

Southstate Bank, National Association

Winter Haven, FL

Established

2/21/1992

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 - SouthState Bank, National Association
(Percentage)

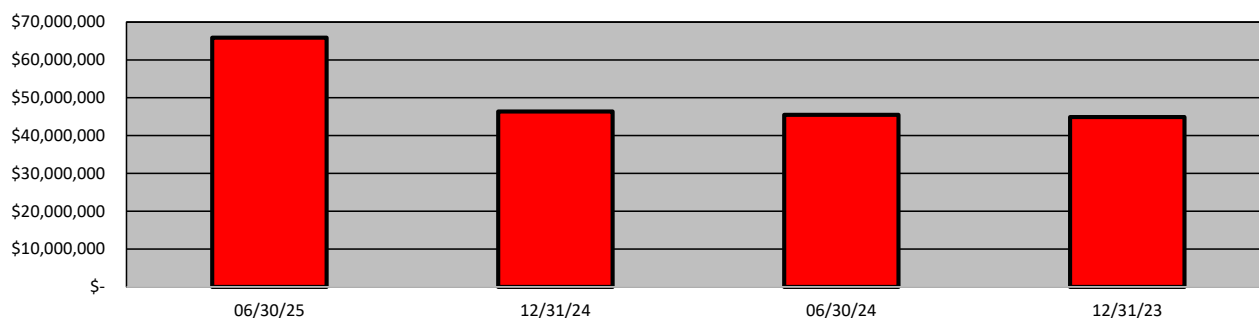
Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.25	13.29	13.05	12.92	10.68	8.71
Leverage Ratio	10.16	10.64	10.36	10.03	11.86	10.01
Tier 1 Cap/Risk Based Assets	12.38	13.38	12.89	12.52	14.47	11.23
Risk Based Ratio	13.57	14.64	14.15	13.75	15.30	12.02
Common Equity Tier 1 Capital Ratio	12.38	13.38	12.89	12.52	14.41	11.23
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.80	89.55	89.62	87.29	74.73	67.47
Loans/Assets	72.25	73.72	73.29	72.27	62.90	60.07
Securities/Assets	12.26	14.18	15.05	16.20	18.95	24.74
PROFITABILITY:						
Return on Avg Assets	1.04	1.22	1.14	1.15	0.71	1.25
Return on Avg Equity	8.21	9.47	9.00	9.42	10.92	16.62
Nonint Income/Avg Assets	1.28	0.71	0.70	0.70	0.80	0.79
Net Overhead Ratio	1.12	1.47	1.49	1.52	2.35	1.78
Efficiency Ratio	49.77	57.00	57.83	56.15	74.52	60.38
Assets (per million) per Employee	10.45	9.09	8.76	8.66	10.31	9.49
ASSET QUALITY:						
Allowance/Loans	1.31	1.36	1.42	1.41	1.29	1.42
Nonperforming Loans/Total Loans	0.63	0.62	0.59	0.56	0.48	0.46
Nonperforming Assets/Total Assets	0.49	0.46	0.44	0.41	0.33	0.30
Adjusted Texas Ratio	4.19	3.78	3.66	3.09	3.15	3.70
YIELDS & COSTS:						
Yield on earning assets	5.65	5.06	5.00	4.72	5.48	5.21
Cost of funds	2.46	2.46	2.43	1.77	2.84	2.50
Net interest margin	3.94	3.40	3.37	3.58	3.20	3.80
Avg Earning Assets/Avg Assets	89.68	91.09	90.98	90.39	95.80	95.18

SELECTED FINANCIAL DATA - SouthState Bank, National Association
(Dollars in Thousands)

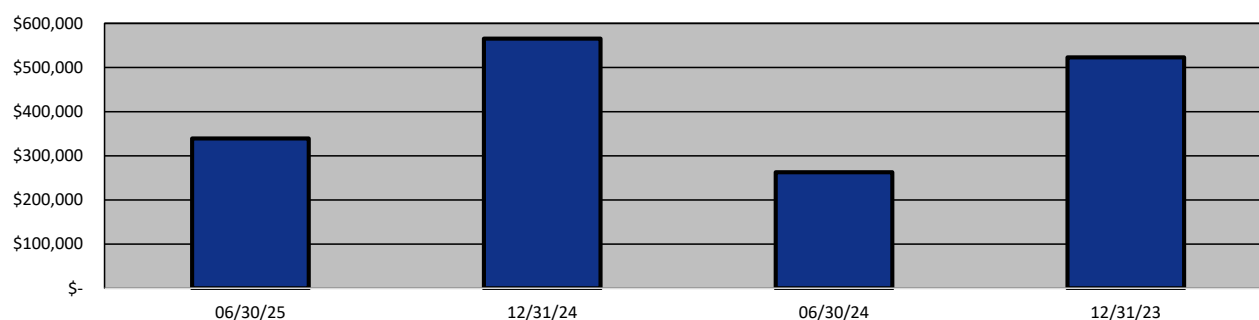
As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	65,865,505	46,369,727	45,481,202	44,886,855	20,384,303	44.82
Cash and Equivalents	3,464,106	1,392,067	1,116,916	998,626	2,347,190	210.15
Securities	8,073,858	6,575,263	6,846,792	7,271,828	1,227,066	17.92
Loans, net	47,586,232	34,182,353	33,334,571	32,439,377	14,251,661	42.75
Deposit Accounts	54,199,181	38,171,079	37,195,442	37,163,969	17,003,739	45.71
Fed Funds & Repos	630,558	514,912	542,403	489,184	88,155	16.25
Total Equity	9,383,939	6,161,046	5,935,328	5,798,377	3,448,611	58.10

