

# Century Bank Of Florida

Tampa, FL

Established  
9/11/2000

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

---

#### 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

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 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)

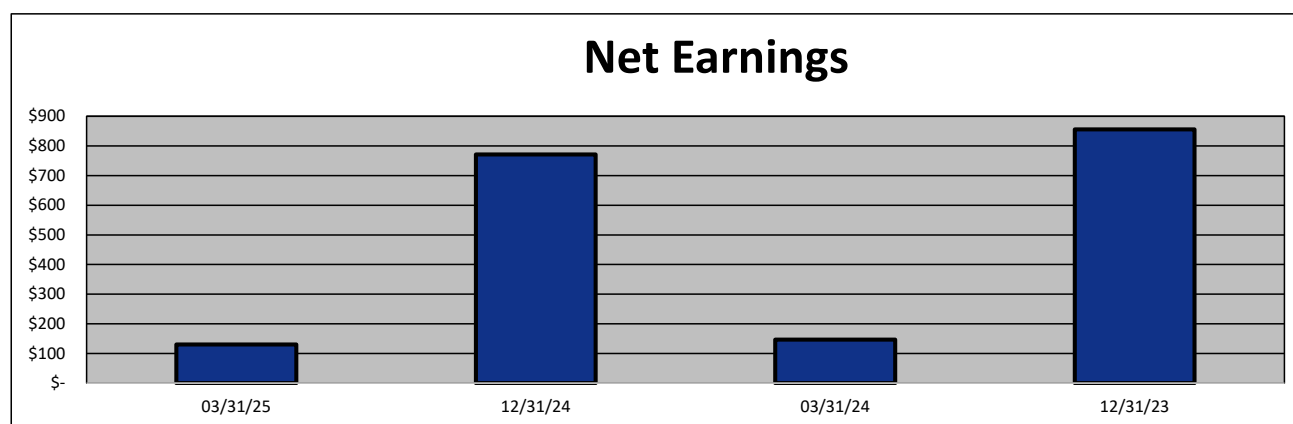
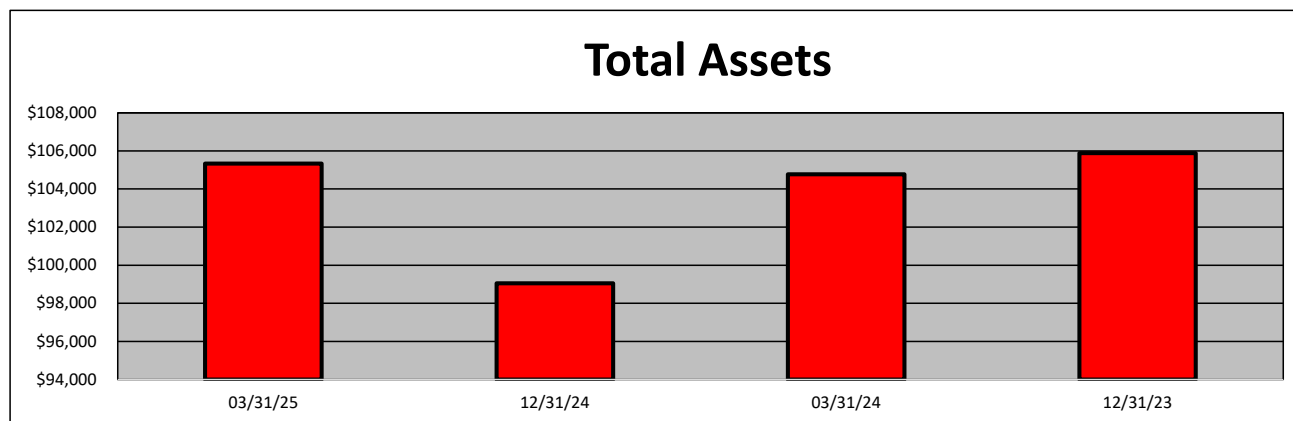
**EXECUTIVE SUMMARY - Century Bank of Florida**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.97	8.38	7.23	7.27	11.26	9.42
Leverage Ratio	9.60	9.47	9.01	9.09	17.35	10.27
Tier 1 Cap/Risk Based Assets	14.96	14.99	14.36	14.30	18.59	10.57
Risk Based Ratio	16.21	16.24	15.62	15.55	19.41	11.38
Common Equity Tier 1 Capital Ratio	14.96	14.99	14.36	14.30	18.53	10.57
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	62.51	68.94	62.91	62.16	73.43	83.34
Loans/Assets	55.41	60.58	55.58	54.85	62.13	71.49
Securities/Assets	13.57	14.32	12.16	12.45	18.87	10.94
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.51	0.74	0.57	0.82	0.20	0.44
Return on Avg Equity	6.23	9.67	7.70	12.07	10.12	9.41
Nonint Income/Avg Assets	0.30	0.31	0.32	0.26	0.78	1.20
Net Overhead Ratio	3.36	3.20	3.27	3.08	2.92	2.52
Efficiency Ratio	87.47	82.21	85.74	79.94	93.91	74.45
Assets (per million) per Employee	6.20	6.19	6.55	6.62	10.55	14.51
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.74	1.69	1.79	1.76	1.27	1.31
Nonperforming Loans/Total Loans	0.08	0.43	0.15	0.10	0.52	0.36
Nonperforming Assets/Total Assets	0.05	0.27	0.08	0.06	0.36	0.31
Adjusted Texas Ratio	0.52	2.91	1.03	0.69	3.38	2.81
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.66	5.96	5.85	5.57	5.40	5.89
Cost of funds	2.29	2.68	2.72	2.22	2.84	3.04
Net interest margin	4.15	4.19	4.07	4.13	3.13	2.97
Avg Earning Assets/Avg Assets	93.14	94.16	94.65	94.57	95.62	96.36

