

Waterfall Bank

Clearwater, FL

Established

9/20/2021

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
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
First Home Bank	0.24
Climate First Bank	(2.19)
Waterfall Bank	(3.18)
Gulf Coast Business Bank	(22.20)

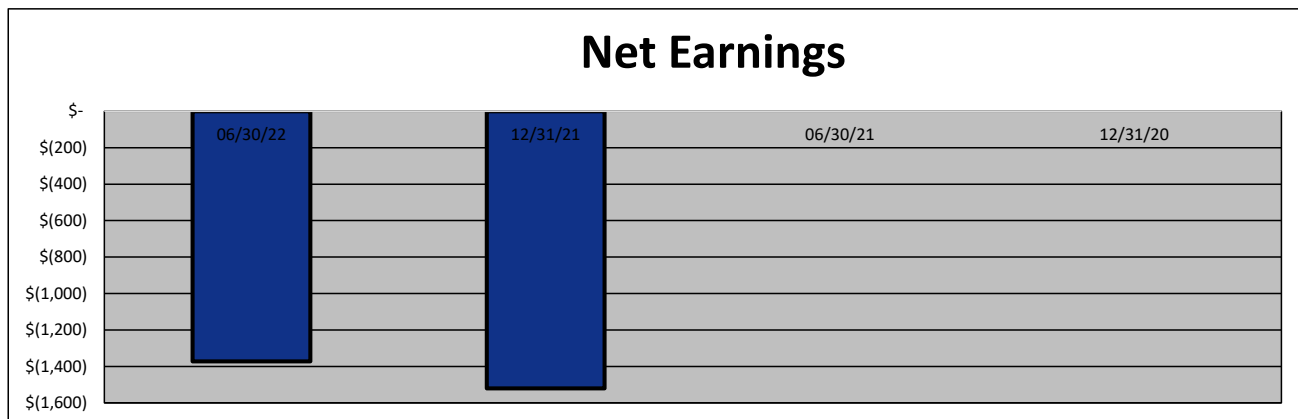
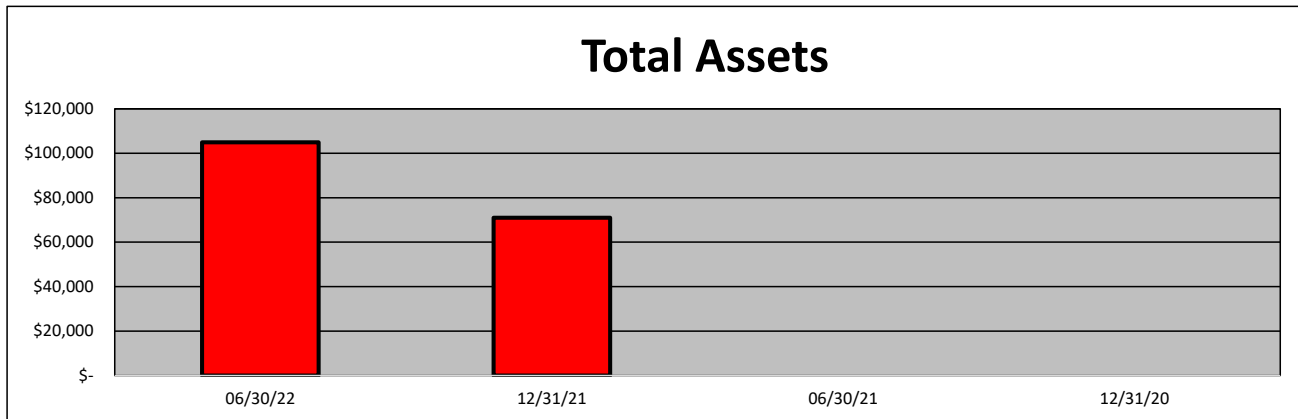
EXECUTIVE SUMMARY - Waterfall Bank
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	39.32	61.33	0.00	0.00	10.08	14.41
Leverage Ratio	43.24	60.03	0.00	0.00	10.09	15.84
Tier 1 Cap/Risk Based Assets	59.68	483.38	0.00	0.00	16.44	14.50
Risk Based Ratio	60.30	483.83	0.00	0.00	17.29	15.32
Common Equity Tier 1 Capital Ratio	59.68	483.38	0.00	0.00	16.42	14.50
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	90.52	19.52	0.00	0.00	64.07	66.55
Loans/Assets	54.83	7.53	0.00	0.00	52.71	56.90
Securities/Assets	12.10	4.25	0.00	0.00	17.27	14.64
PROFITABILITY:						
Return on Avg Assets	(3.18)	(7.80)	0.00	0.00	0.67	(0.68)
Return on Avg Equity	(6.49)	(8.67)	0.00	0.00	9.14	6.92
Nonint Income/Avg Assets	0.01	0.00	0.00	0.00	0.86	1.38
Net Overhead Ratio	5.15	10.38	0.00	0.00	1.91	3.16
Efficiency Ratio	288.21	7780.77	0.00	0.00	225.75	412.63
Assets (per million) per Employee	5.24	3.38	0.00	0.00	9.27	14.05
ASSET QUALITY:						
Reserves/Loans	0.74	0.75	0.00	0.00	1.36	1.30
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.69	0.26
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.47	0.18
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.38	1.58
YIELDS & COSTS:						
Yield on earning assets	2.06	0.22	0.00	0.00	3.18	3.17
Cost of funds	0.26	0.26	0.00	0.00	0.42	0.30
Net interest margin	1.93	0.14	0.00	0.00	2.61	2.34
Avg Earning Assets/Avg Assets	92.12	97.62	0.00	0.00	90.17	94.37

