

The Bank Of Tampa

Tampa, FL

Established
3/30/1973

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)

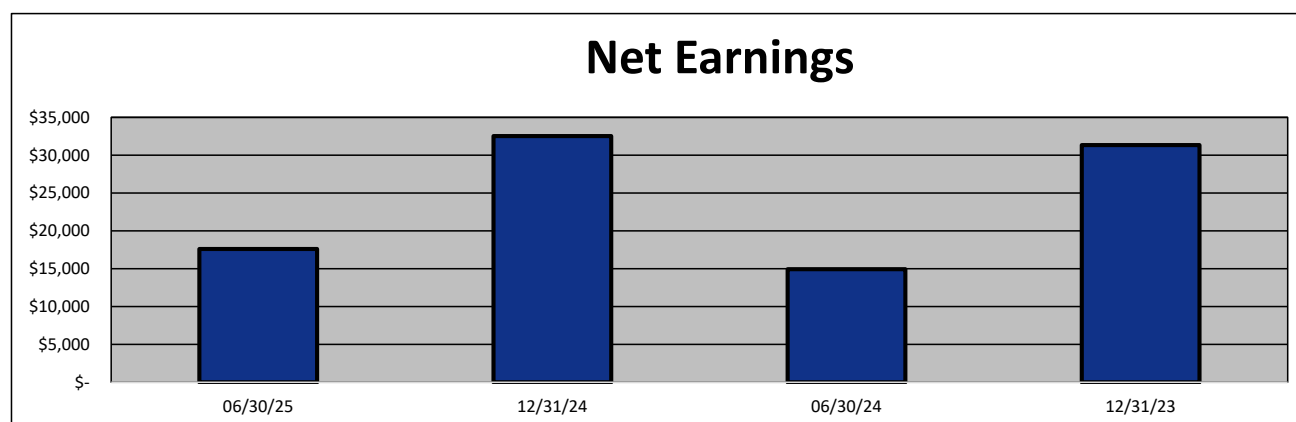
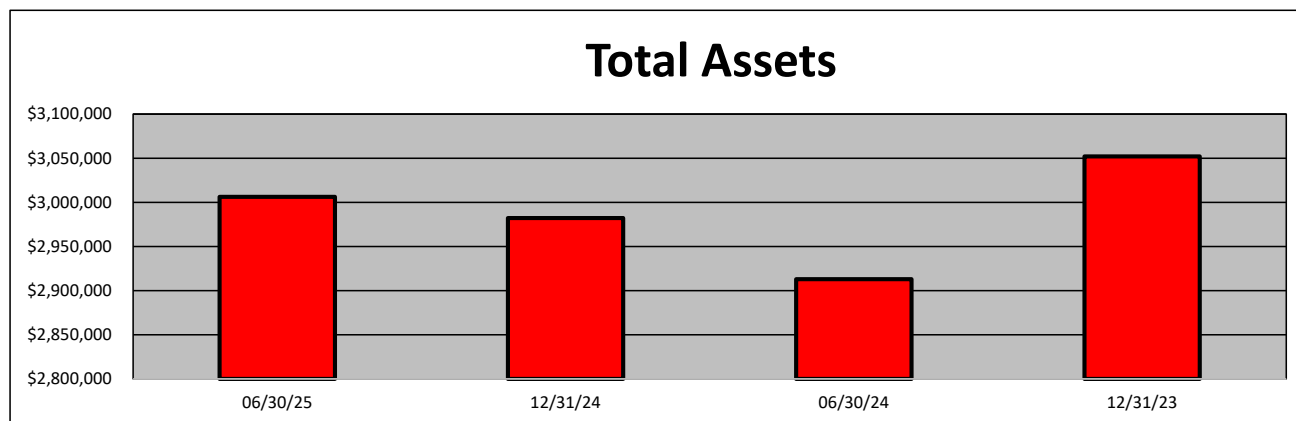
EXECUTIVE SUMMARY - The Bank of Tampa
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.52	8.11	7.70	7.25	10.68	9.70
Leverage Ratio	10.43	9.89	9.38	8.74	11.86	10.52
Tier 1 Cap/Risk Based Assets	14.54	14.62	14.22	14.04	14.47	11.29
Risk Based Ratio	15.79	15.82	15.38	15.13	15.30	12.15
Common Equity Tier 1 Capital Ratio	14.54	14.62	14.22	14.04	14.41	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	68.92	65.38	64.77	59.50	74.73	84.72
Loans/Assets	62.48	59.44	59.10	54.63	62.90	72.41
Securities/Assets	29.02	30.24	32.82	35.09	18.95	10.68
PROFITABILITY:						
Return on Avg Assets	1.16	1.06	0.96	0.99	0.71	0.59
Return on Avg Equity	14.11	14.08	13.50	15.68	10.92	10.45
Nonint Income/Avg Assets	0.62	0.59	0.57	0.55	0.80	1.26
Net Overhead Ratio	1.64	1.58	1.58	1.47	2.35	2.38
Efficiency Ratio	58.17	57.69	60.91	57.30	74.52	71.54
Assets (per million) per Employee	10.33	10.18	9.98	10.49	10.31	13.88
ASSET QUALITY:						
Allowance/Loans	1.36	1.34	1.30	1.25	1.29	1.31
Nonperforming Loans/Total Loans	0.21	0.17	0.28	0.07	0.48	0.43
Nonperforming Assets/Total Assets	0.13	0.10	0.16	0.04	0.33	0.36
Adjusted Texas Ratio	1.42	1.16	1.98	0.46	3.15	3.56
YIELDS & COSTS:						
Yield on earning assets	4.41	4.39	4.31	4.02	5.48	5.94
Cost of funds	1.88	1.25	1.38	1.05	2.84	3.02
Net interest margin	3.38	3.26	3.06	3.06	3.20	3.04
Avg Earning Assets/Avg Assets	95.68	95.76	95.69	95.57	95.80	96.33

