

# First National Bank Of Pasco

Dade City, FL

Established  
11/3/1986

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

---

#### 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)

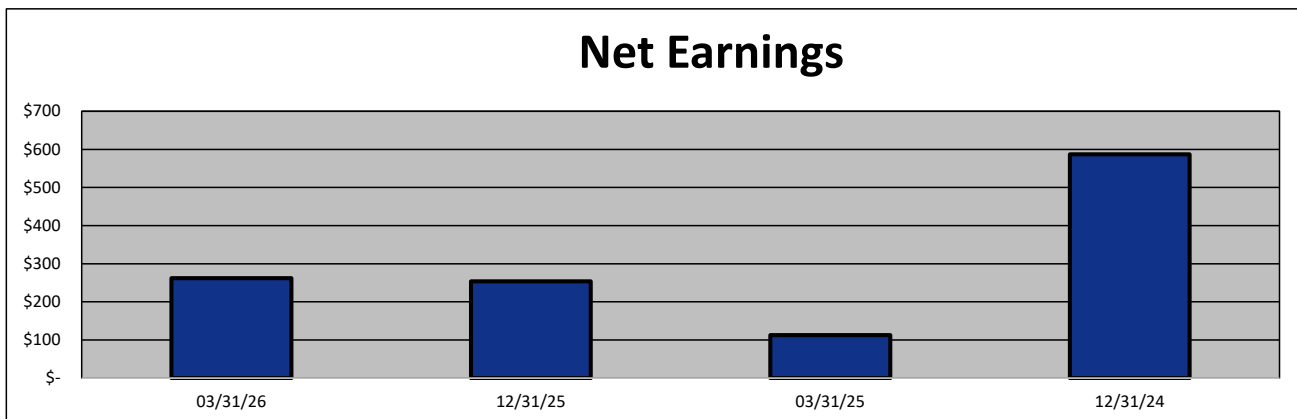
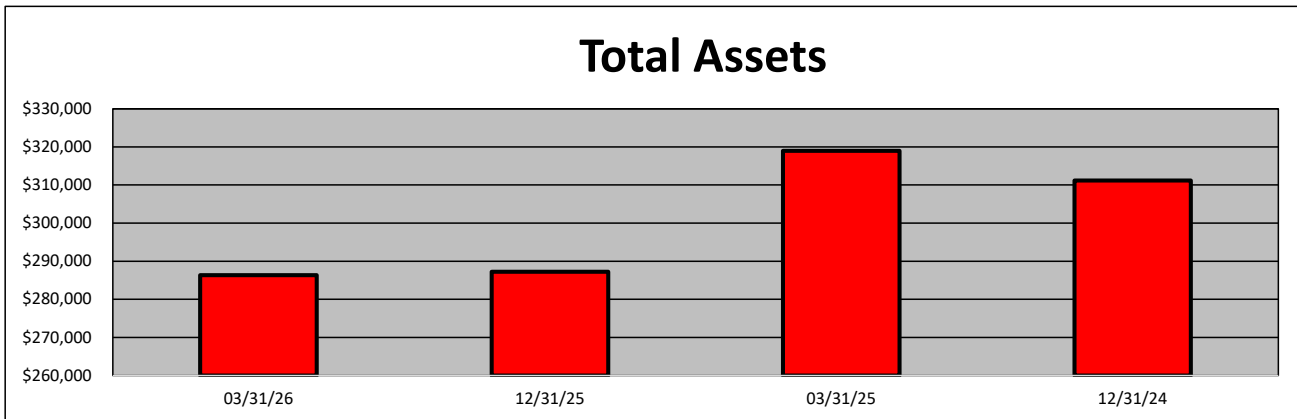
**EXECUTIVE SUMMARY - First National Bank of Pasco**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.88	6.85	5.70	5.49	10.49	9.85
Leverage Ratio	10.04	9.63	9.18	9.26	11.09	10.52
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.37	11.06
Risk Based Ratio	0.00	0.00	0.00	0.00	13.16	11.91
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.25	11.06
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	75.23	76.98	71.04	71.44	75.38	83.68
Loans/Assets	63.22	64.70	60.66	60.92	63.61	71.87
Securities/Assets	21.22	21.60	20.53	21.58	17.71	9.70
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.36	0.08	0.15	0.20	0.81	0.69
Return on Avg Equity	5.32	1.38	2.56	3.40	9.54	9.80
Nonint Income/Avg Assets	0.54	0.66	0.78	0.72	0.74	0.98
Net Overhead Ratio	3.07	3.19	3.11	3.05	2.34	2.59
Efficiency Ratio	88.14	96.20	95.70	93.73	71.79	72.68
Assets (per million) per Employee	5.51	5.63	5.50	5.37	10.70	15.59
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.58	1.54	1.48	1.51	1.31	1.37
Nonperforming Loans/Total Loans	0.36	0.35	0.07	0.06	0.51	0.44
Nonperforming Assets/Total Assets	0.23	0.23	0.05	0.04	0.35	0.37
Adjusted Texas Ratio	1.27	1.27	0.68	0.57	3.02	3.48
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.59	5.55	5.32	5.26	5.45	5.98
Cost of funds	1.76	2.09	2.09	2.10	1.92	2.27
Net interest margin	3.69	3.42	3.32	3.22	3.31	3.33
Avg Earning Assets/Avg Assets	95.72	97.18	98.20	102.05	95.53	96.03

