

MONTHLY TDT ANALYSIS

Statistical and Graphical Reports for month ending September 30, 2025



November 12, 2025

Tourist Development Council
Bay County, Florida

Council Members:

Attached please find statistical and graphical reports for the ten months ending September 30th, 2025. Reports included herein include the following:

1. The "Cash Collection Analysis" report reflects actual dollars collected for the period and may include monies for past due taxes from previous reporting periods. This is typically the result of enforcement actions and/or payments against delinquent accounts.
2. The "Cash/Accrual Breakdown" represents the attribution of collected revenue. As collection is an ongoing process, numbers will change as earnings are applied to the period in which they were earned.
3. Statistical and graphic data are presented in accordance with guidelines established by Florida Statute and are based on Gross Rental Receipts reported.

Please be advised that there are inherent limitations to these reports that include but are not limited to:

1. All information is unaudited.
2. Statistical and graphic reports are only for Panama City Beach as Mexico Beach and Panama City have limited property counts.
3. "Gross Receipts" represent only one element in the calculation of the taxes owed.
4. Third party data obtained to provide enhanced statistical data, such as bedroom count, is outside these regulations.
5. All statistics are based upon tax returns that have been submitted and paid, even when there is no income to report. Statistics are subject to change due to subsequent collections and future enforcement action.
6. Unit counts for hotels, motels, and miscellaneous properties are obtained from representatives of those properties.
7. Miscellaneous properties include campgrounds, apartments, duplex / multifamily and timeshare properties.

If I can be of further assistance to the Council, or should you wish to discuss this report further, please do not hesitate to contact me.