**SELECTED FINANCIAL DATA - Century Bank of Florida**  
(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	105,335	99,050	104,767	105,887	568	0.54
Cash and Equivalents	26,310	18,431	27,219	27,996	(909)	(3.34)
Securities	14,299	14,185	12,743	13,182	1,556	12.21
Loans, net	58,362	60,000	58,232	58,079	130	0.22
Deposit Accounts	93,360	87,026	92,568	93,432	792	0.86
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	8,400	8,304	7,576	7,697	824	10.88

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	130	771	147	856	(17)	(11.56)
Interest Income	1,346	5,833	1,427	5,476	(81)	(5.68)
Interest Expense	359	1,734	434	1,415	(75)	(17.28)
Net Interest Income	987	4,099	993	4,061	(6)	(0.60)
Prov for Credit Losses	-	-	-	-	-	NA
Noninterest income	76	319	82	275	(6)	(7.32)
Gain on Sale of Securities	-	(3)	(3)	-	3	(100.00)
Noninterest Expense	933	3,644	925	3,480	8	0.86
Net Operating Income	130	774	150	856	(20)	(13.33)
Income Taxes	-	-	-	-	-	NA

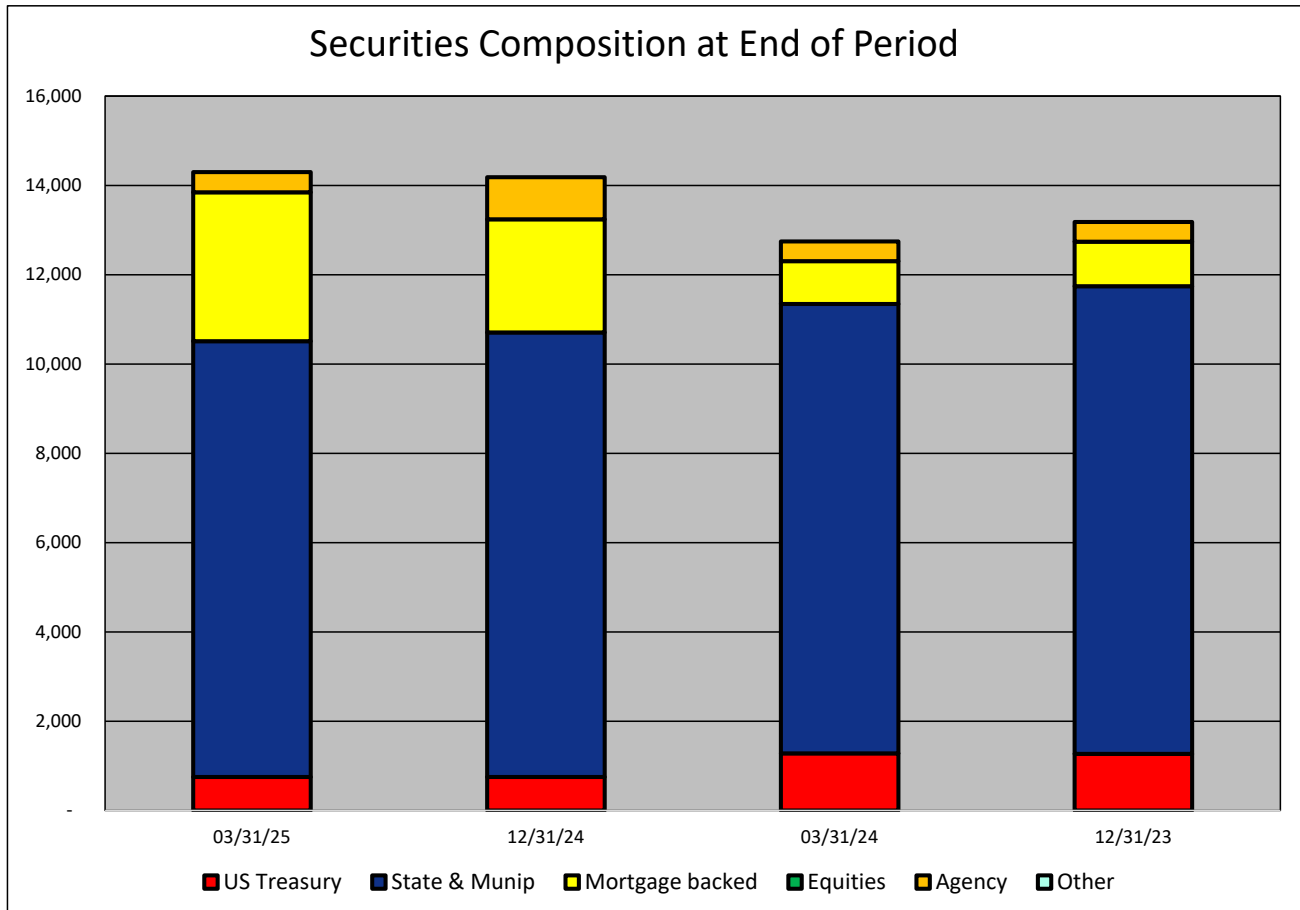


**SECURITIES COMPOSITION - Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**SECURITIES CATEGORY:**

US Treasury	750	749	1,278	1,270	(528)	(41.31)
State & Munip	9,761	9,960	10,065	10,473	(304)	(3.02)
Mortgage backed	3,332	2,529	961	997	2,371	246.72
Equities	-	-	-	-	-	NA
Agency	456	947	439	442	17	3.87
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>14,299</b>	<b>14,185</b>	<b>12,743</b>	<b>13,182</b>	<b>1,556</b>	<b>12.21</b>

