

Citizens First Bank

The Villages, FL

Established

7/1/1991

Florida Bank and Thrift Performance Report

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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

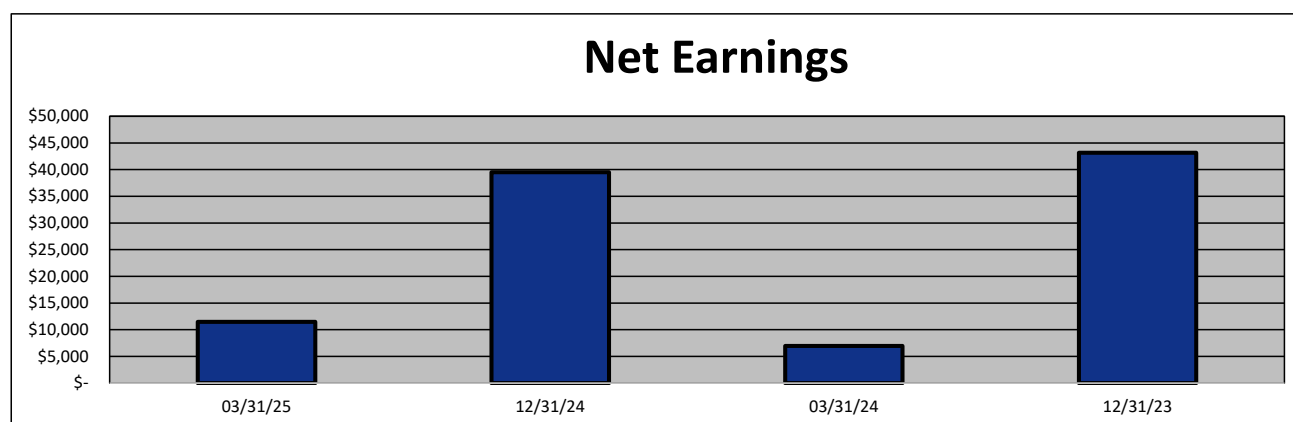
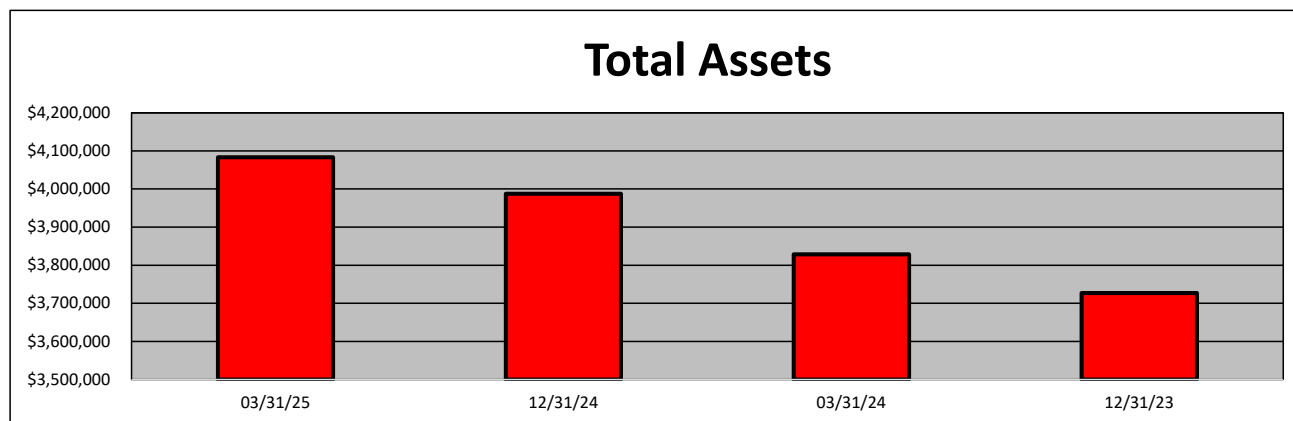
EXECUTIVE SUMMARY - Citizens First Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.76	10.20	9.75	10.11	11.26	8.47
Leverage Ratio	12.85	12.50	12.68	12.16	17.35	9.90
Tier 1 Cap/Risk Based Assets	19.58	19.32	18.44	18.44	18.59	11.29
Risk Based Ratio	20.52	20.26	19.35	19.35	19.41	12.09
Common Equity Tier 1 Capital Ratio	19.58	19.32	18.44	18.44	18.53	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	38.02	38.75	39.08	39.40	73.43	64.44
Loans/Assets	32.33	32.54	33.80	33.18	62.13	57.68
Securities/Assets	60.31	61.24	58.29	59.85	18.87	25.83
PROFITABILITY:						
Return on Avg Assets	1.11	1.00	0.72	1.11	0.20	1.17
Return on Avg Equity	10.84	10.03	7.43	13.49	10.12	16.50
Nonint Income/Avg Assets	0.56	0.57	0.61	0.60	0.78	0.83
Net Overhead Ratio	1.06	1.01	1.03	0.99	2.92	1.78
Efficiency Ratio	51.28	51.12	54.94	49.97	93.91	61.53
Assets (per million) per Employee	10.08	10.20	9.84	9.68	10.55	9.45
ASSET QUALITY:						
Allowance/Loans	1.75	1.78	1.62	1.66	1.27	1.48
Nonperforming Loans/Total Loans	0.13	0.18	0.13	0.11	0.52	0.45
Nonperforming Assets/Total Assets	0.05	0.06	0.04	0.04	0.36	0.28
Adjusted Texas Ratio	0.41	0.53	0.40	0.31	3.38	3.70
YIELDS & COSTS:						
Yield on earning assets	4.11	4.19	4.03	3.71	5.40	5.12
Cost of funds	1.75	1.92	1.91	1.37	2.84	2.46
Net interest margin	2.59	2.51	2.35	2.55	3.13	3.70
Avg Earning Assets/Avg Assets	97.49	97.50	97.45	97.46	95.62	94.82

