

# Edison National Bank

Fort Myers, FL

Established  
8/29/1997

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

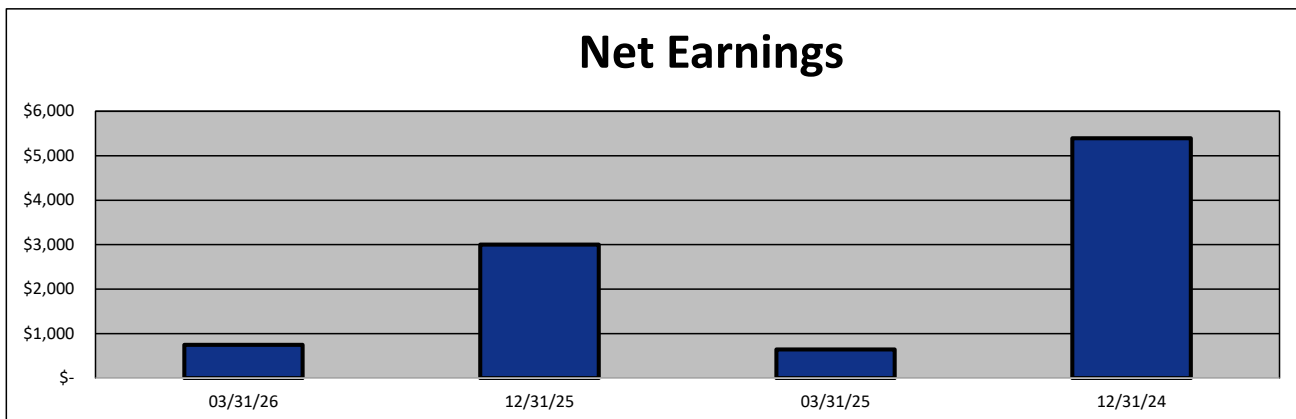
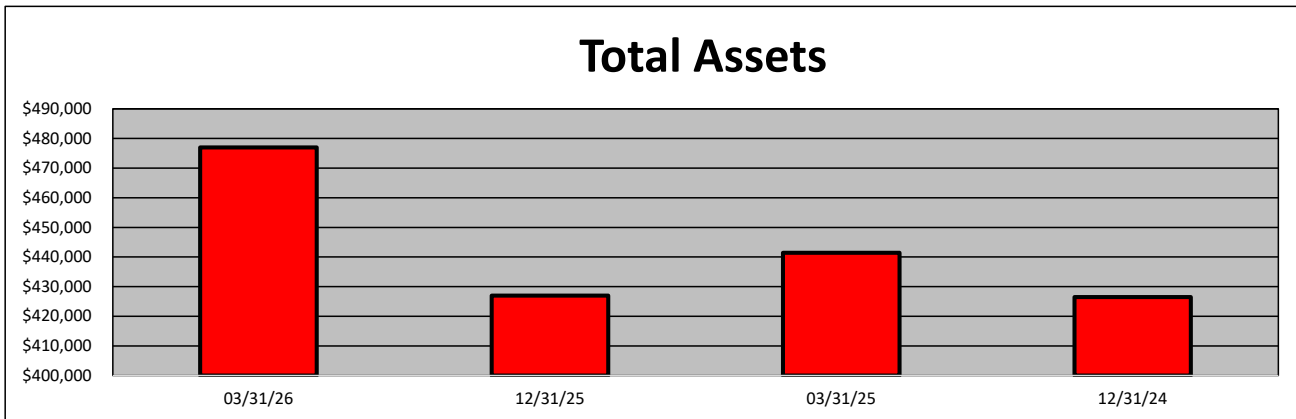
**EXECUTIVE SUMMARY - Edison National Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.98	8.29	8.05	7.99	10.49	9.85
Leverage Ratio	9.02	9.04	9.03	9.03	11.09	10.52
Tier 1 Cap/Risk Based Assets	28.22	25.76	26.33	24.66	12.37	11.06
Risk Based Ratio	29.47	27.01	27.58	25.92	13.16	11.91
Common Equity Tier 1 Capital Ratio	28.22	25.76	26.33	24.66	12.25	11.06
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	35.28	40.69	40.50	41.83	75.38	83.68
Loans/Assets	31.23	35.84	35.43	36.83	63.61	71.87
Securities/Assets	19.97	20.99	17.88	17.31	17.71	9.70
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.67	0.72	0.60	1.25	0.81	0.69
Return on Avg Equity	8.12	8.57	7.39	16.32	9.54	9.80
Nonint Income/Avg Assets	0.16	0.36	0.16	0.30	0.74	0.98
Net Overhead Ratio	2.39	2.39	2.54	2.31	2.34	2.59
Efficiency Ratio	83.97	79.39	81.78	68.65	71.79	72.68
Assets (per million) per Employee	9.94	8.37	9.39	9.07	10.70	15.59
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.38	1.46	1.46	1.44	1.31	1.37
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.51	0.44
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.37
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.02	3.48
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.13	4.31	4.28	4.45	5.45	5.98
Cost of funds	1.20	1.14	1.07	0.86	1.92	2.27
Net interest margin	2.99	3.23	3.26	3.64	3.31	3.33
Avg Earning Assets/Avg Assets	96.26	96.15	96.13	96.23	95.53	96.03

