

# The Bank Of Tampa

Tampa, FL

Established

3/30/1973

## 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, 2022**

Institution name	Total Assets (\$'000's)
Raymond James Bank	38,579,480
Finemark National Bank & Trust	3,486,526
The Bank Of Tampa	3,347,064
First Home Bank	888,441
Brannen Bank	827,673
Sanibel Captiva Community Bank	797,277
First Citrus Bank	689,034
Charlotte State Bank & Trust	646,152
Englewood Bank & Trust	577,688
Edison National Bank	576,353
Flagship Bank	480,882
Tcm Bank, National Association	299,062
Bankflorida	298,827
First National Bank Of Pasco	289,823
Central Bank	268,388
Gulfside Bank	240,573
Climate First Bank	167,276
Century Bank Of Florida	111,717
Waterfall Bank	87,152

Institution name	Return on Avg Assets (%)
Tcm Bank, National Association	1.53
Charlotte State Bank & Trust	1.09
Central Bank	1.01
Sanibel Captiva Community Bank	1.01
First Citrus Bank	0.94
Raymond James Bank	0.91
Brannen Bank	0.90
Finemark National Bank & Trust	0.86
The Bank Of Tampa	0.81
Englewood Bank & Trust	0.65
First National Bank Of Pasco	0.62
Bankflorida	0.50
Flagship Bank	0.46
Gulfside Bank	0.32
Century Bank Of Florida	0.29
Edison National Bank	0.17
First Home Bank	0.16
Climate First Bank	(3.40)
Waterfall Bank	(4.44)

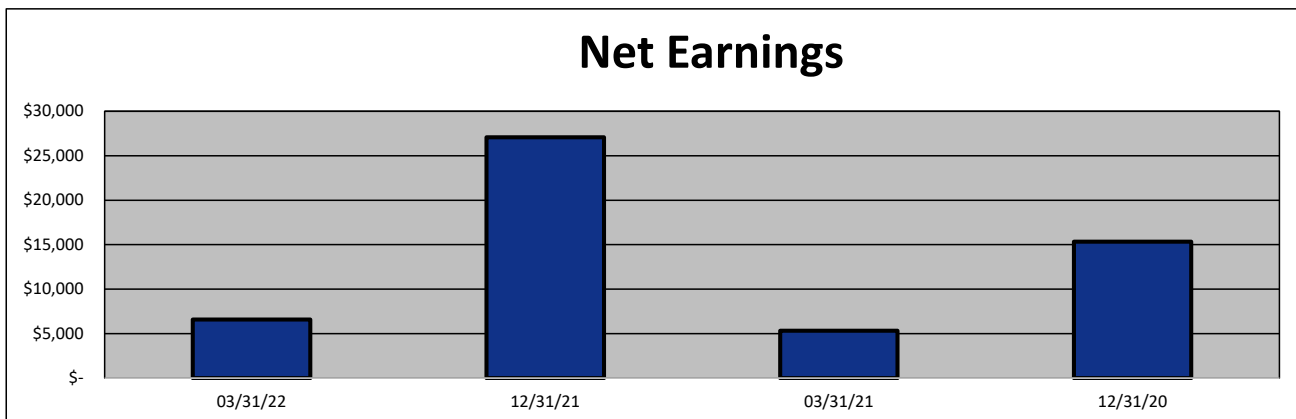
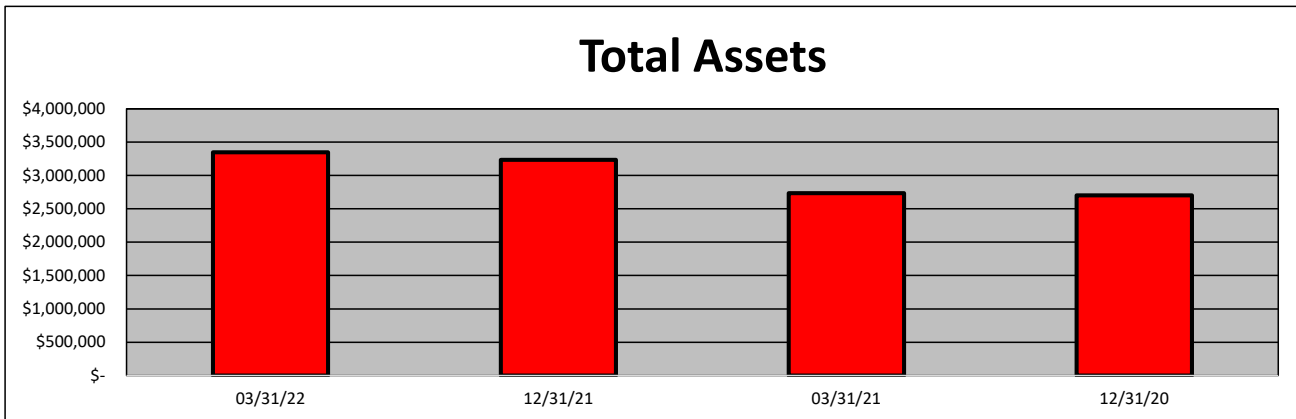
**EXECUTIVE SUMMARY - The Bank of Tampa**  
(Percentage)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.20	7.28	6.84	7.15	9.41	11.26
Leverage Ratio	7.34	7.39	7.08	7.15	9.61	12.36
Tier 1 Cap/Risk Based Assets	13.90	13.89	13.12	12.83	12.53	19.54
Risk Based Ratio	15.15	15.15	14.38	14.09	13.38	20.41
Common Equity Tier 1 Capital Ratio	13.90	13.89	13.12	12.83	12.50	19.54
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	46.82	50.70	64.23	64.46	68.26	65.34
Loans/Assets	42.40	45.31	56.46	56.21	55.23	55.81
Securities/Assets	29.05	27.89	22.06	19.93	16.80	14.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.81	0.95	0.80	0.66	0.84	0.23
Return on Avg Equity	11.91	13.33	11.20	8.24	9.50	7.24
Nonint Income/Avg Assets	0.57	0.60	0.53	0.57	0.87	1.46
Net Overhead Ratio	1.25	1.36	1.36	1.56	1.77	2.28
Efficiency Ratio	66.47	62.54	63.12	61.17	68.65	106.45
Assets (per million) per Employee	12.04	11.85	10.69	10.44	9.09	14.55
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.66	1.69	1.74	1.71	1.34	1.43
Nonperforming Loans/Total Loans	0.22	0.13	0.18	0.23	0.74	0.40
Nonperforming Assets/Total Assets	0.09	0.06	0.10	0.13	0.53	0.26
Adjusted Texas Ratio	1.38	0.73	1.31	1.63	4.05	1.42
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	2.27	2.68	2.60	3.12	3.30	3.18
Cost of funds	0.05	0.07	0.07	0.12	0.46	0.30
Net interest margin	2.22	2.62	2.54	3.01	2.64	2.15
Avg Earning Assets/Avg Assets	95.96	95.86	95.97	95.23	90.01	94.01

