

# Central Bank

Tampa, FL

Established  
2/26/2007

## 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
<b>Central Bank</b>	<b>280,016</b>
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
<b>Central Bank</b>	<b>0.80</b>
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)

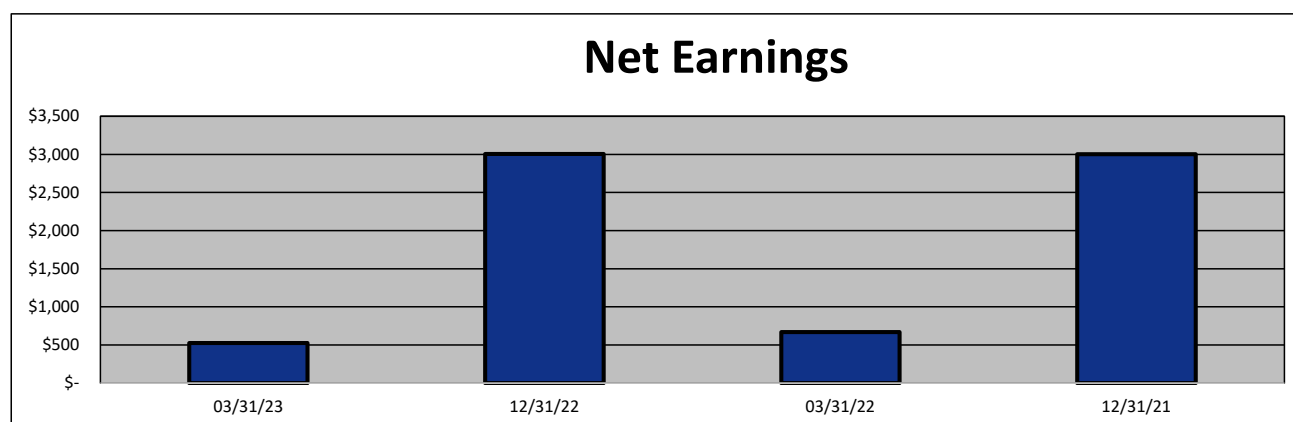
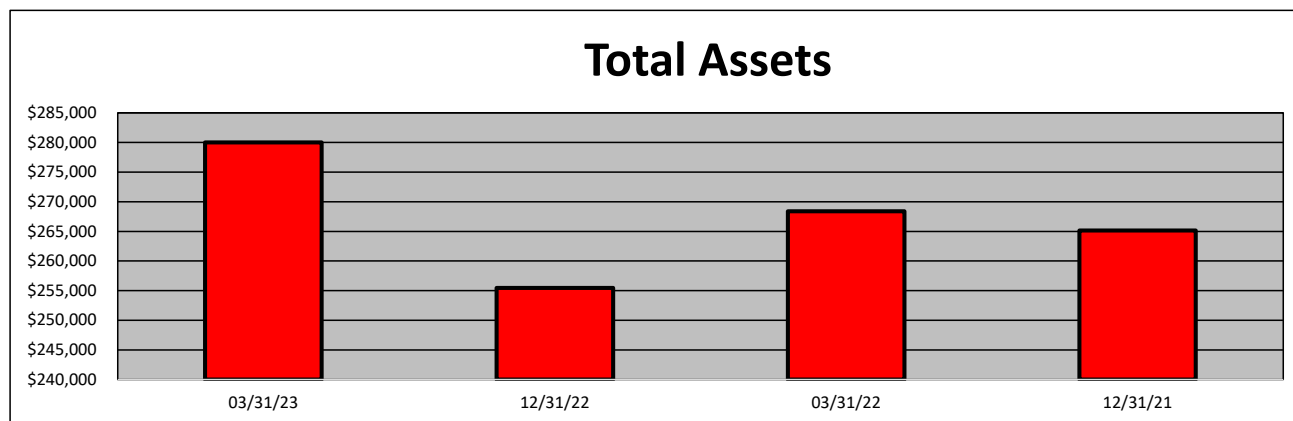
**EXECUTIVE SUMMARY - Central Bank  
(Percentage)**

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.72	10.46	9.12	9.03	9.92	11.46
Leverage Ratio	10.23	10.54	9.02	8.81	11.01	12.84
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.60	13.51
Risk Based Ratio	0.00	0.00	0.00	0.00	19.49	14.38
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.60	13.51
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	104.20	102.86	87.76	93.99	60.06	75.39
Loans/Assets	83.01	84.56	74.93	80.26	49.99	62.42
Securities/Assets	3.71	4.25	1.82	1.54	20.52	15.88
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.80	1.17	1.01	1.07	0.23	0.74
Return on Avg Equity	7.82	11.92	11.05	13.29	6.95	18.09
Nonint Income/Avg Assets	0.79	0.25	0.34	0.50	0.88	1.24
Net Overhead Ratio	2.29	2.96	2.43	1.85	2.15	2.59
Efficiency Ratio	72.64	73.68	68.03	54.14	136.11	73.39
Assets (per million) per Employee	5.28	4.91	5.37	5.52	10.18	14.36
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.26	1.37	1.97	1.86	1.39	1.38
Nonperforming Loans/Total Loans	1.08	0.57	0.16	0.14	0.53	0.24
Nonperforming Assets/Total Assets	0.90	0.48	0.12	0.12	0.32	0.18
Adjusted Texas Ratio	8.45	4.19	1.17	1.11	2.37	1.54
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.45	5.18	4.73	4.71	2.93	4.99
Cost of funds	2.18	0.83	0.60	0.72	0.30	1.36
Net interest margin	3.60	4.49	4.21	4.07	2.55	3.80
Avg Earning Assets/Avg Assets	95.47	91.09	88.32	94.17	91.48	96.30

