

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 six months June 30, 2025

Institution name	Total Assets (\$000's)
Southstate Bank, National Association	65,865,505
Citizens First Bank	4,093,971
Crews Bank & Trust	2,268,996
Cogent Bank	2,257,949
One Florida Bank	1,930,073
Citizens Bank And Trust	1,393,816
Bank Of Central Florida	1,209,502
Mainstreet Community Bank Of Florida	885,289
United Southern Bank	848,555
Axiom Bank, National Association	828,635
First Bank	799,902
Winter Park National Bank	794,955
Heartland National Bank	784,649
Sunrise Bank	596,332
The First National Bank Of Mount Dora	373,180
First Colony Bank Of Florida	301,155
Surety Bank	212,513
Commerce Bank & Trust	168,736
First National Bank Of Wauchula	85,353

Institution name	Return on Avg Assets (%)
Surety Bank	2.31
First National Bank Of Wauchula	1.91
First Colony Bank Of Florida	1.89
Winter Park National Bank	1.78
Crews Bank & Trust	1.66
Cogent Bank	1.63
Heartland National Bank	1.51
First Bank	1.40
Bank Of Central Florida	1.31
Sunrise Bank	1.18
One Florida Bank	1.16
Citizens First Bank	1.10
United Southern Bank	1.07
Southstate Bank, National Association	1.04
Citizens Bank And Trust	0.94
Commerce Bank & Trust	0.82
The First National Bank Of Mount Dora	0.64
Mainstreet Community Bank Of Florida	0.61
Axiom Bank, National Association	(0.18)

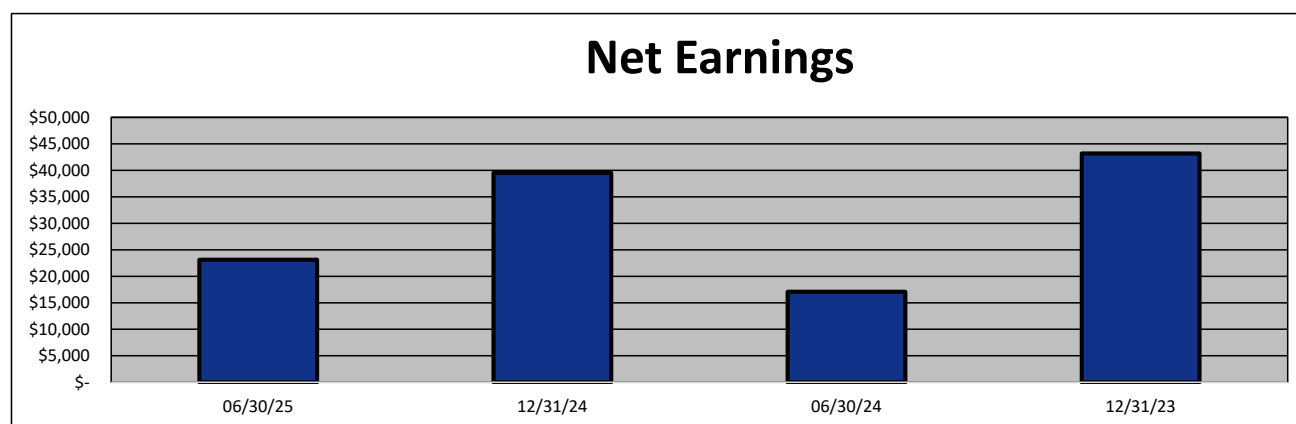
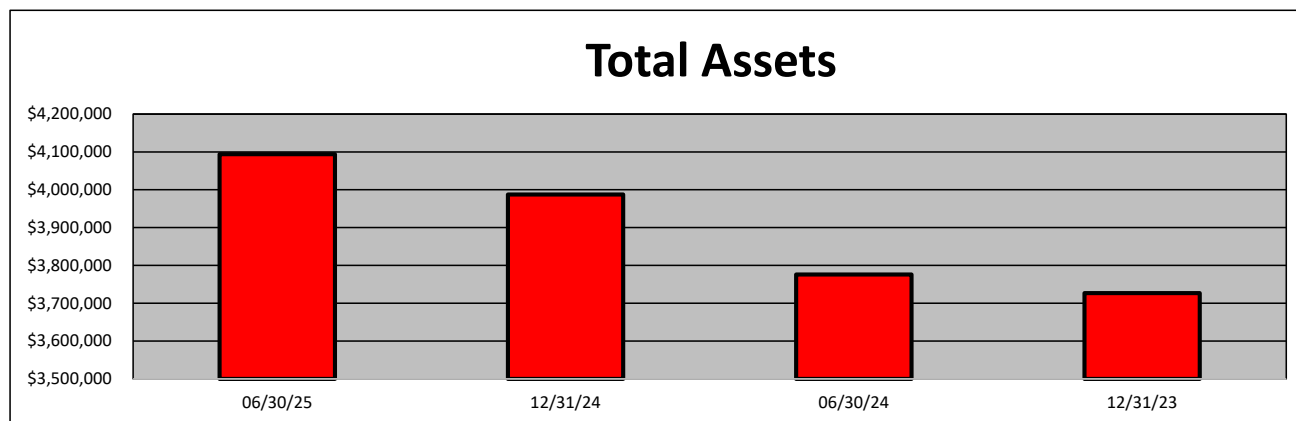
EXECUTIVE SUMMARY - Citizens First Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.33	10.20	10.02	10.11	10.68	8.71
Leverage Ratio	12.83	12.50	12.78	12.16	11.86	10.01
Tier 1 Cap/Risk Based Assets	19.88	19.32	18.78	18.44	14.47	11.23
Risk Based Ratio	20.82	20.26	19.71	19.35	15.30	12.02
Common Equity Tier 1 Capital Ratio	19.88	19.32	18.78	18.44	14.41	11.23
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	39.05	38.75	39.14	39.40	74.73	67.47
Loans/Assets	32.95	32.54	33.89	33.18	62.90	60.07
Securities/Assets	61.43	61.24	60.24	59.85	18.95	24.74
PROFITABILITY:						
Return on Avg Assets	1.10	1.00	0.88	1.11	0.71	1.25
Return on Avg Equity	10.60	10.03	9.09	13.49	10.92	16.62
Nonint Income/Avg Assets	0.56	0.57	0.62	0.60	0.80	0.79
Net Overhead Ratio	1.10	1.01	1.01	0.99	2.35	1.78
Efficiency Ratio	51.90	51.12	52.90	49.97	74.52	60.38
Assets (per million) per Employee	10.16	10.20	9.63	9.68	10.31	9.49
ASSET QUALITY:						
Allowance/Loans	1.73	1.78	1.67	1.66	1.29	1.42
Nonperforming Loans/Total Loans	0.13	0.18	0.16	0.11	0.48	0.46
Nonperforming Assets/Total Assets	0.04	0.06	0.05	0.04	0.33	0.30
Adjusted Texas Ratio	0.37	0.53	0.47	0.31	3.15	3.70
YIELDS & COSTS:						
Yield on earning assets	4.14	4.19	4.13	3.71	5.48	5.21
Cost of funds	1.73	1.92	1.92	1.37	2.84	2.50
Net interest margin	2.63	2.51	2.45	2.55	3.20	3.80
Avg Earning Assets/Avg Assets	97.58	97.50	97.46	97.46	95.80	95.18

