

# Century Bank Of Florida

Tampa, FL

Established

9/11/2000

## 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)

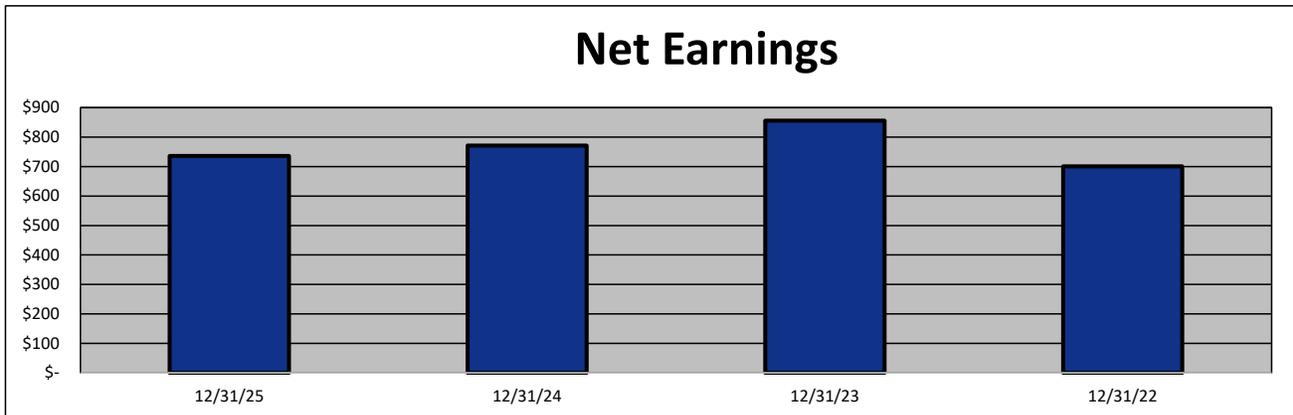
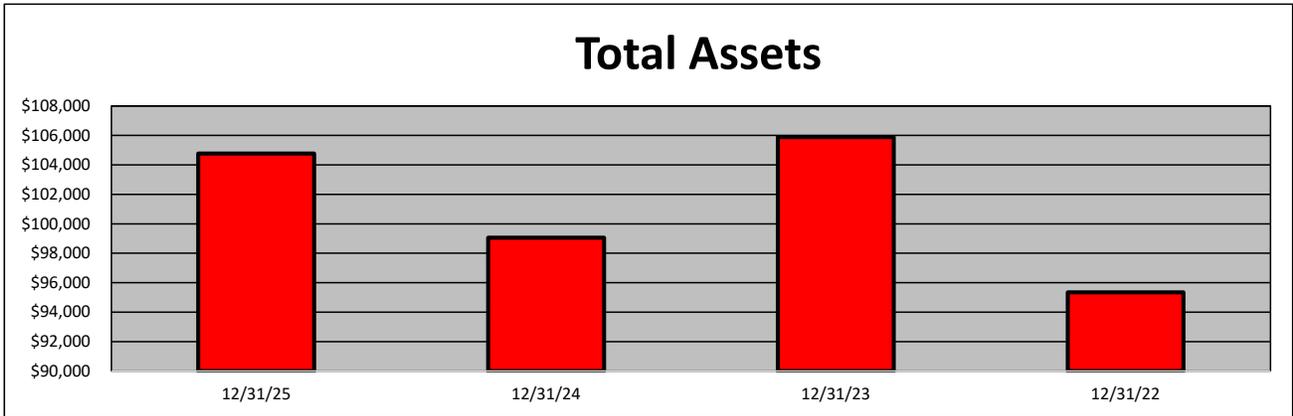
**EXECUTIVE SUMMARY - Century Bank of Florida**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.00	8.38	7.27	7.22	10.68	9.82
Leverage Ratio	10.17	9.47	9.09	8.80	11.20	10.50
Tier 1 Cap/Risk Based Assets	15.07	14.99	14.30	12.90	12.21	11.11
Risk Based Ratio	16.32	16.24	15.55	14.05	12.99	11.97
Common Equity Tier 1 Capital Ratio	15.07	14.99	14.30	12.90	12.13	11.11
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	68.75	68.94	62.16	73.83	77.22	86.74
Loans/Assets	59.51	60.58	54.85	63.23	64.63	72.75
Securities/Assets	13.95	14.32	12.45	13.07	17.77	10.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.72	0.74	0.82	0.66	0.77	0.67
Return on Avg Equity	8.38	9.67	12.07	9.84	10.09	10.17
Nonint Income/Avg Assets	0.31	0.31	0.26	0.28	0.77	1.14
Net Overhead Ratio	3.36	3.20	3.08	2.83	2.31	2.46
Efficiency Ratio	83.27	82.21	79.94	82.19	72.83	71.98
Assets (per million) per Employee	6.16	6.19	6.62	5.96	10.41	14.70
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.61	1.69	1.76	1.31	1.28	1.34
Nonperforming Loans/Total Loans	0.42	0.43	0.10	0.69	0.54	0.58
Nonperforming Assets/Total Assets	0.25	0.27	0.06	0.43	0.38	0.49
Adjusted Texas Ratio	2.49	2.91	0.69	5.39	3.26	4.28
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.79	5.96	5.57	4.66	5.50	6.00
Cost of funds	2.32	2.68	2.22	0.74	2.82	3.00
Net interest margin	4.37	4.19	4.13	4.16	3.28	3.14
Avg Earning Assets/Avg Assets	93.52	94.16	94.57	83.99	95.74	96.28

