

Finemark National Bank & Trust

Fort Myers, FL

Established
2/16/2007

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, 2024

Institution name	Total Assets (\$000's)
Raymond James Bank	41,193,257
Finemark National Bank & Trust	4,188,244
The Bank Of Tampa	3,062,692
Bayfirst National Bank	1,144,417
Brannen Bank	901,847
Sanibel Captiva Community Bank	886,730
Flagship Bank	651,785
Climate First Bank	612,739
Edison National Bank	455,662
Bankflorida	369,443
Tcm Bank, National Association	325,372
Central Bank	313,113
First National Bank Of Pasco	305,835
Gulfside Bank	292,765
Waterfall Bank	205,899
Century Bank Of Florida	104,767
Gulf Coast Business Bank	86,602

Institution name	Return on Avg Assets (%)
Sanibel Captiva Community Bank	2.16
Brannen Bank	2.07
Edison National Bank	1.56
Raymond James Bank	1.17
Gulfside Bank	0.99
The Bank Of Tampa	0.86
Flagship Bank	0.64
Century Bank Of Florida	0.57
Bayfirst National Bank	0.42
Central Bank	0.41
Bankflorida	0.30
Climate First Bank	0.28
First National Bank Of Pasco	0.21
Waterfall Bank	0.14
Finemark National Bank & Trust	0.12
Tcm Bank, National Association	(0.20)
Gulf Coast Business Bank	(3.88)

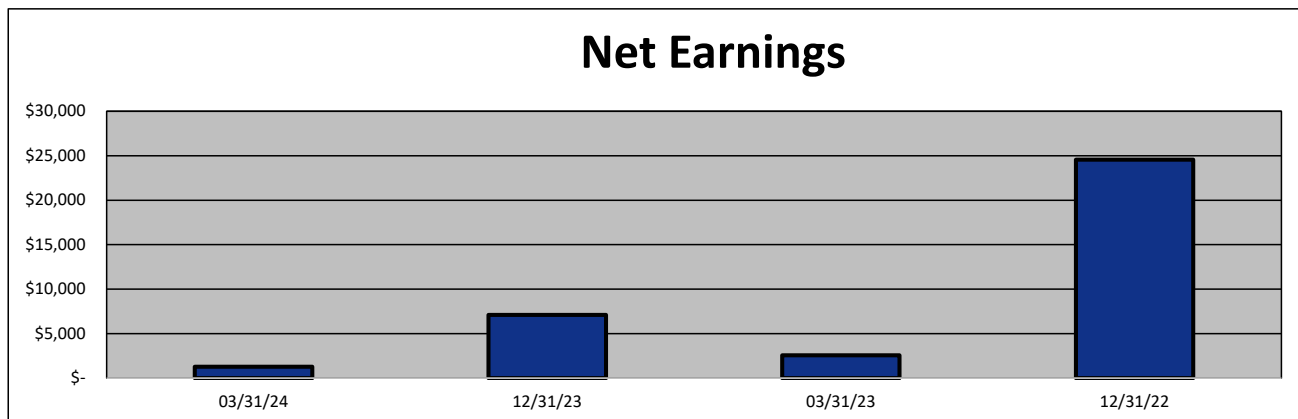
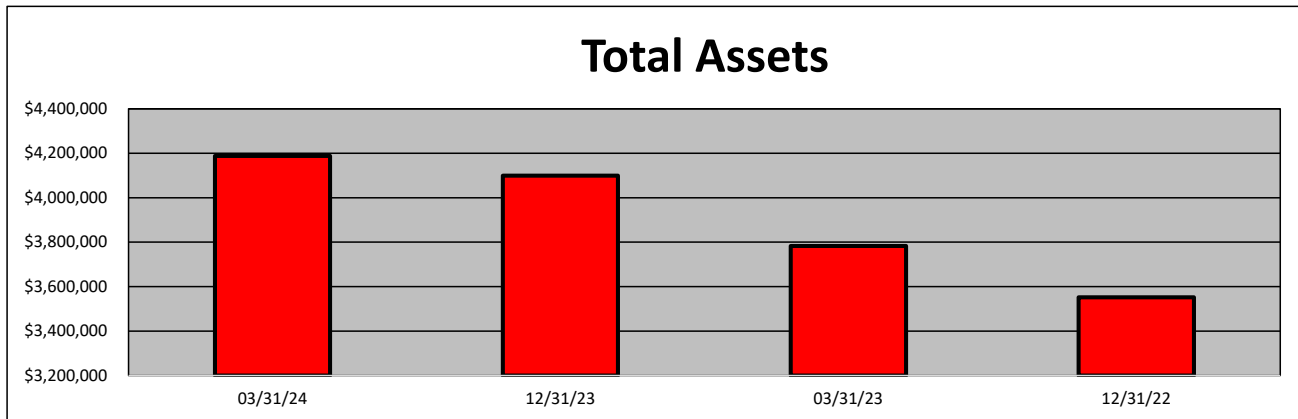
EXECUTIVE SUMMARY - FineMark National Bank & Trust
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.31	7.75	7.73	7.69	9.56	10.08
Leverage Ratio	9.49	8.98	9.58	9.72	10.76	11.08
Tier 1 Cap/Risk Based Assets	17.42	16.41	17.08	17.67	12.94	11.03
Risk Based Ratio	18.44	17.46	18.24	18.84	13.79	11.85
Common Equity Tier 1 Capital Ratio	17.42	16.41	17.08	17.67	12.90	11.03
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.49	86.57	81.03	78.83	73.91	82.18
Loans/Assets	61.39	61.32	62.02	63.27	62.12	69.90
Securities/Assets	24.74	25.26	29.07	31.36	20.01	12.63
PROFITABILITY:						
Return on Avg Assets	0.12	0.18	0.28	0.69	0.74	0.46
Return on Avg Equity	1.53	2.44	3.63	8.74	10.88	11.95
Nonint Income/Avg Assets	0.95	0.88	0.83	0.92	0.79	1.31
Net Overhead Ratio	0.85	1.08	1.18	1.05	2.13	2.40
Efficiency Ratio	90.57	89.31	81.42	67.09	73.35	76.72
Assets (per million) per Employee	15.92	15.47	14.55	13.82	10.38	14.36
ASSET QUALITY:						
Allowance/Loans	0.91	0.93	1.03	1.03	1.31	1.35
Nonperforming Loans/Total Loans	0.10	0.10	0.05	0.08	0.50	0.30
Nonperforming Assets/Total Assets	0.06	0.06	0.03	0.05	0.32	0.24
Adjusted Texas Ratio	0.72	0.74	0.38	0.60	3.59	2.47
YIELDS & COSTS:						
Yield on earning assets	4.37	3.77	3.27	2.74	5.37	5.91
Cost of funds	3.51	2.57	1.66	0.67	3.00	3.15
Net interest margin	1.08	1.37	1.72	2.11	2.82	2.80
Avg Earning Assets/Avg Assets	96.03	95.82	95.63	95.74	95.76	96.55

