

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 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)

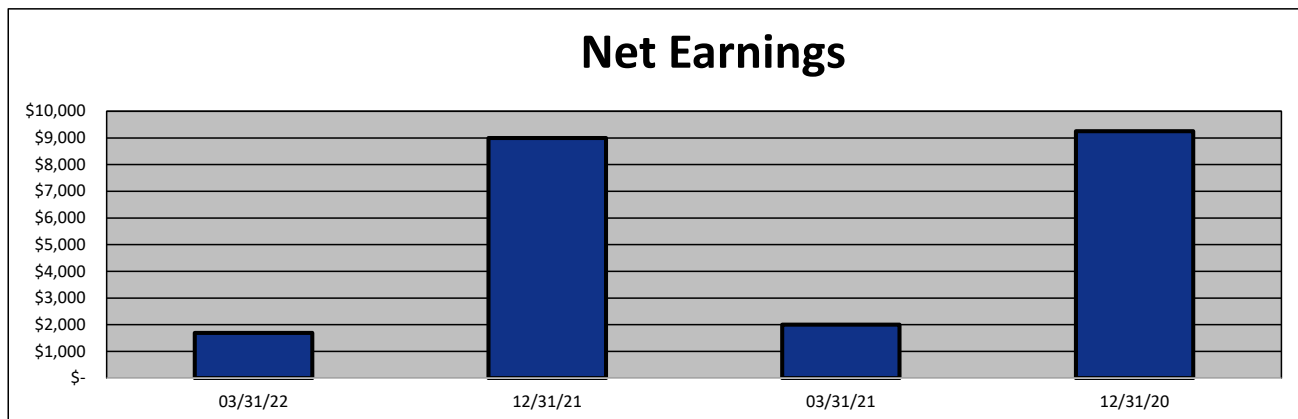
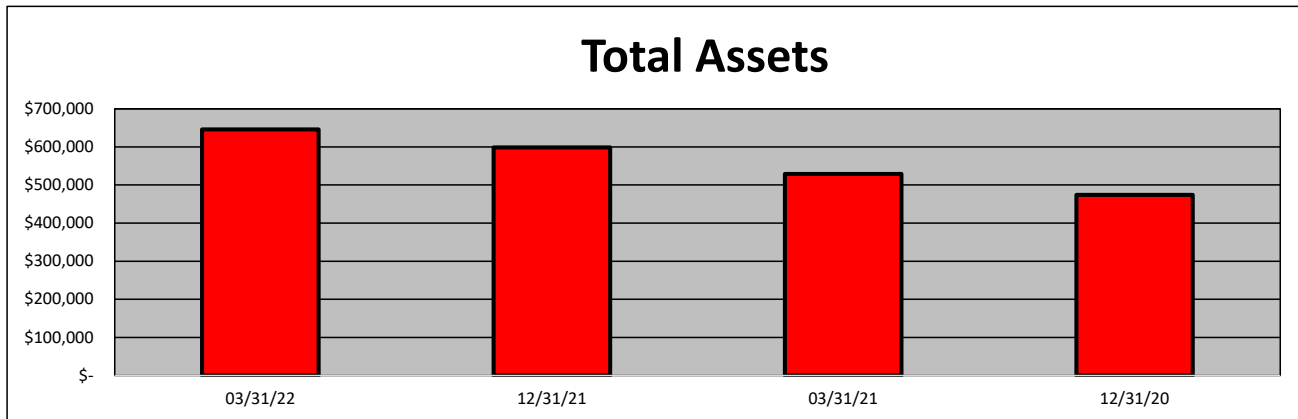
**EXECUTIVE SUMMARY - Charlotte State Bank & Trust
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.35	8.15	8.64	9.47	9.41	11.26
Leverage Ratio	7.99	8.02	8.94	9.05	9.61	12.36
Tier 1 Cap/Risk Based Assets	21.62	20.84	0.00	0.00	12.53	19.54
Risk Based Ratio	22.87	22.09	0.00	0.00	13.38	20.41
Common Equity Tier 1 Capital Ratio	21.62	20.84	0.00	0.00	12.50	19.54
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	36.35	40.41	47.36	53.32	68.26	65.34
Loans/Assets	33.59	37.01	43.11	48.13	55.23	55.81
Securities/Assets	27.08	23.14	25.09	24.82	16.80	14.26
PROFITABILITY:						
Return on Avg Assets	1.09	1.61	1.62	2.11	0.84	0.23
Return on Avg Equity	14.05	18.84	17.74	21.58	9.50	7.24
Nonint Income/Avg Assets	1.29	1.49	1.74	1.84	0.87	1.46
Net Overhead Ratio	0.98	1.01	0.94	1.02	1.77	2.28
Efficiency Ratio	67.16	63.97	61.90	57.59	68.65	106.45
Assets (per million) per Employee	12.19	9.66	8.39	7.29	9.09	14.55
ASSET QUALITY:						
Reserves/Loans	1.84	1.81	1.93	1.90	1.34	1.43
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.09	0.74	0.40
Nonperforming Assets/Total Assets	0.00	0.00	0.04	0.05	0.53	0.26
Adjusted Texas Ratio	0.00	0.00	0.45	0.44	4.05	1.42
YIELDS & COSTS:						
Yield on earning assets	2.12	2.46	2.65	3.26	3.30	3.18
Cost of funds	0.06	0.06	0.07	0.12	0.46	0.30
Net interest margin	2.08	2.42	2.61	3.18	2.64	2.15
Avg Earning Assets/Avg Assets	99.04	98.58	98.37	97.34	90.01	94.01

