

# Charlotte State Bank & Trust

Port Charlotte, FL

Established  
11/3/1987

## 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 six months June 30, 2022**

| Institution name                        | Total Assets<br>(\$'000's) |
|---|----------------------------|
| Raymond James Bank                      | 41,210,153                 |
| Finemark National Bank & Trust          | 3,525,227                  |
| The Bank Of Tampa                       | 3,250,248                  |
| First Home Bank                         | 921,748                    |
| Brannen Bank                            | 841,289                    |
| Sanibel Captiva Community Bank          | 738,652                    |
| First Citrus Bank                       | 697,042                    |
| <b>Charlotte State Bank &amp; Trust</b> | <b>658,482</b>             |
| Englewood Bank & Trust                  | 587,109                    |
| Edison National Bank                    | 552,661                    |
| Flagship Bank                           | 504,183                    |
| Tcm Bank, National Association          | 302,494                    |
| Bankflorida                             | 289,639                    |
| First National Bank Of Pasco            | 270,348                    |
| Central Bank                            | 258,662                    |
| Gulfside Bank                           | 246,743                    |
| Climate First Bank                      | 220,901                    |
| Century Bank Of Florida                 | 110,747                    |
| Waterfall Bank                          | 104,873                    |
| Gulf Coast Business Bank                | 24,701                     |

| Institution name                        | Return on Avg<br>Assets (%) |
|---|-----------------------------|
| Tcm Bank, National Association          | 1.89                        |
| Sanibel Captiva Community Bank          | 1.27                        |
| <b>Charlotte State Bank &amp; Trust</b> | <b>1.13</b>                 |
| Central Bank                            | 1.07                        |
| Brannen Bank                            | 1.06                        |
| The Bank Of Tampa                       | 0.99                        |
| Raymond James Bank                      | 0.95                        |
| Finemark National Bank & Trust          | 0.85                        |
| First Citrus Bank                       | 0.79                        |
| First National Bank Of Pasco            | 0.72                        |
| Englewood Bank & Trust                  | 0.66                        |
| Bankflorida                             | 0.66                        |
| Flagship Bank                           | 0.52                        |
| Century Bank Of Florida                 | 0.45                        |
| Gulfside Bank                           | 0.35                        |
| Edison National Bank                    | 0.33                        |
| First Home Bank                         | 0.24                        |
| Climate First Bank                      | (2.19)                      |
| Waterfall Bank                          | (3.18)                      |
| Gulf Coast Business Bank                | (22.20)                     |

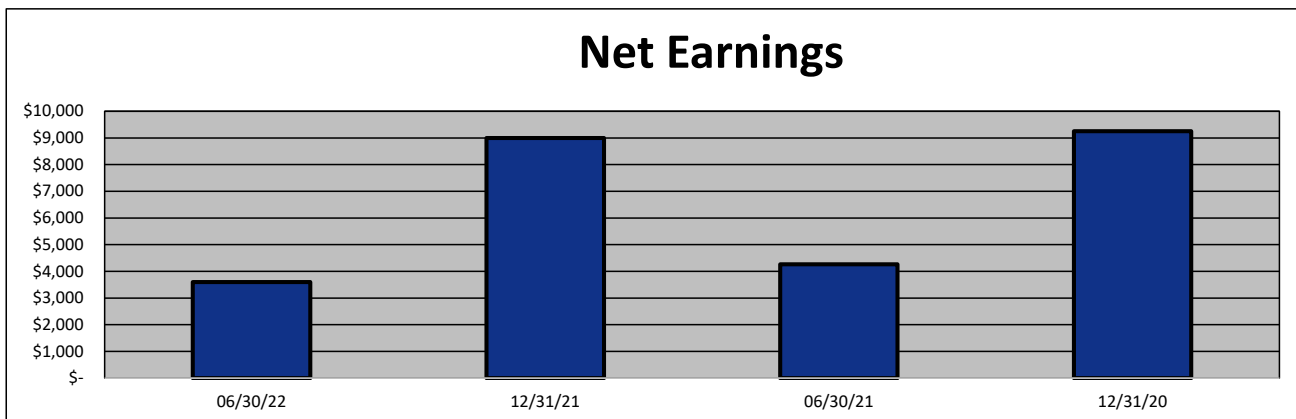
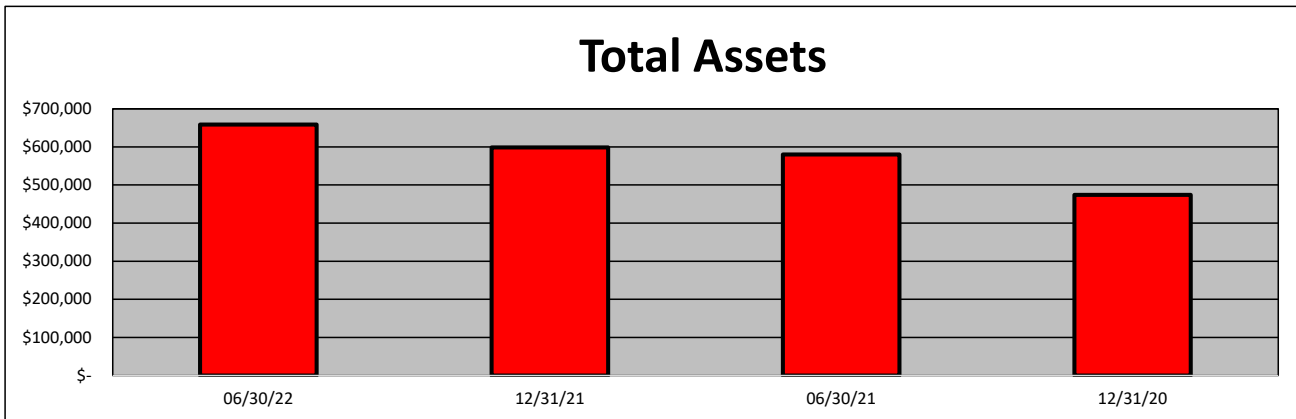
**EXECUTIVE SUMMARY - Charlotte State Bank & Trust  
(Percentage)**

| Period Ending                      | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 7.26     | 8.15     | 8.34     | 9.47     | 10.08      | 14.41     |
| Leverage Ratio                     | 7.92     | 8.02     | 8.48     | 9.05     | 10.09      | 15.84     |
| Tier 1 Cap/Risk Based Assets       | 23.84    | 20.84    | 0.00     | 0.00     | 16.44      | 14.50     |
| Risk Based Ratio                   | 25.10    | 22.09    | 0.00     | 0.00     | 17.29      | 15.32     |
| Common Equity Tier 1 Capital Ratio | 23.84    | 20.84    | 0.00     | 0.00     | 16.42      | 14.50     |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 35.63    | 40.41    | 42.16    | 53.32    | 64.07      | 66.55     |
| Loans/Assets                       | 32.93    | 37.01    | 38.52    | 48.13    | 52.71      | 56.90     |
| Securities/Assets                  | 27.73    | 23.14    | 23.29    | 24.82    | 17.27      | 14.64     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 1.13     | 1.61     | 1.63     | 2.11     | 0.67       | (0.68)    |
| Return on Avg Equity               | 14.97    | 18.84    | 18.39    | 21.58    | 9.14       | 6.92      |
| Nonint Income/Avg Assets           | 1.31     | 1.49     | 1.68     | 1.84     | 0.86       | 1.38      |
| Net Overhead Ratio                 | 0.95     | 1.01     | 0.83     | 1.02     | 1.91       | 3.16      |
| Efficiency Ratio                   | 66.25    | 63.97    | 60.27    | 57.59    | 225.75     | 412.63    |
| Assets (per million) per Employee  | 10.97    | 9.66     | 9.36     | 7.29     | 9.27       | 14.05     |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Reserves/Loans                     | 1.83     | 1.81     | 1.99     | 1.90     | 1.36       | 1.30      |
| Nonperforming Loans/Total Loans    | 0.00     | 0.00     | 0.03     | 0.09     | 0.69       | 0.26      |
| Nonperforming Assets/Total Assets  | 0.00     | 0.00     | 0.01     | 0.05     | 0.47       | 0.18      |
| Adjusted Texas Ratio               | 0.00     | 0.00     | 0.12     | 0.44     | 3.38       | 1.58      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 2.13     | 2.46     | 2.55     | 3.26     | 3.18       | 3.17      |
| Cost of funds                      | 0.07     | 0.06     | 0.06     | 0.12     | 0.42       | 0.30      |
| Net interest margin                | 2.10     | 2.42     | 2.51     | 3.18     | 2.61       | 2.34      |
| Avg Earning Assets/Avg Assets      | 98.89    | 98.58    | 98.17    | 97.34    | 90.17      | 94.37     |

