

The First National Bank Of Mount Dora

Mount Dora, FL

Established

9/1/1925

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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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)

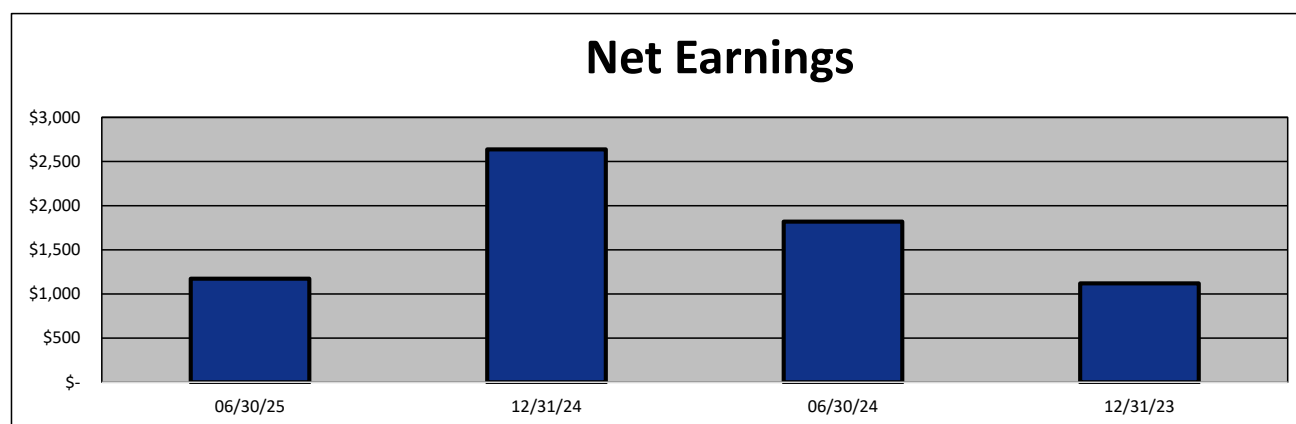
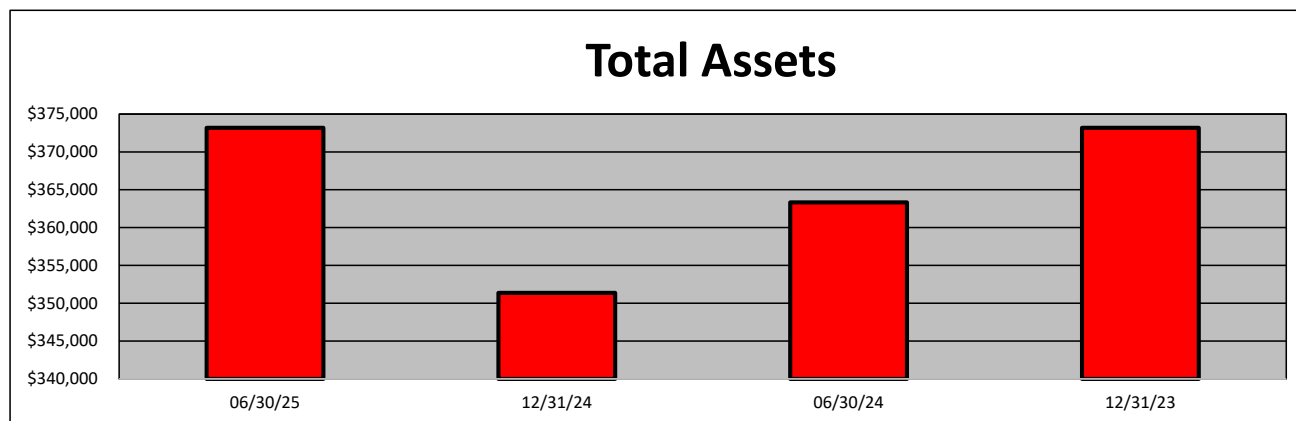
EXECUTIVE SUMMARY - The First National Bank of Mount Dora
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.78	8.84	8.35	8.26	10.68	8.71
Leverage Ratio	11.65	11.63	11.42	11.05	11.86	10.01
Tier 1 Cap/Risk Based Assets	15.55	0.00	0.00	15.75	14.47	11.23
Risk Based Ratio	16.40	0.00	0.00	16.64	15.30	12.02
Common Equity Tier 1 Capital Ratio	15.55	0.00	0.00	15.75	14.41	11.23
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	40.86	37.91	36.04	34.60	74.73	67.47
Loans/Assets	36.88	34.19	32.66	30.78	62.90	60.07
Securities/Assets	52.60	57.70	58.80	61.26	18.95	24.74
PROFITABILITY:						
Return on Avg Assets	0.64	0.72	0.98	0.29	0.71	1.25
Return on Avg Equity	7.32	8.36	11.85	4.16	10.92	16.62
Nonint Income/Avg Assets	2.48	2.55	2.75	1.97	0.80	0.79
Net Overhead Ratio	1.89	1.58	1.24	1.92	2.35	1.78
Efficiency Ratio	81.91	79.48	74.26	79.15	74.52	60.38
Assets (per million) per Employee	4.44	4.29	4.49	4.78	10.31	9.49
ASSET QUALITY:						
Allowance/Loans	1.51	1.72	1.75	1.69	1.29	1.42
Nonperforming Loans/Total Loans	0.32	0.21	0.27	0.30	0.48	0.46
Nonperforming Assets/Total Assets	0.12	0.07	0.09	0.09	0.33	0.30
Adjusted Texas Ratio	1.26	0.76	1.00	1.05	3.15	3.70
YIELDS & COSTS:						
Yield on earning assets	3.85	3.76	3.74	3.45	5.48	5.21
Cost of funds	2.08	2.35	2.23	1.27	2.84	2.50
Net interest margin	2.69	2.47	2.45	2.72	3.20	3.80
Avg Earning Assets/Avg Assets	98.35	97.92	97.83	99.08	95.80	95.18