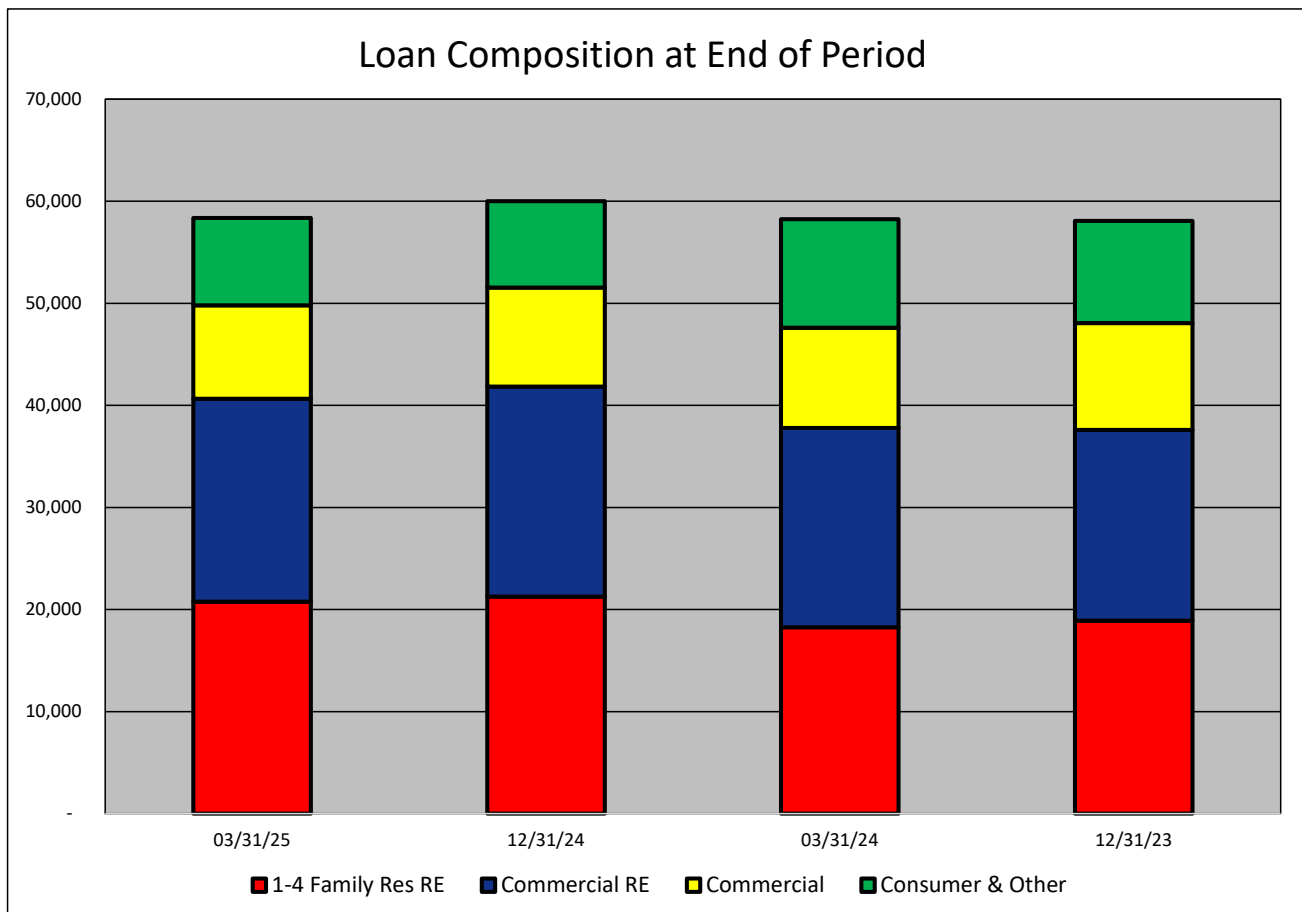


**LOAN PORTFOLIO COMPOSITION - Century Bank of Florida**  
(Dollars in Thousands)

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	20,765	21,276	18,270	18,913	2,495	13.66
Commercial RE	19,893	20,576	19,517	18,687	376	1.93
Commercial	9,136	9,702	9,830	10,453	(694)	(7.06)
Consumer & Other	8,568	8,446	10,615	10,026	(2,047)	(19.28)
Loans, Net	58,362	60,000	58,232	58,079	130	0.22



**LOAN PORTFOLIO QUALITY - Century Bank of Florida**  
(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	1,012	1,021	1,021	791	(9)	(0.88)
Total Recoveries	1	31	29	41	(28)	(96.55)
Total Charge-offs	-	40	5	11	(5)	(100.00)
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	200	-	NA
Ending Balance	1,013	1,012	1,045	1,021	(32)	(3.06)

