

Brannen Bank

Inverness, FL

Established

7/1/1926

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, 2023

Institution name	Total Assets (\$'000's)
Raymond James Bank	43,358,880
Finemark National Bank & Trust	3,782,590
The Bank Of Tampa	3,066,916
Bayfirst National Bank	1,069,502
Brannen Bank	869,574
Sanibel Captiva Community Bank	777,925
Charlotte State Bank & Trust	679,891
Englewood Bank & Trust	596,074
Flagship Bank	575,437
Edison National Bank	529,980
Climate First Bank	332,793
Tcm Bank, National Association	315,307
Bankflorida	299,867
First National Bank Of Pasco	299,561
Gulfside Bank	282,422
Central Bank	280,016
Waterfall Bank	115,057
Century Bank Of Florida	113,429
Gulf Coast Business Bank	60,002

Institution name	Return on Avg Assets (%)
Charlotte State Bank & Trust	2.85
Englewood Bank & Trust	2.44
Brannen Bank	2.26
Sanibel Captiva Community Bank	2.20
Raymond James Bank	2.00
Edison National Bank	1.92
The Bank Of Tampa	1.36
Flagship Bank	0.89
Gulfside Bank	0.81
Central Bank	0.80
Bankflorida	0.78
Century Bank Of Florida	0.78
First National Bank Of Pasco	0.55
Bayfirst National Bank	0.45
Tcm Bank, National Association	0.40
Finemark National Bank & Trust	0.28
Waterfall Bank	(0.23)
Climate First Bank	(0.69)
Gulf Coast Business Bank	(5.83)

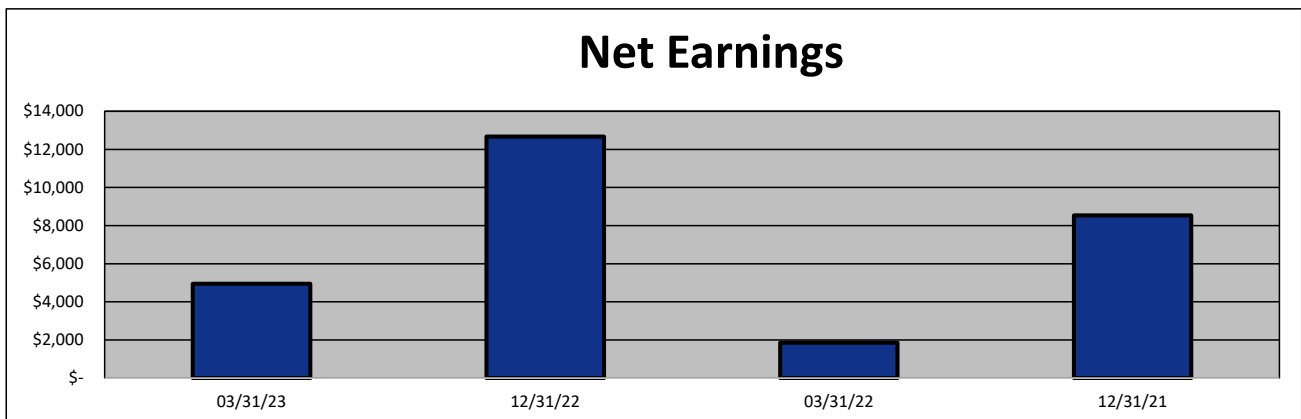
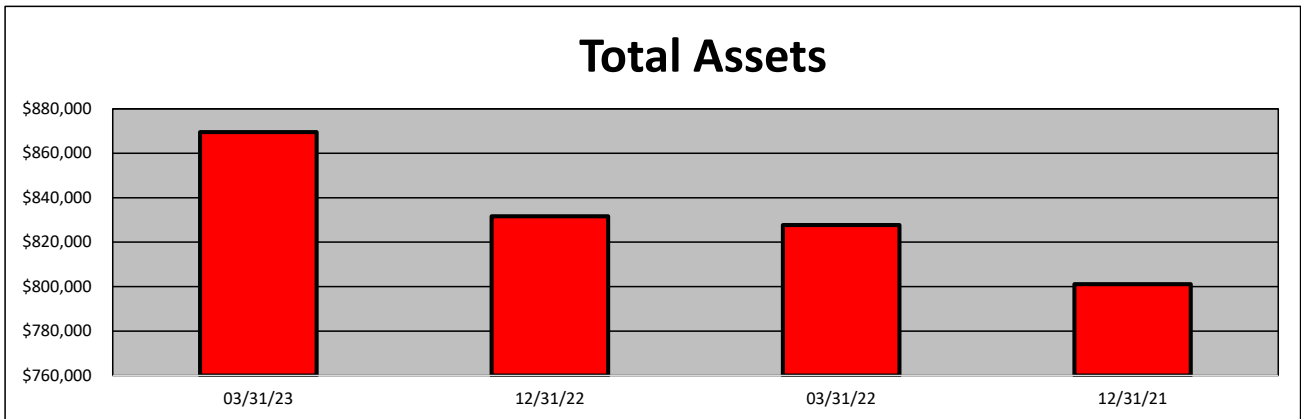
EXECUTIVE SUMMARY - Brannen Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	2.53	1.64	3.25	4.70	9.92	11.46
Leverage Ratio	5.64	5.15	5.03	5.03	11.01	12.84
Tier 1 Cap/Risk Based Assets	15.38	14.39	15.48	15.38	18.60	13.51
Risk Based Ratio	16.46	15.48	16.58	16.51	19.49	14.38
Common Equity Tier 1 Capital Ratio	15.38	14.39	15.48	15.38	18.60	13.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	41.77	40.73	36.81	37.90	60.06	75.39
Loans/Assets	40.65	40.02	35.59	36.11	49.99	62.42
Securities/Assets	28.59	29.94	24.58	25.82	20.52	15.88
PROFITABILITY:						
Return on Avg Assets	2.26	1.49	0.90	1.15	0.23	0.74
Return on Avg Equity	111.13	57.35	23.09	22.59	6.95	18.09
Nonint Income/Avg Assets	0.28	0.31	0.33	0.39	0.88	1.24
Net Overhead Ratio	1.41	1.35	1.24	1.33	2.15	2.59
Efficiency Ratio	41.99	51.76	62.75	62.72	136.11	73.39
Assets (per million) per Employee	8.20	7.77	9.10	8.71	10.18	14.36
ASSET QUALITY:						
Allowance/Loans	0.86	1.01	1.00	1.01	1.39	1.38
Nonperforming Loans/Total Loans	0.32	0.39	0.43	0.73	0.53	0.24
Nonperforming Assets/Total Assets	0.13	0.16	0.15	0.26	0.32	0.18
Adjusted Texas Ratio	4.52	7.57	4.20	5.23	2.37	1.54
YIELDS & COSTS:						
Yield on earning assets	4.26	3.08	2.31	2.55	2.93	4.99
Cost of funds	0.66	0.19	0.15	0.16	0.30	1.36
Net interest margin	3.83	2.96	2.21	2.45	2.55	3.80
Avg Earning Assets/Avg Assets	97.28	97.55	97.55	96.17	91.48	96.30

