

Bank Of Central Florida

Lakeland, FL

Established
3/19/2007

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

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord

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
Central Florida Group

For the six months June 30, 2022

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	46,193,356
Citizens First Bank	4,013,943
Citizens Bank And Trust	1,292,093
Cogent Bank	1,245,824
Wauchula State Bank	982,248
Bank Of Central Florida	965,730
United Southern Bank	858,678
Mainstreet Community Bank Of Florida	804,904
Winter Park National Bank	751,511
Heartland National Bank	720,396
First Bank	654,961
Axiom Bank, National Association	649,853
Sunrise Bank	437,804
The First National Bank Of Mount Dora	413,915
First Colony Bank Of Florida	302,332
Crews Bank & Trust	221,133
Surety Bank	215,833
Commerce Bank & Trust	173,873
First National Bank Of Wauchula	88,243

Institution name	Return on Avg Assets (%)
Surety Bank	2.91
Wauchula State Bank	1.60
First Colony Bank Of Florida	1.59
Winter Park National Bank	1.43
The First National Bank Of Mount Dora	1.22
Citizens First Bank	1.15
Southstate Bank, National Association	1.03
First Bank	1.01
Citizens Bank And Trust	1.00
Cogent Bank	0.94
Sunrise Bank	0.93
United Southern Bank	0.93
Mainstreet Community Bank Of Florida	0.85
Bank Of Central Florida	0.77
Crews Bank & Trust	0.72
Commerce Bank & Trust	0.58
First National Bank Of Wauchula	0.53
Heartland National Bank	0.52
Axiom Bank, National Association	0.41

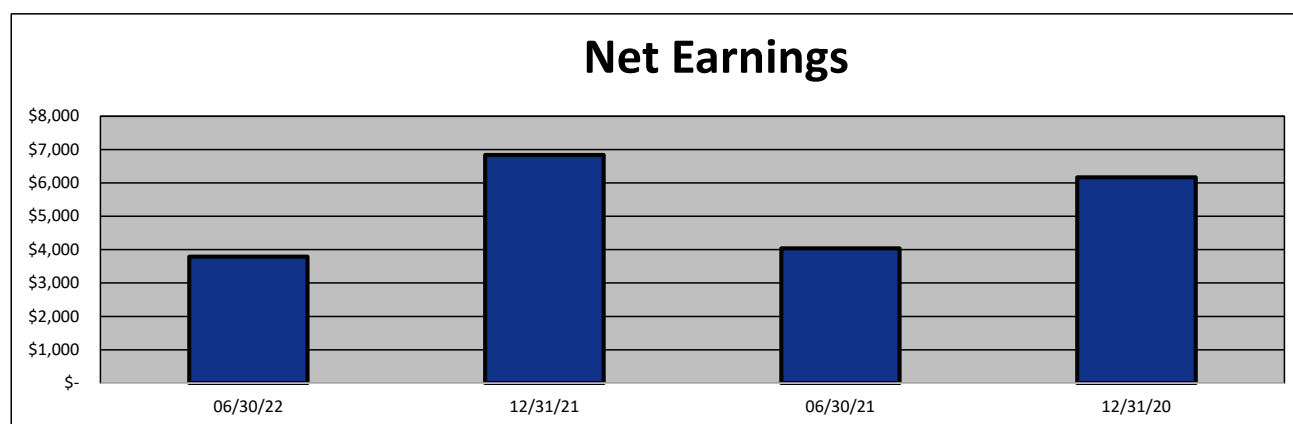
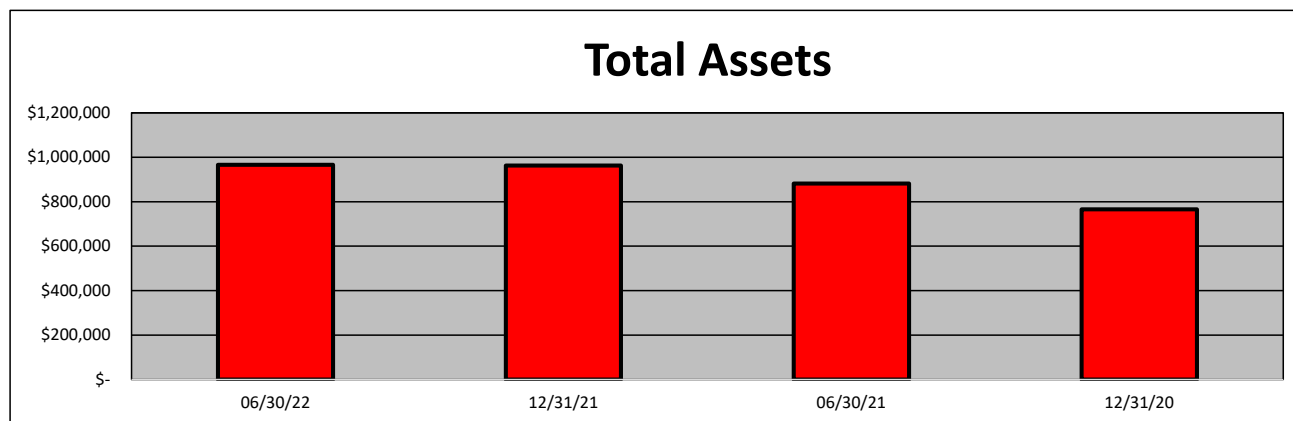
EXECUTIVE SUMMARY - Bank of Central Florida
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.86	7.20	7.78	7.63	10.08	7.20
Leverage Ratio	7.15	7.52	7.96	7.38	10.09	8.89
Tier 1 Cap/Risk Based Assets	12.29	14.73	17.05	14.62	16.44	12.01
Risk Based Ratio	13.18	15.77	18.29	15.88	17.29	12.84
Common Equity Tier 1 Capital Ratio	12.29	14.73	17.05	14.62	16.42	12.01
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	58.40	51.22	51.87	63.41	64.07	55.21
Loans/Assets	54.65	47.31	47.66	58.38	52.71	49.88
Securities/Assets	24.28	16.35	13.67	10.48	17.27	29.46
PROFITABILITY:						
Return on Avg Assets	0.77	0.79	0.98	0.90	0.67	1.06
Return on Avg Equity	12.18	10.57	13.10	11.71	9.14	14.14
Nonint Income/Avg Assets	0.21	0.26	0.24	0.17	0.86	0.68
Net Overhead Ratio	1.50	1.43	1.41	1.59	1.91	1.58
Efficiency Ratio	62.73	64.98	60.78	55.88	225.75	63.91
Assets (per million) per Employee	11.23	11.89	11.92	10.95	9.27	8.92
ASSET QUALITY:						
Reserves/Loans	0.98	1.08	1.19	1.29	1.36	1.64
Nonperforming Loans/Total Loans	0.00	0.00	0.02	0.02	0.69	0.29
Nonperforming Assets/Total Assets	0.00	0.00	0.01	0.01	0.47	0.15
Adjusted Texas Ratio	0.00	0.00	0.11	0.14	3.38	1.70
YIELDS & COSTS:						
Yield on earning assets	2.67	2.55	2.69	3.28	3.18	3.13
Cost of funds	0.14	0.24	0.25	0.37	0.42	0.25
Net interest margin	2.59	2.42	2.55	3.07	2.61	2.84
Avg Earning Assets/Avg Assets	96.89	96.82	97.05	96.53	90.17	94.66

