

# Bankflorida

Dade City, FL

Established  
8/27/2007

## 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 year ended December 31, 2025**

Institution name	Total Assets (\$000's)
Raymond James Bank	43,374,103
Finemark National Bank & Trust	3,929,653
The Bank Of Tampa	2,926,118
Climate First Bank	1,624,820
Bayfirst National Bank	1,299,138
Brannen Bank	1,070,872
Sanibel Captiva Community Bank	1,011,843
Flagship Bank	738,731
Bankflorida	429,621
Edison National Bank	426,939
Waterfall Bank	408,892
Tcm Bank, National Association	395,143
Central Bank	368,568
Gulfside Bank	321,062
First National Bank Of Pasco	287,263
Gulf Coast Business Bank	181,141
Century Bank Of Florida	104,776

Institution name	Return on Avg Assets (%)
Brannen Bank	1.98
Sanibel Captiva Community Bank	1.78
Raymond James Bank	1.46
Gulfside Bank	1.26
The Bank Of Tampa	1.18
Flagship Bank	1.01
Climate First Bank	0.97
Bankflorida	0.79
Century Bank Of Florida	0.72
Edison National Bank	0.72
Central Bank	0.70
Gulf Coast Business Bank	0.66
Finemark National Bank & Trust	0.38
Waterfall Bank	0.18
First National Bank Of Pasco	0.08
Tcm Bank, National Association	(0.84)
Bayfirst National Bank	(1.67)

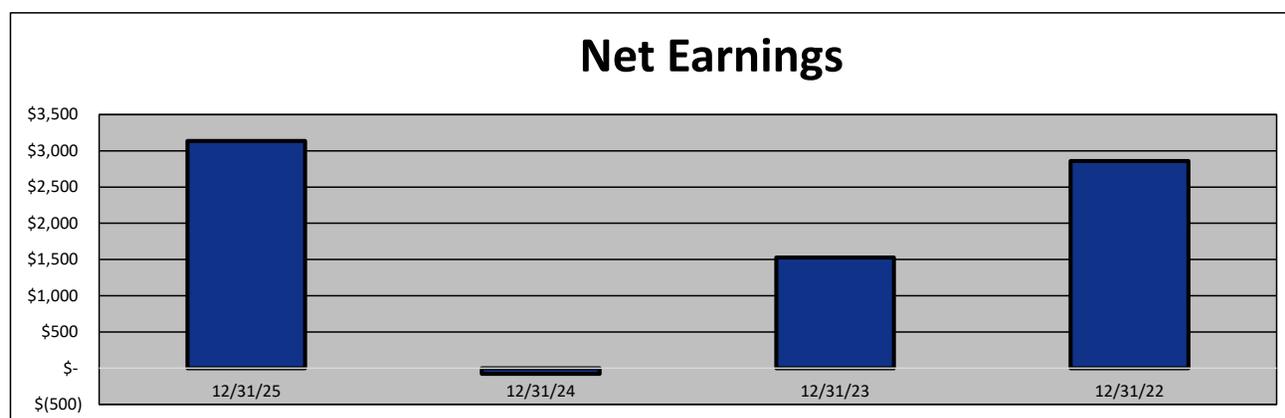
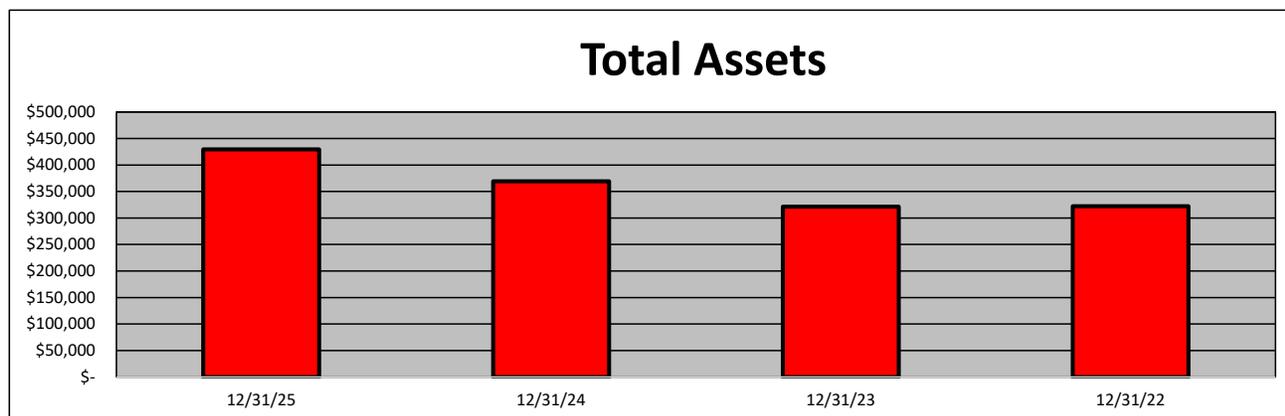
**EXECUTIVE SUMMARY - BankFlorida**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.32	11.00	12.01	11.32	10.68	9.82
Leverage Ratio	10.57	11.39	12.44	11.69	11.20	10.50
Tier 1 Cap/Risk Based Assets	11.52	11.56	14.29	14.24	12.21	11.11
Risk Based Ratio	12.74	12.72	15.49	15.27	12.99	11.97
Common Equity Tier 1 Capital Ratio	11.52	11.56	14.29	14.24	12.13	11.11
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	90.63	95.48	93.29	81.78	77.22	86.74
Loans/Assets	77.96	78.44	76.18	72.34	64.63	72.75
Securities/Assets	0.03	6.57	6.45	9.28	17.77	10.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.79	(0.02)	0.49	0.93	0.77	0.67
Return on Avg Equity	7.40	(0.19)	4.07	8.68	10.09	10.17
Nonint Income/Avg Assets	0.13	0.09	0.09	0.10	0.77	1.14
Net Overhead Ratio	2.27	2.25	2.31	2.10	2.31	2.46
Efficiency Ratio	67.35	75.13	72.57	58.21	72.83	71.98
Assets (per million) per Employee	8.26	7.10	7.14	8.26	10.41	14.70
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.35	1.39	1.36	1.20	1.28	1.34
Nonperforming Loans/Total Loans	0.00	0.00	0.01	0.04	0.54	0.58
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.03	0.38	0.49
Adjusted Texas Ratio	0.00	0.00	0.04	0.26	3.26	4.28
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.08	5.87	5.54	4.25	5.50	6.00
Cost of funds	3.27	3.63	3.06	0.67	2.82	3.00
Net interest margin	3.72	3.24	3.42	3.84	3.28	3.14
Avg Earning Assets/Avg Assets	92.45	93.37	94.04	95.59	95.74	96.28

