

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 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

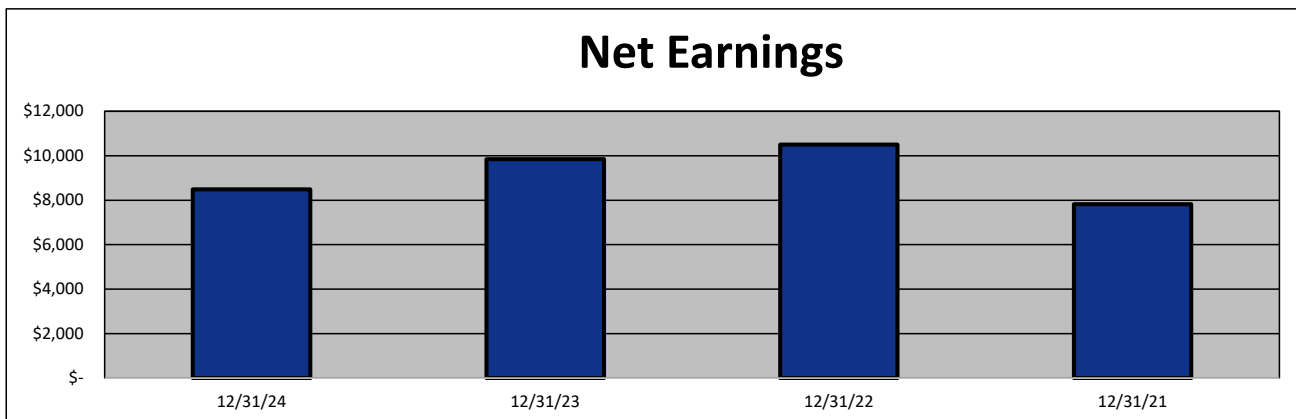
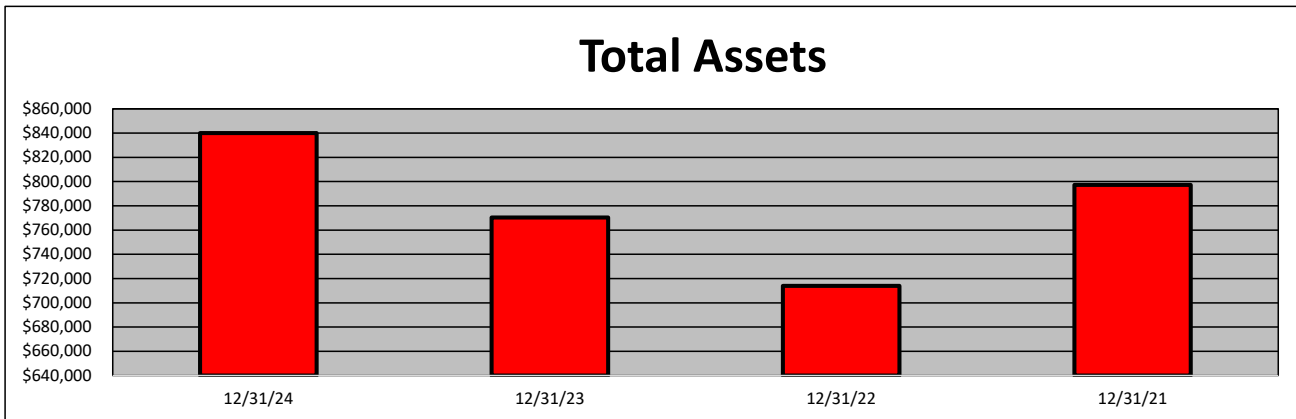
**EXECUTIVE SUMMARY - Winter Park National Bank
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.02	5.52	5.53	5.74	10.71	8.21
Leverage Ratio	6.15	6.70	6.76	7.14	11.67	9.70
Tier 1 Cap/Risk Based Assets	10.24	10.55	10.82	12.23	15.53	10.37
Risk Based Ratio	11.38	11.59	11.77	13.28	16.34	11.12
Common Equity Tier 1 Capital Ratio	10.24	10.55	10.82	12.23	15.48	10.37
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	58.57	65.13	57.20	42.03	74.93	65.44
Loans/Assets	55.04	56.49	53.49	38.11	63.48	58.27
Securities/Assets	26.31	31.85	37.77	30.64	19.42	26.42
PROFITABILITY:						
Return on Avg Assets	1.02	1.28	1.39	1.33	(0.10)	1.13
Return on Avg Equity	19.72	24.32	24.94	16.48	9.28	16.11
Nonint Income/Avg Assets	0.06	0.07	0.07	0.08	0.79	0.77
Net Overhead Ratio	1.03	1.01	0.96	0.95	2.99	1.76
Efficiency Ratio	43.52	44.37	39.69	41.35	70.68	62.66
Assets (per million) per Employee	27.09	25.68	25.50	33.22	10.47	9.30
ASSET QUALITY:						
Allowance/Loans	1.24	1.19	1.19	1.32	1.25	1.47
Nonperforming Loans/Total Loans	0.00	0.05	0.00	0.00	0.52	0.44
Nonperforming Assets/Total Assets	0.00	0.03	0.00	0.00	0.36	0.27
Adjusted Texas Ratio	0.00	0.46	0.00	0.00	3.66	4.34
YIELDS & COSTS:						
Yield on earning assets	4.83	4.23	3.07	2.75	5.44	5.13
Cost of funds	3.17	2.60	0.73	0.38	3.04	2.69
Net interest margin	2.50	2.43	2.58	2.50	2.91	3.34
Avg Earning Assets/Avg Assets	97.87	97.50	96.91	96.40	95.35	95.09

