

Cogent Bank

Orlando, FL

Established

9/10/1999

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)

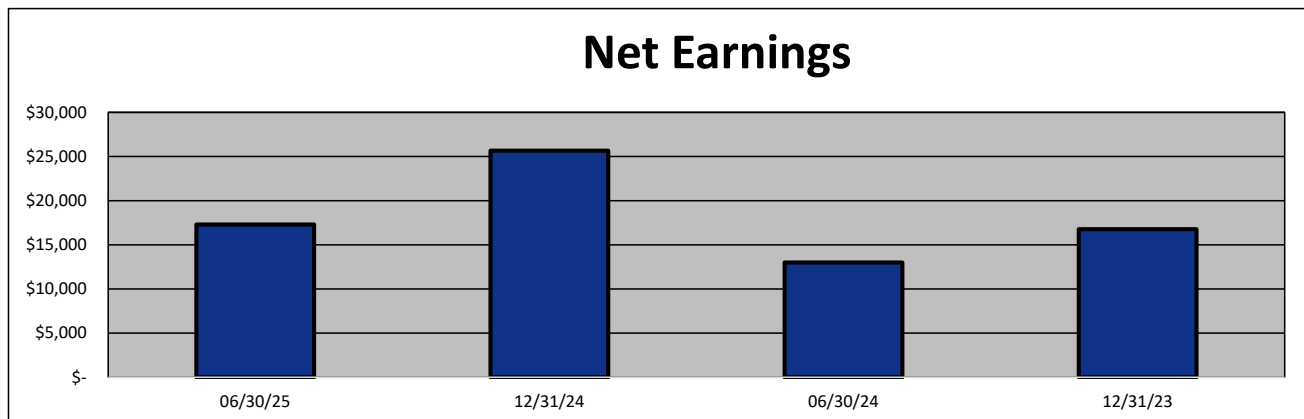
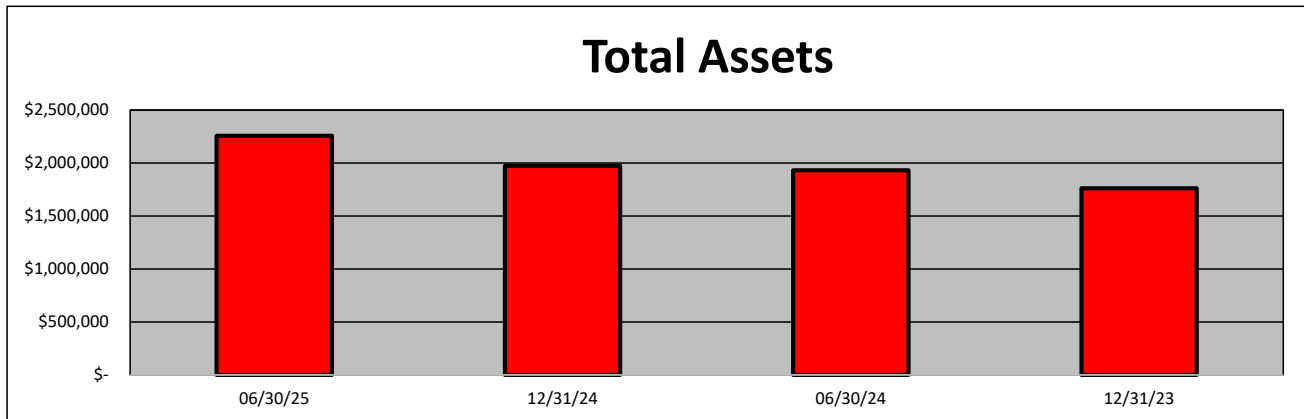
EXECUTIVE SUMMARY - Cogent Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.67	8.88	8.11	7.89	10.68	8.71
Leverage Ratio	8.80	8.88	8.28	8.11	11.86	10.01
Tier 1 Cap/Risk Based Assets	10.60	10.87	10.00	9.87	14.47	11.23
Risk Based Ratio	11.65	11.88	11.15	11.07	15.30	12.02
Common Equity Tier 1 Capital Ratio	10.60	10.87	10.00	9.87	14.41	11.23
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.43	87.01	93.44	90.40	74.73	67.47
Loans/Assets	77.49	78.69	80.25	80.66	62.90	60.07
Securities/Assets	17.97	18.23	15.45	14.91	18.95	24.74
PROFITABILITY:						
Return on Avg Assets	1.63	1.34	1.39	1.03	0.71	1.25
Return on Avg Equity	18.64	16.31	17.67	12.92	10.92	16.62
Nonint Income/Avg Assets	0.68	0.68	0.90	0.33	0.80	0.79
Net Overhead Ratio	1.97	2.07	1.83	2.15	2.35	1.78
Efficiency Ratio	52.64	57.59	56.20	56.25	74.52	60.38
Assets (per million) per Employee	9.25	8.29	8.58	8.68	10.31	9.49
ASSET QUALITY:						
Allowance/Loans	1.04	1.00	1.13	1.14	1.29	1.42
Nonperforming Loans/Total Loans	0.18	0.17	0.53	0.92	0.48	0.46
Nonperforming Assets/Total Assets	0.14	0.13	0.43	0.75	0.33	0.30
Adjusted Texas Ratio	1.45	1.37	4.73	8.57	3.15	3.70
YIELDS & COSTS:						
Yield on earning assets	6.64	6.83	6.71	6.20	5.48	5.21
Cost of funds	3.49	4.02	4.08	3.39	2.84	2.50
Net interest margin	4.36	4.09	3.93	4.06	3.20	3.80
Avg Earning Assets/Avg Assets	99.30	99.21	99.45	99.31	95.80	95.18

