

Climate First Bank

Saint Petersburg, FL

Established

6/1/2021

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)

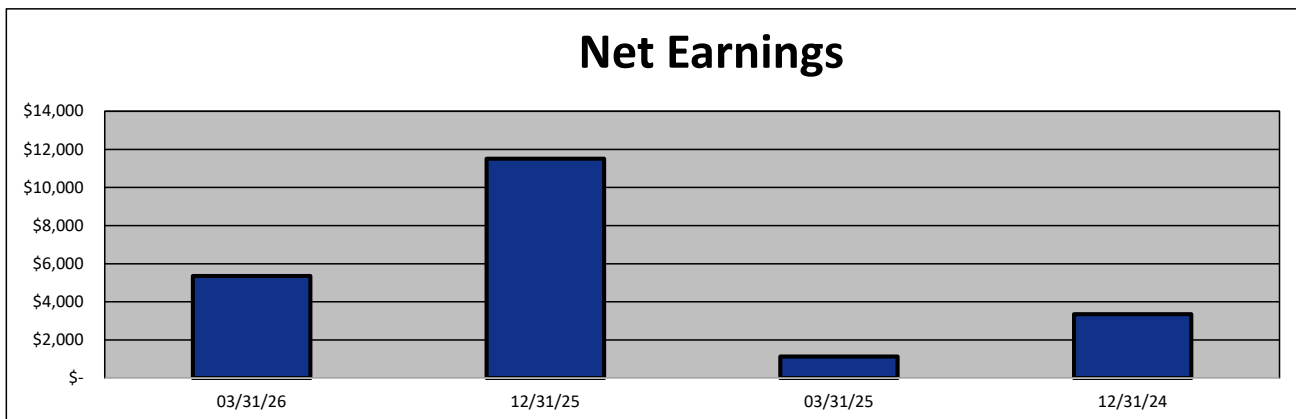
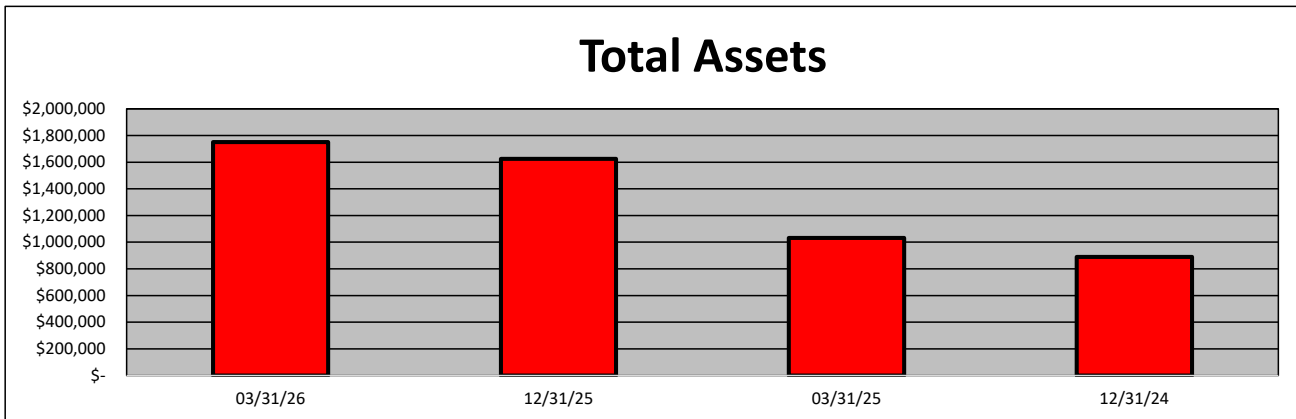
**EXECUTIVE SUMMARY - Climate First Bank
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.29	8.81	9.18	8.93	10.49	9.85
Leverage Ratio	9.53	9.65	9.88	9.17	11.09	10.52
Tier 1 Cap/Risk Based Assets	9.95	9.36	9.84	9.22	12.37	11.06
Risk Based Ratio	10.99	10.42	10.88	10.24	13.16	11.91
Common Equity Tier 1 Capital Ratio	9.95	9.36	9.84	9.22	12.25	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	100.62	103.53	100.27	97.89	75.38	83.68
Loans/Assets	87.44	86.53	84.65	86.50	63.61	71.87
Securities/Assets	0.20	0.22	0.35	0.51	17.71	9.70
PROFITABILITY:						
Return on Avg Assets	1.27	0.97	0.48	0.48	0.81	0.69
Return on Avg Equity	14.02	10.57	5.18	5.26	9.54	9.80
Nonint Income/Avg Assets	0.31	0.43	0.27	0.17	0.74	0.98
Net Overhead Ratio	1.74	1.71	2.00	2.11	2.34	2.59
Efficiency Ratio	50.94	52.82	66.06	68.95	71.79	72.68
Assets (per million) per Employee	12.25	11.36	10.75	10.11	10.70	15.59
ASSET QUALITY:						
Allowance/Loans	1.03	1.05	1.00	0.98	1.31	1.37
Nonperforming Loans/Total Loans	0.03	0.00	0.00	0.00	0.51	0.44
Nonperforming Assets/Total Assets	0.02	0.00	0.00	0.00	0.35	0.37
Adjusted Texas Ratio	0.25	0.00	0.00	0.00	3.02	3.48
YIELDS & COSTS:						
Yield on earning assets	7.23	7.32	6.96	6.97	5.45	5.98
Cost of funds	3.68	3.91	4.03	4.09	1.92	2.27
Net interest margin	3.82	3.70	3.20	3.19	3.31	3.33
Avg Earning Assets/Avg Assets	97.43	97.83	98.70	98.36	95.53	96.03

