

The Bank Of Tampa

Tampa, FL

Established

3/30/1973

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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

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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)

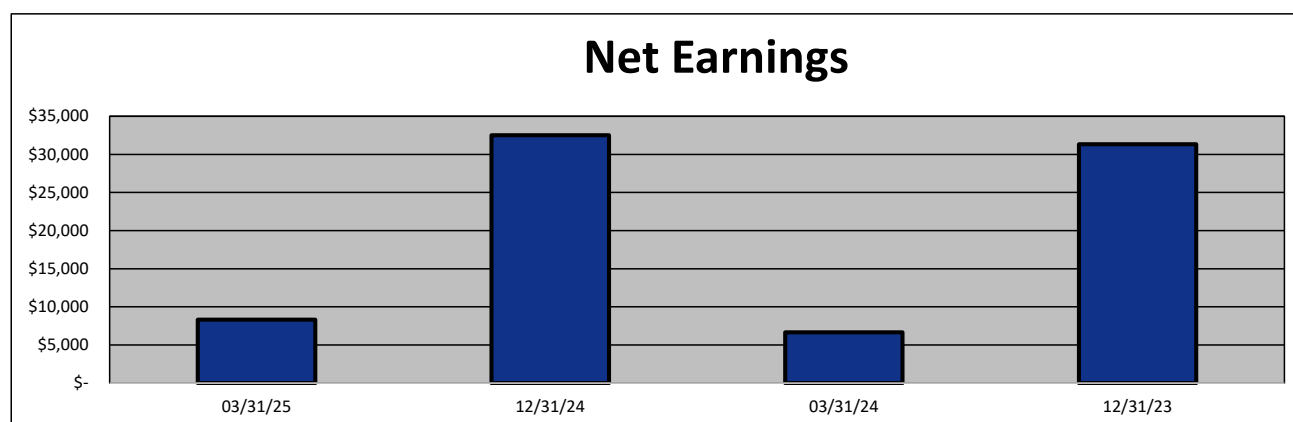
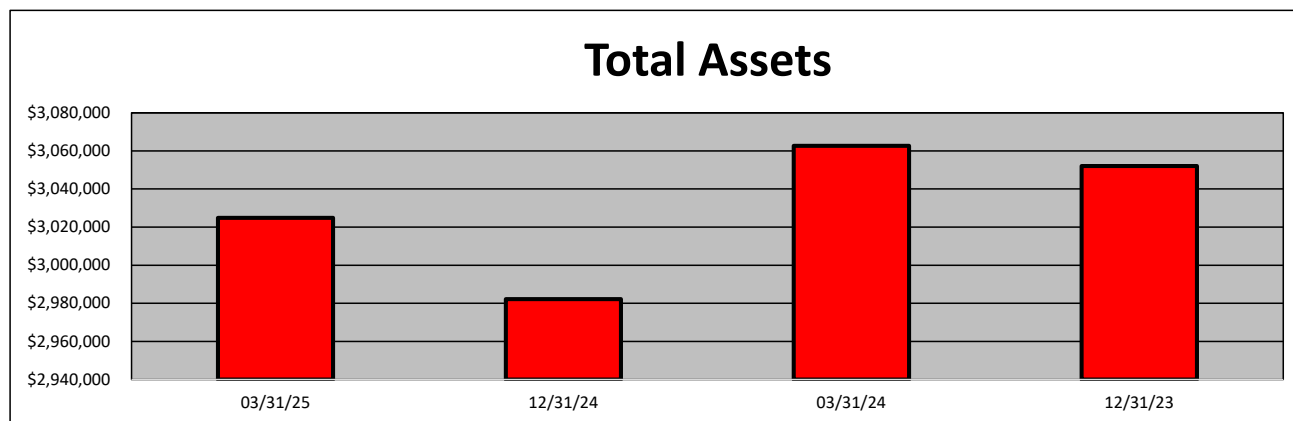
EXECUTIVE SUMMARY - The Bank of Tampa
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.29	8.11	7.14	7.25	11.26	9.42
Leverage Ratio	10.23	9.89	9.18	8.74	17.35	10.27
Tier 1 Cap/Risk Based Assets	14.45	14.62	13.77	14.04	18.59	10.57
Risk Based Ratio	15.68	15.82	14.89	15.13	19.41	11.38
Common Equity Tier 1 Capital Ratio	14.45	14.62	13.77	14.04	18.53	10.57
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	66.97	65.38	59.64	59.50	73.43	83.34
Loans/Assets	60.84	59.44	54.88	54.63	62.13	71.49
Securities/Assets	29.52	30.24	31.20	35.09	18.87	10.94
PROFITABILITY:						
Return on Avg Assets	1.10	1.06	0.86	0.99	0.20	0.44
Return on Avg Equity	13.55	14.08	12.10	15.68	10.12	9.41
Nonint Income/Avg Assets	0.63	0.59	0.55	0.55	0.78	1.20
Net Overhead Ratio	1.63	1.58	1.59	1.47	2.92	2.52
Efficiency Ratio	59.32	57.69	62.86	57.30	93.91	74.45
Assets (per million) per Employee	10.43	10.18	10.45	10.49	10.55	14.51
ASSET QUALITY:						
Allowance/Loans	1.36	1.34	1.30	1.25	1.27	1.31
Nonperforming Loans/Total Loans	0.17	0.17	0.19	0.07	0.52	0.36
Nonperforming Assets/Total Assets	0.10	0.10	0.10	0.04	0.36	0.31
Adjusted Texas Ratio	1.13	1.16	1.37	0.46	3.38	2.81
YIELDS & COSTS:						
Yield on earning assets	4.32	4.39	4.24	4.02	5.40	5.89
Cost of funds	1.86	1.25	1.43	1.05	2.84	3.04
Net interest margin	3.29	3.26	2.94	3.06	3.13	2.97
Avg Earning Assets/Avg Assets	95.63	95.76	95.64	95.57	95.62	96.36

