

Gulfside Bank

Sarasota, FL

Established
11/13/2018

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Anthony Hagbartsen, Sacha Widmaier, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

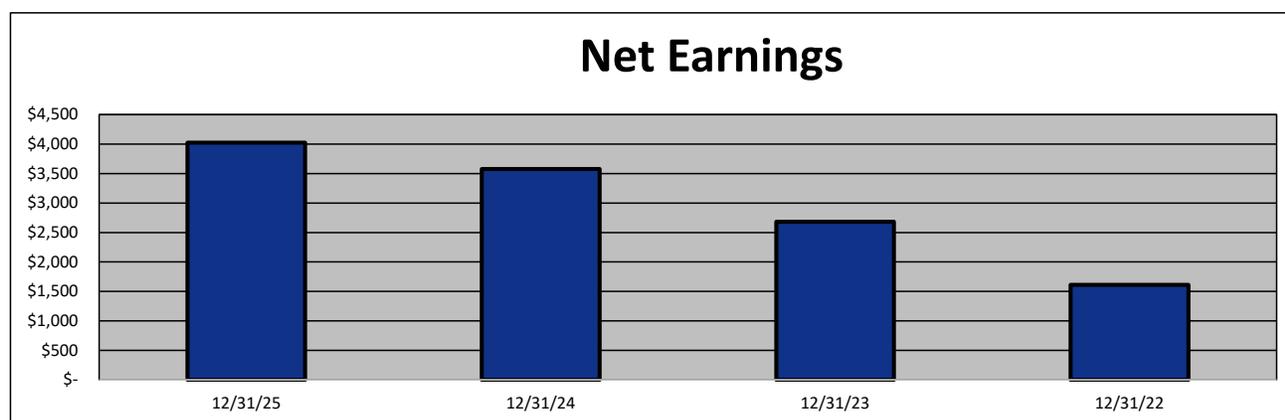
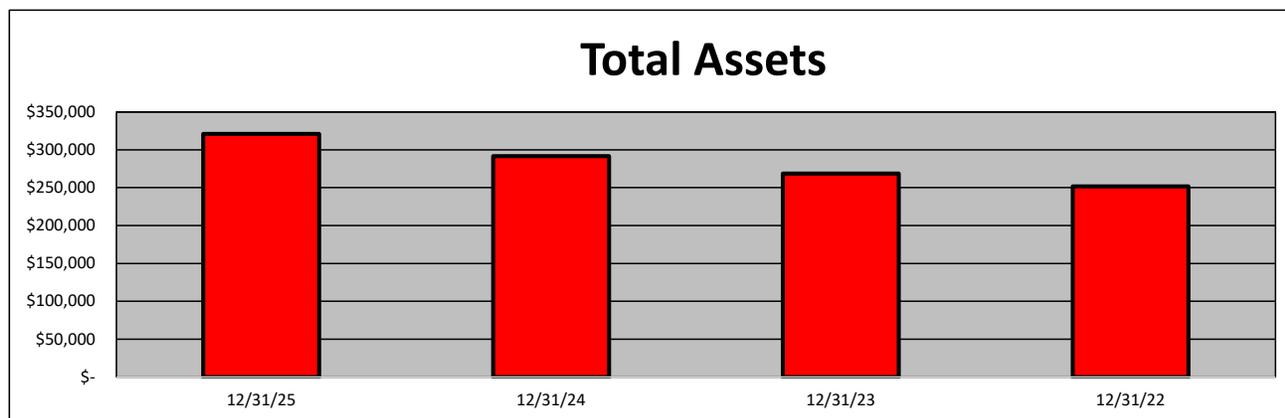
EXECUTIVE SUMMARY - Gulfside Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.05	8.99	8.35	7.52	10.68	9.82
Leverage Ratio	10.42	10.67	9.85	9.61	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
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.49	81.86	75.47	64.99	77.22	86.74
Loans/Assets	71.99	73.69	68.79	59.74	64.63	72.75
Securities/Assets	19.65	17.39	22.15	27.32	17.77	10.79
PROFITABILITY:						
Return on Avg Assets	1.26	1.25	0.98	0.66	0.77	0.67
Return on Avg Equity	13.90	14.69	13.11	8.24	10.09	10.17
Nonint Income/Avg Assets	0.33	0.48	0.36	0.56	0.77	1.14
Net Overhead Ratio	1.92	1.84	1.98	1.87	2.31	2.46
Efficiency Ratio	56.81	57.87	62.25	69.63	72.83	71.98
Assets (per million) per Employee	11.07	9.72	9.27	8.99	10.41	14.70
ASSET QUALITY:						
Allowance/Loans	1.09	1.10	1.17	1.24	1.28	1.34
Nonperforming Loans/Total Loans	0.02	0.07	0.00	0.00	0.54	0.58
Nonperforming Assets/Total Assets	0.01	0.05	0.00	0.00	0.38	0.49
Adjusted Texas Ratio	0.12	0.51	0.00	0.00	3.26	4.28
YIELDS & COSTS:						
Yield on earning assets	5.46	5.29	4.76	3.42	5.50	6.00
Cost of funds	2.52	2.45	1.89	0.52	2.82	3.00
Net interest margin	3.72	3.59	3.44	3.04	3.28	3.14
Avg Earning Assets/Avg Assets	97.68	98.25	98.71	96.13	95.74	96.28

