

Raymond James Bank

Saint Petersburg, FL

Established

5/6/1994

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)

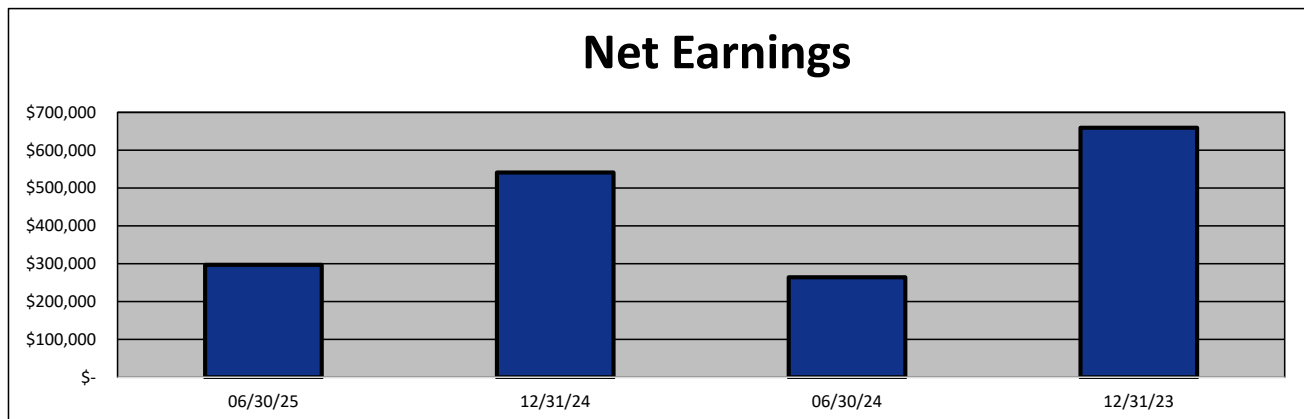
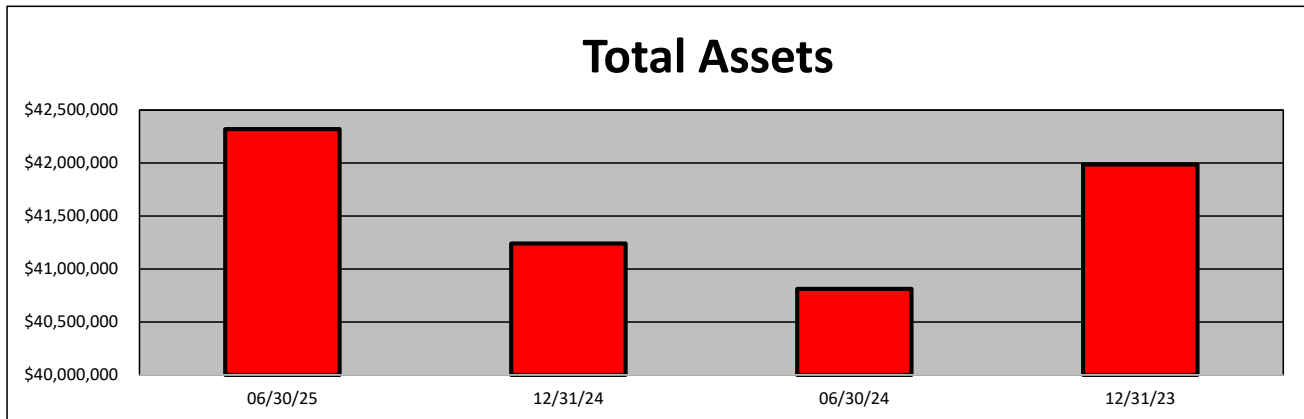
EXECUTIVE SUMMARY - Raymond James Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.23	7.13	6.93	6.68	10.68	9.70
Leverage Ratio	8.09	8.16	8.20	7.93	11.86	10.52
Tier 1 Cap/Risk Based Assets	13.97	14.22	14.18	13.90	14.47	11.29
Risk Based Ratio	15.23	15.48	15.44	15.16	15.30	12.15
Common Equity Tier 1 Capital Ratio	13.97	14.22	14.18	13.90	14.41	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	90.12	88.10	85.64	82.79	74.73	84.72
Loans/Assets	81.68	79.45	77.53	75.09	62.90	72.41
Securities/Assets	11.87	13.31	15.60	17.30	18.95	10.68
PROFITABILITY:						
Return on Avg Assets	1.41	1.30	1.27	1.53	0.71	0.59
Return on Avg Equity	19.81	18.85	18.82	25.05	10.92	10.45
Nonint Income/Avg Assets	0.11	0.09	0.08	0.07	0.80	1.26
Net Overhead Ratio	1.03	1.03	1.03	1.02	2.35	2.38
Efficiency Ratio	36.75	38.62	38.63	32.14	74.52	71.54
Assets (per million) per Employee	107.14	120.24	114.96	122.41	10.31	13.88
ASSET QUALITY:						
Allowance/Loans	1.18	1.21	1.28	1.38	1.29	1.31
Nonperforming Loans/Total Loans	0.49	0.33	0.39	0.42	0.48	0.43
Nonperforming Assets/Total Assets	0.40	0.26	0.30	0.32	0.33	0.36
Adjusted Texas Ratio	4.86	3.26	3.83	4.13	3.15	3.56
YIELDS & COSTS:						
Yield on earning assets	4.90	5.25	5.28	5.06	5.48	5.94
Cost of funds	2.15	2.76	2.81	1.93	2.84	3.02
Net interest margin	2.98	2.80	2.78	3.32	3.20	3.04
Avg Earning Assets/Avg Assets	99.64	99.73	99.80	99.59	95.80	96.33

