

# Tcm Bank, National Association

Tampa, FL

Established  
5/18/1998

## 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 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
First Home Bank	921,748
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
<b>Tcm Bank, National Association</b>	<b>302,494</b>
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 (%)
<b>Tcm Bank, National Association</b>	<b>1.89</b>
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
First Home Bank	0.24
Climate First Bank	(2.19)
Waterfall Bank	(3.18)
Gulf Coast Business Bank	(22.20)

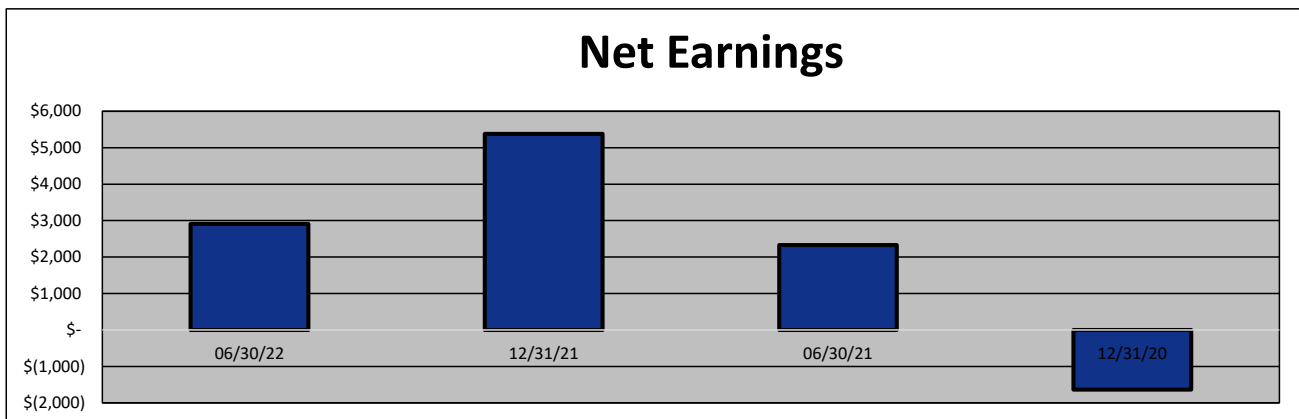
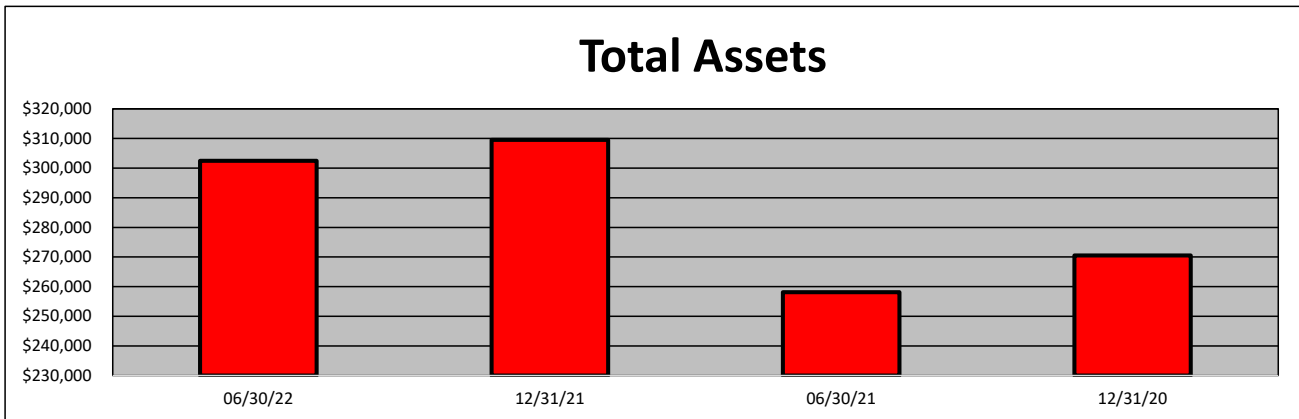
**EXECUTIVE SUMMARY - TCM Bank, National Association**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	20.48	19.14	21.98	20.14	10.08	14.41
Leverage Ratio	19.25	18.33	20.87	19.02	10.09	15.84
Tier 1 Cap/Risk Based Assets	20.26	19.21	21.80	19.47	16.44	14.50
Risk Based Ratio	21.54	20.49	23.08	20.76	17.29	15.32
Common Equity Tier 1 Capital Ratio	20.26	19.21	21.80	19.47	16.42	14.50
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	122.65	117.76	122.22	120.05	64.07	66.55
Loans/Assets	91.44	90.15	89.19	90.43	52.71	56.90
Securities/Assets	0.79	0.92	1.95	0.97	17.27	14.64
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.89	1.94	1.79	(0.57)	0.67	(0.68)
Return on Avg Equity	9.63	9.49	8.39	(2.96)	9.14	6.92
Nonint Income/Avg Assets	12.23	11.74	11.07	9.03	0.86	1.38
Net Overhead Ratio	2.17	2.16	3.12	3.75	1.91	3.16
Efficiency Ratio	77.98	75.87	79.60	81.48	225.75	412.63
Assets (per million) per Employee	2.70	3.13	2.72	2.88	9.27	14.05
<b>ASSET QUALITY:</b>						
Reserves/Loans	4.04	4.12	4.22	4.53	1.36	1.30
Nonperforming Loans/Total Loans	0.62	0.46	0.45	0.81	0.69	0.26
Nonperforming Assets/Total Assets	0.57	0.41	0.40	0.73	0.47	0.18
Adjusted Texas Ratio	2.46	1.90	1.66	3.24	3.38	1.58
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	7.31	7.53	7.75	8.50	3.18	3.17
Cost of funds	0.51	0.42	0.55	1.76	0.42	0.30
Net interest margin	6.89	7.19	7.31	7.09	2.61	2.34
Avg Earning Assets/Avg Assets	90.44	91.59	92.29	93.84	90.17	94.37

