

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 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

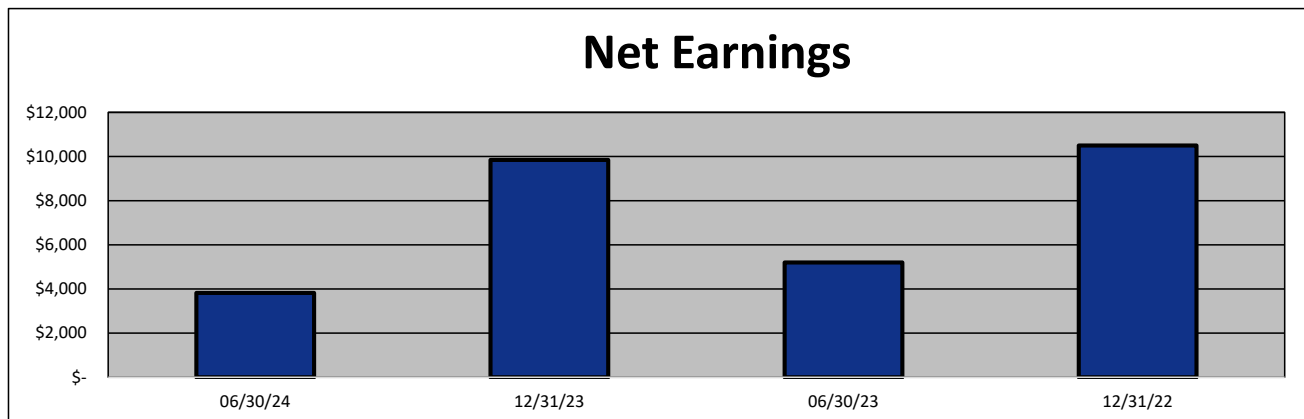
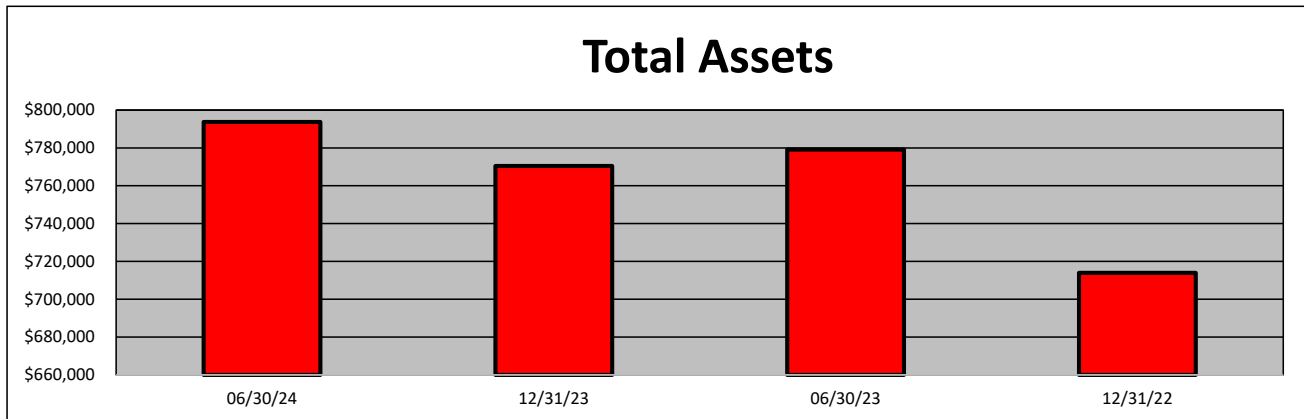
**EXECUTIVE SUMMARY - Winter Park National Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.41	5.52	5.21	5.53	9.59	7.92
Leverage Ratio	6.64	6.70	6.81	6.76	10.67	9.52
Tier 1 Cap/Risk Based Assets	10.64	10.55	10.65	10.82	12.61	10.87
Risk Based Ratio	11.89	11.59	11.63	11.77	13.45	11.70
Common Equity Tier 1 Capital Ratio	10.64	10.55	10.65	10.82	12.57	10.87
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	65.46	65.13	59.92	57.20	75.33	65.67
Loans/Assets	57.26	56.49	50.85	53.49	63.16	58.27
Securities/Assets	30.01	31.85	33.23	37.77	19.74	26.82
PROFITABILITY:						
Return on Avg Assets	0.93	1.28	1.37	1.39	0.75	1.10
Return on Avg Equity	18.01	24.32	25.77	24.94	10.61	16.50
Nonint Income/Avg Assets	0.06	0.07	0.07	0.07	0.79	0.78
Net Overhead Ratio	1.02	1.01	1.03	0.96	2.14	1.71
Efficiency Ratio	44.16	44.37	43.45	39.69	72.23	63.08
Assets (per million) per Employee	25.60	25.68	26.87	25.50	10.25	9.08
ASSET QUALITY:						
Allowance/Loans	1.52	1.19	1.21	1.19	1.31	1.48
Nonperforming Loans/Total Loans	0.60	0.05	0.00	0.00	0.56	0.50
Nonperforming Assets/Total Assets	0.34	0.03	0.00	0.00	0.38	0.31
Adjusted Texas Ratio	5.46	0.46	0.00	0.00	4.10	5.77
YIELDS & COSTS:						
Yield on earning assets	4.78	4.23	3.99	3.07	5.44	5.04
Cost of funds	3.20	2.60	2.20	0.73	3.03	2.66
Net interest margin	2.43	2.43	2.53	2.58	2.85	3.30
Avg Earning Assets/Avg Assets	97.71	97.50	97.53	96.91	95.94	95.36

