

The First National Bank Of Mount Dora

Mount Dora, FL

Established

9/1/1925

Florida Bank and Thrift Performance Report

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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, Aaron Hintz, Adela Mendez, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero

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, 2022

Institution name	Total Assets (\$000's)
Southstate Bank, National Association	46,182,119
Citizens First Bank	4,013,670
Citizens Bank And Trust	1,265,143
Cogent Bank	1,243,617
Bank Of Central Florida	1,009,599
Wauchula State Bank	966,999
United Southern Bank	840,015
Mainstreet Community Bank Of Florida	770,263
Winter Park National Bank	759,789
Heartland National Bank	674,869
First Bank	647,856
Axiom Bank, National Association	637,467
Citizens Bank Of Florida	495,584
Sunrise Bank	407,599
The First National Bank Of Mount Dora	382,657
First Colony Bank Of Florida	297,707
Crews Bank & Trust	233,183
Surety Bank	204,905
Commerce Bank & Trust	178,053
First National Bank Of Wauchula	90,141

Institution name	Return on Avg Assets (%)
Surety Bank	2.73
Wauchula State Bank	1.75
First Colony Bank Of Florida	1.42
Winter Park National Bank	1.33
The First National Bank Of Mount Dora	1.20
Citizens First Bank	1.15
First Bank	1.14
Southstate Bank, National Association	0.98
Citizens Bank And Trust	0.97
United Southern Bank	0.86
Cogent Bank	0.81
Sunrise Bank	0.81
Citizens Bank Of Florida	0.75
Mainstreet Community Bank Of Florida	0.72
Bank Of Central Florida	0.63
Axiom Bank, National Association	0.56
Crews Bank & Trust	0.55
Commerce Bank & Trust	0.47
First National Bank Of Wauchula	0.44
Heartland National Bank	0.37

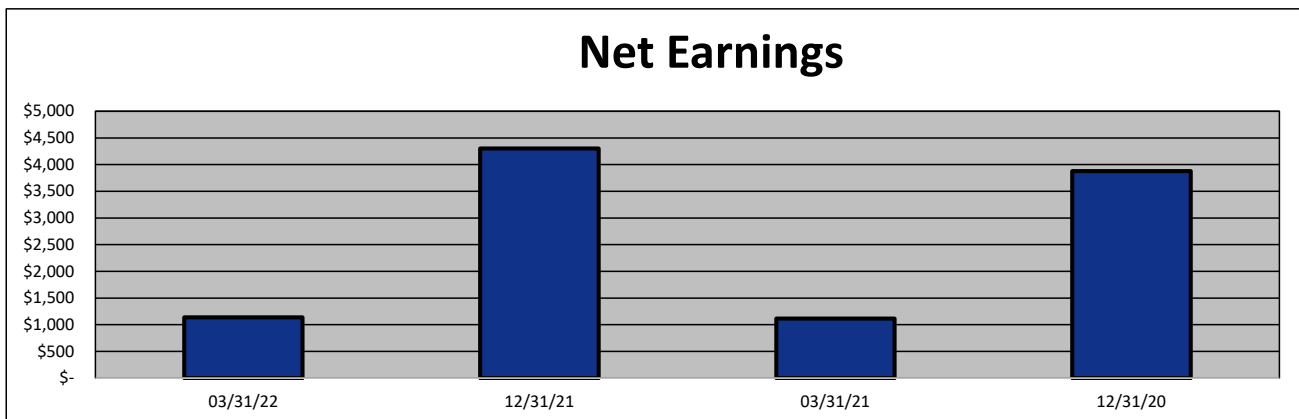
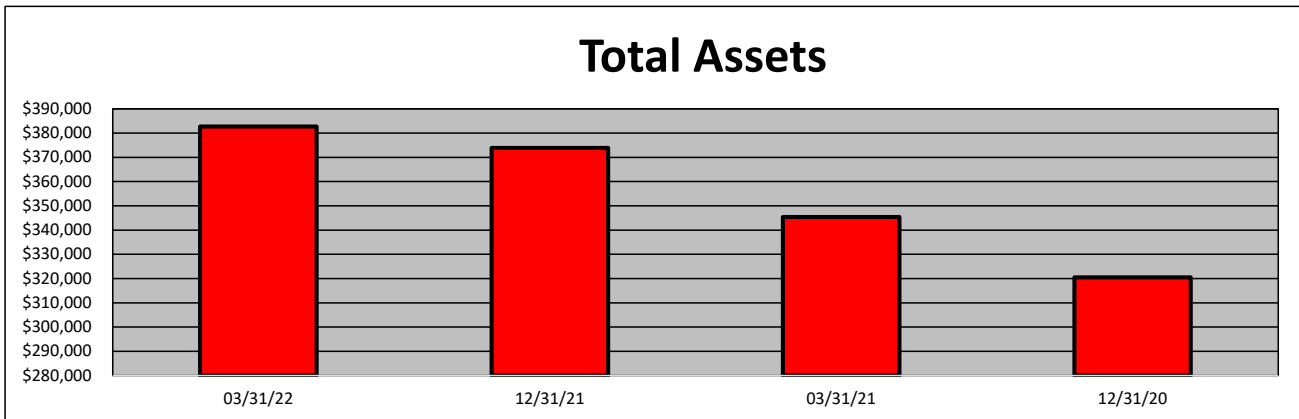
**EXECUTIVE SUMMARY - The First National Bank of Mount Dora
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.95	11.93	12.75	14.44	9.41	7.97
Leverage Ratio	10.61	10.57	11.56	12.01	9.61	8.91
Tier 1 Cap/Risk Based Assets	16.91	18.26	21.64	20.88	12.53	12.53
Risk Based Ratio	18.00	19.51	22.89	22.14	13.38	13.40
Common Equity Tier 1 Capital Ratio	16.91	18.26	21.64	20.88	12.50	12.53
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	28.12	29.83	36.99	42.50	68.26	54.07
Loans/Assets	25.43	26.03	31.92	35.82	55.23	48.67
Securities/Assets	63.35	60.63	55.15	54.22	16.80	27.63
PROFITABILITY:						
Return on Avg Assets	1.20	1.21	1.34	1.34	0.84	0.98
Return on Avg Equity	11.56	9.58	9.87	9.14	9.50	12.08
Nonint Income/Avg Assets	1.99	2.20	2.46	2.45	0.87	0.65
Net Overhead Ratio	1.22	1.14	0.83	1.47	1.77	1.60
Efficiency Ratio	69.44	67.59	62.65	70.68	68.65	66.07
Assets (per million) per Employee	4.61	4.45	4.37	4.06	9.09	9.38
ASSET QUALITY:						
Reserves/Loans	2.65	2.80	2.41	2.31	1.34	1.65
Nonperforming Loans/Total Loans	3.22	3.29	3.51	3.84	0.74	0.41
Nonperforming Assets/Total Assets	0.88	0.92	1.18	1.46	0.53	0.18
Adjusted Texas Ratio	5.52	4.44	5.79	6.71	4.05	1.81
YIELDS & COSTS:						
Yield on earning assets	2.63	2.81	2.91	3.31	3.30	3.10
Cost of funds	0.16	0.16	0.13	0.15	0.46	0.25
Net interest margin	2.54	2.72	2.80	3.18	2.64	2.70
Avg Earning Assets/Avg Assets	94.68	92.82	92.06	91.57	90.01	93.16

