

# Brannen Bank

Inverness, FL

Established

7/1/1926

## Florida Bank and Thrift Performance Report

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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
<b>Brannen Bank</b>	<b>1,070,872</b>
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 (%)
<b>Brannen Bank</b>	<b>1.98</b>
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)

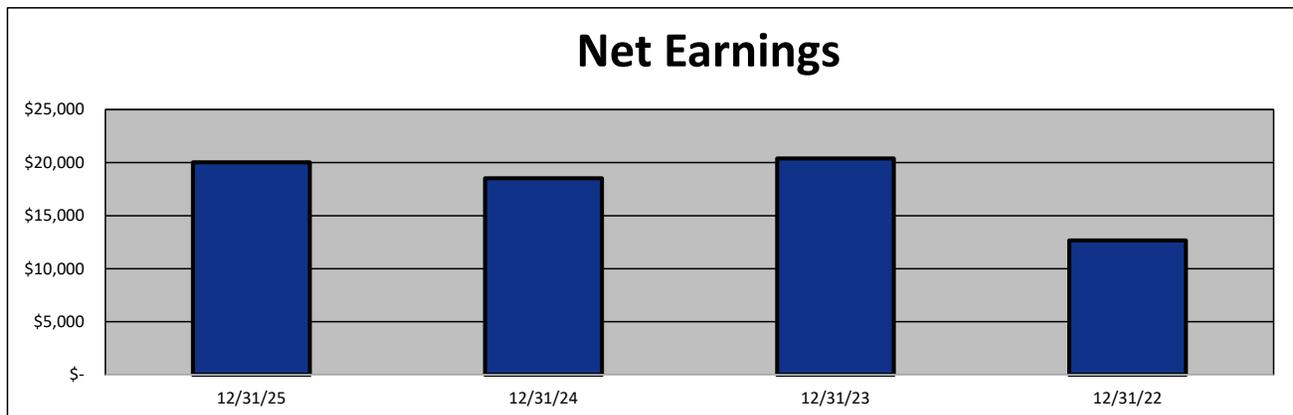
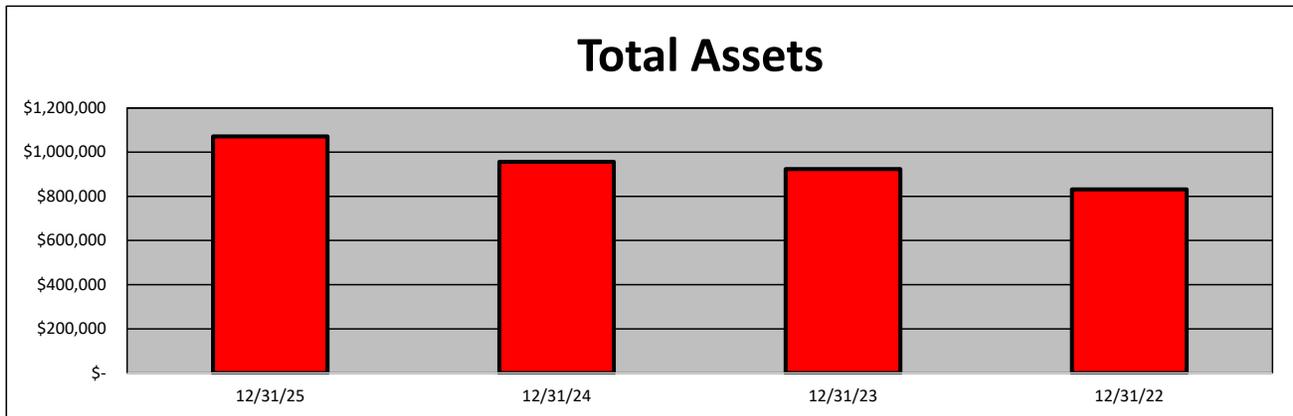
**EXECUTIVE SUMMARY - Brannen Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	3.09	2.29	2.05	1.64	10.68	9.82
Leverage Ratio	5.43	5.37	5.30	5.15	11.20	10.50
Tier 1 Cap/Risk Based Assets	14.03	14.16	14.52	14.39	12.21	11.11
Risk Based Ratio	15.06	15.23	15.57	15.48	12.99	11.97
Common Equity Tier 1 Capital Ratio	14.03	14.16	14.52	14.39	12.13	11.11
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	50.07	50.26	44.86	40.73	77.22	86.74
Loans/Assets	48.45	49.03	43.87	40.02	64.63	72.75
Securities/Assets	31.31	35.37	29.28	29.94	17.77	10.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.98	1.95	2.25	1.49	0.77	0.67
Return on Avg Equity	67.04	78.17	113.45	57.35	10.09	10.17
Nonint Income/Avg Assets	0.26	0.29	0.25	0.31	0.77	1.14
Net Overhead Ratio	1.50	1.45	1.44	1.35	2.31	2.46
Efficiency Ratio	46.66	46.35	42.49	51.76	72.83	71.98
Assets (per million) per Employee	8.85	8.39	8.71	7.77	10.41	14.70
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.75	0.79	0.80	1.01	1.28	1.34
Nonperforming Loans/Total Loans	0.53	0.39	0.42	0.39	0.54	0.58
Nonperforming Assets/Total Assets	0.27	0.19	0.19	0.16	0.38	0.49
Adjusted Texas Ratio	7.78	7.09	7.74	7.57	3.26	4.28
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.95	4.96	4.60	3.08	5.50	6.00
Cost of funds	1.97	2.05	1.19	0.19	2.82	3.00
Net interest margin	3.53	3.52	3.83	2.96	3.28	3.14
Avg Earning Assets/Avg Assets	99.36	97.75	97.19	97.55	95.74	96.28

