

# 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, 2022**

Institution name	Total Assets (\$'000's)
Raymond James Bank	38,579,480
Finemark National Bank & Trust	3,486,526
The Bank Of Tampa	3,347,064
First Home Bank	888,441
<b>Brannen Bank</b>	<b>827,673</b>
Sanibel Captiva Community Bank	797,277
First Citrus Bank	689,034
Charlotte State Bank & Trust	646,152
Englewood Bank & Trust	577,688
Edison National Bank	576,353
Flagship Bank	480,882
Tcm Bank, National Association	299,062
Bankflorida	298,827
First National Bank Of Pasco	289,823
Central Bank	268,388
Gulfside Bank	240,573
Climate First Bank	167,276
Century Bank Of Florida	111,717
Waterfall Bank	87,152

Institution name	Return on Avg Assets (%)
Tcm Bank, National Association	1.53
Charlotte State Bank & Trust	1.09
Central Bank	1.01
Sanibel Captiva Community Bank	1.01
First Citrus Bank	0.94
Raymond James Bank	0.91
<b>Brannen Bank</b>	<b>0.90</b>
Finemark National Bank & Trust	0.86
The Bank Of Tampa	0.81
Englewood Bank & Trust	0.65
First National Bank Of Pasco	0.62
Bankflorida	0.50
Flagship Bank	0.46
Gulfside Bank	0.32
Century Bank Of Florida	0.29
Edison National Bank	0.17
First Home Bank	0.16
Climate First Bank	(3.40)
Waterfall Bank	(4.44)

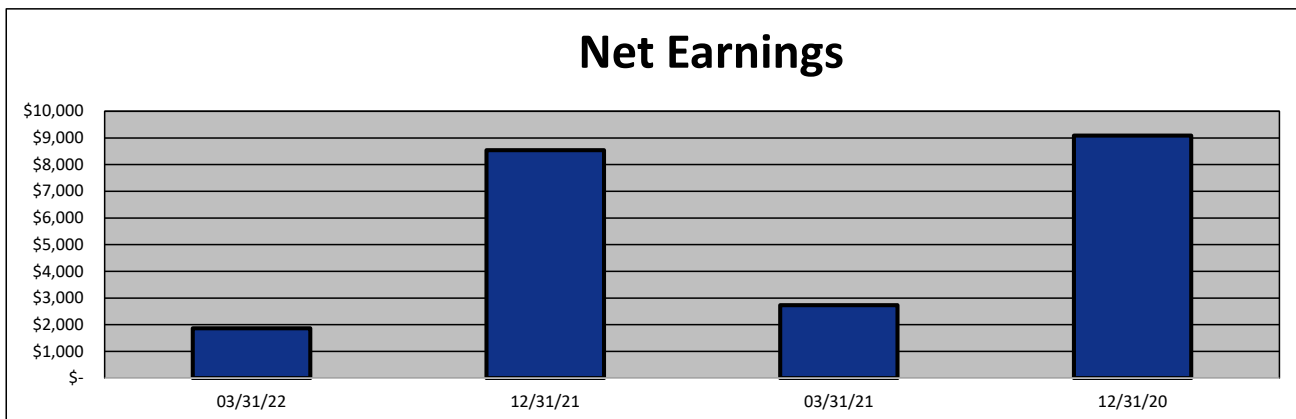
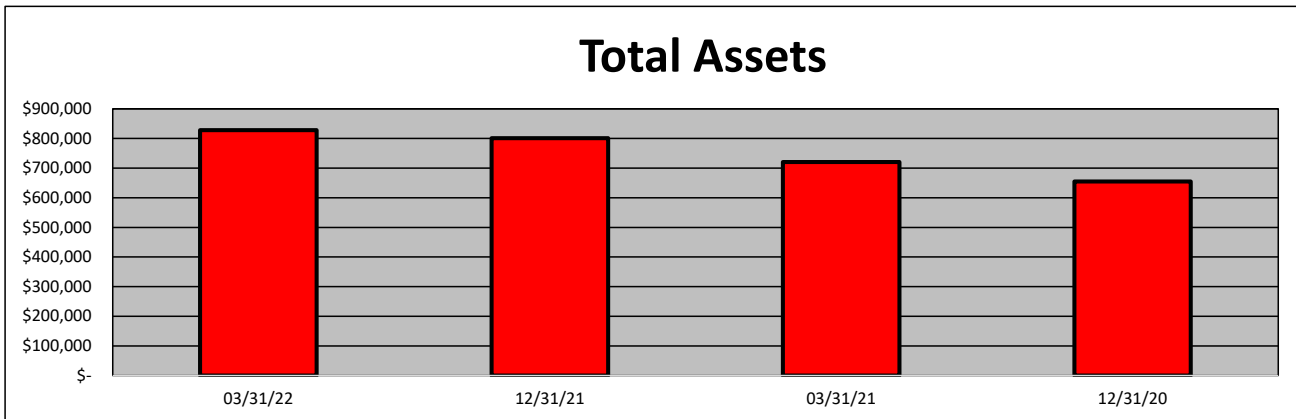
**EXECUTIVE SUMMARY - Brannen Bank**  
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	3.25	4.70	5.02	5.68	9.41	11.26
Leverage Ratio	5.03	5.03	5.41	5.34	9.61	12.36
Tier 1 Cap/Risk Based Assets	15.48	15.38	15.67	14.95	12.53	19.54
Risk Based Ratio	16.58	16.51	16.92	16.20	13.38	20.41
Common Equity Tier 1 Capital Ratio	15.48	15.38	15.67	14.95	12.50	19.54
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	36.81	37.90	44.38	48.55	68.26	65.34
Loans/Assets	35.59	36.11	42.11	45.76	55.23	55.81
Securities/Assets	24.58	25.82	24.46	28.43	16.80	14.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.90	1.15	1.60	1.50	0.84	0.23
Return on Avg Equity	23.09	22.59	29.85	23.78	9.50	7.24
Nonint Income/Avg Assets	0.33	0.39	0.41	0.48	0.87	1.46
Net Overhead Ratio	1.24	1.33	1.34	1.59	1.77	2.28
Efficiency Ratio	62.75	62.72	56.98	58.25	68.65	106.45
Assets (per million) per Employee	9.10	8.71	8.47	7.36	9.09	14.55
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.00	1.01	1.07	1.08	1.34	1.43
Nonperforming Loans/Total Loans	0.43	0.73	0.68	0.81	0.74	0.40
Nonperforming Assets/Total Assets	0.15	0.26	0.29	0.37	0.53	0.26
Adjusted Texas Ratio	4.20	5.23	5.24	5.97	4.05	1.42
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.31	2.55	2.92	3.40	3.30	3.18
Cost of funds	0.15	0.16	0.17	0.29	0.46	0.30
Net interest margin	2.21	2.45	2.80	3.21	2.64	2.15
Avg Earning Assets/Avg Assets	97.55	96.17	94.78	95.51	90.01	94.01

