

Sanibel Captiva Community Bank

Sanibel, FL

Established

1/21/2003

Florida Bank and Thrift Performance Report

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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)

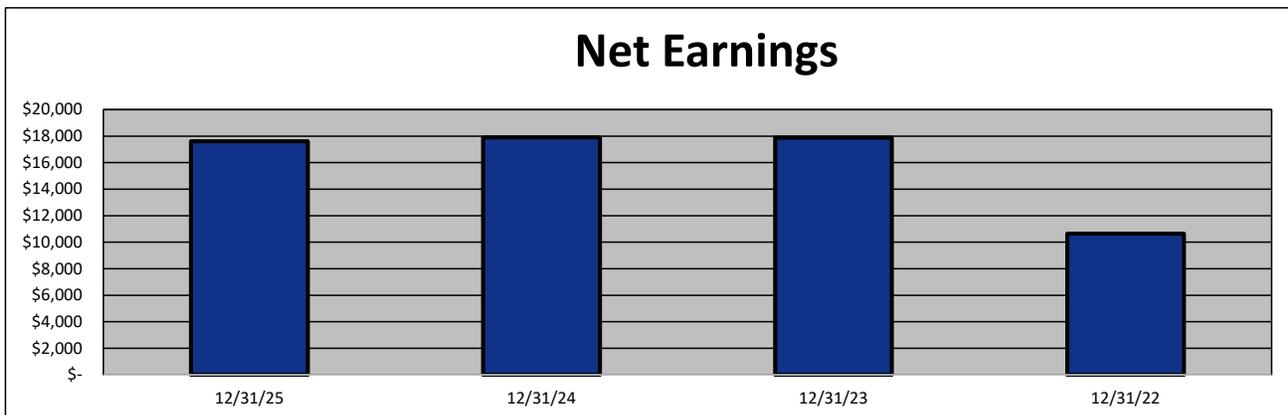
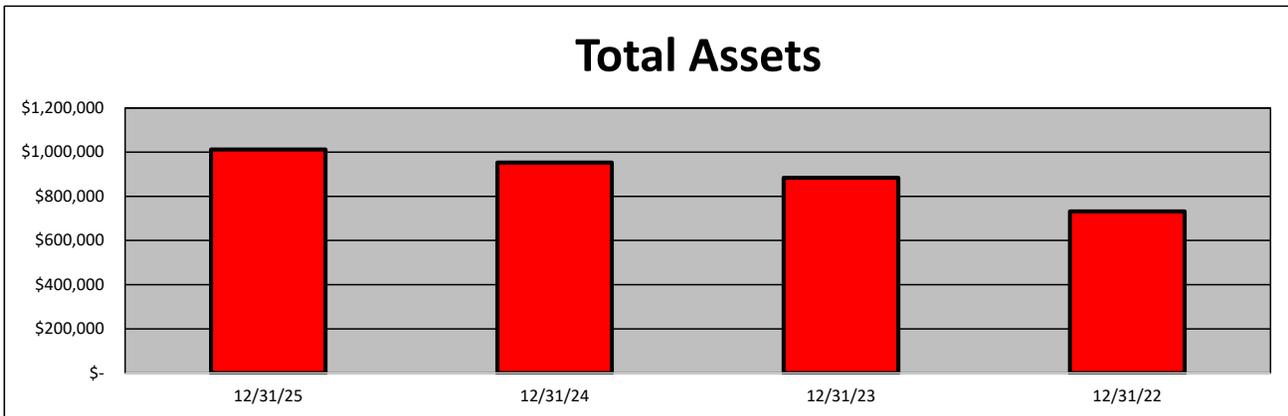
**EXECUTIVE SUMMARY - Sanibel Captiva Community Bank
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.99	8.54	7.89	6.94	10.68	9.82
Leverage Ratio	9.01	8.83	8.03	7.07	11.20	10.50
Tier 1 Cap/Risk Based Assets	11.52	11.10	10.83	9.48	12.21	11.11
Risk Based Ratio	12.63	12.27	12.02	10.57	12.99	11.97
Common Equity Tier 1 Capital Ratio	11.52	11.10	10.83	9.48	12.13	11.11
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	105.99	105.35	92.60	88.71	77.22	86.74
Loans/Assets	85.65	87.22	85.01	82.34	64.63	72.75
Securities/Assets	3.35	4.35	5.54	7.76	17.77	10.79
PROFITABILITY:						
Return on Avg Assets	1.78	2.01	2.18	1.43	0.77	0.67
Return on Avg Equity	20.38	23.59	28.79	22.32	10.09	10.17
Nonint Income/Avg Assets	0.28	0.20	0.45	0.48	0.77	1.14
Net Overhead Ratio	2.10	2.22	2.05	1.90	2.31	2.46
Efficiency Ratio	47.01	46.60	44.12	53.10	72.83	71.98
Assets (per million) per Employee	8.57	8.08	8.18	7.04	10.41	14.70
ASSET QUALITY:						
Allowance/Loans	0.99	1.01	1.00	0.97	1.28	1.34
Nonperforming Loans/Total Loans	1.14	0.92	0.32	0.34	0.54	0.58
Nonperforming Assets/Total Assets	1.69	0.89	0.27	0.28	0.38	0.49
Adjusted Texas Ratio	17.15	9.43	3.13	0.00	3.26	4.28
YIELDS & COSTS:						
Yield on earning assets	6.98	6.75	6.01	4.29	5.50	6.00
Cost of funds	2.79	2.41	1.05	0.21	2.82	3.00
Net interest margin	4.98	5.14	5.40	4.18	3.28	3.14
Avg Earning Assets/Avg Assets	96.05	97.06	96.53	95.84	95.74	96.28

