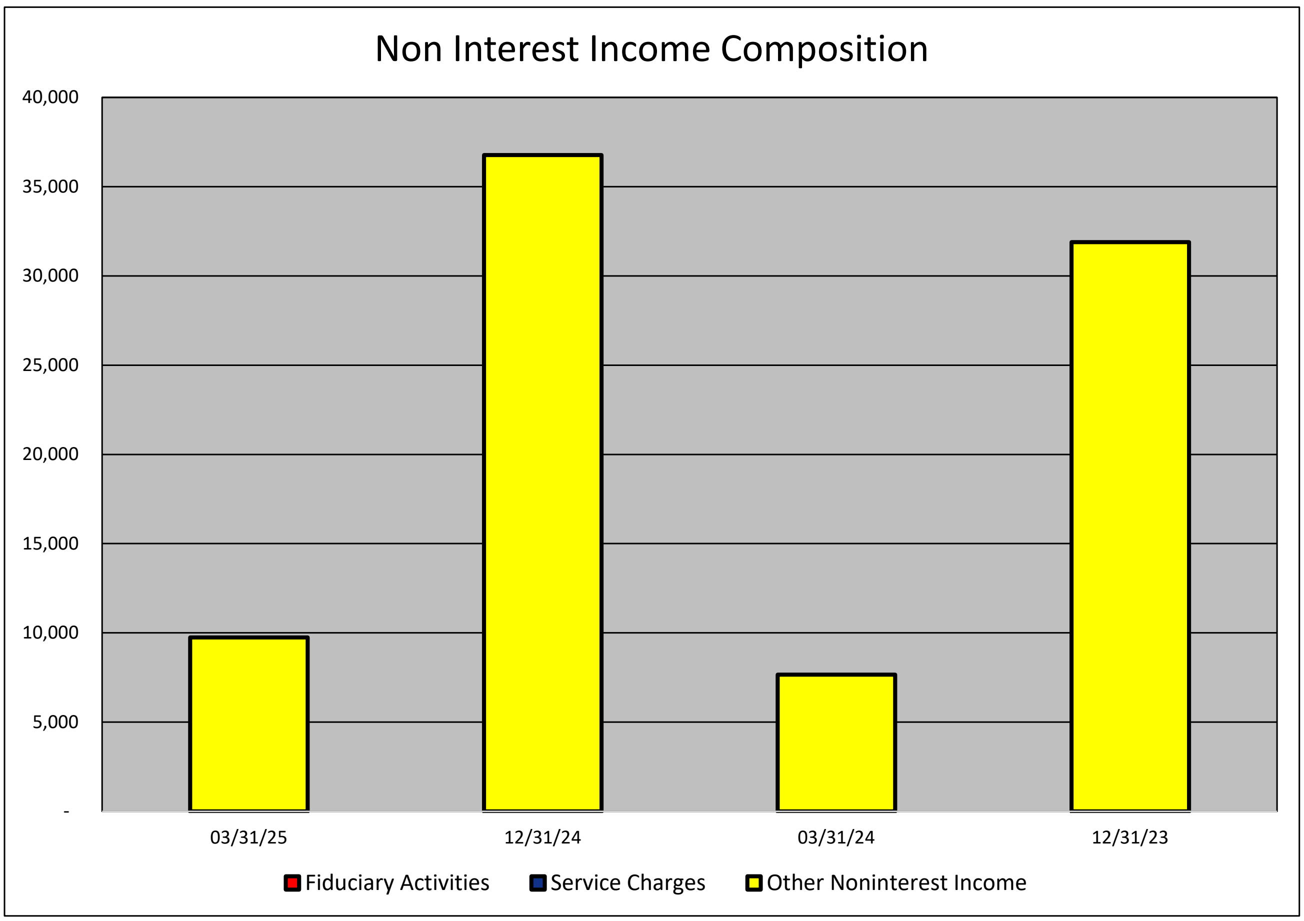
INTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	198,165	998,473	251,693	726,263	(53,528)	(21.27)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	5,292	21,623	5,379	20,602	(87)	(1.62)
Total Int Expense	203,457	1,020,096	257,072	746,865	(53,615)	(20.86)