SELECTED FINANCIAL DATA - Waterfall 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	104,873	70,959	-	-	104,873	NA
Cash and Equivalents	32,700	61,186	-	-	32,700	NA
Securities	12,694	3,013	-	-	12,694	NA
Loans, net	57,503	5,342	-	-	57,503	NA
Deposit Accounts	63,523	27,364	-	-	63,523	NA
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	41,233	43,517	-	-	41,233	NA

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(1,372)	(1,521)	-	-	(1,372)	NA
Interest Income	818	42	-	-	818	NA
Interest Expense	50	16	-	-	50	NA
Net Interest Income	768	26	-	-	768	NA
Prov for Loan Loss	385	40	-	-	385	NA
Noninterest income	4	-	-	-	4	NA
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,225	2,023	-	-	2,225	NA
Net Operating Income	(1,838)	(2,037)	-	-	(1,838)	NA
Income Taxes	(466)	(516)	-	-	(466)	NA

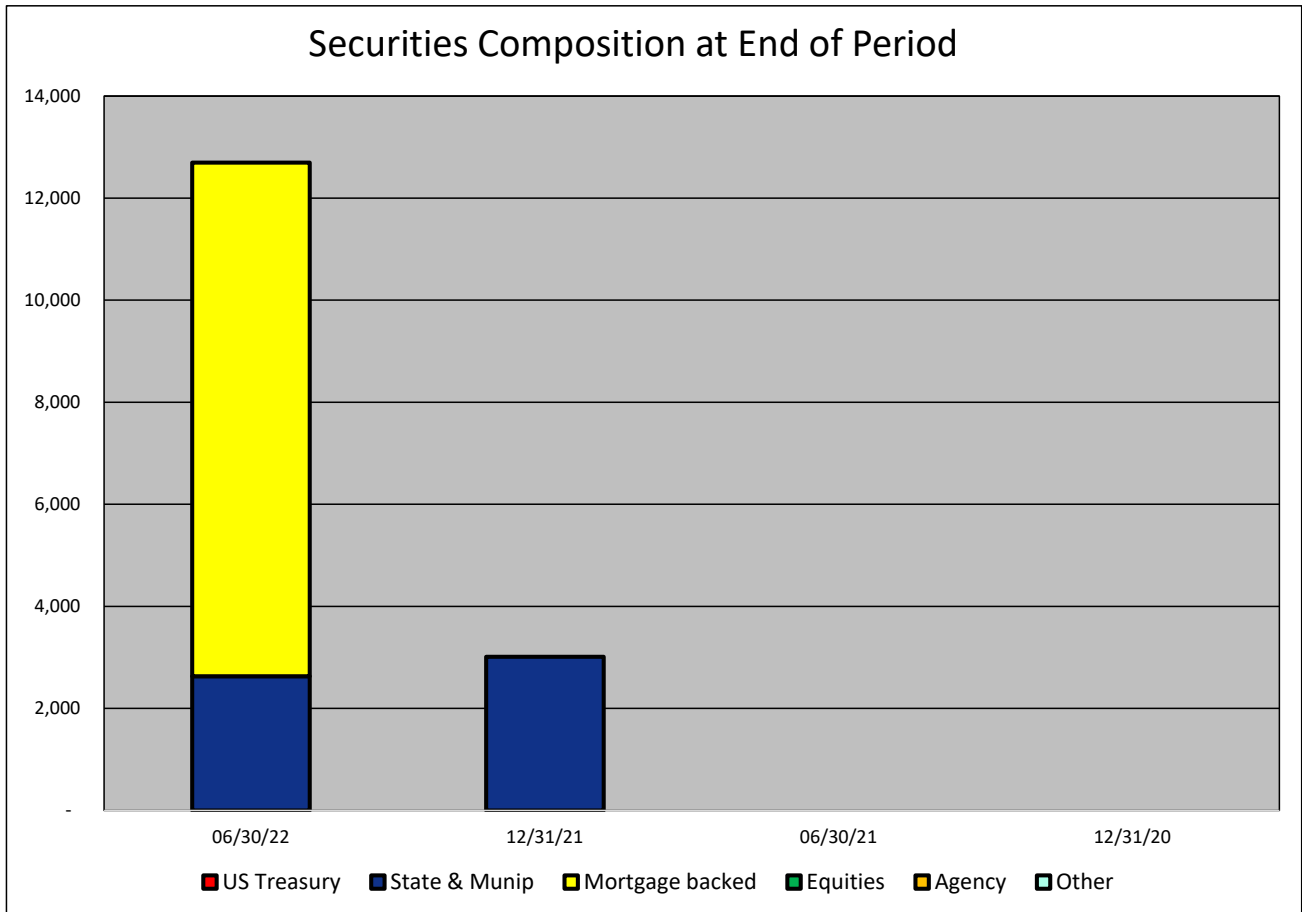


SECURITIES COMPOSITION - Waterfall Bank
(Dollars in Thousands)

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	2,629	3,013	-	-	2,629	NA
Mortgage backed	10,065	-	-	-	10,065	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	12,694	3,013	-	-	12,694	NA