SELECTED FINANCIAL DATA - The First National Bank of Mount Dora
(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	373,180	351,370	363,329	373,192	9,851	2.71
Cash and Equivalents	17,591	6,236	8,121	5,899	9,470	116.61
Securities	196,284	202,725	213,653	228,629	(17,369)	(8.13)
Loans, net	137,632	120,122	118,655	114,880	18,977	15.99
Deposit Accounts	336,835	316,885	329,196	332,032	7,639	2.32
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	32,759	31,060	30,346	30,831	2,413	7.95

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,173	2,638	1,819	1,120	(646)	(35.51)
Interest Income	6,903	13,552	6,776	13,087	127	1.87
Interest Expense	2,091	4,650	2,333	2,762	(242)	(10.37)
Net Interest Income	4,812	8,902	4,443	10,325	369	8.31
Credit Loss Expense	-	117	132	-	(132)	(100.00)
Noninterest income	4,525	9,361	5,089	7,562	(564)	(11.08)
Gain on Sale of Securities	-	(83)	(43)	(2,488)	43	(100.00)
Noninterest Expense	7,973	15,173	7,394	14,903	579	7.83
Net Operating Income	1,364	2,973	2,006	2,984	(642)	(32.00)
Income Taxes	191	321	228	(624)	(37)	(16.23)