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

<b>As of:</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	280,016	255,465	268,388	265,134	11,628	4.33
Cash and Equivalents	27,072	18,706	55,863	41,749	(28,791)	(51.54)
Securities	10,393	10,856	4,886	4,082	5,507	112.71
Loans, net	232,451	216,032	201,094	212,796	31,357	15.59
Deposit Accounts	223,075	210,020	229,148	226,407	(6,073)	(2.65)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	27,226	26,713	24,479	23,936	2,747	11.22

<b>Period Ending</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	527	3,005	669	3,001	(142)	(21.23)
Interest Income	3,432	12,165	2,779	12,444	653	23.50
Interest Expense	1,170	1,626	303	1,693	867	286.14
Net Interest Income	2,262	10,539	2,476	10,751	(214)	(8.64)
Prov for Credit Losses	55	(947)	25	1,757	30	120.00
Noninterest income	520	642	227	1,415	293	129.07
Gain on Sale of Securities	-	-	-	141	-	NA
Noninterest Expense	2,028	8,262	1,843	6,600	185	10.04
Net Operating Income	699	3,866	835	3,809	(136)	(16.29)
Income Taxes	168	861	166	949	2	1.20

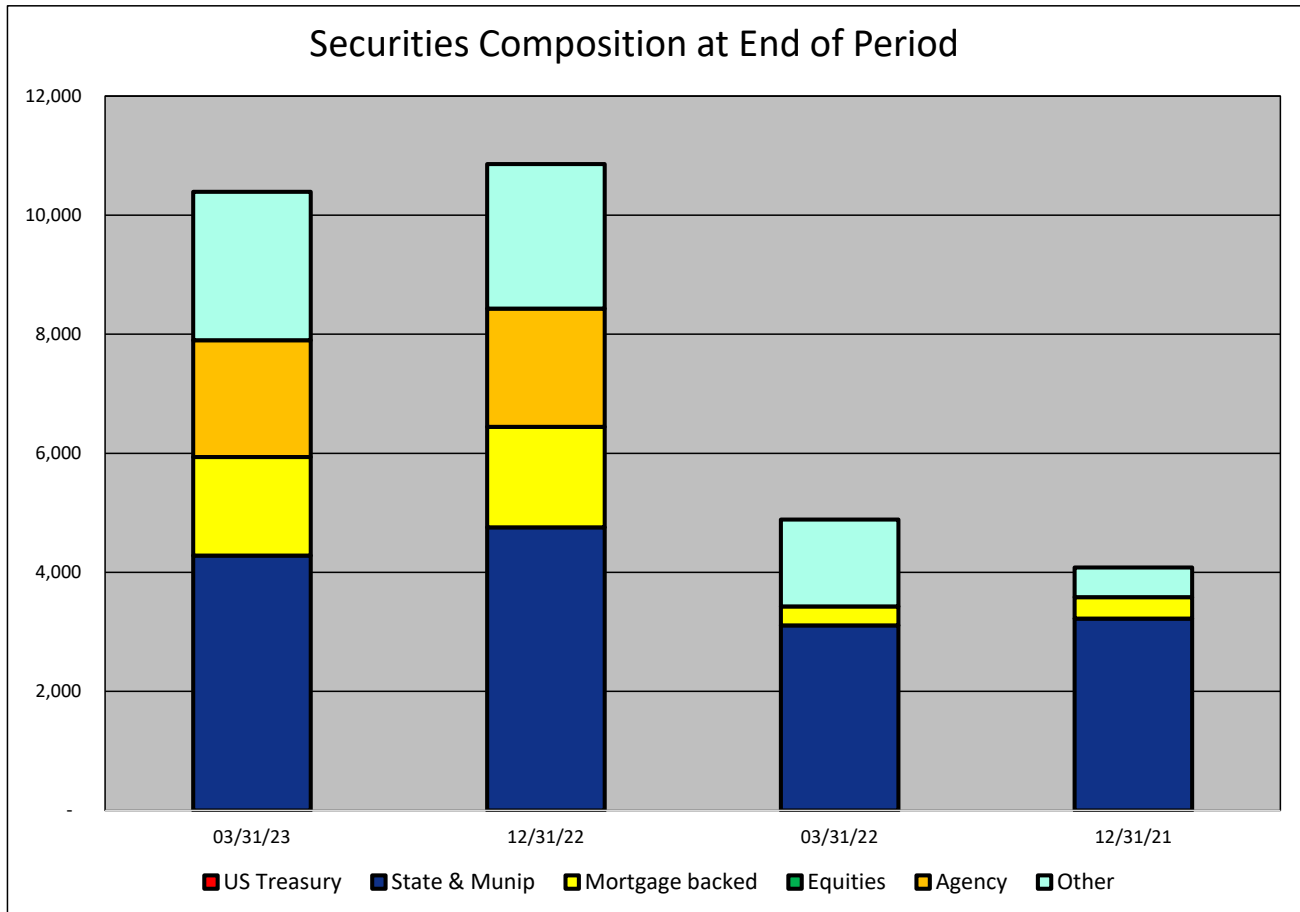


**SECURITIES COMPOSITION - Central Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	4,281	4,757	3,108	3,223	1,173	37.74
Mortgage backed	1,655	1,687	318	359	1,337	420.44
Equities	-	-	-	-	-	NA
Agency	1,961	1,986	-	-	1,961	NA
Other	2,496	2,426	1,460	500	1,036	70.96
<b>Total Securities</b>	<b>10,393</b>	<b>10,856</b>	<b>4,886</b>	<b>4,082</b>	<b>5,507</b>	<b>112.71</b>

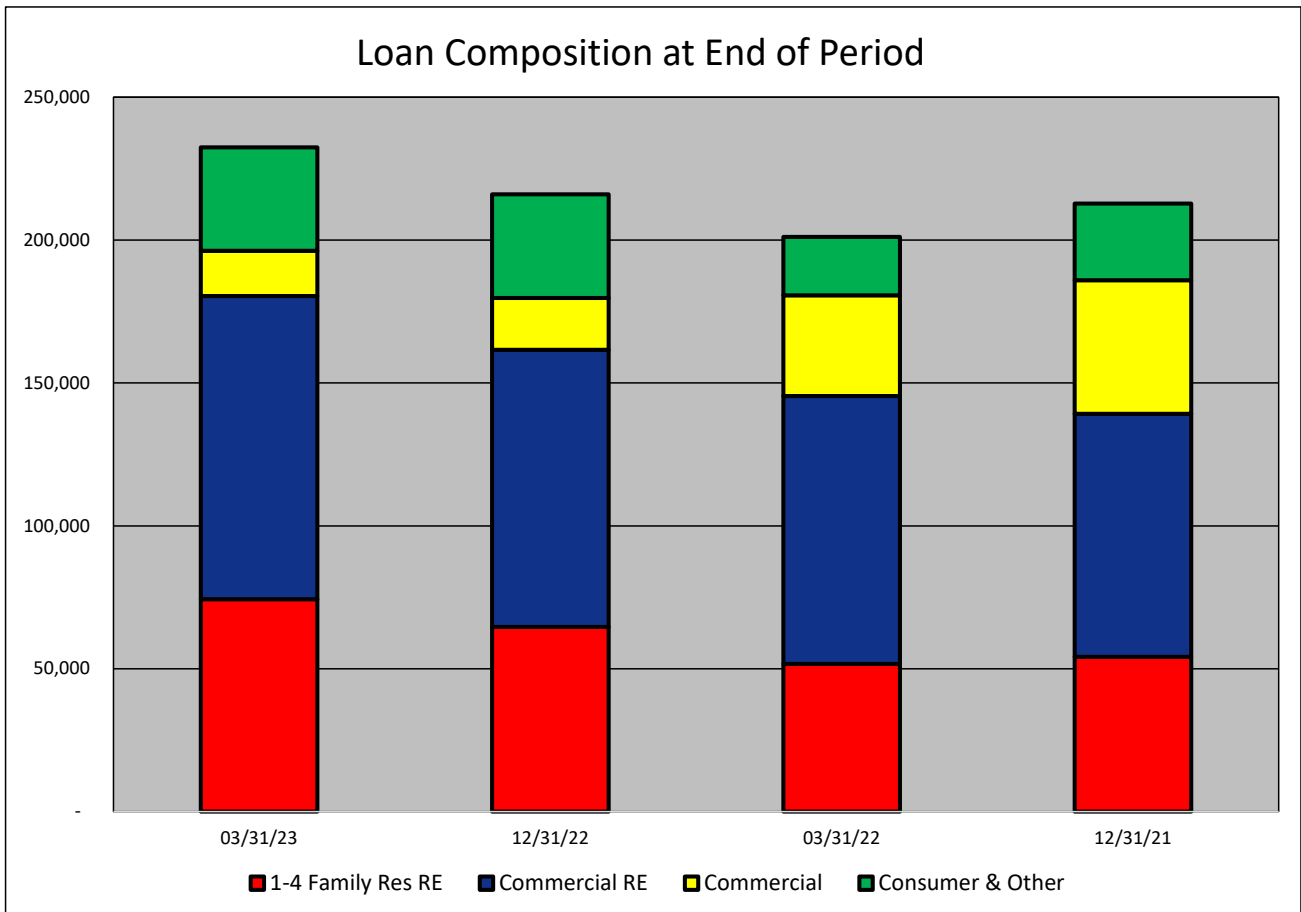


**LOAN PORTFOLIO COMPOSITION - Central Bank**  
(Dollars in Thousands)

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

1-4 Family Res RE	74,369	64,654	51,697	54,146	22,672	43.86
Commercial RE	106,022	96,977	93,773	85,029	12,249	13.06
Commercial	15,863	18,128	35,207	46,819	(19,344)	(54.94)
Consumer & Other	36,197	36,273	20,417	26,802	15,780	77.29
<b>Loans, Net</b>	<b>232,451</b>	<b>216,032</b>	<b>201,094</b>	<b>212,796</b>	<b>31,357</b>	<b>15.59</b>



