

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

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Danny Jenarine, Kendall Lucas, Makenna Bader, Kimberly Berlow, Zaria Minard

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, 2025

Institution name	Total Assets (\$000's)
Raymond James Bank	42,320,219
Finemark National Bank & Trust	3,887,061
The Bank Of Tampa	3,006,206
Bayfirst National Bank	1,343,787
Climate First Bank	1,179,812
Sanibel Captiva Community Bank	1,014,106
Brannen Bank	990,946
Flagship Bank	694,805
Edison National Bank	408,232
Bankflorida	407,550
Tcm Bank, National Association	381,530
Central Bank	359,199
Waterfall Bank	350,056
Gulfside Bank	315,581
First National Bank Of Pasco	310,078
Gulf Coast Business Bank	148,125
Century Bank Of Florida	100,088

Institution name	Return on Avg Assets (%)
Brannen Bank	1.95
Sanibel Captiva Community Bank	1.86
Raymond James Bank	1.41
Gulfside Bank	1.18
The Bank Of Tampa	1.16
Flagship Bank	0.94
Edison National Bank	0.79
Climate First Bank	0.64
Bankflorida	0.62
Central Bank	0.61
Century Bank Of Florida	0.56
Finemark National Bank & Trust	0.48
First National Bank Of Pasco	0.16
Waterfall Bank	0.15
Bayfirst National Bank	(0.18)
Gulf Coast Business Bank	(1.11)
Tcm Bank, National Association	(1.17)

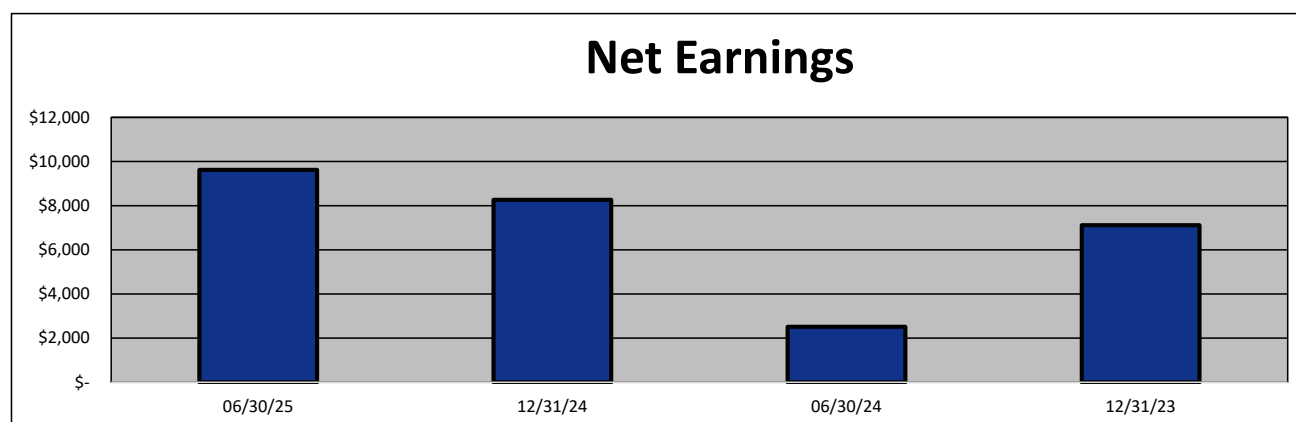
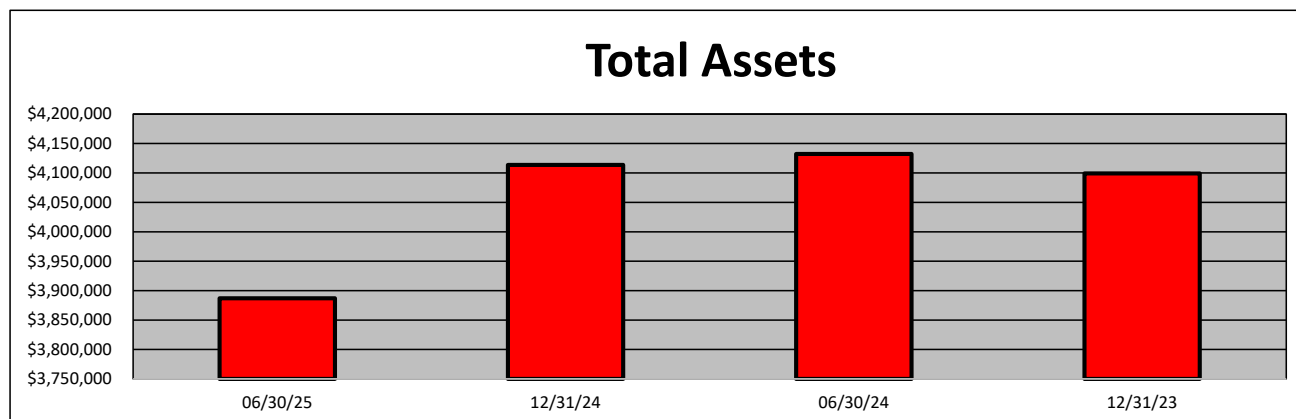
EXECUTIVE SUMMARY - FineMark National Bank & Trust
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.14	9.12	8.59	7.75	10.68	9.70
Leverage Ratio	10.44	9.96	9.54	8.98	11.86	10.52
Tier 1 Cap/Risk Based Assets	18.61	17.44	17.26	16.41	14.47	11.29
Risk Based Ratio	19.64	18.44	18.28	17.46	15.30	12.15
Common Equity Tier 1 Capital Ratio	18.61	17.44	17.26	16.41	14.41	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	86.35	81.90	87.54	86.57	74.73	84.72
Loans/Assets	68.22	65.44	63.77	61.32	62.90	72.41
Securities/Assets	19.49	21.59	24.55	25.26	18.95	10.68
PROFITABILITY:						
Return on Avg Assets	0.48	0.20	0.12	0.18	0.71	0.59
Return on Avg Equity	5.00	2.33	1.48	2.44	10.92	10.45
Nonint Income/Avg Assets	1.06	0.98	0.94	0.88	0.80	1.26
Net Overhead Ratio	1.15	0.97	0.92	1.08	2.35	2.38
Efficiency Ratio	78.32	87.91	91.39	89.31	74.52	71.54
Assets (per million) per Employee	13.04	14.23	14.71	15.47	10.31	13.88
ASSET QUALITY:						
Allowance/Loans	0.87	0.88	0.89	0.93	1.29	1.31
Nonperforming Loans/Total Loans	0.03	0.07	0.04	0.10	0.48	0.43
Nonperforming Assets/Total Assets	0.02	0.05	0.03	0.06	0.33	0.36
Adjusted Texas Ratio	0.17	0.49	0.31	0.74	3.15	3.56
YIELDS & COSTS:						
Yield on earning assets	4.46	4.49	4.43	3.77	5.48	5.94
Cost of funds	2.83	3.45	3.53	2.57	2.84	3.02
Net interest margin	1.84	1.29	1.14	1.37	3.20	3.04
Avg Earning Assets/Avg Assets	95.99	96.24	96.14	95.82	95.80	96.33

