

Bank Of Central Florida

Lakeland, FL

Established

3/19/2007

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 three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	65,108,690
Citizens First Bank	4,083,501
Crews Bank & Trust	2,273,574
Cogent Bank	2,131,275
Citizens Bank And Trust	1,396,591
Bank Of Central Florida	1,197,066
United Southern Bank	873,950
Mainstreet Community Bank Of Florida	864,491
Axiom Bank, National Association	861,206
First Bank	813,519
Winter Park National Bank	803,539
Heartland National Bank	763,384
Sunrise Bank	601,221
The First National Bank Of Mount Dora	369,745
First Colony Bank Of Florida	294,806
Surety Bank	213,148
Commerce Bank & Trust	170,268
First National Bank Of Wauchula	87,040

Institution name	Return on Avg Assets (%)
Surety Bank	2.09
First Colony Bank Of Florida	1.83
Winter Park National Bank	1.76
Cogent Bank	1.54
Crews Bank & Trust	1.53
Heartland National Bank	1.48
First Bank	1.29
Bank Of Central Florida	1.29
First National Bank Of Wauchula	1.12
Sunrise Bank	1.12
Citizens First Bank	1.11
United Southern Bank	0.98
Citizens Bank And Trust	0.94
Mainstreet Community Bank Of Florida	0.85
Commerce Bank & Trust	0.81
Southstate Bank, National Association	0.67
The First National Bank Of Mount Dora	0.63
Axiom Bank, National Association	0.04

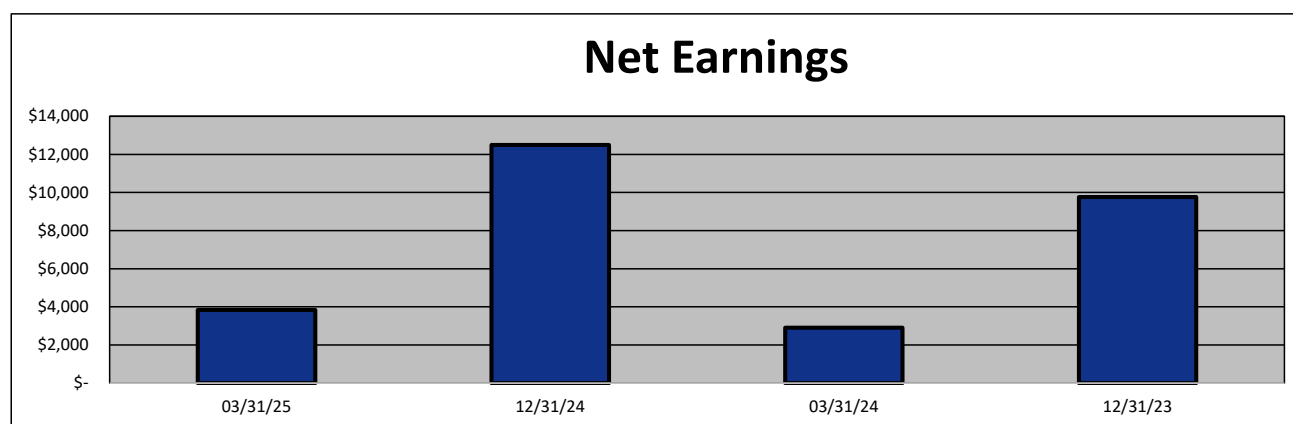
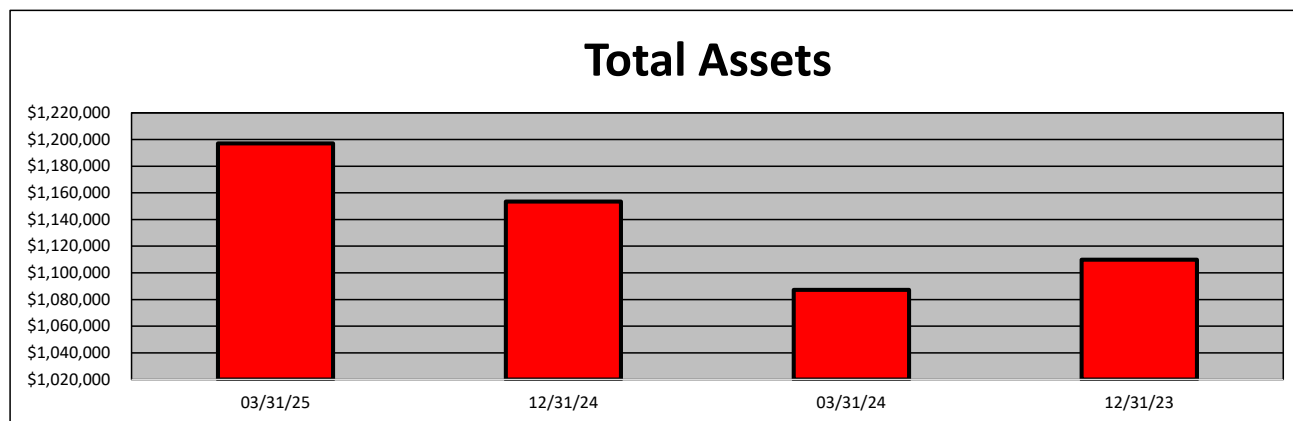
EXECUTIVE SUMMARY - Bank of Central Florida
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.91	6.84	6.42	6.42	11.26	8.47
Leverage Ratio	8.08	8.17	7.96	8.11	17.35	9.90
Tier 1 Cap/Risk Based Assets	11.11	12.21	11.32	11.68	18.59	11.29
Risk Based Ratio	12.02	13.17	12.22	12.58	19.41	12.09
Common Equity Tier 1 Capital Ratio	11.11	12.21	11.32	11.68	18.53	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	70.99	70.89	74.09	70.07	73.43	64.44
Loans/Assets	65.46	65.34	68.70	64.96	62.13	57.68
Securities/Assets	17.71	17.97	18.65	21.92	18.87	25.83
PROFITABILITY:						
Return on Avg Assets	1.29	1.11	1.05	0.91	0.20	1.17
Return on Avg Equity	18.99	16.69	16.47	13.65	10.12	16.50
Nonint Income/Avg Assets	0.18	0.22	0.23	0.19	0.78	0.83
Net Overhead Ratio	1.73	1.84	1.74	1.73	2.92	1.78
Efficiency Ratio	50.71	57.89	57.50	61.44	93.91	61.53
Assets (per million) per Employee	11.08	10.88	10.98	11.21	10.55	9.45
ASSET QUALITY:						
Allowance/Loans	1.00	0.98	0.93	0.95	1.27	1.48
Nonperforming Loans/Total Loans	0.00	0.00	0.02	0.00	0.52	0.45
Nonperforming Assets/Total Assets	0.00	0.00	0.01	0.00	0.36	0.28
Adjusted Texas Ratio	0.03	0.00	0.20	0.00	3.38	3.70
YIELDS & COSTS:						
Yield on earning assets	5.05	5.06	4.91	4.38	5.40	5.12
Cost of funds	2.12	2.60	2.57	2.27	2.84	2.46
Net interest margin	3.68	3.43	3.28	3.01	3.13	3.70
Avg Earning Assets/Avg Assets	97.19	97.06	97.19	97.18	95.62	94.82