**SELECTED FINANCIAL DATA - First National Bank of Pasco**  
(Dollars in Thousands)

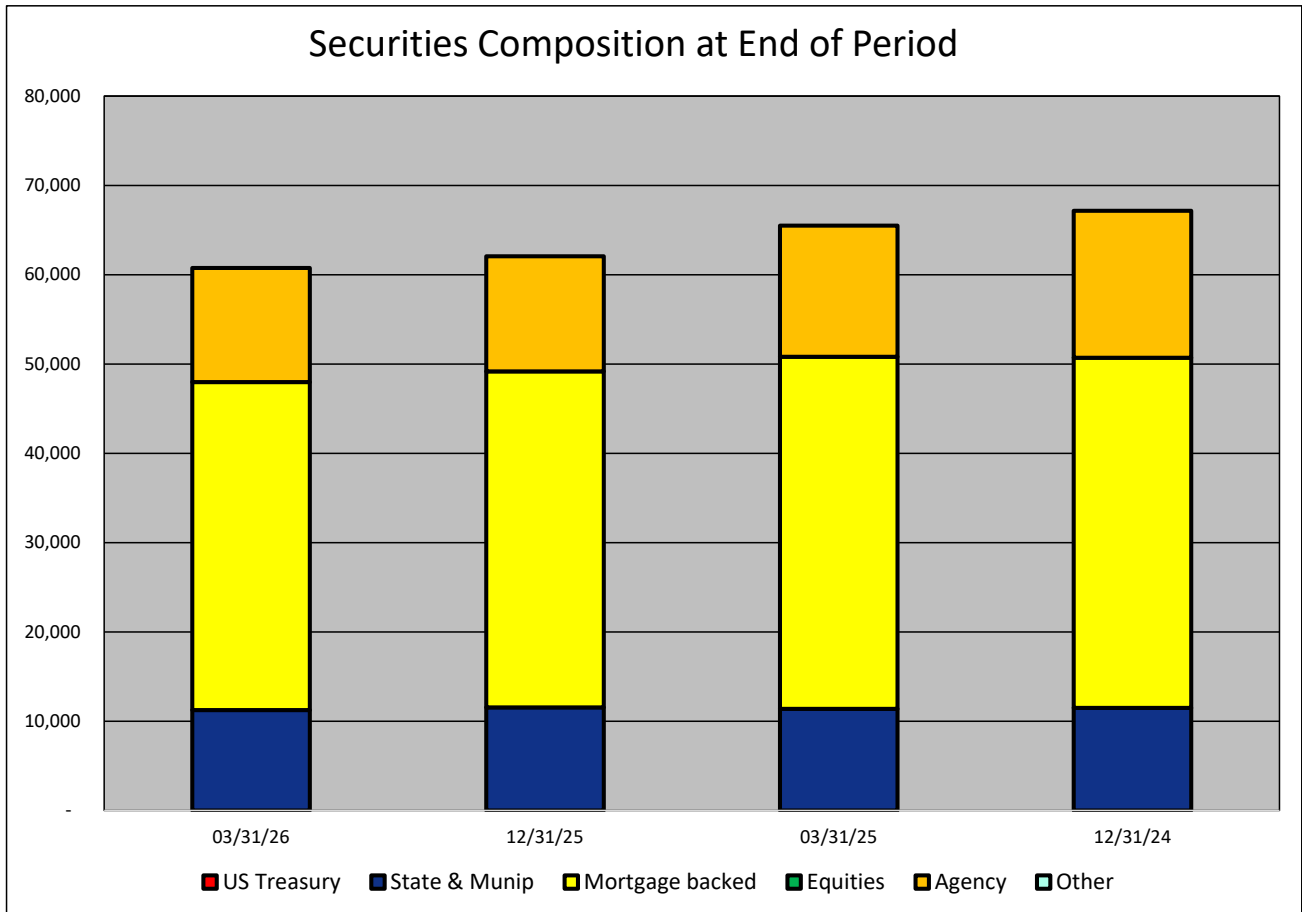
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	286,330	287,263	318,994	311,206	(32,664)	(10.24)
Cash and Equivalents	27,639	22,330	39,877	35,326	(12,238)	(30.69)
Securities	60,761	62,054	65,494	67,165	(4,733)	(7.23)
Loans, net	181,011	185,865	193,486	189,579	(12,475)	(6.45)
Deposit Accounts	240,618	241,439	272,359	265,379	(31,741)	(11.65)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	19,711	19,669	18,178	17,091	1,533	8.43

