

First Bank

Clewiston, FL

Established

1/1/1922

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

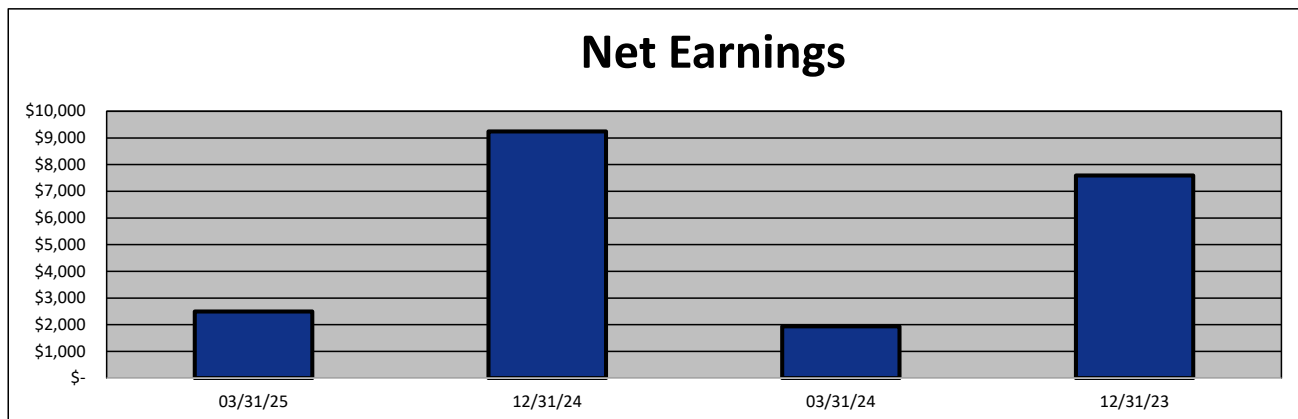
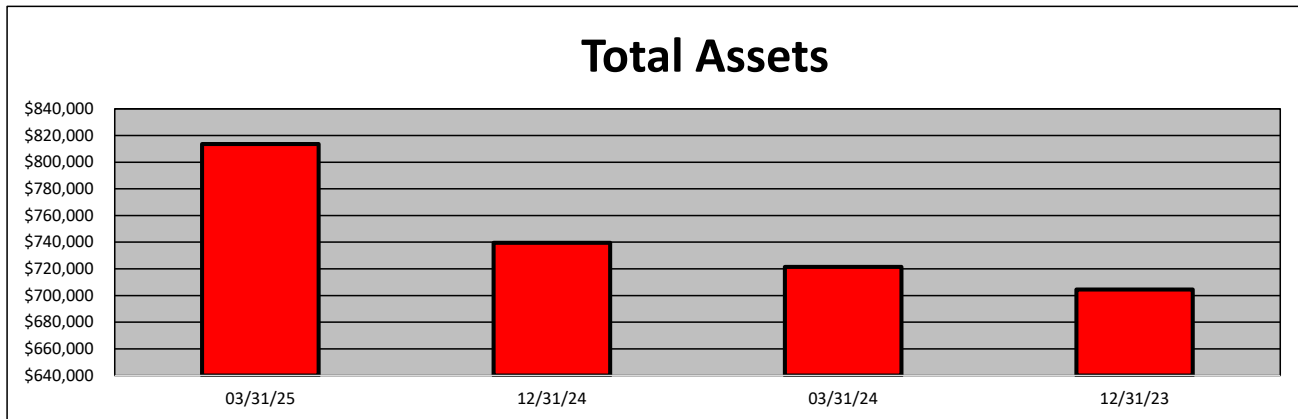
EXECUTIVE SUMMARY - First Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.37	8.80	8.18	8.22	11.26	8.47
Leverage Ratio	9.20	9.46	9.09	8.98	17.35	9.90
Tier 1 Cap/Risk Based Assets	14.70	14.53	14.44	14.12	18.59	11.29
Risk Based Ratio	15.96	15.78	15.70	15.38	19.41	12.09
Common Equity Tier 1 Capital Ratio	14.70	14.53	14.44	14.12	18.53	11.29
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	60.37	66.49	65.20	65.24	73.43	64.44
Loans/Assets	54.90	60.24	59.40	59.48	62.13	57.68
Securities/Assets	23.47	24.36	26.41	27.39	18.87	25.83
PROFITABILITY:						
Return on Avg Assets	1.29	1.26	1.08	1.06	0.20	1.17
Return on Avg Equity	15.00	14.94	13.27	14.41	10.12	16.50
Nonint Income/Avg Assets	0.58	0.66	0.87	0.95	0.78	0.83
Net Overhead Ratio	1.88	1.79	1.65	1.49	2.92	1.78
Efficiency Ratio	57.77	58.47	62.96	61.44	93.91	61.53
Assets (per million) per Employee	7.67	6.98	7.01	6.91	10.55	9.45
ASSET QUALITY:						
Allowance/Loans	1.73	1.70	1.64	1.66	1.27	1.48
Nonperforming Loans/Total Loans	0.00	0.00	0.13	0.10	0.52	0.45
Nonperforming Assets/Total Assets	0.00	0.00	0.07	0.06	0.36	0.28
Adjusted Texas Ratio	0.00	0.00	0.51	0.33	3.38	3.70
YIELDS & COSTS:						
Yield on earning assets	4.99	4.87	4.66	4.32	5.40	5.12
Cost of funds	1.83	1.91	2.20	1.89	2.84	2.46
Net interest margin	3.86	3.72	3.30	3.18	3.13	3.70
Avg Earning Assets/Avg Assets	94.59	94.30	94.27	94.57	95.62	94.82

