

Surety Bank

Deland, FL

Established

1/1/1926

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)

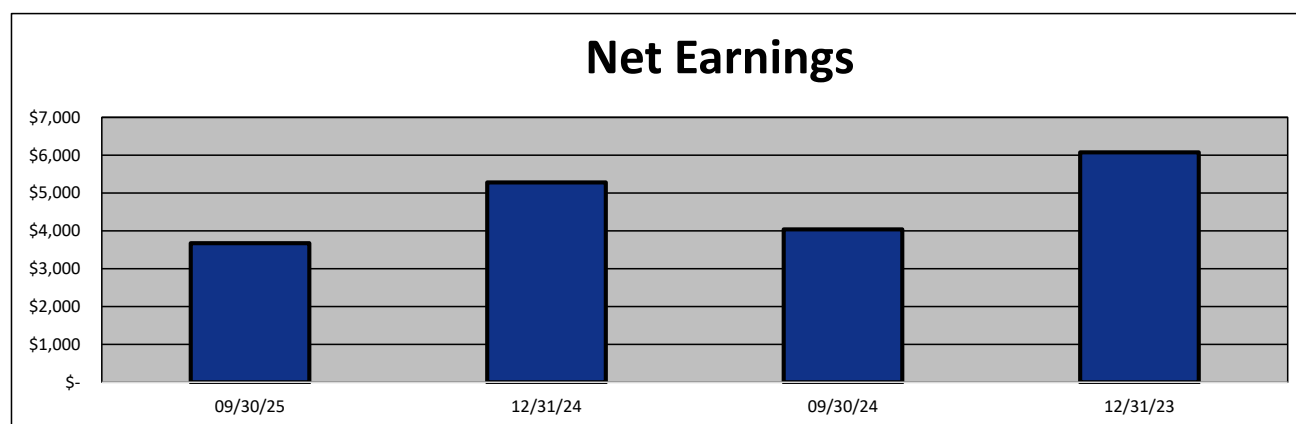
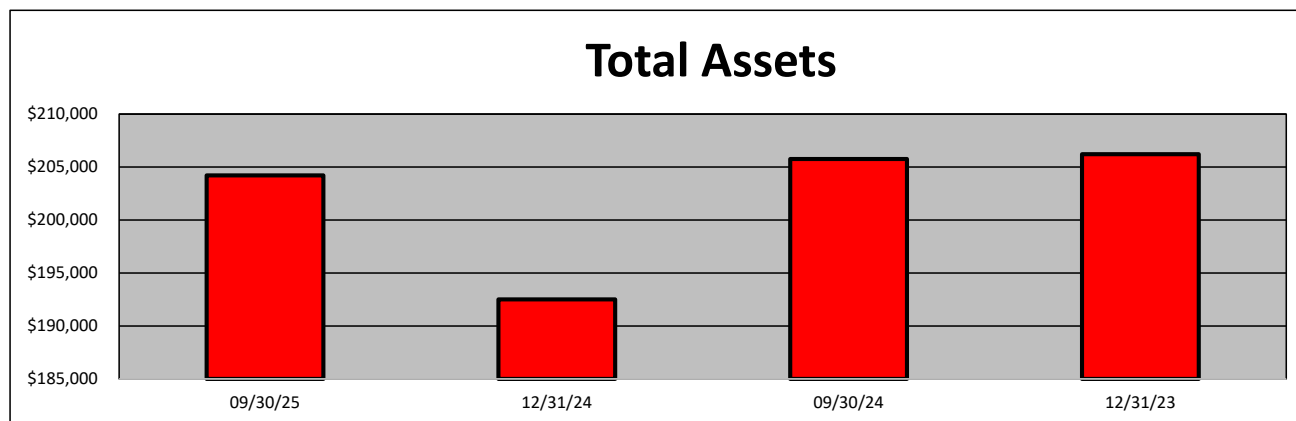
EXECUTIVE SUMMARY - Surety Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.46	10.11	9.82	9.07	10.55	9.14
Leverage Ratio	13.57	12.66	12.48	12.12	11.33	10.18
Tier 1 Cap/Risk Based Assets	27.05	27.88	24.45	23.72	13.23	9.72
Risk Based Ratio	28.16	29.10	25.53	24.78	14.05	10.46
Common Equity Tier 1 Capital Ratio	27.05	27.88	24.45	23.72	13.14	9.72
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	44.55	41.90	40.31	43.58	75.16	68.92
Loans/Assets	39.81	37.51	36.13	39.57	63.30	61.11
Securities/Assets	15.75	16.48	15.98	15.87	18.57	23.34
PROFITABILITY:						
Return on Avg Assets	2.49	2.60	2.64	3.13	0.78	1.28
Return on Avg Equity	24.61	27.38	27.98	36.59	10.73	16.71
Nonint Income/Avg Assets	3.91	3.55	3.47	3.77	0.79	0.81
Net Overhead Ratio	(0.03)	(0.07)	(0.06)	(0.26)	2.31	1.84
Efficiency Ratio	59.71	55.98	55.20	51.89	72.49	61.39
Assets (per million) per Employee	5.52	5.50	5.56	5.43	10.51	9.37
ASSET QUALITY:						
Allowance/Loans	1.37	1.54	1.49	1.29	1.30	1.44
Nonperforming Loans/Total Loans	0.34	0.45	0.46	0.48	0.50	0.55
Nonperforming Assets/Total Assets	0.14	0.17	0.17	0.19	0.35	0.36
Adjusted Texas Ratio	1.24	1.58	1.60	1.98	3.08	3.84
YIELDS & COSTS:						
Yield on earning assets	5.59	5.61	5.65	5.29	5.54	5.29
Cost of funds	2.75	3.09	3.12	1.93	2.85	2.54
Net interest margin	3.49	3.48	3.51	3.94	3.25	3.87
Avg Earning Assets/Avg Assets	70.59	72.57	73.61	72.70	95.80	95.14

