

Bayfirst National Bank

Saint Petersburg, FL

Established
2/12/1999

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 three months ended March 31, 2026

Institution name	Total Assets (\$'000's)
Raymond James Bank	45,736,982
The Bank Of Tampa	3,065,066
Climate First Bank	1,751,079
Bayfirst National Bank	1,194,708
Sanibel Captiva Community Bank	1,039,540
Brannen Bank	1,021,832
Flagship Bank	761,702
Edison National Bank	476,934
Bankflorida	438,806
Waterfall Bank	421,942
Tcm Bank, National Association	391,166
Central Bank	389,728
Gulfside Bank	362,338
First National Bank Of Pasco	286,330
Gulf Coast Business Bank	192,219
Century Bank Of Florida	103,622

Institution name	Return on Avg Assets (%)
Brannen Bank	1.90
Sanibel Captiva Community Bank	1.74
Raymond James Bank	1.60
Gulfside Bank	1.28
Climate First Bank	1.27
Bankflorida	1.27
The Bank Of Tampa	1.20
Flagship Bank	0.95
Central Bank	0.72
Edison National Bank	0.67
Gulf Coast Business Bank	0.55
Century Bank Of Florida	0.46
First National Bank Of Pasco	0.36
Waterfall Bank	(0.11)
Tcm Bank, National Association	(1.08)
Bayfirst National Bank	(1.79)

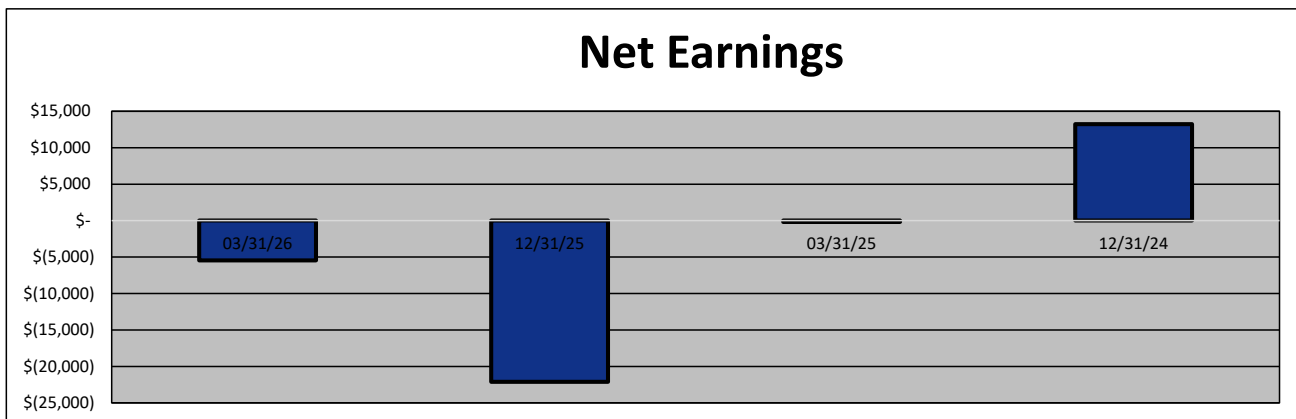
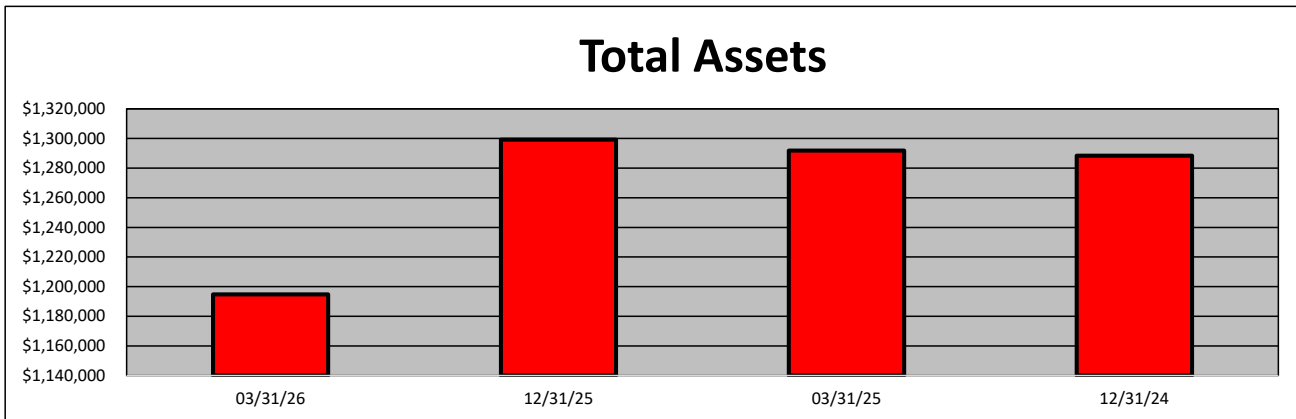
EXECUTIVE SUMMARY - BayFirst National Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.36	7.19	9.04	9.13	10.49	9.85
Leverage Ratio	6.54	6.63	8.56	8.82	11.09	10.52
Tier 1 Cap/Risk Based Assets	8.58	9.05	10.47	10.89	12.37	11.06
Risk Based Ratio	9.84	10.31	11.73	12.14	13.16	11.91
Common Equity Tier 1 Capital Ratio	8.58	9.05	10.47	10.89	12.25	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.65	81.36	96.13	93.25	75.38	83.68
Loans/Assets	77.88	74.19	83.98	82.79	63.61	71.87
Securities/Assets	2.60	2.45	3.00	3.01	17.71	9.70
PROFITABILITY:						
Return on Avg Assets	(1.79)	(1.67)	(0.05)	1.11	0.81	0.69
Return on Avg Equity	(24.07)	(20.58)	(0.60)	12.09	9.54	9.80
Nonint Income/Avg Assets	0.28	1.38	2.71	5.03	0.74	0.98
Net Overhead Ratio	4.53	3.88	2.15	0.49	2.34	2.59
Efficiency Ratio	140.96	108.01	78.98	67.08	71.79	72.68
Assets (per million) per Employee	8.35	8.72	4.24	4.31	10.70	15.59
ASSET QUALITY:						
Allowance/Loans	2.22	2.28	1.52	1.45	1.31	1.37
Nonperforming Loans/Total Loans	2.46	2.68	2.46	1.79	0.51	0.44
Nonperforming Assets/Total Assets	1.95	2.04	2.08	1.50	0.35	0.37
Adjusted Texas Ratio	17.02	16.30	13.87	12.76	3.02	3.48
YIELDS & COSTS:						
Yield on earning assets	6.22	7.14	6.99	7.52	5.45	5.98
Cost of funds	2.85	3.34	3.36	4.10	1.92	2.27
Net interest margin	3.40	3.84	3.75	3.49	3.31	3.33
Avg Earning Assets/Avg Assets	92.05	90.86	91.89	91.65	95.53	96.03