SELECTED FINANCIAL DATA - Raymond James 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	42,320,219	41,240,941	40,812,311	41,986,004	1,507,908	3.69
Cash and Equivalents	2,349,655	2,525,449	2,287,479	2,689,378	62,176	2.72
Securities	5,024,408	5,489,434	6,366,698	7,263,820	(1,342,290)	(21.08)
Loans, net	34,566,007	32,767,245	31,643,700	31,526,493	2,922,307	9.24
Deposit Accounts	38,355,666	37,192,756	36,947,881	38,078,031	1,407,785	3.81
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,060,842	2,939,805	2,827,535	2,804,236	233,307	8.25

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	297,260	541,095	264,318	659,209	32,942	12.46
Interest Income	1,031,587	2,184,818	1,096,148	2,173,005	(64,561)	(5.89)
Interest Expense	403,000	1,020,096	518,068	746,865	(115,068)	(22.21)
Net Interest Income	628,587	1,164,722	578,080	1,426,140	50,507	8.74
Credit Loss Expense	18,269	16,390	7,225	117,095	11,044	152.86
Noninterest income	22,385	36,767	16,510	31,886	5,875	35.58
Gain on Sale of Securities	-	(1,561)	-	-	-	NA
Noninterest Expense	240,697	467,327	231,384	471,494	9,313	4.02
Net Operating Income	392,006	717,772	355,981	869,437	36,025	10.12
Income Taxes	91,894	175,955	89,937	208,681	1,957	2.18