SELECTED FINANCIAL DATA - Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	869,574	831,596	827,673	801,057	41,901	5.06
Cash and Equivalents	262,812	244,783	325,825	301,533	(63,013)	(19.34)
Securities	248,652	248,986	203,418	206,843	45,234	22.24
Loans, net	353,521	332,779	294,609	289,234	58,912	20.00
Deposit Accounts	846,324	817,129	800,273	763,149	46,051	5.75
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	22,000	13,678	26,931	37,614	(4,931)	(18.31)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,956	12,676	1,863	8,543	3,093	166.02
Interest Income	9,102	25,610	4,647	18,250	4,455	95.87
Interest Expense	917	1,002	195	759	722	370.26
Net Interest Income	8,185	24,608	4,452	17,491	3,733	83.85
Prov for Credit Losses	142	441	40	(330)	102	255.00
Noninterest income	621	2,659	680	2,926	(59)	(8.68)
Gain on Sale of Securities	-	-	-	626	-	NA
Noninterest Expense	3,708	14,150	3,229	12,830	479	14.83
Net Operating Income	4,956	12,676	1,863	7,917	3,093	166.02
Income Taxes	-	-	-	-	-	NA

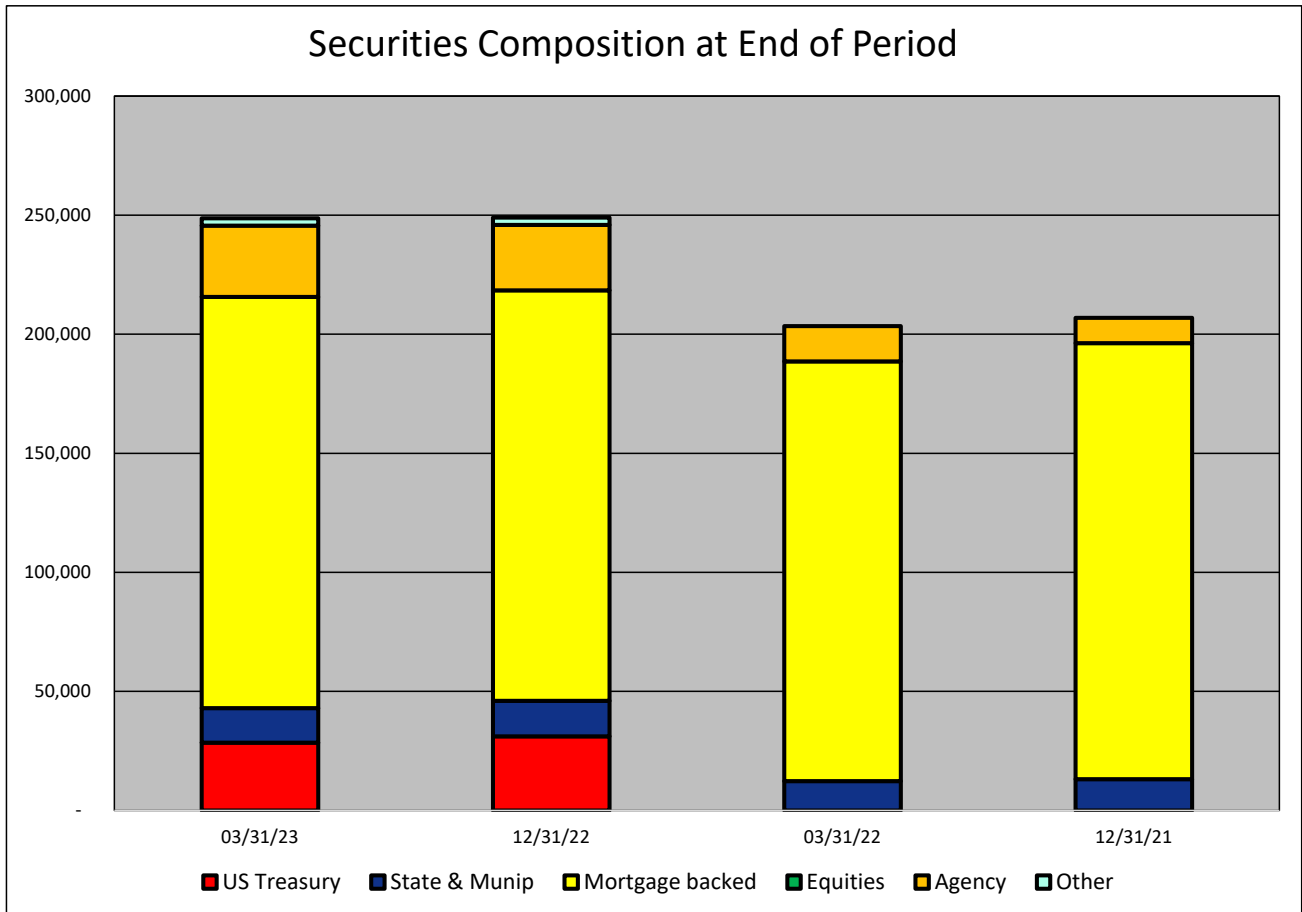


SECURITIES COMPOSITION - Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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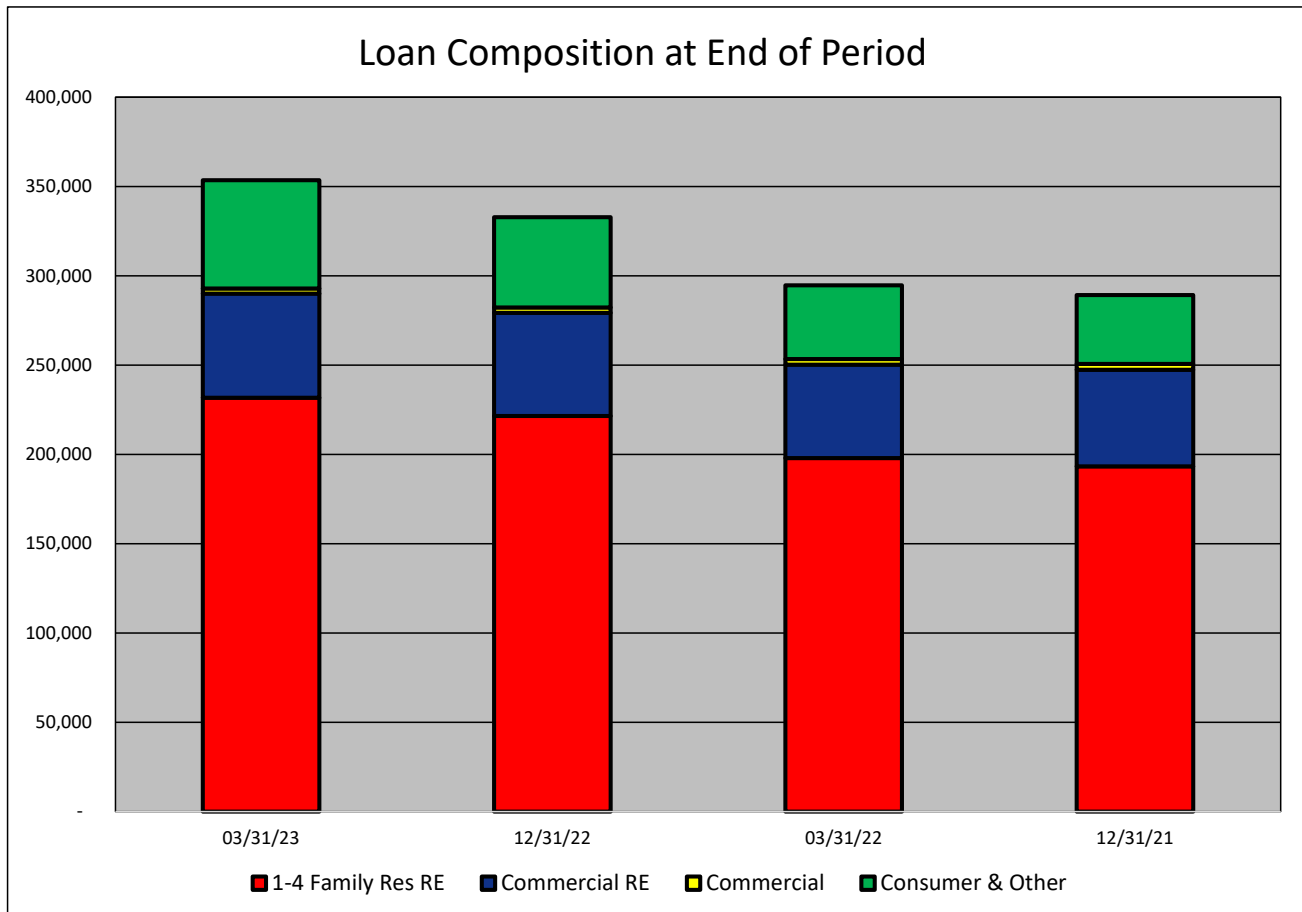
SECURITIES CATEGORY:

US Treasury	28,428	31,177	-	-	28,428	NA
State & Munip	14,582	14,836	12,325	13,137	2,257	18.31
Mortgage backed	172,624	172,456	176,210	183,122	(3,586)	(2.04)
Equities	-	-	-	-	-	NA
Agency	29,975	27,443	14,883	10,584	15,092	101.40
Other	3,043	3,074	-	-	3,043	NA
Total Securities	248,652	248,986	203,418	206,843	45,234	22.24



LOAN PORTFOLIO COMPOSITION - Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	231,726	221,490	197,908	193,347	33,818	17.09
Commercial RE	58,340	57,835	52,291	54,089	6,049	11.57
Commercial	2,900	2,897	3,234	3,175	(334)	(10.33)
Consumer & Other	60,555	50,557	41,176	38,623	19,379	47.06
Loans, Net	353,521	332,779	294,609	289,234	58,912	20.00



LOAN PORTFOLIO QUALITY - Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	3,355	2,912	2,912	3,241	443	15.21
Total Recoveries	1	2	-	5	1	NA
Total Charge-offs	-	-	-	4	-	NA
Provision Expense	142	441	40	(330)	102	255.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(455)	-	-	-	(455)	NA
Ending Balance	3,043	3,355	2,952	2,912	91	3.08

NON-PERFORMING ASSETS:

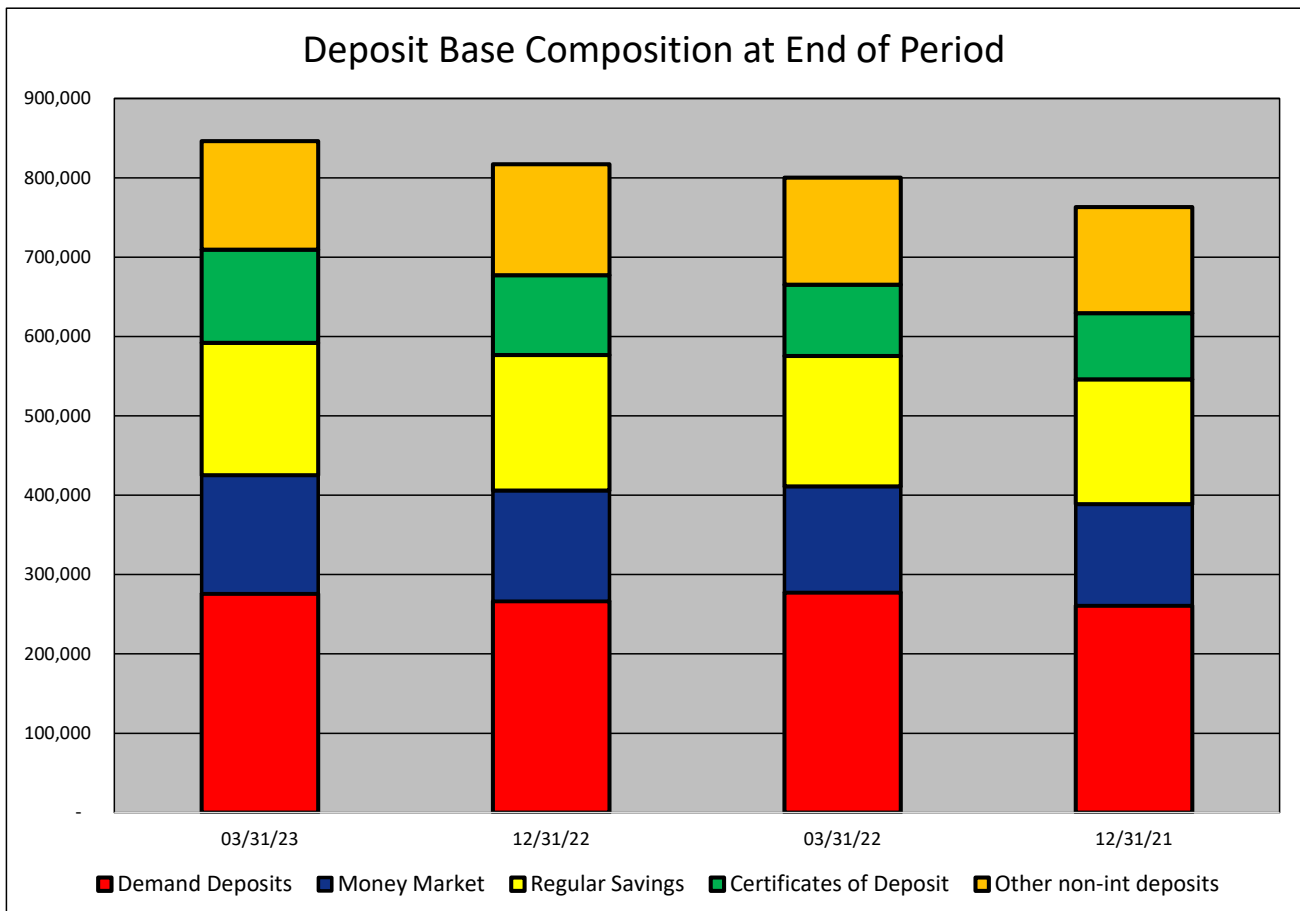
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,133	1,290	1,256	2,121	(123)	(9.79)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,133	1,290	1,256	2,121	(123)	(9.79)

