

# Edison National Bank

Fort Myers, FL

Established  
8/29/1997

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Aaron Hintz, Adela Mendez, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero

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
<b>Edison National Bank</b>	<b>576,353</b>
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
<b>Edison National Bank</b>	<b>0.17</b>
First Home Bank	0.16
Climate First Bank	(3.40)
Waterfall Bank	(4.44)

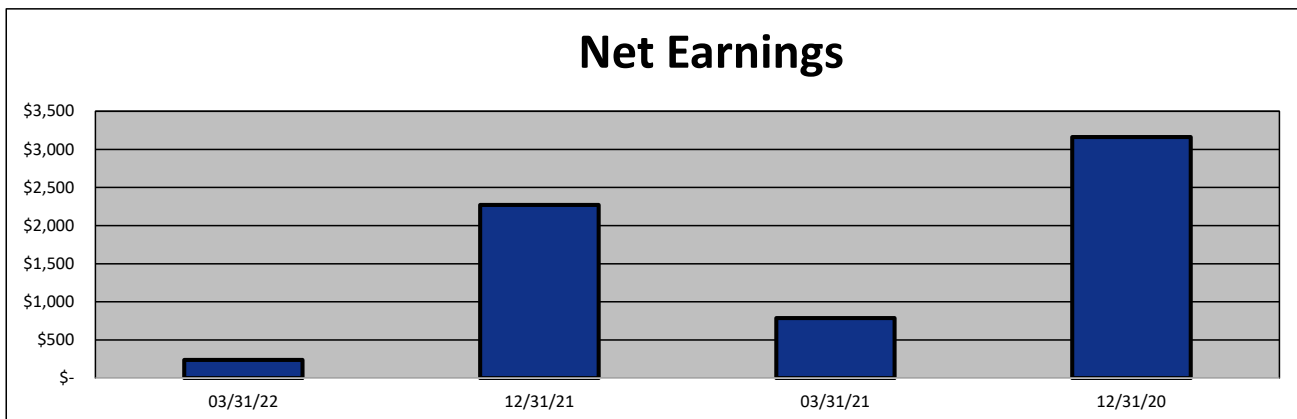
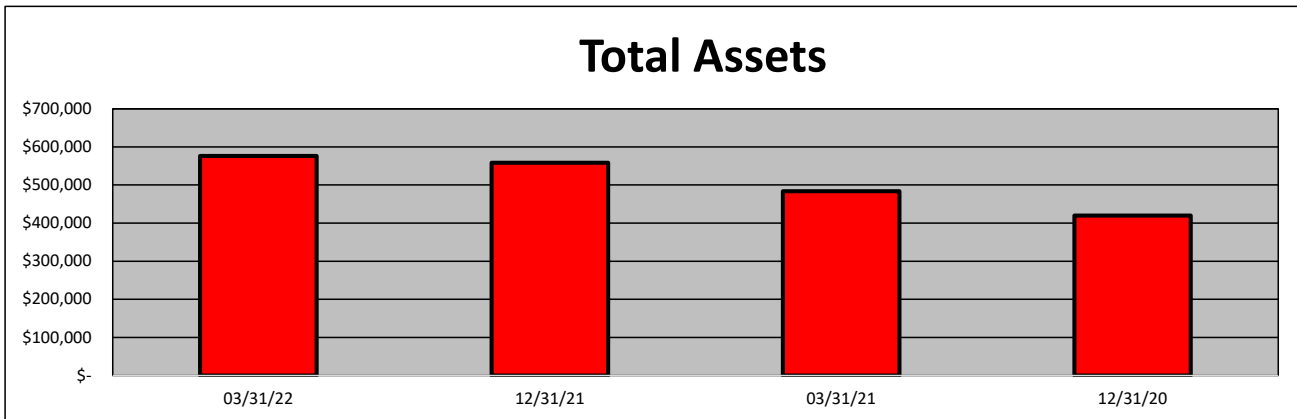
**EXECUTIVE SUMMARY - Edison National Bank**  
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.00	6.55	7.38	7.66	9.41	11.26
Leverage Ratio	6.81	6.80	8.02	8.04	9.61	12.36
Tier 1 Cap/Risk Based Assets	24.17	25.49	25.69	22.89	12.53	19.54
Risk Based Ratio	25.42	26.75	26.95	24.14	13.38	20.41
Common Equity Tier 1 Capital Ratio	24.17	25.49	25.69	22.89	12.50	19.54
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	30.03	29.73	36.79	41.67	68.26	65.34
Loans/Assets	27.00	26.91	32.52	36.94	55.23	55.81
Securities/Assets	12.98	10.85	6.84	6.28	16.80	14.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.17	0.46	0.72	0.86	0.84	0.23
Return on Avg Equity	2.67	6.40	9.29	10.83	9.50	7.24
Nonint Income/Avg Assets	0.17	0.21	0.25	0.24	0.87	1.46
Net Overhead Ratio	1.34	1.45	1.58	1.95	1.77	2.28
Efficiency Ratio	89.82	78.43	71.77	71.79	68.65	106.45
Assets (per million) per Employee	12.81	12.69	11.25	9.54	9.09	14.55
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.37	1.41	1.35	1.37	1.34	1.43
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.74	0.40
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.53	0.26
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	4.05	1.42
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	1.57	1.99	2.43	3.00	3.30	3.18
Cost of funds	0.03	0.05	0.08	0.11	0.46	0.30
Net interest margin	1.55	1.96	2.38	2.93	2.64	2.15
Avg Earning Assets/Avg Assets	97.51	97.18	96.31	96.00	90.01	94.01

