

# Flagship Bank

Clearwater, FL

Established

1/23/2006

## 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)

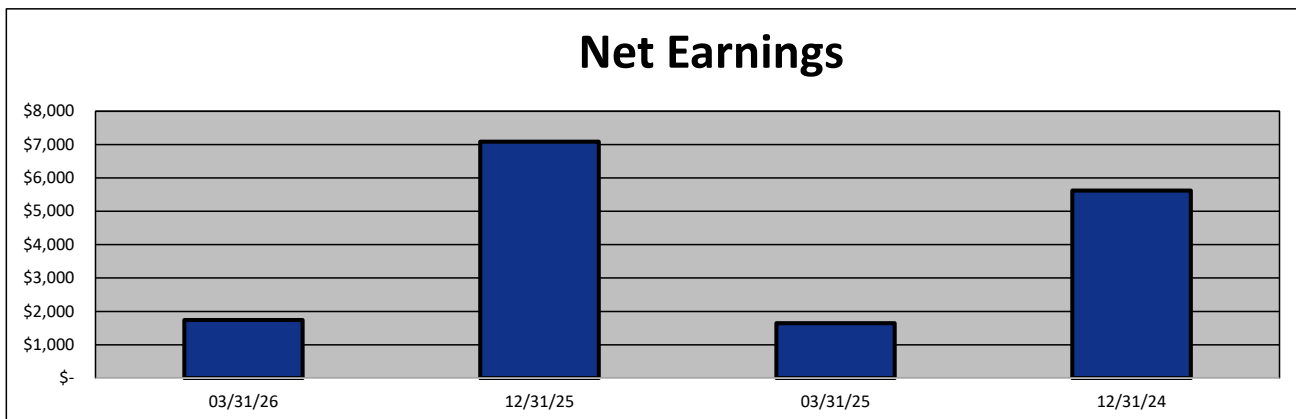
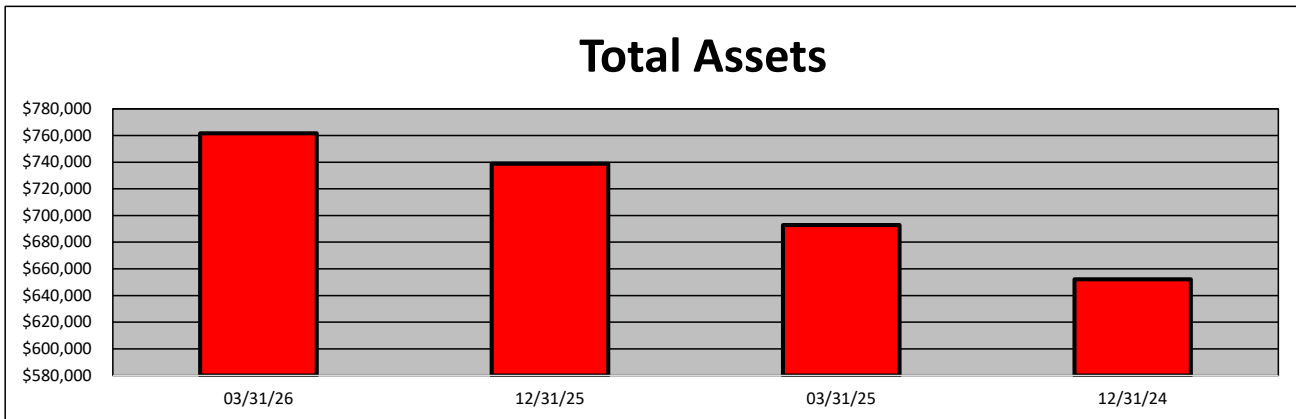
**EXECUTIVE SUMMARY - Flagship Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	12.58	12.74	12.48	13.00	10.49	9.85
Leverage Ratio	11.96	11.78	11.56	11.61	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	88.57	96.63	89.02	94.08	75.38	83.68
Loans/Assets	76.85	78.75	77.36	80.52	63.61	71.87
Securities/Assets	1.32	0.68	1.16	1.69	17.71	9.70
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.95	1.01	0.97	0.86	0.81	0.69
Return on Avg Equity	7.33	7.92	7.69	7.09	9.54	9.80
Nonint Income/Avg Assets	0.16	0.20	0.30	0.17	0.74	0.98
Net Overhead Ratio	2.08	1.96	1.90	2.08	2.34	2.59
Efficiency Ratio	64.32	59.89	61.96	64.97	71.79	72.68
Assets (per million) per Employee	9.77	9.59	9.12	8.58	10.70	15.59
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.00	1.00	0.99	0.98	1.31	1.37
Nonperforming Loans/Total Loans	0.14	0.13	0.00	0.00	0.51	0.44
Nonperforming Assets/Total Assets	0.11	0.10	0.00	0.00	0.35	0.37
Adjusted Texas Ratio	0.90	0.84	0.00	0.00	3.02	3.48
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.36	5.49	5.32	5.58	5.45	5.98
Cost of funds	2.17	2.25	2.18	2.45	1.92	2.27
Net interest margin	3.42	3.51	3.37	3.40	3.31	3.33
Avg Earning Assets/Avg Assets	96.98	97.20	96.76	96.92	95.53	96.03

