

Waterfall Bank

Clearwater, FL

Established
9/20/2021

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

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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)

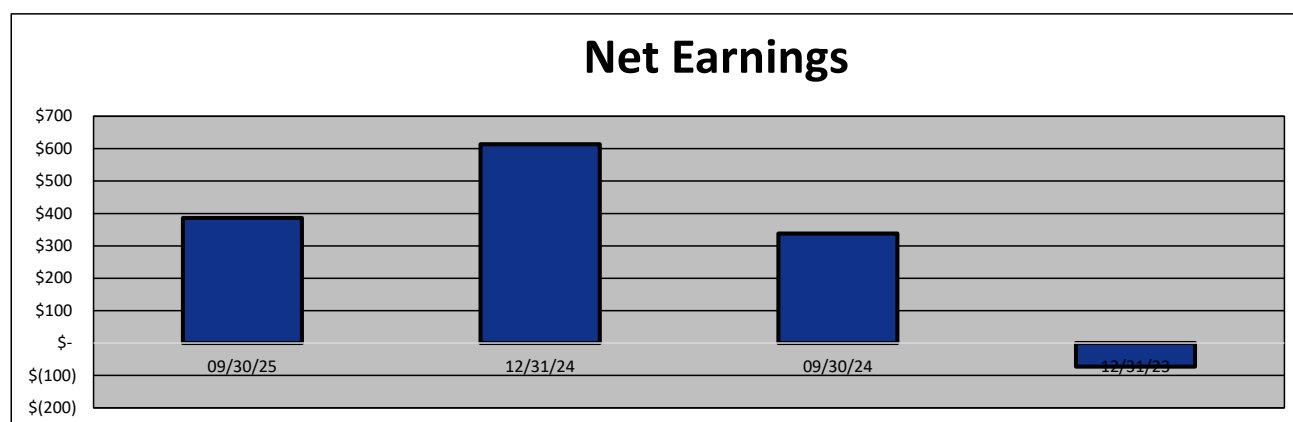
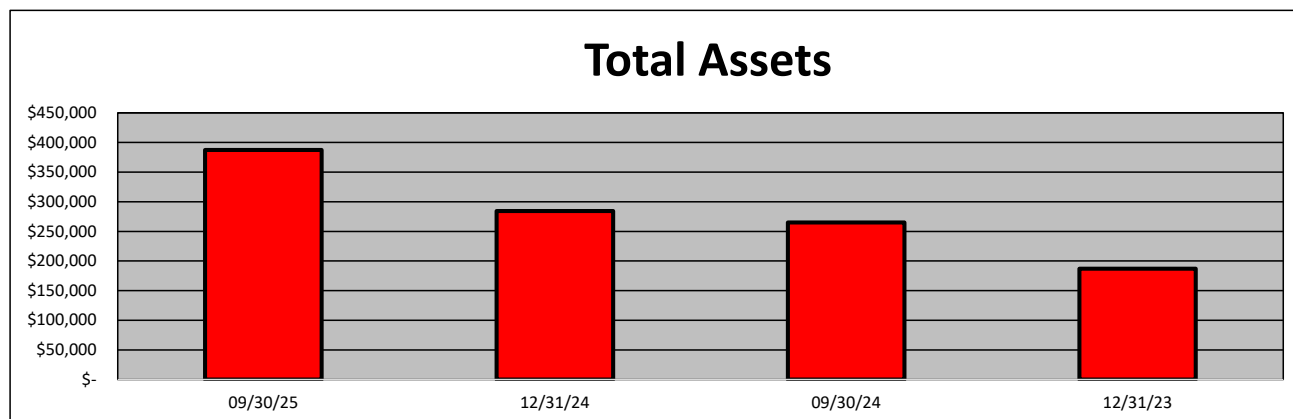
EXECUTIVE SUMMARY - Waterfall Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	13.58	14.67	15.78	22.00	10.42	9.96
Leverage Ratio	14.72	15.31	17.19	23.45	11.20	10.60
Tier 1 Cap/Risk Based Assets	0.00	15.65	17.19	23.47	13.07	10.47
Risk Based Ratio	0.00	16.31	17.88	24.24	13.88	11.28
Common Equity Tier 1 Capital Ratio	0.00	15.65	17.19	23.47	12.99	10.47
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	104.65	105.22	104.40	132.88	74.25	86.39
Loans/Assets	85.52	89.08	87.22	91.32	62.54	73.02
Securities/Assets	2.62	3.60	4.14	6.00	18.35	10.60
PROFITABILITY:						
Return on Avg Assets	0.16	0.26	0.20	(0.05)	0.77	0.56
Return on Avg Equity	1.15	1.48	1.09	(0.18)	10.60	9.28
Nonint Income/Avg Assets	0.07	0.06	0.06	0.06	0.78	1.18
Net Overhead Ratio	2.48	2.78	2.95	3.57	2.28	2.45
Efficiency Ratio	80.02	83.81	86.26	89.15	71.62	72.16
Assets (per million) per Employee	9.68	8.89	8.83	6.92	10.39	14.32
ASSET QUALITY:						
Allowance/Loans	0.85	0.70	0.72	0.79	1.28	1.35
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.50	0.42
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.34	0.34
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.04	3.19
YIELDS & COSTS:						
Yield on earning assets	6.34	6.61	6.66	5.79	5.47	5.99
Cost of funds	4.17	4.35	4.30	2.80	2.82	3.03
Net interest margin	3.16	3.36	3.47	4.05	3.24	3.08
Avg Earning Assets/Avg Assets	98.75	98.90	98.76	98.87	95.81	96.30