SELECTED FINANCIAL DATA - Surety 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	204,210	192,505	205,765	206,218	(1,555)	(0.76)
Cash and Equivalents	82,314	80,070	90,059	84,443	(7,745)	(8.60)
Securities	32,154	31,721	32,885	32,726	(731)	(2.22)
Loans, net	81,294	72,205	74,341	81,604	6,953	9.35
Deposit Accounts	182,470	172,335	184,418	187,247	(1,948)	(1.06)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	21,358	19,460	20,214	18,696	1,144	5.66

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,675	5,281	4,040	6,075	(365)	(9.03)
Interest Income	5,824	8,262	6,364	7,476	(540)	(8.49)
Interest Expense	2,188	3,133	2,413	1,908	(225)	(9.32)
Net Interest Income	3,636	5,129	3,951	5,568	(315)	(7.97)
Credit Loss Expense	-	-	-	-	-	NA
Noninterest income	5,774	7,197	5,305	7,326	469	8.84
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,735	7,045	5,216	6,819	519	9.95
Net Operating Income	3,675	5,281	4,040	6,075	(365)	(9.03)
Income Taxes	-	-	-	-	-	NA

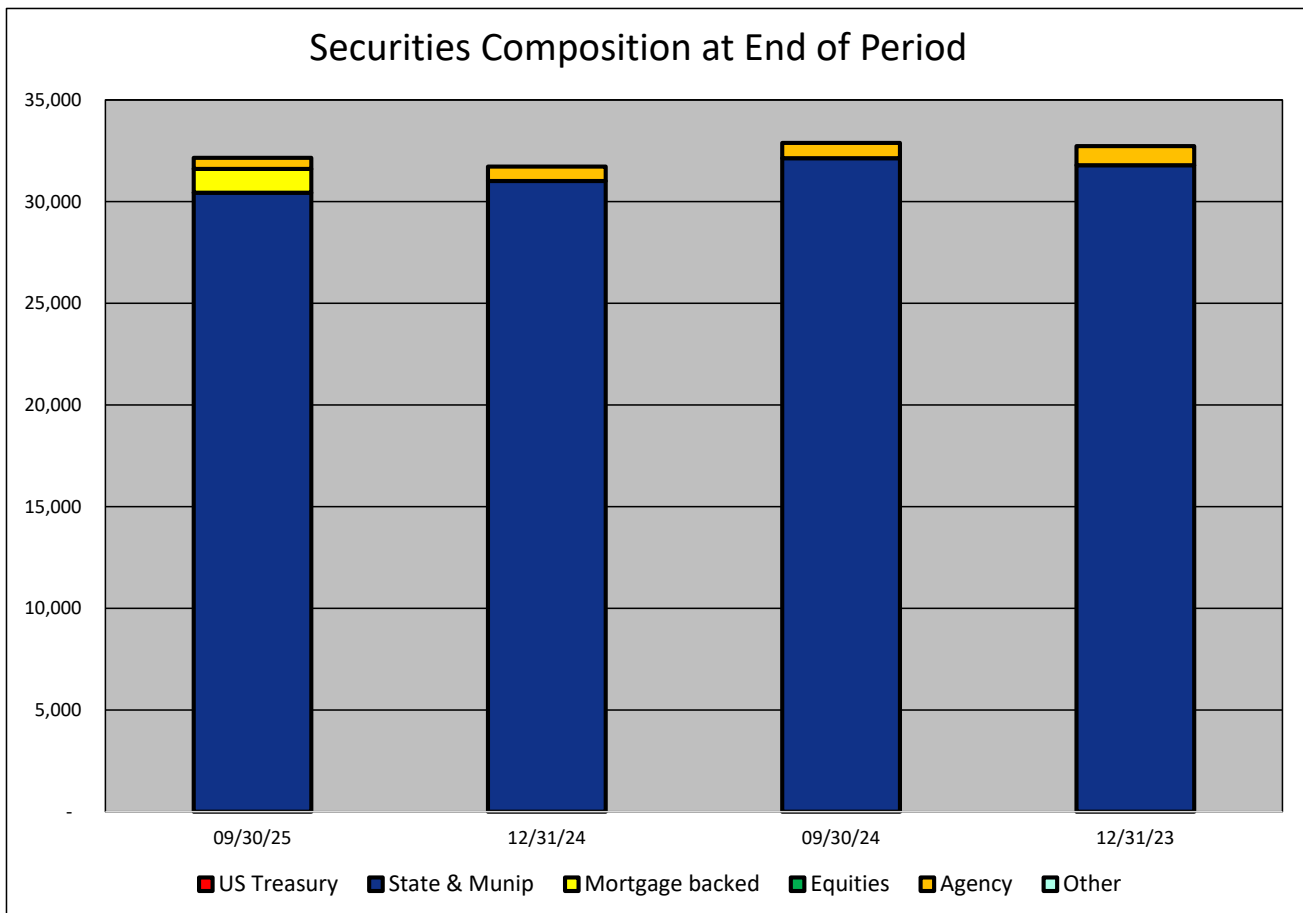


SECURITIES COMPOSITION - Surety Bank
(Dollars in Thousands)

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	30,439	31,014	32,137	31,787	(1,698)	(5.28)
Mortgage backed	1,170	-	-	-	1,170	NA
Equities	-	-	-	-	-	NA
Agency	545	707	748	939	(203)	(27.14)
Other	-	-	-	-	-	NA
Total Securities	32,154	31,721	32,885	32,726	(731)	(2.22)

