

Flagship Bank

Clearwater, FL

Established

1/23/2006

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)

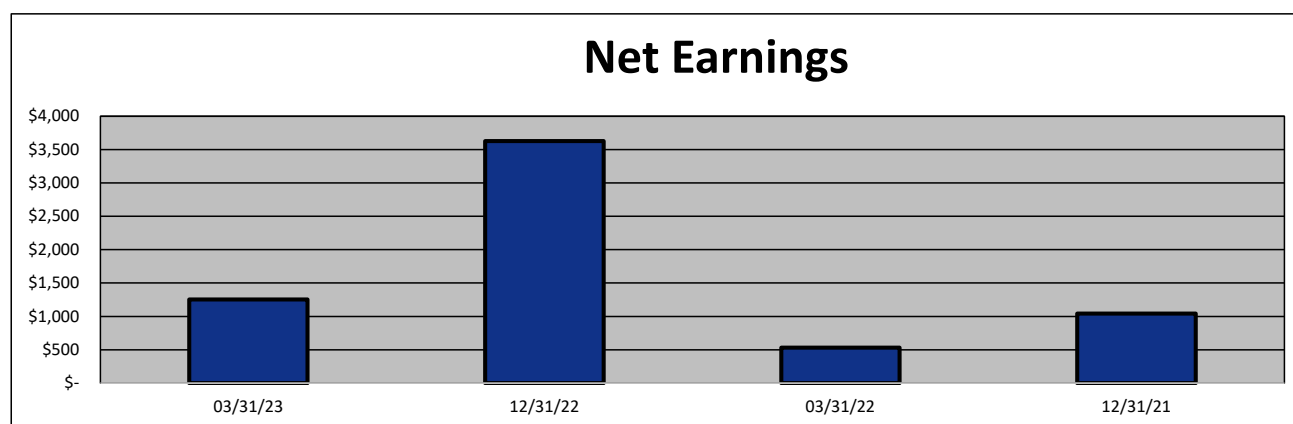
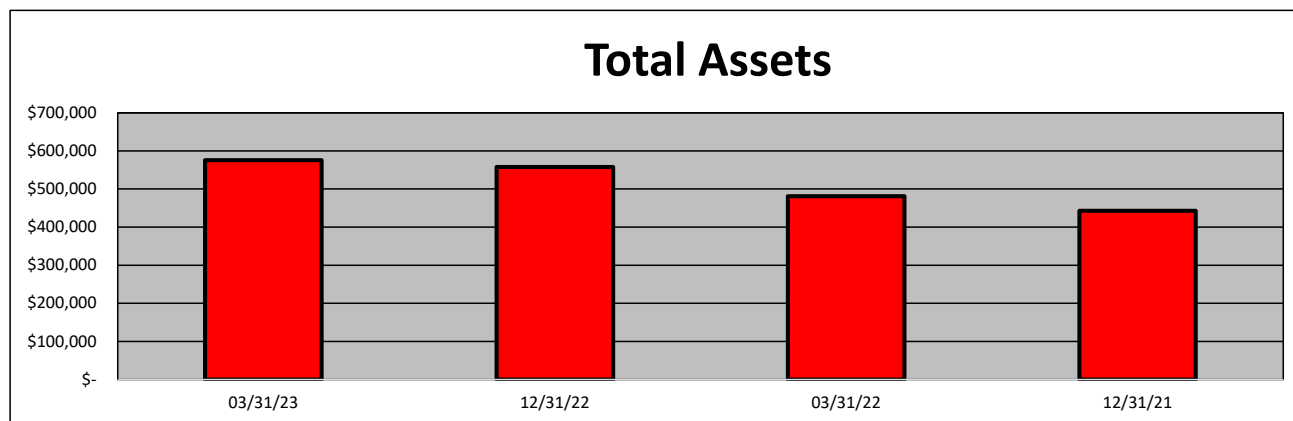
EXECUTIVE SUMMARY - Flagship Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.94	11.04	11.77	11.98	9.92	11.46
Leverage Ratio	9.68	10.07	10.52	10.43	11.01	12.84
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.60	13.51
Risk Based Ratio	0.00	0.00	0.00	0.00	19.49	14.38
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.60	13.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.16	87.96	87.52	81.11	60.06	75.39
Loans/Assets	77.24	77.93	77.04	71.25	49.99	62.42
Securities/Assets	6.16	4.92	0.00	0.00	20.52	15.88
PROFITABILITY:						
Return on Avg Assets	0.89	0.73	0.46	0.28	0.23	0.74
Return on Avg Equity	8.04	6.32	3.87	2.37	6.95	18.09
Nonint Income/Avg Assets	0.13	0.14	0.14	0.14	0.88	1.24
Net Overhead Ratio	2.13	2.33	2.44	2.46	2.15	2.59
Efficiency Ratio	62.52	67.22	69.27	81.38	136.11	73.39
Assets (per million) per Employee	8.85	7.97	7.29	6.92	10.18	14.36
ASSET QUALITY:						
Allowance/Loans	0.98	0.94	0.93	0.90	1.39	1.38
Nonperforming Loans/Total Loans	0.12	0.10	0.13	0.16	0.53	0.24
Nonperforming Assets/Total Assets	0.09	0.08	0.10	0.11	0.32	0.18
Adjusted Texas Ratio	0.90	0.81	0.93	1.08	2.37	1.54
YIELDS & COSTS:						
Yield on earning assets	4.92	4.29	4.11	3.60	2.93	4.99
Cost of funds	2.37	0.88	0.28	0.42	0.30	1.36
Net interest margin	3.63	3.83	3.96	3.35	2.55	3.80
Avg Earning Assets/Avg Assets	96.32	92.44	90.40	91.20	91.48	96.30