SELECTED FINANCIAL DATA - Waterfall 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	387,233	284,367	265,010	186,843	122,223	46.12
Cash and Equivalents	37,987	17,998	20,216	1,160	17,771	87.91
Securities	10,130	10,238	10,976	11,218	(846)	(7.71)
Loans, net	331,175	253,318	231,151	170,623	100,024	43.27
Deposit Accounts	316,445	240,752	221,410	128,406	95,035	42.92
Fed Funds & Repos	-	-	-	525	-	NA
Total Equity	52,583	41,710	41,823	41,110	10,760	25.73

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	386	614	338	(73)	48	14.20
Interest Income	15,431	15,418	10,920	8,398	4,511	41.31
Interest Expense	7,743	7,576	5,223	2,522	2,520	48.25
Net Interest Income	7,688	7,842	5,697	5,876	1,991	34.95
Credit Loss Expense	1,031	433	303	730	728	240.26
Noninterest income	174	143	104	88	70	67.31
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,291	6,692	5,004	5,317	1,287	25.72
Net Operating Income	540	860	494	(83)	46	9.31
Income Taxes	142	221	130	(10)	12	9.23

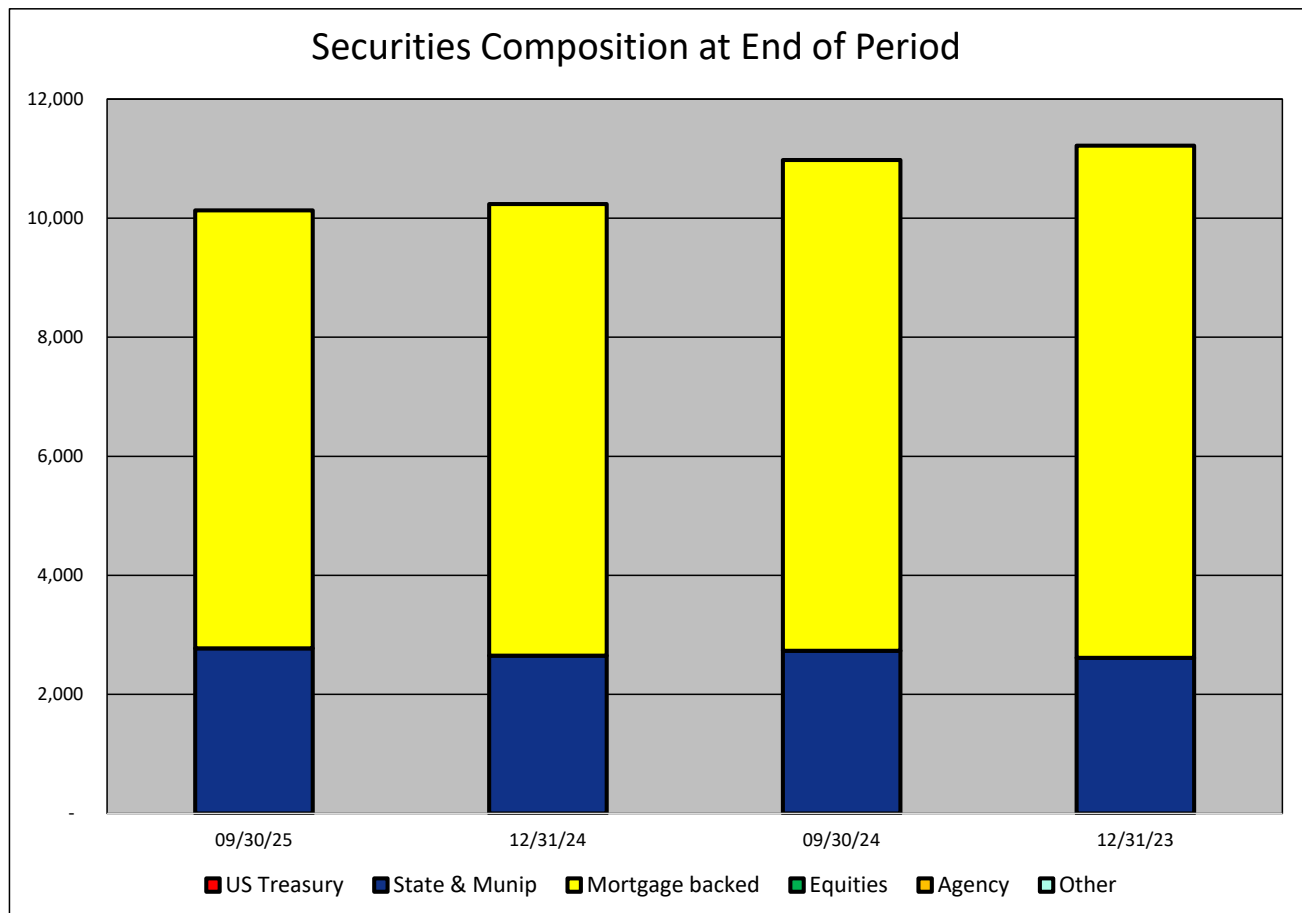


SECURITIES COMPOSITION - Waterfall Bank
(Dollars in Thousands)

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	2,775	2,650	2,734	2,613	41	1.50
Mortgage backed	7,355	7,588	8,242	8,605	(887)	(10.76)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	10,130	10,238	10,976	11,218	(846)	(7.71)

