

Winter Park National Bank

Winter Park, FL

Established

8/1/2017

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

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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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	46,071,510
Citizens First Bank	3,899,117
Crews Bank & Trust	2,129,178
Cogent Bank	1,926,188
Citizens Bank And Trust	1,363,784
Bank Of Central Florida	1,117,421
United Southern Bank	852,835
Winter Park National Bank	845,000
Mainstreet Community Bank Of Florida	839,200
Axiom Bank, National Association	815,136
First Bank	729,021
Heartland National Bank	723,390
Sunrise Bank	577,407
The First National Bank Of Mount Dora	358,220
First Colony Bank Of Florida	316,544
Surety Bank	205,765
Commerce Bank & Trust	172,375
First National Bank Of Wauchula	90,799

Institution name	Return on Avg Assets (%)
Surety Bank	2.64
Crews Bank & Trust	1.68
Heartland National Bank	1.62
First Colony Bank Of Florida	1.58
Cogent Bank	1.36
First Bank	1.25
Southstate Bank, National Association	1.19
Bank Of Central Florida	1.10
First National Bank Of Wauchula	1.00
Sunrise Bank	0.97
Winter Park National Bank	0.95
Citizens First Bank	0.93
The First National Bank Of Mount Dora	0.90
United Southern Bank	0.77
Commerce Bank & Trust	0.64
Mainstreet Community Bank Of Florida	0.61
Citizens Bank And Trust	0.56
Axiom Bank, National Association	0.51

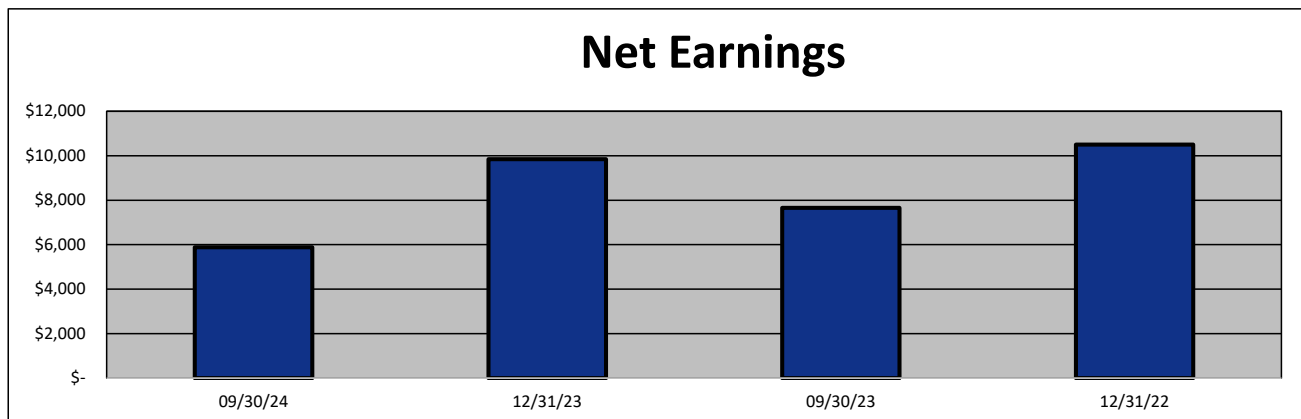
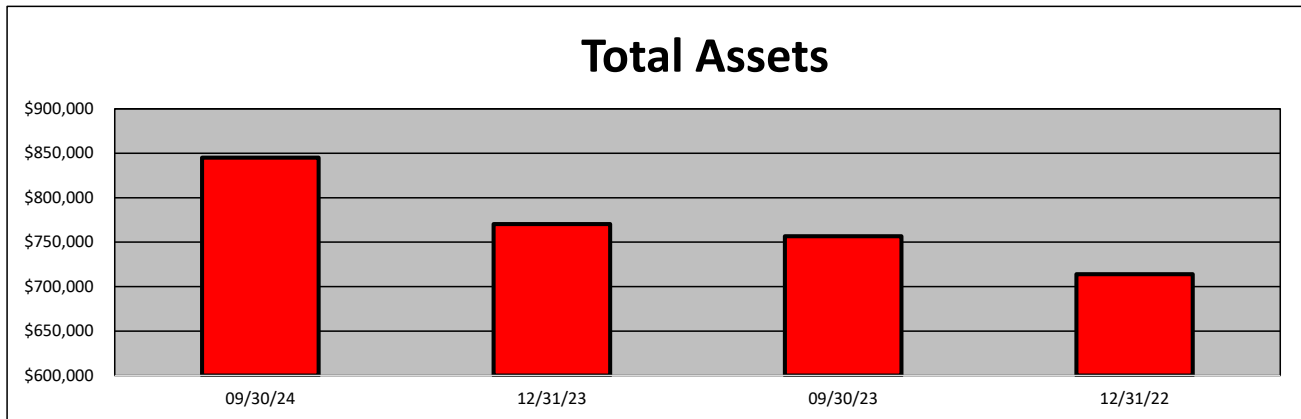
EXECUTIVE SUMMARY - Winter Park National Bank
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.43	5.52	5.14	5.53	9.87	8.59
Leverage Ratio	6.62	6.70	6.88	6.76	10.70	9.77
Tier 1 Cap/Risk Based Assets	10.70	10.55	11.61	10.82	12.49	11.92
Risk Based Ratio	11.96	11.59	12.67	11.77	13.34	12.80
Common Equity Tier 1 Capital Ratio	10.70	10.55	11.61	10.82	12.45	11.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	63.60	65.13	60.27	57.20	75.65	65.71
Loans/Assets	55.36	56.49	52.57	53.49	63.44	58.21
Securities/Assets	27.75	31.85	32.44	37.77	20.01	26.83
PROFITABILITY:						
Return on Avg Assets	0.95	1.28	1.34	1.39	0.75	1.13
Return on Avg Equity	18.12	24.32	25.51	24.94	10.06	15.80
Nonint Income/Avg Assets	0.06	0.07	0.07	0.07	0.79	0.79
Net Overhead Ratio	1.02	1.01	1.01	0.96	2.14	1.72
Efficiency Ratio	43.59	44.37	44.03	39.69	72.20	62.63
Assets (per million) per Employee	27.26	25.68	25.22	25.50	10.50	9.19
ASSET QUALITY:						
Allowance/Loans	1.67	1.19	1.21	1.19	1.29	1.49
Nonperforming Loans/Total Loans	0.57	0.05	0.00	0.00	0.55	0.53
Nonperforming Assets/Total Assets	0.32	0.03	0.00	0.00	0.37	0.33
Adjusted Texas Ratio	4.99	0.46	0.00	0.00	3.62	4.36
YIELDS & COSTS:						
Yield on earning assets	4.83	4.23	4.11	3.07	5.49	5.10
Cost of funds	3.23	2.60	2.43	0.73	3.09	2.71
Net interest margin	2.46	2.43	2.45	2.58	2.88	3.31
Avg Earning Assets/Avg Assets	97.77	97.50	97.47	96.91	96.03	95.21

