

Sunrise Bank

Orlando, FL

Established

8/1/2005

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 three months ended March 31, 2023

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	44,902,537
Citizens First Bank	3,742,550
Cogent Bank	1,538,946
Citizens Bank And Trust	1,329,359
Bank Of Central Florida	1,074,023
United Southern Bank	929,534
Wauchula State Bank	903,798
Mainstreet Community Bank Of Florida	765,869
Heartland National Bank	747,606
First Bank	732,456
Winter Park National Bank	717,750
Axiom Bank, National Association	673,161
Sunrise Bank	469,766
The First National Bank Of Mount Dora	389,434
First Colony Bank Of Florida	278,478
Crews Bank & Trust	222,161
Surety Bank	194,892
Commerce Bank & Trust	159,450
First National Bank Of Wauchula	88,168

Institution name	Return on Avg Assets (%)
Surety Bank	3.12
Wauchula State Bank	2.40
Crews Bank & Trust	1.91
First Colony Bank Of Florida	1.83
Heartland National Bank	1.75
Cogent Bank	1.43
Citizens First Bank	1.42
Southstate Bank, National Association	1.33
Winter Park National Bank	1.31
Sunrise Bank	1.27
The First National Bank Of Mount Dora	1.12
First National Bank Of Wauchula	1.03
United Southern Bank	1.02
First Bank	0.98
Mainstreet Community Bank Of Florida	0.88
Commerce Bank & Trust	0.87
Bank Of Central Florida	0.83
Citizens Bank And Trust	0.82
Axiom Bank, National Association	(0.07)

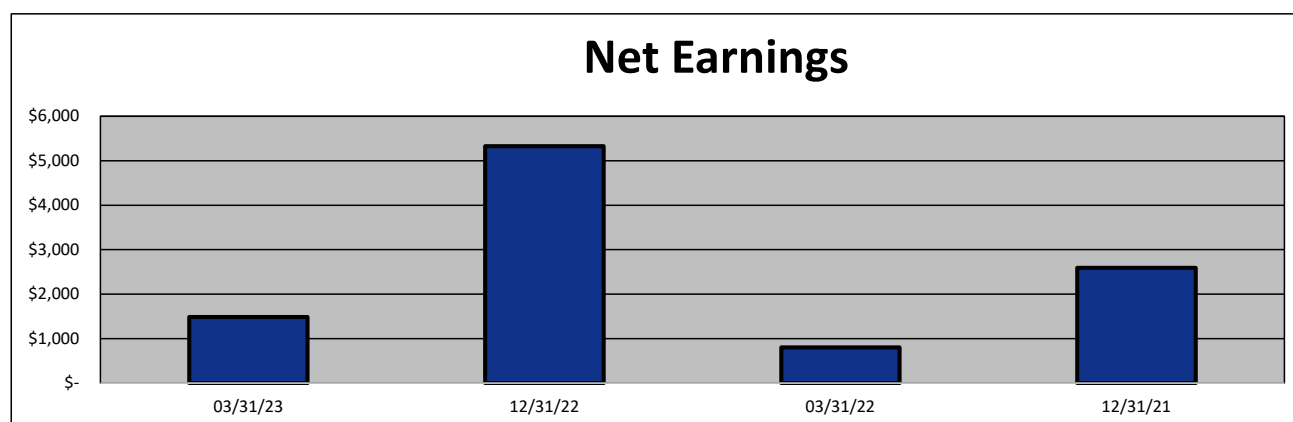
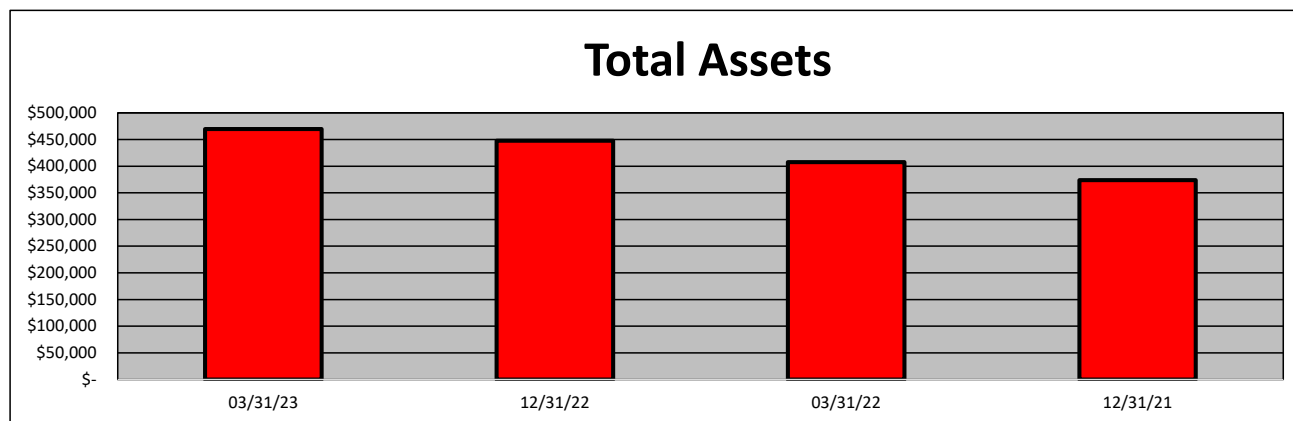
EXECUTIVE SUMMARY - Sunrise Bank
(Percentage)

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.17	8.12	8.88	9.57	9.92	7.77
Leverage Ratio	9.63	9.44	9.84	9.44	11.01	9.45
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.60	12.08
Risk Based Ratio	0.00	0.00	0.00	0.00	19.49	12.95
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.60	12.08
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	89.97	88.99	71.28	75.65	60.06	62.33
Loans/Assets	78.96	79.97	64.13	66.97	49.99	55.19
Securities/Assets	16.54	15.82	11.48	10.48	20.52	28.58
PROFITABILITY:						
Return on Avg Assets	1.27	1.22	0.81	0.76	0.23	1.33
Return on Avg Equity	15.90	15.03	8.91	8.32	6.95	23.43
Nonint Income/Avg Assets	0.11	0.10	0.10	0.18	0.88	0.69
Net Overhead Ratio	2.21	1.99	2.04	2.09	2.15	1.75
Efficiency Ratio	61.42	56.85	67.71	69.14	136.11	59.09
Assets (per million) per Employee	8.70	7.85	8.15	7.79	10.18	8.67
ASSET QUALITY:						
Allowance/Loans	1.28	1.26	1.21	1.18	1.39	1.53
Nonperforming Loans/Total Loans	0.00	0.00	0.18	0.18	0.53	0.46
Nonperforming Assets/Total Assets	0.00	0.00	0.11	0.12	0.32	0.26
Adjusted Texas Ratio	0.00	0.00	1.18	1.20	2.37	2.69
YIELDS & COSTS:						
Yield on earning assets	5.07	4.11	3.35	3.47	2.93	4.30
Cost of funds	2.26	0.83	0.41	0.52	0.30	1.28
Net interest margin	3.75	3.65	3.11	3.17	2.55	3.66
Avg Earning Assets/Avg Assets	97.76	97.90	98.09	97.65	91.48	95.47