SELECTED FINANCIAL DATA - Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,197,066	1,153,440	1,087,312	1,109,820	109,754	10.09
Cash and Equivalents	167,567	157,531	102,840	112,571	64,727	62.94
Securities	211,961	207,330	202,822	243,297	9,139	4.51
Loans, net	783,619	753,711	746,939	720,926	36,680	4.91
Deposit Accounts	1,103,890	1,063,238	1,008,125	1,028,887	95,765	9.50
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	82,659	78,919	69,848	71,247	12,811	18.34

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,835	12,492	2,905	9,769	930	32.01
Interest Income	14,606	55,407	13,255	45,841	1,351	10.19
Interest Expense	3,943	17,832	4,392	14,315	(449)	(10.22)
Net Interest Income	10,663	37,575	8,863	31,526	1,800	20.31
Prov for Credit Losses	450	862	200	1,070	250	125.00
Noninterest income	545	2,538	626	2,037	(81)	(12.94)
Gain on Sale of Securities	-	-	-	(10)	-	NA
Noninterest Expense	5,688	23,245	5,462	20,661	226	4.14
Net Operating Income	5,070	16,006	3,827	11,832	1,243	32.48
Income Taxes	1,235	3,460	922	2,053	313	33.95

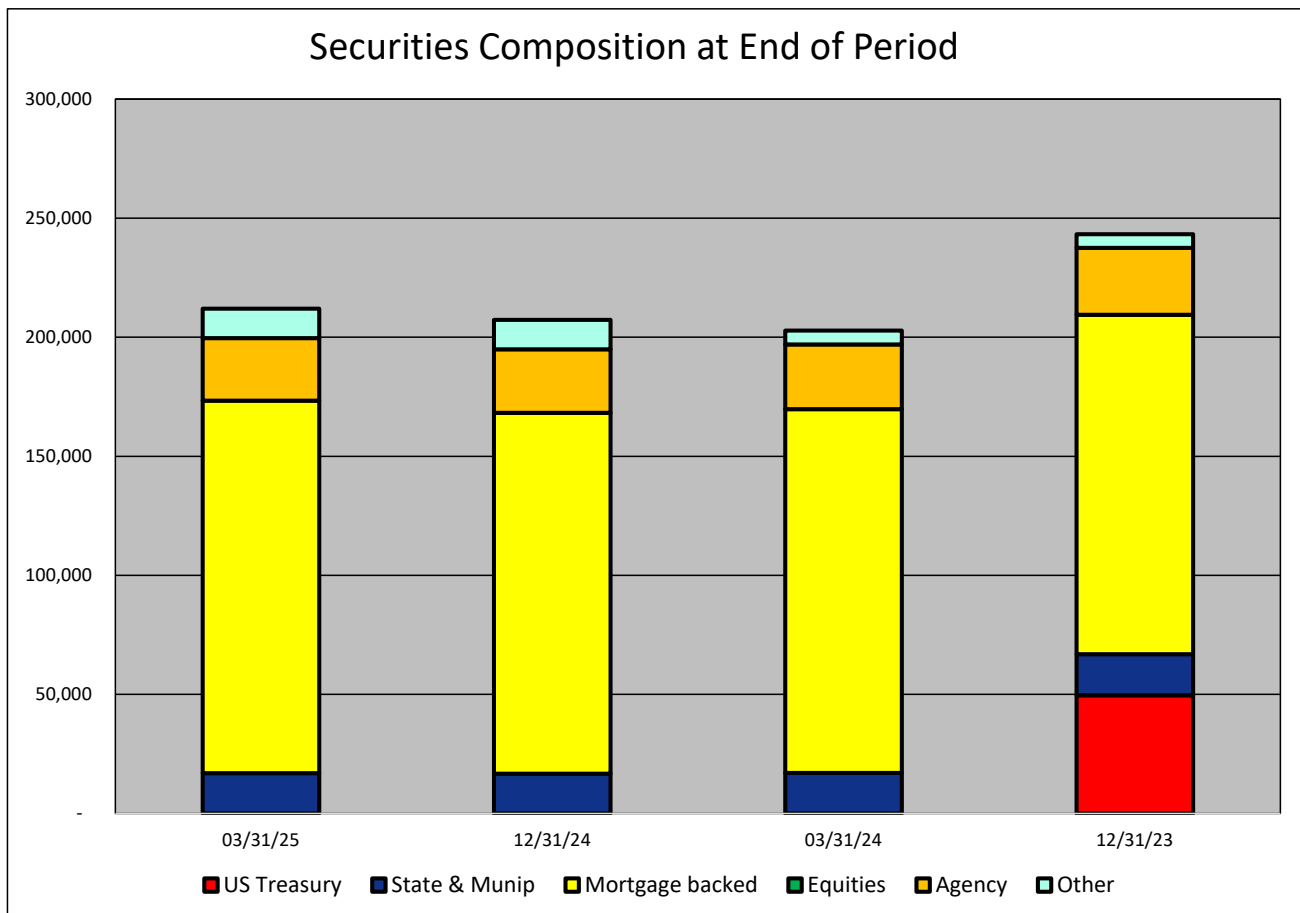


SECURITIES COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	49,633	-	NA
State & Munip	16,922	16,734	17,073	17,230	(151)	(0.88)
Mortgage backed	156,396	151,513	152,722	142,566	3,674	2.41
Equities	-	-	-	-	-	NA
Agency	26,321	26,679	27,196	28,098	(875)	(3.22)
Other	12,322	12,404	5,831	5,770	6,491	111.32
Total Securities	211,961	207,330	202,822	243,297	9,139	4.51