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

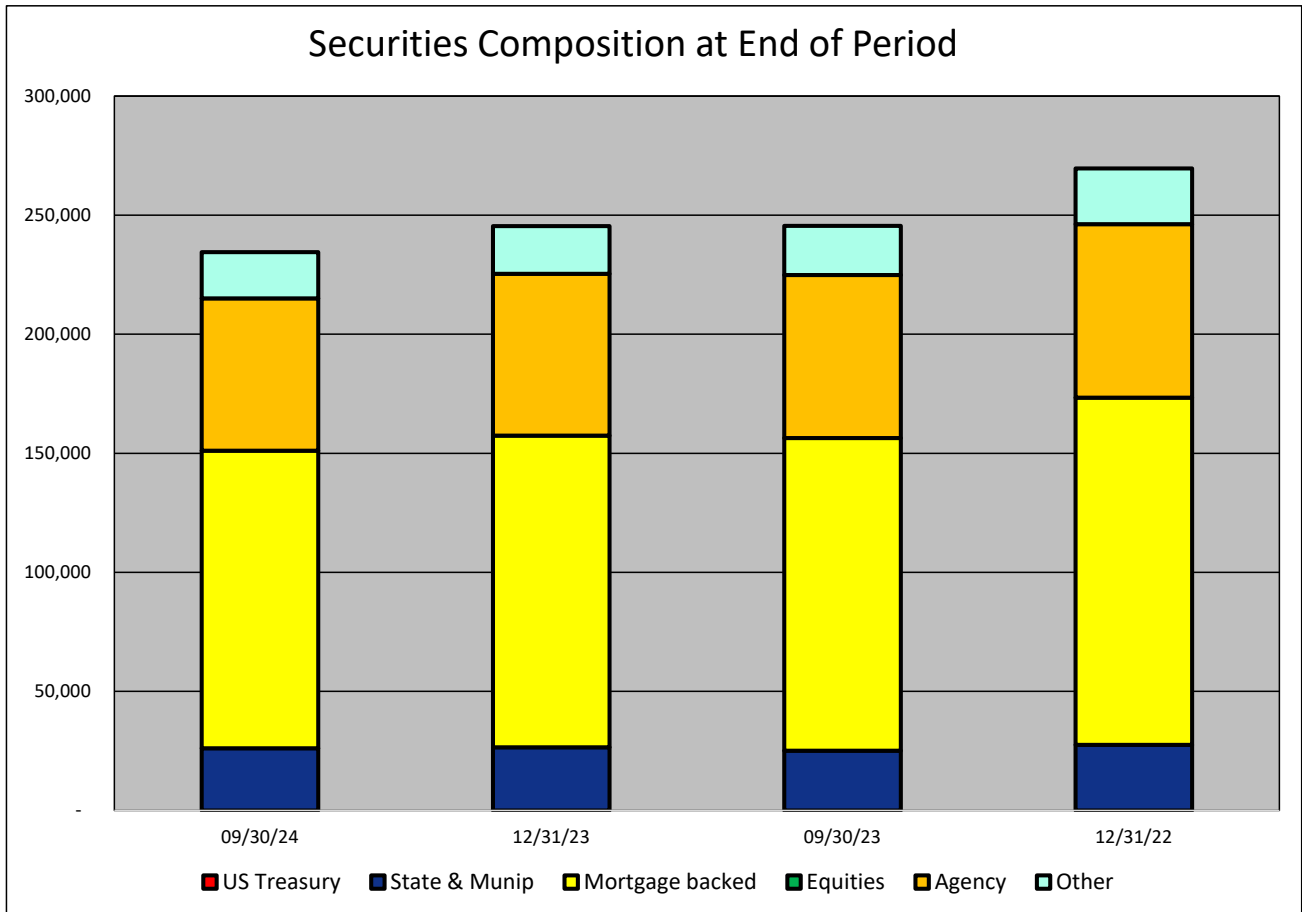
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	845,000	770,425	756,705	713,985	88,295	11.67
Cash and Equivalents	131,941	77,205	100,107	48,317	31,834	31.80
Securities	234,473	245,346	245,481	269,655	(11,008)	(4.48)
Loans, net	467,807	435,203	397,769	381,884	70,038	17.61
Deposit Accounts	735,592	668,200	659,997	667,627	75,595	11.45
Fed Funds & Repos	9,096	5,851	4,108	4,931	4,988	121.42
Total Equity	45,887	42,501	38,916	39,510	6,971	17.91

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,885	9,847	7,653	10,500	(1,768)	(23.10)
Interest Income	29,128	31,782	22,928	22,472	6,200	27.04
Interest Expense	14,288	13,479	9,233	3,604	5,055	54.75
Net Interest Income	14,840	18,303	13,695	18,868	1,145	8.36
Prov for Credit Losses	2,685	603	240	550	2,445	1,018.75
Noninterest income	385	558	424	500	(39)	(9.20)
Gain on Sale of Securities	-	-	-	(583)	-	NA
Noninterest Expense	6,645	8,381	6,226	7,735	419	6.73
Net Operating Income	5,895	9,877	7,653	11,083	(1,758)	(22.97)
Income Taxes	-	-	-	-	-	NA



