

Winter Park National Bank

Winter Park, FL

Established

8/1/2017

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 year ended December 31, 2022

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	43,900,126
Citizens First Bank	3,828,547
Cogent Bank	1,476,523
Citizens Bank And Trust	1,324,883
Wauchula State Bank	972,344
Bank Of Central Florida	961,073
United Southern Bank	892,197
Mainstreet Community Bank Of Florida	747,614
Heartland National Bank	738,123
Winter Park National Bank	713,985
First Bank	691,261
Axiom Bank, National Association	661,535
Sunrise Bank	447,727
The First National Bank Of Mount Dora	387,221
First Colony Bank Of Florida	295,933
Crews Bank & Trust	226,132
Surety Bank	216,989
Commerce Bank & Trust	151,773
First National Bank Of Wauchula	89,713

Institution name	Return on Avg Assets (%)
Surety Bank	3.13
First Colony Bank Of Florida	1.84
Wauchula State Bank	1.53
Winter Park National Bank	1.39
Citizens First Bank	1.24
Cogent Bank	1.24
Sunrise Bank	1.22
The First National Bank Of Mount Dora	1.16
Southstate Bank, National Association	1.15
United Southern Bank	1.10
Heartland National Bank	1.07
Crews Bank & Trust	1.06
First Bank	1.05
Mainstreet Community Bank Of Florida	1.03
Citizens Bank And Trust	0.89
Bank Of Central Florida	0.86
Commerce Bank & Trust	0.69
First National Bank Of Wauchula	0.68
Axiom Bank, National Association	0.08

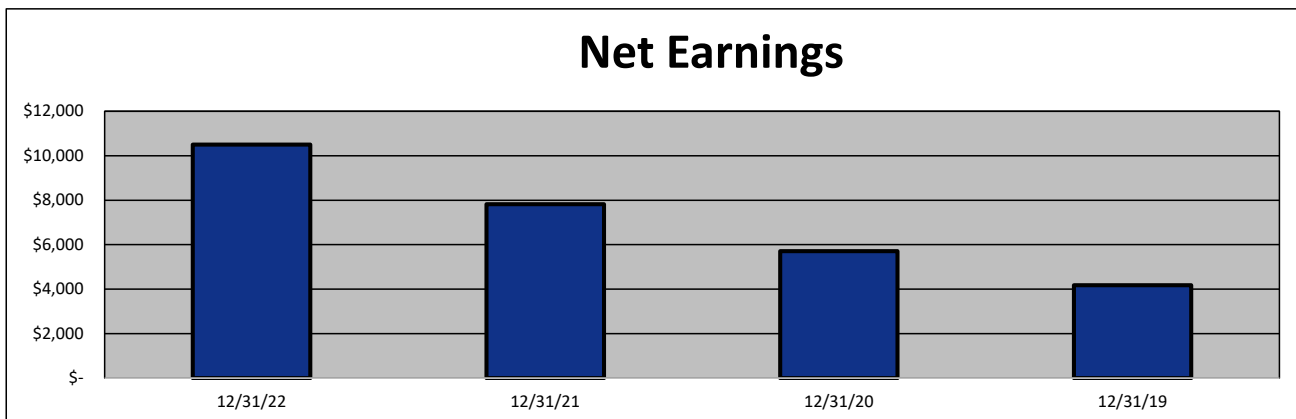
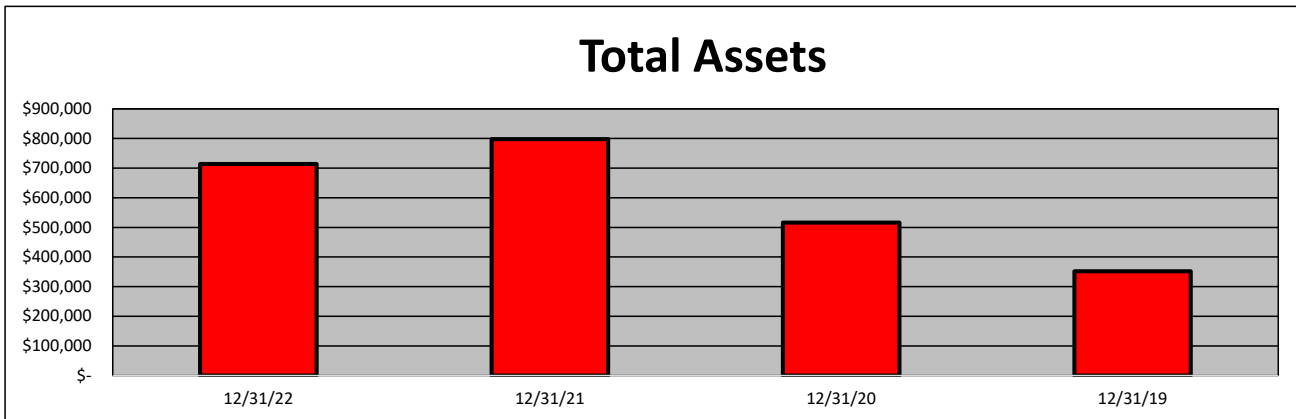
EXECUTIVE SUMMARY - Winter Park National Bank
(Percentage)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.53	5.74	9.85	12.88	10.13	7.28
Leverage Ratio	6.76	7.14	8.83	12.02	10.24	9.23
Tier 1 Cap/Risk Based Assets	10.82	12.23	15.36	19.46	18.48	11.91
Risk Based Ratio	11.77	13.28	16.45	20.62	19.34	12.73
Common Equity Tier 1 Capital Ratio	10.82	12.23	15.36	19.46	18.48	11.91
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	57.20	42.03	57.08	65.42	60.26	61.29
Loans/Assets	53.49	38.11	48.67	56.91	50.83	54.64
Securities/Assets	37.77	30.64	37.45	31.24	18.73	29.47
PROFITABILITY:						
Return on Avg Assets	1.39	1.33	1.25	1.33	0.61	1.18
Return on Avg Equity	24.94	16.48	11.80	9.84	8.77	17.62
Nonint Income/Avg Assets	0.07	0.08	0.10	0.10	1.30	0.67
Net Overhead Ratio	0.96	0.95	1.05	1.30	1.97	1.66
Efficiency Ratio	39.69	41.35	46.12	47.19	162.15	60.89
Assets (per million) per Employee	25.50	33.22	24.58	17.60	9.87	8.76
ASSET QUALITY:						
Reserves/Loans	1.19	1.32	1.30	1.29	1.37	1.58
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.54	0.36
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.34	0.17
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	2.40	2.60
YIELDS & COSTS:						
Yield on earning assets	3.07	2.75	2.96	3.95	3.11	3.50
Cost of funds	0.73	0.38	0.72	1.39	0.38	0.42
Net interest margin	2.58	2.50	2.46	2.98	2.58	3.22
Avg Earning Assets/Avg Assets	96.91	96.40	96.43	96.27	90.84	95.25