SELECTED FINANCIAL DATA - Citizens First Bank
(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	4,083,501	3,987,481	3,828,464	3,726,803	255,037	6.66
Cash and Equivalents	179,063	122,862	177,990	136,387	1,073	0.60
Securities	2,462,915	2,442,018	2,231,534	2,230,630	231,381	10.37
Loans, net	1,320,178	1,297,601	1,293,951	1,236,432	26,227	2.03
Deposit Accounts	3,472,637	3,348,905	3,310,669	3,138,326	161,968	4.89
Fed Funds & Repos	137,841	200,827	110,753	178,626	27,088	24.46
Total Equity	439,277	406,648	373,099	376,608	66,178	17.74

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	11,460	39,540	6,963	43,179	4,497	64.58
Interest Income	41,486	161,932	37,840	140,394	3,646	9.64
Interest Expense	15,359	64,916	15,739	43,958	(380)	(2.41)
Net Interest Income	26,127	97,016	22,101	96,436	4,026	18.22
Prov for Credit Losses	-	2,565	450	800	(450)	(100.00)
Noninterest income	5,763	22,717	5,890	23,399	(127)	(2.16)
Gain on Sale of Securities	59	(3,056)	(2,844)	(2,664)	2,903	(102.07)
Noninterest Expense	16,713	62,722	15,792	62,012	921	5.83
Net Operating Income	15,177	54,446	11,749	57,023	3,428	29.18
Income Taxes	3,776	12,615	1,942	9,980	1,834	94.44

