

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 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

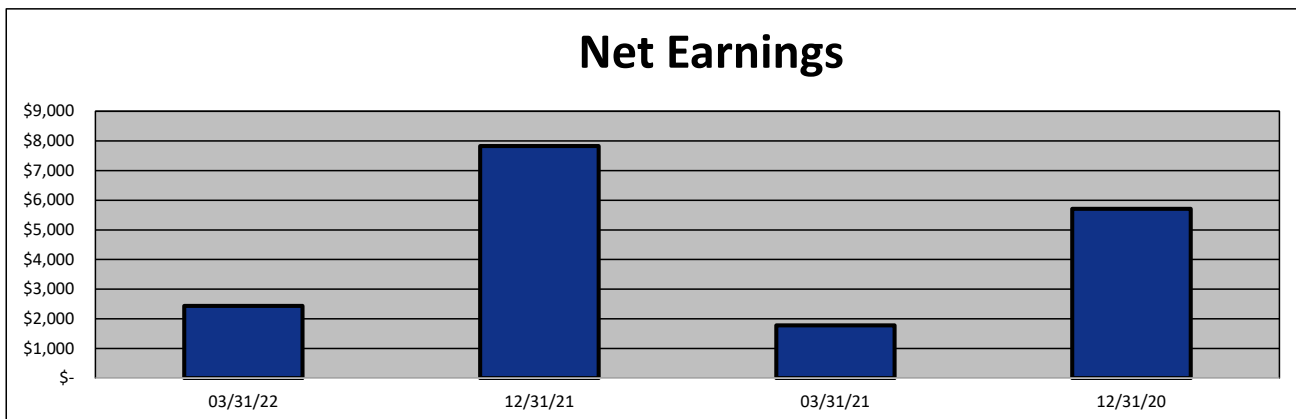
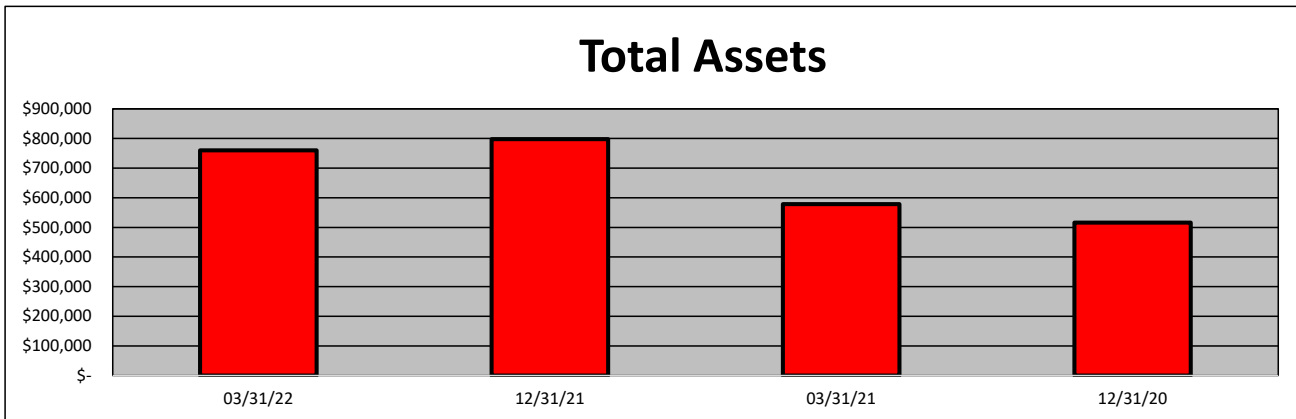
**EXECUTIVE SUMMARY - Winter Park National Bank
(Percentage)**

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.77	5.74	7.83	9.85	9.41	7.97
Leverage Ratio	6.73	7.14	8.54	8.83	9.61	8.91
Tier 1 Cap/Risk Based Assets	12.14	12.23	13.18	15.36	12.53	12.53
Risk Based Ratio	13.16	13.28	14.17	16.45	13.38	13.40
Common Equity Tier 1 Capital Ratio	12.14	12.23	13.18	15.36	12.50	12.53
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	43.37	42.03	52.63	57.08	68.26	54.07
Loans/Assets	38.88	38.11	46.18	48.67	55.23	48.67
Securities/Assets	36.42	30.64	37.12	37.45	16.80	27.63
PROFITABILITY:						
Return on Avg Assets	1.33	1.33	1.33	1.25	0.84	0.98
Return on Avg Equity	21.72	16.48	14.80	11.80	9.50	12.08
Nonint Income/Avg Assets	0.07	0.08	0.07	0.10	0.87	0.65
Net Overhead Ratio	0.93	0.95	0.98	1.05	1.77	1.60
Efficiency Ratio	41.22	41.35	41.54	46.12	68.65	66.07
Assets (per million) per Employee	30.39	33.22	26.28	24.58	9.09	9.38
ASSET QUALITY:						
Reserves/Loans	1.40	1.32	1.28	1.30	1.34	1.65
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.74	0.41
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.53	0.18
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	4.05	1.81
YIELDS & COSTS:						
Yield on earning assets	2.63	2.75	2.84	2.96	3.30	3.10
Cost of funds	0.29	0.38	0.43	0.72	0.46	0.25
Net interest margin	2.43	2.50	2.54	2.46	2.64	2.70
Avg Earning Assets/Avg Assets	96.51	96.40	96.07	96.43	90.01	93.16

