

Citizens First Bank

The Villages, FL

Established

7/1/1991

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 nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Southstate Bank, National Association	66,027,921
Citizens First Bank	4,064,821
Cogent Bank	2,418,089
Crews Bank & Trust	2,243,001
One Florida Bank	1,995,214
Citizens Bank And Trust	1,454,191
Bank Of Central Florida	1,243,204
Mainstreet Community Bank Of Florida	928,568
United Southern Bank	834,734
Winter Park National Bank	827,314
First Bank	787,083
Axiom Bank, National Association	780,120
Sunrise Bank	608,560
The First National Bank Of Mount Dora	373,930
First Colony Bank Of Florida	295,099
Surety Bank	204,210
Commerce Bank & Trust	175,952
First National Bank Of Wauchula	84,647

Institution name	Return on Avg Assets (%)
Surety Bank	2.49
Winter Park National Bank	2.10
First Colony Bank Of Florida	1.94
Crews Bank & Trust	1.70
First National Bank Of Wauchula	1.64
Cogent Bank	1.57
First Bank	1.45
Bank Of Central Florida	1.30
Sunrise Bank	1.26
Citizens First Bank	1.23
Southstate Bank, National Association	1.23
One Florida Bank	1.20
United Southern Bank	1.09
Citizens Bank And Trust	1.01
Mainstreet Community Bank Of Florida	0.78
Commerce Bank & Trust	0.75
The First National Bank Of Mount Dora	0.58
Axiom Bank, National Association	(0.30)

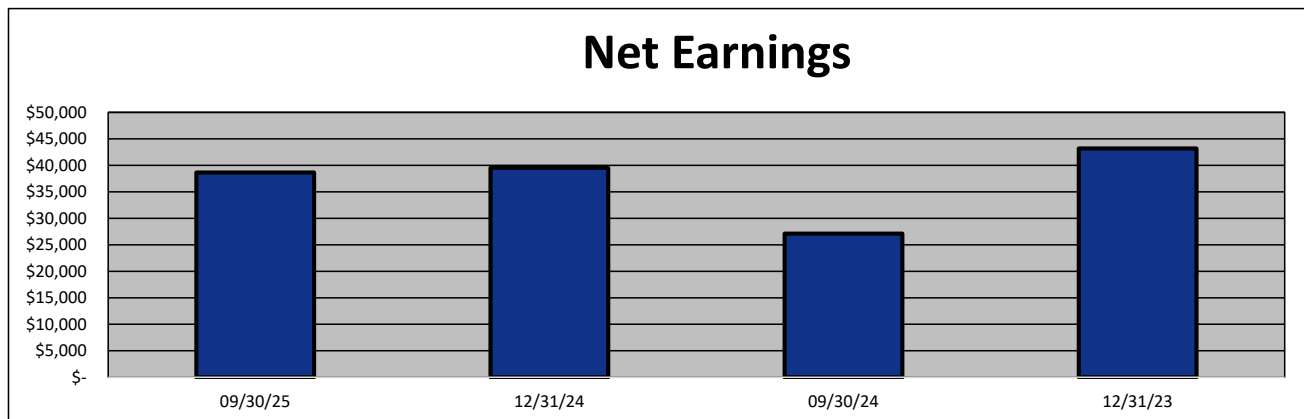
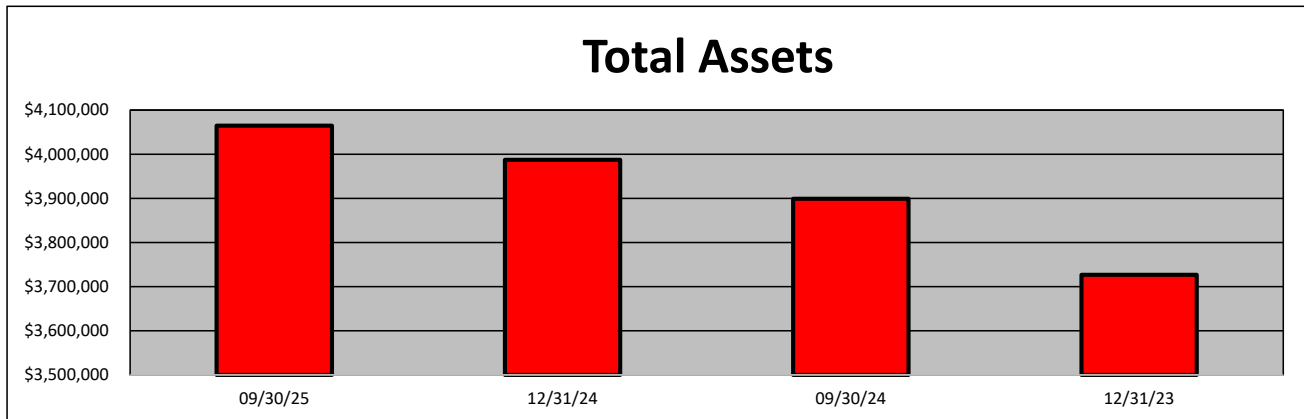
EXECUTIVE SUMMARY - Citizens First Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	12.33	10.20	11.17	10.11	10.55	9.14
Leverage Ratio	13.47	12.50	12.93	12.16	11.33	10.18
Tier 1 Cap/Risk Based Assets	21.18	19.32	19.11	18.44	13.23	9.72
Risk Based Ratio	22.15	20.26	20.07	19.35	14.05	10.46
Common Equity Tier 1 Capital Ratio	21.18	19.32	19.11	18.44	13.14	9.72
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	37.24	38.75	37.98	39.40	75.16	68.92
Loans/Assets	31.32	32.54	32.30	33.18	63.30	61.11
Securities/Assets	62.36	61.24	62.56	59.85	18.57	23.34
PROFITABILITY:						
Return on Avg Assets	1.23	1.00	0.93	1.11	0.78	1.28
Return on Avg Equity	11.38	10.03	9.25	13.49	10.73	16.71
Nonint Income/Avg Assets	0.60	0.57	0.59	0.60	0.79	0.81
Net Overhead Ratio	1.03	1.01	1.01	0.99	2.31	1.84
Efficiency Ratio	48.93	51.12	51.91	49.97	72.49	61.39
Assets (per million) per Employee	10.34	10.20	9.70	9.68	10.51	9.37
ASSET QUALITY:						
Allowance/Loans	1.83	1.78	1.69	1.66	1.30	1.44
Nonperforming Loans/Total Loans	0.08	0.18	0.18	0.11	0.50	0.55
Nonperforming Assets/Total Assets	0.04	0.06	0.06	0.04	0.35	0.36
Adjusted Texas Ratio	0.31	0.53	0.48	0.31	3.08	3.84
YIELDS & COSTS:						
Yield on earning assets	4.22	4.19	4.18	3.71	5.54	5.29
Cost of funds	1.70	1.92	1.95	1.37	2.85	2.54
Net interest margin	2.74	2.51	2.48	2.55	3.25	3.87
Avg Earning Assets/Avg Assets	97.48	97.50	97.50	97.46	95.80	95.14

