

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 three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Raymond James Bank	41,906,621
Finemark National Bank & Trust	3,964,325
The Bank Of Tampa	3,024,877
Bayfirst National Bank	1,291,832
Climate First Bank	1,031,563
Sanibel Captiva Community Bank	989,799
Brannen Bank	960,535
Flagship Bank	692,837
Edison National Bank	441,420
Bankflorida	401,347
Tcm Bank, National Association	358,400
Central Bank	352,443
Gulfside Bank	320,374
First National Bank Of Pasco	318,994
Waterfall Bank	314,876
Gulf Coast Business Bank	130,347
Century Bank Of Florida	105,335

Institution name	Return on Avg Assets (%)
Brannen Bank	1.92
Sanibel Captiva Community Bank	1.85
Raymond James Bank	1.35
Gulfside Bank	1.11
The Bank Of Tampa	1.10
Flagship Bank	0.97
Edison National Bank	0.60
Central Bank	0.55
Bankflorida	0.51
Century Bank Of Florida	0.51
Climate First Bank	0.48
Finemark National Bank & Trust	0.45
First National Bank Of Pasco	0.15
Bayfirst National Bank	(0.05)
Waterfall Bank	(0.12)
Gulf Coast Business Bank	(1.59)
Tcm Bank, National Association	(2.36)

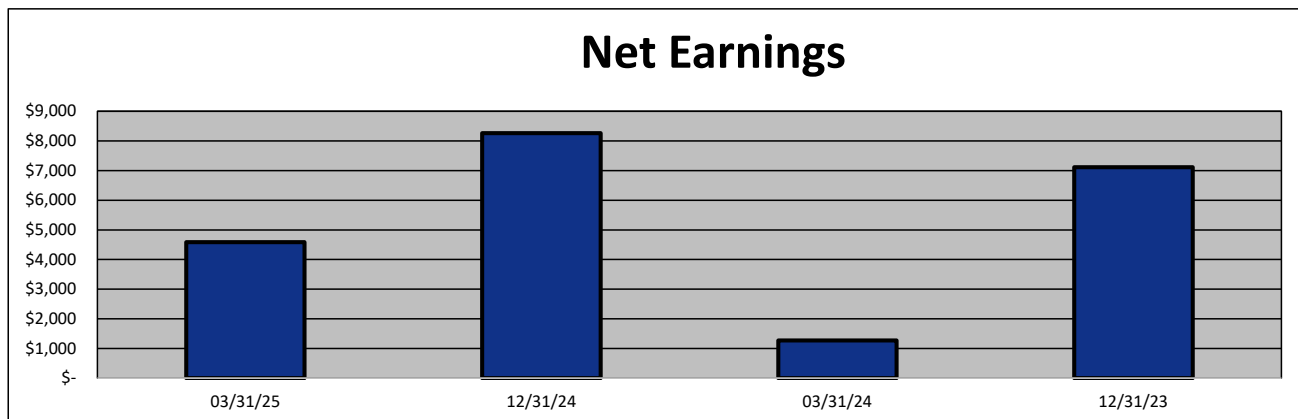
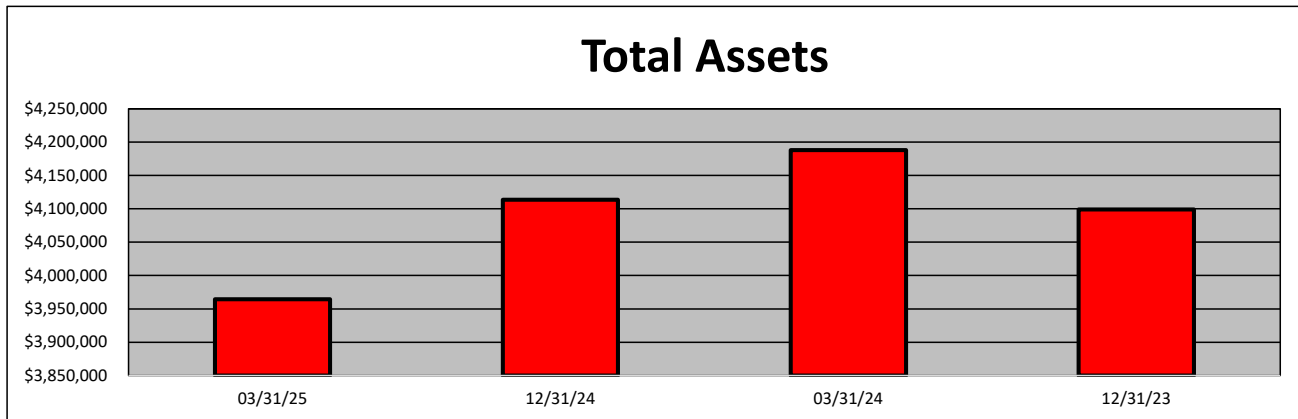
EXECUTIVE SUMMARY - FineMark National Bank & Trust
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.72	9.12	8.31	7.75	11.26	9.42
Leverage Ratio	10.24	9.96	9.49	8.98	17.35	10.27
Tier 1 Cap/Risk Based Assets	18.14	17.44	17.42	16.41	18.59	10.57
Risk Based Ratio	19.15	18.44	18.44	17.46	19.41	11.38
Common Equity Tier 1 Capital Ratio	18.14	17.44	17.42	16.41	18.53	10.57
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	84.20	81.90	83.49	86.57	73.43	83.34
Loans/Assets	66.66	65.44	61.39	61.32	62.13	71.49
Securities/Assets	20.08	21.59	24.74	25.26	18.87	10.94
PROFITABILITY:						
Return on Avg Assets	0.45	0.20	0.12	0.18	0.20	0.44
Return on Avg Equity	4.82	2.33	1.53	2.44	10.12	9.41
Nonint Income/Avg Assets	1.06	0.98	0.95	0.88	0.78	1.20
Net Overhead Ratio	1.13	0.97	0.85	1.08	2.92	2.52
Efficiency Ratio	78.53	87.91	90.57	89.31	93.91	74.45
Assets (per million) per Employee	13.26	14.23	15.92	15.47	10.55	14.51
ASSET QUALITY:						
Allowance/Loans	0.88	0.88	0.91	0.93	1.27	1.31
Nonperforming Loans/Total Loans	0.03	0.07	0.10	0.10	0.52	0.36
Nonperforming Assets/Total Assets	0.02	0.05	0.06	0.06	0.36	0.31
Adjusted Texas Ratio	0.18	0.49	0.72	0.74	3.38	2.81
YIELDS & COSTS:						
Yield on earning assets	4.43	4.49	4.37	3.77	5.40	5.89
Cost of funds	2.85	3.45	3.51	2.57	2.84	3.04
Net interest margin	1.79	1.29	1.08	1.37	3.13	2.97
Avg Earning Assets/Avg Assets	96.04	96.24	96.03	95.82	95.62	96.36