SELECTED FINANCIAL DATA - The Bank of Tampa
(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	3,006,206	2,982,268	2,912,949	3,052,083	93,257	3.20
Cash and Equivalents	138,003	185,885	112,325	190,833	25,678	22.86
Securities	872,282	901,837	956,086	1,071,047	(83,804)	(8.77)
Loans, net	1,878,368	1,772,548	1,721,498	1,667,488	156,870	9.11
Deposit Accounts	2,725,386	2,711,164	2,657,817	2,802,397	67,569	2.54
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	256,136	241,730	224,386	221,149	31,750	14.15

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,604	32,524	14,944	31,345	2,660	17.80
Interest Income	63,964	129,390	63,927	121,108	37	0.06
Interest Expense	14,998	33,229	18,515	28,716	(3,517)	(19.00)
Net Interest Income	48,966	96,161	45,412	92,392	3,554	7.83
Credit Loss Expense	1,500	3,575	1,625	4,250	(125)	(7.69)
Noninterest income	9,416	18,102	8,844	17,330	572	6.47
Gain on Sale of Securities	-	(2,108)	-	(1,296)	-	NA
Noninterest Expense	34,311	66,599	33,387	63,687	924	2.77
Net Operating Income	22,571	44,089	19,244	41,785	3,327	17.29
Income Taxes	5,060	9,378	4,263	9,063	797	18.70

