

Sunrise Bank

Orlando, FL

Established

8/1/2005

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

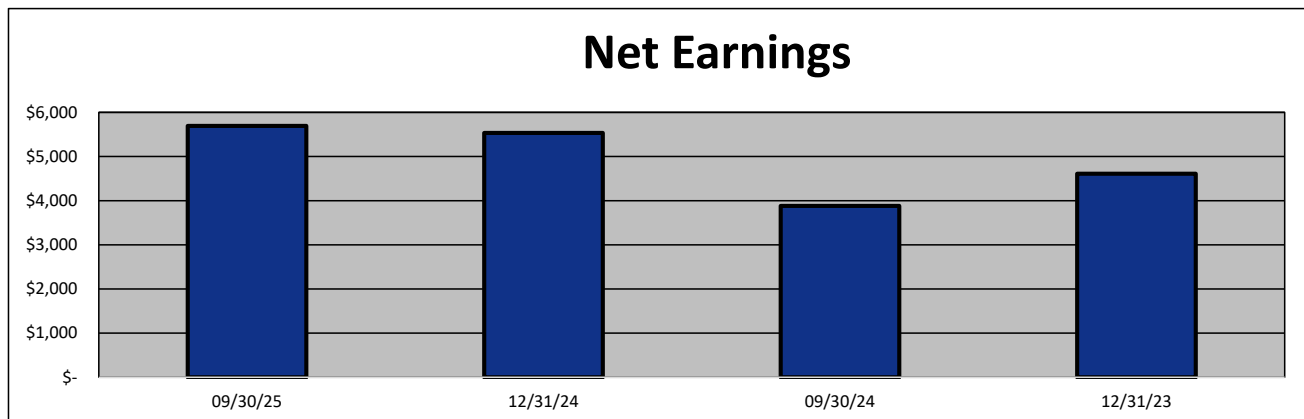
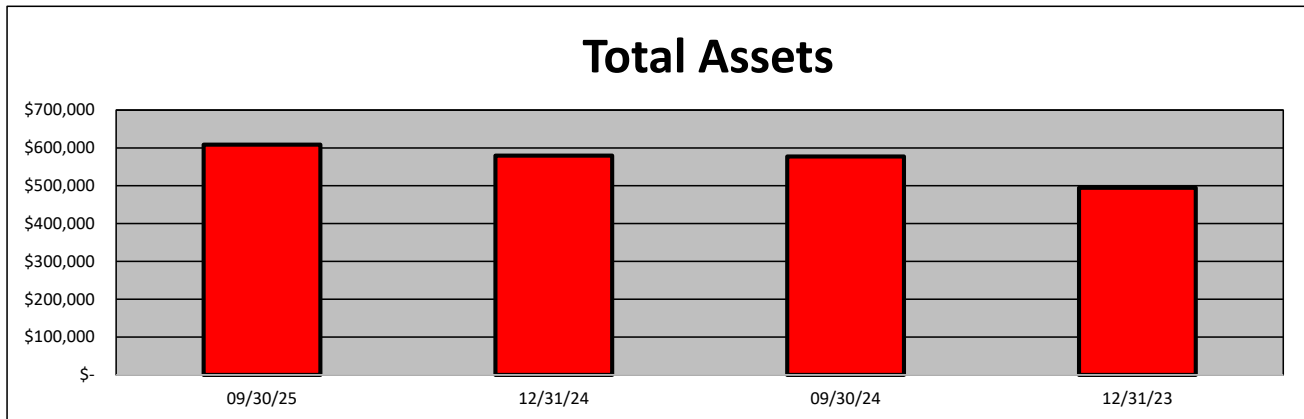
EXECUTIVE SUMMARY - Sunrise Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.65	8.04	8.07	7.82	10.55	9.14
Leverage Ratio	9.64	9.19	9.31	9.26	11.33	10.18
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	13.23	9.72
Risk Based Ratio	0.00	0.00	0.00	0.00	14.05	10.46
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	13.14	9.72
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	87.12	90.12	88.83	91.20	75.16	68.92
Loans/Assets	76.67	79.47	78.18	80.17	63.30	61.11
Securities/Assets	15.21	14.85	14.57	16.48	18.57	23.34
PROFITABILITY:						
Return on Avg Assets	1.26	1.01	0.97	0.95	0.78	1.28
Return on Avg Equity	15.22	13.03	12.49	12.35	10.73	16.71
Nonint Income/Avg Assets	0.07	0.08	0.06	0.08	0.79	0.81
Net Overhead Ratio	1.98	1.99	2.01	2.27	2.31	1.84
Efficiency Ratio	60.35	64.75	65.81	69.11	72.49	61.39
Assets (per million) per Employee	10.14	10.00	9.62	8.68	10.51	9.37
ASSET QUALITY:						
Allowance/Loans	1.27	1.21	1.19	1.26	1.30	1.44
Nonperforming Loans/Total Loans	0.00	0.00	0.53	0.00	0.50	0.55
Nonperforming Assets/Total Assets	0.00	0.00	0.42	0.00	0.35	0.36
Adjusted Texas Ratio	0.00	0.00	0.96	0.00	3.08	3.84
YIELDS & COSTS:						
Yield on earning assets	5.98	5.88	5.82	5.31	5.54	5.29
Cost of funds	3.59	3.90	3.89	3.07	2.85	2.54
Net interest margin	3.39	3.17	3.13	3.40	3.25	3.87
Avg Earning Assets/Avg Assets	98.12	98.23	98.17	97.67	95.80	95.14

