

# Commerce Bank & Trust

Winter Park, FL

Established  
2/3/2003

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Anthony Hagbartsen, Sacha Widmaier, 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 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)

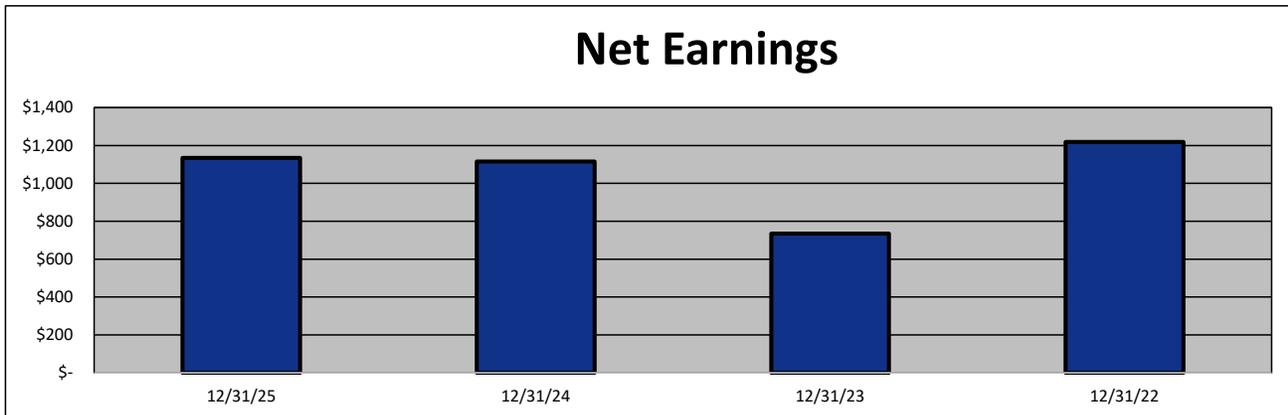
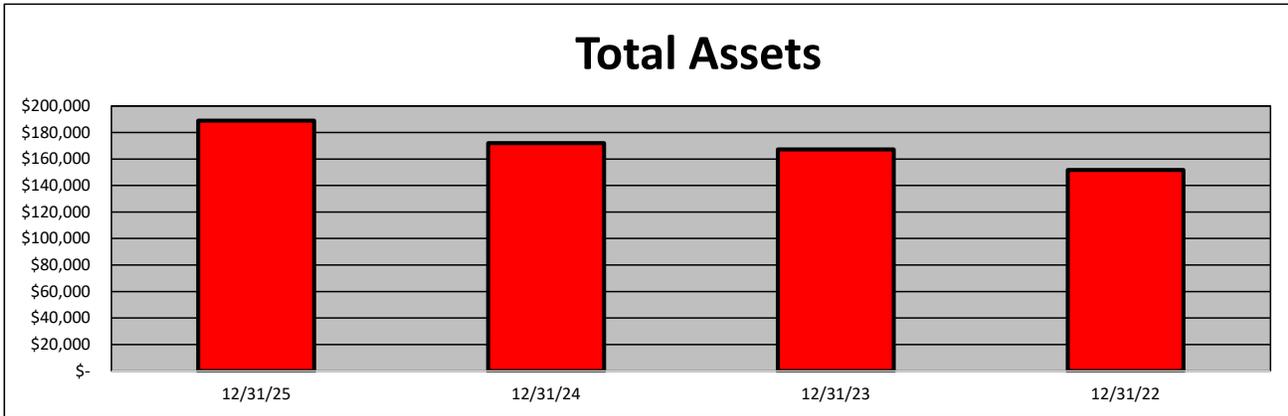
**EXECUTIVE SUMMARY - Commerce Bank & Trust  
(Percentage)**

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.30	6.12	5.89	6.10	10.68	9.37
Leverage Ratio	10.48	9.15	9.23	9.16	11.20	10.20
Tier 1 Cap/Risk Based Assets	13.75	12.23	11.93	12.56	12.21	7.86
Risk Based Ratio	15.01	13.48	13.18	13.81	12.99	8.48
Common Equity Tier 1 Capital Ratio	13.75	12.23	11.93	12.56	12.13	7.86
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	75.70	80.33	76.59	80.83	77.22	72.49
Loans/Assets	65.70	72.18	68.93	73.08	64.63	64.14
Securities/Assets	13.02	14.39	18.12	21.33	17.77	20.90
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.65	0.64	0.45	0.69	0.77	1.24
Return on Avg Equity	9.17	10.83	7.89	11.56	10.09	15.46
Nonint Income/Avg Assets	0.21	0.21	0.18	0.23	0.77	0.85
Net Overhead Ratio	2.39	2.22	2.44	2.18	2.31	1.96
Efficiency Ratio	75.01	77.66	82.38	75.34	72.83	63.42
Assets (per million) per Employee	8.59	8.19	8.36	6.90	10.41	8.16
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.65	1.45	1.54	1.51	1.28	1.44
Nonperforming Loans/Total Loans	2.31	0.00	0.00	0.00	0.54	0.61
Nonperforming Assets/Total Assets	1.52	0.00	0.00	0.00	0.38	0.42
Adjusted Texas Ratio	18.07	0.00	0.00	0.00	3.26	4.35
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.18	5.13	4.60	3.40	5.50	5.39
Cost of funds	2.86	3.20	2.53	0.60	2.82	2.55
Net interest margin	3.36	2.98	2.96	3.02	3.28	3.94
Avg Earning Assets/Avg Assets	95.61	96.53	99.62	96.99	95.74	94.78

