

# Brannen Bank

Inverness, FL

Established

7/1/1926

## Florida Bank and Thrift Performance Report

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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
<b>Brannen Bank</b>	<b>1,021,832</b>
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 (%)
<b>Brannen Bank</b>	<b>1.90</b>
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)

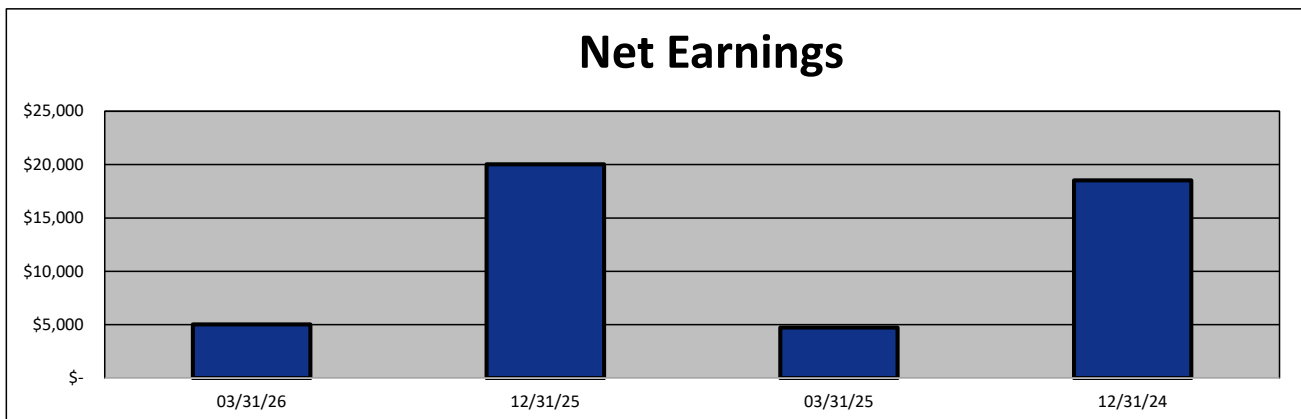
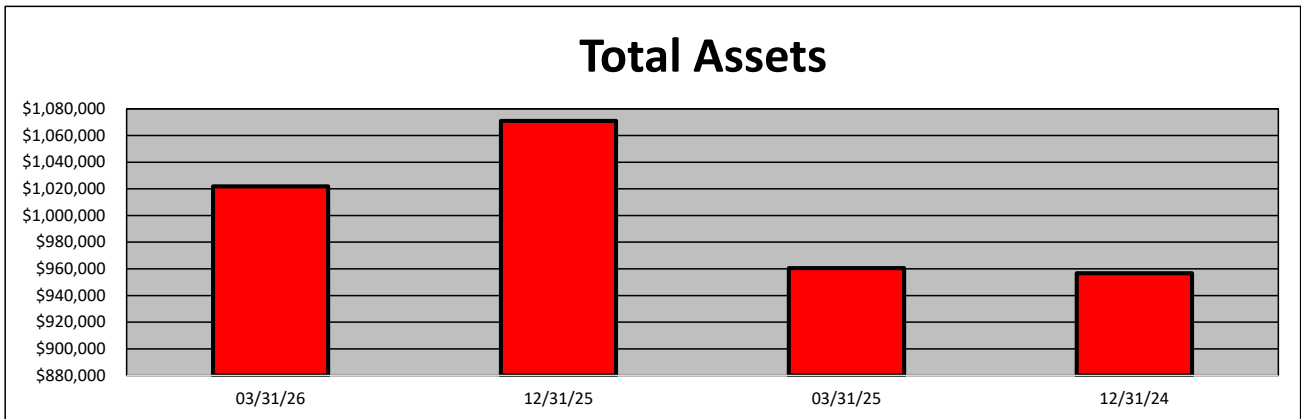
**EXECUTIVE SUMMARY - Brannen Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	3.64	3.09	2.99	2.29	10.49	9.85
Leverage Ratio	5.96	5.43	5.89	5.37	11.09	10.52
Tier 1 Cap/Risk Based Assets	14.82	14.03	14.89	14.16	12.37	11.06
Risk Based Ratio	15.83	15.06	15.94	15.23	13.16	11.91
Common Equity Tier 1 Capital Ratio	14.82	14.03	14.89	14.16	12.25	11.06
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	53.34	50.07	52.43	50.26	75.38	83.68
Loans/Assets	51.32	48.45	50.78	49.03	63.61	71.87
Securities/Assets	25.59	31.31	25.30	35.37	17.71	9.70
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.90	1.98	1.92	1.95	0.81	0.69
Return on Avg Equity	57.25	67.04	74.86	78.17	9.54	9.80
Nonint Income/Avg Assets	0.27	0.26	0.27	0.29	0.74	0.98
Net Overhead Ratio	1.47	1.50	1.48	1.45	2.34	2.59
Efficiency Ratio	47.54	46.66	47.26	46.35	71.79	72.68
Assets (per million) per Employee	8.52	8.85	8.21	8.39	10.70	15.59
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.74	0.75	0.77	0.79	1.31	1.37
Nonperforming Loans/Total Loans	0.52	0.53	0.34	0.39	0.51	0.44
Nonperforming Assets/Total Assets	0.29	0.27	0.17	0.19	0.35	0.37
Adjusted Texas Ratio	7.17	7.78	5.13	7.09	3.02	3.48
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.87	4.95	4.85	4.96	5.45	5.98
Cost of funds	1.32	1.39	1.38	1.43	1.92	2.27
Net interest margin	3.45	3.53	3.46	3.52	3.31	3.33
Avg Earning Assets/Avg Assets	98.10	99.36	99.44	97.75	95.53	96.03

**SELECTED FINANCIAL DATA - Brannen Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,021,832	1,070,872	960,535	956,694	61,297	6.38
Cash and Equivalents	229,568	211,053	223,807	144,077	5,761	2.57
Securities	261,506	335,268	243,053	338,371	18,453	7.59
Loans, net	524,397	518,876	487,782	469,098	36,615	7.51
Deposit Accounts	983,073	1,036,228	930,424	933,320	52,649	5.66
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	37,171	33,059	28,711	21,871	8,460	29.47

