

First National Bank Of Wauchula

Wauchula, FL

Established
1/12/1960

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

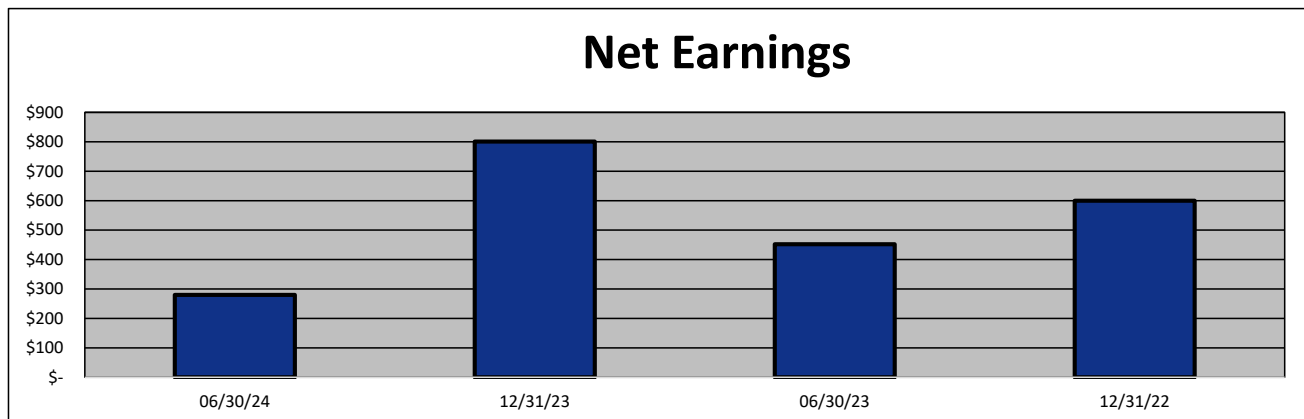
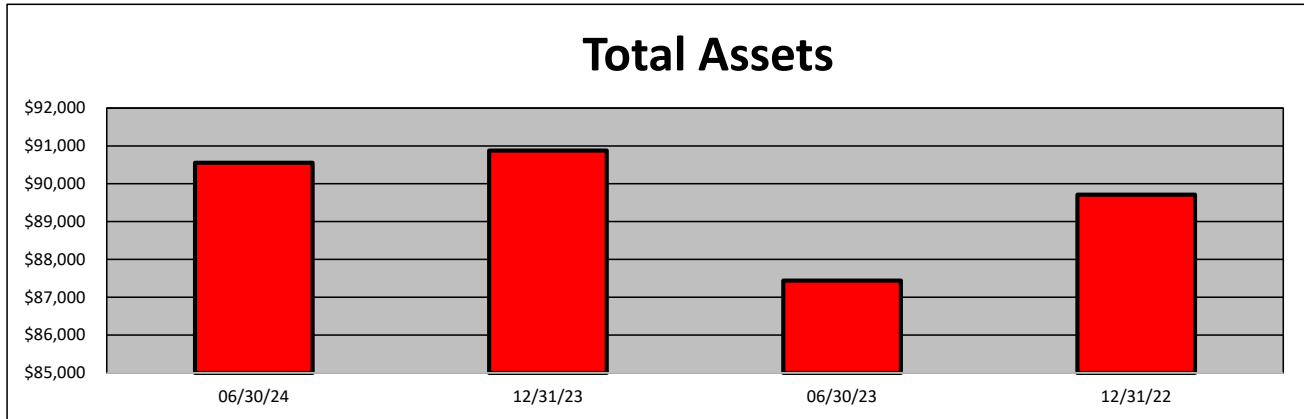
**EXECUTIVE SUMMARY - First National Bank of Wauchula
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.52	9.29	9.76	8.95	9.59	7.92
Leverage Ratio	10.75	10.69	10.98	10.43	10.67	9.52
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.61	10.87
Risk Based Ratio	0.00	0.00	0.00	0.00	13.45	11.70
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.57	10.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	86.29	87.81	88.16	81.65	75.33	65.67
Loans/Assets	74.43	76.07	77.78	72.84	63.16	58.27
Securities/Assets	6.19	6.45	6.88	7.02	19.74	26.82
PROFITABILITY:						
Return on Avg Assets	0.62	0.91	1.02	0.68	0.75	1.10
Return on Avg Equity	6.59	9.59	10.91	7.54	10.61	16.50
Nonint Income/Avg Assets	0.36	0.36	0.35	0.35	0.79	0.78
Net Overhead Ratio	3.62	3.78	3.67	3.59	2.14	1.71
Efficiency Ratio	86.38	81.04	78.73	84.08	72.23	63.08
Assets (per million) per Employee	3.77	3.37	3.12	3.32	10.25	9.08
ASSET QUALITY:						
Allowance/Loans	1.49	1.44	1.38	1.30	1.31	1.48
Nonperforming Loans/Total Loans	0.61	0.66	0.80	0.64	0.56	0.50
Nonperforming Assets/Total Assets	0.45	0.50	0.63	0.46	0.38	0.31
Adjusted Texas Ratio	4.26	4.81	5.78	4.69	4.10	5.77
YIELDS & COSTS:						
Yield on earning assets	6.37	5.98	5.73	5.11	5.44	5.04
Cost of funds	2.67	1.29	0.79	0.36	3.03	2.66
Net interest margin	4.59	5.16	5.22	4.86	2.85	3.30
Avg Earning Assets/Avg Assets	92.38	91.92	91.01	88.98	95.94	95.36