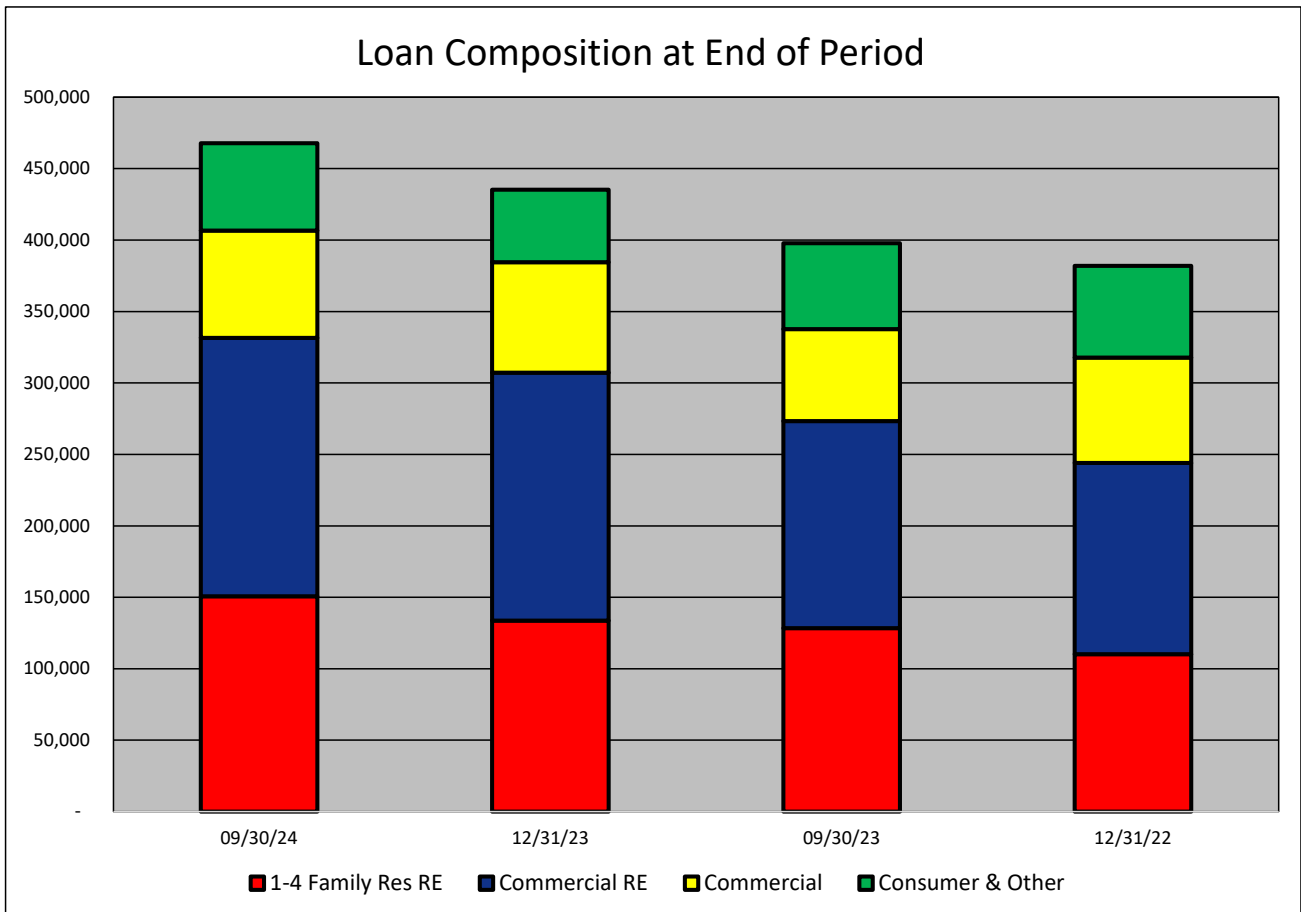
SECURITIES COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	26,094	26,552	25,101	27,535	993	3.96
Mortgage backed	125,021	130,892	131,316	145,801	(6,295)	(4.79)
Equities	-	-	-	-	-	NA
Agency	63,898	67,970	68,426	72,873	(4,528)	(6.62)
Other	19,460	19,932	20,638	23,446	(1,178)	(5.71)
Total Securities	234,473	245,346	245,481	269,655	(11,008)	(4.48)



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	150,701	133,676	128,337	110,115	22,364	17.43
Commercial RE	180,892	173,585	144,978	133,903	35,914	24.77
Commercial	75,067	77,257	64,370	73,677	10,697	16.62
Consumer & Other	61,147	50,685	60,084	64,189	1,063	1.77
Loans, Net	467,807	435,203	397,769	381,884	70,038	17.61



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

As of:	09/30/24	12/31/23	09/30/23	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	1	-	-	-	1	NA
Total Charge-offs	42	-	-	-	42	NA
Provision Expense	2,685	603	240	550	2,445	1,018.75
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	18	18	-	(18)	(100.00)
Ending Balance	7,819	5,175	4,812	4,554	3,007	62.49

NON-PERFORMING ASSETS:

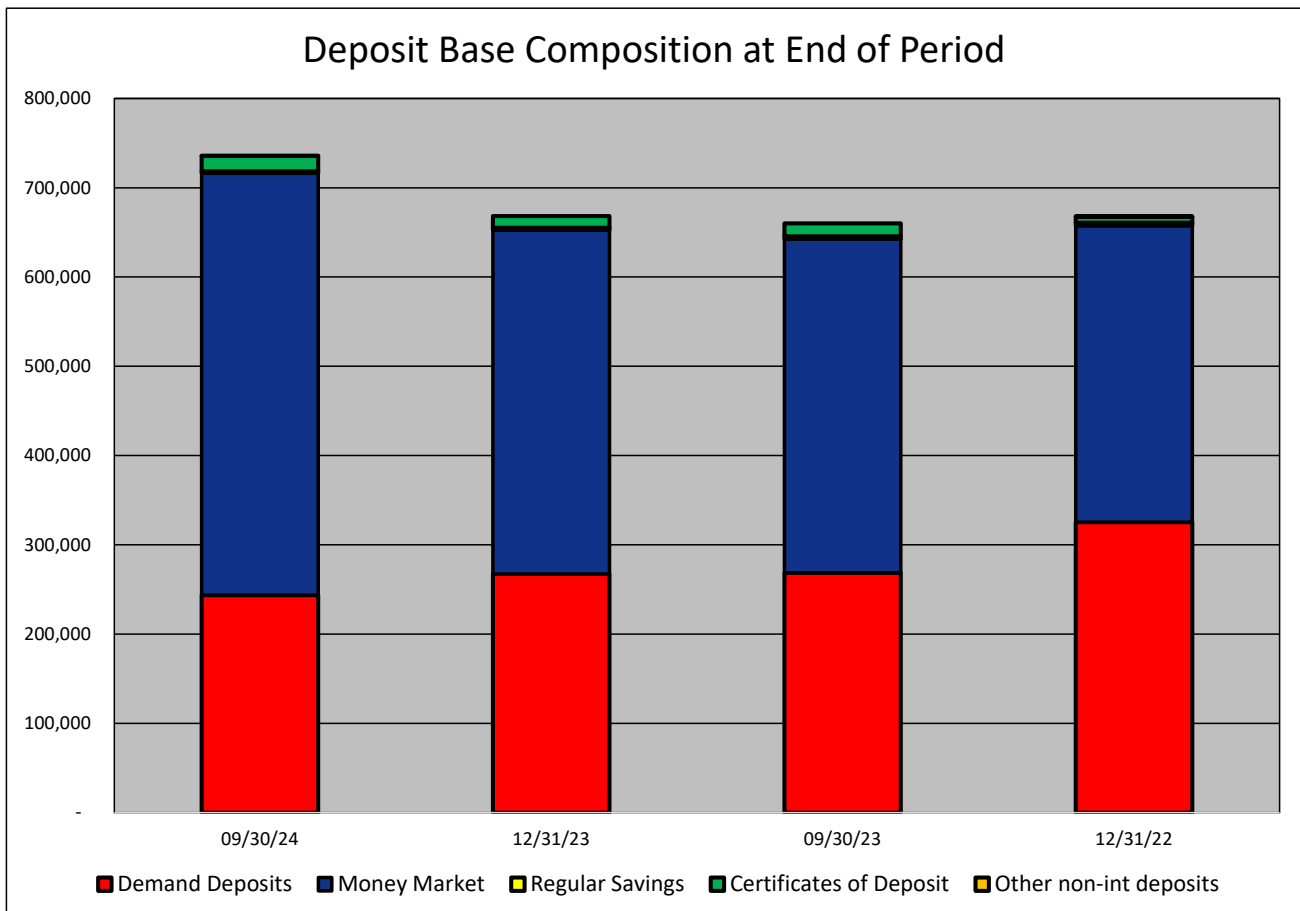
Total-90+ Days Past Due	-	218	-	-	-	NA
Total-Nonaccrual	2,680	-	-	-	2,680	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,680	218	-	-	2,680	NA

