

# Axiom Bank, National Association

Maitland, FL

Established

1/1/1962

## 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
<b>Axiom Bank, National Association</b>	<b>828,635</b>
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
<b>Axiom Bank, National Association</b>	<b>(0.18)</b>

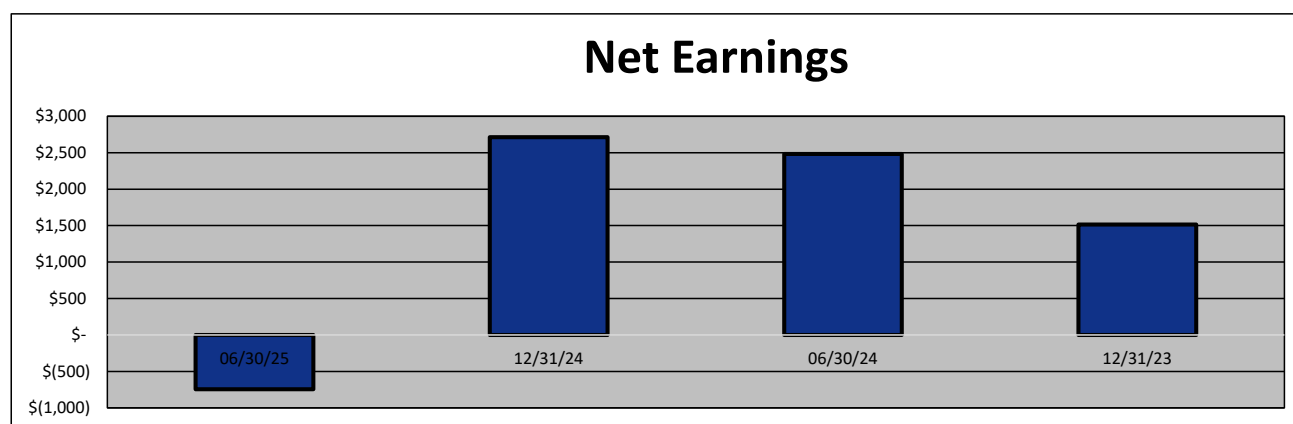
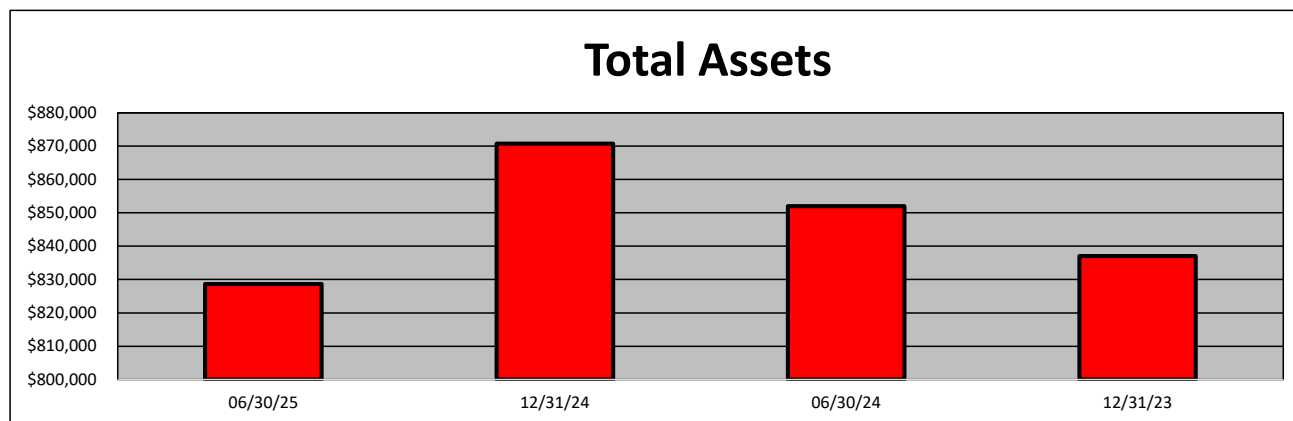
**EXECUTIVE SUMMARY - Axiom Bank, National Association**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.06	10.54	10.70	10.60	10.68	8.71
Leverage Ratio	10.99	10.80	10.55	10.72	11.86	10.01
Tier 1 Cap/Risk Based Assets	14.64	13.86	13.38	14.23	14.47	11.23
Risk Based Ratio	15.89	15.11	14.58	15.39	15.30	12.02
Common Equity Tier 1 Capital Ratio	14.64	13.86	13.38	14.23	14.41	11.23
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	79.00	74.57	78.29	78.40	74.73	67.47
Loans/Assets	66.66	65.96	69.20	67.03	62.90	60.07
Securities/Assets	22.56	12.35	6.82	5.80	18.95	24.74
<b>PROFITABILITY:</b>						
Return on Avg Assets	(0.18)	0.32	0.58	0.20	0.71	1.25
Return on Avg Equity	(1.62)	2.99	5.53	1.73	10.92	16.62
Nonint Income/Avg Assets	1.01	1.12	1.12	0.95	0.80	0.79
Net Overhead Ratio	3.92	3.63	3.20	3.81	2.35	1.78
Efficiency Ratio	104.28	87.65	79.98	93.33	74.52	60.38
Assets (per million) per Employee	5.68	6.26	6.17	5.89	10.31	9.49
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.42	1.42	1.29	1.22	1.29	1.42
Nonperforming Loans/Total Loans	0.82	1.88	2.16	0.50	0.48	0.46
Nonperforming Assets/Total Assets	0.55	1.25	1.53	0.37	0.33	0.30
Adjusted Texas Ratio	4.60	11.01	13.38	3.27	3.15	3.70
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.99	6.67	6.65	6.42	5.48	5.21
Cost of funds	3.74	3.86	3.77	3.08	2.84	2.50
Net interest margin	3.87	4.48	4.46	4.40	3.20	3.80
Avg Earning Assets/Avg Assets	96.14	95.95	95.97	94.52	95.80	95.18

