

Raymond James Bank

Saint Petersburg, FL

Established

5/6/1994

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)

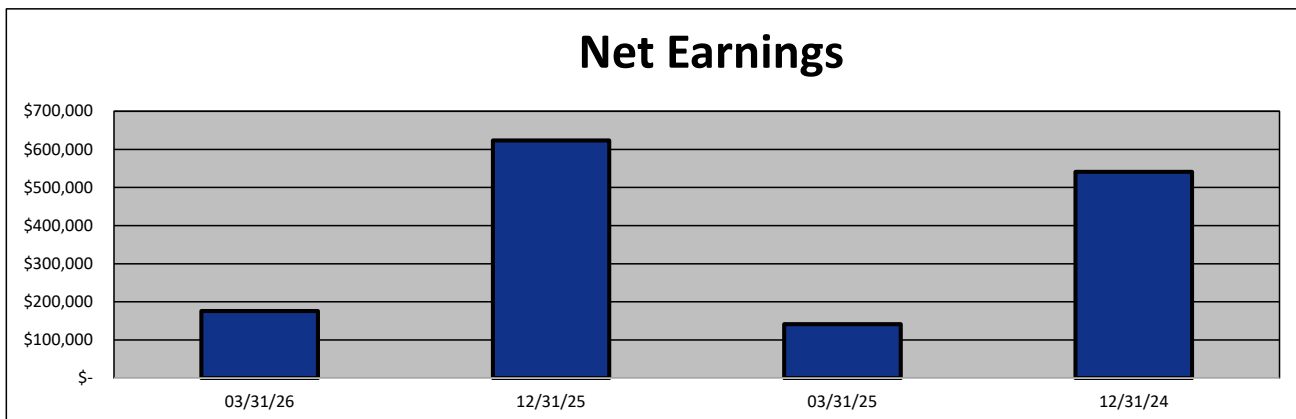
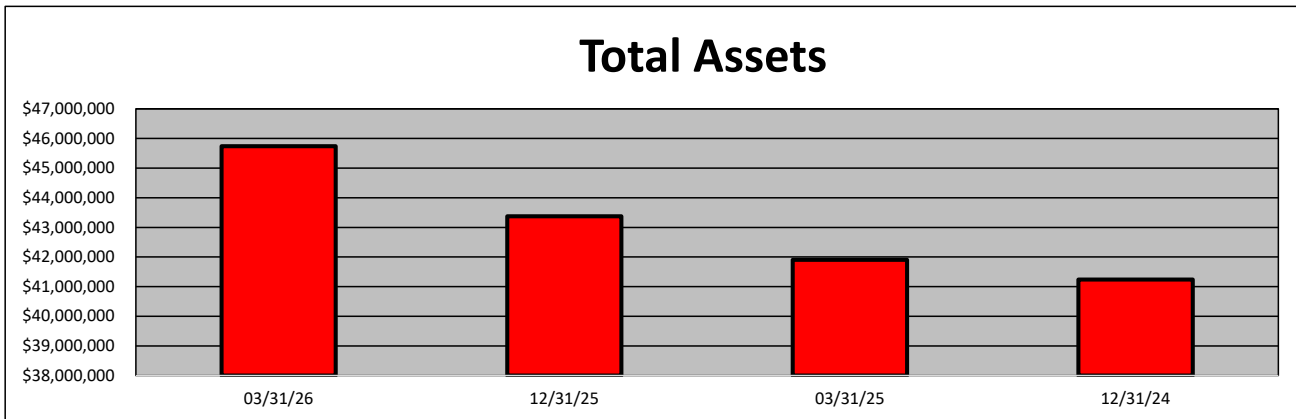
**EXECUTIVE SUMMARY - Raymond James Bank
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.18	7.30	7.17	7.13	10.49	9.85
Leverage Ratio	8.12	7.99	8.10	8.16	11.09	10.52
Tier 1 Cap/Risk Based Assets	14.52	13.95	14.11	14.22	12.37	11.06
Risk Based Ratio	15.78	15.20	15.37	15.48	13.16	11.91
Common Equity Tier 1 Capital Ratio	14.52	13.95	14.11	14.22	12.25	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.63	91.80	88.38	88.10	75.38	83.68
Loans/Assets	80.68	83.13	79.98	79.45	63.61	71.87
Securities/Assets	9.40	10.40	12.49	13.31	17.71	9.70
PROFITABILITY:						
Return on Avg Assets	1.60	1.46	1.35	1.30	0.81	0.69
Return on Avg Equity	21.83	20.40	19.08	18.85	9.54	9.80
Nonint Income/Avg Assets	0.09	0.10	0.09	0.09	0.74	0.98
Net Overhead Ratio	1.09	1.08	1.02	1.03	2.34	2.59
Efficiency Ratio	35.43	37.11	36.93	38.62	71.79	72.68
Assets (per million) per Employee	118.80	110.93	117.72	120.24	10.70	15.59
ASSET QUALITY:						
Allowance/Loans	1.03	1.05	1.19	1.21	1.31	1.37
Nonperforming Loans/Total Loans	0.31	0.34	0.51	0.33	0.51	0.44
Nonperforming Assets/Total Assets	0.25	0.28	0.40	0.26	0.35	0.37
Adjusted Texas Ratio	3.14	3.48	4.98	3.26	3.02	3.48
YIELDS & COSTS:						
Yield on earning assets	4.66	4.93	4.85	5.25	5.45	5.98
Cost of funds	1.57	2.02	2.13	2.68	1.92	2.27
Net interest margin	3.22	3.08	2.92	2.80	3.31	3.33
Avg Earning Assets/Avg Assets	99.64	99.62	99.61	99.73	95.53	96.03