**SELECTED FINANCIAL DATA - Commerce Bank & Trust**  
(Dollars in Thousands)

<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	188,931	171,950	167,183	151,773	16,981	9.88
Cash and Equivalents	33,911	16,612	16,999	3,679	17,299	104.14
Securities	24,598	24,752	30,293	32,370	(154)	(0.62)
Loans, net	124,134	124,105	115,241	110,921	29	0.02
Deposit Accounts	163,984	154,487	150,458	137,227	9,497	6.15
Fed Funds & Repos	4,501	3,970	2,290	3,445	531	13.38
Total Equity	13,800	10,518	9,839	9,264	3,282	31.20

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	1,135	1,115	735	1,219	20	1.79
Interest Income	8,602	8,663	7,514	5,849	(61)	(0.70)
Interest Expense	3,016	3,636	2,688	659	(620)	(17.05)
Net Interest Income	5,586	5,027	4,826	5,190	559	11.12
Credit Loss Expense	265	24	100	100	241	1,004.17
Noninterest income	368	362	297	411	6	1.66
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,529	4,250	4,288	4,282	279	6.56
Net Operating Income	1,160	1,115	735	1,219	45	4.04
Income Taxes	-	-	-	-	-	NA

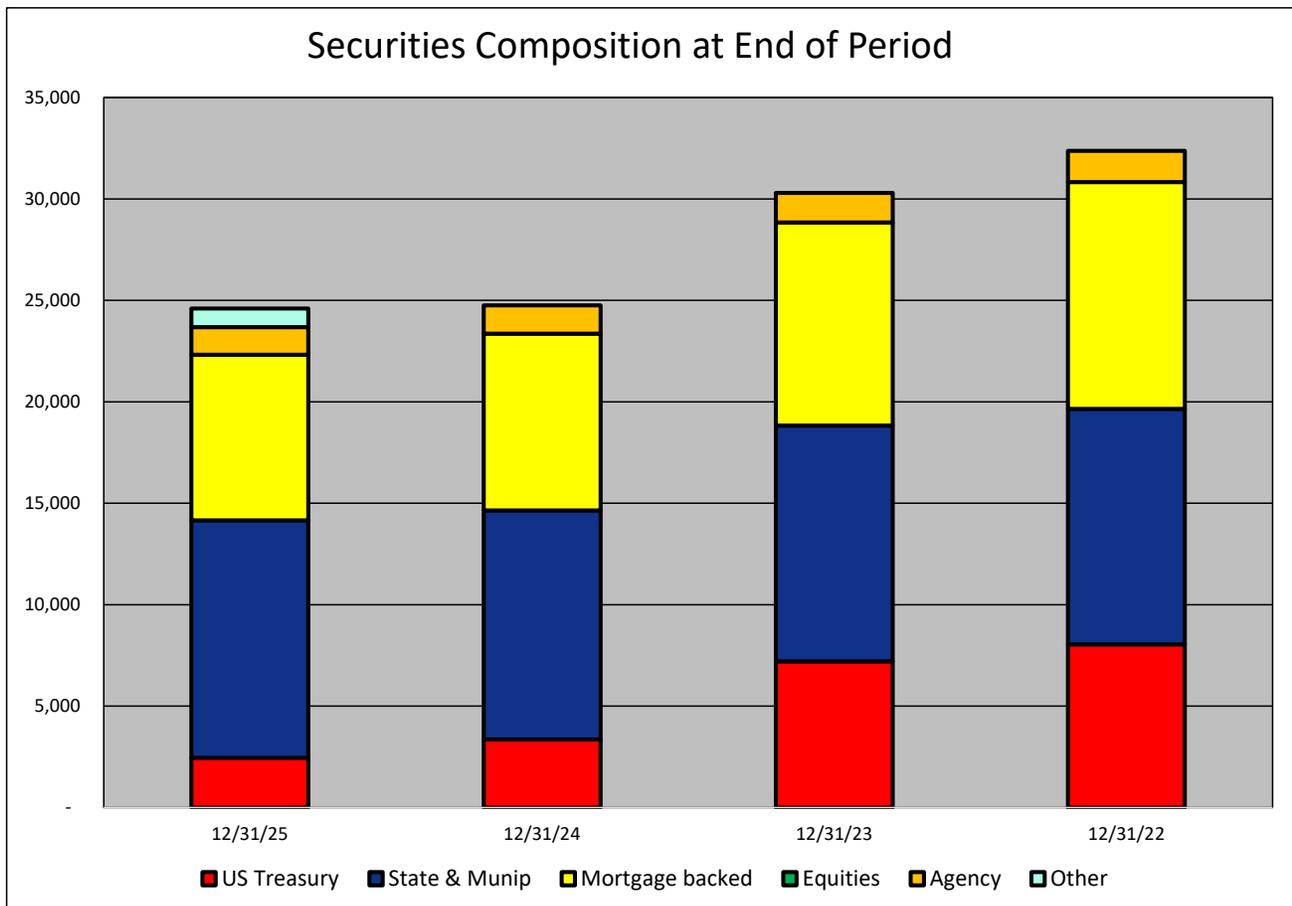


**SECURITIES COMPOSITION - Commerce Bank & Trust**  
(Dollars in Thousands)

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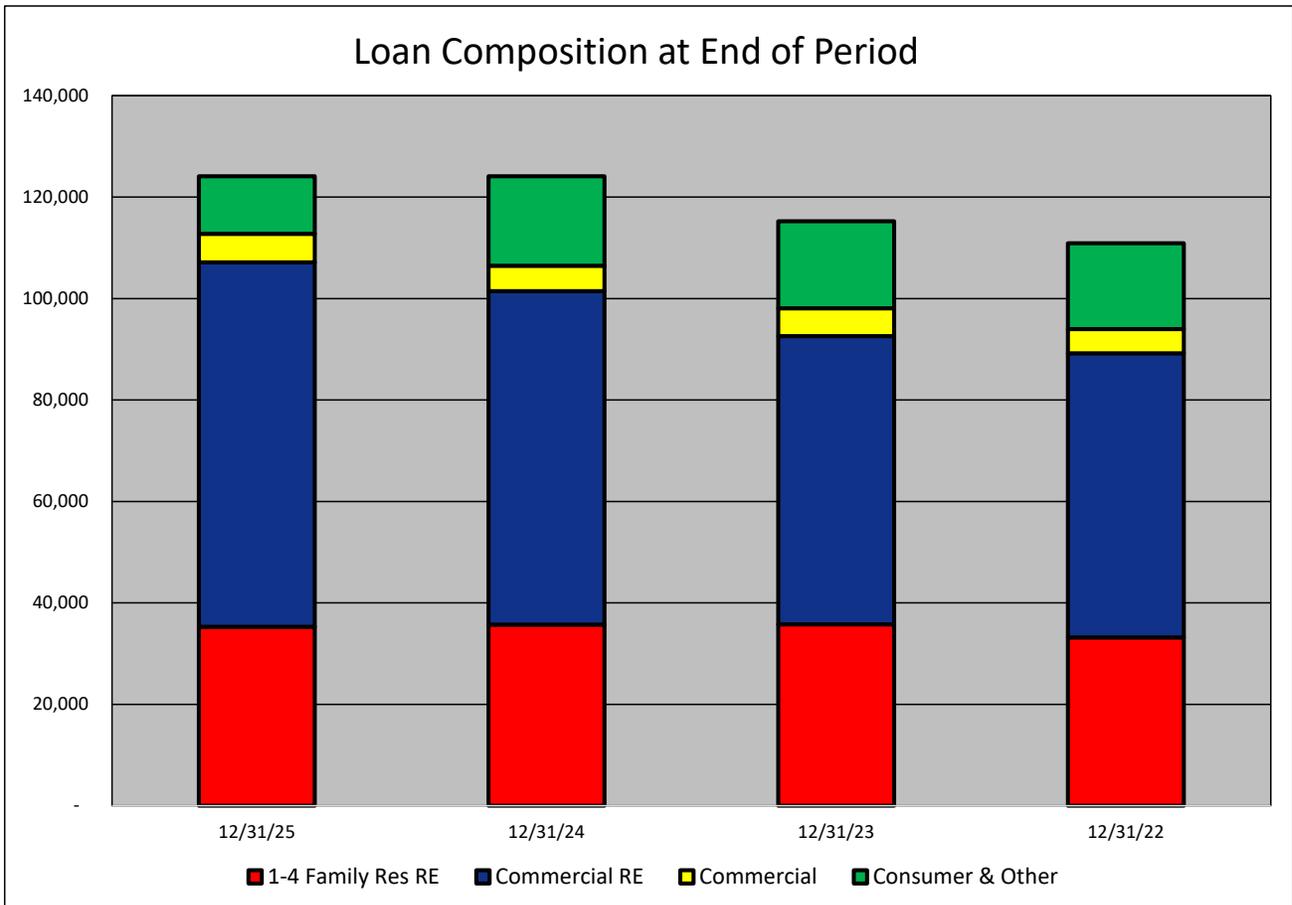
**SECURITIES CATEGORY:**

