

Crews Bank & Trust

Wauchula, FL

Established

4/1/1929

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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

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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	46,369,727
Citizens First Bank	3,987,481
Crews Bank & Trust	2,185,236
Cogent Bank	1,973,429
Citizens Bank And Trust	1,348,118
Bank Of Central Florida	1,153,440
Axiom Bank, National Association	870,746
United Southern Bank	852,633
Winter Park National Bank	839,888
Mainstreet Community Bank Of Florida	832,236
First Bank	739,517
Heartland National Bank	734,080
Sunrise Bank	579,762
The First National Bank Of Mount Dora	351,370
First Colony Bank Of Florida	307,755
Surety Bank	192,505
Commerce Bank & Trust	171,950
First National Bank Of Wauchula	88,033

Institution name	Return on Avg Assets (%)
Surety Bank	2.60
First Colony Bank Of Florida	1.72
Crews Bank & Trust	1.68
Heartland National Bank	1.63
Cogent Bank	1.34
First Bank	1.26
Southstate Bank, National Association	1.22
Bank Of Central Florida	1.11
Winter Park National Bank	1.02
Sunrise Bank	1.01
Citizens First Bank	1.00
First National Bank Of Wauchula	0.98
United Southern Bank	0.85
The First National Bank Of Mount Dora	0.72
Mainstreet Community Bank Of Florida	0.66
Citizens Bank And Trust	0.64
Commerce Bank & Trust	0.64
Axiom Bank, National Association	0.32

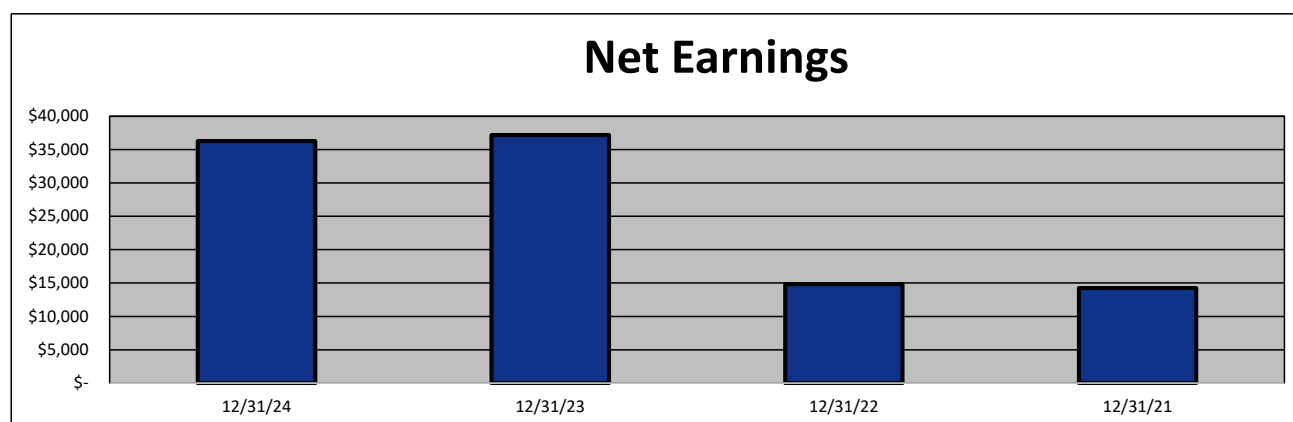
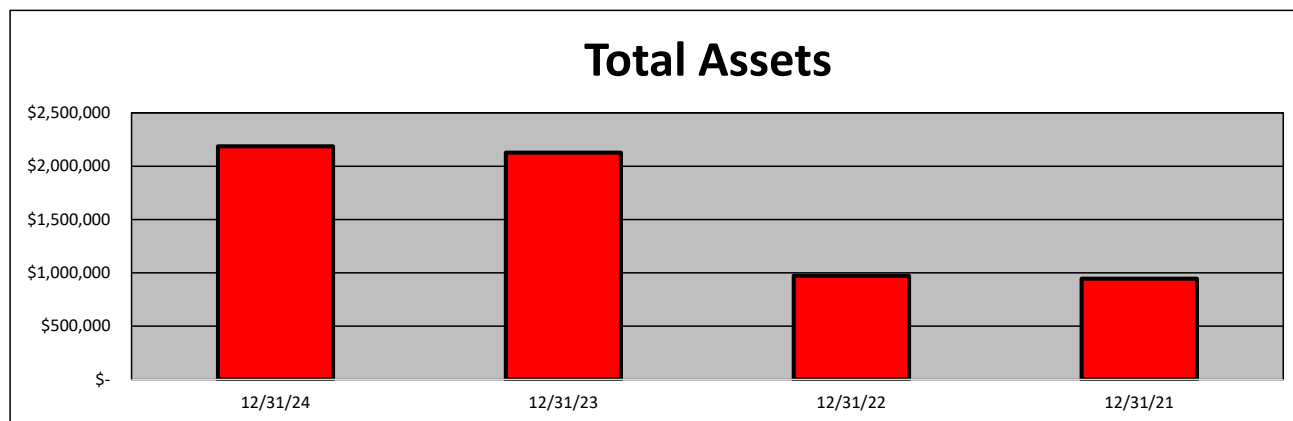
EXECUTIVE SUMMARY - Crews Bank & Trust
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.38	10.13	9.30	9.60	10.71	8.21
Leverage Ratio	10.56	10.04	9.63	9.62	11.67	9.70
Tier 1 Cap/Risk Based Assets	0.00	18.00	0.00	0.00	15.53	10.37
Risk Based Ratio	0.00	19.25	0.00	0.00	16.34	11.12
Common Equity Tier 1 Capital Ratio	NA	18.00	0.00	0.00	15.48	10.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	62.54	60.90	63.95	63.10	74.93	65.44
Loans/Assets	55.80	54.34	56.56	56.50	63.48	58.27
Securities/Assets	27.29	30.35	26.01	19.85	19.42	26.42
PROFITABILITY:						
Return on Avg Assets	1.68	2.40	1.53	1.58	(0.10)	1.13
Return on Avg Equity	16.06	25.74	15.99	15.48	9.28	16.11
Nonint Income/Avg Assets	0.81	1.09	0.50	0.50	0.79	0.77
Net Overhead Ratio	1.78	2.44	1.47	1.57	2.99	1.76
Efficiency Ratio	58.50	52.60	50.40	55.47	70.68	62.66
Assets (per million) per Employee	5.99	5.85	4.21	6.56	10.47	9.30
ASSET QUALITY:						
Allowance/Loans	1.86	1.69	2.00	1.81	1.25	1.47
Nonperforming Loans/Total Loans	0.02	0.08	0.80	0.69	0.52	0.44
Nonperforming Assets/Total Assets	0.01	0.05	0.45	0.40	0.36	0.27
Adjusted Texas Ratio	0.12	0.41	4.31	3.77	3.66	4.34
YIELDS & COSTS:						
Yield on earning assets	4.90	6.49	3.48	3.31	5.44	5.13
Cost of funds	2.42	1.63	0.14	0.14	3.04	2.69
Net interest margin	3.63	5.65	3.40	3.23	2.91	3.34
Avg Earning Assets/Avg Assets	98.33	98.70	98.45	98.48	95.35	95.09