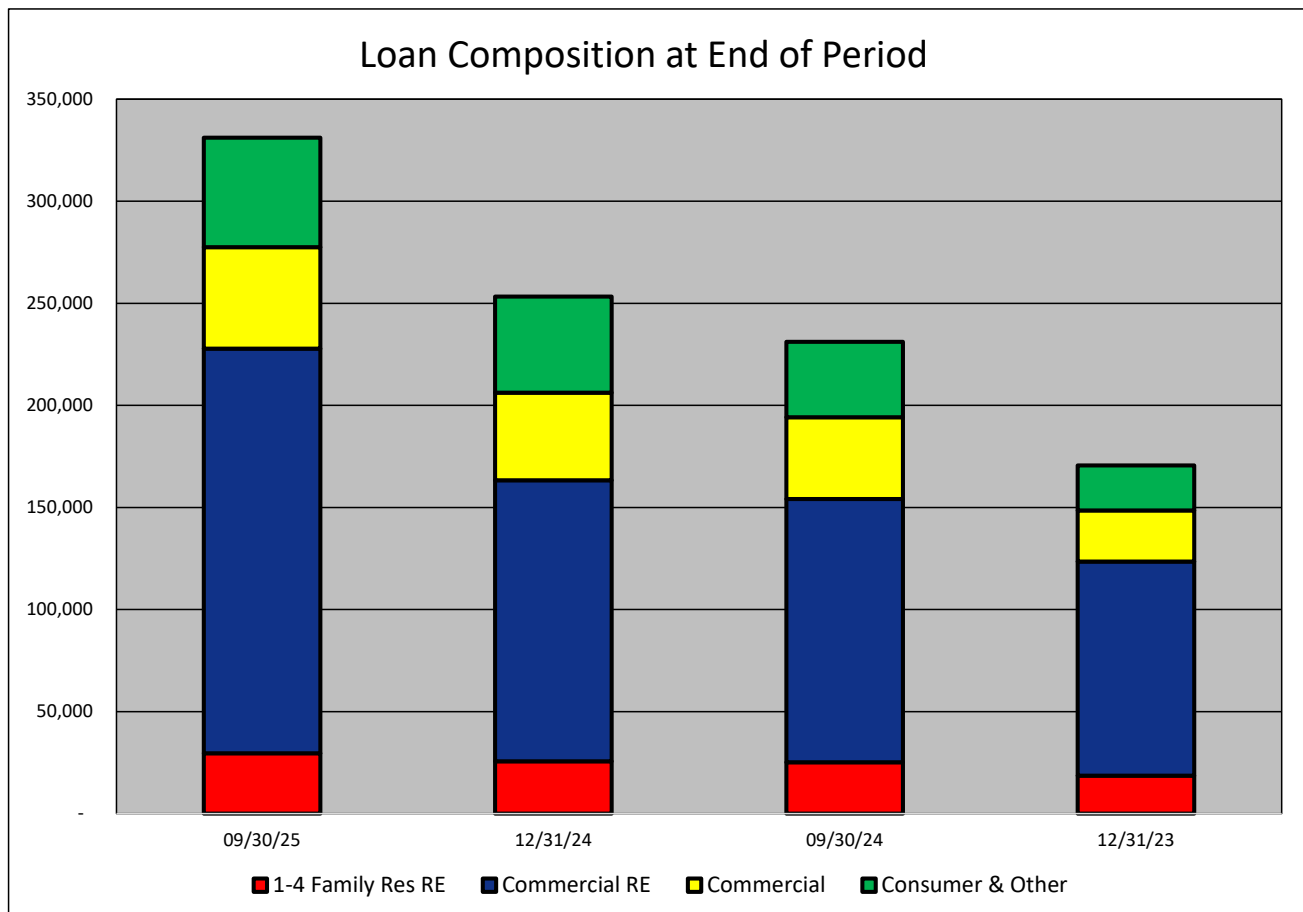


LOAN PORTFOLIO COMPOSITION - Waterfall Bank
(Dollars in Thousands)

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	29,537	25,683	25,146	18,558	4,391	17.46
Commercial RE	198,218	137,671	128,938	104,963	69,280	53.73
Commercial	49,755	42,911	40,044	25,007	9,711	24.25
Consumer & Other	53,665	47,053	37,023	22,095	16,642	44.95
Loans, Net	331,175	253,318	231,151	170,623	100,024	43.27



LOAN PORTFOLIO QUALITY - Waterfall 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	1,784	1,352	1,352	622	432	31.95
Total Recoveries	1	-	-	-	1	NA
Total Charge-offs	2	1	-	-	2	NA