SELECTED FINANCIAL DATA - First Bank
(Dollars in Thousands)

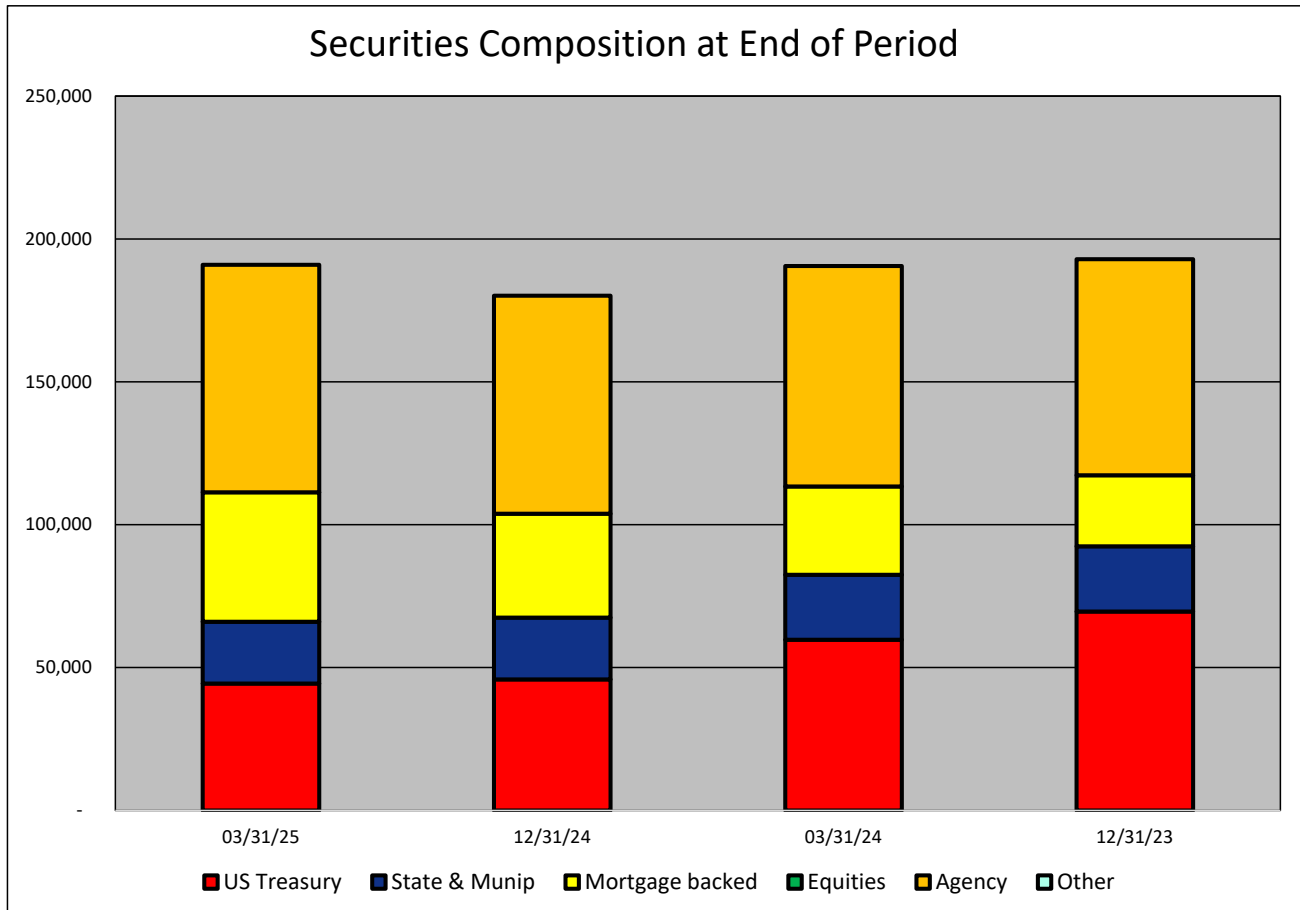
As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	813,519	739,517	721,527	704,456	91,992	12.75
Cash and Equivalents	149,937	86,527	75,616	66,172	74,321	98.29
Securities	190,929	180,142	190,552	192,926	377	0.20
Loans, net	446,647	445,473	428,567	419,040	18,080	4.22
Deposit Accounts	739,904	669,963	657,289	642,293	82,615	12.57
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	68,096	65,093	59,017	57,926	9,079	15.38