**SELECTED FINANCIAL DATA - Charlotte State Bank & Trust**  
(Dollars in Thousands)

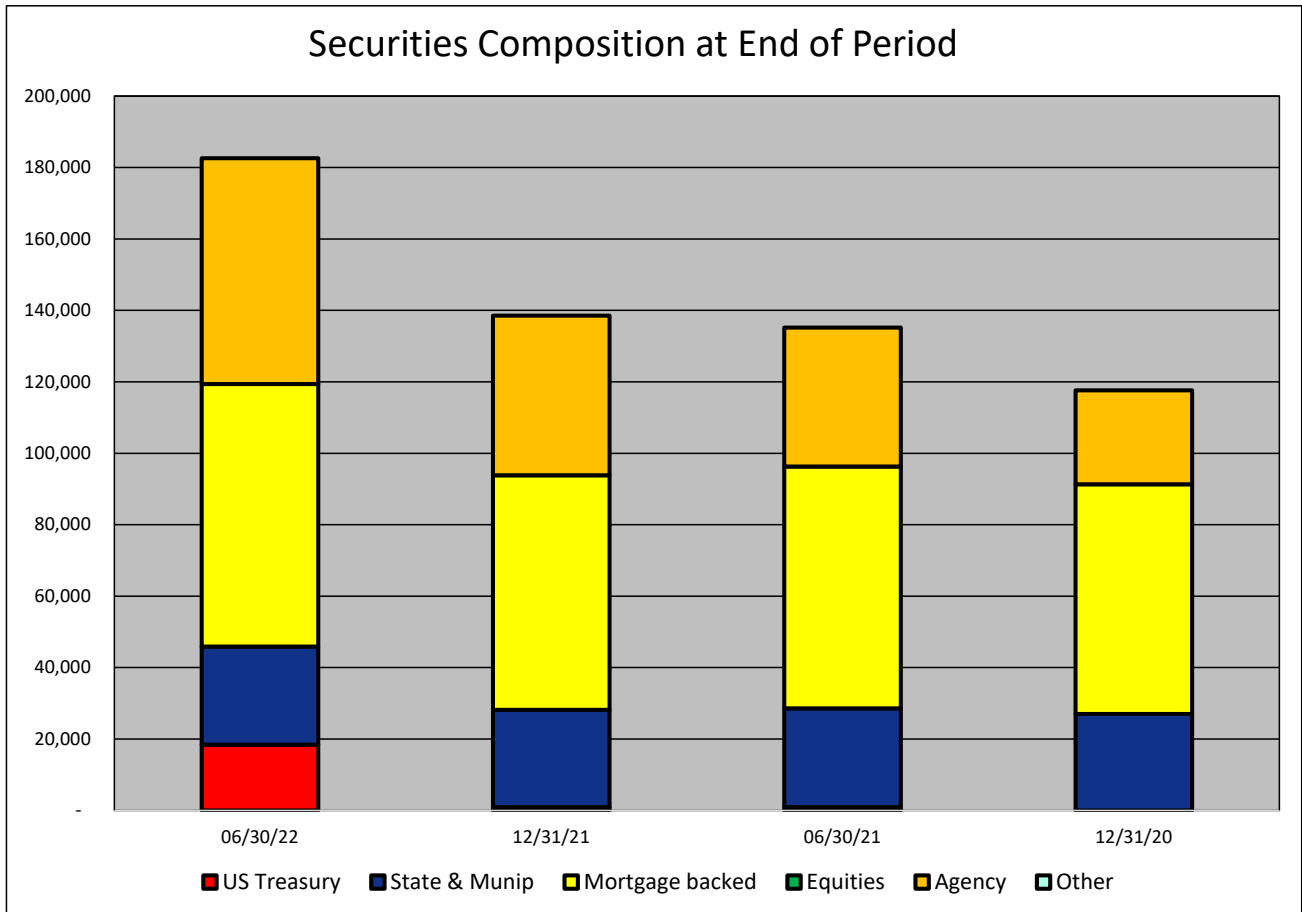
| <b>As of:</b>        | <b>06/30/22</b> | <b>12/31/21</b> | <b>06/30/21</b> | <b>12/31/20</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets         | 658,482         | 598,756         | 580,438         | 473,998         | 78,044                       | 13.45                       |
| Cash and Equivalents | 254,561         | 234,474         | 216,444         | 122,694         | 38,117                       | 17.61                       |
| Securities           | 182,600         | 138,555         | 135,207         | 117,628         | 47,393                       | 35.05                       |
| Loans, net           | 216,858         | 221,623         | 223,611         | 228,138         | (6,753)                      | (3.02)                      |
| Deposit Accounts     | 608,695         | 548,486         | 530,355         | 427,831         | 78,340                       | 14.77                       |
| Fed Funds & Repos    | -               | -               | -               | -               | -                            | NA                          |
| Total Equity         | 47,837          | 48,793          | 48,421          | 44,906          | (584)                        | (1.21)                      |

| <b>Period Ending</b>       | <b>06/30/22</b> | <b>12/31/21</b> | <b>06/30/21</b> | <b>12/31/20</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings               | 3,596           | 8,995           | 4,261           | 9,251           | (665)                        | (15.61)                     |
| Interest Income            | 6,720           | 13,500          | 6,538           | 13,874          | 182                          | 2.78                        |
| Interest Expense           | 112             | 195             | 96              | 325             | 16                           | 16.67                       |
| Net Interest Income        | 6,608           | 13,305          | 6,442           | 13,549          | 166                          | 2.58                        |
| Prov for Loan Loss         | -               | (1,300)         | -               | -               | -                            | NA                          |
| Noninterest income         | 4,180           | 8,318           | 4,398           | 8,053           | (218)                        | (4.96)                      |
| Gain on Sale of Securities | 1               | -               | -               | 172             | 1                            | NA                          |
| Noninterest Expense        | 7,193           | 13,928          | 6,579           | 12,523          | 614                          | 9.33                        |
| Net Operating Income       | 3,595           | 8,995           | 4,261           | 9,079           | (666)                        | (15.63)                     |
| Income Taxes               | -               | -               | -               | -               | -                            | NA                          |



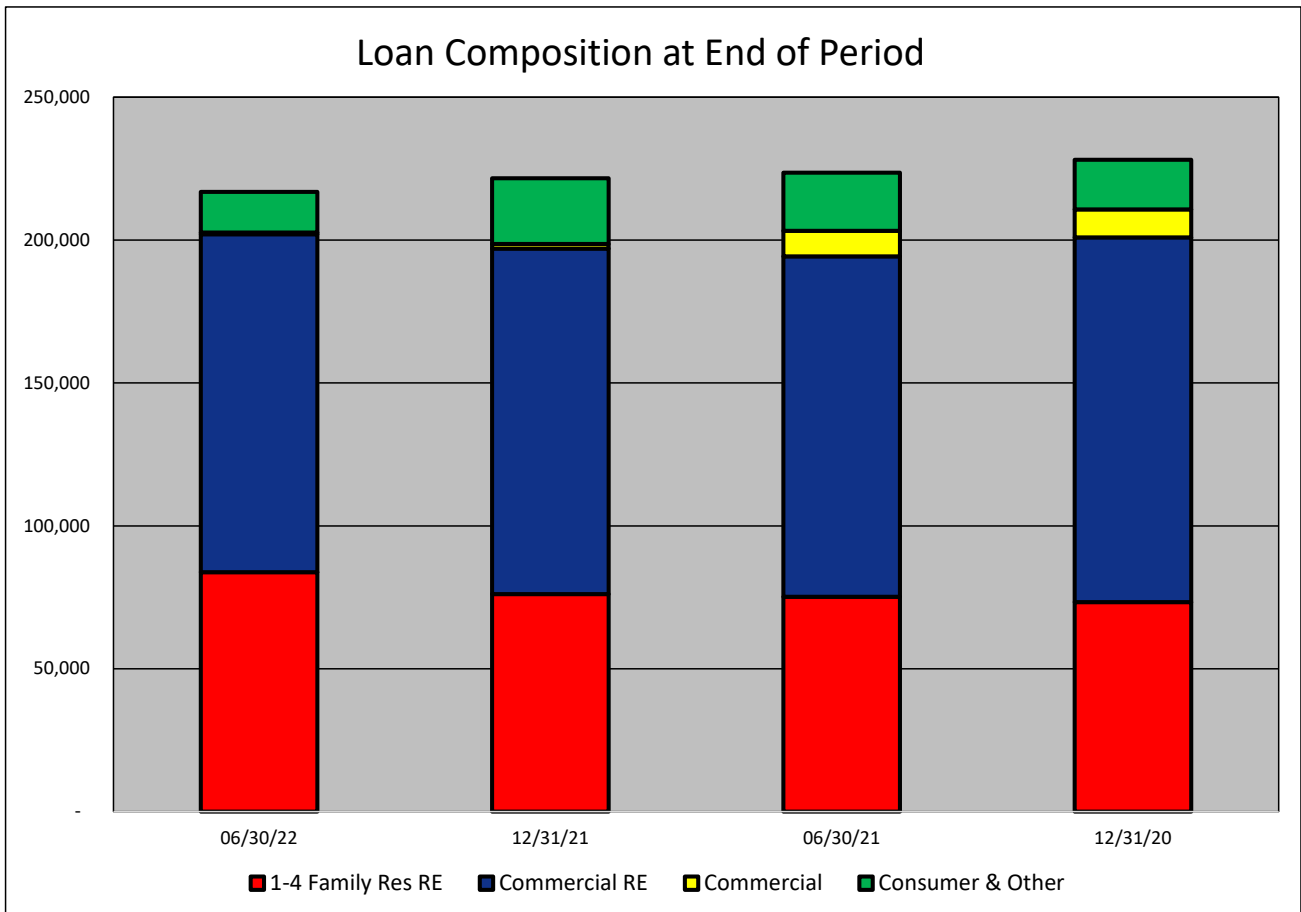
**SECURITIES COMPOSITION - Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of:                      | 06/30/22       | 12/31/21       | 06/30/21       | 12/31/20       | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------------|----------------|----------------|----------------|----------------|----------------------|---------------------|
| <b>SECURITIES CATEGORY:</b> |                |                |                |                |                      |                     |
| US Treasury                 | 18,442         | 966            | 964            | -              | 17,478               | 1,813.07            |
| State & Munip               | 27,422         | 27,227         | 27,607         | 26,997         | (185)                | (0.67)              |
| Mortgage backed             | 73,535         | 65,639         | 67,759         | 64,318         | 5,776                | 8.52                |
| Equities                    | -              | -              | -              | -              | -                    | NA                  |
| Agency                      | 63,201         | 44,723         | 38,877         | 26,313         | 24,324               | 62.57               |
| Other                       | -              | -              | -              | -              | -                    | NA                  |
| <b>Total Securities</b>     | <b>182,600</b> | <b>138,555</b> | <b>135,207</b> | <b>117,628</b> | <b>47,393</b>        | <b>35.05</b>        |