SELECTED FINANCIAL DATA - Crews Bank & Trust
(Dollars in Thousands)

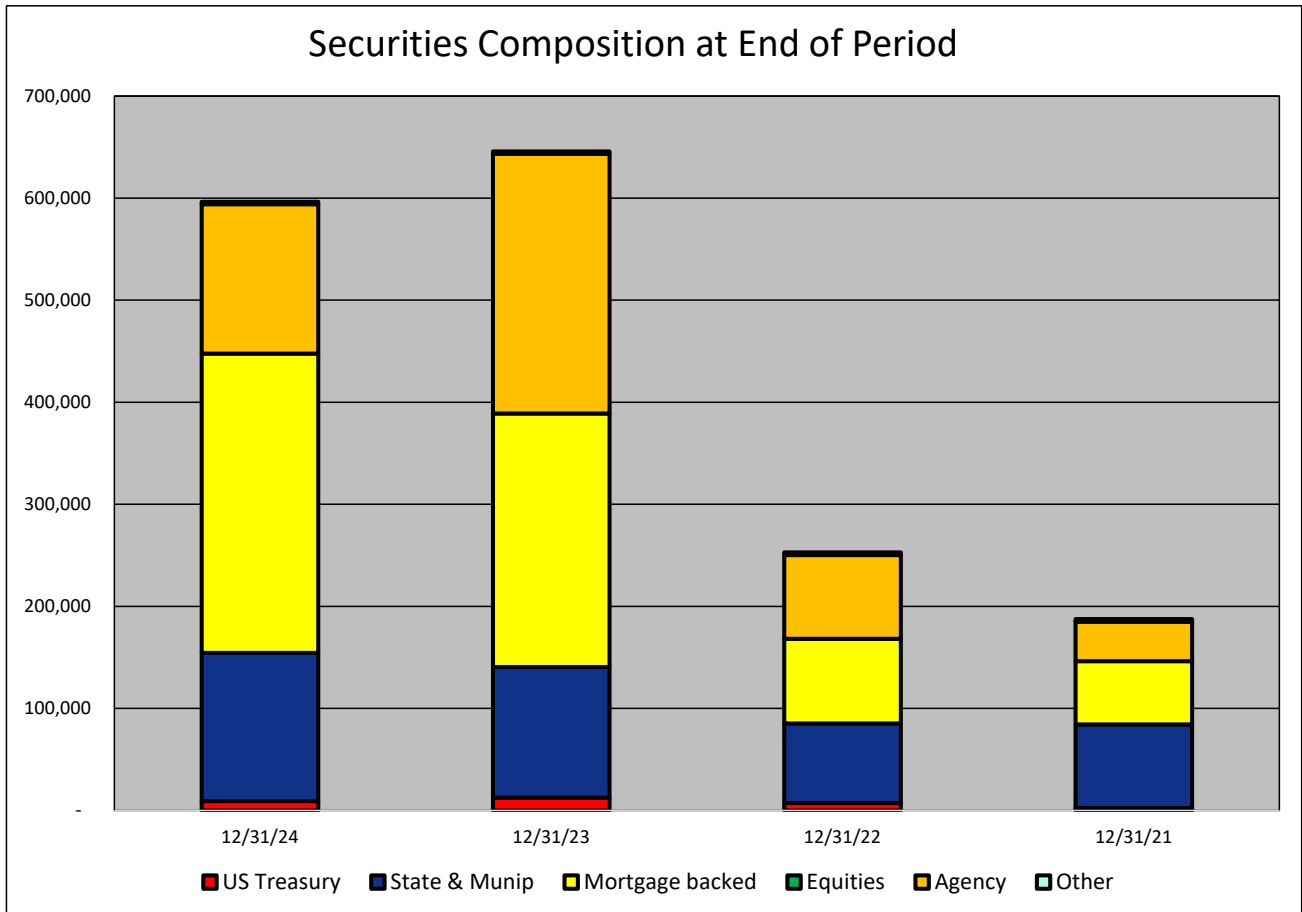
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,185,236	2,127,636	972,344	944,582	57,600	2.71
Cash and Equivalents	352,462	304,824	167,057	218,275	47,638	15.63
Securities	596,415	645,801	252,888	187,541	(49,386)	(7.65)
Loans, net	1,219,258	1,156,223	549,915	533,661	63,035	5.45
Deposit Accounts	1,949,484	1,898,696	859,855	845,702	50,788	2.67
Fed Funds & Repos	1,269	3,641	10,150	5,405	(2,372)	(65.15)
Total Equity	226,866	215,555	90,430	90,639	11,311	5.25

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	36,286	37,200	14,839	14,261	(914)	(2.46)
Interest Income	103,952	99,309	33,174	29,382	4,643	4.68
Interest Expense	26,950	12,911	775	739	14,039	108.74
Net Interest Income	77,002	86,398	32,399	28,643	(9,396)	(10.88)
Prov for Credit Losses	2,664	1,448	1,200	200	1,216	83.98
Noninterest income	17,541	16,941	4,846	4,552	600	3.54
Gain on Sale of Securities	(2)	(9,834)	(2,164)	4	9,832	(99.98)
Noninterest Expense	55,855	54,809	19,042	18,738	1,046	1.91
Net Operating Income	36,024	47,082	17,003	14,257	(11,058)	(23.49)
Income Taxes	-	-	-	-	-	NA



