

Citizens Bank And Trust

Frostproof, FL

Established
5/13/1920

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 year ended December 31, 2025

Institution name	Total Assets (\$000's)
Southstate Bank, National Association	67,179,734
Cogent Bank	2,435,900
Crews Bank & Trust	2,321,472
One Florida Bank	2,048,419
Citizens Bank And Trust	1,447,209
Bank Of Central Florida	1,203,168
Mainstreet Community Bank Of Florida	911,121
United Southern Bank	841,773
First Bank	815,467
Axiom Bank, National Association	784,087
Sunrise Bank	600,259
The First National Bank Of Mount Dora	361,804
First Colony Bank Of Florida	286,613
Surety Bank	192,590
Commerce Bank & Trust	188,931
First National Bank Of Wauchula	85,575

Institution name	Return on Avg Assets (%)
Surety Bank	2.50
First Colony Bank Of Florida	1.97
Crews Bank & Trust	1.74
Cogent Bank	1.70
First National Bank Of Wauchula	1.52
First Bank	1.46
Southstate Bank, National Association	1.32
Sunrise Bank	1.31
Bank Of Central Florida	1.28
One Florida Bank	1.22
United Southern Bank	1.16
Citizens Bank And Trust	0.98
Mainstreet Community Bank Of Florida	0.78
Commerce Bank & Trust	0.65
The First National Bank Of Mount Dora	0.55
Axiom Bank, National Association	(0.33)

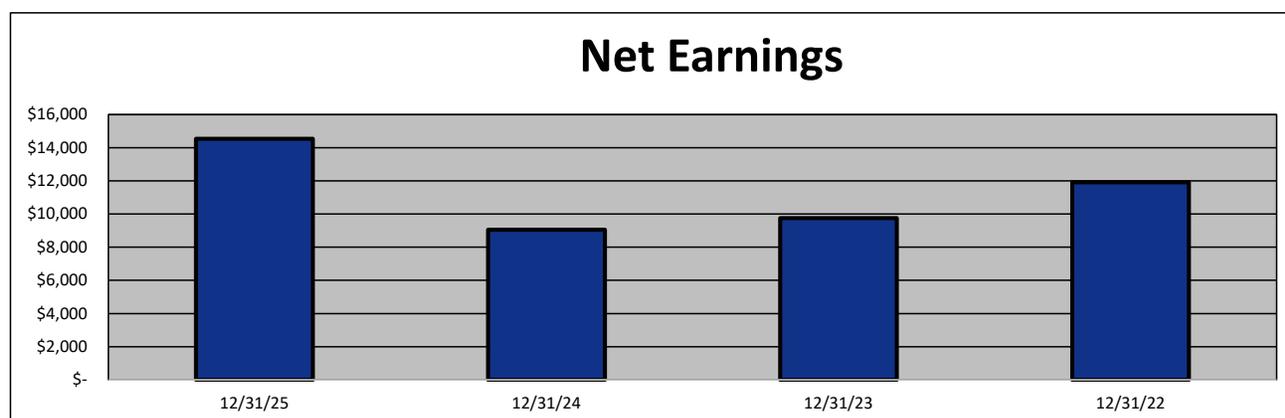
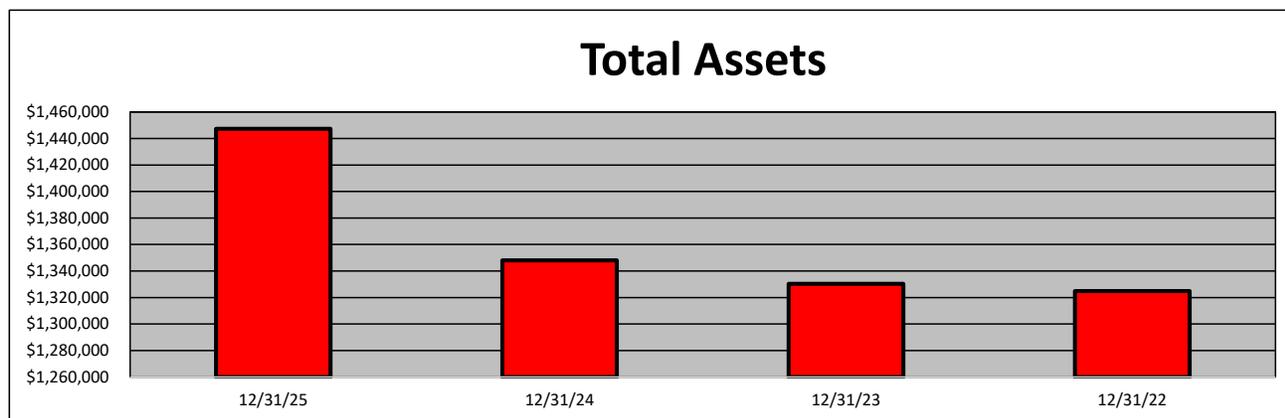
**EXECUTIVE SUMMARY - Citizens Bank and Trust
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	3.83	1.80	1.24	0.24	10.68	9.37
Leverage Ratio	7.72	7.51	7.33	7.07	11.20	10.20
Tier 1 Cap/Risk Based Assets	12.17	12.08	12.09	12.28	12.21	7.86
Risk Based Ratio	13.33	13.02	13.01	13.12	12.99	8.48
Common Equity Tier 1 Capital Ratio	12.17	12.08	12.09	12.28	12.13	7.86
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	62.60	60.23	57.16	51.81	77.22	72.49
Loans/Assets	59.38	58.16	54.13	47.32	64.63	64.14
Securities/Assets	33.36	38.36	41.81	48.82	17.77	20.90
PROFITABILITY:						
Return on Avg Assets	0.98	0.64	0.70	0.89	0.77	1.24
Return on Avg Equity	35.07	43.06	144.82	34.48	10.09	15.46
Nonint Income/Avg Assets	0.75	0.69	0.68	0.69	0.77	0.85
Net Overhead Ratio	1.68	1.62	1.60	1.52	2.31	1.96
Efficiency Ratio	66.59	76.04	75.02	67.77	72.83	63.42
Assets (per million) per Employee	7.46	7.06	6.86	6.94	10.41	8.16
ASSET QUALITY:						
Allowance/Loans	1.22	1.03	1.04	1.08	1.28	1.44
Nonperforming Loans/Total Loans	0.49	1.61	1.97	0.21	0.54	0.61
Nonperforming Assets/Total Assets	0.29	0.93	1.06	0.10	0.38	0.42
Adjusted Texas Ratio	6.36	39.08	59.08	13.13	3.26	4.35
YIELDS & COSTS:						
Yield on earning assets	4.43	3.97	3.55	2.91	5.50	5.39
Cost of funds	2.28	2.53	1.85	0.52	2.82	2.55
Net interest margin	2.98	2.40	2.42	2.60	3.28	3.94
Avg Earning Assets/Avg Assets	96.65	96.78	96.60	96.82	95.74	94.78