SELECTED FINANCIAL DATA - Flagship Bank
(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	575,437	558,007	480,882	442,812	94,555	19.66
Cash and Equivalents	79,509	79,775	97,345	113,816	(17,836)	(18.32)
Securities	35,452	27,470	-	-	35,452	NA
Loans, net	444,443	434,843	370,457	315,521	73,986	19.97
Deposit Accounts	509,926	494,381	423,298	389,026	86,628	20.47
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	62,954	61,596	56,620	53,035	6,334	11.19

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,252	3,628	531	1,043	721	135.78
Interest Income	6,685	19,671	4,253	12,434	2,432	57.18
Interest Expense	1,763	2,134	158	850	1,605	1,015.82
Net Interest Income	4,922	17,537	4,095	11,584	827	20.20
Prov for Credit Losses	285	1,249	593	908	(308)	(51.94)
Noninterest income	188	675	161	548	27	16.77
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,195	12,243	2,948	9,881	247	8.38
Net Operating Income	1,630	4,720	715	1,343	915	127.97
Income Taxes	378	1,092	184	300	194	105.43

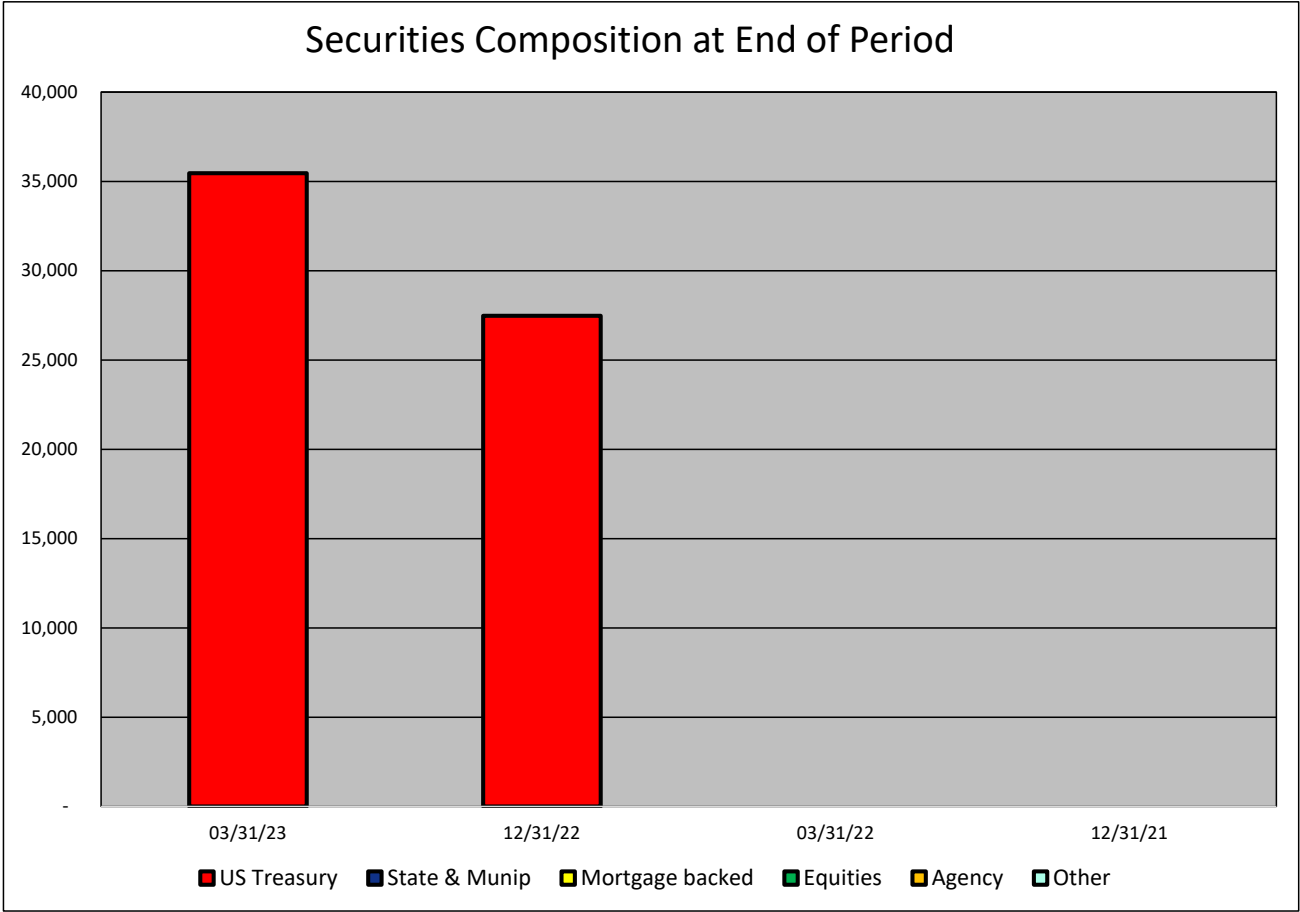


SECURITIES COMPOSITION - Flagship Bank
(Dollars in Thousands)

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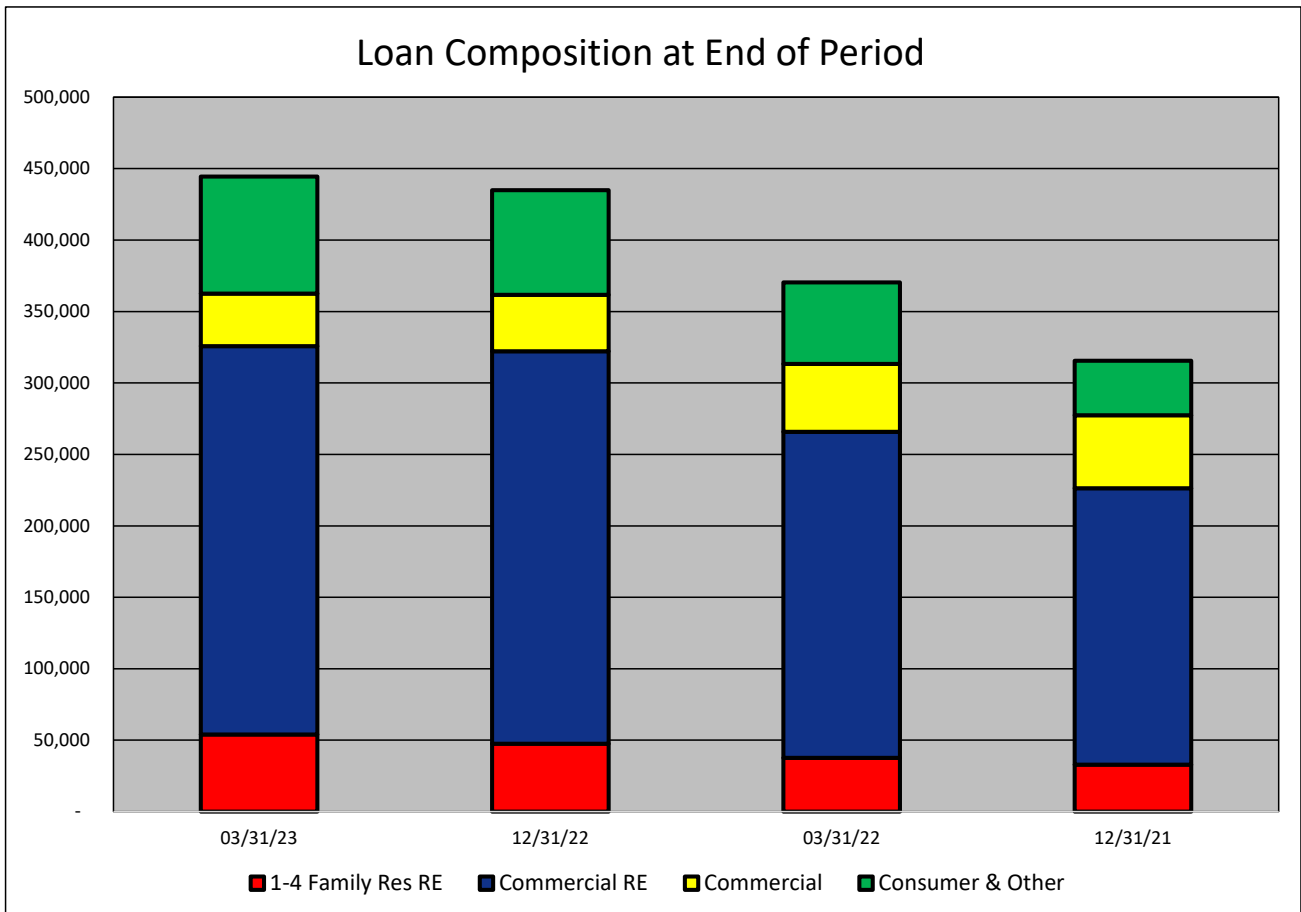
SECURITIES CATEGORY:

US Treasury	35,452	27,470	-	-	35,452	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	35,452	27,470	-	-	35,452	NA



LOAN PORTFOLIO COMPOSITION - Flagship Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	54,026	47,563	37,595	32,936	16,431	43.71
Commercial RE	271,781	274,545	228,189	193,385	43,592	19.10
Commercial	36,733	39,596	47,618	51,007	(10,885)	(22.86)
Consumer & Other	81,903	73,139	57,055	38,193	24,848	43.55
Loans, Net	444,443	434,843	370,457	315,521	73,986	19.97



LOAN PORTFOLIO QUALITY - Flagship Bank
(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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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	4,092	2,844	2,844	1,936	1,248	43.88
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	2	1	1	-	1	100.00
Provision Expense	285	1,249	593	908	(308)	(51.94)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,375	4,092	3,436	2,844	939	27.33

NON-PERFORMING ASSETS:

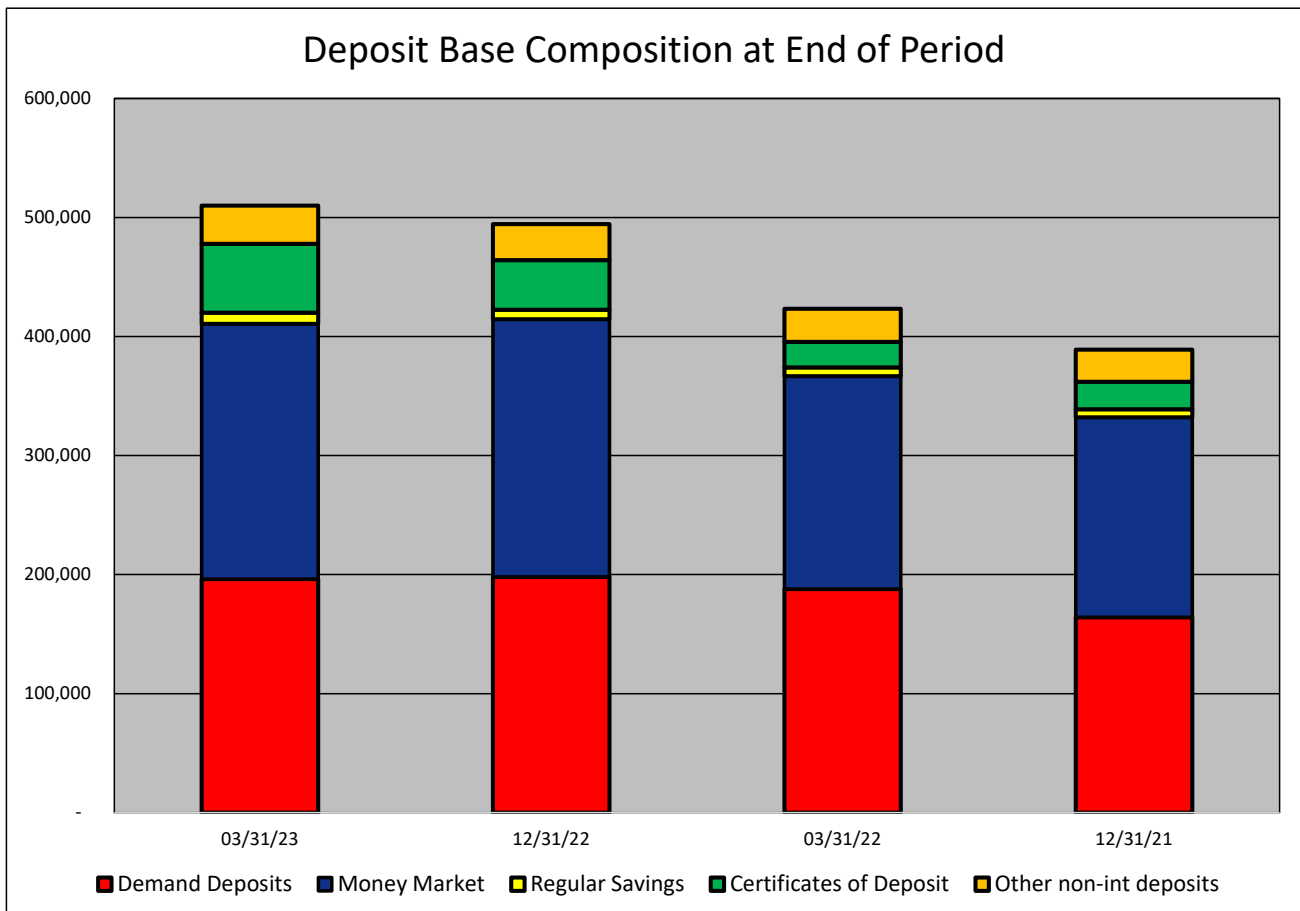
Total-90+ Days Past Due	-	-	-	503	-	NA
Total-Nonaccrual	518	455	471	-	47	9.98
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	518	455	471	503	47	9.98