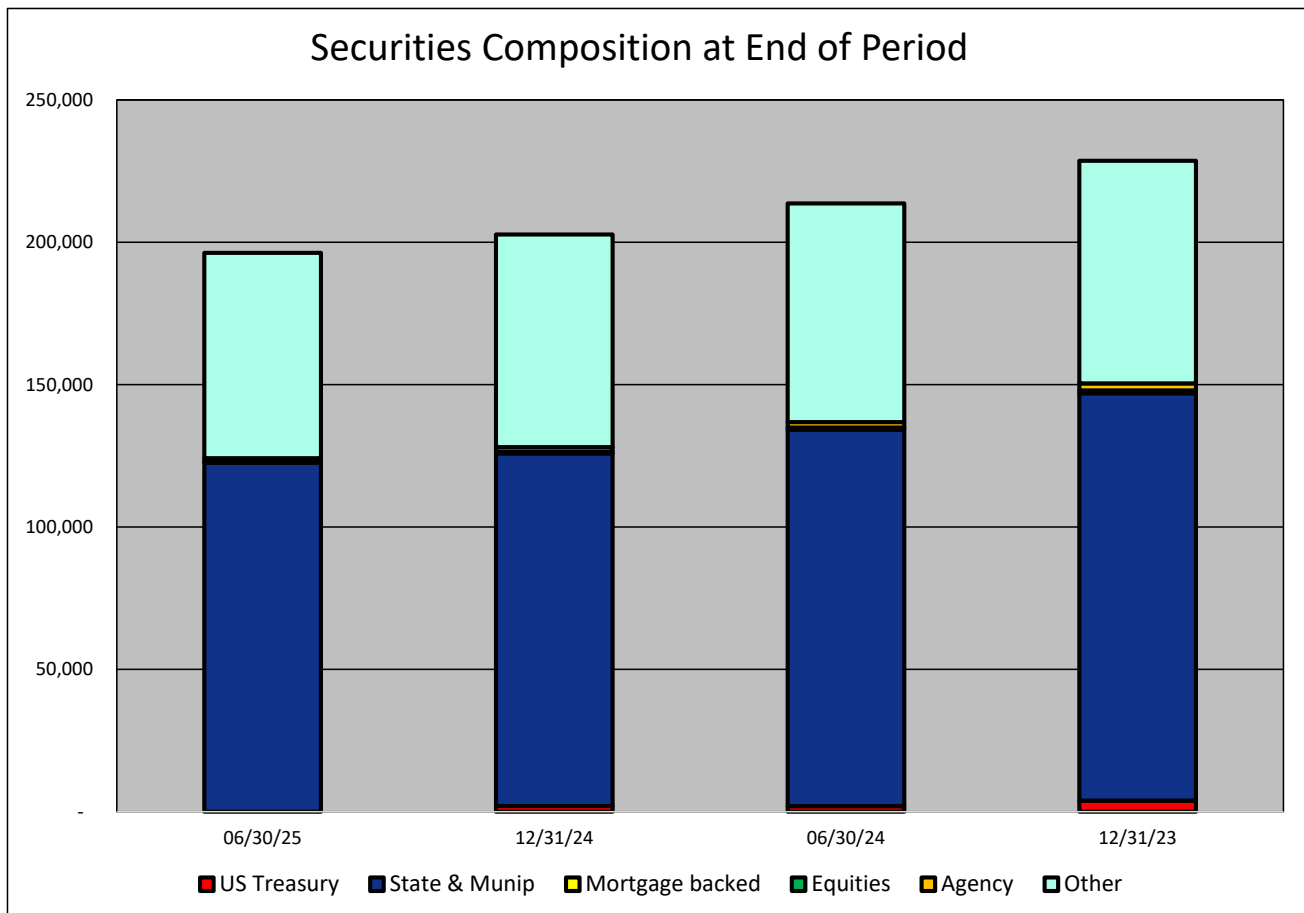


SECURITIES COMPOSITION - The First National Bank of Mount Dora
(Dollars in Thousands)

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	-	1,989	1,950	3,915	(1,950)	(100.00)
State & Munip	122,598	123,850	132,211	143,062	(9,613)	(7.27)
Mortgage backed	489	606	770	971	(281)	(36.49)
Equities	-	-	-	-	-	NA
Agency	1,072	1,602	1,915	2,505	(843)	(44.02)
Other	72,125	74,678	76,807	78,176	(4,682)	(6.10)
Total Securities	196,284	202,725	213,653	228,629	(17,369)	(8.13)

