

Tcm Bank, National Association

Tampa, FL

Established

5/18/1998

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)

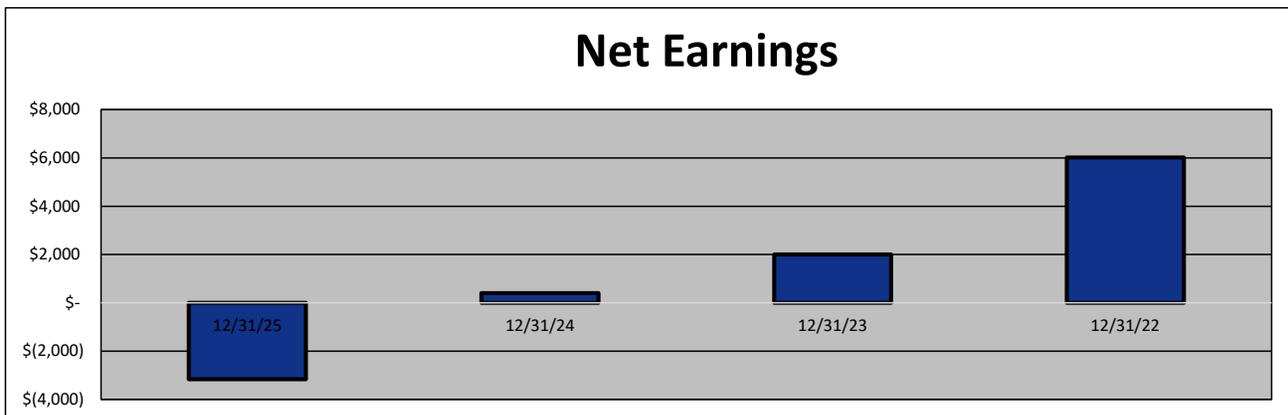
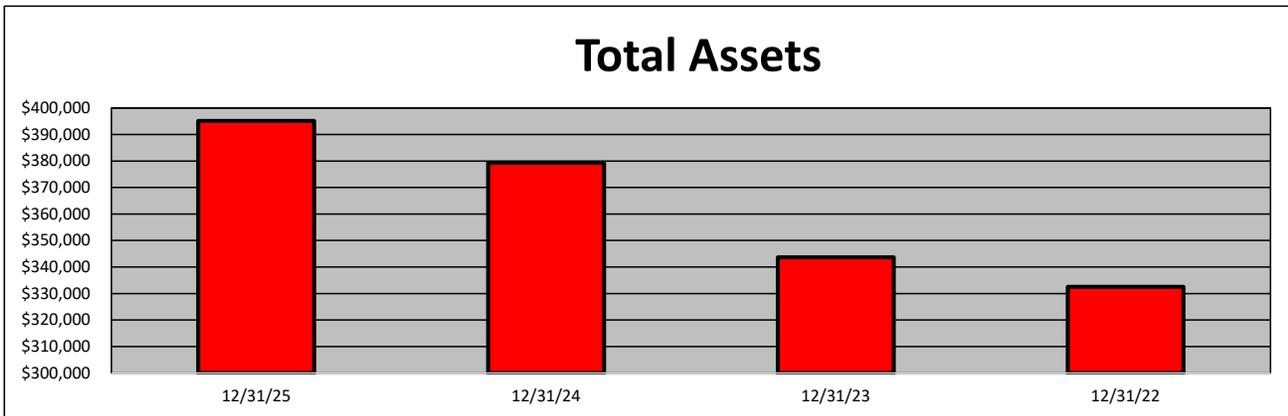
EXECUTIVE SUMMARY - TCM Bank, National Association
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	19.39	17.31	19.15	19.56	10.68	9.82
Leverage Ratio	18.88	17.53	18.68	19.25	11.20	10.50
Tier 1 Cap/Risk Based Assets	20.91	17.79	19.36	20.02	12.21	11.11
Risk Based Ratio	22.19	19.06	20.63	21.30	12.99	11.97
Common Equity Tier 1 Capital Ratio	20.91	17.79	19.36	20.02	12.13	11.11
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	104.38	111.23	116.84	113.73	77.22	86.74
Loans/Assets	79.94	86.92	89.51	86.25	64.63	72.75
Securities/Assets	4.35	0.44	0.58	0.68	17.77	10.79
PROFITABILITY:						
Return on Avg Assets	(0.84)	0.11	0.61	1.91	0.77	0.67
Return on Avg Equity	(4.39)	0.61	3.08	9.72	10.09	10.17
Nonint Income/Avg Assets	12.70	12.81	14.76	12.61	0.77	1.14
Net Overhead Ratio	4.29	3.45	3.37	2.03	2.31	2.46
Efficiency Ratio	92.90	86.29	85.30	77.55	72.83	71.98
Assets (per million) per Employee	4.20	3.36	2.82	2.73	10.41	14.70
ASSET QUALITY:						
Allowance/Loans	3.55	3.40	3.48	3.82	1.28	1.34
Nonperforming Loans/Total Loans	1.04	1.00	0.80	0.74	0.54	0.58
Nonperforming Assets/Total Assets	0.83	0.87	0.72	0.64	0.38	0.49
Adjusted Texas Ratio	3.91	4.46	3.35	2.93	3.26	4.28
YIELDS & COSTS:						
Yield on earning assets	9.44	10.21	9.72	7.73	5.50	6.00
Cost of funds	4.16	4.36	3.28	1.07	2.82	3.00
Net interest margin	6.07	6.59	7.03	6.86	3.28	3.14
Avg Earning Assets/Avg Assets	92.19	91.64	92.36	91.52	95.74	96.28