SELECTED FINANCIAL DATA - FineMark National Bank & Trust
(Dollars in Thousands)

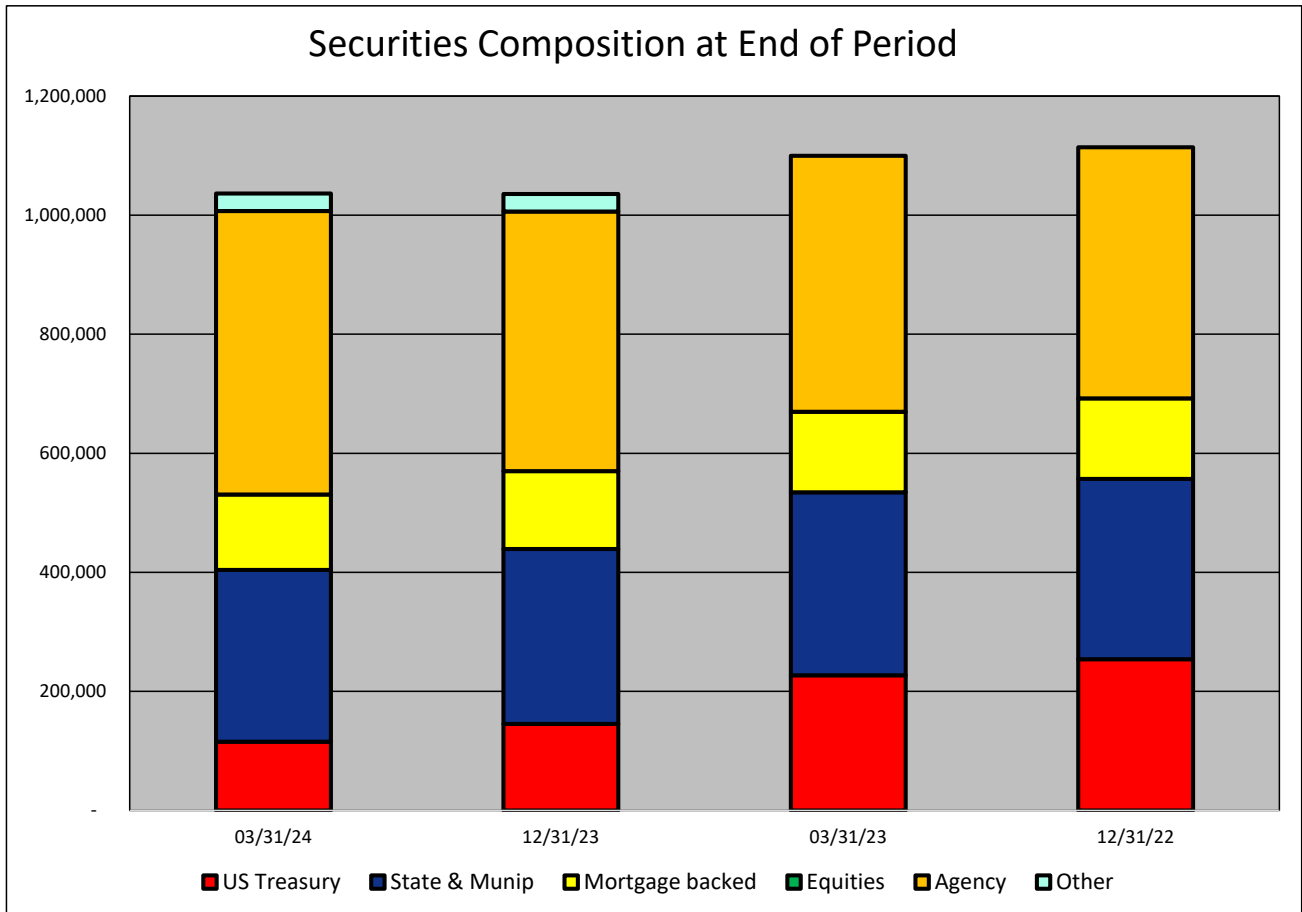
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,188,244	4,099,078	3,782,590	3,552,328	405,654	10.72
Cash and Equivalents	405,552	369,042	162,037	18,346	243,515	150.28
Securities	1,036,337	1,035,629	1,099,612	1,113,981	(63,275)	(5.75)
Loans, net	2,571,136	2,513,356	2,346,002	2,247,441	225,134	9.60
Deposit Accounts	3,079,640	2,903,284	2,895,382	2,851,040	184,258	6.36
Fed Funds & Repos	27,667	31,397	6,253	118,444	21,414	342.46
Total Equity	348,210	317,505	292,311	273,069	55,899	19.12

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,270	7,117	2,564	24,566	(1,294)	(50.47)
Interest Income	44,182	141,978	28,922	93,284	15,260	52.76
Interest Expense	33,216	90,331	13,734	21,337	19,482	141.85
Net Interest Income	10,966	51,647	15,188	71,947	(4,222)	(27.80)
Prov for Credit Losses	510	272	1,015	2,445	(505)	(49.75)
Noninterest income	9,950	34,492	7,720	32,754	2,230	28.89
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	18,943	76,831	18,637	70,229	306	1.64
Net Operating Income	1,463	9,036	3,256	32,027	(1,793)	(55.07)
Income Taxes	283	1,785	650	7,461	(367)	(56.46)



SECURITIES COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	115,697	145,208	227,115	254,088	(111,418)	(49.06)
State & Munip	288,367	294,052	307,391	302,653	(19,024)	(6.19)
Mortgage backed	126,583	130,754	135,069	135,642	(8,486)	(6.28)
Equities	-	-	-	-	-	NA
Agency	476,289	436,253	430,037	421,598	46,252	10.76
Other	29,401	29,362	-	-	29,401	NA
Total Securities	1,036,337	1,035,629	1,099,612	1,113,981	(63,275)	(5.75)