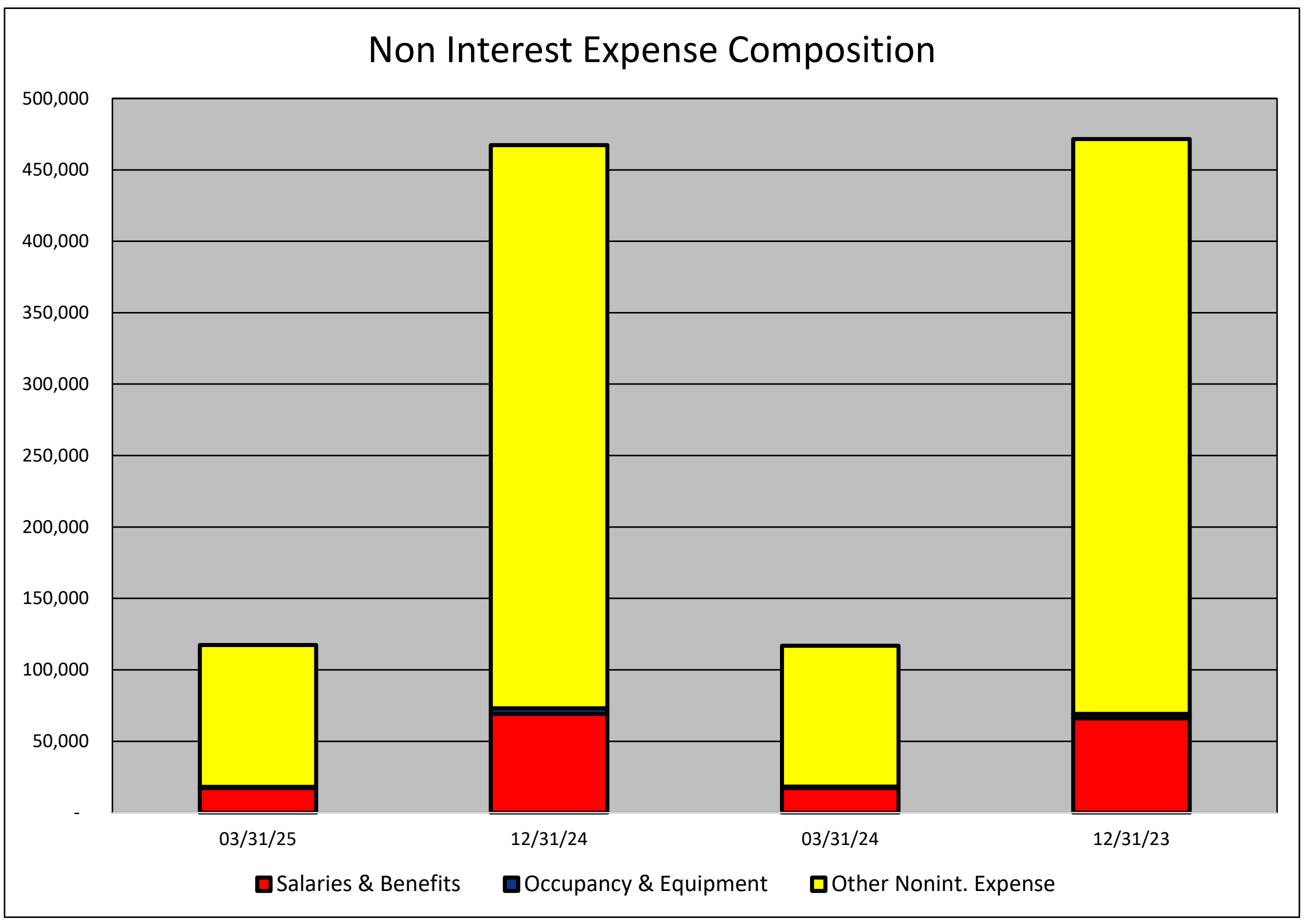
NONINTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1	2	-	3	1	NA
Other Noninterest Income	9,742	36,765	7,666	31,883	2,076	27.08
Total Nonint. Income	9,743	36,767	7,666	31,886	2,077	27.09



NONINTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	17,163	69,250	17,263	66,045	(100)	(0.58)
Occupancy & Equipment	877	3,891	909	3,145	(32)	(3.52)
Other Nonint. Expense	99,380	394,186	98,749	402,304	631	0.64
Total Nonint. Expense	117,420	467,327	116,921	471,494	499	0.43



PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution name	Total Assets $000 This Year	Last Year	% Change in Assets
Climate First Bank	1,031,563	612,739	**68.35**
Waterfall Bank	314,876	205,899	**52.93**
Gulf Coast Business Bank	130,347	86,602	**50.51**
Bayfirst National Bank	1,291,832	1,144,417	**12.88**
Central Bank	352,443	313,113	**12.56**
Sanibel Captiva Community Bank	989,799	886,730	**11.62**
Tcm Bank, National Association	358,400	325,372	**10.15**
Gulfside Bank	320,374	292,765	**9.43**
Bankflorida	401,347	369,443	**8.64**
Brannen Bank	960,535	901,847	**6.51**
Flagship Bank	692,837	651,785	**6.30**
First National Bank Of Pasco	318,994	305,835	**4.30**
Raymond James Bank	41,906,621	41,193,257	**1.73**
Century Bank Of Florida	105,335	104,767	**0.54**
The Bank Of Tampa	3,024,877	3,062,692	**(1.23)**
Edison National Bank	441,420	455,662	**(3.13)**
Finemark National Bank & Trust	3,964,325	4,188,244	**(5.35)**
Select Peer Average	3,329,760	3,241,245	14.51

PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution name	Total Loans $000 This Year	Last Year	% Change in Loans
Climate First Bank	873,267	507,675	**72.01**
Gulf Coast Business Bank	101,505	63,402	**60.10**
Waterfall Bank	262,148	187,388	**39.90**
Bankflorida	289,791	246,115	**17.75**
Central Bank	295,999	253,662	**16.69**
Bayfirst National Bank	1,084,817	937,094	**15.76**
Gulfside Bank	221,767	192,549	**15.17**
Brannen Bank	487,782	424,081	**15.02**
Sanibel Captiva Community Bank	842,986	764,205	**10.31**
The Bank Of Tampa	1,840,466	1,680,689	**9.51**
Raymond James Bank	33,517,669	31,403,175	**6.73**
Flagship Bank	535,980	508,842	**5.33**
Tcm Bank, National Association	315,070	300,478	**4.86**
First National Bank Of Pasco	193,486	186,690	**3.64**
Edison National Bank	156,388	150,968	**3.59**
Finemark National Bank & Trust	2,642,555	2,571,136	**2.78**
Century Bank Of Florida	58,362	58,232	**0.22**
Select Peer Average	2,571,767	2,378,611	17.61

PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2025

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	17.71	**16.54**	17.76	19.04	17.76
Waterfall Bank	13.29	**13.94**	15.03	15.81	15.03
Gulf Coast Business Bank	12.53	**13.46**	0.00	0.00	0.00
Flagship Bank	12.48	**11.56**	0.00	0.00	0.00
Bankflorida	10.32	**10.91**	12.27	13.52	12.27
Finemark National Bank & Trust	9.72	**10.24**	18.14	19.15	18.14
Gulfside Bank	8.62	**10.24**	0.00	0.00	0.00
The Bank Of Tampa	8.29	**10.23**	14.45	15.68	14.45
Climate First Bank	9.18	**9.88**	9.84	10.88	9.84
Century Bank Of Florida	7.97	**9.60**	14.96	16.21	14.96
First National Bank Of Pasco	5.70	**9.18**	0.00	0.00	0.00
Edison National Bank	8.05	**9.03**	26.33	27.58	26.33
Sanibel Captiva Community Bank	8.54	**8.73**	11.44	12.56	11.44
Central Bank	8.48	**8.58**	0.00	0.00	0.00
Bayfirst National Bank	9.04	**8.56**	10.47	11.73	10.47
Raymond James Bank	7.17	**8.10**	14.11	15.37	14.11
Brannen Bank	2.99	**5.89**	14.89	15.94	14.89
Select Peer Average	9.42	10.27	10.57	11.38	10.57

PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	**113.87**	87.91	0.47
Central Bank	**104.35**	83.98	7.38
Climate First Bank	**100.27**	84.65	0.35
Sanibel Captiva Community Bank	**100.15**	85.17	4.01
Waterfall Bank	**96.66**	83.25	3.27
Bayfirst National Bank	**96.13**	83.98	3.00
Gulf Coast Business Bank	**89.68**	77.87	4.99
Flagship Bank	**89.02**	77.36	1.16
Raymond James Bank	**88.38**	79.98	12.49
Finemark National Bank & Trust	**84.20**	66.66	20.08
Bankflorida	**84.09**	72.20	6.11
Gulfside Bank	**76.48**	69.22	15.84
First National Bank Of Pasco	**71.04**	60.66	20.53
The Bank Of Tampa	**66.97**	60.84	29.52
Century Bank Of Florida	**62.51**	55.41	13.57
Brannen Bank	**52.43**	50.78	25.30
Edison National Bank	**40.50**	35.43	17.88