**SELECTED FINANCIAL DATA - TCM Bank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	302,494	309,542	258,160	270,507	44,334	17.17
Cash and Equivalents	14,049	24,728	17,792	18,642	(3,743)	(21.04)
Securities	2,404	2,835	5,035	2,620	(2,631)	(52.25)
Loans, net	276,602	279,057	230,256	244,610	46,346	20.13
Deposit Accounts	225,520	236,967	188,392	203,760	37,128	19.71
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	61,963	59,247	56,752	54,474	5,211	9.18

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	2,913	5,382	2,329	(1,637)	584	25.08
Interest Income	10,214	19,129	9,320	22,750	894	9.59
Interest Expense	580	856	526	3,781	54	10.27
Net Interest Income	9,634	18,273	8,794	18,969	840	9.55
Prov for Loan Loss	2,317	4,944	1,566	10,441	751	47.96
Noninterest income	18,894	32,571	14,419	25,756	4,475	31.04
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	22,246	38,574	18,478	36,442	3,768	20.39
Net Operating Income	3,965	7,326	3,169	(2,158)	796	25.12
Income Taxes	1,052	1,944	841	(594)	211	25.09

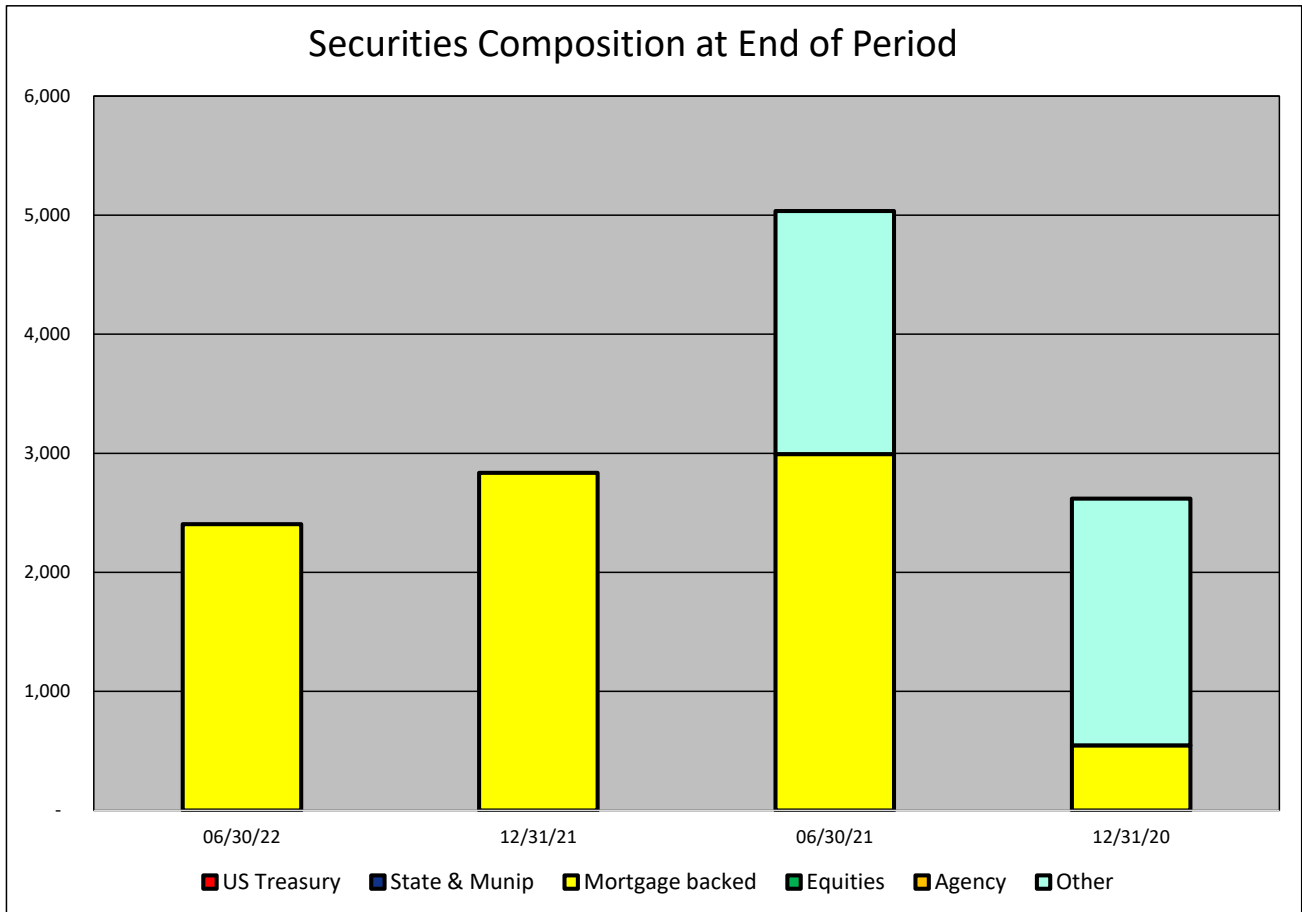


**SECURITIES COMPOSITION - TCM Bank, National Association**  
(Dollars in Thousands)

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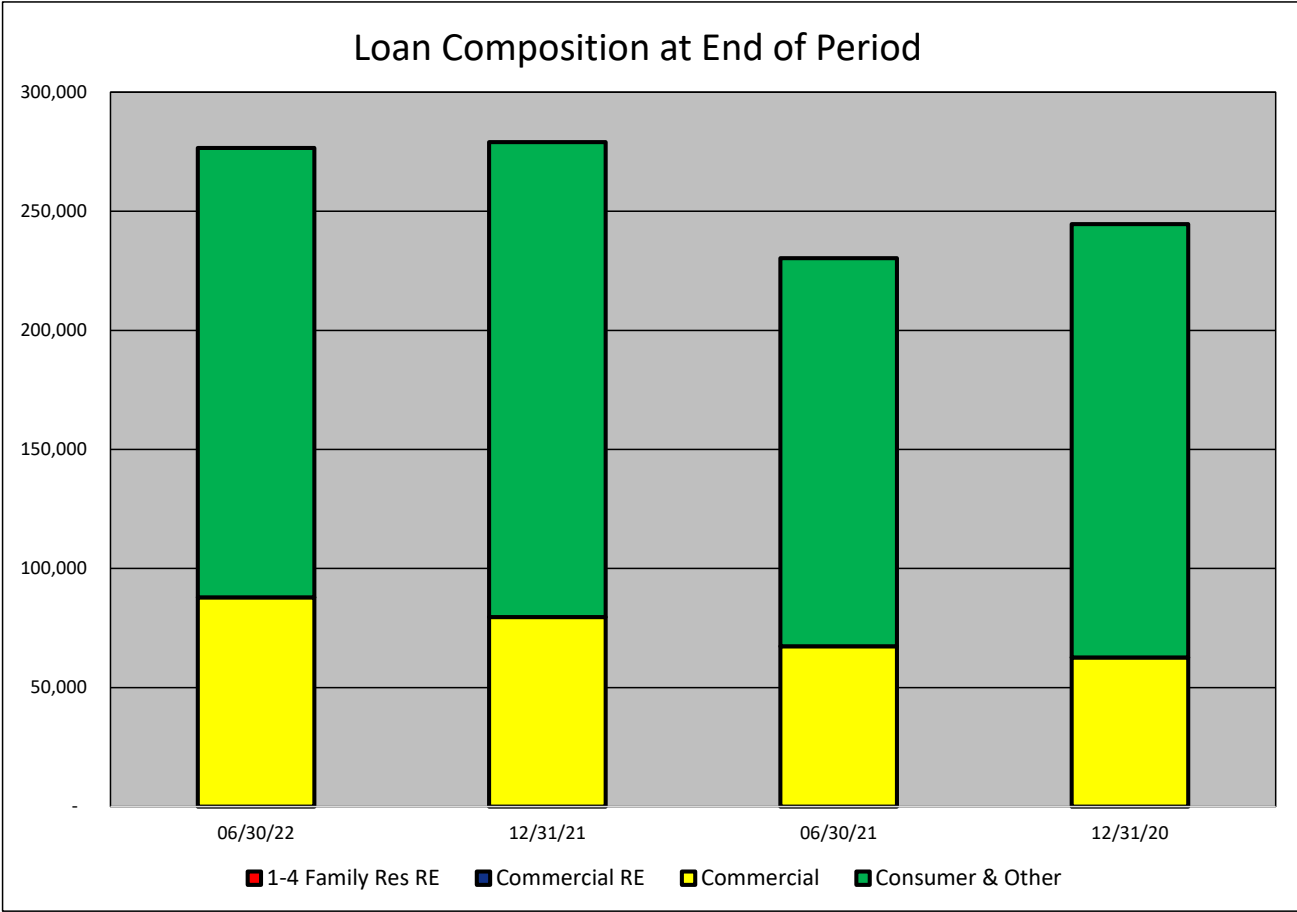
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	2,404	2,835	2,993	547	(589)	(19.68)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	2,042	2,073	(2,042)	(100.00)
<b>Total Securities</b>	<b>2,404</b>	<b>2,835</b>	<b>5,035</b>	<b>2,620</b>	<b>(2,631)</b>	<b>(52.25)</b>