SELECTED FINANCIAL DATA - Sanibel Captiva Community 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	1,011,843	953,246	883,516	732,028	58,597	6.15
Cash and Equivalents	65,515	50,200	62,168	51,427	15,315	30.51
Securities	33,901	41,492	48,924	56,821	(7,591)	(18.30)
Loans, net	866,670	831,409	751,120	602,737	35,261	4.24
Deposit Accounts	817,697	789,176	811,137	679,446	28,521	3.61
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	90,997	81,436	69,678	50,777	9,561	11.74

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,609	17,904	17,893	10,643	(295)	(1.65)
Interest Income	66,329	58,391	47,570	30,548	7,938	13.59
Interest Expense	18,991	13,885	4,835	786	5,106	36.77
Net Interest Income	47,338	44,506	42,735	29,762	2,832	6.36
Credit Loss Expense	3,045	830	1,851	1,500	2,215	266.87
Noninterest income	2,786	1,828	3,699	3,573	958	52.41
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	23,563	21,590	20,486	17,700	1,973	9.14
Net Operating Income	23,516	23,914	24,097	14,135	(398)	(1.66)
Income Taxes	5,902	5,935	6,090	3,492	(33)	(0.56)

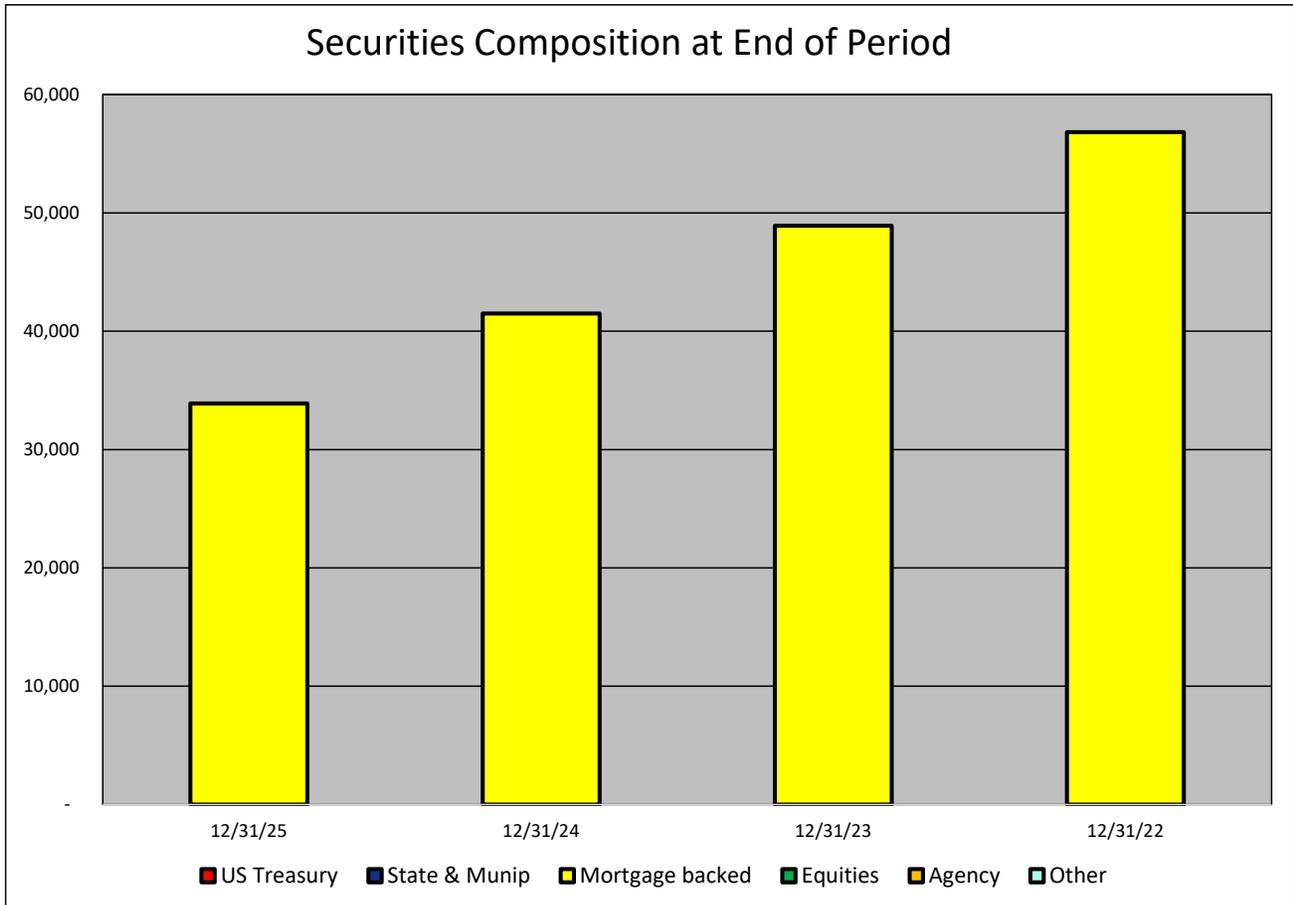


SECURITIES COMPOSITION - Sanibel Captiva Community Bank
(Dollars in Thousands)

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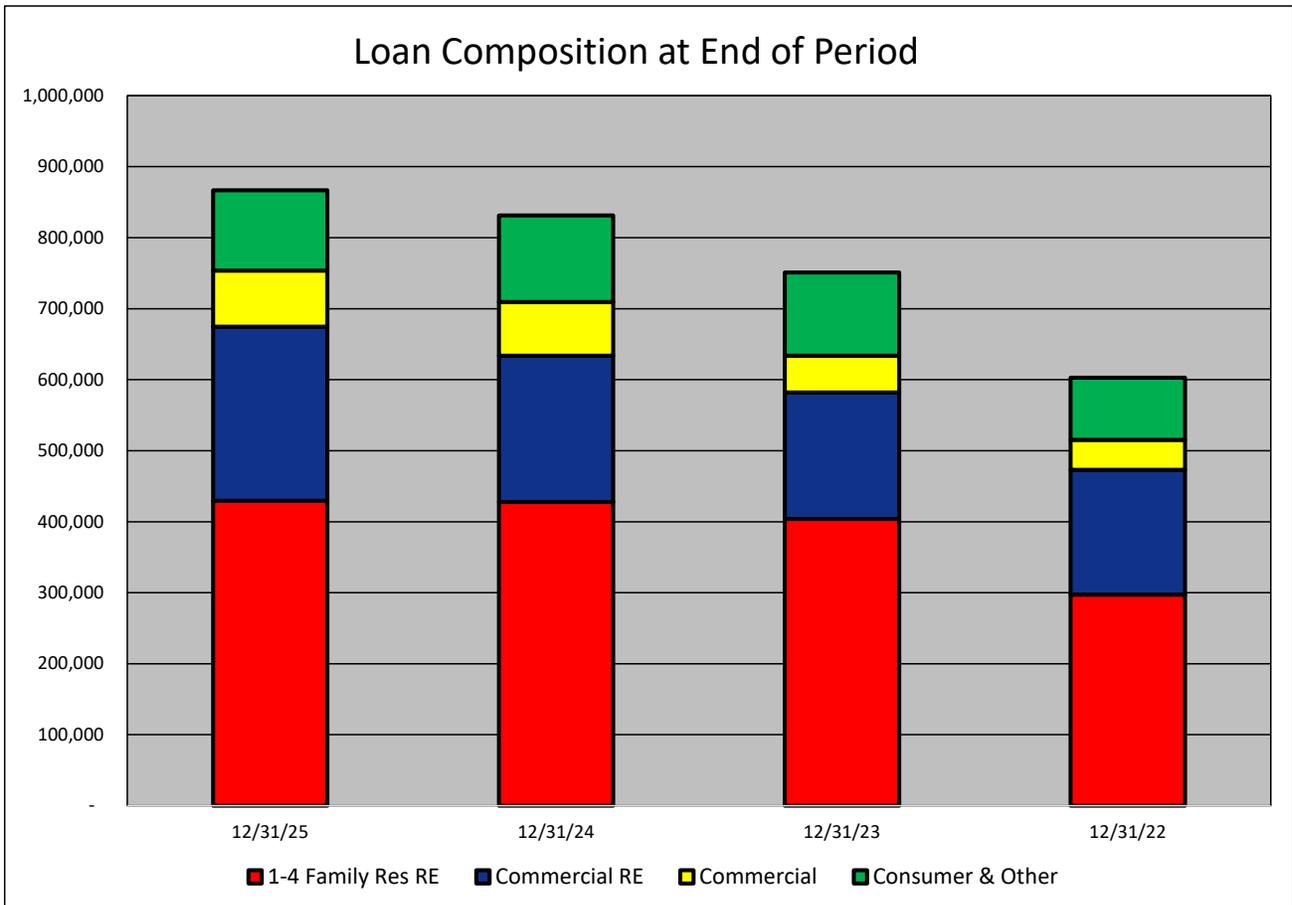
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	33,901	41,492	48,924	56,821	(7,591)	(18.30)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	33,901	41,492	48,924	56,821	(7,591)	(18.30)



