

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 year ended December 31, 2025

Institution name	Total Assets (\$000's)
Raymond James Bank	43,374,103
Finemark National Bank & Trust	3,929,653
The Bank Of Tampa	2,926,118
Climate First Bank	1,624,820
Bayfirst National Bank	1,299,138
Brannen Bank	1,070,872
Sanibel Captiva Community Bank	1,011,843
Flagship Bank	738,731
Bankflorida	429,621
Edison National Bank	426,939
Waterfall Bank	408,892
Tcm Bank, National Association	395,143
Central Bank	368,568
Gulfside Bank	321,062
First National Bank Of Pasco	287,263
Gulf Coast Business Bank	181,141
Century Bank Of Florida	104,776

Institution name	Return on Avg Assets (%)
Brannen Bank	1.98
Sanibel Captiva Community Bank	1.78
Raymond James Bank	1.46
Gulfside Bank	1.26
The Bank Of Tampa	1.18
Flagship Bank	1.01
Climate First Bank	0.97
Bankflorida	0.79
Century Bank Of Florida	0.72
Edison National Bank	0.72
Central Bank	0.70
Gulf Coast Business Bank	0.66
Finemark National Bank & Trust	0.38
Waterfall Bank	0.18
First National Bank Of Pasco	0.08
Tcm Bank, National Association	(0.84)
Bayfirst National Bank	(1.67)

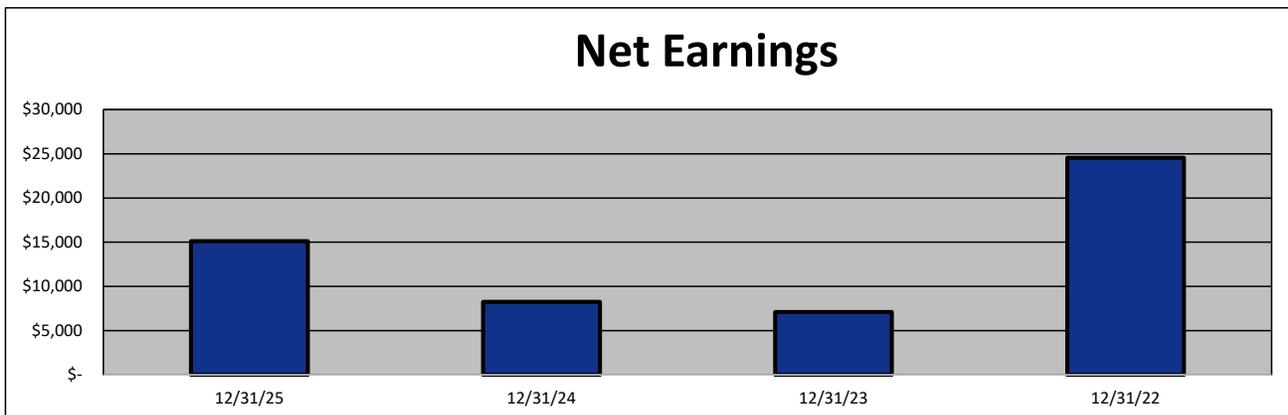
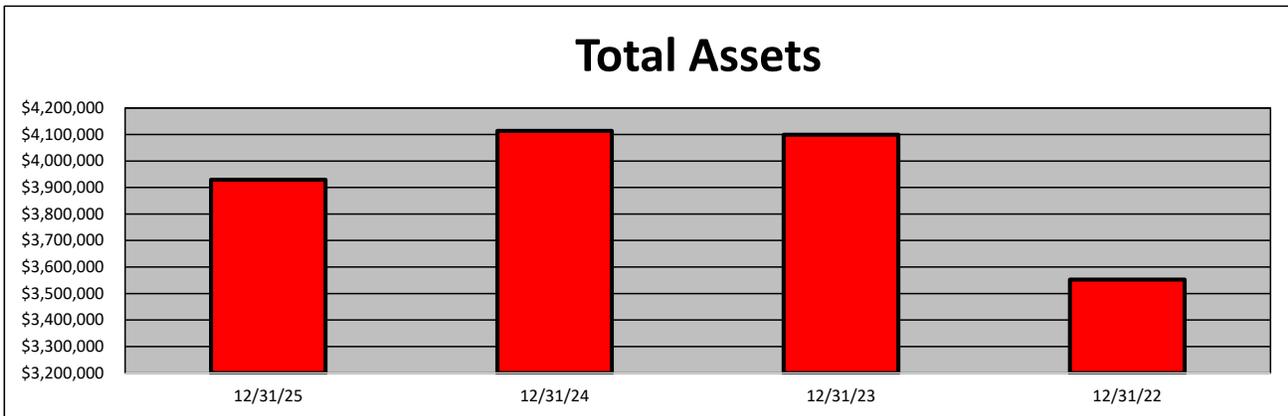
**EXECUTIVE SUMMARY - FineMark National Bank & Trust
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.65	9.12	7.75	7.69	10.68	9.82
Leverage Ratio	10.42	9.96	8.98	9.72	11.20	10.50
Tier 1 Cap/Risk Based Assets	18.27	17.44	16.41	17.67	12.21	11.11
Risk Based Ratio	19.29	18.44	17.46	18.84	12.99	11.97
Common Equity Tier 1 Capital Ratio	18.27	17.44	16.41	17.67	12.13	11.11
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.16	81.90	86.57	78.83	77.22	86.74
Loans/Assets	69.14	65.44	61.32	63.27	64.63	72.75
Securities/Assets	13.97	21.59	25.26	31.36	17.77	10.79
PROFITABILITY:						
Return on Avg Assets	0.38	0.20	0.18	0.69	0.77	0.67
Return on Avg Equity	3.89	2.33	2.44	8.74	10.09	10.17
Nonint Income/Avg Assets	1.10	0.98	0.88	0.92	0.77	1.14
Net Overhead Ratio	1.42	0.97	1.08	1.05	2.31	2.46
Efficiency Ratio	85.21	87.91	89.31	67.09	72.83	71.98
Assets (per million) per Employee	13.10	14.23	15.47	13.82	10.41	14.70
ASSET QUALITY:						
Allowance/Loans	0.84	0.88	0.93	1.03	1.28	1.34
Nonperforming Loans/Total Loans	0.04	0.07	0.10	0.08	0.54	0.58
Nonperforming Assets/Total Assets	0.03	0.05	0.06	0.05	0.38	0.49
Adjusted Texas Ratio	0.24	0.49	0.74	0.60	3.26	4.28
YIELDS & COSTS:						
Yield on earning assets	4.54	4.49	3.77	2.74	5.50	6.00
Cost of funds	2.81	3.45	2.57	0.67	2.82	3.00
Net interest margin	1.94	1.29	1.37	2.11	3.28	3.14
Avg Earning Assets/Avg Assets	96.05	96.24	95.82	95.74	95.74	96.28

