

Finemark National Bank & Trust

Fort Myers, FL

Established
2/16/2007

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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 year ended December 31, 2024

Institution name	Total Assets (\$000's)
Raymond James Bank	41,240,941
Finemark National Bank & Trust	4,113,577
The Bank Of Tampa	2,982,268
Bayfirst National Bank	1,288,291
Brannen Bank	956,694
Sanibel Captiva Community Bank	953,246
Climate First Bank	889,374
Flagship Bank	652,253
Edison National Bank	426,516
Tcm Bank, National Association	379,274
Bankflorida	369,306
Central Bank	343,256
First National Bank Of Pasco	311,206
Gulfside Bank	291,658
Waterfall Bank	284,367
Gulf Coast Business Bank	111,680
Century Bank Of Florida	99,050

Institution name	Return on Avg Assets (%)
Sanibel Captiva Community Bank	2.01
Brannen Bank	1.95
Raymond James Bank	1.30
Edison National Bank	1.25
Gulfside Bank	1.25
Bayfirst National Bank	1.11
The Bank Of Tampa	1.06
Flagship Bank	0.86
Century Bank Of Florida	0.74
Climate First Bank	0.48
Central Bank	0.38
Waterfall Bank	0.26
Finemark National Bank & Trust	0.20
First National Bank Of Pasco	0.20
Tcm Bank, National Association	0.11
Bankflorida	(0.02)
Gulf Coast Business Bank	(2.34)

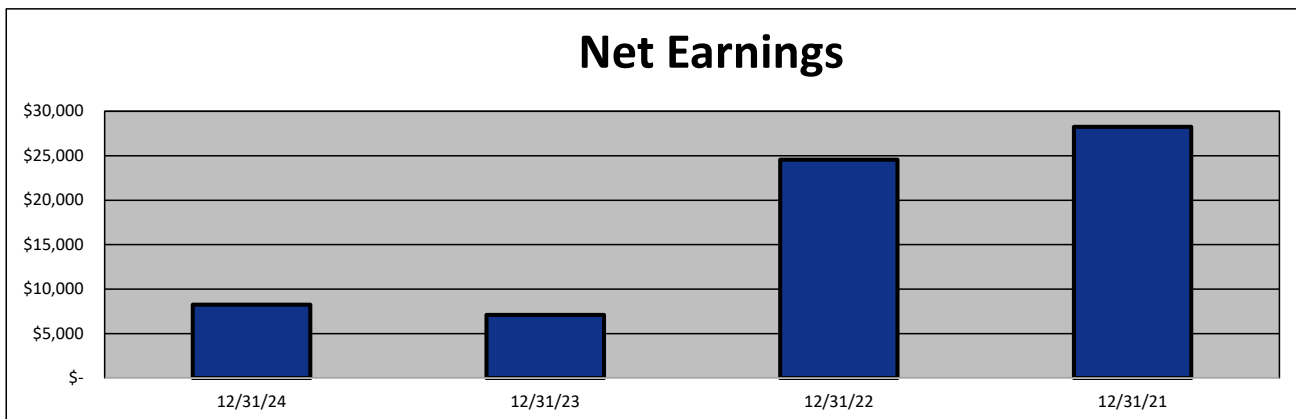
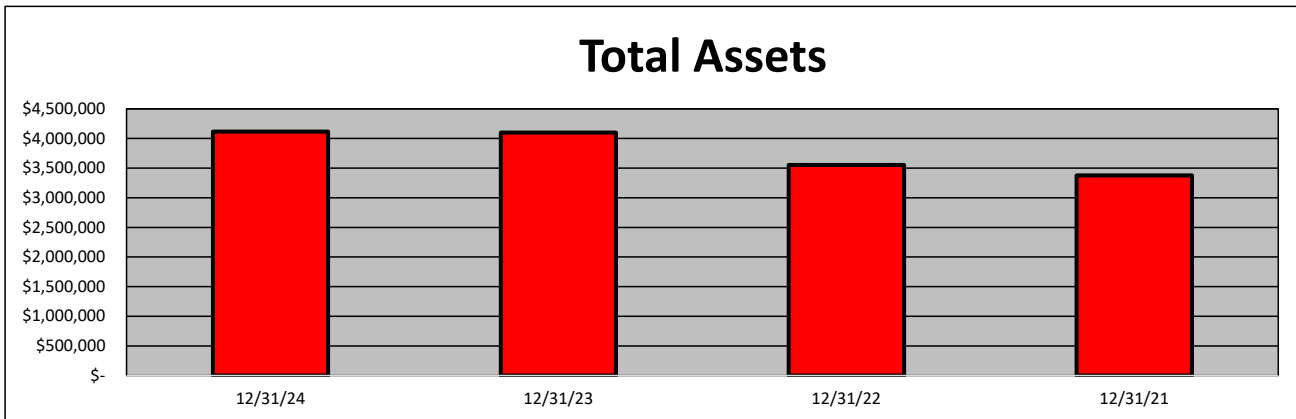
**EXECUTIVE SUMMARY - FineMark National Bank & Trust
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.12	7.75	7.69	8.80	10.71	9.60
Leverage Ratio	9.96	8.98	9.72	9.49	11.67	10.54
Tier 1 Cap/Risk Based Assets	17.44	16.41	17.67	16.82	15.53	10.37
Risk Based Ratio	18.44	17.46	18.84	17.95	16.34	11.17
Common Equity Tier 1 Capital Ratio	17.44	16.41	17.67	16.82	15.48	10.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.90	86.57	78.83	72.16	74.93	85.35
Loans/Assets	65.44	61.32	63.27	59.66	63.48	73.01
Securities/Assets	21.59	25.26	31.36	28.99	19.42	12.05
PROFITABILITY:						
Return on Avg Assets	0.20	0.18	0.69	0.94	(0.10)	0.64
Return on Avg Equity	2.33	2.44	8.74	10.17	9.28	11.70
Nonint Income/Avg Assets	0.98	0.88	0.92	0.98	0.79	1.33
Net Overhead Ratio	0.97	1.08	1.05	1.05	2.99	2.30
Efficiency Ratio	87.91	89.31	67.09	62.95	70.68	73.47
Assets (per million) per Employee	14.23	15.47	13.82	14.74	10.47	14.44
ASSET QUALITY:						
Allowance/Loans	0.88	0.93	1.03	1.01	1.25	1.29
Nonperforming Loans/Total Loans	0.07	0.10	0.08	0.04	0.52	0.33
Nonperforming Assets/Total Assets	0.05	0.06	0.05	0.02	0.36	0.27
Adjusted Texas Ratio	0.49	0.74	0.60	0.23	3.66	2.75
YIELDS & COSTS:						
Yield on earning assets	4.49	3.77	2.74	2.73	5.44	6.03
Cost of funds	3.45	2.57	0.67	0.44	3.04	3.20
Net interest margin	1.29	1.37	2.11	2.32	2.91	2.83
Avg Earning Assets/Avg Assets	96.24	95.82	95.74	96.67	95.35	96.66