SELECTED FINANCIAL DATA - Sunrise Bank
(Dollars in Thousands)

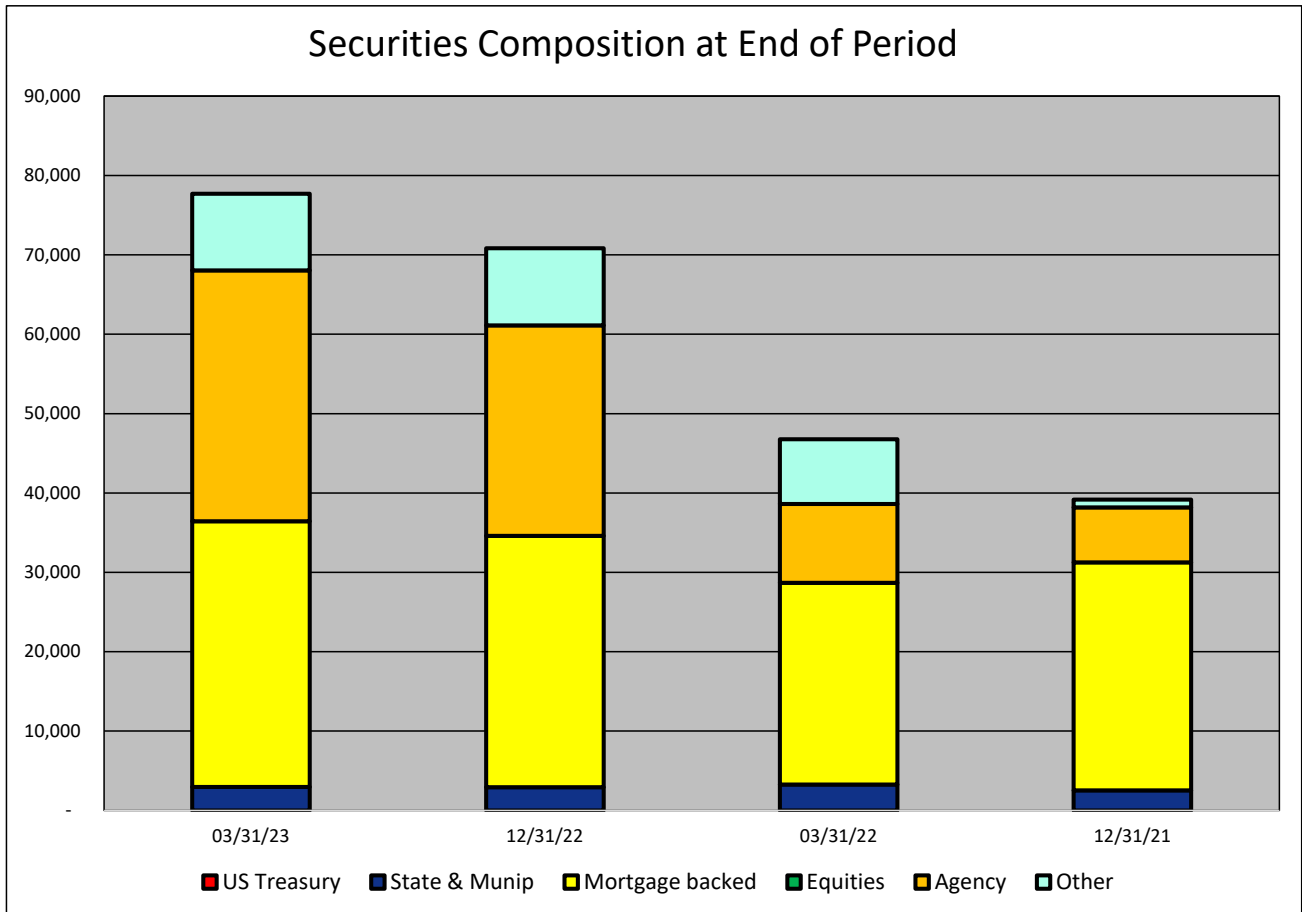
As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	469,766	447,727	407,599	373,745	62,167	15.25
Cash and Equivalents	11,207	10,559	95,733	80,654	(84,526)	(88.29)
Securities	77,703	70,820	46,781	39,174	30,922	66.10
Loans, net	370,928	358,036	261,403	250,312	109,525	41.90
Deposit Accounts	412,275	402,338	366,705	330,872	45,570	12.43
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	38,372	36,372	36,179	35,759	2,193	6.06

Period Ending	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,486	5,326	801	2,594	685	85.52
Interest Income	5,782	17,527	3,247	11,593	2,535	78.07
Interest Expense	1,508	1,968	231	1,017	1,277	552.81
Net Interest Income	4,274	15,559	3,016	10,576	1,258	41.71
Prov for Credit Losses	208	1,565	200	850	8	4.00
Noninterest income	123	432	94	617	29	30.85
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,703	9,100	2,109	7,749	594	28.17
Net Operating Income	1,486	5,326	801	2,594	685	85.52
Income Taxes	-	-	-	-	-	NA



