

Central Bank

Tampa, FL

Established

2/26/2007

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

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, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Danny Jenarine, Kendall Lucas, Makenna Bader, Kimberly Berlow, Zaria Minard

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)

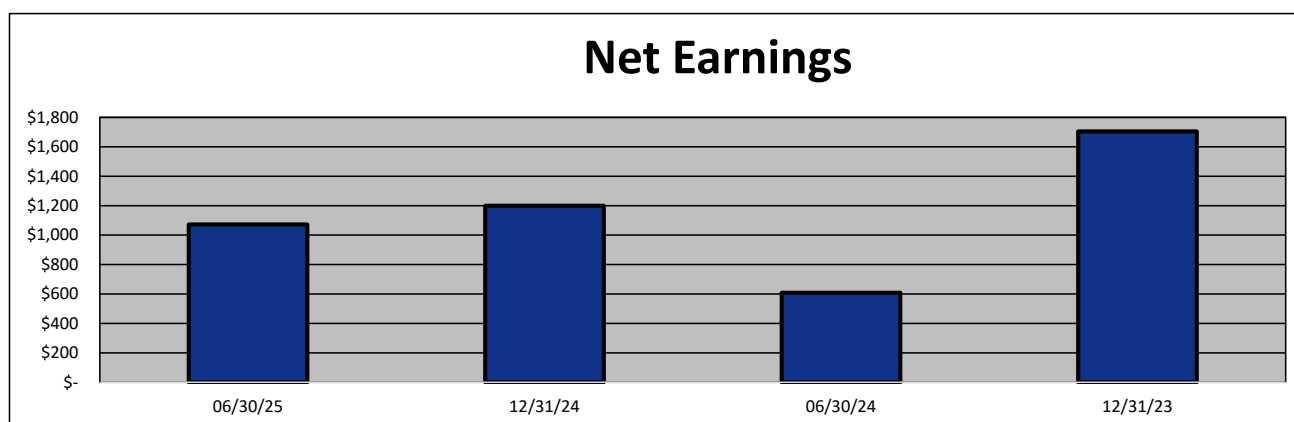
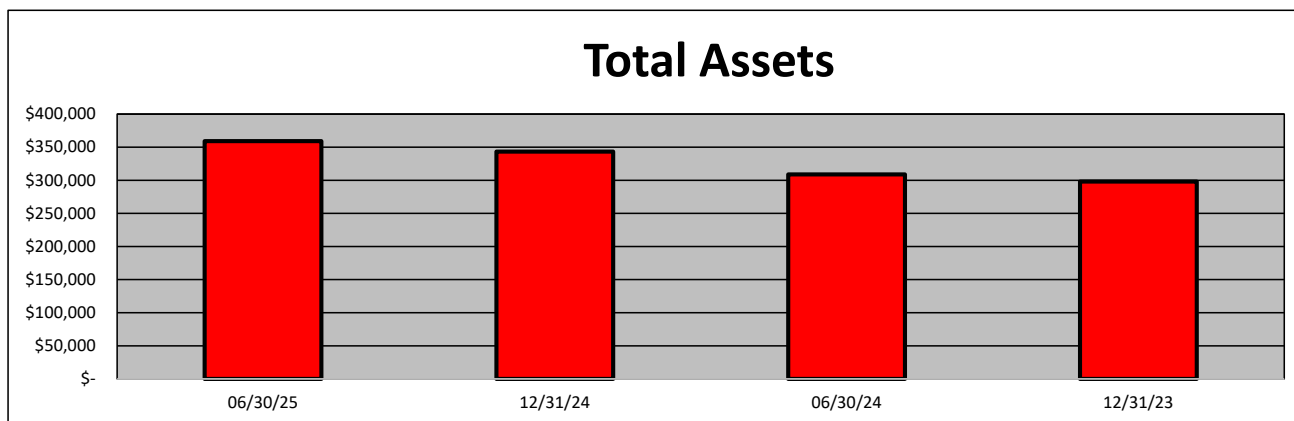
EXECUTIVE SUMMARY - Central Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.46	8.49	9.38	9.59	10.68	9.70
Leverage Ratio	8.61	8.79	9.38	9.54	11.86	10.52
Tier 1 Cap/Risk Based Assets	10.35	0.00	0.00	0.00	14.47	11.29
Risk Based Ratio	11.15	0.00	0.00	0.00	15.30	12.15
Common Equity Tier 1 Capital Ratio	10.35	0.00	0.00	0.00	14.41	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	102.54	105.93	105.42	107.02	74.73	84.72
Loans/Assets	83.86	86.02	84.39	84.43	62.90	72.41
Securities/Assets	7.13	7.56	6.90	7.13	18.95	10.68
PROFITABILITY:						
Return on Avg Assets	0.61	0.38	0.39	0.60	0.71	0.59
Return on Avg Equity	7.19	4.14	4.23	6.17	10.92	10.45
Nonint Income/Avg Assets	0.18	0.14	0.18	0.39	0.80	1.26
Net Overhead Ratio	2.26	2.45	2.43	2.35	2.35	2.38
Efficiency Ratio	72.65	82.62	84.59	76.75	74.52	71.54
Assets (per million) per Employee	7.98	7.46	6.86	5.84	10.31	13.88
ASSET QUALITY:						
Allowance/Loans	0.76	0.74	0.80	0.91	1.29	1.31
Nonperforming Loans/Total Loans	0.27	0.43	0.93	0.59	0.48	0.43
Nonperforming Assets/Total Assets	0.22	0.37	0.79	0.50	0.33	0.36
Adjusted Texas Ratio	2.49	4.11	7.94	4.05	3.15	3.56
YIELDS & COSTS:						
Yield on earning assets	6.20	6.04	5.93	5.71	5.48	5.94
Cost of funds	3.51	3.65	3.63	3.03	2.84	3.02
Net interest margin	3.27	3.08	3.00	3.29	3.20	3.04
Avg Earning Assets/Avg Assets	96.89	96.75	96.60	96.29	95.80	96.33