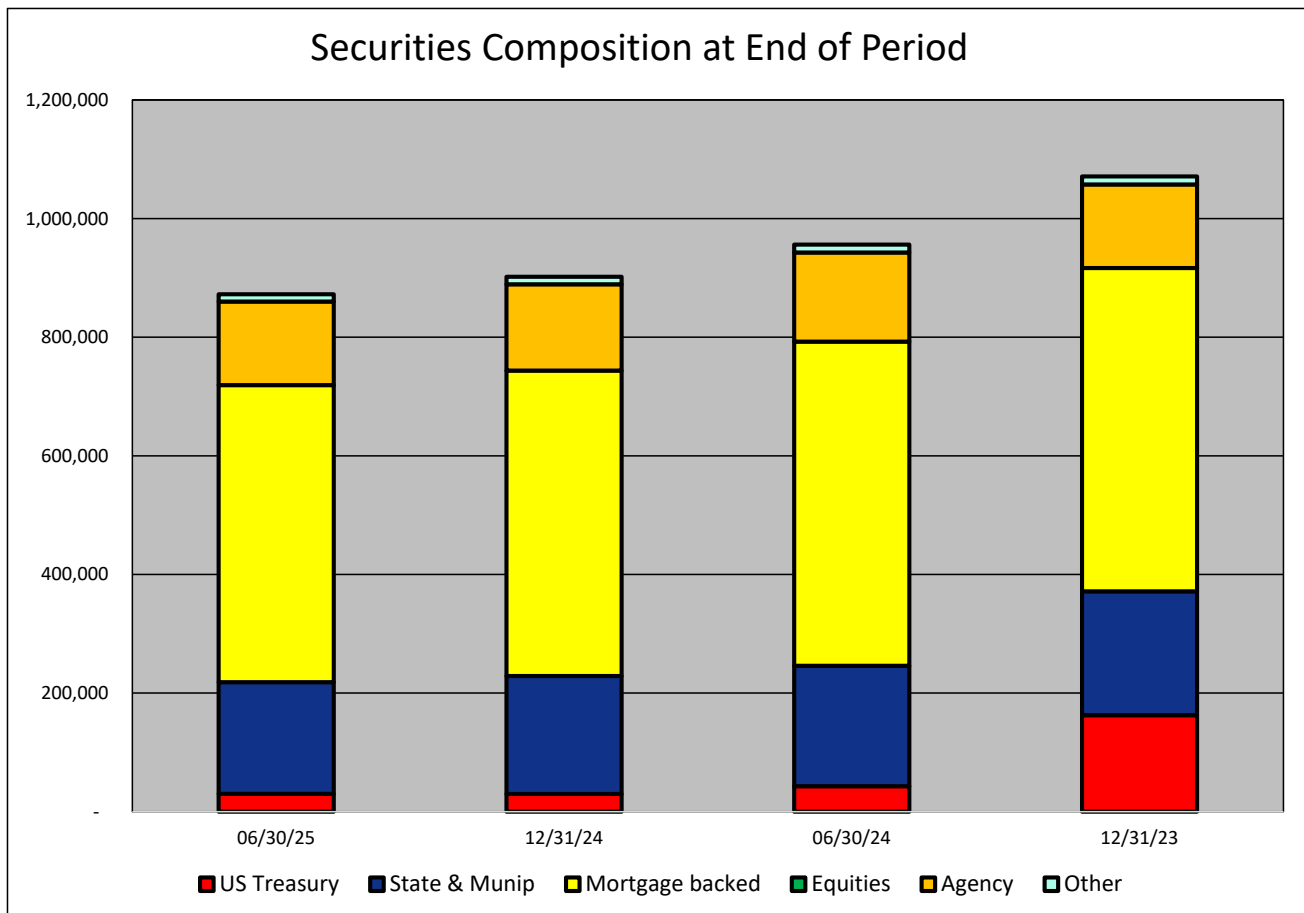


SECURITIES COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

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	30,047	29,989	42,934	162,798	(12,887)	(30.02)
State & Munip	188,341	198,710	203,115	208,661	(14,774)	(7.27)
Mortgage backed	500,872	514,957	546,564	545,142	(45,692)	(8.36)
Equities	-	-	-	-	-	NA
Agency	140,860	145,425	150,260	140,814	(9,400)	(6.26)
Other	12,162	12,756	13,213	13,632	(1,051)	(7.95)
Total Securities	872,282	901,837	956,086	1,071,047	(83,804)	(8.77)