**SELECTED FINANCIAL DATA - Axiom Bank, National Association**  
(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	828,635	870,746	852,029	837,042	(23,394)	(2.75)
Cash and Equivalents	61,554	161,886	173,376	194,980	(111,822)	(64.50)
Securities	186,936	107,575	58,071	48,526	128,865	221.91
Loans, net	552,396	574,347	589,600	561,080	(37,204)	(6.31)
Deposit Accounts	699,255	770,179	753,065	715,696	(53,810)	(7.15)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	91,672	91,774	91,178	88,755	494	0.54

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(744)	2,712	2,482	1,514	(3,226)	(129.98)
Interest Income	24,328	54,027	27,118	45,557	(2,790)	(10.29)
Interest Expense	8,608	17,768	8,924	14,354	(316)	(3.54)
Net Interest Income	15,720	36,259	18,194	31,203	(2,474)	(13.60)
Credit Loss Expense	344	1,488	929	853	(585)	(62.97)
Noninterest income	4,251	9,431	4,772	7,141	(521)	(10.92)
Gain on Sale of Securities	-	-	-	236	-	NA
Noninterest Expense	20,826	40,047	18,369	35,787	2,457	13.38
Net Operating Income	(1,199)	4,155	3,668	1,704	(4,867)	(132.69)
Income Taxes	(403)	1,080	929	486	(1,332)	(143.38)