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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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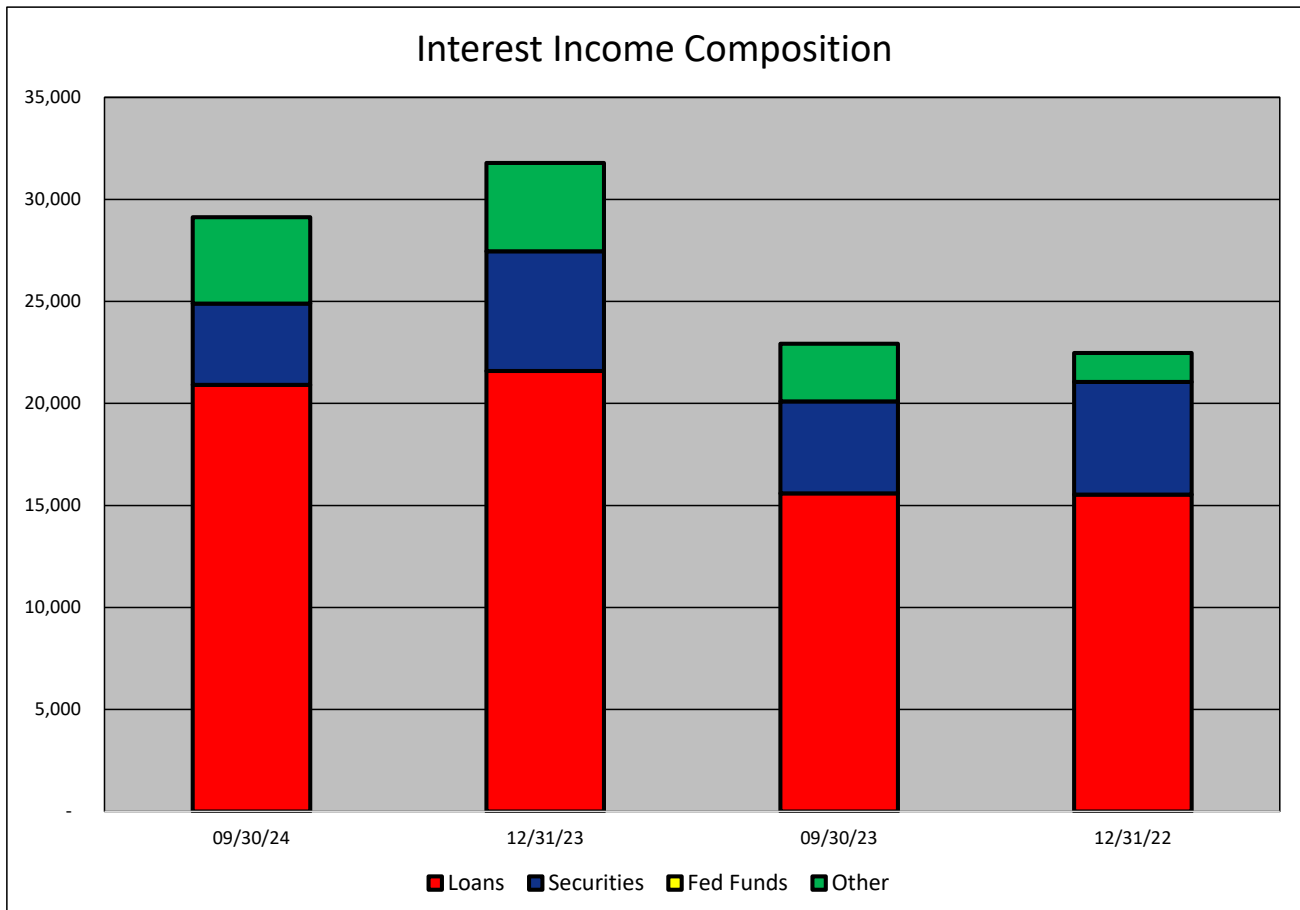
DEPOSIT BASE CATEGORY:

Demand Deposits	243,690	267,433	268,618	325,243	(24,928)	(9.28)
Money Market	472,815	385,341	374,053	332,263	98,762	26.40
Regular Savings	2,022	2,528	3,008	3,398	(986)	(32.78)
Certificates of Deposit	17,064	12,898	14,318	6,722	2,746	19.18
Other non-int deposits	1	-	-	1	1	NA
Total Deposits	735,592	668,200	659,997	667,627	75,595	11.45



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	20,909	21,586	15,590	15,533	5,319	34.12
Securities	3,983	5,871	4,508	5,523	(525)	(11.65)
Fed Funds	-	-	-	-	-	NA
Other	4,236	4,325	2,830	1,416	1,406	49.68
Total Int Income	29,128	31,782	22,928	22,472	6,200	27.04