SELECTED FINANCIAL DATA - Central Bank
(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	359,199	343,256	308,854	297,999	50,345	16.30
Cash and Equivalents	21,342	11,202	15,711	13,847	5,631	35.84
Securities	25,602	25,963	21,299	21,259	4,303	20.20
Loans, net	301,208	295,259	260,651	251,609	40,557	15.56
Deposit Accounts	293,757	278,737	247,257	235,100	46,500	18.81
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	30,402	29,129	28,976	28,591	1,426	4.92

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,072	1,200	608	1,705	464	76.32
Interest Income	10,556	18,564	8,836	15,603	1,720	19.47
Interest Expense	4,980	9,113	4,372	6,596	608	13.91
Net Interest Income	5,576	9,451	4,464	9,007	1,112	24.91
Credit Loss Expense	138	213	(30)	-	168	(560.00)
Noninterest income	325	431	275	1,107	50	18.18
Gain on Sale of Securities	-	87	87	-	(87)	(100.00)
Noninterest Expense	4,301	8,196	4,025	7,792	276	6.86
Net Operating Income	1,462	1,473	744	2,322	718	96.51
Income Taxes	357	377	237	564	120	50.63

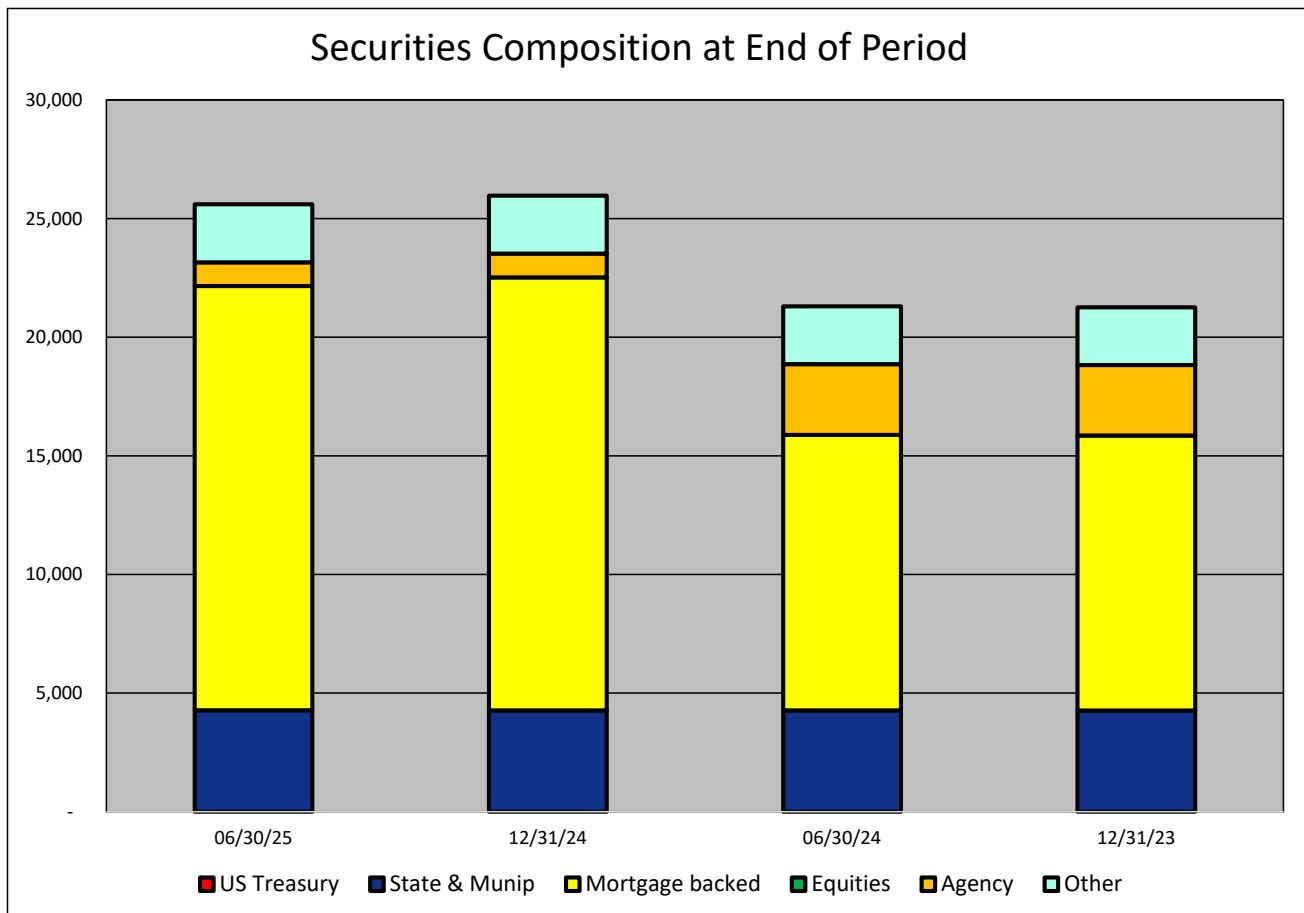


SECURITIES COMPOSITION - Central Bank
(Dollars in Thousands)

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

SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	4,275	4,271	4,268	4,263	7	0.16
Mortgage backed	17,881	18,251	11,615	11,594	6,266	53.95
Equities	-	-	-	-	-	NA
Agency	1,000	999	2,978	2,972	(1,978)	(66.42)
Other	2,446	2,442	2,438	2,430	8	0.33
Total Securities	25,602	25,963	21,299	21,259	4,303	20.20