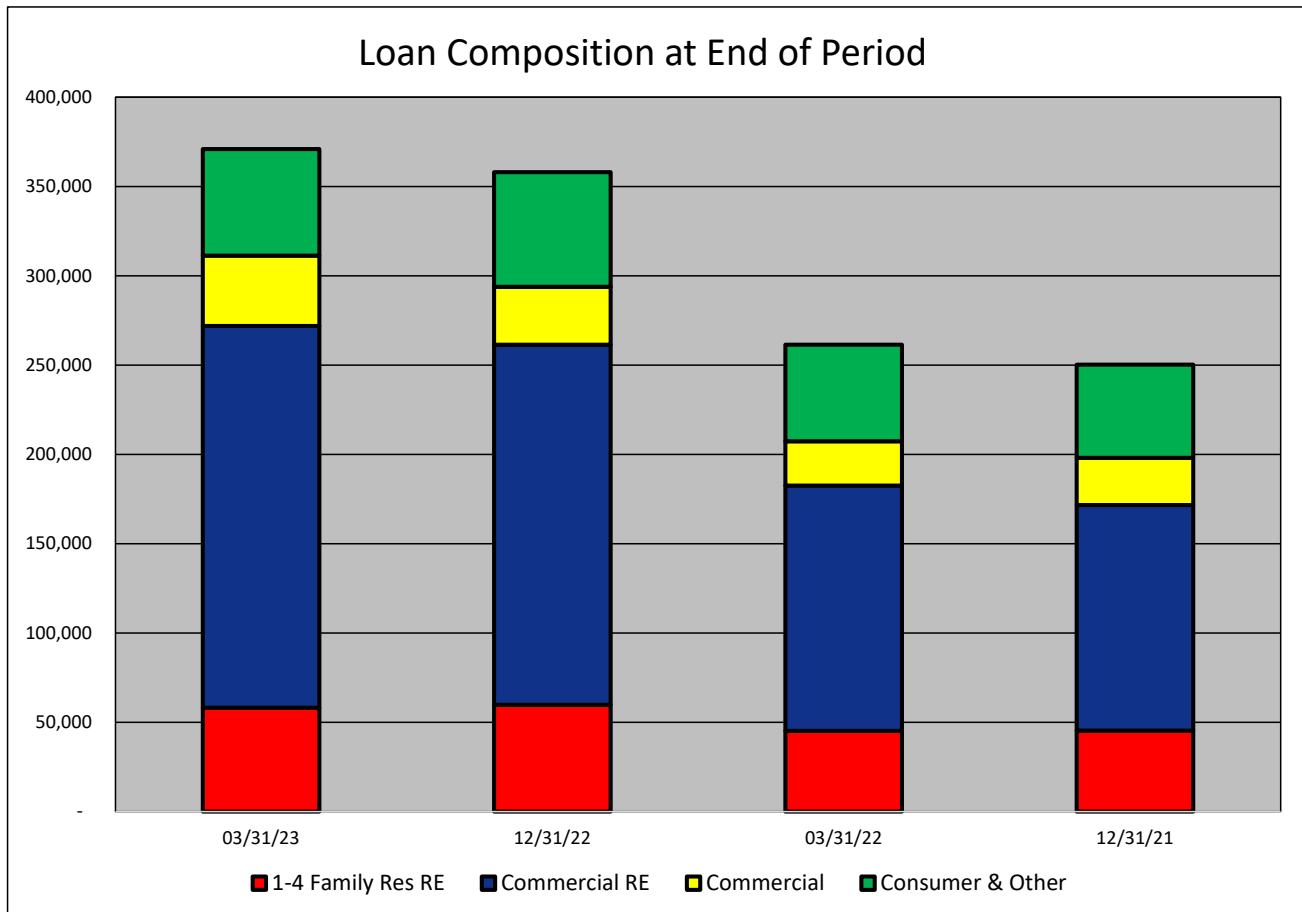
SECURITIES COMPOSITION - Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	2,955	2,919	3,270	2,535	(315)	(9.63)
Mortgage backed	33,471	31,676	25,405	28,727	8,066	31.75
Equities	-	-	-	-	-	NA
Agency	31,621	26,509	9,951	6,913	21,670	217.77
Other	9,656	9,716	8,155	999	1,501	18.41
Total Securities	77,703	70,820	46,781	39,174	30,922	66.10



LOAN PORTFOLIO COMPOSITION - Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	58,152	59,824	45,208	45,324	12,944	28.63
Commercial RE	213,829	201,609	137,404	126,269	76,425	55.62
Commercial	39,284	32,437	24,694	26,481	14,590	59.08
Consumer & Other	59,663	64,166	54,097	52,238	5,566	10.29
Loans, Net	370,928	358,036	261,403	250,312	109,525	41.90



LOAN PORTFOLIO QUALITY - Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	4,524	2,956	2,956	1,986	1,568	53.04
Total Recoveries	-	3	-	120	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	208	1,565	200	850	8	4.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,732	4,524	3,156	2,956	1,576	49.94

NON-PERFORMING ASSETS:

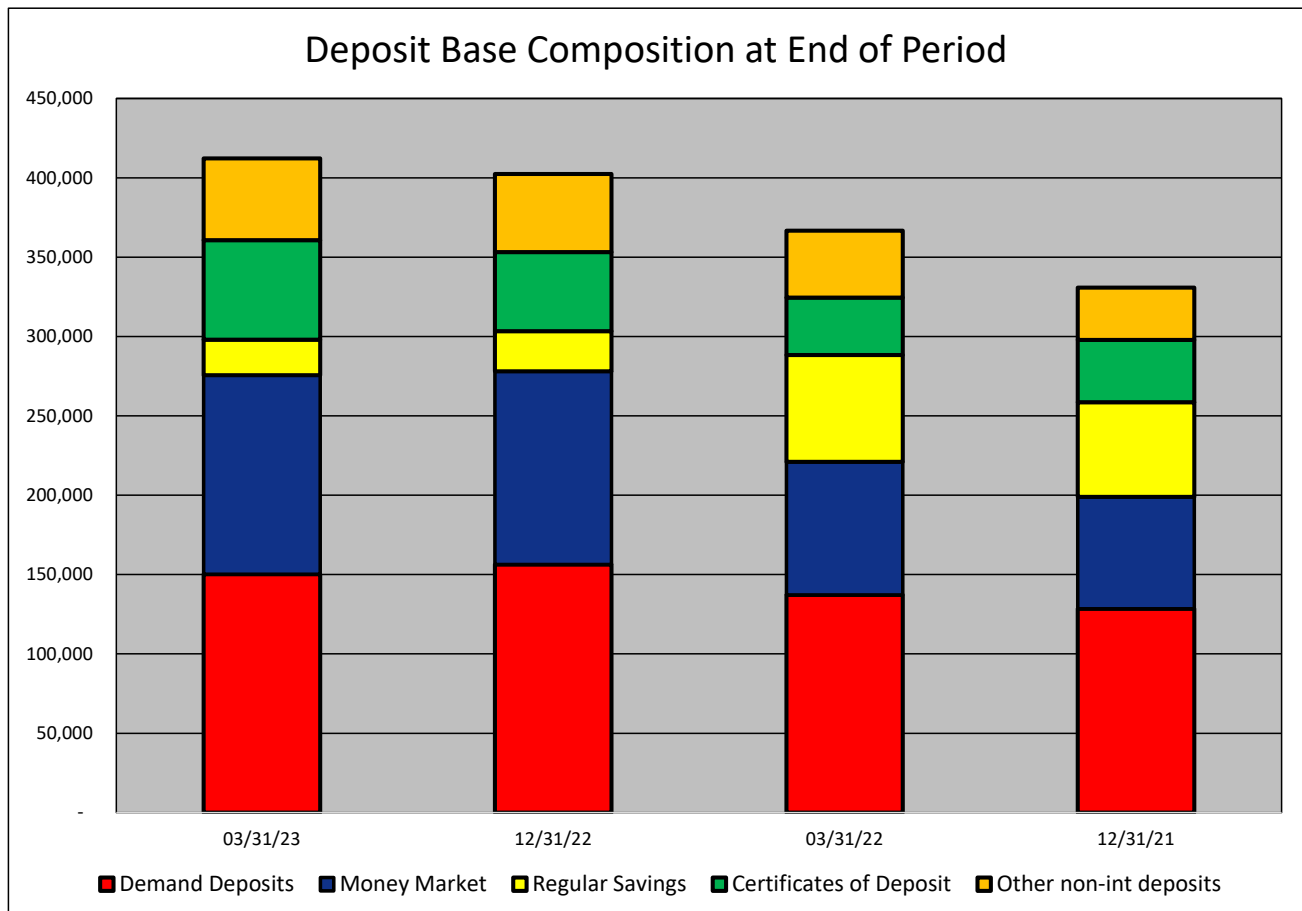
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	463	463	(463)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	463	463	(463)	(100.00)

