

The Bank Of Tampa

Tampa, FL

Established

3/30/1973

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)

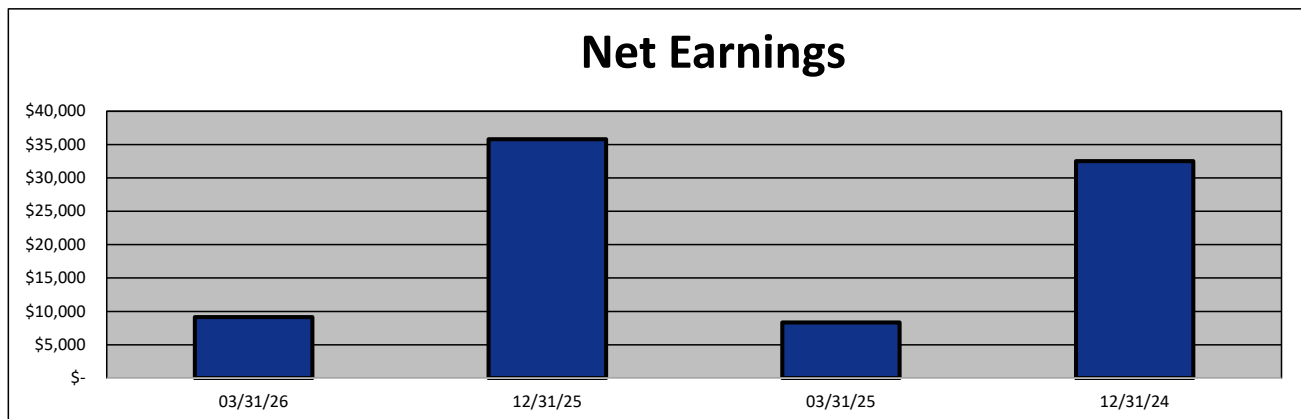
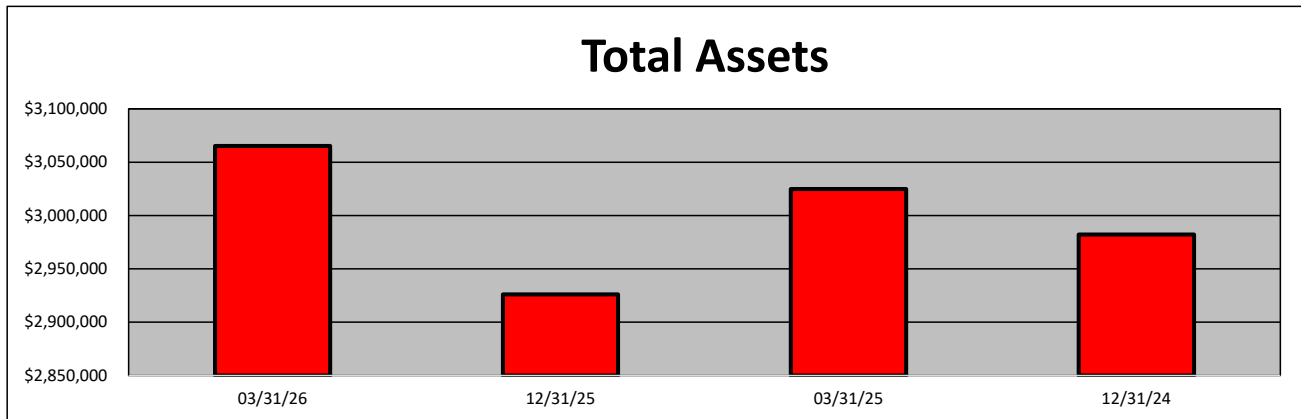
EXECUTIVE SUMMARY - The Bank of Tampa
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.30	9.67	8.29	8.11	10.49	9.85
Leverage Ratio	10.82	10.57	10.23	9.89	11.09	10.52
Tier 1 Cap/Risk Based Assets	14.81	14.84	14.45	14.62	12.37	11.06
Risk Based Ratio	16.06	16.09	15.68	15.82	13.16	11.91
Common Equity Tier 1 Capital Ratio	14.81	14.84	14.45	14.62	12.25	11.06
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	71.38	73.93	66.97	65.38	75.38	83.68
Loans/Assets	64.26	66.23	60.84	59.44	63.61	71.87
Securities/Assets	25.27	27.41	29.52	30.24	17.71	9.70
PROFITABILITY:						
Return on Avg Assets	1.20	1.18	1.10	1.06	0.81	0.69
Return on Avg Equity	12.89	13.74	13.55	14.08	9.54	9.80
Nonint Income/Avg Assets	0.61	0.62	0.63	0.59	0.74	0.98
Net Overhead Ratio	1.67	1.64	1.63	1.58	2.34	2.59
Efficiency Ratio	57.53	55.96	59.32	57.69	71.79	72.68
Assets (per million) per Employee	10.75	10.13	10.43	10.18	10.70	15.59
ASSET QUALITY:						
Allowance/Loans	1.37	1.36	1.36	1.34	1.31	1.37
Nonperforming Loans/Total Loans	0.31	0.18	0.17	0.17	0.51	0.44
Nonperforming Assets/Total Assets	0.20	0.12	0.10	0.10	0.35	0.37
Adjusted Texas Ratio	1.98	1.14	1.13	1.16	3.02	3.48
YIELDS & COSTS:						
Yield on earning assets	4.48	4.51	4.32	4.39	5.45	5.98
Cost of funds	1.07	1.07	1.11	0.89	1.92	2.27
Net interest margin	3.48	3.53	3.29	3.26	3.31	3.33
Avg Earning Assets/Avg Assets	95.16	95.72	95.63	95.76	95.53	96.03