SELECTED FINANCIAL DATA - Cogent 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	2,257,949	1,973,429	1,931,272	1,762,087	326,677	16.92
Cash and Equivalents	92,199	51,813	67,639	67,689	24,560	36.31
Securities	405,827	359,833	298,295	262,703	107,532	36.05
Loans, net	1,749,691	1,552,863	1,549,885	1,421,338	199,806	12.89
Deposit Accounts	2,048,073	1,784,719	1,658,617	1,572,200	389,456	23.48
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	195,751	175,296	156,582	139,100	39,169	25.02

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,295	25,658	12,996	16,763	4,299	33.08
Interest Income	69,929	129,444	62,371	100,532	7,558	12.12
Interest Expense	23,990	51,902	25,876	34,684	(1,886)	(7.29)
Net Interest Income	45,939	77,542	36,495	65,848	9,444	25.88
Credit Loss Expense	1,917	4,146	2,592	8,530	(675)	(26.04)
Noninterest income	7,231	13,085	8,431	5,328	(1,200)	(14.23)
Gain on Sale of Securities	10	143	140	-	(130)	(92.86)
Noninterest Expense	28,171	52,706	25,531	40,465	2,640	10.34
Net Operating Income	23,082	33,775	16,803	22,181	6,279	37.37
Income Taxes	5,833	8,546	4,217	5,418	1,616	38.32

