

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 nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Raymond James Bank	42,857,360
Finemark National Bank & Trust	3,929,191
The Bank Of Tampa	3,061,263
Climate First Bank	1,386,734
Bayfirst National Bank	1,344,425
Sanibel Captiva Community Bank	1,044,031
Brannen Bank	970,767
Flagship Bank	712,516
Edison National Bank	408,039
Bankflorida	400,909
Waterfall Bank	387,233
Tcm Bank, National Association	380,870
Central Bank	363,392
Gulfside Bank	337,017
First National Bank Of Pasco	298,413
Gulf Coast Business Bank	154,885
Century Bank Of Florida	97,385

Institution name	Return on Avg Assets (%)
Brannen Bank	1.96
Sanibel Captiva Community Bank	1.90
Raymond James Bank	1.41
Gulfside Bank	1.21
The Bank Of Tampa	1.18
Flagship Bank	0.99
Climate First Bank	0.87
Edison National Bank	0.75
Bankflorida	0.70
Century Bank Of Florida	0.65
Central Bank	0.61
Finemark National Bank & Trust	0.50
Waterfall Bank	0.16
First National Bank Of Pasco	0.01
Gulf Coast Business Bank	(0.68)
Tcm Bank, National Association	(0.74)
Bayfirst National Bank	(2.00)

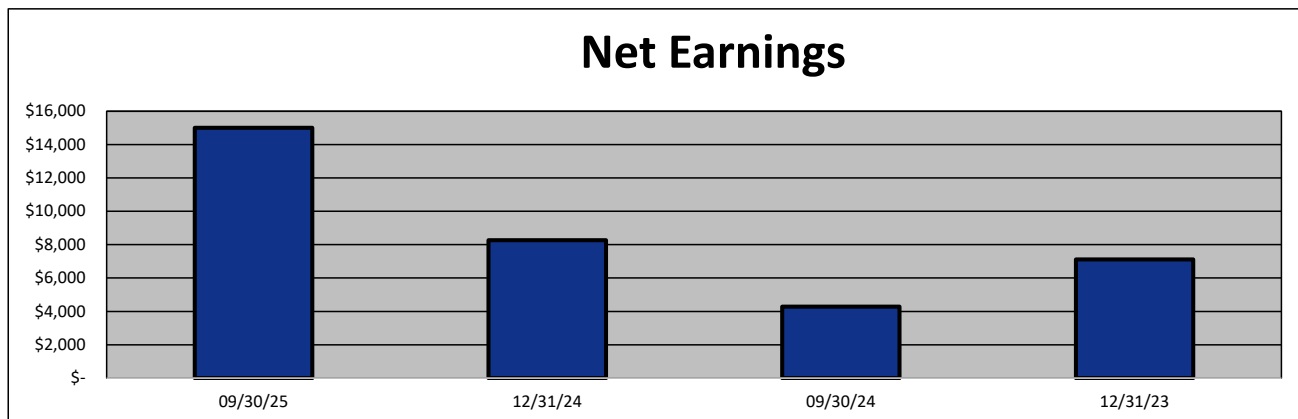
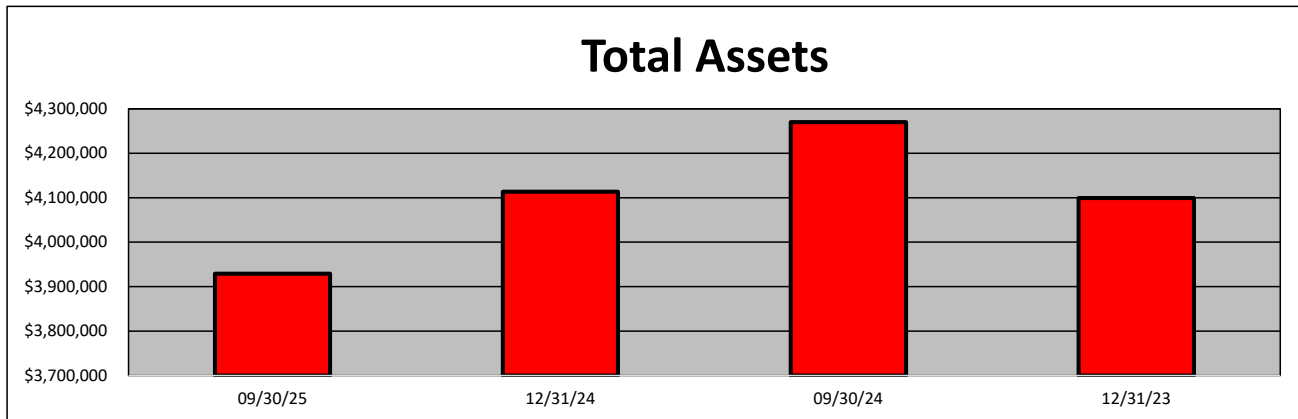
EXECUTIVE SUMMARY - FineMark National Bank & Trust
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.37	9.12	8.76	7.75	10.42	9.96
Leverage Ratio	10.76	9.96	9.52	8.98	11.20	10.60
Tier 1 Cap/Risk Based Assets	18.91	17.44	17.21	16.41	13.07	10.47
Risk Based Ratio	19.94	18.44	18.22	17.46	13.88	11.28
Common Equity Tier 1 Capital Ratio	18.91	17.44	17.21	16.41	12.99	10.47
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.09	81.90	86.30	86.57	74.25	86.39
Loans/Assets	68.42	65.44	62.36	61.32	62.54	73.02
Securities/Assets	16.90	21.59	23.26	25.26	18.35	10.60
PROFITABILITY:						
Return on Avg Assets	0.50	0.20	0.14	0.18	0.77	0.56
Return on Avg Equity	5.12	2.33	1.64	2.44	10.60	9.28
Nonint Income/Avg Assets	1.08	0.98	0.95	0.88	0.78	1.18
Net Overhead Ratio	1.16	0.97	0.96	1.08	2.28	2.45
Efficiency Ratio	77.57	87.91	91.01	89.31	71.62	72.16
Assets (per million) per Employee	13.32	14.23	14.98	15.47	10.39	14.32
ASSET QUALITY:						
Allowance/Loans	0.86	0.88	0.89	0.93	1.28	1.35
Nonperforming Loans/Total Loans	0.03	0.07	0.01	0.10	0.50	0.42
Nonperforming Assets/Total Assets	0.02	0.05	0.01	0.06	0.34	0.34
Adjusted Texas Ratio	0.19	0.49	0.07	0.74	3.04	3.19
YIELDS & COSTS:						
Yield on earning assets	4.51	4.49	4.49	3.77	5.47	5.99
Cost of funds	2.85	3.45	3.54	2.57	2.82	3.03
Net interest margin	1.88	1.29	1.20	1.37	3.24	3.08
Avg Earning Assets/Avg Assets	96.01	96.24	96.27	95.82	95.81	96.30