**SELECTED FINANCIAL DATA - BankFlorida**  
(Dollars in Thousands)

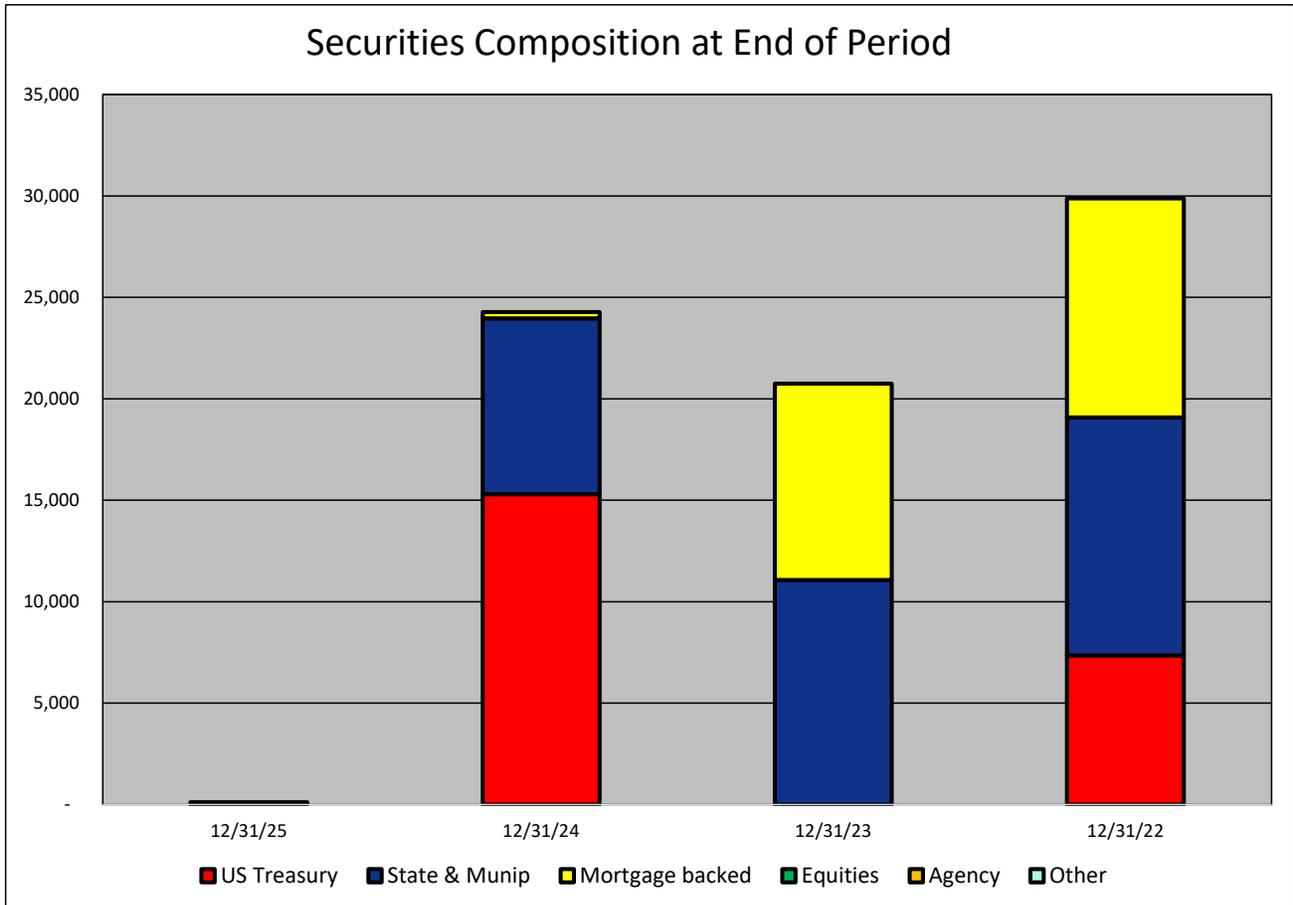
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	429,621	369,306	321,476	322,108	60,315	16.33
Cash and Equivalents	65,235	27,090	34,627	43,671	38,145	140.81
Securities	111	24,279	20,746	29,881	(24,168)	(99.54)
Loans, net	334,949	289,672	244,913	233,000	45,277	15.63
Deposit Accounts	369,589	303,391	262,522	284,924	66,198	21.82
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	44,328	40,610	38,598	36,459	3,718	9.16

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	3,136	(77)	1,527	2,859	3,213	(4,172.73)
Interest Income	22,426	19,530	16,164	12,507	2,896	14.83
Interest Expense	8,726	8,758	6,188	1,206	(32)	(0.37)
Net Interest Income	13,700	10,772	9,976	11,301	2,928	27.18
Credit Loss Expense	431	601	541	1,000	(170)	(28.29)
Noninterest income	538	304	287	304	234	76.97
Gain on Sale of Securities	(36)	(2,167)	(145)	-	2,131	(98.34)
Noninterest Expense	9,597	8,330	7,458	6,764	1,267	15.21
Net Operating Income	4,210	2,145	2,264	3,841	2,065	96.27
Income Taxes	1,011	54	532	982	957	1,772.22