**SELECTED FINANCIAL DATA - Flagship 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	761,702	738,731	692,837	652,253	68,865	9.94
Cash and Equivalents	148,700	133,500	132,288	100,671	16,412	12.41
Securities	10,044	5,007	8,011	10,992	2,033	25.38
Loans, net	585,360	581,753	535,980	525,208	49,380	9.21
Deposit Accounts	660,920	602,066	602,092	558,273	58,828	9.77
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	95,833	94,080	86,481	84,799	9,352	10.81

<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	1,739	7,088	1,646	5,621	93	5.65
Interest Income	9,531	37,574	8,694	35,262	837	9.63
Interest Expense	3,447	13,573	3,184	13,816	263	8.26
Net Interest Income	6,084	24,001	5,510	21,446	574	10.42
Credit Loss Expense	9	934	163	554	(154)	(94.48)
Noninterest income	292	1,407	515	1,115	(223)	(43.30)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,101	15,216	3,733	14,658	368	9.86
Net Operating Income	2,266	9,258	2,129	7,349	137	6.43
Income Taxes	526	2,181	497	1,701	29	5.84

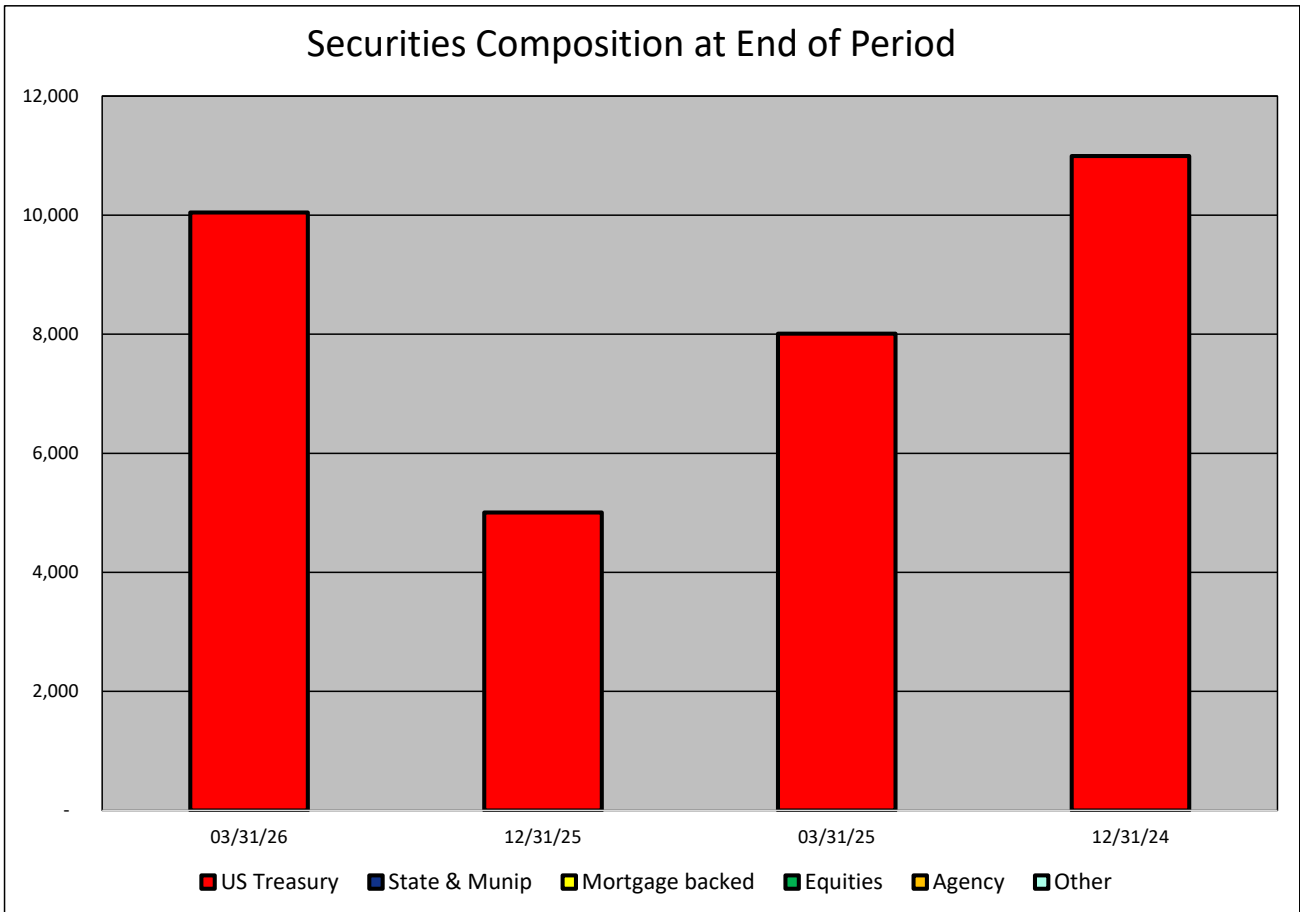


**SECURITIES COMPOSITION - Flagship Bank**  
(Dollars in Thousands)

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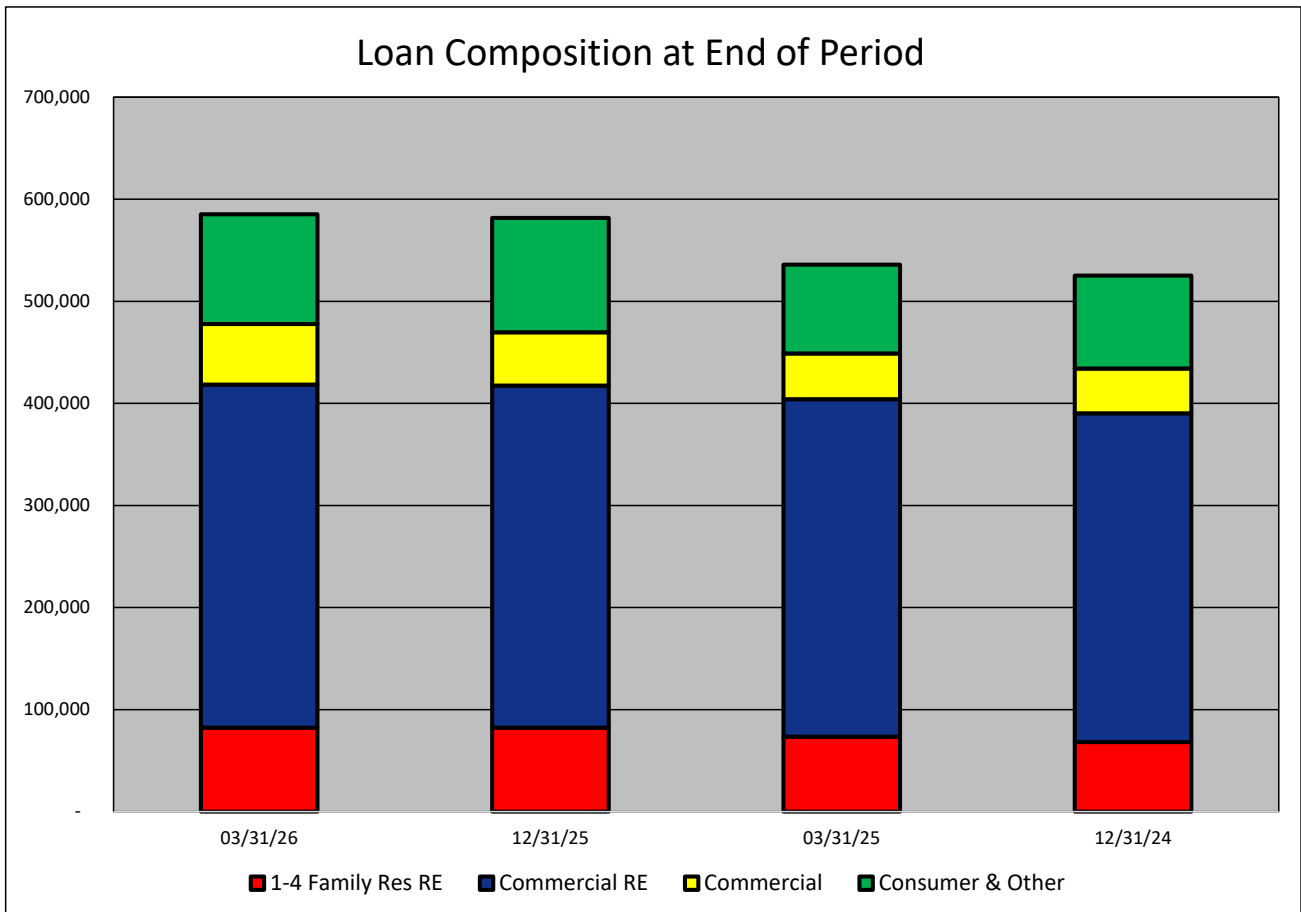
**SECURITIES CATEGORY:**

