



Letter to Shareholders



We are pleased to report that in 2025, the Tampa Bay Banking Company continued to steadily grow earnings, reaching the second most profitable year in our 41-year history. Earnings of \$35.5 million were driven by growth in our loan portfolio as we continue to meet the lending needs of our community, while maintaining pristine credit quality. Total assets of the Company were relatively flat during the year, while assets managed by BT Wealth and our Trust department teams grew by \$142 million, or 9% year-over-year. When the assets of the Company and wealth management teams

are combined, our clients have entrusted us with the care of \$4.7 billion of Tampa Bay's wealth.

Due to the strong capital position of our Company, the quarterly dividend has increased to \$1.00 per share, or \$4.00 annually. This is an 11.1% increase from the previous quarterly dividend of \$0.90 per share. Our stock was recently appraised at a value of \$140.55 per share, an all-time high, up 11.8% from last January's value of \$125.70. We are proud to share these results with you and thankful for the trust and confidence that the community has bestowed upon our institution.

Succession planning for the Board and executive management has consistently been a key priority for the Company. Over the years, we have been intentional in developing and implementing a thoughtful succession strategy, ensuring we would be well-prepared for transitions in leadership of the Company. As you know, in December of 2024, Bob Blanchard, Jr. assumed the role of Chairman of our Board of Directors, and we welcomed John Touchton to our Board of Directors. As anticipated in our succession plan, at the conclusion of 2025, Jim Ferman Jr., Gary Harrod, and Paul Whiting

retired from our Board. Jim served as a director of the Bank since its inception in 1984 and the Company since 1987. Gary served as a director since 1996, and Paul served as a director since 1999. Their collective impact on the Company is profound, and we are indebted to them for their years of service. We are happy to share that Jim will continue to serve the Company as Chairman Emeritus, and Gary and Paul will serve as Director Emeritus, and for that, we are grateful to them.

As we enter 2026, our focus is on the execution of our new five-year strategic plan, that was approved by our Board of Directors on December 16, 2025. Our strategic plan presents a framework for growth, innovation, and prioritizing client-focused excellence throughout the Tampa Bay area. It also encompasses initiatives to expand our geographic footprint into new regions of the Tampa Bay market. The strategic plan is built around six strategic objectives that focus on delivering shareholder value. Additionally, there will be a strong emphasis on deepening client relationships through wealth management and trust services, as well as leveraging technology to

enhance customer experience and operational efficiency.

Discussing technology today inevitably involves considering artificial intelligence and robotic process automation. Our Company is strategically implementing these advanced solutions with the goal of enhancing our client experience. In March 2025, we welcomed Charlton Laird as Chief Digital Officer to guide our ongoing digital investment. These investments will support our enduring commitment to fostering meaningful and personalized relationships with our clients. In an increasingly digital environment, our focus on building strong client relationships remains a top priority.

The use of artificial intelligence is playing an increasingly vital role in safeguarding your assets, especially when it comes to fraud detection and prevention. We are leveraging AI-powered systems to monitor transactions in real time, identifying unusual patterns that may indicate fraudulent activity. These systems can quickly adapt to new fraud tactics and help protect both our clients and the Company from financial losses.

In addition to our technological advancements and strategic growth, we are closely monitoring the evolving regulatory landscape emanating from Washington. There is momentum from the heads of the regulatory agencies to tailor financial regulation based on the size and complexity of the financial institution, which is a tailwind for community banks, like ours.

The Tampa Bay market continues to demonstrate robust financial strength, providing a solid foundation for our Company's sustained growth. We operate exclusively in one of the most enviable geographies in the entire country. We remain confident that Tampa Bay's dynamic marketplace will support our vision for the future and our commitment to delivering value for our shareholders, clients, and community.

Lastly, we are grateful to our employees for their commitment to our mission, to our clients for their trust in us, and to you, our shareholders, for your confidence in us. We hope to see you on Thursday, April 30, 2026, for our annual shareholders' meeting at the Tampa Yacht and Country Club at 5:00 p.m.

Sincerely,

T. Corey Neil
President & CEO
Tampa Bay Banking Company

G. Robert Blanchard, Jr.
Chairman
Tampa Bay Banking Company



Financial Highlights

| Year | 2021 | 2022 | 2023 | 2024 | 2025 |
|--|-----------|-----------|-----------|-----------|-----------|
| Assets | 3,234,455 | 3,070,962 | 3,052,125 | 2,982,268 | 2,926,118 |
| Deposits | 2,889,438 | 2,852,693 | 2,801,161 | 2,709,979 | 2,620,688 |
| Loans Receivable | 1,465,649 | 1,580,696 | 1,667,488 | 1,772,548 | 1,937,947 |
| Net Income | 26,211 | 38,881 | 31,064 | 32,281 | 35,532 |
| Revenue | 89,034 | 106,013 | 108,333 | 112,131 | 116,739 |
| Basic Earnings Per Share | 10.50 | 14.53 | 11.72 | 12.17 | 13.48 |
| Wealth Management Assets Under Care | 1,186,167 | 1,184,344 | 1,446,472 | 1,609,068 | 1,750,751 |

