

First Bank

Clewiston, FL

Established

1/1/1922

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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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)

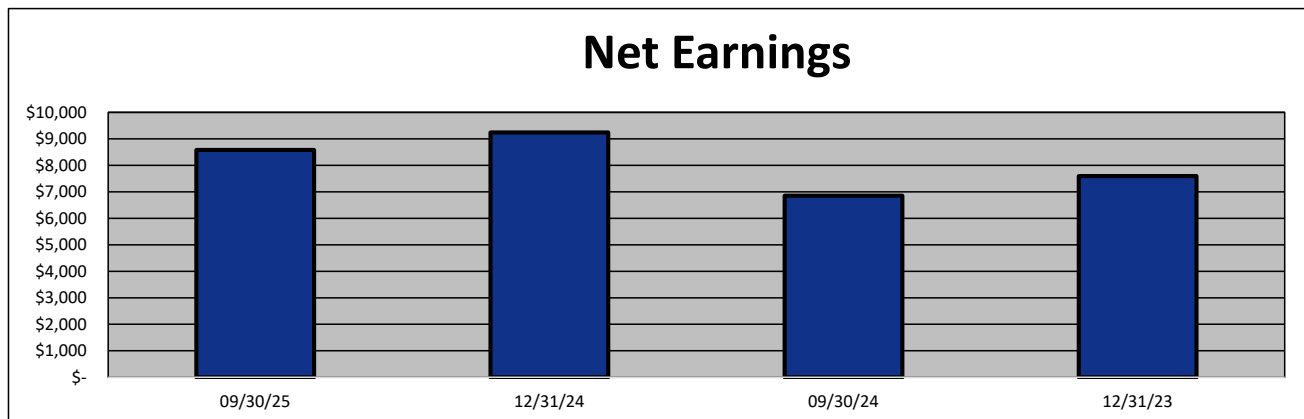
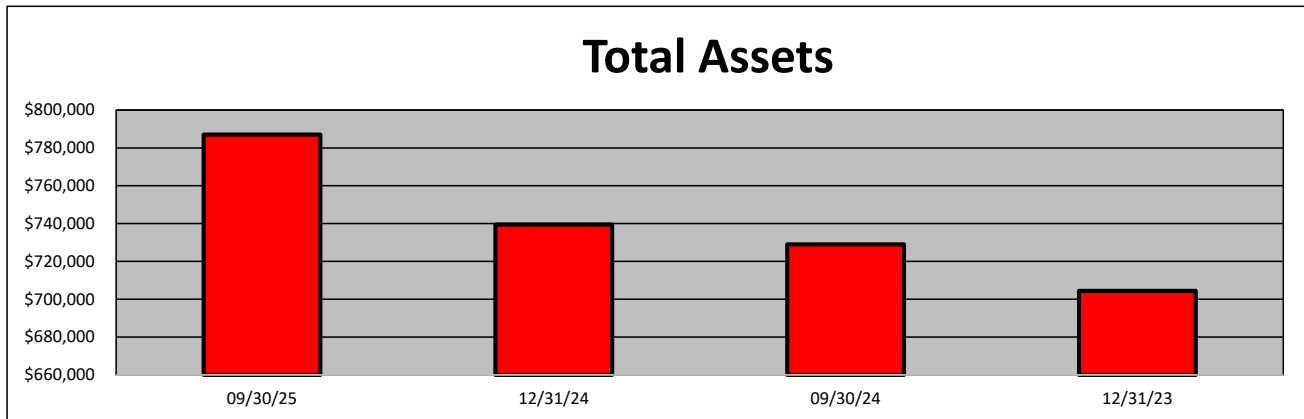
EXECUTIVE SUMMARY - First Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.54	8.80	9.10	8.22	10.55	9.14
Leverage Ratio	9.47	9.46	9.17	8.98	11.33	10.18
Tier 1 Cap/Risk Based Assets	14.75	14.53	14.86	14.12	13.23	9.72
Risk Based Ratio	16.01	15.78	16.11	15.38	14.05	10.46
Common Equity Tier 1 Capital Ratio	14.75	14.53	14.86	14.12	13.14	9.72
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	66.29	66.49	64.95	65.24	75.16	68.92
Loans/Assets	59.47	60.24	58.56	59.48	63.30	61.11
Securities/Assets	28.08	24.36	25.58	27.39	18.57	23.34
PROFITABILITY:						
Return on Avg Assets	1.45	1.26	1.25	1.06	0.78	1.28
Return on Avg Equity	16.41	14.94	14.97	14.41	10.73	16.71
Nonint Income/Avg Assets	0.57	0.66	0.67	0.95	0.79	0.81
Net Overhead Ratio	1.82	1.79	1.75	1.49	2.31	1.84
Efficiency Ratio	54.13	58.47	58.40	61.44	72.49	61.39
Assets (per million) per Employee	7.16	6.98	6.88	6.91	10.51	9.37
ASSET QUALITY:						
Allowance/Loans	1.75	1.70	1.71	1.66	1.30	1.44
Nonperforming Loans/Total Loans	0.02	0.00	0.09	0.10	0.50	0.55
Nonperforming Assets/Total Assets	0.01	0.00	0.06	0.06	0.35	0.36
Adjusted Texas Ratio	0.13	0.00	0.27	0.33	3.08	3.84
YIELDS & COSTS:						
Yield on earning assets	5.15	4.87	4.81	4.32	5.54	5.29
Cost of funds	1.81	1.91	1.91	1.89	2.85	2.54
Net interest margin	4.04	3.72	3.66	3.18	3.25	3.87
Avg Earning Assets/Avg Assets	94.60	94.30	94.27	94.57	95.80	95.14

