

# Crews Bank & Trust

Wauchula, FL

Established

4/1/1929

## 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)

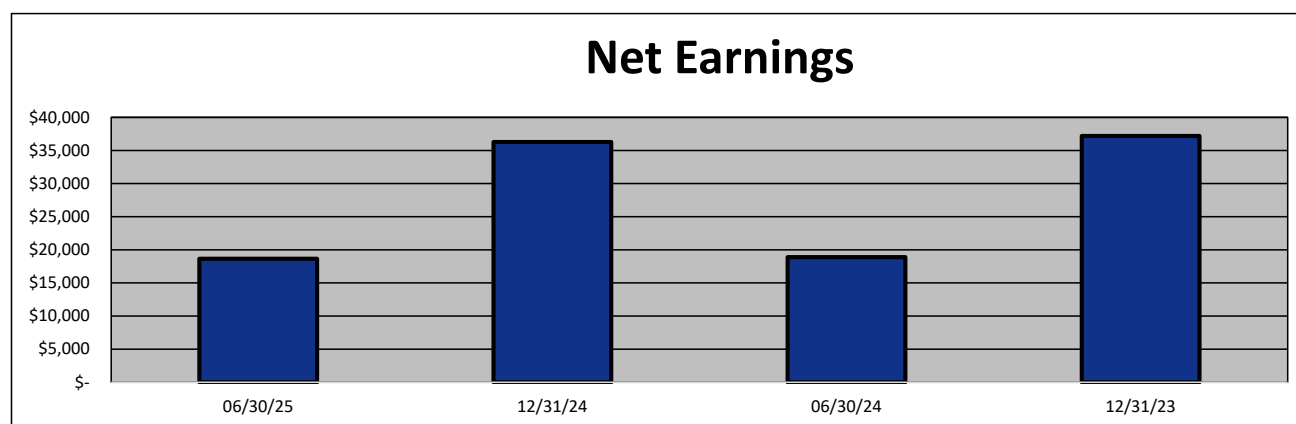
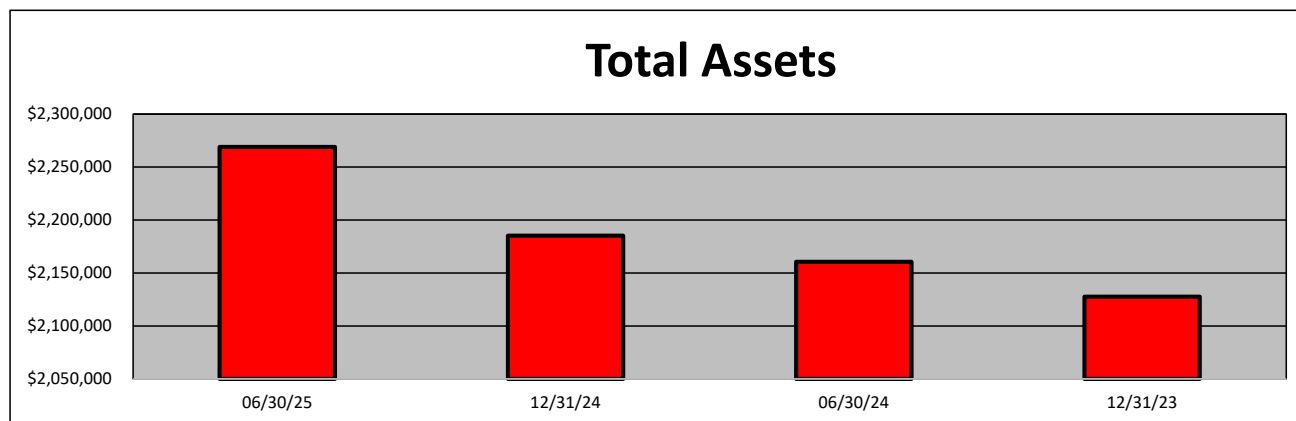
**EXECUTIVE SUMMARY - Crews Bank & Trust**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.49	10.38	10.60	10.13	10.68	8.71
Leverage Ratio	10.49	10.56	10.55	10.04	11.86	10.01
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	18.00	14.47	11.23
Risk Based Ratio	0.00	0.00	0.00	19.25	15.30	12.02
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	18.00	14.41	11.23
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	62.18	62.54	61.94	60.90	74.73	67.47
Loans/Assets	55.28	55.80	54.95	54.34	62.90	60.07
Securities/Assets	29.02	27.29	28.91	30.35	18.95	24.74
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.66	1.68	1.75	2.40	0.71	1.25
Return on Avg Equity	16.05	16.06	16.96	25.74	10.92	16.62
Nonint Income/Avg Assets	0.79	0.81	0.82	1.09	0.80	0.79
Net Overhead Ratio	1.69	1.78	1.74	2.44	2.35	1.78
Efficiency Ratio	57.65	58.50	57.43	52.60	74.52	60.38
Assets (per million) per Employee	6.23	5.99	5.94	5.85	10.31	9.49
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.89	1.86	1.78	1.69	1.29	1.42
Nonperforming Loans/Total Loans	0.09	0.02	0.03	0.08	0.48	0.46
Nonperforming Assets/Total Assets	0.05	0.01	0.02	0.05	0.33	0.30
Adjusted Texas Ratio	0.43	0.12	0.15	0.41	3.15	3.70
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.90	4.90	4.87	6.49	5.48	5.21
Cost of funds	2.40	2.42	2.33	1.63	2.84	2.50
Net interest margin	3.51	3.63	3.66	5.65	3.20	3.80
Avg Earning Assets/Avg Assets	98.48	98.33	98.34	98.70	95.80	95.18