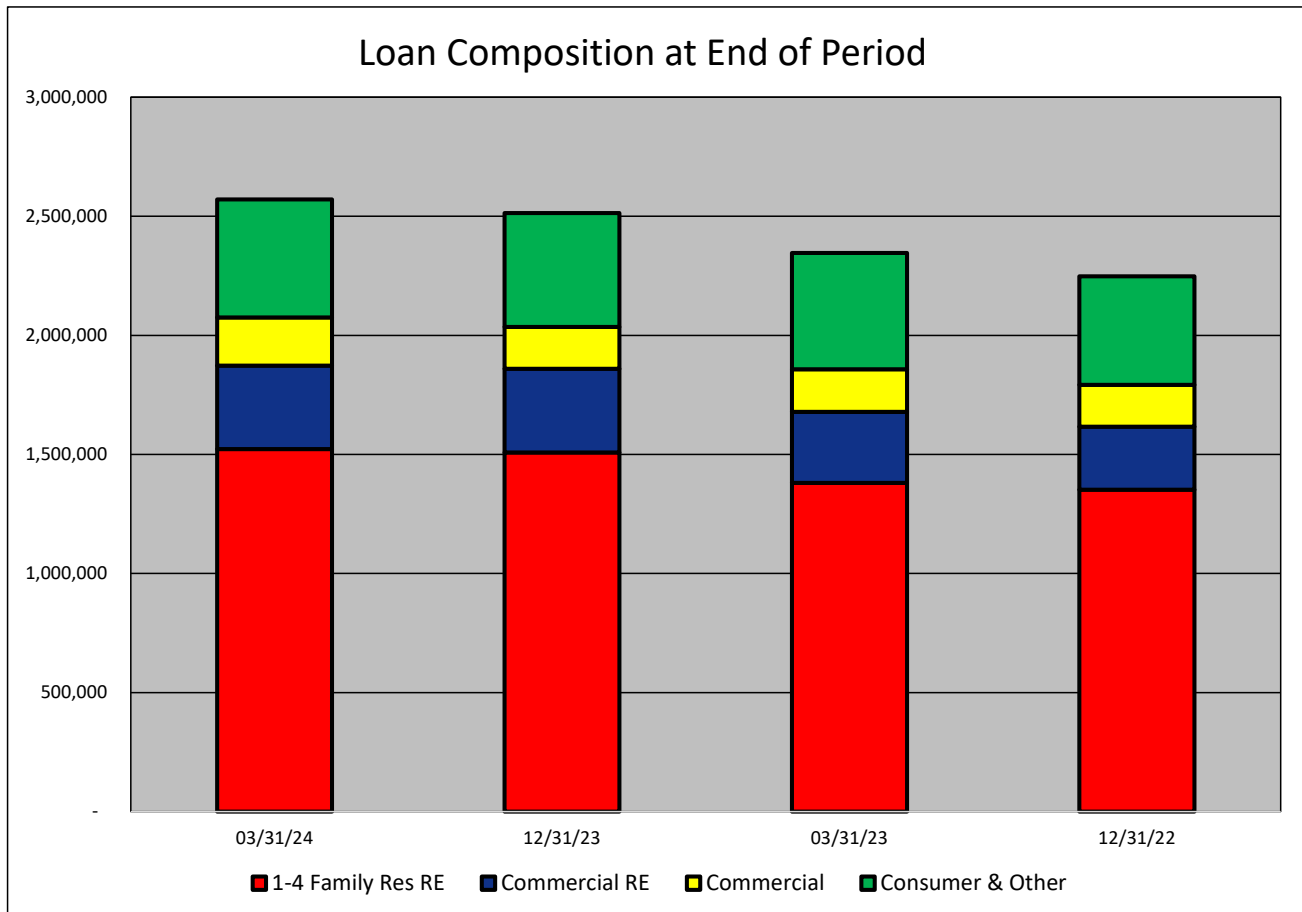


LOAN PORTFOLIO COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	1,521,940	1,507,617	1,380,735	1,351,513	141,205	10.23
Commercial RE	350,846	352,191	297,496	265,238	53,350	17.93
Commercial	202,580	175,762	179,089	175,141	23,491	13.12
Consumer & Other	495,770	477,786	488,682	455,549	7,088	1.45
Loans, Net	2,571,136	2,513,356	2,346,002	2,247,441	225,134	9.60



LOAN PORTFOLIO QUALITY - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	23,472	23,168	23,168	20,283	304	1.31
Total Recoveries	7	32	10	472	(3)	(30.00)
Total Charge-offs	635	-	-	32	635	NA
Provision Expense	510	272	1,015	2,445	(505)	(49.75)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	23,354	23,472	24,193	23,168	(839)	(3.47)

NON-PERFORMING ASSETS:

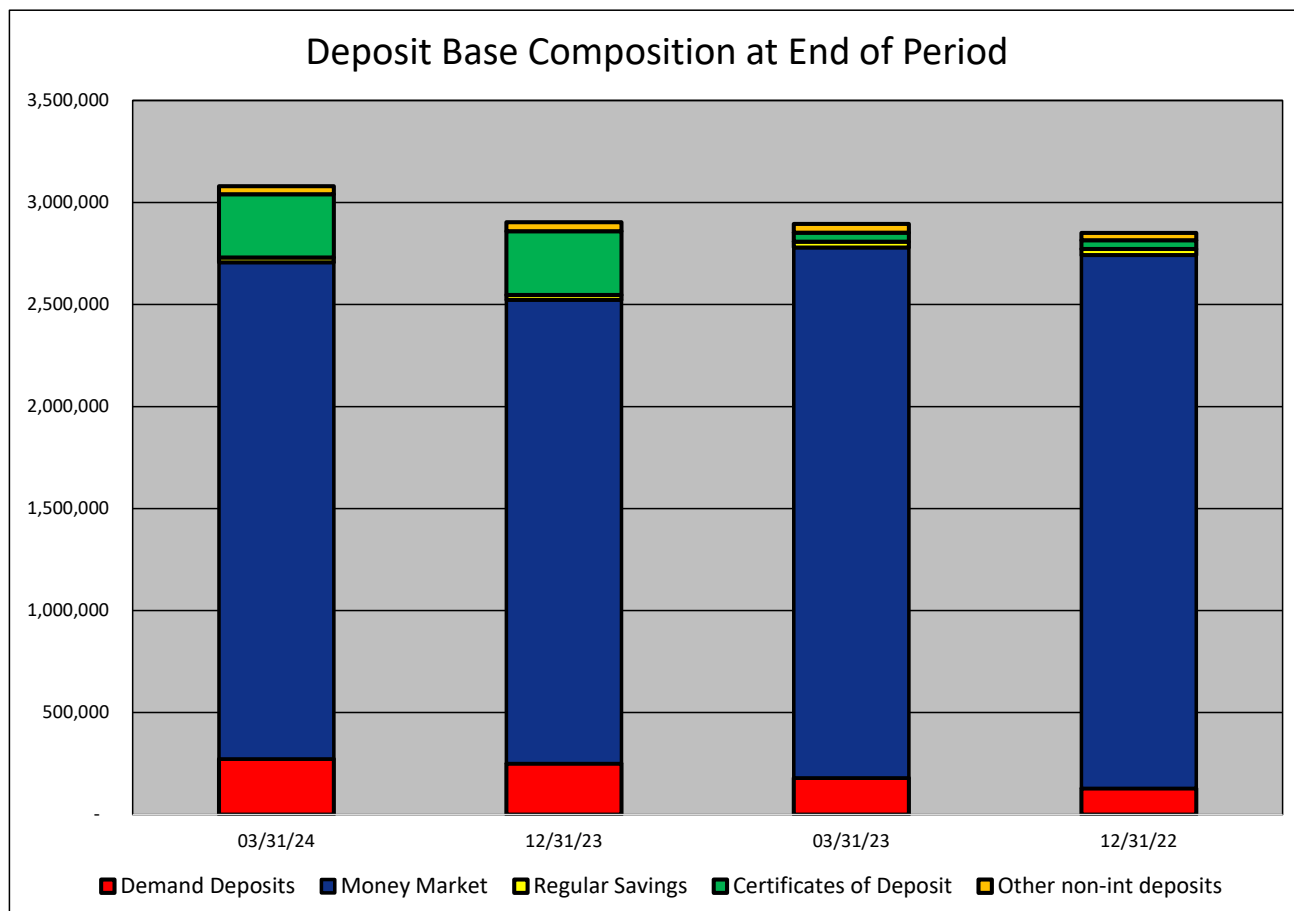
Total-90+ Days Past Due	1,189	891	-	1,038	1,189	NA
Total-Nonaccrual	1,483	1,629	1,215	729	268	22.06
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,672	2,520	1,215	1,767	1,457	119.92

DEPOSIT BASE COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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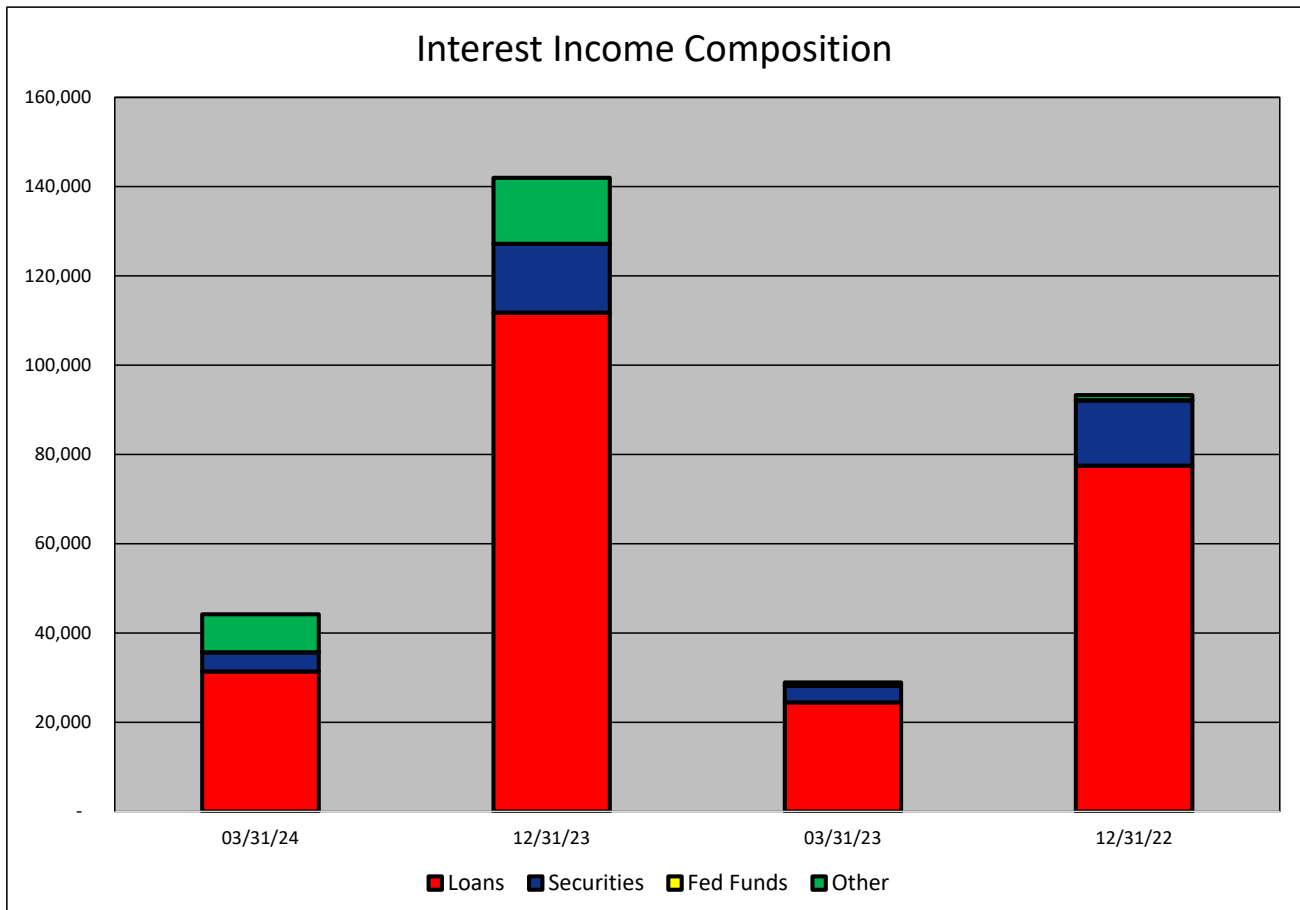
DEPOSIT BASE CATEGORY:

Demand Deposits	273,126	250,532	179,416	127,928	93,710	52.23
Money Market	2,433,869	2,272,470	2,600,052	2,614,182	(166,183)	(6.39)
Regular Savings	23,364	24,090	27,928	29,698	(4,564)	(16.34)
Certificates of Deposit	310,115	312,136	44,892	43,260	265,223	590.80
Other non-int deposits	39,166	44,056	43,094	35,972	(3,928)	(9.11)
Total Deposits	3,079,640	2,903,284	2,895,382	2,851,040	184,258	6.36



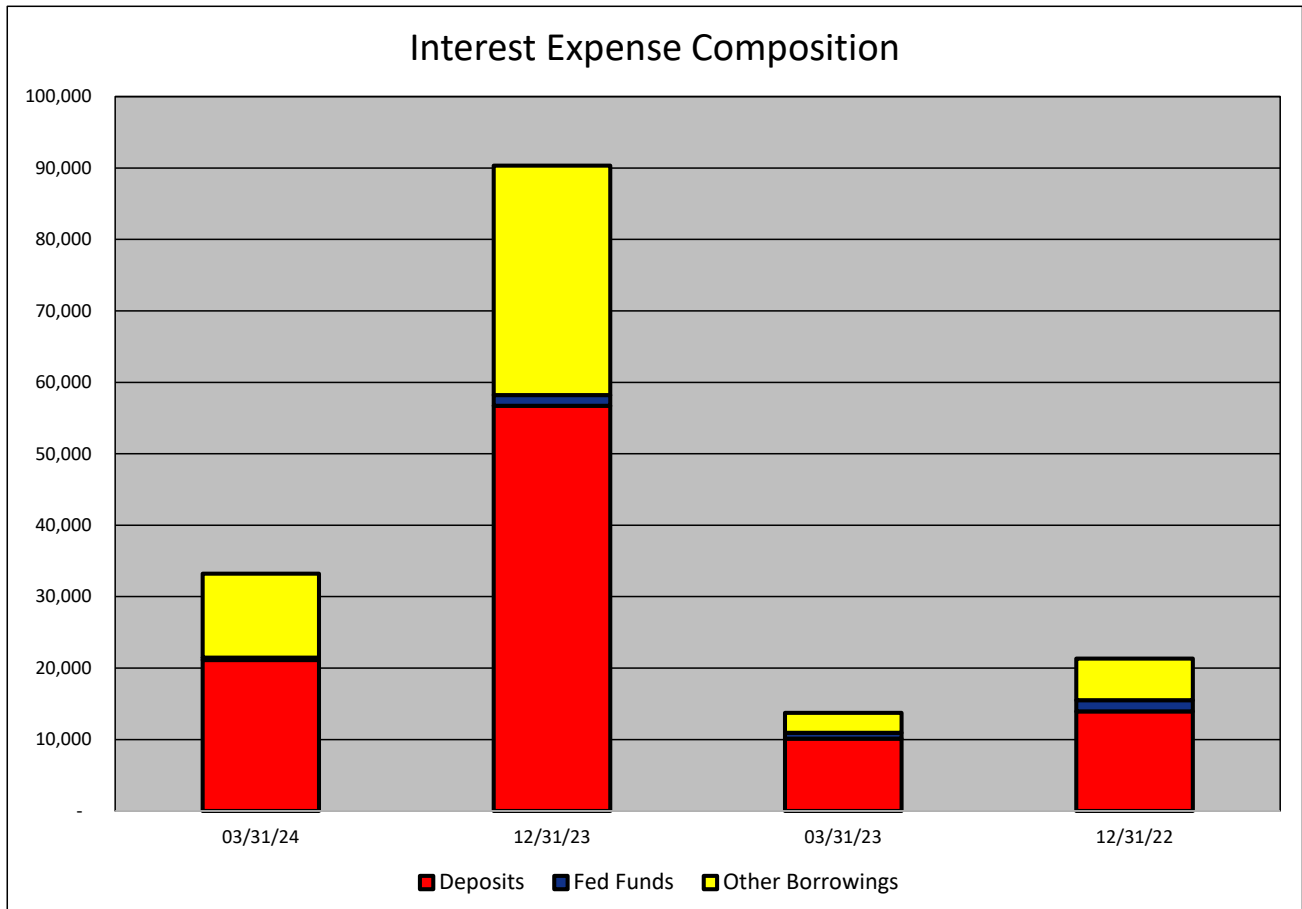
INTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	31,361	111,778	24,456	77,503	6,905	28.23
Securities	4,336	15,407	3,722	14,621	614	16.50
Fed Funds	1	8	3	9	(2)	(66.67)
Other	8,484	14,785	741	1,151	7,743	1,044.94
Total Int Income	44,182	141,978	28,922	93,284	15,260	52.76



INTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	21,113	56,733	10,131	13,924	10,982	108.40
Fed Funds	339	1,484	823	1,597	(484)	(58.81)
Other Borrowings	11,764	32,114	2,780	5,816	8,984	323.17
Total Int Expense	33,216	90,331	13,734	21,337	19,482	141.85