SELECTED FINANCIAL DATA - Gulfside Bank
(Dollars in Thousands)

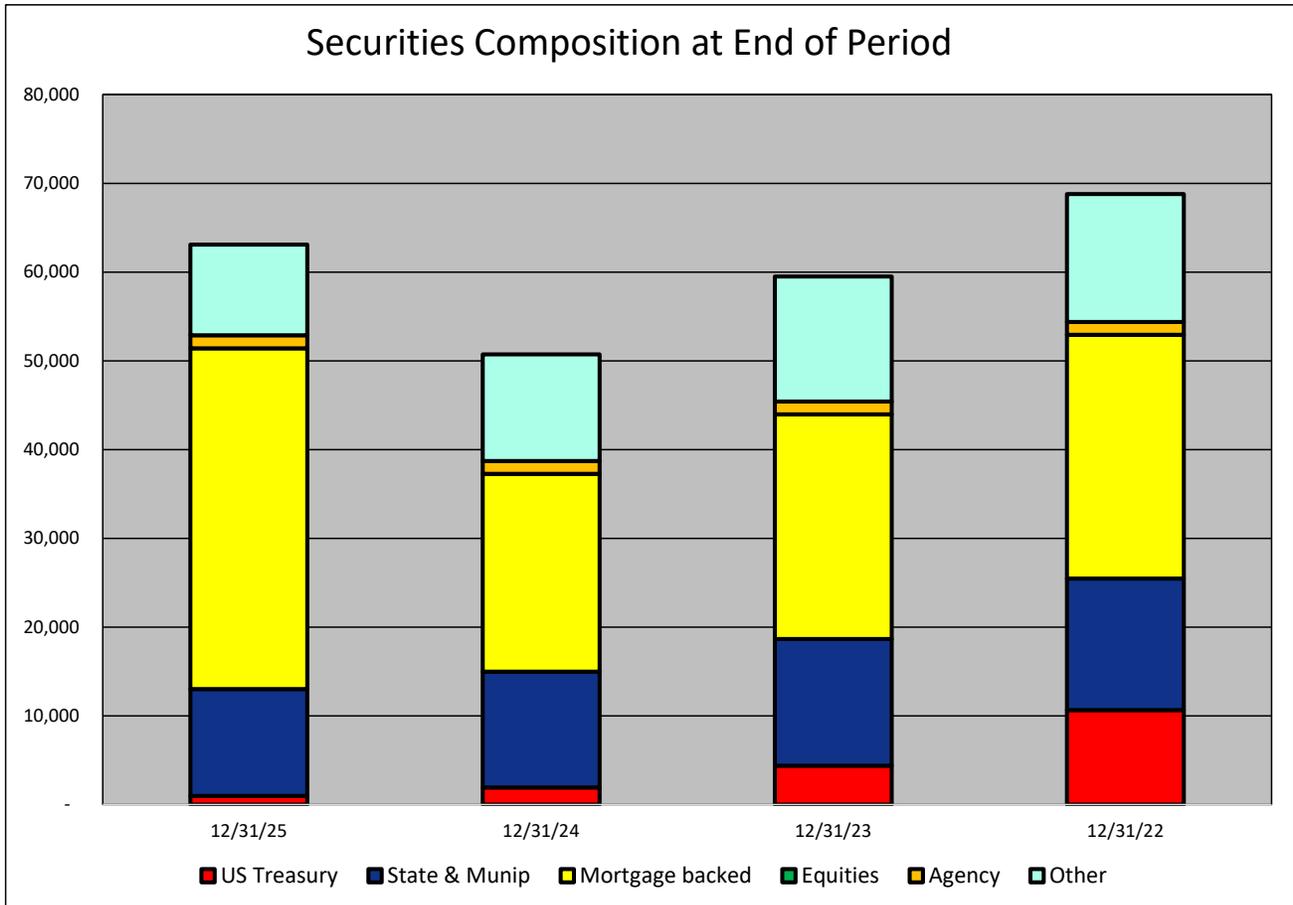
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	321,062	291,658	268,693	251,784	29,404	10.08
Cash and Equivalents	17,217	16,178	16,741	24,815	1,039	6.42
Securities	63,104	50,727	59,508	68,789	12,377	24.40
Loans, net	231,127	214,927	184,827	150,407	16,200	7.54
Deposit Accounts	273,561	262,549	244,889	231,428	11,012	4.19
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	32,265	26,218	22,439	18,942	6,047	23.06