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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,887,061	4,113,577	4,132,365	4,099,078	(245,304)	(5.94)
Cash and Equivalents	311,948	366,785	308,958	369,042	2,990	0.97
Securities	757,470	888,247	1,014,529	1,035,629	(257,059)	(25.34)
Loans, net	2,651,668	2,692,116	2,635,298	2,513,356	16,370	0.62
Deposit Accounts	3,070,929	3,287,093	3,010,450	2,903,284	60,479	2.01
Fed Funds & Repos	51,948	77,972	36,931	31,397	15,017	40.66
Total Equity	394,333	375,357	355,082	317,505	39,251	11.05

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	9,625	8,264	2,516	7,117	7,109	282.55
Interest Income	86,097	181,517	89,601	141,978	(3,504)	(3.91)
Interest Expense	50,615	129,407	66,614	90,331	(15,999)	(24.02)
Net Interest Income	35,482	52,110	22,987	51,647	12,495	54.36
Credit Loss Expense	(238)	860	710	272	(948)	(133.52)
Noninterest income	21,369	41,189	19,862	34,492	1,507	7.59
Gain on Sale of Securities	-	104	-	-	-	NA
Noninterest Expense	44,523	82,022	39,160	76,831	5,363	13.70
Net Operating Income	12,566	10,417	2,979	9,036	9,587	321.82
Income Taxes	2,703	2,401	553	1,785	2,150	388.79

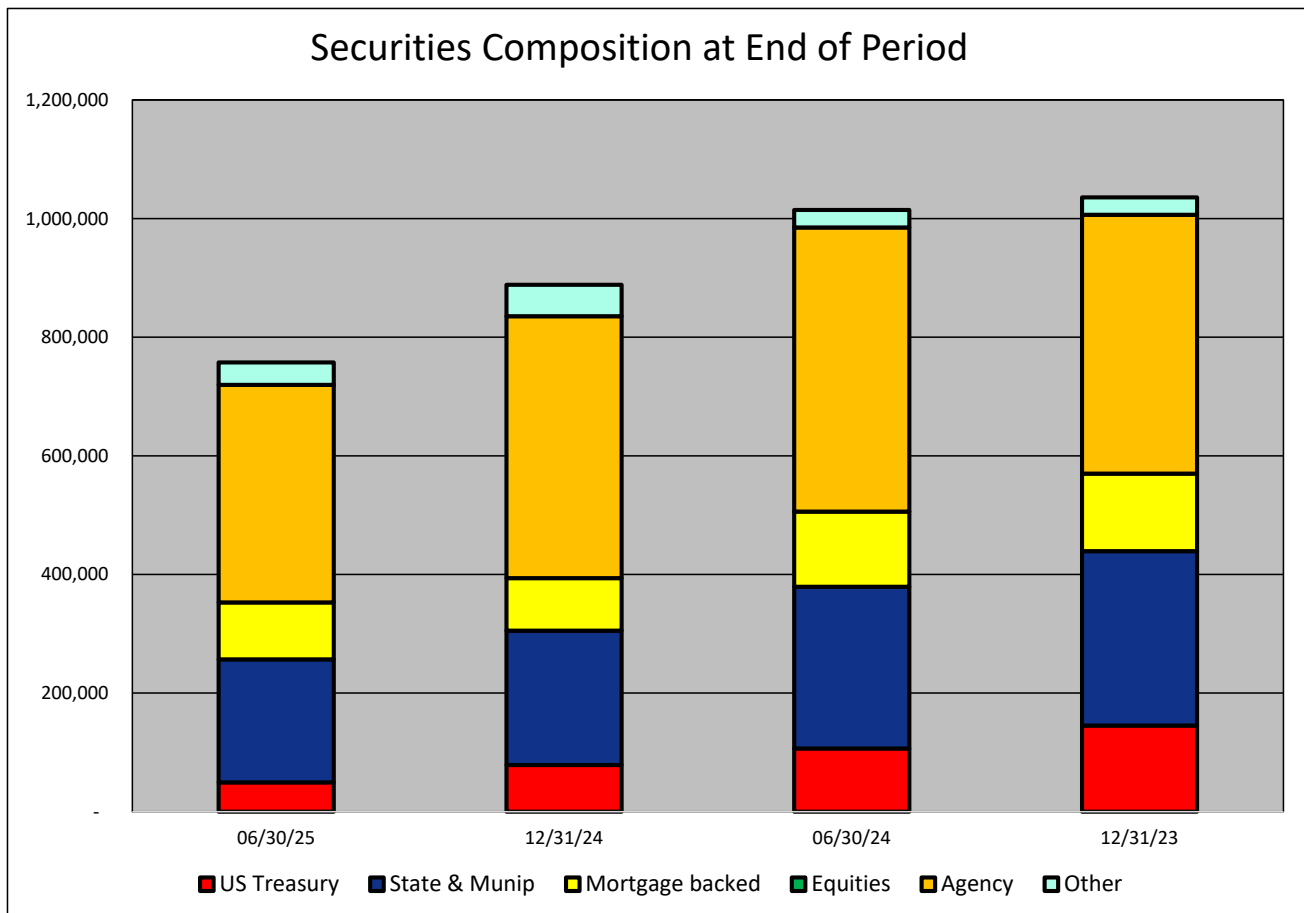


SECURITIES COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

SECURITIES CATEGORY:

US Treasury	49,518	78,680	106,561	145,208	(57,043)	(53.53)
State & Munip	207,230	226,512	272,681	294,052	(65,451)	(24.00)
Mortgage backed	96,037	88,653	126,846	130,754	(30,809)	(24.29)
Equities	-	-	-	-	-	NA
Agency	366,829	441,454	478,966	436,253	(112,137)	(23.41)
Other	37,856	52,948	29,475	29,362	8,381	28.43
Total Securities	757,470	888,247	1,014,529	1,035,629	(257,059)	(25.34)