SELECTED FINANCIAL DATA - The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	382,657	373,897	345,351	320,518	37,306	10.80
Cash and Equivalents	22,541	33,425	28,996	16,451	(6,455)	(22.26)
Securities	242,424	226,693	190,444	173,772	51,980	27.29
Loans, net	97,306	97,322	110,222	114,813	(12,916)	(11.72)
Deposit Accounts	345,977	326,200	298,000	270,161	47,977	16.10
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	34,235	44,605	44,048	46,286	(9,813)	(22.28)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,139	4,302	1,114	3,880	25	2.24
Interest Income	2,354	9,313	2,233	8,802	121	5.42
Interest Expense	75	320	87	341	(12)	(13.79)
Net Interest Income	2,279	8,993	2,146	8,461	133	6.20
Prov for Loan Loss	(90)	-	-	-	(90)	NA
Noninterest income	1,886	7,861	2,045	7,115	(159)	(7.78)
Gain on Sale of Securities	62	(149)	(181)	153	243	(134.25)
Noninterest Expense	3,039	11,921	2,737	11,396	302	11.03
Net Operating Income	1,216	4,933	1,454	4,180	(238)	(16.37)
Income Taxes	139	482	159	453	(20)	(12.58)

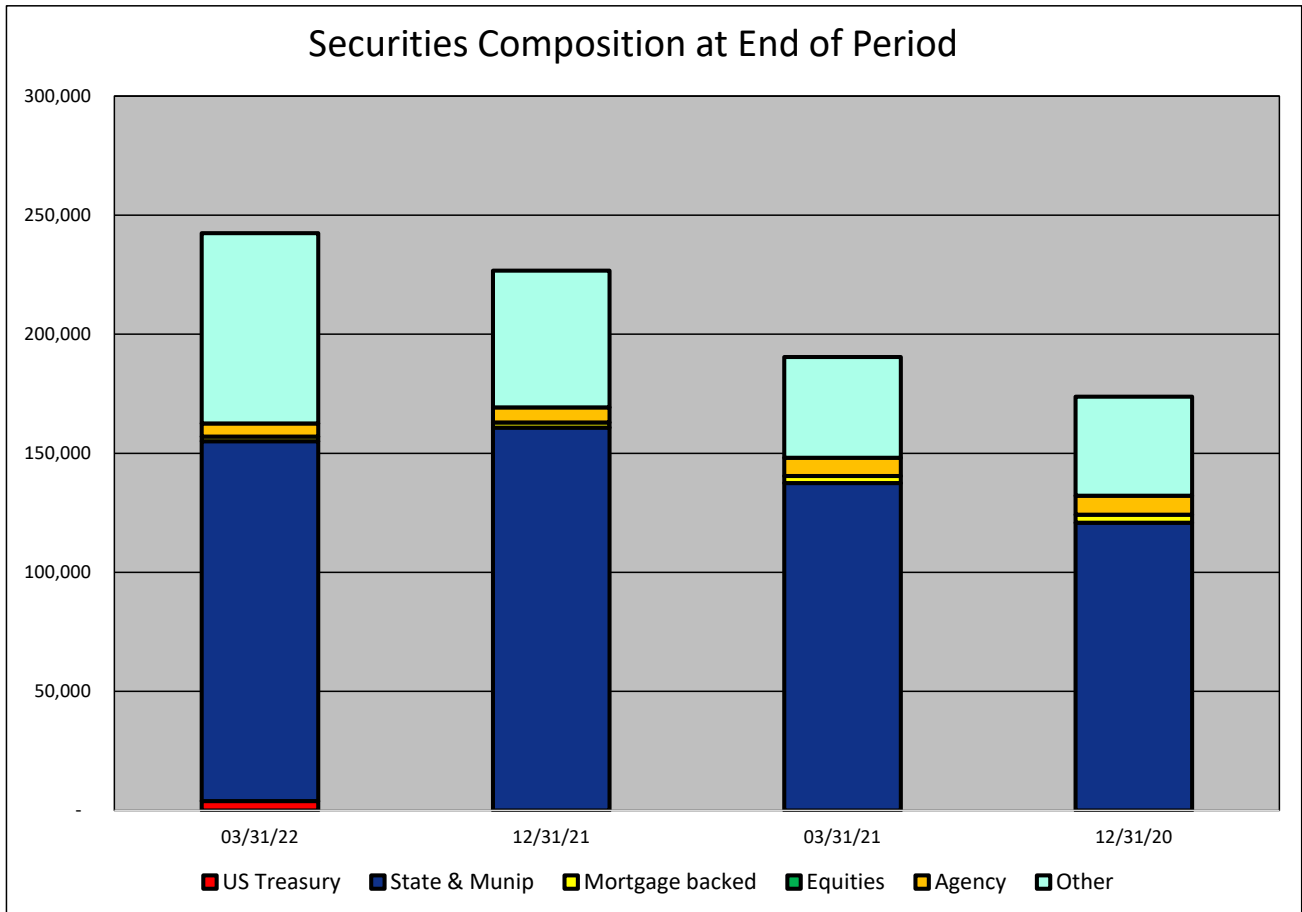


SECURITIES COMPOSITION - The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	3,926	-	-	-	3,926	NA
State & Munip	151,101	160,769	137,460	120,818	13,641	9.92
Mortgage backed	1,975	2,206	3,046	3,372	(1,071)	(35.16)
Equities	-	-	-	-	-	NA
Agency	5,490	6,255	7,585	8,025	(2,095)	(27.62)
Other	79,932	57,463	42,353	41,557	37,579	88.73
Total Securities	242,424	226,693	190,444	173,772	51,980	27.29

