

# Gulf Coast Business Bank

Fort Myers, FL

Established

6/6/2022

## 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
<b>Gulf Coast Business Bank</b>	<b>181,141</b>
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
<b>Gulf Coast Business Bank</b>	<b>0.66</b>
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)

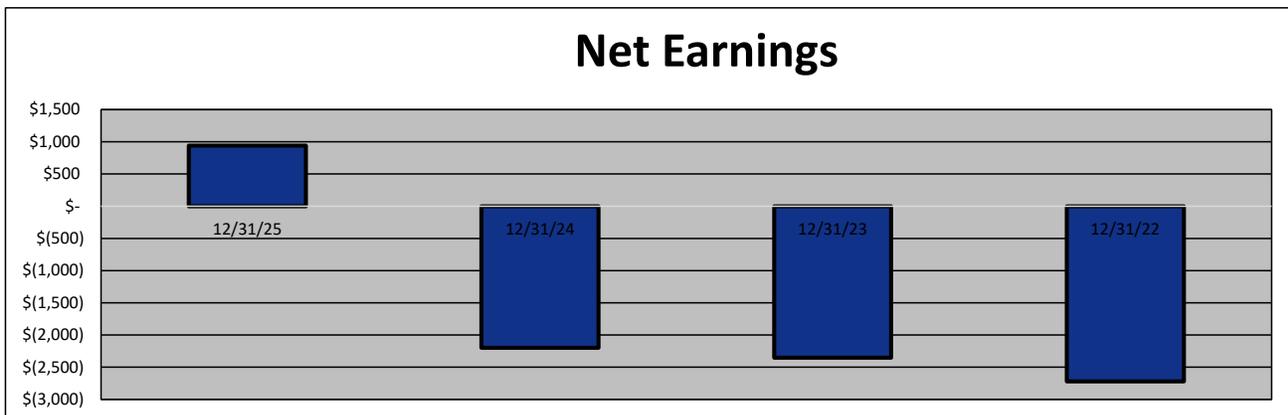
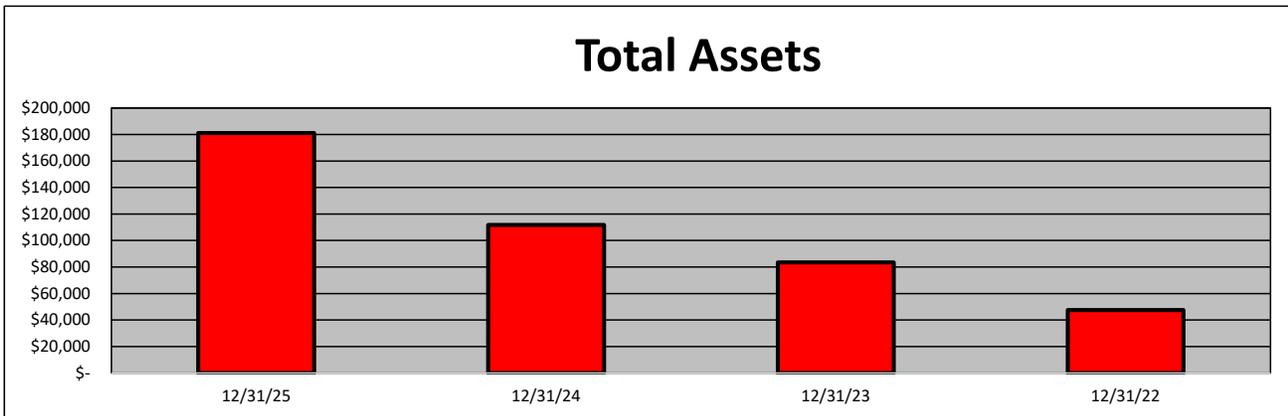
**EXECUTIVE SUMMARY - Gulf Coast Business Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	13.96	14.71	22.17	43.54	10.68	9.82
Leverage Ratio	15.69	15.85	23.80	49.19	11.20	10.50
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.21	11.11
Risk Based Ratio	0.00	0.00	0.00	0.00	12.99	11.97
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.13	11.11
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	96.96	92.73	77.21	67.43	77.22	86.74
Loans/Assets	82.88	78.32	59.10	36.84	64.63	72.75
Securities/Assets	3.14	6.00	9.64	19.27	17.77	10.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.66	(2.34)	(3.46)	(11.03)	0.77	0.67
Return on Avg Equity	4.61	(12.69)	(12.13)	(21.17)	10.09	10.17
Nonint Income/Avg Assets	0.25	0.12	0.06	0.03	0.77	1.14
Net Overhead Ratio	4.21	5.88	7.25	12.60	2.31	2.46
Efficiency Ratio	103.05	140.53	163.58	506.18	72.83	71.98
Assets (per million) per Employee	6.97	4.14	3.21	2.80	10.41	14.70
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.30	1.30	1.30	1.27	1.28	1.34
Nonperforming Loans/Total Loans	2.66	0.00	0.00	0.00	0.54	0.58
Nonperforming Assets/Total Assets	2.21	0.00	0.00	0.00	0.38	0.49
Adjusted Texas Ratio	14.68	0.00	0.00	0.00	3.26	4.28
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.82	6.86	6.25	3.07	5.50	6.00
Cost of funds	3.83	4.04	3.20	1.65	2.82	3.00
Net interest margin	4.12	4.22	4.52	2.59	3.28	3.14
Avg Earning Assets/Avg Assets	99.06	98.32	97.46	95.11	95.74	96.28