SELECTED FINANCIAL DATA - Winter Park National Bank
(Dollars in Thousands)

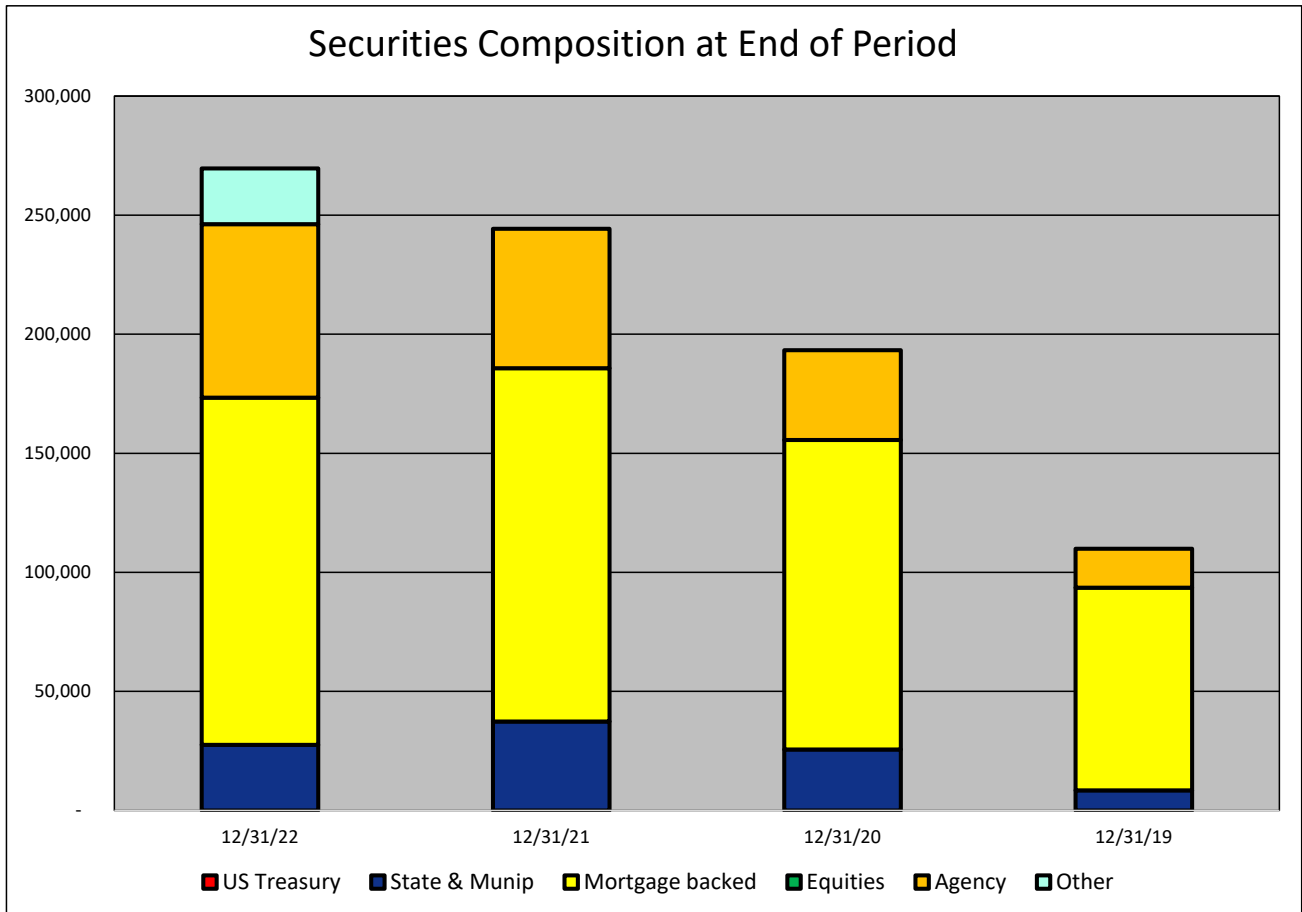
As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	713,985	797,240	516,130	351,920	(83,255)	(10.44)
Cash and Equivalents	48,317	237,399	62,656	32,429	(189,082)	(79.65)
Securities	269,655	244,293	193,301	109,926	25,362	10.38
Loans, net	381,884	303,797	251,199	200,269	78,087	25.70
Deposit Accounts	667,627	722,733	440,116	306,134	(55,106)	(7.62)
Fed Funds & Repos	4,931	28,090	24,626	-	(23,159)	(82.45)
Total Equity	39,510	45,785	50,860	45,314	(6,275)	(13.71)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	10,500	7,824	5,710	4,172	2,676	34.20
Interest Income	22,472	15,647	13,084	11,942	6,825	43.62
Interest Expense	3,604	1,440	2,229	2,946	2,164	150.28
Net Interest Income	18,868	14,207	10,855	8,996	4,661	32.81
Prov for Loan Loss	550	740	688	750	(190)	(25.68)
Noninterest income	500	479	437	328	21	4.38
Gain on Sale of Securities	(583)	(23)	338	1	(560)	2,434.78
Noninterest Expense	7,735	6,099	5,232	4,403	1,636	26.82
Net Operating Income	11,083	7,847	5,372	4,171	3,236	41.24
Income Taxes	-	-	-	-	-	NA



SECURITIES COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	27,535	37,404	25,599	8,423	(9,869)	(26.38)
Mortgage backed	145,801	148,307	130,018	85,184	(2,506)	(1.69)
Equities	-	-	-	-	-	NA
Agency	72,873	58,582	37,684	16,319	14,291	24.39
Other	23,446	-	-	-	23,446	NA
Total Securities	269,655	244,293	193,301	109,926	25,362	10.38

