

# The Bank Of Tampa

Tampa, FL

Established

3/30/1973

## 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)

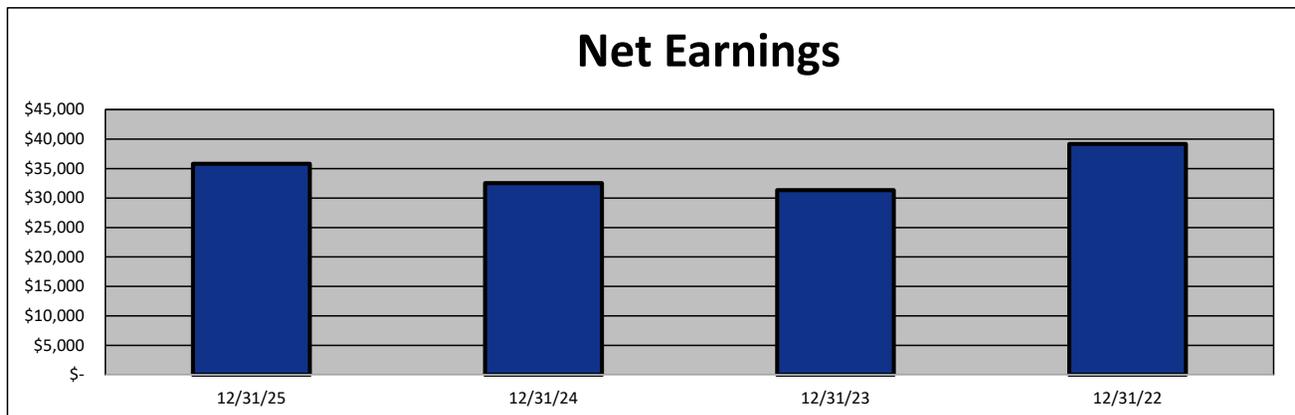
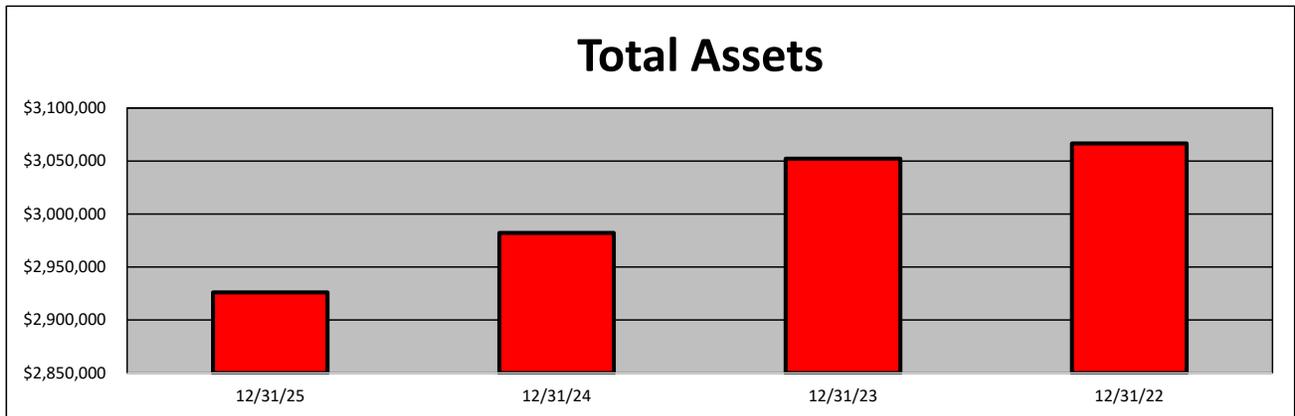
**EXECUTIVE SUMMARY - The Bank of Tampa**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.67	8.11	7.25	6.04	10.68	9.82
Leverage Ratio	10.57	9.89	8.74	7.58	11.20	10.50
Tier 1 Cap/Risk Based Assets	14.84	14.62	14.04	13.44	12.21	11.11
Risk Based Ratio	16.09	15.82	15.13	14.43	12.99	11.97
Common Equity Tier 1 Capital Ratio	14.84	14.62	14.04	13.44	12.13	11.11
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	73.93	65.38	59.50	55.40	77.22	86.74
Loans/Assets	66.23	59.44	54.63	51.55	64.63	72.75
Securities/Assets	27.41	30.24	35.09	36.75	17.77	10.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.18	1.06	0.99	1.17	0.77	0.67
Return on Avg Equity	13.74	14.08	15.68	19.79	10.09	10.17
Nonint Income/Avg Assets	0.62	0.59	0.55	0.54	0.77	1.14
Net Overhead Ratio	1.64	1.58	1.47	1.33	2.31	2.46
Efficiency Ratio	55.96	57.69	57.30	57.30	72.83	71.98
Assets (per million) per Employee	10.13	10.18	10.49	10.72	10.41	14.70
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.36	1.34	1.25	1.13	1.28	1.34
Nonperforming Loans/Total Loans	0.18	0.17	0.07	0.27	0.54	0.58
Nonperforming Assets/Total Assets	0.12	0.10	0.04	0.14	0.38	0.49
Adjusted Texas Ratio	1.14	1.16	0.46	2.15	3.26	4.28
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.51	4.39	4.02	2.90	5.50	6.00
Cost of funds	1.77	1.25	1.05	0.12	2.82	3.00
Net interest margin	3.53	3.26	3.06	2.79	3.28	3.14
Avg Earning Assets/Avg Assets	95.72	95.76	95.57	95.99	95.74	96.28

