

Bank Of Central Florida

Lakeland, FL

Established

3/19/2007

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Adam McCord, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Martin Gonzalez

Information contained herein was obtained from FIS is believed to be reliable however, accuracy is not guaranteed and all peer and state averages are simple averages.

PEER GROUP POSITION
For the
Central Florida Group

For the six months June 30, 2024

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	45,481,202
Citizens First Bank	3,775,894
Crews Bank & Trust	2,160,584
Cogent Bank	1,931,272
Citizens Bank And Trust	1,338,732
Bank Of Central Florida	1,086,814
United Southern Bank	865,842
Axiom Bank, National Association	852,029
Mainstreet Community Bank Of Florida	807,304
Winter Park National Bank	793,742
First Bank	728,056
Heartland National Bank	713,354
Sunrise Bank	529,750
The First National Bank Of Mount Dora	363,329
First Colony Bank Of Florida	310,087
Surety Bank	205,983
Commerce Bank & Trust	173,127
First National Bank Of Wauchula	90,555

Institution name	Return on Avg Assets (%)
Surety Bank	2.80
Crews Bank & Trust	1.75
Heartland National Bank	1.64
First Colony Bank Of Florida	1.53
Cogent Bank	1.39
First Bank	1.18
Southstate Bank, National Association	1.14
Bank Of Central Florida	1.10
The First National Bank Of Mount Dora	0.98
Winter Park National Bank	0.93
Sunrise Bank	0.90
Citizens First Bank	0.88
United Southern Bank	0.73
First National Bank Of Wauchula	0.62
Axiom Bank, National Association	0.58
Commerce Bank & Trust	0.56
Citizens Bank And Trust	0.55
Mainstreet Community Bank Of Florida	0.51

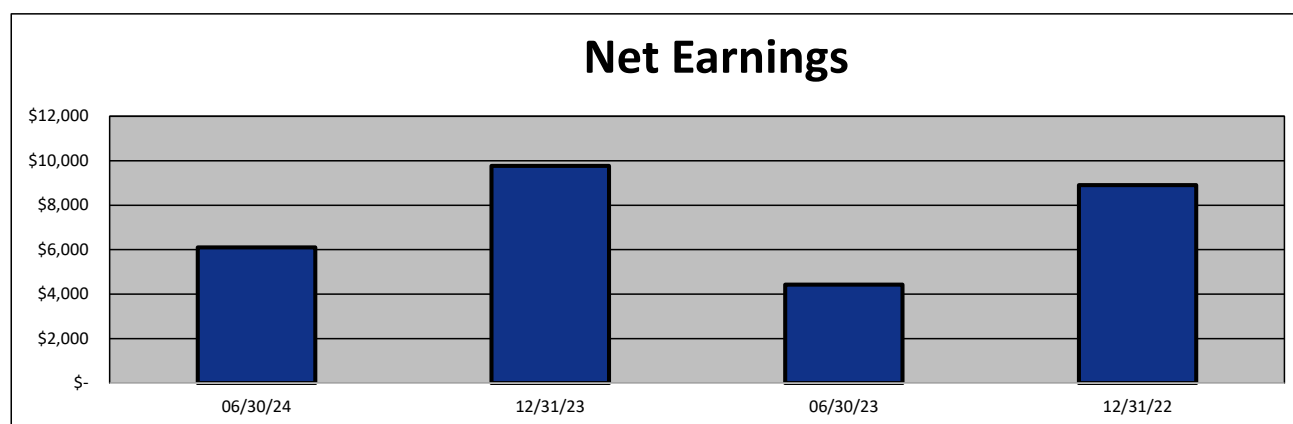
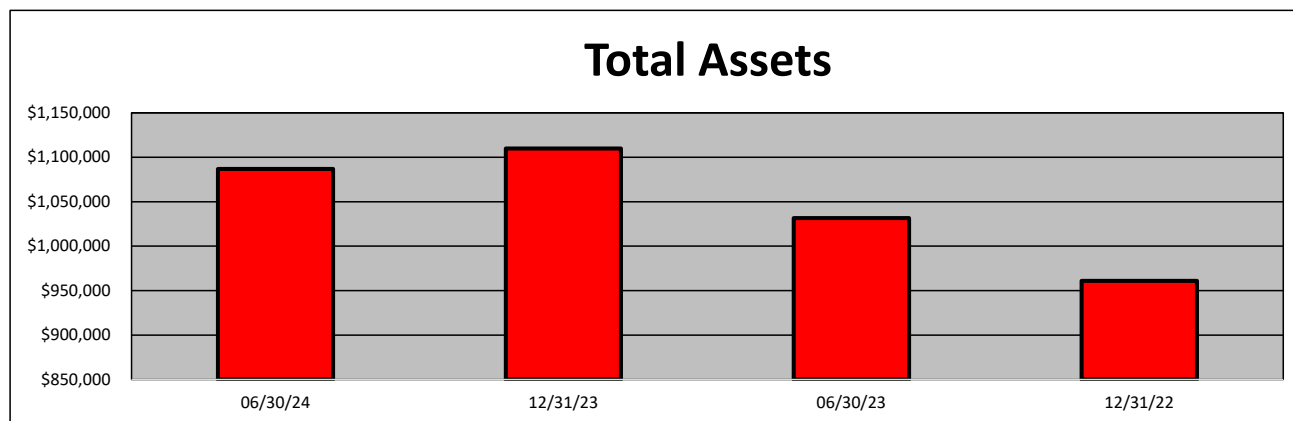
EXECUTIVE SUMMARY - Bank of Central Florida
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.81	6.42	7.10	7.24	9.59	7.92
Leverage Ratio	8.19	8.11	8.52	8.39	10.67	9.52
Tier 1 Cap/Risk Based Assets	11.55	11.68	13.28	12.33	12.61	10.87
Risk Based Ratio	12.47	12.58	14.22	13.11	13.45	11.70
Common Equity Tier 1 Capital Ratio	11.55	11.68	13.28	12.33	12.57	10.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	75.52	70.07	69.15	70.29	75.33	65.67
Loans/Assets	69.72	64.96	63.68	64.35	63.16	58.27
Securities/Assets	18.76	21.92	23.11	29.59	19.74	26.82
PROFITABILITY:						
Return on Avg Assets	1.10	0.91	0.82	0.86	0.75	1.10
Return on Avg Equity	17.03	13.65	12.29	13.74	10.61	16.50
Nonint Income/Avg Assets	0.26	0.19	0.20	0.19	0.79	0.78
Net Overhead Ratio	1.72	1.73	1.76	1.54	2.14	1.71
Efficiency Ratio	56.62	61.44	63.96	59.29	72.23	63.08
Assets (per million) per Employee	10.16	11.21	10.53	10.33	10.25	9.08
ASSET QUALITY:						
Allowance/Loans	0.94	0.95	0.99	0.92	1.31	1.48
Nonperforming Loans/Total Loans	0.02	0.00	0.00	0.00	0.56	0.50
Nonperforming Assets/Total Assets	0.01	0.00	0.00	0.00	0.38	0.31
Adjusted Texas Ratio	0.19	0.00	0.00	0.00	4.10	5.77
YIELDS & COSTS:						
Yield on earning assets	4.99	4.38	4.19	3.12	5.44	5.04
Cost of funds	2.64	2.27	2.09	0.54	3.03	2.66
Net interest margin	3.33	3.01	2.94	2.80	2.85	3.30
Avg Earning Assets/Avg Assets	97.14	97.18	97.11	97.06	95.94	95.36