US Treasury	10,044	5,007	8,011	10,992	2,033	25.38
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>10,044</b>	<b>5,007</b>	<b>8,011</b>	<b>10,992</b>	<b>2,033</b>	<b>25.38</b>



**LOAN PORTFOLIO COMPOSITION - Flagship 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	82,198	82,268	73,398	68,293	8,800	11.99
Commercial RE	336,196	335,079	330,707	322,007	5,489	1.66
Commercial	59,432	52,255	44,936	43,786	14,496	32.26
Consumer & Other	107,534	112,151	86,939	91,122	20,595	23.69
Loans, Net	585,360	581,753	535,980	525,208	49,380	9.21



**LOAN PORTFOLIO QUALITY - Flagship 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	5,815	5,127	5,127	4,621	688	13.42
Total Recoveries	2	9	1	-	1	100.00
Total Charge-offs	-	255	-	47	-	NA
Credit Loss Expense	9	934	163	554	(154)	(94.48)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	5,826	5,815	5,291	5,127	535	10.11

**NON-PERFORMING ASSETS:**

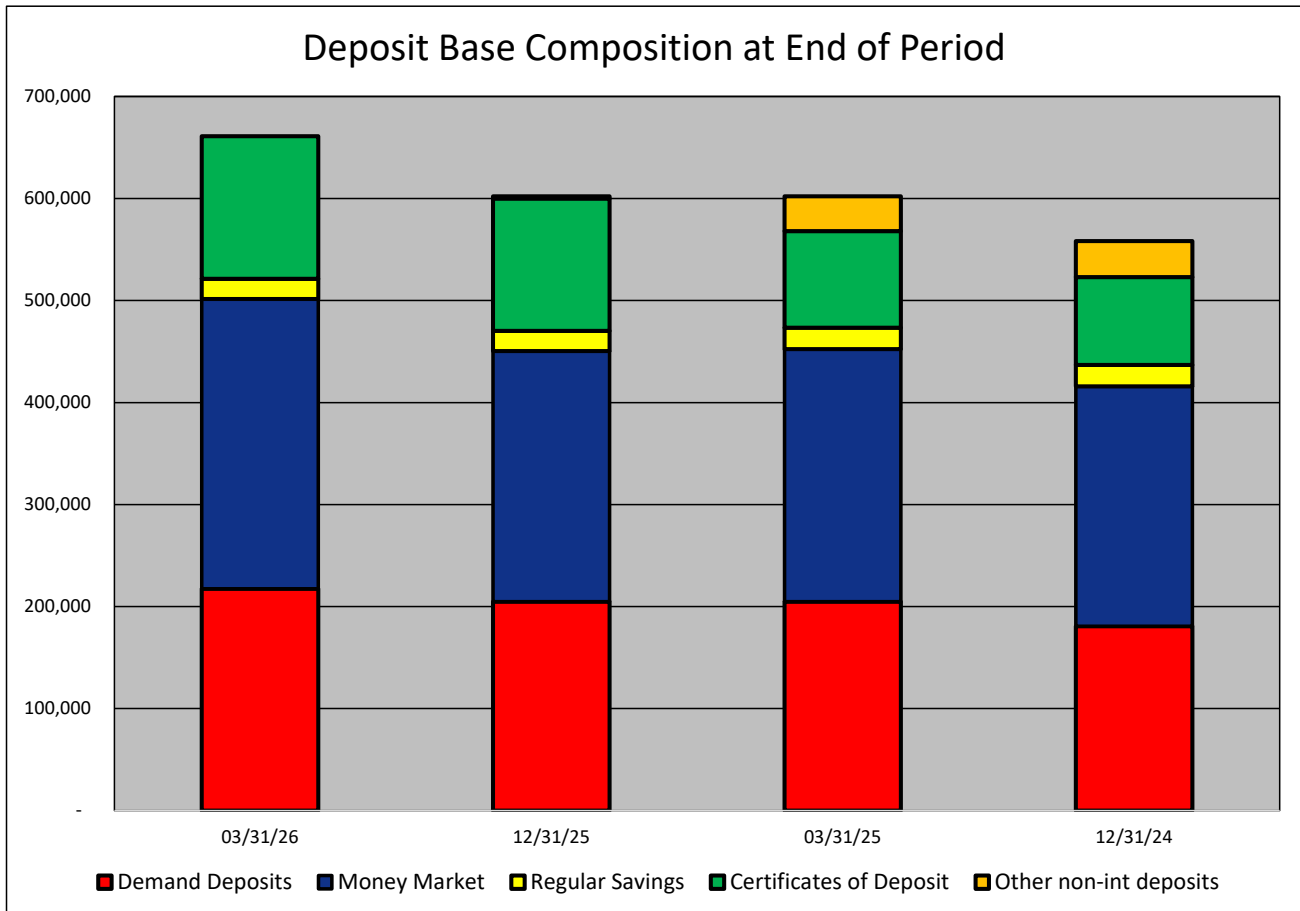
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	834	760	-	-	834	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	834	760	-	-	834	NA