**LOAN PORTFOLIO COMPOSITION - TCM Bank, National Association**  
(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	-	-	-	-	-	NA
Commercial RE	-	-	-	-	-	NA
Commercial	87,863	79,580	67,369	62,632	20,494	30.42
Consumer & Other	188,739	199,477	162,887	181,978	25,852	15.87
<b>Loans, Net</b>	<b>276,602</b>	<b>279,057</b>	<b>230,256</b>	<b>244,610</b>	<b>46,346</b>	<b>20.13</b>



**LOAN PORTFOLIO QUALITY - TCM Bank, National Association**  
(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	11,489	11,080	11,080	8,840	409	3.69
Total Recoveries	1,074	2,227	1,129	1,920	(55)	(4.87)
Total Charge-offs	3,715	6,762	4,066	10,121	(351)	(8.63)
Provision Expense	2,317	4,944	1,566	10,441	751	47.96
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	11,165	11,489	9,709	11,080	1,456	15.00

**NON-PERFORMING ASSETS:**

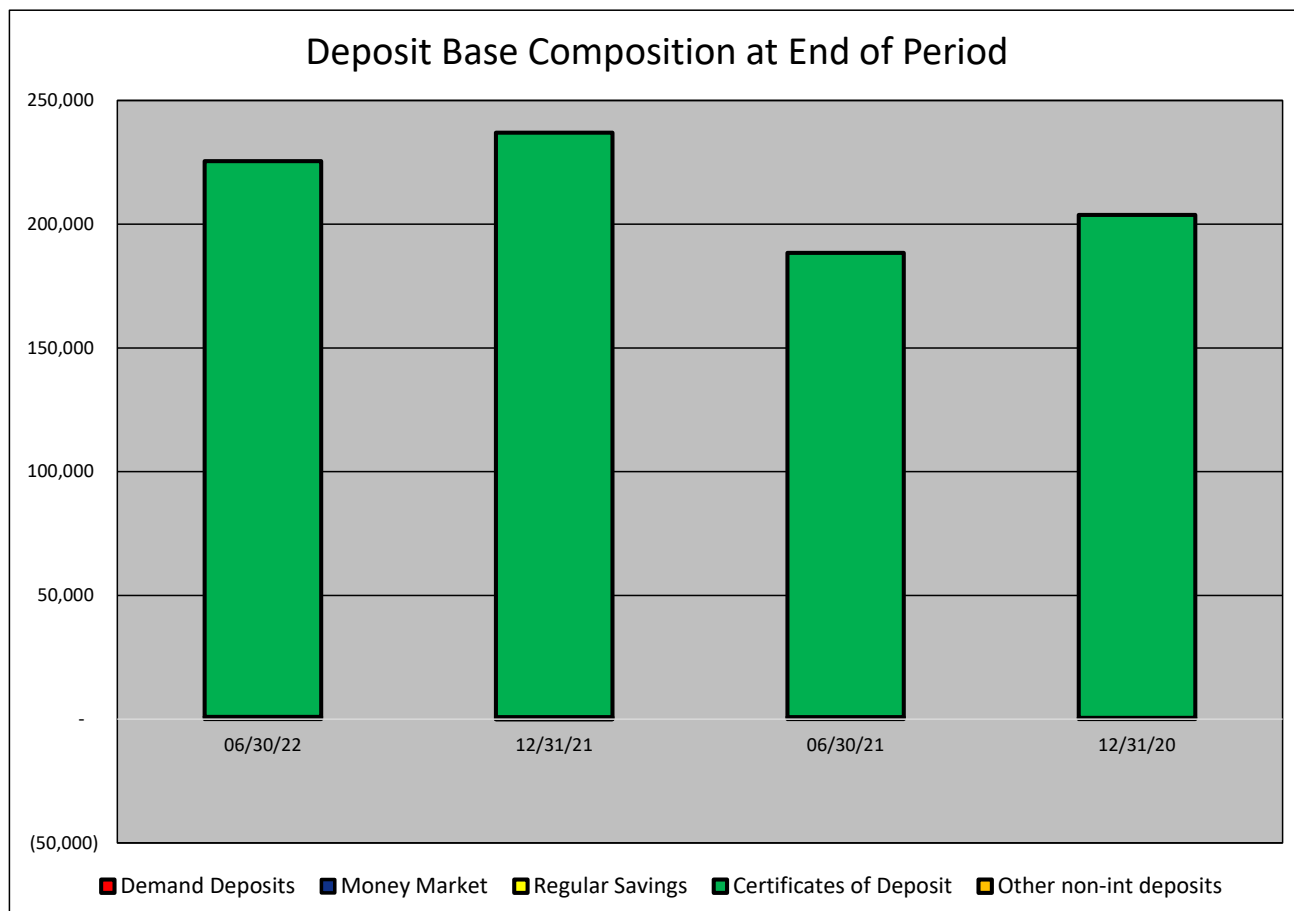
Total-90+ Days Past Due	1,724	1,280	1,040	1,986	684	65.77
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,724	1,280	1,040	1,986	684	65.77