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

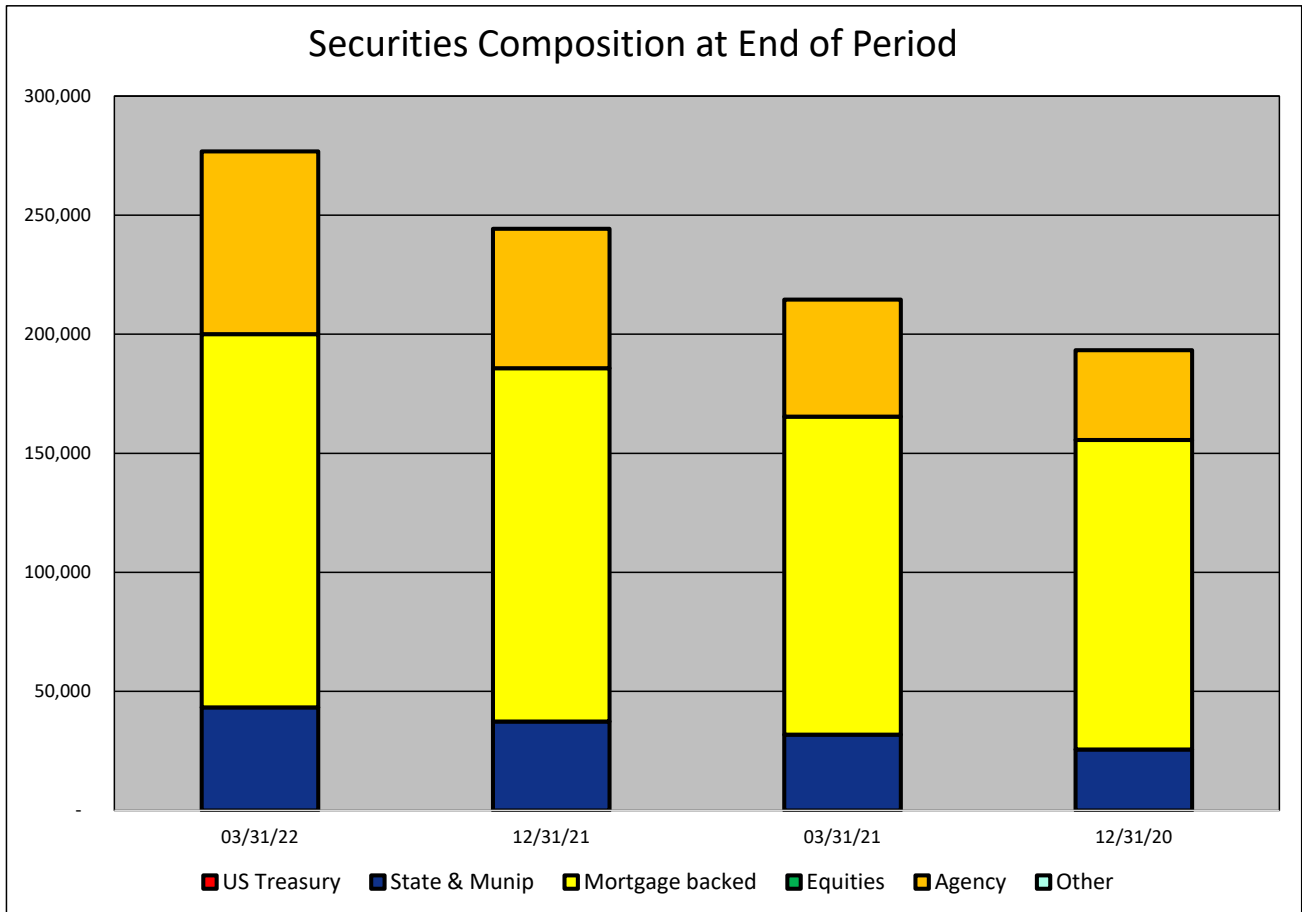
As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	759,789	797,240	578,104	516,130	181,685	31.43
Cash and Equivalents	174,253	237,399	87,551	62,656	86,702	99.03
Securities	276,723	244,293	214,569	193,301	62,154	28.97
Loans, net	295,385	303,797	266,968	251,199	28,417	10.64
Deposit Accounts	681,128	722,733	507,261	440,116	173,867	34.28
Fed Funds & Repos	32,769	28,090	24,226	24,626	8,543	35.26
Total Equity	43,810	45,785	45,264	50,860	(1,454)	(3.21)