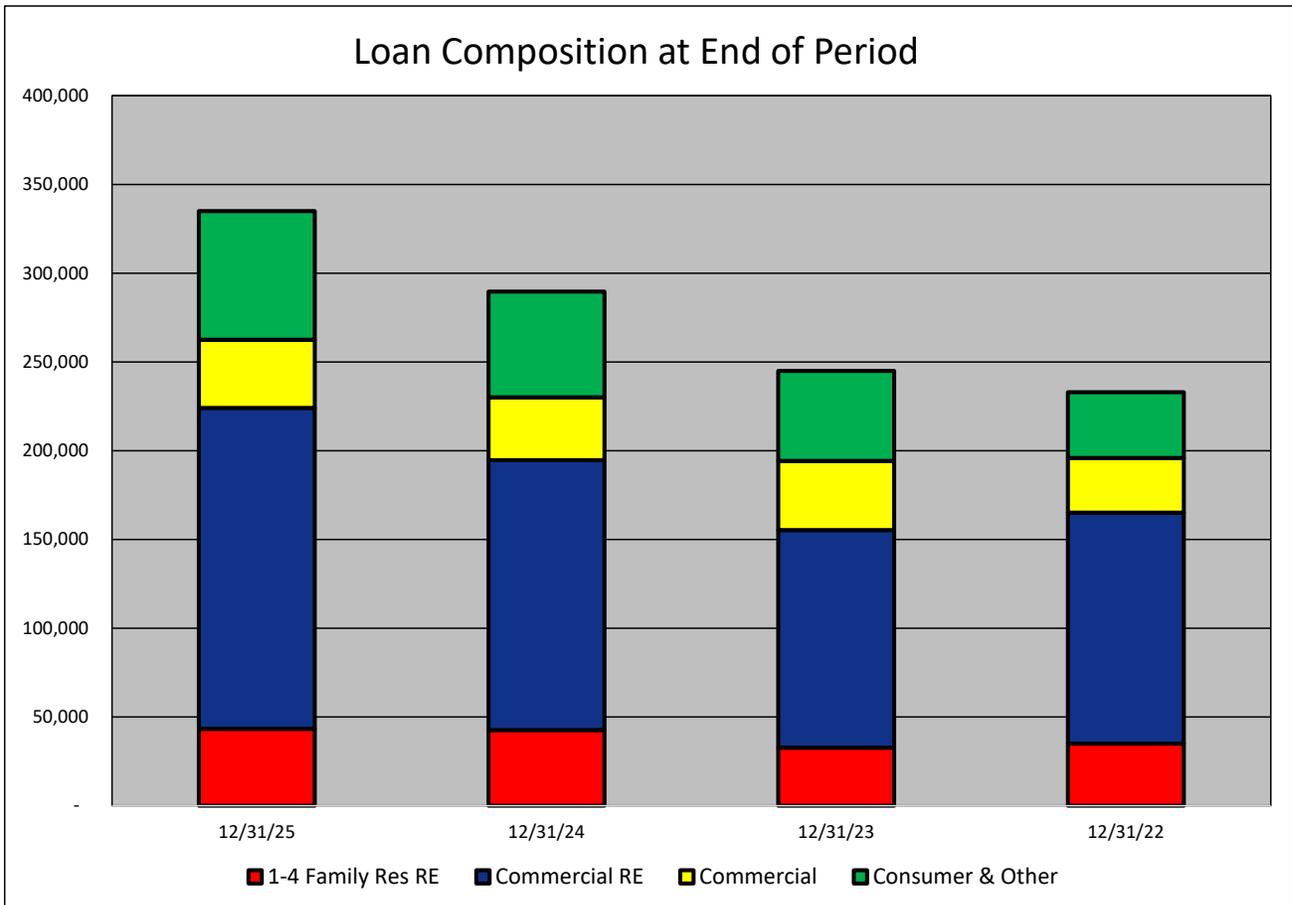
**SECURITIES COMPOSITION - BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	15,308	-	7,347	(15,308)	(100.00)
State & Munip	-	8,655	11,075	11,731	(8,655)	(100.00)
Mortgage backed	111	316	9,671	10,803	(205)	(64.87)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>111</b>	<b>24,279</b>	<b>20,746</b>	<b>29,881</b>	<b>(24,168)</b>	<b>(99.54)</b>



**LOAN PORTFOLIO COMPOSITION - BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	43,377	42,704	32,758	34,971	673	1.58
Commercial RE	180,698	151,999	122,502	130,182	28,699	18.88
Commercial	38,397	35,406	39,041	30,750	2,991	8.45
Consumer & Other	72,477	59,563	50,612	37,097	12,914	21.68
<b>Loans, Net</b>	<b>334,949</b>	<b>289,672</b>	<b>244,913</b>	<b>233,000</b>	<b>45,277</b>	<b>15.63</b>



**LOAN PORTFOLIO QUALITY - BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	4,014	3,328	2,798	1,790	686	20.61
Total Recoveries	91	85	-	8	6	7.06
Total Charge-offs	-	-	11	-	-	NA
Credit Loss Expense	431	601	541	1,000	(170)	(28.29)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>4,536</u>	<u>4,014</u>	<u>3,328</u>	<u>2,798</u>	<u>522</u>	<u>13.00</u>

**NON-PERFORMING ASSETS:**

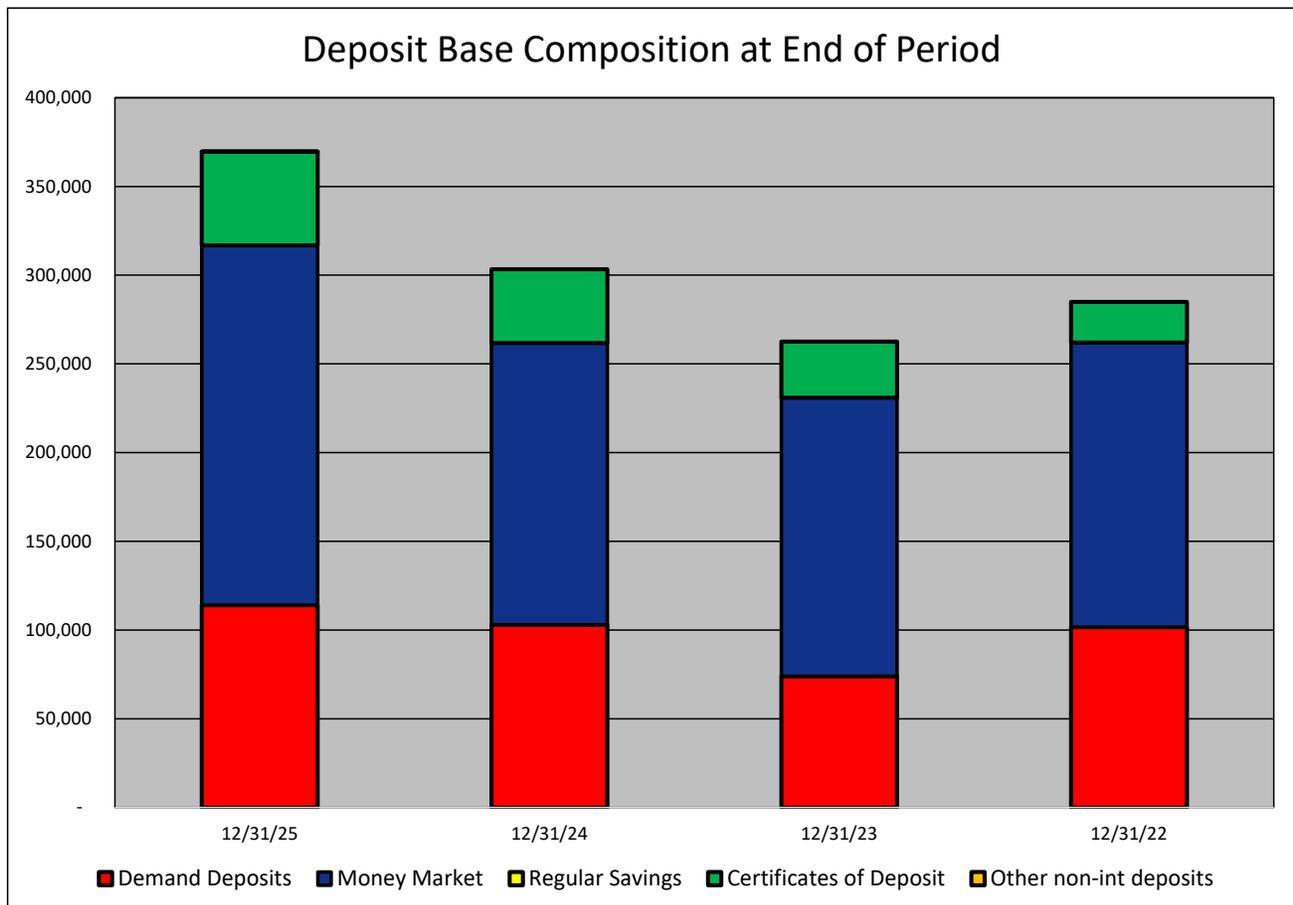
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	16	103	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>16</u>	<u>103</u>	<u>-</u>	<u>NA</u>