SELECTED FINANCIAL DATA - The Bank of Tampa
(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	3,024,877	2,982,268	3,062,692	3,052,083	(37,815)	(1.23)
Cash and Equivalents	171,272	185,885	255,084	190,833	(83,812)	(32.86)
Securities	892,885	901,837	955,511	1,071,047	(62,626)	(6.55)
Loans, net	1,840,466	1,772,548	1,680,689	1,667,488	159,777	9.51
Deposit Accounts	2,748,184	2,711,164	2,817,973	2,802,397	(69,789)	(2.48)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	250,659	241,730	218,566	221,149	32,093	14.68

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,337	32,524	6,649	31,345	1,688	25.39
Interest Income	31,322	129,390	31,369	121,108	(47)	(0.15)
Interest Expense	7,490	33,229	9,568	28,716	(2,078)	(21.72)
Net Interest Income	23,832	96,161	21,801	92,392	2,031	9.32
Prov for Credit Losses	901	3,575	975	4,250	(74)	(7.59)
Noninterest income	4,786	18,102	4,232	17,330	554	13.09
Gain on Sale of Securities	-	(2,108)	-	(1,296)	-	NA
Noninterest Expense	17,156	66,599	16,539	63,687	617	3.73
Net Operating Income	10,561	44,089	8,519	41,785	2,042	23.97
Income Taxes	2,291	9,378	1,866	9,063	425	22.78