SELECTED FINANCIAL DATA - Climate First 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	1,751,079	1,624,820	1,031,563	889,374	719,516	69.75
Cash and Equivalents	180,921	179,266	127,793	91,375	53,128	41.57
Securities	3,499	3,555	3,561	4,549	(62)	(1.74)
Loans, net	1,531,080	1,405,979	873,267	769,275	657,813	75.33
Deposit Accounts	1,521,716	1,358,055	870,922	785,820	650,794	74.72
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	162,671	143,167	94,649	79,389	68,022	71.87

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,361	11,516	1,127	3,359	4,234	375.69
Interest Income	29,648	85,392	16,212	48,395	13,436	82.88
Interest Expense	13,991	42,233	8,759	26,270	5,232	59.73
Net Interest Income	15,657	43,159	7,453	22,125	8,204	110.08
Credit Loss Expense	1,222	7,195	1,124	2,374	98	8.72
Noninterest income	1,299	5,080	628	1,189	671	106.85
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	8,638	25,479	5,338	16,075	3,300	61.82
Net Operating Income	7,096	15,565	1,619	4,865	5,477	338.30
Income Taxes	1,814	3,850	372	1,229	1,442	387.63

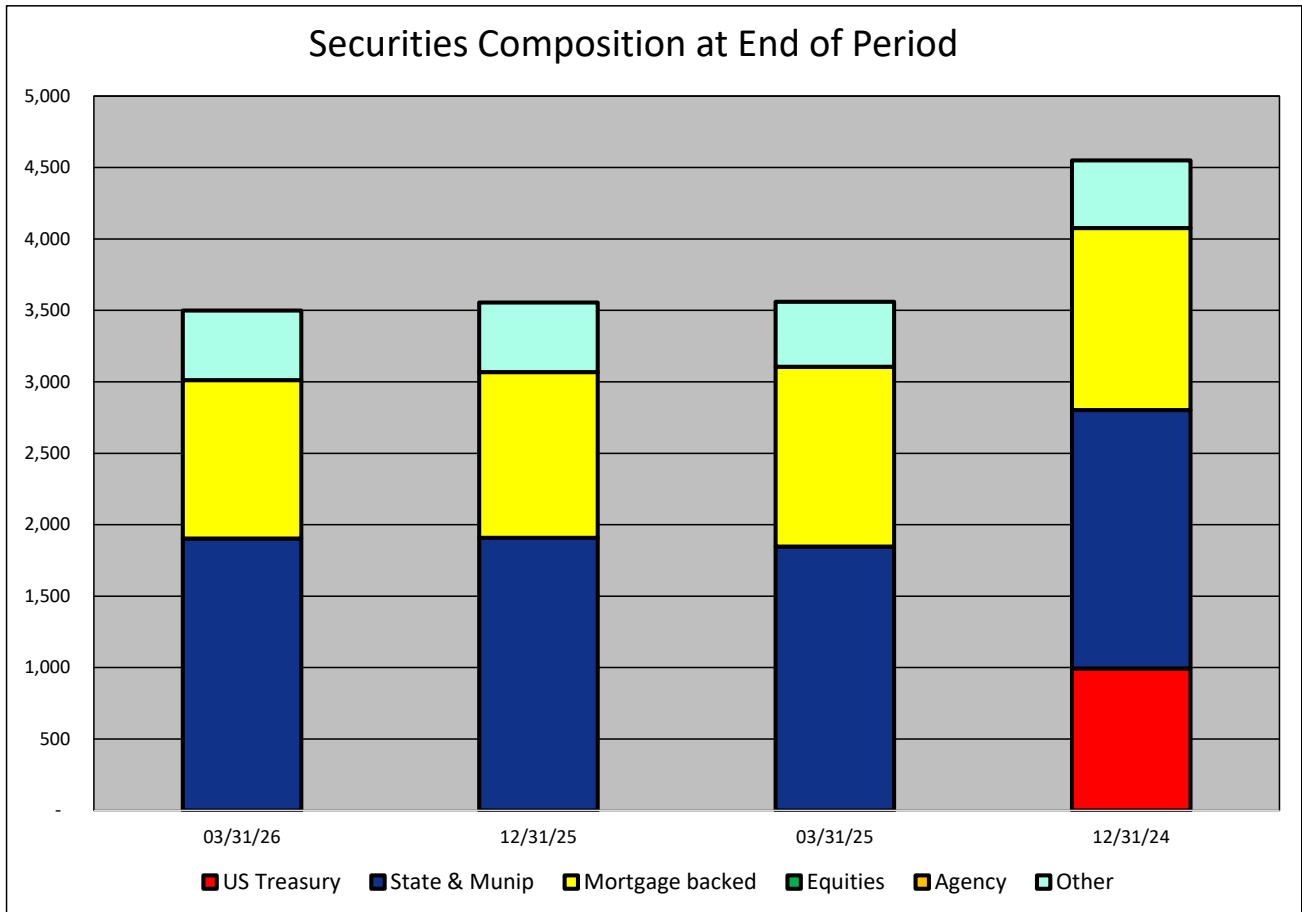


SECURITIES COMPOSITION - Climate First Bank
(Dollars in Thousands)

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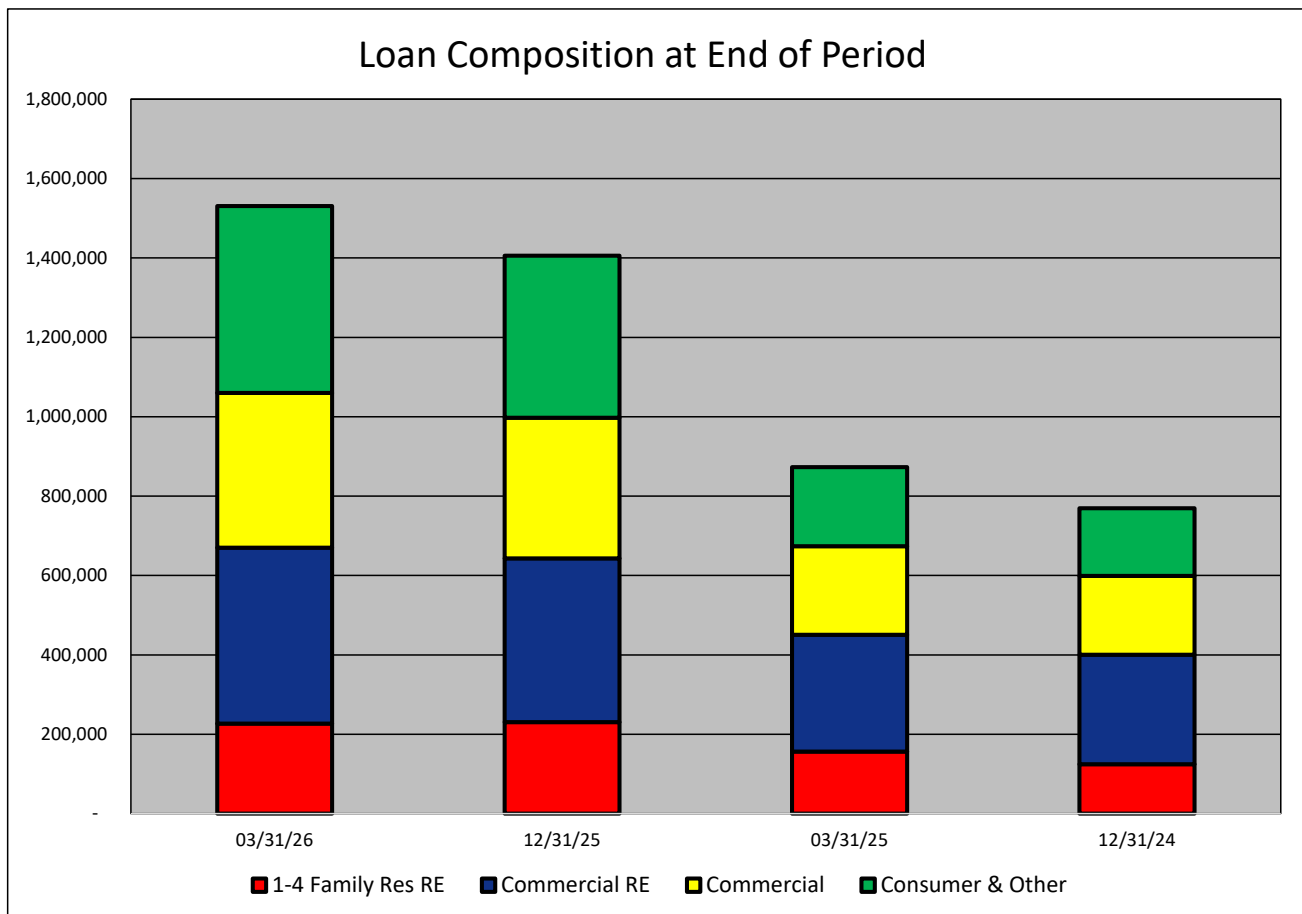
SECURITIES CATEGORY:

US Treasury	-	-	-	994	-	NA
State & Munip	1,904	1,909	1,848	1,809	56	3.03
Mortgage backed	1,108	1,159	1,257	1,274	(149)	(11.85)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	487	487	456	472	31	6.80
Total Securities	3,499	3,555	3,561	4,549	(62)	(1.74)



LOAN PORTFOLIO COMPOSITION - Climate First Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	226,750	230,454	156,385	124,179	70,365	44.99
Commercial RE	443,611	412,390	294,367	276,279	149,244	50.70
Commercial	389,626	354,310	222,902	198,504	166,724	74.80
Consumer & Other	471,093	408,825	199,613	170,313	271,480	136.00
Loans, Net	1,531,080	1,405,979	873,267	769,275	657,813	75.33



LOAN PORTFOLIO QUALITY - Climate First 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	14,696	7,575	7,575	5,278	7,121	94.01
Total Recoveries	4	3	1	-	3	300.00
Total Charge-offs	214	77	4	77	210	5,250.00
Credit Loss Expense	1,222	7,195	1,124	2,374	98	8.72
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>15,708</u>	<u>14,696</u>	<u>8,696</u>	<u>7,575</u>	<u>7,012</u>	<u>80.63</u>

NON-PERFORMING ASSETS:

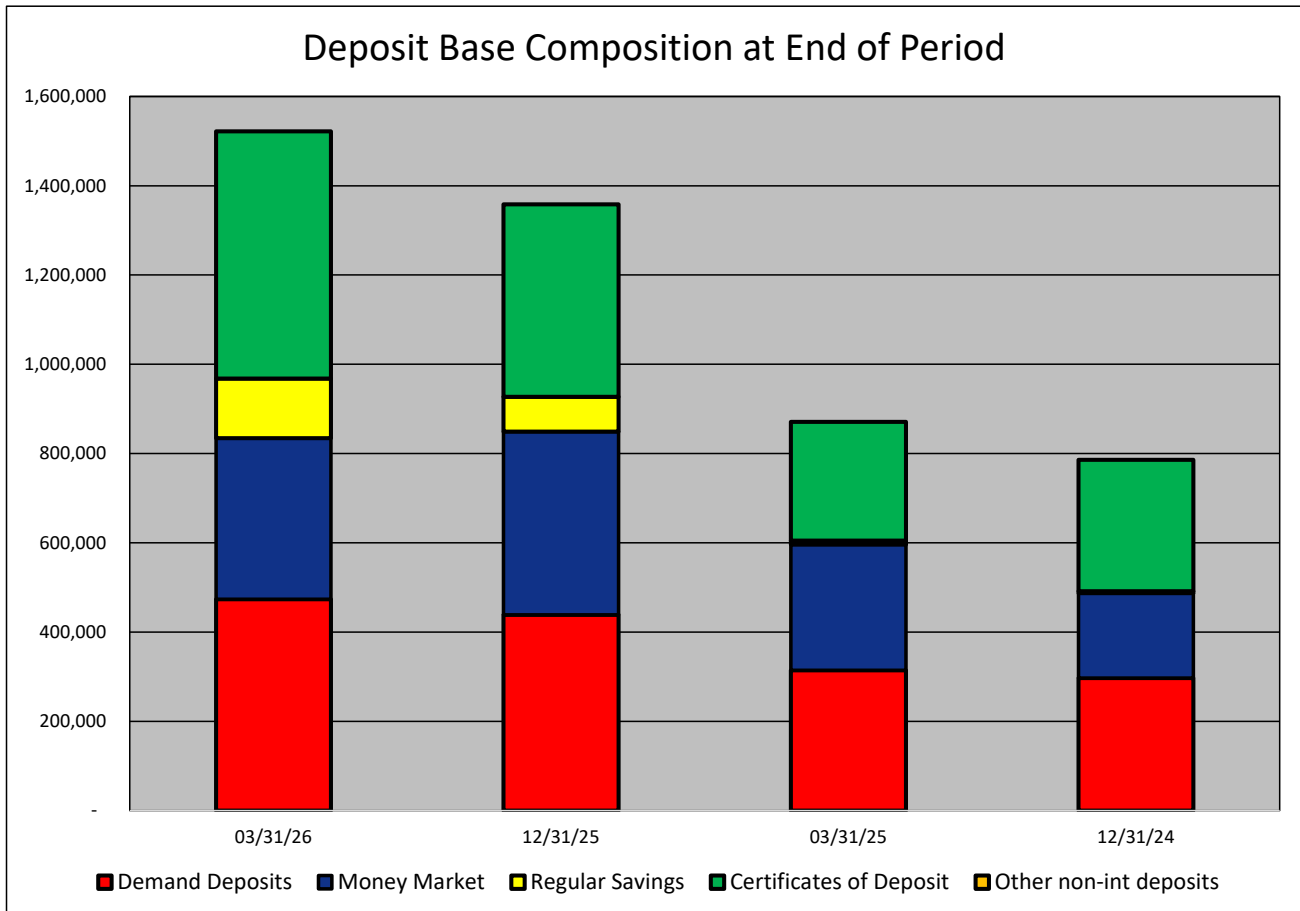
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	434	-	-	-	434	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>434</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>434</u>	<u>NA</u>