**DEPOSIT BASE COMPOSITION - TCM Bank, National Association**  
(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:**

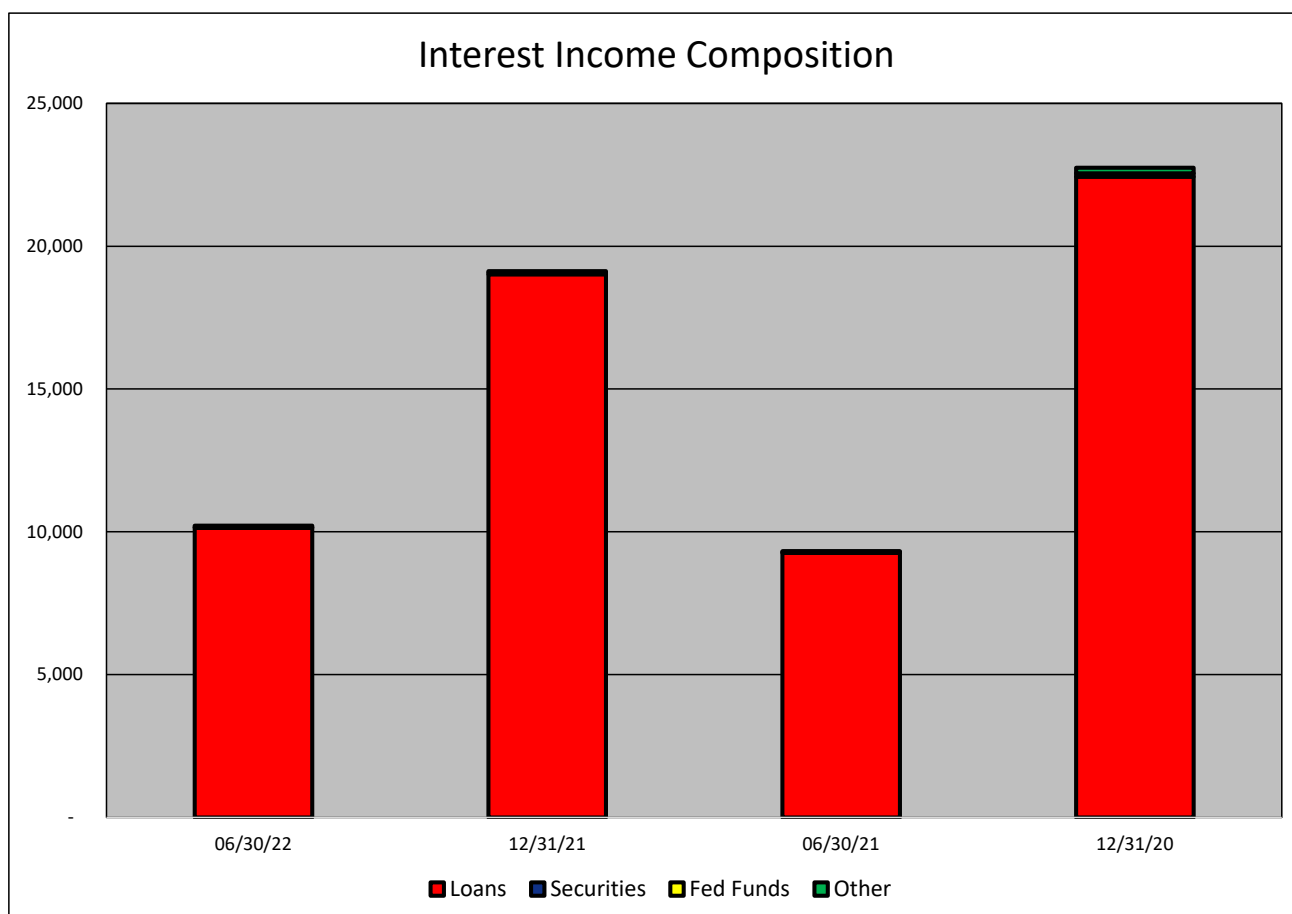
Demand Deposits	968	838	815	574	153	18.77
Money Market	-	-	-	-	-	NA
Regular Savings	-	-	-	-	-	NA
Certificates of Deposit	224,552	236,130	187,577	203,186	36,975	19.71
Other non-int deposits	-	(1)	-	-	-	NA
<b>Total Deposits</b>	<b>225,520</b>	<b>236,967</b>	<b>188,392</b>	<b>203,760</b>	<b>37,128</b>	<b>19.71</b>