Dollars in thousands (except per share data)



Board of Directors

Front Row (L to R):

G. Robert Blanchard, Jr.
Chairman of the Board
Tampa Bay Banking Company
The Bank of Tampa

T. Corey Neil
President & Chief Executive Officer
Tampa Bay Banking Company
The Bank of Tampa

James L. Ferman, Jr.
Chairman Emeritus
Tampa Bay Banking Company
The Bank of Tampa

President & Chief Executive Officer
WRB Enterprises, Inc.

Chairman of the Board
Ferman Motor Car Company, Inc.

Middle Row (L to R):

Oscar J. Horton
Chairman & Chief Executive Officer
Horton Holdings, LLC

Cathy M. Collins
President & Chief Executive Officer
Clinical Consulting Solutions

William O. West
Former President & Chief
Executive Officer
Tampa Bay Banking Company
The Bank of Tampa

Gregory J. Celestan
President
Celestar, LLC

Board of Directors
Panoramic Health

Judy A. Mitchell
Former Owner & President
Peter R. Brown Construction, Inc.

Robert J. Lane, CPA
Managing Shareholder
Kerkering Barberio & Co.

Back Row (L to R):

Gary W. Harrod
Director Emeritus

Brett D. Divers
Managing Partner
Paskert Divers Thompson
Attorneys at Law

John Touchton
President
The Witt-Touchton Company

Preston L. Farrior
Chief Executive Officer
Ferman Motor Car Company, Inc.

President
Harrod Properties, Inc.

Chief Executive Officer
Cigar City Motors, Inc.

Paul L. Whiting
Director Emeritus
Private Investor



Serving the Tampa Bay Area for *Over 40 Years*

Ownership & History

Since 1984, the bank has been privately held by its staff, directors, and clients.

Who We Serve

The Bank of Tampa's diverse client base consists of owner-managed businesses, professionals, and families across the greater Tampa Bay area.

Community Responsibility

In 2025, The Bank of Tampa contributed over \$780,000 and 7,000 volunteer hours to more than 180 local charitable organizations.

Size

With offices in Hillsborough, Pinellas, Sarasota, and Manatee counties, and \$3 billion in assets, we are the largest community bank headquartered in the Tampa Bay area.

Business Banking

- Deposits and Loan Solutions for Owner-managed Businesses and Professional Firms
- Medical Practice Solutions
- Middle Market
- Commercial Real Estate
- Treasury Services
- SBA Lending
- Aircraft Financing

Personal Banking

- Deposit Solutions
- Credit Solutions
- Financial Planning
- Residential Mortgage

Wealth Management*

Comprised of both BT Wealth Advisors investment services and our Trust Services department, The Bank of Tampa's Wealth Management team delivers a comprehensive suite of solutions designed to help you build, preserve, and seamlessly transition your wealth.

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. The Bank of Tampa and BT Wealth Advisors are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using BT Wealth Advisors and are also employees of The Bank of Tampa. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, The Bank of Tampa or BT Wealth Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency

Not Bank Guaranteed

Not Bank Deposits or Obligations

May Lose Value



Executive Leadership

Front Row (L to R):

Stacey S. Pittman, CFA, CFP®, CPWA®
Managing Director
BT Wealth Advisors

Susan K. Miller, CPA
Chief Financial Officer

Genna A. Dziloski
Chief Human Resources Officer

Middle Row (L to R):

Charles O. Murphy
Sarasota & Manatee County
Market President

Michael J. Krieg
Chief Information Officer

John R. Fillingim
Chief Credit Officer

Frank P. Territo
Chief of Staff & Director of
Investor Relations

K. Owen LaFave
Pinellas County Market President

Back Row (L to R):