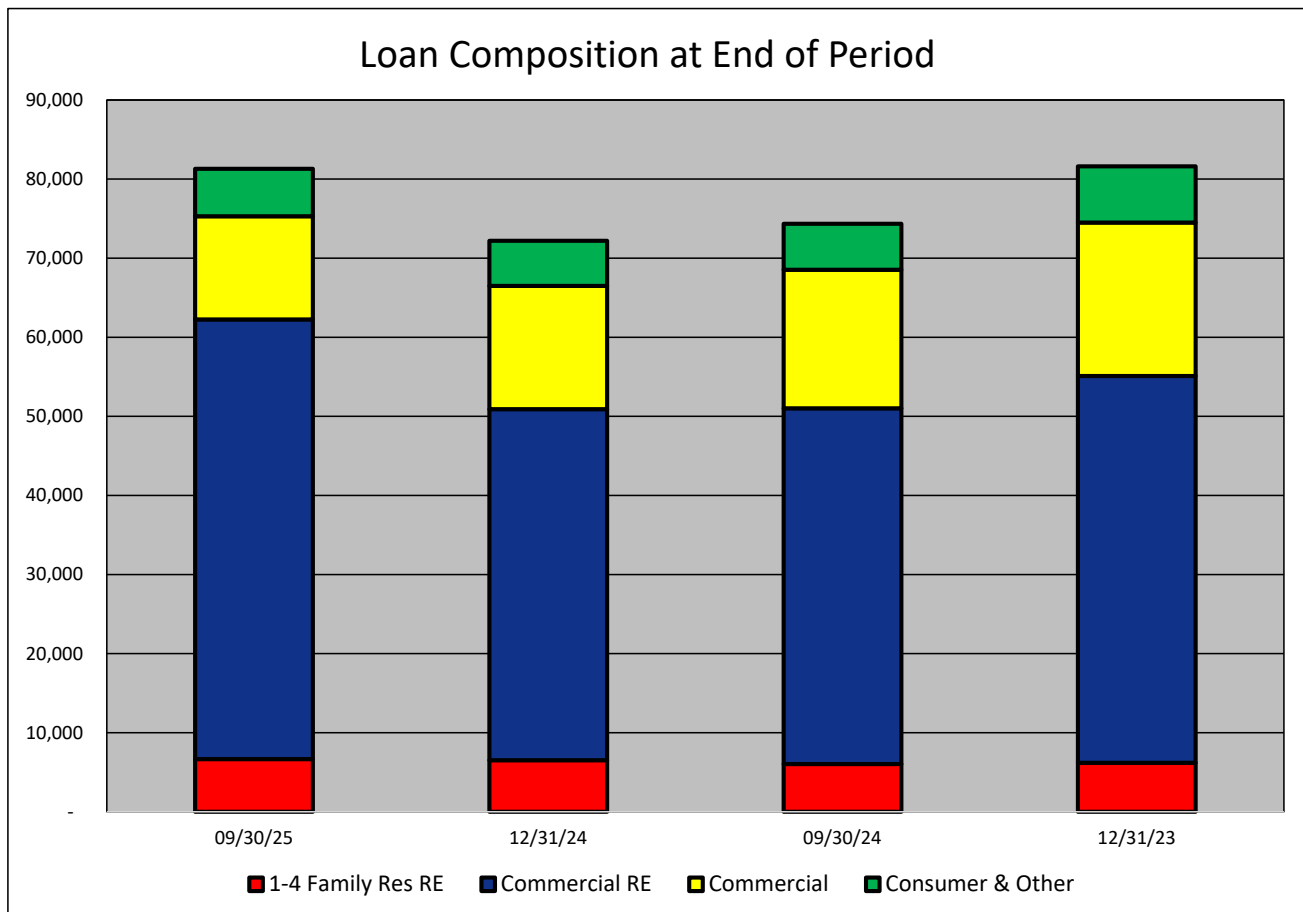


LOAN PORTFOLIO COMPOSITION - Surety Bank
(Dollars in Thousands)

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	6,655	6,516	6,034	6,188	621	10.29
Commercial RE	55,599	44,395	44,980	48,919	10,619	23.61
Commercial	13,048	15,588	17,522	19,398	(4,474)	(25.53)
Consumer & Other	5,992	5,706	5,805	7,099	187	3.22
Loans, Net	81,294	72,205	74,341	81,604	6,953	9.35



