

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 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)

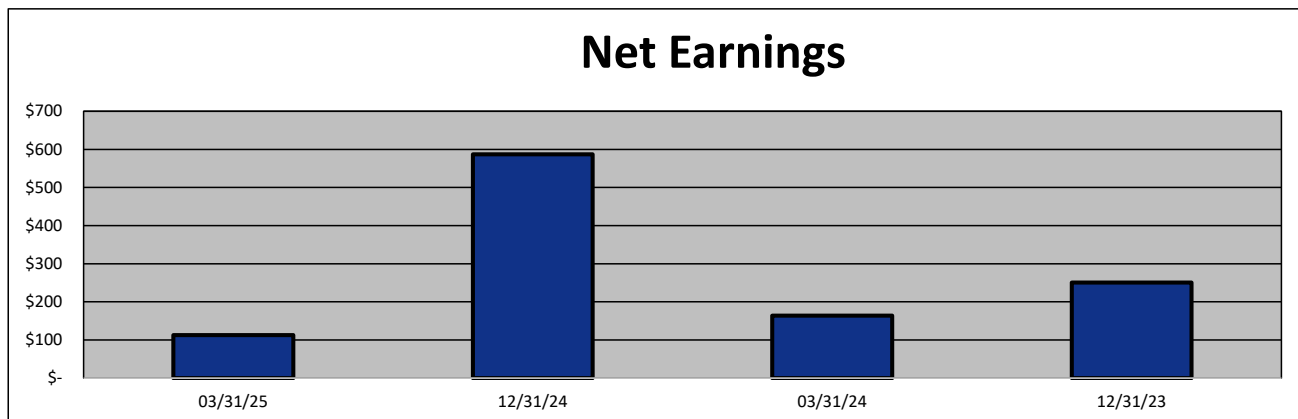
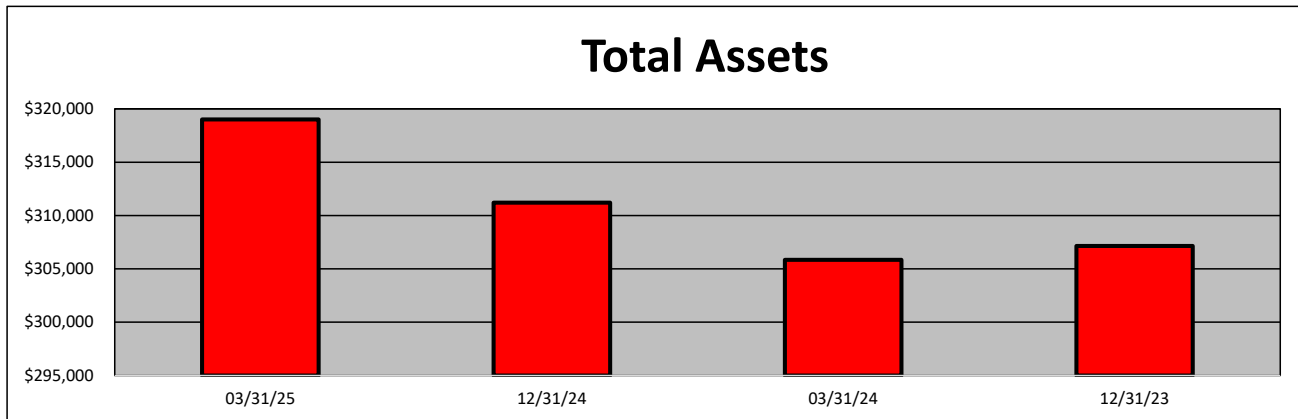
EXECUTIVE SUMMARY - First National Bank of Pasco
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.70	5.49	5.39	5.46	11.26	9.42
Leverage Ratio	9.18	9.26	9.13	9.22	17.35	10.27
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.59	10.57
Risk Based Ratio	0.00	0.00	0.00	0.00	19.41	11.38
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.53	10.57
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	71.04	71.44	64.97	64.40	73.43	83.34
Loans/Assets	60.66	60.92	61.04	60.35	62.13	71.49
Securities/Assets	20.53	21.58	24.22	24.64	18.87	10.94
PROFITABILITY:						
Return on Avg Assets	0.15	0.20	0.21	0.09	0.20	0.44
Return on Avg Equity	2.56	3.40	3.94	1.54	10.12	9.41
Nonint Income/Avg Assets	0.78	0.72	0.63	0.64	0.78	1.20
Net Overhead Ratio	3.11	3.05	2.82	3.23	2.92	2.52
Efficiency Ratio	95.70	93.73	91.06	96.62	93.91	74.45
Assets (per million) per Employee	5.50	5.37	5.46	5.69	10.55	14.51
ASSET QUALITY:						
Allowance/Loans	1.48	1.51	1.57	1.58	1.27	1.31
Nonperforming Loans/Total Loans	0.07	0.06	0.13	0.13	0.52	0.36
Nonperforming Assets/Total Assets	0.05	0.04	0.08	0.08	0.36	0.31
Adjusted Texas Ratio	0.68	0.57	1.23	1.19	3.38	2.81
YIELDS & COSTS:						
Yield on earning assets	5.32	5.26	5.14	4.70	5.40	5.89
Cost of funds	3.49	3.20	3.15	2.12	2.84	3.04
Net interest margin	3.32	3.22	3.10	3.38	3.13	2.97
Avg Earning Assets/Avg Assets	98.20	102.05	101.44	98.73	95.62	96.36