**LOAN PORTFOLIO COMPOSITION - Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of:                | 06/30/22       | 12/31/21       | 06/30/21       | 12/31/20       | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------|----------------|----------------|----------------|----------------|----------------------|---------------------|
| <b>LOAN CATEGORY:</b> |                |                |                |                |                      |                     |
| 1-4 Family Res RE     | 83,754         | 76,118         | 75,185         | 73,343         | 8,569                | 11.40               |
| Commercial RE         | 118,313        | 120,881        | 119,130        | 127,602        | (817)                | (0.69)              |
| Commercial            | 594            | 1,686          | 8,932          | 9,833          | (8,338)              | (93.35)             |
| Consumer & Other      | 14,197         | 22,938         | 20,364         | 17,360         | (6,167)              | (30.28)             |
| <b>Loans, Net</b>     | <b>216,858</b> | <b>221,623</b> | <b>223,611</b> | <b>228,138</b> | <b>(6,753)</b>       | <b>(3.02)</b>       |



**LOAN PORTFOLIO QUALITY - Charlotte State Bank & Trust**  
(Dollars in Thousands)

| <b>As of:</b> | <b>06/30/22</b> | <b>12/31/21</b> | <b>06/30/21</b> | <b>12/31/20</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|---------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
|---------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|

**LOAN LOSS RESERVE ACTIVITY:**

|                              |              |              |              |              |              |                |
|------------------------------|--------------|--------------|--------------|--------------|--------------|----------------|
| Beginning Balance            | 4,004        | 4,346        | 4,346        | 4,325        | (342)        | (7.87)         |
| Total Recoveries             | 6            | 1,004        | 117          | 81           | (111)        | (94.87)        |
| Total Charge-offs            | 31           | 46           | 22           | 60           | 9            | 40.91          |
| Provision Expense            | -            | (1,300)      | -            | -            | -            | NA             |
| Writedown Transfer Loans HFS | -            | -            | -            | -            | -            | NA             |
| Adjustments                  | -            | -            | -            | -            | -            | NA             |
| Ending Balance               | <u>3,979</u> | <u>4,004</u> | <u>4,441</u> | <u>4,346</u> | <u>(462)</u> | <u>(10.40)</u> |

**NON-PERFORMING ASSETS:**

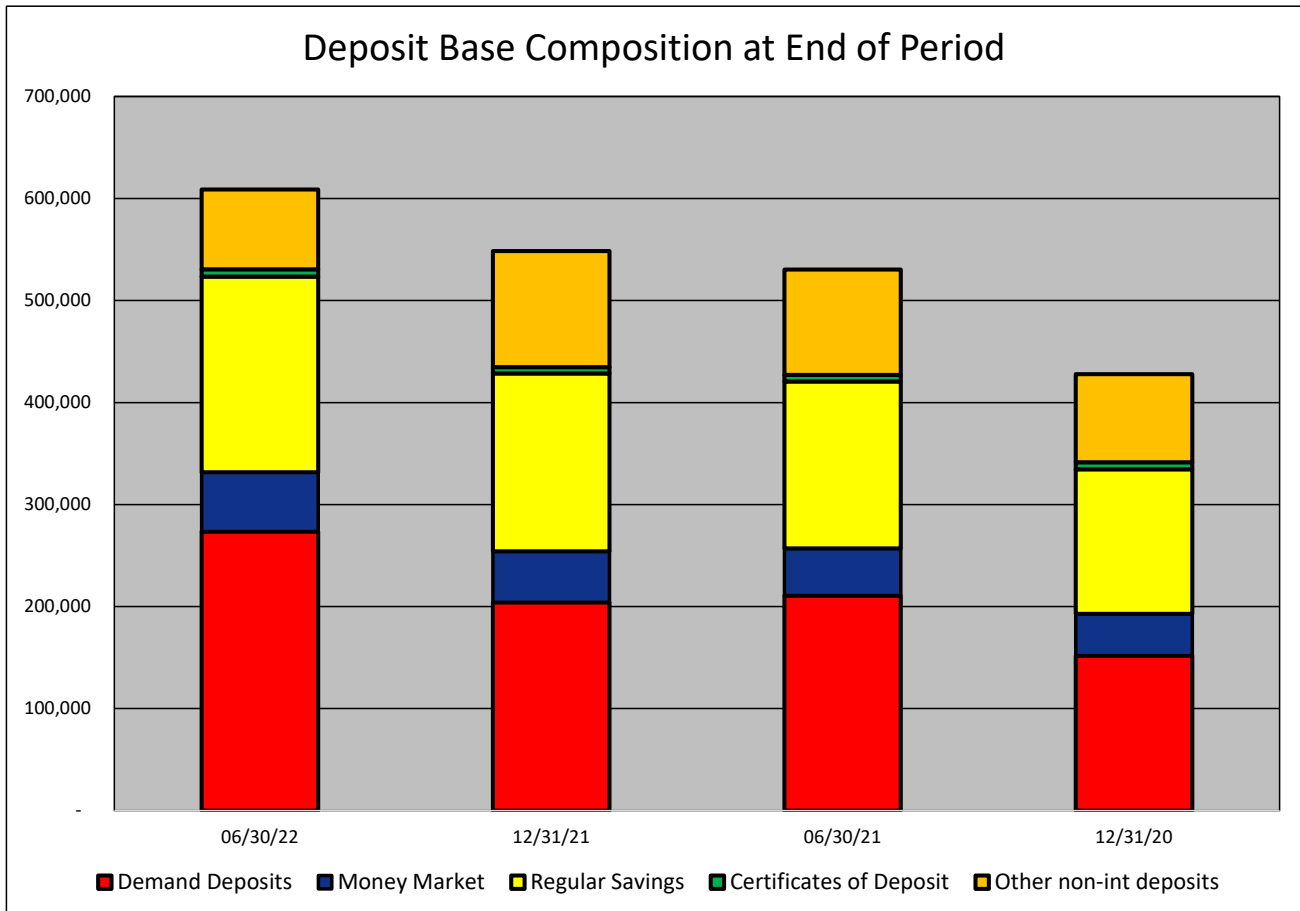
|                         |          |          |           |            |             |                 |
|-------------------------|----------|----------|-----------|------------|-------------|-----------------|
| Total-90+ Days Past Due | -        | -        | 61        | -          | (61)        | (100.00)        |
| Total-Nonaccrual        | -        | -        | -         | 216        | -           | NA              |
| Foreclosed Real Estate  | -        | -        | -         | -          | -           | NA              |
| Total Non-perf Assets   | <u>-</u> | <u>-</u> | <u>61</u> | <u>216</u> | <u>(61)</u> | <u>(100.00)</u> |