**DEPOSIT BASE COMPOSITION - Flagship 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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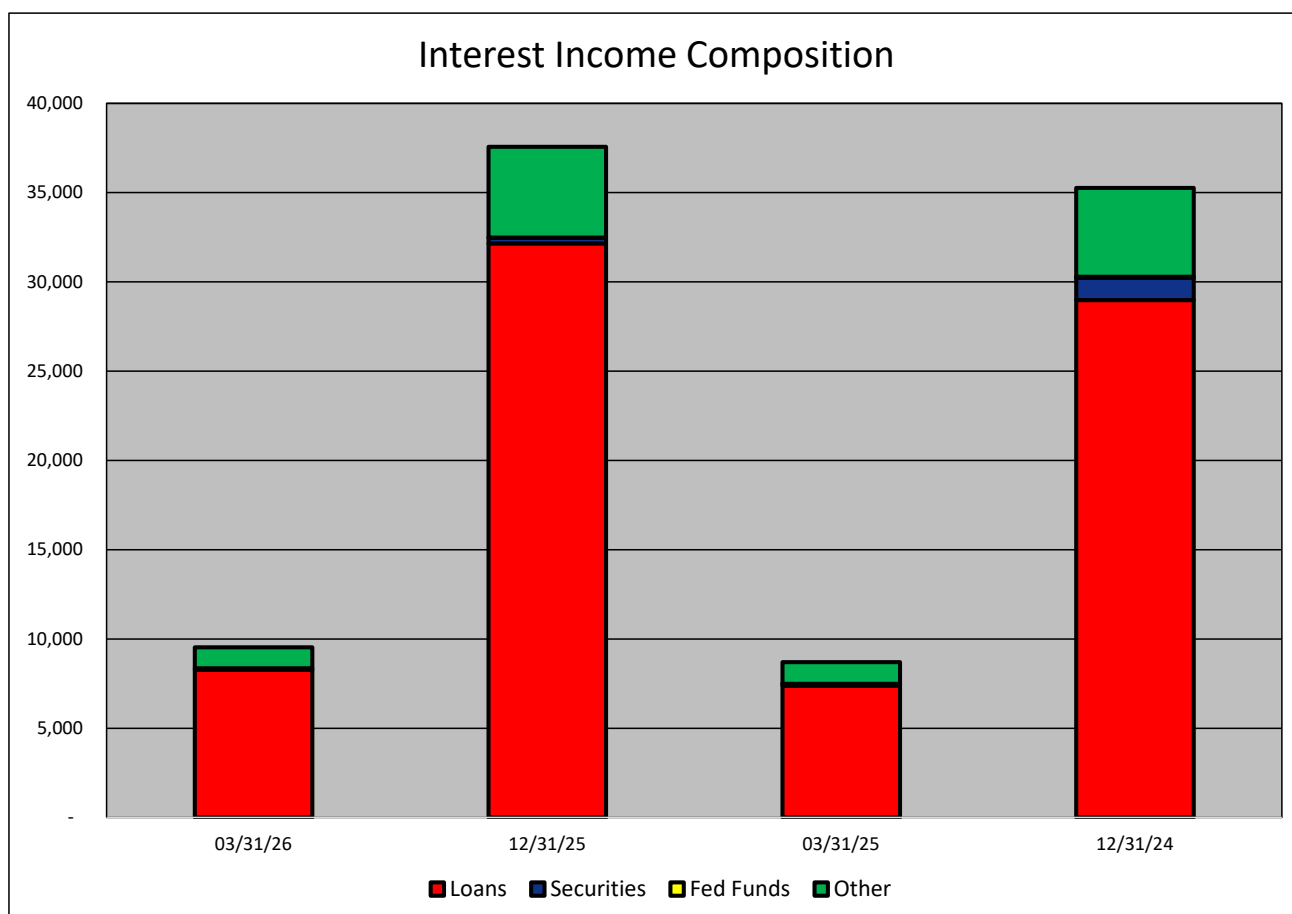
**DEPOSIT BASE CATEGORY:**

Demand Deposits	217,499	204,881	204,865	180,597	12,634	6.17
Money Market	283,884	245,624	247,546	235,260	36,338	14.68
Regular Savings	19,913	19,687	20,982	20,949	(1,069)	(5.09)
Certificates of Deposit	139,624	129,863	94,577	86,112	45,047	47.63
Other non-int deposits	-	2,011	34,122	35,355	(34,122)	(100.00)
<b>Total Deposits</b>	<b>660,920</b>	<b>602,066</b>	<b>602,092</b>	<b>558,273</b>	<b>58,828</b>	<b>9.77</b>