**LOAN PORTFOLIO QUALITY - Central 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	2,965	3,962	3,962	3,020	(997)	(25.16)
Total Recoveries	17	25	-	24	17	NA
Total Charge-offs	-	76	-	-	-	NA
Provision Expense	55	(947)	25	1,757	30	120.00
Writedown Transfer Loans HFS	106	-	16	839	90	562.50
Adjustments	-	-	-	-	-	NA
Ending Balance	2,931	2,965	3,972	3,962	(1,041)	(26.21)

**NON-PERFORMING ASSETS:**

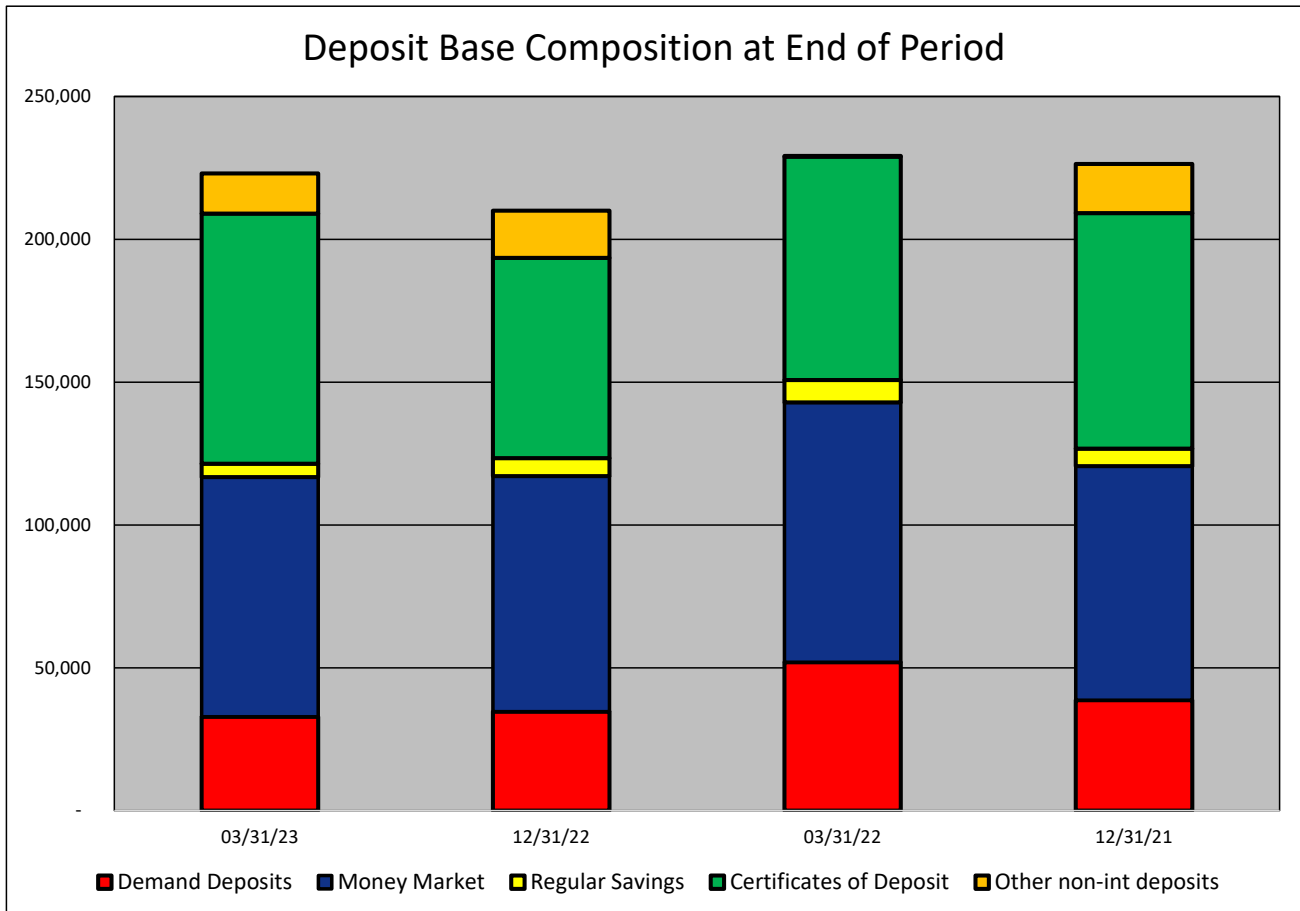
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,513	1,229	328	305	2,185	666.16
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,513	1,229	328	305	2,185	666.16

**DEPOSIT BASE COMPOSITION - Central 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	32,880	34,628	51,942	38,670	(19,062)	(36.70)
Money Market	83,833	82,460	90,931	81,881	(7,098)	(7.81)
Regular Savings	4,692	6,307	7,854	6,196	(3,162)	(40.26)
Certificates of Deposit	87,618	70,078	78,217	82,437	9,401	12.02
Other non-int deposits	14,052	16,547	204	17,223	13,848	6,788.24
<b>Total Deposits</b>	<b>223,075</b>	<b>210,020</b>	<b>229,148</b>	<b>226,407</b>	<b>(6,073)</b>	<b>(2.65)</b>