**SELECTED FINANCIAL DATA - Brannen Bank**  
(Dollars in Thousands)

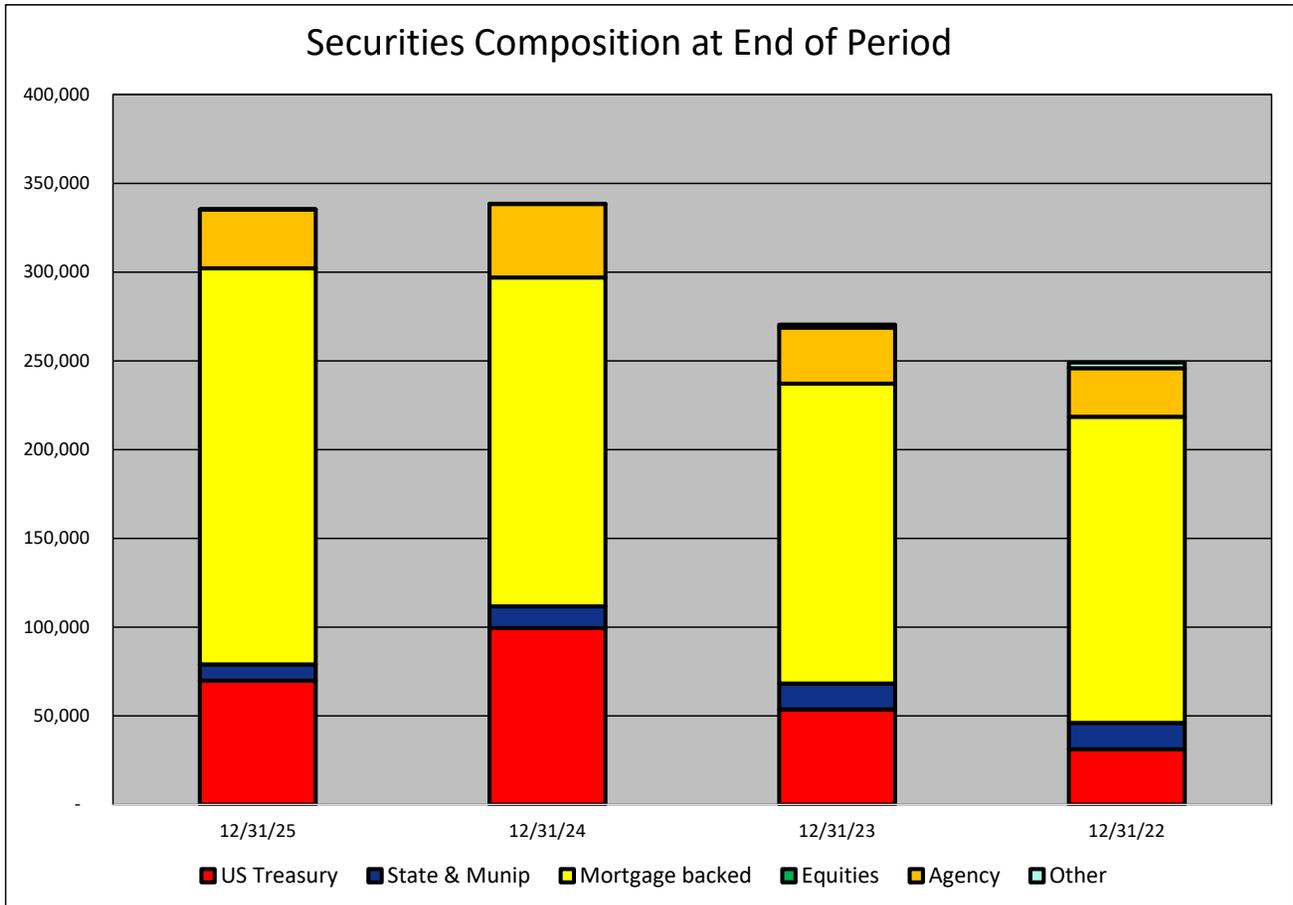
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,070,872	956,694	923,435	831,596	114,178	11.93
Cash and Equivalents	211,053	144,077	241,333	244,783	66,976	46.49
Securities	335,268	338,371	270,350	248,986	(3,103)	(0.92)
Loans, net	518,876	469,098	405,129	332,779	49,778	10.61
Deposit Accounts	1,036,228	933,320	903,165	817,129	102,908	11.03
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	33,059	21,871	18,919	13,678	11,188	51.15