**SELECTED FINANCIAL DATA - Gulf Coast Business Bank**  
(Dollars in Thousands)

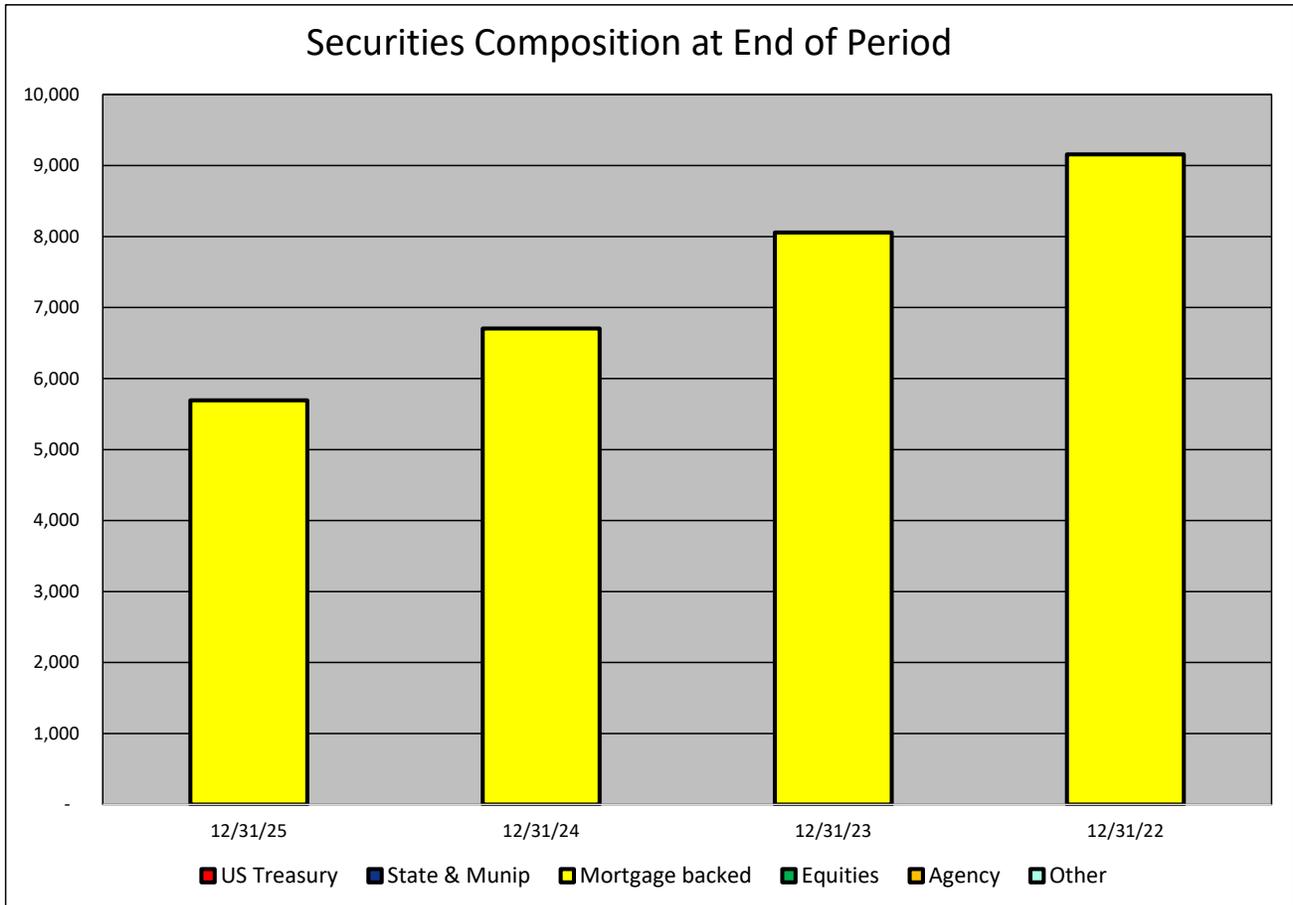
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	181,141	111,680	83,540	47,521	69,461	62.20
Cash and Equivalents	23,925	17,113	25,202	19,663	6,812	39.81
Securities	5,694	6,706	8,056	9,157	(1,012)	(15.09)
Loans, net	150,138	87,468	49,372	17,505	62,670	71.65
Deposit Accounts	154,849	94,322	63,944	25,962	60,527	64.17
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	25,296	16,429	18,523	20,690	8,867	53.97