SELECTED FINANCIAL DATA - TCM Bank, National Association
(Dollars in Thousands)

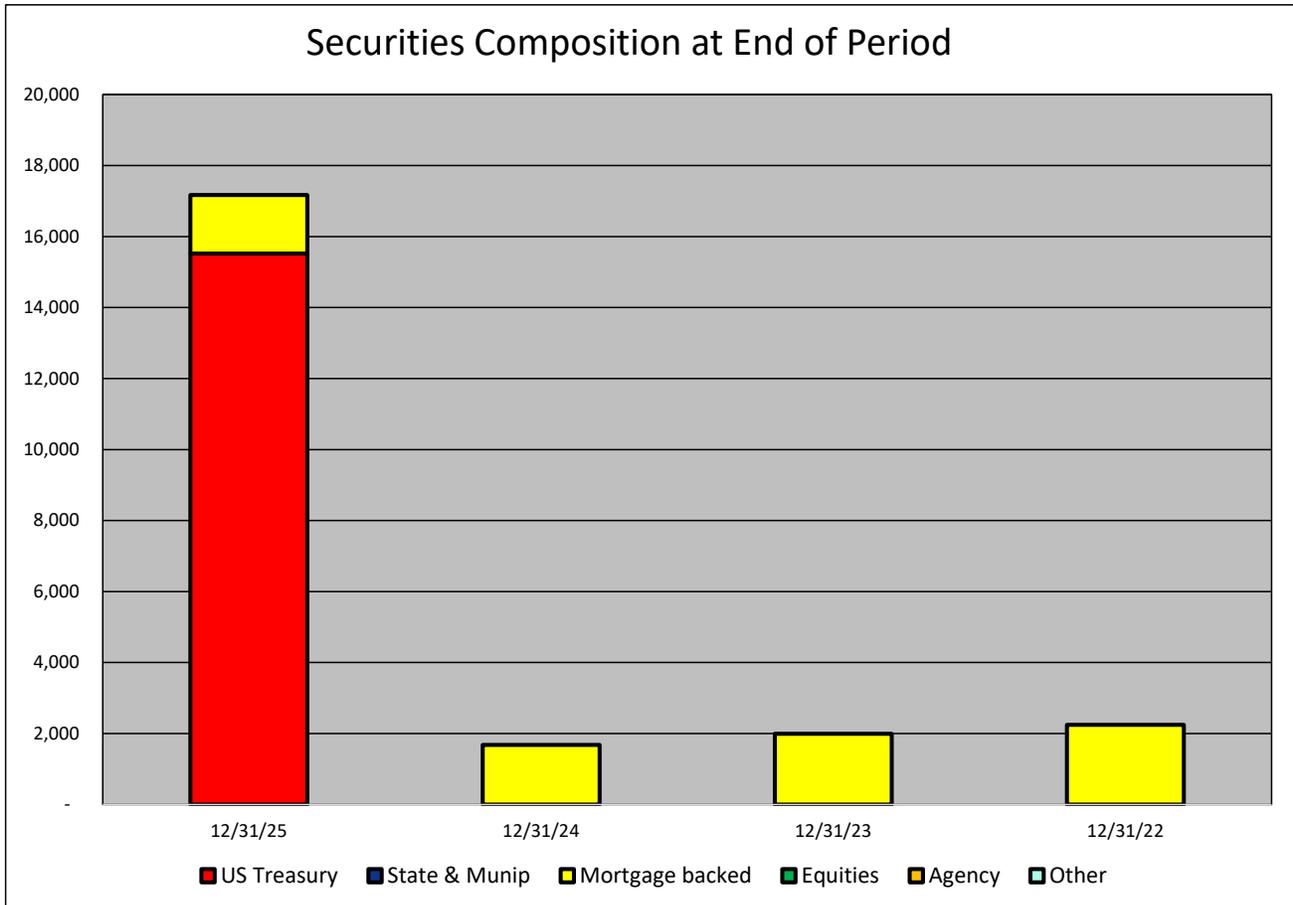
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	395,143	379,274	343,675	332,493	15,869	4.18
Cash and Equivalents	49,070	35,565	26,173	32,739	13,505	37.97
Securities	17,172	1,677	1,997	2,248	15,495	923.97
Loans, net	315,877	329,680	307,637	286,783	(13,803)	(4.19)
Deposit Accounts	302,634	296,394	263,297	252,168	6,240	2.11
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	76,617	65,642	65,813	65,020	10,975	16.72