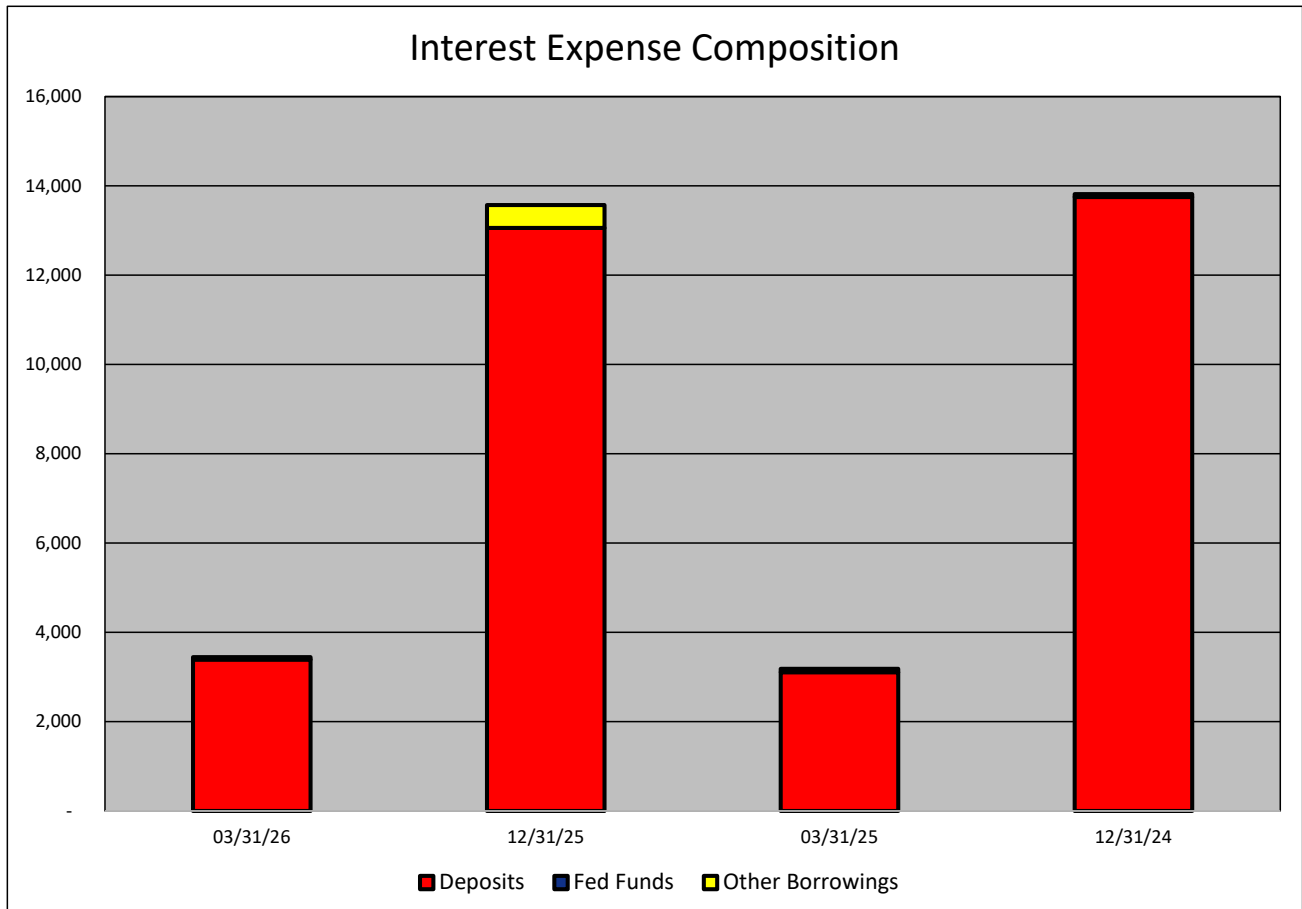
**INTEREST INCOME COMPOSITION- Flagship Bank**  
(Dollars in Thousands)

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	8,259	32,156	7,383	28,978	876	11.87
Securities	103	321	104	1,261	(1)	(0.96)
Fed Funds	-	7	7	51	(7)	(100.00)
Other	1,169	5,090	1,200	4,972	(31)	(2.58)
<b>Total Int Income</b>	<b>9,531</b>	<b>37,574</b>	<b>8,694</b>	<b>35,262</b>	<b>837</b>	<b>9.63</b>