**SELECTED FINANCIAL DATA - Edison National Bank**  
(Dollars in Thousands)

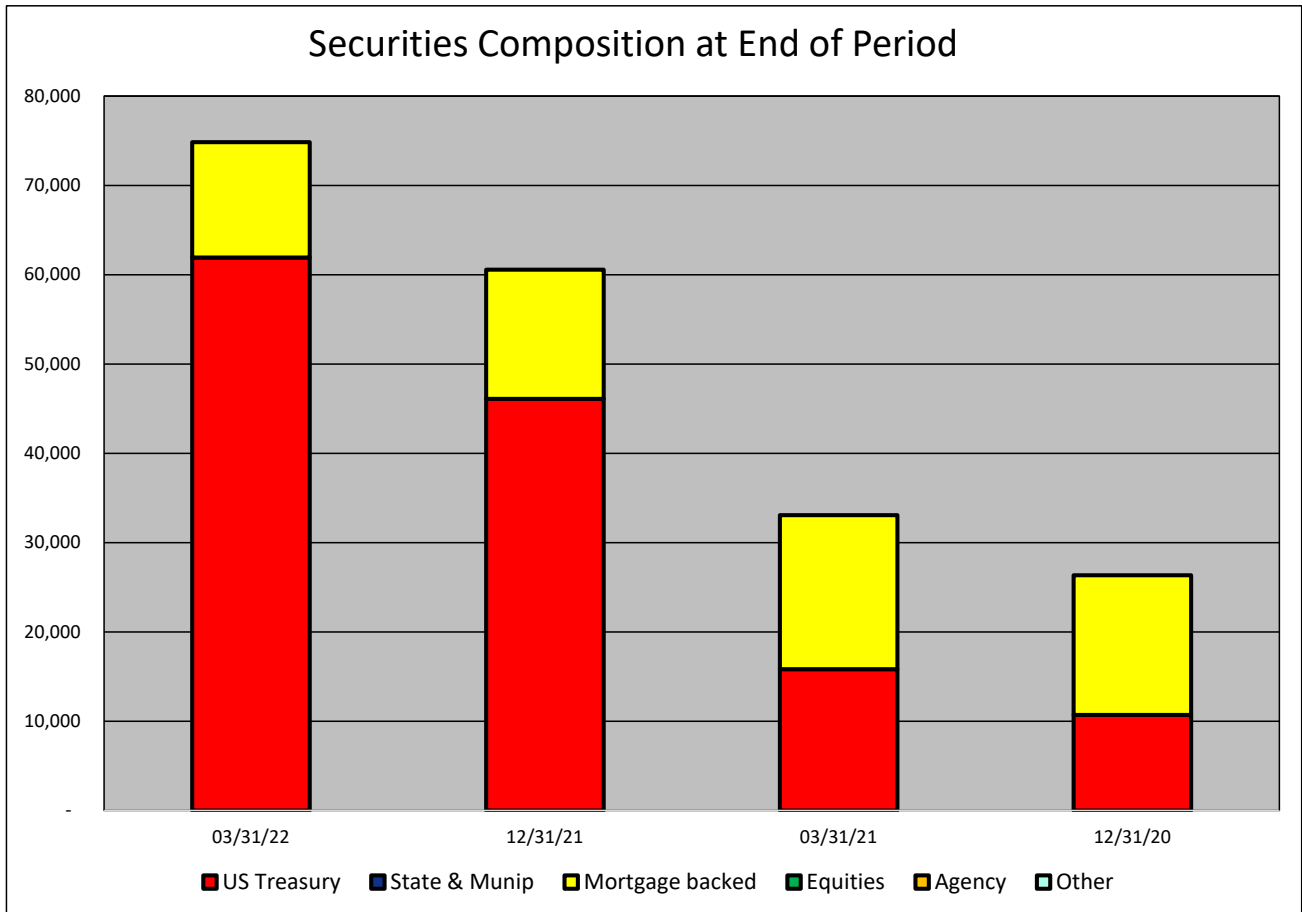
<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	576,353	558,229	483,771	419,590	92,582	19.14
Cash and Equivalents	332,820	337,595	284,043	228,913	48,777	17.17
Securities	74,827	60,566	33,081	26,345	41,746	126.19
Loans, net	155,587	150,246	157,328	154,981	(1,741)	(1.11)
Deposit Accounts	518,050	505,358	427,690	371,915	90,360	21.13
Fed Funds & Repos	18,666	14,014	18,148	13,288	518	2.85
Total Equity	34,569	36,574	35,690	32,141	(1,121)	(3.14)

