

Englewood Bank & Trust

Englewood, FL

Established

4/4/1988

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION
For the
West Central Florida Group

For the three months ended March 31, 2023

Institution name	Total Assets (\$'000's)
Raymond James Bank	43,358,880
Finemark National Bank & Trust	3,782,590
The Bank Of Tampa	3,066,916
Bayfirst National Bank	1,069,502
Brannen Bank	869,574
Sanibel Captiva Community Bank	777,925
Charlotte State Bank & Trust	679,891
Englewood Bank & Trust	596,074
Flagship Bank	575,437
Edison National Bank	529,980
Climate First Bank	332,793
Tcm Bank, National Association	315,307
Bankflorida	299,867
First National Bank Of Pasco	299,561
Gulfside Bank	282,422
Central Bank	280,016
Waterfall Bank	115,057
Century Bank Of Florida	113,429
Gulf Coast Business Bank	60,002

Institution name	Return on Avg Assets (%)
Charlotte State Bank & Trust	2.85
Englewood Bank & Trust	2.44
Brannen Bank	2.26
Sanibel Captiva Community Bank	2.20
Raymond James Bank	2.00
Edison National Bank	1.92
The Bank Of Tampa	1.36
Flagship Bank	0.89
Gulfside Bank	0.81
Central Bank	0.80
Bankflorida	0.78
Century Bank Of Florida	0.78
First National Bank Of Pasco	0.55
Bayfirst National Bank	0.45
Tcm Bank, National Association	0.40
Finemark National Bank & Trust	0.28
Waterfall Bank	(0.23)
Climate First Bank	(0.69)
Gulf Coast Business Bank	(5.83)

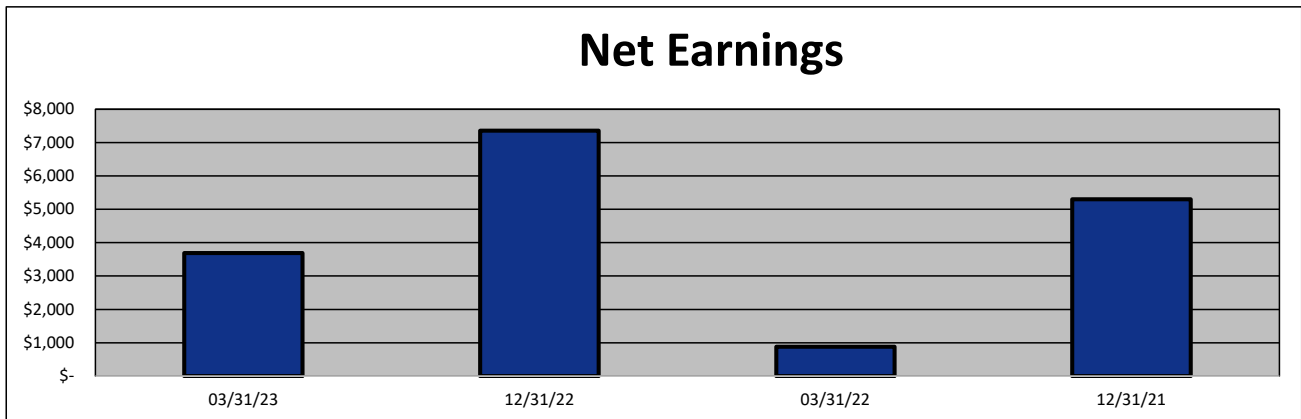
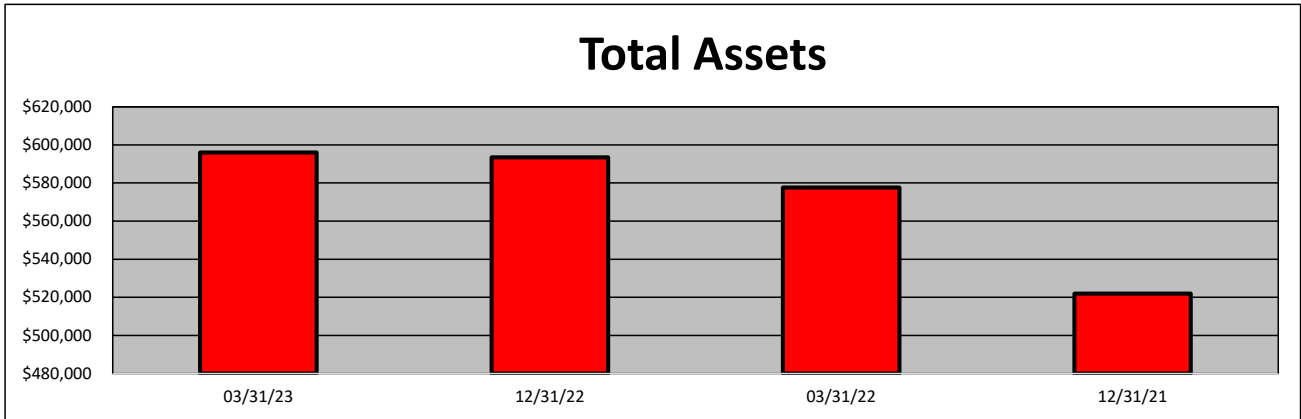
EXECUTIVE SUMMARY - Englewood Bank & Trust
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.62	6.95	6.68	7.60	9.92	11.46
Leverage Ratio	8.00	7.66	7.36	7.70	11.01	12.84
Tier 1 Cap/Risk Based Assets	23.91	22.38	21.79	20.13	18.60	13.51
Risk Based Ratio	25.10	23.59	23.04	21.35	19.49	14.38
Common Equity Tier 1 Capital Ratio	23.91	22.38	21.79	20.13	18.60	13.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	34.64	34.16	31.30	38.13	60.06	75.39
Loans/Assets	31.91	31.71	29.16	35.17	49.99	62.42
Securities/Assets	29.15	27.62	24.88	20.15	20.52	15.88
PROFITABILITY:						
Return on Avg Assets	2.44	1.29	0.65	1.09	0.23	0.74
Return on Avg Equity	34.06	18.64	9.03	14.14	6.95	18.09
Nonint Income/Avg Assets	0.43	0.51	0.63	0.77	0.88	1.24
Net Overhead Ratio	1.36	1.29	1.22	1.42	2.15	2.59
Efficiency Ratio	42.20	57.93	73.55	71.39	136.11	73.39
Assets (per million) per Employee	14.90	14.48	14.44	13.38	10.18	14.36
ASSET QUALITY:						
Allowance/Loans	1.27	1.28	1.43	1.29	1.39	1.38
Nonperforming Loans/Total Loans	0.07	0.07	0.21	0.00	0.53	0.24
Nonperforming Assets/Total Assets	0.02	0.02	0.06	0.00	0.32	0.18
Adjusted Texas Ratio	0.26	0.29	0.86	0.00	2.37	1.54
YIELDS & COSTS:						
Yield on earning assets	3.88	2.64	1.94	2.35	2.93	4.99
Cost of funds	0.06	0.06	0.09	0.09	0.30	1.36
Net interest margin	3.86	2.61	1.90	2.30	2.55	3.80
Avg Earning Assets/Avg Assets	98.79	98.54	98.49	98.52	91.48	96.30