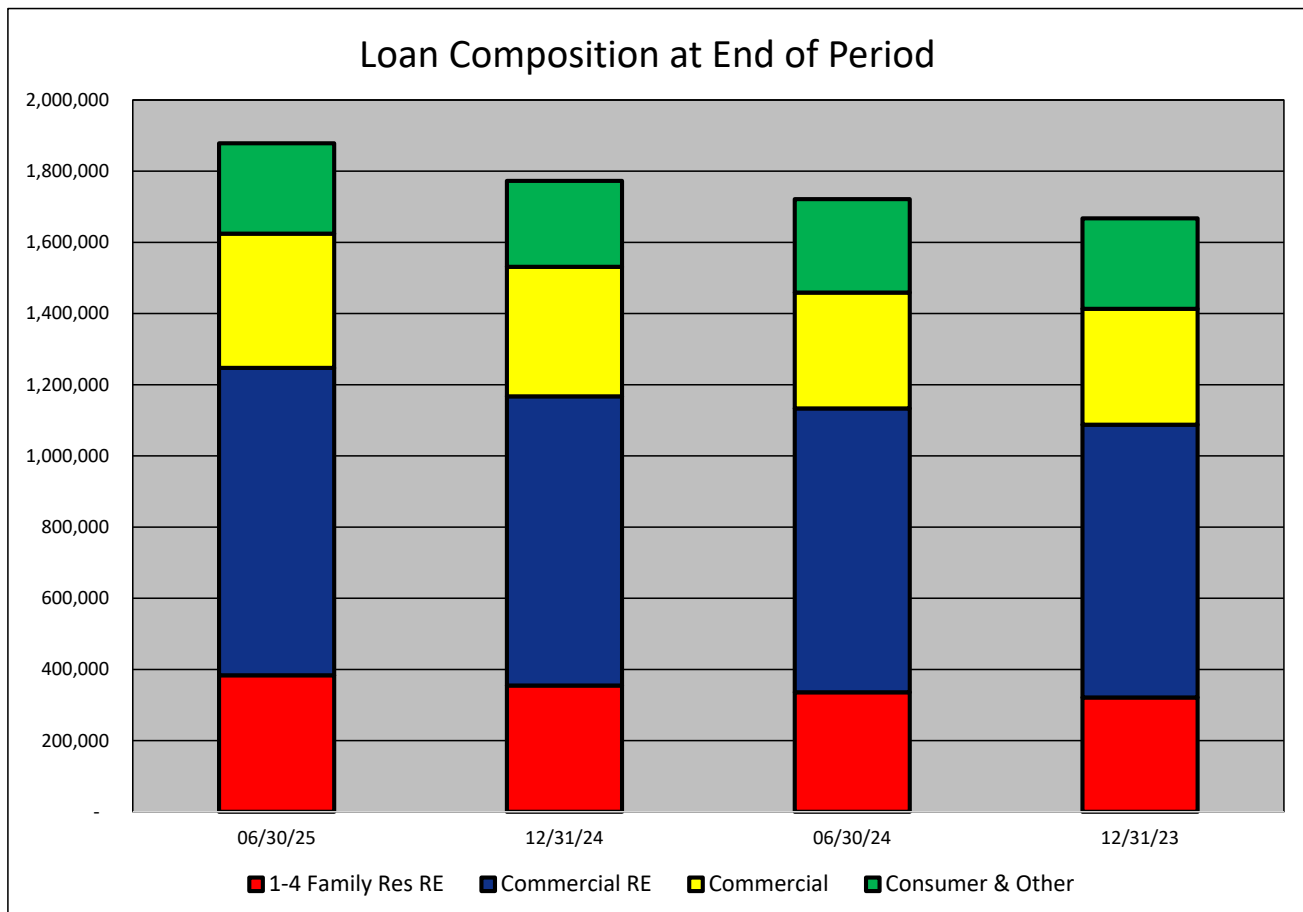


LOAN PORTFOLIO COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

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	383,481	354,945	335,778	321,277	47,703	14.21
Commercial RE	863,728	812,233	797,427	766,250	66,301	8.31
Commercial	377,374	364,011	325,629	325,826	51,745	15.89
Consumer & Other	253,785	241,359	262,664	254,135	(8,879)	(3.38)
Loans, Net	1,878,368	1,772,548	1,721,498	1,667,488	156,870	9.11



LOAN PORTFOLIO QUALITY - The Bank of Tampa
(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	23,706	20,793	20,793	17,818	2,913	14.01
Total Recoveries	553	605	306	598	247	80.72
Total Charge-offs	243	1,267	266	2,441	(23)	(8.65)
Credit Loss Expense	1,500	3,575	1,625	4,250	(125)	(7.69)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	568	-	NA
Ending Balance	25,516	23,706	22,458	20,793	3,058	13.62

NON-PERFORMING ASSETS:

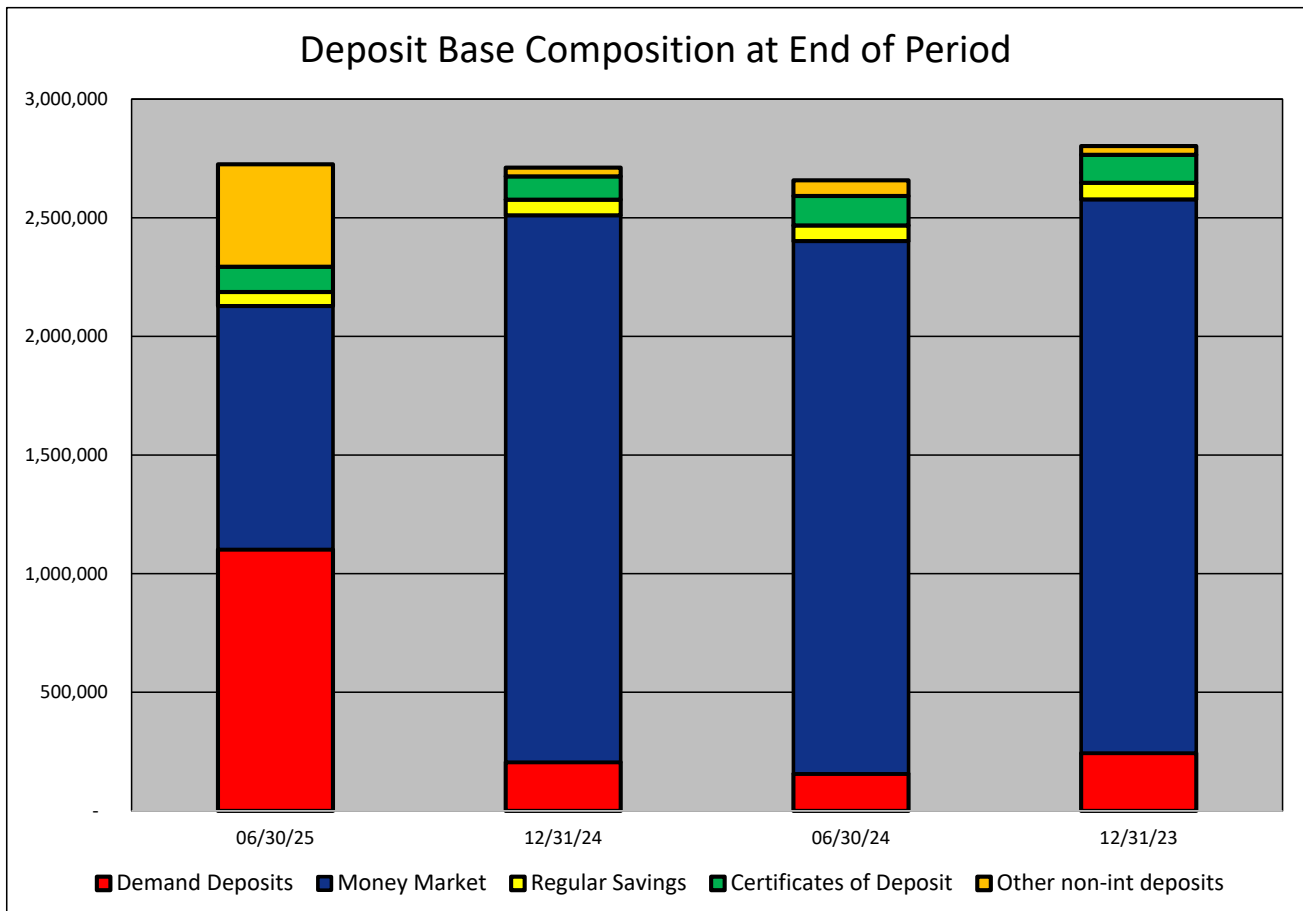
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,921	3,006	4,750	1,093	(829)	(17.45)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	3,921	3,006	4,750	1,093	(829)	(17.45)

