

# First Home Bank

Saint Petersburg, FL

Established

2/12/1999

## 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, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord

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 (\$'000's)
Raymond James Bank	41,210,153
Finemark National Bank & Trust	3,525,227
The Bank Of Tampa	3,250,248
<b>First Home Bank</b>	<b>921,748</b>
Brannen Bank	841,289
Sanibel Captiva Community Bank	738,652
First Citrus Bank	697,042
Charlotte State Bank & Trust	658,482
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 Assets (%)
Tcm Bank, National Association	1.89
Sanibel Captiva Community Bank	1.27
Charlotte State Bank & Trust	1.13
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
<b>First Home Bank</b>	<b>0.24</b>
Climate First Bank	(2.19)
Waterfall Bank	(3.18)
Gulf Coast Business Bank	(22.20)

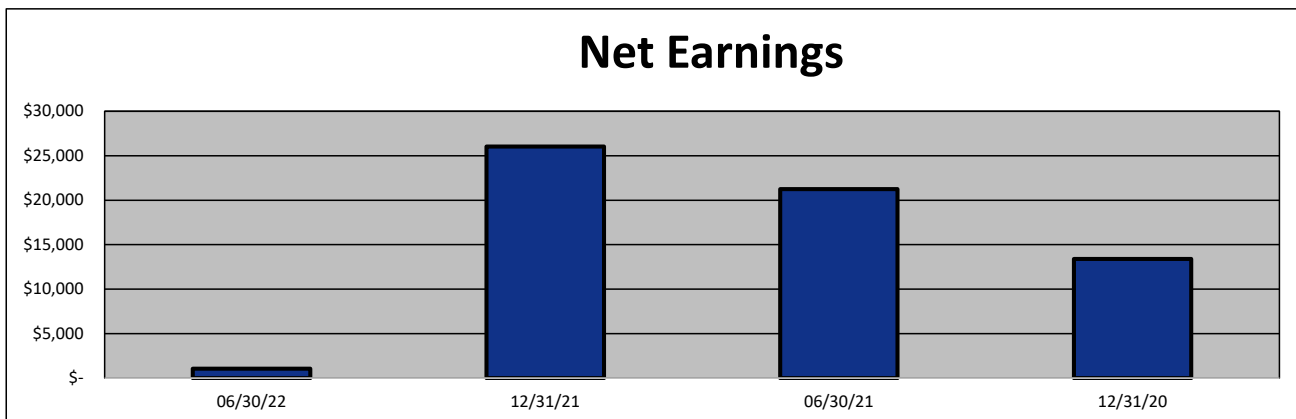
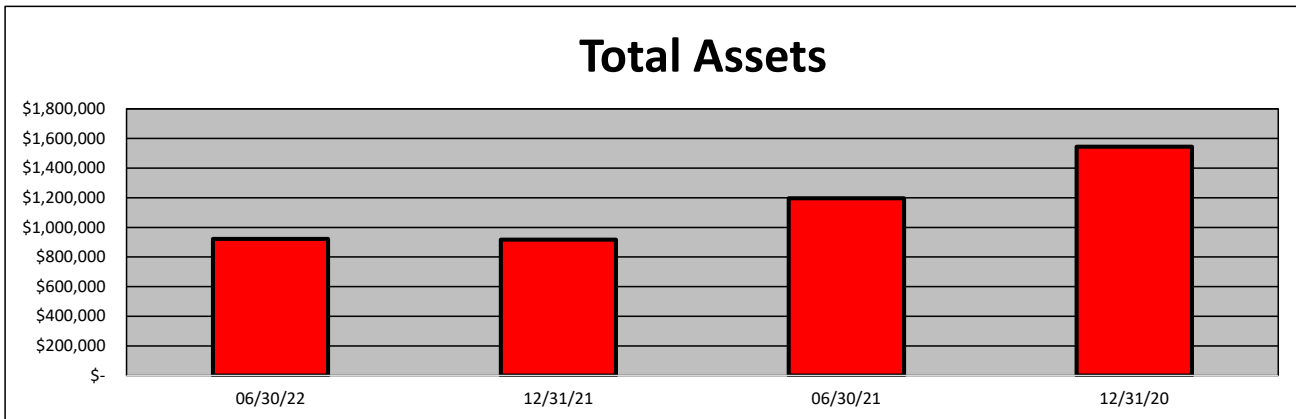
**EXECUTIVE SUMMARY - First Home Bank**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.10	11.28	8.30	5.08	10.08	14.41
Leverage Ratio	11.44	12.22	12.06	11.75	10.09	15.84
Tier 1 Cap/Risk Based Assets	15.21	19.98	21.27	15.72	16.44	14.50
Risk Based Ratio	16.46	21.25	22.57	17.02	17.29	15.32
Common Equity Tier 1 Capital Ratio	15.21	19.98	21.27	15.72	16.42	14.50
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	93.59	96.58	161.13	256.04	64.07	66.55
Loans/Assets	77.80	76.26	85.37	93.03	52.71	56.90
Securities/Assets	5.46	3.37	1.90	0.00	17.27	14.64
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.24	2.01	2.67	1.12	0.67	(0.68)
Return on Avg Equity	2.08	27.82	48.33	20.22	9.14	6.92
Nonint Income/Avg Assets	8.38	9.07	8.99	8.17	0.86	1.38
Net Overhead Ratio	3.42	0.77	(0.57)	0.03	1.91	3.16
Efficiency Ratio	101.83	80.54	68.69	74.44	225.75	412.63
Assets (per million) per Employee	1.88	1.41	1.78	2.59	9.27	14.05
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.33	1.92	2.04	1.47	1.36	1.30
Nonperforming Loans/Total Loans	1.46	1.82	0.96	0.23	0.69	0.26
Nonperforming Assets/Total Assets	1.14	1.39	0.82	0.21	0.47	0.18
Adjusted Texas Ratio	4.13	3.54	3.11	3.54	3.38	1.58
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.09	3.81	3.87	3.85	3.18	3.17
Cost of funds	0.69	0.61	0.56	0.92	0.42	0.30
Net interest margin	3.51	3.27	3.36	3.00	2.61	2.34
Avg Earning Assets/Avg Assets	91.38	96.32	97.16	95.00	90.17	94.37