**SELECTED FINANCIAL DATA - Edison National Bank**  
(Dollars in Thousands)

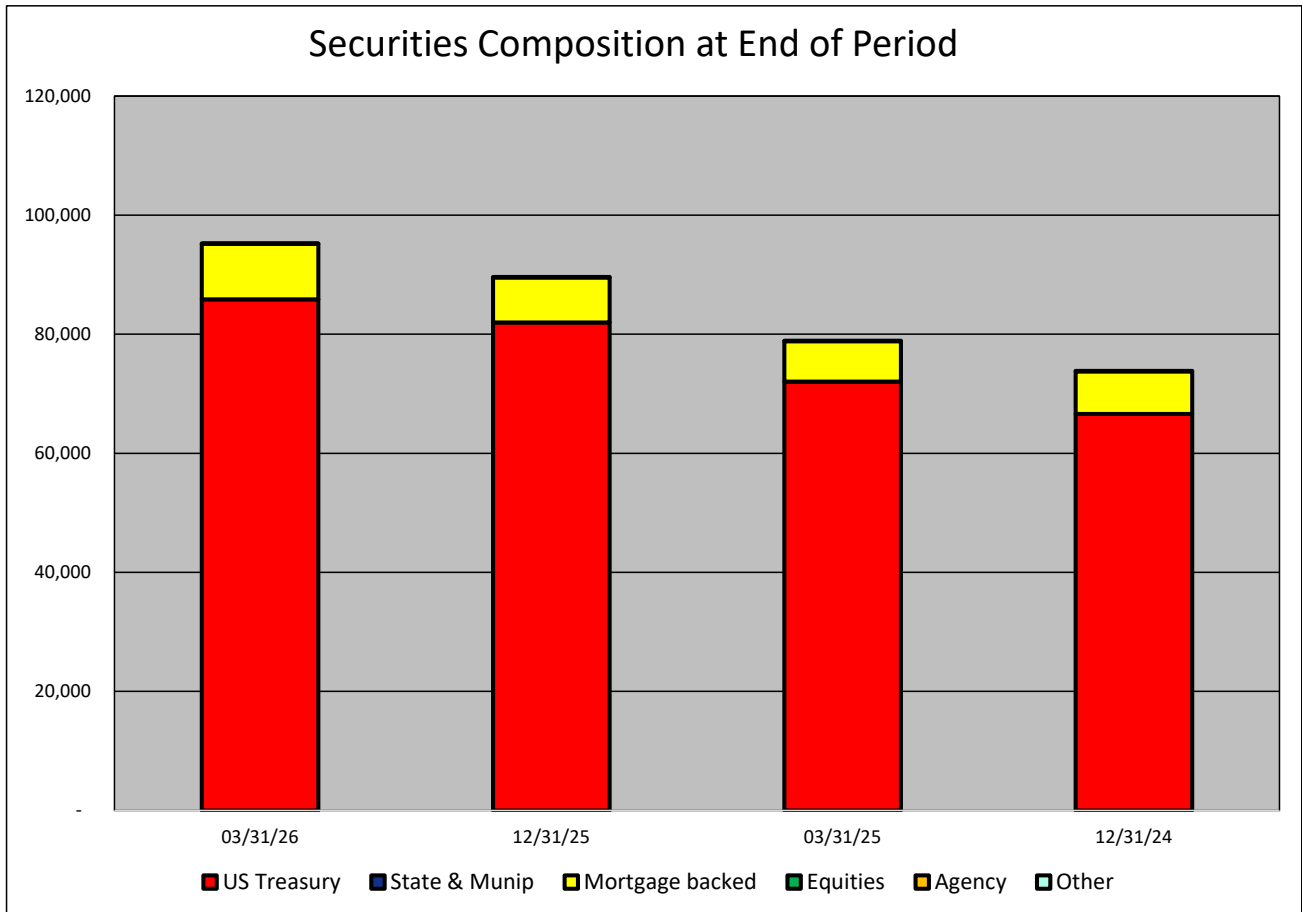
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	476,934	426,939	441,420	426,516	35,514	8.05
Cash and Equivalents	219,003	170,952	192,190	181,760	26,813	13.95
Securities	95,260	89,597	78,922	73,833	16,338	20.70
Loans, net	148,926	153,015	156,388	157,087	(7,462)	(4.77)
Deposit Accounts	422,146	376,027	386,140	375,497	36,006	9.32
Fed Funds & Repos	12,868	11,428	15,264	12,236	(2,396)	(15.70)
Total Equity	38,057	35,410	35,532	34,081	2,525	7.11