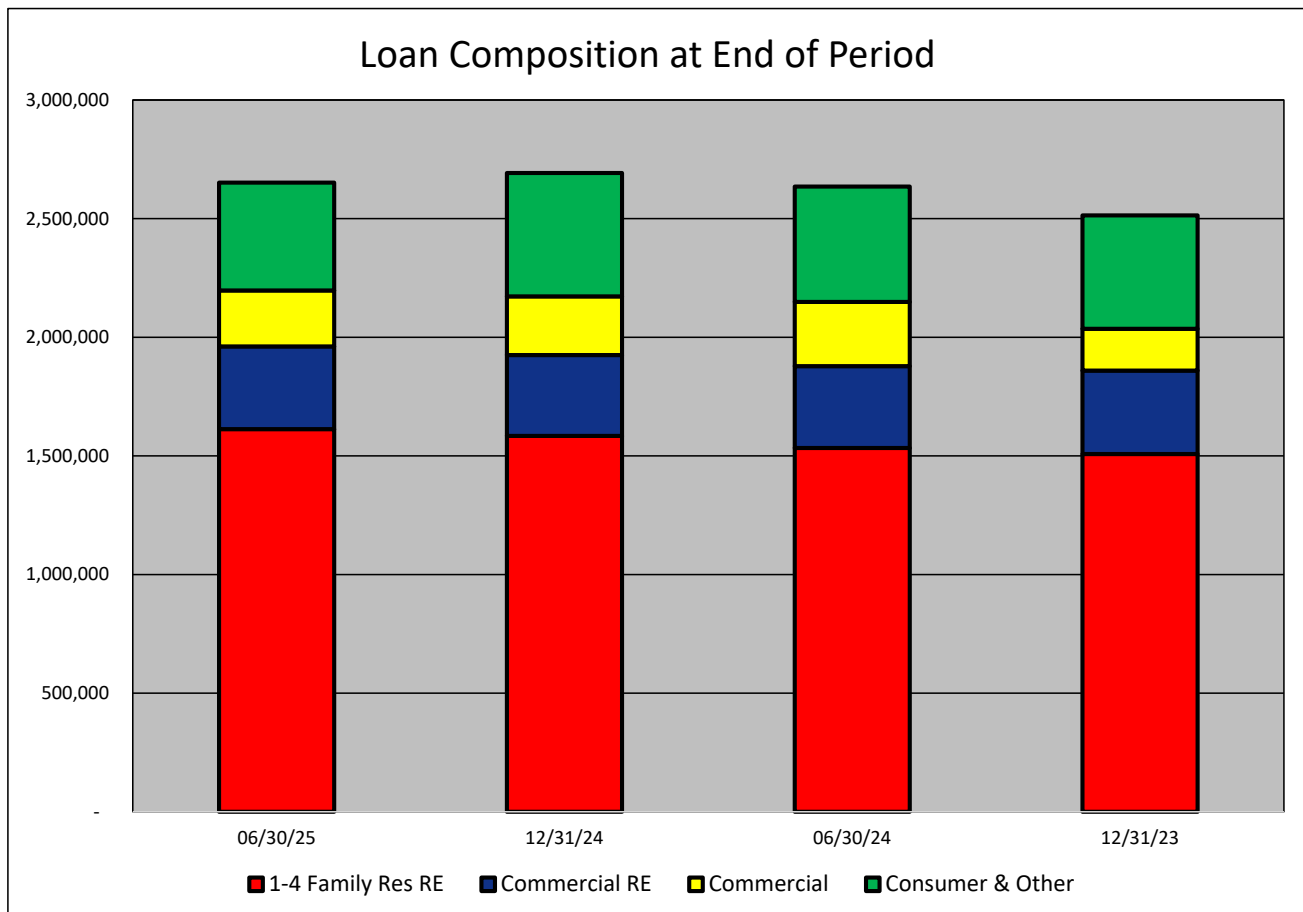


LOAN PORTFOLIO COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

LOAN CATEGORY:

1-4 Family Res RE	1,612,531	1,584,421	1,533,346	1,507,617	79,185	5.16
Commercial RE	348,619	340,609	345,168	352,191	3,451	1.00
Commercial	235,825	247,433	270,300	175,762	(34,475)	(12.75)
Consumer & Other	454,693	519,653	486,484	477,786	(31,791)	(6.53)
Loans, Net	2,651,668	2,692,116	2,635,298	2,513,356	16,370	0.62



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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
---------------	-----------------	-----------------	-----------------	-----------------	------------------------------	-----------------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	23,576	23,472	23,472	23,168	104	0.44
Total Recoveries	20	34	22	32	(2)	(9.09)
Total Charge-offs	244	790	635	-	(391)	(61.57)
Credit Loss Expense	(238)	860	710	272	(948)	(133.52)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	23,114	23,576	23,569	23,472	(455)	(1.93)

NON-PERFORMING ASSETS:

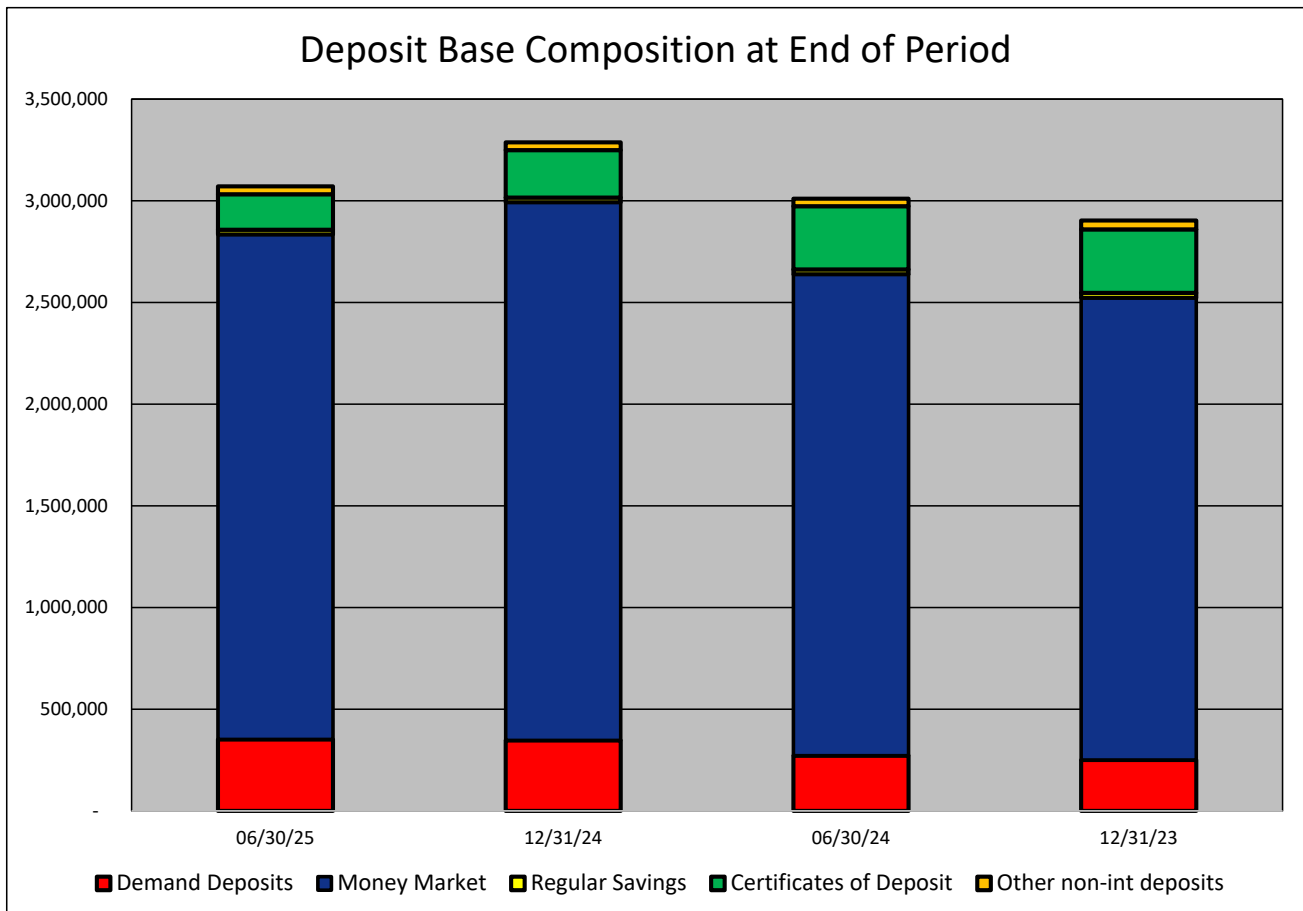
Total-90+ Days Past Due	40	1,328	-	891	40	NA
Total-Nonaccrual	650	639	1,165	1,629	(515)	(44.21)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	690	1,967	1,165	2,520	(475)	(40.77)

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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

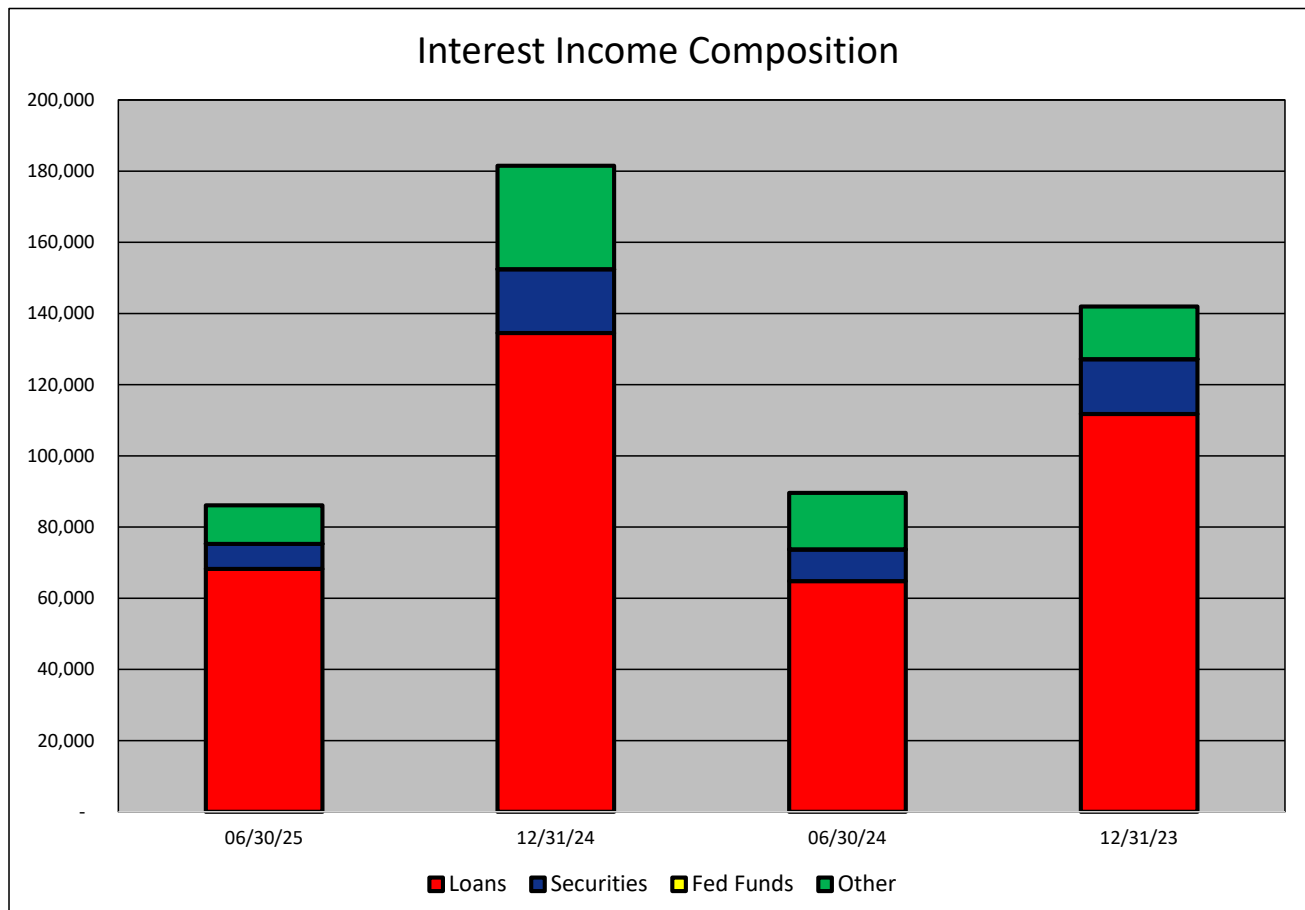
DEPOSIT BASE CATEGORY:

Demand Deposits	351,545	346,525	271,380	250,532	80,165	29.54
Money Market	2,482,932	2,646,258	2,367,650	2,272,470	115,282	4.87
Regular Savings	22,985	23,336	23,335	24,090	(350)	(1.50)
Certificates of Deposit	174,530	232,844	310,985	312,136	(136,455)	(43.88)
Other non-int deposits	38,937	38,130	37,100	44,056	1,837	4.95
Total Deposits	3,070,929	3,287,093	3,010,450	2,903,284	60,479	2.01