**SELECTED FINANCIAL DATA - First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	921,748	917,272	1,196,668	1,544,574	(274,920)	(22.97)
Cash and Equivalents	72,817	112,107	107,718	57,760	(34,901)	(32.40)
Securities	50,300	30,895	22,679	41	27,621	121.79
Loans, net	717,080	699,504	1,021,637	1,436,963	(304,557)	(29.81)
Deposit Accounts	766,193	724,237	634,045	561,222	132,148	20.84
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	102,275	103,481	99,281	78,410	2,994	3.02

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,068	26,029	21,238	13,398	(20,170)	(94.97)
Interest Income	16,366	47,543	29,890	43,731	(13,524)	(45.25)
Interest Expense	2,308	6,734	3,986	9,682	(1,678)	(42.10)
Net Interest Income	14,058	40,809	25,904	34,049	(11,846)	(45.73)
Prov for Loan Loss	(2,150)	(3,500)	2,000	16,900	(4,150)	(207.50)
Noninterest income	36,723	117,553	71,371	97,695	(34,648)	(48.55)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	51,710	127,538	66,817	98,072	(15,107)	(22.61)
Net Operating Income	1,221	34,324	28,458	16,772	(27,237)	(95.71)
Income Taxes	153	8,295	7,220	3,374	(7,067)	(97.88)