SELECTED FINANCIAL DATA - First Bank
(Dollars in Thousands)

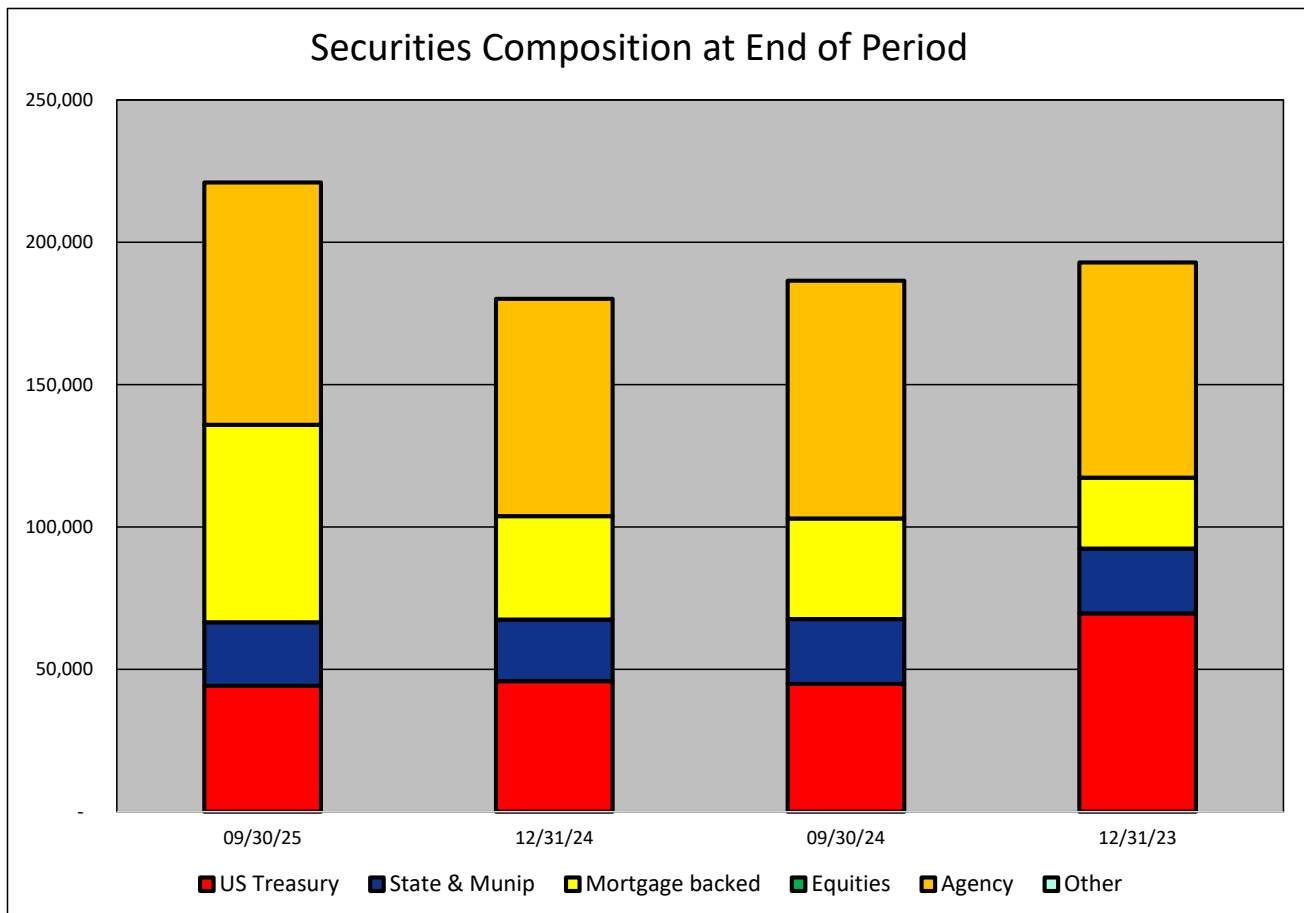
As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	787,083	739,517	729,021	704,456	58,062	7.96
Cash and Equivalents	69,845	86,527	89,867	66,172	(20,022)	(22.28)
Securities	221,013	180,142	186,520	192,926	34,493	18.49
Loans, net	468,070	445,473	426,947	419,040	41,123	9.63
Deposit Accounts	706,098	669,963	657,355	642,293	48,743	7.42
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	75,056	65,093	66,341	57,926	8,715	13.14