SELECTED FINANCIAL DATA - Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,064,821	3,987,481	3,899,117	3,726,803	165,704	4.25
Cash and Equivalents	144,547	122,862	88,879	136,387	55,668	62.63
Securities	2,534,696	2,442,018	2,439,251	2,230,630	95,445	3.91
Loans, net	1,272,998	1,297,601	1,259,430	1,236,432	13,568	1.08
Deposit Accounts	3,418,224	3,348,905	3,315,951	3,138,326	102,273	3.08
Fed Funds & Repos	103,686	200,827	114,580	178,626	(10,894)	(9.51)
Total Equity	501,130	406,648	435,577	376,608	65,553	15.05

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	38,648	39,540	27,109	43,179	11,539	42.57
Interest Income	129,134	161,932	119,127	140,394	10,007	8.40
Interest Expense	45,302	64,916	48,499	43,958	(3,197)	(6.59)
Net Interest Income	83,832	97,016	70,628	96,436	13,204	18.70
Credit Loss Expense	150	2,565	665	800	(515)	(77.44)
Noninterest income	18,815	22,717	17,118	23,399	1,697	9.91
Gain on Sale of Securities	59	(3,056)	(3,056)	(2,664)	3,115	(101.93)
Noninterest Expense	51,247	62,722	46,719	62,012	4,528	9.69
Net Operating Income	51,250	54,446	40,362	57,023	10,888	26.98
Income Taxes	12,661	12,615	9,062	9,980	3,599	39.72

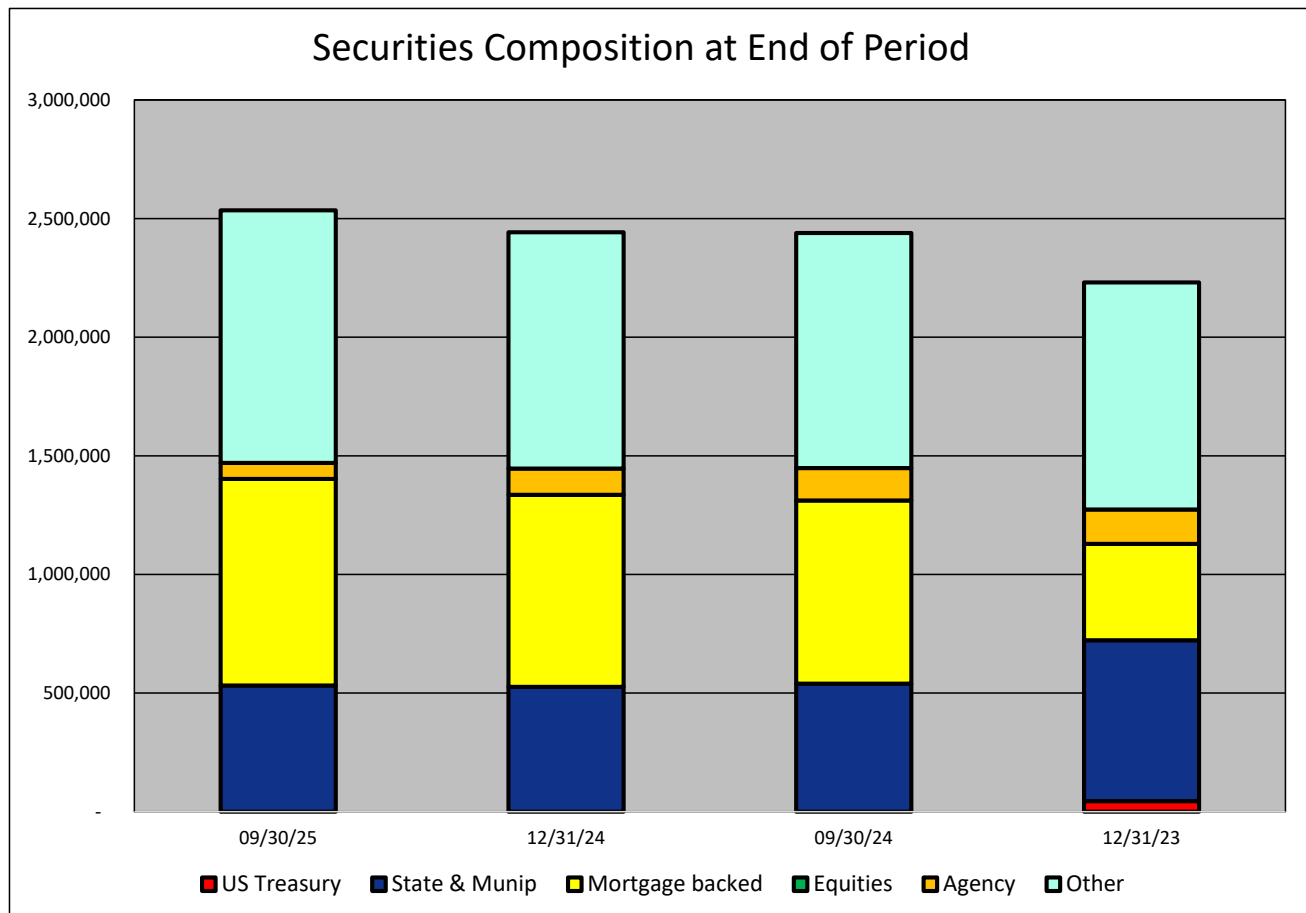


SECURITIES COMPOSITION - Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	44,663	-	NA
State & Munip	531,988	526,376	539,974	678,080	(7,986)	(1.48)
Mortgage backed	870,877	809,072	771,822	405,878	99,055	12.83
Equities	-	-	-	-	-	NA
Agency	67,546	111,012	136,403	145,106	(68,857)	(50.48)
Other	1,064,285	995,558	991,052	956,903	73,233	7.39
Total Securities	2,534,696	2,442,018	2,439,251	2,230,630	95,445	3.91