**DEPOSIT BASE COMPOSITION - Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**DEPOSIT BASE CATEGORY:**

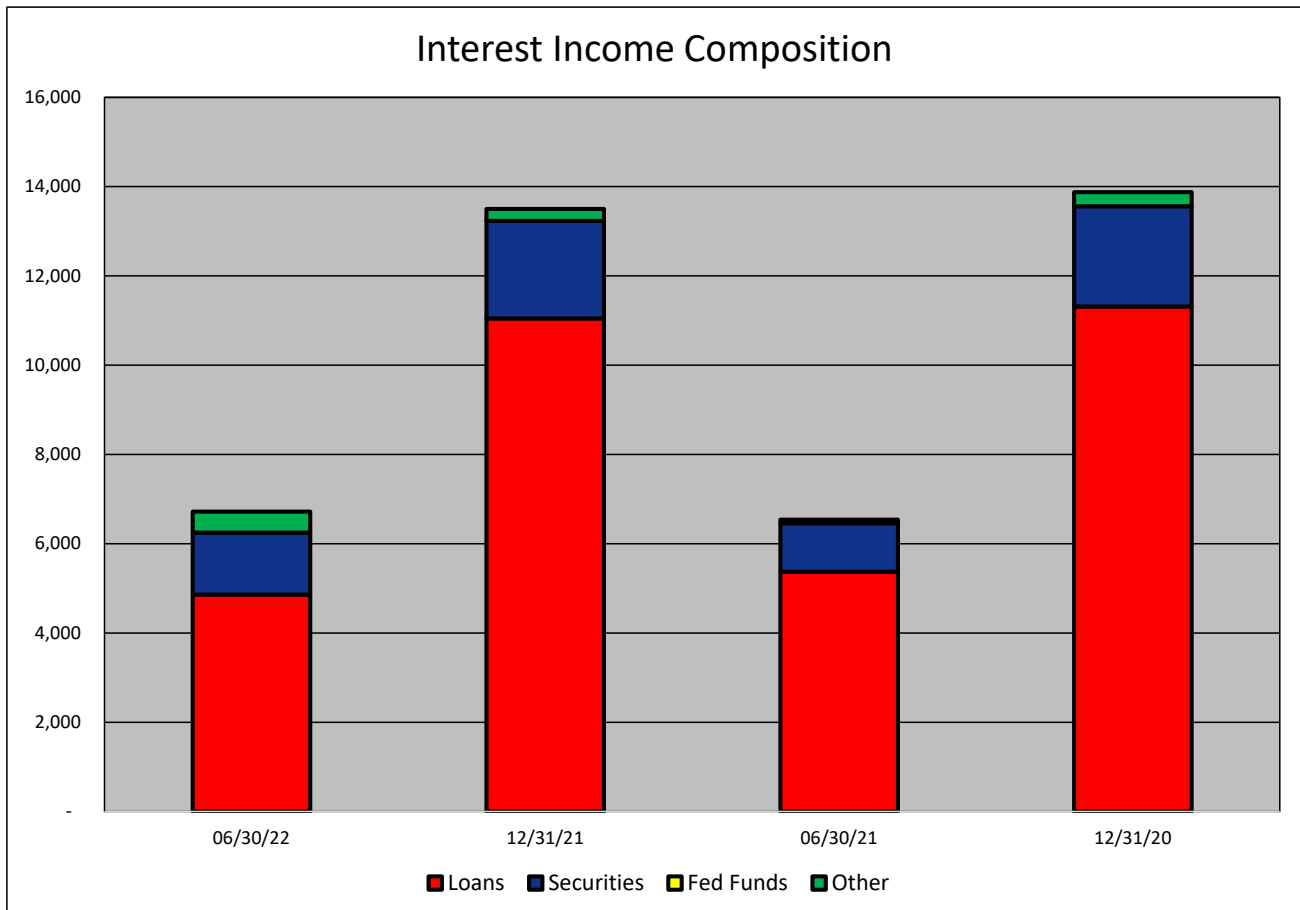
|                         |                |                |                |                |               |              |
|-------------------------|----------------|----------------|----------------|----------------|---------------|--------------|
| Demand Deposits         | 273,456        | 204,198        | 210,668        | 151,952        | 62,788        | 29.80        |
| Money Market            | 58,213         | 50,081         | 46,415         | 40,904         | 11,798        | 25.42        |
| Regular Savings         | 191,683        | 174,132        | 163,464        | 141,566        | 28,219        | 17.26        |
| Certificates of Deposit | 7,178          | 6,390          | 6,473          | 6,980          | 705           | 10.89        |
| Other non-int deposits  | 78,165         | 113,685        | 103,335        | 86,429         | (25,170)      | (24.36)      |
| <b>Total Deposits</b>   | <b>608,695</b> | <b>548,486</b> | <b>530,355</b> | <b>427,831</b> | <b>78,340</b> | <b>14.77</b> |





**INTEREST INCOME COMPOSITION- Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of:                          | 06/30/22     | 12/31/21      | 06/30/21     | 12/31/20      | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|---------------------------------|--------------|---------------|--------------|---------------|----------------------|---------------------|
| <b>INTEREST INCOME CATEGORY</b> |              |               |              |               |                      |                     |
| Loans                           | 4,861        | 11,046        | 5,372        | 11,312        | (511)                | (9.51)              |
| Securities                      | 1,388        | 2,186         | 1,085        | 2,246         | 303                  | 27.93               |
| Fed Funds                       | -            | -             | -            | -             | -                    | NA                  |
| Other                           | 471          | 268           | 81           | 316           | 390                  | 481.48              |
| <b>Total Int Income</b>         | <b>6,720</b> | <b>13,500</b> | <b>6,538</b> | <b>13,874</b> | <b>182</b>           | <b>2.78</b>         |