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(3,167)	399	2,007	6,018	(3,566)	(893.73)
Interest Income	33,003	32,555	29,767	22,253	448	1.38
Interest Expense	11,808	11,551	8,218	2,527	257	2.22
Net Interest Income	21,195	21,004	21,549	19,726	191	0.91
Credit Loss Expense	9,827	8,447	7,633	5,140	1,380	16.34
Noninterest income	48,125	44,547	48,952	39,658	3,578	8.03
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	64,400	56,561	60,137	46,052	7,839	13.86
Net Operating Income	(4,907)	543	2,731	8,192	(5,450)	(1,003.68)
Income Taxes	(1,740)	144	724	2,174	(1,884)	(1,308.33)



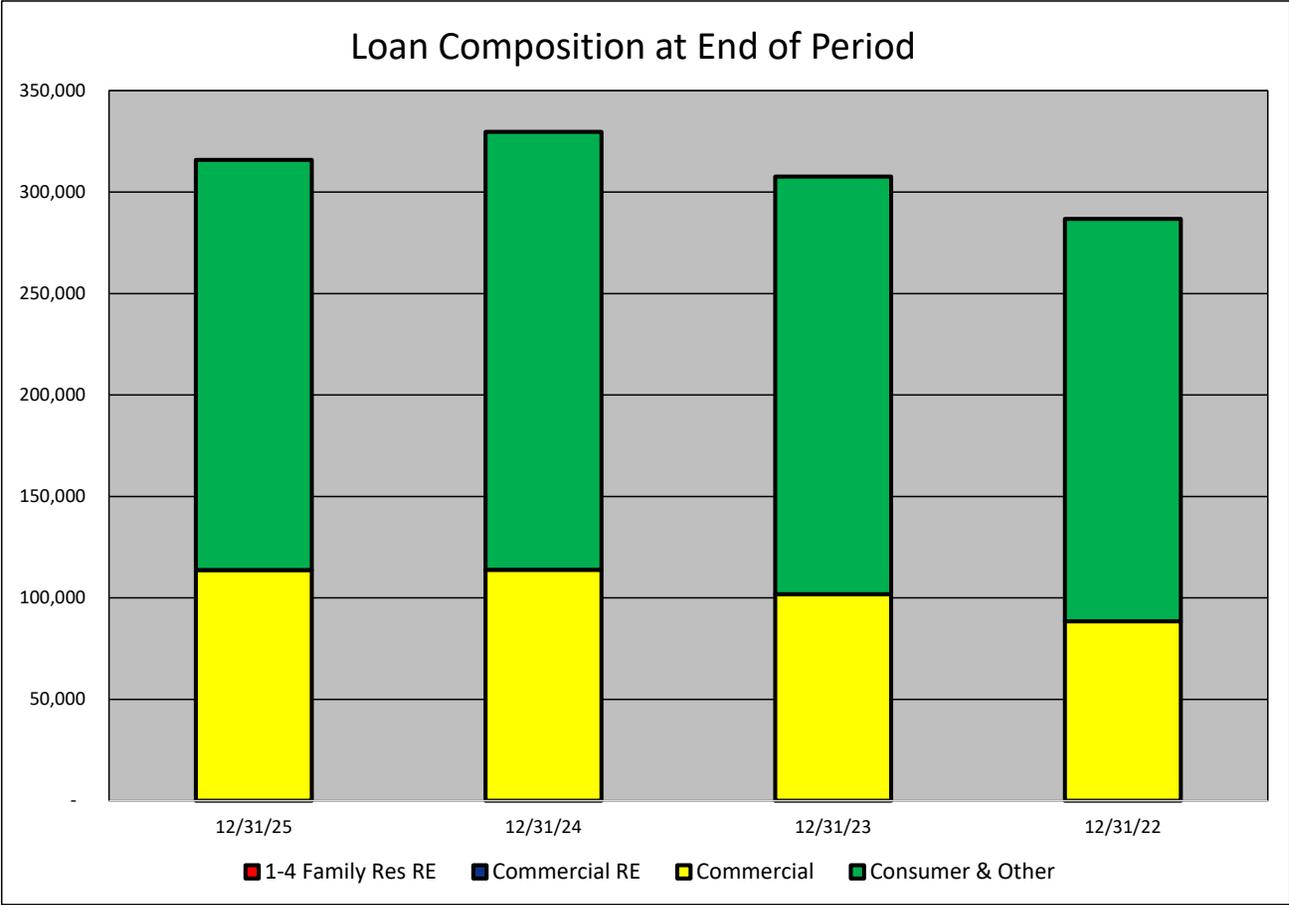
SECURITIES COMPOSITION - TCM Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	15,525	-	-	-	15,525	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	1,647	1,677	1,997	2,248	(30)	(1.79)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	17,172	1,677	1,997	2,248	15,495	923.97