SELECTED FINANCIAL DATA - Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,093,971	3,987,481	3,775,894	3,726,803	318,077	8.42
Cash and Equivalents	110,786	122,862	96,346	136,387	14,440	14.99
Securities	2,515,045	2,442,018	2,274,753	2,230,630	240,292	10.56
Loans, net	1,349,032	1,297,601	1,279,595	1,236,432	69,437	5.43
Deposit Accounts	3,454,398	3,348,905	3,269,418	3,138,326	184,980	5.66
Fed Funds & Repos	143,173	200,827	92,459	178,626	50,714	54.85
Total Equity	463,649	406,648	378,300	376,608	85,349	22.56

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	23,136	39,540	17,085	43,179	6,051	35.42
Interest Income	84,822	161,932	78,161	140,394	6,661	8.52
Interest Expense	30,901	64,916	31,831	43,958	(930)	(2.92)
Net Interest Income	53,921	97,016	46,330	96,436	7,591	16.38
Credit Loss Expense	150	2,565	825	800	(675)	(81.82)
Noninterest income	11,710	22,717	11,948	23,399	(238)	(1.99)
Gain on Sale of Securities	59	(3,056)	(3,056)	(2,664)	3,115	(101.93)
Noninterest Expense	34,792	62,722	31,644	62,012	3,148	9.95
Net Operating Income	30,689	54,446	25,809	57,023	4,880	18.91
Income Taxes	7,612	12,615	5,368	9,980	2,244	41.80

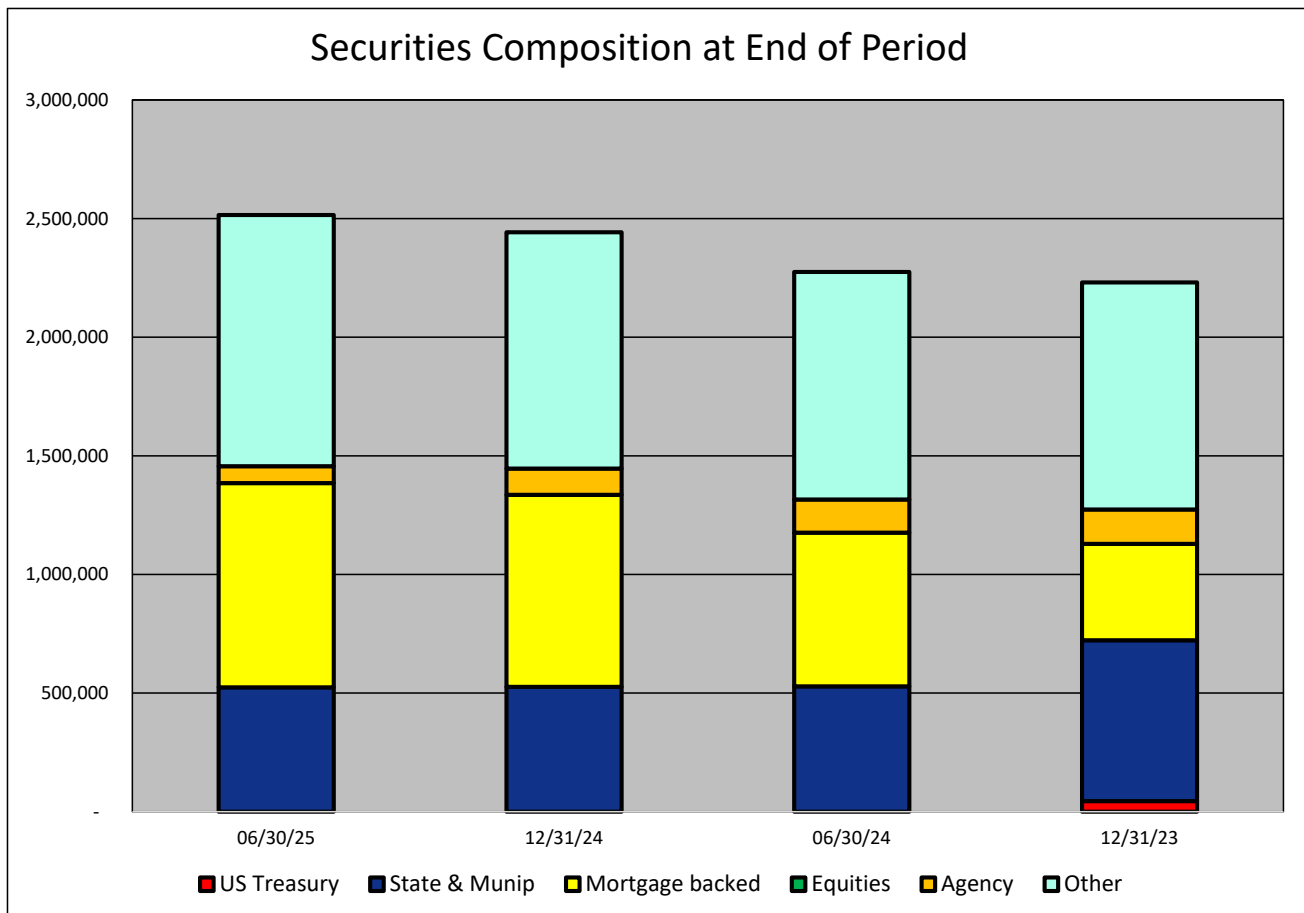


SECURITIES COMPOSITION - Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	44,663	-	NA
State & Munip	524,238	526,376	528,559	678,080	(4,321)	(0.82)
Mortgage backed	860,838	809,072	647,393	405,878	213,445	32.97
Equities	-	-	-	-	-	NA
Agency	70,835	111,012	139,999	145,106	(69,164)	(49.40)
Other	1,059,134	995,558	958,802	956,903	100,332	10.46
Total Securities	2,515,045	2,442,018	2,274,753	2,230,630	240,292	10.56