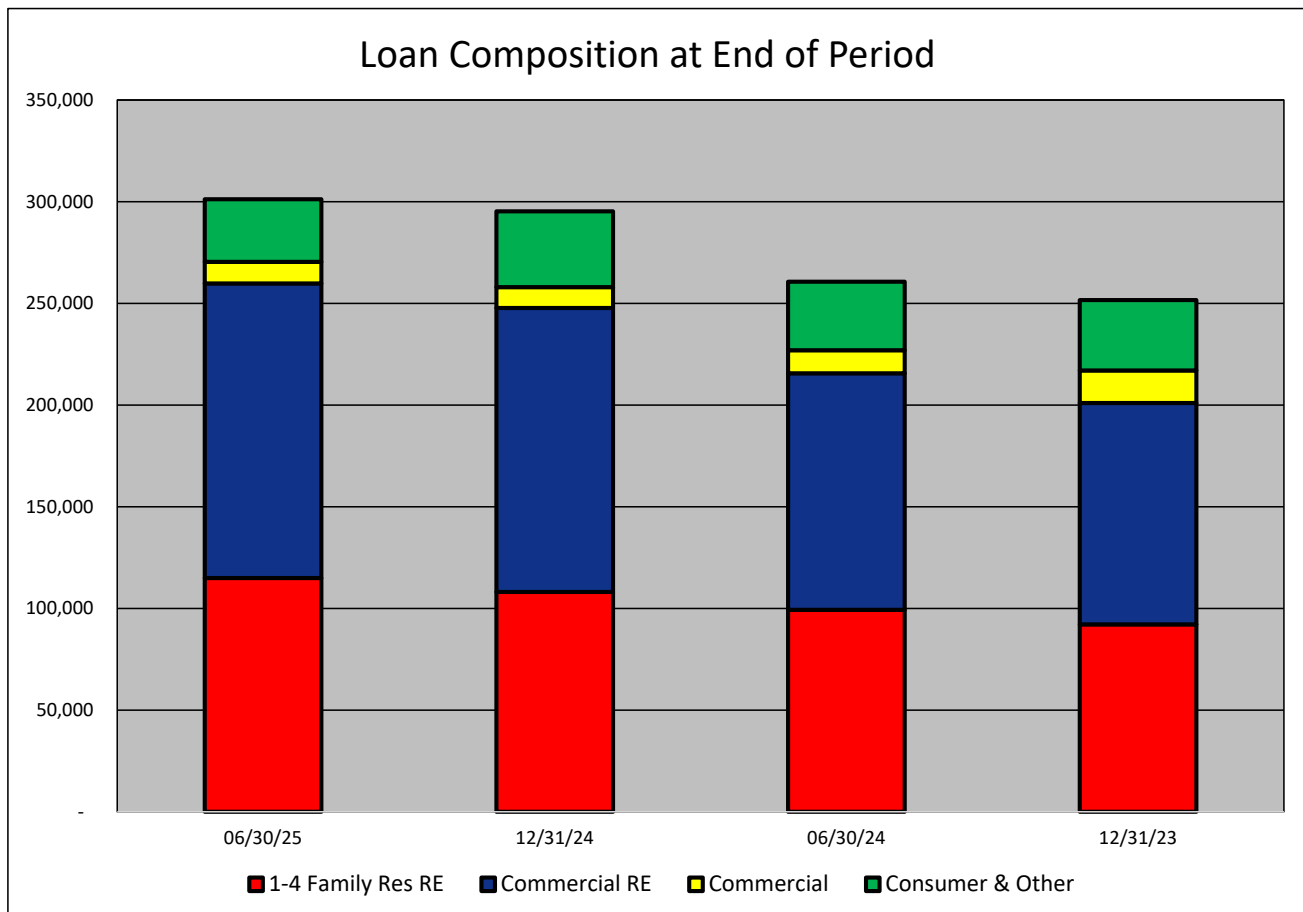


LOAN PORTFOLIO COMPOSITION - Central Bank
(Dollars in Thousands)

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

LOAN CATEGORY:

1-4 Family Res RE	114,944	108,079	99,303	92,173	15,641	15.75
Commercial RE	144,826	139,682	116,295	108,850	28,531	24.53
Commercial	10,616	10,246	11,380	15,977	(764)	(6.71)
Consumer & Other	30,822	37,252	33,673	34,609	(2,851)	(8.47)
Loans, Net	301,208	295,259	260,651	251,609	40,557	15.56



LOAN PORTFOLIO QUALITY - Central Bank