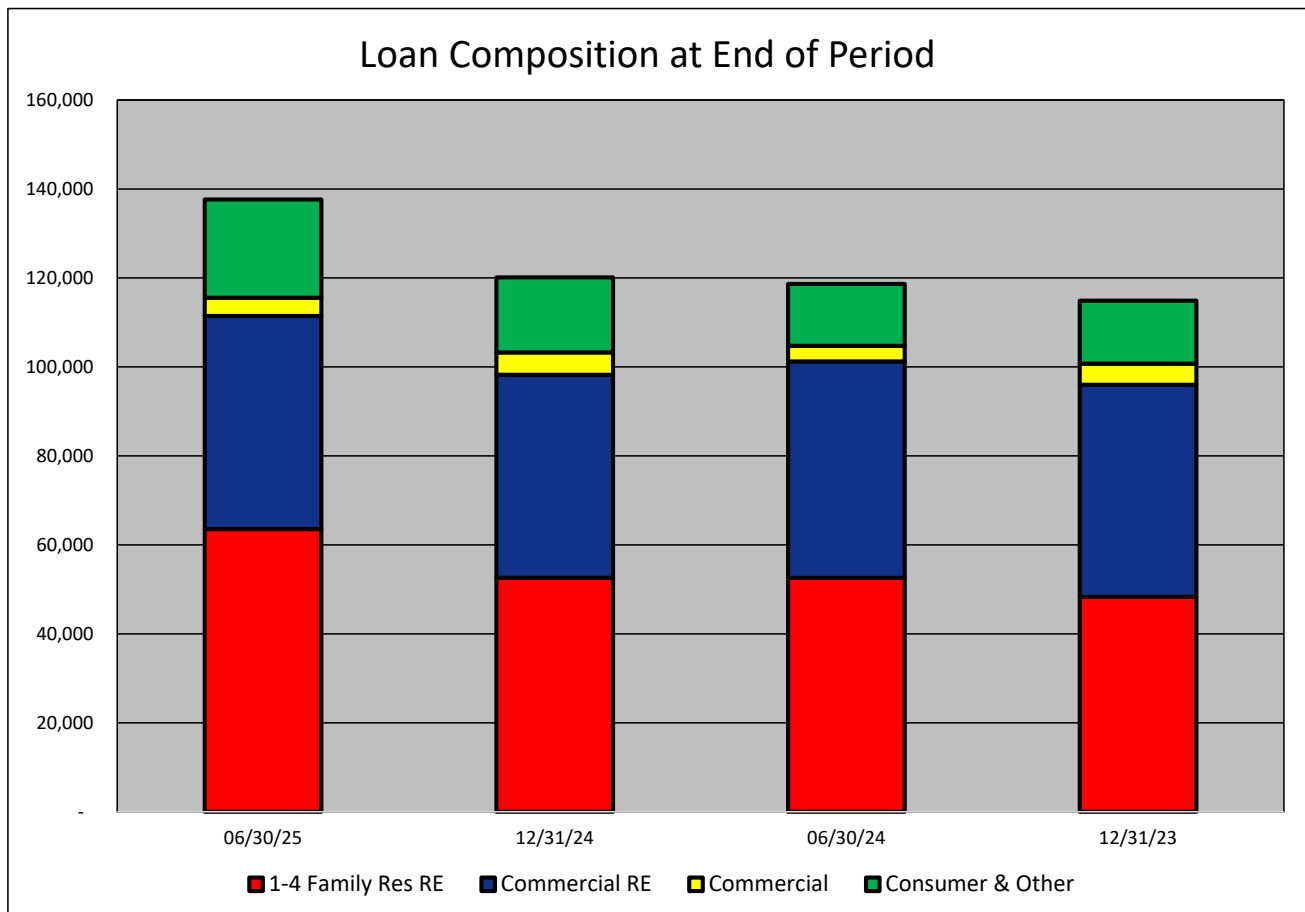


LOAN PORTFOLIO COMPOSITION - The First National Bank of Mount Dora
(Dollars in Thousands)

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	63,554	52,607	52,572	48,344	10,982	20.89
Commercial RE	47,896	45,631	48,667	47,646	(771)	(1.58)
Commercial	4,092	5,020	3,500	4,729	592	16.91
Consumer & Other	22,090	16,864	13,916	14,161	8,174	58.74
Loans, Net	137,632	120,122	118,655	114,880	18,977	15.99



LOAN PORTFOLIO QUALITY - The First National Bank of Mount Dora