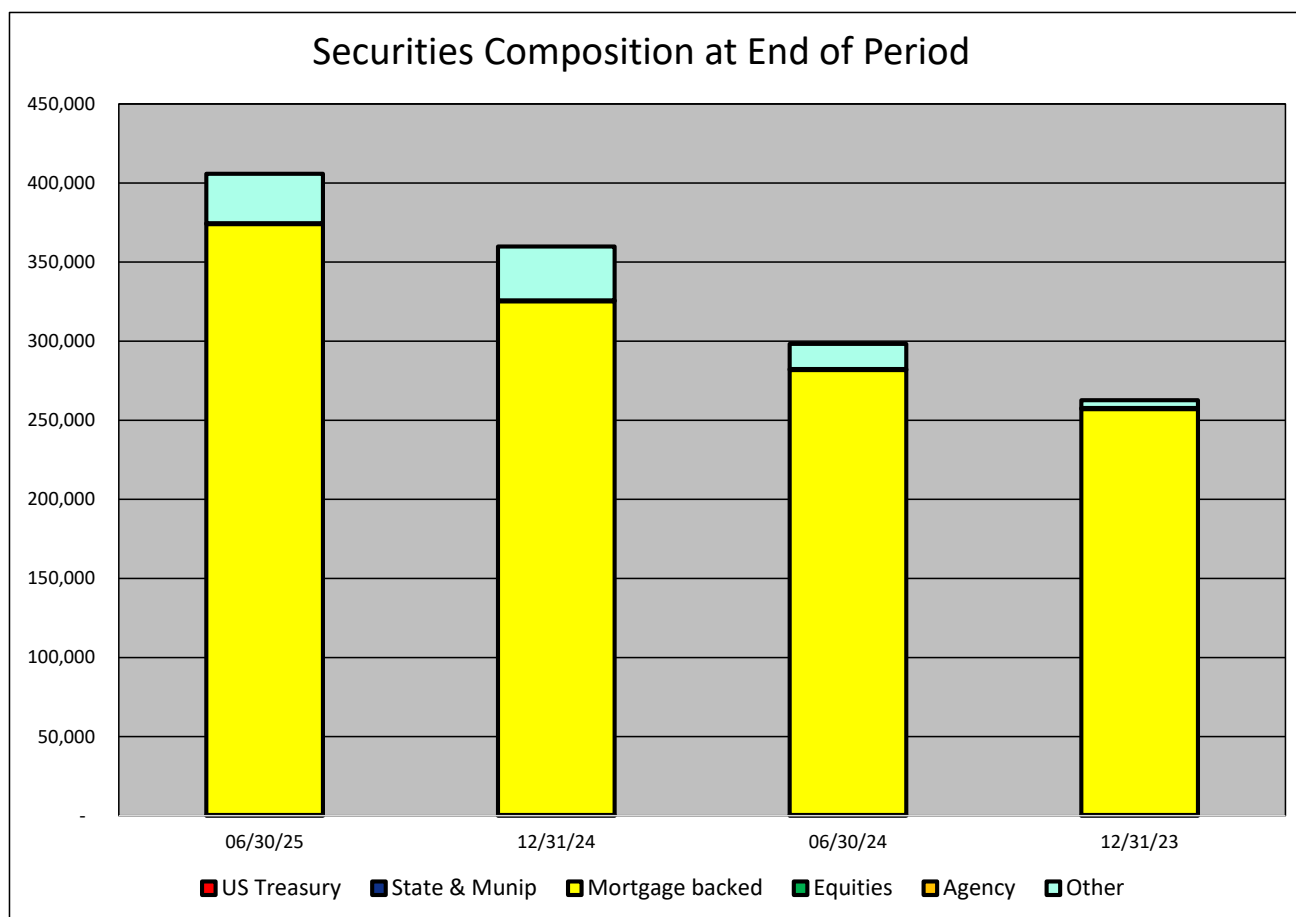


SECURITIES COMPOSITION - Cogent Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	450	453	455	465	(5)	(1.10)
Mortgage backed	373,624	324,782	281,296	256,570	92,328	32.82
Equities	-	-	-	-	-	NA
Agency	527	591	647	718	(120)	(18.55)
Other	31,226	34,007	15,897	4,950	15,329	96.43
Total Securities	405,827	359,833	298,295	262,703	107,532	36.05