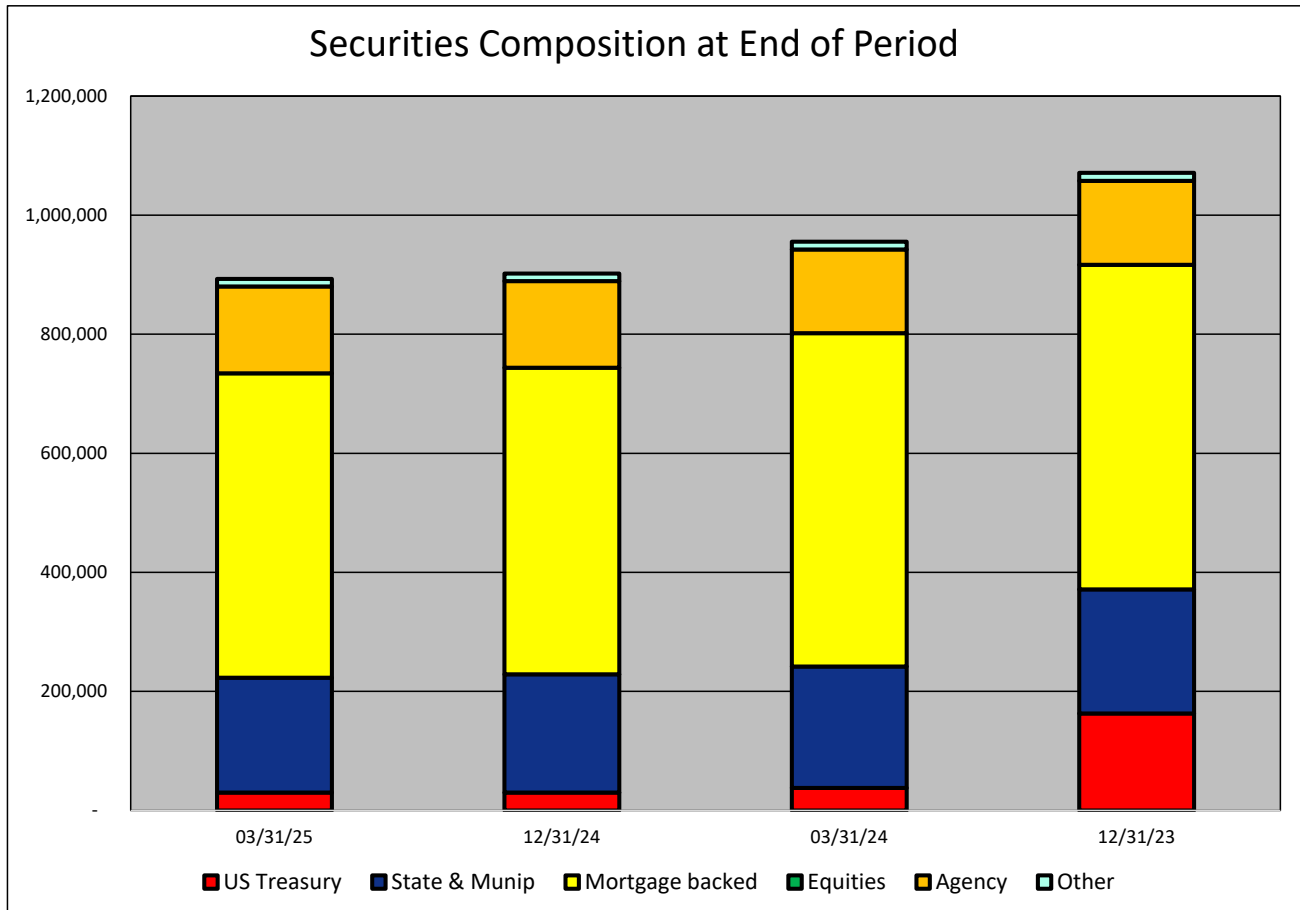


SECURITIES COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

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	30,047	29,989	37,816	162,798	(7,769)	(20.54)
State & Munip	192,904	198,710	204,085	208,661	(11,181)	(5.48)
Mortgage backed	511,389	514,957	559,919	545,142	(48,530)	(8.67)
Equities	-	-	-	-	-	NA
Agency	145,817	145,425	140,416	140,814	5,401	3.85
Other	12,728	12,756	13,275	13,632	(547)	(4.12)
Total Securities	892,885	901,837	955,511	1,071,047	(62,626)	(6.55)