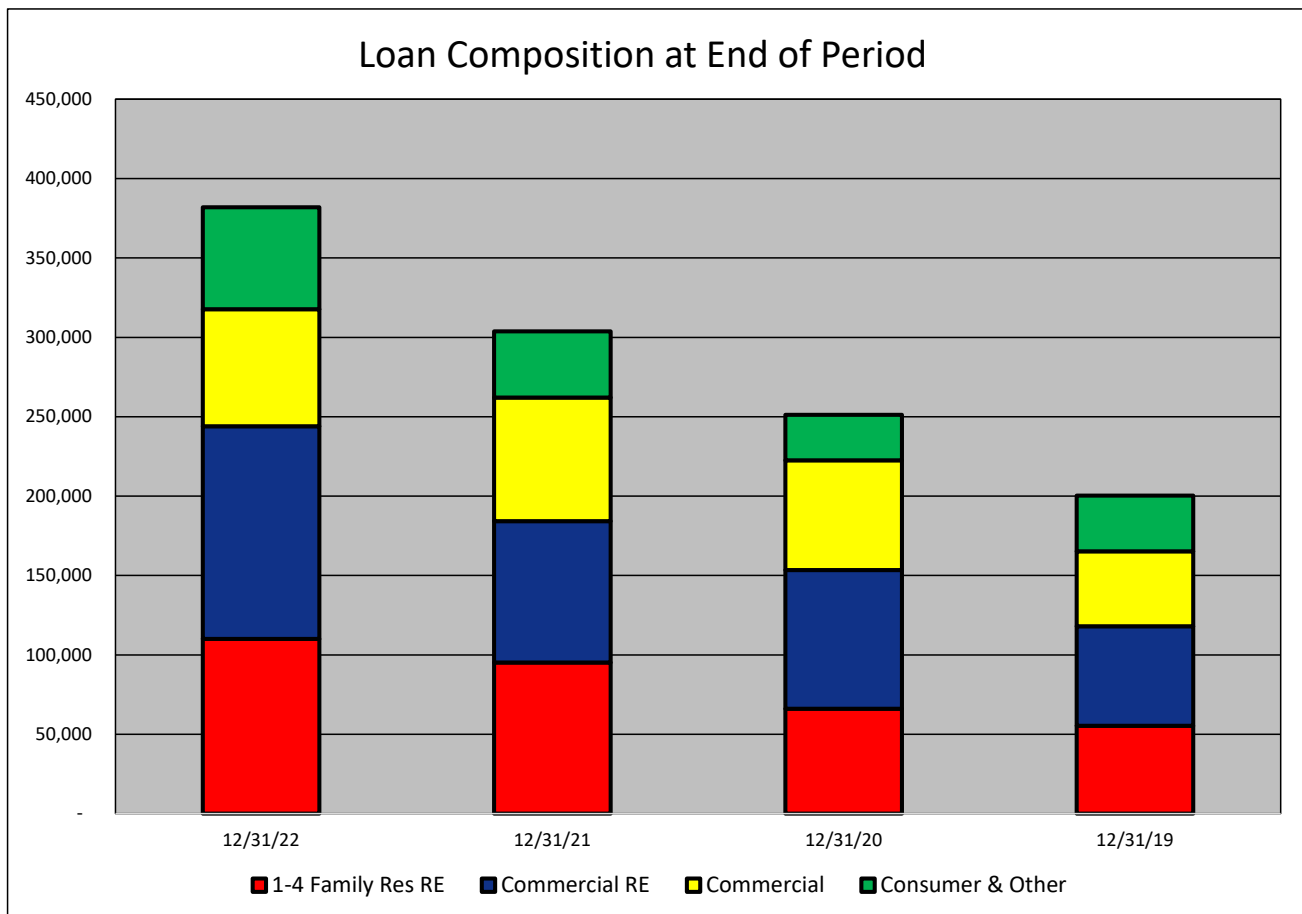


LOAN PORTFOLIO COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	110,115	95,164	66,050	55,309	14,951	15.71
Commercial RE	133,903	89,021	87,348	62,715	44,882	50.42
Commercial	73,677	77,882	69,205	47,187	(4,205)	(5.40)
Consumer & Other	64,189	41,730	28,596	35,058	22,459	53.82
Loans, Net	381,884	303,797	251,199	200,269	78,087	25.70



LOAN PORTFOLIO QUALITY - Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	4,004	3,264	2,576	1,826	740	22.67
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	550	740	688	750	(190)	(25.68)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>4,554</u>	<u>4,004</u>	<u>3,264</u>	<u>2,576</u>	<u>550</u>	<u>13.74</u>

NON-PERFORMING ASSETS:

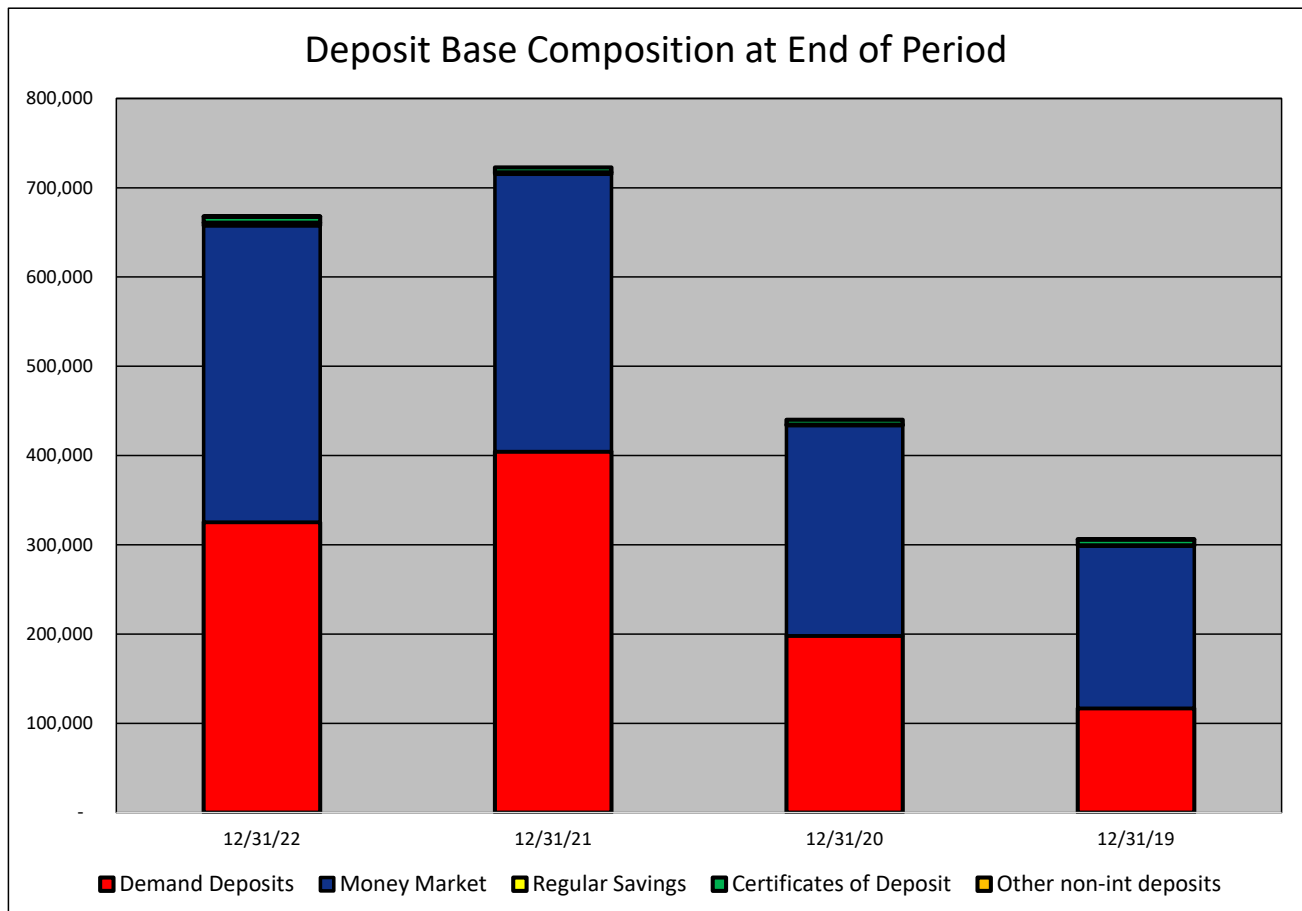
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>NA</u>

