

FINEMARK HOLDINGS, INC.

ANNUAL MEETING OF SHAREHOLDERS
APRIL 25, 2013 – 9 A.M.

ABOUT FINEMARK

- Mission Statement:
 - To Build Extraordinary Relationships by Going Above and Beyond
- Vision:
 - To make a positive impact on the individuals, families and the communities we serve while being good stewards of FineMark's resources
- Guiding Principles:
 - Deliver unparalleled and proactive service to our clients
 - Always do what is Right
 - Be a positive role model through corporate and individual citizenship
 - Grow and mentor people from within
- Core Values:
 - Benevolence, Fidelity, Growth, Integrity, Mutual Respect, Proactivity, Reliability, Stability, Having Fun

INTERNAL HIGHLIGHTS

- 5-year Anniversary Celebrated in February 2012
 - Over 500 Guests Attended
- FineMark's Staff Increased to 80 Employees at the End of 2012 from 63 Employees at the End of 2011
- FineMark Received a 5-Star Rating from Bauer Financial for the last 8 Consecutive Quarters as of 3/31/2013
- The Bank Exceeds \$500 Million in Total Assets
- The Bank Exceeds \$900 Million Assets Under Administration
- Bank Achieved Profitability for the 3rd Consecutive Year

HISTORICAL SUMMARY

2007

- FineMark Opens February 16th
- Construction on the Riverwalk Office Begins
- Assets Under Management Exceed \$100 Million

2008

- FineMark Moves into the Riverwalk Office
- Total Assets Exceed \$100 Million

2009

- Coconut Point Office Opens
- Shell Point Office Opens
- Total Assets Exceed \$200 Million

2010

- Bank Reaches Profitability
- Total Assets Exceed \$300 Million

2011

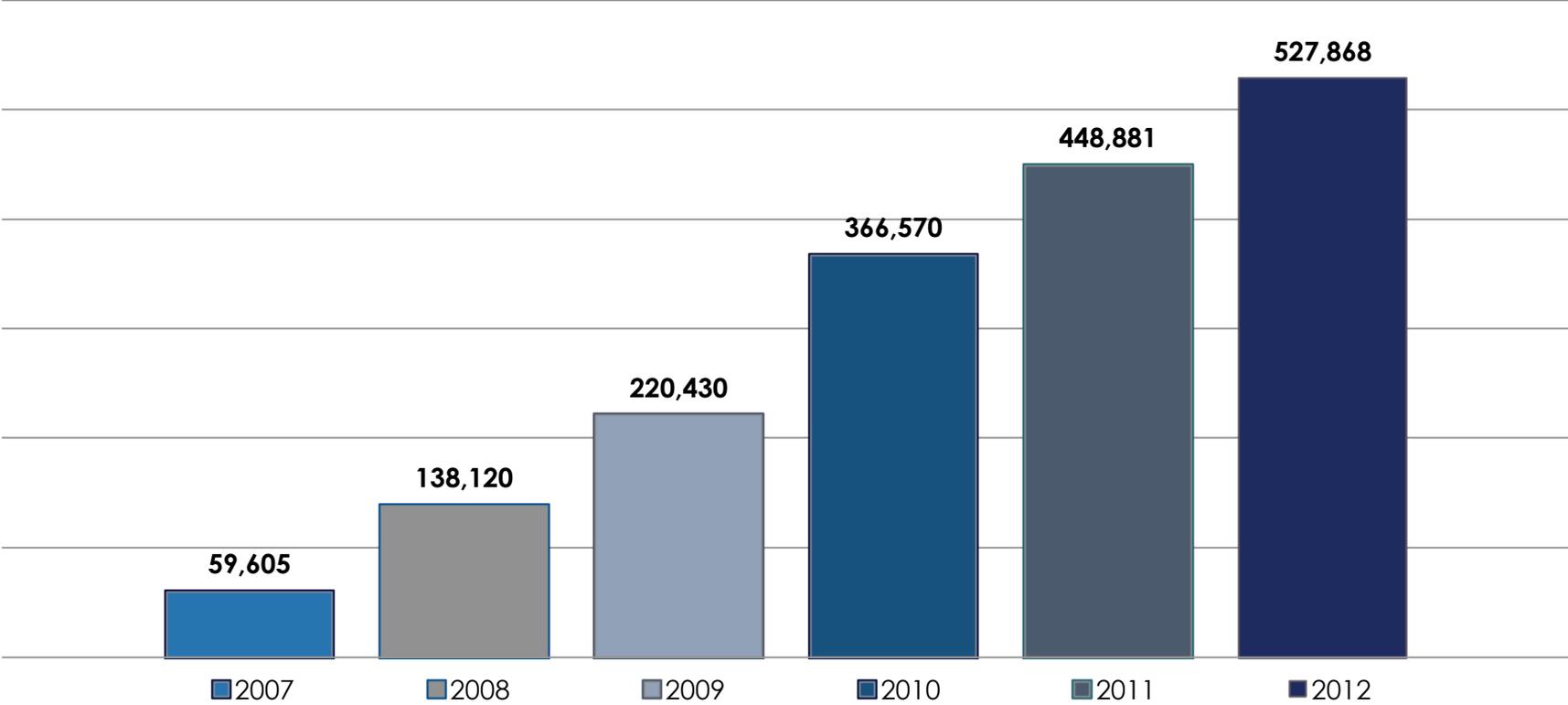
- Moorings Park Office Opens
- Vi at Bentley Village Office Opens
- Total Assets Exceed \$400 Million
- Assets Under Administration Exceed \$600 Million

2012

- Scottsdale Office Opens
- Naples Office Opens
- Palm Beach Office Opens
- Total Assets Exceed \$500 Million
- Loans Exceed \$300 Million
- Assets Under Administration Exceed \$900 Million

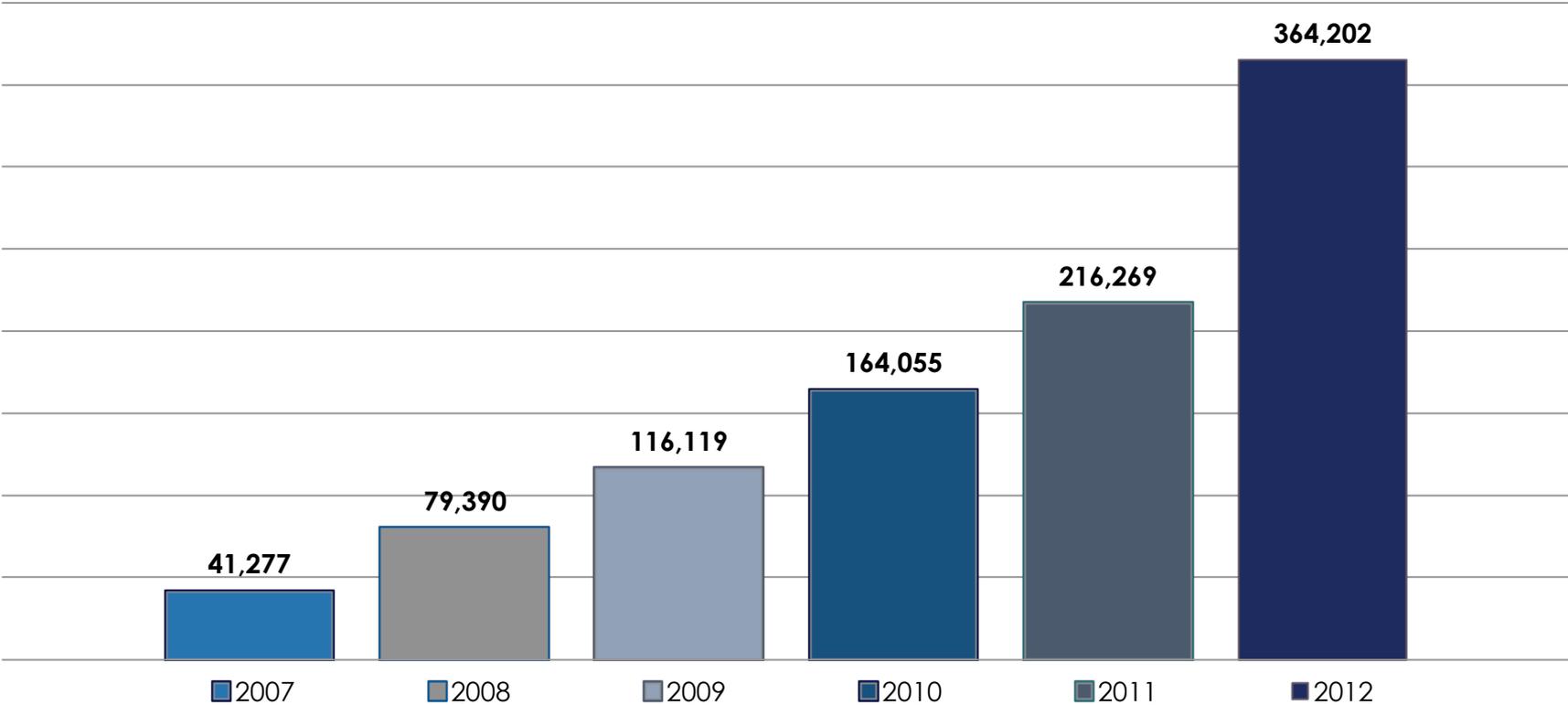
TOTAL ASSETS

In \$000s



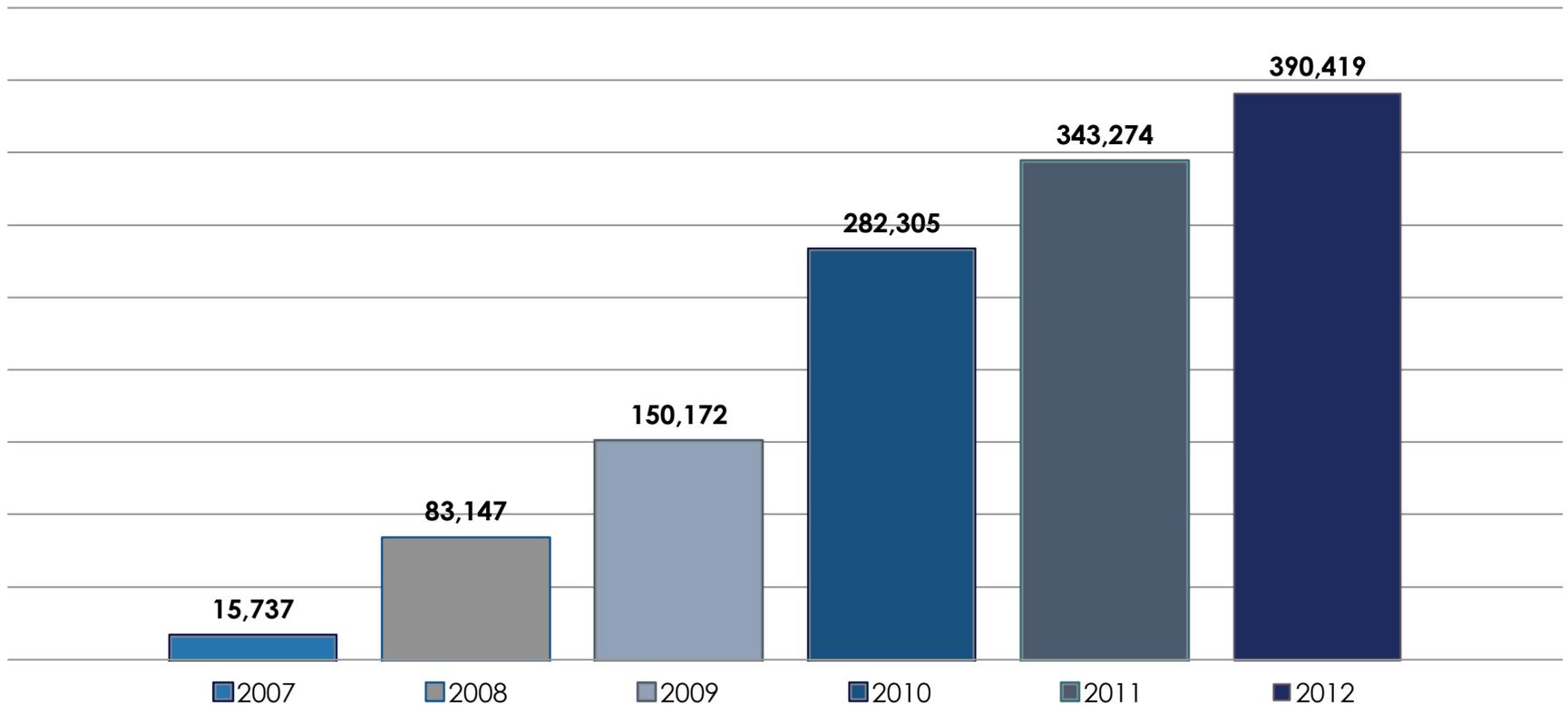
TOTAL LOANS

In \$000s



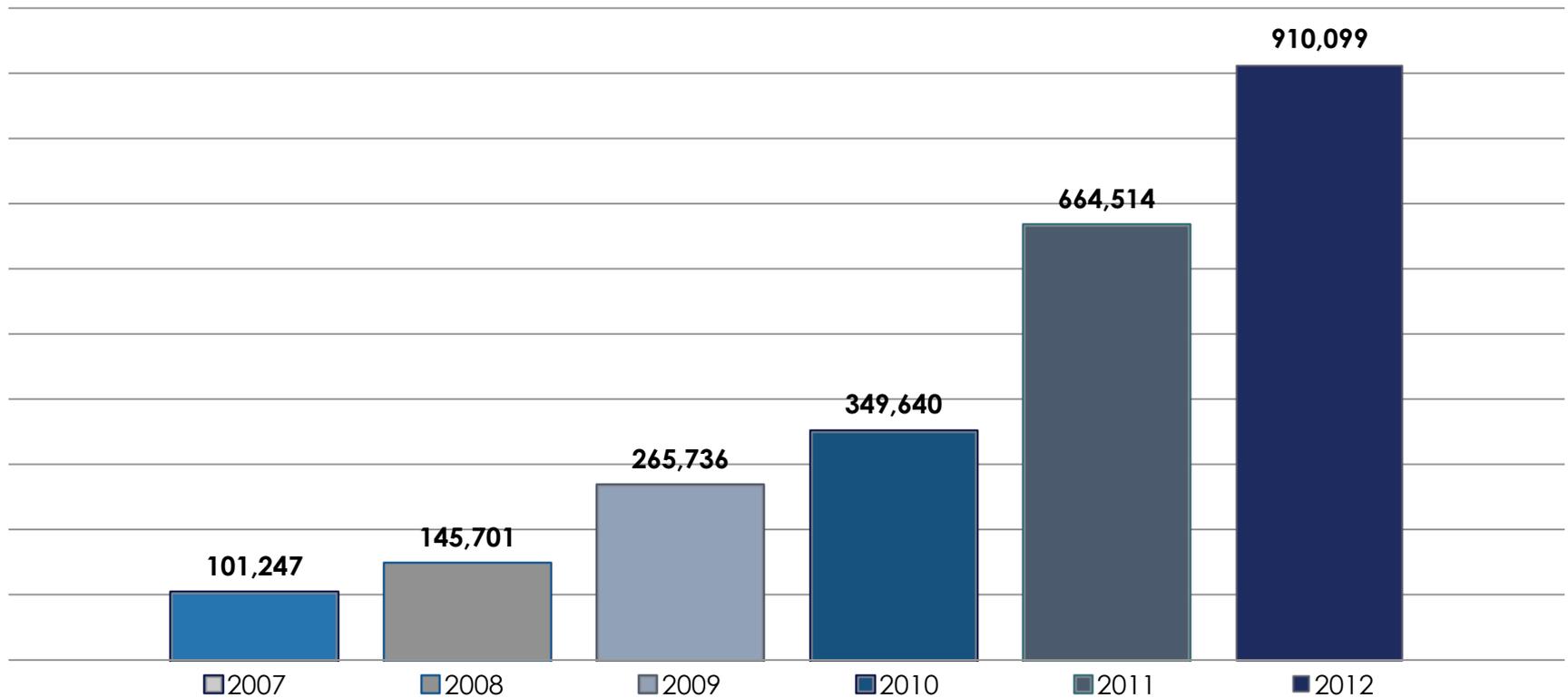
TOTAL DEPOSITS

In \$000s



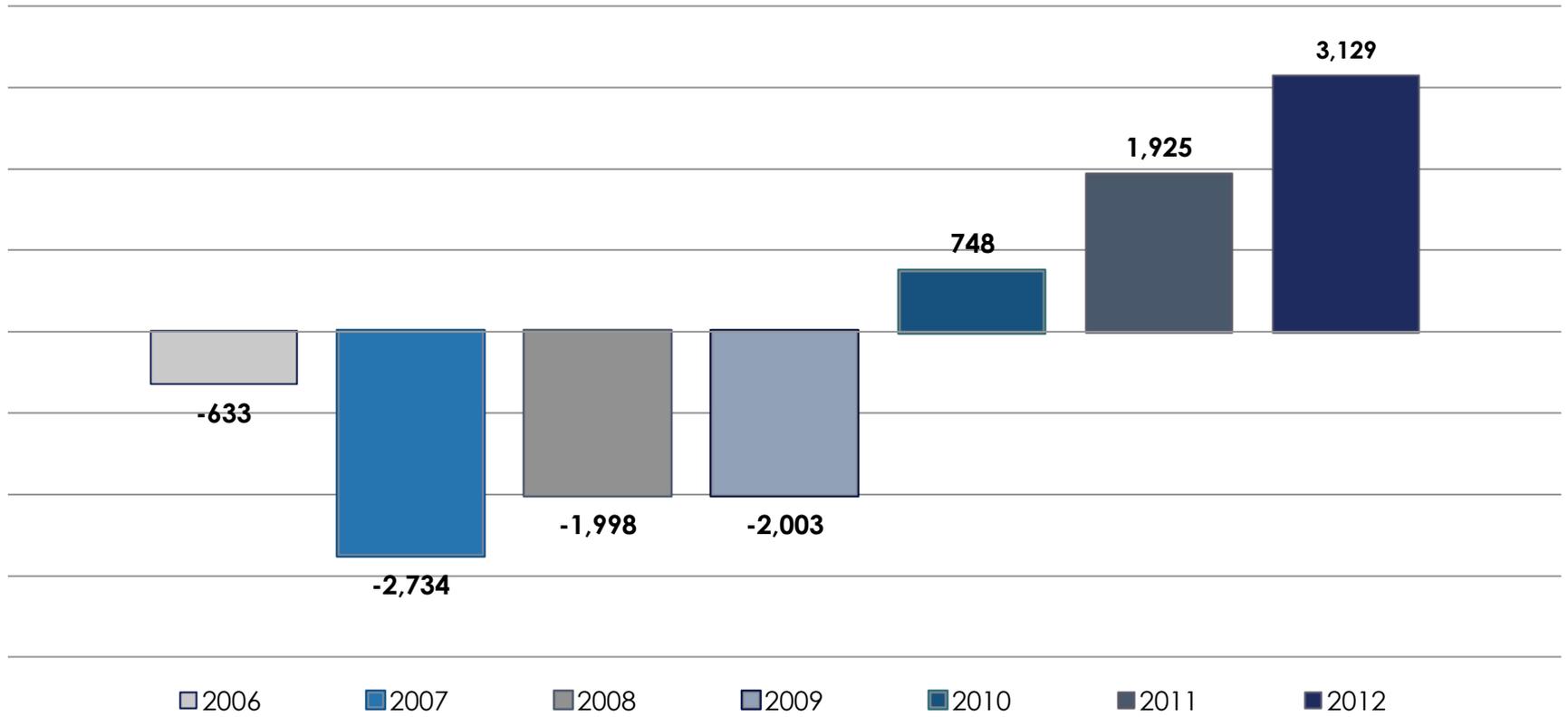
ASSETS UNDER ADMINISTRATION & MANAGEMENT

In \$000s



NET INCOME BEFORE TAXES

In \$000s



SCOTTSDALE, AZ

- Opened April 2012
 - Worked from 1,334 Square Feet of Temporary Space Until March 2013
 - Started with 6 Employees and as of 3/2013, the Team has Expanded to 11
- Highmark Sports Management (HSM)
 - 60 Athletes
 - 13 Full-Status PGA Players
 - 8 LPGA Players
 - Remaining Clients are Baseball Players, WNBA Players, a Football Player and Agents
- Financial Overview as of 12/31/2012:
 - Total Loans \$49,495,000
 - Total Deposits \$7,428,000
 - Assets Under Management \$84,086,000



SCOTTSDALE, ARIZONA – TEMPORARY OFFICE

8777 GAINY CENTER DRIVE, #176

1,334 square feet



SCOTTSDALE, ARIZONA – PERMANENT OFFICE

7600 E. DOUBLETREE RANCH ROAD

10,000 square feet

EXPANDED SERVICES

- Surcharge Free ATMs

- In June, FineMark became a member of the Allpoint™ Network, giving clients access to more than 55,000 surcharge free ATMs worldwide.
- In addition to the Allpoint™ Network, FineMark continues to be a member of the Presto® Network.