**SELECTED FINANCIAL DATA - Century Bank of Florida**  
(Dollars in Thousands)

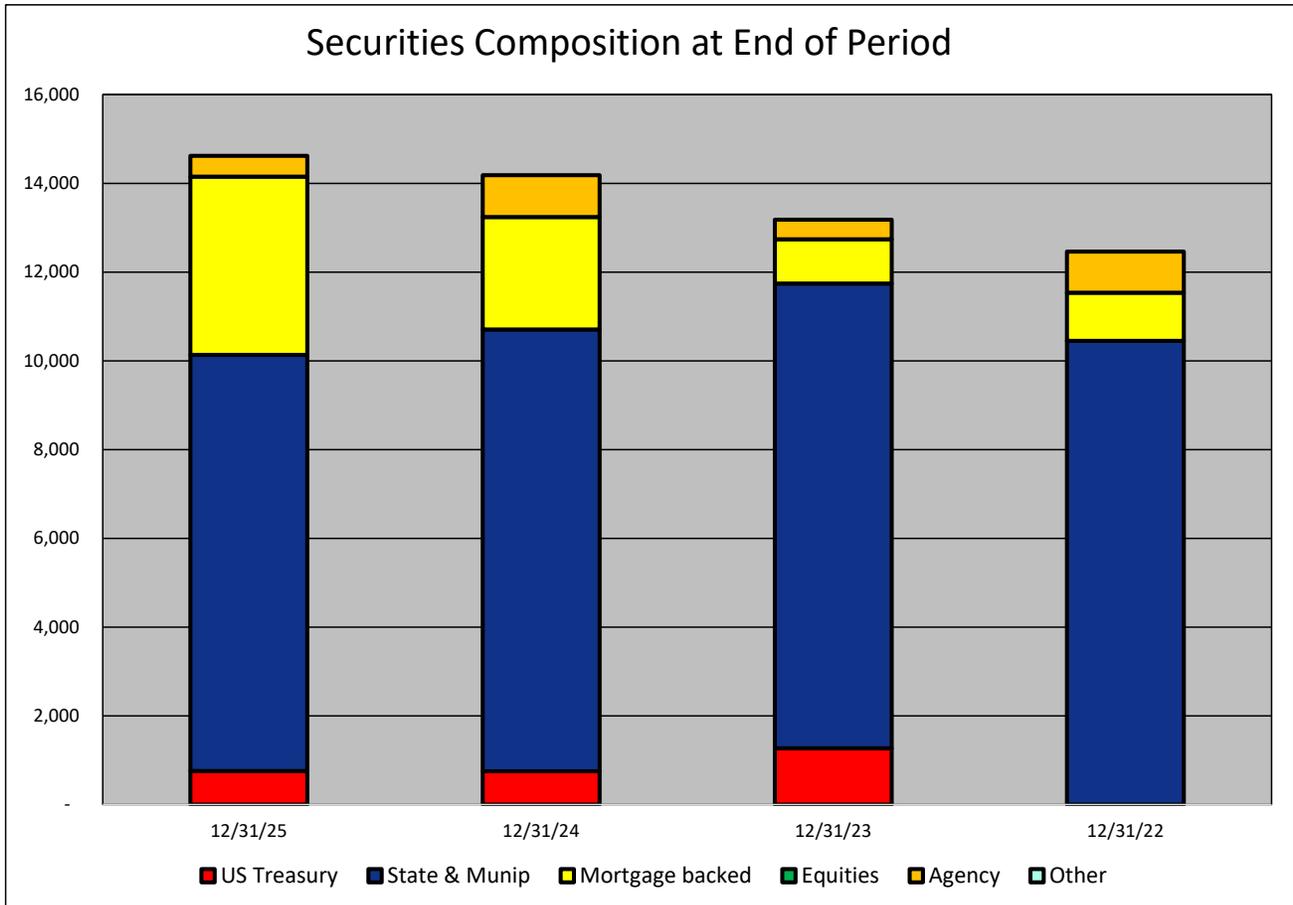
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	104,776	99,050	105,887	95,338	5,726	5.78
Cash and Equivalents	21,235	18,431	27,996	16,031	2,804	15.21
Securities	14,620	14,185	13,182	12,463	435	3.07
Loans, net	62,354	60,000	58,079	60,284	2,354	3.92
Deposit Accounts	90,703	87,026	93,432	81,652	3,677	4.23
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	9,426	8,304	7,697	6,886	1,122	13.51