DEPOSIT BASE COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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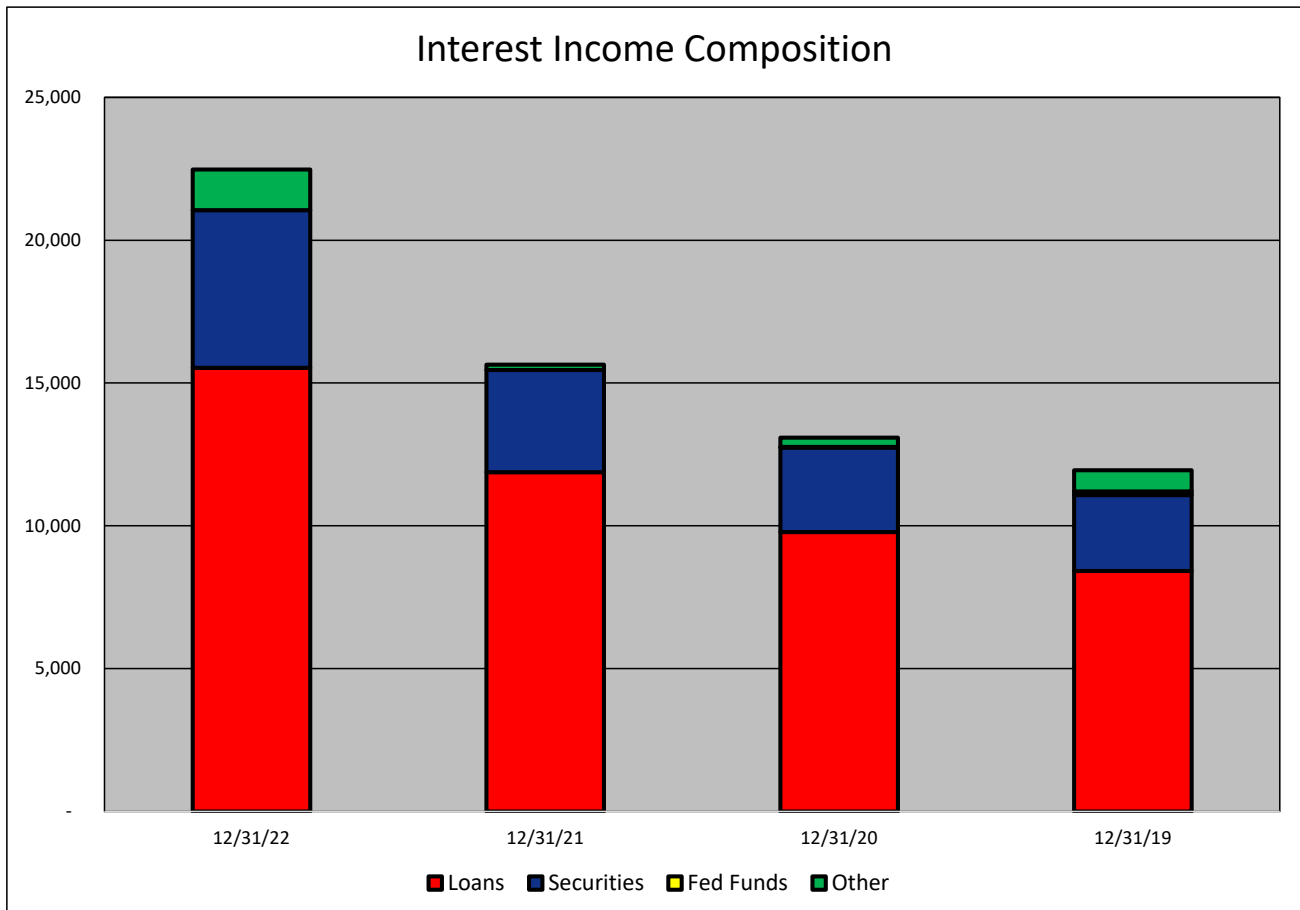
DEPOSIT BASE CATEGORY:

Demand Deposits	325,243	404,299	198,049	116,767	(79,056)	(19.55)
Money Market	332,263	311,083	235,926	182,138	21,180	6.81
Regular Savings	3,398	2,026	744	557	1,372	67.72
Certificates of Deposit	6,722	5,325	5,397	6,671	1,397	26.23
Other non-int deposits	1	-	-	1	1	NA
Total Deposits	667,627	722,733	440,116	306,134	(55,106)	(7.62)