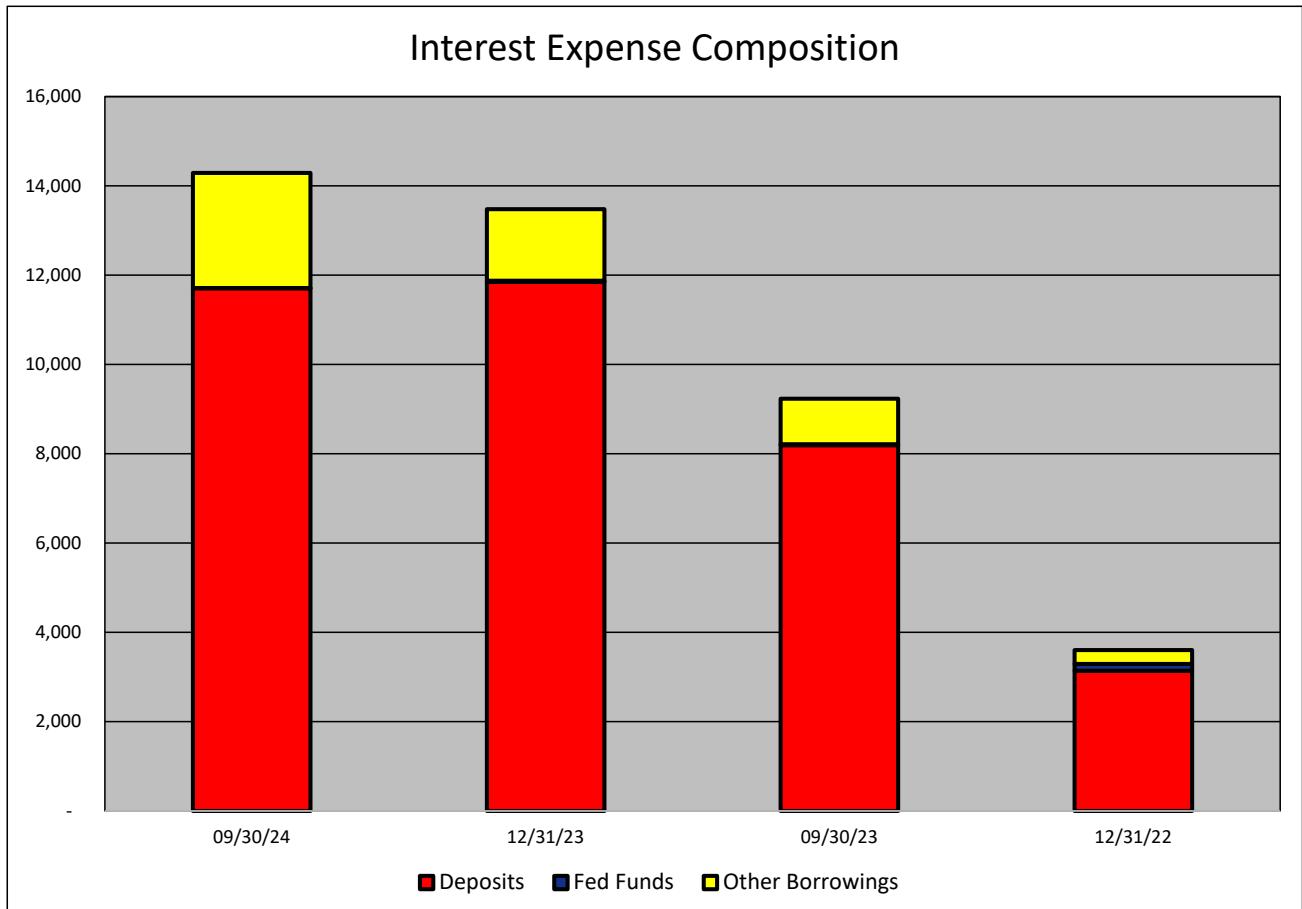


INTEREST EXPENSE COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	11,707	11,848	8,192	3,142	3,515	42.91
Fed Funds	7	27	23	150	(16)	(69.57)
Other Borrowings	2,574	1,604	1,018	312	1,556	152.85
Total Int Expense	14,288	13,479	9,233	3,604	5,055	54.75