<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	940	(2,200)	(2,354)	(2,720)	3,140	(142.73)
Interest Income	9,616	6,337	4,138	719	3,279	51.74
Interest Expense	3,804	2,436	1,145	111	1,368	56.16
Net Interest Income	5,812	3,901	2,993	608	1,911	48.99
Credit Loss Expense	825	506	423	222	319	63.04
Noninterest income	349	116	44	7	233	200.86
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,349	5,645	4,968	3,113	704	12.47
Net Operating Income	(1,013)	(2,134)	(2,354)	(2,720)	1,121	(52.53)
Income Taxes	(1,953)	-	-	-	(1,953)	NA



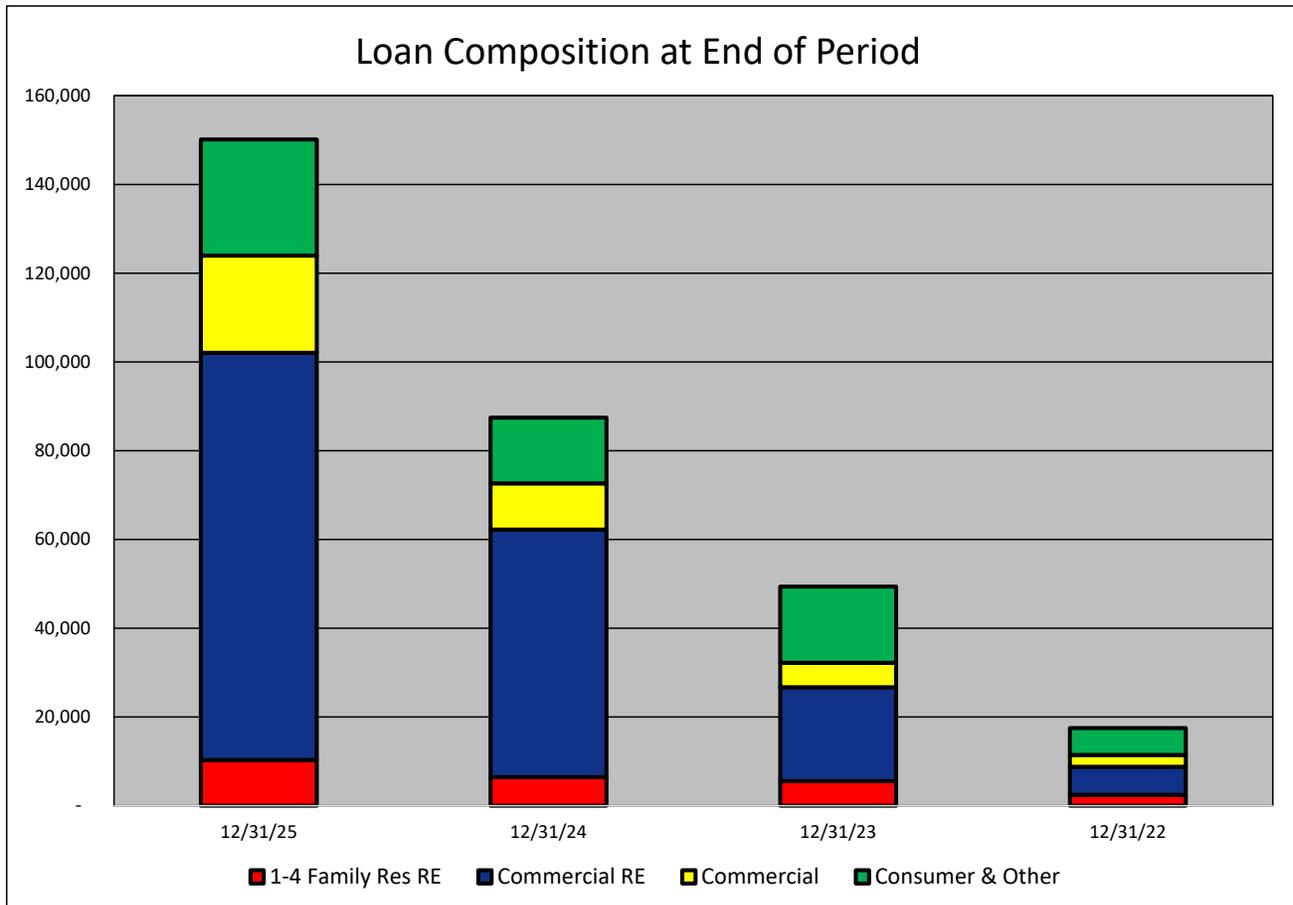
**SECURITIES COMPOSITION - Gulf Coast Business Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	5,694	6,706	8,056	9,157	(1,012)	(15.09)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>5,694</b>	<b>6,706</b>	<b>8,056</b>	<b>9,157</b>	<b>(1,012)</b>	<b>(15.09)</b>