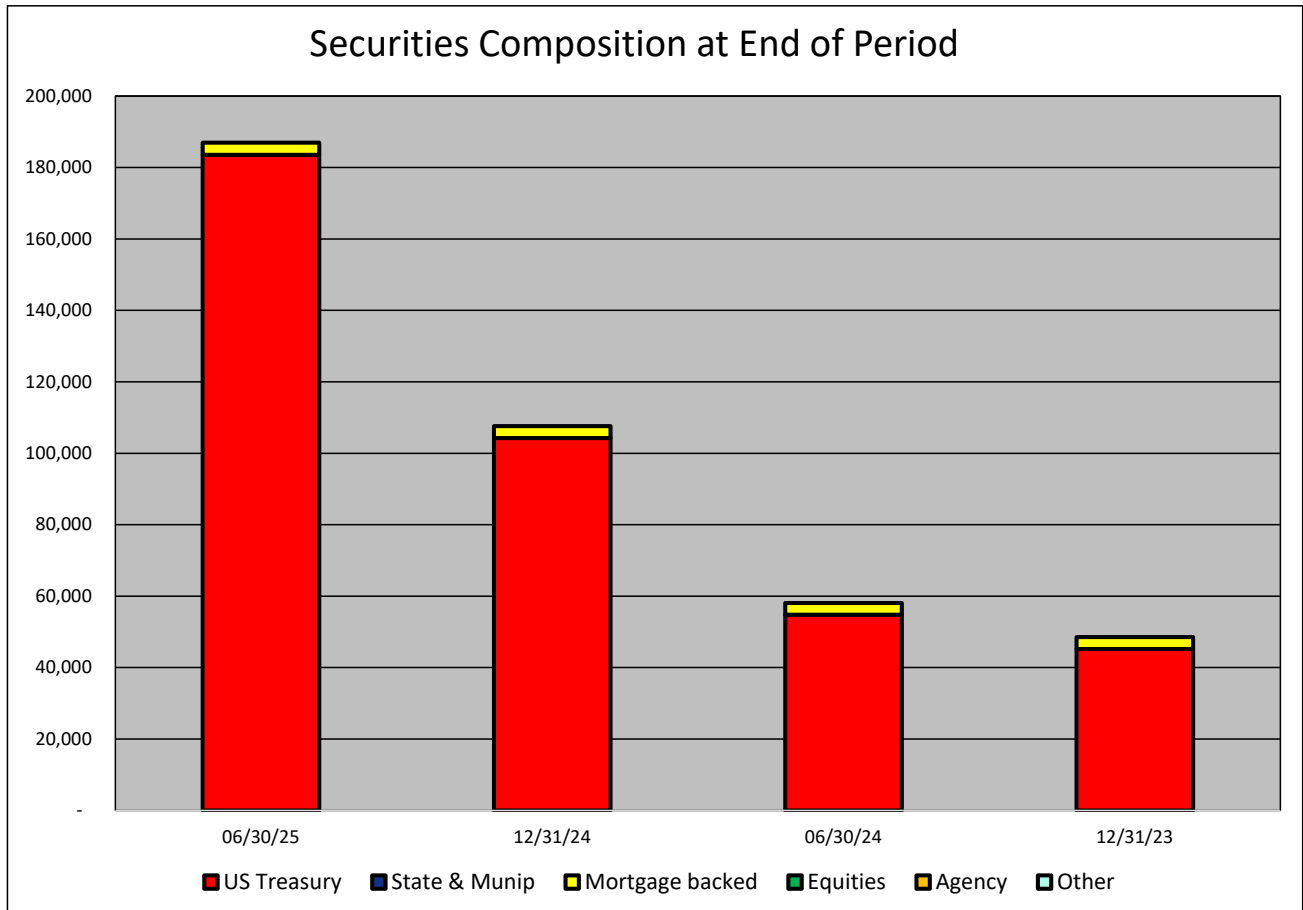


**SECURITIES COMPOSITION - Axiom Bank, National Association**  
(Dollars in Thousands)

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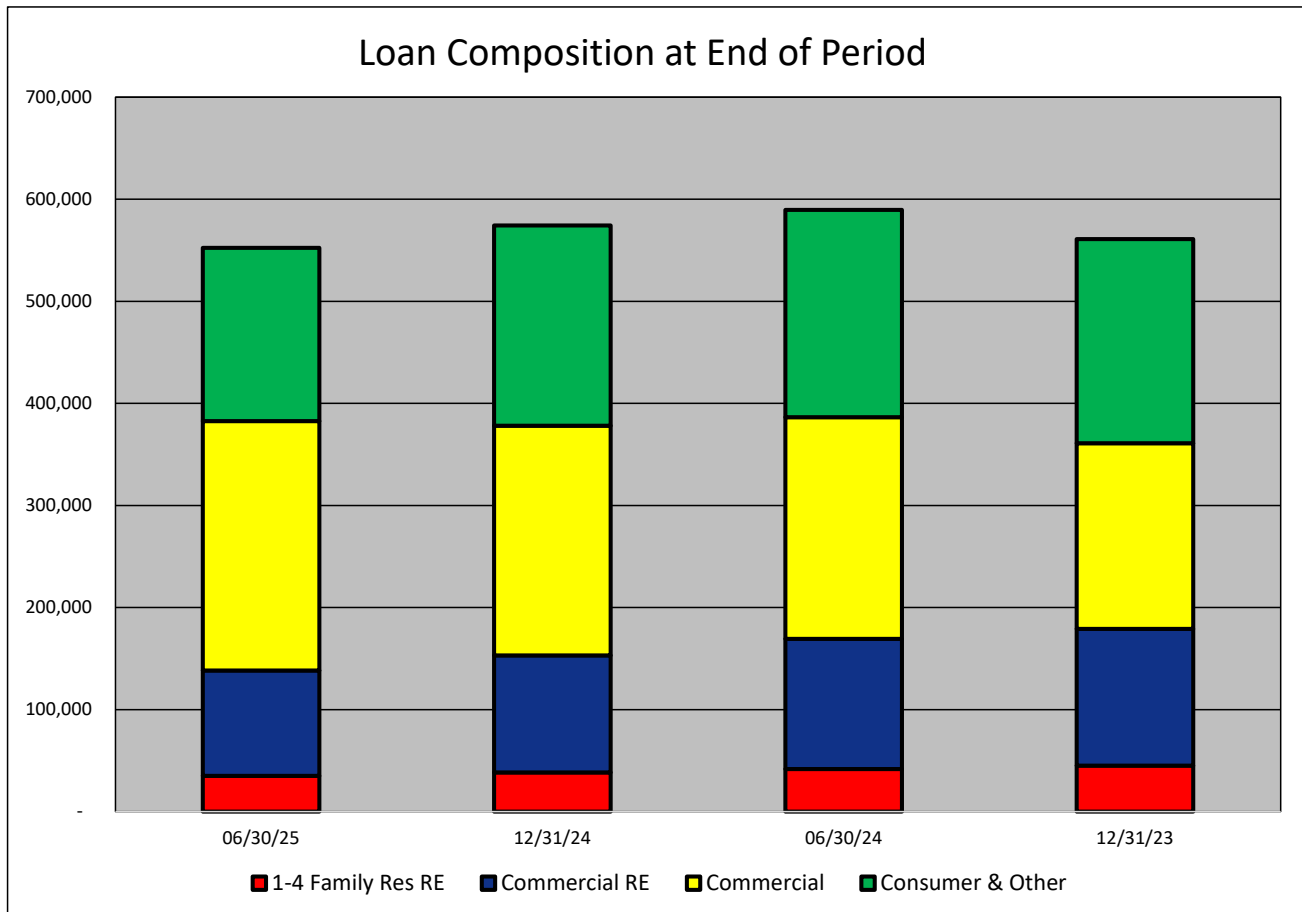
**SECURITIES CATEGORY:**

US Treasury	183,527	104,272	54,781	45,220	128,746	235.02
State & Munip	-	-	-	-	-	NA
Mortgage backed	3,409	3,303	3,290	3,306	119	3.62
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	186,936	107,575	58,071	48,526	128,865	221.91



**LOAN PORTFOLIO COMPOSITION - Axiom Bank, National Association**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	35,001	38,299	41,668	45,039	(6,667)	(16.00)
Commercial RE	103,220	114,710	127,512	134,042	(24,292)	(19.05)
Commercial	244,523	225,192	217,180	181,838	27,343	12.59
Consumer & Other	169,652	196,146	203,240	200,161	(33,588)	(16.53)
Loans, Net	552,396	574,347	589,600	561,080	(37,204)	(6.31)