SELECTED FINANCIAL DATA - Raymond James 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	45,736,982	43,374,103	41,906,621	41,240,941	3,830,361	9.14
Cash and Equivalents	4,173,412	2,313,701	2,746,649	2,525,449	1,426,763	51.95
Securities	4,300,212	4,511,091	5,235,003	5,489,434	(934,791)	(17.86)
Loans, net	36,898,385	36,058,904	33,517,669	32,767,245	3,380,716	10.09
Deposit Accounts	41,632,357	39,278,356	37,925,050	37,192,756	3,707,307	9.78
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,285,057	3,166,096	3,004,652	2,939,805	280,405	9.33

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	176,069	623,424	141,788	541,095	34,281	24.18
Interest Income	511,489	2,095,160	509,667	2,184,818	1,822	0.36
Interest Expense	157,942	786,450	203,457	1,020,096	(45,515)	(22.37)
Net Interest Income	353,547	1,308,710	306,210	1,164,722	47,337	15.46
Credit Loss Expense	1,259	9,964	9,067	16,390	(7,808)	(86.11)
Noninterest income	9,590	43,532	9,743	36,767	(153)	(1.57)
Gain on Sale of Securities	-	-	-	(1,561)	-	NA
Noninterest Expense	129,313	504,813	117,420	467,327	11,893	10.13
Net Operating Income	232,565	837,465	189,466	717,772	43,099	22.75
Income Taxes	57,719	211,440	47,571	175,955	10,148	21.33