**NON-PERFORMING ASSETS:**

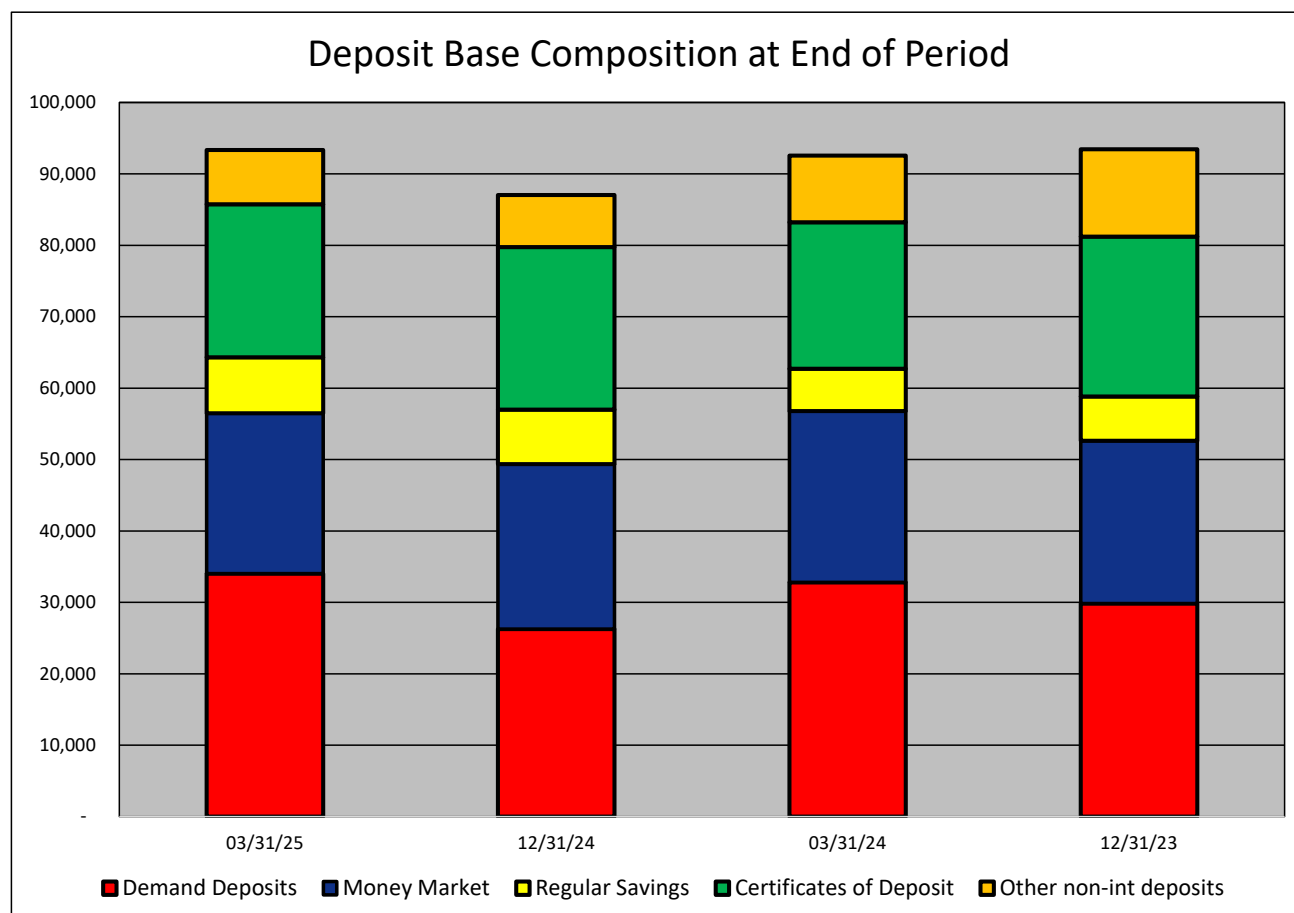
Total-90+ Days Past Due	30	237	37	-	(7)	(18.92)
Total-Nonaccrual	19	21	52	60	(33)	(63.46)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	49	258	89	60	(40)	(44.94)

**DEPOSIT BASE COMPOSITION - Century Bank of Florida**  
(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	34,032	26,259	32,805	29,845	1,227	3.74
Money Market	22,449	23,100	23,975	22,770	(1,526)	(6.36)
Regular Savings	7,833	7,648	5,924	6,214	1,909	32.22
Certificates of Deposit	21,429	22,737	20,504	22,397	925	4.51
Other non-int deposits	7,617	7,282	9,360	12,206	(1,743)	(18.62)
<b>Total Deposits</b>	<b>93,360</b>	<b>87,026</b>	<b>92,568</b>	<b>93,432</b>	<b>792</b>	<b>0.86</b>