**SELECTED FINANCIAL DATA - Brannen Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	827,673	801,057	720,238	654,641	107,435	14.92
Cash and Equivalents	325,825	301,533	237,343	165,231	88,482	37.28
Securities	203,418	206,843	176,196	186,119	27,222	15.45
Loans, net	294,609	289,234	303,294	299,548	(8,685)	(2.86)
Deposit Accounts	800,273	763,149	683,419	616,971	116,854	17.10
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	26,931	37,614	36,150	37,161	(9,219)	(25.50)

<b>Period Ending</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	1,863	8,543	2,735	9,092	(872)	(31.88)
Interest Income	4,647	18,250	4,734	19,669	(87)	(1.84)
Interest Expense	195	759	187	1,139	8	4.28
Net Interest Income	4,452	17,491	4,547	18,530	(95)	(2.09)
Prov for Loan Loss	40	(330)	-	3	40	NA
Noninterest income	680	2,926	709	2,914	(29)	(4.09)
Gain on Sale of Securities	-	626	478	164	(478)	(100.00)
Noninterest Expense	3,229	12,830	2,999	12,513	230	7.67
Net Operating Income	1,863	7,917	2,257	8,928	(394)	(17.46)
Income Taxes	-	-	-	-	-	NA

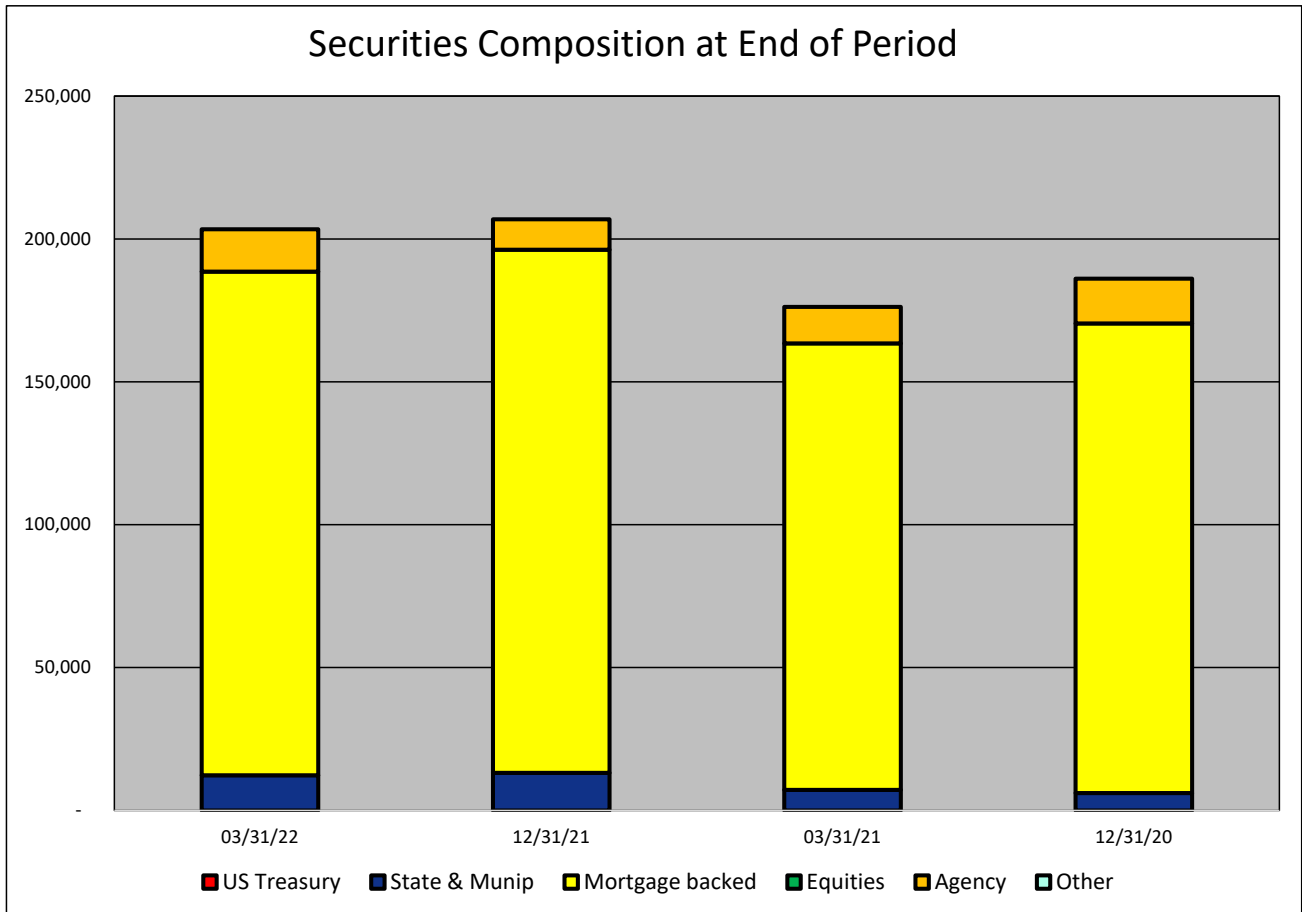


**SECURITIES COMPOSITION - Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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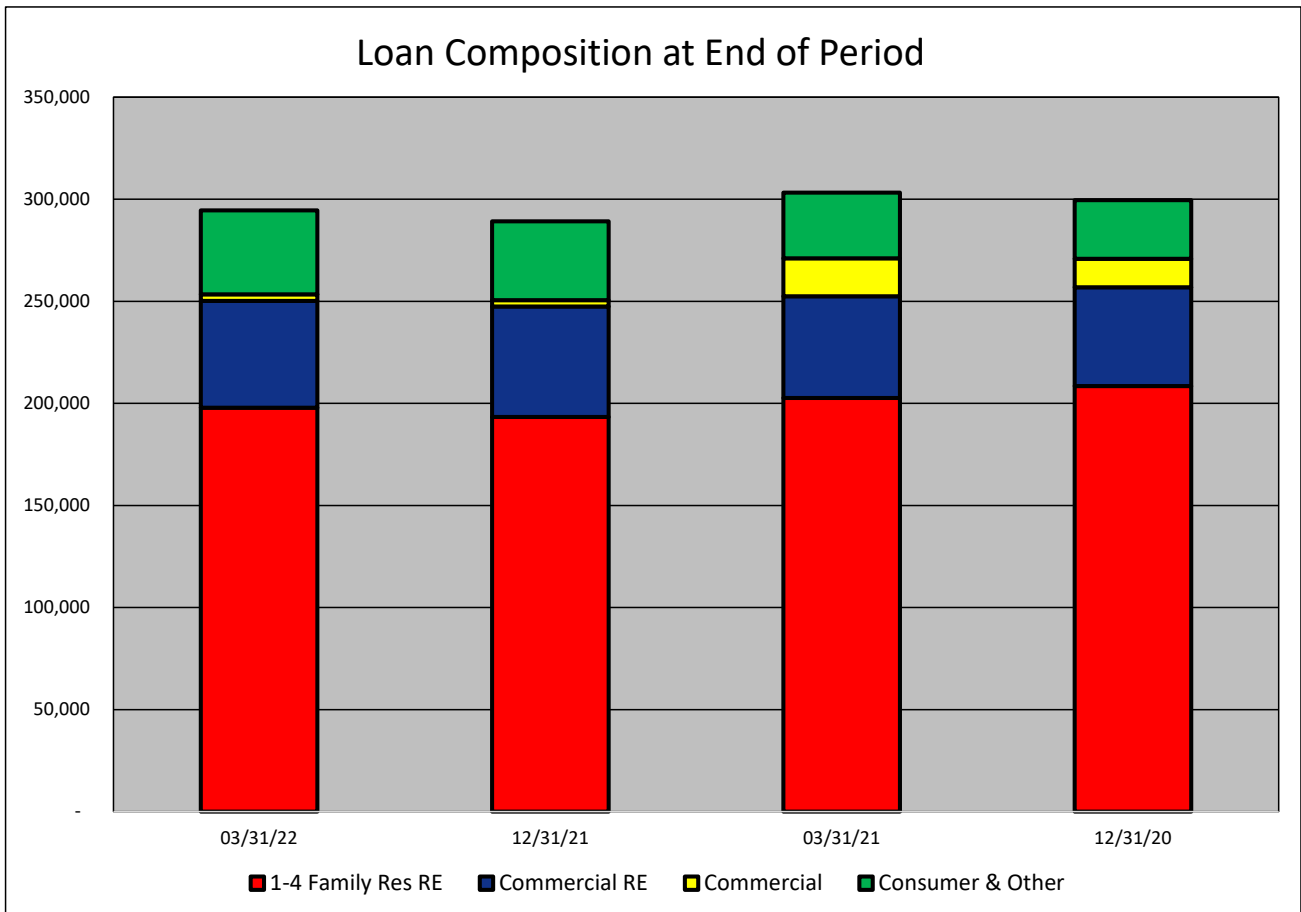
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	12,325	13,137	7,186	6,141	5,139	71.51