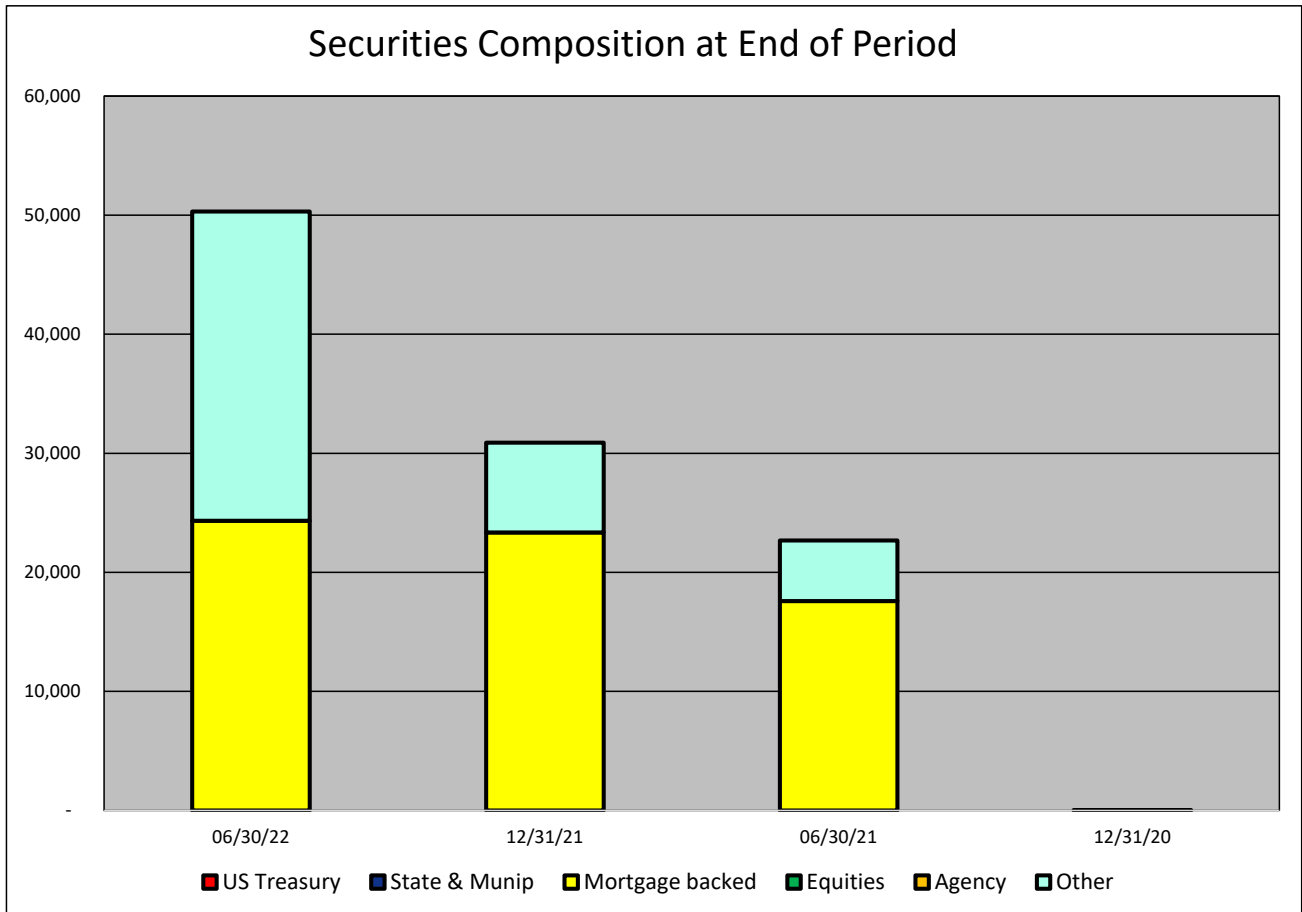


**SECURITIES COMPOSITION - First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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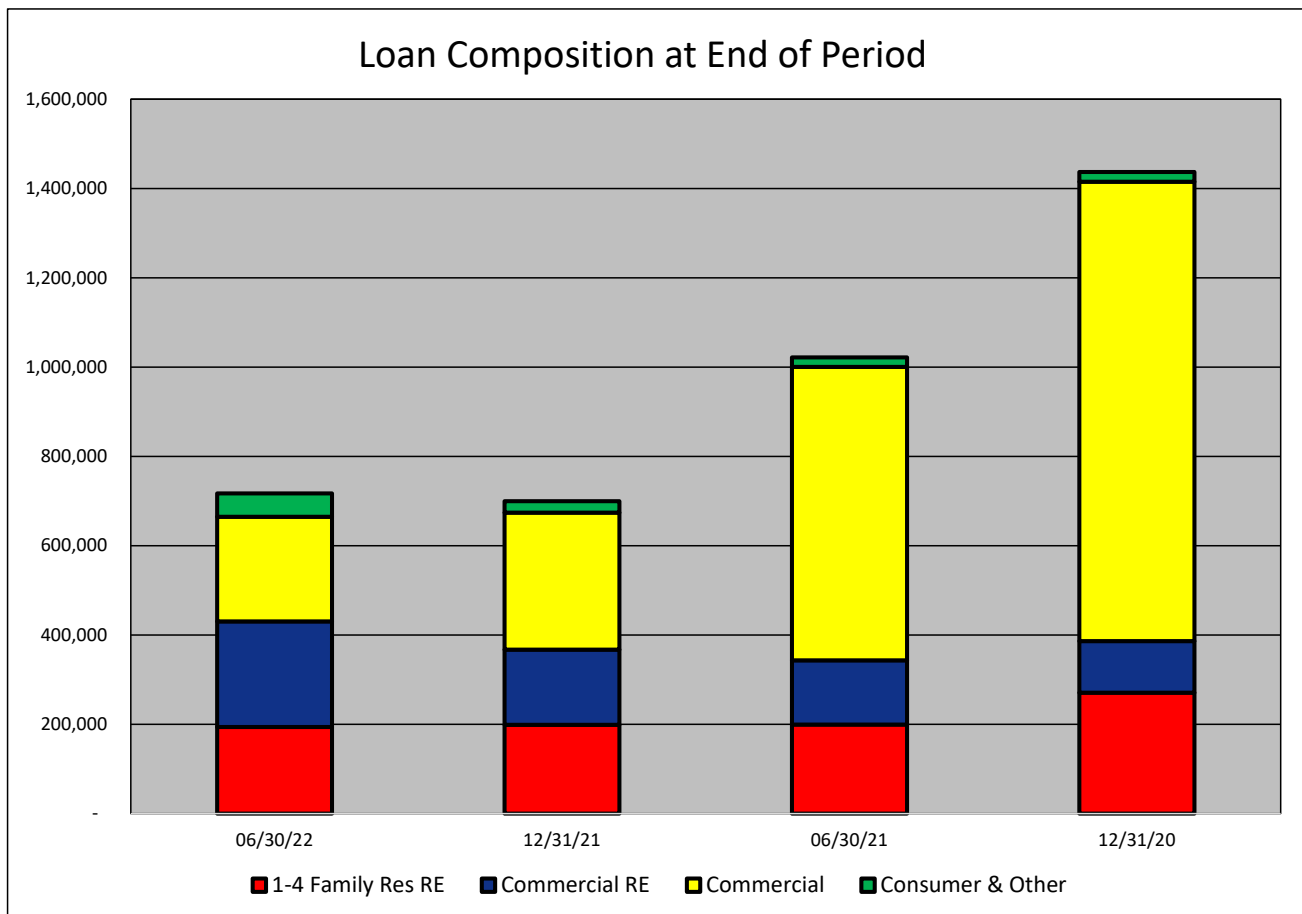
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	24,328	23,360	17,588	41	6,740	38.32
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	25,972	7,535	5,091	-	20,881	410.16
<b>Total Securities</b>	<b>50,300</b>	<b>30,895</b>	<b>22,679</b>	<b>41</b>	<b>27,621</b>	<b>121.79</b>