Sincerely,

Bill Kinsaul
Clerk of Court and Comptroller

Clerk of Court & Comptroller

Report for Month Ending

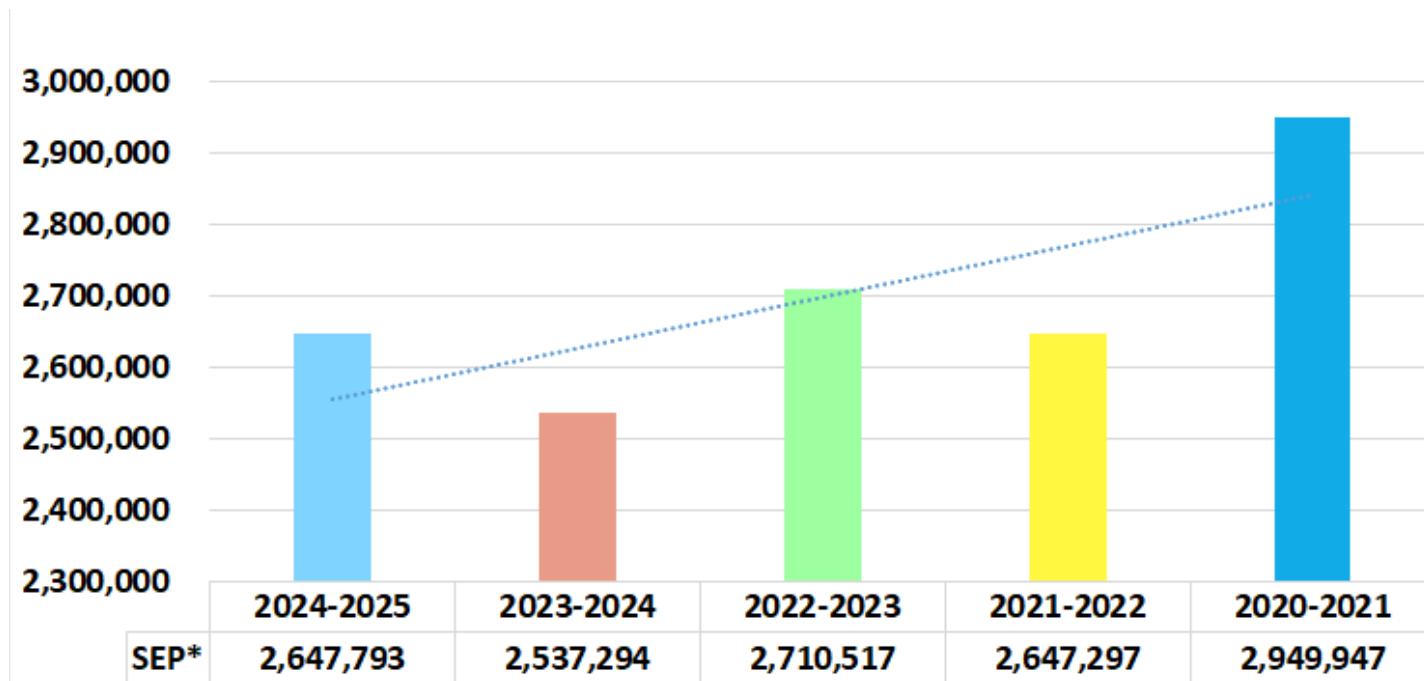
September 30, 2025



Bay County
Tourist Development Council

Cash Collection Analysis: Panama City Beach

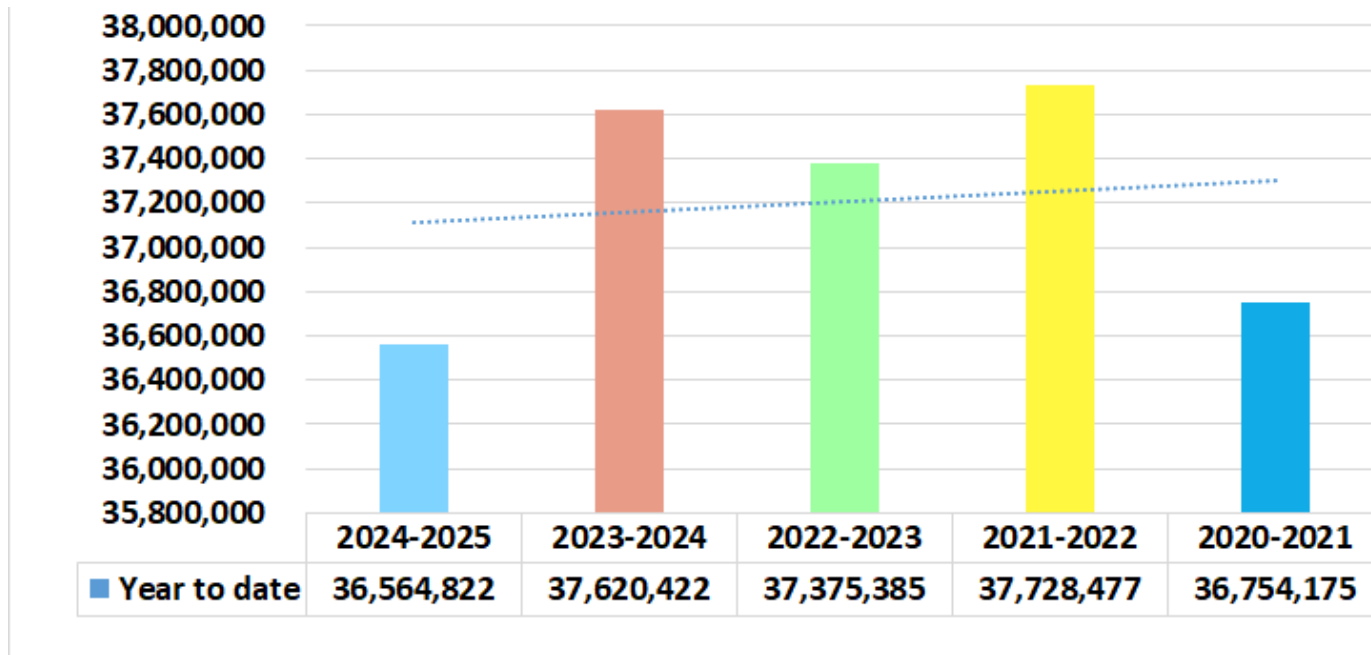
For the month ending
September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

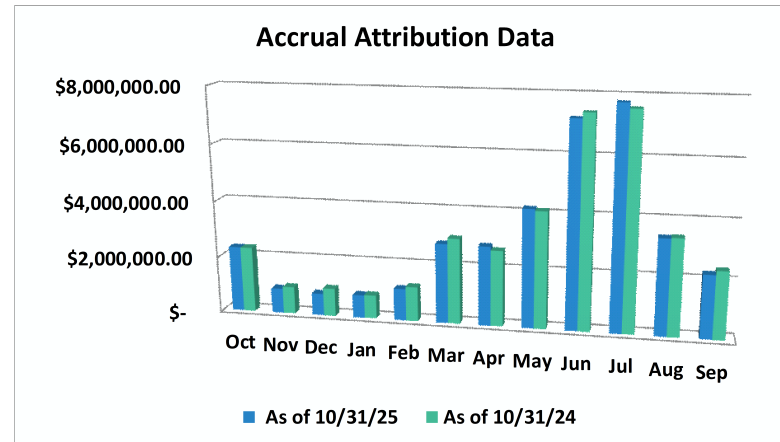
Cash Collection Analysis: Panama City Beach

For the twelve months
ending September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