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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,086,814	1,109,820	1,031,612	961,073	55,202	5.35
Cash and Equivalents	90,224	112,571	102,965	25,386	(12,741)	(12.37)
Securities	203,873	243,297	238,436	284,357	(34,563)	(14.50)
Loans, net	757,763	720,926	656,894	618,424	100,869	15.36
Deposit Accounts	1,003,333	1,028,887	949,961	879,796	53,372	5.62
Fed Funds & Repos	-	-	-	5,000	-	NA
Total Equity	73,969	71,247	73,236	69,618	733	1.00

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,104	9,769	4,428	8,901	1,676	37.85
Interest Income	26,998	45,841	21,926	31,520	5,072	23.13
Interest Expense	8,989	14,315	6,519	3,183	2,470	37.89
Net Interest Income	18,009	31,526	15,407	28,337	2,602	16.89
Prov for Credit Losses	375	1,070	810	825	(435)	(53.70)
Noninterest income	1,456	2,037	1,057	1,982	399	37.75
Gain on Sale of Securities	-	(10)	(10)	-	10	(100.00)
Noninterest Expense	11,033	20,661	10,558	18,016	475	4.50
Net Operating Income	8,057	11,832	5,096	11,478	2,961	58.10
Income Taxes	1,949	2,053	658	2,577	1,291	196.20