**LOAN PORTFOLIO COMPOSITION - First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	193,775	199,017	199,468	270,792	(5,693)	(2.85)
Commercial RE	236,959	168,250	143,772	115,404	93,187	64.82
Commercial	234,050	306,715	657,110	1,029,046	(423,060)	(64.38)
Consumer & Other	52,296	25,522	21,287	21,721	31,009	145.67
Loans, Net	717,080	699,504	1,021,637	1,436,963	(304,557)	(29.81)



**LOAN PORTFOLIO QUALITY - First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	13,452	21,162	21,162	10,742	(7,710)	(36.43)
Total Recoveries	345	1,007	253	233	92	36.36
Total Charge-offs	2,083	5,217	2,618	6,713	(535)	(20.44)
Provision Expense	(2,150)	(3,500)	2,000	16,900	(4,150)	(207.50)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	9,564	13,452	20,797	21,162	(11,233)	(54.01)

**NON-PERFORMING ASSETS:**

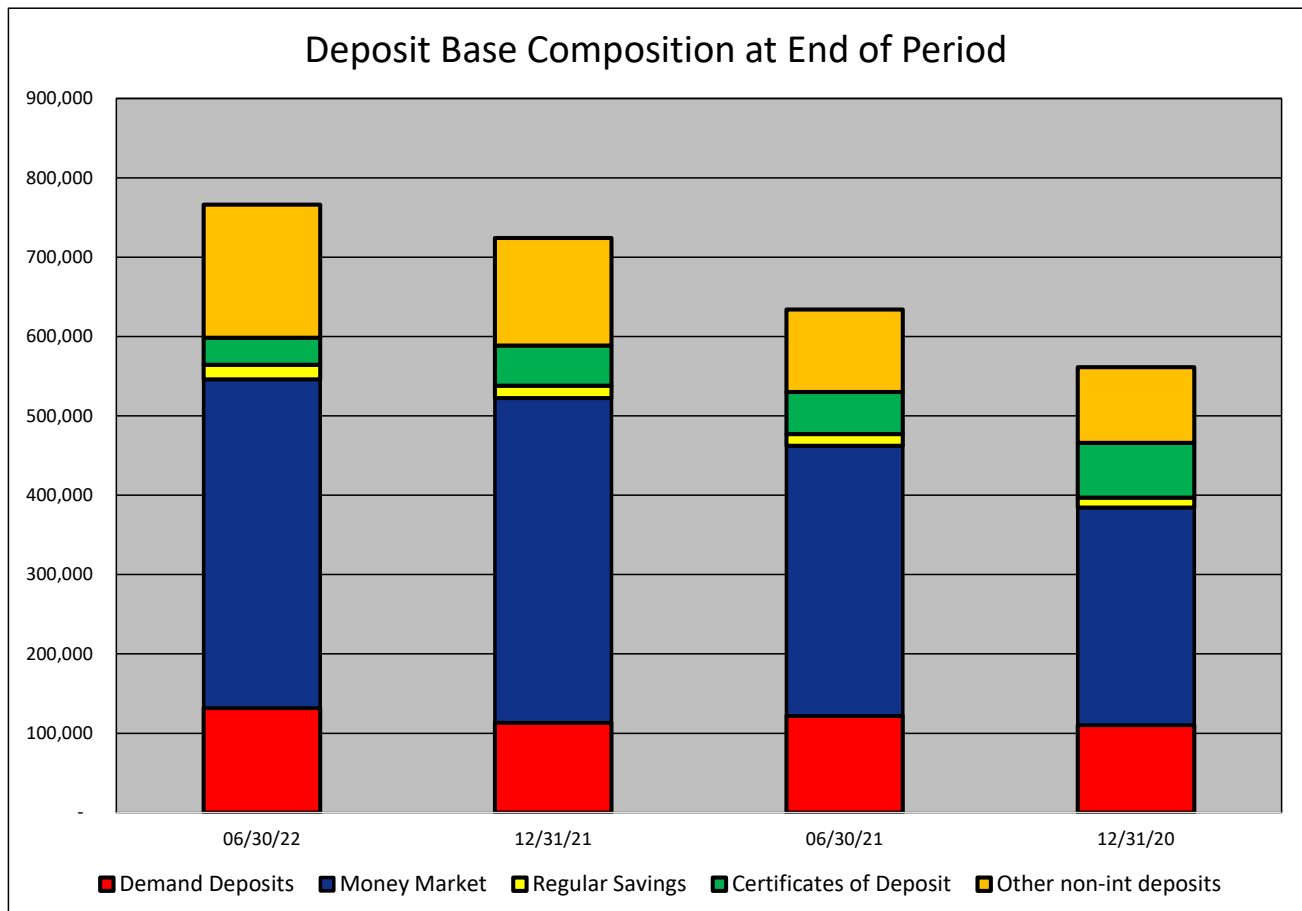
Total-90+ Days Past Due	354	2,743	129	573	225	174.42
Total-Nonaccrual	10,139	10,005	9,719	2,690	420	4.32
Foreclosed Real Estate	56	3	-	-	56	NA
Total Non-perf Assets	10,549	12,751	9,848	3,263	701	7.12