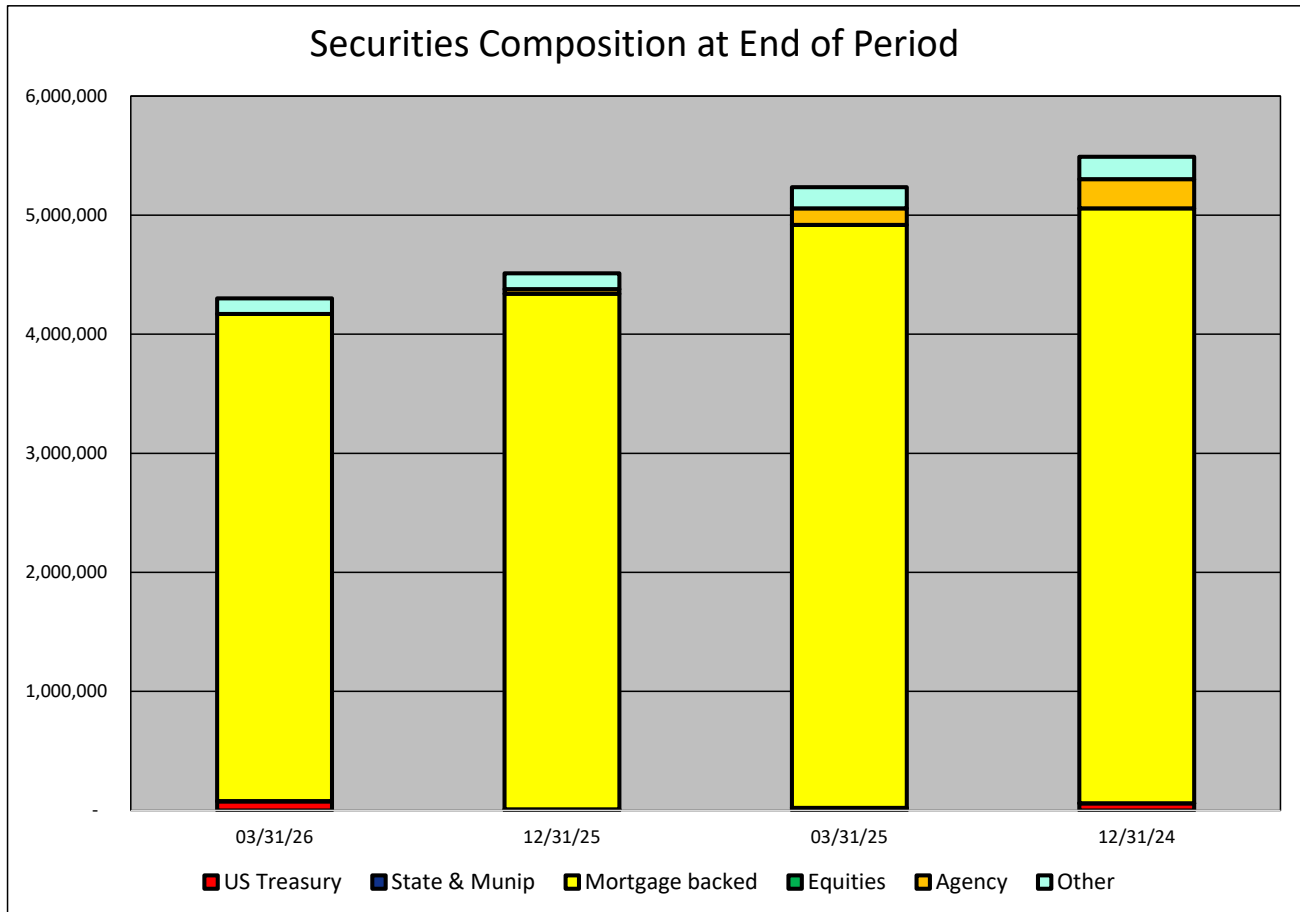


SECURITIES COMPOSITION - Raymond James Bank
(Dollars in Thousands)

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	77,646	7,708	20,809	60,517	56,837	273.14
State & Munip	1,154	1,167	1,148	1,166	6	0.52
Mortgage backed	4,092,227	4,330,601	4,895,339	4,995,592	(803,112)	(16.41)
Equities	-	-	-	-	-	NA
Agency	-	39,906	140,106	244,053	(140,106)	(100.00)
Other	129,185	131,709	177,601	188,106	(48,416)	(27.26)
Total Securities	4,300,212	4,511,091	5,235,003	5,489,434	(934,791)	(17.86)