Charlton W. Laird
Chief Digital Officer

Todd W. Cordell, J.D.
Trust Director

T. Corey Neil
President & Chief Executive Officer

Scott C. Gault
Hillsborough County Market
President

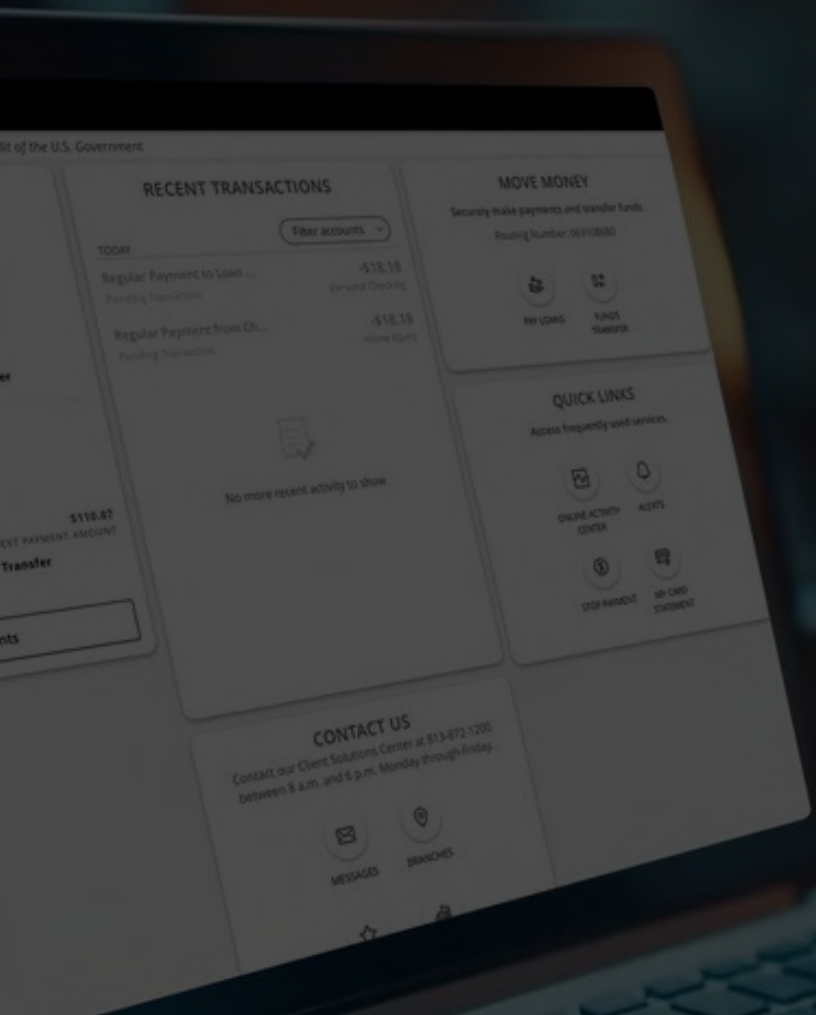
Thomas W. Oliver
Chief Administrative Officer



We're Doing More with Digital.

February 2026 marked the one-year anniversary of our digital banking platform, a milestone that introduced a modern interface and enhanced services across both online and mobile banking. Building on that foundation, we focused on elevating our clients' digital banking experience by adding innovative features such as biometric login, enhanced security, and single sign-on for Bill Pay and MyCardStatement. For our commercial clients, we expanded capabilities by adding Zelle® for Business and mobile access to Positive Pay, along with robust online administration and reporting tools. For personal clients, we introduced client-to-client transfers between Bank of Tampa accounts and launched SavvyMoney®, a credit score monitoring tool designed to empower our clients with greater financial insight.

Our commitment to digital innovation remains strong as we look to the future. Later this year, we will unveil our new website. This refreshed platform will introduce prospective clients to The Bank of Tampa, provide existing clients with deeper insights into our products and services, and make it easier than ever to connect with our relationship managers. At the same time, we continue to expand our digital capabilities, delivering enhancements that create a seamless, personalized online experience, one that mirrors the high-quality service our clients have come to expect from The Bank of Tampa.



Guided by *Your Goals.* Focused on *Your Future.* Built Around *Your Legacy.*

The Bank of Tampa's ability to deliver dedicated and locally based wealth management services is a true differentiator among community banks. We believe wealth management is more than numbers; it is about relationships. For more than 25 years, our wealth management division, comprised of Trust Services* and BT Wealth Advisors**, has delivered comprehensive solutions to clients throughout Tampa Bay.

Our salaried wealth advisors and trust services team members are dedicated to helping our clients achieve financial confidence, taking the time to understand their goals and craft customized strategies designed to preserve and transition their wealth. Today, BT Wealth Advisors manages \$1.3 billion in assets under care, and The Bank of Tampa's Trust Services division manages \$432 million.

* Investments and Trust Services are not FDIC insured, not deposits or other obligations of the Bank, and may lose value.