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

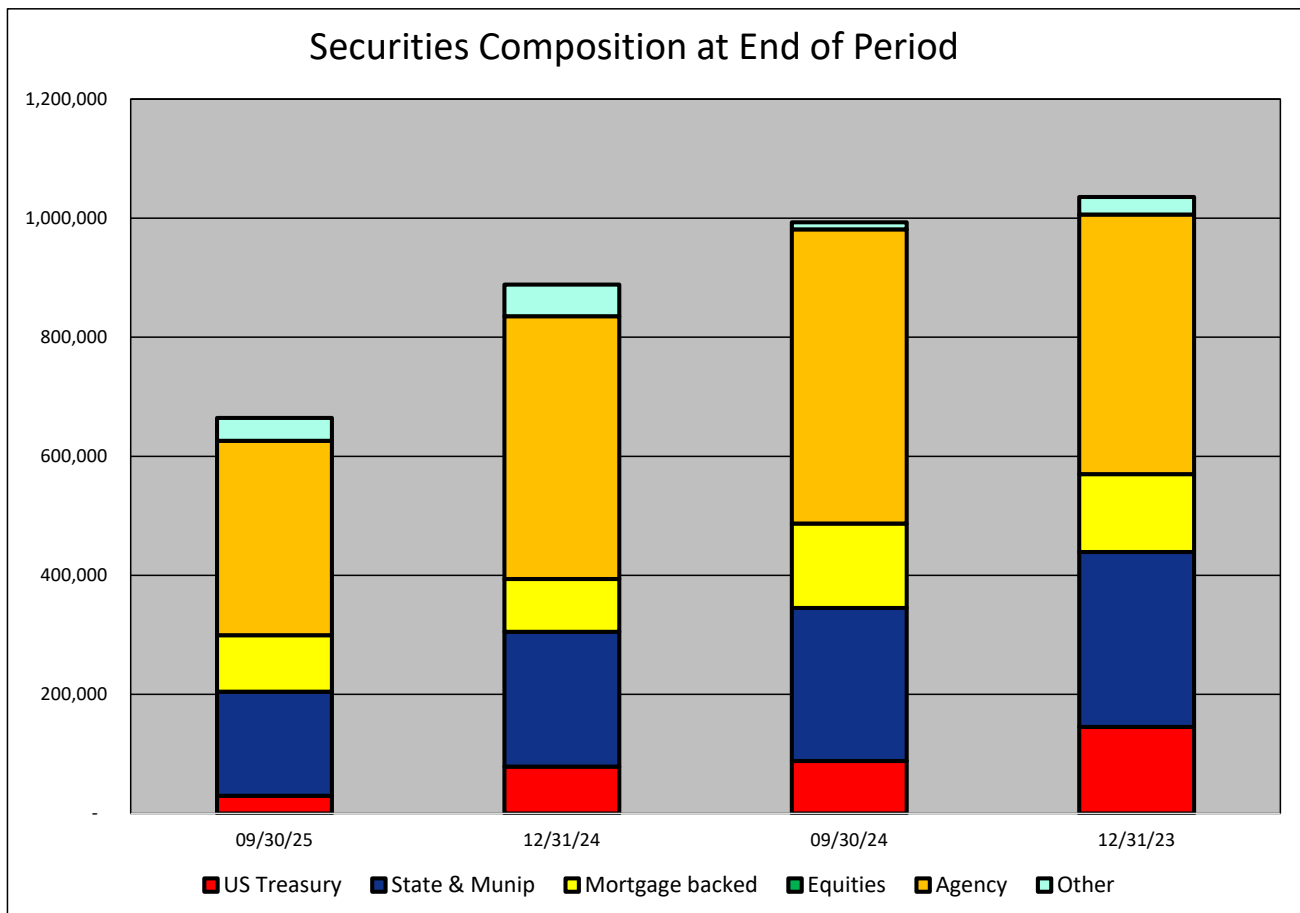
As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,929,191	4,113,577	4,269,778	4,099,078	(340,587)	(7.98)
Cash and Equivalents	413,097	366,785	447,316	369,042	(34,219)	(7.65)
Securities	664,227	888,247	993,099	1,035,629	(328,872)	(33.12)
Loans, net	2,688,265	2,692,116	2,662,628	2,513,356	25,637	0.96
Deposit Accounts	3,086,849	3,287,093	3,085,454	2,903,284	1,395	0.05
Fed Funds & Repos	63,381	77,972	74,022	31,397	(10,641)	(14.38)
Total Equity	407,375	375,357	374,015	317,505	33,360	8.92

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	15,013	8,264	4,280	7,117	10,733	250.77
Interest Income	129,968	181,517	136,902	141,978	(6,934)	(5.06)
Interest Expense	75,851	129,407	100,443	90,331	(24,592)	(24.48)
Net Interest Income	54,117	52,110	36,459	51,647	17,658	48.43
Credit Loss Expense	(273)	860	710	272	(983)	(138.45)
Noninterest income	32,428	41,189	30,209	34,492	2,219	7.35
Gain on Sale of Securities	-	104	104	-	(104)	(100.00)
Noninterest Expense	67,131	82,022	60,672	76,831	6,459	10.65
Net Operating Income	19,687	10,417	5,286	9,036	14,401	272.44
Income Taxes	4,401	2,401	1,200	1,785	3,201	266.75



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

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	29,824	78,680	88,213	145,208	(58,389)	(66.19)
State & Munip	174,976	226,512	256,882	294,052	(81,906)	(31.88)
Mortgage backed	94,631	88,653	141,965	130,754	(47,334)	(33.34)
Equities	-	-	-	-	-	NA
Agency	326,674	441,454	494,129	436,253	(167,455)	(33.89)
Other	38,122	52,948	11,910	29,362	26,212	220.08
Total Securities	664,227	888,247	993,099	1,035,629	(328,872)	(33.12)