<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	736	771	856	701	(35)	(4.54)
Interest Income	5,498	5,833	5,476	4,152	(335)	(5.74)
Interest Expense	1,343	1,734	1,415	444	(391)	(22.55)
Net Interest Income	4,155	4,099	4,061	3,708	56	1.37
Credit Loss Expense	-	-	-	-	-	NA
Noninterest income	312	319	275	299	(7)	(2.19)
Gain on Sale of Securities	-	(3)	-	-	3	(100.00)
Noninterest Expense	3,731	3,644	3,480	3,306	87	2.39
Net Operating Income	736	774	856	701	(38)	(4.91)
Income Taxes	-	-	-	-	-	NA



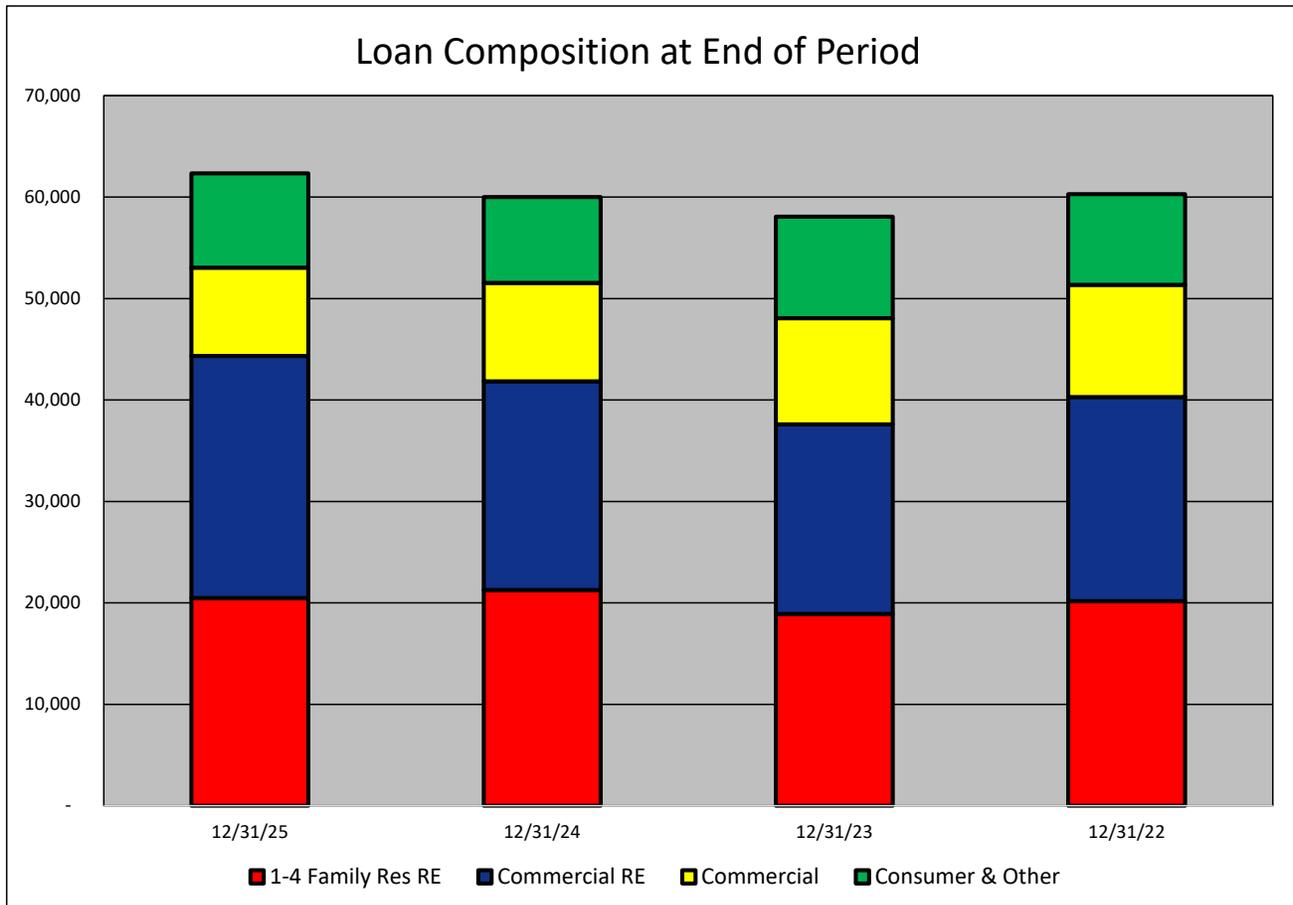
**SECURITIES COMPOSITION - Century Bank of Florida**  
(Dollars in Thousands)