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,497	9,241	1,940	7,594	557	28.71
Interest Income	9,105	33,790	7,922	29,264	1,183	14.93
Interest Expense	2,053	8,000	2,302	7,721	(249)	(10.82)
Net Interest Income	7,052	25,790	5,620	21,543	1,432	25.48
Prov for Credit Losses	150	525	105	420	45	42.86
Noninterest income	1,115	4,872	1,571	6,813	(456)	(29.03)
Gain on Sale of Securities	-	-	-	(483)	-	NA
Noninterest Expense	4,745	18,036	4,553	17,512	192	4.22
Net Operating Income	3,272	12,101	2,533	10,424	739	29.17
Income Taxes	775	2,860	593	2,347	182	30.69



SECURITIES COMPOSITION - 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
SECURITIES CATEGORY:						
US Treasury	44,404	45,863	59,788	69,660	(15,384)	(25.73)
State & Munip	21,673	21,613	22,656	22,757	(983)	(4.34)
Mortgage backed	45,260	36,352	30,927	24,920	14,333	46.34
Equities	-	-	-	-	-	NA
Agency	79,592	76,314	77,181	75,589	2,411	3.12
Other	-	-	-	-	-	NA
Total Securities	190,929	180,142	190,552	192,926	377	0.20

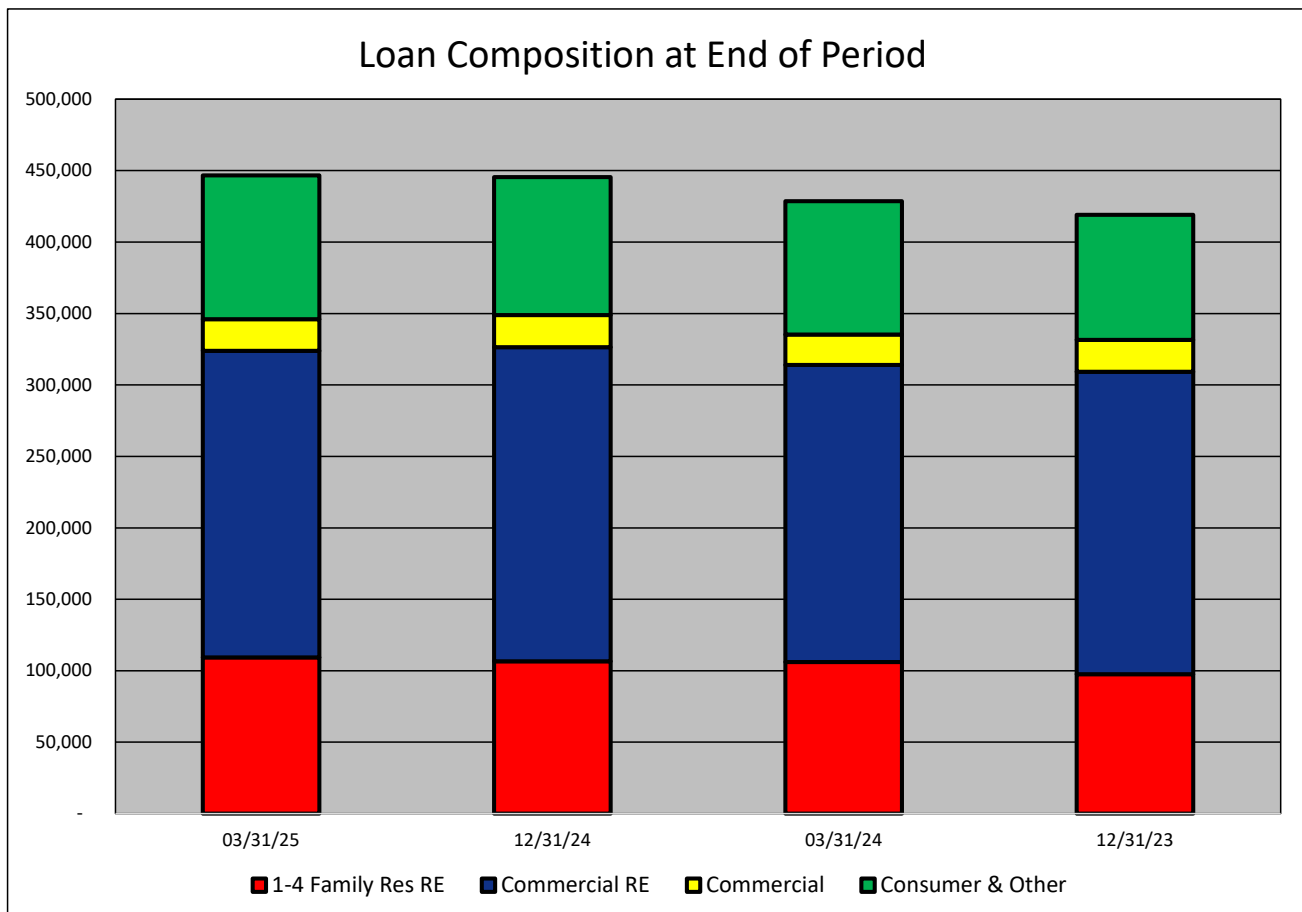


LOAN PORTFOLIO COMPOSITION - First Bank
(Dollars in Thousands)

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	109,323	106,556	106,124	97,514	3,199	3.01
Commercial RE	214,587	219,923	207,931	211,810	6,656	3.20
Commercial	22,102	22,453	21,234	22,218	868	4.09
Consumer & Other	100,635	96,541	93,278	87,498	7,357	7.89
Loans, Net	446,647	445,473	428,567	419,040	18,080	4.22



LOAN PORTFOLIO QUALITY - 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	7,577	6,946	6,946	7,010	631	9.08
Total Recoveries	-	161	-	36	-	NA
Total Charge-offs	-	54	20	4	(20)	(100.00)
Provision Expense	150	525	105	420	45	42.86
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(516)	-	NA
Ending Balance	7,727	7,577	7,030	6,946	697	9.91

NON-PERFORMING ASSETS:

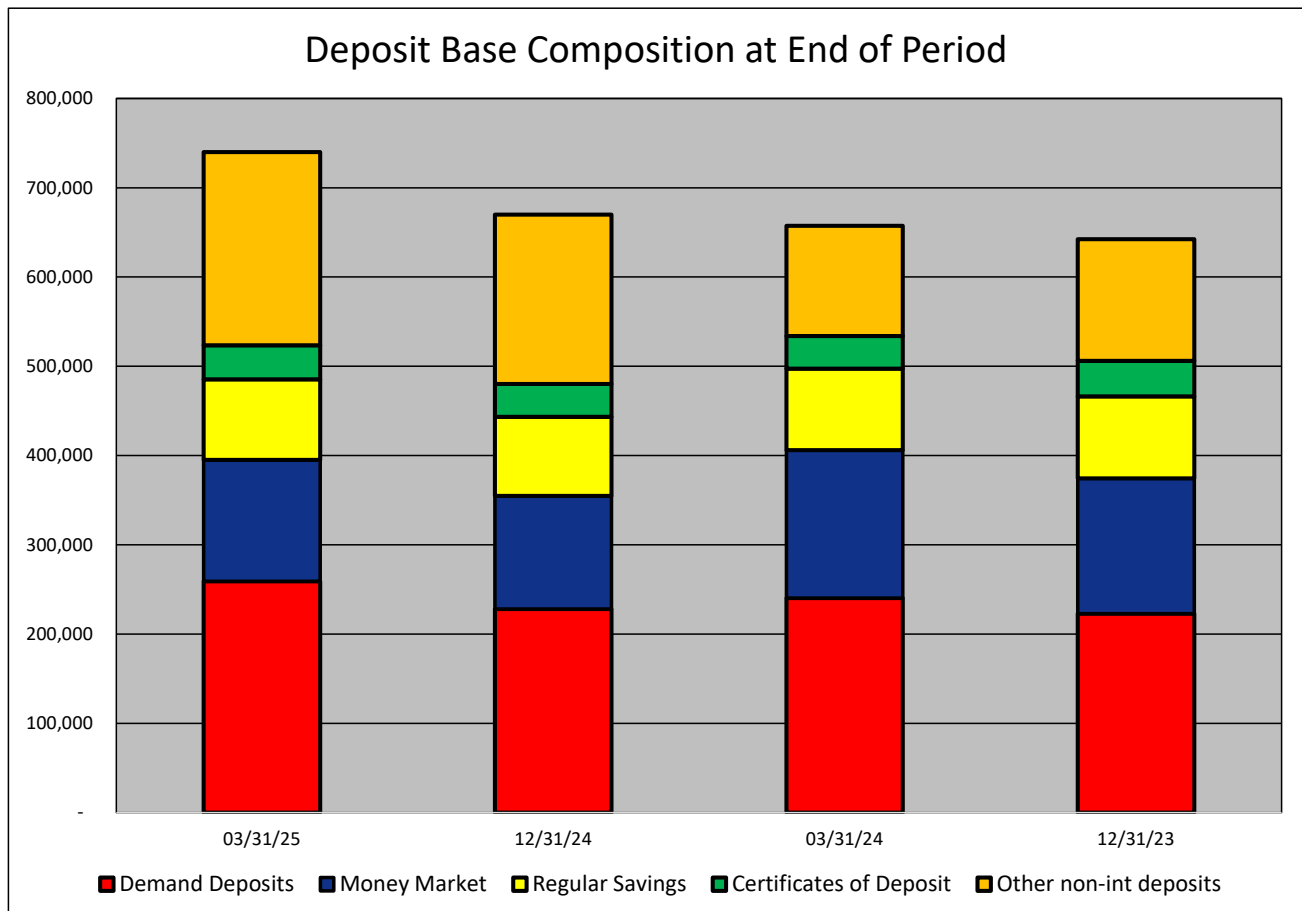
Total-90+ Days Past Due	-	-	200	210	(200)	(100.00)
Total-Nonaccrual	-	-	340	201	(340)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	540	411	(540)	(100.00)