<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	262	254	113	587	149	131.86
Interest Income	3,848	16,513	4,047	16,100	(199)	(4.92)
Interest Expense	1,307	6,333	1,517	6,254	(210)	(13.84)
Net Interest Income	2,541	10,180	2,530	9,846	11	0.43
Credit Loss Expense	-	-	-	-	-	NA
Noninterest income	387	2,024	606	2,174	(219)	(36.14)
Gain on Sale of Securities	-	1	-	-	-	NA
Noninterest Expense	2,596	11,805	3,017	11,329	(421)	(13.95)
Net Operating Income	332	399	119	691	213	178.99
Income Taxes	70	83	6	104	64	1,066.67



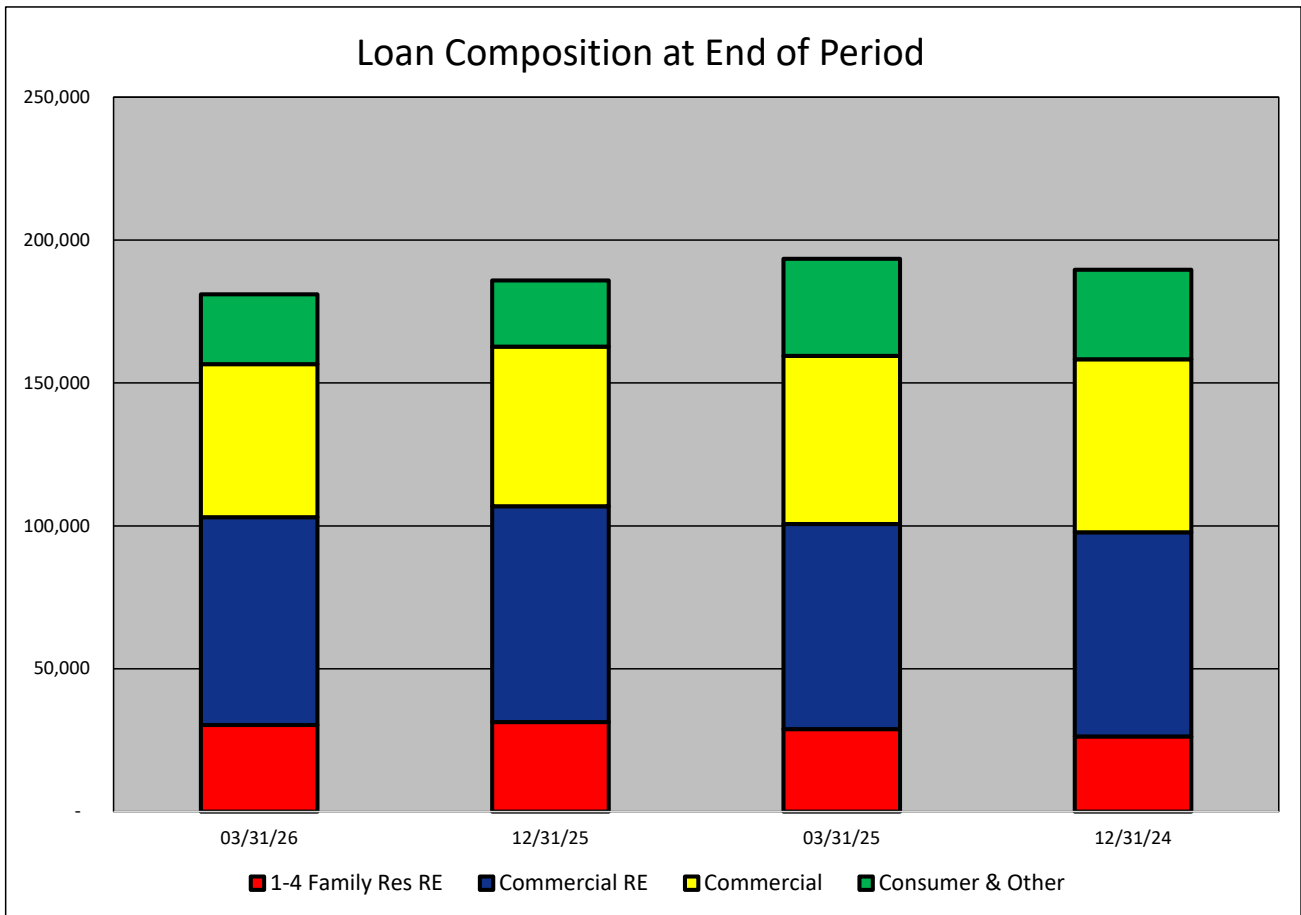
**SECURITIES COMPOSITION - First National Bank of Pasco**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	11,251	11,553	11,382	11,481	(131)	(1.15)
Mortgage backed	36,719	37,613	39,420	39,204	(2,701)	(6.85)
Equities	-	-	-	-	-	NA
Agency	12,791	12,888	14,692	16,480	(1,901)	(12.94)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>60,761</b>	<b>62,054</b>	<b>65,494</b>	<b>67,165</b>	<b>(4,733)</b>	<b>(7.23)</b>