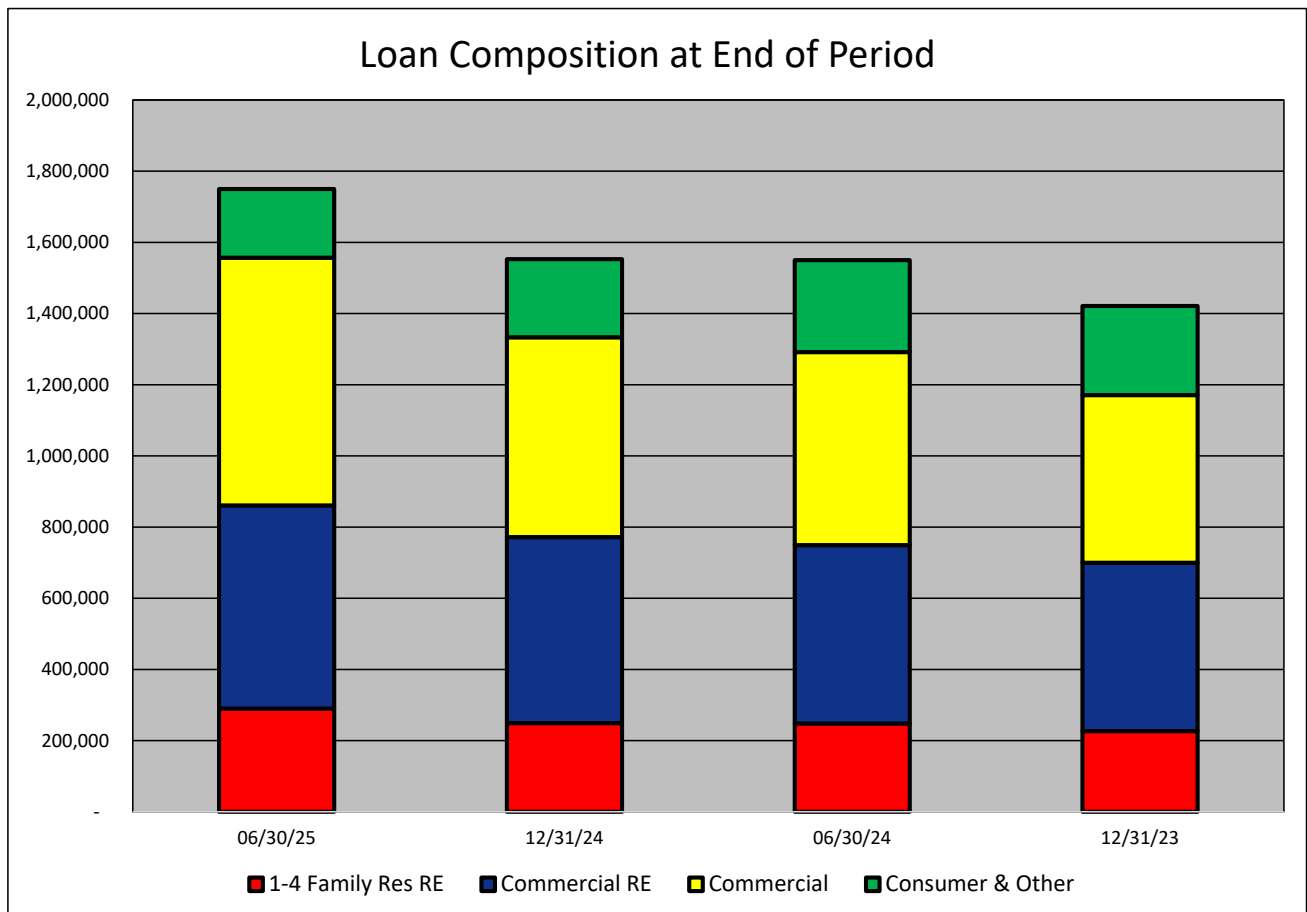


LOAN PORTFOLIO COMPOSITION - Cogent Bank
(Dollars in Thousands)

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	290,118	249,175	248,028	226,537	42,090	16.97
Commercial RE	570,578	522,658	501,436	473,106	69,142	13.79
Commercial	696,364	561,383	542,323	471,207	154,041	28.40
Consumer & Other	192,631	219,647	258,098	250,488	(65,467)	(25.37)
Loans, Net	1,749,691	1,552,863	1,549,885	1,421,338	199,806	12.89



LOAN PORTFOLIO QUALITY - Cogent 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	15,566	16,208	16,208	14,955	(642)	(3.96)
Total Recoveries	838	36	5	17	833	16,660.00
Total Charge-offs	39	4,824	1,263	6,373	(1,224)	(96.91)
Credit Loss Expense	1,917	4,146	2,592	8,530	(675)	(26.04)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(921)	-	NA
Ending Balance	18,282	15,566	17,542	16,208	740	4.22

NON-PERFORMING ASSETS:

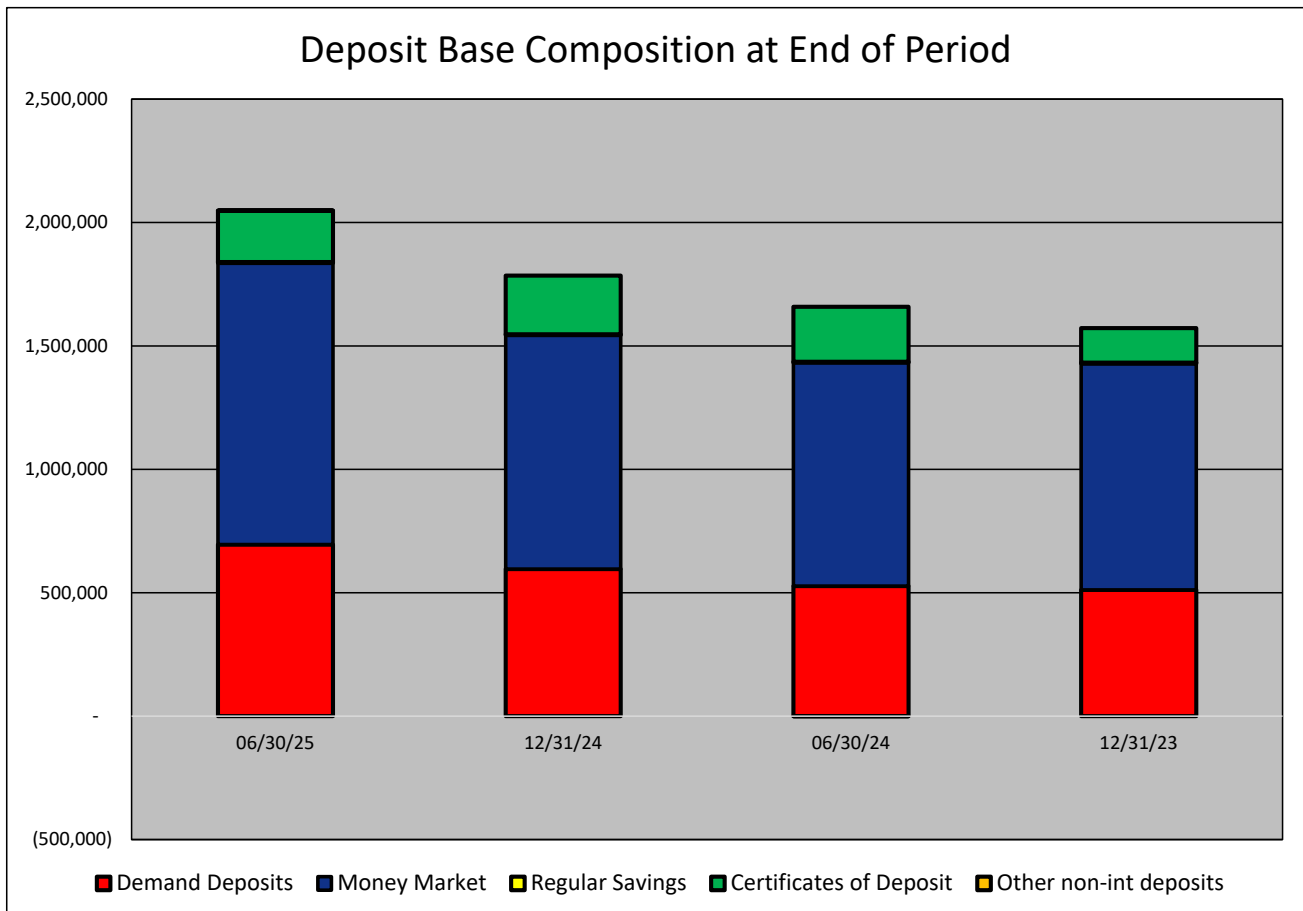
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,089	2,607	8,221	13,061	(5,132)	(62.43)
Foreclosed Real Estate	-	-	-	234	-	NA
Total Non-perf Assets	3,089	2,607	8,221	13,295	(5,132)	(62.43)

