

# Mainstreet Community Bank Of Florida

Deland, FL

Established

10/24/2003

## 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)

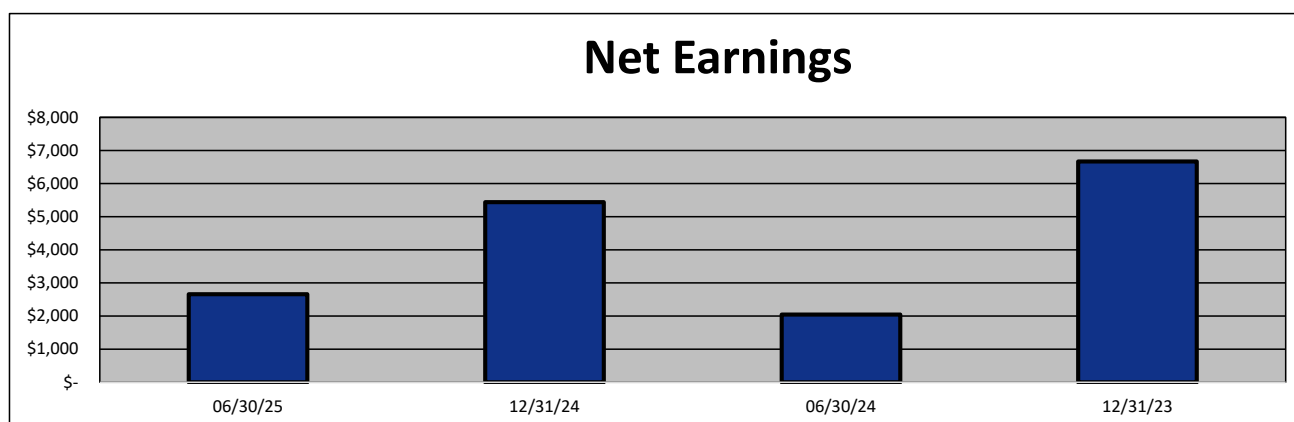
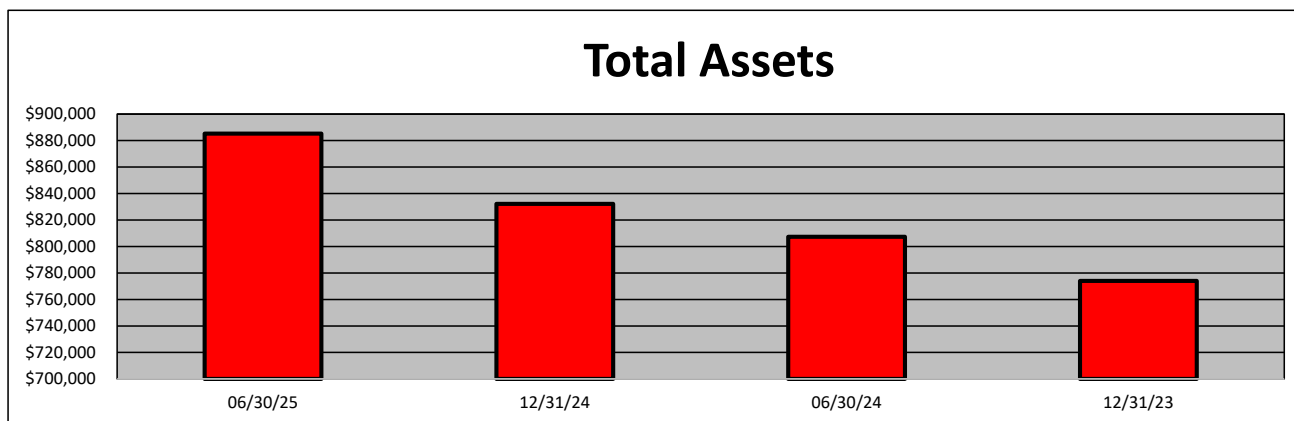
**EXECUTIVE SUMMARY - Mainstreet Community Bank of Florida**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.86	7.67	7.23	7.21	10.68	8.71
Leverage Ratio	8.92	9.04	8.97	8.85	11.86	10.01
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	14.47	11.23
Risk Based Ratio	0.00	0.00	0.00	0.00	15.30	12.02
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	14.41	11.23
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	75.95	79.55	75.62	70.90	74.73	67.47
Loans/Assets	69.43	71.86	69.02	65.24	62.90	60.07
Securities/Assets	18.70	20.52	23.26	24.94	18.95	24.74
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.61	0.66	0.51	0.84	0.71	1.25
Return on Avg Equity	7.91	9.09	7.19	11.53	10.92	16.62
Nonint Income/Avg Assets	0.61	0.35	0.36	0.31	0.80	0.79
Net Overhead Ratio	2.00	1.99	2.00	1.89	2.35	1.78
Efficiency Ratio	67.10	69.13	72.19	66.31	74.52	60.38
Assets (per million) per Employee	8.60	7.85	8.07	7.66	10.31	9.49
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.23	1.25	1.25	1.19	1.29	1.42
Nonperforming Loans/Total Loans	1.31	1.10	1.17	0.00	0.48	0.46
Nonperforming Assets/Total Assets	0.91	0.79	0.81	0.00	0.33	0.30
Adjusted Texas Ratio	10.46	9.27	9.97	0.00	3.15	3.70
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.17	4.87	4.65	4.32	5.48	5.21
Cost of funds	2.60	2.52	2.41	1.93	2.84	2.50
Net interest margin	3.47	3.23	3.09	3.17	3.20	3.80
Avg Earning Assets/Avg Assets	94.56	94.22	94.29	94.82	95.80	95.18