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,185	2,292	2,292	2,965	(107)	(4.67)
Total Recoveries	9	42	30	26	(21)	(70.00)
Total Charge-offs	44	362	212	-	(168)	(79.25)
Credit Loss Expense	138	213	(30)	-	168	(560.00)
Writedown Transfer Loans HFS	-	-	-	699	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,288	2,185	2,080	2,292	208	10.00

NON-PERFORMING ASSETS:

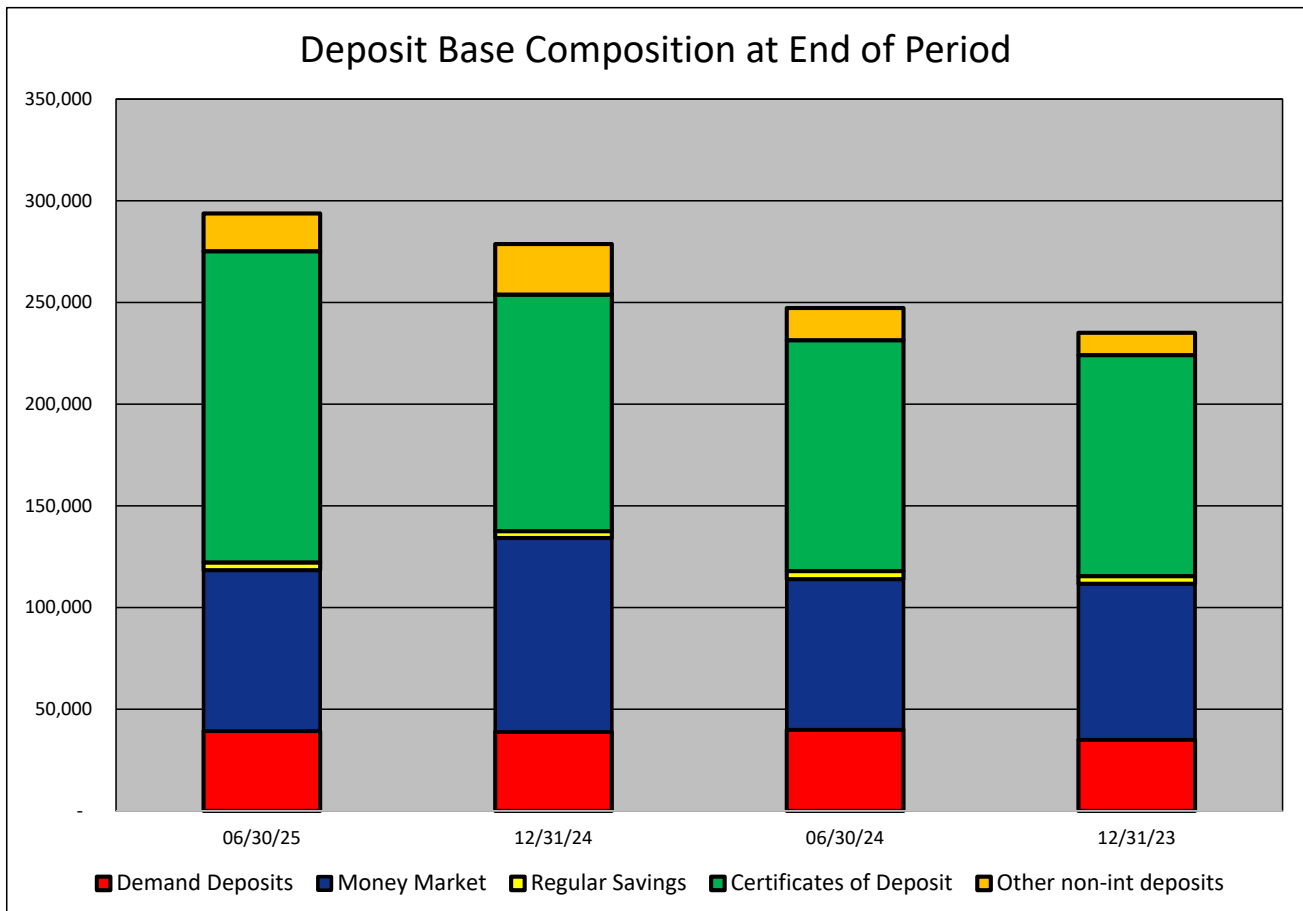
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	808	1,275	2,437	1,495	(1,629)	(66.84)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	808	1,275	2,437	1,495	(1,629)	(66.84)