**LOAN PORTFOLIO QUALITY - Axiom Bank, National Association**  
(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	8,130	6,831	6,831	5,712	1,299	19.02
Total Recoveries	29	86	54	621	(25)	(46.30)
Total Charge-offs	632	275	212	355	420	198.11
Credit Loss Expense	344	1,488	929	853	(585)	(62.97)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	7,871	8,130	7,602	6,831	269	3.54

**NON-PERFORMING ASSETS:**

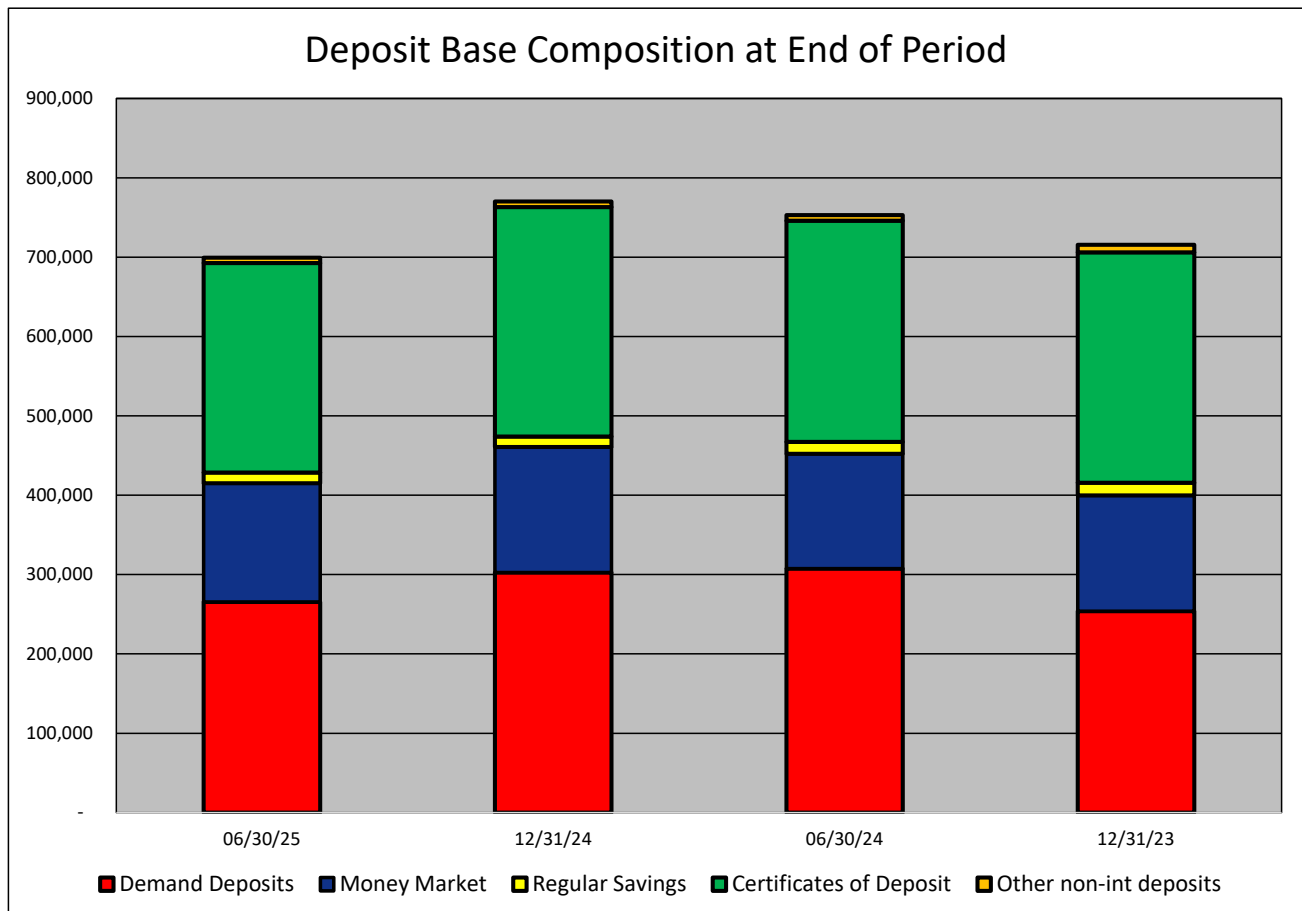
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	4,537	10,774	12,734	2,822	(8,197)	(64.37)
Foreclosed Real Estate	-	104	104	104	(104)	(100.00)
Total Non-perf Assets	4,537	10,878	12,838	2,926	(8,301)	(64.66)

**DEPOSIT BASE COMPOSITION - Axiom Bank, National Association**  
(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	265,412	302,589	307,393	253,702	(41,981)	(13.66)
Money Market	149,694	158,214	144,811	146,120	4,883	3.37
Regular Savings	13,579	13,016	14,959	15,959	(1,380)	(9.23)
Certificates of Deposit	263,989	289,320	278,884	290,349	(14,895)	(5.34)
Other non-int deposits	6,581	7,040	7,018	9,566	(437)	(6.23)
<b>Total Deposits</b>	<b>699,255</b>	<b>770,179</b>	<b>753,065</b>	<b>715,696</b>	<b>(53,810)</b>	<b>(7.15)</b>