**SELECTED FINANCIAL DATA - The Bank of Tampa**  
(Dollars in Thousands)

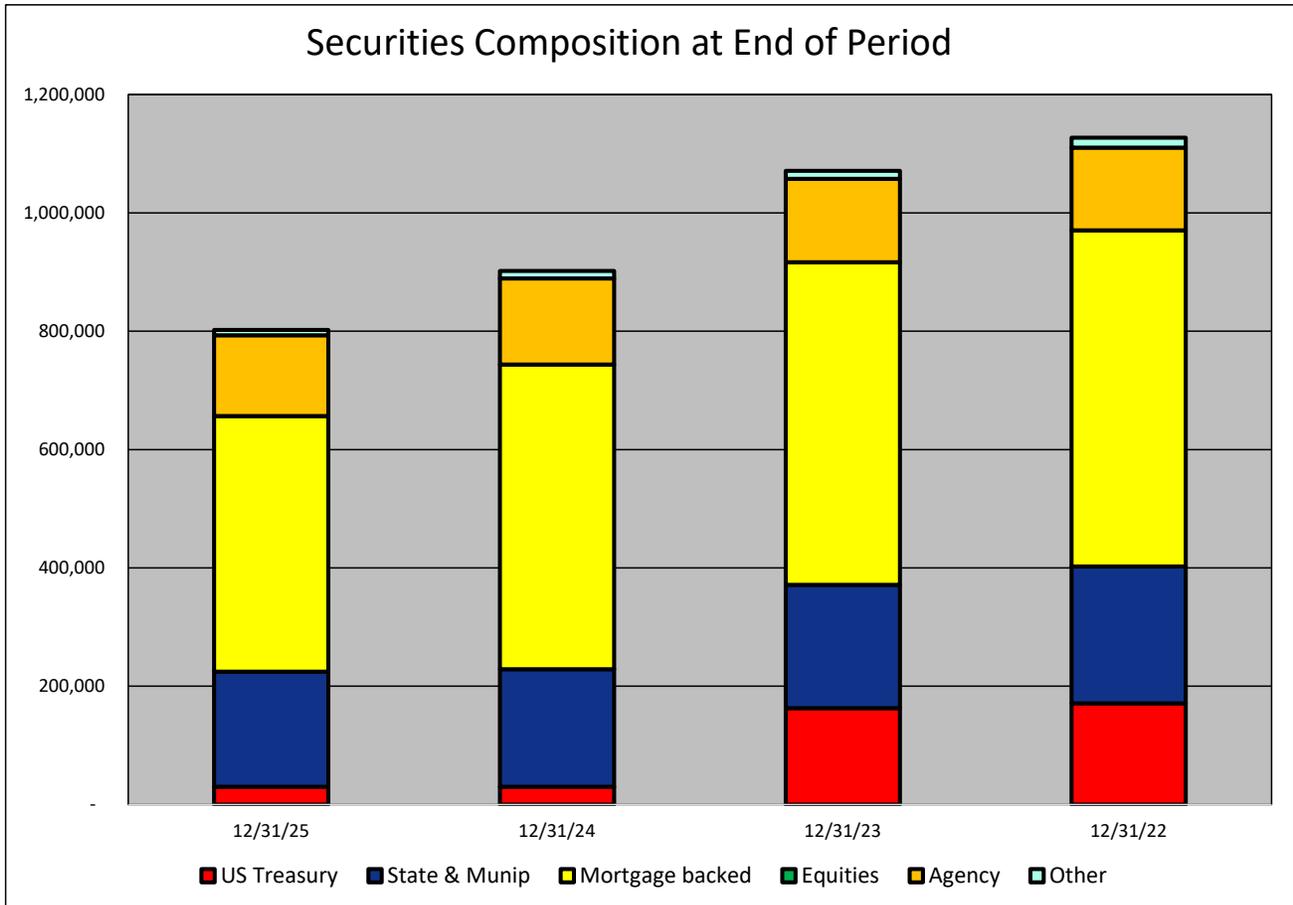
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	2,926,118	2,982,268	3,052,083	3,066,490	(56,150)	(1.88)
Cash and Equivalents	56,705	185,885	190,833	228,402	(129,180)	(69.49)
Securities	802,165	901,837	1,071,047	1,127,035	(99,672)	(11.05)
Loans, net	1,937,947	1,772,548	1,667,488	1,580,696	165,399	9.33
Deposit Accounts	2,621,263	2,711,164	2,802,397	2,853,206	(89,901)	(3.32)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	282,946	241,730	221,149	185,268	41,216	17.05