SELECTED FINANCIAL DATA - First National Bank of Pasco
(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	318,994	311,206	305,835	307,136	13,159	4.30
Cash and Equivalents	39,877	35,326	28,128	29,980	11,749	41.77
Securities	65,494	67,165	74,084	75,682	(8,590)	(11.59)
Loans, net	193,486	189,579	186,690	185,347	6,796	3.64
Deposit Accounts	272,359	265,379	287,356	287,800	(14,997)	(5.22)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	18,178	17,091	16,484	16,783	1,694	10.28

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	113	587	164	251	(51)	(31.10)
Interest Income	4,047	16,100	3,996	13,543	51	1.28
Interest Expense	1,517	6,254	1,590	3,799	(73)	(4.59)
Net Interest Income	2,530	9,846	2,406	9,744	124	5.15
Prov for Credit Losses	-	-	-	-	-	NA
Noninterest income	606	2,174	482	1,876	124	25.73
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,017	11,329	2,645	11,291	372	14.06
Net Operating Income	119	691	243	329	(124)	(51.03)
Income Taxes	6	104	79	78	(73)	(92.41)

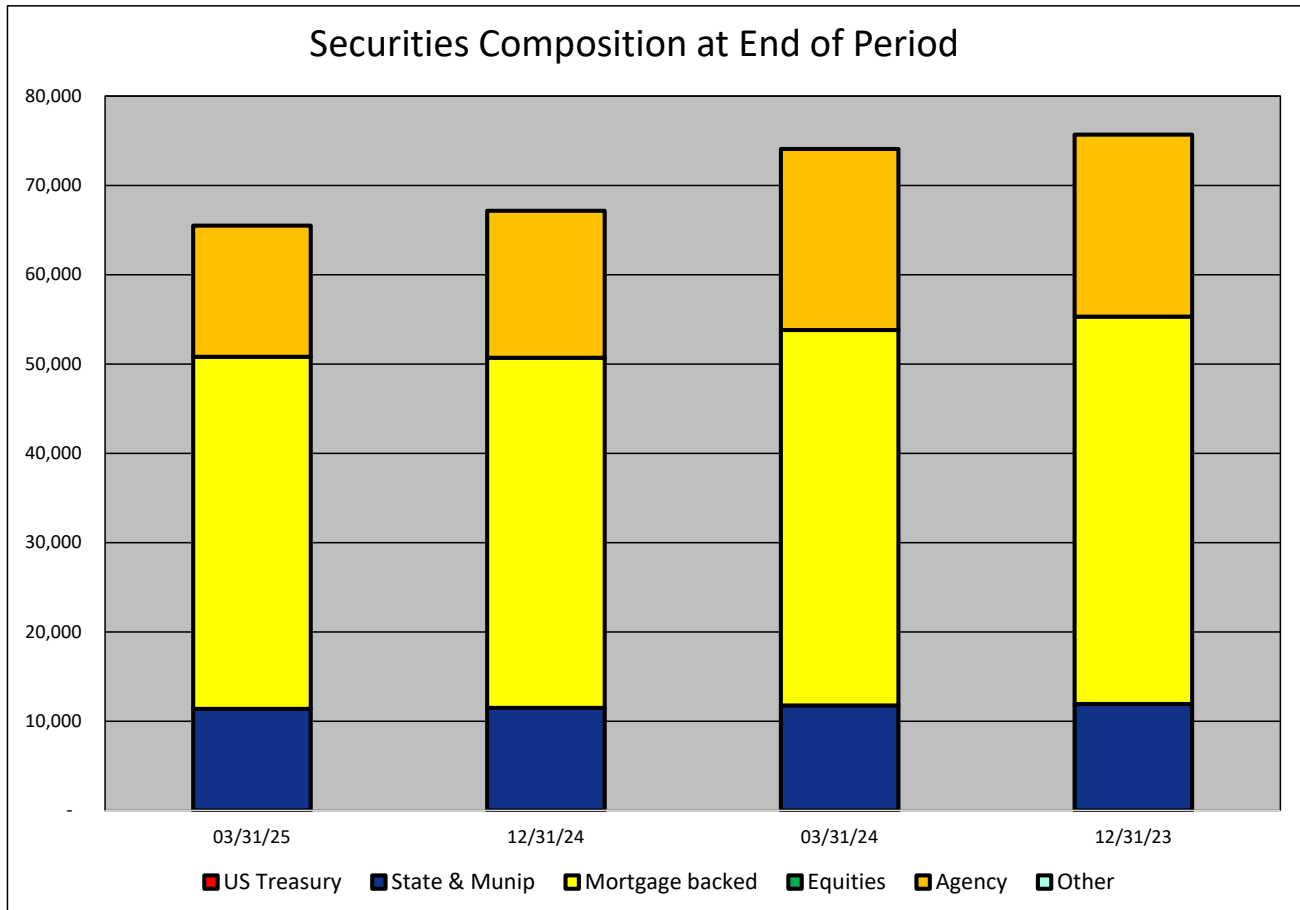


SECURITIES COMPOSITION - First National Bank of Pasco
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	11,382	11,481	11,775	11,932	(393)	(3.34)
Mortgage backed	39,420	39,204	42,019	43,375	(2,599)	(6.19)
Equities	-	-	-	-	-	NA
Agency	14,692	16,480	20,290	20,375	(5,598)	(27.59)
Other	-	-	-	-	-	NA
Total Securities	65,494	67,165	74,084	75,682	(8,590)	(11.59)