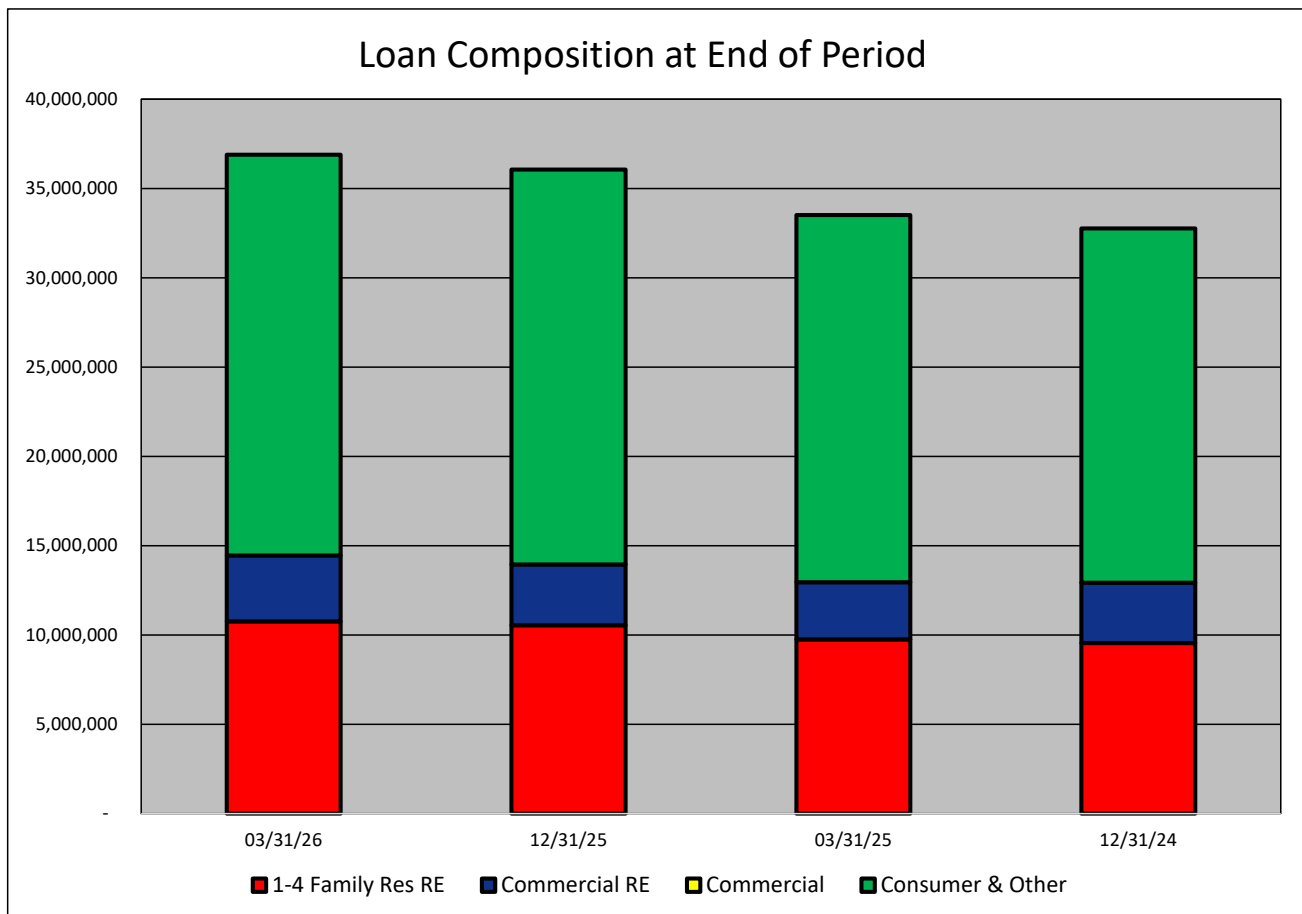


LOAN PORTFOLIO COMPOSITION - Raymond James Bank
(Dollars in Thousands)

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

1-4 Family Res RE	10,764,775	10,543,645	9,756,107	9,555,852	1,008,668	10.34
Commercial RE	3,688,570	3,413,030	3,203,092	3,378,284	485,478	15.16
Commercial	-	-	-	-	-	NA
Consumer & Other	22,445,040	22,102,229	20,558,470	19,833,109	1,886,570	9.18
Loans, Net	36,898,385	36,058,904	33,517,669	32,767,245	3,380,716	10.09



LOAN PORTFOLIO QUALITY - Raymond James 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	376,960	398,113	398,113	434,348	(21,153)	(5.31)
Total Recoveries	475	1,689	973	3,875	(498)	(51.18)
Total Charge-offs	-	19,056	7,588	20,478	(7,588)	(100.00)
Credit Loss Expense	1,259	9,964	9,067	16,390	(7,808)	(86.11)
Writedown Transfer Loans HFS	79	15,302	602	32,823	(523)	(86.88)
Adjustments	(385)	1,552	(43)	(3,199)	(342)	795.35
Ending Balance	378,231	376,960	399,920	398,113	(21,689)	(5.42)

NON-PERFORMING ASSETS:

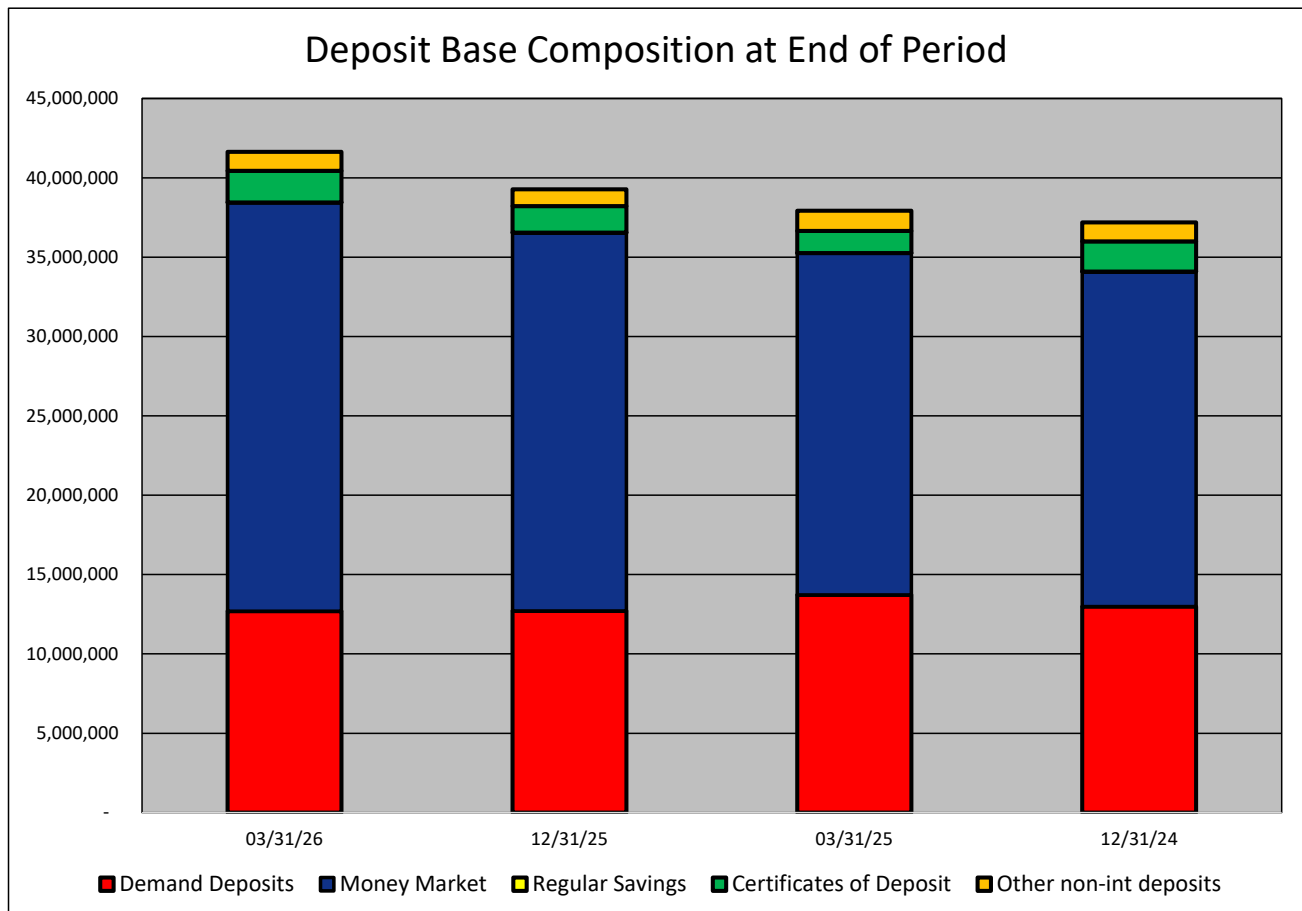
Total-90+ Days Past Due	-	336	-	-	-	NA
Total-Nonaccrual	114,119	122,096	169,522	108,676	(55,403)	(32.68)
Foreclosed Real Estate	937	942	82	-	855	1,042.68
Total Non-perf Assets	115,056	123,374	169,604	108,676	(54,548)	(32.16)