DEPOSIT BASE COMPOSITION - 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	259,181	228,024	240,354	222,991	18,827	7.83
Money Market	135,983	126,761	165,769	151,469	(29,786)	(17.97)
Regular Savings	90,244	88,569	91,242	91,824	(998)	(1.09)
Certificates of Deposit	38,204	36,782	36,379	39,707	1,825	5.02
Other non-int deposits	216,292	189,827	123,545	136,302	92,747	75.07
Total Deposits	739,904	669,963	657,289	642,293	82,615	12.57

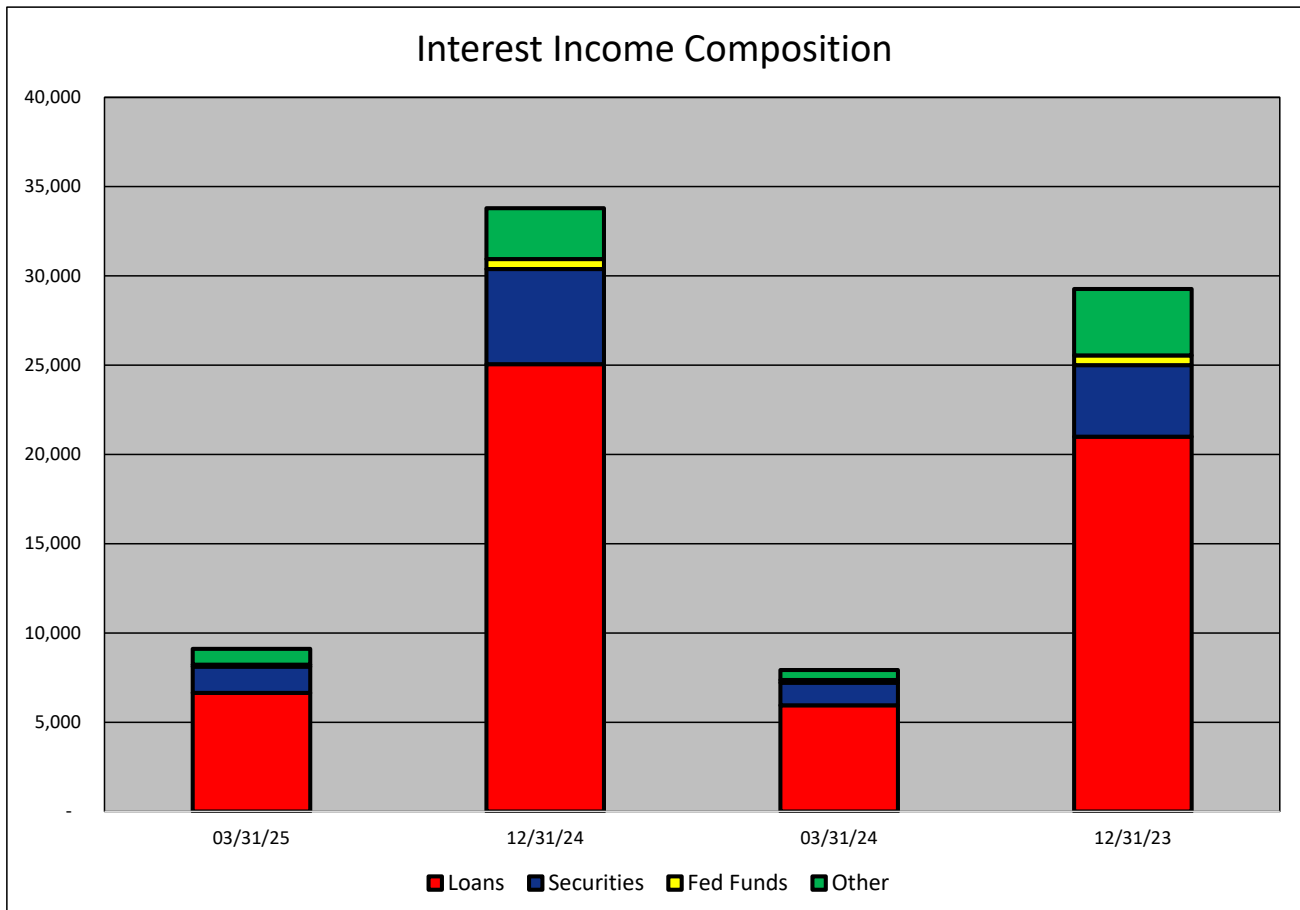


INTEREST INCOME COMPOSITION- First Bank
(Dollars in Thousands)

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	6,642	25,062	5,951	20,998	691	11.61
Securities	1,468	5,321	1,264	4,001	204	16.14
Fed Funds	117	563	148	541	(31)	(20.95)
Other	878	2,844	559	3,724	319	57.07
Total Int Income	9,105	33,790	7,922	29,264	1,183	14.93