**SELECTED FINANCIAL DATA - Mainstreet Community Bank of Florida**  
(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	885,289	832,236	807,304	774,020	77,985	9.66
Cash and Equivalents	67,385	24,993	24,501	39,979	42,884	175.03
Securities	165,508	170,768	187,795	193,033	(22,287)	(11.87)
Loans, net	614,648	598,059	557,175	504,970	57,473	10.32
Deposit Accounts	809,250	751,837	736,838	712,268	72,412	9.83
Fed Funds & Repos	-	10,000	-	-	-	NA
Total Equity	69,562	63,858	58,393	55,833	11,169	19.13

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,660	5,440	2,044	6,668	616	30.14
Interest Income	21,372	37,678	17,519	32,478	3,853	21.99
Interest Expense	7,034	12,677	5,862	8,660	1,172	19.99
Net Interest Income	14,338	25,001	11,657	23,818	2,681	23.00
Credit Loss Expense	2,079	1,454	964	30	1,115	115.66
Noninterest income	2,687	2,909	1,443	2,463	1,244	86.21
Gain on Sale of Securities	-	-	-	11	-	NA
Noninterest Expense	11,423	19,293	9,457	17,426	1,966	20.79
Net Operating Income	3,523	7,163	2,679	8,825	844	31.50
Income Taxes	863	1,723	635	2,168	228	35.91