Period Ending	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,432	7,824	1,778	5,710	654	36.78
Interest Income	4,631	15,647	3,652	13,084	979	26.81
Interest Expense	357	1,440	378	2,229	(21)	(5.56)
Net Interest Income	4,274	14,207	3,274	10,855	1,000	30.54
Prov for Loan Loss	145	740	165	688	(20)	(12.12)
Noninterest income	124	479	99	437	25	25.25
Gain on Sale of Securities	-	(23)	(23)	338	23	(100.00)
Noninterest Expense	1,821	6,099	1,407	5,232	414	29.42
Net Operating Income	2,432	7,847	1,801	5,372	631	35.04
Income Taxes	-	-	-	-	-	NA



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

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	43,277	37,404	31,837	25,599	11,440	35.93
Mortgage backed	156,802	148,307	133,592	130,018	23,210	17.37
Equities	-	-	-	-	-	NA
Agency	76,644	58,582	49,140	37,684	27,504	55.97
Other	-	-	-	-	-	NA
Total Securities	276,723	244,293	214,569	193,301	62,154	28.97

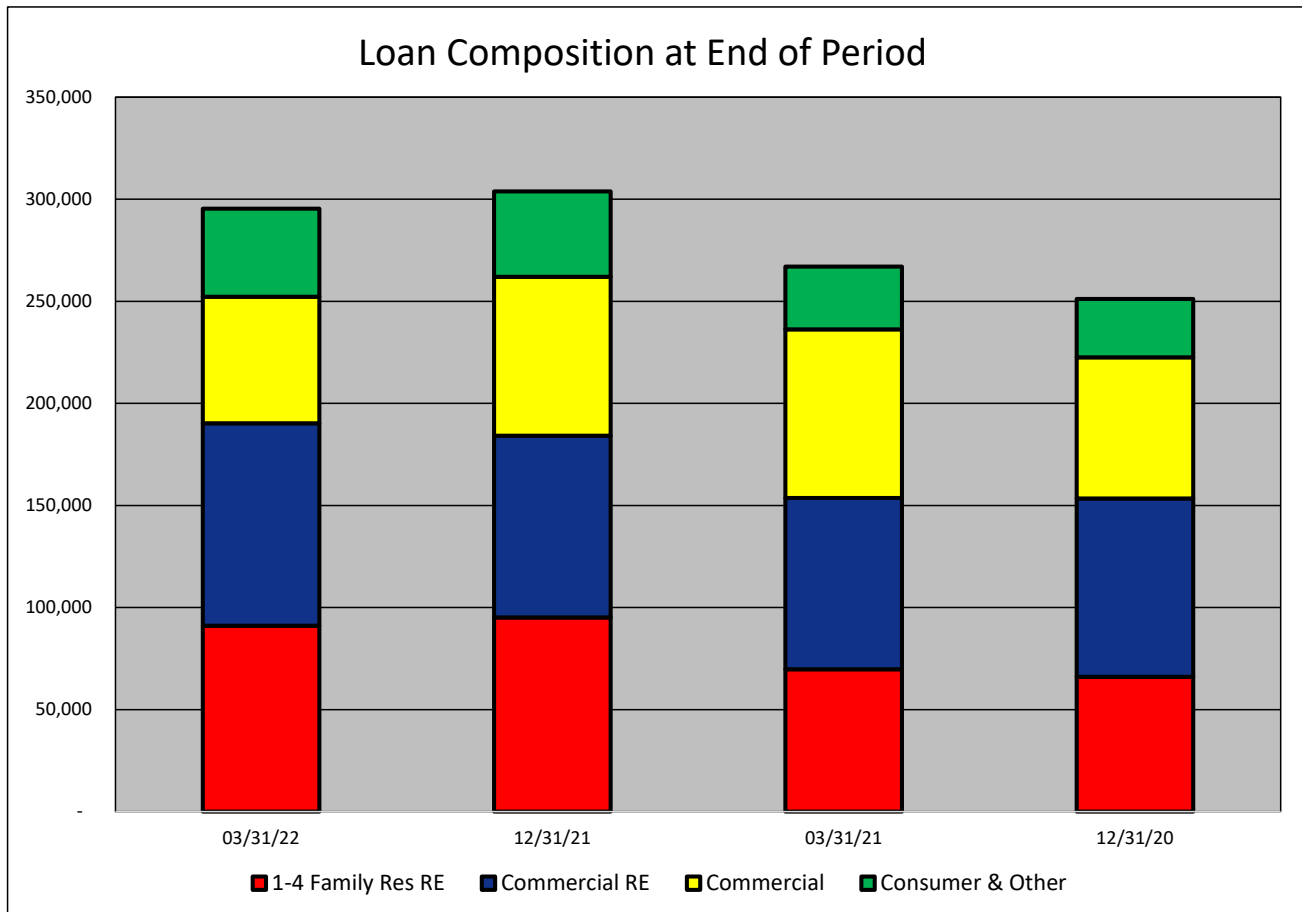


LOAN PORTFOLIO COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

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	91,077	95,164	69,750	66,050	21,327	30.58
Commercial RE	99,215	89,021	83,902	87,348	15,313	18.25
Commercial	61,943	77,882	82,653	69,205	(20,710)	(25.06)
Consumer & Other	43,150	41,730	30,663	28,596	12,487	40.72
Loans, Net	295,385	303,797	266,968	251,199	28,417	10.64



LOAN PORTFOLIO QUALITY - Winter Park National Bank
(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	4,004	3,264	3,264	2,576	740	22.67
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	145	740	165	688	(20)	(12.12)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	4,149	4,004	3,429	3,264	720	21.00

NON-PERFORMING ASSETS:

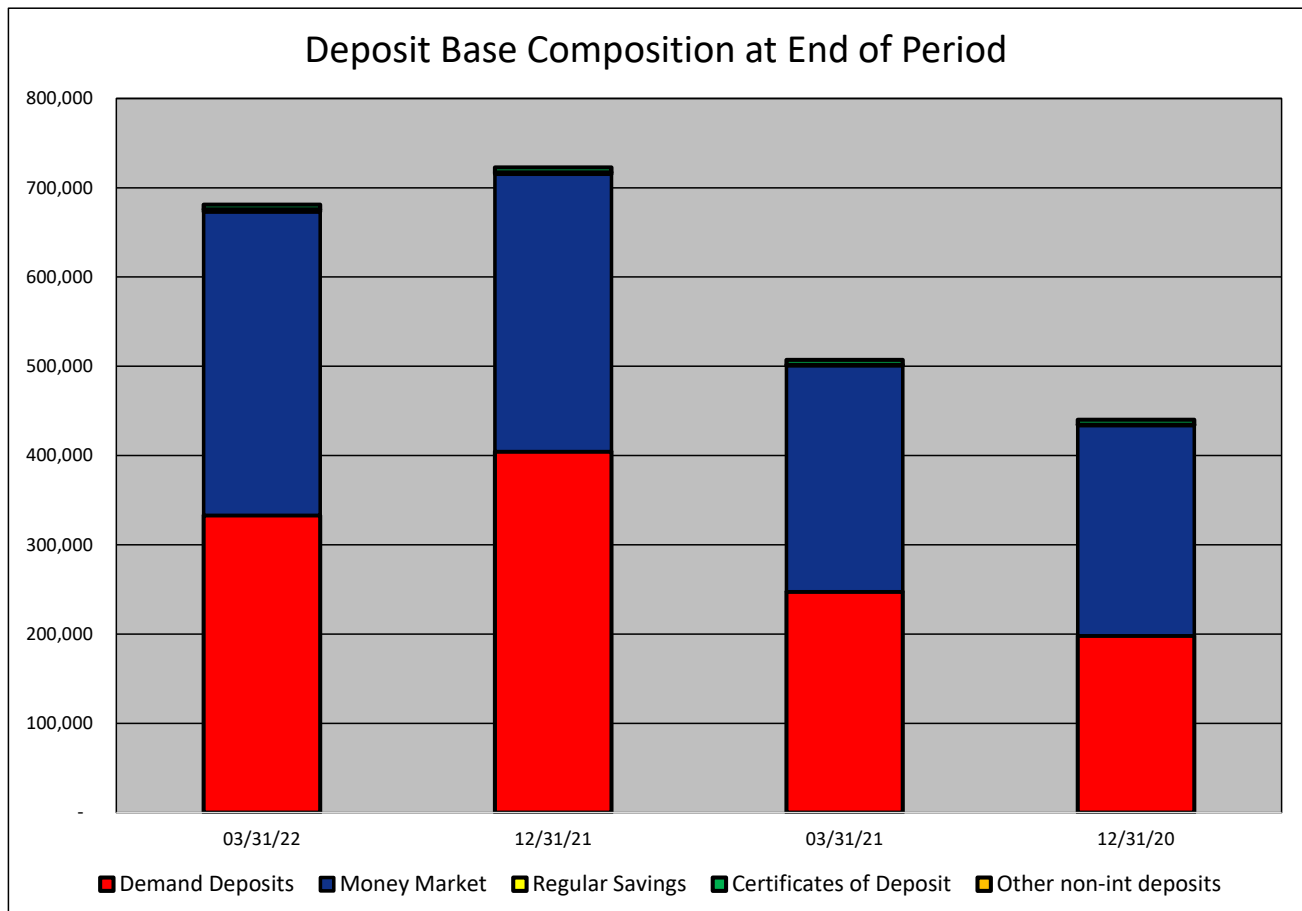
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Winter Park National Bank
(