SELECTED FINANCIAL DATA - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	965,730	963,095	882,073	766,215	83,657	9.48
Cash and Equivalents	174,546	329,317	321,041	219,437	(146,495)	(45.63)
Securities	234,508	157,437	120,579	80,286	113,929	94.48
Loans, net	527,799	455,678	420,368	447,293	107,431	25.56
Deposit Accounts	903,817	889,716	810,475	705,366	93,342	11.52
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	56,549	69,297	68,642	58,489	(12,093)	(17.62)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,792	6,838	4,037	6,173	(245)	(6.07)
Interest Income	12,694	21,313	10,723	21,821	1,971	18.38
Interest Expense	384	1,102	559	1,392	(175)	(31.31)
Net Interest Income	12,310	20,211	10,164	20,429	2,146	21.11
Prov for Loan Loss	250	(800)	(800)	2,271	1,050	(131.25)
Noninterest income	1,054	2,232	1,007	1,182	47	4.67
Gain on Sale of Securities	-	-	-	496	-	NA
Noninterest Expense	8,399	14,623	6,808	12,109	1,591	23.37
Net Operating Income	4,715	8,620	5,163	7,231	(448)	(8.68)
Income Taxes	923	1,782	1,126	1,554	(203)	(18.03)

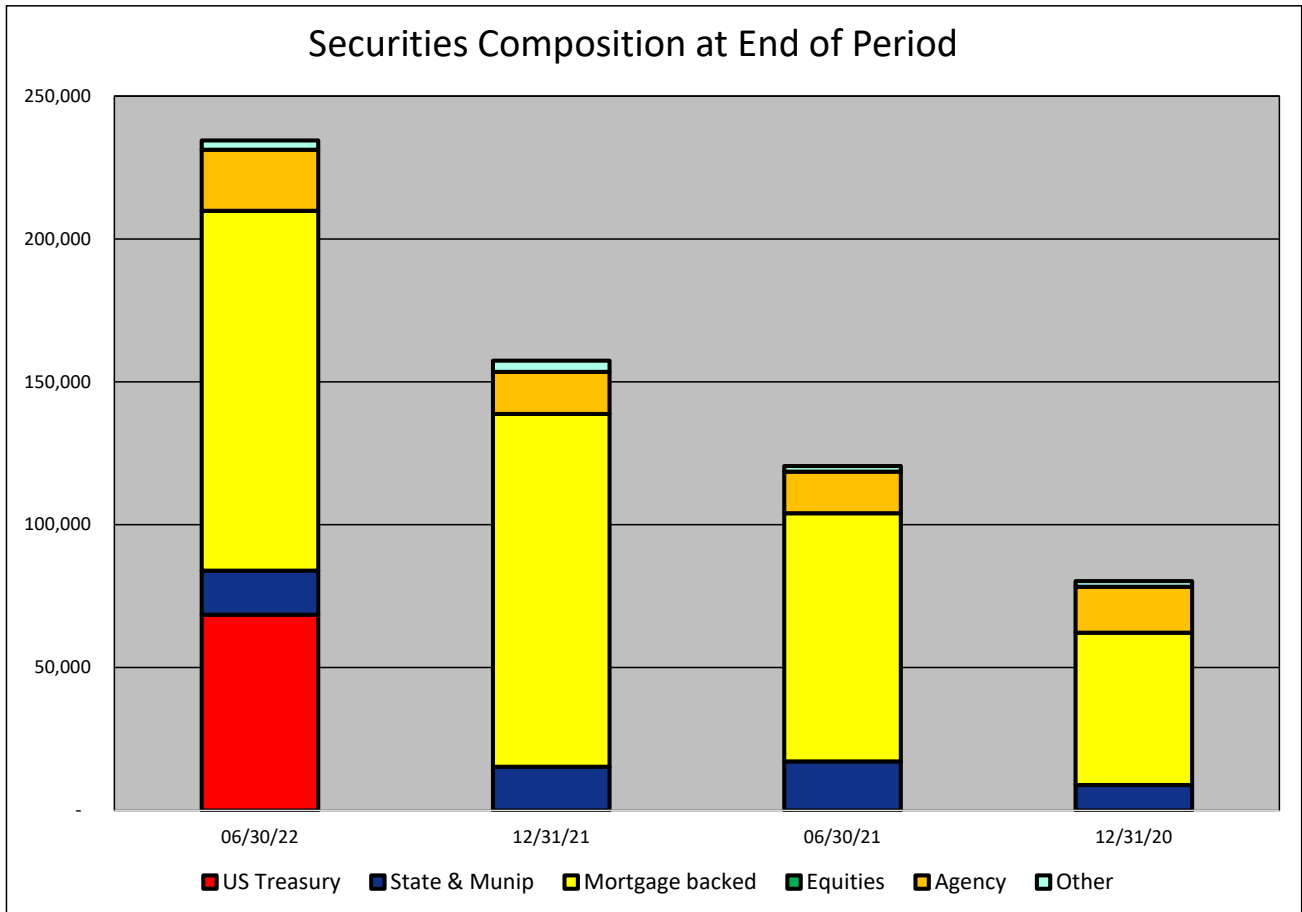


SECURITIES COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

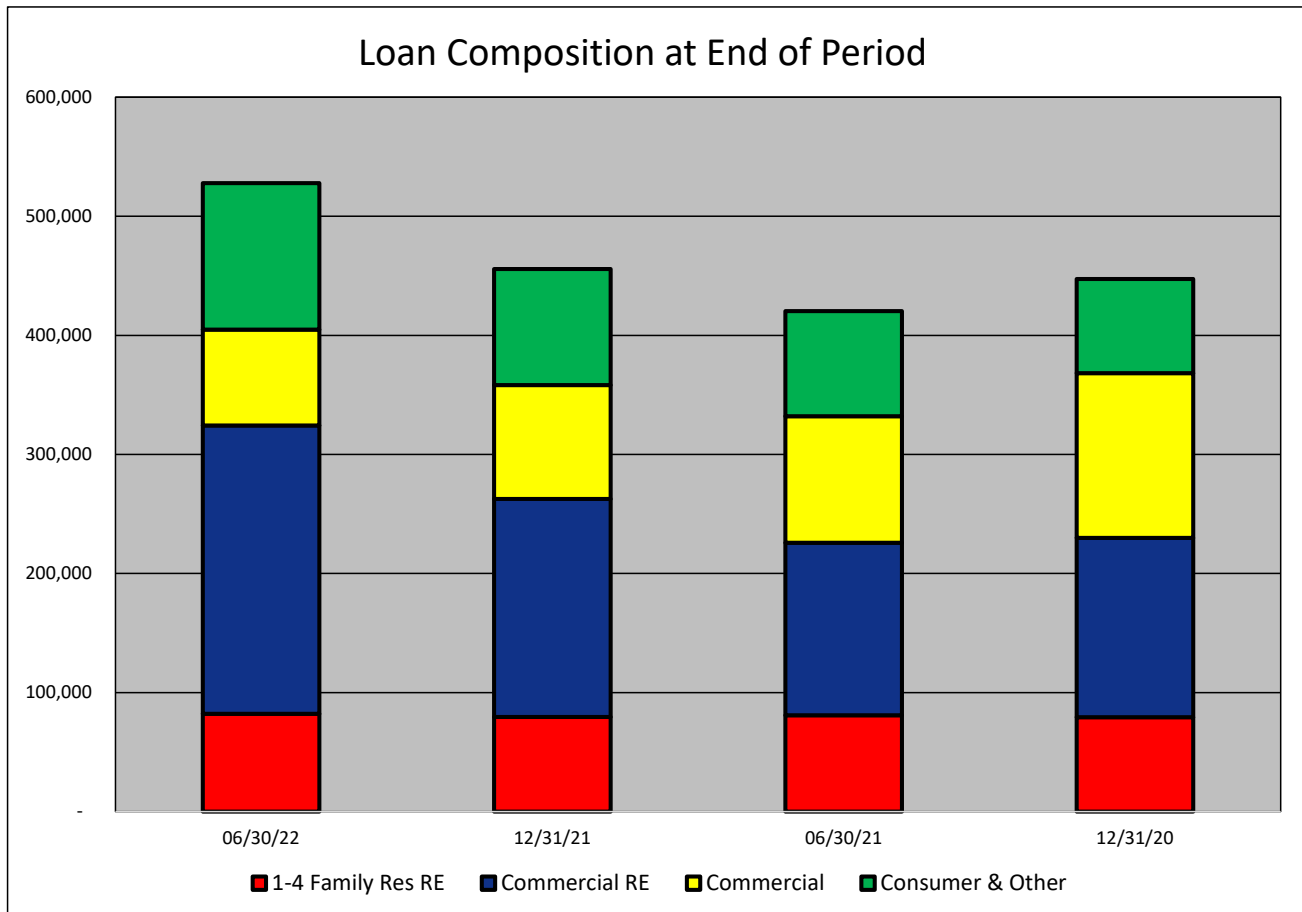
SECURITIES CATEGORY:

US Treasury	68,515	-	-	-	68,515	NA