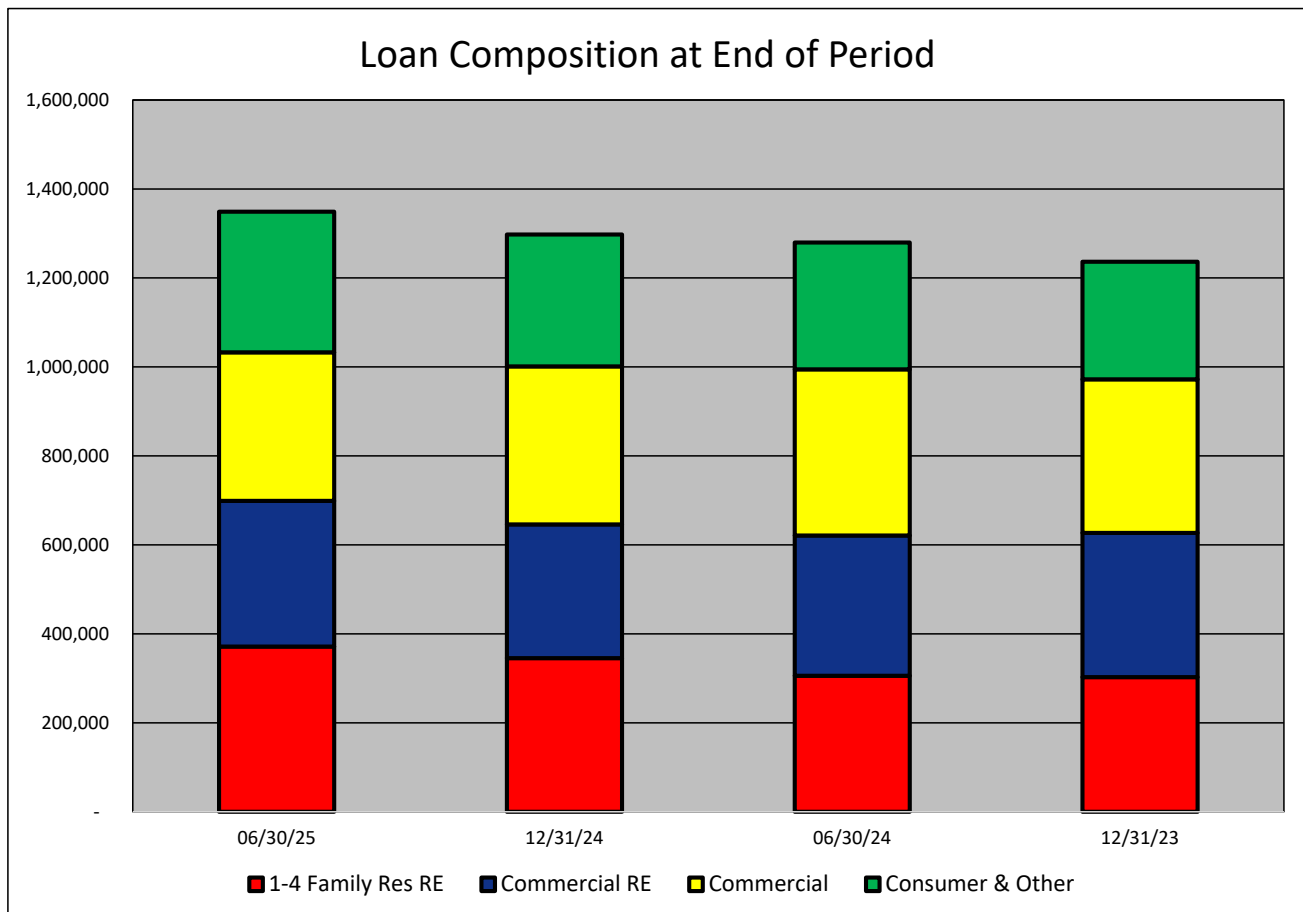


LOAN PORTFOLIO COMPOSITION - Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	371,367	345,491	305,743	302,720	65,624	21.46
Commercial RE	327,417	300,603	315,329	324,178	12,088	3.83
Commercial	333,863	355,195	373,527	345,119	(39,664)	(10.62)
Consumer & Other	316,385	296,312	284,996	264,415	31,389	11.01
Loans, Net	1,349,032	1,297,601	1,279,595	1,236,432	69,437	5.43



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

As of:	06/30/25	12/31/24	06/30/24	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	21	50	23	43	(2)	(8.70)
Total Charge-offs	43	-	-	3	43	NA
Credit Loss Expense	150	2,565	825	800	(675)	(81.82)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(2,000)	-	NA
Ending Balance	23,276	23,148	21,381	20,533	1,895	8.86

NON-PERFORMING ASSETS:

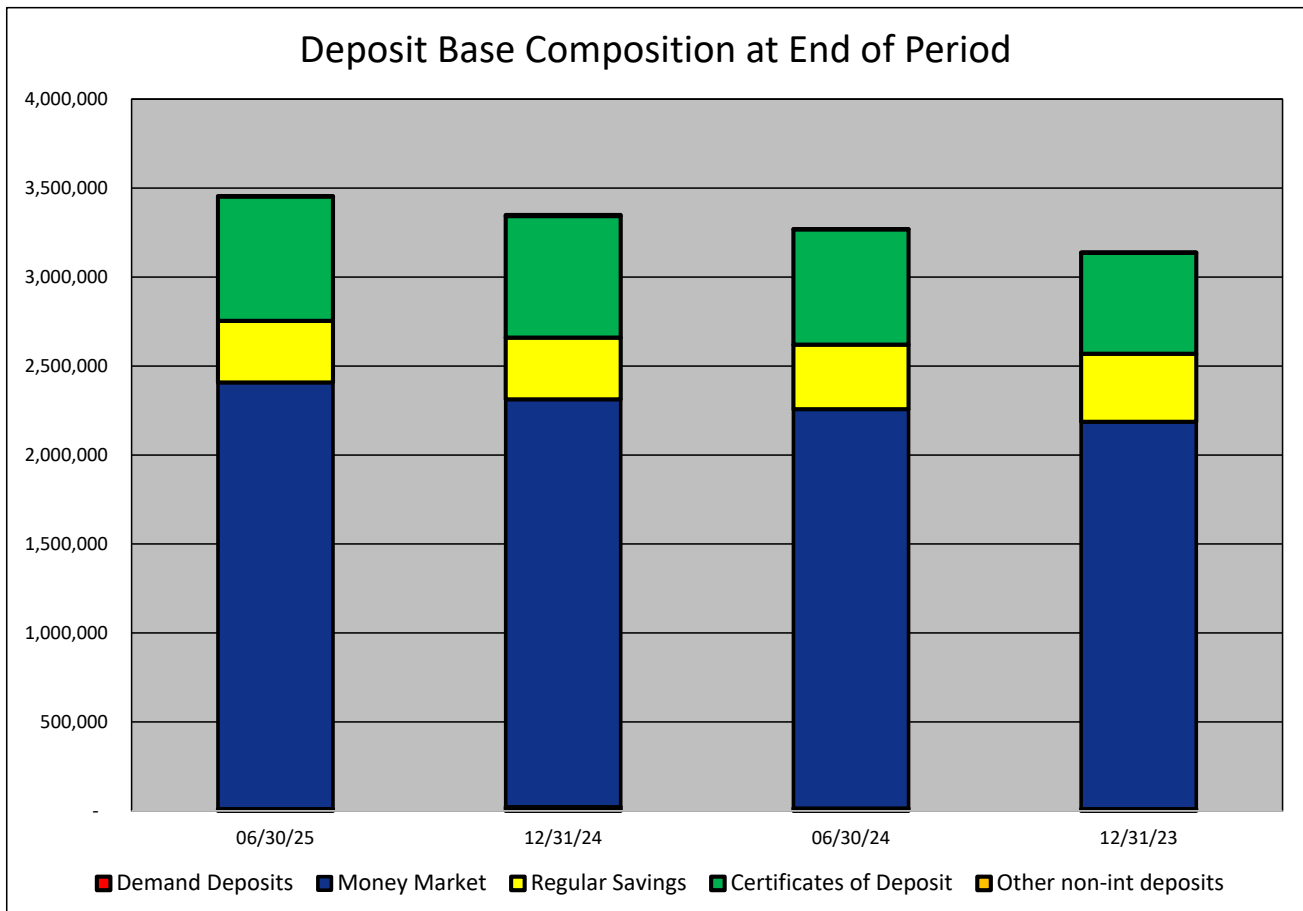
Total-90+ Days Past Due	-	122	-	-	-	NA
Total-Nonaccrual	1,821	2,165	2,011	1,396	(190)	(9.45)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,821	2,287	2,011	1,396	(190)	(9.45)