SELECTED FINANCIAL DATA - The Bank of Tampa
(Dollars in Thousands)

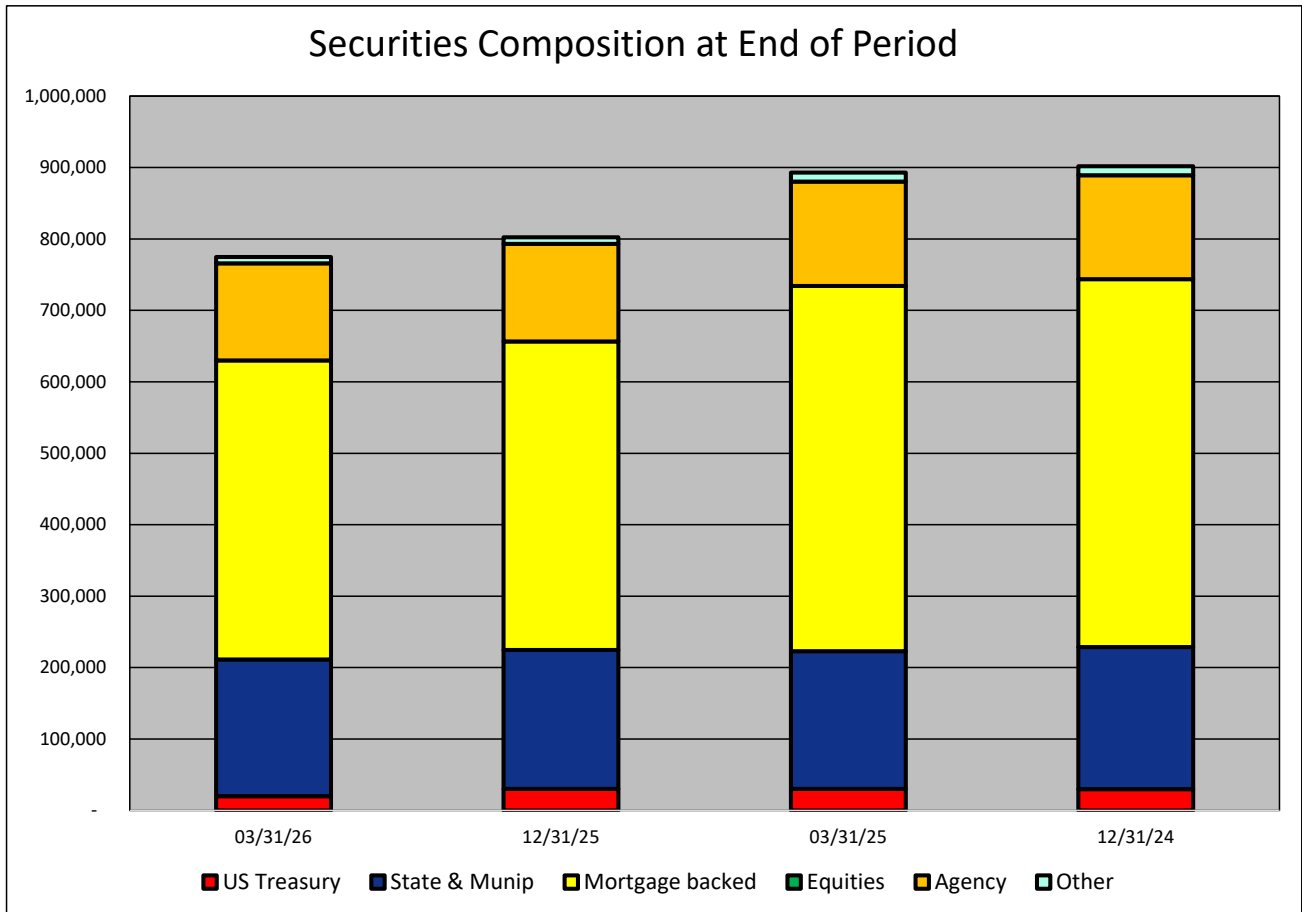
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,065,066	2,926,118	3,024,877	2,982,268	40,189	1.33
Cash and Equivalents	186,378	56,705	171,272	185,885	15,106	8.82
Securities	774,579	802,165	892,885	901,837	(118,306)	(13.25)
Loans, net	1,969,645	1,937,947	1,840,466	1,772,548	129,179	7.02
Deposit Accounts	2,759,550	2,621,263	2,748,184	2,711,164	11,366	0.41
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	285,031	282,946	250,659	241,730	34,372	13.71