SELECTED FINANCIAL DATA - Citizens Bank and Trust
(Dollars in Thousands)

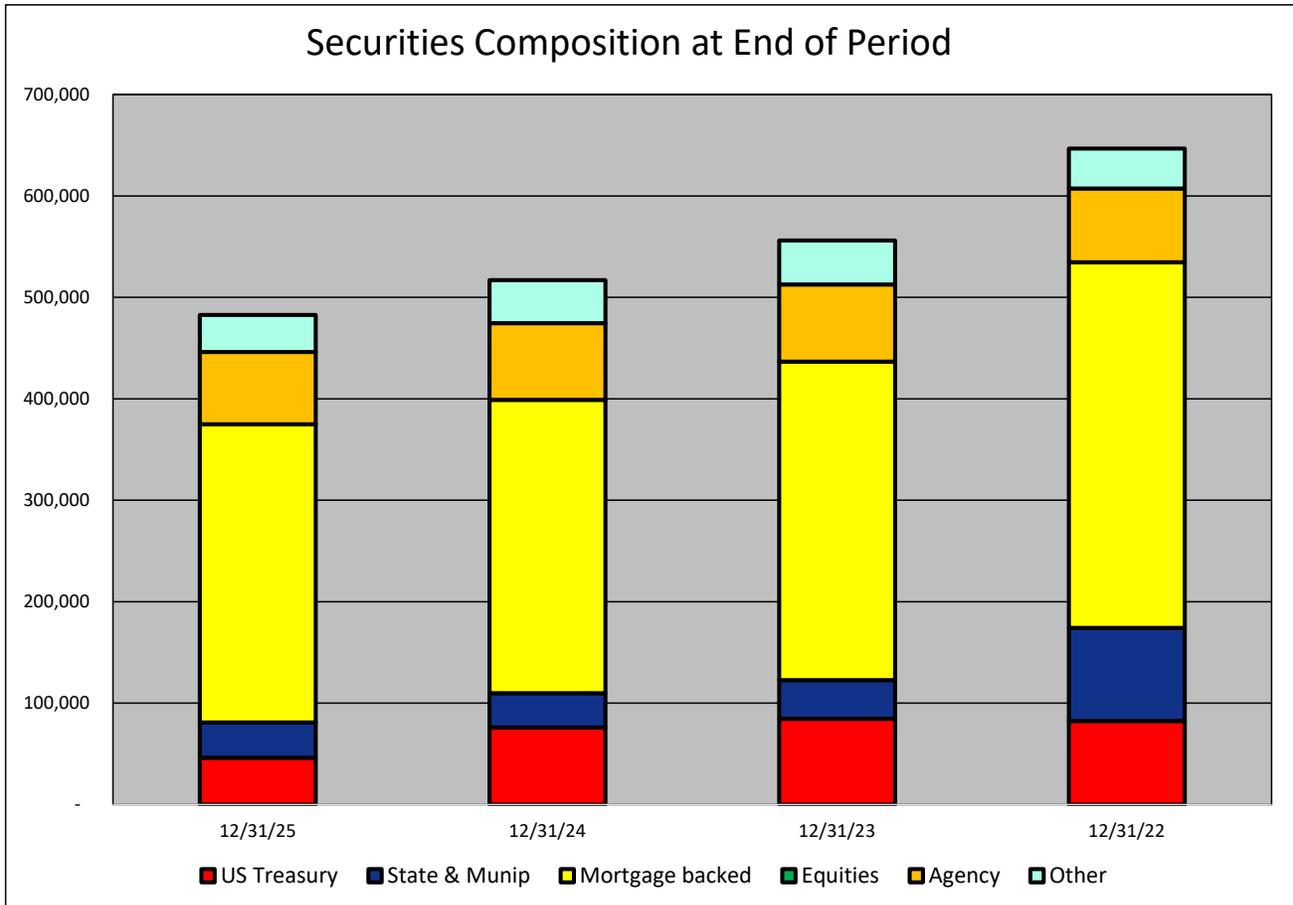
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,447,209	1,348,118	1,330,358	1,324,883	99,091	7.35
Cash and Equivalents	69,484	14,923	21,146	18,314	54,561	365.62
Securities	482,793	517,154	556,206	646,827	(34,361)	(6.64)
Loans, net	859,349	784,055	720,113	626,902	75,294	9.60
Deposit Accounts	1,372,745	1,301,832	1,259,737	1,210,016	70,913	5.45
Fed Funds & Repos	5,253	9,972	15,009	28,633	(4,719)	(47.32)
Total Equity	55,447	24,207	16,490	3,207	31,240	129.05

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	14,540	9,059	9,750	11,918	5,481	60.50
Interest Income	63,329	54,840	47,713	37,722	8,489	15.48
Interest Expense	20,787	21,675	15,242	3,926	(888)	(4.10)
Net Interest Income	42,542	33,165	32,471	33,796	9,377	28.27
Credit Loss Expense	2,910	1,082	824	1,379	1,828	168.95
Noninterest income	11,049	9,894	9,408	9,252	1,155	11.67
Gain on Sale of Securities	(1)	4	235	(103)	(5)	(125.00)
Noninterest Expense	35,932	33,010	31,656	29,648	2,922	8.85
Net Operating Income	14,749	8,967	9,399	12,021	5,782	64.48
Income Taxes	-	-	-	-	-	NA