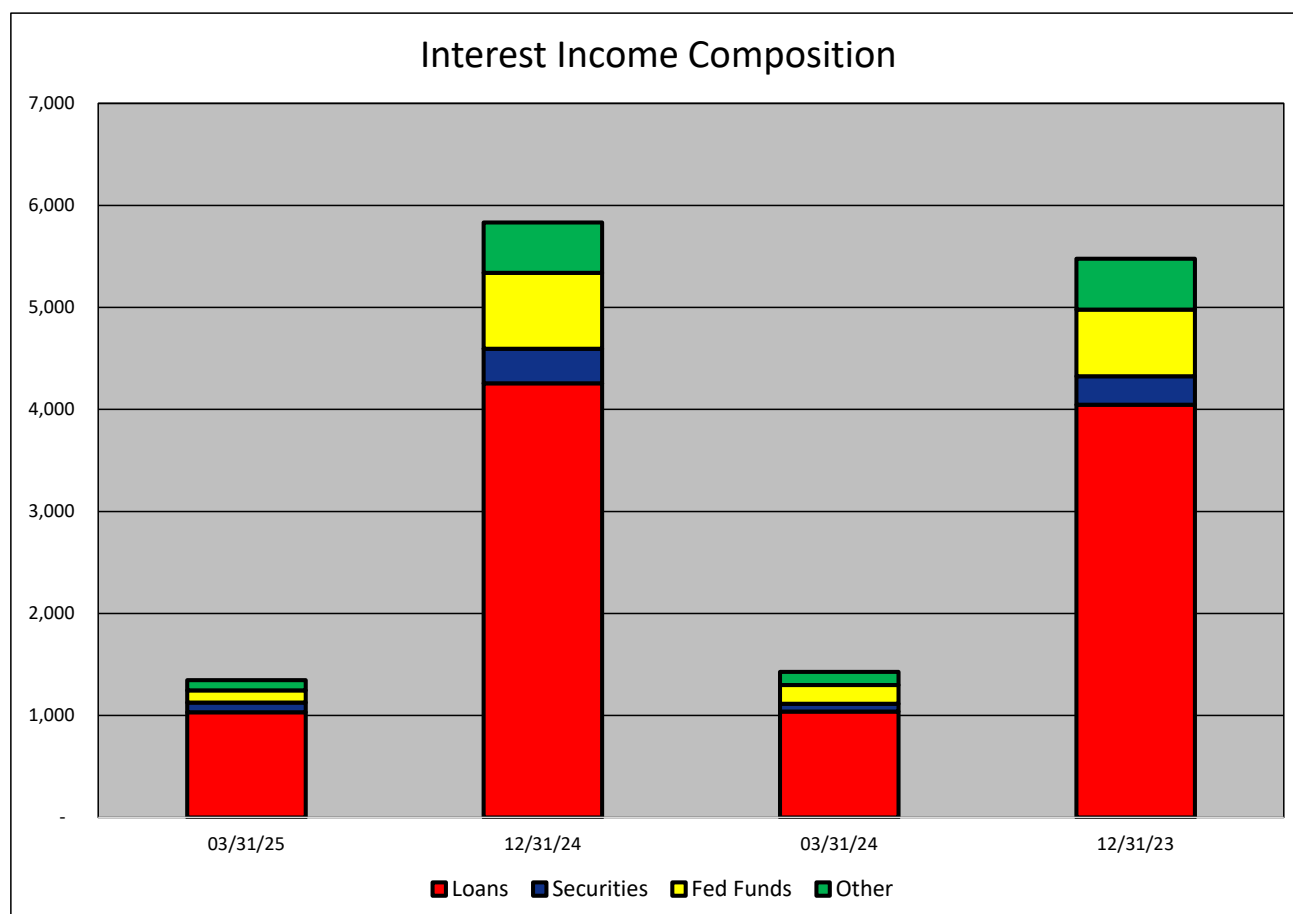


**INTEREST INCOME COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**INTEREST INCOME CATEGORY**

Loans	1,032	4,256	1,039	4,046	(7)	(0.67)
Securities	95	339	75	280	20	26.67
Fed Funds	120	745	185	653	(65)	(35.14)
Other	99	493	128	497	(29)	(22.66)
<b>Total Int Income</b>	<b>1,346</b>	<b>5,833</b>	<b>1,427</b>	<b>5,476</b>	<b>(81)</b>	<b>(5.68)</b>