LOAN PORTFOLIO COMPOSITION - TCM Bank, National Association
(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	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	113,682	113,822	101,765	88,497	(140)	(0.12)
Consumer & Other	202,195	215,858	205,872	198,286	(13,663)	(6.33)
Loans, Net	315,877	329,680	307,637	286,783	(13,803)	(4.19)



LOAN PORTFOLIO QUALITY - TCM Bank, National Association
(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):

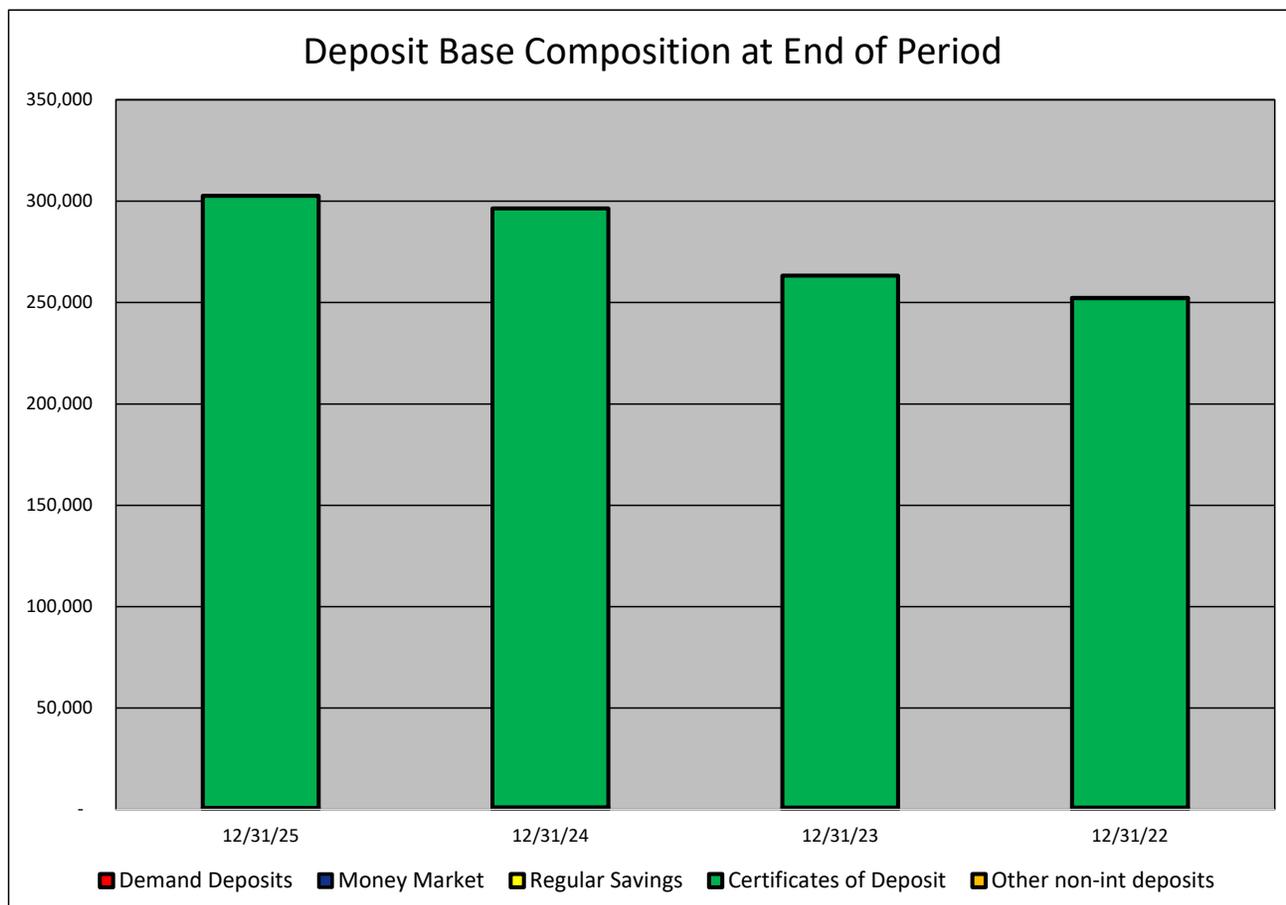
Beginning Balance	11,225	10,706	10,962	11,489	519	4.85
Total Recoveries	2,127	2,301	2,437	1,991	(174)	(7.56)
Total Charge-offs	11,954	10,229	10,092	7,658	1,725	16.86
Credit Loss Expense	9,827	8,447	7,633	5,140	1,380	16.34
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(234)	-	-	NA
Ending Balance	11,225	11,225	10,706	10,962	-	-