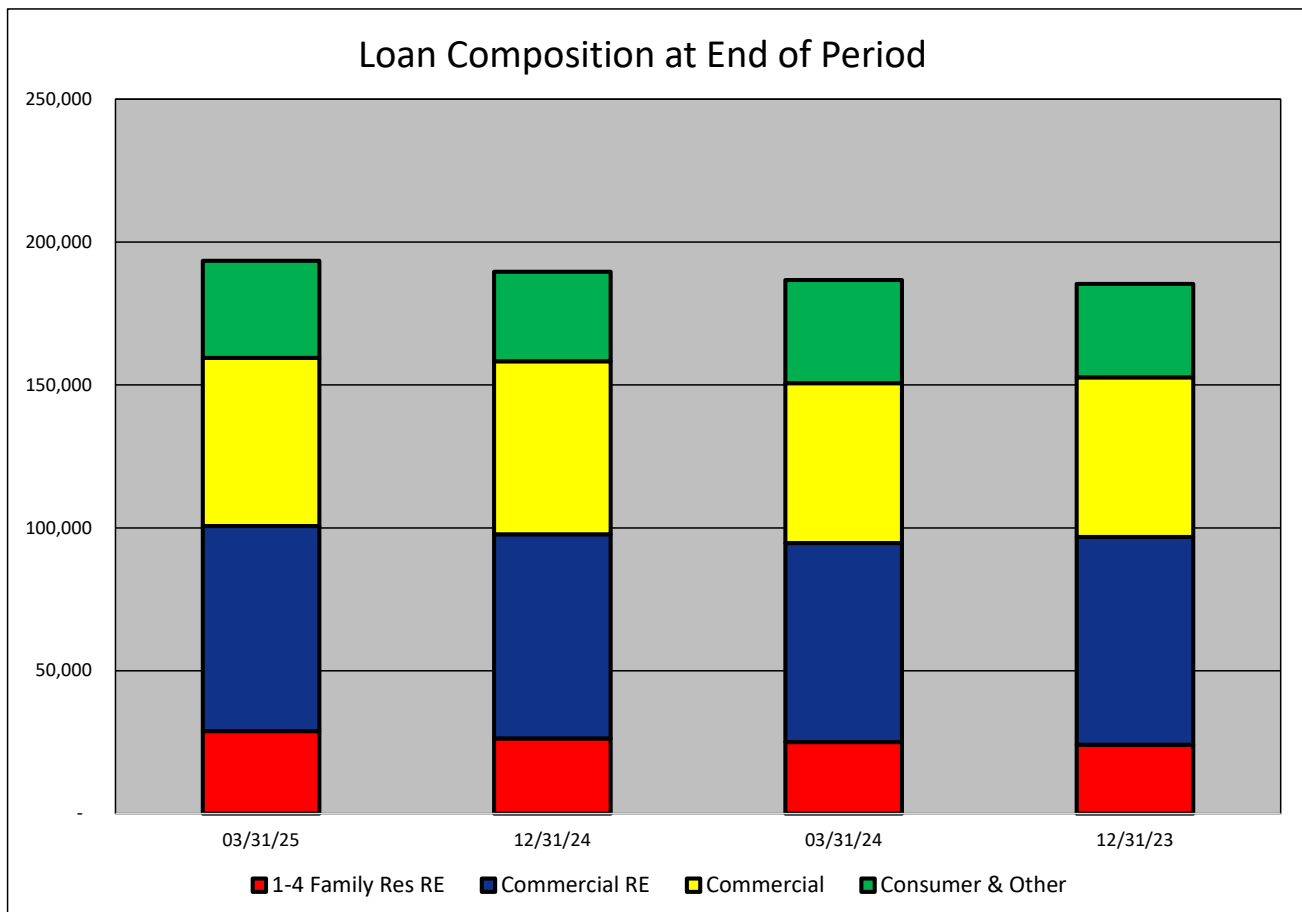


LOAN PORTFOLIO COMPOSITION - First National Bank of Pasco
(Dollars in Thousands)

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

1-4 Family Res RE	28,902	26,331	25,007	24,068	3,895	15.58
Commercial RE	71,777	71,392	69,635	72,745	2,142	3.08
Commercial	58,789	60,565	56,015	55,822	2,774	4.95
Consumer & Other	34,018	31,291	36,033	32,712	(2,015)	(5.59)
Loans, Net	193,486	189,579	186,690	185,347	6,796	3.64



LOAN PORTFOLIO QUALITY - First National Bank of Pasco