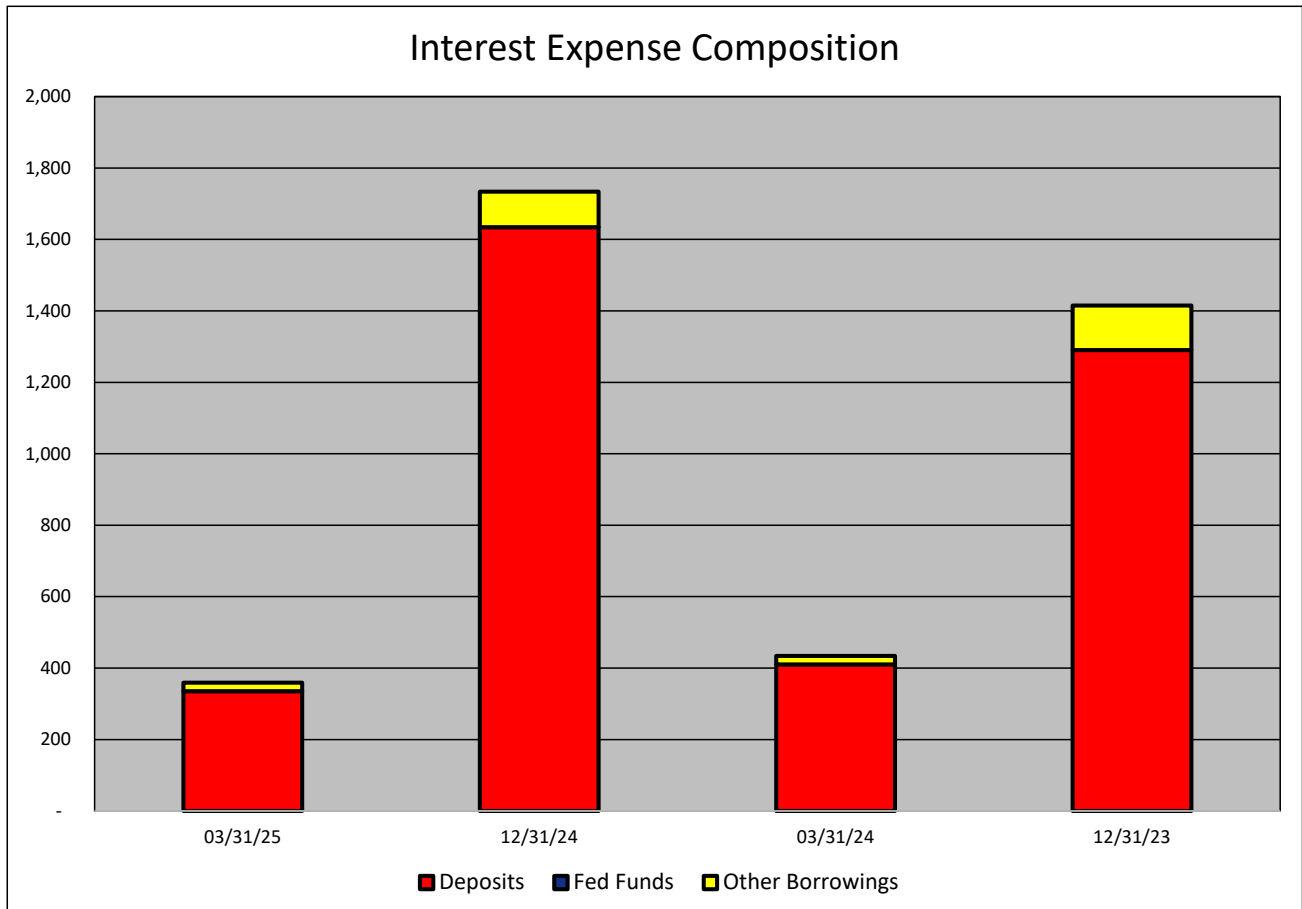


**INTEREST EXPENSE COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**INTEREST EXPENSE CATEGORY**

Deposits	335	1,634	410	1,290	(75)	(18.29)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	24	100	24	125	-	-
<b>Total Int Expense</b>	<b>359</b>	<b>1,734</b>	<b>434</b>	<b>1,415</b>	<b>(75)</b>	<b>(17.28)</b>