**SELECTED FINANCIAL DATA - The Bank of Tampa**  
(Dollars in Thousands)

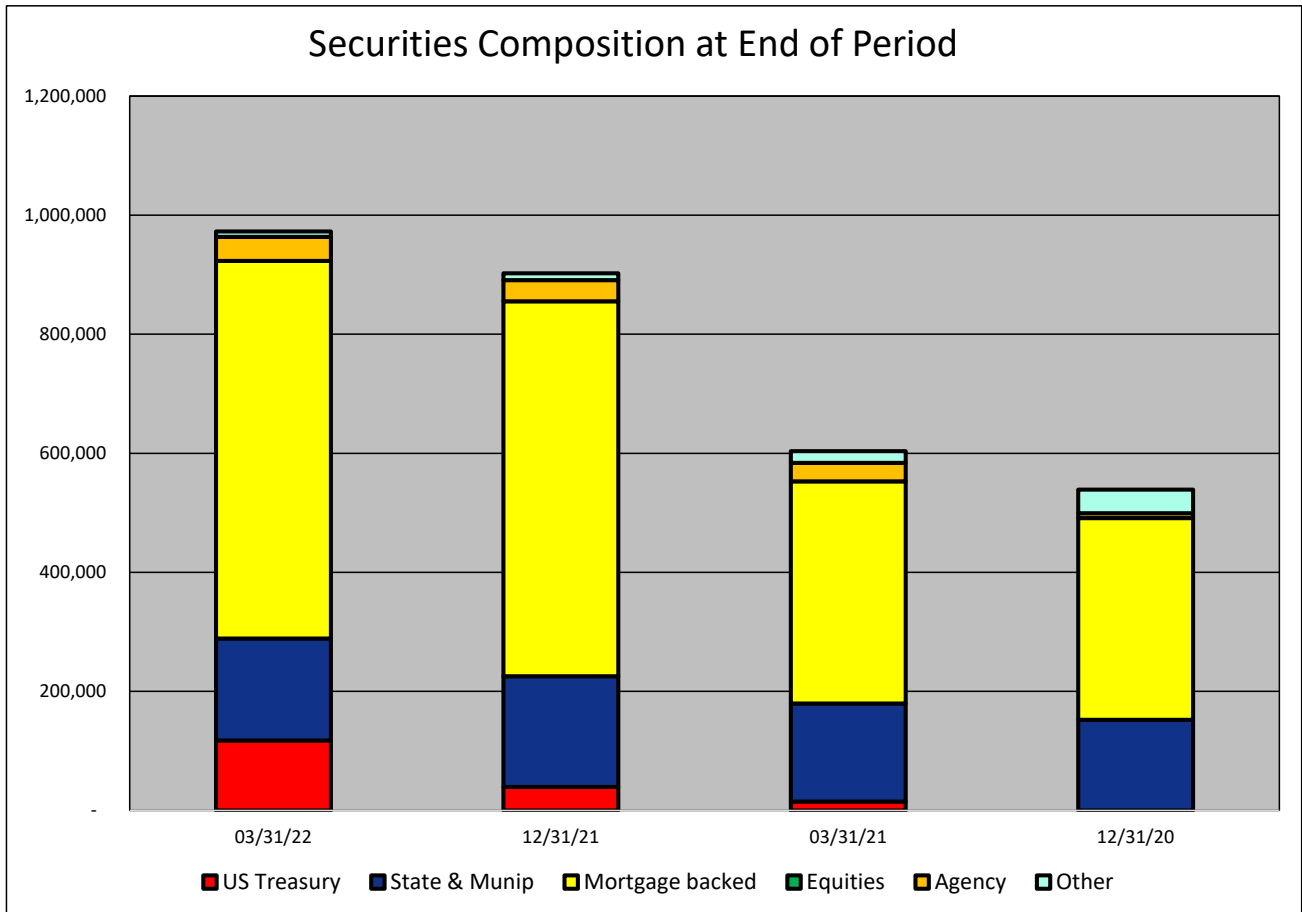
<b>As of:</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	3,347,064	3,234,599	2,736,003	2,703,533	611,061	22.33
Cash and Equivalents	842,144	772,263	505,516	565,851	336,628	66.59
Securities	972,474	902,200	603,427	538,925	369,047	61.16
Loans, net	1,419,192	1,465,649	1,544,633	1,519,601	(125,441)	(8.12)
Deposit Accounts	3,031,326	2,890,895	2,404,869	2,357,402	626,457	26.05
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	207,462	235,535	187,025	193,343	20,437	10.93