DEPOSIT BASE COMPOSITION - Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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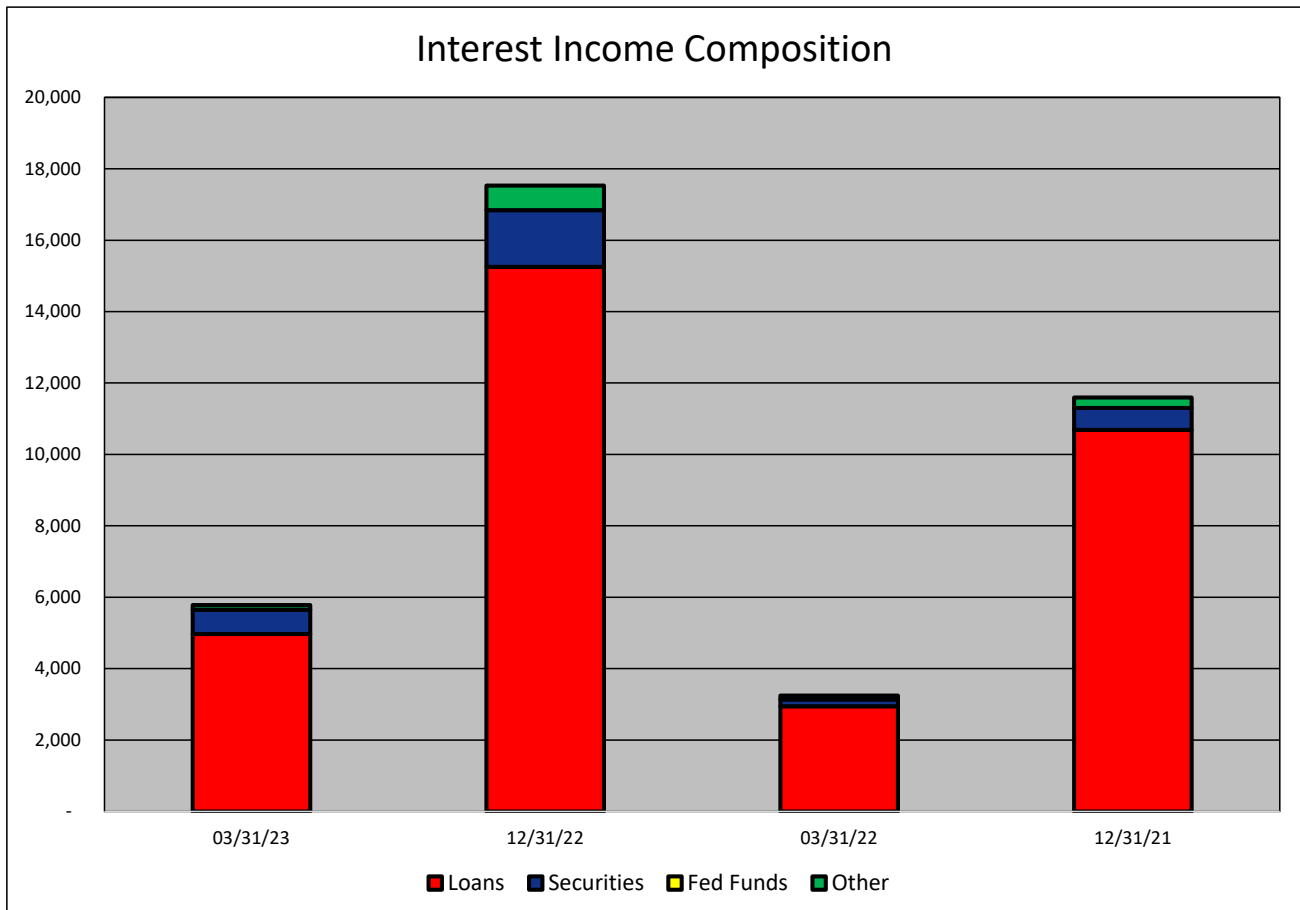
DEPOSIT BASE CATEGORY:

Demand Deposits	150,152	156,400	137,114	128,477	13,038	9.51
Money Market	125,408	121,732	83,850	70,525	41,558	49.56
Regular Savings	22,434	25,241	67,373	59,556	(44,939)	(66.70)
Certificates of Deposit	62,649	49,824	36,157	39,340	26,492	73.27
Other non-int deposits	51,632	49,141	42,211	32,974	9,421	22.32
Total Deposits	412,275	402,338	366,705	330,872	45,570	12.43



INTEREST INCOME COMPOSITION- Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,970	15,251	2,948	10,691	2,022	68.59
Securities	684	1,593	190	609	494	260.00
Fed Funds	-	-	-	-	-	NA
Other	128	683	109	293	19	17.43
Total Int Income	5,782	17,527	3,247	11,593	2,535	78.07