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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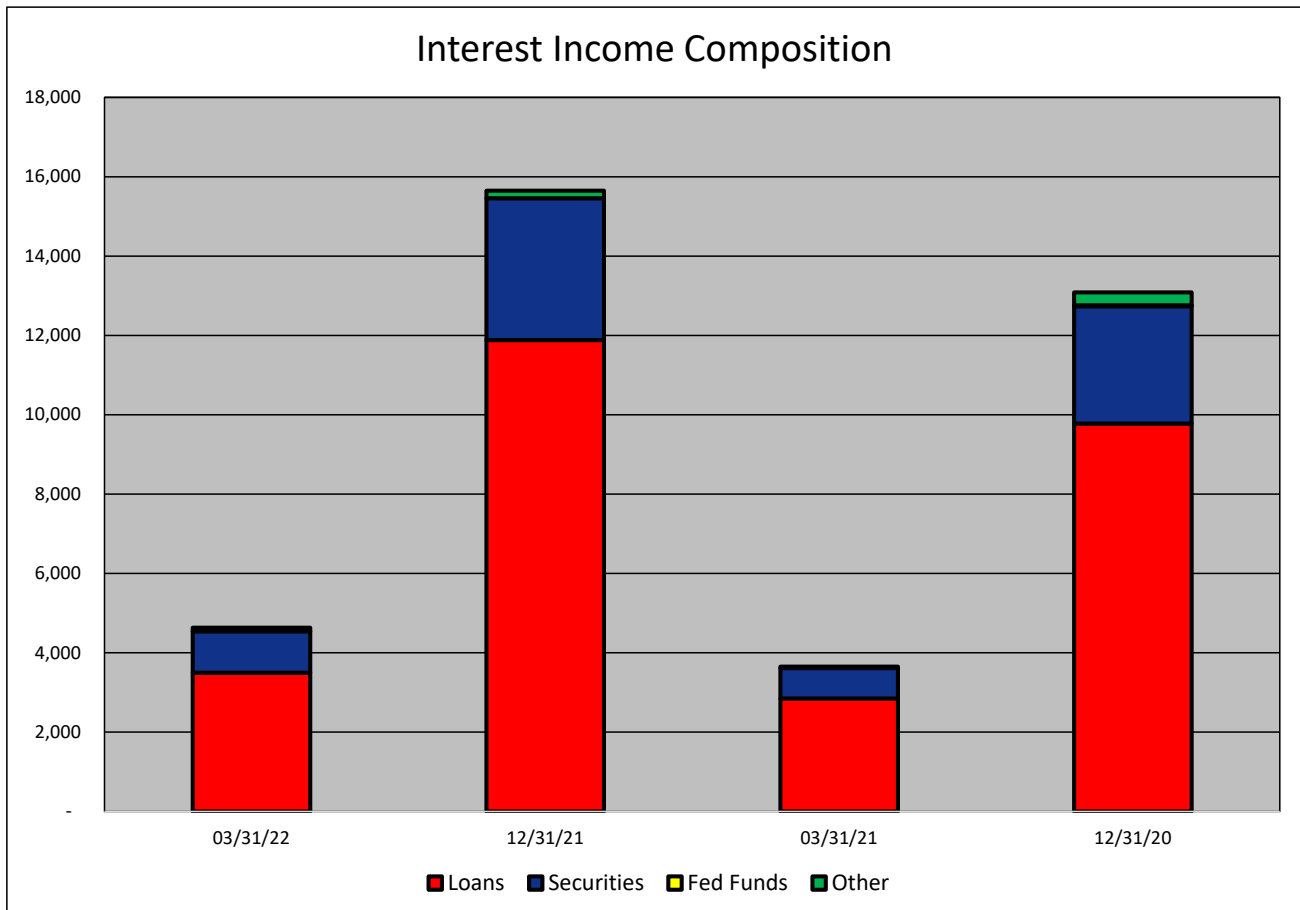
DEPOSIT BASE CATEGORY:

Demand Deposits	333,099	404,299	247,285	198,049	85,814	34.70
Money Market	340,140	311,083	253,549	235,926	86,591	34.15
Regular Savings	2,766	2,026	1,007	744	1,759	174.68
Certificates of Deposit	5,123	5,325	5,420	5,397	(297)	(5.48)
Other non-int deposits	-	-	-	-	-	NA
Total Deposits	681,128	722,733	507,261	440,116	173,867	34.28



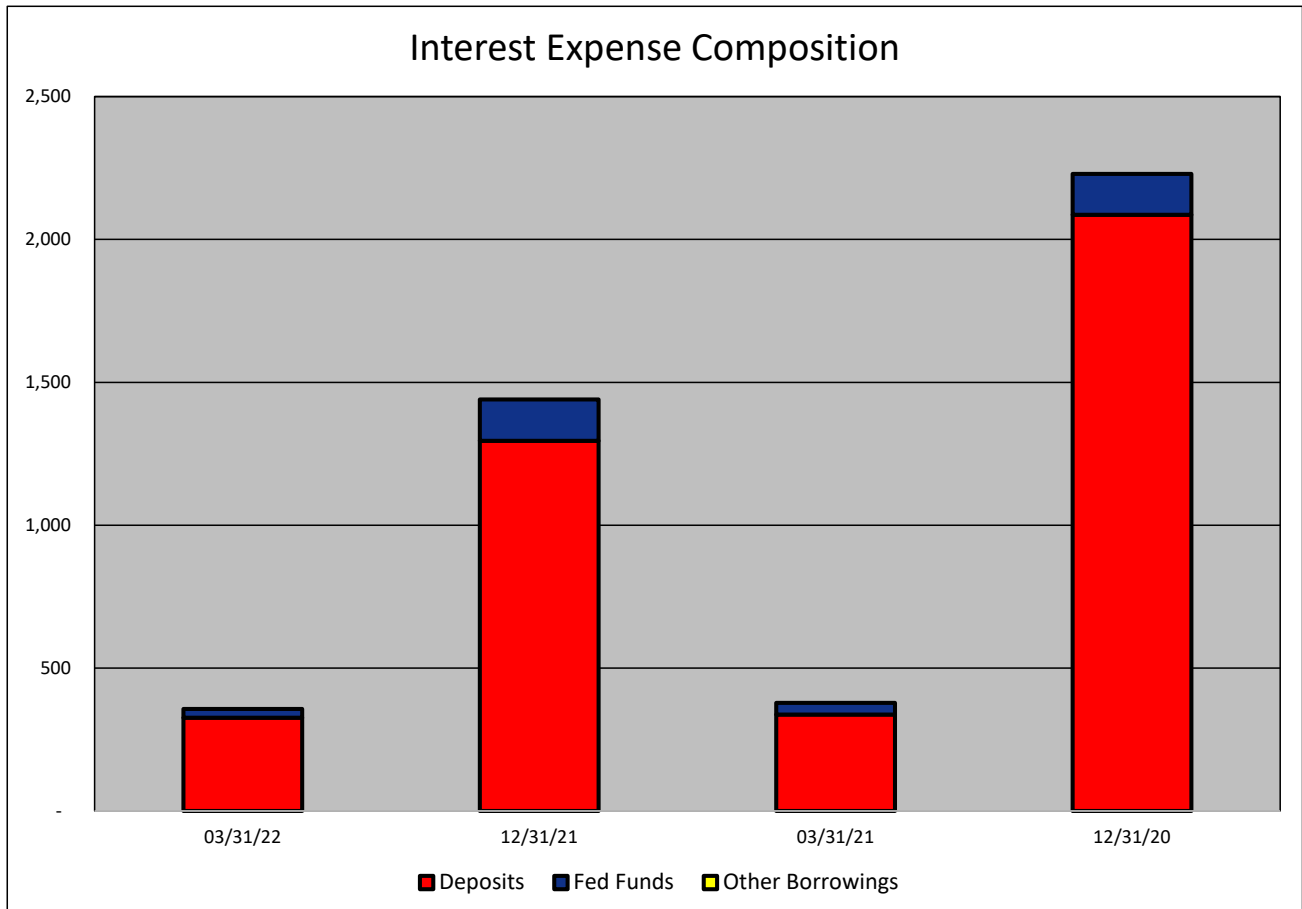
INTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	03/31/22	12/31/21	03/31/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,496	11,881	2,851	9,781	645	22.62
Securities	1,044	3,574	762	2,955	282	37.01
Fed Funds	-	-	-	26	-	NA
Other	91	192	39	322	52	133.33
Total Int Income	4,631	15,647	3,652	13,084	979	26.81