**DEPOSIT BASE COMPOSITION - BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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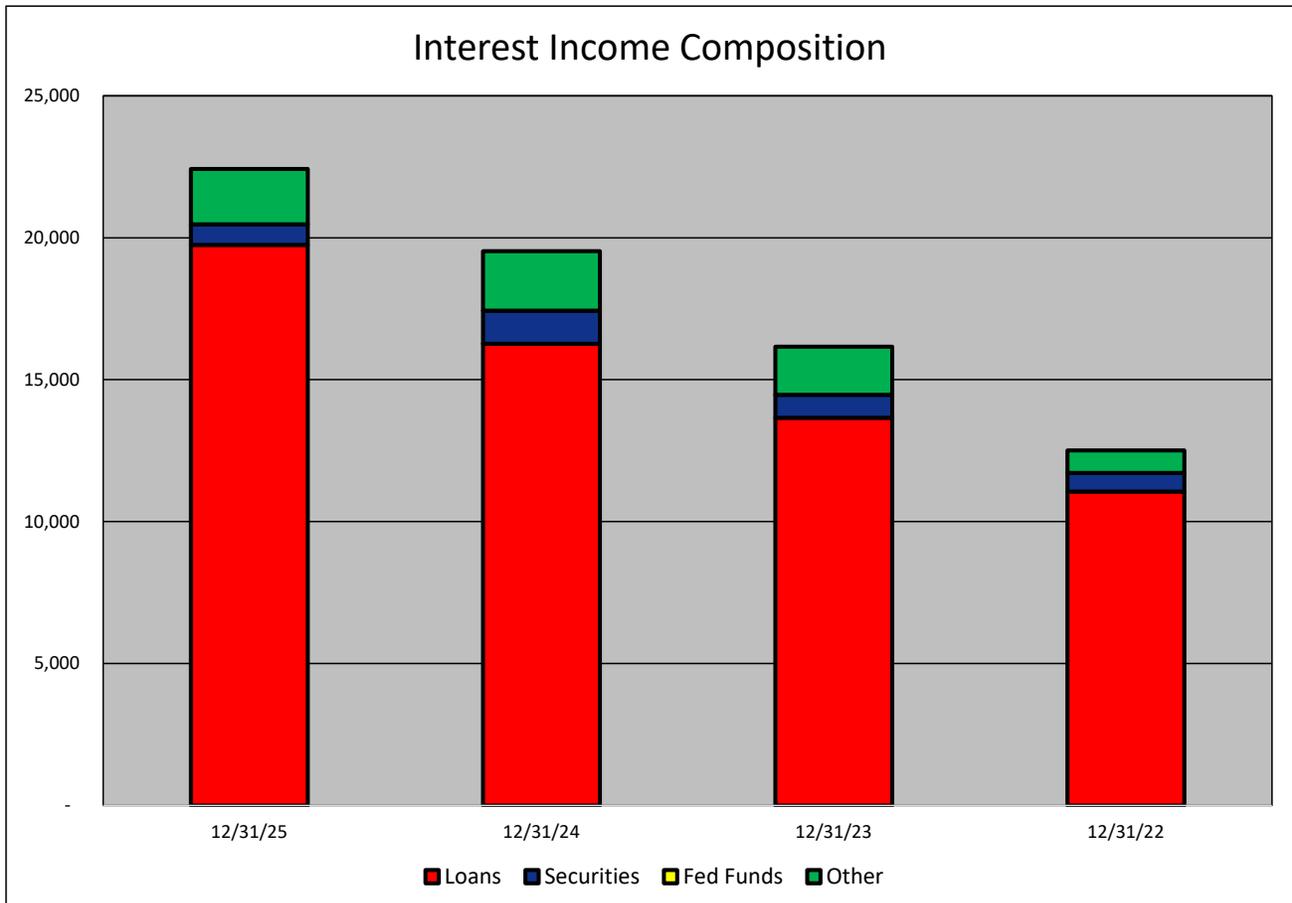
**DEPOSIT BASE CATEGORY:**

Demand Deposits	114,089	103,049	74,012	101,591	11,040	10.71
Money Market	202,730	158,653	156,892	160,409	44,077	27.78
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	52,768	41,689	31,618	22,924	11,079	26.58
Other non-int deposits	2	-	-	-	2	NA
<b>Total Deposits</b>	<b>369,589</b>	<b>303,391</b>	<b>262,522</b>	<b>284,924</b>	<b>66,198</b>	<b>21.82</b>