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

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	68,246	134,510	64,820	111,778	3,426	5.29
Securities	7,031	17,957	8,932	15,407	(1,901)	(21.28)
Fed Funds	2	4	4	8	(2)	(50.00)
Other	10,818	29,046	15,845	14,785	(5,027)	(31.73)
Total Int Income	86,097	181,517	89,601	141,978	(3,504)	(3.91)

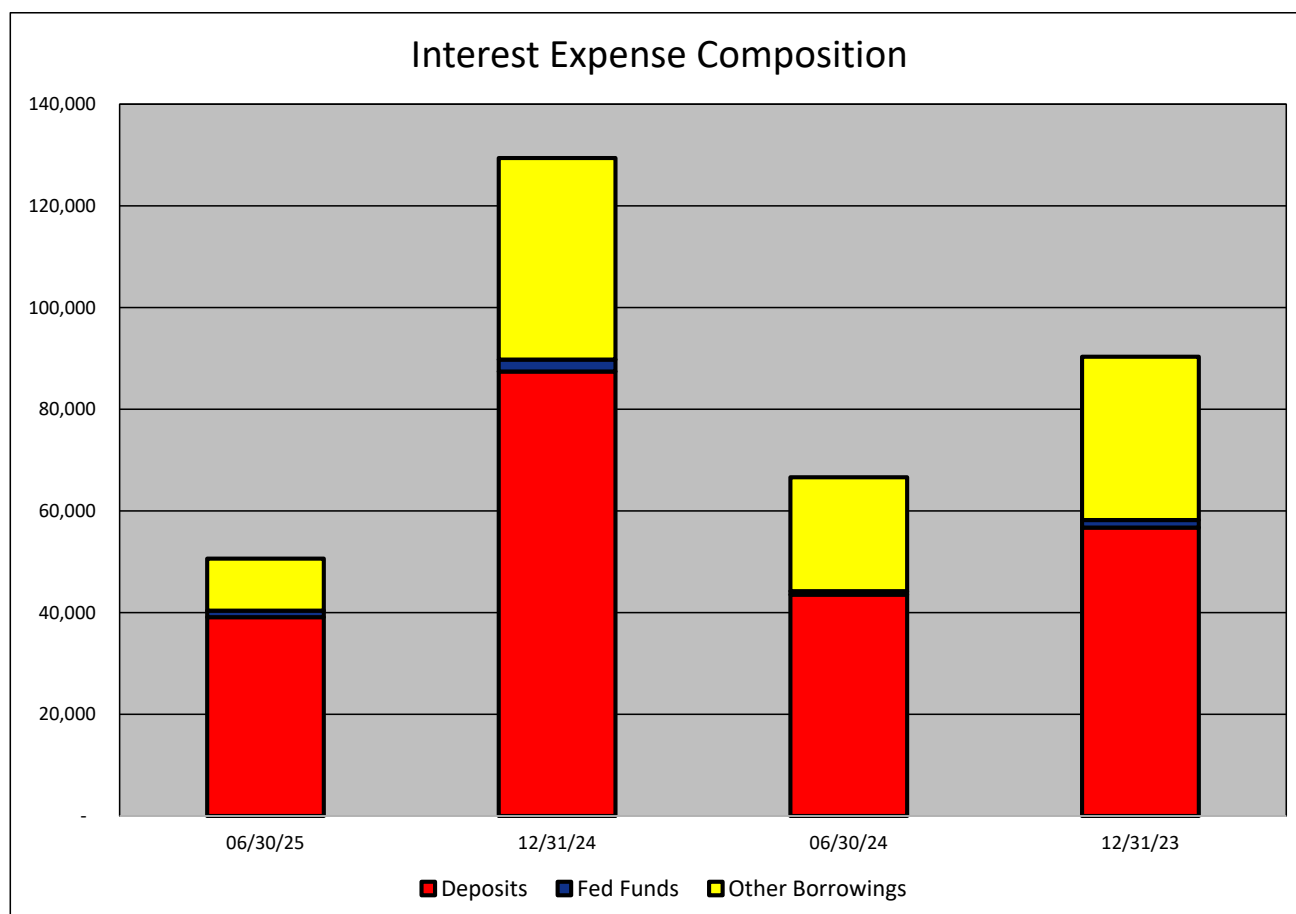


INTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST EXPENSE CATEGORY

Deposits	39,107	87,424	43,535	56,733	(4,428)	(10.17)
Fed Funds	1,285	2,354	689	1,484	596	86.50
Other Borrowings	10,223	39,629	22,390	32,114	(12,167)	(54.34)
Total Int Expense	50,615	129,407	66,614	90,331	(15,999)	(24.02)