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	757	749	1,270	-	8	1.07
State & Munip	9,376	9,960	10,473	10,450	(584)	(5.86)
Mortgage backed	4,016	2,529	997	1,087	1,487	58.80
Equities	-	-	-	-	-	NA
Agency	471	947	442	926	(476)	(50.26)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>14,620</b>	<b>14,185</b>	<b>13,182</b>	<b>12,463</b>	<b>435</b>	<b>3.07</b>



**LOAN PORTFOLIO COMPOSITION - Century Bank of Florida**  
(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	20,478	21,276	18,913	20,160	(798)	(3.75)
Commercial RE	23,873	20,576	18,687	20,124	3,297	16.02
Commercial	8,685	9,702	10,453	11,064	(1,017)	(10.48)
Consumer & Other	9,318	8,446	10,026	8,936	872	10.32
Loans, Net	62,354	60,000	58,079	60,284	2,354	3.92



**LOAN PORTFOLIO QUALITY - Century Bank of Florida**  
(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	1,012	1,021	791	747	(9)	(0.88)
Total Recoveries	10	31	41	44	(21)	(67.74)
Total Charge-offs	21	40	11	-	(19)	(47.50)
Credit Loss Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	200	-	-	NA
Ending Balance	1,001	1,012	1,021	791	(11)	(1.09)

**NON-PERFORMING ASSETS:**

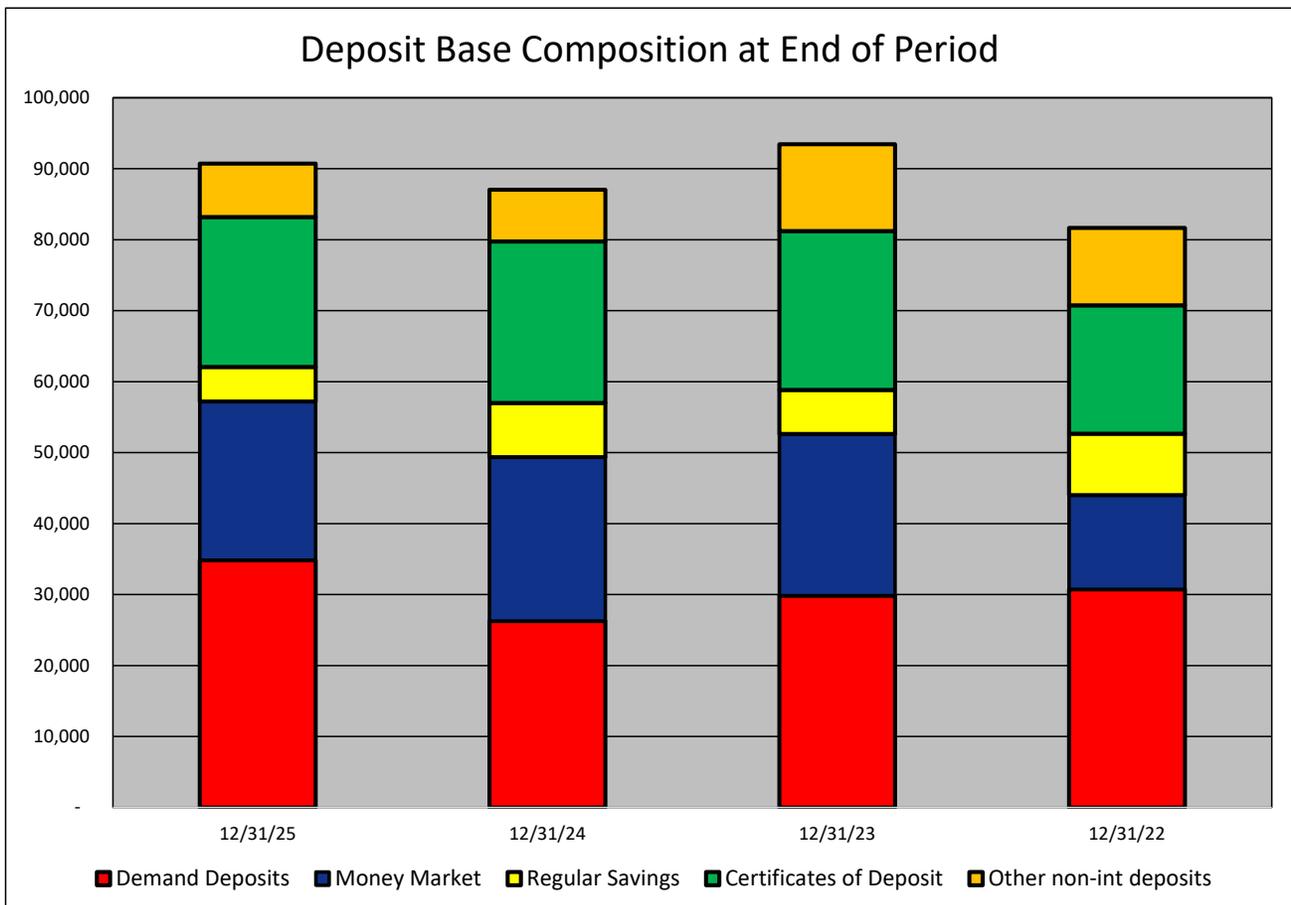
Total-90+ Days Past Due	-	237	-	-	(237)	(100.00)
Total-Nonaccrual	260	21	60	414	239	1,138.10
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	260	258	60	414	2	0.78