Credit Loss Expense	1,031	433	303	730	728	240.26
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,814	1,784	1,655	1,352	1,159	70.03

NON-PERFORMING ASSETS:

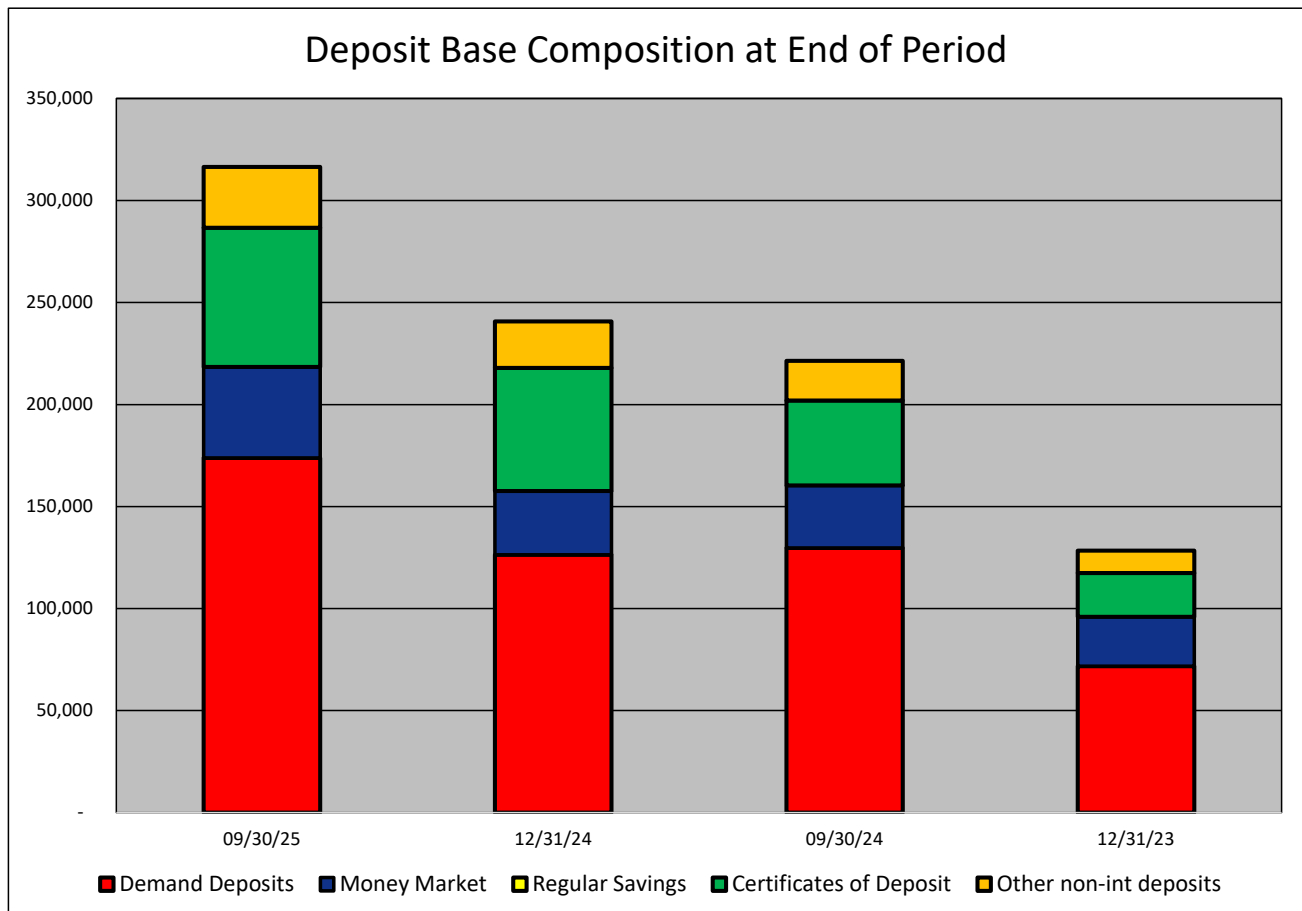
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Waterfall 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	173,796	126,372	129,745	71,786	44,051	33.95
Money Market	44,688	31,256	30,665	24,142	14,023	45.73
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	68,196	60,319	41,545	21,550	26,651	64.15
Other non-int deposits	29,765	22,805	19,455	10,928	10,310	52.99
Total Deposits	316,445	240,752	221,410	128,406	95,035	42.92