**SELECTED FINANCIAL DATA - Crews Bank & Trust**  
(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	2,268,996	2,185,236	2,160,584	2,127,636	108,412	5.02
Cash and Equivalents	337,700	352,462	328,595	304,824	9,105	2.77
Securities	658,379	596,415	624,590	645,801	33,789	5.41
Loans, net	1,254,255	1,219,258	1,187,289	1,156,223	66,966	5.64
Deposit Accounts	2,017,235	1,949,484	1,916,815	1,898,696	100,420	5.24
Fed Funds & Repos	3,292	1,269	4,177	3,641	(885)	(21.19)
Total Equity	238,023	226,866	229,070	215,555	8,953	3.91

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	18,650	36,286	18,893	37,200	(243)	(1.29)
Interest Income	54,099	103,952	51,813	99,309	2,286	4.41
Interest Expense	15,311	26,950	12,885	12,911	2,426	18.83
Net Interest Income	38,788	77,002	38,928	86,398	(140)	(0.36)
Credit Loss Expense	1,131	2,664	1,215	1,448	(84)	(6.91)
Noninterest income	8,857	17,541	8,857	16,941	-	-
Gain on Sale of Securities	-	(2)	(3)	(9,834)	3	(100.00)
Noninterest Expense	27,795	55,855	27,689	54,809	106	0.38
Net Operating Income	18,719	36,024	18,881	47,082	(162)	(0.86)
Income Taxes	-	-	-	-	-	NA