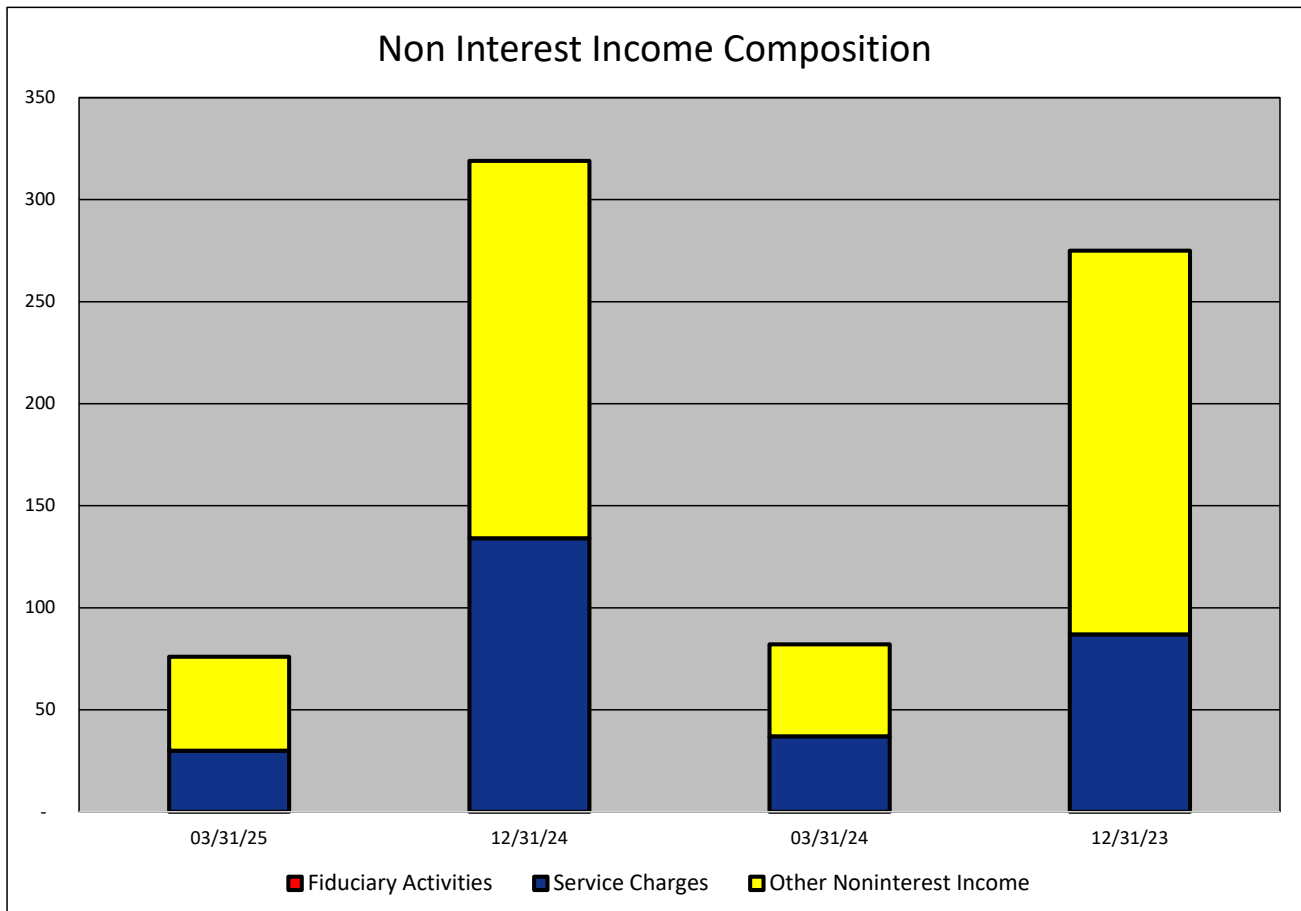


**NONINTEREST INCOME COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

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	30	134	37	87	(7)	(18.92)
Other Noninterest Income	46	185	45	188	1	2.22
<b>Total Nonint. Income</b>	<b>76</b>	<b>319</b>	<b>82</b>	<b>275</b>	<b>(6)</b>	<b>(7.32)</b>

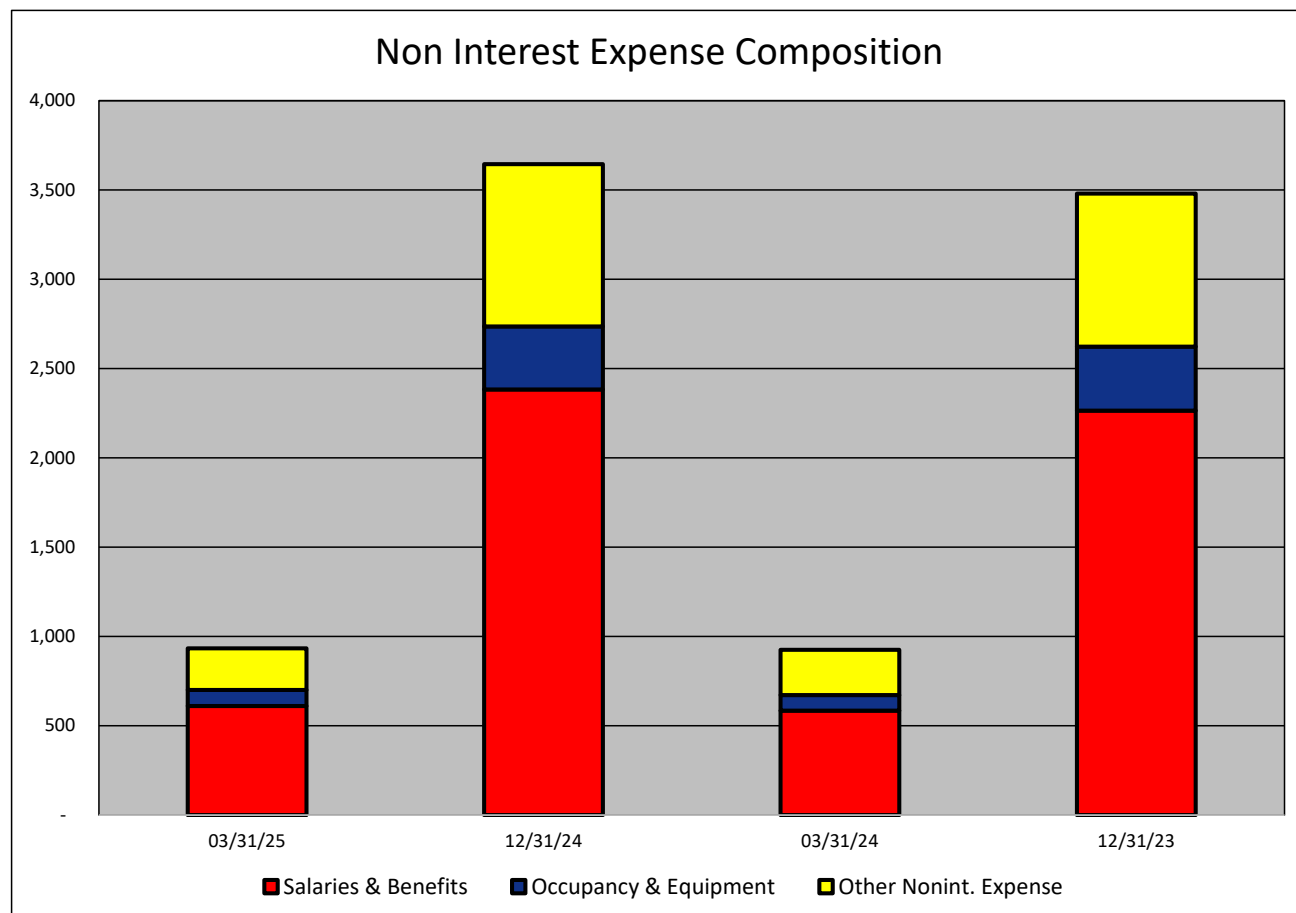


**NONINTEREST EXPENSE COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

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	610	2,383	584	2,265	26	4.45
Occupancy & Equipment	91	353	88	358	3	3.41
Other Nonint. Expense	232	908	253	857	(21)	(8.30)
Total Nonint. Expense	933	3,644	925	3,480	8	0.86