DEPOSIT BASE COMPOSITION - Cogent 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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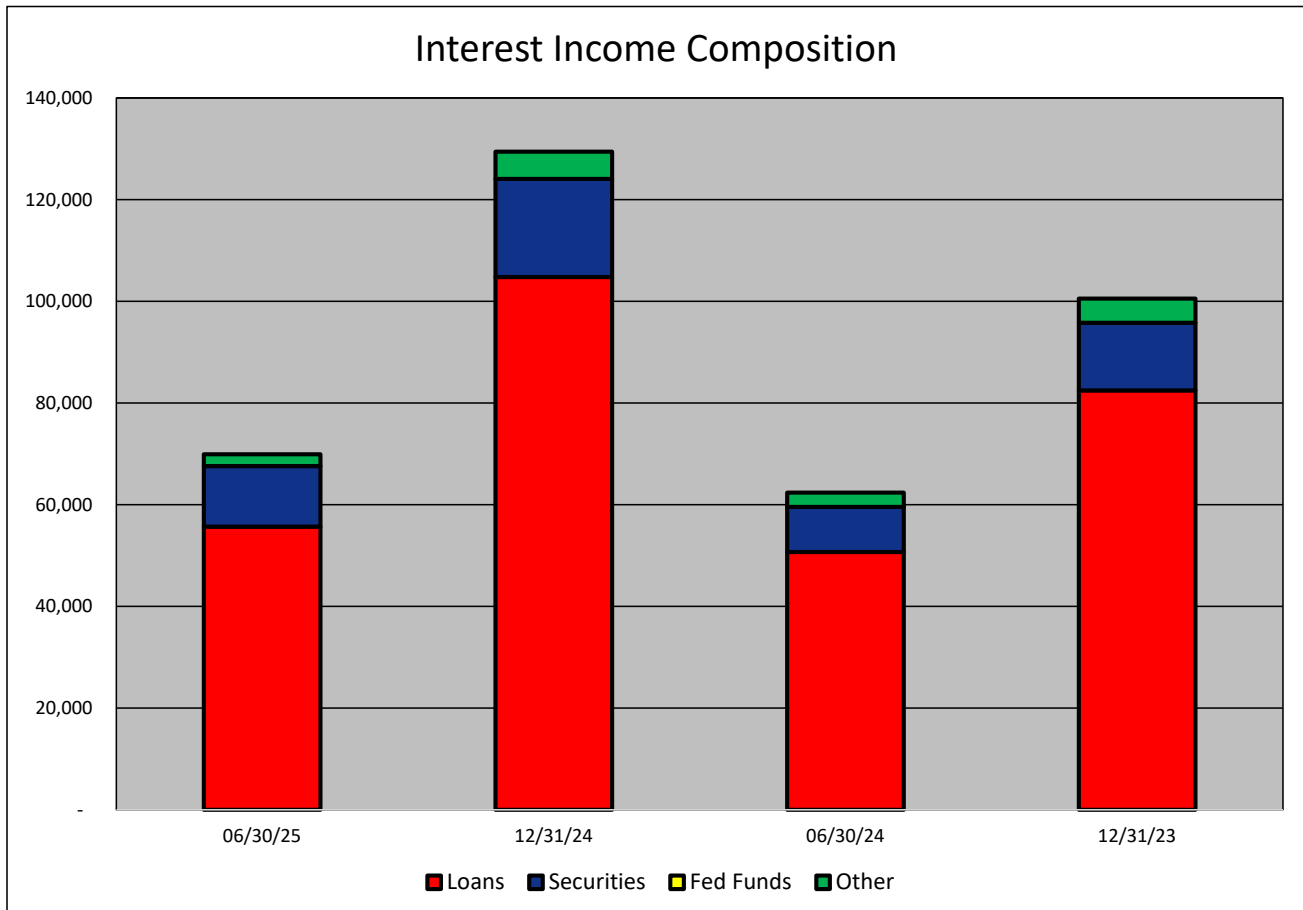
DEPOSIT BASE CATEGORY:

Demand Deposits	695,049	595,756	527,045	511,477	168,004	31.88
Money Market	1,140,791	947,930	905,233	916,834	235,558	26.02
Regular Savings	4,189	3,451	3,801	4,052	388	10.21
Certificates of Deposit	208,041	237,582	222,539	139,837	(14,498)	(6.51)
Other non-int deposits	3	-	(1)	-	4	(400.00)
Total Deposits	2,048,073	1,784,719	1,658,617	1,572,200	389,456	23.48



INTEREST INCOME COMPOSITION- Cogent Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	55,680	104,785	50,698	82,485	4,982	9.83
Securities	11,915	19,285	8,877	13,306	3,038	34.22
Fed Funds	-	-	-	-	-	NA
Other	2,334	5,374	2,796	4,741	(462)	(16.52)
Total Int Income	69,929	129,444	62,371	100,532	7,558	12.12

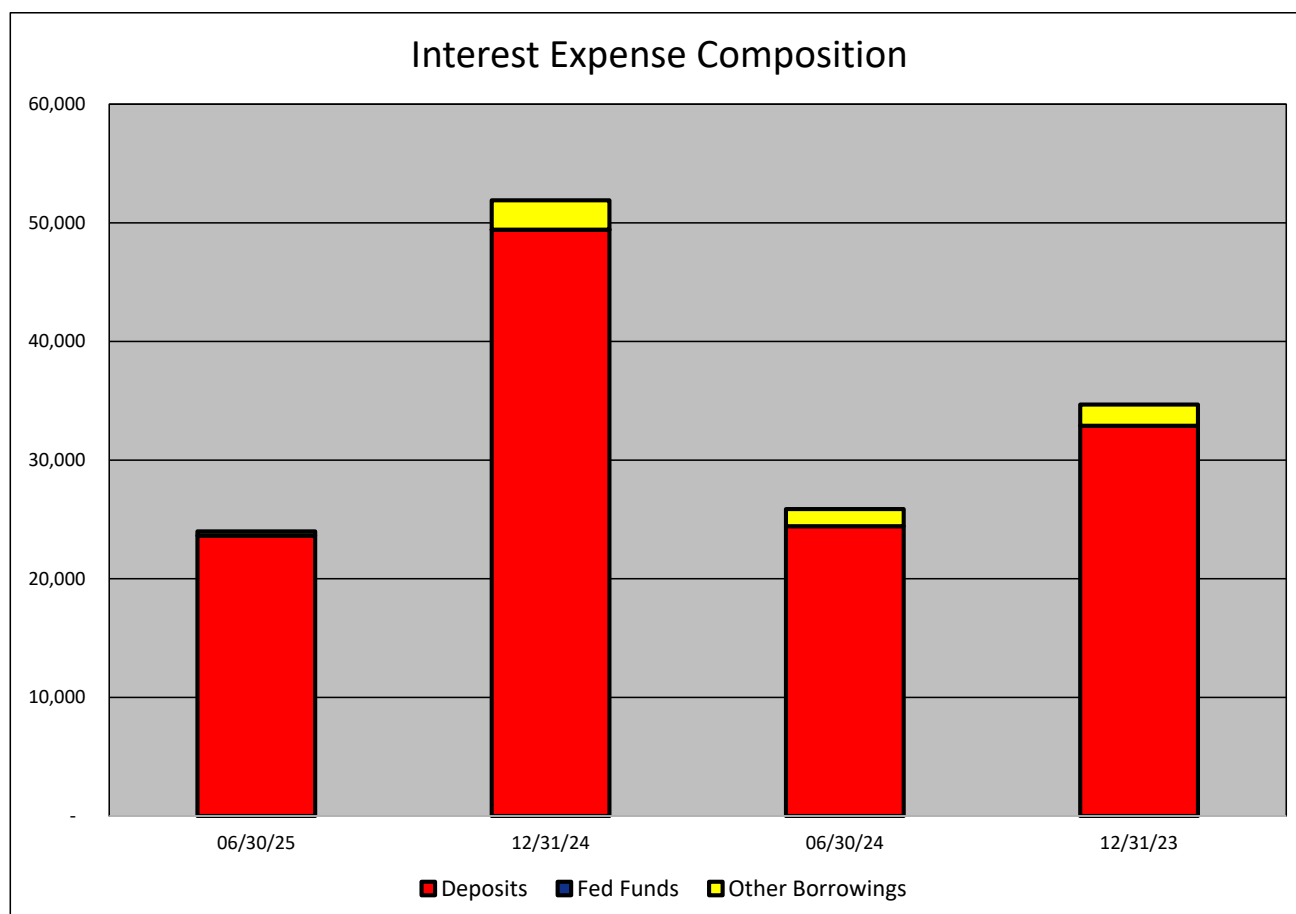


INTEREST EXPENSE COMPOSITION- Cogent Bank
(Dollars in Thousands)