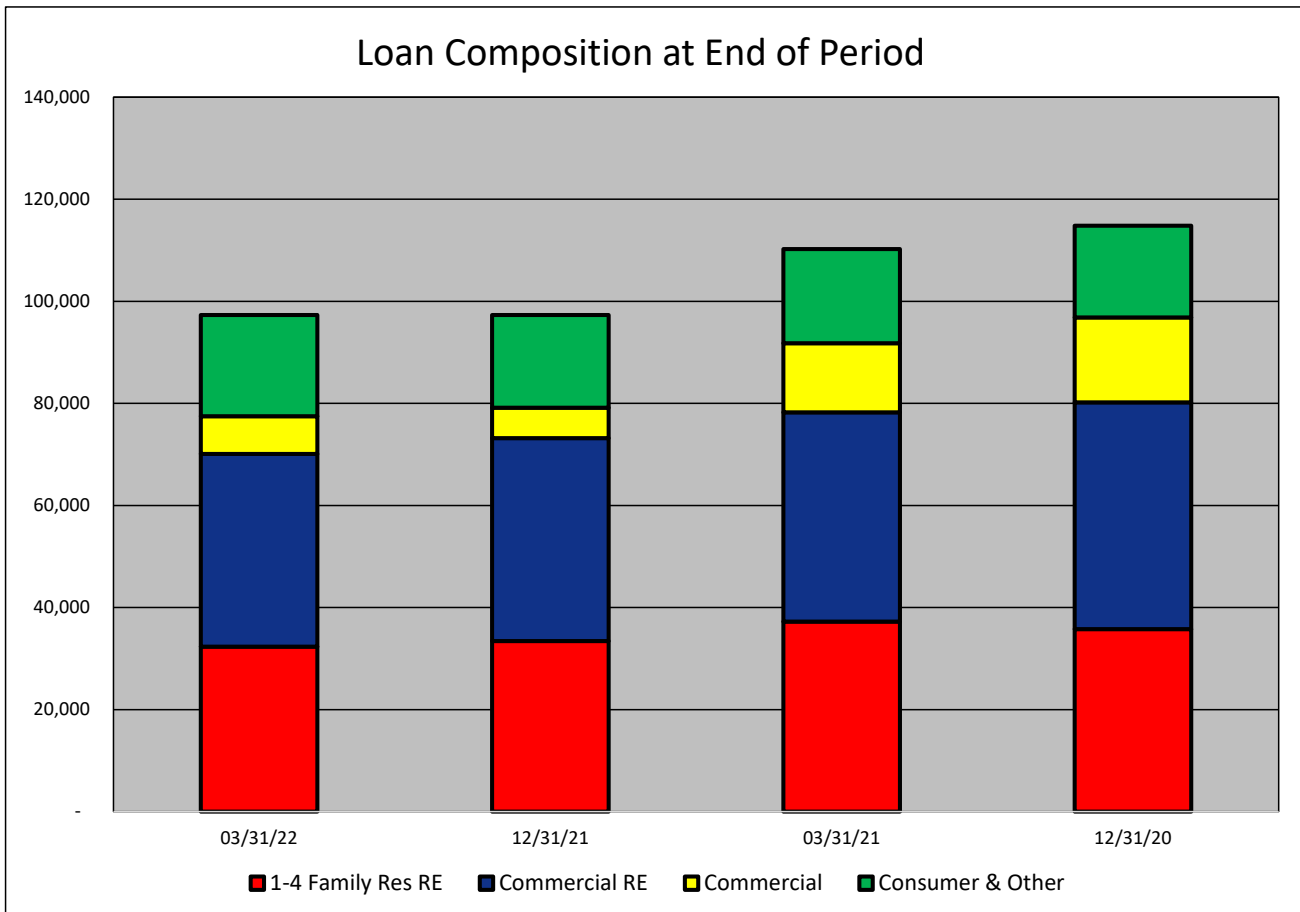


LOAN PORTFOLIO COMPOSITION - The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	32,305	33,420	37,262	35,762	(4,957)	(13.30)
Commercial RE	37,788	39,763	41,003	44,444	(3,215)	(7.84)
Commercial	7,396	5,990	13,535	16,647	(6,139)	(45.36)
Consumer & Other	19,817	18,149	18,422	17,960	1,395	7.57
Loans, Net	97,306	97,322	110,222	114,813	(12,916)	(11.72)



LOAN PORTFOLIO QUALITY - The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	2,726	2,657	2,657	2,640	69	2.60
Total Recoveries	-	168	-	17	-	NA
Total Charge-offs	53	99	-	-	53	NA
Provision Expense	(90)	-	-	-	(90)	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>2,583</u>	<u>2,726</u>	<u>2,657</u>	<u>2,657</u>	<u>(74)</u>	<u>(2.79)</u>

NON-PERFORMING ASSETS:

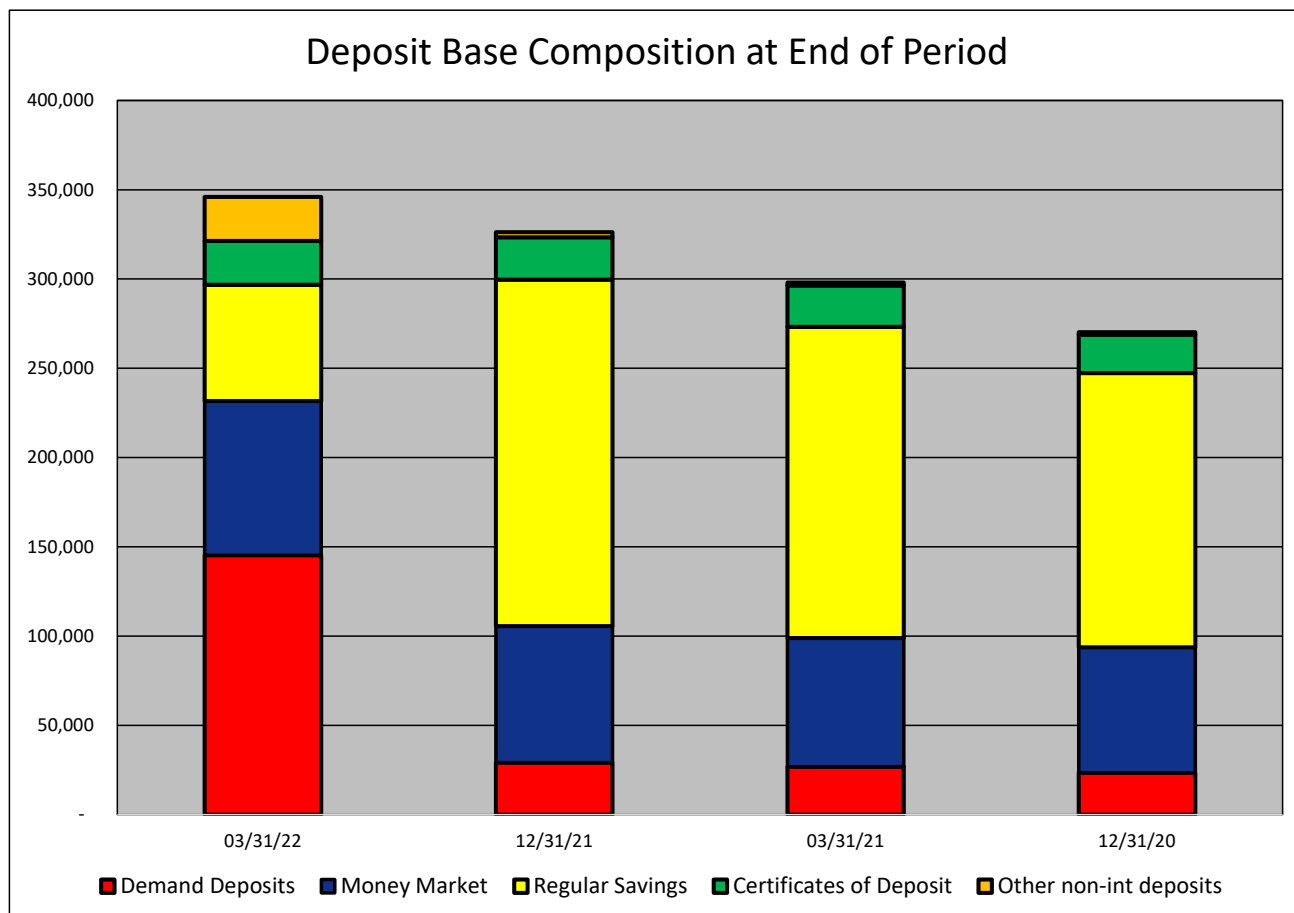
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,131	3,199	3,865	4,405	(734)	(18.99)
Foreclosed Real Estate	227	227	227	267	-	-
Total Non-perf Assets	<u>3,358</u>	<u>3,426</u>	<u>4,092</u>	<u>4,672</u>	<u>(734)</u>	<u>(17.94)</u>