SELECTED FINANCIAL DATA - First National Bank of Wauchula
(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	90,555	90,878	87,441	89,713	3,114	3.56
Cash and Equivalents	13,766	11,911	9,629	14,210	4,137	42.96
Securities	5,601	5,859	6,018	6,297	(417)	(6.93)
Loans, net	67,397	69,135	68,014	65,345	(617)	(0.91)
Deposit Accounts	78,109	78,734	77,151	80,029	958	1.24
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	8,625	8,444	8,530	8,029	95	1.11

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	280	801	452	600	(172)	(38.05)
Interest Income	2,659	4,846	2,311	4,013	348	15.06
Interest Expense	742	666	207	192	535	258.45
Net Interest Income	1,917	4,180	2,104	3,821	(187)	(8.89)
Prov for Credit Losses	-	45	25	50	(25)	(100.00)
Noninterest income	161	316	155	310	6	3.87
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,798	3,650	1,782	3,481	16	0.90
Net Operating Income	280	801	452	600	(172)	(38.05)
Income Taxes	-	-	-	-	-	NA

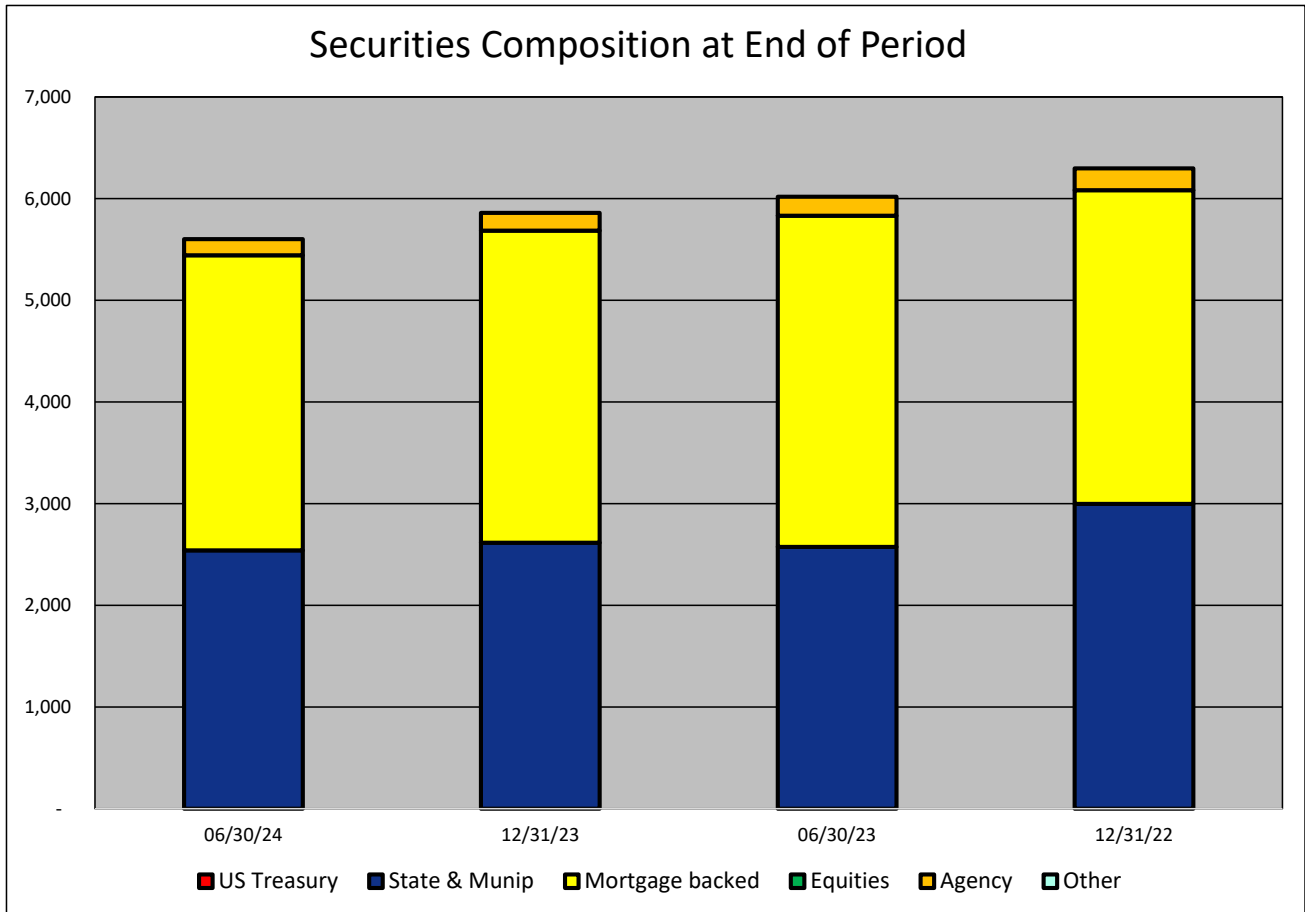


SECURITIES COMPOSITION - First National Bank of Wauchula
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	2,541	2,616	2,574	2,998	(33)	(1.28)
Mortgage backed	2,902	3,069	3,258	3,085	(356)	(10.93)
Equities	-	-	-	-	-	NA
Agency	158	174	186	214	(28)	(15.05)
Other	-	-	-	-	-	NA
Total Securities	5,601	5,859	6,018	6,297	(417)	(6.93)