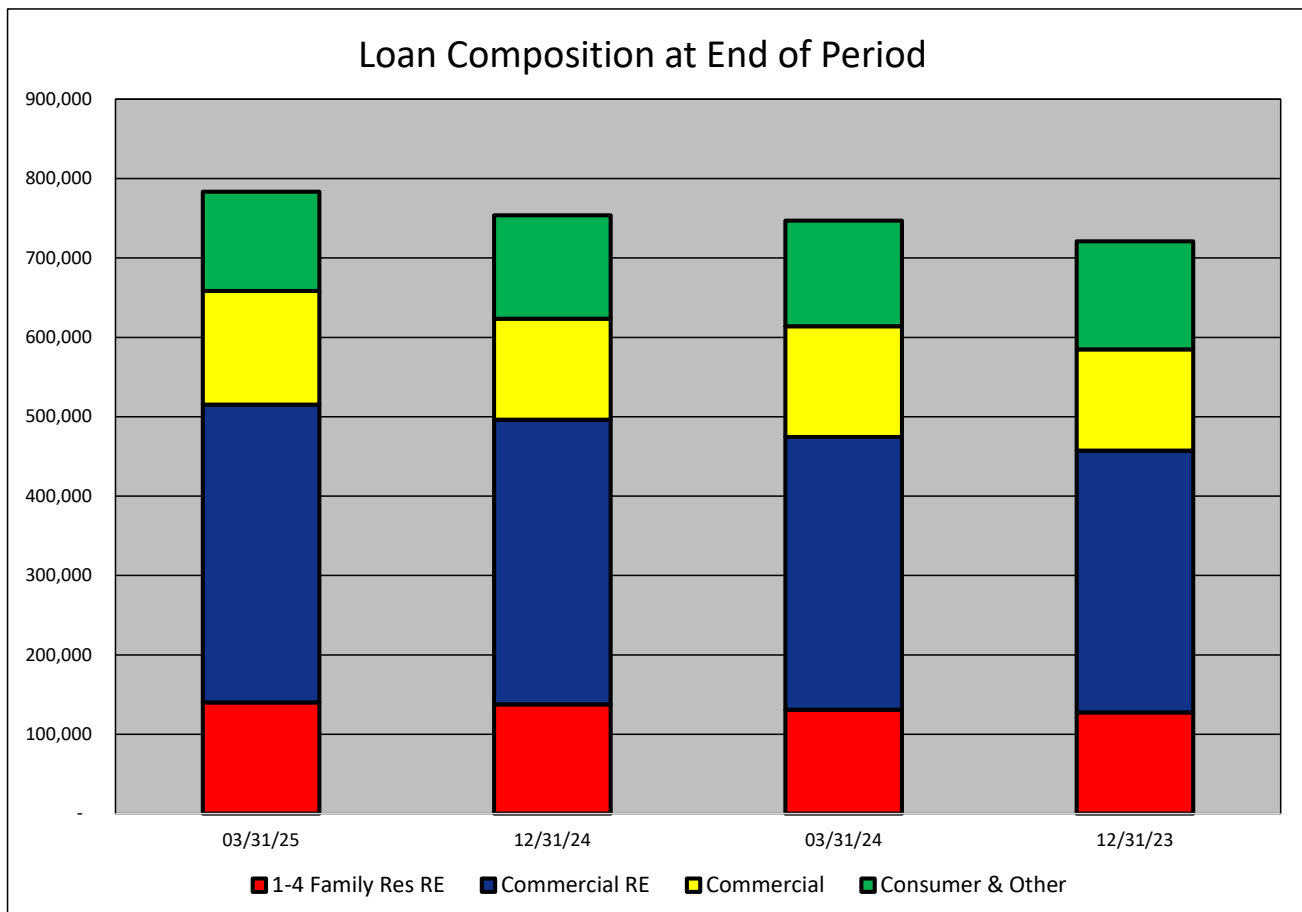


LOAN PORTFOLIO COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	140,119	137,743	130,946	127,526	9,173	7.01
Commercial RE	375,202	358,466	343,623	329,789	31,579	9.19
Commercial	143,204	127,316	139,515	127,583	3,689	2.64
Consumer & Other	125,094	130,186	132,855	136,028	(7,761)	(5.84)
Loans, Net	783,619	753,711	746,939	720,926	36,680	4.91



LOAN PORTFOLIO QUALITY - Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	7,399	6,813	6,813	5,688	586	8.60
Total Recoveries	-	12	8	79	(8)	(100.00)
Total Charge-offs	-	288	-	24	-	NA
Provision Expense	450	862	200	1,070	250	125.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(49)	-	49	(100.00)
Ending Balance	<u>7,849</u>	<u>7,399</u>	<u>6,972</u>	<u>6,813</u>	<u>877</u>	<u>12.58</u>

NON-PERFORMING ASSETS:

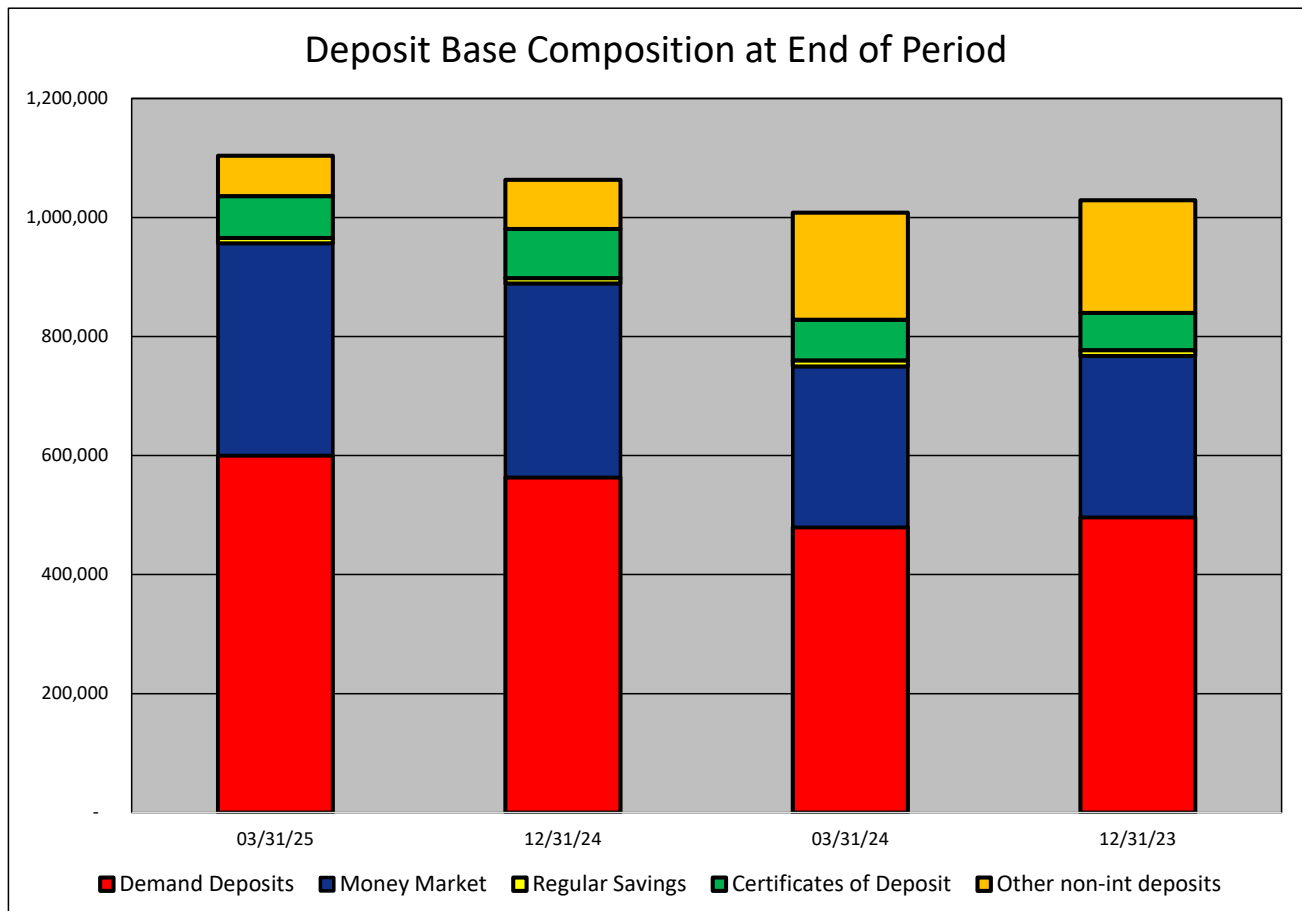
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	30	-	150	-	(120)	(80.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>30</u>	<u>-</u>	<u>150</u>	<u>-</u>	<u>(120)</u>	<u>(80.00)</u>