DEPOSIT BASE COMPOSITION - Climate First 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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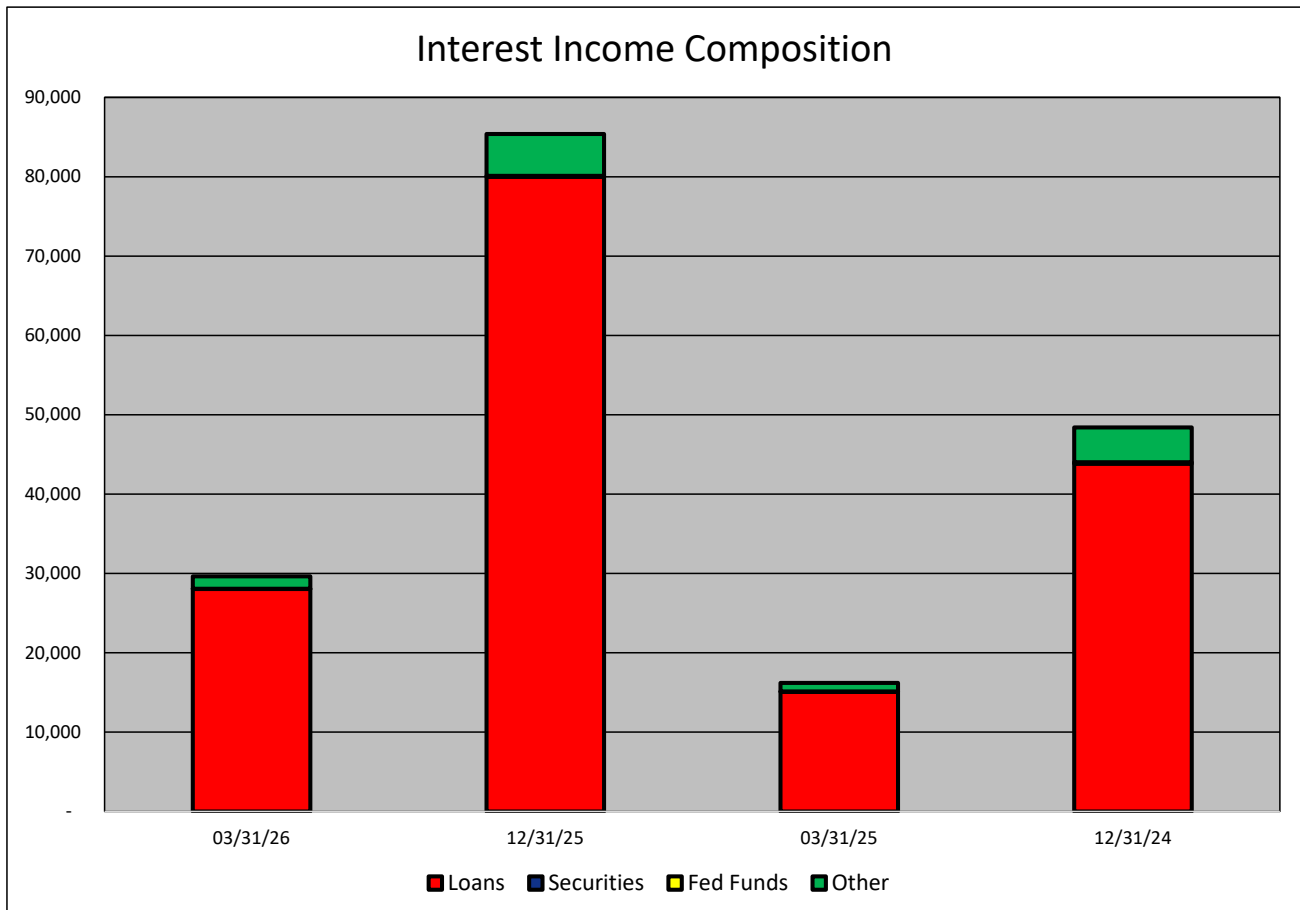
DEPOSIT BASE CATEGORY:

Demand Deposits	473,448	438,657	314,527	296,673	158,921	50.53
Money Market	360,856	410,285	281,785	190,437	79,071	28.06
Regular Savings	133,610	78,342	8,431	4,639	125,179	1,484.75
Certificates of Deposit	553,802	430,771	266,179	294,071	287,623	108.06
Other non-int deposits	-	-	-	-	-	NA
Total Deposits	1,521,716	1,358,055	870,922	785,820	650,794	74.72



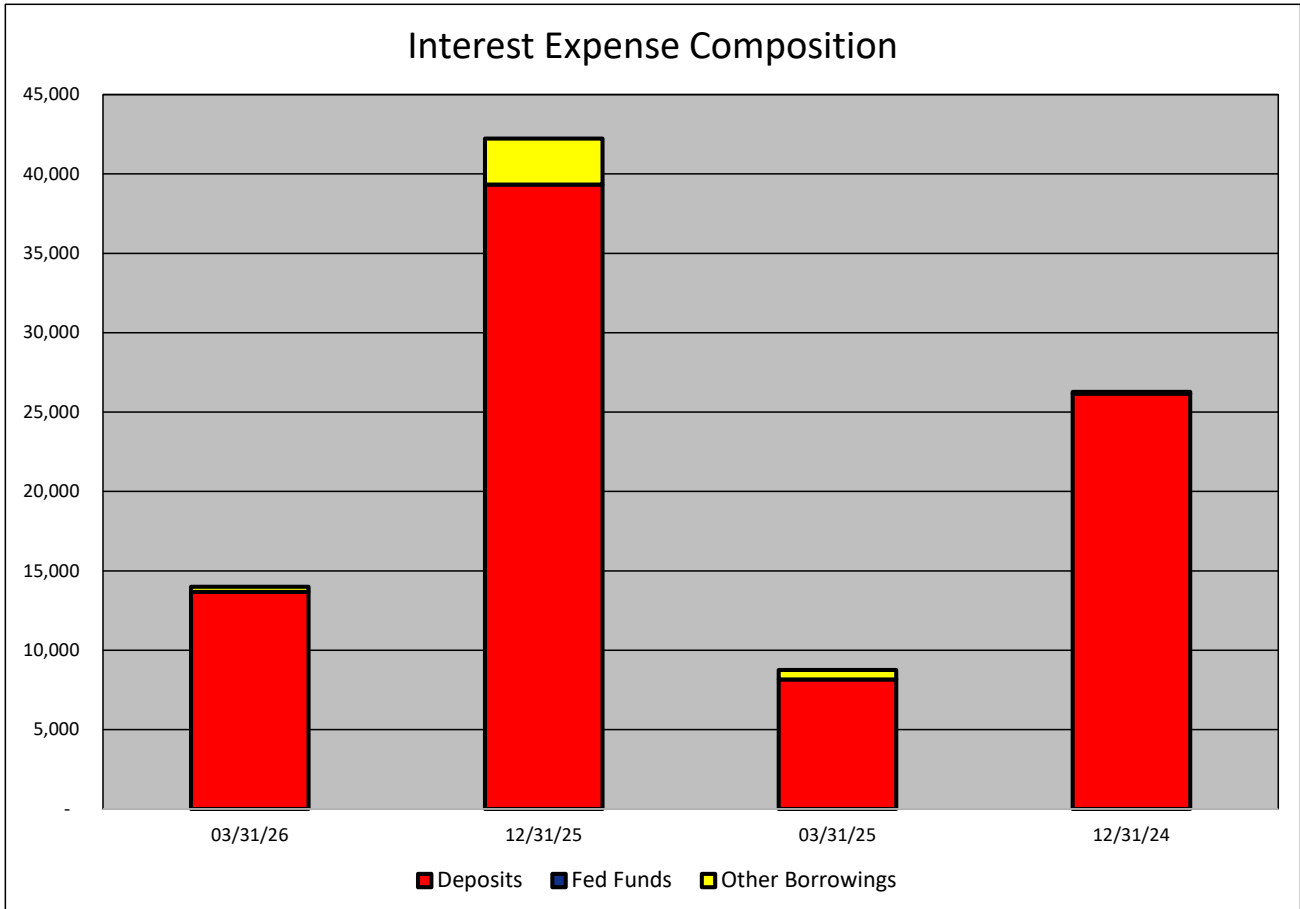
INTEREST INCOME COMPOSITION- Climate First Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	28,033	80,001	15,104	43,843	12,929	85.60
Securities	26	110	31	187	(5)	(16.13)
Fed Funds	-	-	-	-	-	NA
Other	1,589	5,281	1,077	4,365	512	47.54
Total Int Income	29,648	85,392	16,212	48,395	13,436	82.88