Mortgage backed	176,210	183,122	156,302	164,325	19,908	12.74
Equities	-	-	-	-	-	NA
Agency	14,883	10,584	12,708	15,653	2,175	17.12
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>203,418</b>	<b>206,843</b>	<b>176,196</b>	<b>186,119</b>	<b>27,222</b>	<b>15.45</b>



**LOAN PORTFOLIO COMPOSITION - Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	197,908	193,347	202,688	208,484	(4,780)	(2.36)
Commercial RE	52,291	54,089	49,734	48,389	2,557	5.14
Commercial	3,234	3,175	18,647	14,014	(15,413)	(82.66)
Consumer & Other	41,176	38,623	32,225	28,661	8,951	27.78
<b>Loans, Net</b>	<b>294,609</b>	<b>289,234</b>	<b>303,294</b>	<b>299,548</b>	<b>(8,685)</b>	<b>(2.86)</b>



**LOAN PORTFOLIO QUALITY - Brannen Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	2,912	3,241	3,241	3,242	(329)	(10.15)
Total Recoveries	-	5	2	2	(2)	(100.00)
Total Charge-offs	-	4	-	6	-	NA
Provision Expense	40	(330)	-	3	40	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,952</u>	<u>2,912</u>	<u>3,243</u>	<u>3,241</u>	<u>(291)</u>	<u>(8.97)</u>

**NON-PERFORMING ASSETS:**

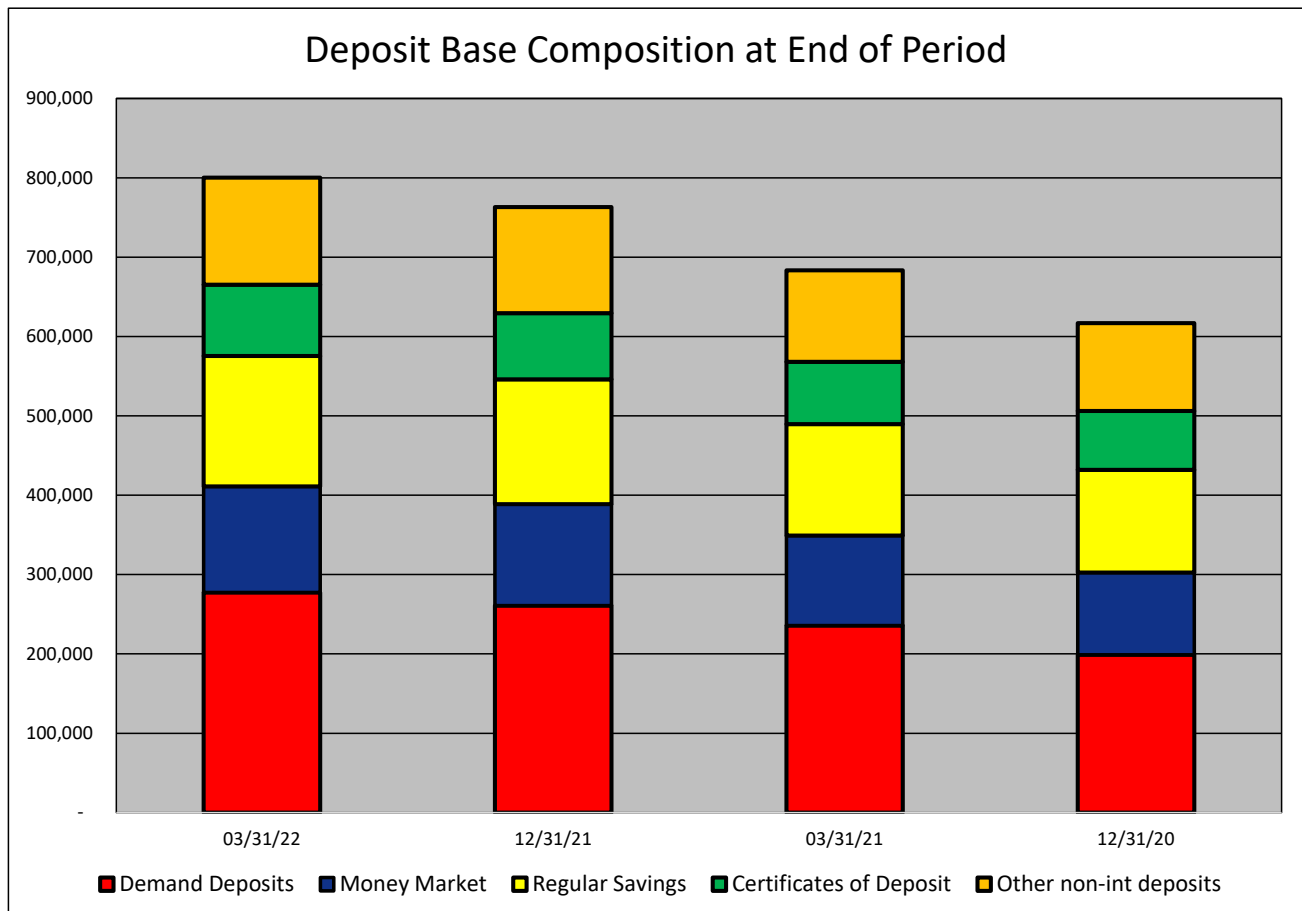
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,256	2,121	2,066	2,412	(810)	(39.21)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>1,256</u>	<u>2,121</u>	<u>2,066</u>	<u>2,412</u>	<u>(810)</u>	<u>(39.21)</u>