DEPOSIT BASE COMPOSITION - Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	600,041	563,124	479,568	496,162	120,473	25.12
Money Market	356,659	326,189	270,217	271,163	86,442	31.99
Regular Savings	8,882	8,923	10,064	9,775	(1,182)	(11.74)
Certificates of Deposit	70,148	82,411	68,554	62,407	1,594	2.33
Other non-int deposits	68,160	82,591	179,722	189,380	(111,562)	(62.07)
Total Deposits	1,103,890	1,063,238	1,008,125	1,028,887	95,765	9.50

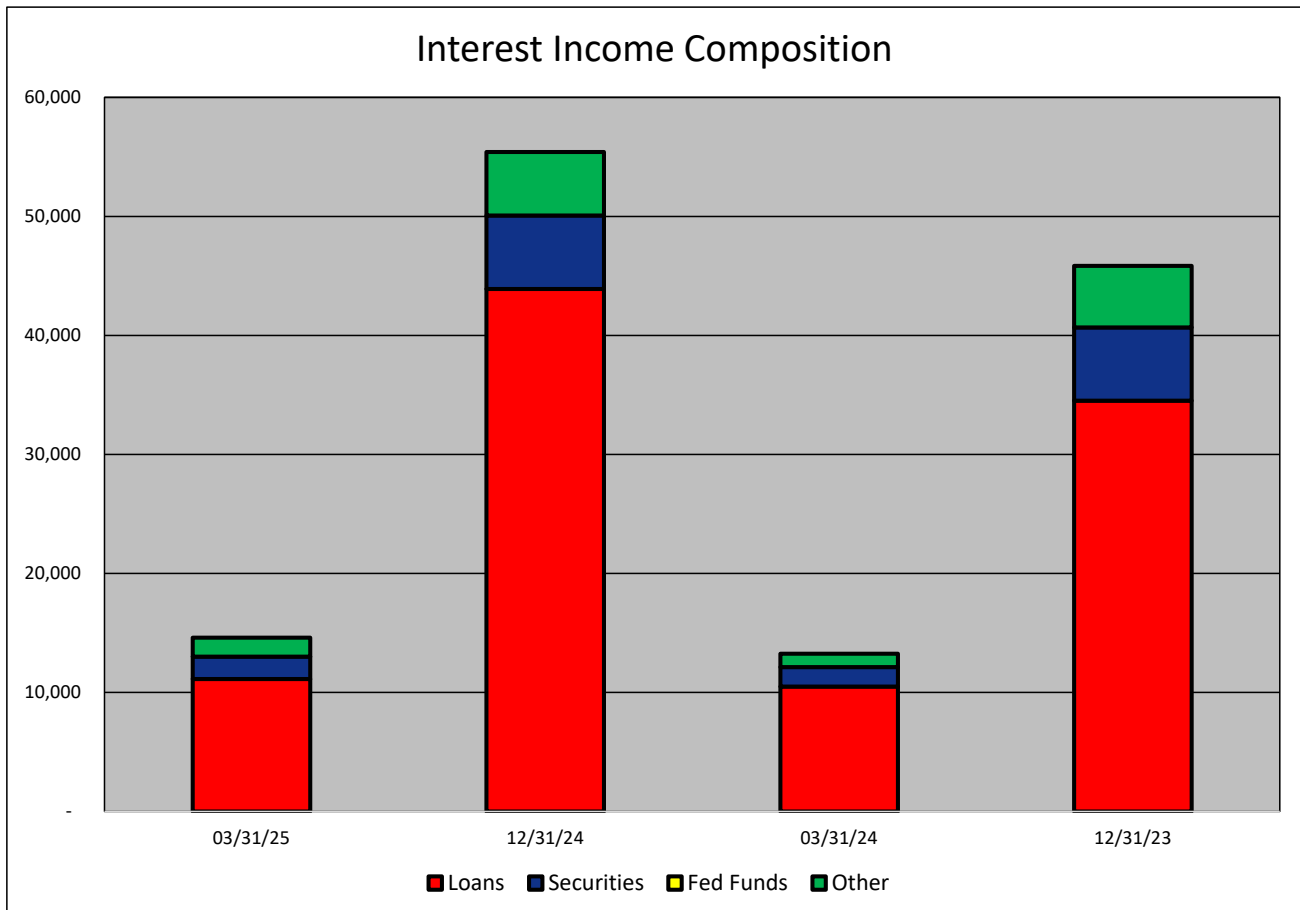


INTEREST INCOME COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	11,121	43,902	10,492	34,521	629	6.00
Securities	1,884	6,163	1,632	6,150	252	15.44
Fed Funds	-	-	-	-	-	NA
Other	1,601	5,342	1,131	5,170	470	41.56
Total Int Income	14,606	55,407	13,255	45,841	1,351	10.19