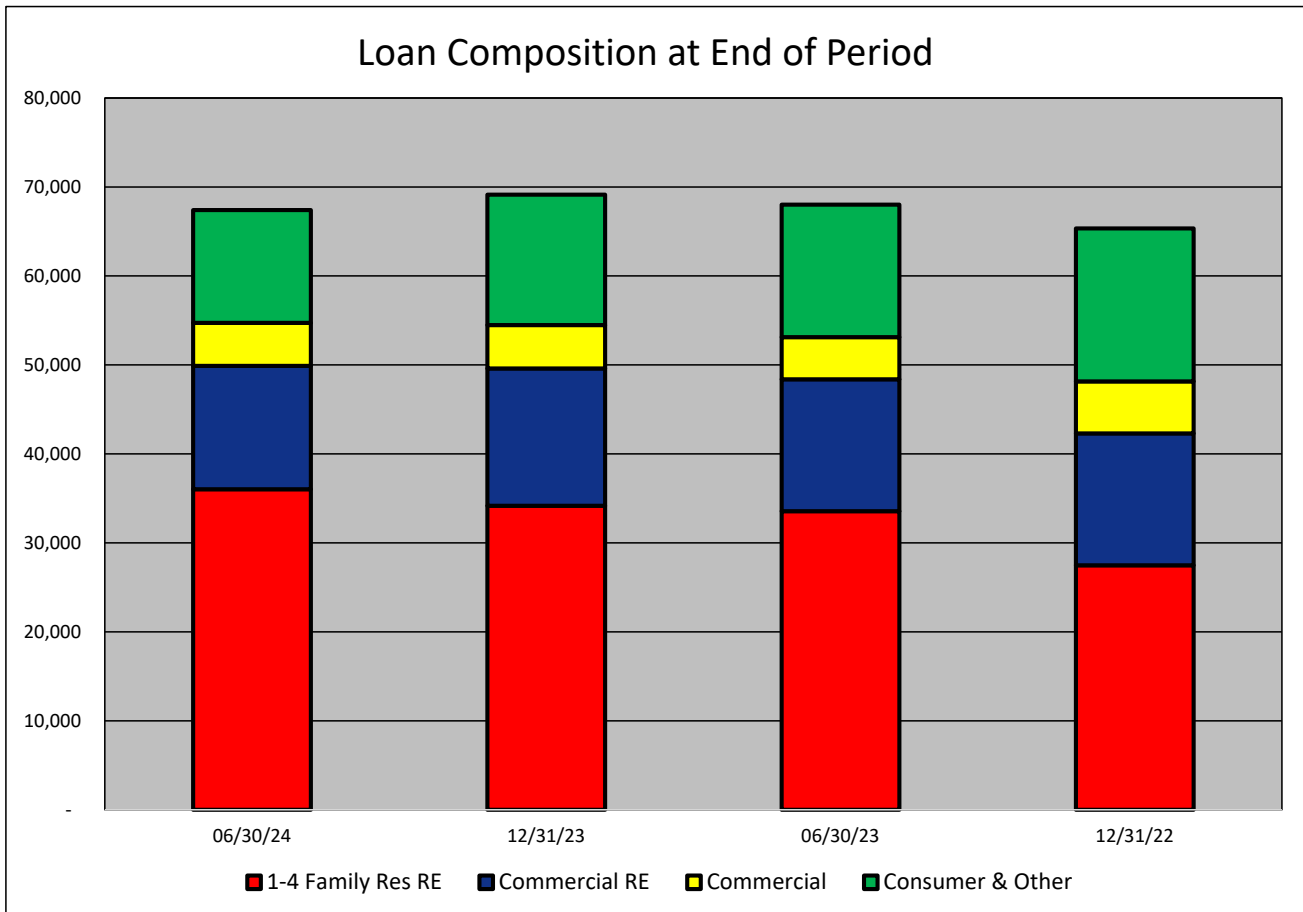


LOAN PORTFOLIO COMPOSITION - First National Bank of Wauchula
(Dollars in Thousands)

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

1-4 Family Res RE	36,023	34,176	33,558	27,472	2,465	7.35
Commercial RE	13,871	15,426	14,818	14,831	(947)	(6.39)
Commercial	4,838	4,882	4,744	5,844	94	1.98
Consumer & Other	12,665	14,651	14,894	17,198	(2,229)	(14.97)
Loans, Net	67,397	69,135	68,014	65,345	(617)	(0.91)



LOAN PORTFOLIO QUALITY - First National Bank of Wauchula