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	339,297	565,300	262,872	522,959	76,425	29.07
Interest Income	1,648,872	2,141,102	1,048,247	1,944,158	600,625	57.30
Interest Expense	498,512	702,034	342,176	468,182	156,336	45.69
Net Interest Income	1,150,360	1,439,068	706,071	1,475,976	444,289	62.92
Credit Loss Expense	88,700	26,951	22,629	124,995	66,071	291.97
Noninterest income	417,659	331,788	161,508	317,792	256,151	158.60
Gain on Sale of Securities	(228,811)	(50)	-	40	(228,811)	NA
Noninterest Expense	783,356	1,015,045	504,499	1,012,049	278,857	55.27
Net Operating Income	695,963	728,860	340,451	656,724	355,512	104.42
Income Taxes	108,488	174,486	83,633	144,718	24,855	29.72

Total Assets



Net Earnings

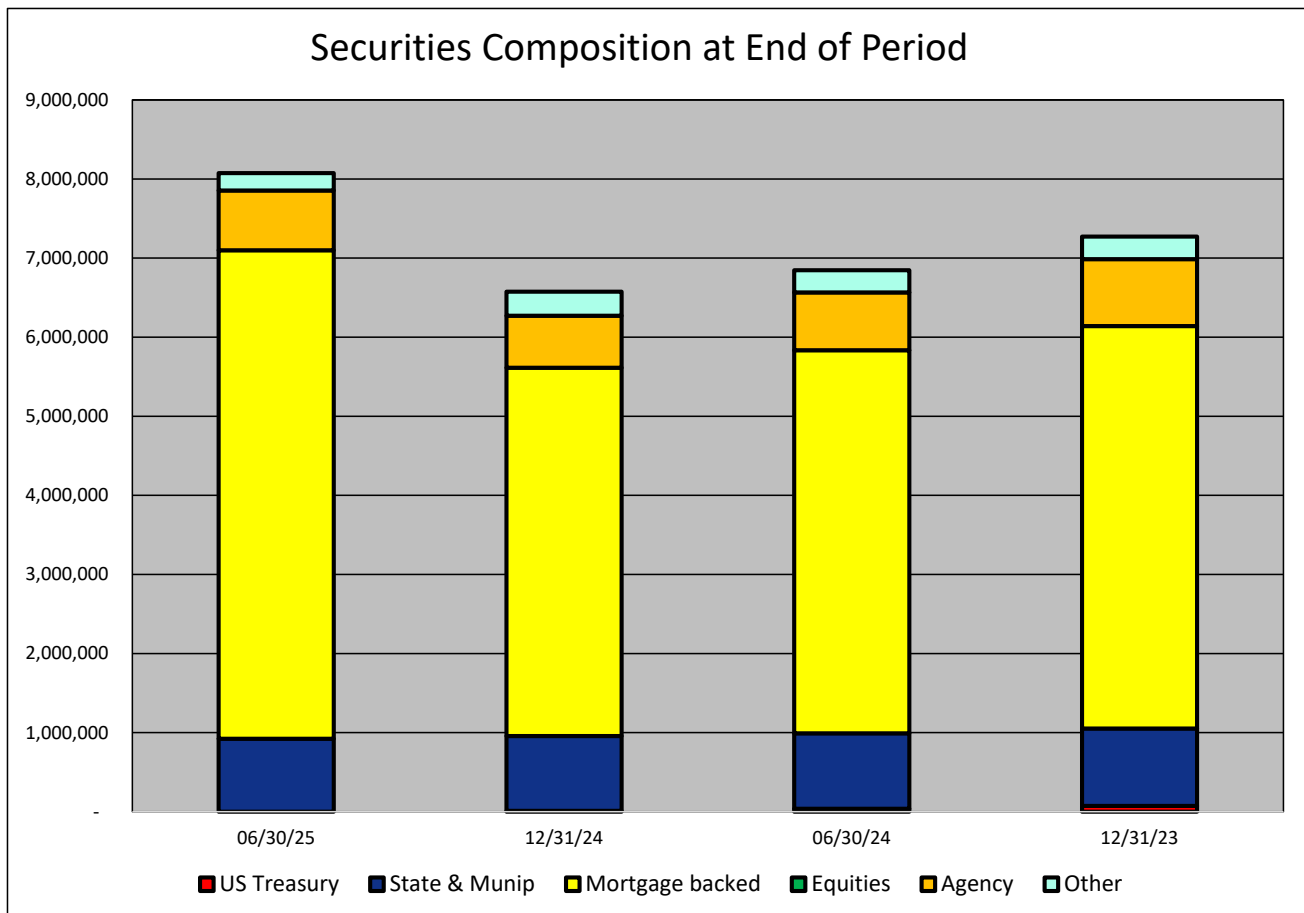


SECURITIES COMPOSITION - SouthState Bank, National Association
(Dollars in Thousands)

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	-	10,656	37,946	73,890	(37,946)	(100.00)
State & Munip	922,417	945,723	952,702	977,462	(30,285)	(3.18)
Mortgage backed	6,175,838	4,657,173	4,844,273	5,088,904	1,331,565	27.49
Equities	-	-	-	-	-	NA
Agency	757,106	657,598	730,602	846,792	26,504	3.63
Other	218,497	304,113	281,269	284,780	(62,772)	(22.32)
Total Securities	8,073,858	6,575,263	6,846,792	7,271,828	1,227,066	17.92