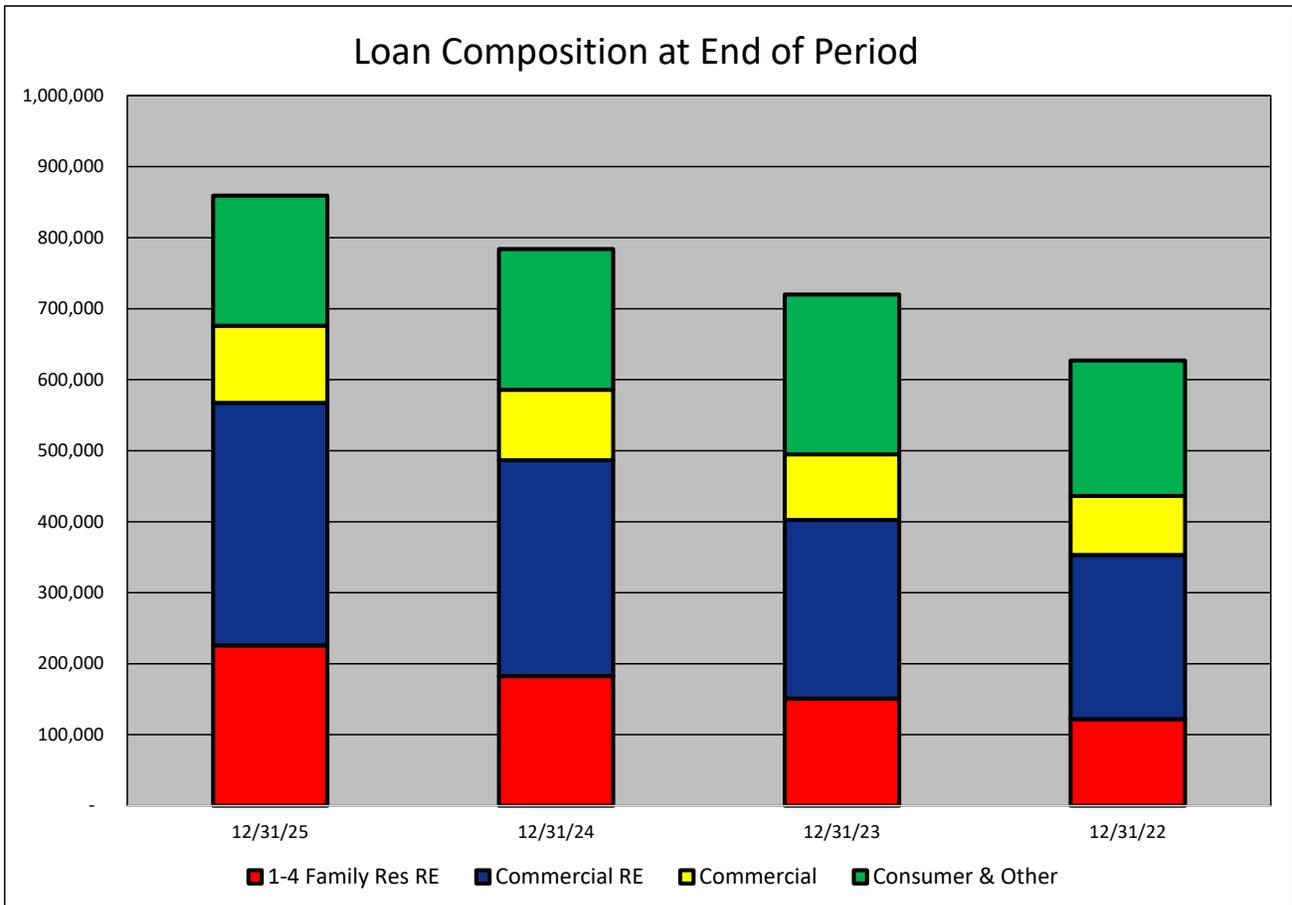
SECURITIES COMPOSITION - Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	46,206	76,029	84,458	82,481	(29,823)	(39.23)
State & Munip	34,805	33,768	38,356	91,819	1,037	3.07
Mortgage backed	293,917	289,176	313,939	360,353	4,741	1.64
Equities	-	-	-	-	-	NA
Agency	71,318	75,563	75,944	72,748	(4,245)	(5.62)
Other	36,547	42,618	43,509	39,426	(6,071)	(14.25)
Total Securities	482,793	517,154	556,206	646,827	(34,361)	(6.64)



LOAN PORTFOLIO COMPOSITION - Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	225,634	182,472	151,041	122,002	43,162	23.65
Commercial RE	341,610	304,278	251,493	231,209	37,332	12.27
Commercial	108,811	98,993	92,227	82,942	9,818	9.92
Consumer & Other	183,294	198,312	225,352	190,749	(15,018)	(7.57)
Loans, Net	859,349	784,055	720,113	626,902	75,294	9.60



LOAN PORTFOLIO QUALITY - Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	8,040	7,490	6,798	5,527	550	7.34
Total Recoveries	244	178	133	287	66	37.08
Total Charge-offs	711	710	265	395	1	0.14
Credit Loss Expense	2,910	1,082	824	1,379	1,828	168.95
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>10,483</u>	<u>8,040</u>	<u>7,490</u>	<u>6,798</u>	<u>2,443</u>	<u>30.39</u>

NON-PERFORMING ASSETS:

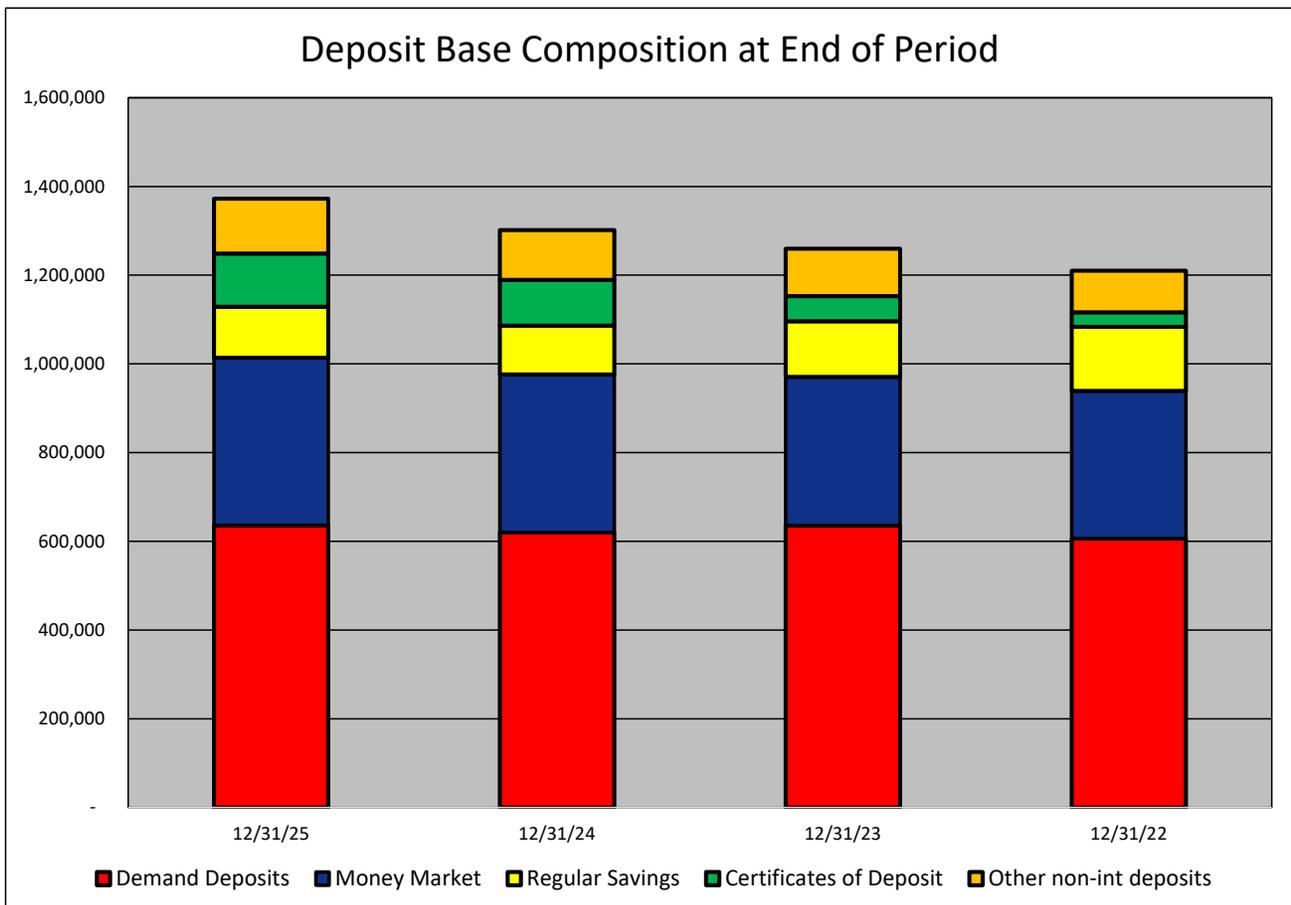
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	4,192	12,603	14,161	1,309	(8,411)	(66.74)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>4,192</u>	<u>12,603</u>	<u>14,161</u>	<u>1,309</u>	<u>(8,411)</u>	<u>(66.74)</u>

DEPOSIT BASE COMPOSITION - Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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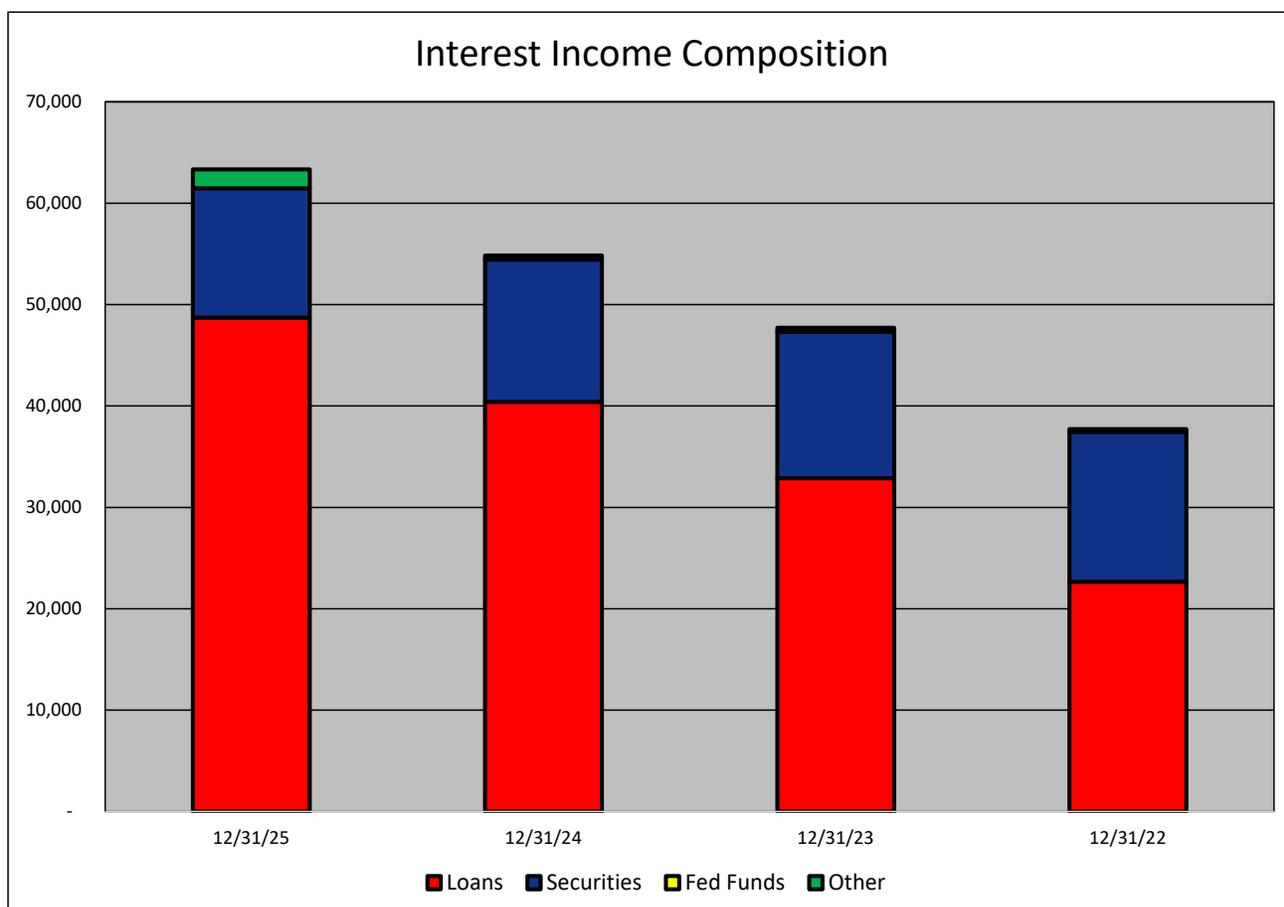
DEPOSIT BASE CATEGORY:

Demand Deposits	636,060	620,440	635,293	606,110	15,620	2.52
Money Market	377,906	355,460	335,679	332,893	22,446	6.31
Regular Savings	114,609	110,658	124,937	144,385	3,951	3.57
Certificates of Deposit	120,301	102,761	57,076	33,065	17,540	17.07
Other non-int deposits	123,869	112,513	106,752	93,563	11,356	10.09
Total Deposits	1,372,745	1,301,832	1,259,737	1,210,016	70,913	5.45



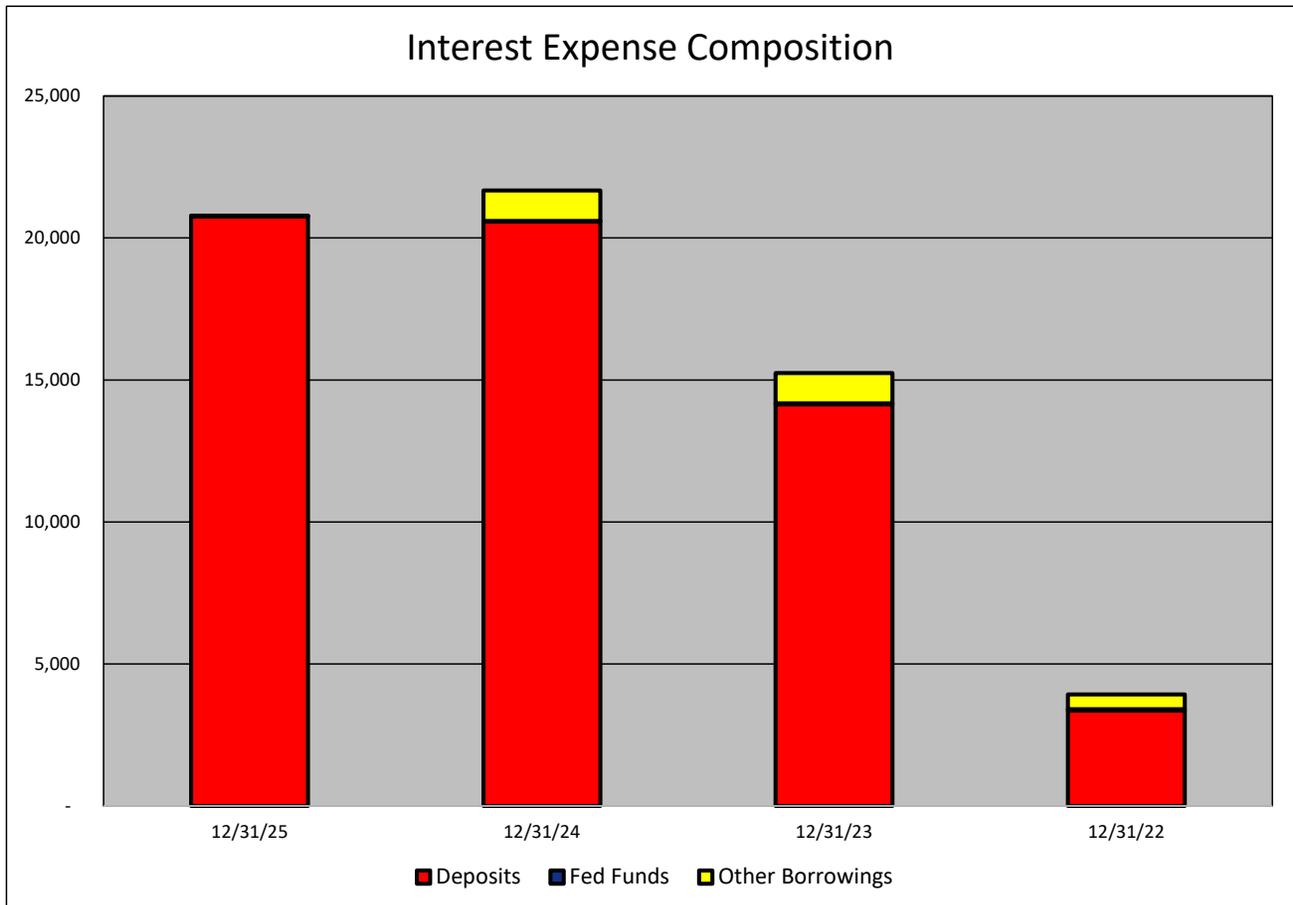
INTEREST INCOME COMPOSITION- Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	48,720	40,405	32,875	22,658	8,315	20.58
Securities	12,749	14,028	14,456	14,785	(1,279)	(9.12)
Fed Funds	-	-	-	-	-	NA
Other	1,860	407	382	279	1,453	357.00
Total Int Income	63,329	54,840	47,713	37,722	8,489	15.48