Select Peer Average	83.34	71.49	10.94

PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Avg Total Assets ($000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	987,515	**1.92**	74.86
Sanibel Captiva Community Bank	967,878	**1.85**	21.61
Raymond James Bank	42,162,180	**1.35**	19.08
Gulfside Bank	305,645	**1.11**	12.62
The Bank Of Tampa	3,030,604	**1.10**	13.55
Flagship Bank	675,753	**0.97**	7.69
Edison National Bank	428,616	**0.60**	7.39
Central Bank	348,866	**0.55**	6.49
Bankflorida	377,831	**0.51**	4.67
Century Bank Of Florida	102,076	**0.51**	6.23
Climate First Bank	943,484	**0.48**	5.18
Finemark National Bank & Trust	4,033,412	**0.45**	4.82
First National Bank Of Pasco	309,983	**0.15**	2.56
Bayfirst National Bank	1,287,467	**(0.05)**	(0.60)
Waterfall Bank	302,026	**(0.12)**	(0.83)
Gulf Coast Business Bank	122,282	**(1.59)**	(11.87)
Tcm Bank, National Association	369,374	**(2.36)**	(13.48)

Select Peer Average	3,338,529	0.44	9.41

PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.09	1.02	**36.93**	117.72
Brannen Bank	0.27	1.48	**47.26**	8.21
Sanibel Captiva Community Bank	0.24	2.11	**47.61**	8.76
The Bank Of Tampa	0.63	1.63	**59.32**	10.43
Gulfside Bank	0.29	2.14	**61.64**	11.05
Flagship Bank	0.30	1.90	**61.96**	9.12
Climate First Bank	0.27	2.00	**66.06**	10.75
Central Bank	0.15	2.31	**73.90**	7.19
Bankflorida	0.14	2.42	**75.36**	7.57
Finemark National Bank & Trust	1.06	1.13	**78.53**	13.26
Bayfirst National Bank	2.71	2.15	**78.98**	4.24
Edison National Bank	0.16	2.54	**81.78**	9.39
Century Bank Of Florida	0.30	3.36	**87.47**	6.20
Waterfall Bank	0.06	2.57	**88.48**	9.00
First National Bank Of Pasco	0.78	3.11	**95.70**	5.50
Tcm Bank, National Association	12.55	6.15	**101.01**	3.26
Gulf Coast Business Bank	0.32	4.86	**123.67**	5.01
Select Peer Average	1.20	2.52	74.45	14.51

PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.45	0.00	**0.00**	0.00
Climate First Bank	1.00	0.00	**0.00**	0.00
Edison National Bank	1.46	0.00	**0.00**	0.00
Flagship Bank	0.99	0.00	**0.00**	0.00
Gulf Coast Business Bank	1.30	0.00	**0.00**	0.00
Waterfall Bank	0.82	0.00	**0.00**	0.00
Finemark National Bank & Trust	0.88	0.03	**0.02**	0.18
Gulfside Bank	1.08	0.06	**0.04**	0.48
Century Bank Of Florida	1.74	0.08	**0.05**	0.52
First National Bank Of Pasco	1.48	0.07	**0.05**	0.68
The Bank Of Tampa	1.36	0.17	**0.10**	1.13
Brannen Bank	0.77	0.34	**0.17**	5.13
Central Bank	0.76	0.42	**0.35**	3.90
Raymond James Bank	1.19	0.51	**0.40**	4.98
Tcm Bank, National Association	3.54	0.95	**0.83**	4.19
Sanibel Captiva Community Bank	0.97	0.97	**1.18**	12.63
Bayfirst National Bank	1.52	2.46	**2.08**	13.87

Select Peer Average	1.31	0.36	0.31	2.81

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest-bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
The Bank Of Tampa	**1.85**	3.82	0.00	9.87	19.61
Century Bank Of Florida	**1.68**	8.11	15.19	0.00	13.57
First National Bank Of Pasco	**1.43**	1.89	9.18	0.00	20.53
Sanibel Captiva Community Bank	**1.35**	6.12	0.00	4.01	0.00
Gulfside Bank	**1.22**	10.68	0.00	5.39	10.46
Gulf Coast Business Bank	**1.09**	13.36	2.61	0.00	4.99
Edison National Bank	**1.05**	42.49	0.00	8.97	8.91
Central Bank	**1.02**	3.61	0.84	2.28	5.11
Flagship Bank	**1.01**	18.04	0.04	0.00	1.16
Tcm Bank, National Association	**0.72**	6.92	0.00	0.00	0.47
Finemark National Bank & Trust	**0.70**	8.40	0.01	2.02	18.06
Waterfall Bank	**0.68**	12.06	0.00	0.00	3.27
Brannen Bank	**0.67**	22.63	0.00	0.00	25.30
Bayfirst National Bank	**0.50**	4.54	0.00	0.19	2.81
Bankflorida	**0.39**	13.84	0.00	0.00	6.11
Climate First Bank	**0.07**	12.32	0.00	0.00	0.35
Raymond James Bank	**0.02**	6.53	0.00	0.00	12.49
Select Peer Average	0.91	11.49	1.64	1.93	9.01

