Summary Financial Information

Prepared according to Call Report instructions

ONE FLORIDA BANK

Dollars in thousands		Calendar Year Ended			Quarter Ended					Year To Date
End of Period Date MM/dd/yyyy		12/31/2019	12/31/2020	12/31/2021	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022	9/30/2022
BALANCE SHEET DATA										
Total Assets ($000)		$ 418,148	$ 830,119	$ 1,370,119	$ 1,142,816	$ 1,370,119	$ 1,385,269	$ 1,411,301	$ 1,422,606	$ 1,422,606
Total Loans & Leases (Incl HFS) ($000)		$ 290,531	$ 621,046	$ 867,122	$ 826,285	$ 867,122	$ 879,518	$ 916,281	$ 985,885	$ 985,885
Loan Growth Rate (%)			113.76	39.62		4.94	1.43	4.18	7.60	13.70
Total Loans & Leases/ Assets (%)	%	69.48	74.81	63.29	72.30	63.29	63.49	64.92	69.30	69.30
Total Deposits (Incl Dom & For) ($000)		$ 308,595	$ 723,115	$ 1,253,834	$ 1,031,904	$ 1,253,834	$ 1,270,756	$ 1,295,934	$ 1,304,614	$ 1,304,614
Deposit Growth Rate (%)			134.32	73.39		21.51	1.35	1.98	0.67	4.05
Loans/ Deposits (%)	%	94.15	85.88	69.16	80.07	69.16	69.21	70.70	75.57	75.57
INCOME STATEMENT DATA										
Net Income ($000)		$ (6,564)	$ (1,001)	$ 8,466	$ 1,391	$ 3,518	$ 2,405	$ 3,129	$ 3,035	$ 8,569
Pre-tax, Pre-provision Income (Loss)		$ (4,117)	$ 1,511	$ 10,288	$ 2,339	$ 2,914	$ 3,532	$ 4,644	$ 4,829	$ 13,005
Yield on Loans (%)	%	5.33	4.41	4.42	4.34	4.47	4.41	4.29	4.58	4.43
Yield on Earning Assets (%)	%	4.08	3.52	3.38	3.39	3.15	3.02	3.24	3.84	3.37
Cost of Funds (%)	%	1.60	0.59	0.27	0.25	0.26	0.23	0.24	0.57	0.35
Interest Expense/ Average Assets (%)	%	1.06	0.50	0.25	0.24	0.24	0.21	0.22	0.53	0.32
Net Interest Margin (%)	%	2.94	2.98	3.12	3.15	2.90	2.80	3.01	3.29	3.03
Yield/ Cost Spread (%)	%	2.21	2.68	2.96	2.99	2.73	2.67	2.87	2.93	2.83
Operating Expense/ Operating Revenue (%	%	157.98	92.79	69.19	72.75	69.30	63.76	57.27	58.99	59.85
ROAA (%)	%	(2.72)	(0.16)	0.80	0.51	1.10	0.69	0.89	0.85	0.81
ROAE (%)	%	(7.93)	(0.97)	7.98	5.21	12.90	8.75	11.50	11.19	10.47
CAPITAL RATIOS										
Tier 1 Risk-based Ratio (%)	%	31.07	15.99	11.01	11.68	11.01	10.79	10.66	10.17	10.17
Leverage Ratio (%)	%	27.44	12.75	8.70	9.95	8.70	8.21	8.30	8.37	8.37
Risk Based Capital Ratio (%)	%	31.93	16.84	11.85	12.53	11.85	11.62	11.50	11.01	11.01
Equity/ Assets (%)	%	25.06	12.41	8.09	9.40	8.09	7.87	7.69	7.62	7.62
ASSET QUALITY METRICS										
NPLs/ Loans (%)	%	0.15	0.02	0.13	0.14	0.13	0.13	0.12	0.11	0.11
NPAs/ Assets (%)	%	0.13	0.05	0.08	0.10	0.08	0.08	0.08	0.07	0.07
Loan Loss Reserves/ Gross Loans (%)	%	1.00	0.87	0.98	0.95	0.98	1.00	1.00	1.00	1.00
Net Chargeoffs/ Avg Loans (%)	%	0.01	-	-	-	-	-	-	-	-