(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	999	850	850	720	149	17.53
Total Recoveries	7	104	62	80	(55)	(88.71)
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	45	25	50	(25)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,006	999	937	850	69	7.36

NON-PERFORMING ASSETS:

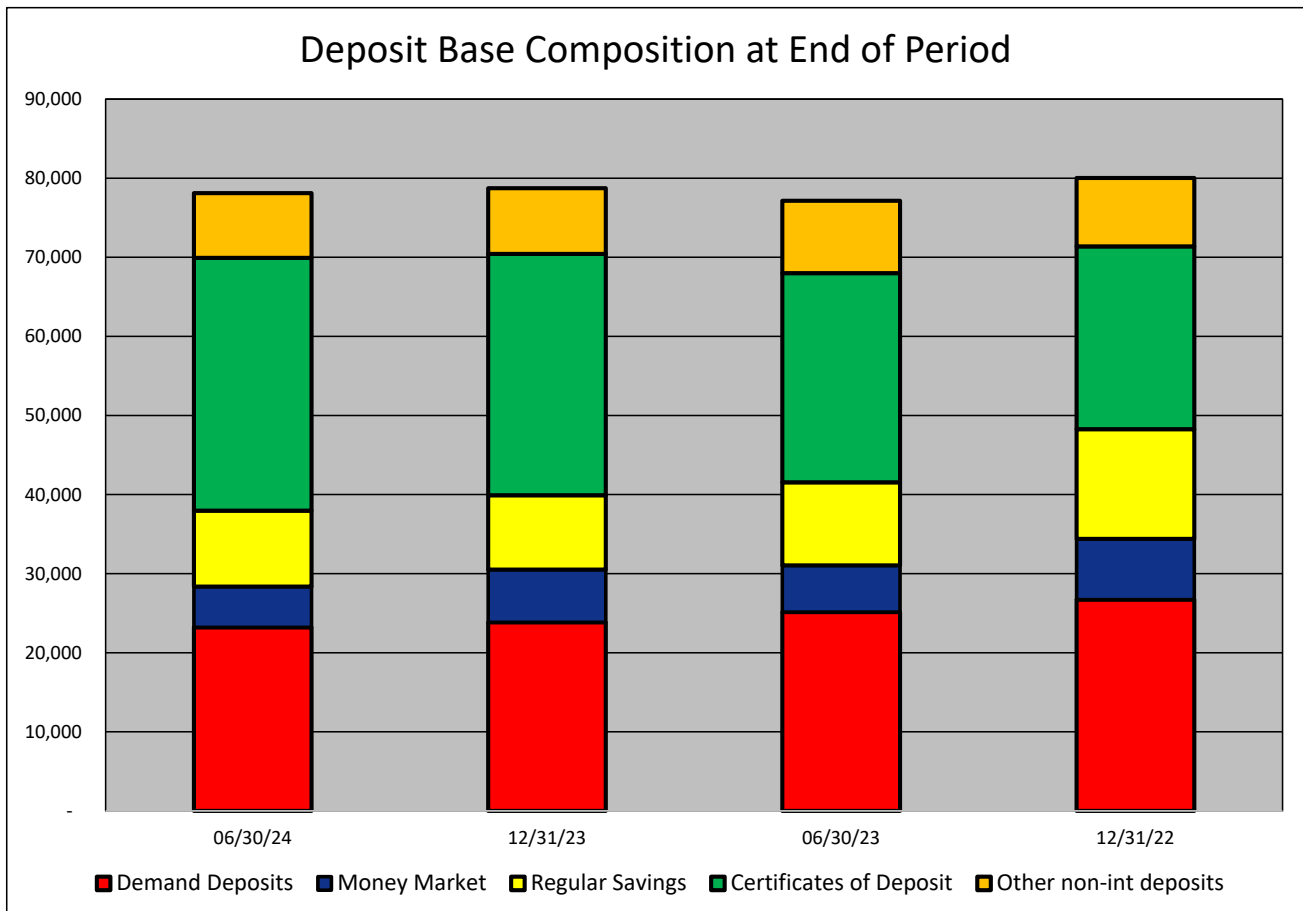
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	410	454	547	416	(137)	(25.05)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	410	454	547	416	(137)	(25.05)