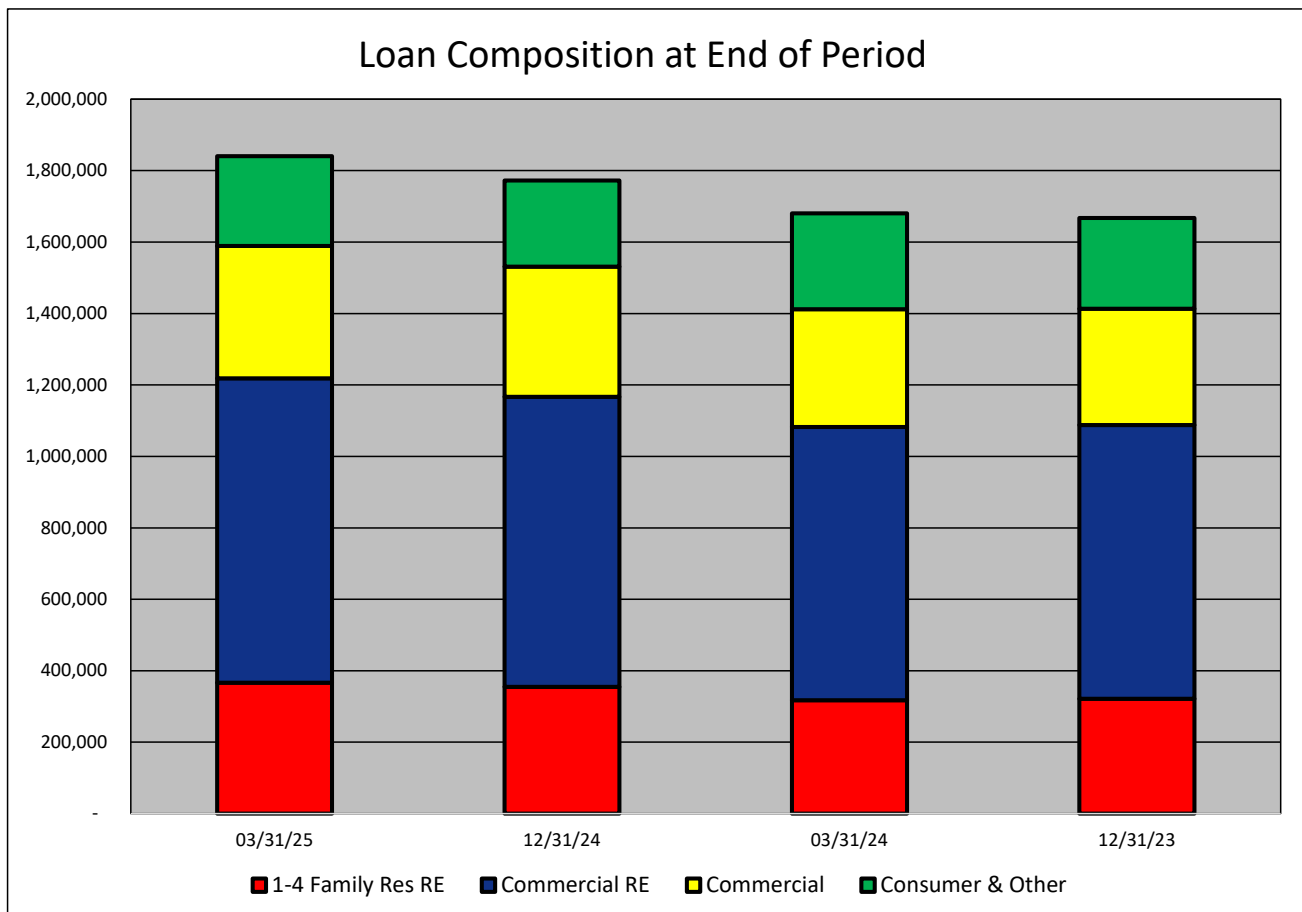


LOAN PORTFOLIO COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

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	366,306	354,945	317,180	321,277	49,126	15.49
Commercial RE	852,072	812,233	765,410	766,250	86,662	11.32
Commercial	371,042	364,011	329,255	325,826	41,787	12.69
Consumer & Other	251,046	241,359	268,844	254,135	(17,798)	(6.62)
Loans, Net	1,840,466	1,772,548	1,680,689	1,667,488	159,777	9.51



LOAN PORTFOLIO QUALITY - The Bank of Tampa
(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	23,706	20,793	20,793	17,818	2,913	14.01