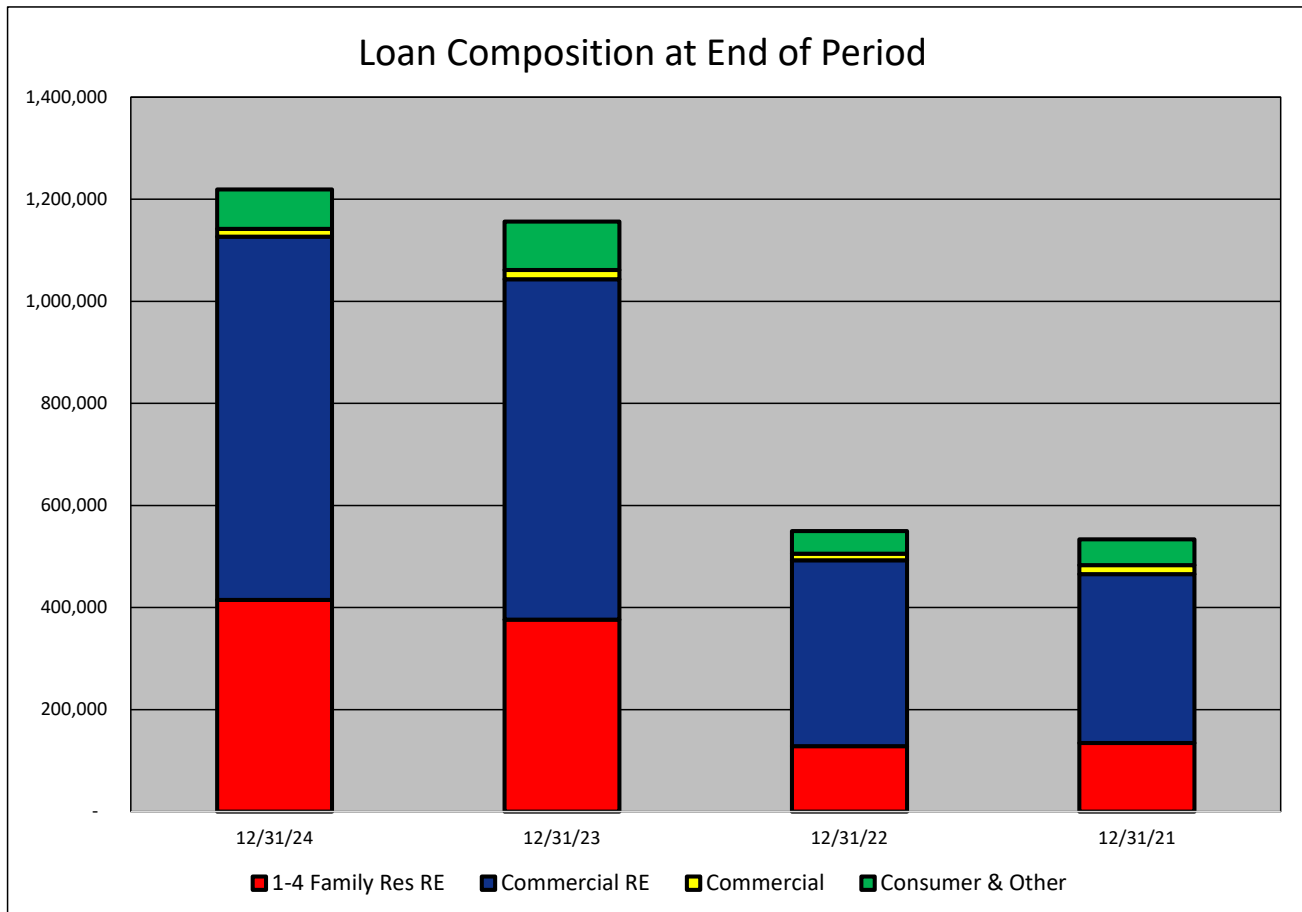
SECURITIES COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	9,232	12,473	7,350	2,339	(3,241)	(25.98)
State & Munip	145,133	128,176	78,032	81,890	16,957	13.23
Mortgage backed	293,189	248,440	82,941	62,176	44,749	18.01
Equities	-	-	-	-	-	NA
Agency	146,582	254,303	81,996	38,578	(107,721)	(42.36)
Other	2,279	2,409	2,569	2,558	(130)	(5.40)
Total Securities	596,415	645,801	252,888	187,541	(49,386)	(7.65)



LOAN PORTFOLIO COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	414,726	376,280	128,441	134,498	38,446	10.22
Commercial RE	711,895	666,863	364,246	330,789	45,032	6.75
Commercial	15,215	18,268	12,623	17,765	(3,053)	(16.71)
Consumer & Other	77,422	94,812	44,605	50,609	(17,390)	(18.34)
Loans, Net	1,219,258	1,156,223	549,915	533,661	63,035	5.45



LOAN PORTFOLIO QUALITY - Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

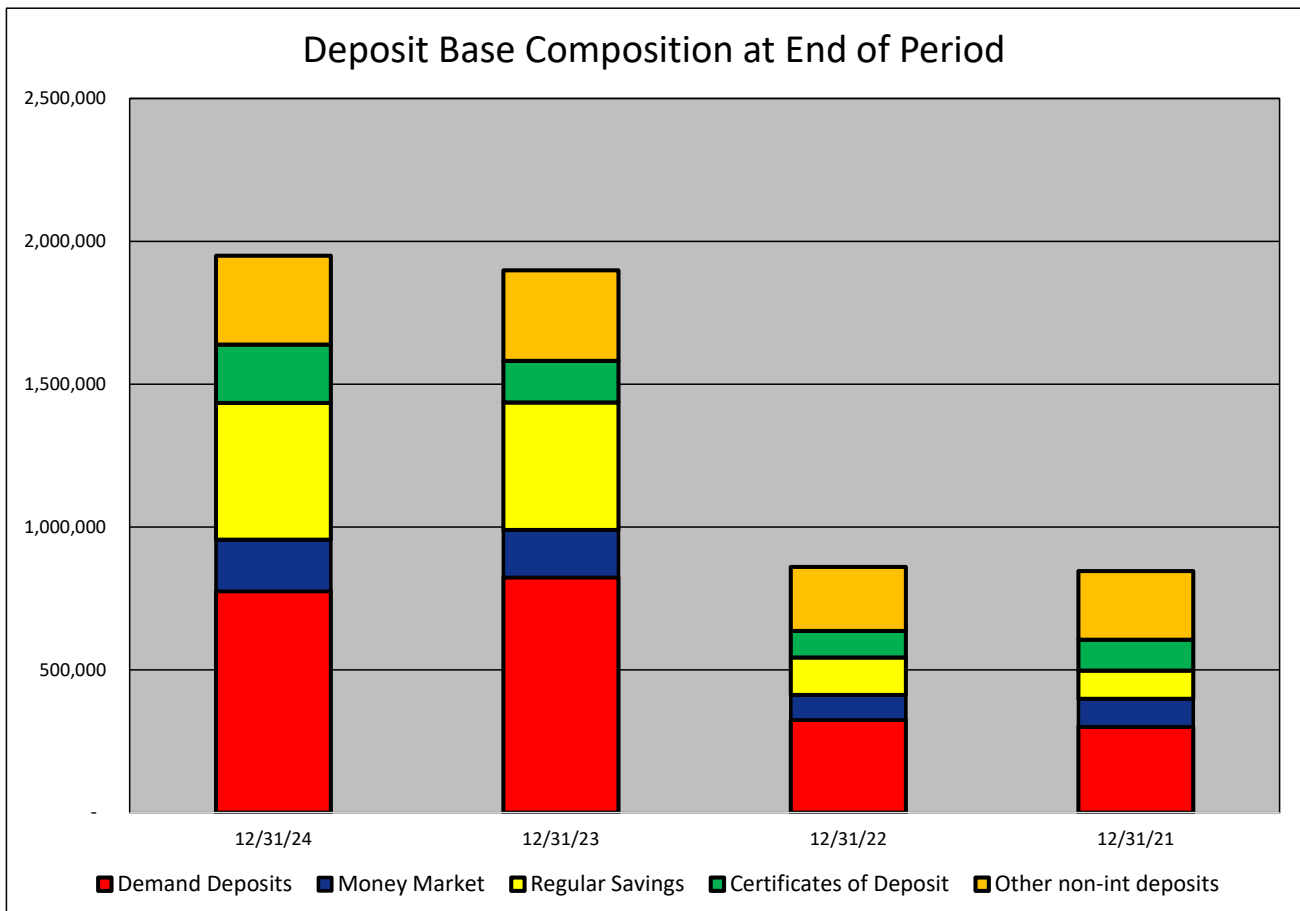
Beginning Balance	19,508	11,008	9,633	9,144	8,500	77.22
Total Recoveries	824	162	360	410	662	408.64
Total Charge-offs	346	961	185	121	(615)	(64.00)
Provision Expense	2,664	1,448	1,200	200	1,216	83.98
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	7,851	-	-	(7,851)	(100.00)
Ending Balance	<u>22,650</u>	<u>19,508</u>	<u>11,008</u>	<u>9,633</u>	<u>3,142</u>	<u>16.11</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	68	133	16	-	(65)	(48.87)
Total-Nonaccrual	220	832	4,358	3,705	(612)	(73.56)
Foreclosed Real Estate	-	-	-	78	-	NA
Total Non-perf Assets	<u>288</u>	<u>965</u>	<u>4,374</u>	<u>3,783</u>	<u>(677)</u>	<u>(70.16)</u>