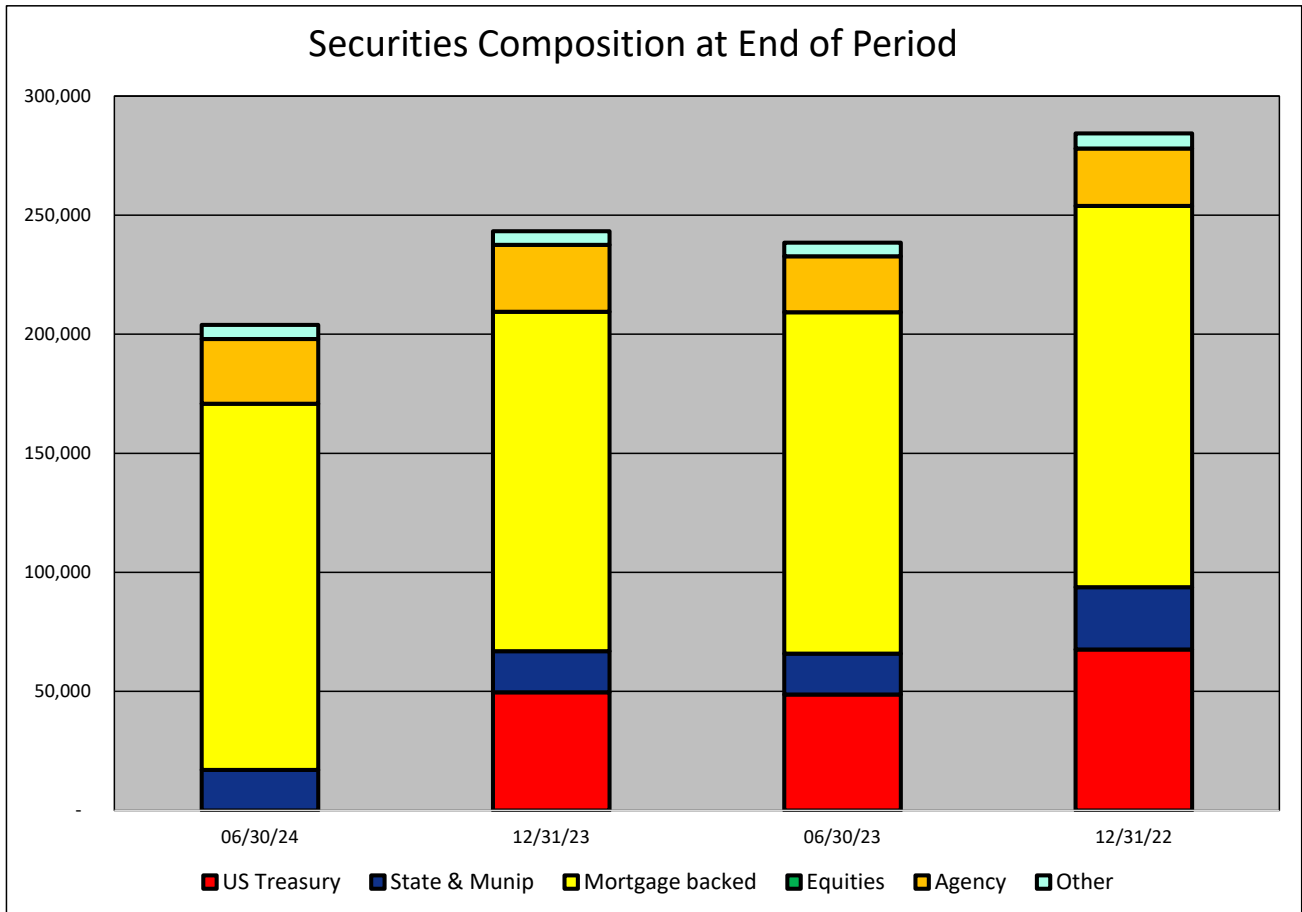


SECURITIES COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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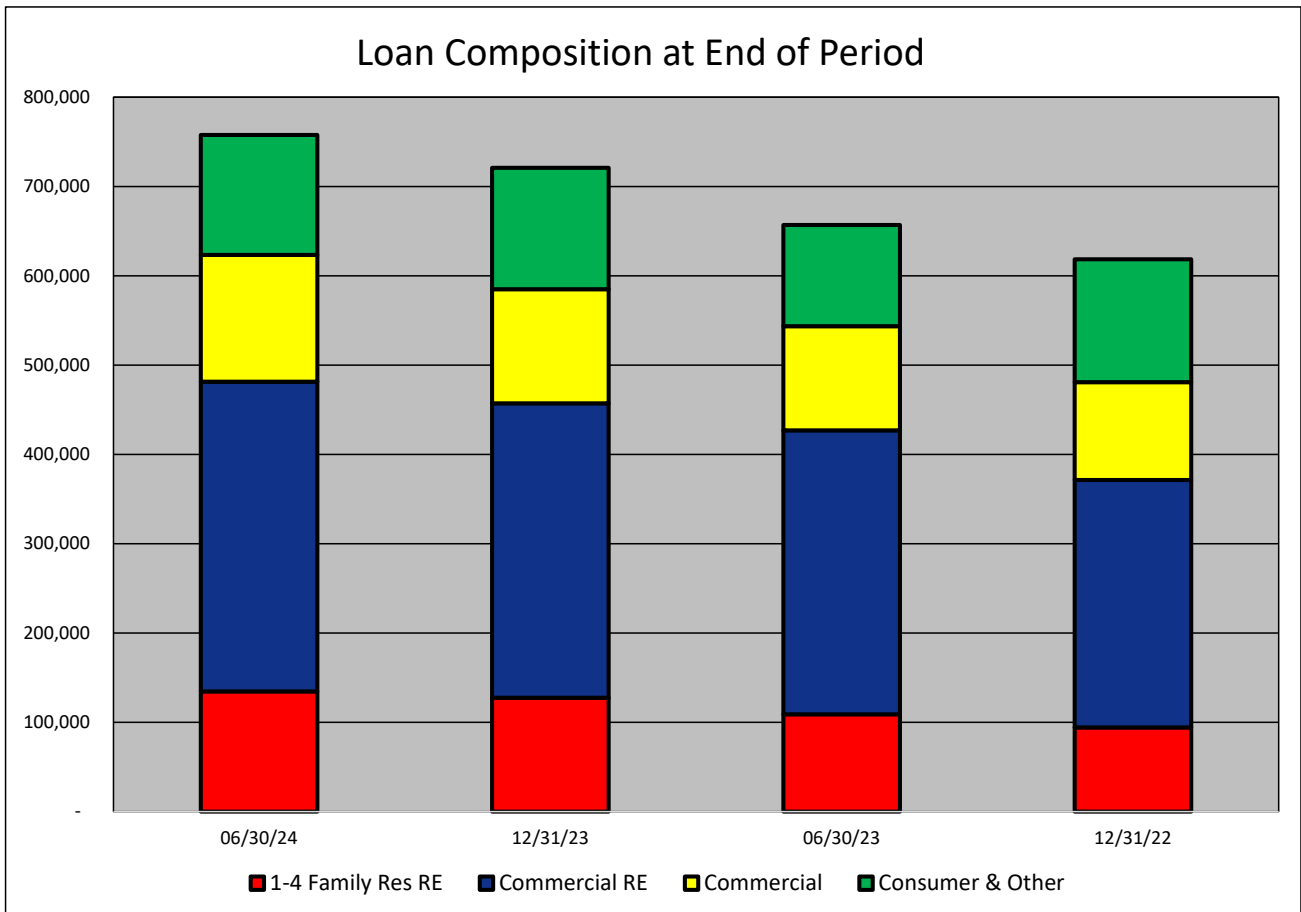
SECURITIES CATEGORY:

US Treasury	-	49,633	48,719	67,606	(48,719)	(100.00)
State & Munip	17,012	17,230	17,166	26,159	(154)	(0.90)
Mortgage backed	153,842	142,566	143,290	160,091	10,552	7.36
Equities	-	-	-	-	-	NA
Agency	27,178	28,098	23,564	24,109	3,614	15.34
Other	5,841	5,770	5,697	6,392	144	2.53
Total Securities	203,873	243,297	238,436	284,357	(34,563)	(14.50)



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	134,713	127,526	108,945	94,222	25,768	23.65
Commercial RE	346,636	329,789	317,951	277,133	28,685	9.02
Commercial	142,076	127,583	116,658	109,462	25,418	21.79
Consumer & Other	134,338	136,028	113,340	137,607	20,998	18.53
Loans, Net	757,763	720,926	656,894	618,424	100,869	15.36



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	6,813	5,688	5,688	4,919	1,125	19.78
Total Recoveries	12	79	33	50	(21)	(63.64)
Total Charge-offs	-	24	-	106	-	NA
Provision Expense	375	1,070	810	825	(435)	(53.70)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(49)	-	-	-	(49)	NA
Ending Balance	7,151	6,813	6,531	5,688	620	9.49

NON-PERFORMING ASSETS:

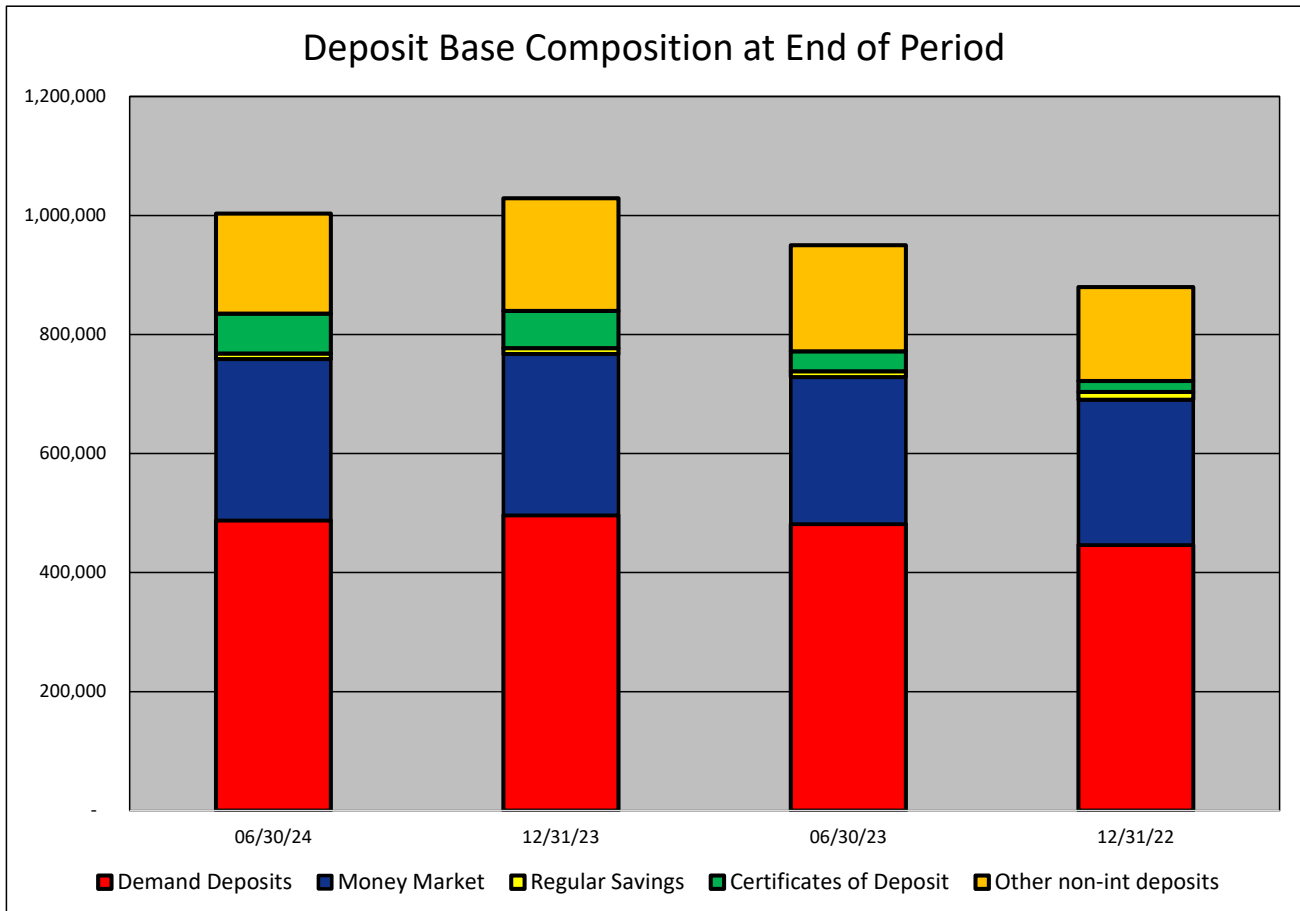
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	150	-	-	-	150	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	150	-	-	-	150	NA

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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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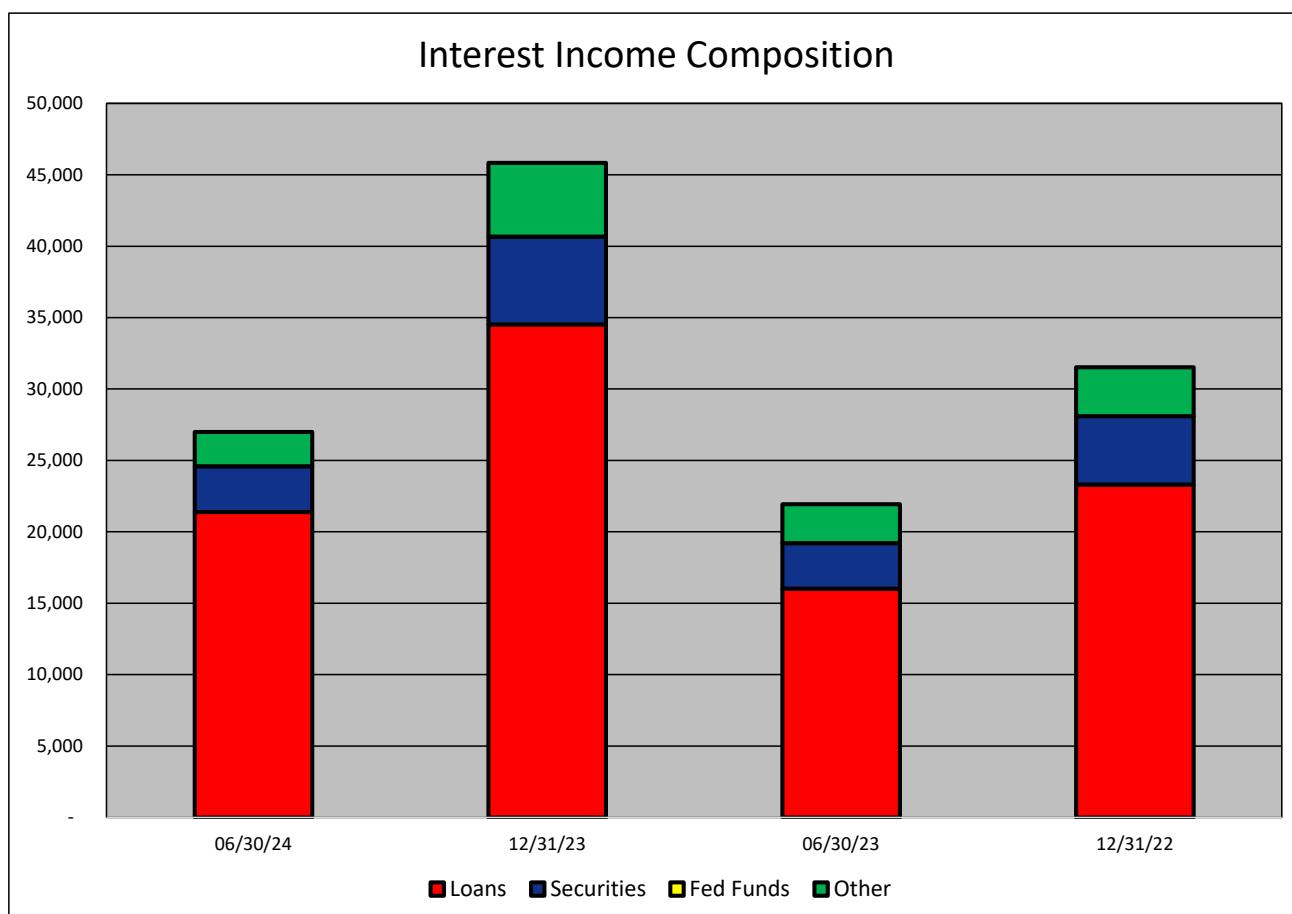
DEPOSIT BASE CATEGORY:

Demand Deposits	487,519	496,162	481,653	446,382	5,866	1.22
Money Market	271,305	271,163	246,639	243,888	24,666	10.00
Regular Savings	9,398	9,775	9,899	13,097	(501)	(5.06)
Certificates of Deposit	66,877	62,407	33,445	18,467	33,432	99.96
Other non-int deposits	168,234	189,380	178,325	157,962	(10,091)	(5.66)
Total Deposits	1,003,333	1,028,887	949,961	879,796	53,372	5.62