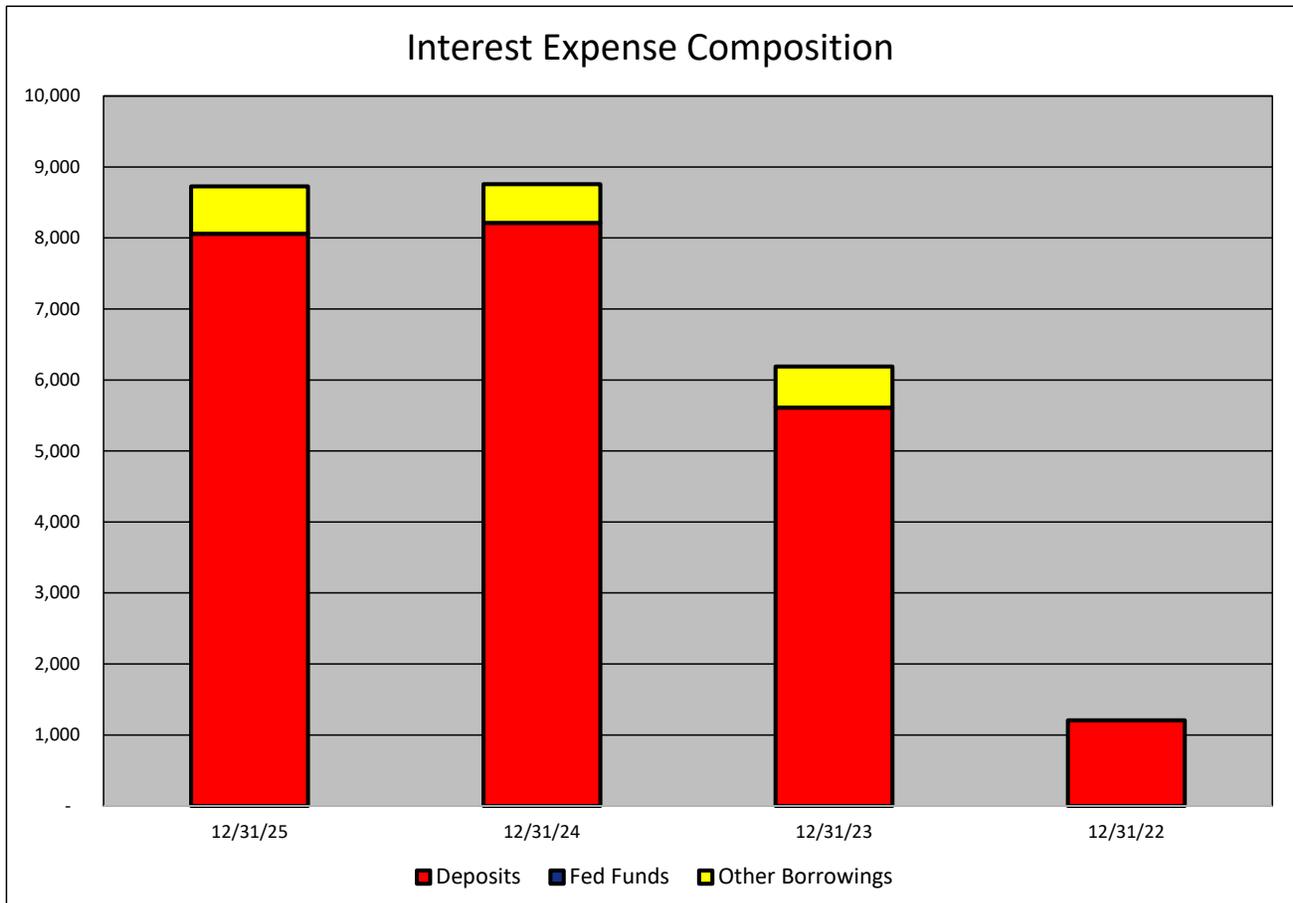
**INTEREST INCOME COMPOSITION- BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	19,749	16,266	13,656	11,060	3,483	21.41
Securities	720	1,168	812	652	(448)	(38.36)
Fed Funds	-	-	-	-	-	NA
Other	1,957	2,096	1,696	795	(139)	(6.63)
<b>Total Int Income</b>	<b>22,426</b>	<b>19,530</b>	<b>16,164</b>	<b>12,507</b>	<b>2,896</b>	<b>14.83</b>



**INTEREST EXPENSE COMPOSITION- BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	8,058	8,213	5,609	1,206	(155)	(1.89)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	668	545	579	-	123	22.57
<b>Total Int Expense</b>	<b>8,726</b>	<b>8,758</b>	<b>6,188</b>	<b>1,206</b>	<b>(32)</b>	<b>(0.37)</b>