**LOAN PORTFOLIO COMPOSITION - First National Bank of Pasco**  
(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	30,306	31,315	28,902	26,331	1,404	4.86
Commercial RE	72,690	75,577	71,777	71,392	913	1.27
Commercial	53,622	55,851	58,789	60,565	(5,167)	(8.79)
Consumer & Other	24,393	23,122	34,018	31,291	(9,625)	(28.29)
<b>Loans, Net</b>	<b>181,011</b>	<b>185,865</b>	<b>193,486</b>	<b>189,579</b>	<b>(12,475)</b>	<b>(6.45)</b>



**LOAN PORTFOLIO QUALITY - First National Bank of Pasco**  
(Dollars in Thousands)

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

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	2,863	2,858	2,858	2,930	5	0.17
Total Recoveries	1	9	-	-	1	NA
Total Charge-offs	-	4	4	72	(4)	(100.00)
Credit Loss Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,864	2,863	2,854	2,858	10	0.35

**NON-PERFORMING ASSETS:**

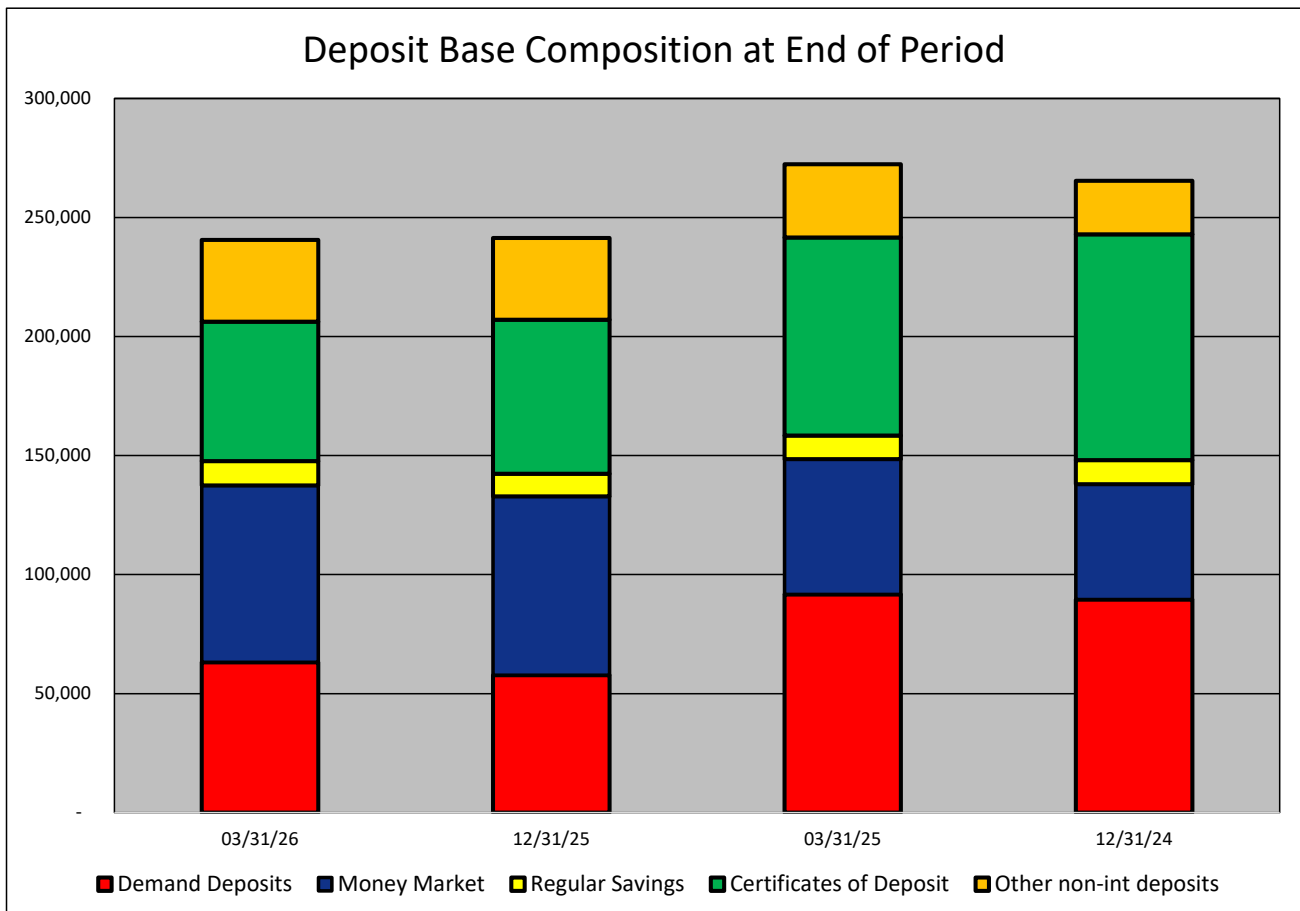
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	653	652	144	113	509	353.47
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	653	652	144	113	509	353.47