<b>Period Ending</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	5,026	20,028	4,733	18,525	293	6.19
Interest Income	12,599	49,705	11,904	46,028	695	5.84
Interest Expense	3,670	14,268	3,420	13,366	250	7.31
Net Interest Income	8,929	35,437	8,484	32,662	445	5.25
Credit Loss Expense	25	226	90	449	(65)	(72.22)
Noninterest income	709	2,661	677	2,717	32	4.73
Gain on Sale of Securities	-	11	-	-	-	NA
Noninterest Expense	4,587	17,810	4,338	16,433	249	5.74
Net Operating Income	5,026	20,062	4,733	18,497	293	6.19
Income Taxes	-	-	-	-	-	NA

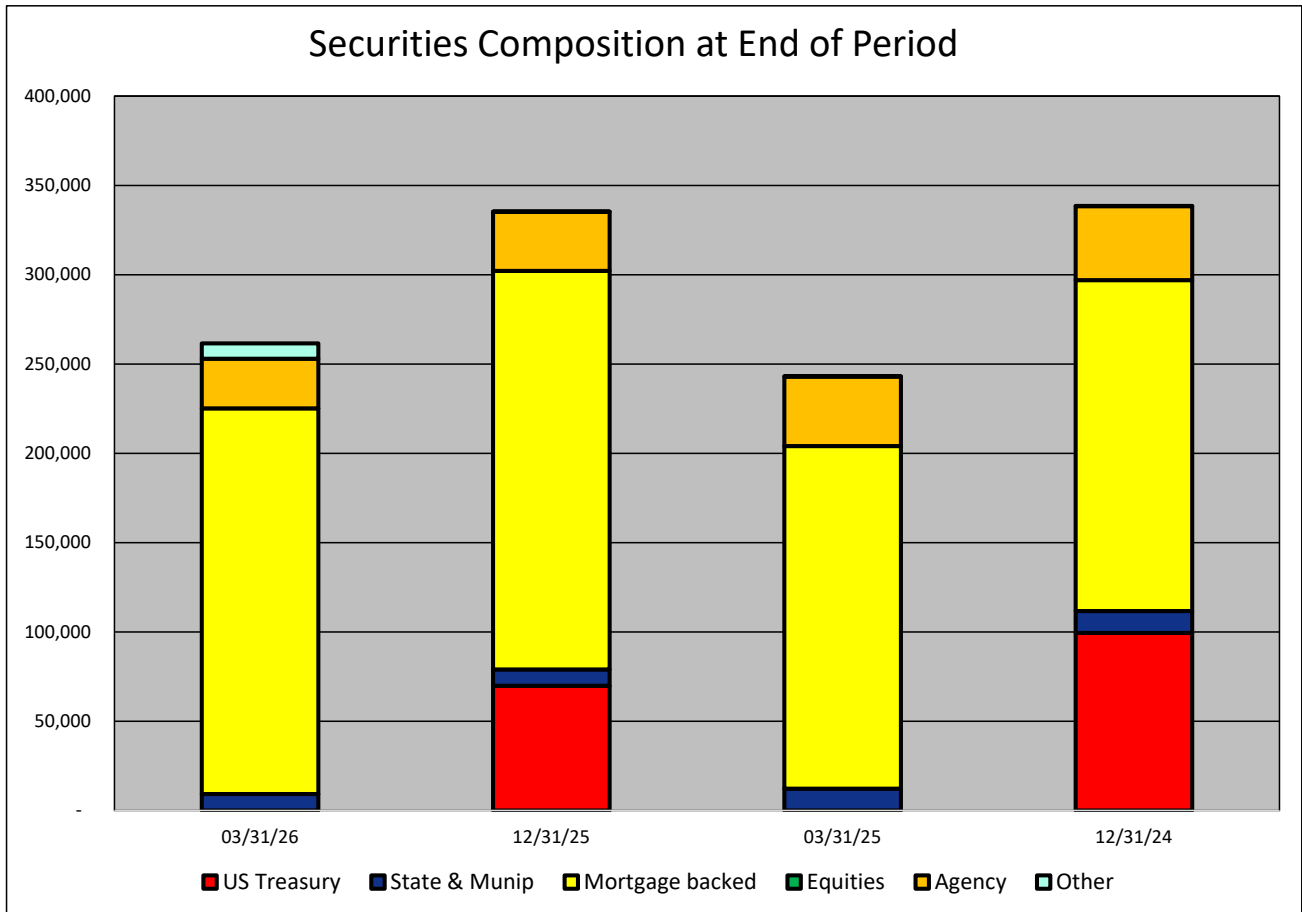


**SECURITIES COMPOSITION - Brannen Bank**  
(Dollars in Thousands)

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	-	69,807	-	99,469	-	NA
State & Munip	9,170	9,230	12,243	12,194	(3,073)	(25.10)
Mortgage backed	216,018	223,111	191,762	185,225	24,256	12.65
Equities	-	-	-	-	-	NA
Agency	27,751	33,105	38,988	41,412	(11,237)	(28.82)
Other	8,567	15	60	71	8,507	14,178.33
<b>Total Securities</b>	<b>261,506</b>	<b>335,268</b>	<b>243,053</b>	<b>338,371</b>	<b>18,453</b>	<b>7.59</b>