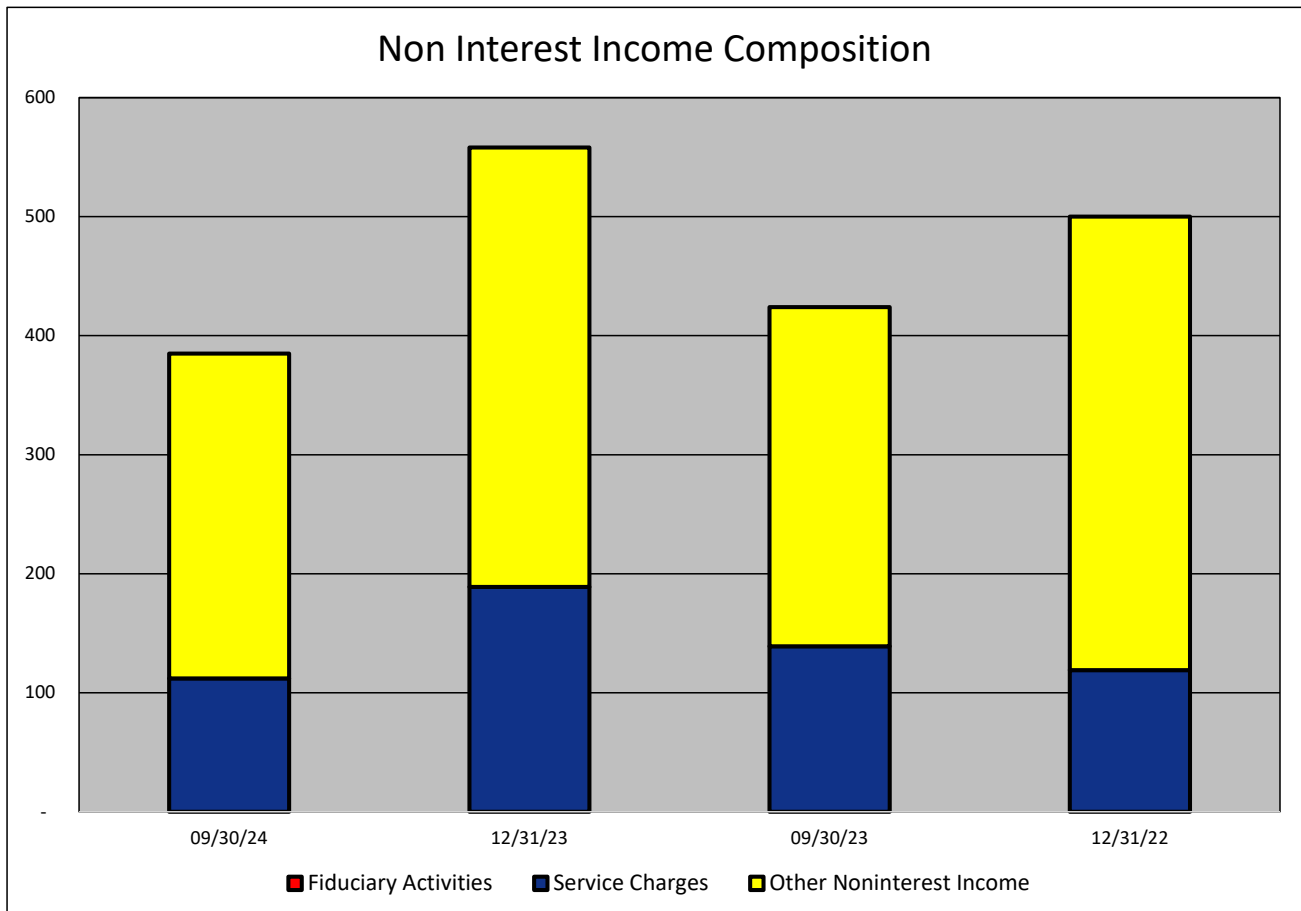


NONINTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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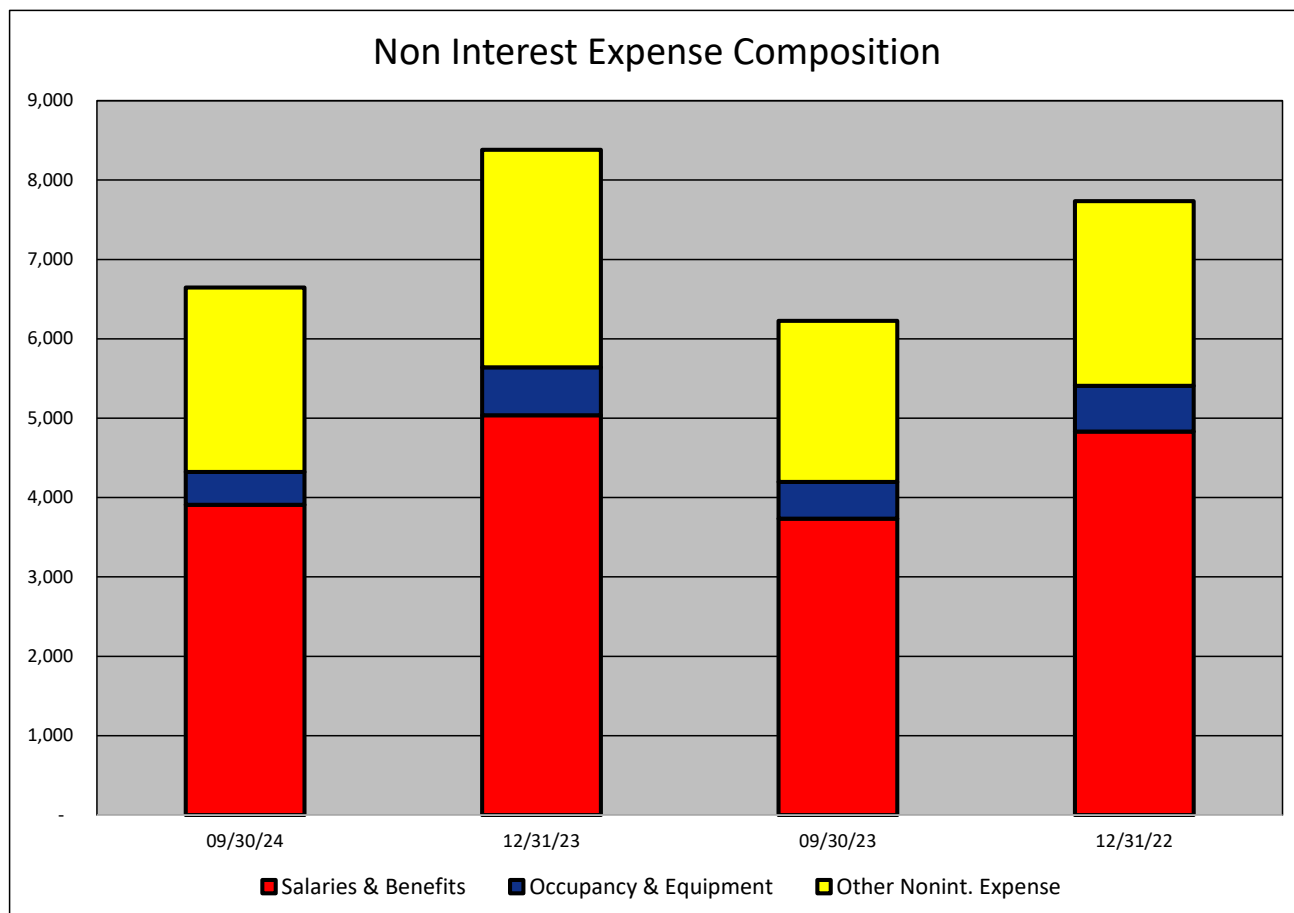
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	112	189	139	119	(27)	(19.42)
Other Noninterest Income	273	369	285	381	(12)	(4.21)
Total Nonint. Income	385	558	424	500	(39)	(9.20)



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	3,910	5,036	3,734	4,832	176	4.71
Occupancy & Equipment	414	606	463	576	(49)	(10.58)
Other Nonint. Expense	2,321	2,739	2,029	2,327	292	14.39
Total Nonint. Expense	6,645	8,381	6,226	7,735	419	6.73



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Sunrise Bank	577,407	475,513	21.43
First Colony Bank Of Florida	316,544	270,407	17.06
Cogent Bank	1,926,188	1,679,641	14.68
Winter Park National Bank	845,000	756,705	11.67
Surety Bank	205,765	188,254	9.30
Mainstreet Community Bank Of Florida	839,200	791,380	6.04
Citizens Bank And Trust	1,363,784	1,288,984	5.80
First National Bank Of Wauchula	90,799	85,989	5.59
Citizens First Bank	3,899,117	3,704,723	5.25
First Bank	729,021	694,913	4.91
Commerce Bank & Trust	172,375	167,161	3.12
Bank Of Central Florida	1,117,421	1,085,672	2.92
Southstate Bank, National Association	46,071,510	44,975,911	2.44
Heartland National Bank	723,390	714,025	1.31
Axiom Bank, National Association	815,136	824,400	(1.12)
Crews Bank & Trust	2,129,178	2,162,337	(1.53)
United Southern Bank	852,835	885,844	(3.73)
The First National Bank Of Mount Dora	358,220	383,020	(6.47)