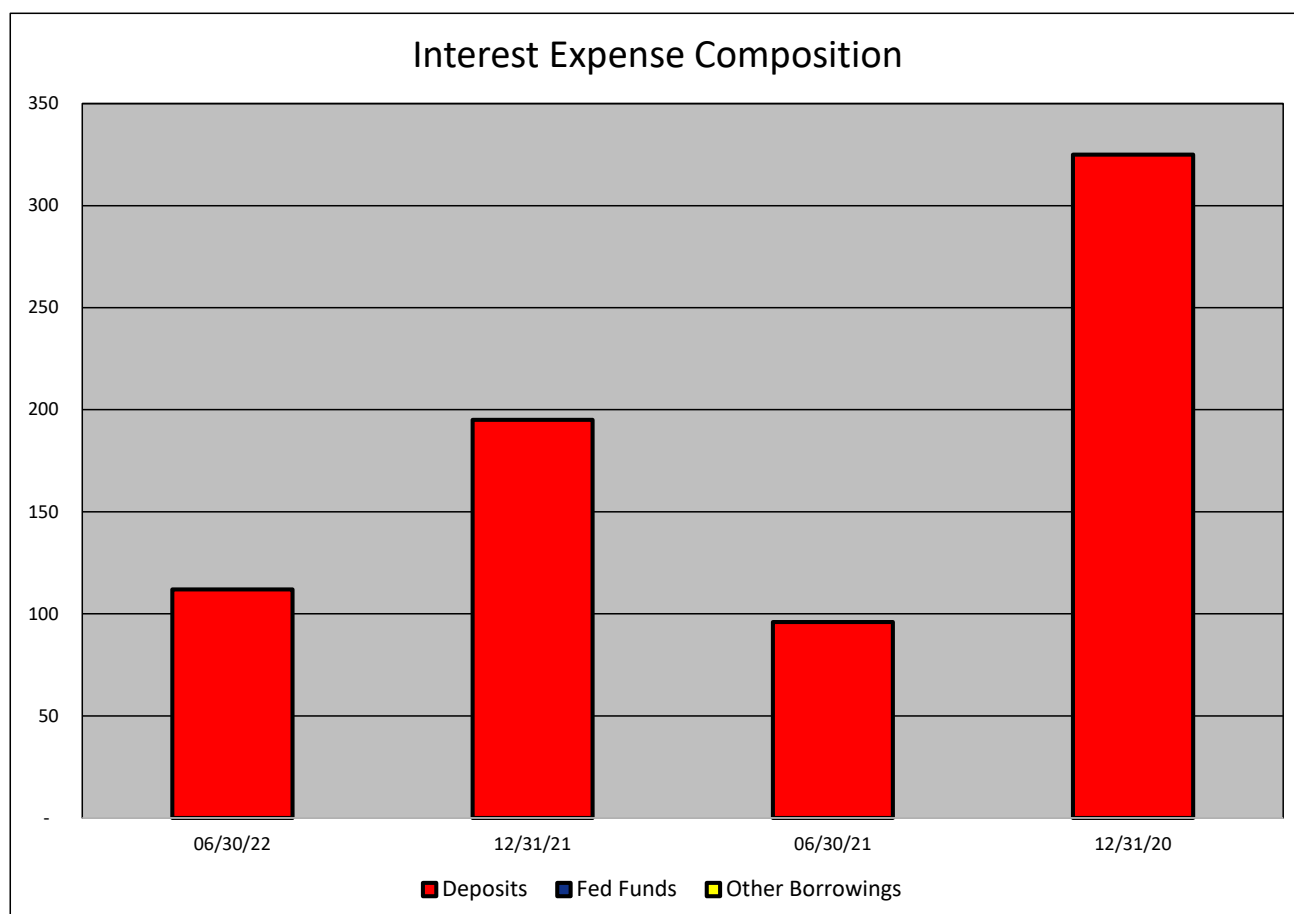


**INTEREST EXPENSE COMPOSITION- Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

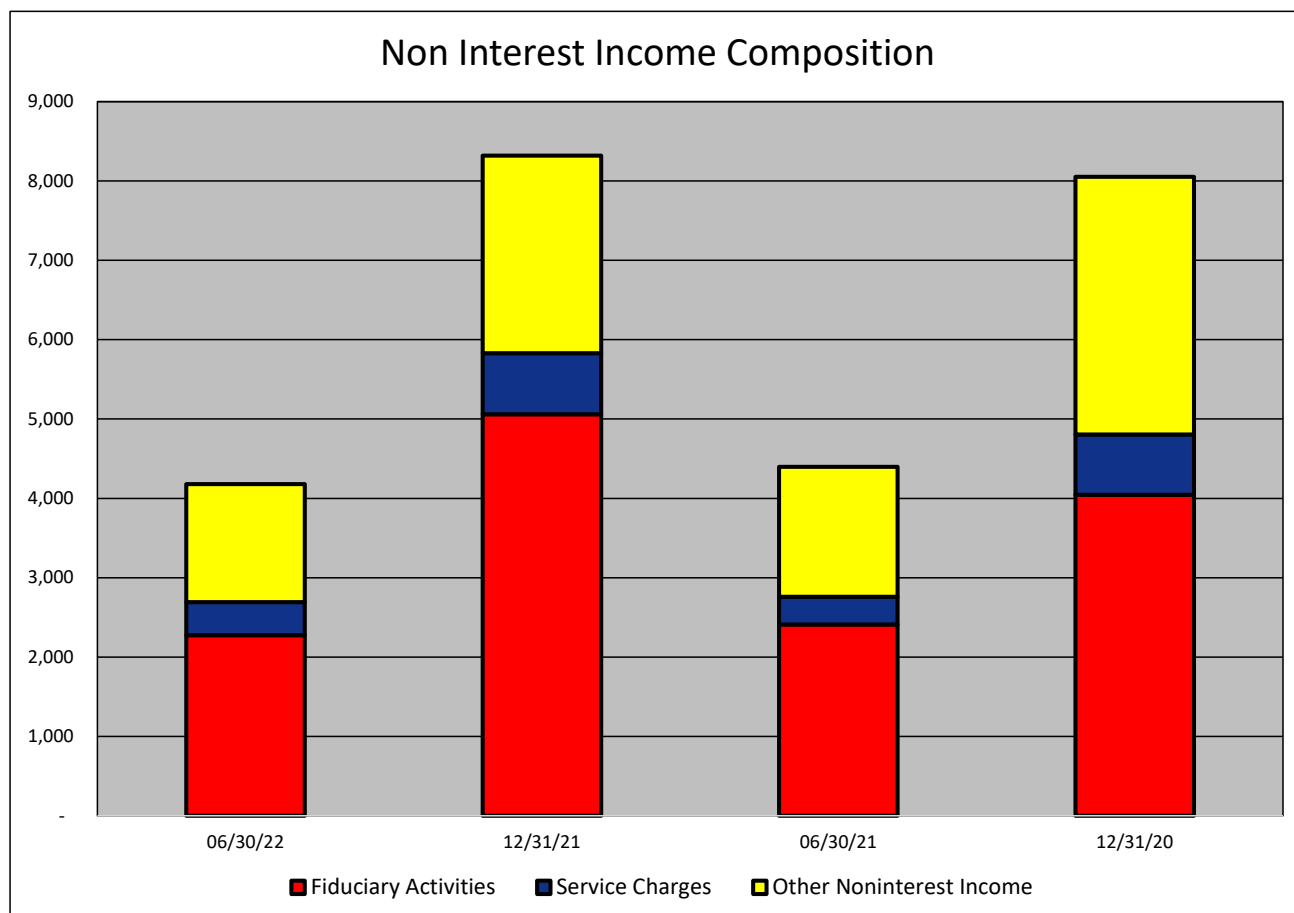
**INTEREST EXPENSE CATEGORY**

|                          |            |            |           |            |           |              |
|--------------------------|------------|------------|-----------|------------|-----------|--------------|
| Deposits                 | 112        | 195        | 96        | 325        | 16        | 16.67        |
| Fed Funds                | -          | -          | -         | -          | -         | NA           |
| Other Borrowings         | -          | -          | -         | -          | -         | NA           |
| <b>Total Int Expense</b> | <b>112</b> | <b>195</b> | <b>96</b> | <b>325</b> | <b>16</b> | <b>16.67</b> |



**NONINTEREST INCOME COMPOSITION- Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of:                             | 06/30/22     | 12/31/21     | 06/30/21     | 12/31/20     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|------------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| <b>NONINTEREST INCOME CATEGORY</b> |              |              |              |              |                      |                     |
| Fiduciary Activities               | 2,276        | 5,059        | 2,409        | 4,045        | (133)                | (5.52)              |
| Service Charges                    | 416          | 771          | 352          | 761          | 64                   | 18.18               |
| Other Noninterest Income           | 1,488        | 2,488        | 1,637        | 3,247        | (149)                | (9.10)              |
| <b>Total Nonint. Income</b>        | <b>4,180</b> | <b>8,318</b> | <b>4,398</b> | <b>8,053</b> | <b>(218)</b>         | <b>(4.96)</b>       |

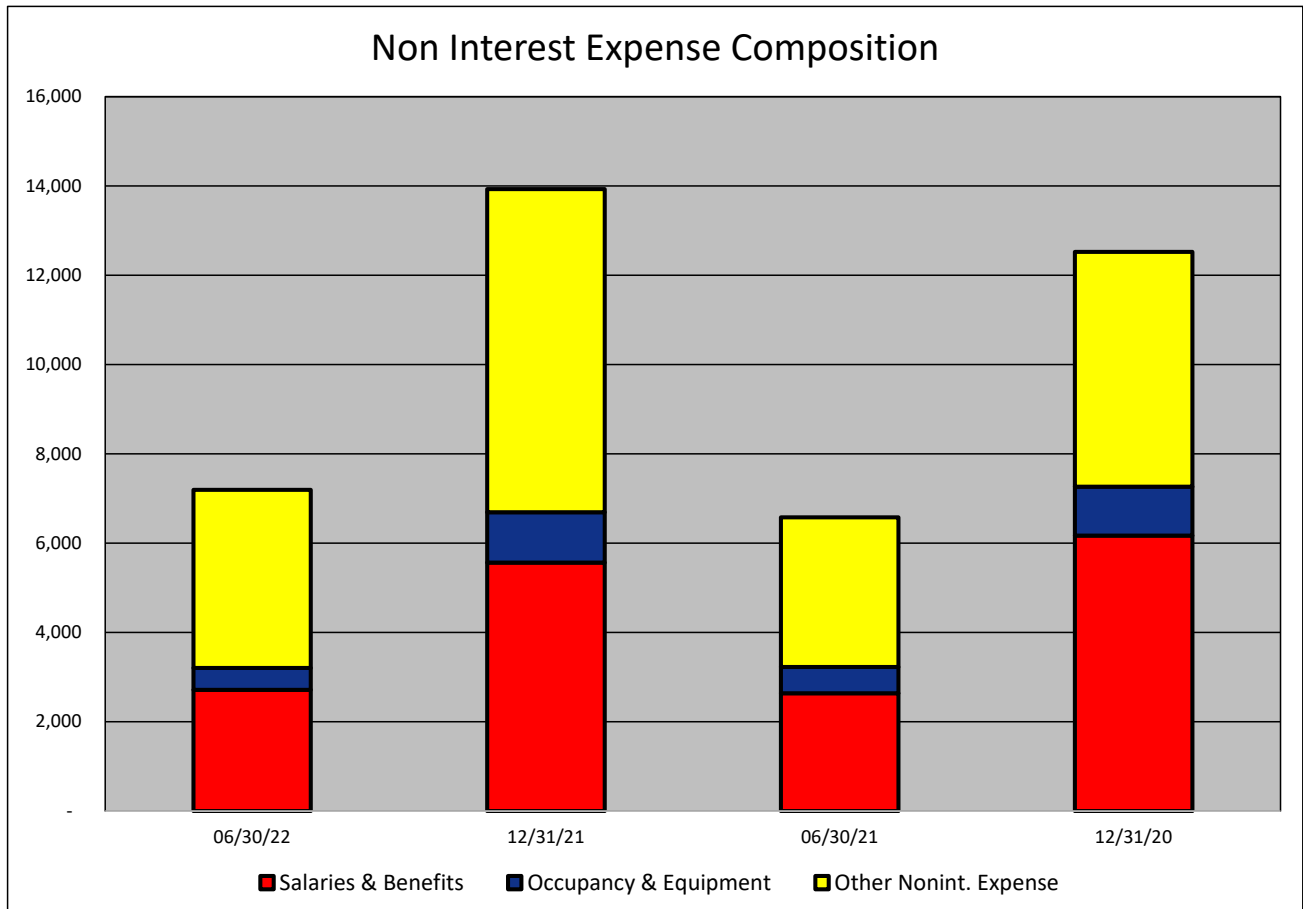


**NONINTEREST EXPENSE COMPOSITION- Charlotte State Bank & Trust**  
(Dollars in Thousands)

| As of: | 06/30/22 | 12/31/21 | 06/30/21 | 12/31/20 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**NONINTEREST EXPENSE CATEGORY**

|                              |              |               |              |               |            |             |
|------------------------------|--------------|---------------|--------------|---------------|------------|-------------|
| Salaries & Benefits          | 2,712        | 5,566         | 2,641        | 6,167         | 71         | 2.69        |
| Occupancy & Equipment        | 495          | 1,126         | 585          | 1,099         | (90)       | (15.38)     |
| Other Nonint. Expense        | 3,986        | 7,236         | 3,353        | 5,257         | 633        | 18.88       |
| <b>Total Nonint. Expense</b> | <b>7,193</b> | <b>13,928</b> | <b>6,579</b> | <b>12,523</b> | <b>614</b> | <b>9.33</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       | 24,701             | -          | NA                 |
| Waterfall Bank                 | 104,873            | -          | NA                 |
| Climate First Bank             | 220,901            | 52,716     | 319.04             |
| Bankflorida                    | 289,639            | 217,249    | 33.32              |
| Flagship Bank                  | 504,183            | 394,734    | 27.73              |
| Raymond James Bank             | 41,210,153         | 34,576,165 | 19.19              |
| Finemark National Bank & Trust | 3,525,227          | 2,979,596  | 18.31              |
| The Bank Of Tampa              | 3,250,248          | 2,768,226  | 17.41              |
| Tcm Bank, National Association | 302,494            | 258,160    | 17.17              |
| Englewood Bank & Trust         | 587,109            | 505,662    | 16.11              |
| Gulfside Bank                  | 246,743            | 216,254    | 14.10              |
| Charlotte State Bank & Trust   | 658,482            | 580,438    | 13.45              |
| Brannen Bank                   | 841,289            | 754,685    | 11.48              |
| First Citrus Bank              | 697,042            | 631,297    | 10.41              |
| Edison National Bank           | 552,661            | 528,396    | 4.59               |
| Century Bank Of Florida        | 110,747            | 110,081    | 0.61               |
| First National Bank Of Pasco   | 270,348            | 272,365    | (0.74)             |
| Sanibel Captiva Community Bank | 738,652            | 778,275    | (5.09)             |
| Central Bank                   | 258,662            | 282,883    | (8.56)             |
| First Home Bank                | 921,748            | 1,196,668  | (22.97)            |

|                            |           |           |       |
|----------------------------|-----------|-----------|-------|
| <b>Select Peer Average</b> | 2,765,795 | 2,355,193 | 26.97 |
|----------------------------|-----------|-----------|-------|