DEPOSIT BASE COMPOSITION - Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	11,979	22,936	15,017	11,614	(3,038)	(20.23)
Money Market	2,396,011	2,290,182	2,242,187	2,175,251	153,824	6.86
Regular Savings	345,825	346,845	363,377	382,411	(17,552)	(4.83)
Certificates of Deposit	699,946	682,648	648,212	566,518	51,734	7.98
Other non-int deposits	637	6,294	625	2,532	12	1.92
Total Deposits	3,454,398	3,348,905	3,269,418	3,138,326	184,980	5.66

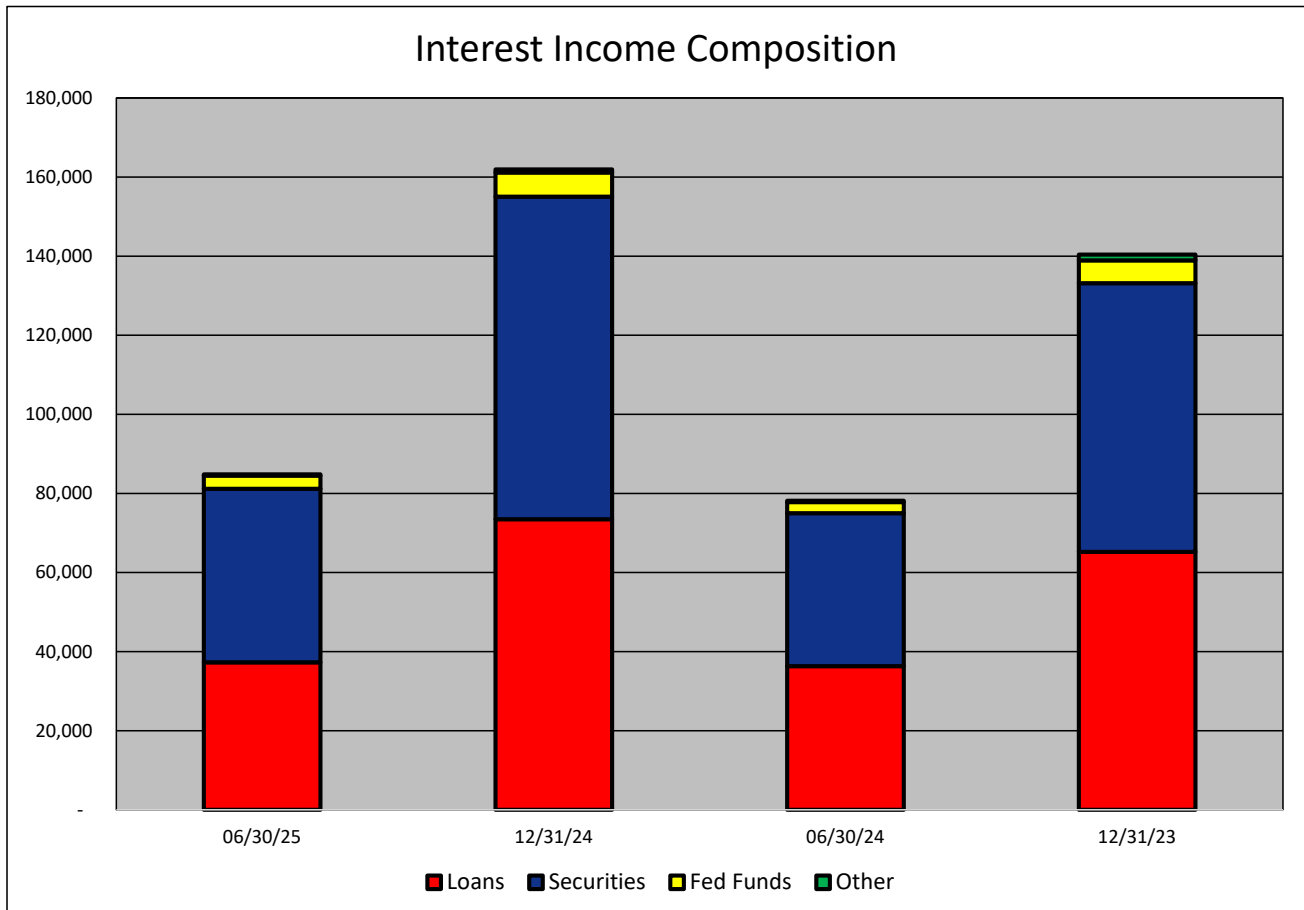


INTEREST INCOME COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	37,300	73,463	36,333	65,221	967	2.66
Securities	43,870	81,565	38,668	67,953	5,202	13.45
Fed Funds	3,343	6,107	2,809	5,738	534	19.01
Other	309	797	351	1,482	(42)	(11.97)
Total Int Income	84,822	161,932	78,161	140,394	6,661	8.52