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,964,325	4,113,577	4,188,244	4,099,078	(223,919)	(5.35)
Cash and Equivalents	360,870	366,785	405,552	369,042	(44,682)	(11.02)
Securities	796,090	888,247	1,036,337	1,035,629	(240,247)	(23.18)
Loans, net	2,642,555	2,692,116	2,571,136	2,513,356	71,419	2.78
Deposit Accounts	3,138,508	3,287,093	3,079,640	2,903,284	58,868	1.91
Fed Funds & Repos	70,257	77,972	27,667	31,397	42,590	153.94
Total Equity	385,476	375,357	348,210	317,505	37,266	10.70

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,585	8,264	1,270	7,117	3,315	261.02
Interest Income	42,943	181,517	44,182	141,978	(1,239)	(2.80)
Interest Expense	25,582	129,407	33,216	90,331	(7,634)	(22.98)
Net Interest Income	17,361	52,110	10,966	51,647	6,395	58.32
Prov for Credit Losses	(238)	860	510	272	(748)	(146.67)
Noninterest income	10,646	41,189	9,950	34,492	696	6.99
Gain on Sale of Securities	-	104	-	-	-	NA
Noninterest Expense	21,995	82,022	18,943	76,831	3,052	16.11
Net Operating Income	6,250	10,417	1,463	9,036	4,787	327.20
Income Taxes	1,427	2,401	283	1,785	1,144	404.24