US Treasury	2,452	3,352	7,214	8,048	(900)	(26.85)
State & Munip	11,707	11,291	11,619	11,600	416	3.68
Mortgage backed	8,169	8,722	10,006	11,183	(553)	(6.34)
Equities	-	-	-	-	-	NA
Agency	1,352	1,387	1,454	1,539	(35)	(2.52)
Other	918	-	-	-	918	NA
<b>Total Securities</b>	<b>24,598</b>	<b>24,752</b>	<b>30,293</b>	<b>32,370</b>	<b>(154)</b>	<b>(0.62)</b>



**LOAN PORTFOLIO COMPOSITION - Commerce Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	35,303	35,702	35,744	33,167	(399)	(1.12)
Commercial RE	71,859	65,753	56,859	56,024	6,106	9.29
Commercial	5,601	5,013	5,482	4,807	588	11.73
Consumer & Other	11,371	17,637	17,156	16,923	(6,266)	(35.53)
<b>Loans, Net</b>	<b>124,134</b>	<b>124,105</b>	<b>115,241</b>	<b>110,921</b>	<b>29</b>	<b>0.02</b>



**LOAN PORTFOLIO QUALITY - Commerce Bank & 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):**

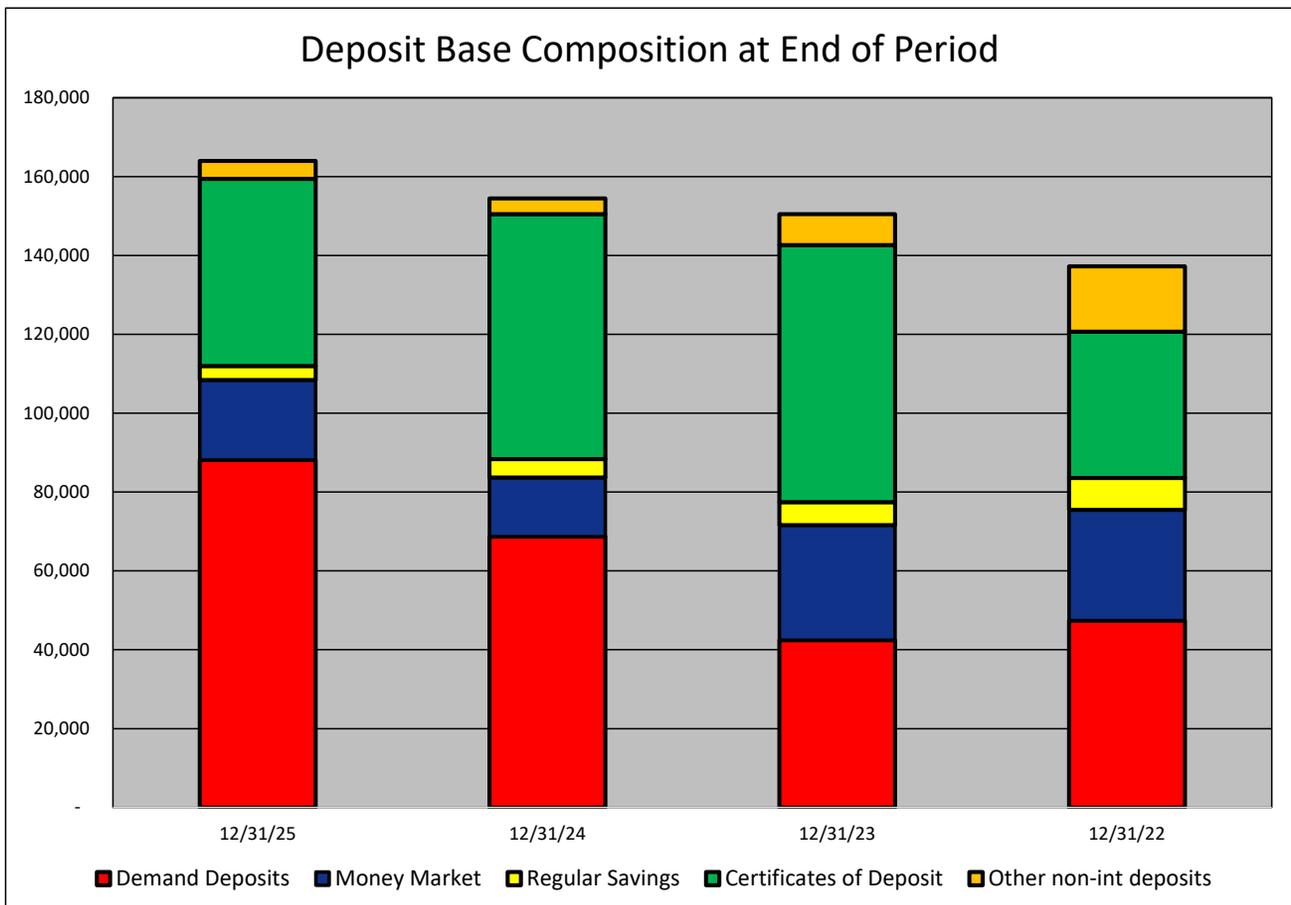
Beginning Balance	1,798	1,779	1,679	1,579	19	1.07
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	16	5	-	-	11	220.00
Credit Loss Expense	265	24	100	100	241	1,004.17
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,047	1,798	1,779	1,679	249	13.85