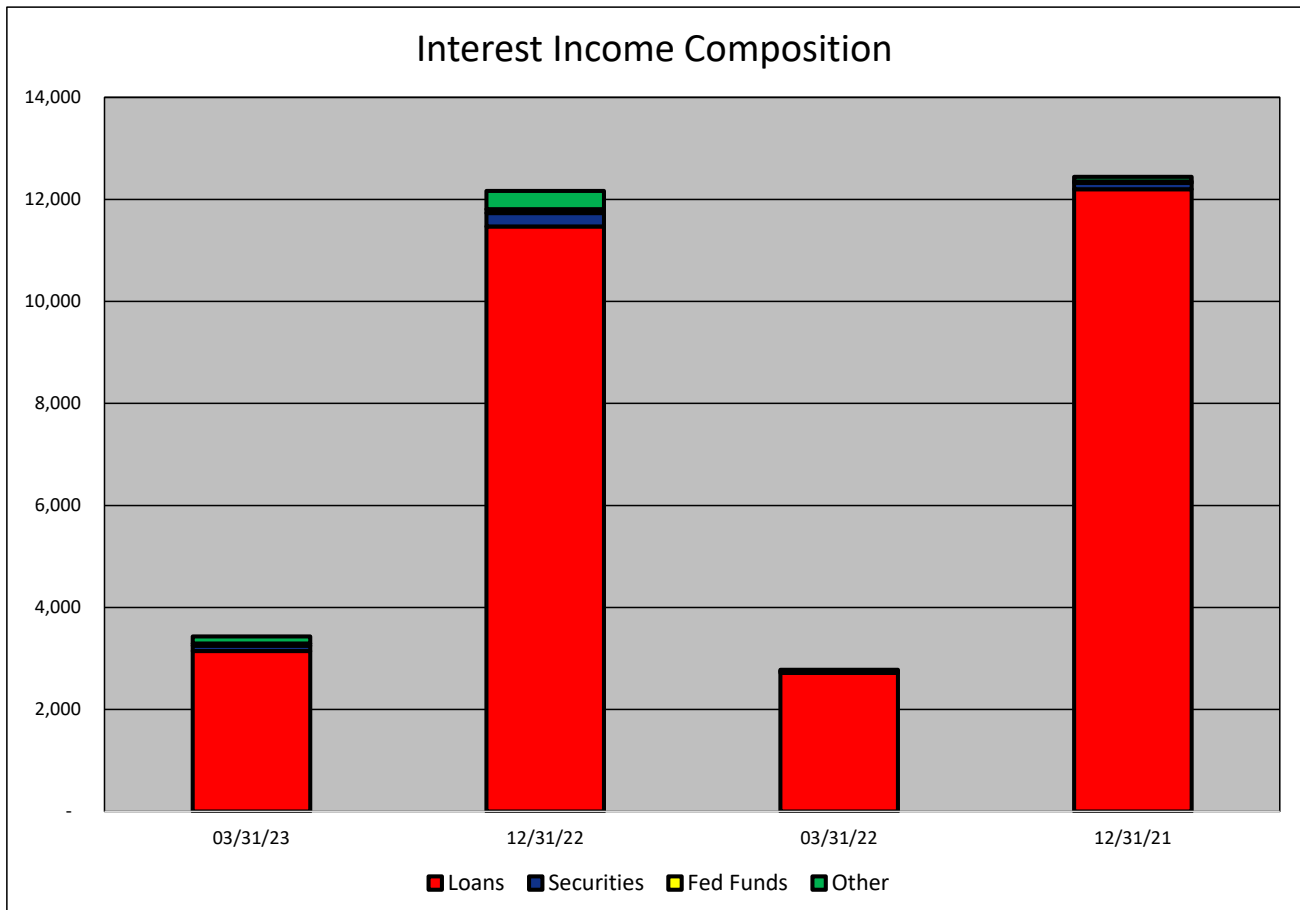


**INTEREST INCOME COMPOSITION- Central Bank**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Loans	3,145	11,468	2,714	12,199	431	15.88
Securities	106	265	32	125	74	231.25
Fed Funds	40	76	7	28	33	471.43
Other	141	356	26	92	115	442.31
<b>Total Int Income</b>	<b>3,432</b>	<b>12,165</b>	<b>2,779</b>	<b>12,444</b>	<b>653</b>	<b>23.50</b>