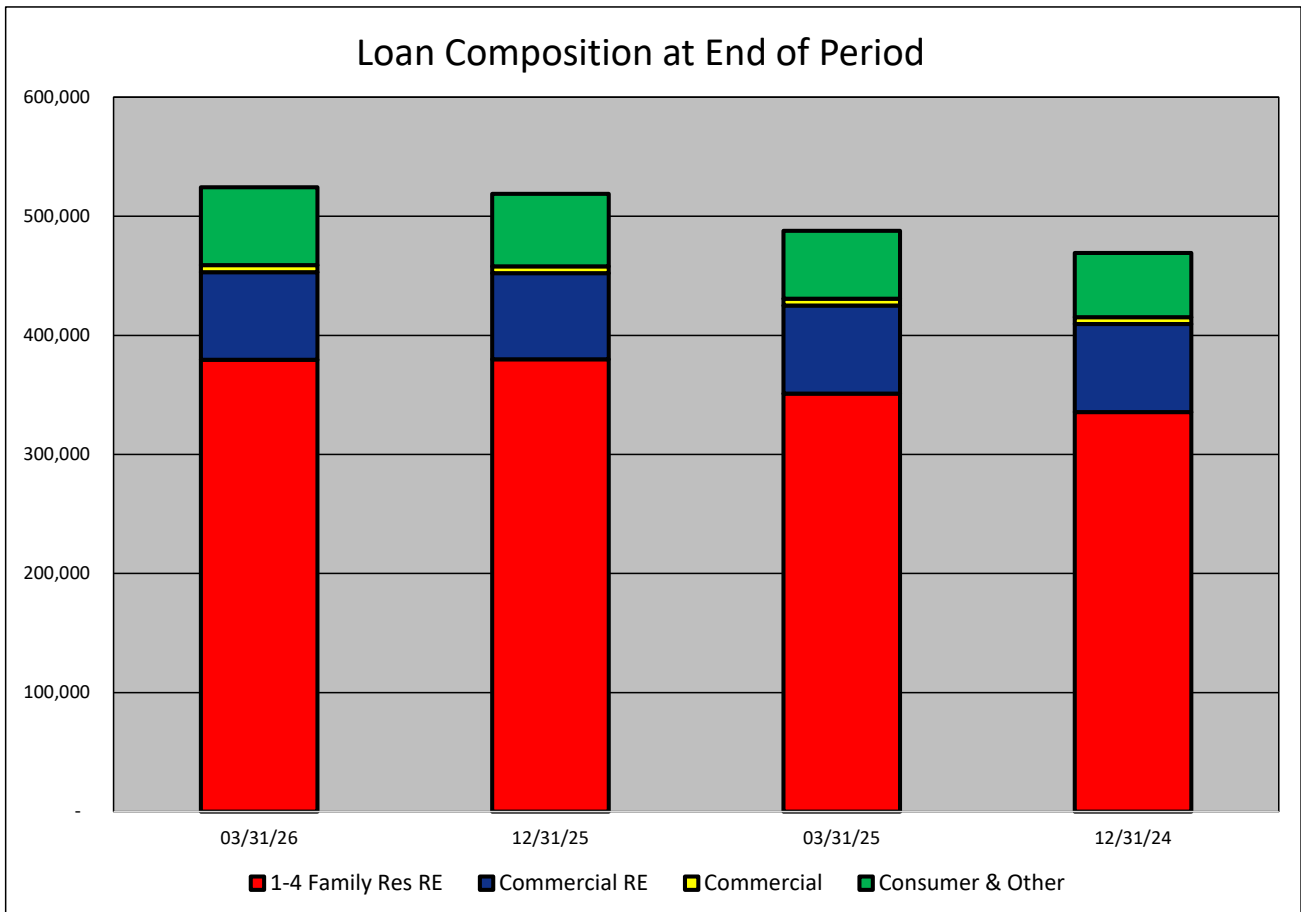


**LOAN PORTFOLIO COMPOSITION - Brannen Bank**  
(Dollars in Thousands)

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	379,453	379,813	351,108	335,620	28,345	8.07
Commercial RE	73,647	72,420	73,980	73,855	(333)	(0.45)
Commercial	5,822	5,672	5,595	5,704	227	4.06
Consumer & Other	65,475	60,971	57,099	53,919	8,376	14.67
<b>Loans, Net</b>	<b>524,397</b>	<b>518,876</b>	<b>487,782</b>	<b>469,098</b>	<b>36,615</b>	<b>7.51</b>



**LOAN PORTFOLIO QUALITY - Brannen 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	3,866	3,689	3,689	3,242	177	4.80
Total Recoveries	-	-	-	2	-	NA
Total Charge-offs	-	49	46	4	(46)	(100.00)
Credit Loss Expense	25	226	90	449	(65)	(72.22)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,891	3,866	3,733	3,689	158	4.23

