

Bankflorida

Dade City, FL

Established
8/27/2007

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 six months June 30, 2025

Institution name	Total Assets (\$000's)
Raymond James Bank	42,320,219
Finemark National Bank & Trust	3,887,061
The Bank Of Tampa	3,006,206
Bayfirst National Bank	1,343,787
Climate First Bank	1,179,812
Sanibel Captiva Community Bank	1,014,106
Brannen Bank	990,946
Flagship Bank	694,805
Edison National Bank	408,232
Bankflorida	407,550
Tcm Bank, National Association	381,530
Central Bank	359,199
Waterfall Bank	350,056
Gulfside Bank	315,581
First National Bank Of Pasco	310,078
Gulf Coast Business Bank	148,125
Century Bank Of Florida	100,088

Institution name	Return on Avg Assets (%)
Brannen Bank	1.95
Sanibel Captiva Community Bank	1.86
Raymond James Bank	1.41
Gulfside Bank	1.18
The Bank Of Tampa	1.16
Flagship Bank	0.94
Edison National Bank	0.79
Climate First Bank	0.64
Bankflorida	0.62
Central Bank	0.61
Century Bank Of Florida	0.56
Finemark National Bank & Trust	0.48
First National Bank Of Pasco	0.16
Waterfall Bank	0.15
Bayfirst National Bank	(0.18)
Gulf Coast Business Bank	(1.11)
Tcm Bank, National Association	(1.17)

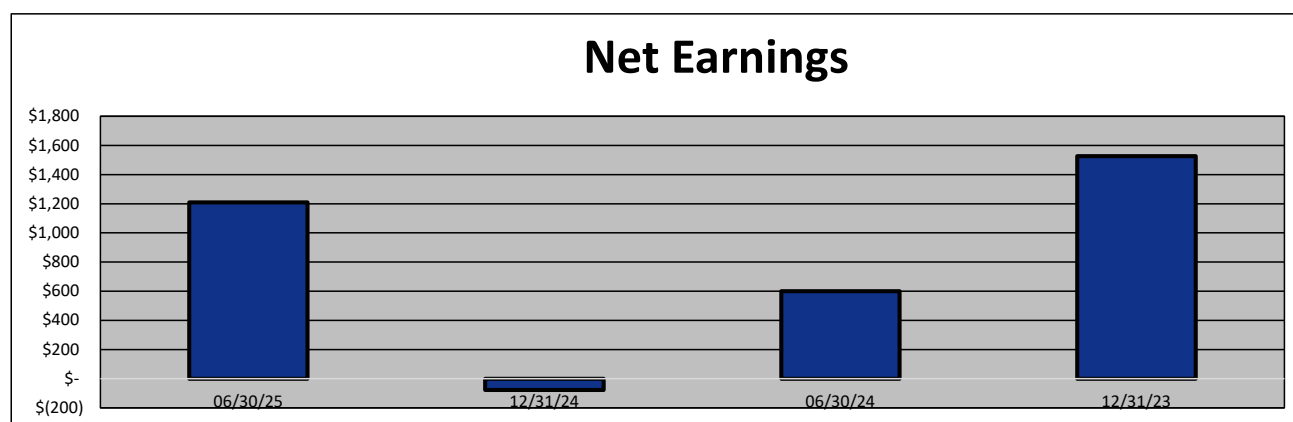
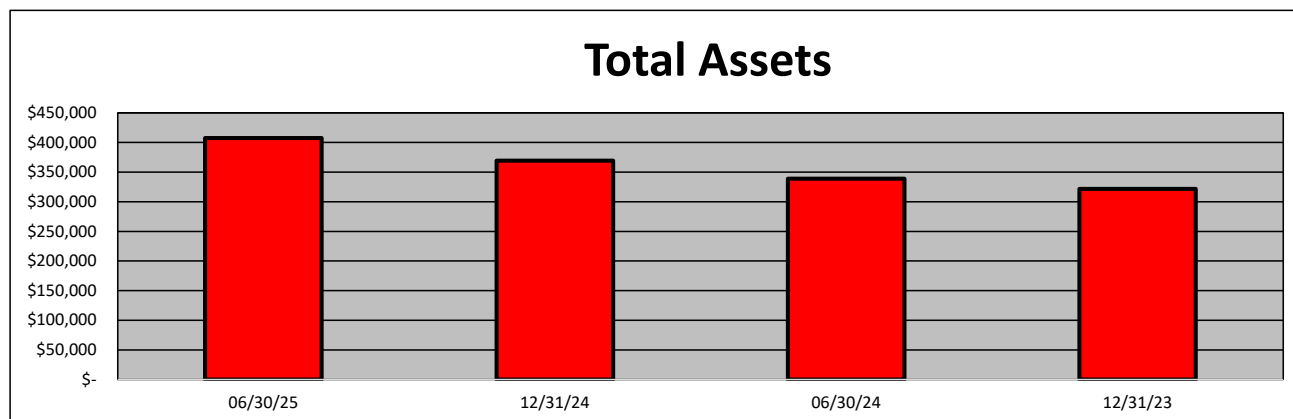
EXECUTIVE SUMMARY - BankFlorida
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.36	11.00	11.59	12.01	10.68	9.70
Leverage Ratio	10.50	11.39	11.64	12.44	11.86	10.52
Tier 1 Cap/Risk Based Assets	11.38	11.56	13.54	14.29	14.47	11.29
Risk Based Ratio	12.57	12.72	14.76	15.49	15.30	12.15
Common Equity Tier 1 Capital Ratio	11.38	11.56	13.54	14.29	14.41	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.76	95.48	93.27	93.29	74.73	84.72
Loans/Assets	73.58	78.44	78.13	76.18	62.90	72.41
Securities/Assets	6.76	6.57	10.38	6.45	18.95	10.68
PROFITABILITY:						
Return on Avg Assets	0.62	(0.02)	0.34	0.49	0.71	0.59
Return on Avg Equity	5.84	(0.19)	3.09	4.07	10.92	10.45
Nonint Income/Avg Assets	0.13	0.09	0.08	0.09	0.80	1.26
Net Overhead Ratio	2.32	2.25	2.15	2.31	2.35	2.38
Efficiency Ratio	72.07	75.13	77.44	72.57	74.52	71.54
Assets (per million) per Employee	7.84	7.10	7.21	7.14	10.31	13.88
ASSET QUALITY:						
Allowance/Loans	1.44	1.39	1.39	1.36	1.29	1.31
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.01	0.48	0.43
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.33	0.36
Adjusted Texas Ratio	0.00	0.00	0.00	0.04	3.15	3.56
YIELDS & COSTS:						
Yield on earning assets	5.97	5.87	5.73	5.54	5.48	5.94
Cost of funds	3.36	3.63	3.67	3.06	2.84	3.02
Net interest margin	3.55	3.24	2.99	3.42	3.20	3.04
Avg Earning Assets/Avg Assets	92.22	93.37	93.58	94.04	95.80	96.33