<b>Period Ending</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	237	2,273	788	3,162	(551)	(69.92)
Interest Income	2,117	9,640	2,571	10,554	(454)	(17.66)
Interest Expense	28	158	51	235	(23)	(45.10)
Net Interest Income	2,089	9,482	2,520	10,319	(431)	(17.10)
Prov for Loan Loss	-	-	-	-	-	NA
Noninterest income	238	1,057	271	889	(33)	(12.18)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,090	8,266	2,003	8,046	87	4.34
Net Operating Income	237	2,273	788	3,162	(551)	(69.92)
Income Taxes	-	-	-	-	-	NA



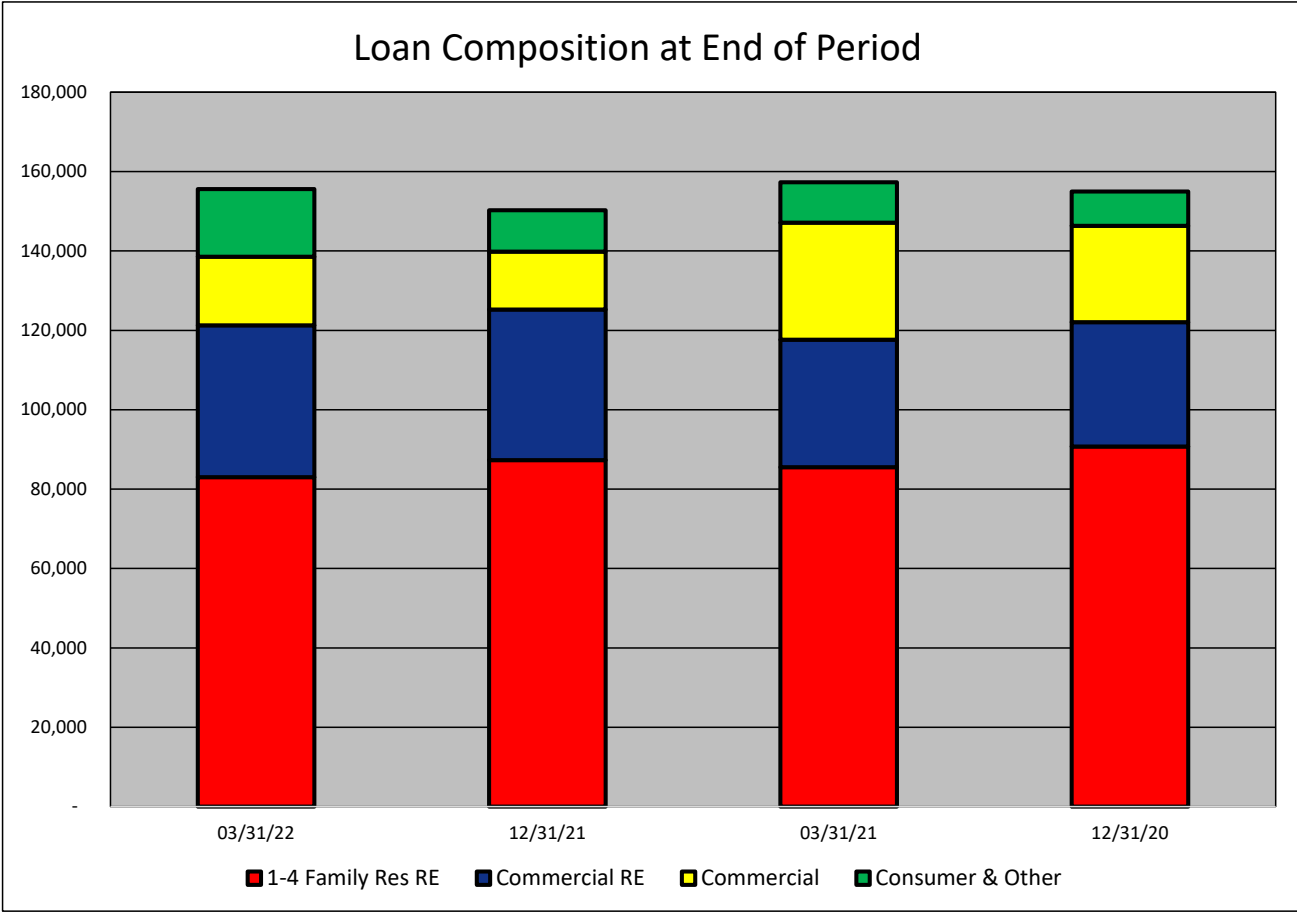
**SECURITIES COMPOSITION - Edison National Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	61,923	46,105	15,811	10,700	46,112	291.65
State & Munip	-	-	-	-	-	NA
Mortgage backed	12,904	14,461	17,270	15,645	(4,366)	(25.28)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>74,827</b>	<b>60,566</b>	<b>33,081</b>	<b>26,345</b>	<b>41,746</b>	<b>126.19</b>