**NON-PERFORMING ASSETS:**

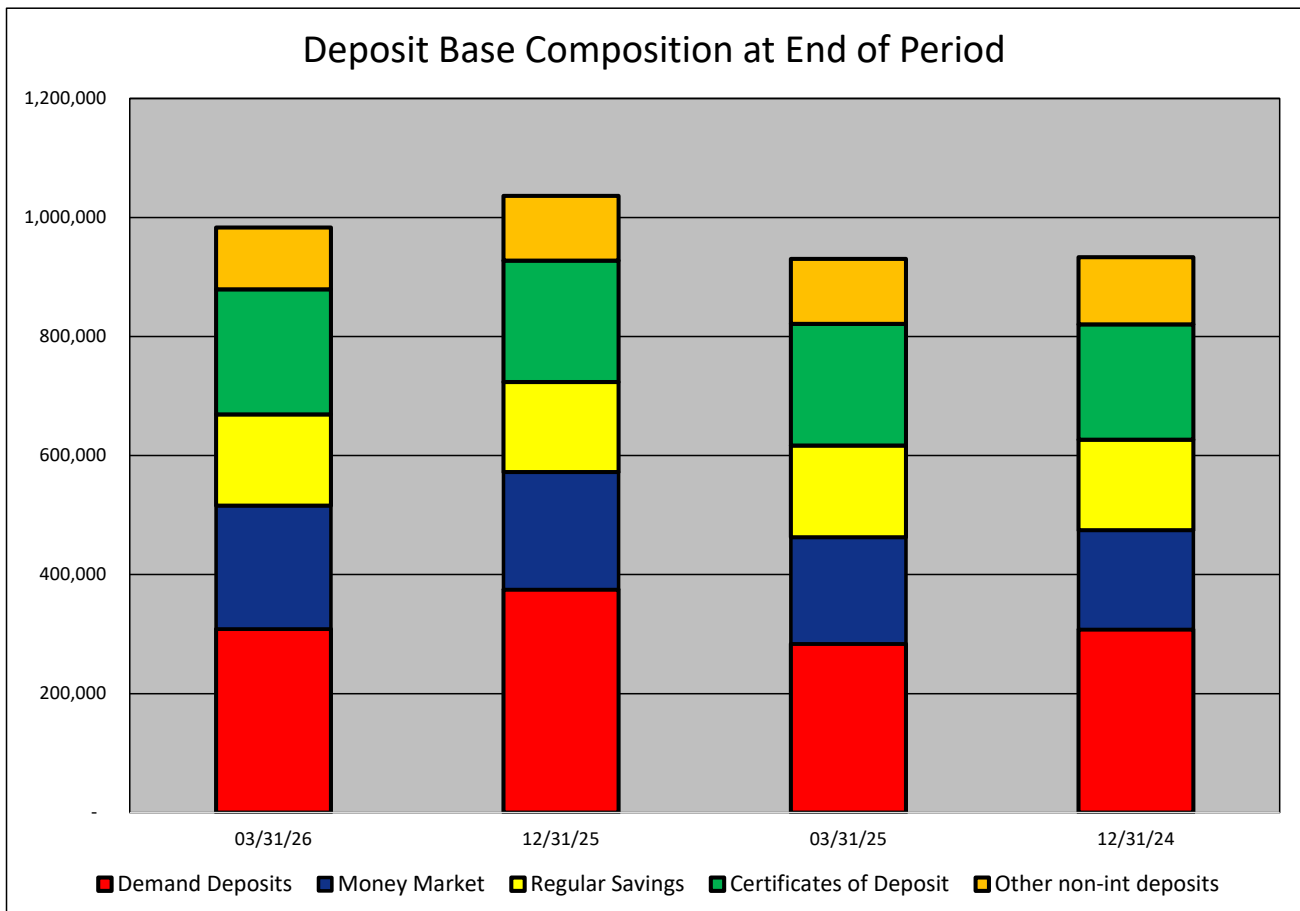
Total-90+ Days Past Due	-	-	8	-	(8)	(100.00)
Total-Nonaccrual	2,731	2,756	1,658	1,812	1,073	64.72
Foreclosed Real Estate	214	117	-	-	214	NA
Total Non-perf Assets	2,945	2,873	1,666	1,812	1,279	76.77

**DEPOSIT BASE COMPOSITION - Brannen 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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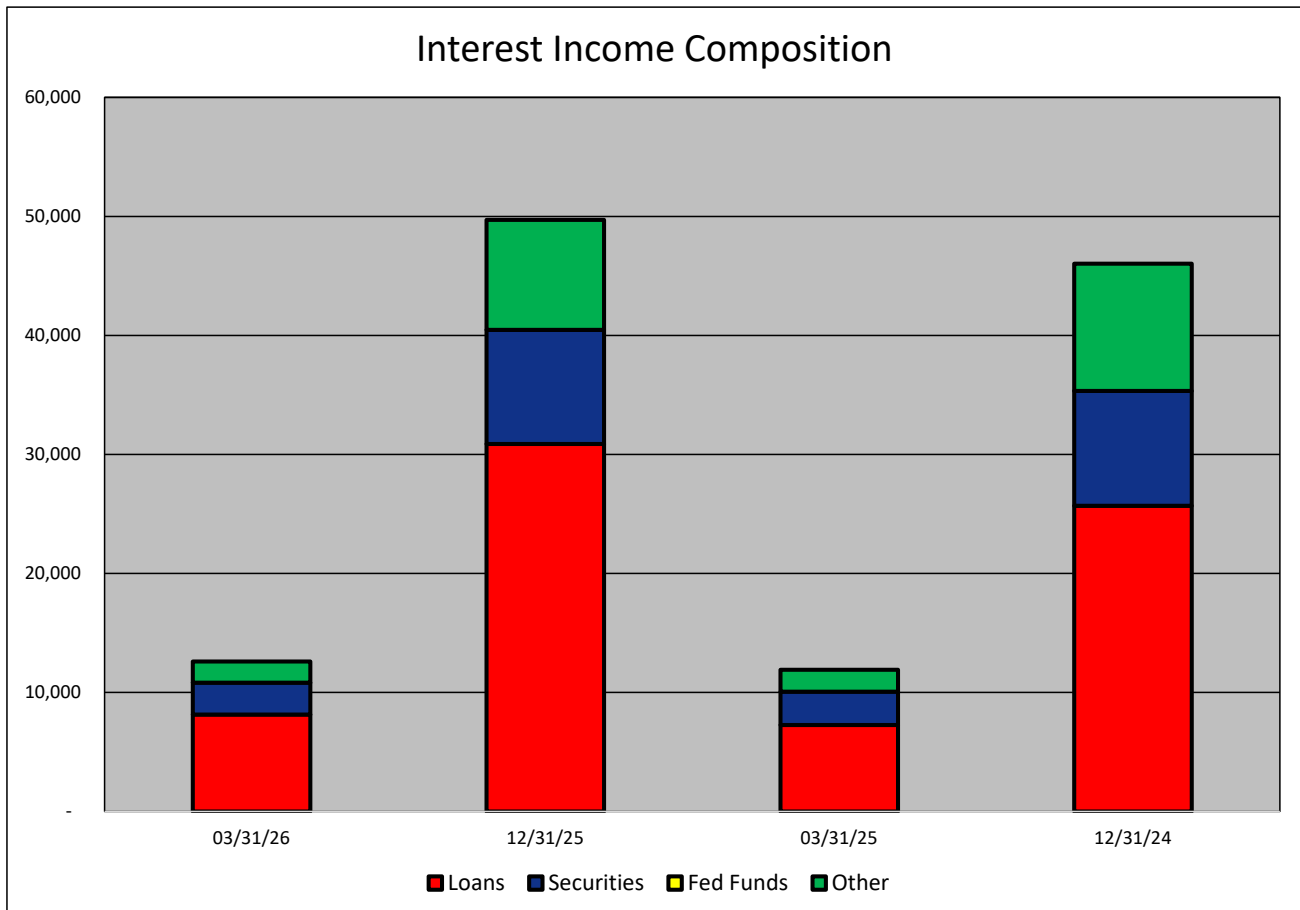
**DEPOSIT BASE CATEGORY:**