**DEPOSIT BASE COMPOSITION - First National Bank of Pasco**  
(Dollars in Thousands)

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

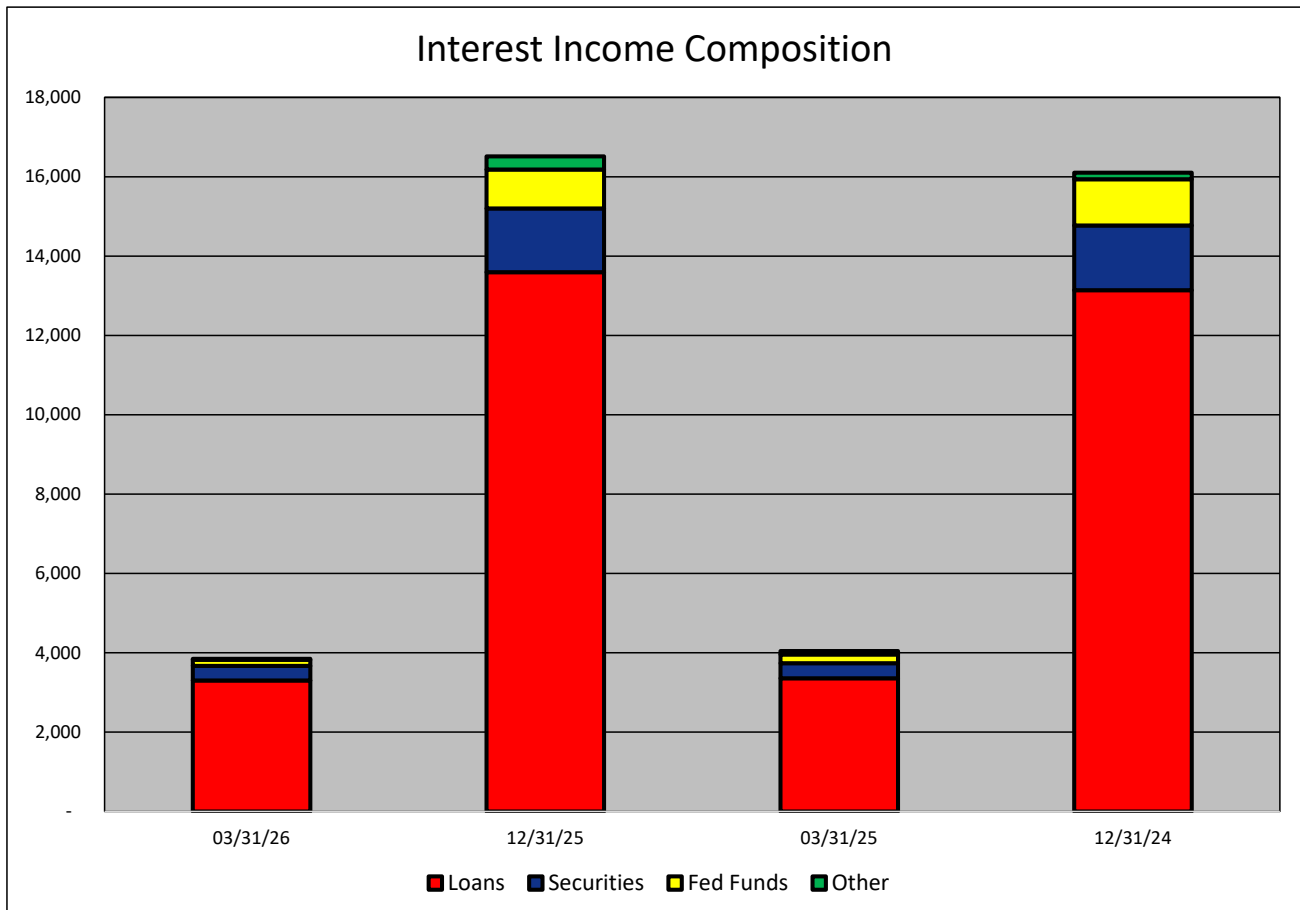
**DEPOSIT BASE CATEGORY:**

Demand Deposits	63,124	57,709	91,695	89,544	(28,571)	(31.16)
Money Market	74,295	75,123	56,746	48,377	17,549	30.93
Regular Savings	10,213	9,482	9,981	10,132	232	2.32
Certificates of Deposit	58,626	64,788	83,197	94,902	(24,571)	(29.53)
Other non-int deposits	34,360	34,337	30,740	22,424	3,620	11.78
<b>Total Deposits</b>	<b>240,618</b>	<b>241,439</b>	<b>272,359</b>	<b>265,379</b>	<b>(31,741)</b>	<b>(11.65)</b>