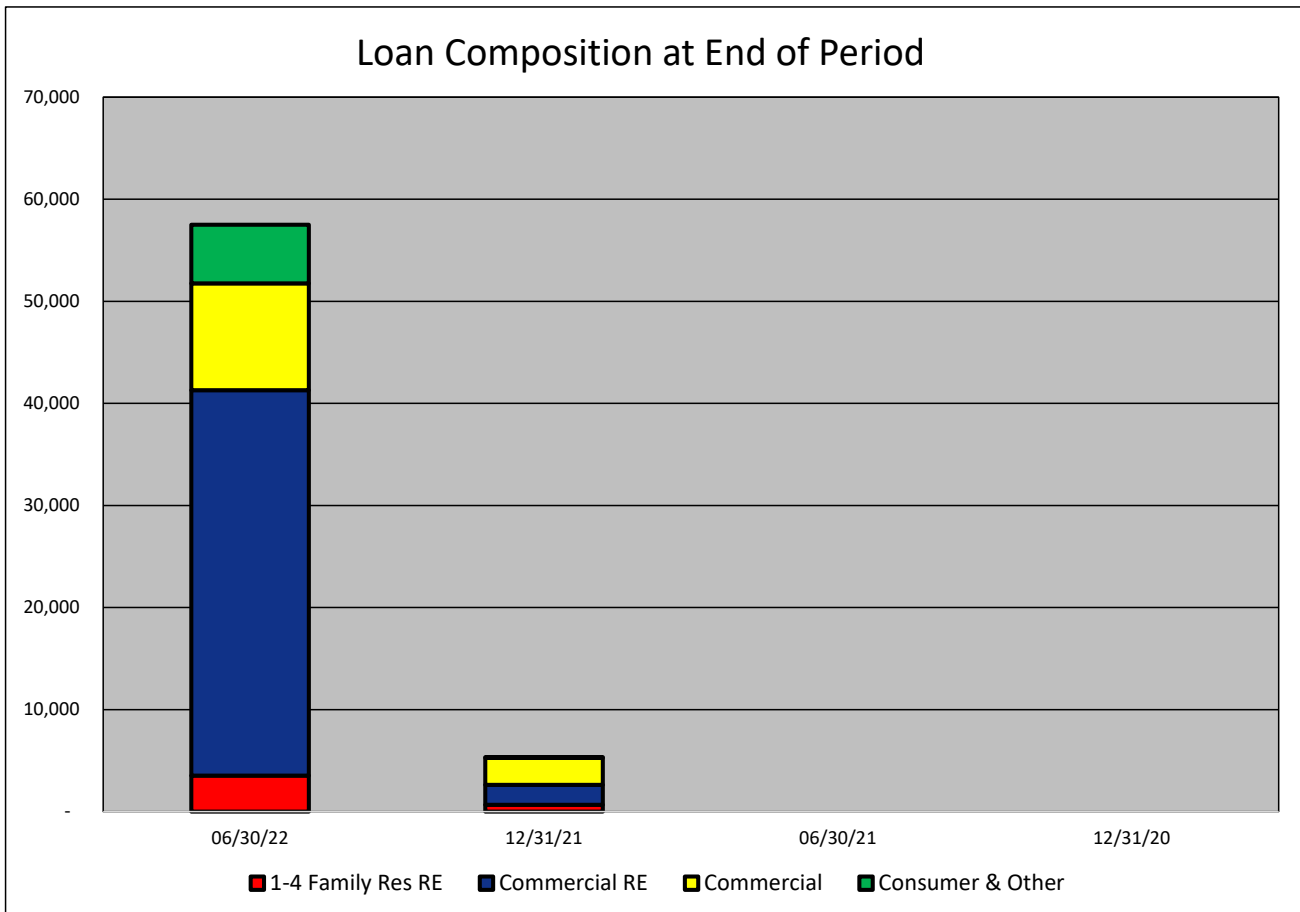


LOAN PORTFOLIO COMPOSITION - Waterfall Bank
(Dollars in Thousands)

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 CATEGORY:

1-4 Family Res RE	3,536	663	-	-	3,536	NA
Commercial RE	37,766	1,958	-	-	37,766	NA
Commercial	10,458	2,658	-	-	10,458	NA
Consumer & Other	5,743	63	-	-	5,743	NA
Loans, Net	57,503	5,342	-	-	57,503	NA



LOAN PORTFOLIO QUALITY - Waterfall 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	40	-	-	-	40	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	385	40	-	-	385	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	425	40	-	-	425	NA
	425	40	-	-	425	NA

NON-PERFORMING ASSETS:

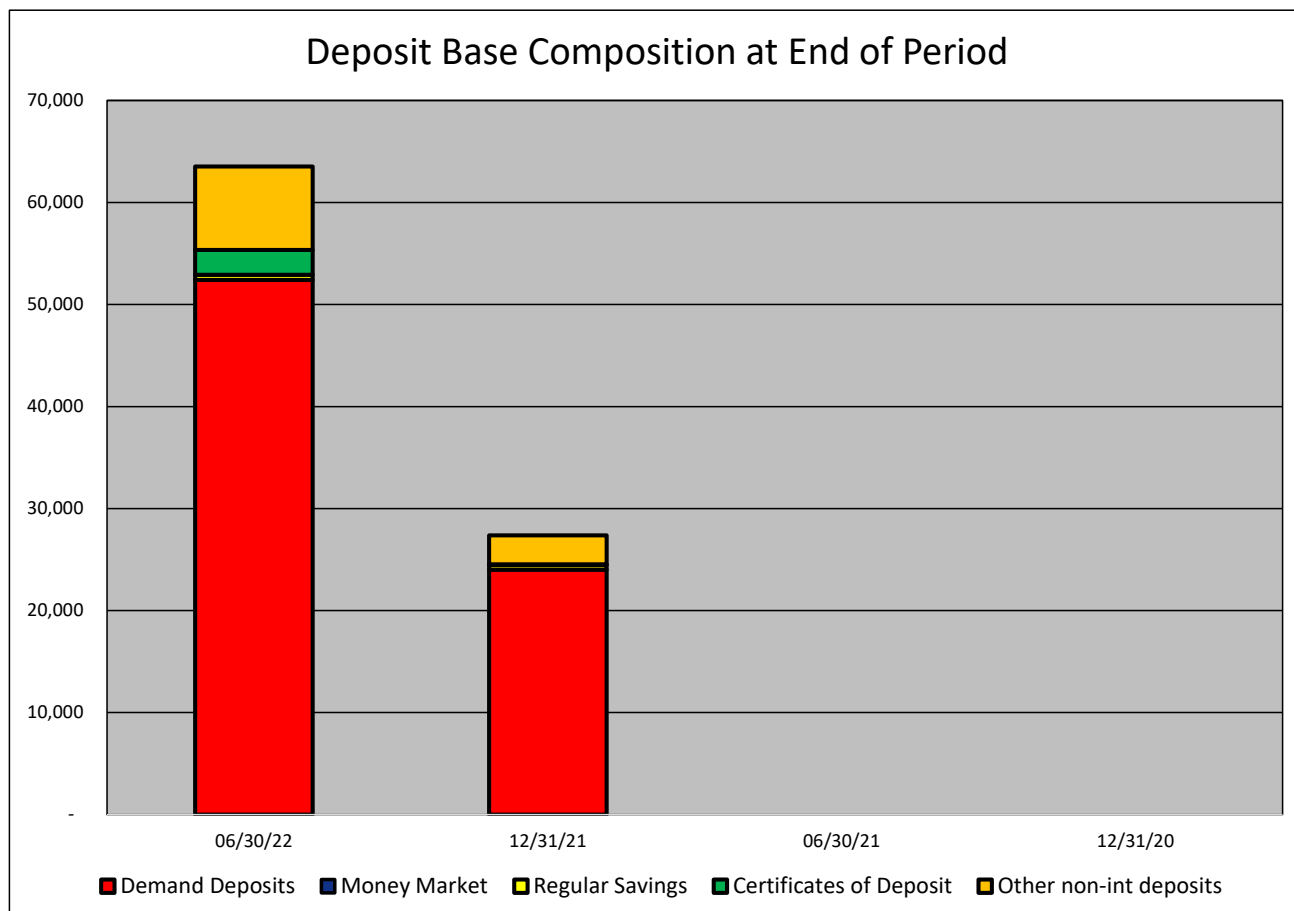
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA
	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Waterfall 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	52,425	24,009	-	-	52,425	NA
Money Market	-	-	-	-	-	NA
Regular Savings	478	442	-	-	478	NA
Certificates of Deposit	2,443	76	-	-	2,443	NA
Other non-int deposits	8,177	2,837	-	-	8,177	NA
Total Deposits	63,523	27,364	-	-	63,523	NA