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,863	-	-	-	2,863	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,863	-	-	-	2,863	NA

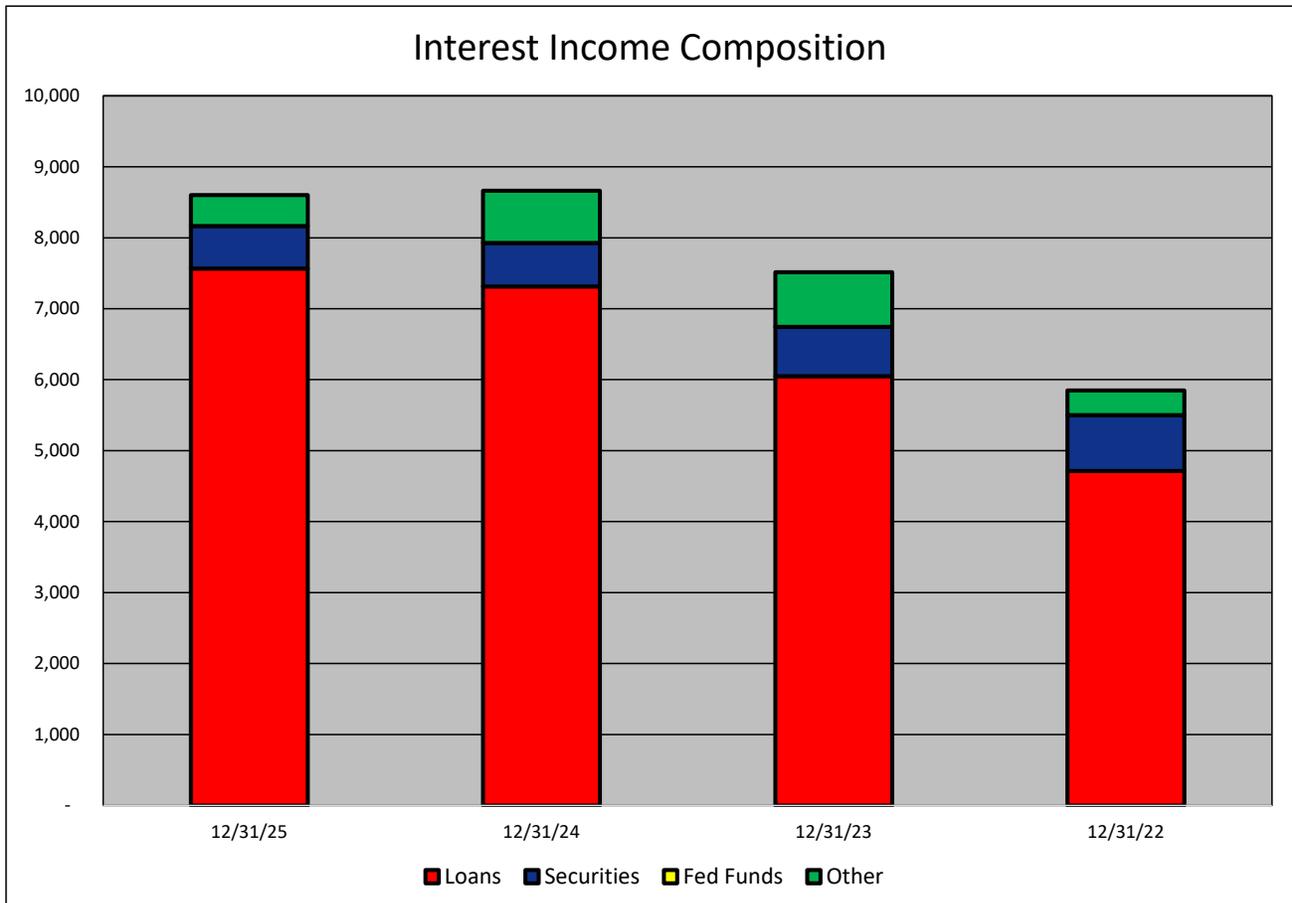
**DEPOSIT BASE COMPOSITION - Commerce Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	88,080	68,657	42,440	47,385	19,423	28.29
Money Market	20,348	15,016	29,198	28,070	5,332	35.51
Regular Savings	3,513	4,697	5,806	8,125	(1,184)	(25.21)
Certificates of Deposit	47,510	62,135	65,173	37,067	(14,625)	(23.54)
Other non-int deposits	4,533	3,982	7,841	16,580	551	13.84
<b>Total Deposits</b>	<b>163,984</b>	<b>154,487</b>	<b>150,458</b>	<b>137,227</b>	<b>9,497</b>	<b>6.15</b>



**INTEREST INCOME COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,567	7,313	6,051	4,712	254	3.47
Securities	597	615	694	790	(18)	(2.93)
Fed Funds	-	-	-	-	-	NA
Other	438	735	769	347	(297)	(40.41)
<b>Total Int Income</b>	<b>8,602</b>	<b>8,663</b>	<b>7,514</b>	<b>5,849</b>	<b>(61)</b>	<b>(0.70)</b>