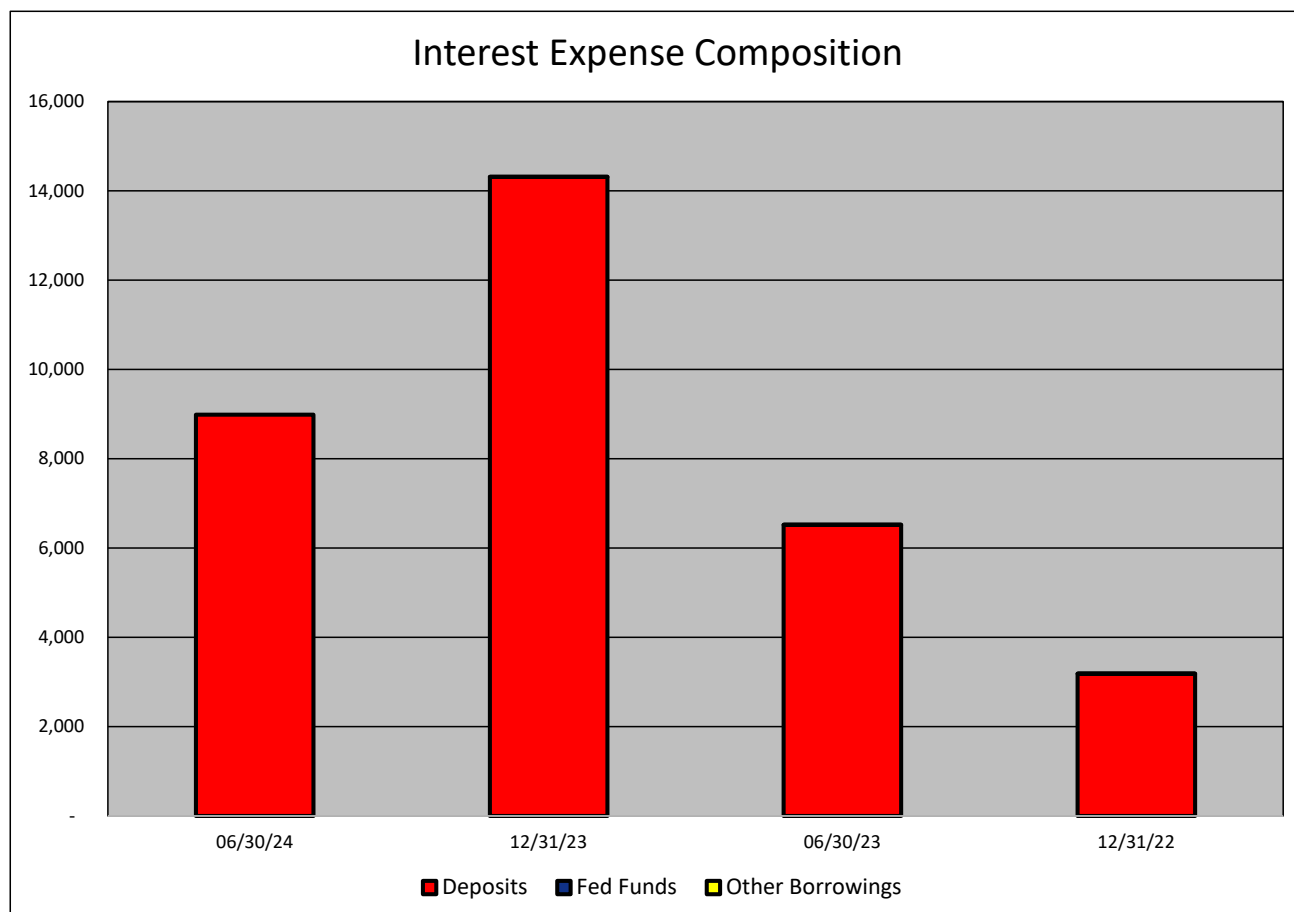
INTEREST INCOME COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	21,386	34,521	16,024	23,313	5,362	33.46
Securities	3,201	6,150	3,176	4,779	25	0.79
Fed Funds	-	-	-	-	-	NA
Other	2,411	5,170	2,726	3,428	(315)	(11.56)
Total Int Income	26,998	45,841	21,926	31,520	5,072	23.13



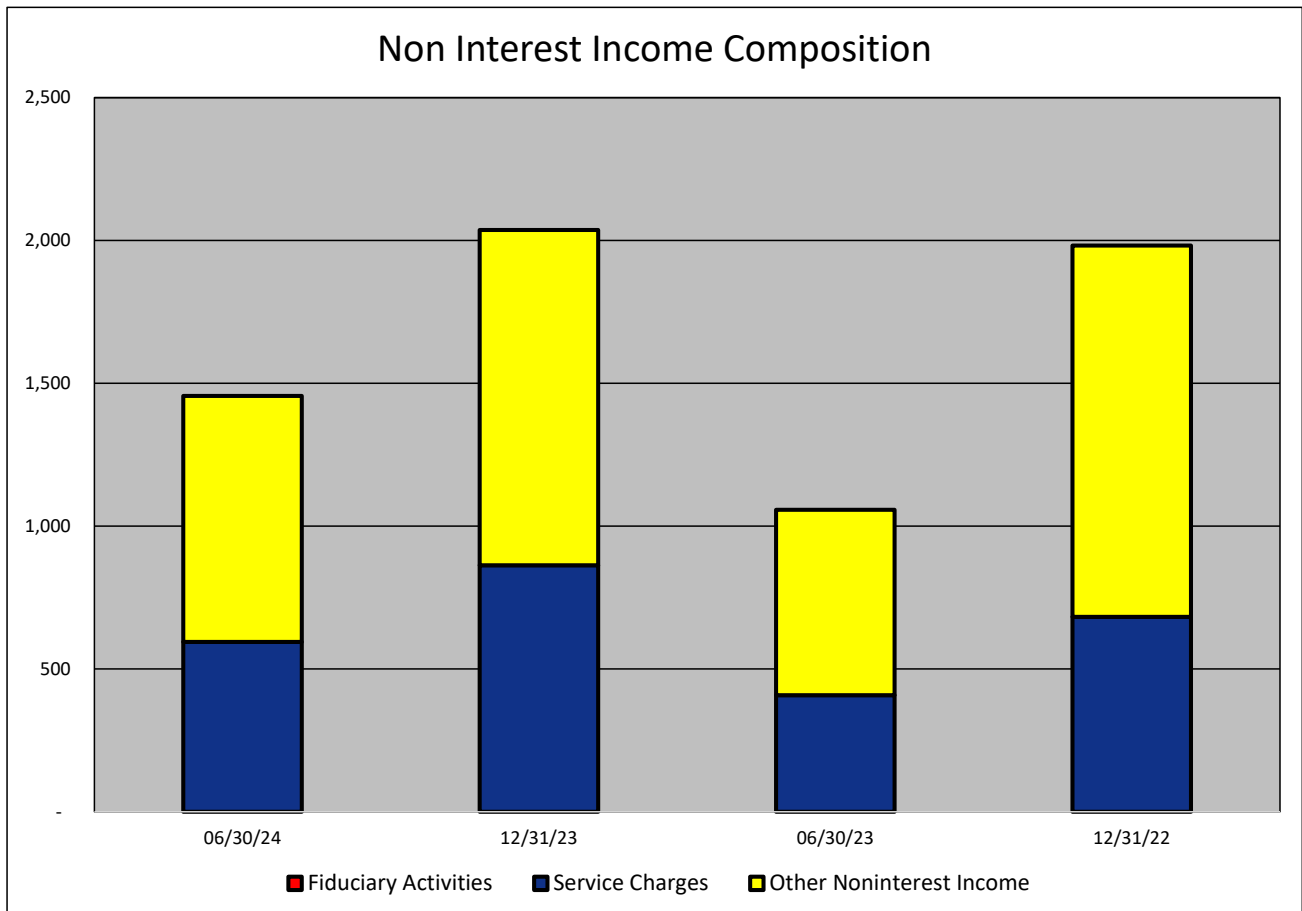
INTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	8,989	14,313	6,517	3,182	2,472	37.93
Fed Funds	-	2	2	1	(2)	(100.00)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	8,989	14,315	6,519	3,183	2,470	37.89



