

Bayfirst National Bank

Saint Petersburg, FL

Established
2/12/1999

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 nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Raymond James Bank	42,857,360
Finemark National Bank & Trust	3,929,191
The Bank Of Tampa	3,061,263
Climate First Bank	1,386,734
Bayfirst National Bank	1,344,425
Sanibel Captiva Community Bank	1,044,031
Brannen Bank	970,767
Flagship Bank	712,516
Edison National Bank	408,039
Bankflorida	400,909
Waterfall Bank	387,233
Tcm Bank, National Association	380,870
Central Bank	363,392
Gulfside Bank	337,017
First National Bank Of Pasco	298,413
Gulf Coast Business Bank	154,885
Century Bank Of Florida	97,385

Institution name	Return on Avg Assets (%)
Brannen Bank	1.96
Sanibel Captiva Community Bank	1.90
Raymond James Bank	1.41
Gulfside Bank	1.21
The Bank Of Tampa	1.18
Flagship Bank	0.99
Climate First Bank	0.87
Edison National Bank	0.75
Bankflorida	0.70
Century Bank Of Florida	0.65
Central Bank	0.61
Finemark National Bank & Trust	0.50
Waterfall Bank	0.16
First National Bank Of Pasco	0.01
Gulf Coast Business Bank	(0.68)
Tcm Bank, National Association	(0.74)
Bayfirst National Bank	(2.00)

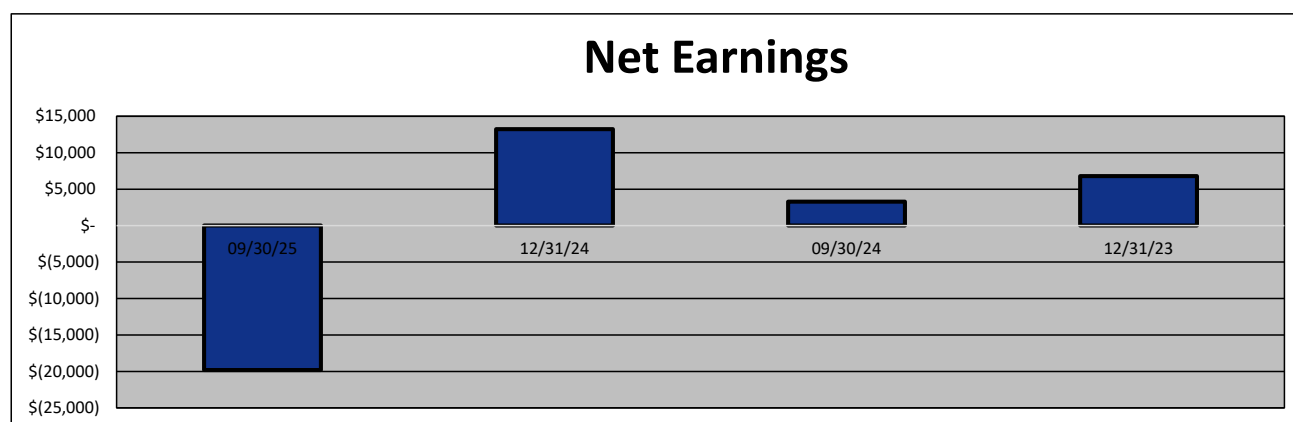
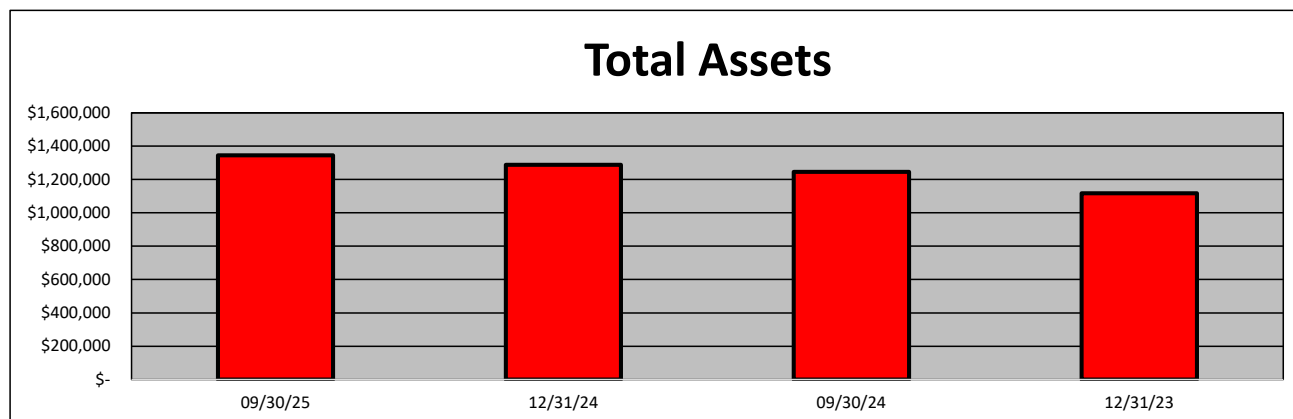
EXECUTIVE SUMMARY - BayFirst National Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.12	9.13	8.77	9.64	10.42	9.96
Leverage Ratio	6.64	8.82	8.41	9.38	11.20	10.60
Tier 1 Cap/Risk Based Assets	8.44	10.89	10.14	11.77	13.07	10.47
Risk Based Ratio	9.71	12.14	11.39	13.02	13.88	11.28
Common Equity Tier 1 Capital Ratio	8.44	10.89	10.14	11.77	12.99	10.47
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	93.23	93.25	93.74	92.86	74.25	86.39
Loans/Assets	81.28	82.79	83.75	81.91	62.54	73.02
Securities/Assets	2.41	3.01	3.25	3.76	18.35	10.60
PROFITABILITY:						
Return on Avg Assets	(2.00)	1.11	0.38	0.66	0.77	0.56
Return on Avg Equity	(23.81)	12.09	4.13	6.91	10.60	9.28
Nonint Income/Avg Assets	1.86	5.03	4.32	4.71	0.78	1.18
Net Overhead Ratio	3.99	0.49	1.47	1.61	2.28	2.45
Efficiency Ratio	108.57	67.08	77.64	77.00	71.62	72.16
Assets (per million) per Employee	5.67	4.31	4.22	3.67	10.39	14.32
ASSET QUALITY:						
Allowance/Loans	2.24	1.45	1.36	1.47	1.28	1.35
Nonperforming Loans/Total Loans	2.39	1.79	1.63	1.14	0.50	0.42
Nonperforming Assets/Total Assets	1.97	1.50	1.37	0.94	0.34	0.34
Adjusted Texas Ratio	16.02	12.76	11.42	8.30	3.04	3.19
YIELDS & COSTS:						
Yield on earning assets	7.13	7.52	7.56	7.08	5.47	5.99
Cost of funds	3.72	4.51	4.62	3.76	2.82	3.03
Net interest margin	3.84	3.49	3.43	3.81	3.24	3.08
Avg Earning Assets/Avg Assets	91.97	91.65	91.44	91.60	95.81	96.30