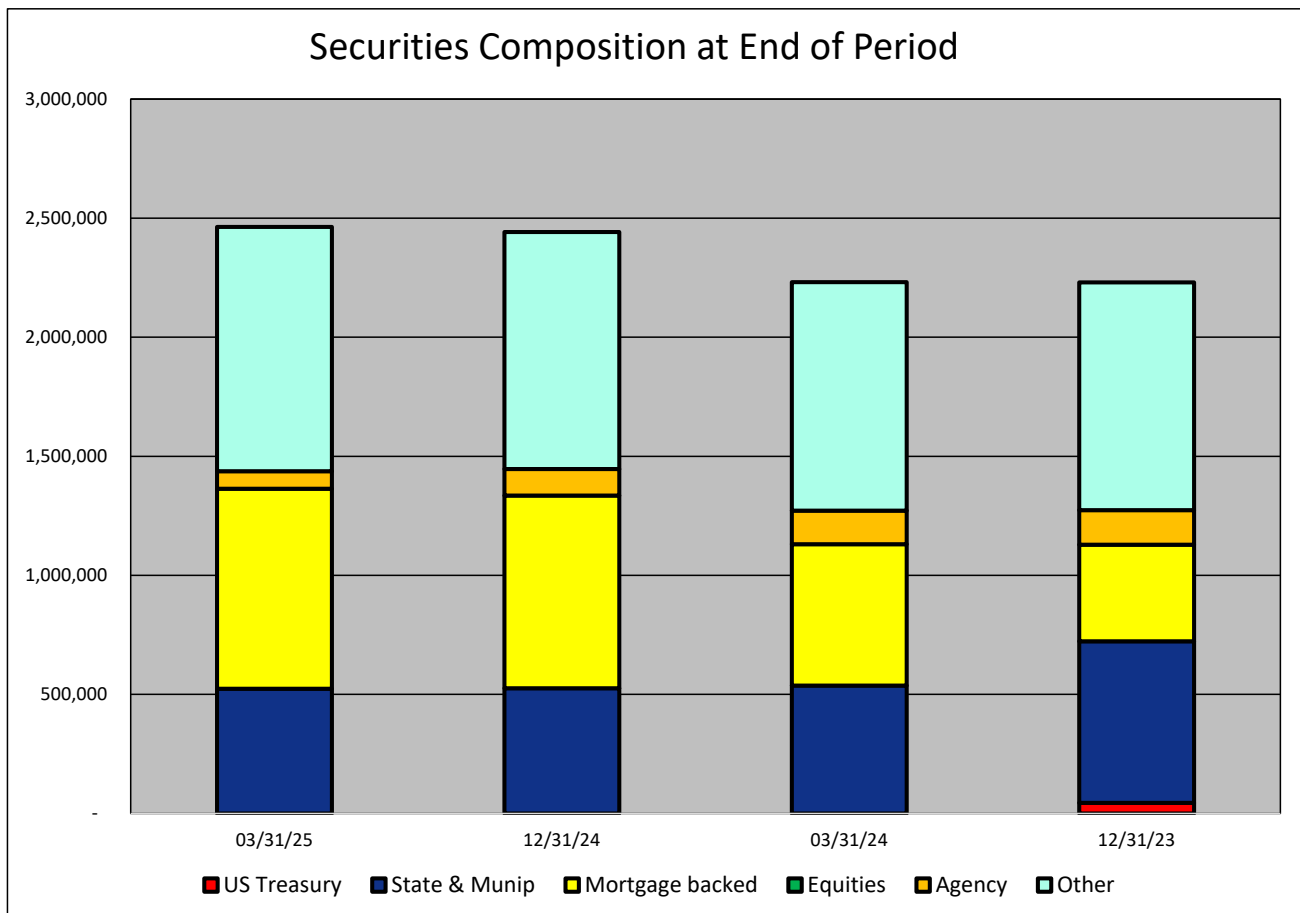


SECURITIES COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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	-	-	-	44,663	-	NA
State & Munip	524,092	526,376	537,177	678,080	(13,085)	(2.44)
Mortgage backed	839,741	809,072	594,092	405,878	245,649	41.35
Equities	-	-	-	-	-	NA
Agency	73,553	111,012	140,403	145,106	(66,850)	(47.61)
Other	1,025,529	995,558	959,862	956,903	65,667	6.84
Total Securities	2,462,915	2,442,018	2,231,534	2,230,630	231,381	10.37