**LOAN PORTFOLIO COMPOSITION - Gulf Coast Business 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	10,320	6,424	5,574	2,439	3,896	60.65
Commercial RE	91,753	55,788	21,119	6,348	35,965	64.47
Commercial	21,886	10,444	5,539	2,676	11,442	109.56
Consumer & Other	26,179	14,812	17,140	6,042	11,367	76.74
<b>Loans, Net</b>	<b>150,138</b>	<b>87,468</b>	<b>49,372</b>	<b>17,505</b>	<b>62,670</b>	<b>71.65</b>



**LOAN PORTFOLIO QUALITY - Gulf Coast Business 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	1,137	640	222	-	497	77.66
Total Recoveries	-	2	-	-	(2)	(100.00)
Total Charge-offs	10	11	5	-	(1)	(9.09)
Credit Loss Expense	825	506	423	222	319	63.04
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,952	1,137	640	222	815	71.68

**NON-PERFORMING ASSETS:**

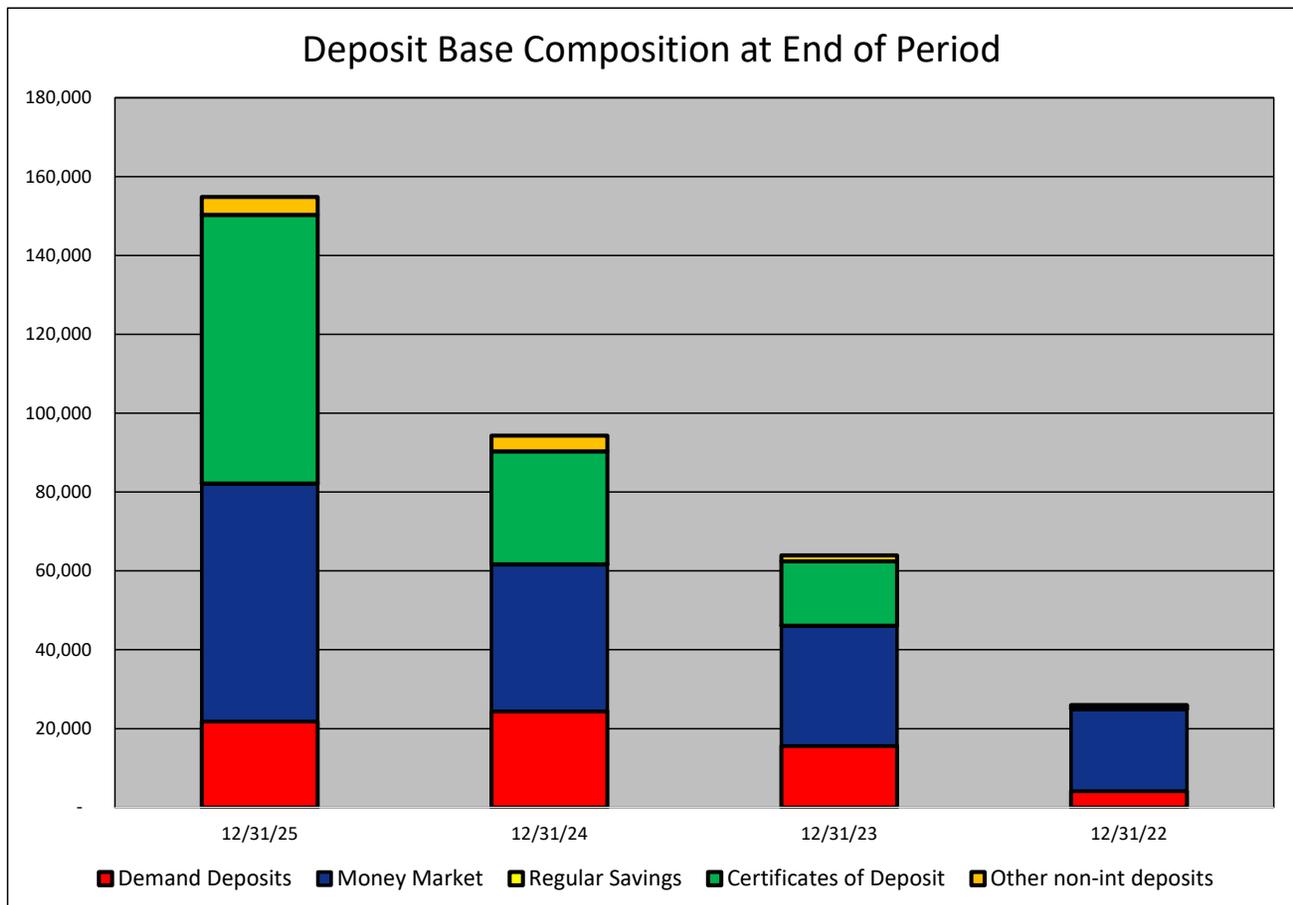
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	4,000	-	-	-	4,000	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	4,000	-	-	-	4,000	NA