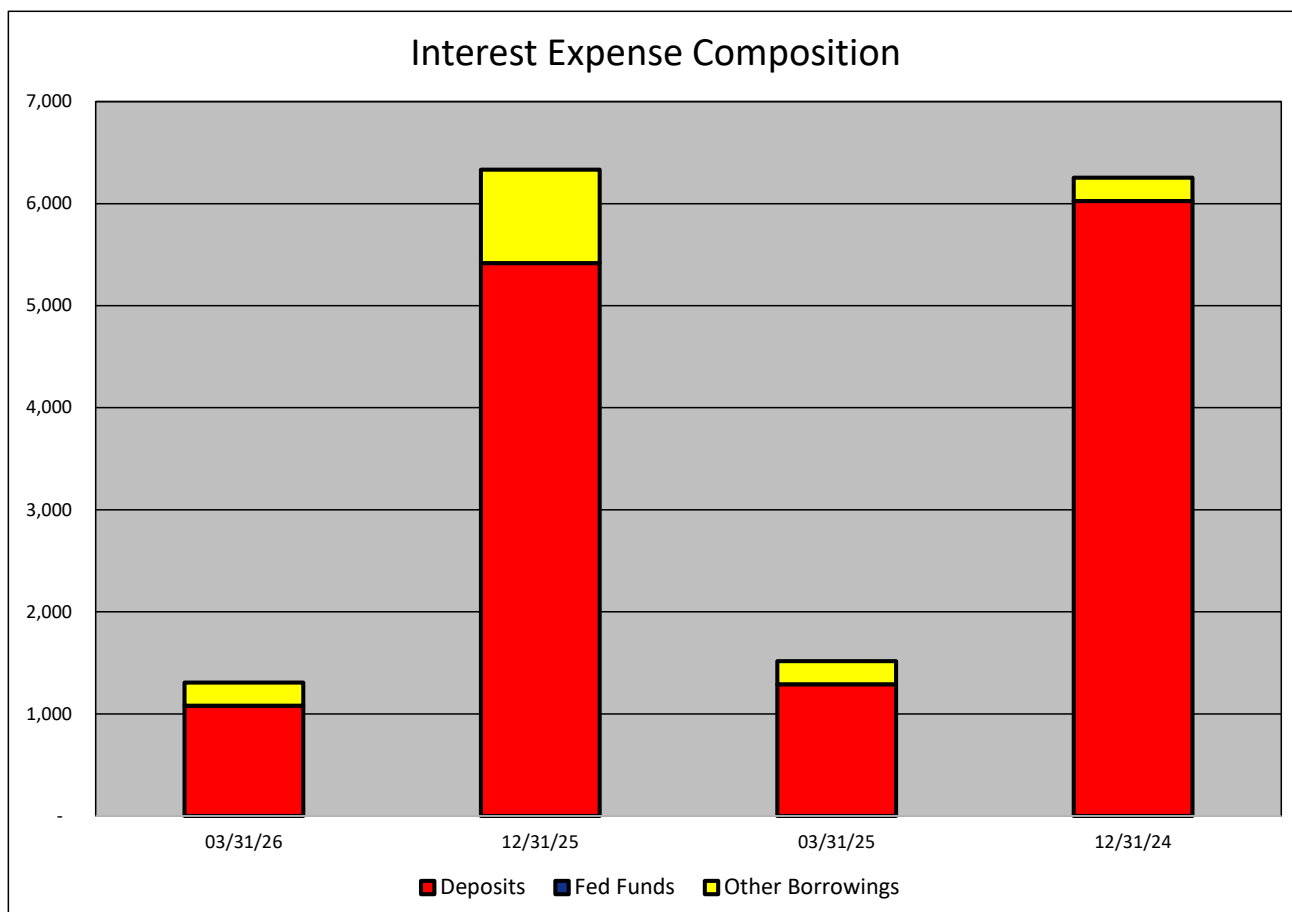
**INTEREST INCOME COMPOSITION- First National Bank of Pasco**  
(Dollars in Thousands)

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	3,301	13,595	3,356	13,142	(55)	(1.64)
Securities	369	1,603	384	1,627	(15)	(3.91)
Fed Funds	154	985	220	1,165	(66)	(30.00)
Other	24	330	87	166	(63)	(72.41)
<b>Total Int Income</b>	<b>3,848</b>	<b>16,513</b>	<b>4,047</b>	<b>16,100</b>	<b>(199)</b>	<b>(4.92)</b>