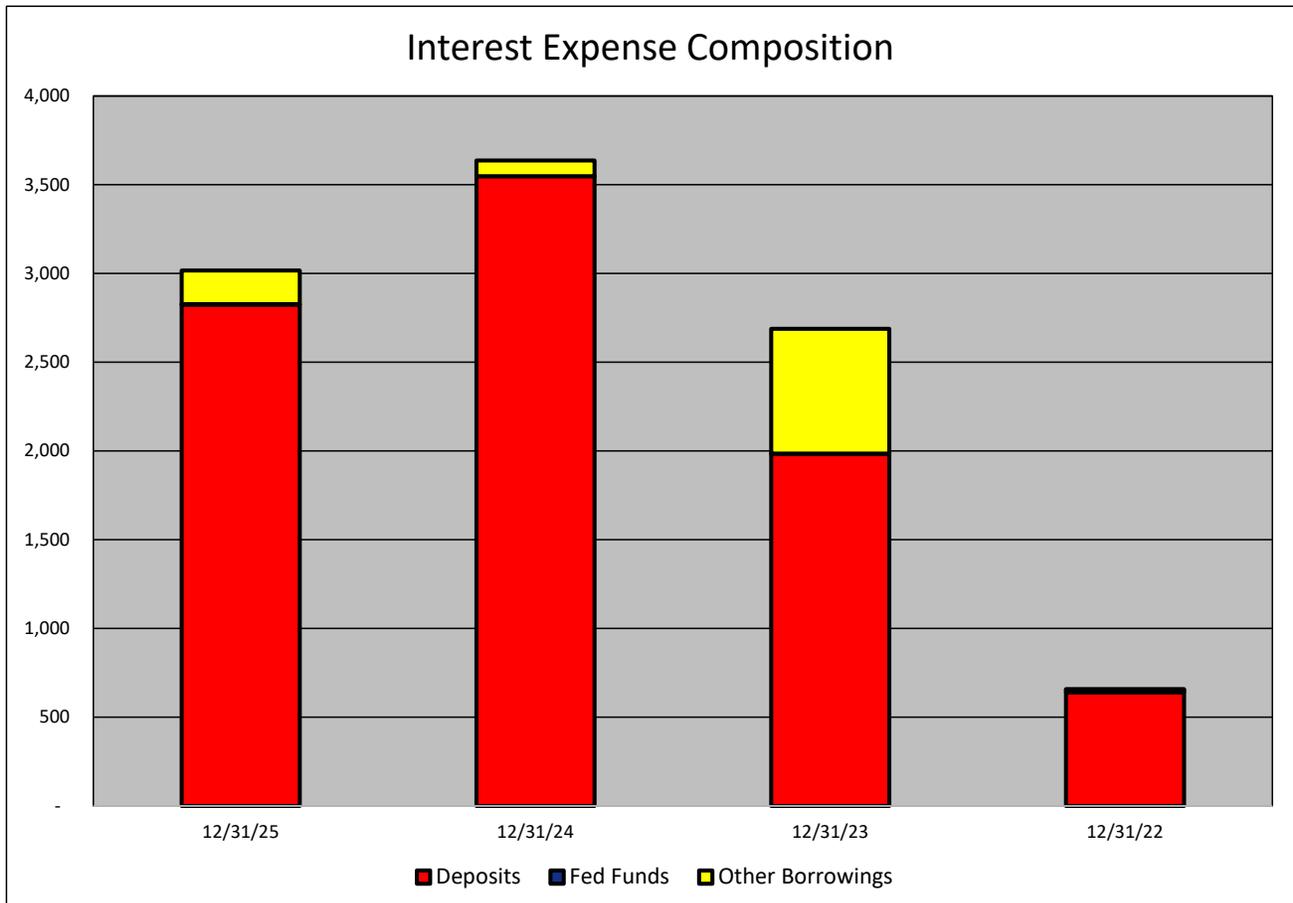


**INTEREST EXPENSE COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	2,824	3,548	1,984	641	(724)	(20.41)
Fed Funds	3	-	1	12	3	NA
Other Borrowings	189	88	703	6	101	114.77
<b>Total Int Expense</b>	<b>3,016</b>	<b>3,636</b>	<b>2,688</b>	<b>659</b>	<b>(620)</b>	<b>(17.05)</b>