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,025	3,578	2,684	1,611	447	12.49
Interest Income	16,969	14,866	12,832	7,987	2,103	14.15
Interest Expense	5,393	4,767	3,578	874	626	13.13
Net Interest Income	11,576	10,099	9,254	7,113	1,477	14.63
Credit Loss Expense	153	211	376	443	(58)	(27.49)
Noninterest income	1,036	1,377	985	1,373	(341)	(24.76)
Gain on Sale of Securities	-	-	(31)	-	-	NA
Noninterest Expense	7,165	6,641	6,374	5,909	524	7.89
Net Operating Income	5,294	4,624	3,489	2,134	670	14.49
Income Taxes	1,226	1,092	755	523	134	12.27



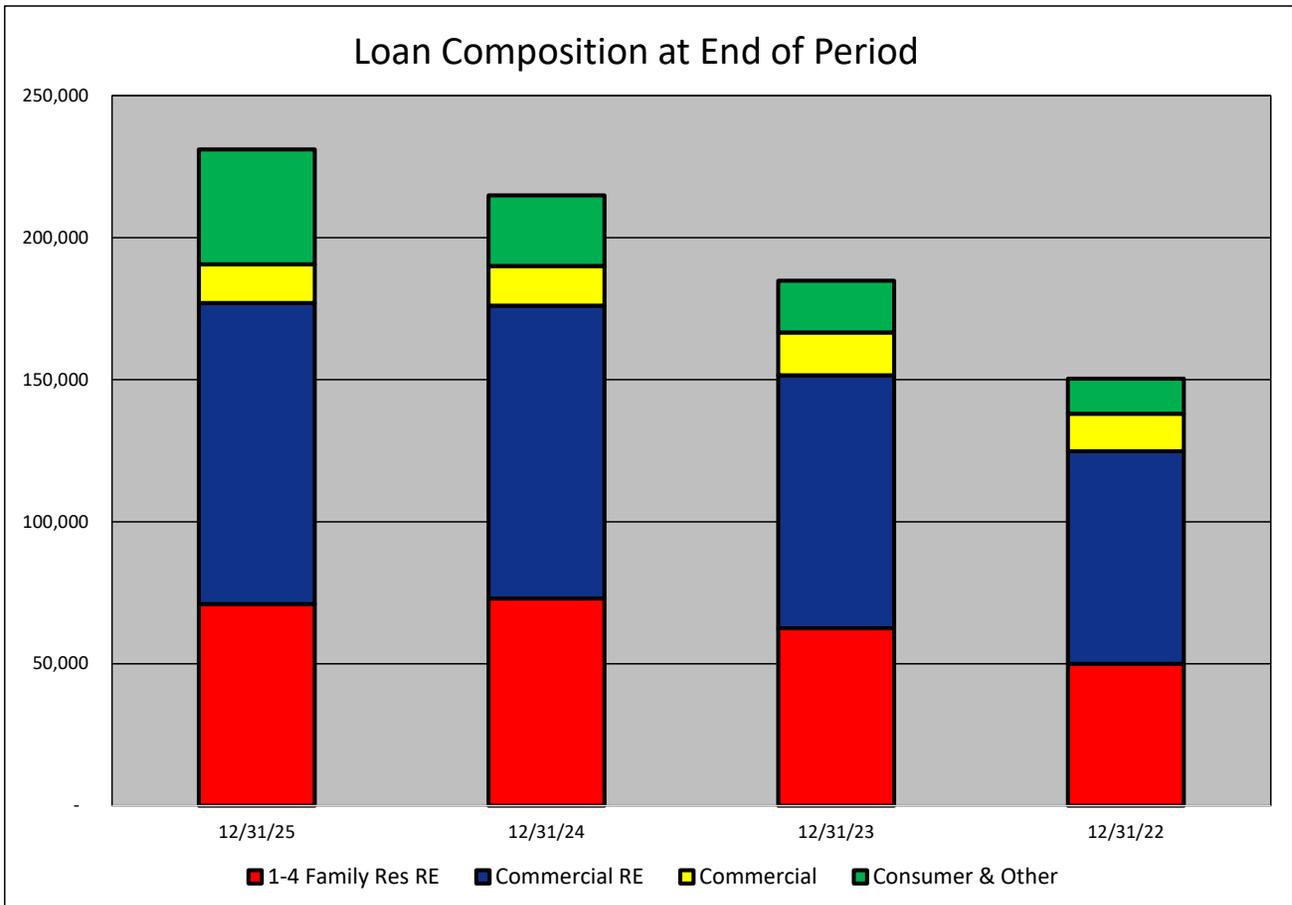
SECURITIES COMPOSITION - Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	973	1,932	4,379	10,633	(959)	(49.64)
State & Munip	12,032	13,047	14,280	14,833	(1,015)	(7.78)
Mortgage backed	38,414	22,273	25,314	27,474	16,141	72.47
Equities	-	-	-	-	-	NA
Agency	1,462	1,457	1,451	1,446	5	0.34
Other	10,223	12,018	14,084	14,403	(1,795)	(14.94)
Total Securities	63,104	50,727	59,508	68,789	12,377	24.40