DEPOSIT BASE COMPOSITION - Central Bank
(Dollars in Thousands)

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

DEPOSIT BASE CATEGORY:

Demand Deposits	39,287	38,855	39,944	35,057	(657)	(1.64)
Money Market	79,086	95,359	73,984	76,631	5,102	6.90
Regular Savings	3,828	3,361	4,004	3,762	(176)	(4.40)
Certificates of Deposit	153,001	116,308	113,502	108,655	39,499	34.80
Other non-int deposits	18,555	24,854	15,823	10,995	2,732	17.27
Total Deposits	293,757	278,737	247,257	235,100	46,500	18.81

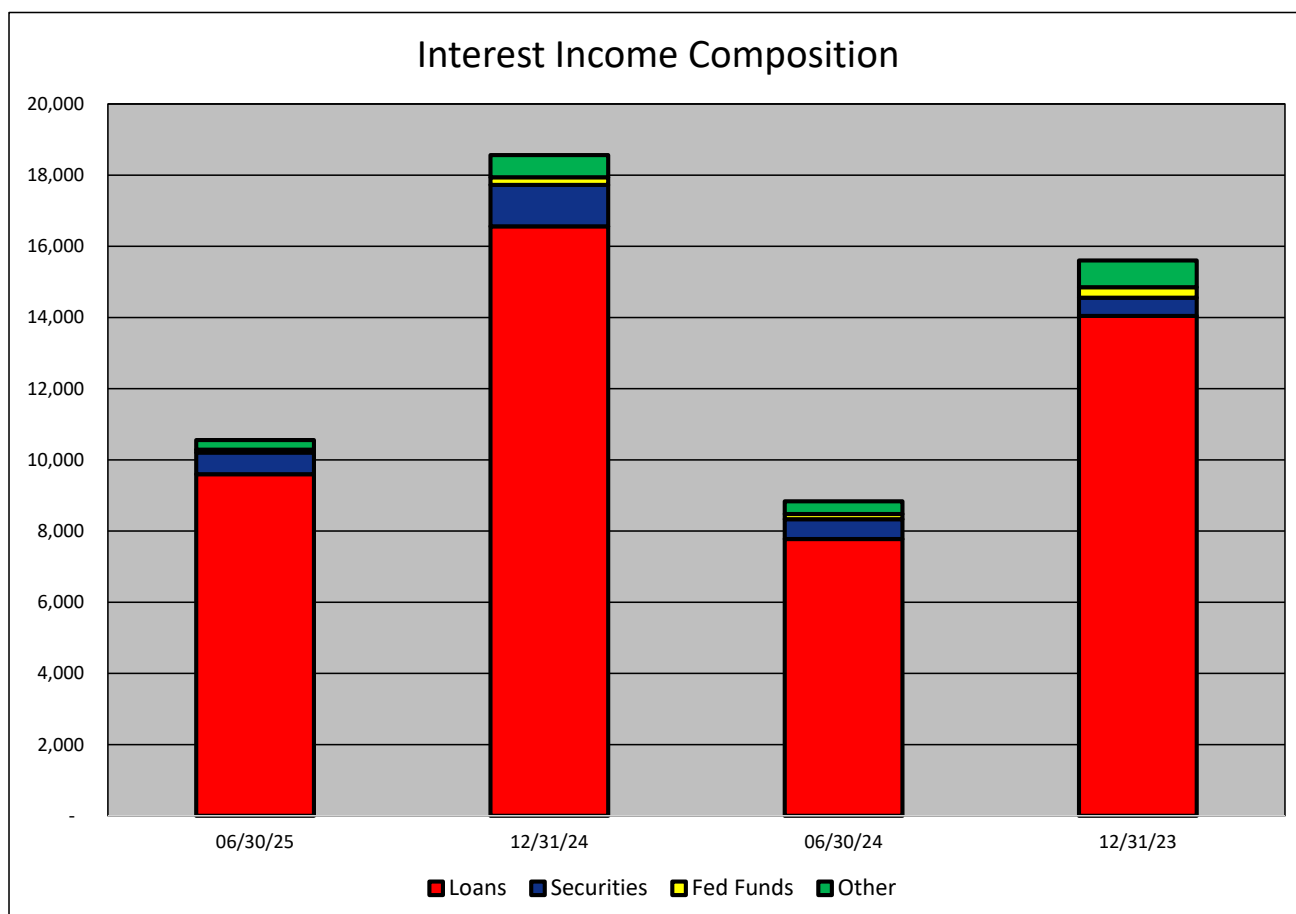


INTEREST INCOME COMPOSITION- Central Bank
(Dollars in Thousands)

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

INTEREST INCOME CATEGORY

Loans	9,599	16,563	7,777	14,045	1,822	23.43
Securities	607	1,161	557	512	50	8.98
Fed Funds	81	217	144	293	(63)	(43.75)
Other	269	623	358	753	(89)	(24.86)
Total Int Income	10,556	18,564	8,836	15,603	1,720	19.47

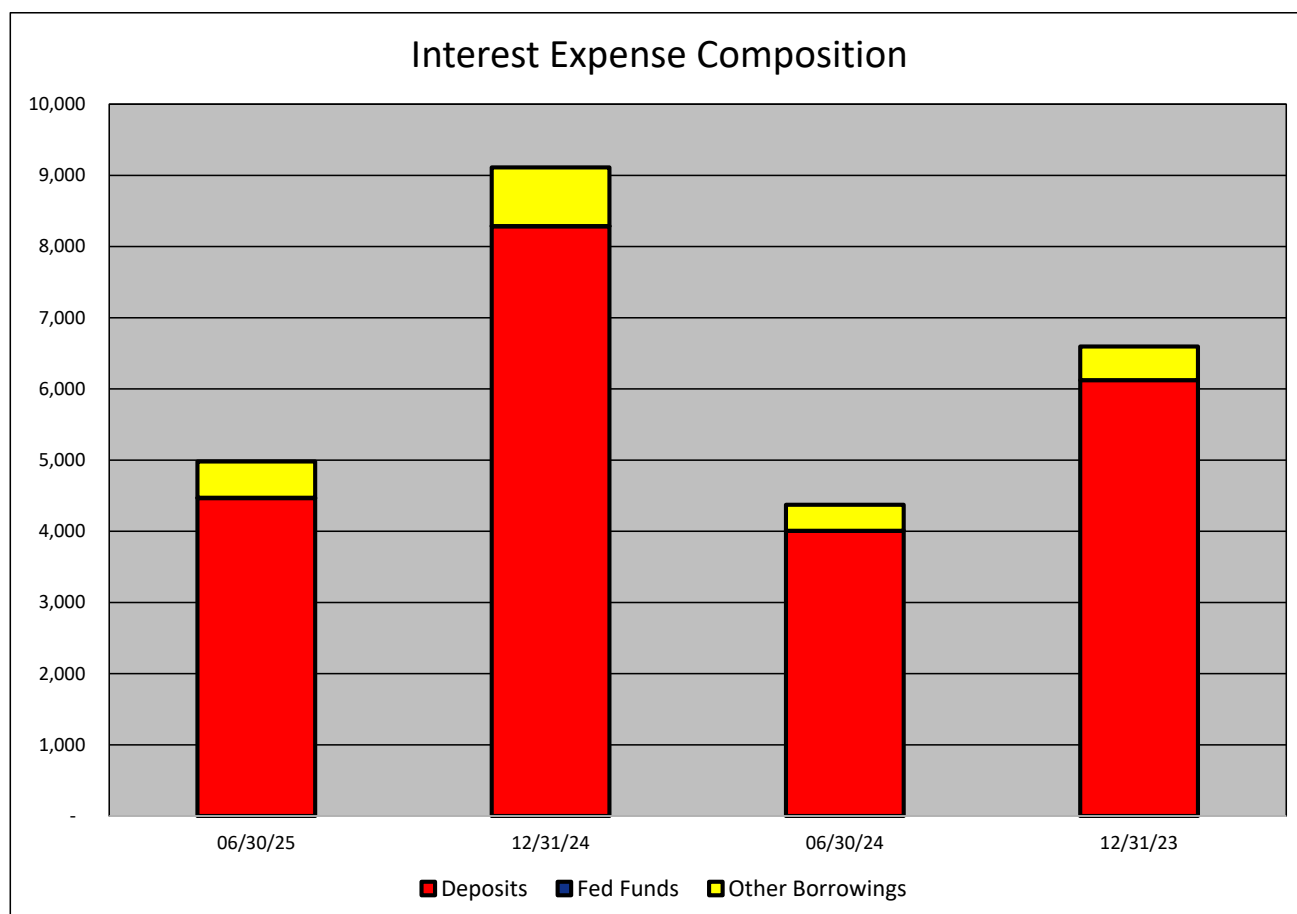


INTEREST EXPENSE COMPOSITION- Central Bank
(Dollars in Thousands)