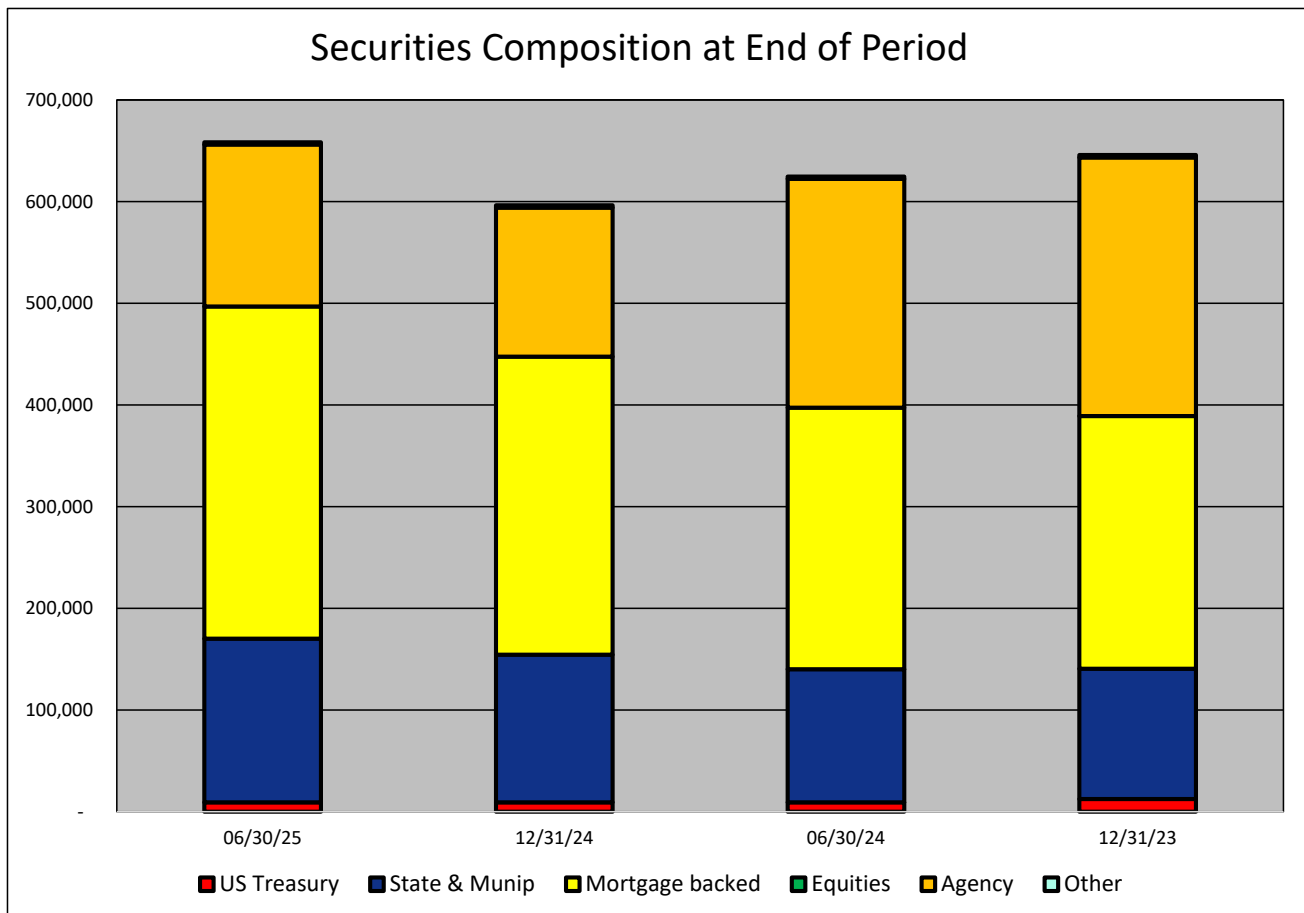


**SECURITIES COMPOSITION - Crews Bank & Trust**  
(Dollars in Thousands)

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	9,254	9,232	9,210	12,473	44	0.48
State & Munip	160,968	145,133	130,926	128,176	30,042	22.95
Mortgage backed	326,641	293,189	257,205	248,440	69,436	27.00
Equities	-	-	-	-	-	NA
Agency	159,249	146,582	224,979	254,303	(65,730)	(29.22)
Other	2,267	2,279	2,270	2,409	(3)	(0.13)
Total Securities	658,379	596,415	624,590	645,801	33,789	5.41