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

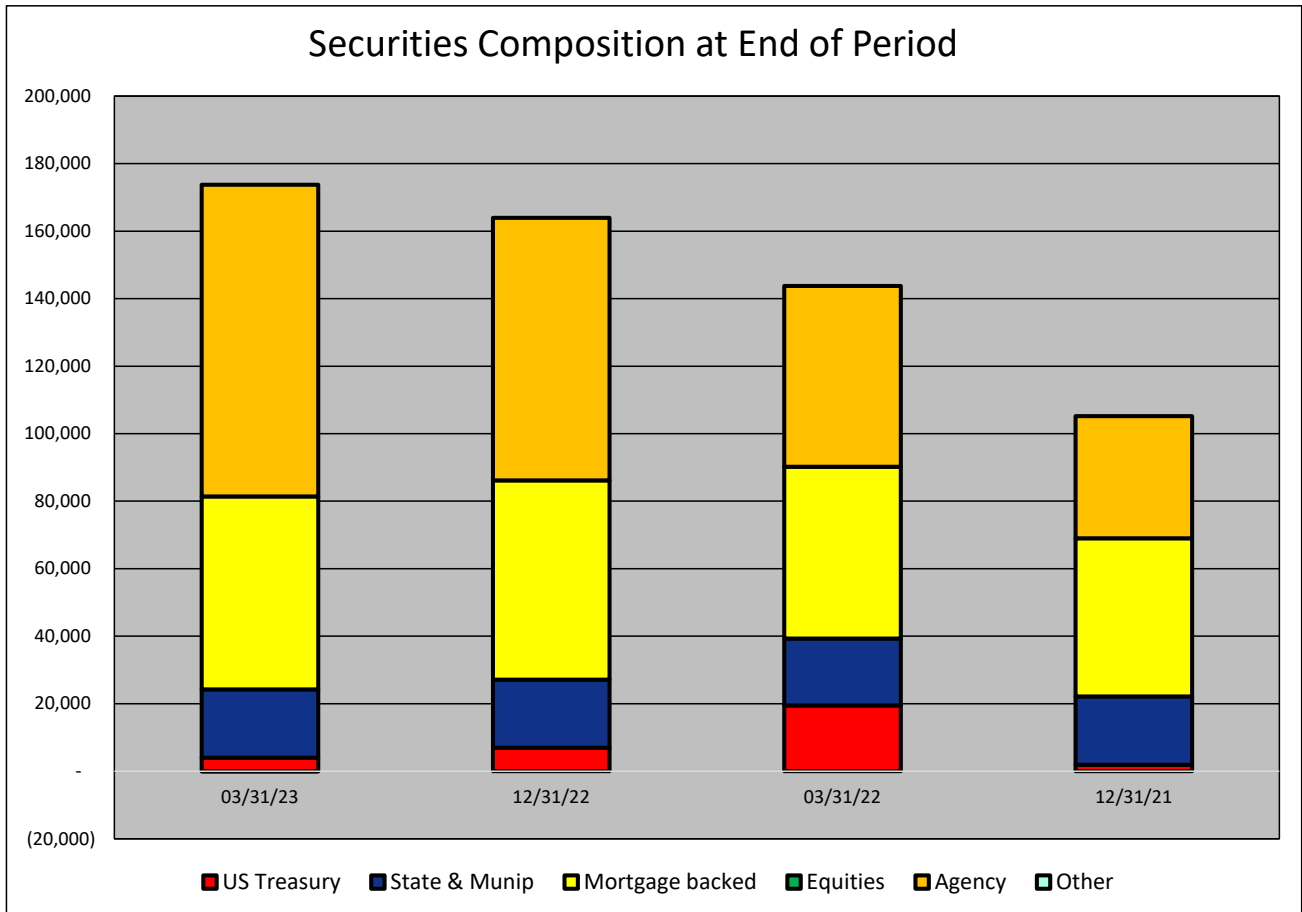
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	596,074	593,503	577,688	521,913	18,386	3.18
Cash and Equivalents	223,749	233,599	258,004	225,454	(34,255)	(13.28)
Securities	173,745	163,949	143,735	105,162	30,010	20.88
Loans, net	190,226	188,187	168,478	183,572	21,748	12.91
Deposit Accounts	549,171	550,960	538,271	481,499	10,900	2.03
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	45,422	41,225	38,568	39,677	6,854	17.77

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,689	7,359	883	5,302	2,806	317.78
Interest Income	5,786	14,905	2,605	11,206	3,181	122.11
Interest Expense	36	171	57	210	(21)	(36.84)
Net Interest Income	5,750	14,734	2,548	10,996	3,202	125.67
Prov for Credit Losses	-	-	-	(1,172)	-	NA
Noninterest income	656	2,902	855	3,718	(199)	(23.27)
Gain on Sale of Securities	-	2	2	1	(2)	(100.00)
Noninterest Expense	2,715	10,279	2,522	10,585	193	7.65
Net Operating Income	3,691	7,357	881	5,301	2,810	318.96
Income Taxes	-	-	-	-	-	NA



SECURITIES COMPOSITION - Englewood Bank & Trust
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	3,980	6,931	19,499	1,930	(15,519)	(79.59)
State & Munip	20,276	20,230	19,780	20,257	496	2.51
Mortgage backed	57,116	58,986	50,910	46,829	6,206	12.19
Equities	-	-	-	-	-	NA
Agency	92,375	77,802	53,546	36,146	38,829	72.52
Other	(2)	-	-	-	(2)	NA
Total Securities	173,745	163,949	143,735	105,162	30,010	20.88