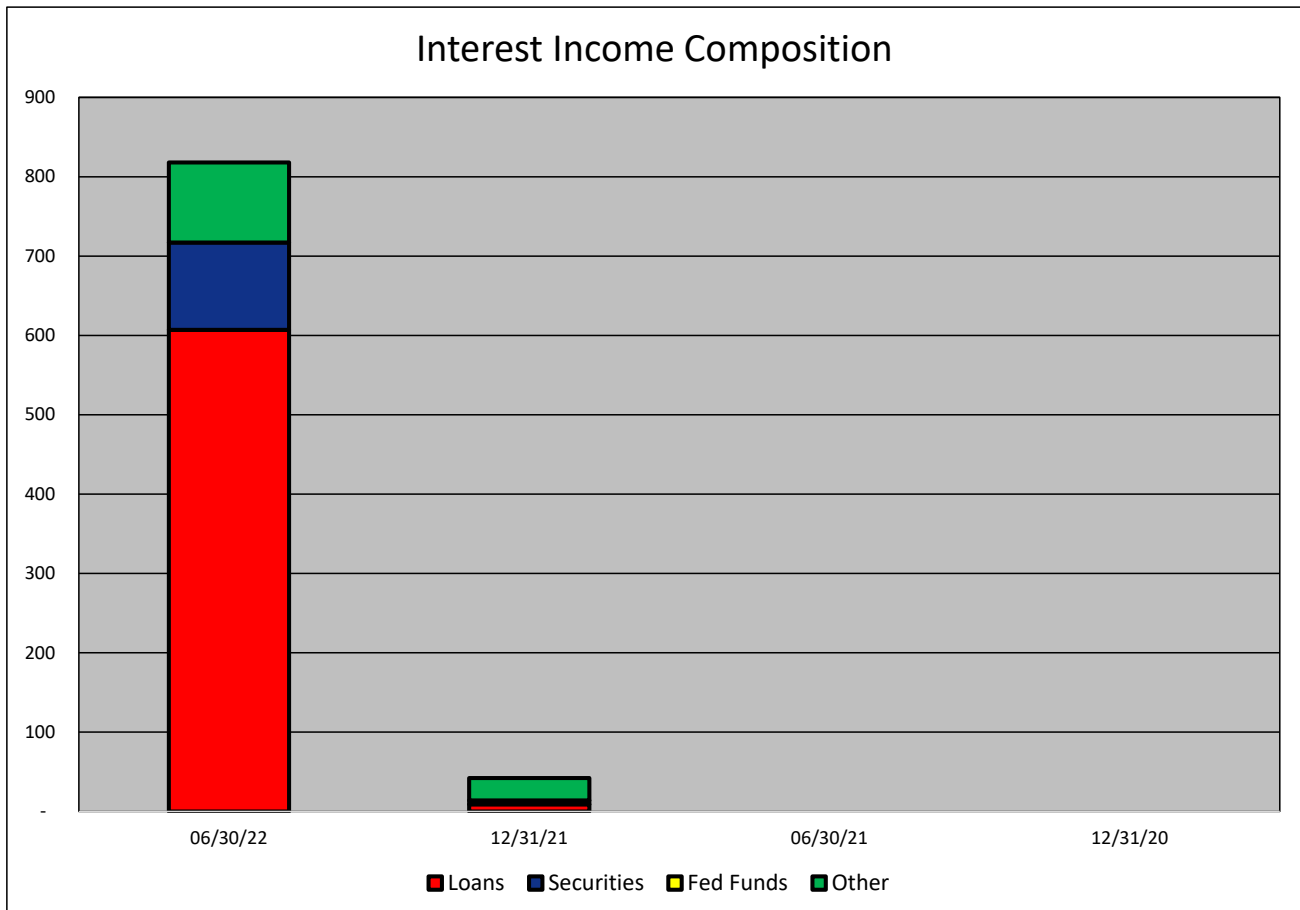


INTEREST INCOME COMPOSITION- Waterfall Bank
(Dollars in Thousands)