Accrual Attribution Data



Accrual Attribution Data				
	FY25	FY24		
	As of 10/31/25	As of 10/31/24	Variance	Variance %
Oct	\$ 2,320,487.32	\$ 2,315,700.90	\$ 4,786.42	0.21%
Nov	\$ 877,409.53	\$ 961,621.00	\$ (84,211.47)	-8.76%
Dec	\$ 777,145.20	\$ 984,877.77	\$ (207,732.57)	-21.09%
Jan	\$ 816,413.01	\$ 833,285.83	\$ (16,872.82)	-2.02%
Feb	\$ 1,131,010.16	\$ 1,220,595.75	\$ (89,585.59)	-7.34%
Mar	\$ 2,817,290.91	\$ 3,020,440.49	\$ (203,149.58)	-6.73%
Apr	\$ 2,799,654.12	\$ 2,676,759.77	\$ 122,894.35	4.59%
May	\$ 4,170,425.77	\$ 4,111,082.23	\$ 59,343.54	1.44%
Jun	\$ 7,217,449.80	\$ 7,419,184.33	\$ (201,734.53)	-2.72%
Jul	\$ 7,769,481.82	\$ 7,579,085.71	\$ 190,396.11	2.51%
Aug	\$ 3,390,321.24	\$ 3,416,664.26	\$ (26,343.02)	-0.77%
Sep	\$ 2,233,514.76	\$ 2,381,170.75	\$ (147,655.99)	-6.20%
TOTALS	\$ 36,320,603.64	\$ 36,920,468.79	\$ (599,865.15)	-1.62%

Cash / Accrual Breakdown

Panama City Beach

FY2025

		Collected in the Month of:													Totals
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		
Accrued to the Month of:	Pre	\$ 90,357.19	\$ 49,090.21	\$ 38,972.89	\$ 1,887.70	\$ 4,016.06	\$ 17,265.22	\$ 1,709.70	\$ 27,781.95	\$ 12,698.71	\$ -	\$ 414.58	\$ -	\$ 244,194.21	
	Oct	\$ 2,266,392.81	\$ 43,321.35	\$ 6,091.46	\$ 1,165.96	\$ 361.70	\$ 254.64	\$ 1,423.12	\$ 363.04	\$ 312.56	\$ 170.75	\$ 196.18	\$ 433.75	\$ 2,320,487.32	
	Nov	\$ 11,951.39	\$ 841,904.03	\$ 14,343.38	\$ 1,168.88	\$ 377.00	\$ 818.57	\$ 246.28	\$ 1,701.00	\$ 4,274.30	\$ 76.54	\$ 126.58	\$ 421.58	\$ 877,409.53	
	Dec	\$ 43.39	\$ 11,798.53	\$ 745,484.44	\$ 3,442.47	\$ 6,618.72	\$ 2,044.85	\$ 45.40	\$ 2,763.90	\$ 3,913.85	\$ 82.33	\$ 156.33	\$ 750.99	\$ 777,145.20	
	Jan	\$ -	\$ -	\$ 3,980.02	\$ 691,110.37	\$ 79,425.92	\$ 8,939.53	\$ 27,654.71	\$ 2,179.91	\$ 1,568.97	\$ 902.66	\$ 388.44	\$ 262.48	\$ 816,413.01	
	Feb	\$ -	\$ -	\$ 125.00	\$ 208.80	\$ 1,078,189.93	\$ 39,683.61	\$ 5,338.04	\$ 2,808.37	\$ 2,220.57	\$ 946.67	\$ 1,136.94	\$ 352.23	\$ 1,131,010.16	
	Mar	\$ -	\$ -	\$ 125.00	\$ -	\$ 3,048.97	\$ 2,726,504.70	\$ 55,268.99	\$ 20,286.66	\$ 4,979.14	\$ 2,325.30	\$ 4,085.65	\$ 666.50	\$ 2,817,290.91	
	Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,728.05	\$ 2,662,341.76	\$ 98,751.42	\$ 24,602.39	\$ 8,366.83	\$ 3,384.08	\$ 479.59	\$ 2,799,654.12	
	May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,351.63	\$ 4,084,040.55	\$ 56,060.46	\$ 21,377.45	\$ 4,437.74	\$ 3,157.94	\$ 4,170,425.77	
	Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,679.43	\$ 7,083,011.24	\$ 107,816.52	\$ 13,765.16	\$ 5,177.45	\$ 7,217,449.80	
	Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,299.29	\$ 10,265.05	\$ 7,257,674.00	\$ 173,263.20	\$ 325,980.28	\$ 7,769,481.82	
	Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,515.85	\$ 3,300,783.29	\$ 87,022.10	\$ 3,390,321.24	
	Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,426.48	\$ 2,223,088.28	\$ 2,233,514.76	
	Post	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25.00	\$ -	\$ 25.00	
		\$ 2,368,744.78	\$ 946,114.12	\$ 809,122.19	\$ 698,984.18	\$ 1,172,038.30	\$ 2,797,239.17	\$ 2,755,379.63	\$ 4,250,655.52	\$ 7,203,907.24	\$ 7,402,254.90	\$ 3,512,589.65	\$ 2,647,793.17	\$ 36,564,822.85	

*Note: This report delineates the attribution of collected revenue in a given reporting period.