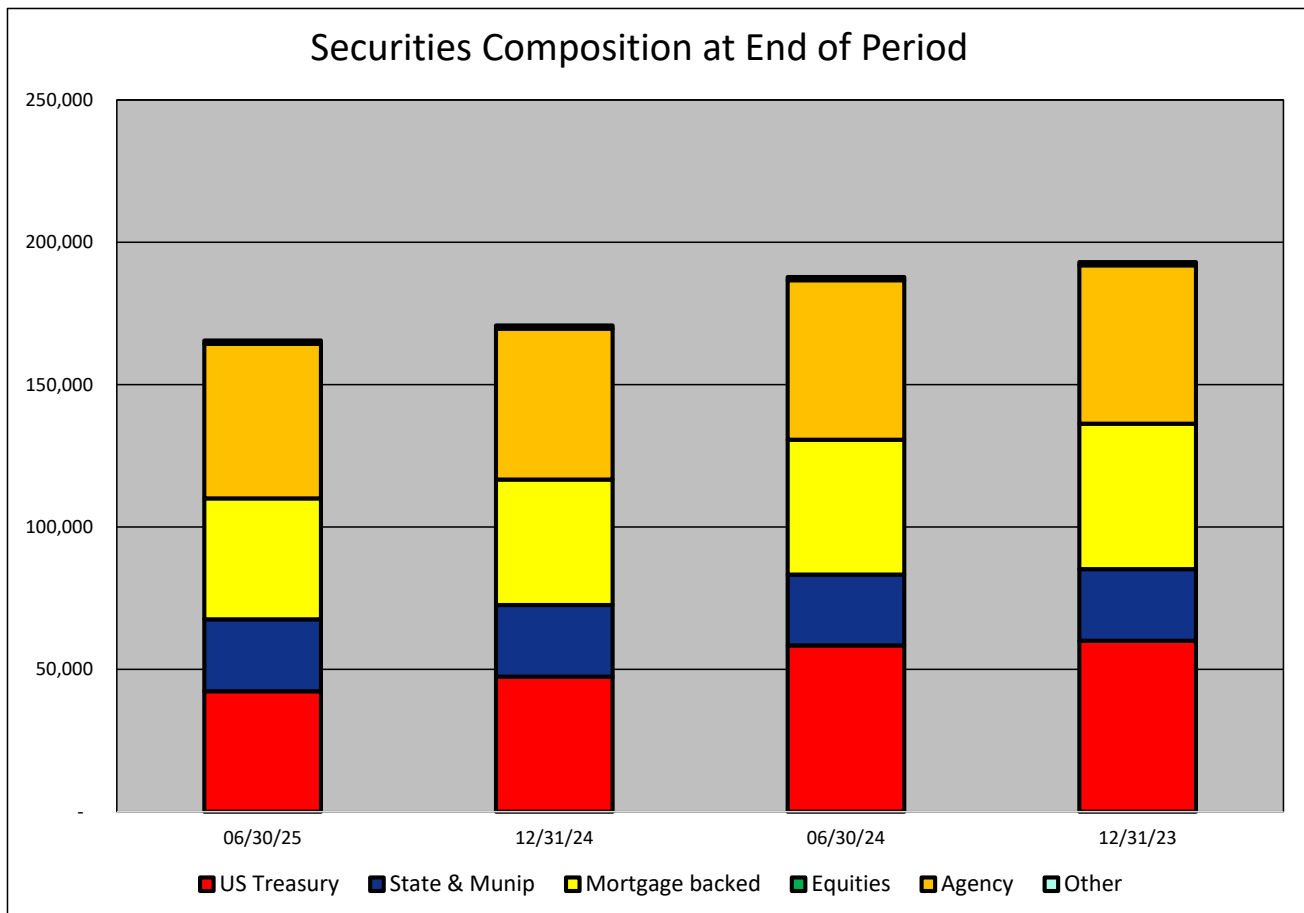


**SECURITIES COMPOSITION - Mainstreet Community Bank of Florida**  
(Dollars in Thousands)

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	42,306	47,448	58,392	60,051	(16,086)	(27.55)
State & Munip	25,274	25,132	24,906	25,150	368	1.48
Mortgage backed	42,452	44,083	47,350	51,092	(4,898)	(10.34)
Equities	-	-	-	-	-	NA
Agency	54,315	52,976	56,021	55,607	(1,706)	(3.05)
Other	1,161	1,129	1,126	1,133	35	3.11
Total Securities	165,508	170,768	187,795	193,033	(22,287)	(11.87)