LOAN PORTFOLIO COMPOSITION - Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	71,033	72,991	62,534	49,993	(1,958)	(2.68)
Commercial RE	106,014	103,061	89,016	74,845	2,953	2.87
Commercial	13,568	13,955	15,097	13,198	(387)	(2.77)
Consumer & Other	40,512	24,920	18,180	12,371	15,592	62.57
Loans, Net	231,127	214,927	184,827	150,407	16,200	7.54



LOAN PORTFOLIO QUALITY - Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	2,367	2,156	1,865	1,422	211	9.79
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	153	211	376	443	(58)	(27.49)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(85)	-	-	NA
Ending Balance	2,520	2,367	2,156	1,865	153	6.46

NON-PERFORMING ASSETS:

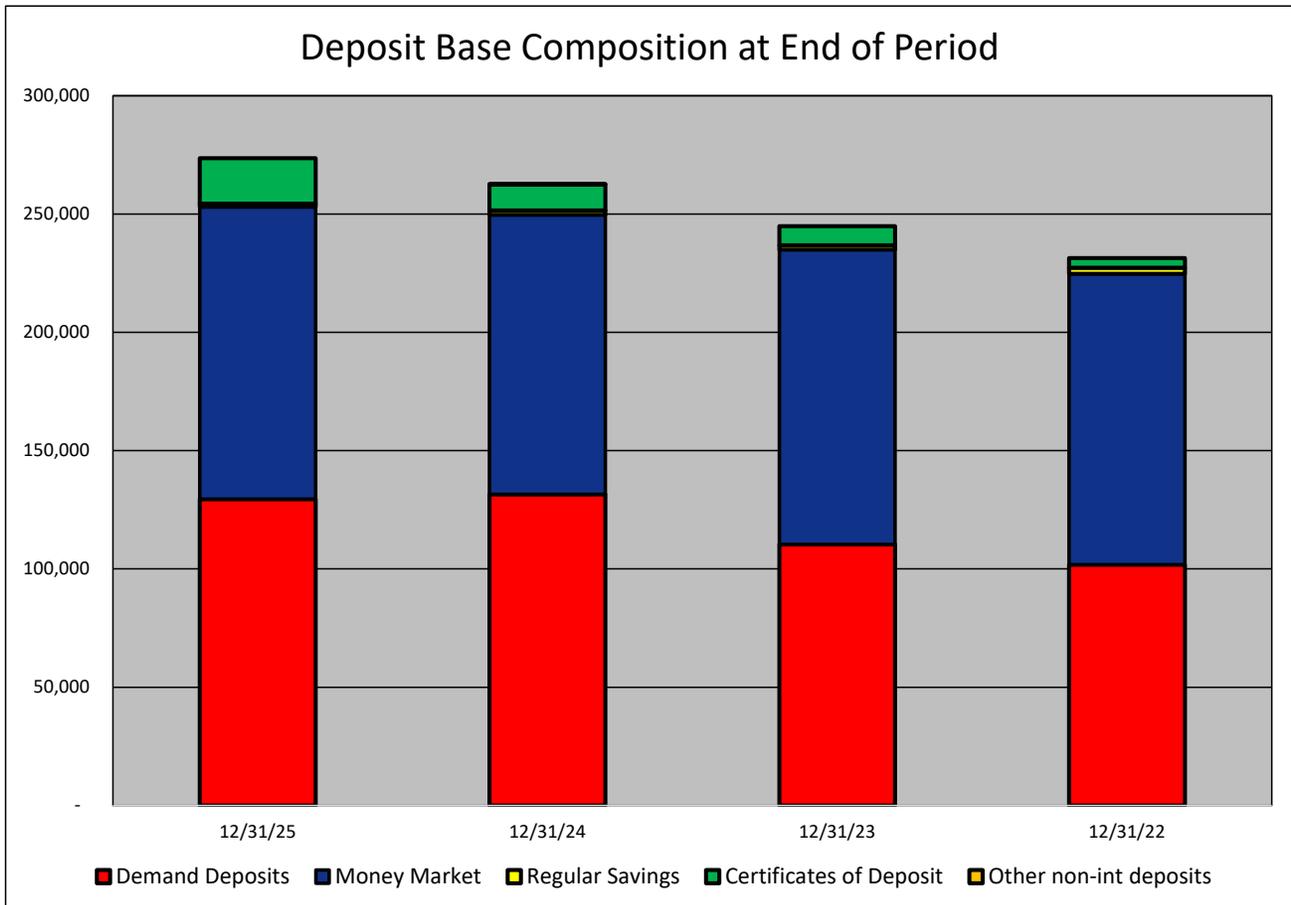
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	41	144	-	-	(103)	(71.53)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	41	144	-	-	(103)	(71.53)

