

Gulfside Bank

Sarasota, FL

Established
11/13/2018

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
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)

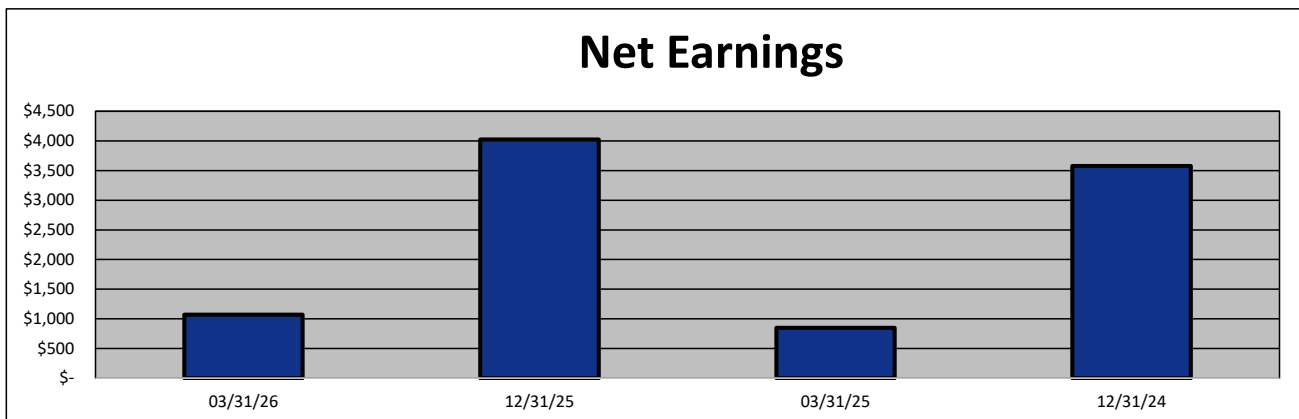
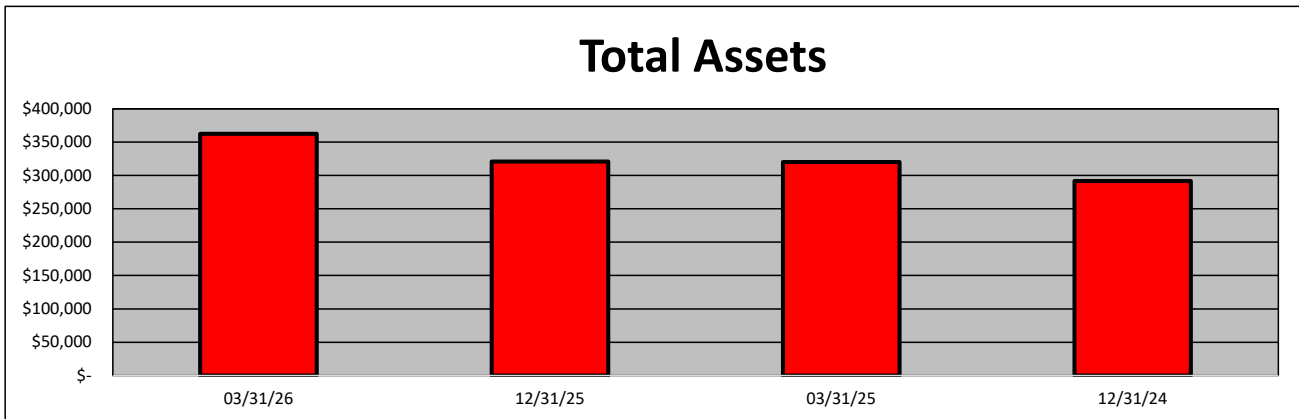
EXECUTIVE SUMMARY - Gulfside Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.29	10.05	8.62	8.99	10.49	9.85
Leverage Ratio	11.04	10.42	10.24	10.67	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
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	76.96	84.49	76.48	81.86	75.38	83.68
Loans/Assets	66.60	71.99	69.22	73.69	63.61	71.87
Securities/Assets	16.70	19.65	15.84	17.39	17.71	9.70
PROFITABILITY:						
Return on Avg Assets	1.28	1.26	1.11	1.25	0.81	0.69
Return on Avg Equity	12.97	13.90	12.62	14.69	9.54	9.80
Nonint Income/Avg Assets	0.24	0.33	0.29	0.48	0.74	0.98
Net Overhead Ratio	1.92	1.92	2.14	1.84	2.34	2.59
Efficiency Ratio	55.58	56.81	61.64	57.87	71.79	72.68
Assets (per million) per Employee	12.08	11.07	11.05	9.72	10.70	15.59
ASSET QUALITY:						
Allowance/Loans	1.07	1.09	1.08	1.10	1.31	1.37
Nonperforming Loans/Total Loans	0.02	0.02	0.06	0.07	0.51	0.44
Nonperforming Assets/Total Assets	0.01	0.01	0.04	0.05	0.35	0.37
Adjusted Texas Ratio	0.11	0.12	0.48	0.51	3.02	3.48
YIELDS & COSTS:						
Yield on earning assets	5.41	5.46	5.30	5.29	5.45	5.98
Cost of funds	1.81	1.90	1.68	1.85	1.92	2.27
Net interest margin	3.75	3.72	3.75	3.59	3.31	3.33
Avg Earning Assets/Avg Assets	97.41	97.68	97.53	98.25	95.53	96.03