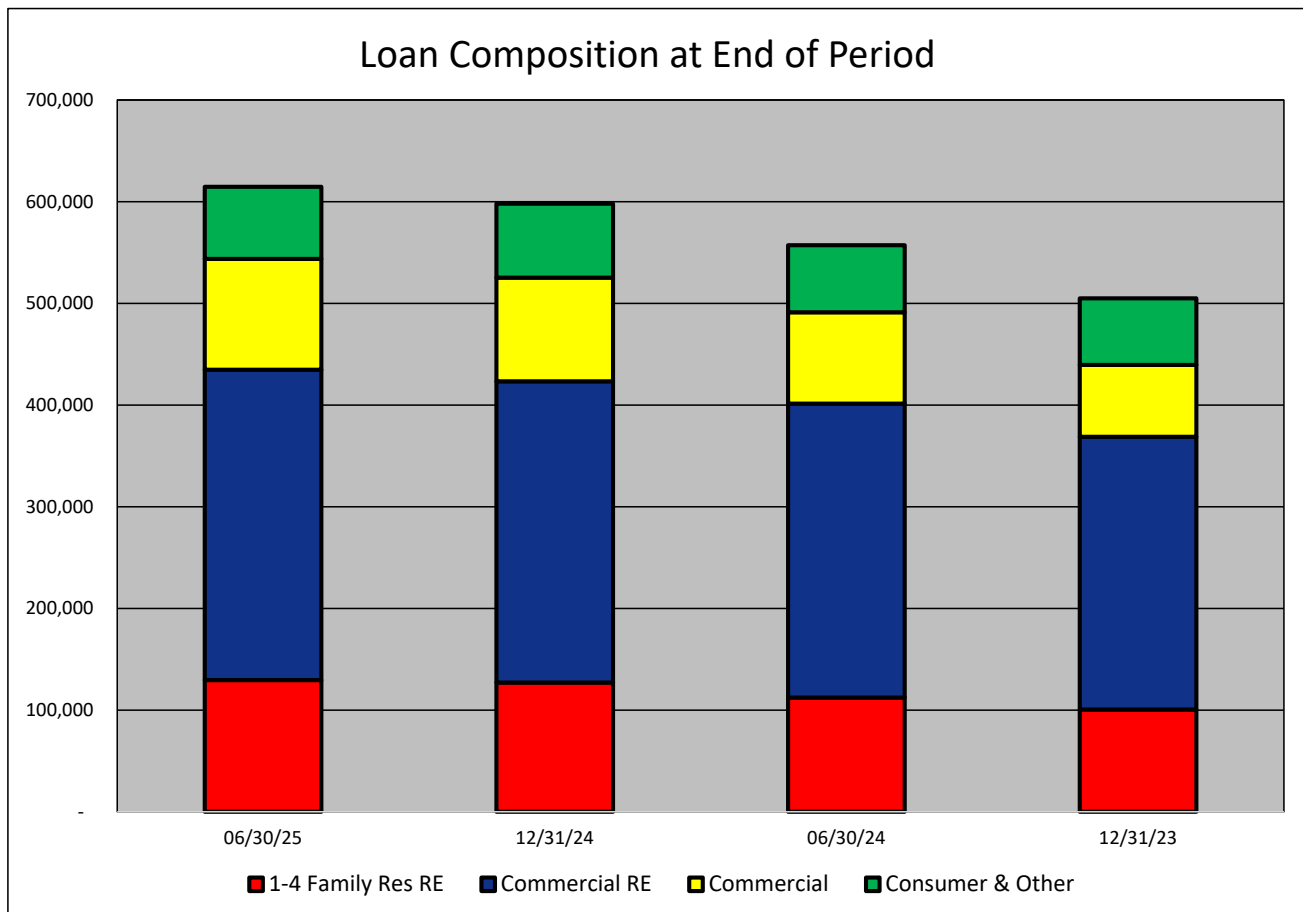


**LOAN PORTFOLIO COMPOSITION - Mainstreet Community Bank of Florida**  
(Dollars in Thousands)

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	129,537	127,097	112,347	100,566	17,190	15.30
Commercial RE	305,216	296,222	289,026	268,185	16,190	5.60
Commercial	108,966	101,947	89,808	70,748	19,158	21.33
Consumer & Other	70,929	72,793	65,994	65,471	4,935	7.48
Loans, Net	614,648	598,059	557,175	504,970	57,473	10.32



**LOAN PORTFOLIO QUALITY - Mainstreet Community Bank of Florida**  
(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	7,450	6,029	6,029	6,721	1,421	23.57
Total Recoveries	11	41	28	134	(17)	(60.71)
Total Charge-offs	1,981	74	36	86	1,945	5,402.78
Credit Loss Expense	2,079	1,454	964	30	1,115	115.66
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(770)	-	NA
Ending Balance	7,559	7,450	6,985	6,029	574	8.22

**NON-PERFORMING ASSETS:**

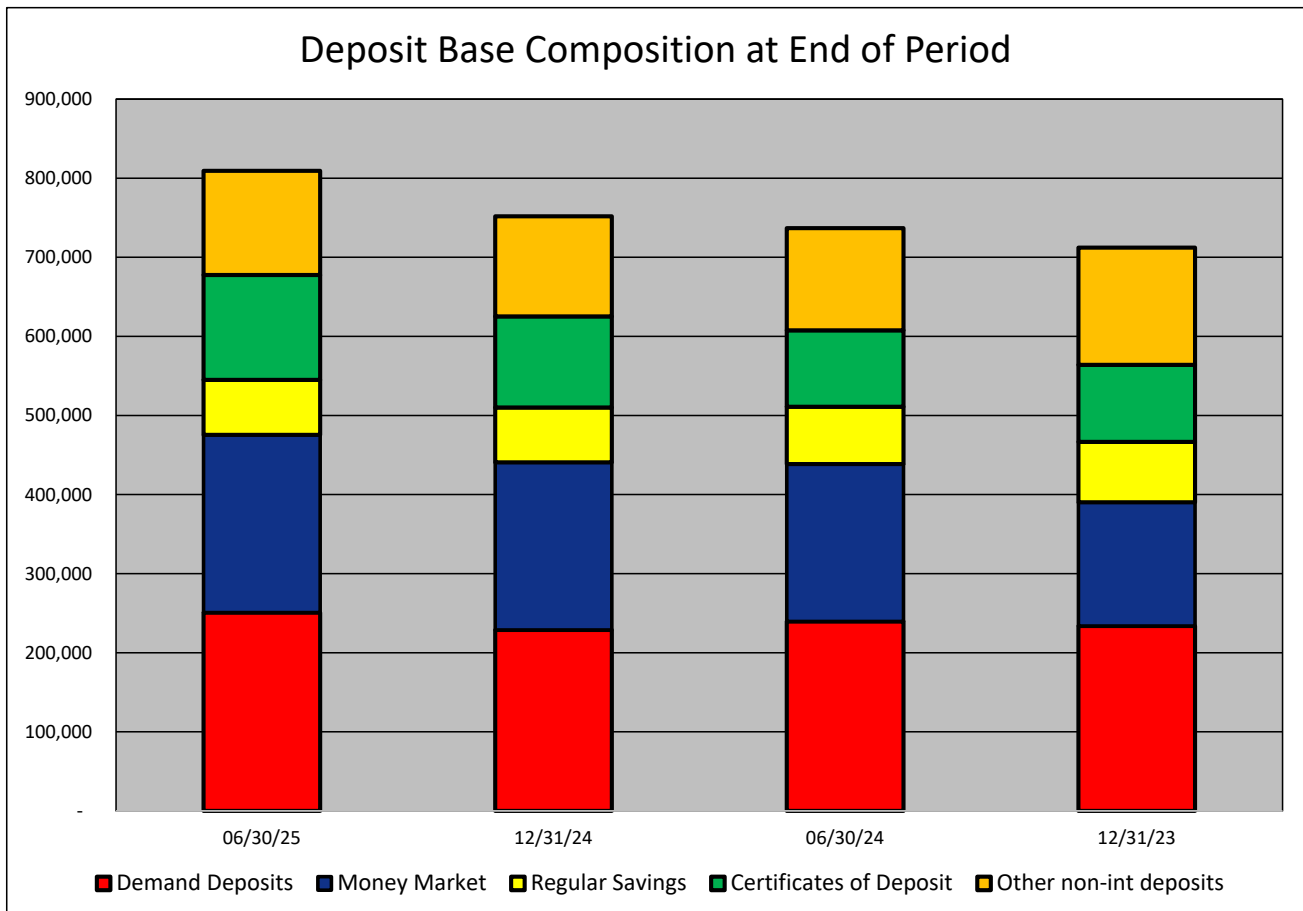
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	8,065	6,603	6,510	-	1,555	23.89
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	8,065	6,603	6,510	-	1,555	23.89