<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	20,028	18,525	20,407	12,676	1,503	8.11
Interest Income	49,705	46,028	40,453	25,610	3,677	7.99
Interest Expense	14,268	13,366	6,801	1,002	902	6.75
Net Interest Income	35,437	32,662	33,652	24,608	2,775	8.50
Credit Loss Expense	226	449	317	441	(223)	(49.67)
Noninterest income	2,661	2,717	2,307	2,659	(56)	(2.06)
Gain on Sale of Securities	11	-	27	-	11	NA
Noninterest Expense	17,810	16,433	15,317	14,150	1,377	8.38
Net Operating Income	20,062	18,497	20,325	12,676	1,565	8.46
Income Taxes	-	-	-	-	-	NA



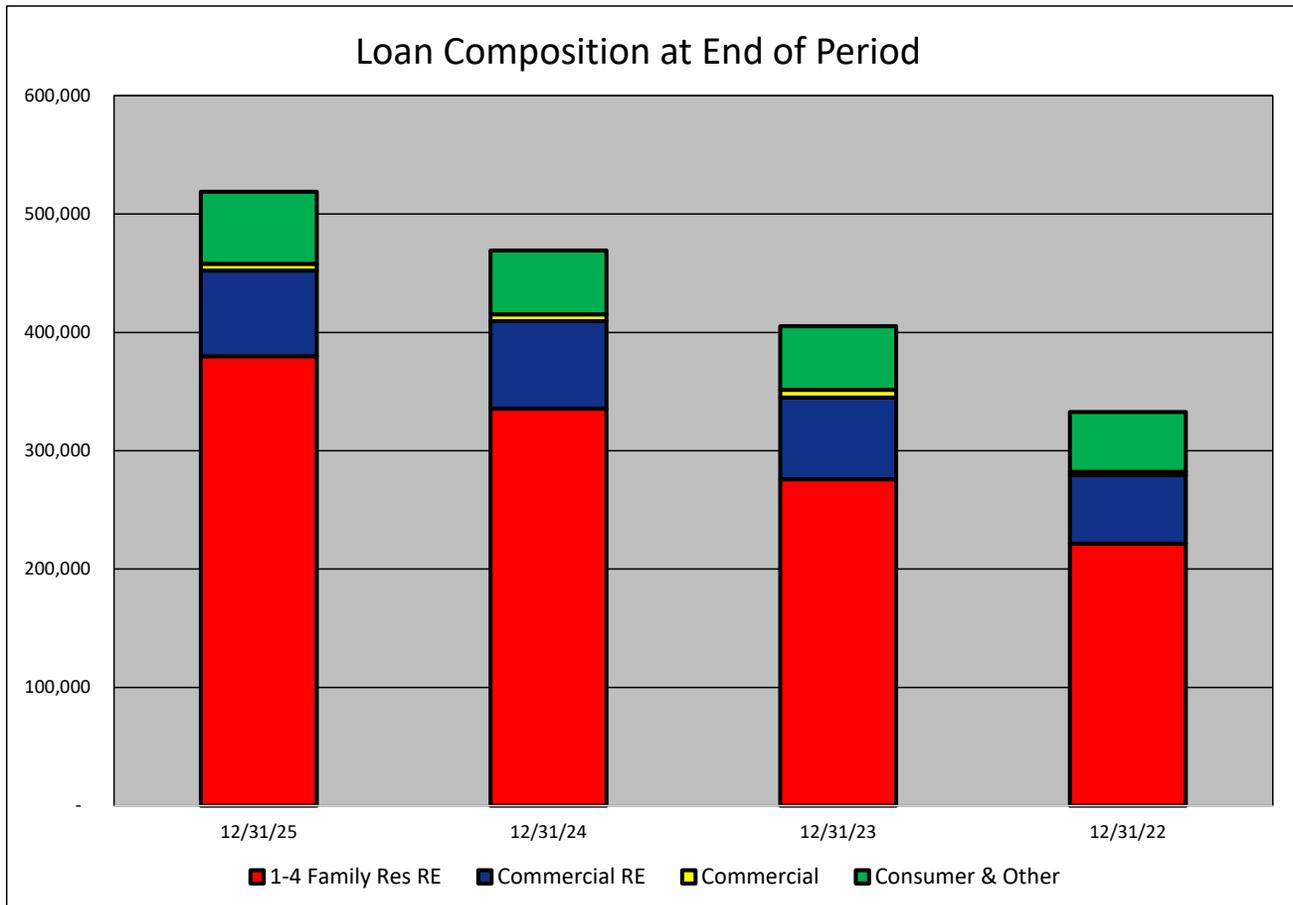
**SECURITIES COMPOSITION - Brannen Bank**  
(Dollars in Thousands)

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	69,807	99,469	53,687	31,177	(29,662)	(29.82)
State & Munip	9,230	12,194	14,523	14,836	(2,964)	(24.31)
Mortgage backed	223,111	185,225	168,983	172,456	37,886	20.45
Equities	-	-	-	-	-	NA
Agency	33,105	41,412	31,565	27,443	(8,307)	(20.06)
Other	15	71	1,592	3,074	(56)	(78.87)
<b>Total Securities</b>	<b>335,268</b>	<b>338,371</b>	<b>270,350</b>	<b>248,986</b>	<b>(3,103)</b>	<b>(0.92)</b>