SELECTED FINANCIAL DATA - Winter Park National Bank
(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	793,742	770,425	779,120	713,985	14,622	1.88
Cash and Equivalents	89,569	77,205	111,137	48,317	(21,568)	(19.41)
Securities	238,225	245,346	258,876	269,655	(20,651)	(7.98)
Loans, net	454,470	435,203	396,188	381,884	58,282	14.71
Deposit Accounts	694,231	668,200	661,165	667,627	33,066	5.00
Fed Funds & Repos	3,079	5,851	24,542	4,931	(21,463)	(87.45)
Total Equity	42,935	42,501	40,563	39,510	2,372	5.85

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,821	9,847	5,200	10,500	(1,379)	(26.52)
Interest Income	19,111	31,782	14,777	22,472	4,334	29.33
Interest Expense	9,377	13,479	5,411	3,604	3,966	73.30
Net Interest Income	9,734	18,303	9,366	18,868	368	3.93
Prov for Credit Losses	1,744	603	240	550	1,504	626.67
Noninterest income	258	558	265	500	(7)	(2.64)
Gain on Sale of Securities	-	-	-	(583)	-	NA
Noninterest Expense	4,418	8,381	4,191	7,735	227	5.42
Net Operating Income	3,830	9,877	5,200	11,083	(1,370)	(26.35)
Income Taxes	-	-	-	-	-	NA