SELECTED FINANCIAL DATA - BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,344,425	1,288,291	1,245,368	1,117,970	99,057	7.95
Cash and Equivalents	119,770	80,058	66,647	63,031	53,123	79.71
Securities	32,348	38,779	40,470	42,059	(8,122)	(20.07)
Loans, net	1,092,735	1,066,559	1,043,040	915,726	49,695	4.76
Deposit Accounts	1,172,047	1,143,707	1,112,684	986,091	59,363	5.34
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	95,670	117,669	109,236	107,738	(13,566)	(12.42)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(19,824)	13,229	3,279	6,790	(23,103)	(704.57)
Interest Income	64,844	82,810	61,057	68,516	3,787	6.20
Interest Expense	29,908	44,325	33,333	31,590	(3,425)	(10.28)
Net Interest Income	34,936	38,485	27,724	36,926	7,212	26.01
Credit Loss Expense	22,367	15,054	10,359	10,331	12,008	115.92
Noninterest income	18,393	60,418	38,174	49,754	(19,781)	(51.82)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	57,897	66,344	51,160	66,740	6,737	13.17
Net Operating Income	(26,935)	17,505	4,379	9,609	(31,314)	(715.09)
Income Taxes	(7,323)	4,534	1,209	2,493	(8,532)	(705.71)

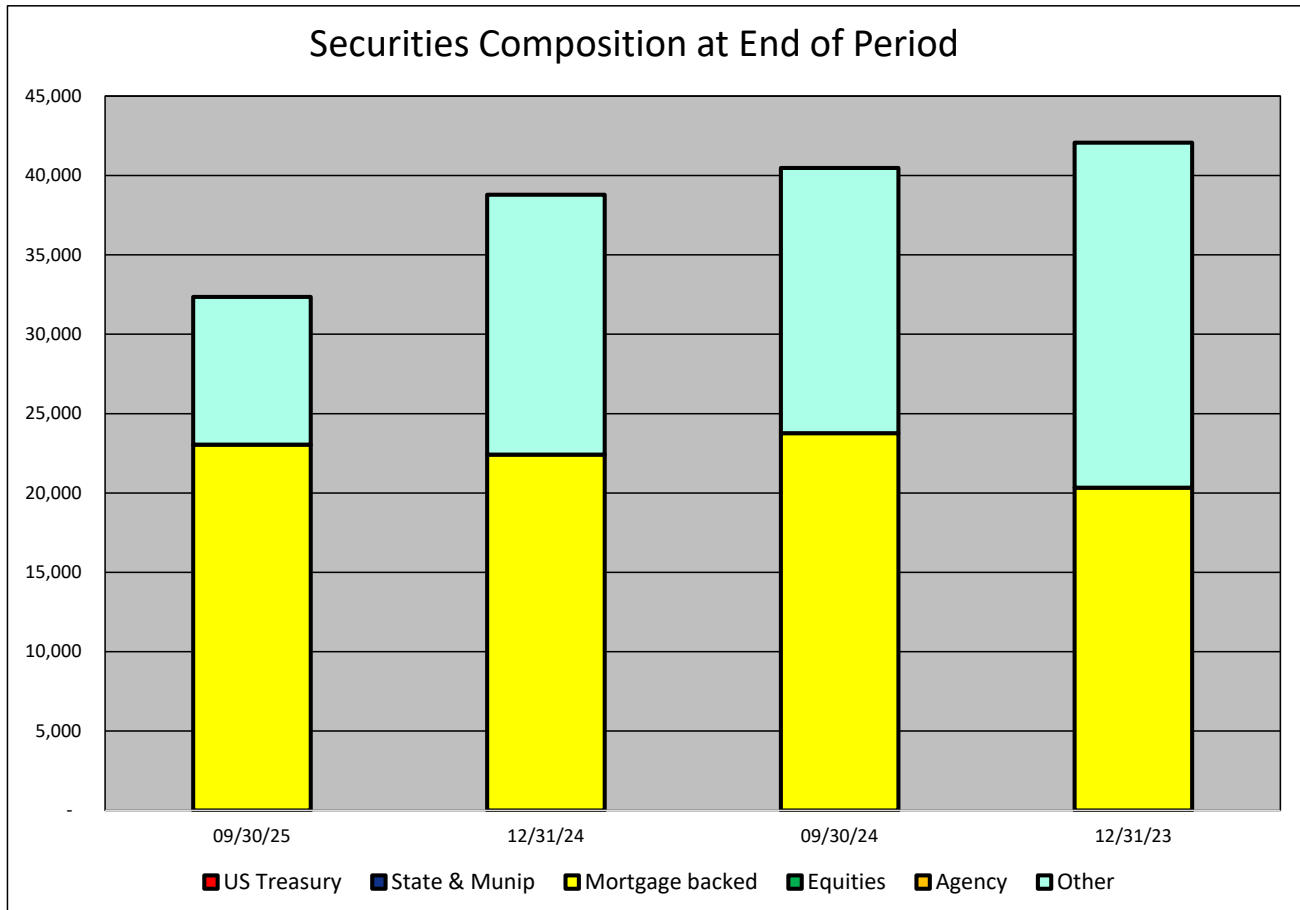


SECURITIES COMPOSITION - BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	23,046	22,416	23,764	20,335	(718)	(3.02)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	9,302	16,363	16,706	21,724	(7,404)	(44.32)
Total Securities	32,348	38,779	40,470	42,059	(8,122)	(20.07)