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	9,155	35,825	8,337	32,524	818	9.81
Interest Income	32,499	131,661	31,322	129,390	1,177	3.76
Interest Expense	7,240	28,764	7,490	33,229	(250)	(3.34)
Net Interest Income	25,259	102,897	23,832	96,161	1,427	5.99
Credit Loss Expense	750	3,300	901	3,575	(151)	(16.76)
Noninterest income	4,683	18,955	4,786	18,102	(103)	(2.15)
Gain on Sale of Securities	-	(5,126)	-	(2,108)	-	NA
Noninterest Expense	17,400	68,879	17,156	66,599	244	1.42
Net Operating Income	11,792	49,673	10,561	44,089	1,231	11.66
Income Taxes	2,663	9,146	2,291	9,378	372	16.24



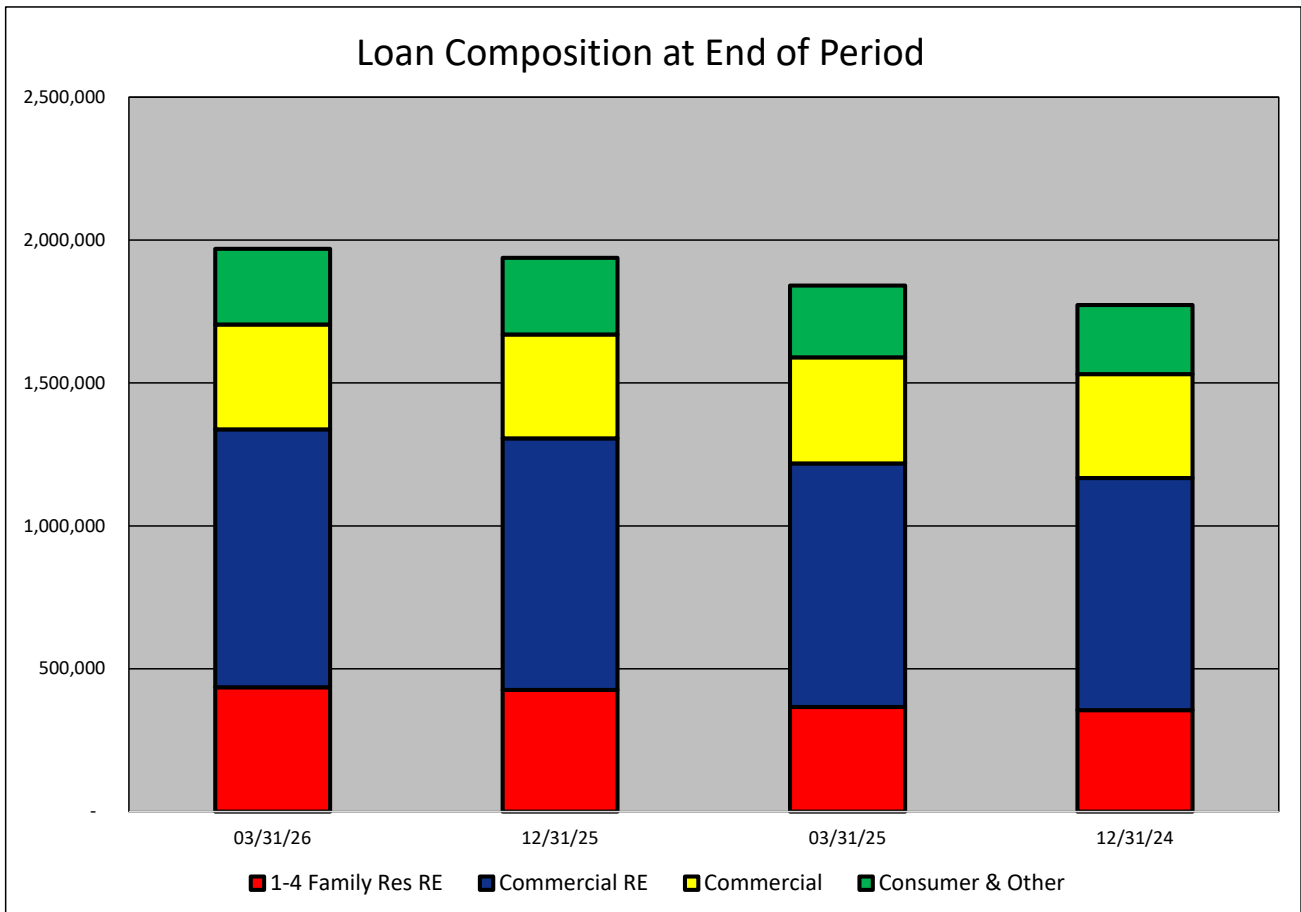
SECURITIES COMPOSITION - The Bank of Tampa
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	20,024	30,060	30,047	29,989	(10,023)	(33.36)
State & Munip	191,250	194,599	192,904	198,710	(1,654)	(0.86)
Mortgage backed	418,556	432,036	511,389	514,957	(92,833)	(18.15)
Equities	-	-	-	-	-	NA
Agency	135,941	136,289	145,817	145,425	(9,876)	(6.77)
Other	8,808	9,181	12,728	12,756	(3,920)	(30.80)
Total Securities	774,579	802,165	892,885	901,837	(118,306)	(13.25)