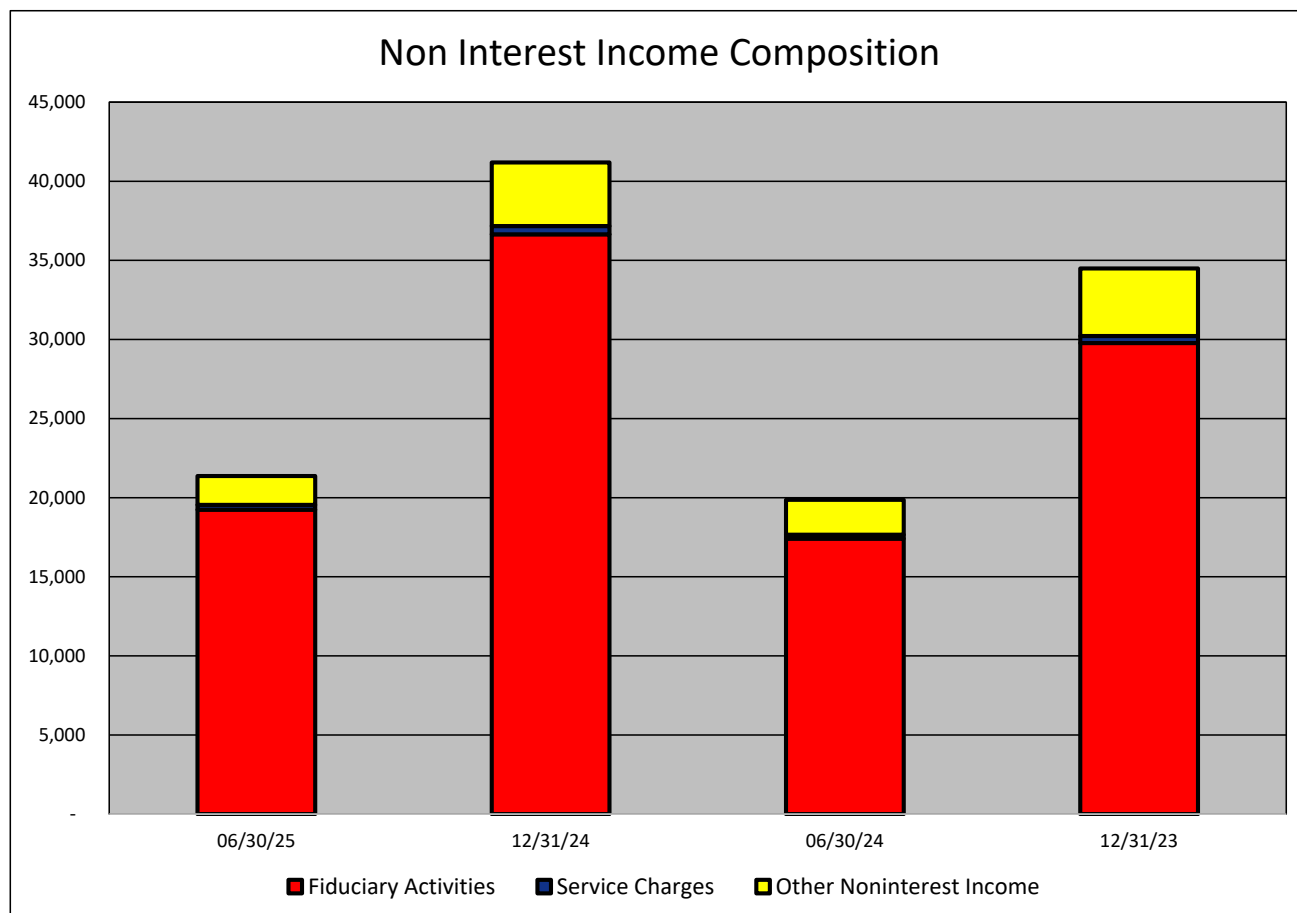


NONINTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST INCOME CATEGORY

Fiduciary Activities	19,244	36,650	17,409	29,774	1,835	10.54
Service Charges	298	516	250	442	48	19.20
Other Noninterest Income	1,827	4,023	2,203	4,276	(376)	(17.07)
Total Nonint. Income	21,369	41,189	19,862	34,492	1,507	7.59

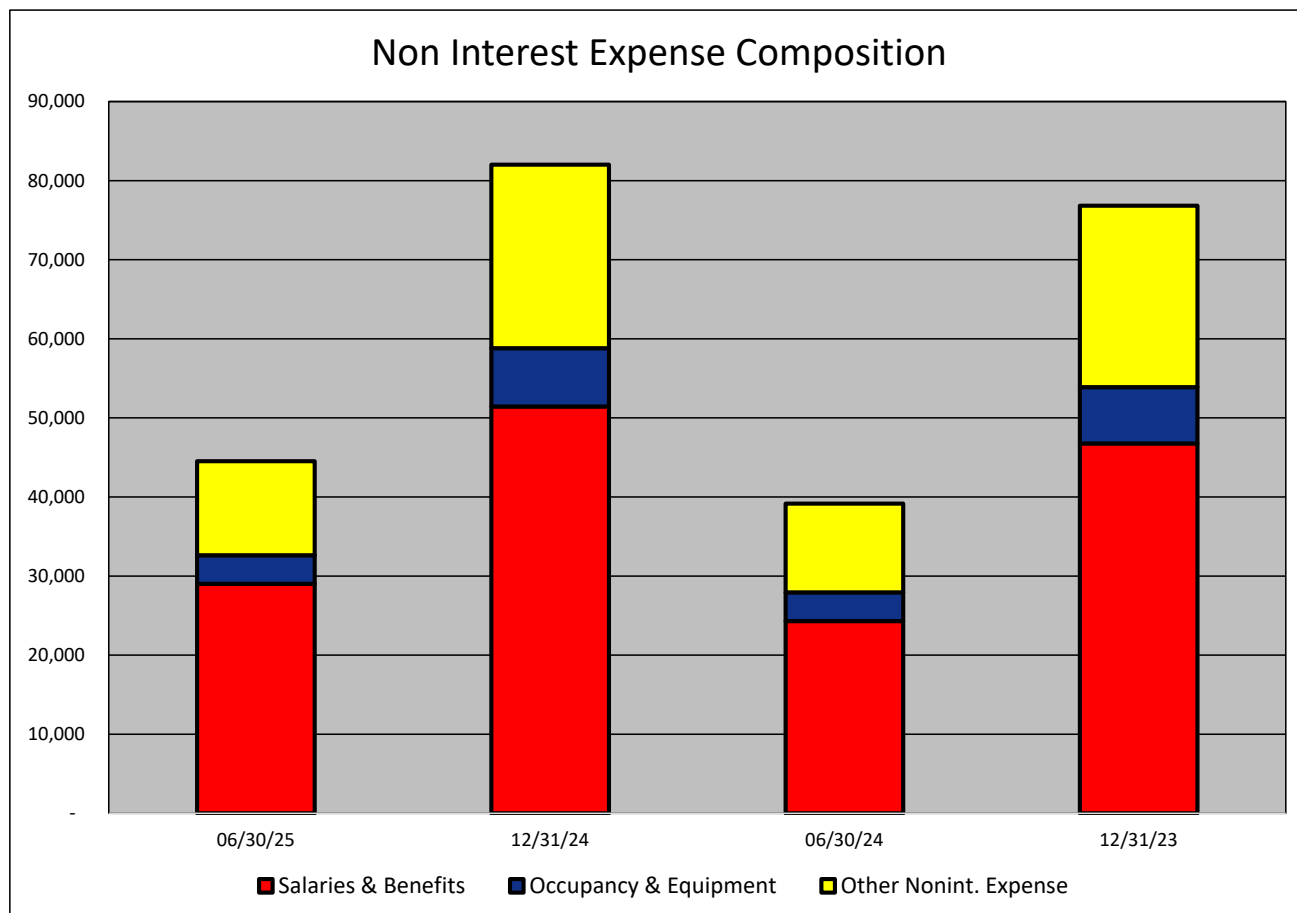


NONINTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	29,025	51,435	24,312	46,759	4,713	19.39
Occupancy & Equipment	3,600	7,374	3,631	7,124	(31)	(0.85)
Other Nonint. Expense	11,898	23,213	11,217	22,948	681	6.07
Total Nonint. Expense	44,523	82,022	39,160	76,831	5,363	13.70