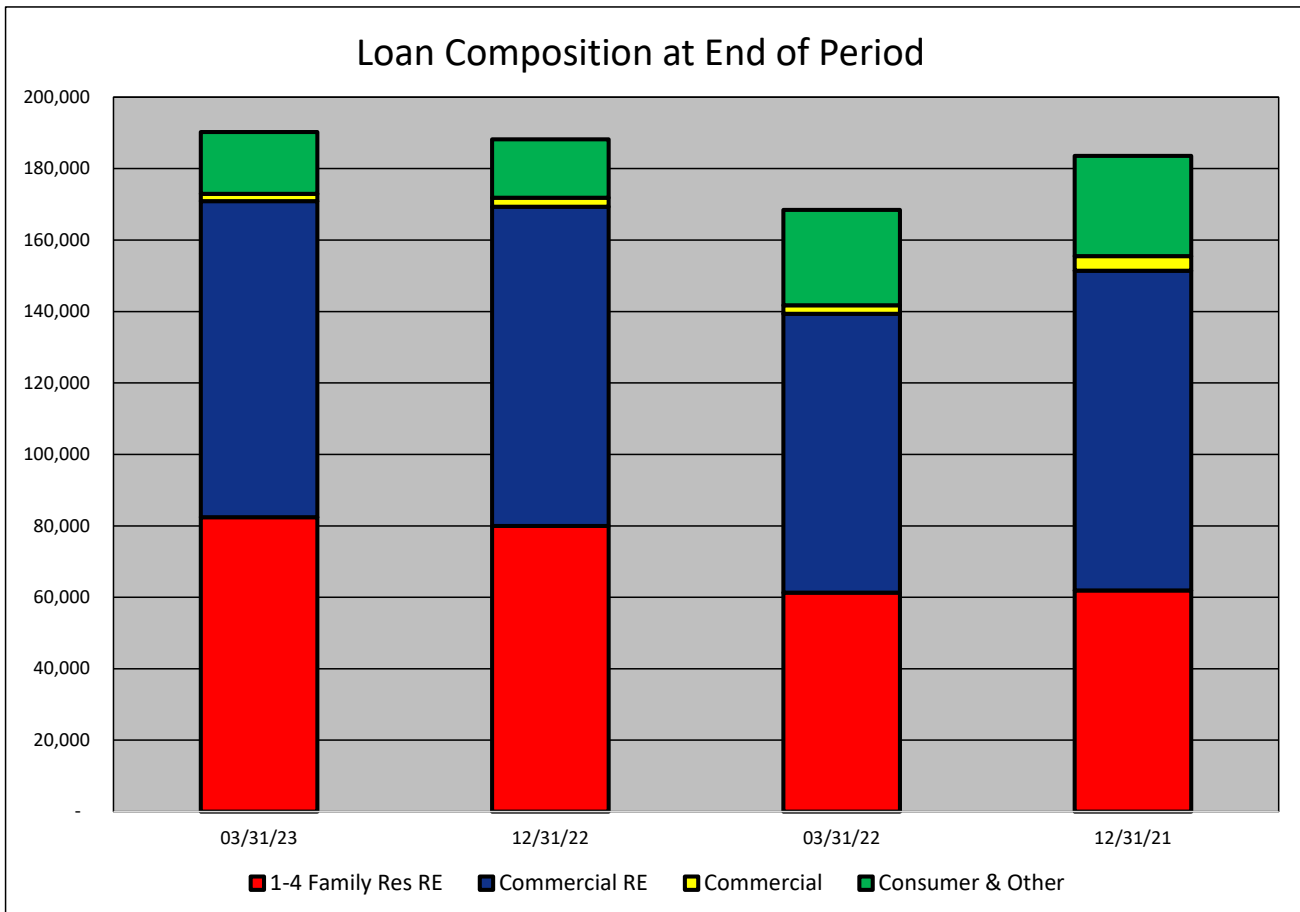


LOAN PORTFOLIO COMPOSITION - Englewood Bank & Trust
(Dollars in Thousands)

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

1-4 Family Res RE	82,400	79,978	61,303	61,907	21,097	34.41
Commercial RE	88,477	89,334	78,072	89,497	10,405	13.33
Commercial	2,072	2,519	2,373	4,111	(301)	(12.68)
Consumer & Other	17,277	16,356	26,730	28,057	(9,453)	(35.36)
Loans, Net	190,226	188,187	168,478	183,572	21,748	12.91



LOAN PORTFOLIO QUALITY - Englewood Bank & Trust
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	2,412	2,377	2,377	3,546	35	1.47
Total Recoveries	10	69	41	35	(31)	(75.61)
Total Charge-offs	9	34	5	32	4	80.00
Provision Expense	-	-	-	(1,172)	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,413</u>	<u>2,412</u>	<u>2,413</u>	<u>2,377</u>	<u>-</u>	<u>-</u>

NON-PERFORMING ASSETS:

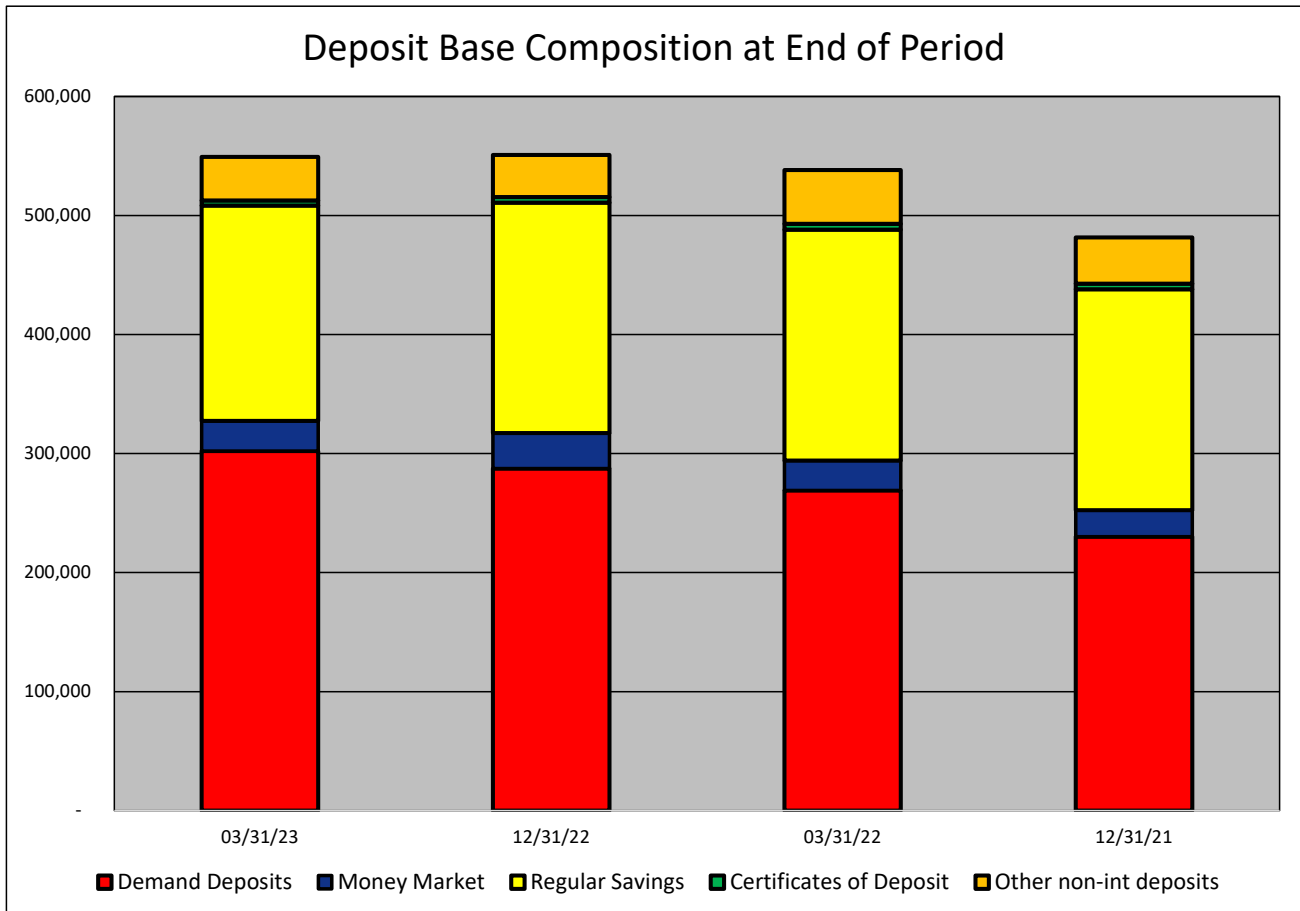
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	125	125	351	-	(226)	(64.39)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>125</u>	<u>125</u>	<u>351</u>	<u>-</u>	<u>(226)</u>	<u>(64.39)</u>

DEPOSIT BASE COMPOSITION - Englewood Bank & Trust
(Dollars in Thousands)

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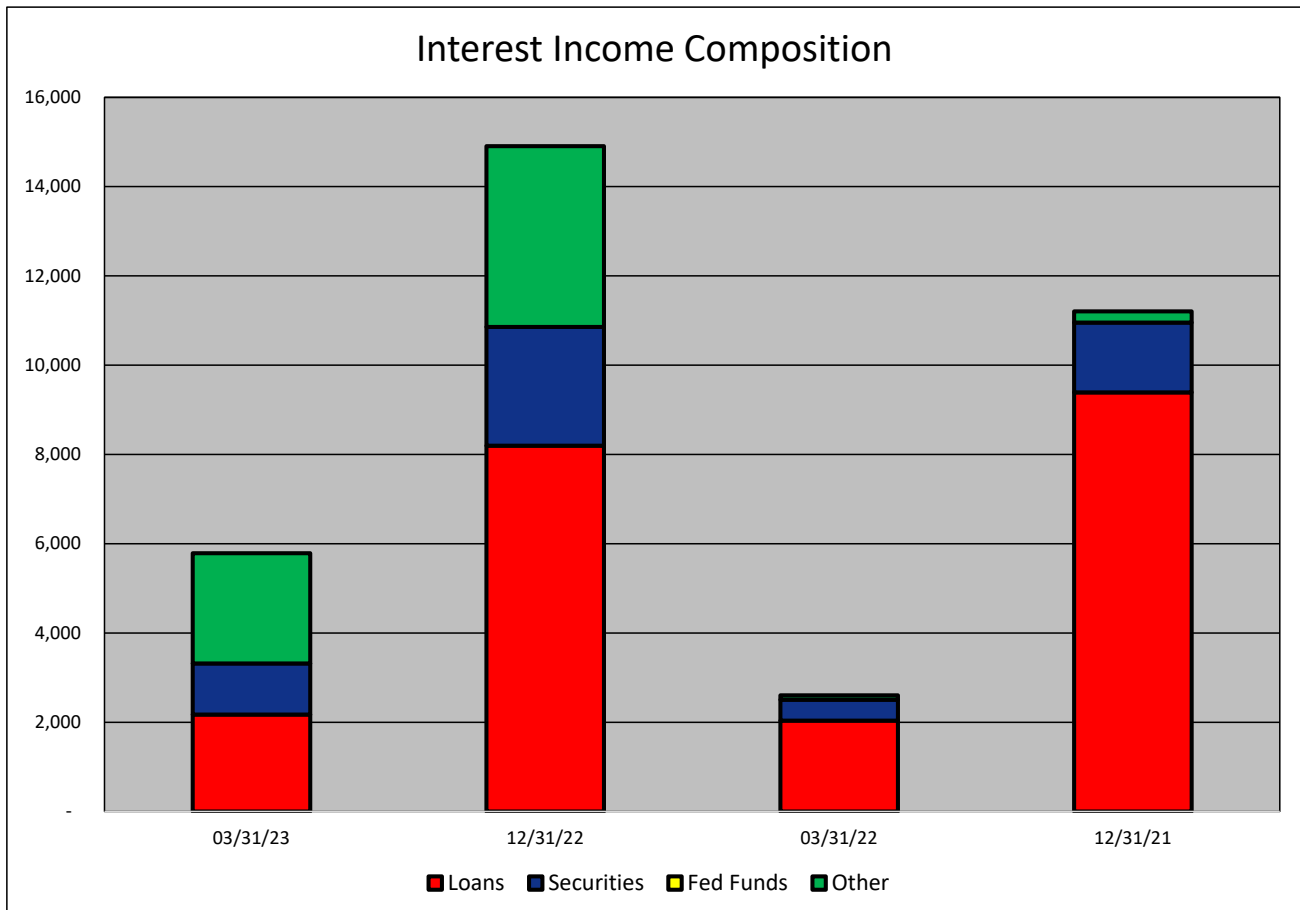
DEPOSIT BASE CATEGORY:

Demand Deposits	301,983	287,437	268,961	230,034	33,022	12.28
Money Market	25,528	29,794	25,240	22,466	288	1.14
Regular Savings	180,777	193,646	193,979	185,492	(13,202)	(6.81)
Certificates of Deposit	4,362	4,595	4,884	4,829	(522)	(10.69)
Other non-int deposits	36,521	35,488	45,207	38,678	(8,686)	(19.21)
Total Deposits	549,171	550,960	538,271	481,499	10,900	2.03



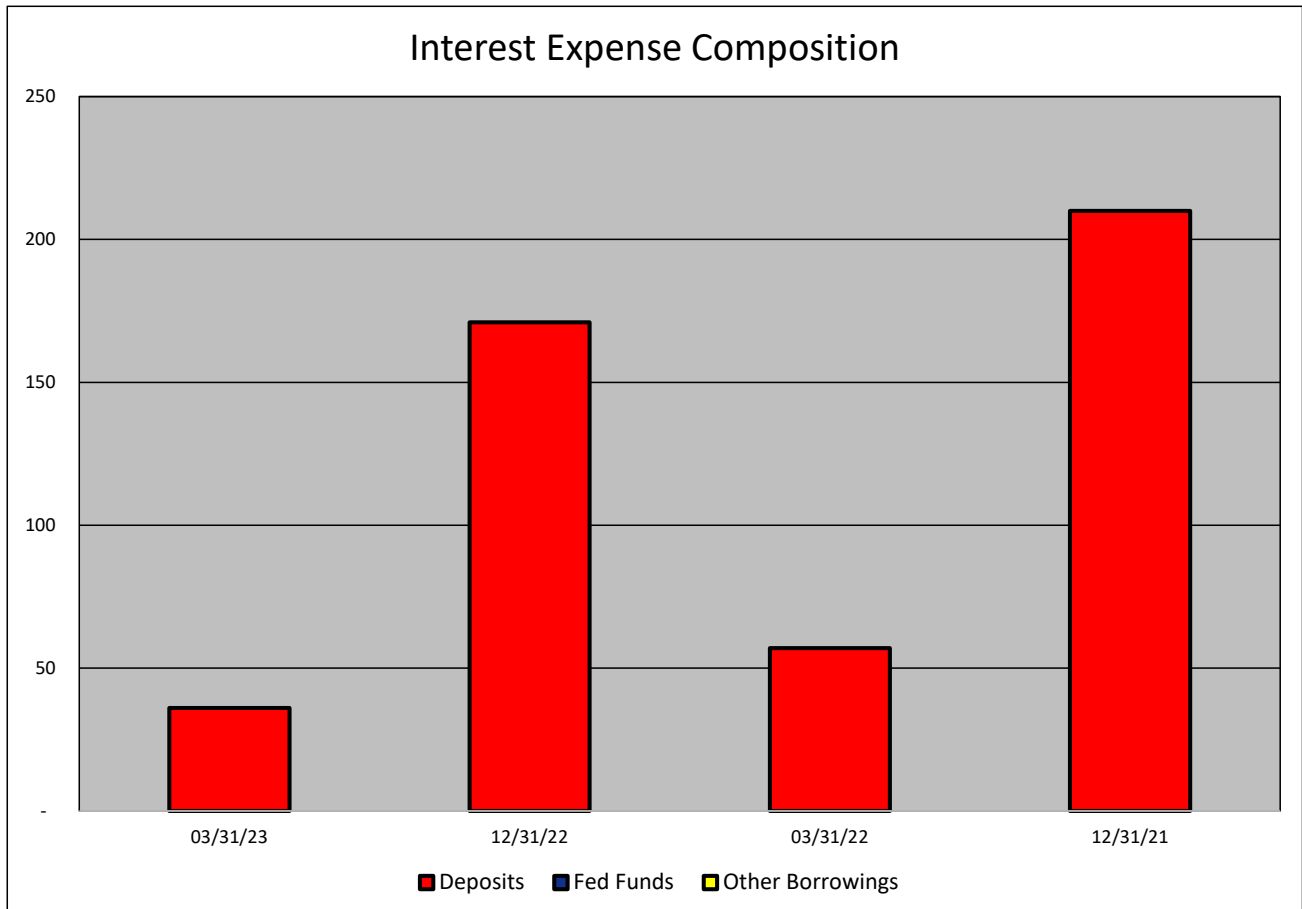
INTEREST INCOME COMPOSITION- Englewood Bank & Trust
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	2,173	8,194	2,033	9,389	140	6.89
Securities	1,144	2,664	474	1,564	670	141.35
Fed Funds	-	-	-	-	-	NA
Other	2,469	4,047	98	253	2,371	2,419.39
Total Int Income	5,786	14,905	2,605	11,206	3,181	122.11