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

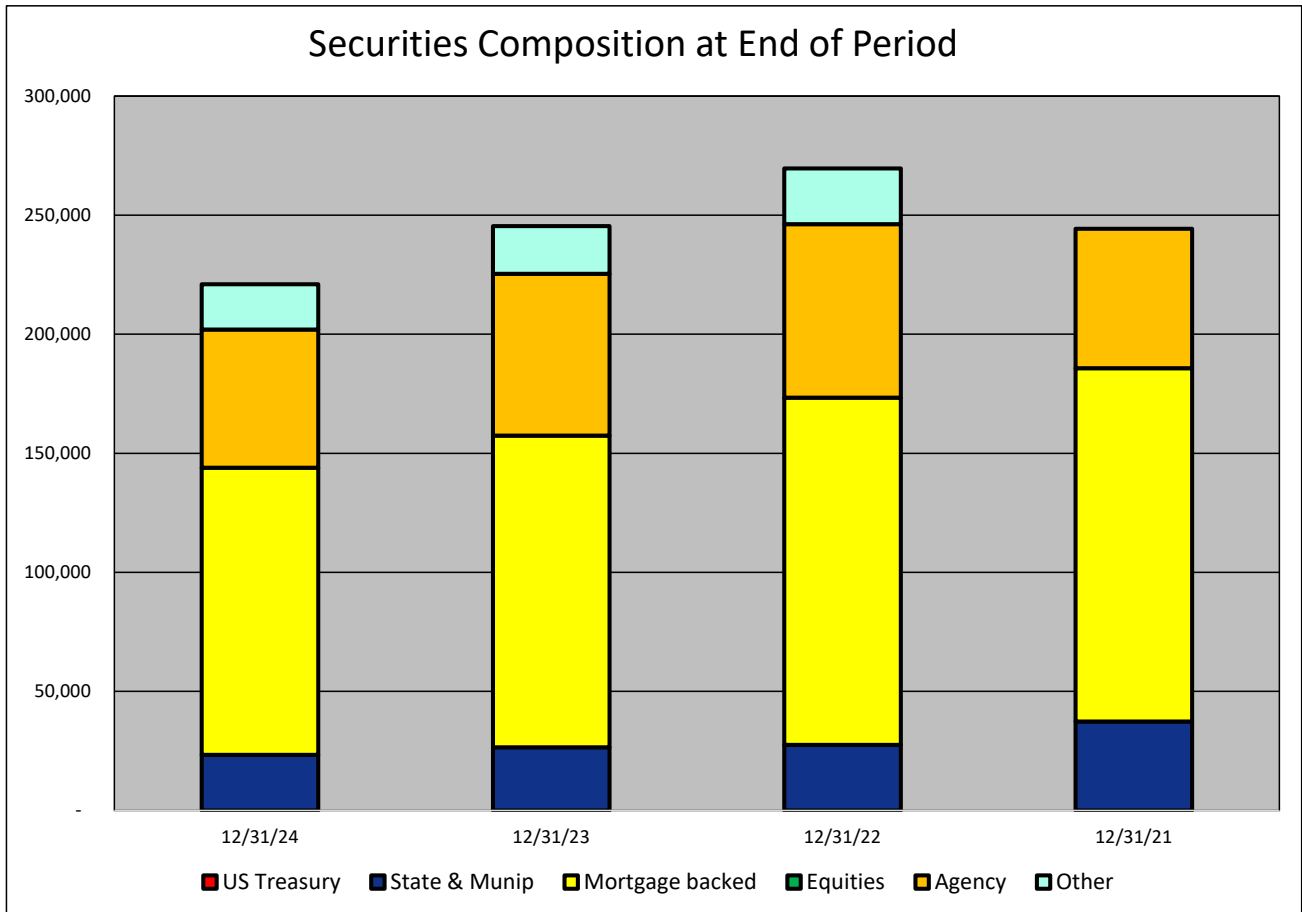
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	839,888	770,425	713,985	797,240	69,463	9.02
Cash and Equivalents	143,919	77,205	48,317	237,399	66,714	86.41
Securities	221,015	245,346	269,655	244,293	(24,331)	(9.92)
Loans, net	462,298	435,203	381,884	303,797	27,095	6.23
Deposit Accounts	789,330	668,200	667,627	722,733	121,130	18.13
Fed Funds & Repos	4,391	5,851	4,931	28,090	(1,460)	(24.95)
Total Equity	42,201	42,501	39,510	45,785	(300)	(0.71)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,494	9,847	10,500	7,824	(1,353)	(13.74)
Interest Income	39,370	31,782	22,472	15,647	7,588	23.88
Interest Expense	19,015	13,479	3,604	1,440	5,536	41.07
Net Interest Income	20,355	18,303	18,868	14,207	2,052	11.21
Prov for Credit Losses	3,272	603	550	740	2,669	442.62
Noninterest income	515	558	500	479	(43)	(7.71)
Gain on Sale of Securities	-	-	(583)	(23)	-	NA
Noninterest Expense	9,094	8,381	7,735	6,099	713	8.51
Net Operating Income	8,504	9,877	11,083	7,847	(1,373)	(13.90)
Income Taxes	-	-	-	-	-	NA