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,858	2,930	2,930	2,679	(72)	(2.46)
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	4	72	-	-	4	NA
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	251	-	NA
Ending Balance	2,854	2,858	2,930	2,930	(76)	(2.59)

NON-PERFORMING ASSETS:

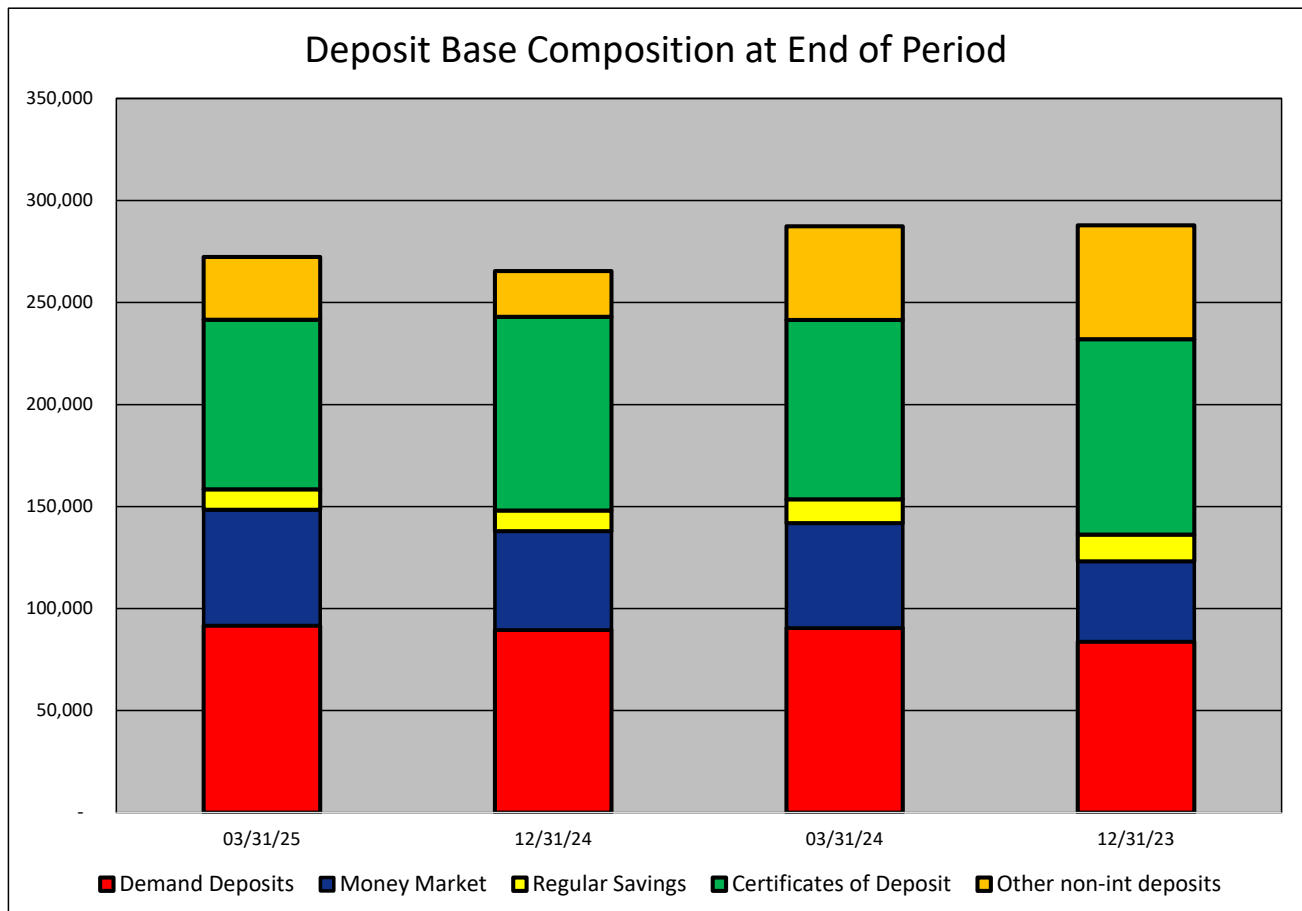
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	144	113	239	235	(95)	(39.75)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	144	113	239	235	(95)	(39.75)