**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       | -                 | -          | NA                |
| Waterfall Bank                 | 57,503            | -          | NA                |
| Climate First Bank             | 160,134           | 5,580      | 2769.78           |
| Flagship Bank                  | 402,738           | 259,023    | 55.48             |
| Bankflorida                    | 223,414           | 148,349    | 50.60             |
| Gulfside Bank                  | 133,364           | 105,353    | 26.59             |
| Raymond James Bank             | 30,402,123        | 24,218,229 | 25.53             |
| Tcm Bank, National Association | 276,602           | 230,256    | 20.13             |
| Finemark National Bank & Trust | 2,133,130         | 1,964,333  | 8.59              |
| First National Bank Of Pasco   | 164,705           | 151,937    | 8.40              |
| Sanibel Captiva Community Bank | 510,346           | 473,448    | 7.79              |
| Century Bank Of Florida        | 63,663            | 59,733     | 6.58              |
| The Bank Of Tampa              | 1,488,599         | 1,405,468  | 5.91              |
| Brannen Bank                   | 308,024           | 292,108    | 5.45              |
| Edison National Bank           | 160,029           | 159,730    | 0.19              |
| Charlotte State Bank & Trust   | 216,858           | 223,611    | (3.02)            |
| Englewood Bank & Trust         | 183,509           | 197,976    | (7.31)            |
| First Citrus Bank              | 392,244           | 451,955    | (13.21)           |
| Central Bank                   | 198,697           | 232,946    | (14.70)           |
| First Home Bank                | 717,080           | 1,021,637  | (29.81)           |

|                            |           |           |        |
|----------------------------|-----------|-----------|--------|
| <b>Select Peer Average</b> | 1,909,638 | 1,580,084 | 162.39 |
|----------------------------|-----------|-----------|--------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**CAPITAL RATIOS**  
**For the six months June 30, 2022**

| Institution name                        | Equity/<br>Assets | Leverage<br>Ratio | Tier 1 Risk-<br>based Ratio | Risk based<br>Capital Ratio | Common<br>Equity Tier 1<br>Capital Ratio |
|---|-------------------|-------------------|-----------------------------|-----------------------------|--|
| Gulf Coast Business Bank                | 90.21             | <b>99.83</b>      | 0.00                        | 0.00                        | 0.00                                     |
| Waterfall Bank                          | 39.32             | <b>43.24</b>      | 59.68                       | 60.30                       | 59.68                                    |
| Climate First Bank                      | 17.71             | <b>19.30</b>      | 19.05                       | 19.95                       | 19.05                                    |
| Tcm Bank, National Association          | 20.48             | <b>19.25</b>      | 20.26                       | 21.54                       | 20.26                                    |
| Bankflorida                             | 12.20             | <b>12.75</b>      | 14.92                       | 15.81                       | 14.92                                    |
| First Home Bank                         | 11.10             | <b>11.44</b>      | 15.21                       | 16.46                       | 15.21                                    |
| Flagship Bank                           | 11.36             | <b>9.93</b>       | 0.00                        | 0.00                        | 0.00                                     |
| First National Bank Of Pasco            | 6.33              | <b>9.69</b>       | 0.00                        | 0.00                        | 0.00                                     |
| Finemark National Bank & Trust          | 7.92              | <b>9.51</b>       | 17.47                       | 18.58                       | 17.47                                    |
| Central Bank                            | 9.71              | <b>9.47</b>       | 0.00                        | 0.00                        | 0.00                                     |
| Gulfside Bank                           | 7.58              | <b>9.18</b>       | 0.00                        | 0.00                        | 0.00                                     |
| First Citrus Bank                       | 8.04              | <b>8.04</b>       | 12.98                       | 13.99                       | 12.98                                    |
| <b>Charlotte State Bank &amp; Trust</b> | <b>7.26</b>       | <b>7.92</b>       | <b>23.84</b>                | <b>25.10</b>                | <b>23.84</b>                             |
| Century Bank Of Florida                 | 6.12              | <b>7.62</b>       | 11.41                       | 12.43                       | 11.41                                    |
| The Bank Of Tampa                       | 5.92              | <b>7.28</b>       | 13.50                       | 14.75                       | 13.50                                    |
| Englewood Bank & Trust                  | 6.55              | <b>7.07</b>       | 20.68                       | 21.90                       | 20.68                                    |
| Raymond James Bank                      | 5.71              | <b>7.06</b>       | 12.16                       | 13.41                       | 12.16                                    |
| Edison National Bank                    | 5.95              | <b>6.85</b>       | 23.36                       | 24.61                       | 23.36                                    |
| Sanibel Captiva Community Bank          | 6.43              | <b>6.25</b>       | 10.31                       | 11.24                       | 10.31                                    |
| Brannen Bank                            | 2.28              | <b>5.04</b>       | 15.16                       | 16.23                       | 15.16                                    |

|                            |       |       |       |       |       |
|----------------------------|-------|-------|-------|-------|-------|
| <b>Select Peer Average</b> | 14.41 | 15.84 | 14.50 | 15.32 | 14.50 |
|----------------------------|-------|-------|-------|-------|-------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**BALANCE SHEET RATIOS**  
**For the six months June 30, 2022**

| Institution name                        | Loans/<br>Deposits | Gross Loans/<br>Assets | Securities/<br>Assets |
|---|--------------------|------------------------|-----------------------|
| Tcm Bank, National Association          | <b>122.65</b>      | 91.44                  | 0.79                  |
| First Home Bank                         | <b>93.59</b>       | 77.80                  | 5.46                  |
| Central Bank                            | <b>90.84</b>       | 76.82                  | 2.50                  |
| Flagship Bank                           | <b>90.75</b>       | 79.88                  | 1.95                  |
| Waterfall Bank                          | <b>90.52</b>       | 54.83                  | 12.10                 |
| Climate First Bank                      | <b>88.53</b>       | 72.49                  | 1.81                  |
| Bankflorida                             | <b>87.97</b>       | 77.14                  | 8.04                  |
| Raymond James Bank                      | <b>80.87</b>       | 73.77                  | 21.61                 |
| Sanibel Captiva Community Bank          | <b>74.01</b>       | 69.09                  | 7.82                  |
| Finemark National Bank & Trust          | <b>71.46</b>       | 60.51                  | 33.03                 |
| Century Bank Of Florida                 | <b>65.78</b>       | 57.49                  | 11.33                 |
| First National Bank Of Pasco            | <b>65.39</b>       | 60.92                  | 31.16                 |
| First Citrus Bank                       | <b>61.81</b>       | 56.27                  | 0.04                  |
| Gulfside Bank                           | <b>58.65</b>       | 54.05                  | 28.92                 |
| The Bank Of Tampa                       | <b>49.39</b>       | 45.80                  | 32.48                 |
| Brannen Bank                            | <b>37.52</b>       | 36.61                  | 26.58                 |
| <b>Charlotte State Bank &amp; Trust</b> | <b>35.63</b>       | <b>32.93</b>           | <b>27.73</b>          |
| Englewood Bank & Trust                  | <b>33.51</b>       | 31.26                  | 25.82                 |
| Edison National Bank                    | <b>32.19</b>       | 28.96                  | 13.63                 |
| Gulf Coast Business Bank                | <b>0.00</b>        | 0.00                   | 0.00                  |

|                            |       |       |       |
|----------------------------|-------|-------|-------|
| <b>Select Peer Average</b> | 66.55 | 56.90 | 14.64 |
|----------------------------|-------|-------|-------|