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

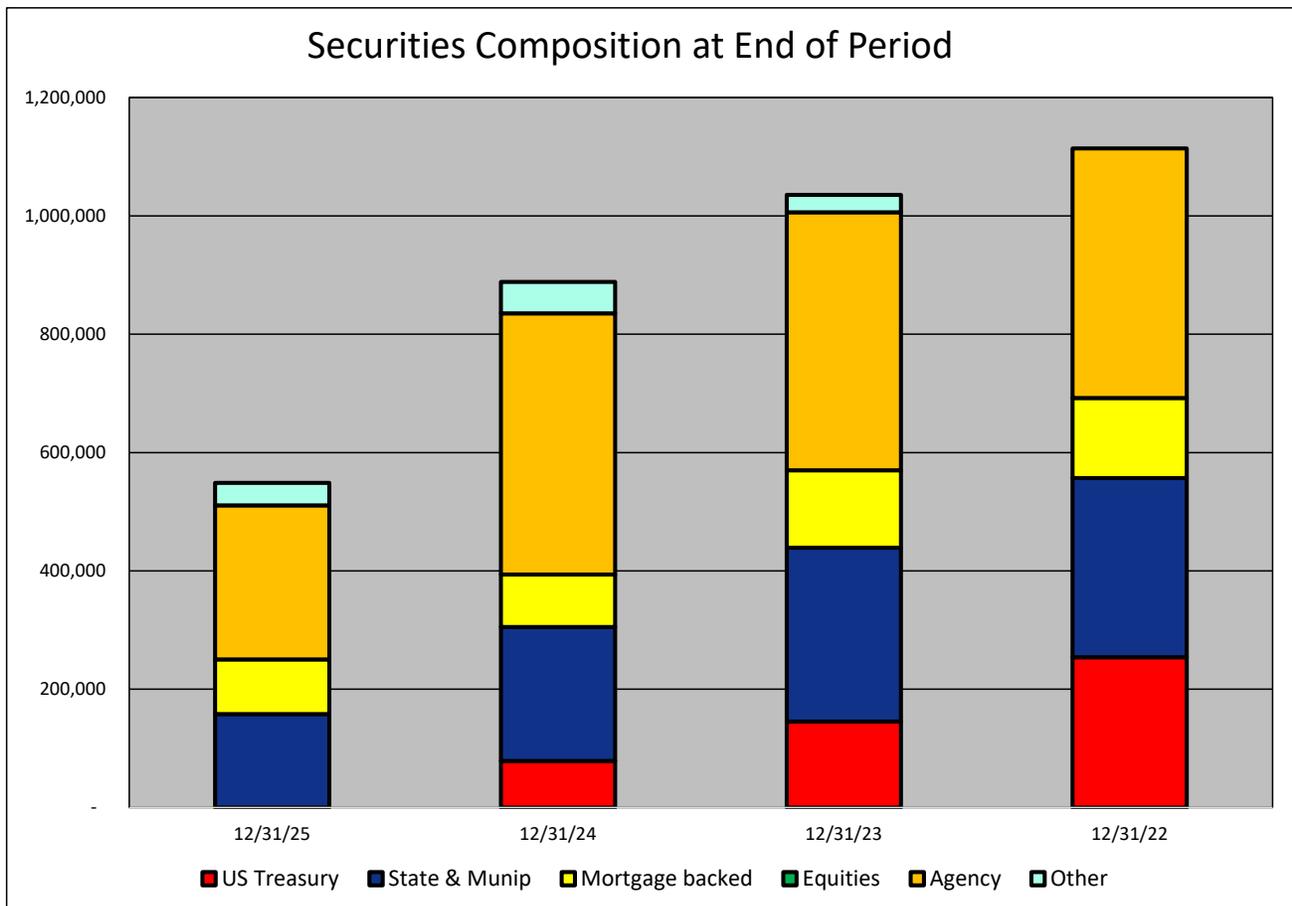
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,929,653	4,113,577	4,099,078	3,552,328	(183,924)	(4.47)
Cash and Equivalents	502,656	366,785	369,042	18,346	135,871	37.04
Securities	548,956	888,247	1,035,629	1,113,981	(339,291)	(38.20)
Loans, net	2,717,115	2,692,116	2,513,356	2,247,441	24,999	0.93
Deposit Accounts	3,117,559	3,287,093	2,903,284	2,851,040	(169,534)	(5.16)
Fed Funds & Repos	63,018	77,972	31,397	118,444	(14,954)	(19.18)
Total Equity	379,363	375,357	317,505	273,069	4,006	1.07

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	15,126	8,264	7,117	24,566	6,862	83.03
Interest Income	173,695	181,517	141,978	93,284	(7,822)	(4.31)
Interest Expense	99,507	129,407	90,331	21,337	(29,900)	(23.11)
Net Interest Income	74,188	52,110	51,647	71,947	22,078	42.37
Credit Loss Expense	(531)	860	272	2,445	(1,391)	(161.74)
Noninterest income	43,749	41,189	34,492	32,754	2,560	6.22
Gain on Sale of Securities	(297)	104	-	-	(401)	(385.58)
Noninterest Expense	100,491	82,022	76,831	70,229	18,469	22.52
Net Operating Income	17,977	10,417	9,036	32,027	7,560	72.57
Income Taxes	2,219	2,401	1,785	7,461	(182)	(7.58)