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

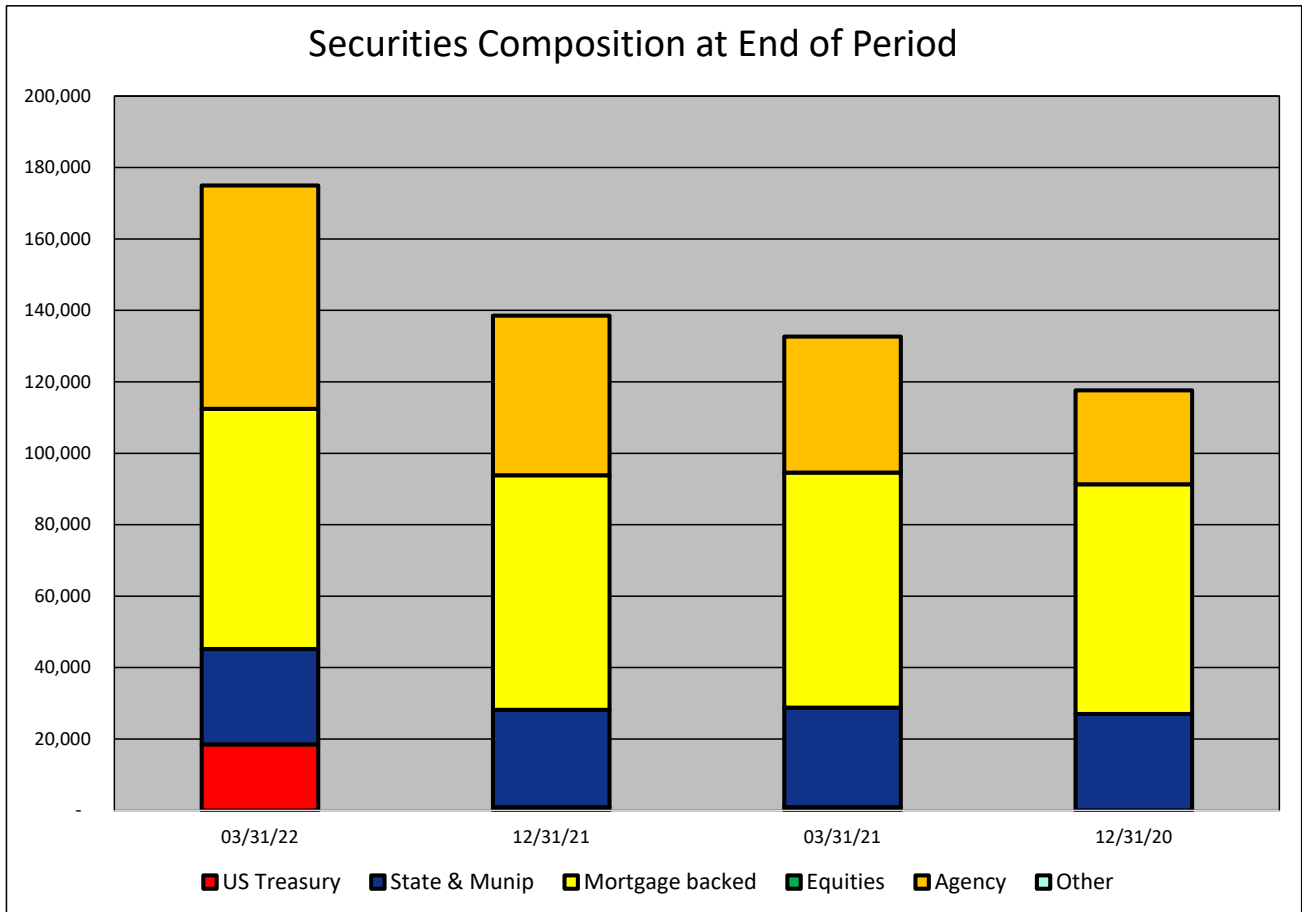
As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	646,152	598,756	528,760	473,998	117,392	22.20
Cash and Equivalents	249,770	234,474	162,613	122,694	87,157	53.60
Securities	175,000	138,555	132,687	117,628	42,313	31.89
Loans, net	217,034	221,623	227,933	228,138	(10,899)	(4.78)
Deposit Accounts	597,056	548,486	481,260	427,831	115,796	24.06
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	47,518	48,793	45,671	44,906	1,847	4.04