**DEPOSIT BASE COMPOSITION - Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

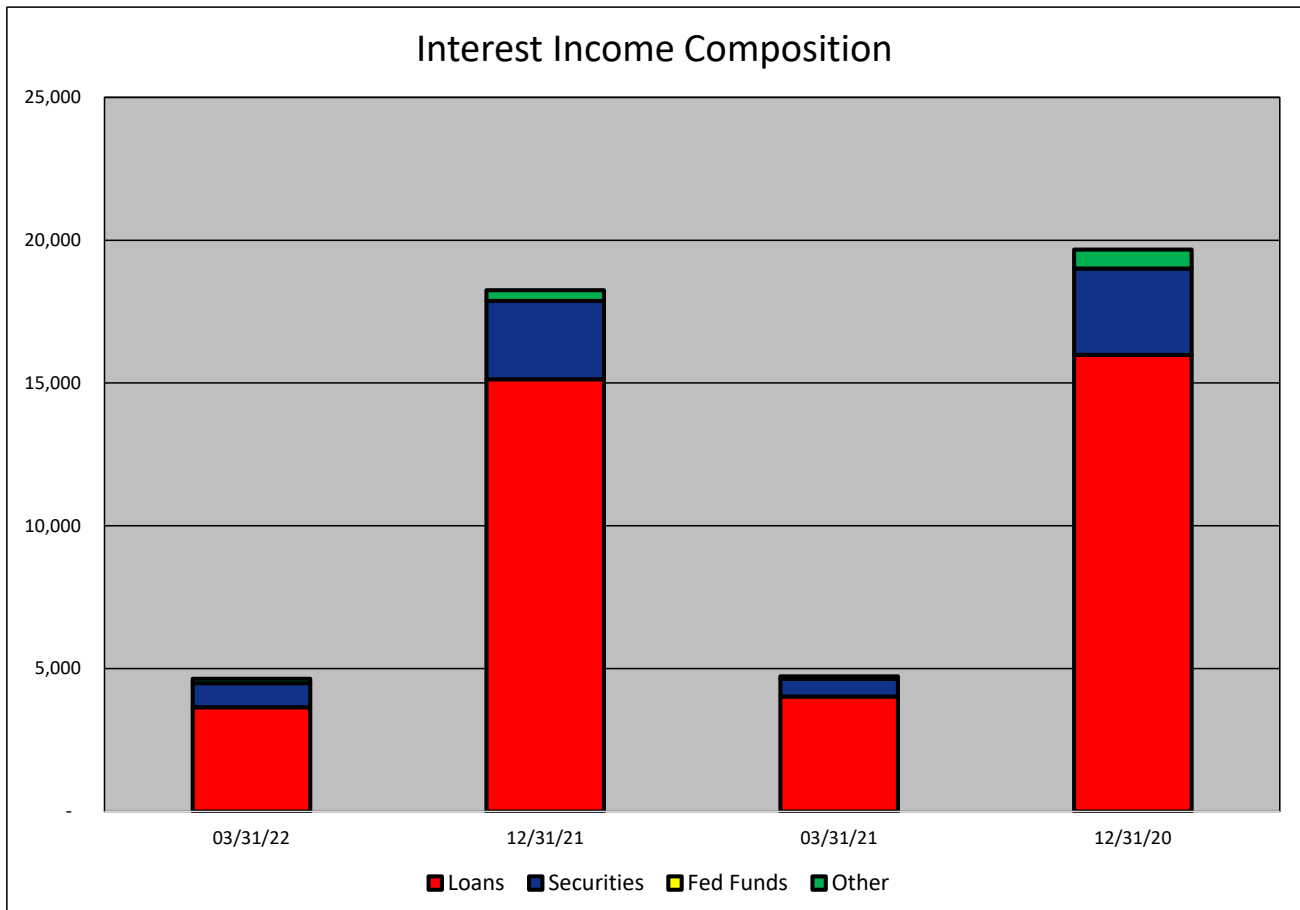
Demand Deposits	277,537	260,712	235,791	198,801	41,746	17.70
Money Market	133,490	128,092	113,524	103,735	19,966	17.59
Regular Savings	164,327	157,077	140,223	129,377	24,104	17.19
Certificates of Deposit	89,937	83,531	78,432	74,313	11,505	14.67
Other non-int deposits	134,982	133,737	115,449	110,745	19,533	16.92
<b>Total Deposits</b>	<b>800,273</b>	<b>763,149</b>	<b>683,419</b>	<b>616,971</b>	<b>116,854</b>	<b>17.10</b>





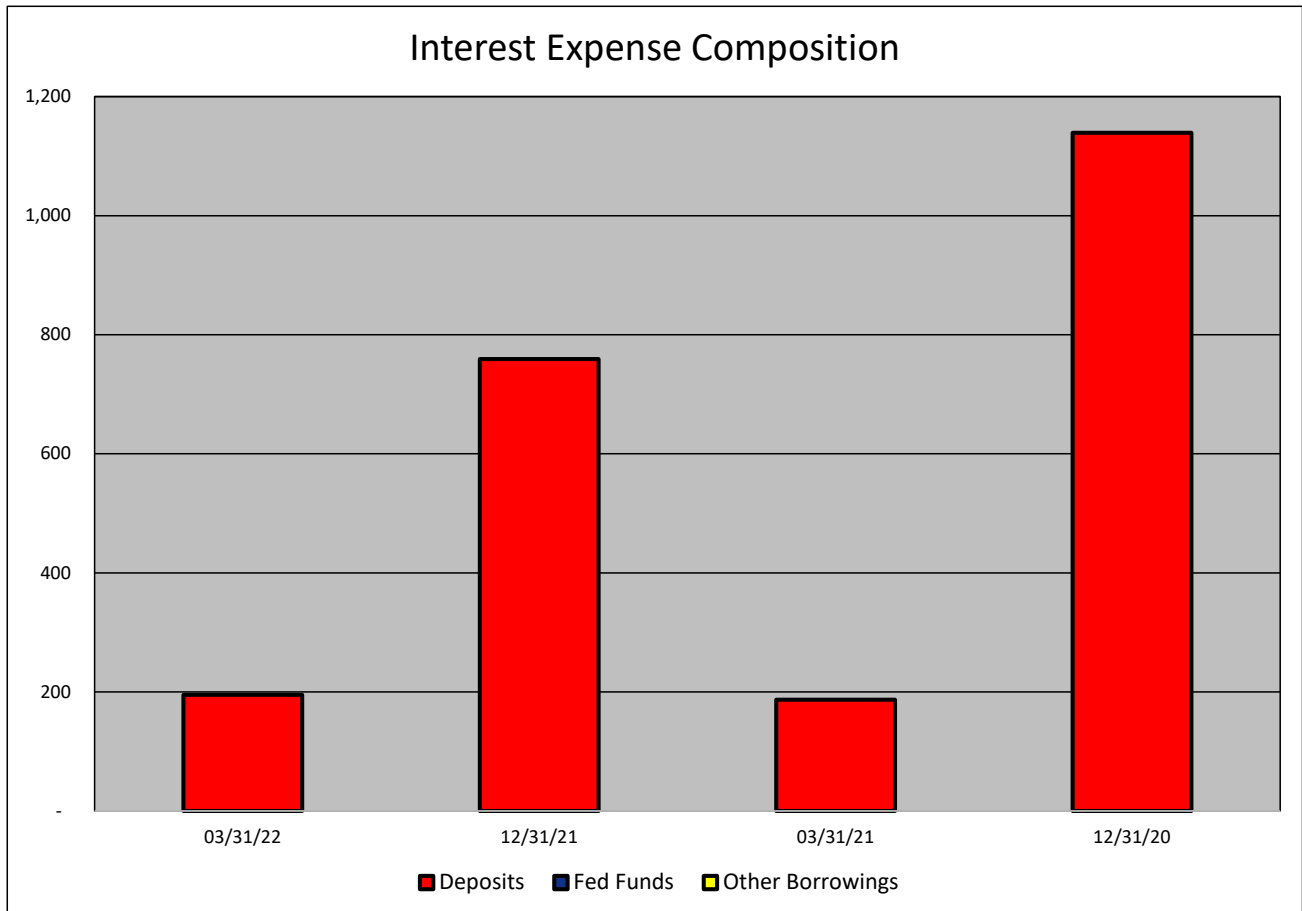
**INTEREST INCOME COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	3,645	15,134	4,024	15,984	(379)	(9.42)
Securities	844	2,739	626	3,020	218	34.82
Fed Funds	-	-	-	-	-	NA
Other	158	377	84	665	74	88.10
<b>Total Int Income</b>	<b>4,647</b>	<b>18,250</b>	<b>4,734</b>	<b>19,669</b>	<b>(87)</b>	<b>(1.84)</b>