**DEPOSIT BASE COMPOSITION - Mainstreet Community Bank of Florida**  
(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	250,694	228,772	239,520	233,723	11,174	4.67
Money Market	224,846	211,890	199,107	156,460	25,739	12.93
Regular Savings	69,491	69,374	72,411	76,389	(2,920)	(4.03)
Certificates of Deposit	132,612	115,211	96,588	97,491	36,024	37.30
Other non-int deposits	131,607	126,590	129,212	148,205	2,395	1.85
<b>Total Deposits</b>	<b>809,250</b>	<b>751,837</b>	<b>736,838</b>	<b>712,268</b>	<b>72,412</b>	<b>9.83</b>



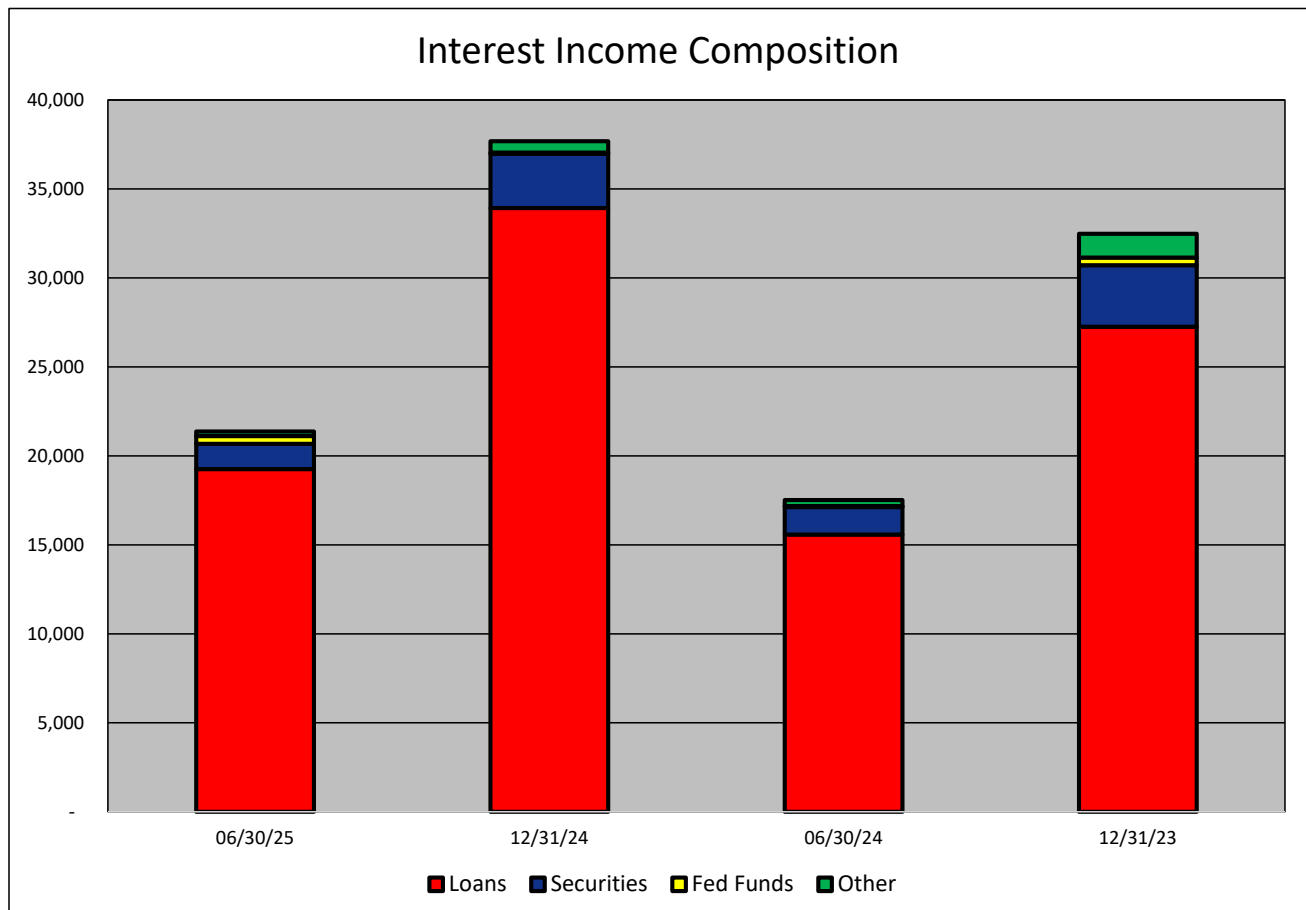


**INTEREST INCOME COMPOSITION- Mainstreet Community Bank of Florida**  
(Dollars in Thousands)