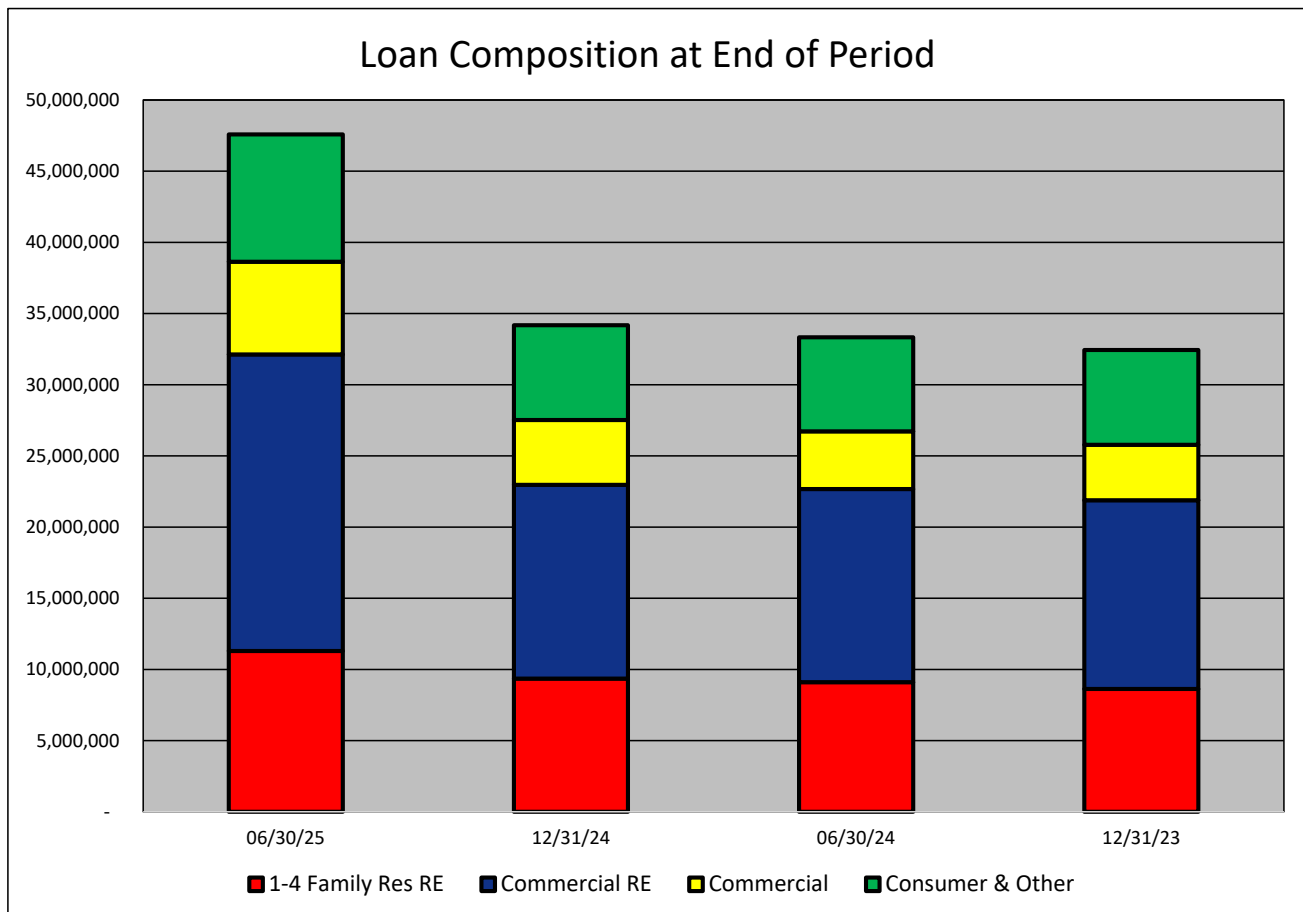


LOAN PORTFOLIO COMPOSITION - SouthState Bank, National Association
(Dollars in Thousands)

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

1-4 Family Res RE	11,292,182	9,357,731	9,106,694	8,630,793	2,185,488	24.00
Commercial RE	20,836,392	13,605,282	13,561,145	13,255,182	7,275,247	53.65
Commercial	6,507,309	4,557,187	4,052,291	3,898,080	2,455,018	60.58
Consumer & Other	8,950,349	6,662,153	6,614,441	6,655,322	2,335,908	35.32
Loans, Net	47,586,232	34,182,353	33,334,571	32,439,377	14,251,661	42.75



LOAN PORTFOLIO QUALITY - SouthState 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	465,280	456,573	456,573	356,444	8,707	1.91