SELECTED FINANCIAL DATA - BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	407,550	369,306	338,702	321,476	68,848	20.33
Cash and Equivalents	50,011	27,090	14,765	34,627	35,246	238.71
Securities	27,566	24,279	35,167	20,746	(7,601)	(21.61)
Loans, net	299,869	289,672	264,620	244,913	35,249	13.32
Deposit Accounts	349,646	303,391	283,702	262,522	65,944	23.24
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	42,234	40,610	39,248	38,598	2,986	7.61

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,210	(77)	600	1,527	610	101.67
Interest Income	10,715	19,530	9,587	16,164	1,128	11.77
Interest Expense	4,345	8,758	4,593	6,188	(248)	(5.40)
Net Interest Income	6,370	10,772	4,994	9,976	1,376	27.55
Credit Loss Expense	240	601	300	541	(60)	(20.00)
Noninterest income	248	304	146	287	102	69.86
Gain on Sale of Securities	-	(2,167)	-	(145)	-	NA
Noninterest Expense	4,771	8,330	3,985	7,458	786	19.72
Net Operating Income	1,607	2,145	855	2,264	752	87.95
Income Taxes	397	54	255	532	142	55.69

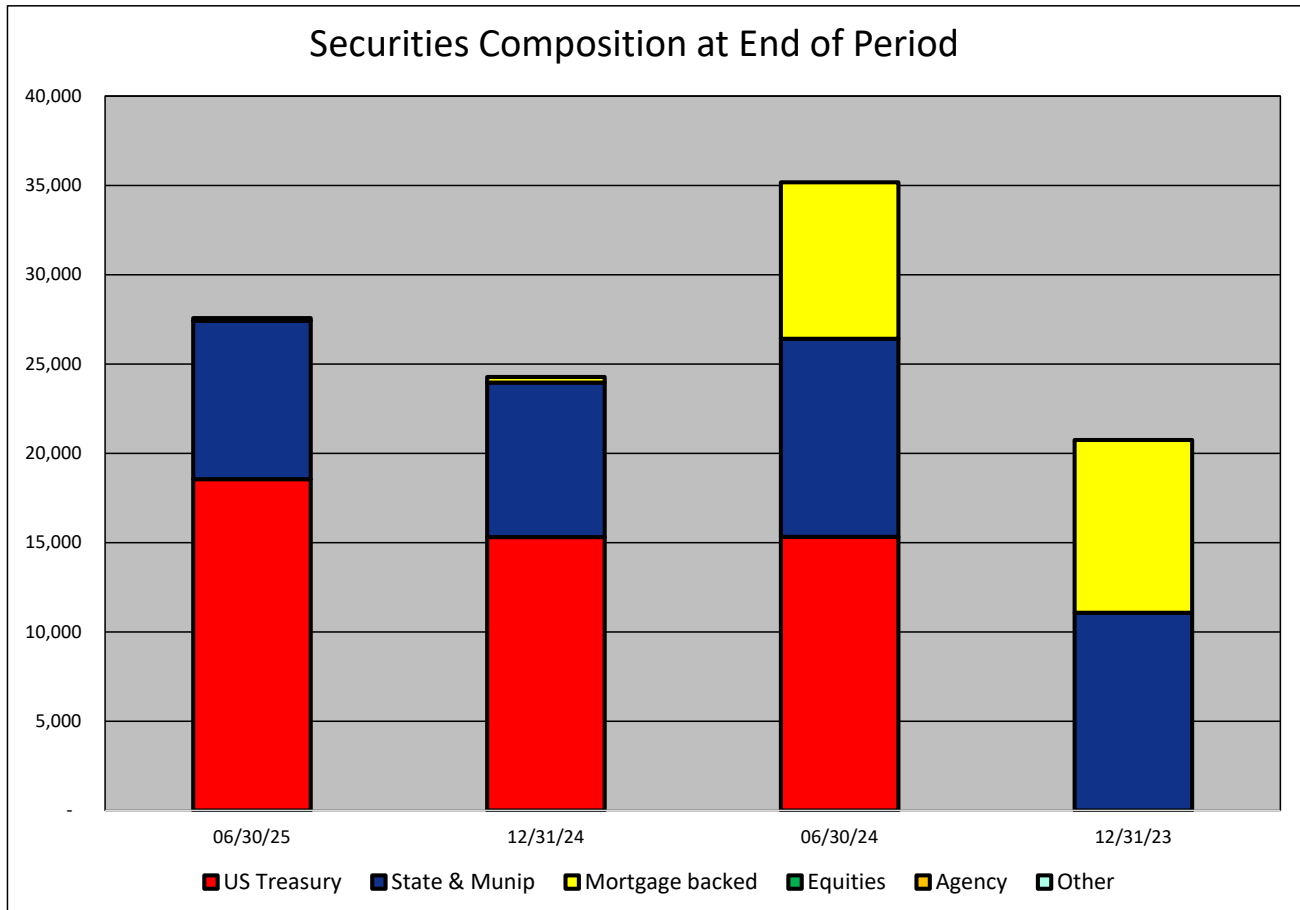


SECURITIES COMPOSITION - BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	18,552	15,308	15,318	-	3,234	21.11
State & Munip	8,863	8,655	11,097	11,075	(2,234)	(20.13)
Mortgage backed	151	316	8,752	9,671	(8,601)	(98.27)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	27,566	24,279	35,167	20,746	(7,601)	(21.61)