- Mobile Banking

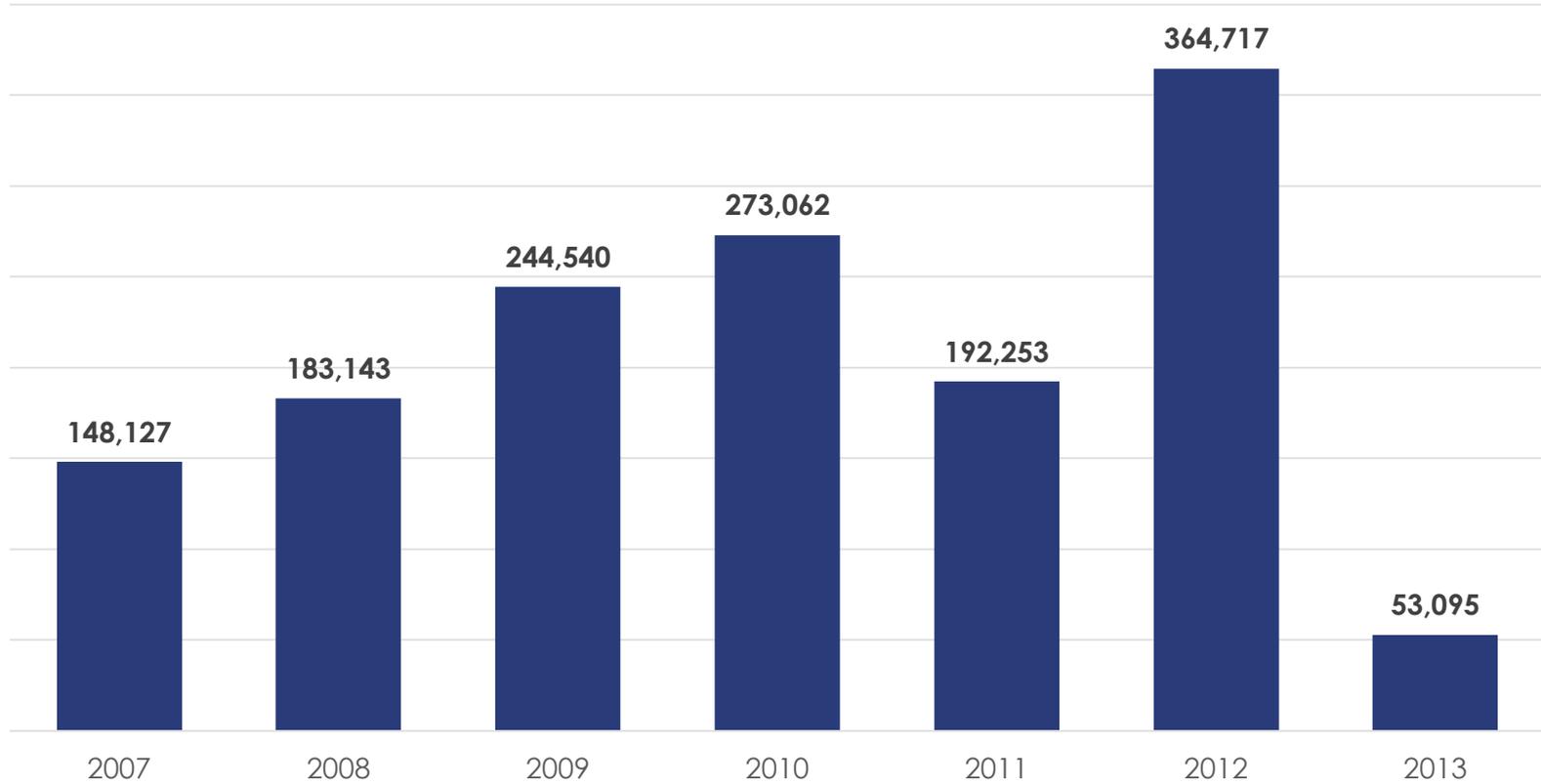
- FineMark launched Mobile Banking in July 2012. The App is available for iPhone and Android devices.
- The second phase of Mobile Banking will include a remote check deposit scheduled to launch in the second quarter of 2013.



FINEMARK'S VISION

To make a positive impact on the individuals, families and the communities we serve while being good stewards of FineMark's resources.

In \$000s



CHARITABLE CONTRIBUTIONS

TOTAL GIVEN SINCE 2007 = \$1,458,937



COMMUNITY INVOLVEMENT

MAKING AN IMPACT ON THE COMMUNITIES WE SERVE

NOTABLE DONATIONS

- FineMark has made a \$100,000 commitment to Florida Gulf Coast University to be paid over a period of five years
- FineMark has also committed \$100,000 to the Golisano Children's Hospital of Southwest Florida
- Based on 100% employee participation, FineMark ranked 5th in overall giving to the United Way of Lee, Hendry and Glades Counties with a grand total of \$174,886

2012

FINANCIAL HIGHLIGHTS

REGULATORY CAPITAL

	FineMark 12/31/12	“Well Capitalized” Regulatory
Tier 1 Capital Ratio	8.22%	5.0%
Tier 1 Risk Based Capital	12.82%	6.0%
Total Risk Based Capital	13.93%	10.0%

Under the risk-based capital framework, a bank's balance sheet assets are assigned to one of four broad risk categories according to the obligor or, if relevant, the guarantor or the nature of the collateral. The aggregate dollar amount in each category is then multiplied by the risk weight assigned to that category. The resulting weighted values from each of the four risk categories are added together and this sum is the risk-weighted assets total that, as adjusted, comprises the denominator of the risk-based capital ratio.

Tier 1 Capital = The Sum of Stock Holders' Equity

Total Capital = Tier 1 Capital + the Allowance for Loan and Lease Losses

Tier 1 Capital Ratio = Tier 1 Capital ÷ Quarterly Average Assets

Tier 1 Risk Based Capital Ratio = Tier 1 Capital ÷ Risk Weighted Assets

Total Risk Based Capital Ratio = Total Capital ÷ Risk Weighted Assets

2012 FINANCIAL HIGHLIGHTS

(in thousands)	2012	2011	\$ Var.
Cash & Due from Banks	11,632	8,402	3,230
Fed Funds Sold	0	335	(335)
Investment Securities	124,763	199,487	(74,724)
Loans, Net of Allowance	361,422	213,248	148,174
Premises & Equipment, net	11,325	10,742	583
Other Assets	18,726	16,667	2,059
Total Assets	527,868	448,881	78,987

2012 FINANCIAL HIGHLIGHTS

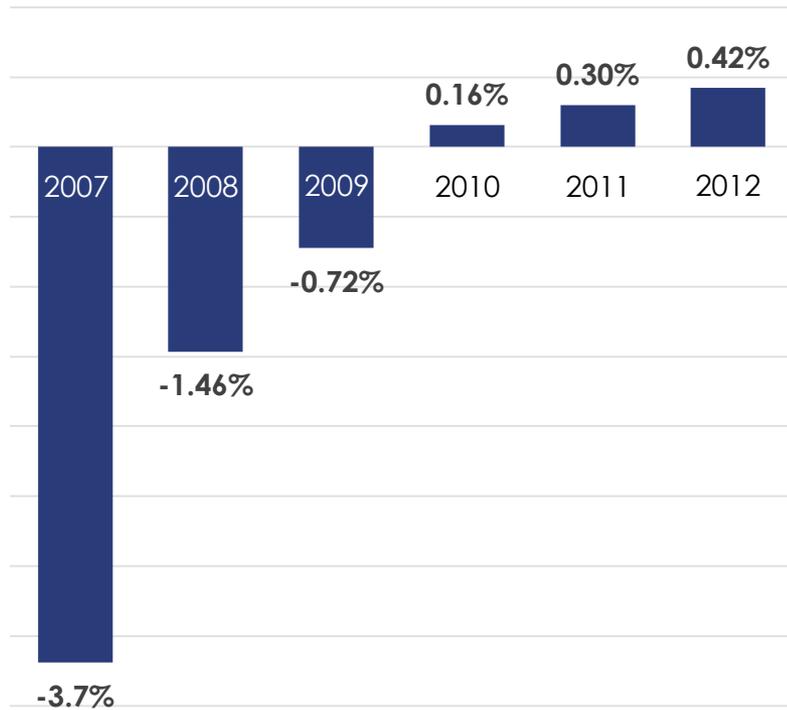
(in thousands)	2012	2011	\$ Var.
Deposits	390,419	343,274	47,145
FHLB Advances	81,993	54,727	27,266
Other Liabilities	7,644	5,064	2,580
Shareholders' Equity	47,812	45,816	1,996
Total Liabilities and Equity	527,868	448,881	78,987

2012 FINANCIAL HIGHLIGHTS

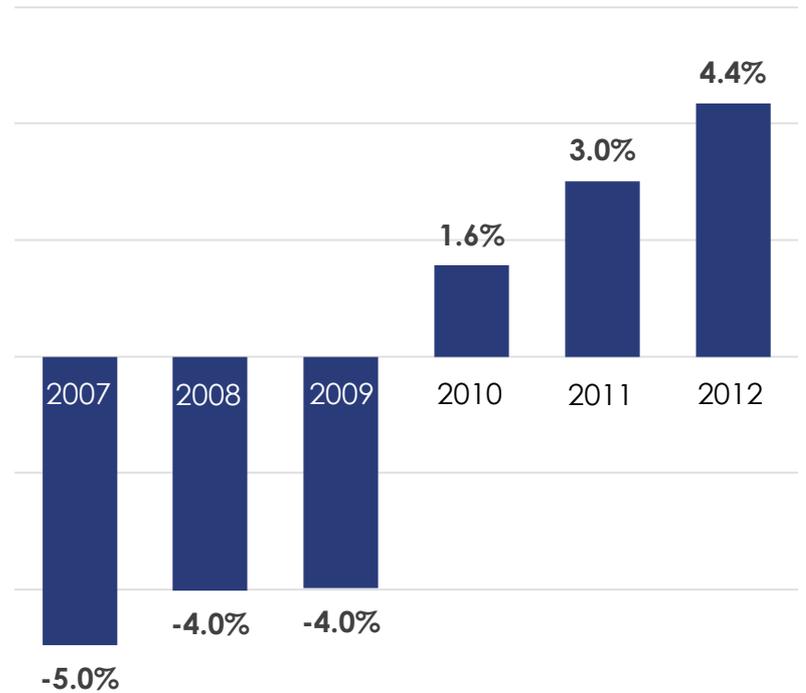
(in thousands)	2012	2011	\$ Var.	% Var
Interest Income	15,584	13,520	2,064	15.3%
Interest Expense	3,505	4,367	-862	-19.7%
Net Interest Income	12,079	9,153	2,926	32.0%
Loan Loss Provision	779	381	398	104.6%
Non Interest Income	4,726	3,338	1,388	41.6%
Gain on Sale of Securities	2,601	2,041	560	27.4%
Non-Interest Expense	15,498	12,226	3,272	26.8%
Income Before Tax	3,129	1,925	1,204	62.6%
Tax	1,115	689	426	61.8%
Net Income	2,014	1,236	778	62.9%
Preferred Stock Dividends	63	15		
Earnings Available for Common Shareholders	1,951	1,221		
Earnings per Share	.50	.31	.19	59.8%