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,692	8,995	2,008	9,251	(316)	(15.74)
Interest Income	3,259	13,500	3,229	13,874	30	0.93
Interest Expense	50	195	50	325	-	-
Net Interest Income	3,209	13,305	3,179	13,549	30	0.94
Prov for Loan Loss	-	(1,300)	-	-	-	NA
Noninterest income	2,011	8,318	2,153	8,053	(142)	(6.60)
Gain on Sale of Securities	1	-	-	172	1	NA
Noninterest Expense	3,529	13,928	3,324	12,523	205	6.17
Net Operating Income	1,691	8,995	2,008	9,079	(317)	(15.79)
Income Taxes	-	-	-	-	-	NA



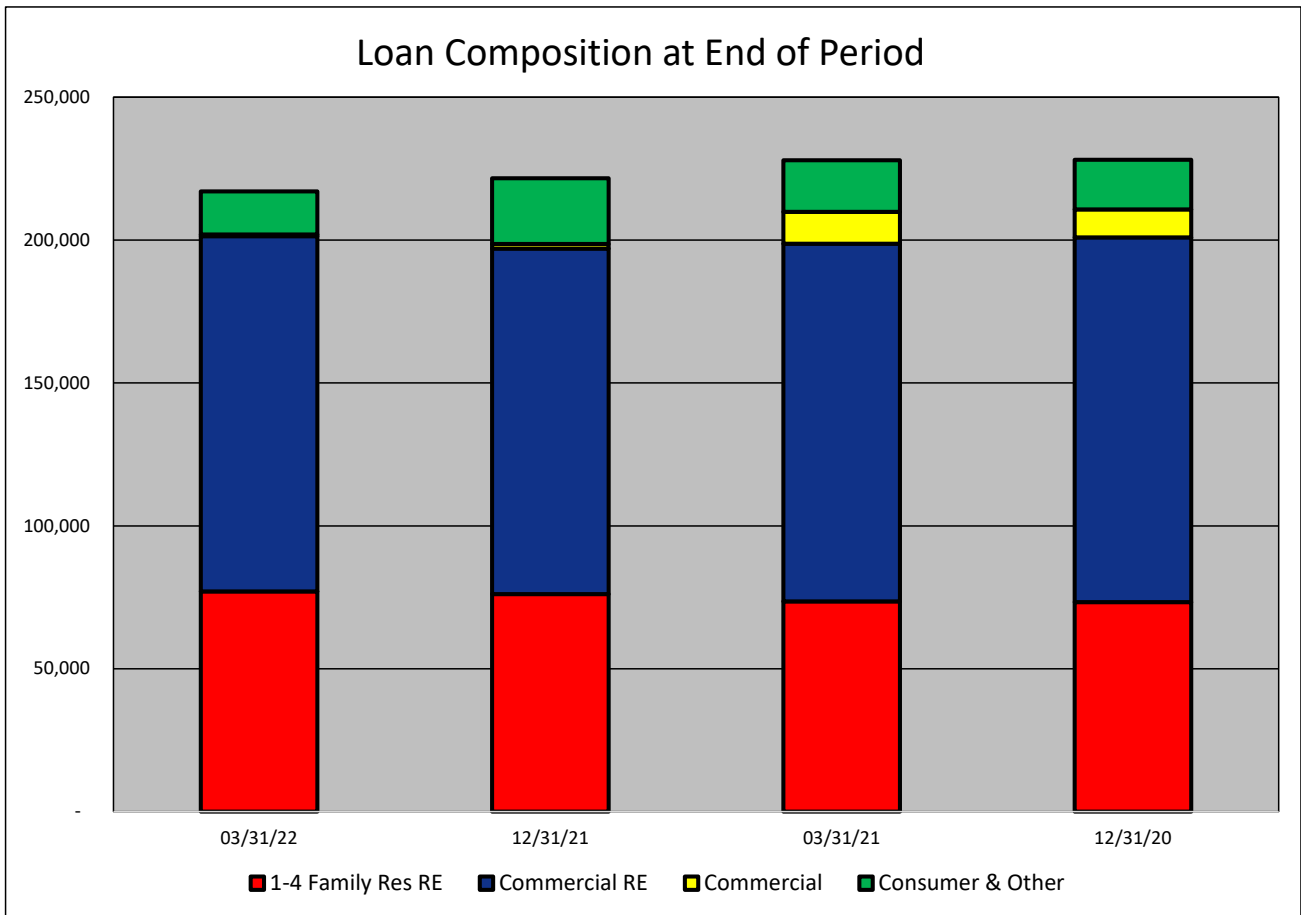
SECURITIES COMPOSITION - Charlotte State Bank & Trust
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	18,535	966	964	-	17,571	1,822.72
State & Munip	26,683	27,227	27,847	26,997	(1,164)	(4.18)
Mortgage backed	67,217	65,639	65,775	64,318	1,442	2.19
Equities	-	-	-	-	-	NA
Agency	62,565	44,723	38,101	26,313	24,464	64.21
Other	-	-	-	-	-	NA
Total Securities	175,000	138,555	132,687	117,628	42,313	31.89