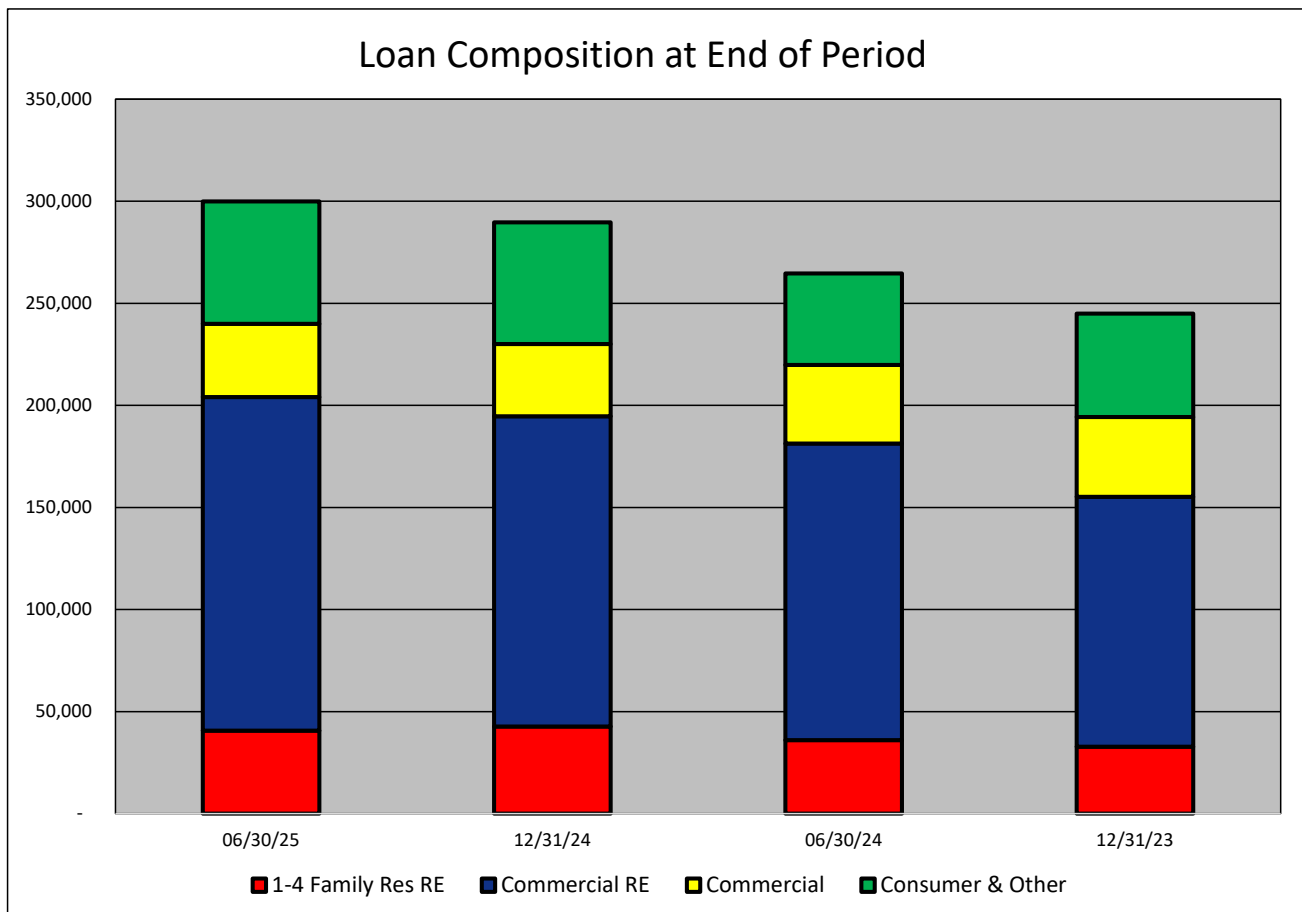


LOAN PORTFOLIO COMPOSITION - BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	40,669	42,704	36,039	32,758	4,630	12.85
Commercial RE	163,412	151,999	145,299	122,502	18,113	12.47
Commercial	35,885	35,406	38,482	39,041	(2,597)	(6.75)
Consumer & Other	59,903	59,563	44,800	50,612	15,103	33.71
Loans, Net	299,869	289,672	264,620	244,913	35,249	13.32



LOAN PORTFOLIO QUALITY - BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	4,014	3,328	3,328	2,798	686	20.61
Total Recoveries	50	85	40	-	10	25.00
Total Charge-offs	-	-	-	11	-	NA
Credit Loss Expense	240	601	300	541	(60)	(20.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,304	4,014	3,668	3,328	636	17.34

NON-PERFORMING ASSETS:

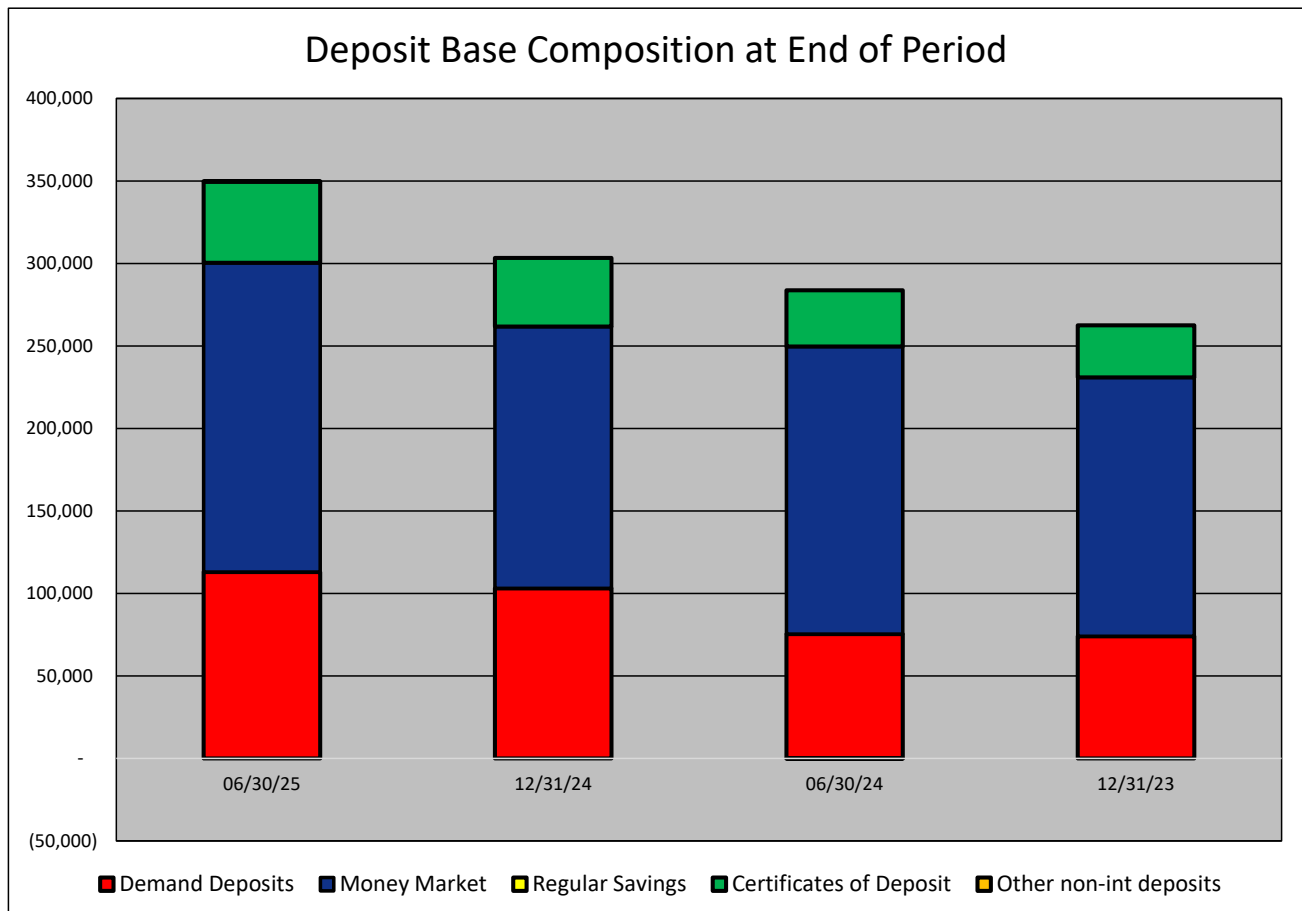
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	16	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	16	-	NA

DEPOSIT BASE COMPOSITION - BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	113,023	103,049	75,408	74,012	37,615	49.88
Money Market	187,384	158,653	174,241	156,892	13,143	7.54
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	49,238	41,689	34,054	31,618	15,184	44.59
Other non-int deposits	1	-	(1)	-	2	(200.00)
Total Deposits	349,646	303,391	283,702	262,522	65,944	23.24

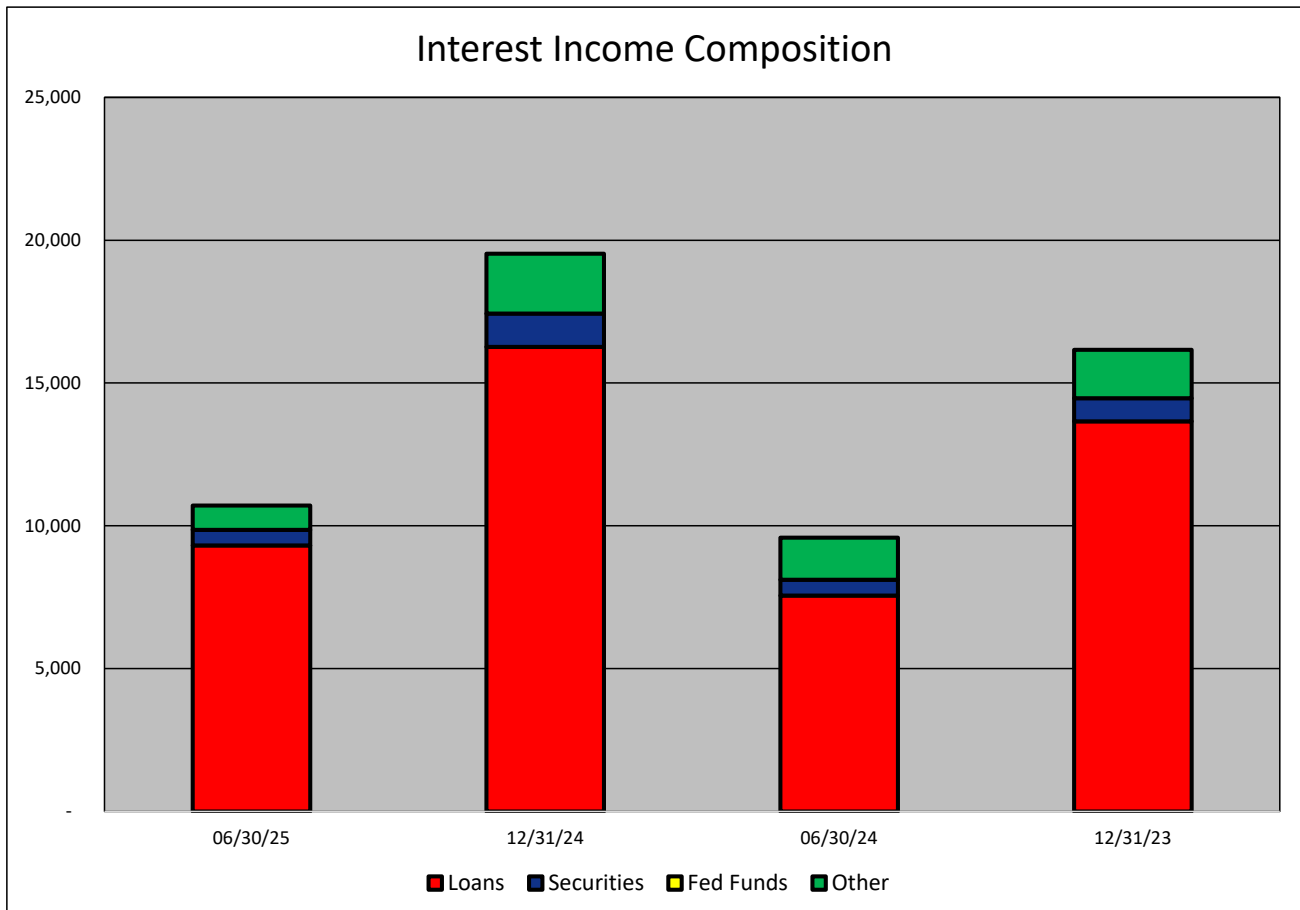


INTEREST INCOME COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	9,318	16,266	7,558	13,656	1,760	23.29
Securities	544	1,168	557	812	(13)	(2.33)
Fed Funds	-	-	-	-	-	NA
Other	853	2,096	1,472	1,696	(619)	(42.05)
Total Int Income	10,715	19,530	9,587	16,164	1,128	11.77