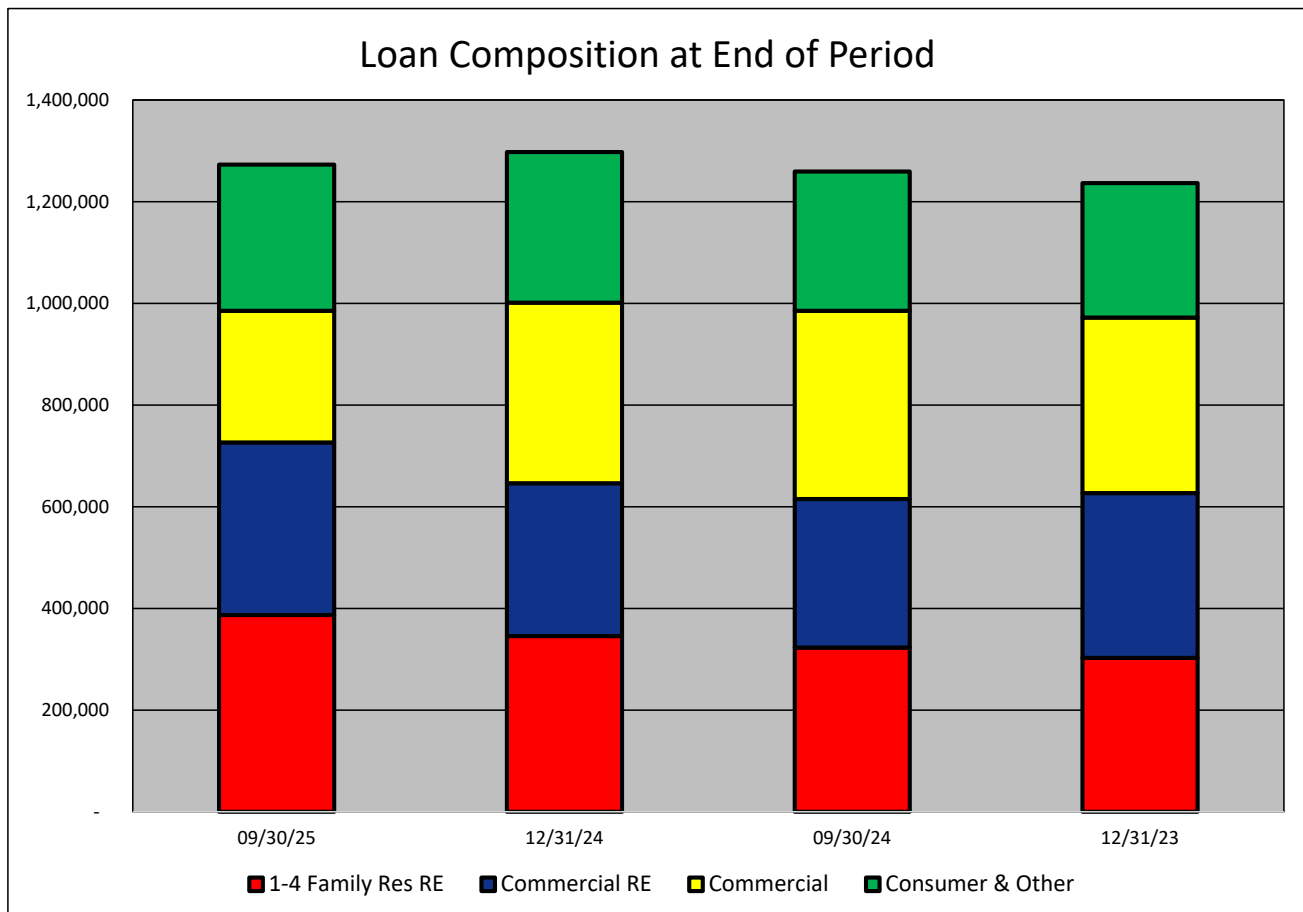


LOAN PORTFOLIO COMPOSITION - Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	387,056	345,491	323,029	302,720	64,027	19.82
Commercial RE	339,462	300,603	292,267	324,178	47,195	16.15
Commercial	258,923	355,195	369,968	345,119	(111,045)	(30.01)
Consumer & Other	287,557	296,312	274,166	264,415	13,391	4.88
Loans, Net	1,272,998	1,297,601	1,259,430	1,236,432	13,568	1.08



LOAN PORTFOLIO QUALITY - Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	23,148	20,533	20,533	21,693	2,615	12.74
Total Recoveries	35	50	37	43	(2)	(5.41)
Total Charge-offs	85	-	-	3	85	NA
Credit Loss Expense	150	2,565	665	800	(515)	(77.44)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(2,000)	-	NA
Ending Balance	23,248	23,148	21,235	20,533	2,013	9.48

NON-PERFORMING ASSETS:

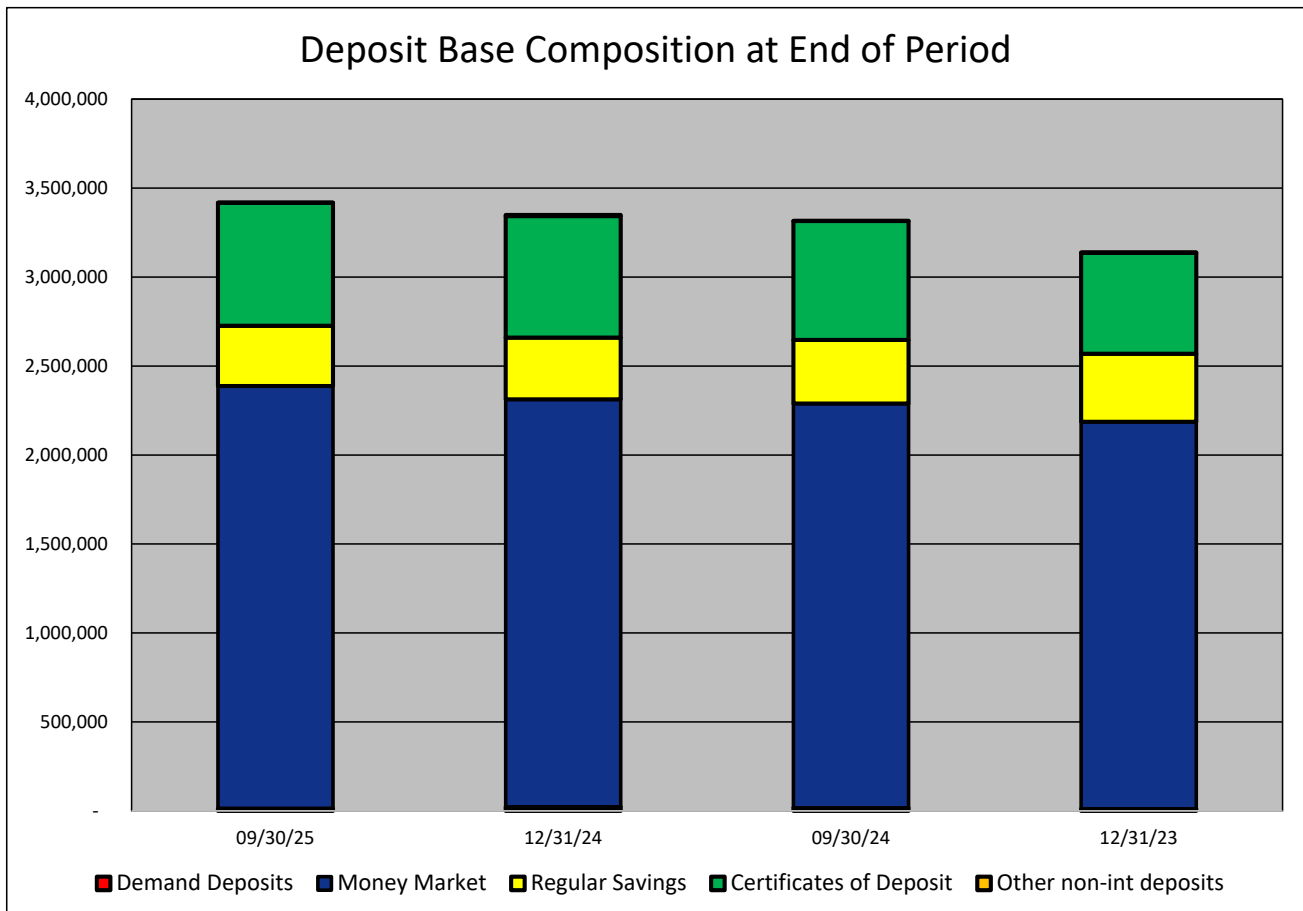
Total-90+ Days Past Due	-	122	-	-	-	NA
Total-Nonaccrual	1,048	2,165	2,317	1,396	(1,269)	(54.77)
Foreclosed Real Estate	557	-	-	-	557	NA
Total Non-perf Assets	1,605	2,287	2,317	1,396	(712)	(30.73)