**LOAN PORTFOLIO COMPOSITION - Brannen Bank**  
(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	379,813	335,620	275,967	221,490	44,193	13.17
Commercial RE	72,420	73,855	69,050	57,835	(1,435)	(1.94)
Commercial	5,672	5,704	6,405	2,897	(32)	(0.56)
Consumer & Other	60,971	53,919	53,707	50,557	7,052	13.08
<b>Loans, Net</b>	<b>518,876</b>	<b>469,098</b>	<b>405,129</b>	<b>332,779</b>	<b>49,778</b>	<b>10.61</b>



**LOAN PORTFOLIO QUALITY - Brannen Bank**  
(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	3,689	3,242	3,355	2,912	447	13.79
Total Recoveries	-	2	25	2	(2)	(100.00)
Total Charge-offs	49	4	-	-	45	1,125.00
Credit Loss Expense	226	449	317	441	(223)	(49.67)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(455)	-	-	NA
Ending Balance	3,866	3,689	3,242	3,355	177	4.80

**NON-PERFORMING ASSETS:**

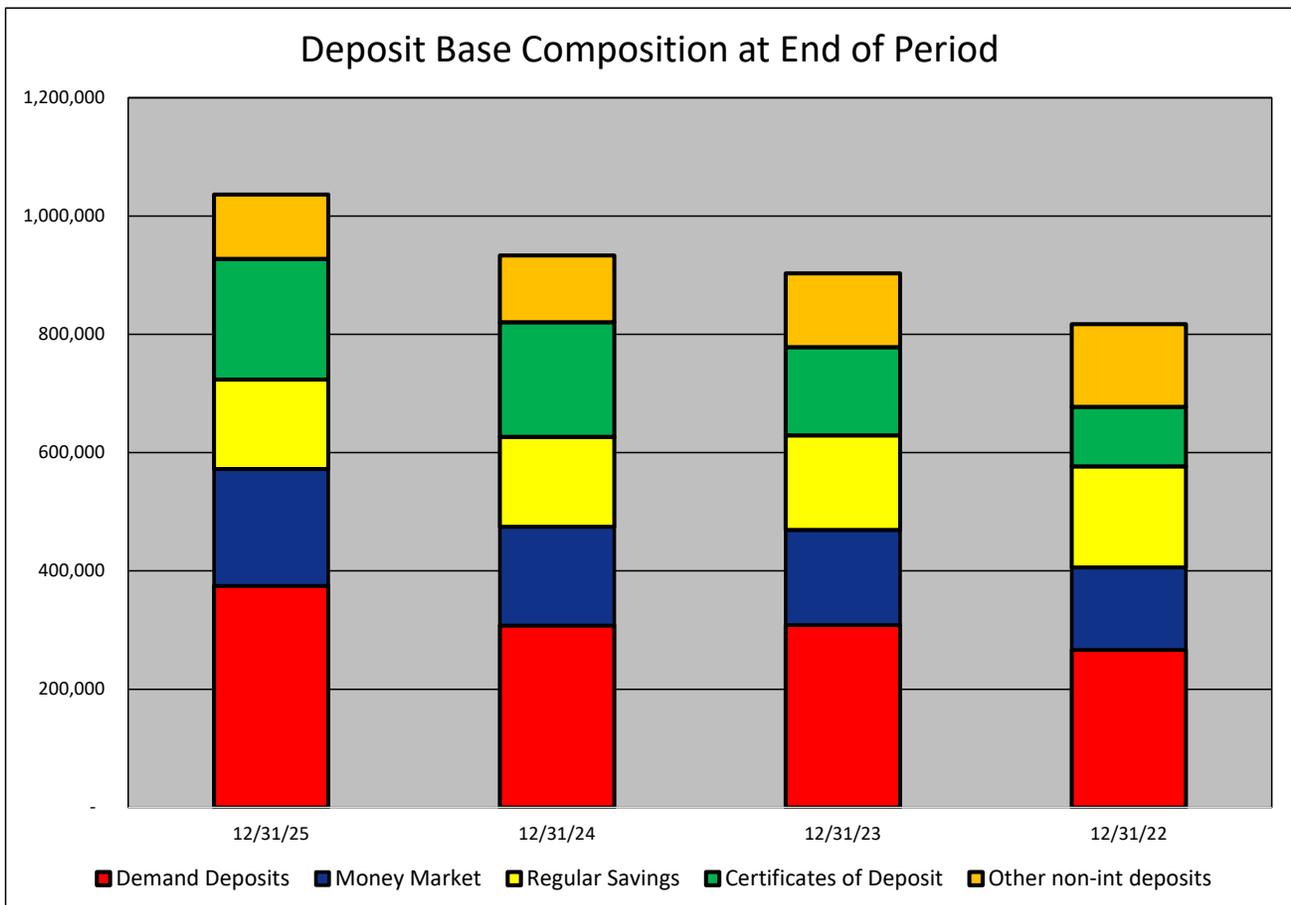
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,756	1,812	1,715	1,290	944	52.10
Foreclosed Real Estate	117	-	-	-	117	NA
Total Non-perf Assets	2,873	1,812	1,715	1,290	1,061	58.55

