

Bank Of Central Florida

Lakeland, FL

Established
3/19/2007

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
Central Florida Group

For the six months June 30, 2023

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	44,928,402
Citizens First Bank	3,636,417
Cogent Bank	1,610,245
Citizens Bank And Trust	1,300,269
Bank Of Central Florida	1,031,612
United Southern Bank	896,285
Wauchula State Bank	887,225
Axiom Bank, National Association	809,982
Mainstreet Community Bank Of Florida	782,172
Winter Park National Bank	779,120
Heartland National Bank	752,086
First Bank	720,449
Sunrise Bank	482,499
The First National Bank Of Mount Dora	389,044
First Colony Bank Of Florida	271,110
Surety Bank	206,910
Crews Bank & Trust	204,054
Commerce Bank & Trust	169,059
First National Bank Of Wauchula	87,441

Institution name	Return on Avg Assets (%)
Surety Bank	3.17
Wauchula State Bank	2.09
Crews Bank & Trust	1.79
Heartland National Bank	1.75
First Colony Bank Of Florida	1.71
Cogent Bank	1.38
Winter Park National Bank	1.37
Citizens First Bank	1.34
Southstate Bank, National Association	1.24
Sunrise Bank	1.16
The First National Bank Of Mount Dora	1.09
First Bank	1.03
First National Bank Of Wauchula	1.02
United Southern Bank	1.02
Mainstreet Community Bank Of Florida	0.84
Bank Of Central Florida	0.82
Citizens Bank And Trust	0.76
Commerce Bank & Trust	0.60
Axiom Bank, National Association	(0.12)

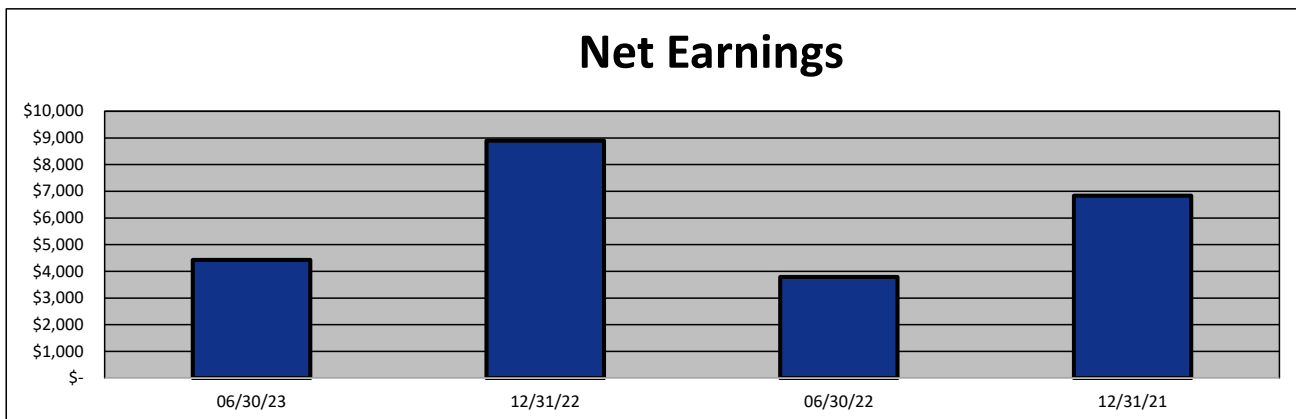
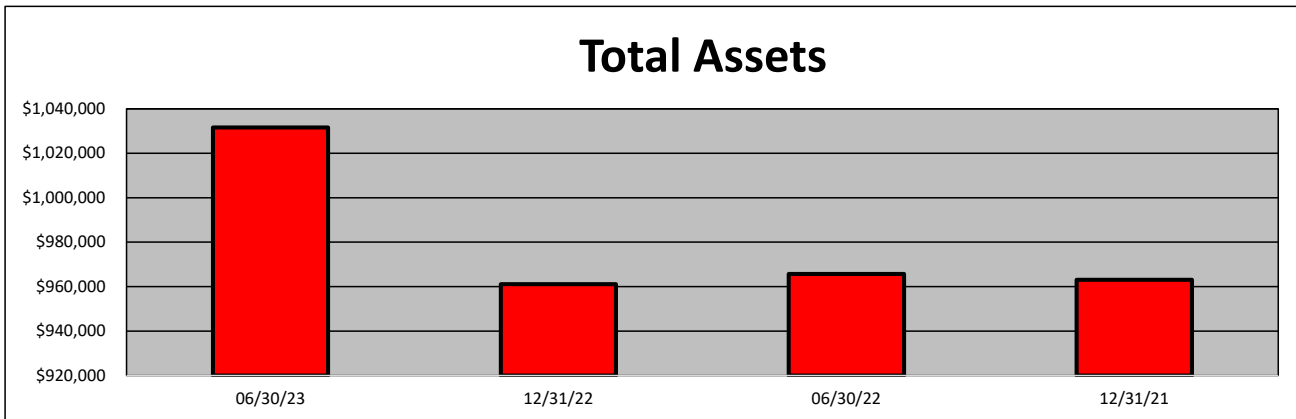
EXECUTIVE SUMMARY - Bank of Central Florida
(Percentage)

Period Ending	06/30/23	12/31/22	06/30/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.10	7.24	5.86	7.20	10.07	7.60
Leverage Ratio	8.52	8.39	7.15	7.52	11.55	9.61
Tier 1 Cap/Risk Based Assets	13.28	12.33	12.29	14.73	15.29	12.21
Risk Based Ratio	14.22	13.11	13.18	15.77	16.18	13.08
Common Equity Tier 1 Capital Ratio	13.28	12.33	12.29	14.73	15.12	12.21
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	69.15	70.29	58.40	51.22	63.37	62.07
Loans/Assets	63.68	64.35	54.65	47.31	53.26	55.26
Securities/Assets	23.11	29.59	24.28	16.35	21.40	28.09
PROFITABILITY:						
Return on Avg Assets	0.82	0.86	0.77	0.79	0.22	1.27
Return on Avg Equity	12.29	13.74	12.18	10.57	8.39	22.78
Nonint Income/Avg Assets	0.20	0.19	0.21	0.26	0.87	0.70
Net Overhead Ratio	1.76	1.54	1.50	1.43	2.24	1.78
Efficiency Ratio	63.96	59.29	62.73	64.98	156.28	61.03
Assets (per million) per Employee	10.53	10.33	11.23	11.89	10.10	8.71
ASSET QUALITY:						
Reserves/Loans	0.99	0.92	0.98	1.08	1.34	1.55
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.44	0.43
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.27	0.23
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	2.33	2.77
YIELDS & COSTS:						
Yield on earning assets	4.19	3.12	2.67	2.55	3.08	4.42
Cost of funds	2.09	0.54	0.14	0.24	0.32	1.54
Net interest margin	2.94	2.80	2.59	2.42	2.68	3.56
Avg Earning Assets/Avg Assets	97.11	97.06	96.89	96.82	92.88	95.76