DEPOSIT BASE COMPOSITION - The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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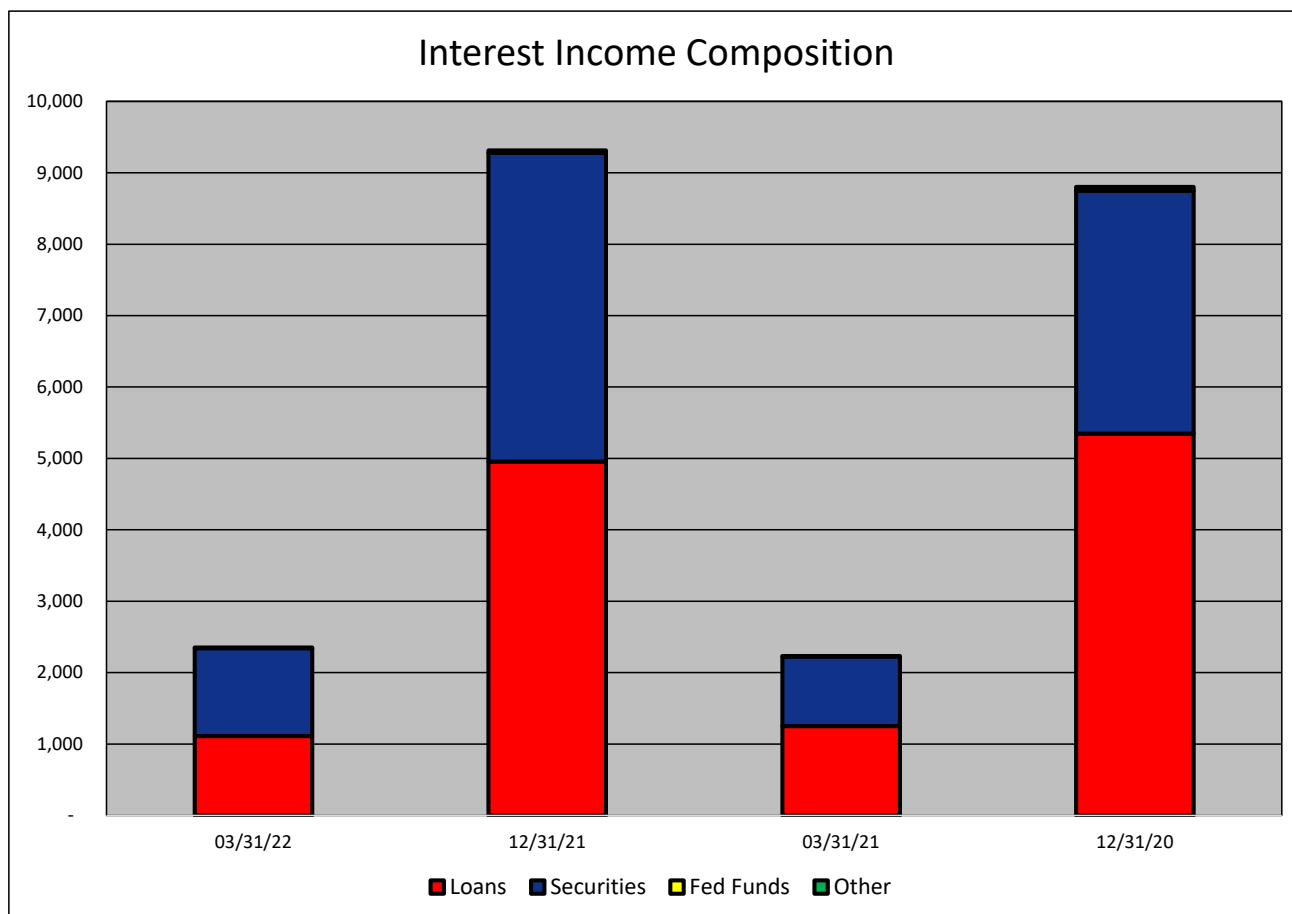
DEPOSIT BASE CATEGORY:

Demand Deposits	145,241	29,158	26,794	23,468	118,447	442.07
Money Market	86,455	76,398	72,156	70,212	14,299	19.82
Regular Savings	65,090	194,043	174,267	153,607	(109,177)	(62.65)
Certificates of Deposit	24,549	23,796	23,113	21,546	1,436	6.21
Other non-int deposits	24,642	2,805	1,670	1,328	22,972	1,375.57
Total Deposits	345,977	326,200	298,000	270,161	47,977	16.10