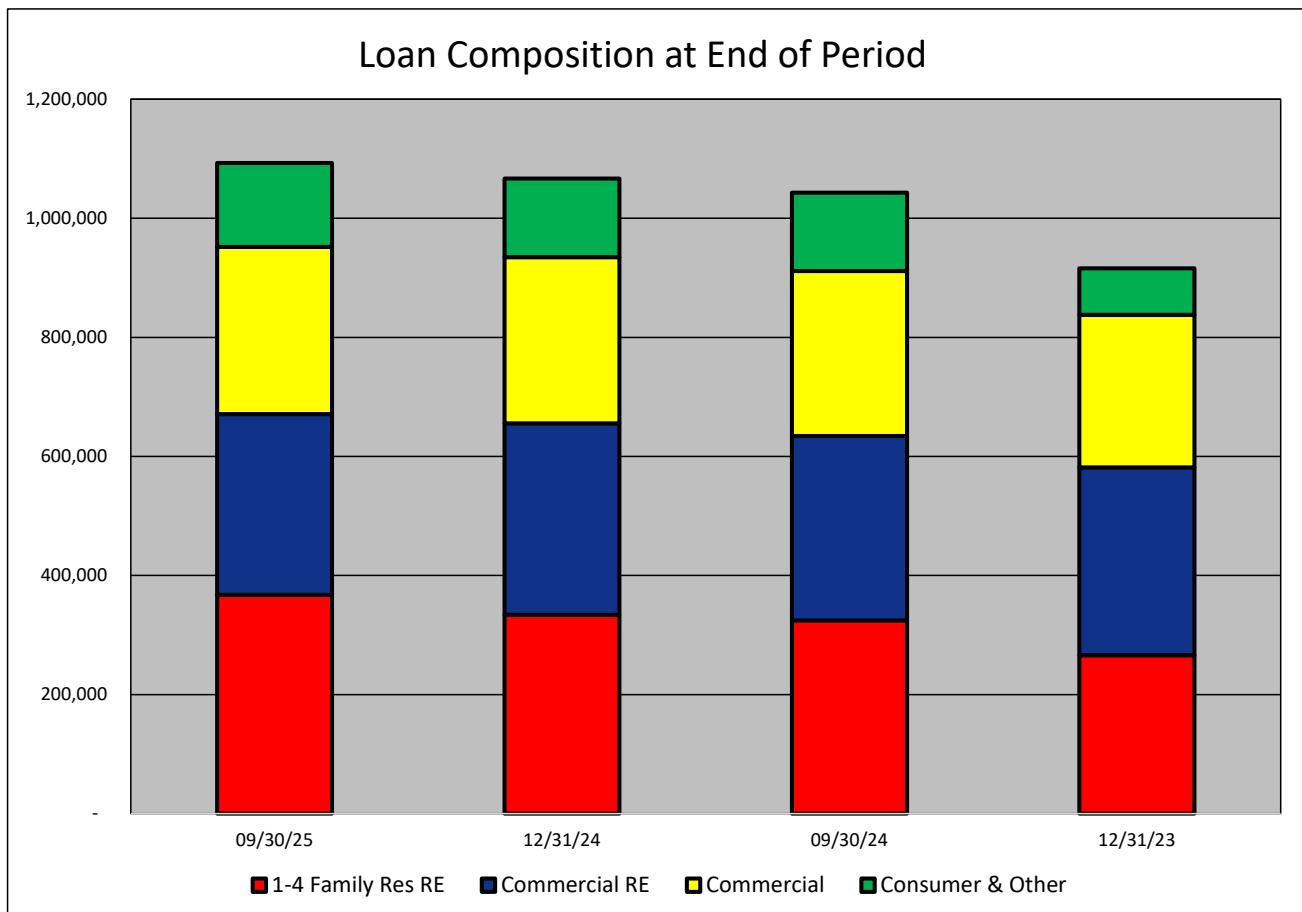


LOAN PORTFOLIO COMPOSITION - BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	367,350	333,935	324,601	266,119	42,749	13.17
Commercial RE	303,561	321,770	309,625	315,598	(6,064)	(1.96)
Commercial	281,044	278,855	277,121	256,250	3,923	1.42
Consumer & Other	140,780	131,999	131,693	77,759	9,087	6.90
Loans, Net	1,092,735	1,066,559	1,043,040	915,726	49,695	4.76



LOAN PORTFOLIO QUALITY - BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	15,512	13,497	13,497	9,046	2,015	14.93
Total Recoveries	976	935	606	864	370	61.06
Total Charge-offs	14,370	13,974	10,276	9,852	4,094	39.84
Credit Loss Expense	22,367	15,054	10,359	10,331	12,008	115.92
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	3,108	-	NA
Ending Balance	24,485	15,512	14,186	13,497	10,299	72.60

NON-PERFORMING ASSETS:

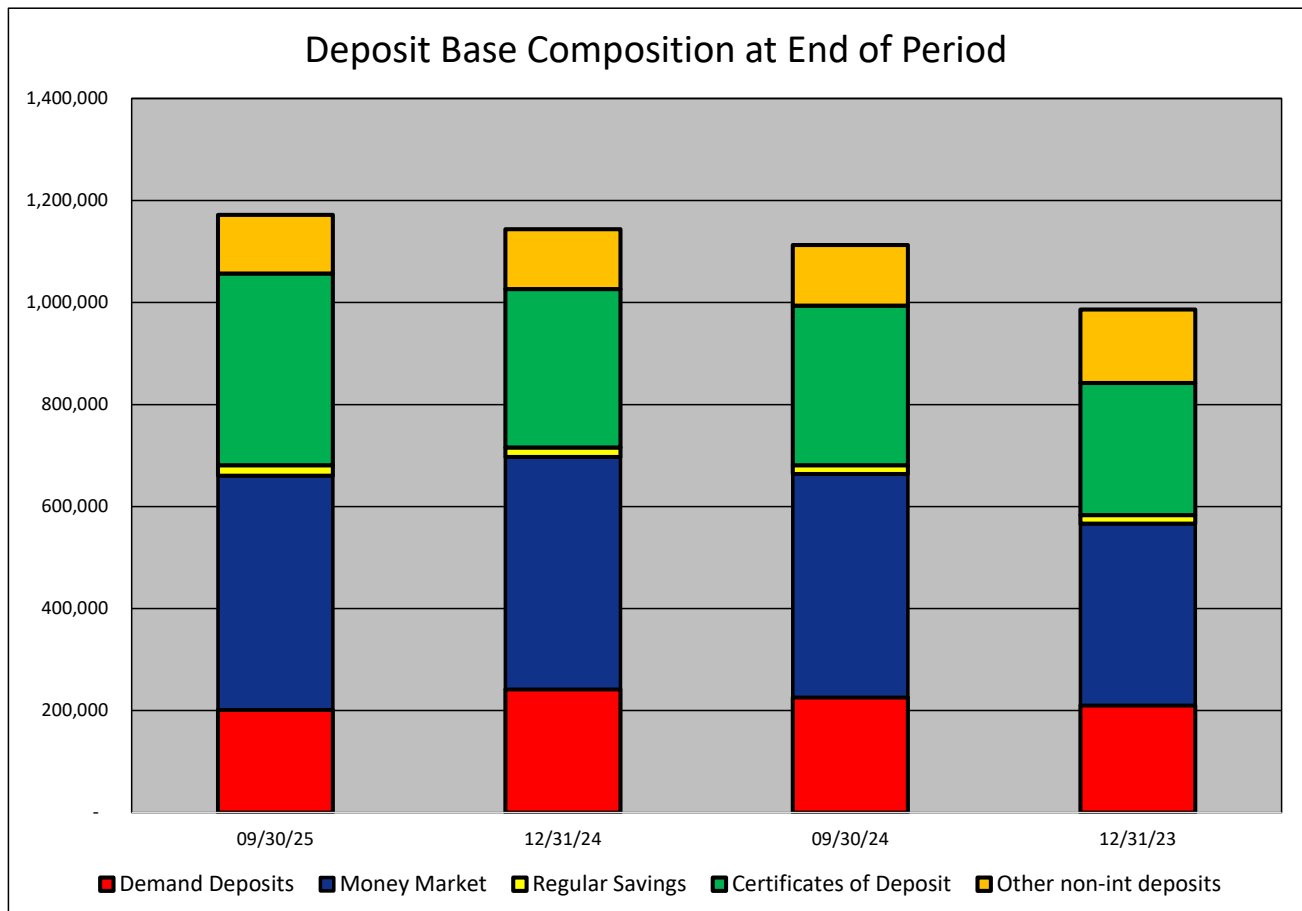
Total-90+ Days Past Due	54	295	515	1,047	(461)	(89.51)
Total-Nonaccrual	22,706	16,667	15,308	9,409	7,398	48.33
Foreclosed Real Estate	400	132	-	-	400	NA
Total Non-perf Assets	23,160	17,094	15,823	10,456	7,337	46.37

DEPOSIT BASE COMPOSITION - BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	201,662	241,488	225,755	210,370	(24,093)	(10.67)
Money Market	458,632	455,519	438,193	355,946	20,439	4.66
Regular Savings	20,630	18,906	17,104	17,054	3,526	20.62
Certificates of Deposit	375,922	310,268	312,982	259,008	62,940	20.11
Other non-int deposits	115,201	117,526	118,650	143,713	(3,449)	(2.91)
Total Deposits	1,172,047	1,143,707	1,112,684	986,091	59,363	5.34

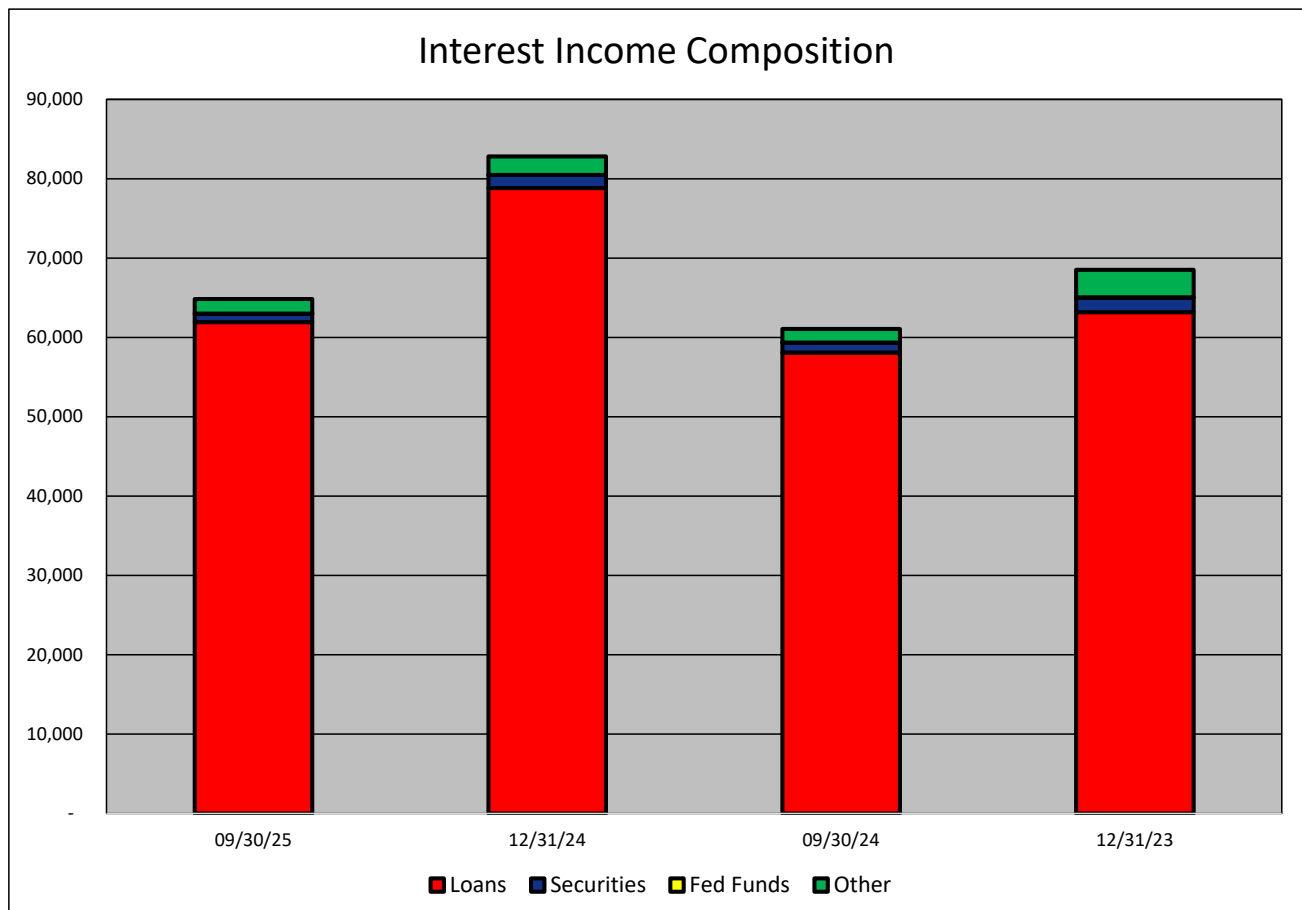


INTEREST INCOME COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	61,919	78,831	58,085	63,189	3,834	6.60
Securities	1,094	1,659	1,276	1,846	(182)	(14.26)
Fed Funds	1	1	1	20	-	-
Other	1,830	2,319	1,695	3,461	135	7.96
Total Int Income	64,844	82,810	61,057	68,516	3,787	6.20