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

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,031,612	961,073	965,730	963,095	65,882	6.82
Cash and Equivalents	102,965	25,386	174,546	329,317	(71,581)	(41.01)
Securities	238,436	284,357	234,508	157,437	3,928	1.67
Loans, net	656,894	618,424	527,799	455,678	129,095	24.46
Deposit Accounts	949,961	879,796	903,817	889,716	46,144	5.11
Fed Funds & Repos	-	5,000	-	-	-	NA
Total Equity	73,236	69,618	56,549	69,297	16,687	29.51

Period Ending	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,428	8,901	3,792	6,838	636	16.77
Interest Income	21,926	31,520	12,694	21,313	9,232	72.73
Interest Expense	6,519	3,183	384	1,102	6,135	1,597.66
Net Interest Income	15,407	28,337	12,310	20,211	3,097	25.16
Prov for Loan Loss	810	825	250	(800)	560	224.00
Noninterest income	1,057	1,982	1,054	2,232	3	0.28
Gain on Sale of Securities	(10)	-	-	-	(10)	NA
Noninterest Expense	10,558	18,016	8,399	14,623	2,159	25.71
Net Operating Income	5,096	11,478	4,715	8,620	381	8.08
Income Taxes	658	2,577	923	1,782	(265)	(28.71)

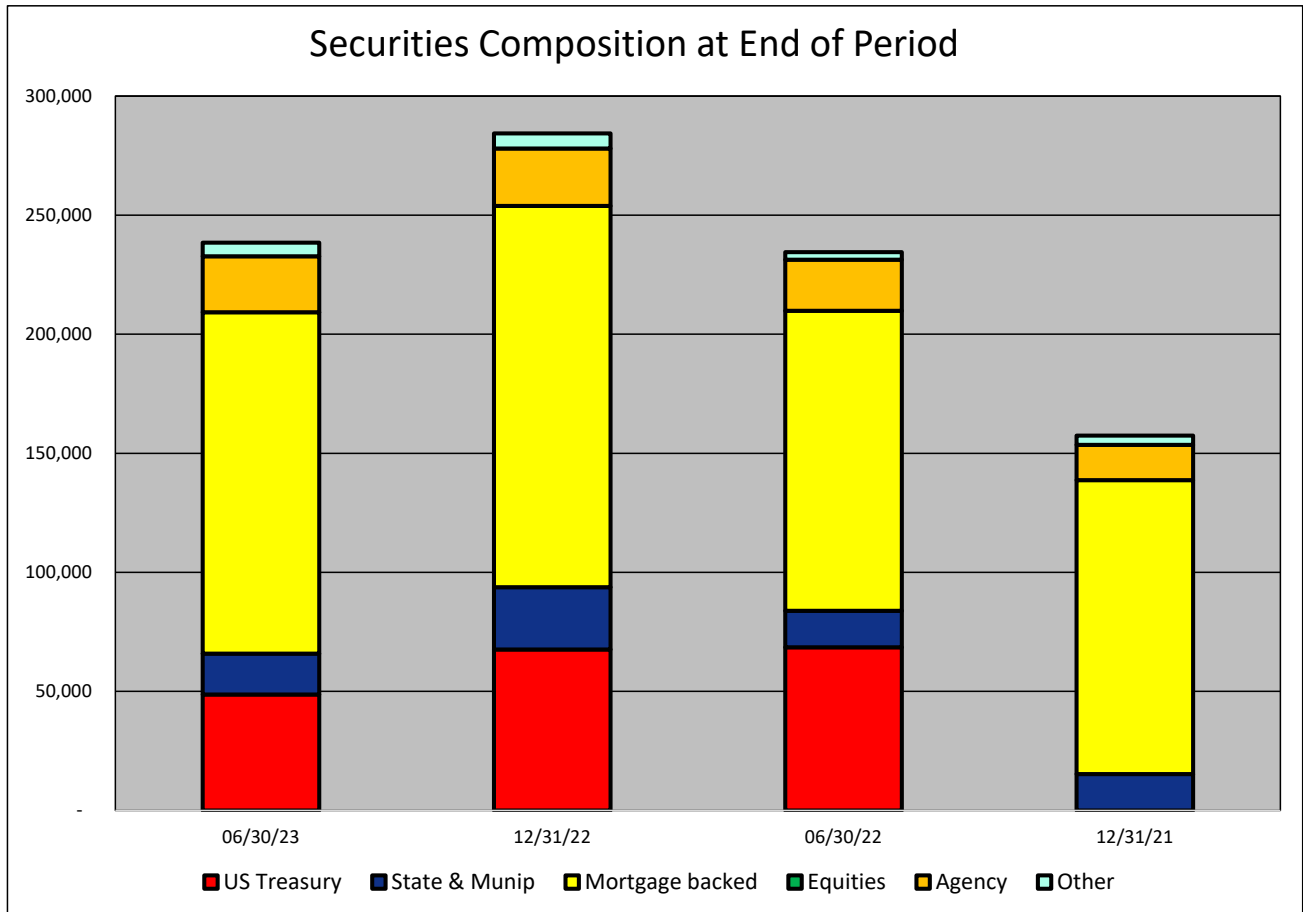


SECURITIES COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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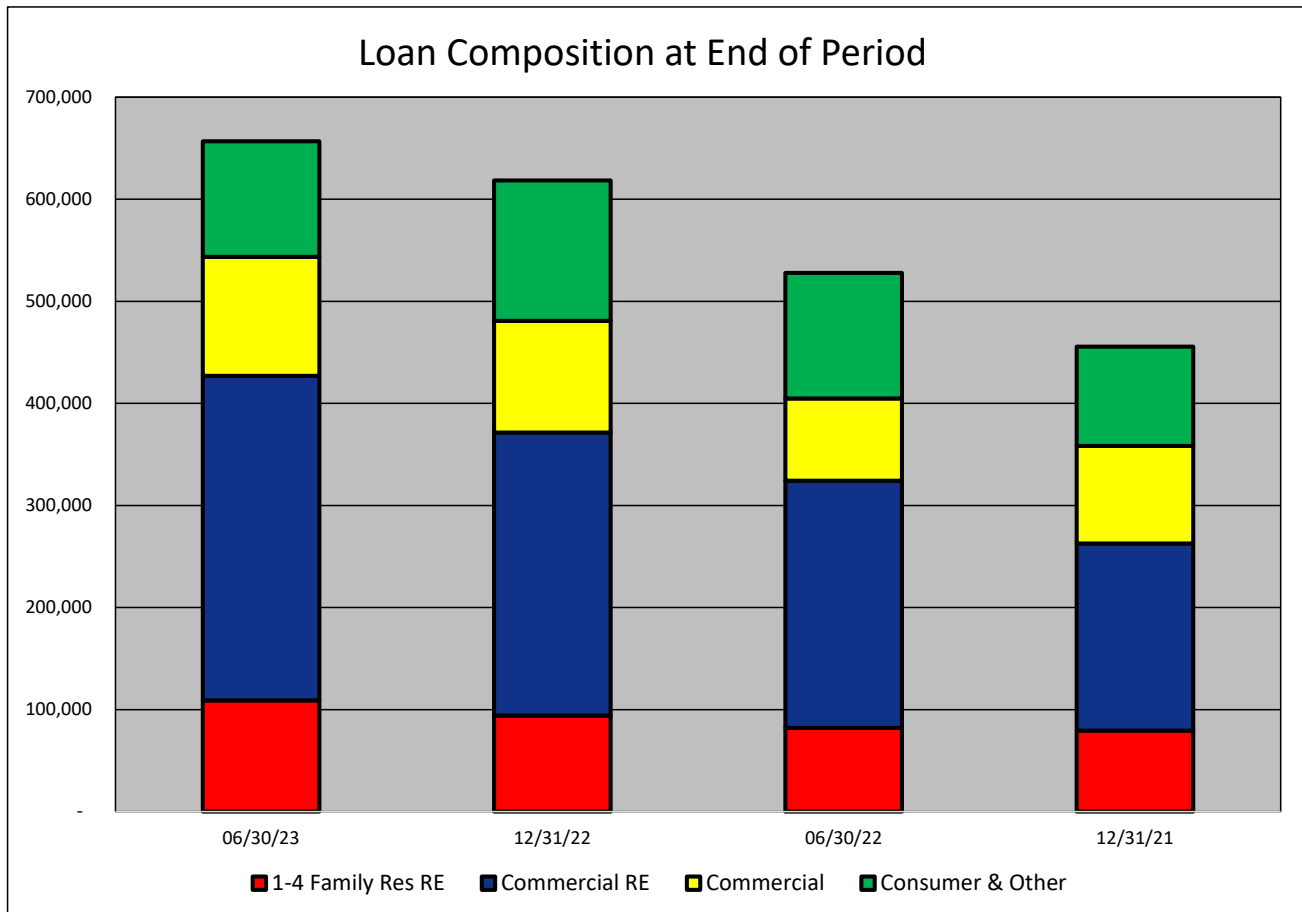
SECURITIES CATEGORY:

US Treasury	48,719	67,606	68,515	-	(19,796)	(28.89)
State & Munip	17,166	26,159	15,386	15,316	1,780	11.57
Mortgage backed	143,290	160,091	125,925	123,435	17,365	13.79
Equities	-	-	-	-	-	NA
Agency	23,564	24,109	21,421	14,754	2,143	10.00
Other	5,697	6,392	3,261	3,932	2,436	74.70
Total Securities	238,436	284,357	234,508	157,437	3,928	1.67



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

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	108,945	94,222	82,083	79,483	26,862	32.73
Commercial RE	317,951	277,133	242,157	183,163	75,794	31.30
Commercial	116,658	109,462	80,490	95,571	36,168	44.93
Consumer & Other	113,340	137,607	123,069	97,461	(9,729)	(7.91)
Loans, Net	656,894	618,424	527,799	455,678	129,095	24.46



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

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	5,688	4,919	4,919	5,756	769	15.63
Total Recoveries	33	50	22	44	11	50.00
Total Charge-offs	-	106	-	81	-	NA
Provision Expense	810	825	250	(800)	560	224.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,531	5,688	5,191	4,919	1,340	25.81

NON-PERFORMING ASSETS:

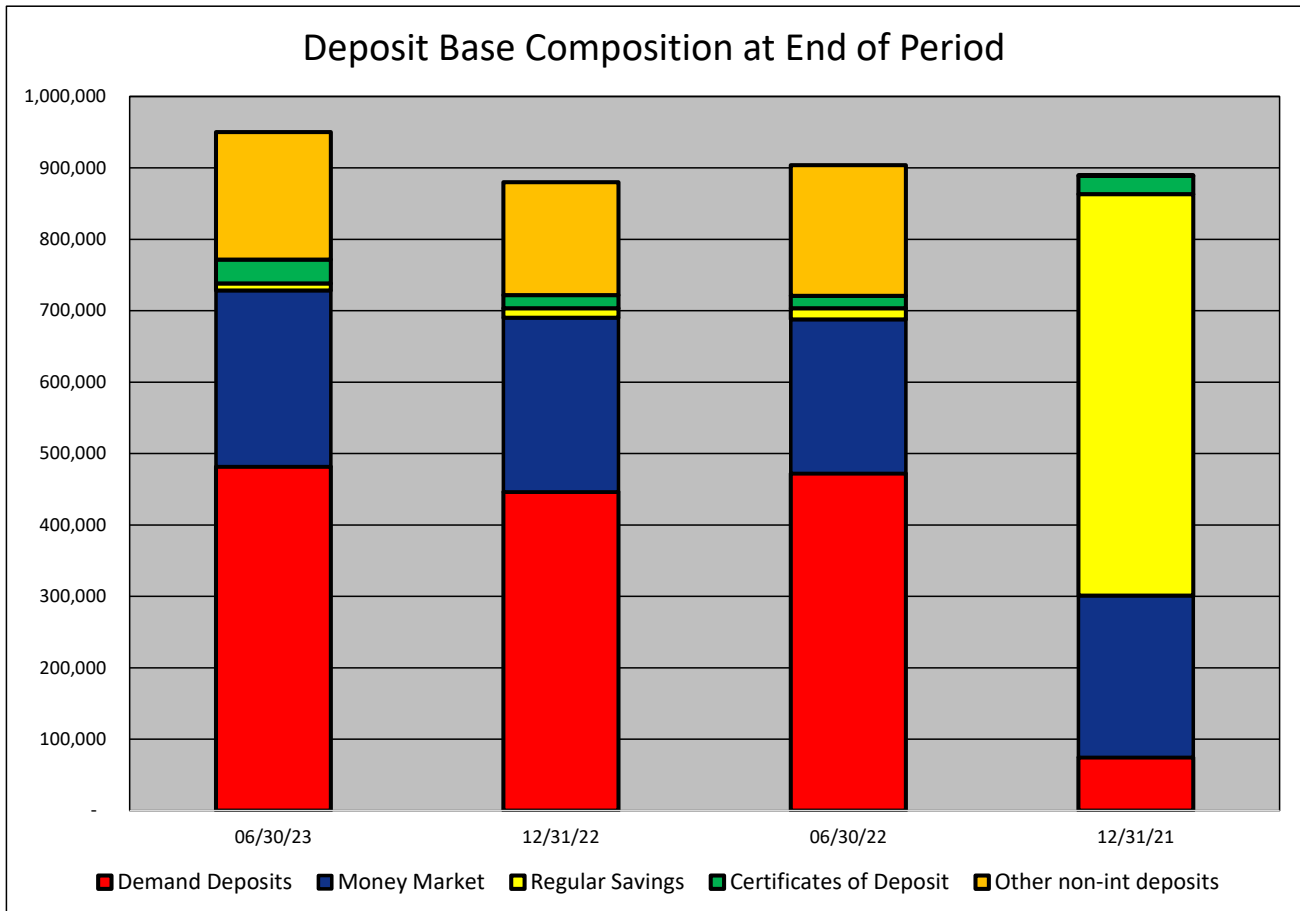
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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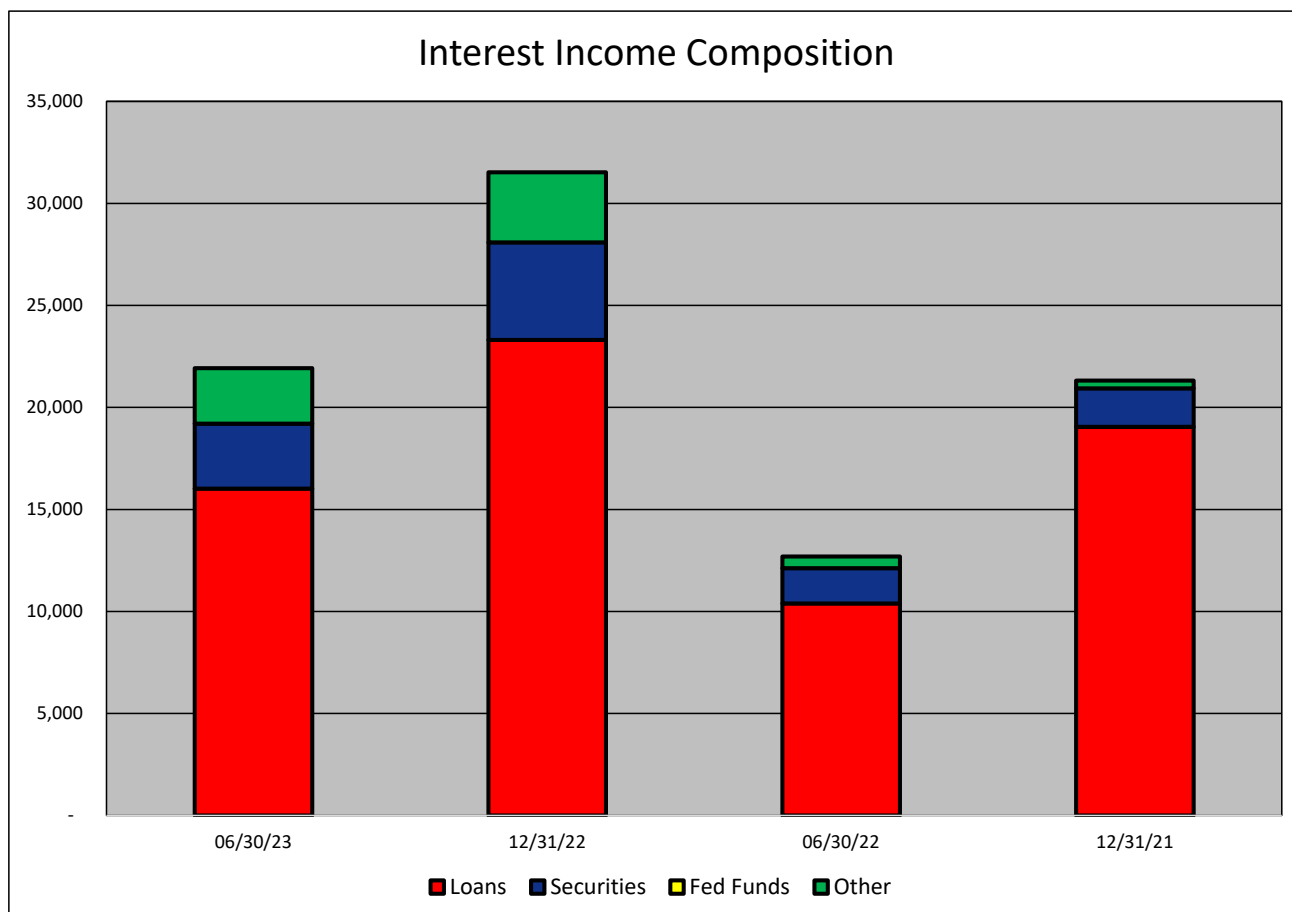
DEPOSIT BASE CATEGORY:

Demand Deposits	481,653	446,382	472,078	74,587	9,575	2.03
Money Market	246,639	243,888	215,614	226,645	31,025	14.39
Regular Savings	9,899	13,097	15,833	561,892	(5,934)	(37.48)
Certificates of Deposit	33,445	18,467	17,260	25,734	16,185	93.77
Other non-int deposits	178,325	157,962	183,032	858	(4,707)	(2.57)
Total Deposits	949,961	879,796	903,817	889,716	46,144	5.11



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

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	16,024	23,313	10,390	19,044	5,634	54.23
Securities	3,176	4,779	1,726	1,896	1,450	84.01
Fed Funds	-	-	-	-	-	NA
Other	2,726	3,428	578	373	2,148	371.63
Total Int Income	21,926	31,520	12,694	21,313	9,232	72.73