SELECTED FINANCIAL DATA - Gulfside Bank
(Dollars in Thousands)

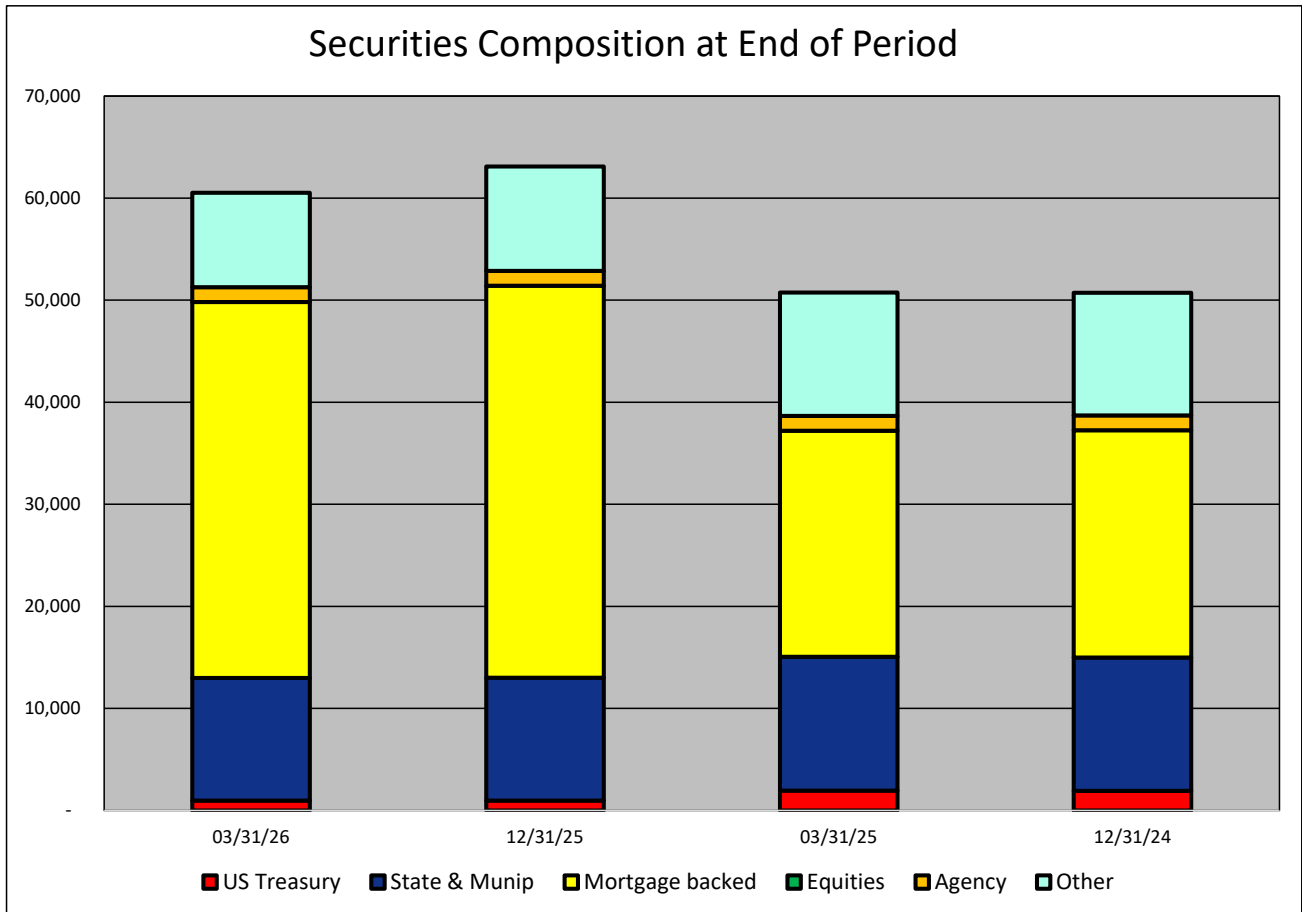
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	362,338	321,062	320,374	291,658	41,964	13.10
Cash and Equivalents	50,579	17,217	38,134	16,178	12,445	32.63
Securities	60,519	63,104	50,758	50,727	9,761	19.23
Loans, net	241,306	231,127	221,767	214,927	19,539	8.81
Deposit Accounts	313,542	273,561	289,949	262,549	23,593	8.14
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	33,652	32,265	27,616	26,218	6,036	21.86