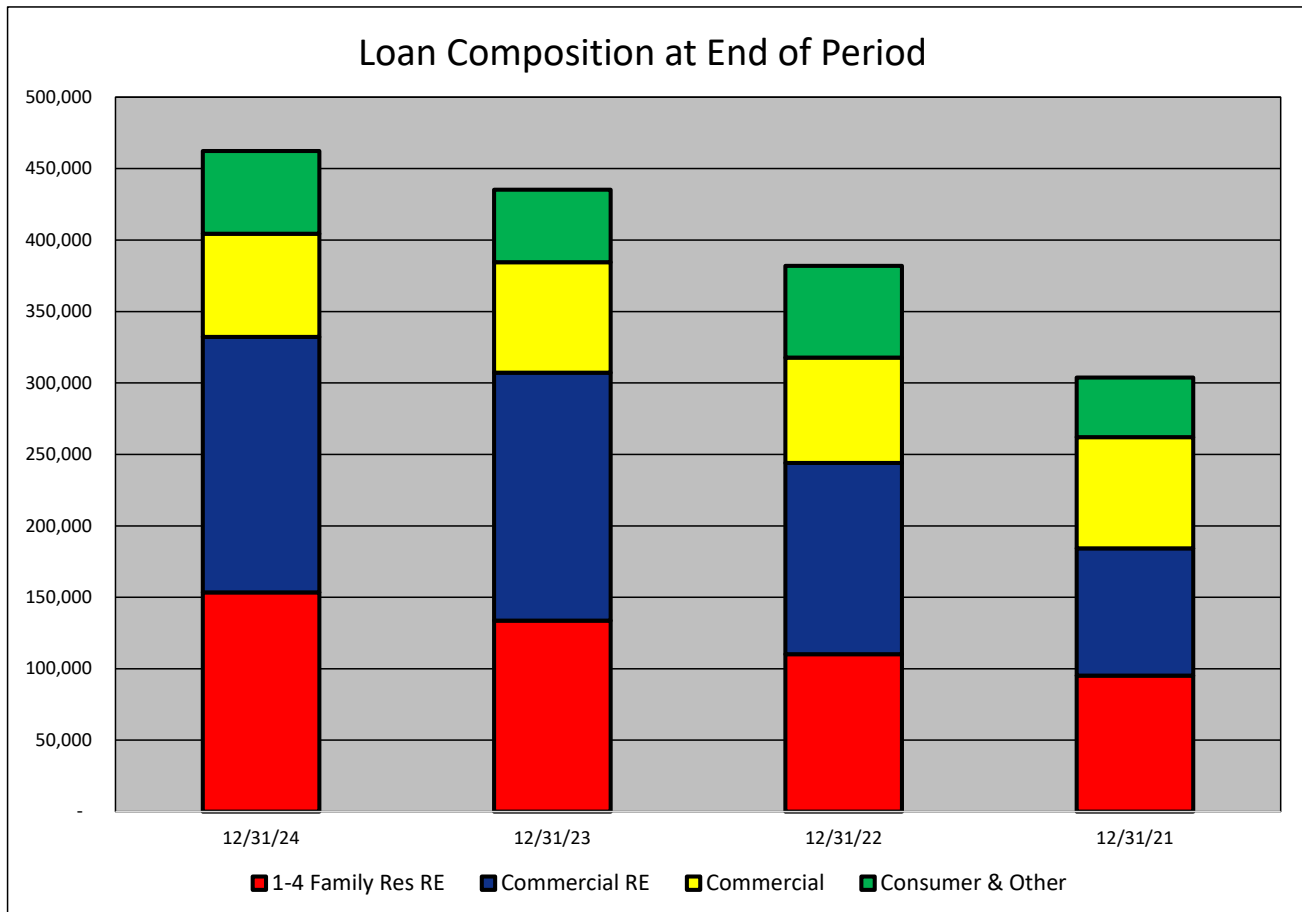
SECURITIES COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	23,352	26,552	27,535	37,404	(3,200)	(12.05)
Mortgage backed	120,611	130,892	145,801	148,307	(10,281)	(7.85)
Equities	-	-	-	-	-	NA
Agency	58,043	67,970	72,873	58,582	(9,927)	(14.60)
Other	19,009	19,932	23,446	-	(923)	(4.63)
Total Securities	221,015	245,346	269,655	244,293	(24,331)	(9.92)