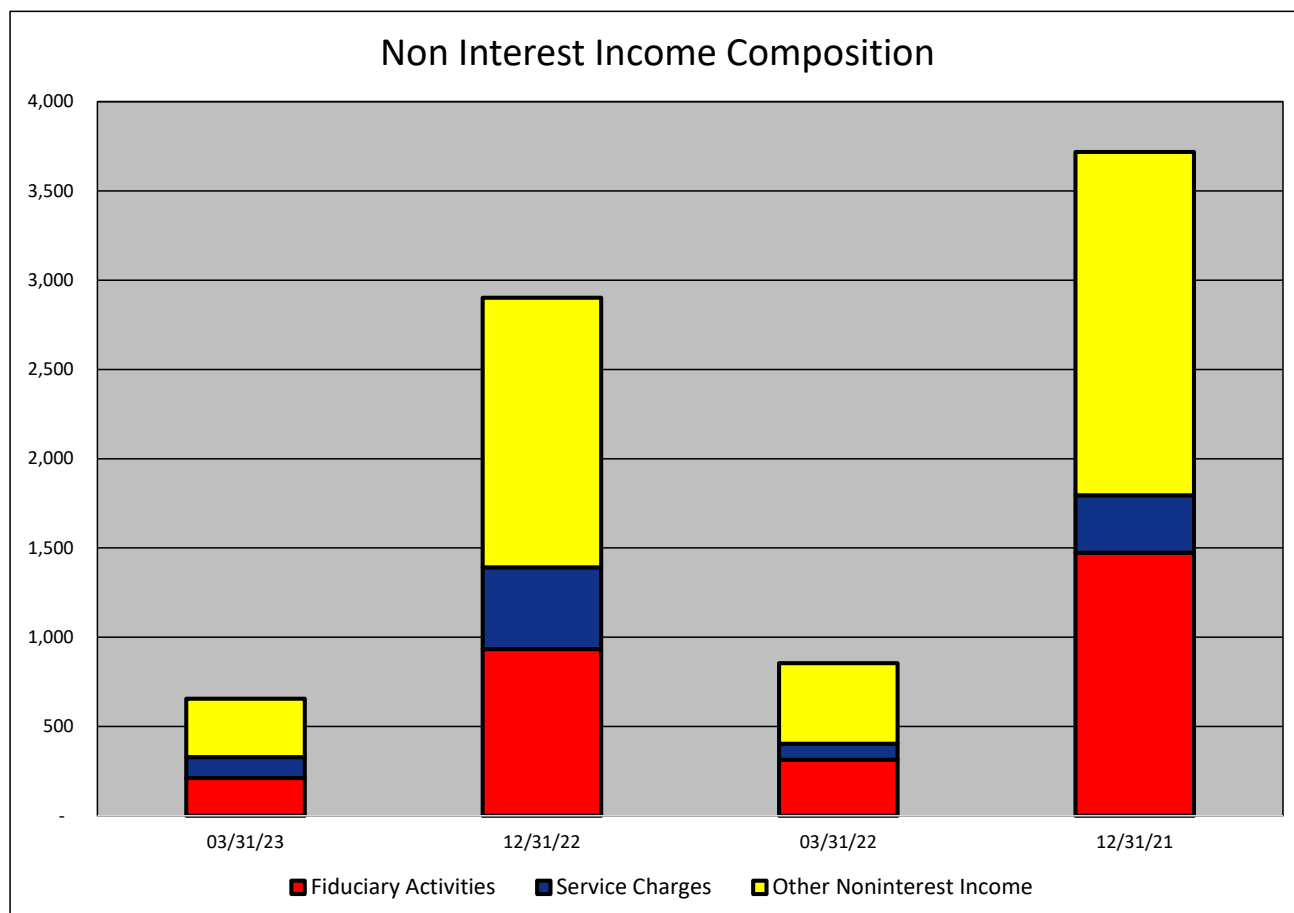
INTEREST EXPENSE COMPOSITION- Englewood Bank & Trust
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	36	171	57	210	(21)	(36.84)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	36	171	57	210	(21)	(36.84)



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

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	212	934	314	1,473	(102)	(32.48)
Service Charges	116	457	90	322	26	28.89
Other Noninterest Income	328	1,511	451	1,923	(123)	(27.27)
Total Nonint. Income	656	2,902	855	3,718	(199)	(23.27)

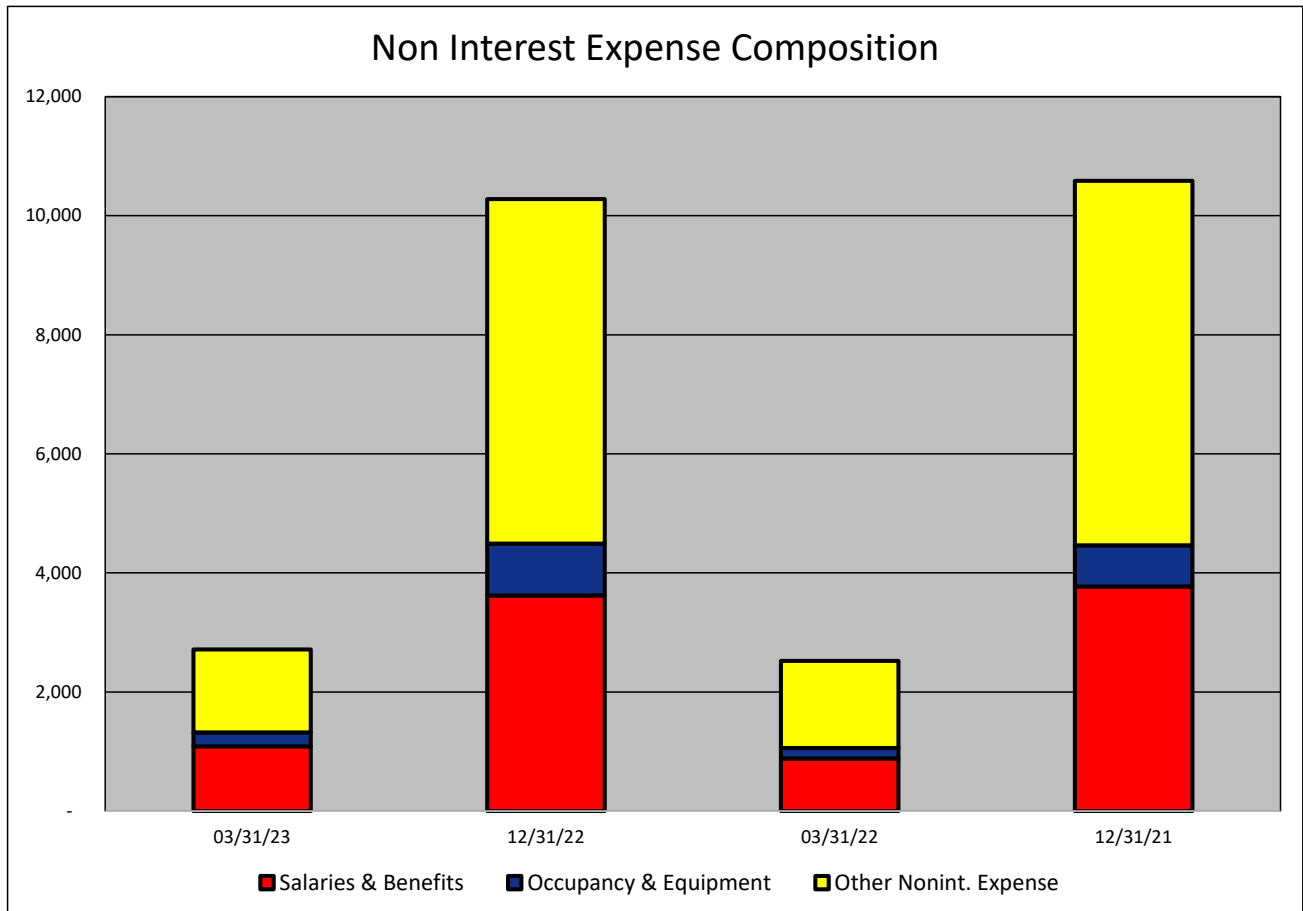


NONINTEREST EXPENSE COMPOSITION- Englewood Bank & Trust
(Dollars in Thousands)