DEPOSIT BASE COMPOSITION - Raymond James 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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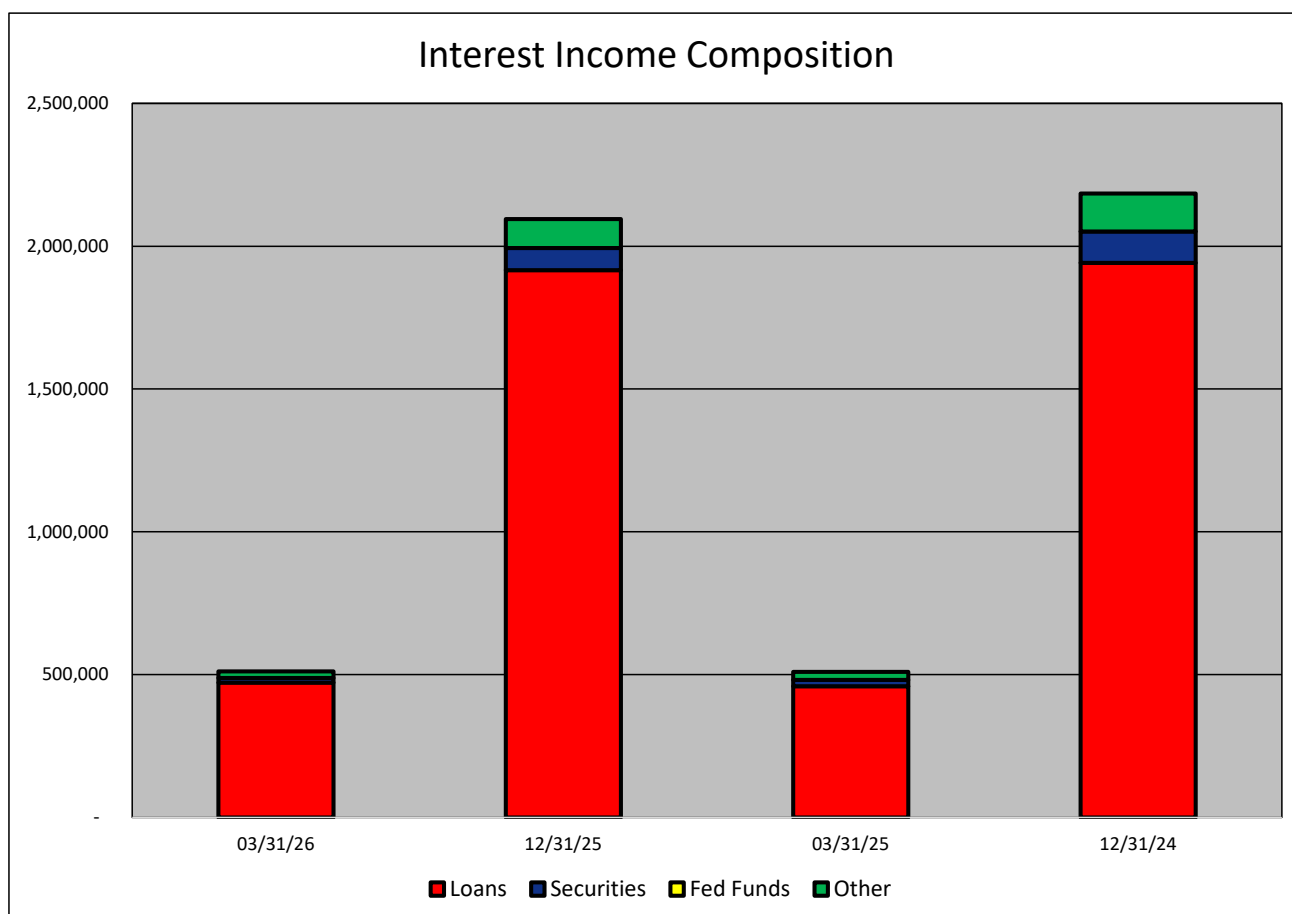
DEPOSIT BASE CATEGORY:

Demand Deposits	12,692,792	12,700,816	13,720,808	12,983,587	(1,028,016)	(7.49)
Money Market	25,758,899	23,849,519	21,541,382	21,112,913	4,217,517	19.58
Regular Savings	1,351	1,548	1,613	1,373	(262)	(16.24)
Certificates of Deposit	1,980,626	1,662,881	1,388,238	1,899,765	592,388	42.67
Other non-int deposits	1,198,689	1,063,592	1,273,009	1,195,118	(74,320)	(5.84)
Total Deposits	41,632,357	39,278,356	37,925,050	37,192,756	3,707,307	9.78



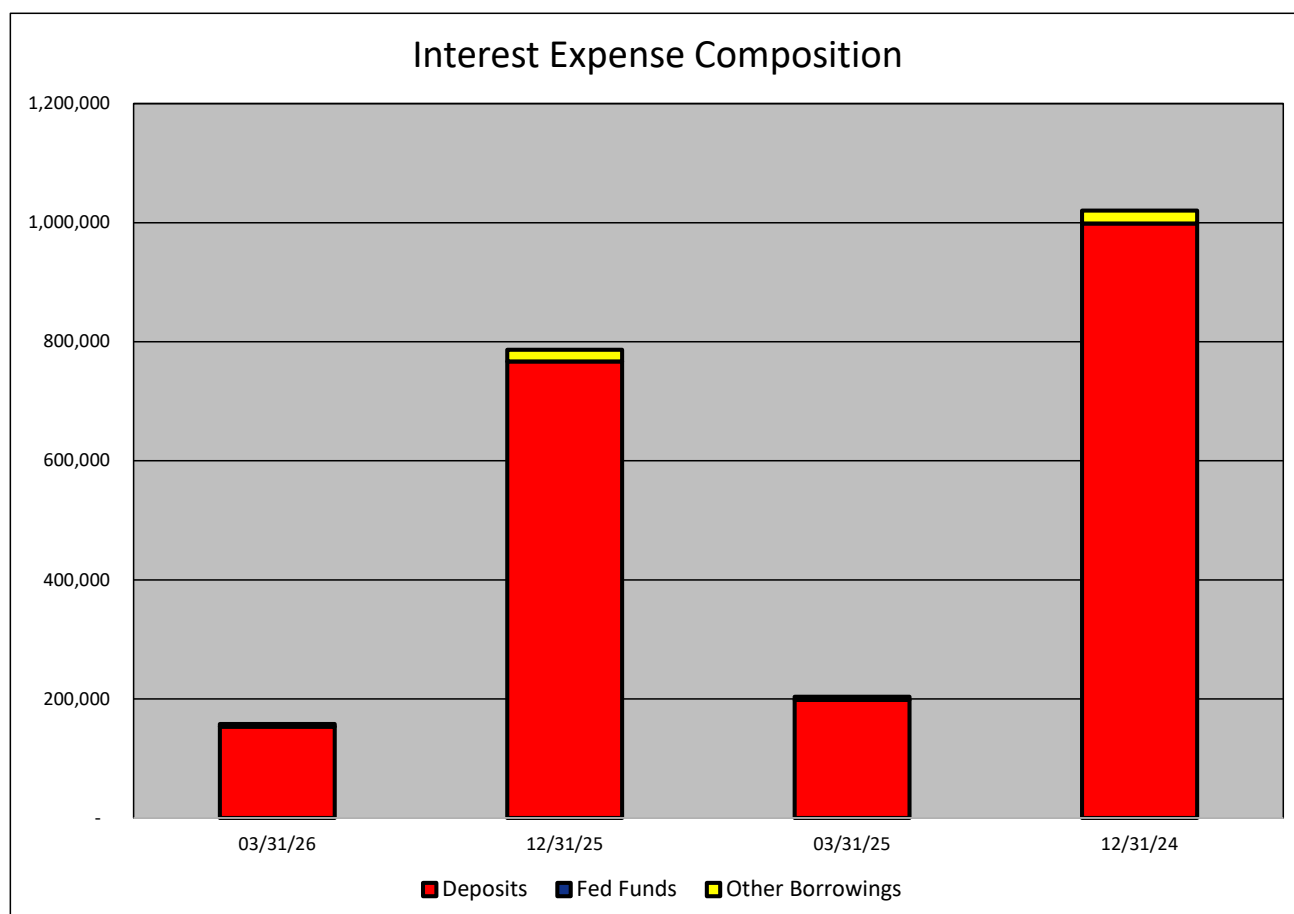
INTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	471,934	1,916,493	459,518	1,941,524	12,416	2.70
Securities	16,581	77,527	21,769	110,375	(5,188)	(23.83)
Fed Funds	-	-	-	-	-	NA
Other	22,974	101,140	28,380	132,919	(5,406)	(19.05)
Total Int Income	511,489	2,095,160	509,667	2,184,818	1,822	0.36