SELECTED FINANCIAL DATA - BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,194,708	1,299,138	1,291,832	1,288,291	(97,124)	(7.52)
Cash and Equivalents	134,465	206,982	65,115	80,058	69,350	106.50
Securities	31,020	31,857	38,805	38,779	(7,785)	(20.06)
Loans, net	930,427	963,894	1,084,817	1,066,559	(154,390)	(14.23)
Deposit Accounts	1,086,271	1,184,707	1,128,513	1,143,707	(42,242)	(3.74)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	87,937	93,436	116,840	117,669	(28,903)	(24.74)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(5,458)	(22,122)	(176)	13,229	(5,282)	3,001.14
Interest Income	17,439	85,793	20,685	82,810	(3,246)	(15.69)
Interest Expense	7,893	39,603	9,582	44,325	(1,689)	(17.63)
Net Interest Income	9,546	46,190	11,103	38,485	(1,557)	(14.02)
Credit Loss Expense	3,029	24,436	4,302	15,054	(1,273)	(29.59)
Noninterest income	850	18,254	8,723	60,418	(7,873)	(90.26)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	14,654	69,608	15,659	66,344	(1,005)	(6.42)
Net Operating Income	(7,287)	(29,600)	(135)	17,505	(7,152)	5,297.78
Income Taxes	(1,880)	(7,628)	(58)	4,534	(1,822)	3,141.38

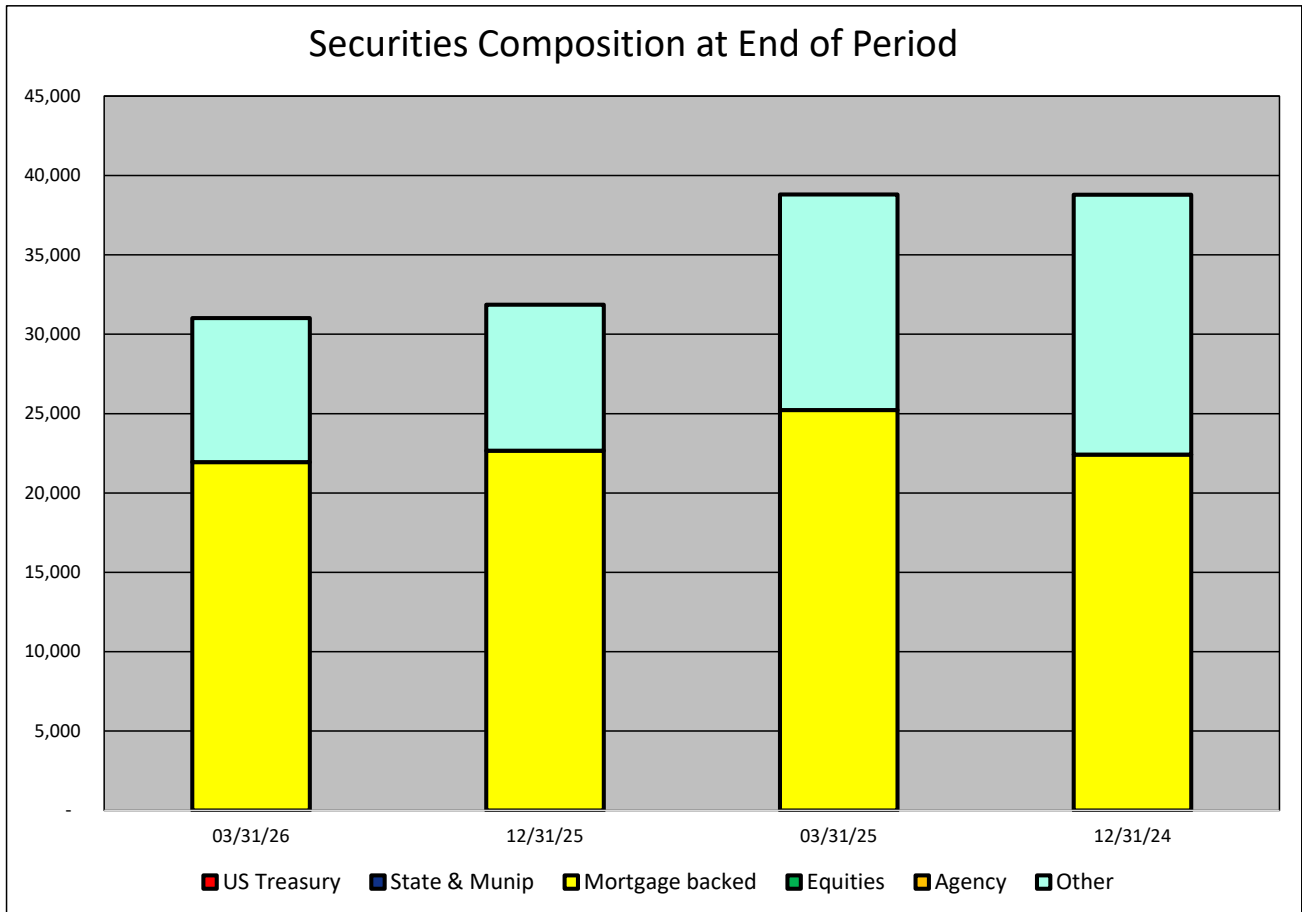


SECURITIES COMPOSITION - BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	21,941	22,668	25,218	22,416	(3,277)	(12.99)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	9,079	9,189	13,587	16,363	(4,508)	(33.18)
Total Securities	31,020	31,857	38,805	38,779	(7,785)	(20.06)