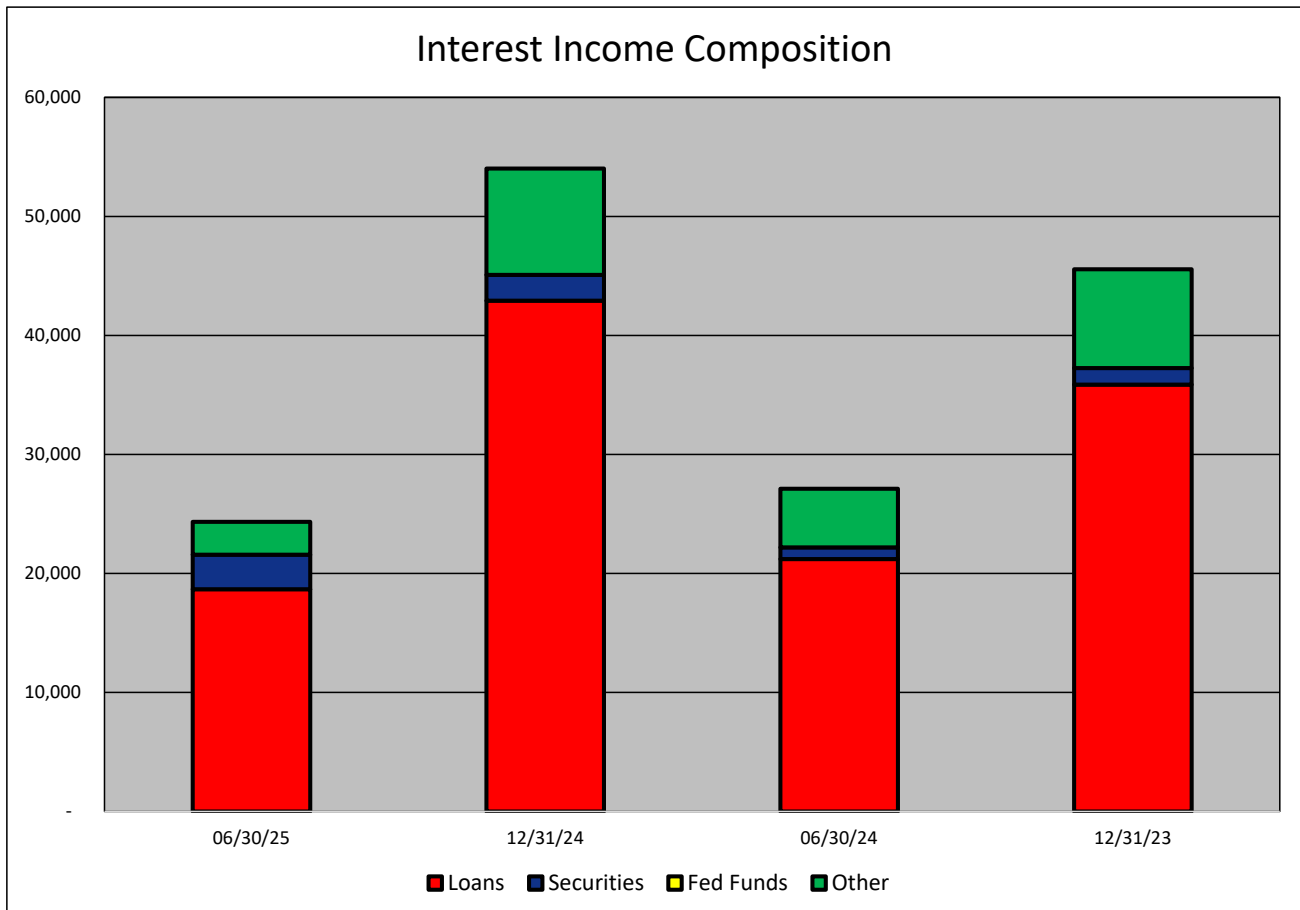


**INTEREST INCOME COMPOSITION- Axiom Bank, National Association**  
(Dollars in Thousands)

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	18,664	42,923	21,218	35,866	(2,554)	(12.04)
Securities	2,905	2,162	963	1,390	1,942	201.66
Fed Funds	-	-	-	-	-	NA
Other	2,759	8,942	4,937	8,301	(2,178)	(44.12)
<b>Total Int Income</b>	<b>24,328</b>	<b>54,027</b>	<b>27,118</b>	<b>45,557</b>	<b>(2,790)</b>	<b>(10.29)</b>