**LOAN PORTFOLIO COMPOSITION - Edison National Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	83,020	87,326	85,543	90,754	(2,523)	(2.95)
Commercial RE	38,231	37,913	32,114	31,311	6,117	19.05
Commercial	17,272	14,585	29,475	24,285	(12,203)	(41.40)
Consumer & Other	17,064	10,422	10,196	8,631	6,868	67.36
<b>Loans, Net</b>	<b>155,587</b>	<b>150,246</b>	<b>157,328</b>	<b>154,981</b>	<b>(1,741)</b>	<b>(1.11)</b>



**LOAN PORTFOLIO QUALITY - Edison National 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	2,124	2,120	2,120	2,026	4	0.19
Total Recoveries	2	7	1	96	1	100.00
Total Charge-offs	-	4	1	2	(1)	(100.00)
Provision Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,126	2,124	2,121	2,120	5	0.24

**NON-PERFORMING ASSETS:**

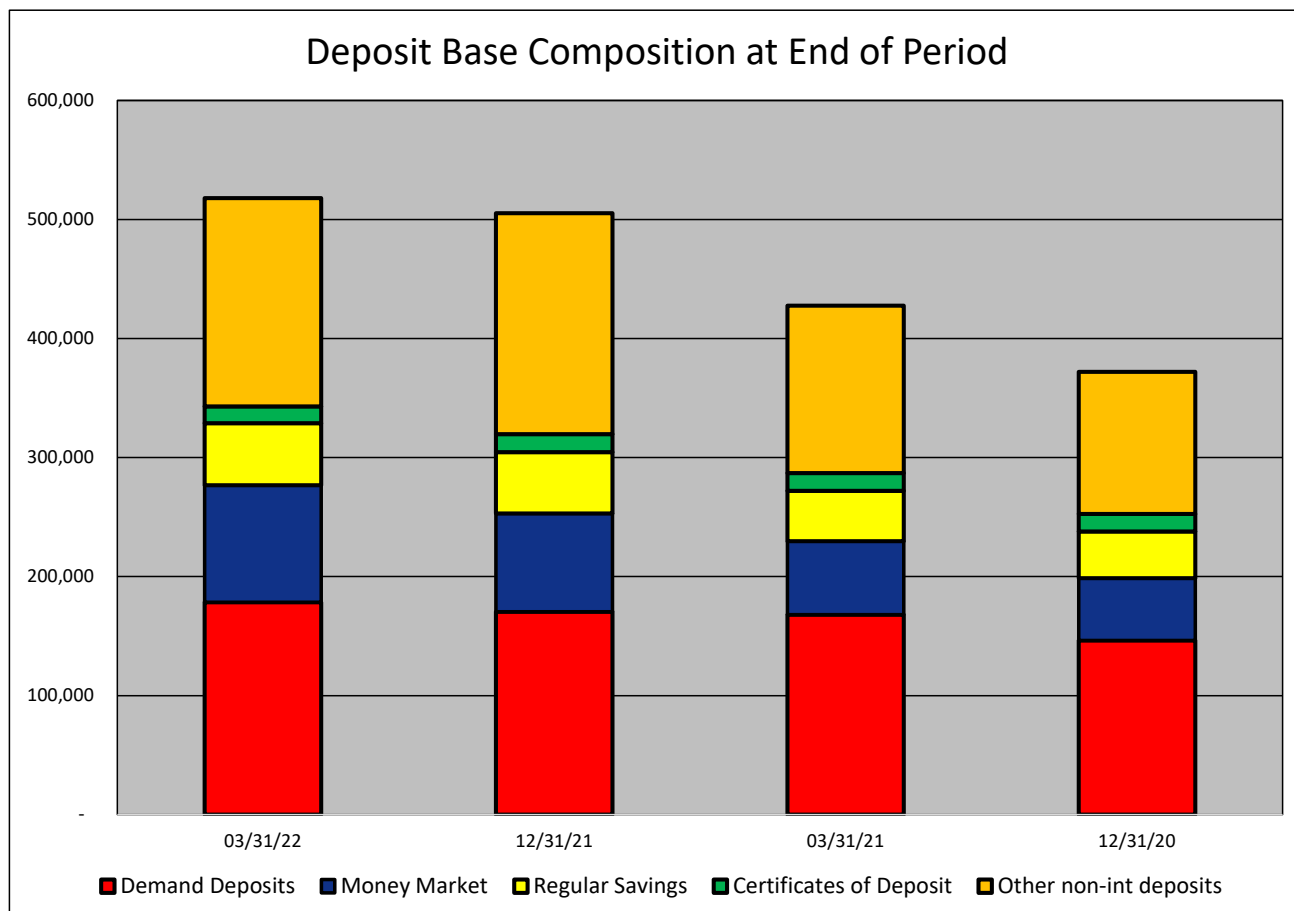
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Edison National 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:**