**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

| Institution name                        | Avg Total Assets (\$000) | Return on Avg Assets | Return on Avg Equity |
|---|--------------------------|----------------------|----------------------|
| Tcm Bank, National Association          | 309,050                  | <b>1.89</b>          | 9.63                 |
| Sanibel Captiva Community Bank          | 766,292                  | <b>1.27</b>          | 21.16                |
| <b>Charlotte State Bank &amp; Trust</b> | <b>636,624</b>           | <b>1.13</b>          | <b>14.97</b>         |
| Central Bank                            | 263,855                  | <b>1.07</b>          | 11.51                |
| Brannen Bank                            | 839,674                  | <b>1.06</b>          | 31.77                |
| The Bank Of Tampa                       | 3,301,890                | <b>0.99</b>          | 15.40                |
| Raymond James Bank                      | 39,269,711               | <b>0.95</b>          | 15.33                |
| Finemark National Bank & Trust          | 3,517,359                | <b>0.85</b>          | 10.40                |
| First Citrus Bank                       | 683,594                  | <b>0.79</b>          | 9.81                 |
| First National Bank Of Pasco            | 278,265                  | <b>0.72</b>          | 9.35                 |
| Englewood Bank & Trust                  | 563,591                  | <b>0.66</b>          | 9.61                 |
| Bankflorida                             | 284,569                  | <b>0.66</b>          | 6.05                 |
| Flagship Bank                           | 474,484                  | <b>0.52</b>          | 4.47                 |
| Century Bank Of Florida                 | 110,012                  | <b>0.45</b>          | 6.63                 |
| Gulfside Bank                           | 236,516                  | <b>0.35</b>          | 4.07                 |
| Edison National Bank                    | 556,154                  | <b>0.33</b>          | 5.31                 |
| First Home Bank                         | 875,955                  | <b>0.24</b>          | 2.08                 |
| Climate First Bank                      | 168,672                  | <b>(2.19)</b>        | (9.31)               |
| Waterfall Bank                          | 86,224                   | <b>(3.18)</b>        | (6.49)               |
| Gulf Coast Business Bank                | 11,160                   | <b>(22.20)</b>       | (33.36)              |

|                            |           |        |      |
|----------------------------|-----------|--------|------|
| <b>Select Peer Average</b> | 2,661,683 | (0.68) | 6.92 |
|----------------------------|-----------|--------|------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2022**

| Institution name                        | Noninterest<br>Income/AA | Net<br>Overhead<br>Ratio | Efficiency<br>Ratio | Assets (per<br>million) per<br>Employee |
|---|--------------------------|--------------------------|---------------------|---|
| Raymond James Bank                      | 0.07                     | 0.68                     | <b>32.79</b>        | 136.01                                  |
| Sanibel Captiva Community Bank          | 0.47                     | 1.71                     | <b>56.68</b>        | 6.90                                    |
| Brannen Bank                            | 0.32                     | 1.26                     | <b>59.07</b>        | 8.41                                    |
| The Bank Of Tampa                       | 0.53                     | 1.26                     | <b>62.04</b>        | 11.57                                   |
| Finemark National Bank & Trust          | 1.01                     | 0.93                     | <b>62.34</b>        | 14.45                                   |
| Bankflorida                             | 0.11                     | 2.09                     | <b>65.37</b>        | 7.62                                    |
| <b>Charlotte State Bank &amp; Trust</b> | <b>1.31</b>              | <b>0.95</b>              | <b>66.25</b>        | <b>10.97</b>                            |
| Central Bank                            | 0.36                     | 2.47                     | <b>67.42</b>        | 5.17                                    |
| First Citrus Bank                       | 0.51                     | 1.98                     | <b>69.65</b>        | 7.26                                    |
| Flagship Bank                           | 0.15                     | 2.38                     | <b>69.71</b>        | 7.00                                    |
| Englewood Bank & Trust                  | 0.56                     | 1.27                     | <b>72.89</b>        | 15.87                                   |
| First National Bank Of Pasco            | 0.66                     | 2.42                     | <b>75.06</b>        | 5.30                                    |
| Tcm Bank, National Association          | 12.23                    | 2.17                     | <b>77.98</b>        | 2.70                                    |
| Gulfside Bank                           | 0.55                     | 1.92                     | <b>79.25</b>        | 8.81                                    |
| Edison National Bank                    | 0.17                     | 1.39                     | <b>82.44</b>        | 12.01                                   |
| Century Bank Of Florida                 | 0.24                     | 2.61                     | <b>86.06</b>        | 6.92                                    |
| First Home Bank                         | 8.38                     | 3.42                     | <b>101.83</b>       | 1.88                                    |
| Climate First Bank                      | 0.05                     | 4.68                     | <b>156.59</b>       | 5.39                                    |
| Waterfall Bank                          | 0.01                     | 5.15                     | <b>288.21</b>       | 5.24                                    |
| Gulf Coast Business Bank                | 0.00                     | 22.54                    | <b>6621.05</b>      | 1.45                                    |

|                            |      |      |        |       |
|----------------------------|------|------|--------|-------|
| <b>Select Peer Average</b> | 1.38 | 3.16 | 412.63 | 14.05 |
|----------------------------|------|------|--------|-------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**ASSET QUALITY RATIOS**  
**For the six months June 30, 2022**

| Institution name                        | Reserves/<br>Loans | Nonperf<br>Loans/<br>Total Loans | Nonperf<br>Assets/<br>Total Assets | Adjusted<br>Texas Ratio |
|---|--------------------|----------------------------------|------------------------------------|-------------------------|
| Climate First Bank                      | 0.95               | 0.00                             | <b>0.00</b>                        | 0.00                    |
| Edison National Bank                    | 1.33               | 0.00                             | <b>0.00</b>                        | 0.00                    |
| <b>Charlotte State Bank &amp; Trust</b> | <b>1.83</b>        | <b>0.00</b>                      | <b>0.00</b>                        | <b>0.00</b>             |
| First Citrus Bank                       | 1.06               | 0.00                             | <b>0.00</b>                        | 0.00                    |
| Gulf Coast Business Bank                | 0.00               | 0.00                             | <b>0.00</b>                        | 0.00                    |
| Gulfside Bank                           | 1.23               | 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               | 0.04                             | <b>0.02</b>                        | 0.27                    |
| Bankflorida                             | 0.98               | 0.07                             | <b>0.05</b>                        | 0.41                    |
| Englewood Bank & Trust                  | 1.32               | 0.19                             | <b>0.06</b>                        | 0.86                    |
| Flagship Bank                           | 0.94               | 0.11                             | <b>0.09</b>                        | 0.89                    |
| The Bank Of Tampa                       | 1.46               | 0.23                             | <b>0.10</b>                        | 1.62                    |
| Brannen Bank                            | 0.99               | 0.44                             | <b>0.16</b>                        | 6.07                    |
| First National Bank Of Pasco            | 1.59               | 0.27                             | <b>0.17</b>                        | 2.27                    |
| Raymond James Bank                      | 1.15               | 0.29                             | <b>0.22</b>                        | 3.33                    |
| Central Bank                            | 2.01               | 0.40                             | <b>0.30</b>                        | 2.75                    |
| Sanibel Captiva Community Bank          | 0.85               | 0.47                             | <b>0.32</b>                        | 0.62                    |
| Century Bank Of Florida                 | 1.18               | 0.69                             | <b>0.40</b>                        | 5.83                    |
| Tcm Bank, National Association          | 4.04               | 0.62                             | <b>0.57</b>                        | 2.46                    |
| First Home Bank                         | 1.33               | 1.46                             | <b>1.14</b>                        | 4.13                    |

|                            |      |      |      |      |
|----------------------------|------|------|------|------|
| <b>Select Peer Average</b> | 1.30 | 0.26 | 0.18 | 1.58 |
|----------------------------|------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2022**

| Institution name                        | Cash &<br>Nointerest<br>bearing Deps | Interest-<br>bearing Bal | Fed Funds Sold<br>& Repos | Held to<br>Maturity Secs | Available for<br>Sale Secs |
|---|--------------------------------------|--------------------------|---------------------------|--------------------------|----------------------------|
| Century Bank Of Florida                 | <b>13.84</b>                         | 4.46                     | 6.92                      | 0.00                     | 11.33                      |
| Flagship Bank                           | <b>6.77</b>                          | 7.97                     | 0.74                      | 0.00                     | 1.95                       |
| Central Bank                            | <b>4.75</b>                          | 10.32                    | 3.08                      | 2.50                     | 0.00                       |
| First National Bank Of Pasco            | <b>2.83</b>                          | 0.03                     | 0.00                      | 0.00                     | 31.16                      |
| Gulfside Bank                           | <b>1.82</b>                          | 12.41                    | 0.00                      | 7.01                     | 21.92                      |
| The Bank Of Tampa                       | <b>1.19</b>                          | 16.85                    | 0.00                      | 12.49                    | 19.95                      |
| Gulf Coast Business Bank                | <b>1.15</b>                          | 93.36                    | 0.00                      | 0.00                     | 0.00                       |
| Tcm Bank, National Association          | <b>1.12</b>                          | 3.53                     | 0.00                      | 0.00                     | 0.79                       |
| First Citrus Bank                       | <b>1.08</b>                          | 40.06                    | 0.00                      | 0.00                     | 0.04                       |
| Edison National Bank                    | <b>0.98</b>                          | 54.10                    | 0.00                      | 0.00                     | 13.63                      |
| Waterfall Bank                          | <b>0.79</b>                          | 30.39                    | 0.00                      | 0.00                     | 12.10                      |
| Sanibel Captiva Community Bank          | <b>0.75</b>                          | 19.59                    | 0.00                      | 7.82                     | 0.00                       |
| Brannen Bank                            | <b>0.71</b>                          | 35.64                    | 0.00                      | 0.00                     | 26.58                      |
| <b>Charlotte State Bank &amp; Trust</b> | <b>0.59</b>                          | <b>38.07</b>             | <b>0.00</b>               | <b>15.31</b>             | <b>12.42</b>               |
| Englewood Bank & Trust                  | <b>0.51</b>                          | 41.08                    | 0.00                      | 15.74                    | 10.08                      |
| Finemark National Bank & Trust          | <b>0.46</b>                          | 1.42                     | 0.03                      | 2.59                     | 30.45                      |
| First Home Bank                         | <b>0.32</b>                          | 7.58                     | 0.00                      | 0.54                     | 4.91                       |
| Bankflorida                             | <b>0.31</b>                          | 10.87                    | 0.00                      | 0.00                     | 8.04                       |
| Climate First Bank                      | <b>0.29</b>                          | 21.53                    | 0.00                      | 0.00                     | 1.81                       |
| Raymond James Bank                      | <b>0.24</b>                          | 3.50                     | 0.00                      | 0.00                     | 21.61                      |