SELECTED FINANCIAL DATA - Sunrise 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	608,560	579,762	577,407	494,572	31,153	5.40
Cash and Equivalents	42,202	23,565	32,149	7,032	10,053	31.27
Securities	92,543	86,078	84,123	81,485	8,420	10.01
Loans, net	466,604	460,722	451,435	396,477	15,169	3.36
Deposit Accounts	535,584	511,230	508,180	434,731	27,404	5.39
Fed Funds & Repos	-	-	-	4,000	-	NA
Total Equity	52,663	46,609	46,574	38,690	6,089	13.07

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,694	5,535	3,882	4,611	1,812	46.68
Interest Income	26,430	31,683	22,938	25,147	3,492	15.22
Interest Expense	11,455	14,619	10,588	9,067	867	8.19
Net Interest Income	14,975	17,064	12,350	16,080	2,625	21.26
Credit Loss Expense	346	610	401	463	(55)	(13.72)
Noninterest income	336	442	256	378	80	31.25
Gain on Sale of Securities	3	(12)	(12)	-	15	(125.00)
Noninterest Expense	9,247	11,345	8,304	11,384	943	11.36
Net Operating Income	5,718	5,551	3,901	4,611	1,817	46.58
Income Taxes	-	-	-	-	-	NA

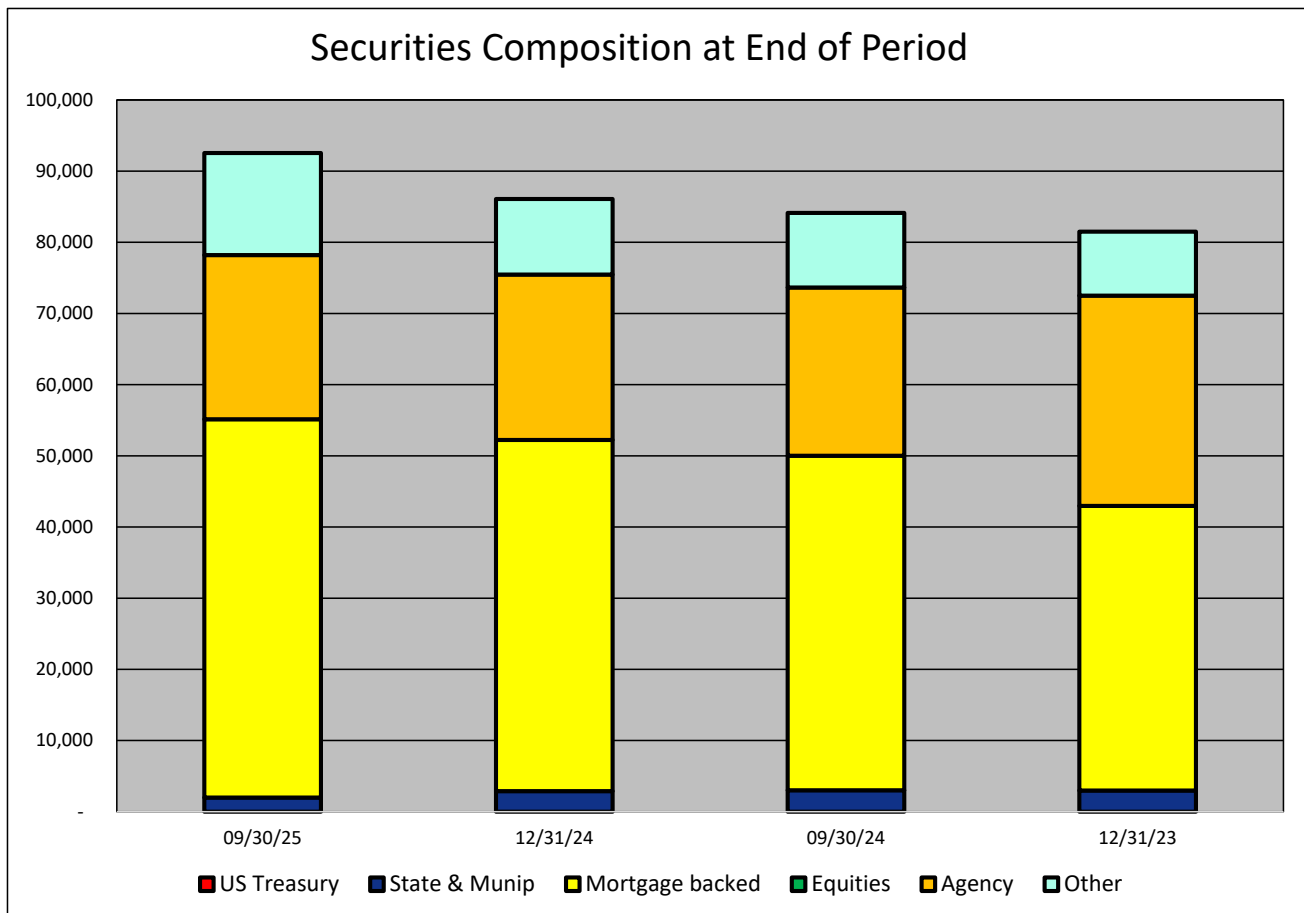


SECURITIES COMPOSITION - Sunrise Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	1,982	2,896	3,007	2,971	(1,025)	(34.09)
Mortgage backed	53,149	49,329	47,001	39,988	6,148	13.08
Equities	-	-	-	-	-	NA
Agency	23,077	23,235	23,638	29,538	(561)	(2.37)
Other	14,335	10,618	10,477	8,988	3,858	36.82
Total Securities	92,543	86,078	84,123	81,485	8,420	10.01