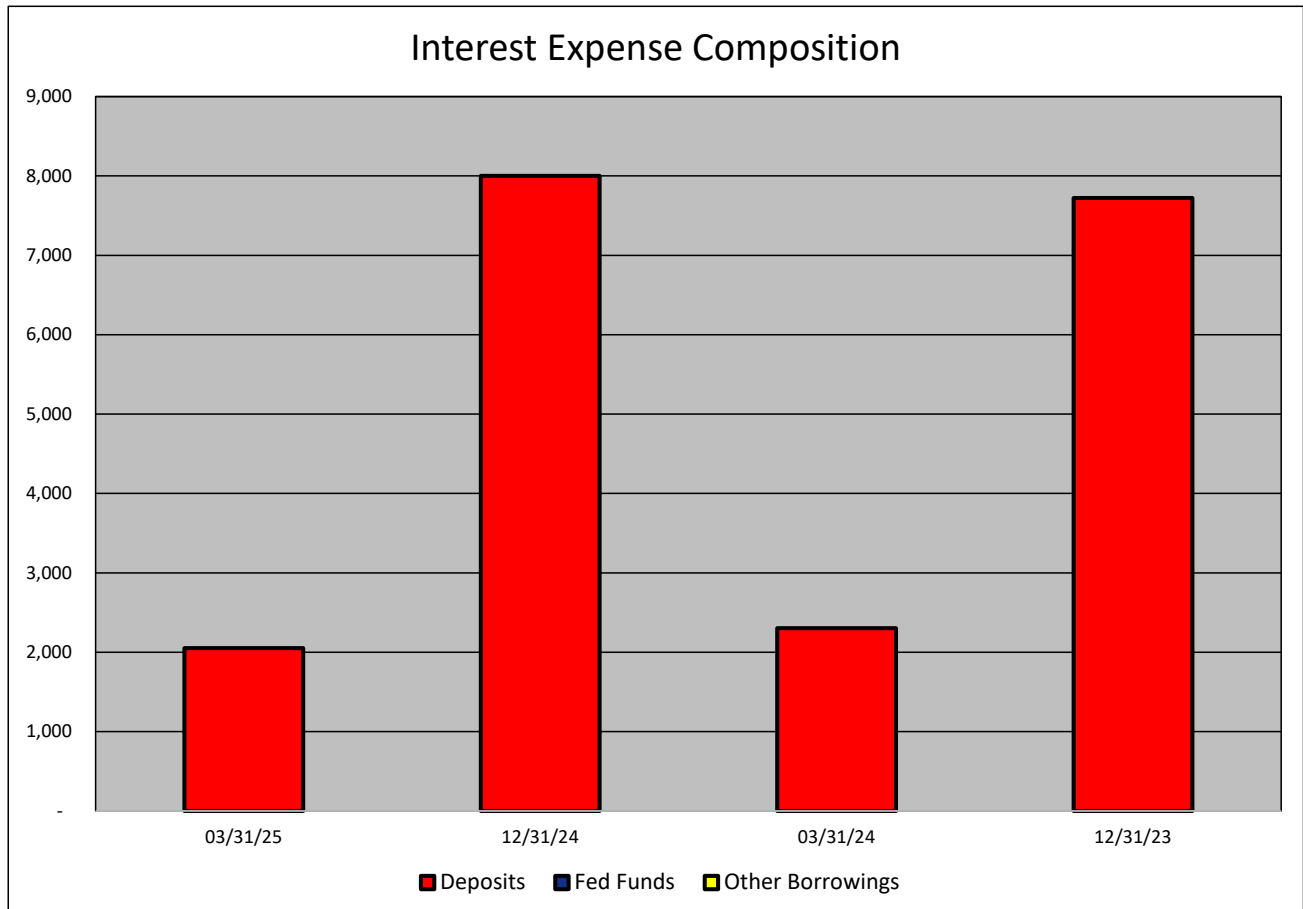


INTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

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	2,053	8,000	2,302	7,721	(249)	