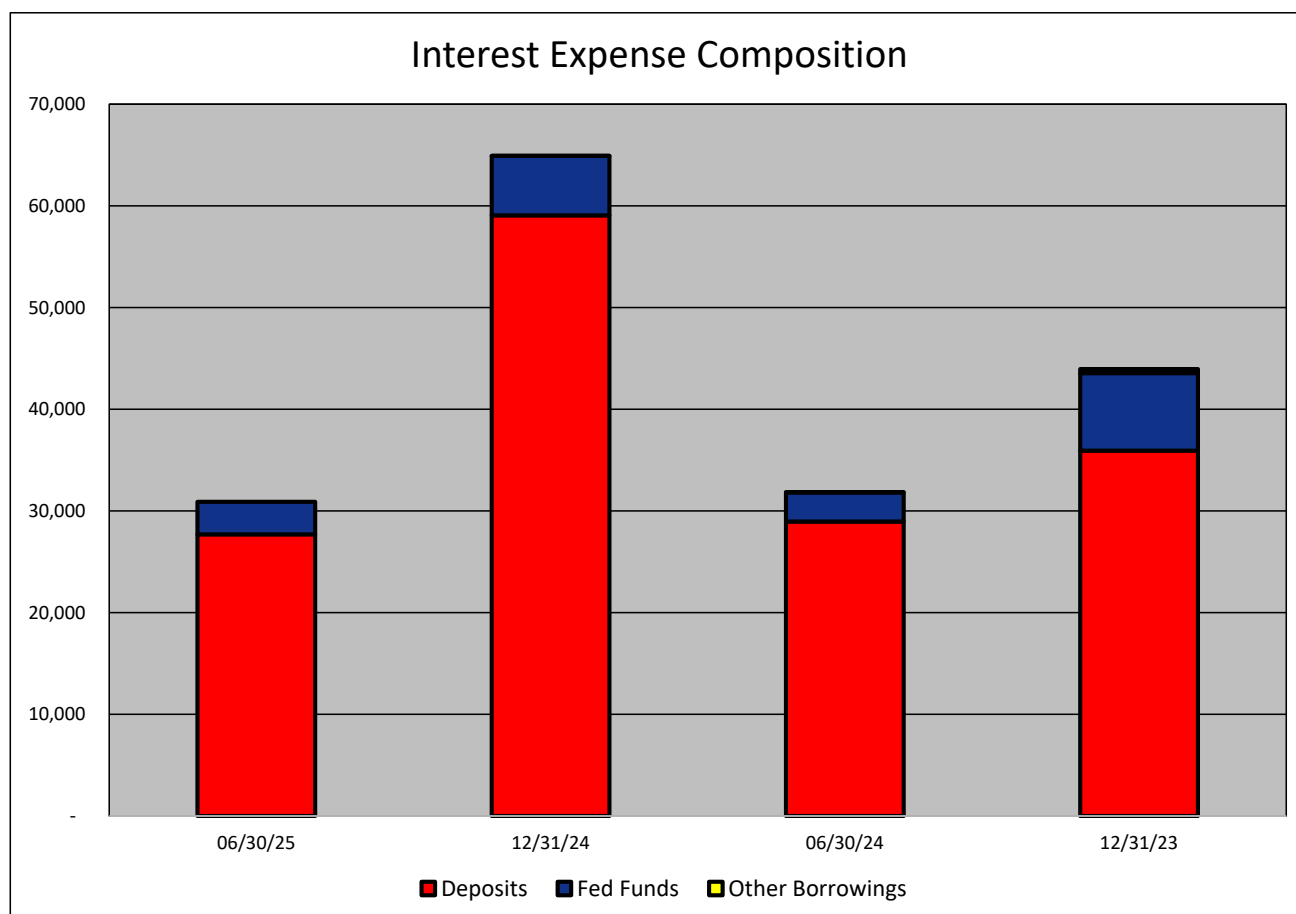


INTEREST EXPENSE COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	27,695	59,075	28,954	35,932	(1,259)	(4.35)
Fed Funds	3,206	5,838	2,874	7,624	332	11.55
Other Borrowings	-	3	3	402	(3)	(100.00)
Total Int Expense	30,901	64,916	31,831	43,958	(930)	(2.92)