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

<b>Select Peer Average</b>	<b>3,329,760</b>	<b>3,241,245</b>	<b>14.51</b>
----------------------------	------------------	------------------	--------------

**PEER GROUP COMPARISONS REPORT**  
**West Central Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
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

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

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

<b>Select Peer Average</b>	<b>83.34</b>	<b>71.49</b>	<b>10.94</b>
----------------------------	--------------	--------------	--------------



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

<b>Select Peer Average</b>	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	<b>36.93</b>	117.72
Brannen Bank	0.27	1.48	<b>47.26</b>	8.21
Sanibel Captiva Community Bank	0.24	2.11	<b>47.61</b>	8.76
The Bank Of Tampa	0.63	1.63	<b>59.32</b>	10.43
Gulfside Bank	0.29	2.14	<b>61.64</b>	11.05
Flagship Bank	0.30	1.90	<b>61.96</b>	9.12
Climate First Bank	0.27	2.00	<b>66.06</b>	10.75
Central Bank	0.15	2.31	<b>73.90</b>	7.19
Bankflorida	0.14	2.42	<b>75.36</b>	7.57
Finemark National Bank & Trust	1.06	1.13	<b>78.53</b>	13.26
Bayfirst National Bank	2.71	2.15	<b>78.98</b>	4.24
Edison National Bank	0.16	2.54	<b>81.78</b>	9.39
Century Bank Of Florida	0.30	3.36	<b>87.47</b>	6.20
Waterfall Bank	0.06	2.57	<b>88.48</b>	9.00
First National Bank Of Pasco	0.78	3.11	<b>95.70</b>	5.50
Tcm Bank, National Association	12.55	6.15	<b>101.01</b>	3.26
Gulf Coast Business Bank	0.32	4.86	<b>123.67</b>	5.01

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

<b>Select Peer Average</b>	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

<b>Select Peer Average</b>	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	<b>84.80</b>	0.33	0.00	0.92
Sanibel Captiva Community Bank	<b>84.34</b>	2.68	0.36	0.01
Climate First Bank	<b>83.73</b>	1.34	0.00	0.03
Central Bank	<b>83.35</b>	2.49	0.00	0.08
Bayfirst National Bank	<b>82.70</b>	3.74	0.01	1.27
Waterfall Bank	<b>82.57</b>	0.54	0.00	0.00
Raymond James Bank	<b>78.50</b>	0.01	0.00	0.00
Gulf Coast Business Bank	<b>76.86</b>	0.47	0.00	0.00
Flagship Bank	<b>76.60</b>	0.88	0.00	1.36
Bankflorida	<b>71.16</b>	5.95	0.00	0.00
Gulfside Bank	<b>68.47</b>	0.81	0.00	0.08
Finemark National Bank & Trust	<b>66.07</b>	1.18	0.00	0.00
The Bank Of Tampa	<b>60.02</b>	1.14	0.00	0.22
First National Bank Of Pasco	<b>59.76</b>	1.48	0.00	0.00
Century Bank Of Florida	<b>54.44</b>	<b>2.41</b>	<b>0.00</b>	<b>0.00</b>
Brannen Bank	<b>50.39</b>	0.51	0.00	0.00
Edison National Bank	<b>34.91</b>	1.28	0.00	0.00

<b>Select Peer Average</b>	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

<b>Select Peer Average</b>	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	<b>6.47</b>	92.17
Sanibel Captiva Community Bank	6.85	2.78	<b>4.88</b>	96.32
Century Bank Of Florida	5.66	2.29	<b>4.15</b>	93.14
Gulf Coast Business Bank	6.58	3.78	<b>3.92</b>	98.73
Bayfirst National Bank	6.99	3.69	<b>3.75</b>	91.89
Gulfside Bank	5.30	2.24	<b>3.75</b>	97.53
Bankflorida	5.95	3.38	<b>3.53</b>	91.97
Brannen Bank	4.85	1.95	<b>3.46</b>	99.44
Flagship Bank	5.32	3.26	<b>3.37</b>	96.76
First National Bank Of Pasco	5.32	3.49	<b>3.32</b>	98.20
The Bank Of Tampa	4.32	1.86	<b>3.29</b>	95.63
Central Bank	6.14	3.44	<b>3.28</b>	96.72
Edison National Bank	4.28	1.52	<b>3.26</b>	96.13
Climate First Bank	6.96	4.38	<b>3.20</b>	98.70
Waterfall Bank	6.22	4.30	<b>2.94</b>	99.17
Raymond James Bank	4.85	2.19	<b>2.92</b>	99.61
Finemark National Bank & Trust	4.43	2.85	<b>1.79</b>	96.04

<b>Select Peer Average</b>	5.89	3.04	2.97	96.36
----------------------------	------	------	------	-------