<b>Period Ending</b>	<b>03/31/22</b>	<b>12/31/21</b>	<b>03/31/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	6,595	27,080	5,327	15,332	1,268	23.80
Interest Income	17,642	73,034	16,700	69,011	942	5.64
Interest Expense	382	1,698	428	2,375	(46)	(10.75)
Net Interest Income	17,260	71,336	16,272	66,636	988	6.07
Prov for Loan Loss	(1,250)	(800)	900	13,000	(2,150)	(238.89)
Noninterest income	4,623	17,132	3,550	13,163	1,073	30.23
Gain on Sale of Securities	-	537	505	1,632	(505)	(100.00)
Noninterest Expense	14,715	55,917	12,670	49,337	2,045	16.14
Net Operating Income	8,418	33,351	6,252	17,462	2,166	34.64
Income Taxes	1,806	6,926	1,403	3,801	403	28.72



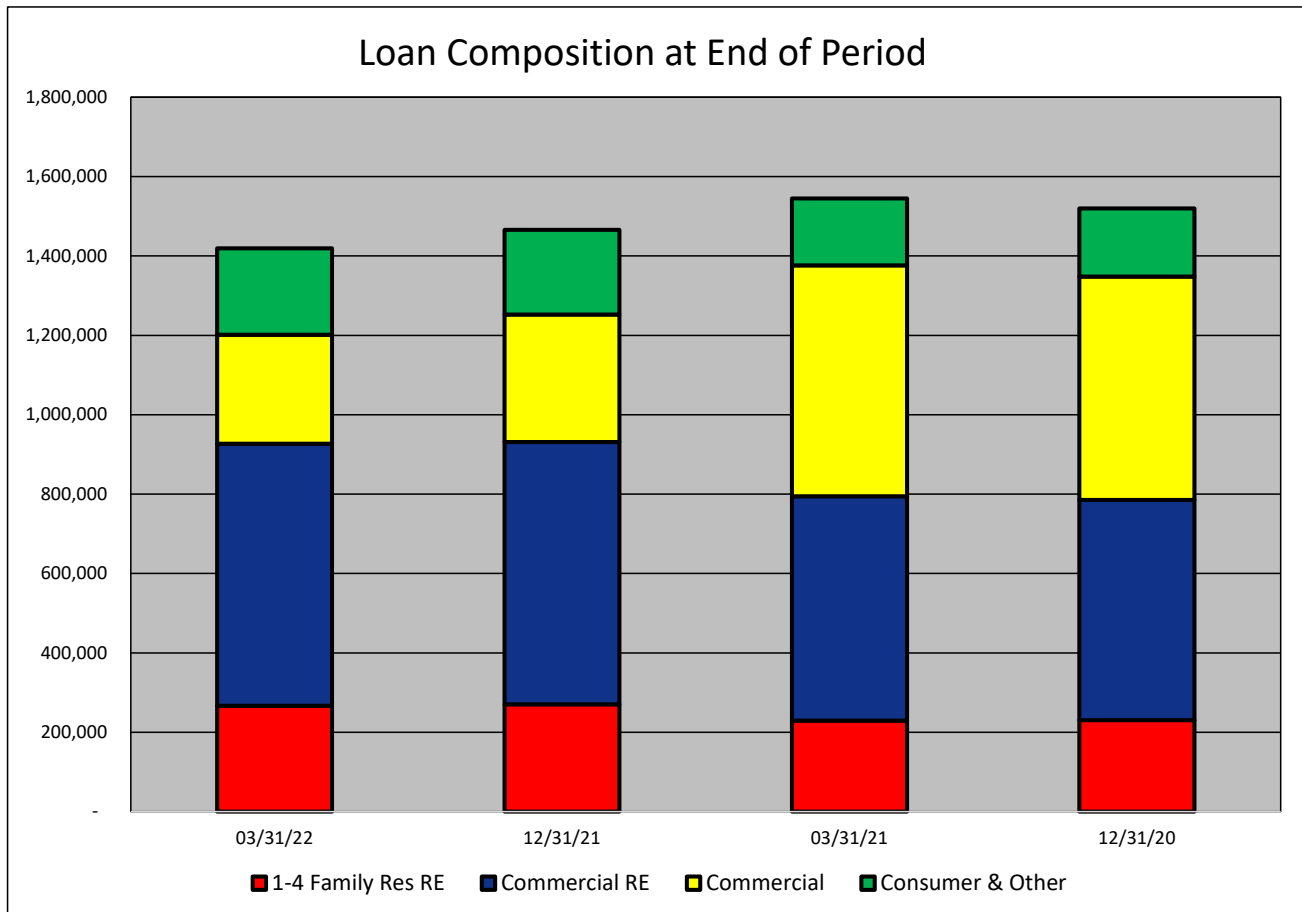
**SECURITIES COMPOSITION - The Bank of Tampa**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	117,493	39,387	14,923	-	102,570	687.33
State & Munip	171,302	185,958	164,705	152,125	6,597	4.01
Mortgage backed	634,242	629,848	373,098	339,168	261,144	69.99
Equities	-	-	-	-	-	NA
Agency	40,606	35,851	31,017	8,044	9,589	30.92
Other	8,831	11,156	19,684	39,588	(10,853)	(55.14)
<b>Total Securities</b>	<b>972,474</b>	<b>902,200</b>	<b>603,427</b>	<b>538,925</b>	<b>369,047</b>	<b>61.16</b>