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	595	863	408	682	187	45.83
Other Noninterest Income	861	1,174	649	1,300	212	32.67
Total Nonint. Income	1,456	2,037	1,057	1,982	399	37.75

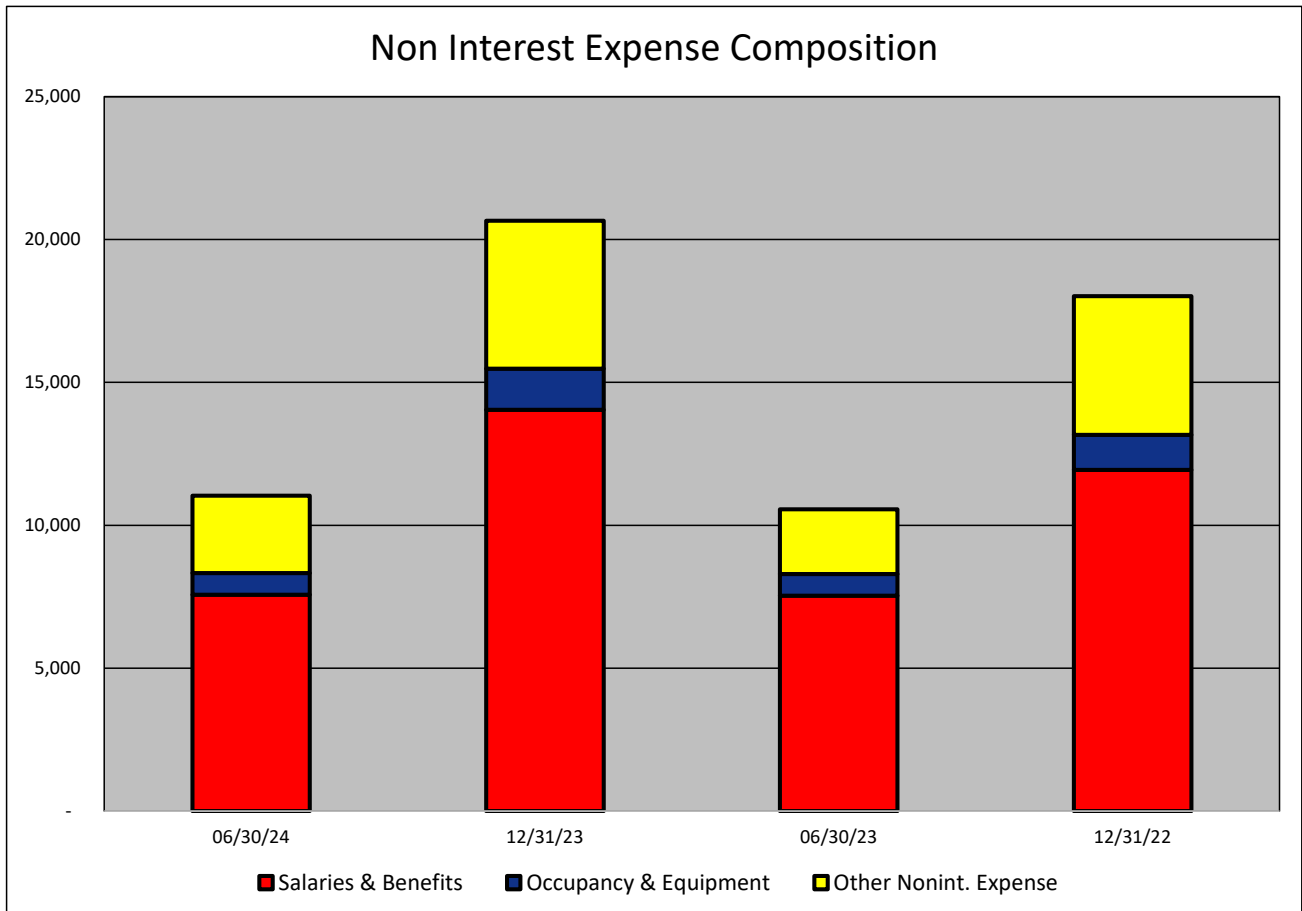


NONINTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	7,567	14,045	7,535	11,941	32	0.42
Occupancy & Equipment	765	1,440	758	1,223	7	0.92
Other Nonint. Expense	2,701	5,176	2,265	4,852	436	19.25
Total Nonint. Expense	11,033	20,661	10,558	18,016	475	4.50



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Crews Bank & Trust	2,160,584	887,225	143.52
Cogent Bank	1,931,272	1,610,245	19.94
First Colony Bank Of Florida	310,087	271,110	14.38
Sunrise Bank	529,750	482,499	9.79
Bank Of Central Florida	1,086,814	1,031,612	5.35
Axiom Bank, National Association	852,029	809,982	5.19
Citizens First Bank	3,775,894	3,636,417	3.84
First National Bank Of Wauchula	90,555	87,441	3.56
Mainstreet Community Bank Of Florida	807,304	782,172	3.21
Citizens Bank And Trust	1,338,732	1,300,269	2.96
Commerce Bank & Trust	173,127	169,059	2.41
Winter Park National Bank	793,742	779,120	1.88
Southstate Bank, National Association	45,481,202	44,928,402	1.23
First Bank	728,056	720,449	1.06
Surety Bank	205,983	206,910	(0.45)
United Southern Bank	865,842	896,285	(3.40)
Heartland National Bank	713,354	752,086	(5.15)
The First National Bank Of Mount Dora	363,329	389,044	(6.61)