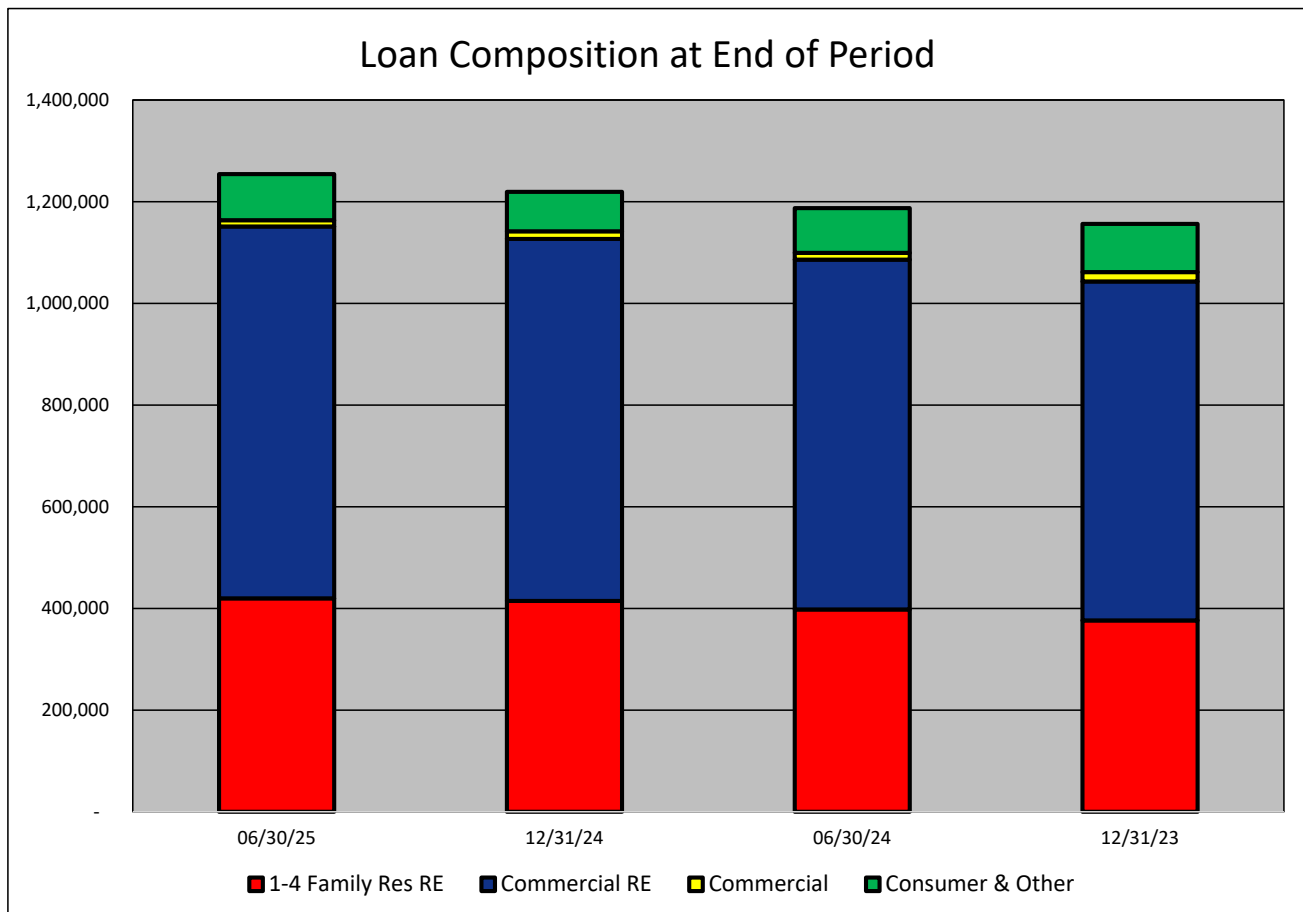


**LOAN PORTFOLIO COMPOSITION - Crews Bank & Trust**  
(Dollars in Thousands)

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	419,670	414,726	398,002	376,280	21,668	5.44
Commercial RE	731,568	711,895	688,030	666,863	43,538	6.33
Commercial	12,359	15,215	13,265	18,268	(906)	(6.83)
Consumer & Other	90,658	77,422	87,992	94,812	2,666	3.03
Loans, Net	1,254,255	1,219,258	1,187,289	1,156,223	66,966	5.64



**LOAN PORTFOLIO QUALITY - Crews Bank & Trust**  
(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	22,650	19,508	19,508	11,008	3,142	16.11