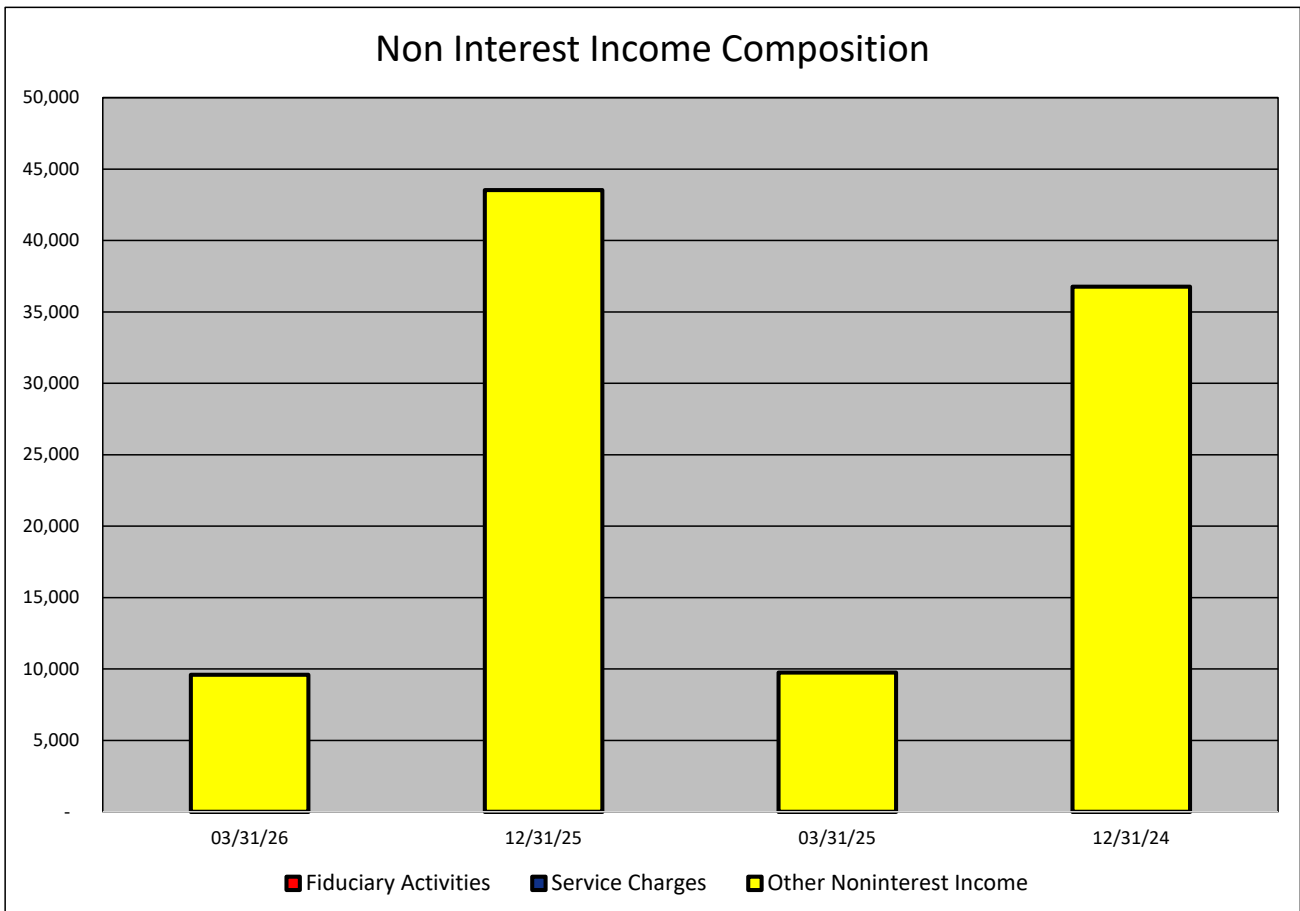
INTEREST EXPENSE COMPOSITION- Raymond James Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	153,284	766,927	198,165	998,473	(44,881)	(22.65)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	4,658	19,523	5,292	21,623	(634)	(11.98)
Total Int Expense	157,942	786,450	203,457	1,020,096	(45,515)	(22.37)