**LOAN PORTFOLIO COMPOSITION - The Bank of Tampa**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	266,368	270,071	229,025	230,530	37,343	16.31
Commercial RE	660,610	660,936	565,750	555,009	94,860	16.77
Commercial	274,645	321,581	581,674	562,725	(307,029)	(52.78)
Consumer & Other	217,569	213,061	168,184	171,337	49,385	29.36
<b>Loans, Net</b>	<b>1,419,192</b>	<b>1,465,649</b>	<b>1,544,633</b>	<b>1,519,601</b>	<b>(125,441)</b>	<b>(8.12)</b>



**LOAN PORTFOLIO QUALITY - The Bank of Tampa**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN LOSS RESERVE ACTIVITY:**

Beginning Balance	24,770	25,955	25,955	14,527	(1,185)	(4.57)
Total Recoveries	74	811	153	465	(79)	(51.63)
Total Charge-offs	-	1,196	86	2,037	(86)	(100.00)
Provision Expense	(1,250)	(800)	900	13,000	(2,150)	(238.89)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>23,594</u>	<u>24,770</u>	<u>26,922</u>	<u>25,955</u>	<u>(3,328)</u>	<u>(12.36)</u>

**NON-PERFORMING ASSETS:**

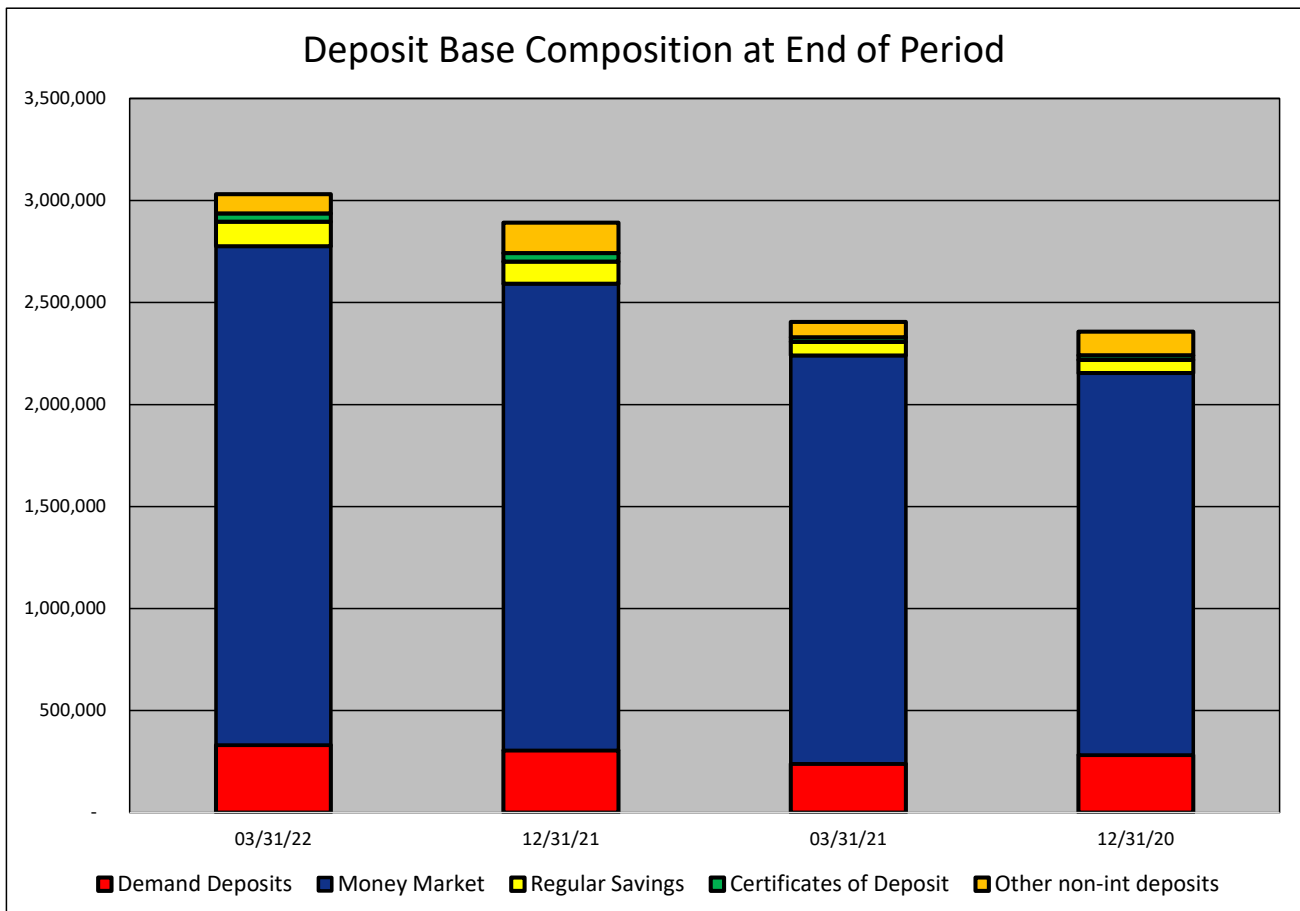
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,094	1,848	2,801	3,568	293	10.46
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3,094</u>	<u>1,848</u>	<u>2,801</u>	<u>3,568</u>	<u>293</u>	<u>10.46</u>