LOAN PORTFOLIO COMPOSITION - The Bank of Tampa
(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	435,407	426,105	366,306	354,945	69,101	18.86
Commercial RE	902,613	879,905	852,072	812,233	50,541	5.93
Commercial	366,999	364,006	371,042	364,011	(4,043)	(1.09)
Consumer & Other	264,626	267,931	251,046	241,359	13,580	5.41
Loans, Net	1,969,645	1,937,947	1,840,466	1,772,548	129,179	7.02



LOAN PORTFOLIO QUALITY - The Bank of Tampa
(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	26,427	23,706	23,706	20,793	2,721	11.48
Total Recoveries	68	832	342	605	(274)	(80.12)
Total Charge-offs	186	1,411	1	1,267	185	18,500.00
Credit Loss Expense	750	3,300	901	3,575	(151)	(16.76)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>27,059</u>	<u>26,427</u>	<u>24,948</u>	<u>23,706</u>	<u>2,111</u>	<u>8.46</u>

NON-PERFORMING ASSETS:

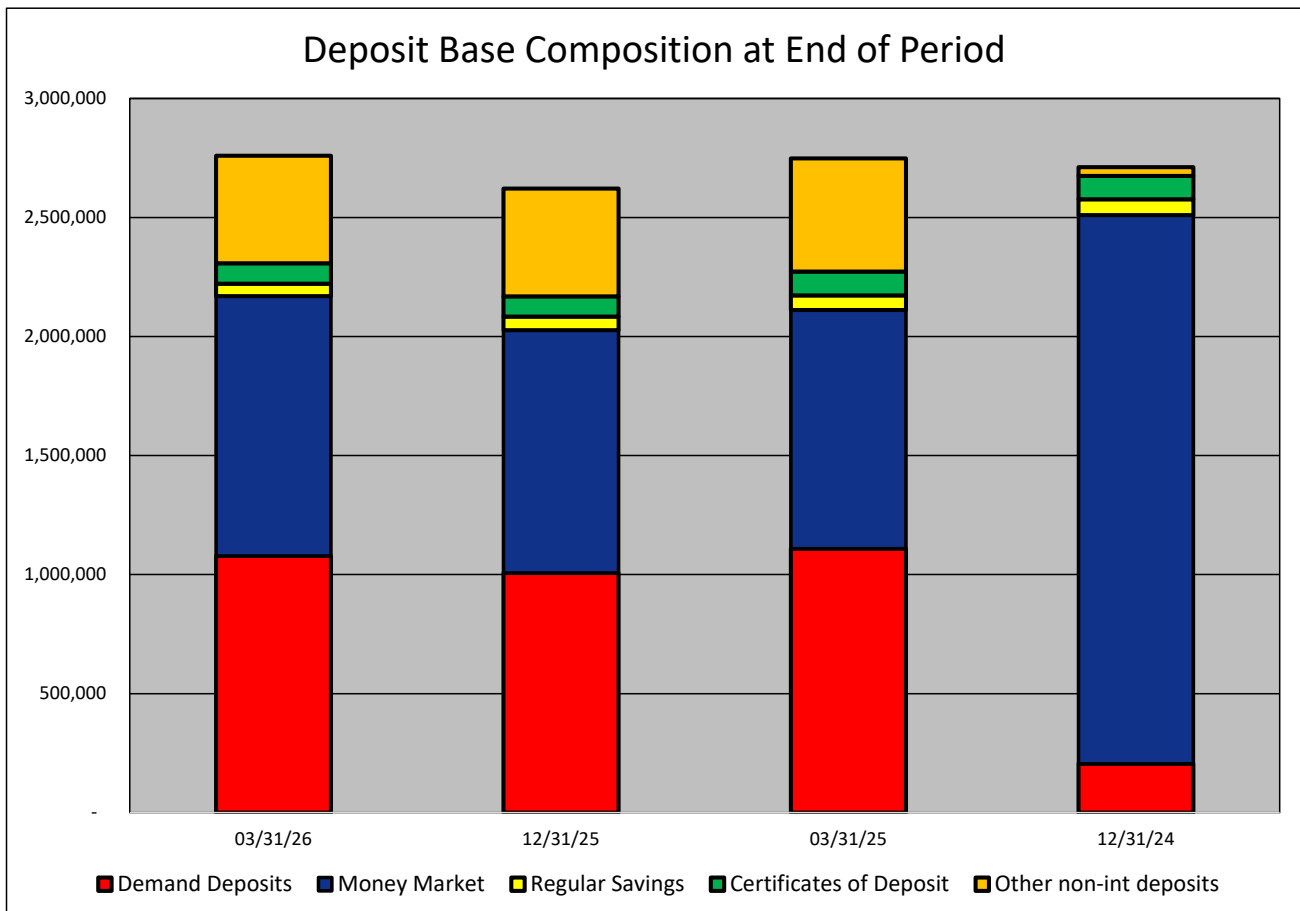
Total-90+ Days Past Due	15	43	27	-	(12)	(44.44)
Total-Nonaccrual	6,035	3,416	3,018	3,006	3,017	99.97
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>6,050</u>	<u>3,459</u>	<u>3,045</u>	<u>3,006</u>	<u>3,005</u>	<u>98.69</u>