<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	746	3,003	643	5,391	103	16.02
Interest Income	4,456	17,382	4,405	18,473	51	1.16
Interest Expense	1,232	4,333	1,044	3,378	188	18.01
Net Interest Income	3,224	13,049	3,361	15,095	(137)	(4.08)
Credit Loss Expense	(180)	(2)	34	(99)	(214)	(629.41)
Noninterest income	182	1,522	169	1,312	13	7.69
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,860	11,568	2,887	11,264	(27)	(0.94)
Net Operating Income	726	3,005	609	5,242	117	19.21
Income Taxes	-	-	-	-	-	NA



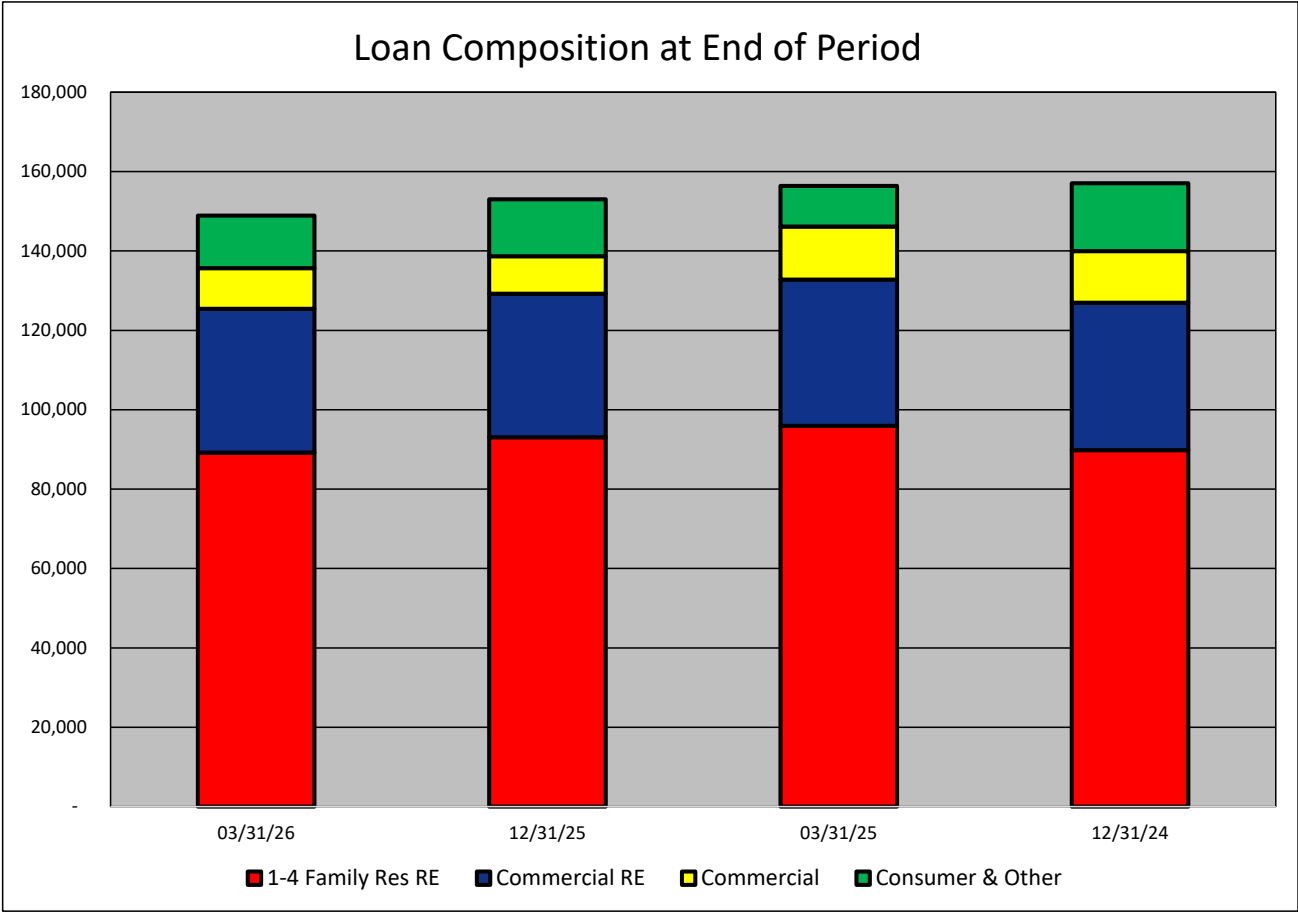
**SECURITIES COMPOSITION - Edison National Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	85,868	81,958	72,037	66,597	13,831	19.20
State & Munip	-	-	-	-	-	NA
Mortgage backed	9,325	7,564	6,802	7,144	2,523	37.09
Equities	-	-	-	-	-	NA
Agency	67	75	83	92	(16)	(19.28)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>95,260</b>	<b>89,597</b>	<b>78,922</b>	<b>73,833</b>	<b>16,338</b>	<b>20.70</b>