Demand Deposits	308,510	374,967	283,746	307,830	24,764	8.73
Money Market	207,544	197,117	178,854	166,810	28,690	16.04
Regular Savings	153,144	151,327	154,310	151,966	(1,166)	(0.76)
Certificates of Deposit	209,913	204,104	204,433	193,915	5,480	2.68
Other non-int deposits	103,962	108,713	109,081	112,799	(5,119)	(4.69)
<b>Total Deposits</b>	<b>983,073</b>	<b>1,036,228</b>	<b>930,424</b>	<b>933,320</b>	<b>52,649</b>	<b>5.66</b>



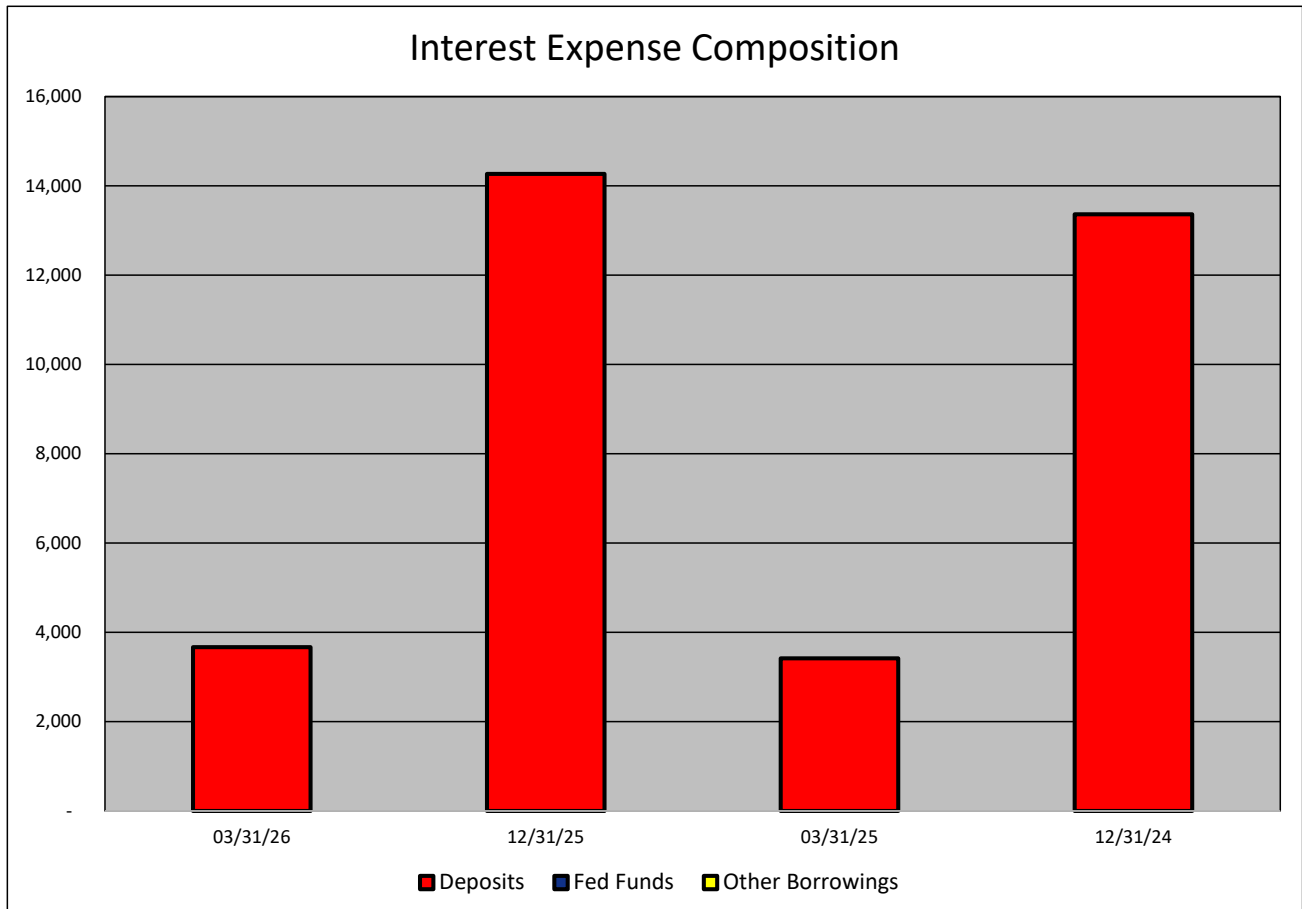
**INTEREST INCOME COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	8,143	30,887	7,274	25,681	869	11.95
Securities	2,675	9,577	2,783	9,644	(108)	(3.88)
Fed Funds	-	-	-	-	-	NA
Other	1,781	9,241	1,847	10,703	(66)	(3.57)
<b>Total Int Income</b>	<b>12,599</b>	<b>49,705</b>	<b>11,904</b>	<b>46,028</b>	<b>695</b>	<b>5.84</b>