DEPOSIT BASE COMPOSITION - First National Bank of Wauchula
(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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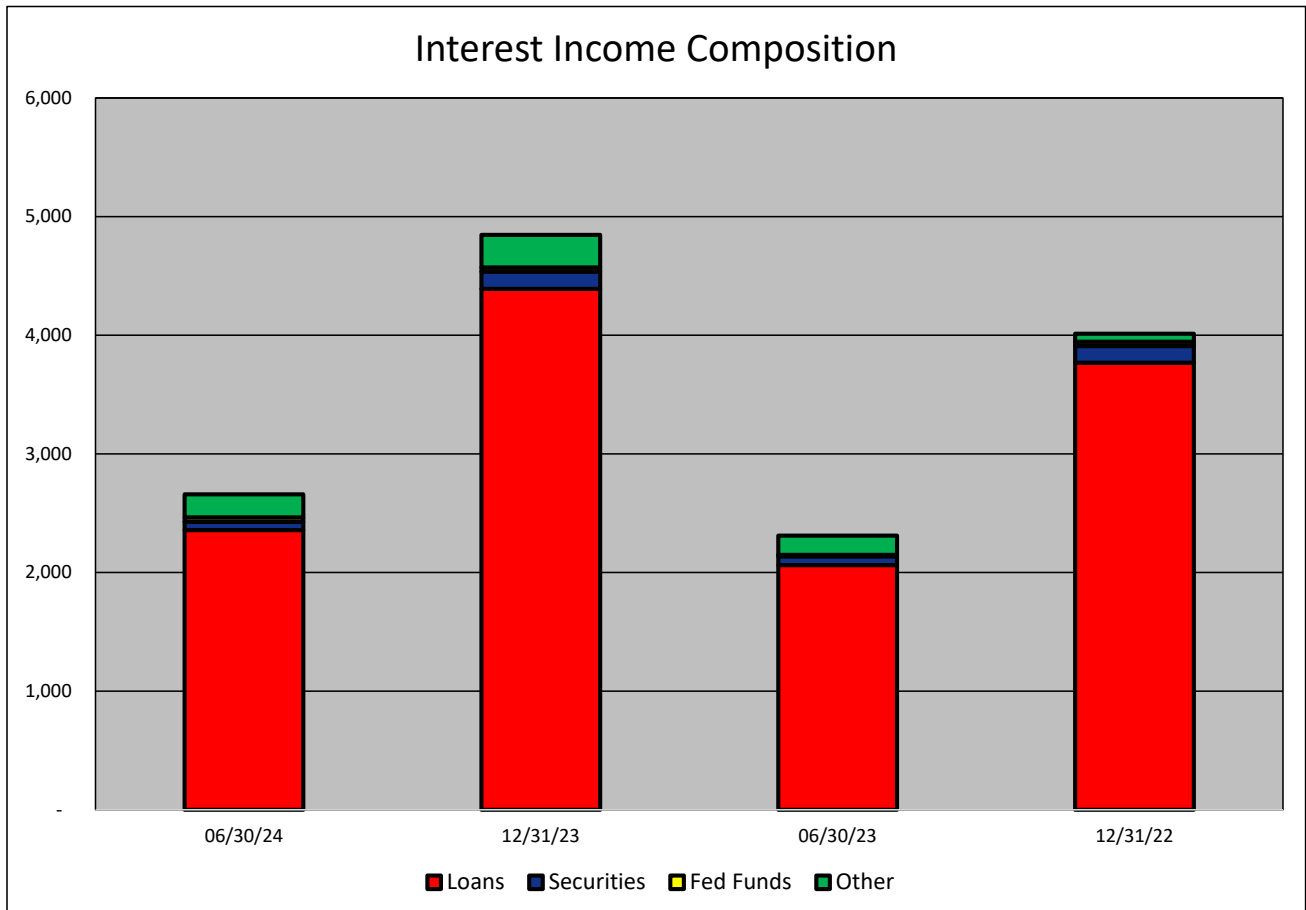
DEPOSIT BASE CATEGORY:

Demand Deposits	23,201	23,843	25,141	26,711	(1,940)	(7.72)
Money Market	5,169	6,669	5,902	7,686	(733)	(12.42)
Regular Savings	9,596	9,401	10,503	13,862	(907)	(8.64)
Certificates of Deposit	31,966	30,522	26,452	23,122	5,514	20.85
Other non-int deposits	8,177	8,299	9,153	8,648	(976)	(10.66)
Total Deposits	78,109	78,734	77,151	80,029	958	1.24



INTEREST INCOME COMPOSITION- First National Bank of Wauchula
(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	2,358	4,391	2,063	3,769	295	14.30
Securities	69	145	73	140	(4)	(5.48)
Fed Funds	38	36	13	36	25	192.31
Other	194	274	162	68	32	19.75
Total Int Income	2,659	4,846	2,311	4,013	348	15.06

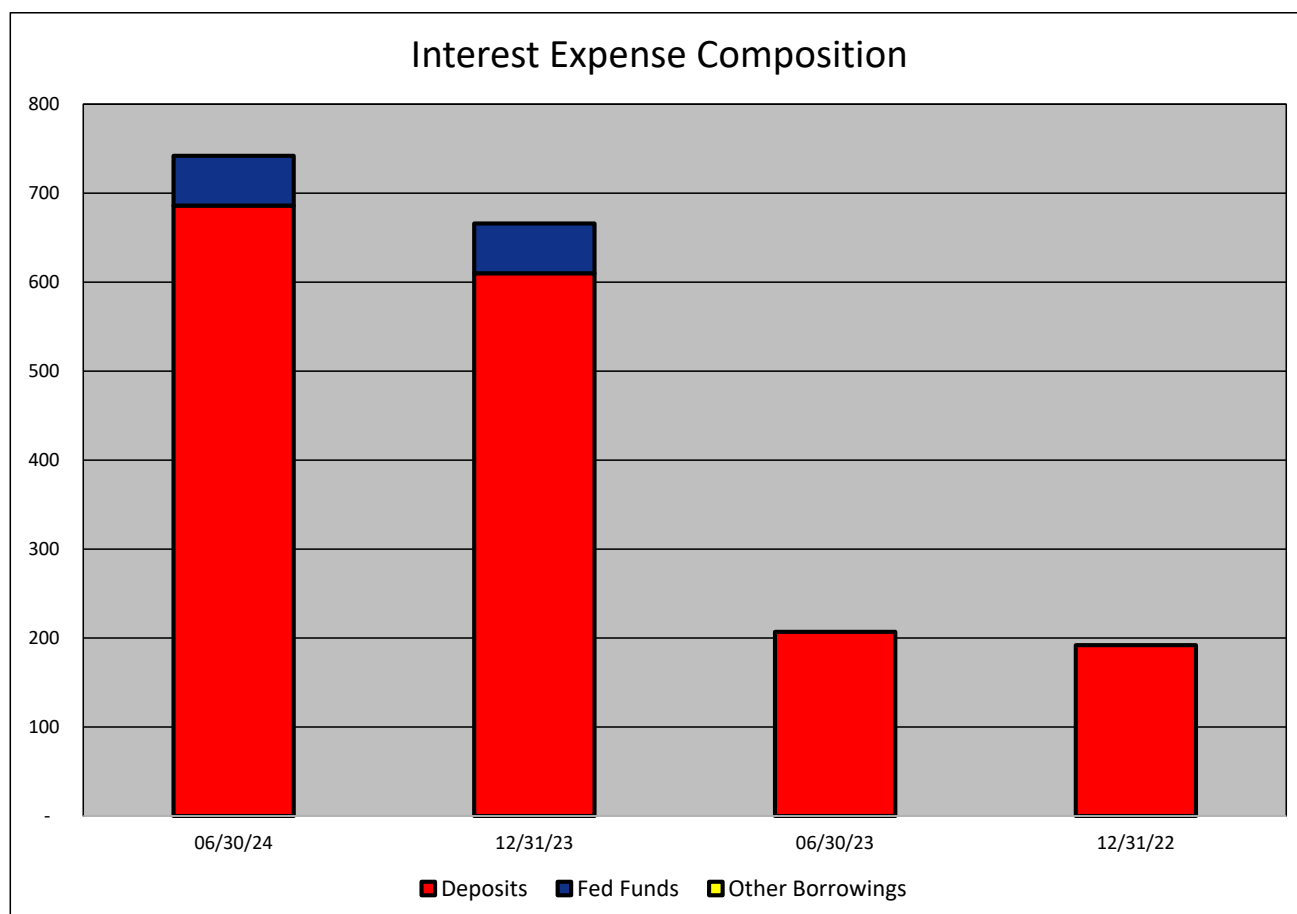


INTEREST EXPENSE COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

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

Deposits	686	610	207	192	479	231.40
Fed Funds	56	56	-	-	56	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	742	666	207	192	535	258.45

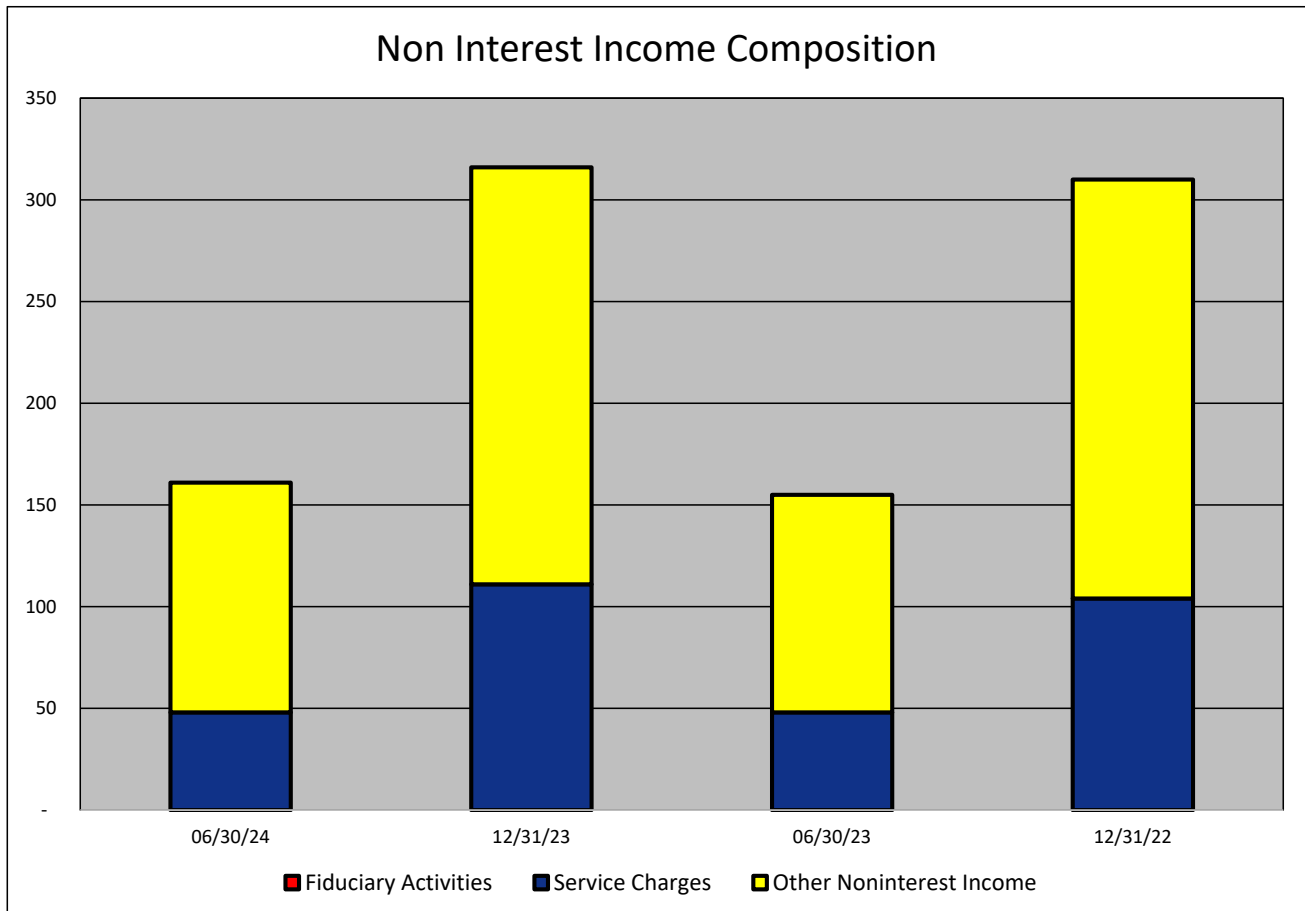


NONINTEREST INCOME COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	48	111	48	104	-	-
Other Noninterest Income	113	205	107	206	6	5.61
Total Nonint. Income	161	316	155	310	6	3.87