LOAN PORTFOLIO COMPOSITION - Winter Park National Bank
(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	153,373	133,676	110,115	95,164	19,697	14.73
Commercial RE	178,813	173,585	133,903	89,021	5,228	3.01
Commercial	72,193	77,257	73,677	77,882	(5,064)	(6.55)
Consumer & Other	57,919	50,685	64,189	41,730	7,234	14.27
Loans, Net	462,298	435,203	381,884	303,797	27,095	6.23



LOAN PORTFOLIO QUALITY - Winter Park National Bank
(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):

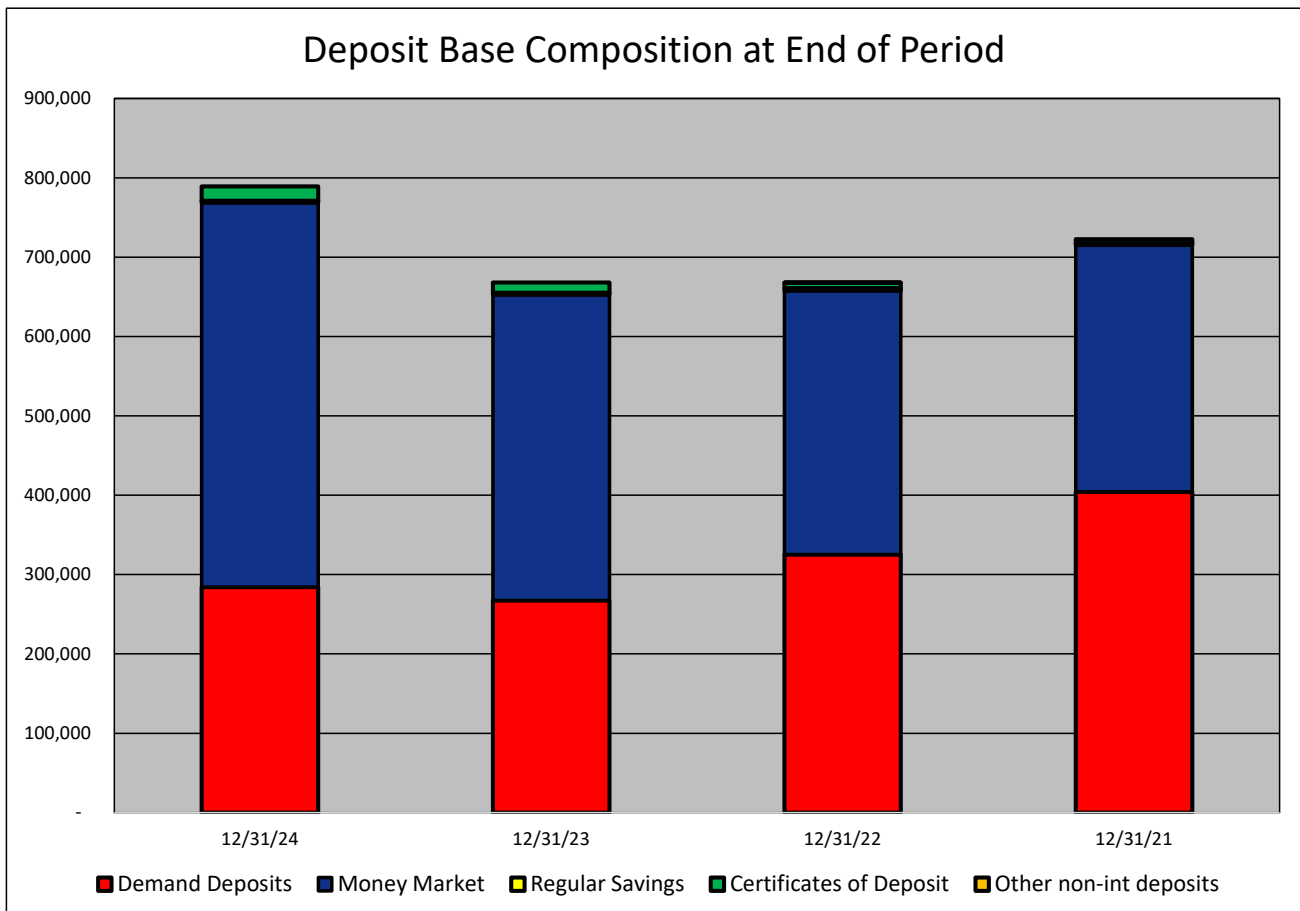
Beginning Balance	5,175	4,554	4,004	3,264	621	13.64
Total Recoveries	12	-	-	-	12	NA
Total Charge-offs	2,722	-	-	-	2,722	NA
Provision Expense	3,272	603	550	740	2,669	442.62
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	18	-	-	(18)	(100.00)
Ending Balance	5,737	5,175	4,554	4,004	562	10.86