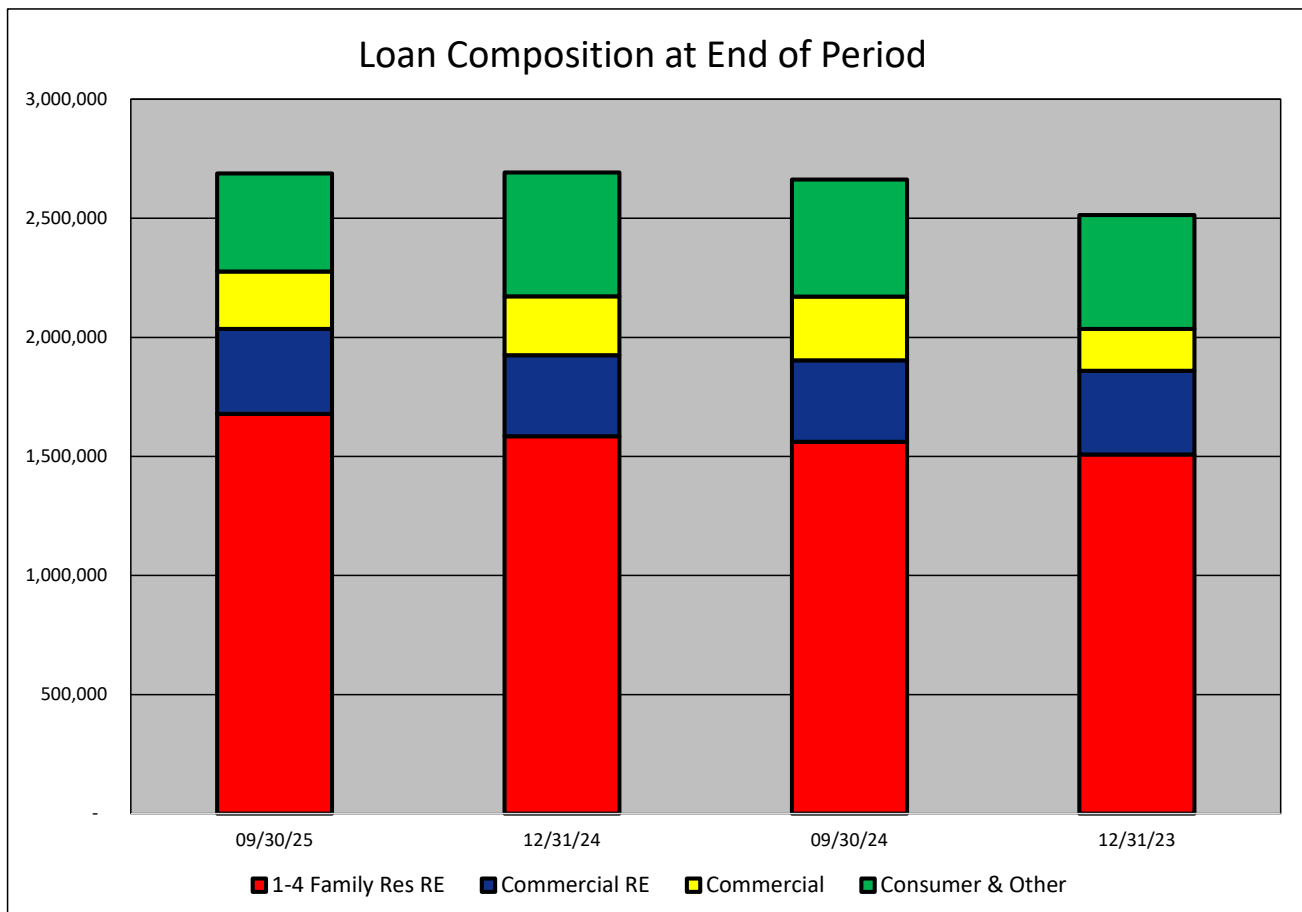


LOAN PORTFOLIO COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	1,678,274	1,584,421	1,561,362	1,507,617	116,912	7.49
Commercial RE	357,240	340,609	342,116	352,191	15,124	4.42
Commercial	241,273	247,433	267,677	175,762	(26,404)	(9.86)
Consumer & Other	411,478	519,653	491,473	477,786	(79,995)	(16.28)
Loans, Net	2,688,265	2,692,116	2,662,628	2,513,356	25,637	0.96



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

As of:	09/30/25	12/31/24	09/30/24	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	23	34	27	32	(4)	(14.81)
Total Charge-offs	244	790	641	-	(397)	(61.93)
Credit Loss Expense	(273)	860	710	272	(983)	(138.45)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	23,082	23,576	23,568	23,472	(486)	(2.06)

NON-PERFORMING ASSETS:

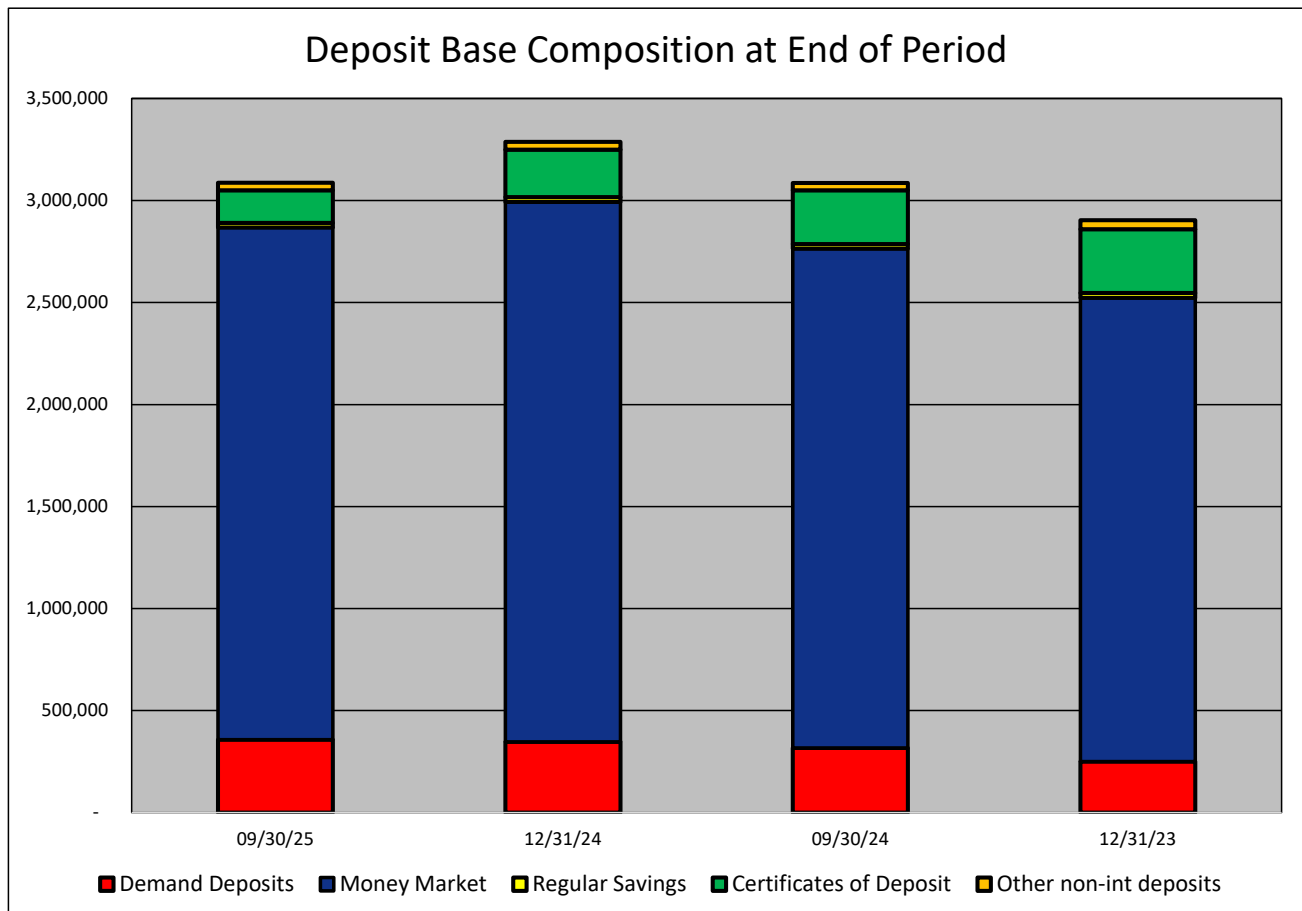
Total-90+ Days Past Due	-	1,328	-	891	-	NA
Total-Nonaccrual	827	639	295	1,629	532	180.34
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	827	1,967	295	2,520	532	180.34

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

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	357,929	346,525	317,189	250,532	40,740	12.84
Money Market	2,509,315	2,646,258	2,447,096	2,272,470	62,219	2.54
Regular Savings	23,332	23,336	22,556	24,090	776	3.44
Certificates of Deposit	158,958	232,844	263,394	312,136	(104,436)	(39.65)
Other non-int deposits	37,315	38,130	35,219	44,056	2,096	5.95
Total Deposits	3,086,849	3,287,093	3,085,454	2,903,284	1,395	0.05

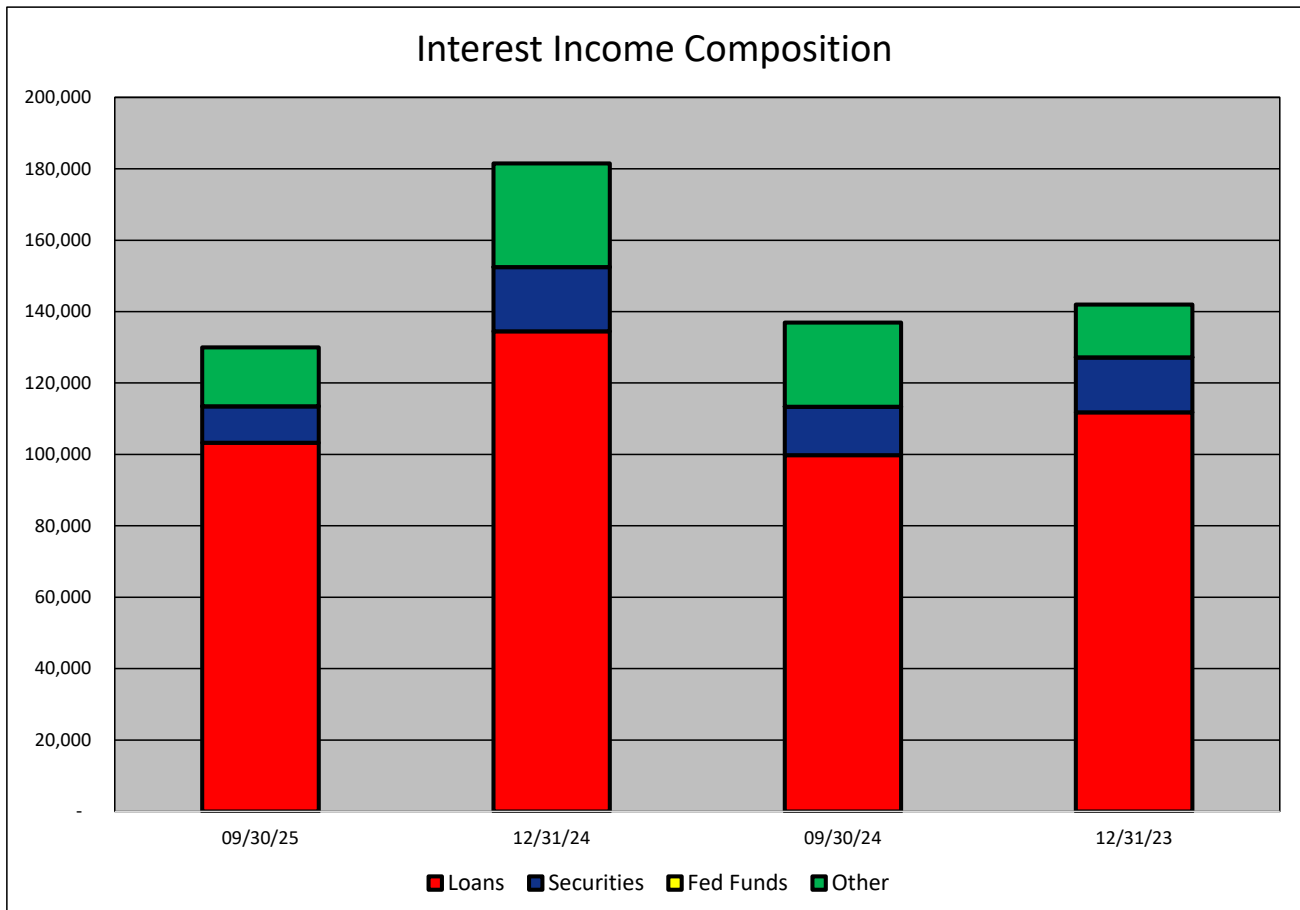


INTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	103,244	134,510	99,769	111,778	3,475	3.48
Securities	10,227	17,957	13,613	15,407	(3,386)	(24.87)
Fed Funds	2	4	4	8	(2)	(50.00)
Other	16,495	29,046	23,516	14,785	(7,021)	(29.86)
Total Int Income	129,968	181,517	136,902	141,978	(6,934)	(5.06)