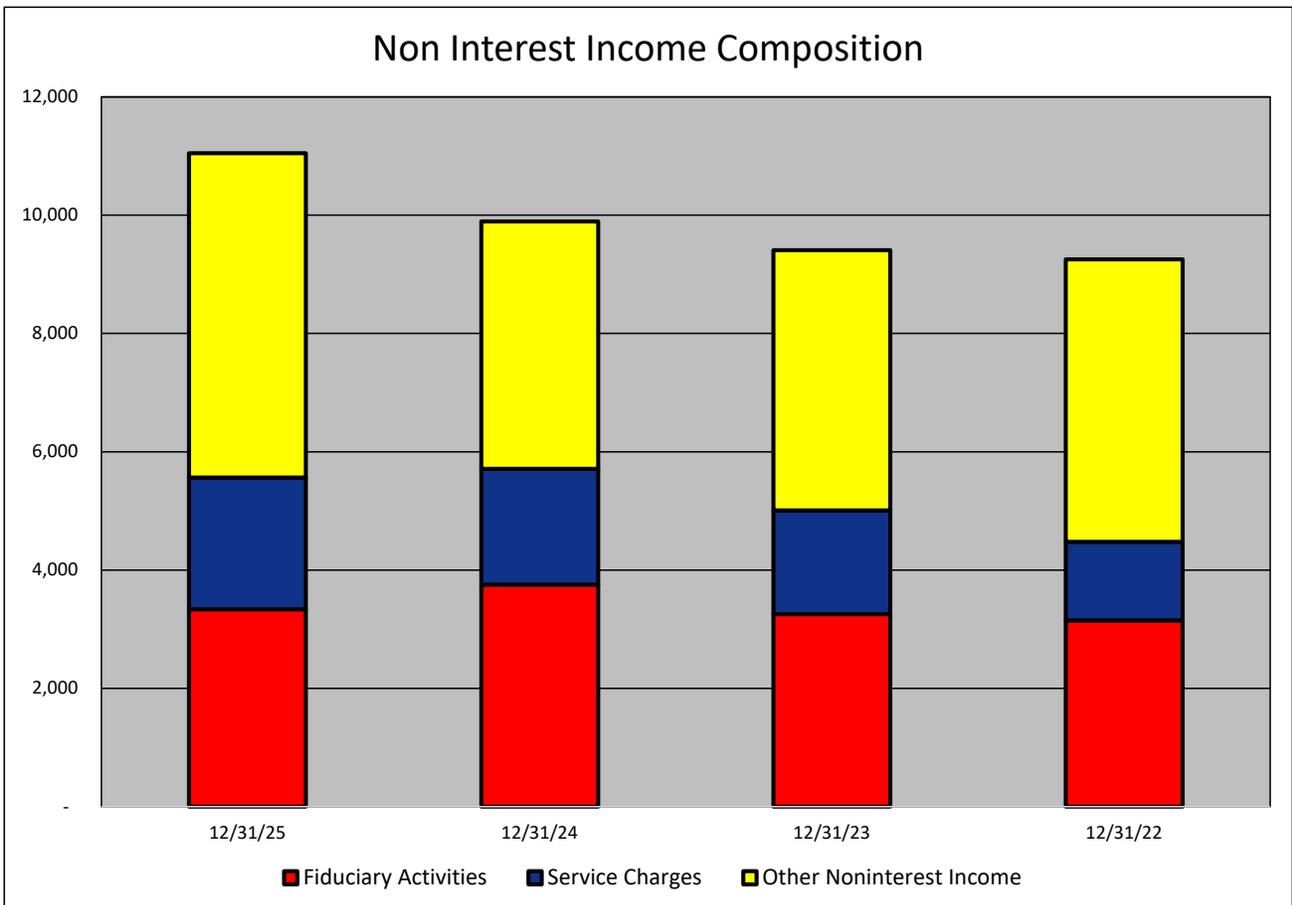
INTEREST EXPENSE COMPOSITION- Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	20,761	20,578	14,144	3,354	183	0.89
Fed Funds	15	22	31	51	(7)	(31.82)
Other Borrowings	11	1,075	1,067	521	(1,064)	(98.98)
Total Int Expense	20,787	21,675	15,242	3,926	(888)	(4.10)



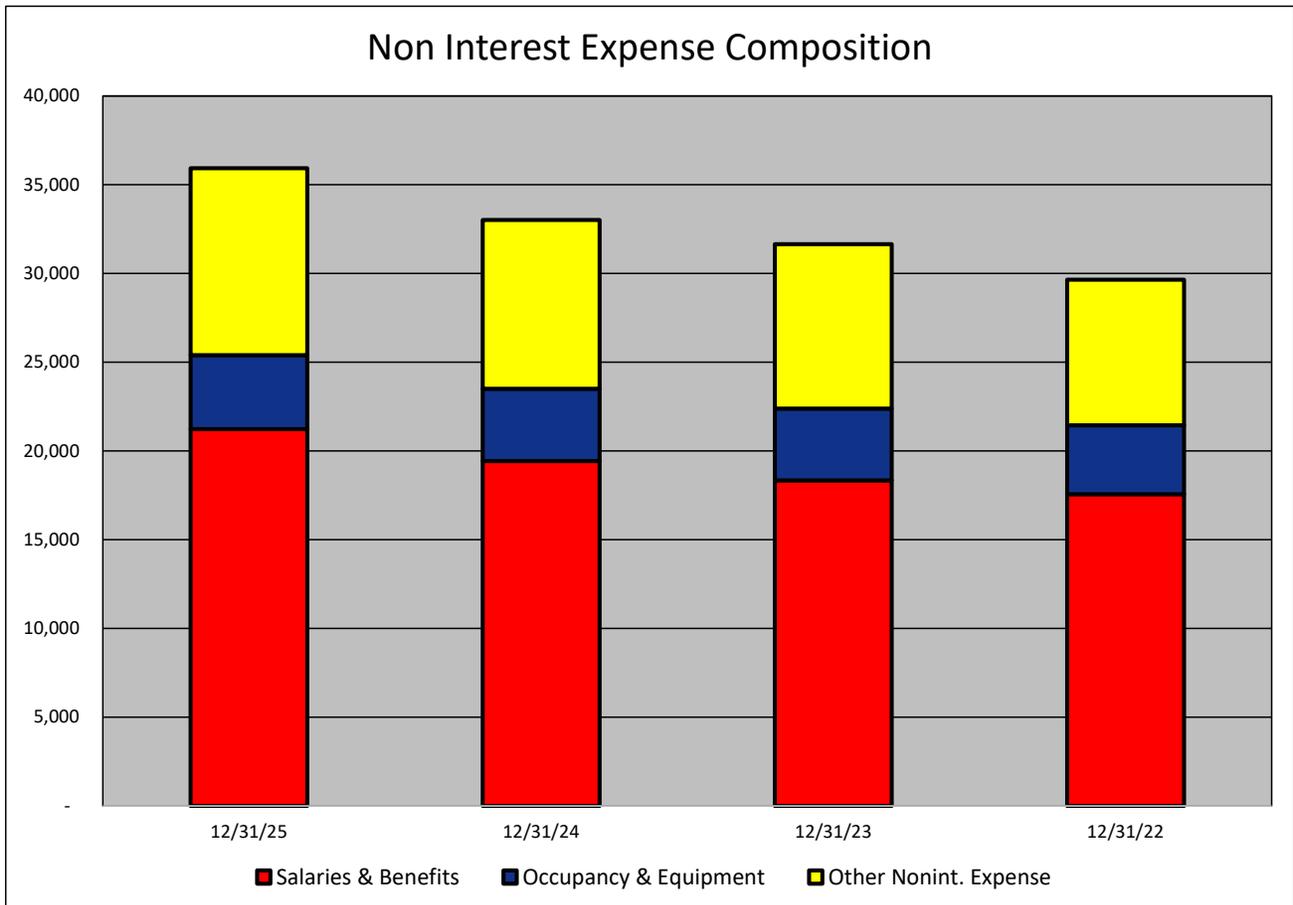
NONINTEREST INCOME COMPOSITION- Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	3,338	3,755	3,254	3,148	(417)	(11.11)
Service Charges	2,225	1,957	1,753	1,331	268	13.69
Other Noninterest Income	5,486	4,182	4,401	4,773	1,304	31.18
Total Nonint. Income	11,049	9,894	9,408	9,252	1,155	11.67