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

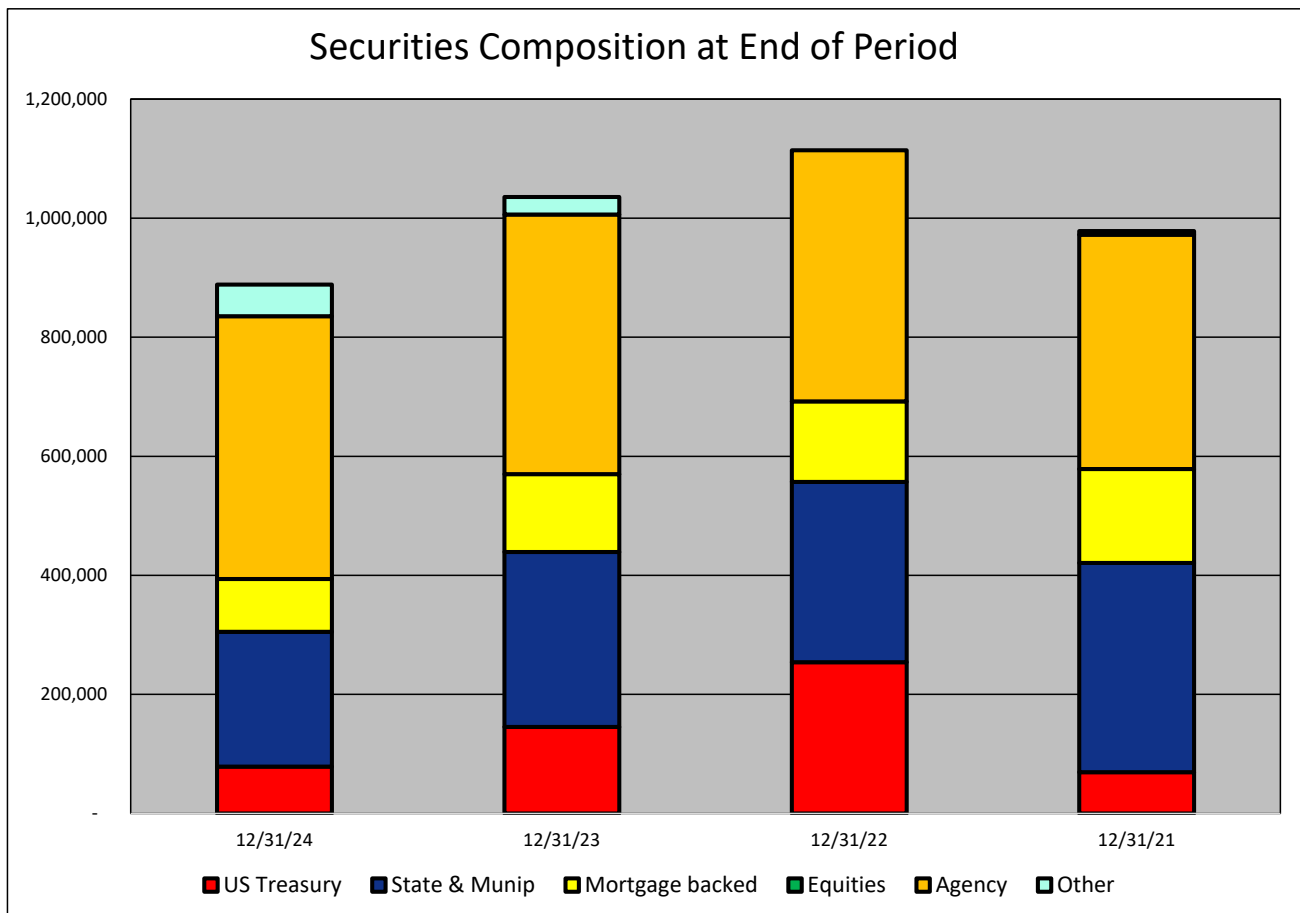
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,113,577	4,099,078	3,552,328	3,374,556	14,499	0.35
Cash and Equivalents	366,785	369,042	18,346	261,714	(2,257)	(0.61)
Securities	888,247	1,035,629	1,113,981	978,228	(147,382)	(14.23)
Loans, net	2,692,116	2,513,356	2,247,441	2,013,283	178,760	7.11
Deposit Accounts	3,287,093	2,903,284	2,851,040	2,790,073	383,809	13.22
Fed Funds & Repos	77,972	31,397	118,444	1,873	46,575	148.34
Total Equity	375,357	317,505	273,069	297,060	57,852	18.22

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,264	7,117	24,566	28,240	1,147	16.12
Interest Income	181,517	141,978	93,284	79,120	39,539	27.85
Interest Expense	129,407	90,331	21,337	11,853	39,076	43.26
Net Interest Income	52,110	51,647	71,947	67,267	463	0.90
Prov for Credit Losses	860	272	2,445	31	588	216.18
Noninterest income	41,189	34,492	32,754	29,437	6,697	19.42
Gain on Sale of Securities	104	-	-	902	104	NA
Noninterest Expense	82,022	76,831	70,229	60,910	5,191	6.76
Net Operating Income	10,417	9,036	32,027	35,763	1,381	15.28
Income Taxes	2,401	1,785	7,461	8,425	616	34.51