**DEPOSIT BASE COMPOSITION - Century Bank of Florida**  
(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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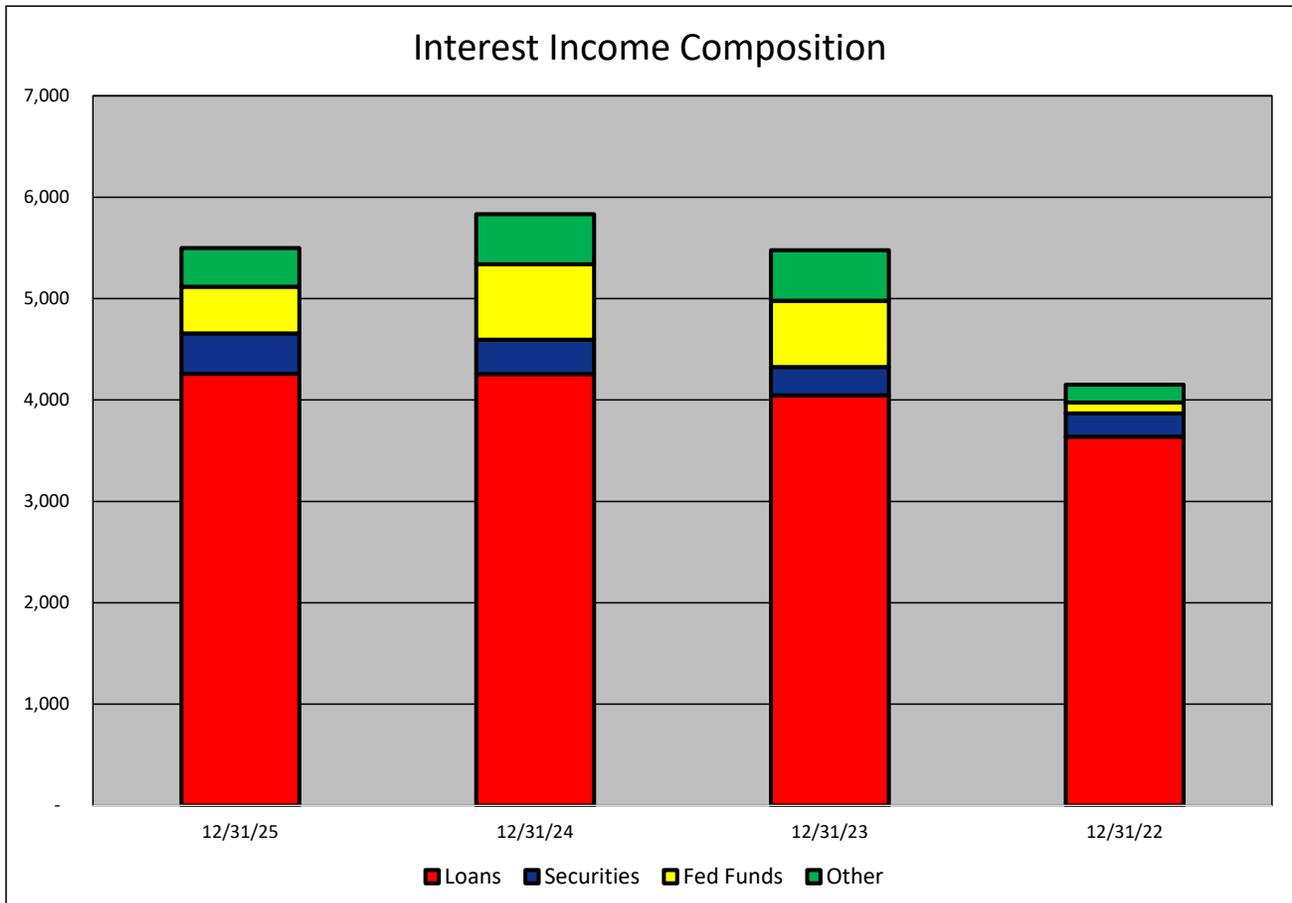
**DEPOSIT BASE CATEGORY:**