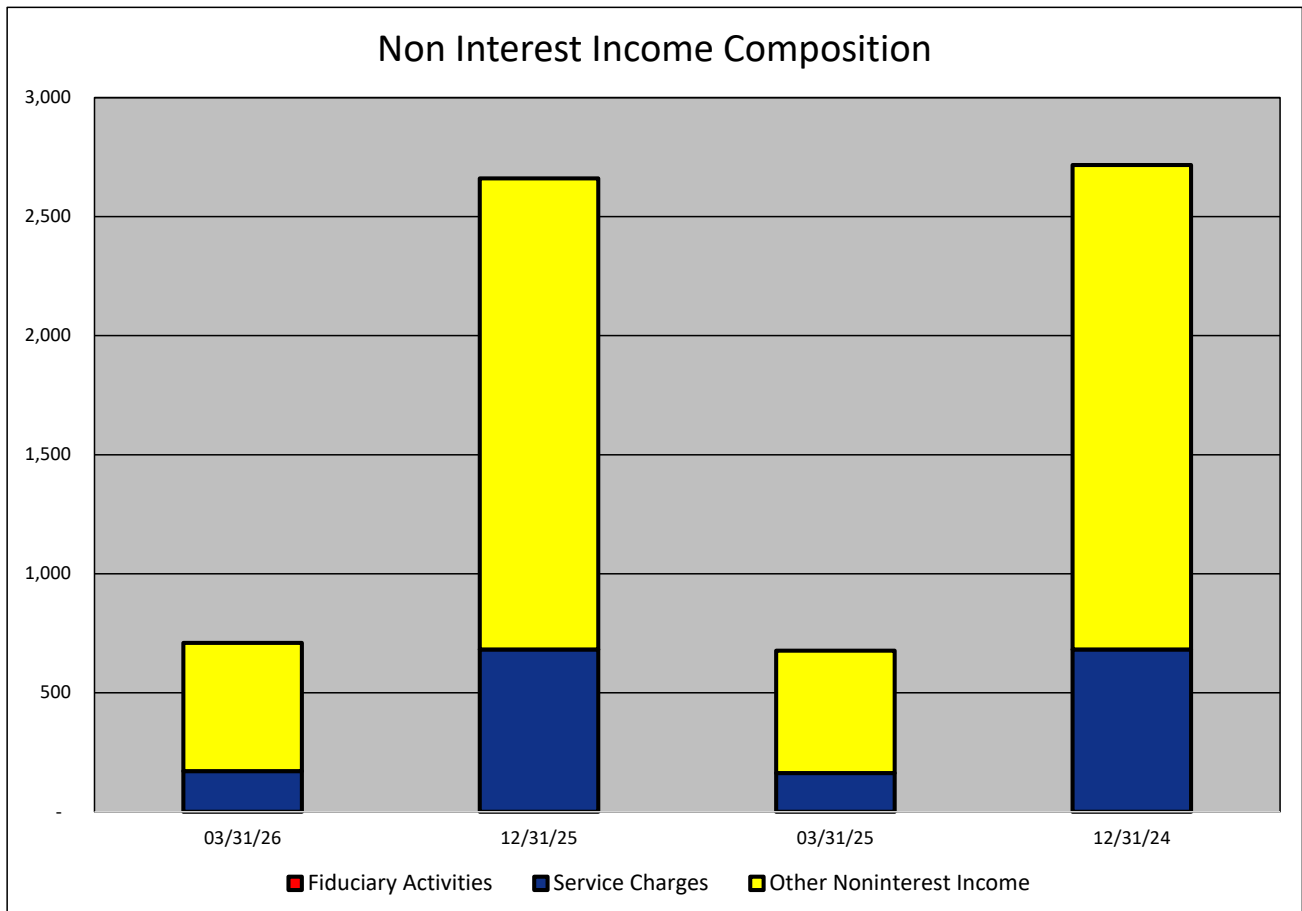
**INTEREST EXPENSE COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	3,670	14,268	3,420	13,366	250	7.31
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>3,670</b>	<b>14,268</b>	<b>3,420</b>	<b>13,366</b>	<b>250</b>	<b>7.31</b>



**NONINTEREST INCOME COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	171	682	163	682	8	4.91
Other Noninterest Income	538	1,979	514	2,035	24	4.67
<b>Total Nonint. Income</b>	<b>709</b>	<b>2,661</b>	<b>677</b>	<b>2,717</b>	<b>32</b>	<b>4.73</b>