INTEREST EXPENSE COMPOSITION- Climate First 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	13,673	39,339	8,153	26,162	5,520	67.71
Fed Funds	-	-	-	-	-	NA
Other Borrowings	318	2,894	606	108	(288)	(47.52)
Total Int Expense	13,991	42,233	8,759	26,270	5,232	59.73

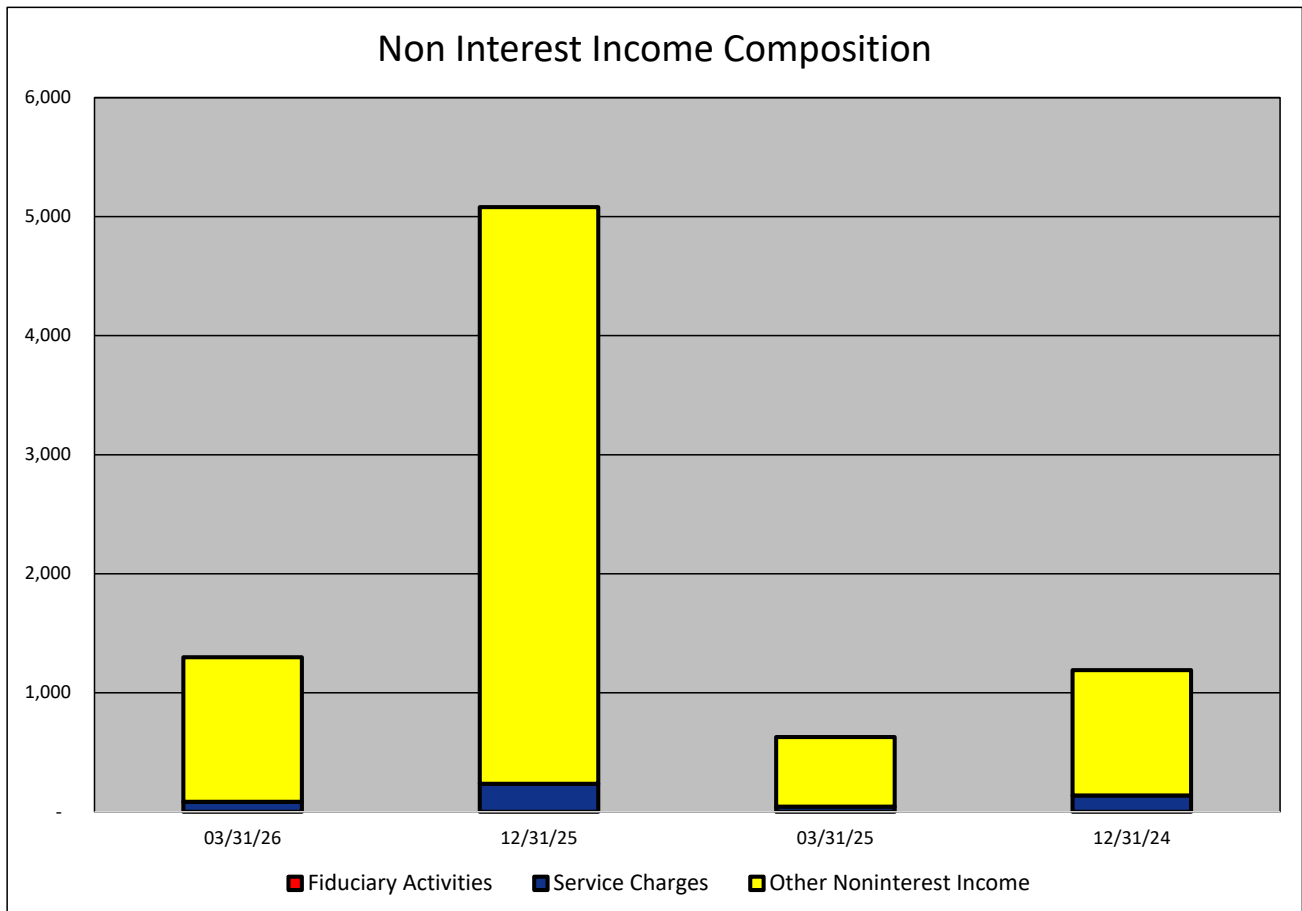


NONINTEREST INCOME COMPOSITION- Climate First Bank
(Dollars in Thousands)