**LOAN PORTFOLIO COMPOSITION - Edison 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
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	89,221	93,060	95,921	89,842	(6,700)	(6.98)
Commercial RE	36,212	36,172	36,865	37,111	(653)	(1.77)
Commercial	10,225	9,454	13,337	12,994	(3,112)	(23.33)
Consumer & Other	13,268	14,329	10,265	17,140	3,003	29.25
<b>Loans, Net</b>	<b>148,926</b>	<b>153,015</b>	<b>156,388</b>	<b>157,087</b>	<b>(7,462)</b>	<b>(4.77)</b>



**LOAN PORTFOLIO QUALITY - Edison 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	2,238	2,258	2,258	2,363	(20)	(0.89)
Total Recoveries	-	1	-	-	-	NA
Total Charge-offs	2	19	1	6	1	100.00
Credit Loss Expense	(180)	(2)	34	(99)	(214)	(629.41)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,056	2,238	2,291	2,258	(235)	(10.26)

**NON-PERFORMING ASSETS:**

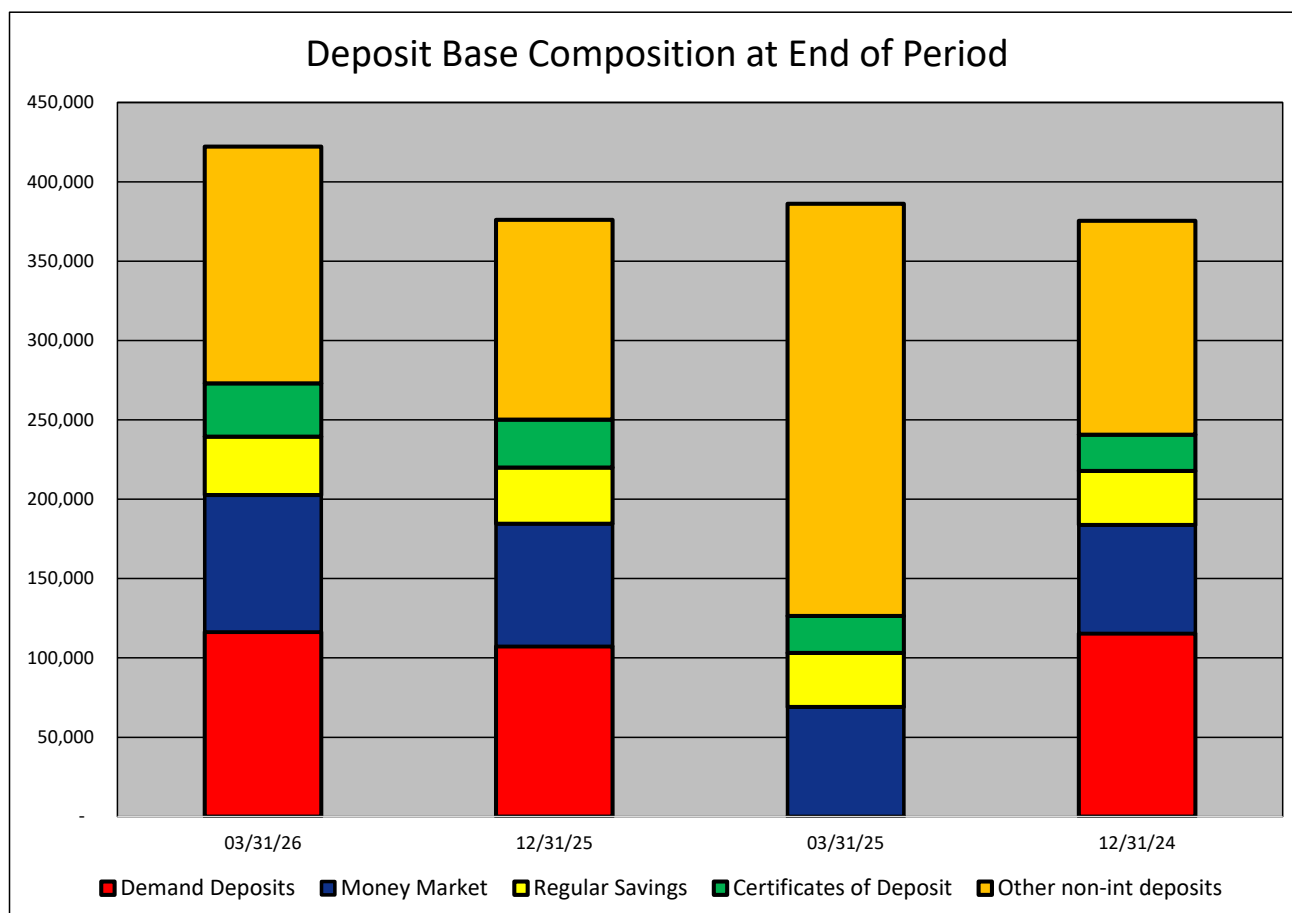
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Edison 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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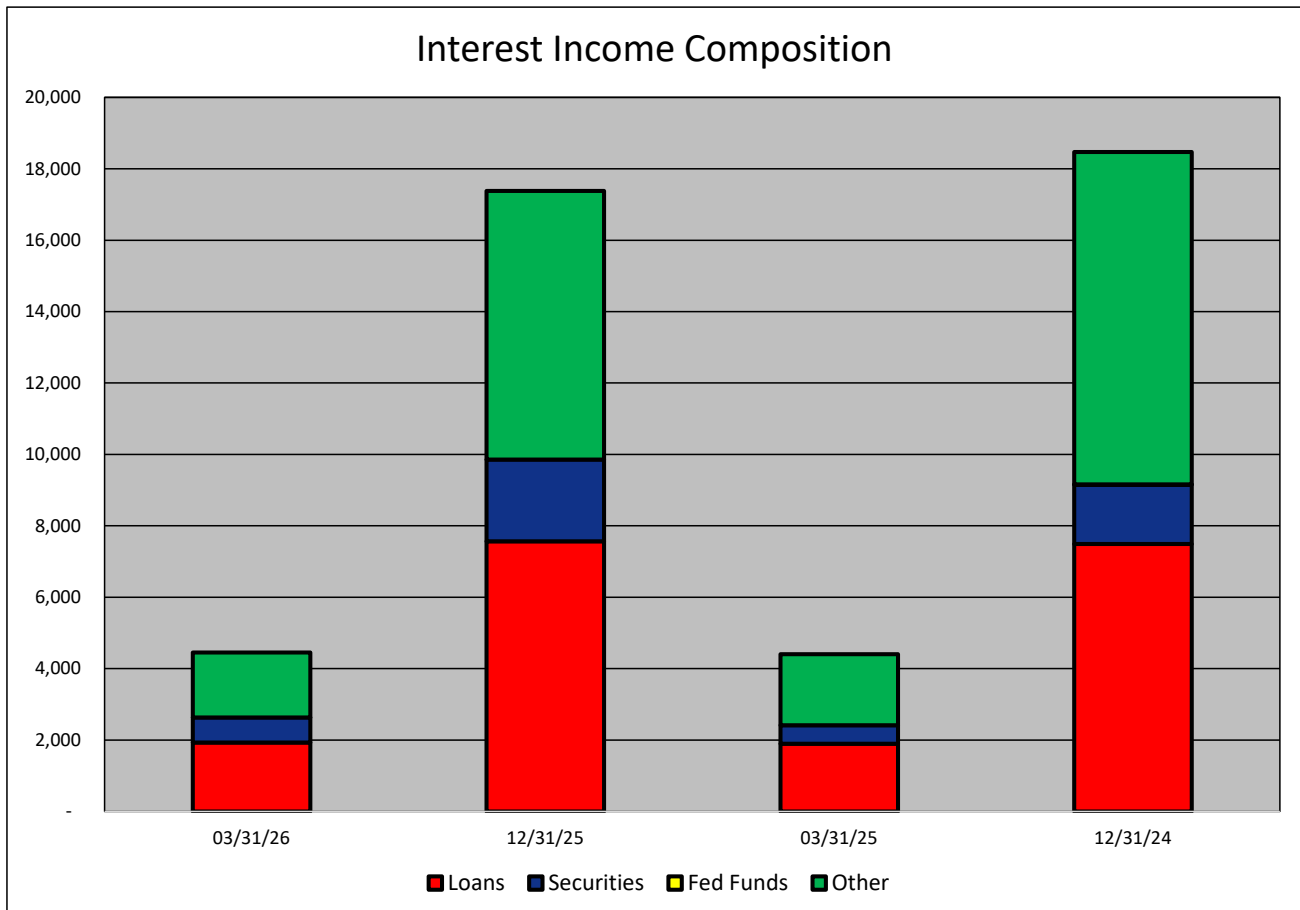
**DEPOSIT BASE CATEGORY:**

Demand Deposits	116,259	107,255	118	115,420	116,141	98,424.58
Money Market	86,324	77,362	68,946	68,410	17,378	25.21
Regular Savings	36,885	35,311	34,072	34,013	2,813	8.26
Certificates of Deposit	33,573	30,208	23,360	22,891	10,213	43.72
Other non-int deposits	149,105	125,891	259,644	134,763	(110,539)	(42.57)
<b>Total Deposits</b>	<b>422,146</b>	<b>376,027</b>	<b>386,140</b>	<b>375,497</b>	<b>36,006</b>	<b>9.32</b>