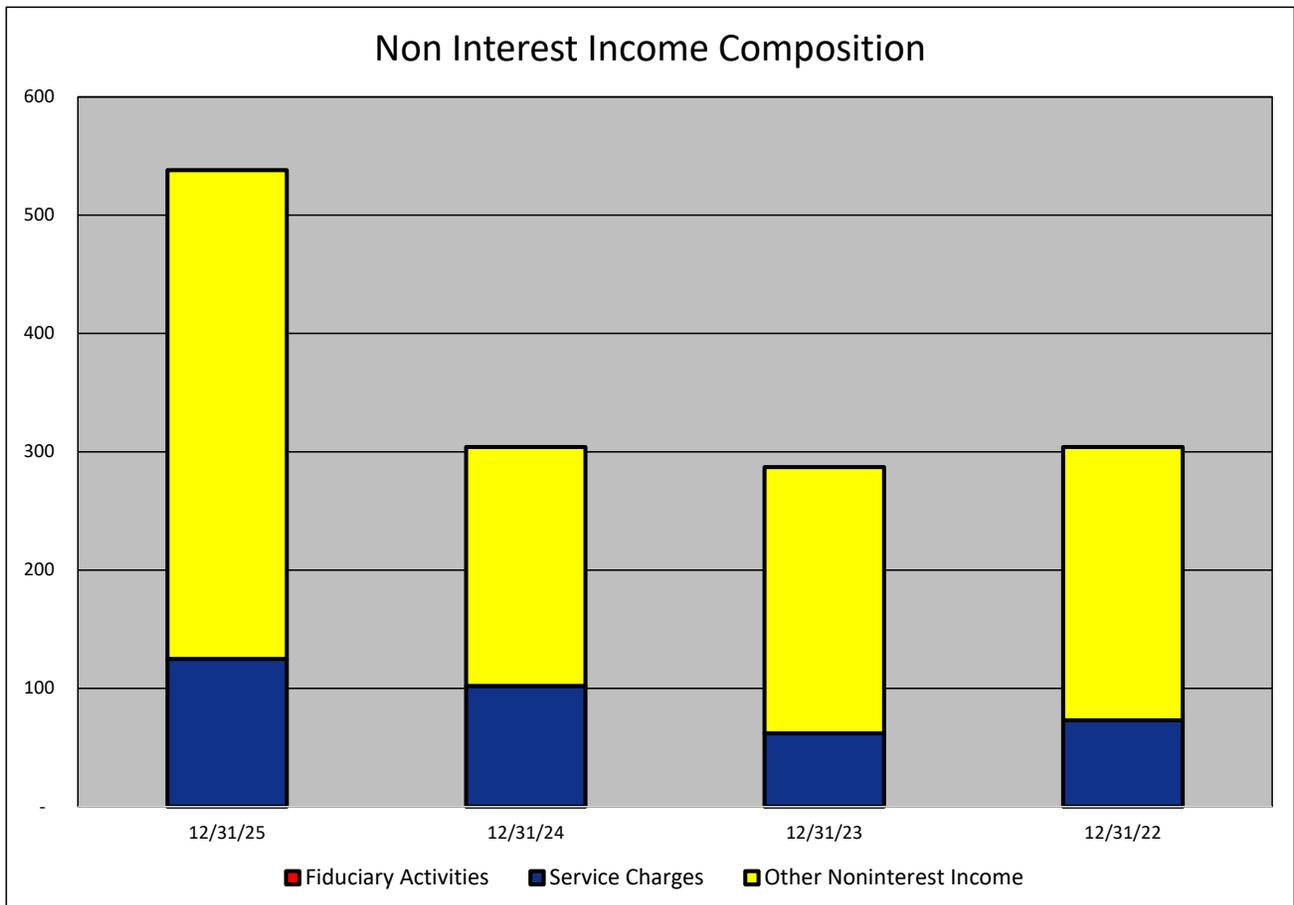


**NONINTEREST INCOME COMPOSITION- BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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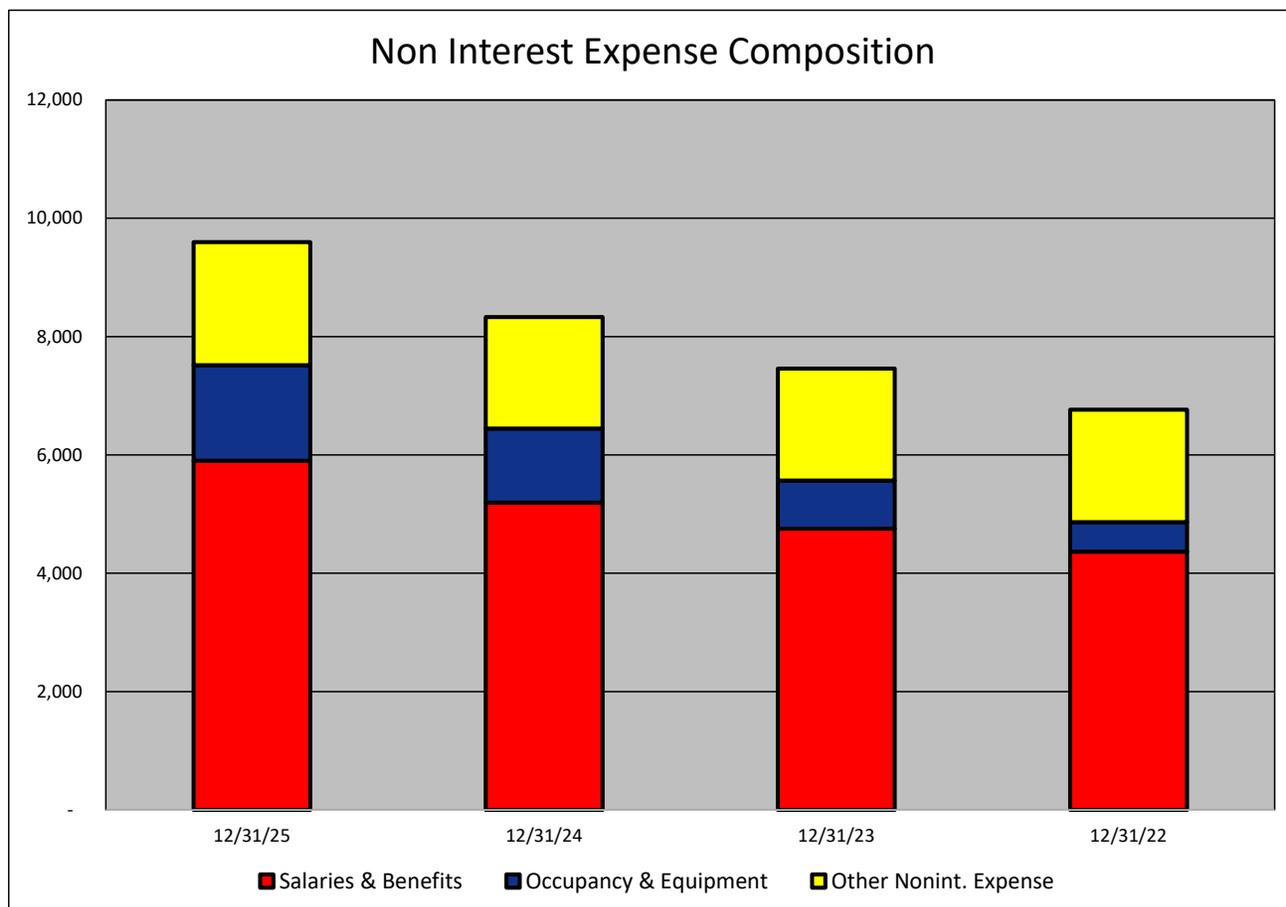
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	125	102	62	73	23	22.55
Other Noninterest Income	413	202	225	231	211	104.46
<b>Total Nonint. Income</b>	<b>538</b>	<b>304</b>	<b>287</b>	<b>304</b>	<b>234</b>	<b>76.97</b>



**NONINTEREST EXPENSE COMPOSITION- BankFlorida**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	5,902	5,194	4,755	4,364	708	13.63
Occupancy & Equipment	1,615	1,251	814	502	364	29.10
Other Nonint. Expense	2,080	1,885	1,889	1,898	195	10.34
<b>Total Nonint. Expense</b>	<b>9,597</b>	<b>8,330</b>	<b>7,458</b>	<b>6,764</b>	<b>1,267</b>	<b>15.21</b>



**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	1,624,820	889,374	<b>82.69</b>
Gulf Coast Business Bank	181,141	111,680	<b>62.20</b>
Waterfall Bank	408,892	284,367	<b>43.79</b>
Bankflorida	429,621	369,306	<b>16.33</b>
Flagship Bank	738,731	652,253	<b>13.26</b>
Brannen Bank	1,070,872	956,694	<b>11.93</b>
Gulfside Bank	321,062	291,658	<b>10.08</b>
Central Bank	368,568	343,256	<b>7.37</b>
Sanibel Captiva Community Bank	1,011,843	953,246	<b>6.15</b>
Century Bank Of Florida	104,776	99,050	<b>5.78</b>
Raymond James Bank	43,374,103	41,240,941	<b>5.17</b>
Tcm Bank, National Association	395,143	379,274	<b>4.18</b>
Bayfirst National Bank	1,299,138	1,288,291	<b>0.84</b>
Edison National Bank	426,939	426,516	<b>0.10</b>
The Bank Of Tampa	2,926,118	2,982,268	<b>(1.88)</b>
Finemark National Bank & Trust	3,929,653	4,113,577	<b>(4.47)</b>
First National Bank Of Pasco	287,263	311,206	<b>(7.69)</b>

<b>Select Peer Average</b>	3,464,628	3,276,056	15.05
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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	
Climate First Bank	1,405,979	769,275	<b>82.77</b>
Gulf Coast Business Bank	150,138	87,468	<b>71.65</b>
Waterfall Bank	354,318	253,318	<b>39.87</b>
Bankflorida	334,949	289,672	<b>15.63</b>
Flagship Bank	581,753	525,208	<b>10.77</b>
Brannen Bank	518,876	469,098	<b>10.61</b>
Raymond James Bank	36,058,904	32,767,245	<b>10.05</b>
The Bank Of Tampa	1,937,947	1,772,548	<b>9.33</b>
Gulfside Bank	231,127	214,927	<b>7.54</b>
Central Bank	314,253	295,259	<b>6.43</b>
Sanibel Captiva Community Bank	866,670	831,409	<b>4.24</b>
Century Bank Of Florida	62,354	60,000	<b>3.92</b>
Finemark National Bank & Trust	2,717,115	2,692,116	<b>0.93</b>
First National Bank Of Pasco	185,865	189,579	<b>(1.96)</b>
Edison National Bank	153,015	157,087	<b>(2.59)</b>
Tcm Bank, National Association	315,877	329,680	<b>(4.19)</b>
Bayfirst National Bank	963,894	1,066,559	<b>(9.63)</b>

