

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, 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
Brannen Bank	827,673
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
Brannen Bank	0.90
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)

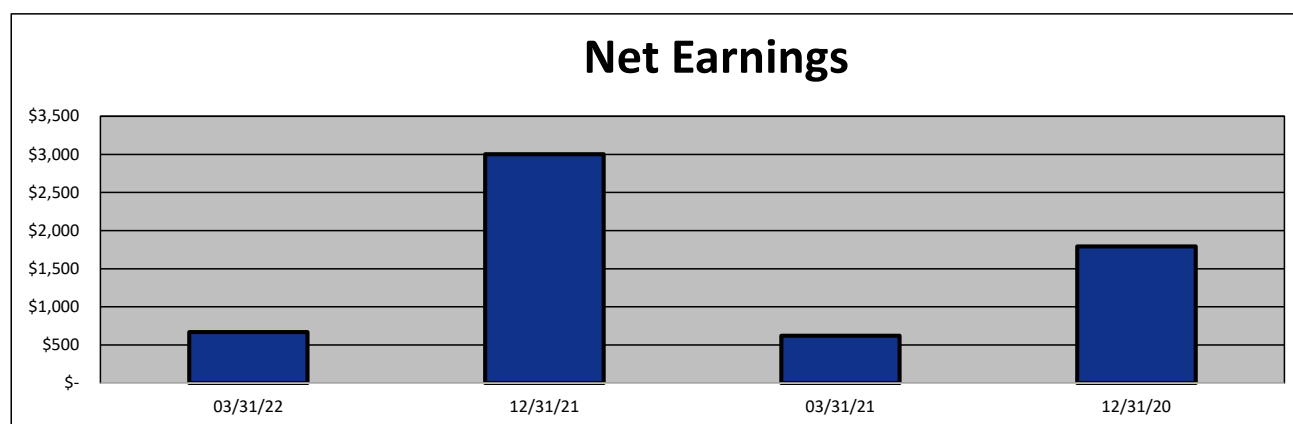
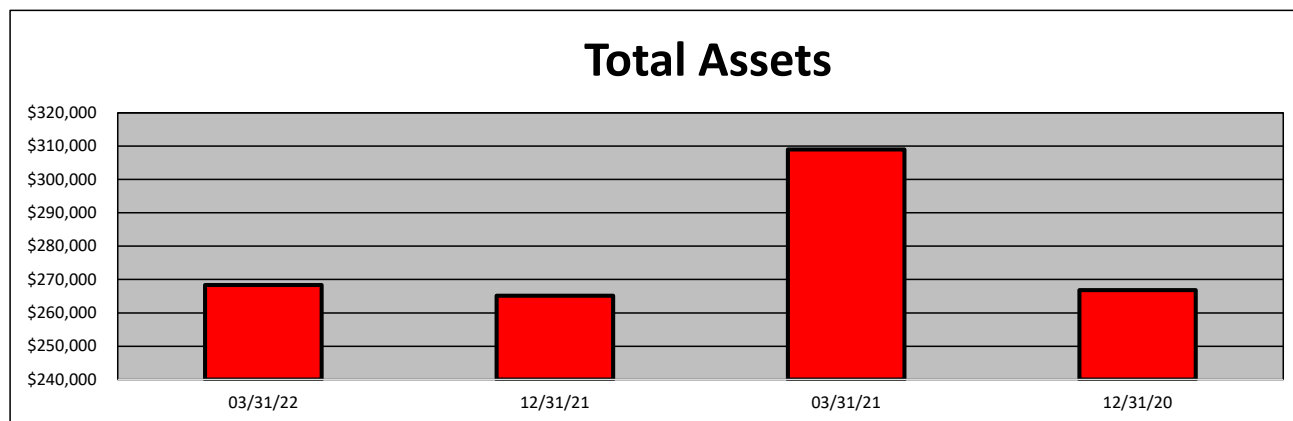
**EXECUTIVE SUMMARY - Central Bank
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.12	9.03	7.02	7.90	9.41	11.26
Leverage Ratio	9.02	8.81	8.84	8.99	9.61	12.36
Tier 1 Cap/Risk Based Assets	0.00	0.00	11.06	11.28	12.53	19.54
Risk Based Ratio	0.00	0.00	12.31	12.53	13.38	20.41
Common Equity Tier 1 Capital Ratio	NA	0.00	11.06	11.28	12.50	19.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.76	93.99	121.92	127.12	68.26	65.34
Loans/Assets	74.93	80.26	79.82	87.37	55.23	55.81
Securities/Assets	1.82	1.54	2.13	2.59	16.80	14.26
PROFITABILITY:						
Return on Avg Assets	1.01	1.07	0.87	0.72	0.84	0.23
Return on Avg Equity	11.05	13.29	11.66	9.02	9.50	7.24
Nonint Income/Avg Assets	0.34	0.50	0.34	0.46	0.87	1.46
Net Overhead Ratio	2.43	1.85	1.68	2.07	1.77	2.28
Efficiency Ratio	68.03	54.14	63.71	63.77	68.65	106.45
Assets (per million) per Employee	5.37	5.52	6.87	5.93	9.09	14.55
ASSET QUALITY:						
Reserves/Loans	1.97	1.86	1.21	1.30	1.34	1.43
Nonperforming Loans/Total Loans	0.16	0.14	0.85	0.96	0.74	0.40
Nonperforming Assets/Total Assets	0.12	0.12	0.69	0.86	0.53	0.26
Adjusted Texas Ratio	1.17	1.11	8.92	9.78	4.05	1.42
YIELDS & COSTS:						
Yield on earning assets	4.73	4.71	3.80	4.84	3.30	3.18
Cost of funds	0.60	0.72	0.78	1.27	0.46	0.30
Net interest margin	4.21	4.07	2.98	3.66	2.64	2.15
Avg Earning Assets/Avg Assets	88.32	94.17	94.88	95.48	90.01	94.01