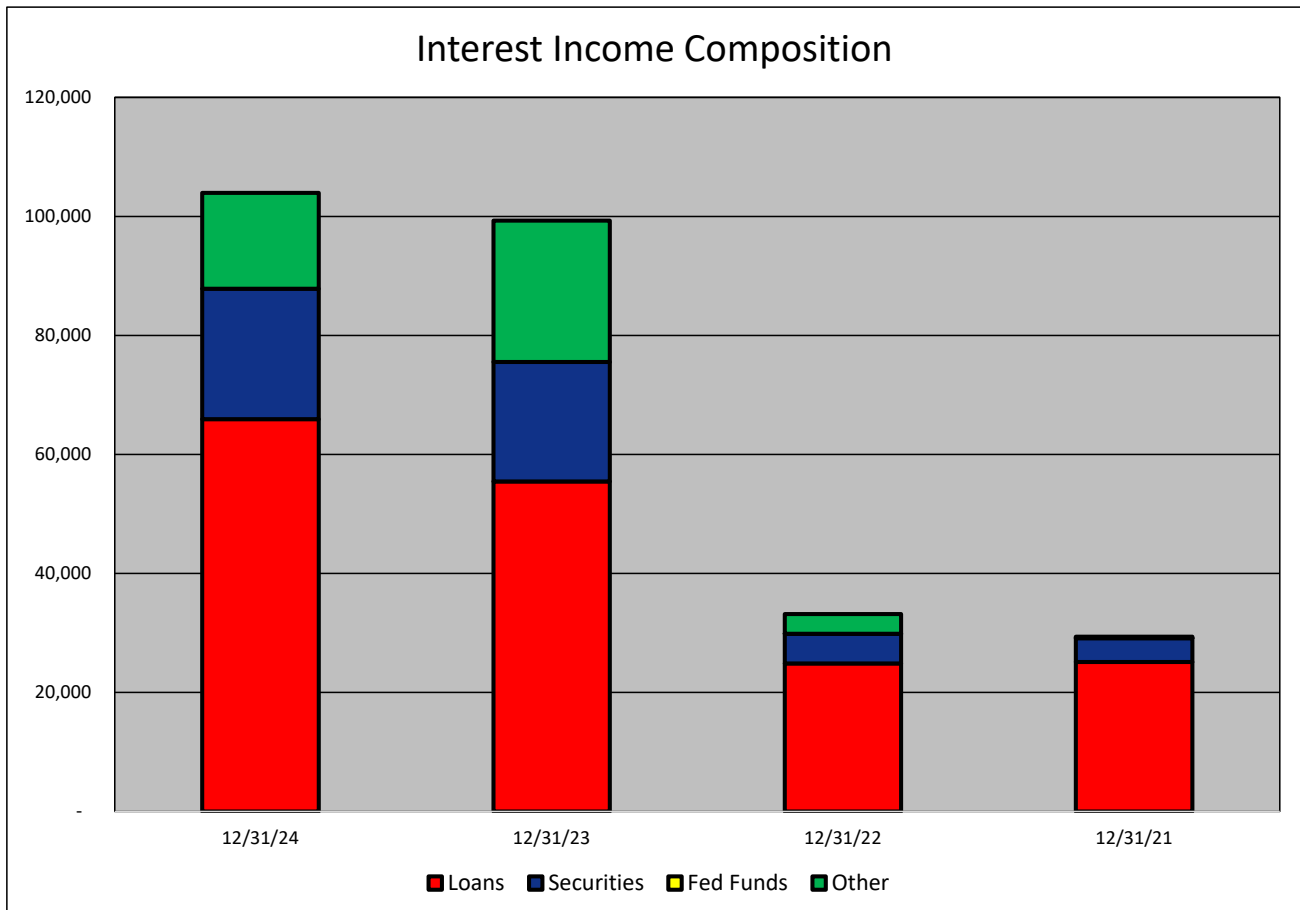
DEPOSIT BASE COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	774,764	823,071	324,248	300,484	(48,307)	(5.87)
Money Market	181,065	166,758	87,353	98,280	14,307	8.58
Regular Savings	478,410	445,935	131,170	98,192	32,475	7.28
Certificates of Deposit	204,655	145,466	93,527	108,215	59,189	40.69
Other non-int deposits	310,590	317,466	223,557	240,531	(6,876)	(2.17)
Total Deposits	1,949,484	1,898,696	859,855	845,702	50,788	2.67