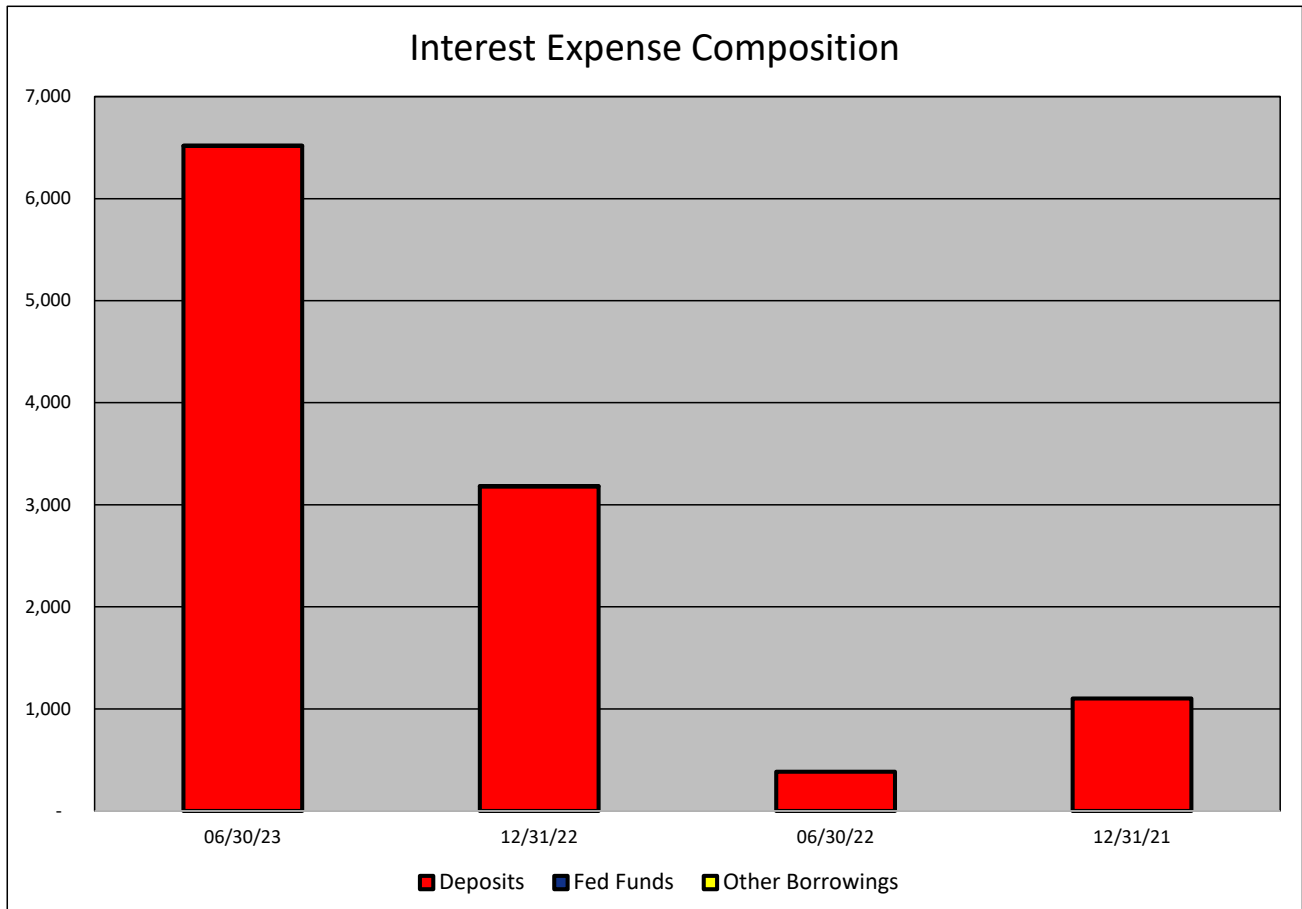


INTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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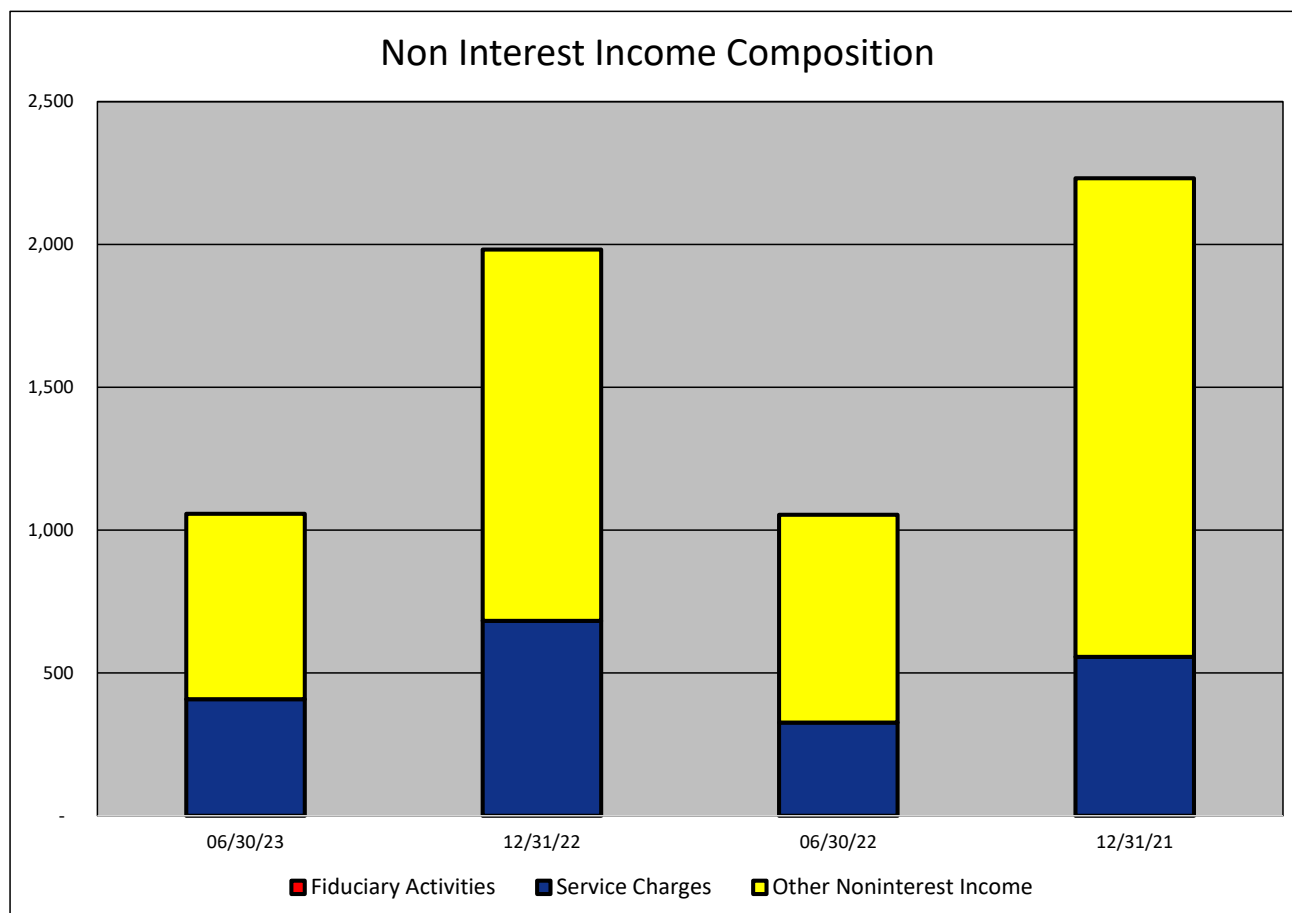
INTEREST EXPENSE CATEGORY