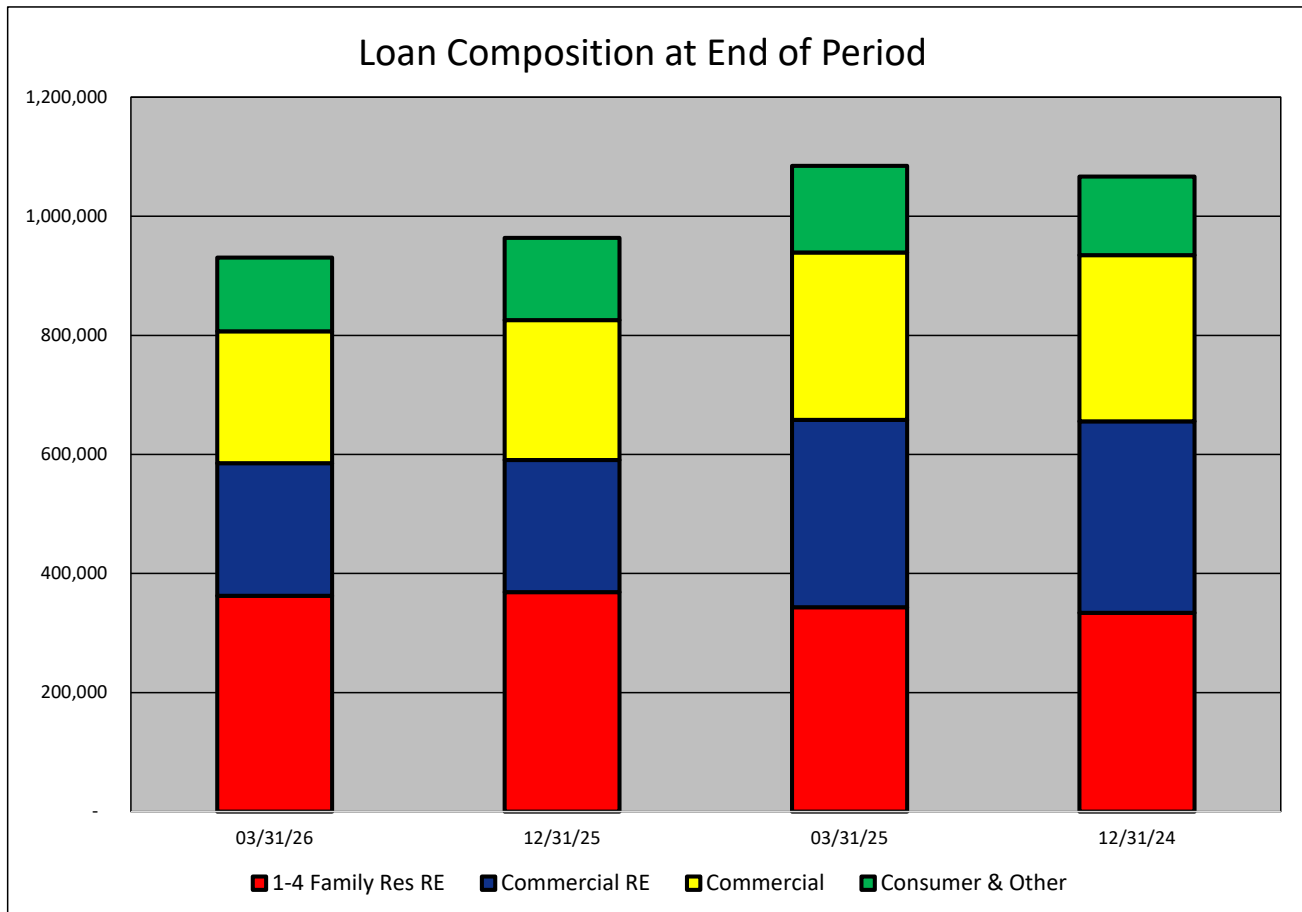


LOAN PORTFOLIO COMPOSITION - BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	362,539	368,634	343,145	333,935	19,394	5.65
Commercial RE	222,642	222,137	315,023	321,770	(92,381)	(29.33)
Commercial	221,412	234,713	280,855	278,855	(59,443)	(21.17)
Consumer & Other	123,834	138,410	145,794	131,999	(21,960)	(15.06)
Loans, Net	930,427	963,894	1,084,817	1,066,559	(154,390)	(14.23)



LOAN PORTFOLIO QUALITY - BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	21,997	15,512	15,512	13,497	6,485	41.81
Total Recoveries	374	1,609	295	935	79	26.78
Total Charge-offs	4,768	19,560	3,596	13,974	1,172	32.59
Credit Loss Expense	3,029	24,436	4,302	15,054	(1,273)	(29.59)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	20,632	21,997	16,513	15,512	4,119	24.94

NON-PERFORMING ASSETS:

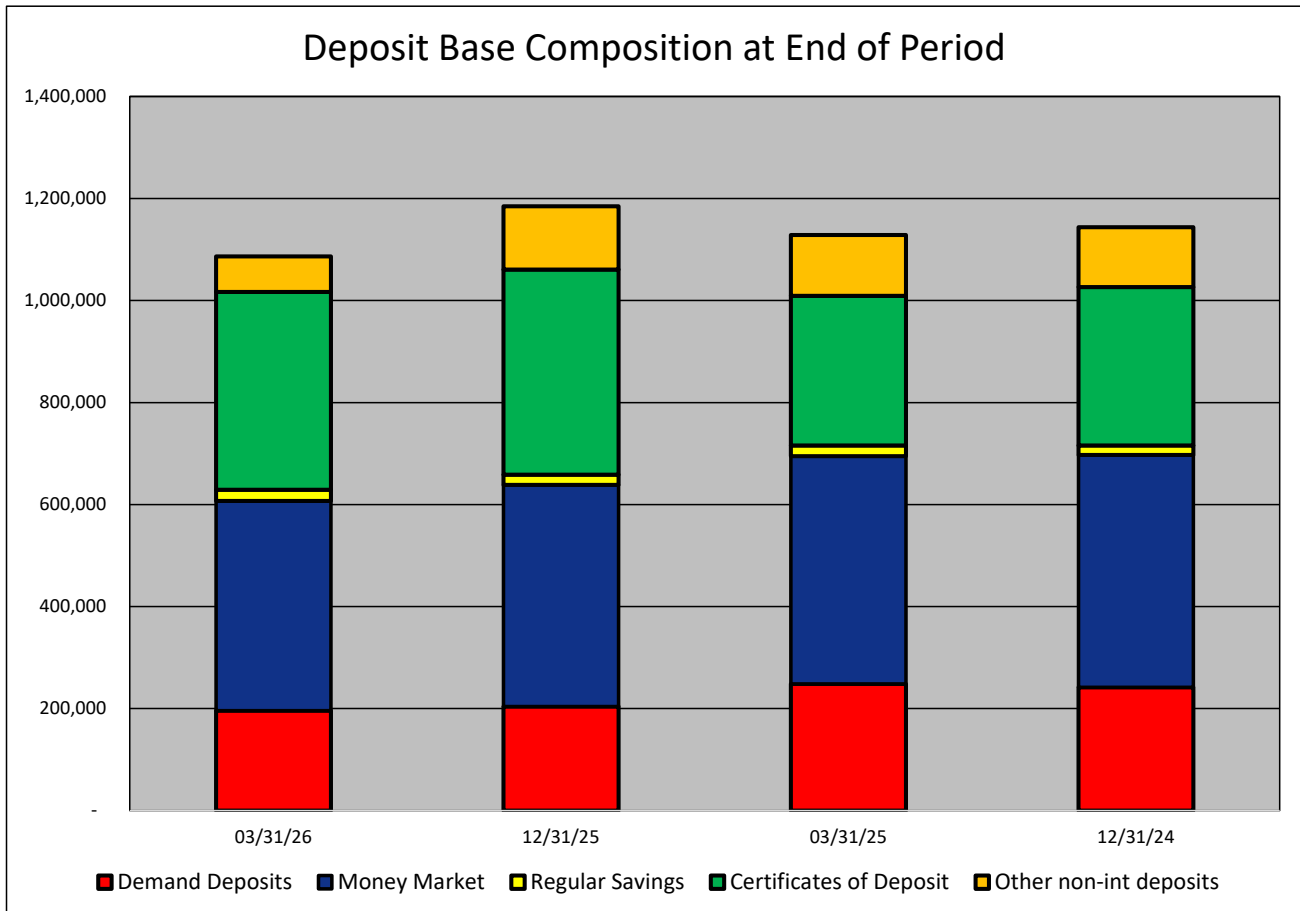
Total-90+ Days Past Due	16	41	203	295	(187)	(92.12)
Total-Nonaccrual	19,717	22,681	21,056	16,667	(1,339)	(6.36)
Foreclosed Real Estate	400	400	132	132	268	203.03
Total Non-perf Assets	20,133	23,122	21,391	17,094	(1,258)	(5.88)

DEPOSIT BASE COMPOSITION - BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	196,078	203,789	248,181	241,488	(52,103)	(20.99)
Money Market	411,226	434,930	446,738	455,519	(35,512)	(7.95)
Regular Savings	21,555	19,709	21,028	18,906	527	2.51
Certificates of Deposit	387,751	402,341	293,189	310,268	94,562	32.25
Other non-int deposits	69,661	123,938	119,377	117,526	(49,716)	(41.65)
Total Deposits	1,086,271	1,184,707	1,128,513	1,143,707	(42,242)	(3.74)