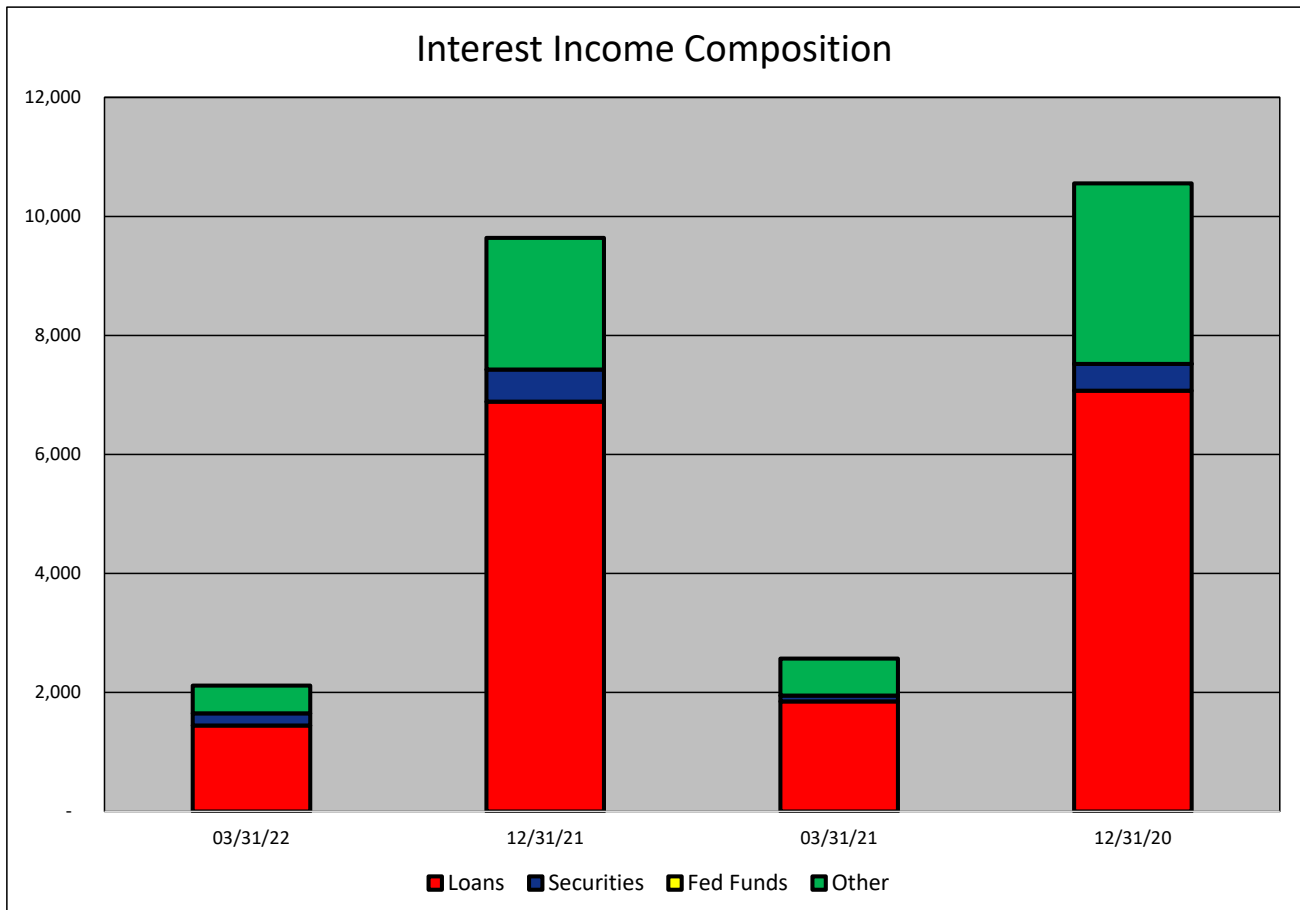
Demand Deposits	178,424	170,454	167,936	146,380	10,488	6.25
Money Market	98,230	82,578	61,820	52,355	36,410	58.90
Regular Savings	52,304	51,434	42,314	39,220	9,990	23.61
Certificates of Deposit	13,980	15,240	14,825	14,715	(845)	(5.70)
Other non-int deposits	175,112	185,652	140,795	119,245	34,317	24.37
<b>Total Deposits</b>	<b>518,050</b>	<b>505,358</b>	<b>427,690</b>	<b>371,915</b>	<b>90,360</b>	<b>21.13</b>