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	607	9	-	-	607	NA
Securities	110	5	-	-	110	NA
Fed Funds	-	-	-	-	-	NA
Other	101	28	-	-	101	NA
Total Int Income	818	42	-	-	818	NA

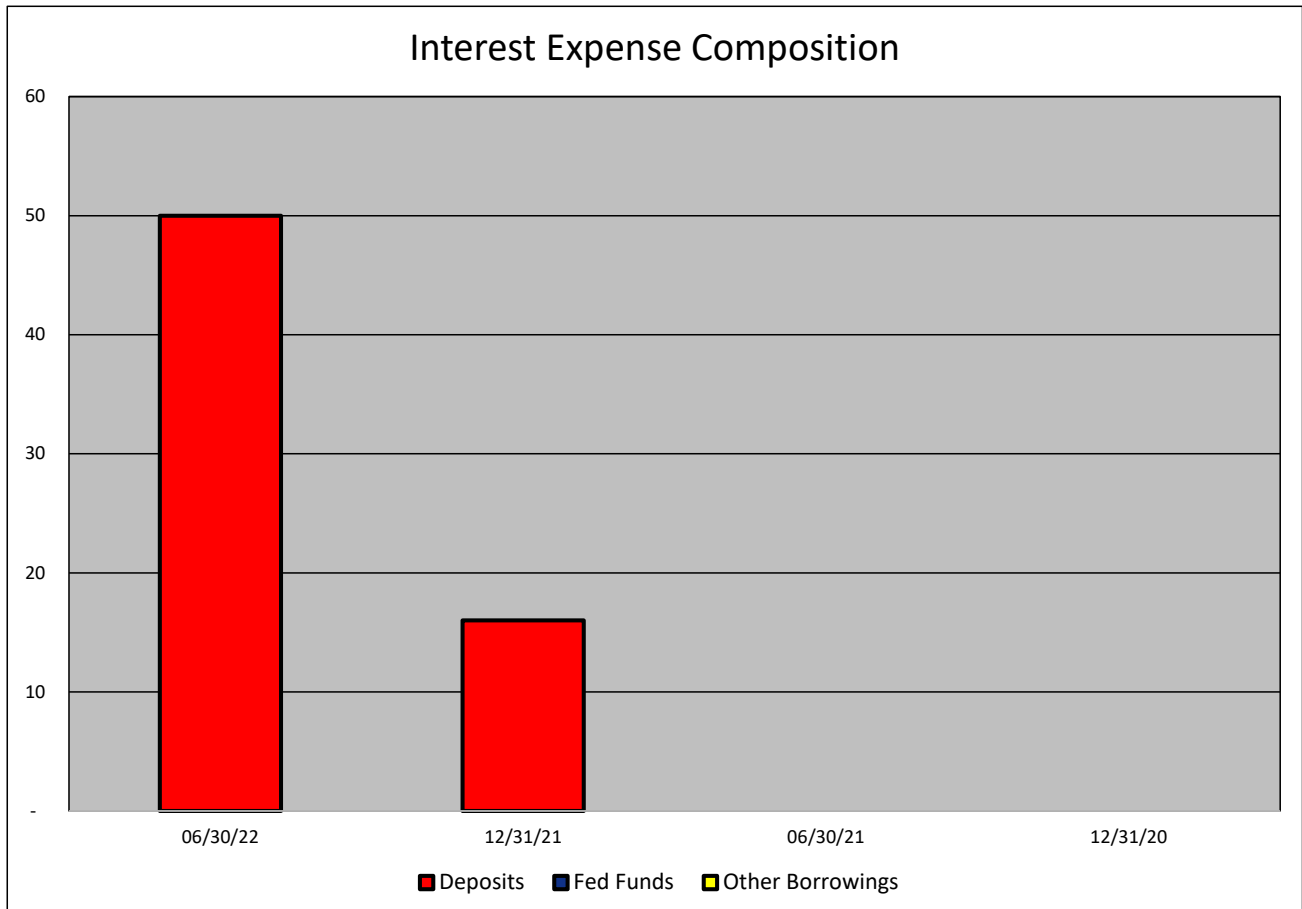


INTEREST EXPENSE COMPOSITION- Waterfall Bank
(Dollars in Thousands)