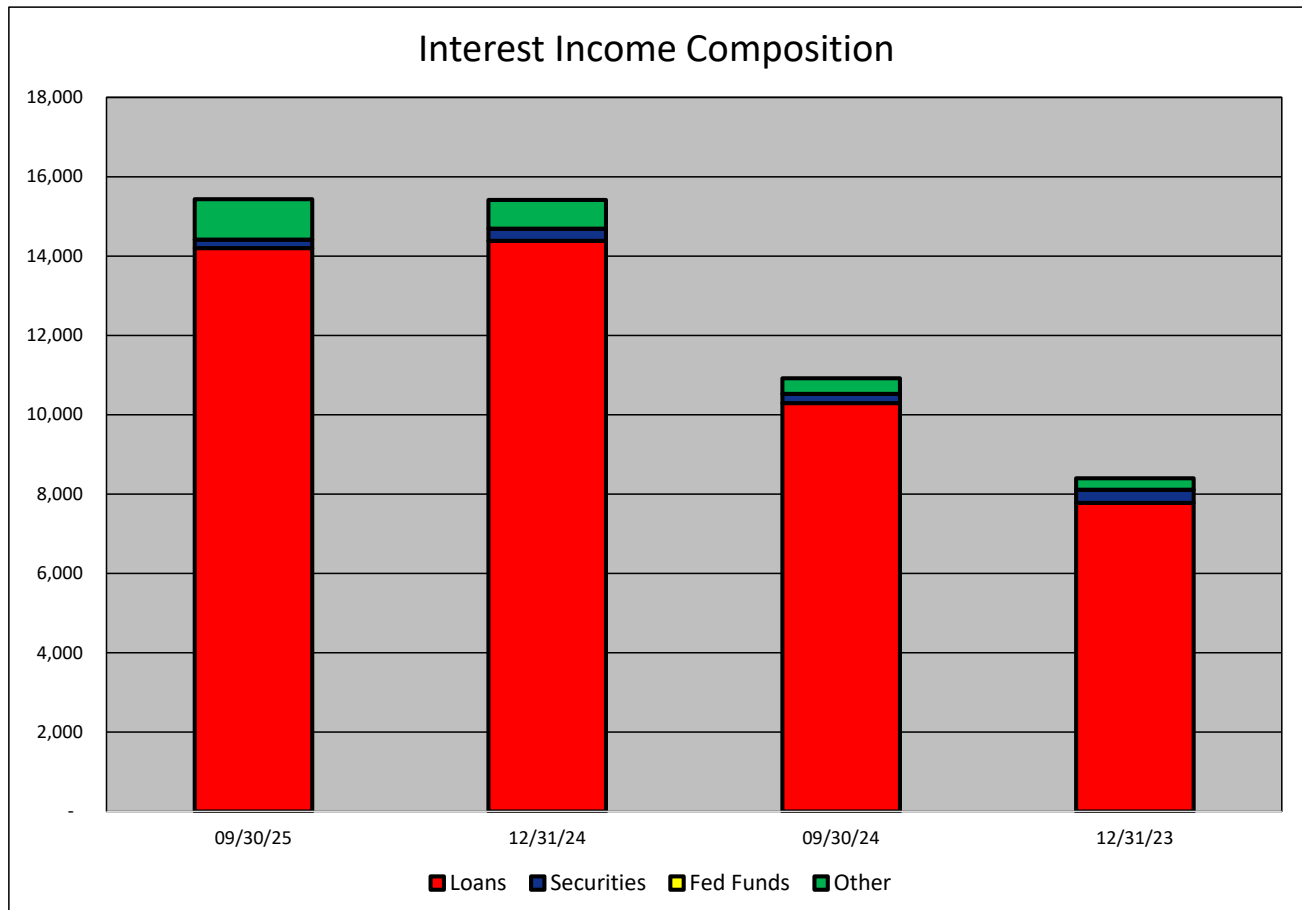


INTEREST INCOME COMPOSITION- Waterfall Bank
(Dollars in Thousands)

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	14,199	14,385	10,295	7,780	3,904	37.92
Securities	215	306	232	329	(17)	(7.33)