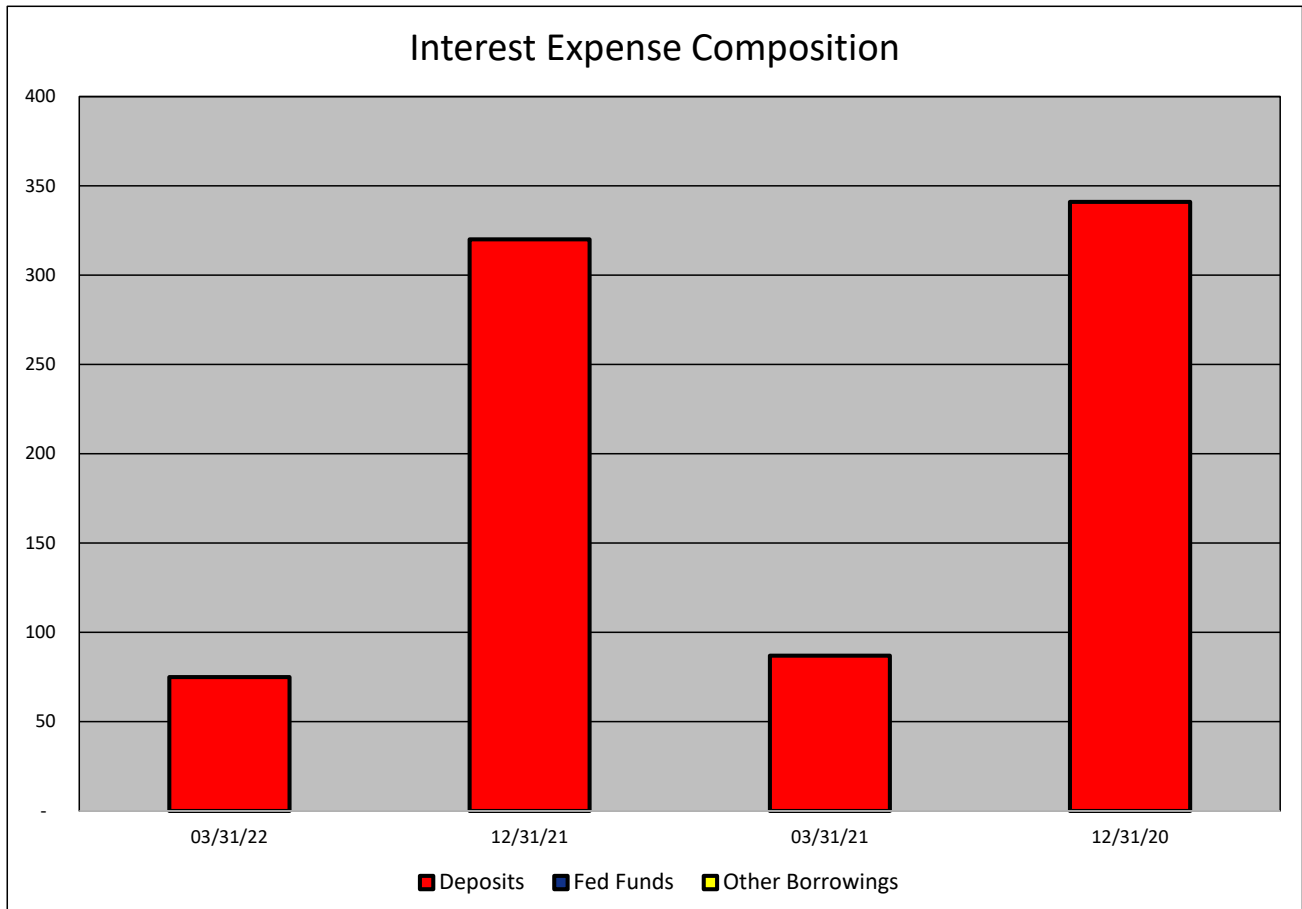
INTEREST INCOME COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	1,112	4,956	1,253	5,346	(141)	(11.25)
Securities	1,231	4,322	975	3,401	256	26.26
Fed Funds	-	-	-	-	-	NA
Other	11	35	5	55	6	120.00
Total Int Income	2,354	9,313	2,233	8,802	121	5.42



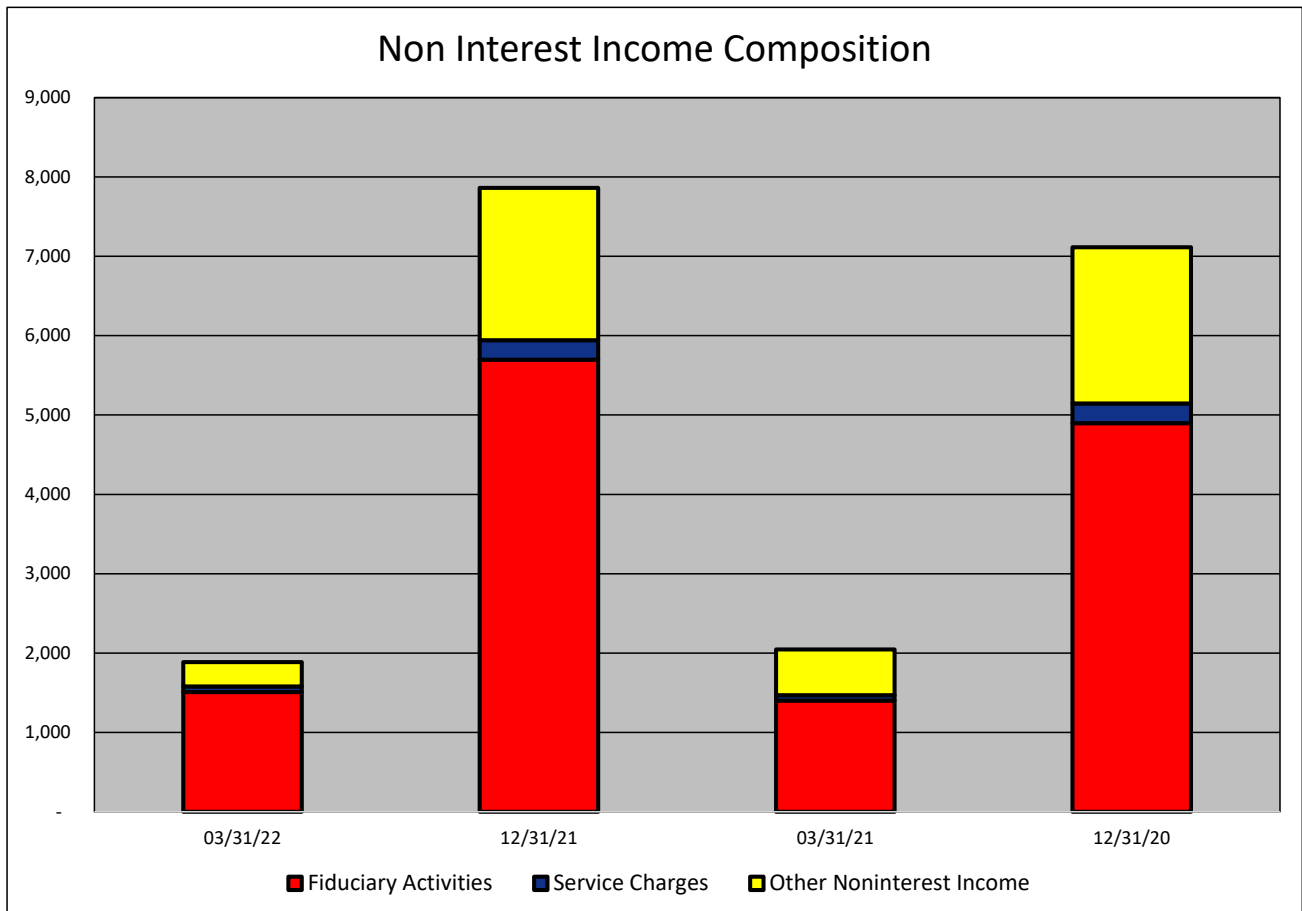
INTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	75	320	87	341	(12)	(13.79)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	75	320	87	341	(12)	(13.79)