Select Peer Average	3,501,827	3,396,382	5.48
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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	451,435	373,357	20.91
Mainstreet Community Bank Of Florida	589,433	491,721	19.87
Winter Park National Bank	467,807	397,769	17.61
First Colony Bank Of Florida	198,059	169,168	17.08
Axiom Bank, National Association	597,914	519,588	15.07
Commerce Bank & Trust	127,846	112,482	13.66
Bank Of Central Florida	763,948	683,522	11.77
Cogent Bank	1,532,023	1,377,545	11.21
Citizens Bank And Trust	764,375	700,151	9.17
United Southern Bank	392,885	361,741	8.61
The First National Bank Of Mount Dora	117,757	109,865	7.18
Southstate Bank, National Association	33,835,236	32,044,116	5.59
Crews Bank & Trust	1,195,576	1,135,048	5.33
First Bank	426,947	410,155	4.09
Citizens First Bank	1,259,430	1,226,051	2.72
Heartland National Bank	154,873	152,710	1.42
Surety Bank	74,341	75,011	(0.89)
First National Bank Of Wauchula	66,300	68,628	(3.39)

Select Peer Average	2,389,788	2,244,924	9.28
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the nine months ended September 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	11.17	12.93	19.11	20.07	19.11
Surety Bank	9.82	12.48	24.45	25.53	24.45
The First National Bank Of Mount Dora	9.68	11.82	16.62	17.54	16.62
First National Bank Of Wauchula	10.20	11.36	0.00	0.00	0.00
Axiom Bank, National Association	11.38	11.03	13.41	14.63	13.41
Crews Bank & Trust	11.00	10.88	0.00	0.00	0.00
Southstate Bank, National Association	13.41	10.59	13.15	14.41	13.15
Heartland National Bank	8.94	9.52	27.83	28.92	27.83
Sunrise Bank	8.07	9.31	0.00	0.00	0.00
United Southern Bank	5.60	9.19	16.43	17.68	16.43
First Bank	9.10	9.17	14.86	16.11	14.86
Commerce Bank & Trust	6.54	9.09	11.75	13.01	11.75
Mainstreet Community Bank Of Florida	7.71	8.86	0.00	0.00	0.00
Cogent Bank	8.82	8.68	10.68	11.81	10.68
First Colony Bank Of Florida	7.87	8.66	11.91	13.16	11.91
Bank Of Central Florida	7.19	8.26	11.69	12.61	11.69
Citizens Bank And Trust	2.61	7.44	12.00	12.93	12.00
Winter Park National Bank	5.43	6.62	10.70	11.96	10.70

Select Peer Average	8.59	9.77	11.92	12.80	11.92
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Southstate Bank, National Association	89.63	73.44	14.90
Sunrise Bank	88.83	78.18	14.57
Cogent Bank	87.82	79.54	16.97
First National Bank Of Wauchula	85.37	73.02	6.32
Axiom Bank, National Association	83.83	73.35	7.25
Commerce Bank & Trust	81.81	74.17	15.14
Mainstreet Community Bank Of Florida	78.65	70.24	22.09
Bank Of Central Florida	74.38	68.37	18.26
First Colony Bank Of Florida	68.34	62.57	17.27
First Bank	64.95	58.56	25.58
Winter Park National Bank	63.60	55.36	27.75
Crews Bank & Trust	63.52	56.15	28.82
Citizens Bank And Trust	59.88	56.05	40.28
United Southern Bank	52.66	46.07	40.28
Surety Bank	40.31	36.13	15.98
Citizens First Bank	37.98	32.30	62.56
The First National Bank Of Mount Dora	36.86	32.87	58.05
Heartland National Bank	24.42	21.41	50.82

Select Peer Average	65.71	58.21	26.83
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	203,893	2.64	27.98
Crews Bank & Trust	2,156,406	1.68	16.09
Heartland National Bank	721,974	1.62	20.15
First Colony Bank Of Florida	307,721	1.58	20.01
Cogent Bank	1,890,314	1.36	16.85
First Bank	733,472	1.25	14.97
Southstate Bank, National Association	46,156,319	1.19	9.30
Bank Of Central Florida	1,115,434	1.10	16.60
First National Bank Of Wauchula	90,014	1.00	10.41
Sunrise Bank	535,153	0.97	12.49
Winter Park National Bank	822,270	0.95	18.12
Citizens First Bank	3,899,649	0.93	9.25
The First National Bank Of Mount Dora	368,077	0.90	10.49
United Southern Bank	920,807	0.77	18.27
Commerce Bank & Trust	174,598	0.64	10.86
Mainstreet Community Bank Of Florida	812,929	0.61	8.45
Citizens Bank And Trust	1,421,567	0.56	39.26
Axiom Bank, National Association	843,751	0.51	4.78

Select Peer Average	3,509,686	1.13	15.80
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Heartland National Bank	0.25	1.13	39.00	13.40
Winter Park National Bank	0.06	1.02	43.59	27.26
First Colony Bank Of Florida	0.12	1.55	49.58	16.66
Citizens First Bank	0.59	1.01	51.91	9.70
Surety Bank	3.47	(0.06)	55.20	5.56
Bank Of Central Florida	0.24	1.77	56.92	10.44
Cogent Bank	0.77	1.94	57.30	8.16
Southstate Bank, National Association	0.70	1.48	57.43	8.96
First Bank	0.67	1.75	58.40	6.88
Crews Bank & Trust	0.81	1.78	58.49	5.88
Sunrise Bank	0.06	2.01	65.81	9.62
United Southern Bank	0.59	1.69	68.51	5.54
Mainstreet Community Bank Of Florida	0.36	1.95	69.37	8.07
The First National Bank Of Mount Dora	2.62	1.40	76.61	4.32
Commerce Bank & Trust	0.22	2.17	77.40	8.21
Citizens Bank And Trust	0.70	1.64	78.48	7.07
First National Bank Of Wauchula	0.82	3.24	80.08	4.13
Axiom Bank, National Association	1.14	3.42	83.25	5.66

