

One Florida Bank

Orlando, FL

Established

10/29/2008

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)

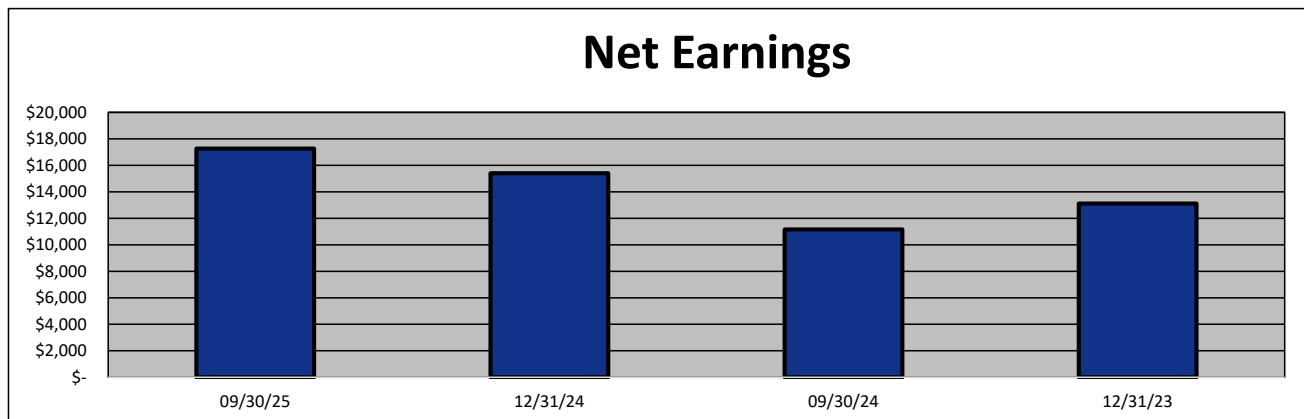
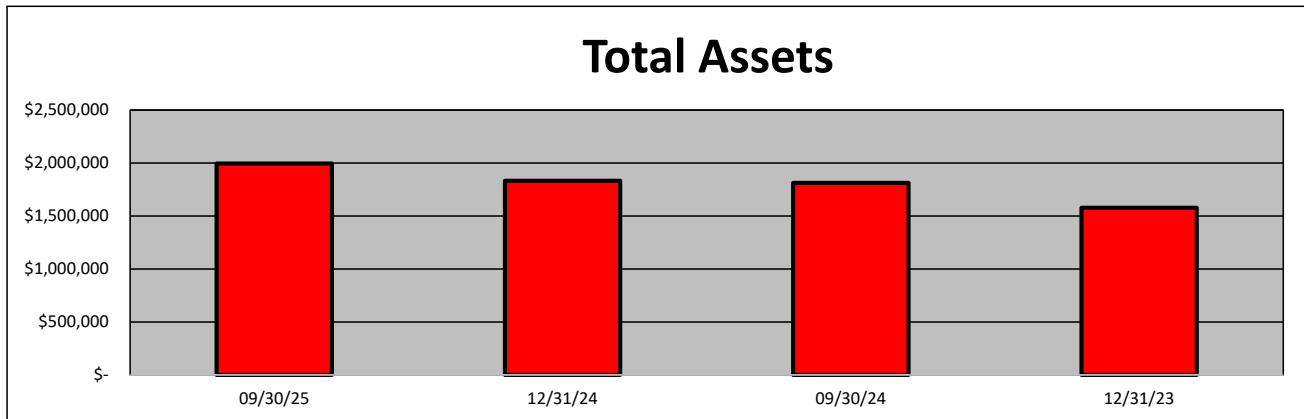
EXECUTIVE SUMMARY - One Florida Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.12	8.85	8.43	8.81	10.55	9.14
Leverage Ratio	9.62	9.29	8.82	9.17	11.33	10.18
Tier 1 Cap/Risk Based Assets	10.81	10.11	10.14	10.08	13.23	9.72
Risk Based Ratio	11.56	10.85	10.87	10.79	14.05	10.46
Common Equity Tier 1 Capital Ratio	10.81	10.11	10.14	10.08	13.14	9.72
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.57	91.05	83.94	90.26	75.16	68.92
Loans/Assets	78.33	81.82	75.77	81.01	63.30	61.11
Securities/Assets	3.86	4.36	4.65	8.06	18.57	23.34
PROFITABILITY:						
Return on Avg Assets	1.20	0.87	0.85	0.84	0.78	1.28
Return on Avg Equity	13.40	10.37	10.26	10.28	10.73	16.71
Nonint Income/Avg Assets	0.11	0.11	0.12	0.09	0.79	0.81
Net Overhead Ratio	1.72	1.70	1.70	1.83	2.31	1.84
Efficiency Ratio	52.74	58.17	59.68	61.33	72.49	61.39
Assets (per million) per Employee	12.02	11.17	11.12	9.68	10.51	9.37
ASSET QUALITY:						
Allowance/Loans	0.84	0.83	0.82	0.82	1.30	1.44
Nonperforming Loans/Total Loans	0.07	0.03	0.03	0.01	0.50	0.55
Nonperforming Assets/Total Assets	0.05	0.03	0.03	0.01	0.35	0.36
Adjusted Texas Ratio	0.54	0.32	0.29	0.09	3.08	3.84
YIELDS & COSTS:						
Yield on earning assets	5.79	5.74	5.71	5.17	5.54	5.29
Cost of funds	3.35	3.82	3.91	3.18	2.85	2.54
Net interest margin	3.41	3.06	2.97	3.08	3.25	3.87
Avg Earning Assets/Avg Assets	98.63	98.47	98.42	98.69	95.80	95.14