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,069	4,025	849	3,578	220	25.91
Interest Income	4,392	16,969	3,952	14,866	440	11.13
Interest Expense	1,345	5,393	1,161	4,767	184	15.85
Net Interest Income	3,047	11,576	2,791	10,099	256	9.17
Credit Loss Expense	66	153	31	211	35	112.90
Noninterest income	199	1,036	220	1,377	(21)	(9.55)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,804	7,165	1,856	6,641	(52)	(2.80)
Net Operating Income	1,376	5,294	1,124	4,624	252	22.42
Income Taxes	328	1,226	254	1,092	74	29.13



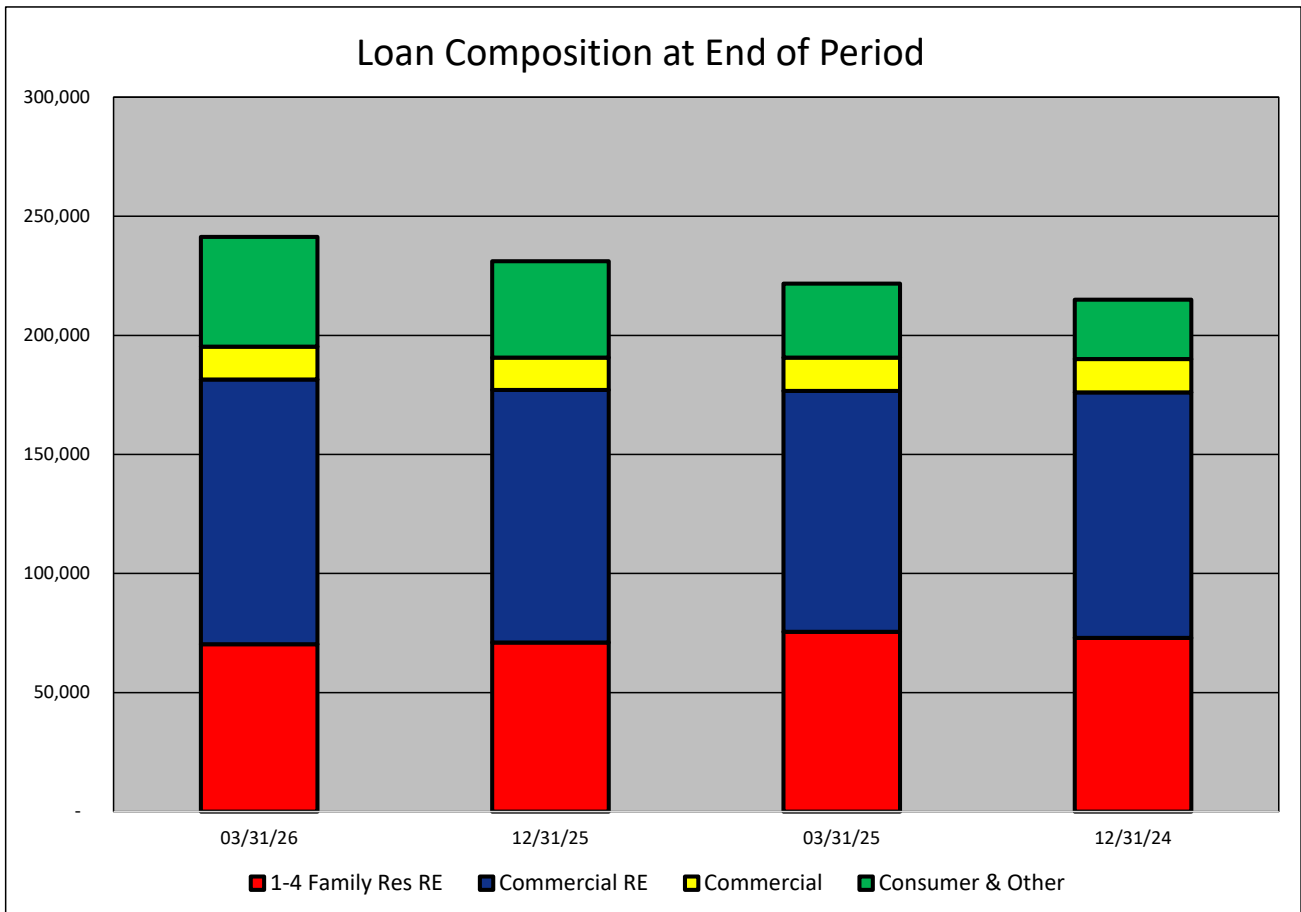
SECURITIES COMPOSITION - Gulfside Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	975	973	1,947	1,932	(972)	(49.92)
State & Munip	12,019	12,032	13,106	13,047	(1,087)	(8.29)
Mortgage backed	36,828	38,414	22,161	22,273	14,667	66.18
Equities	-	-	-	-	-	NA
Agency	1,464	1,462	1,458	1,457	6	0.41
Other	9,233	10,223	12,086	12,018	(2,853)	(23.61)
Total Securities	60,519	63,104	50,758	50,727	9,761	19.23