** Your Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. The Bank of Tampa and BT Wealth Advisors are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using BT Wealth Advisors and are also employees of The Bank of Tampa. These products and services are being offered through LPL, or its affiliates, which are separate entities from, and not affiliates of, The Bank of Tampa or BT Wealth Advisors. Securities and insurance offered through LPL or its affiliates are:

| | | | |
|--|---------------------|----------------------------------|----------------|
| Not Insured by FDIC or Any Other Government Agency | Not Bank Guaranteed | Not Bank Deposits or Obligations | May Lose Value |
|--|---------------------|----------------------------------|----------------|

Prescribing *Financial Solutions* for Tampa Bay's Medical Community

For more than 40 years, The Bank of Tampa has been a trusted financial partner to Tampa Bay's medical community, helping physicians grow their practices and secure their financial futures. Today, we proudly serve over 750 physicians across Hillsborough, Pinellas, Sarasota, and Manatee counties.

As our region expands and the healthcare landscape evolves, the need for strong, local financial support has never been greater. To meet this need, The Bank of Tampa created Practice Solutions, a comprehensive suite of deposit, lending, and treasury services designed

to support physicians at every stage of their journey, from establishing a practice to expansion and acquisition.

Building on this success, we introduced Physicians' Mortgage*, prescribing a clear path to homeownership for licensed physicians. This specialized program offers up to 100% financing, flexible underwriting, low down payment options for qualified borrowers, no private mortgage insurance (PMI) for eligible applicants, and the advantage of local decision-making with dedicated service from start to finish.

Eligibility for the Physicians' Mortgage Program*

Licensed physicians: MD/DO/ DMD/DDS/DVM. Physicians must be contracted at a hospital or doctor's office for a minimum of one (1) year. Self-employed physicians must have at least a three (3)-year history. Must be a U.S. citizen or U.S. resident with qualified U.S. originated income. If applicant is moving from out of state, employment contract and proof of permanent residence is required. All loans are subject to credit approval.

The Bank of Tampa NMLS #795367.

We're committed to evolving needs.

The Bank of Tampa remains committed to meeting the evolving needs of our clients. In response to market conditions and regional challenges, we introduced several residential loan solutions*, including adjustable-rate mortgages to help mitigate the impact of a high interest rate environment, a Physicians' Mortgage** program designed to assist medical professionals in purchasing homes with minimal down payment requirements, and renovation loans to support repairs and improvements.

In 2025, The Bank of Tampa achieved a record year in residential mortgage lending, closing sixty-five (65) loans totaling more than \$80 million.

* All loans are subject to credit approval.

** Eligibility for the Physicians' Mortgage Program - Licensed physicians: MD/DO/ DMD/DDS/DVM. Physicians must be contracted at a hospital or doctor's office for a minimum of one (1) year. Self-employed physicians must have at least a three (3)-year history. Must be a U.S. citizen or U.S. resident with qualified U.S. originated income. If applicant is moving from out of state, employment contract and proof of permanent residence is required. The Bank of Tampa NMLS #795367.



“I love working with The Bank of Tampa, mainly because I’m not treated like a number. I’m treated like a human being.”

Sarasota, FL

Nik Wallenda

President, Wallendas, Inc. & Wallenda’s Wonderland, Inc.

“I am Nik Wallenda. I am a seventh-generation tightrope walker and daredevil. I’m the first person in the world to walk a wire directly over the precipice of Niagara Falls and over an active volcano.

There’s a lot of financial strain that comes on us to do what we do. People don’t realize what it costs to produce a show and what it involves. The reality is it costs a lot more than one would expect and the risk is a lot more. Of course, the reward is more, as you’re the owner of the company. But as any CEO knows, there’s a lot of risk involved.

I love working with The Bank of Tampa, mainly because I’m not treated like a number. I’m treated like a human being. Because of that one-on-one relationship, I’m not dealing with AI that is judging

my credit or seeing my next business plan, but I can sit down with the president of the bank and say, ‘Here’s what I want to do. Here’s my business plan. Here’s why it’ll work. Here’s the track record.’ And then they will assess it based on our relationship, not based on just some numbers, or your back credit history. There’s way more involvement in personal one-on-one service and again, that to me is everything.

They actually show up! They show up to events and meet with me on site sometimes. With my industry and my lifestyle, I’m always traveling. I’m always busy. I’m always on the run, always on the move, and I can’t always make it to the bank, so they often come to me. You’re not going to get service like that from anyone else.”





Michelle Detweiler

CEO & Founder, Parc Center for Disabilities

“Parc Center for Disabilities started back in the fifties when there was nothing for families who had children with disabilities. And when Parc Center for Disabilities started, it started with ten families who had children that needed help – they needed each other. And that is the cornerstone of our organization. It’s the families that come together to help their loved ones live a fulfilling life.

This is a business. It’s not just a nonprofit organization that helps people with disabilities. We are a business. We have to have relationships. We have to have that communication with our banker to be successful.

Our relationship started with The Bank of Tampa when we needed construction financing. They were very easy to work with, extremely open to our mission, and they wanted to know more.