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	8,582	9,241	6,857	7,594	1,725	25.16
Interest Income	28,926	33,790	24,935	29,264	3,991	16.01
Interest Expense	6,257	8,000	5,956	7,721	301	5.05
Net Interest Income	22,669	25,790	18,979	21,543	3,690	19.44
Credit Loss Expense	600	525	375	420	225	60.00
Noninterest income	3,355	4,872	3,705	6,813	(350)	(9.45)
Gain on Sale of Securities	-	-	-	(483)	-	NA
Noninterest Expense	14,167	18,036	13,328	17,512	839	6.30
Net Operating Income	11,257	12,101	8,981	10,424	2,276	25.34
Income Taxes	2,675	2,860	2,124	2,347	551	25.94



SECURITIES COMPOSITION - 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
SECURITIES CATEGORY:						
US Treasury	44,203	45,863	44,891	69,660	(688)	(1.53)
State & Munip	22,321	21,613	22,756	22,757	(435)	(1.91)
Mortgage backed	69,365	36,352	35,329	24,920	34,036	96.34
Equities	-	-	-	-	-	NA
Agency	85,124	76,314	83,544	75,589	1,580	1.89
Other	-	-	-	-	-	NA
Total Securities	221,013	180,142	186,520	192,926	34,493	18.49