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	91,695	89,544	90,454	83,794	1,241	1.37
Money Market	56,746	48,377	51,437	39,404	5,309	10.32
Regular Savings	9,981	10,132	11,713	13,114	(1,732)	(14.79)
Certificates of Deposit	83,197	94,902	87,778	95,655	(4,581)	(5.22)
Other non-int deposits	30,740	22,424	45,974	55,833	(15,234)	(33.14)
Total Deposits	272,359	265,379	287,356	287,800	(14,997)	(5.22)

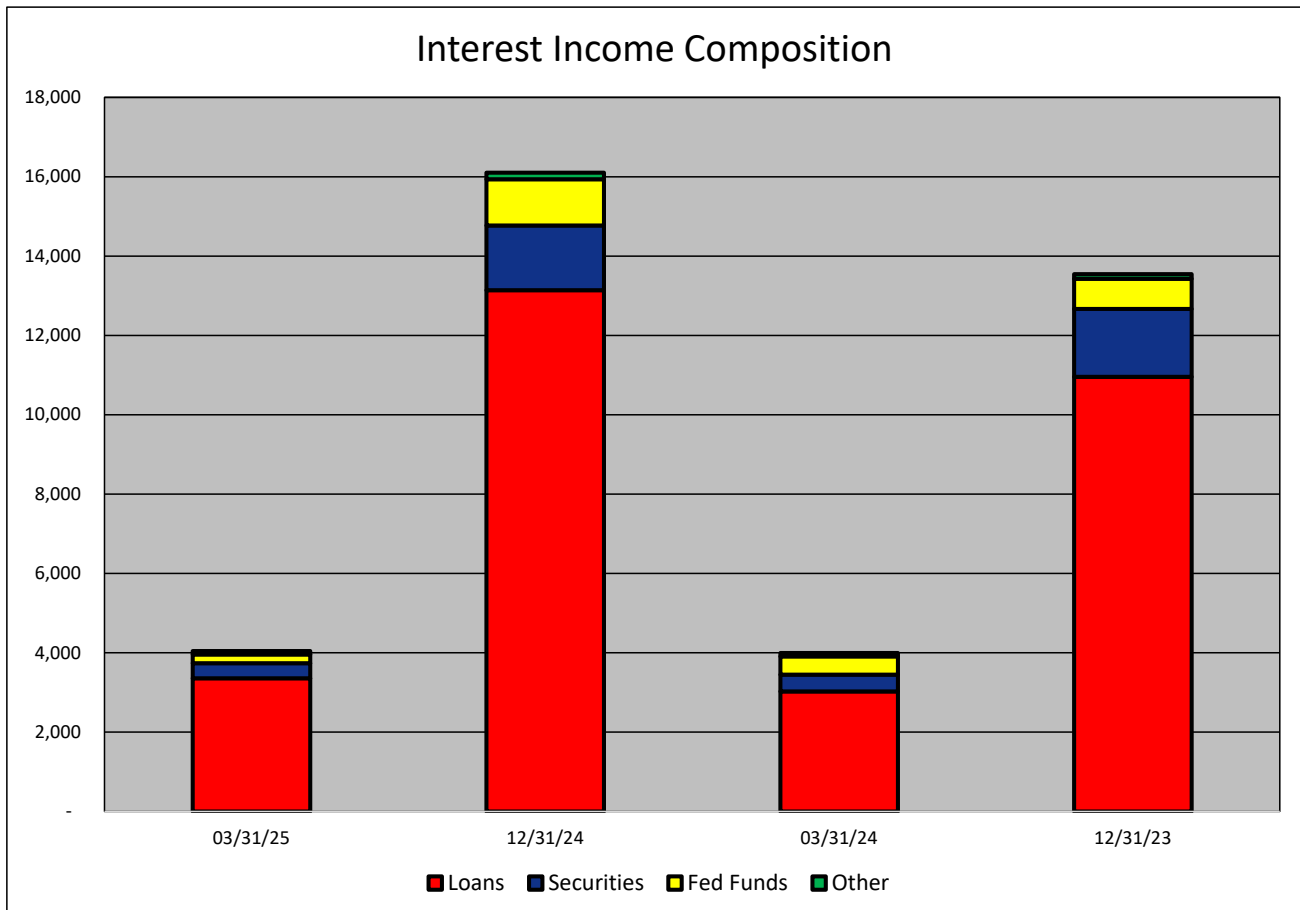


INTEREST INCOME COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	3,356	13,142	3,027	10,956	329	10.87
Securities	384	1,627	422	1,710	(38)	(9.00)
Fed Funds	220	1,165	459	762	(239)	(52.07)
Other	87	166	88	115	(1)	(1.14)
Total Int Income	4,047	16,100	3,996	13,543	51	1.28