**INTEREST INCOME COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,446	6,887	1,849	7,070	(403)	(21.80)
Securities	203	541	99	451	104	105.05
Fed Funds	-	-	-	1	-	NA
Other	468	2,212	623	3,032	(155)	(24.88)
<b>Total Int Income</b>	<u>2,117</u>	<u>9,640</u>	<u>2,571</u>	<u>10,554</u>	<u>(454)</u>	<u>(17.66)</u>

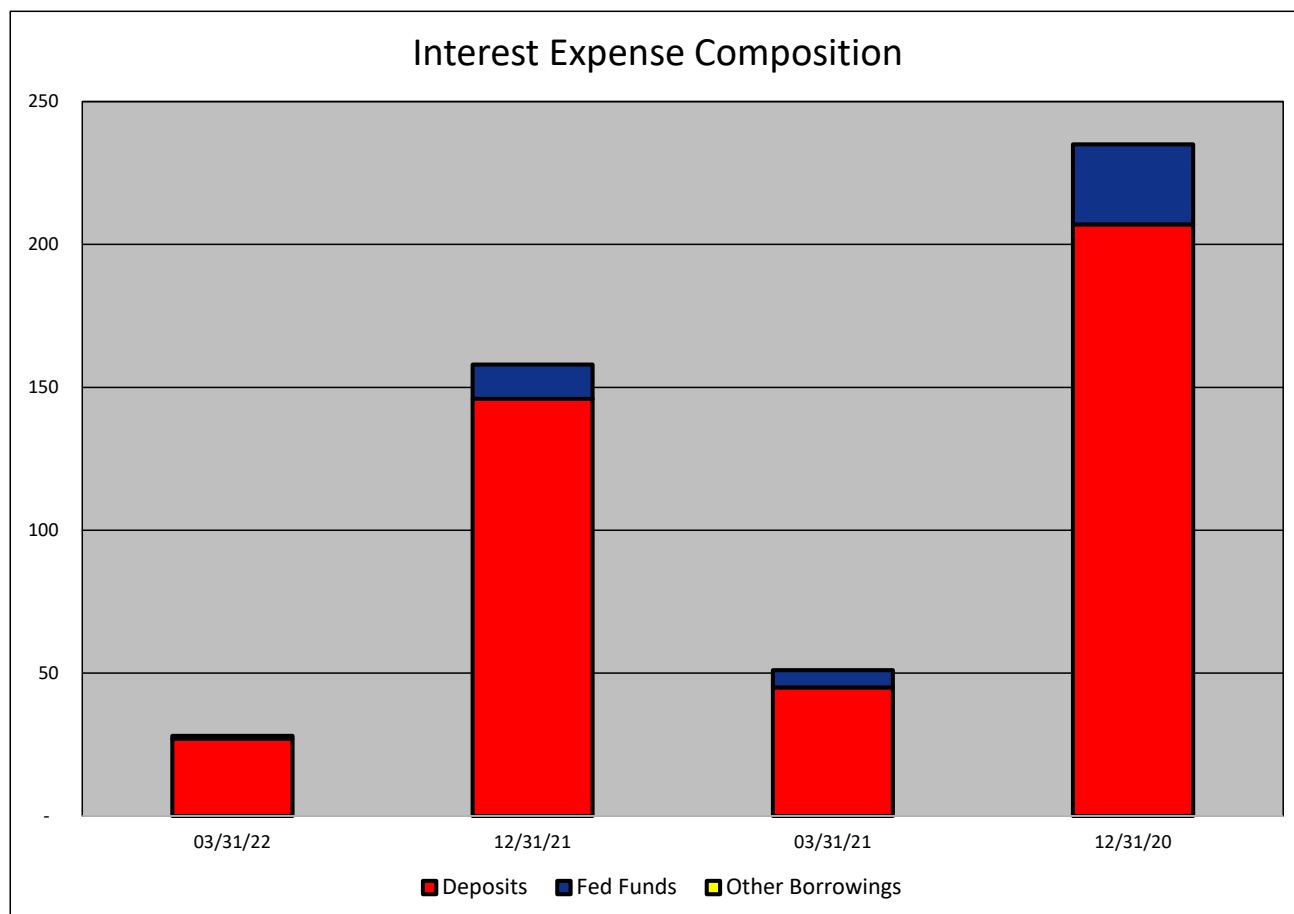


**INTEREST EXPENSE COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

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

Deposits	27	146	45	207	(18)	(40.00)
Fed Funds	1	12	6	28	(5)	(83.33)
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>28</b>	<b>158</b>	<b>51</b>	<b>235</b>	<b>(23)</b>	<b>(45.10)</b>