Fed Funds	-	-	-	-	-	NA
Other	1,017	727	393	289	624	158.78
Total Int Income	15,431	15,418	10,920	8,398	4,511	41.31

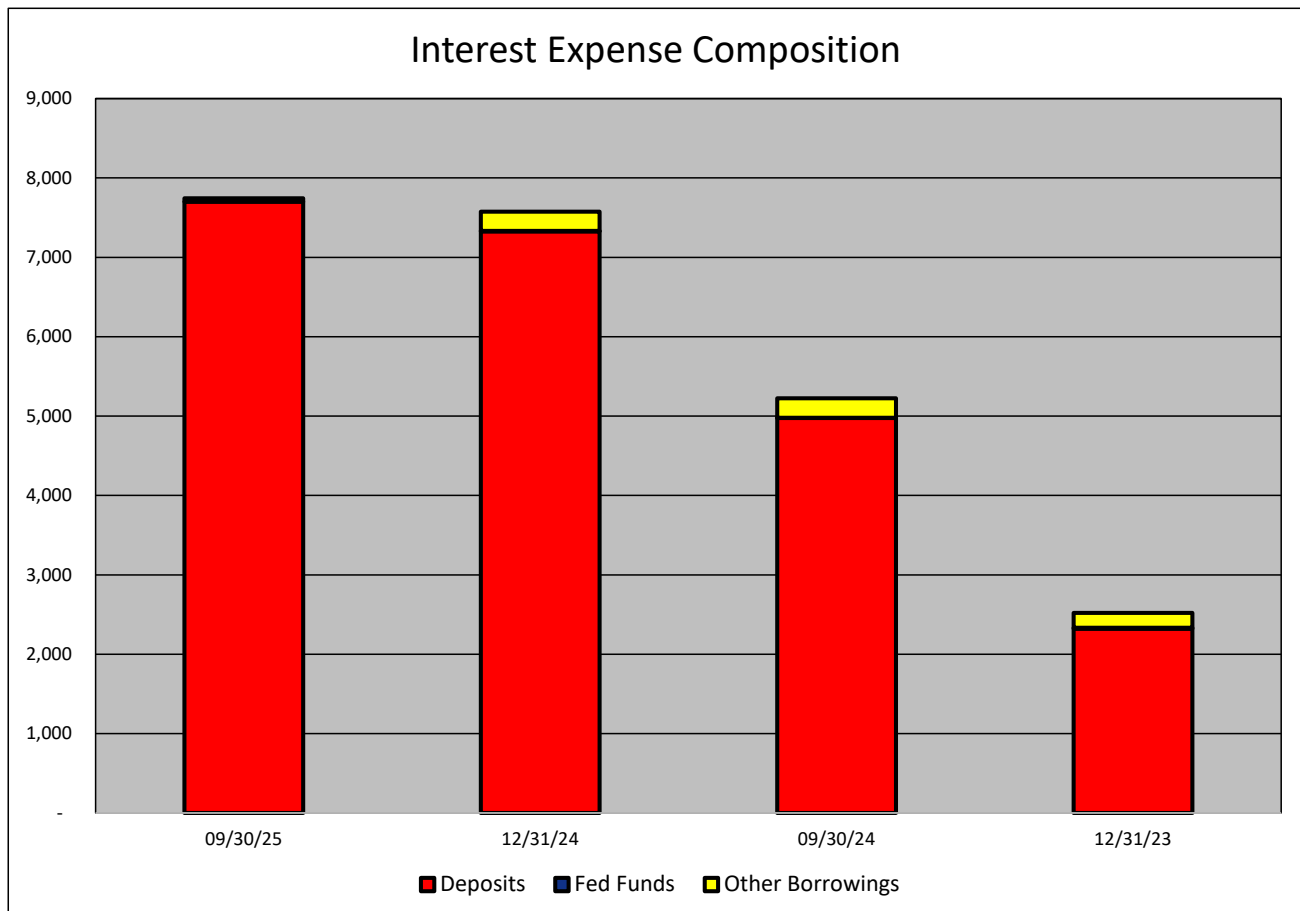


INTEREST EXPENSE COMPOSITION- Waterfall Bank
(Dollars in Thousands)