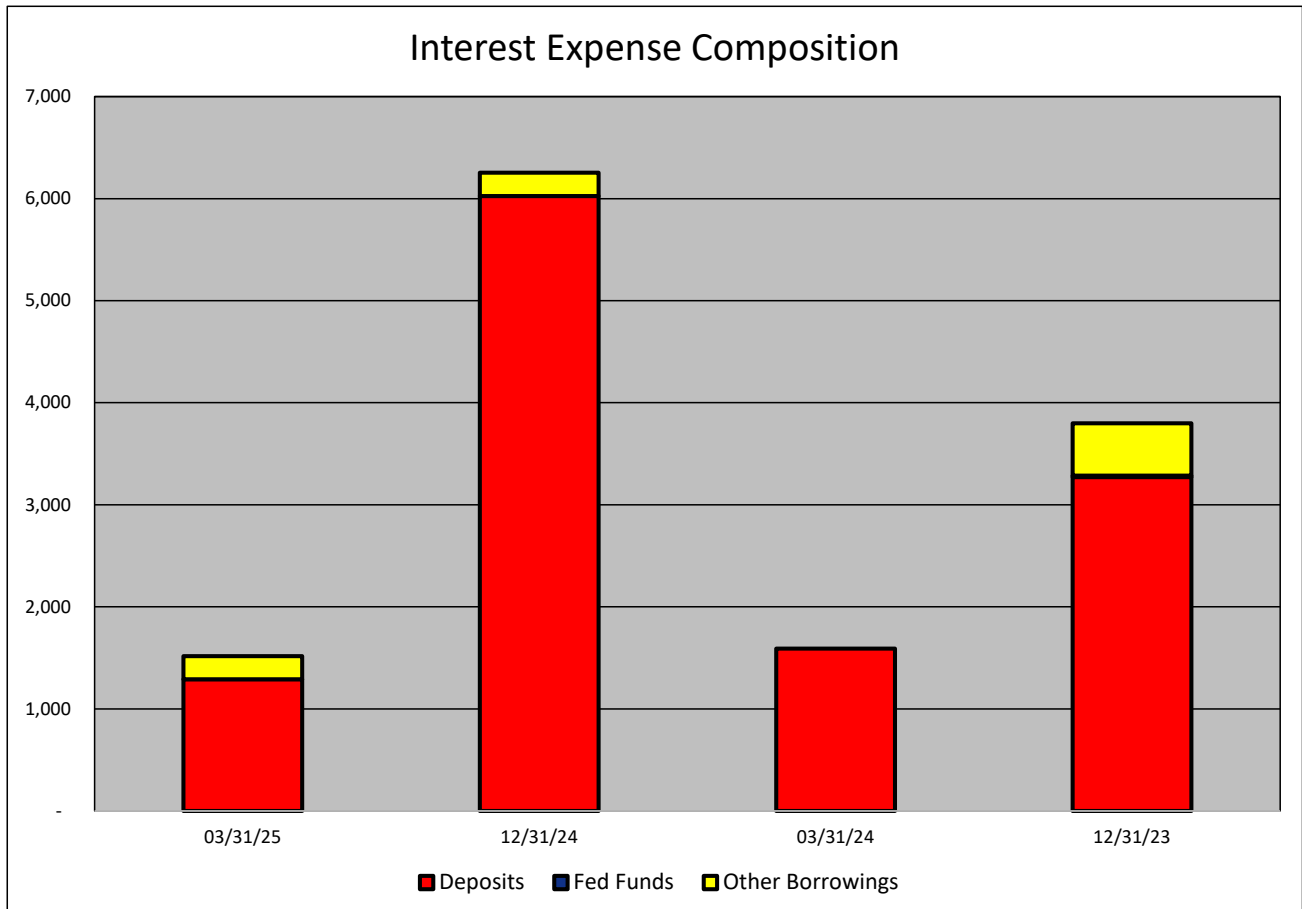


INTEREST EXPENSE COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	1,290	6,025	1,590	3,271	(300)	(18.87)
Fed Funds	-	-	-	16	-	NA
Other Borrowings	227	229	-	512	227	NA
Total Int Expense	1,517	6,254	1,590	3,799	(73)	(4.59)