LOAN PORTFOLIO COMPOSITION - Sanibel Captiva Community 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	429,540	427,929	403,780	297,164	1,611	0.38
Commercial RE	245,174	205,926	178,253	176,032	39,248	19.06
Commercial	79,050	75,426	51,772	42,049	3,624	4.80
Consumer & Other	112,906	122,128	117,315	87,492	(9,222)	(7.55)
Loans, Net	866,670	831,409	751,120	602,737	35,261	4.24



LOAN PORTFOLIO QUALITY - Sanibel Captiva Community 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):

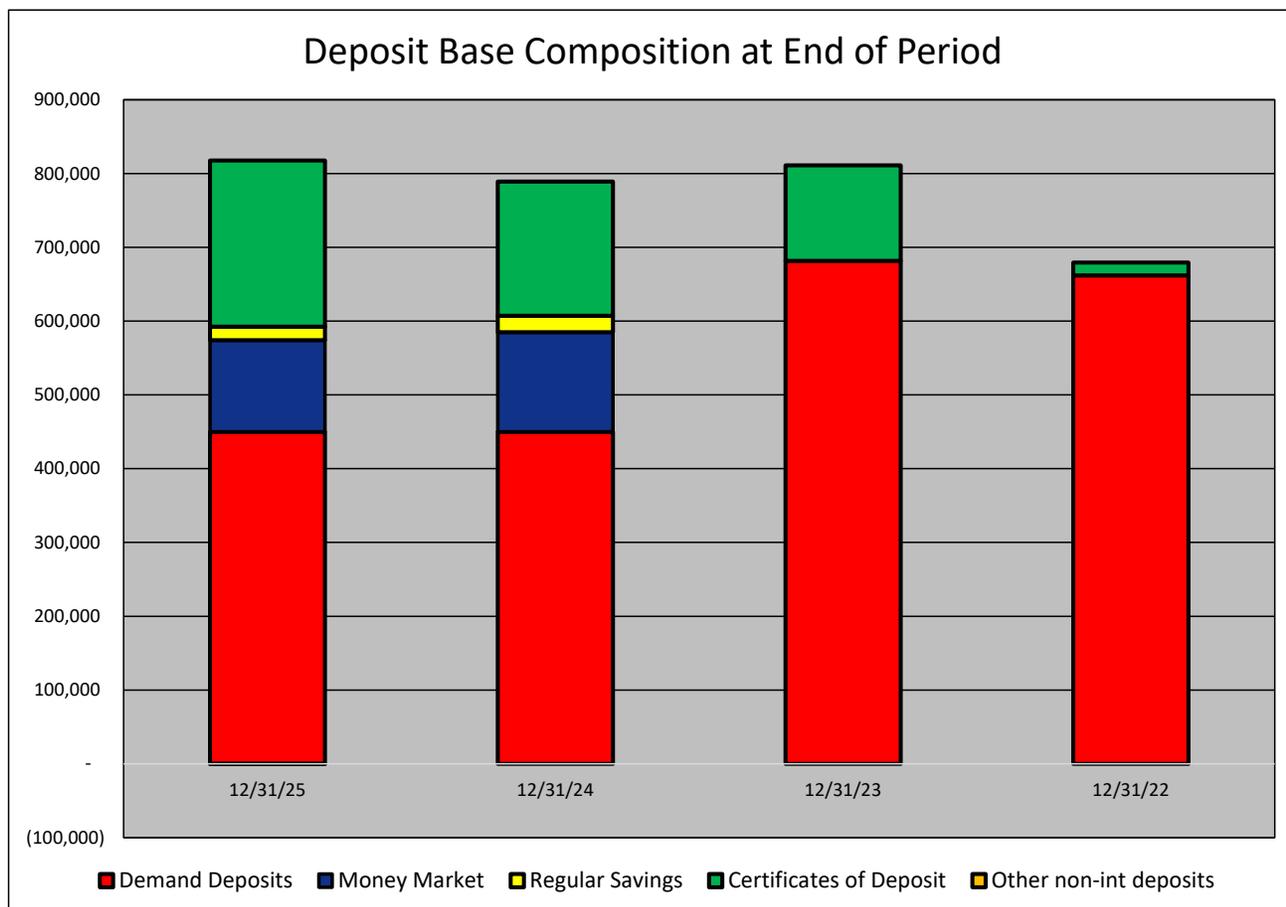
Beginning Balance	8,382	7,544	5,828	4,322	838	11.11
Total Recoveries	18	8	6	6	10	125.00
Total Charge-offs	2,894	-	141	-	2,894	NA
Credit Loss Expense	3,045	830	1,851	1,500	2,215	266.87
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	8,551	8,382	7,544	5,828	169	2.02