SELECTED FINANCIAL DATA - One Florida 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	1,995,214	1,832,580	1,812,749	1,578,215	182,465	10.07
Cash and Equivalents	336,934	238,227	339,289	155,644	(2,355)	(0.69)
Securities	77,103	79,890	84,370	127,135	(7,267)	(8.61)
Loans, net	1,562,939	1,499,429	1,373,546	1,278,534	189,393	13.79
Deposit Accounts	1,764,546	1,646,905	1,636,317	1,416,443	128,229	7.84
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	182,000	162,131	152,869	139,017	29,131	19.06

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,264	15,400	11,162	13,115	6,102	54.67
Interest Income	81,912	100,061	73,443	79,757	8,469	11.53
Interest Expense	33,677	46,738	35,164	32,210	(1,487)	(4.23)
Net Interest Income	48,235	53,323	38,279	47,547	9,956	26.01
Credit Loss Expense	603	2,187	867	1,214	(264)	(30.45)
Noninterest income	1,557	2,026	1,560	1,475	(3)	(0.19)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	26,266	32,196	23,778	30,066	2,488	10.46
Net Operating Income	22,923	20,966	15,194	17,742	7,729	50.87
Income Taxes	5,723	5,552	4,024	4,469	1,699	42.22

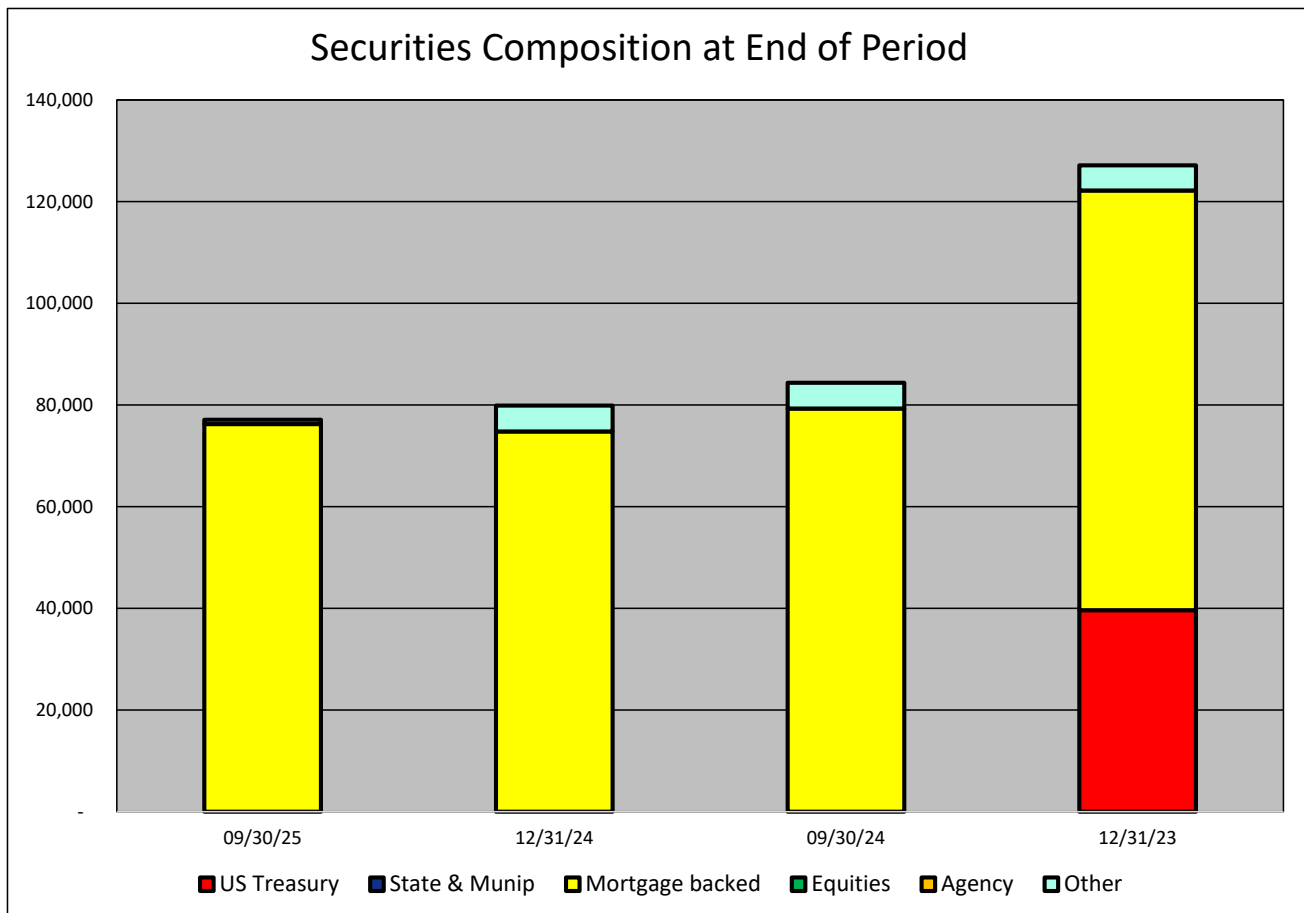


SECURITIES COMPOSITION - One Florida Bank
(Dollars in Thousands)

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	-	-	-	39,629	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	76,246	74,791	79,294	82,545	(3,048)	(3.84)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	857	5,099	5,076	4,961	(4,219)	(83.12)
Total Securities	77,103	79,890	84,370	127,135	(7,267)	(8.61)