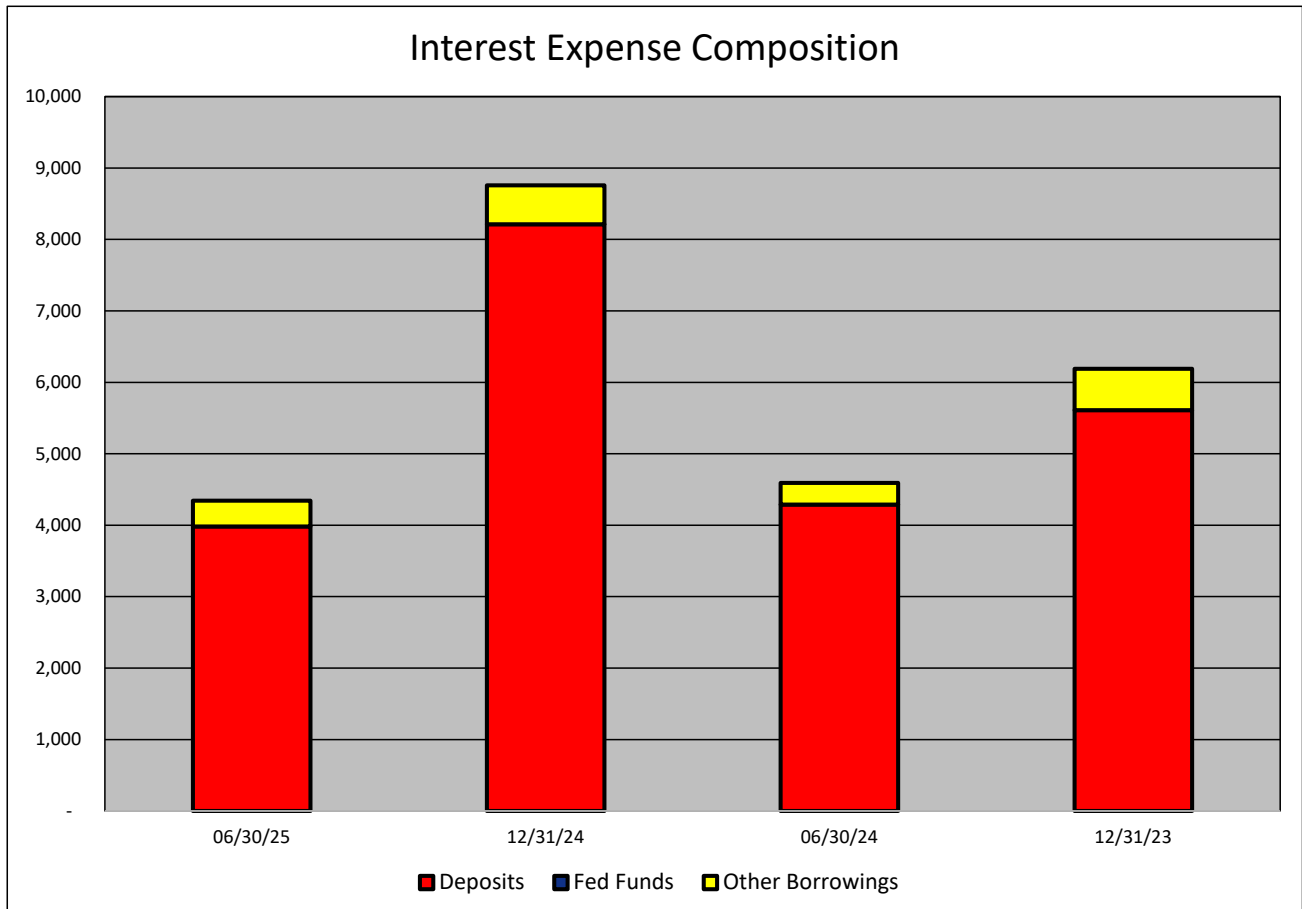


INTEREST EXPENSE COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	3,982	8,213	4,288	5,609	(306)	(7.14)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	363	545	305	579	58	19.02
Total Int Expense	4,345	8,758	4,593	6,188	(248)	(5.40)