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	19,257	33,928	15,579	27,254	3,678	23.61
Securities	1,423	3,037	1,547	3,457	(124)	(8.02)
Fed Funds	435	76	56	432	379	676.79
Other	257	637	337	1,335	(80)	(23.74)
<b>Total Int Income</b>	<b>21,372</b>	<b>37,678</b>	<b>17,519</b>	<b>32,478</b>	<b>3,853</b>	<b>21.99</b>

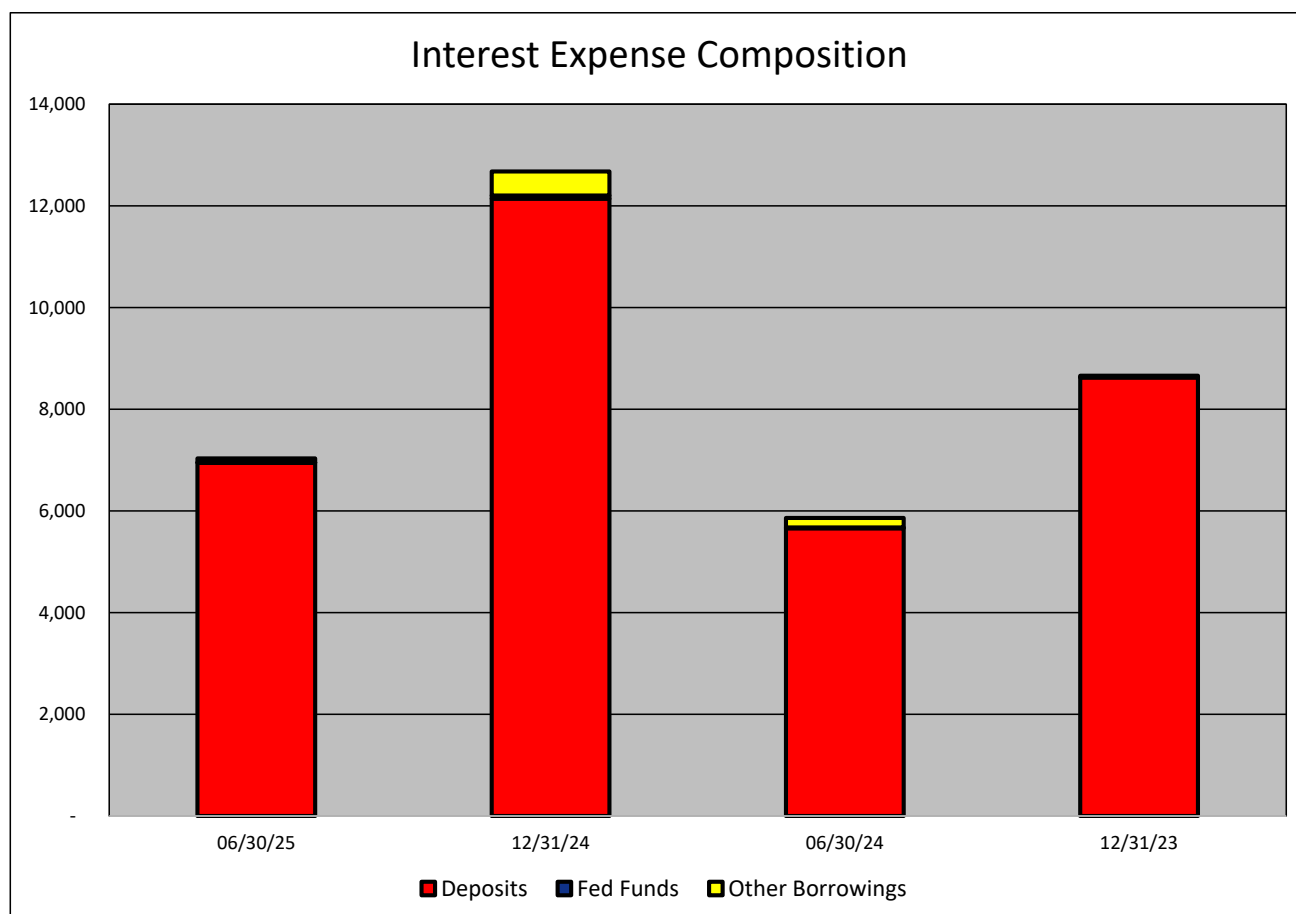


**INTEREST EXPENSE COMPOSITION- Mainstreet Community Bank of Florida**  
(Dollars in Thousands)

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	6,951	12,142	5,659	8,629	1,292	22.83
Fed Funds	1	62	17	1	(16)	(94.12)
Other Borrowings	82	473	186	30	(104)	(55.91)
<b>Total Int Expense</b>	<b>7,034</b>	<b>12,677</b>	<b>5,862</b>	<b>8,660</b>	<b>1,172</b>	<b>19.99</b>