**INTEREST INCOME COMPOSITION- TCM Bank, National Association**  
(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 INCOME CATEGORY</b>						
Loans	10,136	19,016	9,263	22,433	873	9.42
Securities	29	65	34	117	(5)	(14.71)
Fed Funds	-	-	-	-	-	NA
Other	49	48	23	200	26	113.04
<b>Total Int Income</b>	<b>10,214</b>	<b>19,129</b>	<b>9,320</b>	<b>22,750</b>	<b>894</b>	<b>9.59</b>

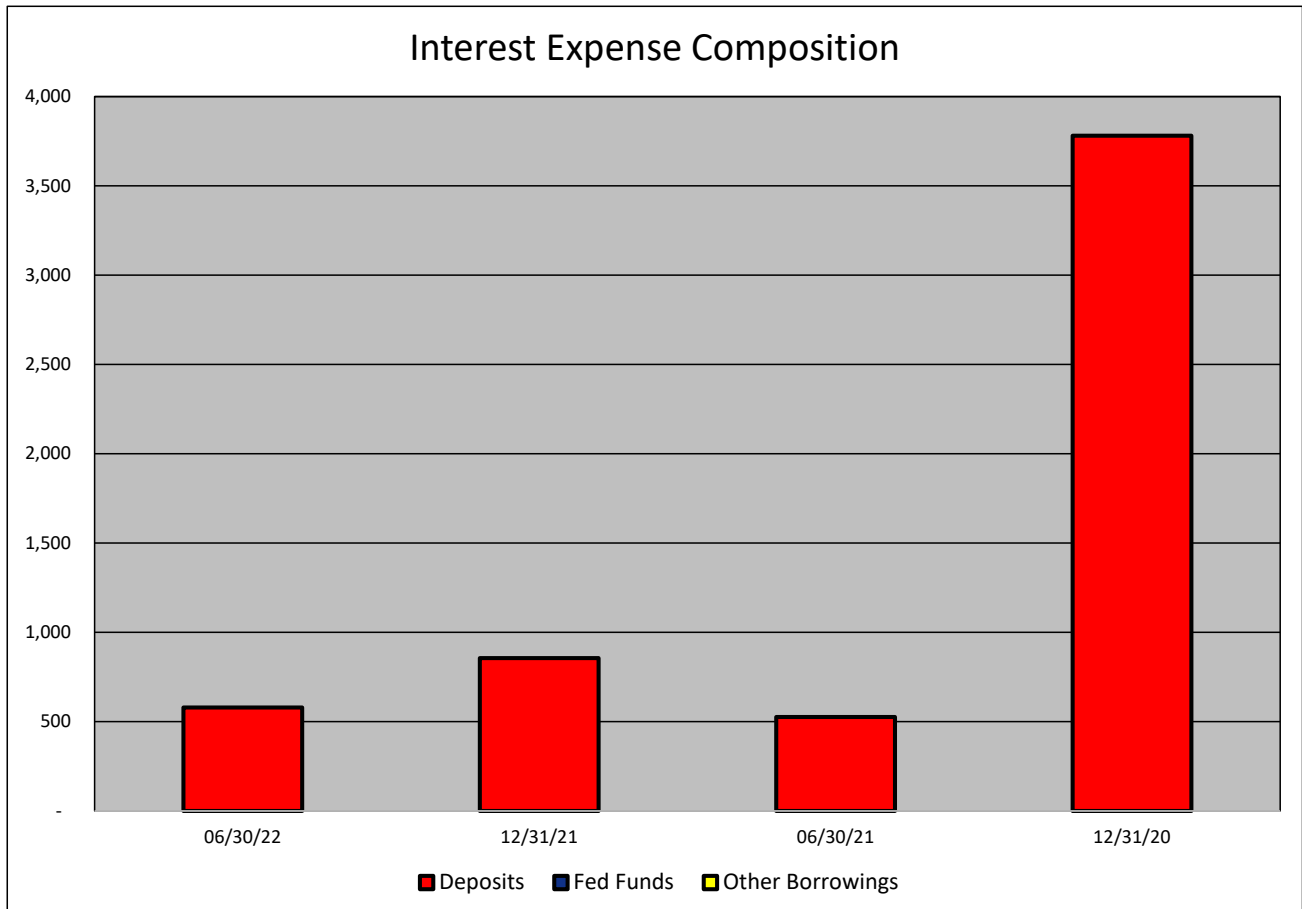


**INTEREST EXPENSE COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

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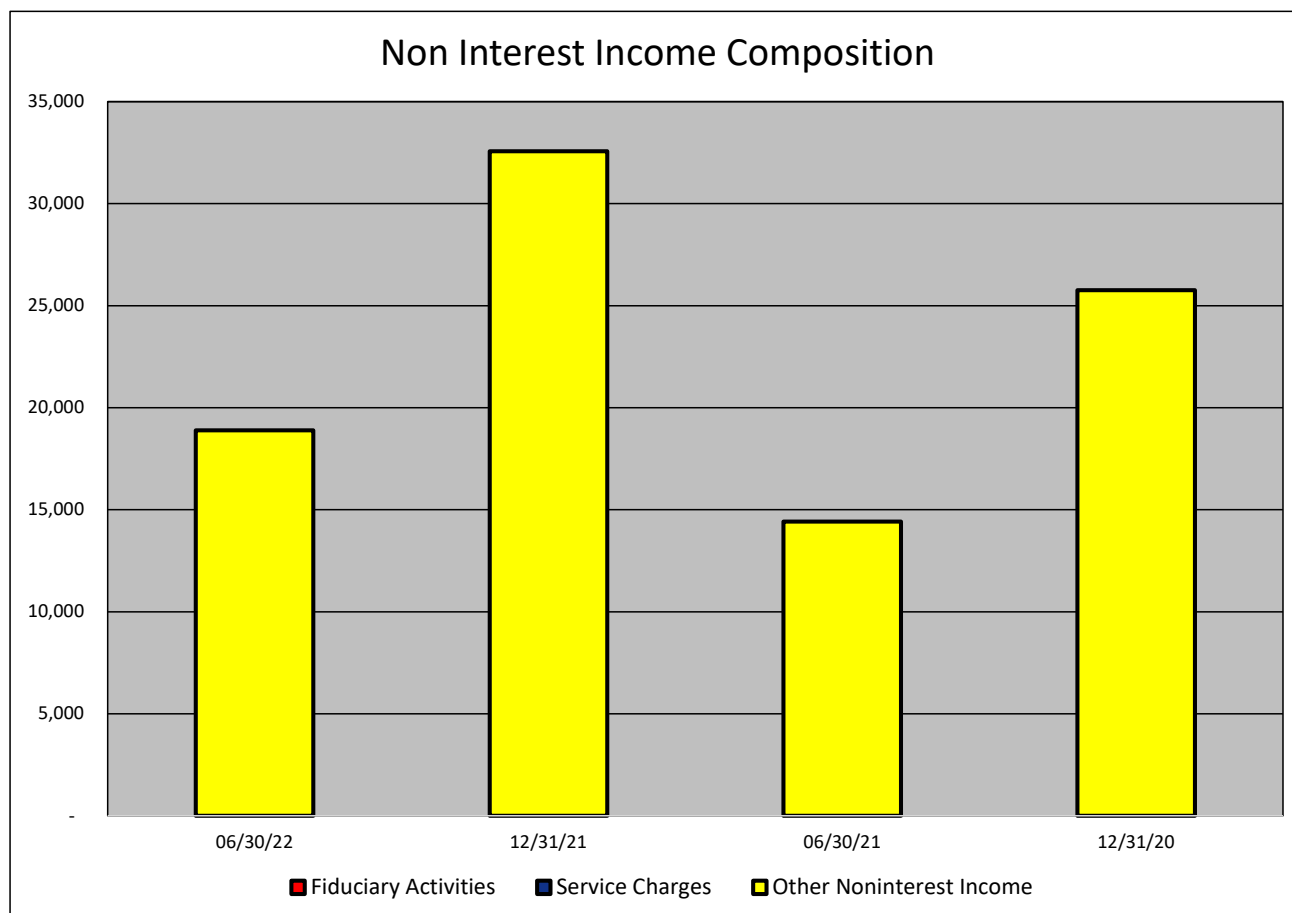
**INTEREST EXPENSE CATEGORY**

Deposits	580	856	526	3,781	54	10.27
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>580</b>	<b>856</b>	<b>526</b>	<b>3,781</b>	<b>54</b>	<b>10.27</b>