The Bank of Tampa is there for us. They support our fundraising events that enable us to raise the money that we need to provide one-to-one support to our participants. They’re there for us and it’s a relationship.

I could pick up the phone and talk to any number of people at The Bank of Tampa, and they would be there to help me.

We are able to finish our Children’s Services Center, which is a \$10 million project to support the children we serve, because of the construction financing that The Bank of Tampa has provided us.

This building is going to transform the services that we provide to the children in our community.”



St. Petersburg, FL





“The Bank of Tampa takes the time to get to know me, my business, our needs, and our challenges.”

Clearwater, FL

Rob Troke

President, Veritas Instrument Rental

“We contract with independent music stores in 43 states and over 350 locations. We have about 80,000 instruments in our inventory – 40,000 active rentals and about 20,000 on our site.

I had a friend who worked at The Bank of Tampa. He called me out to have lunch and that was the start of the relationship that’s been going on for about eight years now. I like the local aspect of the bank. I like the fact that the decision makers are local people in this community. They helped with getting the financing for my building, which was a huge game changer. They did a line of credit for

me when other banks wouldn’t. Although I have 40,000 active accounts, bringing in well over \$1.2 million a month, I can only count 30 days of my receivables. The balance sheet doesn’t look very good, but you can see 80,000 instruments have been depreciated off it. That’s when looking at it, interviewing, and getting to know the business makes a difference.

The Bank of Tampa takes the time to get to know me, my business, our needs, our challenges, and they’re right there with us every step of the way.”





Brandon

Advisory Board

(L to R):

- | | |
|--|--|
| <p>Roger A. Rivard President & Owner Rivard Buick GMC, Inc.</p> | <p>B. Mitchell "Mitch" Burley President Mitch Burley Construction, Inc.</p> |
| <p>Chuck C. Colwill, PE, LEED AP Corporate Ambassador Colwill Engineering, Inc.</p> | <p>Thomas A. Lee CEO Pepin Family Office</p> |
| <p>David L. Newberry Managing Member Newberry Holding Co., LLC</p> | <p>Daniel D. Raulerson Owner Raulerson Castillo & Company</p> |



Plant City

Advisory Board

(L to R):

- | | |
|--|--|
| <p>Antonio C. Azorin Retired Florida Brick & Clay, Inc.</p> | <p>Mark S. Poppell Vice President Poppell Insurance, Inc.</p> |
| <p>Rick A. Lott Chief Executive Officer All Florida Mechanical Services</p> | <p>Pamela C. Warnock Retired The Bank of Tampa</p> |
| <p>Sam H. Astin, III President & Owner Astin Farms, Inc.</p> | <p>Dr. William "Trey" A. Mueller Founder/Partner Dental Associates of Florida</p> |
| <p>Gary L. Boothe Chairman Plant City Advisory Board</p> | <p>Donald K. Stine General Partner Stine Family Partnership, Ltd.</p> |
| <p>James M. Scott President Jarrett Scott Ford, Inc.</p> | |



Pinellas County

Advisory Board

(L to R):

- | | |
|---|--|
| <p>David A. Zillig Co-Owner DAZSER@ Corporation, DBA JaniKing</p> | <p>Doug E. Bishop Chief Executive Officer Marsh McLennan Agency Florida Region</p> |
| <p>Judy A. Mitchell Former Owner & President Peter R. Brown Construction, Inc.</p> | <p>William "Bill" D. Kent President & Chief Executive Officer George F. Young, Inc.</p> |
| <p>Kenneth P. Cherven Managing Director Skyway Capital Markets</p> | <p>Cathy M. Collins President & Chief Executive Officer Clinical Consulting Solutions</p> |
| <p>Chairman Pinellas County Advisory Board</p> | <p>Board of Directors Panoramic Health</p> |



Sarasota & Manatee County

Advisory Board

(L to R):

- | | |
|---|---|
| <p>Robert J. Lane, CPA Managing Shareholder Kerkering Barberio & Co.</p> | <p>Dr. Si E. McAninch Owner Si McAninch, DDS, PA Pediatric Dentistry</p> |
| <p>James B. Tollerton Professional Benefits, Inc.</p> | <p>M. Lisa Carlton, Esq. Co-Owner/Manager Mabry Carlton Ranch in Sarasota County</p> |