DEPOSIT BASE COMPOSITION - Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

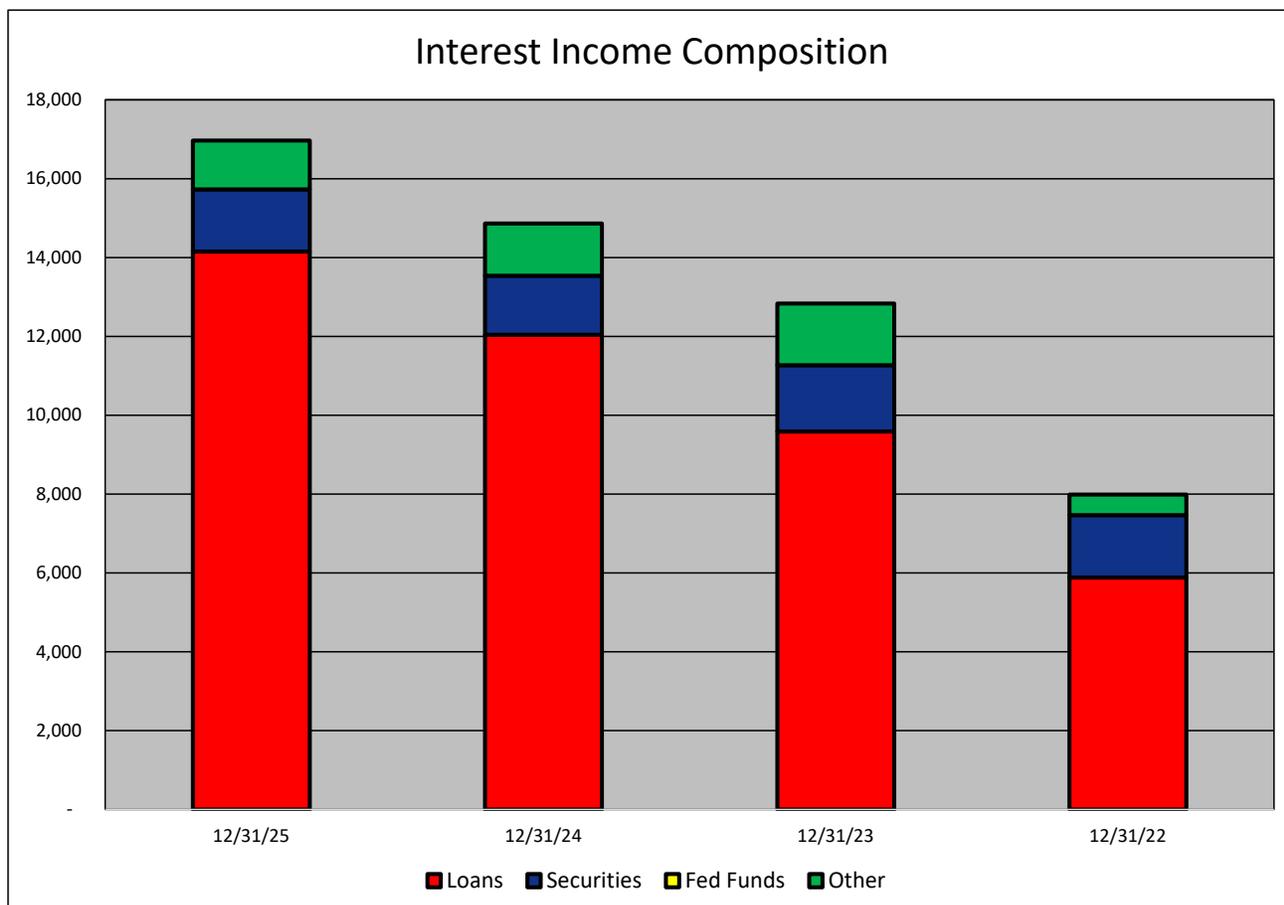
DEPOSIT BASE CATEGORY:

Demand Deposits	129,476	131,492	110,352	101,785	(2,016)	(1.53)
Money Market	123,594	118,211	124,649	122,985	5,383	4.55
Regular Savings	1,300	1,768	1,788	2,514	(468)	(26.47)
Certificates of Deposit	19,191	11,077	8,100	4,144	8,114	73.25
Other non-int deposits	-	1	-	-	(1)	(100.00)
Total Deposits	273,561	262,549	244,889	231,428	11,012	4.19