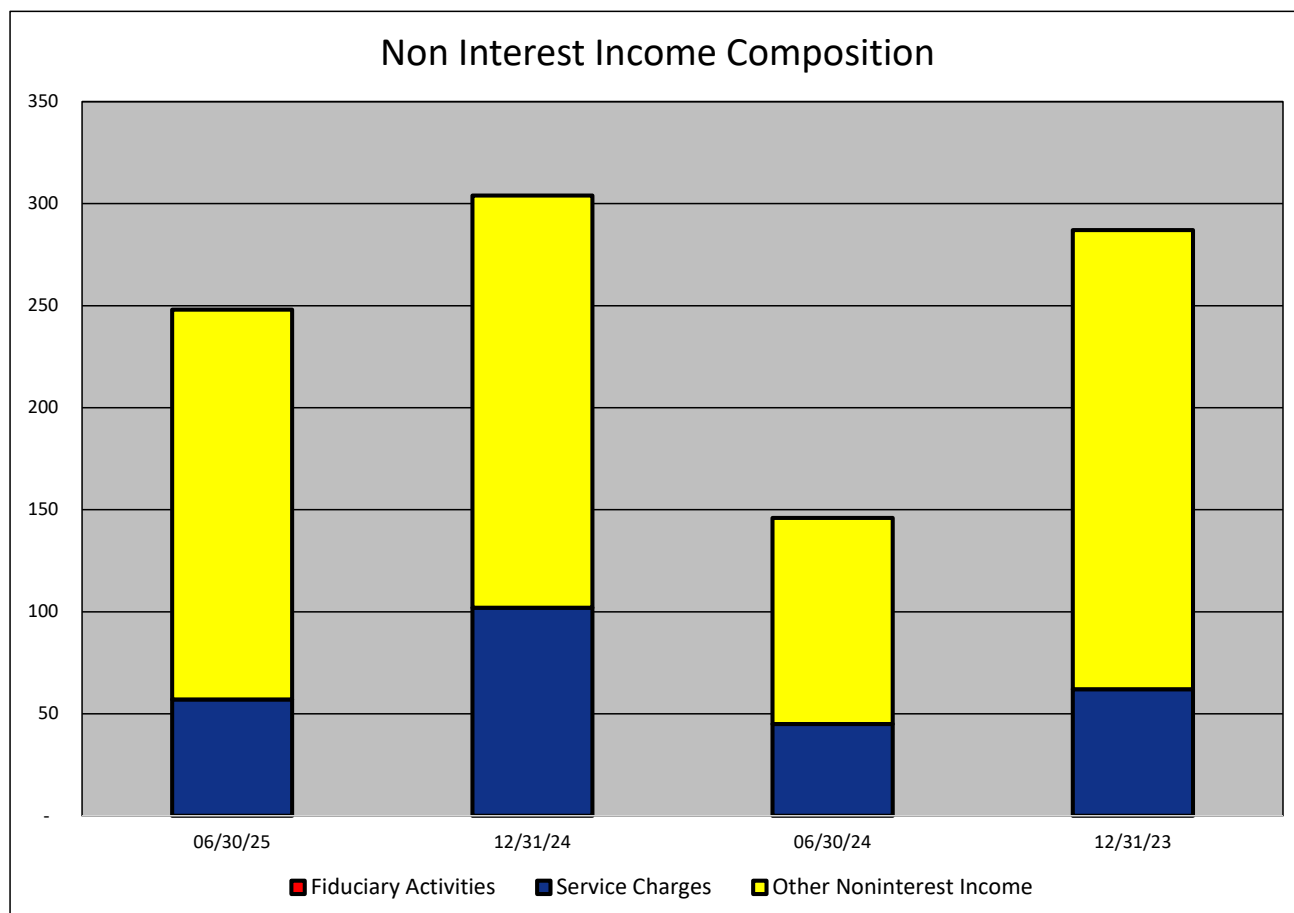


NONINTEREST INCOME COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	57	102	45	62	12	26.67
Other Noninterest Income	191	202	101	225	90	89.11
Total Nonint. Income	248	304	146	287	102	69.86

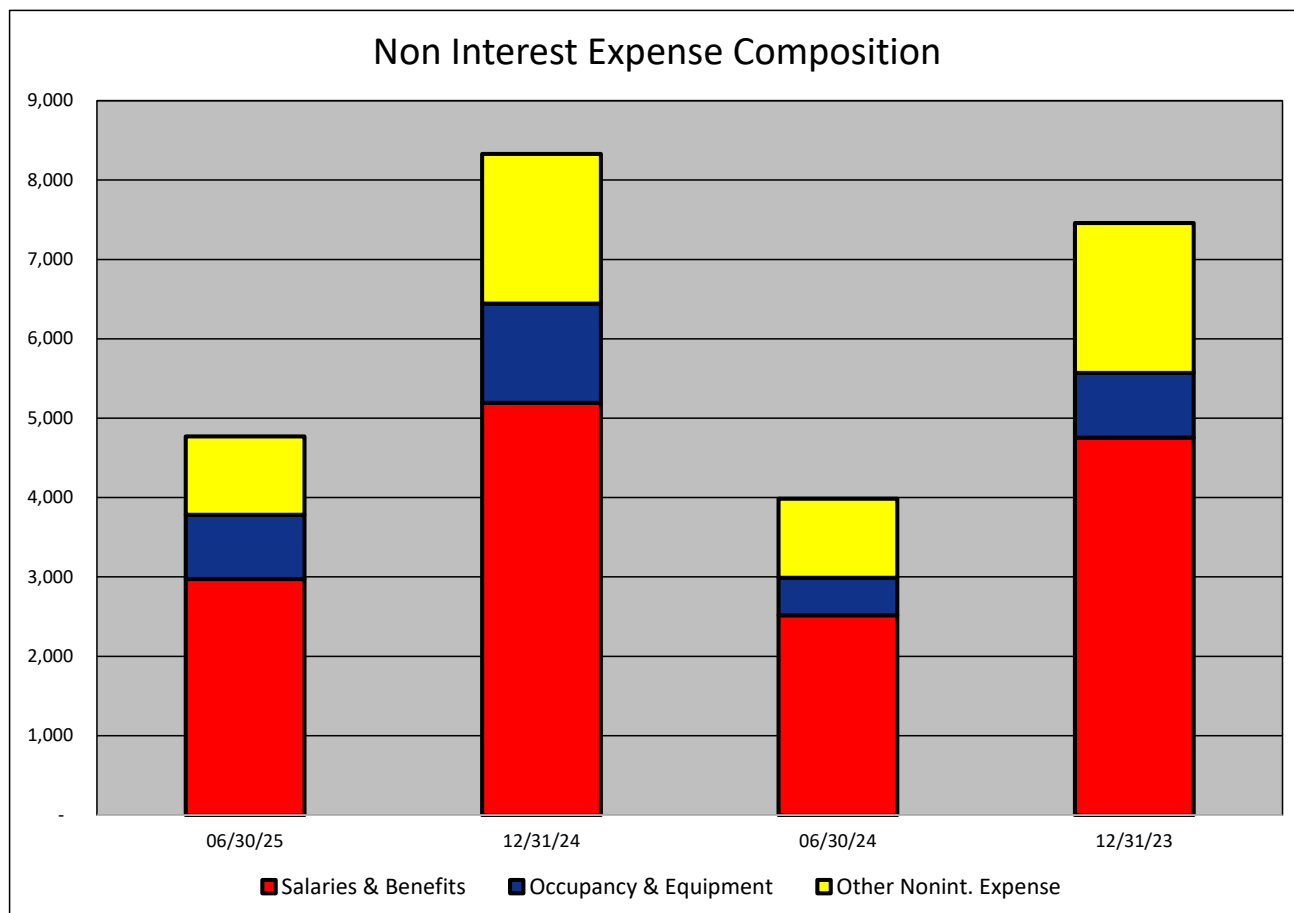


NONINTEREST EXPENSE COMPOSITION- BankFlorida
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,973	5,194	2,516	4,755	457	18.16
Occupancy & Equipment	809	1,251	473	814	336	71.04
Other Nonint. Expense	989	1,885	996	1,889	(7)	(0.70)
Total Nonint. Expense	4,771	8,330	3,985	7,458	786	19.72