SELECTED FINANCIAL DATA - Central Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	268,388	265,134	308,975	266,811	(40,587)	(13.14)
Cash and Equivalents	55,863	41,749	47,885	19,355	7,978	16.66
Securities	4,886	4,082	6,585	6,905	(1,699)	(25.80)
Loans, net	201,094	212,796	246,616	233,115	(45,522)	(18.46)
Deposit Accounts	229,148	226,407	202,282	183,384	26,866	13.28
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	24,479	23,936	21,688	21,071	2,791	12.87

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	669	3,001	623	1,792	46	7.38
Interest Income	2,779	12,444	2,582	11,570	197	7.63
Interest Expense	303	1,693	553	2,806	(250)	(45.21)
Net Interest Income	2,476	10,751	2,029	8,764	447	22.03
Prov for Loan Loss	25	1,757	-	1,227	25	NA
Noninterest income	227	1,415	244	1,143	(17)	(6.97)
Gain on Sale of Securities	-	141	-	-	-	NA
Noninterest Expense	1,843	6,600	1,451	6,335	392	27.02
Net Operating Income	835	3,809	822	2,345	13	1.58
Income Taxes	166	949	199	553	(33)	(16.58)

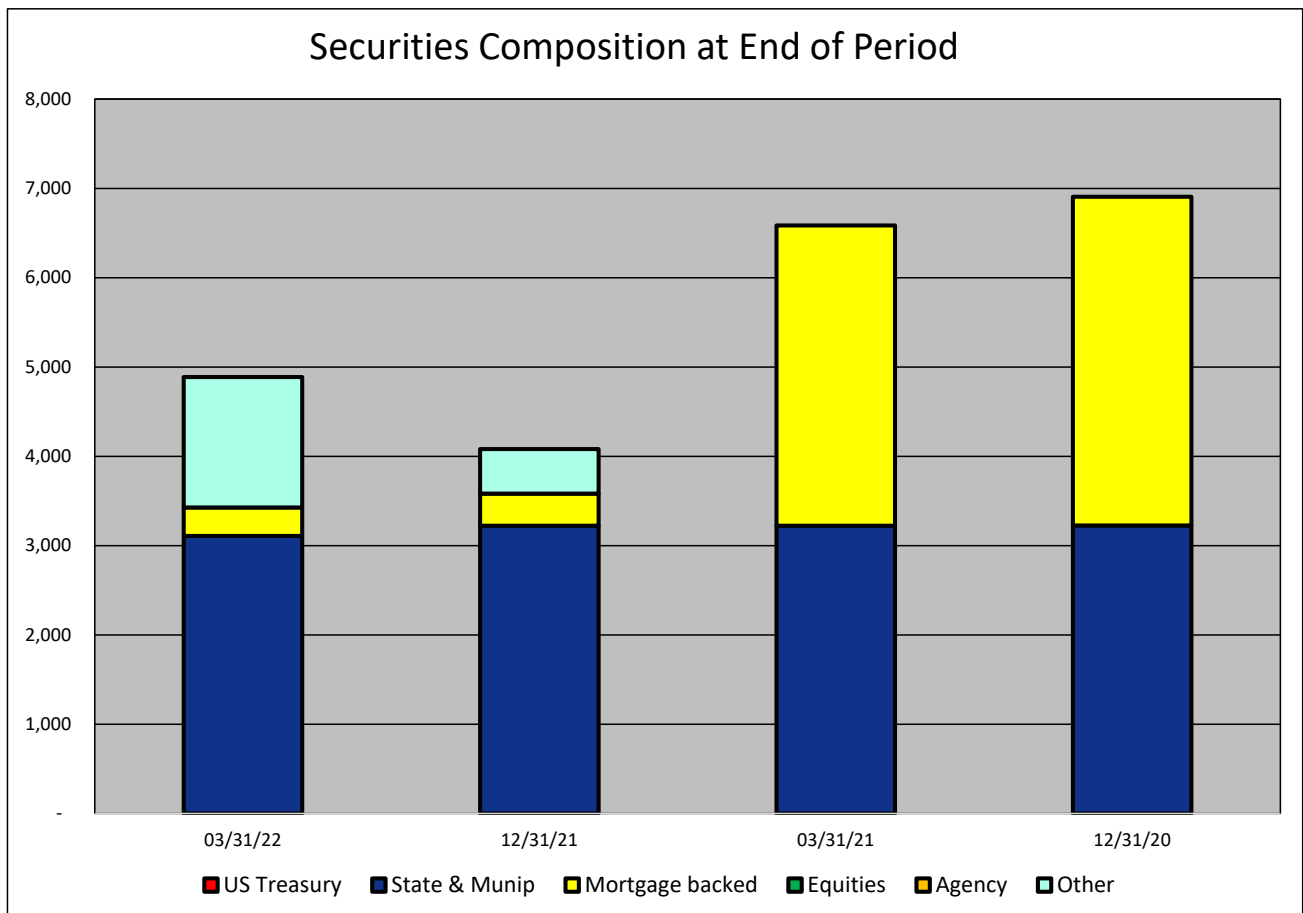


SECURITIES COMPOSITION - Central Bank
(Dollars in Thousands)

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	3,108	3,223	3,222	3,225	(114)	(3.54)
Mortgage backed	318	359	3,363	3,680	(3,045)	(90.54)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	1,460	500	-	-	1,460	NA
Total Securities	4,886	4,082	6,585	6,905	(1,699)	(25.80)

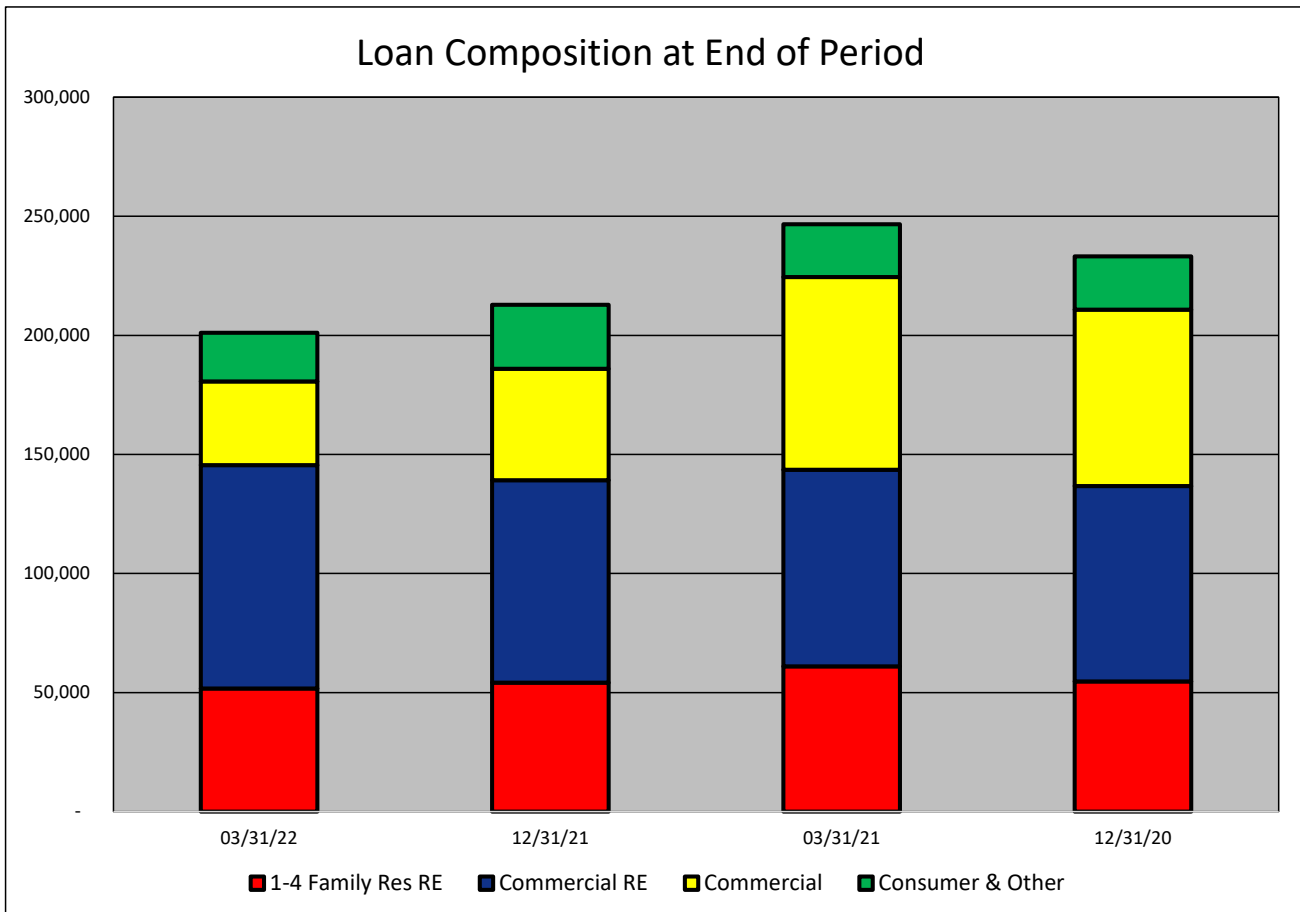


LOAN PORTFOLIO COMPOSITION - Central Bank
(Dollars in Thousands)