State & Munip	15,386	15,316	17,140	8,917	(1,754)	(10.23)
Mortgage backed	125,925	123,435	86,843	53,263	39,082	45.00
Equities	-	-	-	-	-	NA
Agency	21,421	14,754	14,635	16,161	6,786	46.37
Other	3,261	3,932	1,961	1,945	1,300	66.29
Total Securities	234,508	157,437	120,579	80,286	113,929	94.48



LOAN PORTFOLIO COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	82,083	79,483	81,010	79,206	1,073	1.32
Commercial RE	242,157	183,163	144,891	150,621	97,266	67.13
Commercial	80,490	95,571	106,215	138,356	(25,725)	(24.22)
Consumer & Other	123,069	97,461	88,252	79,110	34,817	39.45
Loans, Net	527,799	455,678	420,368	447,293	107,431	25.56



LOAN PORTFOLIO QUALITY - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	4,919	5,756	5,756	3,435	(837)	(14.54)
Total Recoveries	22	44	27	50	(5)	(18.52)
Total Charge-offs	-	81	-	-	-	NA
Provision Expense	250	(800)	(800)	2,271	1,050	(131.25)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>5,191</u>	<u>4,919</u>	<u>4,983</u>	<u>5,756</u>	<u>208</u>	<u>4.17</u>

NON-PERFORMING ASSETS:

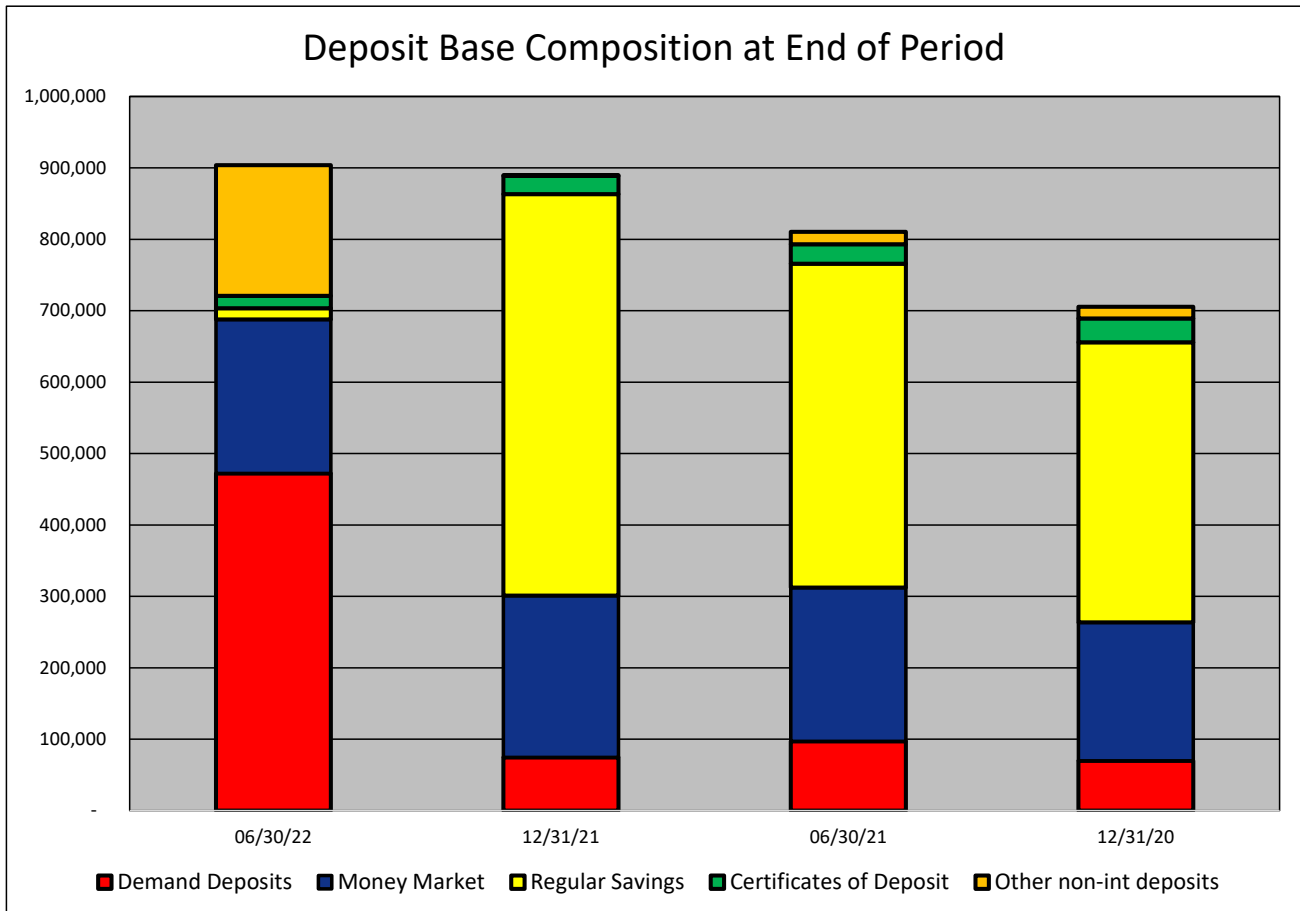
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	84	89	(84)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>84</u>	<u>89</u>	<u>(84)</u>	<u>(100.00)</u>