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	218	-	-	(218)	(100.00)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	218	-	-	(218)	(100.00)

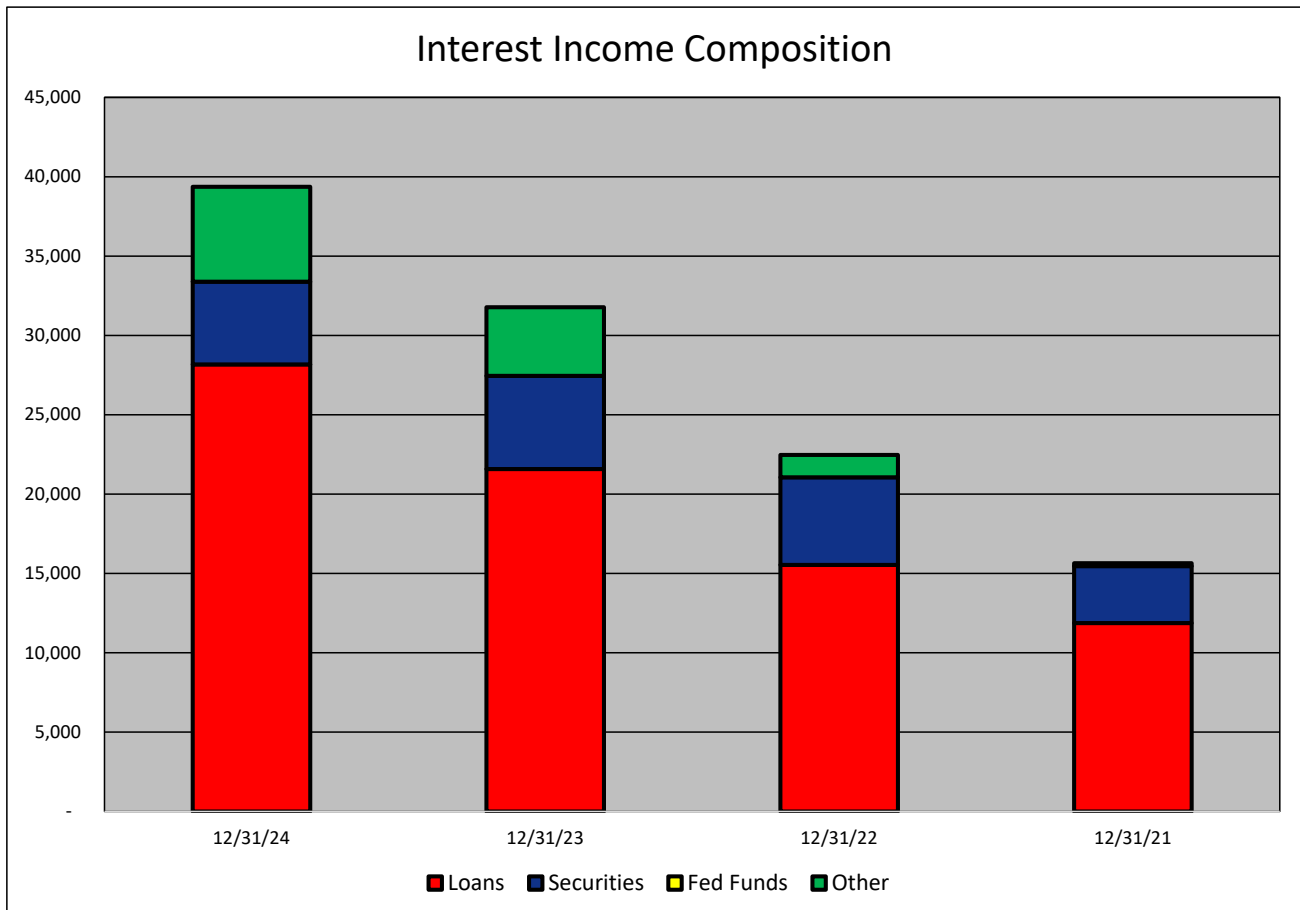
DEPOSIT BASE COMPOSITION - Winter Park National Bank
(Dollars in Thousands)