LOAN PORTFOLIO COMPOSITION - Gulfside 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	70,293	71,033	75,543	72,991	(5,250)	(6.95)
Commercial RE	111,127	106,014	101,142	103,061	9,985	9.87
Commercial	13,833	13,568	13,974	13,955	(141)	(1.01)
Consumer & Other	46,053	40,512	31,108	24,920	14,945	48.04
Loans, Net	241,306	231,127	221,767	214,927	19,539	8.81



LOAN PORTFOLIO QUALITY - Gulfside 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	2,520	2,367	2,367	2,156	153	6.46
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	66	153	31	211	35	112.90
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,586	2,520	2,398	2,367	188	7.84

NON-PERFORMING ASSETS:

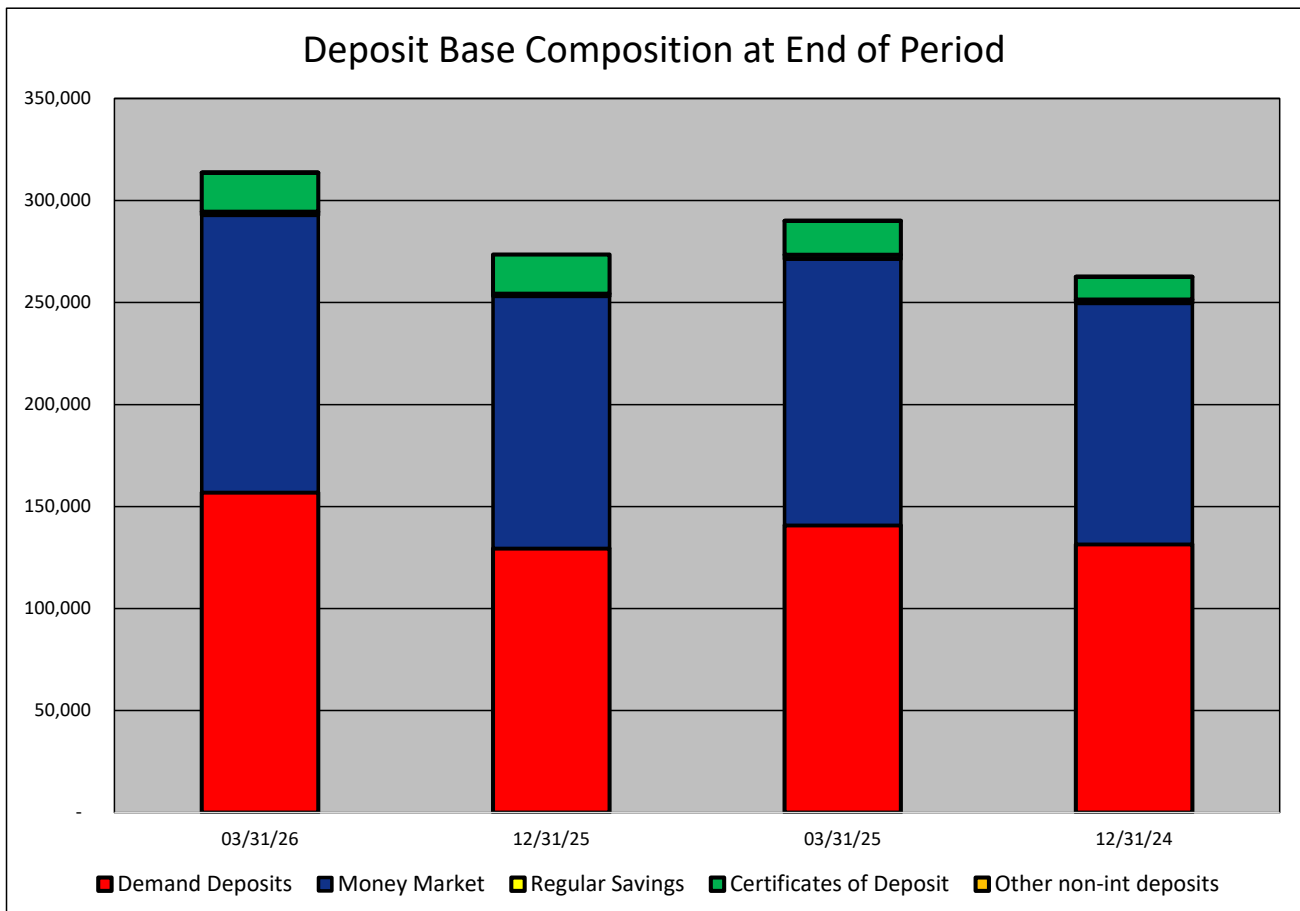
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	41	41	142	144	(101)	(71.13)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	41	41	142	144	(101)	(71.13)