(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	2,067	1,935	1,935	2,315	132	6.82
Total Recoveries	5	15	9	4	(4)	(44.44)
Total Charge-offs	-	-	-	19	-	NA
Credit Loss Expense	-	117	132	-	(132)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(365)	-	NA
Ending Balance	2,072	2,067	2,076	1,935	(4)	(0.19)

NON-PERFORMING ASSETS:

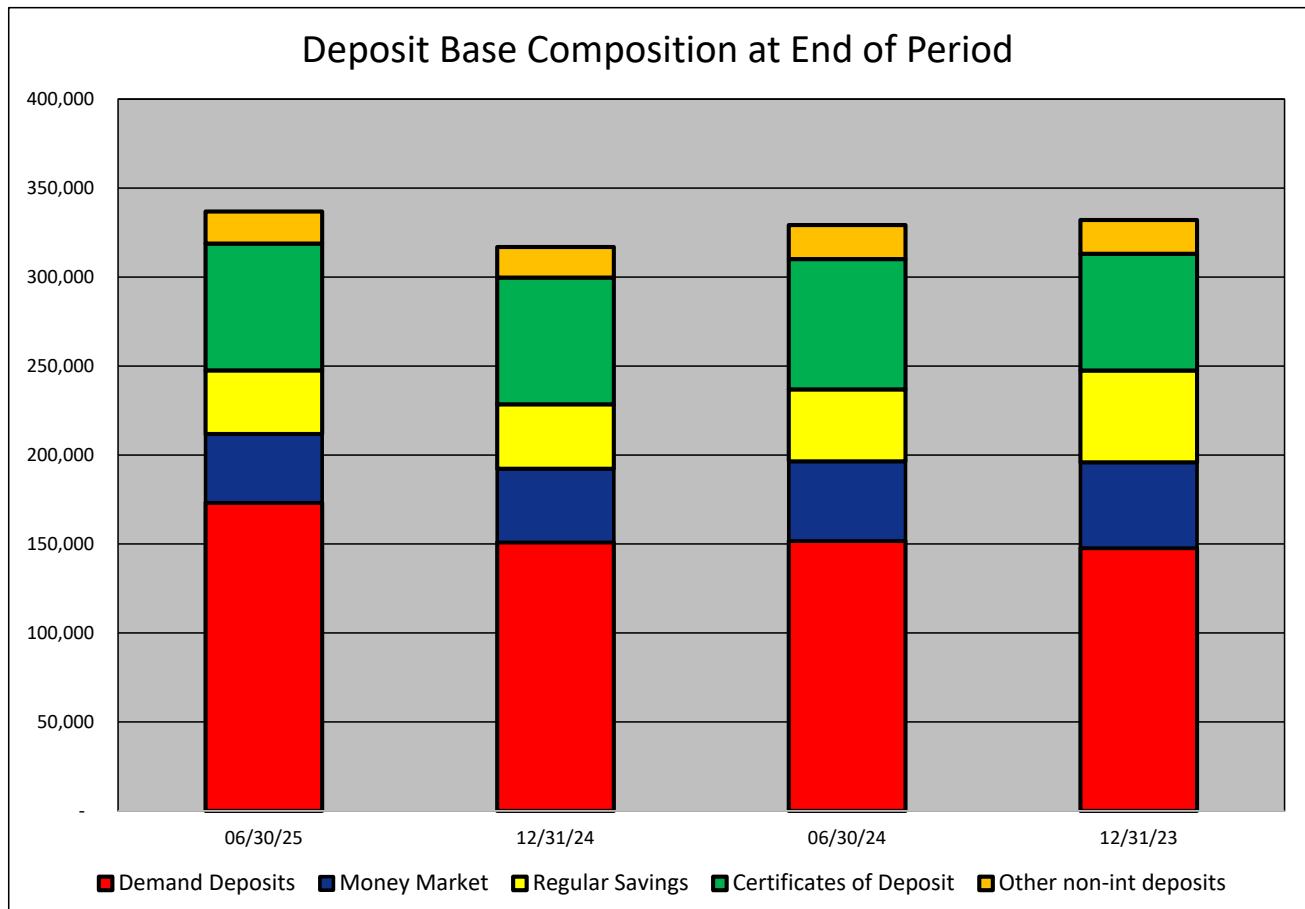
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	438	251	325	345	113	34.77
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	438	251	325	345	113	34.77