**DEPOSIT BASE COMPOSITION - First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	131,909	113,463	121,959	110,156	9,950	8.16
Money Market	414,008	409,003	340,286	274,421	73,722	21.66
Regular Savings	18,361	15,607	14,759	12,323	3,602	24.41
Certificates of Deposit	34,038	50,687	53,081	69,125	(19,043)	(35.88)
Other non-int deposits	167,877	135,477	103,960	95,197	63,917	61.48
<b>Total Deposits</b>	<b>766,193</b>	<b>724,237</b>	<b>634,045</b>	<b>561,222</b>	<b>132,148</b>	<b>20.84</b>



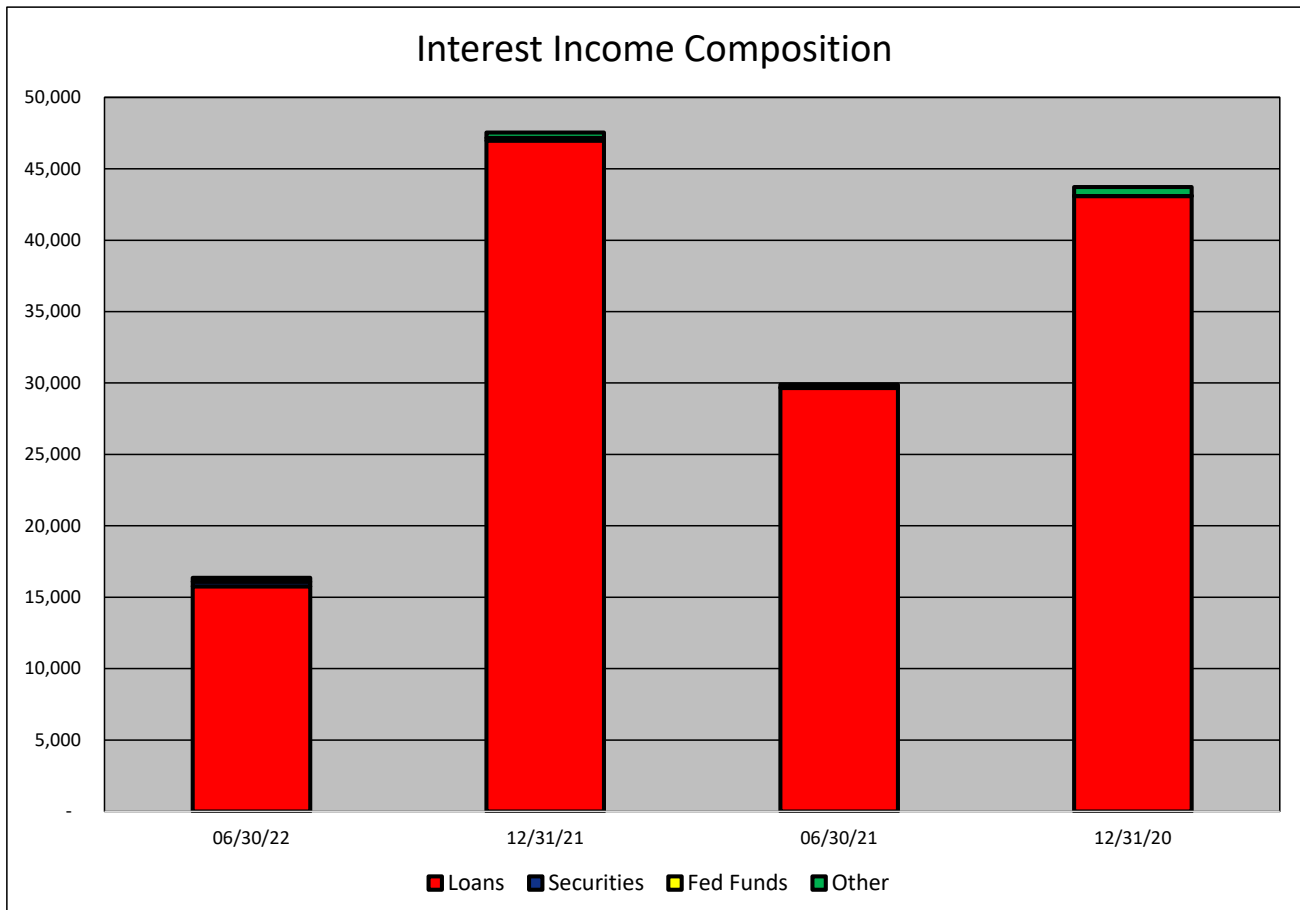


**INTEREST INCOME COMPOSITION- First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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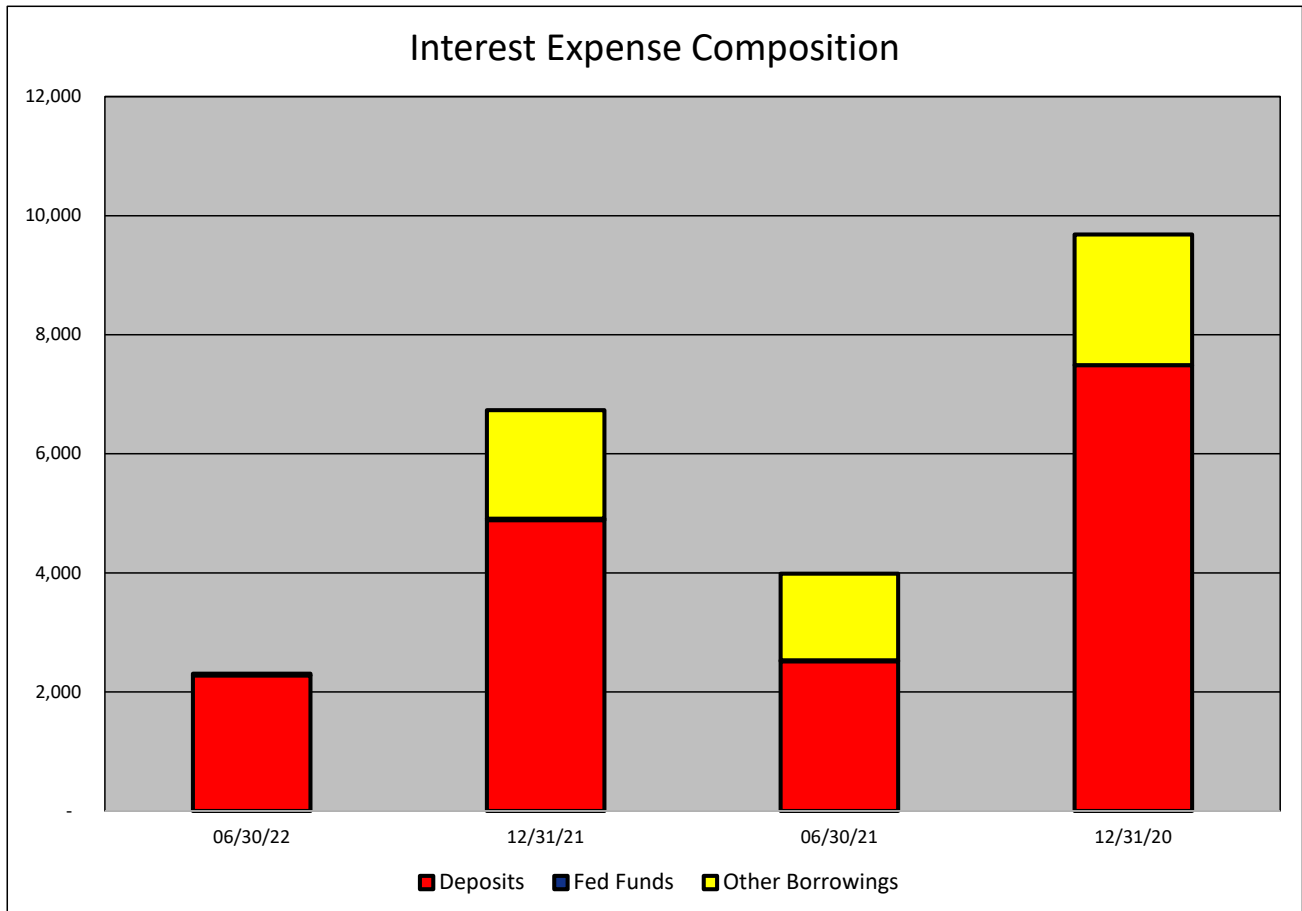
**INTEREST INCOME CATEGORY**

Loans	15,766	46,973	29,658	43,090	(13,892)	(46.84)
Securities	326	198	48	1	278	579.17
Fed Funds	-	-	-	5	-	NA
Other	274	372	184	635	90	48.91
<b>Total Int Income</b>	<b>16,366</b>	<b>47,543</b>	<b>29,890</b>	<b>43,731</b>	<b>(13,524)</b>	<b>(45.25)</b>



**INTEREST EXPENSE COMPOSITION- First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	2,277	4,885	2,515	7,490	(238)	(9.46)
Fed Funds	-	25	18	-	(18)	(100.00)
Other Borrowings	31	1,824	1,453	2,192	(1,422)	(97.87)
<b>Total Int Expense</b>	<b>2,308</b>	<b>6,734</b>	<b>3,986</b>	<b>9,682</b>	<b>(1,678)</b>	<b>(42.10)</b>