PROFITABILITY

Return on Assets

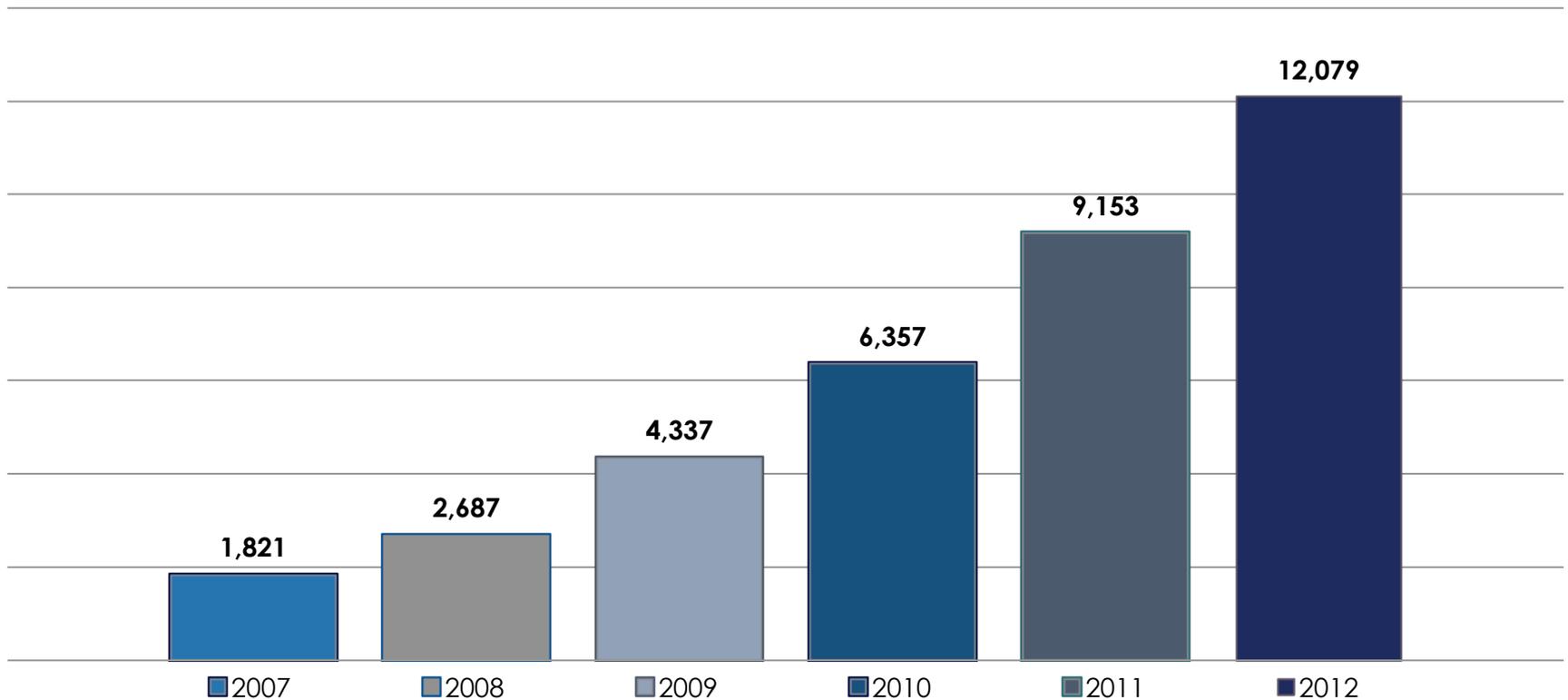


Return on Equity



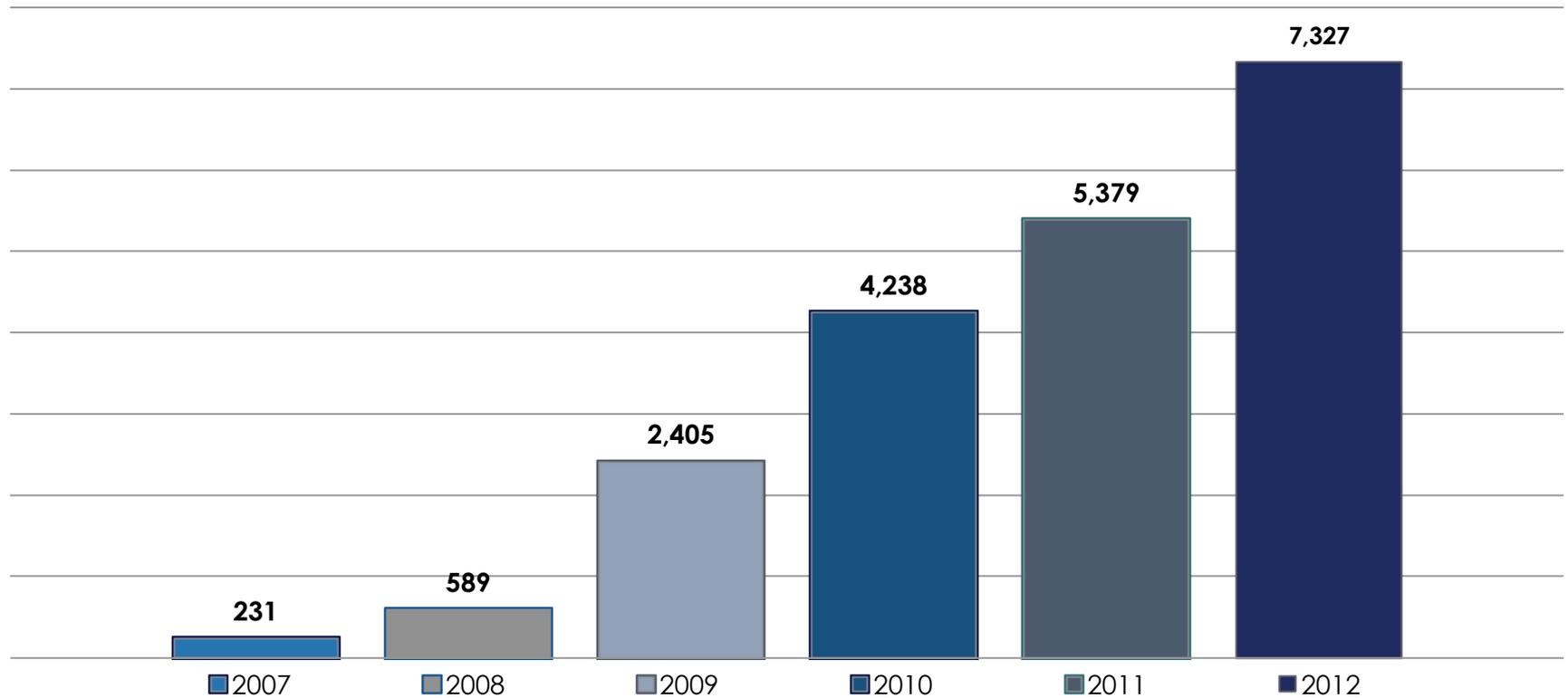
NET INTEREST INCOME

In \$000s

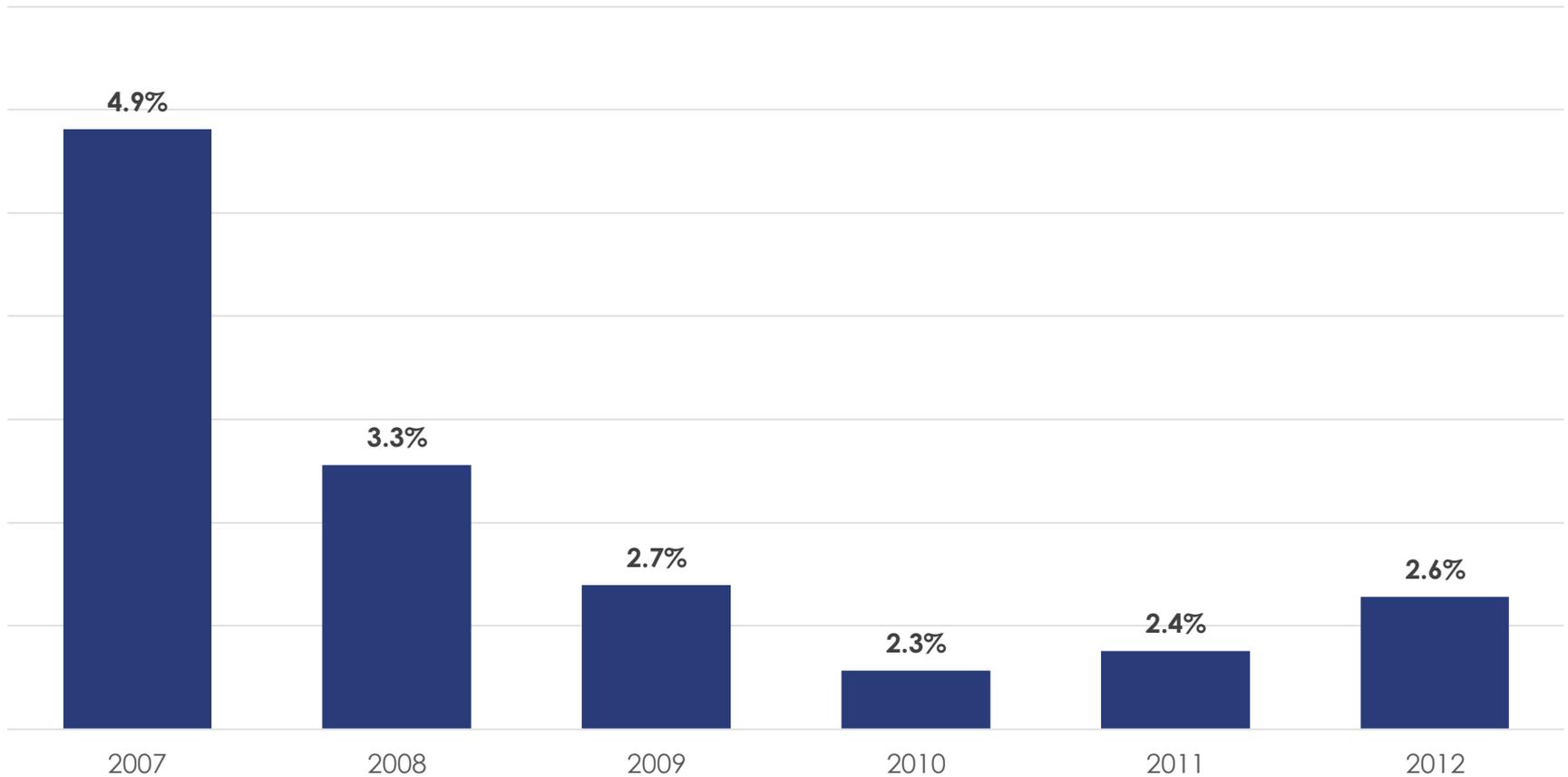


NON INTEREST INCOME

In \$000s

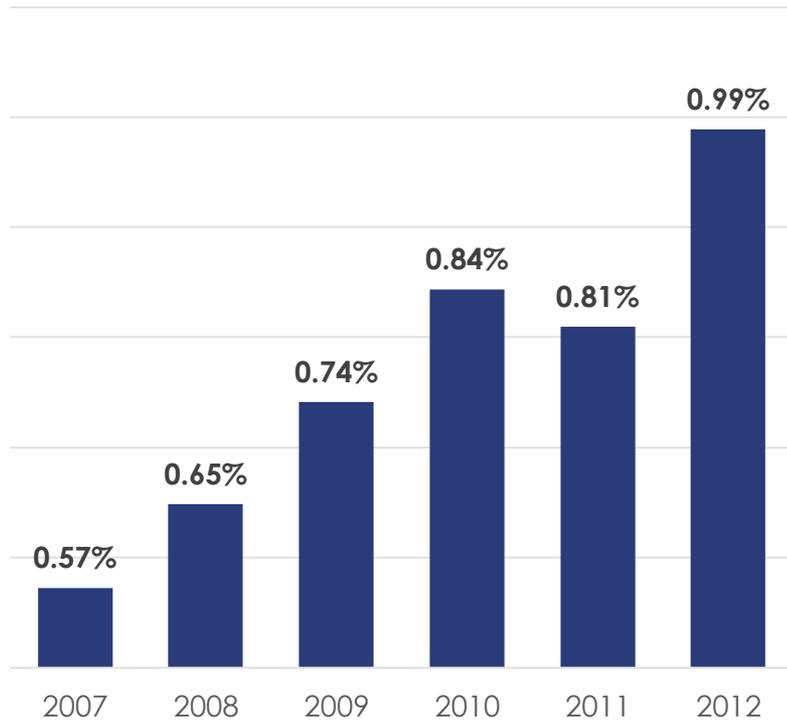


NET INTEREST MARGIN

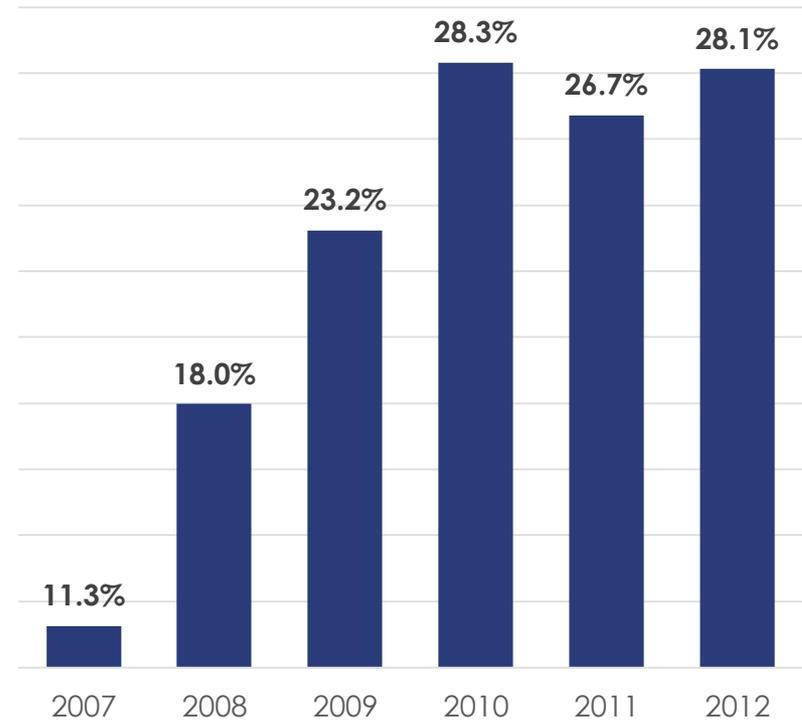


NON INTEREST INCOME

Non Interest Income
as % of Average Assets

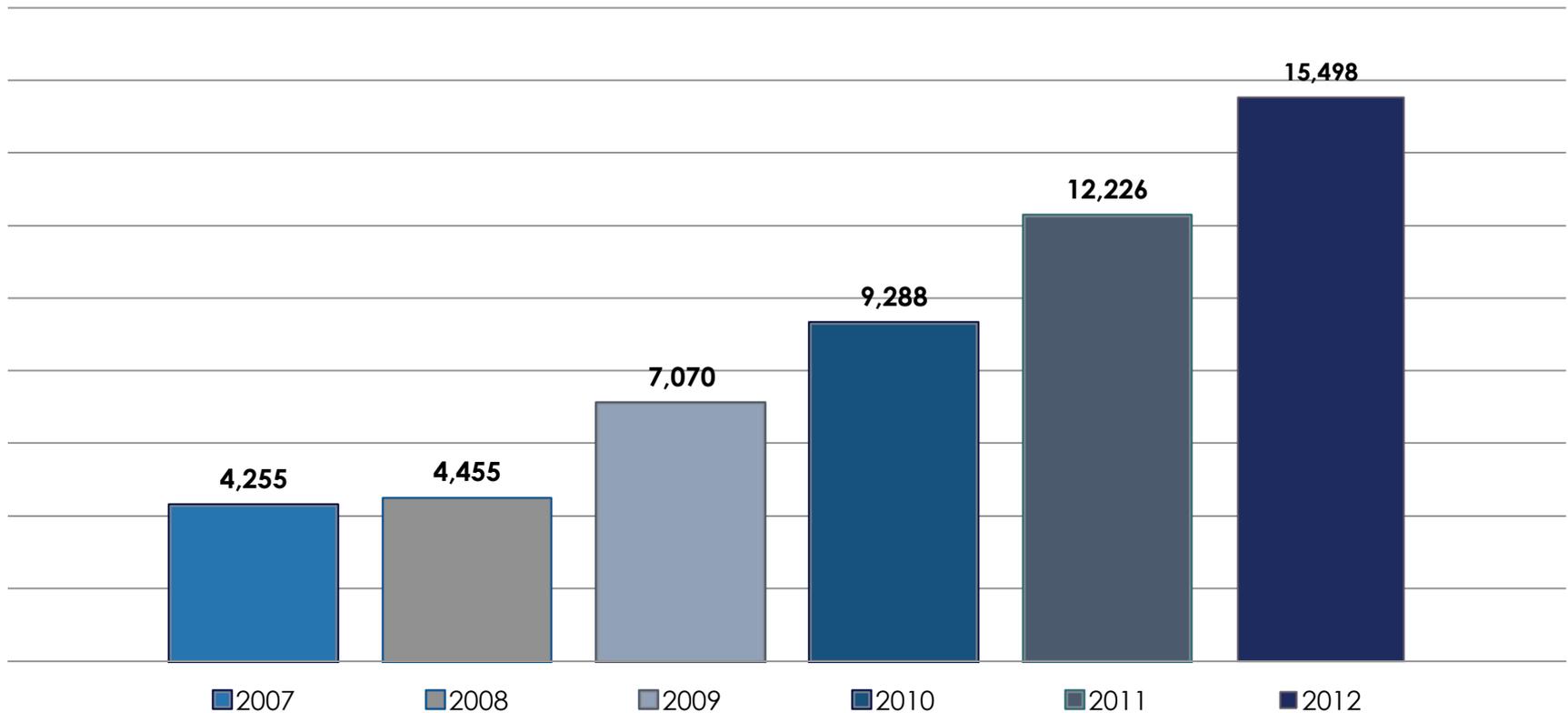


Non Interest Income
as % of Total Income

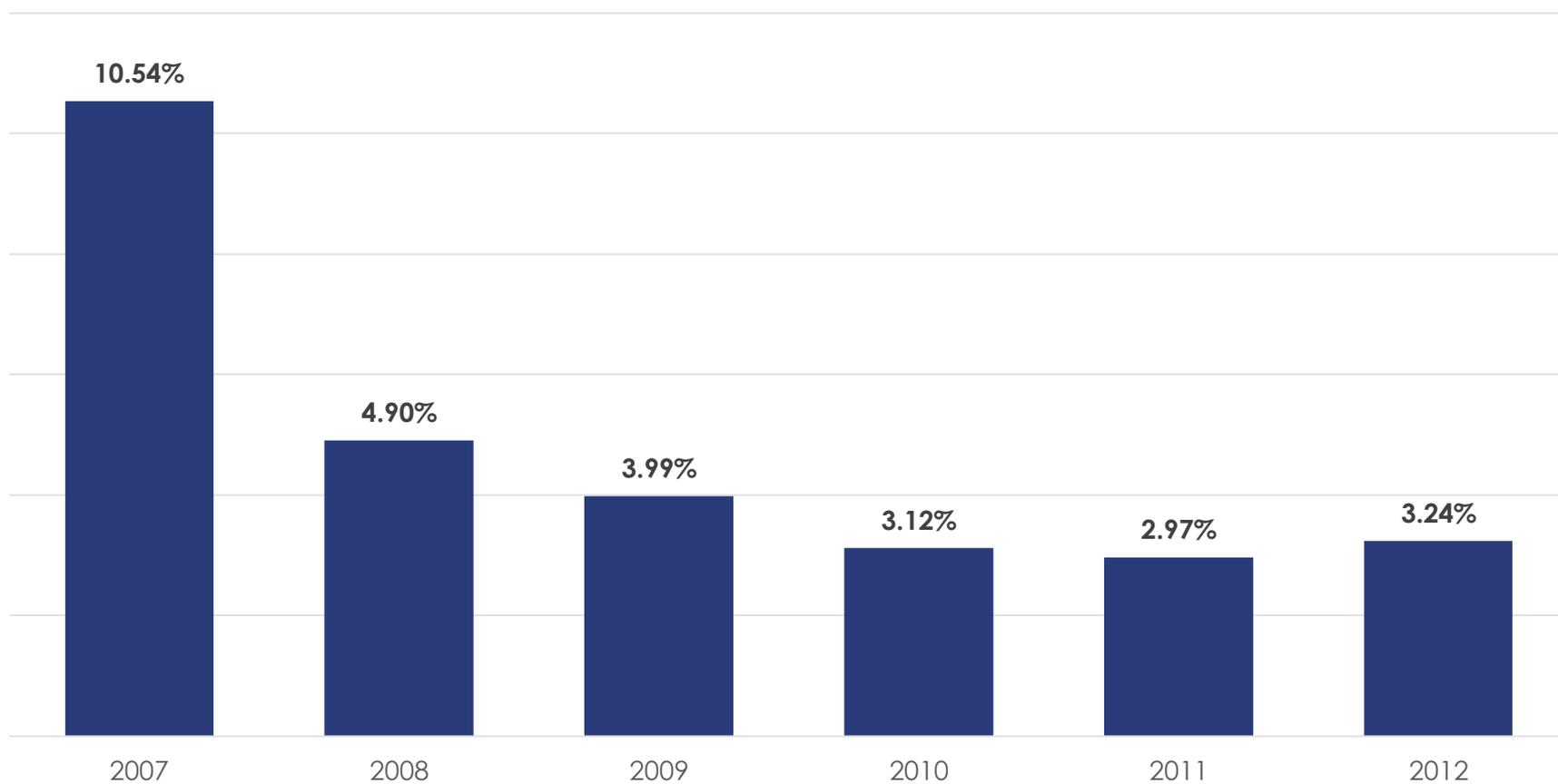