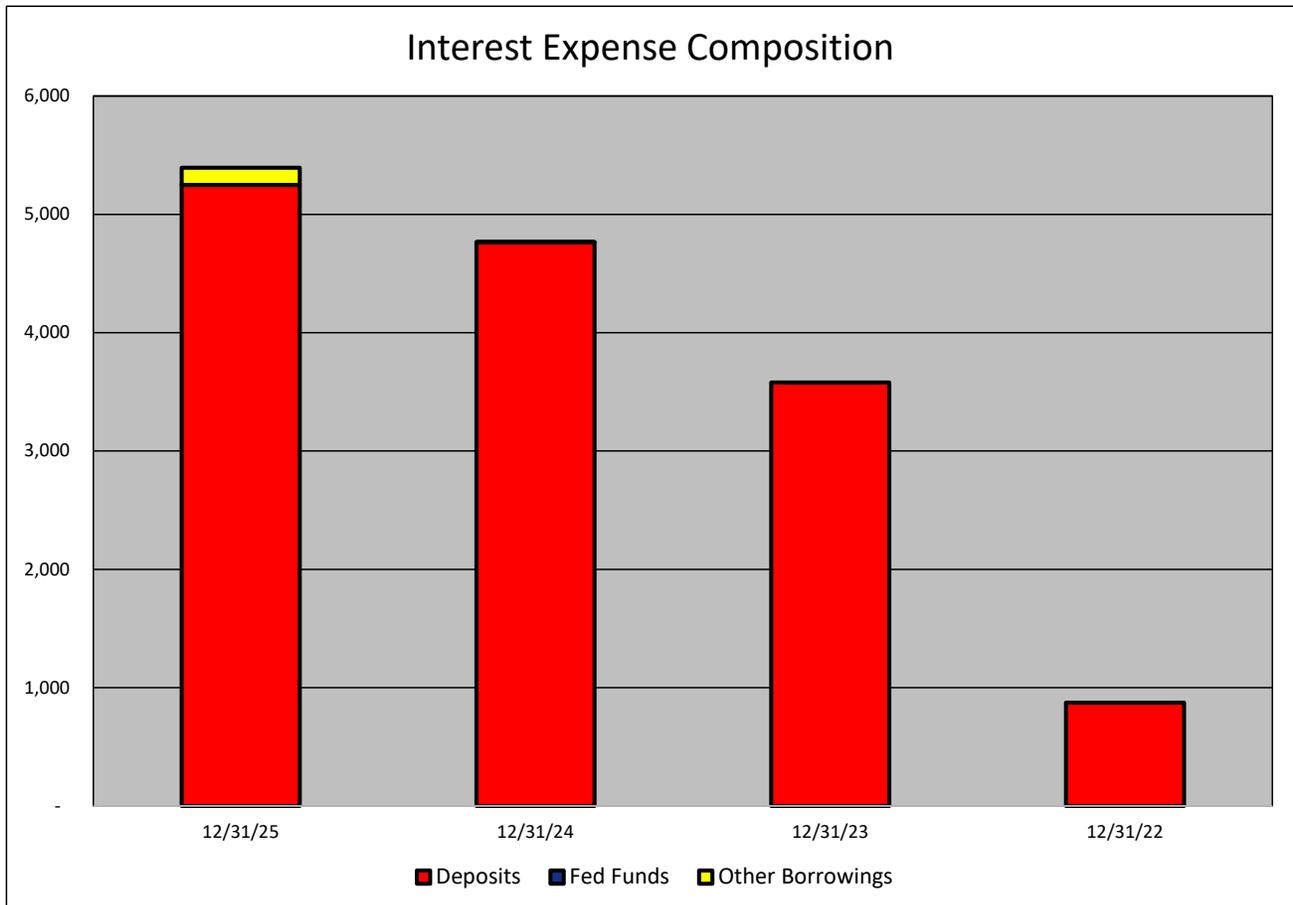
INTEREST INCOME COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	14,153	12,043	9,586	5,882	2,110	17.52
Securities	1,575	1,496	1,680	1,585	79	5.28
Fed Funds	-	-	-	-	-	NA
Other	1,241	1,327	1,566	520	(86)	(6.48)
Total Int Income	16,969	14,866	12,832	7,987	2,103	14.15



INTEREST EXPENSE COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	5,249	4,765	3,578	874	484	10.16
Fed Funds	-	-	-	-	-	NA
Other Borrowings	144	2	-	-	142	7,100.00
Total Int Expense	5,393	4,767	3,578	874	626	13.13