Deposits	6,517	3,182	384	1,102	6,133	1,597.14
Fed Funds	2	1	-	-	2	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	6,519	3,183	384	1,102	6,135	1,597.66



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

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	408	682	326	556	82	25.15
Other Noninterest Income	649	1,300	728	1,676	(79)	(10.85)
Total Nonint. Income	1,057	1,982	1,054	2,232	3	0.28

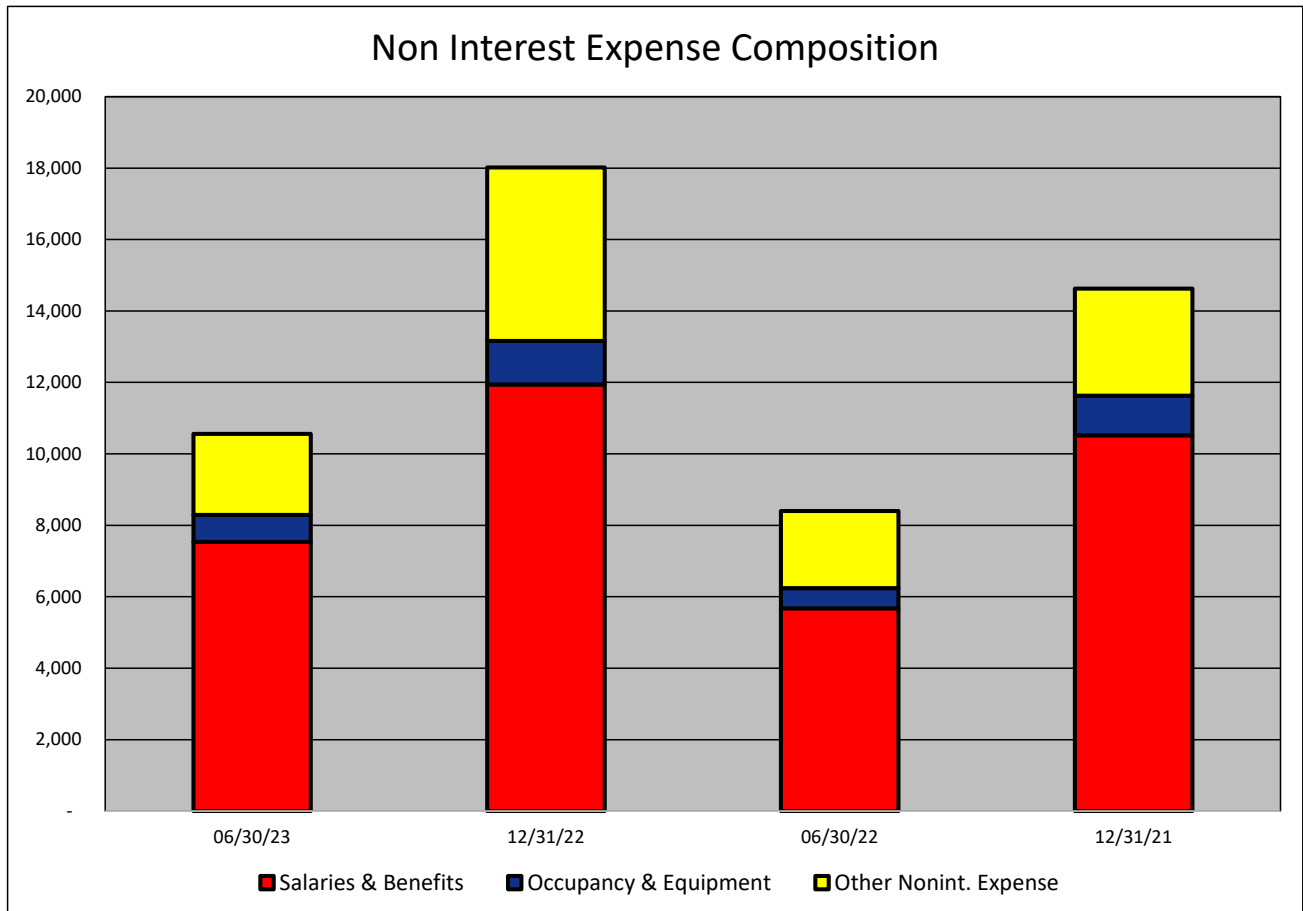


NONINTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/23	12/31/22	06/30/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	7,535	11,941	5,676	10,521	1859	32.75
Occupancy & Equipment	758	1,223	566	1,111	192	33.92
Other Nonint. Expense	2,265	4,852	2,157	2,991	108	5.01
Total Nonint. Expense	10,558	18,016	8,399	14,623	2159	25.71



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Cogent Bank	1,610,245	1,245,824	29.25
Axiom Bank, National Association	809,982	649,853	24.64
Sunrise Bank	482,499	437,804	10.21
First Bank	720,449	654,961	10.00
Bank Of Central Florida	1,031,612	965,730	6.82
Heartland National Bank	752,086	720,396	4.40
United Southern Bank	896,285	858,678	4.38
Winter Park National Bank	779,120	751,511	3.67
Citizens Bank And Trust	1,300,269	1,292,093	0.63
First National Bank Of Wauchula	87,441	88,243	(0.91)
Southstate Bank, National Association	44,928,402	46,193,356	(2.74)
Commerce Bank & Trust	169,059	173,873	(2.77)
Mainstreet Community Bank Of Florida	782,172	804,904	(2.82)
Surety Bank	206,910	215,833	(4.13)
The First National Bank Of Mount Dora	389,044	413,915	(6.01)
Crews Bank & Trust	204,054	221,133	(7.72)
Citizens First Bank	3,636,417	4,013,943	(9.41)
Wauchula State Bank	887,225	982,248	(9.67)
First Colony Bank Of Florida	271,110	302,332	(10.33)