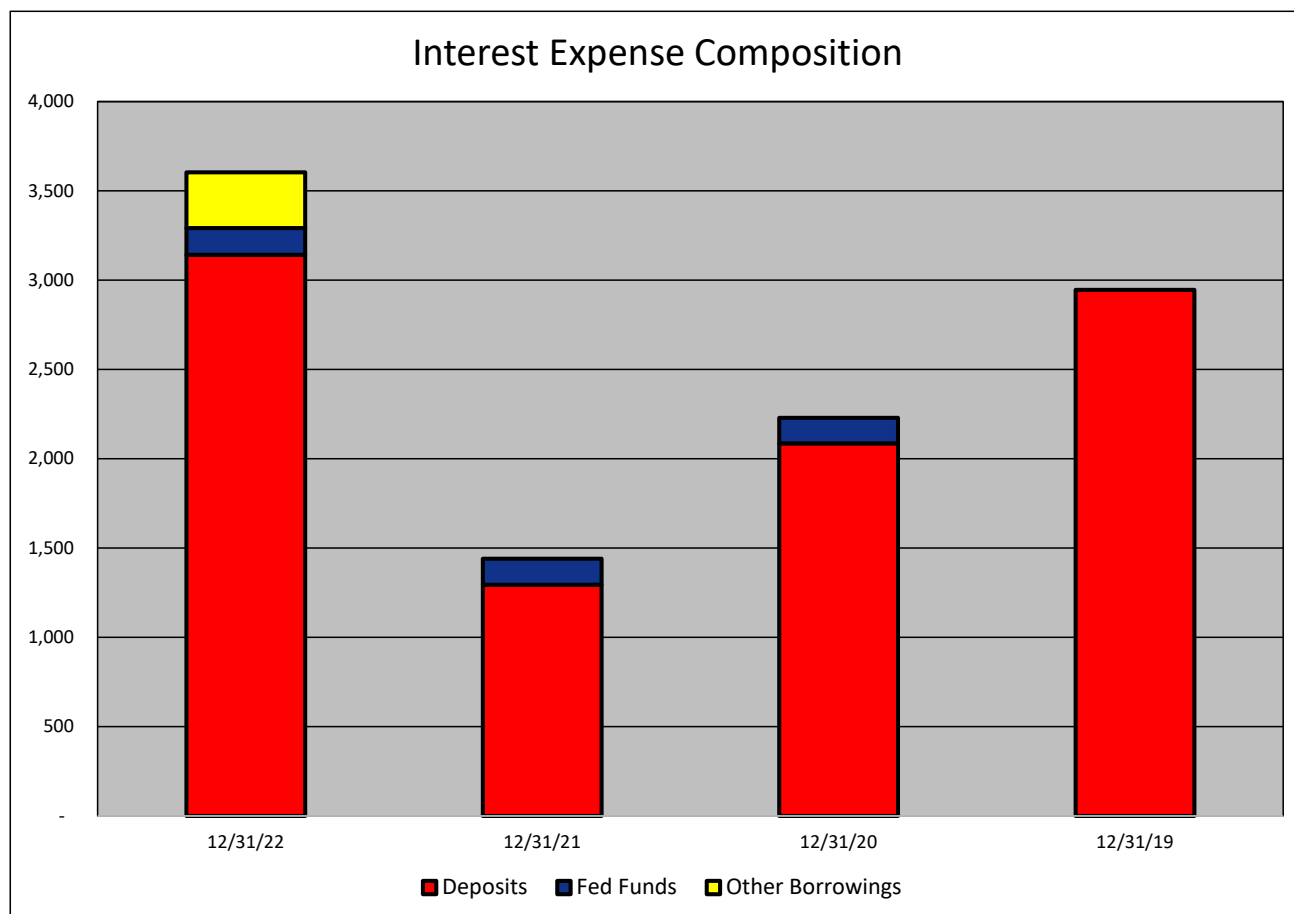
INTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	15,533	11,881	9,781	8,421	3,652	30.74
Securities	5,523	3,574	2,955	2,659	1,949	54.53
Fed Funds	-	-	26	129	-	NA
Other	1,416	192	322	733	1,224	637.50
Total Int Income	22,472	15,647	13,084	11,942	6,825	43.62



INTEREST EXPENSE COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,142	1,295	2,086	2,946	1,847	142.63
Fed Funds	150	145	143	-	5	3.45
Other Borrowings	312	-	-	-	312	NA
Total Int Expense	3,604	1,440	2,229	2,946	2,164	150.28