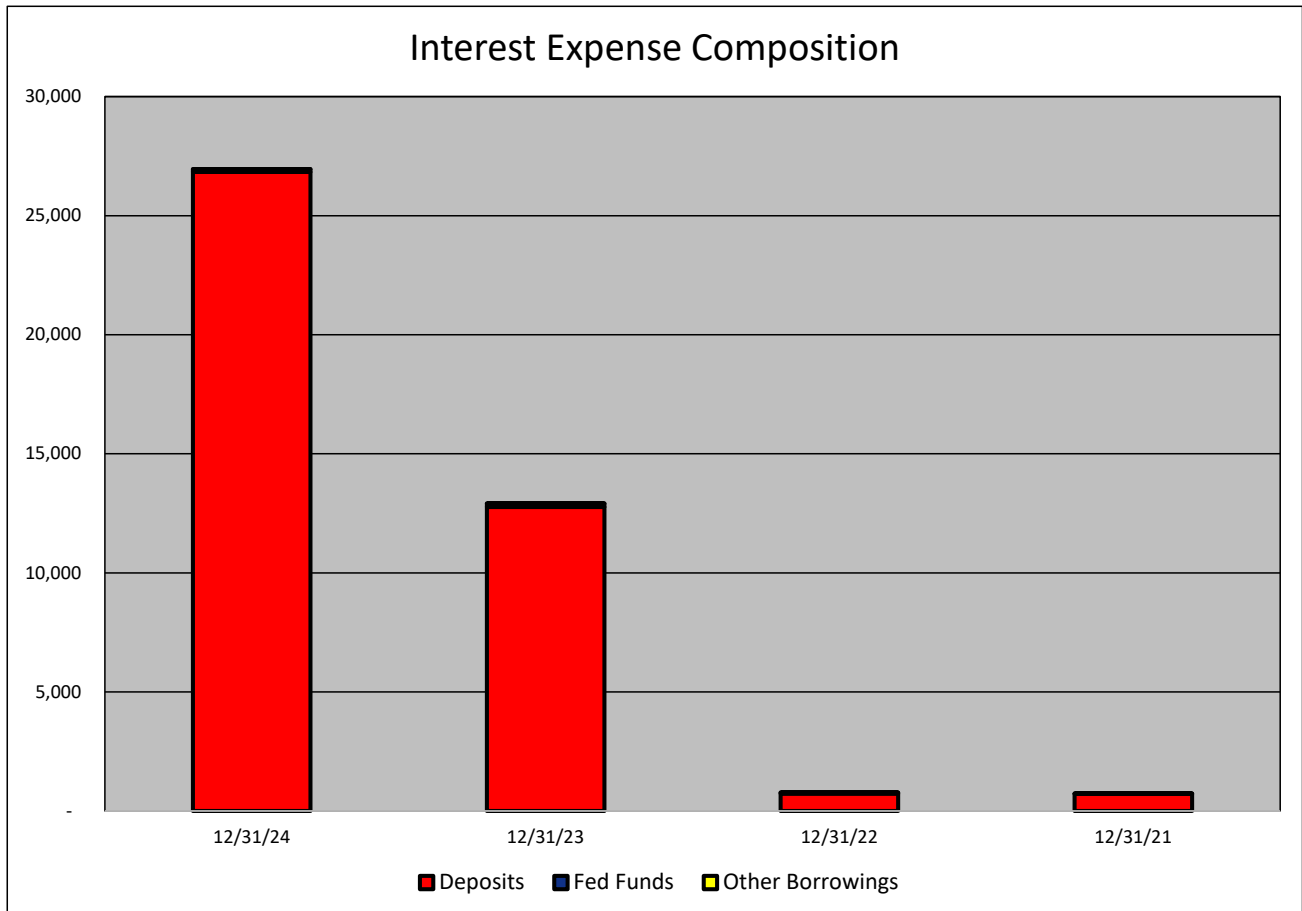
INTEREST INCOME COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	65,915	55,467	24,877	25,118	10,448	18.84
Securities	21,918	20,069	4,997	3,995	1,849	9.21
Fed Funds	-	-	1	1	-	NA
Other	16,119	23,773	3,299	268	(7,654)	(32.20)
Total Int Income	103,952	99,309	33,174	29,382	4,643	4.68



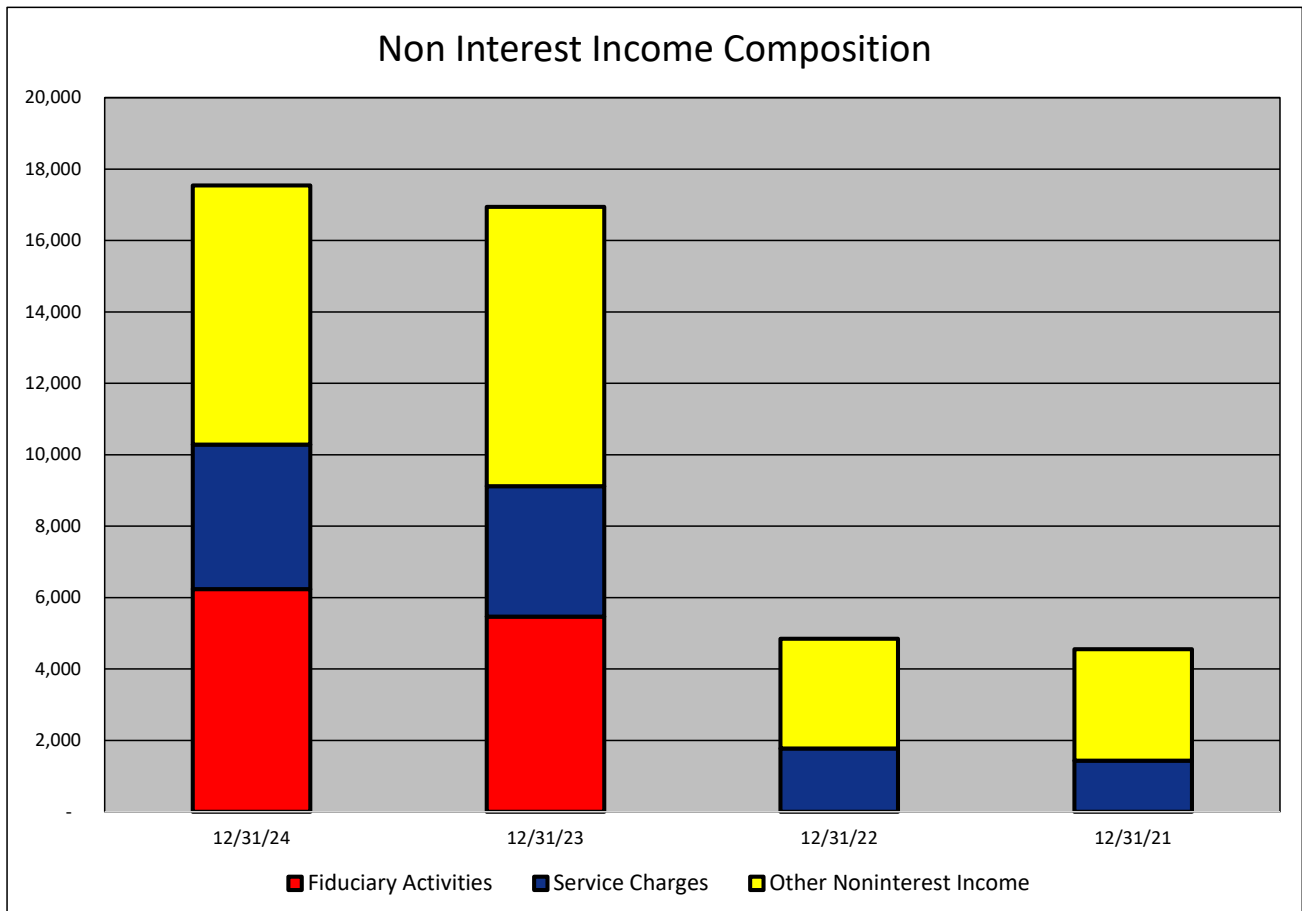
INTEREST EXPENSE COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	26,838	12,769	733	719	14,069	110.18
Fed Funds	110	136	31	5	(26)	(19.12)
Other Borrowings	2	6	11	15	(4)	(66.67)
Total Int Expense	26,950	12,911	775	739	14,039	108.74