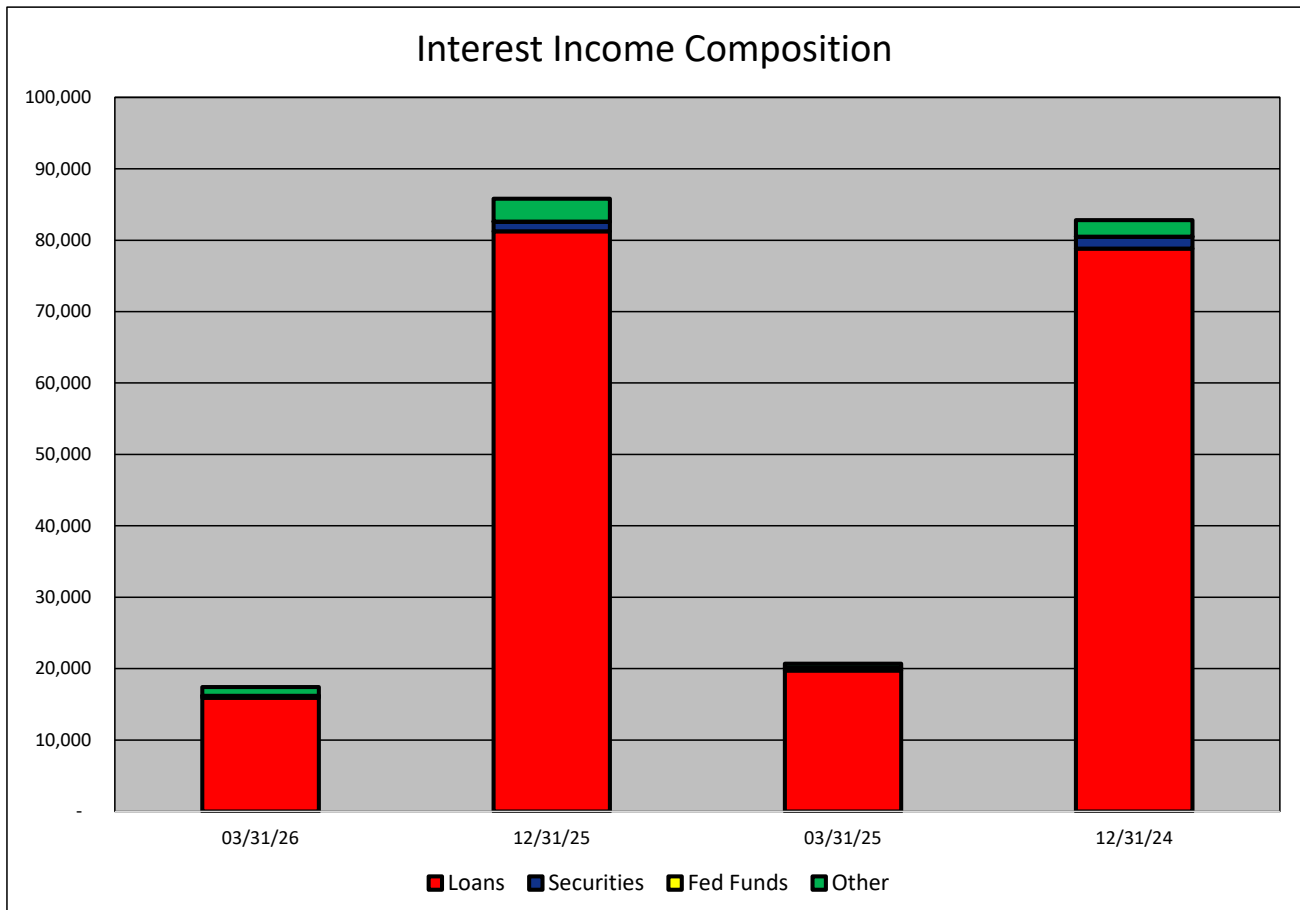


INTEREST INCOME COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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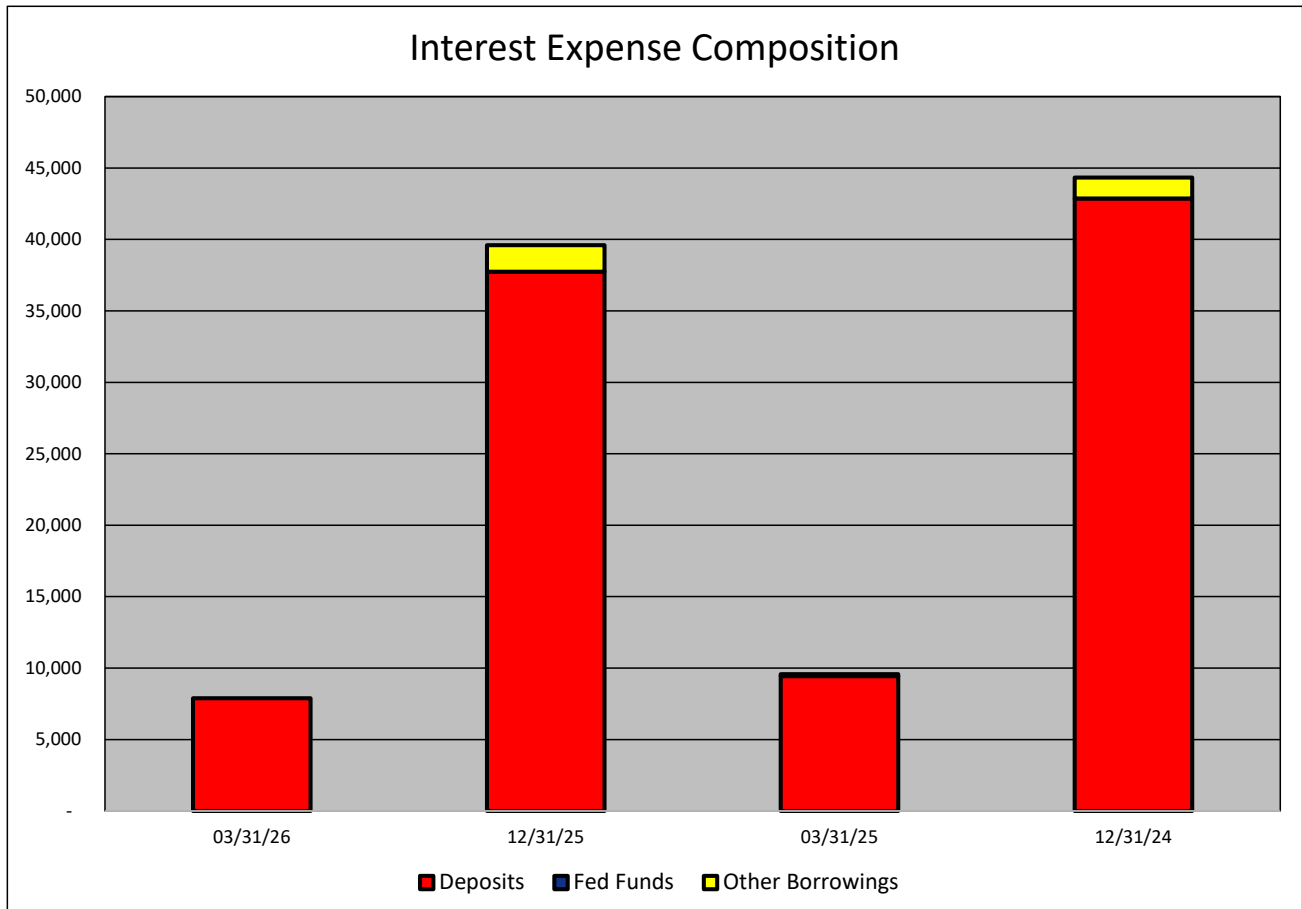
INTEREST INCOME CATEGORY

Loans	15,931	81,243	19,751	78,831	(3,820)	(19.34)
Securities	259	1,363	367	1,659	(108)	(29.43)
Fed Funds	3	2	-	1	3	NA
Other	1,246	3,185	567	2,319	679	119.75
Total Int Income	17,439	85,793	20,685	82,810	(3,246)	(15.69)



INTEREST EXPENSE COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	7,893	37,740	9,431	42,873	(1,538)	(16.31)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	1,863	151	1,452	(151)	(100.00)
Total Int Expense	7,893	39,603	9,582	44,325	(1,689)	(17.63)