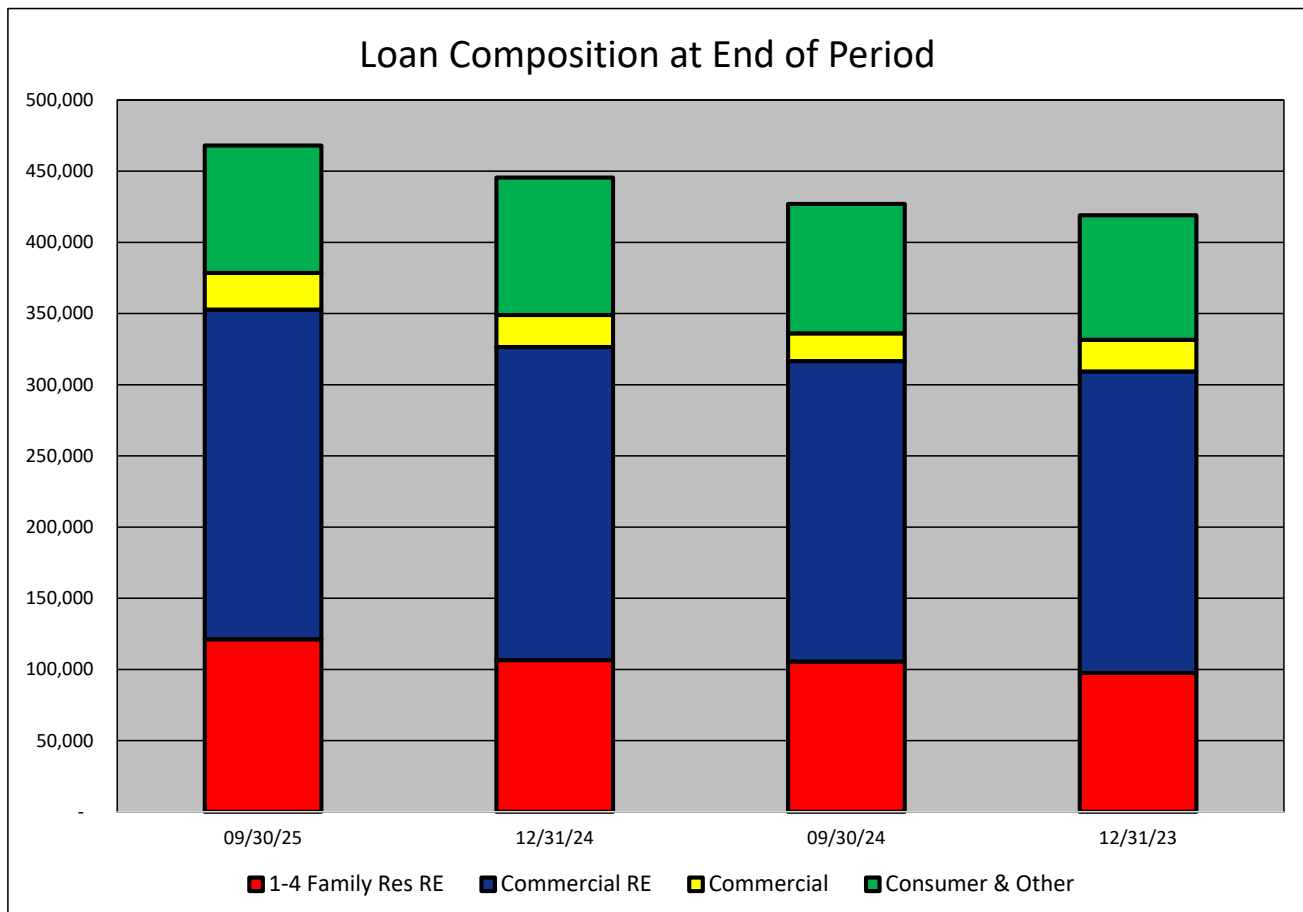


LOAN PORTFOLIO COMPOSITION - First Bank
(Dollars in Thousands)

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	121,200	106,556	105,562	97,514	15,638	14.81
Commercial RE	231,611	219,923	211,010	211,810	20,601	9.76
Commercial	25,653	22,453	19,462	22,218	6,191	31.81
Consumer & Other	89,606	96,541	90,913	87,498	(1,307)	(1.44)
Loans, Net	468,070	445,473	426,947	419,040	41,123	9.63



LOAN PORTFOLIO QUALITY - 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	7,577	6,946	6,946	7,010	631	9.08