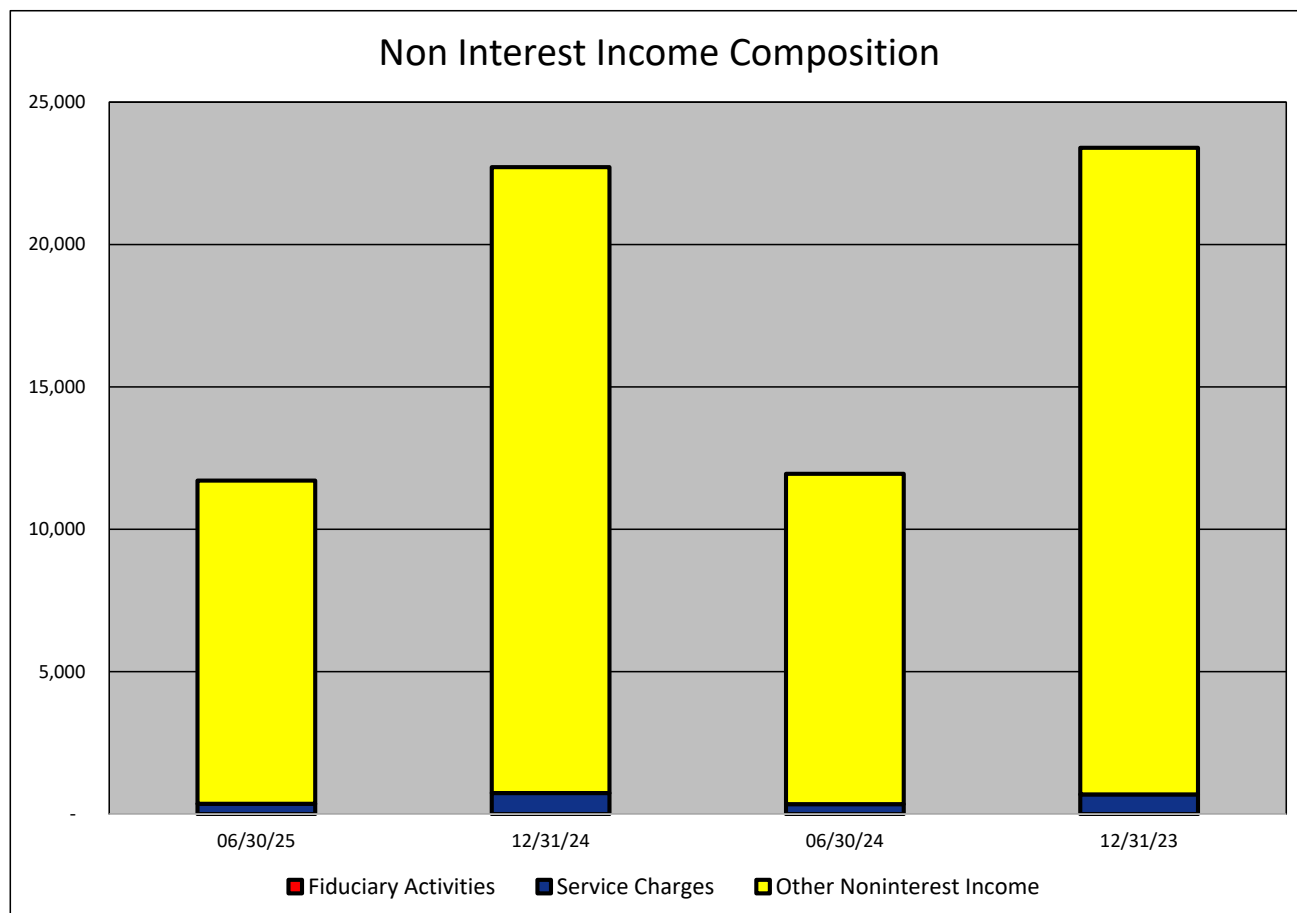


NONINTEREST INCOME COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	362	737	350	689	12	3.43
Other Noninterest Income	11,348	21,980	11,598	22,710	(250)	(2.16)
Total Nonint. Income	11,710	22,717	11,948	23,399	(238)	(1.99)

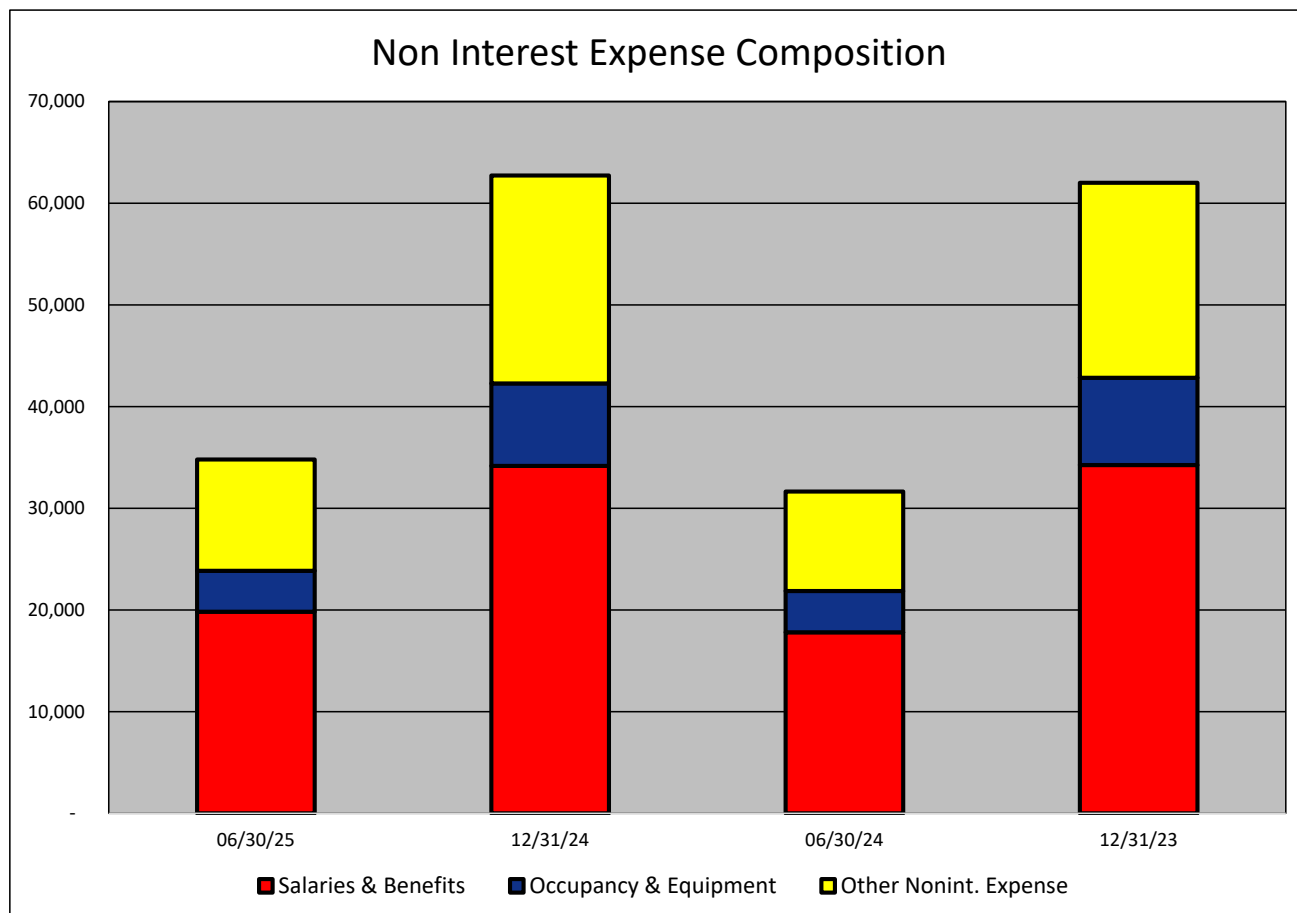


NONINTEREST EXPENSE COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	19,827	34,165	17,804	34,246	2,023	11.36
Occupancy & Equipment	4,019	8,107	4,056	8,588	(37)	(0.91)
Other Nonint. Expense	10,946	20,450	9,784	19,178	1,162	11.88
Total Nonint. Expense	34,792	62,722	31,644	62,012	3,148	9.95



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	65,865,505	45,481,202	44.82
Cogent Bank	2,257,949	1,931,272	16.92
Sunrise Bank	596,332	529,750	12.57
Bank Of Central Florida	1,209,502	1,086,814	11.29
Heartland National Bank	784,649	713,354	9.99
First Bank	799,902	728,056	9.87
Mainstreet Community Bank Of Florida	885,289	807,304	9.66
Citizens First Bank	4,093,971	3,775,894	8.42
One Florida Bank	1,930,073	1,792,476	7.68
Crews Bank & Trust	2,268,996	2,160,584	5.02
Citizens Bank And Trust	1,393,816	1,338,732	4.11
Surety Bank	212,513	205,983	3.17
The First National Bank Of Mount Dora	373,180	363,329	2.71
Winter Park National Bank	794,955	793,742	0.15
United Southern Bank	848,555	865,954	(2.01)
Commerce Bank & Trust	168,736	173,127	(2.54)
Axiom Bank, National Association	828,635	852,029	(2.75)
First Colony Bank Of Florida	301,155	310,087	(2.88)
First National Bank Of Wauchula	85,353	90,555	(5.74)