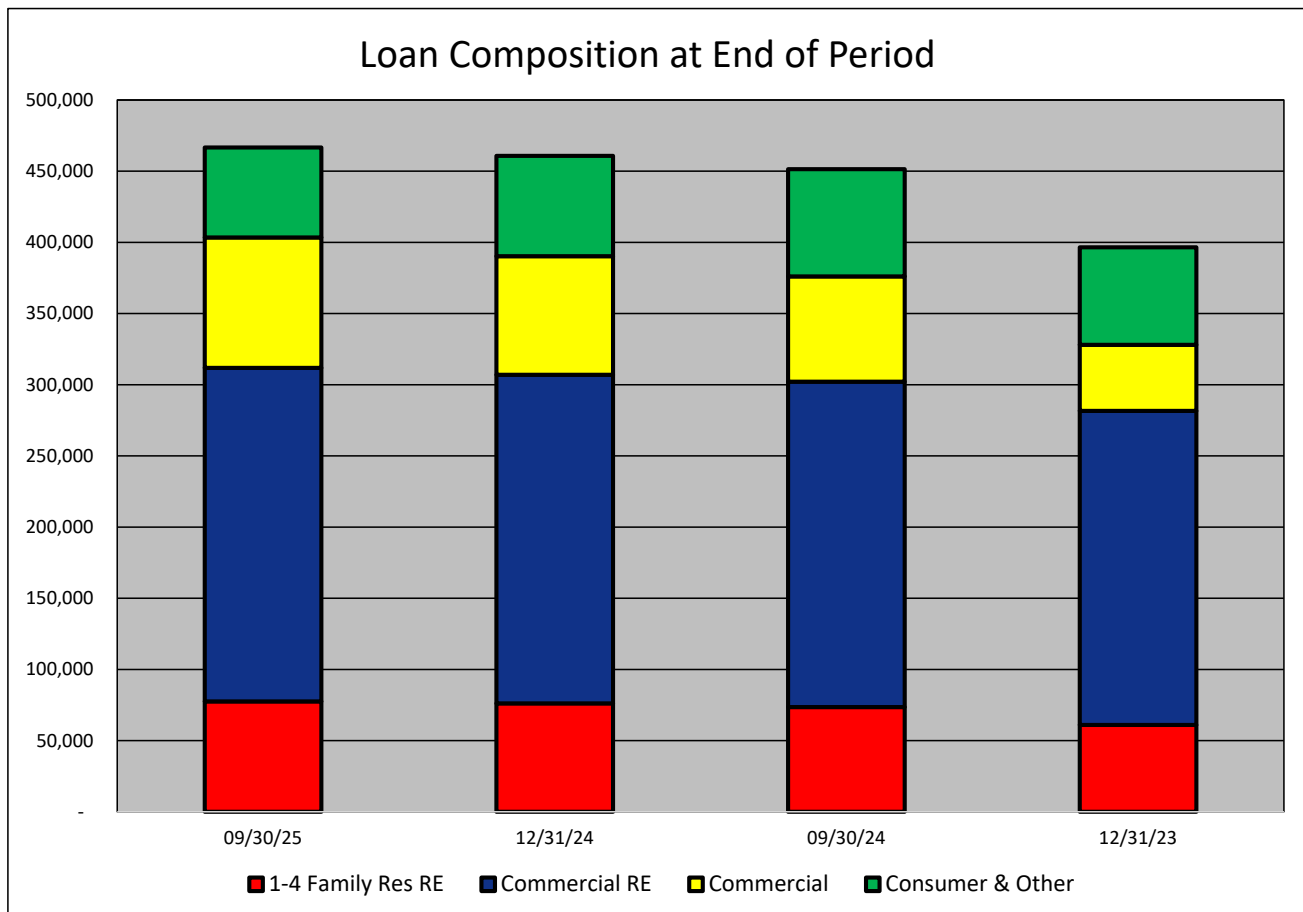


LOAN PORTFOLIO COMPOSITION - Sunrise Bank
(Dollars in Thousands)

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	77,516	76,161	73,562	60,990	3,954	5.38
Commercial RE	234,279	230,848	228,561	220,589	5,718	2.50
Commercial	91,683	83,266	73,991	46,483	17,692	23.91
Consumer & Other	63,126	70,447	75,321	68,415	(12,195)	(16.19)
Loans, Net	466,604	460,722	451,435	396,477	15,169	3.36