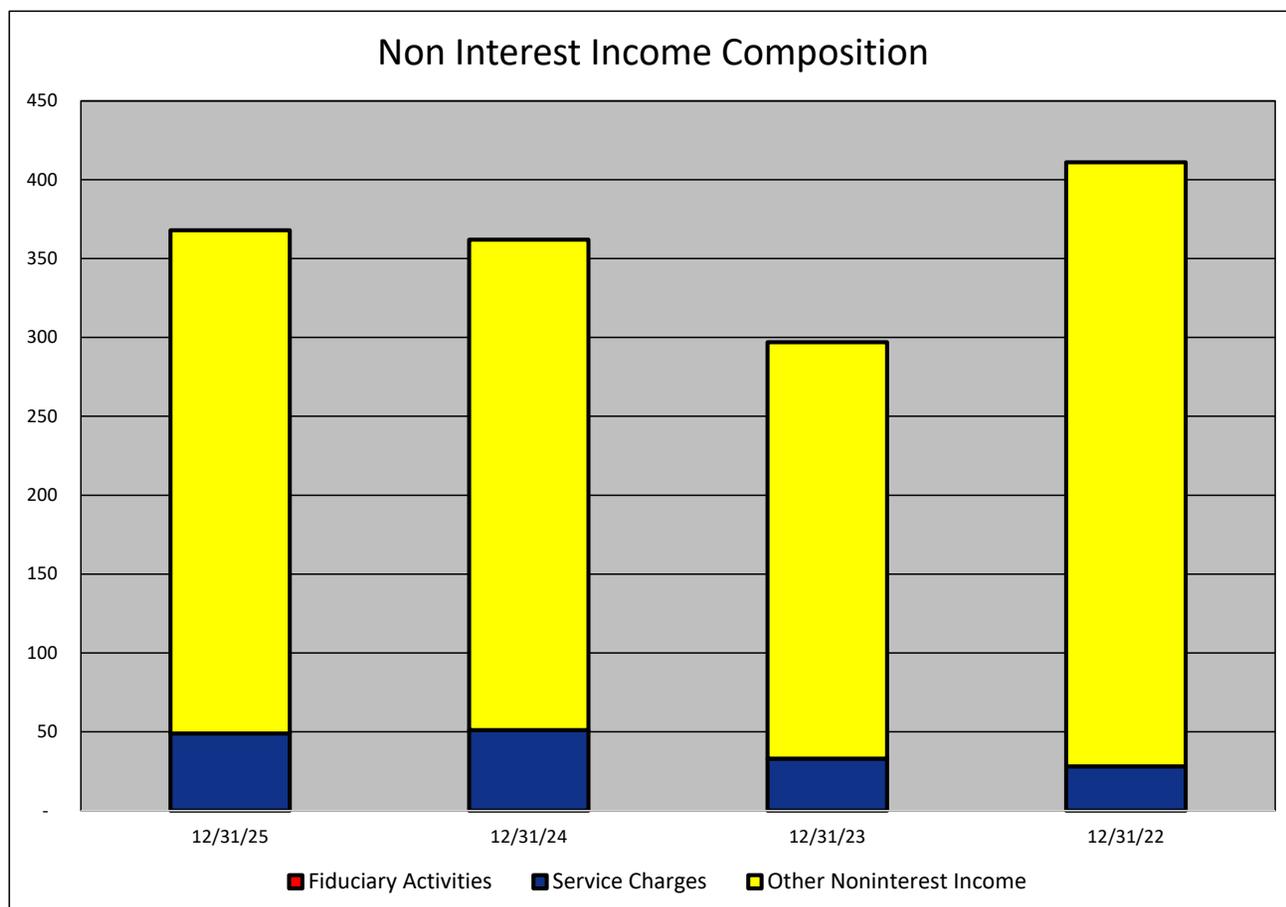


**NONINTEREST INCOME COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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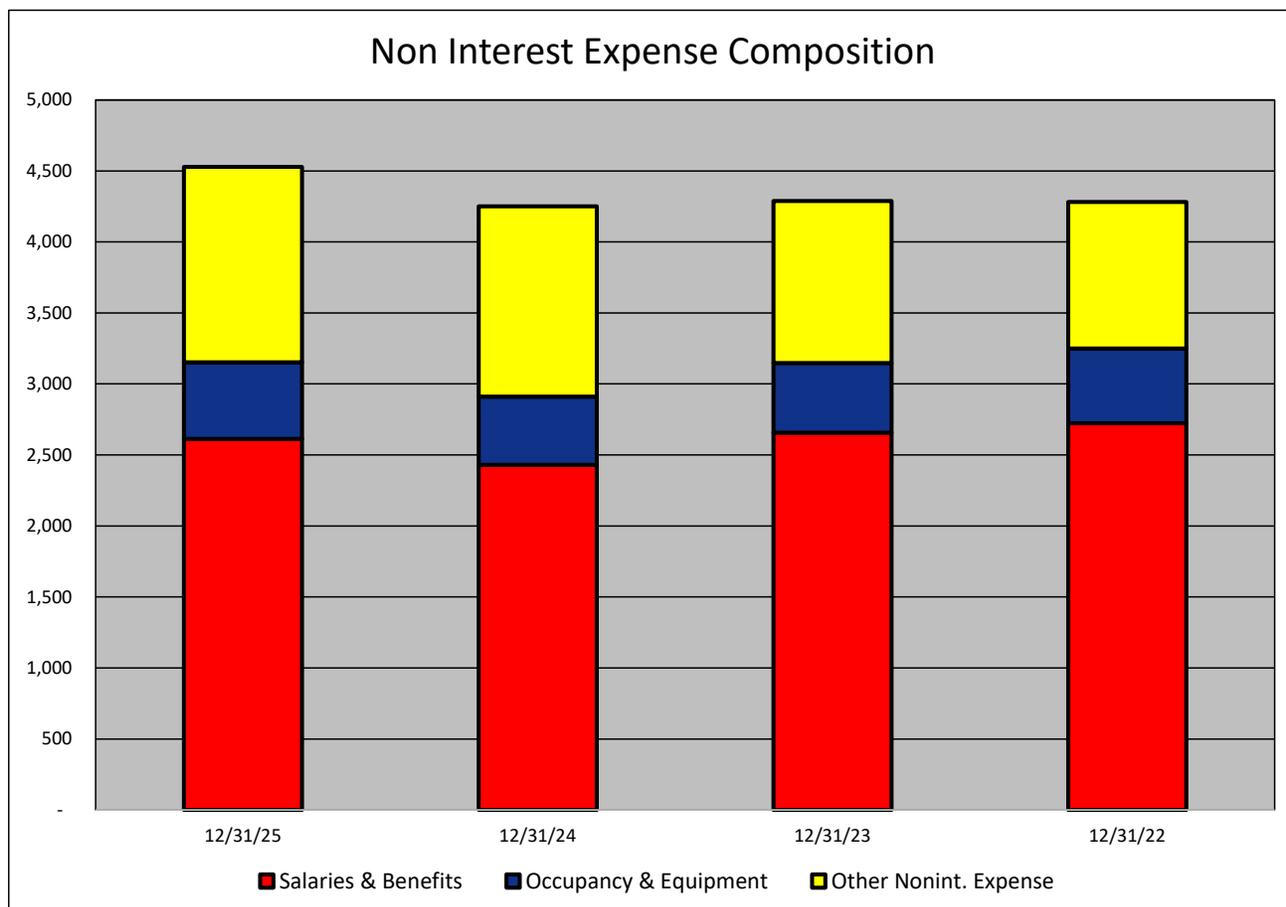
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	49	51	33	28	(2)	(3.92)
Other Noninterest Income	319	311	264	383	8	2.57
<b>Total Nonint. Income</b>	<b>368</b>	<b>362</b>	<b>297</b>	<b>411</b>	<b>6</b>	<b>1.66</b>



**NONINTEREST EXPENSE COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	2,612	2,431	2,657	2,723	181	7.45
Occupancy & Equipment	541	480	490	527	61	12.71
Other Nonint. Expense	1,376	1,339	1,141	1,032	37	2.76
<b>Total Nonint. Expense</b>	<b>4,529</b>	<b>4,250</b>	<b>4,288</b>	<b>4,282</b>	<b>279</b>	<b>6.56</b>



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

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

<b>Select Peer Average</b>	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	<b>13.95</b>	25.46	26.48	25.46
First National Bank Of Wauchula	11.02	<b>12.16</b>	0.00	0.00	0.00
The First National Bank Of Mount Dora	10.18	<b>11.72</b>	0.00	0.00	0.00
Axiom Bank, National Association	11.48	<b>10.95</b>	0.00	0.00	0.00
Crews Bank & Trust	10.33	<b>10.55</b>	0.00	0.00	0.00