DEPOSIT BASE COMPOSITION - Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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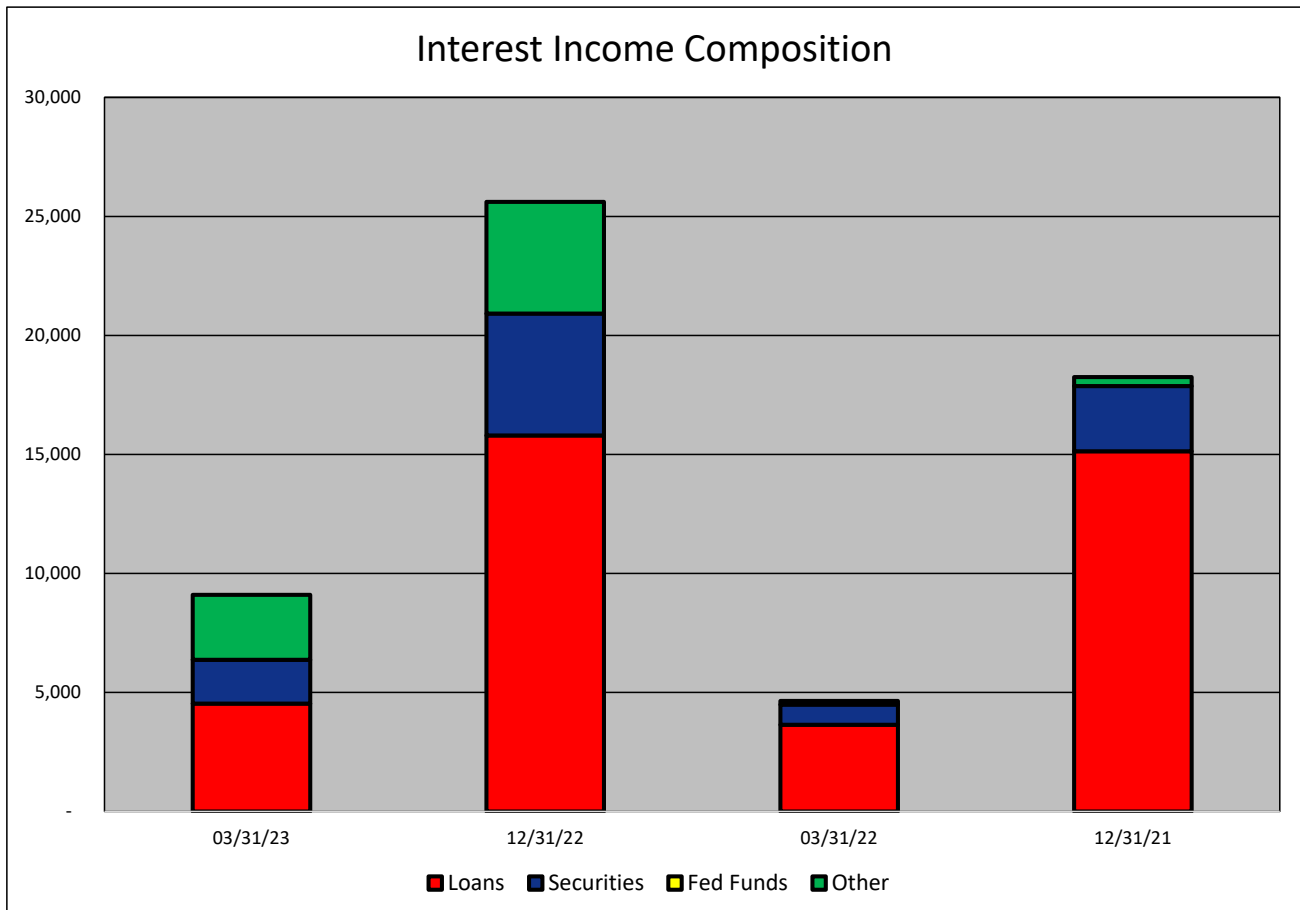
DEPOSIT BASE CATEGORY:

Demand Deposits	275,964	266,331	277,537	260,712	(1,573)	(0.57)
Money Market	149,316	139,516	133,490	128,092	15,826	11.86
Regular Savings	166,730	170,995	164,327	157,077	2,403	1.46
Certificates of Deposit	117,336	100,486	89,937	83,531	27,399	30.46
Other non-int deposits	136,978	139,801	134,982	133,737	1,996	1.48
Total Deposits	846,324	817,129	800,273	763,149	46,051	5.75



INTEREST INCOME COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,537	15,794	3,645	15,134	892	24.47
Securities	1,831	5,122	844	2,739	987	116.94
Fed Funds	-	-	-	-	-	NA
Other	2,734	4,694	158	377	2,576	1,630.38
Total Int Income	9,102	25,610	4,647	18,250	4,455	95.87