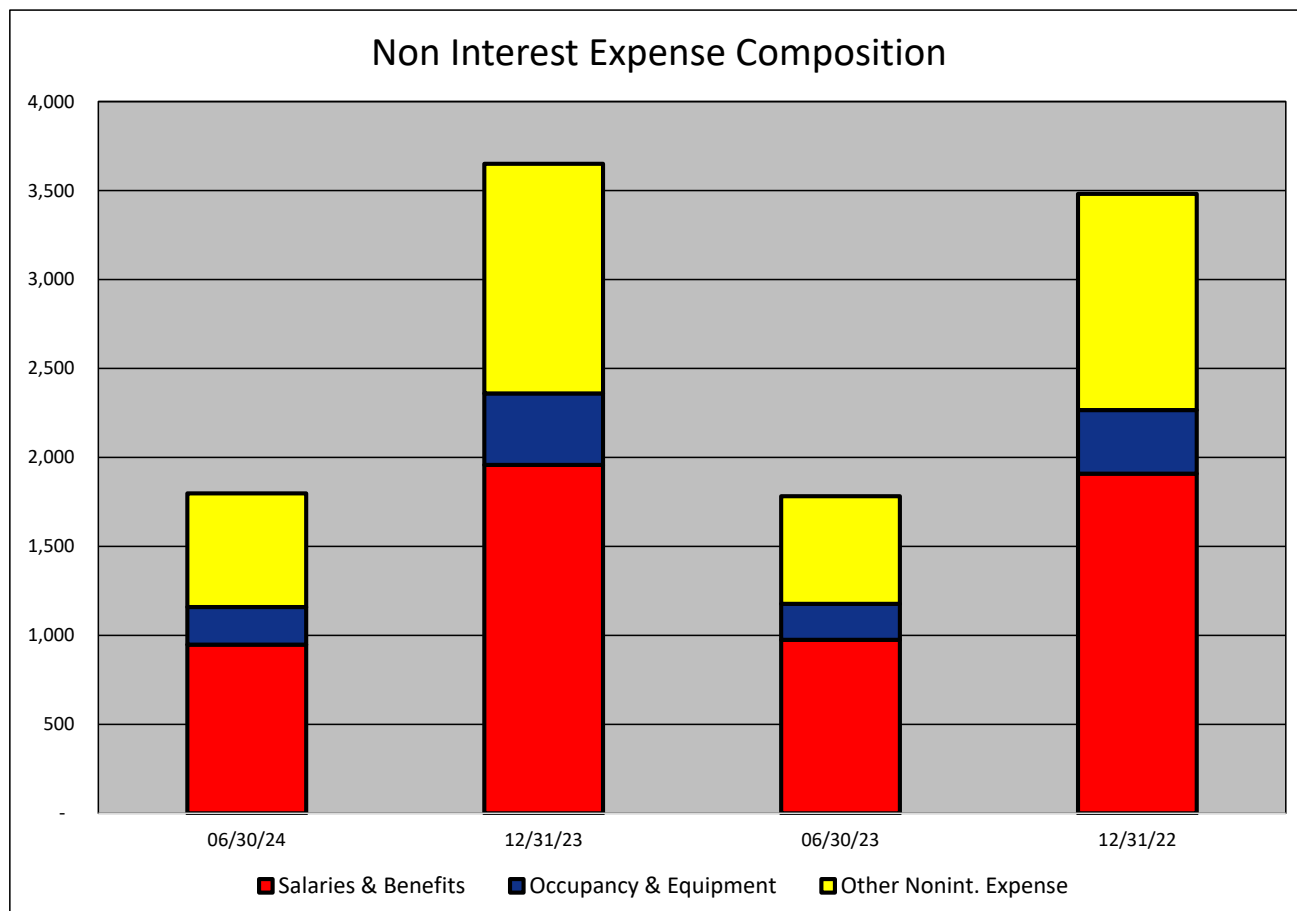


NONINTEREST EXPENSE COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

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	948	1,958	975	1,909	(27)	(2.77)
Occupancy & Equipment	211	402	202	357	9	4.46
Other Nonint. Expense	639	1,290	605	1,215	34	5.62
Total Nonint. Expense	1,798	3,650	1,782	3,481	16	0.90



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

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