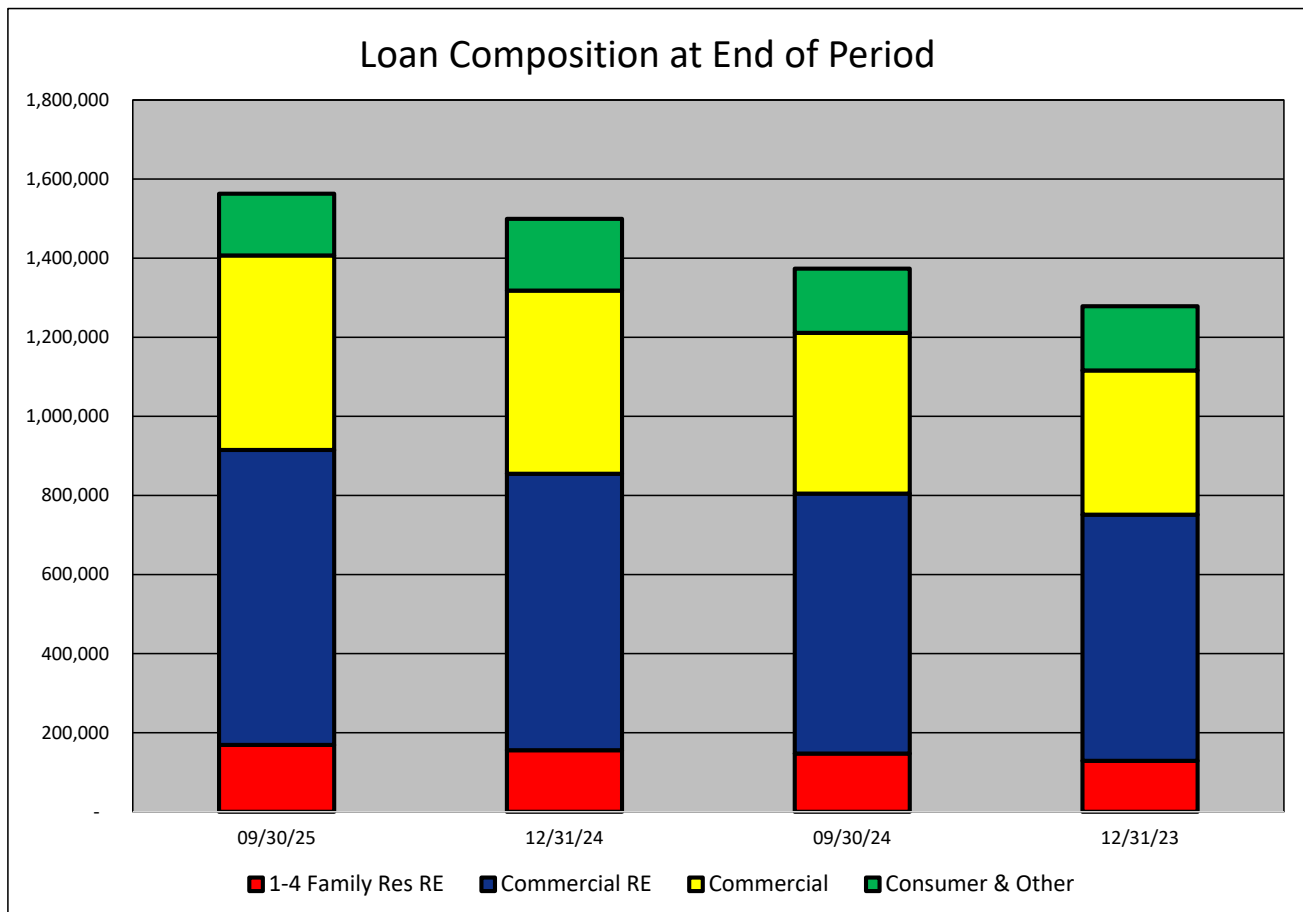


LOAN PORTFOLIO COMPOSITION - One Florida Bank
(Dollars in Thousands)

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	169,226	155,609	147,394	128,873	21,832	14.81
Commercial RE	745,843	699,325	657,211	622,515	88,632	13.49
Commercial	491,693	463,003	406,469	364,732	85,224	20.97
Consumer & Other	156,177	181,492	162,472	162,414	(6,295)	(3.87)
Loans, Net	1,562,939	1,499,429	1,373,546	1,278,534	189,393	13.79