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	3,280	3,303	2,460	2,118	(23)	(0.70)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	3,280	3,303	2,460	2,118	(23)	(0.70)

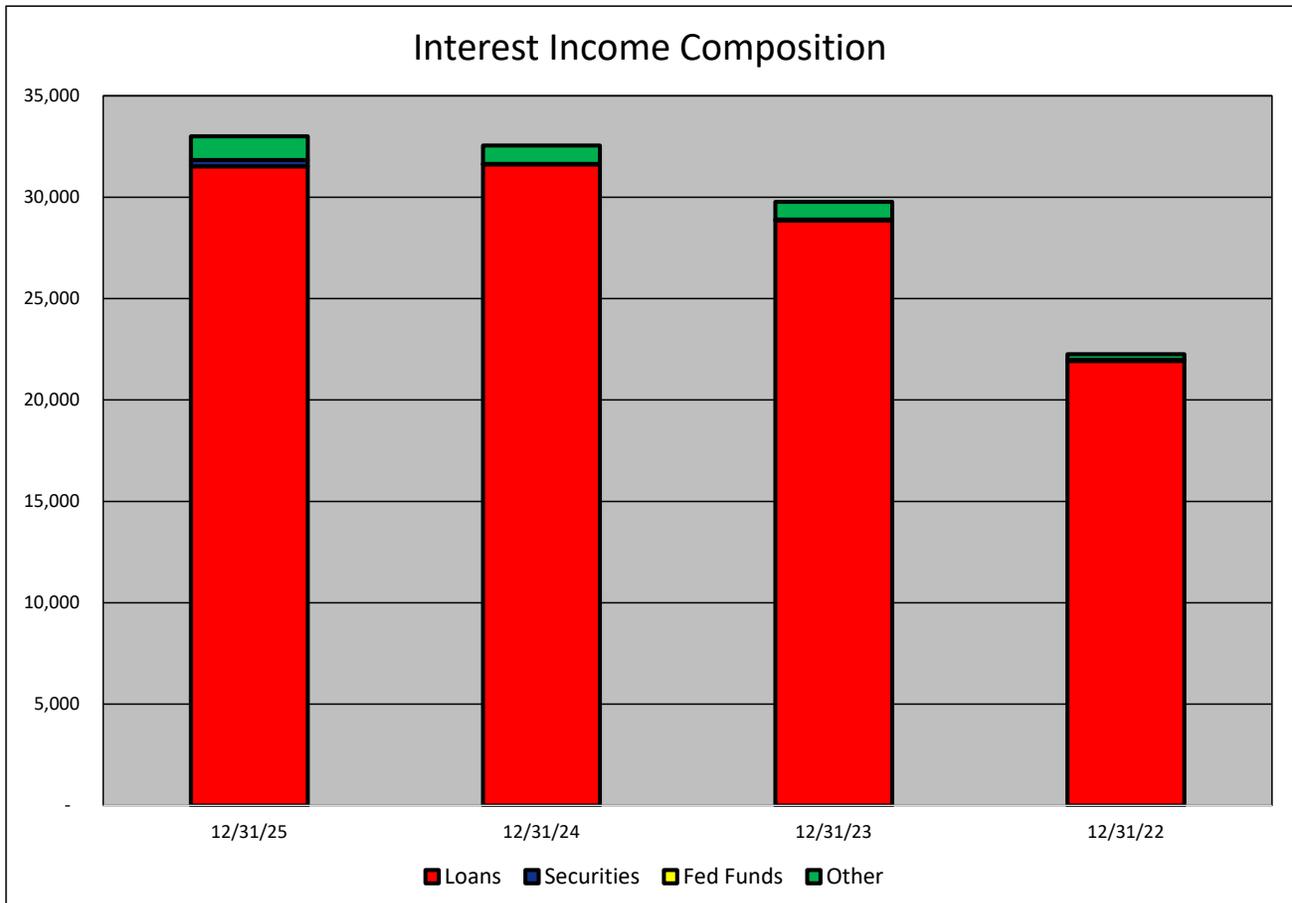
DEPOSIT BASE COMPOSITION - TCM Bank, National Association
(Dollars in Thousands)