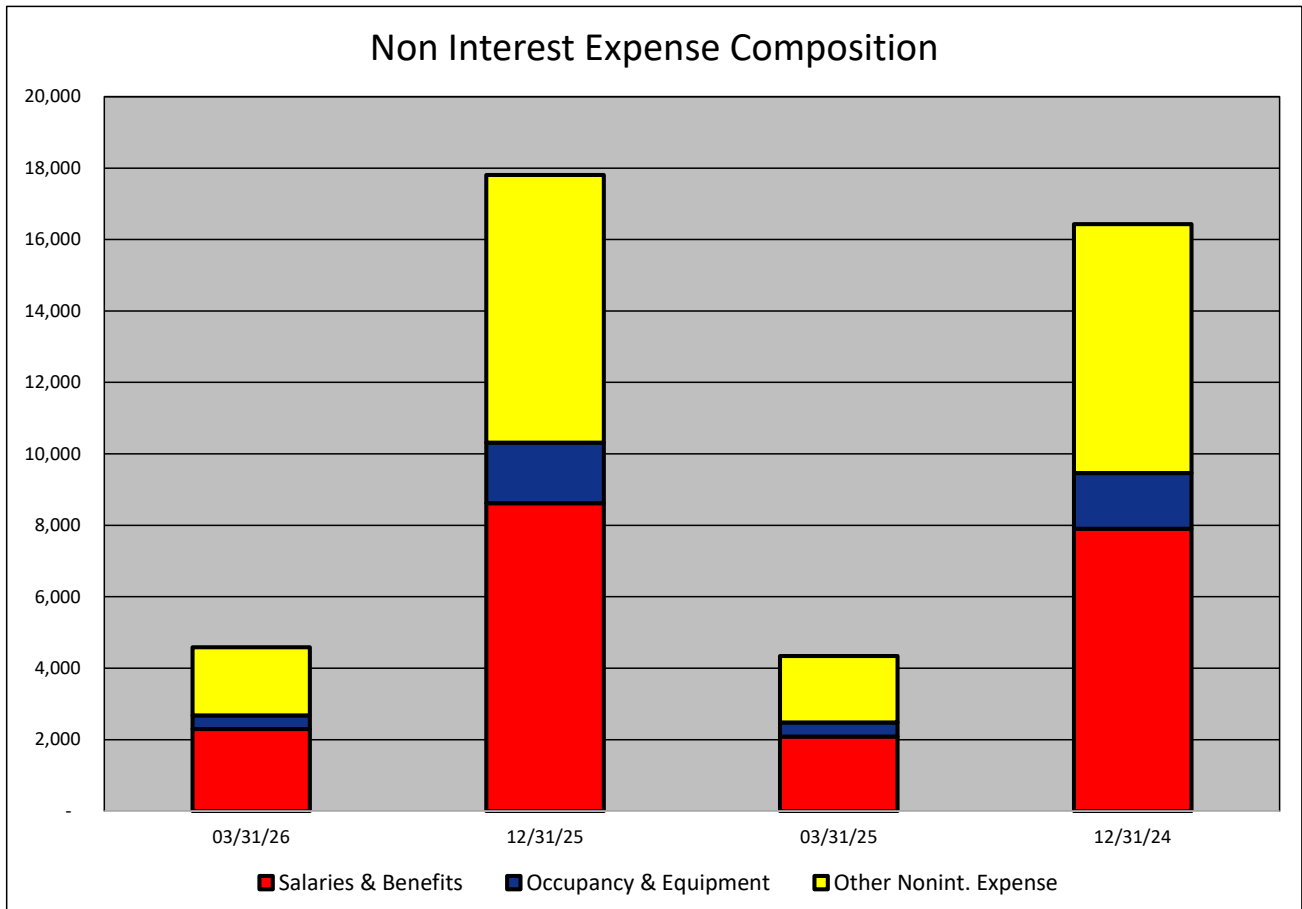


**NONINTEREST EXPENSE COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

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	2,298	8,618	2,088	7,906	210	10.06
Occupancy & Equipment	379	1,696	390	1,559	(11)	(2.82)
Other Nonint. Expense	1,910	7,496	1,860	6,968	50	2.69
<b>Total Nonint. Expense</b>	<b>4,587</b>	<b>17,810</b>	<b>4,338</b>	<b>16,433</b>	<b>249</b>	<b>5.74</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	1,751,079	1,031,563	<b>69.75</b>
Gulf Coast Business Bank	192,219	130,347	<b>47.47</b>
Waterfall Bank	421,942	314,876	<b>34.00</b>
Gulfside Bank	362,338	320,374	<b>13.10</b>
Central Bank	389,728	352,443	<b>10.58</b>
Flagship Bank	761,702	692,837	<b>9.94</b>
Bankflorida	438,806	401,347	<b>9.33</b>
Tcm Bank, National Association	391,166	358,400	<b>9.14</b>
Raymond James Bank	45,736,982	41,906,621	<b>9.14</b>
Edison National Bank	476,934	441,420	<b>8.05</b>
<b>Brannen Bank</b>	<b>1,021,832</b>	<b>960,535</b>	<b>6.38</b>
Sanibel Captiva Community Bank	1,039,540	989,799	<b>5.03</b>
The Bank Of Tampa	3,065,066	3,024,877	<b>1.33</b>
Century Bank Of Florida	103,622	105,335	<b>(1.63)</b>
Bayfirst National Bank	1,194,708	1,291,832	<b>(7.52)</b>
First National Bank Of Pasco	286,330	318,994	<b>(10.24)</b>

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

<b>Select Peer Average</b>	<b>2,840,243</b>	<b>2,567,343</b>	<b>13.65</b>
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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	<b>18.37</b>	20.92	22.19	20.92
Gulf Coast Business Bank	13.29	<b>13.22</b>	0.00	0.00	0.00
Waterfall Bank	12.51	<b>12.93</b>	13.04	13.86	13.04
Bankflorida	12.70	<b>12.83</b>	14.54	15.79	14.54
Flagship Bank	12.58	<b>11.96</b>	0.00	0.00	0.00
Gulfside Bank	9.29	<b>11.04</b>	0.00	0.00	0.00
The Bank Of Tampa	9.30	<b>10.82</b>	14.81	16.06	14.81
Century Bank Of Florida	8.97	<b>10.15</b>	15.31	16.56	15.31
First National Bank Of Pasco	6.88	<b>10.04</b>	0.00	0.00	0.00
Climate First Bank	9.29	<b>9.53</b>	9.95	10.99	9.95
Sanibel Captiva Community Bank	9.01	<b>9.19</b>	11.95	13.08	11.95
Edison National Bank	7.98	<b>9.02</b>	28.22	29.47	28.22
Central Bank	8.38	<b>8.66</b>	10.32	11.12	10.32
Raymond James Bank	7.18	<b>8.12</b>	14.52	15.78	14.52
Bayfirst National Bank	7.36	<b>6.54</b>	8.58	9.84	8.58
Brannen Bank	3.64	<b>5.96</b>	14.82	15.83	14.82

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

<b>Select Peer Average</b>	<b>83.68</b>	<b>71.87</b>	<b>9.70</b>
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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	<b>1.90</b>	57.25
Sanibel Captiva Community Bank	1,018,784	<b>1.74</b>	19.25
Raymond James Bank	44,093,924	<b>1.60</b>	21.83
Gulfside Bank	333,642	<b>1.28</b>	12.97
Climate First Bank	1,684,136	<b>1.27</b>	14.02
Bankflorida	431,826	<b>1.27</b>	10.96
The Bank Of Tampa	3,048,253	<b>1.20</b>	12.89
Flagship Bank	732,804	<b>0.95</b>	7.33
Central Bank	378,117	<b>0.72</b>	8.37
Edison National Bank	447,989	<b>0.67</b>	8.12
Gulf Coast Business Bank	185,982	<b>0.55</b>	4.04
Century Bank Of Florida	102,101	<b>0.46</b>	5.00
First National Bank Of Pasco	287,623	<b>0.36</b>	5.32
Waterfall Bank	409,146	<b>(0.11)</b>	(0.83)
Tcm Bank, National Association	393,510	<b>(1.08)</b>	(5.61)
Bayfirst National Bank	1,218,572	<b>(1.79)</b>	(24.07)