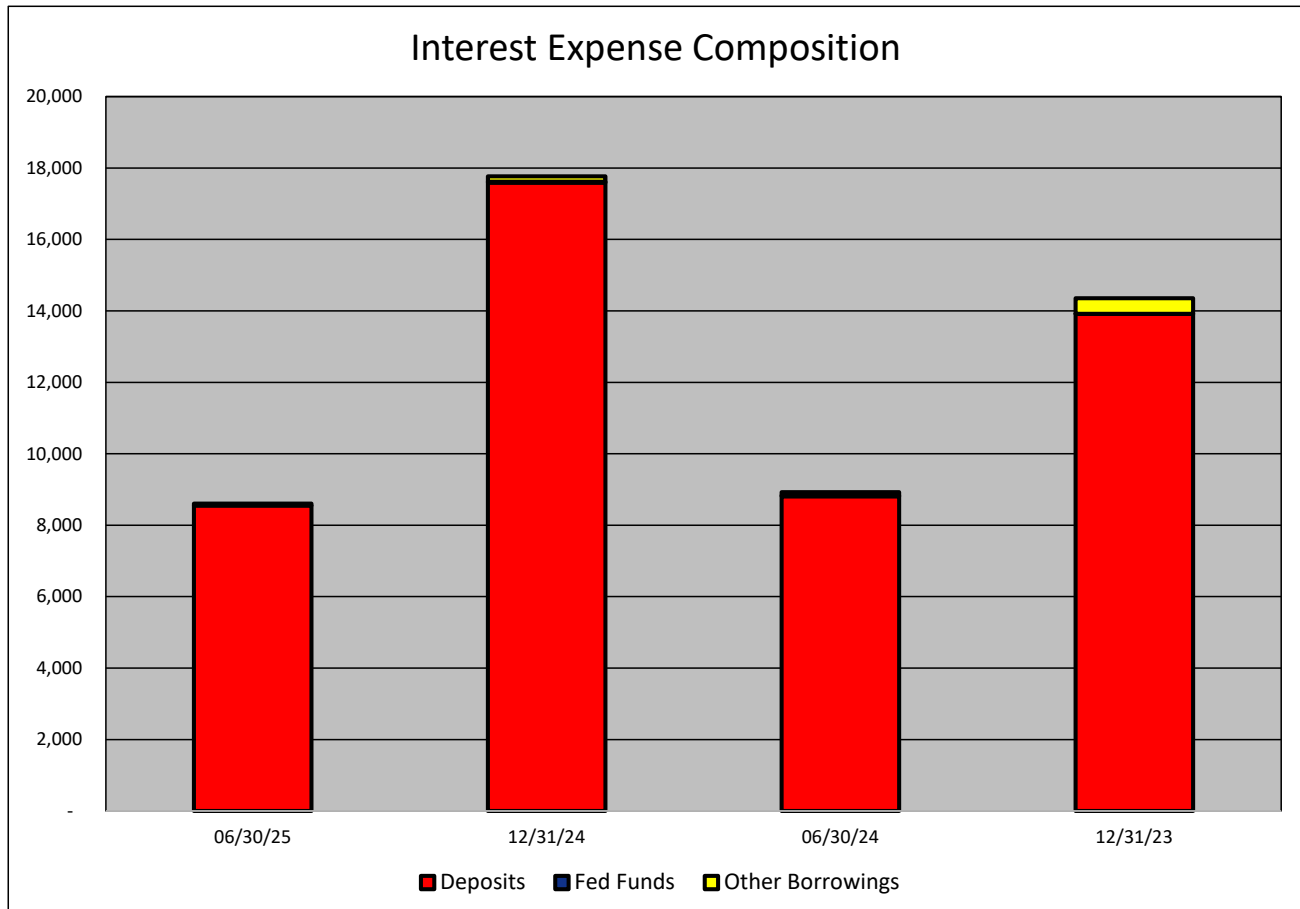


**INTEREST EXPENSE COMPOSITION- Axiom Bank, National Association**  
(Dollars in Thousands)

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	8,553	17,590	8,808	13,915	(255)	(2.90)
Fed Funds	-	30	30	1	(30)	(100.00)
Other Borrowings	55	148	86	438	(31)	(36.05)
<b>Total Int Expense</b>	<b>8,608</b>	<b>17,768</b>	<b>8,924</b>	<b>14,354</b>	<b>(316)</b>	<b>(3.54)</b>