Total Recoveries	342	605	165	598	177	107.27
Total Charge-offs	1	1,267	8	2,441	(7)	(87.50)
Provision Expense	901	3,575	975	4,250	(74)	(7.59)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	568	-	NA
Ending Balance	24,948	23,706	21,925	20,793	3,023	13.79

NON-PERFORMING ASSETS:

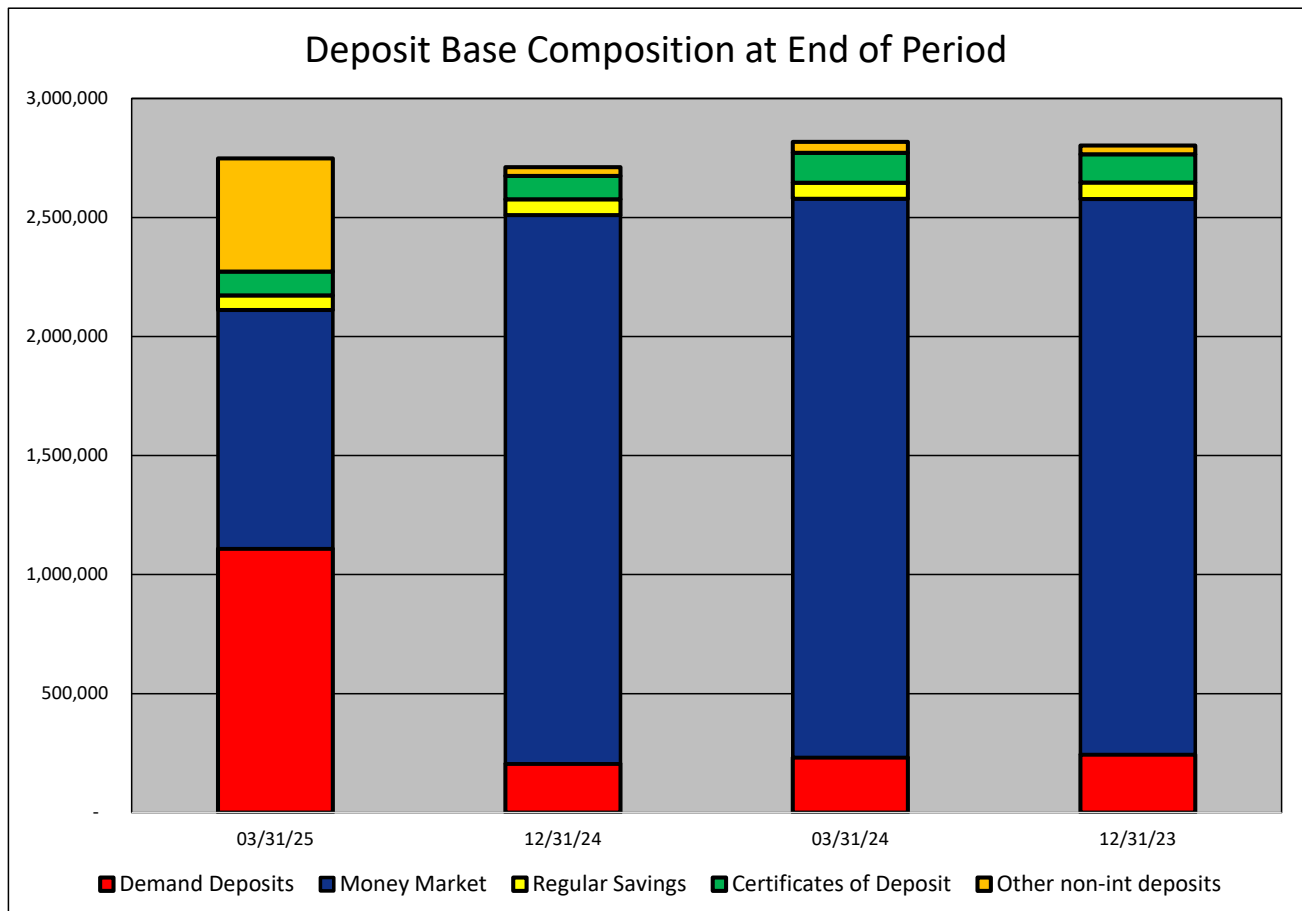
Total-90+ Days Past Due	27	-	-	-	27	NA
Total-Nonaccrual	3,018	3,006	3,204	1,093	(186)	(5.81)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	3,045	3,006	3,204	1,093	(159)	(4.96)