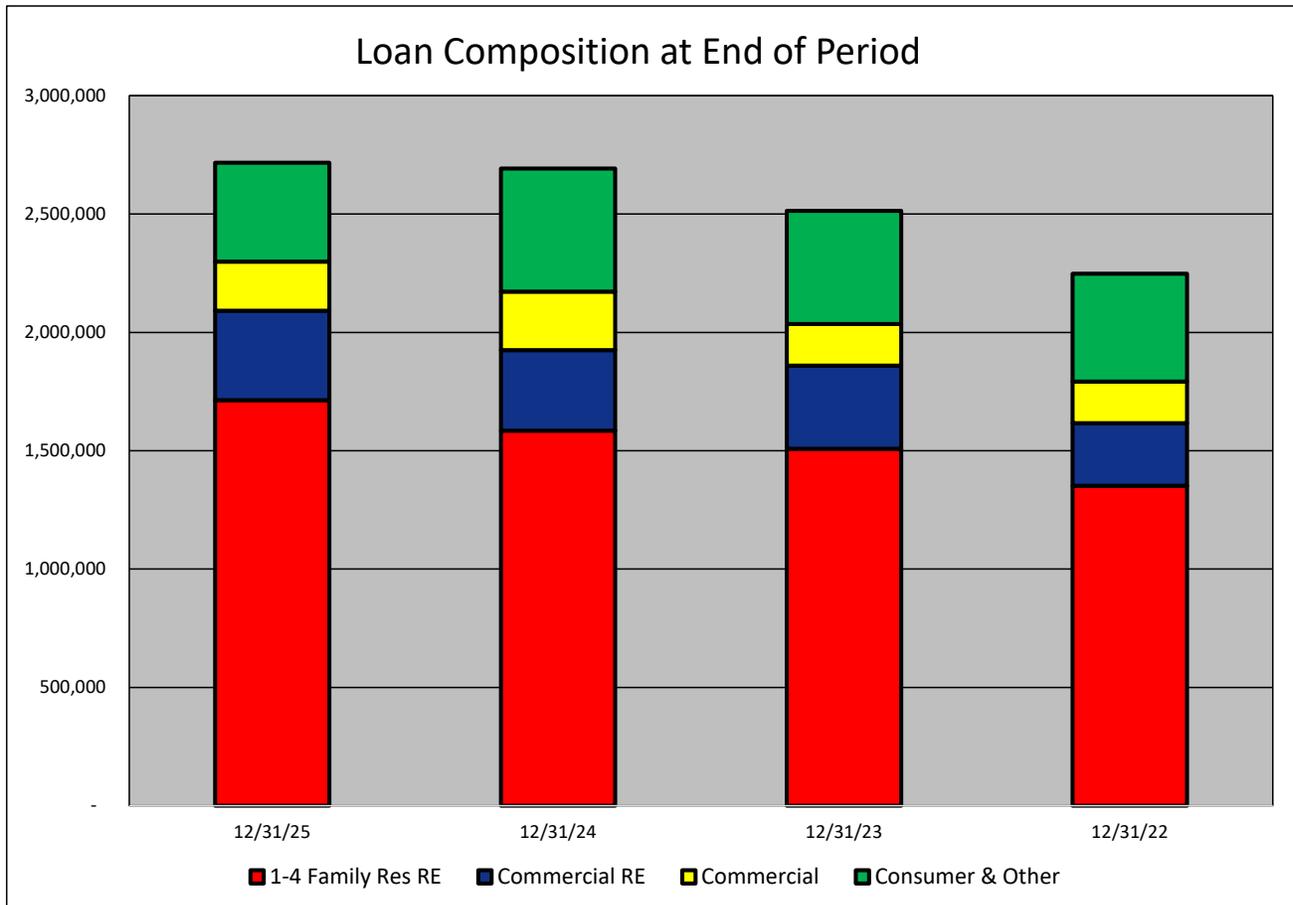
SECURITIES COMPOSITION - FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	78,680	145,208	254,088	(78,680)	(100.00)
State & Munip	158,008	226,512	294,052	302,653	(68,504)	(30.24)
Mortgage backed	92,228	88,653	130,754	135,642	3,575	4.03
Equities	-	-	-	-	-	NA
Agency	260,669	441,454	436,253	421,598	(180,785)	(40.95)
Other	38,051	52,948	29,362	-	(14,897)	(28.14)
Total Securities	548,956	888,247	1,035,629	1,113,981	(339,291)	(38.20)



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	1,713,217	1,584,421	1,507,617	1,351,513	128,796	8.13
Commercial RE	378,801	340,609	352,191	265,238	38,192	11.21
Commercial	206,714	247,433	175,762	175,141	(40,719)	(16.46)
Consumer & Other	418,383	519,653	477,786	455,549	(101,270)	(19.49)
Loans, Net	2,717,115	2,692,116	2,513,356	2,247,441	24,999	0.93



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	23,576	23,472	23,168	20,283	104	0.44
Total Recoveries	27	34	32	472	(7)	(20.59)
Total Charge-offs	244	790	-	32	(546)	(69.11)
Credit Loss Expense	(531)	860	272	2,445	(1,391)	(161.74)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	22,828	23,576	23,472	23,168	(748)	(3.17)

NON-PERFORMING ASSETS:

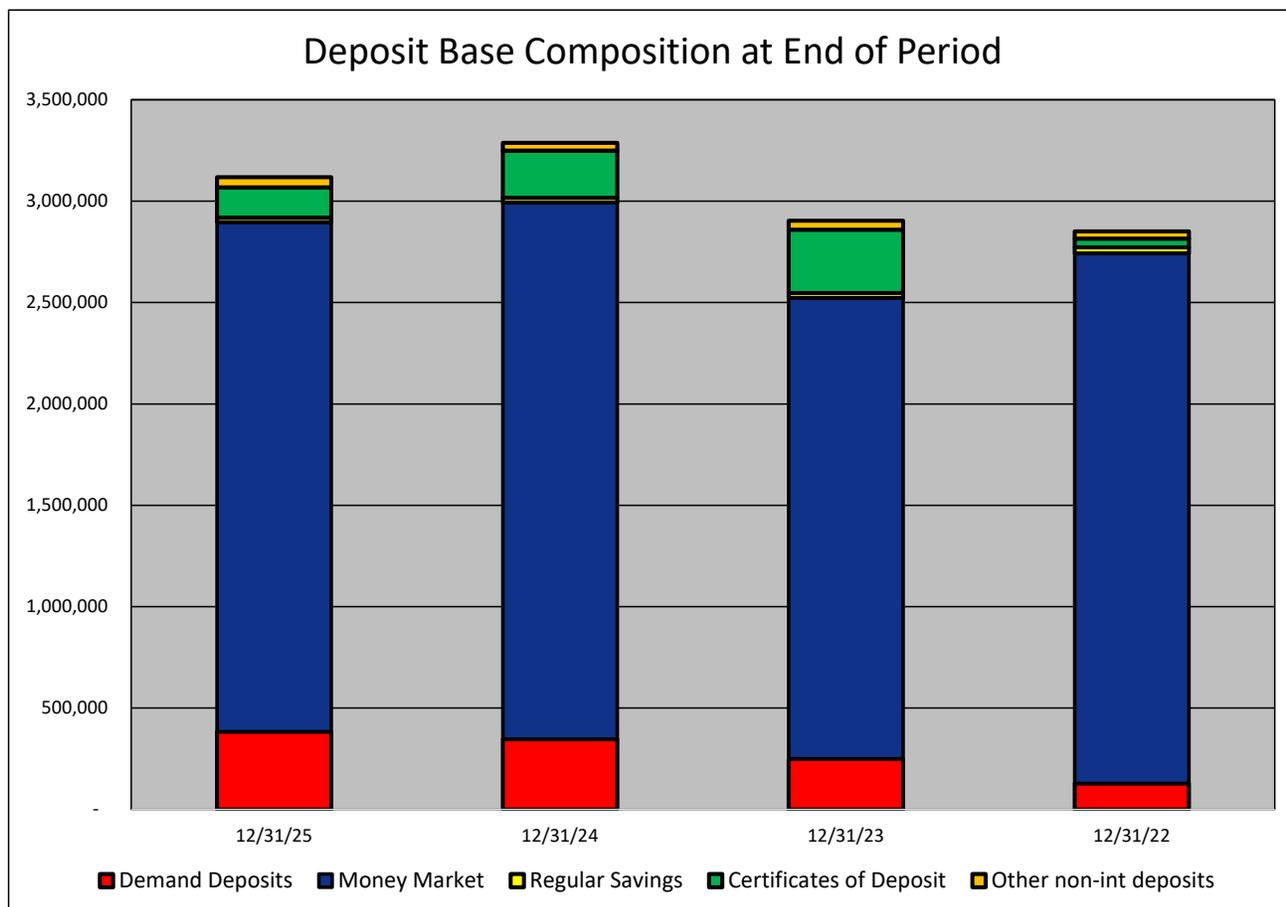
Total-90+ Days Past Due	166	1,328	891	1,038	(1,162)	(87.50)
Total-Nonaccrual	819	639	1,629	729	180	28.17
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	985	1,967	2,520	1,767	(982)	(49.92)

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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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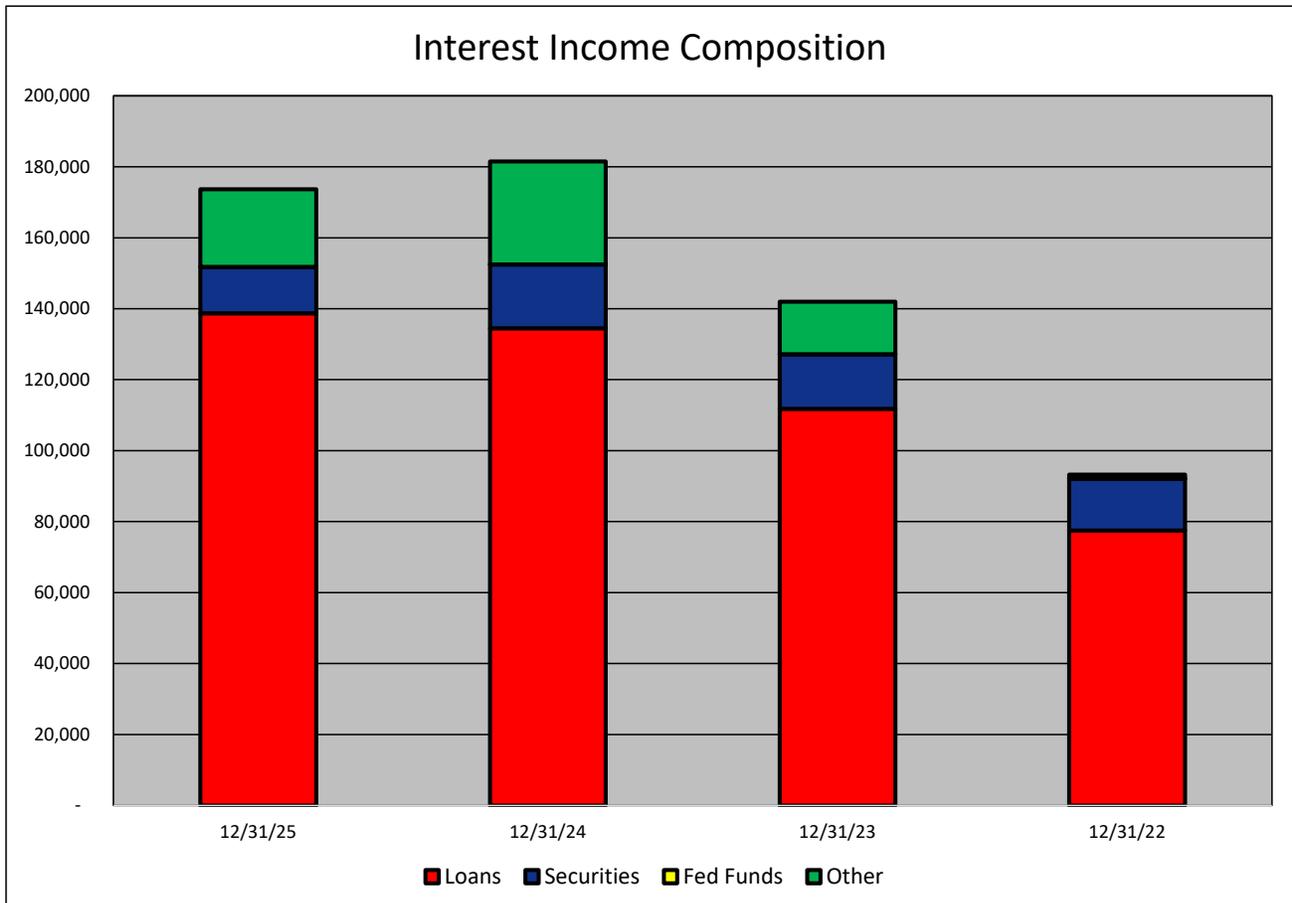
DEPOSIT BASE CATEGORY:

Demand Deposits	384,218	346,525	250,532	127,928	37,693	10.88
Money Market	2,511,577	2,646,258	2,272,470	2,614,182	(134,681)	(5.09)
Regular Savings	23,046	23,336	24,090	29,698	(290)	(1.24)
Certificates of Deposit	149,557	232,844	312,136	43,260	(83,287)	(35.77)
Other non-int deposits	49,161	38,130	44,056	35,972	11,031	28.93
Total Deposits	3,117,559	3,287,093	2,903,284	2,851,040	(169,534)	(5.16)