DEPOSIT BASE COMPOSITION - Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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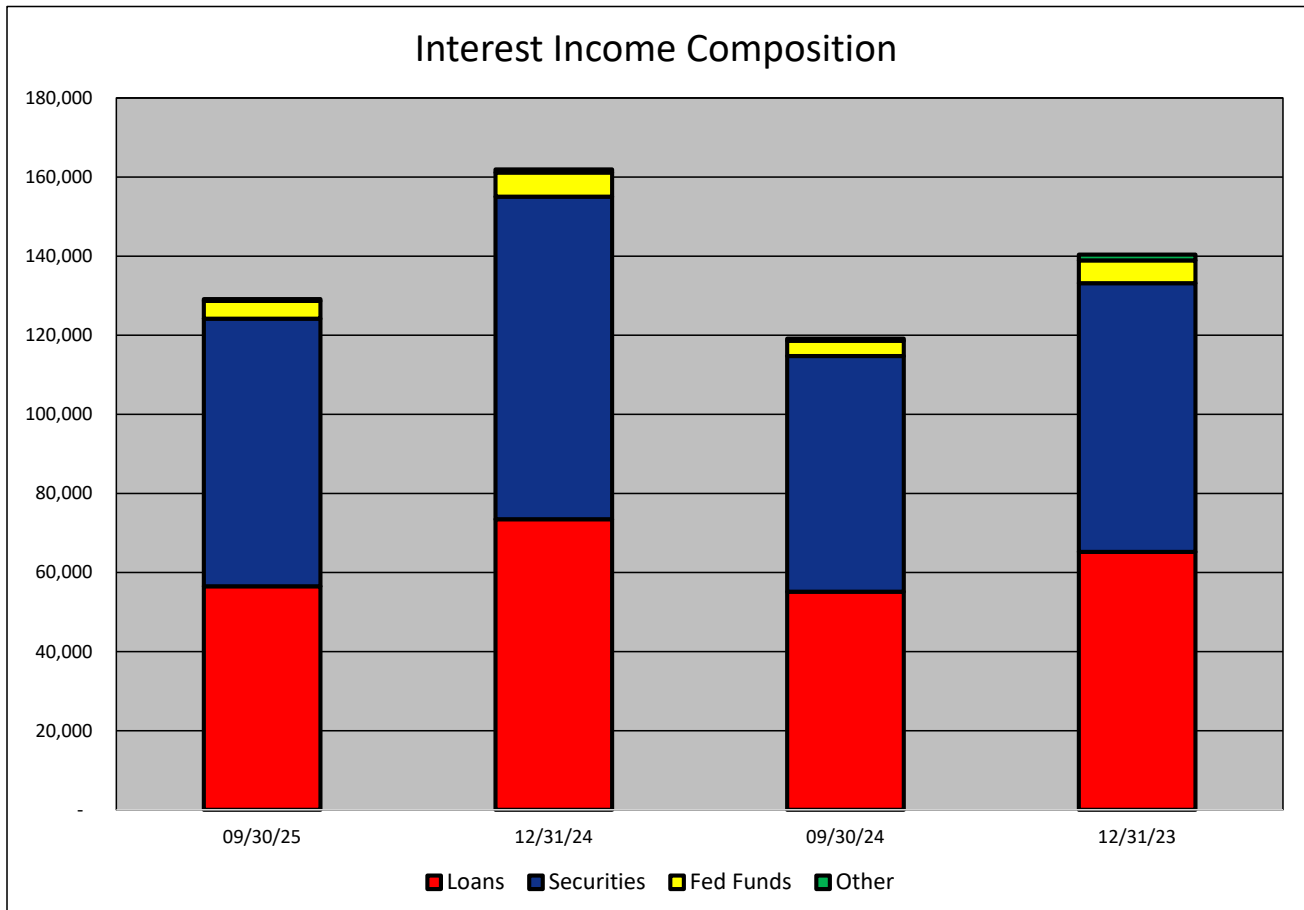
DEPOSIT BASE CATEGORY:

Demand Deposits	14,743	22,936	17,540	11,614	(2,797)	(15.95)
Money Market	2,372,985	2,290,182	2,271,587	2,175,251	101,398	4.46
Regular Savings	338,302	346,845	357,249	382,411	(18,947)	(5.30)
Certificates of Deposit	690,892	682,648	668,947	566,518	21,945	3.28
Other non-int deposits	1,302	6,294	628	2,532	674	107.32
Total Deposits	3,418,224	3,348,905	3,315,951	3,138,326	102,273	3.08