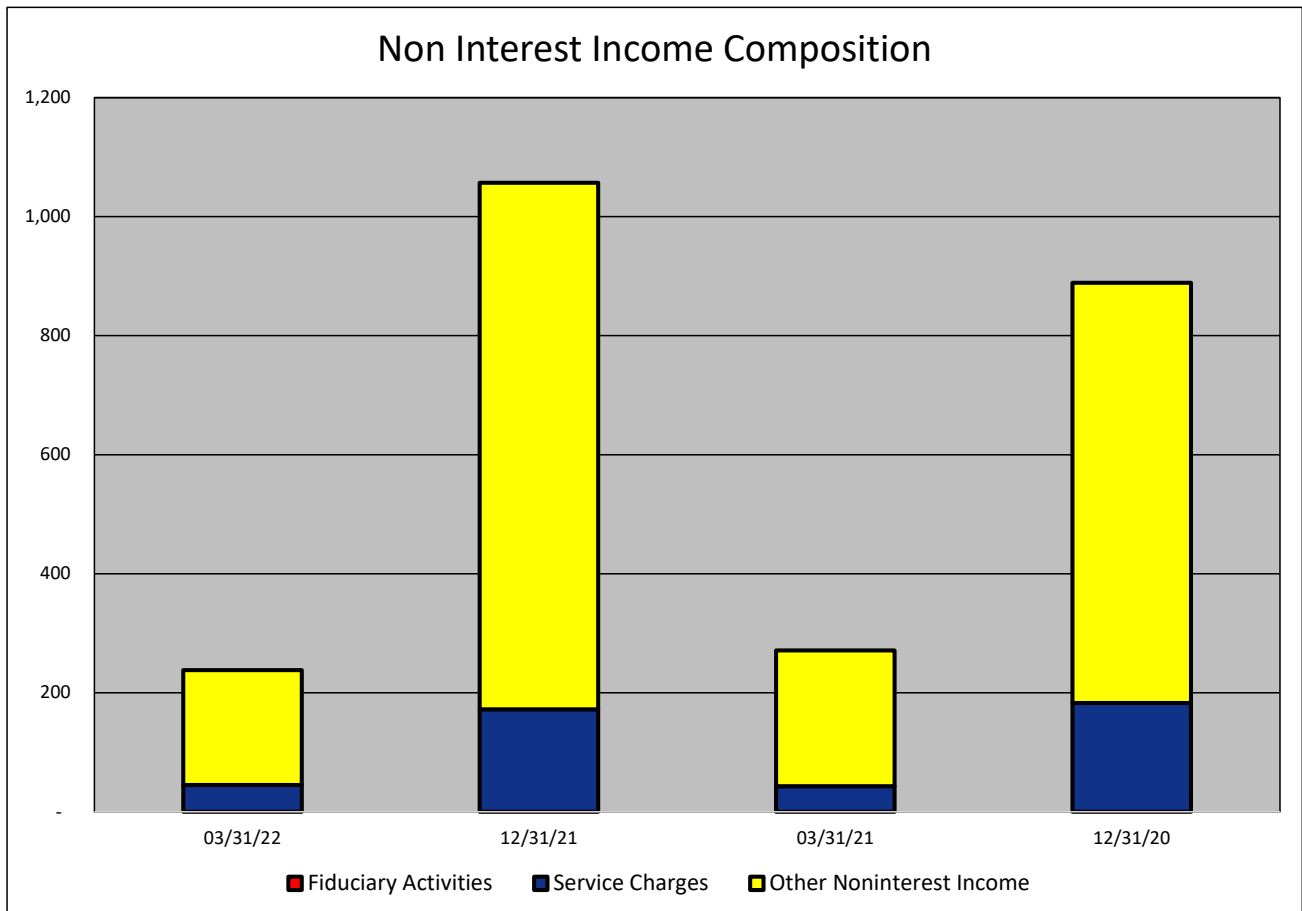


**NONINTEREST INCOME COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

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	45	172	43	183	2	4.65
Other Noninterest Income	193	885	228	706	(35)	(15.35)
<b>Total Nonint. Income</b>	<b>238</b>	<b>1,057</b>	<b>271</b>	<b>889</b>	<b>(33)</b>	<b>(12.18)</b>