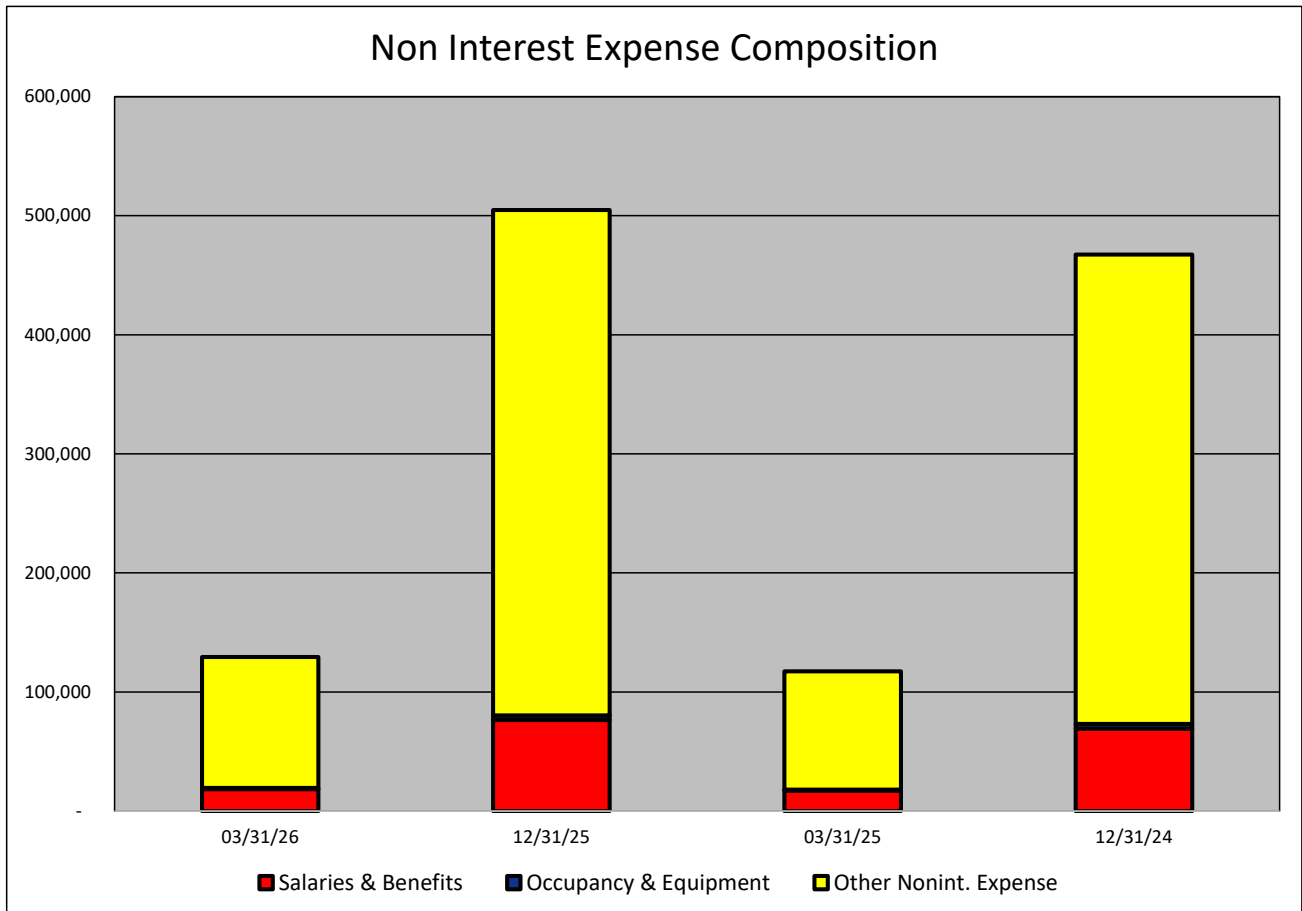
NONINTEREST INCOME COMPOSITION- Raymond James Bank
(Dollars in Thousands)

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	1	2	1	2	-	-
Other Noninterest Income	9,589	43,530	9,742	36,765	(153)	(1.57)
Total Nonint. Income	9,590	43,532	9,743	36,767	(153)	(1.57)



NONINTEREST EXPENSE COMPOSITION- Raymond James 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 EXPENSE CATEGORY						
Salaries & Benefits	18,362	76,426	17,163	69,250	1,199	6.99
Occupancy & Equipment	1,035	3,865	877	3,891	158	18.02
Other Nonint. Expense	109,916	424,522	99,380	394,186	10,536	10.60
Total Nonint. Expense	129,313	504,813	117,420	467,327	11,893	10.13



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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