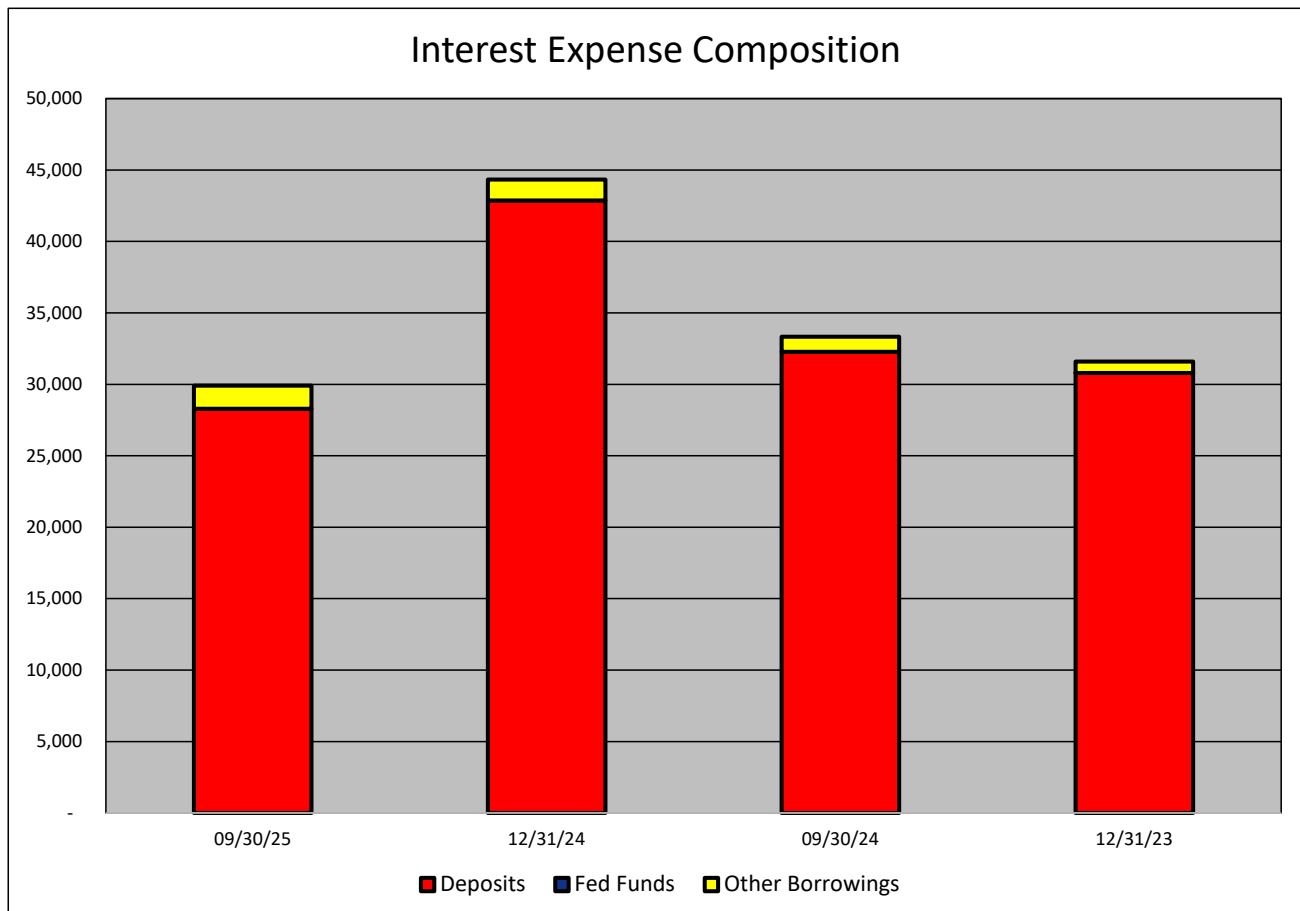


INTEREST EXPENSE COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	28,288	42,873	32,272	30,795	(3,984)	(12.35)
Fed Funds	-	-	-	1	-	NA
Other Borrowings	1,620	1,452	1,061	794	559	52.69
Total Int Expense	29,908	44,325	33,333	31,590	(3,425)	(10.28)