Total Recoveries	7,700	16,826	9,626	15,782	(1,926)	(20.01)
Total Charge-offs	76,075	35,070	16,530	40,648	59,545	360.22
Credit Loss Expense	88,700	26,951	22,629	124,995	66,071	291.97
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	135,441	-	-	-	135,441	NA
Ending Balance	621,046	465,280	472,298	456,573	148,748	31.49

NON-PERFORMING ASSETS:

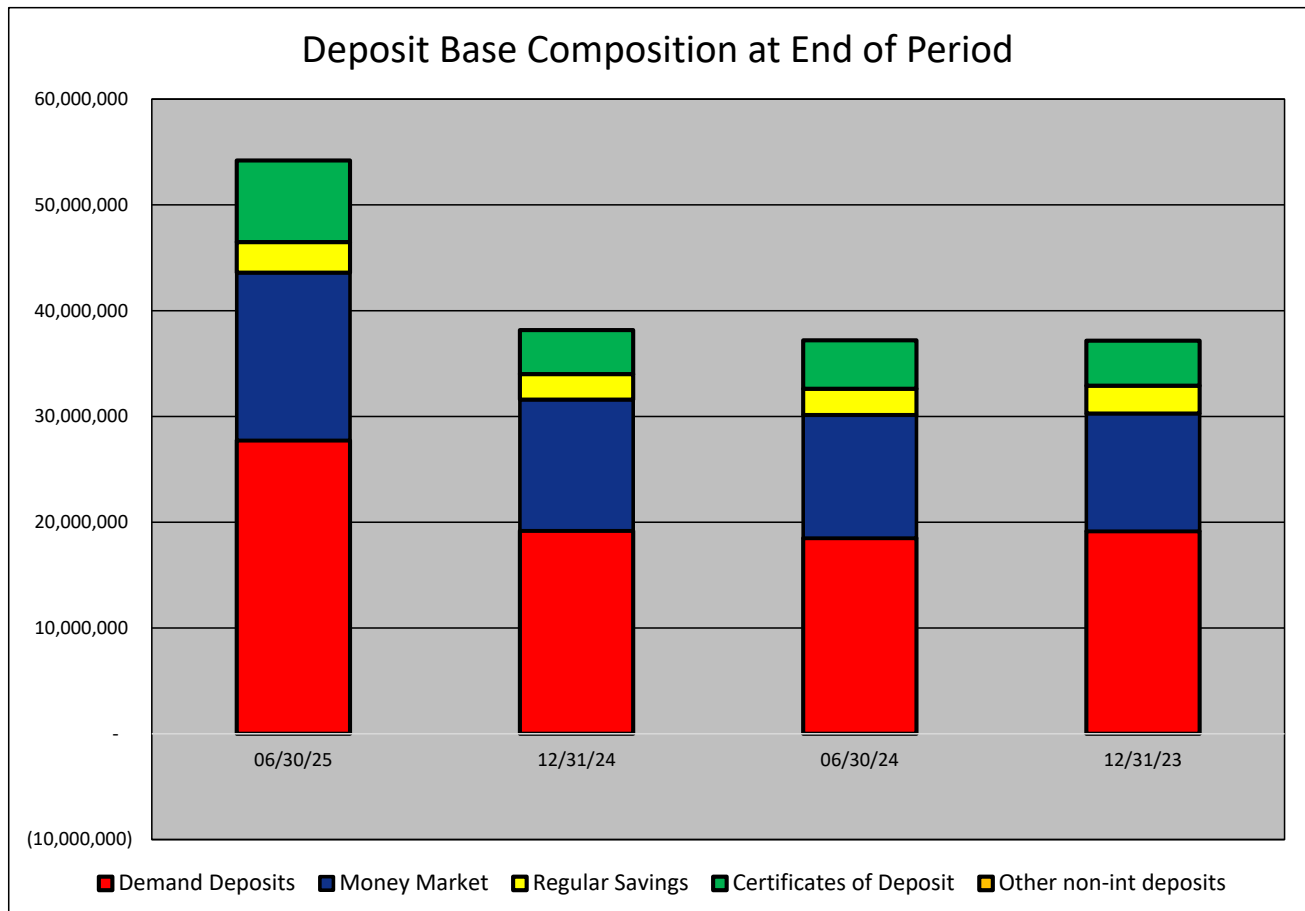
Total-90+ Days Past Due	4,390	3,293	4,812	11,235	(422)	(8.77)
Total-Nonaccrual	293,376	207,296	189,061	170,222	104,315	55.18
Foreclosed Real Estate	25,570	2,154	3,057	837	22,513	736.44
Total Non-perf Assets	323,336	212,743	196,930	182,294	126,406	64.19