DEPOSIT BASE COMPOSITION - The Bank of Tampa
(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	1,077,706	1,006,019	1,108,457	205,316	(30,751)	(2.77)
Money Market	1,091,623	1,020,220	1,002,669	2,305,046	88,954	8.87
Regular Savings	52,325	57,735	62,075	65,992	(9,750)	(15.71)
Certificates of Deposit	86,290	85,150	100,036	97,819	(13,746)	(13.74)
Other non-int deposits	451,606	452,139	474,947	36,991	(23,341)	(4.91)
Total Deposits	2,759,550	2,621,263	2,748,184	2,711,164	11,366	0.41

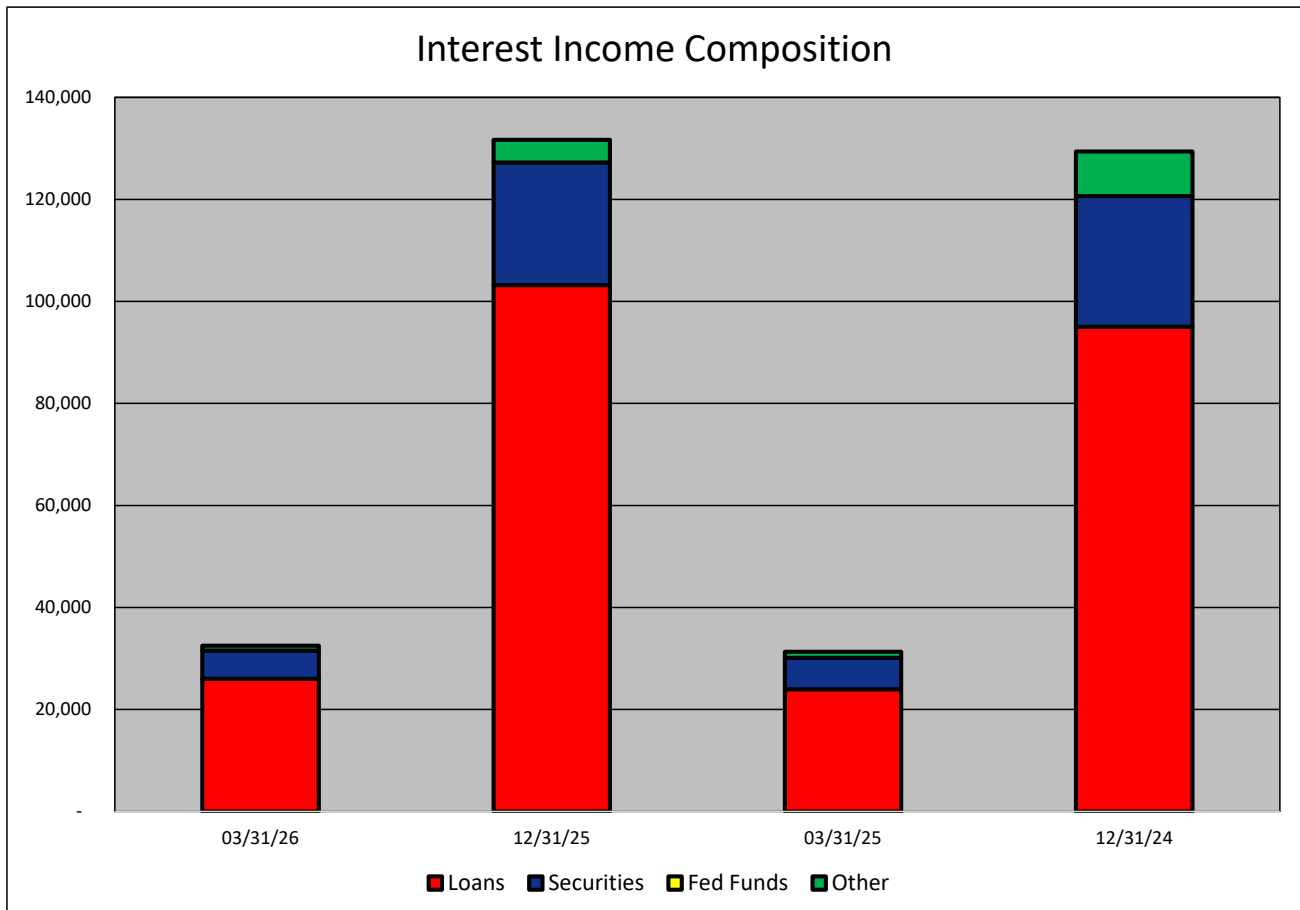


INTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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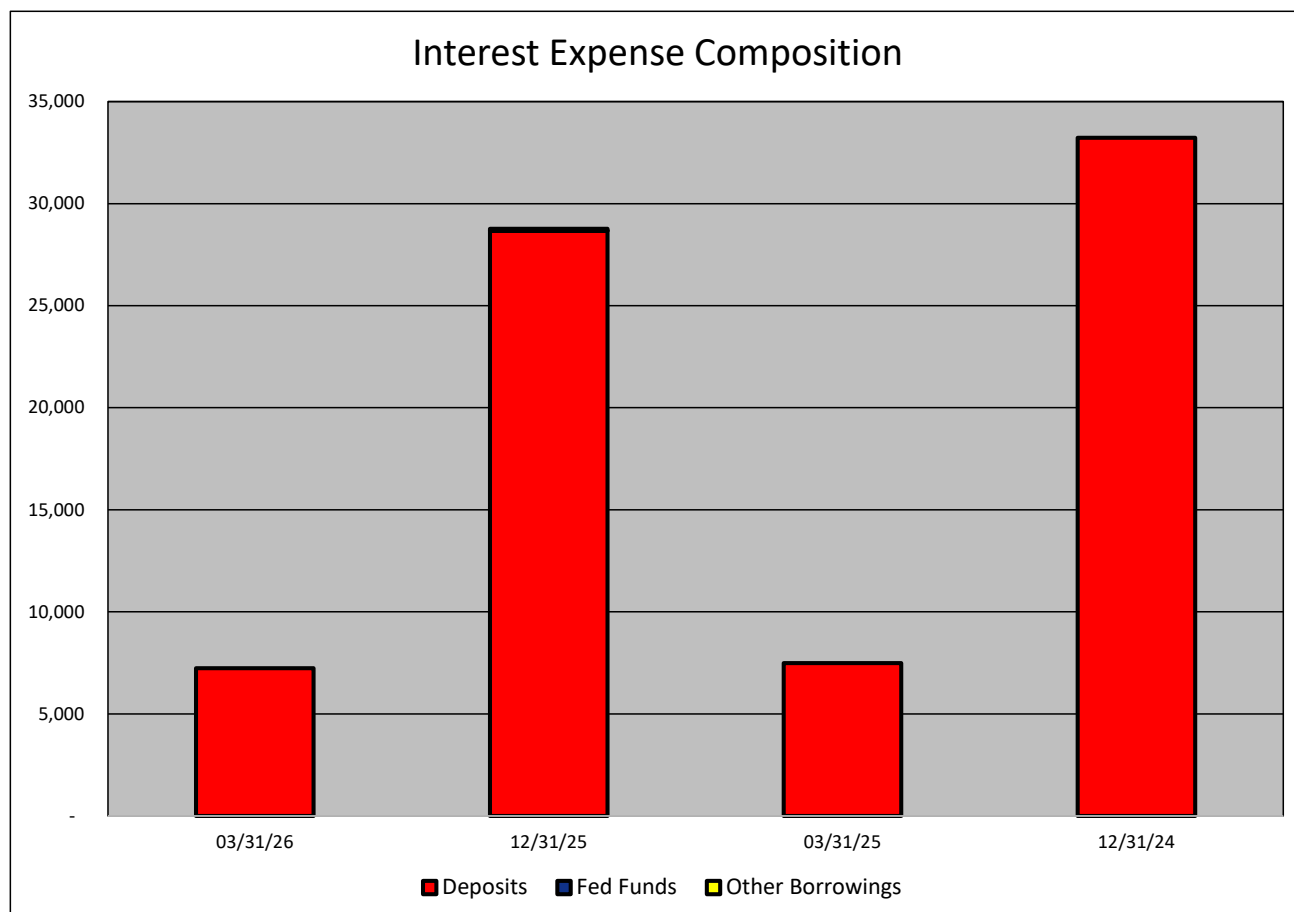
INTEREST INCOME CATEGORY