LOAN PORTFOLIO QUALITY - Surety 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	1,109	1,056	1,056	977	53	5.02
Total Recoveries	3	53	50	79	(47)	(94.00)
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,112	1,109	1,106	1,056	6	0.54

NON-PERFORMING ASSETS:

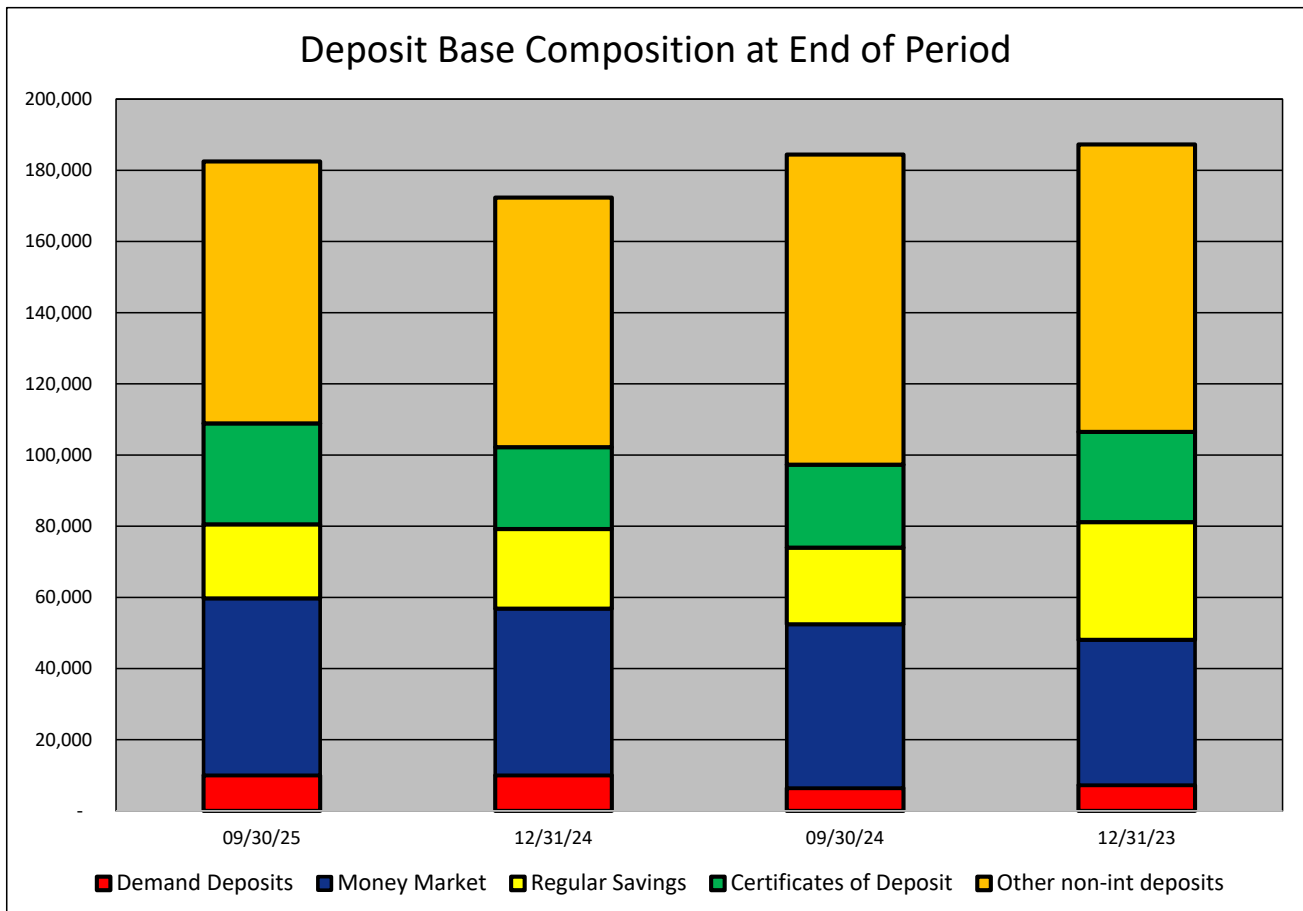
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	278	326	342	391	(64)	(18.71)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	278	326	342	391	(64)	(18.71)