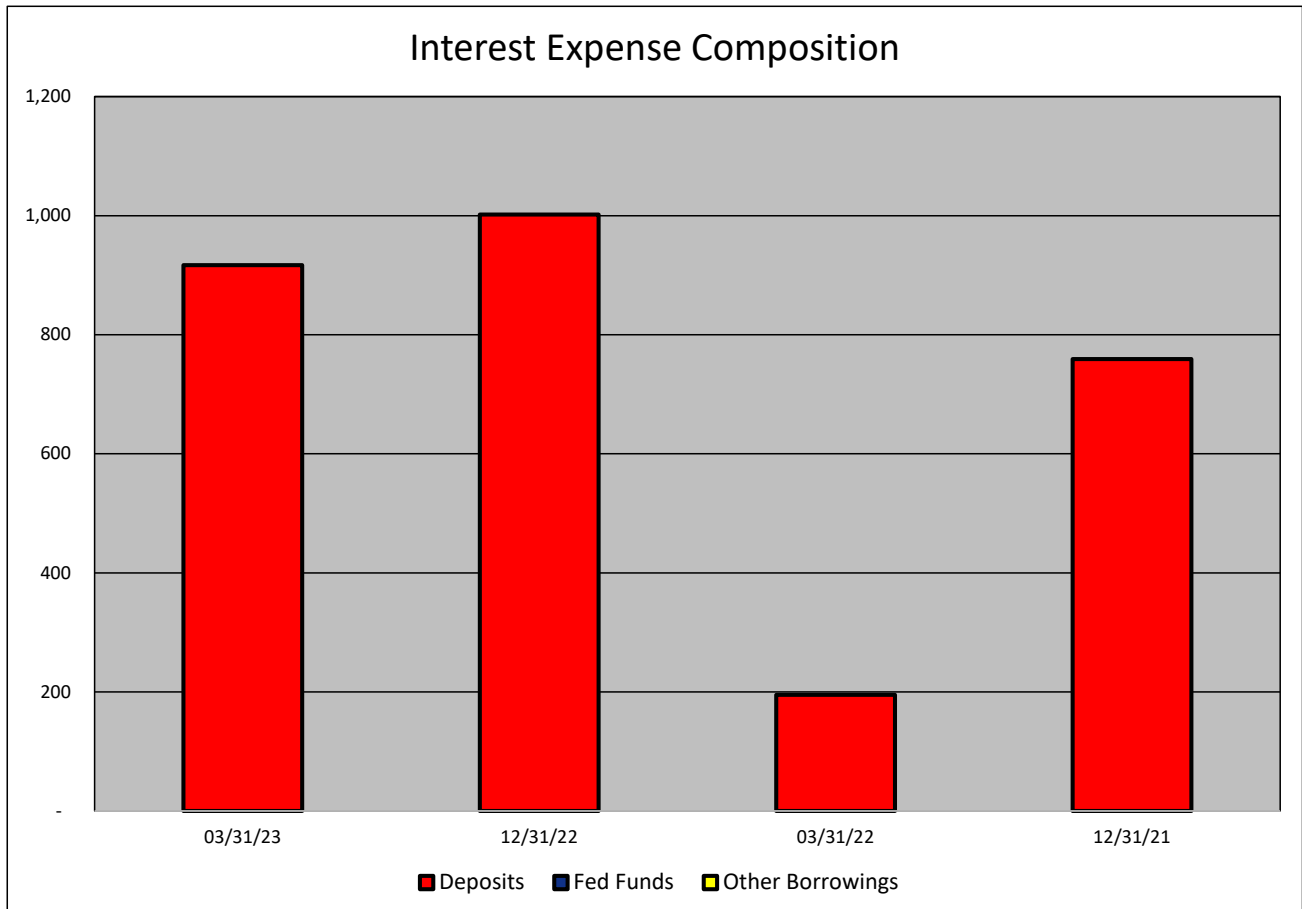


INTEREST EXPENSE COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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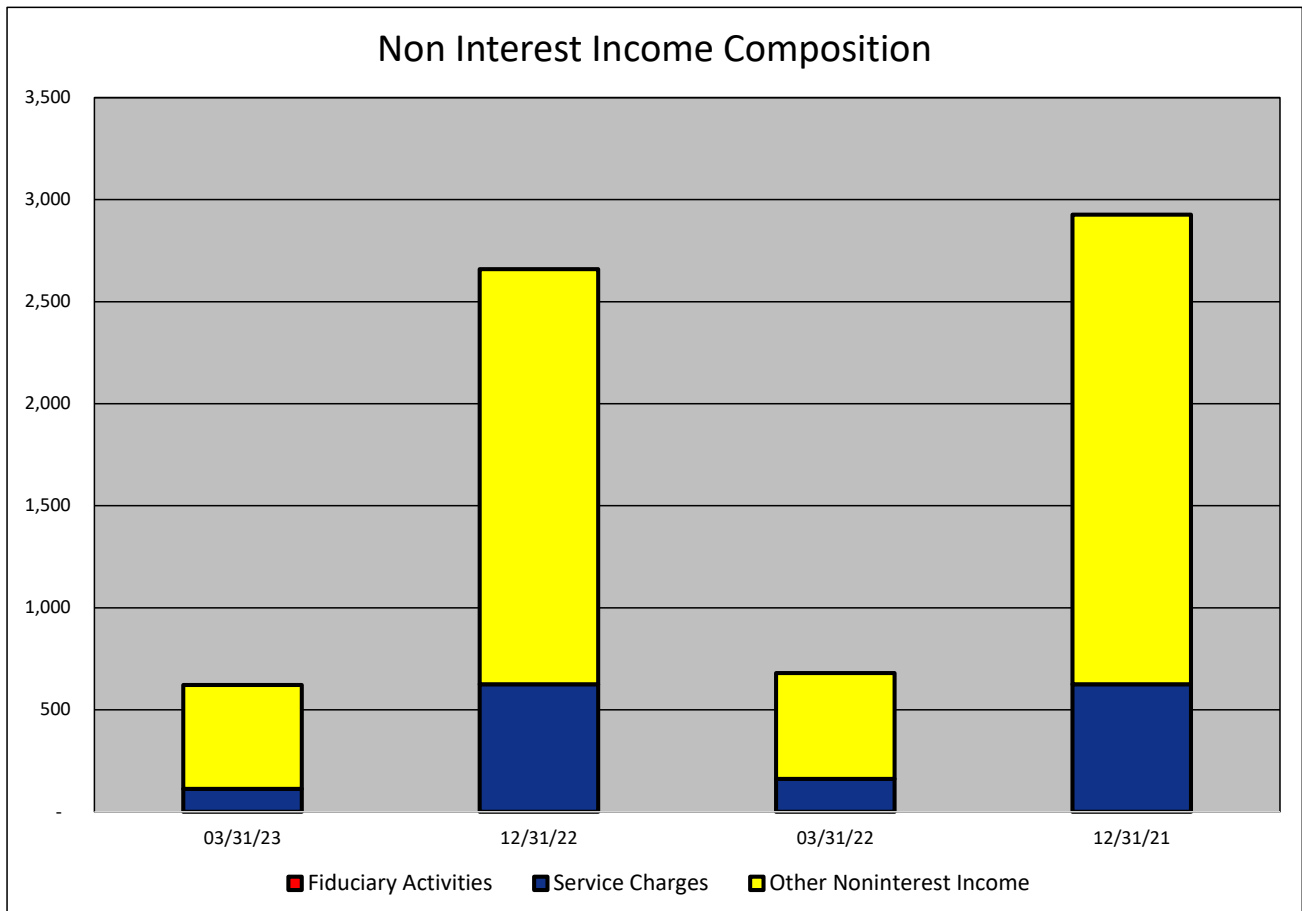
INTEREST EXPENSE CATEGORY