Select Peer Average	3,455,981	3,318,907	11.26
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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	
Crews Bank & Trust	1,187,289	589,045	101.56
Axiom Bank, National Association	589,600	488,636	20.66
Cogent Bank	1,549,885	1,329,696	16.56
Sunrise Bank	430,153	369,901	16.29
Bank Of Central Florida	757,763	656,894	15.36
Winter Park National Bank	454,470	396,188	14.71
Mainstreet Community Bank Of Florida	557,175	485,726	14.71
First Colony Bank Of Florida	191,168	169,195	12.99
First Bank	430,860	388,834	10.81
Commerce Bank & Trust	124,207	112,662	10.25
United Southern Bank	390,858	355,467	9.96
Citizens Bank And Trust	750,277	686,709	9.26
The First National Bank Of Mount Dora	118,655	108,970	8.89
Citizens First Bank	1,279,595	1,206,469	6.06
Southstate Bank, National Association	33,334,571	31,579,736	5.56
Heartland National Bank	155,345	152,235	2.04
Surety Bank	77,326	77,235	0.12
First National Bank Of Wauchula	67,397	68,014	(0.91)

Select Peer Average	2,358,144	2,178,978	15.27
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the six months June 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Citizens First Bank	10.02	12.78	18.78	19.71	18.78
Surety Bank	9.32	11.96	25.62	26.77	25.62
The First National Bank Of Mount Dora	8.35	11.42	0.00	0.00	0.00
First National Bank Of Wauchula	9.52	10.75	0.00	0.00	0.00
Crews Bank & Trust	10.60	10.55	0.00	0.00	0.00
Axiom Bank, National Association	10.70	10.55	13.38	14.58	13.38
Southstate Bank, National Association	13.05	10.36	12.89	14.15	12.89
Sunrise Bank	7.78	9.19	0.00	0.00	0.00
First Bank	8.37	9.16	14.47	15.73	14.47
Heartland National Bank	8.30	9.13	26.41	27.50	26.41
Mainstreet Community Bank Of Florida	7.23	8.97	0.00	0.00	0.00
United Southern Bank	4.33	8.83	16.13	17.39	16.13
Commerce Bank & Trust	5.77	8.68	11.79	13.04	11.79
First Colony Bank Of Florida	7.78	8.48	12.10	13.36	12.10
Cogent Bank	8.11	8.28	10.00	11.15	10.00
Bank Of Central Florida	6.81	8.19	11.55	12.47	11.55
Citizens Bank And Trust	1.13	7.39	11.96	12.88	11.96
Winter Park National Bank	5.41	6.64	10.64	11.89	10.64

Select Peer Average	7.92	9.52	10.87	11.70	10.87
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Sunrise Bank	93.56	81.20	15.06
Cogent Bank	93.44	80.25	15.45
Southstate Bank, National Association	89.62	73.29	15.05
First National Bank Of Wauchula	86.29	74.43	6.19
Commerce Bank & Trust	79.98	71.74	14.70
Axiom Bank, National Association	78.29	69.20	6.82
Mainstreet Community Bank Of Florida	75.62	69.02	23.26
Bank Of Central Florida	75.52	69.72	18.76
First Colony Bank Of Florida	67.26	61.65	16.67
Winter Park National Bank	65.46	57.26	30.01
First Bank	65.08	59.18	25.81
Crews Bank & Trust	61.94	54.95	28.91
Citizens Bank And Trust	57.79	56.04	40.08
United Southern Bank	50.82	45.14	40.55
Surety Bank	41.46	37.54	15.65
Citizens First Bank	39.14	33.89	60.24
The First National Bank Of Mount Dora	36.04	32.66	58.80
Heartland National Bank	24.75	21.78	50.72

Select Peer Average	65.67	58.27	26.82
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	205,905	2.80	30.43
Crews Bank & Trust	2,163,426	1.75	16.96
Heartland National Bank	721,413	1.64	21.17
First Colony Bank Of Florida	306,620	1.53	19.52
Cogent Bank	1,869,603	1.39	17.67
First Bank	726,453	1.18	14.45
Southstate Bank, National Association	46,058,870	1.14	9.00
Bank Of Central Florida	1,113,322	1.10	17.03
The First National Bank Of Mount Dora	370,462	0.98	11.85
Winter Park National Bank	818,529	0.93	18.01
Sunrise Bank	523,552	0.90	11.91
Citizens First Bank	3,881,135	0.88	9.09
United Southern Bank	932,310	0.73	18.89
First National Bank Of Wauchula	90,358	0.62	6.59
Axiom Bank, National Association	850,274	0.58	5.53
Commerce Bank & Trust	174,959	0.56	9.88
Citizens Bank And Trust	1,418,284	0.55	51.91
Mainstreet Community Bank Of Florida	799,700	0.51	7.19

Select Peer Average	3,501,399	1.10	16.50
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Heartland National Bank	0.25	1.12	38.50	13.46
Winter Park National Bank	0.06	1.02	44.16	25.60
First Colony Bank Of Florida	0.11	1.58	50.58	16.32
Citizens First Bank	0.62	1.01	52.90	9.63
Surety Bank	3.49	(0.17)	53.18	5.57
Cogent Bank	0.90	1.83	56.20	8.58
Bank Of Central Florida	0.26	1.72	56.62	10.16
Crews Bank & Trust	0.82	1.74	57.43	5.94
Southstate Bank, National Association	0.70	1.49	57.83	8.76
First Bank	0.68	1.78	60.13	6.93
Sunrise Bank	0.06	2.06	67.38	8.98
United Southern Bank	0.58	1.68	69.15	5.62
Mainstreet Community Bank Of Florida	0.36	2.00	72.19	8.07
The First National Bank Of Mount Dora	2.75	1.24	74.26	4.49
Citizens Bank And Trust	0.69	1.65	79.11	7.08
Commerce Bank & Trust	0.19	2.22	79.50	8.24
Axiom Bank, National Association	1.12	3.20	79.98	6.17
First National Bank Of Wauchula	0.36	3.62	86.38	3.77