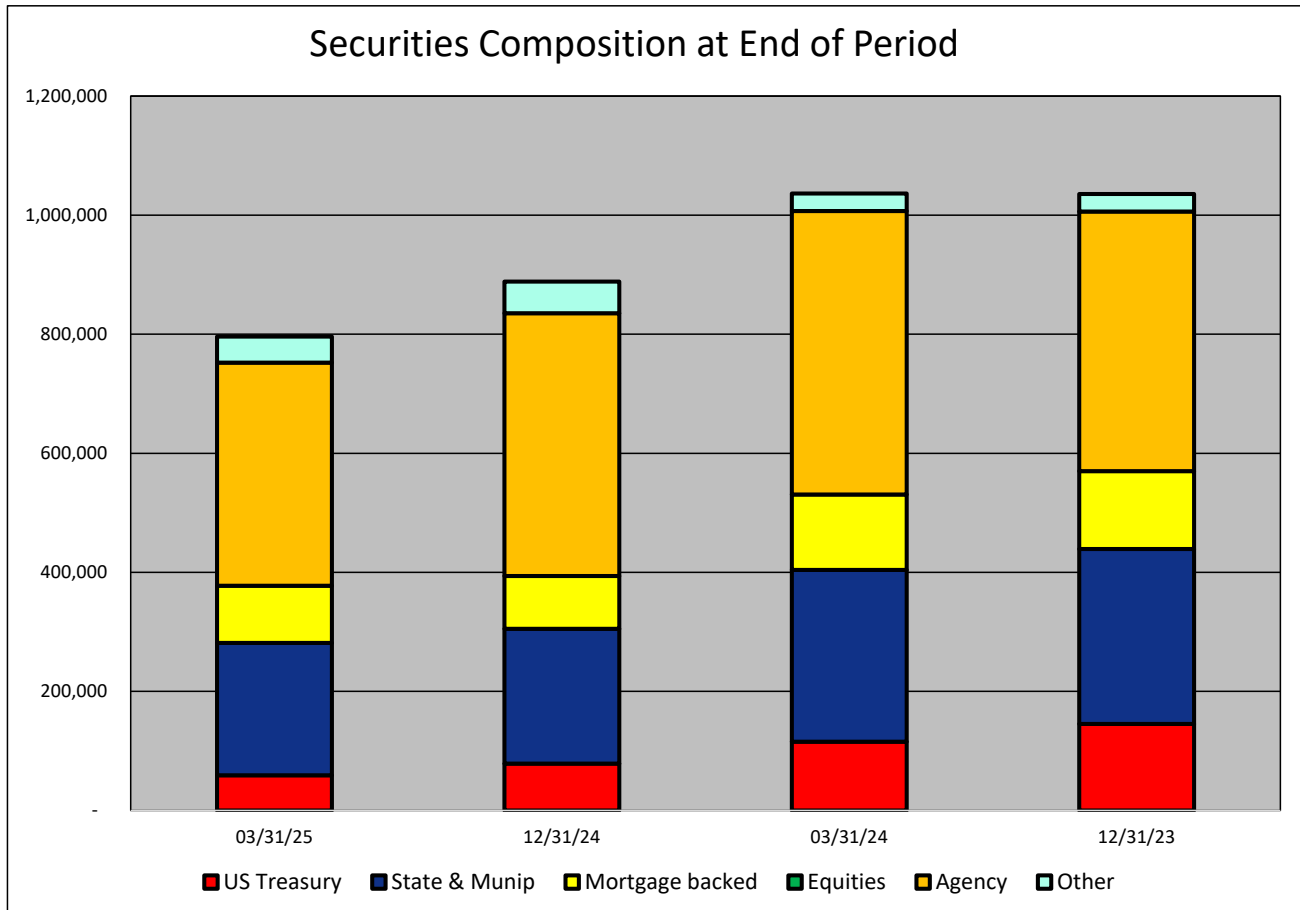


SECURITIES COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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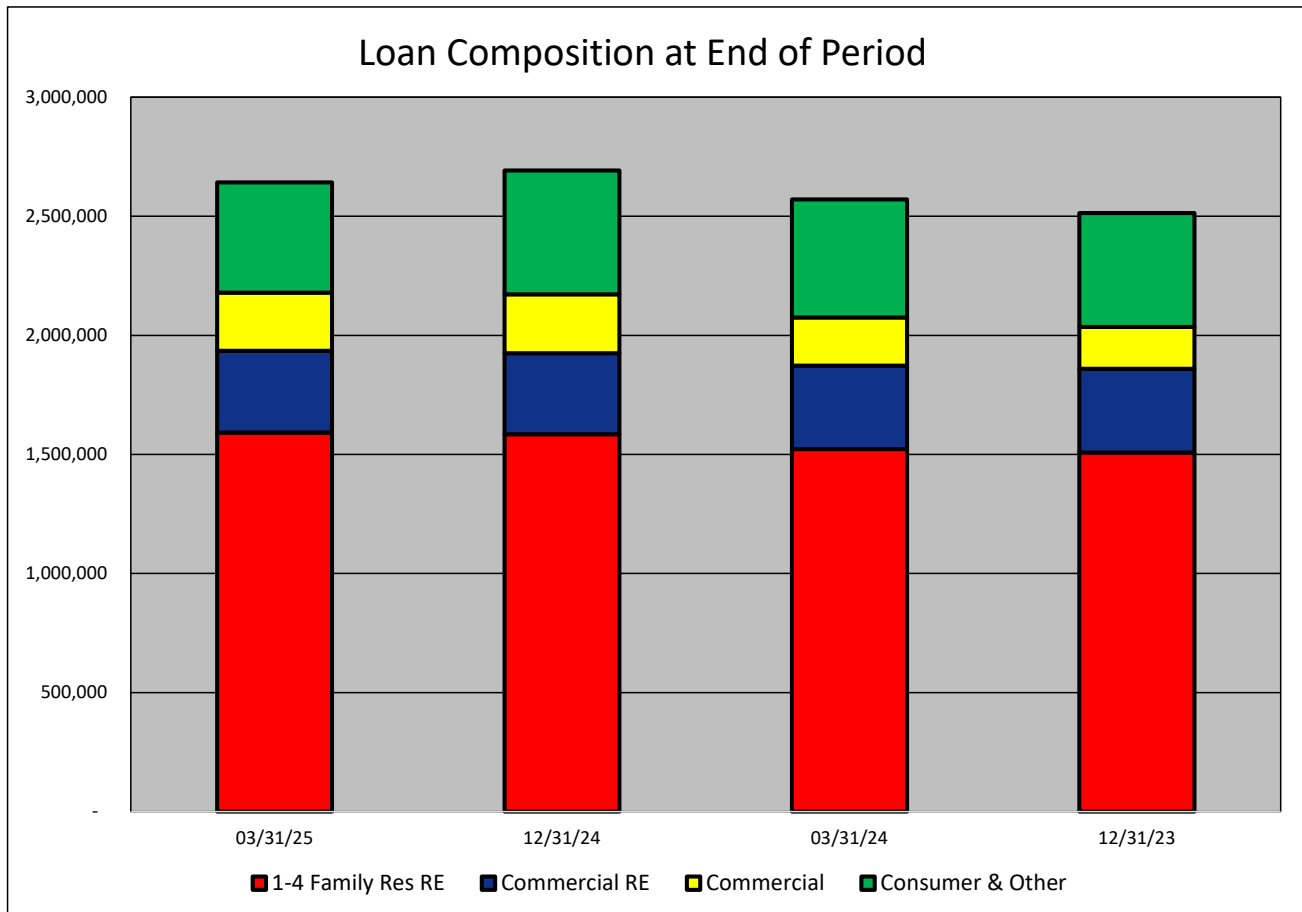
SECURITIES CATEGORY:

US Treasury	59,136	78,680	115,697	145,208	(56,561)	(48.89)
State & Munip	222,311	226,512	288,367	294,052	(66,056)	(22.91)
Mortgage backed	95,871	88,653	126,583	130,754	(30,712)	(24.26)
Equities	-	-	-	-	-	NA
Agency	374,944	441,454	476,289	436,253	(101,345)	(21.28)
Other	43,828	52,948	29,401	29,362	14,427	49.07
Total Securities	796,090	888,247	1,036,337	1,035,629	(240,247)	(23.18)



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	1,591,992	1,584,421	1,521,940	1,507,617	70,052	4.60
Commercial RE	342,929	340,609	350,846	352,191	(7,917)	(2.26)
Commercial	244,004	247,433	202,580	175,762	41,424	20.45
Consumer & Other	463,630	519,653	495,770	477,786	(32,140)	(6.48)
Loans, Net	2,642,555	2,692,116	2,571,136	2,513,356	71,419	2.78



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	23,576	23,472	23,472	23,168	104	0.44
Total Recoveries	10	34	7	32	3	42.86
Total Charge-offs	221	790	635	-	(414)	(65.20)
Provision Expense	(238)	860	510	272	(748)	(146.67)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	23,127	23,576	23,354	23,472	(227)	(0.97)

NON-PERFORMING ASSETS:

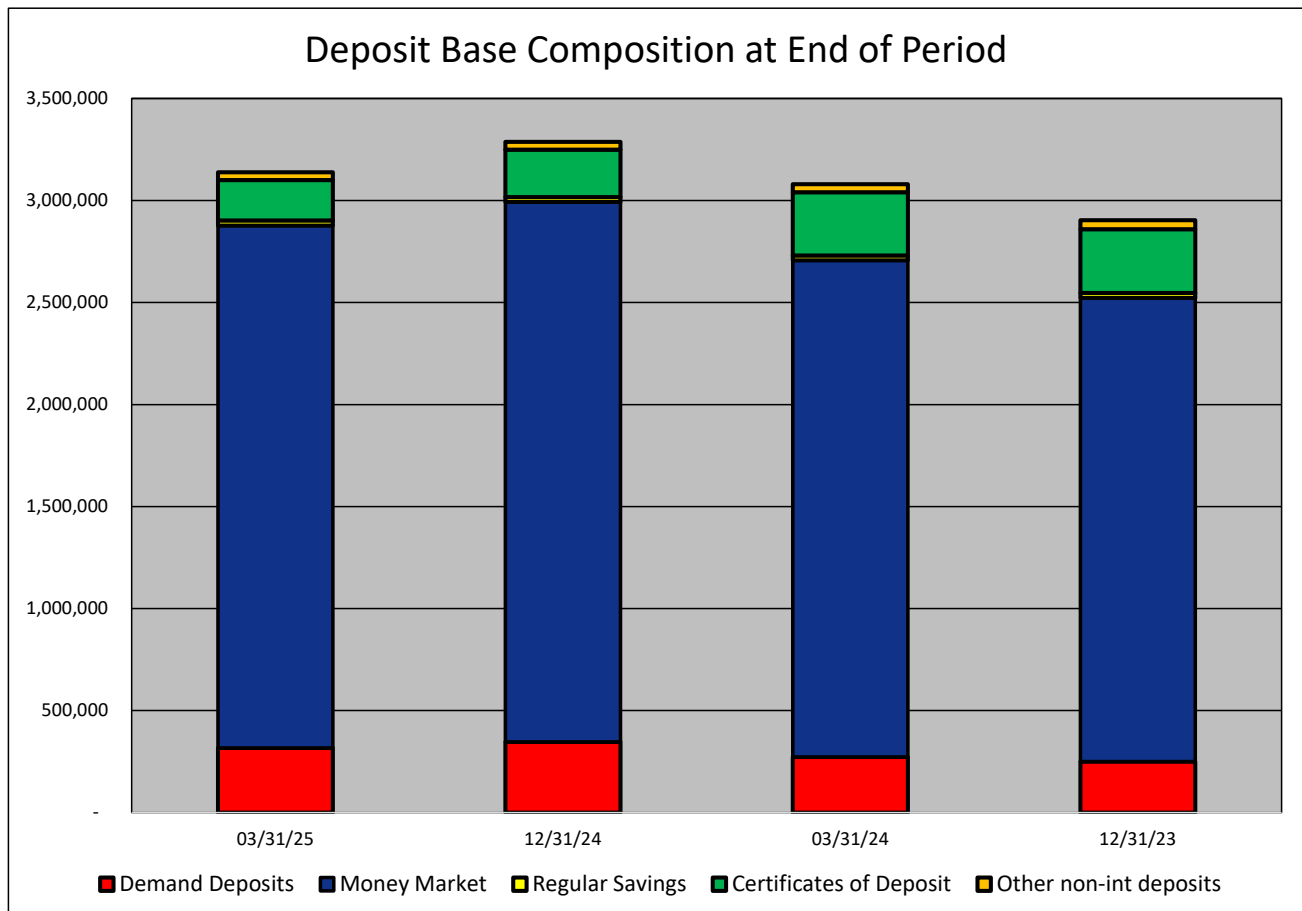
Total-90+ Days Past Due	69	1,328	1,189	891	(1,120)	(94.20)
Total-Nonaccrual	658	639	1,483	1,629	(825)	(55.63)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	727	1,967	2,672	2,520	(1,945)	(72.79)

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	316,440	346,525	273,126	250,532	43,314	15.86
Money Market	2,561,009	2,646,258	2,433,869	2,272,470	127,140	5.22
Regular Savings	24,634	23,336	23,364	24,090	1,270	5.44
Certificates of Deposit	198,546	232,844	310,115	312,136	(111,569)	(35.98)
Other non-int deposits	37,879	38,130	39,166	44,056	(1,287)	(3.29)
Total Deposits	3,138,508	3,287,093	3,079,640	2,903,284	58,868	1.91

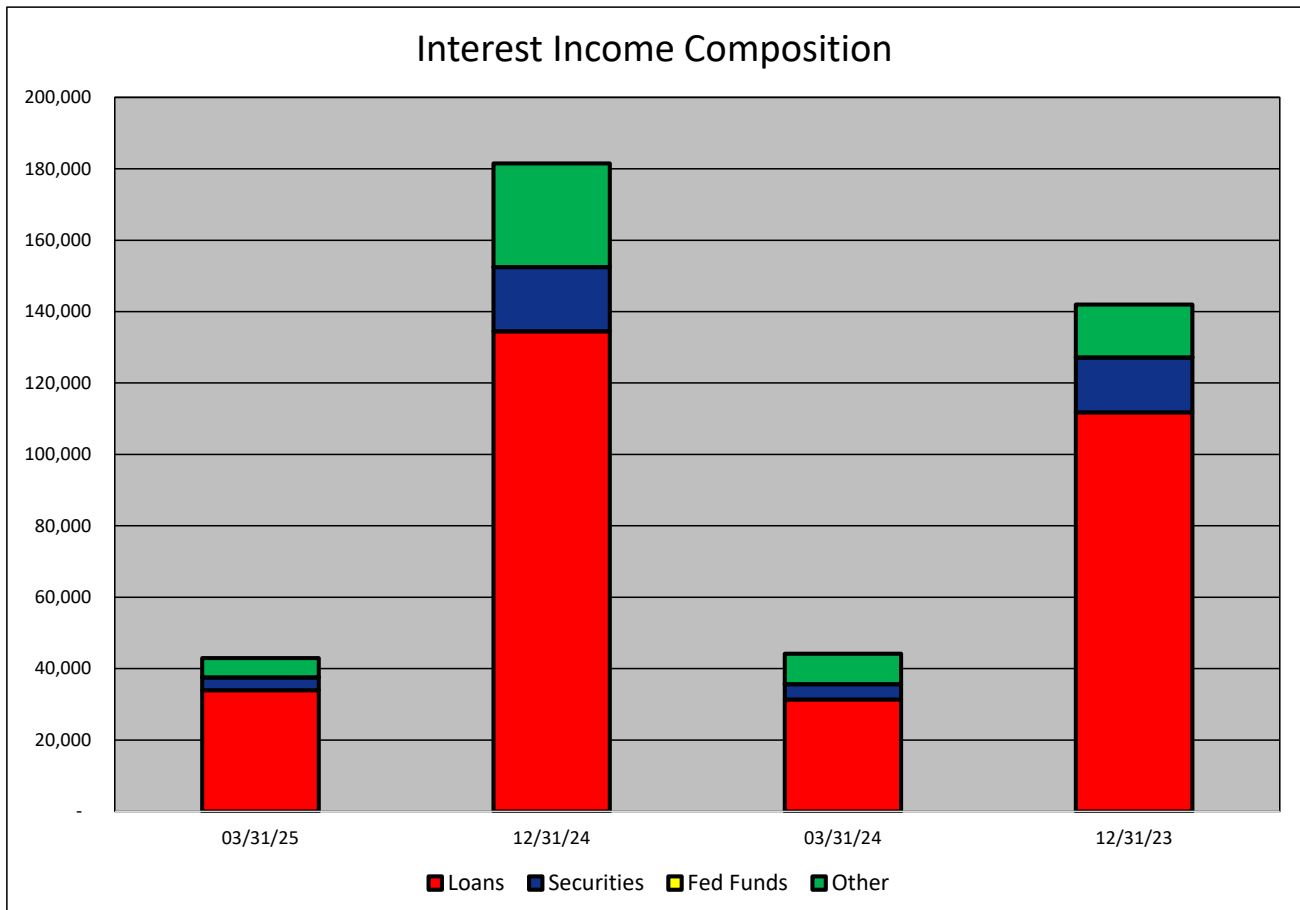


INTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	33,938	134,510	31,361	111,778	2,577	8.22
Securities	3,663	17,957	4,336	15,407	(673)	(15.52)
Fed Funds	1	4	1	8	-	-
Other	5,341	29,046	8,484	14,785	(3,143)	(37.05)
Total Int Income	42,943	181,517	44,182	141,978	(1,239)	(2.80)