Deposits	917	1,002	195	759	722	370.26
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	917	1,002	195	759	722	370.26



NONINTEREST INCOME COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	112	625	161	625	(49)	(30.43)
Other Noninterest Income	509	2,034	519	2,301	(10)	(1.93)
Total Nonint. Income	621	2,659	680	2,926	(59)	(8.68)

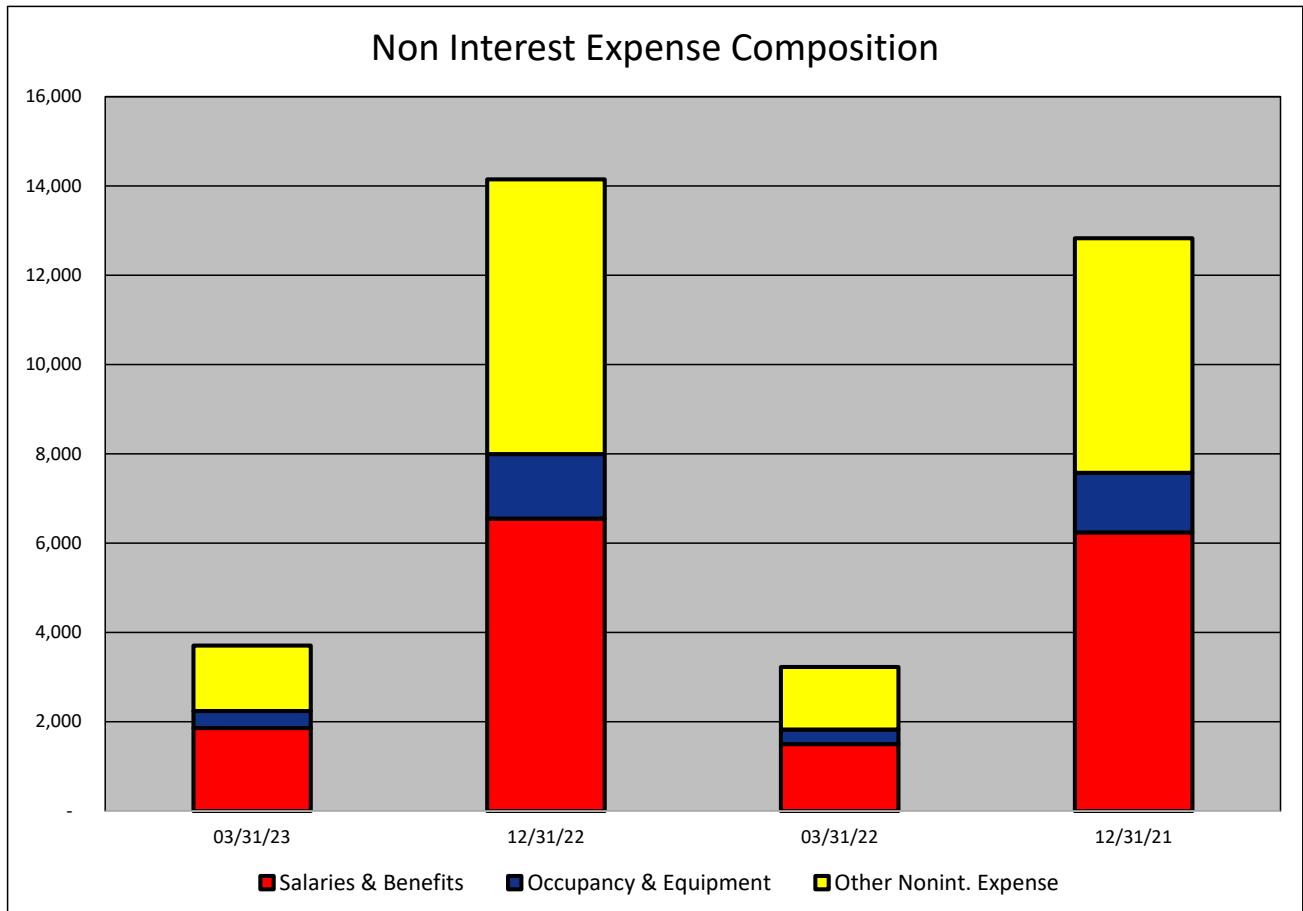


NONINTEREST EXPENSE COMPOSITION- Brannen Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,858	6,551	1,500	6,243	358	23.87
Occupancy & Equipment	385	1,442	327	1,333	58	17.74
Other Nonint. Expense	1,465	6,157	1,402	5,254	63	4.49
Total Nonint. Expense	3,708	14,150	3,229	12,830	479	14.83



PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Gulf Coast Business Bank	60,002	-	NA
Climate First Bank	332,793	167,276	98.95
Waterfall Bank	115,057	87,152	32.02
Bayfirst National Bank	1,069,502	888,441	20.38
Flagship Bank	575,437	480,882	19.66
Gulfside Bank	282,422	240,573	17.40
Raymond James Bank	43,358,880	38,579,480	12.39
Finemark National Bank & Trust	3,782,590	3,486,526	8.49
Tcm Bank, National Association	315,307	299,062	5.43
Charlotte State Bank & Trust	679,891	646,152	5.22
Brannen Bank	869,574	827,673	5.06
Central Bank	280,016	268,388	4.33
First National Bank Of Pasco	299,561	289,823	3.36
Englewood Bank & Trust	596,074	577,688	3.18
Century Bank Of Florida	113,429	111,717	1.53
Bankflorida	299,867	298,827	0.35
Sanibel Captiva Community Bank	777,925	797,277	(2.43)
Edison National Bank	529,980	576,353	(8.05)
The Bank Of Tampa	3,066,916	3,347,064	(8.37)