Schedule of Collection Allocation

Panama City Beach

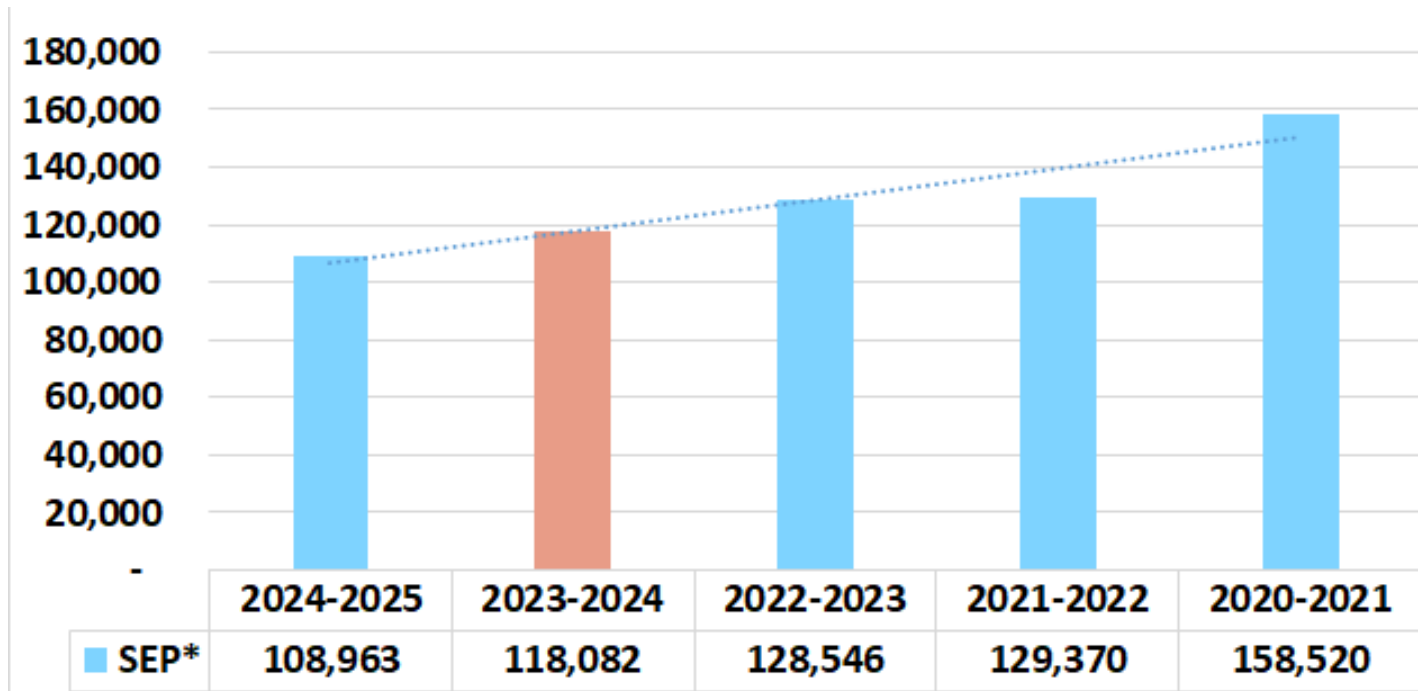
Schedule of Collection Allocation
Panama City Beach
For the month and fiscal year ending September 2025 and 2024

	For the month ending September 2025			For the month ending September 2024		
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	2,215,545	371,789	2,587,334	2,365,895	138,109	2,504,004
Penalties	7,919	47,010	54,929	16,644	13,251	29,895
Interest	58	5,472	5,530	42	3,353	3,395
Total Collections	2,223,522	424,271	2,647,793	2,382,580	154,713	2,537,294
	Fiscal year to date through September 2025			Fiscal year to date through September 2024		
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	34,909,037	1,304,080	36,213,117	35,379,970	1,838,825	37,218,796
Penalties	118,956	205,874	324,830	146,243	183,638	329,881
Interest	538	26,338	26,875	872	70,874	71,745
Total Collections	35,028,531	1,536,291	36,564,822	35,527,085	2,093,337	37,620,422

Cash Collection Analysis:

Panama City

For the month ending
September 30, 2025

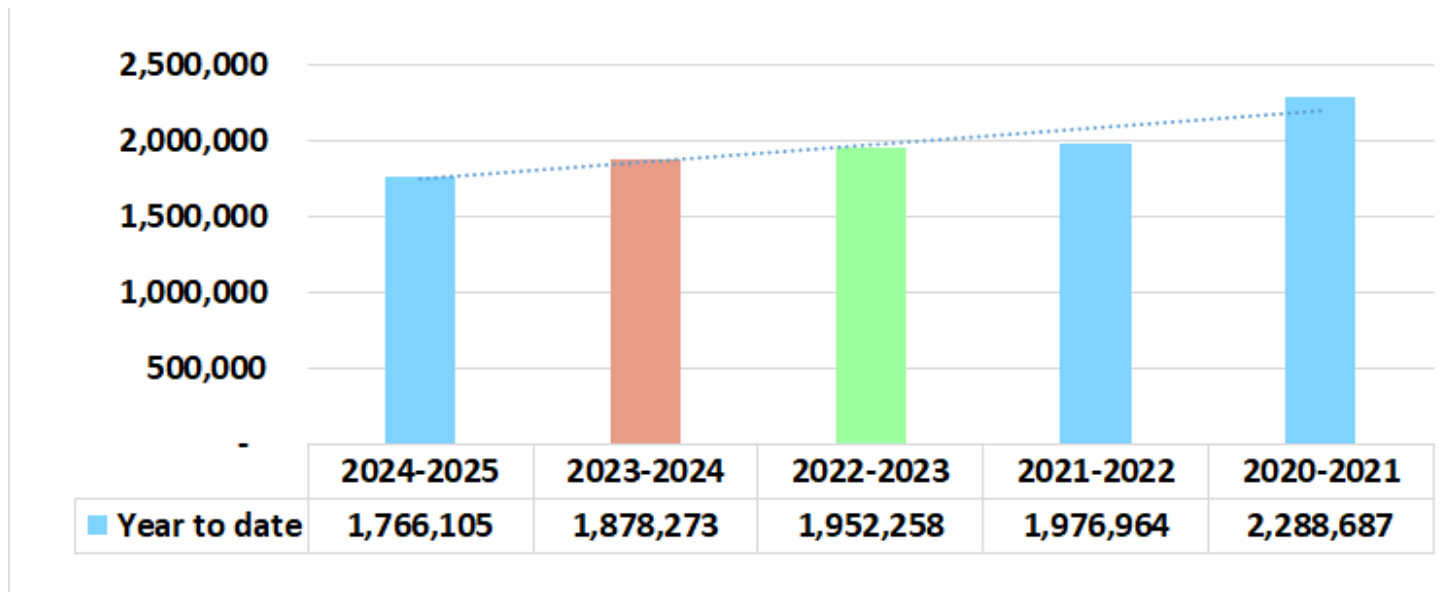


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Cash Collection Analysis:

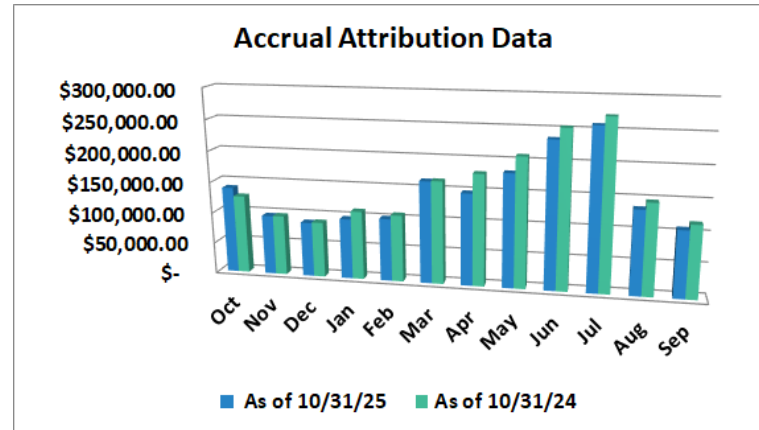
Panama City

**For the twelve months
ending September 30, 2025**



***Note:** This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

Accrual Attribution Data



Accrual Attribution Data				
	FY25		FY24	
	As of 10/31/25	As of 10/31/24	Variance	Variance %
Oct	\$ 139,227.51	\$ 125,972.87	\$ 13,254.64	10.52%
Nov	\$ 95,895.71	\$ 96,379.91	\$ (484.20)	-0.50%
Dec	\$ 87,907.49	\$ 89,073.66	\$ (1,166.17)	-1.31%
Jan	\$ 97,147.50	\$ 110,283.09	\$ (13,135.59)	-11.91%
Feb	\$ 100,853.40	\$ 107,365.36	\$ (6,511.96)	-6.07%
Mar	\$ 163,967.20	\$ 164,873.58	\$ (906.38)	-0.55%
Apr	\$ 147,975.18	\$ 179,092.08	\$ (31,116.90)	-17.37%
May	\$ 182,087.35	\$ 208,327.18	\$ (26,239.83)	-12.60%
Jun	\$ 235,615.77	\$ 253,368.12	\$ (17,752.35)	-7.01%
Jul	\$ 258,431.13	\$ 271,934.48	\$ (13,503.35)	-4.97%
Aug	\$ 135,628.59	\$ 146,821.33	\$ (11,192.74)	-7.62%
Sep	\$ 107,409.26	\$ 116,603.46	\$ (9,194.20)	-7.89%
TOTALS	\$ 1,752,146.09	\$ 1,870,095.12	\$ (117,949.03)	-6.31%