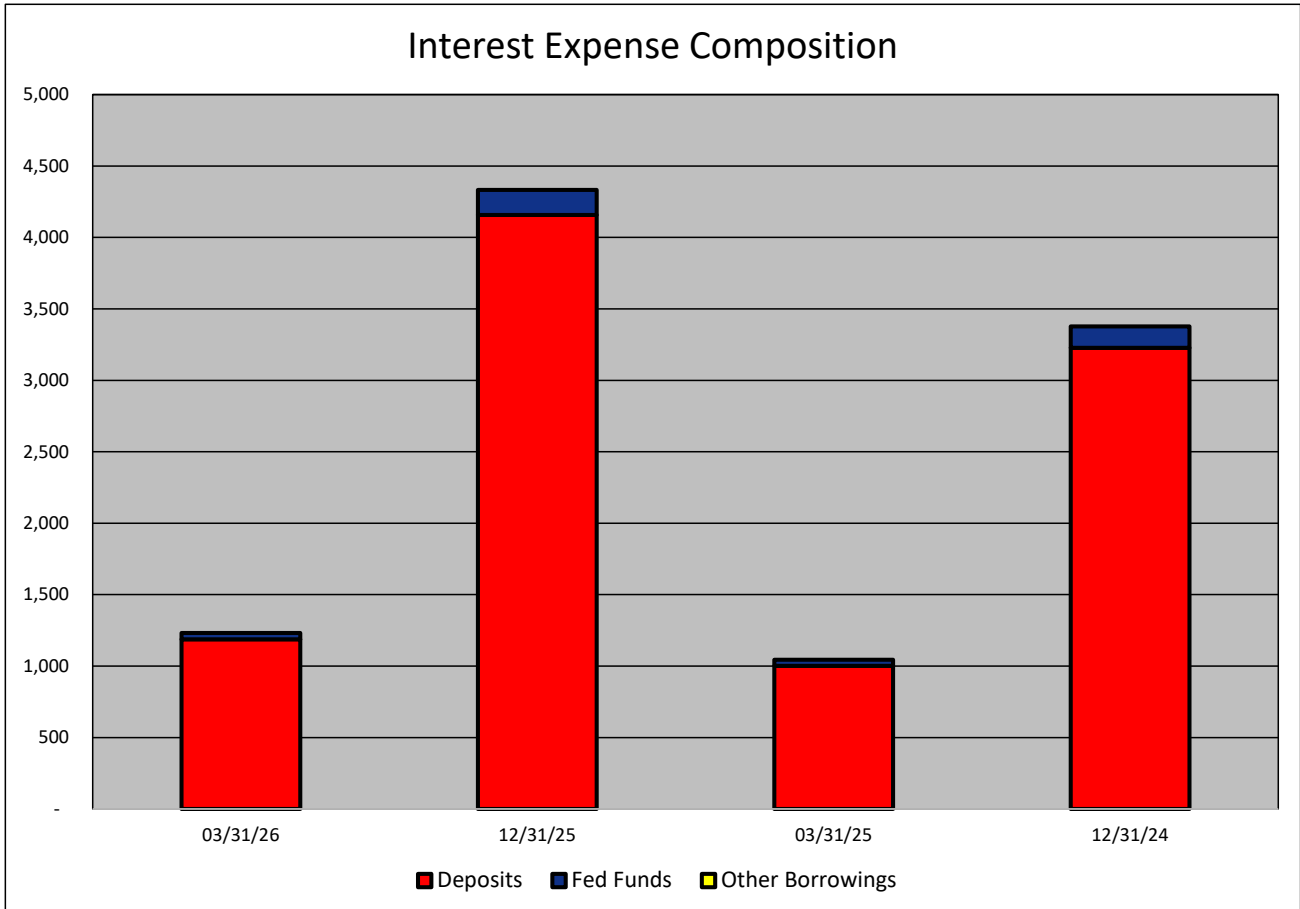
**INTEREST INCOME COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,933	7,567	1,895	7,494	38	2.01
Securities	703	2,288	517	1,663	186	35.98
Fed Funds	-	-	-	7	-	NA
Other	1,820	7,527	1,993	9,309	(173)	(8.68)
<b>Total Int Income</b>	<b>4,456</b>	<b>17,382</b>	<b>4,405</b>	<b>18,473</b>	<b>51</b>	<b>1.16</b>



**INTEREST EXPENSE COMPOSITION- Edison 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
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	1,187	4,158	1,002	3,227	185	18.46
Fed Funds	45	175	42	151	3	7.14
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>1,232</b>	<b>4,333</b>	<b>1,044</b>	<b>3,378</b>	<b>188</b>	<b>18.01</b>