Select Peer Average	4,510,477	3,368,434	6.87
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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	47,586,232	33,334,571	42.75
One Florida Bank	1,567,932	1,317,792	18.98
The First National Bank Of Mount Dora	137,632	118,655	15.99
Cogent Bank	1,749,691	1,549,885	12.89
Citizens Bank And Trust	836,765	750,277	11.53
Surety Bank	85,494	77,326	10.56
First Bank	475,696	430,860	10.41
Mainstreet Community Bank Of Florida	614,648	557,175	10.32
Sunrise Bank	468,936	430,153	9.02
United Southern Bank	424,739	390,858	8.67
First Colony Bank Of Florida	205,376	191,168	7.43
Crews Bank & Trust	1,254,255	1,187,289	5.64
Citizens First Bank	1,349,032	1,279,595	5.43
Bank Of Central Florida	778,524	757,763	2.74
Commerce Bank & Trust	127,362	124,207	2.54
Heartland National Bank	156,312	155,345	0.62
Winter Park National Bank	456,732	454,470	0.50
First National Bank Of Wauchula	64,332	67,397	(4.55)
Axiom Bank, National Association	552,396	589,600	(6.31)

Select Peer Average	3,099,583	2,303,389	8.69
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the six months June 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	9.09	13.37	25.41	26.48	25.41
Citizens First Bank	11.33	12.83	19.88	20.82	19.88
First National Bank Of Wauchula	10.61	11.68	0.00	0.00	0.00
The First National Bank Of Mount Dora	8.78	11.65	15.55	16.40	15.55
Axiom Bank, National Association	11.06	10.99	14.64	15.89	14.64
Crews Bank & Trust	10.49	10.49	0.00	0.00	0.00
Commerce Bank & Trust	7.29	10.26	12.94	14.19	12.94
United Southern Bank	6.00	10.21	0.00	0.00	0.00
Southstate Bank, National Association	14.25	10.16	12.38	13.57	12.38
Heartland National Bank	9.15	9.78	30.05	31.20	30.05
One Florida Bank	9.06	9.68	10.41	11.16	10.41
Sunrise Bank	8.57	9.65	0.00	0.00	0.00
First Colony Bank Of Florida	8.17	9.42	12.19	13.44	12.19
First Bank	8.83	9.12	14.25	15.51	14.25
Mainstreet Community Bank Of Florida	7.86	8.92	0.00	0.00	0.00
Cogent Bank	8.67	8.80	10.60	11.65	10.60
Bank Of Central Florida	7.19	8.27	12.14	13.10	12.14
Citizens Bank And Trust	2.99	7.65	11.89	12.90	11.89
Winter Park National Bank	6.16	7.23	10.96	12.11	10.96

Select Peer Average	8.71	10.01	11.23	12.02	11.23
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
One Florida Bank	90.63	81.24	3.95
Sunrise Bank	89.63	78.64	14.56
Commerce Bank & Trust	89.17	75.48	14.36
Southstate Bank, National Association	87.80	72.25	12.26
First National Bank Of Wauchula	86.26	75.37	6.16
Cogent Bank	85.43	77.49	17.97
Axiom Bank, National Association	79.00	66.66	22.56
Mainstreet Community Bank Of Florida	75.95	69.43	18.70
First Colony Bank Of Florida	74.70	68.20	17.51
Bank Of Central Florida	69.96	64.37	17.70
First Bank	65.70	59.47	24.33
Citizens Bank And Trust	62.94	60.03	35.64
Crews Bank & Trust	62.18	55.28	29.02
Winter Park National Bank	61.75	57.45	25.20
United Southern Bank	53.85	50.05	36.48
Surety Bank	44.29	40.23	14.05
The First National Bank Of Mount Dora	40.86	36.88	52.60
Citizens First Bank	39.05	32.95	61.43
Heartland National Bank	22.81	19.92	45.61

Select Peer Average	67.47	60.07	24.74
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	195,221	2.31	23.25
First National Bank Of Wauchula	86,724	1.91	18.73
First Colony Bank Of Florida	299,742	1.89	22.93
Winter Park National Bank	813,023	1.78	31.41
Crews Bank & Trust	2,242,813	1.66	16.05
Cogent Bank	2,122,245	1.63	18.64
Heartland National Bank	758,100	1.51	16.67
First Bank	788,337	1.40	16.30
Bank Of Central Florida	1,200,831	1.31	18.93
Sunrise Bank	599,424	1.18	14.45
One Florida Bank	1,882,342	1.16	12.96
Citizens First Bank	4,196,551	1.10	10.60
United Southern Bank	880,557	1.07	20.48
Southstate Bank, National Association	65,038,650	1.04	8.21
Citizens Bank And Trust	1,456,760	0.94	40.23
Commerce Bank & Trust	174,027	0.82	12.26
The First National Bank Of Mount Dora	364,241	0.64	7.32
Mainstreet Community Bank Of Florida	874,568	0.61	7.91
Axiom Bank, National Association	845,067	(0.18)	(1.62)

Select Peer Average	4,464,170	1.25	16.62
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Winter Park National Bank	0.06	1.07	39.37	25.64
Heartland National Bank	0.27	1.10	40.44	13.77
First Colony Bank Of Florida	0.12	1.67	46.20	15.06
Southstate Bank, National Association	1.28	1.12	49.77	10.45
Citizens First Bank	0.56	1.10	51.90	10.16
Cogent Bank	0.68	1.97	52.64	9.25
Bank Of Central Florida	0.18	1.81	53.42	11.52
One Florida Bank	0.11	1.75	53.81	11.56
First Bank	0.56	1.83	54.95	7.55
Crews Bank & Trust	0.79	1.69	57.65	6.23
Surety Bank	3.67	0.19	61.24	5.74
Sunrise Bank	0.07	1.98	61.43	10.28
United Southern Bank	0.62	1.74	61.90	5.51
Mainstreet Community Bank Of Florida	0.61	2.00	67.10	8.60
First National Bank Of Wauchula	1.09	2.92	67.66	3.71
Citizens Bank And Trust	0.72	1.71	67.93	7.49
Commerce Bank & Trust	0.19	2.40	73.66	7.67
The First National Bank Of Mount Dora	2.48	1.89	81.91	4.44
Axiom Bank, National Association	1.01	3.92	104.28	5.68