Cash / Accrual Breakdown

Panama City FY2025

		Collected in the Month of:													Totals
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		
Accrued to the Month of:	Pre	\$ 7,548.47	\$ 486.84	\$ 3,040.83	\$ -	\$ -	\$ 562.72	\$ -	\$ 2,320.05	\$ -	\$ -	\$ -	\$ -	\$ 13,958.91	
	Oct	\$ 131,451.02	\$ 5,304.54	\$ 100.00	\$ 110.01	\$ -	\$ 336.77	\$ -	\$ -	\$ 130.43	\$ 1,794.74	\$ -	\$ -	\$ 139,227.51	
	Nov	\$ -	\$ 92,900.69	\$ 1,969.27	\$ 99.19	\$ 58.34	\$ 376.56	\$ -	\$ -	\$ 383.41	\$ 108.25	\$ -	\$ -	\$ 95,895.71	
	Dec	\$ -	\$ 1,104.50	\$ 86,263.60	\$ 80.11	\$ 7.82	\$ 207.76	\$ -	\$ -	\$ 145.32	\$ 98.38	\$ -	\$ -	\$ 87,907.49	
	Jan	\$ -	\$ -	\$ 860.44	\$ 93,533.53	\$ 1,660.40	\$ 13.99	\$ 396.97	\$ -	\$ 374.52	\$ 307.65	\$ -	\$ -	\$ 97,147.50	
	Feb	\$ -	\$ -	\$ -	\$ -	\$ 99,324.74	\$ 842.69	\$ 57.38	\$ -	\$ 290.12	\$ 338.47	\$ -	\$ -	\$ 100,853.40	
	Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 160,638.14	\$ 1,115.74	\$ 602.90	\$ 866.82	\$ 743.60	\$ -	\$ -	\$ 163,967.20	
	Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 145,860.80	\$ 445.67	\$ 875.72	\$ 792.99	\$ -	\$ -	\$ 147,975.18	
	May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 179,929.25	\$ 1,196.95	\$ 961.15	\$ -	\$ -	\$ 182,087.35	
	Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 228,490.44	\$ 7,125.33	\$ -	\$ -	\$ 235,615.77	
	Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 256,334.52	\$ 1,108.13	\$ 988.48	\$ 258,431.13	
	Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 138.54	\$ 134,924.93	\$ 565.12	\$ 135,628.59	
	Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 107,409.26	\$ 107,409.26	
	Post	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	\$	\$ 138,999.49	\$ 99,796.57	\$ 92,234.14	\$ 93,822.84	\$ 101,051.30	\$ 162,978.63	\$ 147,430.89	\$ 183,297.87	\$ 232,753.73	\$ 268,743.62	\$ 136,033.06	\$ 108,962.86	\$ 1,766,105.00	

*Note: This report delineates the attribution of collected revenue in a given reporting period.



Schedule of Collection Allocation Panama City

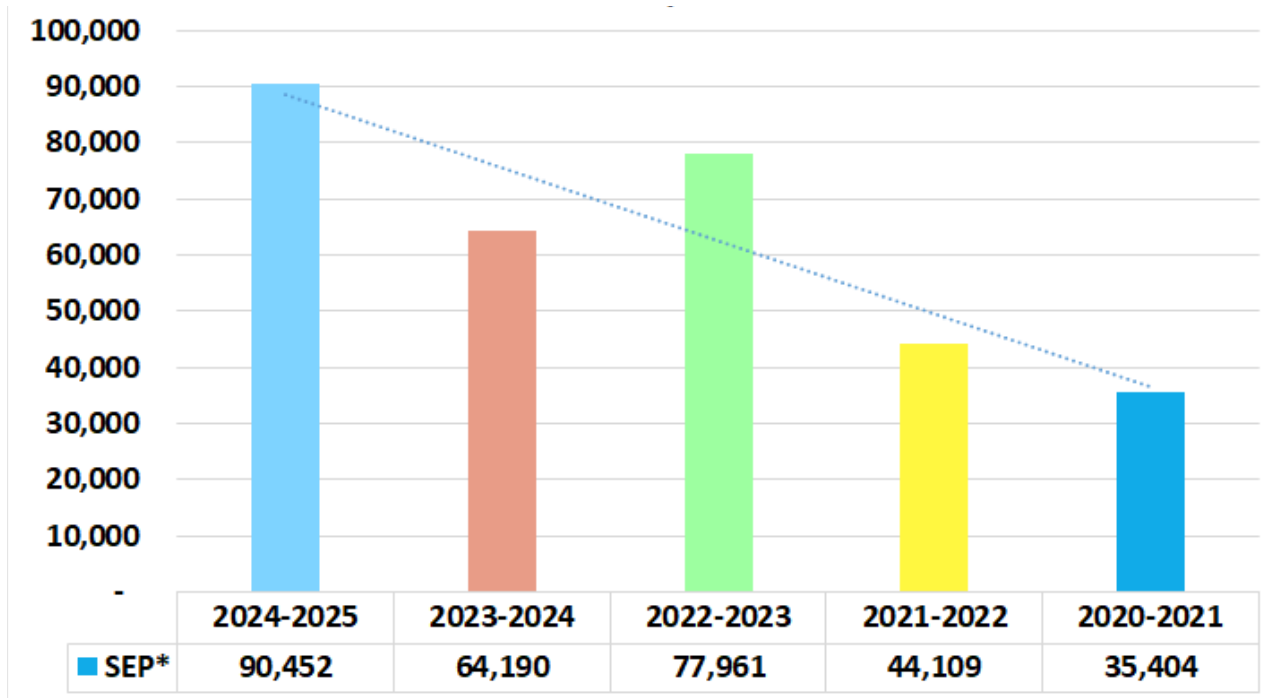
Schedule of Collection Allocation Panama City For the month and fiscal year ending September 2025 and 2024