<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	35,825	32,524	31,345	39,165	3,301	10.15
Interest Income	131,661	129,390	121,108	93,367	2,271	1.76
Interest Expense	28,764	33,229	28,716	3,631	(4,465)	(13.44)
Net Interest Income	102,897	96,161	92,392	89,736	6,736	7.00
Credit Loss Expense	3,300	3,575	4,250	(6,750)	(275)	(7.69)
Noninterest income	18,955	18,102	17,330	18,036	853	4.71
Gain on Sale of Securities	(5,126)	(2,108)	(1,296)	(1,431)	(3,018)	143.17
Noninterest Expense	68,879	66,599	63,687	62,473	2,280	3.42
Net Operating Income	49,673	44,089	41,785	52,049	5,584	12.67
Income Taxes	9,146	9,378	9,063	11,257	(232)	(2.47)



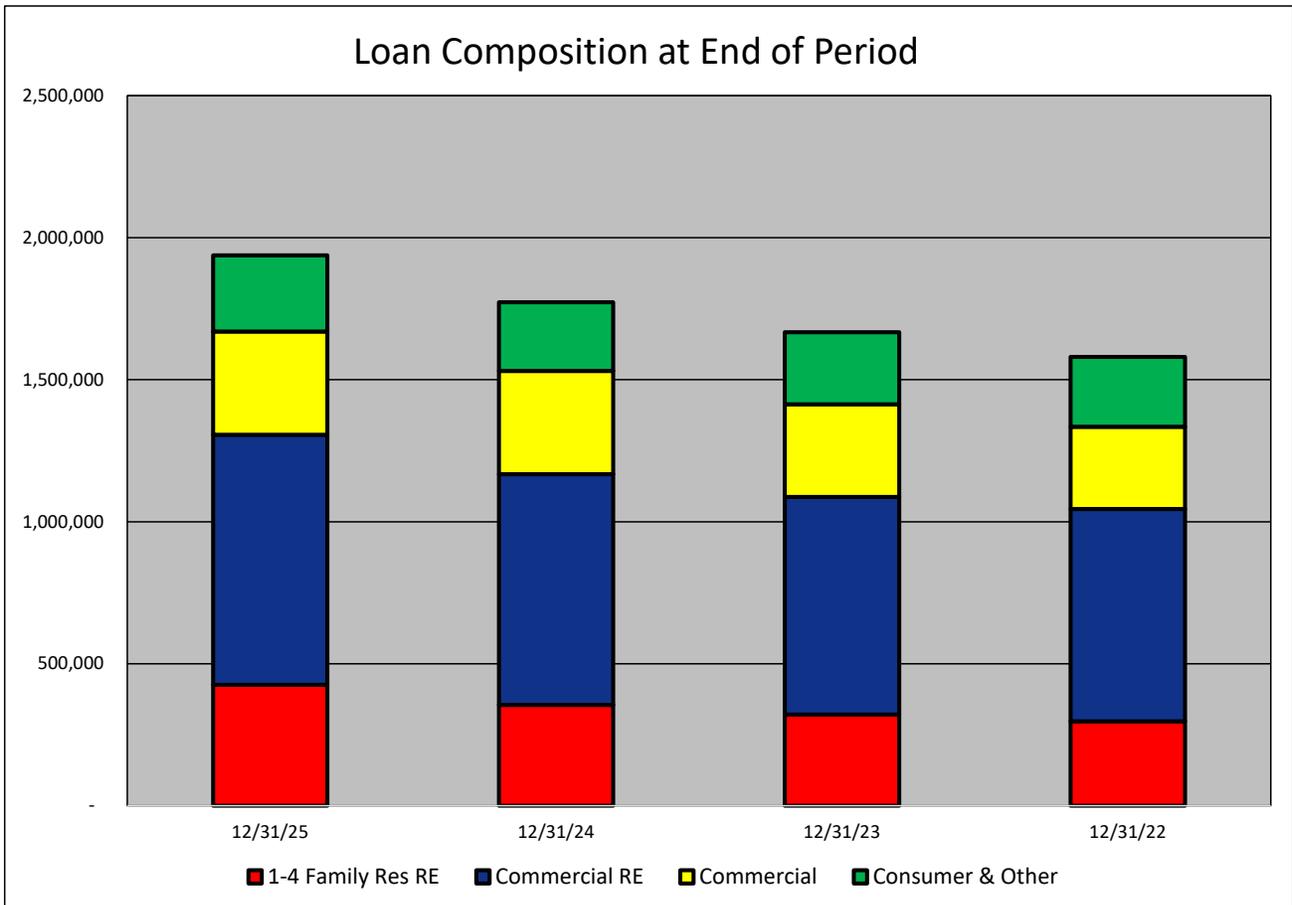
**SECURITIES COMPOSITION - The Bank of Tampa**  
(Dollars in Thousands)

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	30,060	29,989	162,798	171,041	71	0.24
State & Munip	194,599	198,710	208,661	231,579	(4,111)	(2.07)
Mortgage backed	432,036	514,957	545,142	567,743	(82,921)	(16.10)
Equities	-	-	-	-	-	NA
Agency	136,289	145,425	140,814	140,068	(9,136)	(6.28)
Other	9,181	12,756	13,632	16,604	(3,575)	(28.03)
<b>Total Securities</b>	<b>802,165</b>	<b>901,837</b>	<b>1,071,047</b>	<b>1,127,035</b>	<b>(99,672)</b>	<b>(11.05)</b>