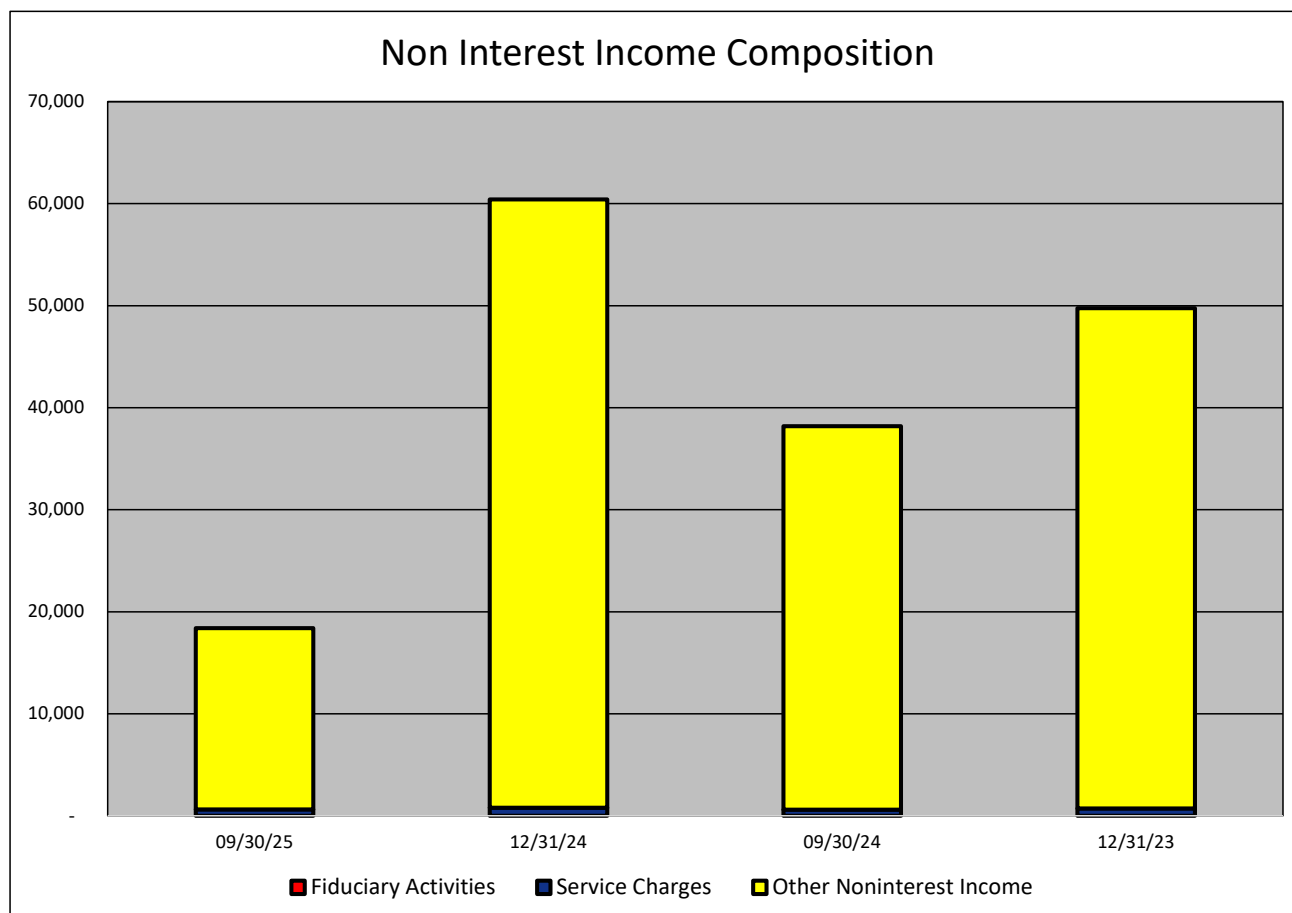


NONINTEREST INCOME COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	621	791	592	728	29	4.90
Other Noninterest Income	17,772	59,627	37,582	49,026	(19,810)	(52.71)
Total Nonint. Income	18,393	60,418	38,174	49,754	(19,781)	(51.82)

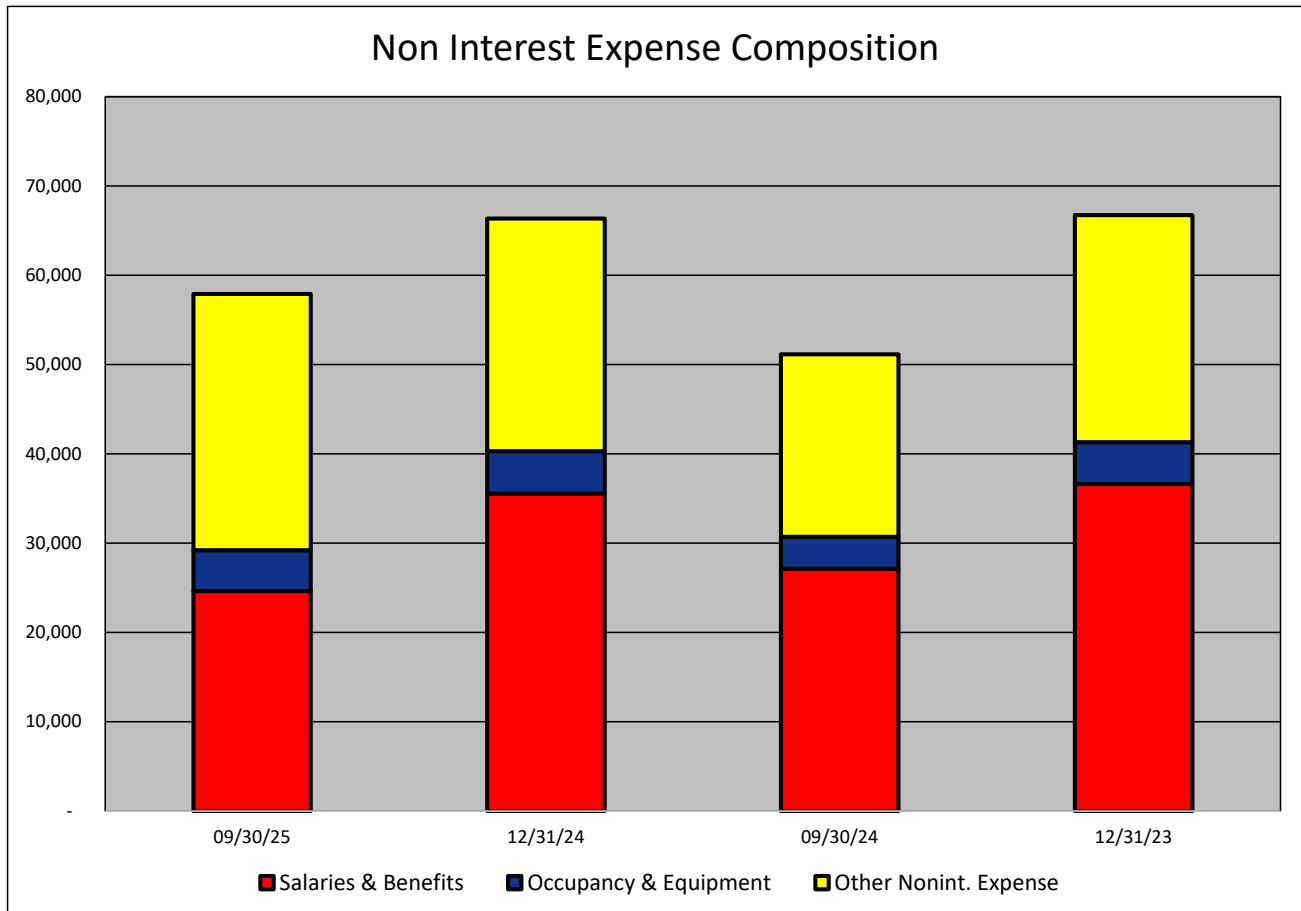


NONINTEREST EXPENSE COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	24,645	35,571	27,141	36,616	(2,496)	(9.20)
Occupancy & Equipment	4,581	4,728	3,566	4,698	1,015	28.46
Other Nonint. Expense	28,671	26,045	20,453	25,426	8,218	40.18
Total Nonint. Expense	57,897	66,344	51,160	66,740	6,737	13.17