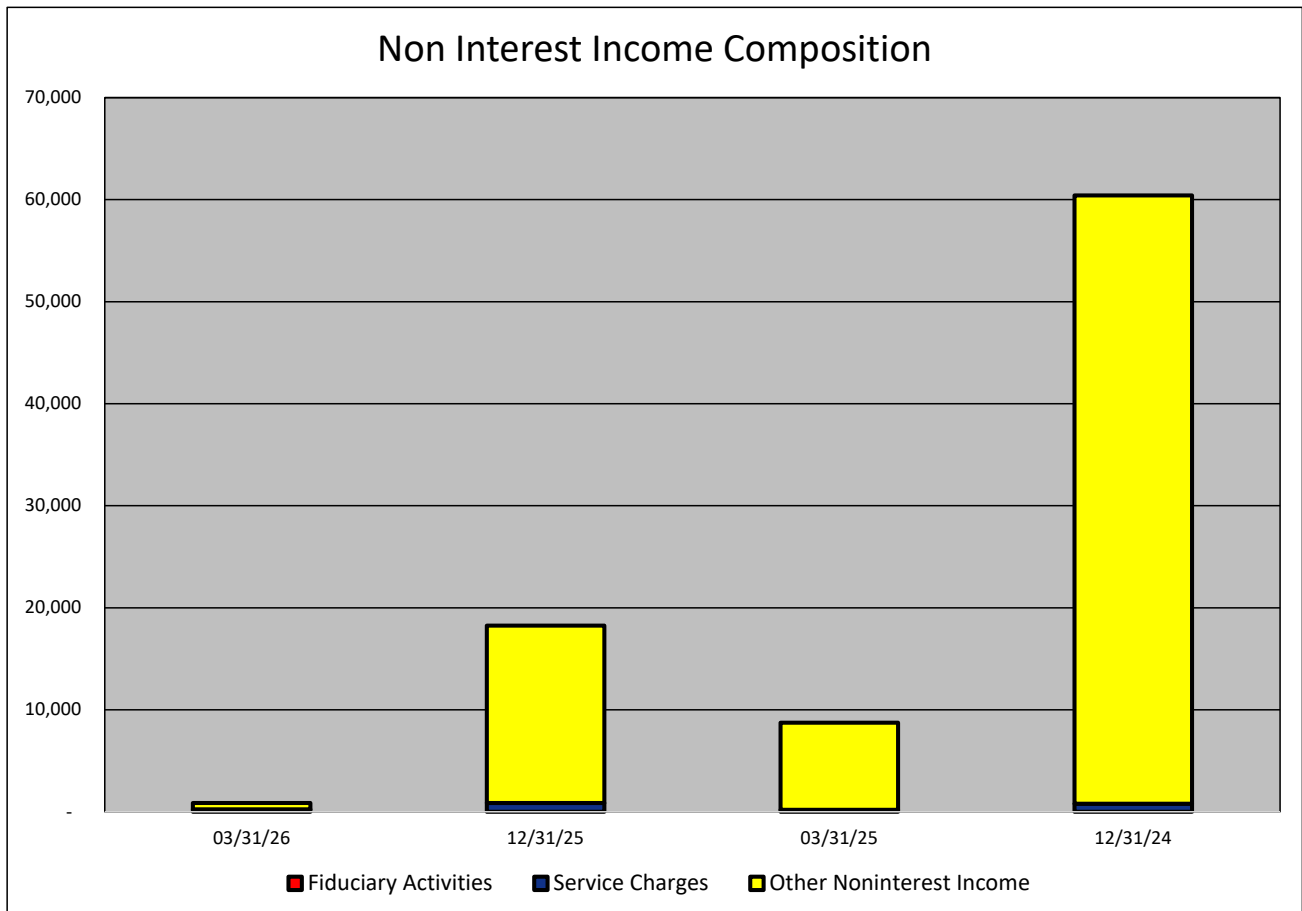


NONINTEREST INCOME COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	234	853	199	791	35	17.59
Other Noninterest Income	616	17,401	8,524	59,627	(7,908)	(92.77)
Total Nonint. Income	850	18,254	8,723	60,418	(7,873)	(90.26)

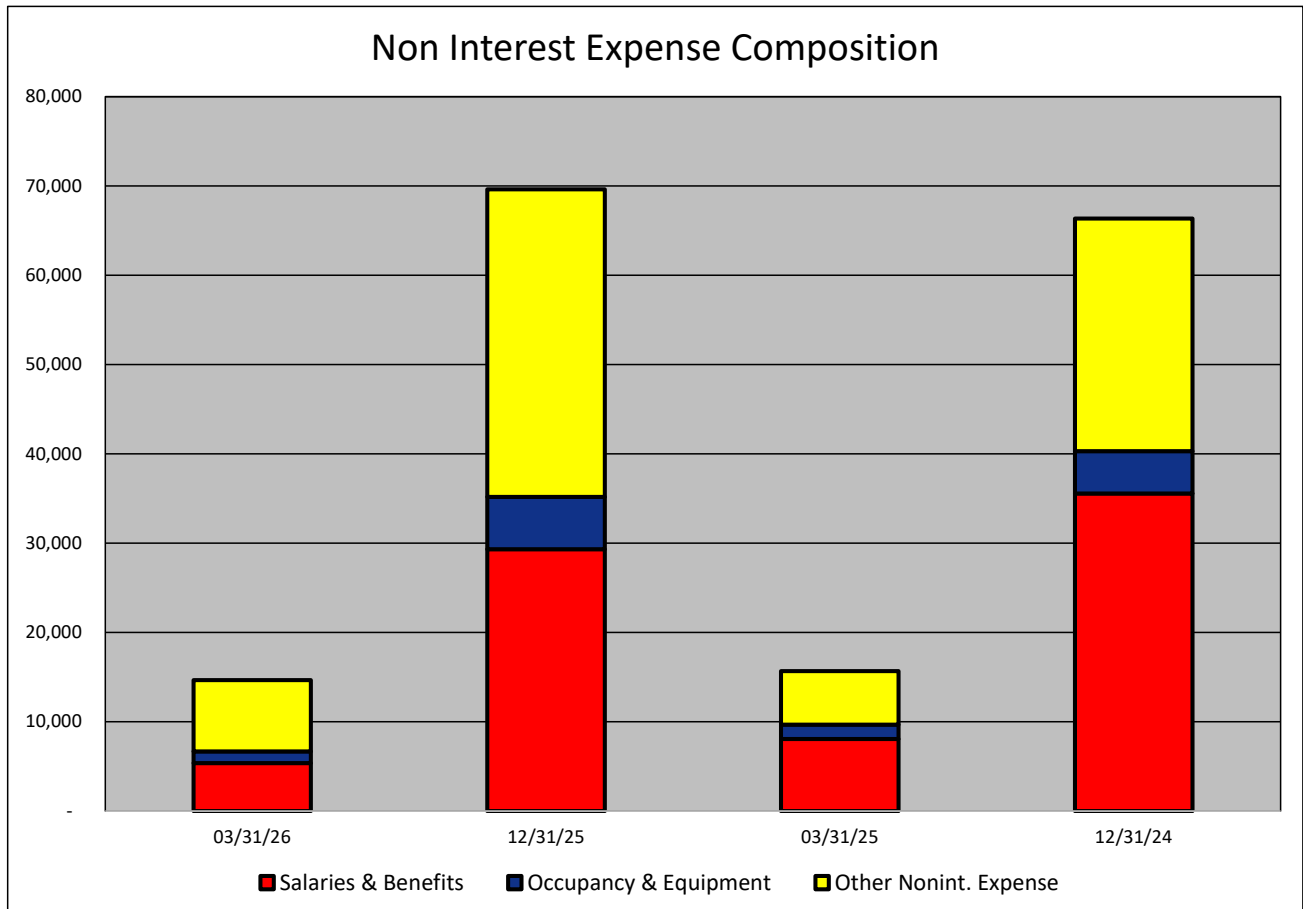


NONINTEREST EXPENSE COMPOSITION- BayFirst National Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	5,359	29,322	8,078	35,571	(2,719)	(33.66)
Occupancy & Equipment	1,318	5,861	1,589	4,728	(271)	(17.05)
Other Nonint. Expense	7,977	34,425	5,992	26,045	1,985	33.13
Total Nonint. Expense	14,654	69,608	15,659	66,344	(1,005)	(6.42)