DEPOSIT BASE COMPOSITION - SouthState 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	27,734,189	19,191,074	18,498,893	19,149,797	9,235,296	49.92
Money Market	15,866,862	12,400,111	11,642,354	11,132,007	4,224,508	36.29
Regular Savings	2,889,670	2,414,172	2,475,130	2,632,212	414,540	16.75
Certificates of Deposit	7,708,460	4,165,722	4,579,066	4,249,953	3,129,394	68.34
Other non-int deposits	-	-	(1)	-	1	(100.00)
Total Deposits	54,199,181	38,171,079	37,195,442	37,163,969	17,003,739	45.71

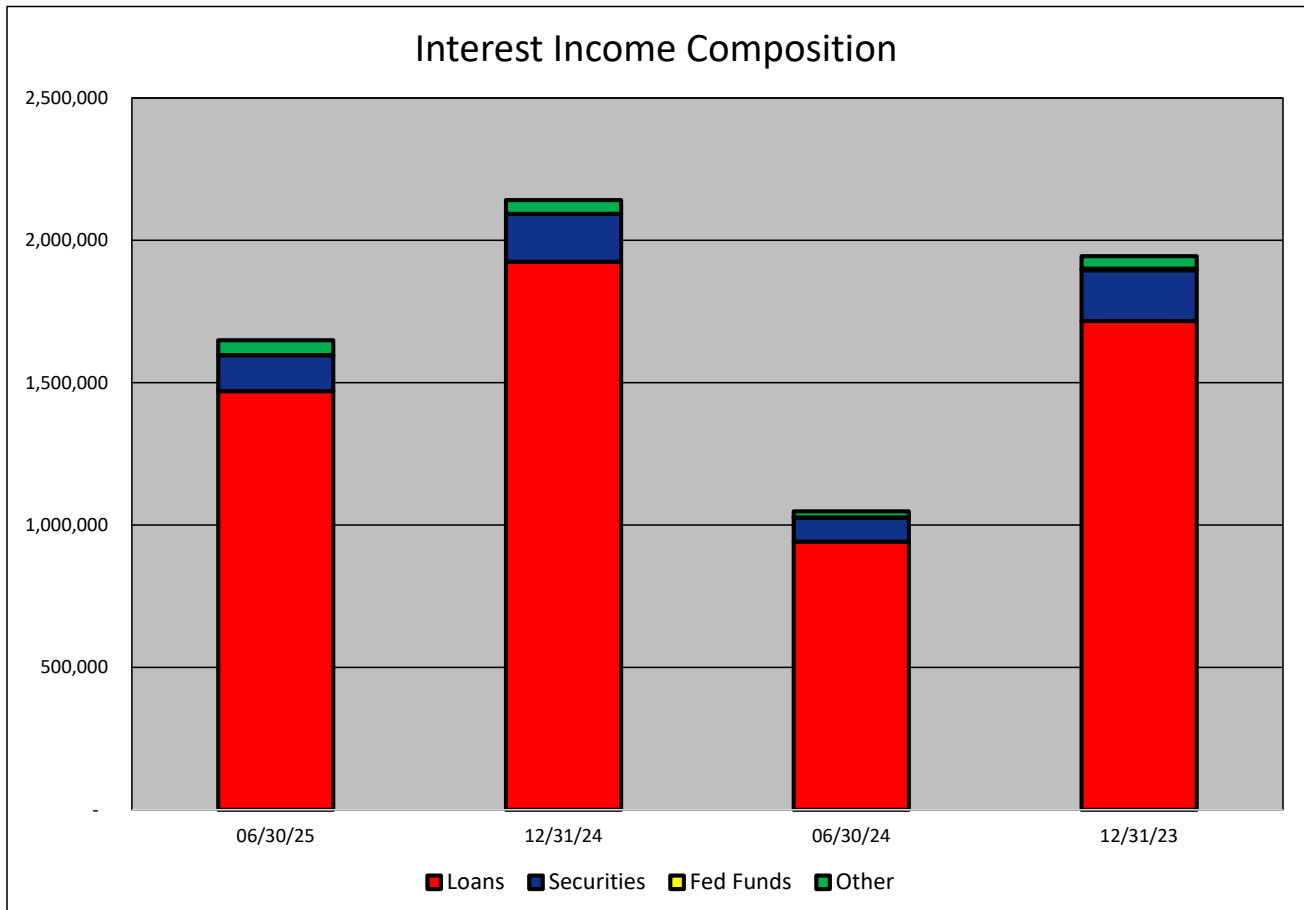


INTEREST INCOME COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

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	1,470,121	1,924,667	941,749	1,716,406	528,372	56.11
Securities	126,663	168,090	85,262	178,532	41,401	48.56
Fed Funds	136	200	111	5,749	25	22.52
Other	51,952	48,145	21,125	43,471	30,827	145.93
Total Int Income	1,648,872	2,141,102	1,048,247	1,944,158	600,625	57.30