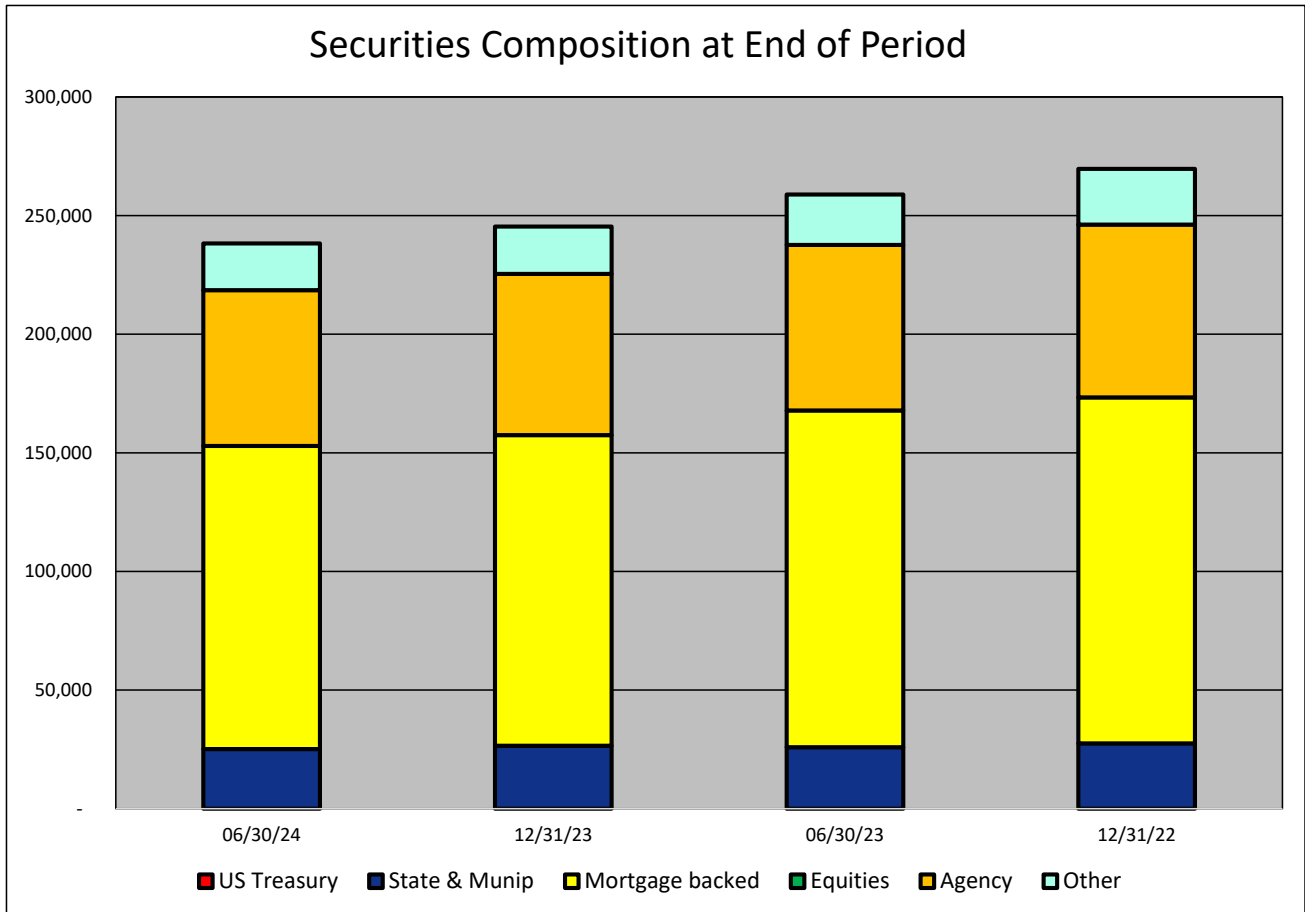


SECURITIES COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

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	25,159	26,552	25,902	27,535	(743)	(2.87)
Mortgage backed	127,744	130,892	141,951	145,801	(14,207)	(10.01)
Equities	-	-	-	-	-	NA
Agency	65,632	67,970	69,744	72,873	(4,112)	(5.90)
Other	19,690	19,932	21,279	23,446	(1,589)	(7.47)
Total Securities	238,225	245,346	258,876	269,655	(20,651)	(7.98)