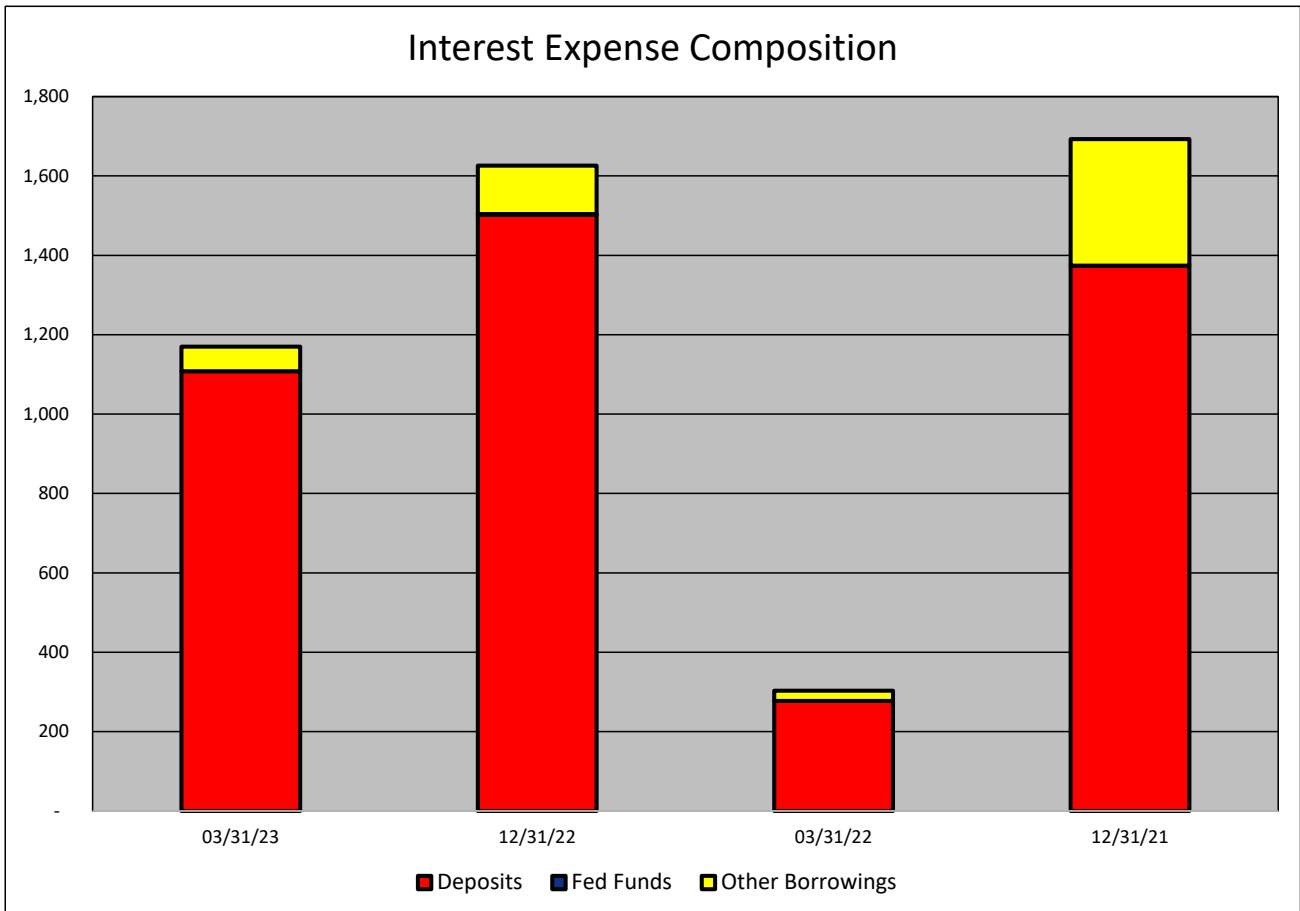


**INTEREST EXPENSE COMPOSITION- Central Bank**  
(Dollars in Thousands)

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	1,108	1,502	277	1,374	831	300.00
Fed Funds	-	2	-	-	-	NA
Other Borrowings	62	122	26	319	36	138.46
<b>Total Int Expense</b>	<b>1,170</b>	<b>1,626</b>	<b>303</b>	<b>1,693</b>	<b>867</b>	<b>286.14</b>