DEPOSIT BASE COMPOSITION - Flagship Bank
(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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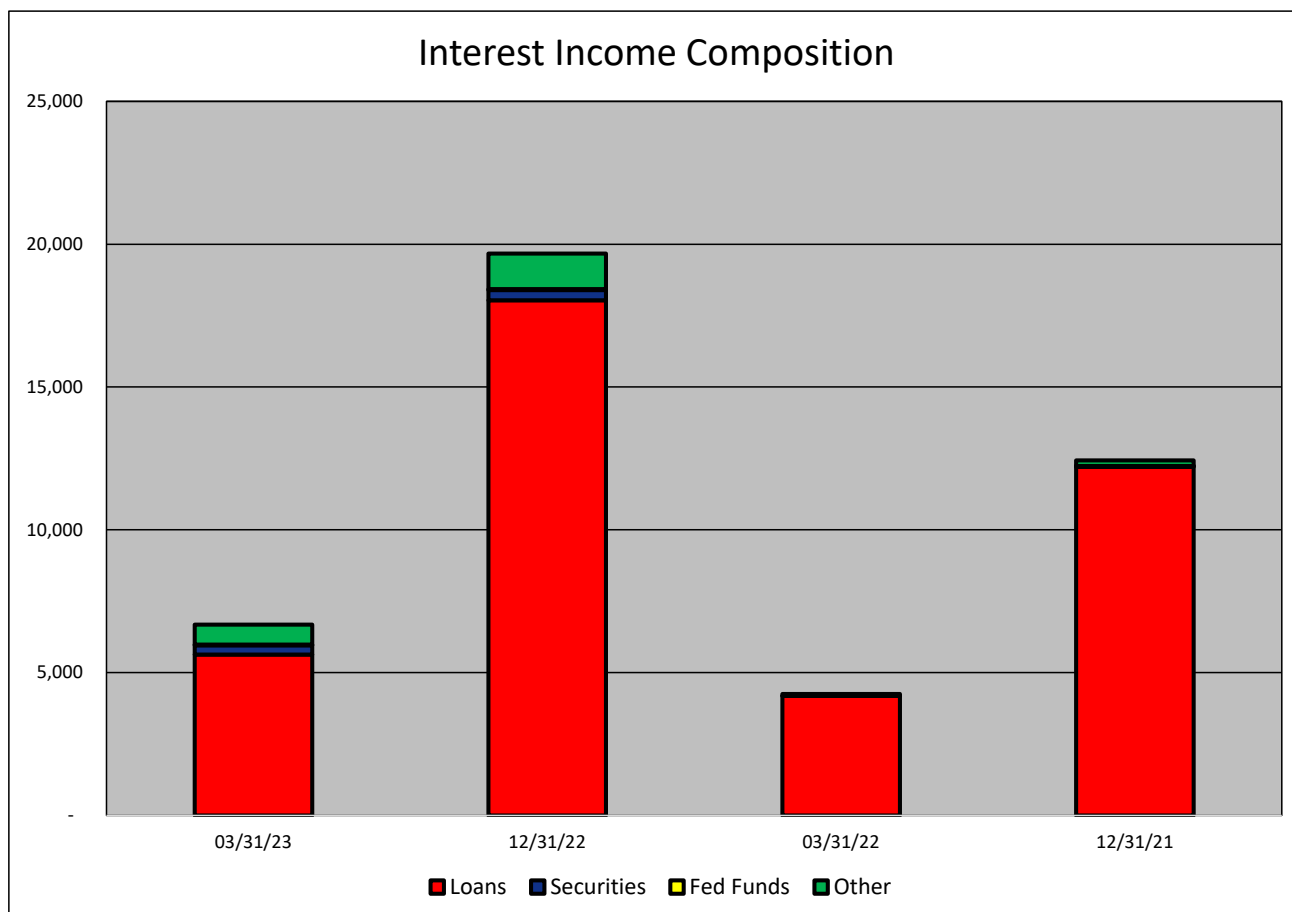
DEPOSIT BASE CATEGORY:

Demand Deposits	196,180	198,054	187,905	164,001	8,275	4.40
Money Market	214,506	216,533	178,672	168,199	35,834	20.06
Regular Savings	9,411	7,933	7,483	6,720	1,928	25.77
Certificates of Deposit	57,723	41,730	21,506	23,068	36,217	168.40
Other non-int deposits	32,106	30,131	27,732	27,038	4,374	15.77
Total Deposits	509,926	494,381	423,298	389,026	86,628	20.47



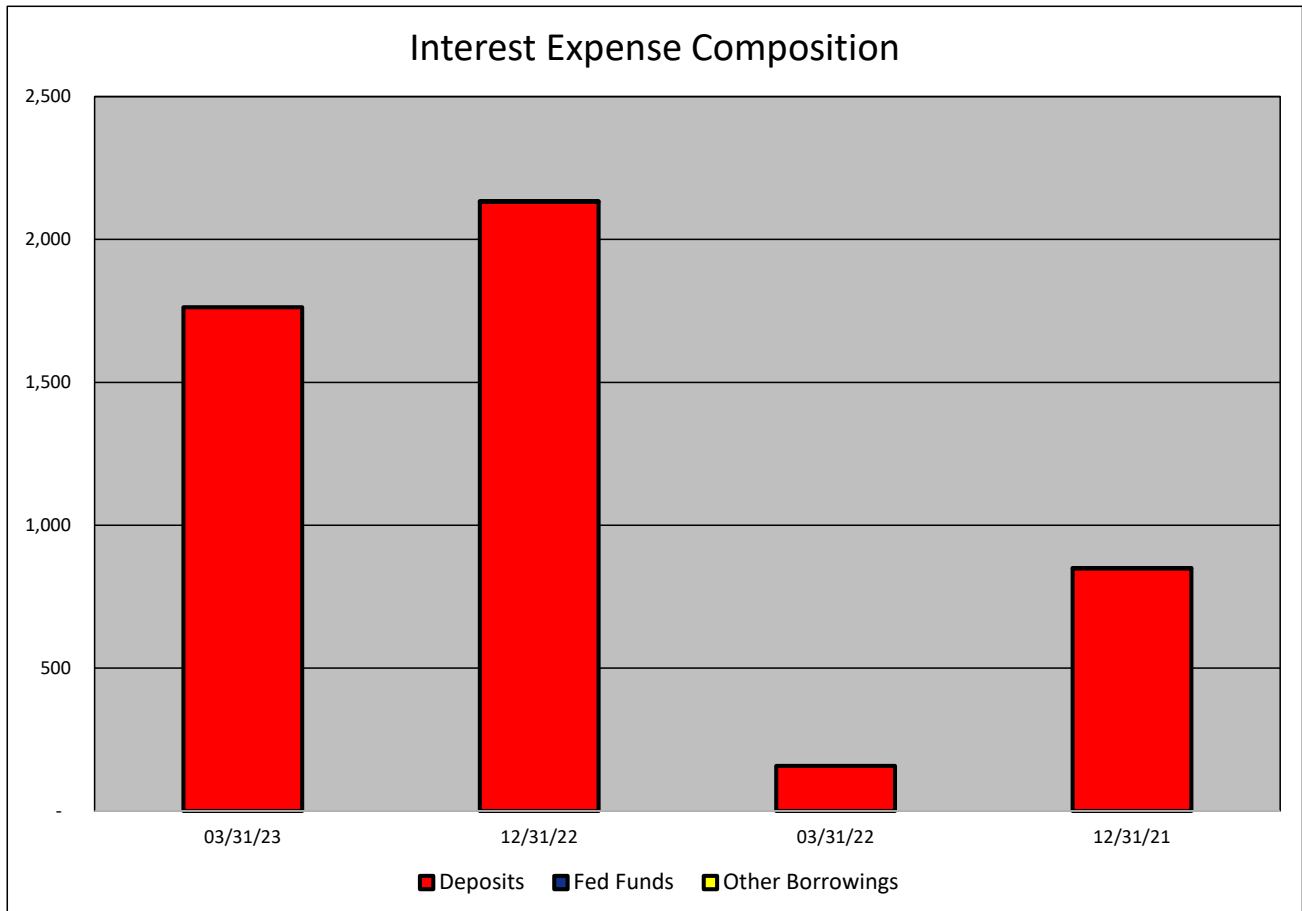
INTEREST INCOME COMPOSITION- Flagship Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	5,637	18,038	4,187	12,198	1,450	34.63
Securities	321	354	-	36	321	NA
Fed Funds	26	35	1	4	25	2,500.00
Other	701	1,244	65	196	636	978.46
Total Int Income	6,685	19,671	4,253	12,434	2,432	57.18