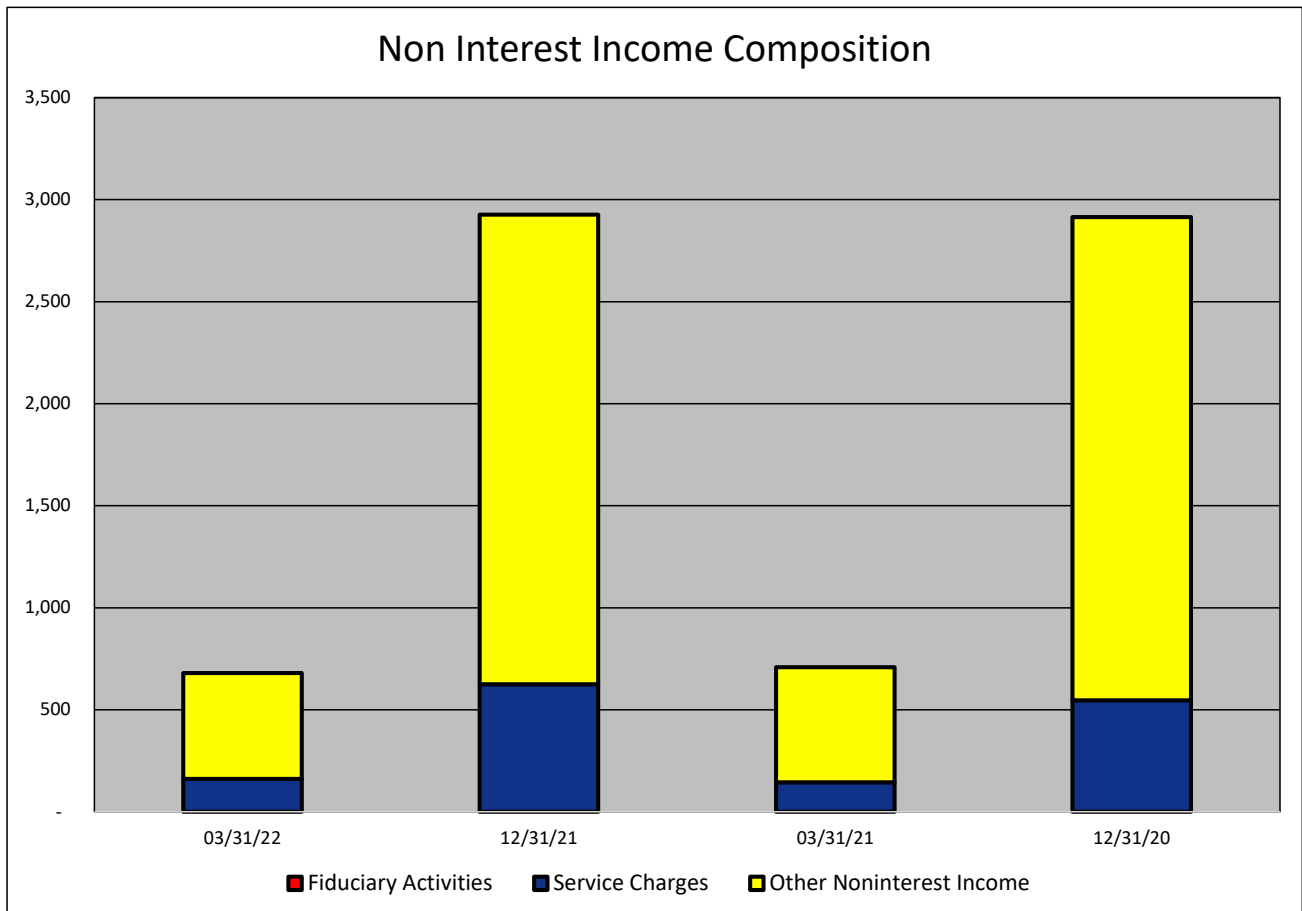
**INTEREST EXPENSE COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	195	759	187	1,139	8	4.28
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>195</b>	<b>759</b>	<b>187</b>	<b>1,139</b>	<b>8</b>	<b>4.28</b>



**NONINTEREST INCOME COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	161	625	145	546	16	11.03
Other Noninterest Income	519	2,301	564	2,368	(45)	(7.98)
<b>Total Nonint. Income</b>	<b>680</b>	<b>2,926</b>	<b>709</b>	<b>2,914</b>	<b>(29)</b>	<b>(4.09)</b>