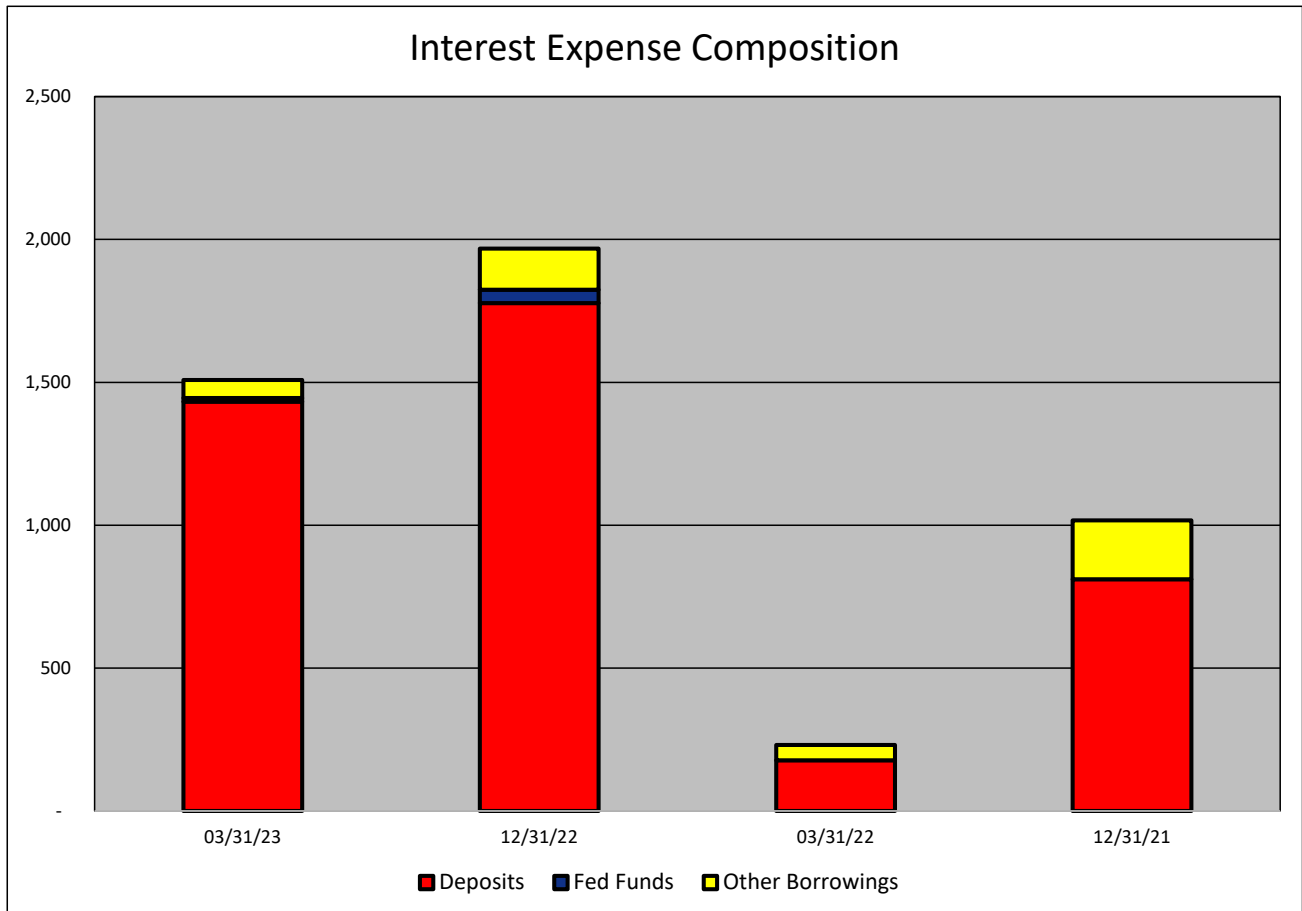


INTEREST EXPENSE COMPOSITION- Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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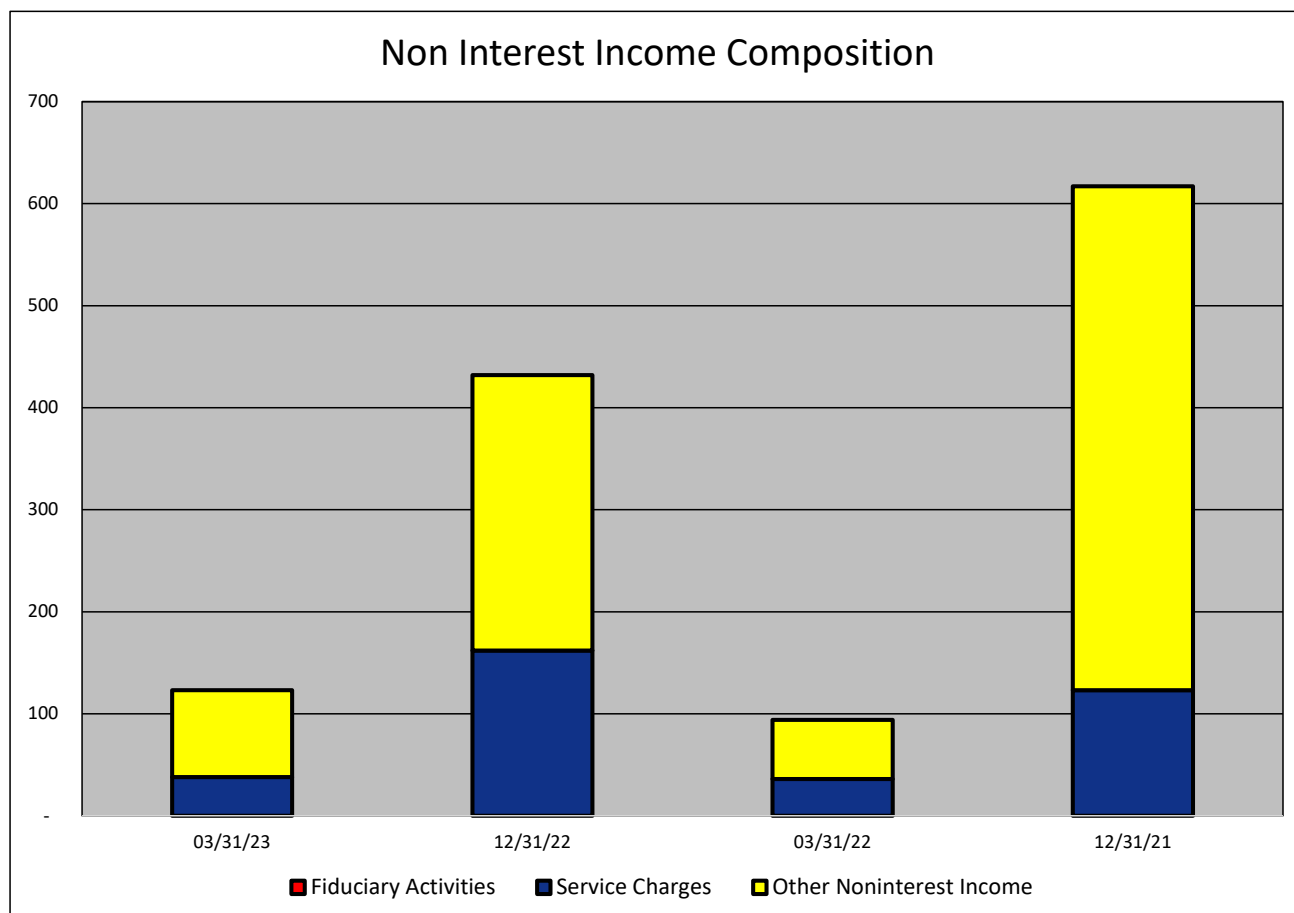
INTEREST EXPENSE CATEGORY