Officers

Tampa Bay Banking Company

T. Corey Neil
President & Chief Executive Officer

Susan K. Miller
Chief Financial Officer

Thomas W. Oliver
Chief Administrative Officer

Maureen Busch
Director of Compliance & CRA

William “Mac” Fleming
Chief Risk Officer

Frank P. Territo
Chief of Staff
Director of Investor Relations

Carly Ross
Executive Assistant

The Bank of Tampa

EXECUTIVE

T. Corey Neil
President & Chief Executive Officer

Frank P. Territo
Chief of Staff
Director of Investor Relations

Carly Ross
Executive Assistant

HILLSBOROUGH

Scott C. Gault
Hillsborough County Market President

Cécile M. Bare, CFP®
SVP, Senior Private Relationship Manager

Ellerbe Bittner
Treasury Management Advisor

Jonathan Browy
SVP, Market Director, Sunset Park

Matthew Buzza
SVP, Market Director, Plant City

Cameron DeMarie
AVP, Commercial Relationship Manager

Bill Dowie
VP, Commercial Relationship Manager

Michael Eubanks
AVP, Commercial Relationship Manager

Gil Polanco Fernandez
VP, Commercial Relationship Manager

Angelina Garcia
Private Relationship Manager

Angela Gardner
VP, Commercial Relationship Manager

Catherine A. Harris
VP, Private Relationship Manager

Erin C. Hesbeens
SVP, Senior Private Relationship Manager

Wesley Joyner
SVP, Commercial Relationship Manager

Lisa Keeney
VP, Private Relationship Manager

Alison LaPointe
VP, Private Relationship Manager

H. Toby Lincoln
VP, Residential Mortgage Officer

Joseph D. Marshburn, III
SVP, Market Director, Downtown Tampa

Terry R. McFatter
SVP, Market Director, Brandon

Zane Petty
VP, Market Director, Armenia

Lee Pierson
VP, Private Relationship Manager

Darrell R. Turner
SVP, Market Director, Carrollwood

John M. Unger, CFP®
SVP, Market Director, Bayshore & Westshore
Residential Real Estate Director

Ashley Watters
VP, Commercial Relationship Manager

Polly Wiggins
VP, Private Relationship Manager

PINELLAS

K. Owen LaFave
Pinellas County Market President

Leslie Harst
Executive Assistant

Barclay Harless
SVP, Market Director, Downtown
St. Petersburg

Christina Hurt
AVP, Private Relationship Manager

Jeni S. La Paglia
VP, Private Relationship Manager

Joe Morgan
VP, Private Relationship Manager

Dotti Overton
SVP, Market Director, Clearwater

Frank Vitarelli
SVP, Market Director, Central Pinellas

Debbie Viveiros, AAP, CTP
VP, Commercial Relationship Manager

Chad Wammock
VP, Commercial Relationship Manager

SARASOTA & MANATEE

Charles O. Murphy
Sarasota & Manatee County Market President

Bryan Boudreaux
SVP, Market Director, Lakewood Ranch

Aric Chevtakin
VP, Private Relationship Manager

John P. Stump
SVP, Market Director, Sarasota

Edyta Votour
VP, Private Relationship Manager

BT WEALTH ADVISORS

Stacey S. Pittman, CFA, CFP®, CPWA®
Managing Director, BT Wealth Advisors

Timothy Donaldson, CRPC®
VP, BT Wealth Operations Manager

Jonathan Locklear, CFP®, CAP®
VP, Wealth Advisor

Nicole Smith, CRPC®
Wealth Planner

Gregory M. Stahl, CFP®, CPWA®
SVP, Sr. Wealth Advisor

Simon Sumner, CFA
VP, Portfolio Manager

TRUST SERVICES

Todd W. Cordell, J.D.
SVP, Trust Director

Kristin Hosack
VP, Trust Operations Manager

Sarah Schelling Peet, J.D., LL.M.
VP, Senior Trust Officer

Daniel Trank
Trust Investment Officer

COMMERCIAL REAL ESTATE

Matthew Boyd
SVP, Commercial Real Estate
Relationship Manager

L.B. Sierra
VP, Commercial Real Estate
Relationship Manager

MIDDLE MARKET

Kyle P. Keith
SVP, Middle Market Director

David W. Feeman
SVP, Middle Market Relationship Manager

Mallory Kuba
VP, Middle Market Relationship Manager

SMALL BUSINESS ADMINISTRATION

Blake Williams
VP, SBA Director

BANKING SUPPORT

Ashley Aponte
Lending Operations Manager

Suzy Bateman
VP, Director of Lending Operations Manager

Melissa Carner
AVP, Banking Support Manager, Sales

Merlisa Gittens
VP, Client Protection & Recovery Manager

Malorie Kent
VP, Operations Client Experience Manager

BLANCHARD BANKING CENTER

Thomas W. Oliver
Chief Administrative Officer

Michael J. Krieg
Chief Information Officer

Charlton W. Laird
Chief Digital Officer

William “Mac” Fleming
SVP, Chief Risk Officer

Kenneth Braga
SVP, Director of Enterprise Payments

Maureen K. Busch
SVP, Director of Compliance & CRA

Sean Cawley
Technology Service Support Manager



The Bank of Tampa (Continued)