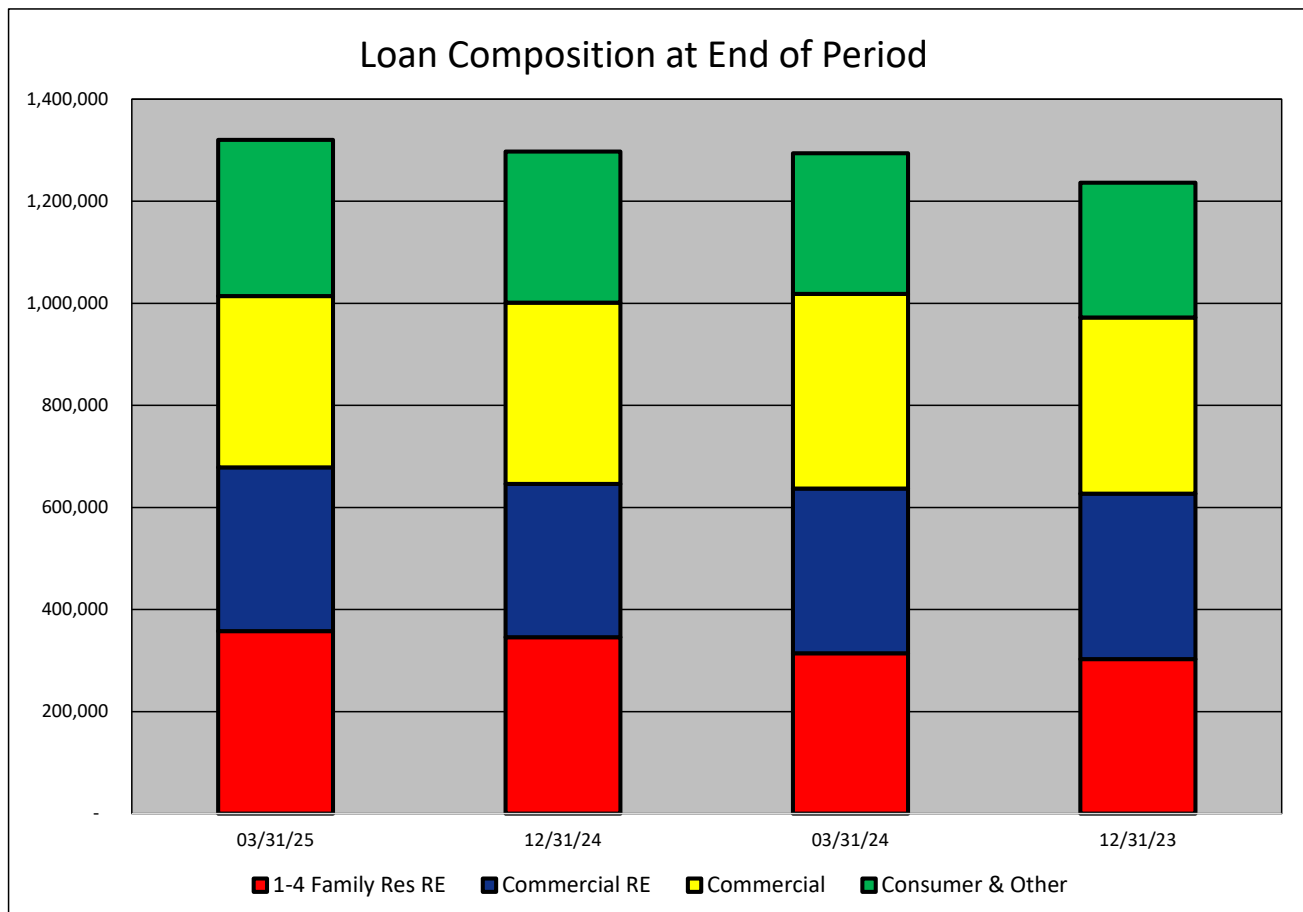


LOAN PORTFOLIO COMPOSITION - Citizens First Bank
(Dollars in Thousands)

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	357,391	345,491	314,109	302,720	43,282	13.78
Commercial RE	321,016	300,603	322,938	324,178	(1,922)	(0.60)
Commercial	335,768	355,195	381,525	345,119	(45,757)	(11.99)
Consumer & Other	306,003	296,312	275,379	264,415	30,624	11.12
Loans, Net	1,320,178	1,297,601	1,293,951	1,236,432	26,227	2.03



LOAN PORTFOLIO QUALITY - Citizens First Bank