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	77,039	76,118	73,596	73,343	3,443	4.68
Commercial RE	124,368	120,881	125,095	127,602	(727)	(0.58)
Commercial	592	1,686	11,233	9,833	(10,641)	(94.73)
Consumer & Other	15,035	22,938	18,009	17,360	(2,974)	(16.51)
Loans, Net	217,034	221,623	227,933	228,138	(10,899)	(4.78)



LOAN PORTFOLIO QUALITY - Charlotte State Bank & Trust
(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	4,004	4,346	4,346	4,325	(342)	(7.87)
Total Recoveries	3	1,004	62	81	(59)	(95.16)
Total Charge-offs	13	46	13	60	-	-
Provision Expense	-	(1,300)	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,994	4,004	4,395	4,346	(401)	(9.12)

NON-PERFORMING ASSETS:

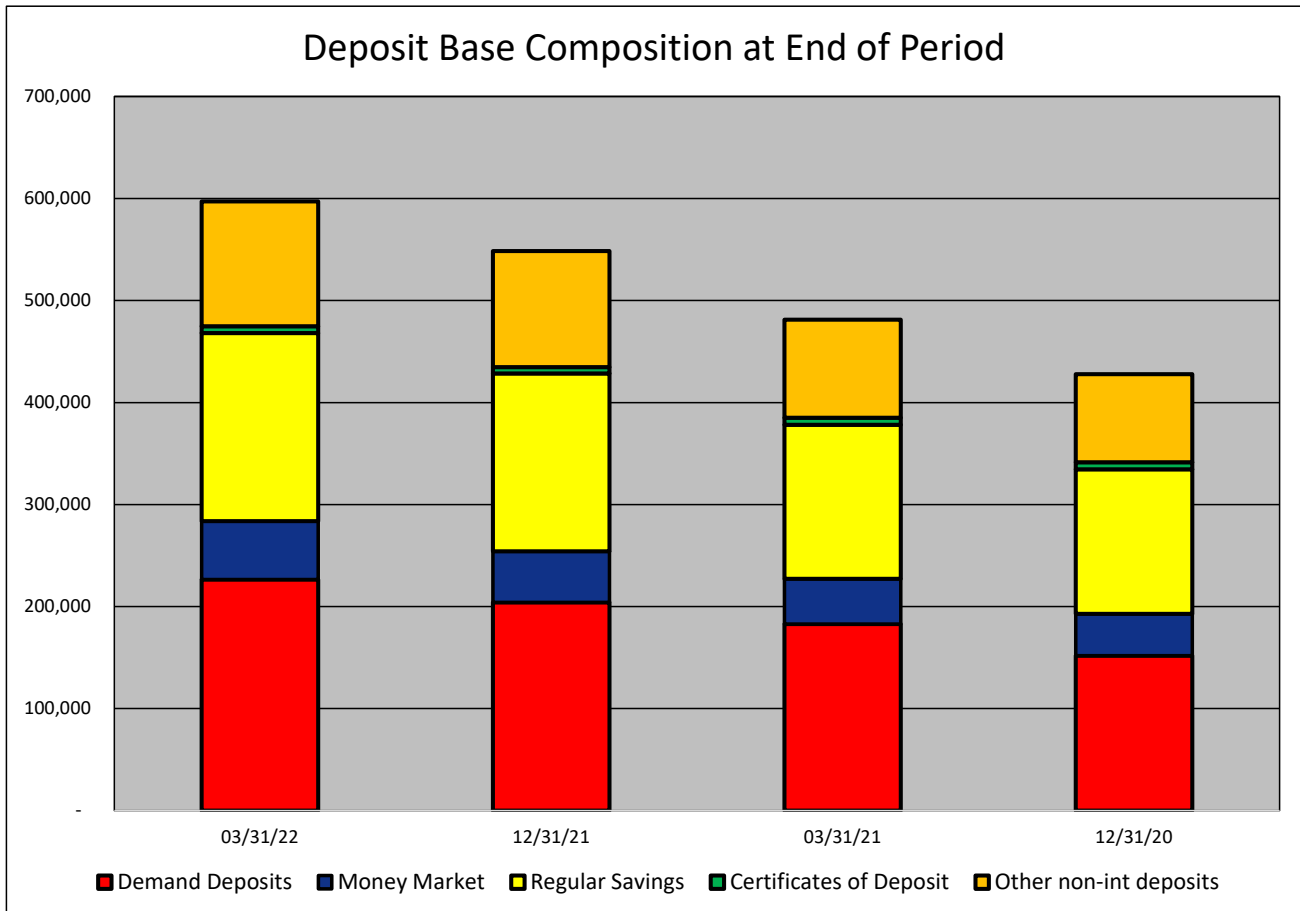
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	216	-	NA
Foreclosed Real Estate	-	-	223	-	(223)	(100.00)
Total Non-perf Assets	-	-	223	216	(223)	(100.00)