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	1,179,812	688,152	71.45
Gulf Coast Business Bank	148,125	92,015	60.98
Waterfall Bank	350,056	231,166	51.43
Bankflorida	407,550	338,702	20.33
Central Bank	359,199	308,854	16.30
Gulfside Bank	315,581	283,111	11.47
Sanibel Captiva Community Bank	1,014,106	913,975	10.96
Bayfirst National Bank	1,343,787	1,218,124	10.32
Brannen Bank	990,946	909,493	8.96
Tcm Bank, National Association	381,530	356,263	7.09
Flagship Bank	694,805	658,997	5.43
Raymond James Bank	42,320,219	40,812,311	3.69
The Bank Of Tampa	3,006,206	2,912,949	3.20
First National Bank Of Pasco	310,078	314,283	(1.34)
Edison National Bank	408,232	426,265	(4.23)
Finemark National Bank & Trust	3,887,061	4,132,365	(5.94)
Century Bank Of Florida	100,088	107,269	(6.69)

Select Peer Average	3,365,728	3,217,900	15.49
----------------------------	-----------	-----------	-------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
Gulf Coast Business Bank	120,434	69,360	73.64
Climate First Bank	1,021,856	609,008	67.79
Waterfall Bank	289,855	197,893	46.47
Gulfside Bank	227,304	194,469	16.88
Central Bank	301,208	260,651	15.56
Brannen Bank	499,574	436,980	14.32
Bankflorida	299,869	264,620	13.32
Sanibel Captiva Community Bank	869,398	773,374	12.42
Bayfirst National Bank	1,125,799	1,008,314	11.65
Flagship Bank	560,632	510,918	9.73
Raymond James Bank	34,566,007	31,643,700	9.24
The Bank Of Tampa	1,878,368	1,721,498	9.11
Tcm Bank, National Association	313,288	307,384	1.92
Finemark National Bank & Trust	2,651,668	2,635,298	0.62
Century Bank Of Florida	57,727	57,449	0.48
First National Bank Of Pasco	192,045	193,818	(0.91)
Edison National Bank	147,240	154,363	(4.61)

Select Peer Average	2,654,251	2,414,065	17.51
----------------------------	------------------	------------------	--------------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the six months June 30, 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	20.31	20.25	21.59	22.87	21.59
Gulf Coast Business Bank	13.64	15.02	0.00	0.00	0.00
Waterfall Bank	12.07	13.09	13.54	14.29	13.54
Flagship Bank	12.97	11.67	0.00	0.00	0.00
Bankflorida	10.36	10.50	11.38	12.57	11.38
Finemark National Bank & Trust	10.14	10.44	18.61	19.64	18.61
The Bank Of Tampa	8.52	10.43	14.54	15.79	14.54
Gulfside Bank	9.06	10.33	0.00	0.00	0.00
Century Bank Of Florida	8.67	9.87	15.62	16.88	15.62
Climate First Bank	9.04	9.58	9.37	10.43	9.37
First National Bank Of Pasco	5.76	9.15	0.00	0.00	0.00
Edison National Bank	8.65	9.06	26.96	28.21	26.96
Sanibel Captiva Community Bank	8.48	8.74	11.19	12.32	11.19
Central Bank	8.46	8.61	10.35	11.15	10.35
Bayfirst National Bank	8.48	8.11	9.98	11.23	9.98
Raymond James Bank	7.23	8.09	13.97	15.23	13.97
Brannen Bank	2.99	5.96	14.91	15.96	14.91

Select Peer Average	9.70	10.52	11.29	12.15	11.29
----------------------------	------	-------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	109.73	82.11	0.43
Sanibel Captiva Community Bank	104.09	85.73	3.71
Central Bank	102.54	83.86	7.13
Climate First Bank	101.53	86.61	0.30
Bayfirst National Bank	96.66	83.78	2.44
Gulf Coast Business Bank	94.87	81.31	4.18
Waterfall Bank	94.79	82.80	2.91
Flagship Bank	93.26	80.69	0.72
Raymond James Bank	90.12	81.68	11.87
Finemark National Bank & Trust	86.35	68.22	19.49
Bankflorida	85.76	73.58	6.76
Gulfside Bank	79.96	72.03	14.72
First National Bank Of Pasco	72.17	61.93	20.55
The Bank Of Tampa	68.92	62.48	29.02
Century Bank Of Florida	65.80	57.68	14.65
Brannen Bank	52.06	50.41	23.82
Edison National Bank	41.65	36.07	18.93

Select Peer Average	84.72	72.41	10.68
---------------------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	991,980	1.95	72.35
Sanibel Captiva Community Bank	976,025	1.86	21.67
Raymond James Bank	42,268,768	1.41	19.81
Gulfside Bank	309,174	1.18	13.32
The Bank Of Tampa	3,029,428	1.16	14.11
Flagship Bank	688,340	0.94	7.39
Edison National Bank	425,406	0.79	9.63
Climate First Bank	1,018,922	0.64	7.00
Bankflorida	389,094	0.62	5.84
Central Bank	351,562	0.61	7.19
Century Bank Of Florida	101,452	0.56	6.71
Finemark National Bank & Trust	4,023,404	0.48	5.00
First National Bank Of Pasco	311,326	0.16	2.89
Waterfall Bank	313,435	0.15	1.10
Bayfirst National Bank	1,305,849	(0.18)	(2.00)
Gulf Coast Business Bank	128,782	(1.11)	(8.07)
Tcm Bank, National Association	370,194	(1.17)	(6.30)

Select Peer Average	3,353,126	0.59	10.45
----------------------------	-----------	------	-------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.11	1.03	36.75	107.14
Brannen Bank	0.27	1.48	46.76	8.33
Sanibel Captiva Community Bank	0.26	2.08	47.31	8.90
The Bank Of Tampa	0.62	1.64	58.17	10.33
Gulfside Bank	0.32	2.07	59.33	10.88
Climate First Bank	0.35	1.92	60.44	9.91
Flagship Bank	0.24	1.97	61.68	8.69
Bankflorida	0.13	2.32	72.07	7.84
Central Bank	0.18	2.26	72.65	7.98
Bayfirst National Bank	2.98	2.06	76.48	4.48
Edison National Bank	0.40	2.34	77.58	8.50
Finemark National Bank & Trust	1.06	1.15	78.32	13.04
Waterfall Bank	0.07	2.53	82.49	9.21
Century Bank Of Florida	0.30	3.38	86.50	5.89
Tcm Bank, National Association	13.01	4.66	94.69	3.50
First National Bank Of Pasco	0.78	3.12	94.80	5.85
Gulf Coast Business Bank	0.31	4.48	110.11	5.49