Loans	26,012	103,204	23,955	95,028	2,057	8.59
Securities	5,546	24,023	6,174	25,615	(628)	(10.17)
Fed Funds	-	-	-	-	-	NA
Other	941	4,434	1,193	8,747	(252)	(21.12)
Total Int Income	32,499	131,661	31,322	129,390	1,177	3.76



INTEREST EXPENSE COMPOSITION- The Bank of Tampa
(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	7,240	28,676	7,490	33,229	(250)	(3.34)
Fed Funds	-	2	-	-	-	NA
Other Borrowings	-	86	-	-	-	NA
Total Int Expense	7,240	28,764	7,490	33,229	(250)	(3.34)

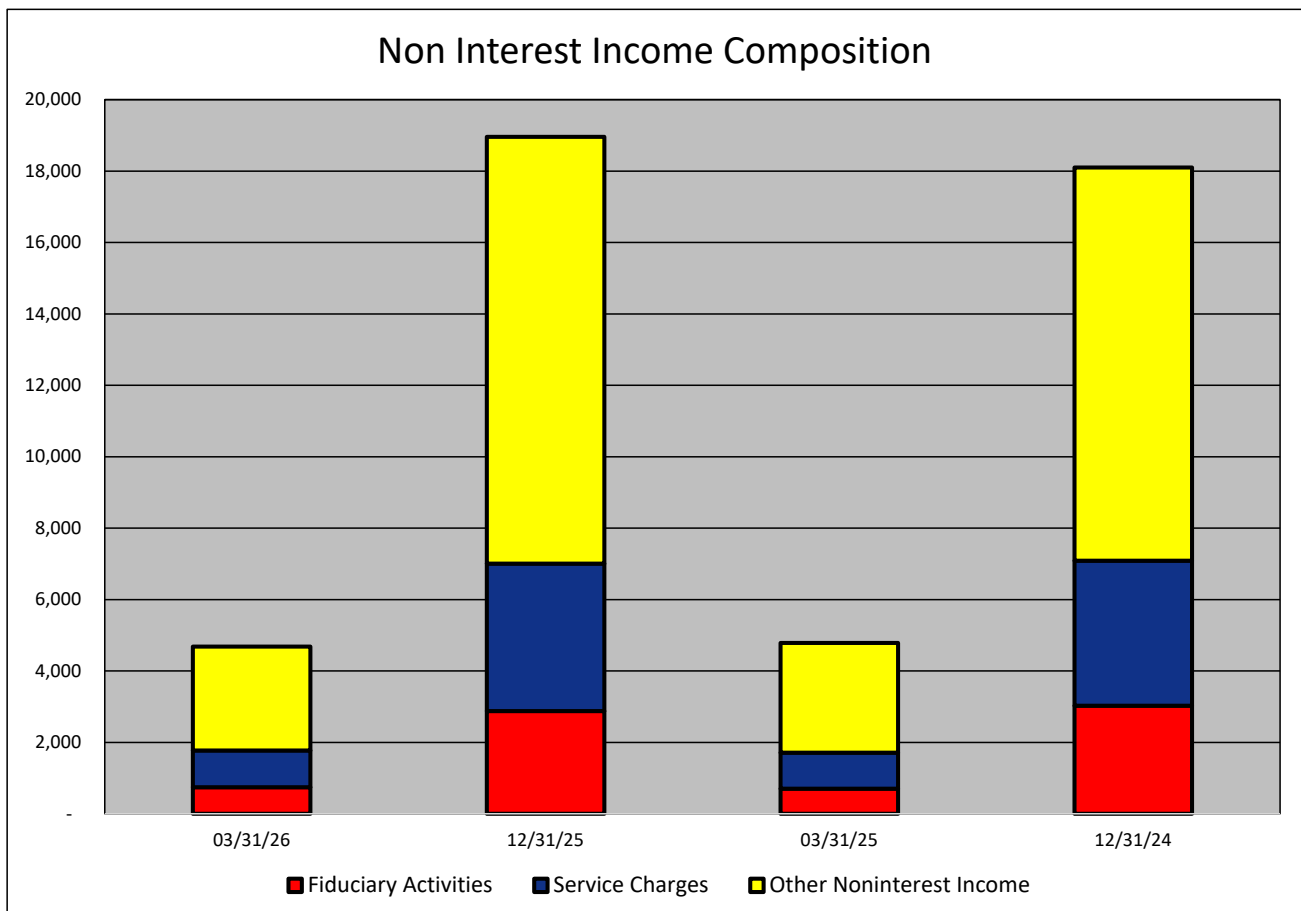


NONINTEREST INCOME COMPOSITION- The Bank of Tampa
(Dollars in Thousands)