<b>Select Peer Average</b>	2,773,708	2,515,909	15.02
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**CAPITAL RATIOS**  
**For the year ended December 31, 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	19.39	<b>18.88</b>	20.91	22.19	20.91
Gulf Coast Business Bank	13.96	<b>15.69</b>	0.00	0.00	0.00
Waterfall Bank	12.94	<b>13.89</b>	13.76	14.56	13.76
Flagship Bank	12.74	<b>11.78</b>	0.00	0.00	0.00
<b>Bankflorida</b>	<b>10.32</b>	<b>10.57</b>	<b>11.52</b>	<b>12.74</b>	<b>11.52</b>
The Bank Of Tampa	9.67	<b>10.57</b>	14.84	16.09	14.84
Finemark National Bank & Trust	9.65	<b>10.42</b>	18.27	19.29	18.27
Gulfside Bank	10.05	<b>10.42</b>	0.00	0.00	0.00
Century Bank Of Florida	9.00	<b>10.17</b>	15.07	16.32	15.07
Climate First Bank	8.81	<b>9.65</b>	9.36	10.42	9.36
First National Bank Of Pasco	6.85	<b>9.63</b>	0.00	0.00	0.00
Edison National Bank	8.29	<b>9.04</b>	25.76	27.01	25.76
Sanibel Captiva Community Bank	8.99	<b>9.01</b>	11.52	12.63	11.52
Central Bank	8.71	<b>8.67</b>	10.85	11.69	10.85
Raymond James Bank	7.30	<b>7.99</b>	13.95	15.20	13.95
Bayfirst National Bank	7.19	<b>6.63</b>	9.05	10.31	9.05
Brannen Bank	3.09	<b>5.43</b>	14.03	15.06	14.03

<b>Select Peer Average</b>	9.82	10.50	11.11	11.97	11.11
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**BALANCE SHEET RATIOS**  
**For the year ended December 31, 2025**

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Waterfall Bank	<b>116.87</b>	86.65	2.45
Sanibel Captiva Community Bank	<b>105.99</b>	85.65	3.35
Tcm Bank, National Association	<b>104.38</b>	79.94	4.35
Central Bank	<b>104.36</b>	85.26	7.53
Climate First Bank	<b>103.53</b>	86.53	0.22
Gulf Coast Business Bank	<b>96.96</b>	82.88	3.14
Flagship Bank	<b>96.63</b>	78.75	0.68
Raymond James Bank	<b>91.80</b>	83.13	10.40
<b>Bankflorida</b>	<b>90.63</b>	<b>77.96</b>	<b>0.03</b>
Finemark National Bank & Trust	<b>87.16</b>	69.14	13.97
Gulfside Bank	<b>84.49</b>	71.99	19.65
Bayfirst National Bank	<b>81.36</b>	74.19	2.45
First National Bank Of Pasco	<b>76.98</b>	64.70	21.60
The Bank Of Tampa	<b>73.93</b>	66.23	27.41
Century Bank Of Florida	<b>68.75</b>	59.51	13.95
Brannen Bank	<b>50.07</b>	48.45	31.31
Edison National Bank	<b>40.69</b>	35.84	20.99

<b>Select Peer Average</b>	<b>86.74</b>	<b>72.75</b>	<b>10.79</b>
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	1,011,338	<b>1.98</b>	67.04
Sanibel Captiva Community Bank	989,544	<b>1.78</b>	20.38
Raymond James Bank	42,648,014	<b>1.46</b>	20.40
Gulfside Bank	318,442	<b>1.26</b>	13.90
The Bank Of Tampa	3,048,068	<b>1.18</b>	13.74
Flagship Bank	703,556	<b>1.01</b>	7.92
Climate First Bank	1,191,669	<b>0.97</b>	10.57
<b>Bankflorida</b>	<b>398,846</b>	<b>0.79</b>	<b>7.40</b>
Century Bank Of Florida	101,613	<b>0.72</b>	8.38
Edison National Bank	419,693	<b>0.72</b>	8.57
Central Bank	358,668	<b>0.70</b>	8.25
Gulf Coast Business Bank	142,442	<b>0.66</b>	4.61
Finemark National Bank & Trust	3,984,105	<b>0.38</b>	3.89
Waterfall Bank	341,747	<b>0.18</b>	1.37
First National Bank Of Pasco	306,364	<b>0.08</b>	1.38
Tcm Bank, National Association	379,072	<b>(0.84)</b>	(4.39)
Bayfirst National Bank	1,322,698	<b>(1.67)</b>	(20.58)

<b>Select Peer Average</b>	<b>3,392,111</b>	<b>0.67</b>	<b>10.17</b>
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.10	1.08	<b>37.11</b>	110.93
Brannen Bank	0.26	1.50	<b>46.66</b>	8.85
Sanibel Captiva Community Bank	0.28	2.10	<b>47.01</b>	8.57
Climate First Bank	0.43	1.71	<b>52.82</b>	11.36
The Bank Of Tampa	0.62	1.64	<b>55.96</b>	10.13
Gulfside Bank	0.33	1.92	<b>56.81</b>	11.07
Flagship Bank	0.20	1.96	<b>59.89</b>	9.59
<b>Bankflorida</b>	<b>0.13</b>	<b>2.27</b>	<b>67.35</b>	<b>8.26</b>
Central Bank	0.14	2.28	<b>71.13</b>	8.19
Edison National Bank	0.36	2.39	<b>79.39</b>	8.37
Waterfall Bank	0.07	2.57	<b>80.81</b>	9.74
Century Bank Of Florida	0.31	3.36	<b>83.27</b>	6.16
Finemark National Bank & Trust	1.10	1.42	<b>85.21</b>	13.10
Tcm Bank, National Association	12.70	4.29	<b>92.90</b>	4.20
First National Bank Of Pasco	0.66	3.19	<b>96.20</b>	5.63
Gulf Coast Business Bank	0.25	4.21	<b>103.05</b>	6.97
Bayfirst National Bank	1.38	3.88	<b>108.01</b>	8.72

<b>Select Peer Average</b>	1.14	2.46	71.98	14.70
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**ASSET QUALITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.35	0.00	<b>0.00</b>	0.00
Climate First Bank	1.05	0.00	<b>0.00</b>	0.00
Edison National Bank	1.46	0.00	<b>0.00</b>	0.00
Waterfall Bank	0.86	0.00	<b>0.00</b>	0.00
Gulfside Bank	1.09	0.02	<b>0.01</b>	0.12
Finemark National Bank & Trust	0.84	0.04	<b>0.03</b>	0.24
Flagship Bank	1.00	0.13	<b>0.10</b>	0.84
The Bank Of Tampa	1.36	0.18	<b>0.12</b>	1.14
First National Bank Of Pasco	1.54	0.35	<b>0.23</b>	1.27
Century Bank Of Florida	1.61	0.42	<b>0.25</b>	2.49
Brannen Bank	0.75	0.53	<b>0.27</b>	7.78
Raymond James Bank	1.05	0.34	<b>0.28</b>	3.48
Central Bank	0.77	0.37	<b>0.31</b>	3.35
Tcm Bank, National Association	3.55	1.04	<b>0.83</b>	3.91
Sanibel Captiva Community Bank	0.99	1.14	<b>1.69</b>	17.15
Bayfirst National Bank	2.28	2.68	<b>2.04</b>	16.30
Gulf Coast Business Bank	1.30	2.66	<b>2.21</b>	14.68