**LOAN PORTFOLIO COMPOSITION - The Bank of Tampa**  
(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	426,105	354,945	321,277	297,241	71,160	20.05
Commercial RE	879,905	812,233	766,250	747,219	67,672	8.33
Commercial	364,006	364,011	325,826	289,875	(5)	(0.00)
Consumer & Other	267,931	241,359	254,135	246,361	26,572	11.01
<b>Loans, Net</b>	<b>1,937,947</b>	<b>1,772,548</b>	<b>1,667,488</b>	<b>1,580,696</b>	<b>165,399</b>	<b>9.33</b>



**LOAN PORTFOLIO QUALITY - The Bank of Tampa**  
(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	23,706	20,793	17,818	24,770	2,913	14.01
Total Recoveries	832	605	598	480	227	37.52
Total Charge-offs	1,411	1,267	2,441	682	144	11.37
Credit Loss Expense	3,300	3,575	4,250	(6,750)	(275)	(7.69)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	568	-	-	NA
Ending Balance	<u>26,427</u>	<u>23,706</u>	<u>20,793</u>	<u>17,818</u>	<u>2,721</u>	<u>11.48</u>

**NON-PERFORMING ASSETS:**

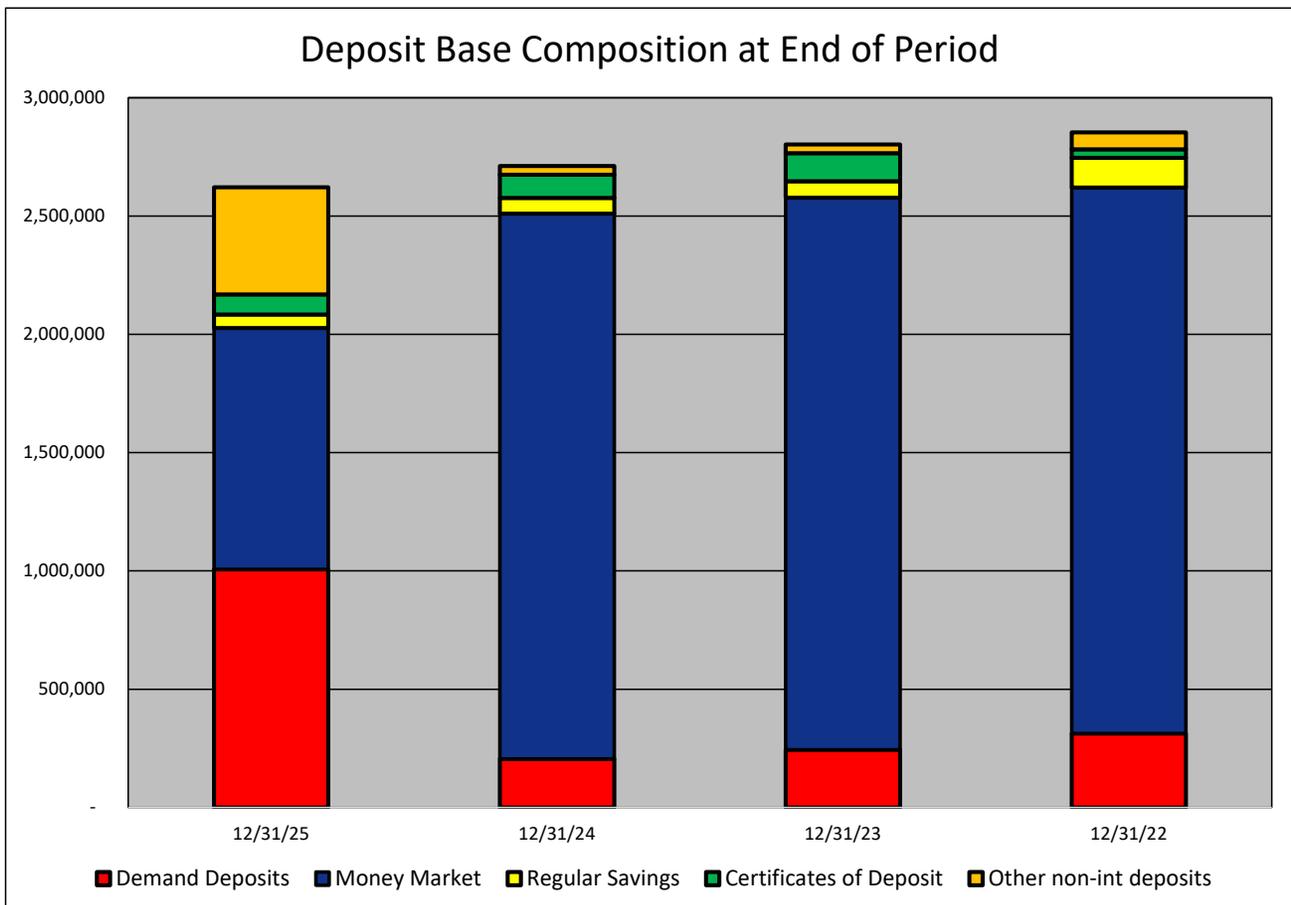
Total-90+ Days Past Due	43	-	-	-	43	NA
Total-Nonaccrual	3,416	3,006	1,093	4,217	410	13.64
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3,459</u>	<u>3,006</u>	<u>1,093</u>	<u>4,217</u>	<u>453</u>	<u>15.07</u>