	For the month ending September 2025			For the month ending September 2024		
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	107,058	1,085	108,143	251,029	1,516	252,545
Penalties	350	450	800	217	385	602
Interest	1	18	20	2	14	16
Total Collections	107,409	1,554	108,963	251,248	1,915	253,163
	Fiscal year to date through September 2025			Fiscal year to date through September 2024		
	Current period	Prior periods	Total	Current period	Prior periods	Total
Taxes	1,715,575	35,642	1,751,217	1,316,819	13,752	1,330,571
Penalties	3,580	10,550	14,131	2,095	4,269	6,364
Interest	8	748	756	8	349	357
Total Collections	1,719,163	46,941	1,766,104	1,318,923	18,369	1,337,292



Cash Collection Analysis: Mexico Beach

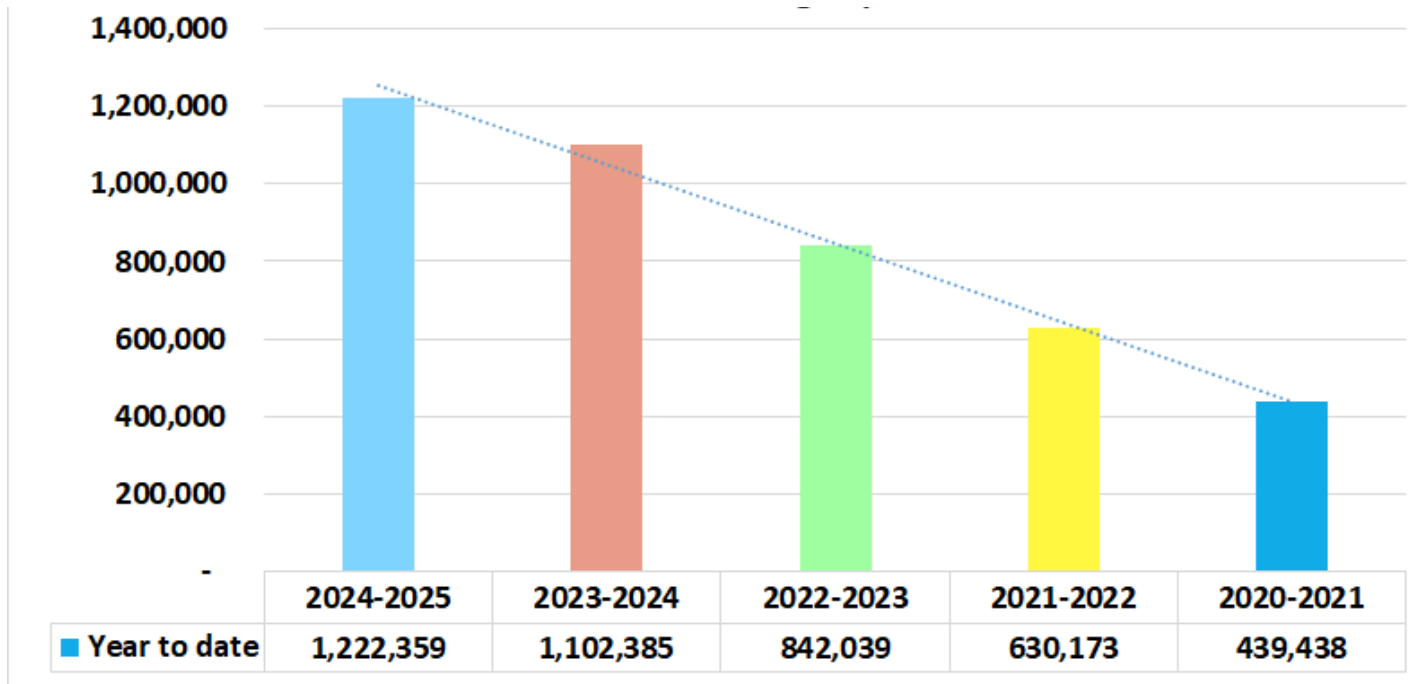
For the month ending
September 30, 2025



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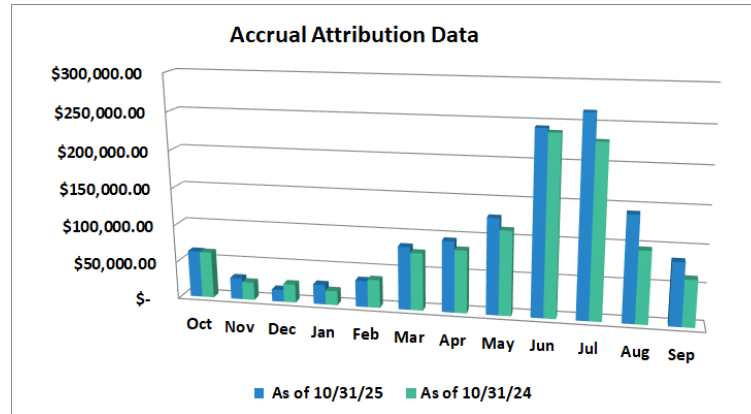
Cash Collection Analysis: Mexico Beach