INTEREST INCOME COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	56,523	73,463	55,134	65,221	1,389	2.52
Securities	67,675	81,565	59,616	67,953	8,059	13.52
Fed Funds	4,466	6,107	3,845	5,738	621	16.15
Other	470	797	532	1,482	(62)	(11.65)
Total Int Income	129,134	161,932	119,127	140,394	10,007	8.40

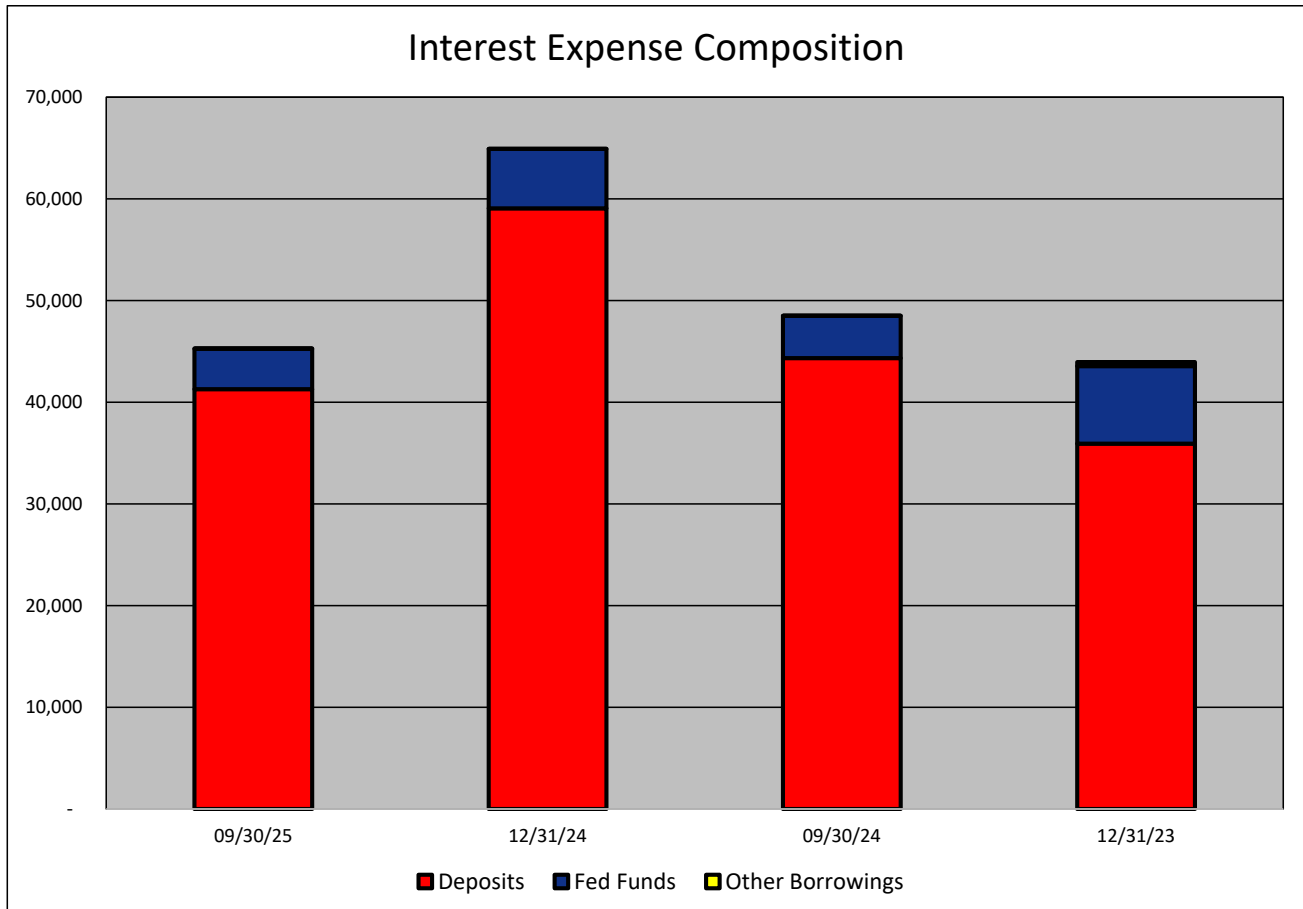


INTEREST EXPENSE COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	41,282	59,075	44,343	35,932	(3,061)	(6.90)
Fed Funds	3,965	5,838	4,153	7,624	(188)	(4.53)
Other Borrowings	55	3	3	402	52	1,733.33
Total Int Expense	45,302	64,916	48,499	43,958	(3,197)	(6.59)