**DEPOSIT BASE COMPOSITION - Brannen Bank**  
(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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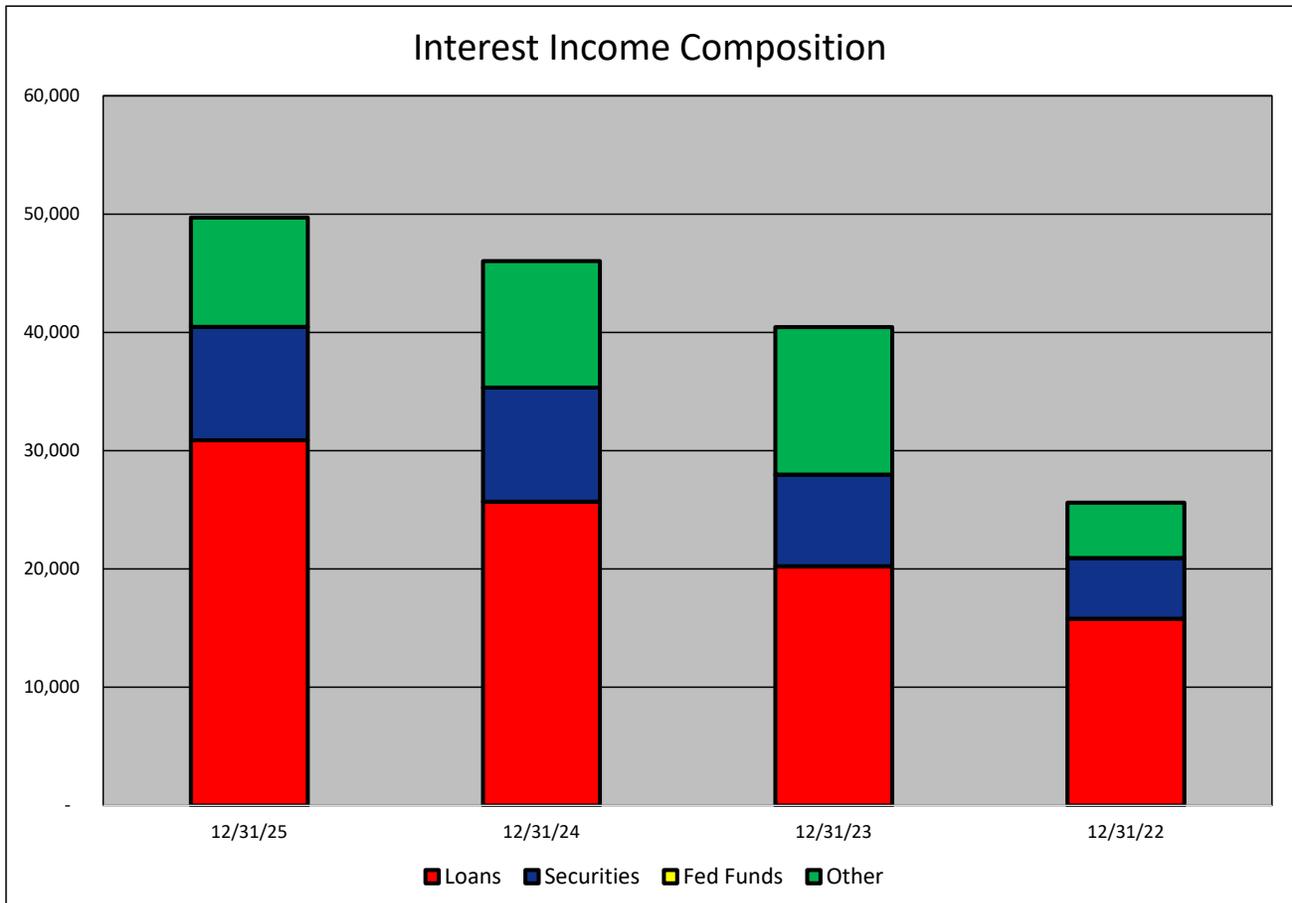
**DEPOSIT BASE CATEGORY:**

Demand Deposits	374,967	307,830	308,501	266,331	67,137	21.81
Money Market	197,117	166,810	160,705	139,516	30,307	18.17
Regular Savings	151,327	151,966	160,000	170,995	(639)	(0.42)
Certificates of Deposit	204,104	193,915	148,939	100,486	10,189	5.25
Other non-int deposits	108,713	112,799	125,020	139,801	(4,086)	(3.62)
<b>Total Deposits</b>	<b>1,036,228</b>	<b>933,320</b>	<b>903,165</b>	<b>817,129</b>	<b>102,908</b>	<b>11.03</b>