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	284,060	267,433	325,243	404,299	16,627	6.22
Money Market	484,524	385,341	332,263	311,083	99,183	25.74
Regular Savings	2,415	2,528	3,398	2,026	(113)	(4.47)
Certificates of Deposit	18,331	12,898	6,722	5,325	5,433	42.12
Other non-int deposits	-	-	1	-	-	NA
Total Deposits	789,330	668,200	667,627	722,733	121,130	18.13



INTEREST INCOME COMPOSITION- Winter Park National Bank
(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	28,166	21,586	15,533	11,881	6,580	30.48
Securities	5,225	5,871	5,523	3,574	(646)	(11.00)
Fed Funds	-	-	-	-	-	NA
Other	5,979	4,325	1,416	192	1,654	38.24
Total Int Income	39,370	31,782	22,472	15,647	7,588	23.88

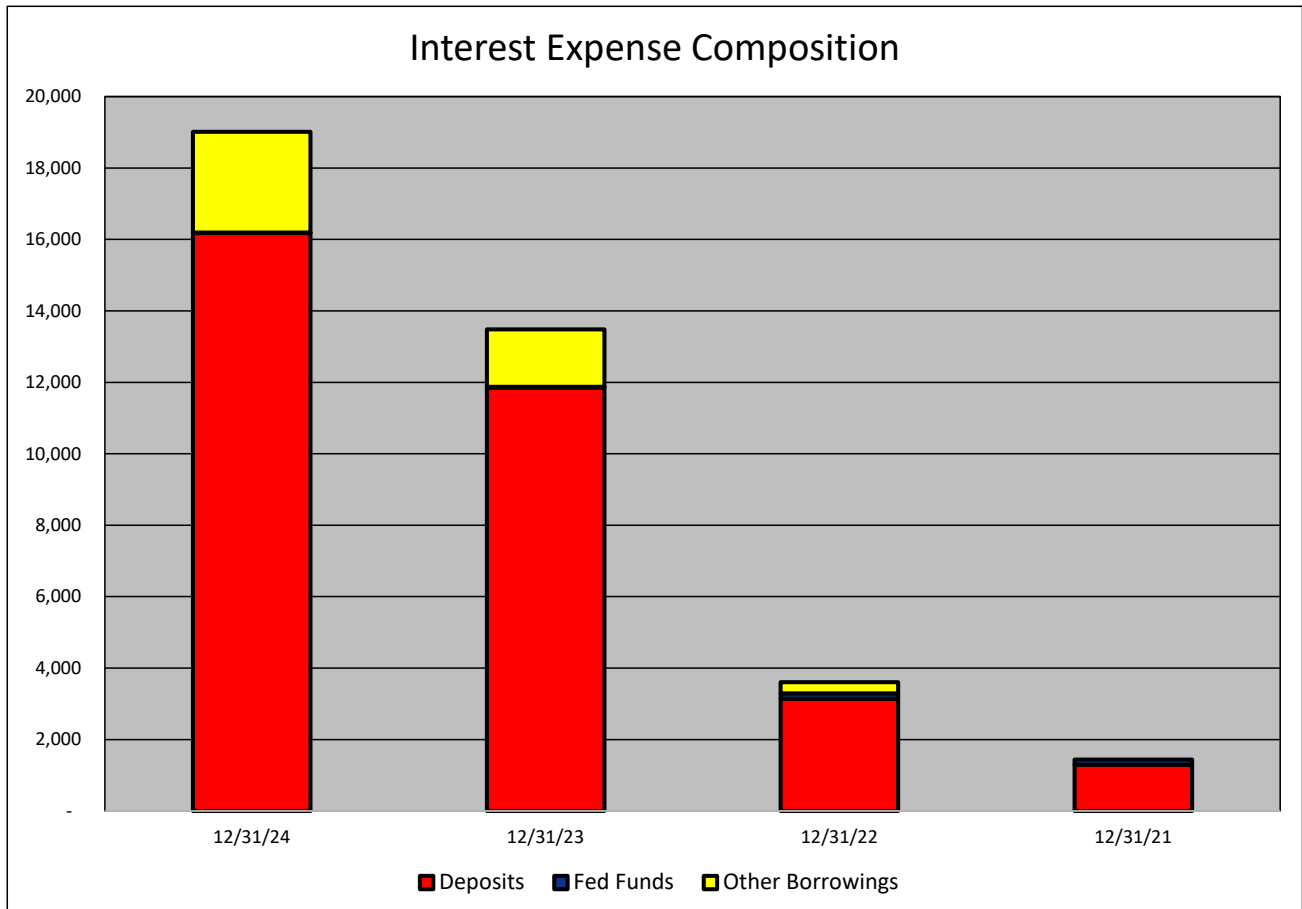


INTEREST EXPENSE COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	16,180	11,848	3,142	1,295	4,332	36.56
Fed Funds	13	27	150	145	(14)	(51.85)
Other Borrowings	2,822	1,604	312	-	1,218	75.94
Total Int Expense	19,015	13,479	3,604	1,440	5,536	41.07