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	1,386,734	858,126	61.60
Gulf Coast Business Bank	154,885	102,750	50.74
Waterfall Bank	387,233	265,010	46.12
Gulfside Bank	337,017	281,062	19.91
Sanibel Captiva Community Bank	1,044,031	913,469	14.29
Bankflorida	400,909	355,519	12.77
Tcm Bank, National Association	380,870	344,531	10.55
Central Bank	363,392	329,628	10.24
Flagship Bank	712,516	659,453	8.05
Bayfirst National Bank	1,344,425	1,245,368	7.95
Brannen Bank	970,767	903,857	7.40
Raymond James Bank	42,857,360	41,637,186	2.93
The Bank Of Tampa	3,061,263	3,003,420	1.93
Edison National Bank	408,039	414,543	(1.57)
First National Bank Of Pasco	298,413	320,912	(7.01)
Century Bank Of Florida	97,385	105,641	(7.82)
Finemark National Bank & Trust	3,929,191	4,269,778	(7.98)

Select Peer Average	3,419,672	3,294,721	13.54
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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	130,406	74,649	74.69
Climate First Bank	1,182,436	702,322	68.36
Waterfall Bank	331,175	231,151	43.27
Gulfside Bank	232,192	201,654	15.14
Sanibel Captiva Community Bank	887,939	783,106	13.39
Bankflorida	310,515	274,888	12.96
Central Bank	310,191	276,781	12.07
Raymond James Bank	35,434,216	32,111,603	10.35
Brannen Bank	504,663	457,512	10.31
Flagship Bank	567,266	516,793	9.77
The Bank Of Tampa	1,902,930	1,761,275	8.04
Century Bank Of Florida	61,172	56,996	7.33
Bayfirst National Bank	1,092,735	1,043,040	4.76
Tcm Bank, National Association	309,107	304,085	1.65
Finemark National Bank & Trust	2,688,265	2,662,628	0.96
First National Bank Of Pasco	187,740	193,011	(2.73)
Edison National Bank	149,555	155,483	(3.81)

Select Peer Average	2,722,500	2,459,234	16.85
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the nine months ended September 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	20.37	19.35	21.93	23.21	21.93
Gulf Coast Business Bank	15.26	15.73	0.00	0.00	0.00
Waterfall Bank	13.58	14.72	0.00	0.00	0.00
Flagship Bank	12.92	11.81	0.00	0.00	0.00
Finemark National Bank & Trust	10.37	10.76	18.91	19.94	18.91
Bankflorida	10.78	10.69	11.59	12.81	11.59
Gulfside Bank	8.93	10.52	0.00	0.00	0.00
The Bank Of Tampa	8.89	10.49	14.78	16.03	14.78
Century Bank Of Florida	9.36	10.03	15.42	16.67	15.42
Climate First Bank	8.71	9.36	9.16	10.21	9.16
First National Bank Of Pasco	6.39	9.28	0.00	0.00	0.00
Edison National Bank	8.56	9.10	26.53	27.79	26.53
Sanibel Captiva Community Bank	8.54	8.95	11.20	12.30	11.20
Central Bank	8.59	8.58	11.02	11.87	11.02
Raymond James Bank	7.25	8.03	13.93	15.18	13.93
Bayfirst National Bank	7.12	6.64	8.44	9.71	8.44
Brannen Bank	3.71	6.08	15.07	16.11	15.07

Select Peer Average	9.96	10.60	10.47	11.28	10.47
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	108.03	81.16	4.48
Waterfall Bank	104.65	85.52	2.62
Central Bank	104.64	85.36	7.04
Sanibel Captiva Community Bank	104.36	85.05	3.42
Gulf Coast Business Bank	100.07	84.20	3.86
Climate First Bank	98.72	85.27	0.26
Flagship Bank	94.57	79.61	0.70
Bayfirst National Bank	93.23	81.28	2.41
Raymond James Bank	91.10	82.68	11.04
Bankflorida	90.90	77.45	0.03
Finemark National Bank & Trust	87.09	68.42	16.90
Gulfside Bank	79.08	68.90	17.43
First National Bank Of Pasco	74.18	62.91	21.61
Century Bank Of Florida	73.32	62.81	15.06
The Bank Of Tampa	68.77	62.16	27.24
Brannen Bank	54.10	51.99	25.56
Edison National Bank	41.90	36.65	20.55

Select Peer Average	86.39	73.02	10.60
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	993,046	1.96	66.96
Sanibel Captiva Community Bank	982,728	1.90	21.92
Raymond James Bank	42,428,588	1.41	19.81
Gulfside Bank	311,777	1.21	13.44
The Bank Of Tampa	3,037,816	1.18	14.08
Flagship Bank	695,242	0.99	7.75
Climate First Bank	1,101,716	0.87	9.60
Edison National Bank	420,643	0.75	8.99
Bankflorida	393,140	0.70	6.56
Century Bank Of Florida	101,403	0.65	7.62
Central Bank	355,147	0.61	7.14
Finemark National Bank & Trust	4,000,830	0.50	5.12
Waterfall Bank	328,411	0.16	1.15
First National Bank Of Pasco	309,498	0.01	0.20
Gulf Coast Business Bank	136,067	(0.68)	(4.80)
Tcm Bank, National Association	375,546	(0.74)	(3.94)
Bayfirst National Bank	1,319,054	(2.00)	(23.81)

Select Peer Average	3,370,038	0.56	9.28
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.10	1.05	36.94	110.46
Sanibel Captiva Community Bank	0.25	2.10	46.90	9.00
Brannen Bank	0.27	1.50	47.05	8.02
Climate First Bank	0.44	1.76	55.48	10.59
The Bank Of Tampa	0.62	1.63	55.69	10.56
Gulfside Bank	0.34	1.99	58.20	11.62
Flagship Bank	0.21	1.98	60.65	9.38
Bankflorida	0.13	2.30	69.50	7.71
Central Bank	0.14	2.31	73.19	7.90
Finemark National Bank & Trust	1.08	1.16	77.57	13.32
Edison National Bank	0.35	2.39	78.59	8.50
Waterfall Bank	0.07	2.48	80.02	9.68
Century Bank Of Florida	0.30	3.39	84.81	5.73
Tcm Bank, National Association	12.92	4.12	91.88	4.14
First National Bank Of Pasco	0.70	3.27	98.74	5.43
Gulf Coast Business Bank	0.26	4.30	102.89	5.74
Bayfirst National Bank	1.86	3.99	108.57	5.67