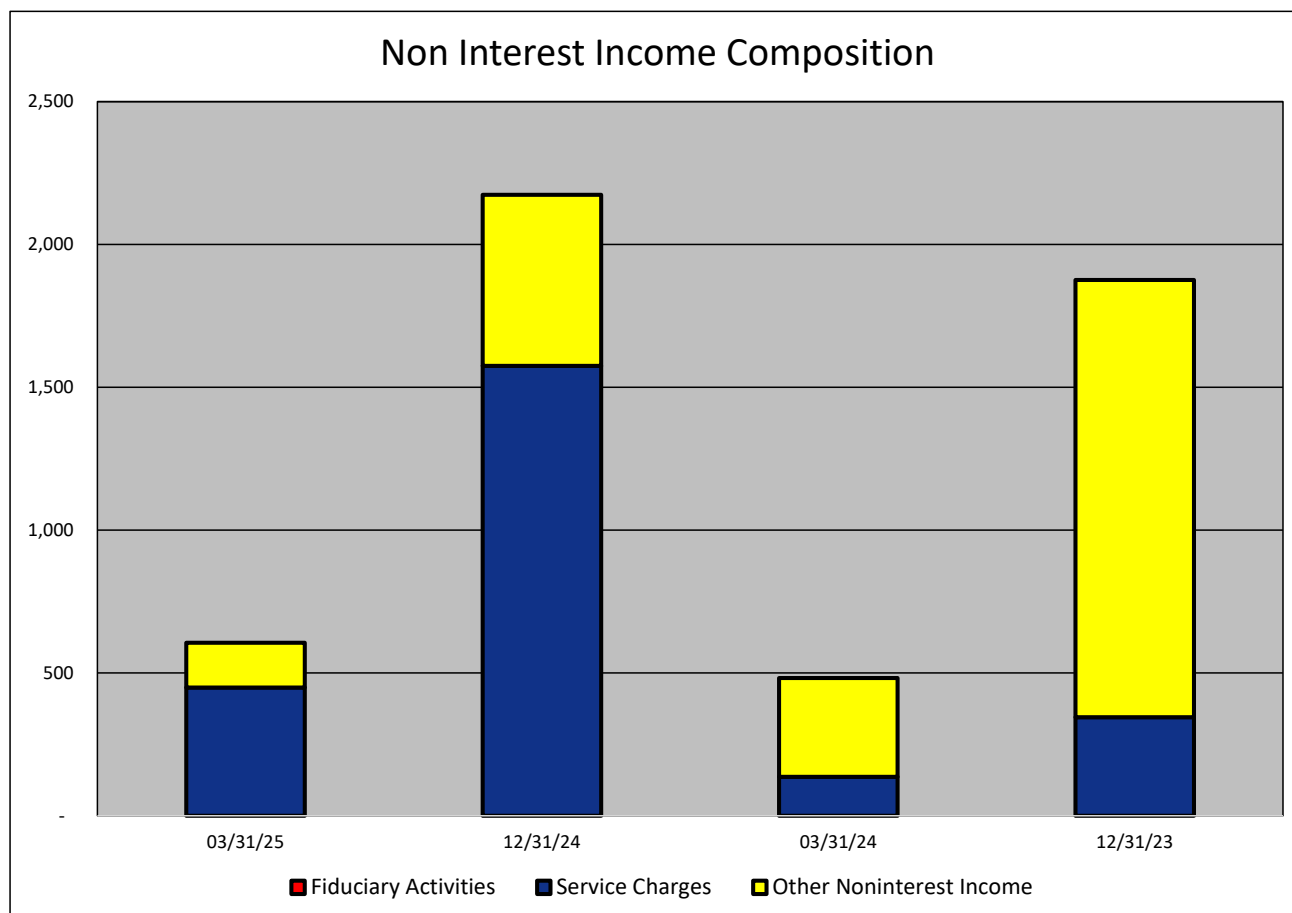


NONINTEREST INCOME COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	449	1,575	136	345	313	230.15
Other Noninterest Income	157	599	346	1,531	(189)	(54.62)
Total Nonint. Income	606	2,174	482	1,876	124	25.73