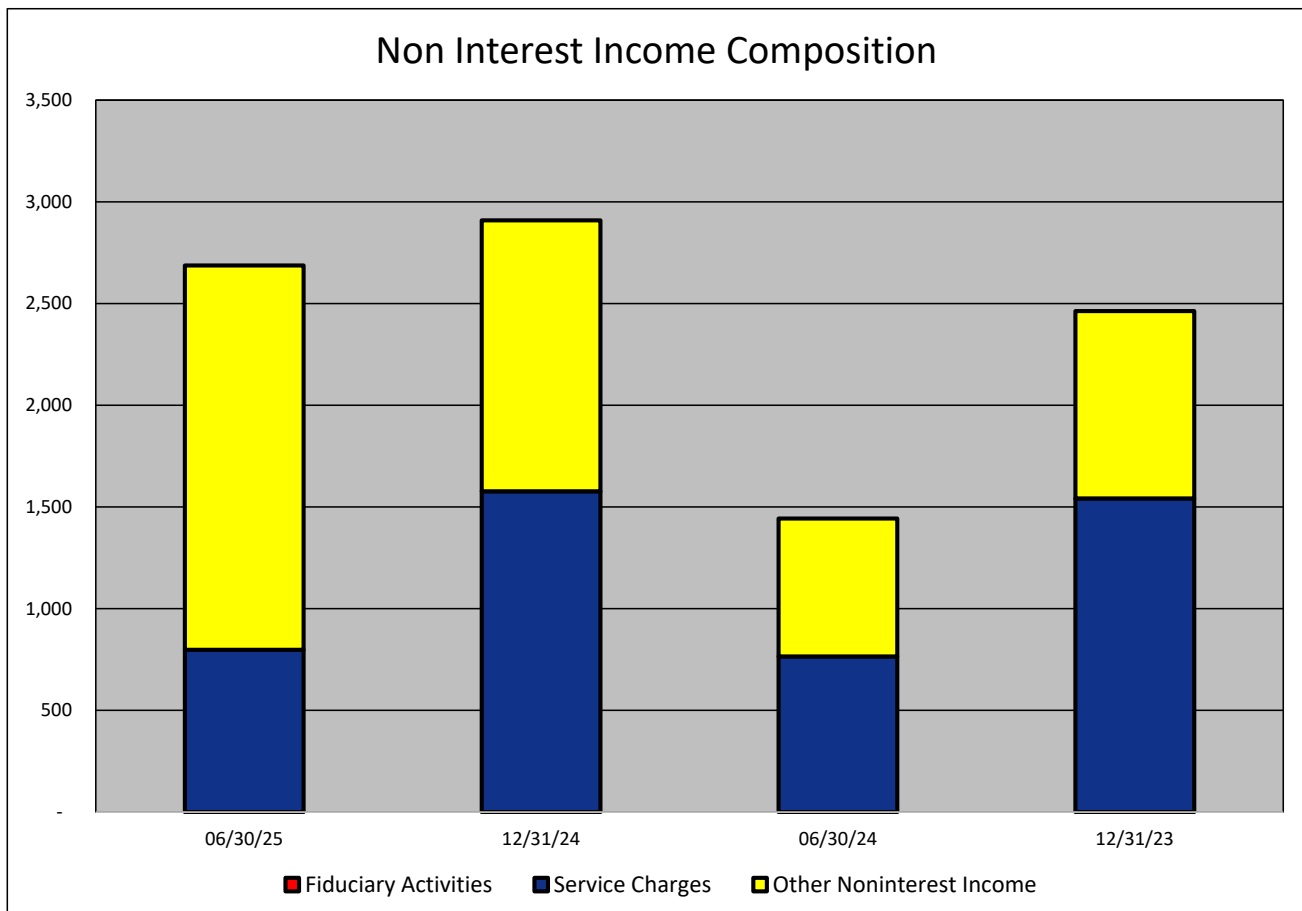


**NONINTEREST INCOME COMPOSITION- Mainstreet Community Bank of Florida**  
(Dollars in Thousands)

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	798	1,577	765	1,542	33	4.31
Other Noninterest Income	1,889	1,332	678	921	1,211	178.61
<b>Total Nonint. Income</b>	<b>2,687</b>	<b>2,909</b>	<b>1,443</b>	<b>2,463</b>	<b>1,244</b>	<b>86.21</b>