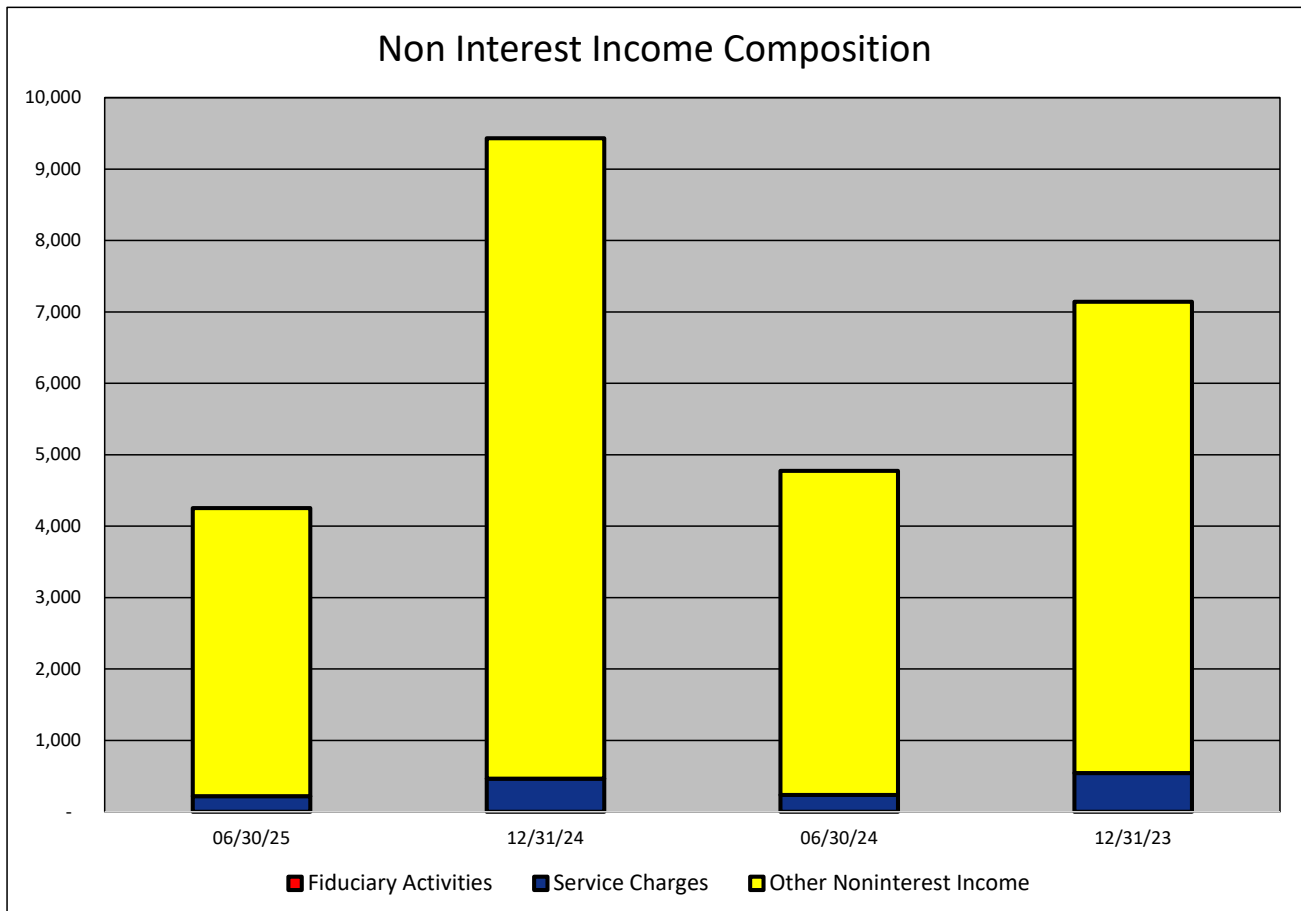


**NONINTEREST INCOME COMPOSITION- Axiom Bank, National Association**  
(Dollars in Thousands)

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	217	465	235	542	(18)	(7.66)
Other Noninterest Income	4,034	8,966	4,537	6,599	(503)	(11.09)
<b>Total Nonint. Income</b>	<b>4,251</b>	<b>9,431</b>	<b>4,772</b>	<b>7,141</b>	<b>(521)</b>	<b>(10.92)</b>