Total Recoveries	165	824	580	162	(415)	(71.55)
Total Charge-offs	222	346	149	961	73	48.99
Credit Loss Expense	1,131	2,664	1,215	1,448	(84)	(6.91)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	7,851	-	NA
Ending Balance	23,724	22,650	21,154	19,508	2,570	12.15

**NON-PERFORMING ASSETS:**

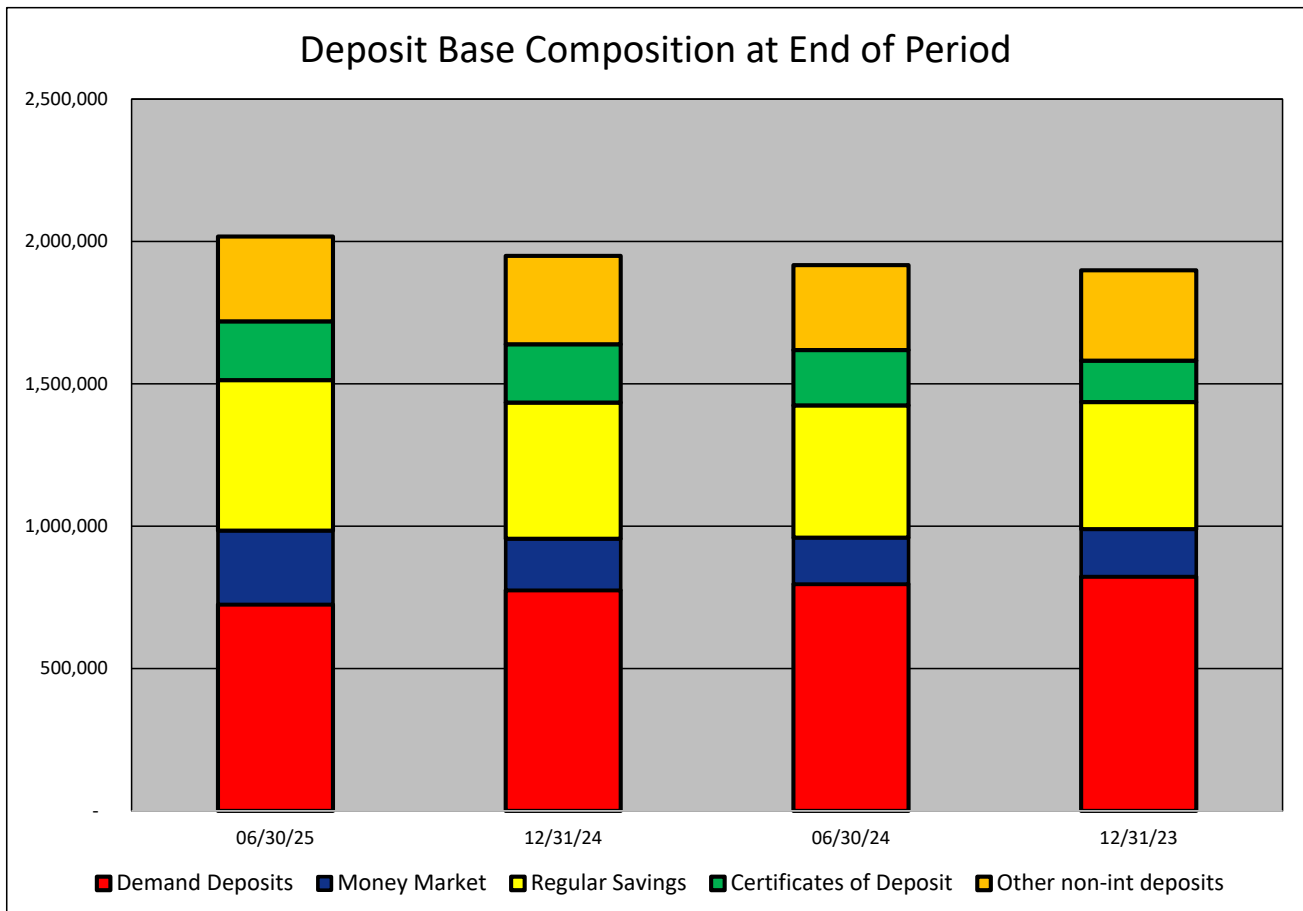
Total-90+ Days Past Due	598	68	127	133	471	370.87
Total-Nonaccrual	516	220	253	832	263	103.95
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,114	288	380	965	734	193.16