Total Recoveries	1	161	51	36	(50)	(98.04)
Total Charge-offs	7	54	54	4	(47)	(87.04)
Credit Loss Expense	600	525	375	420	225	60.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(516)	-	NA
Ending Balance	8,171	7,577	7,317	6,946	854	11.67

NON-PERFORMING ASSETS:

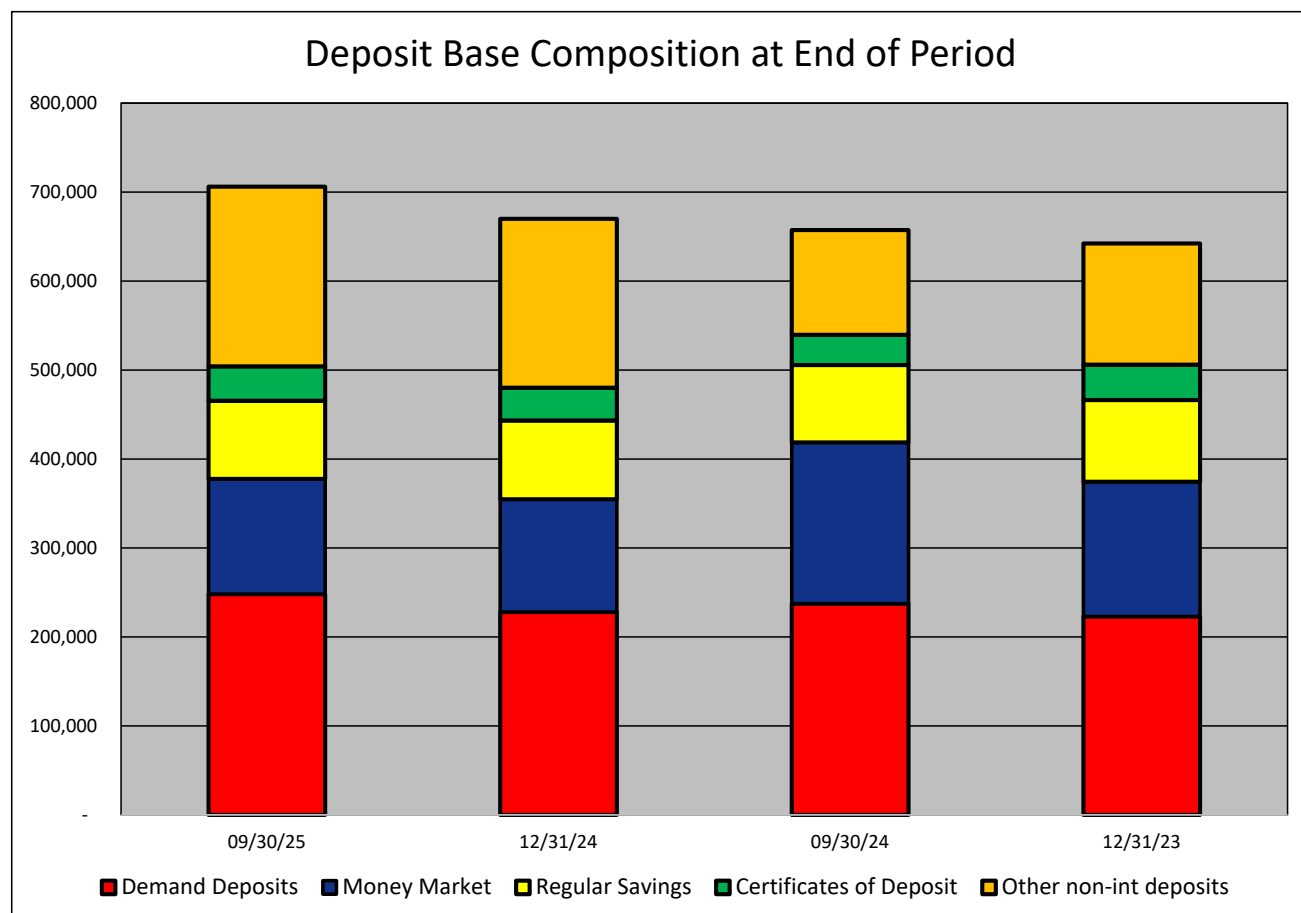
Total-90+ Days Past Due	-	-	-	10	-	NA
Total-Nonaccrual	112	-	201	201	(89)	(44.28)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	112	-	201	211	(89)	(44.28)