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	856	1,098	883	924	(242)	(22.04)
Money Market	-	-	-	-	-	NA
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	301,778	295,296	262,414	251,243	6,482	2.20
Other non-int deposits	-	-	-	1	-	NA
Total Deposits	302,634	296,394	263,297	252,168	6,240	2.11



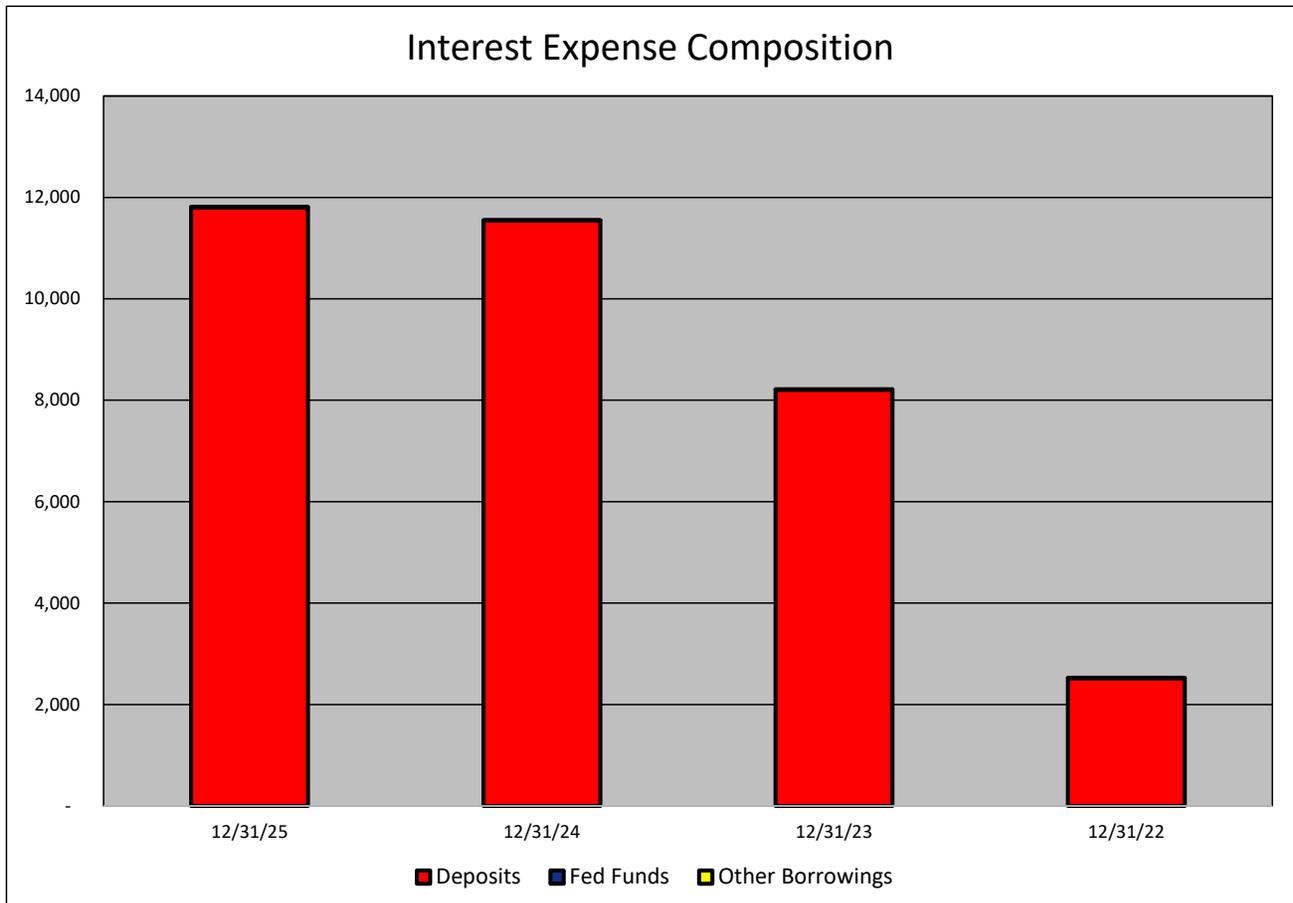
INTEREST INCOME COMPOSITION- TCM Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	31,526	31,614	28,854	21,928	(88)	(0.28)
Securities	308	29	44	55	279	962.07
Fed Funds	-	-	-	-	-	NA
Other	1,169	912	869	270	257	28.18
Total Int Income	33,003	32,555	29,767	22,253	448	1.38