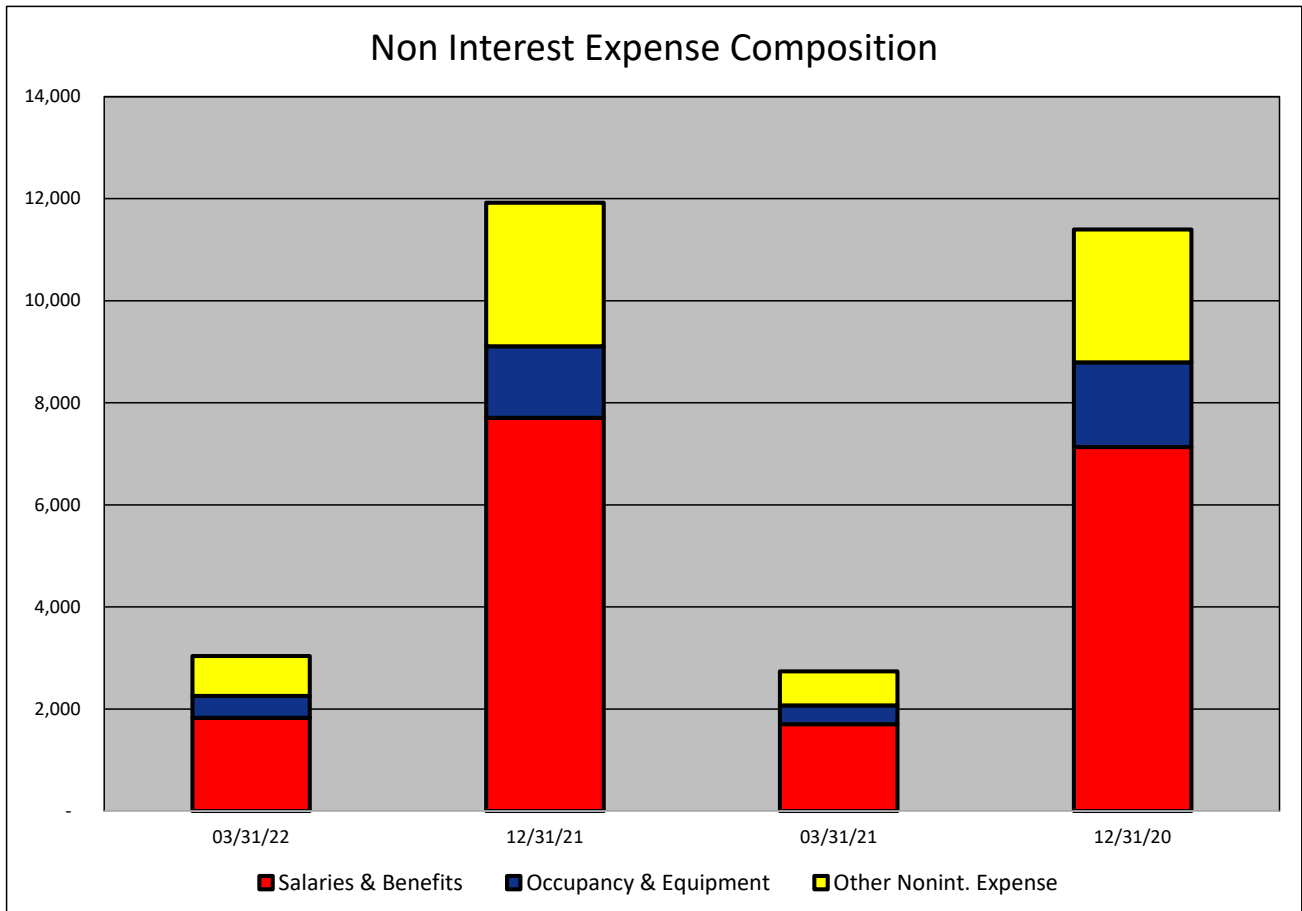
NONINTEREST INCOME COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	1,510	5,697	1,402	4,898	108	7.70
Service Charges	69	246	67	247	2	2.99
Other Noninterest Income	307	1,918	576	1,970	(269)	(46.70)
Total Nonint. Income	1,886	7,861	2,045	7,115	(159)	(7.78)



NONINTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,826	7,704	1,703	7,134	123	7.22
Occupancy & Equipment	428	1,403	369	1,661	59	15.99
Other Nonint. Expense	785	2,814	665	2,601	120	18.05
Total Nonint. Expense	3,039	11,921	2,737	11,396	302	11.03



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Cogent Bank	1,243,617	877,902	41.66
Winter Park National Bank	759,789	578,104	31.43
Sunrise Bank	407,599	313,799	29.89
Citizens Bank And Trust	1,265,143	986,700	28.22
Bank Of Central Florida	1,009,599	833,129	21.18
Commerce Bank & Trust	178,053	147,538	20.68
Citizens First Bank	4,013,670	3,333,860	20.39
First Bank	647,856	552,690	17.22
Southstate Bank, National Association	46,182,119	39,608,763	16.60
United Southern Bank	840,015	745,335	12.70
The First National Bank Of Mount Dora	382,657	345,351	10.80
Wauchula State Bank	966,999	878,538	10.07
Surety Bank	204,905	187,174	9.47
Crews Bank & Trust	233,183	214,470	8.73
Mainstreet Community Bank Of Florida	770,263	713,407	7.97
First Colony Bank Of Florida	297,707	277,103	7.44
Heartland National Bank	674,869	633,876	6.47
First National Bank Of Wauchula	90,141	85,711	5.17
Citizens Bank Of Florida	495,584	480,091	3.23
Axiom Bank, National Association	637,467	652,892	(2.36)