LOAN PORTFOLIO QUALITY - Sunrise 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	5,597	4,987	4,987	4,524	610	12.23
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	346	610	401	463	(55)	(13.72)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	5,943	5,597	5,388	4,987	555	10.30

NON-PERFORMING ASSETS:

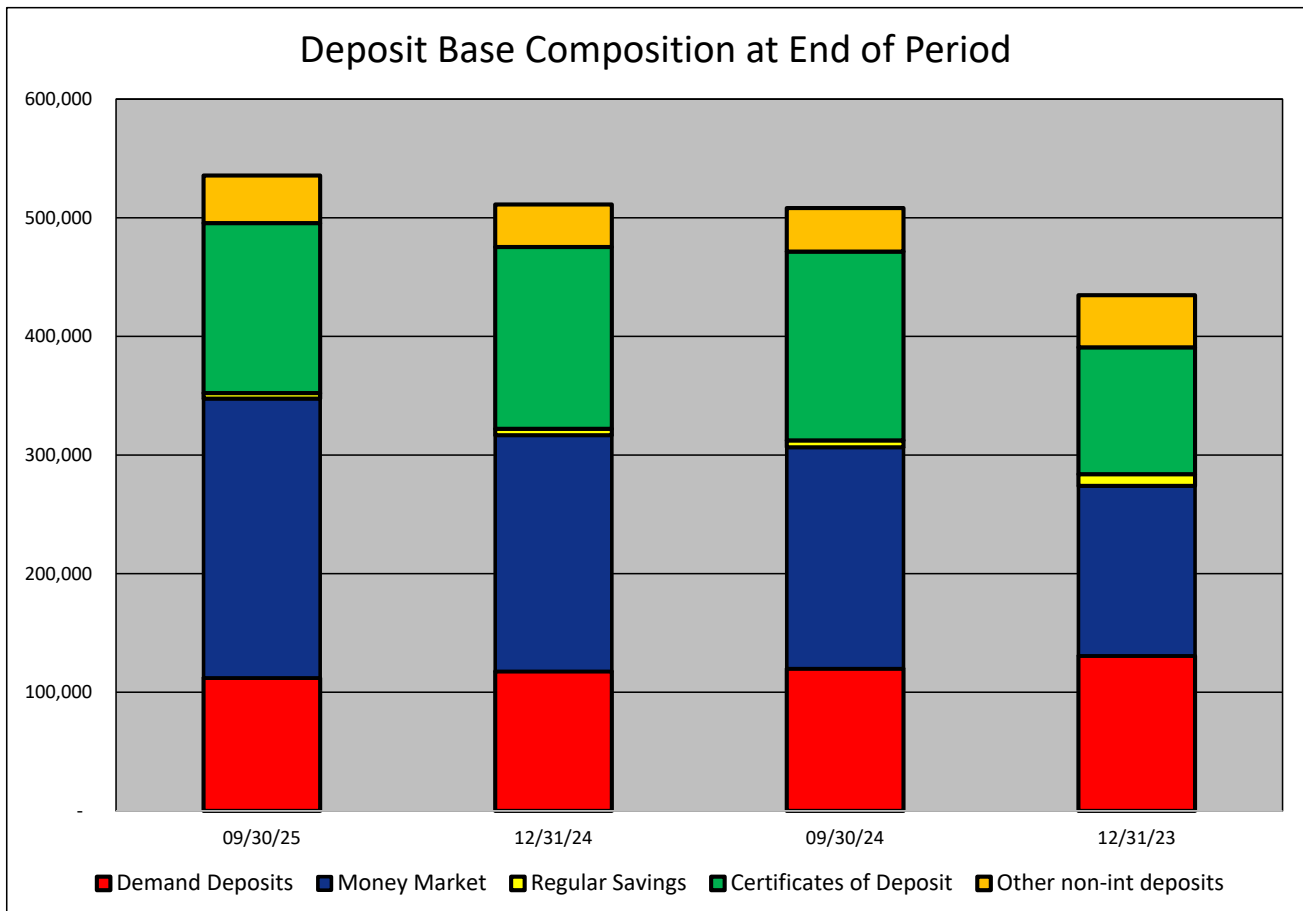
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	501	-	(501)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	501	-	(501)	(100.00)