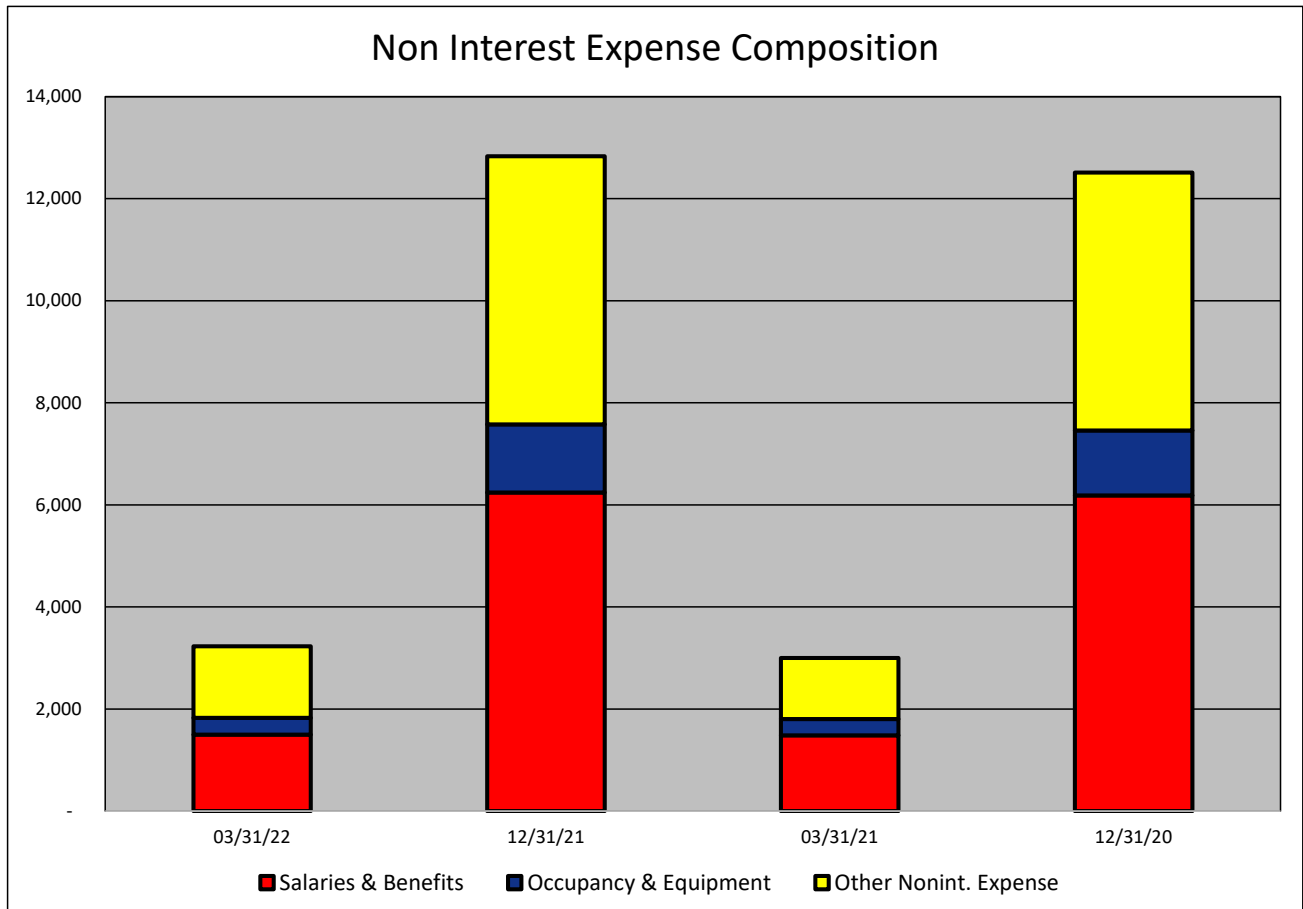


**NONINTEREST EXPENSE COMPOSITION- Brannen Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	1,500	6,243	1,485	6,184	15	1.01
Occupancy & Equipment	327	1,333	319	1,274	8	2.51
Other Nonint. Expense	1,402	5,254	1,195	5,055	207	17.32
<b>Total Nonint. Expense</b>	<b>3,229</b>	<b>12,830</b>	<b>2,999</b>	<b>12,513</b>	<b>230</b>	<b>7.67</b>



**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	167,276	-	NA
Waterfall Bank	87,152	-	NA
Bankflorida	298,827	203,364	46.94
Flagship Bank	480,882	352,819	36.30
Englewood Bank & Trust	577,688	464,838	24.28
The Bank Of Tampa	3,347,064	2,736,003	22.33
Charlotte State Bank & Trust	646,152	528,760	22.20
Finemark National Bank & Trust	3,486,526	2,870,778	21.45
Edison National Bank	576,353	483,771	19.14
First National Bank Of Pasco	289,823	244,582	18.50
Tcm Bank, National Association	299,062	252,416	18.48
Gulfside Bank	240,573	205,402	17.12
Raymond James Bank	38,579,480	33,220,680	16.13
<b>Brannen Bank</b>	<b>827,673</b>	<b>720,238</b>	<b>14.92</b>
First Citrus Bank	689,034	613,162	12.37
Sanibel Captiva Community Bank	797,277	745,001	7.02
Century Bank Of Florida	111,717	105,879	5.51
Central Bank	268,388	308,975	(13.14)
First Home Bank	888,441	1,716,745	(48.25)

<b>Select Peer Average</b>	<b>2,771,547</b>	<b>2,409,127</b>	<b>14.19</b>
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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	131,760	-	NA
Waterfall Bank	24,447	-	NA
Flagship Bank	370,457	234,959	57.67
Bankflorida	201,946	132,808	52.06
Raymond James Bank	28,210,704	23,224,186	21.47
Tcm Bank, National Association	274,048	227,639	20.39
Gulfside Bank	113,720	104,992	8.31
Finemark National Bank & Trust	2,049,661	1,908,502	7.40
First National Bank Of Pasco	158,291	151,180	4.70
Century Bank Of Florida	60,363	60,091	0.45
Edison National Bank	155,587	157,328	(1.11)
<b>Brannen Bank</b>	<b>294,609</b>	<b>303,294</b>	<b>(2.86)</b>
Charlotte State Bank & Trust	217,034	227,933	(4.78)
Sanibel Captiva Community Bank	456,782	486,595	(6.13)
The Bank Of Tampa	1,419,192	1,544,633	(8.12)
Englewood Bank & Trust	168,478	189,725	(11.20)
First Citrus Bank	397,851	477,594	(16.70)
Central Bank	201,094	246,616	(18.46)
First Home Bank	638,229	1,597,232	(60.04)

<b>Select Peer Average</b>	1,870,750	1,646,069	2.53
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**CAPITAL RATIOS**  
**For the three months ended March 31, 2022**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Waterfall Bank	48.35	<b>55.20</b>	133.09	133.67	133.09
Climate First Bank	23.51	<b>26.88</b>	23.51	24.39	23.51
Tcm Bank, National Association	20.18	<b>18.86</b>	19.83	21.11	19.83
First Home Bank	11.56	<b>11.75</b>	18.19	19.45	18.19
Flagship Bank	11.77	<b>10.52</b>	0.00	0.00	0.00
Bankflorida	9.57	<b>10.40</b>	13.37	14.27	13.37
Gulfside Bank	8.29	<b>9.77</b>	0.00	0.00	0.00
Finemark National Bank & Trust	8.22	<b>9.48</b>	17.46	18.57	17.46
First National Bank Of Pasco	7.40	<b>9.48</b>	0.00	0.00	0.00
Central Bank	9.12	<b>9.02</b>	0.00	0.00	0.00
First Citrus Bank	7.98	<b>8.21</b>	12.93	13.93	12.93
Charlotte State Bank & Trust	7.35	<b>7.99</b>	21.62	22.87	21.62
Century Bank Of Florida	6.50	<b>7.57</b>	12.15	13.25	12.15
Englewood Bank & Trust	6.68	<b>7.36</b>	21.79	23.04	21.79
The Bank Of Tampa	6.20	<b>7.34</b>	13.90	15.15	13.90
Raymond James Bank	6.18	<b>7.22</b>	12.62	13.87	12.62
Edison National Bank	6.00	<b>6.81</b>	24.17	25.42	24.17
Sanibel Captiva Community Bank	5.75	<b>5.94</b>	11.15	12.20	11.15
Brannen Bank	3.25	<b>5.03</b>	15.48	16.58	15.48