(10.82)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	2,053	8,000	2,302	7,721	(249)	(10.82)

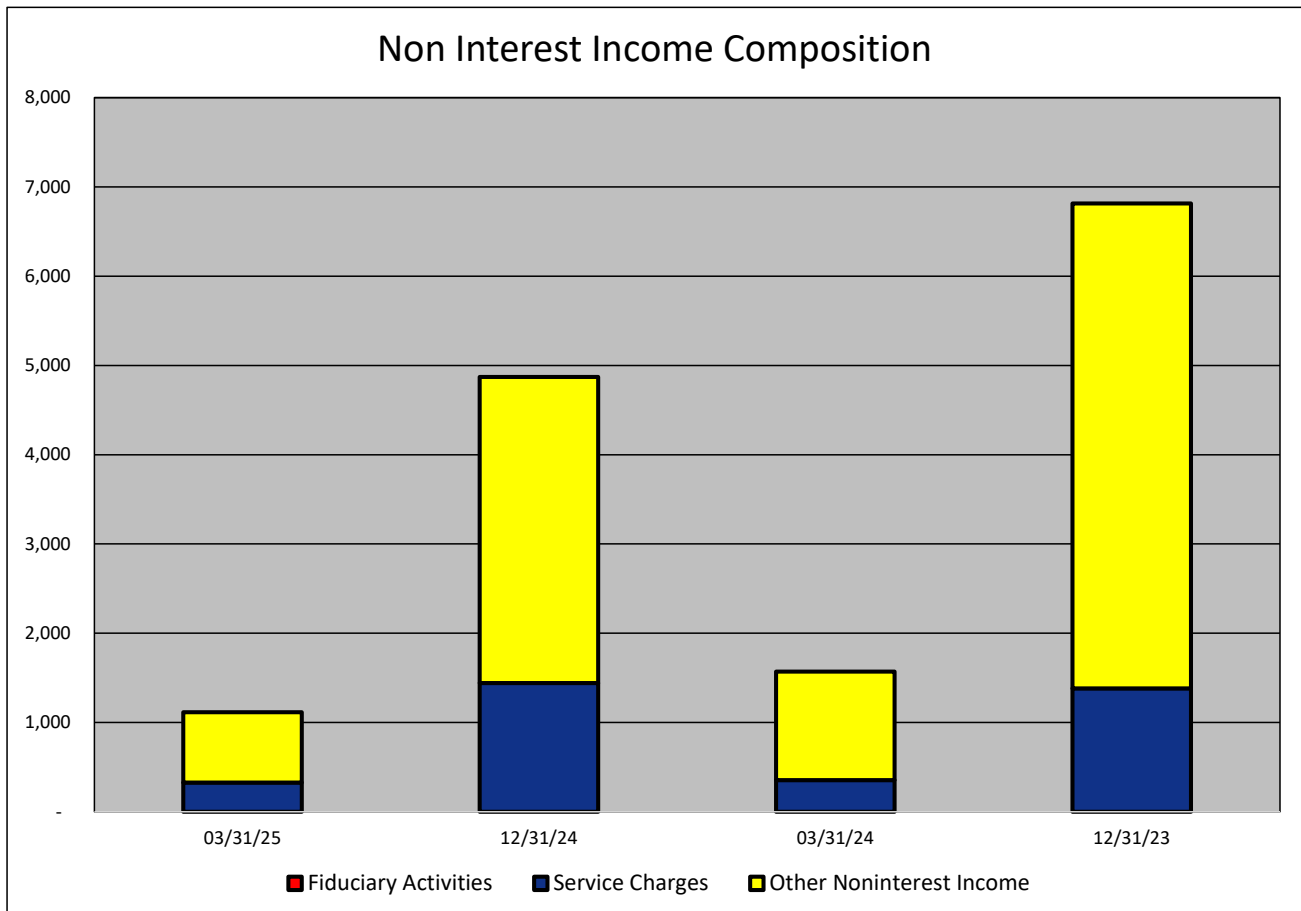


NONINTEREST INCOME COMPOSITION- First Bank
(Dollars in Thousands)