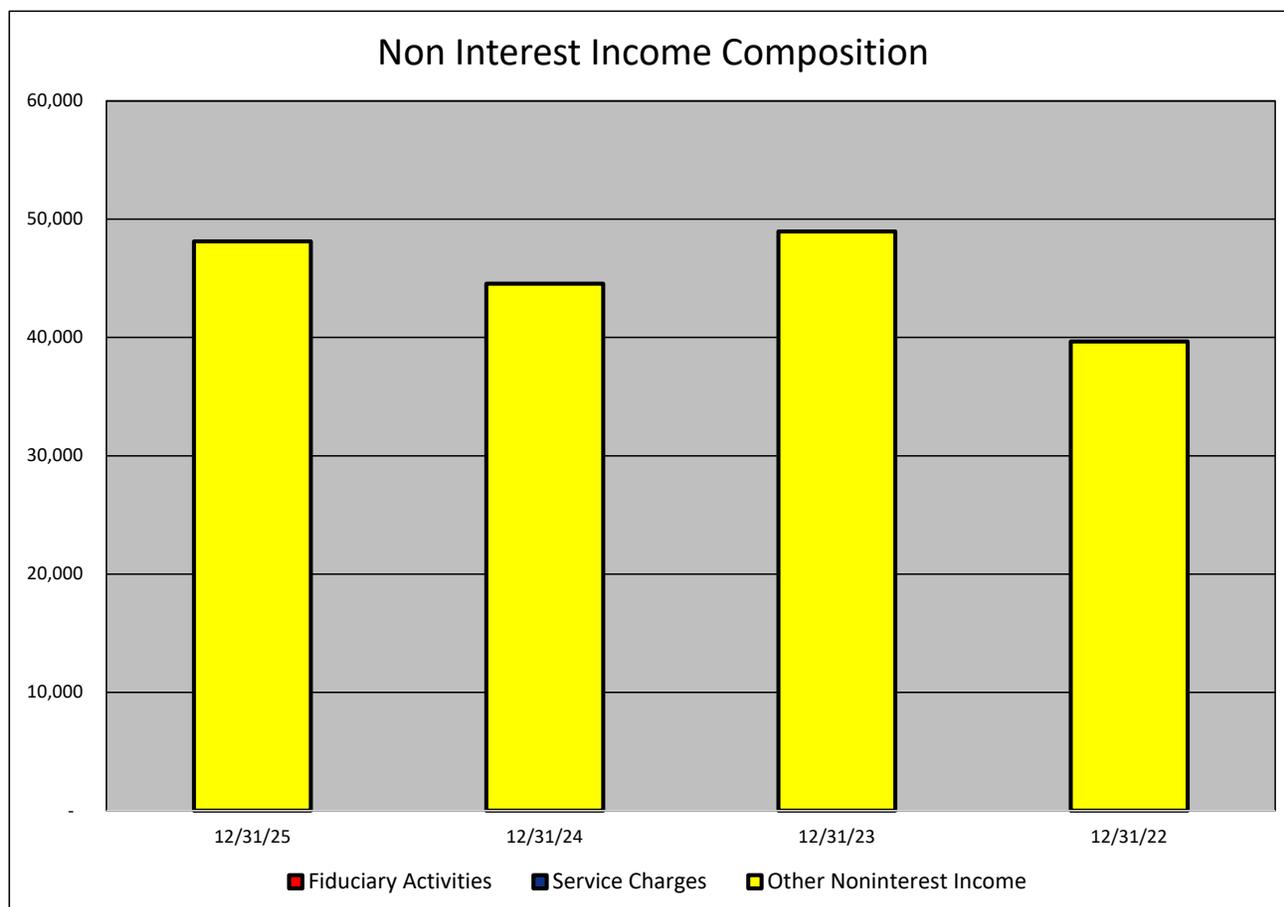
INTEREST EXPENSE COMPOSITION- TCM Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	11,807	11,544	8,209	2,521	263	2.28
Fed Funds	1	7	9	6	(6)	(85.71)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	11,808	11,551	8,218	2,527	257	2.22