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

INTEREST EXPENSE CATEGORY

Deposits	4,466	8,287	4,006	6,124	460	11.48
Fed Funds	5	1	1	-	4	400.00
Other Borrowings	509	825	365	472	144	39.45
Total Int Expense	4,980	9,113	4,372	6,596	608	13.91

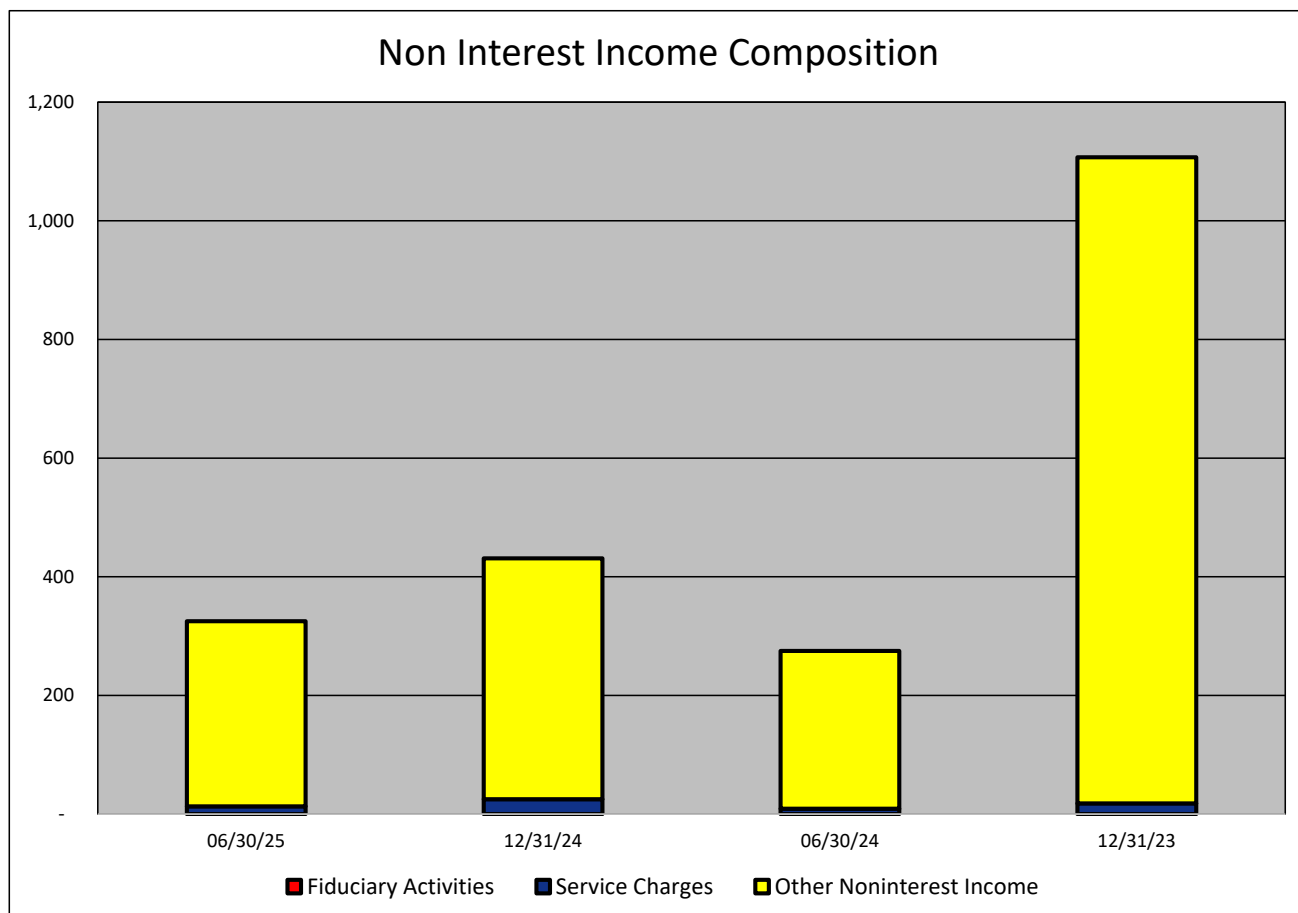


NONINTEREST INCOME COMPOSITION- Central Bank
(Dollars in Thousands)