Select Peer Average	3,021,328	2,735,282	12.16
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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	
Gulf Coast Business Bank	24,916	-	NA
Waterfall Bank	86,924	24,447	255.56
Climate First Bank	284,884	131,760	116.21
Gulfside Bank	167,429	113,720	47.23
Sanibel Captiva Community Bank	655,448	456,782	43.49
Bayfirst National Bank	793,916	638,229	24.39
Brannen Bank	353,521	294,609	20.00
Flagship Bank	444,443	370,457	19.97
Bankflorida	239,365	201,946	18.53
Central Bank	232,451	201,094	15.59
Finemark National Bank & Trust	2,346,002	2,049,661	14.46
First National Bank Of Pasco	179,425	158,291	13.35
Englewood Bank & Trust	190,226	168,478	12.91
The Bank Of Tampa	1,601,398	1,419,192	12.84
Raymond James Bank	31,806,945	28,210,704	12.75
Charlotte State Bank & Trust	232,619	217,034	7.18
Tcm Bank, National Association	284,043	274,048	3.65
Century Bank Of Florida	59,713	60,363	(1.08)
Edison National Bank	150,522	155,587	(3.26)

Select Peer Average	2,112,326	1,849,811	35.21
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gulf Coast Business Bank	33.39	38.85	0.00	0.00	0.00
Waterfall Bank	35.65	36.70	42.29	43.09	42.29
Tcm Bank, National Association	20.92	19.64	20.83	22.11	20.83
Climate First Bank	13.82	14.21	12.47	13.72	12.47
Bankflorida	12.54	13.45	14.08	15.14	14.08
Central Bank	9.72	10.23	0.00	0.00	0.00
Bayfirst National Bank	9.16	10.18	12.87	14.12	12.87
Flagship Bank	10.94	9.68	0.00	0.00	0.00
Finemark National Bank & Trust	7.73	9.58	17.08	18.24	17.08
First National Bank Of Pasco	5.97	9.55	0.00	0.00	0.00
Gulfside Bank	7.05	9.35	0.00	0.00	0.00
Century Bank Of Florida	6.09	8.87	12.64	14.08	12.64
The Bank Of Tampa	6.68	8.60	13.75	14.80	13.75
Charlotte State Bank & Trust	7.84	8.21	22.40	23.65	22.40
Sanibel Captiva Community Bank	7.76	8.06	10.36	11.49	10.36
Englewood Bank & Trust	7.62	8.00	23.91	25.10	23.91
Raymond James Bank	6.13	7.66	13.10	14.36	13.10
Edison National Bank	6.20	7.52	25.54	26.79	25.54
Brannen Bank	2.53	5.64	15.38	16.46	15.38

Select Peer Average	11.46	12.84	13.51	14.38	13.51
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	120.64	90.08	0.68
Waterfall Bank	120.07	75.55	10.27
Climate First Bank	105.57	85.60	2.61
Central Bank	104.20	83.01	3.71
Bankflorida	99.26	79.82	7.62
Sanibel Captiva Community Bank	91.75	84.26	7.08
Flagship Bank	87.16	77.24	6.16
Bayfirst National Bank	84.99	74.23	4.20
Finemark National Bank & Trust	81.03	62.02	29.07
Raymond James Bank	80.10	73.36	18.38
First National Bank Of Pasco	68.02	59.90	26.46
Gulfside Bank	64.10	59.28	22.03
Gulf Coast Business Bank	63.81	41.53	14.93
Century Bank Of Florida	60.07	52.64	11.39
The Bank Of Tampa	56.33	52.22	36.66
Brannen Bank	41.77	40.65	28.59
Charlotte State Bank & Trust	37.19	34.21	28.30
Englewood Bank & Trust	34.64	31.91	29.15
Edison National Bank	31.71	28.40	14.34

Select Peer Average	75.39	62.42	15.88
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Charlotte State Bank & Trust	675,994	2.85	38.05
Englewood Bank & Trust	603,555	2.44	34.06
Brannen Bank	878,065	2.26	111.13
Sanibel Captiva Community Bank	749,506	2.20	29.60
Raymond James Bank	43,115,176	2.00	33.60
Edison National Bank	522,002	1.92	32.07
The Bank Of Tampa	3,128,024	1.36	21.80
Flagship Bank	563,750	0.89	8.04
Gulfside Bank	260,536	0.81	10.92
Central Bank	263,623	0.80	7.82
Bankflorida	291,763	0.78	6.14
Century Bank Of Florida	99,428	0.78	11.25
First National Bank Of Pasco	291,557	0.55	9.41
Bayfirst National Bank	969,253	0.45	4.35
Tcm Bank, National Association	324,133	0.40	1.97
Finemark National Bank & Trust	3,701,051	0.28	3.63
Waterfall Bank	112,677	(0.23)	(0.62)
Climate First Bank	308,949	(0.69)	(4.76)
Gulf Coast Business Bank	51,805	(5.83)	(14.83)

Select Peer Average	2,995,308	0.74	18.09
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.06	1.01	26.73	131.79
Brannen Bank	0.28	1.41	41.99	8.20
Sanibel Captiva Community Bank	0.62	1.80	42.02	7.34
Englewood Bank & Trust	0.43	1.36	42.20	14.90
Charlotte State Bank & Trust	1.17	1.07	43.87	10.97
Edison National Bank	0.14	1.88	51.31	12.05
The Bank Of Tampa	0.63	1.44	51.73	10.80
Flagship Bank	0.13	2.13	62.52	8.85
Bankflorida	0.08	2.38	62.75	7.31
Gulfside Bank	0.37	2.04	63.51	9.41
Central Bank	0.79	2.29	72.64	5.28
Finemark National Bank & Trust	0.83	1.18	81.42	14.55
Century Bank Of Florida	0.27	3.29	81.69	7.09
Bayfirst National Bank	3.90	2.40	81.91	3.52
First National Bank Of Pasco	0.67	2.98	83.36	5.45
Tcm Bank, National Association	12.47	3.99	86.26	2.58
Waterfall Bank	0.09	4.44	94.66	4.79
Climate First Bank	0.63	3.08	98.36	5.12
Gulf Coast Business Bank	0.04	9.00	225.43	2.86