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	23,643	49,413	24,425	32,893	(782)	(3.20)
Fed Funds	-	13	-	-	-	NA
Other Borrowings	347	2,476	1,451	1,791	(1,104)	(76.09)
Total Int Expense	23,990	51,902	25,876	34,684	(1,886)	(7.29)

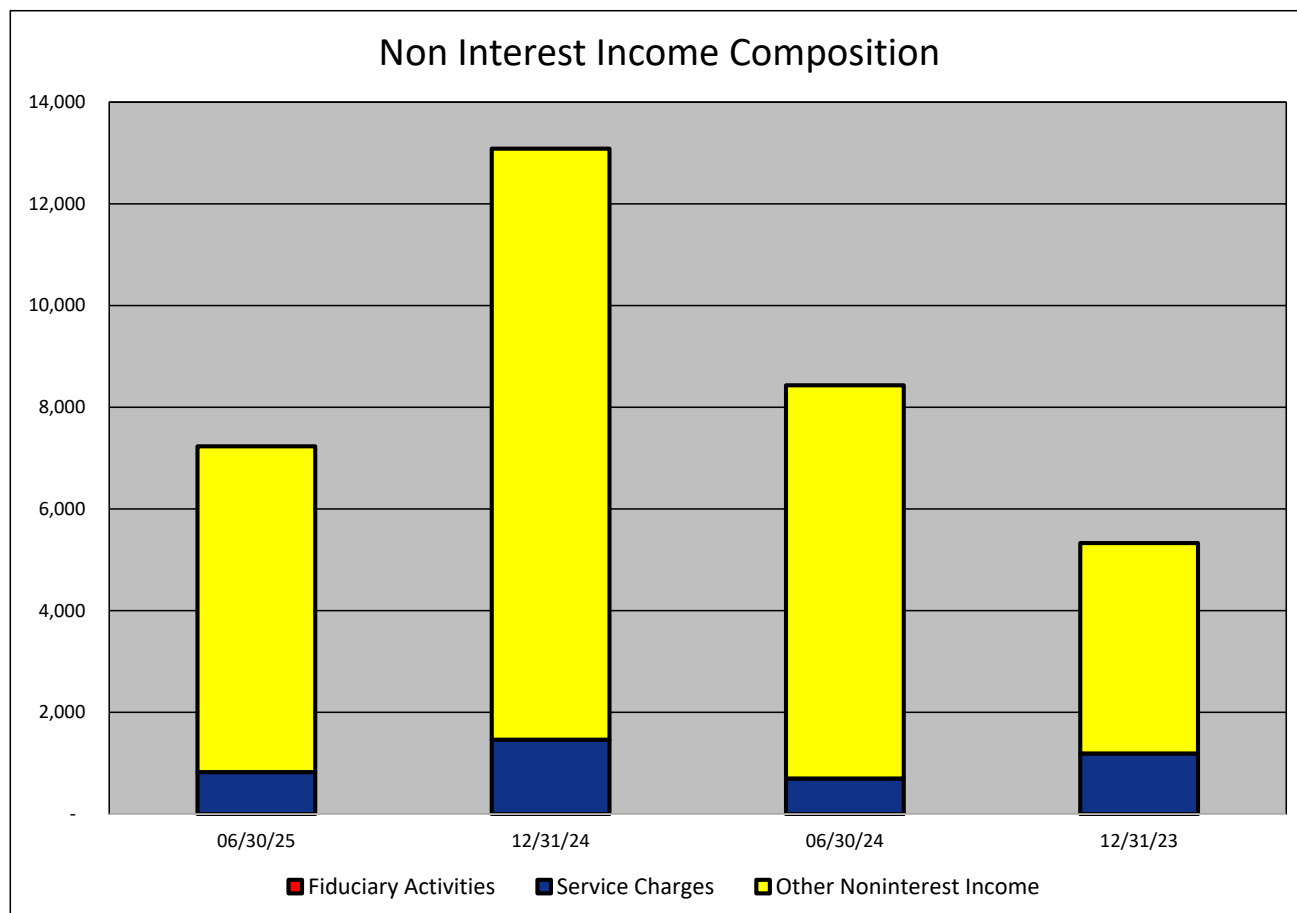


NONINTEREST INCOME COMPOSITION- Cogent Bank
(Dollars in Thousands)