Demand Deposits	34,829	26,259	29,845	30,720	8,570	32.64
Money Market	22,378	23,100	22,770	13,305	(722)	(3.13)
Regular Savings	4,871	7,648	6,214	8,646	(2,777)	(36.31)
Certificates of Deposit	21,114	22,737	22,397	18,076	(1,623)	(7.14)
Other non-int deposits	7,511	7,282	12,206	10,905	229	3.14
<b>Total Deposits</b>	<b>90,703</b>	<b>87,026</b>	<b>93,432</b>	<b>81,652</b>	<b>3,677</b>	<b>4.23</b>



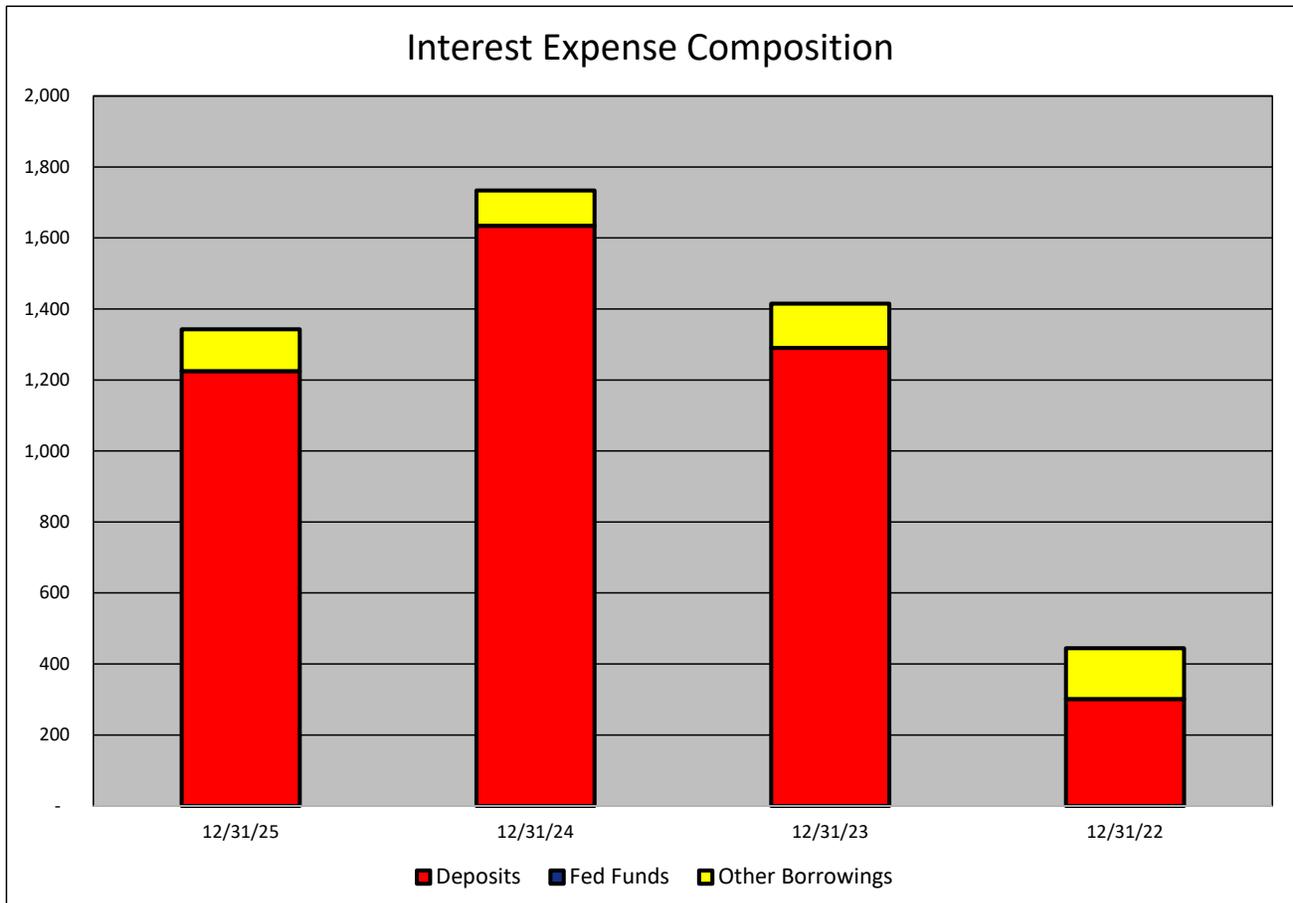
**INTEREST INCOME COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

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	4,258	4,256	4,046	3,638	2	0.05
Securities	399	339	280	230	60	17.70
Fed Funds	461	745	653	107	(284)	(38.12)
Other	380	493	497	177	(113)	(22.92)
<b>Total Int Income</b>	<b>5,498</b>	<b>5,833</b>	<b>5,476</b>	<b>4,152</b>	<b>(335)</b>	<b>(5.74)</b>