**DEPOSIT BASE COMPOSITION - The Bank of Tampa**  
(Dollars in Thousands)

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

Demand Deposits	331,632	305,527	238,999	282,034	92,633	38.76
Money Market	2,444,059	2,286,936	2,001,720	1,872,726	442,339	22.10
Regular Savings	120,614	107,802	66,271	64,257	54,343	82.00
Certificates of Deposit	40,068	42,106	23,048	22,208	17,020	73.85
Other non-int deposits	94,953	148,524	74,831	116,177	20,122	26.89
<b>Total Deposits</b>	<b>3,031,326</b>	<b>2,890,895</b>	<b>2,404,869</b>	<b>2,357,402</b>	<b>626,457</b>	<b>26.05</b>



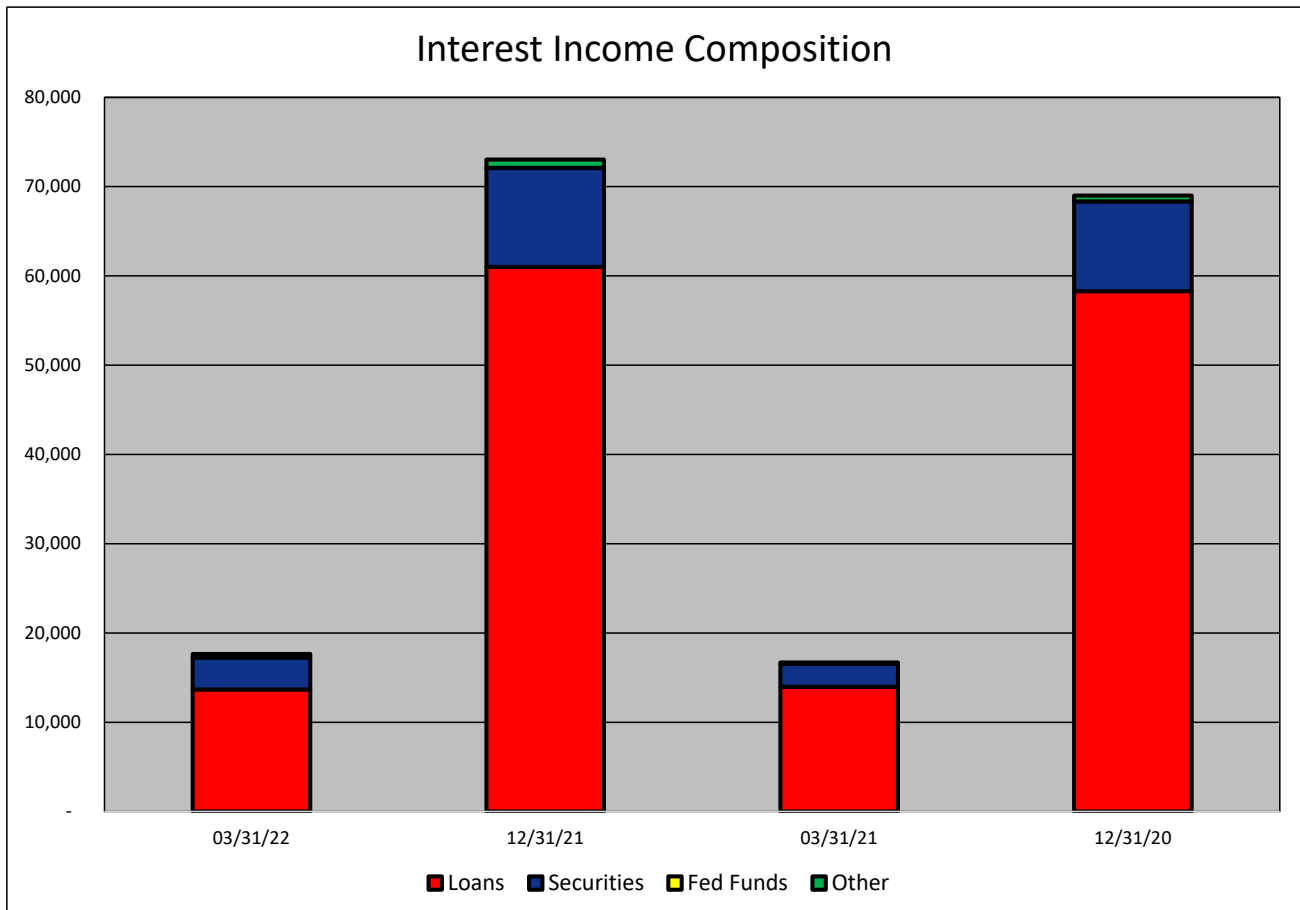


**INTEREST INCOME COMPOSITION- The Bank of Tampa**  
(Dollars in Thousands)

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

Loans	13,654	61,022	13,971	58,280	(317)	(2.27)
Securities	3,581	11,065	2,563	10,057	1,018	39.72
Fed Funds	-	13	-	-	-	NA
Other	407	934	166	674	241	145.18
<b>Total Int Income</b>	<b>17,642</b>	<b>73,034</b>	<b>16,700</b>	<b>69,011</b>	<b>942</b>	<b>5.64</b>