(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	23,148	20,533	20,533	21,693	2,615	12.74
Total Recoveries	9	50	12	43	(3)	(25.00)
Total Charge-offs	-	-	-	3	-	NA
Provision Expense	-	2,565	450	800	(450)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(2,000)	-	NA
Ending Balance	23,157	23,148	20,995	20,533	2,162	10.30

NON-PERFORMING ASSETS:

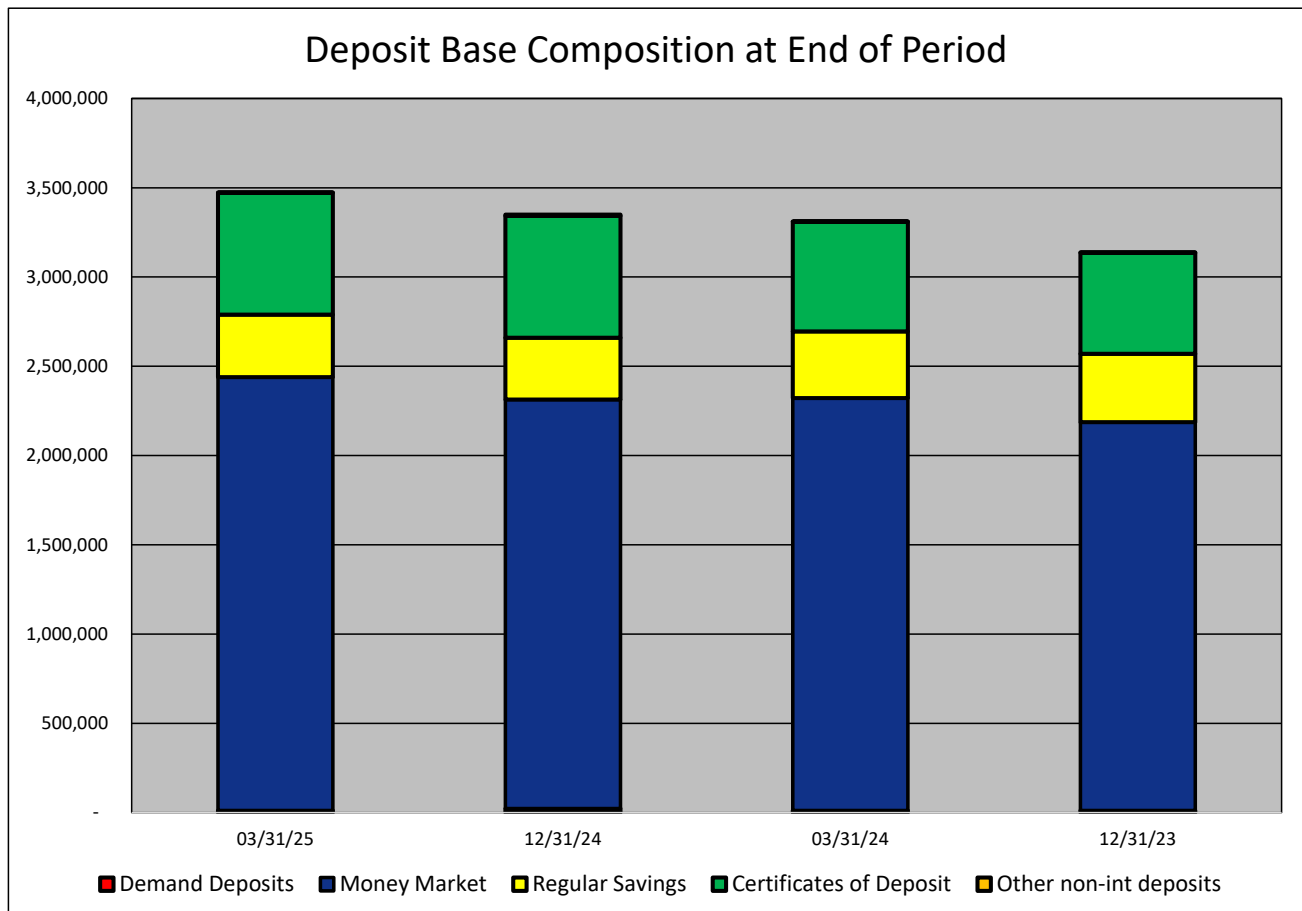
Total-90+ Days Past Due	-	122	253	-	(253)	(100.00)
Total-Nonaccrual	1,655	2,165	1,463	1,396	192	13.12
Foreclosed Real Estate	248	-	-	-	248	NA
Total Non-perf Assets	1,903	2,287	1,716	1,396	187	10.90