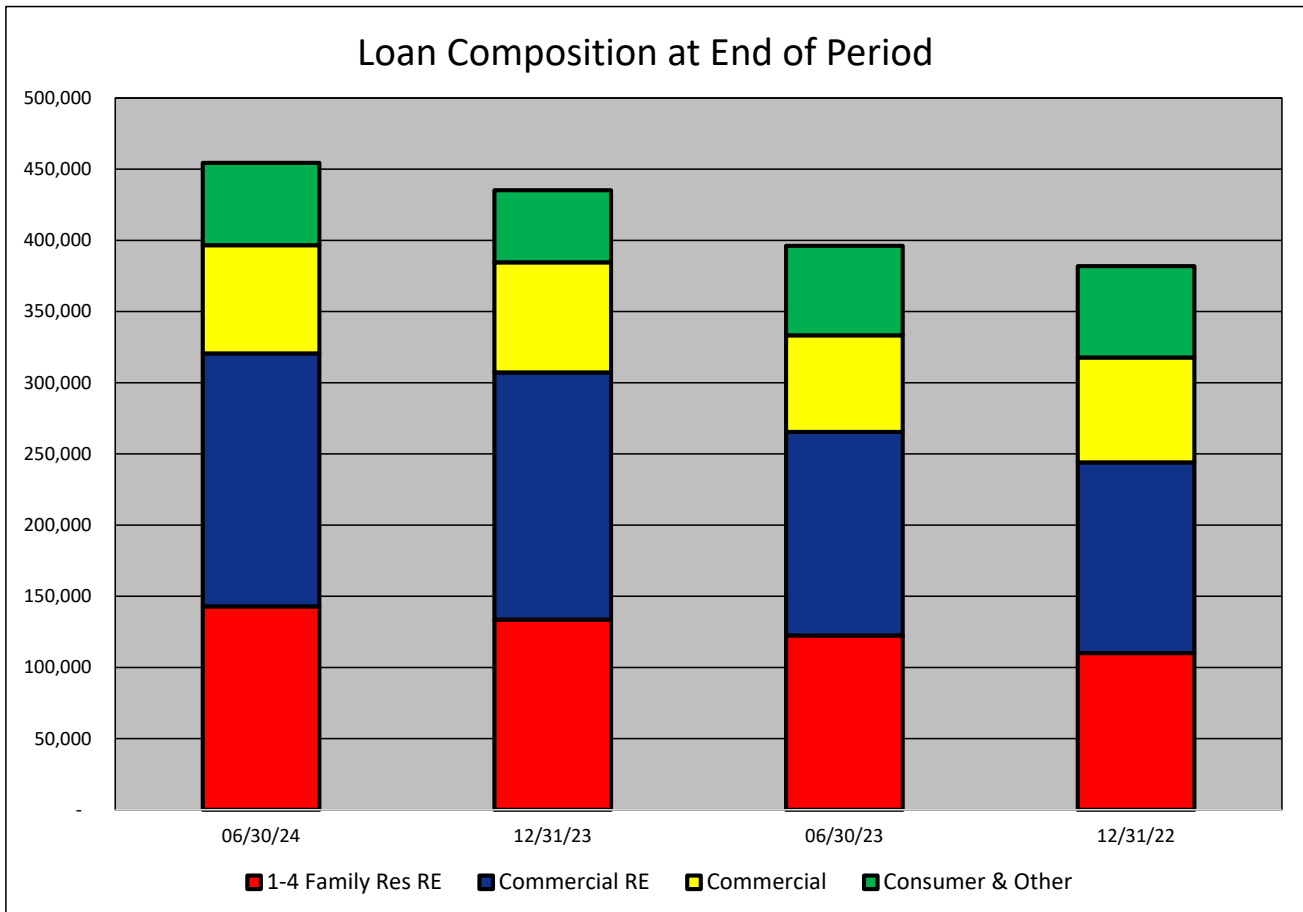


LOAN PORTFOLIO COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

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	142,912	133,676	122,454	110,115	20,458	16.71
Commercial RE	177,669	173,585	142,930	133,903	34,739	24.30
Commercial	76,028	77,257	67,925	73,677	8,103	11.93
Consumer & Other	57,861	50,685	62,879	64,189	(5,018)	(7.98)
Loans, Net	454,470	435,203	396,188	381,884	58,282	14.71



LOAN PORTFOLIO QUALITY - Winter Park National Bank
(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):

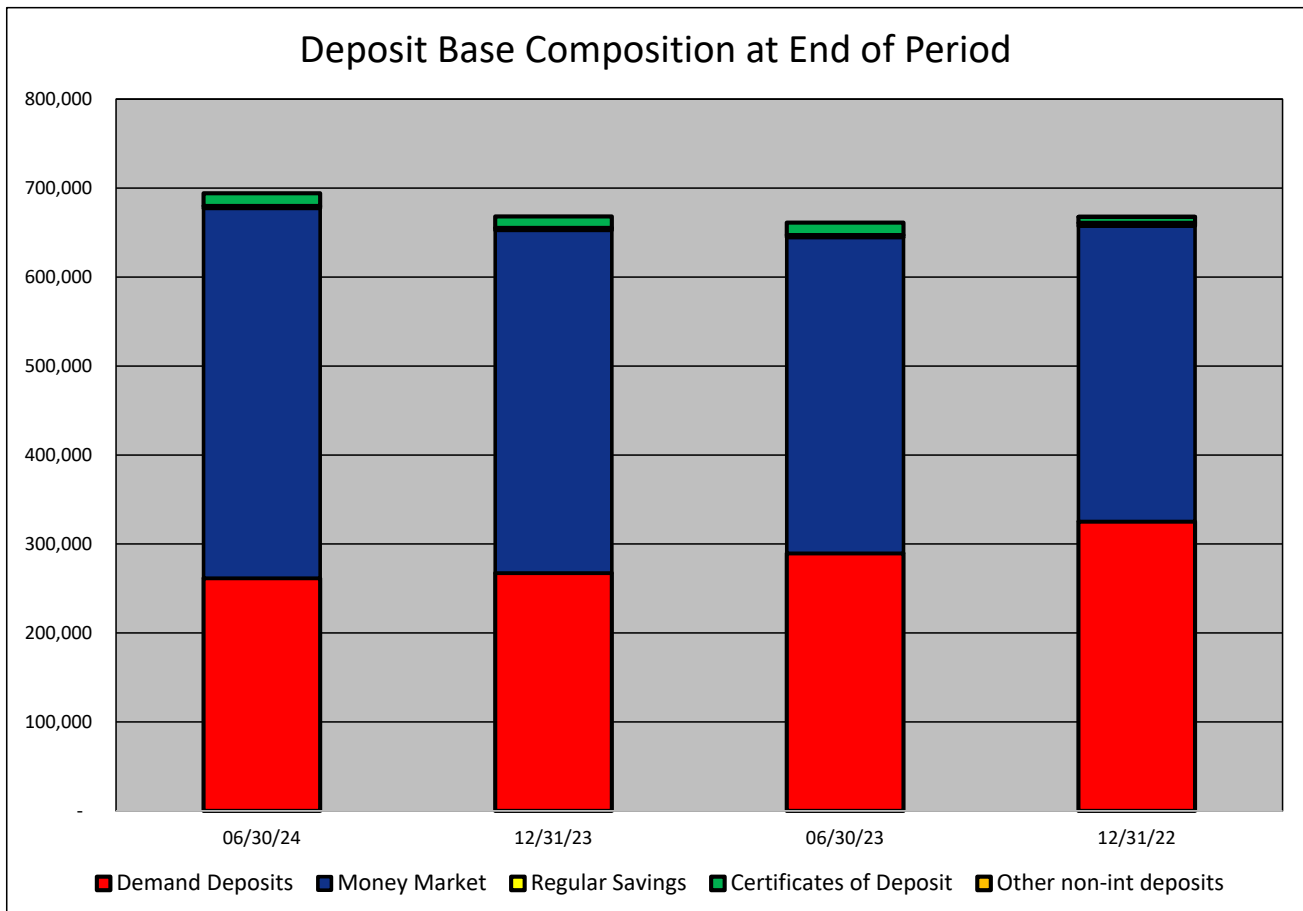
Beginning Balance	5,175	4,554	4,554	4,004	621	13.64
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	1,744	603	240	550	1,504	626.67
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	18	18	-	(18)	(100.00)
Ending Balance	6,919	5,175	4,812	4,554	2,107	43.79