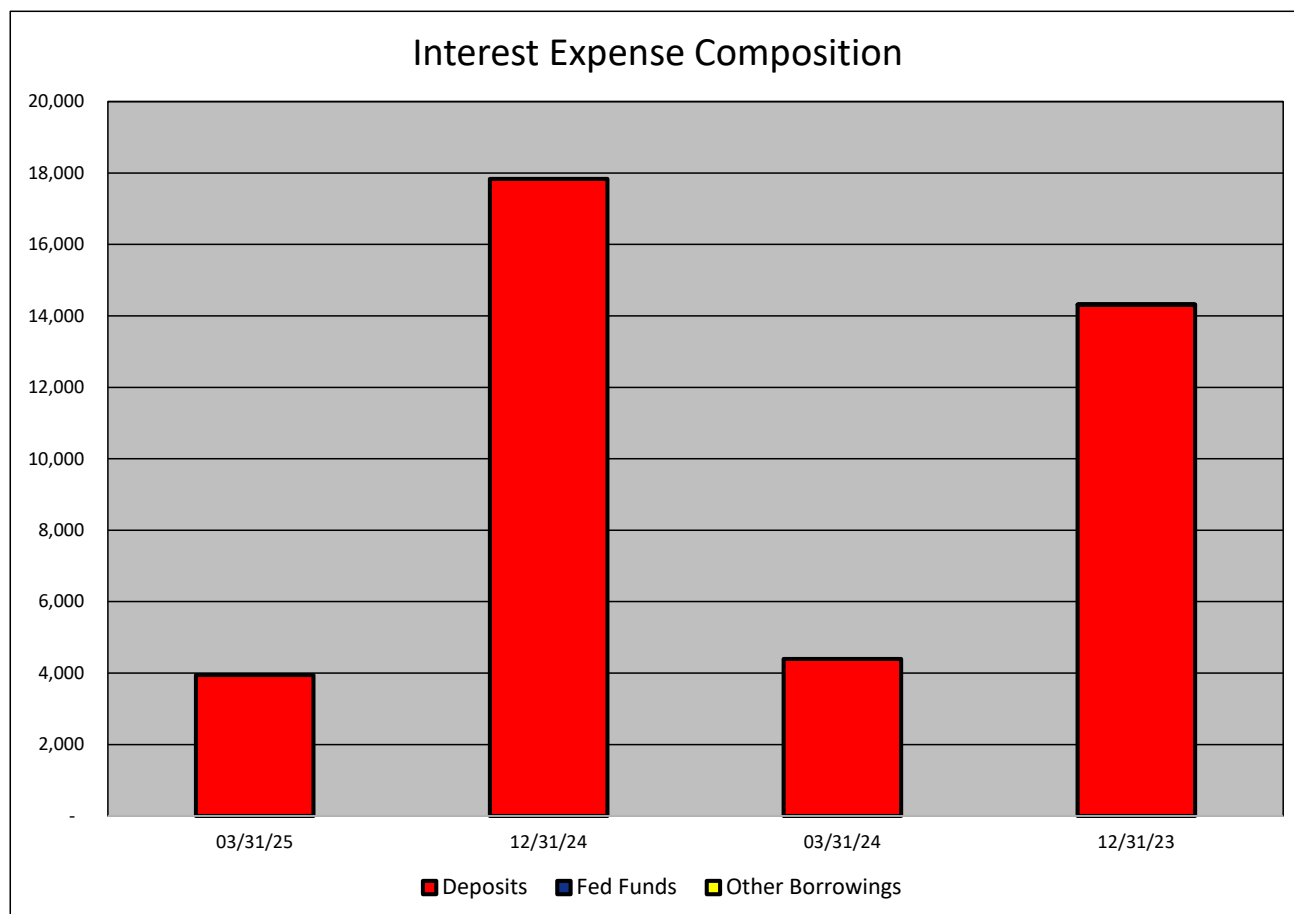


INTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	3,943	17,832	4,392	14,313	(449)	(10.22)
Fed Funds	-	-	-	2	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	3,943	17,832	4,392	14,315	(449)	(10.22)