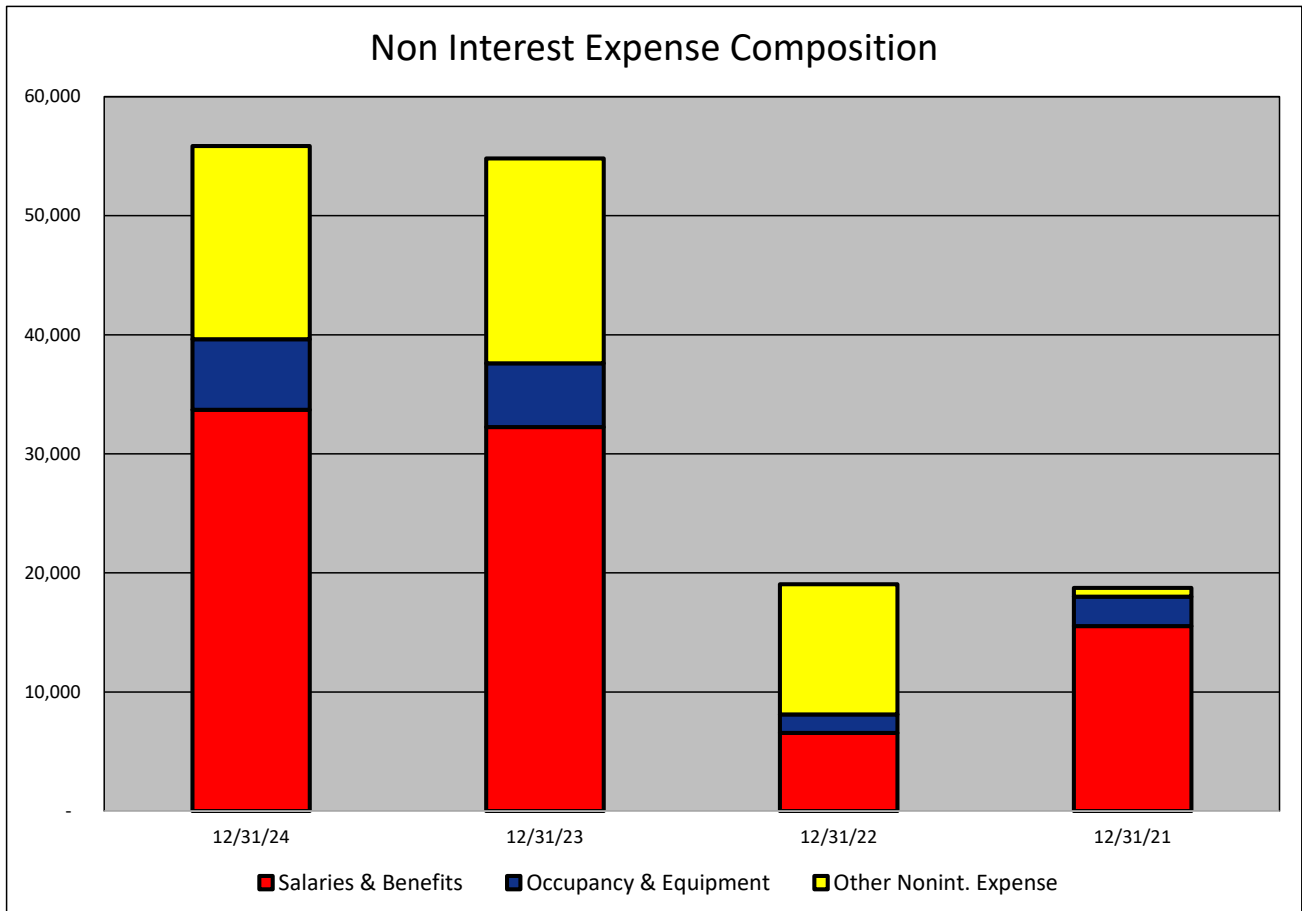
NONINTEREST INCOME COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	6,239	5,469	-	-	770	14.08
Service Charges	4,042	3,652	1,770	1,430	390	10.68
Other Noninterest Income	7,260	7,820	3,076	3,122	(560)	(7.16)
Total Nonint. Income	17,541	16,941	4,846	4,552	600	3.54



NONINTEREST EXPENSE COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	33,694	32,258	6,558	15,542	1,436	4.45
Occupancy & Equipment	5,939	5,349	1,553	2,458	590	11.03
Other Nonint. Expense	16,222	17,202	10,931	738	(980)	(5.70)
Total Nonint. Expense	55,855	54,809	19,042	18,738	1046	1.91