NONINTEREST EXPENSE COMPOSITION- Citizens Bank and Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	21,227	19,434	18,335	17,564	1,793	9.23
Occupancy & Equipment	4,175	4,075	4,055	3,877	100	2.45
Other Nonint. Expense	10,530	9,501	9,266	8,207	1,029	10.83
Total Nonint. Expense	35,932	33,010	31,656	29,648	2,922	8.85



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	67,179,734	46,369,727	44.88
Cogent Bank	2,435,900	1,973,429	23.43
One Florida Bank	2,048,419	1,832,580	11.78
First Bank	815,467	739,517	10.27
Commerce Bank & Trust	188,931	171,950	9.88
Mainstreet Community Bank Of Florida	911,121	832,236	9.48
Citizens Bank And Trust	1,447,209	1,348,118	7.35
Crews Bank & Trust	2,321,472	2,185,236	6.23
Bank Of Central Florida	1,203,168	1,153,440	4.31
Sunrise Bank	600,259	579,762	3.54
The First National Bank Of Mount Dora	361,804	351,370	2.97
Surety Bank	192,590	192,505	0.04
United Southern Bank	841,773	852,633	(1.27)
First National Bank Of Wauchula	85,575	88,033	(2.79)
First Colony Bank Of Florida	286,613	307,755	(6.87)
Axiom Bank, National Association	784,087	870,746	(9.95)

Select Peer Average	5,106,508	3,740,565	7.08
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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	48,943,870	34,182,353	43.18
Surety Bank	89,595	72,205	24.08
Cogent Bank	1,907,277	1,552,863	22.82
Mainstreet Community Bank Of Florida	672,998	598,059	12.53
The First National Bank Of Mount Dora	134,216	120,122	11.73
United Southern Bank	442,132	401,638	10.08
Citizens Bank And Trust	859,349	784,055	9.60
First Bank	485,791	445,473	9.05
Bank Of Central Florida	820,969	753,711	8.92
One Florida Bank	1,621,272	1,499,429	8.13
Crews Bank & Trust	1,275,936	1,219,258	4.65
Commerce Bank & Trust	124,134	124,105	0.02
Sunrise Bank	452,079	460,722	(1.88)
First Colony Bank Of Florida	190,963	196,077	(2.61)
First National Bank Of Wauchula	62,906	66,326	(5.16)
Axiom Bank, National Association	491,299	574,347	(14.46)

Select Peer Average	3,660,924	2,690,671	8.79
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the year ended December 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	11.65	13.95	25.46	26.48	25.46
First National Bank Of Wauchula	11.02	12.16	0.00	0.00	0.00
The First National Bank Of Mount Dora	10.18	11.72	0.00	0.00	0.00
Axiom Bank, National Association	11.48	10.95	0.00	0.00	0.00
Crews Bank & Trust	10.33	10.55	0.00	0.00	0.00
Commerce Bank & Trust	7.30	10.48	13.75	15.01	13.75
United Southern Bank	7.30	10.38	0.00	0.00	0.00
Southstate Bank, National Association	14.39	10.22	12.54	13.68	12.54
First Colony Bank Of Florida	9.22	9.93	13.50	14.76	13.50
One Florida Bank	9.23	9.67	10.73	11.47	10.73
First Bank	9.50	9.64	14.79	16.05	14.79
Sunrise Bank	8.87	9.30	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	8.67	9.10	0.00	0.00	0.00
Cogent Bank	8.94	8.80	10.44	11.48	10.44
Bank Of Central Florida	8.04	8.57	12.34	13.35	12.34
Citizens Bank And Trust	3.83	7.72	12.17	13.33	12.17

Select Peer Average	9.37	10.20	7.86	8.48	7.86
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
One Florida Bank	89.53	79.15	3.71
Southstate Bank, National Association	88.63	72.86	12.45
Cogent Bank	87.63	78.30	17.80
Sunrise Bank	85.69	75.31	17.18
First National Bank Of Wauchula	84.33	73.51	5.82
Mainstreet Community Bank Of Florida	81.53	73.86	16.29
Commerce Bank & Trust	75.70	65.70	13.02
Bank Of Central Florida	74.95	68.23	20.26
Axiom Bank, National Association	74.61	62.66	20.03
First Colony Bank Of Florida	73.72	66.63	18.83
First Bank	66.24	59.57	27.23
Citizens Bank And Trust	62.60	59.38	33.36
Crews Bank & Trust	61.62	54.96	28.21
United Southern Bank	57.34	52.52	35.34
Surety Bank	54.03	46.52	16.54
The First National Bank Of Mount Dora	41.71	37.10	48.35

Select Peer Average	72.49	64.14	20.90
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Surety Bank	197,086	2.50	24.13
First Colony Bank Of Florida	294,119	1.97	22.91
Crews Bank & Trust	2,248,937	1.74	16.62
Cogent Bank	2,246,402	1.70	19.50
First National Bank Of Wauchula	85,692	1.52	14.37
First Bank	794,038	1.46	16.26
Southstate Bank, National Association	65,763,834	1.32	9.84
Sunrise Bank	607,704	1.31	15.74
Bank Of Central Florida	1,216,133	1.28	17.76
One Florida Bank	1,942,564	1.22	13.49
United Southern Bank	868,855	1.16	19.69
Citizens Bank And Trust	1,479,170	0.98	35.07
Mainstreet Community Bank Of Florida	902,322	0.78	9.93
Commerce Bank & Trust	173,846	0.65	9.17
The First National Bank Of Mount Dora	366,925	0.55	5.94
Axiom Bank, National Association	824,582	(0.33)	(3.01)

Select Peer Average	5,000,763	1.24	15.46
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First Colony Bank Of Florida	0.11	1.69	45.42	14.33
Cogent Bank	0.60	1.92	49.58	9.59
Southstate Bank, National Association	0.96	1.35	50.59	10.63
One Florida Bank	0.12	1.69	52.08	12.41
Bank Of Central Florida	0.18	1.77	52.50	11.46
First Bank	0.56	1.83	54.00	7.35
Crews Bank & Trust	0.80	1.67	56.17	6.67
Surety Bank	3.83	0.00	59.28	5.21
Sunrise Bank	0.07	1.96	59.97	9.68
United Southern Bank	0.62	1.81	61.40	5.33
Mainstreet Community Bank Of Florida	0.56	2.00	66.29	8.44
Citizens Bank And Trust	0.75	1.68	66.59	7.46
First National Bank Of Wauchula	0.84	3.40	73.51	3.57
Commerce Bank & Trust	0.21	2.39	75.01	8.59
The First National Bank Of Mount Dora	2.49	2.00	83.69	4.36
Axiom Bank, National Association	0.83	4.15	108.61	5.52