DEPOSIT BASE COMPOSITION - The Bank of Tampa
(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	1,108,457	205,316	231,458	243,702	876,999	378.90
Money Market	1,002,669	2,305,046	2,347,398	2,333,389	(1,344,729)	(57.29)
Regular Savings	62,075	65,992	66,984	70,155	(4,909)	(7.33)
Certificates of Deposit	100,036	97,819	125,351	117,996	(25,315)	(20.20)
Other non-int deposits	474,947	36,991	46,782	37,155	428,165	915.23
Total Deposits	2,748,184	2,711,164	2,817,973	2,802,397	(69,789)	(2.48)

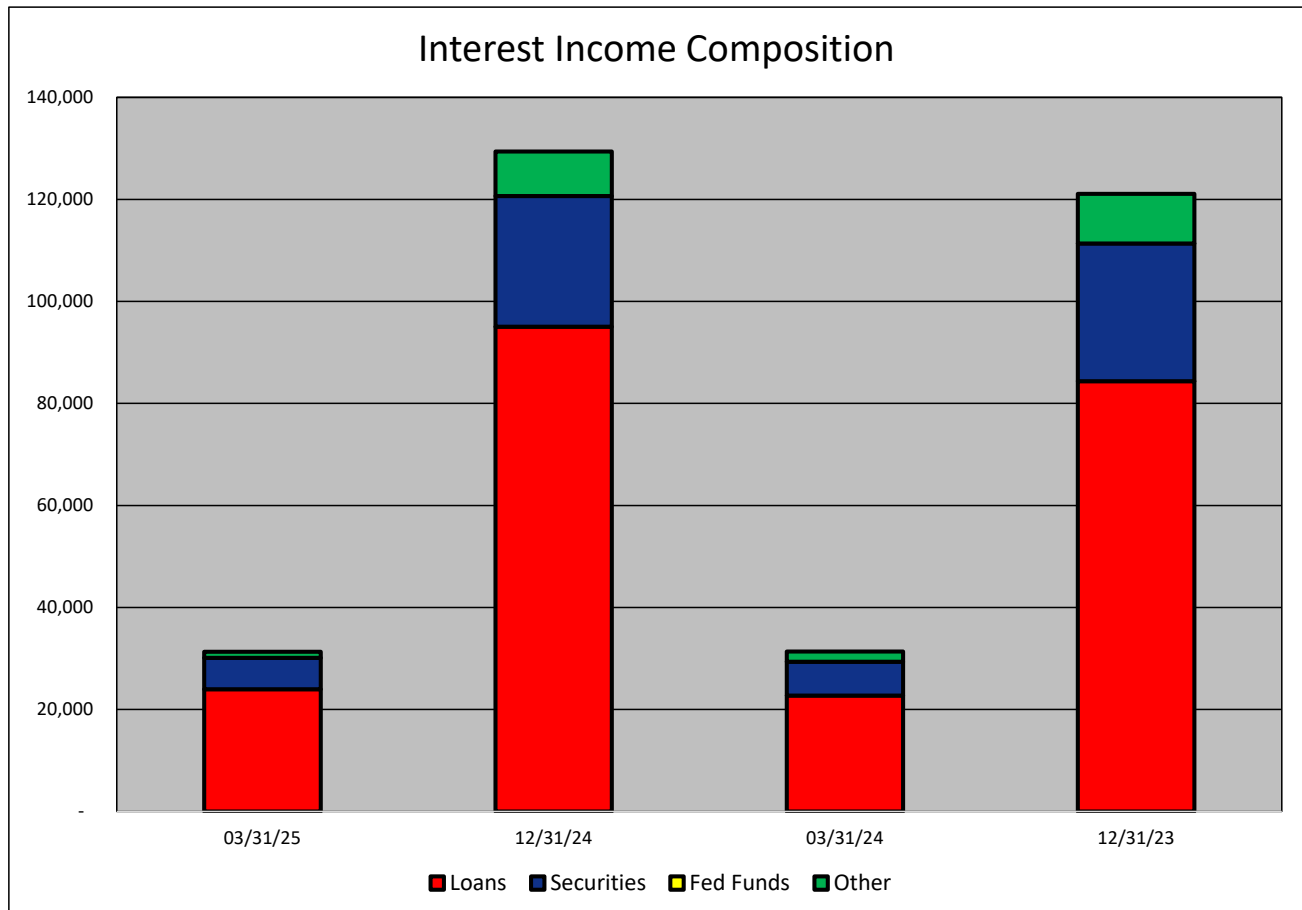


INTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	23,955	95,028	22,722	84,377	1,233	5.43
Securities	6,174	25,615	6,657	26,973	(483)	(7.26)
Fed Funds	-	-	-	-	-	NA
Other	1,193	8,747	1,990	9,758	(797)	(40.05)
Total Int Income	31,322	129,390	31,369	121,108	(47)	(0.15)