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Sunrise Bank	579,762	494,572	17.22
Cogent Bank	1,973,429	1,762,087	11.99
Winter Park National Bank	839,888	770,425	9.02
First Colony Bank Of Florida	307,755	282,827	8.81
Mainstreet Community Bank Of Florida	832,236	774,020	7.52
Citizens First Bank	3,987,481	3,726,803	6.99
First Bank	739,517	704,456	4.98
Axiom Bank, National Association	870,746	837,042	4.03
Bank Of Central Florida	1,153,440	1,109,820	3.93
Southstate Bank, National Association	46,369,727	44,886,855	3.30
Heartland National Bank	734,080	712,901	2.97
Commerce Bank & Trust	171,950	167,183	2.85
Crews Bank & Trust	2,185,236	2,127,636	2.71
Citizens Bank And Trust	1,348,118	1,330,358	1.33
First National Bank Of Wauchula	88,033	90,878	(3.13)
The First National Bank Of Mount Dora	351,370	373,192	(5.85)
United Southern Bank	852,633	907,269	(6.02)
Surety Bank	192,505	206,218	(6.65)

Select Peer Average	3,532,106	3,403,586	3.67
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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	
Mainstreet Community Bank Of Florida	598,059	504,970	18.43
Sunrise Bank	460,722	396,477	16.20
Cogent Bank	1,552,863	1,421,338	9.25
Citizens Bank And Trust	784,055	720,113	8.88
United Southern Bank	401,638	372,049	7.95
Commerce Bank & Trust	124,105	115,241	7.69
First Colony Bank Of Florida	196,077	183,457	6.88
First Bank	445,473	419,040	6.31
Winter Park National Bank	462,298	435,203	6.23
Crews Bank & Trust	1,219,258	1,156,223	5.45
Southstate Bank, National Association	34,182,353	32,439,377	5.37
Citizens First Bank	1,297,601	1,236,432	4.95
The First National Bank Of Mount Dora	120,122	114,880	4.56
Bank Of Central Florida	753,711	720,926	4.55
Heartland National Bank	161,072	154,302	4.39
Axiom Bank, National Association	574,347	561,080	2.36
First National Bank Of Wauchula	66,326	69,135	(4.06)
Surety Bank	72,205	81,604	(11.52)

Select Peer Average	2,415,127	2,283,436	5.77
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	10.11	12.66	27.88	29.10	27.88
Citizens First Bank	10.20	12.50	19.32	20.26	19.32
The First National Bank Of Mount Dora	8.84	11.63	0.00	0.00	0.00
First National Bank Of Wauchula	9.70	11.03	0.00	0.00	0.00
Axiom Bank, National Association	10.54	10.80	13.86	15.11	13.86
Southstate Bank, National Association	13.29	10.64	13.38	14.64	13.38
Crews Bank & Trust	10.38	10.56	0.00	0.00	0.00
Heartland National Bank	8.89	9.51	27.62	28.71	27.62
First Bank	8.80	9.46	14.53	15.78	14.53
Sunrise Bank	8.04	9.19	0.00	0.00	0.00
Commerce Bank & Trust	6.12	9.15	12.23	13.48	12.23
United Southern Bank	4.64	9.15	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	7.67	9.04	0.00	0.00	0.00
Cogent Bank	8.88	8.88	10.87	11.88	10.87
First Colony Bank Of Florida	8.05	8.54	12.37	13.62	12.37
Bank Of Central Florida	6.84	8.17	12.21	13.17	12.21
Citizens Bank And Trust	1.80	7.51	12.08	13.02	12.08
Winter Park National Bank	5.02	6.15	10.24	11.38	10.24

Select Peer Average	8.21	9.70	10.37	11.12	10.37
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
First National Bank Of Wauchula	93.14	75.34	6.15
Sunrise Bank	90.12	79.47	14.85
Southstate Bank, National Association	89.55	73.72	14.18
Cogent Bank	87.01	78.69	18.23
Commerce Bank & Trust	80.33	72.18	14.39
Mainstreet Community Bank Of Florida	79.55	71.86	20.52
Axiom Bank, National Association	74.57	65.96	12.35
Bank Of Central Florida	70.89	65.34	17.97
First Colony Bank Of Florida	69.63	63.71	17.52
First Bank	66.49	60.24	24.36
Crews Bank & Trust	62.54	55.80	27.29
Citizens Bank And Trust	60.23	58.16	38.36
Winter Park National Bank	58.57	55.04	26.31
United Southern Bank	51.53	47.11	37.36
Surety Bank	41.90	37.51	16.48
Citizens First Bank	38.75	32.54	61.24
The First National Bank Of Mount Dora	37.91	34.19	57.70
Heartland National Bank	25.13	21.94	50.38

Select Peer Average	65.44	58.27	26.42
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	202,862	2.60	27.38
First Colony Bank Of Florida	311,165	1.72	21.95
Crews Bank & Trust	2,156,750	1.68	16.06
Heartland National Bank	725,386	1.63	19.82
Cogent Bank	1,911,330	1.34	16.31
First Bank	735,151	1.26	14.94
Southstate Bank, National Association	46,420,348	1.22	9.47
Bank Of Central Florida	1,128,106	1.11	16.69
Winter Park National Bank	832,175	1.02	19.72
Sunrise Bank	548,658	1.01	13.03
Citizens First Bank	3,968,044	1.00	10.03
First National Bank Of Wauchula	89,360	0.98	10.13
United Southern Bank	920,724	0.85	20.13
The First National Bank Of Mount Dora	367,702	0.72	8.36
Mainstreet Community Bank Of Florida	821,332	0.66	9.09
Citizens Bank And Trust	1,425,847	0.64	43.06
Commerce Bank & Trust	174,893	0.64	10.83
Axiom Bank, National Association	843,676	0.32	2.99

Select Peer Average	3,532,417	1.13	16.11
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Heartland National Bank	0.25	1.10	38.26	13.85
Winter Park National Bank	0.06	1.03	43.52	27.09
First Colony Bank Of Florida	0.11	1.53	47.22	16.20
Citizens First Bank	0.57	1.01	51.12	10.20
Surety Bank	3.55	(0.07)	55.98	5.50
Southstate Bank, National Association	0.71	1.47	57.00	9.09
Cogent Bank	0.68	2.07	57.59	8.29
Bank Of Central Florida	0.22	1.84	57.89	10.88
First Bank	0.66	1.79	58.47	6.98
Crews Bank & Trust	0.81	1.78	58.50	5.99
Sunrise Bank	0.08	1.99	64.75	10.00
United Southern Bank	0.58	1.67	66.95	5.61
Mainstreet Community Bank Of Florida	0.35	1.99	69.13	7.85
Citizens Bank And Trust	0.69	1.62	76.04	7.06
Commerce Bank & Trust	0.21	2.22	77.66	8.19
The First National Bank Of Mount Dora	2.55	1.58	79.48	4.29
First National Bank Of Wauchula	0.72	3.40	80.63	4.00
Axiom Bank, National Association	1.12	3.63	87.65	6.26