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	1,179,812	688,152	71.45
Gulf Coast Business Bank	148,125	92,015	60.98
Waterfall Bank	350,056	231,166	51.43
Bankflorida	407,550	338,702	20.33
Central Bank	359,199	308,854	16.30
Gulfside Bank	315,581	283,111	11.47
Sanibel Captiva Community Bank	1,014,106	913,975	10.96
Bayfirst National Bank	1,343,787	1,218,124	10.32
Brannen Bank	990,946	909,493	8.96
Tcm Bank, National Association	381,530	356,263	7.09
Flagship Bank	694,805	658,997	5.43
Raymond James Bank	42,320,219	40,812,311	3.69
The Bank Of Tampa	3,006,206	2,912,949	3.20
First National Bank Of Pasco	310,078	314,283	(1.34)
Edison National Bank	408,232	426,265	(4.23)
Finemark National Bank & Trust	3,887,061	4,132,365	(5.94)
Century Bank Of Florida	100,088	107,269	(6.69)

Select Peer Average	3,365,728	3,217,900	15.49
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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	120,434	69,360	73.64
Climate First Bank	1,021,856	609,008	67.79
Waterfall Bank	289,855	197,893	46.47
Gulfside Bank	227,304	194,469	16.88
Central Bank	301,208	260,651	15.56
Brannen Bank	499,574	436,980	14.32
Bankflorida	299,869	264,620	13.32
Sanibel Captiva Community Bank	869,398	773,374	12.42
Bayfirst National Bank	1,125,799	1,008,314	11.65
Flagship Bank	560,632	510,918	9.73
Raymond James Bank	34,566,007	31,643,700	9.24
The Bank Of Tampa	1,878,368	1,721,498	9.11
Tcm Bank, National Association	313,288	307,384	1.92
Finemark National Bank & Trust	2,651,668	2,635,298	0.62
Century Bank Of Florida	57,727	57,449	0.48
First National Bank Of Pasco	192,045	193,818	(0.91)
Edison National Bank	147,240	154,363	(4.61)

Select Peer Average	2,654,251	2,414,065	17.51
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the six months June 30, 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	20.31	20.25	21.59	22.87	21.59
Gulf Coast Business Bank	13.64	15.02	0.00	0.00	0.00
Waterfall Bank	12.07	13.09	13.54	14.29	13.54
Flagship Bank	12.97	11.67	0.00	0.00	0.00
Bankflorida	10.36	10.50	11.38	12.57	11.38
Finemark National Bank & Trust	10.14	10.44	18.61	19.64	18.61
The Bank Of Tampa	8.52	10.43	14.54	15.79	14.54
Gulfside Bank	9.06	10.33	0.00	0.00	0.00
Century Bank Of Florida	8.67	9.87	15.62	16.88	15.62
Climate First Bank	9.04	9.58	9.37	10.43	9.37
First National Bank Of Pasco	5.76	9.15	0.00	0.00	0.00
Edison National Bank	8.65	9.06	26.96	28.21	26.96
Sanibel Captiva Community Bank	8.48	8.74	11.19	12.32	11.19
Central Bank	8.46	8.61	10.35	11.15	10.35
Bayfirst National Bank	8.48	8.11	9.98	11.23	9.98
Raymond James Bank	7.23	8.09	13.97	15.23	13.97
Brannen Bank	2.99	5.96	14.91	15.96	14.91

Select Peer Average	9.70	10.52	11.29	12.15	11.29
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	109.73	82.11	0.43
Sanibel Captiva Community Bank	104.09	85.73	3.71
Central Bank	102.54	83.86	7.13
Climate First Bank	101.53	86.61	0.30
Bayfirst National Bank	96.66	83.78	2.44
Gulf Coast Business Bank	94.87	81.31	4.18
Waterfall Bank	94.79	82.80	2.91
Flagship Bank	93.26	80.69	0.72
Raymond James Bank	90.12	81.68	11.87
Finemark National Bank & Trust	86.35	68.22	19.49
Bankflorida	85.76	73.58	6.76
Gulfside Bank	79.96	72.03	14.72
First National Bank Of Pasco	72.17	61.93	20.55
The Bank Of Tampa	68.92	62.48	29.02
Century Bank Of Florida	65.80	57.68	14.65
Brannen Bank	52.06	50.41	23.82
Edison National Bank	41.65	36.07	18.93

Select Peer Average	84.72	72.41	10.68
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	991,980	1.95	72.35
Sanibel Captiva Community Bank	976,025	1.86	21.67
Raymond James Bank	42,268,768	1.41	19.81
Gulfside Bank	309,174	1.18	13.32
The Bank Of Tampa	3,029,428	1.16	14.11
Flagship Bank	688,340	0.94	7.39
Edison National Bank	425,406	0.79	9.63
Climate First Bank	1,018,922	0.64	7.00
Bankflorida	389,094	0.62	5.84
Central Bank	351,562	0.61	7.19
Century Bank Of Florida	101,452	0.56	6.71
Finemark National Bank & Trust	4,023,404	0.48	5.00
First National Bank Of Pasco	311,326	0.16	2.89
Waterfall Bank	313,435	0.15	1.10
Bayfirst National Bank	1,305,849	(0.18)	(2.00)
Gulf Coast Business Bank	128,782	(1.11)	(8.07)
Tcm Bank, National Association	370,194	(1.17)	(6.30)

Select Peer Average	3,353,126	0.59	10.45
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.11	1.03	36.75	107.14
Brannen Bank	0.27	1.48	46.76	8.33
Sanibel Captiva Community Bank	0.26	2.08	47.31	8.90
The Bank Of Tampa	0.62	1.64	58.17	10.33
Gulfside Bank	0.32	2.07	59.33	10.88
Climate First Bank	0.35	1.92	60.44	9.91
Flagship Bank	0.24	1.97	61.68	8.69
Bankflorida	0.13	2.32	72.07	7.84
Central Bank	0.18	2.26	72.65	7.98
Bayfirst National Bank	2.98	2.06	76.48	4.48
Edison National Bank	0.40	2.34	77.58	8.50
Finemark National Bank & Trust	1.06	1.15	78.32	13.04
Waterfall Bank	0.07	2.53	82.49	9.21
Century Bank Of Florida	0.30	3.38	86.50	5.89
Tcm Bank, National Association	13.01	4.66	94.69	3.50
First National Bank Of Pasco	0.78	3.12	94.80	5.85
Gulf Coast Business Bank	0.31	4.48	110.11	5.49