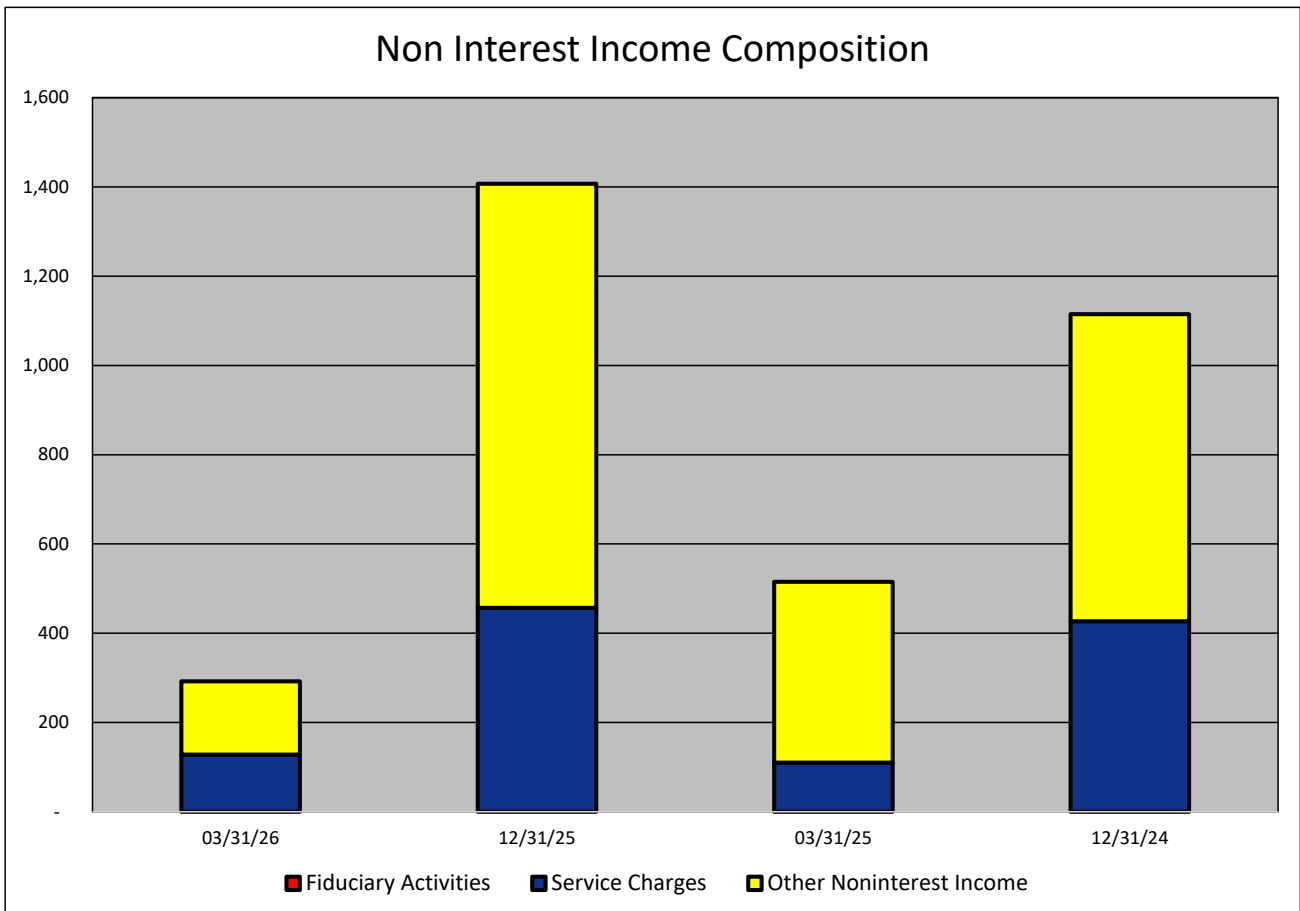
**INTEREST EXPENSE COMPOSITION- Flagship Bank**  
(Dollars in Thousands)

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	3,392	13,060	3,107	13,751	285	9.17
Fed Funds	-	-	-	-	-	NA
Other Borrowings	55	513	77	65	(22)	(28.57)
<b>Total Int Expense</b>	<b>3,447</b>	<b>13,573</b>	<b>3,184</b>	<b>13,816</b>	<b>263</b>	<b>8.26</b>



**NONINTEREST INCOME COMPOSITION- Flagship 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	128	457	110	427	18	16.36
Other Noninterest Income	164	950	405	688	(241)	(59.51)
<b>Total Nonint. Income</b>	<b>292</b>	<b>1,407</b>	<b>515</b>	<b>1,115</b>	<b>(223)</b>	<b>(43.30)</b>