Deposits	1,432	1,777	177	811	1,255	709.04
Fed Funds	13	47	-	-	13	NA
Other Borrowings	63	144	54	206	9	16.67
Total Int Expense	1,508	1,968	231	1,017	1,277	552.81



NONINTEREST INCOME COMPOSITION- Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	38	162	36	123	2	5.56
Other Noninterest Income	85	270	58	494	27	46.55
Total Nonint. Income	123	432	94	617	29	30.85

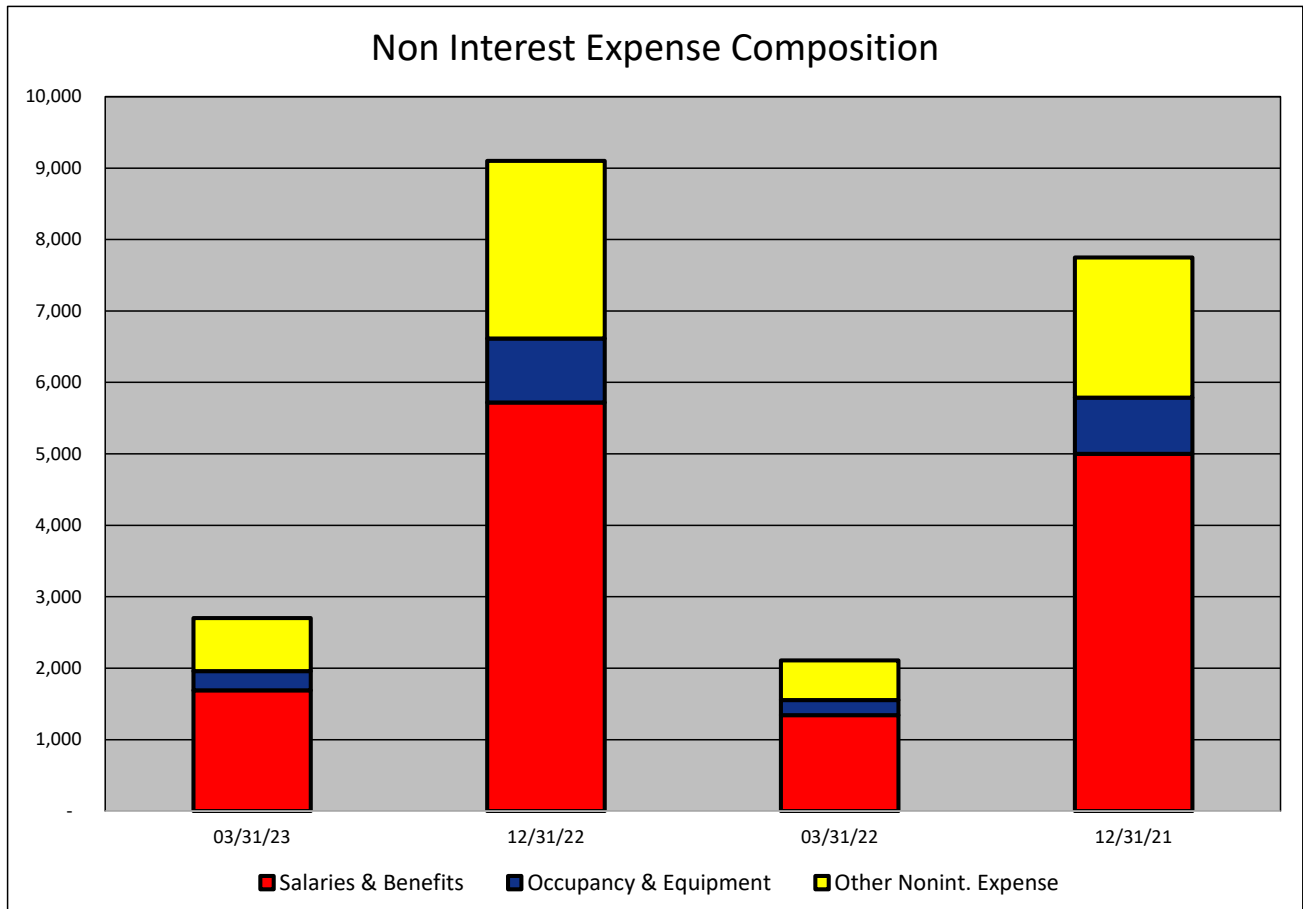


NONINTEREST EXPENSE COMPOSITION- Sunrise Bank
(Dollars in Thousands)

As of:	03/31/23	12/31/22	03/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,690	5,718	1,341	5,000	349	26.03
Occupancy & Equipment	268	898	212	788	56	26.42
Other Nonint. Expense	745	2,484	556	1,961	189	33.99
Total Nonint. Expense	2,703	9,100	2,109	7,749	594	28.17



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Cogent Bank	1,538,946	1,243,617	23.75
Sunrise Bank	469,766	407,599	15.25
First Bank	732,456	647,856	13.06
Heartland National Bank	747,606	674,869	10.78
United Southern Bank	929,534	840,015	10.66
Bank Of Central Florida	1,074,023	1,009,599	6.38
Axiom Bank, National Association	673,161	637,467	5.60
Citizens Bank And Trust	1,329,359	1,265,143	5.08
The First National Bank Of Mount Dora	389,434	382,657	1.77
Mainstreet Community Bank Of Florida	765,869	770,263	(0.57)
First National Bank Of Wauchula	88,168	89,224	(1.18)
Southstate Bank, National Association	44,902,537	46,182,119	(2.77)
Crews Bank & Trust	222,161	233,183	(4.73)
Surety Bank	194,892	204,905	(4.89)
Winter Park National Bank	717,750	759,789	(5.53)
First Colony Bank Of Florida	278,478	297,707	(6.46)
Wauchula State Bank	903,798	966,999	(6.54)
Citizens First Bank	3,742,550	4,013,670	(6.75)
Commerce Bank & Trust	159,450	178,053	(10.45)