<b>Select Peer Average</b>	11.26	12.36	19.54	20.41	19.54
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	<b>123.13</b>	91.64	0.88
Climate First Bank	<b>103.43</b>	78.77	1.61
Central Bank	<b>87.76</b>	74.93	1.82
Flagship Bank	<b>87.52</b>	77.04	0.00
First Home Bank	<b>82.71</b>	71.84	4.69
Raymond James Bank	<b>80.39</b>	73.12	22.85
Bankflorida	<b>74.83</b>	67.58	5.21
Finemark National Bank & Trust	<b>68.61</b>	58.79	34.69
First Citrus Bank	<b>63.37</b>	57.74	0.04
Century Bank Of Florida	<b>62.00</b>	54.03	11.26
Sanibel Captiva Community Bank	<b>60.92</b>	57.29	1.79
First National Bank Of Pasco	<b>59.30</b>	54.62	30.51
Waterfall Bank	<b>54.44</b>	28.05	10.72
Gulfside Bank	<b>51.65</b>	47.27	26.31
The Bank Of Tampa	<b>46.82</b>	42.40	29.05
<b>Brannen Bank</b>	<b>36.81</b>	<b>35.59</b>	<b>24.58</b>
Charlotte State Bank & Trust	<b>36.35</b>	33.59	27.08
Englewood Bank & Trust	<b>31.30</b>	29.16	24.88
Edison National Bank	<b>30.03</b>	27.00	12.98

<b>Select Peer Average</b>	65.34	55.81	14.26
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Tcm Bank, National Association	306,951	<b>1.53</b>	7.86
Charlotte State Bank & Trust	622,056	<b>1.09</b>	14.05
Central Bank	266,098	<b>1.01</b>	11.05
Sanibel Captiva Community Bank	772,115	<b>1.01</b>	17.24
First Citrus Bank	669,878	<b>0.94</b>	11.67
Raymond James Bank	38,107,081	<b>0.91</b>	13.98
<b>Brannen Bank</b>	<b>825,023</b>	<b>0.90</b>	<b>23.09</b>
Finemark National Bank & Trust	3,460,301	<b>0.86</b>	10.23
The Bank Of Tampa	3,239,787	<b>0.81</b>	11.91
Englewood Bank & Trust	545,464	<b>0.65</b>	9.03
First National Bank Of Pasco	279,080	<b>0.62</b>	7.29
Bankflorida	279,421	<b>0.50</b>	4.89
Flagship Bank	457,387	<b>0.46</b>	3.87
Gulfside Bank	227,410	<b>0.32</b>	3.46
Century Bank Of Florida	109,309	<b>0.29</b>	4.06
Edison National Bank	553,881	<b>0.17</b>	2.67
First Home Bank	872,178	<b>0.16</b>	1.35
Climate First Bank	141,915	<b>(3.40)</b>	(12.11)
Waterfall Bank	76,536	<b>(4.44)</b>	(7.94)

<b>Select Peer Average</b>	2,726,941	0.23	7.24
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2022**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.08	0.59	<b>32.17</b>	130.34
Finemark National Bank & Trust	1.02	0.91	<b>62.05</b>	14.90
Sanibel Captiva Community Bank	0.47	1.76	<b>62.57</b>	7.67
<b>Brannen Bank</b>	<b>0.33</b>	<b>1.24</b>	<b>62.75</b>	<b>9.10</b>
First Citrus Bank	0.68	1.82	<b>65.66</b>	7.25
The Bank Of Tampa	0.57	1.25	<b>66.47</b>	12.04
Charlotte State Bank & Trust	1.29	0.98	<b>67.16</b>	12.19
Central Bank	0.34	2.43	<b>68.03</b>	5.37
Flagship Bank	0.14	2.44	<b>69.27</b>	7.29
Bankflorida	0.12	2.13	<b>71.71</b>	8.30
Englewood Bank & Trust	0.63	1.22	<b>73.55</b>	14.44
First National Bank Of Pasco	0.63	2.39	<b>76.58</b>	5.68
Tcm Bank, National Association	11.55	2.75	<b>79.25</b>	2.99
Gulfside Bank	0.81	1.81	<b>80.20</b>	8.91
Edison National Bank	0.17	1.34	<b>89.82</b>	12.81
Century Bank Of Florida	0.20	2.73	<b>90.69</b>	6.98
First Home Bank	8.64	3.87	<b>107.62</b>	1.53
Climate First Bank	0.03	5.36	<b>200.42</b>	4.52
Waterfall Bank	0.01	6.26	<b>596.52</b>	4.15

<b>Select Peer Average</b>	1.46	2.28	106.45	14.55
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**ASSET QUALITY RATIOS**  
**For the three months ended March 31, 2022**

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Climate First Bank	0.96	0.00	<b>0.00</b>	0.00
Edison National Bank	1.37	0.00	<b>0.00</b>	0.00
Charlotte State Bank & Trust	1.84	0.00	<b>0.00</b>	0.00
First Citrus Bank	1.03	0.00	<b>0.00</b>	0.00
Gulfside Bank	1.36	0.00	<b>0.00</b>	0.00
Waterfall Bank	0.74	0.00	<b>0.00</b>	0.00
Finemark National Bank & Trust	1.01	0.03	<b>0.02</b>	0.23
Bankflorida	0.96	0.09	<b>0.06</b>	0.58
Englewood Bank & Trust	1.43	0.21	<b>0.06</b>	0.86
The Bank Of Tampa	1.66	0.22	<b>0.09</b>	1.38
Flagship Bank	0.93	0.13	<b>0.10</b>	0.93
Central Bank	1.97	0.16	<b>0.12</b>	1.17
<b>Brannen Bank</b>	<b>1.00</b>	<b>0.43</b>	<b>0.15</b>	<b>4.20</b>
Sanibel Captiva Community Bank	0.95	0.45	<b>0.26</b>	0.00
Raymond James Bank	1.16	0.37	<b>0.27</b>	3.85
First National Bank Of Pasco	1.63	0.52	<b>0.28</b>	3.42
Century Bank Of Florida	1.24	0.73	<b>0.39</b>	5.47
Tcm Bank, National Association	4.28	0.65	<b>0.60</b>	2.59
First Home Bank	1.59	3.56	<b>2.56</b>	2.35