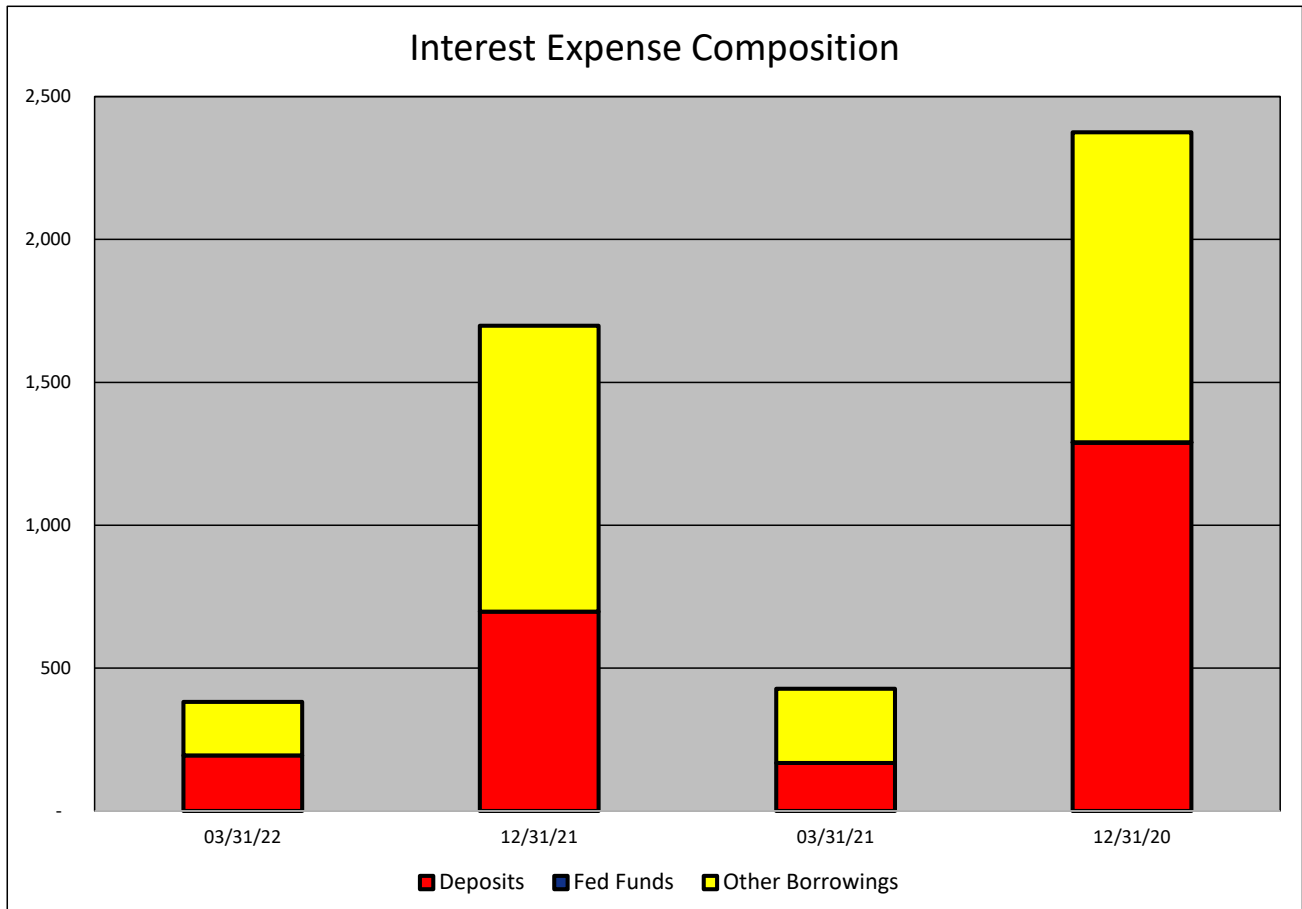


**INTEREST EXPENSE COMPOSITION- The Bank of Tampa**  
(Dollars in Thousands)

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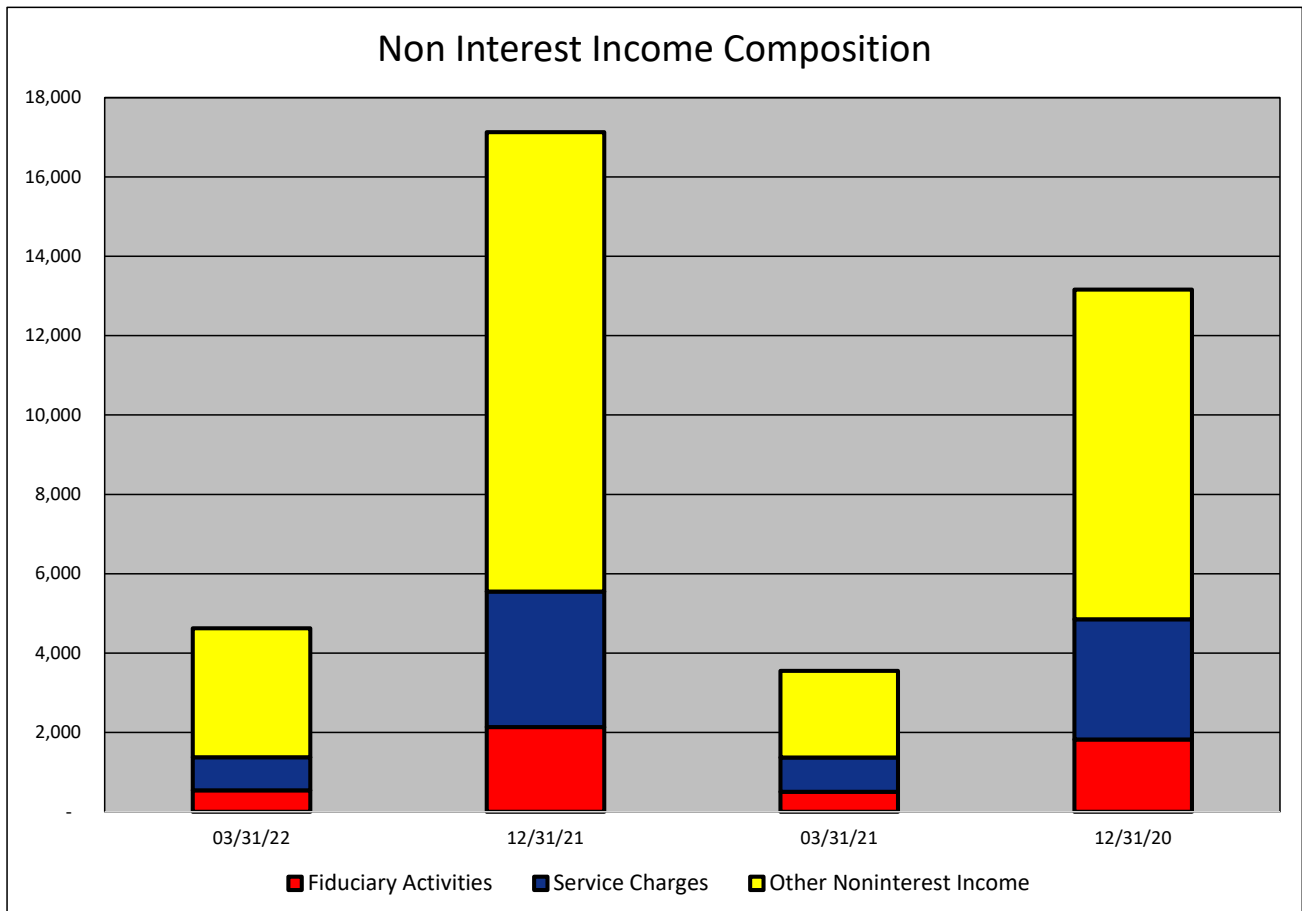
**INTEREST EXPENSE CATEGORY**

Deposits	194	698	168	1,289	26	15.48
Fed Funds	-	-	-	1	-	NA
Other Borrowings	188	1,000	260	1,085	(72)	(27.69)
<b>Total Int Expense</b>	<b>382</b>	<b>1,698</b>	<b>428</b>	<b>2,375</b>	<b>(46)</b>	<b>(10.75)</b>



**NONINTEREST INCOME COMPOSITION- The Bank of Tampa**  
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	541	2,134	501	1,820	40	7.98
Service Charges	836	3,414	869	3,034	(33)	(3.80)
Other Noninterest Income	3,246	11,584	2,180	8,309	1,066	48.90
<b>Total Nonint. Income</b>	<b>4,623</b>	<b>17,132</b>	<b>3,550</b>	<b>13,163</b>	<b>1,073</b>	<b>30.23</b>