DEPOSIT BASE COMPOSITION - Charlotte State Bank & Trust
(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	226,434	204,198	182,892	151,952	43,542	23.81
Money Market	57,197	50,081	44,215	40,904	12,982	29.36
Regular Savings	184,452	174,132	151,186	141,566	33,266	22.00
Certificates of Deposit	6,717	6,390	6,857	6,980	(140)	(2.04)
Other non-int deposits	122,256	113,685	96,110	86,429	26,146	27.20
Total Deposits	597,056	548,486	481,260	427,831	115,796	24.06

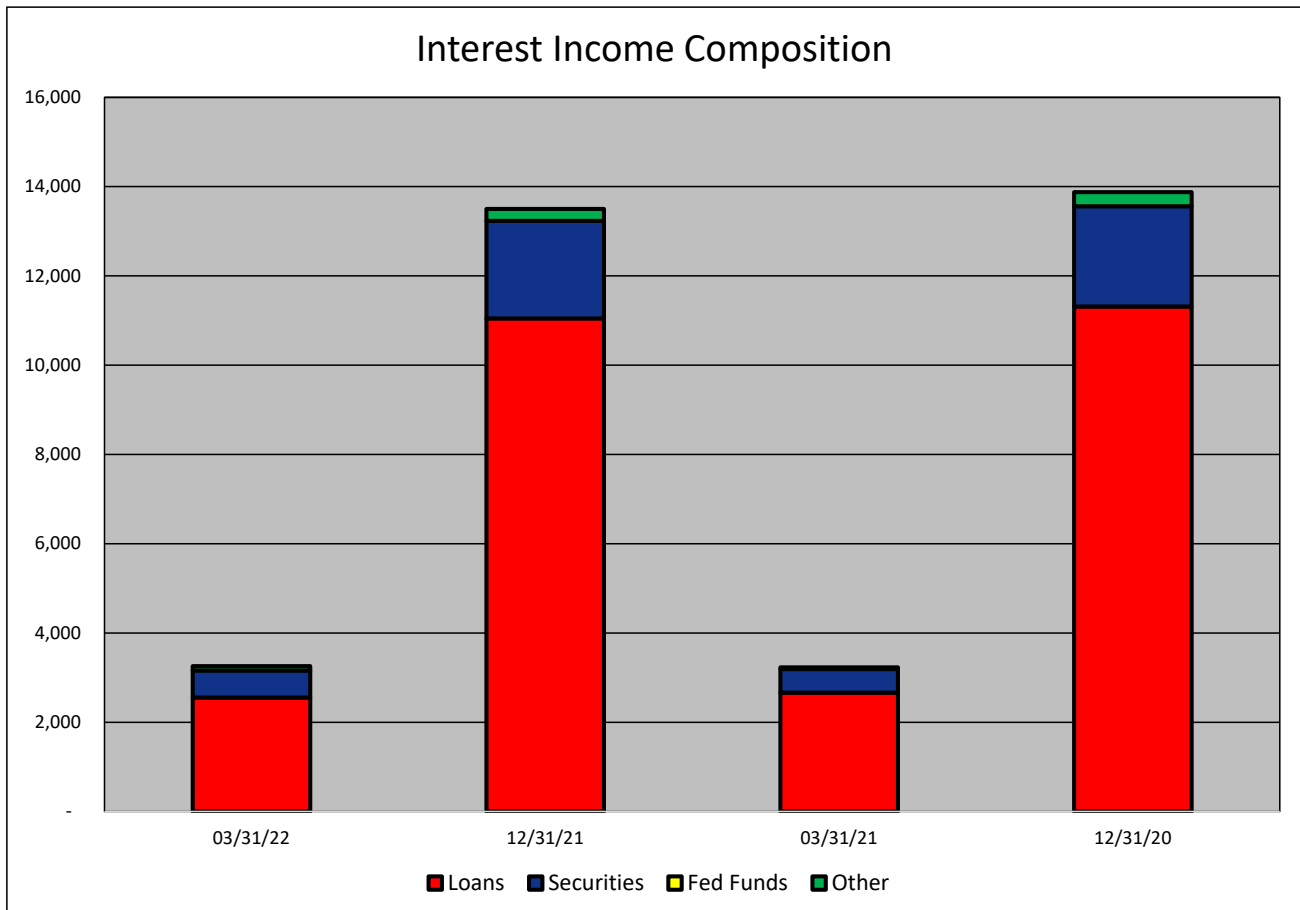


INTEREST INCOME COMPOSITION- Charlotte State Bank & Trust
(Dollars in Thousands)

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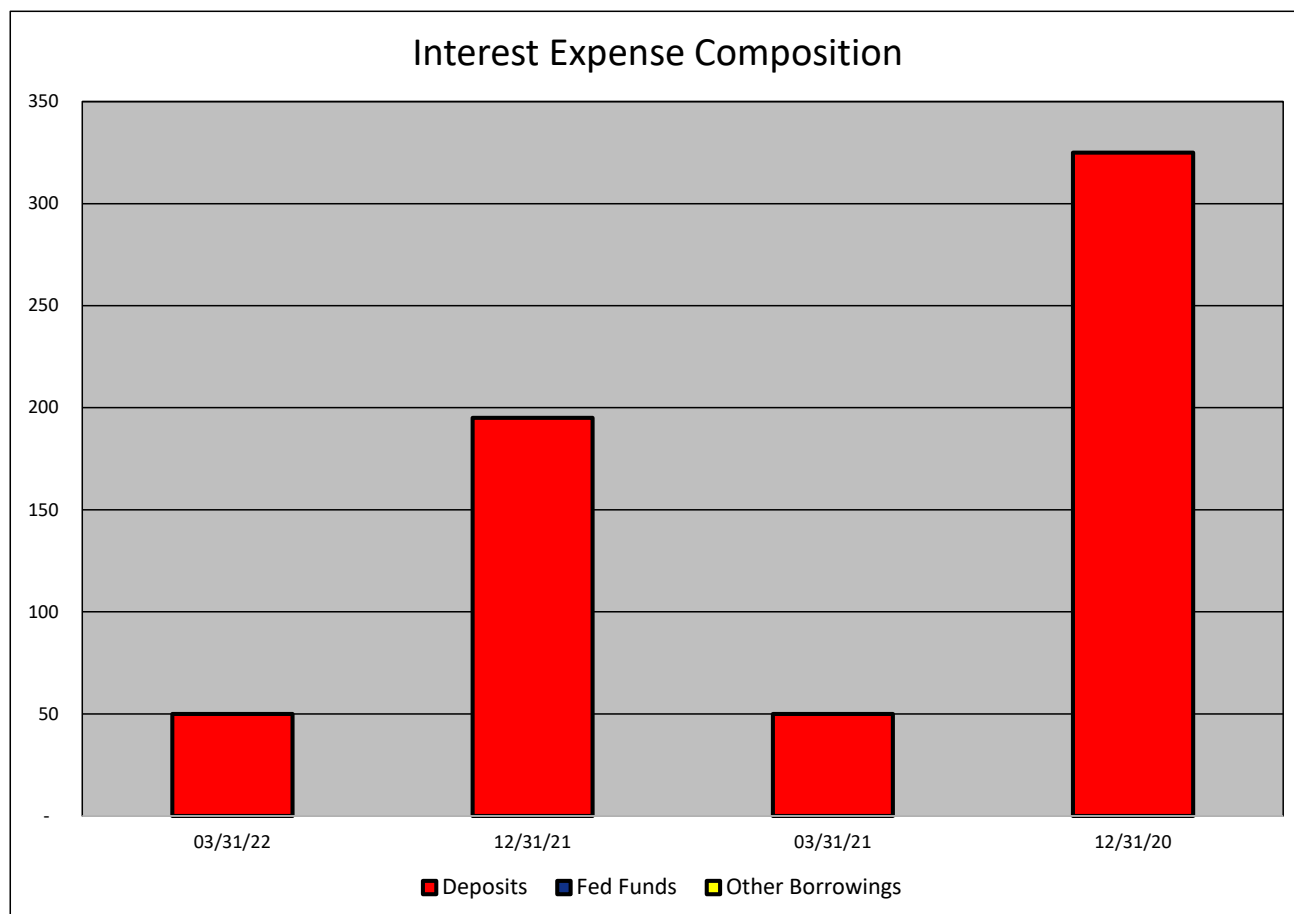
INTEREST INCOME CATEGORY