Tammy Amburgey

VP, Operations Manager

Teddy Bixby

Digital Product Manager

Andrew Boutros

Digital Product Manager

John Q. Bui

AVP, Senior Systems Management Analyst

Roxanne Chance-Chin

VP, AML/CFT Officer & Fraud Investigations Manager

Kalynn Craven

Operations Assistant Manager

Rahul Rao Dannayak

Data Analytics Manager- Business Intelligence

Jennifer Denney

AVP, Compliance Officer

Katie Dennison

AVP, Internal Auditor

Patricia Fain

VP, Senior Risk Management Officer

Donovan Glaister

SVP, Infrastructure & Operations Director

Mika Jones

Senior Business Analyst

Aenoi Kounlavong

SVP, Bank Solutions Manager

Nikel Morancie, PMO, CPO

SVP, PMO Director

Sebastian Mrowczynski, FMP®

VP, Facilities Manager

Robert Noll

VP, Senior Risk Management Officer

Heidi N. Patterson

AVP, Senior Business Solutions Analyst
CRM Administrator

Kris Phillips

VP, Business Transformation Manager

Barbara Scott

Operations Assistant Manager



Nathan "Reade" Sevigny

AVP, Production Operations Manager

James Stock

VP, Information Security Officer

Mayelin Swafford

VP, Operations Manager - Treasury Services
Support Manager

Debbie Swezey

Business Solutions Analyst

Kalon Tew

AVP, Senior Project Manager

CREDIT ADMINISTRATION

John R. Fillingim

Chief Credit Officer

Karen Branch

VP, Senior Commercial Real Estate
Portfolio Manager

Sophia Chow

VP, Senior Portfolio Manager

Jason C. Edwards, RMA-CRC, AAP

SVP, Senior Portfolio Manager

Cristina Martinez

VP, Senior Underwriter, Consumer Loans

Kristina Miletic

AVP, Portfolio Manager
Credit Analyst

Sterling Morris

SVP, Special Assets Manager

Blaine J. Morrison, RMA-CRC

SVP, Credit Senior Manager

Edna Owens

Real Estate Construction Loan Admin Manager

Shaun Parrella

AVP, Portfolio Manager

Joseph Salamone

AVP, Portfolio Manager

Robert Smedley

VP, SBA Portfolio Manager

Billie Valloreo

SVP, Credit Senior Manager

FINANCE

Susan K. Miller, CPA

Chief Financial Officer

I.B. Alexander

SVP, Senior Finance Director

Miranda D'Angelis

VP, Accounting Director

Gail Flynn

AVP, Senior Payroll Manager

Anika Latortue

Assistant Controller

Sean Miller

AVP, Senior Accounting Manager

Kenneth Stewart

VP, Director of Accounting Operations

Zachary Weber

AVP, Financial Planning & Analysis Manager

HUMAN RESOURCES

Genna Dziloski

Chief Human Resources Officer

Stephanie Dahl

AVP, Benefits Partner

Renee Ervin

Recruiting Partner

Alyssa Martineau

AVP, Human Resources Assistant Manager

MARKETING

Kristen Herrick-Feazell

SVP, Marketing Manager

Susanne Vento Powers

SVP, Client Experience Manager



Financial Statements

Tampa Bay Banking Company

Condensed Consolidated Statements of Financial Condition

As of December 31, 2025 and 2024 | Dollars in thousands (except per share data)

| Assets | 2025 | 2024 |
|----------------------------------|---------------------|---------------------|
| Cash and due from banks | \$ 56,704 | \$ 185,883 |
| Investment and equity securities | 802,165 | 901,837 |
| Loans receivable | 1,937,947 | 1,772,548 |
| Allowance for credit losses | (26,427) | (23,706) |
| Loans receivable, net | 1,911,520 | 1,748,842 |
| Premises and equipment, net | 27,721 | 28,670 |
| Bank owned life insurance | 48,788 | 47,442 |
| Deferred tax asset, net | 22,730 | 29,311 |
| Intangibles, net | 6,271 | 6,564 |
| Other assets | 50,219 | 33,719 |
| Total Assets | \$ 2,926,118 | \$ 2,982,268 |

Liabilities and Stockholders' Equity

| Liabilities | 2025 | 2024 |
|--|------------------|------------------|
| Deposits: | | |
| Non-interest bearing | \$ 1,005,444 | \$ 1,062,393 |
| Interest bearing | 1,615,244 | 1,647,586 |
| Total Deposits | 2,620,688 | 2,709,979 |
| Accrued expenses and other liabilities | 24,582 | 32,099 |
| Total Liabilities | 2,645,270 | 2,742,078 |

| Stockholders' Equity | 2025 | 2024 |
|---|---------------------|---------------------|
| Common stock | 260 | 265 |
| Additional paid-in capital | 49,862 | 55,770 |
| Retained earnings | 278,538 | 252,716 |
| Accumulated other comprehensive loss | (47,812) | (68,561) |
| Total Stockholders' Equity | 280,848 | 240,190 |
| Total Liabilities and Stockholders' Equity | \$ 2,926,118 | \$ 2,982,268 |