DEPOSIT BASE COMPOSITION - Surety 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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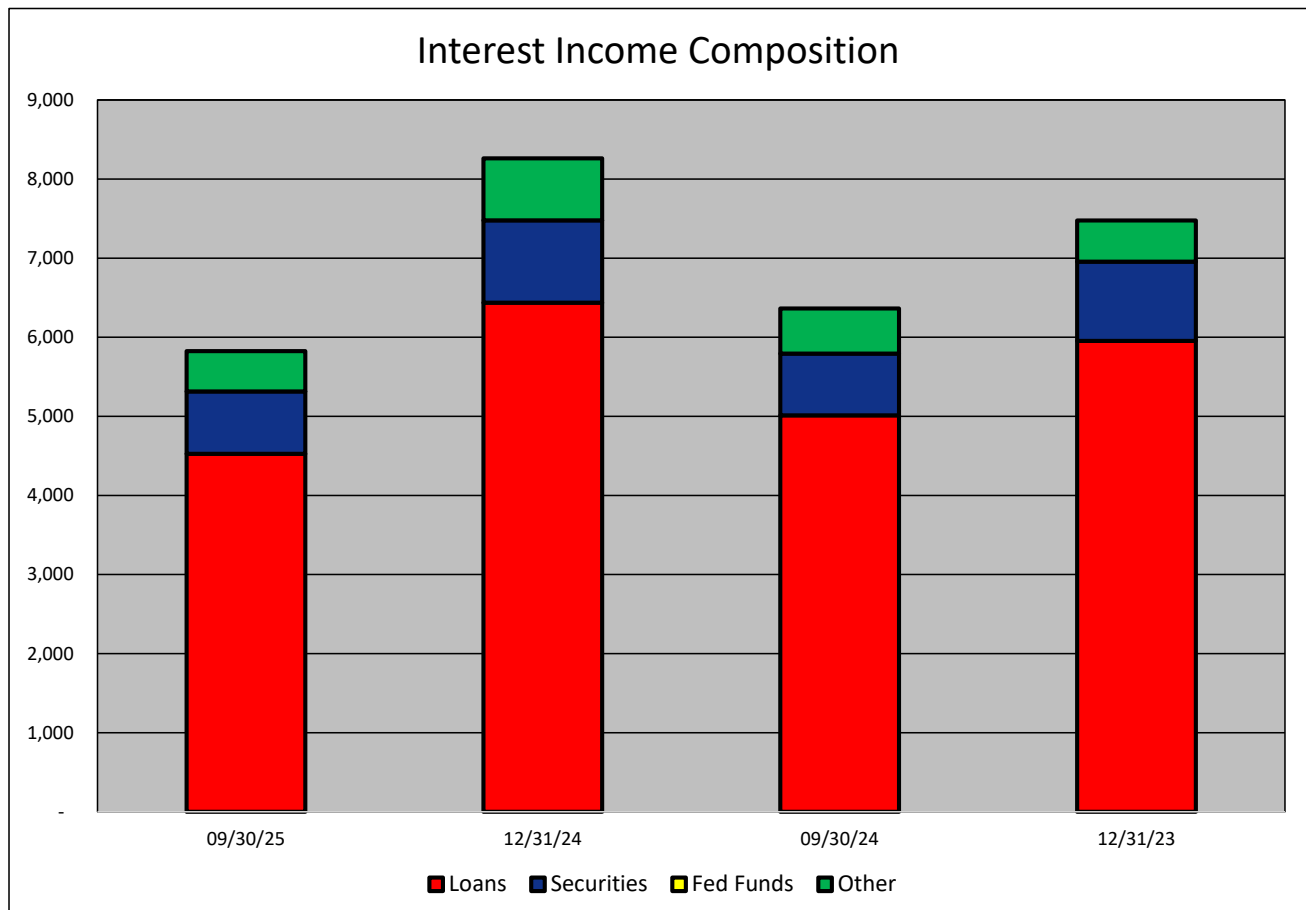
DEPOSIT BASE CATEGORY:

Demand Deposits	10,011	10,013	6,403	7,223	3,608	56.35
Money Market	49,704	46,831	46,031	40,862	3,673	7.98
Regular Savings	20,799	22,361	21,546	33,050	(747)	(3.47)
Certificates of Deposit	28,387	23,001	23,300	25,352	5,087	21.83
Other non-int deposits	73,569	70,129	87,138	80,760	(13,569)	(15.57)
Total Deposits	182,470	172,335	184,418	187,247	(1,948)	(1.06)



INTEREST INCOME COMPOSITION- Surety 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	4,526	6,437	5,013	5,954	(487)	(9.71)
Securities	789	1,040	780	1,002	9	1.15
Fed Funds	-	-	-	-	-	NA
Other	509	785	571	520	(62)	(10.86)
Total Int Income	5,824	8,262	6,364	7,476	(540)	(8.49)

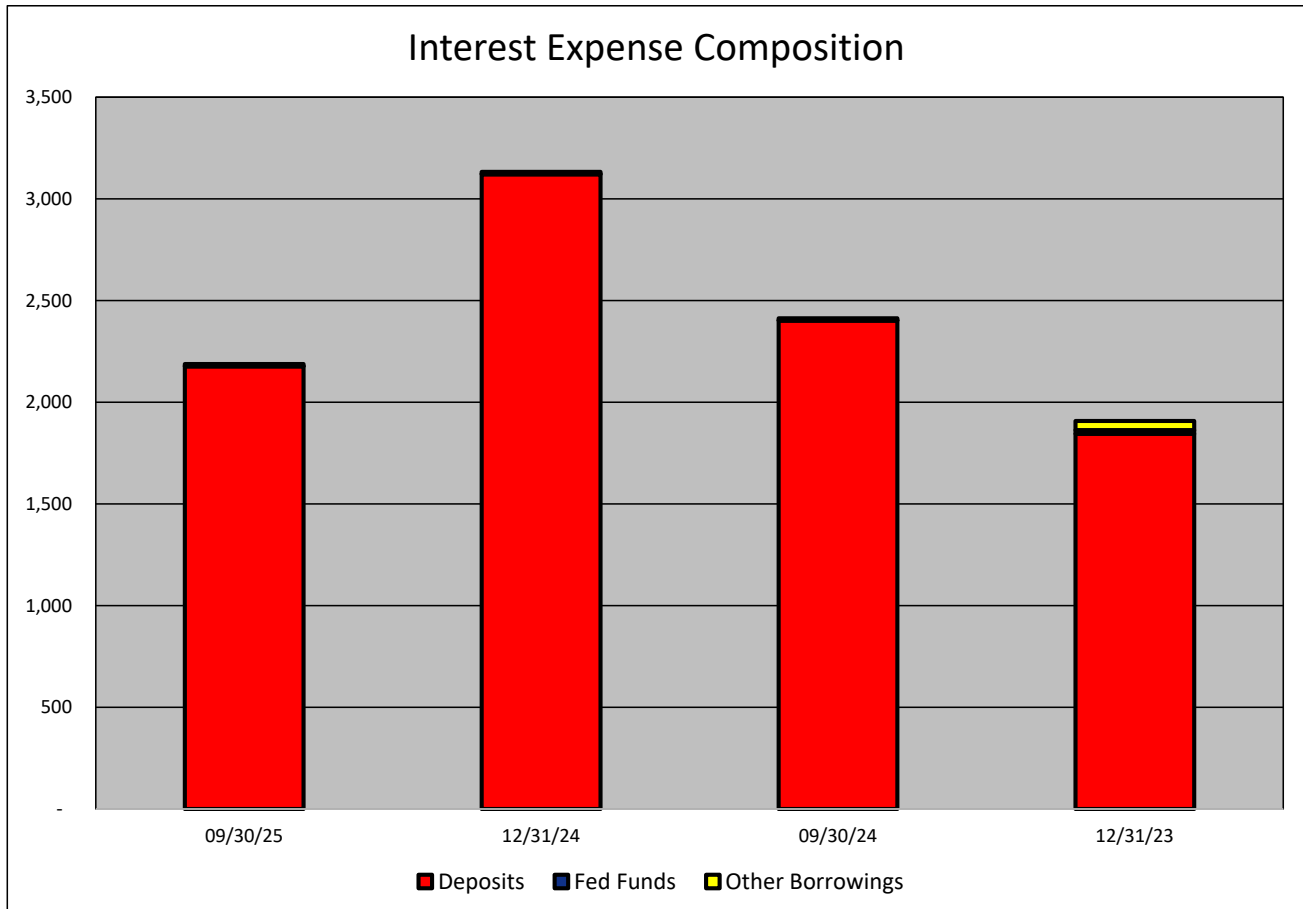


INTEREST EXPENSE COMPOSITION- Surety Bank
(Dollars in Thousands)