DEPOSIT BASE COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

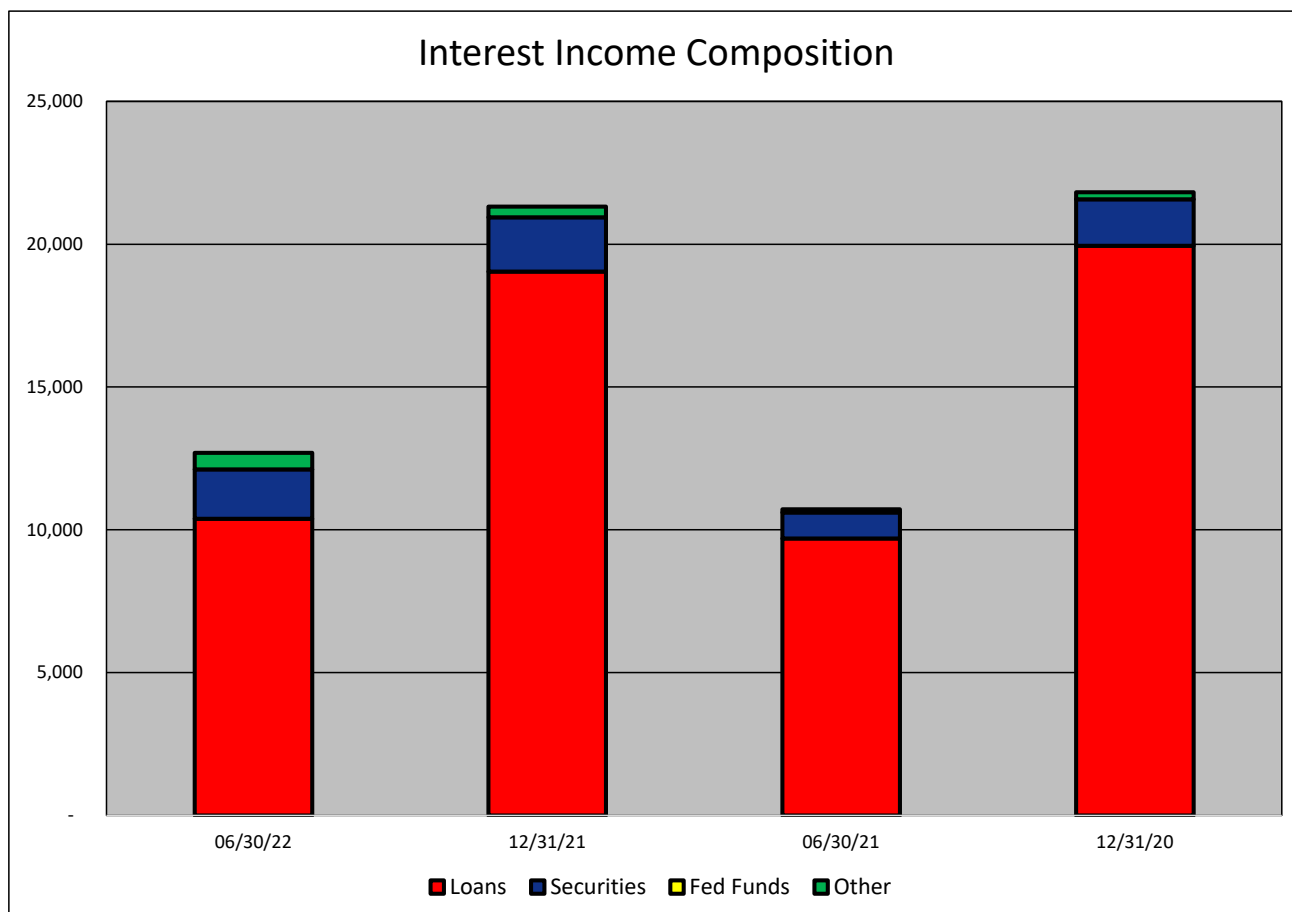
DEPOSIT BASE CATEGORY:

Demand Deposits	472,078	74,587	96,855	69,841	375,223	387.41
Money Market	215,614	226,645	215,602	193,748	12	0.01
Regular Savings	15,833	561,892	453,482	392,138	(437,649)	(96.51)
Certificates of Deposit	17,260	25,734	27,009	33,437	(9,749)	(36.10)
Other non-int deposits	183,032	858	17,527	16,202	165,505	944.29
Total Deposits	903,817	889,716	810,475	705,366	93,342	11.52