<b>Select Peer Average</b>	1.43	0.40	0.26	1.42
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2022**

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	<b>17.99</b>	4.92	5.91	0.00	11.26
First National Bank Of Pasco	<b>5.01</b>	5.70	0.00	0.00	30.51
Central Bank	<b>4.89</b>	10.66	5.26	0.00	1.82
Gulfside Bank	<b>4.60</b>	19.19	0.00	5.15	21.15
Flagship Bank	<b>1.86</b>	17.87	0.52	0.00	0.00
Tcm Bank, National Association	<b>1.31</b>	3.34	0.00	0.00	0.88
First Citrus Bank	<b>1.11</b>	38.53	0.00	0.00	0.04
Waterfall Bank	<b>0.98</b>	58.12	0.00	0.00	10.72
Sanibel Captiva Community Bank	<b>0.96</b>	37.50	0.00	1.79	0.00
The Bank Of Tampa	<b>0.94</b>	24.22	0.00	9.66	19.35
Edison National Bank	<b>0.92</b>	56.83	0.00	0.00	12.98
<b>Brannen Bank</b>	<b>0.84</b>	<b>38.53</b>	<b>0.00</b>	<b>0.00</b>	<b>24.58</b>
Charlotte State Bank & Trust	<b>0.62</b>	38.03	0.00	13.58	13.50
Finemark National Bank & Trust	<b>0.55</b>	1.55	0.01	2.60	32.08
Englewood Bank & Trust	<b>0.49</b>	44.17	0.00	14.07	10.81
First Home Bank	<b>0.35</b>	13.83	0.00	0.00	4.69
Bankflorida	<b>0.22</b>	23.43	0.00	0.00	5.21
Raymond James Bank	<b>0.18</b>	2.94	0.00	0.00	22.85
Climate First Bank	<b>0.09</b>	14.69	0.00	0.00	1.61

<b>Select Peer Average</b>	2.31	23.90	0.62	2.47	11.79
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the three months ended March 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tcm Bank, National Association	<b>87.72</b>	0.59	0.00	1.09
Climate First Bank	<b>78.01</b>	3.69	0.00	0.00
Flagship Bank	<b>76.32</b>	1.00	0.00	1.98
Central Bank	<b>73.06</b>	2.51	0.00	0.19
Raymond James Bank	<b>71.55</b>	0.01	0.00	0.00
Bankflorida	<b>66.93</b>	2.96	0.00	0.00
First Home Bank	<b>62.09</b>	3.96	0.00	0.87
Finemark National Bank & Trust	<b>58.19</b>	1.55	0.00	0.00
First Citrus Bank	<b>56.70</b>	1.20	0.00	0.00
Sanibel Captiva Community Bank	<b>56.63</b>	2.55	0.00	0.01
First National Bank Of Pasco	<b>53.72</b>	1.76	0.00	0.00
Century Bank Of Florida	<b>53.36</b>	2.38	0.00	0.00
Gulfside Bank	<b>46.63</b>	0.18	0.00	0.03
The Bank Of Tampa	<b>41.70</b>	1.14	0.00	0.22
<b>Brannen Bank</b>	<b>35.24</b>	<b>0.53</b>	<b>0.00</b>	<b>0.00</b>
Charlotte State Bank & Trust	<b>32.97</b>	0.94	0.00	0.00
Englewood Bank & Trust	<b>28.75</b>	1.47	0.00	0.00
Waterfall Bank	<b>27.84</b>	0.57	0.00	0.00
Edison National Bank	<b>26.63</b>	0.79	0.00	0.00

<b>Select Peer Average</b>	54.42	1.57	0.00	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, 2022**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Englewood Bank & Trust	<b>49.97</b>	50.03	100.00	0.00	0.00
Sanibel Captiva Community Bank	<b>48.46</b>	51.54	100.00	0.00	0.00
The Bank Of Tampa	<b>45.34</b>	51.78	97.12	0.00	2.88
Flagship Bank	<b>44.39</b>	55.61	100.00	0.00	0.00
First National Bank Of Pasco	<b>43.10</b>	56.90	100.00	0.00	0.00
Century Bank Of Florida	<b>39.26</b>	54.48	93.74	0.00	6.26
Charlotte State Bank & Trust	<b>38.39</b>	61.61	100.00	0.00	0.00
Bankflorida	<b>35.78</b>	64.22	100.00	0.00	0.00
<b>Brannen Bank</b>	<b>34.04</b>	<b>65.96</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
First Citrus Bank	<b>33.66</b>	66.34	100.00	0.00	0.00
Edison National Bank	<b>33.22</b>	63.30	96.52	3.48	0.00
Gulfside Bank	<b>22.03</b>	77.97	100.00	0.00	0.00
Finemark National Bank & Trust	<b>18.79</b>	75.10	93.89	0.05	6.06
Central Bank	<b>14.65</b>	79.59	94.24	0.00	5.76
First Home Bank	<b>12.21</b>	87.79	100.00	0.00	0.00
Climate First Bank	<b>10.18</b>	89.82	100.00	0.00	0.00
Waterfall Bank	<b>9.87</b>	90.13	100.00	0.00	0.00
Tcm Bank, National Association	<b>0.39</b>	99.61	100.00	0.00	0.00
Raymond James Bank	<b>0.11</b>	97.53	97.64	0.00	2.36

<b>Select Peer Average</b>	28.10	70.49	98.59	0.19	1.23
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	7.56	0.37	<b>7.26</b>	89.45
Central Bank	4.73	0.60	<b>4.21</b>	88.32
Flagship Bank	4.11	0.28	<b>3.96</b>	90.40
Century Bank Of Florida	4.22	0.65	<b>3.76</b>	80.45
First National Bank Of Pasco	3.71	0.31	<b>3.53</b>	93.16
First Citrus Bank	3.48	0.29	<b>3.31</b>	94.54
First Home Bank	3.87	0.74	<b>3.26</b>	91.59
Sanibel Captiva Community Bank	3.29	0.18	<b>3.20</b>	96.83
Bankflorida	3.44	0.48	<b>3.14</b>	95.89
Climate First Bank	3.11	0.54	<b>2.76</b>	96.44
Gulfside Bank	2.85	0.25	<b>2.66</b>	92.42
The Bank Of Tampa	2.27	0.05	<b>2.22</b>	95.96
<b>Brannen Bank</b>	<b>2.31</b>	<b>0.15</b>	<b>2.21</b>	<b>97.55</b>
Finemark National Bank & Trust	2.49	0.34	<b>2.18</b>	95.98
Charlotte State Bank & Trust	2.12	0.06	<b>2.08</b>	99.04
Raymond James Bank	2.09	0.11	<b>1.99</b>	99.50
Englewood Bank & Trust	1.94	0.09	<b>1.90</b>	98.49
Edison National Bank	1.57	0.03	<b>1.55</b>	97.51
Waterfall Bank	1.22	0.23	<b>1.13</b>	92.75
<b>Select Peer Average</b>	<b>3.18</b>	<b>0.30</b>	<b>2.15</b>	<b>94.01</b>