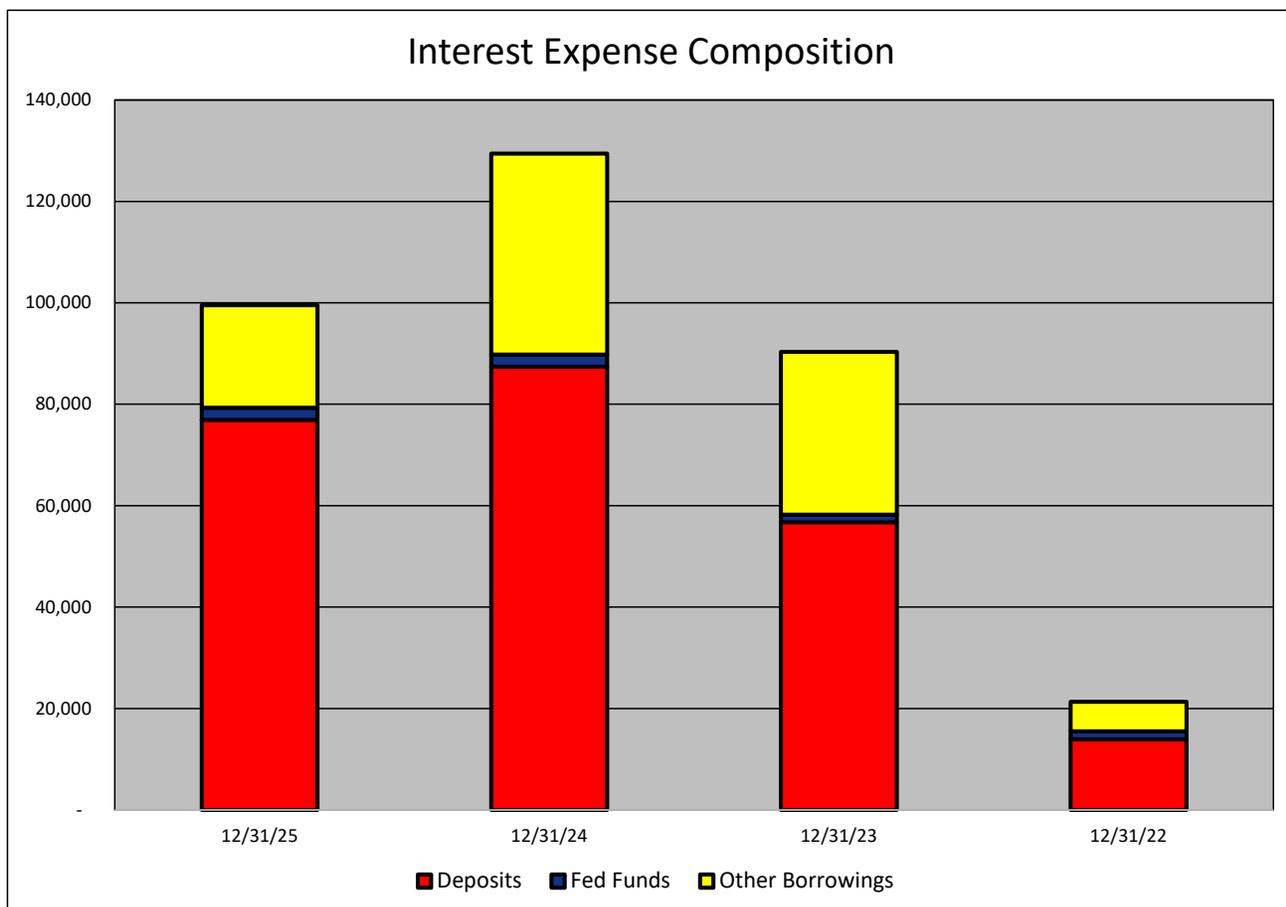
INTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	138,677	134,510	111,778	77,503	4,167	3.10
Securities	13,103	17,957	15,407	14,621	(4,854)	(27.03)
Fed Funds	5	4	8	9	1	25.00
Other	21,910	29,046	14,785	1,151	(7,136)	(24.57)
Total Int Income	173,695	181,517	141,978	93,284	(7,822)	(4.31)