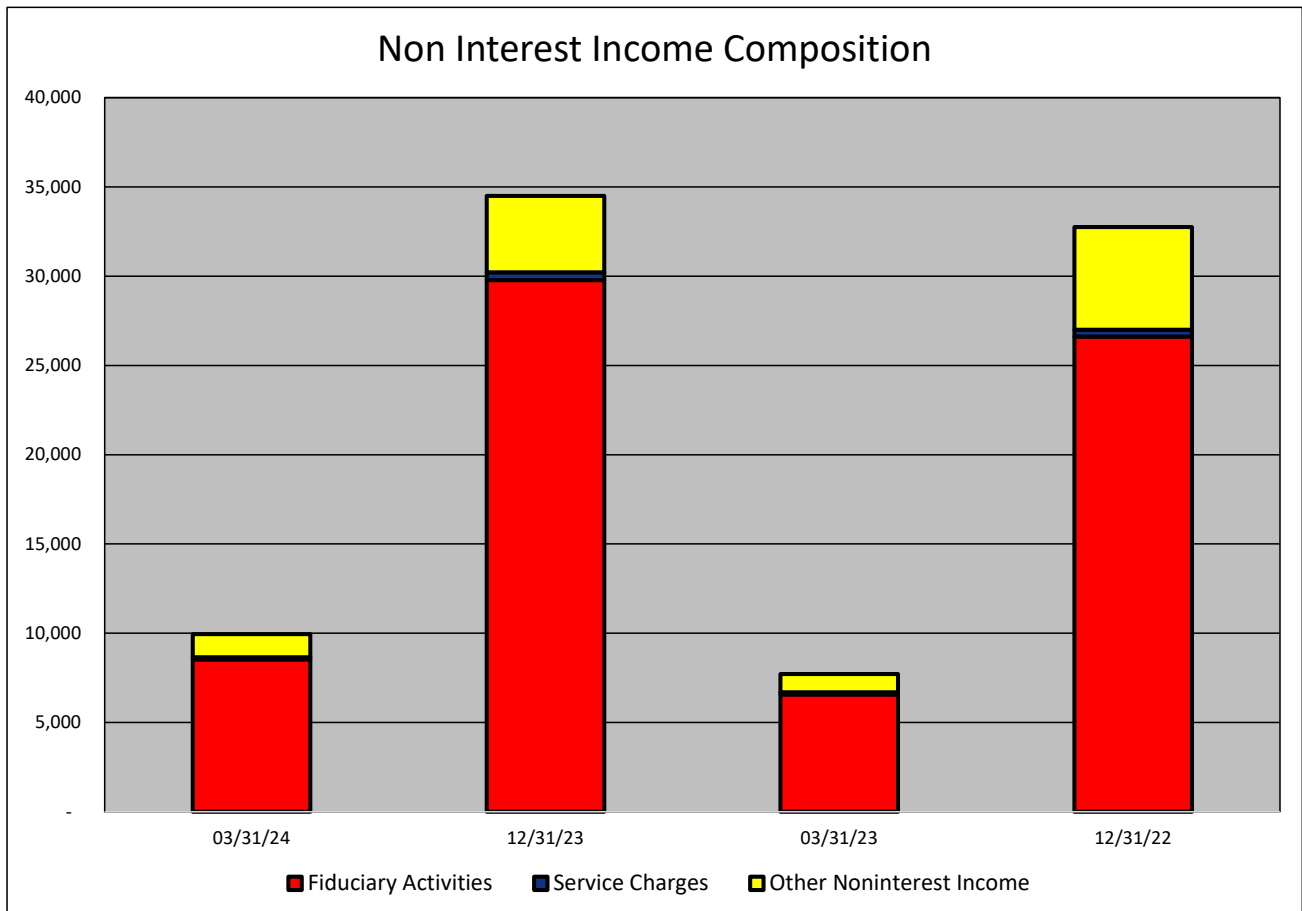


NONINTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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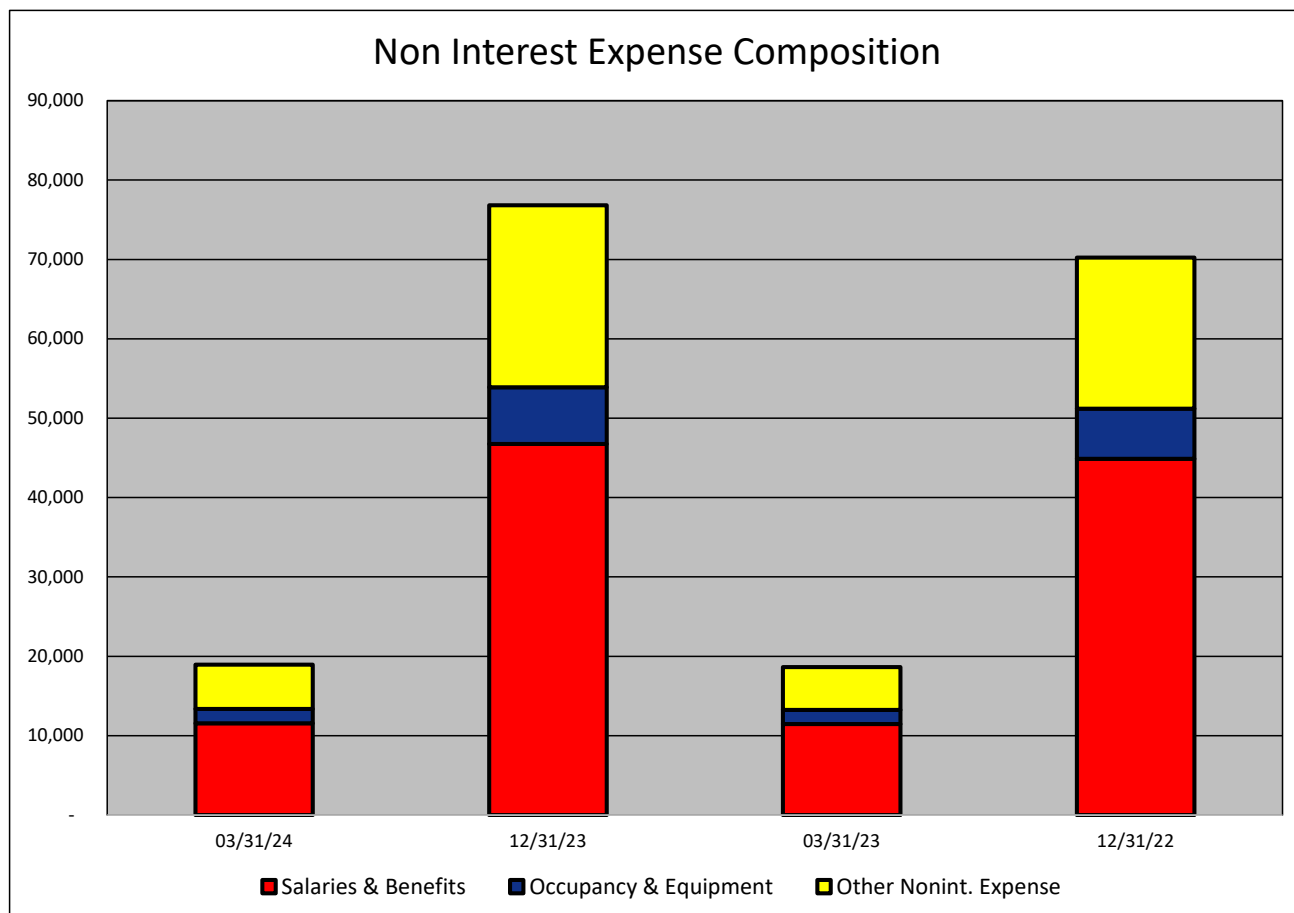
NONINTEREST INCOME CATEGORY

Fiduciary Activities	8,533	29,774	6,573	26,618	1,960	29.82
Service Charges	122	442	119	374	3	2.52
Other Noninterest Income	1,295	4,276	1,028	5,762	267	25.97
Total Nonint. Income	9,950	34,492	7,720	32,754	2,230	28.89



NONINTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	11,568	46,759	11,482	44,891	86	0.75
Occupancy & Equipment	1,812	7,124	1,762	6,299	50	2.84
Other Nonint. Expense	5,563	22,948	5,393	19,039	170	3.15
Total Nonint. Expense	18,943	76,831	18,637	70,229	306	1.64



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	612,739	332,793	84.12
Waterfall Bank	205,899	115,057	78.95
Gulf Coast Business Bank	86,602	60,002	44.33
Bankflorida	369,443	299,867	23.20
Sanibel Captiva Community Bank	886,730	777,925	13.99
Flagship Bank	651,785	575,437	13.27
Central Bank	313,113	280,016	11.82
Finemark National Bank & Trust	4,188,244	3,782,590	10.72
Bayfirst National Bank	1,144,417	1,069,502	7.00
Brannen Bank	901,847	869,574	3.71
Gulfside Bank	292,765	282,422	3.66
Tcm Bank, National Association	325,372	315,307	3.19
First National Bank Of Pasco	305,835	299,561	2.09
The Bank Of Tampa	3,062,692	3,066,916	(0.14)
Raymond James Bank	41,193,257	43,358,880	(4.99)
Century Bank Of Florida	104,767	113,429	(7.64)
Edison National Bank	455,662	529,980	(14.02)

Select Peer Average	3,241,245	3,301,721	16.08
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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	63,402	24,916	154.46
Waterfall Bank	187,388	86,924	115.58
Climate First Bank	507,675	284,884	78.20
Brannen Bank	424,081	353,521	19.96
Bayfirst National Bank	937,094	793,916	18.03
Sanibel Captiva Community Bank	764,205	655,448	16.59
Gulfside Bank	192,549	167,429	15.00
Flagship Bank	508,842	444,443	14.49
Finemark National Bank & Trust	2,571,136	2,346,002	9.60
Central Bank	253,662	232,451	9.12
Tcm Bank, National Association	300,478	284,043	5.79
The Bank Of Tampa	1,680,689	1,601,398	4.95
First National Bank Of Pasco	186,690	179,425	4.05
Bankflorida	246,115	239,365	2.82
Edison National Bank	150,968	150,522	0.30
Raymond James Bank	31,403,175	31,806,945	(1.27)
Century Bank Of Florida	58,232	59,713	(2.48)

Select Peer Average	2,378,611	2,335,961	27.36
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Waterfall Bank	19.96	21.08	22.22	22.98	22.22
Gulf Coast Business Bank	20.39	21.05	0.00	0.00	0.00
Tcm Bank, National Association	20.19	19.02	19.89	21.17	19.89
Bankflorida	10.48	11.27	14.16	15.40	14.16
Flagship Bank	12.27	11.15	0.00	0.00	0.00
Gulfside Bank	7.83	9.75	0.00	0.00	0.00
Finemark National Bank & Trust	8.31	9.49	17.42	18.44	17.42
Climate First Bank	9.15	9.32	9.63	10.78	9.63
Central Bank	9.17	9.20	0.00	0.00	0.00
The Bank Of Tampa	7.14	9.18	13.77	14.89	13.77
First National Bank Of Pasco	5.39	9.13	0.00	0.00	0.00
Bayfirst National Bank	9.40	9.12	11.04	12.29	11.04
Century Bank Of Florida	7.23	9.01	14.36	15.62	14.36
Edison National Bank	7.15	8.42	24.30	25.55	24.30
Sanibel Captiva Community Bank	8.24	8.30	11.19	12.40	11.19
Raymond James Bank	6.79	8.05	14.01	15.26	14.01
Brannen Bank	2.30	5.89	15.60	16.65	15.60

Select Peer Average	10.08	11.08	11.03	11.85	11.03
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	122.47	92.35	0.54
Waterfall Bank	120.92	91.01	5.30
Central Bank	98.66	81.01	7.84
Sanibel Captiva Community Bank	95.60	86.18	5.34
Gulf Coast Business Bank	93.23	73.21	8.84
Bayfirst National Bank	92.94	81.88	3.93
Climate First Bank	91.60	82.85	1.24
Flagship Bank	89.49	78.07	5.14
Raymond James Bank	84.16	76.23	16.61
Finemark National Bank & Trust	83.49	61.39	24.74
Bankflorida	79.38	66.62	7.46
Gulfside Bank	71.70	65.77	19.12
First National Bank Of Pasco	64.97	61.04	24.22
Century Bank Of Florida	62.91	55.58	12.16
The Bank Of Tampa	59.64	54.88	31.20
Brannen Bank	48.20	47.02	25.66
Edison National Bank	37.65	33.13	15.44

Select Peer Average	82.18	69.90	12.63
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Sanibel Captiva Community Bank	880,676	2.16	26.61
Brannen Bank	936,098	2.07	97.94
Edison National Bank	444,380	1.56	21.94
Raymond James Bank	41,921,973	1.17	17.50
Gulfside Bank	281,372	0.99	12.24
The Bank Of Tampa	3,096,432	0.86	12.10
Flagship Bank	642,847	0.64	5.60
Century Bank Of Florida	103,028	0.57	7.70
Bayfirst National Bank	1,126,494	0.42	4.34
Central Bank	309,771	0.41	4.40
Bankflorida	361,438	0.30	2.81
Climate First Bank	577,133	0.28	3.01
First National Bank Of Pasco	306,395	0.21	3.94
Waterfall Bank	198,812	0.14	0.68
Finemark National Bank & Trust	4,210,168	0.12	1.53
Tcm Bank, National Association	334,889	(0.20)	(1.00)
Gulf Coast Business Bank	84,926	(3.88)	(18.20)

Select Peer Average	3,283,343	0.46	11.95
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.07	1.04	38.59	119.40
Sanibel Captiva Community Bank	0.22	2.10	43.83	7.92
Brannen Bank	0.25	1.44	44.34	8.20
Edison National Bank	0.38	2.02	60.60	9.91
The Bank Of Tampa	0.55	1.59	62.86	10.45
Gulfside Bank	0.28	1.97	62.90	9.76
Flagship Bank	0.17	2.07	70.15	9.18
Bayfirst National Bank	5.07	1.15	75.72	3.66
Bankflorida	0.07	2.11	78.66	7.86
Climate First Bank	0.17	2.27	79.58	8.75
Central Bank	0.25	2.33	83.16	6.96
Century Bank Of Florida	0.32	3.27	85.74	6.55
Tcm Bank, National Association	12.67	3.84	85.76	2.69
Waterfall Bank	0.06	3.15	90.13	7.92
Finemark National Bank & Trust	0.95	0.85	90.57	15.92
First National Bank Of Pasco	0.63	2.82	91.06	5.46
Gulf Coast Business Bank	0.08	6.75	160.51	3.46