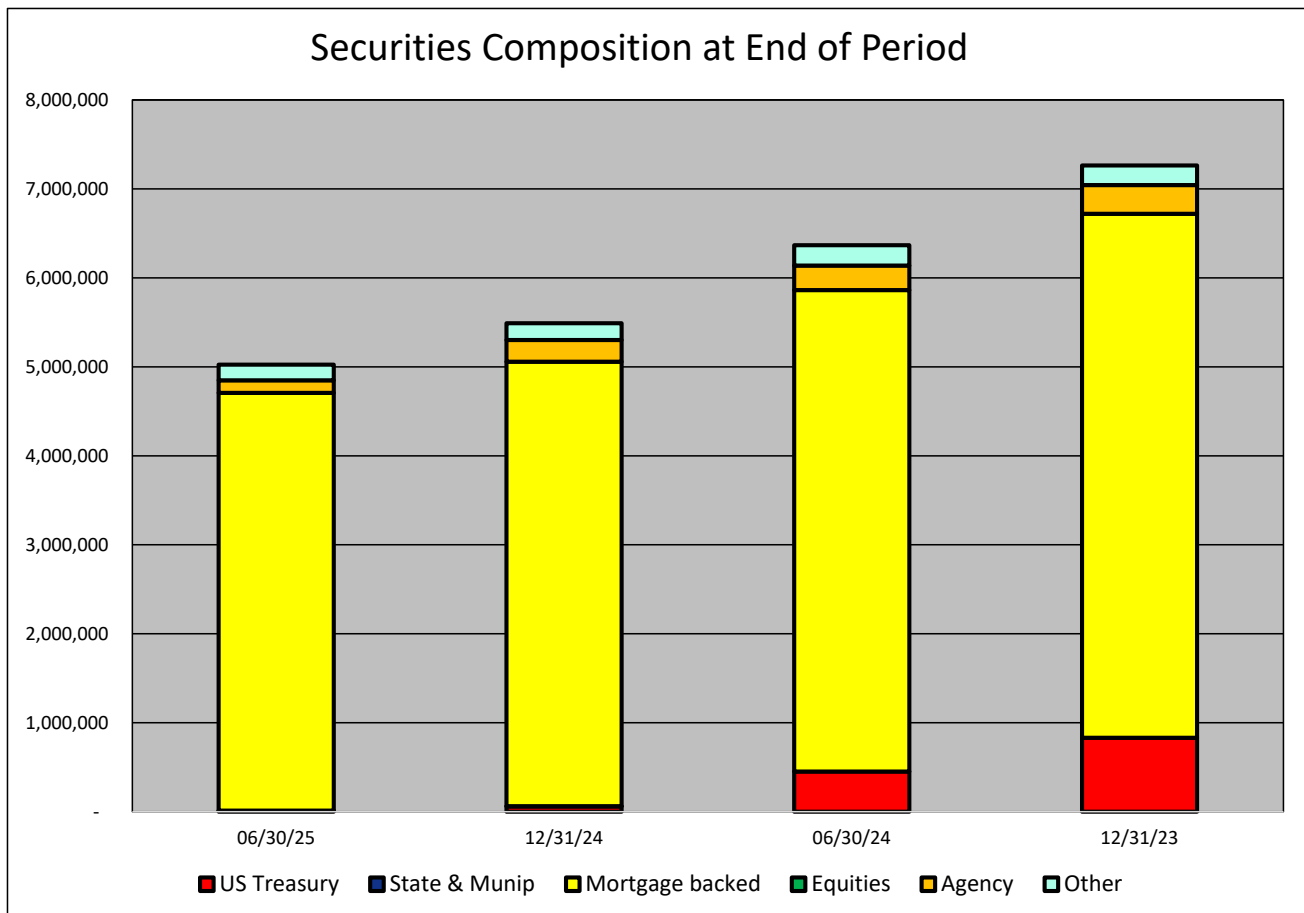


SECURITIES COMPOSITION - Raymond James Bank
(Dollars in Thousands)

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	10,922	60,517	450,937	830,644	(440,015)	(97.58)
State & Munip	1,146	1,166	-	-	1,146	NA
Mortgage backed	4,695,375	4,995,592	5,412,237	5,890,116	(716,862)	(13.25)
Equities	-	-	-	-	-	NA
Agency	140,637	244,053	274,648	322,806	(134,011)	(48.79)
Other	176,328	188,106	228,876	220,254	(52,548)	(22.96)
Total Securities	5,024,408	5,489,434	6,366,698	7,263,820	(1,342,290)	(21.08)