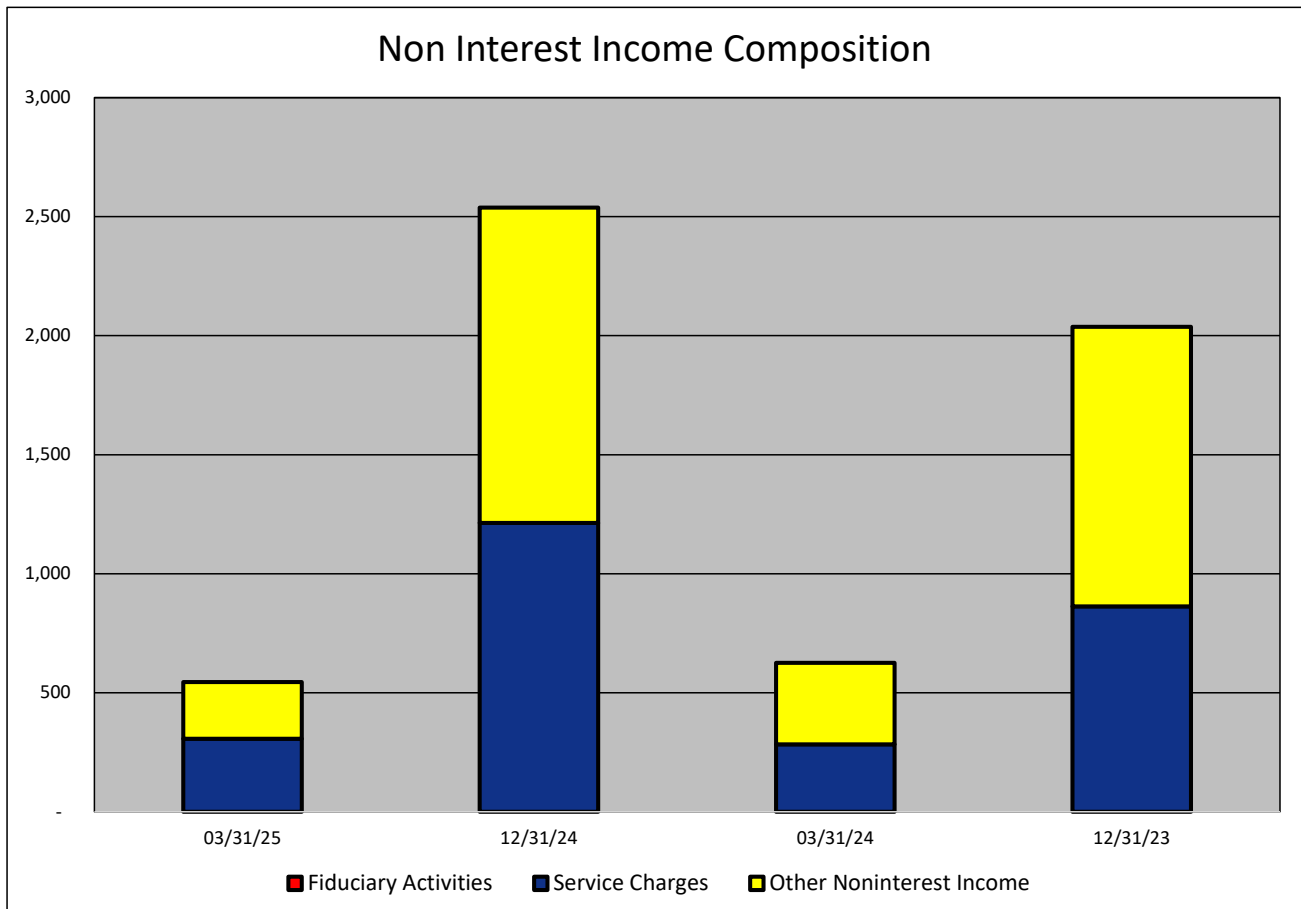


NONINTEREST INCOME COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	307	1,213	283	863	24	8.48
Other Noninterest Income	238	1,325	343	1,174	(105)	(30.61)
Total Nonint. Income	545	2,538	626	2,037	(81)	(12.94)

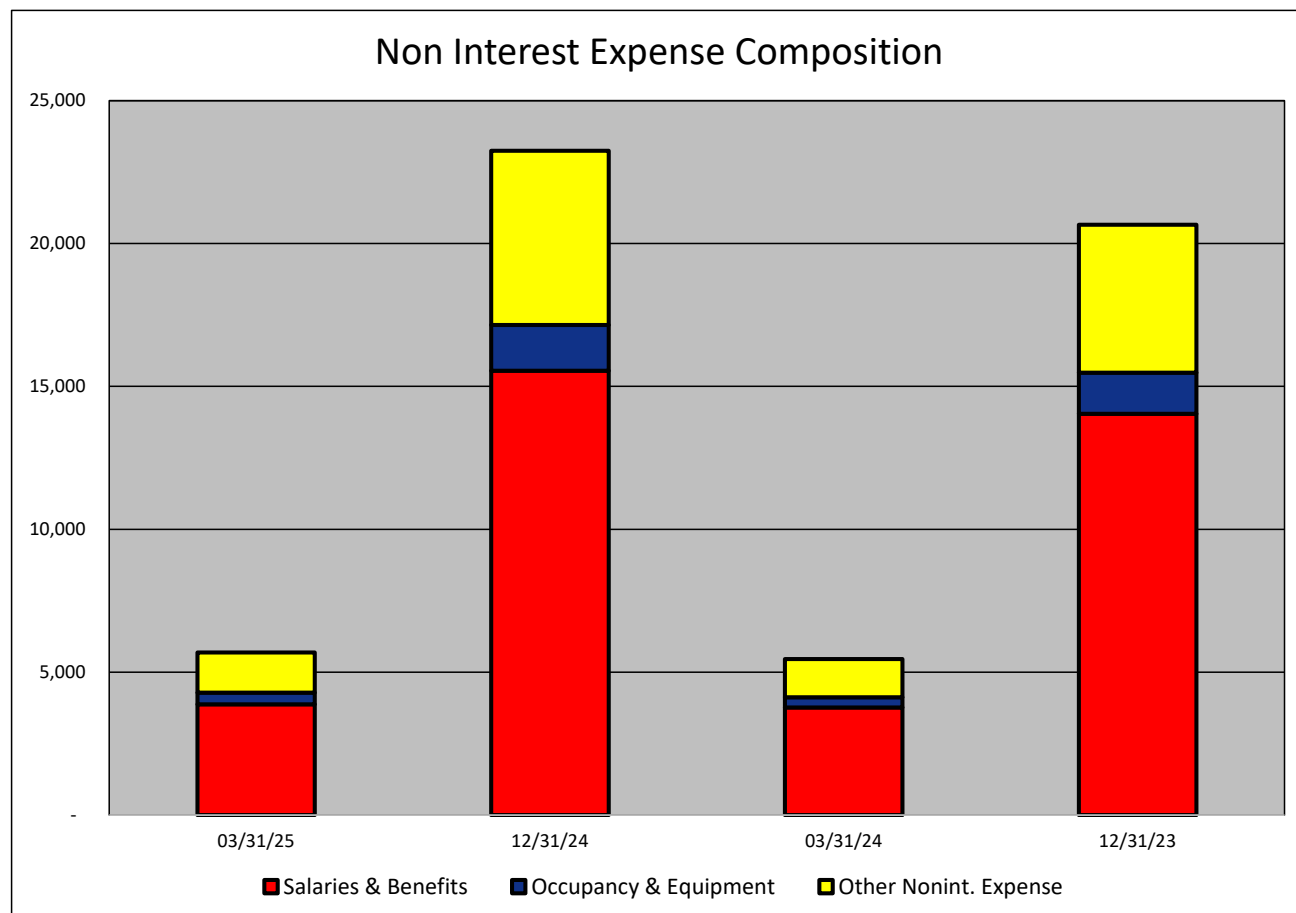


NONINTEREST EXPENSE COMPOSITION- Bank of Central Florida
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	3,878	15,550	3,764	14,045	114	3.03
Occupancy & Equipment	407	1,601	355	1,440	52	14.65
Other Nonint. Expense	1,403	6,094	1,343	5,176	60	4.47
Total Nonint. Expense	5,688	23,245	5,462	20,661	226	4.14



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Southstate Bank, National Association	65,108,690	45,127,613	44.28
Sunrise Bank	601,221	521,738	15.23
Cogent Bank	2,131,275	1,861,049	14.52
First Bank	813,519	721,527	12.75
Bank Of Central Florida	1,197,066	1,087,312	10.09
Mainstreet Community Bank Of Florida	864,491	788,555	9.63
Citizens First Bank	4,083,501	3,828,464	6.66
Heartland National Bank	763,384	715,955	6.62
Citizens Bank And Trust	1,396,591	1,313,139	6.36
Surety Bank	213,148	204,609	4.17
Crews Bank & Trust	2,273,574	2,189,810	3.83
United Southern Bank	873,950	880,436	(0.74)
Axiom Bank, National Association	861,206	873,749	(1.44)
Winter Park National Bank	803,539	827,920	(2.94)
Commerce Bank & Trust	170,268	177,758	(4.21)
First National Bank Of Wauchula	87,040	91,225	(4.59)
The First National Bank Of Mount Dora	369,745	397,544	(6.99)
First Colony Bank Of Florida	294,806	322,108	(8.48)