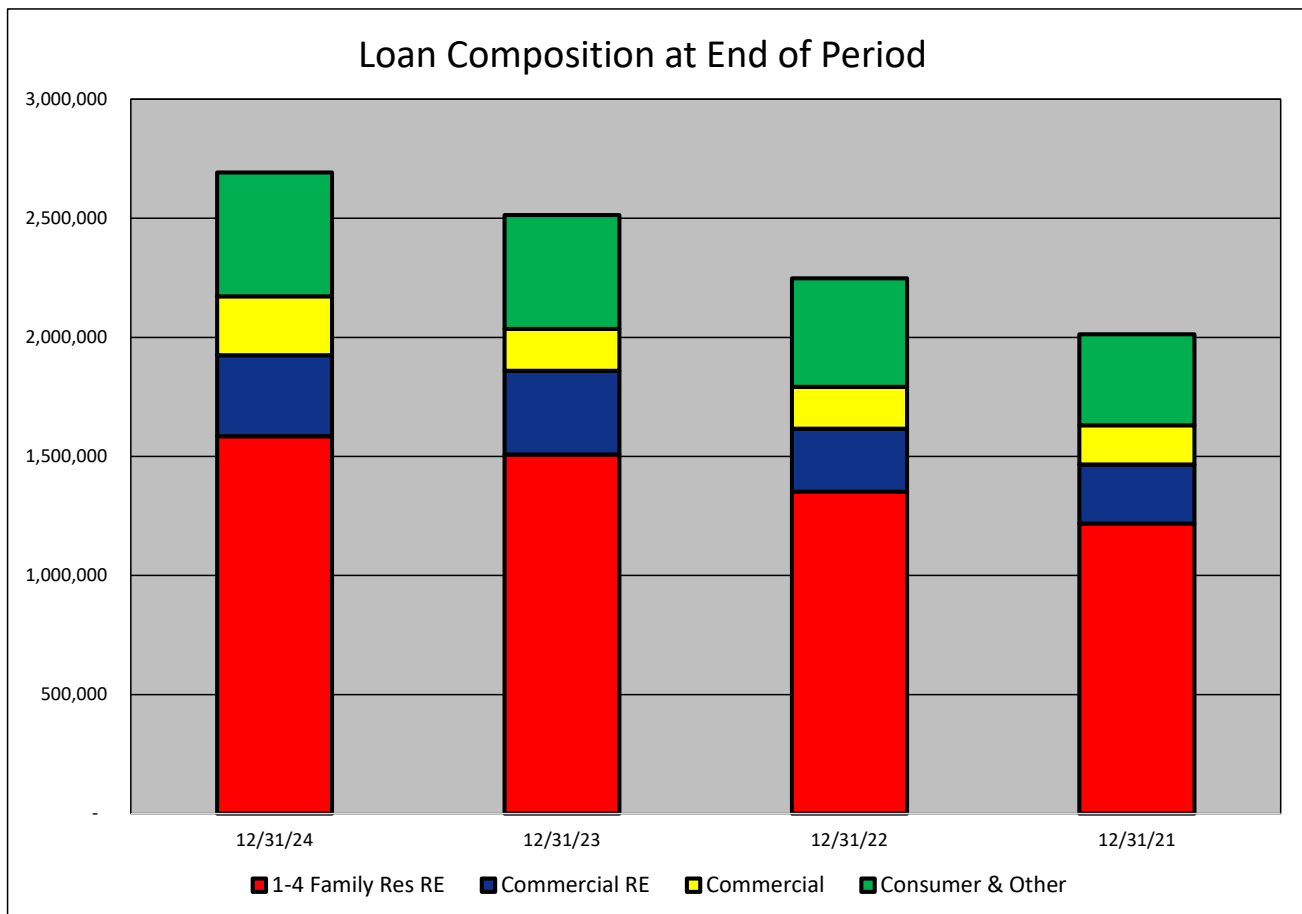
SECURITIES COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	78,680	145,208	254,088	69,157	(66,528)	(45.82)
State & Munip	226,512	294,052	302,653	351,529	(67,540)	(22.97)
Mortgage backed	88,653	130,754	135,642	157,884	(42,101)	(32.20)
Equities	-	-	-	-	-	NA
Agency	441,454	436,253	421,598	393,605	5,201	1.19
Other	52,948	29,362	-	6,053	23,586	80.33
Total Securities	888,247	1,035,629	1,113,981	978,228	(147,382)	(14.23)



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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	1,584,421	1,507,617	1,351,513	1,217,599	76,804	5.09
Commercial RE	340,609	352,191	265,238	248,356	(11,582)	(3.29)
Commercial	247,433	175,762	175,141	164,477	71,671	40.78
Consumer & Other	519,653	477,786	455,549	382,851	41,867	8.76
Loans, Net	2,692,116	2,513,356	2,247,441	2,013,283	178,760	7.11



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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	23,472	23,168	20,283	20,782	304	1.31
Total Recoveries	34	32	472	24	2	6.25
Total Charge-offs	790	-	32	554	790	NA
Provision Expense	860	272	2,445	31	588	216.18
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	23,576	23,472	23,168	20,283	104	0.44

NON-PERFORMING ASSETS:

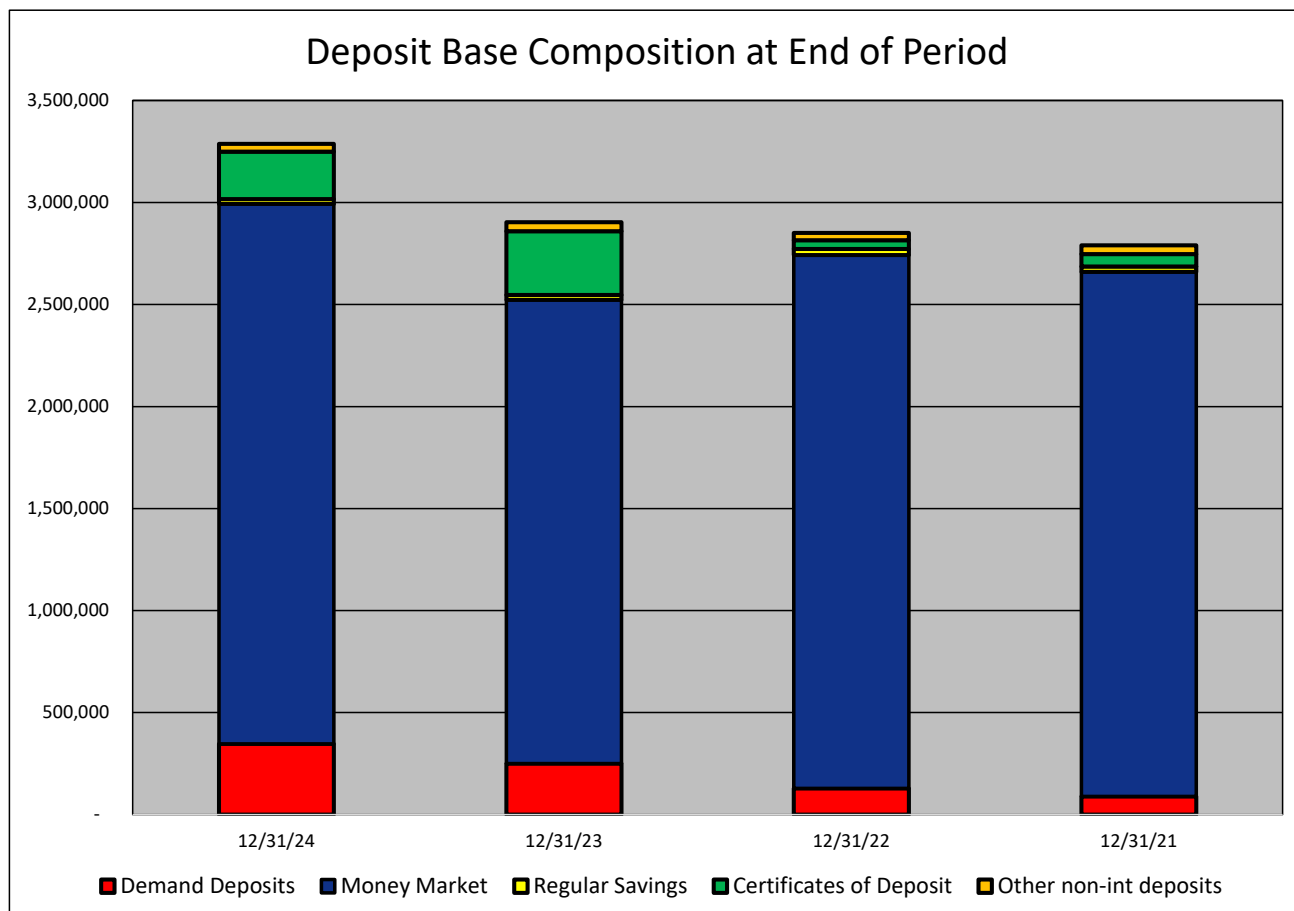
Total-90+ Days Past Due	1,328	891	1,038	-	437	49.05
Total-Nonaccrual	639	1,629	729	729	(990)	(60.77)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,967	2,520	1,767	729	(553)	(21.94)

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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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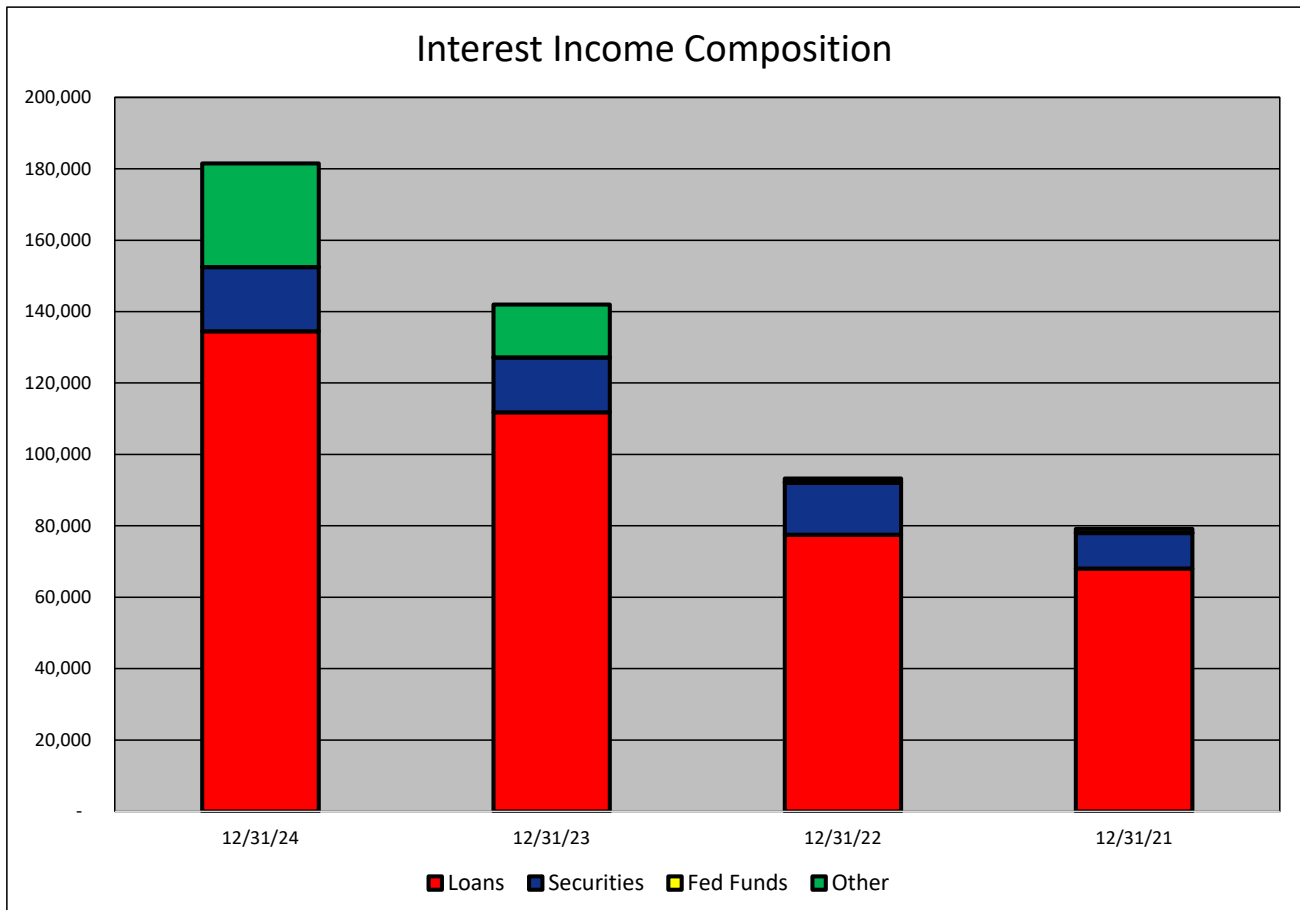
DEPOSIT BASE CATEGORY:

Demand Deposits	346,525	250,532	127,928	88,760	95,993	38.32
Money Market	2,646,258	2,272,470	2,614,182	2,571,017	373,788	16.45
Regular Savings	23,336	24,090	29,698	26,304	(754)	(3.13)
Certificates of Deposit	232,844	312,136	43,260	61,026	(79,292)	(25.40)
Other non-int deposits	38,130	44,056	35,972	42,966	(5,926)	(13.45)
Total Deposits	3,287,093	2,903,284	2,851,040	2,790,073	383,809	13.22



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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	134,510	111,778	77,503	68,062	22,732	20.34
Securities	17,957	15,407	14,621	9,906	2,550	16.55
Fed Funds	4	8	9	1	(4)	(50.00)
Other	29,046	14,785	1,151	1,151	14,261	96.46
Total Int Income	181,517	141,978	93,284	79,120	39,539	27.85

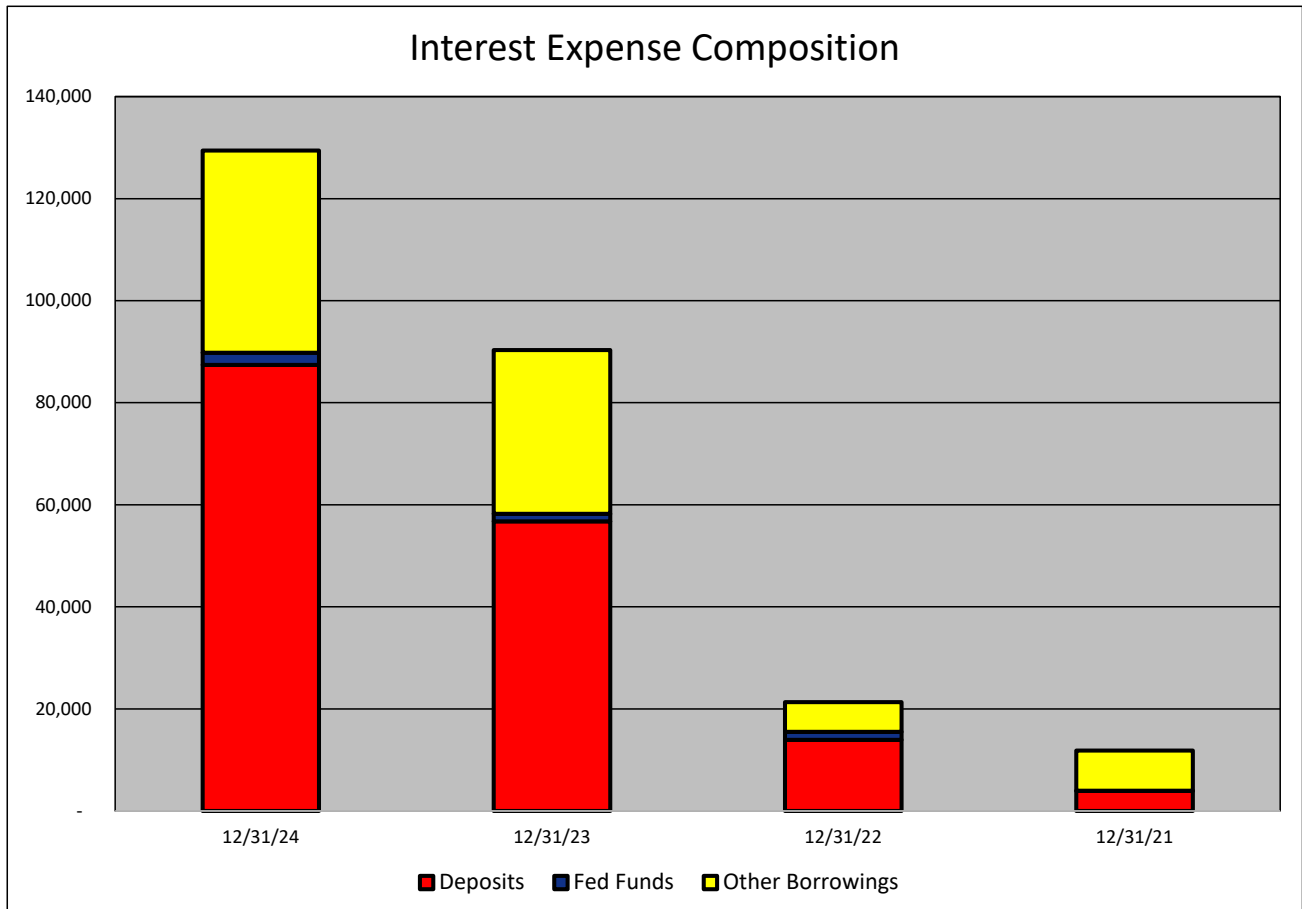


INTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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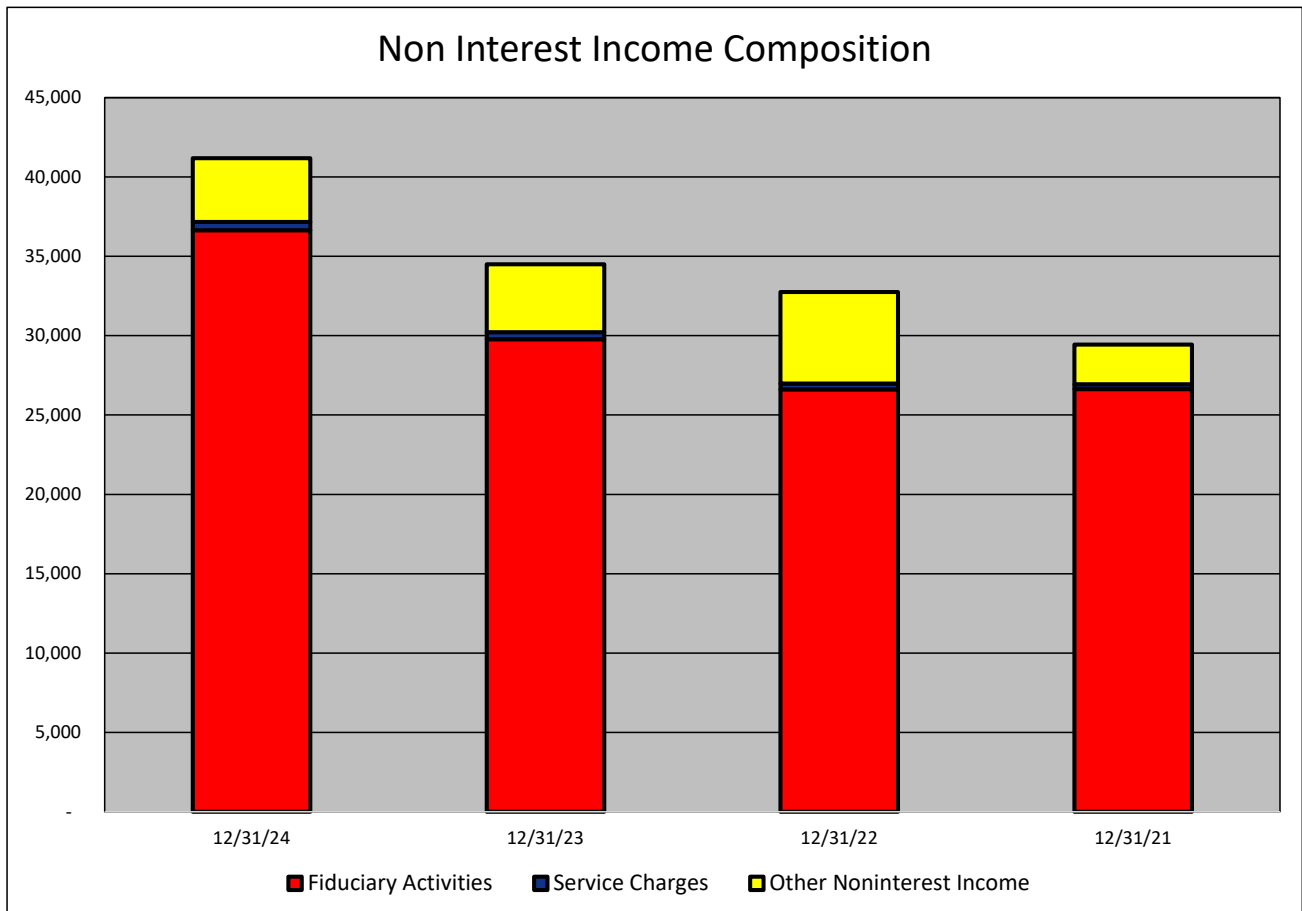
INTEREST EXPENSE CATEGORY

Deposits	87,424	56,733	13,924	3,942	30,691	54.10
Fed Funds	2,354	1,484	1,597	23	870	58.63
Other Borrowings	39,629	32,114	5,816	7,888	7,515	23.40
Total Int Expense	129,407	90,331	21,337	11,853	39,076	43.26



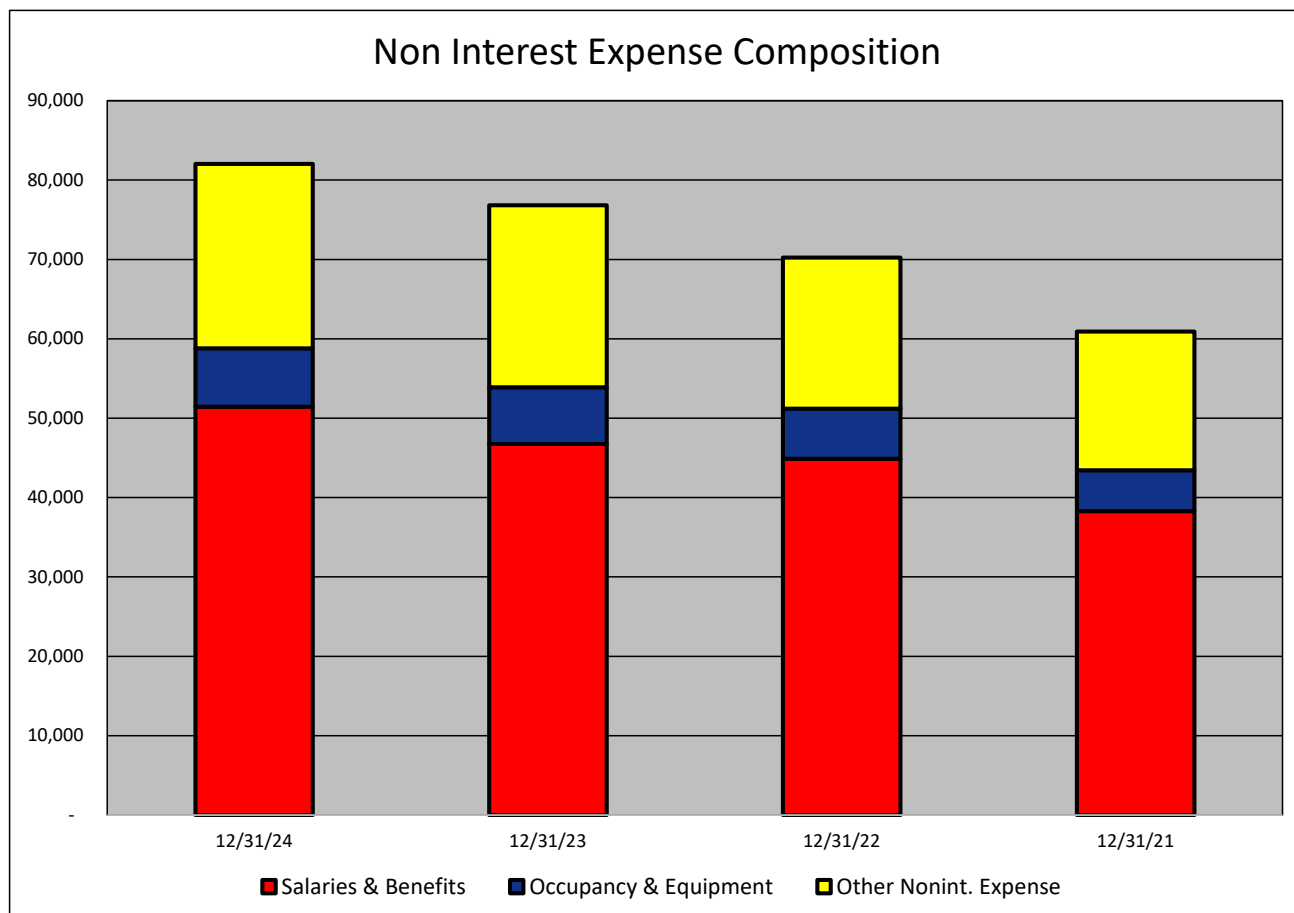
NONINTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	36,650	29,774	26,618	26,638	6,876	23.09
Service Charges	516	442	374	300	74	16.74
Other Noninterest Income	4,023	4,276	5,762	2,499	(253)	(5.92)
Total Nonint. Income	41,189	34,492	32,754	29,437	6,697	19.42