Select Peer Average	3,065,062	2,622,322	15.35
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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	
Sunrise Bank	261,403	196,665	32.92
Cogent Bank	880,061	676,334	30.12
Citizens First Bank	1,119,268	927,453	20.68
First National Bank Of Wauchula	64,938	55,608	16.78
Bank Of Central Florida	493,906	440,089	12.23
Winter Park National Bank	295,385	266,968	10.64
First Colony Bank Of Florida	181,013	168,479	7.44
Southstate Bank, National Association	26,686,803	24,844,403	7.42
Commerce Bank & Trust	93,789	87,559	7.12
Wauchula State Bank	523,101	492,414	6.23
First Bank	354,896	341,403	3.95
Surety Bank	73,172	75,525	(3.12)
Citizens Bank And Trust	512,400	529,154	(3.17)
Mainstreet Community Bank Of Florida	444,996	470,726	(5.47)
Crews Bank & Trust	83,391	88,342	(5.60)
Citizens Bank Of Florida	266,506	288,729	(7.70)
Heartland National Bank	148,480	165,950	(10.53)
The First National Bank Of Mount Dora	97,306	110,222	(11.72)
United Southern Bank	302,098	349,022	(13.44)
Axiom Bank, National Association	406,646	519,382	(21.71)

Select Peer Average	1,664,478	1,554,721	3.65
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 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	14.08	13.79	20.90	22.15	20.90
The First National Bank Of Mount Dora	8.95	10.61	16.91	18.00	16.91
First National Bank Of Wauchula	9.97	10.12	0.00	0.00	0.00
Wauchula State Bank	9.53	10.03	0.00	0.00	0.00
Citizens First Bank	8.18	9.96	15.04	15.80	15.04
Sunrise Bank	8.88	9.84	0.00	0.00	0.00
Surety Bank	8.00	9.77	22.46	23.56	22.46
Southstate Bank, National Association	11.85	9.19	12.37	12.99	12.37
Cogent Bank	8.55	9.03	11.94	13.19	11.94
Mainstreet Community Bank Of Florida	7.47	8.70	0.00	0.00	0.00
First Bank	7.36	8.42	13.94	15.19	13.94
Crews Bank & Trust	7.61	8.25	20.35	21.61	20.35
Citizens Bank Of Florida	7.61	8.22	13.40	14.63	13.40
First Colony Bank Of Florida	7.87	7.96	12.20	13.45	12.20
Commerce Bank & Trust	6.24	7.95	13.84	15.09	13.84
United Southern Bank	4.39	7.71	15.42	16.69	15.42
Citizens Bank And Trust	4.33	7.32	13.92	14.76	13.92
Heartland National Bank	6.68	7.32	23.61	24.76	23.61
Bank Of Central Florida	6.04	7.27	12.17	13.04	12.17
Winter Park National Bank	5.77	6.73	12.14	13.16	12.14

Select Peer Average	7.97	8.91	12.53	13.40	12.53
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
First National Bank Of Wauchula	82.02	72.04	7.77
Cogent Bank	77.91	70.77	10.63
Axiom Bank, National Association	76.03	63.79	4.51
Sunrise Bank	71.28	64.13	11.48
Southstate Bank, National Association	68.65	57.79	18.95
First Colony Bank Of Florida	66.49	60.80	15.51
Mainstreet Community Bank Of Florida	63.03	57.77	24.85
Wauchula State Bank	60.25	54.10	22.55
First Bank	59.50	54.78	21.67
Citizens Bank Of Florida	58.75	53.78	20.41
Commerce Bank & Trust	56.72	52.67	23.63
Bank Of Central Florida	52.25	48.92	21.66
Citizens Bank And Trust	43.75	40.50	53.09
Winter Park National Bank	43.37	38.88	36.42
Surety Bank	39.06	35.71	11.83
Crews Bank & Trust	38.82	35.76	33.72
United Southern Bank	37.94	35.96	51.29
Citizens First Bank	33.78	27.89	65.04
The First National Bank Of Mount Dora	28.12	25.43	63.35
Heartland National Bank	23.73	22.00	34.31

Select Peer Average	54.07	48.67	27.63
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	202,589	2.73	31.01
Wauchula State Bank	938,178	1.75	18.00
First Colony Bank Of Florida	308,467	1.42	18.05
Winter Park National Bank	729,663	1.33	21.72
The First National Bank Of Mount Dora	378,359	1.20	11.56
Citizens First Bank	4,019,758	1.15	12.45
First Bank	629,284	1.14	14.67
Southstate Bank, National Association	43,059,326	0.98	8.01
Citizens Bank And Trust	1,260,895	0.97	16.89
United Southern Bank	850,610	0.86	14.92
Cogent Bank	1,189,348	0.81	9.71
Sunrise Bank	395,099	0.81	8.91
Citizens Bank Of Florida	512,095	0.75	9.87
Mainstreet Community Bank Of Florida	774,875	0.72	9.25
Bank Of Central Florida	965,879	0.63	9.36
Axiom Bank, National Association	644,492	0.56	3.78
Crews Bank & Trust	225,709	0.55	6.92
Commerce Bank & Trust	184,390	0.47	6.70
First National Bank Of Wauchula	88,235	0.44	4.50
Heartland National Bank	673,103	0.37	5.32

Select Peer Average	2,901,518	0.98	12.08
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Winter Park National Bank	0.07	0.93	41.22	30.39
Citizens First Bank	0.95	0.44	48.25	10.03
Wauchula State Bank	0.49	1.35	48.78	6.72
First Colony Bank Of Florida	0.10	1.46	49.67	14.89
Surety Bank	2.91	(0.08)	50.27	5.85
First Bank	0.60	1.62	58.28	6.29
Citizens Bank Of Florida	0.15	1.60	63.55	7.62
United Southern Bank	0.56	1.52	63.63	5.75
Cogent Bank	0.59	2.13	63.84	8.02
Southstate Bank, National Association	0.87	1.30	64.75	8.91
Mainstreet Community Bank Of Florida	0.42	1.72	67.05	7.34
Bank Of Central Florida	0.19	1.52	67.30	12.16
Sunrise Bank	0.10	2.04	67.71	8.15
Citizens Bank And Trust	0.72	1.55	68.83	6.99
The First National Bank Of Mount Dora	1.99	1.22	69.44	4.61
Heartland National Bank	0.31	1.03	74.55	11.25
Commerce Bank & Trust	0.24	1.78	78.22	9.89
Crews Bank & Trust	0.51	1.81	79.60	14.57
First National Bank Of Wauchula	0.37	3.55	88.93	3.34
Axiom Bank, National Association	0.83	3.47	107.49	4.87