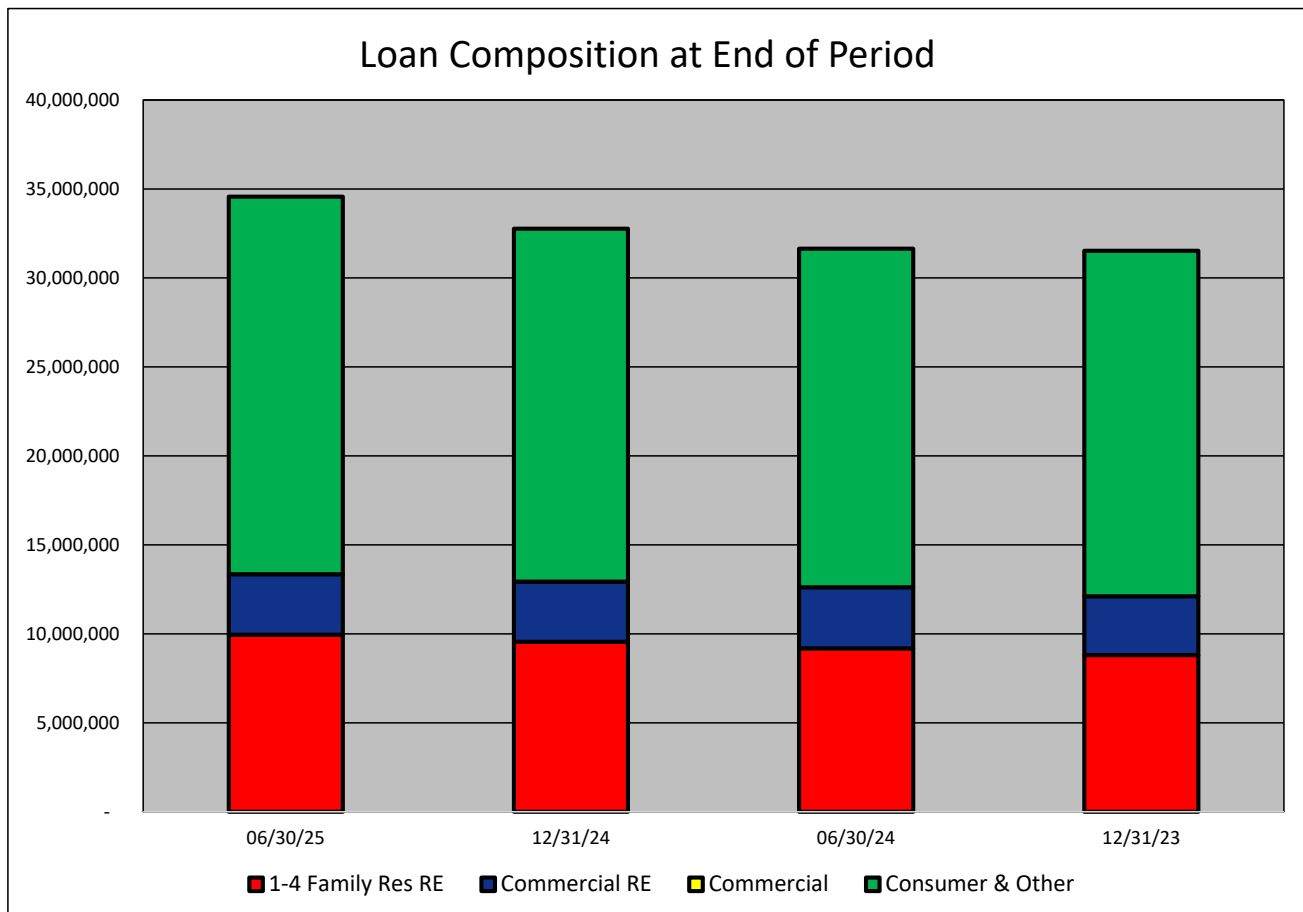


LOAN PORTFOLIO COMPOSITION - Raymond James Bank
(Dollars in Thousands)

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	9,951,450	9,555,852	9,179,058	8,806,309	772,392	8.41
Commercial RE	3,402,887	3,378,284	3,436,478	3,303,543	(33,591)	(0.98)
Commercial	-	-	-	-	-	NA
Consumer & Other	21,211,670	19,833,109	19,028,164	19,416,641	2,183,506	11.48
Loans, Net	34,566,007	32,767,245	31,643,700	31,526,493	2,922,307	9.24



LOAN PORTFOLIO QUALITY - Raymond James Bank
(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	398,113	434,348	434,348	376,268	(36,235)	(8.34)
Total Recoveries	1,036	3,875	2,873	414	(1,837)	(63.94)
Total Charge-offs	7,655	20,478	5,889	38,048	1,766	29.99
Credit Loss Expense	18,269	16,390	7,225	117,095	11,044	152.86
Writedown Transfer Loans HFS	4,274	32,823	31,248	22,057	(26,974)	(86.32)
Adjustments	1,809	(3,199)	(1,378)	676	3,187	(231.28)
Ending Balance	407,298	398,113	405,931	434,348	1,367	0.34

NON-PERFORMING ASSETS:

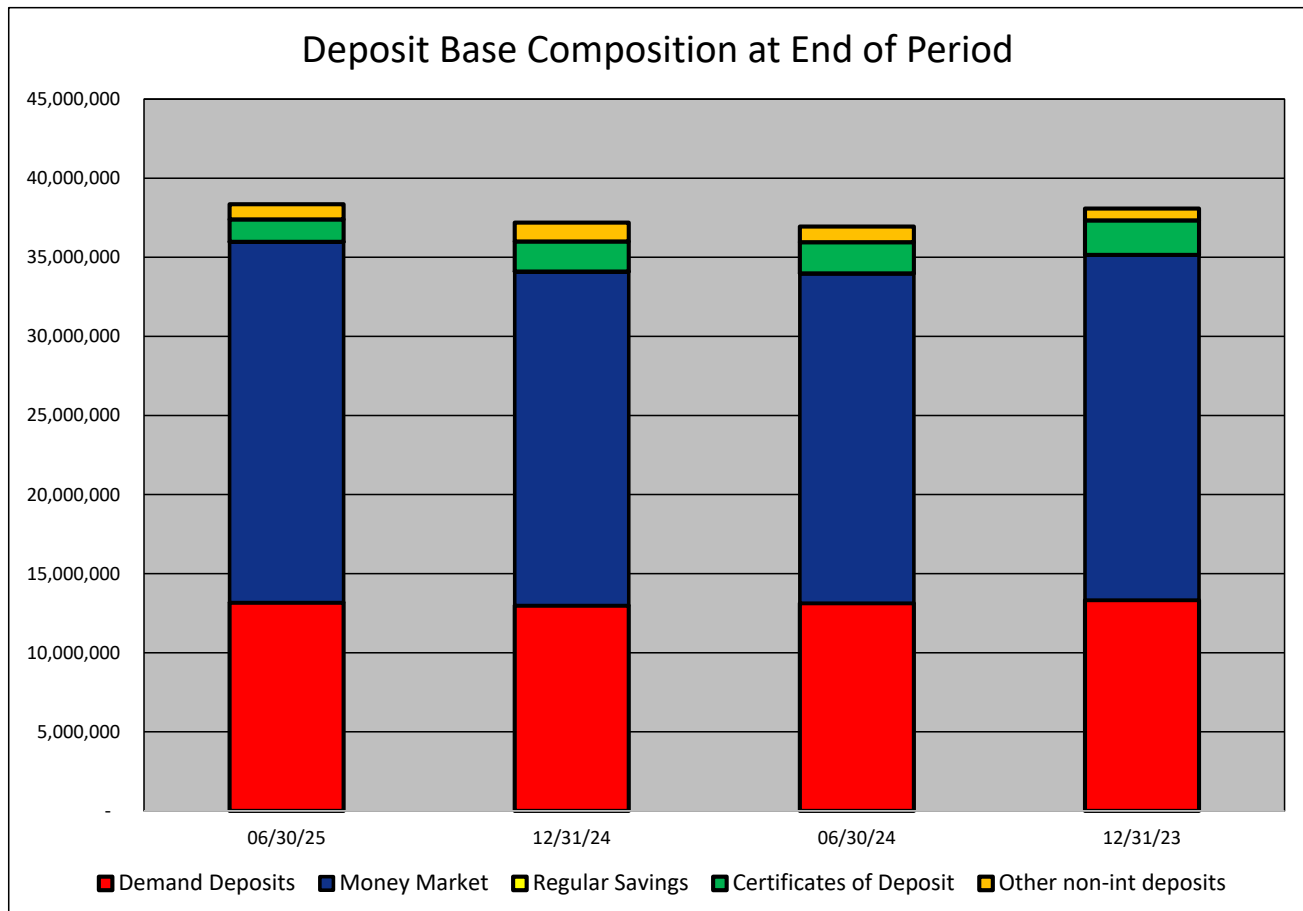
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	168,032	108,676	123,452	133,386	44,580	36.11
Foreclosed Real Estate	373	-	277	277	96	34.66
Total Non-perf Assets	168,405	108,676	123,729	133,663	44,676	36.11