**DEPOSIT BASE COMPOSITION - Crews Bank & Trust**  
(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	725,201	774,764	796,712	823,071	(71,511)	(8.98)
Money Market	259,175	181,065	163,110	166,758	96,065	58.90
Regular Savings	528,508	478,410	464,581	445,935	63,927	13.76
Certificates of Deposit	206,863	204,655	194,193	145,466	12,670	6.52
Other non-int deposits	297,488	310,590	298,219	317,466	(731)	(0.25)
<b>Total Deposits</b>	<b>2,017,235</b>	<b>1,949,484</b>	<b>1,916,815</b>	<b>1,898,696</b>	<b>100,420</b>	<b>5.24</b>



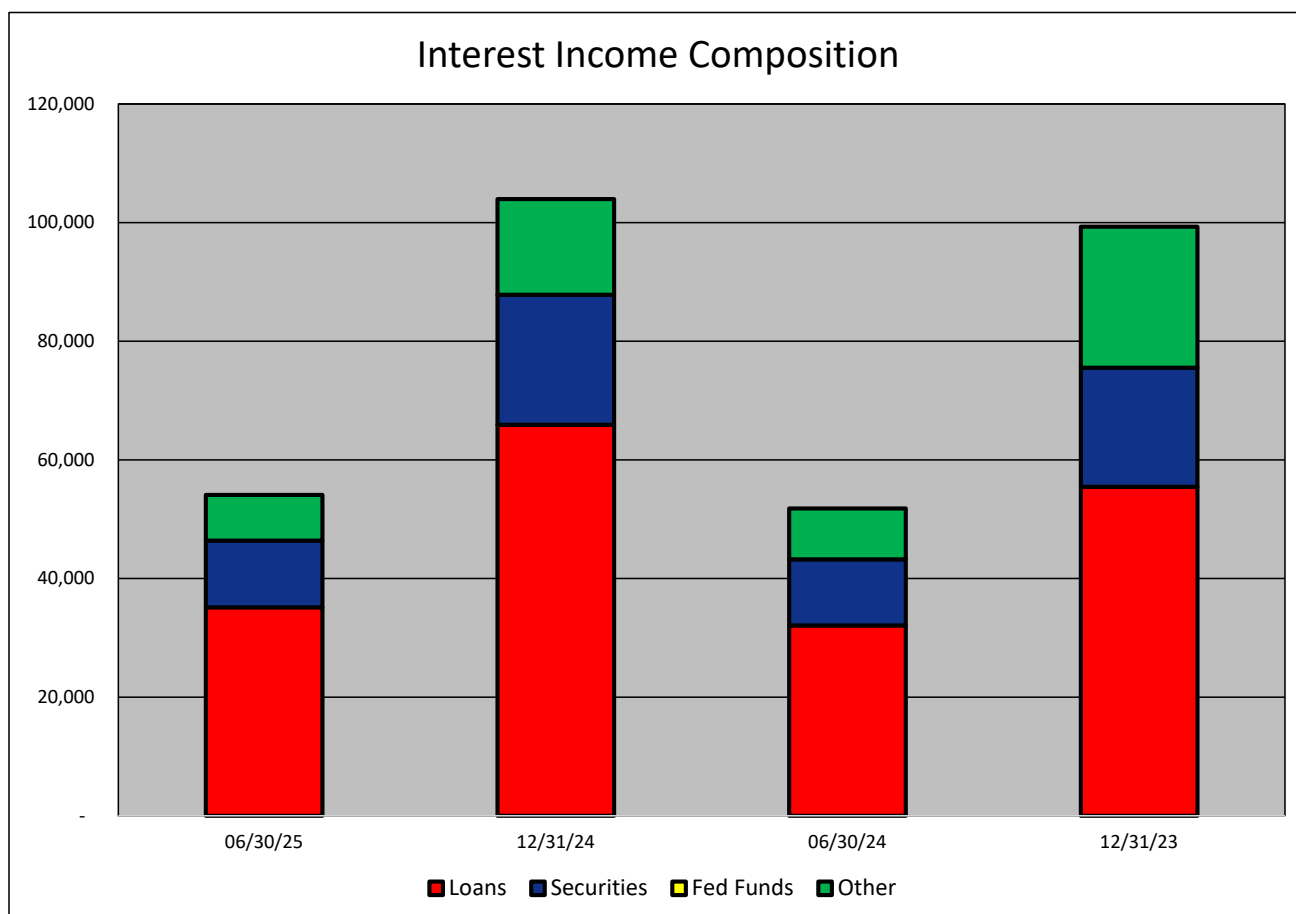


**INTEREST INCOME COMPOSITION- Crews Bank & Trust**  
(Dollars in Thousands)

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	35,147	65,915	32,091	55,467	3,056	9.52
Securities	11,248	21,918	11,130	20,069	118	1.06
Fed Funds	-	-	-	-	-	NA
Other	7,704	16,119	8,592	23,773	(888)	(10.34)
<b>Total Int Income</b>	<b>54,099</b>	<b>103,952</b>	<b>51,813</b>	<b>99,309</b>	<b>2,286</b>	<b>4.41</b>