Summary Financial Information

Prepared according to Call Report instructions

ONE FLORIDA BANK

Dollars in thousands	Calendar Year Ended			Quarter Ended					Year To Date
End of Period Date MM/dd/yyyy	12/31/2019	12/31/2020	12/31/2021	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022	9/30/2022
SUMMARY BALANCE SHEETS									
Cash and Due From Banks	$ 117,759	$ 182,215	$ 405,933	$ 240,808	$ 405,933	$ 370,599	$ 360,173	$ 275,374	$ 275,374
Securities	368	16,424	87,445	68,344	87,445	123,718	120,405	146,128	146,128
Loans & Leases Held for Sale	554	3,125	-	613	-	-	560	-	-
Loans & Leases	289,977	617,921	867,122	825,672	867,122	879,518	915,722	985,885	985,885
Less: Allowance for loan losses	2,909	5,416	8,524	7,844	8,524	8,784	9,171	9,871	9,871
Net Loans & Leases (Excl HFS)	287,068	612,505	858,598	817,828	858,598	870,734	906,551	976,014	976,014
Premises & Fixed Assets	7,552	9,442	9,137	9,289	9,137	9,000	11,073	11,146	11,146
OREO	89	290	-	-	-	-	-	-	-
Other Assets	4,758	6,118	9,006	5,934	9,006	11,218	12,539	13,944	13,944
Total Assets	$ 418,148	$ 830,119	$ 1,370,119	$ 1,142,816	$ 1,370,119	$ 1,385,269	$ 1,411,301	$ 1,422,606	$ 1,422,606
Deposits	$ 308,595	$ 723,115	$ 1,253,834	$ 1,031,904	$ 1,253,834	$ 1,270,756	$ 1,295,934	$ 1,304,614	$ 1,304,614
Other Borrowed Money	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750
Other Liabilities	3,014	2,260	3,743	1,723	3,743	3,695	5,042	7,853	7,853
Total Liabilities	313,359	727,125	1,259,327	1,035,377	1,259,327	1,276,201	1,302,726	1,314,217	1,314,217
Common Stock	46,600	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	66,223	65,792	65,941	65,893	65,941	66,003	66,069	66,141	66,141
Retained Earnings	(8,035)	(9,127)	(662)	(4,179)	(662)	1,743	4,872	7,907	7,907
Accum Other Comprehensive Income	1	195	(621)	(409)	(621)	(4,812)	(8,500)	(11,793)	(11,793)
Total Equity	104,789	102,994	110,792	107,439	110,792	109,068	108,575	108,389	108,389
Total Liabilities and Equity	$ 418,148	$ 830,119	$ 1,370,119	$ 1,142,816	$ 1,370,119	$ 1,385,269	$ 1,411,301	$ 1,422,606	$ 1,422,606
SUMMARY INCOME STATEMENTS									
Total Interest Income	$ 9,141	$ 21,461	$ 34,196	$ 8,872	$ 9,743	$ 10,107	$ 10,995	$ 13,336	$ 34,438
Total Interest Expense	2,560	3,250	2,680	648	777	744	782	1,913	3,439
Net Interest Income	6,581	18,211	31,516	8,224	8,966	9,363	10,213	11,423	30,999
Provision for Loan Losses	2,447	2,512	3,106	948	680	260	387	700	1,347
Total Noninterest Income	520	1,411	1,880	361	526	384	654	351	1,389
Realized Gain on Securities	-	96	-	-	-	-	-	-	-
Total Noninterest Expense	11,218	18,207	23,108	6,246	6,578	6,215	6,223	6,945	19,383
Income (Loss) Before Taxes	(6,564)	(1,001)	7,182	1,391	2,234	3,272	4,257	4,129	11,658
Income Taxes	-	-	(1,284)	-	(1,284)	867	1,128	1,094	3,089
Net Income (Loss)	$ (6,564)	$ (1,001)	$ 8,466	$ 1,391	$ 3,518	$ 2,405	$ 3,129	$ 3,035	$ 8,569