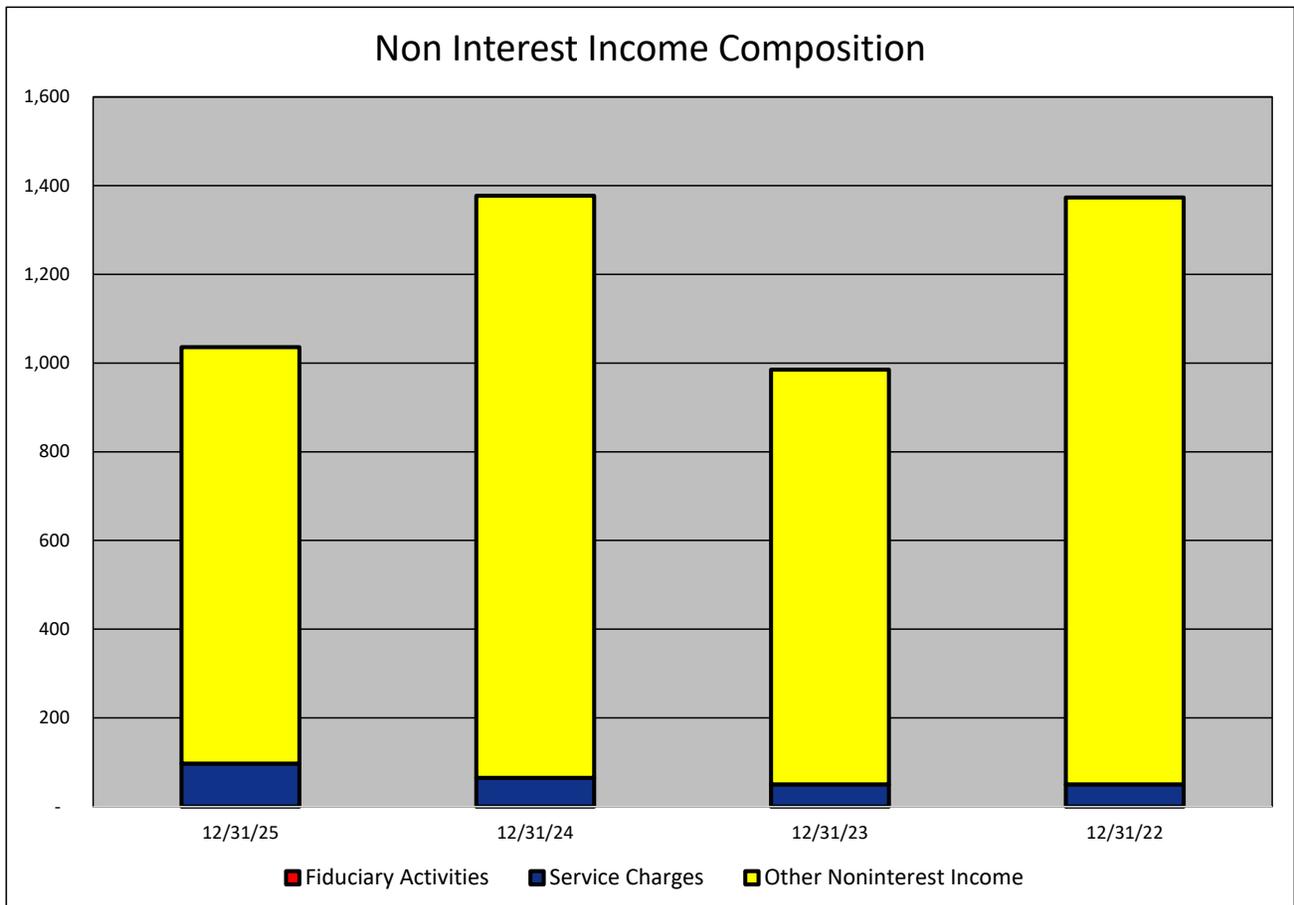


NONINTEREST INCOME COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

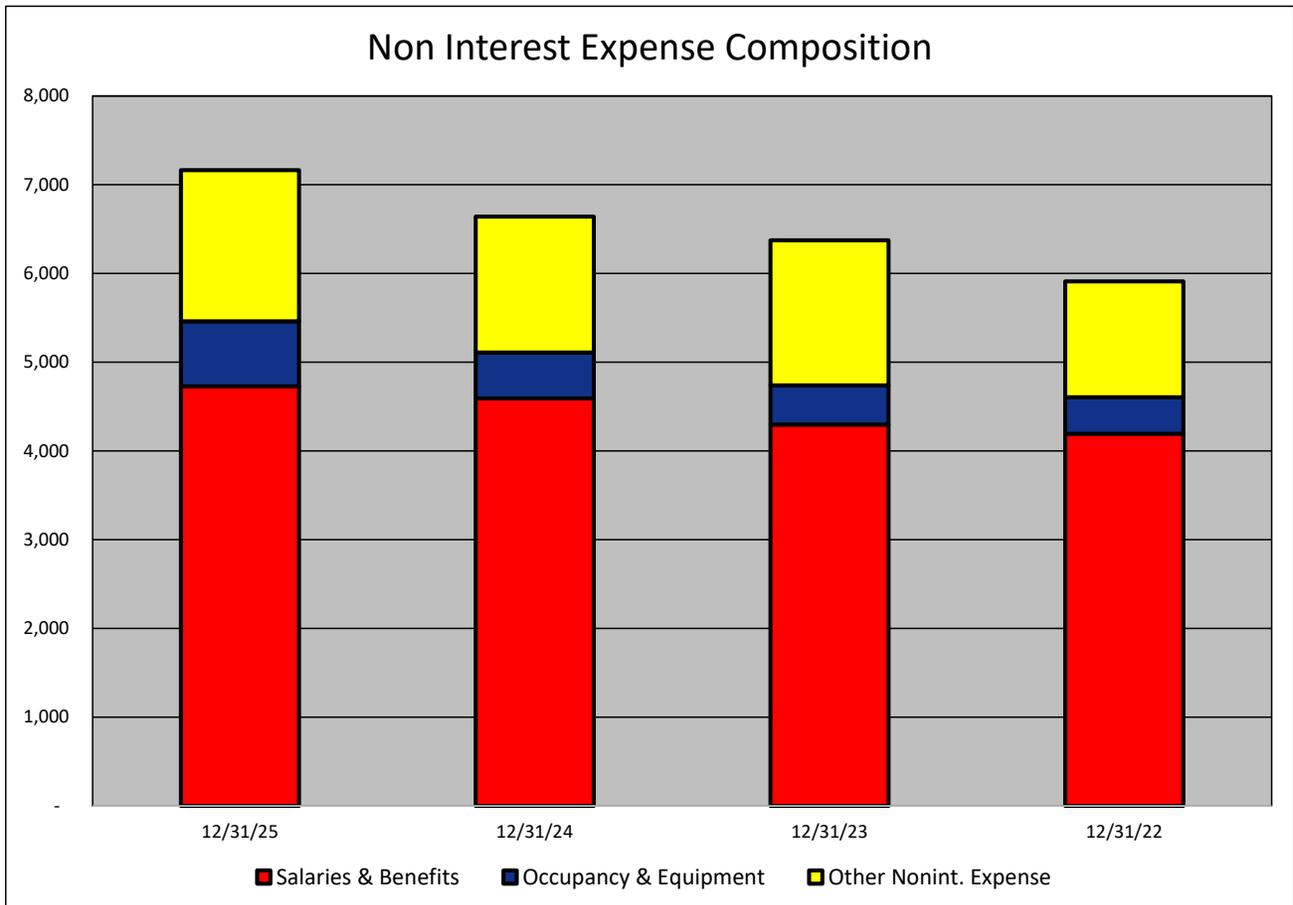
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	97	65	50	50	32	49.23
Other Noninterest Income	939	1,312	935	1,323	(373)	(28.43)
Total Nonint. Income	1,036	1,377	985	1,373	(341)	(24.76)



NONINTEREST EXPENSE COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	4,728	4,591	4,296	4,194	137	2.98
Occupancy & Equipment	732	519	444	411	213	41.04
Other Nonint. Expense	1,705	1,531	1,634	1,304	174	11.37
Total Nonint. Expense	7,165	6,641	6,374	5,909	524	7.89



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

Select Peer Average	3,464,628	3,276,056	15.05
----------------------------	-----------	-----------	-------

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

Select Peer Average	2,773,708	2,515,909	15.02
----------------------------	------------------	------------------	--------------

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

Select Peer Average	9.82	10.50	11.11	11.97	11.11
----------------------------	------	-------	-------	-------	-------

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

Select Peer Average	86.74	72.75	10.79
----------------------------	--------------	--------------	--------------

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

Select Peer Average	3,392,111	0.67	10.17
----------------------------	-----------	------	-------

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

Select Peer Average	1.14	2.46	71.98	14.70