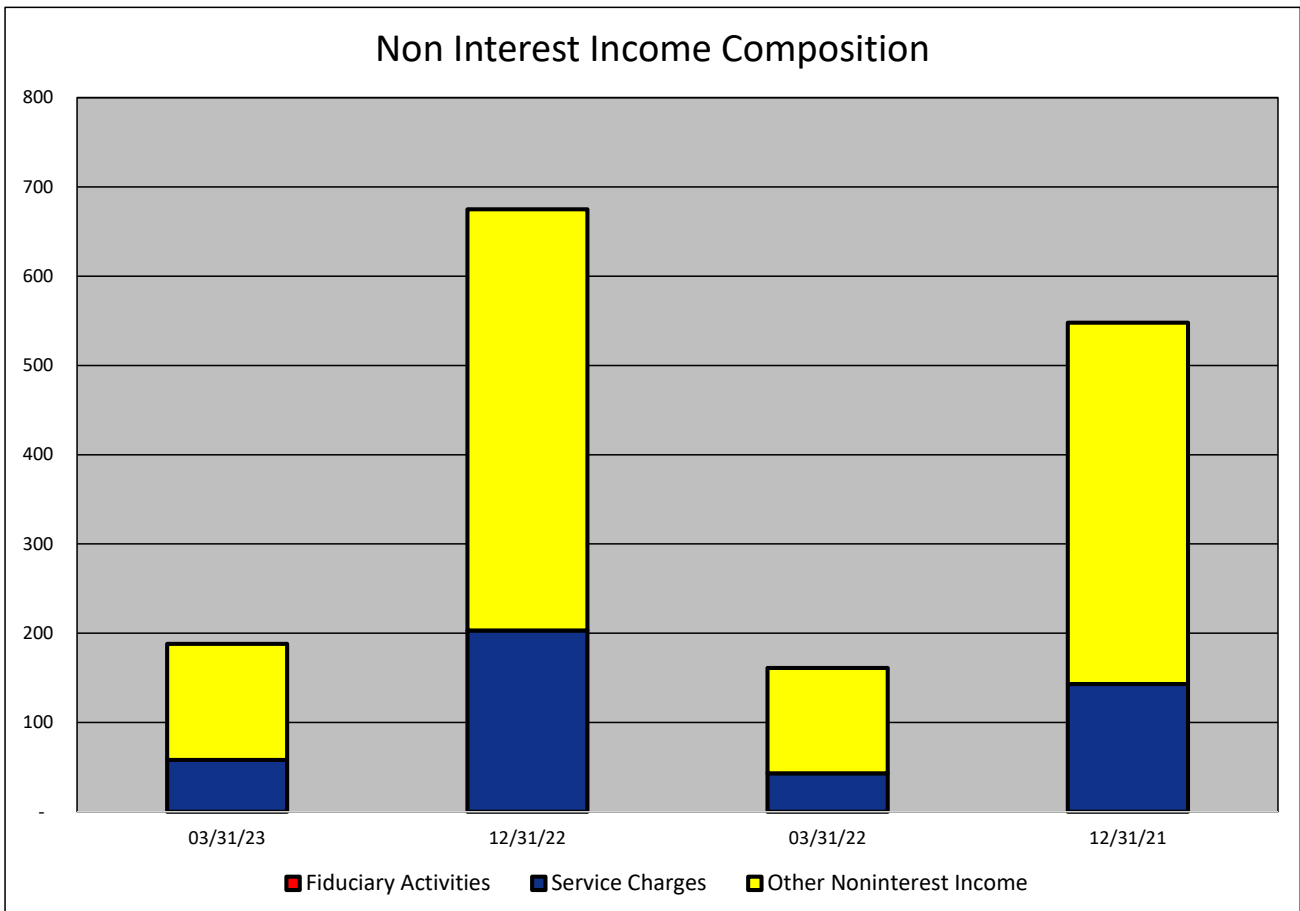
INTEREST EXPENSE COMPOSITION- Flagship Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,763	2,132	158	849	1,605	1,015.82
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	2	-	1	-	NA
Total Int Expense	1,763	2,134	158	850	1,605	1,015.82