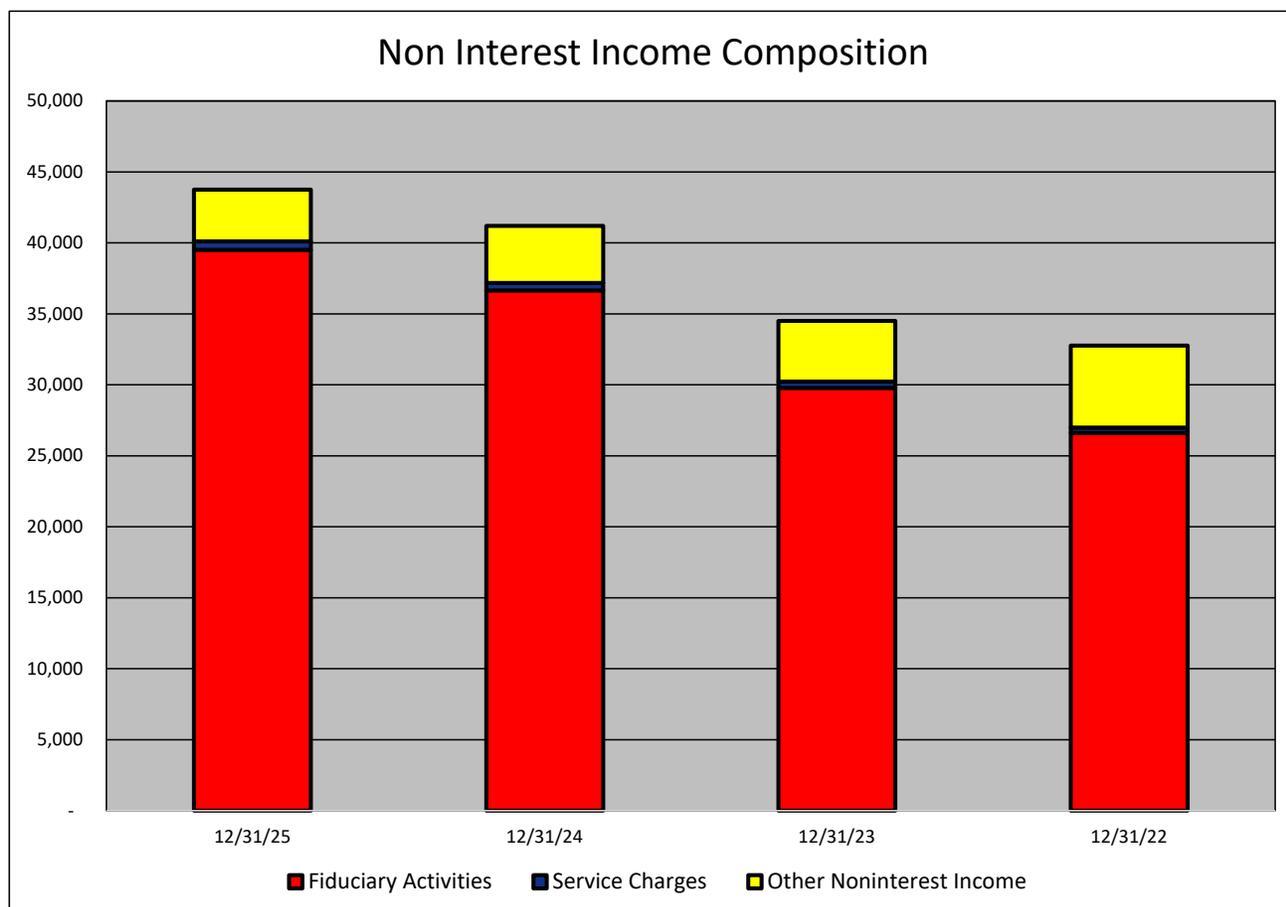
INTEREST EXPENSE COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	76,913	87,424	56,733	13,924	(10,511)	(12.02)
Fed Funds	2,396	2,354	1,484	1,597	42	1.78
Other Borrowings	20,198	39,629	32,114	5,816	(19,431)	(49.03)
Total Int Expense	99,507	129,407	90,331	21,337	(29,900)	(23.11)



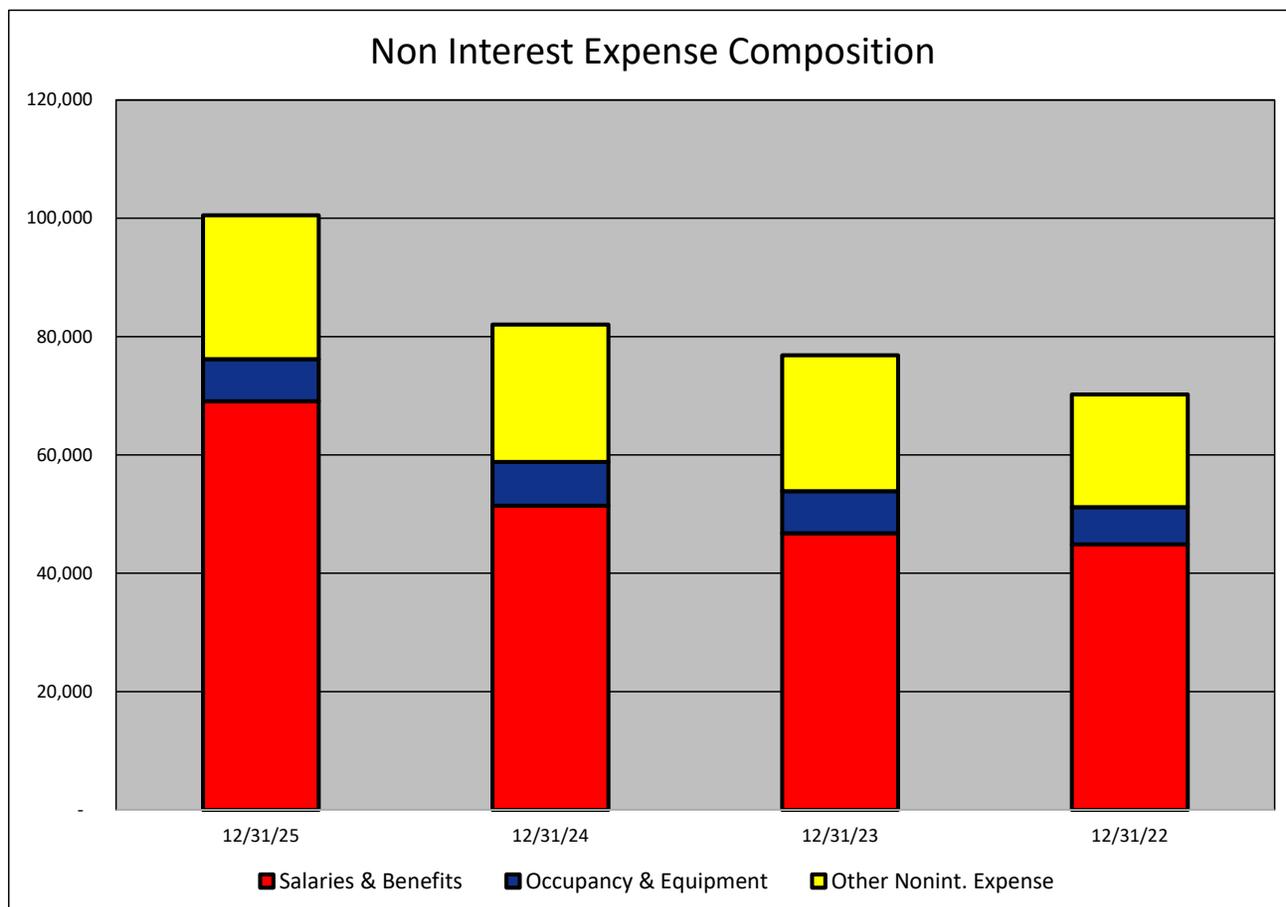
NONINTEREST INCOME COMPOSITION- FineMark National Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	39,502	36,650	29,774	26,618	2,852	7.78
Service Charges	602	516	442	374	86	16.67
Other Noninterest Income	3,645	4,023	4,276	5,762	(378)	(9.40)
Total Nonint. Income	43,749	41,189	34,492	32,754	2,560	6.22



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	69,058	51,435	46,759	44,891	17,623	34.26
Occupancy & Equipment	7,119	7,374	7,124	6,299	(255)	(3.46)
Other Nonint. Expense	24,314	23,213	22,948	19,039	1,101	4.74
Total Nonint. Expense	100,491	82,022	76,831	70,229	18,469	22.52