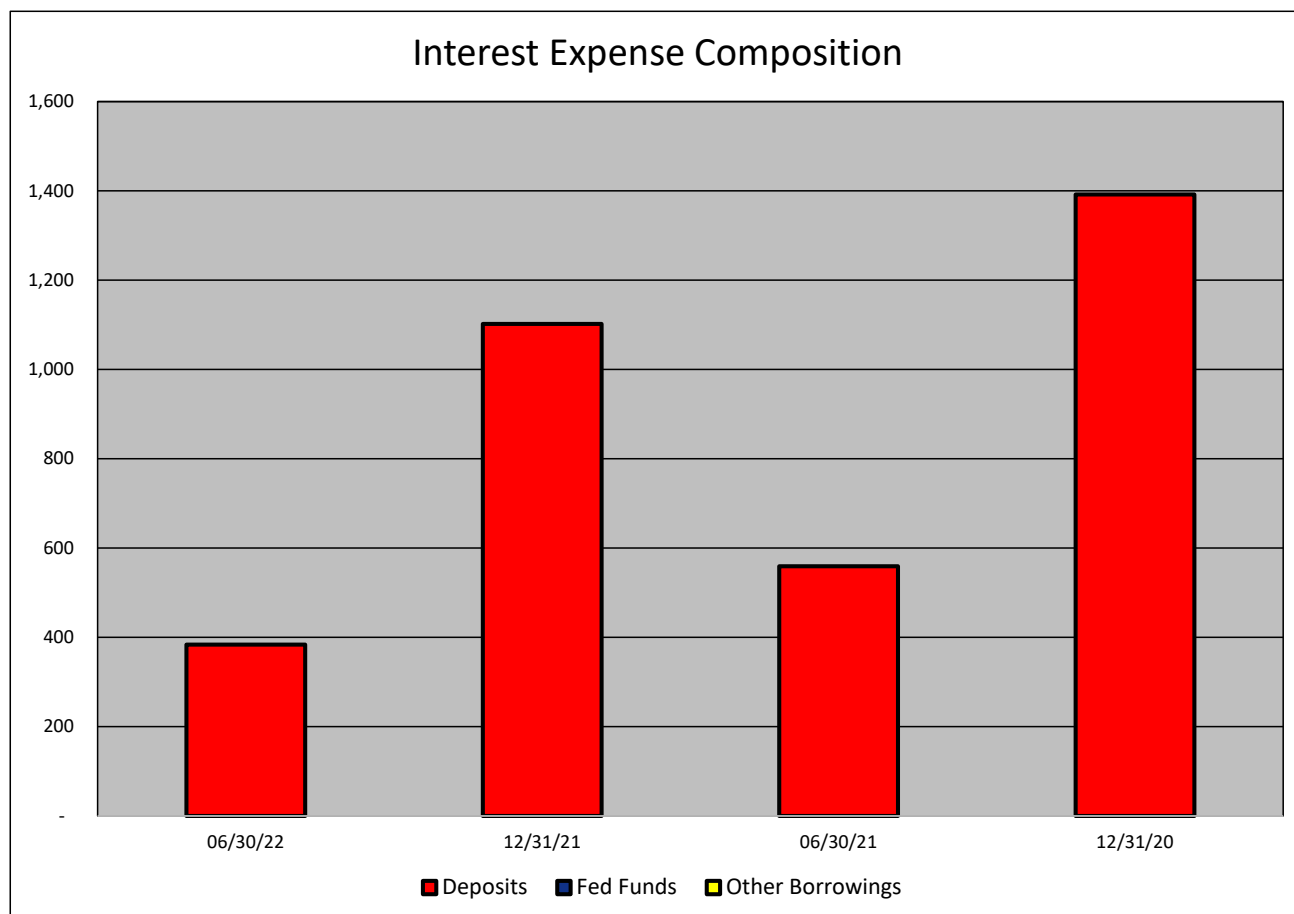
INTEREST INCOME COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	10,390	19,044	9,693	19,944	697	7.19
Securities	1,726	1,896	912	1,628	814	89.25
Fed Funds	-	-	-	-	-	NA
Other	578	373	118	249	460	389.83
Total Int Income	12,694	21,313	10,723	21,821	1,971	18.38



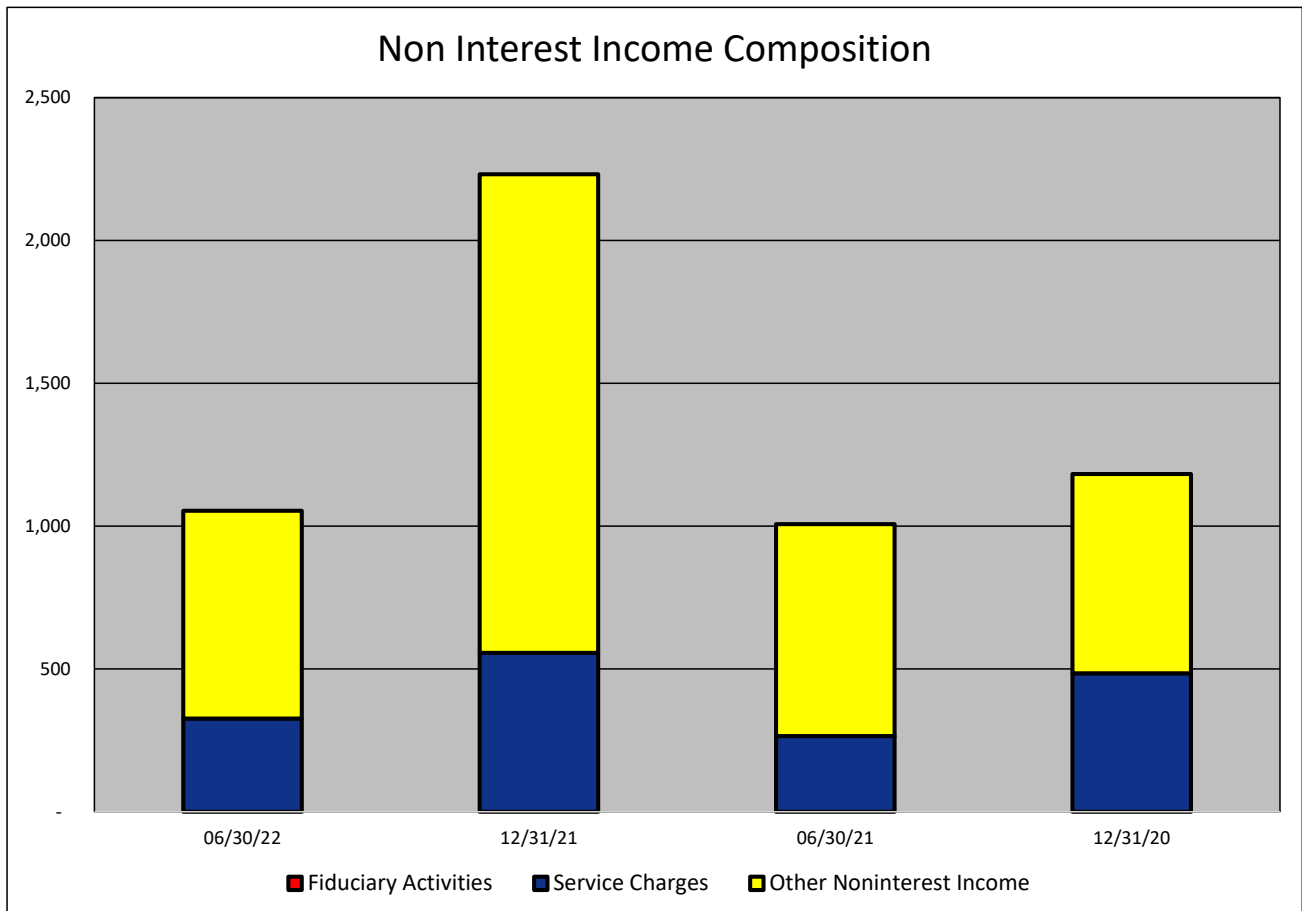
INTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	384	1,102	559	1,392	(175)	(31.31)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	384	1,102	559	1,392	(175)	(31.31)