**DEPOSIT BASE COMPOSITION - The Bank of Tampa**  
(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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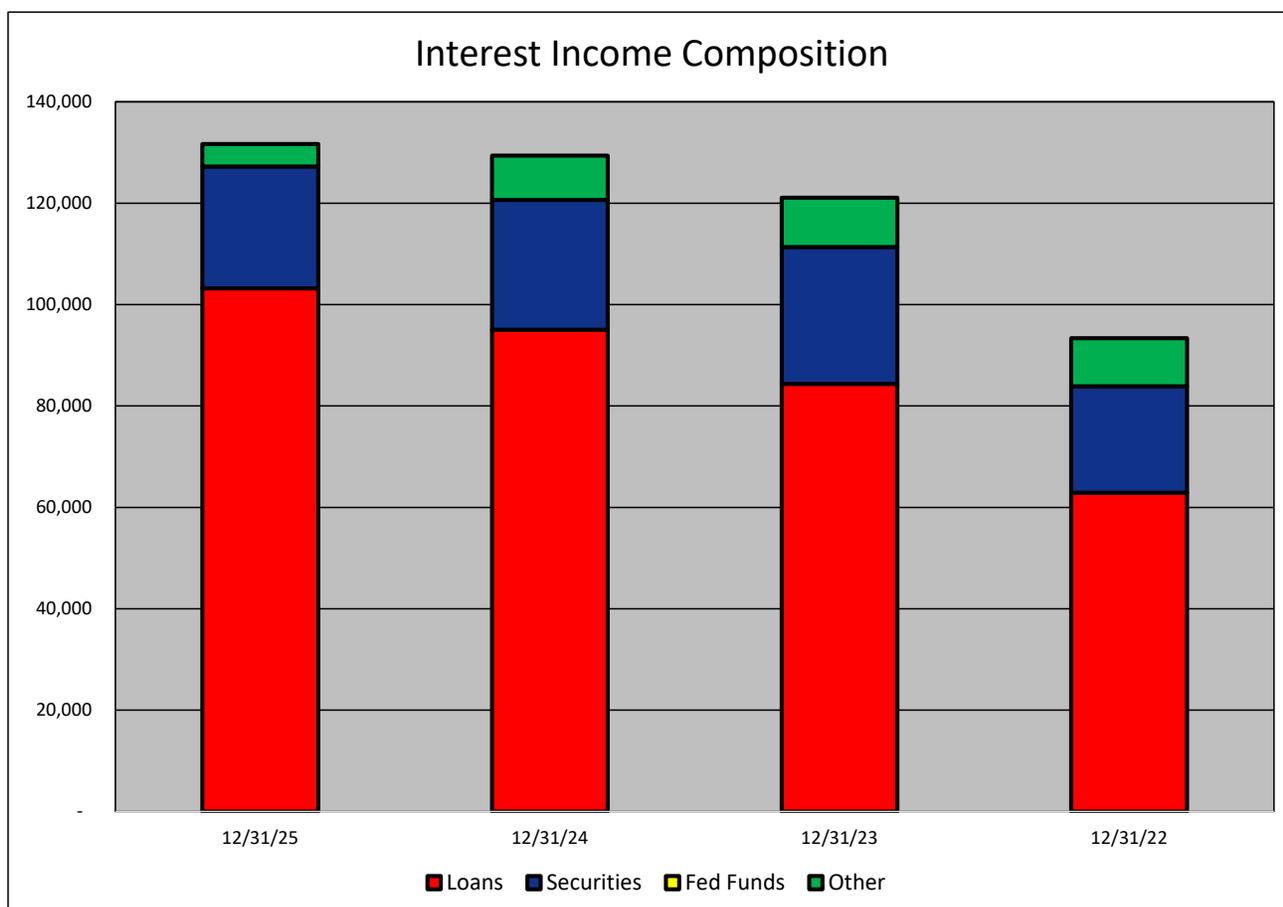
**DEPOSIT BASE CATEGORY:**

Demand Deposits	1,006,019	205,316	243,702	312,414	800,703	389.99
Money Market	1,020,220	2,305,046	2,333,389	2,307,859	(1,284,826)	(55.74)
Regular Savings	57,735	65,992	70,155	126,305	(8,257)	(12.51)
Certificates of Deposit	85,150	97,819	117,996	35,549	(12,669)	(12.95)
Other non-int deposits	452,139	36,991	37,155	71,079	415,148	1,122.29
<b>Total Deposits</b>	<b>2,621,263</b>	<b>2,711,164</b>	<b>2,802,397</b>	<b>2,853,206</b>	<b>(89,901)</b>	<b>(3.32)</b>