----------------------------	------	------	-------	-------

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

Select Peer Average	1.34	0.58	0.49	4.28
----------------------------	------	------	------	------

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

Select Peer Average	0.75	11.01	1.11	1.82	8.97
----------------------------	------	-------	------	------	------

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

Select Peer Average	71.73	1.62	0.04	0.22
----------------------------	-------	------	------	------

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

Select Peer Average	19.75	75.12	94.87	0.41	4.72
----------------------------	-------	-------	-------	------	------

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	6.07	92.19
Sanibel Captiva Community Bank	6.98	2.79	4.98	96.05
Century Bank Of Florida	5.79	2.32	4.37	93.52
Gulf Coast Business Bank	6.82	3.83	4.12	99.06
Bayfirst National Bank	7.14	3.66	3.84	90.86
Gulfside Bank	5.46	2.52	3.72	97.68
Bankflorida	6.08	3.27	3.72	92.45
Climate First Bank	7.32	4.24	3.70	97.83
The Bank Of Tampa	4.51	1.77	3.53	95.72
Brannen Bank	4.95	1.97	3.53	99.36
Flagship Bank	5.49	3.27	3.51	97.20
First National Bank Of Pasco	5.55	3.12	3.42	97.18
Central Bank	6.31	3.57	3.36	97.01
Waterfall Bank	6.35	4.07	3.24	98.77
Edison National Bank	4.31	1.59	3.23	96.15
Raymond James Bank	4.93	2.08	3.08	99.62
Finemark National Bank & Trust	4.54	2.81	1.94	96.05

Select Peer Average	6.00	3.00	3.14	96.28
----------------------------	------	------	------	-------