Select Peer Average	0.78	1.71	63.08	9.08
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Commerce Bank & Trust	1.44	0.00	0.00	0.00
First Colony Bank Of Florida	1.60	0.00	0.00	0.00
Sunrise Bank	1.23	0.00	0.00	0.00
Bank Of Central Florida	0.94	0.02	0.01	0.19
Crews Bank & Trust	1.78	0.03	0.02	0.15
Citizens First Bank	1.67	0.16	0.05	0.47
Heartland National Bank	1.58	0.22	0.05	0.56
First Bank	1.66	0.15	0.09	0.67
The First National Bank Of Mount Dora	1.75	0.27	0.09	1.00
Surety Bank	1.42	0.46	0.17	1.77
United Southern Bank	2.42	0.46	0.21	3.84
Winter Park National Bank	1.52	0.60	0.34	5.46
Cogent Bank	1.13	0.53	0.43	4.73
Southstate Bank, National Association	1.42	0.59	0.44	3.66
First National Bank Of Wauchula	1.49	0.61	0.45	4.26
Mainstreet Community Bank Of Florida	1.25	1.17	0.81	9.97
Citizens Bank And Trust	1.02	1.64	0.92	53.81
Axiom Bank, National Association	1.29	2.16	1.53	13.38

Select Peer Average	1.48	0.50	0.31	5.77
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	27.81	14.94	0.00	0.00	15.65
First National Bank Of Wauchula	6.25	8.95	0.00	0.00	6.19
First Bank	2.25	7.55	1.39	0.00	25.81
Commerce Bank & Trust	1.30	9.54	0.00	0.00	14.70
Mainstreet Community Bank Of Florida	1.17	1.78	0.09	0.00	23.26
First Colony Bank Of Florida	1.13	20.49	0.00	9.94	6.73
Winter Park National Bank	1.13	10.15	0.00	19.01	11.00
Southstate Bank, National Association	1.12	1.29	0.05	5.16	9.89
Axiom Bank, National Association	0.98	19.37	0.00	0.00	6.82
Crews Bank & Trust	0.76	14.45	0.00	21.60	7.31
Heartland National Bank	0.76	24.30	0.00	0.00	50.72
United Southern Bank	0.75	8.51	0.00	1.10	39.45
Citizens First Bank	0.72	0.21	1.62	0.00	60.24
The First National Bank Of Mount Dora	0.62	1.61	0.00	0.00	58.80
Bank Of Central Florida	0.44	7.86	0.00	0.00	18.76
Sunrise Bank	0.40	1.57	0.00	0.94	14.12
Citizens Bank And Trust	0.31	1.04	0.00	0.00	40.08
Cogent Bank	0.11	3.39	0.00	0.00	15.45

Select Peer Average	2.67	8.72	0.18	3.21	23.61
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Sunrise Bank	80.20	1.71	0.00	0.00
Cogent Bank	79.28	0.24	0.00	0.12
First National Bank Of Wauchula	73.32	1.35	0.00	0.00
Southstate Bank, National Association	72.03	1.15	0.01	4.59
Commerce Bank & Trust	70.71	0.20	0.00	0.00
Bank Of Central Florida	69.07	1.54	0.00	0.02
Axiom Bank, National Association	68.31	1.30	0.01	0.13
Mainstreet Community Bank Of Florida	68.12	2.19	0.00	0.01
First Colony Bank Of Florida	60.66	0.39	0.00	0.00
First Bank	58.20	1.98	0.00	0.00
Winter Park National Bank	56.38	0.35	0.00	0.00
Citizens Bank And Trust	55.47	1.35	0.00	0.00
Crews Bank & Trust	53.97	1.26	0.00	0.00
United Southern Bank	44.05	1.21	0.00	0.00
Surety Bank	37.01	0.91	0.00	0.00
Citizens First Bank	33.06	1.42	0.00	0.45
The First National Bank Of Mount Dora	32.09	1.21	0.00	0.00
Heartland National Bank	21.43	0.56	0.00	0.00

Select Peer Average	57.41	1.13	0.00	0.30
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Surety Bank	42.32	57.68	100.00	0.00	0.00
Crews Bank & Trust	41.57	58.21	99.78	0.22	0.00
Axiom Bank, National Association	40.26	59.74	100.00	0.00	0.00
First Bank	38.21	61.79	100.00	0.00	0.00
The First National Bank Of Mount Dora	37.82	62.18	100.00	0.00	0.00
Citizens Bank And Trust	35.25	63.82	99.07	0.70	0.23
First Colony Bank Of Florida	34.63	65.37	100.00	0.00	0.00
Bank Of Central Florida	34.18	65.82	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	32.20	66.86	99.06	0.00	0.94
Commerce Bank & Trust	29.91	66.02	95.93	2.21	1.85
First National Bank Of Wauchula	28.94	68.57	97.50	0.00	2.50
Southstate Bank, National Association	27.53	70.25	97.78	1.43	0.79
United Southern Bank	25.35	68.55	93.90	0.00	6.10
Sunrise Bank	24.92	70.22	95.14	1.35	3.52
Heartland National Bank	24.87	71.83	96.70	3.30	0.00
Cogent Bank	23.77	70.33	94.10	0.00	5.90
Winter Park National Bank	23.50	69.39	92.90	0.41	6.69
Citizens First Bank	16.67	80.58	97.25	2.75	0.00

Select Peer Average	31.22	66.51	97.73	0.69	1.58
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.37	2.67	4.59	92.38
Axiom Bank, National Association	6.65	3.77	4.46	95.97
Cogent Bank	6.71	4.08	3.93	99.45
Crews Bank & Trust	4.87	2.33	3.66	98.34
First Bank	4.71	1.85	3.59	94.28
Surety Bank	5.57	3.13	3.48	75.51
Heartland National Bank	4.92	2.17	3.41	96.89
Southstate Bank, National Association	5.00	2.41	3.37	90.98
Bank Of Central Florida	4.99	2.64	3.33	97.14
First Colony Bank Of Florida	5.06	2.17	3.14	99.04
Sunrise Bank	5.75	3.82	3.14	98.14
Mainstreet Community Bank Of Florida	4.65	2.41	3.09	94.29
Commerce Bank & Trust	5.02	3.13	2.85	97.81
United Southern Bank	3.92	1.41	2.77	96.44
The First National Bank Of Mount Dora	3.74	2.23	2.45	97.83
Citizens First Bank	4.13	1.92	2.45	97.46
Winter Park National Bank	4.78	3.20	2.43	97.71
Citizens Bank And Trust	3.86	2.49	2.33	96.73
Select Peer Average	5.04	2.66	3.30	95.36