Select Peer Average	0.65	1.60	66.07	9.38
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Citizens Bank Of Florida	1.43	0.00	0.00	0.00
Bank Of Central Florida	1.01	0.00	0.00	0.00
Commerce Bank & Trust	1.71	0.00	0.00	0.00
First Bank	1.86	0.00	0.00	0.00
First Colony Bank Of Florida	1.49	0.01	0.00	0.04
Heartland National Bank	1.61	0.02	0.00	0.05
Winter Park National Bank	1.40	0.00	0.00	0.00
Citizens First Bank	1.81	0.03	0.01	0.10
Mainstreet Community Bank Of Florida	1.48	0.02	0.01	0.12
Sunrise Bank	1.21	0.18	0.11	1.18
United Southern Bank	3.15	0.38	0.14	2.50
Crews Bank & Trust	3.02	0.50	0.18	2.06
Citizens Bank And Trust	1.08	0.20	0.19	3.99
Wauchula State Bank	1.91	0.41	0.23	2.16
Southstate Bank, National Association	1.13	0.43	0.25	2.96
Surety Bank	1.33	0.69	0.25	2.90
Cogent Bank	1.28	0.47	0.33	3.51
Axiom Bank, National Association	1.32	0.58	0.38	2.30
First National Bank Of Wauchula	1.12	1.01	0.73	6.75
The First National Bank Of Mount Dora	2.65	3.22	0.88	5.52

Select Peer Average	1.65	0.41	0.18	1.81
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	25.93	23.10	0.00	0.00	11.83
First National Bank Of Wauchula	10.84	5.18	0.00	0.00	7.77
First Bank	4.76	14.76	0.62	0.00	21.67
Commerce Bank & Trust	3.15	18.32	0.00	0.00	23.63
Sunrise Bank	2.52	20.97	0.00	1.23	10.25
Winter Park National Bank	1.77	21.16	0.00	23.19	13.23
Crews Bank & Trust	1.35	28.23	0.00	18.13	15.59
First Colony Bank Of Florida	1.33	22.15	0.00	8.06	7.46
Heartland National Bank	1.29	40.19	0.00	0.00	34.31
Southstate Bank, National Association	1.27	11.50	0.29	6.12	12.83
United Southern Bank	1.25	7.54	0.00	0.00	51.29
Axiom Bank, National Association	1.14	25.89	0.00	0.00	4.51
Wauchula State Bank	1.08	21.81	0.00	14.62	7.93
Bank Of Central Florida	0.91	25.90	0.00	0.00	21.66
Citizens First Bank	0.77	0.25	3.37	0.00	65.04
Mainstreet Community Bank Of Florida	0.69	11.36	1.07	0.00	24.85
The First National Bank Of Mount Dora	0.53	5.36	0.00	0.00	63.35
Citizens Bank Of Florida	0.52	22.07	0.00	0.00	20.41
Citizens Bank And Trust	0.34	3.36	0.00	0.00	53.09
Cogent Bank	0.33	18.01	0.00	0.00	10.63

Select Peer Average	3.09	17.36	0.27	3.57	24.07
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
First National Bank Of Wauchula	71.23	1.43	0.00	0.00
Cogent Bank	69.64	0.45	0.00	0.05
Sunrise Bank	63.36	0.99	0.00	0.02
Axiom Bank, National Association	62.95	2.30	0.01	0.32
First Colony Bank Of Florida	59.89	0.59	0.00	0.00
Southstate Bank, National Association	56.85	1.24	0.01	4.65
Mainstreet Community Bank Of Florida	56.71	2.31	0.00	0.01
First Bank	53.76	2.30	0.00	0.00
Wauchula State Bank	53.06	0.77	0.01	0.00
Citizens Bank Of Florida	53.01	1.64	0.00	0.00
Commerce Bank & Trust	51.77	0.09	0.00	0.00
Bank Of Central Florida	48.43	1.09	0.00	0.02
Citizens Bank And Trust	40.06	0.86	0.11	0.00
Winter Park National Bank	38.33	0.43	0.00	0.00
Surety Bank	35.24	1.00	0.00	0.00
United Southern Bank	34.83	1.24	0.00	0.00
Crews Bank & Trust	34.68	1.66	0.00	0.00
Citizens First Bank	26.81	1.11	0.00	0.26
The First National Bank Of Mount Dora	24.75	1.24	0.06	0.00
Heartland National Bank	21.63	0.57	0.00	0.00

Select Peer Average	47.85	1.17	0.01	0.27
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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, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	60.61	39.39	100.00	0.00	0.00
Bank Of Central Florida	42.85	57.15	100.00	0.00	0.00
The First National Bank Of Mount Dora	42.05	57.95	100.00	0.00	0.00
Crews Bank & Trust	40.55	59.45	100.00	0.00	0.00
Cogent Bank	40.23	59.77	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	40.19	59.39	99.58	0.00	0.42
Citizens Bank And Trust	39.93	57.94	97.87	2.13	0.00
First Bank	39.02	60.98	100.00	0.00	0.00
Surety Bank	38.48	61.52	100.00	0.00	0.00
First Colony Bank Of Florida	37.03	62.97	100.00	0.00	0.00
Sunrise Bank	36.99	61.93	98.92	0.00	1.08
Wauchula State Bank	36.27	63.26	99.53	0.43	0.04
Southstate Bank, National Association	35.69	62.36	98.05	1.94	0.01
First National Bank Of Wauchula	33.64	66.36	100.00	0.00	0.00
Citizens Bank Of Florida	33.31	66.69	100.00	0.00	0.00
Commerce Bank & Trust	32.82	66.64	99.46	0.00	0.54
Winter Park National Bank	28.88	66.40	95.28	4.58	0.14
Heartland National Bank	25.44	74.56	100.00	0.00	0.00
Axiom Bank, National Association	20.60	77.56	98.16	0.00	1.84
Citizens First Bank	18.66	72.36	91.02	8.98	0.00

Select Peer Average	36.16	62.73	98.89	0.90	0.20
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	4.78	0.36	4.55	88.32
Surety Bank	4.13	0.39	3.82	69.18
Cogent Bank	3.89	0.35	3.69	99.25
First Bank	3.60	0.23	3.46	92.35
Commerce Bank & Trust	3.91	0.64	3.37	68.32
Axiom Bank, National Association	3.74	0.55	3.35	94.67
Wauchula State Bank	3.33	0.09	3.28	98.55
Sunrise Bank	3.35	0.41	3.11	98.09
First Colony Bank Of Florida	3.13	0.14	3.00	98.77
Mainstreet Community Bank Of Florida	2.98	0.16	2.88	96.16
United Southern Bank	2.83	0.08	2.78	96.95
Southstate Bank, National Association	2.78	0.08	2.73	90.44
Citizens Bank Of Florida	2.85	0.30	2.67	97.27
Citizens Bank And Trust	2.71	0.18	2.60	96.61
The First National Bank Of Mount Dora	2.63	0.16	2.54	94.68
Crews Bank & Trust	2.51	0.11	2.45	96.59
Winter Park National Bank	2.63	0.29	2.43	96.51
Bank Of Central Florida	2.52	0.17	2.42	96.96
Citizens First Bank	2.02	0.15	1.91	96.22
Heartland National Bank	1.62	0.14	1.52	97.39
Select Peer Average	3.10	0.25	2.70	93.16