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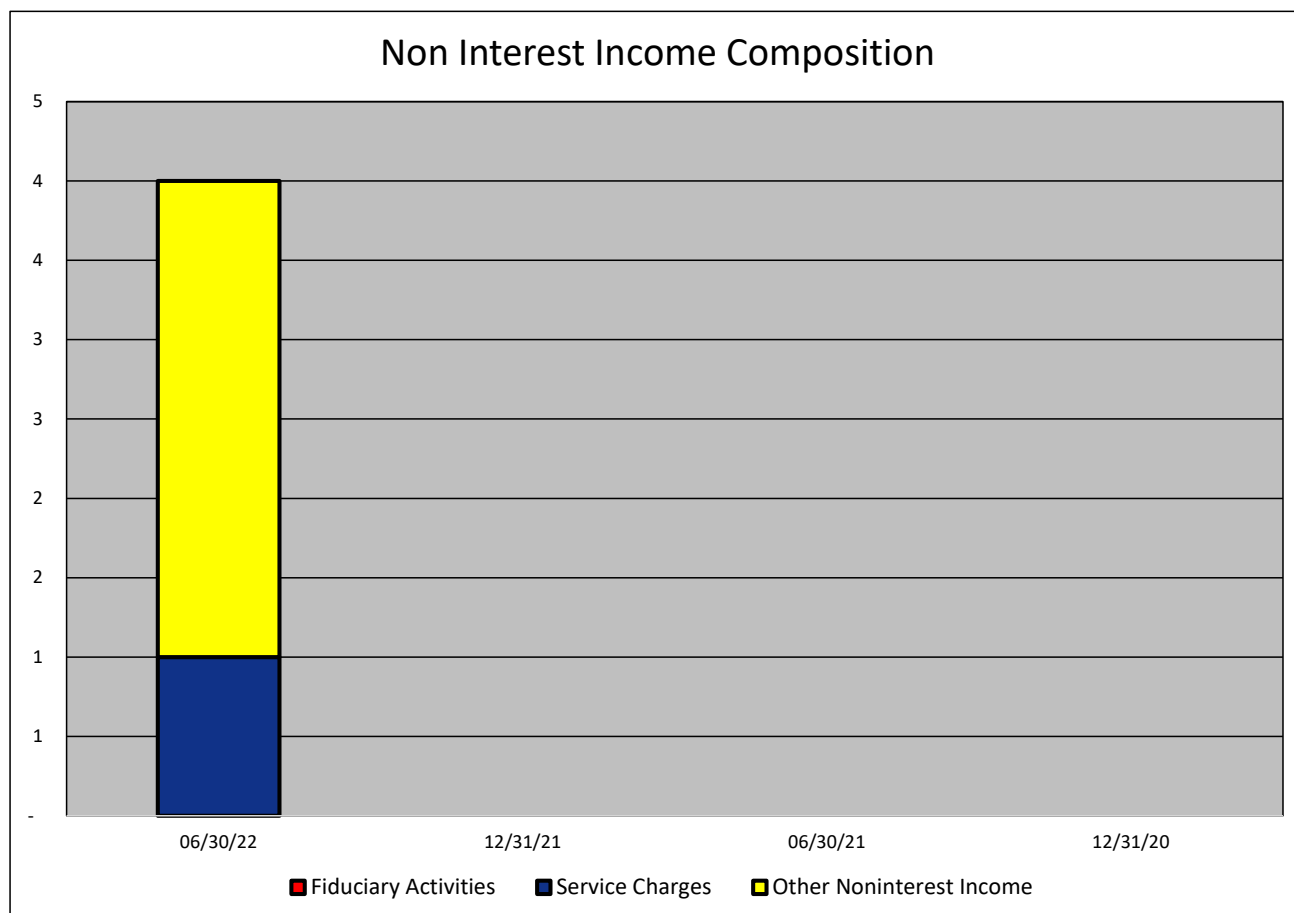
INTEREST EXPENSE CATEGORY

Deposits	50	16	-	-	50	NA
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	50	16	-	-	50	NA



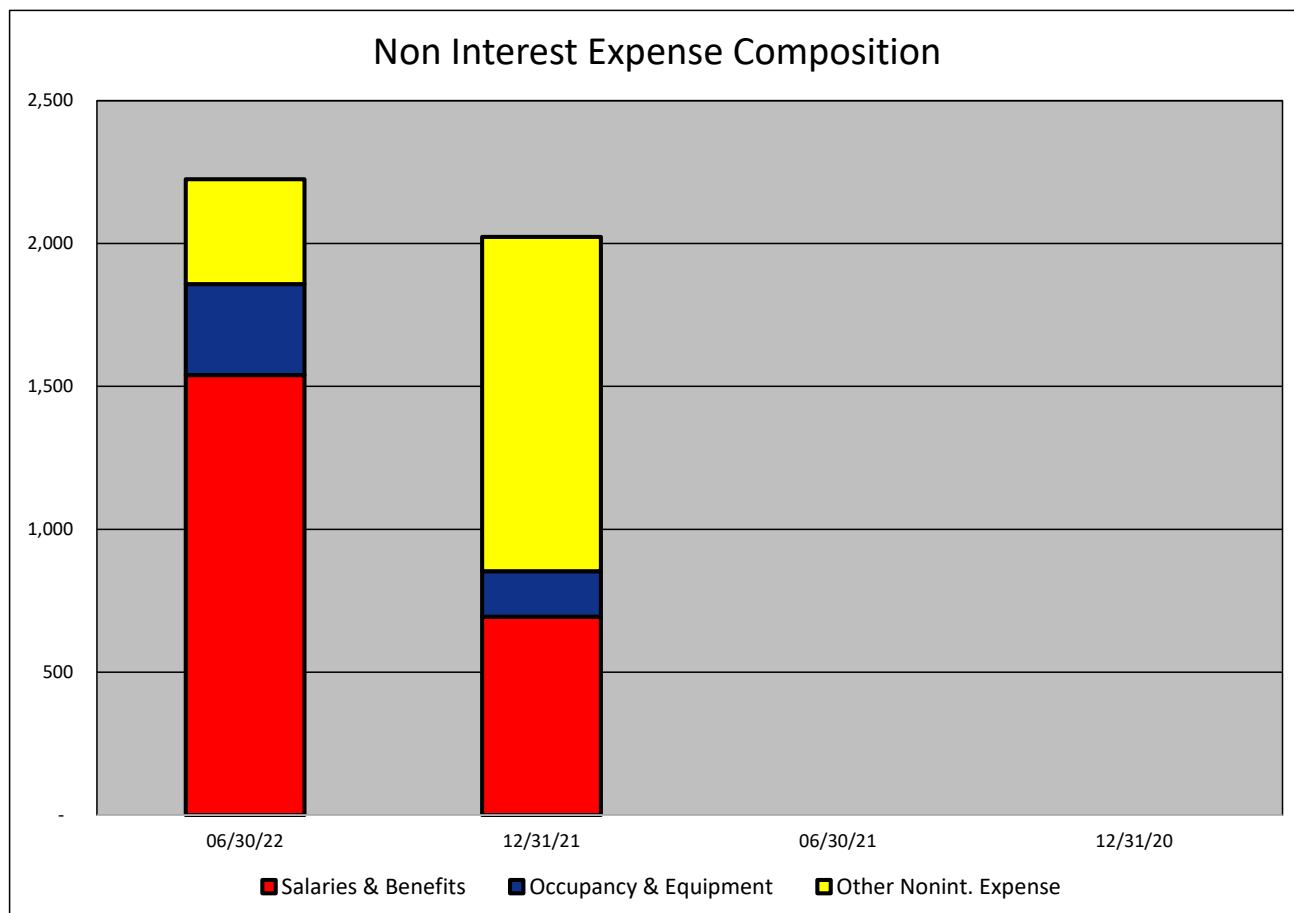
NONINTEREST INCOME COMPOSITION- Waterfall Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1	-	-	-	1	NA
Other Noninterest Income	3	-	-	-	3	NA
Total Nonint. Income	4	-	-	-	4	NA