DEPOSIT BASE COMPOSITION - Citizens First Bank
(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	12,424	22,936	11,996	11,614	428	3.57
Money Market	2,426,959	2,290,182	2,310,103	2,175,251	116,856	5.06
Regular Savings	350,273	346,845	372,995	382,411	(22,722)	(6.09)
Certificates of Deposit	682,132	682,648	614,591	566,518	67,541	10.99
Other non-int deposits	849	6,294	984	2,532	(135)	(13.72)
Total Deposits	3,472,637	3,348,905	3,310,669	3,138,326	161,968	4.89

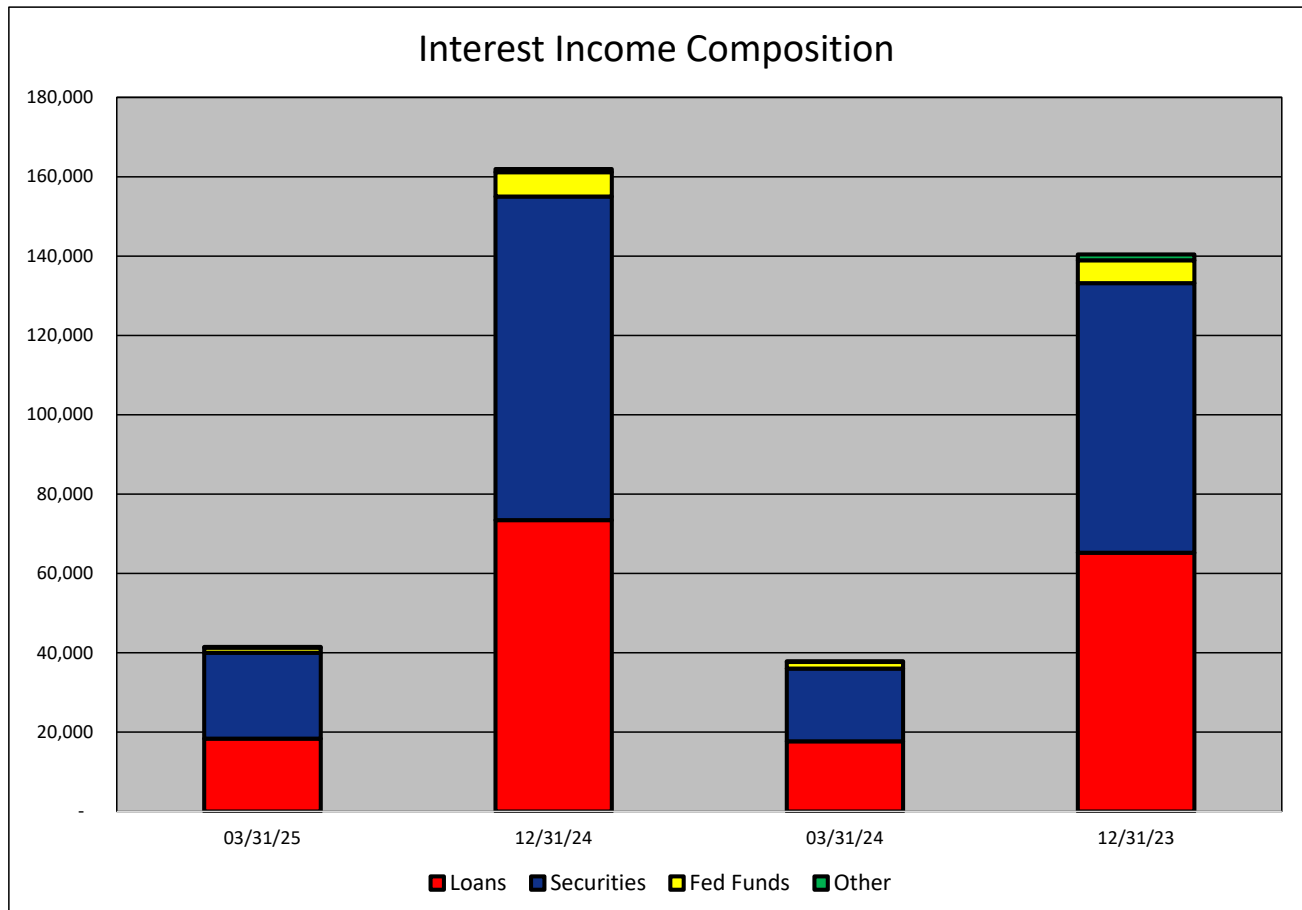


INTEREST INCOME COMPOSITION- Citizens First Bank
(Dollars in Thousands)

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	18,357	73,463	17,705	65,221	652	3.68
Securities	21,657	81,565	18,330	67,953	3,327	18.15
Fed Funds	1,316	6,107	1,620	5,738	(304)	(18.77)
Other	156	797	185	1,482	(29)	(15.68)
Total Int Income	41,486	161,932	37,840	140,394	3,646	9.64