DEPOSIT BASE COMPOSITION - Sunrise 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	112,096	117,590	119,888	130,745	(7,792)	(6.50)
Money Market	235,417	199,097	186,623	143,234	48,794	26.15
Regular Savings	4,743	5,371	5,810	9,832	(1,067)	(18.36)
Certificates of Deposit	143,276	153,292	159,172	106,958	(15,896)	(9.99)
Other non-int deposits	40,052	35,880	36,687	43,962	3,365	9.17
Total Deposits	535,584	511,230	508,180	434,731	27,404	5.39

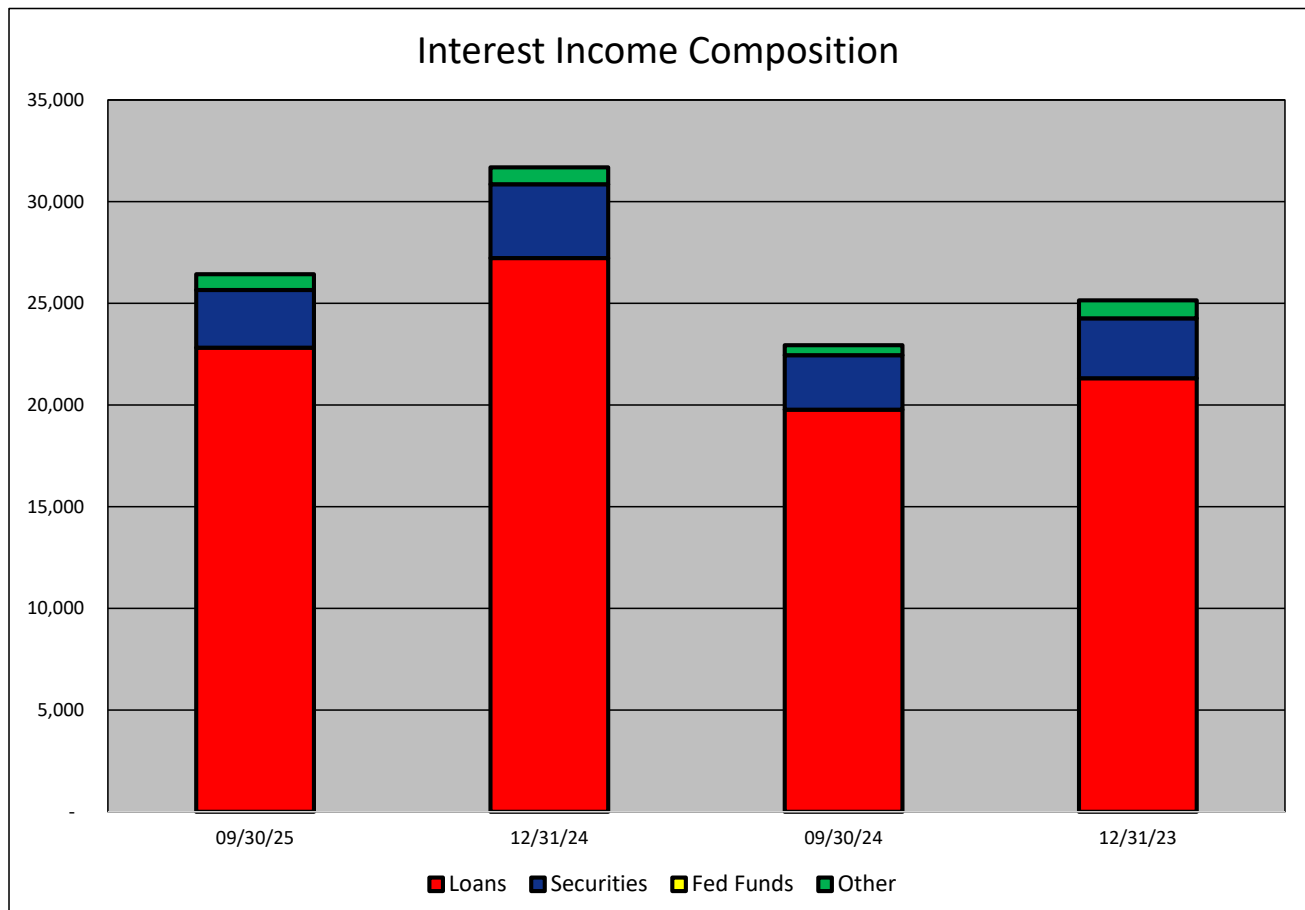


INTEREST INCOME COMPOSITION- Sunrise Bank
(Dollars in Thousands)

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	22,818	27,227	19,773	21,318	3,045	15.40
Securities	2,840	3,630	2,675	2,943	165	6.17
Fed Funds	-	-	-	-	-	NA
Other	772	826	490	886	282	57.55
Total Int Income	26,430	31,683	22,938	25,147	3,492	15.22

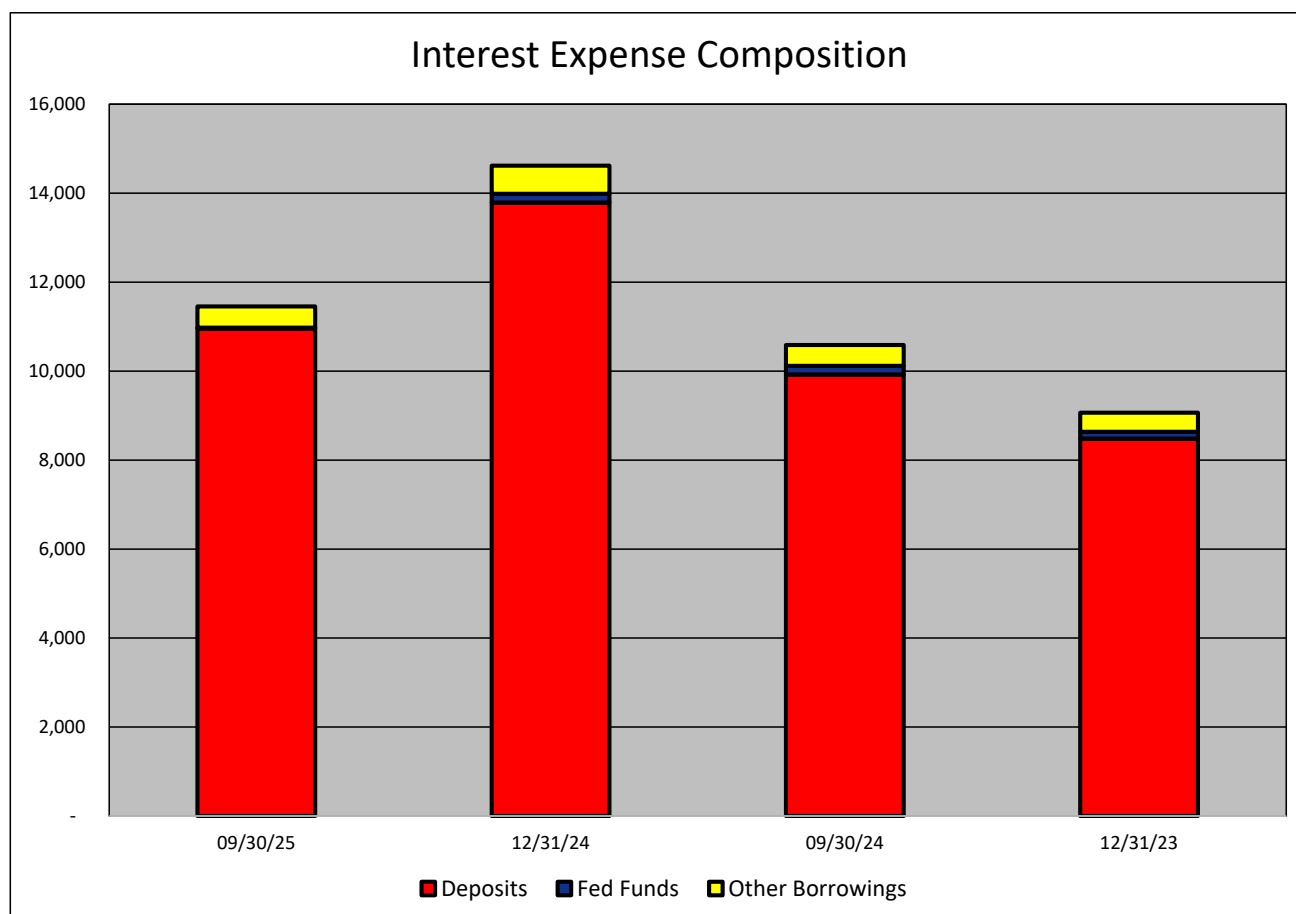


INTEREST EXPENSE COMPOSITION- Sunrise Bank
(Dollars in Thousands)