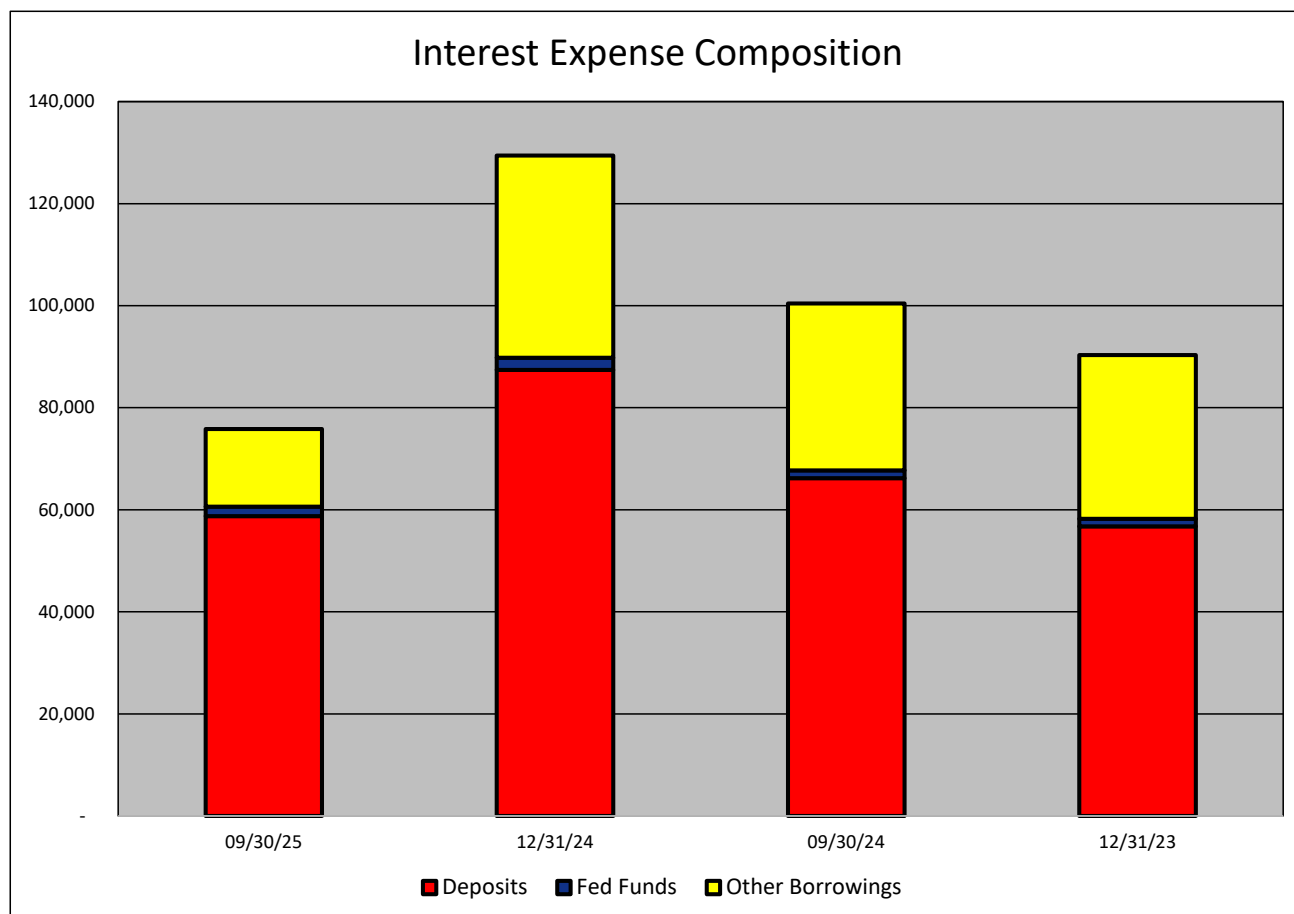


INTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	58,780	87,424	66,212	56,733	(7,432)	(11.22)
Fed Funds	1,860	2,354	1,521	1,484	339	22.29
Other Borrowings	15,211	39,629	32,710	32,114	(17,499)	(53.50)
Total Int Expense	75,851	129,407	100,443	90,331	(24,592)	(24.48)