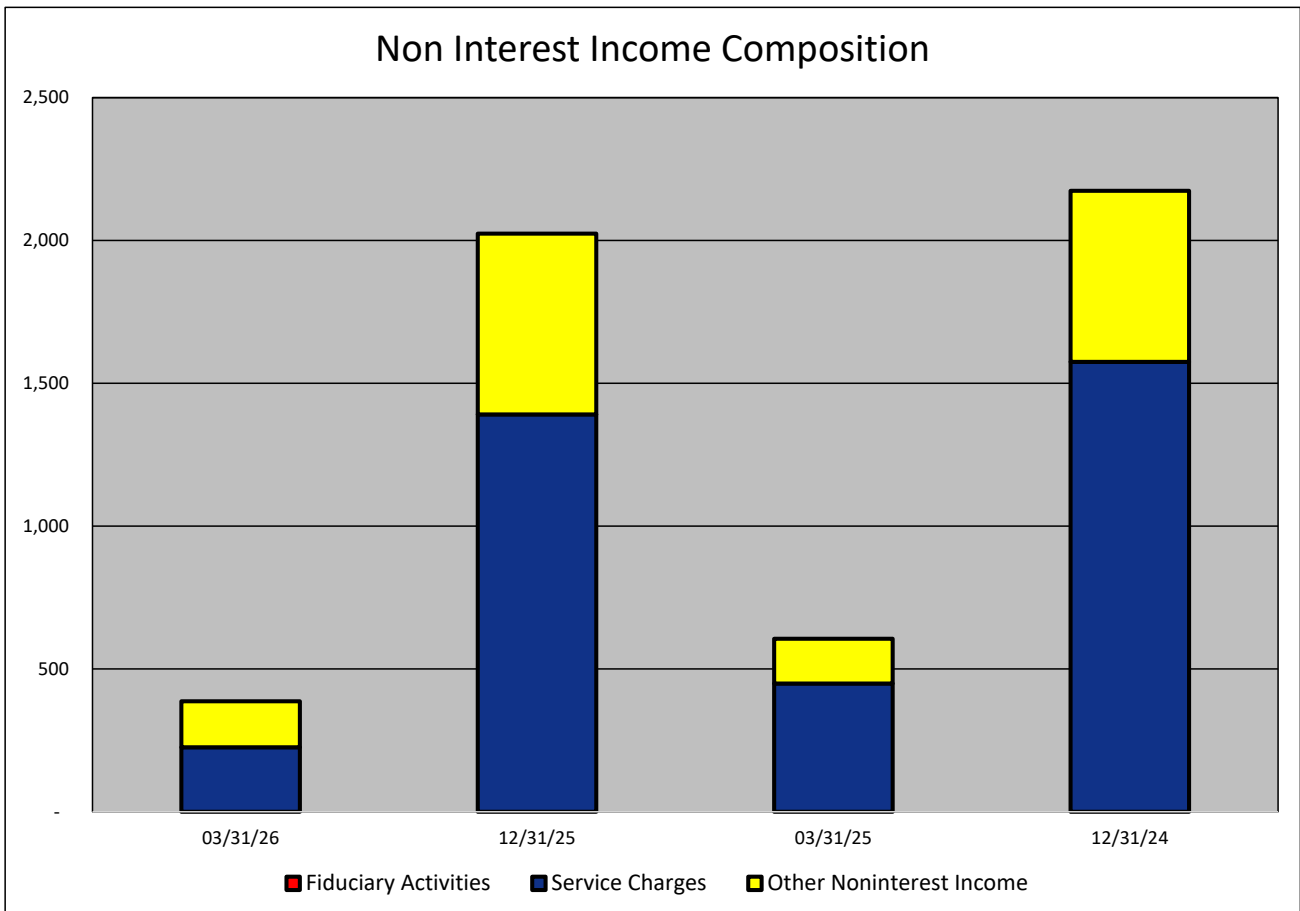
**INTEREST EXPENSE COMPOSITION- First National Bank of Pasco**  
(Dollars in Thousands)

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	1,081	5,417	1,290	6,025	(209)	(16.20)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	226	916	227	229	(1)	(0.44)
<b>Total Int Expense</b>	<b>1,307</b>	<b>6,333</b>	<b>1,517</b>	<b>6,254</b>	<b>(210)</b>	<b>(13.84)</b>