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tcm Bank, National Association	**84.80**	0.33	0.00	0.92
Sanibel Captiva Community Bank	**84.34**	2.68	0.36	0.01
Climate First Bank	**83.73**	1.34	0.00	0.03
Central Bank	**83.35**	2.49	0.00	0.08
Bayfirst National Bank	**82.70**	3.74	0.01	1.27
Waterfall Bank	**82.57**	0.54	0.00	0.00
Raymond James Bank	**78.50**	0.01	0.00	0.00
Gulf Coast Business Bank	**76.86**	0.47	0.00	0.00
Flagship Bank	**76.60**	0.88	0.00	1.36
Bankflorida	**71.16**	5.95	0.00	0.00
Gulfside Bank	**68.47**	0.81	0.00	0.08
Finemark National Bank & Trust	**66.07**	1.18	0.00	0.00
The Bank Of Tampa	**60.02**	1.14	0.00	0.22
First National Bank Of Pasco	**59.76**	1.48	0.00	0.00
Century Bank Of Florida	**54.44**	2.41	0.00	0.00
Brannen Bank	**50.39**	0.51	0.00	0.00
Edison National Bank	**34.91**	1.28	0.00	0.00

Select Peer Average	70.51	1.60	0.02	0.23

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
First National Bank Of Pasco	**41.17**	50.42	91.59	0.00	8.41
The Bank Of Tampa	**40.33**	59.67	100.00	0.00	0.00
Century Bank Of Florida	**35.32**	61.57	96.89	0.00	3.11
Flagship Bank	**34.03**	65.97	100.00	0.00	0.00
Brannen Bank	**29.80**	70.20	100.00	0.00	0.00
Edison National Bank	**29.35**	66.84	96.20	3.80	0.00
Sanibel Captiva Community Bank	**25.88**	67.47	93.35	0.00	6.65
Bankflorida	**25.41**	70.42	95.83	0.00	4.17
Gulfside Bank	**25.33**	74.67	100.00	0.00	0.00
Gulf Coast Business Bank	**20.98**	79.02	100.00	0.00	0.00
Finemark National Bank & Trust	**13.37**	74.82	88.19	1.97	9.83
Central Bank	**11.12**	77.20	88.32	0.00	11.68
Waterfall Bank	**9.51**	90.49	100.00	0.00	0.00
Bayfirst National Bank	**9.27**	88.99	98.26	0.00	1.74
Climate First Bank	**7.59**	85.76	93.35	0.00	6.65
Raymond James Bank	**2.57**	95.49	98.06	0.00	1.94
Tcm Bank, National Association	**0.40**	99.60	100.00	0.00	0.00
Select Peer Average	21.26	75.21	96.47	0.34	3.19

PEER GROUP COMPARISONS REPORT

West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS

For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.08	4.34	**6.47**	92.17
Sanibel Captiva Community Bank	6.85	2.78	**4.88**	96.32
Century Bank Of Florida	5.66	2.29	**4.15**	93.14
Gulf Coast Business Bank	6.58	3.78	**3.92**	98.73
Bayfirst National Bank	6.99	3.69	**3.75**	91.89
Gulfside Bank	5.30	2.24	**3.75**	97.53
Bankflorida	5.95	3.38	**3.53**	91.97
Brannen Bank	4.85	1.95	**3.46**	99.44
Flagship Bank	5.32	3.26	**3.37**	96.76
First National Bank Of Pasco	5.32	3.49	**3.32**	98.20
The Bank Of Tampa	4.32	1.86	**3.29**	95.63
Central Bank	6.14	3.44	**3.28**	96.72
Edison National Bank	4.28	1.52	**3.26**	96.13
Climate First Bank	6.96	4.38	**3.20**	98.70
Waterfall Bank	6.22	4.30	**2.94**	99.17
Raymond James Bank	4.85	2.19	**2.92**	99.61
Finemark National Bank & Trust	4.43	2.85	**1.79**	96.04

Select Peer Average	5.89	3.04	2.97	96.36