DEPOSIT BASE COMPOSITION - Gulfside 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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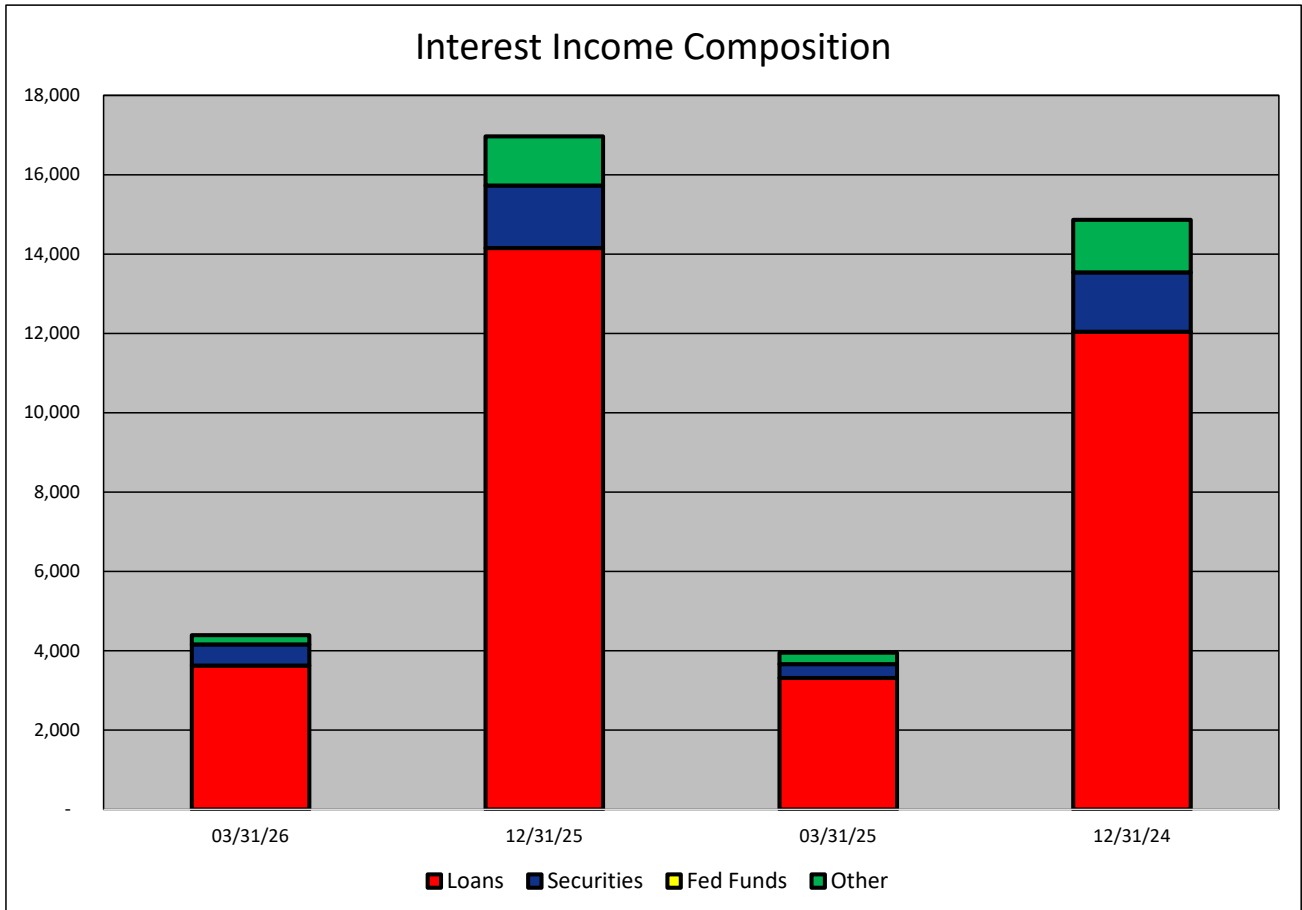
DEPOSIT BASE CATEGORY:

Demand Deposits	156,926	129,476	140,828	131,492	16,098	11.43
Money Market	135,875	123,594	130,584	118,211	5,291	4.05
Regular Savings	1,753	1,300	2,022	1,768	(269)	(13.30)
Certificates of Deposit	18,987	19,191	16,514	11,077	2,473	14.98
Other non-int deposits	1	-	1	1	-	-
Total Deposits	313,542	273,561	289,949	262,549	23,593	8.14



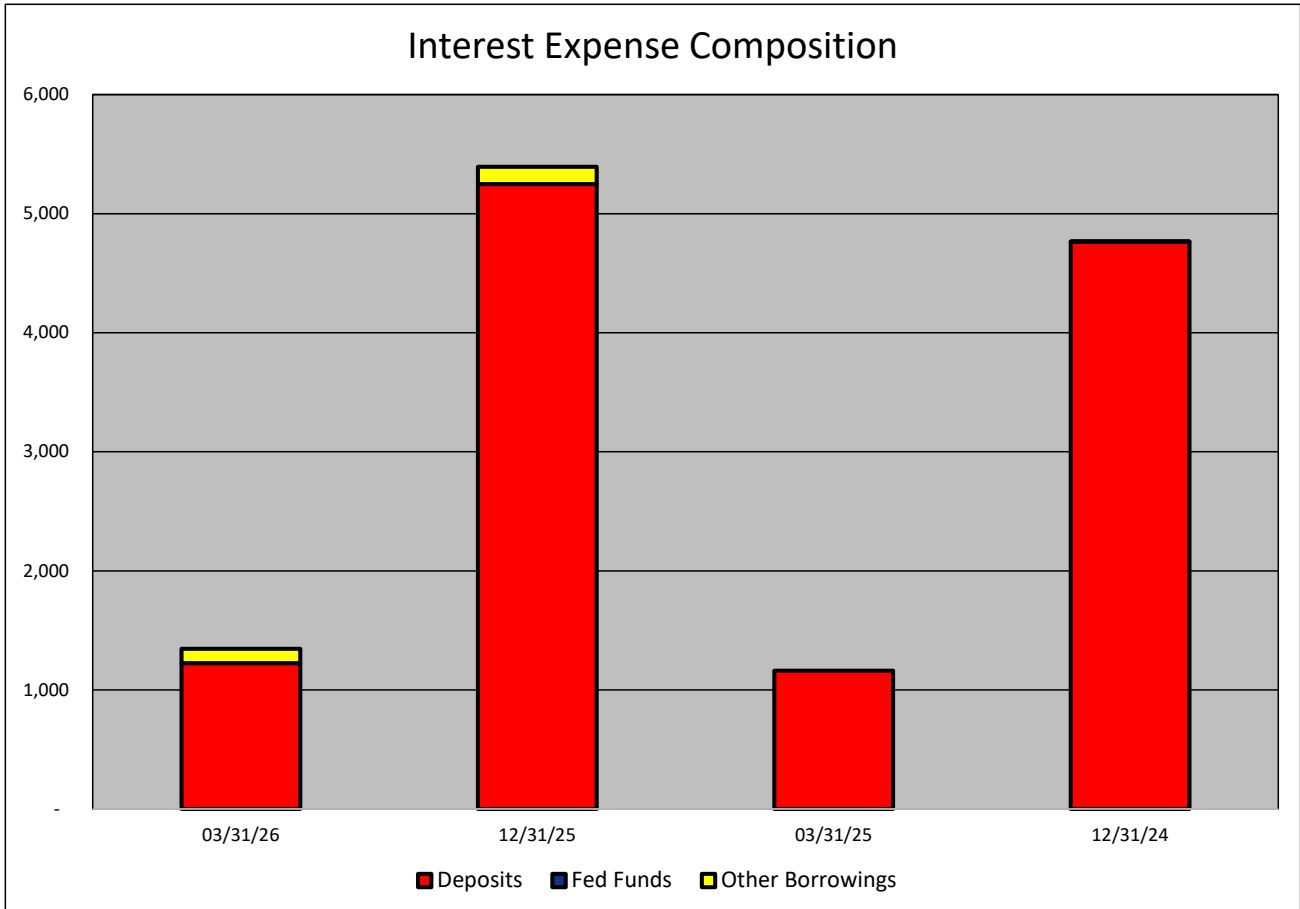
INTEREST INCOME COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,629	14,153	3,313	12,043	316	9.54
Securities	533	1,575	352	1,496	181	51.42
Fed Funds	-	-	-	-	-	NA
Other	230	1,241	287	1,327	(57)	(19.86)
Total Int Income	4,392	16,969	3,952	14,866	440	11.13