NON INTEREST EXPENSE

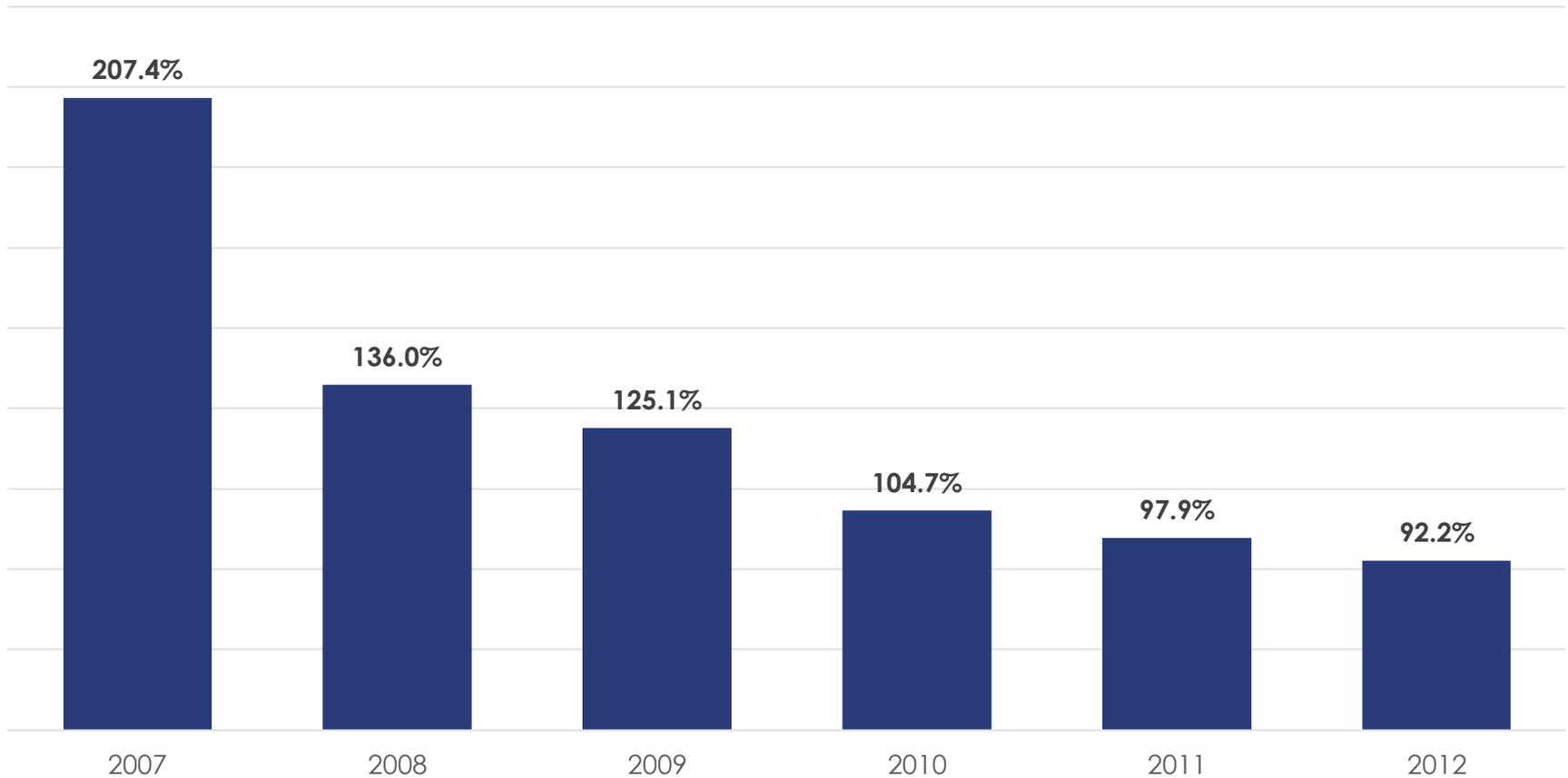
In \$000s



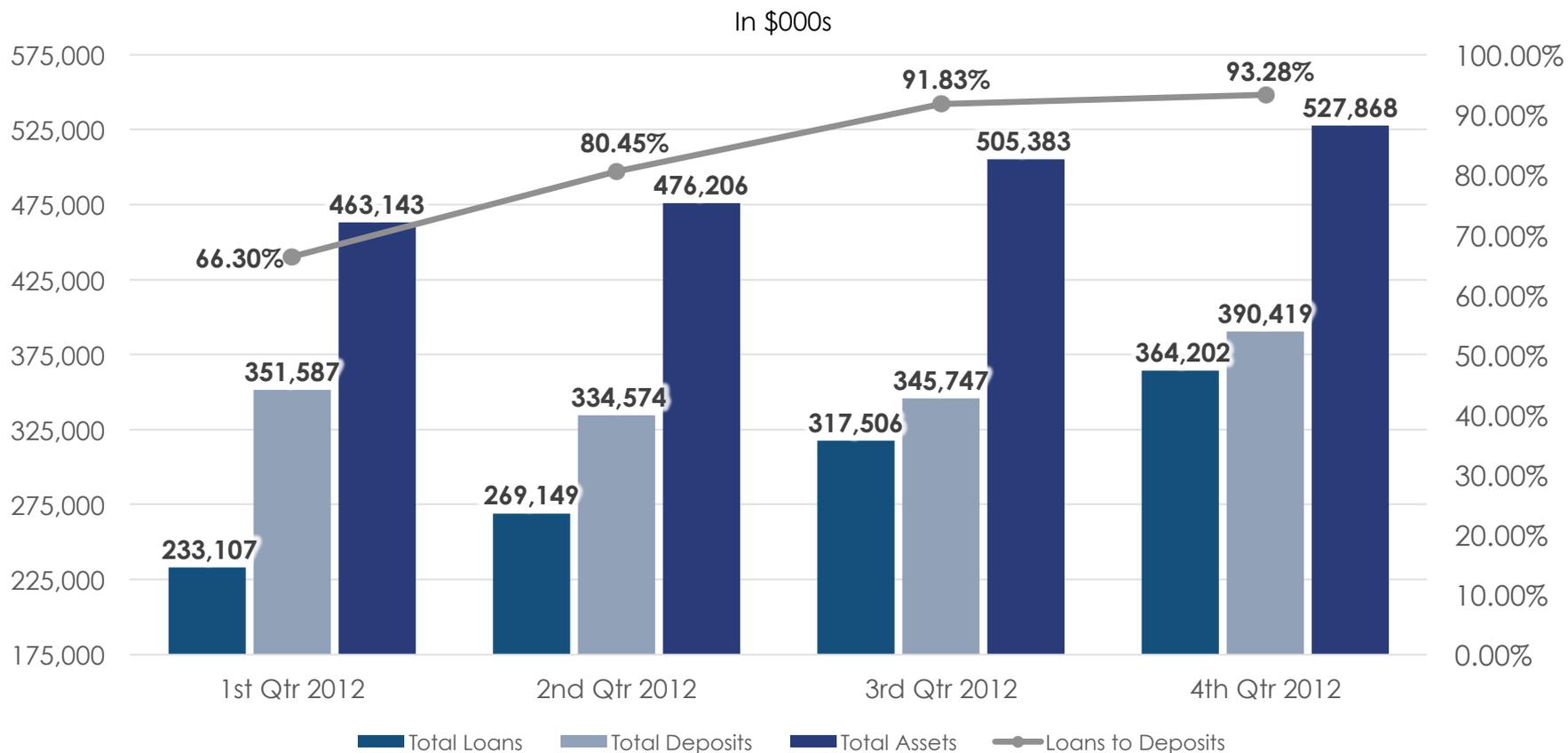
OVERHEAD TO AVERAGE TOTAL ASSETS



EFFICIENCY RATIO



LOANS, DEPOSITS AND TOTAL ASSETS



LOAN PORTFOLIO

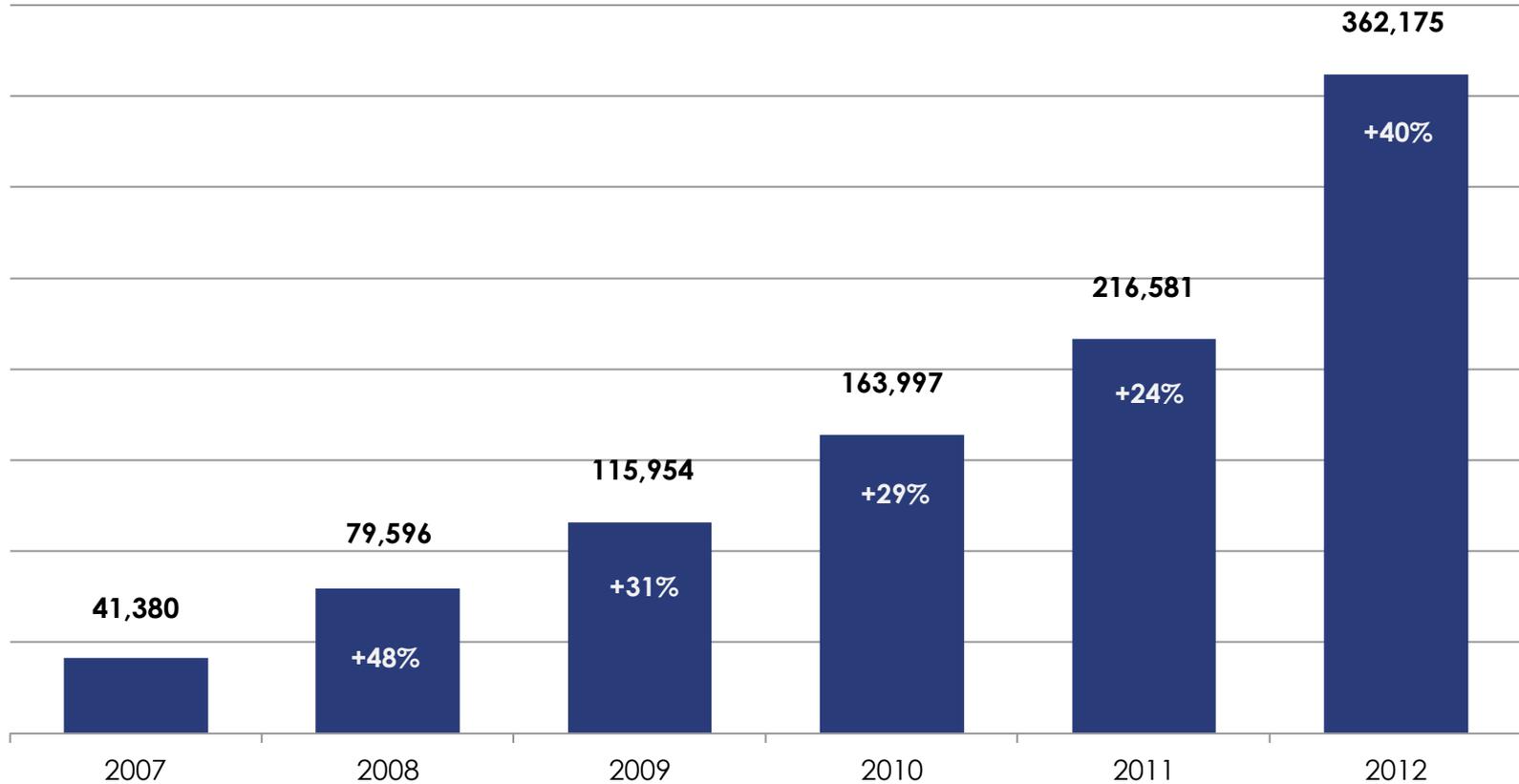
PRESENTATION

YEAR END 2012

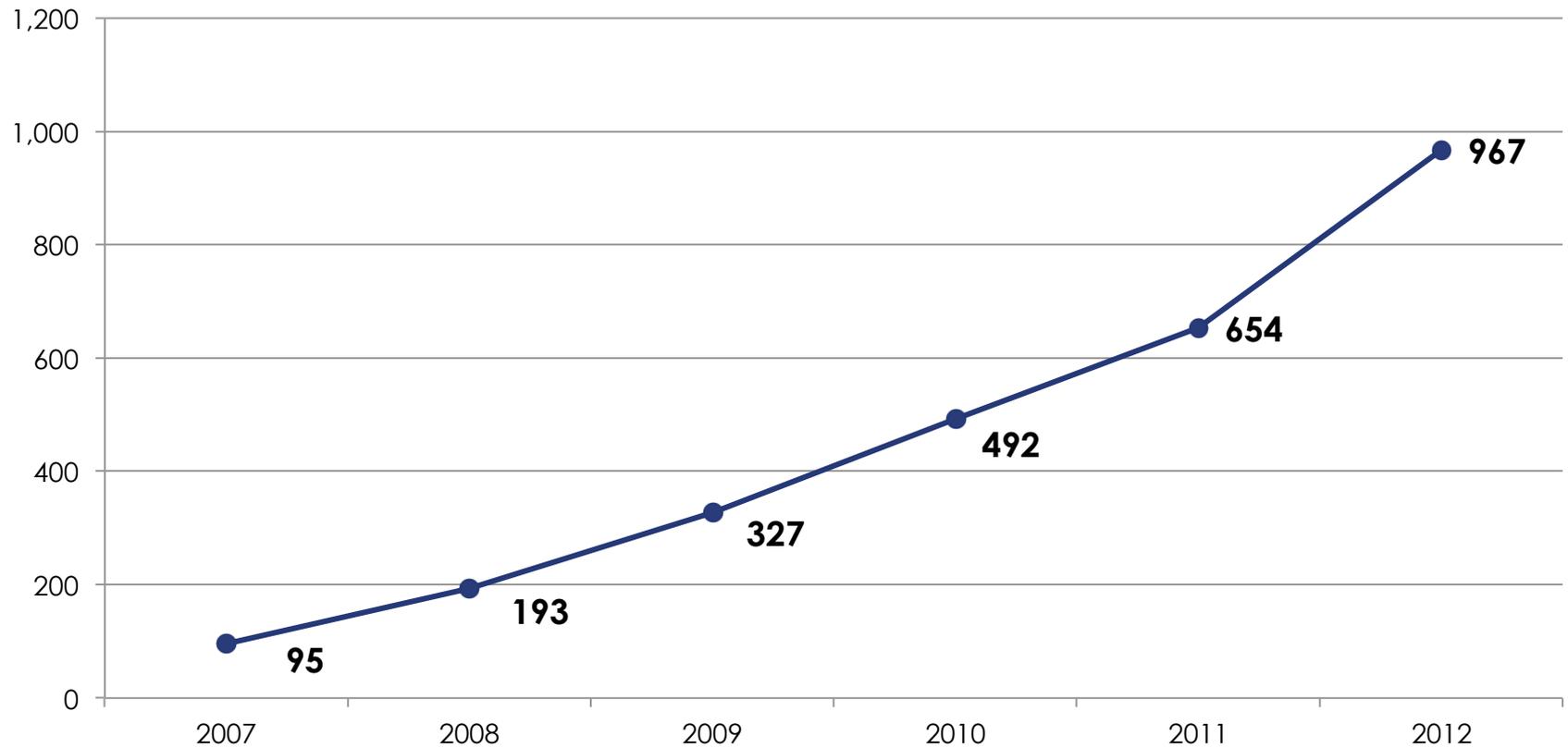
- Total Assets: \$525MM
- Total Loans: \$358MM
- Interest Income from Loans: \$11.7MM
- Total Number of Loans: 967
- Approximate Number of Borrowers: 900
- Average Outstanding Loan Size: \$371,593