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	2,069	2,069	-	(2,069)	(100.00)
Total-Nonaccrual	9,864	5,557	349	-	4,307	77.51
Foreclosed Real Estate	7,206	842	-	-	6,364	755.82
Total Non-perf Assets	17,070	8,468	2,418	-	8,602	101.58

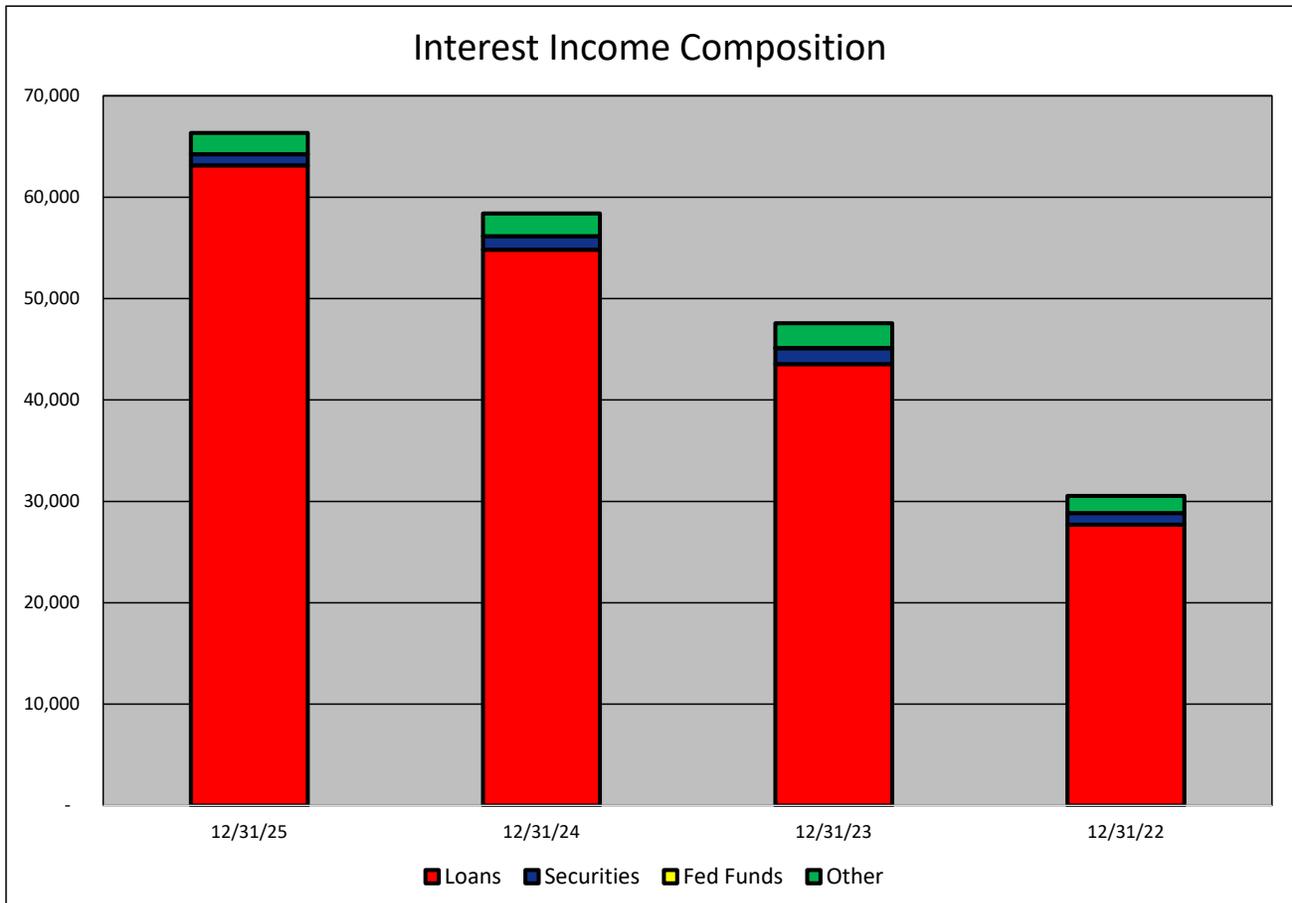
DEPOSIT BASE COMPOSITION - Sanibel Captiva Community Bank
(Dollars in Thousands)