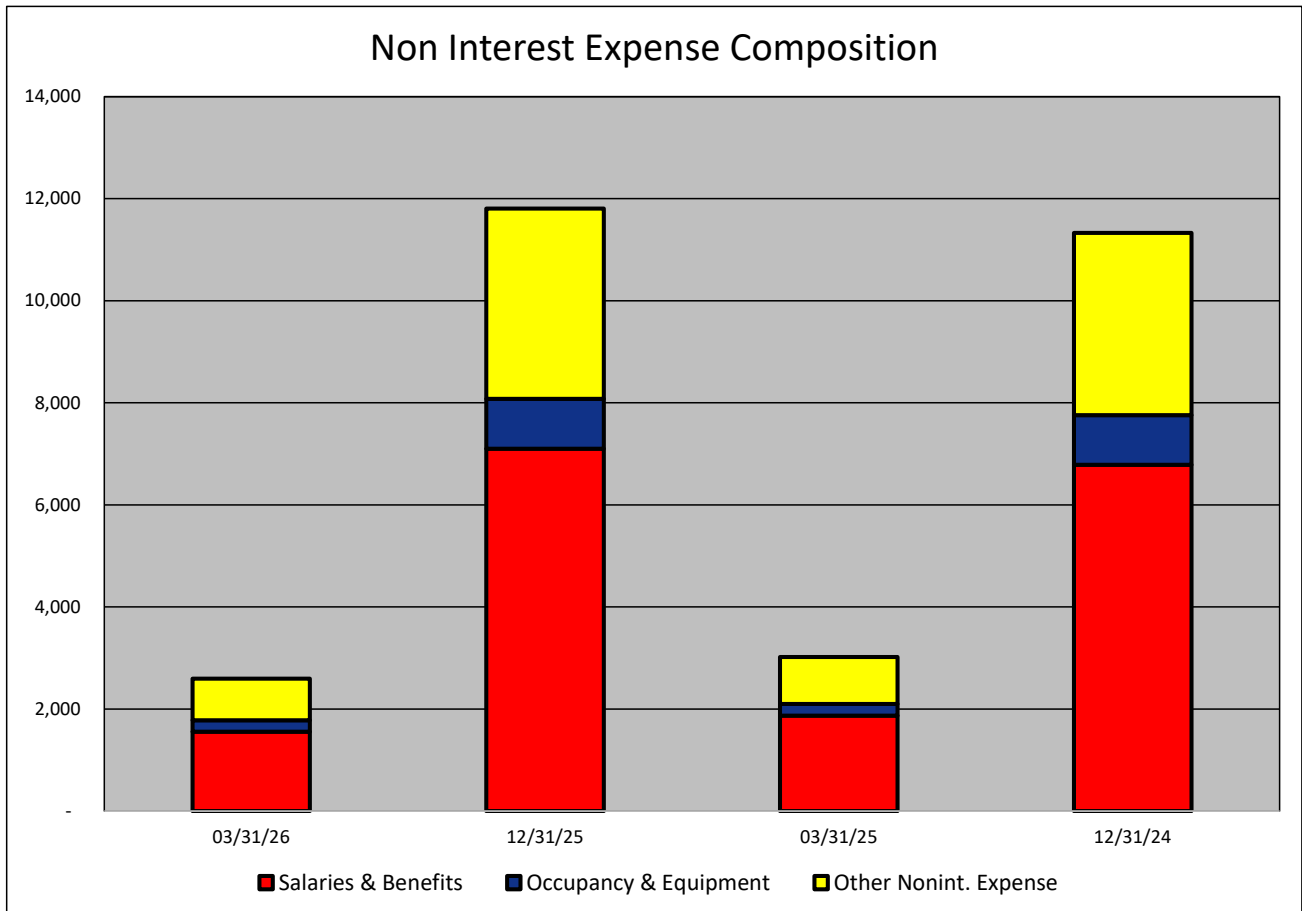
**NONINTEREST INCOME COMPOSITION- First National Bank of Pasco**  
(Dollars in Thousands)

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	226	1,391	449	1,575	(223)	(49.67)
Other Noninterest Income	161	633	157	599	4	2.55
<b>Total Nonint. Income</b>	<b>387</b>	<b>2,024</b>	<b>606</b>	<b>2,174</b>	<b>(219)</b>	<b>(36.14)</b>



**NONINTEREST EXPENSE COMPOSITION- First National Bank of Pasco**  
(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 EXPENSE CATEGORY</b>						
Salaries & Benefits	1,556	7,101	1,869	6,786	(313)	(16.75)
Occupancy & Equipment	221	979	229	971	(8)	(3.49)
Other Nonint. Expense	819	3,725	919	3,572	(100)	(10.88)
<b>Total Nonint. Expense</b>	<b>2,596</b>	<b>11,805</b>	<b>3,017</b>	<b>11,329</b>	<b>(421)</b>	<b>(13.95)</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>
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>	3,602,125	3,290,100	13.37
----------------------------	-----------	-----------	-------

**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
----------------------------	-----------	-----------	-------

**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
----------------------------	------	-------	-------	-------	-------

**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
<b>First National Bank Of Pasco</b>	<b>75.23</b>	<b>63.22</b>	<b>21.22</b>
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>
----------------------------	--------------	--------------	-------------

**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
----------------------------	-----------	------	------

**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
<b>First National Bank Of Pasco</b>	<b>0.54</b>	<b>3.07</b>	<b>88.14</b>	<b>5.51</b>
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
----------------------------	------	------	-------	-------

**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
<b>First National Bank Of Pasco</b>	<b>1.58</b>	<b>0.36</b>	<b>0.23</b>	<b>1.27</b>
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
----------------------------	------	------	------	------

**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
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
<b>First National Bank Of Pasco</b>	<b>0.43</b>	<b>2.37</b>	<b>6.85</b>	<b>0.00</b>	<b>21.22</b>
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
----------------------------	------	-------	------	------	------

**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
<b>First National Bank Of Pasco</b>	<b>62.22</b>	<b>1.49</b>	<b>0.00</b>	<b>0.00</b>
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
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
----------------------------	-------	------	------	------

**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
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
----------------------------	-------	-------	-------	------	------

**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
<b>First National Bank Of Pasco</b>	<b>5.59</b>	<b>1.76</b>	<b>3.69</b>	<b>95.72</b>
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
----------------------------	------	------	------	-------