**INTEREST INCOME COMPOSITION- The Bank of Tampa**  
(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	103,204	95,028	84,377	62,904	8,176	8.60
Securities	24,023	25,615	26,973	20,976	(1,592)	(6.22)
Fed Funds	-	-	-	-	-	NA
Other	4,434	8,747	9,758	9,487	(4,313)	(49.31)
<b>Total Int Income</b>	<b>131,661</b>	<b>129,390</b>	<b>121,108</b>	<b>93,367</b>	<b>2,271</b>	<b>1.76</b>

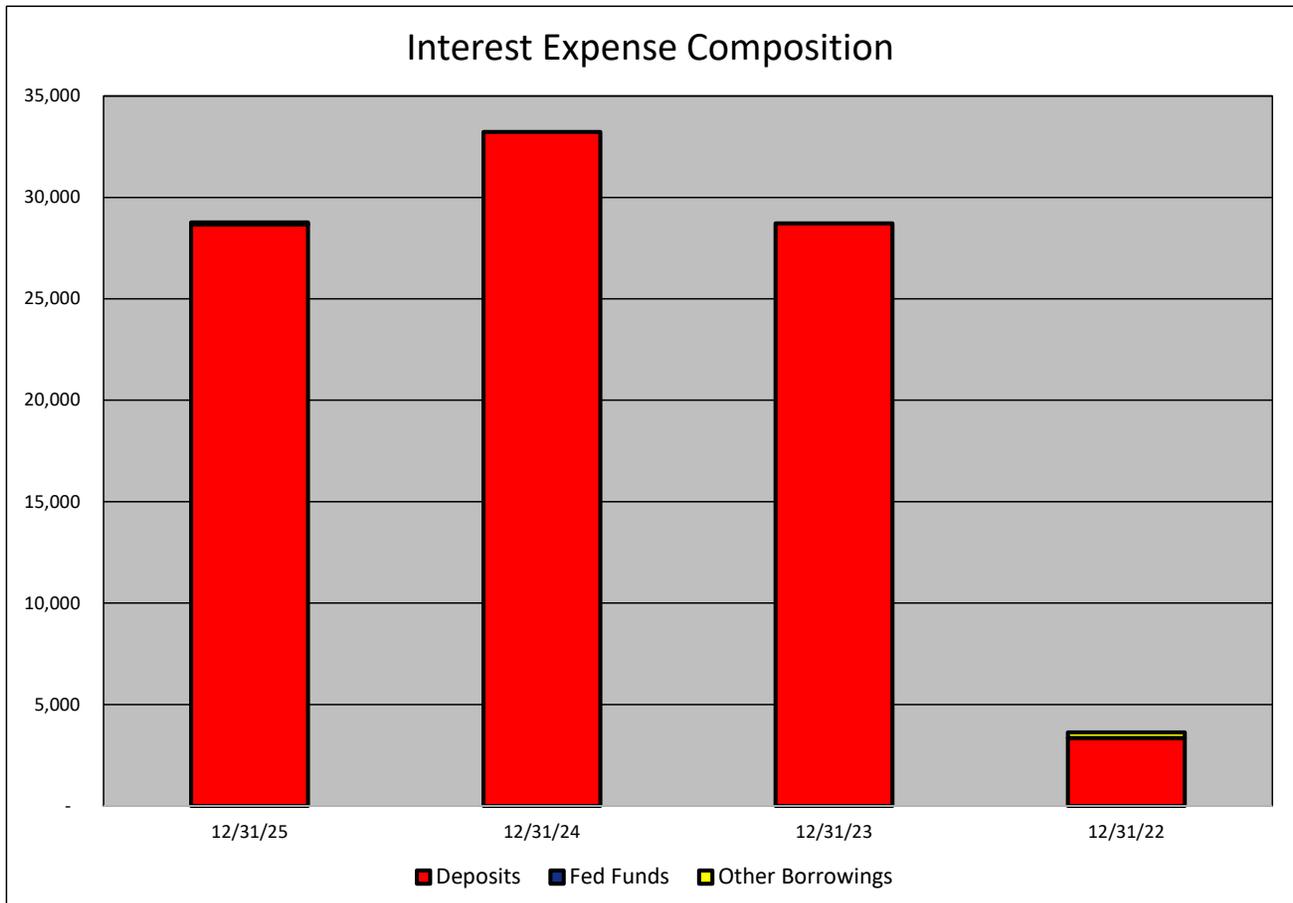