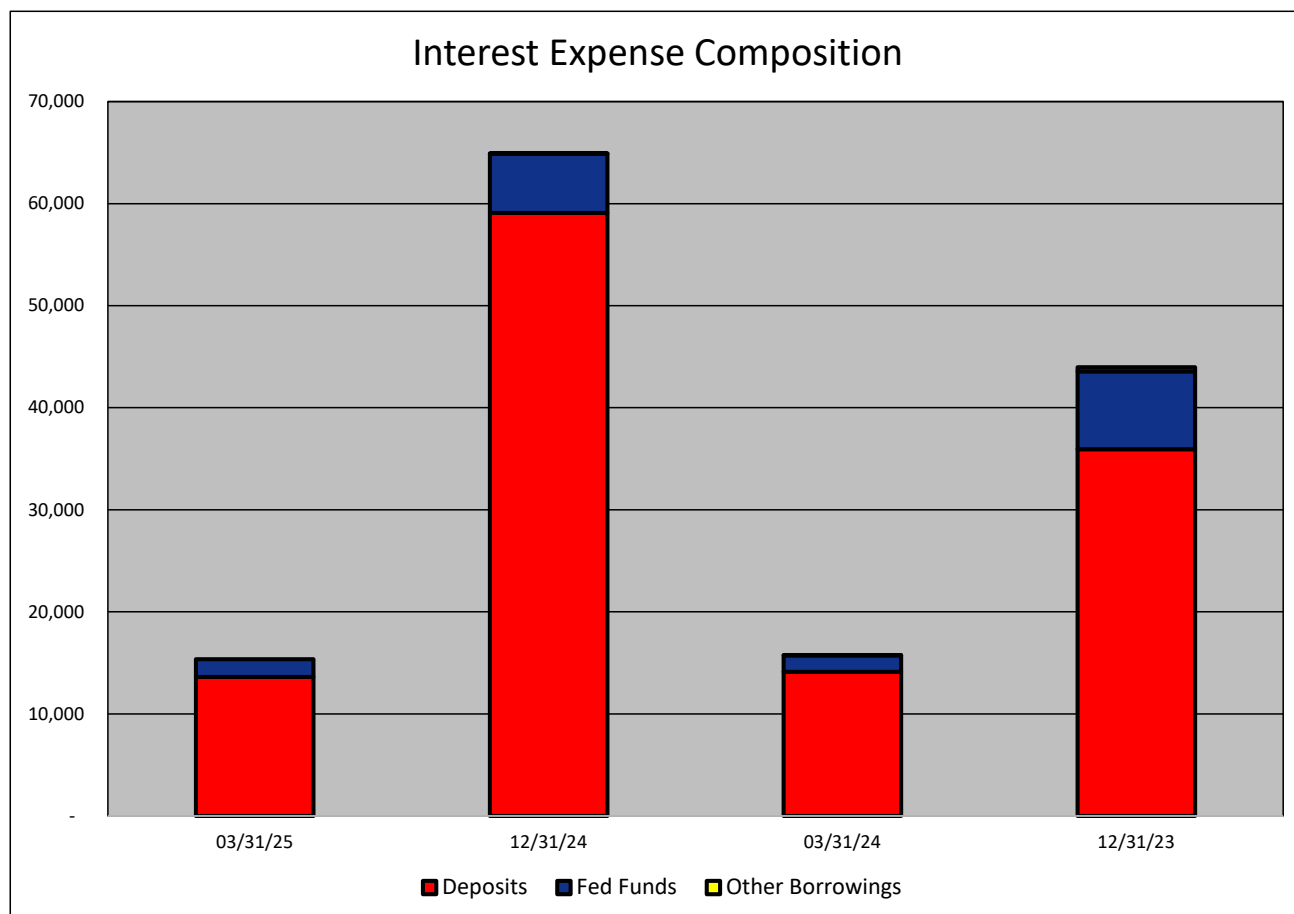


INTEREST EXPENSE COMPOSITION- Citizens First Bank
(Dollars in Thousands)

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	13,622	59,075	14,124	35,932	(502)	(3.55)
Fed Funds	1,737	5,838	1,612	7,624	125	7.75
Other Borrowings	-	3	3	402	(3)	(100.00)
Total Int Expense	15,359	64,916	15,739	43,958	(380)	(2.41)

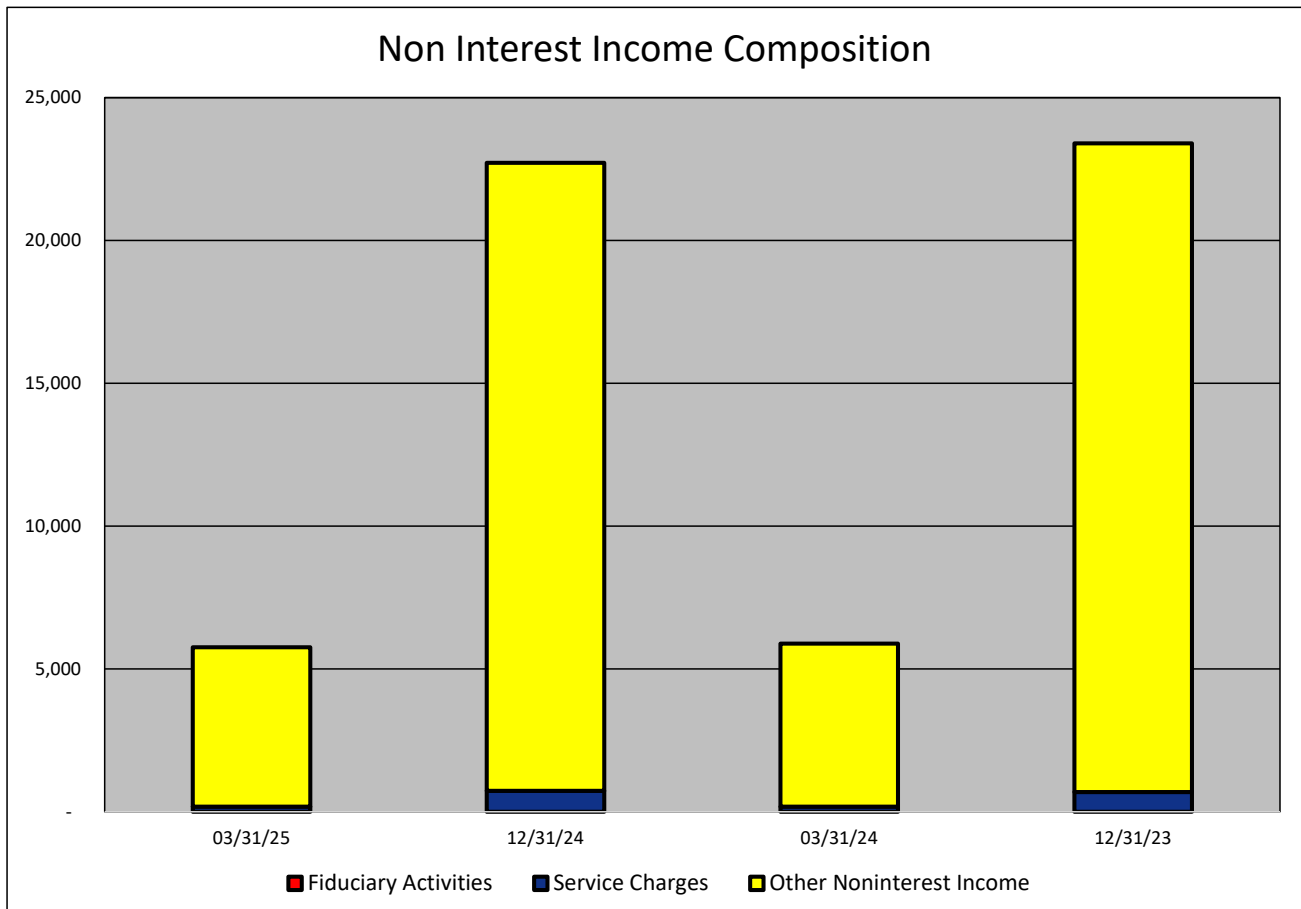


NONINTEREST INCOME COMPOSITION- Citizens First Bank
(Dollars in Thousands)