LOAN PORTFOLIO QUALITY - One Florida 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	12,511	10,464	10,464	9,795	2,047	19.56
Total Recoveries	37	13	-	-	37	NA
Total Charge-offs	1	153	-	545	1	NA
Credit Loss Expense	603	2,187	867	1,214	(264)	(30.45)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	13,150	12,511	11,331	10,464	1,819	16.05

NON-PERFORMING ASSETS:

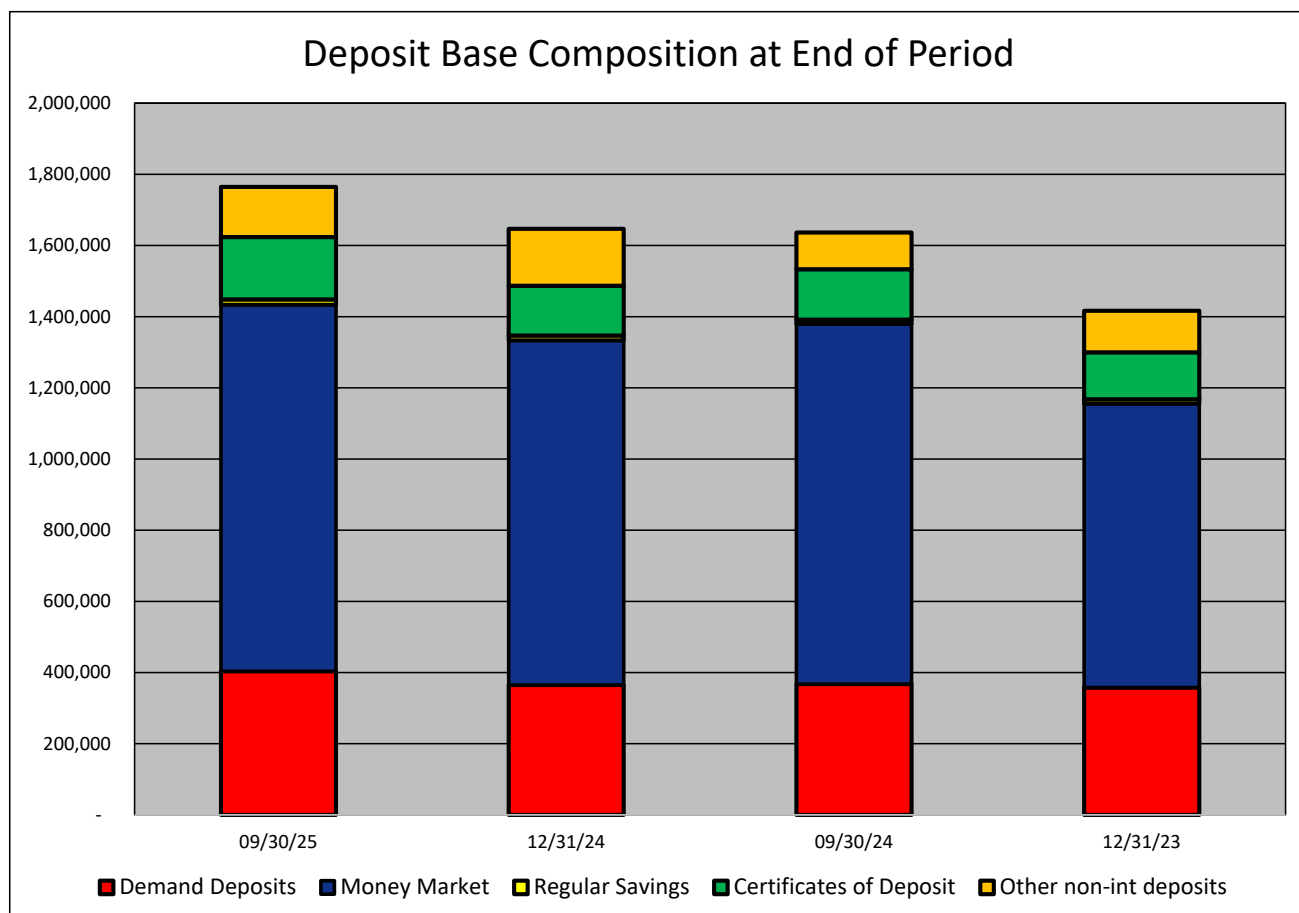
Total-90+ Days Past Due	-	1	-	-	-	NA
Total-Nonaccrual	1,061	400	480	130	581	121.04
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,061	401	480	130	581	121.04