Select Peer Average	1.26	2.38	71.54	13.88
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.44	0.00	0.00	0.00
Climate First Bank	1.05	0.00	0.00	0.00
Edison National Bank	1.46	0.00	0.00	0.00
Flagship Bank	1.01	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.81	0.00	0.00	0.00
Finemark National Bank & Trust	0.87	0.03	0.02	0.17
Gulfside Bank	1.08	0.06	0.04	0.45
The Bank Of Tampa	1.36	0.21	0.13	1.42
Brannen Bank	0.77	0.41	0.21	6.12
Central Bank	0.76	0.27	0.22	2.49
First National Bank Of Pasco	1.49	0.40	0.25	3.67
Century Bank Of Florida	1.72	0.52	0.31	3.25
Raymond James Bank	1.18	0.49	0.40	4.86
Tcm Bank, National Association	3.54	0.95	0.78	3.51
Bayfirst National Bank	1.51	2.10	1.79	13.59
Sanibel Captiva Community Bank	0.99	1.89	1.96	21.05

Select Peer Average	1.31	0.43	0.36	3.56
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Gulfside Bank	1.91	8.34	0.00	5.06	9.67
Century Bank Of Florida	1.63	9.39	10.18	0.00	14.65
The Bank Of Tampa	1.59	3.00	0.00	9.81	19.16
Edison National Bank	1.53	40.12	0.00	9.71	9.23
Gulf Coast Business Bank	1.42	10.83	2.30	0.00	4.18
First National Bank Of Pasco	1.32	2.53	6.45	0.00	20.55
Waterfall Bank	1.28	10.54	0.00	0.00	2.91
Tcm Bank, National Association	0.99	12.55	0.00	0.00	0.43
Central Bank	0.94	2.64	2.36	2.23	4.90
Flagship Bank	0.73	15.56	0.00	0.00	0.72
Sanibel Captiva Community Bank	0.72	5.88	0.00	3.71	0.00
Finemark National Bank & Trust	0.57	7.45	0.00	2.03	17.46
Brannen Bank	0.55	24.60	0.00	0.00	23.82
Bayfirst National Bank	0.45	5.39	0.00	0.19	2.25
Bankflorida	0.36	11.91	0.00	0.00	6.76
Climate First Bank	0.04	10.53	0.00	0.00	0.30
Raymond James Bank	0.02	5.53	0.00	0.00	11.87

Select Peer Average	0.94	10.99	1.25	1.93	8.76
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Climate First Bank	85.45	1.21	0.00	0.04
Sanibel Captiva Community Bank	84.73	2.95	0.34	0.01
Central Bank	83.22	2.45	0.00	0.08
Bayfirst National Bank	82.51	3.54	0.03	1.20
Waterfall Bank	82.14	2.33	0.00	0.00
Gulf Coast Business Bank	80.25	0.40	0.00	0.00
Raymond James Bank	80.11	0.01	0.00	0.00
Flagship Bank	79.87	0.88	0.00	1.35
Tcm Bank, National Association	79.21	0.33	0.00	0.90
Bankflorida	72.52	5.82	0.00	0.00
Gulfside Bank	71.25	0.79	0.00	0.07
Finemark National Bank & Trust	67.62	1.25	0.00	0.00
The Bank Of Tampa	61.63	1.13	0.00	0.22
First National Bank Of Pasco	61.01	1.49	0.00	0.00
Century Bank Of Florida	56.69	2.57	0.00	0.00
Brannen Bank	50.03	0.50	0.00	0.00
Edison National Bank	35.54	1.37	0.00	0.00

Select Peer Average	71.40	1.71	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 six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	40.44	59.56	100.00	0.00	0.00
Century Bank Of Florida	40.36	56.34	96.69	0.00	3.31
First National Bank Of Pasco	34.93	56.49	91.41	0.00	8.59
Flagship Bank	31.92	68.08	100.00	0.00	0.00
Brannen Bank	30.91	69.09	100.00	0.00	0.00
Edison National Bank	27.55	68.47	96.02	3.98	0.00
Bankflorida	25.78	70.11	95.89	0.00	4.11
Gulfside Bank	25.03	74.97	100.00	0.00	0.00
Sanibel Captiva Community Bank	24.86	65.41	90.27	0.00	9.73
Gulf Coast Business Bank	17.25	82.75	100.00	0.00	0.00
Finemark National Bank & Trust	13.49	74.93	88.43	1.50	10.08
Central Bank	11.50	78.27	89.76	0.00	10.24
Waterfall Bank	9.79	90.21	100.00	0.00	0.00
Bayfirst National Bank	9.18	87.50	96.68	0.00	3.32
Climate First Bank	8.61	85.59	94.20	0.00	5.80
Raymond James Bank	2.37	95.71	98.08	0.00	1.92
Tcm Bank, National Association	0.41	99.59	100.00	0.00	0.00

Select Peer Average	20.84	75.48	96.32	0.32	3.36
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.65	4.24	6.13	92.09
Sanibel Captiva Community Bank	6.84	2.77	4.88	96.29
Century Bank Of Florida	5.68	2.31	4.21	93.58
Gulf Coast Business Bank	6.75	3.77	4.08	98.89
Bayfirst National Bank	7.19	3.71	3.92	91.98
Gulfside Bank	5.38	2.27	3.81	97.51
Bankflorida	5.97	3.36	3.55	92.22
Brannen Bank	4.92	1.99	3.50	99.16
Climate First Bank	7.16	4.32	3.47	98.12
Flagship Bank	5.40	3.26	3.45	96.77
First National Bank Of Pasco	5.48	3.27	3.40	97.53
The Bank Of Tampa	4.41	1.88	3.38	95.68
Central Bank	6.20	3.51	3.27	96.89
Edison National Bank	4.29	1.53	3.26	96.19
Waterfall Bank	6.30	4.23	3.11	99.11
Raymond James Bank	4.90	2.15	2.98	99.64
Finemark National Bank & Trust	4.46	2.83	1.84	95.99

Select Peer Average	5.94	3.02	3.04	96.33
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