**DEPOSIT BASE COMPOSITION - Gulf Coast Business 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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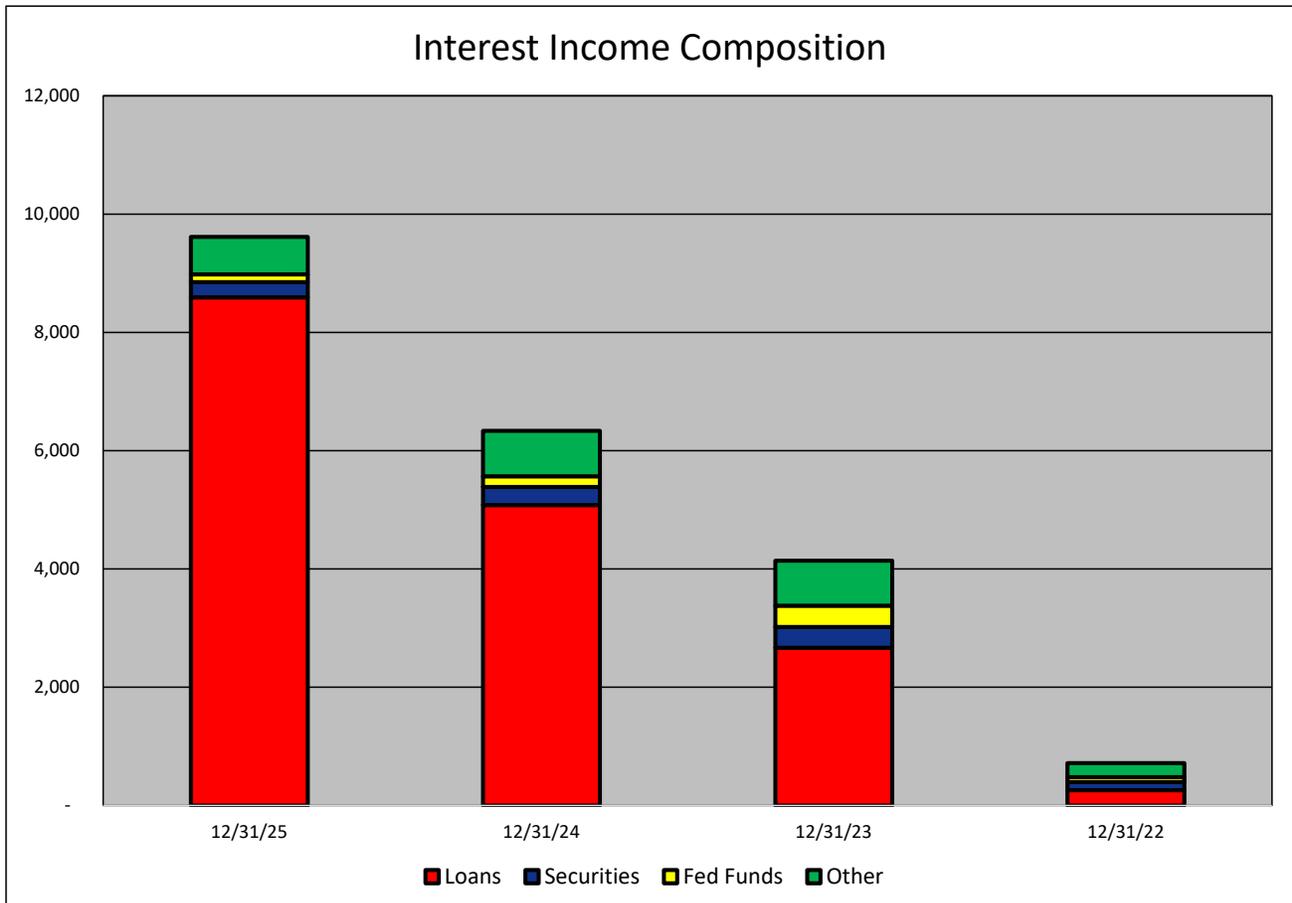
**DEPOSIT BASE CATEGORY:**