Select Peer Average	3,150,523	3,200,249	2.23
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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	1,272,481	880,061	44.59
Sunrise Bank	370,928	261,403	41.90
Winter Park National Bank	394,592	295,385	33.59
Bank Of Central Florida	637,339	493,906	29.04
Citizens Bank And Trust	647,494	512,400	26.36
Commerce Bank & Trust	113,616	93,789	21.14
Southstate Bank, National Association	30,723,431	26,686,803	15.13
Axiom Bank, National Association	465,046	406,646	14.36
United Southern Bank	345,323	302,098	14.31
Crews Bank & Trust	94,840	83,391	13.73
The First National Bank Of Mount Dora	107,842	97,306	10.83
First Bank	390,000	354,896	9.89
Citizens First Bank	1,229,004	1,119,268	9.80
Mainstreet Community Bank Of Florida	486,019	444,996	9.22
Surety Bank	78,894	73,172	7.82
Wauchula State Bank	555,849	523,101	6.26
First National Bank Of Wauchula	65,968	64,938	1.59
Heartland National Bank	150,657	148,480	1.47
First Colony Bank Of Florida	170,284	181,013	(5.93)

Select Peer Average	2,015,769	1,738,055	16.06
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2023

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	12.88	13.05	16.20	17.45	16.20
Citizens First Bank	8.76	11.58	17.07	17.91	17.07
Surety Bank	8.59	11.18	22.57	23.57	22.57
The First National Bank Of Mount Dora	7.27	10.74	15.19	16.03	15.19
First National Bank Of Wauchula	9.43	10.47	0.00	0.00	0.00
Wauchula State Bank	10.67	10.36	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	7.91	9.84	0.00	0.00	0.00
Commerce Bank & Trust	6.21	9.79	12.25	13.50	12.25
Southstate Bank, National Association	12.30	9.70	11.93	12.99	11.93
Sunrise Bank	8.17	9.63	0.00	0.00	0.00
Crews Bank & Trust	8.25	8.83	19.84	21.10	19.84
First Colony Bank Of Florida	8.43	8.77	13.22	14.47	13.22
Cogent Bank	8.14	8.52	10.28	11.52	10.28
First Bank	7.13	8.44	14.23	15.49	14.23
Bank Of Central Florida	6.83	8.41	11.99	12.81	11.99
United Southern Bank	2.96	8.11	15.52	16.78	15.52
Heartland National Bank	6.59	7.88	25.14	26.22	25.14
Citizens Bank And Trust	1.39	7.17	12.36	13.31	12.36
Winter Park National Bank	5.71	7.02	11.77	12.87	11.77

Select Peer Average	7.77	9.45	12.08	12.95	12.08
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2023

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Cogent Bank	94.34	82.69	13.96
Sunrise Bank	89.97	78.96	16.54
Axiom Bank, National Association	87.91	69.08	7.13
First National Bank Of Wauchula	84.38	74.82	7.03
Southstate Bank, National Association	84.15	68.42	17.36
Commerce Bank & Trust	82.35	71.25	19.74
Mainstreet Community Bank Of Florida	69.42	63.46	27.66
Wauchula State Bank	69.30	61.50	27.87
First Colony Bank Of Florida	67.26	61.15	19.66
Bank Of Central Florida	64.22	59.34	22.90
Winter Park National Bank	58.50	54.98	37.06
First Bank	57.72	53.25	23.64
Citizens Bank And Trust	52.34	48.71	43.96
Crews Bank & Trust	46.67	42.69	28.72
Surety Bank	44.33	40.48	16.05
United Southern Bank	42.16	37.15	44.68
Citizens First Bank	37.22	32.84	60.58
The First National Bank Of Mount Dora	30.12	27.69	64.78
Heartland National Bank	21.84	20.15	43.68

Select Peer Average	62.33	55.19	28.58
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	198,752	3.12	38.47
Wauchula State Bank	951,041	2.40	24.45
Crews Bank & Trust	223,813	1.91	24.23
First Colony Bank Of Florida	292,364	1.83	22.90
Heartland National Bank	751,620	1.75	28.19
Cogent Bank	1,525,136	1.43	17.90
Citizens First Bank	3,907,881	1.42	18.09
Southstate Bank, National Association	44,937,452	1.33	10.97
Winter Park National Bank	741,288	1.31	24.11
Sunrise Bank	466,370	1.27	15.90
The First National Bank Of Mount Dora	389,566	1.12	16.43
First National Bank Of Wauchula	89,720	1.03	11.31
United Southern Bank	906,302	1.02	36.97
First Bank	703,578	0.98	13.71
Mainstreet Community Bank Of Florida	776,768	0.88	11.73
Commerce Bank & Trust	156,844	0.87	14.24
Bank Of Central Florida	1,073,845	0.83	12.44
Citizens Bank And Trust	1,381,020	0.82	103.72
Axiom Bank, National Association	661,998	(0.07)	(0.54)

Select Peer Average	3,165,019	1.33	23.43
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2023

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Heartland National Bank	0.26	1.04	35.90	12.67
Wauchula State Bank	0.50	1.45	43.00	3.70
Winter Park National Bank	0.07	1.05	43.74	25.63
First Colony Bank Of Florida	0.07	1.60	44.96	14.66
Citizens First Bank	0.57	1.00	46.07	9.20
Surety Bank	3.60	(0.29)	50.59	5.27
Southstate Bank, National Association	0.71	1.45	51.67	8.83
Crews Bank & Trust	0.55	1.82	54.72	9.26
Cogent Bank	0.35	2.25	55.64	8.10
Bank Of Central Florida	0.22	1.61	58.79	11.55
First Bank	1.09	1.25	58.83	7.18
United Southern Bank	0.59	1.51	59.95	6.20
Sunrise Bank	0.11	2.21	61.42	8.70
Mainstreet Community Bank Of Florida	0.33	1.90	65.91	7.51
The First National Bank Of Mount Dora	1.85	1.67	70.72	4.81
Commerce Bank & Trust	0.18	2.43	72.54	7.25
Citizens Bank And Trust	0.67	1.61	72.74	7.00
First National Bank Of Wauchula	0.34	3.56	78.31	3.15
Axiom Bank, National Association	1.03	4.06	97.30	4.16

Select Peer Average	0.69	1.75	59.09	8.67
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2023