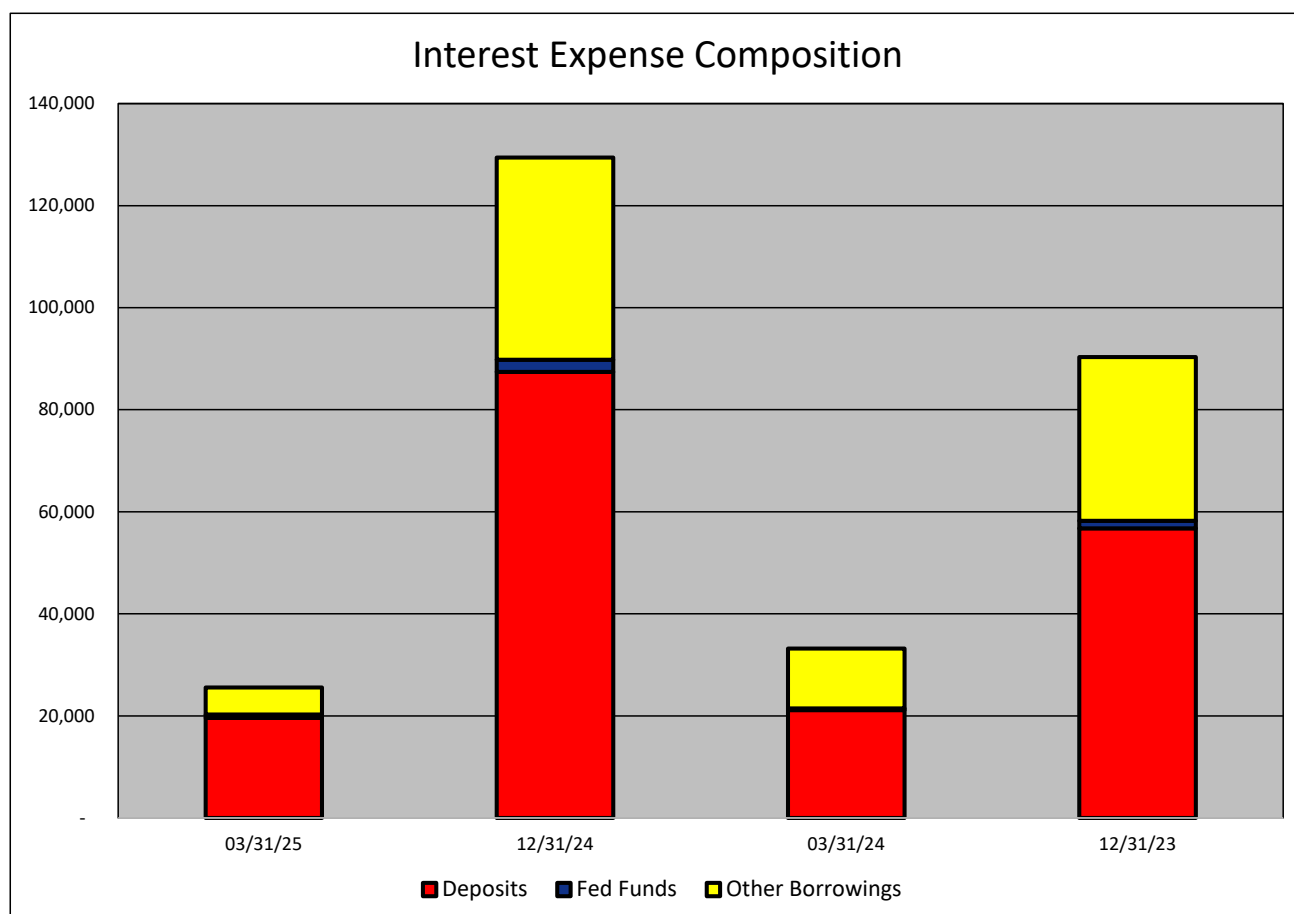


INTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	19,587	87,424	21,113	56,733	(1,526)	(7.23)
Fed Funds	708	2,354	339	1,484	369	108.85
Other Borrowings	5,287	39,629	11,764	32,114	(6,477)	(55.06)
Total Int Expense	25,582	129,407	33,216	90,331	(7,634)	(22.98)