Demand Deposits	21,786	24,398	15,620	4,149	(2,612)	(10.71)
Money Market	60,315	37,227	30,465	20,774	23,088	62.02
Regular Savings	31	32	12	1	(1)	(3.13)
Certificates of Deposit	68,160	28,633	16,297	728	39,527	138.05
Other non-int deposits	4,557	4,032	1,550	310	525	13.02
<b>Total Deposits</b>	<b>154,849</b>	<b>94,322</b>	<b>63,944</b>	<b>25,962</b>	<b>60,527</b>	<b>64.17</b>



**INTEREST INCOME COMPOSITION- Gulf Coast Business 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	8,593	5,080	2,668	261	3,513	69.15
Securities	256	307	351	137	(51)	(16.61)
Fed Funds	130	181	360	80	(51)	(28.18)
Other	637	769	759	241	(132)	(17.17)
<b>Total Int Income</b>	<b>9,616</b>	<b>6,337</b>	<b>4,138</b>	<b>719</b>	<b>3,279</b>	<b>51.74</b>

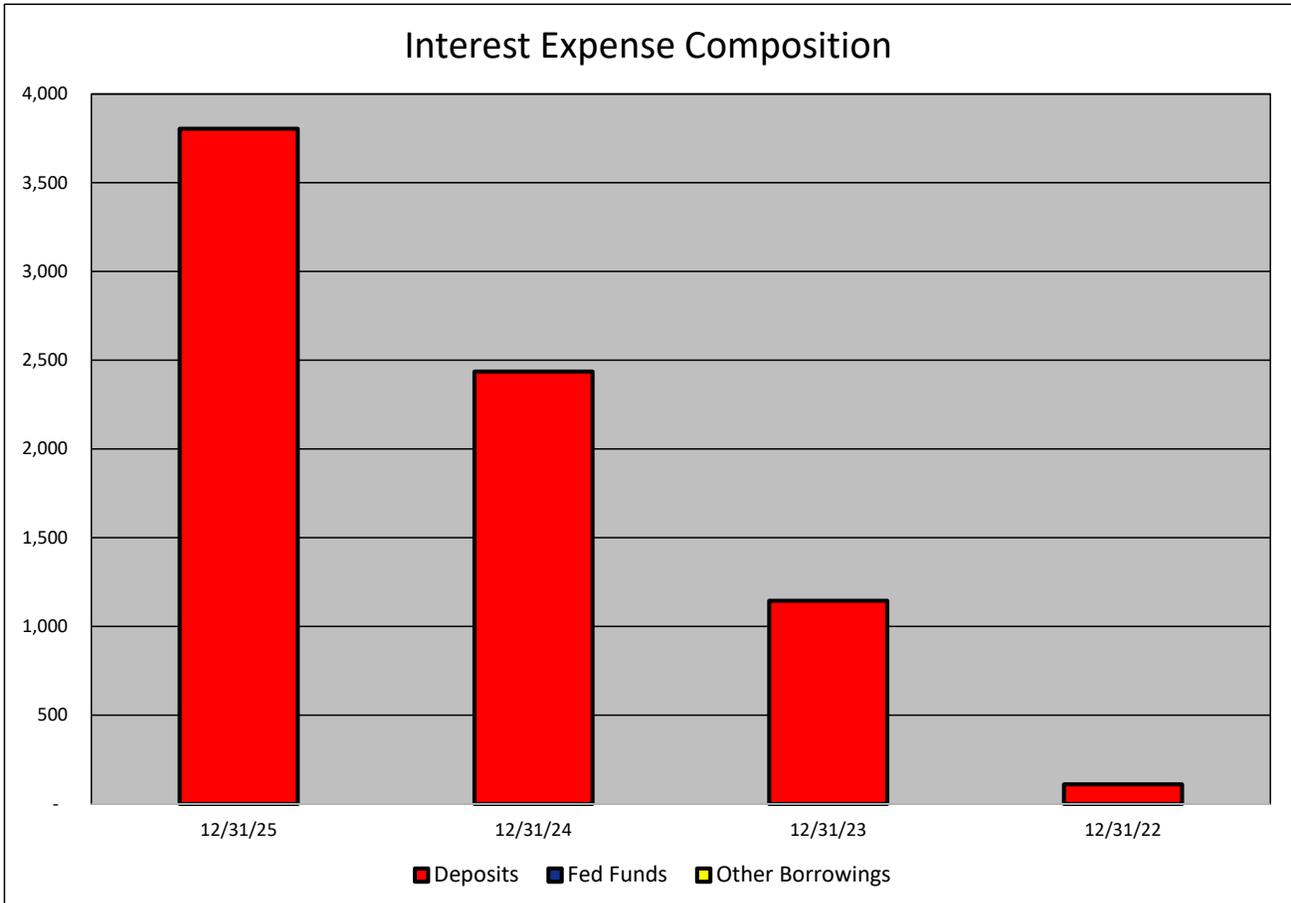


**INTEREST EXPENSE COMPOSITION- Gulf Coast Business Bank**  
(Dollars in Thousands)

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

Deposits	3,804	2,436	1,145	111	1,368	56.16
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	3,804	2,436	1,145	111	1,368	56.16