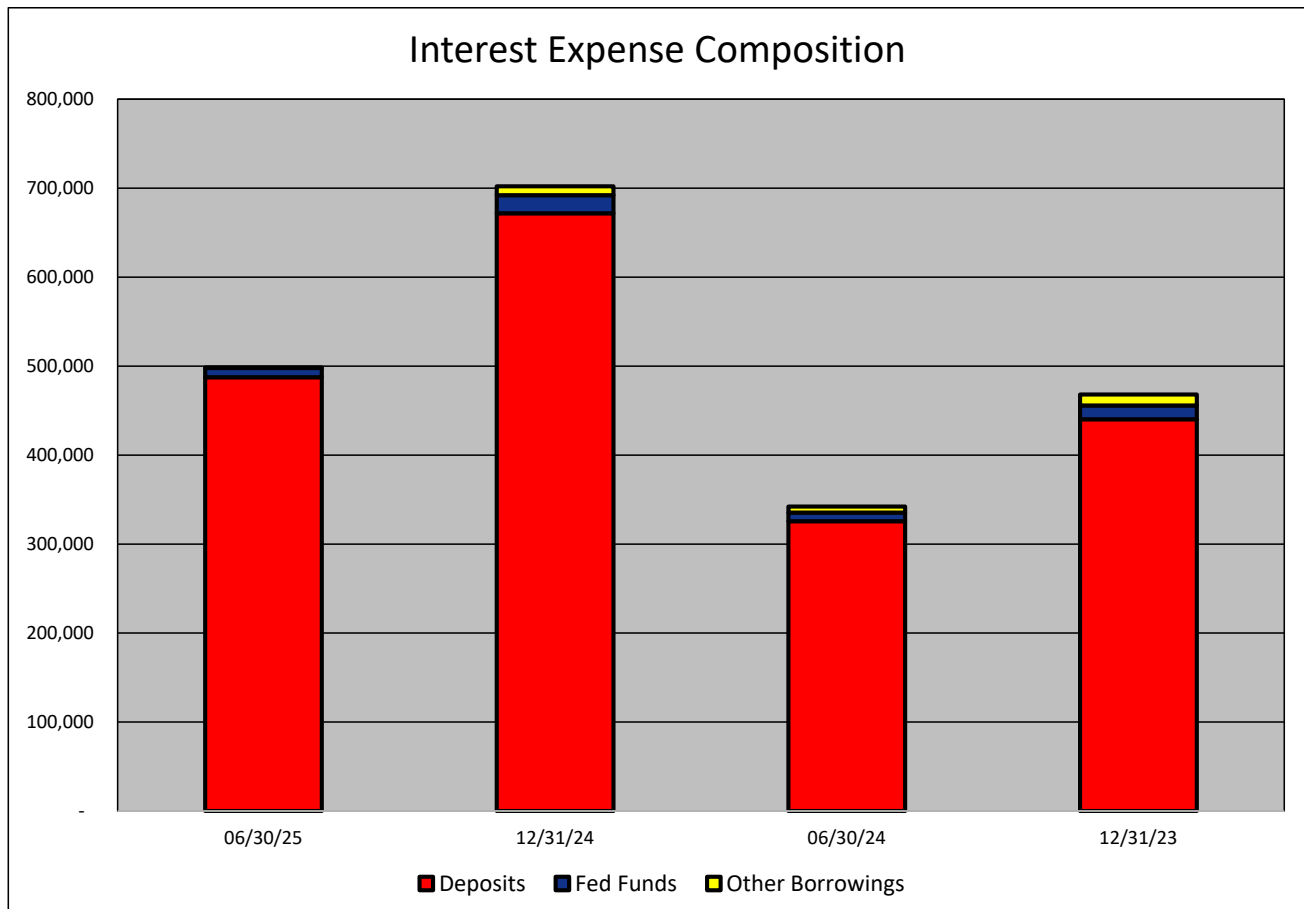


INTEREST EXPENSE COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

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	487,550	671,825	325,643	440,257	161,907	49.72
Fed Funds	10,314	20,268	9,710	15,590	604	6.22
Other Borrowings	648	9,941	6,823	12,335	(6,175)	(90.50)
Total Int Expense	498,512	702,034	342,176	468,182	156,336	45.69