Select Peer Average	3,154,967	3,209,823	1.97
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Cogent Bank	1,329,696	974,918	36.39
Citizens Bank And Trust	686,709	540,866	26.96
Winter Park National Bank	396,188	316,951	25.00
Bank Of Central Florida	656,894	527,799	24.46
Commerce Bank & Trust	112,662	93,570	20.40
Sunrise Bank	369,901	314,106	17.76
United Southern Bank	355,467	314,090	13.17
Axiom Bank, National Association	488,636	432,118	13.08
Southstate Bank, National Association	31,579,736	28,009,146	12.75
Wauchula State Bank	589,045	533,819	10.35
The First National Bank Of Mount Dora	108,970	98,895	10.19
First Bank	388,834	355,295	9.44
Mainstreet Community Bank Of Florida	485,726	446,287	8.84
Surety Bank	77,235	71,616	7.85
First National Bank Of Wauchula	68,014	63,087	7.81
Crews Bank & Trust	91,991	87,972	4.57
Heartland National Bank	152,235	148,548	2.48
Citizens First Bank	1,206,469	1,197,582	0.74
First Colony Bank Of Florida	169,195	177,378	(4.61)

Select Peer Average	2,069,137	1,826,529	13.03
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the six months June 30, 2023

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Citizens First Bank	8.81	12.13	17.63	18.51	17.63
Surety Bank	8.25	12.03	24.00	25.06	24.00
Axiom Bank, National Association	10.67	12.01	15.27	16.46	15.27
Wauchula State Bank	11.27	11.60	0.00	0.00	0.00
First National Bank Of Wauchula	9.76	10.98	0.00	0.00	0.00
The First National Bank Of Mount Dora	7.03	10.93	15.31	16.13	15.31
Southstate Bank, National Association	12.39	9.81	12.04	13.18	12.04
Mainstreet Community Bank Of Florida	7.50	9.75	0.00	0.00	0.00
First Colony Bank Of Florida	8.60	9.52	13.29	14.55	13.29
Sunrise Bank	7.64	9.32	0.00	0.00	0.00
Commerce Bank & Trust	5.61	9.20	12.22	13.48	12.22
Crews Bank & Trust	8.70	9.14	19.97	21.24	19.97
Cogent Bank	8.14	8.52	10.34	11.58	10.34
Bank Of Central Florida	7.10	8.52	13.28	14.22	13.28
Heartland National Bank	6.87	8.44	26.27	27.38	26.27
First Bank	7.23	8.31	14.44	15.69	14.44
United Southern Bank	3.08	8.30	15.19	16.44	15.19
Citizens Bank And Trust	0.50	7.24	12.06	13.00	12.06
Winter Park National Bank	5.21	6.81	10.65	11.63	10.65

Select Peer Average	7.60	9.61	12.21	13.08	12.21
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Cogent Bank	91.46	82.58	13.82
First National Bank Of Wauchula	88.16	77.78	6.88
Sunrise Bank	86.78	76.66	14.87
Southstate Bank, National Association	85.68	70.29	16.77
Wauchula State Bank	75.66	66.39	27.70
Commerce Bank & Trust	73.62	66.64	18.18
Bank Of Central Florida	69.15	63.68	23.11
First Colony Bank Of Florida	68.83	62.41	19.30
Axiom Bank, National Association	68.04	60.33	5.92
Mainstreet Community Bank Of Florida	67.68	62.10	25.86
Winter Park National Bank	59.92	50.85	33.23
First Bank	58.56	53.97	25.59
Citizens Bank And Trust	55.14	52.81	43.41
Crews Bank & Trust	49.77	45.08	29.23
United Southern Bank	45.28	39.66	44.93
Surety Bank	43.86	37.33	15.10
Citizens First Bank	38.05	33.18	60.57
The First National Bank Of Mount Dora	31.51	28.01	63.96
Heartland National Bank	22.18	20.24	45.30

Select Peer Average	62.07	55.26	28.09
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	193,886	3.17	37.45
Wauchula State Bank	916,933	2.09	20.02
Crews Bank & Trust	217,889	1.79	22.01
Heartland National Bank	745,363	1.75	27.10
First Colony Bank Of Florida	281,214	1.71	20.54
Cogent Bank	1,557,061	1.38	17.14
Winter Park National Bank	758,780	1.37	25.77
Citizens First Bank	3,869,205	1.34	16.70
Southstate Bank, National Association	45,189,218	1.24	10.20
Sunrise Bank	474,210	1.16	14.75
The First National Bank Of Mount Dora	388,780	1.09	15.86
First Bank	717,653	1.03	14.53
First National Bank Of Wauchula	88,650	1.02	10.91
United Southern Bank	907,512	1.02	35.75
Mainstreet Community Bank Of Florida	783,248	0.84	11.34
Bank Of Central Florida	1,078,328	0.82	12.29
Citizens Bank And Trust	1,383,370	0.76	111.31
Commerce Bank & Trust	161,632	0.60	10.09
Axiom Bank, National Association	689,784	(0.12)	(0.91)

Select Peer Average	3,179,090	1.27	22.78
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Heartland National Bank	0.27	1.03	35.43	12.13
Winter Park National Bank	0.07	1.03	43.45	26.87
Citizens First Bank	0.62	0.98	46.91	8.96
First Colony Bank Of Florida	0.10	1.67	48.04	14.27
Wauchula State Bank	0.53	1.63	48.76	3.82
Surety Bank	3.71	(0.26)	51.17	5.75
Southstate Bank, National Association	0.73	1.44	53.05	8.70
Cogent Bank	0.38	2.22	56.51	8.13
Crews Bank & Trust	0.56	1.90	57.41	9.72
First Bank	0.97	1.38	60.06	6.86
United Southern Bank	0.60	1.54	60.37	5.90
Bank Of Central Florida	0.20	1.76	63.96	10.53
Sunrise Bank	0.10	2.23	65.17	8.46
Mainstreet Community Bank Of Florida	0.31	1.90	66.46	7.82
The First National Bank Of Mount Dora	1.95	1.71	71.59	4.52
Citizens Bank And Trust	0.68	1.61	73.53	6.70
Commerce Bank & Trust	0.16	2.46	78.69	8.05
First National Bank Of Wauchula	0.35	3.67	78.73	3.12
Axiom Bank, National Association	1.00	4.00	100.25	5.23

Select Peer Average	0.70	1.78	61.03	8.71
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2023