|                            |             |              |             |             |              |
|----------------------------|-------------|--------------|-------------|-------------|--------------|
| <b>Select Peer Average</b> | <b>2.03</b> | <b>22.64</b> | <b>0.54</b> | <b>3.20</b> | <b>11.44</b> |
|----------------------------|-------------|--------------|-------------|-------------|--------------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2022**

| Institution name               | Net Loans &<br>Leases | Premises &<br>Fixed Assets | Total Real<br>Estate Owned | Intangible<br>Assets |
|--------------------------------|-----------------------|----------------------------|----------------------------|----------------------|
| Tcm Bank, National Association | <b>87.75</b>          | 0.56                       | 0.00                       | 0.98                 |
| Flagship Bank                  | <b>79.13</b>          | 1.04                       | 0.00                       | 1.88                 |
| Bankflorida                    | <b>76.38</b>          | 2.91                       | 0.00                       | 0.00                 |
| Central Bank                   | <b>75.27</b>          | 2.59                       | 0.00                       | 0.19                 |
| Raymond James Bank             | <b>72.53</b>          | 0.01                       | 0.00                       | 0.00                 |
| Climate First Bank             | <b>71.80</b>          | 2.94                       | 0.00                       | 0.00                 |
| First Home Bank                | <b>68.65</b>          | 3.79                       | 0.01                       | 0.87                 |
| Sanibel Captiva Community Bank | <b>68.24</b>          | 2.80                       | 0.00                       | 0.01                 |
| First National Bank Of Pasco   | <b>59.96</b>          | 1.87                       | 0.00                       | 0.00                 |
| Finemark National Bank & Trust | <b>59.90</b>          | 1.45                       | 0.00                       | 0.00                 |
| Century Bank Of Florida        | <b>56.81</b>          | 2.43                       | 0.00                       | 0.00                 |
| First Citrus Bank              | <b>55.47</b>          | 1.19                       | 0.00                       | 0.00                 |
| Waterfall Bank                 | <b>54.43</b>          | 0.50                       | 0.00                       | 0.00                 |
| Gulfside Bank                  | <b>53.38</b>          | 0.17                       | 0.00                       | 0.03                 |
| The Bank Of Tampa              | <b>45.13</b>          | 1.17                       | 0.00                       | 0.22                 |
| Brannen Bank                   | <b>36.25</b>          | 0.52                       | 0.00                       | 0.00                 |
| Charlotte State Bank & Trust   | <b>32.33</b>          | 0.92                       | 0.00                       | 0.00                 |
| Englewood Bank & Trust         | <b>30.84</b>          | 1.47                       | 0.00                       | 0.00                 |
| Edison National Bank           | <b>28.57</b>          | 0.84                       | 0.00                       | 0.00                 |
| Gulf Coast Business Bank       | <b>0.00</b>           | 5.12                       | 0.00                       | 0.00                 |

|                            |       |      |      |      |
|----------------------------|-------|------|------|------|
| <b>Select Peer Average</b> | 55.64 | 1.71 | 0.00 | 0.21 |
|----------------------------|-------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2022**

| Institution name               | Non Interest<br>Bearing Deps | Interest<br>Bearing Deps | Total<br>Deps | Total Fed<br>Funds &<br>Repos | Other<br>Borrowed<br>Money |
|--------------------------------|------------------------------|--------------------------|---------------|-------------------------------|----------------------------|
| Englewood Bank & Trust         | 50.16                        | 49.84                    | 100.00        | 0.00                          | 0.00                       |
| Sanibel Captiva Community Bank | 46.44                        | 53.56                    | 100.00        | 0.00                          | 0.00                       |
| Flagship Bank                  | 46.05                        | 53.51                    | 99.55         | 0.00                          | 0.45                       |
| The Bank Of Tampa              | 45.78                        | 53.56                    | 99.34         | 0.00                          | 0.66                       |
| Charlotte State Bank & Trust   | 44.92                        | 55.08                    | 100.00        | 0.00                          | 0.00                       |
| First National Bank Of Pasco   | 40.33                        | 59.67                    | 100.00        | 0.00                          | 0.00                       |
| Century Bank Of Florida        | 39.72                        | 53.99                    | 93.71         | 0.00                          | 6.29                       |
| First Citrus Bank              | 35.50                        | 64.50                    | 100.00        | 0.00                          | 0.00                       |
| Brannen Bank                   | 35.18                        | 64.82                    | 100.00        | 0.00                          | 0.00                       |
| Bankflorida                    | 34.46                        | 65.54                    | 100.00        | 0.00                          | 0.00                       |
| Edison National Bank           | 33.82                        | 62.76                    | 96.58         | 3.42                          | 0.00                       |
| Gulf Coast Business Bank       | 26.89                        | 73.11                    | 100.00        | 0.00                          | 0.00                       |
| Gulfside Bank                  | 26.07                        | 73.93                    | 100.00        | 0.00                          | 0.00                       |
| Finemark National Bank & Trust | 18.95                        | 73.54                    | 92.49         | 0.08                          | 7.44                       |
| Central Bank                   | 14.25                        | 79.74                    | 93.98         | 0.00                          | 6.02                       |
| Climate First Bank             | 13.34                        | 86.66                    | 100.00        | 0.00                          | 0.00                       |
| First Home Bank                | 12.95                        | 82.09                    | 95.04         | 0.00                          | 4.96                       |
| Waterfall Bank                 | 12.87                        | 87.13                    | 100.00        | 0.00                          | 0.00                       |
| Tcm Bank, National Association | 0.43                         | 99.57                    | 100.00        | 0.00                          | 0.00                       |
| Raymond James Bank             | 0.11                         | 97.68                    | 97.79         | 0.00                          | 2.21                       |

|                            |       |       |       |      |      |
|----------------------------|-------|-------|-------|------|------|
| <b>Select Peer Average</b> | 28.91 | 69.51 | 98.42 | 0.17 | 1.40 |
|----------------------------|-------|-------|-------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the six months June 30, 2022**

| Institution name                        | Yield on<br>Earning<br>Assets | Cost of<br>Funds | Net Interest<br>Margin | Avg Earning<br>Assets/AA |
|---|-------------------------------|------------------|------------------------|--------------------------|
| Tcm Bank, National Association          | 7.31                          | 0.51             | <b>6.89</b>            | 90.44                    |
| Central Bank                            | 4.80                          | 0.60             | <b>4.29</b>            | 89.28                    |
| Century Bank Of Florida                 | 4.31                          | 0.64             | <b>3.85</b>            | 79.54                    |
| Flagship Bank                           | 3.98                          | 0.32             | <b>3.81</b>            | 91.26                    |
| First National Bank Of Pasco            | 3.79                          | 0.28             | <b>3.63</b>            | 94.42                    |
| First Home Bank                         | 4.09                          | 0.69             | <b>3.51</b>            | 91.38                    |
| Sanibel Captiva Community Bank          | 3.60                          | 0.17             | <b>3.51</b>            | 96.26                    |
| Bankflorida                             | 3.70                          | 0.48             | <b>3.40</b>            | 95.83                    |
| First Citrus Bank                       | 3.37                          | 0.29             | <b>3.21</b>            | 95.44                    |
| Climate First Bank                      | 3.46                          | 0.58             | <b>3.06</b>            | 96.95                    |
| Gulfside Bank                           | 2.92                          | 0.25             | <b>2.73</b>            | 94.06                    |
| The Bank Of Tampa                       | 2.46                          | 0.05             | <b>2.41</b>            | 95.97                    |
| Brannen Bank                            | 2.50                          | 0.15             | <b>2.41</b>            | 97.58                    |
| Raymond James Bank                      | 2.33                          | 0.13             | <b>2.21</b>            | 99.54                    |
| Finemark National Bank & Trust          | 2.54                          | 0.37             | <b>2.20</b>            | 95.83                    |
| <b>Charlotte State Bank &amp; Trust</b> | <b>2.13</b>                   | <b>0.07</b>      | <b>2.10</b>            | <b>98.89</b>             |
| Englewood Bank & Trust                  | 1.99                          | 0.07             | <b>1.96</b>            | 98.38                    |
| Waterfall Bank                          | 2.06                          | 0.26             | <b>1.93</b>            | 92.12                    |
| Edison National Bank                    | 1.79                          | 0.03             | <b>1.77</b>            | 97.25                    |
| Gulf Coast Business Bank                | 0.35                          | 0.00             | <b>0.35</b>            | 96.96                    |

|                            |      |      |      |       |
|----------------------------|------|------|------|-------|
| <b>Select Peer Average</b> | 3.17 | 0.30 | 2.34 | 94.37 |
|----------------------------|------|------|------|-------|