Select Peer Average	0.77	1.76	62.66	9.30
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Central Florida	0.98	0.00	0.00	0.00
Commerce Bank & Trust	1.45	0.00	0.00	0.00
First Bank	1.70	0.00	0.00	0.00
First Colony Bank Of Florida	1.56	0.00	0.00	0.00
Sunrise Bank	1.21	0.00	0.00	0.00
Winter Park National Bank	1.24	0.00	0.00	0.00
Crews Bank & Trust	1.86	0.02	0.01	0.12
Heartland National Bank	1.55	0.20	0.04	0.47
Citizens First Bank	1.78	0.18	0.06	0.53
The First National Bank Of Mount Dora	1.72	0.21	0.07	0.76
Cogent Bank	1.00	0.17	0.13	1.37
Surety Bank	1.54	0.45	0.17	1.58
United Southern Bank	2.29	0.40	0.19	3.26
Southstate Bank, National Association	1.36	0.62	0.46	3.78
First National Bank Of Wauchula	1.53	1.00	0.76	6.97
Mainstreet Community Bank Of Florida	1.25	1.10	0.79	9.27
Citizens Bank And Trust	1.03	1.61	0.93	39.08
Axiom Bank, National Association	1.42	1.88	1.25	11.01

Select Peer Average	1.47	0.44	0.27	4.34
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	30.29	11.30	0.00	0.00	16.48
First National Bank Of Wauchula	5.39	8.71	0.00	0.00	6.15
First Bank	2.01	8.31	1.38	0.00	24.36
Commerce Bank & Trust	1.93	7.73	0.00	0.00	14.39
Axiom Bank, National Association	1.39	17.20	0.00	0.00	12.35
Southstate Bank, National Association	1.13	1.87	0.00	4.86	9.32
Heartland National Bank	1.10	24.17	0.00	0.00	50.38
Winter Park National Bank	0.96	16.17	0.00	17.55	8.77
United Southern Bank	0.95	9.47	0.00	0.87	36.48
Mainstreet Community Bank Of Florida	0.86	1.51	0.63	0.00	20.52
Crews Bank & Trust	0.84	15.29	0.00	18.94	8.36
First Colony Bank Of Florida	0.73	17.98	0.00	9.95	7.56
Citizens First Bank	0.67	0.16	2.24	0.00	61.24
The First National Bank Of Mount Dora	0.57	1.21	0.00	0.00	57.70
Bank Of Central Florida	0.47	13.19	0.00	0.00	17.97
Sunrise Bank	0.45	3.61	0.00	0.86	13.98
Citizens Bank And Trust	0.39	0.72	0.00	0.00	38.36
Cogent Bank	0.12	2.50	0.00	0.00	18.23

Select Peer Average	2.79	8.95	0.24	2.95	23.48
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Sunrise Bank	78.50	1.49	0.00	0.00
Cogent Bank	77.83	0.20	0.00	0.12
First National Bank Of Wauchula	74.19	1.34	0.00	0.00
Southstate Bank, National Association	72.11	1.09	0.00	4.48
Commerce Bank & Trust	71.13	1.29	0.00	0.00
Mainstreet Community Bank Of Florida	70.76	2.37	0.00	0.01
Axiom Bank, National Association	65.03	1.35	0.01	0.12
Bank Of Central Florida	64.70	1.49	0.00	0.02
First Colony Bank Of Florida	62.72	0.38	0.00	0.00
First Bank	59.21	2.00	0.00	0.00
Citizens Bank And Trust	57.56	1.28	0.00	0.00
Crews Bank & Trust	54.76	1.17	0.00	0.00
Winter Park National Bank	54.36	0.33	0.00	0.00
United Southern Bank	46.03	1.19	0.00	0.00
Surety Bank	36.93	1.34	0.00	0.00
The First National Bank Of Mount Dora	33.60	1.19	0.00	0.00
Citizens First Bank	31.68	1.36	0.00	0.45
Heartland National Bank	21.58	0.54	0.00	0.00

Select Peer Average	57.37	1.19	0.00	0.29
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	96.89	0.00	96.89	0.00	3.11
The First National Bank Of Mount Dora	42.35	57.65	100.00	0.00	0.00
Surety Bank	40.69	59.31	100.00	0.00	0.00
Crews Bank & Trust	39.82	60.12	99.93	0.07	0.00
Axiom Bank, National Association	39.68	60.32	100.00	0.00	0.00
First Colony Bank Of Florida	36.66	63.34	100.00	0.00	0.00
Citizens Bank And Trust	34.60	64.64	99.24	0.76	0.00
First Bank	34.04	65.96	100.00	0.00	0.00
Commerce Bank & Trust	32.87	64.63	97.49	2.51	0.00
Bank Of Central Florida	31.00	69.00	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	30.03	68.66	98.69	1.31	0.00
Cogent Bank	28.17	71.83	100.00	0.00	0.00
First National Bank Of Wauchula	28.10	63.53	91.64	1.93	6.43
Southstate Bank, National Association	26.63	72.04	98.66	1.33	0.00
Winter Park National Bank	25.50	73.95	99.45	0.55	0.00
Heartland National Bank	23.49	73.34	96.83	3.17	0.00
Sunrise Bank	22.26	74.52	96.78	0.00	3.22
Citizens First Bank	14.63	79.71	94.34	5.66	0.00

Select Peer Average	34.86	63.47	98.33	0.96	0.71
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.51	2.59	4.78	91.81
Axiom Bank, National Association	6.67	3.86	4.48	95.95
Cogent Bank	6.83	4.02	4.09	99.21
First Bank	4.87	1.91	3.72	94.30
Crews Bank & Trust	4.90	2.42	3.63	98.33
Surety Bank	5.61	3.09	3.48	72.57
Bank Of Central Florida	5.06	2.60	3.43	97.06
Southstate Bank, National Association	5.06	2.46	3.40	91.09
Heartland National Bank	4.92	2.21	3.37	97.00
First Colony Bank Of Florida	5.19	2.16	3.28	99.09
Mainstreet Community Bank Of Florida	4.87	2.52	3.23	94.22
Sunrise Bank	5.88	3.90	3.17	98.23
Commerce Bank & Trust	5.13	3.20	2.98	96.53
United Southern Bank	4.01	1.49	2.88	96.23
Citizens First Bank	4.19	1.92	2.51	97.50
Winter Park National Bank	4.83	3.17	2.50	97.87
The First National Bank Of Mount Dora	3.76	2.35	2.47	97.92
Citizens Bank And Trust	3.97	2.53	2.40	96.78
Select Peer Average	5.13	2.69	3.34	95.09