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	1,624,820	889,374	82.69
Gulf Coast Business Bank	181,141	111,680	62.20
Waterfall Bank	408,892	284,367	43.79
Bankflorida	429,621	369,306	16.33
Flagship Bank	738,731	652,253	13.26
Brannen Bank	1,070,872	956,694	11.93
Gulfside Bank	321,062	291,658	10.08
Central Bank	368,568	343,256	7.37
Sanibel Captiva Community Bank	1,011,843	953,246	6.15
Century Bank Of Florida	104,776	99,050	5.78
Raymond James Bank	43,374,103	41,240,941	5.17
Tcm Bank, National Association	395,143	379,274	4.18
Bayfirst National Bank	1,299,138	1,288,291	0.84
Edison National Bank	426,939	426,516	0.10
The Bank Of Tampa	2,926,118	2,982,268	(1.88)
Finemark National Bank & Trust	3,929,653	4,113,577	(4.47)
First National Bank Of Pasco	287,263	311,206	(7.69)

Select Peer Average	3,464,628	3,276,056	15.05
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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	1,405,979	769,275	82.77
Gulf Coast Business Bank	150,138	87,468	71.65
Waterfall Bank	354,318	253,318	39.87
Bankflorida	334,949	289,672	15.63
Flagship Bank	581,753	525,208	10.77
Brannen Bank	518,876	469,098	10.61
Raymond James Bank	36,058,904	32,767,245	10.05
The Bank Of Tampa	1,937,947	1,772,548	9.33
Gulfside Bank	231,127	214,927	7.54
Central Bank	314,253	295,259	6.43
Sanibel Captiva Community Bank	866,670	831,409	4.24
Century Bank Of Florida	62,354	60,000	3.92
Finemark National Bank & Trust	2,717,115	2,692,116	0.93
First National Bank Of Pasco	185,865	189,579	(1.96)
Edison National Bank	153,015	157,087	(2.59)
Tcm Bank, National Association	315,877	329,680	(4.19)
Bayfirst National Bank	963,894	1,066,559	(9.63)

Select Peer Average	2,773,708	2,515,909	15.02
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

CAPITAL RATIOS
For the year ended December 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	19.39	18.88	20.91	22.19	20.91
Gulf Coast Business Bank	13.96	15.69	0.00	0.00	0.00
Waterfall Bank	12.94	13.89	13.76	14.56	13.76
Flagship Bank	12.74	11.78	0.00	0.00	0.00
Bankflorida	10.32	10.57	11.52	12.74	11.52
The Bank Of Tampa	9.67	10.57	14.84	16.09	14.84
Finemark National Bank & Trust	9.65	10.42	18.27	19.29	18.27
Gulfside Bank	10.05	10.42	0.00	0.00	0.00
Century Bank Of Florida	9.00	10.17	15.07	16.32	15.07
Climate First Bank	8.81	9.65	9.36	10.42	9.36
First National Bank Of Pasco	6.85	9.63	0.00	0.00	0.00
Edison National Bank	8.29	9.04	25.76	27.01	25.76
Sanibel Captiva Community Bank	8.99	9.01	11.52	12.63	11.52
Central Bank	8.71	8.67	10.85	11.69	10.85
Raymond James Bank	7.30	7.99	13.95	15.20	13.95
Bayfirst National Bank	7.19	6.63	9.05	10.31	9.05
Brannen Bank	3.09	5.43	14.03	15.06	14.03

Select Peer Average	9.82	10.50	11.11	11.97	11.11
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Waterfall Bank	116.87	86.65	2.45
Sanibel Captiva Community Bank	105.99	85.65	3.35
Tcm Bank, National Association	104.38	79.94	4.35
Central Bank	104.36	85.26	7.53
Climate First Bank	103.53	86.53	0.22
Gulf Coast Business Bank	96.96	82.88	3.14
Flagship Bank	96.63	78.75	0.68
Raymond James Bank	91.80	83.13	10.40
Bankflorida	90.63	77.96	0.03
Finemark National Bank & Trust	87.16	69.14	13.97
Gulfside Bank	84.49	71.99	19.65
Bayfirst National Bank	81.36	74.19	2.45
First National Bank Of Pasco	76.98	64.70	21.60
The Bank Of Tampa	73.93	66.23	27.41
Century Bank Of Florida	68.75	59.51	13.95
Brannen Bank	50.07	48.45	31.31
Edison National Bank	40.69	35.84	20.99

Select Peer Average	86.74	72.75	10.79
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Brannen Bank	1,011,338	1.98	67.04
Sanibel Captiva Community Bank	989,544	1.78	20.38
Raymond James Bank	42,648,014	1.46	20.40
Gulfside Bank	318,442	1.26	13.90
The Bank Of Tampa	3,048,068	1.18	13.74
Flagship Bank	703,556	1.01	7.92
Climate First Bank	1,191,669	0.97	10.57
Bankflorida	398,846	0.79	7.40
Century Bank Of Florida	101,613	0.72	8.38
Edison National Bank	419,693	0.72	8.57
Central Bank	358,668	0.70	8.25
Gulf Coast Business Bank	142,442	0.66	4.61
Finemark National Bank & Trust	3,984,105	0.38	3.89
Waterfall Bank	341,747	0.18	1.37
First National Bank Of Pasco	306,364	0.08	1.38
Tcm Bank, National Association	379,072	(0.84)	(4.39)
Bayfirst National Bank	1,322,698	(1.67)	(20.58)

Select Peer Average	3,392,111	0.67	10.17
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Raymond James Bank	0.10	1.08	37.11	110.93
Brannen Bank	0.26	1.50	46.66	8.85
Sanibel Captiva Community Bank	0.28	2.10	47.01	8.57
Climate First Bank	0.43	1.71	52.82	11.36
The Bank Of Tampa	0.62	1.64	55.96	10.13
Gulfside Bank	0.33	1.92	56.81	11.07
Flagship Bank	0.20	1.96	59.89	9.59
Bankflorida	0.13	2.27	67.35	8.26
Central Bank	0.14	2.28	71.13	8.19
Edison National Bank	0.36	2.39	79.39	8.37
Waterfall Bank	0.07	2.57	80.81	9.74
Century Bank Of Florida	0.31	3.36	83.27	6.16
Finemark National Bank & Trust	1.10	1.42	85.21	13.10
Tcm Bank, National Association	12.70	4.29	92.90	4.20
First National Bank Of Pasco	0.66	3.19	96.20	5.63
Gulf Coast Business Bank	0.25	4.21	103.05	6.97
Bayfirst National Bank	1.38	3.88	108.01	8.72