DEPOSIT BASE COMPOSITION - The Bank of Tampa
(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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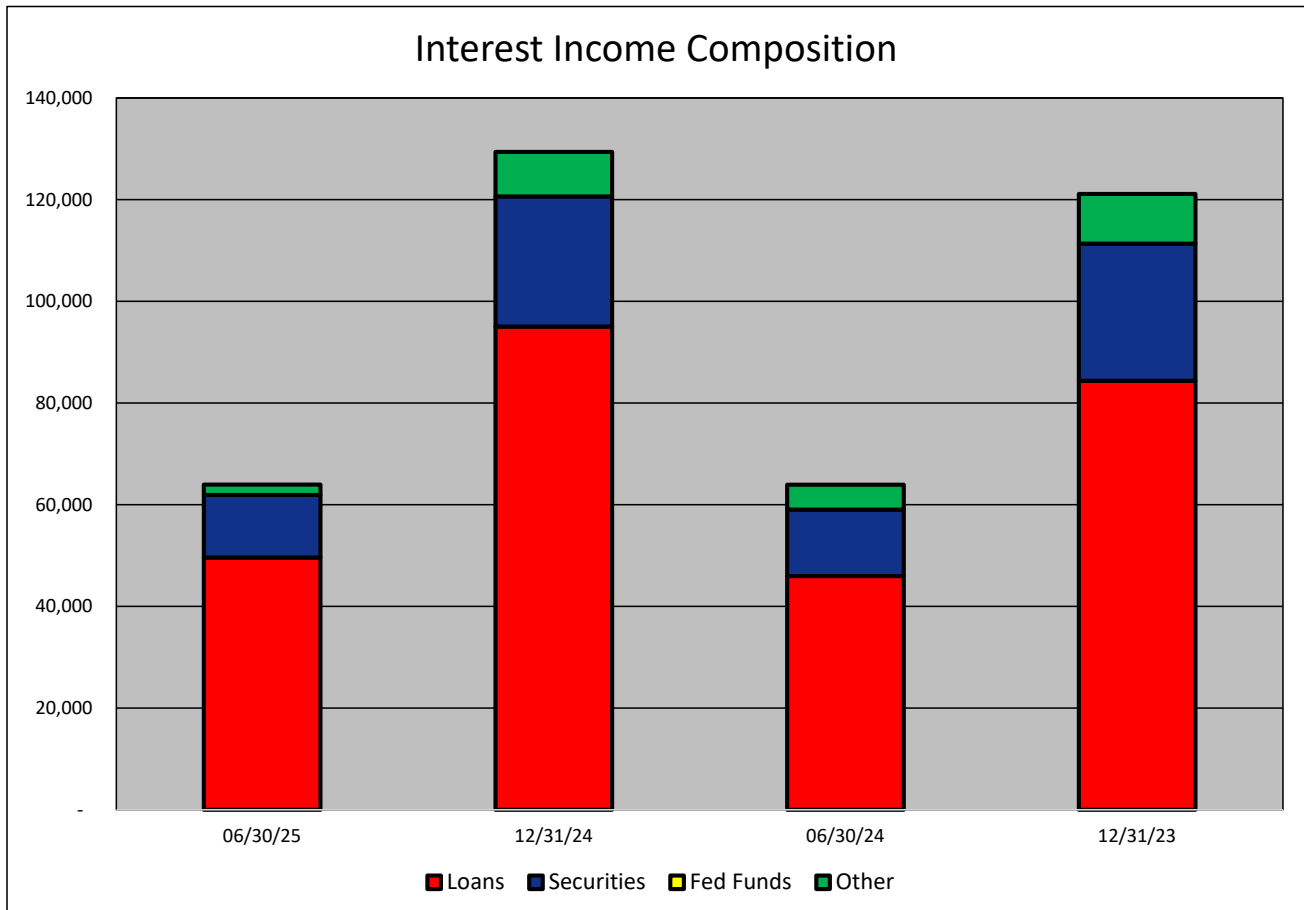
DEPOSIT BASE CATEGORY:

Demand Deposits	1,102,054	205,316	156,215	243,702	945,839	605.47
Money Market	1,025,565	2,305,046	2,245,453	2,333,389	(1,219,888)	(54.33)
Regular Savings	59,393	65,992	65,989	70,155	(6,596)	(10.00)
Certificates of Deposit	106,640	97,819	124,104	117,996	(17,464)	(14.07)
Other non-int deposits	431,734	36,991	66,056	37,155	365,678	553.59
Total Deposits	2,725,386	2,711,164	2,657,817	2,802,397	67,569	2.54



INTEREST INCOME COMPOSITION- The Bank of Tampa
(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	49,613	95,028	45,978	84,377	3,635	7.91
Securities	12,315	25,615	13,057	26,973	(742)	(5.68)
Fed Funds	-	-	-	-	-	NA
Other	2,036	8,747	4,892	9,758	(2,856)	(58.38)
Total Int Income	63,964	129,390	63,927	121,108	37	0.06

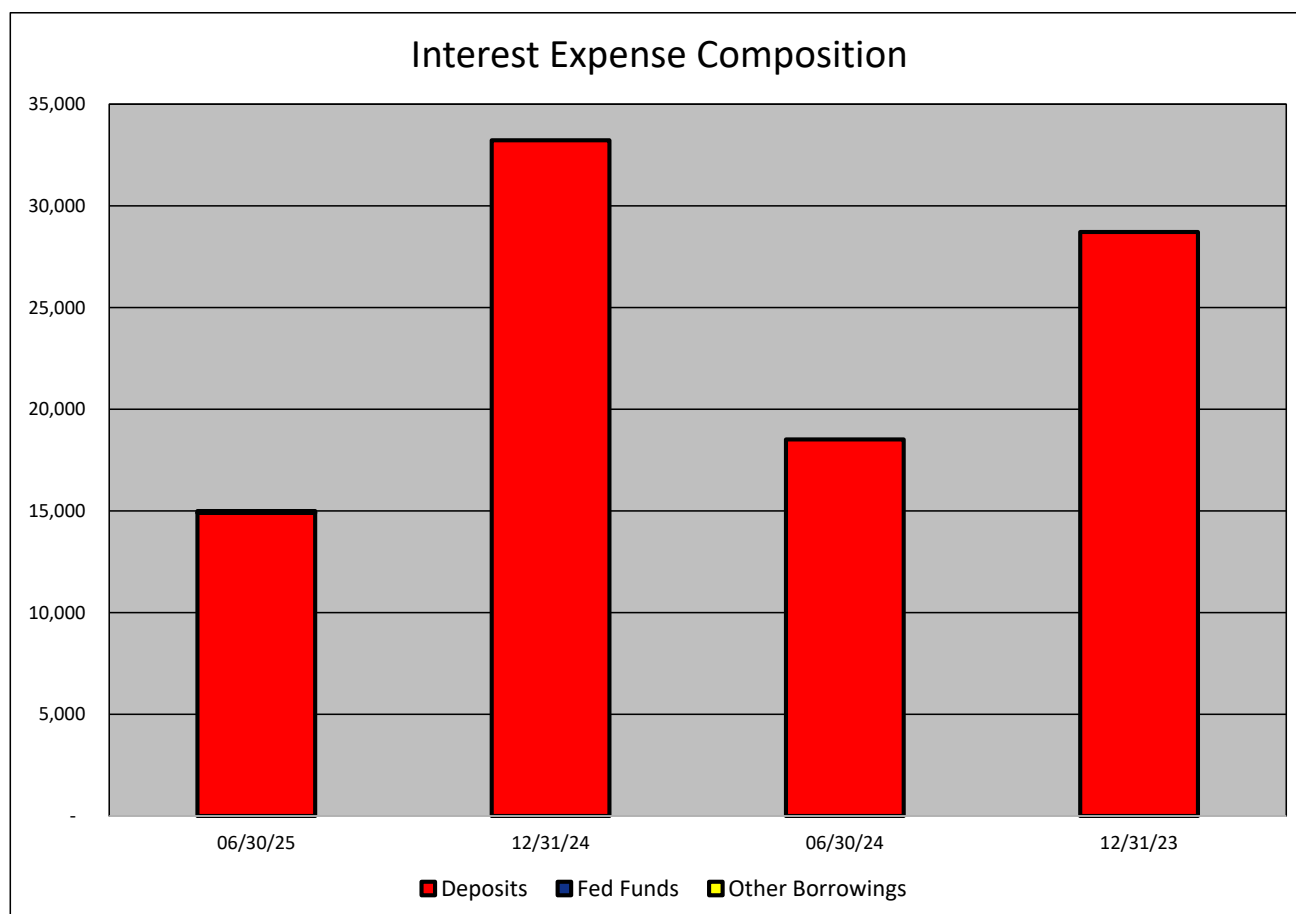


INTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	14,910	33,229	18,515	28,716	(3,605)	(19.47)
Fed Funds	2	-	-	-	2	NA
Other Borrowings	86	-	-	-	86	NA
Total Int Expense	14,998	33,229	18,515	28,716	(3,517)	(19.00)

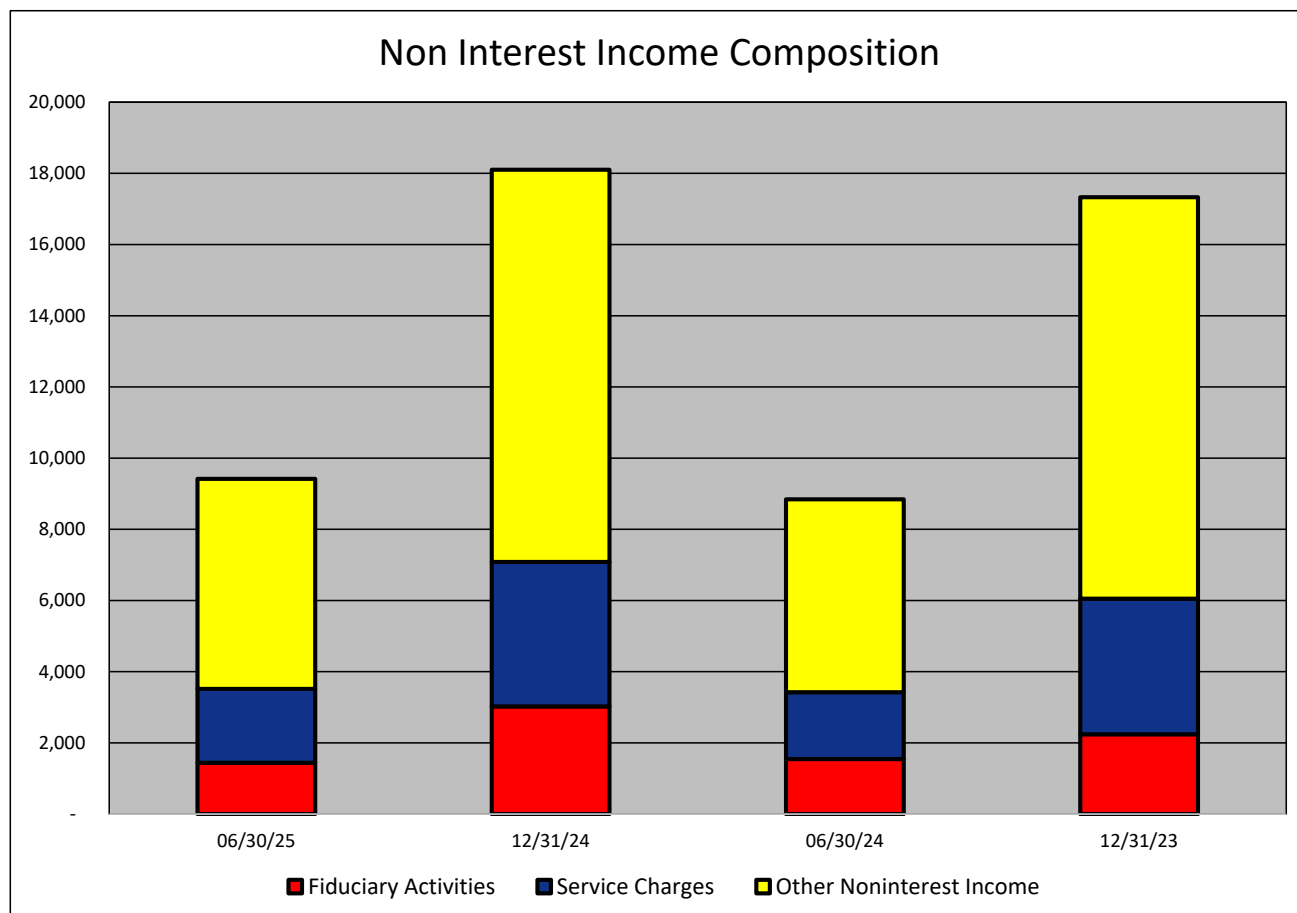


NONINTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	1,443	3,026	1,547	2,242	(104)	(6.72)
Service Charges	2,072	4,058	1,877	3,811	195	10.39
Other Noninterest Income	5,901	11,018	5,420	11,277	481	8.87
Total Nonint. Income	9,416	18,102	8,844	17,330	572	6.47