Select Peer Average	0.85	1.96	63.42	8.16
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Central Florida	1.04	0.00	0.00	0.00
First Bank	1.73	0.04	0.03	0.24
Crews Bank & Trust	1.97	0.07	0.04	0.34
Sunrise Bank	1.29	0.07	0.05	0.50
First Colony Bank Of Florida	1.69	0.18	0.12	1.17
Surety Bank	1.24	0.29	0.14	1.10
Cogent Bank	1.08	0.19	0.15	1.54
The First National Bank Of Mount Dora	1.59	0.55	0.20	1.88
One Florida Bank	0.83	0.28	0.22	2.24
United Southern Bank	2.09	0.52	0.27	3.26
Citizens Bank And Trust	1.22	0.49	0.29	6.36
Southstate Bank, National Association	1.20	0.62	0.46	3.78
First National Bank Of Wauchula	1.64	1.22	0.90	7.35
Axiom Bank, National Association	1.52	1.54	0.97	7.79
Mainstreet Community Bank Of Florida	1.21	1.42	1.34	14.00
Commerce Bank & Trust	1.65	2.31	1.52	18.07

Select Peer Average	1.44	0.61	0.42	4.35
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	26.89	5.56	0.00	0.00	16.54
First National Bank Of Wauchula	5.90	10.63	0.00	0.00	5.82
First Bank	1.91	6.50	1.30	0.00	27.23
Axiom Bank, National Association	1.44	12.53	0.00	0.00	20.03
Commerce Bank & Trust	1.15	16.80	0.00	0.00	13.02
United Southern Bank	0.92	6.64	0.00	0.65	34.69
One Florida Bank	0.90	15.36	0.01	0.00	3.71
Southstate Bank, National Association	0.87	3.82	0.04	3.05	9.40
Crews Bank & Trust	0.74	15.48	0.00	19.90	8.32
First Colony Bank Of Florida	0.66	14.07	0.00	10.49	8.34
Mainstreet Community Bank Of Florida	0.64	1.09	3.90	0.00	16.29
Bank Of Central Florida	0.61	8.33	0.00	0.00	20.26
Sunrise Bank	0.61	5.78	0.00	0.99	16.19
The First National Bank Of Mount Dora	0.53	8.46	0.00	0.00	48.35
Citizens Bank And Trust	0.47	4.34	0.00	0.00	33.36
Cogent Bank	0.16	3.06	0.00	0.00	17.80

Select Peer Average	2.78	8.65	0.33	2.19	18.71
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	78.49	0.51	0.00	0.00
Cogent Bank	77.35	0.49	0.00	0.14
Sunrise Bank	74.34	1.31	0.00	0.00
Mainstreet Community Bank Of Florida	72.87	2.07	0.29	0.01
First National Bank Of Wauchula	72.30	1.46	0.00	0.00
Southstate Bank, National Association	71.47	1.48	0.01	5.31
Bank Of Central Florida	67.52	1.36	0.00	0.01
First Colony Bank Of Florida	65.50	0.31	0.00	0.00
Commerce Bank & Trust	64.62	0.99	0.00	0.00
Axiom Bank, National Association	61.55	1.45	0.00	0.00
Citizens Bank And Trust	58.66	1.21	0.00	0.00
First Bank	58.54	1.83	0.00	0.00
Crews Bank & Trust	53.88	1.09	0.00	0.00
United Southern Bank	51.43	1.24	0.00	0.00
Surety Bank	45.94	0.75	0.00	0.00
The First National Bank Of Mount Dora	36.51	1.01	0.00	0.00

Select Peer Average	63.19	1.16	0.02	0.34
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	56.48	43.52	100.00	0.00	0.00
The First National Bank Of Mount Dora	46.58	53.42	100.00	0.00	0.00
Commerce Bank & Trust	38.51	56.56	95.07	2.61	2.32
Axiom Bank, National Association	37.37	58.69	96.06	0.00	3.94
Surety Bank	36.05	61.48	97.53	0.00	2.47
Crews Bank & Trust	35.97	63.87	99.84	0.16	0.00
First Bank	31.64	68.36	100.00	0.00	0.00
Citizens Bank And Trust	30.61	69.01	99.62	0.38	0.00
First National Bank Of Wauchula	30.04	69.96	100.00	0.00	0.00
First Colony Bank Of Florida	29.95	70.05	100.00	0.00	0.00
Bank Of Central Florida	29.69	70.31	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	28.07	71.93	100.00	0.00	0.00
Cogent Bank	26.44	72.65	99.09	0.00	0.91
Southstate Bank, National Association	24.09	74.80	98.89	1.11	0.00
One Florida Bank	19.26	78.85	98.10	0.00	1.90
Sunrise Bank	17.48	79.75	97.24	0.00	2.76

Select Peer Average	32.39	66.45	98.84	0.27	0.89
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.81	2.21	5.38	91.52
Cogent Bank	6.74	3.42	4.49	99.26
First Bank	5.19	1.81	4.07	94.58
Southstate Bank, National Association	5.72	2.51	4.00	89.79
Axiom Bank, National Association	6.00	3.70	3.91	95.98
First Colony Bank Of Florida	5.41	1.90	3.76	99.11
Bank Of Central Florida	5.09	2.27	3.63	97.27
Crews Bank & Trust	4.97	2.39	3.59	98.49
Surety Bank	5.63	2.74	3.54	70.57
Mainstreet Community Bank Of Florida	5.22	2.60	3.49	94.64
One Florida Bank	5.76	3.29	3.41	98.61
United Southern Bank	4.21	1.13	3.38	98.08
Sunrise Bank	5.93	3.53	3.38	98.20
Commerce Bank & Trust	5.18	2.86	3.36	95.61
Citizens Bank And Trust	4.43	2.28	2.98	96.65
The First National Bank Of Mount Dora	3.91	2.11	2.73	98.09

Select Peer Average	5.39	2.55	3.94	94.78
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