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	183	737	177	689	6	3.39
Other Noninterest Income	5,580	21,980	5,713	22,710	(133)	(2.33)
Total Nonint. Income	5,763	22,717	5,890	23,399	(127)	(2.16)

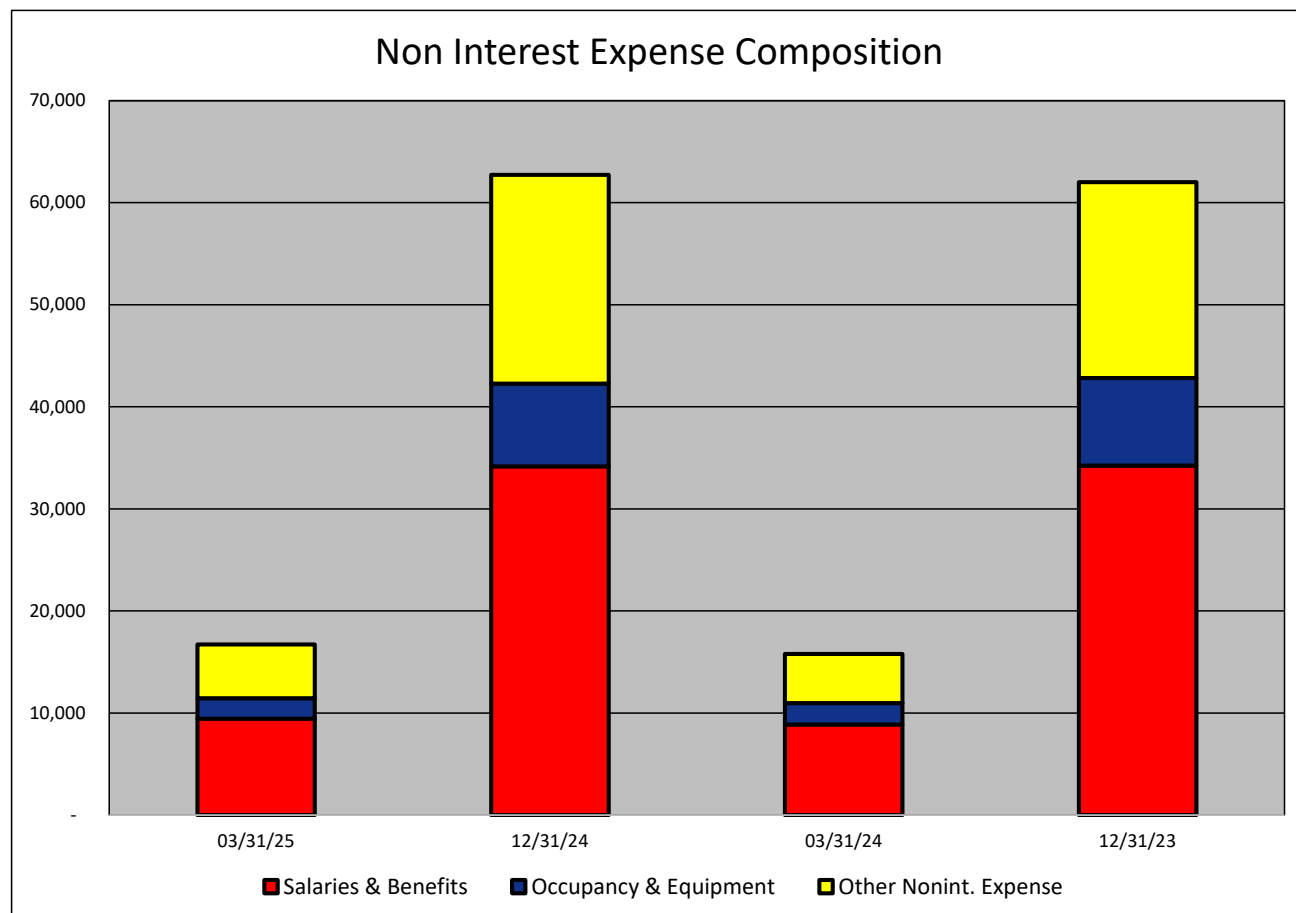


NONINTEREST EXPENSE COMPOSITION- Citizens First Bank
(Dollars in Thousands)

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	9,452	34,165	8,881	34,246	571	6.43
Occupancy & Equipment	1,999	8,107	2,090	8,588	(91)	(4.35)
Other Nonint. Expense	5,262	20,450	4,821	19,178	441	9.15
Total Nonint. Expense	16,713	62,722	15,792	62,012	921	5.83



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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