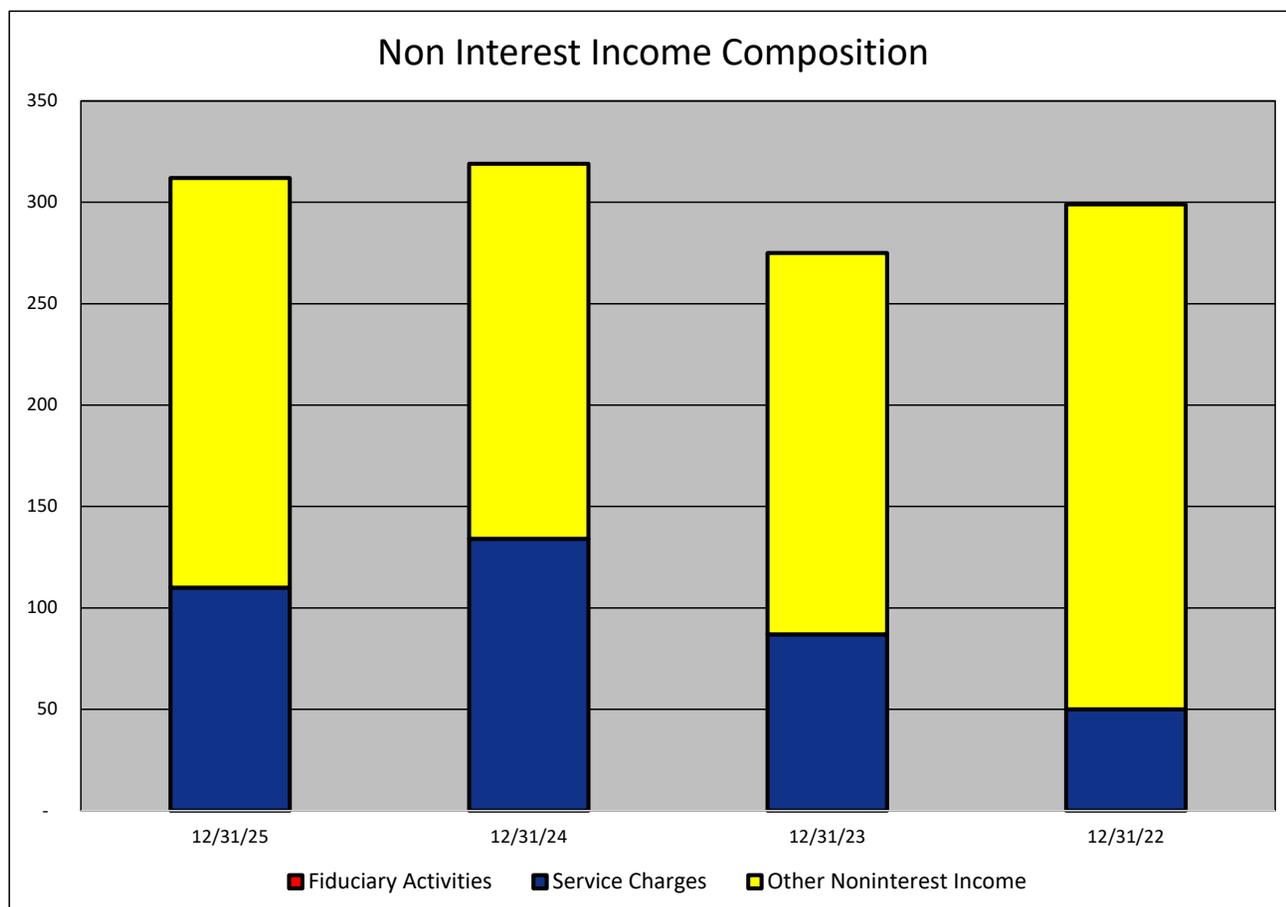
**INTEREST EXPENSE COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

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	1,225	1,634	1,290	301	(409)	(25.03)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	118	100	125	143	18	18.00
<b>Total Int Expense</b>	<b>1,343</b>	<b>1,734</b>	<b>1,415</b>	<b>444</b>	<b>(391)</b>	<b>(22.55)</b>



**NONINTEREST INCOME COMPOSITION- Century Bank of Florida**  
(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	110	134	87	50	(24)	(17.91)
Other Noninterest Income	202	185	188	249	17	9.19
<b>Total Nonint. Income</b>	<b>312</b>	<b>319</b>	<b>275</b>	<b>299</b>	<b>(7)</b>	<b>(2.19)</b>