DEPOSIT BASE COMPOSITION - Raymond James Bank
(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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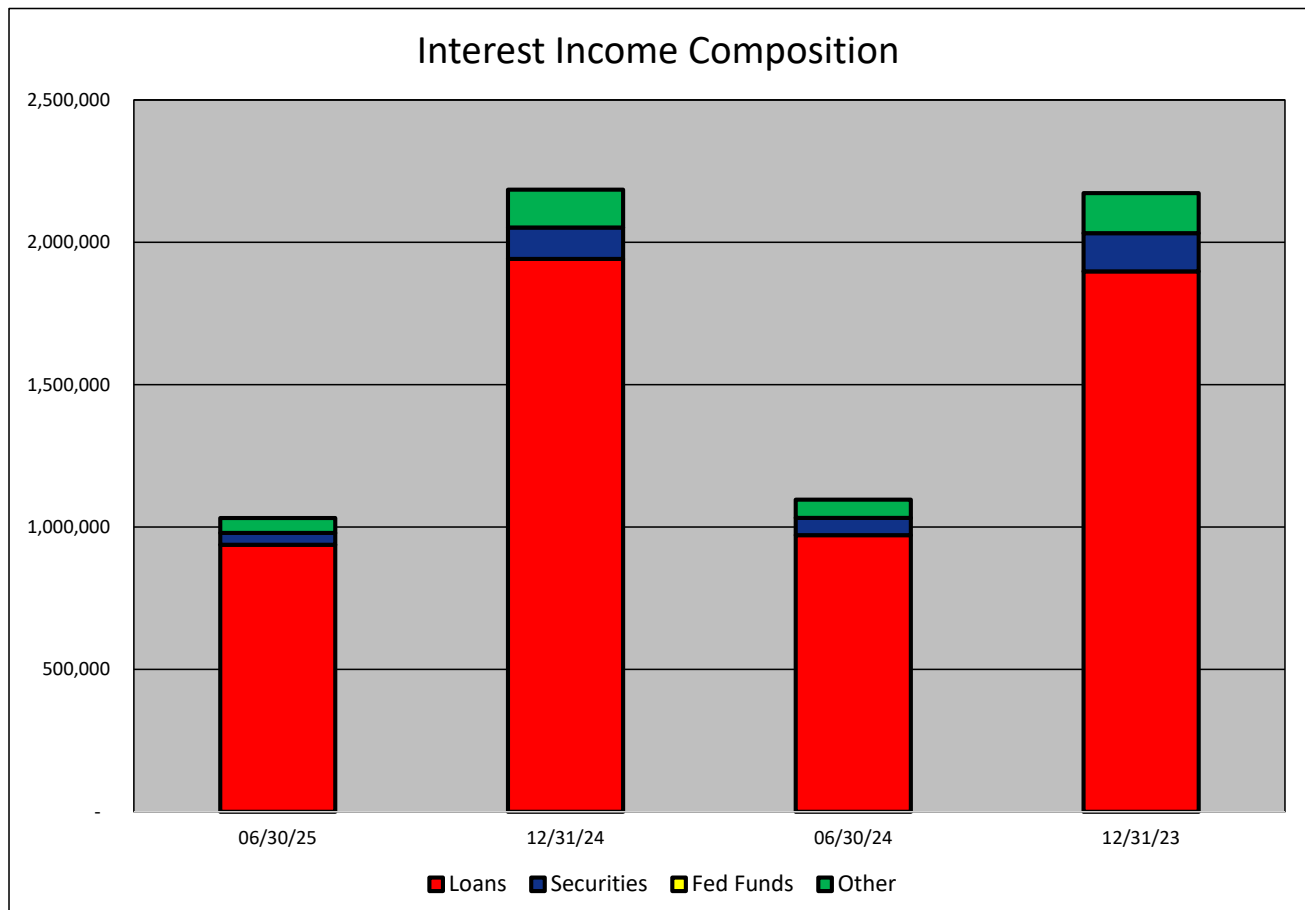
DEPOSIT BASE CATEGORY:

Demand Deposits	13,165,253	12,983,587	13,126,475	13,326,238	38,778	0.30
Money Market	22,813,492	21,112,913	20,857,269	21,823,770	1,956,223	9.38
Regular Savings	1,454	1,373	1,564	1,319	(110)	(7.03)
Certificates of Deposit	1,419,146	1,899,765	1,965,599	2,180,237	(546,453)	(27.80)
Other non-int deposits	956,321	1,195,118	996,974	746,467	(40,653)	(4.08)
Total Deposits	38,355,666	37,192,756	36,947,881	38,078,031	1,407,785	3.81



INTEREST INCOME COMPOSITION- Raymond James 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	937,581	1,941,524	971,570	1,897,994	(33,989)	(3.50)
Securities	41,625	110,375	60,388	134,236	(18,763)	(31.07)
Fed Funds	-	-	-	-	-	NA
Other	52,381	132,919	64,190	140,775	(11,809)	(18.40)
Total Int Income	1,031,587	2,184,818	1,096,148	2,173,005	(64,561)	(5.89)

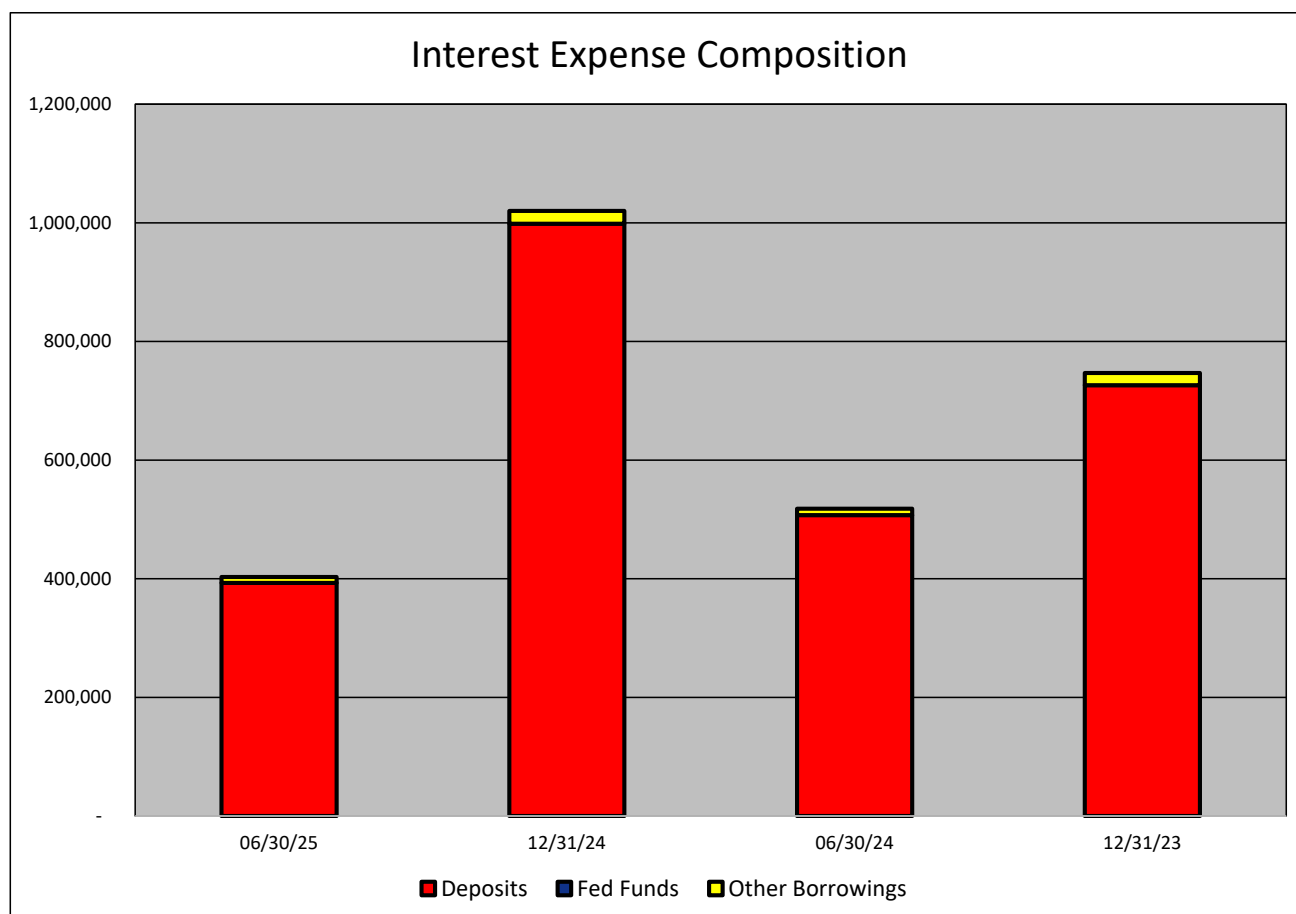


INTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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	392,886	998,473	507,317	726,263	(114,431)	(22.56)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	10,114	21,623	10,751	20,602	(637)	(5.93)
Total Int Expense	403,000	1,020,096	518,068	746,865	(115,068)	(22.21)

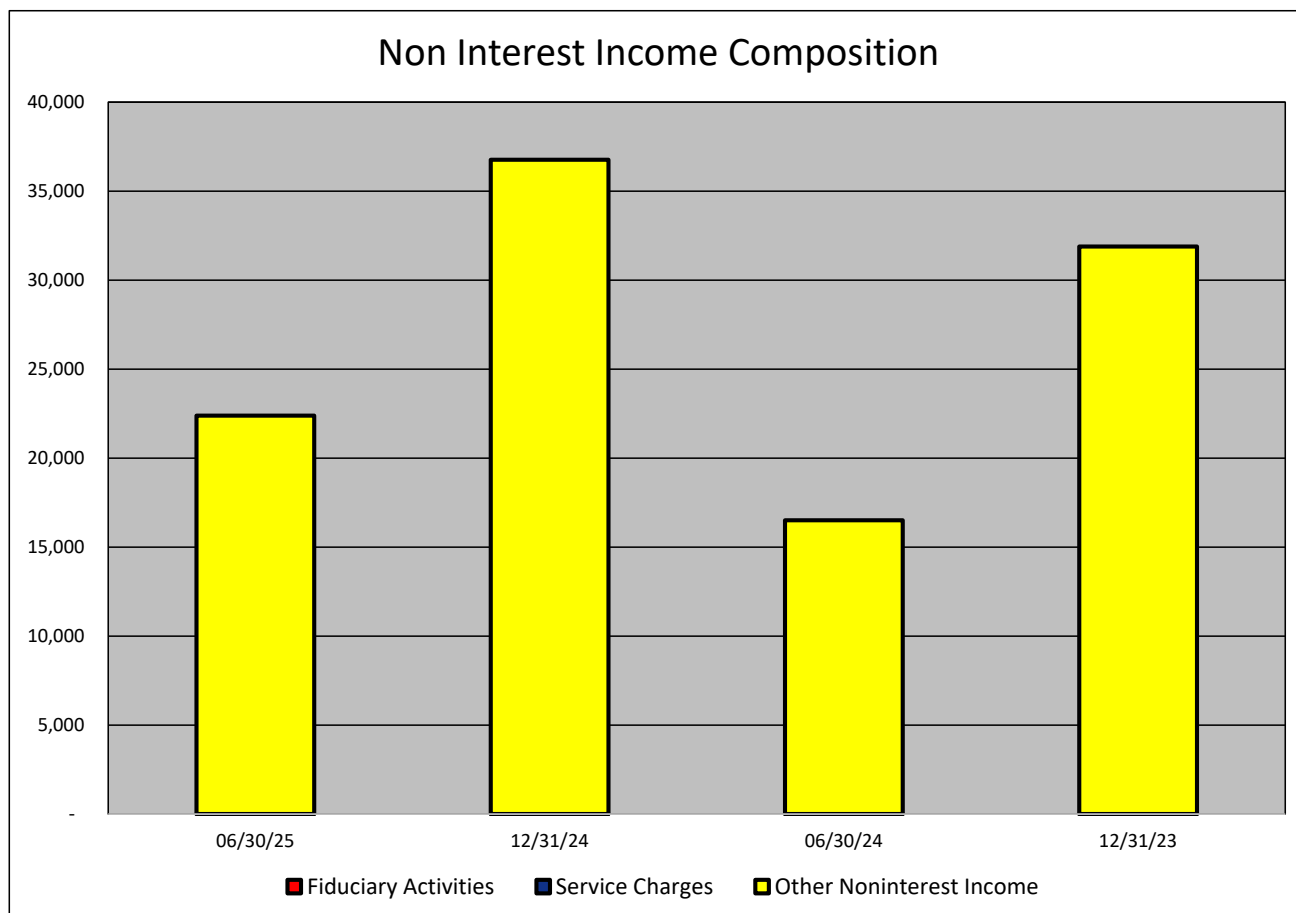


NONINTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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	1	2	1	3	-	-
Other Noninterest Income	22,384	36,765	16,509	31,883	5,875	35.59
Total Nonint. Income	22,385	36,767	16,510	31,886	5,875	35.58