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

1-4 Family Res RE	51,697	54,146	60,983	54,682	(9,286)	(15.23)
Commercial RE	93,773	85,029	82,564	82,022	11,209	13.58
Commercial	35,207	46,819	80,937	74,053	(45,730)	(56.50)
Consumer & Other	20,417	26,802	22,132	22,358	(1,715)	(7.75)
Loans, Net	201,094	212,796	246,616	233,115	(45,522)	(18.46)



LOAN PORTFOLIO QUALITY - Central 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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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	3,962	3,020	3,020	1,770	942	31.19
Total Recoveries	-	24	-	8	-	NA
Total Charge-offs	-	-	33	3	(33)	(100.00)
Provision Expense	25	1,757	-	1,227	25	NA
Writedown Transfer Loans HFS	16	839	-	-	16	NA
Adjustments	-	-	-	18	-	NA
Ending Balance	<u>3,972</u>	<u>3,962</u>	<u>2,987</u>	<u>3,020</u>	<u>985</u>	<u>32.98</u>

NON-PERFORMING ASSETS:

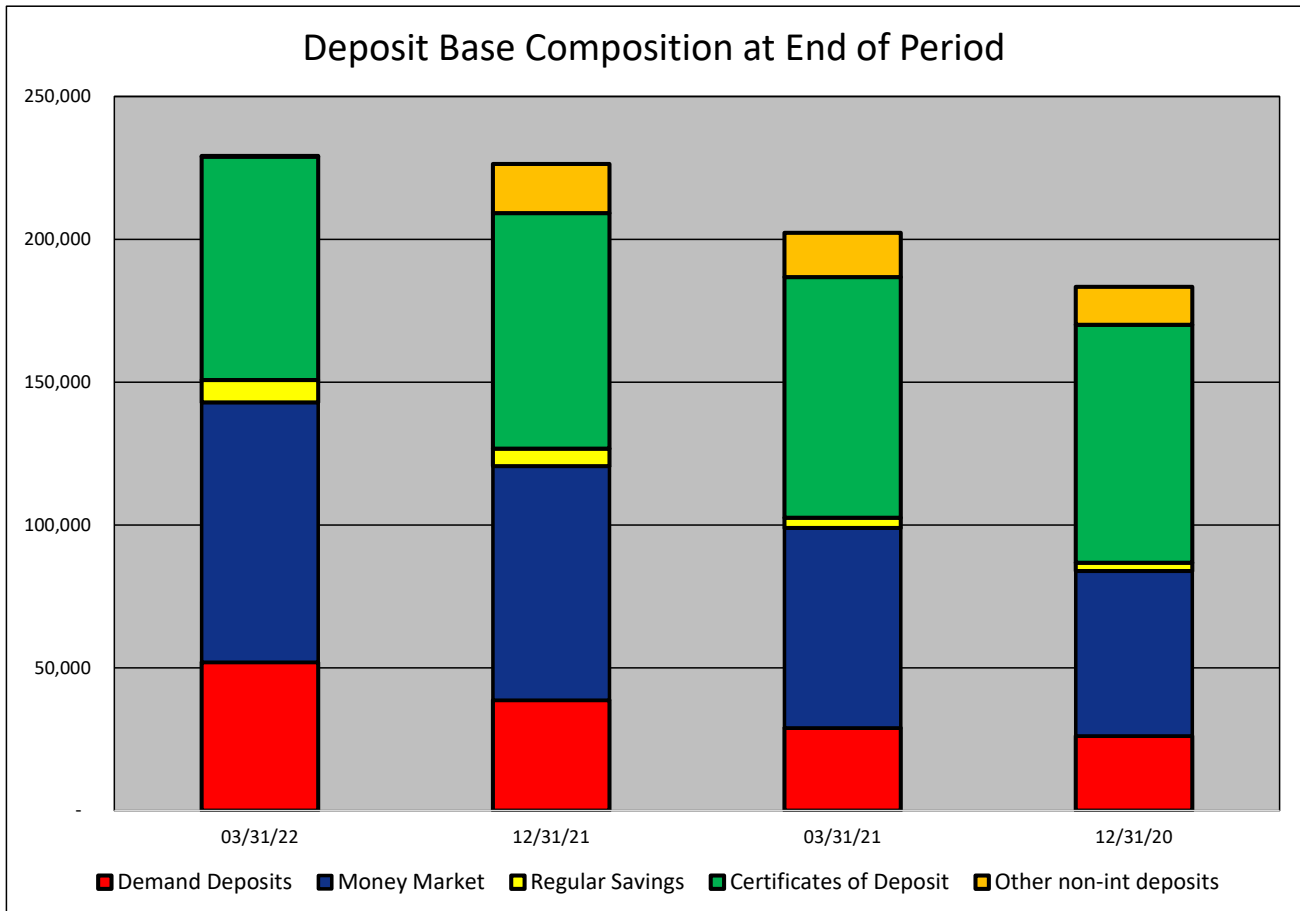
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	328	305	2,087	2,235	(1,759)	(84.28)
Foreclosed Real Estate	-	-	60	60	(60)	(100.00)
Total Non-perf Assets	<u>328</u>	<u>305</u>	<u>2,147</u>	<u>2,295</u>	<u>(1,819)</u>	<u>(84.72)</u>