Select Peer Average	1.18	2.45	72.16	14.32
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.42	0.00	0.00	0.00
Climate First Bank	1.04	0.00	0.00	0.00
Edison National Bank	1.49	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.85	0.00	0.00	0.00
Finemark National Bank & Trust	0.86	0.03	0.02	0.19
Gulfside Bank	1.09	0.06	0.04	0.43
Flagship Bank	0.99	0.13	0.11	0.86
The Bank Of Tampa	1.38	0.21	0.13	1.35
Central Bank	0.75	0.26	0.22	2.43
Brannen Bank	0.75	0.42	0.23	5.67
First National Bank Of Pasco	1.52	0.38	0.24	1.35
Raymond James Bank	1.09	0.35	0.29	3.58
Century Bank Of Florida	1.63	0.49	0.31	2.99
Tcm Bank, National Association	3.54	0.96	0.78	3.52
Sanibel Captiva Community Bank	0.97	1.42	1.48	15.76
Bayfirst National Bank	2.24	2.39	1.97	16.02

Select Peer Average	1.35	0.42	0.34	3.19
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Century Bank Of Florida	1.93	7.89	5.60	0.00	15.06
Gulfside Bank	1.36	9.45	0.00	4.73	12.69
Sanibel Captiva Community Bank	1.32	6.33	0.00	3.42	0.00
The Bank Of Tampa	1.23	5.66	0.00	9.51	17.68
Gulf Coast Business Bank	1.12	10.14	0.81	0.00	3.86
Central Bank	1.09	2.42	1.32	2.19	4.85
Waterfall Bank	0.97	8.84	0.00	0.00	2.62
Edison National Bank	0.83	38.64	0.00	9.72	10.84
Flagship Bank	0.72	16.59	0.00	0.00	0.70
Finemark National Bank & Trust	0.63	9.88	0.00	1.89	15.02
Tcm Bank, National Association	0.59	10.05	0.00	0.00	4.48
Brannen Bank	0.52	21.28	0.00	0.00	25.56
Bayfirst National Bank	0.38	8.53	0.00	0.19	2.22
Bankflorida	0.36	14.78	0.00	0.00	0.03
First National Bank Of Pasco	0.33	4.34	4.36	0.00	21.61
Climate First Bank	0.04	12.26	0.00	0.00	0.26
Raymond James Bank	0.03	5.39	0.00	0.00	11.04

Select Peer Average	0.79	11.32	0.71	1.86	8.74
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	84.80	1.78	0.00	0.00
Central Bank	84.72	2.40	0.00	0.07
Climate First Bank	84.29	1.04	0.00	0.08
Sanibel Captiva Community Bank	83.71	2.97	0.27	0.01
Gulf Coast Business Bank	83.10	0.35	0.00	0.00
Raymond James Bank	80.80	0.01	0.00	0.00
Flagship Bank	78.83	1.16	0.00	1.32
Tcm Bank, National Association	78.28	0.35	0.00	1.03
Bankflorida	76.35	5.88	0.00	0.00
Bayfirst National Bank	72.46	3.46	0.03	1.17
Gulfside Bank	68.14	0.71	0.00	0.07
Finemark National Bank & Trust	67.83	1.22	0.00	0.00
First National Bank Of Pasco	61.95	1.51	0.00	0.00
Century Bank Of Florida	61.79	2.71	0.00	0.00
The Bank Of Tampa	61.30	1.08	0.00	0.21
Brannen Bank	51.59	0.53	0.01	0.00
Edison National Bank	36.11	1.34	0.00	0.00

Select Peer Average	71.53	1.68	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 nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Century Bank Of Florida	39.56	55.87	95.42	0.00	4.58
The Bank Of Tampa	38.47	61.53	100.00	0.00	0.00
Flagship Bank	30.44	66.81	97.24	0.00	2.76
Brannen Bank	29.77	70.23	100.00	0.00	0.00
Edison National Bank	26.13	70.69	96.82	3.18	0.00
Bankflorida	25.01	70.79	95.79	0.00	4.21
Gulfside Bank	24.93	71.61	96.55	0.00	3.45
First National Bank Of Pasco	24.14	66.87	91.01	0.00	8.99
Sanibel Captiva Community Bank	24.11	65.37	89.48	0.00	10.52
Gulf Coast Business Bank	17.91	82.09	100.00	0.00	0.00
Finemark National Bank & Trust	12.99	75.20	88.19	1.81	10.00
Central Bank	12.49	77.36	89.85	0.00	10.15
Waterfall Bank	8.91	85.85	94.76	0.00	5.24
Bayfirst National Bank	8.72	87.19	95.91	0.00	4.09
Climate First Bank	7.12	88.04	95.15	0.00	4.85
Raymond James Bank	2.48	95.75	98.23	0.00	1.77
Tcm Bank, National Association	0.36	99.64	100.00	0.00	0.00

Select Peer Average	19.62	75.93	95.55	0.29	4.15
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.54	4.20	6.10	92.25
Sanibel Captiva Community Bank	6.95	2.81	4.95	96.18
Century Bank Of Florida	5.76	2.33	4.32	93.58
Gulf Coast Business Bank	6.87	3.79	4.22	99.00
Bayfirst National Bank	7.13	3.72	3.84	91.97
Gulfside Bank	5.44	2.46	3.75	97.69
Bankflorida	6.06	3.35	3.64	92.32
Climate First Bank	7.29	4.29	3.61	97.71
Brannen Bank	4.97	2.02	3.53	99.01
The Bank Of Tampa	4.48	1.72	3.52	95.73
Flagship Bank	5.48	3.27	3.50	97.01
First National Bank Of Pasco	5.53	3.21	3.38	97.24
Central Bank	6.25	3.57	3.29	96.93
Edison National Bank	4.31	1.56	3.26	96.16
Waterfall Bank	6.34	4.17	3.16	98.75
Raymond James Bank	4.94	2.15	3.02	99.63
Finemark National Bank & Trust	4.51	2.85	1.88	96.01

Select Peer Average	5.99	3.03	3.08	96.30
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