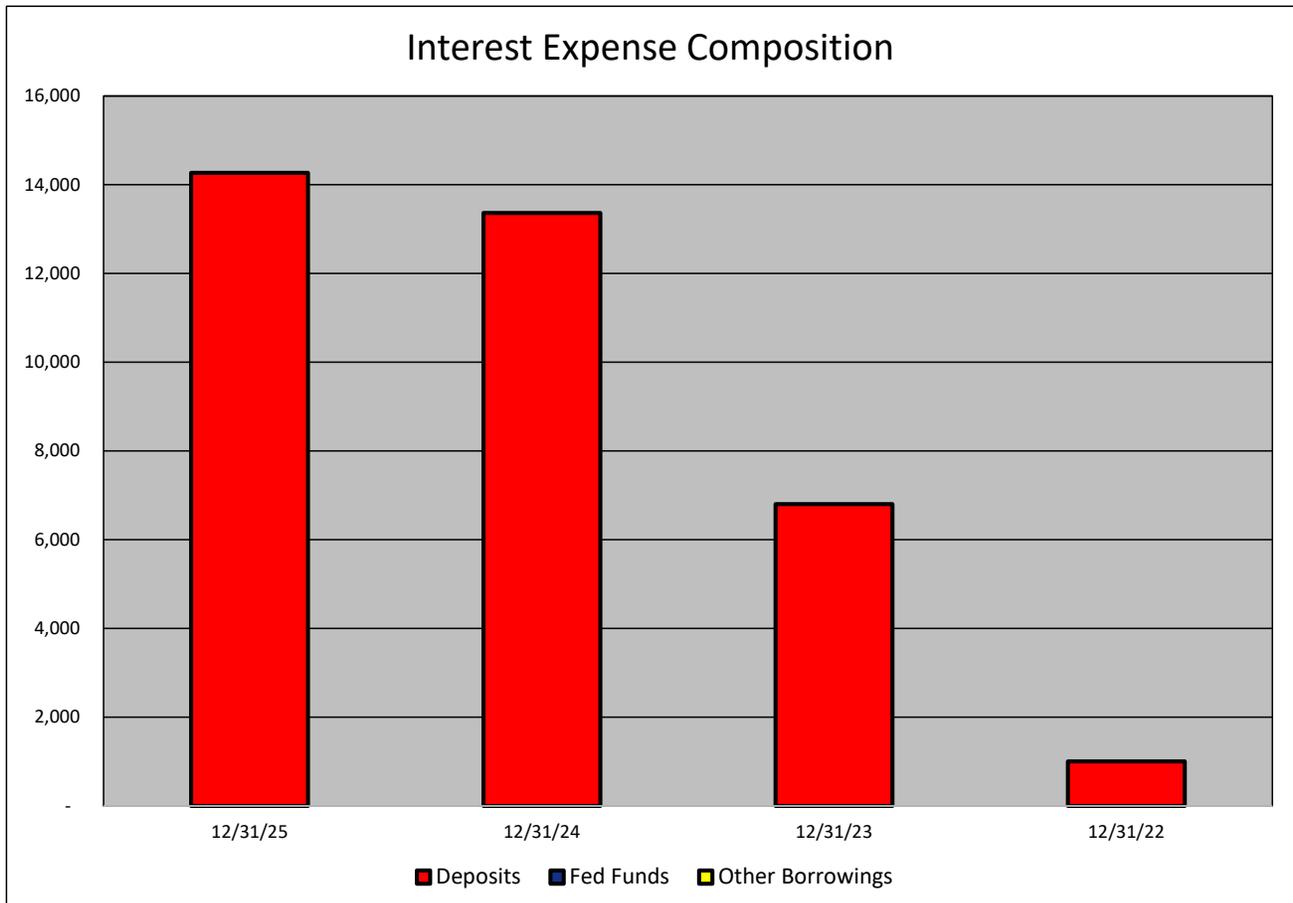
**INTEREST INCOME COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

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	30,887	25,681	20,233	15,794	5,206	20.27
Securities	9,577	9,644	7,752	5,122	(67)	(0.69)
Fed Funds	-	-	-	-	-	NA
Other	9,241	10,703	12,468	4,694	(1,462)	(13.66)
<b>Total Int Income</b>	<b>49,705</b>	<b>46,028</b>	<b>40,453</b>	<b>25,610</b>	<b>3,677</b>	<b>7.99</b>