LOAN PORTFOLIO GROWTH

In \$000s

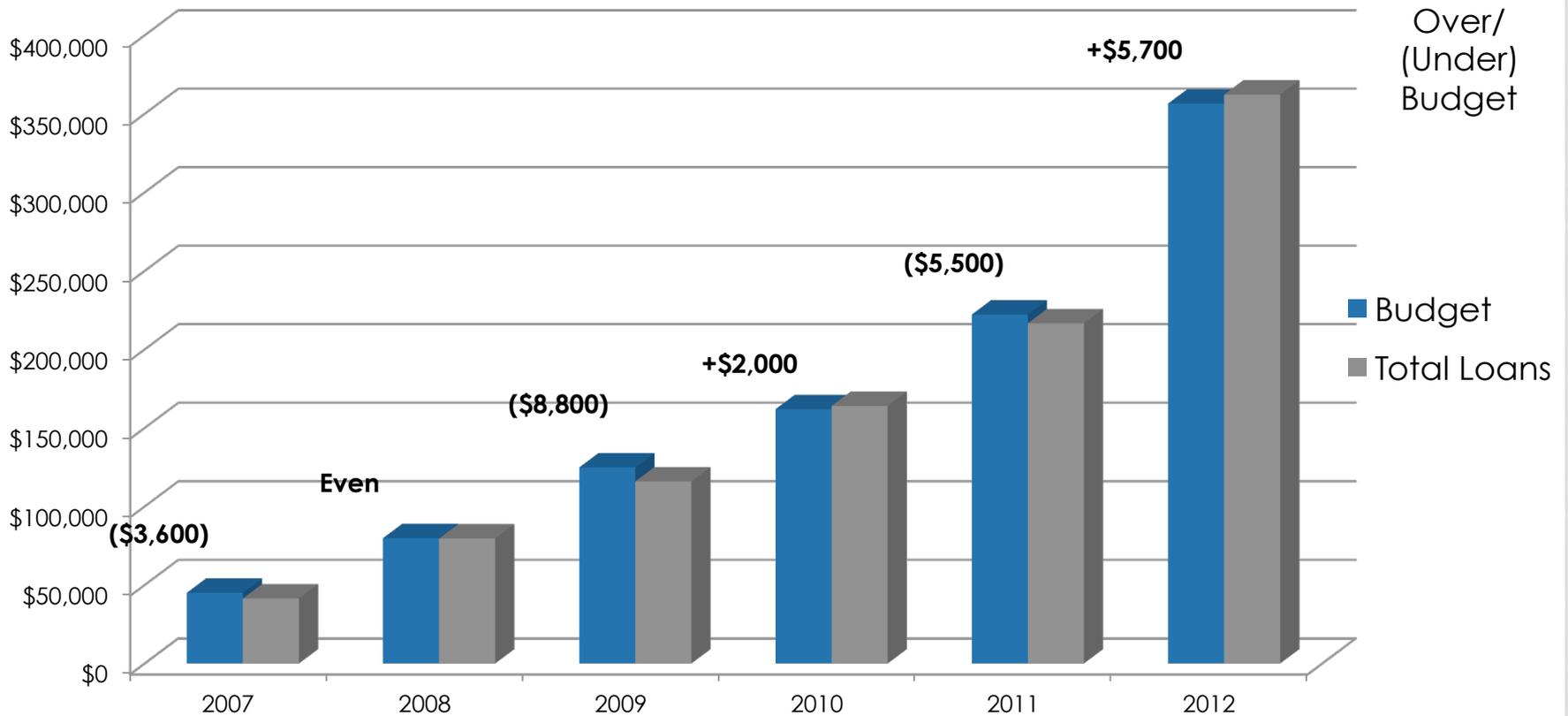


TOTAL NUMBER OF LOANS

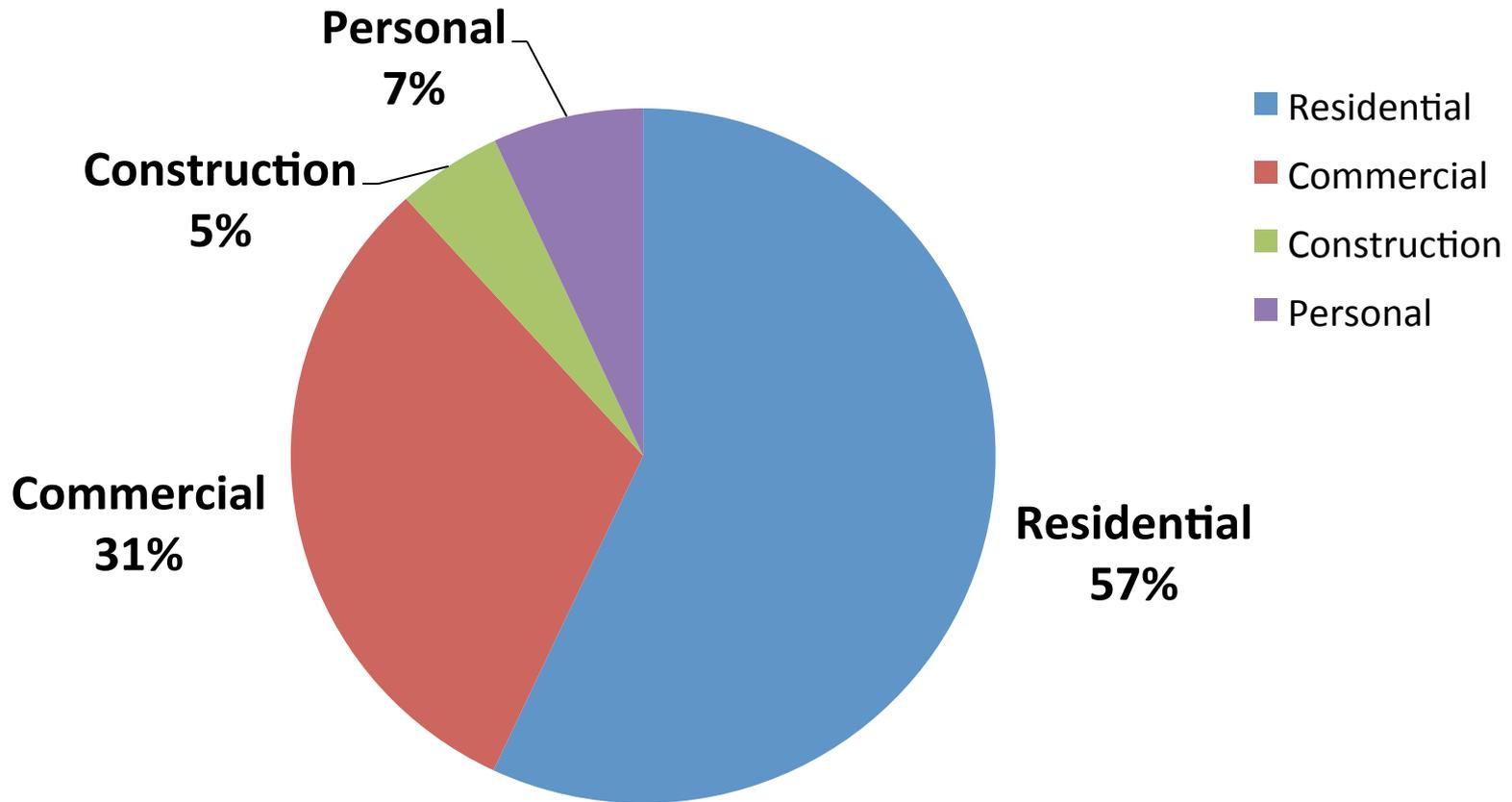


BUDGET VS. ACTUAL LOAN PRODUCTION

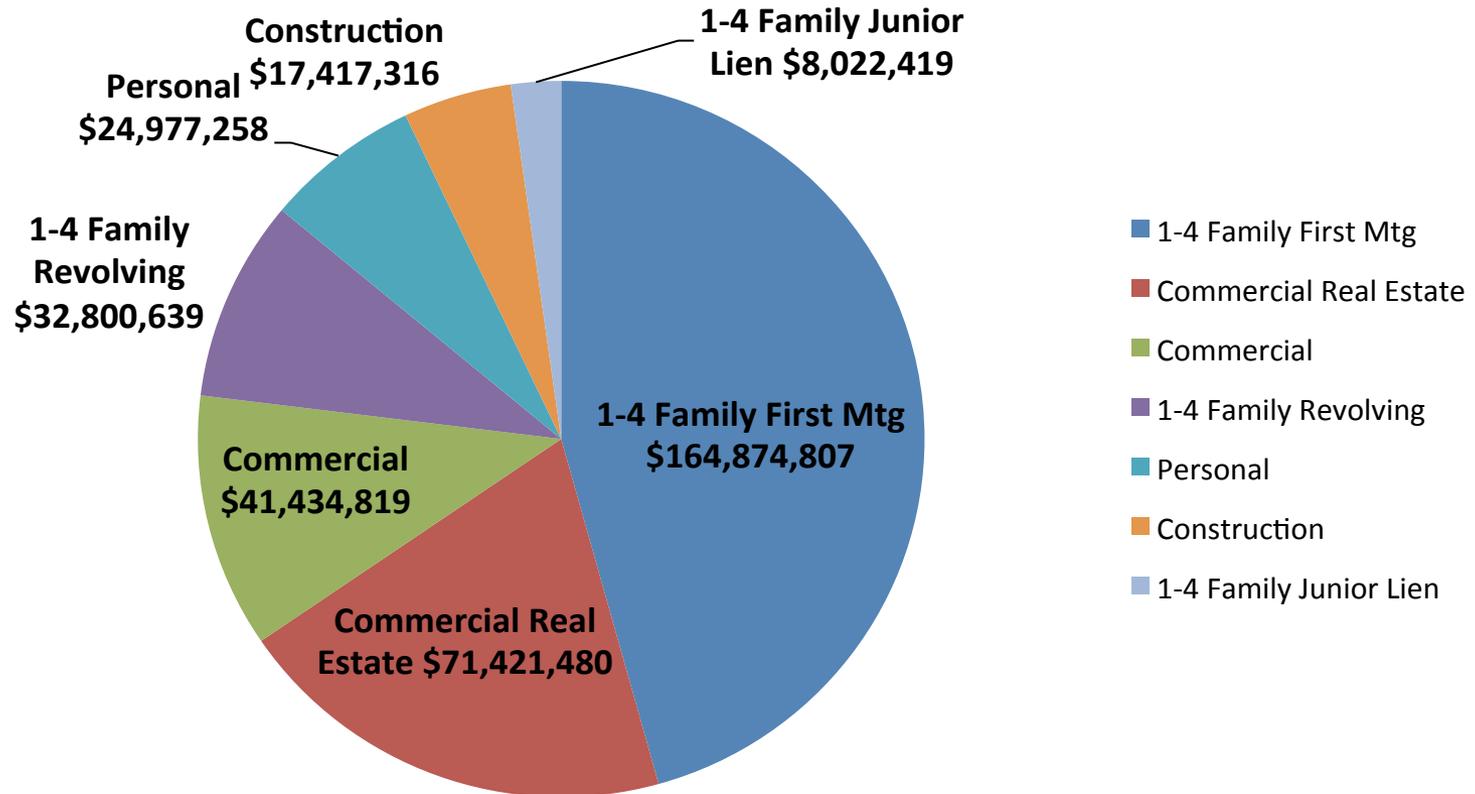
In \$000s



CURRENT LOAN MIX

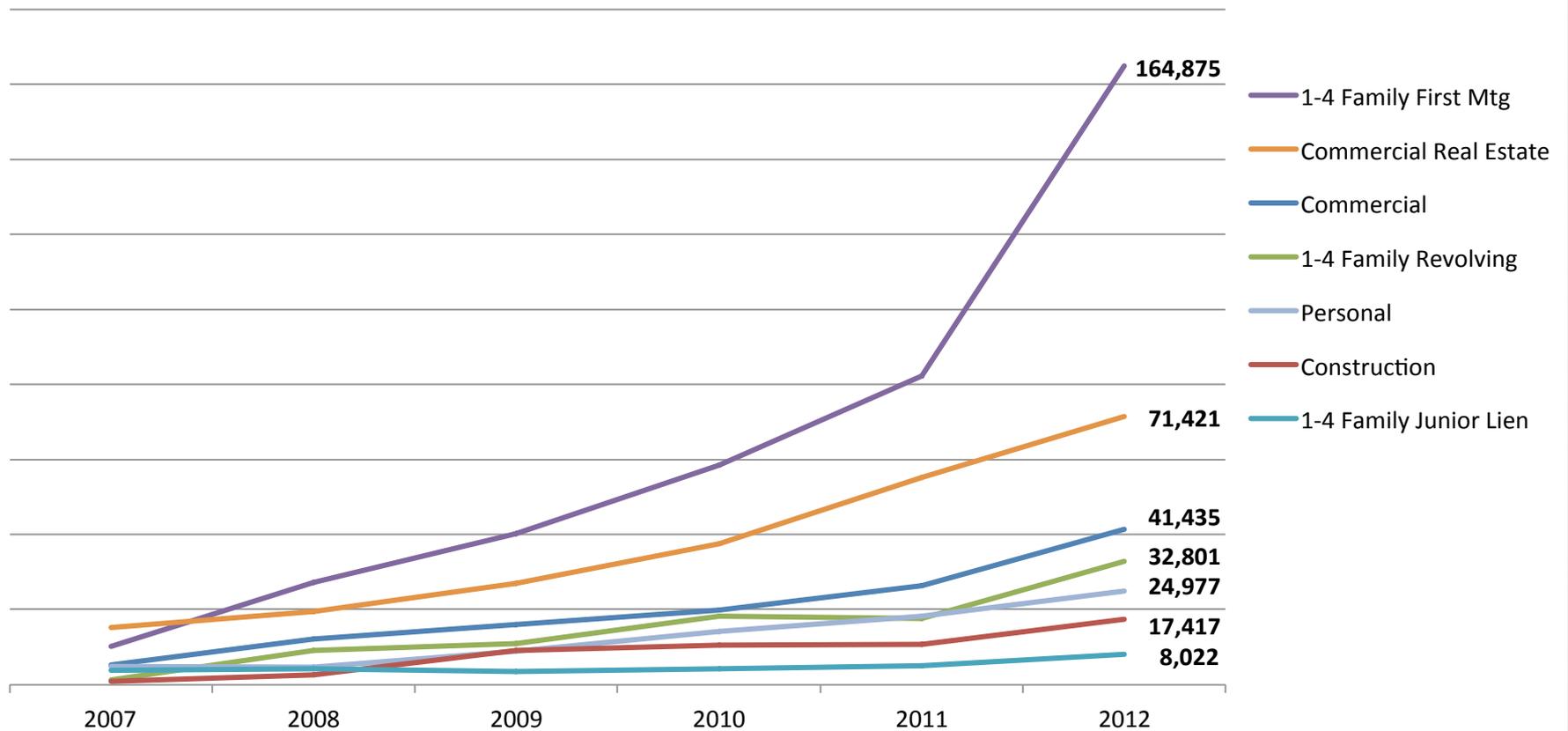


CURRENT LOAN CONCENTRATION



GROWTH BY TYPE OF LOAN

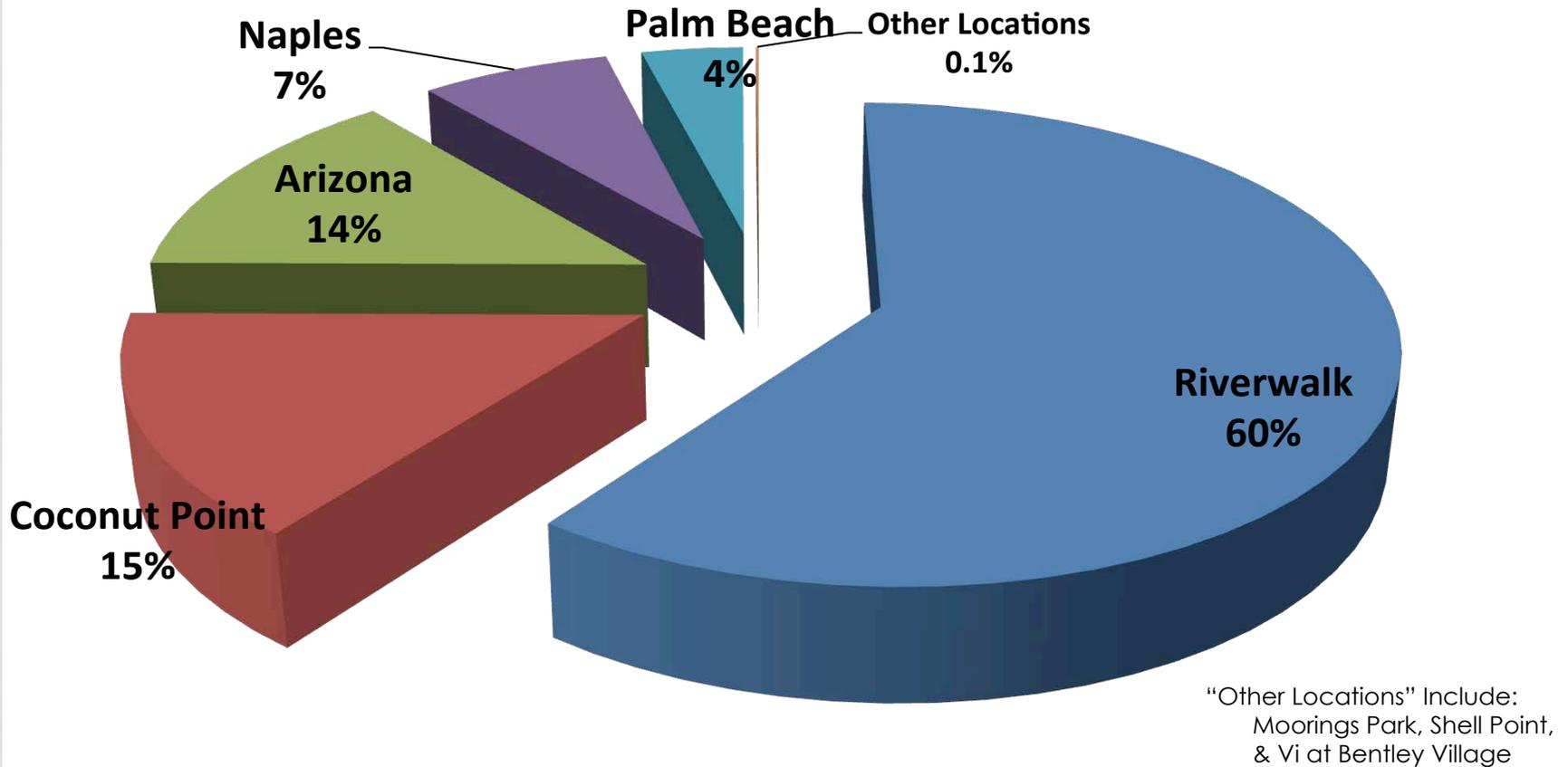
In \$000s



LAND & CONSTRUCTION LOANS

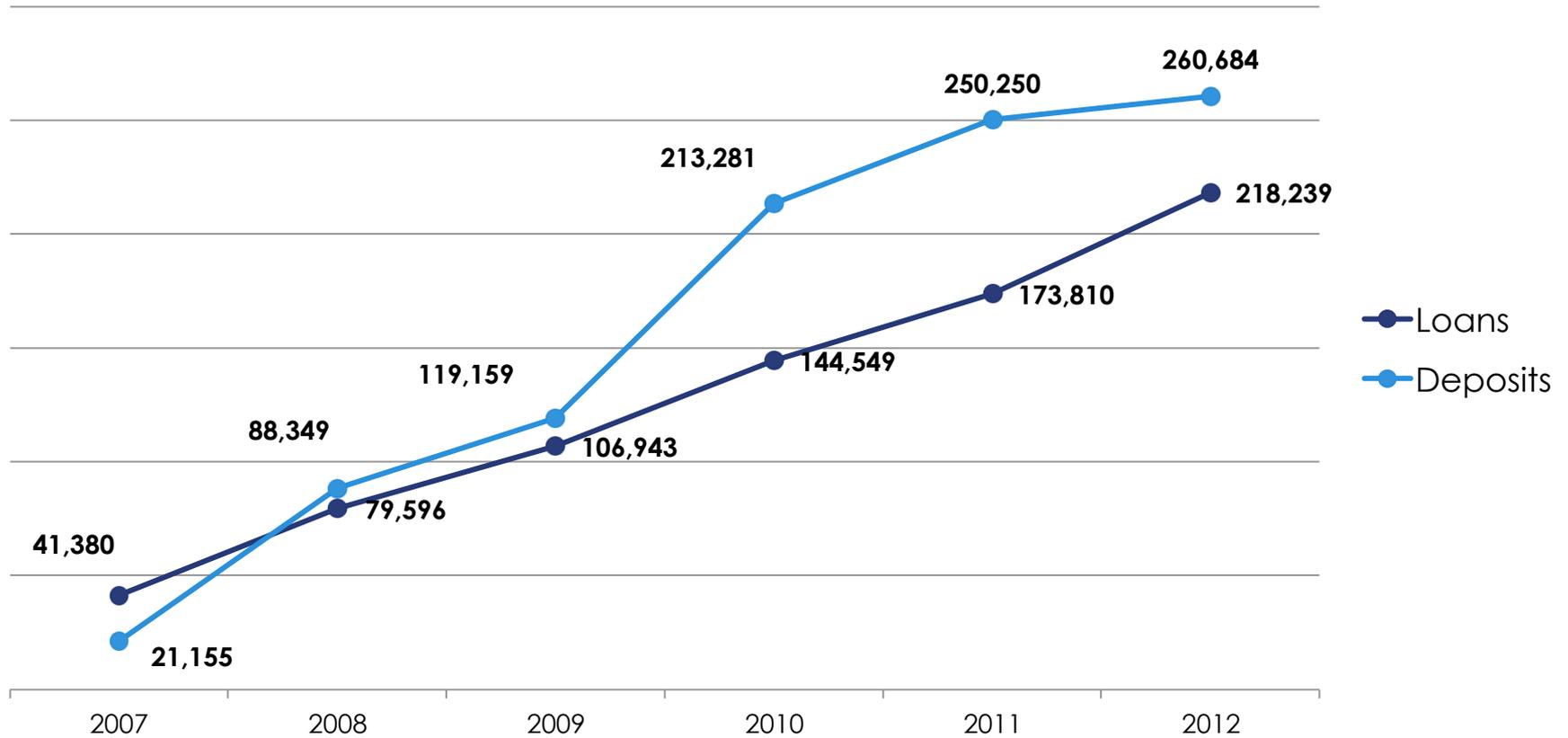
- 36 Construction Loans:
 - 1 Commercial, 35 Residential
 - 8 are Speculative Residential Builds
 - \$16,644,569 Outstanding as of 12/31/12
 - \$15,303,602 to be Funded to Complete Construction
- 14 Vacant Land Loans:
 - 5 Commercial, 9 Residential
 - \$12,794,026 Outstanding Balance as of 12/31/12