NONINTEREST EXPENSE COMPOSITION- Waterfall Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,540	694	-	-	1540	NA
Occupancy & Equipment	318	159	-	-	318	NA
Other Nonint. Expense	367	1,170	-	-	367	NA
Total Nonint. Expense	2,225	2,023	-	-	2225	NA



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)

Select Peer Average	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)

Select Peer Average	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	99.83	0.00	0.00	0.00
Waterfall Bank	39.32	43.24	59.68	60.30	59.68
Climate First Bank	17.71	19.30	19.05	19.95	19.05
Tcm Bank, National Association	20.48	19.25	20.26	21.54	20.26
Bankflorida	12.20	12.75	14.92	15.81	14.92
First Home Bank	11.10	11.44	15.21	16.46	15.21
Flagship Bank	11.36	9.93	0.00	0.00	0.00
First National Bank Of Pasco	6.33	9.69	0.00	0.00	0.00
Finemark National Bank & Trust	7.92	9.51	17.47	18.58	17.47
Central Bank	9.71	9.47	0.00	0.00	0.00
Gulfside Bank	7.58	9.18	0.00	0.00	0.00
First Citrus Bank	8.04	8.04	12.98	13.99	12.98
Charlotte State Bank & Trust	7.26	7.92	23.84	25.10	23.84
Century Bank Of Florida	6.12	7.62	11.41	12.43	11.41
The Bank Of Tampa	5.92	7.28	13.50	14.75	13.50
Englewood Bank & Trust	6.55	7.07	20.68	21.90	20.68
Raymond James Bank	5.71	7.06	12.16	13.41	12.16
Edison National Bank	5.95	6.85	23.36	24.61	23.36
Sanibel Captiva Community Bank	6.43	6.25	10.31	11.24	10.31
Brannen Bank	2.28	5.04	15.16	16.23	15.16

Select Peer Average	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	122.65	91.44	0.79
First Home Bank	93.59	77.80	5.46
Central Bank	90.84	76.82	2.50
Flagship Bank	90.75	79.88	1.95
Waterfall Bank	90.52	54.83	12.10
Climate First Bank	88.53	72.49	1.81
Bankflorida	87.97	77.14	8.04
Raymond James Bank	80.87	73.77	21.61
Sanibel Captiva Community Bank	74.01	69.09	7.82
Finemark National Bank & Trust	71.46	60.51	33.03
Century Bank Of Florida	65.78	57.49	11.33
First National Bank Of Pasco	65.39	60.92	31.16
First Citrus Bank	61.81	56.27	0.04
Gulfside Bank	58.65	54.05	28.92
The Bank Of Tampa	49.39	45.80	32.48
Brannen Bank	37.52	36.61	26.58
Charlotte State Bank & Trust	35.63	32.93	27.73
Englewood Bank & Trust	33.51	31.26	25.82
Edison National Bank	32.19	28.96	13.63
Gulf Coast Business Bank	0.00	0.00	0.00

Select Peer Average	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	1.89	9.63
Sanibel Captiva Community Bank	766,292	1.27	21.16
Charlotte State Bank & Trust	636,624	1.13	14.97
Central Bank	263,855	1.07	11.51
Brannen Bank	839,674	1.06	31.77
The Bank Of Tampa	3,301,890	0.99	15.40
Raymond James Bank	39,269,711	0.95	15.33
Finemark National Bank & Trust	3,517,359	0.85	10.40
First Citrus Bank	683,594	0.79	9.81
First National Bank Of Pasco	278,265	0.72	9.35
Englewood Bank & Trust	563,591	0.66	9.61
Bankflorida	284,569	0.66	6.05
Flagship Bank	474,484	0.52	4.47
Century Bank Of Florida	110,012	0.45	6.63
Gulfside Bank	236,516	0.35	4.07
Edison National Bank	556,154	0.33	5.31
First Home Bank	875,955	0.24	2.08
Climate First Bank	168,672	(2.19)	(9.31)
Waterfall Bank	86,224	(3.18)	(6.49)
Gulf Coast Business Bank	11,160	(22.20)	(33.36)

Select Peer Average	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	32.79	136.01
Sanibel Captiva Community Bank	0.47	1.71	56.68	6.90
Brannen Bank	0.32	1.26	59.07	8.41
The Bank Of Tampa	0.53	1.26	62.04	11.57
Finemark National Bank & Trust	1.01	0.93	62.34	14.45
Bankflorida	0.11	2.09	65.37	7.62
Charlotte State Bank & Trust	1.31	0.95	66.25	10.97
Central Bank	0.36	2.47	67.42	5.17
First Citrus Bank	0.51	1.98	69.65	7.26
Flagship Bank	0.15	2.38	69.71	7.00
Englewood Bank & Trust	0.56	1.27	72.89	15.87
First National Bank Of Pasco	0.66	2.42	75.06	5.30
Tcm Bank, National Association	12.23	2.17	77.98	2.70
Gulfside Bank	0.55	1.92	79.25	8.81
Edison National Bank	0.17	1.39	82.44	12.01
Century Bank Of Florida	0.24	2.61	86.06	6.92
First Home Bank	8.38	3.42	101.83	1.88
Climate First Bank	0.05	4.68	156.59	5.39
Waterfall Bank	0.01	5.15	288.21	5.24
Gulf Coast Business Bank	0.00	22.54	6621.05	1.45