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

Salaries & Benefits	1,088	3,623	883	3,773	205	23.22
Occupancy & Equipment	232	868	176	691	56	31.82
Other Nonint. Expense	1,395	5,788	1,463	6,121	(68)	(4.65)
Total Nonint. Expense	2,715	10,279	2,522	10,585	193	7.65



PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Gulf Coast Business Bank	60,002	-	NA
Climate First Bank	332,793	167,276	98.95
Waterfall Bank	115,057	87,152	32.02
Bayfirst National Bank	1,069,502	888,441	20.38
Flagship Bank	575,437	480,882	19.66
Gulfside Bank	282,422	240,573	17.40
Raymond James Bank	43,358,880	38,579,480	12.39
Finemark National Bank & Trust	3,782,590	3,486,526	8.49
Tcm Bank, National Association	315,307	299,062	5.43
Charlotte State Bank & Trust	679,891	646,152	5.22
Brannen Bank	869,574	827,673	5.06
Central Bank	280,016	268,388	4.33
First National Bank Of Pasco	299,561	289,823	3.36
Englewood Bank & Trust	596,074	577,688	3.18
Century Bank Of Florida	113,429	111,717	1.53
Bankflorida	299,867	298,827	0.35
Sanibel Captiva Community Bank	777,925	797,277	(2.43)
Edison National Bank	529,980	576,353	(8.05)
The Bank Of Tampa	3,066,916	3,347,064	(8.37)

Select Peer Average	3,021,328	2,735,282	12.16
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gulf Coast Business Bank	24,916	-	NA
Waterfall Bank	86,924	24,447	255.56
Climate First Bank	284,884	131,760	116.21
Gulfside Bank	167,429	113,720	47.23
Sanibel Captiva Community Bank	655,448	456,782	43.49
Bayfirst National Bank	793,916	638,229	24.39
Brannen Bank	353,521	294,609	20.00
Flagship Bank	444,443	370,457	19.97
Bankflorida	239,365	201,946	18.53
Central Bank	232,451	201,094	15.59
Finemark National Bank & Trust	2,346,002	2,049,661	14.46
First National Bank Of Pasco	179,425	158,291	13.35
Englewood Bank & Trust	190,226	168,478	12.91
The Bank Of Tampa	1,601,398	1,419,192	12.84
Raymond James Bank	31,806,945	28,210,704	12.75
Charlotte State Bank & Trust	232,619	217,034	7.18
Tcm Bank, National Association	284,043	274,048	3.65
Century Bank Of Florida	59,713	60,363	(1.08)
Edison National Bank	150,522	155,587	(3.26)

Select Peer Average	2,112,326	1,849,811	35.21
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gulf Coast Business Bank	33.39	38.85	0.00	0.00	0.00
Waterfall Bank	35.65	36.70	42.29	43.09	42.29
Tcm Bank, National Association	20.92	19.64	20.83	22.11	20.83
Climate First Bank	13.82	14.21	12.47	13.72	12.47
Bankflorida	12.54	13.45	14.08	15.14	14.08
Central Bank	9.72	10.23	0.00	0.00	0.00
Bayfirst National Bank	9.16	10.18	12.87	14.12	12.87
Flagship Bank	10.94	9.68	0.00	0.00	0.00
Finemark National Bank & Trust	7.73	9.58	17.08	18.24	17.08
First National Bank Of Pasco	5.97	9.55	0.00	0.00	0.00
Gulfside Bank	7.05	9.35	0.00	0.00	0.00
Century Bank Of Florida	6.09	8.87	12.64	14.08	12.64
The Bank Of Tampa	6.68	8.60	13.75	14.80	13.75
Charlotte State Bank & Trust	7.84	8.21	22.40	23.65	22.40
Sanibel Captiva Community Bank	7.76	8.06	10.36	11.49	10.36
Englewood Bank & Trust	7.62	8.00	23.91	25.10	23.91
Raymond James Bank	6.13	7.66	13.10	14.36	13.10
Edison National Bank	6.20	7.52	25.54	26.79	25.54
Brannen Bank	2.53	5.64	15.38	16.46	15.38

Select Peer Average	11.46	12.84	13.51	14.38	13.51
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

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

Select Peer Average	75.39	62.42	15.88
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Charlotte State Bank & Trust	675,994	2.85	38.05
Englewood Bank & Trust	603,555	2.44	34.06
Brannen Bank	878,065	2.26	111.13
Sanibel Captiva Community Bank	749,506	2.20	29.60
Raymond James Bank	43,115,176	2.00	33.60
Edison National Bank	522,002	1.92	32.07
The Bank Of Tampa	3,128,024	1.36	21.80
Flagship Bank	563,750	0.89	8.04
Gulfside Bank	260,536	0.81	10.92
Central Bank	263,623	0.80	7.82
Bankflorida	291,763	0.78	6.14
Century Bank Of Florida	99,428	0.78	11.25
First National Bank Of Pasco	291,557	0.55	9.41
Bayfirst National Bank	969,253	0.45	4.35
Tcm Bank, National Association	324,133	0.40	1.97
Finemark National Bank & Trust	3,701,051	0.28	3.63
Waterfall Bank	112,677	(0.23)	(0.62)
Climate First Bank	308,949	(0.69)	(4.76)
Gulf Coast Business Bank	51,805	(5.83)	(14.83)