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	2,177	3,121	2,402	1,845	(225)	(9.37)
Fed Funds	1	3	2	18	(1)	(50.00)
Other Borrowings	10	9	9	45	1	11.11
Total Int Expense	2,188	3,133	2,413	1,908	(225)	(9.32)

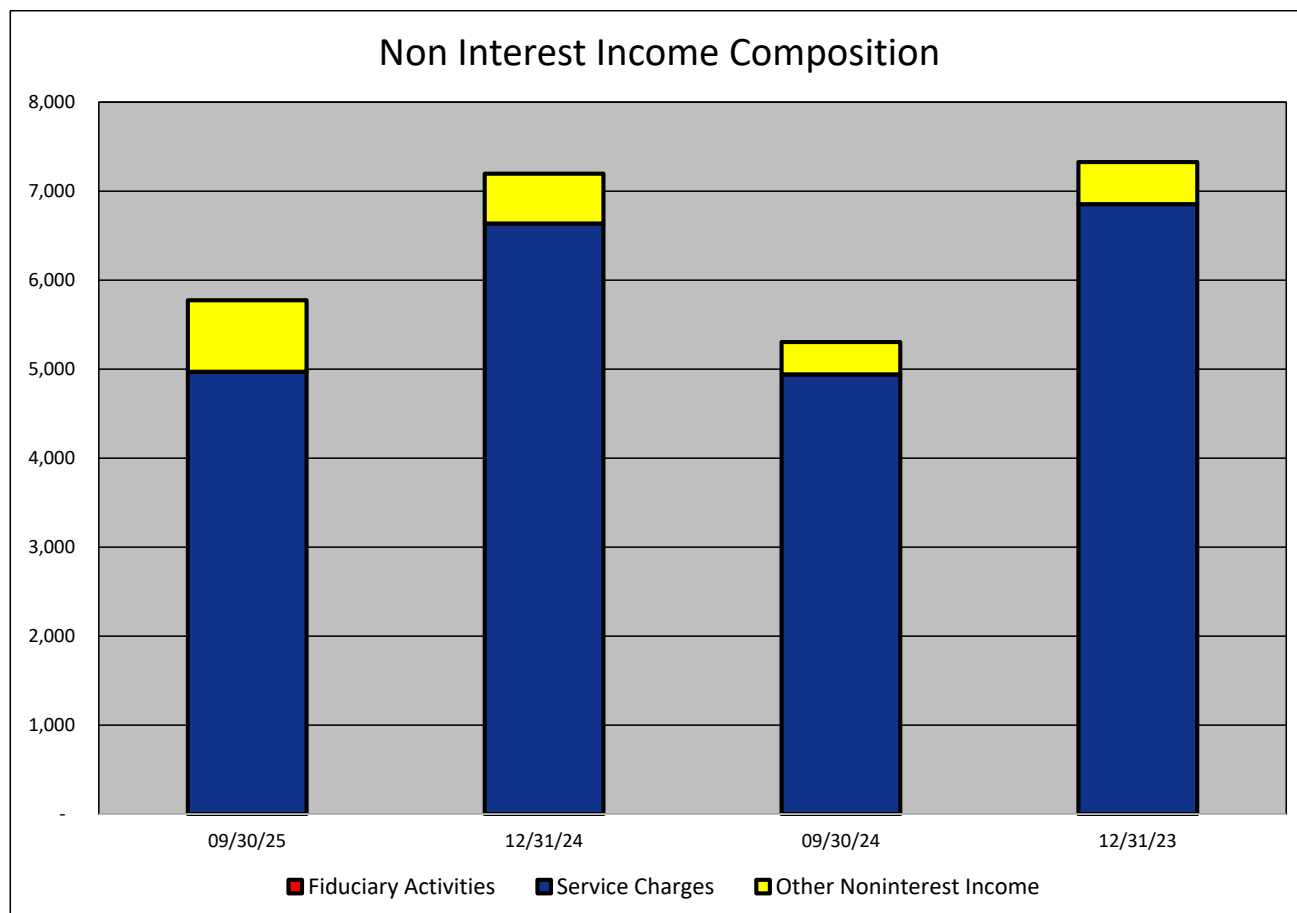


NONINTEREST INCOME COMPOSITION- Surety Bank
(Dollars in Thousands)