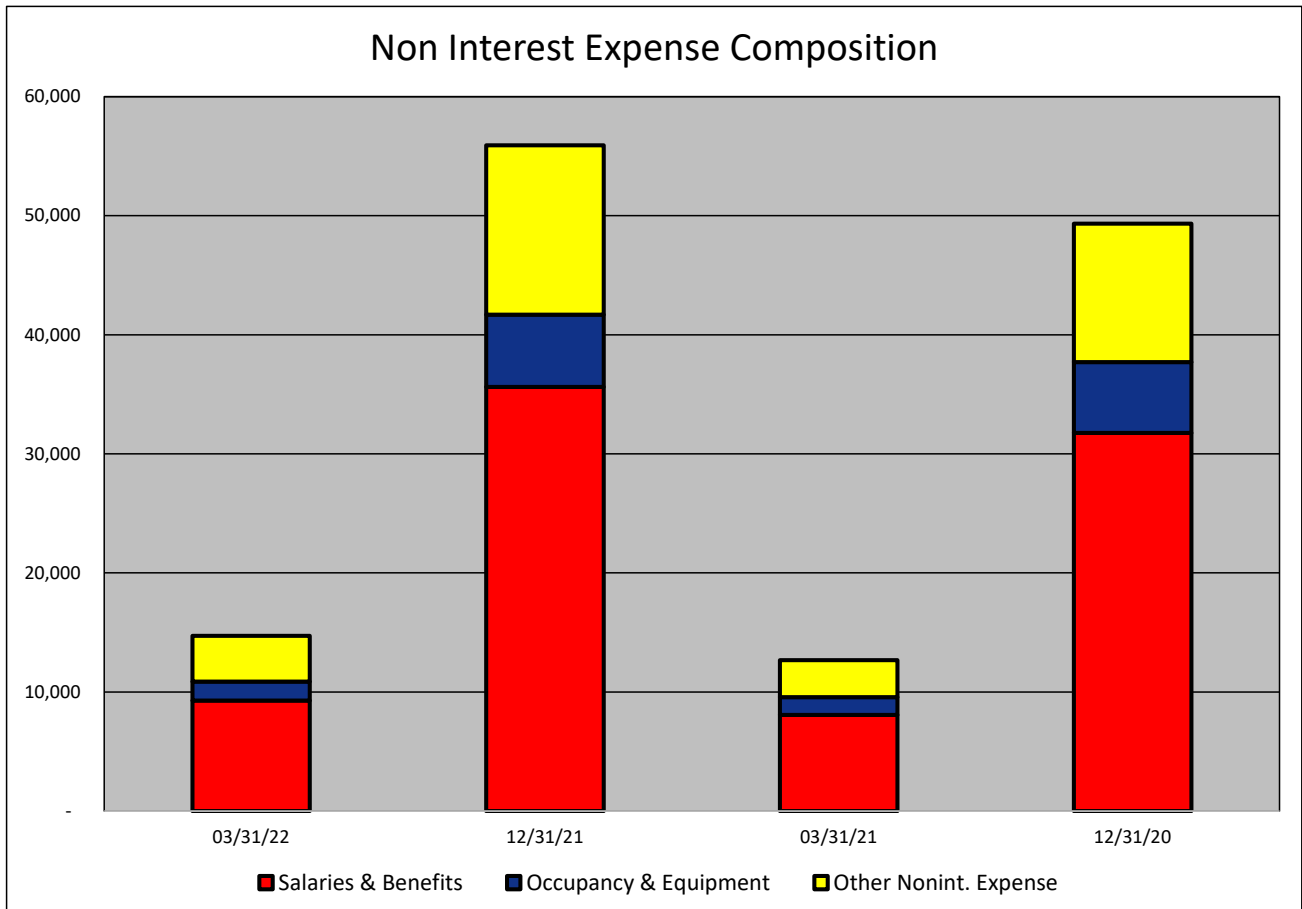


**NONINTEREST EXPENSE COMPOSITION- The Bank of Tampa**  
(Dollars in Thousands)

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

Salaries & Benefits	9,286	35,617	8,073	31,762	1213	15.03
Occupancy & Equipment	1,598	6,066	1,500	5,938	98	6.53
Other Nonint. Expense	3,831	14,234	3,097	11,637	734	23.70
<b>Total Nonint. Expense</b>	<b>14,715</b>	<b>55,917</b>	<b>12,670</b>	<b>49,337</b>	<b>2045</b>	<b>16.14</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Climate First Bank	167,276	-	NA
Waterfall Bank	87,152	-	NA
Bankflorida	298,827	203,364	46.94
Flagship Bank	480,882	352,819	36.30
Englewood Bank & Trust	577,688	464,838	24.28
The Bank Of Tampa	3,347,064	2,736,003	22.33
Charlotte State Bank & Trust	646,152	528,760	22.20
Finemark National Bank & Trust	3,486,526	2,870,778	21.45
Edison National Bank	576,353	483,771	19.14
First National Bank Of Pasco	289,823	244,582	18.50
Tcm Bank, National Association	299,062	252,416	18.48
Gulfside Bank	240,573	205,402	17.12
Raymond James Bank	38,579,480	33,220,680	16.13
Brannen Bank	827,673	720,238	14.92
First Citrus Bank	689,034	613,162	12.37
Sanibel Captiva Community Bank	797,277	745,001	7.02
Century Bank Of Florida	111,717	105,879	5.51
Central Bank	268,388	308,975	(13.14)
First Home Bank	888,441	1,716,745	(48.25)

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

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Climate First Bank	131,760	-	NA
Waterfall Bank	24,447	-	NA
Flagship Bank	370,457	234,959	57.67
Bankflorida	201,946	132,808	52.06
Raymond James Bank	28,210,704	23,224,186	21.47
Tcm Bank, National Association	274,048	227,639	20.39
Gulfside Bank	113,720	104,992	8.31
Finemark National Bank & Trust	2,049,661	1,908,502	7.40
First National Bank Of Pasco	158,291	151,180	4.70
Century Bank Of Florida	60,363	60,091	0.45
Edison National Bank	155,587	157,328	(1.11)
Brannen Bank	294,609	303,294	(2.86)
Charlotte State Bank & Trust	217,034	227,933	(4.78)
Sanibel Captiva Community Bank	456,782	486,595	(6.13)
<b>The Bank Of Tampa</b>	<b>1,419,192</b>	<b>1,544,633</b>	<b>(8.12)</b>
Englewood Bank & Trust	168,478	189,725	(11.20)
First Citrus Bank	397,851	477,594	(16.70)
Central Bank	201,094	246,616	(18.46)
First Home Bank	638,229	1,597,232	(60.04)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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