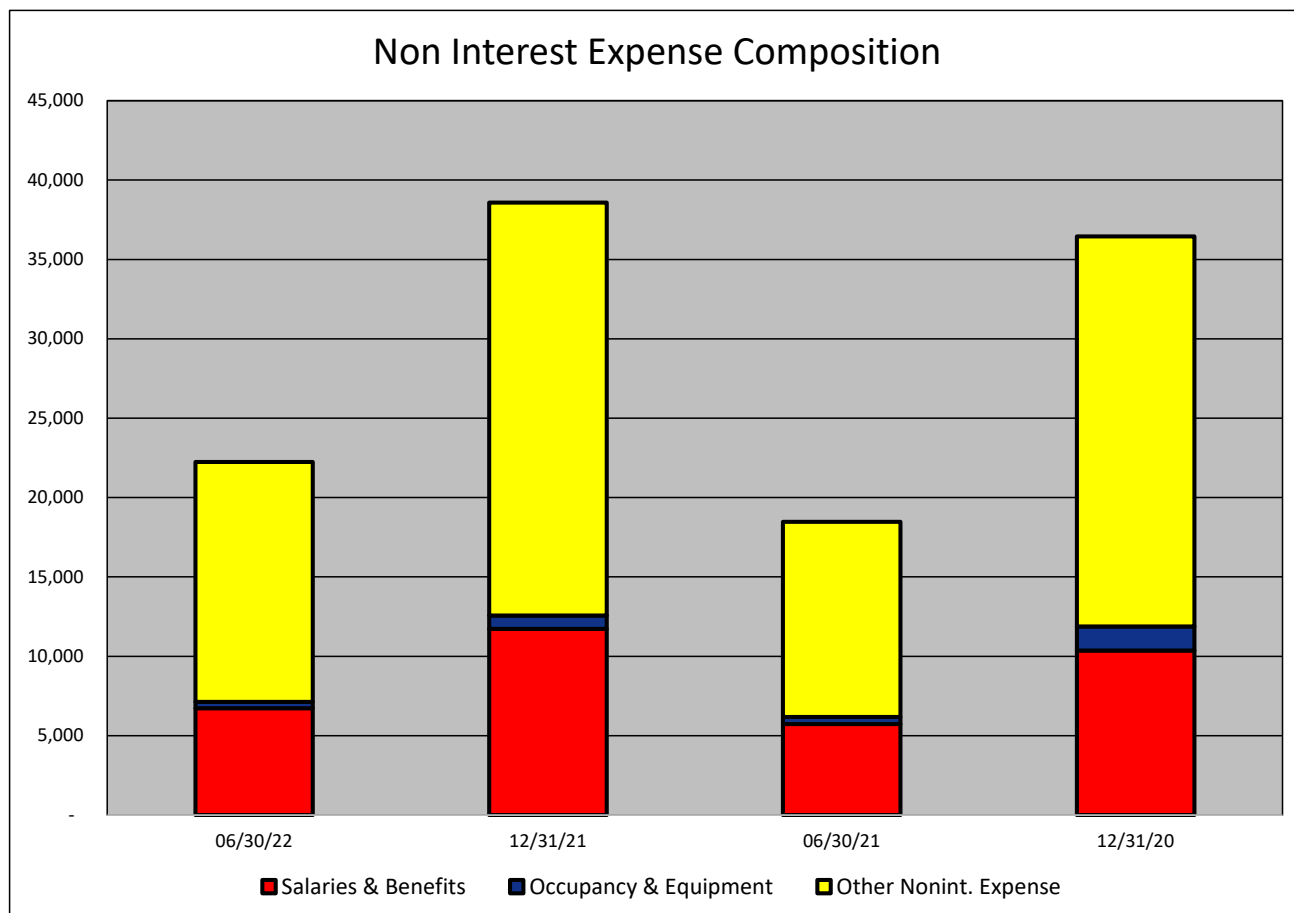
**NONINTEREST INCOME COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	-	-	-	-	-	NA
Other Noninterest Income	18,894	32,571	14,419	25,756	4,475	31.04
<b>Total Nonint. Income</b>	<b>18,894</b>	<b>32,571</b>	<b>14,419</b>	<b>25,756</b>	<b>4,475</b>	<b>31.04</b>



**NONINTEREST EXPENSE COMPOSITION- TCM Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	6,731	11,721	5,730	10,363	1001	17.47
Occupancy & Equipment	402	847	442	1,518	(40)	(9.05)
Other Nonint. Expense	15,113	26,006	12,306	24,561	2807	22.81
<b>Total Nonint. Expense</b>	<b>22,246</b>	<b>38,574</b>	<b>18,478</b>	<b>36,442</b>	<b>3768</b>	<b>20.39</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
<b>Tcm Bank, National Association</b>	<b>20.48</b>	<b>19.25</b>	<b>20.26</b>	<b>21.54</b>	<b>20.26</b>
Bankflorida	12.20	<b>12.75</b>	14.92	15.81	14.92
First Home Bank	11.10	<b>11.44</b>	15.21	16.46	15.21
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
First Home Bank	<b>93.59</b>	77.80	5.46
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
First Home Bank	875,955	<b>0.24</b>	2.08
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
<b>Tcm Bank, National Association</b>	<b>12.23</b>	<b>2.17</b>	<b>77.98</b>	<b>2.70</b>
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
First Home Bank	8.38	3.42	<b>101.83</b>	1.88
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
<b>Tcm Bank, National Association</b>	<b>4.04</b>	<b>0.62</b>	<b>0.57</b>	<b>2.46</b>
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
<b>Tcm Bank, National Association</b>	<b>1.12</b>	<b>3.53</b>	<b>0.00</b>	<b>0.00</b>	<b>0.79</b>
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
First Home Bank	<b>0.32</b>	7.58	0.00	0.54	4.91
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
First Home Bank	<b>68.65</b>	3.79	0.01	0.87
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
First Home Bank	4.09	0.69	<b>3.51</b>	91.38
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>	3.17	0.30	2.34	94.37