Select Peer Average	1.26	2.38	71.54	13.88
----------------------------	------	------	-------	-------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.44	0.00	0.00	0.00
Climate First Bank	1.05	0.00	0.00	0.00
Edison National Bank	1.46	0.00	0.00	0.00
Flagship Bank	1.01	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.81	0.00	0.00	0.00
Finemark National Bank & Trust	0.87	0.03	0.02	0.17
Gulfside Bank	1.08	0.06	0.04	0.45
The Bank Of Tampa	1.36	0.21	0.13	1.42
Brannen Bank	0.77	0.41	0.21	6.12
Central Bank	0.76	0.27	0.22	2.49
First National Bank Of Pasco	1.49	0.40	0.25	3.67
Century Bank Of Florida	1.72	0.52	0.31	3.25
Raymond James Bank	1.18	0.49	0.40	4.86
Tcm Bank, National Association	3.54	0.95	0.78	3.51
Bayfirst National Bank	1.51	2.10	1.79	13.59
Sanibel Captiva Community Bank	0.99	1.89	1.96	21.05

Select Peer Average	1.31	0.43	0.36	3.56
----------------------------	------	------	------	------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Gulfside Bank	1.91	8.34	0.00	5.06	9.67
Century Bank Of Florida	1.63	9.39	10.18	0.00	14.65
The Bank Of Tampa	1.59	3.00	0.00	9.81	19.16
Edison National Bank	1.53	40.12	0.00	9.71	9.23
Gulf Coast Business Bank	1.42	10.83	2.30	0.00	4.18
First National Bank Of Pasco	1.32	2.53	6.45	0.00	20.55
Waterfall Bank	1.28	10.54	0.00	0.00	2.91
Tcm Bank, National Association	0.99	12.55	0.00	0.00	0.43
Central Bank	0.94	2.64	2.36	2.23	4.90
Flagship Bank	0.73	15.56	0.00	0.00	0.72
Sanibel Captiva Community Bank	0.72	5.88	0.00	3.71	0.00
Finemark National Bank & Trust	0.57	7.45	0.00	2.03	17.46
Brannen Bank	0.55	24.60	0.00	0.00	23.82
Bayfirst National Bank	0.45	5.39	0.00	0.19	2.25
Bankflorida	0.36	11.91	0.00	0.00	6.76
Climate First Bank	0.04	10.53	0.00	0.00	0.30
Raymond James Bank	0.02	5.53	0.00	0.00	11.87

Select Peer Average	0.94	10.99	1.25	1.93	8.76
----------------------------	------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Climate First Bank	85.45	1.21	0.00	0.04
Sanibel Captiva Community Bank	84.73	2.95	0.34	0.01
Central Bank	83.22	2.45	0.00	0.08
Bayfirst National Bank	82.51	3.54	0.03	1.20
Waterfall Bank	82.14	2.33	0.00	0.00
Gulf Coast Business Bank	80.25	0.40	0.00	0.00
Raymond James Bank	80.11	0.01	0.00	0.00
Flagship Bank	79.87	0.88	0.00	1.35
Tcm Bank, National Association	79.21	0.33	0.00	0.90
Bankflorida	72.52	5.82	0.00	0.00
Gulfside Bank	71.25	0.79	0.00	0.07
Finemark National Bank & Trust	67.62	1.25	0.00	0.00
The Bank Of Tampa	61.63	1.13	0.00	0.22
First National Bank Of Pasco	61.01	1.49	0.00	0.00
Century Bank Of Florida	56.69	2.57	0.00	0.00
Brannen Bank	50.03	0.50	0.00	0.00
Edison National Bank	35.54	1.37	0.00	0.00

Select Peer Average	71.40	1.71	0.02	0.23
---------------------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	40.44	59.56	100.00	0.00	0.00
Century Bank Of Florida	40.36	56.34	96.69	0.00	3.31
First National Bank Of Pasco	34.93	56.49	91.41	0.00	8.59
Flagship Bank	31.92	68.08	100.00	0.00	0.00
Brannen Bank	30.91	69.09	100.00	0.00	0.00
Edison National Bank	27.55	68.47	96.02	3.98	0.00
Bankflorida	25.78	70.11	95.89	0.00	4.11
Gulfside Bank	25.03	74.97	100.00	0.00	0.00
Sanibel Captiva Community Bank	24.86	65.41	90.27	0.00	9.73
Gulf Coast Business Bank	17.25	82.75	100.00	0.00	0.00
Finemark National Bank & Trust	13.49	74.93	88.43	1.50	10.08
Central Bank	11.50	78.27	89.76	0.00	10.24
Waterfall Bank	9.79	90.21	100.00	0.00	0.00
Bayfirst National Bank	9.18	87.50	96.68	0.00	3.32
Climate First Bank	8.61	85.59	94.20	0.00	5.80
Raymond James Bank	2.37	95.71	98.08	0.00	1.92
Tcm Bank, National Association	0.41	99.59	100.00	0.00	0.00

Select Peer Average	20.84	75.48	96.32	0.32	3.36
----------------------------	-------	-------	-------	------	------

PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.65	4.24	6.13	92.09
Sanibel Captiva Community Bank	6.84	2.77	4.88	96.29
Century Bank Of Florida	5.68	2.31	4.21	93.58
Gulf Coast Business Bank	6.75	3.77	4.08	98.89
Bayfirst National Bank	7.19	3.71	3.92	91.98
Gulfside Bank	5.38	2.27	3.81	97.51
Bankflorida	5.97	3.36	3.55	92.22
Brannen Bank	4.92	1.99	3.50	99.16
Climate First Bank	7.16	4.32	3.47	98.12
Flagship Bank	5.40	3.26	3.45	96.77
First National Bank Of Pasco	5.48	3.27	3.40	97.53
The Bank Of Tampa	4.41	1.88	3.38	95.68
Central Bank	6.20	3.51	3.27	96.89
Edison National Bank	4.29	1.53	3.26	96.19
Waterfall Bank	6.30	4.23	3.11	99.11
Raymond James Bank	4.90	2.15	2.98	99.64
Finemark National Bank & Trust	4.46	2.83	1.84	95.99

Select Peer Average	5.94	3.02	3.04	96.33
----------------------------	------	------	------	-------