Select Peer Average	1.31	2.40	76.72	14.36
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.42	0.00	0.00	0.00
Climate First Bank	1.10	0.00	0.00	0.00
Edison National Bank	1.57	0.00	0.00	0.00
Gulf Coast Business Bank	1.34	0.00	0.00	0.00
Gulfside Bank	1.14	0.00	0.00	0.00
Waterfall Bank	0.75	0.00	0.00	0.00
Flagship Bank	0.95	0.01	0.01	0.07
Finemark National Bank & Trust	0.91	0.10	0.06	0.72
Century Bank Of Florida	1.79	0.15	0.08	1.03
First National Bank Of Pasco	1.57	0.13	0.08	1.23
The Bank Of Tampa	1.30	0.19	0.10	1.37
Brannen Bank	0.79	0.32	0.15	5.66
Raymond James Bank	1.35	0.48	0.37	4.73
Sanibel Captiva Community Bank	1.01	0.83	0.71	7.84
Tcm Bank, National Association	3.60	0.82	0.76	3.35
Central Bank	0.88	0.97	0.78	8.00
Bayfirst National Bank	1.48	1.14	0.97	8.05

Select Peer Average	1.35	0.30	0.24	2.47
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

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	2.26	11.31	12.41	0.00	12.16
Edison National Bank	1.74	46.60	0.00	8.69	6.76
Gulf Coast Business Bank	1.42	11.89	3.78	0.00	8.84
The Bank Of Tampa	1.32	7.01	0.00	10.16	20.99
Central Bank	1.07	3.01	3.45	2.62	5.22
Flagship Bank	0.85	13.40	0.08	0.00	5.14
Gulfside Bank	0.84	11.57	0.00	5.90	13.22
Waterfall Bank	0.78	1.23	0.00	0.00	5.30
Sanibel Captiva Community Bank	0.75	5.29	0.00	5.34	0.00
Brannen Bank	0.56	25.98	0.00	0.00	25.66
Climate First Bank	0.56	13.29	0.00	0.00	1.24
Tcm Bank, National Association	0.49	3.79	0.00	0.00	0.54
First National Bank Of Pasco	0.40	2.61	6.19	0.00	24.22
Bayfirst National Bank	0.39	4.90	0.00	0.22	3.71
Finemark National Bank & Trust	0.36	9.31	0.01	2.09	22.66
Bankflorida	0.29	19.70	0.00	0.00	7.46
Raymond James Bank	0.02	5.95	0.00	0.00	16.61

Select Peer Average	0.83	11.58	1.52	2.06	10.57
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	90.33	0.89	0.00	0.00
Tcm Bank, National Association	89.02	0.47	0.00	0.90
Sanibel Captiva Community Bank	85.26	2.37	0.00	0.00
Climate First Bank	81.79	1.88	0.00	0.02
Bayfirst National Bank	80.47	3.68	0.04	1.38
Central Bank	80.30	2.83	0.00	0.12
Flagship Bank	77.33	0.97	0.00	1.45
Raymond James Bank	74.85	0.01	0.00	0.00
Gulf Coast Business Bank	72.23	1.02	0.00	0.00
Bankflorida	65.68	5.21	0.00	0.00
Gulfside Bank	65.02	0.23	0.00	0.06
Finemark National Bank & Trust	60.83	1.19	0.00	0.00
First National Bank Of Pasco	60.08	1.75	0.00	0.00
Century Bank Of Florida	54.58	2.51	0.00	0.00
The Bank Of Tampa	54.16	1.23	0.00	0.22
Brannen Bank	46.65	0.53	0.00	0.00
Edison National Bank	32.61	1.20	0.00	0.00

Select Peer Average	68.89	1.65	0.00	0.24
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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, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	39.88	60.12	100.00	0.00	0.00
Flagship Bank	35.61	64.22	99.82	0.00	0.18
Century Bank Of Florida	33.97	61.89	95.86	0.00	4.14
Edison National Bank	33.24	62.79	96.04	3.96	0.00
Sanibel Captiva Community Bank	32.48	66.29	98.76	0.00	1.24
First National Bank Of Pasco	31.48	68.52	100.00	0.00	0.00
Brannen Bank	31.10	68.90	100.00	0.00	0.00
Gulfside Bank	22.93	77.07	100.00	0.00	0.00
Bankflorida	20.58	73.36	93.94	0.00	6.06
Gulf Coast Business Bank	19.27	80.73	100.00	0.00	0.00
Central Bank	13.84	76.98	90.82	0.00	9.18
Climate First Bank	12.81	87.19	100.00	0.00	0.00
Finemark National Bank & Trust	12.06	68.62	80.68	0.72	18.60
Waterfall Bank	10.67	84.42	95.09	0.00	4.91
Bayfirst National Bank	9.57	88.97	98.53	0.00	1.47
Raymond James Bank	3.11	94.66	97.77	0.00	2.23
Tcm Bank, National Association	0.41	99.59	100.00	0.00	0.00

Select Peer Average	21.35	75.55	96.90	0.28	2.82
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.38	3.97	7.15	92.11
Sanibel Captiva Community Bank	6.47	1.93	5.23	96.93
Gulf Coast Business Bank	6.71	4.10	4.25	98.29
Century Bank Of Florida	5.85	2.72	4.07	94.65
Edison National Bank	4.39	1.07	3.72	96.22
Brannen Bank	4.97	1.92	3.69	96.16
Waterfall Bank	6.54	4.14	3.55	98.82
Bayfirst National Bank	7.45	4.53	3.44	91.49
Gulfside Bank	5.08	2.45	3.34	98.54
Flagship Bank	5.47	3.97	3.12	96.82
First National Bank Of Pasco	5.14	3.15	3.10	101.44
Climate First Bank	6.64	4.52	2.96	98.04
Central Bank	5.90	3.63	2.95	96.38
The Bank Of Tampa	4.24	1.43	2.94	95.64
Bankflorida	5.63	3.67	2.88	93.91
Raymond James Bank	5.26	2.77	2.80	99.81
Finemark National Bank & Trust	4.37	3.51	1.08	96.03

Select Peer Average	5.91	3.15	2.80	96.55
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