INTEREST EXPENSE COMPOSITION- Winter Park National Bank
(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	326	1,295	337	2,086	(11)	(3.26)
Fed Funds	31	145	41	143	(10)	(24.39)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	357	1,440	378	2,229	(21)	(5.56)

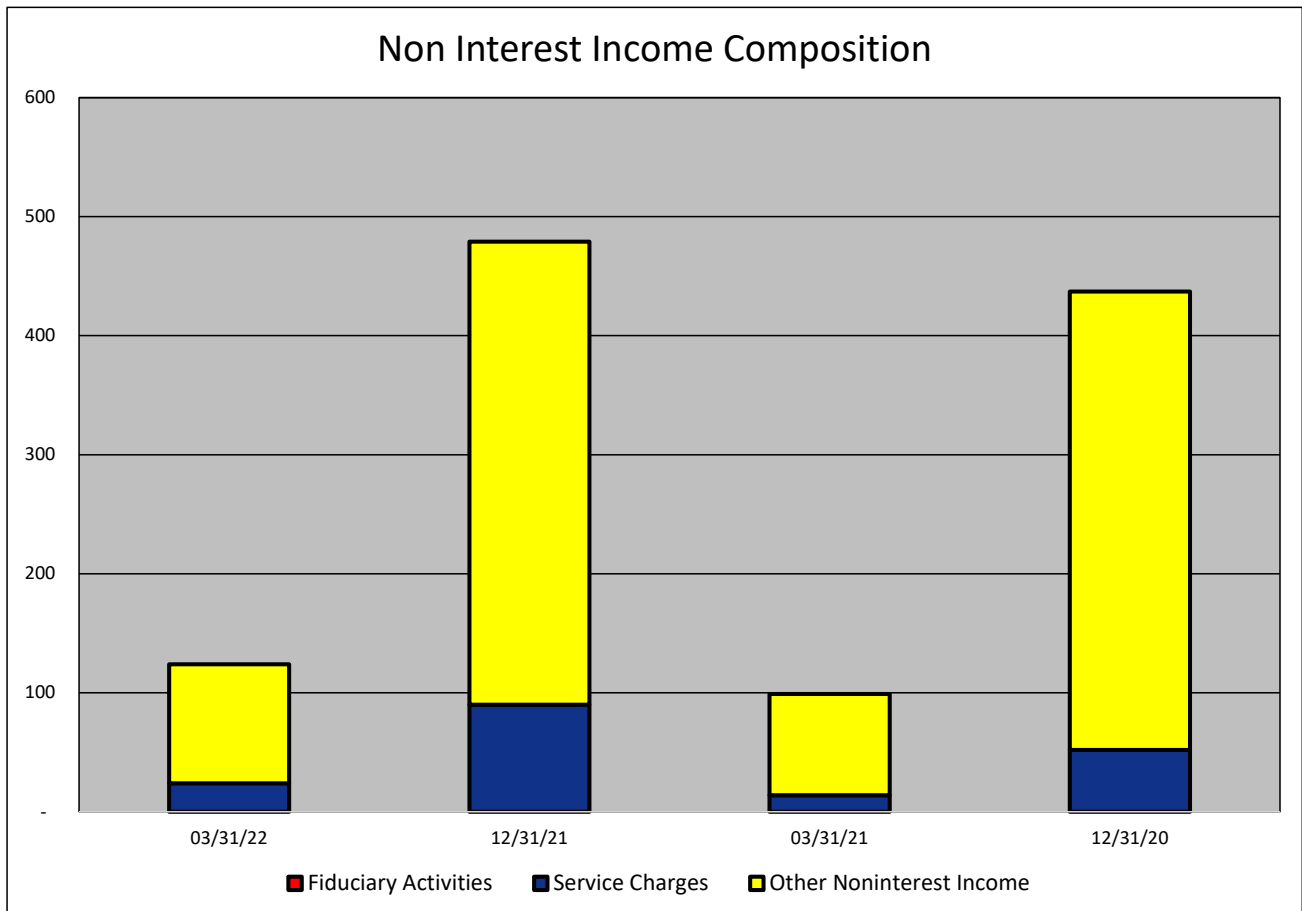


NONINTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

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

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	24	90	14	52	10	71.43
Other Noninterest Income	100	389	85	385	15	17.65
Total Nonint. Income	124	479	99	437	25	25.25