Select Peer Average	4,605,945	3,440,584	5.82
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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	
Southstate Bank, National Association	47,124,650	32,723,863	44.01
Mainstreet Community Bank Of Florida	615,288	524,216	17.37
Sunrise Bank	474,940	413,784	14.78
First Colony Bank Of Florida	202,044	178,616	13.12
Citizens Bank And Trust	798,458	719,387	10.99
United Southern Bank	410,231	377,041	8.80
Cogent Bank	1,635,557	1,524,626	7.28
The First National Bank Of Mount Dora	130,163	121,460	7.17
Bank Of Central Florida	783,619	746,939	4.91
First Bank	446,647	428,567	4.22
Crews Bank & Trust	1,220,909	1,174,657	3.94
Winter Park National Bank	450,170	440,034	2.30
Citizens First Bank	1,320,178	1,293,951	2.03
Heartland National Bank	159,222	156,965	1.44
Commerce Bank & Trust	126,385	126,295	0.07
First National Bank Of Wauchula	66,379	67,668	(1.90)
Axiom Bank, National Association	558,172	582,764	(4.22)
Surety Bank	69,443	82,653	(15.98)

Select Peer Average	3,144,025	2,315,749	6.68
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	9.15	13.28	25.93	27.05	25.93
Citizens First Bank	10.76	12.85	19.58	20.52	19.58
The First National Bank Of Mount Dora	8.75	12.12	17.28	18.23	17.28
First National Bank Of Wauchula	10.25	11.48	0.00	0.00	0.00
Axiom Bank, National Association	10.72	10.68	14.37	15.62	14.37
Crews Bank & Trust	10.21	10.45	0.00	0.00	0.00
Commerce Bank & Trust	7.06	9.98	12.76	14.01	12.76
Southstate Bank, National Association	14.21	9.92	12.29	13.48	12.29
Heartland National Bank	9.06	9.74	28.86	30.01	28.86
United Southern Bank	5.39	9.47	0.00	0.00	0.00
Sunrise Bank	8.17	9.29	0.00	0.00	0.00
First Bank	8.37	9.20	14.70	15.96	14.70
Mainstreet Community Bank Of Florida	7.89	9.09	0.00	0.00	0.00
First Colony Bank Of Florida	8.41	9.06	12.00	13.25	12.00
Cogent Bank	8.71	8.91	10.75	11.78	10.75
Bank Of Central Florida	6.91	8.08	11.11	12.02	11.11
Citizens Bank And Trust	2.57	7.65	12.21	13.17	12.21
Winter Park National Bank	5.86	6.92	11.35	12.57	11.35

Select Peer Average	8.47	9.90	11.29	12.09	11.29
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Sunrise Bank	89.57	79.00	14.19
First National Bank Of Wauchula	89.16	76.26	6.22
Southstate Bank, National Association	88.18	72.38	12.36
Cogent Bank	84.74	76.74	18.52
Commerce Bank & Trust	83.25	74.23	14.46
Mainstreet Community Bank Of Florida	77.93	71.17	19.47
First Colony Bank Of Florida	75.24	68.53	18.30
Axiom Bank, National Association	73.25	64.81	18.20
Bank Of Central Florida	70.99	65.46	17.71
First Bank	60.37	54.90	23.47
Winter Park National Bank	60.31	56.02	26.23
Crews Bank & Trust	60.18	53.70	27.02
Citizens Bank And Trust	59.82	57.17	36.08
United Southern Bank	50.13	46.94	36.22
The First National Bank Of Mount Dora	38.97	35.20	53.80
Citizens First Bank	38.02	32.33	60.31
Surety Bank	35.90	32.58	14.42
Heartland National Bank	23.86	20.86	47.99

Select Peer Average	64.44	57.68	25.83
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	193,401	2.09	20.74
First Colony Bank Of Florida	303,304	1.83	22.45
Winter Park National Bank	821,592	1.76	32.33
Cogent Bank	2,055,392	1.54	17.51
Crews Bank & Trust	2,222,772	1.53	14.86
Heartland National Bank	746,051	1.48	16.47
First Bank	772,076	1.29	15.00
Bank Of Central Florida	1,190,926	1.29	18.99
First National Bank Of Wauchula	86,675	1.12	11.13
Sunrise Bank	601,090	1.12	14.06
Citizens First Bank	4,146,429	1.11	10.84
United Southern Bank	905,103	0.98	20.57
Citizens Bank And Trust	1,443,668	0.94	45.28
Mainstreet Community Bank Of Florida	861,932	0.85	11.08
Commerce Bank & Trust	174,668	0.81	12.60
Southstate Bank, National Association	65,032,626	0.67	5.64
The First National Bank Of Mount Dora	356,436	0.63	7.09
Axiom Bank, National Association	858,745	0.04	0.39

Select Peer Average	4,598,494	1.17	16.50
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Winter Park National Bank	0.06	1.06	39.76	25.92
Heartland National Bank	0.26	1.18	42.01	14.14
Southstate Bank, National Association	2.03	0.50	46.30	10.17
First Colony Bank Of Florida	0.12	1.68	47.19	15.52
Bank Of Central Florida	0.18	1.73	50.71	11.08
Citizens First Bank	0.56	1.06	51.28	10.08
Cogent Bank	0.52	2.24	56.07	8.99
First Bank	0.58	1.88	57.77	7.67
Crews Bank & Trust	0.75	1.71	59.26	6.23
Sunrise Bank	0.07	1.93	60.93	10.19
United Southern Bank	0.58	1.72	62.97	5.75
Surety Bank	3.58	0.26	63.34	5.76
Mainstreet Community Bank Of Florida	0.71	2.00	68.68	8.31
Citizens Bank And Trust	0.71	1.73	69.17	7.31
Commerce Bank & Trust	0.21	2.33	73.42	8.11
First National Bank Of Wauchula	0.44	3.66	78.39	3.96
The First National Bank Of Mount Dora	2.50	1.86	82.46	4.51
Axiom Bank, National Association	1.03	3.51	97.82	6.33