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	450,006	449,976	681,565	661,854	30	0.01
Money Market	124,147	134,826	-	-	(10,679)	(7.92)
Regular Savings	18,254	22,451	-	-	(4,197)	(18.69)
Certificates of Deposit	225,291	181,923	129,572	17,592	43,368	23.84
Other non-int deposits	(1)	-	-	-	(1)	NA
Total Deposits	817,697	789,176	811,137	679,446	28,521	3.61



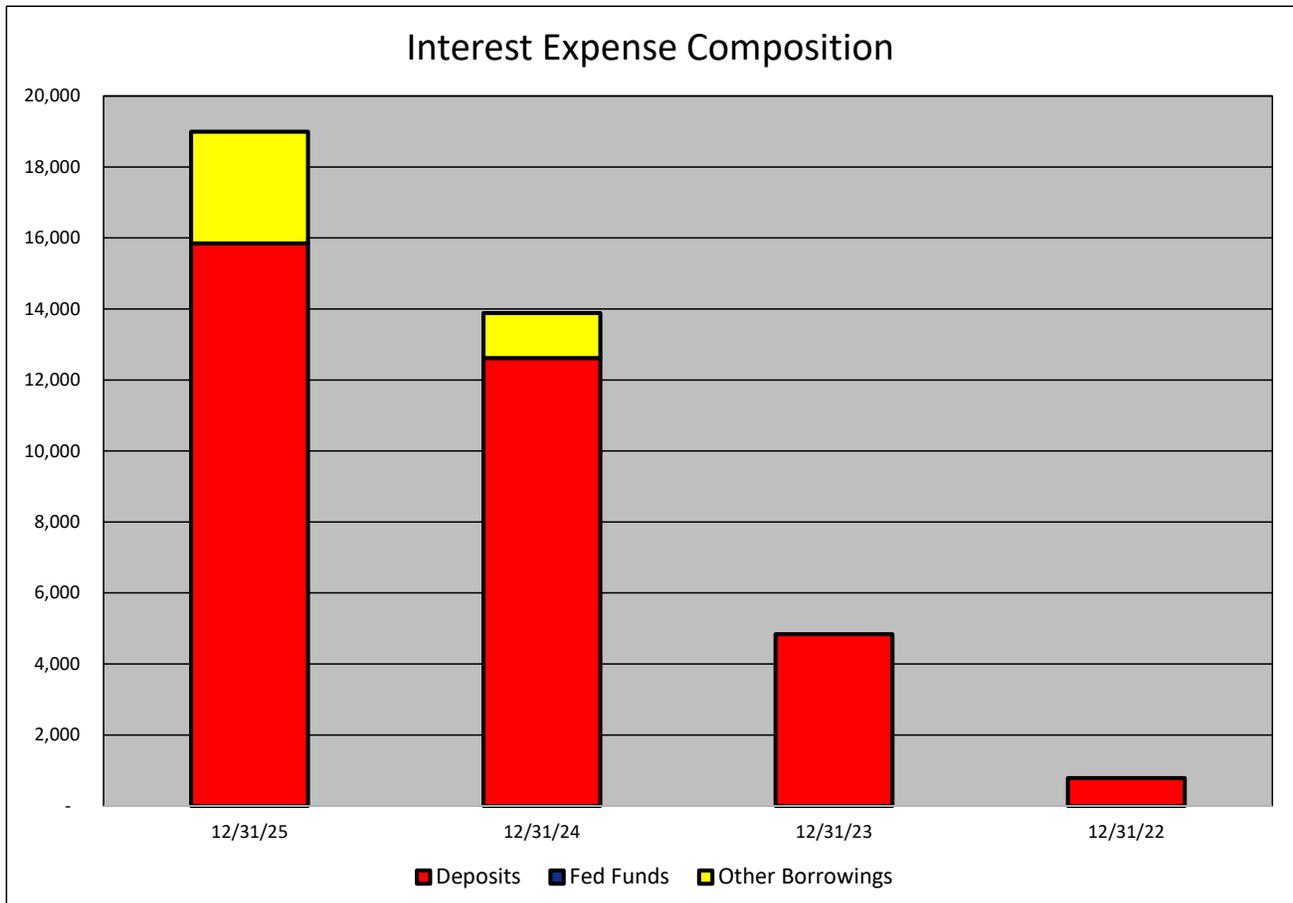
INTEREST INCOME COMPOSITION- Sanibel Captiva Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	63,143	54,817	43,541	27,699	8,326	15.19
Securities	1,108	1,345	1,576	1,158	(237)	(17.62)
Fed Funds	-	-	11	-	-	NA
Other	2,078	2,229	2,442	1,691	(151)	(6.77)
Total Int Income	66,329	58,391	47,570	30,548	7,938	13.59