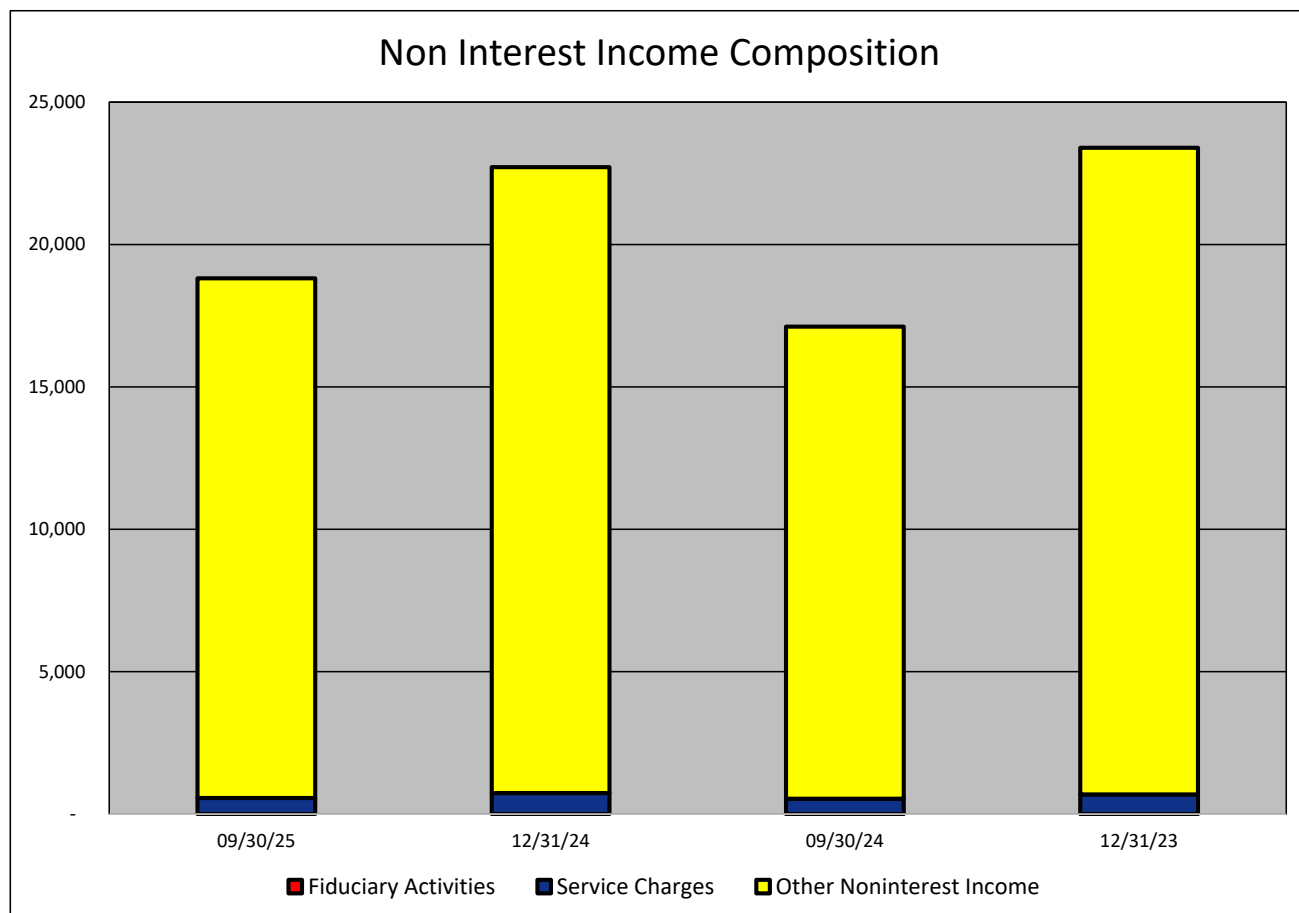


NONINTEREST INCOME COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	565	737	541	689	24	4.44
Other Noninterest Income	18,250	21,980	16,577	22,710	1,673	10.09
Total Nonint. Income	18,815	22,717	17,118	23,399	1,697	9.91

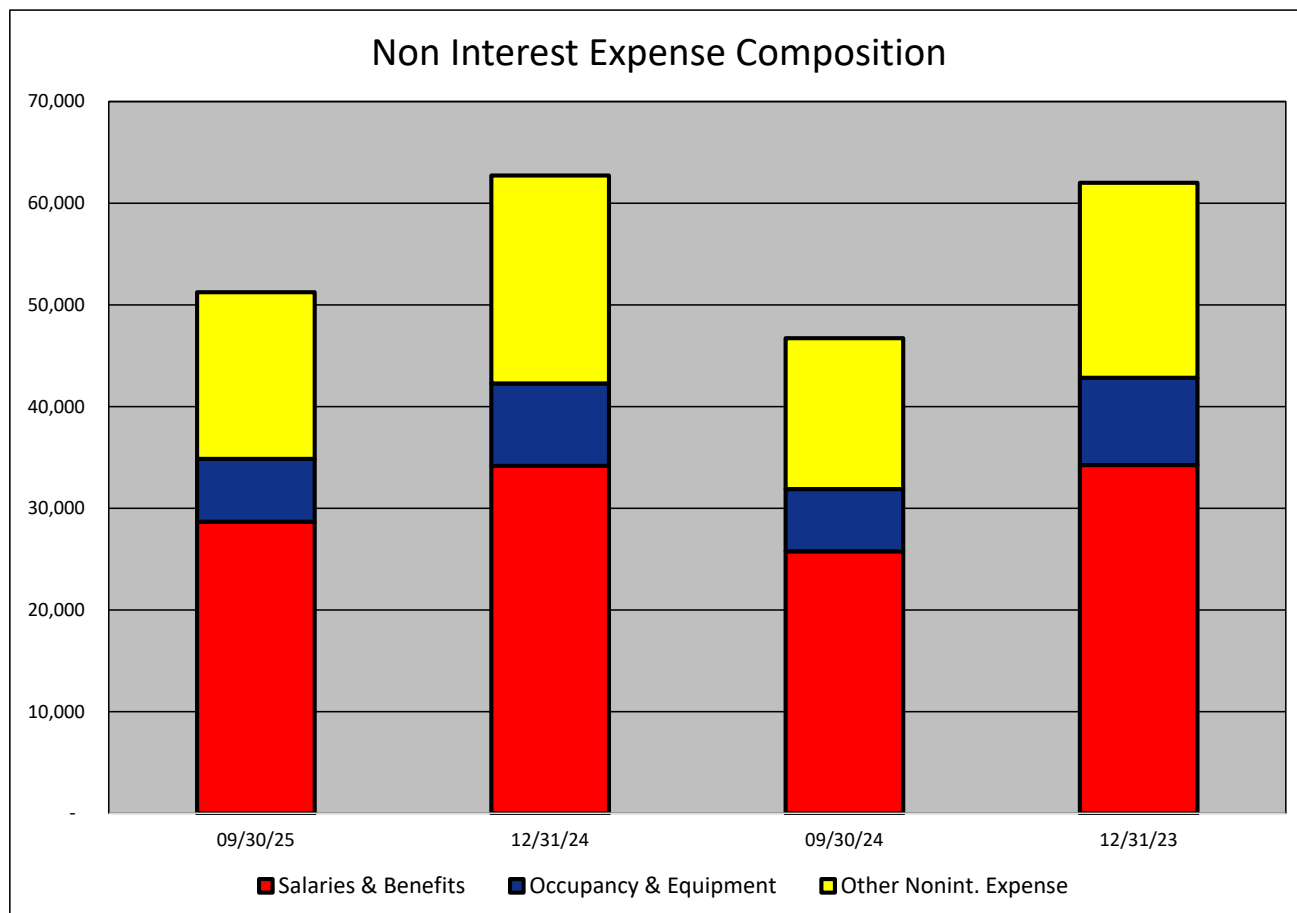


NONINTEREST EXPENSE COMPOSITION- Citizens First Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	28,670	34,165	25,766	34,246	2,904	11.27
Occupancy & Equipment	6,182	8,107	6,118	8,588	64	1.05
Other Nonint. Expense	16,395	20,450	14,835	19,178	1,560	10.52
Total Nonint. Expense	51,247	62,722	46,719	62,012	4,528	9.69