DEPOSIT BASE COMPOSITION - The First National Bank of Mount Dora
(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	173,201	150,948	151,694	147,648	21,507	14.18
Money Market	38,627	41,310	44,717	48,249	(6,090)	(13.62)
Regular Savings	35,752	36,282	40,456	51,595	(4,704)	(11.63)
Certificates of Deposit	71,244	71,147	73,245	65,578	(2,001)	(2.73)
Other non-int deposits	18,011	17,198	19,084	18,962	(1,073)	(5.62)
Total Deposits	336,835	316,885	329,196	332,032	7,639	2.32

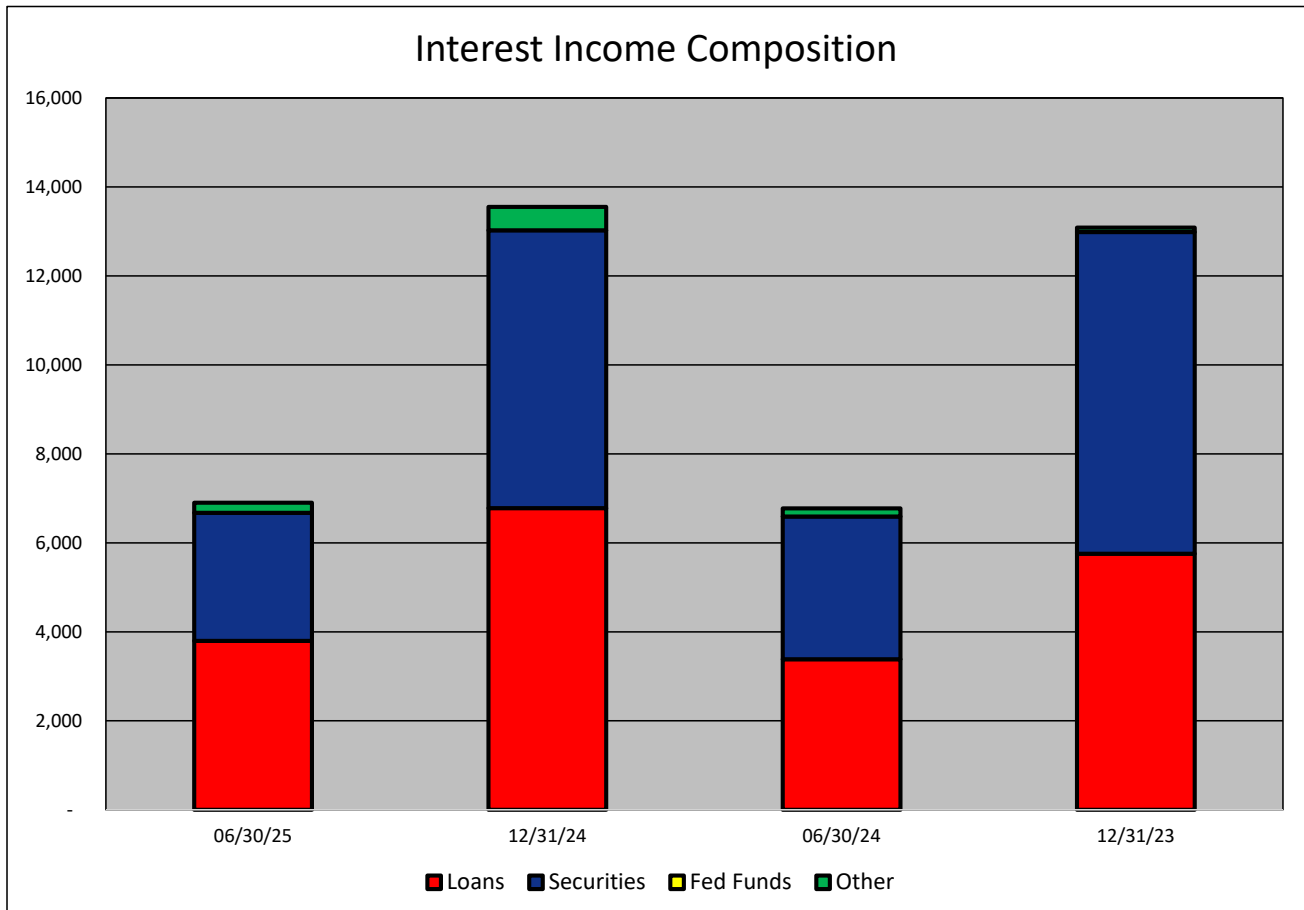


INTEREST INCOME COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

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	3,797	6,780	3,383	5,754	414	12.24
Securities	2,878	6,246	3,210	7,232	(332)	(10.34)
Fed Funds	-	-	-	-	-	NA
Other	228	526	183	101	45	24.59
Total Int Income	6,903	13,552	6,776	13,087	127	1.87