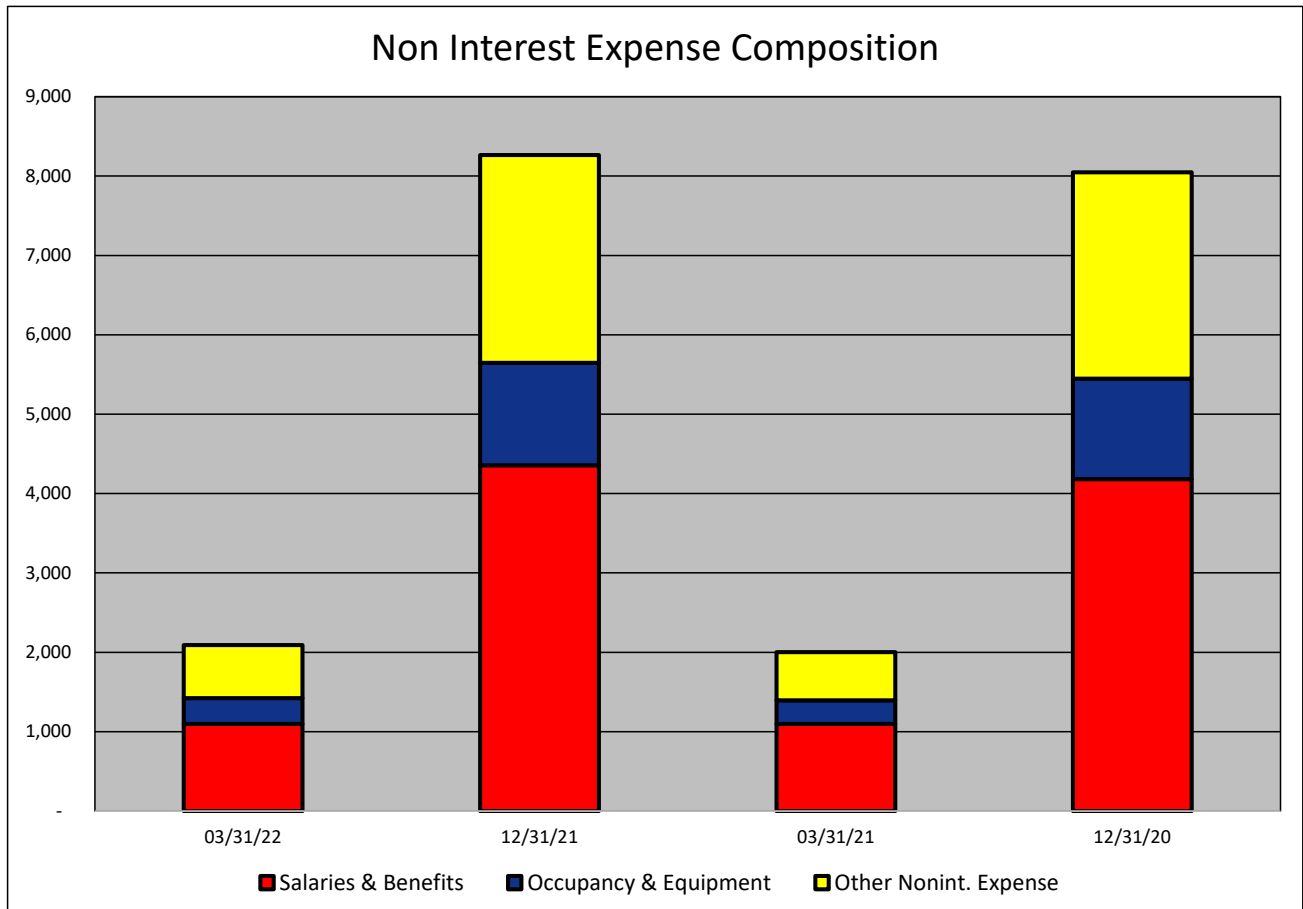


**NONINTEREST EXPENSE COMPOSITION- Edison National Bank**  
(Dollars in Thousands)

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	1,097	4,357	1,097	4,181	0	0.00
Occupancy & Equipment	326	1,289	299	1,266	27	9.03
Other Nonint. Expense	667	2,620	607	2,599	60	9.88
<b>Total Nonint. Expense</b>	<b>2,090</b>	<b>8,266</b>	<b>2,003</b>	<b>8,046</b>	<b>87</b>	<b>4.34</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Climate First Bank	167,276	-	NA
Waterfall Bank	87,152	-	NA
Bankflorida	298,827	203,364	46.94
Flagship Bank	480,882	352,819	36.30
Englewood Bank & Trust	577,688	464,838	24.28
The Bank Of Tampa	3,347,064	2,736,003	22.33
Charlotte State Bank & Trust	646,152	528,760	22.20
Finemark National Bank & Trust	3,486,526	2,870,778	21.45
<b>Edison National Bank</b>	<b>576,353</b>	<b>483,771</b>	<b>19.14</b>
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)

<b>Select Peer Average</b>	<b>2,771,547</b>	<b>2,409,127</b>	<b>14.19</b>
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**PEER GROUP COMPARISONS REPORT**  
**West Central Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Climate First Bank	131,760	-	NA
Waterfall Bank	24,447	-	NA
Flagship Bank	370,457	234,959	57.67
Bankflorida	201,946	132,808	52.06
Raymond James Bank	28,210,704	23,224,186	21.47
Tcm Bank, National Association	274,048	227,639	20.39
Gulfside Bank	113,720	104,992	8.31
Finemark National Bank & Trust	2,049,661	1,908,502	7.40
First National Bank Of Pasco	158,291	151,180	4.70
Century Bank Of Florida	60,363	60,091	0.45
Edison National Bank	155,587	157,328	(1.11)
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)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

<b>Select Peer Average</b>	54.42	1.57	0.00	0.23
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

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

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

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

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

<b>Select Peer Average</b>	3.18	0.30	2.15	94.01
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