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Commerce Bank & Trust	1.50	0.00	0.00	0.00
Bank Of Central Florida	0.97	0.00	0.00	0.00
First Colony Bank Of Florida	1.73	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	1.22	0.00	0.00	0.00
Sunrise Bank	1.28	0.00	0.00	0.00
Winter Park National Bank	1.22	0.00	0.00	0.00
Crews Bank & Trust	2.65	0.02	0.01	0.09
Citizens First Bank	1.66	0.08	0.04	0.38
Citizens Bank And Trust	1.06	0.20	0.10	4.99
The First National Bank Of Mount Dora	1.73	0.36	0.10	1.30
United Southern Bank	2.68	0.37	0.14	3.44
Heartland National Bank	1.49	0.97	0.20	2.84
Cogent Bank	1.16	0.31	0.25	2.78
Southstate Bank, National Association	1.21	0.41	0.29	2.69
First Bank	1.69	0.60	0.32	3.65
Wauchula State Bank	2.02	0.66	0.41	3.43
Surety Bank	1.25	1.31	0.53	5.82
First National Bank Of Wauchula	1.39	0.96	0.72	6.88
Axiom Bank, National Association	1.23	2.52	1.75	12.76

Select Peer Average	1.53	0.46	0.26	2.69
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	26.01	13.63	0.00	0.00	16.05
First National Bank Of Wauchula	5.87	8.01	0.00	0.00	7.03
Commerce Bank & Trust	3.58	2.19	0.00	0.00	19.74
Axiom Bank, National Association	3.46	14.58	0.00	0.00	7.13
First Bank	2.56	15.66	1.40	0.00	23.64
First Colony Bank Of Florida	2.35	16.70	0.00	11.08	8.59
Southstate Bank, National Association	1.24	2.96	0.24	5.87	11.49
Mainstreet Community Bank Of Florida	1.18	2.76	0.18	0.00	27.66
Heartland National Bank	1.08	32.67	0.00	0.00	43.68
Winter Park National Bank	1.03	5.15	0.00	22.24	14.82
Wauchula State Bank	0.98	9.24	0.00	21.76	6.11
Crews Bank & Trust	0.95	26.64	0.00	18.82	9.89
United Southern Bank	0.79	12.69	0.00	1.26	43.42
Citizens First Bank	0.74	0.19	2.18	0.00	60.58
Sunrise Bank	0.64	1.74	0.00	1.06	15.48
Bank Of Central Florida	0.51	14.15	0.00	0.00	22.90
The First National Bank Of Mount Dora	0.43	1.01	0.00	0.00	64.78
Citizens Bank And Trust	0.35	4.67	0.00	0.00	43.96
Cogent Bank	0.13	2.58	0.00	0.00	13.96

Select Peer Average	2.84	9.85	0.21	4.32	24.26
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2023

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Cogent Bank	81.73	0.38	0.00	0.08
Sunrise Bank	77.95	2.02	0.00	0.01
First National Bank Of Wauchula	73.78	1.41	0.00	0.00
Commerce Bank & Trust	70.19	0.56	0.00	0.00
Axiom Bank, National Association	68.24	2.72	0.01	0.19
Southstate Bank, National Association	67.54	1.19	0.01	4.72
Mainstreet Community Bank Of Florida	62.65	2.26	0.00	0.01
Wauchula State Bank	60.26	0.79	0.00	0.00
First Colony Bank Of Florida	60.09	0.55	0.00	0.00
Bank Of Central Florida	58.77	1.43	0.00	0.02
Winter Park National Bank	54.31	0.43	0.00	0.00
First Bank	52.34	1.98	0.00	0.00
Citizens Bank And Trust	48.19	1.23	0.00	0.00
Crews Bank & Trust	41.56	1.68	0.00	0.00
Surety Bank	39.98	1.02	0.00	0.00
United Southern Bank	36.16	1.11	0.00	0.00
Citizens First Bank	31.90	1.22	0.01	0.37
The First National Bank Of Mount Dora	27.21	1.26	0.00	0.00
Heartland National Bank	19.80	0.53	0.00	0.00

Select Peer Average	54.35	1.25	0.00	0.28
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2023

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Surety Bank	49.07	50.93	100.00	0.00	0.00
Crews Bank & Trust	46.91	53.09	100.00	0.00	0.00
The First National Bank Of Mount Dora	46.25	53.75	100.00	0.00	0.00
First Colony Bank Of Florida	41.37	58.63	100.00	0.00	0.00
Citizens Bank And Trust	37.83	57.52	95.35	1.80	2.85
Wauchula State Bank	37.79	61.76	99.54	0.43	0.03
First Bank	37.74	62.26	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	37.74	62.26	100.00	0.00	0.00
Bank Of Central Florida	36.73	63.27	100.00	0.00	0.00
Sunrise Bank	35.22	61.49	96.72	0.00	3.28
First National Bank Of Wauchula	33.90	66.10	100.00	0.00	0.00
Cogent Bank	33.24	62.98	96.22	0.00	3.78
Southstate Bank, National Association	33.02	63.17	96.19	1.43	2.38
Winter Park National Bank	31.80	68.20	100.00	0.00	0.00
Commerce Bank & Trust	31.27	62.15	93.42	1.17	5.42
United Southern Bank	28.46	63.16	91.61	0.00	8.39
Heartland National Bank	27.31	72.24	99.55	0.45	0.00
Axiom Bank, National Association	23.81	67.56	91.36	0.00	8.64
Citizens First Bank	20.89	76.63	97.52	2.48	0.00

Select Peer Average	35.28	62.48	97.76	0.41	1.83
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2023

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	5.51	0.67	5.08	91.27
Axiom Bank, National Association	5.88	1.96	4.53	92.82
Cogent Bank	5.65	2.57	4.19	101.97
Surety Bank	4.88	1.13	4.06	69.68
Wauchula State Bank	4.19	0.27	4.04	98.60
Southstate Bank, National Association	4.45	1.01	3.82	90.13
Crews Bank & Trust	3.83	0.10	3.78	98.88
Sunrise Bank	5.07	2.26	3.75	97.76
First Colony Bank Of Florida	4.22	0.76	3.55	98.83
Heartland National Bank	4.27	1.17	3.46	96.93
Commerce Bank & Trust	4.33	1.85	3.39	99.07
Mainstreet Community Bank Of Florida	4.03	1.37	3.24	94.42
First Bank	3.98	1.62	2.99	95.80
Bank Of Central Florida	4.09	1.92	2.96	97.15
The First National Bank Of Mount Dora	3.32	0.71	2.92	98.62
United Southern Bank	3.37	0.78	2.85	101.76
Citizens First Bank	3.42	0.85	2.79	97.40
Citizens Bank And Trust	3.40	1.42	2.56	95.36
Winter Park National Bank	3.83	1.94	2.55	97.50

Select Peer Average	4.30	1.28	3.66	95.47
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