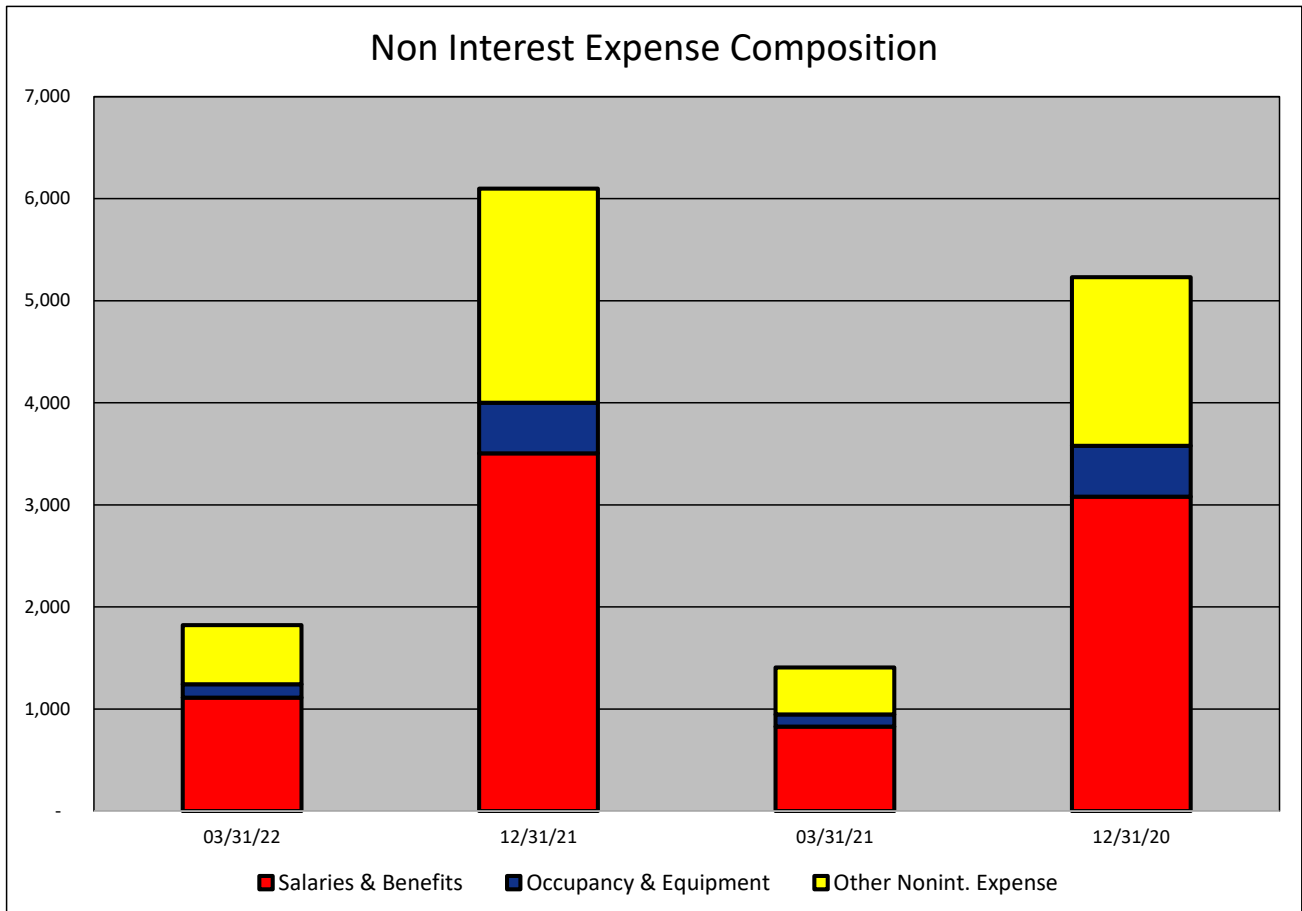


NONINTEREST EXPENSE COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

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

Salaries & Benefits	1,111	3,504	827	3,080	284	34.34
Occupancy & Equipment	132	497	121	499	11	9.09
Other Nonint. Expense	578	2,098	459	1,653	119	25.93
Total Nonint. Expense	1,821	6,099	1,407	5,232	414	29.42



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