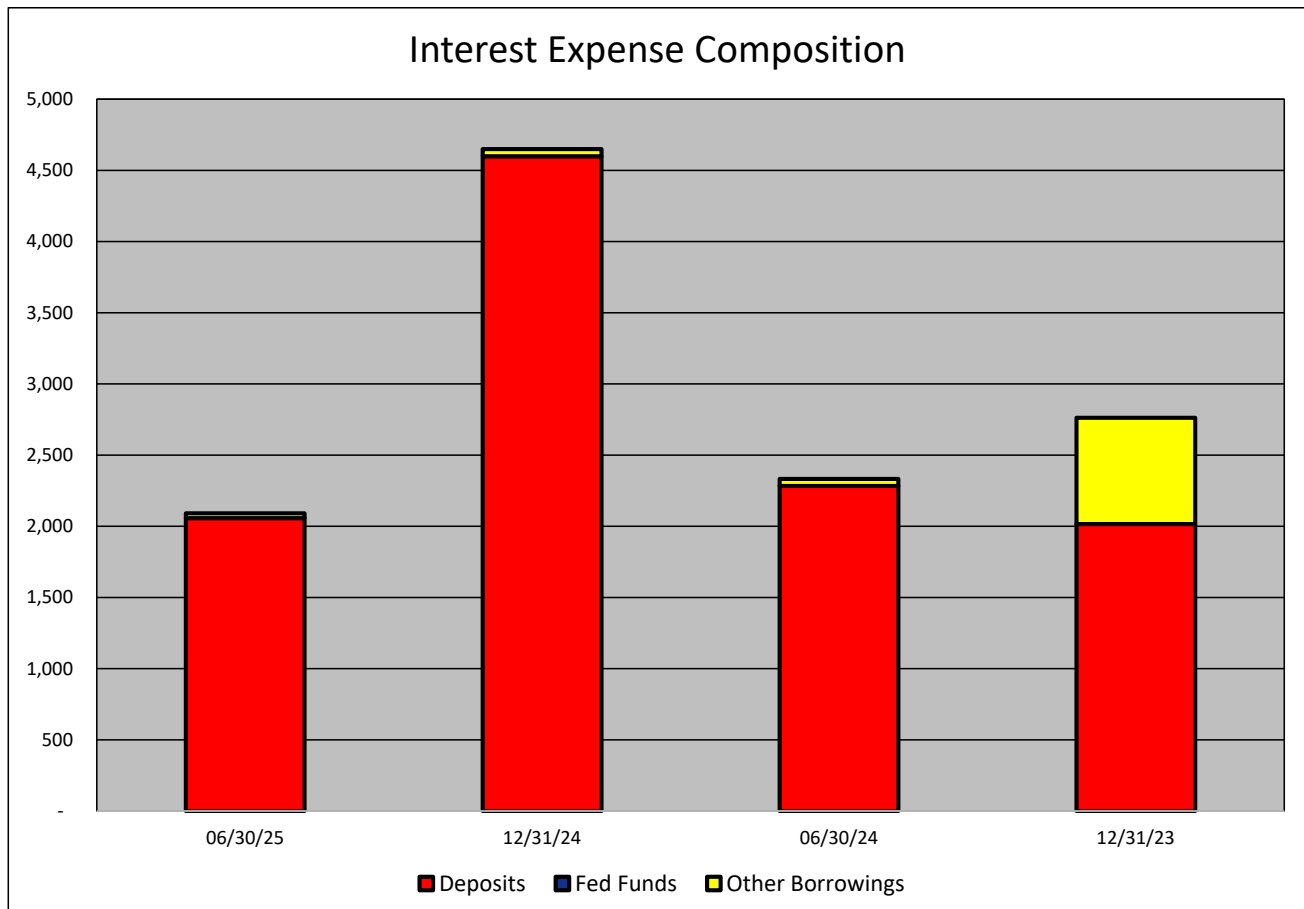


INTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

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	2,057	4,599	2,283	2,016	(226)	(9.90)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	34	51	50	746	(16)	(32.00)
Total Int Expense	2,091	4,650	2,333	2,762	(242)	(10.37)

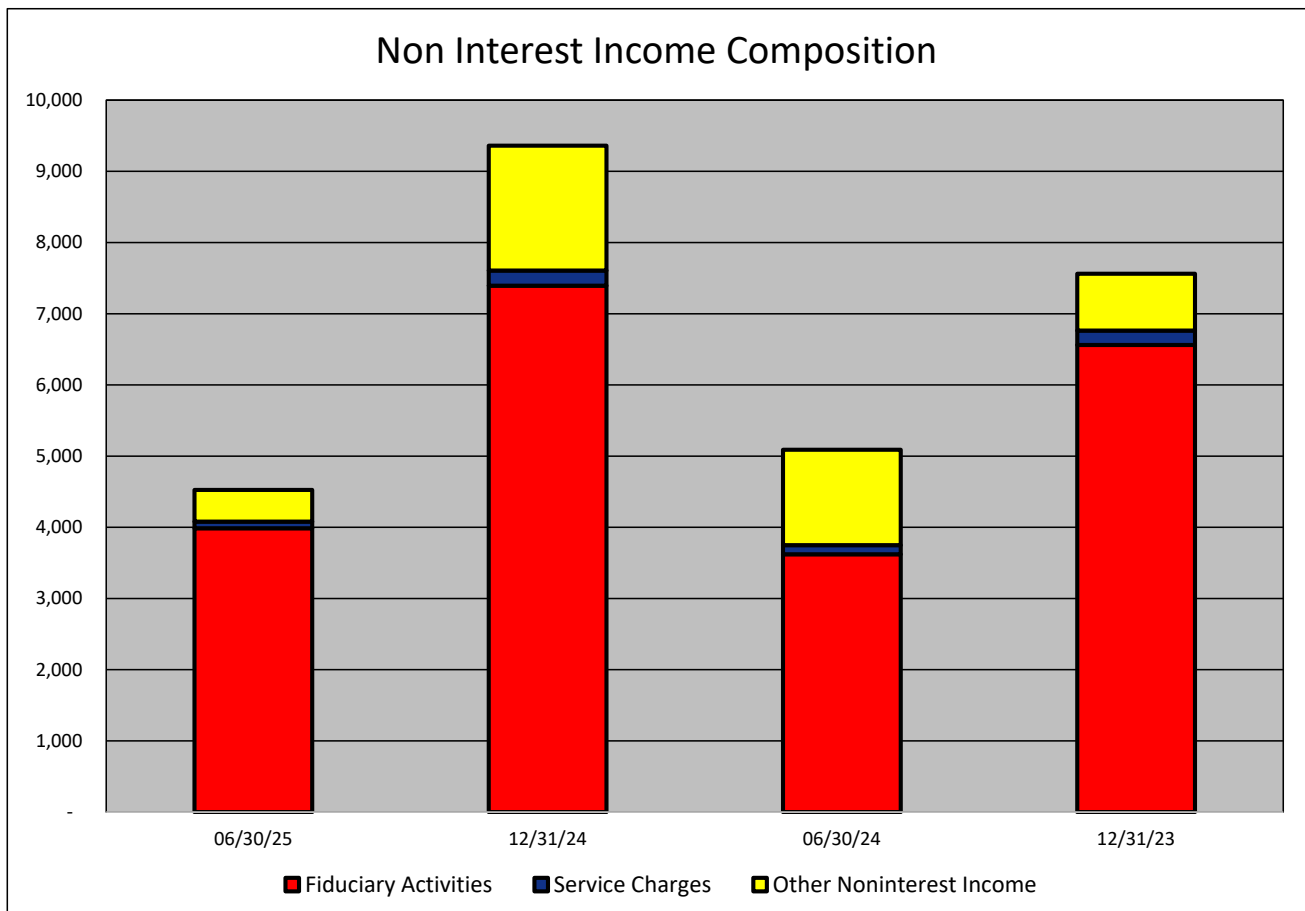


NONINTEREST INCOME COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

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	3,986	7,394	3,621	6,562	365	10.08
Service Charges	94	213	129	201	(35)	(27.13)
Other Noninterest Income	445	1,754	1,339	799	(894)	(66.77)
Total Nonint. Income	4,525	9,361	5,089	7,562	(564)	(11.08)