Select Peer Average	0.79	1.72	62.63	9.19
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Commerce Bank & Trust	1.40	0.00	0.00	0.00
Bank Of Central Florida	0.95	0.00	0.00	0.00
First Colony Bank Of Florida	1.55	0.00	0.00	0.00
Crews Bank & Trust	1.84	0.03	0.02	0.14
Citizens First Bank	1.69	0.18	0.06	0.48
First Bank	1.71	0.09	0.06	0.27
Heartland National Bank	1.59	0.33	0.07	0.76
The First National Bank Of Mount Dora	1.75	0.22	0.07	0.71
Surety Bank	1.49	0.46	0.17	1.60
United Southern Bank	2.39	0.44	0.20	3.02
Winter Park National Bank	1.67	0.57	0.32	4.99
Cogent Bank	1.11	0.49	0.39	4.05
Southstate Bank, National Association	1.38	0.56	0.41	3.35
Sunrise Bank	1.19	0.53	0.42	0.96
First National Bank Of Wauchula	1.52	0.83	0.61	5.38
Mainstreet Community Bank Of Florida	1.25	1.09	0.77	8.96
Citizens Bank And Trust	1.03	1.82	1.02	32.07
Axiom Bank, National Association	1.27	1.88	1.43	11.75

Select Peer Average	1.49	0.53	0.33	4.36
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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	24.38	19.39	0.00	0.00	15.98
First National Bank Of Wauchula	6.29	10.22	0.00	0.00	6.32
First Bank	2.28	8.63	1.42	0.00	25.58
Mainstreet Community Bank Of Florida	1.49	1.72	0.08	0.00	22.09
Commerce Bank & Trust	1.39	6.74	0.00	0.00	15.14
Southstate Bank, National Association	1.23	1.40	0.01	5.00	9.91
First Colony Bank Of Florida	1.13	18.99	0.00	9.68	7.59
Axiom Bank, National Association	1.02	14.92	0.00	0.00	7.25
Heartland National Bank	1.01	24.44	0.00	0.00	50.82
Sunrise Bank	1.00	4.57	0.00	0.87	13.70
Crews Bank & Trust	0.89	13.17	0.00	21.15	7.67
Winter Park National Bank	0.88	14.73	0.00	17.58	10.16
United Southern Bank	0.85	8.02	0.00	1.03	39.25
Citizens First Bank	0.73	0.19	1.36	0.00	62.56
Bank Of Central Florida	0.57	9.76	0.00	0.00	18.26
The First National Bank Of Mount Dora	0.51	2.57	0.00	0.00	58.05
Citizens Bank And Trust	0.25	0.93	0.00	0.00	40.28
Cogent Bank	0.11	2.98	0.00	0.00	16.97

Select Peer Average	2.56	9.08	0.16	3.07	23.75
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Cogent Bank	78.57	0.23	0.00	0.12
Sunrise Bank	77.25	1.54	0.00	0.00
Commerce Bank & Trust	73.13	0.13	0.00	0.00
Axiom Bank, National Association	72.42	1.46	0.01	0.13
First National Bank Of Wauchula	71.90	1.35	0.00	0.00
Southstate Bank, National Association	71.80	1.11	0.00	4.51
Mainstreet Community Bank Of Florida	69.29	2.16	0.00	0.01
Bank Of Central Florida	67.72	1.56	0.00	0.02
First Colony Bank Of Florida	61.60	0.38	0.00	0.00
First Bank	57.56	1.98	0.00	0.00
Citizens Bank And Trust	55.47	1.30	0.00	0.00
Crews Bank & Trust	55.12	1.28	0.00	0.00
Winter Park National Bank	54.44	0.33	0.00	0.00
United Southern Bank	44.97	1.20	0.00	0.00
Surety Bank	35.59	1.23	0.00	0.00
The First National Bank Of Mount Dora	32.30	1.20	0.00	0.00
Citizens First Bank	31.50	1.39	0.00	0.44
Heartland National Bank	21.04	0.55	0.00	0.00

Select Peer Average	57.32	1.13	0.00	0.29
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Surety Bank	47.25	52.75	100.00	0.00	0.00
Crews Bank & Trust	40.76	59.15	99.91	0.09	0.00
Axiom Bank, National Association	40.28	59.72	100.00	0.00	0.00
The First National Bank Of Mount Dora	38.06	61.94	100.00	0.00	0.00
First Bank	36.13	63.87	100.00	0.00	0.00
First Colony Bank Of Florida	36.11	63.89	100.00	0.00	0.00
Citizens Bank And Trust	33.74	63.34	97.08	1.17	1.75
Bank Of Central Florida	33.64	66.36	100.00	0.00	0.00
Commerce Bank & Trust	31.41	66.32	97.74	2.26	0.00
Mainstreet Community Bank Of Florida	31.36	66.05	97.40	0.00	2.60
First National Bank Of Wauchula	27.73	69.76	97.49	0.00	2.51
Southstate Bank, National Association	27.18	70.64	97.82	1.39	0.78
United Southern Bank	26.25	67.47	93.72	0.00	6.28
Cogent Bank	25.05	74.95	100.00	0.00	0.00
Heartland National Bank	24.30	72.73	97.03	2.97	0.00
Sunrise Bank	22.83	73.94	96.76	0.00	3.24
Winter Park National Bank	20.63	71.94	92.56	1.14	6.29
Citizens First Bank	16.73	79.93	96.66	3.34	0.00

Select Peer Average	31.08	66.93	98.01	0.69	1.30
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.43	2.73	4.61	92.17
Axiom Bank, National Association	6.72	3.84	4.52	95.93
Cogent Bank	6.75	4.11	3.94	99.20
First Bank	4.81	1.91	3.66	94.27
Crews Bank & Trust	4.88	2.38	3.64	98.34
Surety Bank	5.65	3.12	3.51	73.61
Heartland National Bank	4.94	2.21	3.40	96.94
Bank Of Central Florida	5.06	2.67	3.39	97.08
Southstate Bank, National Association	5.05	2.52	3.37	91.05
First Colony Bank Of Florida	5.12	2.23	3.16	99.06
Mainstreet Community Bank Of Florida	4.77	2.50	3.16	94.34
Sunrise Bank	5.82	3.89	3.13	98.17
Commerce Bank & Trust	5.09	3.21	2.90	97.27
United Southern Bank	3.97	1.48	2.82	96.36
Citizens First Bank	4.18	1.95	2.48	97.50
Winter Park National Bank	4.83	3.23	2.46	97.77
The First National Bank Of Mount Dora	3.75	2.32	2.44	97.89
Citizens Bank And Trust	3.92	2.55	2.34	96.76

Select Peer Average	5.10	2.71	3.31	95.21
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