LOAN PORTFOLIO BY LOCATION



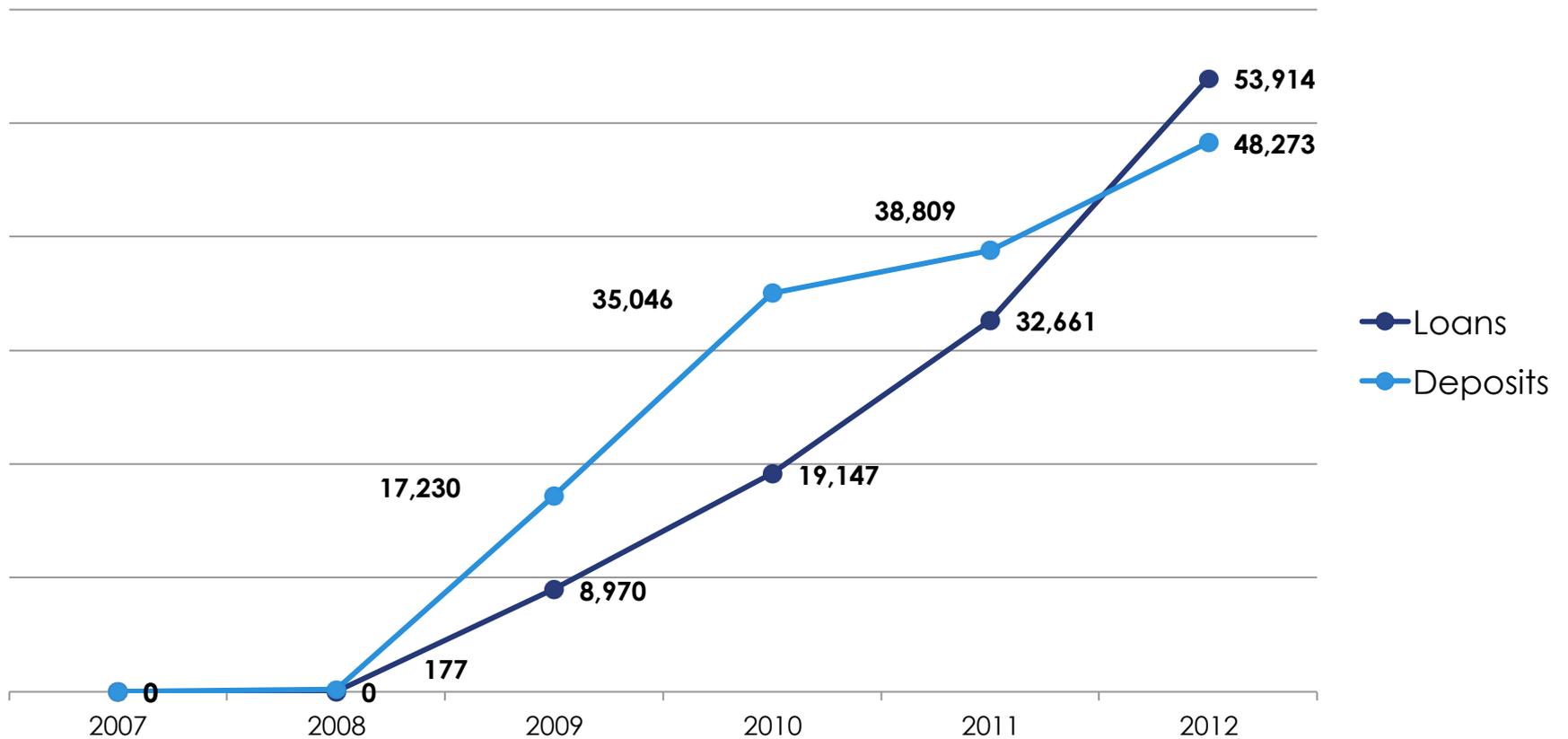
RIVERWALK

In \$000s



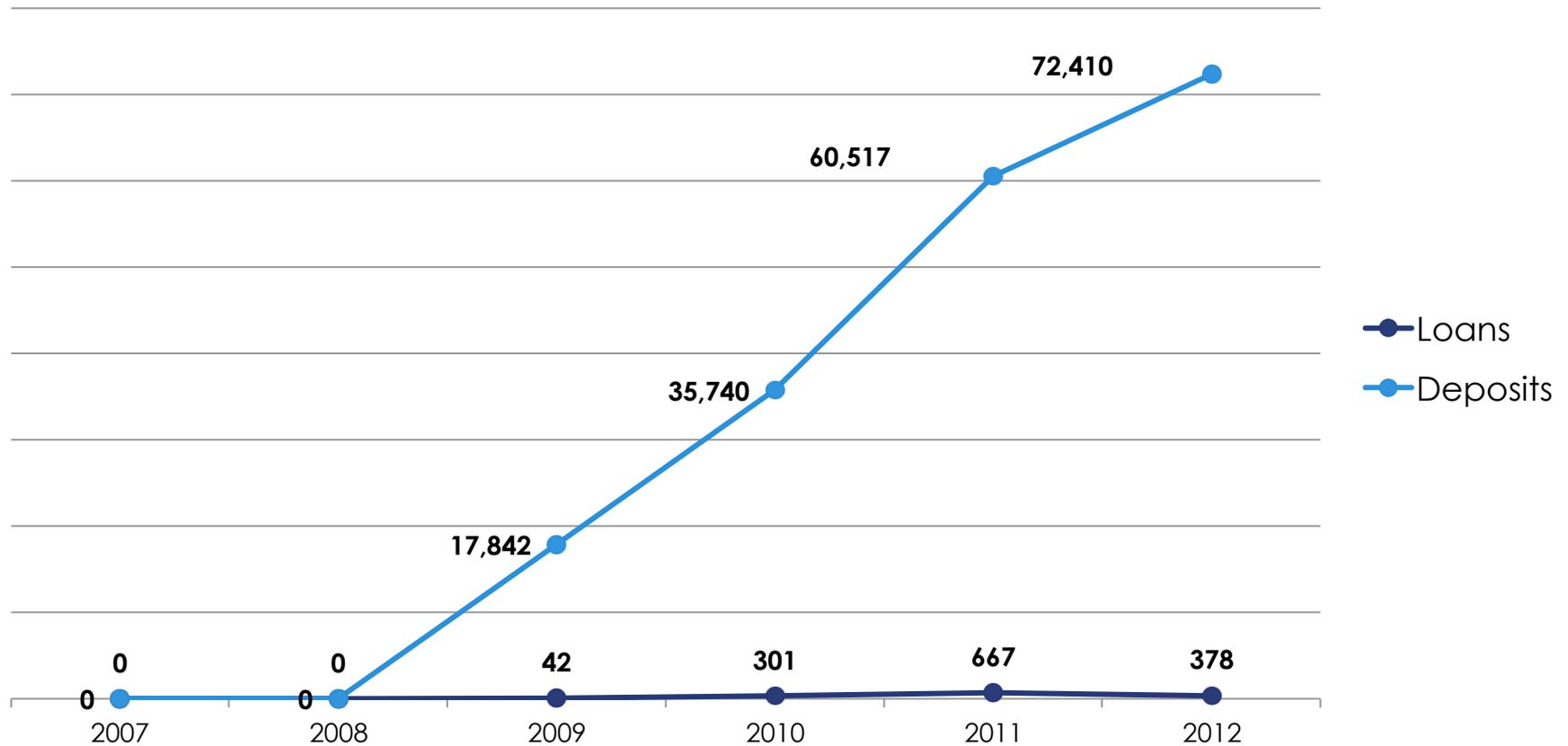
COCONUT POINT

In \$000s



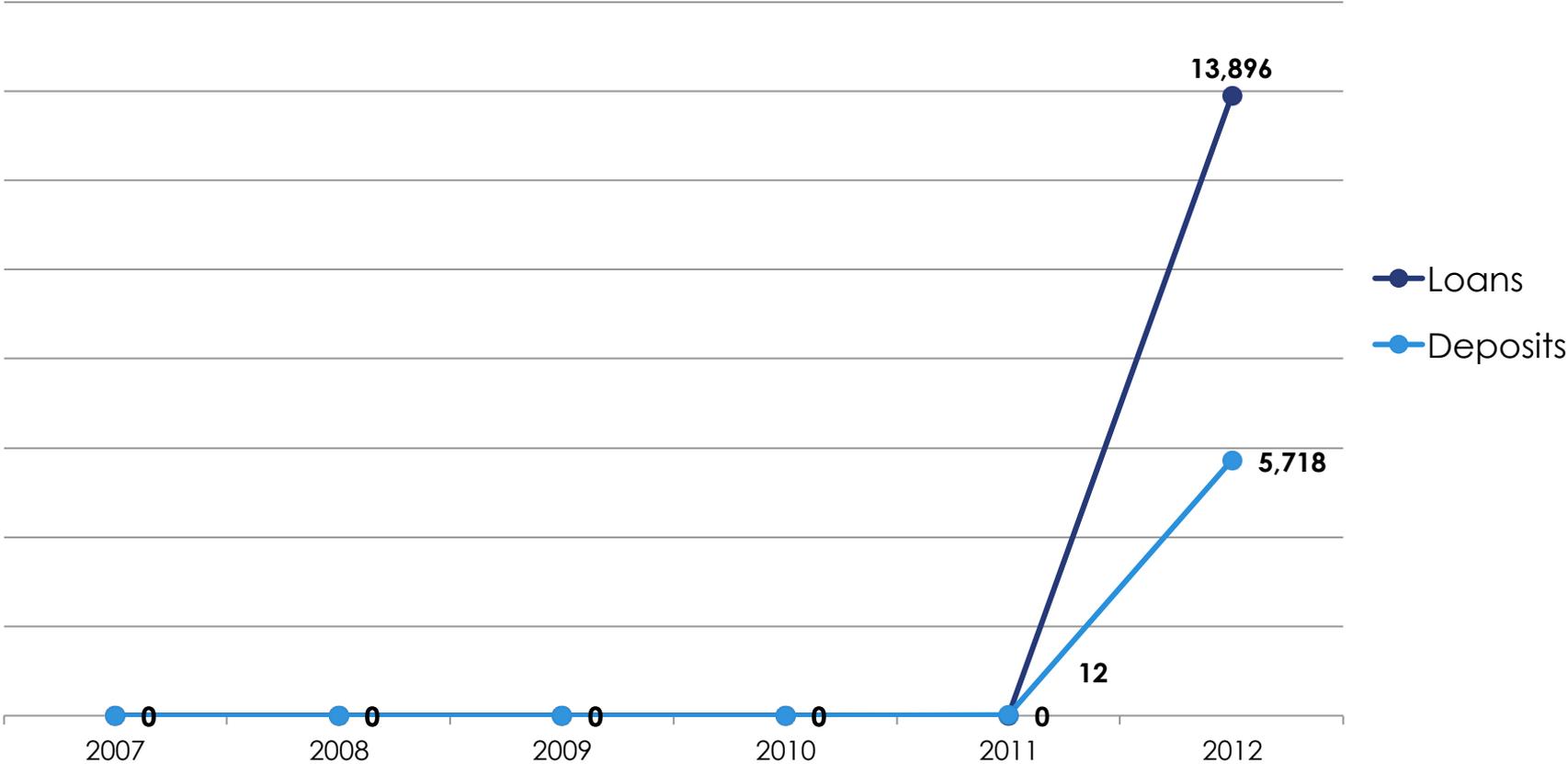
MOORINGS PARK, SHELL POINT, & VI AT BENTLEY VILLAGE

In \$000s



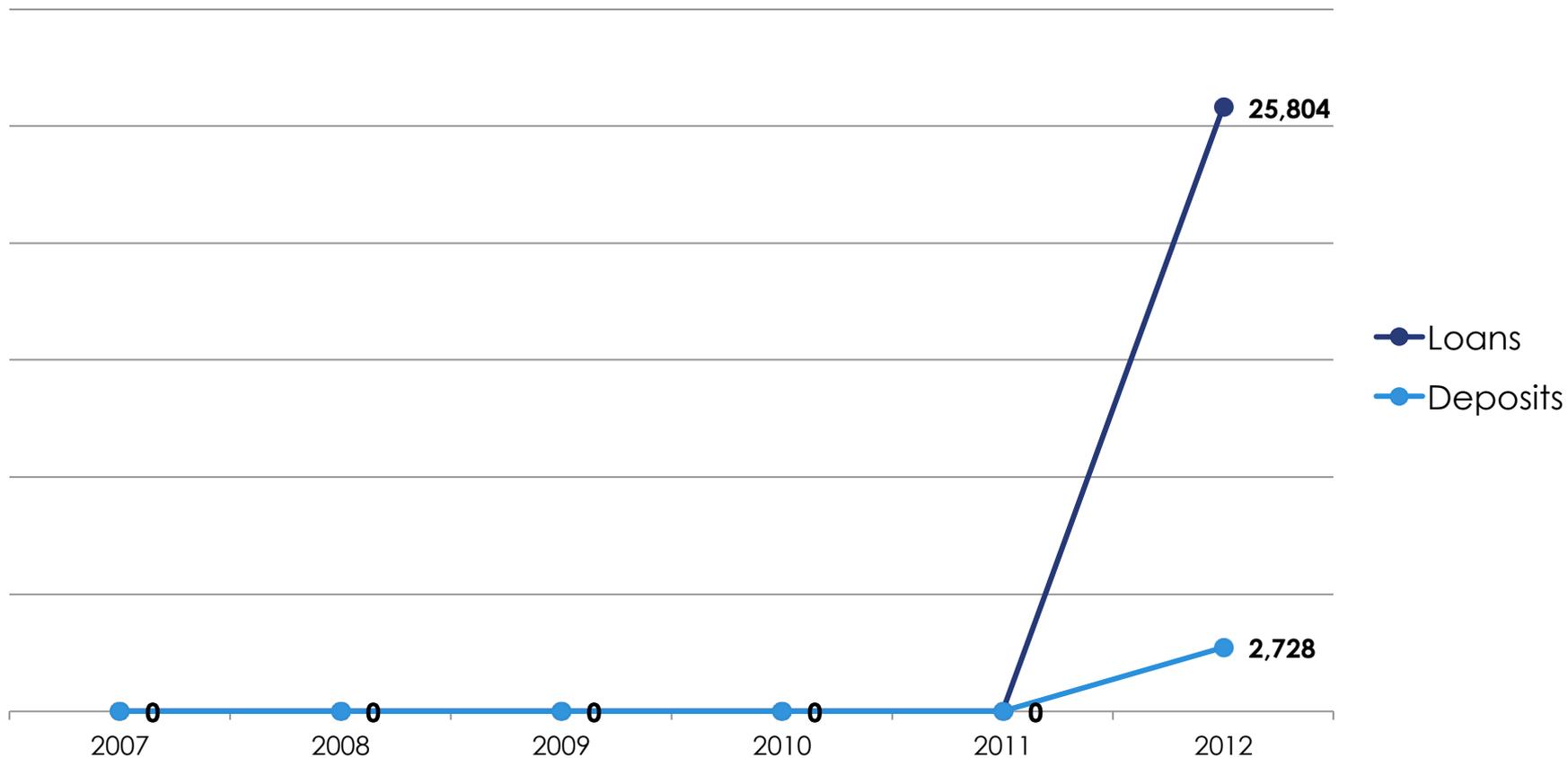
PALM BEACH

In \$000s



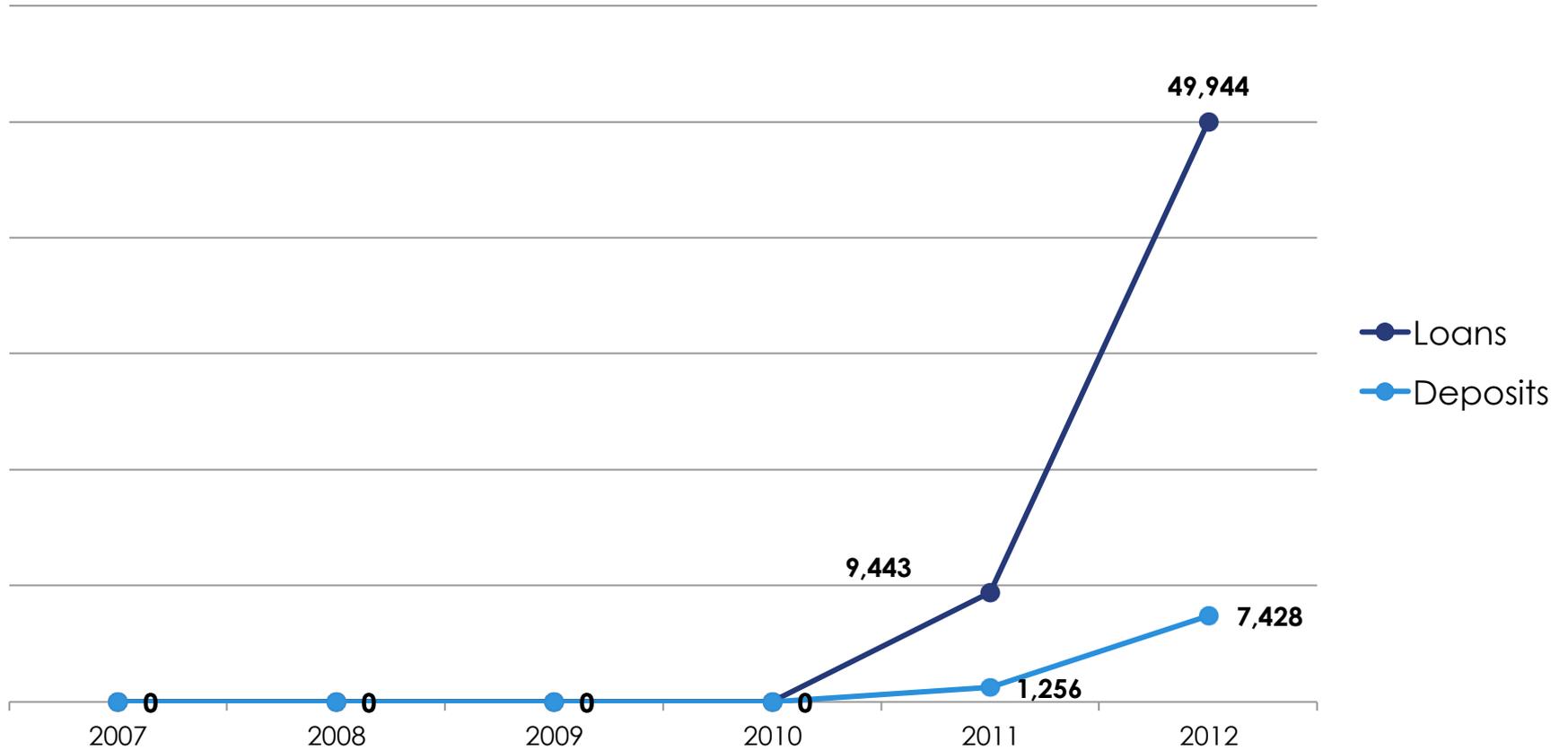
NAPLES

In \$000s



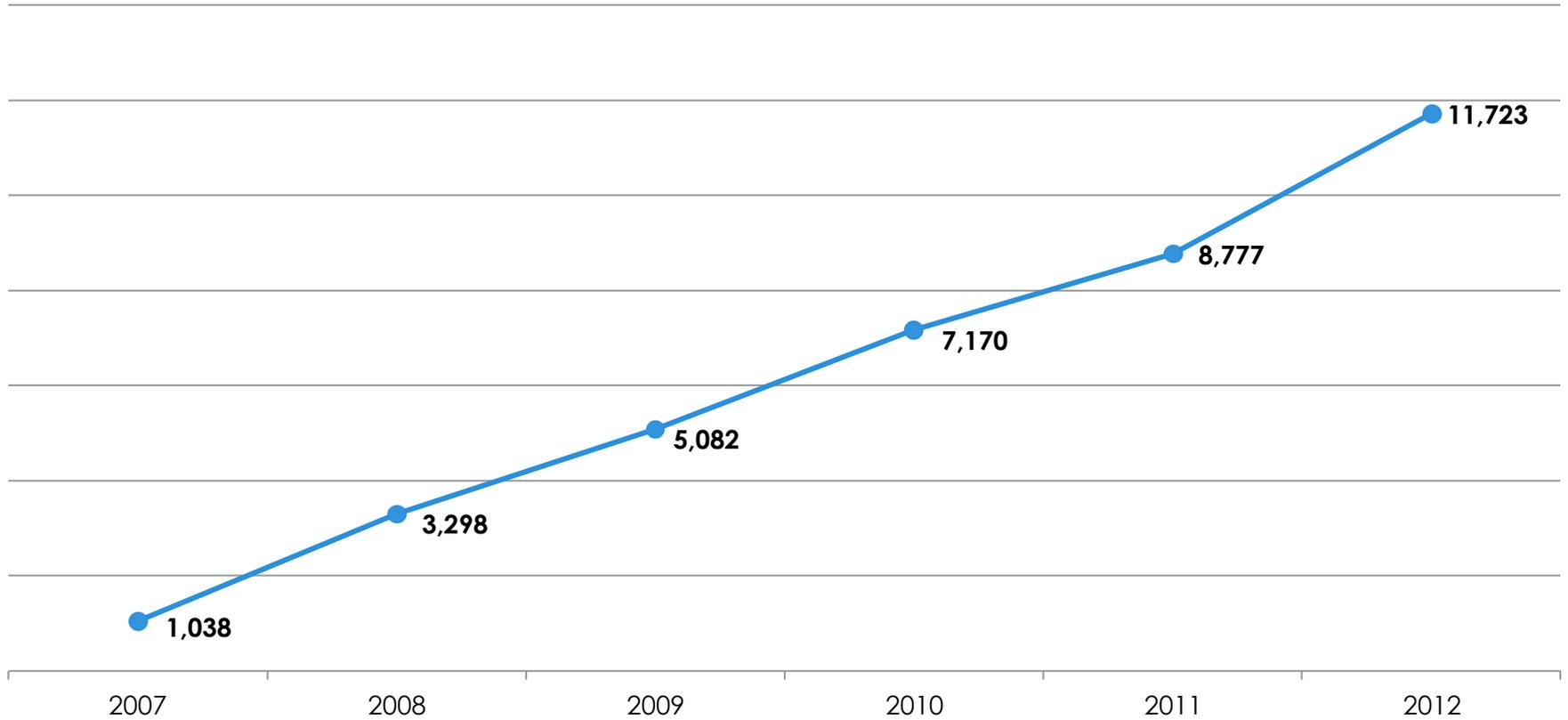
ARIZONA

In \$000s



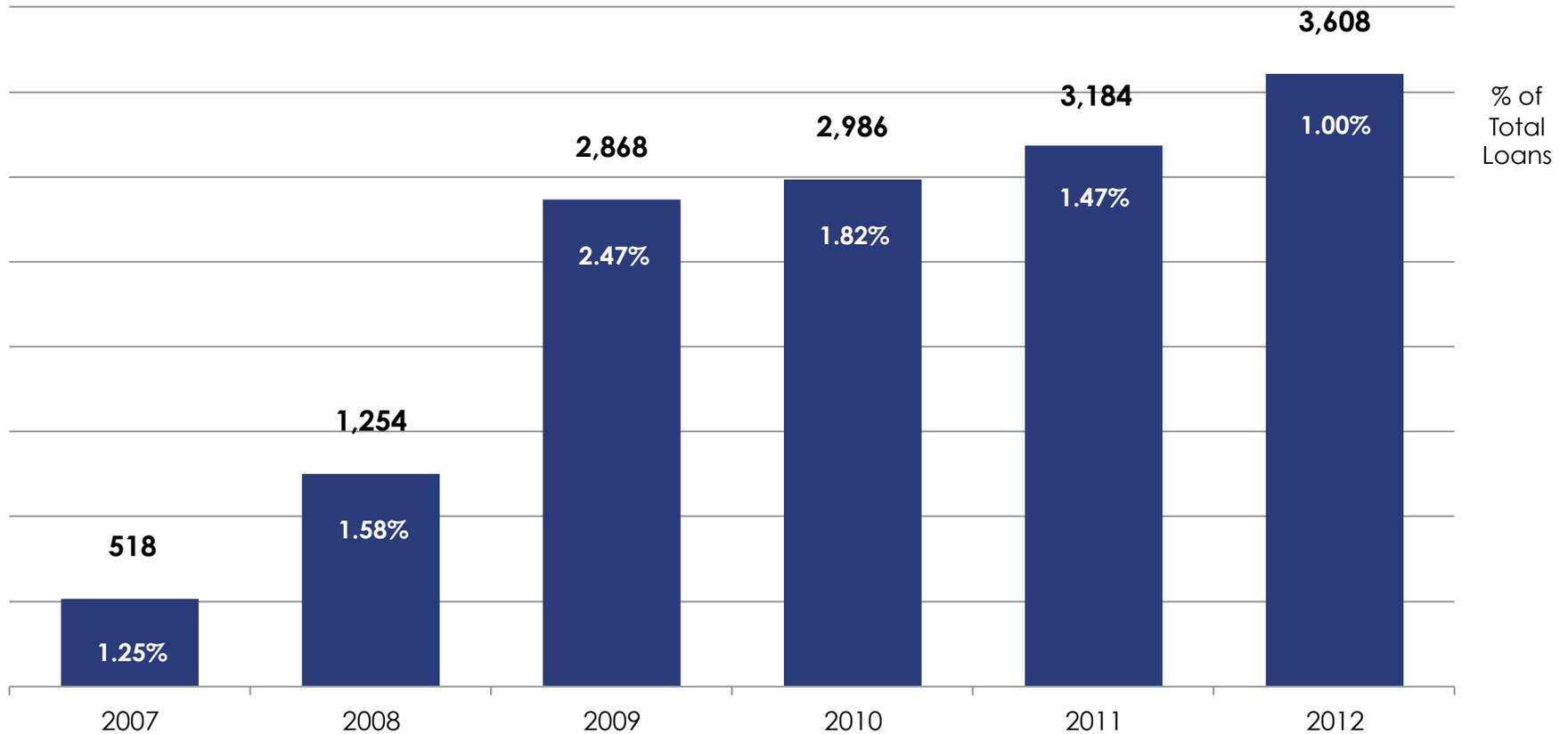
INTEREST INCOME FROM LOANS

In \$000s



ALLOWANCE FOR LOAN LOSS

In \$000s



CREDIT QUALITY INDICATORS

Asset Quality Indicators	12/31/2012	
	FineMark	Peer
Past Dues/Total Loans	0.17	3.05
Net Losses/ Total Loans	0.13	0.51
Allowance for Loan & Lease Losses/Total Loans	1.00	1.73
OAEM/T1+ALLL	11.21	8.60
Classifieds Assets T1 Capital + ALLL	8.32	25.40

RISK MANAGEMENT STRESS TESTING

Summary Findings:

Stressed Credit Losses:	
• 50% of the OCC historical:	\$4,881
• 50% of Bank Actual:	\$280
Capital Charge Due to Stress:	\$5,161
Stressed Losses/TL:	1.64%

SUMMARY

- Another Strong Year in Terms of:
 - Loan Growth
 - Expanding Bank's Presence in Other Markets
 - Geographic Diversification Beyond The Bank's Physical Locations
- Continued Development of Deep Relationships with Clients
- High Quality Borrowers
- Maintained Strong Loan Quality

ASSET MANAGEMENT & TRUST SERVICES

PRESENTATION

2012 MARKET YEAR IN REVIEW

- Politics Dominate Headlines
- Tax and Budget – How Much and on Whom?
- Sovereign Debt Issues Spread in Euro-Zone
- U.S. Economy in Slow Growth Mode/Housing Bounces
- Fed Increases Quantitative Easing Program
- Corporate Balance Sheets Strong

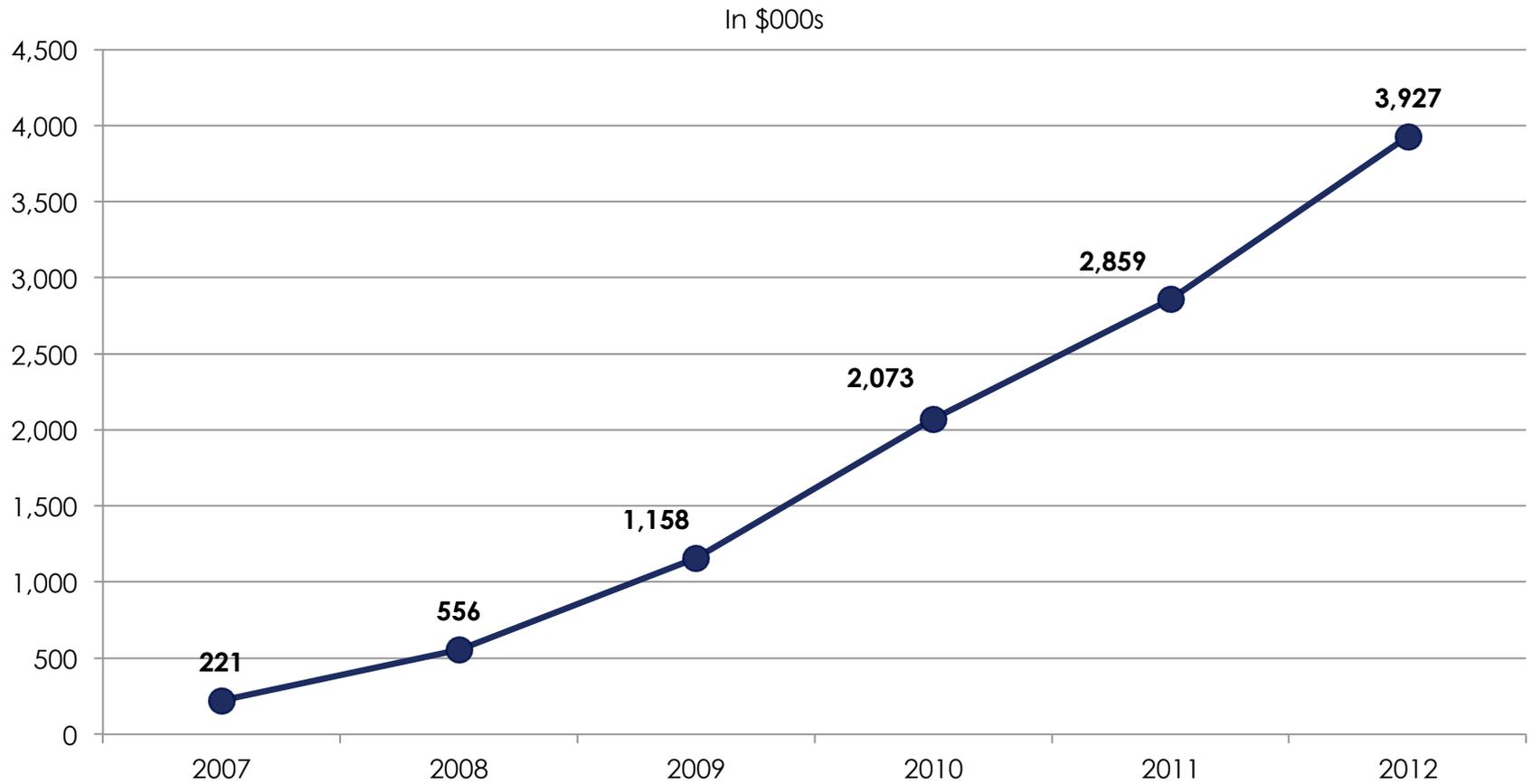
2012 TRUST & INVESTMENT HIGHLIGHTS

- \$910 Million in Assets Under Administration & Management (AUM) at 12/31/12 from \$665 Million in AUM at 12/31/11