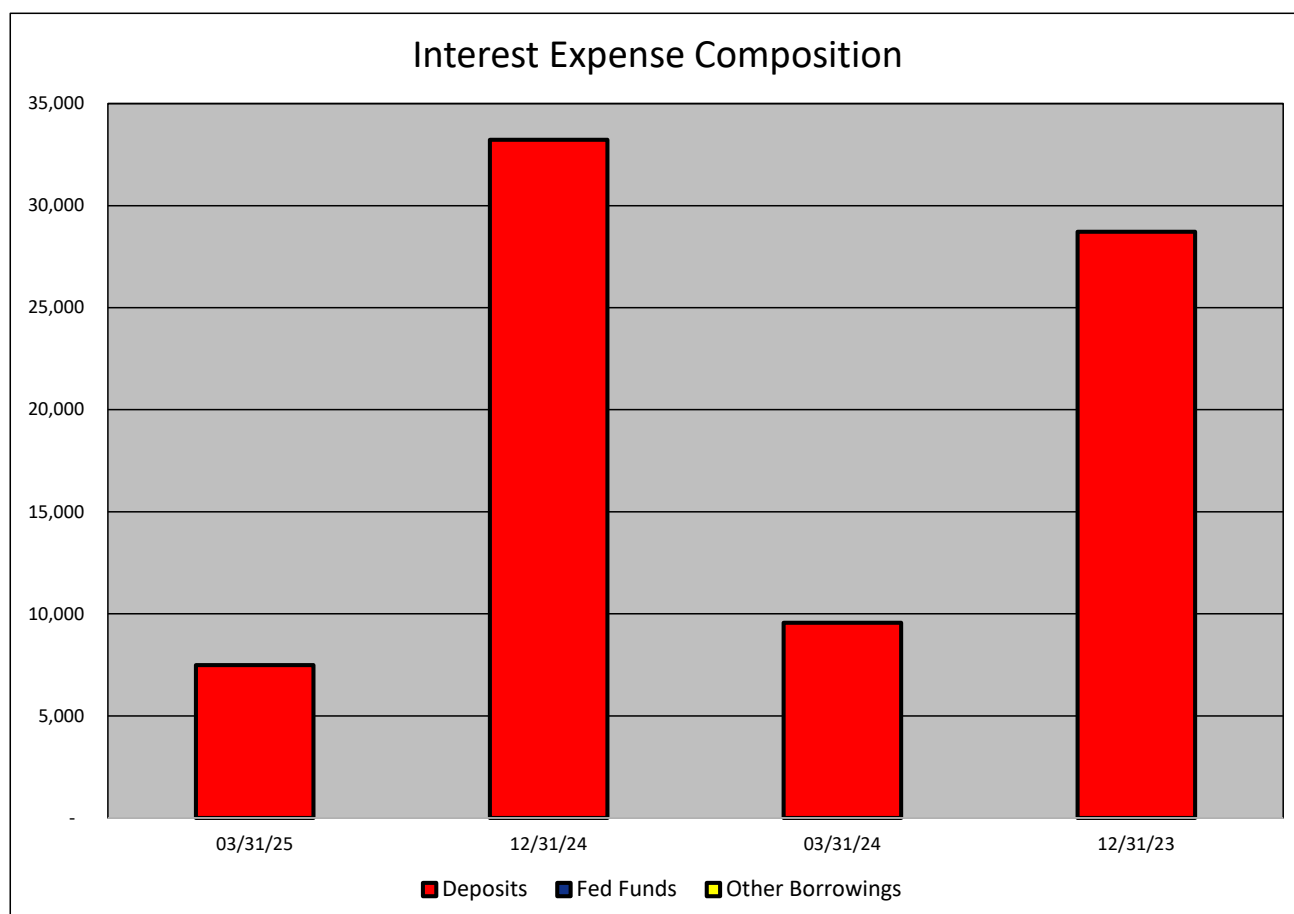


INTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	7,490	33,229	9,568	28,716	(2,078)	(21.72)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	7,490	33,229	9,568	28,716	(2,078)	(21.72)

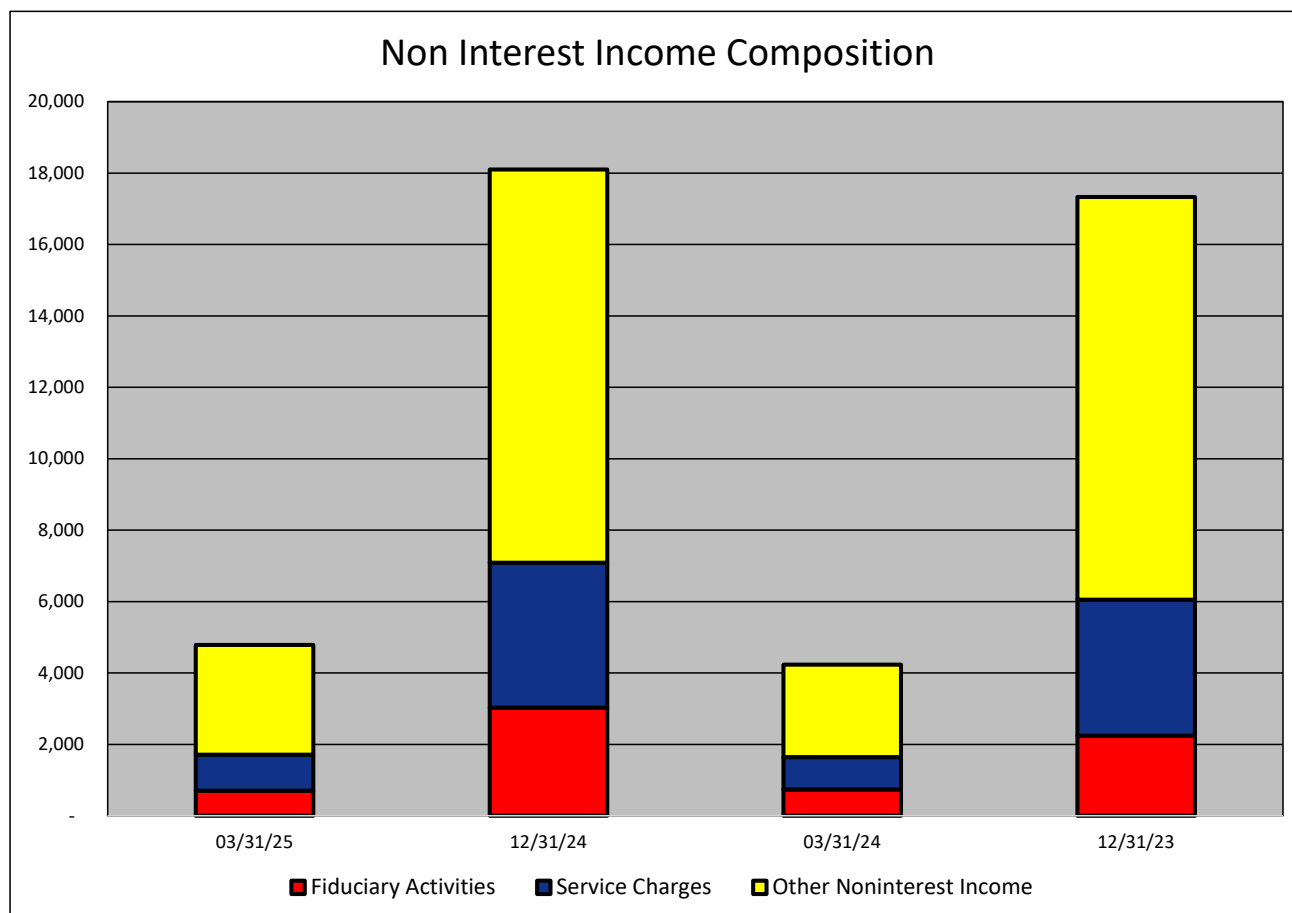


NONINTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	700	3,026	738	2,242	(38)	(5.15)
Service Charges	1,010	4,058	906	3,811	104	11.48
Other Noninterest Income	3,076	11,018	2,588	11,277	488	18.86
Total Nonint. Income	4,786	18,102	4,232	17,330	554	13.09