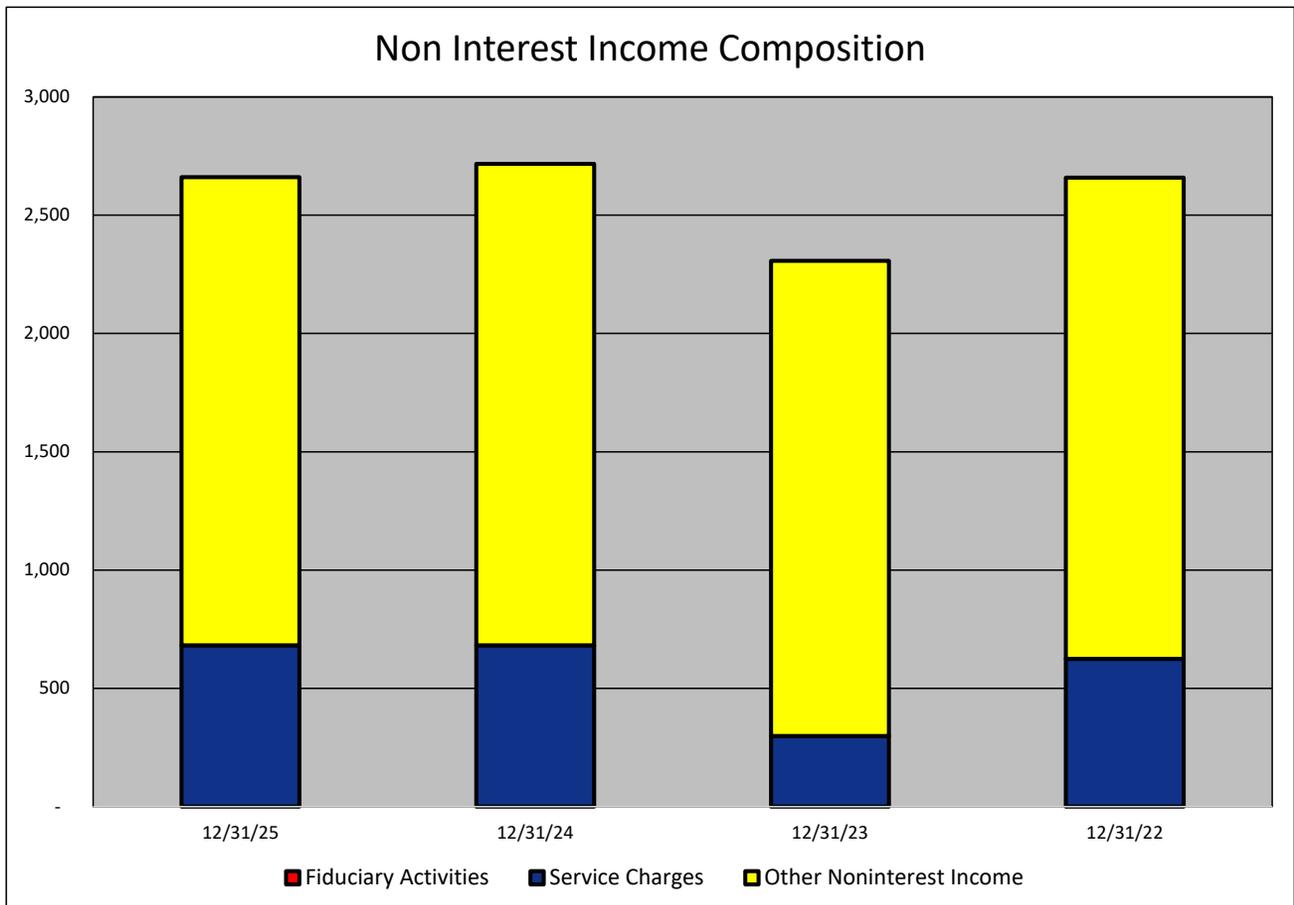
**INTEREST EXPENSE COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

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	14,268	13,366	6,801	1,002	902	6.75
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>14,268</b>	<b>13,366</b>	<b>6,801</b>	<b>1,002</b>	<b>902</b>	<b>6.75</b>



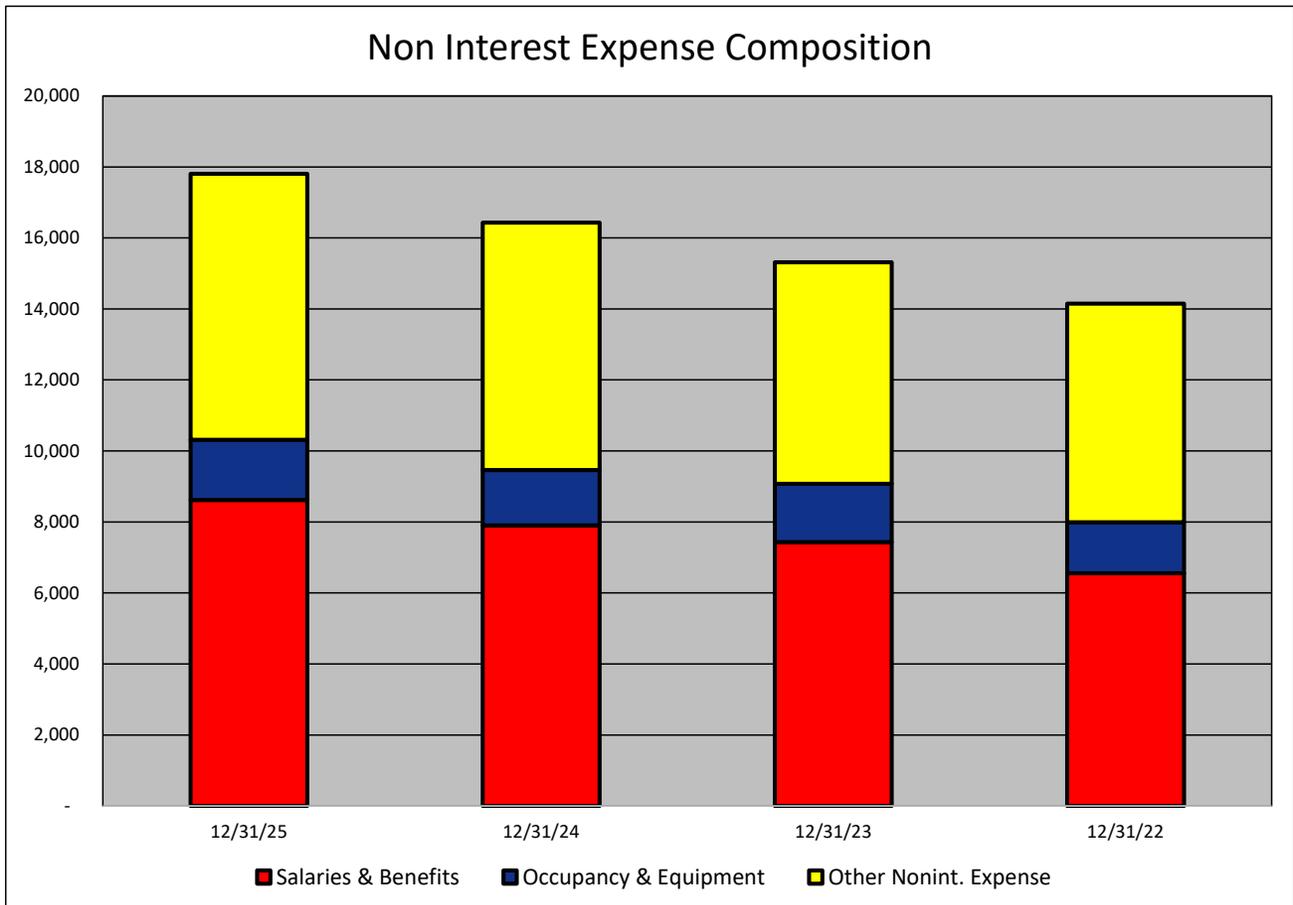
**NONINTEREST INCOME COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	682	682	299	625	-	-
Other Noninterest Income	1,979	2,035	2,008	2,034	(56)	(2.75)
<b>Total Nonint. Income</b>	<b>2,661</b>	<b>2,717</b>	<b>2,307</b>	<b>2,659</b>	<b>(56)</b>	<b>(2.06)</b>