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	85	235	43	137	42	97.67
Other Noninterest Income	1,214	4,845	585	1,052	629	107.52
Total Nonint. Income	1,299	5,080	628	1,189	671	106.85

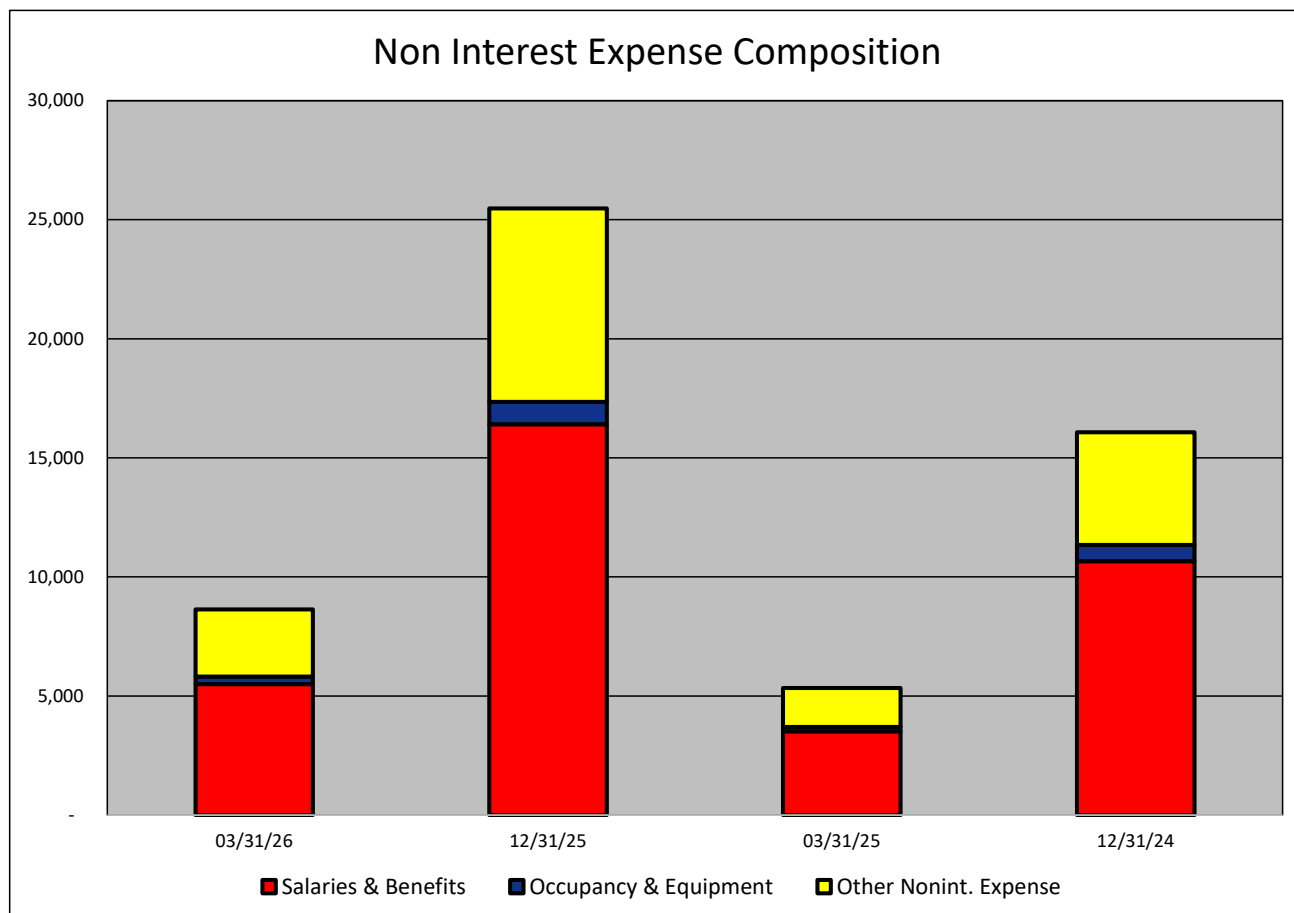


NONINTEREST EXPENSE COMPOSITION- Climate First Bank
(Dollars in Thousands)

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	5,503	16,416	3,518	10,661	1,985	56.42
Occupancy & Equipment	312	932	183	685	129	70.49
Other Nonint. Expense	2,823	8,131	1,637	4,729	1,186	72.45
Total Nonint. Expense	8,638	25,479	5,338	16,075	3,300	61.82



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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