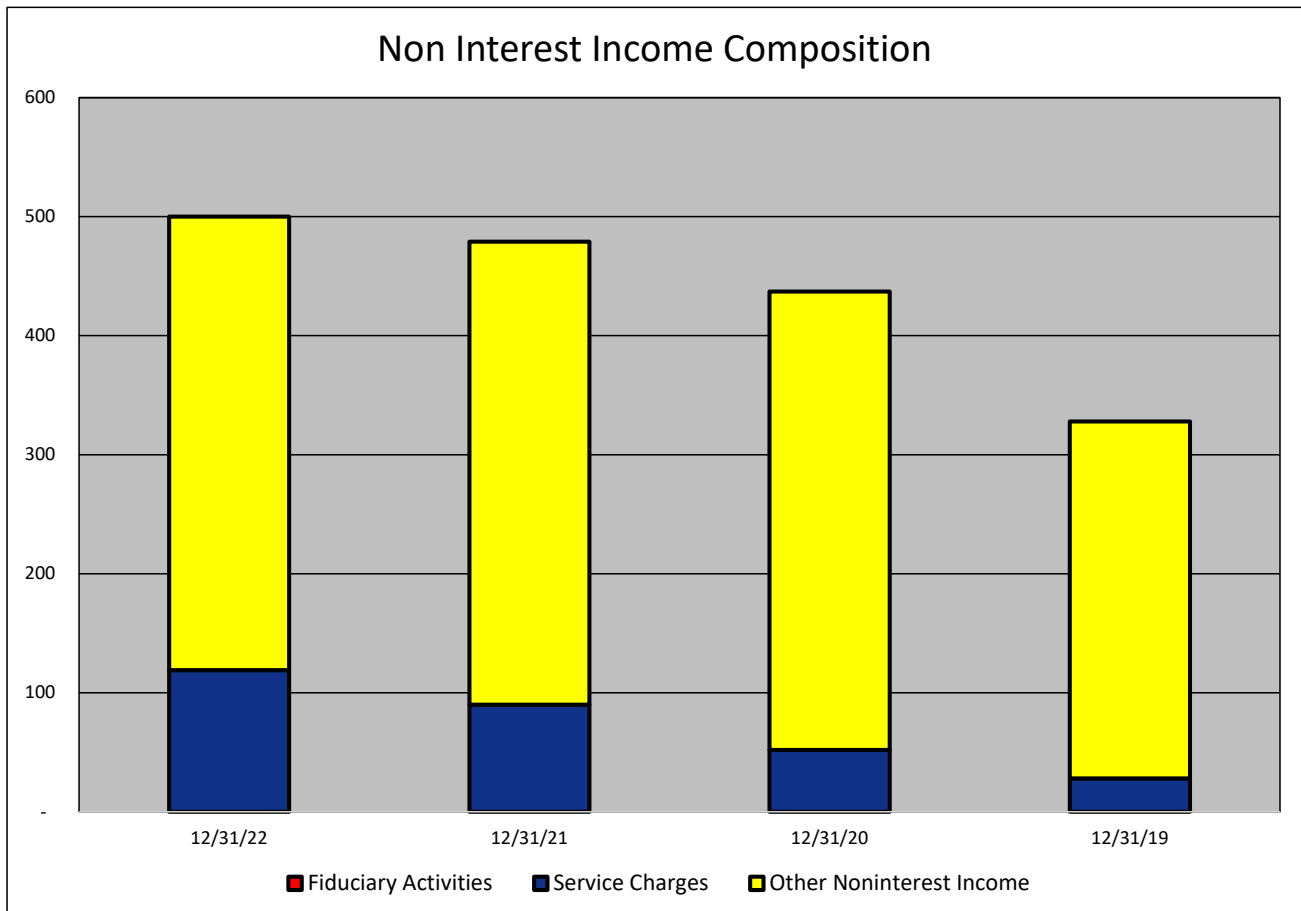


NONINTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	119	90	52	28	29	32.22
Other Noninterest Income	381	389	385	300	(8)	(2.06)
Total Nonint. Income	500	479	437	328	21	4.38

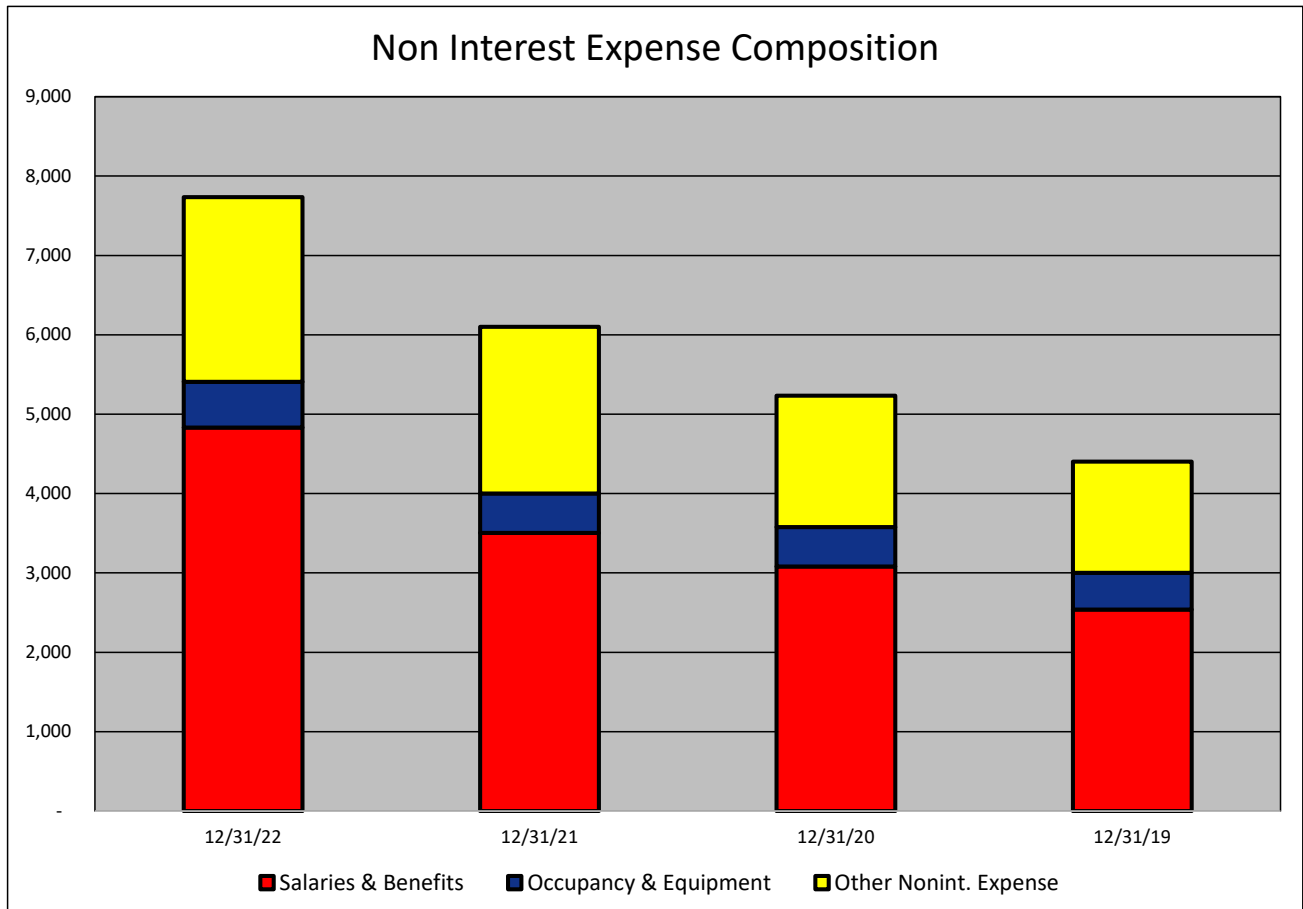


NONINTEREST EXPENSE COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	4,832	3,504	3,080	2,540	1,328	37.90
Occupancy & Equipment	576	497	499	462	79	15.90
Other Nonint. Expense	2,327	2,098	1,653	1,401	229	10.92
Total Nonint. Expense	7,735	6,099	5,232	4,403	1636	26.82



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Cogent Bank	1,476,523	1,076,177	37.20
Sunrise Bank	447,727	373,745	19.79
First Bank	691,261	596,226	15.94
Heartland National Bank	738,123	658,568	12.08
Citizens Bank And Trust	1,324,883	1,214,010	9.13
Surety Bank	216,989	199,684	8.67
United Southern Bank	892,197	847,789	5.24
First National Bank Of Wauchula	89,713	85,600	4.80
Southstate Bank, National Association	43,900,126	41,943,825	4.66
The First National Bank Of Mount Dora	387,221	373,897	3.56
Wauchula State Bank	972,344	944,582	2.94
Axiom Bank, National Association	661,535	651,305	1.57
Crews Bank & Trust	226,132	224,249	0.84
Bank Of Central Florida	961,073	963,095	(0.21)
Mainstreet Community Bank Of Florida	747,614	769,519	(2.85)
Citizens First Bank	3,828,547	3,978,260	(3.76)
Commerce Bank & Trust	151,773	159,803	(5.02)
First Colony Bank Of Florida	295,933	314,151	(5.80)
Winter Park National Bank	713,985	797,240	(10.44)