Select Peer Average	0.79	1.78	60.38	9.49
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Central Florida	1.00	0.00	0.00	0.03
First Bank	1.67	0.00	0.00	0.00
First Colony Bank Of Florida	1.53	0.00	0.00	0.00
Sunrise Bank	1.26	0.00	0.00	0.00
Heartland National Bank	1.70	0.12	0.02	0.25
Citizens First Bank	1.73	0.13	0.04	0.37
One Florida Bank	0.84	0.05	0.04	0.45
Crews Bank & Trust	1.89	0.09	0.05	0.43
The First National Bank Of Mount Dora	1.51	0.32	0.12	1.26
Cogent Bank	1.04	0.18	0.14	1.45
Surety Bank	1.30	0.34	0.14	1.44
United Southern Bank	2.18	0.38	0.19	2.66
Winter Park National Bank	1.28	0.56	0.32	4.71
Southstate Bank, National Association	1.31	0.63	0.49	4.19
Citizens Bank And Trust	1.08	0.87	0.52	14.43
Axiom Bank, National Association	1.42	0.82	0.55	4.60
First National Bank Of Wauchula	1.59	1.11	0.84	7.07
Mainstreet Community Bank Of Florida	1.23	1.31	0.91	10.46
Commerce Bank & Trust	1.43	1.84	1.39	16.58

Select Peer Average	1.42	0.46	0.30	3.70
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	22.85	18.42	0.00	0.00	14.05
First National Bank Of Wauchula	6.26	7.97	0.00	0.00	6.16
First Bank	1.95	9.28	1.31	0.00	24.33
Commerce Bank & Trust	1.54	4.65	0.00	0.00	14.36
One Florida Bank	1.27	12.68	0.00	0.00	3.95
First Colony Bank Of Florida	1.22	13.13	0.00	9.98	7.53
Heartland National Bank	1.21	31.05	0.00	0.00	45.61
Mainstreet Community Bank Of Florida	1.15	1.49	4.97	0.00	18.70
Southstate Bank, National Association	1.15	4.11	0.01	3.26	9.00
Axiom Bank, National Association	0.98	6.45	0.00	0.00	22.56
Winter Park National Bank	0.98	14.70	0.00	17.85	7.35
United Southern Bank	0.83	8.03	0.00	0.75	35.74
Citizens First Bank	0.75	0.20	1.76	0.00	61.43
Crews Bank & Trust	0.66	14.22	0.00	19.65	9.37
The First National Bank Of Mount Dora	0.54	4.18	0.00	0.00	52.60
Bank Of Central Florida	0.46	14.71	0.00	0.00	17.70
Sunrise Bank	0.46	4.90	0.00	0.84	13.73
Cogent Bank	0.24	3.85	0.00	0.00	17.97
Citizens Bank And Trust	0.23	1.39	0.00	0.00	35.64

Select Peer Average	2.35	9.23	0.42	2.75	21.99
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	80.55	0.49	0.00	0.00
Sunrise Bank	77.65	1.39	0.00	0.00
Cogent Bank	76.60	0.23	0.00	0.14
Commerce Bank & Trust	74.40	1.21	0.00	0.00
First National Bank Of Wauchula	74.17	1.51	0.00	0.00
Southstate Bank, National Association	70.82	1.59	0.04	5.49
Mainstreet Community Bank Of Florida	68.53	2.17	0.00	0.01
First Colony Bank Of Florida	67.15	0.34	0.00	0.00
Axiom Bank, National Association	64.08	1.38	0.00	0.05
Bank Of Central Florida	63.72	1.40	0.00	0.02
Citizens Bank And Trust	59.39	1.26	0.00	0.00
First Bank	58.48	1.88	0.00	0.00
Winter Park National Bank	56.72	0.38	0.00	0.00
Crews Bank & Trust	54.23	1.11	0.00	0.00
United Southern Bank	48.96	1.16	0.00	0.00
Surety Bank	39.71	1.18	0.00	0.00
The First National Bank Of Mount Dora	36.33	1.05	0.00	0.00
Citizens First Bank	32.16	1.41	0.00	0.46
Heartland National Bank	19.58	0.49	0.00	0.00

Select Peer Average	59.12	1.14	0.00	0.32
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	56.36	43.64	100.00	0.00	0.00
Surety Bank	43.73	56.27	100.00	0.00	0.00
The First National Bank Of Mount Dora	39.03	60.97	100.00	0.00	0.00
Axiom Bank, National Association	36.59	59.30	95.89	0.00	4.11
Crews Bank & Trust	36.09	63.74	99.84	0.16	0.00
First Bank	35.71	64.29	100.00	0.00	0.00
First Colony Bank Of Florida	33.25	66.75	100.00	0.00	0.00
Citizens Bank And Trust	32.46	66.79	99.26	0.74	0.00
First National Bank Of Wauchula	31.99	68.01	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	30.98	69.02	100.00	0.00	0.00
Bank Of Central Florida	30.46	69.54	100.00	0.00	0.00
Cogent Bank	28.75	71.25	100.00	0.00	0.00
Commerce Bank & Trust	26.39	66.70	93.08	2.36	4.56
Southstate Bank, National Association	25.94	72.91	98.85	1.15	0.00
Heartland National Bank	24.15	72.80	96.95	3.05	0.00
Winter Park National Bank	23.61	75.84	99.45	0.55	0.00
One Florida Bank	21.74	77.40	99.14	0.00	0.86
Sunrise Bank	21.36	75.50	96.85	0.00	3.15
Citizens First Bank	15.85	80.17	96.02	3.98	0.00

Select Peer Average	31.29	67.42	98.70	0.63	0.67
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.79	2.38	5.27	91.72
Cogent Bank	6.64	3.49	4.36	99.30
First Bank	5.09	1.80	3.98	94.64
Southstate Bank, National Association	5.65	2.46	3.94	89.68
Axiom Bank, National Association	5.99	3.74	3.87	96.14
First Colony Bank Of Florida	5.30	1.88	3.66	99.08
Bank Of Central Florida	5.05	2.20	3.64	97.22
Surety Bank	5.55	2.62	3.57	70.20
Crews Bank & Trust	4.90	2.40	3.51	98.48
Mainstreet Community Bank Of Florida	5.17	2.60	3.47	94.56
Commerce Bank & Trust	5.13	2.83	3.42	95.79
One Florida Bank	5.74	3.32	3.39	98.60
Sunrise Bank	5.93	3.60	3.33	98.33
Heartland National Bank	4.80	2.19	3.24	96.22
United Southern Bank	4.10	1.28	3.24	98.18
Citizens Bank And Trust	4.35	2.27	2.93	96.77
Winter Park National Bank	4.87	2.72	2.89	97.52
The First National Bank Of Mount Dora	3.85	2.08	2.69	98.35
Citizens First Bank	4.14	1.73	2.63	97.58

Select Peer Average	5.21	2.50	3.80	95.18
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