DEPOSIT BASE COMPOSITION - Central 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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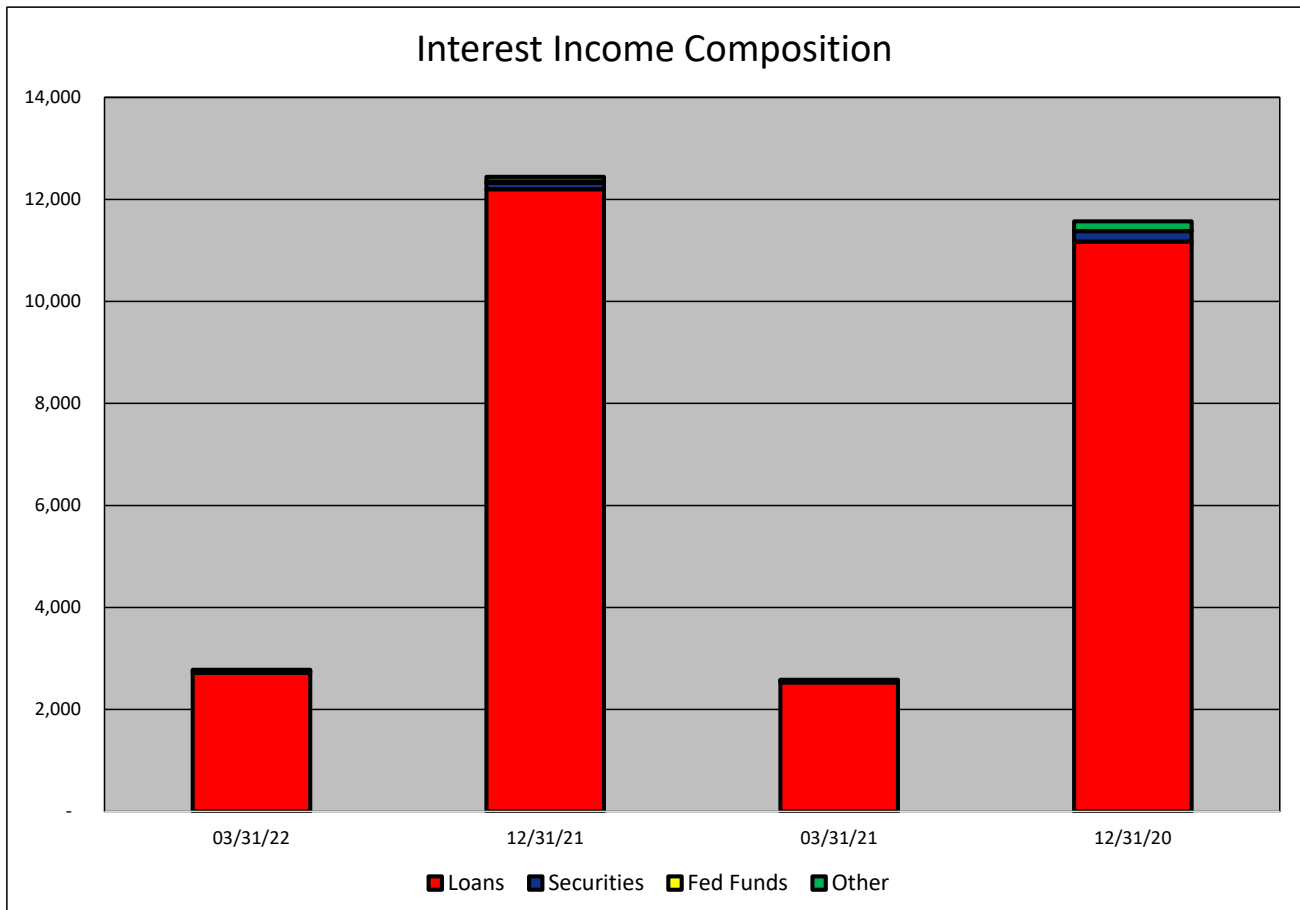
DEPOSIT BASE CATEGORY:

Demand Deposits	51,942	38,670	28,945	26,147	22,997	79.45
Money Market	90,931	81,881	70,004	57,764	20,927	29.89
Regular Savings	7,854	6,196	3,550	2,870	4,304	121.24
Certificates of Deposit	78,217	82,437	84,252	83,304	(6,035)	(7.16)
Other non-int deposits	204	17,223	15,531	13,299	(15,327)	(98.69)
Total Deposits	229,148	226,407	202,282	183,384	26,866	13.28



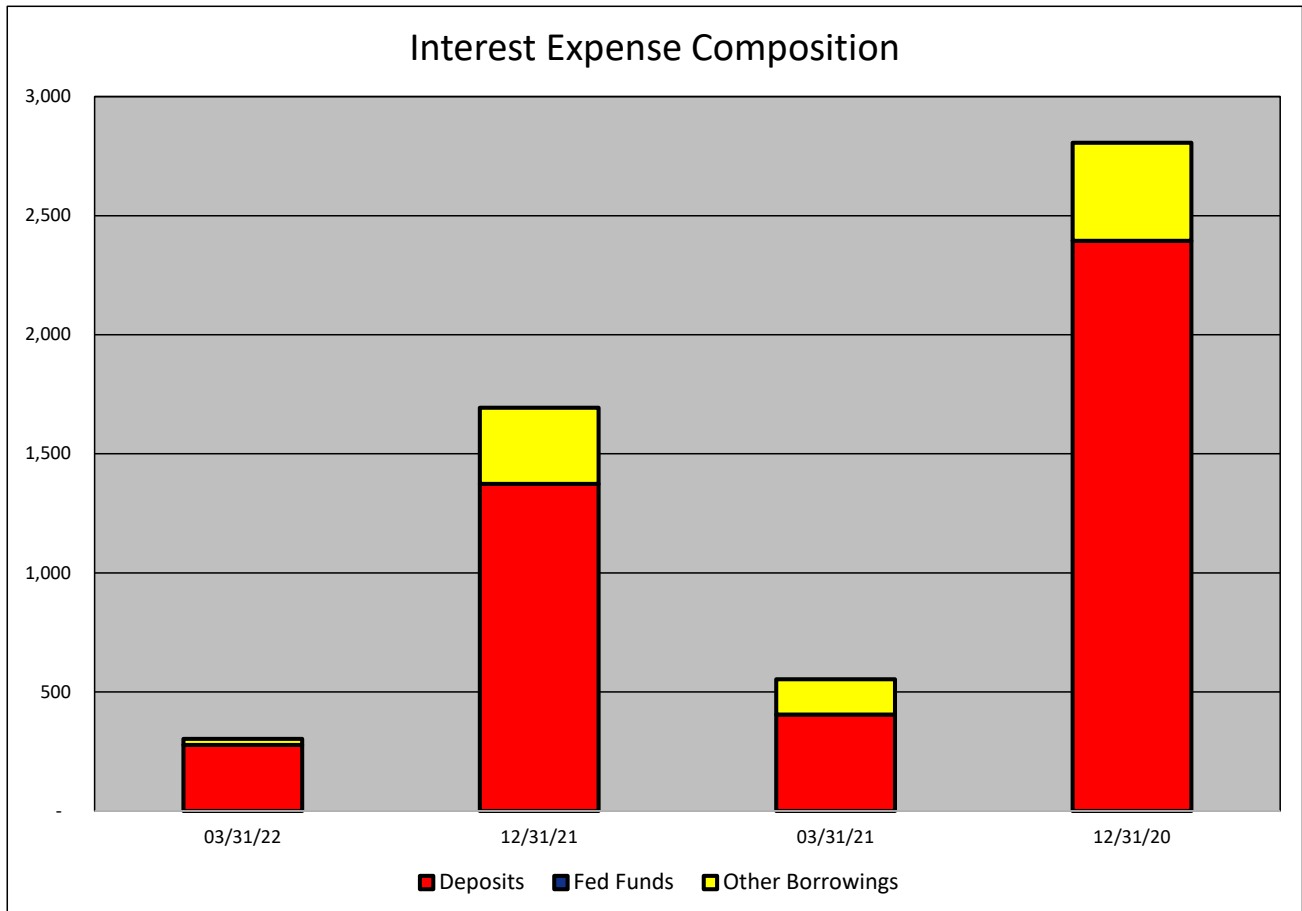
INTEREST INCOME COMPOSITION- Central Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	2,714	12,199	2,528	11,176	186	7.36
Securities	32	125	36	202	(4)	(11.11)
Fed Funds	7	28	5	3	2	40.00
Other	26	92	13	189	13	100.00
Total Int Income	2,779	12,444	2,582	11,570	197	7.63



INTEREST EXPENSE COMPOSITION- Central Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	277	1,374	405	2,394	(128)	(31.60)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	26	319	148	412	(122)	(82.43)
Total Int Expense	303	1,693	553	2,806	(250)	(45.21)