Select Peer Average	0.83	1.78	61.53	9.45
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Commerce Bank & Trust	1.42	0.00	0.00	0.00
Bank Of Central Florida	1.00	0.00	0.00	0.03
First Bank	1.73	0.00	0.00	0.00
Winter Park National Bank	1.30	0.04	0.02	0.35
Crews Bank & Trust	1.92	0.07	0.04	0.34
Heartland National Bank	1.65	0.20	0.04	0.44
Citizens First Bank	1.75	0.13	0.05	0.41
Cogent Bank	1.03	0.16	0.12	1.26
The First National Bank Of Mount Dora	1.59	0.34	0.12	1.29
Sunrise Bank	1.23	0.19	0.15	0.00
Surety Bank	1.60	0.45	0.15	1.51
United Southern Bank	2.25	0.38	0.18	2.80
First Colony Bank Of Florida	1.53	0.47	0.32	3.41
Southstate Bank, National Association	1.32	0.58	0.43	3.64
Mainstreet Community Bank Of Florida	1.25	1.04	0.74	8.47
First National Bank Of Wauchula	1.54	1.11	0.84	7.38
Citizens Bank And Trust	1.05	1.51	0.86	27.31
Axiom Bank, National Association	1.40	1.40	0.92	7.99

Select Peer Average	1.48	0.45	0.28	3.70
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	25.42	23.20	0.00	0.00	14.42
First National Bank Of Wauchula	6.88	6.20	0.00	0.00	6.22
First Bank	2.38	14.74	1.30	0.00	23.47
First Colony Bank Of Florida	1.63	11.49	0.00	10.39	7.91
Commerce Bank & Trust	1.42	6.11	0.00	0.00	14.46
Mainstreet Community Bank Of Florida	1.32	1.21	2.54	0.00	19.47
Axiom Bank, National Association	1.15	12.69	0.00	0.00	18.20
Winter Park National Bank	1.11	15.06	0.00	18.00	8.23
Southstate Bank, National Association	1.06	4.00	0.01	3.37	8.99
Heartland National Bank	1.01	27.90	0.00	0.00	47.99
Citizens First Bank	0.92	0.17	3.29	0.00	60.31
Crews Bank & Trust	0.85	17.59	0.00	18.34	8.69
United Southern Bank	0.77	11.53	0.00	0.79	35.43
Sunrise Bank	0.59	4.77	0.00	0.83	13.36
The First National Bank Of Mount Dora	0.50	4.55	0.00	0.00	53.80
Bank Of Central Florida	0.47	13.52	0.00	0.00	17.71
Citizens Bank And Trust	0.24	4.13	0.00	0.00	36.08
Cogent Bank	0.12	4.17	0.00	0.00	18.52

Select Peer Average	2.66	10.17	0.40	2.87	22.96
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Sunrise Bank	78.03	1.40	0.00	0.00
Cogent Bank	75.89	0.26	0.00	0.12
First National Bank Of Wauchula	75.09	1.42	0.00	0.00
Commerce Bank & Trust	73.17	1.25	0.00	0.00
Southstate Bank, National Association	70.87	1.57	0.01	5.58
Mainstreet Community Bank Of Florida	70.23	2.25	0.00	0.01
First Colony Bank Of Florida	67.48	0.37	0.00	0.00
Bank Of Central Florida	64.81	1.42	0.00	0.02
Axiom Bank, National Association	63.91	1.37	0.01	0.11
Citizens Bank And Trust	56.57	1.27	0.00	0.00
Winter Park National Bank	55.29	0.34	0.00	0.00
First Bank	53.95	1.82	0.00	0.00
Crews Bank & Trust	52.67	1.12	0.00	0.00
United Southern Bank	45.88	1.15	0.00	0.00
The First National Bank Of Mount Dora	34.64	1.09	0.00	0.00
Surety Bank	32.06	1.18	0.00	0.00
Citizens First Bank	31.55	1.35	0.01	0.45
Heartland National Bank	20.51	0.51	0.00	0.00

Select Peer Average	56.81	1.17	0.00	0.35
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Surety Bank	46.69	53.31	100.00	0.00	0.00
The First National Bank Of Mount Dora	41.77	58.23	100.00	0.00	0.00
Commerce Bank & Trust	40.24	57.56	97.80	2.20	0.00
Axiom Bank, National Association	38.24	61.76	100.00	0.00	0.00
Crews Bank & Trust	36.21	63.68	99.89	0.11	0.00
First Colony Bank Of Florida	35.59	64.41	100.00	0.00	0.00
First Bank	35.03	64.97	100.00	0.00	0.00
Citizens Bank And Trust	34.94	64.08	99.02	0.98	0.00
Bank Of Central Florida	32.49	67.51	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	31.75	68.25	100.00	0.00	0.00
First National Bank Of Wauchula	30.81	66.57	97.38	0.00	2.62
United Southern Bank	29.04	70.96	100.00	0.00	0.00
Cogent Bank	28.50	71.50	100.00	0.00	0.00
Southstate Bank, National Association	25.61	73.13	98.74	1.26	0.00
Heartland National Bank	23.73	73.23	96.96	3.04	0.00
Winter Park National Bank	22.17	76.76	98.93	1.07	0.00
Sunrise Bank	22.04	74.86	96.89	0.00	3.11
Citizens First Bank	15.41	80.77	96.18	3.82	0.00

Select Peer Average	31.68	67.31	98.99	0.69	0.32
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.82	2.52	5.22	91.62
Cogent Bank	6.65	3.46	4.40	99.33
First Bank	4.99	1.83	3.86	94.59
Southstate Bank, National Association	5.54	2.47	3.82	89.70
Axiom Bank, National Association	5.90	3.78	3.76	96.12
Bank Of Central Florida	5.05	2.12	3.68	97.19
First Colony Bank Of Florida	5.25	1.88	3.61	99.14
Mainstreet Community Bank Of Florida	5.12	2.57	3.42	94.39
Crews Bank & Trust	4.79	2.40	3.41	98.53
Surety Bank	5.31	2.58	3.36	69.95
Commerce Bank & Trust	5.05	2.84	3.34	95.58
Heartland National Bank	4.84	2.15	3.30	96.19
Sunrise Bank	5.89	3.64	3.27	98.25
United Southern Bank	4.06	1.30	3.17	96.02
Citizens Bank And Trust	4.28	2.23	2.89	96.70
Winter Park National Bank	4.83	2.75	2.82	97.65
The First National Bank Of Mount Dora	3.75	2.05	2.61	98.24
Citizens First Bank	4.11	1.75	2.59	97.49

Select Peer Average	5.12	2.46	3.70	94.82
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