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	4,970	6,637	4,941	6,854	29	0.59
Other Noninterest Income	804	560	364	472	440	120.88
Total Nonint. Income	5,774	7,197	5,305	7,326	469	8.84

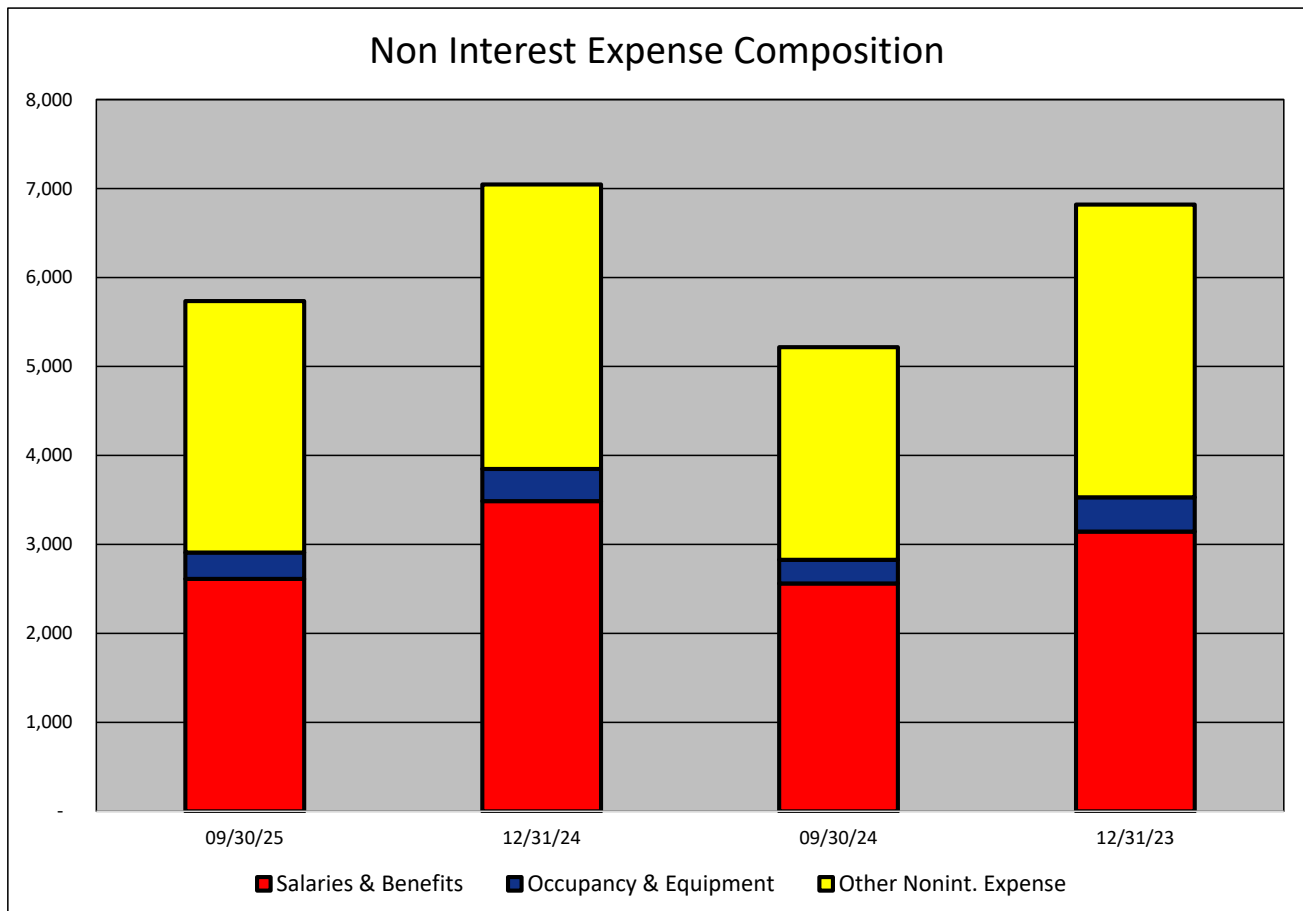


NONINTEREST EXPENSE COMPOSITION- Surety Bank
(Dollars in Thousands)

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	2,612	3,487	2,561	3,144	51	1.99
Occupancy & Equipment	297	361	266	386	31	11.65
Other Nonint. Expense	2,826	3,197	2,389	3,289	437	18.29
Total Nonint. Expense	5,735	7,045	5,216	6,819	519	9.95



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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