DEPOSIT BASE COMPOSITION - One Florida 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	403,632	364,941	367,393	357,733	36,239	9.86
Money Market	1,029,686	968,524	1,012,463	797,601	17,223	1.70
Regular Savings	14,882	13,552	11,774	12,461	3,108	26.40
Certificates of Deposit	175,372	139,723	141,531	131,913	33,841	23.91
Other non-int deposits	140,974	160,165	103,156	116,735	37,818	36.66
Total Deposits	1,764,546	1,646,905	1,636,317	1,416,443	128,229	7.84

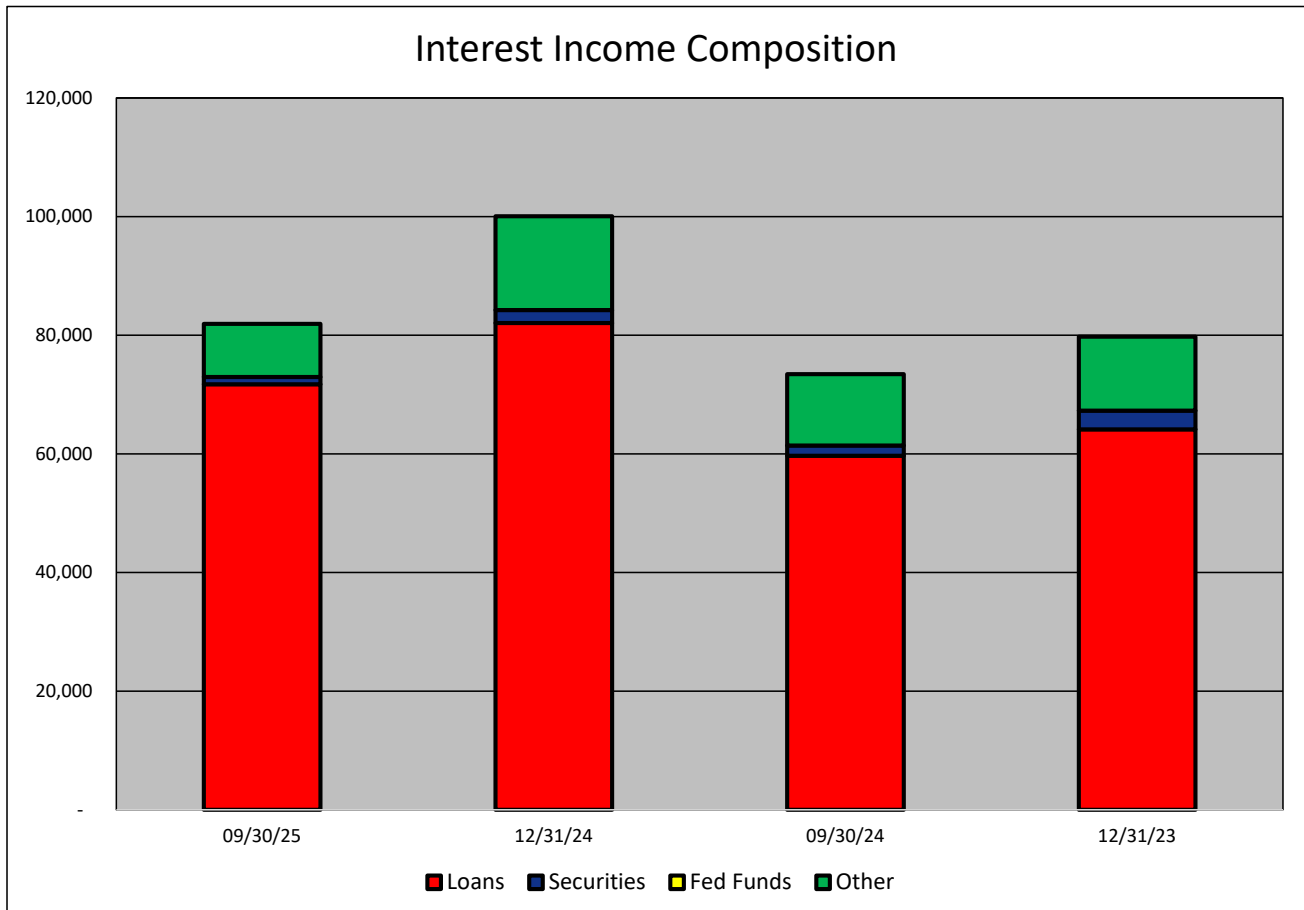


INTEREST INCOME COMPOSITION- One Florida Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	71,740	82,056	59,684	64,122	12,056	20.20
Securities	1,230	2,178	1,731	3,171	(501)	(28.94)
Fed Funds	-	-	-	-	-	NA
Other	8,942	15,827	12,028	12,464	(3,086)	(25.66)
Total Int Income	81,912	100,061	73,443	79,757	8,469	11.53

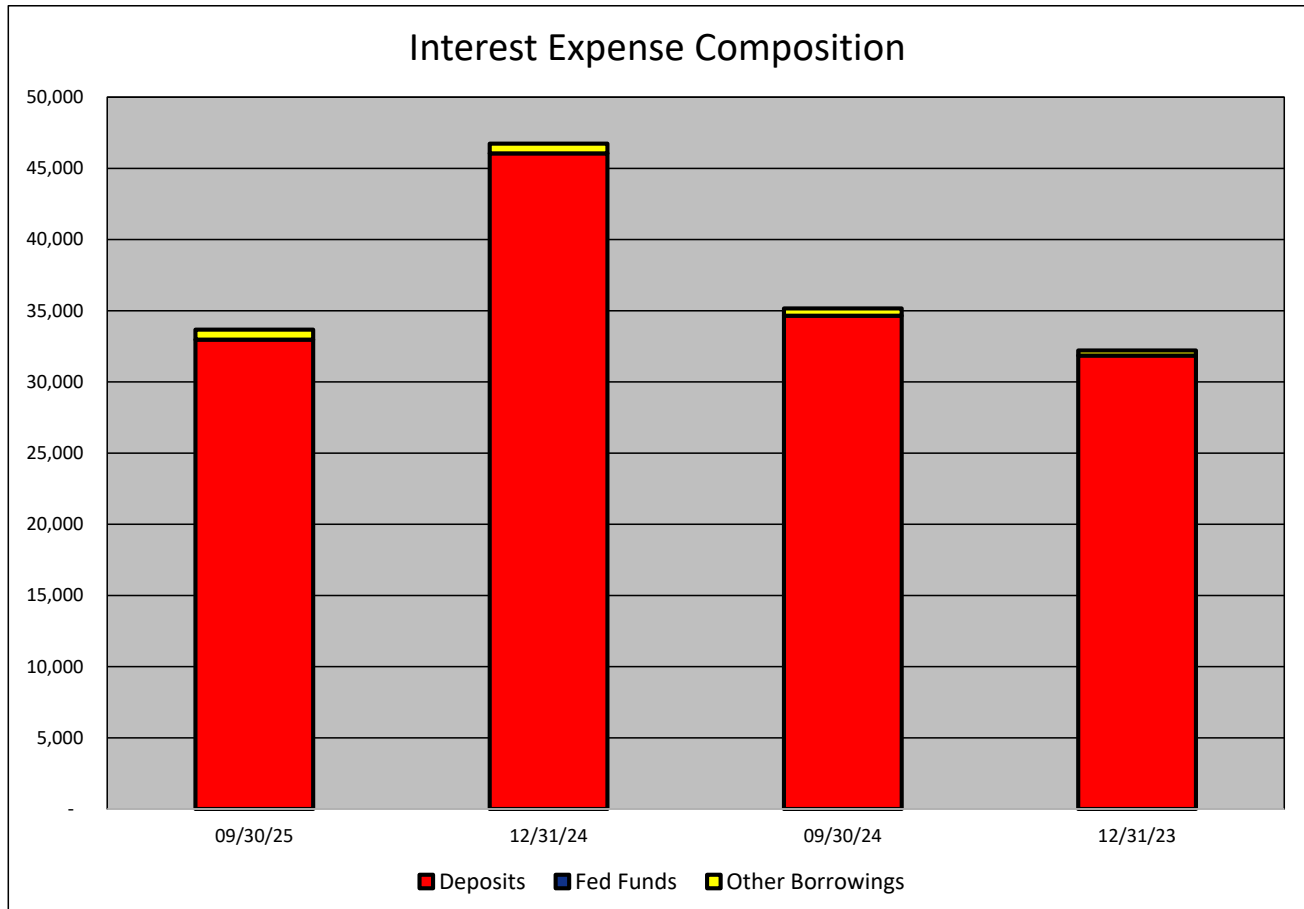


INTEREST EXPENSE COMPOSITION- One Florida Bank
(Dollars in Thousands)