<b>Select Peer Average</b>	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	<b>35.43</b>	118.80
Brannen Bank	0.27	1.47	<b>47.54</b>	8.52
Climate First Bank	0.31	1.74	<b>50.94</b>	12.25
Sanibel Captiva Community Bank	0.25	2.50	<b>52.43</b>	8.81
Gulfside Bank	0.24	1.92	<b>55.58</b>	12.08
Bankflorida	0.16	2.08	<b>55.93</b>	8.44
The Bank Of Tampa	0.61	1.67	<b>57.53</b>	10.75
Flagship Bank	0.16	2.08	<b>64.32</b>	9.77
Central Bank	0.05	2.25	<b>68.08</b>	9.51
Gulf Coast Business Bank	0.41	3.38	<b>82.25</b>	7.39
Edison National Bank	0.16	2.39	<b>83.97</b>	9.94
First National Bank Of Pasco	0.54	3.07	<b>88.14</b>	5.51
Century Bank Of Florida	0.29	3.57	<b>89.09</b>	6.10
Tcm Bank, National Association	11.74	4.54	<b>93.14</b>	4.30
Waterfall Bank	0.09	3.09	<b>97.57</b>	8.98
Bayfirst National Bank	0.28	4.53	<b>140.96</b>	8.35

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

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

<b>Select Peer Average</b>	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	<b>89.60</b>	1.62	0.00	0.00
Climate First Bank	<b>86.27</b>	0.87	0.00	0.09
Central Bank	<b>82.90</b>	2.28	0.00	0.05
Sanibel Captiva Community Bank	<b>82.41</b>	3.02	0.64	0.02
Raymond James Bank	<b>79.41</b>	0.01	0.00	0.00
Gulf Coast Business Bank	<b>77.72</b>	0.93	0.00	0.00
Bankflorida	<b>76.79</b>	5.31	0.00	0.00
Bayfirst National Bank	<b>76.15</b>	3.75	0.03	0.95
Flagship Bank	<b>76.08</b>	1.23	0.00	1.23
Tcm Bank, National Association	<b>75.33</b>	0.26	0.00	1.10
Gulfside Bank	<b>65.88</b>	0.60	0.00	0.05
The Bank Of Tampa	<b>63.36</b>	1.06	0.00	0.20
First National Bank Of Pasco	<b>62.22</b>	1.49	0.00	0.00
Century Bank Of Florida	<b>57.36</b>	2.54	0.00	0.00
<b>Brannen Bank</b>	<b>50.94</b>	<b>0.50</b>	<b>0.02</b>	<b>0.00</b>
Edison National Bank	<b>30.79</b>	1.11	0.00	0.00

<b>Select Peer Average</b>	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	<b>39.05</b>	60.95	100.00	0.00	0.00
First National Bank Of Pasco	<b>36.70</b>	53.89	90.59	0.00	9.41
Century Bank Of Florida	<b>36.03</b>	59.70	95.74	0.00	4.26
<b>Brannen Bank</b>	<b>30.59</b>	<b>69.41</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Flagship Bank	<b>28.87</b>	71.13	100.00	0.00	0.00
Sanibel Captiva Community Bank	<b>27.32</b>	69.49	96.82	0.00	3.18
Edison National Bank	<b>26.69</b>	70.35	97.04	2.96	0.00
Gulfside Bank	<b>24.32</b>	71.85	96.17	0.00	3.83
Bankflorida	<b>22.79</b>	73.28	96.07	0.00	3.93
Gulf Coast Business Bank	<b>16.33</b>	83.67	100.00	0.00	0.00
Central Bank	<b>12.20</b>	77.80	90.00	0.00	10.00
Bayfirst National Bank	<b>10.30</b>	89.70	100.00	0.00	0.00
Waterfall Bank	<b>10.29</b>	82.87	93.16	0.14	6.69
Climate First Bank	<b>7.61</b>	88.72	96.33	0.00	3.67
Raymond James Bank	<b>2.66</b>	95.69	98.35	0.00	1.65
Tcm Bank, National Association	<b>0.27</b>	99.73	100.00	0.00	0.00

<b>Select Peer Average</b>	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	<b>6.20</b>	92.60
Sanibel Captiva Community Bank	7.14	1.97	<b>5.26</b>	95.08
Gulf Coast Business Bank	7.06	3.19	<b>4.29</b>	97.80
Century Bank Of Florida	5.57	1.33	<b>4.29</b>	93.85
Bankflorida	6.21	2.17	<b>4.13</b>	93.14
Climate First Bank	7.23	3.68	<b>3.82</b>	97.43
Gulfside Bank	5.41	1.81	<b>3.75</b>	97.41
First National Bank Of Pasco	5.59	1.76	<b>3.69</b>	95.72
The Bank Of Tampa	4.48	1.07	<b>3.48</b>	95.16
<b>Brannen Bank</b>	<b>4.87</b>	<b>1.32</b>	<b>3.45</b>	<b>98.10</b>
Flagship Bank	5.36	2.17	<b>3.42</b>	96.98
Central Bank	6.29	3.07	<b>3.41</b>	97.38
Bayfirst National Bank	6.22	2.85	<b>3.40</b>	92.05
Waterfall Bank	6.15	3.28	<b>3.23</b>	97.88
Raymond James Bank	4.66	1.57	<b>3.22</b>	99.64
Edison National Bank	4.13	1.20	<b>2.99</b>	96.26

<b>Select Peer Average</b>	5.98	2.27	3.33	96.03
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