DEPOSIT BASE COMPOSITION - 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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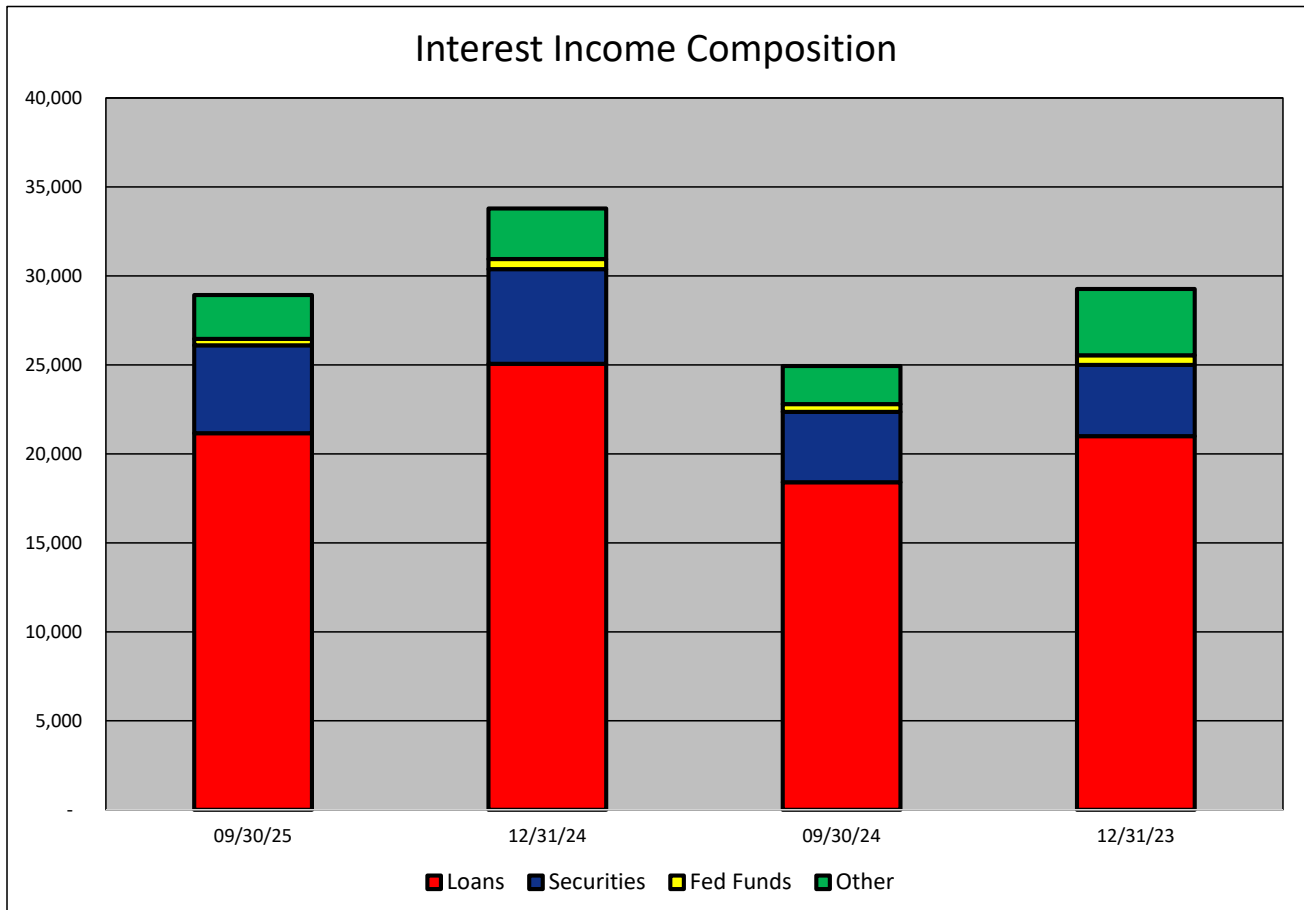
DEPOSIT BASE CATEGORY:

Demand Deposits	248,063	228,024	237,506	222,991	10,557	4.44
Money Market	129,520	126,761	181,166	151,469	(51,646)	(28.51)
Regular Savings	87,908	88,569	87,030	91,824	878	1.01
Certificates of Deposit	38,666	36,782	33,948	39,707	4,718	13.90
Other non-int deposits	201,941	189,827	117,705	136,302	84,236	71.57
Total Deposits	706,098	669,963	657,355	642,293	48,743	7.42



INTEREST INCOME COMPOSITION- 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	21,165	25,062	18,402	20,998	2,763	15.01
Securities	4,935	5,321	3,955	4,001	980	24.78
Fed Funds	357	563	436	541	(79)	(18.12)
Other	2,469	2,844	2,142	3,724	327	15.27
Total Int Income	28,926	33,790	24,935	29,264	3,991	16.01

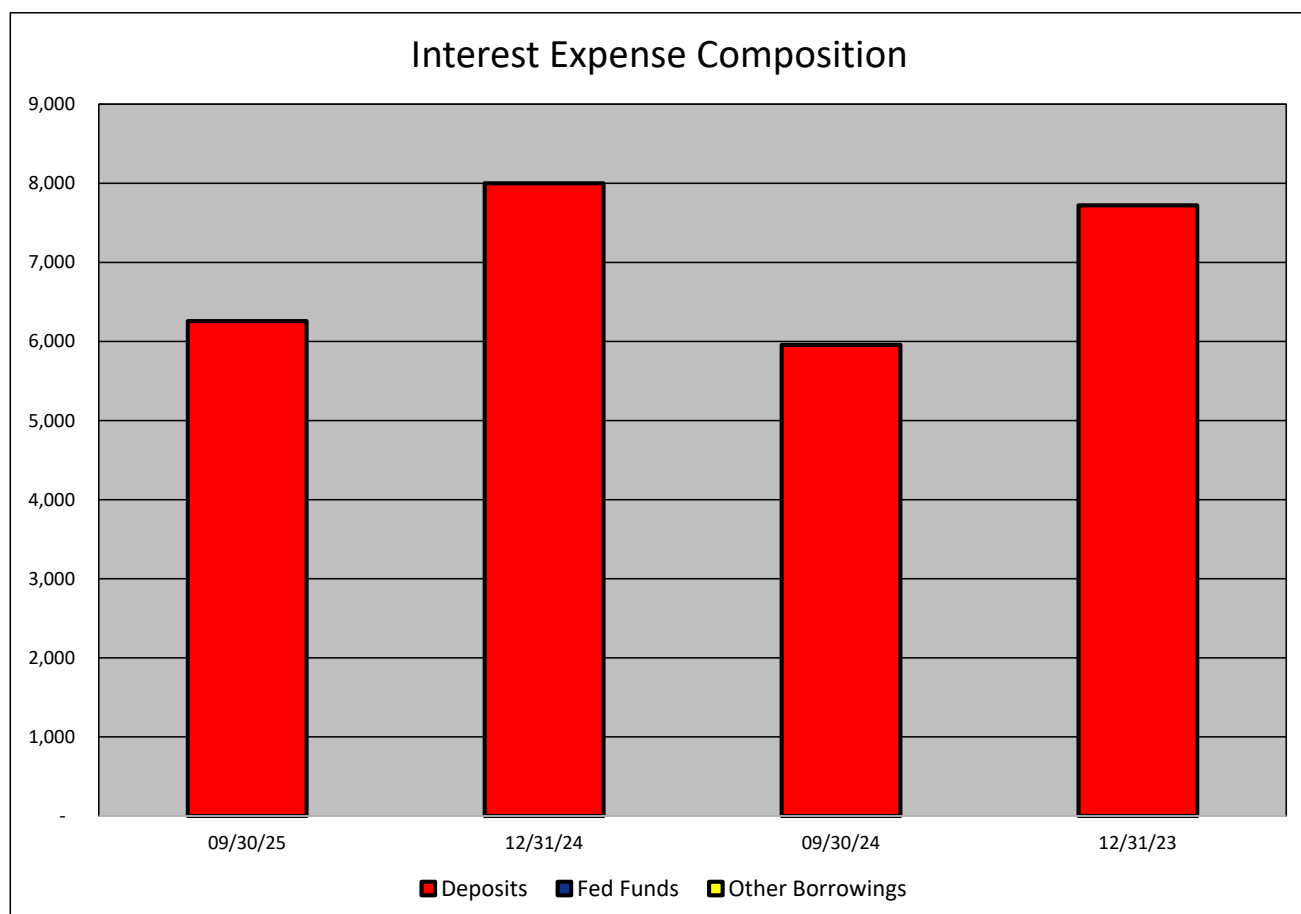


INTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

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	6,257	8,000	5,956	7,721	301	5.05
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	6,257	8,000	5,956	7,721	301	5.05

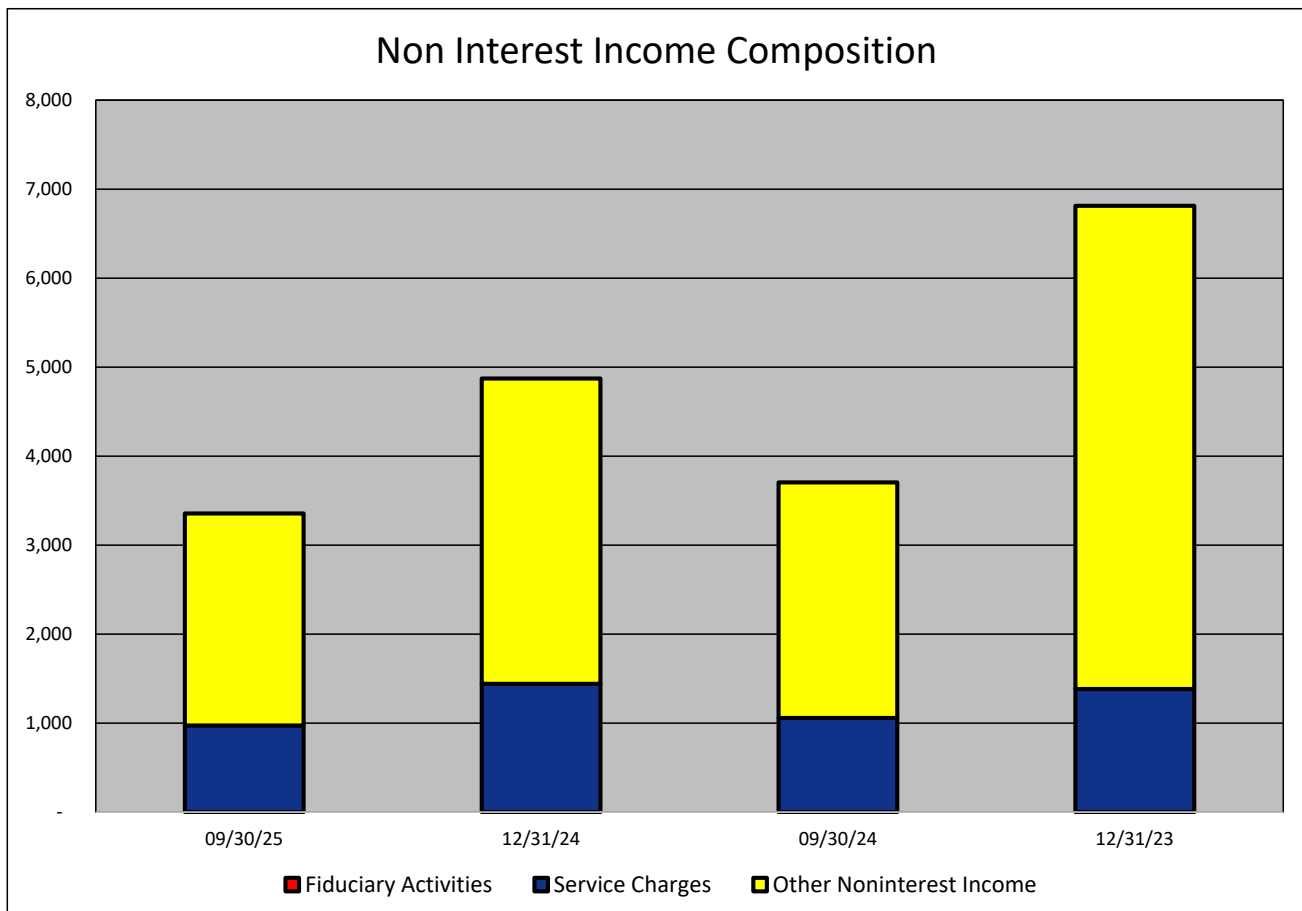


NONINTEREST INCOME COMPOSITION- First Bank
(Dollars in Thousands)