Select Peer Average	3,090,721	2,956,407	5.18
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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	1,225,265	824,167	48.67
Sunrise Bank	358,036	250,312	43.04
Bank Of Central Florida	618,424	455,678	35.72
Citizens Bank And Trust	626,902	498,028	25.88
Winter Park National Bank	381,884	303,797	25.70
Southstate Bank, National Association	30,206,830	24,119,889	25.24
Commerce Bank & Trust	110,921	91,503	21.22
Citizens First Bank	1,222,148	1,085,570	12.58
United Southern Bank	340,304	304,829	11.64
Crews Bank & Trust	90,650	83,406	8.69
The First National Bank Of Mount Dora	105,453	97,322	8.35
First Bank	396,949	370,003	7.28
Mainstreet Community Bank Of Florida	466,970	443,952	5.18
First National Bank Of Wauchula	65,345	62,695	4.23
Heartland National Bank	155,056	149,267	3.88
Wauchula State Bank	549,915	533,661	3.05
Axiom Bank, National Association	443,053	444,502	(0.33)
First Colony Bank Of Florida	171,382	177,898	(3.66)
Surety Bank	77,233	80,567	(4.14)

Select Peer Average	1,979,617	1,598,792	14.85
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the year ended December 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	13.32	13.19	17.63	18.47	17.63
Citizens First Bank	7.41	10.95	16.35	17.16	16.35
Surety Bank	7.12	10.77	22.35	23.35	22.35
The First National Bank Of Mount Dora	6.39	10.62	14.67	15.50	14.67
First National Bank Of Wauchula	8.95	10.43	0.00	0.00	0.00
Wauchula State Bank	9.30	9.63	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	7.42	9.45	0.00	0.00	0.00
Sunrise Bank	8.12	9.44	0.00	0.00	0.00
Southstate Bank, National Association	12.21	9.39	11.80	12.69	11.80
Commerce Bank & Trust	6.10	9.16	12.56	13.81	12.56
Cogent Bank	8.05	8.93	10.19	11.42	10.19
First Colony Bank Of Florida	7.89	8.51	13.17	14.42	13.17
First Bank	7.00	8.48	13.85	15.10	13.85
Crews Bank & Trust	7.52	8.46	19.45	20.72	19.45
Bank Of Central Florida	7.24	8.39	12.33	13.11	12.33
United Southern Bank	2.51	8.35	15.04	16.30	15.04
Heartland National Bank	5.94	7.39	23.89	24.99	23.89
Citizens Bank And Trust	0.24	7.07	12.28	13.12	12.28
Winter Park National Bank	5.53	6.76	10.82	11.77	10.82

Select Peer Average	7.28	9.23	11.91	12.73	11.91
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Cogent Bank	97.07	82.98	13.24
Sunrise Bank	88.99	79.97	15.82
Southstate Bank, National Association	82.88	68.81	18.25
First National Bank Of Wauchula	81.65	72.84	7.02
Commerce Bank & Trust	80.83	73.08	21.33
Axiom Bank, National Association	78.62	66.97	10.20
Bank Of Central Florida	70.29	64.35	29.59
Mainstreet Community Bank Of Florida	67.90	62.46	29.09
Wauchula State Bank	63.95	56.56	26.01
First Colony Bank Of Florida	63.27	57.91	18.57
First Bank	62.08	57.42	23.04
Winter Park National Bank	57.20	53.49	37.77
Citizens Bank And Trust	51.81	47.32	48.82
Crews Bank & Trust	43.48	40.09	29.50
United Southern Bank	41.89	38.14	47.14
Surety Bank	40.80	35.59	14.31
Citizens First Bank	37.66	31.92	62.79
The First National Bank Of Mount Dora	31.59	27.23	64.99
Heartland National Bank	22.49	21.01	42.41

Select Peer Average	61.29	54.64	29.47
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	207,413	3.13	40.83
First Colony Bank Of Florida	304,543	1.84	24.03
Wauchula State Bank	968,592	1.53	15.99
Winter Park National Bank	755,148	1.39	24.94
Citizens First Bank	4,041,376	1.24	16.28
Cogent Bank	1,280,206	1.24	14.73
Sunrise Bank	435,141	1.22	15.03
The First National Bank Of Mount Dora	388,896	1.16	15.52
Southstate Bank, National Association	45,184,001	1.15	9.83
United Southern Bank	855,805	1.10	30.30
Heartland National Bank	718,814	1.07	17.30
Crews Bank & Trust	223,091	1.06	13.38
First Bank	658,618	1.05	14.53
Mainstreet Community Bank Of Florida	784,194	1.03	14.29
Citizens Bank And Trust	1,340,721	0.89	34.48
Bank Of Central Florida	1,040,914	0.86	13.74
Commerce Bank & Trust	177,230	0.69	11.56
First National Bank Of Wauchula	88,300	0.68	7.54
Axiom Bank, National Association	652,981	0.08	0.57

Select Peer Average	3,163,473	1.18	17.62
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Winter Park National Bank	0.07	0.96	39.69	25.50
First Colony Bank Of Florida	0.14	1.46	44.28	16.44
Citizens First Bank	0.67	0.72	45.97	9.55
Heartland National Bank	0.27	0.99	47.14	13.18
Surety Bank	3.35	(0.41)	47.67	5.71
Wauchula State Bank	0.50	1.47	50.40	4.21
Southstate Bank, National Association	0.75	1.35	55.67	8.73
Cogent Bank	0.53	2.15	56.53	8.39
Sunrise Bank	0.10	1.99	56.85	7.85
Bank Of Central Florida	0.19	1.54	59.29	10.33
United Southern Bank	0.59	1.50	59.29	5.95
Mainstreet Community Bank Of Florida	0.34	1.77	59.57	7.26
First Bank	0.64	1.62	60.99	6.91
Crews Bank & Trust	0.52	1.79	67.63	9.83
Citizens Bank And Trust	0.69	1.52	67.77	6.94
The First National Bank Of Mount Dora	1.92	1.50	69.47	4.96
Commerce Bank & Trust	0.23	2.18	75.34	6.90
First National Bank Of Wauchula	0.35	3.59	84.08	3.32
Axiom Bank, National Association	0.95	3.93	109.28	4.38