Select Peer Average	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	0.00	0.00
Edison National Bank	1.33	0.00	0.00	0.00
Charlotte State Bank & Trust	1.83	0.00	0.00	0.00
First Citrus Bank	1.06	0.00	0.00	0.00
Gulf Coast Business Bank	0.00	0.00	0.00	0.00
Gulfside Bank	1.23	0.00	0.00	0.00
Waterfall Bank	0.74	0.00	0.00	0.00
Finemark National Bank & Trust	1.01	0.04	0.02	0.27
Bankflorida	0.98	0.07	0.05	0.41
Englewood Bank & Trust	1.32	0.19	0.06	0.86
Flagship Bank	0.94	0.11	0.09	0.89
The Bank Of Tampa	1.46	0.23	0.10	1.62
Brannen Bank	0.99	0.44	0.16	6.07
First National Bank Of Pasco	1.59	0.27	0.17	2.27
Raymond James Bank	1.15	0.29	0.22	3.33
Central Bank	2.01	0.40	0.30	2.75
Sanibel Captiva Community Bank	0.85	0.47	0.32	0.62
Century Bank Of Florida	1.18	0.69	0.40	5.83
Tcm Bank, National Association	4.04	0.62	0.57	2.46
First Home Bank	1.33	1.46	1.14	4.13

Select Peer Average	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	13.84	4.46	6.92	0.00	11.33
Flagship Bank	6.77	7.97	0.74	0.00	1.95
Central Bank	4.75	10.32	3.08	2.50	0.00
First National Bank Of Pasco	2.83	0.03	0.00	0.00	31.16
Gulfside Bank	1.82	12.41	0.00	7.01	21.92
The Bank Of Tampa	1.19	16.85	0.00	12.49	19.95
Gulf Coast Business Bank	1.15	93.36	0.00	0.00	0.00
Tcm Bank, National Association	1.12	3.53	0.00	0.00	0.79
First Citrus Bank	1.08	40.06	0.00	0.00	0.04
Edison National Bank	0.98	54.10	0.00	0.00	13.63
Waterfall Bank	0.79	30.39	0.00	0.00	12.10
Sanibel Captiva Community Bank	0.75	19.59	0.00	7.82	0.00
Brannen Bank	0.71	35.64	0.00	0.00	26.58
Charlotte State Bank & Trust	0.59	38.07	0.00	15.31	12.42
Englewood Bank & Trust	0.51	41.08	0.00	15.74	10.08
Finemark National Bank & Trust	0.46	1.42	0.03	2.59	30.45
First Home Bank	0.32	7.58	0.00	0.54	4.91
Bankflorida	0.31	10.87	0.00	0.00	8.04
Climate First Bank	0.29	21.53	0.00	0.00	1.81
Raymond James Bank	0.24	3.50	0.00	0.00	21.61

Select Peer Average	2.03	22.64	0.54	3.20	11.44
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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	87.75	0.56	0.00	0.98
Flagship Bank	79.13	1.04	0.00	1.88
Bankflorida	76.38	2.91	0.00	0.00
Central Bank	75.27	2.59	0.00	0.19
Raymond James Bank	72.53	0.01	0.00	0.00
Climate First Bank	71.80	2.94	0.00	0.00
First Home Bank	68.65	3.79	0.01	0.87
Sanibel Captiva Community Bank	68.24	2.80	0.00	0.01
First National Bank Of Pasco	59.96	1.87	0.00	0.00
Finemark National Bank & Trust	59.90	1.45	0.00	0.00
Century Bank Of Florida	56.81	2.43	0.00	0.00
First Citrus Bank	55.47	1.19	0.00	0.00
Waterfall Bank	54.43	0.50	0.00	0.00
Gulfside Bank	53.38	0.17	0.00	0.03
The Bank Of Tampa	45.13	1.17	0.00	0.22
Brannen Bank	36.25	0.52	0.00	0.00
Charlotte State Bank & Trust	32.33	0.92	0.00	0.00
Englewood Bank & Trust	30.84	1.47	0.00	0.00
Edison National Bank	28.57	0.84	0.00	0.00
Gulf Coast Business Bank	0.00	5.12	0.00	0.00

Select Peer Average	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

Select Peer Average	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	6.89	90.44
Central Bank	4.80	0.60	4.29	89.28
Century Bank Of Florida	4.31	0.64	3.85	79.54
Flagship Bank	3.98	0.32	3.81	91.26
First National Bank Of Pasco	3.79	0.28	3.63	94.42
First Home Bank	4.09	0.69	3.51	91.38
Sanibel Captiva Community Bank	3.60	0.17	3.51	96.26
Bankflorida	3.70	0.48	3.40	95.83
First Citrus Bank	3.37	0.29	3.21	95.44
Climate First Bank	3.46	0.58	3.06	96.95
Gulfside Bank	2.92	0.25	2.73	94.06
The Bank Of Tampa	2.46	0.05	2.41	95.97
Brannen Bank	2.50	0.15	2.41	97.58
Raymond James Bank	2.33	0.13	2.21	99.54
Finemark National Bank & Trust	2.54	0.37	2.20	95.83
Charlotte State Bank & Trust	2.13	0.07	2.10	98.89
Englewood Bank & Trust	1.99	0.07	1.96	98.38
Waterfall Bank	2.06	0.26	1.93	92.12
Edison National Bank	1.79	0.03	1.77	97.25
Gulf Coast Business Bank	0.35	0.00	0.35	96.96

Select Peer Average	3.17	0.30	2.34	94.37
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