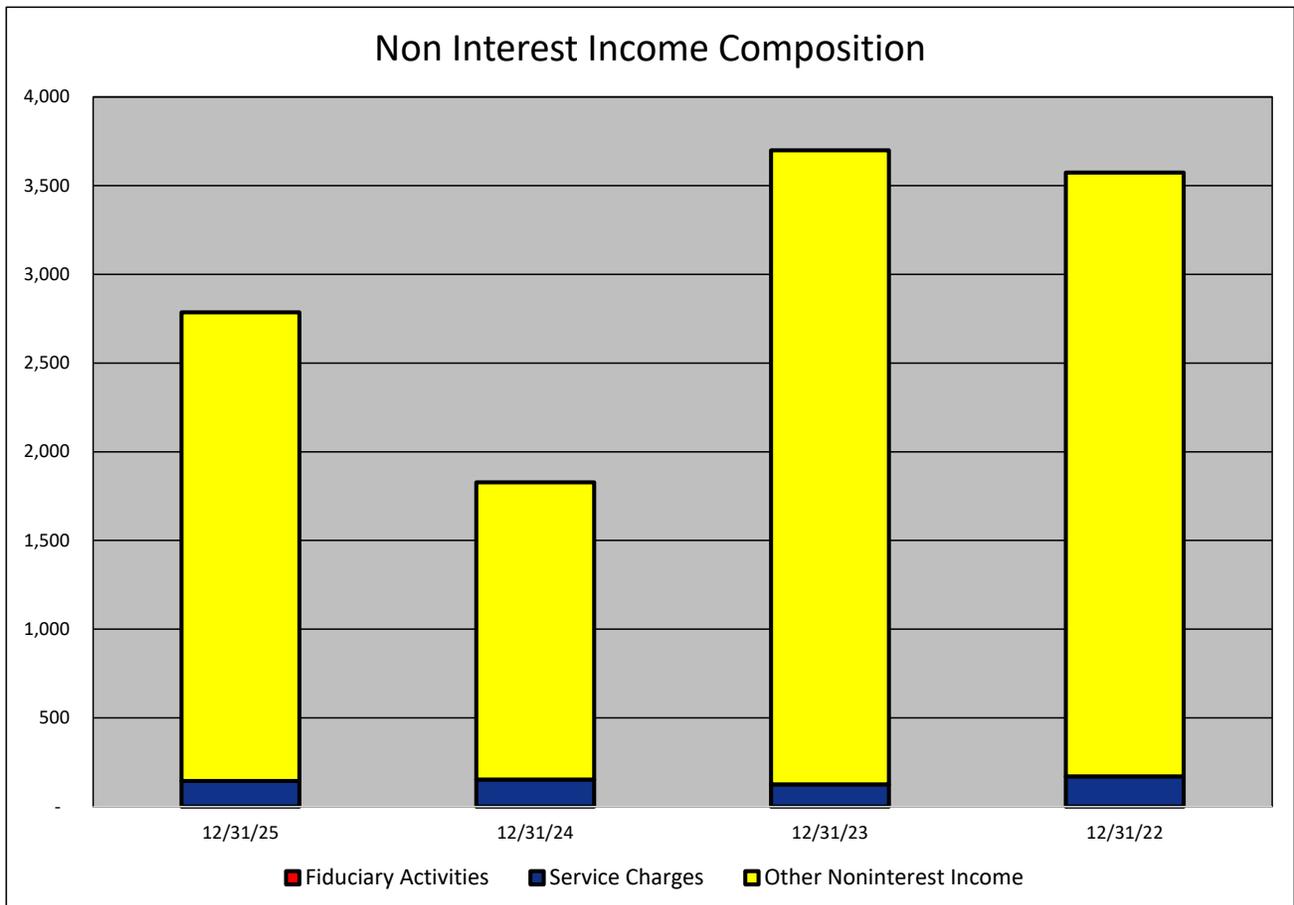
INTEREST EXPENSE COMPOSITION- Sanibel Captiva Community Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	15,845	12,619	4,835	786	3,226	25.56
Fed Funds	-	-	-	-	-	NA
Other Borrowings	3,146	1,266	-	-	1,880	148.50
Total Int Expense	18,991	13,885	4,835	786	5,106	36.77