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	10,959	13,790	9,924	8,483	1,035	10.43
Fed Funds	20	196	195	153	(175)	(89.74)
Other Borrowings	476	633	469	431	7	1.49
Total Int Expense	11,455	14,619	10,588	9,067	867	8.19

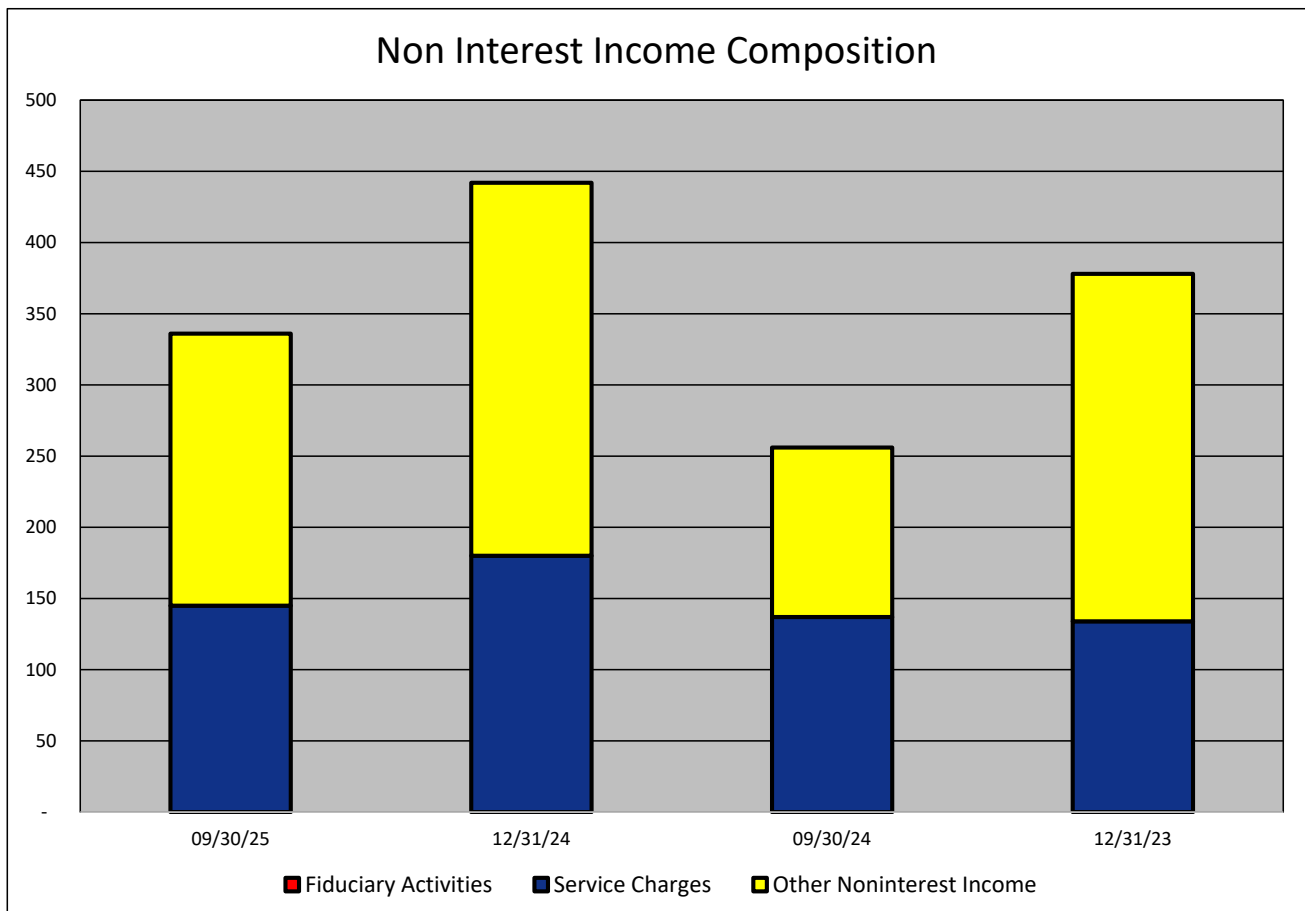


NONINTEREST INCOME COMPOSITION- Sunrise Bank
(Dollars in Thousands)