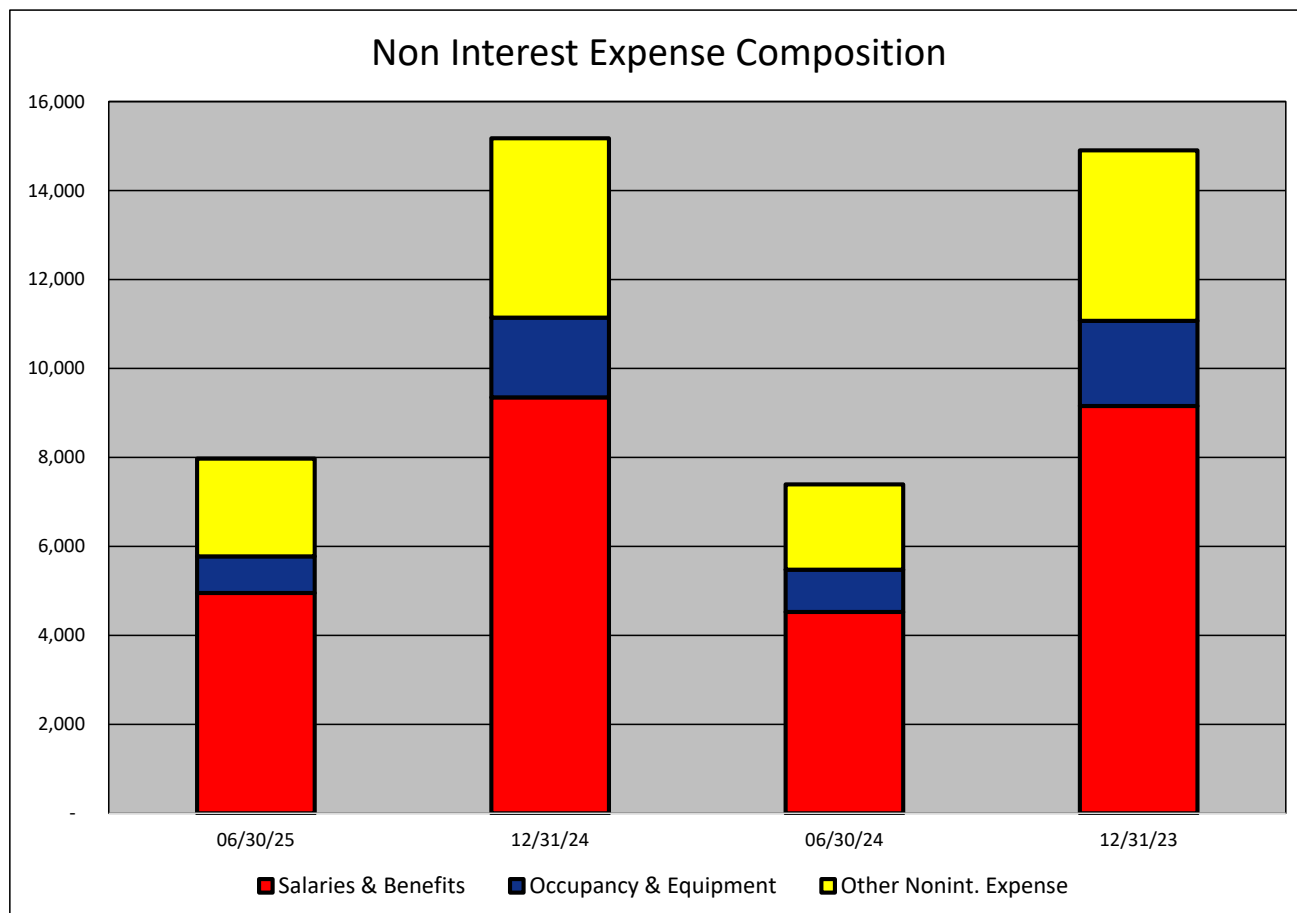


NONINTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora
(Dollars in Thousands)

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	4,952	9,351	4,525	9,155	427	9.44
Occupancy & Equipment	823	1,791	951	1,915	(128)	(13.46)
Other Nonint. Expense	2,198	4,031	1,918	3,833	280	14.60
Total Nonint. Expense	7,973	15,173	7,394	14,903	579	7.83



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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