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Commerce Bank & Trust	1.53	0.00	0.00	0.00
Bank Of Central Florida	0.99	0.00	0.00	0.00
First Colony Bank Of Florida	1.76	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	1.23	0.00	0.00	0.00
Sunrise Bank	1.28	0.00	0.00	0.00
Winter Park National Bank	1.21	0.00	0.00	0.00
Crews Bank & Trust	2.73	0.02	0.01	0.08
Citizens First Bank	1.71	0.09	0.03	0.28
The First National Bank Of Mount Dora	1.70	0.33	0.09	1.25
Citizens Bank And Trust	1.04	0.18	0.10	9.11
Cogent Bank	1.14	0.19	0.15	1.69
United Southern Bank	2.68	0.38	0.15	3.65
Heartland National Bank	1.54	0.94	0.19	2.65
First Bank	1.72	0.60	0.32	3.61
Southstate Bank, National Association	1.35	0.54	0.38	3.66
Wauchula State Bank	1.96	0.65	0.43	3.44
Surety Bank	1.29	1.32	0.49	5.62
First National Bank Of Wauchula	1.38	0.80	0.63	5.78
Axiom Bank, National Association	1.28	2.22	1.34	11.76

Select Peer Average	1.55	0.43	0.23	2.77
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	28.23	15.55	0.00	0.00	15.10
First National Bank Of Wauchula	5.66	5.35	0.00	0.00	6.88
First Bank	1.90	13.39	1.42	0.00	25.59
Commerce Bank & Trust	1.52	10.78	0.00	0.00	18.18
Southstate Bank, National Association	1.23	1.92	0.22	5.75	11.02
Wauchula State Bank	1.21	4.17	0.00	21.90	5.80
First Colony Bank Of Florida	1.04	17.15	0.00	11.37	7.92
Winter Park National Bank	0.97	13.30	0.00	20.34	12.89
Axiom Bank, National Association	0.93	28.49	0.00	0.00	5.92
Mainstreet Community Bank Of Florida	0.92	4.48	1.92	0.00	25.86
Citizens First Bank	0.89	0.29	1.33	0.00	60.57
Heartland National Bank	0.82	31.24	0.00	0.00	45.30
Crews Bank & Trust	0.77	23.85	0.00	20.23	9.00
United Southern Bank	0.77	9.70	0.00	1.27	43.66
Sunrise Bank	0.60	5.77	0.00	1.04	13.83
The First National Bank Of Mount Dora	0.46	1.17	0.00	0.00	63.96
Bank Of Central Florida	0.43	9.55	0.00	0.00	23.11
Citizens Bank And Trust	0.36	1.03	0.00	0.00	43.41
Cogent Bank	0.13	2.94	0.00	0.00	13.82

Select Peer Average	2.57	10.53	0.26	4.31	23.78
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Cogent Bank	81.63	0.35	0.00	0.09
First National Bank Of Wauchula	76.71	1.41	0.00	0.00
Sunrise Bank	75.68	2.05	0.00	0.00
Southstate Bank, National Association	69.24	1.18	0.00	4.70
Commerce Bank & Trust	65.62	0.46	0.00	0.00
Wauchula State Bank	65.09	1.00	0.00	0.00
Bank Of Central Florida	63.04	1.47	0.00	0.02
First Colony Bank Of Florida	61.31	0.54	0.00	0.00
Mainstreet Community Bank Of Florida	61.25	2.20	0.00	0.01
Axiom Bank, National Association	59.55	2.26	0.00	0.15
First Bank	53.04	2.03	0.00	0.00
Citizens Bank And Trust	52.26	1.29	0.00	0.00
Winter Park National Bank	50.23	0.40	0.00	0.00
Crews Bank & Trust	43.85	1.87	0.00	0.00
United Southern Bank	38.60	1.14	0.00	0.00
Surety Bank	36.85	0.95	0.00	0.00
Citizens First Bank	32.29	1.61	0.00	0.40
The First National Bank Of Mount Dora	27.53	1.27	0.00	0.00
Heartland National Bank	19.90	0.54	0.00	0.00

Select Peer Average	54.40	1.26	0.00	0.28
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Crews Bank & Trust	46.94	53.06	100.00	0.00	0.00
Sunrise Bank	43.86	52.96	96.82	0.00	3.18
Surety Bank	40.38	52.55	92.93	1.79	5.28
First Bank	39.81	60.19	100.00	0.00	0.00
The First National Bank Of Mount Dora	39.08	57.42	96.50	0.00	3.50
Wauchula State Bank	38.87	60.54	99.42	0.56	0.02
First Colony Bank Of Florida	38.35	61.65	100.00	0.00	0.00
Citizens Bank And Trust	38.00	59.23	97.23	1.29	1.48
Bank Of Central Florida	36.77	63.23	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	35.94	64.06	100.00	0.00	0.00
First National Bank Of Wauchula	32.41	67.59	100.00	0.00	0.00
Southstate Bank, National Association	30.67	66.73	97.40	1.54	1.06
Axiom Bank, National Association	29.30	70.70	100.00	0.00	0.00
Cogent Bank	29.02	69.96	98.98	0.00	1.02
Commerce Bank & Trust	28.72	68.40	97.13	0.97	1.90
United Southern Bank	27.64	63.64	91.28	0.00	8.72
Winter Park National Bank	27.47	62.40	89.87	3.34	6.80
Heartland National Bank	25.44	73.19	98.64	1.36	0.00
Citizens First Bank	19.81	76.54	96.36	3.64	0.00

Select Peer Average	34.13	63.37	97.50	0.76	1.74
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	5.73	0.79	5.22	91.01
Axiom Bank, National Association	6.07	2.58	4.29	92.94
Cogent Bank	5.89	2.90	4.16	100.50
Wauchula State Bank	4.28	0.67	3.91	98.66
Surety Bank	4.61	1.26	3.80	76.70
Crews Bank & Trust	4.08	0.70	3.73	98.82
Southstate Bank, National Association	4.55	1.34	3.70	90.22
Sunrise Bank	5.14	2.62	3.56	97.66
Heartland National Bank	4.44	1.37	3.49	96.78
First Colony Bank Of Florida	4.33	0.96	3.49	98.87
Mainstreet Community Bank Of Florida	4.16	1.67	3.18	94.64
Commerce Bank & Trust	4.45	2.07	3.15	98.95
First Bank	4.14	1.77	3.07	95.07
The First National Bank Of Mount Dora	3.36	0.74	2.95	98.74
Bank Of Central Florida	4.19	2.09	2.94	97.11
United Southern Bank	3.52	0.96	2.87	101.73
Citizens First Bank	3.53	1.07	2.75	97.39
Winter Park National Bank	3.99	2.20	2.53	97.53
Citizens Bank And Trust	3.43	1.56	2.51	96.10

Select Peer Average	4.42	1.54	3.56	95.76
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