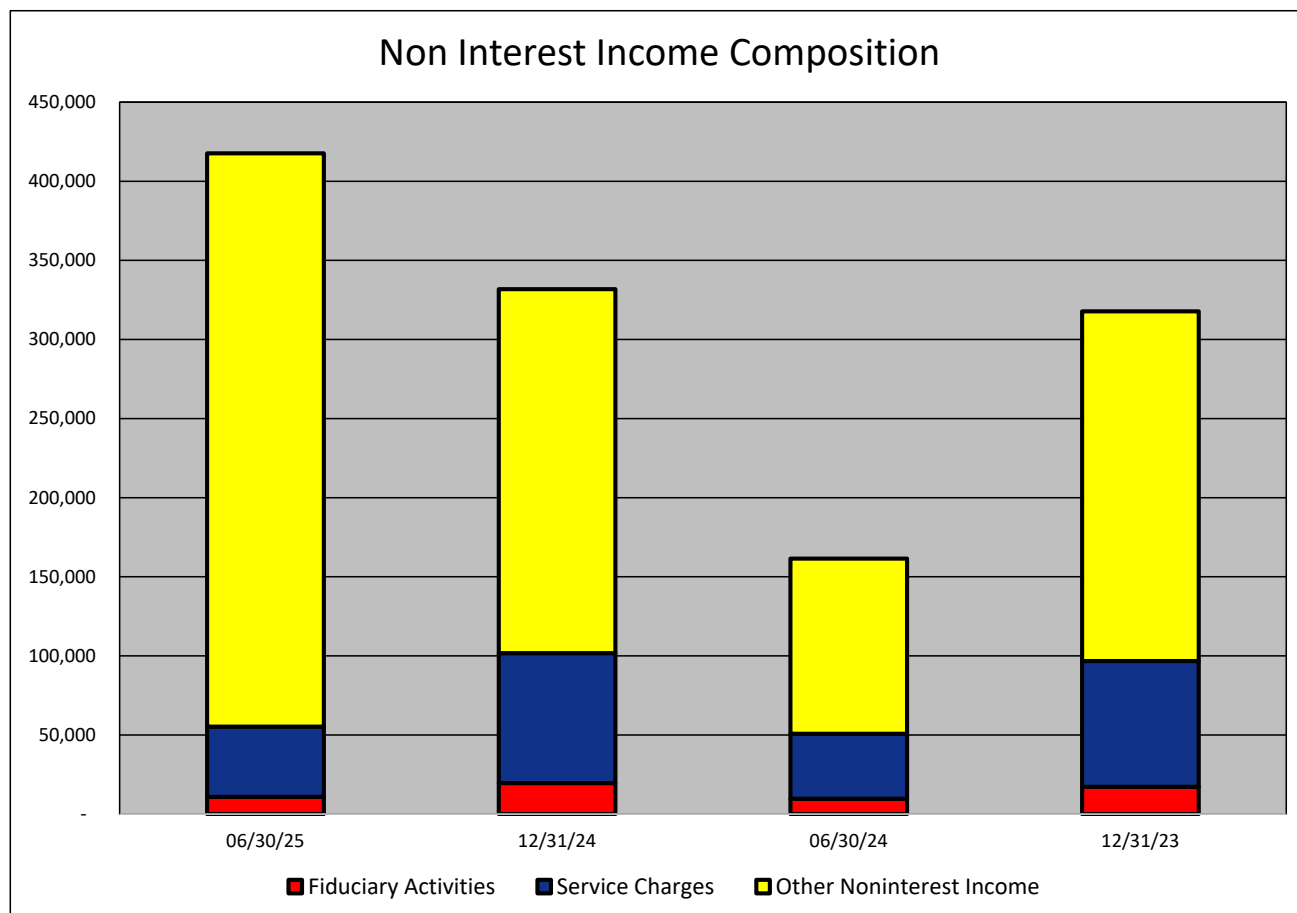


NONINTEREST INCOME COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

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	10,876	19,632	9,690	17,274	1,186	12.24
Service Charges	44,436	82,106	41,069	79,442	3,367	8.20
Other Noninterest Income	362,347	230,050	110,749	221,076	251,598	227.18
Total Nonint. Income	417,659	331,788	161,508	317,792	256,151	158.60