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	32,968	46,055	34,652	31,859	(1,684)	(4.86)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	709	683	512	351	197	38.48
Total Int Expense	33,677	46,738	35,164	32,210	(1,487)	(4.23)

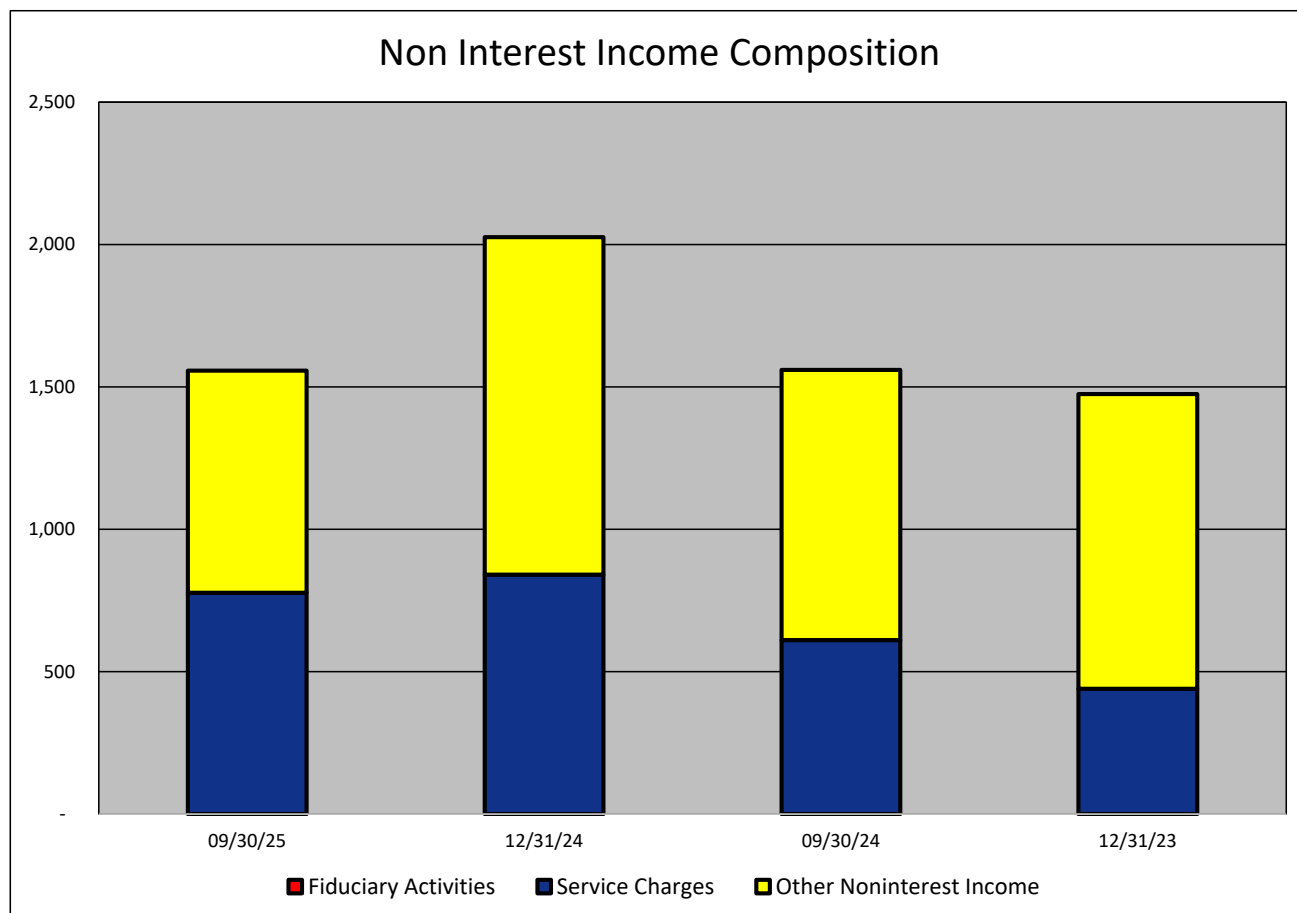


NONINTEREST INCOME COMPOSITION- One Florida Bank
(Dollars in Thousands)