Condensed Consolidated Statements of Income

For the years ended December 31, 2025 and 2024 | Dollars in thousands (except per share data)

| Interest Income | 2025 | 2024 |
|-------------------------------|----------------|----------------|
| Loans, including fees | \$ 103,205 | \$ 95,028 |
| Investment securities & other | 28,458 | 34,362 |
| Total interest income | 131,663 | 129,390 |

| Interest Expense | 2025 | 2024 |
|----------------------------|----------------|---------------|
| Deposits | 28,677 | 33,229 |
| Borrowings | 144 | - |
| Total interest expense | 28,821 | 33,229 |
| Net interest income | 102,842 | 96,161 |

| Non-Interest Income | 2025 | 2024 |
|--|---------------|---------------|
| Service charges on deposit accounts & service fees | 7,944 | 7,003 |
| Wealth management and trust fees | 9,548 | 9,132 |
| Loss on sale of debt securities available-for-sale, net | (5,131) | (2,112) |
| (Loss) gain on sale of small business administration loans | (35) | 163 |
| Other | 1,571 | 1,784 |
| Total non-interest income | 13,897 | 15,970 |

| Non-Interest Expense | 2025 | 2024 |
|--|------------------|------------------|
| Compensation and employee benefits | 43,100 | 41,965 |
| Occupancy, equipment & software | 11,487 | 10,903 |
| Federal and state assessments | 1,760 | 1,759 |
| Professional fees & other expenses | 12,977 | 12,477 |
| Total non-interest expense | 69,324 | 67,104 |
| Net income before provision (credit) for credit losses and income taxes | 47,415 | 45,027 |
| Provision for credit losses | 3,000 | 3,575 |
| Income tax expense | 8,883 | 9,171 |
| Net income | \$ 35,532 | \$ 32,281 |

| Earnings Per Share | 2025 | 2024 |
|--------------------|----------|----------|
| Basic | \$ 13.48 | \$ 12.17 |
| Diluted | \$ 13.44 | \$ 12.13 |



Financial Statements (continued)

Tampa Bay Banking Company

Condensed Consolidated Statements of Changes in Stockholders' Equity

For the years ended December 31, 2025 and 2024 | Dollars in thousands (except per share data)

| | Common Stock | | Additional paid-in capital | Retained earnings | Subtotal stockholders' equity | Accumulated other comprehensive income | Total stockholders' equity |
|--|------------------|--------------|-------------------------------|----------------------|-------------------------------------|---|----------------------------------|
| | Shares | Par value | | | | | |
| Balance, December 31, 2023 | 2,646,599 | \$264 | \$55,390 | \$229,196 | \$284,850 | (\$64,546) | \$220,304 |
| Comprehensive income: | | | | | | | |
| Net income | - | - | - | 32,281 | 32,281 | - | 32,281 |
| Net unrealized gain (loss) on investment securities AFS | - | - | - | - | - | (4,015) | (4,015) |
| Redemption of common stock | (36,723) | (4) | (4,306) | - | (4,310) | - | (4,310) |
| Stock issued | 39,995 | 5 | 4,686 | - | 4,691 | - | 4,691 |
| Dividends declared | - | - | - | (8,761) | (8,761) | - | (8,761) |
| Balance, December 31, 2024 | 2,649,871 | \$265 | \$55,770 | \$252,716 | \$308,751 | (\$68,561) | \$240,190 |
| Comprehensive income: | | | | | | | |
| Net income | - | - | - | 35,532 | 35,532 | - | 35,532 |
| Net unrealized gain (loss) on investment securities AFS | - | - | - | - | - | 20,749 | 20,749 |
| Redemption of common stock | (90,719) | (9) | (11,768) | - | (11,777) | - | (11,777) |
| Stock issued | 44,434 | 4 | 5,860 | - | 5,864 | - | 5,864 |
| Dividends declared | - | - | - | (9,710) | (9,710) | - | (9,710) |
| Balance, December 31, 2025 | 2,603,586 | \$260 | \$49,862 | \$278,538 | \$328,660 | (\$47,812) | \$280,848 |





Serving Tampa Bay

Post Office Box One
Tampa, Florida 33601-0001

Offices throughout Tampa Bay
813-872-1200 | thebankoftampa.com



Member
FDIC

*Bank deposit products
and services provided by
The Bank of Tampa*