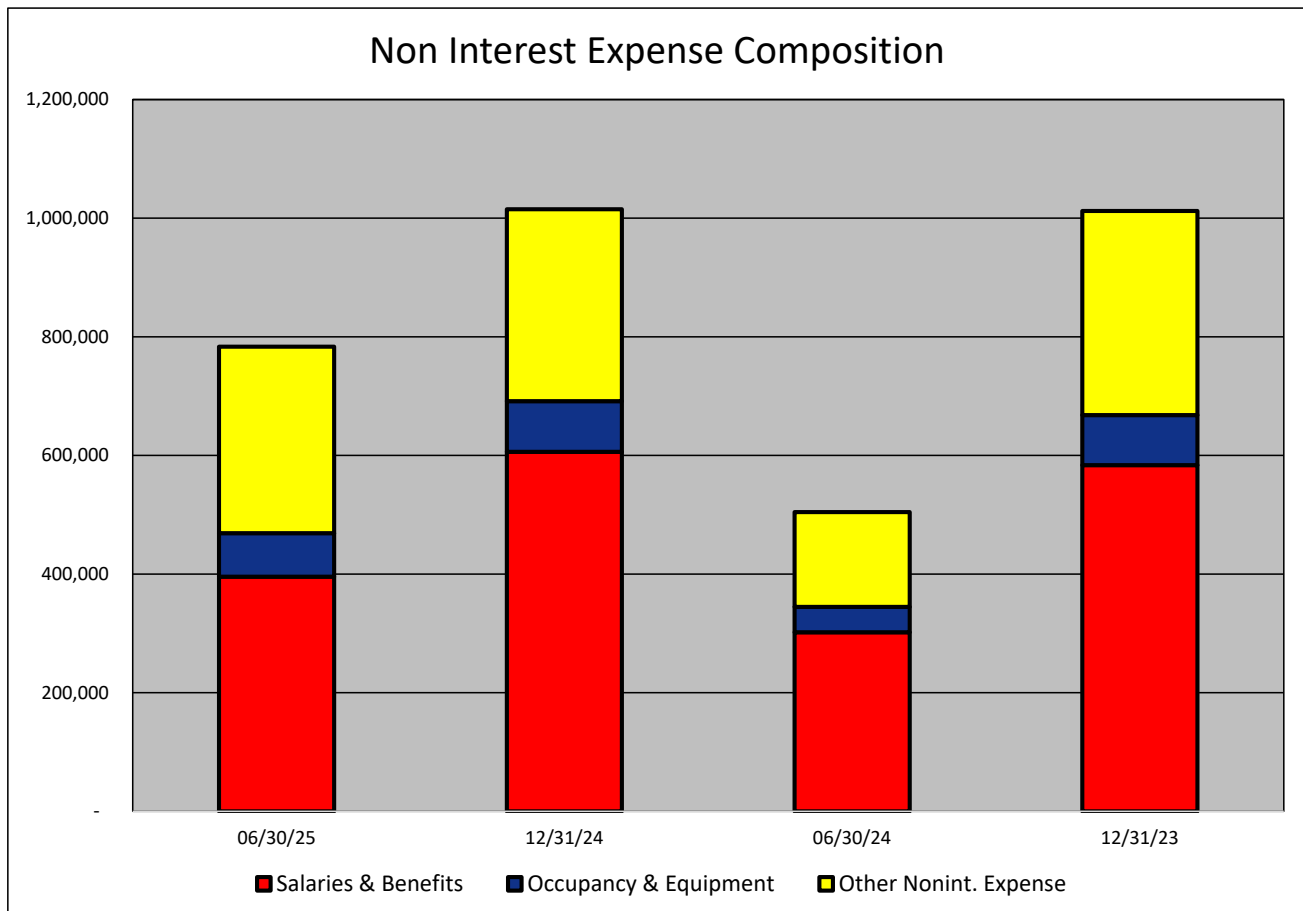


NONINTEREST EXPENSE COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

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	395,479	606,011	301,888	583,641	93,591	31.00
Occupancy & Equipment	73,524	85,524	42,800	84,389	30,724	71.79
Other Nonint. Expense	314,353	323,510	159,811	344,019	154,542	96.70
Total Nonint. Expense	783,356	1,015,045	504,499	1,012,049	278,857	55.27



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Total Assets \$'000			
Institution name	This Year	Last Year	% Change in Assets
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

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
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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