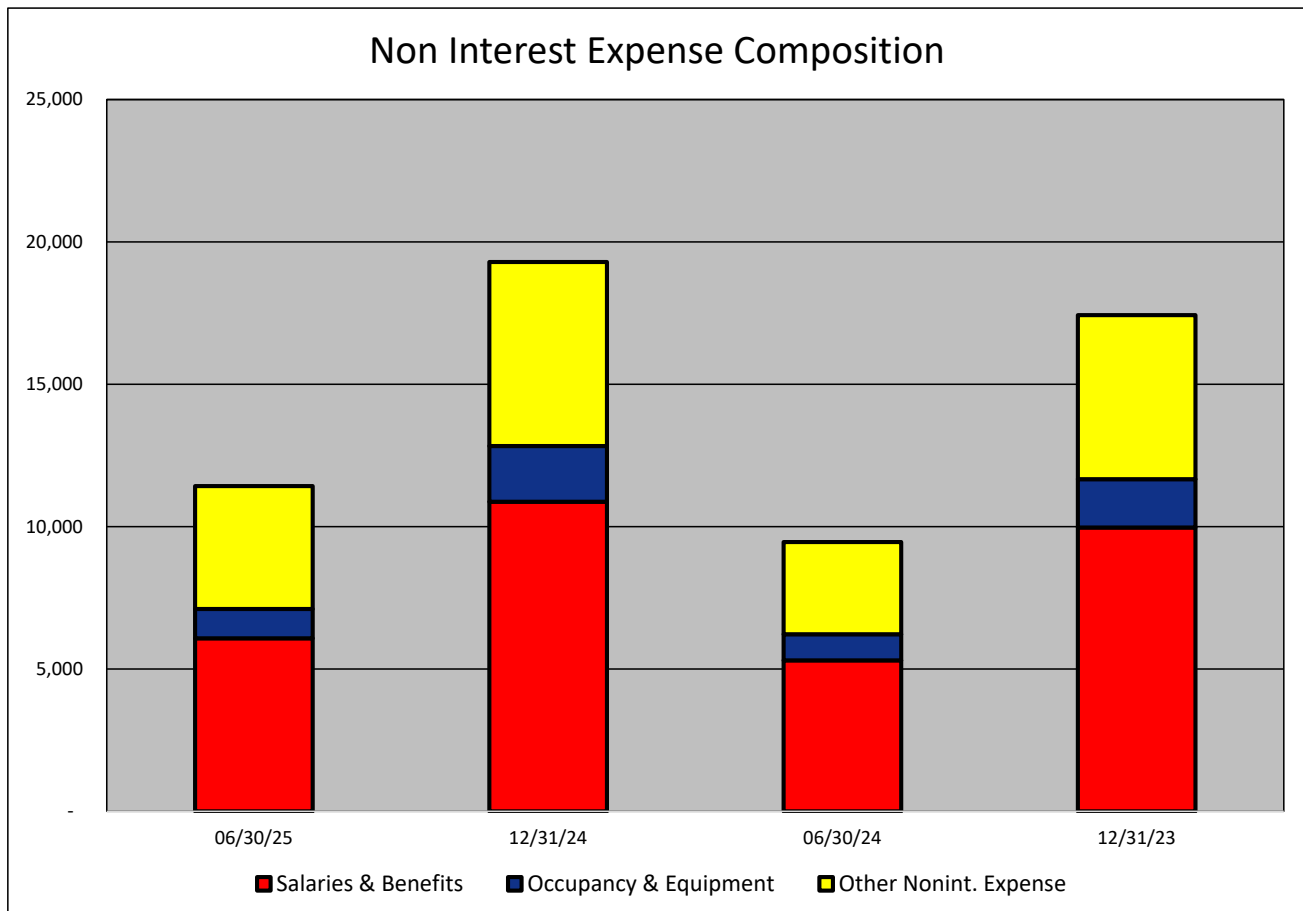


**NONINTEREST EXPENSE COMPOSITION- Mainstreet Community Bank of Florida**  
(Dollars in Thousands)

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	6,076	10,875	5,303	9,969	773	14.58
Occupancy & Equipment	1,030	1,954	915	1,698	115	12.57
Other Nonint. Expense	4,317	6,464	3,239	5,759	1,078	33.28
Total Nonint. Expense	11,423	19,293	9,457	17,426	1,966	20.79



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

<b>Select Peer Average</b>	<b>3,099,583</b>	<b>2,303,389</b>	<b>8.69</b>
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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
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	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

<b>Select Peer Average</b>	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
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
<b>Mainstreet Community Bank Of Florida</b>	<b>0.61</b>	<b>2.00</b>	<b>67.10</b>	<b>8.60</b>
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

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	<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
<b>Mainstreet Community Bank Of Florida</b>	<b>1.15</b>	<b>1.49</b>	<b>4.97</b>	<b>0.00</b>	<b>18.70</b>
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
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
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
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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