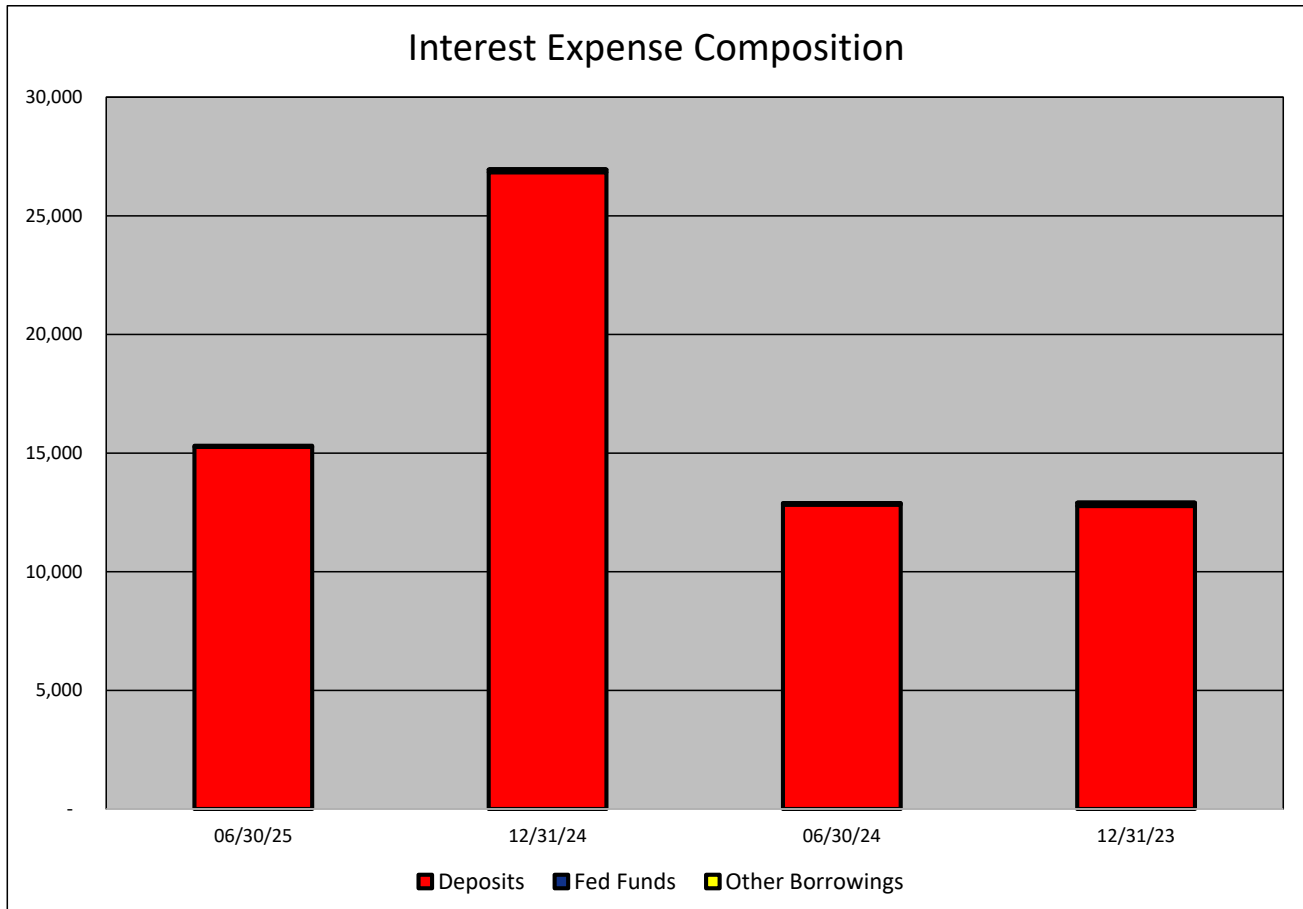


**INTEREST EXPENSE COMPOSITION- Crews Bank & Trust**  
(Dollars in Thousands)

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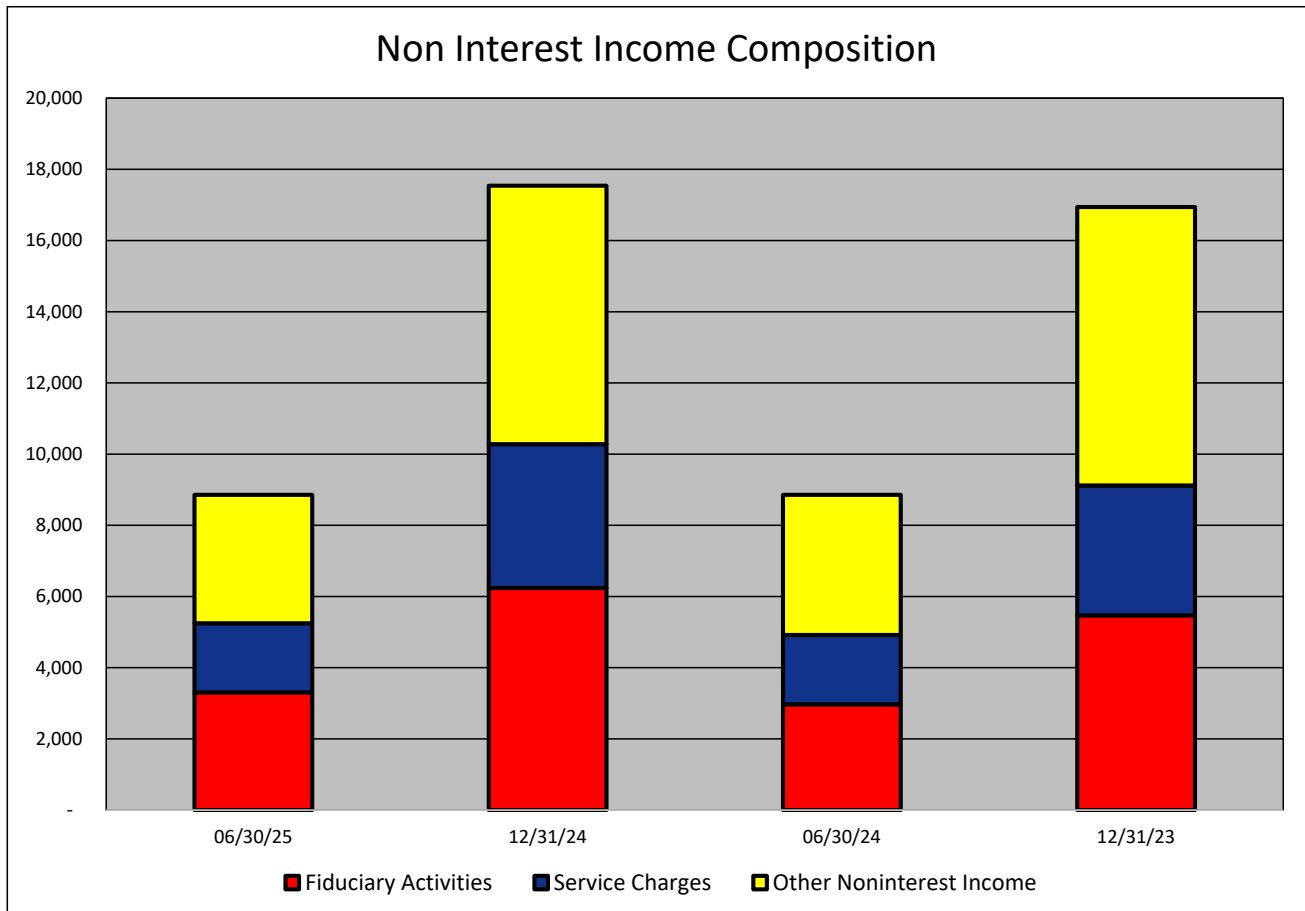
**INTEREST EXPENSE CATEGORY**

Deposits	15,265	26,838	12,826	12,769	2,439	19.02
Fed Funds	46	110	58	136	(12)	(20.69)
Other Borrowings	-	2	1	6	(1)	(100.00)
<b>Total Int Expense</b>	<b>15,311</b>	<b>26,950</b>	<b>12,885</b>	<b>12,911</b>	<b>2,426</b>	<b>18.83</b>



**NONINTEREST INCOME COMPOSITION- Crews Bank & Trust**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	3,304	6,239	2,969	5,469	335	11.28
Service Charges	1,943	4,042	1,950	3,652	(7)	(0.36)
Other Noninterest Income	3,610	7,260	3,938	7,820	(328)	(8.33)
<b>Total Nonint. Income</b>	<b>8,857</b>	<b>17,541</b>	<b>8,857</b>	<b>16,941</b>	<b>-</b>	<b>-</b>