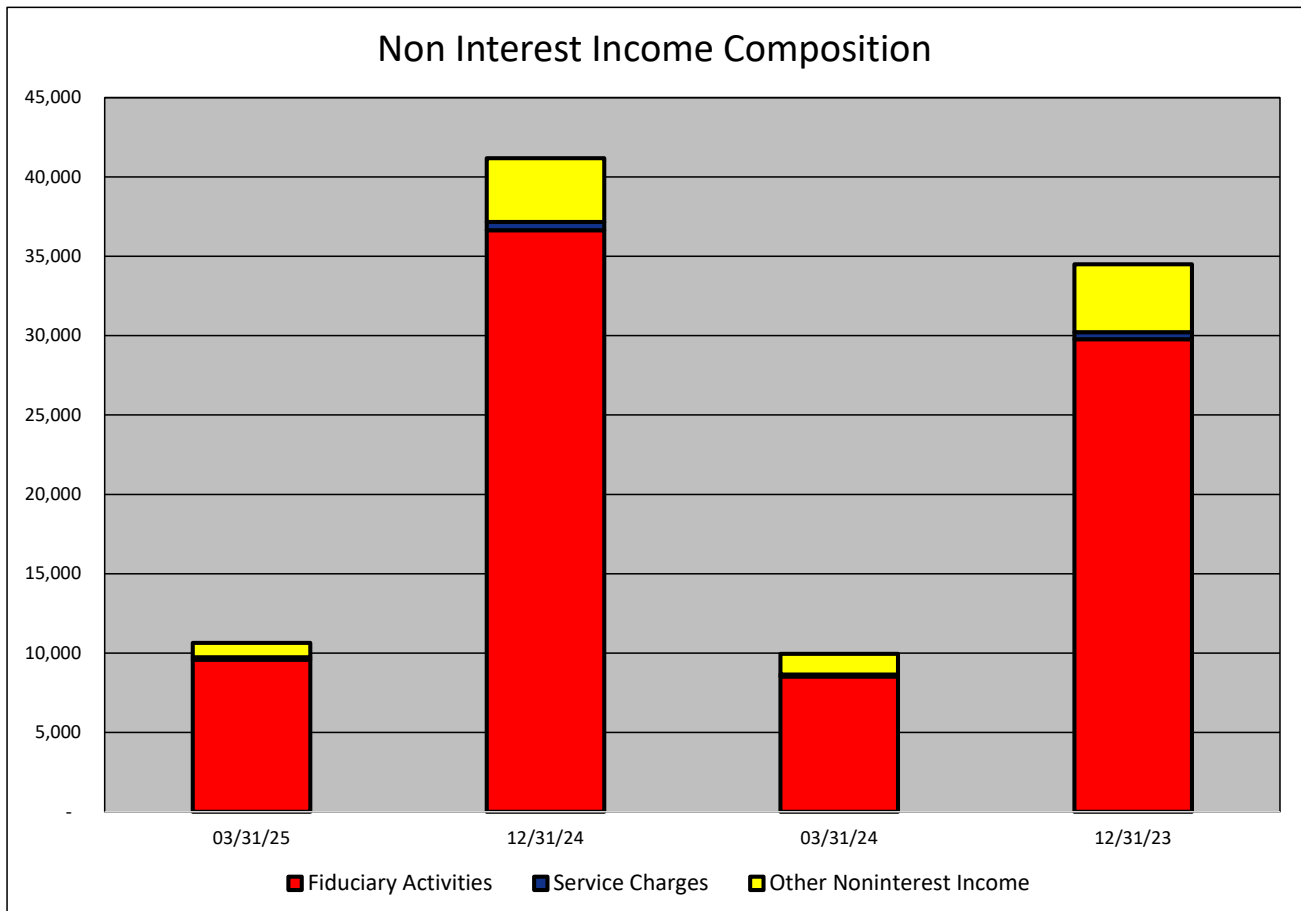


NONINTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	9,584	36,650	8,533	29,774	1,051	12.32
Service Charges	155	516	122	442	33	27.05
Other Noninterest Income	907	4,023	1,295	4,276	(388)	(29.96)
Total Nonint. Income	10,646	41,189	9,950	34,492	696	6.99

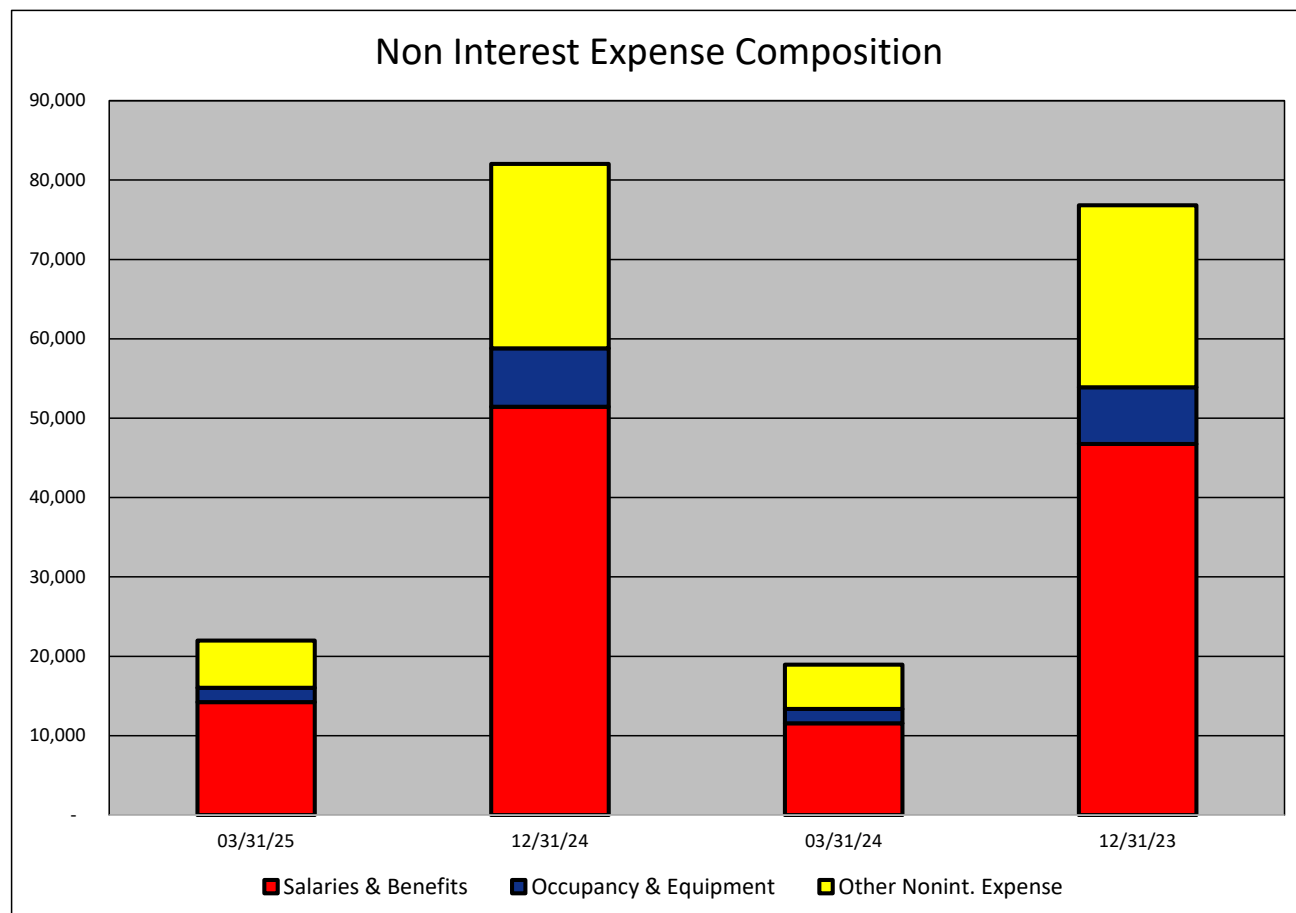


NONINTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	14,228	51,435	11,568	46,759	2660	22.99
Occupancy & Equipment	1,819	7,374	1,812	7,124	7	0.39
Other Nonint. Expense	5,948	23,213	5,563	22,948	385	6.92
Total Nonint. Expense	21,995	82,022	18,943	76,831	3052	16.11