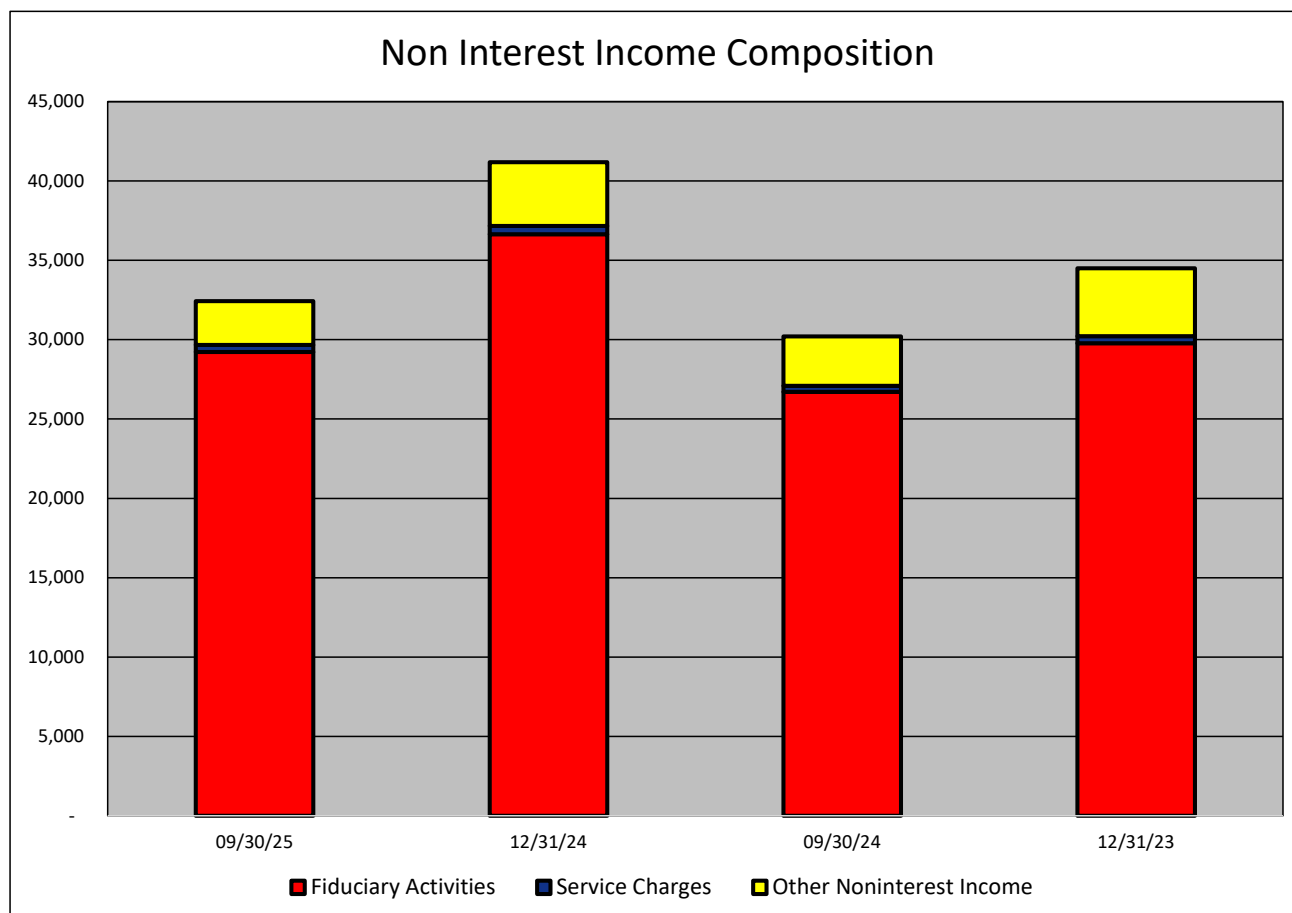


NONINTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	29,226	36,650	26,713	29,774	2,513	9.41
Service Charges	449	516	383	442	66	17.23
Other Noninterest Income	2,753	4,023	3,113	4,276	(360)	(11.56)
Total Nonint. Income	32,428	41,189	30,209	34,492	2,219	7.35

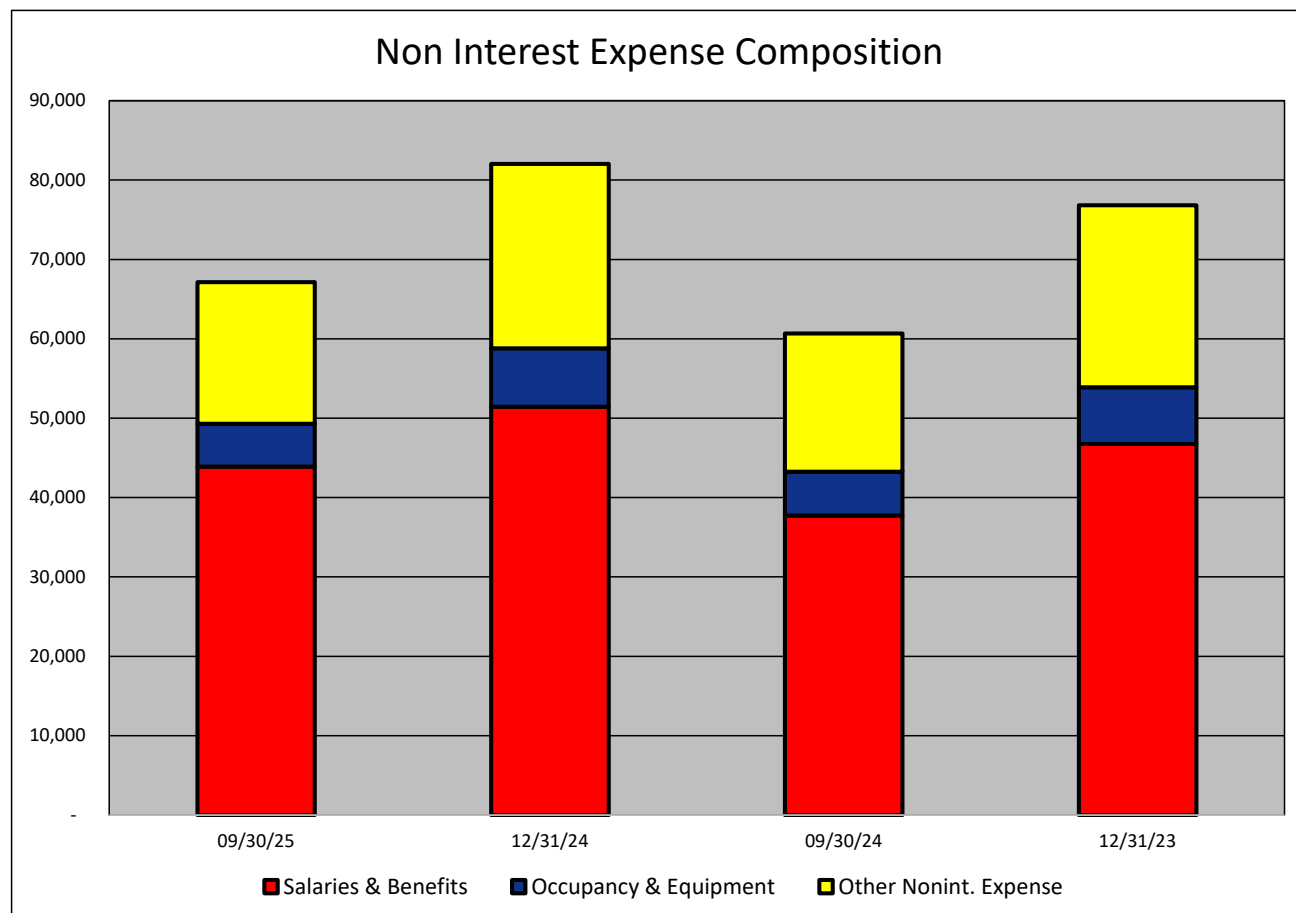


NONINTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	43,895	51,435	37,752	46,759	6,143	16.27
Occupancy & Equipment	5,392	7,374	5,506	7,124	(114)	(2.07)
Other Nonint. Expense	17,844	23,213	17,414	22,948	430	2.47
Total Nonint. Expense	67,131	82,022	60,672	76,831	6,459	10.65