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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	51,435	46,759	44,891	38,281	4,676	10.00
Occupancy & Equipment	7,374	7,124	6,299	5,173	250	3.51
Other Nonint. Expense	23,213	22,948	19,039	17,456	265	1.15
Total Nonint. Expense	82,022	76,831	70,229	60,910	5191	6.76



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	889,374	542,273	64.01
Waterfall Bank	284,367	186,843	52.20
Gulf Coast Business Bank	111,680	83,540	33.68
Bayfirst National Bank	1,288,291	1,117,970	15.23
Central Bank	343,256	297,999	15.19
Bankflorida	369,306	321,476	14.88
Tcm Bank, National Association	379,274	343,675	10.36
Gulfside Bank	291,658	268,693	8.55
Sanibel Captiva Community Bank	953,246	883,516	7.89
Brannen Bank	956,694	923,435	3.60
Flagship Bank	652,253	633,182	3.01
First National Bank Of Pasco	311,206	307,136	1.33
Finemark National Bank & Trust	4,113,577	4,099,078	0.35
Raymond James Bank	41,240,941	41,986,004	(1.77)
The Bank Of Tampa	2,982,268	3,052,083	(2.29)
Edison National Bank	426,516	444,869	(4.13)
Century Bank Of Florida	99,050	105,887	(6.46)

Select Peer Average	3,276,056	3,270,451	12.68
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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	87,468	49,372	77.16
Climate First Bank	769,275	466,205	65.01
Waterfall Bank	253,318	170,623	48.47
Bankflorida	289,672	244,913	18.28
Central Bank	295,259	251,609	17.35
Bayfirst National Bank	1,066,559	915,726	16.47
Gulfside Bank	214,927	184,827	16.29
Brannen Bank	469,098	405,129	15.79
Sanibel Captiva Community Bank	831,409	751,120	10.69
Flagship Bank	525,208	484,904	8.31
Tcm Bank, National Association	329,680	307,637	7.17
Finemark National Bank & Trust	2,692,116	2,513,356	7.11
The Bank Of Tampa	1,772,548	1,667,488	6.30
Raymond James Bank	32,767,245	31,526,493	3.94
Edison National Bank	157,087	151,173	3.91
Century Bank Of Florida	60,000	58,079	3.31
First National Bank Of Pasco	189,579	185,347	2.28

Select Peer Average	2,515,909	2,372,588	19.28
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Tcm Bank, National Association	17.31	17.53	17.79	19.06	17.79
Gulf Coast Business Bank	14.71	15.85	0.00	0.00	0.00
Waterfall Bank	14.67	15.31	15.65	16.31	15.65
Flagship Bank	13.00	11.61	0.00	0.00	0.00
Bankflorida	11.00	11.39	11.56	12.72	11.56
Gulfside Bank	8.99	10.67	0.00	0.00	0.00
Finemark National Bank & Trust	9.12	9.96	17.44	18.44	17.44
The Bank Of Tampa	8.11	9.89	14.62	15.82	14.62
Century Bank Of Florida	8.38	9.47	14.99	16.24	14.99
First National Bank Of Pasco	5.49	9.26	0.00	0.00	0.00
Climate First Bank	8.93	9.17	9.22	10.24	9.22
Edison National Bank	7.99	9.03	24.66	25.92	24.66
Sanibel Captiva Community Bank	8.54	8.83	11.10	12.27	11.10
Bayfirst National Bank	9.13	8.82	10.89	12.14	10.89
Central Bank	8.49	8.79	0.00	0.00	0.00
Raymond James Bank	7.13	8.16	14.22	15.48	14.22
Brannen Bank	2.29	5.37	14.16	15.23	14.16

Select Peer Average	9.60	10.54	10.37	11.17	10.37
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	111.23	86.92	0.44
Central Bank	105.93	86.02	7.56
Sanibel Captiva Community Bank	105.35	87.22	4.35
Waterfall Bank	105.22	89.08	3.60
Climate First Bank	97.89	86.50	0.51
Bankflorida	95.48	78.44	6.57
Flagship Bank	94.08	80.52	1.69
Bayfirst National Bank	93.25	82.79	3.01
Gulf Coast Business Bank	92.73	78.32	6.00
Raymond James Bank	88.10	79.45	13.31
Finemark National Bank & Trust	81.90	65.44	21.59
Gulfside Bank	81.86	73.69	17.39
First National Bank Of Pasco	71.44	60.92	21.58
Century Bank Of Florida	68.94	60.58	14.32
The Bank Of Tampa	65.38	59.44	30.24
Brannen Bank	50.26	49.03	35.37
Edison National Bank	41.83	36.83	17.31

Select Peer Average	85.35	73.01	12.05
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Sanibel Captiva Community Bank	891,759	2.01	23.59
Brannen Bank	948,650	1.95	78.17
Raymond James Bank	41,753,889	1.30	18.85
Edison National Bank	431,525	1.25	16.32
Gulfside Bank	286,096	1.25	14.69
Bayfirst National Bank	1,201,755	1.11	12.09
The Bank Of Tampa	3,076,631	1.06	14.08
Flagship Bank	651,609	0.86	7.09
Century Bank Of Florida	103,906	0.74	9.67
Climate First Bank	705,648	0.48	5.26
Central Bank	317,570	0.38	4.14
Waterfall Bank	235,712	0.26	1.48
Finemark National Bank & Trust	4,196,234	0.20	2.33
First National Bank Of Pasco	300,079	0.20	3.40
Tcm Bank, National Association	347,851	0.11	0.61
Bankflorida	356,047	(0.02)	(0.19)
Gulf Coast Business Bank	94,003	(2.34)	(12.69)

Select Peer Average	3,288,174	0.64	11.70
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.09	1.03	38.62	120.24
Brannen Bank	0.29	1.45	46.35	8.39
Sanibel Captiva Community Bank	0.20	2.22	46.60	8.08
The Bank Of Tampa	0.59	1.58	57.69	10.18
Gulfside Bank	0.48	1.84	57.87	9.72
Flagship Bank	0.17	2.08	64.97	8.58
Bayfirst National Bank	5.03	0.49	67.08	4.31
Edison National Bank	0.30	2.31	68.65	9.07
Climate First Bank	0.17	2.11	68.95	10.11
Bankflorida	0.09	2.25	75.13	7.10
Century Bank Of Florida	0.31	3.20	82.21	6.19
Central Bank	0.14	2.45	82.62	7.46
Waterfall Bank	0.06	2.78	83.81	8.89
Tcm Bank, National Association	12.81	3.45	86.29	3.36
Finemark National Bank & Trust	0.98	0.97	87.91	14.23
First National Bank Of Pasco	0.72	3.05	93.73	5.37
Gulf Coast Business Bank	0.12	5.88	140.53	4.14