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	218	-	-	-	NA
Total-Nonaccrual	2,722	-	-	-	2,722	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,722	218	-	-	2,722	NA

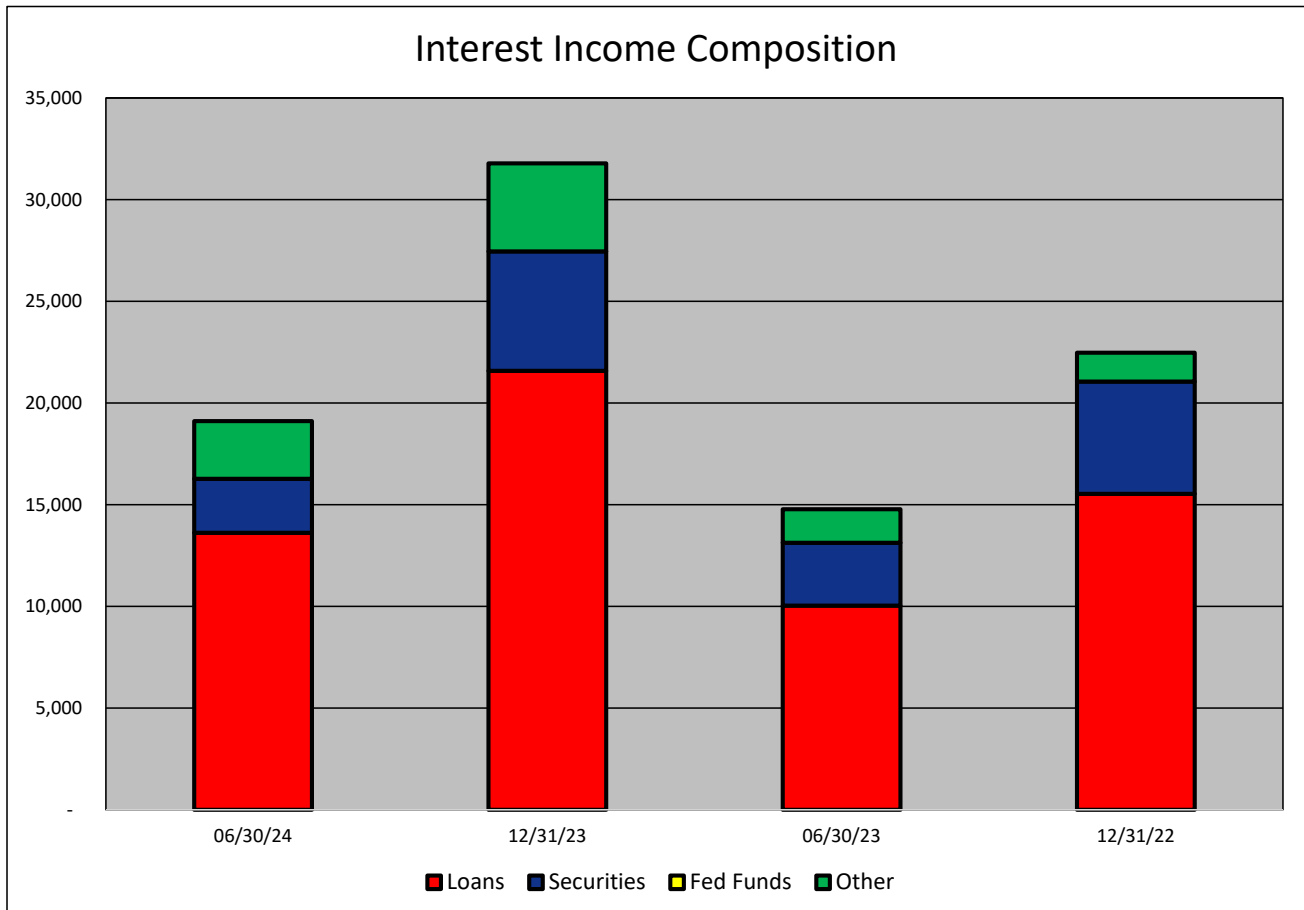
DEPOSIT BASE COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	261,606	267,433	289,574	325,243	(27,968)	(9.66)
Money Market	415,880	385,341	355,167	332,263	60,713	17.09
Regular Savings	2,396	2,528	2,434	3,398	(38)	(1.56)
Certificates of Deposit	14,349	12,898	13,990	6,722	359	2.57
Other non-int deposits	-	-	-	1	-	NA
Total Deposits	694,231	668,200	661,165	667,627	33,066	5.00