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	825	1,464	700	1,191	125	17.86
Other Noninterest Income	6,406	11,621	7,731	4,137	(1,325)	(17.14)
Total Nonint. Income	7,231	13,085	8,431	5,328	(1,200)	(14.23)

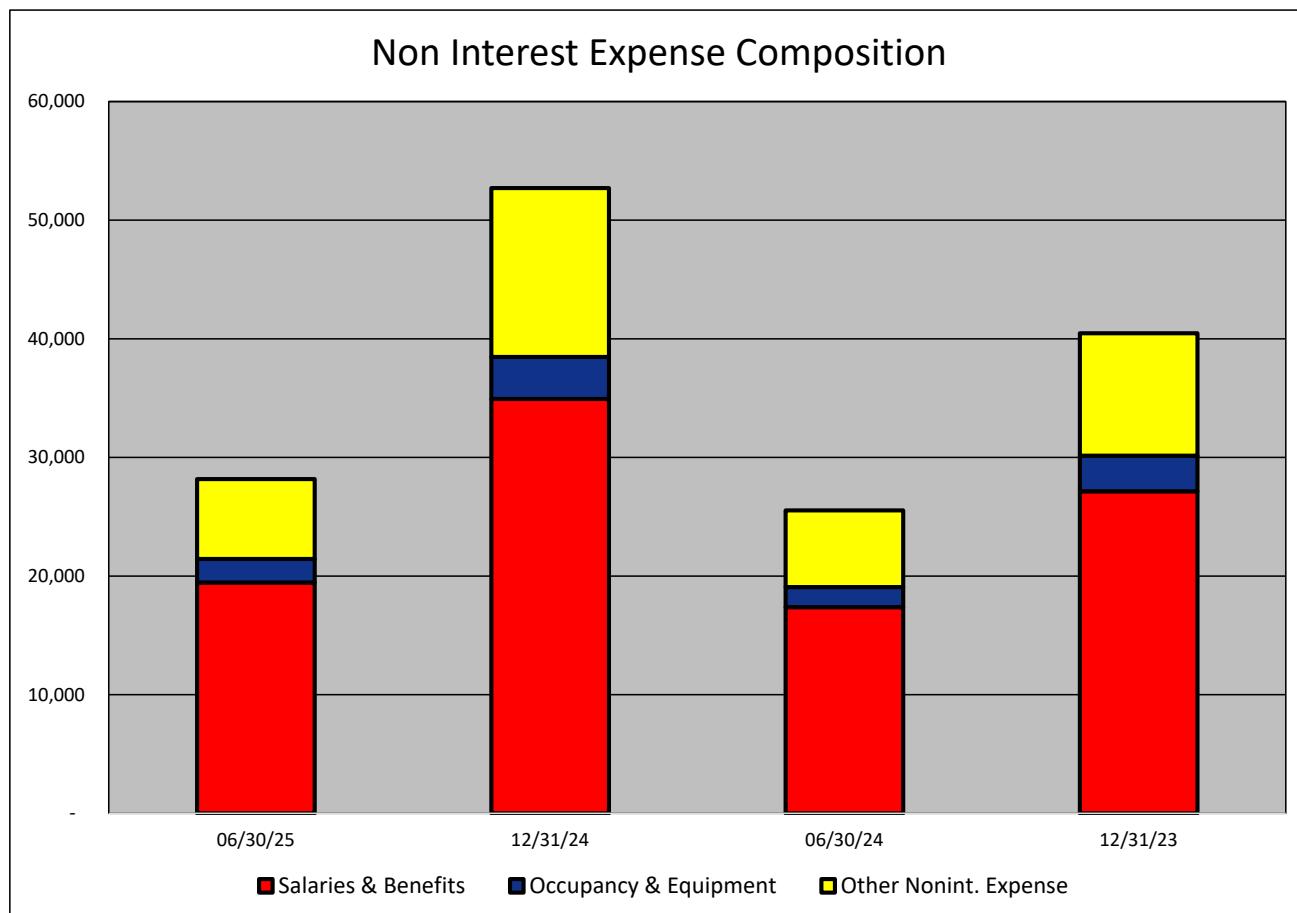


NONINTEREST EXPENSE COMPOSITION- Cogent Bank
(Dollars in Thousands)

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	19,456	34,930	17,378	27,149	2,078	11.96
Occupancy & Equipment	1,987	3,537	1,699	2,996	288	16.95
Other Nonint. Expense	6,728	14,239	6,454	10,320	274	4.25
Total Nonint. Expense	28,171	52,706	25,531	40,465	2,640	10.34



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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