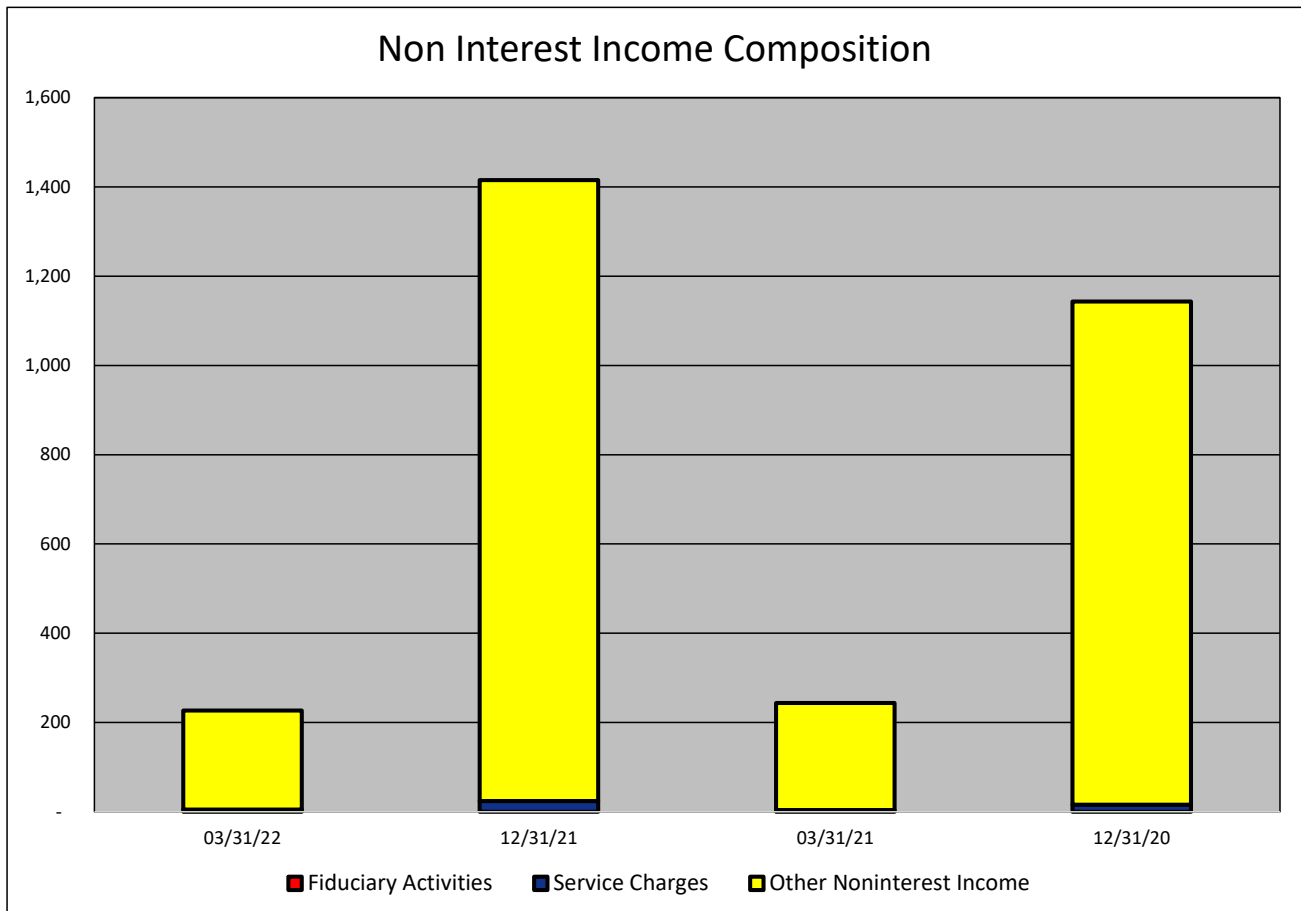


NONINTEREST INCOME COMPOSITION- Central Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	5	24	4	16	1	25.00
Other Noninterest Income	222	1,391	240	1,127	(18)	(7.50)
Total Nonint. Income	227	1,415	244	1,143	(17)	(6.97)