- 130 individuals have named FineMark in their estate plan documents up from 94 last year
- 520 families with an average relationship size of \$1.8 Million

TRUST ASSET ALLOCATION

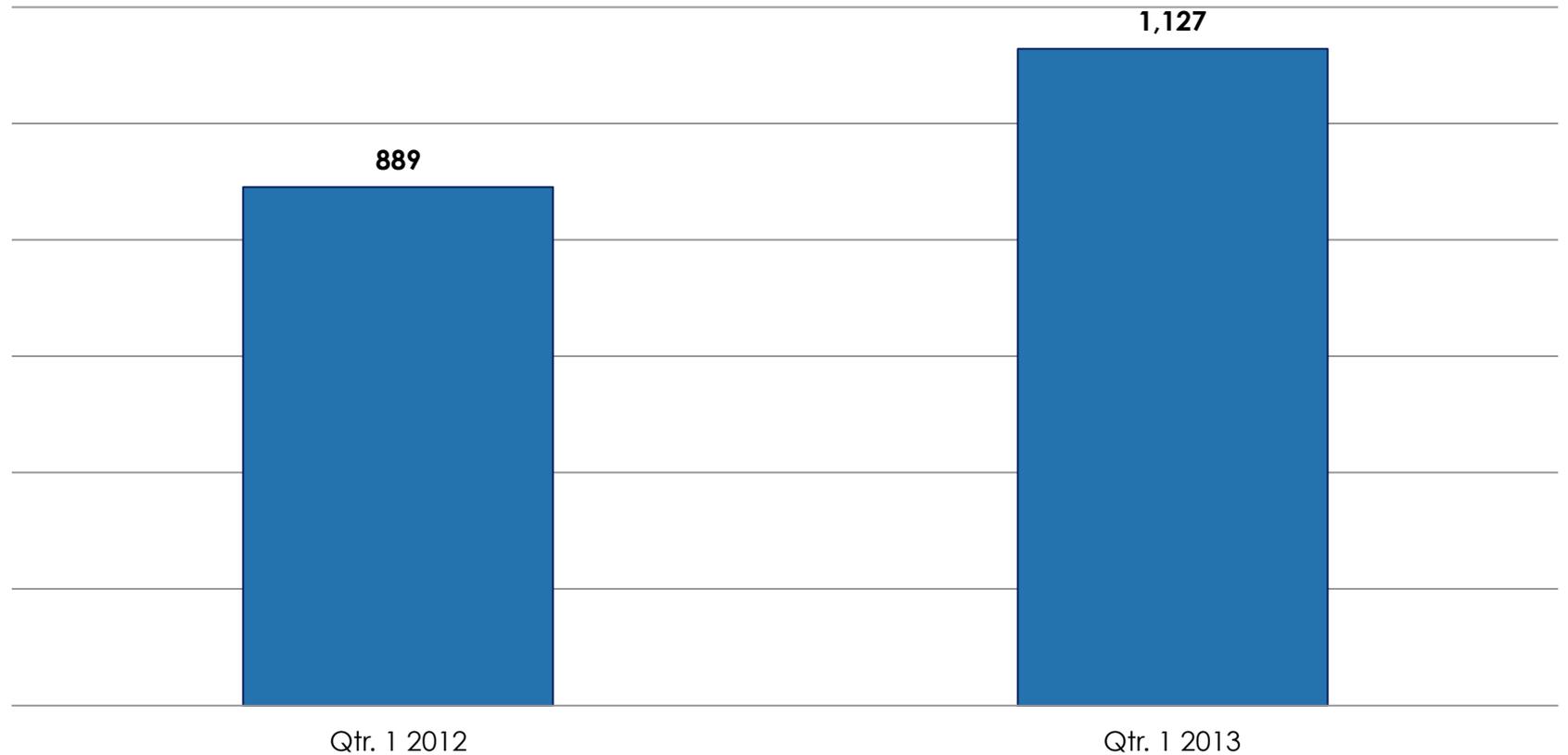
in \$000s	Market Value 12/31/2012	% of Total
Equities	452,628	49.8%
Fixed Income	337,843	37.1%
Money Market	70,182	7.7%
Alternative Structures	49,446	5.4%
Total	910,099	100.0%

INVESTMENT MANAGEMENT & TRUST SERVICES REVENUE



INVESTMENT MANAGEMENT & TRUST SERVICES REVENUE

In \$000s



2013 ECONOMIC OUTLOOK

- Fed to Slow Quantitative Easing Program?
- End of Record Low Interest Rates?
- U.S. Economy Continues to Show Gradual Improvement
- Unemployment Continues Downward
- Corporate Earnings up but, Revenue Numbers are a Concern

2013

YEAR TO DATE AND THE YEAR AHEAD

2013 YTD MILESTONES

- Adopting New Technological Advances by Adding Remote Deposit Capture
- As of April 17, 2013, Assets Under Administration & Management Exceeded \$1 Billion
- Arizona Office has Moved into a Permanent Location
- The Bank is Cumulatively Profitable Resulting in Positive Retained Earnings
- Continued Emphasis on Naples Expansion

2013 FINANCIAL HIGHLIGHTS

(in thousands)	3/31/13	3/31/12	\$ Var.
Cash & Due from Banks	28,157	17,773	10,384
Fed Funds Sold	2,870	0	2,870
Investment Securities	139,339	187,386	(48,047)
Loans, Net of Allowance	378,542	229,795	148,747
Premises & Equipment, net	11,423	10,722	701
Other Assets	19,486	17,467	2,019
Total Assets	579,817	463,143	116,674

2013 FINANCIAL HIGHLIGHTS

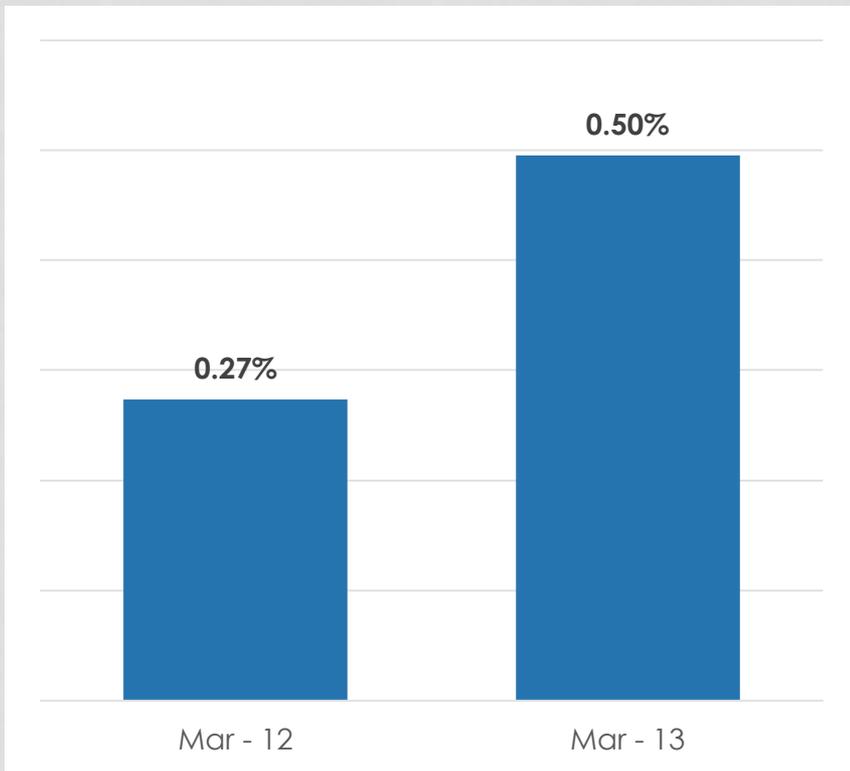
(in thousands)	3/31/13	3/31/12	\$ Var
Deposits	438,599	351,587	87,012
FHLB Advances	81,623	59,552	22,071
Other Liabilities	7,201	5,624	1,577
Shareholders' Equity	52,394	46,380	6,014
Total Liabilities and Equity	579,817	463,143	116,674
Assets Under Management	981,720	766,921	214,799