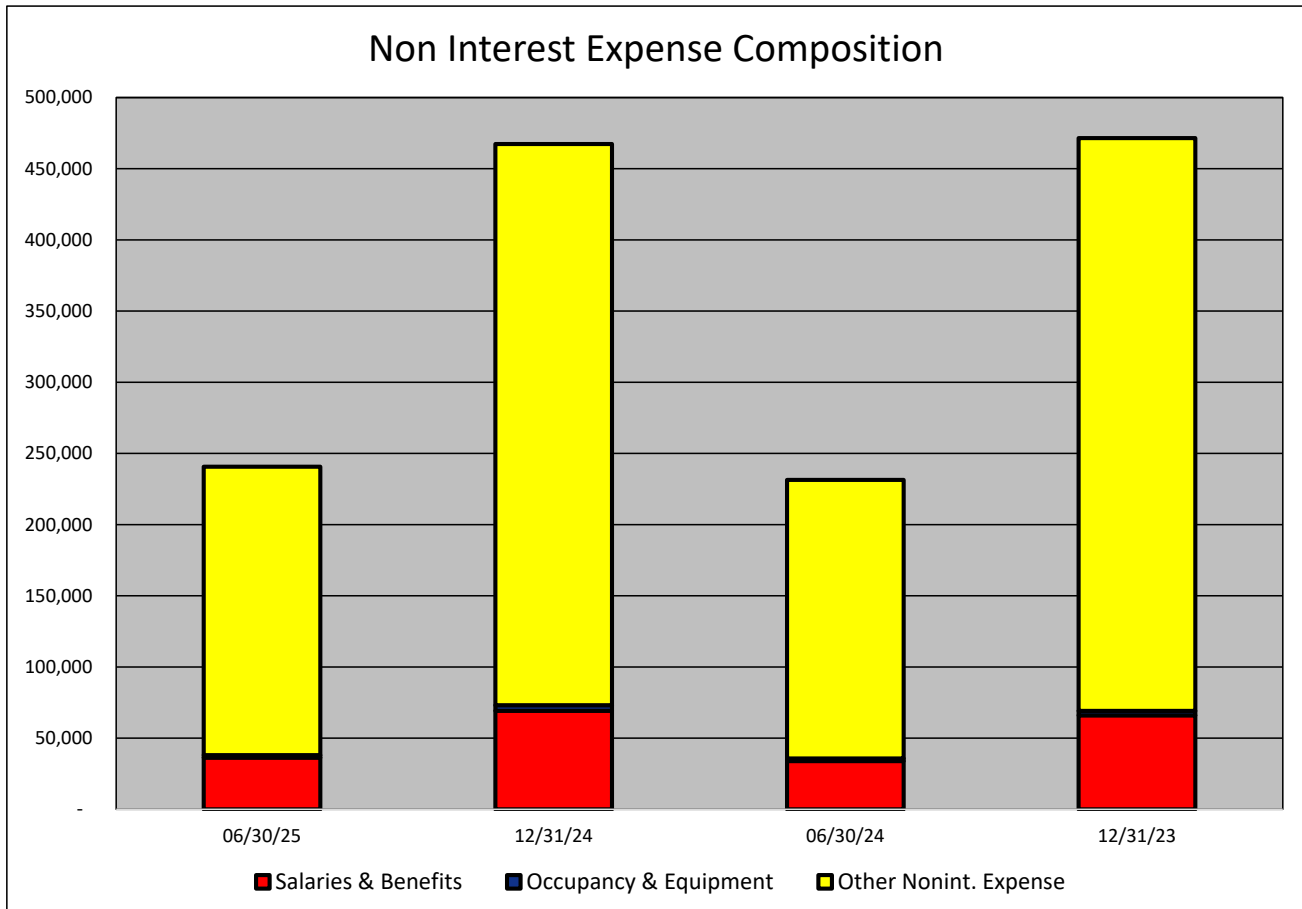


NONINTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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	36,359	69,250	33,880	66,045	2,479	7.32
Occupancy & Equipment	1,715	3,891	1,825	3,145	(110)	(6.03)
Other Nonint. Expense	202,623	394,186	195,679	402,304	6,944	3.55
Total Nonint. Expense	240,697	467,327	231,384	471,494	9,313	4.02



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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