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	1,031,563	612,739	68.35
Waterfall Bank	314,876	205,899	52.93
Gulf Coast Business Bank	130,347	86,602	50.51
Bayfirst National Bank	1,291,832	1,144,417	12.88
Central Bank	352,443	313,113	12.56
Sanibel Captiva Community Bank	989,799	886,730	11.62
Tcm Bank, National Association	358,400	325,372	10.15
Gulfside Bank	320,374	292,765	9.43
Bankflorida	401,347	369,443	8.64
Brannen Bank	960,535	901,847	6.51
Flagship Bank	692,837	651,785	6.30
First National Bank Of Pasco	318,994	305,835	4.30
Raymond James Bank	41,906,621	41,193,257	1.73
Century Bank Of Florida	105,335	104,767	0.54
The Bank Of Tampa	3,024,877	3,062,692	(1.23)
Edison National Bank	441,420	455,662	(3.13)
Finemark National Bank & Trust	3,964,325	4,188,244	(5.35)

Select Peer Average	3,329,760	3,241,245	14.51
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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	873,267	507,675	72.01
Gulf Coast Business Bank	101,505	63,402	60.10
Waterfall Bank	262,148	187,388	39.90
Bankflorida	289,791	246,115	17.75
Central Bank	295,999	253,662	16.69
Bayfirst National Bank	1,084,817	937,094	15.76
Gulfside Bank	221,767	192,549	15.17
Brannen Bank	487,782	424,081	15.02
Sanibel Captiva Community Bank	842,986	764,205	10.31
The Bank Of Tampa	1,840,466	1,680,689	9.51
Raymond James Bank	33,517,669	31,403,175	6.73
Flagship Bank	535,980	508,842	5.33
Tcm Bank, National Association	315,070	300,478	4.86
First National Bank Of Pasco	193,486	186,690	3.64
Edison National Bank	156,388	150,968	3.59
Finemark National Bank & Trust	2,642,555	2,571,136	2.78
Century Bank Of Florida	58,362	58,232	0.22

Select Peer Average	2,571,767	2,378,611	17.61
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2025

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	17.71	16.54	17.76	19.04	17.76
Waterfall Bank	13.29	13.94	15.03	15.81	15.03
Gulf Coast Business Bank	12.53	13.46	0.00	0.00	0.00
Flagship Bank	12.48	11.56	0.00	0.00	0.00
Bankflorida	10.32	10.91	12.27	13.52	12.27
Finemark National Bank & Trust	9.72	10.24	18.14	19.15	18.14
Gulfside Bank	8.62	10.24	0.00	0.00	0.00
The Bank Of Tampa	8.29	10.23	14.45	15.68	14.45
Climate First Bank	9.18	9.88	9.84	10.88	9.84
Century Bank Of Florida	7.97	9.60	14.96	16.21	14.96
First National Bank Of Pasco	5.70	9.18	0.00	0.00	0.00
Edison National Bank	8.05	9.03	26.33	27.58	26.33
Sanibel Captiva Community Bank	8.54	8.73	11.44	12.56	11.44
Central Bank	8.48	8.58	0.00	0.00	0.00
Bayfirst National Bank	9.04	8.56	10.47	11.73	10.47
Raymond James Bank	7.17	8.10	14.11	15.37	14.11
Brannen Bank	2.99	5.89	14.89	15.94	14.89

Select Peer Average	9.42	10.27	10.57	11.38	10.57
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	113.87	87.91	0.47
Central Bank	104.35	83.98	7.38
Climate First Bank	100.27	84.65	0.35
Sanibel Captiva Community Bank	100.15	85.17	4.01
Waterfall Bank	96.66	83.25	3.27
Bayfirst National Bank	96.13	83.98	3.00
Gulf Coast Business Bank	89.68	77.87	4.99
Flagship Bank	89.02	77.36	1.16
Raymond James Bank	88.38	79.98	12.49
Finemark National Bank & Trust	84.20	66.66	20.08
Bankflorida	84.09	72.20	6.11
Gulfside Bank	76.48	69.22	15.84
First National Bank Of Pasco	71.04	60.66	20.53
The Bank Of Tampa	66.97	60.84	29.52
Century Bank Of Florida	62.51	55.41	13.57
Brannen Bank	52.43	50.78	25.30
Edison National Bank	40.50	35.43	17.88

Select Peer Average	83.34	71.49	10.94
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	987,515	1.92	74.86
Sanibel Captiva Community Bank	967,878	1.85	21.61
Raymond James Bank	42,162,180	1.35	19.08
Gulfside Bank	305,645	1.11	12.62
The Bank Of Tampa	3,030,604	1.10	13.55
Flagship Bank	675,753	0.97	7.69
Edison National Bank	428,616	0.60	7.39
Central Bank	348,866	0.55	6.49
Bankflorida	377,831	0.51	4.67
Century Bank Of Florida	102,076	0.51	6.23
Climate First Bank	943,484	0.48	5.18
Finemark National Bank & Trust	4,033,412	0.45	4.82
First National Bank Of Pasco	309,983	0.15	2.56
Bayfirst National Bank	1,287,467	(0.05)	(0.60)
Waterfall Bank	302,026	(0.12)	(0.83)
Gulf Coast Business Bank	122,282	(1.59)	(11.87)
Tcm Bank, National Association	369,374	(2.36)	(13.48)

Select Peer Average	3,338,529	0.44	9.41
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.09	1.02	36.93	117.72
Brannen Bank	0.27	1.48	47.26	8.21
Sanibel Captiva Community Bank	0.24	2.11	47.61	8.76
The Bank Of Tampa	0.63	1.63	59.32	10.43
Gulfside Bank	0.29	2.14	61.64	11.05
Flagship Bank	0.30	1.90	61.96	9.12
Climate First Bank	0.27	2.00	66.06	10.75
Central Bank	0.15	2.31	73.90	7.19
Bankflorida	0.14	2.42	75.36	7.57
Finemark National Bank & Trust	1.06	1.13	78.53	13.26
Bayfirst National Bank	2.71	2.15	78.98	4.24
Edison National Bank	0.16	2.54	81.78	9.39
Century Bank Of Florida	0.30	3.36	87.47	6.20
Waterfall Bank	0.06	2.57	88.48	9.00
First National Bank Of Pasco	0.78	3.11	95.70	5.50
Tcm Bank, National Association	12.55	6.15	101.01	3.26
Gulf Coast Business Bank	0.32	4.86	123.67	5.01