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	145	180	137	134	8	5.84
Other Noninterest Income	191	262	119	244	72	60.50
Total Nonint. Income	336	442	256	378	80	31.25

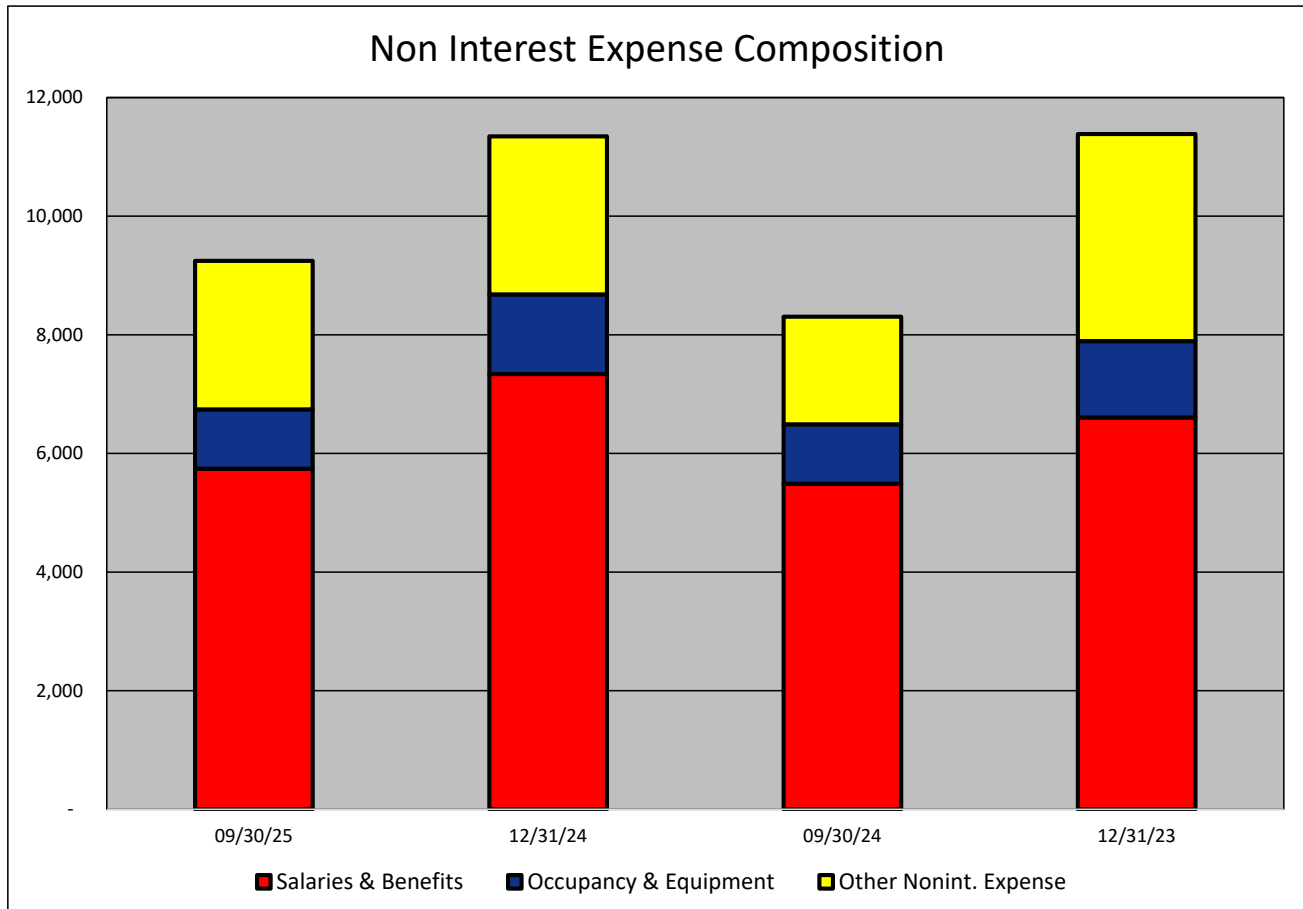


NONINTEREST EXPENSE COMPOSITION- Sunrise Bank
(Dollars in Thousands)

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	5,743	7,339	5,490	6,605	253	4.61
Occupancy & Equipment	999	1,342	1,001	1,288	(2)	(0.20)
Other Nonint. Expense	2,505	2,664	1,813	3,491	692	38.17
Total Nonint. Expense	9,247	11,345	8,304	11,384	943	11.36



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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