Loans	2,553	11,046	2,660	11,312	(107)	(4.02)
Securities	607	2,186	530	2,246	77	14.53
Fed Funds	-	-	-	-	-	NA
Other	99	268	39	316	60	153.85
Total Int Income	3,259	13,500	3,229	13,874	30	0.93



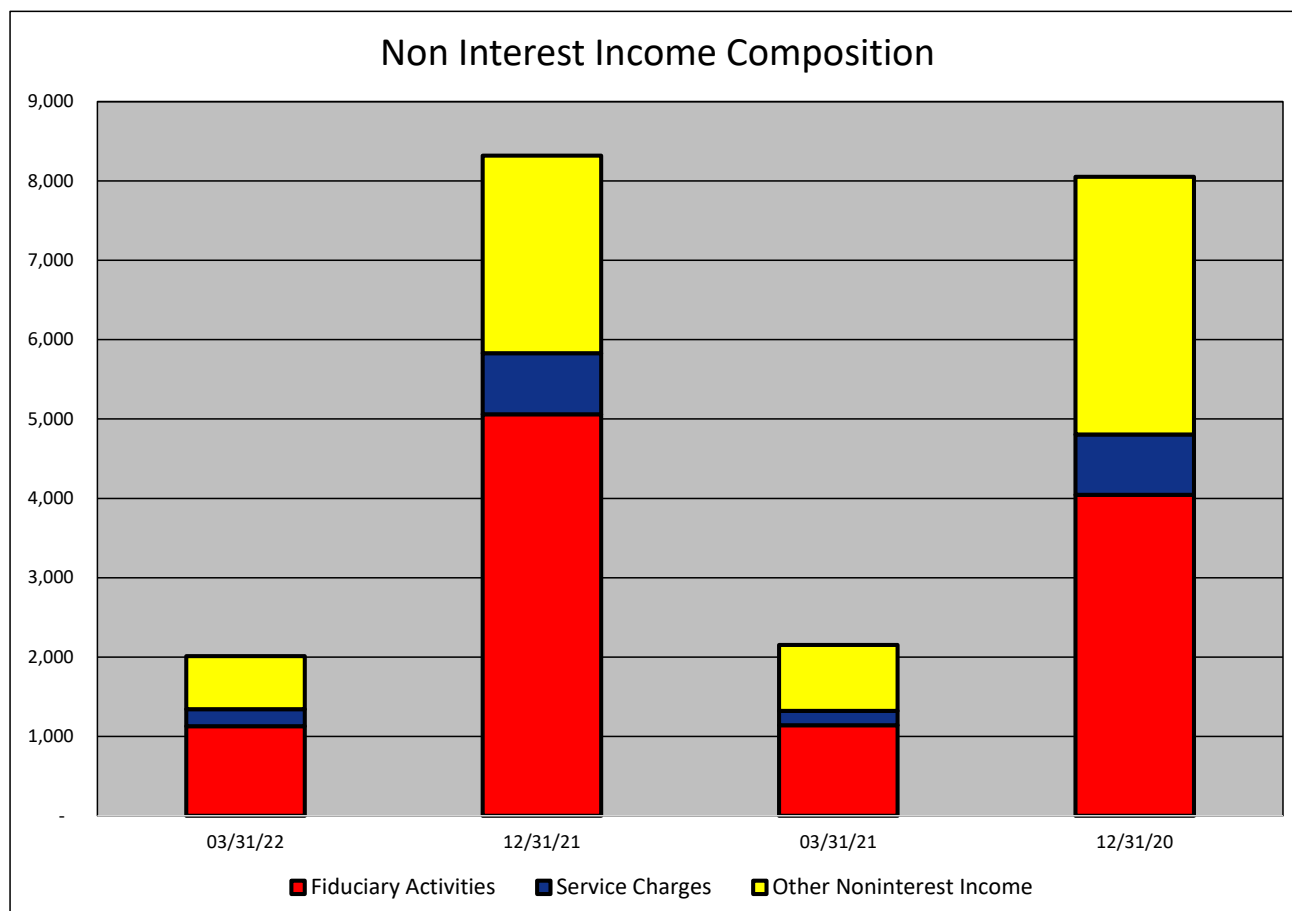
INTEREST EXPENSE COMPOSITION- Charlotte State Bank & Trust
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	50	195	50	325	-	-
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	50	195	50	325	-	-