NONINTEREST INCOME COMPOSITION- Flagship Bank
(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	-	-	-	-	-	NA
Service Charges	58	203	43	143	15	34.88
Other Noninterest Income	130	472	118	405	12	10.17
Total Nonint. Income	188	675	161	548	27	16.77

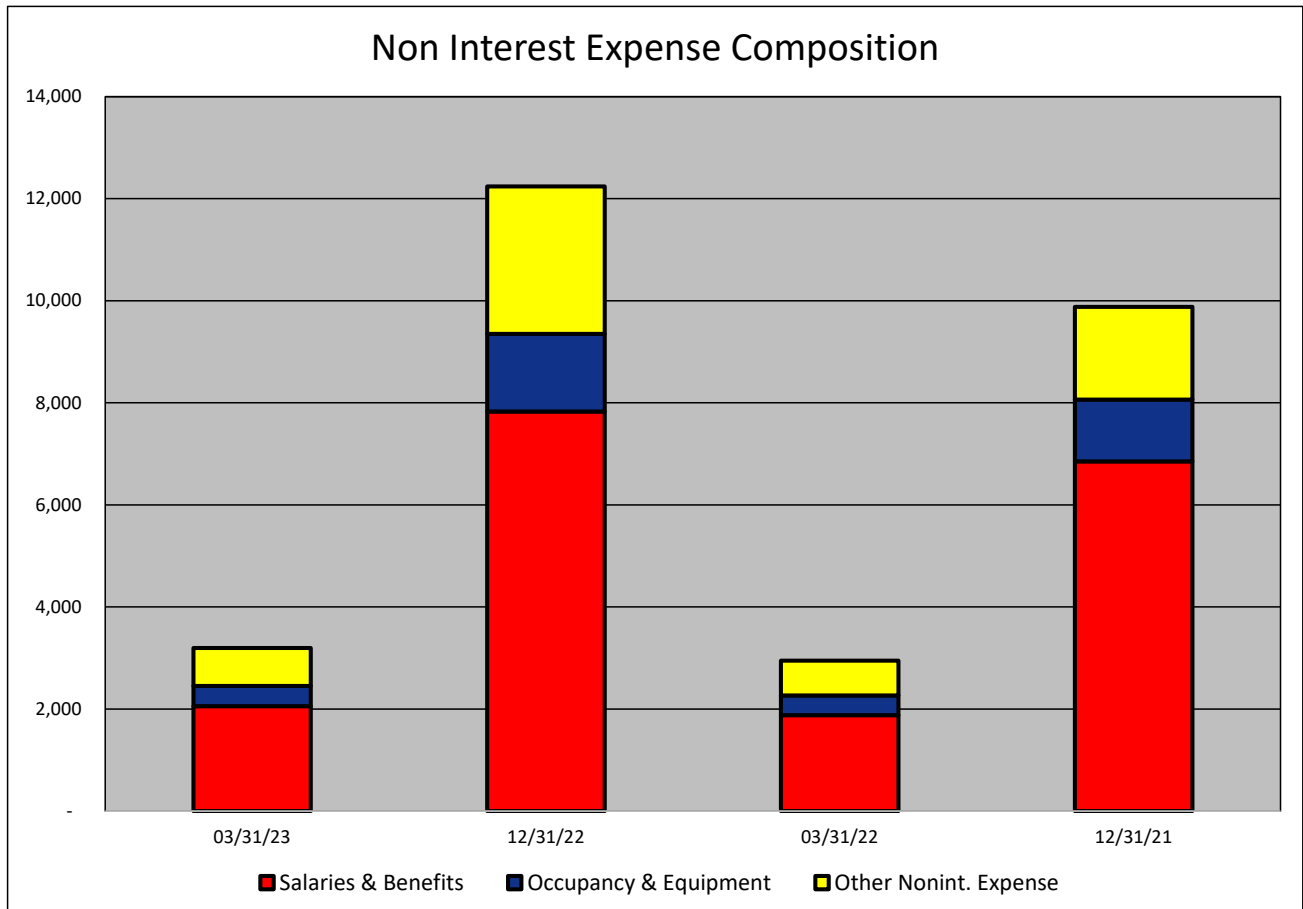


NONINTEREST EXPENSE COMPOSITION- Flagship Bank
(Dollars in Thousands)

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	2,055	7,832	1,879	6,851	176	9.37
Occupancy & Equipment	395	1,520	388	1,214	7	1.80
Other Nonint. Expense	745	2,891	681	1,816	64	9.40
Total Nonint. Expense	3,195	12,243	2,948	9,881	247	8.38



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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