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	7,701	7,328	4,975	2,322	2,726	54.79
Fed Funds	-	5	5	13	(5)	(100.00)
Other Borrowings	42	243	243	187	(201)	(82.72)
Total Int Expense	7,743	7,576	5,223	2,522	2,520	48.25

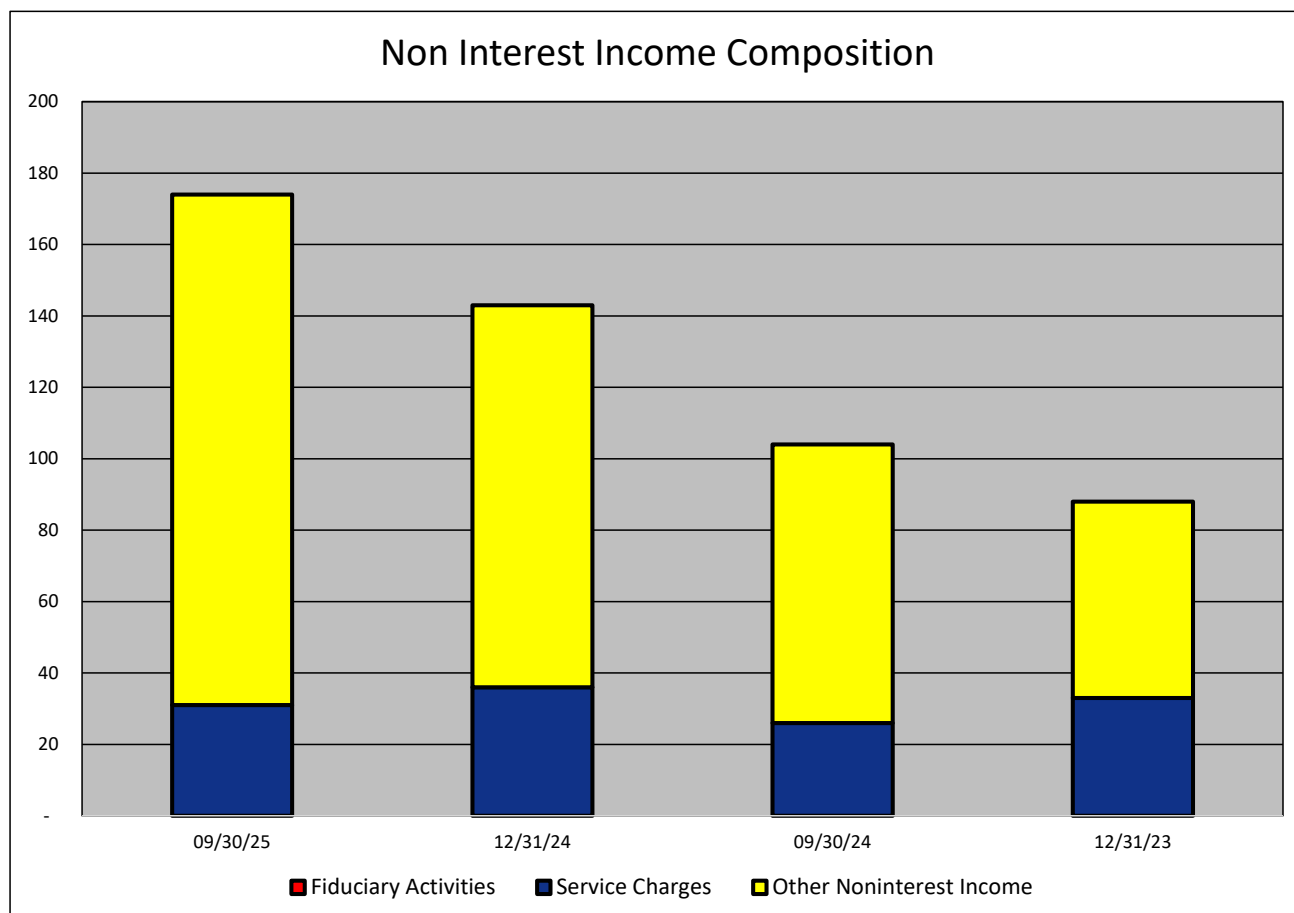


NONINTEREST INCOME COMPOSITION- Waterfall Bank
(Dollars in Thousands)