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	327	1,441	355	1,383	(28)	(7.89)
Other Noninterest Income	788	3,431	1,216	5,430	(428)	(35.20)
Total Nonint. Income	1,115	4,872	1,571	6,813	(456)	(29.03)

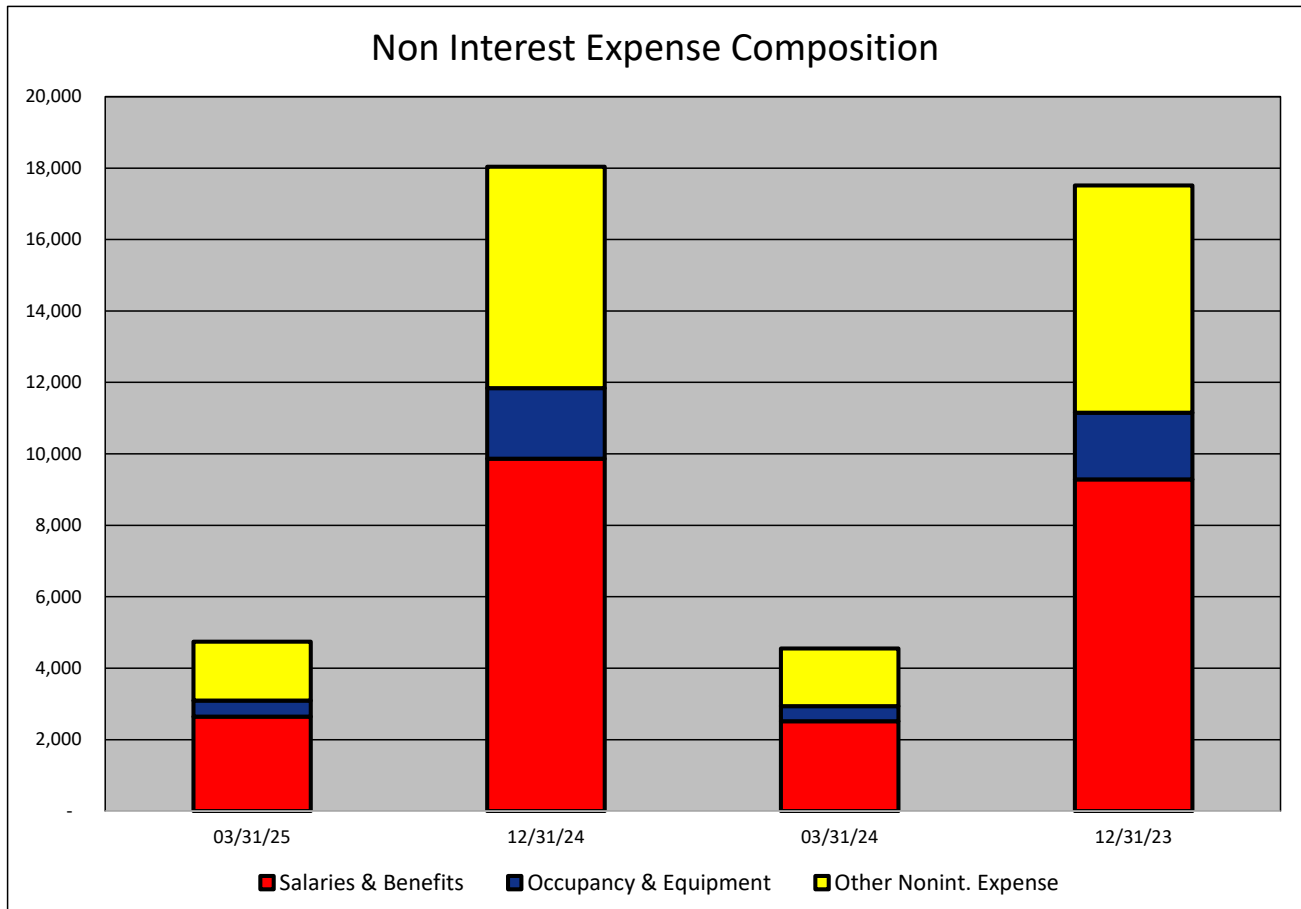


NONINTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

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	2,642	9,867	2,513	9,288	129	5.13
Occupancy & Equipment	450	1,972	425	1,861	25	5.88
Other Nonint. Expense	1,653	6,197	1,615	6,363	38	2.35
Total Nonint. Expense	4,745	18,036	4,553	17,512	192	4.22



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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