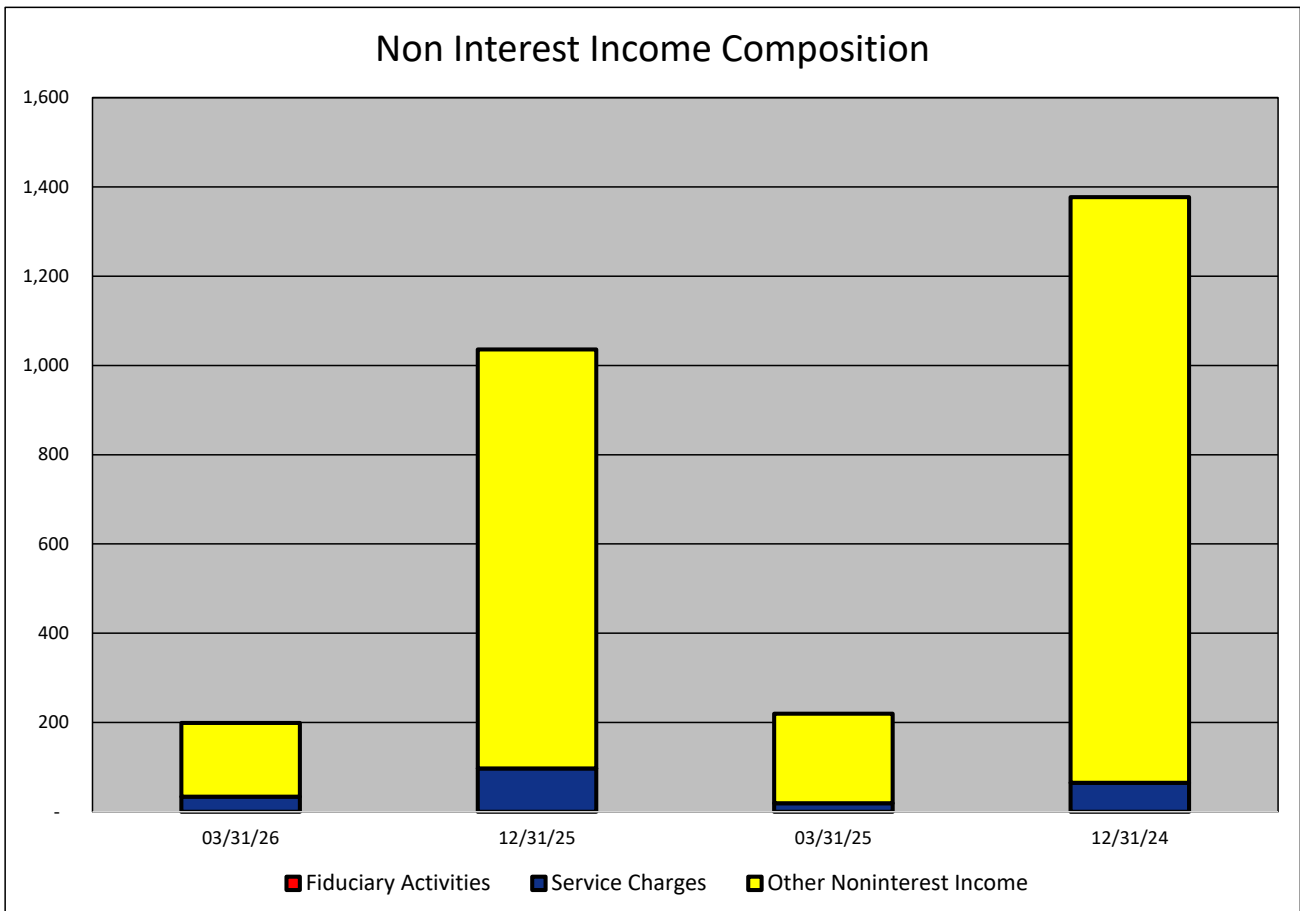
INTEREST EXPENSE COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,225	5,249	1,161	4,765	64	5.51
Fed Funds	-	-	-	-	-	NA
Other Borrowings	120	144	-	2	120	NA
Total Int Expense	1,345	5,393	1,161	4,767	184	15.85