<b>Select Peer Average</b>	1.34	0.58	0.49	4.28
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 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	<b>1.98</b>	7.54	10.75	0.00	13.95
Waterfall Bank	<b>1.39</b>	7.34	0.00	0.00	2.45
Gulf Coast Business Bank	<b>1.22</b>	11.30	0.69	0.00	3.14
Central Bank	<b>1.06</b>	1.61	1.82	2.15	5.38
Edison National Bank	<b>0.97</b>	39.07	0.00	9.30	11.69
Gulfside Bank	<b>0.86</b>	4.50	0.00	4.56	15.09
Tcm Bank, National Association	<b>0.85</b>	11.57	0.00	0.00	4.35
The Bank Of Tampa	<b>0.80</b>	1.13	0.00	9.63	17.74
Sanibel Captiva Community Bank	<b>0.75</b>	5.72	0.00	3.35	0.00
Flagship Bank	<b>0.67</b>	17.40	0.00	0.00	0.68
Brannen Bank	<b>0.50</b>	19.21	0.00	0.00	31.31
Finemark National Bank & Trust	<b>0.45</b>	12.34	0.00	1.82	12.15
Bayfirst National Bank	<b>0.39</b>	15.54	0.00	0.19	2.26
First National Bank Of Pasco	<b>0.39</b>	1.70	5.68	0.00	21.60
<b>Bankflorida</b>	<b>0.36</b>	<b>14.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>
Climate First Bank	<b>0.03</b>	11.01	0.00	0.00	0.22
Raymond James Bank	<b>0.03</b>	5.30	0.00	0.00	10.40

<b>Select Peer Average</b>	0.75	11.01	1.11	1.82	8.97
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	<b>85.91</b>	1.67	0.00	0.00
Climate First Bank	<b>85.39</b>	0.94	0.00	0.08
Sanibel Captiva Community Bank	<b>84.67</b>	3.09	0.71	0.02
Central Bank	<b>84.52</b>	2.39	0.00	0.06
Raymond James Bank	<b>81.88</b>	0.01	0.00	0.00
Gulf Coast Business Bank	<b>81.81</b>	0.27	0.00	0.00
Flagship Bank	<b>77.96</b>	1.14	0.00	1.27
Tcm Bank, National Association	<b>77.10</b>	0.24	0.00	1.03
<b>Bankflorida</b>	<b>76.91</b>	5.46	0.00	0.00
Bayfirst National Bank	<b>72.50</b>	3.52	0.03	0.97
Gulfside Bank	<b>71.20</b>	0.71	0.00	0.06
Finemark National Bank & Trust	<b>68.56</b>	1.12	0.00	0.00
The Bank Of Tampa	<b>65.33</b>	1.10	0.00	0.21
First National Bank Of Pasco	<b>63.71</b>	1.52	0.00	0.00
Century Bank Of Florida	<b>58.56</b>	2.55	0.00	0.00
Brannen Bank	<b>48.09</b>	0.48	0.01	0.00
Edison National Bank	<b>35.32</b>	1.26	0.00	0.00

<b>Select Peer Average</b>	71.73	1.62	0.04	0.22
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the year ended December 31, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	<b>38.38</b>	61.62	100.00	0.00	0.00
Century Bank Of Florida	<b>36.78</b>	59.00	95.78	0.00	4.22
First National Bank Of Pasco	<b>35.98</b>	54.64	90.62	0.00	9.38
Brannen Bank	<b>35.52</b>	64.48	100.00	0.00	0.00
Edison National Bank	<b>27.66</b>	69.39	97.05	2.95	0.00
Flagship Bank	<b>27.40</b>	66.56	93.96	0.00	6.04
<b>Bankflorida</b>	<b>23.42</b>	<b>72.68</b>	<b>96.10</b>	<b>0.00</b>	<b>3.90</b>
Gulfside Bank	<b>23.35</b>	72.28	95.63	0.00	4.37
Sanibel Captiva Community Bank	<b>23.31</b>	65.79	89.10	0.00	10.90
Gulf Coast Business Bank	<b>13.73</b>	86.27	100.00	0.00	0.00
Finemark National Bank & Trust	<b>12.46</b>	75.84	88.30	1.78	9.91
Central Bank	<b>10.57</b>	79.42	89.99	0.00	10.01
Waterfall Bank	<b>9.63</b>	75.75	85.38	2.25	12.36
Bayfirst National Bank	<b>8.15</b>	91.85	100.00	0.00	0.00
Climate First Bank	<b>6.87</b>	85.70	92.57	0.00	7.43
Raymond James Bank	<b>2.27</b>	95.98	98.25	0.00	1.75
Tcm Bank, National Association	<b>0.28</b>	99.72	100.00	0.00	0.00

<b>Select Peer Average</b>	19.75	75.12	94.87	0.41	4.72
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.44	4.16	<b>6.07</b>	92.19
Sanibel Captiva Community Bank	6.98	2.79	<b>4.98</b>	96.05
Century Bank Of Florida	5.79	2.32	<b>4.37</b>	93.52
Gulf Coast Business Bank	6.82	3.83	<b>4.12</b>	99.06
Bayfirst National Bank	7.14	3.66	<b>3.84</b>	90.86
Gulfside Bank	5.46	2.52	<b>3.72</b>	97.68
<b>Bankflorida</b>	<b>6.08</b>	<b>3.27</b>	<b>3.72</b>	<b>92.45</b>
Climate First Bank	7.32	4.24	<b>3.70</b>	97.83
The Bank Of Tampa	4.51	1.77	<b>3.53</b>	95.72
Brannen Bank	4.95	1.97	<b>3.53</b>	99.36
Flagship Bank	5.49	3.27	<b>3.51</b>	97.20
First National Bank Of Pasco	5.55	3.12	<b>3.42</b>	97.18
Central Bank	6.31	3.57	<b>3.36</b>	97.01
Waterfall Bank	6.35	4.07	<b>3.24</b>	98.77
Edison National Bank	4.31	1.59	<b>3.23</b>	96.15
Raymond James Bank	4.93	2.08	<b>3.08</b>	99.62
Finemark National Bank & Trust	4.54	2.81	<b>1.94</b>	96.05

<b>Select Peer Average</b>	6.00	3.00	3.14	96.28
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