Select Peer Average	2,995,308	0.74	18.09
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.06	1.01	26.73	131.79
Brannen Bank	0.28	1.41	41.99	8.20
Sanibel Captiva Community Bank	0.62	1.80	42.02	7.34
Englewood Bank & Trust	0.43	1.36	42.20	14.90
Charlotte State Bank & Trust	1.17	1.07	43.87	10.97
Edison National Bank	0.14	1.88	51.31	12.05
The Bank Of Tampa	0.63	1.44	51.73	10.80
Flagship Bank	0.13	2.13	62.52	8.85
Bankflorida	0.08	2.38	62.75	7.31
Gulfside Bank	0.37	2.04	63.51	9.41
Central Bank	0.79	2.29	72.64	5.28
Finemark National Bank & Trust	0.83	1.18	81.42	14.55
Century Bank Of Florida	0.27	3.29	81.69	7.09
Bayfirst National Bank	3.90	2.40	81.91	3.52
First National Bank Of Pasco	0.67	2.98	83.36	5.45
Tcm Bank, National Association	12.47	3.99	86.26	2.58
Waterfall Bank	0.09	4.44	94.66	4.79
Climate First Bank	0.63	3.08	98.36	5.12
Gulf Coast Business Bank	0.04	9.00	225.43	2.86

Select Peer Average	1.24	2.59	73.39	14.36
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Charlotte State Bank & Trust	1.70	0.00	0.00	0.01
Edison National Bank	1.11	0.00	0.00	0.00
Gulf Coast Business Bank	1.31	0.00	0.00	0.00
Gulfside Bank	1.18	0.00	0.00	0.00
Waterfall Bank	0.89	0.00	0.00	0.00
Englewood Bank & Trust	1.27	0.07	0.02	0.26
Bankflorida	1.23	0.04	0.03	0.22
Finemark National Bank & Trust	1.03	0.05	0.03	0.38
Century Bank Of Florida	1.69	0.09	0.05	0.71
Climate First Bank	1.29	0.11	0.09	0.60
Flagship Bank	0.98	0.12	0.09	0.90
Brannen Bank	0.86	0.32	0.13	4.52
First National Bank Of Pasco	1.63	0.23	0.14	1.96
The Bank Of Tampa	1.21	0.26	0.14	1.91
Raymond James Bank	1.20	0.28	0.20	2.88
Sanibel Captiva Community Bank	0.99	0.32	0.27	0.00
Bayfirst National Bank	1.54	0.87	0.65	3.62
Tcm Bank, National Association	3.88	0.75	0.67	2.89
Central Bank	1.26	1.08	0.90	8.45

Select Peer Average	1.38	0.24	0.18	1.54
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Waterfall Bank	2.38	8.88	0.00	0.00	10.27
First National Bank Of Pasco	2.18	0.11	6.58	0.00	26.46
Gulf Coast Business Bank	2.13	29.37	10.25	0.00	14.93
Tcm Bank, National Association	1.68	4.38	0.00	0.00	0.68
Century Bank Of Florida	1.41	16.37	12.54	0.00	11.39
The Bank Of Tampa	1.37	5.67	0.00	14.34	22.28
Sanibel Captiva Community Bank	1.34	4.54	0.00	7.08	0.00
Central Bank	1.27	6.71	1.69	3.01	0.70
Gulfside Bank	1.15	14.80	0.00	6.12	15.91
Edison National Bank	1.06	53.77	0.00	7.47	6.87
Flagship Bank	1.06	12.37	0.39	0.00	6.16
Brannen Bank	0.65	29.57	0.00	0.00	28.59
Charlotte State Bank & Trust	0.46	36.29	0.00	20.78	7.52
Finemark National Bank & Trust	0.46	3.82	0.01	2.45	26.62
Bankflorida	0.41	6.50	0.00	0.00	7.62
Englewood Bank & Trust	0.36	37.18	0.00	17.87	11.28
Bayfirst National Bank	0.35	12.42	0.00	0.23	3.97
Climate First Bank	0.17	8.30	0.00	0.00	2.61
Raymond James Bank	0.10	6.98	0.00	0.00	18.38

Select Peer Average	1.05	15.69	1.66	4.18	11.70
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tcm Bank, National Association	86.59	0.49	0.00	1.06
Climate First Bank	84.50	2.77	0.00	0.02
Sanibel Captiva Community Bank	83.43	2.69	0.00	0.00
Central Bank	81.88	3.22	0.00	0.14
Bankflorida	78.84	4.74	0.00	0.00
Flagship Bank	76.48	1.15	0.00	1.65
Waterfall Bank	74.87	1.70	0.00	0.00
Bayfirst National Bank	72.98	3.86	0.00	1.09
Raymond James Bank	72.20	0.01	0.00	0.00
Finemark National Bank & Trust	61.38	1.40	0.00	0.00
First National Bank Of Pasco	58.92	1.60	0.00	0.00
Gulfside Bank	58.59	0.31	0.00	0.06
Century Bank Of Florida	51.75	2.31	0.00	0.00
The Bank Of Tampa	51.56	1.21	0.00	0.23
Gulf Coast Business Bank	40.98	1.70	0.00	0.00
Brannen Bank	40.30	0.51	0.00	0.00
Charlotte State Bank & Trust	33.63	0.88	0.00	0.00
Englewood Bank & Trust	31.51	1.40	0.00	0.00
Edison National Bank	28.09	0.73	0.00	0.00

Select Peer Average	61.50	1.72	0.00	0.22
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2023

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

Select Peer Average	27.32	69.51	96.82	0.19	2.99
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.34	2.63	7.21	91.67
Sanibel Captiva Community Bank	5.49	0.27	5.35	96.06
Waterfall Bank	5.19	0.76	4.81	97.75
Century Bank Of Florida	5.35	1.63	4.33	94.05
Bayfirst National Bank	6.44	2.68	4.14	91.37
Gulf Coast Business Bank	5.37	2.54	4.14	95.97
Bankflorida	5.24	1.86	4.06	94.59
Charlotte State Bank & Trust	4.00	0.08	3.96	99.17
Raymond James Bank	4.74	0.88	3.93	99.53
Edison National Bank	3.96	0.06	3.92	96.91
Englewood Bank & Trust	3.88	0.06	3.86	98.79
Brannen Bank	4.26	0.66	3.83	97.28
First National Bank Of Pasco	4.34	0.94	3.76	98.09
Flagship Bank	4.92	2.37	3.63	96.32
Central Bank	5.45	2.18	3.60	95.47
Gulfside Bank	4.43	1.34	3.48	98.48
The Bank Of Tampa	3.71	0.28	3.46	95.50
Climate First Bank	5.50	2.94	3.23	97.07
Finemark National Bank & Trust	3.27	1.66	1.72	95.63

Select Peer Average	4.99	1.36	3.80	96.30
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