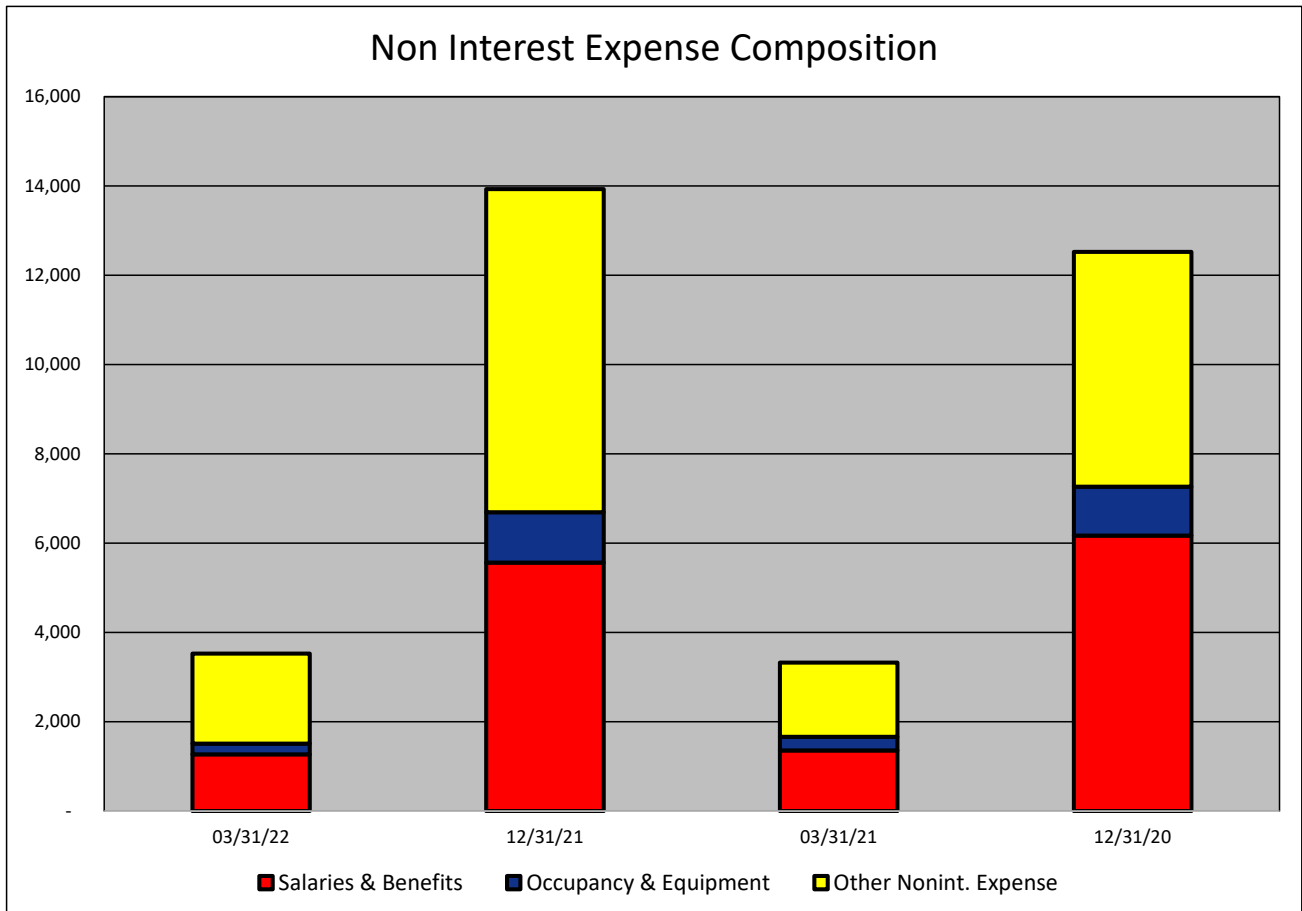
NONINTEREST INCOME COMPOSITION- Charlotte State Bank & Trust
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	1,129	5,059	1,142	4,045	(13)	(1.14)
Service Charges	213	771	179	761	34	18.99
Other Noninterest Income	669	2,488	832	3,247	(163)	(19.59)
Total Nonint. Income	2,011	8,318	2,153	8,053	(142)	(6.60)



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,273	5,566	1,358	6,167	(85)	(6.26)
Occupancy & Equipment	238	1,126	306	1,099	(68)	(22.22)
Other Nonint. Expense	2,018	7,236	1,660	5,257	358	21.57
Total Nonint. Expense	3,529	13,928	3,324	12,523	205	6.17



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
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