**INTEREST EXPENSE COMPOSITION- The Bank of Tampa**  
(Dollars in Thousands)

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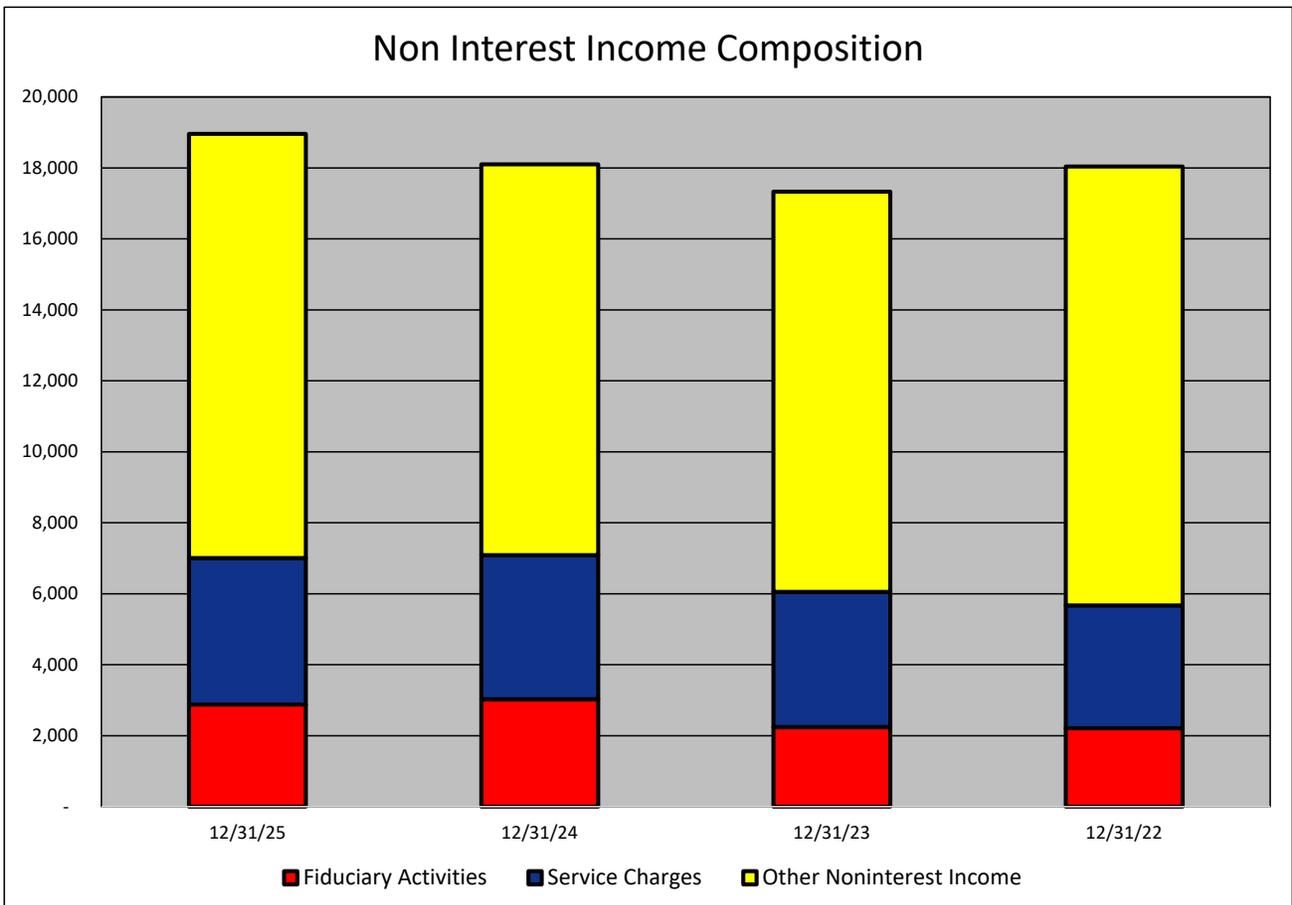
**INTEREST EXPENSE CATEGORY**

Deposits	28,676	33,229	28,716	3,352	(4,553)	(13.70)
Fed Funds	2	-	-	-	2	NA
Other Borrowings	86	-	-	279	86	NA
<b>Total Int Expense</b>	<b>28,764</b>	<b>33,229</b>	<b>28,716</b>	<b>3,631</b>	<b>(4,465)</b>	<b>(13.44)</b>