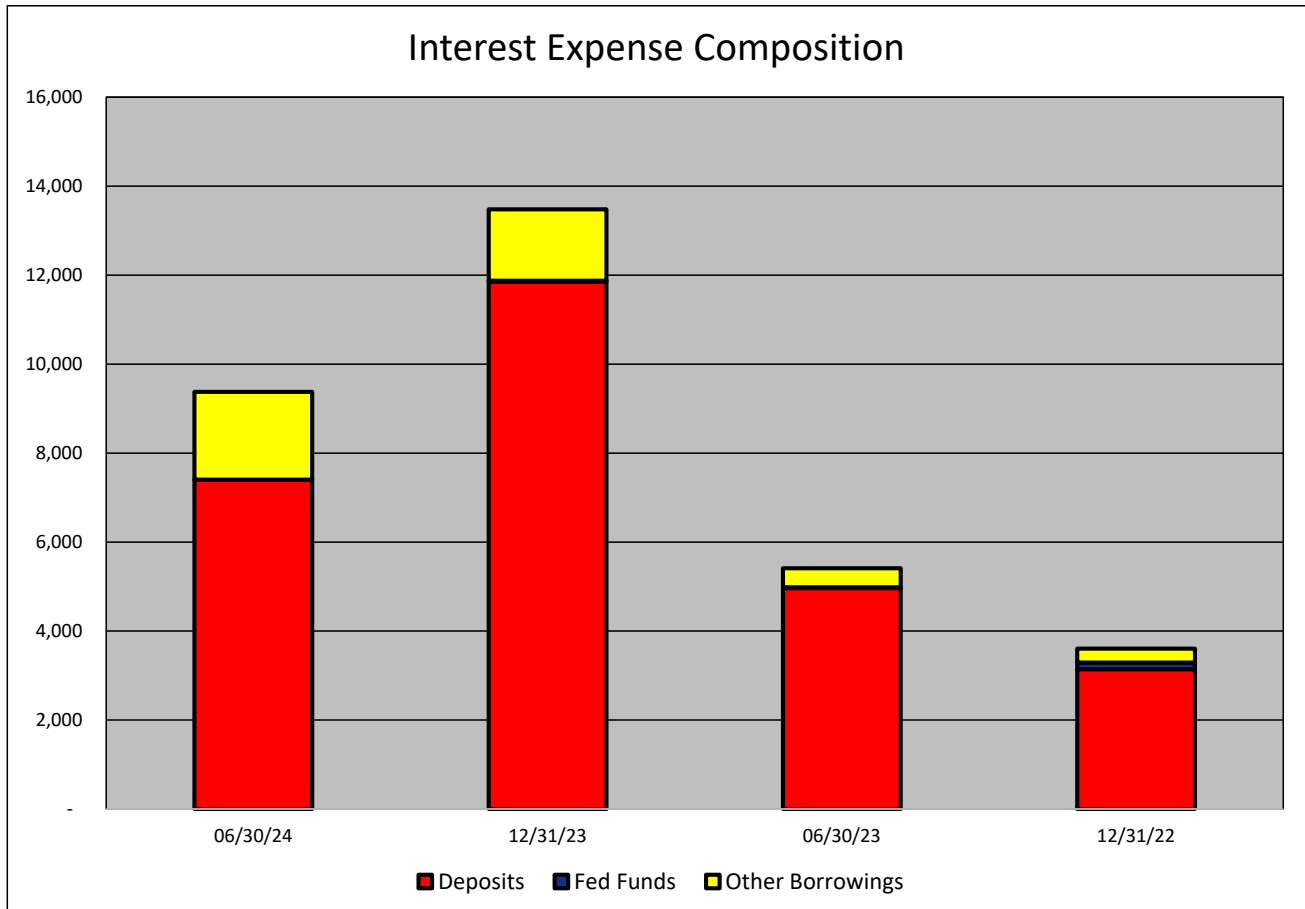
INTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	13,619	21,586	10,040	15,533	3,579	35.65
Securities	2,656	5,871	3,087	5,523	(431)	(13.96)
Fed Funds	-	-	-	-	-	NA
Other	2,836	4,325	1,650	1,416	1,186	71.88
Total Int Income	19,111	31,782	14,777	22,472	4,334	29.33