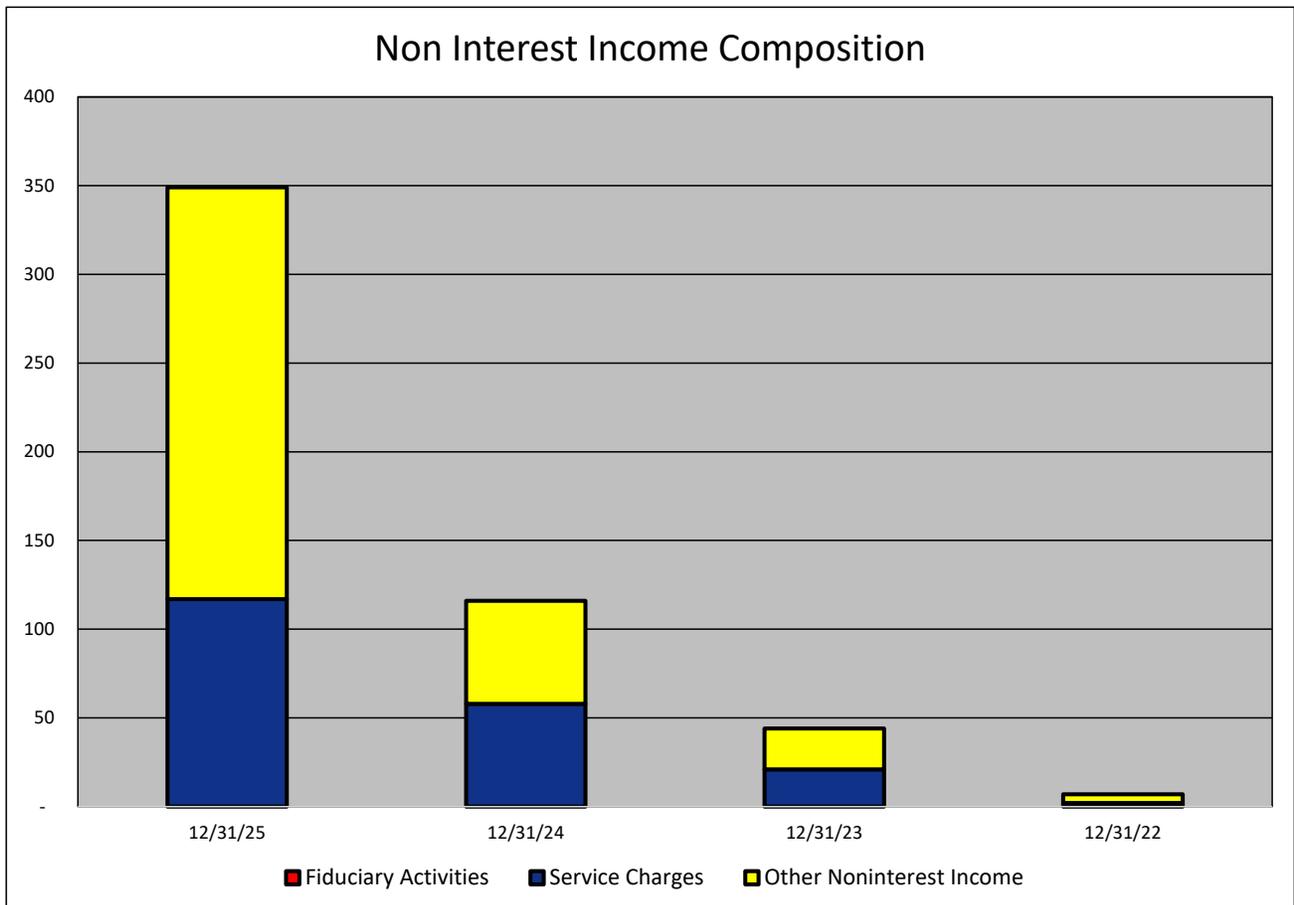


**NONINTEREST INCOME COMPOSITION- Gulf Coast Business Bank**  
(Dollars in Thousands)

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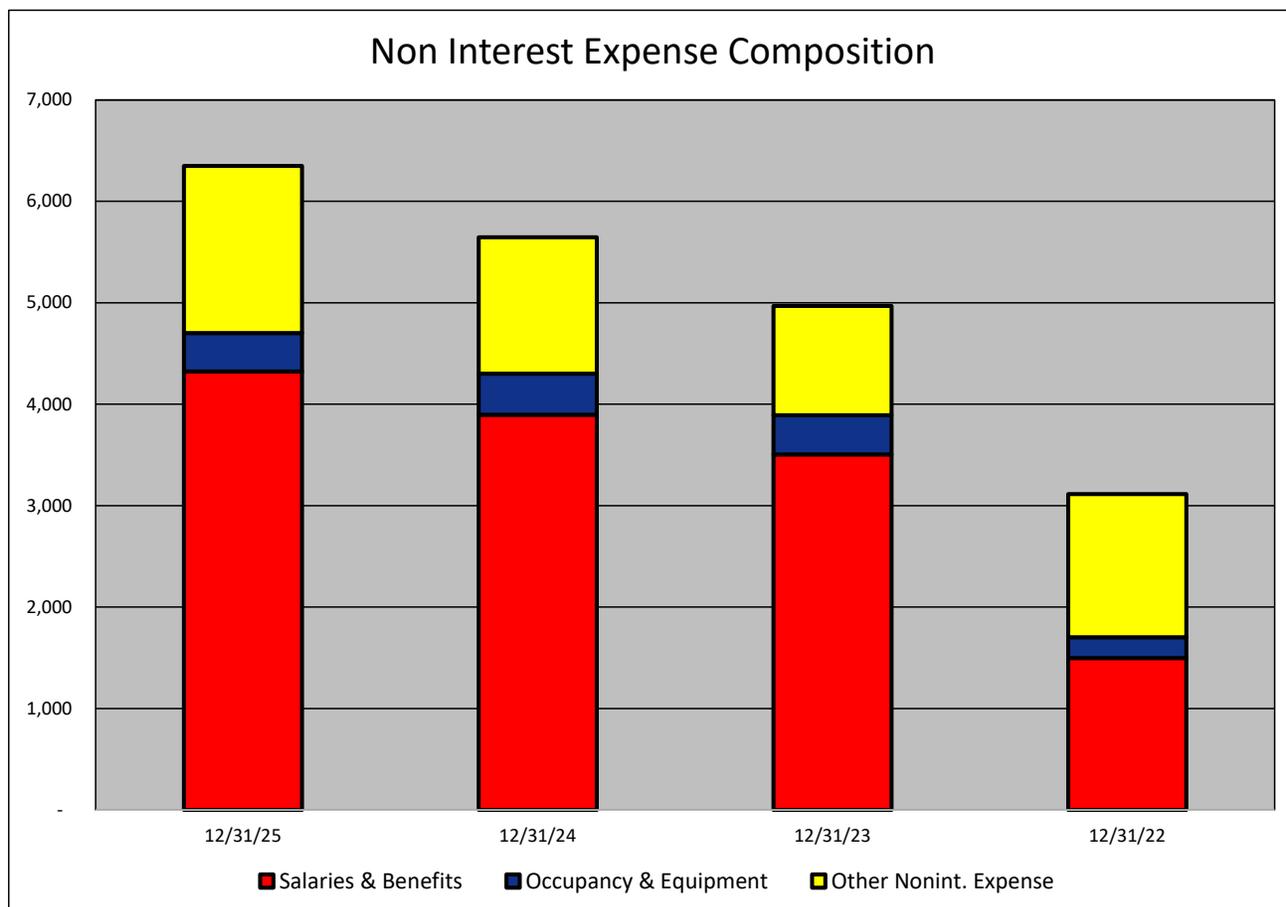
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	117	58	21	2	59	101.72
Other Noninterest Income	232	58	23	5	174	300.00
<b>Total Nonint. Income</b>	<b>349</b>	<b>116</b>	<b>44</b>	<b>7</b>	<b>233</b>	<b>200.86</b>



**NONINTEREST EXPENSE COMPOSITION- Gulf Coast Business 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	4,323	3,897	3,506	1,497	426	10.93
Occupancy & Equipment	379	405	385	205	(26)	(6.42)
Other Nonint. Expense	1,647	1,343	1,077	1,411	304	22.64
<b>Total Nonint. Expense</b>	<b>6,349</b>	<b>5,645</b>	<b>4,968</b>	<b>3,113</b>	<b>704</b>	<b>12.47</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
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
<b>Gulf Coast Business Bank</b>	<b>96.96</b>	<b>82.88</b>	<b>3.14</b>
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
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
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
<b>Gulf Coast Business Bank</b>	<b>0.25</b>	<b>4.21</b>	<b>103.05</b>	<b>6.97</b>
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
<b>Gulf Coast Business Bank</b>	<b>1.22</b>	<b>11.30</b>	<b>0.69</b>	<b>0.00</b>	<b>3.14</b>
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
<b>Gulf Coast Business Bank</b>	<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
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
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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