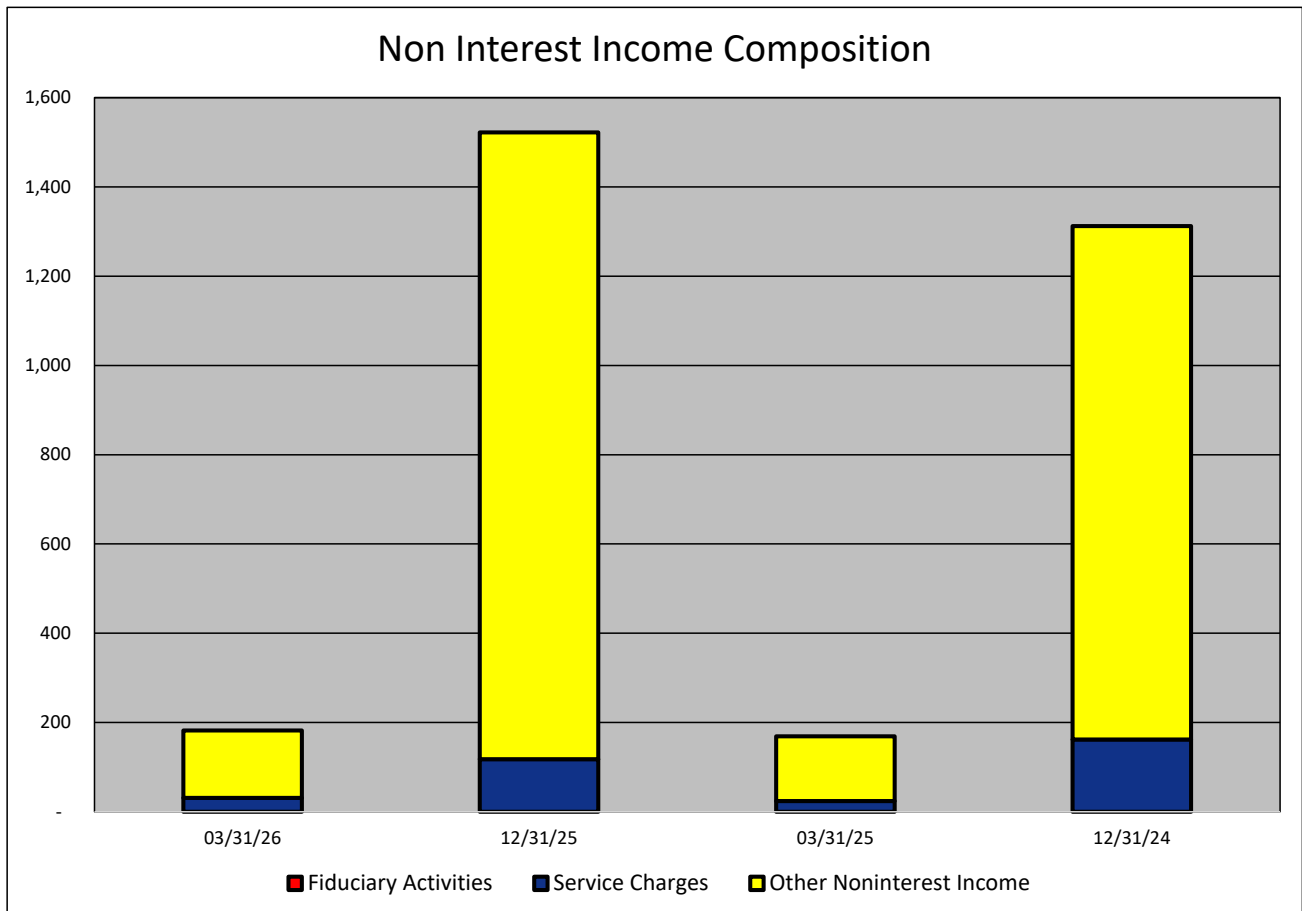


**NONINTEREST INCOME COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

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	31	118	24	162	7	29.17
Other Noninterest Income	151	1,404	145	1,150	6	4.14
<b>Total Nonint. Income</b>	<b>182</b>	<b>1,522</b>	<b>169</b>	<b>1,312</b>	<b>13</b>	<b>7.69</b>