2013 FINANCIAL HIGHLIGHTS

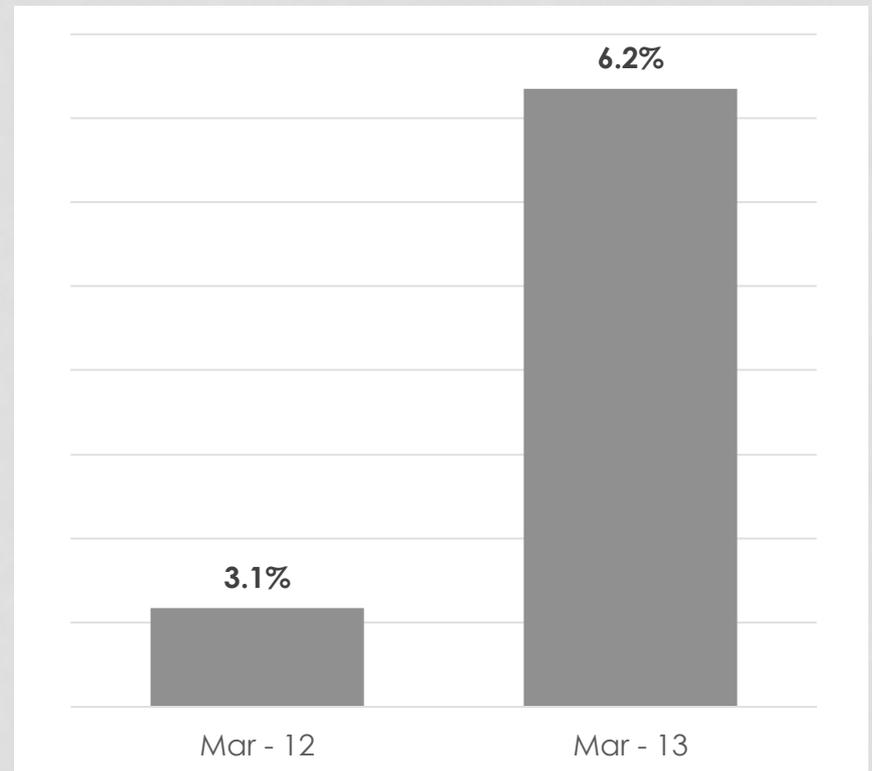
(in thousands)	3/31/13	3/31/12	\$ Var.	% Var.
Interest Income	4,514	3,634	880	24.2%
Interest Expense	889	876	13	1.5%
Net Interest Income	3,625	2,758	867	31.4%
Loan Loss Provision	190	128	62	48.4%
Non Interest Income	1,313	1,074	239	22.2%
Gain on Sale of Securities	605	470	135	28.8%
Non-Interest Expense	4,263	3,723	540	14.5%
Income Before Tax	1,090	451	639	141.7%
Tax	405	139	266	191.4%
Net Income	685	312	374	119.5%
Preferred Stock Dividends	14	14		
Earnings Available for Common Shareholders	672	298	373	125.2%
Earnings per Share	.16	.08	.08	100%

PROFITABILITY

Return on Assets

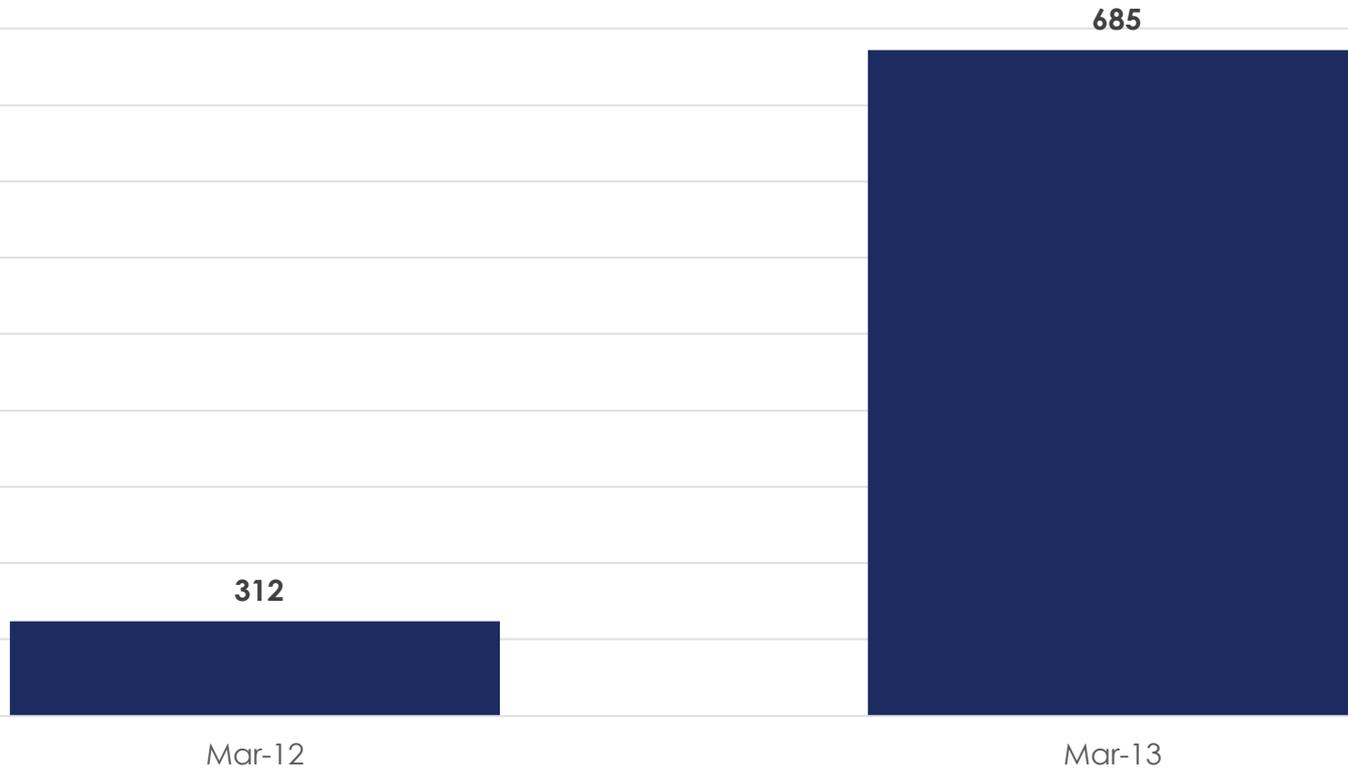


Return on Equity



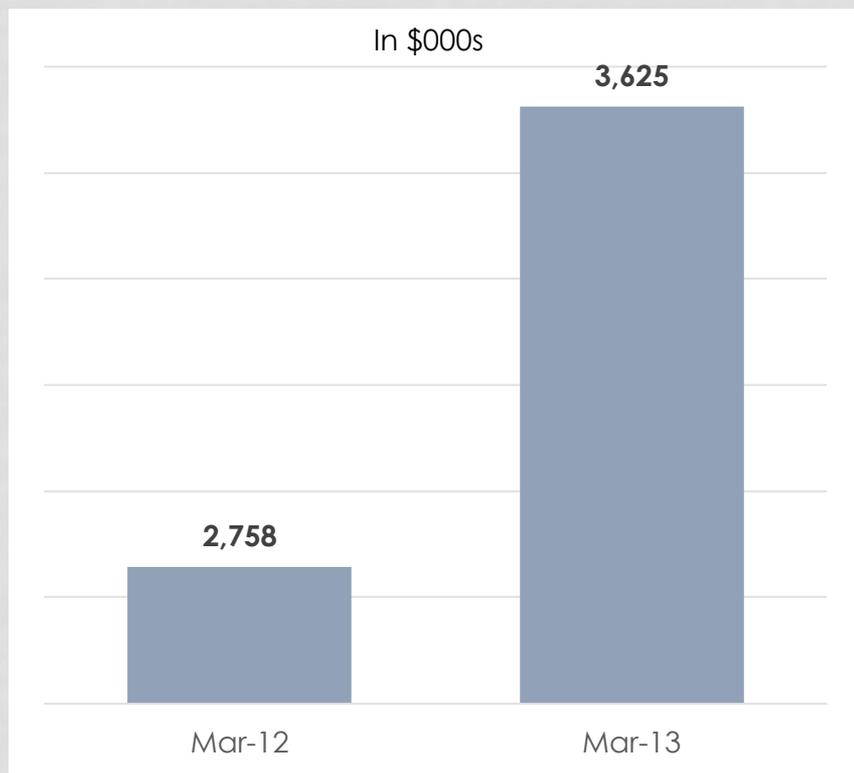
NET INCOME

In \$000s

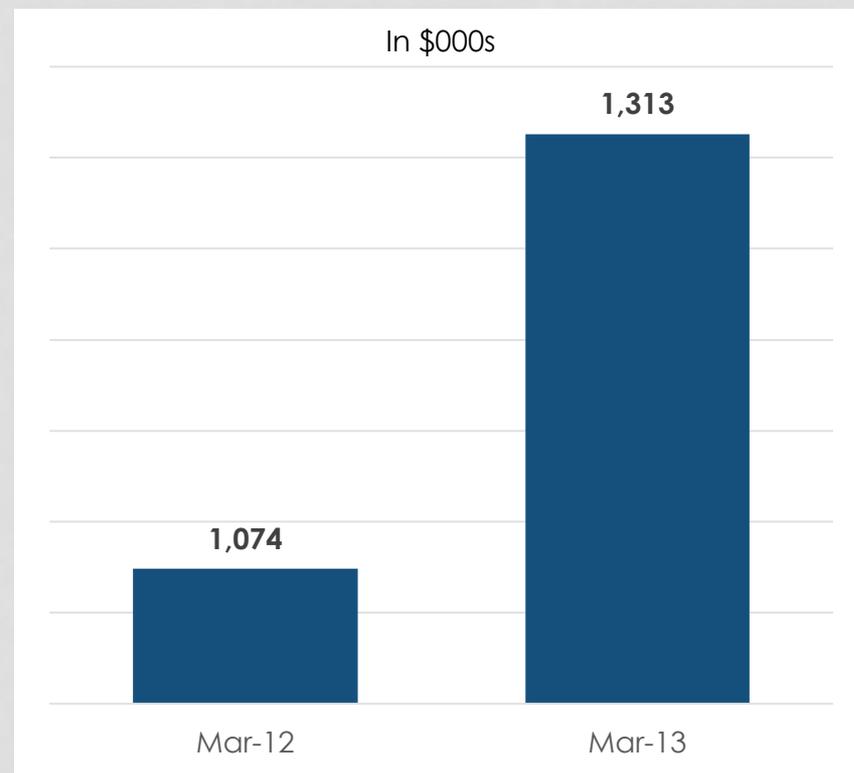


REVENUE

Net Interest Income

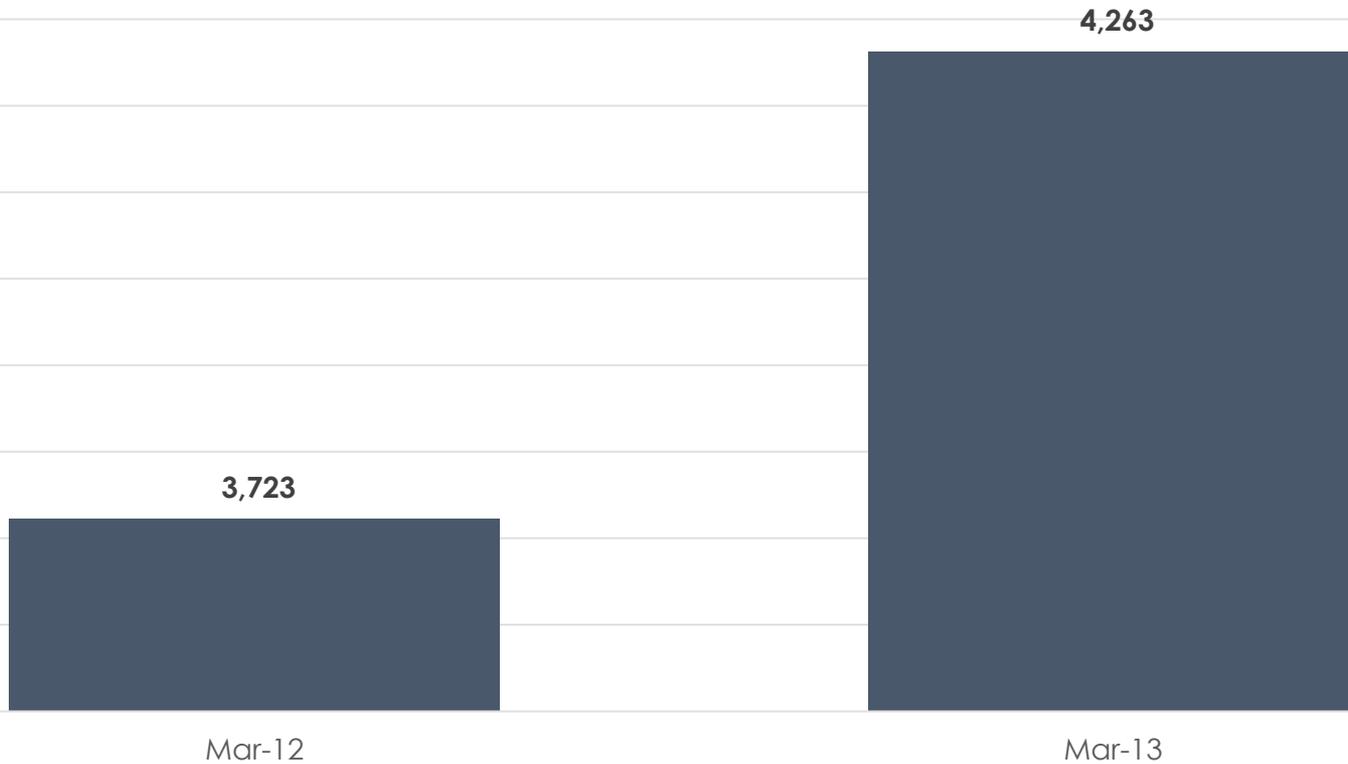


Non Interest Income



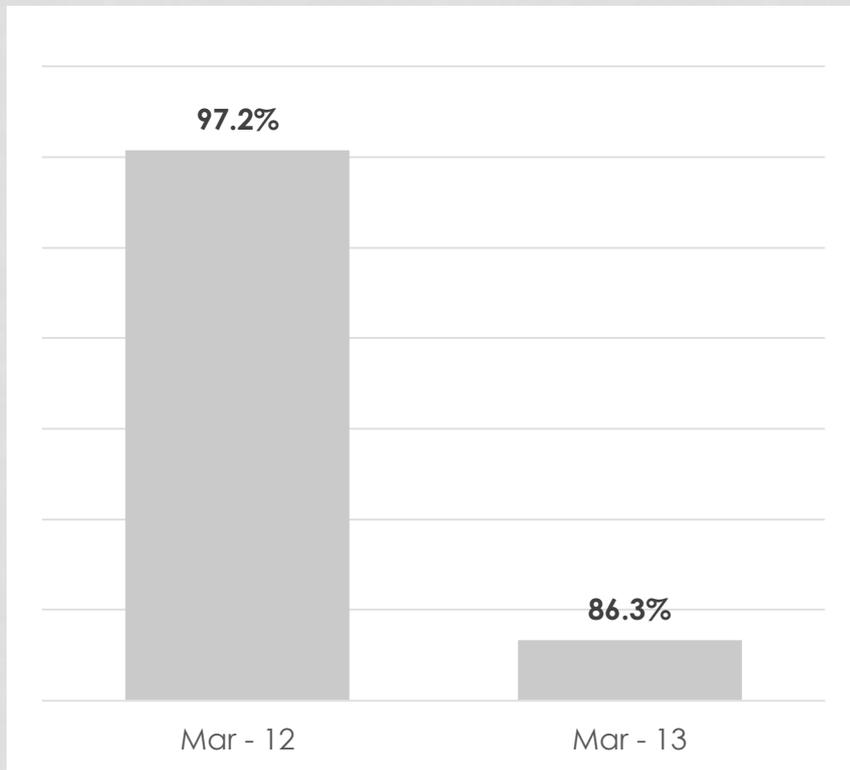
NON INTEREST EXPENSE

In \$000s

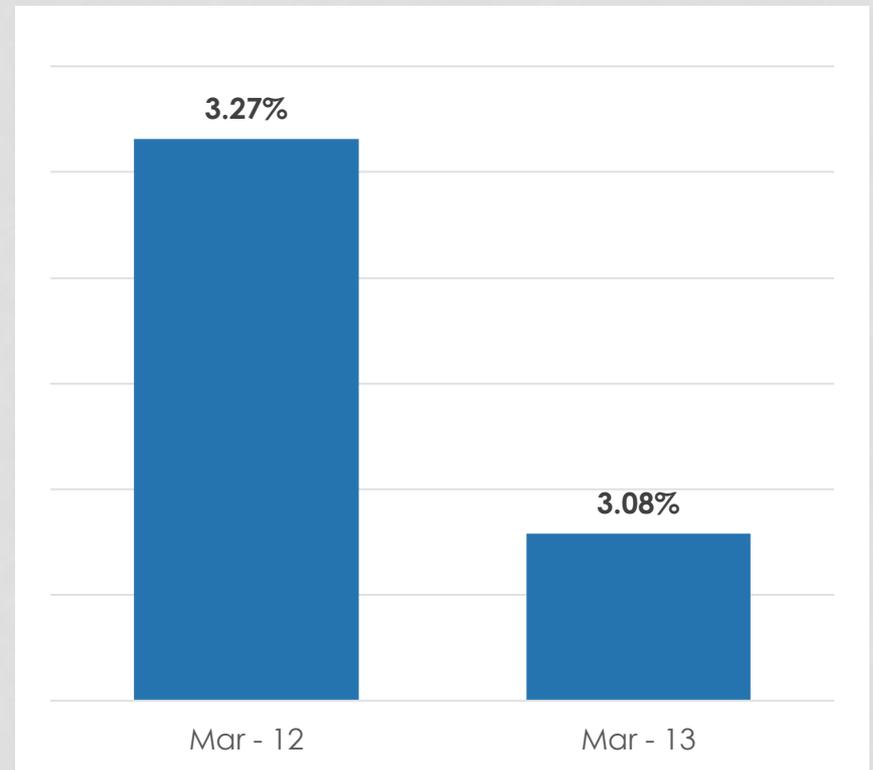


OPERATING LEVERAGE

Efficiency Ratio



Overhead to Average Assets



2013 STRATEGIC INITIATIVES

- Continue Expansion in Naples and Palm Beach
- Continue Hiring Talented People
- Continue Improving Profitability
- Remain Opportunistic
- Remain Focused on Asset Quality
- Build Trust and Investment Management Business
- Always Do What is Right
- Continued Focus on Culture
- Continued Focus on Service
- Continued Focus on Relationships

THANK YOU

QUESTIONS?