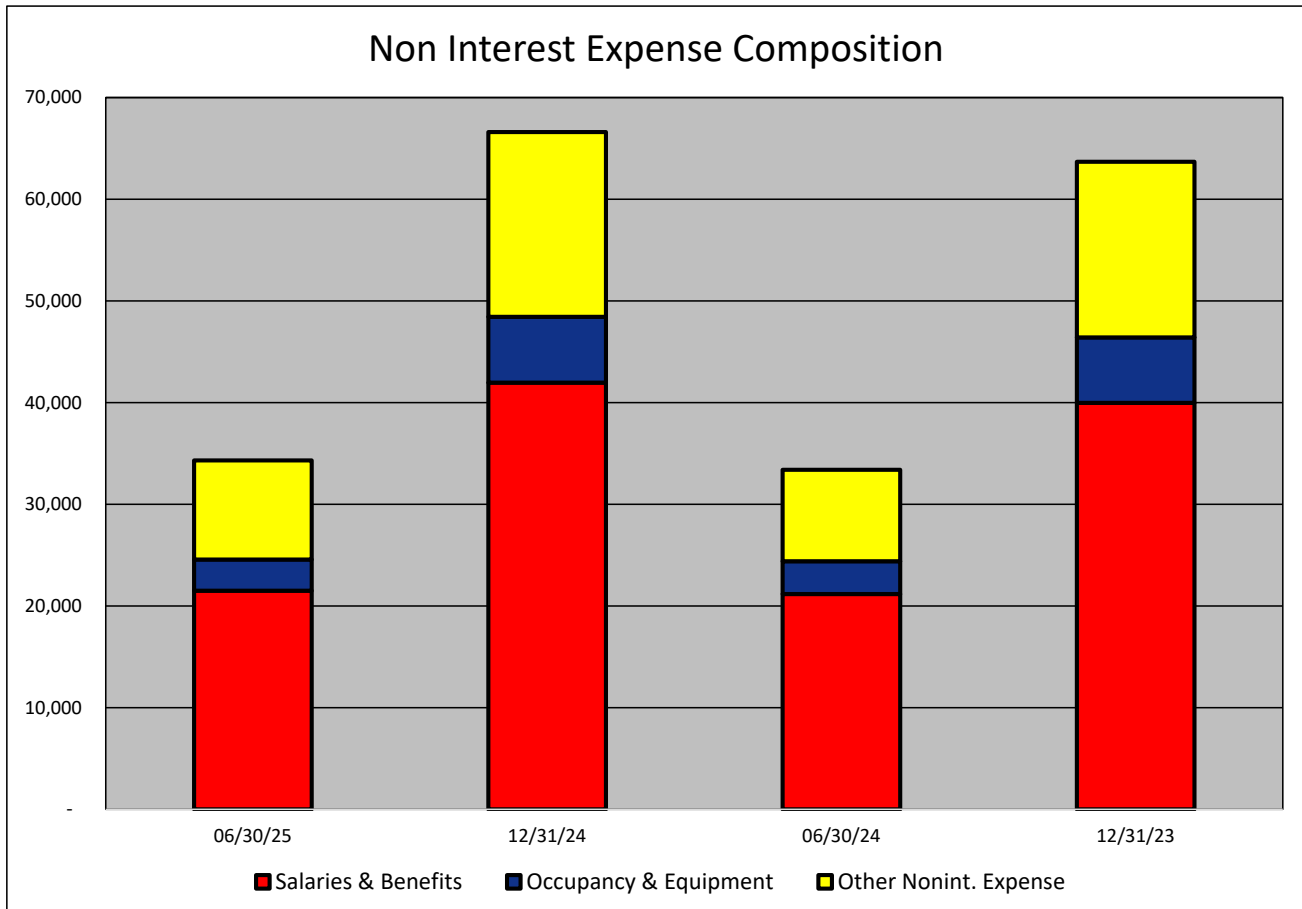


NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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	21,503	41,965	21,170	39,968	333	1.57
Occupancy & Equipment	3,064	6,469	3,223	6,436	(159)	(4.93)
Other Nonint. Expense	9,744	18,165	8,994	17,283	750	8.34
Total Nonint. Expense	34,311	66,599	33,387	63,687	924	2.77



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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