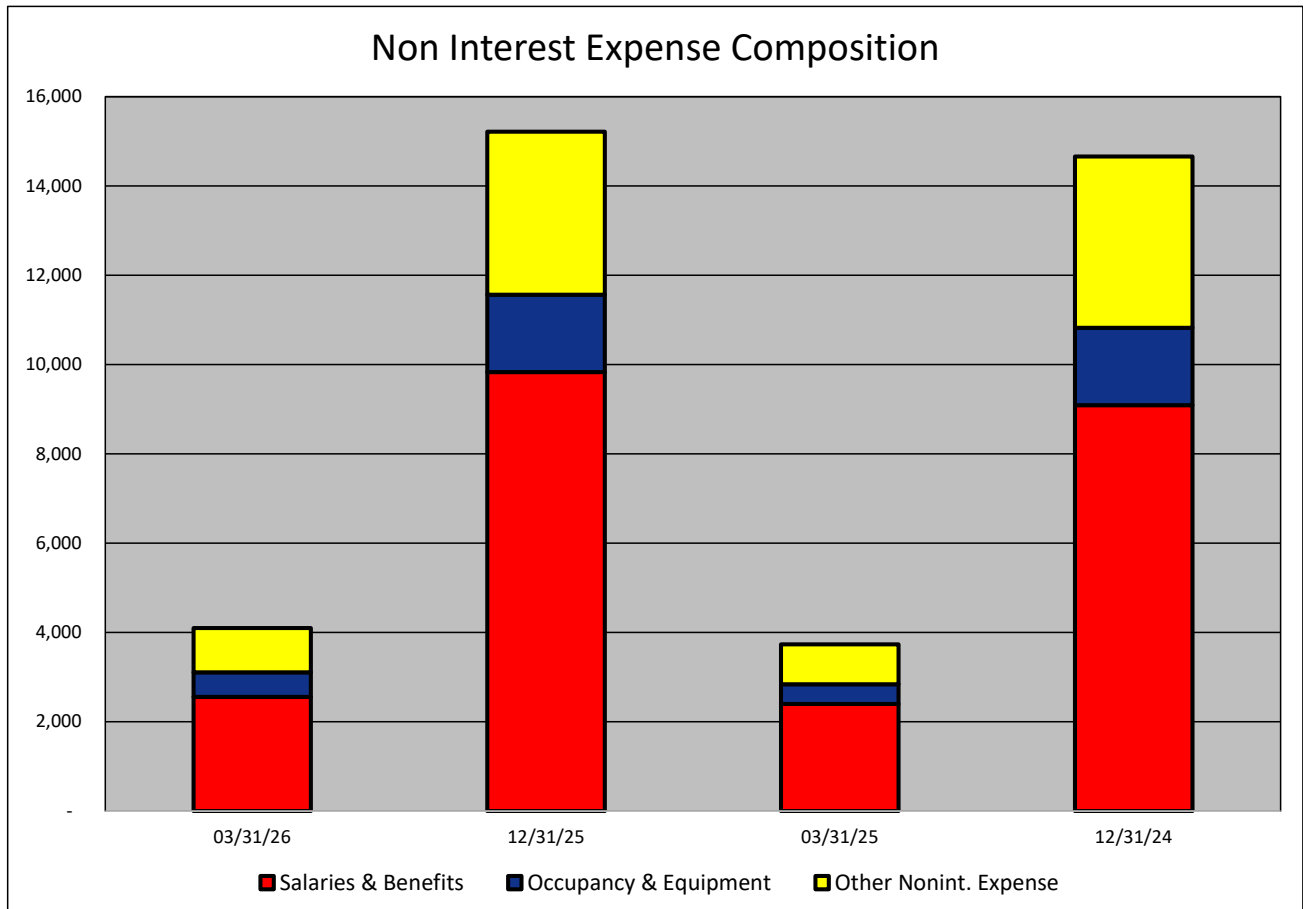


**NONINTEREST EXPENSE COMPOSITION- Flagship Bank**  
(Dollars in Thousands)

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	2,557	9,833	2,399	9,092	158	6.59
Occupancy & Equipment	552	1,734	440	1,730	112	25.45
Other Nonint. Expense	992	3,649	894	3,836	98	10.96
<b>Total Nonint. Expense</b>	<b>4,101</b>	<b>15,216</b>	<b>3,733</b>	<b>14,658</b>	<b>368</b>	<b>9.86</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
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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
<b>Flagship Bank</b>	<b>12.58</b>	<b>11.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
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
<b>Flagship Bank</b>	<b>1.00</b>	<b>0.14</b>	<b>0.11</b>	<b>0.90</b>
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
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
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
<b>Flagship Bank</b>	<b>76.08</b>	<b>1.23</b>	<b>0.00</b>	<b>1.23</b>
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
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
Brannen Bank	<b>30.59</b>	69.41	100.00	0.00	0.00
<b>Flagship Bank</b>	<b>28.87</b>	<b>71.13</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
Brannen Bank	4.87	1.32	<b>3.45</b>	98.10
<b>Flagship Bank</b>	<b>5.36</b>	<b>2.17</b>	<b>3.42</b>	<b>96.98</b>
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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