Select Peer Average	1.33	2.30	73.47	14.44
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.39	0.00	0.00	0.00
Climate First Bank	0.98	0.00	0.00	0.00
Edison National Bank	1.44	0.00	0.00	0.00
Flagship Bank	0.98	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.70	0.00	0.00	0.00
First National Bank Of Pasco	1.51	0.06	0.04	0.57
Finemark National Bank & Trust	0.88	0.07	0.05	0.49
Gulfside Bank	1.10	0.07	0.05	0.51
The Bank Of Tampa	1.34	0.17	0.10	1.16
Brannen Bank	0.79	0.39	0.19	7.09
Raymond James Bank	1.21	0.33	0.26	3.26
Century Bank Of Florida	1.69	0.43	0.27	2.91
Central Bank	0.74	0.43	0.37	4.11
Tcm Bank, National Association	3.40	1.00	0.87	4.46
Sanibel Captiva Community Bank	1.01	0.92	0.89	9.43
Bayfirst National Bank	1.45	1.79	1.50	12.76

Select Peer Average	1.29	0.33	0.27	2.75
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 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	1.83	7.67	9.11	0.00	14.32
Gulf Coast Business Bank	1.32	11.14	2.87	0.00	6.00
Edison National Bank	1.05	41.57	0.00	9.28	8.03
Central Bank	1.04	1.52	0.71	2.35	5.21
The Bank Of Tampa	1.03	5.21	0.00	10.13	20.06
Gulfside Bank	0.90	4.65	0.00	5.92	11.47
Finemark National Bank & Trust	0.88	8.03	0.00	1.97	19.63
Tcm Bank, National Association	0.87	8.50	0.00	0.00	0.44
Flagship Bank	0.79	14.55	0.10	0.00	1.69
Sanibel Captiva Community Bank	0.75	4.52	0.00	4.35	0.00
Waterfall Bank	0.68	5.65	0.00	0.00	3.60
Brannen Bank	0.61	14.45	0.00	0.00	35.37
Bankflorida	0.47	6.87	0.00	0.00	6.57
First National Bank Of Pasco	0.46	2.23	8.65	0.00	21.58
Bayfirst National Bank	0.35	5.87	0.00	0.19	2.82
Climate First Bank	0.06	10.21	0.00	0.00	0.51
Raymond James Bank	0.04	6.08	0.00	0.00	13.31

Select Peer Average	0.77	9.34	1.26	2.01	10.04
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	88.45	0.62	0.00	0.00
Sanibel Captiva Community Bank	86.26	2.70	0.09	0.00
Climate First Bank	85.50	1.50	0.00	0.02
Central Bank	85.38	2.57	0.00	0.08
Tcm Bank, National Association	83.96	0.34	0.00	0.73
Bayfirst National Bank	81.58	3.81	0.01	1.28
Flagship Bank	79.74	0.95	0.00	1.44
Raymond James Bank	78.02	0.01	0.00	0.00
Bankflorida	77.35	6.51	0.00	0.00
Gulf Coast Business Bank	77.30	0.61	0.00	0.00
Gulfside Bank	72.88	0.93	0.00	0.09
Finemark National Bank & Trust	64.87	1.16	0.00	0.00
First National Bank Of Pasco	60.00	1.53	0.00	0.00
Century Bank Of Florida	59.55	2.60	0.00	0.00
The Bank Of Tampa	58.64	1.17	0.00	0.22
Brannen Bank	48.65	0.51	0.00	0.00
Edison National Bank	36.30	1.34	0.00	0.00

Select Peer Average	72.03	1.70	0.01	0.23
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	39.23	60.77	100.00	0.00	0.00
First National Bank Of Pasco	38.56	52.83	91.39	0.00	8.61
Brannen Bank	32.50	67.50	100.00	0.00	0.00
Flagship Bank	31.95	66.81	98.76	0.00	1.24
Edison National Bank	29.49	67.36	96.84	3.16	0.00
Century Bank Of Florida	29.17	67.50	96.67	0.00	3.33
Bankflorida	28.50	63.88	92.39	0.00	7.61
Sanibel Captiva Community Bank	25.04	65.76	90.80	0.00	9.20
Gulfside Bank	24.45	75.55	100.00	0.00	0.00
Gulf Coast Business Bank	20.07	79.93	100.00	0.00	0.00
Central Bank	12.01	77.12	89.13	0.00	10.87
Finemark National Bank & Trust	11.83	76.65	88.48	2.10	9.42
Waterfall Bank	9.47	90.53	100.00	0.00	0.00
Bayfirst National Bank	8.94	91.06	100.00	0.00	0.00
Climate First Bank	8.48	89.03	97.52	0.00	2.48
Raymond James Bank	2.67	95.10	97.77	0.00	2.23
Tcm Bank, National Association	0.37	99.63	100.00	0.00	0.00

Select Peer Average	20.75	75.71	96.46	0.31	3.24
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.21	4.36	6.59	91.64
Sanibel Captiva Community Bank	6.75	2.41	5.14	97.06
Gulf Coast Business Bank	6.86	4.04	4.22	98.32
Century Bank Of Florida	5.96	2.68	4.19	94.16
Edison National Bank	4.45	1.26	3.64	96.23
Gulfside Bank	5.29	2.45	3.59	98.25
Brannen Bank	4.96	2.05	3.52	97.75
Bayfirst National Bank	7.52	4.51	3.49	91.65
Flagship Bank	5.58	3.71	3.40	96.92
Waterfall Bank	6.61	4.35	3.36	98.90
The Bank Of Tampa	4.39	1.25	3.26	95.76
Bankflorida	5.87	3.63	3.24	93.37
First National Bank Of Pasco	5.26	3.20	3.22	102.05
Climate First Bank	6.97	4.56	3.19	98.36
Central Bank	6.04	3.65	3.08	96.75
Raymond James Bank	5.25	2.76	2.80	99.73
Finemark National Bank & Trust	4.49	3.45	1.29	96.24

Select Peer Average	6.03	3.20	2.83	96.66
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