Select Peer Average	1.14	2.46	71.98	14.70
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bankflorida	1.35	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
Waterfall Bank	0.86	0.00	0.00	0.00
Gulfside Bank	1.09	0.02	0.01	0.12
Finemark National Bank & Trust	0.84	0.04	0.03	0.24
Flagship Bank	1.00	0.13	0.10	0.84
The Bank Of Tampa	1.36	0.18	0.12	1.14
First National Bank Of Pasco	1.54	0.35	0.23	1.27
Century Bank Of Florida	1.61	0.42	0.25	2.49
Brannen Bank	0.75	0.53	0.27	7.78
Raymond James Bank	1.05	0.34	0.28	3.48
Central Bank	0.77	0.37	0.31	3.35
Tcm Bank, National Association	3.55	1.04	0.83	3.91
Sanibel Captiva Community Bank	0.99	1.14	1.69	17.15
Bayfirst National Bank	2.28	2.68	2.04	16.30
Gulf Coast Business Bank	1.30	2.66	2.21	14.68

Select Peer Average	1.34	0.58	0.49	4.28
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 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	1.98	7.54	10.75	0.00	13.95
Waterfall Bank	1.39	7.34	0.00	0.00	2.45
Gulf Coast Business Bank	1.22	11.30	0.69	0.00	3.14
Central Bank	1.06	1.61	1.82	2.15	5.38
Edison National Bank	0.97	39.07	0.00	9.30	11.69
Gulfside Bank	0.86	4.50	0.00	4.56	15.09
Tcm Bank, National Association	0.85	11.57	0.00	0.00	4.35
The Bank Of Tampa	0.80	1.13	0.00	9.63	17.74
Sanibel Captiva Community Bank	0.75	5.72	0.00	3.35	0.00
Flagship Bank	0.67	17.40	0.00	0.00	0.68
Brannen Bank	0.50	19.21	0.00	0.00	31.31
Finemark National Bank & Trust	0.45	12.34	0.00	1.82	12.15
Bayfirst National Bank	0.39	15.54	0.00	0.19	2.26
First National Bank Of Pasco	0.39	1.70	5.68	0.00	21.60
Bankflorida	0.36	14.83	0.00	0.00	0.03
Climate First Bank	0.03	11.01	0.00	0.00	0.22
Raymond James Bank	0.03	5.30	0.00	0.00	10.40

Select Peer Average	0.75	11.01	1.11	1.82	8.97
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Waterfall Bank	85.91	1.67	0.00	0.00
Climate First Bank	85.39	0.94	0.00	0.08
Sanibel Captiva Community Bank	84.67	3.09	0.71	0.02
Central Bank	84.52	2.39	0.00	0.06
Raymond James Bank	81.88	0.01	0.00	0.00
Gulf Coast Business Bank	81.81	0.27	0.00	0.00
Flagship Bank	77.96	1.14	0.00	1.27
Tcm Bank, National Association	77.10	0.24	0.00	1.03
Bankflorida	76.91	5.46	0.00	0.00
Bayfirst National Bank	72.50	3.52	0.03	0.97
Gulfside Bank	71.20	0.71	0.00	0.06
Finemark National Bank & Trust	68.56	1.12	0.00	0.00
The Bank Of Tampa	65.33	1.10	0.00	0.21
First National Bank Of Pasco	63.71	1.52	0.00	0.00
Century Bank Of Florida	58.56	2.55	0.00	0.00
Brannen Bank	48.09	0.48	0.01	0.00
Edison National Bank	35.32	1.26	0.00	0.00

Select Peer Average	71.73	1.62	0.04	0.22
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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, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
The Bank Of Tampa	38.38	61.62	100.00	0.00	0.00
Century Bank Of Florida	36.78	59.00	95.78	0.00	4.22
First National Bank Of Pasco	35.98	54.64	90.62	0.00	9.38
Brannen Bank	35.52	64.48	100.00	0.00	0.00
Edison National Bank	27.66	69.39	97.05	2.95	0.00
Flagship Bank	27.40	66.56	93.96	0.00	6.04
Bankflorida	23.42	72.68	96.10	0.00	3.90
Gulfside Bank	23.35	72.28	95.63	0.00	4.37
Sanibel Captiva Community Bank	23.31	65.79	89.10	0.00	10.90
Gulf Coast Business Bank	13.73	86.27	100.00	0.00	0.00
Finemark National Bank & Trust	12.46	75.84	88.30	1.78	9.91
Central Bank	10.57	79.42	89.99	0.00	10.01
Waterfall Bank	9.63	75.75	85.38	2.25	12.36
Bayfirst National Bank	8.15	91.85	100.00	0.00	0.00
Climate First Bank	6.87	85.70	92.57	0.00	7.43
Raymond James Bank	2.27	95.98	98.25	0.00	1.75
Tcm Bank, National Association	0.28	99.72	100.00	0.00	0.00

Select Peer Average	19.75	75.12	94.87	0.41	4.72
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PEER GROUP COMPARISONS REPORT
West Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Tcm Bank, National Association	9.44	4.16	6.07	92.19
Sanibel Captiva Community Bank	6.98	2.79	4.98	96.05
Century Bank Of Florida	5.79	2.32	4.37	93.52
Gulf Coast Business Bank	6.82	3.83	4.12	99.06
Bayfirst National Bank	7.14	3.66	3.84	90.86
Gulfside Bank	5.46	2.52	3.72	97.68
Bankflorida	6.08	3.27	3.72	92.45
Climate First Bank	7.32	4.24	3.70	97.83
The Bank Of Tampa	4.51	1.77	3.53	95.72
Brannen Bank	4.95	1.97	3.53	99.36
Flagship Bank	5.49	3.27	3.51	97.20
First National Bank Of Pasco	5.55	3.12	3.42	97.18
Central Bank	6.31	3.57	3.36	97.01
Waterfall Bank	6.35	4.07	3.24	98.77
Edison National Bank	4.31	1.59	3.23	96.15
Raymond James Bank	4.93	2.08	3.08	99.62
Finemark National Bank & Trust	4.54	2.81	1.94	96.05

Select Peer Average	6.00	3.00	3.14	96.28
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