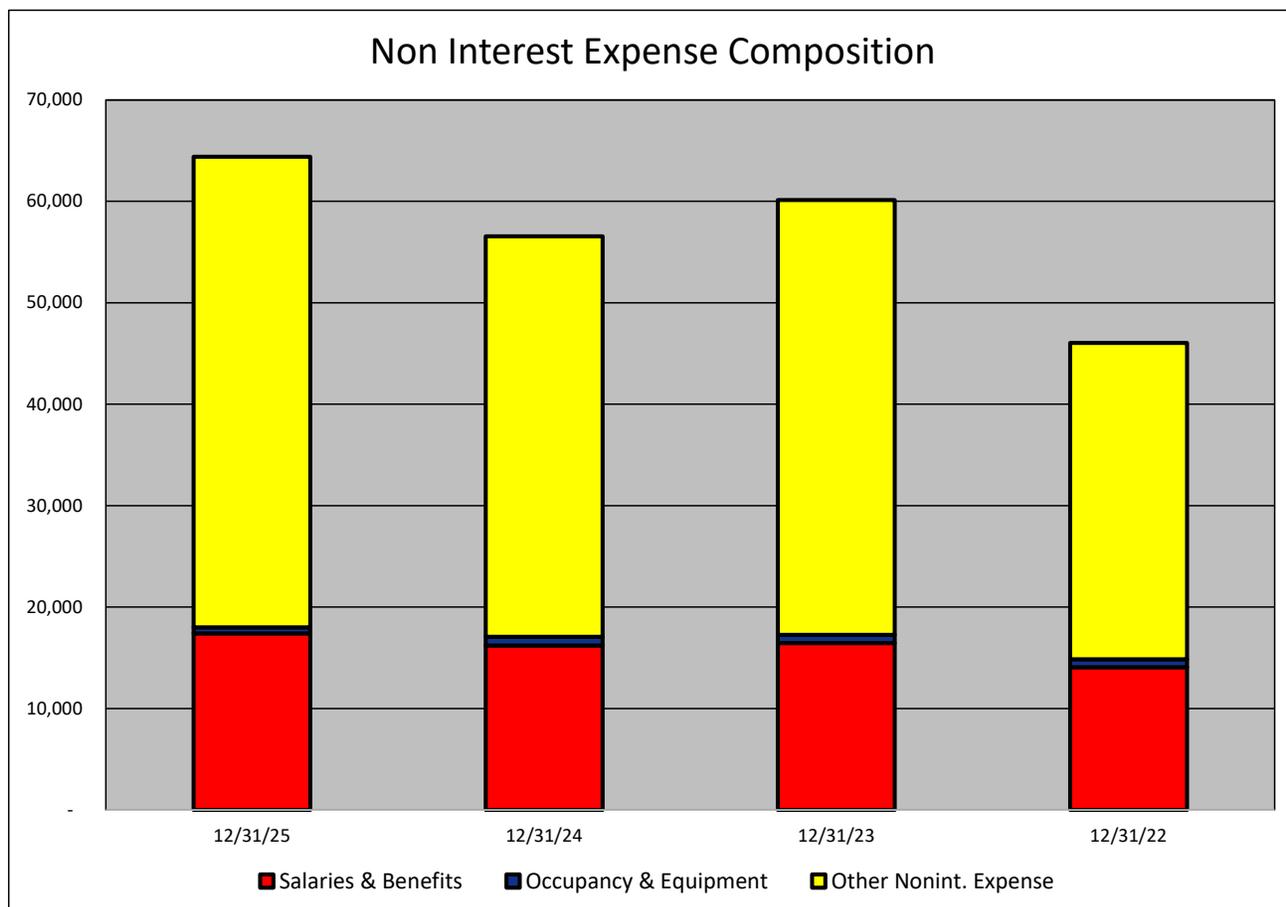
NONINTEREST INCOME COMPOSITION- TCM Bank, National Association
(Dollars in Thousands)

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	-	-	-	-	-	NA
Other Noninterest Income	48,125	44,547	48,952	39,658	3,578	8.03
Total Nonint. Income	48,125	44,547	48,952	39,658	3,578	8.03



NONINTEREST EXPENSE COMPOSITION- TCM Bank, National Association
(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	17,409	16,221	16,456	14,060	1,188	7.32
Occupancy & Equipment	601	847	813	798	(246)	(29.04)
Other Nonint. Expense	46,390	39,493	42,868	31,194	6,897	17.46
Total Nonint. Expense	64,400	56,561	60,137	46,052	7,839	13.86



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