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	777	841	611	440	166	27.17
Other Noninterest Income	780	1,185	949	1,035	(169)	(17.81)
Total Nonint. Income	1,557	2,026	1,560	1,475	(3)	(0.19)

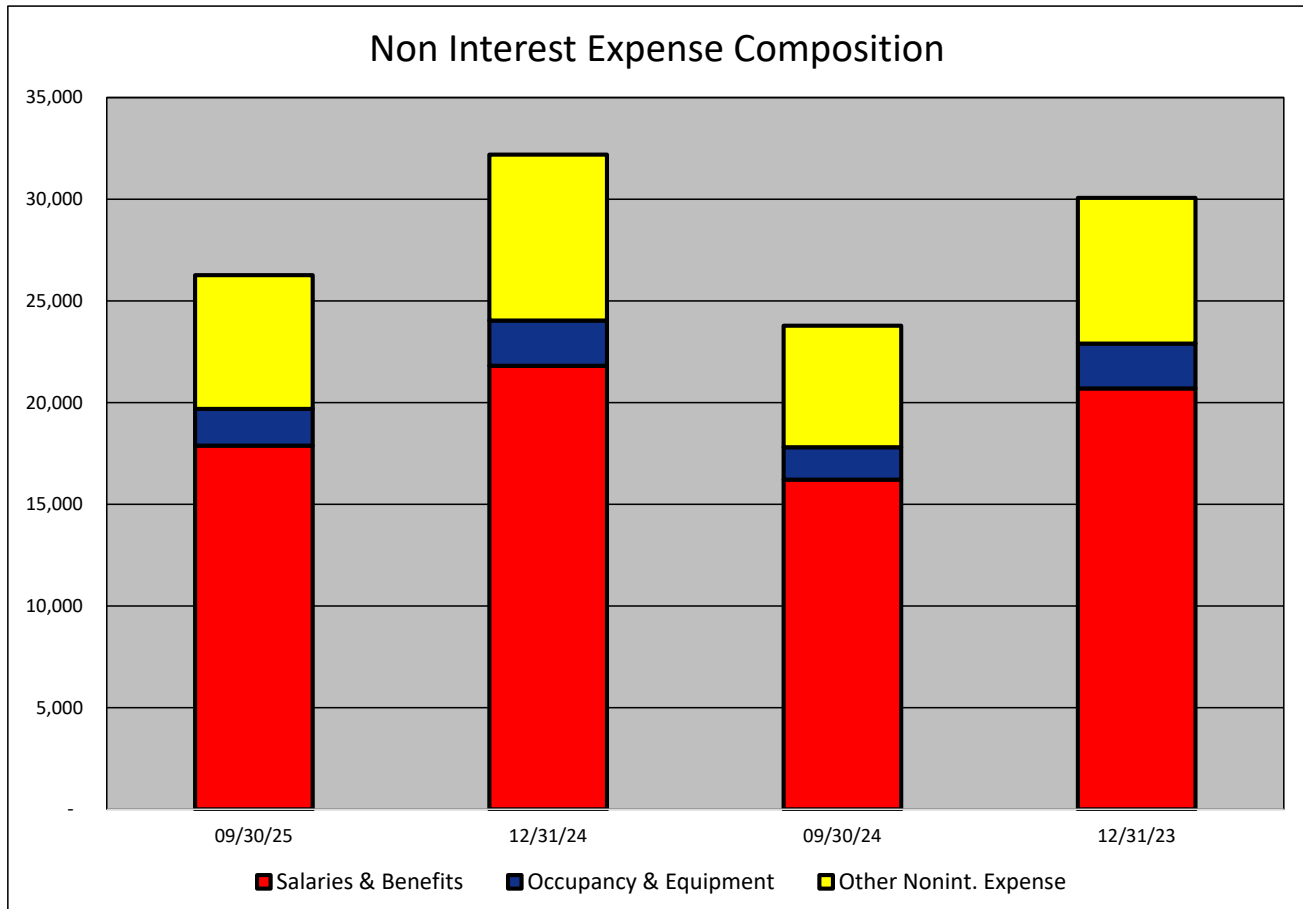


NONINTEREST EXPENSE COMPOSITION- One Florida Bank
(Dollars in Thousands)

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	17,884	21,808	16,212	20,696	1,672	10.31
Occupancy & Equipment	1,805	2,228	1,590	2,205	215	13.52
Other Nonint. Expense	6,577	8,160	5,976	7,165	601	10.06
Total Nonint. Expense	26,266	32,196	23,778	30,066	2,488	10.46



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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