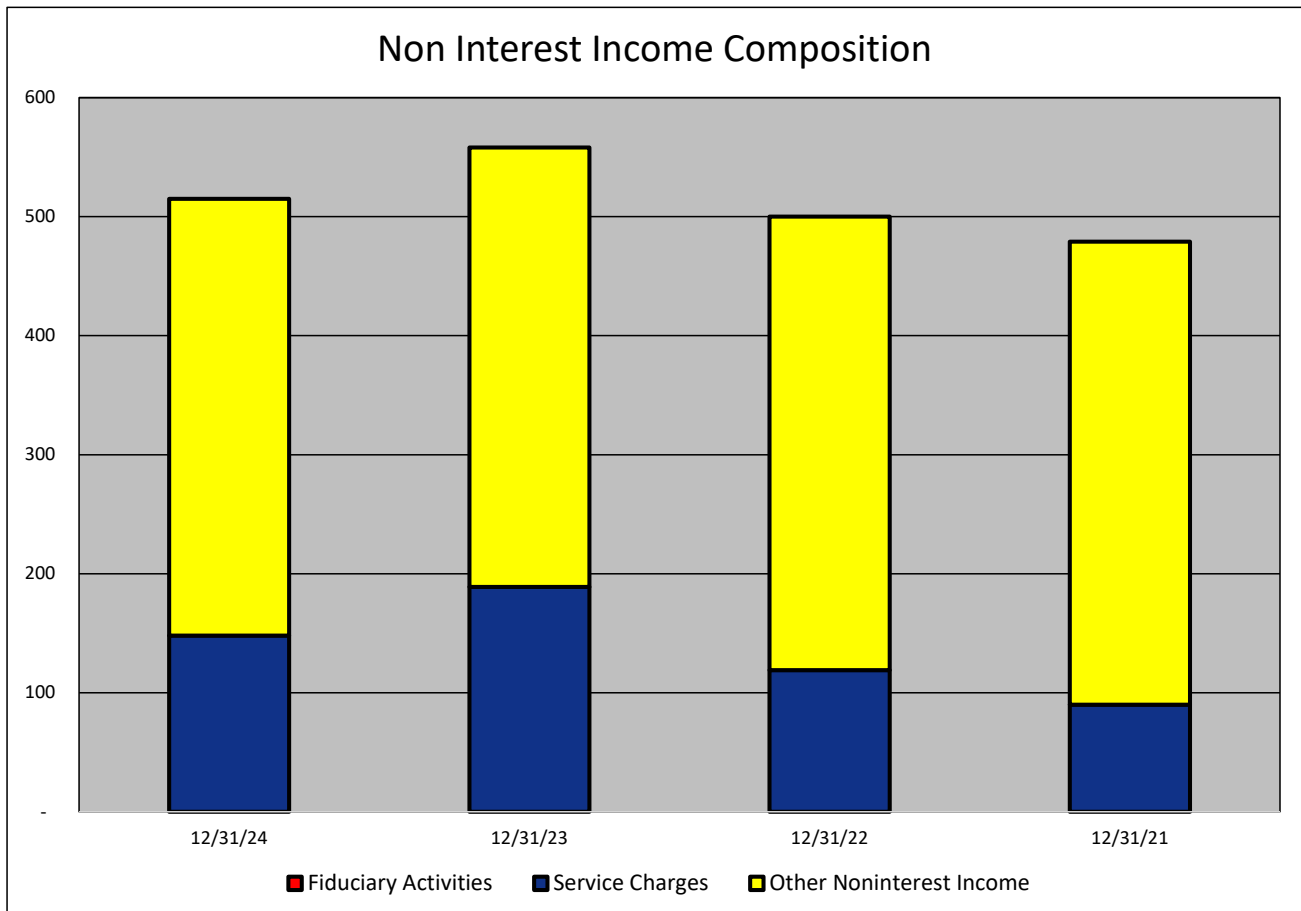


NONINTEREST INCOME COMPOSITION- Winter Park National Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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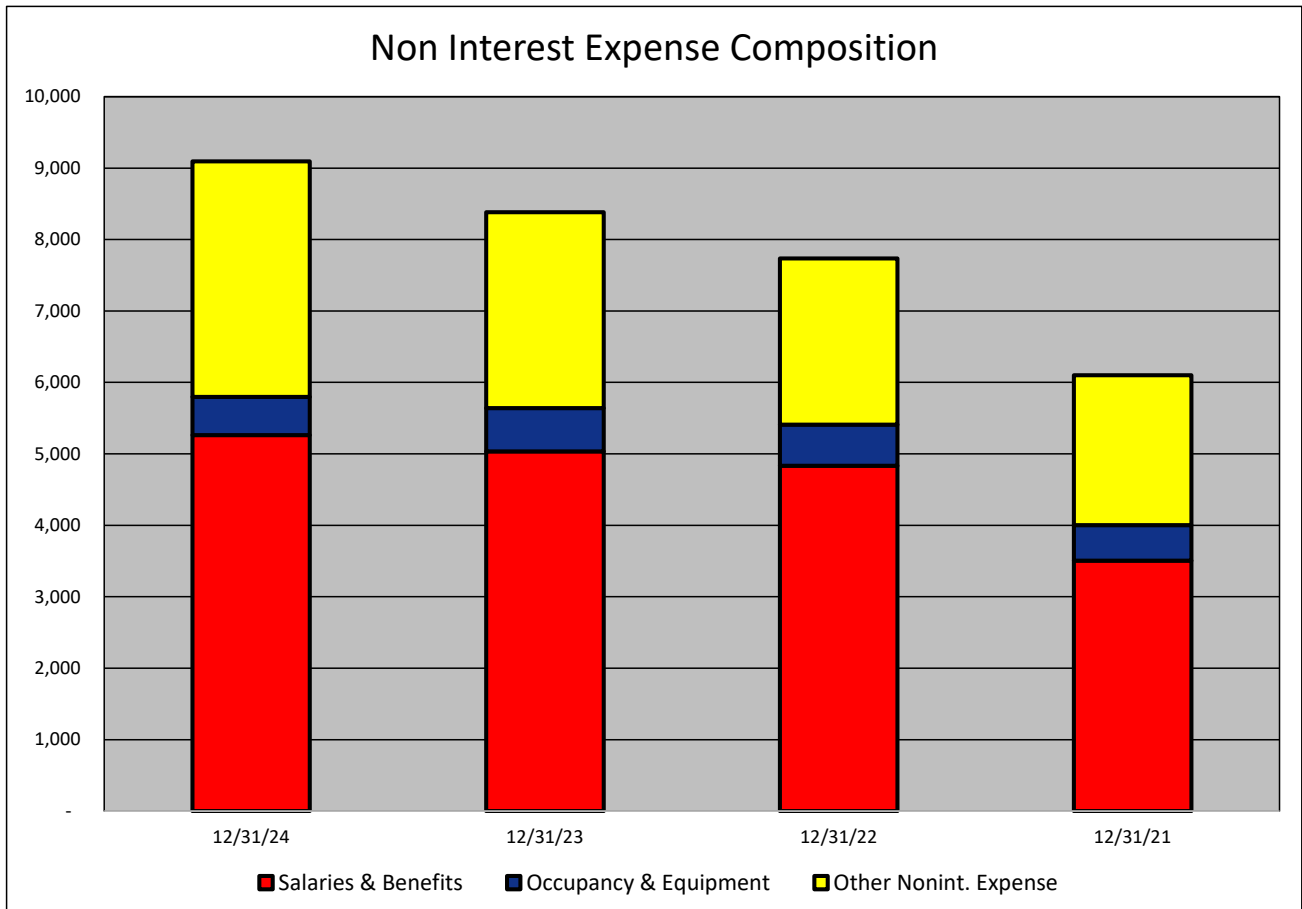
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	148	189	119	90	(41)	(21.69)
Other Noninterest Income	367	369	381	389	(2)	(0.54)
Total Nonint. Income	515	558	500	479	(43)	(7.71)



NONINTEREST EXPENSE COMPOSITION- Winter Park National Bank
(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	5,264	5,036	4,832	3,504	228	4.53
Occupancy & Equipment	534	606	576	497	(72)	(11.88)
Other Nonint. Expense	3,296	2,739	2,327	2,098	557	20.34
Total Nonint. Expense	9,094	8,381	7,735	6,099	713	8.51



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
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