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	1,386,734	858,126	61.60
Gulf Coast Business Bank	154,885	102,750	50.74
Waterfall Bank	387,233	265,010	46.12
Gulfside Bank	337,017	281,062	19.91
Sanibel Captiva Community Bank	1,044,031	913,469	14.29
Bankflorida	400,909	355,519	12.77
Tcm Bank, National Association	380,870	344,531	10.55
Central Bank	363,392	329,628	10.24
Flagship Bank	712,516	659,453	8.05
Bayfirst National Bank	1,344,425	1,245,368	7.95
Brannen Bank	970,767	903,857	7.40
Raymond James Bank	42,857,360	41,637,186	2.93
The Bank Of Tampa	3,061,263	3,003,420	1.93
Edison National Bank	408,039	414,543	(1.57)
First National Bank Of Pasco	298,413	320,912	(7.01)
Century Bank Of Florida	97,385	105,641	(7.82)
Finemark National Bank & Trust	3,929,191	4,269,778	(7.98)

Select Peer Average	3,419,672	3,294,721	13.54
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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	130,406	74,649	74.69
Climate First Bank	1,182,436	702,322	68.36
Waterfall Bank	331,175	231,151	43.27
Gulfside Bank	232,192	201,654	15.14
Sanibel Captiva Community Bank	887,939	783,106	13.39
Bankflorida	310,515	274,888	12.96
Central Bank	310,191	276,781	12.07
Raymond James Bank	35,434,216	32,111,603	10.35
Brannen Bank	504,663	457,512	10.31
Flagship Bank	567,266	516,793	9.77
The Bank Of Tampa	1,902,930	1,761,275	8.04
Century Bank Of Florida	61,172	56,996	7.33
Bayfirst National Bank	1,092,735	1,043,040	4.76
Tcm Bank, National Association	309,107	304,085	1.65
Finemark National Bank & Trust	2,688,265	2,662,628	0.96
First National Bank Of Pasco	187,740	193,011	(2.73)
Edison National Bank	149,555	155,483	(3.81)

Select Peer Average	2,722,500	2,459,234	16.85
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the nine months ended September 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	20.37	19.35	21.93	23.21	21.93
Gulf Coast Business Bank	15.26	15.73	0.00	0.00	0.00
Waterfall Bank	13.58	14.72	0.00	0.00	0.00
Flagship Bank	12.92	11.81	0.00	0.00	0.00
Finemark National Bank & Trust	10.37	10.76	18.91	19.94	18.91
Bankflorida	10.78	10.69	11.59	12.81	11.59
Gulfside Bank	8.93	10.52	0.00	0.00	0.00
The Bank Of Tampa	8.89	10.49	14.78	16.03	14.78
Century Bank Of Florida	9.36	10.03	15.42	16.67	15.42
Climate First Bank	8.71	9.36	9.16	10.21	9.16
First National Bank Of Pasco	6.39	9.28	0.00	0.00	0.00
Edison National Bank	8.56	9.10	26.53	27.79	26.53
Sanibel Captiva Community Bank	8.54	8.95	11.20	12.30	11.20
Central Bank	8.59	8.58	11.02	11.87	11.02
Raymond James Bank	7.25	8.03	13.93	15.18	13.93
Bayfirst National Bank	7.12	6.64	8.44	9.71	8.44
Brannen Bank	3.71	6.08	15.07	16.11	15.07

Select Peer Average	9.96	10.60	10.47	11.28	10.47
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tcm Bank, National Association	108.03	81.16	4.48
Waterfall Bank	104.65	85.52	2.62
Central Bank	104.64	85.36	7.04
Sanibel Captiva Community Bank	104.36	85.05	3.42
Gulf Coast Business Bank	100.07	84.20	3.86
Climate First Bank	98.72	85.27	0.26
Flagship Bank	94.57	79.61	0.70
Bayfirst National Bank	93.23	81.28	2.41
Raymond James Bank	91.10	82.68	11.04
Bankflorida	90.90	77.45	0.03
Finemark National Bank & Trust	87.09	68.42	16.90
Gulfside Bank	79.08	68.90	17.43
First National Bank Of Pasco	74.18	62.91	21.61
Century Bank Of Florida	73.32	62.81	15.06
The Bank Of Tampa	68.77	62.16	27.24
Brannen Bank	54.10	51.99	25.56
Edison National Bank	41.90	36.65	20.55

Select Peer Average	86.39	73.02	10.60
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	993,046	1.96	66.96
Sanibel Captiva Community Bank	982,728	1.90	21.92
Raymond James Bank	42,428,588	1.41	19.81
Gulfside Bank	311,777	1.21	13.44
The Bank Of Tampa	3,037,816	1.18	14.08
Flagship Bank	695,242	0.99	7.75
Climate First Bank	1,101,716	0.87	9.60
Edison National Bank	420,643	0.75	8.99
Bankflorida	393,140	0.70	6.56
Century Bank Of Florida	101,403	0.65	7.62
Central Bank	355,147	0.61	7.14
Finemark National Bank & Trust	4,000,830	0.50	5.12
Waterfall Bank	328,411	0.16	1.15
First National Bank Of Pasco	309,498	0.01	0.20
Gulf Coast Business Bank	136,067	(0.68)	(4.80)
Tcm Bank, National Association	375,546	(0.74)	(3.94)
Bayfirst National Bank	1,319,054	(2.00)	(23.81)

Select Peer Average	3,370,038	0.56	9.28
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.10	1.05	36.94	110.46
Sanibel Captiva Community Bank	0.25	2.10	46.90	9.00
Brannen Bank	0.27	1.50	47.05	8.02
Climate First Bank	0.44	1.76	55.48	10.59
The Bank Of Tampa	0.62	1.63	55.69	10.56
Gulfside Bank	0.34	1.99	58.20	11.62
Flagship Bank	0.21	1.98	60.65	9.38
Bankflorida	0.13	2.30	69.50	7.71
Central Bank	0.14	2.31	73.19	7.90
Finemark National Bank & Trust	1.08	1.16	77.57	13.32
Edison National Bank	0.35	2.39	78.59	8.50
Waterfall Bank	0.07	2.48	80.02	9.68
Century Bank Of Florida	0.30	3.39	84.81	5.73
Tcm Bank, National Association	12.92	4.12	91.88	4.14
First National Bank Of Pasco	0.70	3.27	98.74	5.43
Gulf Coast Business Bank	0.26	4.30	102.89	5.74
Bayfirst National Bank	1.86	3.99	108.57	5.67