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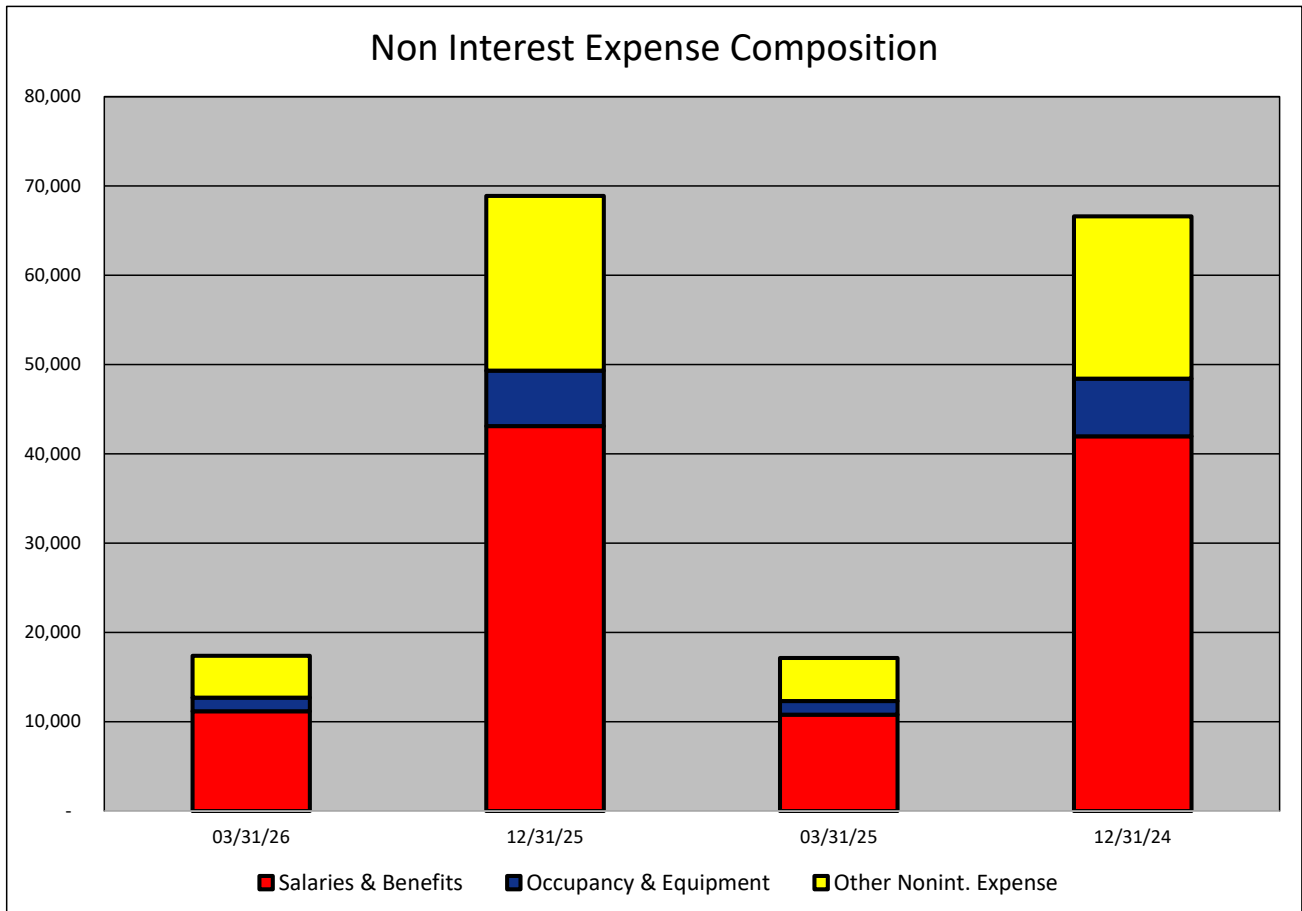
NONINTEREST INCOME CATEGORY

Fiduciary Activities	742	2,878	700	3,026	42	6.00
Service Charges	1,032	4,128	1,010	4,058	22	2.18
Other Noninterest Income	2,909	11,949	3,076	11,018	(167)	(5.43)
Total Nonint. Income	4,683	18,955	4,786	18,102	(103)	(2.15)



NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa
(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	11,189	43,100	10,800	41,965	389	3.60
Occupancy & Equipment	1,505	6,223	1,519	6,469	(14)	(0.92)
Other Nonint. Expense	4,706	19,556	4,837	18,165	(131)	(2.71)
Total Nonint. Expense	17,400	68,879	17,156	66,599	244	1.42



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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