**NONINTEREST EXPENSE COMPOSITION- Brannen Bank**  
(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	8,618	7,906	7,432	6,551	712	9.01
Occupancy & Equipment	1,696	1,559	1,643	1,442	137	8.79
Other Nonint. Expense	7,496	6,968	6,242	6,157	528	7.58
<b>Total Nonint. Expense</b>	<b>17,810</b>	<b>16,433</b>	<b>15,317</b>	<b>14,150</b>	<b>1,377</b>	<b>8.38</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>
<b>Brannen Bank</b>	<b>1,070,872</b>	<b>956,694</b>	<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>	<b>3,464,628</b>	<b>3,276,056</b>	<b>15.05</b>
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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>
<b>Brannen Bank</b>	<b>518,876</b>	<b>469,098</b>	<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>	<b>2,773,708</b>	<b>2,515,909</b>	<b>15.02</b>
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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
Bankflorida	10.32	<b>10.57</b>	11.52	12.74	11.52
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
Bankflorida	<b>90.63</b>	77.96	0.03
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
<b>Brannen Bank</b>	<b>50.07</b>	<b>48.45</b>	<b>31.31</b>
Edison National Bank	<b>40.69</b>	35.84	20.99

<b>Select Peer Average</b>	86.74	72.75	10.79
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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
Bankflorida	398,846	<b>0.79</b>	7.40
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>	3,392,111	0.67	10.17
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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
Bankflorida	0.13	2.27	<b>67.35</b>	8.26
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
<b>Brannen Bank</b>	<b>0.75</b>	<b>0.53</b>	<b>0.27</b>	<b>7.78</b>
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
<b>Brannen Bank</b>	<b>0.50</b>	<b>19.21</b>	<b>0.00</b>	<b>0.00</b>	<b>31.31</b>
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
Bankflorida	<b>0.36</b>	14.83	0.00	0.00	0.03
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	85.91	1.67	0.00	0.00
Climate First Bank	85.39	0.94	0.00	0.08
Sanibel Captiva Community Bank	84.67	3.09	0.71	0.02
Central Bank	84.52	2.39	0.00	0.06
Raymond James Bank	81.88	0.01	0.00	0.00
Gulf Coast Business Bank	81.81	0.27	0.00	0.00
Flagship Bank	77.96	1.14	0.00	1.27
Tcm Bank, National Association	77.10	0.24	0.00	1.03
Bankflorida	76.91	5.46	0.00	0.00
Bayfirst National Bank	72.50	3.52	0.03	0.97
Gulfside Bank	71.20	0.71	0.00	0.06
Finemark National Bank & Trust	68.56	1.12	0.00	0.00
The Bank Of Tampa	65.33	1.10	0.00	0.21
First National Bank Of Pasco	63.71	1.52	0.00	0.00
Century Bank Of Florida	58.56	2.55	0.00	0.00
Brannen Bank	48.09	0.48	0.01	0.00
Edison National Bank	35.32	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
<b>Brannen Bank</b>	<b>35.52</b>	<b>64.48</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
Bankflorida	<b>23.42</b>	72.68	96.10	0.00	3.90
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
Bankflorida	6.08	3.27	<b>3.72</b>	92.45
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
<b>Brannen Bank</b>	<b>4.95</b>	<b>1.97</b>	<b>3.53</b>	<b>99.36</b>
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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