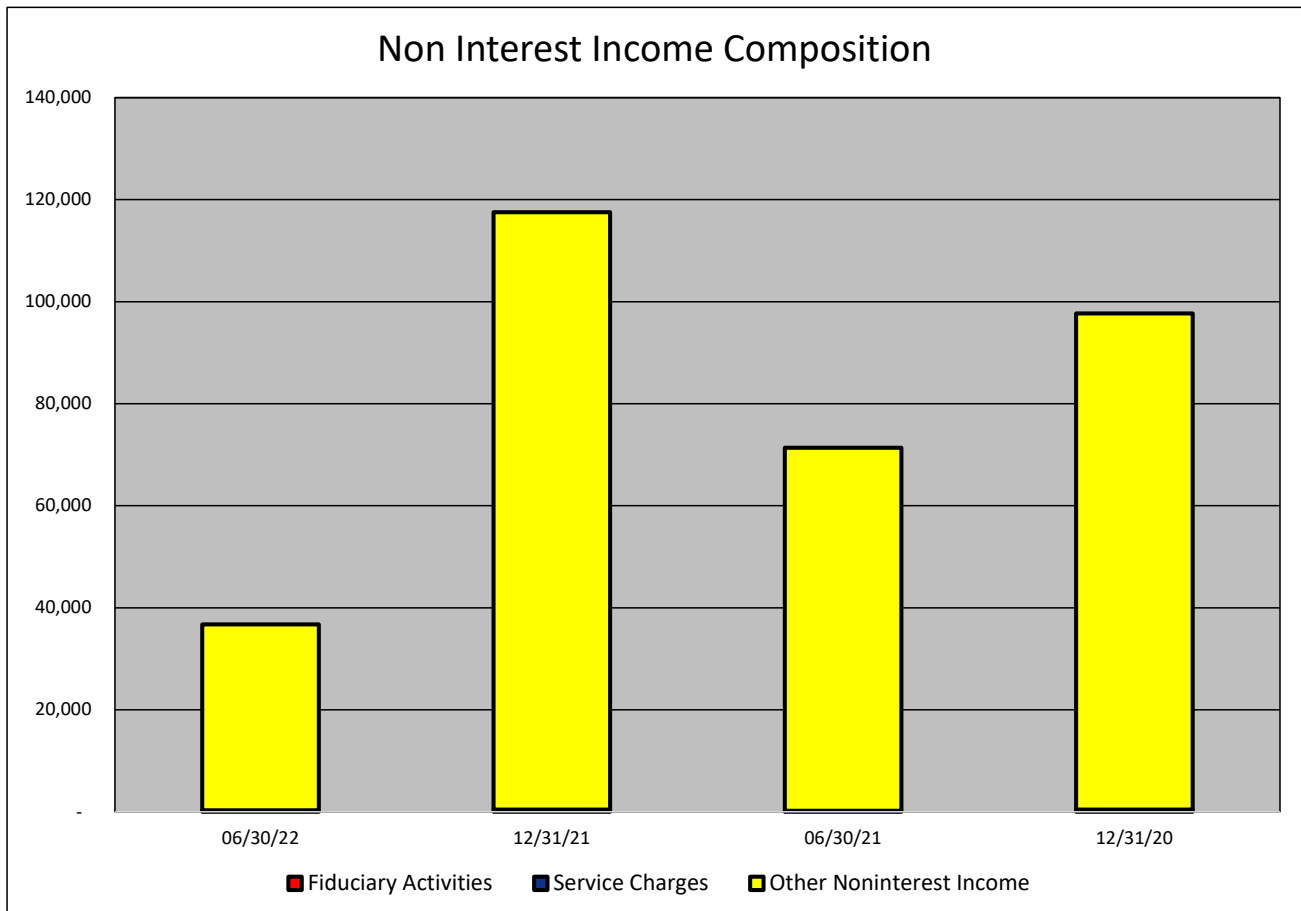


**NONINTEREST INCOME COMPOSITION- First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	269	454	207	455	62	29.95
Other Noninterest Income	36,454	117,099	71,164	97,240	(34,710)	(48.77)
<b>Total Nonint. Income</b>	<b>36,723</b>	<b>117,553</b>	<b>71,371</b>	<b>97,695</b>	<b>(34,648)</b>	<b>(48.55)</b>