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	66,027,921	46,071,510	43.32
Cogent Bank	2,418,089	1,926,188	25.54
Bank Of Central Florida	1,243,204	1,117,421	11.26
Mainstreet Community Bank Of Florida	928,568	839,200	10.65
One Florida Bank	1,995,214	1,812,749	10.07
First Bank	787,083	729,021	7.96
Citizens Bank And Trust	1,454,191	1,363,784	6.63
Sunrise Bank	608,560	577,407	5.40
Crews Bank & Trust	2,243,001	2,129,178	5.35
The First National Bank Of Mount Dora	373,930	358,220	4.39
Citizens First Bank	4,064,821	3,899,117	4.25
Commerce Bank & Trust	175,952	172,375	2.08
Surety Bank	204,210	205,765	(0.76)
Winter Park National Bank	827,314	845,000	(2.09)
United Southern Bank	834,734	852,835	(2.12)
Axiom Bank, National Association	780,120	815,136	(4.30)
First Colony Bank Of Florida	295,099	316,544	(6.77)
First National Bank Of Wauchula	84,647	90,799	(6.78)

Select Peer Average	4,741,481	3,562,347	6.34
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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	48,014,584	33,835,236	41.91
Cogent Bank	1,884,557	1,532,023	23.01
The First National Bank Of Mount Dora	134,754	117,757	14.43
One Florida Bank	1,562,939	1,373,546	13.79
United Southern Bank	431,336	392,885	9.79
First Bank	468,070	426,947	9.63
Citizens Bank And Trust	837,607	764,375	9.58
Surety Bank	81,294	74,341	9.35
Crews Bank & Trust	1,257,089	1,195,576	5.15
Mainstreet Community Bank Of Florida	615,925	589,433	4.49
Bank Of Central Florida	795,837	763,948	4.17
Sunrise Bank	466,604	451,435	3.36
Citizens First Bank	1,272,998	1,259,430	1.08
First Colony Bank Of Florida	195,866	198,059	(1.11)
Commerce Bank & Trust	126,423	127,846	(1.11)
Winter Park National Bank	451,544	467,807	(3.48)
First National Bank Of Wauchula	63,149	66,300	(4.75)
Axiom Bank, National Association	504,262	597,914	(15.66)

Select Peer Average	3,286,935	2,457,492	6.87
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the nine months ended September 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	10.46	13.57	27.05	28.16	27.05
Citizens First Bank	12.33	13.47	21.18	22.15	21.18
First National Bank Of Wauchula	10.99	11.90	0.00	0.00	0.00
The First National Bank Of Mount Dora	9.49	11.64	0.00	0.00	0.00
Axiom Bank, National Association	11.62	10.98	15.40	16.65	15.40
Crews Bank & Trust	10.84	10.80	0.00	0.00	0.00
United Southern Bank	6.89	10.61	0.00	0.00	0.00
Commerce Bank & Trust	7.52	10.41	13.29	14.54	13.29
Southstate Bank, National Association	14.52	10.28	12.62	13.76	12.62
First Colony Bank Of Florida	8.79	9.74	12.93	14.19	12.93
Sunrise Bank	8.65	9.64	0.00	0.00	0.00
One Florida Bank	9.12	9.62	10.81	11.56	10.81
First Bank	9.54	9.47	14.75	16.01	14.75
Mainstreet Community Bank Of Florida	7.99	8.88	0.00	0.00	0.00
Cogent Bank	8.49	8.71	10.15	11.30	10.15
Bank Of Central Florida	7.40	8.35	12.20	13.16	12.20
Citizens Bank And Trust	3.45	7.66	12.21	13.25	12.21
Winter Park National Bank	6.41	7.54	12.40	13.60	12.40

Select Peer Average	9.14	10.18	9.72	10.46	9.72
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Cogent Bank	88.96	77.94	17.34
Southstate Bank, National Association	88.61	72.72	12.33
One Florida Bank	88.57	78.33	3.86
Sunrise Bank	87.12	76.67	15.21
First National Bank Of Wauchula	85.84	74.60	6.37
Commerce Bank & Trust	84.59	71.85	13.91
Axiom Bank, National Association	74.03	64.64	20.05
First Colony Bank Of Florida	73.24	66.37	18.18
Mainstreet Community Bank Of Florida	72.65	66.33	17.09
Bank Of Central Florida	69.72	64.01	20.20
First Bank	66.29	59.47	28.08
Crews Bank & Trust	63.31	56.04	29.46
Citizens Bank And Trust	60.83	57.60	33.88
Winter Park National Bank	58.53	54.58	23.57
United Southern Bank	56.16	51.67	36.59
Surety Bank	44.55	39.81	15.75
The First National Bank Of Mount Dora	40.28	36.04	45.96
Citizens First Bank	37.24	31.32	62.36

Select Peer Average	68.92	61.11	23.34
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	196,843	2.49	24.61
Winter Park National Bank	814,250	2.10	35.79
First Colony Bank Of Florida	296,701	1.94	23.00
Crews Bank & Trust	2,243,159	1.70	16.19
First National Bank Of Wauchula	86,270	1.64	15.75
Cogent Bank	2,185,003	1.57	18.00
First Bank	791,026	1.45	16.41
Bank Of Central Florida	1,209,284	1.30	18.53
Sunrise Bank	600,490	1.26	15.22
Citizens First Bank	4,184,401	1.23	11.38
Southstate Bank, National Association	65,345,401	1.23	9.38
One Florida Bank	1,913,095	1.20	13.40
United Southern Bank	866,474	1.09	19.42
Citizens Bank And Trust	1,470,856	1.01	39.06
Mainstreet Community Bank Of Florida	889,713	0.78	10.05
Commerce Bank & Trust	173,851	0.75	10.85
The First National Bank Of Mount Dora	366,550	0.58	6.48
Axiom Bank, National Association	838,478	(0.30)	(2.78)

Select Peer Average	4,692,880	1.28	16.71
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the nine months ended September 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	39.83	26.69
First Colony Bank Of Florida	0.12	1.69	45.90	14.76
Citizens First Bank	0.60	1.03	48.93	10.34
Southstate Bank, National Association	1.06	1.29	50.21	10.55
Cogent Bank	0.64	1.92	50.83	9.41
Bank Of Central Florida	0.18	1.77	52.71	11.84
One Florida Bank	0.11	1.72	52.74	12.02
First Bank	0.57	1.82	54.13	7.16
Crews Bank & Trust	0.79	1.70	57.29	6.37
Surety Bank	3.91	(0.03)	59.71	5.52
Sunrise Bank	0.07	1.98	60.35	10.14
United Southern Bank	0.61	1.79	61.58	5.28
Mainstreet Community Bank Of Florida	0.57	1.96	65.47	9.02
Citizens Bank And Trust	0.73	1.69	67.17	7.69
First National Bank Of Wauchula	0.88	3.27	71.59	3.53
Commerce Bank & Trust	0.21	2.41	75.36	8.38
The First National Bank Of Mount Dora	2.48	1.94	83.05	4.51
Axiom Bank, National Association	0.91	4.18	108.14	5.42