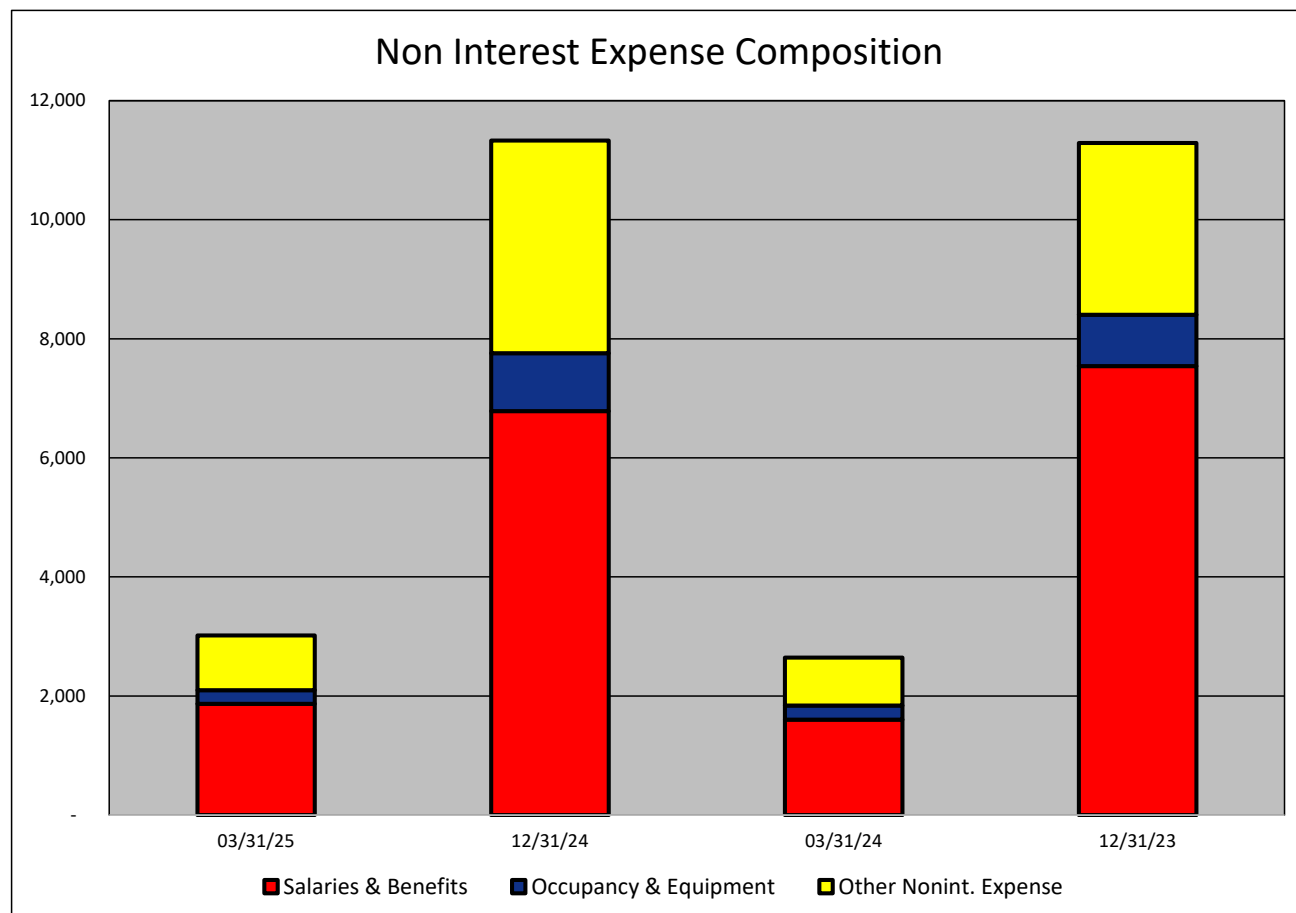


NONINTEREST EXPENSE COMPOSITION- First National Bank of Pasco
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,869	6,786	1,604	7,541	265	16.52
Occupancy & Equipment	229	971	237	862	(8)	(3.38)
Other Nonint. Expense	919	3,572	804	2,888	115	14.30
Total Nonint. Expense	3,017	11,329	2,645	11,291	372	14.06



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	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
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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	
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
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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
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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
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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
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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
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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
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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
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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
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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
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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
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