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	1,751,079	1,031,563	69.75
Gulf Coast Business Bank	192,219	130,347	47.47
Waterfall Bank	421,942	314,876	34.00
Gulfside Bank	362,338	320,374	13.10
Central Bank	389,728	352,443	10.58
Flagship Bank	761,702	692,837	9.94
Bankflorida	438,806	401,347	9.33
Tcm Bank, National Association	391,166	358,400	9.14
Raymond James Bank	45,736,982	41,906,621	9.14
Edison National Bank	476,934	441,420	8.05
Brannen Bank	1,021,832	960,535	6.38
Sanibel Captiva Community Bank	1,039,540	989,799	5.03
The Bank Of Tampa	3,065,066	3,024,877	1.33
Century Bank Of Florida	103,622	105,335	(1.63)
Bayfirst National Bank	1,194,708	1,291,832	(7.52)
First National Bank Of Pasco	286,330	318,994	(10.24)

Select Peer Average	3,602,125	3,290,100	13.37
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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	1,531,080	873,267	75.33
Gulf Coast Business Bank	151,385	101,505	49.14
Waterfall Bank	381,325	262,148	45.46
Bankflorida	341,703	289,791	17.91
Raymond James Bank	36,898,385	33,517,669	10.09
Central Bank	325,569	295,999	9.99
Flagship Bank	585,360	535,980	9.21
Gulfside Bank	241,306	221,767	8.81
Brannen Bank	524,397	487,782	7.51
The Bank Of Tampa	1,969,645	1,840,466	7.02
Century Bank Of Florida	60,448	58,362	3.57
Sanibel Captiva Community Bank	867,400	842,986	2.90
Tcm Bank, National Association	305,525	315,070	(3.03)
Edison National Bank	148,926	156,388	(4.77)
First National Bank Of Pasco	181,011	193,486	(6.45)
Bayfirst National Bank	930,427	1,084,817	(14.23)

Select Peer Average	2,840,243	2,567,343	13.65
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2026

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	19.28	18.37	20.92	22.19	20.92
Gulf Coast Business Bank	13.29	13.22	0.00	0.00	0.00
Waterfall Bank	12.51	12.93	13.04	13.86	13.04
Bankflorida	12.70	12.83	14.54	15.79	14.54
Flagship Bank	12.58	11.96	0.00	0.00	0.00
Gulfside Bank	9.29	11.04	0.00	0.00	0.00
The Bank Of Tampa	9.30	10.82	14.81	16.06	14.81
Century Bank Of Florida	8.97	10.15	15.31	16.56	15.31
First National Bank Of Pasco	6.88	10.04	0.00	0.00	0.00
Climate First Bank	9.29	9.53	9.95	10.99	9.95
Sanibel Captiva Community Bank	9.01	9.19	11.95	13.08	11.95
Edison National Bank	7.98	9.02	28.22	29.47	28.22
Central Bank	8.38	8.66	10.32	11.12	10.32
Raymond James Bank	7.18	8.12	14.52	15.78	14.52
Bayfirst National Bank	7.36	6.54	8.58	9.84	8.58
Brannen Bank	3.64	5.96	14.82	15.83	14.82

Select Peer Average	9.85	10.52	11.06	11.91	11.06
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Waterfall Bank	111.15	90.37	2.31
Tcm Bank, National Association	103.41	78.11	4.34
Central Bank	101.91	83.54	6.71
Climate First Bank	100.62	87.44	0.20
Sanibel Captiva Community Bank	95.11	83.44	3.13
Bankflorida	93.14	77.87	0.03
Gulf Coast Business Bank	91.12	78.76	2.80
Raymond James Bank	88.63	80.68	9.40
Flagship Bank	88.57	76.85	1.32
Bayfirst National Bank	85.65	77.88	2.60
Gulfside Bank	76.96	66.60	16.70
First National Bank Of Pasco	75.23	63.22	21.22
The Bank Of Tampa	71.38	64.26	25.27
Century Bank Of Florida	67.31	58.34	13.63
Brannen Bank	53.34	51.32	25.59
Edison National Bank	35.28	31.23	19.97

Select Peer Average	83.68	71.87	9.70
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	1,055,595	1.90	57.25
Sanibel Captiva Community Bank	1,018,784	1.74	19.25
Raymond James Bank	44,093,924	1.60	21.83
Gulfside Bank	333,642	1.28	12.97
Climate First Bank	1,684,136	1.27	14.02
Bankflorida	431,826	1.27	10.96
The Bank Of Tampa	3,048,253	1.20	12.89
Flagship Bank	732,804	0.95	7.33
Central Bank	378,117	0.72	8.37
Edison National Bank	447,989	0.67	8.12
Gulf Coast Business Bank	185,982	0.55	4.04
Century Bank Of Florida	102,101	0.46	5.00
First National Bank Of Pasco	287,623	0.36	5.32
Waterfall Bank	409,146	(0.11)	(0.83)
Tcm Bank, National Association	393,510	(1.08)	(5.61)
Bayfirst National Bank	1,218,572	(1.79)	(24.07)