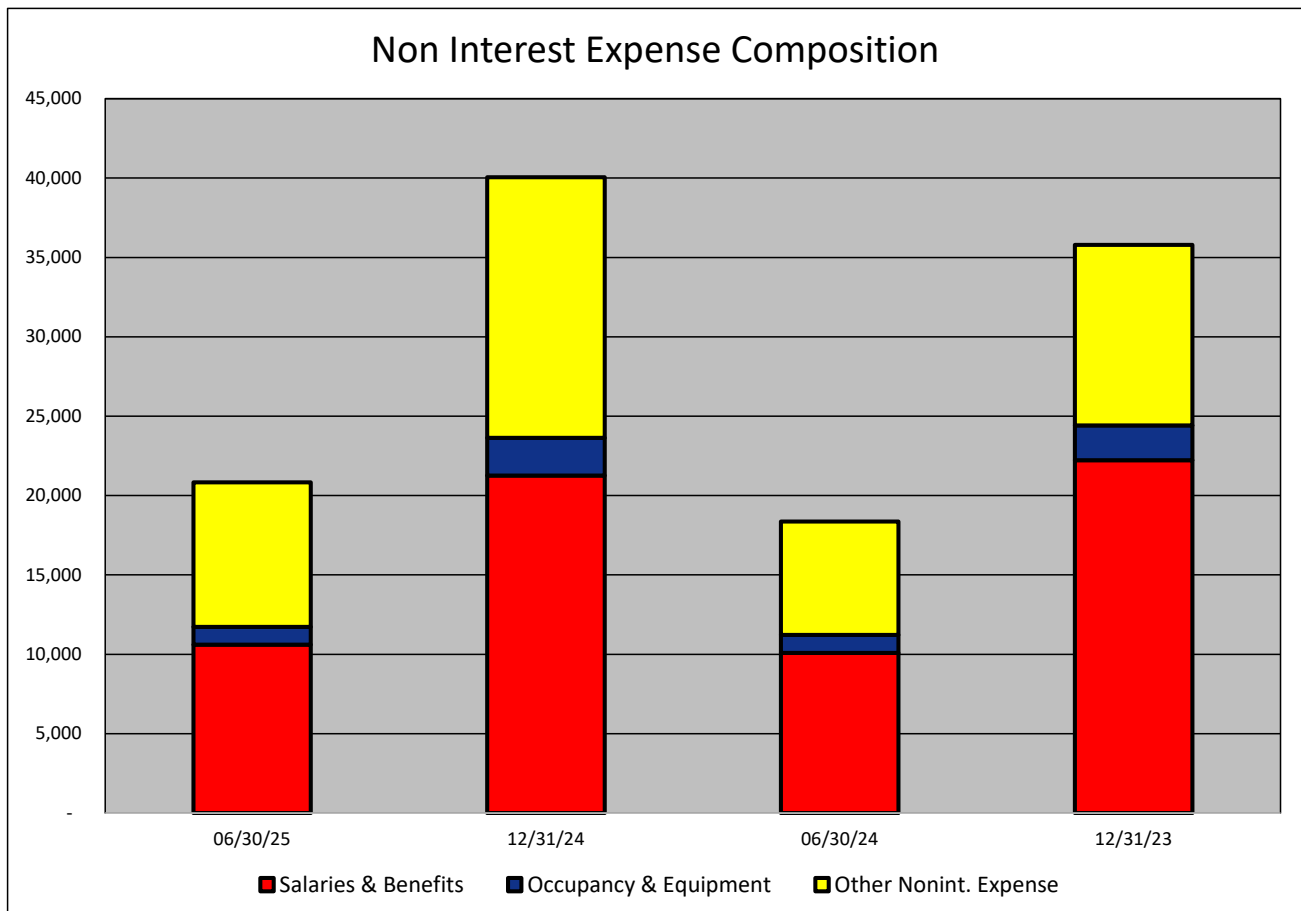


**NONINTEREST EXPENSE COMPOSITION- Axiom Bank, National Association**  
(Dollars in Thousands)

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	10,603	21,259	10,085	22,230	518	5.14
Occupancy & Equipment	1,126	2,370	1,140	2,192	(14)	(1.23)
Other Nonint. Expense	9,097	16,418	7,144	11,365	1,953	27.34
Total Nonint. Expense	20,826	40,047	18,369	35,787	2,457	13.38



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

<b>Select Peer Average</b>	<b>4,510,477</b>	<b>3,368,434</b>	<b>6.87</b>
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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)

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

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

<b>Select Peer Average</b>	<b>67.47</b>	<b>60.07</b>	<b>24.74</b>
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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	<b>2.31</b>	23.25
First National Bank Of Wauchula	86,724	<b>1.91</b>	18.73
First Colony Bank Of Florida	299,742	<b>1.89</b>	22.93
Winter Park National Bank	813,023	<b>1.78</b>	31.41
Crews Bank & Trust	2,242,813	<b>1.66</b>	16.05
Cogent Bank	2,122,245	<b>1.63</b>	18.64
Heartland National Bank	758,100	<b>1.51</b>	16.67
First Bank	788,337	<b>1.40</b>	16.30
Bank Of Central Florida	1,200,831	<b>1.31</b>	18.93
Sunrise Bank	599,424	<b>1.18</b>	14.45
One Florida Bank	1,882,342	<b>1.16</b>	12.96
Citizens First Bank	4,196,551	<b>1.10</b>	10.60
United Southern Bank	880,557	<b>1.07</b>	20.48
Southstate Bank, National Association	65,038,650	<b>1.04</b>	8.21
Citizens Bank And Trust	1,456,760	<b>0.94</b>	40.23
Commerce Bank & Trust	174,027	<b>0.82</b>	12.26
The First National Bank Of Mount Dora	364,241	<b>0.64</b>	7.32
Mainstreet Community Bank Of Florida	874,568	<b>0.61</b>	7.91
Axiom Bank, National Association	845,067	<b>(0.18)</b>	(1.62)

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

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

<b>Select Peer Average</b>	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	<b>22.85</b>	18.42	0.00	0.00	14.05
First National Bank Of Wauchula	<b>6.26</b>	7.97	0.00	0.00	6.16
First Bank	<b>1.95</b>	9.28	1.31	0.00	24.33
Commerce Bank & Trust	<b>1.54</b>	4.65	0.00	0.00	14.36
One Florida Bank	<b>1.27</b>	12.68	0.00	0.00	3.95
First Colony Bank Of Florida	<b>1.22</b>	13.13	0.00	9.98	7.53
Heartland National Bank	<b>1.21</b>	31.05	0.00	0.00	45.61
Mainstreet Community Bank Of Florida	<b>1.15</b>	1.49	4.97	0.00	18.70
Southstate Bank, National Association	<b>1.15</b>	4.11	0.01	3.26	9.00
<b>Axiom Bank, National Association</b>	<b>0.98</b>	<b>6.45</b>	<b>0.00</b>	<b>0.00</b>	<b>22.56</b>
Winter Park National Bank	<b>0.98</b>	14.70	0.00	17.85	7.35
United Southern Bank	<b>0.83</b>	8.03	0.00	0.75	35.74
Citizens First Bank	<b>0.75</b>	0.20	1.76	0.00	61.43
Crews Bank & Trust	<b>0.66</b>	14.22	0.00	19.65	9.37
The First National Bank Of Mount Dora	<b>0.54</b>	4.18	0.00	0.00	52.60
Bank Of Central Florida	<b>0.46</b>	14.71	0.00	0.00	17.70
Sunrise Bank	<b>0.46</b>	4.90	0.00	0.84	13.73
Cogent Bank	<b>0.24</b>	3.85	0.00	0.00	17.97
Citizens Bank And Trust	<b>0.23</b>	1.39	0.00	0.00	35.64

<b>Select Peer Average</b>	<b>2.35</b>	<b>9.23</b>	<b>0.42</b>	<b>2.75</b>	<b>21.99</b>
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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

<b>Select Peer Average</b>	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

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

<b>Select Peer Average</b>	5.21	2.50	3.80	95.18
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