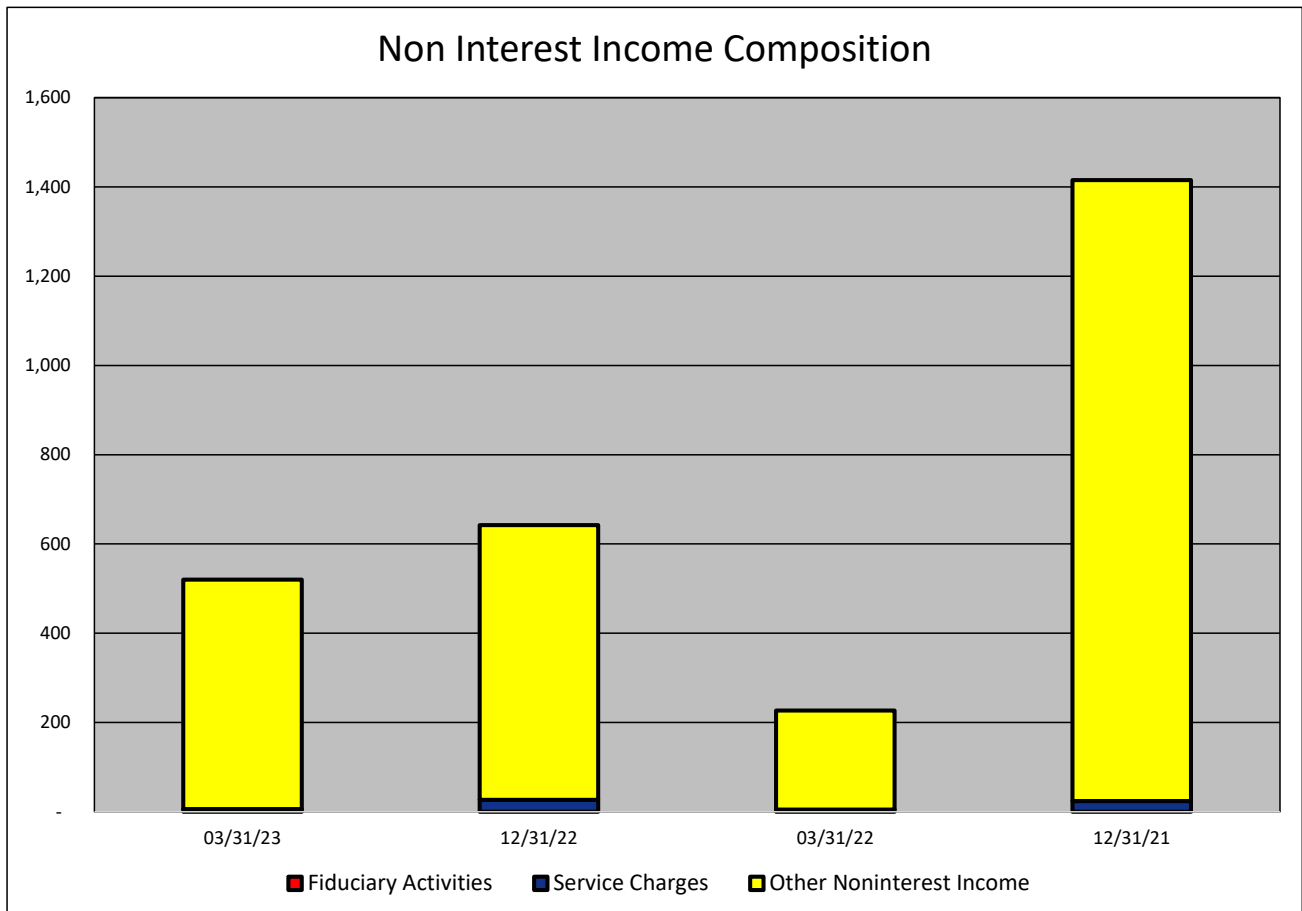


**NONINTEREST INCOME COMPOSITION- Central Bank**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	6	27	5	24	1	20.00
Other Noninterest Income	514	615	222	1,391	292	131.53
<b>Total Nonint. Income</b>	<b>520</b>	<b>642</b>	<b>227</b>	<b>1,415</b>	<b>293</b>	<b>129.07</b>