Select Peer Average	3,488,875	0.69	9.80
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.09	1.09	35.43	118.80
Brannen Bank	0.27	1.47	47.54	8.52
Climate First Bank	0.31	1.74	50.94	12.25
Sanibel Captiva Community Bank	0.25	2.50	52.43	8.81
Gulfside Bank	0.24	1.92	55.58	12.08
Bankflorida	0.16	2.08	55.93	8.44
The Bank Of Tampa	0.61	1.67	57.53	10.75
Flagship Bank	0.16	2.08	64.32	9.77
Central Bank	0.05	2.25	68.08	9.51
Gulf Coast Business Bank	0.41	3.38	82.25	7.39
Edison National Bank	0.16	2.39	83.97	9.94
First National Bank Of Pasco	0.54	3.07	88.14	5.51
Century Bank Of Florida	0.29	3.57	89.09	6.10
Tcm Bank, National Association	11.74	4.54	93.14	4.30
Waterfall Bank	0.09	3.09	97.57	8.98
Bayfirst National Bank	0.28	4.53	140.96	8.35

Select Peer Average	0.98	2.59	72.68	15.59
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.39	0.00	0.00	0.00
Edison National Bank	1.38	0.00	0.00	0.00
Gulf Coast Business Bank	1.31	0.00	0.00	0.00
Gulfside Bank	1.07	0.02	0.01	0.11
Climate First Bank	1.03	0.03	0.02	0.25
Flagship Bank	1.00	0.14	0.11	0.90
Waterfall Bank	0.86	0.17	0.16	1.17
The Bank Of Tampa	1.37	0.31	0.20	1.98
First National Bank Of Pasco	1.58	0.36	0.23	1.27
Century Bank Of Florida	1.66	0.42	0.24	2.45
Raymond James Bank	1.03	0.31	0.25	3.14
Central Bank	0.76	0.32	0.26	2.93
Brannen Bank	0.74	0.52	0.29	7.17
Tcm Bank, National Association	3.56	1.13	0.89	4.22
Sanibel Captiva Community Bank	1.00	0.77	1.28	13.03
Bayfirst National Bank	2.22	2.46	1.95	17.02

Select Peer Average	1.37	0.44	0.37	3.48
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

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	2.10	8.99	10.63	0.00	13.63
Gulfside Bank	1.37	12.59	0.00	3.76	12.94
Edison National Bank	1.32	44.60	0.00	7.28	12.69
Gulf Coast Business Bank	1.12	14.99	0.95	0.00	2.80
The Bank Of Tampa	0.98	5.11	0.00	8.86	16.37
Sanibel Captiva Community Bank	0.94	8.50	0.00	3.13	0.00
Central Bank	0.89	3.81	2.31	1.89	4.82
Flagship Bank	0.79	18.73	0.00	0.00	1.32
Brannen Bank	0.59	21.87	0.00	0.00	25.59
Tcm Bank, National Association	0.59	12.72	0.00	0.00	4.34
Waterfall Bank	0.58	4.90	0.00	0.00	2.31
Bayfirst National Bank	0.57	10.68	0.00	0.21	2.39
First National Bank Of Pasco	0.43	2.37	6.85	0.00	21.22
Bankflorida	0.34	15.12	0.00	0.00	0.03
Raymond James Bank	0.02	9.10	0.00	0.00	9.40
Climate First Bank	0.01	10.32	0.00	0.00	0.20

Select Peer Average	0.79	12.78	1.30	1.57	8.13
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	89.60	1.62	0.00	0.00
Climate First Bank	86.27	0.87	0.00	0.09
Central Bank	82.90	2.28	0.00	0.05
Sanibel Captiva Community Bank	82.41	3.02	0.64	0.02
Raymond James Bank	79.41	0.01	0.00	0.00
Gulf Coast Business Bank	77.72	0.93	0.00	0.00
Bankflorida	76.79	5.31	0.00	0.00
Bayfirst National Bank	76.15	3.75	0.03	0.95
Flagship Bank	76.08	1.23	0.00	1.23
Tcm Bank, National Association	75.33	0.26	0.00	1.10
Gulfside Bank	65.88	0.60	0.00	0.05
The Bank Of Tampa	63.36	1.06	0.00	0.20
First National Bank Of Pasco	62.22	1.49	0.00	0.00
Century Bank Of Florida	57.36	2.54	0.00	0.00
Brannen Bank	50.94	0.50	0.02	0.00
Edison National Bank	30.79	1.11	0.00	0.00

Select Peer Average	70.83	1.66	0.04	0.23
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	39.05	60.95	100.00	0.00	0.00
First National Bank Of Pasco	36.70	53.89	90.59	0.00	9.41
Century Bank Of Florida	36.03	59.70	95.74	0.00	4.26
Brannen Bank	30.59	69.41	100.00	0.00	0.00
Flagship Bank	28.87	71.13	100.00	0.00	0.00
Sanibel Captiva Community Bank	27.32	69.49	96.82	0.00	3.18
Edison National Bank	26.69	70.35	97.04	2.96	0.00
Gulfside Bank	24.32	71.85	96.17	0.00	3.83
Bankflorida	22.79	73.28	96.07	0.00	3.93
Gulf Coast Business Bank	16.33	83.67	100.00	0.00	0.00
Central Bank	12.20	77.80	90.00	0.00	10.00
Bayfirst National Bank	10.30	89.70	100.00	0.00	0.00
Waterfall Bank	10.29	82.87	93.16	0.14	6.69
Climate First Bank	7.61	88.72	96.33	0.00	3.67
Raymond James Bank	2.66	95.69	98.35	0.00	1.65
Tcm Bank, National Association	0.27	99.73	100.00	0.00	0.00

Select Peer Average	20.75	76.14	96.89	0.19	2.92
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.32	3.80	6.20	92.60
Sanibel Captiva Community Bank	7.14	1.97	5.26	95.08
Gulf Coast Business Bank	7.06	3.19	4.29	97.80
Century Bank Of Florida	5.57	1.33	4.29	93.85
Bankflorida	6.21	2.17	4.13	93.14
Climate First Bank	7.23	3.68	3.82	97.43
Gulfside Bank	5.41	1.81	3.75	97.41
First National Bank Of Pasco	5.59	1.76	3.69	95.72
The Bank Of Tampa	4.48	1.07	3.48	95.16
Brannen Bank	4.87	1.32	3.45	98.10
Flagship Bank	5.36	2.17	3.42	96.98
Central Bank	6.29	3.07	3.41	97.38
Bayfirst National Bank	6.22	2.85	3.40	92.05
Waterfall Bank	6.15	3.28	3.23	97.88
Raymond James Bank	4.66	1.57	3.22	99.64
Edison National Bank	4.13	1.20	2.99	96.26

Select Peer Average	5.98	2.27	3.33	96.03
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