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	31	36	26	33	5	19.23
Other Noninterest Income	143	107	78	55	65	83.33
Total Nonint. Income	174	143	104	88	70	67.31

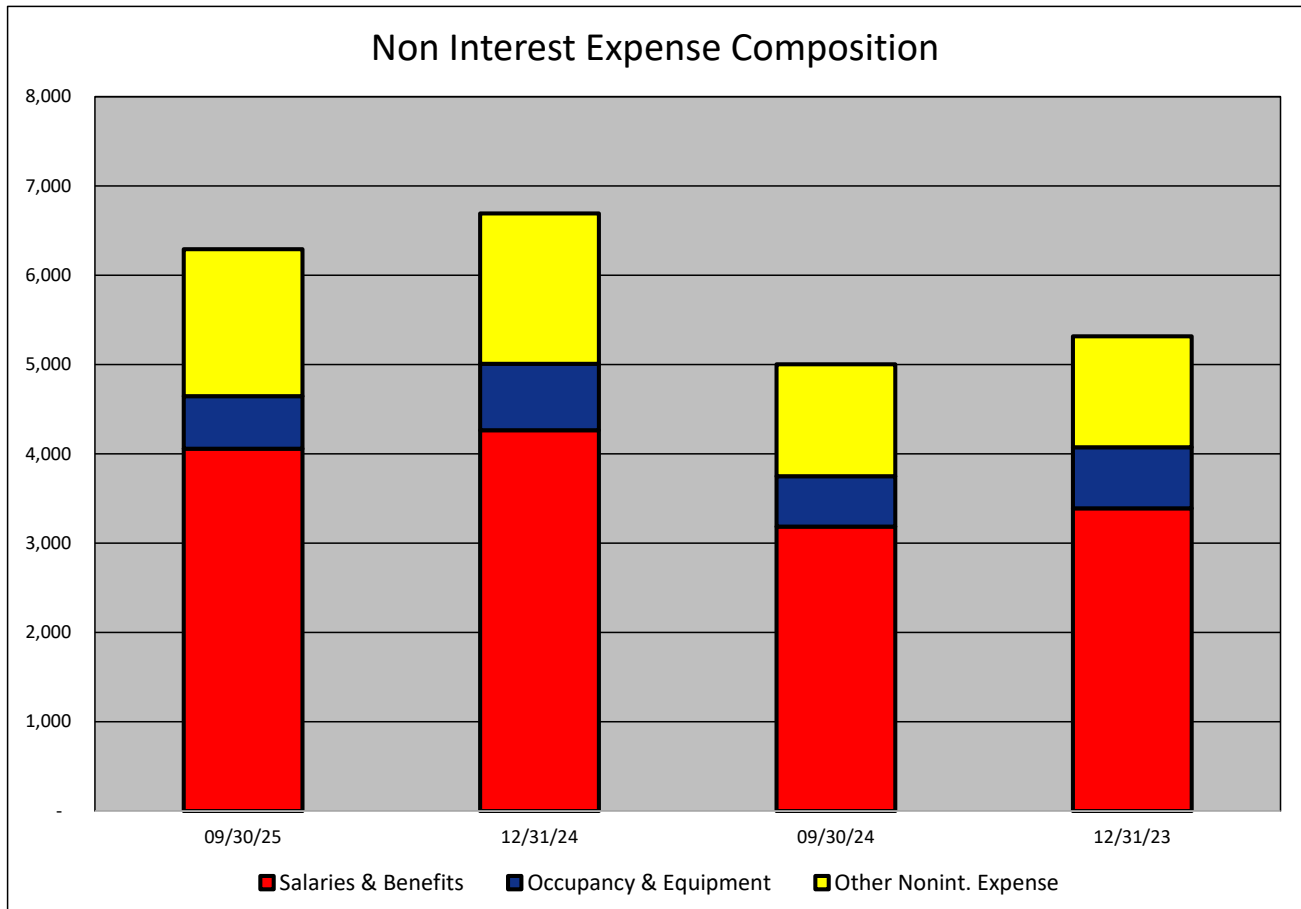


NONINTEREST EXPENSE COMPOSITION- Waterfall Bank
(Dollars in Thousands)

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	4,058	4,264	3,185	3,390	873	27.41
Occupancy & Equipment	588	744	564	683	24	4.26
Other Nonint. Expense	1,645	1,684	1,255	1,244	390	31.08
Total Nonint. Expense	6,291	6,692	5,004	5,317	1,287	25.72



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	1,386,734	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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