Select Peer Average	1.18	2.45	72.16	14.32
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2025

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	1.04	0.00	0.00	0.00
Edison National Bank	1.49	0.00	0.00	0.00
Gulf Coast Business Bank	1.30	0.00	0.00	0.00
Waterfall Bank	0.85	0.00	0.00	0.00
Finemark National Bank & Trust	0.86	0.03	0.02	0.19
Gulfside Bank	1.09	0.06	0.04	0.43
Flagship Bank	0.99	0.13	0.11	0.86
The Bank Of Tampa	1.38	0.21	0.13	1.35
Central Bank	0.75	0.26	0.22	2.43
Brannen Bank	0.75	0.42	0.23	5.67
First National Bank Of Pasco	1.52	0.38	0.24	1.35
Raymond James Bank	1.09	0.35	0.29	3.58
Century Bank Of Florida	1.63	0.49	0.31	2.99
Tcm Bank, National Association	3.54	0.96	0.78	3.52
Sanibel Captiva Community Bank	0.97	1.42	1.48	15.76
Bayfirst National Bank	2.24	2.39	1.97	16.02

Select Peer Average	1.35	0.42	0.34	3.19
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

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	1.93	7.89	5.60	0.00	15.06
Gulfside Bank	1.36	9.45	0.00	4.73	12.69
Sanibel Captiva Community Bank	1.32	6.33	0.00	3.42	0.00
The Bank Of Tampa	1.23	5.66	0.00	9.51	17.68
Gulf Coast Business Bank	1.12	10.14	0.81	0.00	3.86
Central Bank	1.09	2.42	1.32	2.19	4.85
Waterfall Bank	0.97	8.84	0.00	0.00	2.62
Edison National Bank	0.83	38.64	0.00	9.72	10.84
Flagship Bank	0.72	16.59	0.00	0.00	0.70
Finemark National Bank & Trust	0.63	9.88	0.00	1.89	15.02
Tcm Bank, National Association	0.59	10.05	0.00	0.00	4.48
Brannen Bank	0.52	21.28	0.00	0.00	25.56
Bayfirst National Bank	0.38	8.53	0.00	0.19	2.22
Bankflorida	0.36	14.78	0.00	0.00	0.03
First National Bank Of Pasco	0.33	4.34	4.36	0.00	21.61
Climate First Bank	0.04	12.26	0.00	0.00	0.26
Raymond James Bank	0.03	5.39	0.00	0.00	11.04

Select Peer Average	0.79	11.32	0.71	1.86	8.74
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	84.80	1.78	0.00	0.00
Central Bank	84.72	2.40	0.00	0.07
Climate First Bank	84.29	1.04	0.00	0.08
Sanibel Captiva Community Bank	83.71	2.97	0.27	0.01
Gulf Coast Business Bank	83.10	0.35	0.00	0.00
Raymond James Bank	80.80	0.01	0.00	0.00
Flagship Bank	78.83	1.16	0.00	1.32
Tcm Bank, National Association	78.28	0.35	0.00	1.03
Bankflorida	76.35	5.88	0.00	0.00
Bayfirst National Bank	72.46	3.46	0.03	1.17
Gulfside Bank	68.14	0.71	0.00	0.07
Finemark National Bank & Trust	67.83	1.22	0.00	0.00
First National Bank Of Pasco	61.95	1.51	0.00	0.00
Century Bank Of Florida	61.79	2.71	0.00	0.00
The Bank Of Tampa	61.30	1.08	0.00	0.21
Brannen Bank	51.59	0.53	0.01	0.00
Edison National Bank	36.11	1.34	0.00	0.00

Select Peer Average	71.53	1.68	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 nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Century Bank Of Florida	39.56	55.87	95.42	0.00	4.58
The Bank Of Tampa	38.47	61.53	100.00	0.00	0.00
Flagship Bank	30.44	66.81	97.24	0.00	2.76
Brannen Bank	29.77	70.23	100.00	0.00	0.00
Edison National Bank	26.13	70.69	96.82	3.18	0.00
Bankflorida	25.01	70.79	95.79	0.00	4.21
Gulfside Bank	24.93	71.61	96.55	0.00	3.45
First National Bank Of Pasco	24.14	66.87	91.01	0.00	8.99
Sanibel Captiva Community Bank	24.11	65.37	89.48	0.00	10.52
Gulf Coast Business Bank	17.91	82.09	100.00	0.00	0.00
Finemark National Bank & Trust	12.99	75.20	88.19	1.81	10.00
Central Bank	12.49	77.36	89.85	0.00	10.15
Waterfall Bank	8.91	85.85	94.76	0.00	5.24
Bayfirst National Bank	8.72	87.19	95.91	0.00	4.09
Climate First Bank	7.12	88.04	95.15	0.00	4.85
Raymond James Bank	2.48	95.75	98.23	0.00	1.77
Tcm Bank, National Association	0.36	99.64	100.00	0.00	0.00

Select Peer Average	19.62	75.93	95.55	0.29	4.15
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.54	4.20	6.10	92.25
Sanibel Captiva Community Bank	6.95	2.81	4.95	96.18
Century Bank Of Florida	5.76	2.33	4.32	93.58
Gulf Coast Business Bank	6.87	3.79	4.22	99.00
Bayfirst National Bank	7.13	3.72	3.84	91.97
Gulfside Bank	5.44	2.46	3.75	97.69
Bankflorida	6.06	3.35	3.64	92.32
Climate First Bank	7.29	4.29	3.61	97.71
Brannen Bank	4.97	2.02	3.53	99.01
The Bank Of Tampa	4.48	1.72	3.52	95.73
Flagship Bank	5.48	3.27	3.50	97.01
First National Bank Of Pasco	5.53	3.21	3.38	97.24
Central Bank	6.25	3.57	3.29	96.93
Edison National Bank	4.31	1.56	3.26	96.16
Waterfall Bank	6.34	4.17	3.16	98.75
Raymond James Bank	4.94	2.15	3.02	99.63
Finemark National Bank & Trust	4.51	2.85	1.88	96.01

Select Peer Average	5.99	3.03	3.08	96.30
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