Select Peer Average	0.81	1.84	61.39	9.37
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Central Florida	0.99	0.00	0.00	0.00
First Colony Bank Of Florida	1.63	0.00	0.00	0.00
Sunrise Bank	1.27	0.00	0.00	0.00
First Bank	1.75	0.02	0.01	0.13
Crews Bank & Trust	1.95	0.04	0.02	0.17
Citizens First Bank	1.83	0.08	0.04	0.31
The First National Bank Of Mount Dora	1.58	0.12	0.04	0.41
One Florida Bank	0.84	0.07	0.05	0.54
Surety Bank	1.37	0.34	0.14	1.24
Citizens Bank And Trust	1.11	0.32	0.18	4.49
Cogent Bank	1.17	0.32	0.25	2.62
United Southern Bank	2.15	0.49	0.25	3.14
Winter Park National Bank	1.27	0.57	0.31	4.39
Southstate Bank, National Association	1.23	0.63	0.48	4.00
First National Bank Of Wauchula	1.63	1.10	0.82	6.74
Axiom Bank, National Association	1.44	1.69	1.09	8.71
Mainstreet Community Bank Of Florida	1.22	2.07	1.37	15.58
Commerce Bank & Trust	1.46	1.99	1.43	16.72

Select Peer Average	1.44	0.55	0.36	3.84
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 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	25.75	14.56	0.00	0.00	15.75
First National Bank Of Wauchula	5.39	9.37	0.00	0.00	6.37
First Bank	2.04	5.48	1.36	0.00	28.08
Axiom Bank, National Association	1.48	10.27	0.00	0.00	20.05
First Colony Bank Of Florida	1.28	14.27	0.00	10.19	8.00
Mainstreet Community Bank Of Florida	1.18	1.90	9.50	0.00	17.09
United Southern Bank	0.92	6.28	0.00	0.70	35.89
Winter Park National Bank	0.89	19.22	0.00	16.56	7.01
Southstate Bank, National Association	0.88	3.86	0.02	3.18	9.15
One Florida Bank	0.68	16.20	0.00	0.00	3.86
Commerce Bank & Trust	0.65	9.79	0.00	0.00	13.91
Crews Bank & Trust	0.63	13.12	0.00	20.13	9.32
Citizens First Bank	0.61	0.20	2.74	0.00	62.36
The First National Bank Of Mount Dora	0.54	11.97	0.00	0.00	45.96
Bank Of Central Florida	0.53	12.65	0.00	0.00	20.20
Sunrise Bank	0.51	6.42	0.00	0.98	14.23
Citizens Bank And Trust	0.38	5.50	0.00	0.00	33.88
Cogent Bank	0.27	3.84	0.00	0.00	17.34

Select Peer Average	2.48	9.16	0.76	2.87	20.47
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	77.68	0.46	0.00	0.00
Cogent Bank	76.96	0.39	0.00	0.14
Sunrise Bank	75.70	1.32	0.00	0.00
First National Bank Of Wauchula	73.39	1.49	0.00	0.00
Southstate Bank, National Association	71.30	1.47	0.03	5.43
Commerce Bank & Trust	70.80	1.12	0.00	0.00
Mainstreet Community Bank Of Florida	65.35	2.05	0.00	0.01
First Colony Bank Of Florida	65.29	0.33	0.00	0.00
Bank Of Central Florida	63.38	1.33	0.00	0.01
Axiom Bank, National Association	59.29	1.44	0.00	0.00
First Bank	58.43	1.90	0.00	0.00
Citizens Bank And Trust	56.96	1.24	0.00	0.00
Crews Bank & Trust	54.95	1.12	0.00	0.00
Winter Park National Bank	53.89	0.45	0.00	0.00
United Southern Bank	50.56	1.21	0.00	0.00
Surety Bank	39.26	0.71	0.00	0.00
The First National Bank Of Mount Dora	35.47	1.02	0.00	0.00
Citizens First Bank	30.54	1.42	0.01	0.47

Select Peer Average	59.96	1.14	0.00	0.34
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	55.50	44.50	100.00	0.00	0.00
Surety Bank	40.13	59.87	100.00	0.00	0.00
The First National Bank Of Mount Dora	38.43	61.57	100.00	0.00	0.00
Axiom Bank, National Association	38.31	61.69	100.00	0.00	0.00
Crews Bank & Trust	35.90	63.98	99.88	0.12	0.00
First Bank	35.13	64.87	100.00	0.00	0.00
First Colony Bank Of Florida	34.35	65.65	100.00	0.00	0.00
Bank Of Central Florida	31.96	68.04	100.00	0.00	0.00
Commerce Bank & Trust	31.29	62.26	93.55	2.07	4.38
First National Bank Of Wauchula	30.81	69.19	100.00	0.00	0.00
Citizens Bank And Trust	30.42	68.65	99.07	0.93	0.00
Mainstreet Community Bank Of Florida	28.76	71.24	100.00	0.00	0.00
Cogent Bank	25.61	71.02	96.62	0.00	3.38
Southstate Bank, National Association	24.72	74.19	98.91	1.08	0.00
Winter Park National Bank	23.31	76.66	99.97	0.03	0.00
One Florida Bank	22.42	75.64	98.06	0.00	1.94
Sunrise Bank	20.36	76.92	97.28	0.00	2.72
Citizens First Bank	15.81	81.24	97.06	2.94	0.00

Select Peer Average	31.29	67.62	98.91	0.40	0.69
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.80	2.24	5.35	91.63
Cogent Bank	6.68	3.50	4.39	99.40
First Bank	5.15	1.81	4.04	94.60
Southstate Bank, National Association	5.75	2.50	4.02	89.79
Axiom Bank, National Association	6.08	3.73	3.95	95.96
First Colony Bank Of Florida	5.39	1.91	3.73	99.12
Bank Of Central Florida	5.09	2.28	3.62	97.25
Crews Bank & Trust	4.96	2.41	3.56	98.49
Surety Bank	5.59	2.75	3.49	70.59
Mainstreet Community Bank Of Florida	5.22	2.62	3.49	94.61
One Florida Bank	5.79	3.35	3.41	98.63
Sunrise Bank	5.98	3.59	3.39	98.12
Commerce Bank & Trust	5.16	2.87	3.36	95.64
United Southern Bank	4.16	1.27	3.31	98.80
Citizens Bank And Trust	4.41	2.30	2.95	96.69
Winter Park National Bank	4.91	2.80	2.86	97.55
Citizens First Bank	4.22	1.70	2.74	97.48
The First National Bank Of Mount Dora	3.87	2.11	2.68	98.23

Select Peer Average	5.29	2.54	3.87	95.14
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