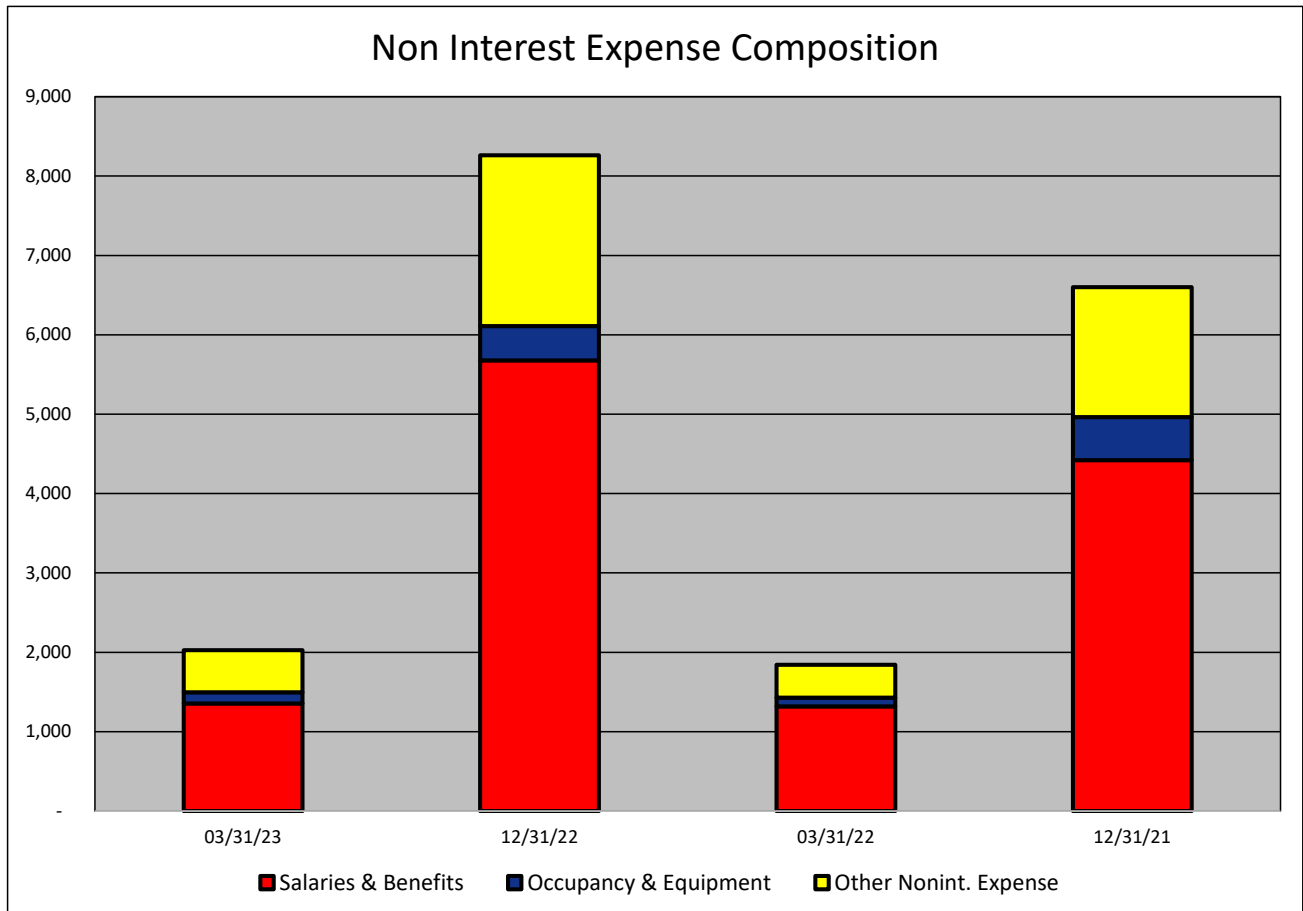


**NONINTEREST EXPENSE COMPOSITION- Central Bank**  
(Dollars in Thousands)

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	1,354	5,678	1,320	4,421	34	2.58
Occupancy & Equipment	141	433	110	542	31	28.18
Other Nonint. Expense	533	2,151	413	1,637	120	29.06
<b>Total Nonint. Expense</b>	<b>2,028</b>	<b>8,262</b>	<b>1,843</b>	<b>6,600</b>	<b>185</b>	<b>10.04</b>



**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)

<b>Select Peer Average</b>	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)

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

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

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

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

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

<b>Select Peer Average</b>	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	<b>2.38</b>	8.88	0.00	0.00	10.27
First National Bank Of Pasco	<b>2.18</b>	0.11	6.58	0.00	26.46
Gulf Coast Business Bank	<b>2.13</b>	29.37	10.25	0.00	14.93
Tcm Bank, National Association	<b>1.68</b>	4.38	0.00	0.00	0.68
Century Bank Of Florida	<b>1.41</b>	16.37	12.54	0.00	11.39
The Bank Of Tampa	<b>1.37</b>	5.67	0.00	14.34	22.28
Sanibel Captiva Community Bank	<b>1.34</b>	4.54	0.00	7.08	0.00
<b>Central Bank</b>	<b>1.27</b>	<b>6.71</b>	<b>1.69</b>	<b>3.01</b>	<b>0.70</b>
Gulfside Bank	<b>1.15</b>	14.80	0.00	6.12	15.91
Edison National Bank	<b>1.06</b>	53.77	0.00	7.47	6.87
Flagship Bank	<b>1.06</b>	12.37	0.39	0.00	6.16
Brannen Bank	<b>0.65</b>	29.57	0.00	0.00	28.59
Charlotte State Bank & Trust	<b>0.46</b>	36.29	0.00	20.78	7.52
Finemark National Bank & Trust	<b>0.46</b>	3.82	0.01	2.45	26.62
Bankflorida	<b>0.41</b>	6.50	0.00	0.00	7.62
Englewood Bank & Trust	<b>0.36</b>	37.18	0.00	17.87	11.28
Bayfirst National Bank	<b>0.35</b>	12.42	0.00	0.23	3.97
Climate First Bank	<b>0.17</b>	8.30	0.00	0.00	2.61
Raymond James Bank	<b>0.10</b>	6.98	0.00	0.00	18.38

<b>Select Peer Average</b>	<b>1.05</b>	<b>15.69</b>	<b>1.66</b>	<b>4.18</b>	<b>11.70</b>
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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	<b>86.59</b>	0.49	0.00	1.06
Climate First Bank	<b>84.50</b>	2.77	0.00	0.02
Sanibel Captiva Community Bank	<b>83.43</b>	2.69	0.00	0.00
Central Bank	<b>81.88</b>	3.22	0.00	0.14
Bankflorida	<b>78.84</b>	4.74	0.00	0.00
Flagship Bank	<b>76.48</b>	1.15	0.00	1.65
Waterfall Bank	<b>74.87</b>	1.70	0.00	0.00
Bayfirst National Bank	<b>72.98</b>	3.86	0.00	1.09
Raymond James Bank	<b>72.20</b>	0.01	0.00	0.00
Finemark National Bank & Trust	<b>61.38</b>	1.40	0.00	0.00
First National Bank Of Pasco	<b>58.92</b>	1.60	0.00	0.00
Gulfside Bank	<b>58.59</b>	0.31	0.00	0.06
Century Bank Of Florida	<b>51.75</b>	2.31	0.00	0.00
The Bank Of Tampa	<b>51.56</b>	1.21	0.00	0.23
Gulf Coast Business Bank	<b>40.98</b>	1.70	0.00	0.00
Brannen Bank	<b>40.30</b>	0.51	0.00	0.00
Charlotte State Bank & Trust	<b>33.63</b>	0.88	0.00	0.00
Englewood Bank & Trust	<b>31.51</b>	1.40	0.00	0.00
Edison National Bank	<b>28.09</b>	0.73	0.00	0.00

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

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

<b>Select Peer Average</b>	4.99	1.36	3.80	96.30
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