NONINTEREST INCOME COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	326	556	265	485	61	23.02
Other Noninterest Income	728	1,676	742	697	(14)	(1.89)
Total Nonint. Income	1,054	2,232	1,007	1,182	47	4.67

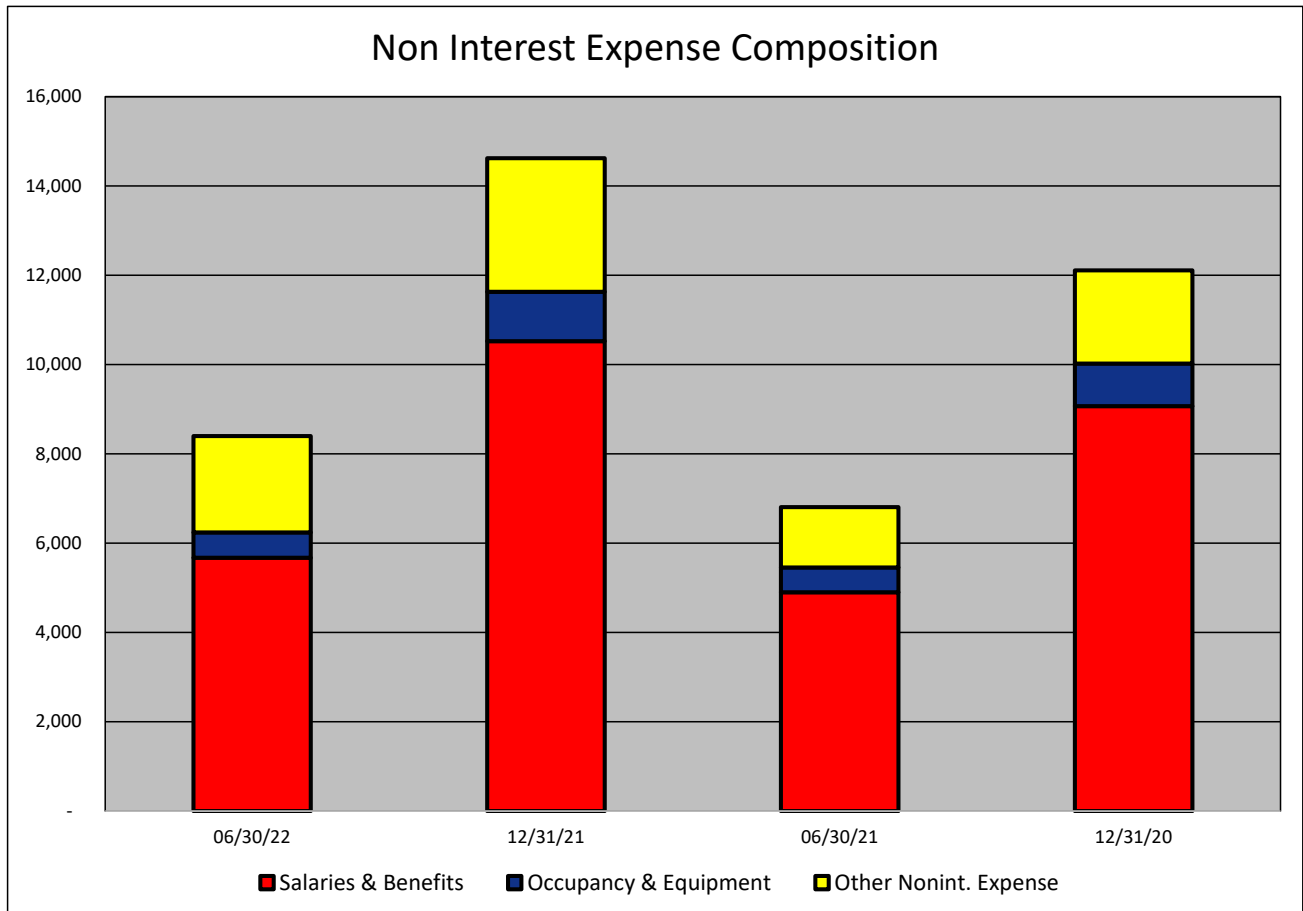


NONINTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	5,676	10,521	4,902	9,067	774	15.79
Occupancy & Equipment	566	1,111	553	954	13	2.35
Other Nonint. Expense	2,157	2,991	1,353	2,088	804	59.42
Total Nonint. Expense	8,399	14,623	6,808	12,109	1591	23.37



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Cogent Bank	1,245,824	940,251	32.50
Winter Park National Bank	751,511	596,645	25.96
Citizens Bank And Trust	1,292,093	1,044,722	23.68
Sunrise Bank	437,804	360,957	21.29
Surety Bank	215,833	182,555	18.23
Commerce Bank & Trust	173,873	148,835	16.82
First Colony Bank Of Florida	302,332	263,253	14.84
Southstate Bank, National Association	46,193,356	40,262,683	14.73
First Bank	654,961	573,286	14.25
Heartland National Bank	720,396	640,127	12.54
The First National Bank Of Mount Dora	413,915	370,252	11.79
Citizens First Bank	4,013,943	3,612,714	11.11
United Southern Bank	858,678	775,046	10.79
Bank Of Central Florida	965,730	882,073	9.48
Mainstreet Community Bank Of Florida	804,904	740,152	8.75
Wauchula State Bank	982,248	920,407	6.72
Crews Bank & Trust	221,133	209,930	5.34
First National Bank Of Wauchula	88,243	83,955	5.11
Axiom Bank, National Association	649,853	635,780	2.21

Select Peer Average	3,209,823	2,802,296	14.01
----------------------------	------------------	------------------	--------------

PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Sunrise Bank	314,106	203,593	54.28
Cogent Bank	974,918	724,525	34.56
Bank Of Central Florida	527,799	420,368	25.56
Winter Park National Bank	316,951	262,711	20.65
Southstate Bank, National Association	28,009,146	24,204,465	15.72
Citizens First Bank	1,197,582	1,059,716	13.01
First National Bank Of Wauchula	63,087	58,066	8.65
Citizens Bank And Trust	540,866	508,763	6.31
First Bank	355,295	340,008	4.50
Wauchula State Bank	533,819	511,163	4.43
Commerce Bank & Trust	93,570	89,663	4.36
Crews Bank & Trust	87,972	85,008	3.49
First Colony Bank Of Florida	177,378	173,782	2.07
Mainstreet Community Bank Of Florida	446,287	460,447	(3.08)
The First National Bank Of Mount Dora	98,895	105,109	(5.91)
Surety Bank	71,616	76,431	(6.30)
Heartland National Bank	148,548	159,477	(6.85)
United Southern Bank	314,090	340,025	(7.63)
Axiom Bank, National Association	432,118	501,601	(13.85)

Select Peer Average	1,826,529	1,593,943	8.10
----------------------------	-----------	-----------	------

PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the six months June 30, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Axiom Bank, National Association	13.72	13.85	19.18	20.35	19.18
Surety Bank	6.93	10.07	20.98	21.95	20.98
Citizens First Bank	6.92	10.06	14.71	15.46	14.71
First National Bank Of Wauchula	8.63	10.04	0.00	0.00	0.00
The First National Bank Of Mount Dora	5.41	9.98	14.82	15.76	14.82
Wauchula State Bank	9.59	9.93	0.00	0.00	0.00
Sunrise Bank	7.99	9.20	0.00	0.00	0.00
Cogent Bank	8.84	9.11	11.43	12.68	11.43
Mainstreet Community Bank Of Florida	6.71	8.94	0.00	0.00	0.00
Southstate Bank, National Association	11.55	8.67	12.00	12.68	12.00
Crews Bank & Trust	8.01	8.41	19.88	21.15	19.88
First Colony Bank Of Florida	7.46	8.24	12.54	13.79	12.54
First Bank	7.03	8.23	14.17	15.42	14.17
Commerce Bank & Trust	5.51	8.13	14.37	15.63	14.37
United Southern Bank	2.88	7.91	13.80	15.06	13.80
Heartland National Bank	5.98	7.20	23.39	24.52	23.39
Bank Of Central Florida	5.86	7.15	12.29	13.18	12.29
Citizens Bank And Trust	2.20	7.06	13.26	14.03	13.26
Winter Park National Bank	5.58	6.66	11.36	12.30	11.36

Select Peer Average	7.20	8.89	12.01	12.84	12.01
----------------------------	------	------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Cogent Bank	86.38	78.25	10.96
First National Bank Of Wauchula	80.28	71.49	6.97
Axiom Bank, National Association	79.03	66.49	17.34
Sunrise Bank	78.95	71.75	12.57
Southstate Bank, National Association	71.90	60.63	18.34
First Colony Bank Of Florida	63.88	58.67	16.95
Wauchula State Bank	60.61	54.35	22.93
Mainstreet Community Bank Of Florida	59.97	55.45	24.24
First Bank	58.66	54.25	20.75
Bank Of Central Florida	58.40	54.65	24.28
Commerce Bank & Trust	57.85	53.82	29.30
Winter Park National Bank	47.05	42.18	40.76
Citizens Bank And Trust	45.90	41.86	54.44
Crews Bank & Trust	43.39	39.78	35.29
United Southern Bank	37.99	36.58	51.46
Surety Bank	35.72	33.18	12.55
Citizens First Bank	35.45	29.84	65.66
The First National Bank Of Mount Dora	25.43	23.89	59.20
Heartland National Bank	22.06	20.62	35.68

Select Peer Average	55.21	49.88	29.46
----------------------------	--------------	--------------	--------------

PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	204,498	2.91	35.31
Wauchula State Bank	960,912	1.60	16.63
First Colony Bank Of Florida	305,853	1.59	20.45
Winter Park National Bank	742,247	1.43	24.26
The First National Bank Of Mount Dora	385,117	1.22	13.92
Citizens First Bank	4,058,690	1.15	13.70
Southstate Bank, National Association	44,701,710	1.03	8.71
First Bank	642,188	1.01	13.48
Citizens Bank And Trust	1,300,235	1.00	22.56
Cogent Bank	1,219,047	0.94	11.12
Sunrise Bank	415,014	0.93	10.87
United Southern Bank	851,216	0.93	19.37
Mainstreet Community Bank Of Florida	775,239	0.85	11.23
Bank Of Central Florida	982,077	0.77	12.18
Crews Bank & Trust	226,613	0.72	9.14
Commerce Bank & Trust	184,006	0.58	9.12
First National Bank Of Wauchula	89,276	0.53	5.92
Heartland National Bank	686,677	0.52	7.83
Axiom Bank, National Association	643,630	0.41	2.83

Select Peer Average	3,124,960	1.06	14.14
----------------------------	------------------	-------------	--------------

PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Winter Park National Bank	0.07	0.90	39.47	26.84
First Colony Bank Of Florida	0.12	1.46	47.41	15.91
Citizens First Bank	0.82	0.56	48.15	9.91
Surety Bank	3.23	(0.39)	48.74	5.68
Wauchula State Bank	0.49	1.40	51.52	4.44
Southstate Bank, National Association	0.84	1.25	60.31	8.90
Cogent Bank	0.58	2.14	61.80	7.33
First Bank	0.60	1.65	62.07	6.75
Sunrise Bank	0.10	1.98	62.20	8.26
United Southern Bank	0.59	1.50	62.43	5.88
Bank Of Central Florida	0.21	1.50	62.73	11.23
Mainstreet Community Bank Of Florida	0.39	1.72	64.53	7.59
Heartland National Bank	0.29	1.03	66.76	12.42
Citizens Bank And Trust	0.76	1.47	67.43	6.91
The First National Bank Of Mount Dora	1.97	1.30	68.79	5.05
Crews Bank & Trust	0.51	1.75	74.74	10.05
Commerce Bank & Trust	0.17	1.85	74.79	8.69
First National Bank Of Wauchula	0.36	3.49	86.51	3.27
Axiom Bank, National Association	0.87	3.50	103.90	4.42

Select Peer Average	0.68	1.58	63.91	8.92
----------------------------	------	------	-------	------

PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Commerce Bank & Trust	1.74	0.00	0.00	0.00
Bank Of Central Florida	0.98	0.00	0.00	0.00
First Colony Bank Of Florida	1.56	0.01	0.00	0.04
Heartland National Bank	1.63	0.00	0.00	0.08
Sunrise Bank	1.16	0.00	0.00	0.00
Winter Park National Bank	1.32	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	1.49	0.01	0.01	0.09
Citizens First Bank	1.75	0.06	0.02	0.26
Crews Bank & Trust	2.86	0.08	0.03	0.35
Citizens Bank And Trust	1.02	0.17	0.07	2.73
United Southern Bank	3.04	0.27	0.10	2.43
Southstate Bank, National Association	1.14	0.32	0.20	1.92
The First National Bank Of Mount Dora	2.52	0.69	0.22	2.34
Surety Bank	1.35	0.68	0.23	3.07
First Bank	1.89	0.61	0.33	4.13
First National Bank Of Wauchula	1.19	0.46	0.33	3.49
Cogent Bank	1.29	0.51	0.40	3.33
Axiom Bank, National Association	1.25	0.57	0.41	2.65
Wauchula State Bank	1.93	1.07	0.58	5.47

Select Peer Average	1.64	0.29	0.15	1.70
----------------------------	------	------	------	------

PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	23.64	27.38	0.00	0.00	12.55
First National Bank Of Wauchula	10.24	6.70	0.00	0.00	6.97
First Bank	4.00	16.94	0.61	0.00	20.75
Commerce Bank & Trust	2.90	11.65	0.00	0.00	29.30
Axiom Bank, National Association	1.54	9.88	0.00	0.00	17.34
Winter Park National Bank	1.43	13.85	0.00	22.73	18.02
First Colony Bank Of Florida	1.36	22.86	0.00	9.95	7.00
Crews Bank & Trust	1.26	22.67	0.00	19.76	15.53
Southstate Bank, National Association	1.22	8.71	0.30	6.08	12.27
Wauchula State Bank	1.20	21.08	0.00	15.49	7.44
Sunrise Bank	1.11	13.79	0.00	1.14	11.43
Heartland National Bank	1.02	40.46	0.00	0.00	35.68
Bank Of Central Florida	0.96	17.11	0.00	0.00	24.28
Mainstreet Community Bank Of Florida	0.87	14.13	1.02	0.00	24.24
United Southern Bank	0.82	6.67	0.00	1.54	49.92
Citizens First Bank	0.61	0.17	0.36	0.00	65.66
The First National Bank Of Mount Dora	0.48	10.62	0.00	0.00	59.20
Citizens Bank And Trust	0.37	1.16	0.00	0.00	54.44
Cogent Bank	0.30	10.14	0.00	0.00	10.96

Select Peer Average	2.91	14.52	0.12	4.04	25.42
----------------------------	-------------	--------------	-------------	-------------	--------------

PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Cogent Bank	76.98	0.43	0.00	0.07
Sunrise Bank	70.92	0.91	0.00	0.01
First National Bank Of Wauchula	70.64	1.48	0.00	0.00
Axiom Bank, National Association	65.67	2.30	0.03	0.30
Southstate Bank, National Association	59.78	1.23	0.00	4.64
First Colony Bank Of Florida	57.76	0.56	0.00	0.00
Mainstreet Community Bank Of Florida	54.52	2.20	0.00	0.01
Bank Of Central Florida	54.12	1.17	0.00	0.02
Wauchula State Bank	53.30	0.75	0.00	0.00
First Bank	53.22	2.27	0.00	0.00
Commerce Bank & Trust	52.88	0.11	0.00	0.00
Winter Park National Bank	41.62	0.43	0.00	0.00
Citizens Bank And Trust	41.43	0.84	0.00	0.00
Crews Bank & Trust	38.64	1.74	0.00	0.00
United Southern Bank	35.47	1.20	0.00	0.00
Surety Bank	32.73	0.95	0.00	0.00
Citizens First Bank	28.90	1.13	0.00	0.30
The First National Bank Of Mount Dora	23.29	1.09	0.05	0.00
Heartland National Bank	20.26	0.53	0.00	0.00

Select Peer Average	49.06	1.12	0.00	0.28
----------------------------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	56.72	43.28	100.00	0.00	0.00
Surety Bank	46.96	53.04	100.00	0.00	0.00
Crews Bank & Trust	43.83	56.17	100.00	0.00	0.00
Bank Of Central Florida	42.50	57.50	100.00	0.00	0.00
First Colony Bank Of Florida	42.49	57.51	100.00	0.00	0.00
The First National Bank Of Mount Dora	41.86	58.14	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	41.04	58.55	99.60	0.00	0.40
Sunrise Bank	40.56	58.44	99.00	0.00	1.00
First Bank	38.77	61.23	100.00	0.00	0.00
Citizens Bank And Trust	38.60	55.24	93.84	3.38	2.78
Cogent Bank	38.19	61.81	100.00	0.00	0.00
Southstate Bank, National Association	36.38	61.92	98.30	1.69	0.01
Wauchula State Bank	35.94	63.50	99.44	0.53	0.03
First National Bank Of Wauchula	33.01	66.99	100.00	0.00	0.00
Commerce Bank & Trust	28.87	70.12	98.99	1.01	0.00
Winter Park National Bank	28.13	66.96	95.09	4.77	0.14
Heartland National Bank	24.37	75.63	100.00	0.00	0.00
Axiom Bank, National Association	23.41	74.79	98.20	0.00	1.80
Citizens First Bank	18.72	72.67	91.40	5.82	2.79

Select Peer Average	36.86	61.76	98.62	0.91	0.47
----------------------------	--------------	--------------	--------------	-------------	-------------

PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	4.84	0.35	4.61	88.21
Cogent Bank	4.07	0.38	3.85	99.24
Surety Bank	3.97	0.39	3.66	68.81
Axiom Bank, National Association	3.94	0.59	3.52	94.78
Sunrise Bank	3.54	0.40	3.31	97.64
First Bank	3.37	0.23	3.23	92.97
First Colony Bank Of Florida	3.30	0.14	3.17	98.63
Wauchula State Bank	3.22	0.09	3.16	98.55
Mainstreet Community Bank Of Florida	3.07	0.16	2.98	96.64
Southstate Bank, National Association	2.96	0.09	2.90	90.19
United Southern Bank	2.83	0.08	2.78	98.44
Commerce Bank & Trust	3.00	0.60	2.62	94.64
The First National Bank Of Mount Dora	2.70	0.16	2.61	97.73
Bank Of Central Florida	2.67	0.14	2.59	96.89
Citizens Bank And Trust	2.70	0.22	2.57	96.67
Crews Bank & Trust	2.60	0.10	2.55	97.16
Winter Park National Bank	2.68	0.31	2.47	96.55
Citizens First Bank	2.12	0.15	2.00	97.08
Heartland National Bank	1.84	0.15	1.73	97.70

Select Peer Average	3.13	0.25	2.84	94.66
----------------------------	------	------	------	-------