Select Peer Average	1.20	2.52	74.45	14.51
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.45	0.00	0.00	0.00
Climate First Bank	1.00	0.00	0.00	0.00
Edison National Bank	1.46	0.00	0.00	0.00
Flagship Bank	0.99	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.82	0.00	0.00	0.00
Finemark National Bank & Trust	0.88	0.03	0.02	0.18
Gulfside Bank	1.08	0.06	0.04	0.48
Century Bank Of Florida	1.74	0.08	0.05	0.52
First National Bank Of Pasco	1.48	0.07	0.05	0.68
The Bank Of Tampa	1.36	0.17	0.10	1.13
Brannen Bank	0.77	0.34	0.17	5.13
Central Bank	0.76	0.42	0.35	3.90
Raymond James Bank	1.19	0.51	0.40	4.98
Tcm Bank, National Association	3.54	0.95	0.83	4.19
Sanibel Captiva Community Bank	0.97	0.97	1.18	12.63
Bayfirst National Bank	1.52	2.46	2.08	13.87

Select Peer Average	1.31	0.36	0.31	2.81
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
The Bank Of Tampa	1.85	3.82	0.00	9.87	19.61
Century Bank Of Florida	1.68	8.11	15.19	0.00	13.57
First National Bank Of Pasco	1.43	1.89	9.18	0.00	20.53
Sanibel Captiva Community Bank	1.35	6.12	0.00	4.01	0.00
Gulfside Bank	1.22	10.68	0.00	5.39	10.46
Gulf Coast Business Bank	1.09	13.36	2.61	0.00	4.99
Edison National Bank	1.05	42.49	0.00	8.97	8.91
Central Bank	1.02	3.61	0.84	2.28	5.11
Flagship Bank	1.01	18.04	0.04	0.00	1.16
Tcm Bank, National Association	0.72	6.92	0.00	0.00	0.47
Finemark National Bank & Trust	0.70	8.40	0.01	2.02	18.06
Waterfall Bank	0.68	12.06	0.00	0.00	3.27
Brannen Bank	0.67	22.63	0.00	0.00	25.30
Bayfirst National Bank	0.50	4.54	0.00	0.19	2.81
Bankflorida	0.39	13.84	0.00	0.00	6.11
Climate First Bank	0.07	12.32	0.00	0.00	0.35
Raymond James Bank	0.02	6.53	0.00	0.00	12.49

Select Peer Average	0.91	11.49	1.64	1.93	9.01
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tcm Bank, National Association	84.80	0.33	0.00	0.92
Sanibel Captiva Community Bank	84.34	2.68	0.36	0.01
Climate First Bank	83.73	1.34	0.00	0.03
Central Bank	83.35	2.49	0.00	0.08
Bayfirst National Bank	82.70	3.74	0.01	1.27
Waterfall Bank	82.57	0.54	0.00	0.00
Raymond James Bank	78.50	0.01	0.00	0.00
Gulf Coast Business Bank	76.86	0.47	0.00	0.00
Flagship Bank	76.60	0.88	0.00	1.36
Bankflorida	71.16	5.95	0.00	0.00
Gulfside Bank	68.47	0.81	0.00	0.08
Finemark National Bank & Trust	66.07	1.18	0.00	0.00
The Bank Of Tampa	60.02	1.14	0.00	0.22
First National Bank Of Pasco	59.76	1.48	0.00	0.00
Century Bank Of Florida	54.44	2.41	0.00	0.00
Brannen Bank	50.39	0.51	0.00	0.00
Edison National Bank	34.91	1.28	0.00	0.00

Select Peer Average	70.51	1.60	0.02	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, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
First National Bank Of Pasco	41.17	50.42	91.59	0.00	8.41
The Bank Of Tampa	40.33	59.67	100.00	0.00	0.00
Century Bank Of Florida	35.32	61.57	96.89	0.00	3.11
Flagship Bank	34.03	65.97	100.00	0.00	0.00
Brannen Bank	29.80	70.20	100.00	0.00	0.00
Edison National Bank	29.35	66.84	96.20	3.80	0.00
Sanibel Captiva Community Bank	25.88	67.47	93.35	0.00	6.65
Bankflorida	25.41	70.42	95.83	0.00	4.17
Gulfside Bank	25.33	74.67	100.00	0.00	0.00
Gulf Coast Business Bank	20.98	79.02	100.00	0.00	0.00
Finemark National Bank & Trust	13.37	74.82	88.19	1.97	9.83
Central Bank	11.12	77.20	88.32	0.00	11.68
Waterfall Bank	9.51	90.49	100.00	0.00	0.00
Bayfirst National Bank	9.27	88.99	98.26	0.00	1.74
Climate First Bank	7.59	85.76	93.35	0.00	6.65
Raymond James Bank	2.57	95.49	98.06	0.00	1.94
Tcm Bank, National Association	0.40	99.60	100.00	0.00	0.00

Select Peer Average	21.26	75.21	96.47	0.34	3.19
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	10.08	4.34	6.47	92.17
Sanibel Captiva Community Bank	6.85	2.78	4.88	96.32
Century Bank Of Florida	5.66	2.29	4.15	93.14
Gulf Coast Business Bank	6.58	3.78	3.92	98.73
Bayfirst National Bank	6.99	3.69	3.75	91.89
Gulfside Bank	5.30	2.24	3.75	97.53
Bankflorida	5.95	3.38	3.53	91.97
Brannen Bank	4.85	1.95	3.46	99.44
Flagship Bank	5.32	3.26	3.37	96.76
First National Bank Of Pasco	5.32	3.49	3.32	98.20
The Bank Of Tampa	4.32	1.86	3.29	95.63
Central Bank	6.14	3.44	3.28	96.72
Edison National Bank	4.28	1.52	3.26	96.13
Climate First Bank	6.96	4.38	3.20	98.70
Waterfall Bank	6.22	4.30	2.94	99.17
Raymond James Bank	4.85	2.19	2.92	99.61
Finemark National Bank & Trust	4.43	2.85	1.79	96.04

Select Peer Average	5.89	3.04	2.97	96.36
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