Select Peer Average	0.67	1.66	60.89	8.76
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Central Florida	0.92	0.00	0.00	0.00
Commerce Bank & Trust	1.51	0.00	0.00	0.00
First Colony Bank Of Florida	1.68	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	1.44	0.01	0.00	0.06
Sunrise Bank	1.26	0.00	0.00	0.00
Winter Park National Bank	1.19	0.00	0.00	0.00
Crews Bank & Trust	2.78	0.03	0.01	0.12
Citizens First Bank	1.77	0.12	0.04	0.43
Citizens Bank And Trust	1.08	0.21	0.10	13.13
The First National Bank Of Mount Dora	2.20	0.42	0.12	1.65
United Southern Bank	2.85	0.37	0.14	3.95
First National Bank Of Wauchula	1.30	0.21	0.15	1.54
Heartland National Bank	1.62	0.97	0.21	3.28
Southstate Bank, National Association	1.18	0.36	0.25	2.31
Cogent Bank	1.22	0.35	0.29	3.22
First Bank	1.77	0.66	0.38	4.35
Wauchula State Bank	2.00	0.80	0.45	4.31
Surety Bank	1.27	1.44	0.51	6.75
Axiom Bank, National Association	0.90	0.83	0.58	4.23

Select Peer Average	1.58	0.36	0.17	2.60
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 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	27.78	18.83	0.00	0.00	14.31
First National Bank Of Wauchula	6.76	9.08	0.00	0.00	7.02
Axiom Bank, National Association	3.57	13.63	0.00	0.00	10.20
First Bank	2.24	12.46	1.45	0.00	23.04
Wauchula State Bank	1.51	15.67	0.00	19.87	6.13
Commerce Bank & Trust	1.37	1.05	0.00	0.00	21.33
Southstate Bank, National Association	1.25	1.45	0.29	6.11	12.13
Mainstreet Community Bank Of Florida	1.19	2.04	0.32	0.00	29.09
Heartland National Bank	0.90	33.23	0.00	0.00	42.41
United Southern Bank	0.84	9.09	0.00	1.35	45.79
Crews Bank & Trust	0.74	28.72	0.00	18.65	10.85
Citizens First Bank	0.71	0.59	0.02	0.00	62.79
Sunrise Bank	0.67	1.69	0.00	1.12	14.70
First Colony Bank Of Florida	0.60	22.77	0.00	10.42	8.15
Winter Park National Bank	0.58	6.19	0.00	22.67	15.10
The First National Bank Of Mount Dora	0.56	0.63	0.00	0.00	64.99
Bank Of Central Florida	0.48	2.16	0.00	0.00	29.59
Citizens Bank And Trust	0.32	1.06	0.00	0.00	48.82
Cogent Bank	0.23	2.83	0.00	0.00	13.24

Select Peer Average	2.75	9.64	0.11	4.22	25.25
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Cogent Bank	81.97	0.42	0.00	0.07
Sunrise Bank	78.96	1.97	0.00	0.01
Commerce Bank & Trust	71.98	0.12	0.00	0.00
First National Bank Of Wauchula	71.89	1.42	0.00	0.00
Southstate Bank, National Association	67.93	1.23	0.00	4.84
Axiom Bank, National Association	66.37	2.75	0.03	0.20
Bank Of Central Florida	63.76	1.36	0.00	0.02
Mainstreet Community Bank Of Florida	61.45	2.33	0.00	0.01
First Colony Bank Of Florida	56.94	0.53	0.00	0.00
First Bank	56.41	2.12	0.00	0.00
Wauchula State Bank	55.42	0.74	0.00	0.00
Winter Park National Bank	52.85	0.45	0.00	0.00
Citizens Bank And Trust	46.80	1.24	0.00	0.00
Crews Bank & Trust	38.97	1.67	0.00	0.00
United Southern Bank	37.06	1.14	0.00	0.00
Surety Bank	35.14	0.93	0.00	0.00
Citizens First Bank	31.09	1.20	0.00	0.35
The First National Bank Of Mount Dora	26.64	1.33	0.00	0.00
Heartland National Bank	20.65	0.53	0.00	0.00

Select Peer Average	53.80	1.24	0.00	0.29
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Crews Bank & Trust	46.14	53.86	100.00	0.00	0.00
Bank Of Central Florida	42.42	57.02	99.43	0.57	0.00
Mainstreet Community Bank Of Florida	41.06	58.94	100.00	0.00	0.00
First Colony Bank Of Florida	40.43	59.57	100.00	0.00	0.00
Sunrise Bank	38.49	60.53	99.02	0.00	0.98
The First National Bank Of Mount Dora	37.85	54.83	92.68	0.00	7.32
Surety Bank	37.72	56.32	94.04	0.00	5.96
Citizens Bank And Trust	37.65	57.73	95.38	2.26	2.36
Wauchula State Bank	37.47	61.34	98.81	1.17	0.03
Southstate Bank, National Association	35.85	62.64	98.49	1.50	0.01
First Bank	35.53	64.47	100.00	0.00	0.00
Cogent Bank	35.52	58.17	93.69	0.00	6.31
Commerce Bank & Trust	33.68	63.87	97.55	2.45	0.00
First National Bank Of Wauchula	33.19	66.81	100.00	0.00	0.00
Winter Park National Bank	30.48	68.79	99.27	0.73	0.00
United Southern Bank	29.02	65.18	94.20	0.00	5.80
Heartland National Bank	26.32	73.68	100.00	0.00	0.00
Axiom Bank, National Association	24.84	75.16	100.00	0.00	0.00
Citizens First Bank	17.55	74.67	92.22	3.35	4.43

Select Peer Average	34.80	62.82	97.62	0.63	1.75
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	5.11	0.36	4.86	88.98
Cogent Bank	4.66	0.84	4.19	100.07
Surety Bank	4.15	0.40	3.84	70.75
Axiom Bank, National Association	4.38	0.87	3.75	93.82
Sunrise Bank	4.11	0.83	3.65	97.90
First Colony Bank Of Florida	3.64	0.23	3.43	98.67
Wauchula State Bank	3.48	0.14	3.40	98.45
Southstate Bank, National Association	3.43	0.16	3.33	90.16
Mainstreet Community Bank Of Florida	3.38	0.16	3.29	97.22
First Bank	3.55	0.52	3.24	94.11
Commerce Bank & Trust	3.40	0.61	3.02	96.99
Crews Bank & Trust	2.97	0.10	2.91	97.87
United Southern Bank	3.01	0.16	2.91	100.39
Bank Of Central Florida	3.12	0.54	2.80	97.06
The First National Bank Of Mount Dora	2.92	0.22	2.80	98.91
Citizens Bank And Trust	2.91	0.52	2.60	96.82
Winter Park National Bank	3.07	0.73	2.58	96.91
Heartland National Bank	2.64	0.27	2.46	97.37
Citizens First Bank	2.50	0.29	2.29	97.39

Select Peer Average	3.50	0.42	3.22	95.25
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