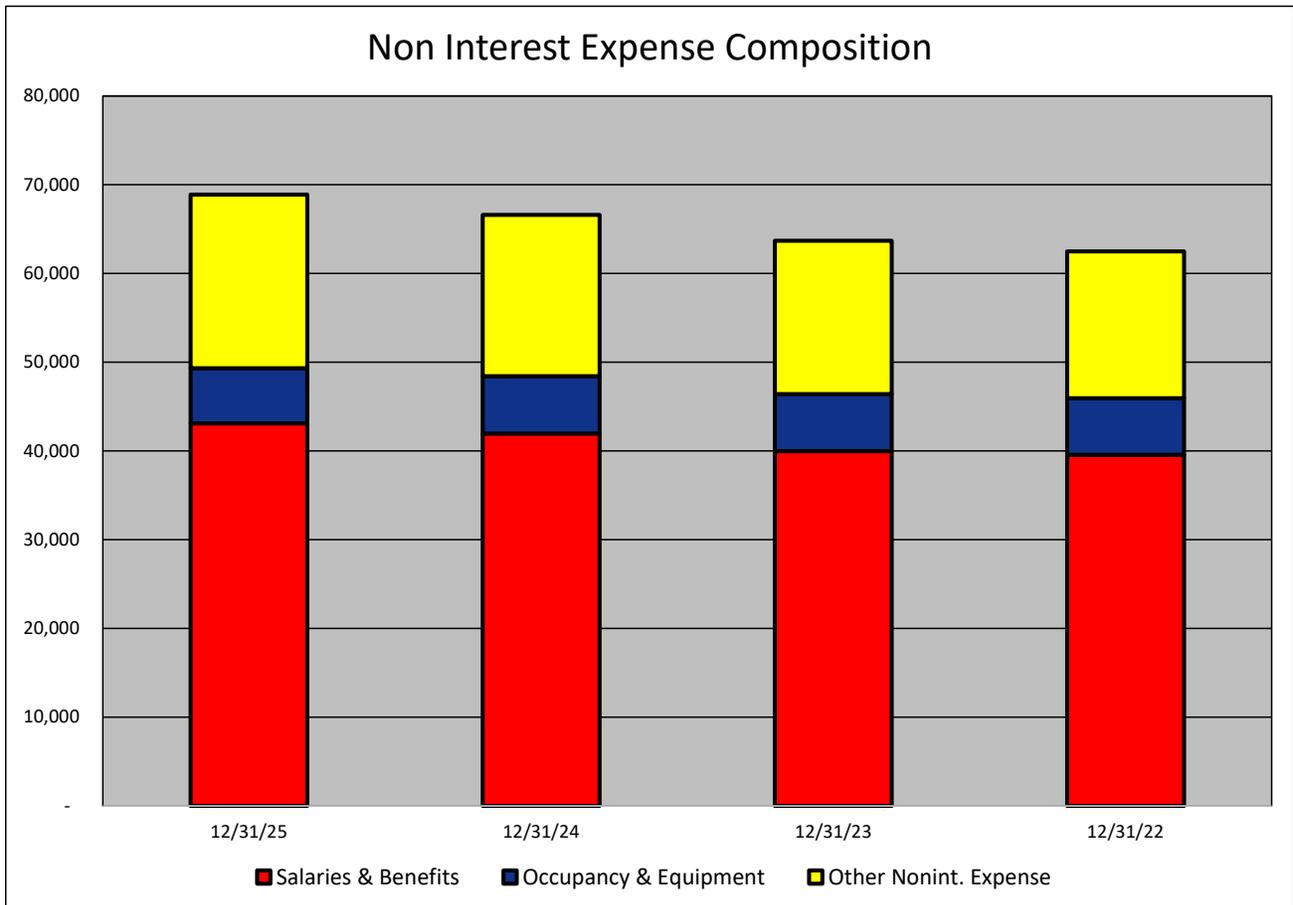
**NONINTEREST INCOME COMPOSITION- The Bank of Tampa**  
(Dollars in Thousands)

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	2,878	3,026	2,242	2,210	(148)	(4.89)
Service Charges	4,128	4,058	3,811	3,458	70	1.72
Other Noninterest Income	11,949	11,018	11,277	12,368	931	8.45
<b>Total Nonint. Income</b>	<b>18,955</b>	<b>18,102</b>	<b>17,330</b>	<b>18,036</b>	<b>853</b>	<b>4.71</b>



**NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa**  
(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	43,100	41,965	39,968	39,563	1,135	2.70
Occupancy & Equipment	6,223	6,469	6,436	6,373	(246)	(3.80)
Other Nonint. Expense	19,556	18,165	17,283	16,537	1,391	7.66
<b>Total Nonint. Expense</b>	<b>68,879</b>	<b>66,599</b>	<b>63,687</b>	<b>62,473</b>	<b>2,280</b>	<b>3.42</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>
<b>The Bank Of Tampa</b>	<b>1,937,947</b>	<b>1,772,548</b>	<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>	<b>2,773,708</b>	<b>2,515,909</b>	<b>15.02</b>
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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
<b>The Bank Of Tampa</b>	<b>9.67</b>	<b>10.57</b>	<b>14.84</b>	<b>16.09</b>	<b>14.84</b>
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
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
<b>The Bank Of Tampa</b>	<b>73.93</b>	<b>66.23</b>	<b>27.41</b>
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
<b>The Bank Of Tampa</b>	<b>3,048,068</b>	<b>1.18</b>	<b>13.74</b>
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>	<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
<b>The Bank Of Tampa</b>	<b>0.62</b>	<b>1.64</b>	<b>55.96</b>	<b>10.13</b>
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
<b>The Bank Of Tampa</b>	<b>1.36</b>	<b>0.18</b>	<b>0.12</b>	<b>1.14</b>
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
<b>The Bank Of Tampa</b>	<b>0.80</b>	<b>1.13</b>	<b>0.00</b>	<b>9.63</b>	<b>17.74</b>
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
<b>The Bank Of Tampa</b>	<b>65.33</b>	<b>1.10</b>	<b>0.00</b>	<b>0.21</b>
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
<b>The Bank Of Tampa</b>	<b>4.51</b>	<b>1.77</b>	<b>3.53</b>	<b>95.72</b>
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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