INTEREST EXPENSE COMPOSITION- Winter Park National Bank
(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	7,398	11,848	4,966	3,142	2,432	48.97
Fed Funds	5	27	19	150	(14)	(73.68)
Other Borrowings	1,974	1,604	426	312	1,548	363.38
Total Int Expense	9,377	13,479	5,411	3,604	3,966	73.30

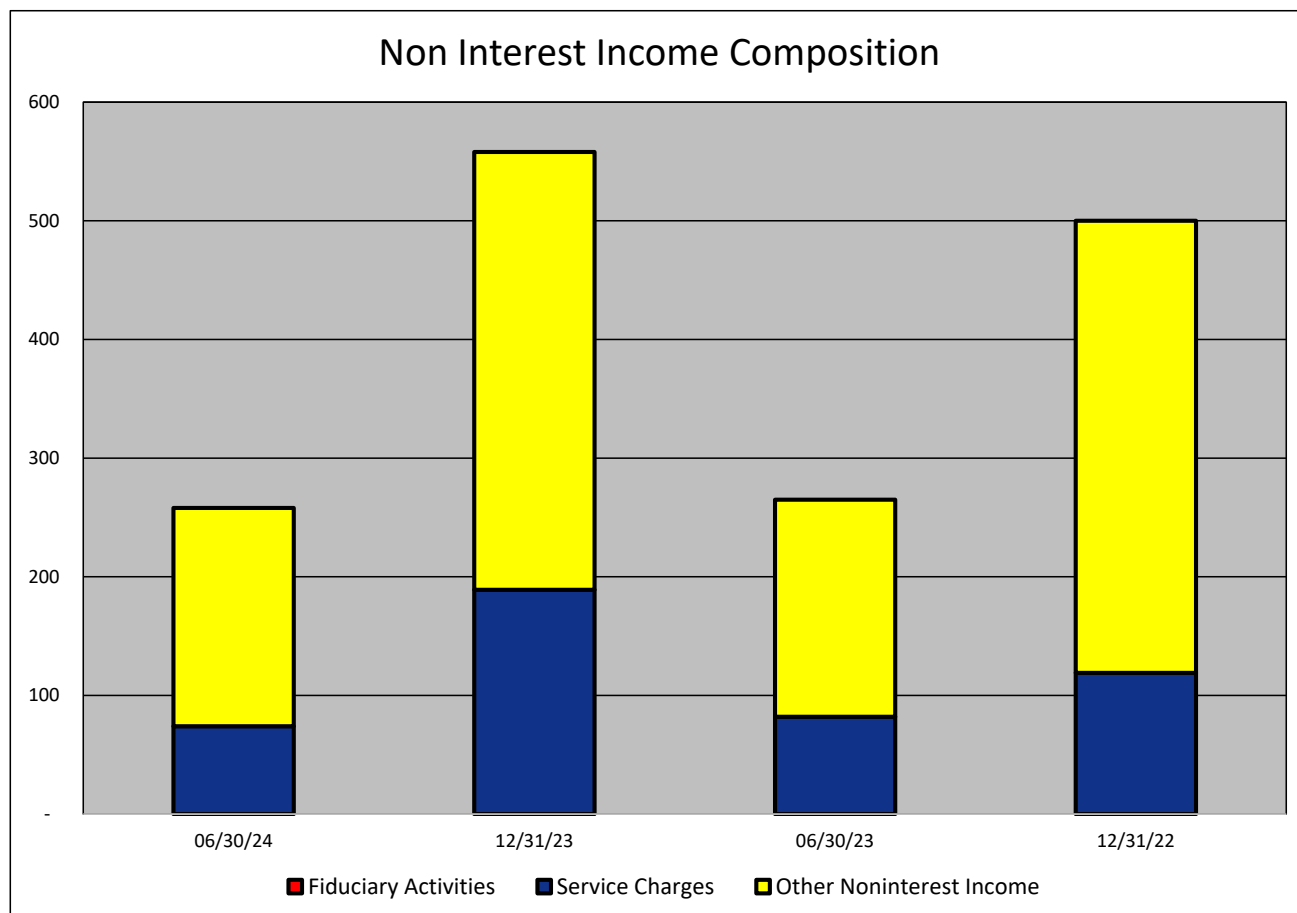


NONINTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

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	74	189	82	119	(8)	(9.76)
Other Noninterest Income	184	369	183	381	1	0.55
Total Nonint. Income	258	558	265	500	(7)	(2.64)