Select Peer Average	1.24	2.59	73.39	14.36
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Charlotte State Bank & Trust	1.70	0.00	0.00	0.01
Edison National Bank	1.11	0.00	0.00	0.00
Gulf Coast Business Bank	1.31	0.00	0.00	0.00
Gulfside Bank	1.18	0.00	0.00	0.00
Waterfall Bank	0.89	0.00	0.00	0.00
Englewood Bank & Trust	1.27	0.07	0.02	0.26
Bankflorida	1.23	0.04	0.03	0.22
Finemark National Bank & Trust	1.03	0.05	0.03	0.38
Century Bank Of Florida	1.69	0.09	0.05	0.71
Climate First Bank	1.29	0.11	0.09	0.60
Flagship Bank	0.98	0.12	0.09	0.90
Brannen Bank	0.86	0.32	0.13	4.52
First National Bank Of Pasco	1.63	0.23	0.14	1.96
The Bank Of Tampa	1.21	0.26	0.14	1.91
Raymond James Bank	1.20	0.28	0.20	2.88
Sanibel Captiva Community Bank	0.99	0.32	0.27	0.00
Bayfirst National Bank	1.54	0.87	0.65	3.62
Tcm Bank, National Association	3.88	0.75	0.67	2.89
Central Bank	1.26	1.08	0.90	8.45

Select Peer Average	1.38	0.24	0.18	1.54
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Waterfall Bank	2.38	8.88	0.00	0.00	10.27
First National Bank Of Pasco	2.18	0.11	6.58	0.00	26.46
Gulf Coast Business Bank	2.13	29.37	10.25	0.00	14.93
Tcm Bank, National Association	1.68	4.38	0.00	0.00	0.68
Century Bank Of Florida	1.41	16.37	12.54	0.00	11.39
The Bank Of Tampa	1.37	5.67	0.00	14.34	22.28
Sanibel Captiva Community Bank	1.34	4.54	0.00	7.08	0.00
Central Bank	1.27	6.71	1.69	3.01	0.70
Gulfside Bank	1.15	14.80	0.00	6.12	15.91
Edison National Bank	1.06	53.77	0.00	7.47	6.87
Flagship Bank	1.06	12.37	0.39	0.00	6.16
Brannen Bank	0.65	29.57	0.00	0.00	28.59
Charlotte State Bank & Trust	0.46	36.29	0.00	20.78	7.52
Finemark National Bank & Trust	0.46	3.82	0.01	2.45	26.62
Bankflorida	0.41	6.50	0.00	0.00	7.62
Englewood Bank & Trust	0.36	37.18	0.00	17.87	11.28
Bayfirst National Bank	0.35	12.42	0.00	0.23	3.97
Climate First Bank	0.17	8.30	0.00	0.00	2.61
Raymond James Bank	0.10	6.98	0.00	0.00	18.38

Select Peer Average	1.05	15.69	1.66	4.18	11.70
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tcm Bank, National Association	86.59	0.49	0.00	1.06
Climate First Bank	84.50	2.77	0.00	0.02
Sanibel Captiva Community Bank	83.43	2.69	0.00	0.00
Central Bank	81.88	3.22	0.00	0.14
Bankflorida	78.84	4.74	0.00	0.00
Flagship Bank	76.48	1.15	0.00	1.65
Waterfall Bank	74.87	1.70	0.00	0.00
Bayfirst National Bank	72.98	3.86	0.00	1.09
Raymond James Bank	72.20	0.01	0.00	0.00
Finemark National Bank & Trust	61.38	1.40	0.00	0.00
First National Bank Of Pasco	58.92	1.60	0.00	0.00
Gulfside Bank	58.59	0.31	0.00	0.06
Century Bank Of Florida	51.75	2.31	0.00	0.00
The Bank Of Tampa	51.56	1.21	0.00	0.23
Gulf Coast Business Bank	40.98	1.70	0.00	0.00
Brannen Bank	40.30	0.51	0.00	0.00
Charlotte State Bank & Trust	33.63	0.88	0.00	0.00
Englewood Bank & Trust	31.51	1.40	0.00	0.00
Edison National Bank	28.09	0.73	0.00	0.00

Select Peer Average	61.50	1.72	0.00	0.22
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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, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Englewood Bank & Trust	54.99	45.01	100.00	0.00	0.00
Charlotte State Bank & Trust	47.80	52.20	100.00	0.00	0.00
Sanibel Captiva Community Bank	45.90	54.10	100.00	0.00	0.00
The Bank Of Tampa	44.38	55.62	100.00	0.00	0.00
Flagship Bank	38.47	61.53	100.00	0.00	0.00
First National Bank Of Pasco	37.49	57.13	94.62	0.00	5.38
Century Bank Of Florida	35.29	58.57	93.86	0.00	6.14
Brannen Bank	32.81	67.19	100.00	0.00	0.00
Edison National Bank	31.35	65.17	96.52	3.48	0.00
Bankflorida	27.38	64.96	92.34	0.00	7.66
Gulfside Bank	23.99	76.01	100.00	0.00	0.00
Gulf Coast Business Bank	23.64	76.36	100.00	0.00	0.00
Waterfall Bank	19.42	80.58	100.00	0.00	0.00
Finemark National Bank & Trust	18.86	64.54	83.40	0.18	16.42
Central Bank	13.10	75.75	88.85	0.00	11.15
Climate First Bank	12.02	82.71	94.73	0.00	5.27
Bayfirst National Bank	11.24	86.15	97.39	0.00	2.61
Raymond James Bank	0.44	97.47	97.90	0.00	2.10
Tcm Bank, National Association	0.41	99.59	100.00	0.00	0.00

Select Peer Average	27.32	69.51	96.82	0.19	2.99
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.34	2.63	7.21	91.67
Sanibel Captiva Community Bank	5.49	0.27	5.35	96.06
Waterfall Bank	5.19	0.76	4.81	97.75
Century Bank Of Florida	5.35	1.63	4.33	94.05
Bayfirst National Bank	6.44	2.68	4.14	91.37
Gulf Coast Business Bank	5.37	2.54	4.14	95.97
Bankflorida	5.24	1.86	4.06	94.59
Charlotte State Bank & Trust	4.00	0.08	3.96	99.17
Raymond James Bank	4.74	0.88	3.93	99.53
Edison National Bank	3.96	0.06	3.92	96.91
Englewood Bank & Trust	3.88	0.06	3.86	98.79
Brannen Bank	4.26	0.66	3.83	97.28
First National Bank Of Pasco	4.34	0.94	3.76	98.09
Flagship Bank	4.92	2.37	3.63	96.32
Central Bank	5.45	2.18	3.60	95.47
Gulfside Bank	4.43	1.34	3.48	98.48
The Bank Of Tampa	3.71	0.28	3.46	95.50
Climate First Bank	5.50	2.94	3.23	97.07
Finemark National Bank & Trust	3.27	1.66	1.72	95.63

Select Peer Average	4.99	1.36	3.80	96.30
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