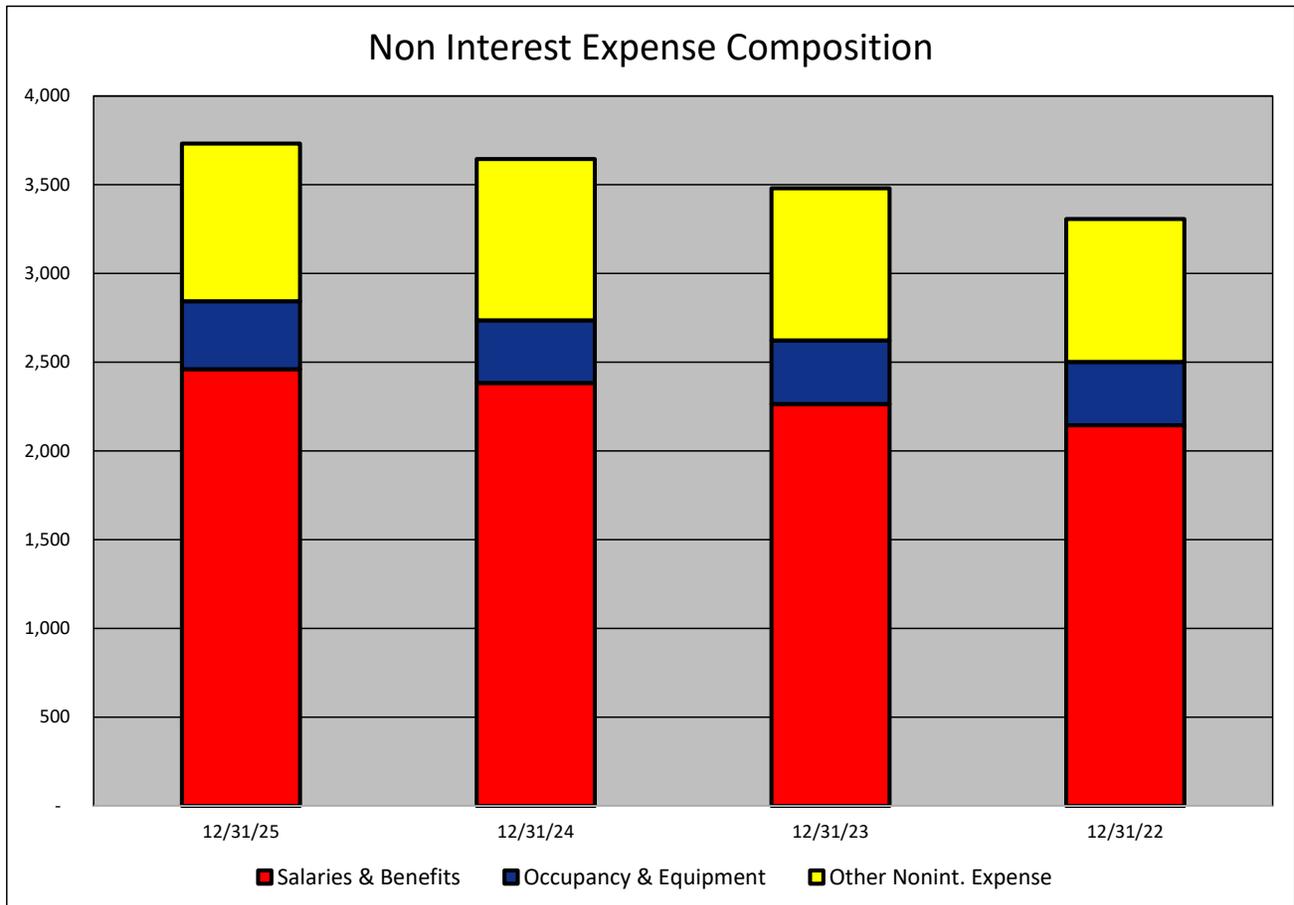


**NONINTEREST EXPENSE COMPOSITION- Century Bank of Florida**  
(Dollars in Thousands)

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 EXPENSE CATEGORY**

Salaries & Benefits	2,461	2,383	2,265	2,145	78	3.27
Occupancy & Equipment	383	353	358	357	30	8.50
Other Nonint. Expense	887	908	857	804	(21)	(2.31)
<b>Total Nonint. Expense</b>	<b>3,731</b>	<b>3,644</b>	<b>3,480</b>	<b>3,306</b>	<b>87</b>	<b>2.39</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
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
<b>Century Bank Of Florida</b>	<b>9.00</b>	<b>10.17</b>	<b>15.07</b>	<b>16.32</b>	<b>15.07</b>
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
<b>Century Bank Of Florida</b>	<b>68.75</b>	<b>59.51</b>	<b>13.95</b>
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
Bankflorida	398,846	<b>0.79</b>	7.40
<b>Century Bank Of Florida</b>	<b>101,613</b>	<b>0.72</b>	<b>8.38</b>
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
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
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
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	<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
Bankflorida	<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
<b>Century Bank Of Florida</b>	<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
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
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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