For the twelve months
ending September 30, 2025



*Note: This report represents collections on a cash basis. The collection period is indicative of all cash receipts generated in the following month (i.e. February period collections are generated March 1st through May 31st; these figures will correspond with the March column in the Cash Accrual Breakdown).

Accrual Attribution Data



Accrual Attribution Data				
	FY25	FY24		
	As of 10/31/25	As of 10/31/24	Variance	Variance %
Oct	\$ 62,816.88	\$ 62,235.87	\$ 581.01	0.93%
Nov	\$ 28,938.66	\$ 23,948.83	\$ 4,989.83	20.84%
Dec	\$ 16,205.56	\$ 24,817.85	\$ (8,612.29)	-34.70%
Jan	\$ 26,631.08	\$ 19,093.22	\$ 7,537.86	39.48%
Feb	\$ 35,433.33	\$ 37,696.56	\$ (2,263.23)	-6.00%
Mar	\$ 84,427.00	\$ 77,109.76	\$ 7,317.24	9.49%
Apr	\$ 95,128.01	\$ 83,944.93	\$ 11,183.08	13.32%
May	\$ 128,189.96	\$ 112,855.88	\$ 15,334.08	13.59%
Jun	\$ 243,585.74	\$ 238,524.94	\$ 5,060.80	2.12%
Jul	\$ 264,551.12	\$ 229,364.15	\$ 35,186.97	15.34%
Aug	\$ 141,573.05	\$ 96,508.29	\$ 45,064.76	46.70%
Sep	\$ 84,175.45	\$ 62,293.68	\$ 21,881.77	35.13%
TOTALS	\$ 1,211,655.84	\$ 1,068,393.96	\$ 143,261.88	13.41%

Cash / Accrual Breakdown

Mexico Beach FY2025

		Collected in the Month of:													Totals
		Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		
Accrued to the Month of:	Pre	\$ 1,522.83	\$ 3,915.66	\$ 417.75	\$ 2,934.39	\$ 805.47	\$ -	\$ 789.55	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,385.65	
	Oct	\$ 61,688.94	\$ 768.66	\$ 309.28	\$ -	\$ 50.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 62,816.88	
	Nov	\$ 20.00	\$ 28,645.90	\$ 222.76	\$ -	\$ 50.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 28,938.66	
	Dec	\$ -	\$ 826.87	\$ 15,278.69	\$ 50.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50.00	\$ -	\$ -	\$ 16,205.56	
	Jan	\$ -	\$ -	\$ -	\$ 23,136.30	\$ 2,795.09	\$ 150.00	\$ 361.49	\$ -	\$ 50.00	\$ 138.20	\$ -	\$ -	\$ 26,631.08	
	Feb	\$ -	\$ -	\$ -	\$ -	\$ 33,856.40	\$ 471.83	\$ 700.44	\$ 225.00	\$ 50.00	\$ 129.66	\$ -	\$ -	\$ 35,433.33	
	Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 82,870.86	\$ 821.06	\$ 489.83	\$ 50.00	\$ 195.25	\$ -	\$ -	\$ 84,427.00	
	Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 90,411.90	\$ 3,149.69	\$ 1,266.92	\$ 299.50	\$ -	\$ -	\$ 95,128.01	
	May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 126,940.49	\$ 1,008.72	\$ 240.75	\$ -	\$ -	\$ 128,189.96	
	Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 236,418.12	\$ 6,361.86	\$ -	\$ 805.76	\$ 243,585.74	
	Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 261,195.38	\$ 1,625.57	\$ 1,730.17	\$ 264,551.12	
	Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 23,684.09	\$ 112,932.09	\$ 4,956.87	\$ 141,573.05	
	Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,216.34	\$ 82,959.11	\$ 84,175.45	
Post	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
	\$ 63,231.77	\$ 34,157.09	\$ 16,228.48	\$ 26,120.69	\$ 37,556.96	\$ 83,492.69	\$ 93,084.44	\$ 130,805.01	\$ 238,843.76	\$ 292,294.69	\$ 115,774.00	\$ 90,451.91	\$ 1,222,041.49		

*Note: This report delineates the attribution of collected revenue in a given reporting period.

Schedule of Collection Allocation Mexico Beach



TDC Zones: Panama City Beach and Surrounding