NONINTEREST INCOME COMPOSITION- Gulfside Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	34	97	19	65	15	78.95
Other Noninterest Income	165	939	201	1,312	(36)	(17.91)
Total Nonint. Income	199	1,036	220	1,377	(21)	(9.55)

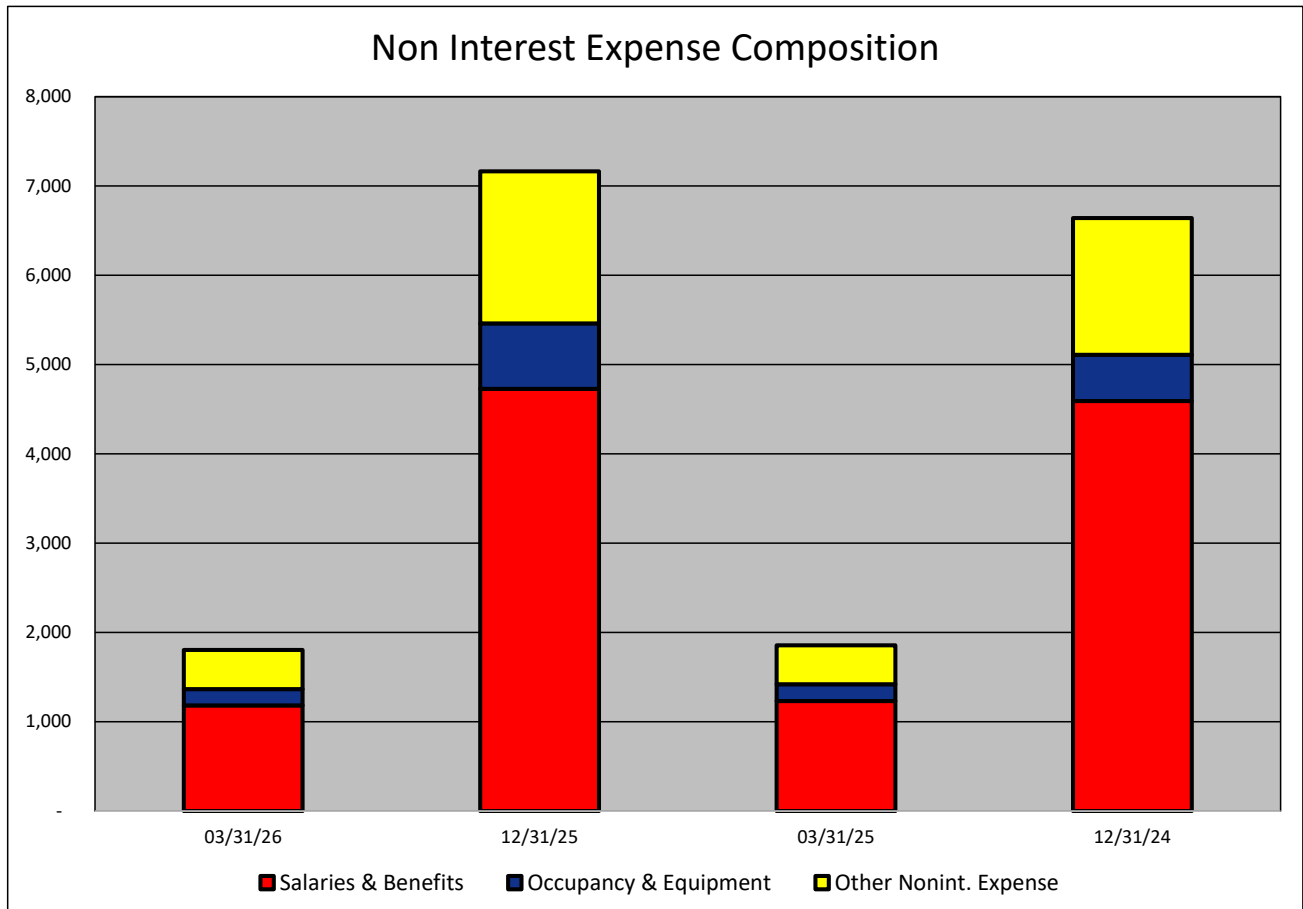


NONINTEREST EXPENSE COMPOSITION- Gulfside Bank
(Dollars in Thousands)

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	1,184	4,728	1,233	4,591	(49)	(3.97)
Occupancy & Equipment	181	732	188	519	(7)	(3.72)
Other Nonint. Expense	439	1,705	435	1,531	4	0.92
Total Nonint. Expense	1,804	7,165	1,856	6,641	(52)	(2.80)



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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