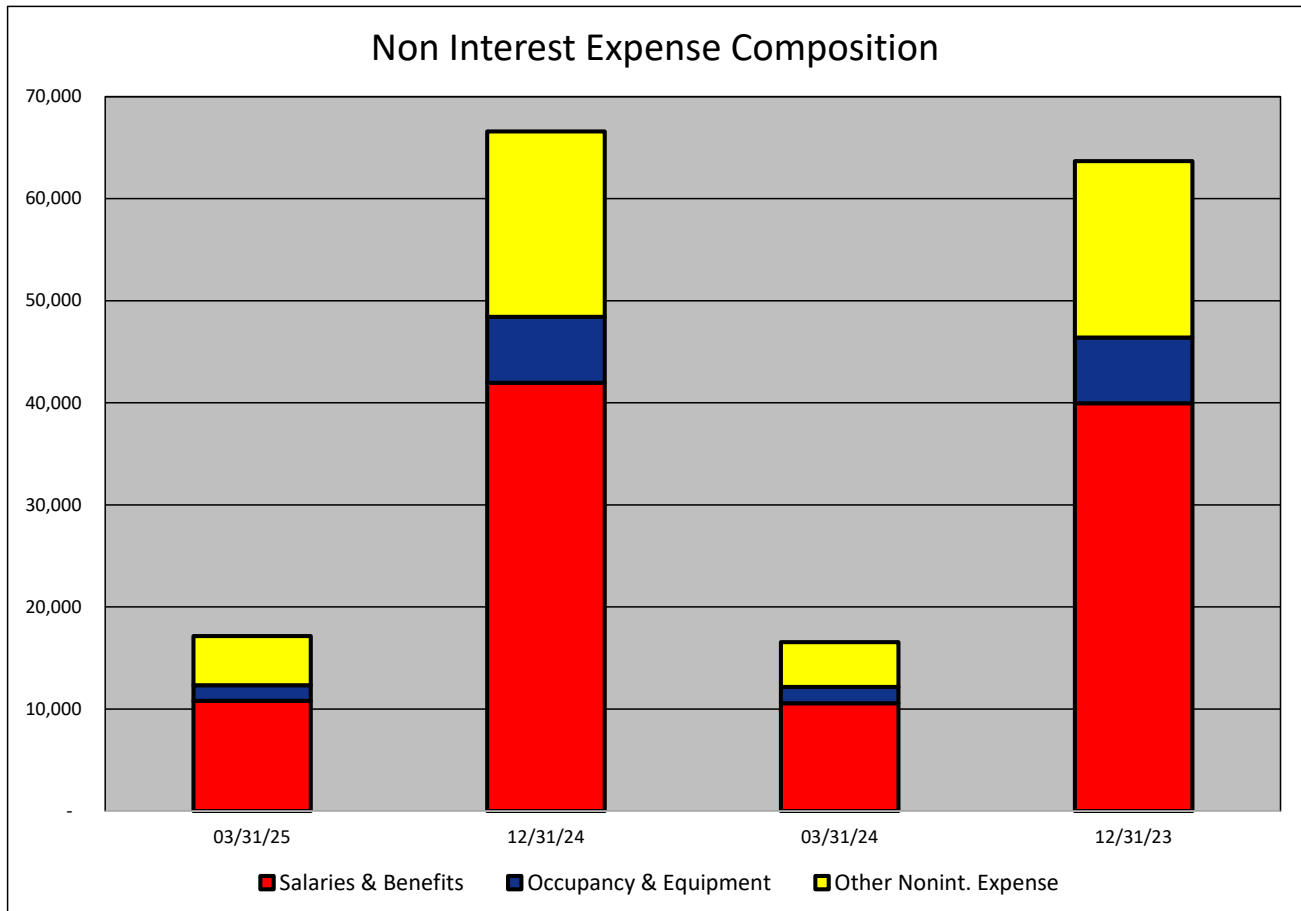


NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	10,800	41,965	10,565	39,968	235	2.22
Occupancy & Equipment	1,519	6,469	1,599	6,436	(80)	(5.00)
Other Nonint. Expense	4,837	18,165	4,375	17,283	462	10.56
Total Nonint. Expense	17,156	66,599	16,539	63,687	617	3.73



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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