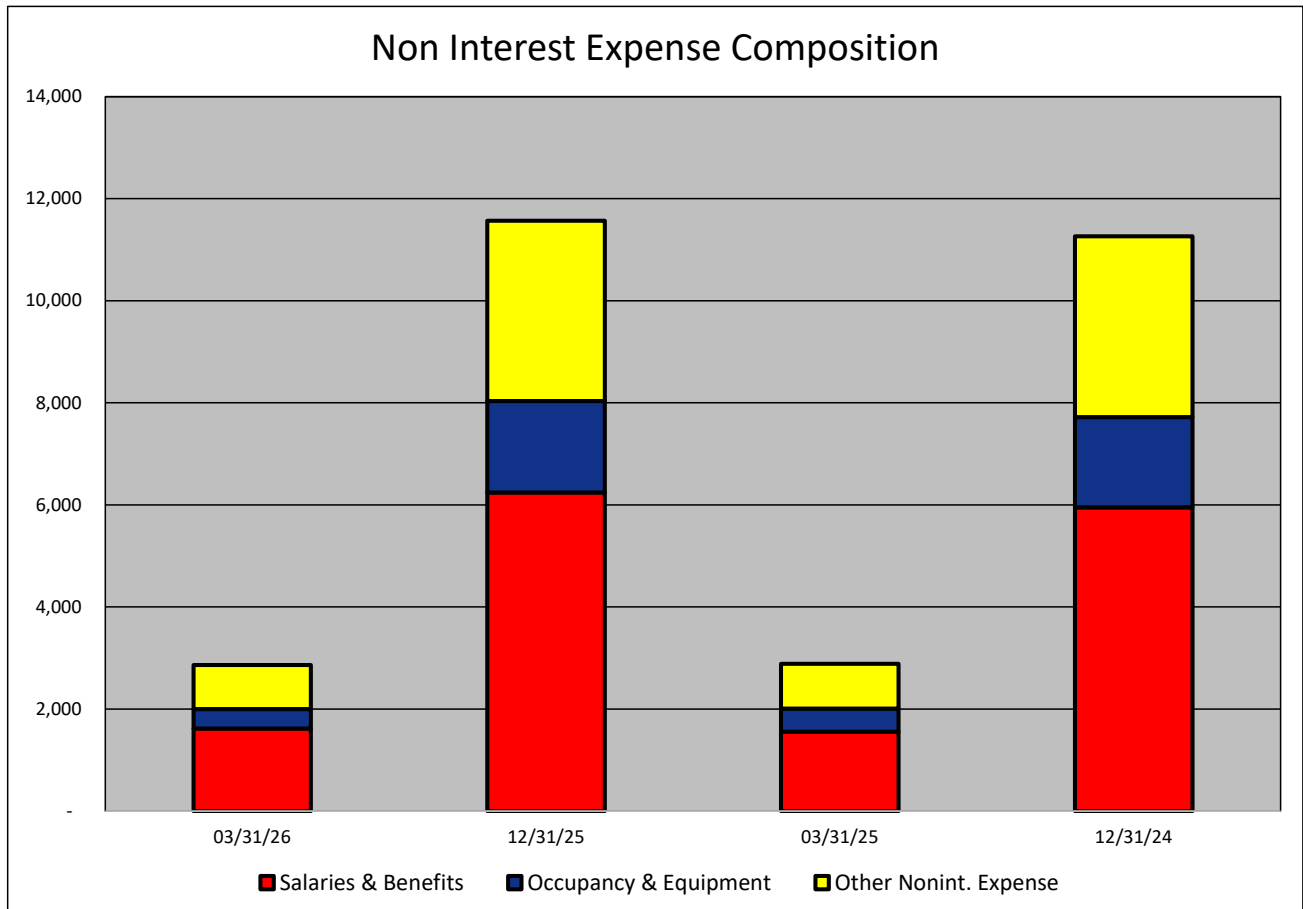


**NONINTEREST EXPENSE COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

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	1,619	6,243	1,555	5,952	64	4.12
Occupancy & Equipment	380	1,793	452	1,769	(72)	(15.93)
Other Nonint. Expense	861	3,532	880	3,543	(19)	(2.16)
<b>Total Nonint. Expense</b>	<b>2,860</b>	<b>11,568</b>	<b>2,887</b>	<b>11,264</b>	<b>(27)</b>	<b>(0.94)</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>
<b>Edison National Bank</b>	<b>476,934</b>	<b>441,420</b>	<b>8.05</b>
Brannen Bank	1,021,832	960,535	<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>
Brannen Bank	524,397	487,782	<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>	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	<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
Brannen Bank	<b>53.34</b>	51.32	25.59
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
<b>Edison National Bank</b>	<b>447,989</b>	<b>0.67</b>	<b>8.12</b>
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
<b>Edison National Bank</b>	<b>0.16</b>	<b>2.39</b>	<b>83.97</b>	<b>9.94</b>
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
Brannen Bank	0.74	0.52	<b>0.29</b>	7.17
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
<b>Edison National Bank</b>	<b>1.32</b>	<b>44.60</b>	<b>0.00</b>	<b>7.28</b>	<b>12.69</b>
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
Brannen Bank	<b>0.59</b>	21.87	0.00	0.00	25.59
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
Brannen Bank	<b>50.94</b>	0.50	0.02	0.00
<b>Edison National Bank</b>	<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
Brannen Bank	<b>30.59</b>	69.41	100.00	0.00	0.00
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
<b>Edison National Bank</b>	<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
Brannen Bank	4.87	1.32	<b>3.45</b>	98.10
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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