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	973	1,441	1,058	1,383	(85)	(8.03)
Other Noninterest Income	2,382	3,431	2,647	5,430	(265)	(10.01)
Total Nonint. Income	3,355	4,872	3,705	6,813	(350)	(9.45)

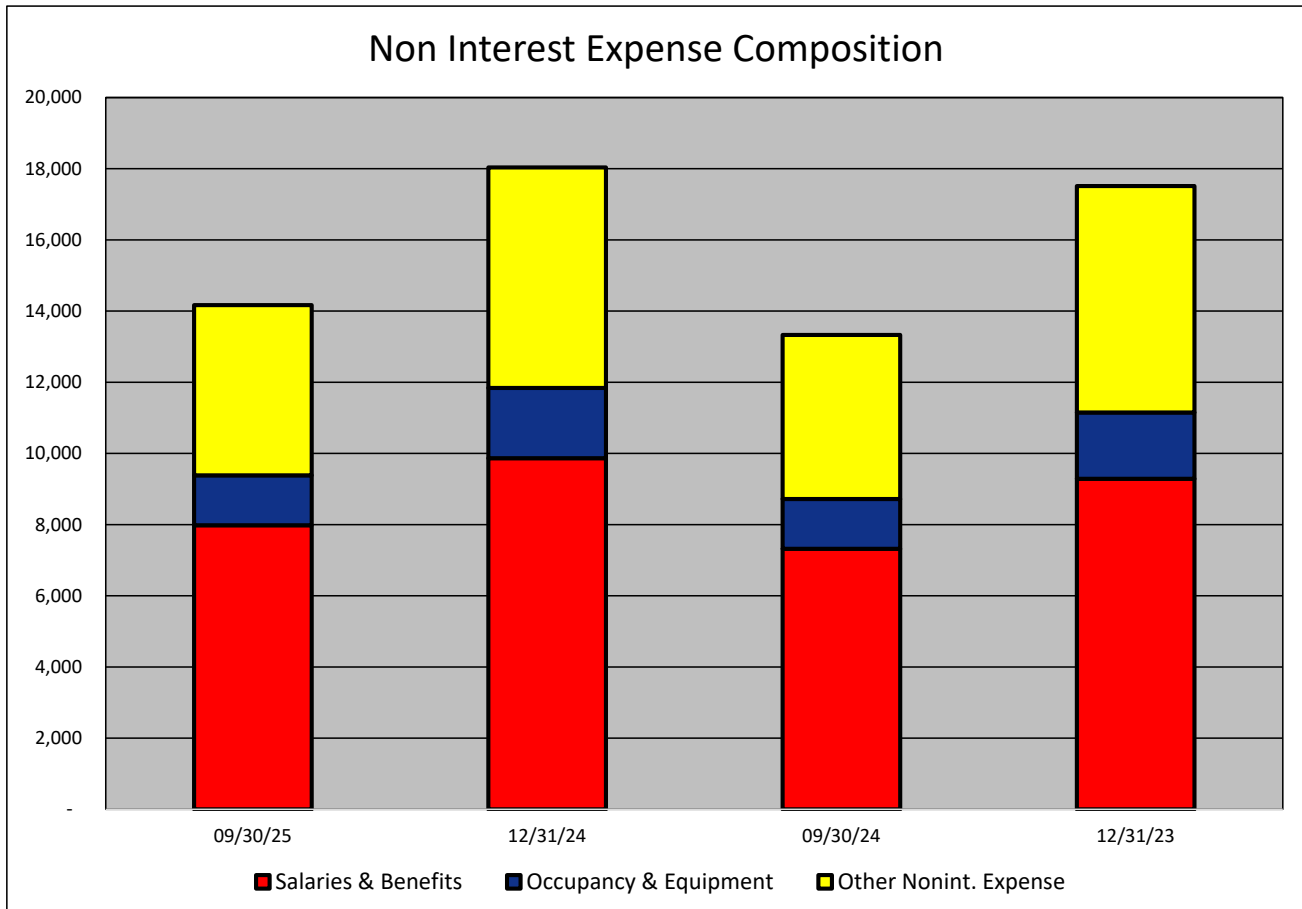


NONINTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

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	7,982	9,867	7,321	9,288	661	9.03
Occupancy & Equipment	1,403	1,972	1,397	1,861	6	0.43
Other Nonint. Expense	4,782	6,197	4,610	6,363	172	3.73
Total Nonint. Expense	14,167	18,036	13,328	17,512	839	6.30



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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