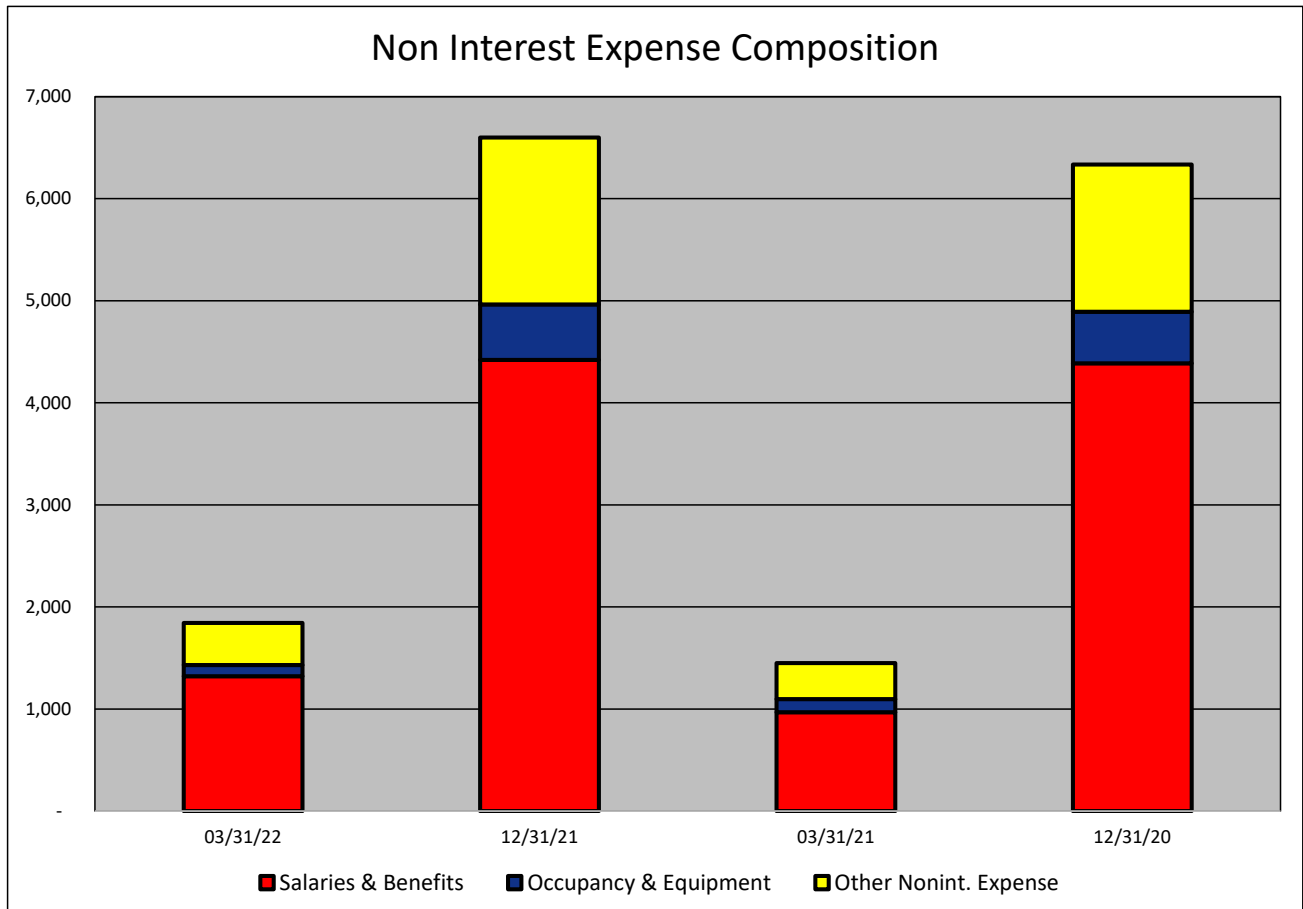


NONINTEREST EXPENSE COMPOSITION- Central Bank
(Dollars in Thousands)

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	1,320	4,421	969	4,387	351	36.22
Occupancy & Equipment	110	542	128	505	(18)	(14.06)
Other Nonint. Expense	413	1,637	354	1,443	59	16.67
Total Nonint. Expense	1,843	6,600	1,451	6,335	392	27.02



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
Brannen Bank	827,673	720,238	14.92
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)

Select Peer Average	2,771,547	2,409,127	14.19
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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)
Brannen Bank	294,609	303,294	(2.86)
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)

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

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

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

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

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

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

Select Peer Average	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	87.72	0.59	0.00	1.09
Climate First Bank	78.01	3.69	0.00	0.00
Flagship Bank	76.32	1.00	0.00	1.98
Central Bank	73.06	2.51	0.00	0.19
Raymond James Bank	71.55	0.01	0.00	0.00
Bankflorida	66.93	2.96	0.00	0.00
First Home Bank	62.09	3.96	0.00	0.87
Finemark National Bank & Trust	58.19	1.55	0.00	0.00
First Citrus Bank	56.70	1.20	0.00	0.00
Sanibel Captiva Community Bank	56.63	2.55	0.00	0.01
First National Bank Of Pasco	53.72	1.76	0.00	0.00
Century Bank Of Florida	53.36	2.38	0.00	0.00
Gulfside Bank	46.63	0.18	0.00	0.03
The Bank Of Tampa	41.70	1.14	0.00	0.22
Brannen Bank	35.24	0.53	0.00	0.00
Charlotte State Bank & Trust	32.97	0.94	0.00	0.00
Englewood Bank & Trust	28.75	1.47	0.00	0.00
Waterfall Bank	27.84	0.57	0.00	0.00
Edison National Bank	26.63	0.79	0.00	0.00

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

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