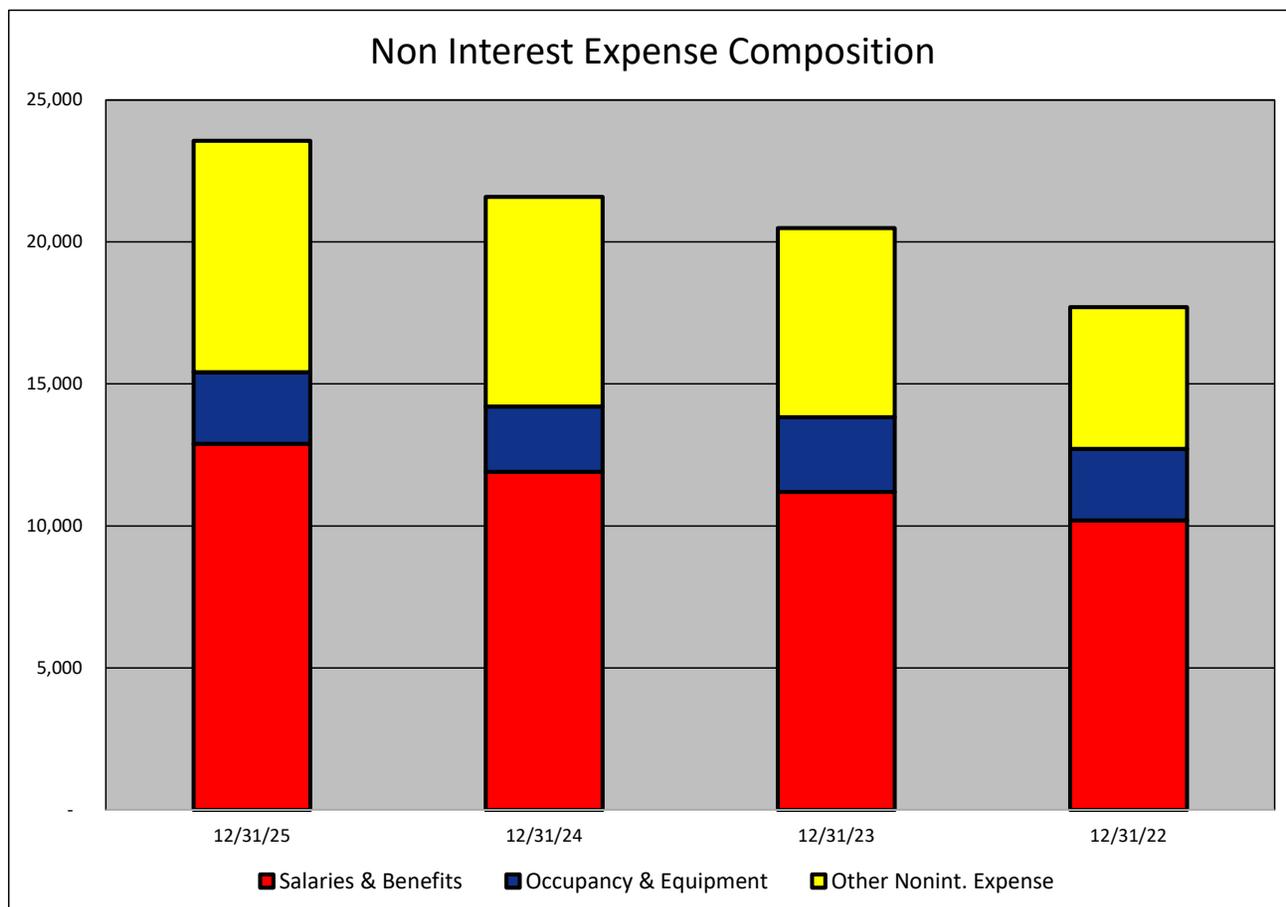
NONINTEREST INCOME COMPOSITION- Sanibel Captiva Community Bank
(Dollars in Thousands)

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	145	153	126	170	(8)	(5.23)
Other Noninterest Income	2,641	1,675	3,573	3,403	966	57.67
Total Nonint. Income	2,786	1,828	3,699	3,573	958	52.41



NONINTEREST EXPENSE COMPOSITION- Sanibel Captiva Community 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	12,893	11,905	11,197	10,191	988	8.30
Occupancy & Equipment	2,523	2,299	2,630	2,520	224	9.74
Other Nonint. Expense	8,147	7,386	6,659	4,989	761	10.30
Total Nonint. Expense	23,563	21,590	20,486	17,700	1,973	9.14



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
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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	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
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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	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
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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	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
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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	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
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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	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
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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	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
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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	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
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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

Select Peer Average	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	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
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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	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
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