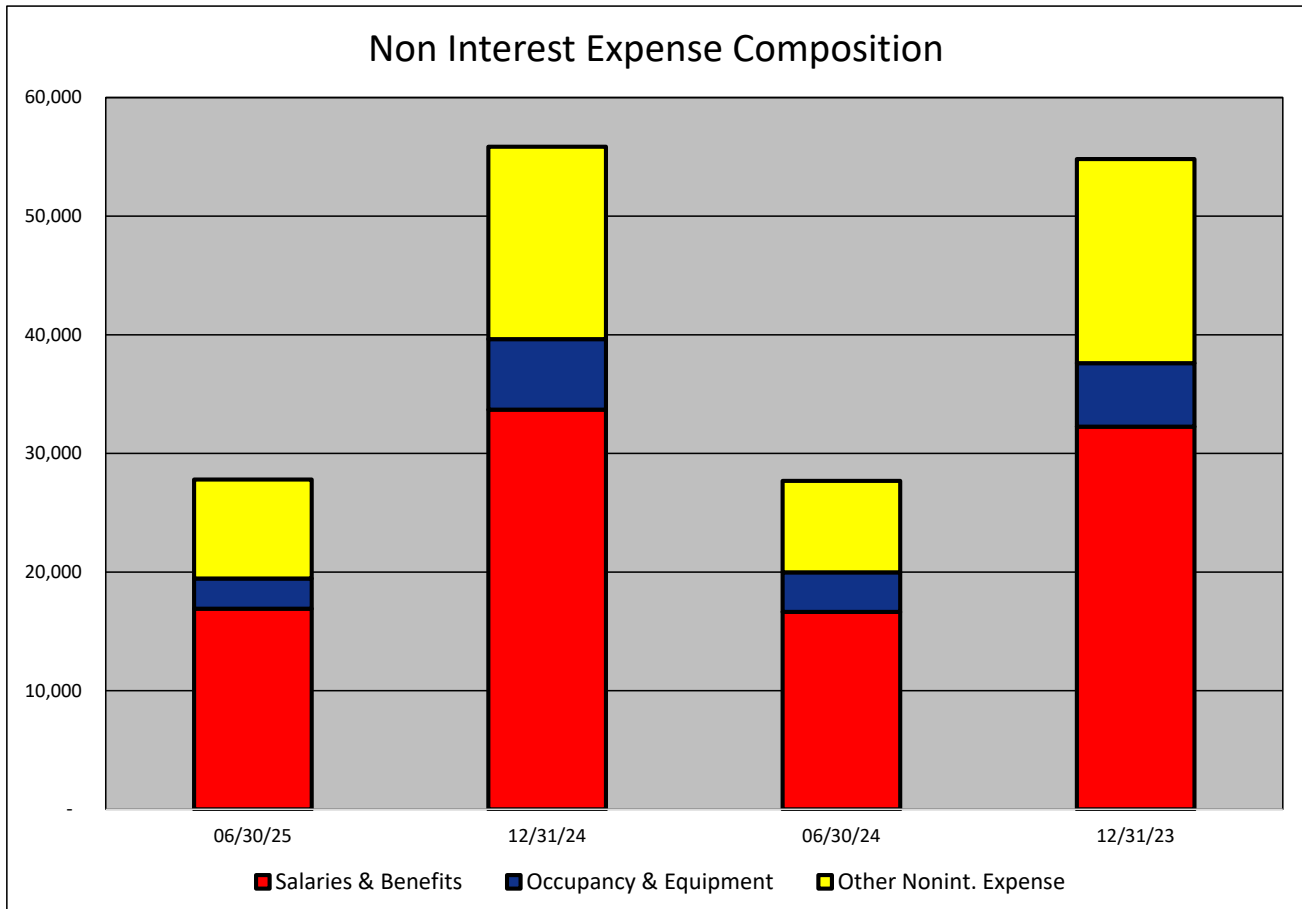


**NONINTEREST EXPENSE COMPOSITION- Crews Bank & Trust**  
(Dollars in Thousands)

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	16,916	33,694	16,639	32,258	277	1.66
Occupancy & Equipment	2,545	5,939	3,342	5,349	(797)	(23.85)
Other Nonint. Expense	8,334	16,222	7,708	17,202	626	8.12
Total Nonint. Expense	27,795	55,855	27,689	54,809	106	0.38



**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
Axiom Bank, National Association	11.06	<b>10.99</b>	14.64	15.89	14.64
<b>Crews Bank &amp; Trust</b>	<b>10.49</b>	<b>10.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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	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	<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
<b>Crews Bank &amp; Trust</b>	<b>0.79</b>	<b>1.69</b>	<b>57.65</b>	<b>6.23</b>
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
<b>Crews Bank &amp; Trust</b>	<b>1.89</b>	<b>0.09</b>	<b>0.05</b>	<b>0.43</b>
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
Axiom Bank, National Association	<b>0.98</b>	6.45	0.00	0.00	22.56
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
<b>Crews Bank &amp; Trust</b>	<b>0.66</b>	<b>14.22</b>	<b>0.00</b>	<b>19.65</b>	<b>9.37</b>
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

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

<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
Axiom Bank, National Association	5.99	3.74	<b>3.87</b>	96.14
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
<b>Crews Bank &amp; Trust</b>	<b>4.90</b>	<b>2.40</b>	<b>3.51</b>	<b>98.48</b>
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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