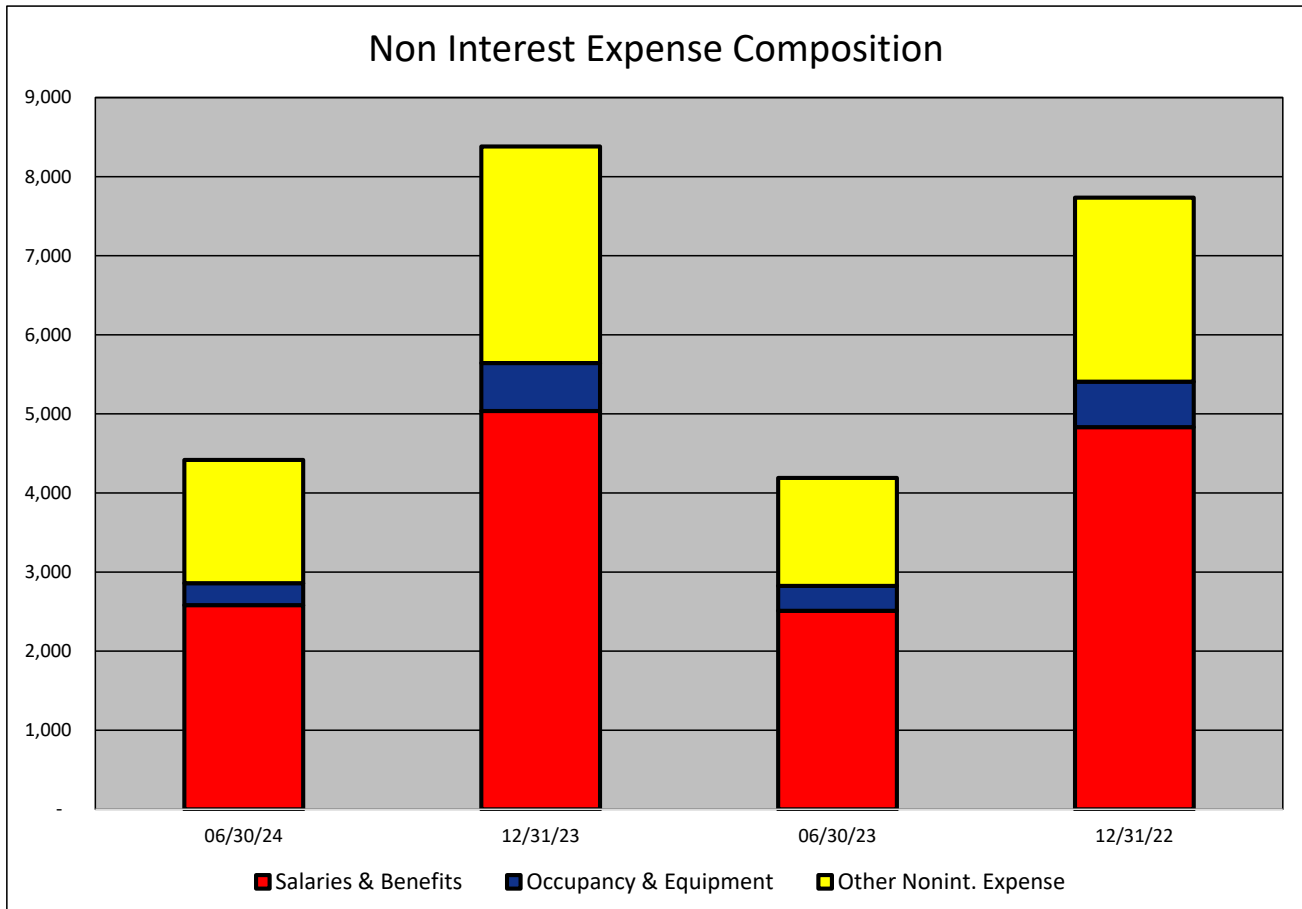


NONINTEREST EXPENSE COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

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	2,582	5,036	2,510	4,832	72	2.87
Occupancy & Equipment	277	606	315	576	(38)	(12.06)
Other Nonint. Expense	1,559	2,739	1,366	2,327	193	14.13
Total Nonint. Expense	4,418	8,381	4,191	7,735	227	5.42



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
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