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

NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	13	25	9	18	4	44.44
Other Noninterest Income	312	406	266	1,089	46	17.29
Total Nonint. Income	325	431	275	1,107	50	18.18

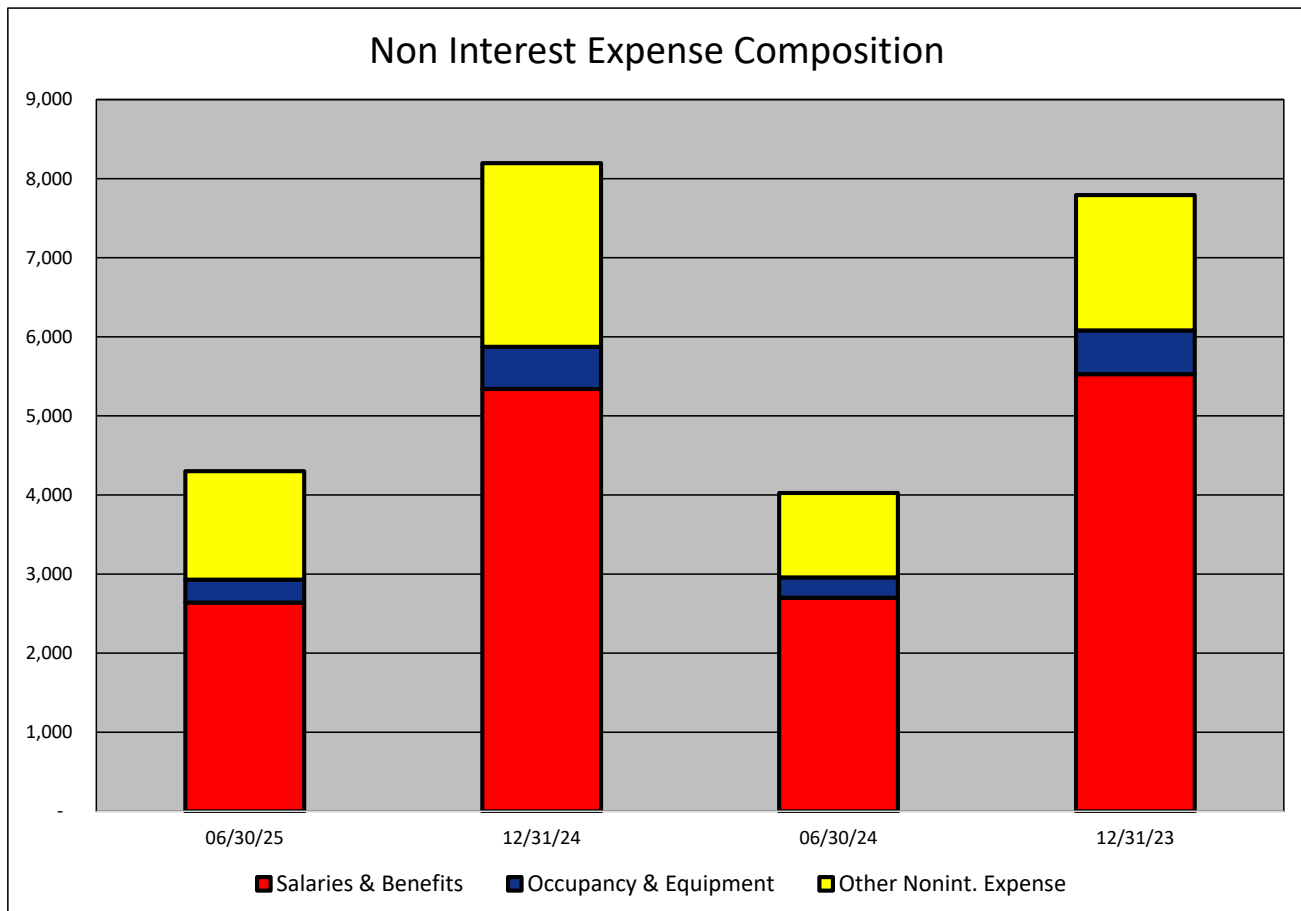


NONINTEREST EXPENSE COMPOSITION- Central Bank
(Dollars in Thousands)

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

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,640	5,341	2,701	5,528	(61)	(2.26)
Occupancy & Equipment	289	532	256	553	33	12.89
Other Nonint. Expense	1,372	2,323	1,068	1,711	304	28.46
Total Nonint. Expense	4,301	8,196	4,025	7,792	276	6.86



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	1,179,812	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
----------------------------	-----------	-----------	-------

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
----------------------------	------------------	------------------	--------------

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
----------------------------	------	-------	-------	-------	-------

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
---------------------	-------	-------	-------

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
----------------------------	-----------	------	-------

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
----------------------------	------	------	-------	-------

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
----------------------------	------	------	------	------

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
----------------------------	------	-------	------	------	------

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
---------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------