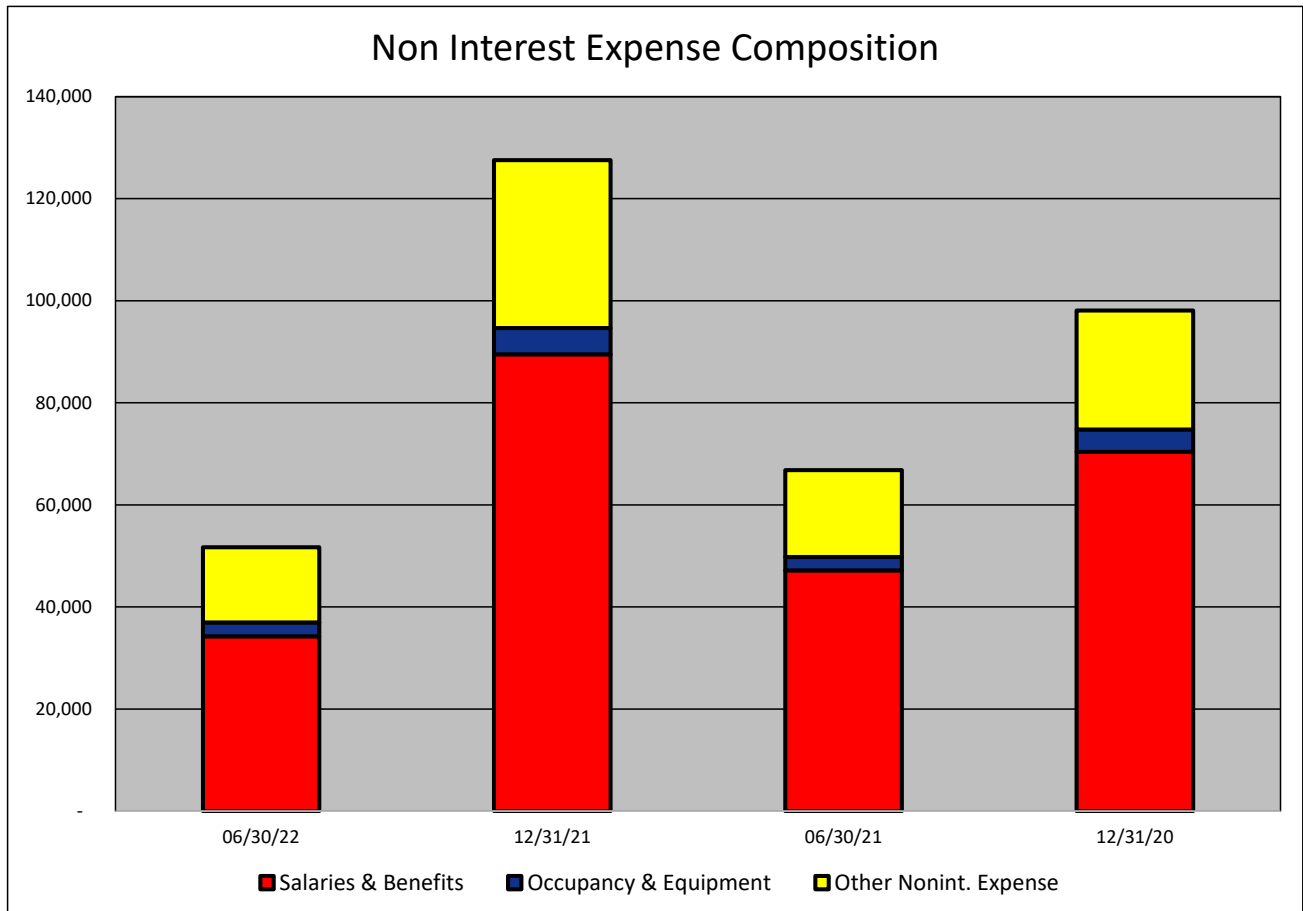


**NONINTEREST EXPENSE COMPOSITION- First Home Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	34,251	89,490	47,184	70,373	(12933)	(27.41)
Occupancy & Equipment	2,729	5,156	2,602	4,398	127	4.88
Other Nonint. Expense	14,730	32,892	17,031	23,301	(2301)	(13.51)
<b>Total Nonint. Expense</b>	<b>51,710</b>	<b>127,538</b>	<b>66,817</b>	<b>98,072</b>	<b>(15107)</b>	<b>(22.61)</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
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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	-	-	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
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

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	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
<b>First Home Bank</b>	<b>11.10</b>	<b>11.44</b>	<b>15.21</b>	<b>16.46</b>	<b>15.21</b>
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
Charlotte State Bank & Trust	7.26	<b>7.92</b>	23.84	25.10	23.84
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
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	<b>122.65</b>	91.44	0.79
<b>First Home Bank</b>	<b>93.59</b>	<b>77.80</b>	<b>5.46</b>
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
Charlotte State Bank & Trust	<b>35.63</b>	32.93	27.73
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
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**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
Charlotte State Bank & Trust	636,624	<b>1.13</b>	14.97
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
<b>First Home Bank</b>	<b>875,955</b>	<b>0.24</b>	<b>2.08</b>
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
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per 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
Charlotte State Bank & Trust	1.31	0.95	<b>66.25</b>	10.97
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
<b>First Home Bank</b>	<b>8.38</b>	<b>3.42</b>	<b>101.83</b>	<b>1.88</b>
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
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted 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
Charlotte State Bank & Trust	1.83	0.00	<b>0.00</b>	0.00
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
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 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>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
Charlotte State Bank & Trust	<b>0.59</b>	38.07	0.00	15.31	12.42
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
<b>First Home Bank</b>	<b>0.32</b>	<b>7.58</b>	<b>0.00</b>	<b>0.54</b>	<b>4.91</b>
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>
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible 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
<b>First Home Bank</b>	<b>68.65</b>	<b>3.79</b>	<b>0.01</b>	<b>0.87</b>
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
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**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 Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed 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
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**PEER GROUP COMPARISONS REPORT**  
*West Central Florida Group*

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

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning 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
<b>First Home Bank</b>	<b>4.09</b>	<b>0.69</b>	<b>3.51</b>	<b>91.38</b>
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
Charlotte State Bank & Trust	2.13	0.07	<b>2.10</b>	98.89
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>	<b>3.17</b>	<b>0.30</b>	<b>2.34</b>	<b>94.37</b>