Commerce Bank & Trust	7.30	<b>10.48</b>	13.75	15.01	13.75
United Southern Bank	7.30	<b>10.38</b>	0.00	0.00	0.00
Southstate Bank, National Association	14.39	<b>10.22</b>	12.54	13.68	12.54
First Colony Bank Of Florida	9.22	<b>9.93</b>	13.50	14.76	13.50
One Florida Bank	9.23	<b>9.67</b>	10.73	11.47	10.73
First Bank	9.50	<b>9.64</b>	14.79	16.05	14.79
Sunrise Bank	8.87	<b>9.30</b>	0.00	0.00	0.00
Mainstreet Community Bank Of Florida	8.67	<b>9.10</b>	0.00	0.00	0.00
Cogent Bank	8.94	<b>8.80</b>	10.44	11.48	10.44
Bank Of Central Florida	8.04	<b>8.57</b>	12.34	13.35	12.34
Citizens Bank And Trust	3.83	<b>7.72</b>	12.17	13.33	12.17

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

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

<b>Select Peer Average</b>	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	<b>45.42</b>	14.33
Cogent Bank	0.60	1.92	<b>49.58</b>	9.59
Southstate Bank, National Association	0.96	1.35	<b>50.59</b>	10.63
One Florida Bank	0.12	1.69	<b>52.08</b>	12.41
Bank Of Central Florida	0.18	1.77	<b>52.50</b>	11.46
First Bank	0.56	1.83	<b>54.00</b>	7.35
Crews Bank & Trust	0.80	1.67	<b>56.17</b>	6.67
Surety Bank	3.83	0.00	<b>59.28</b>	5.21
Sunrise Bank	0.07	1.96	<b>59.97</b>	9.68
United Southern Bank	0.62	1.81	<b>61.40</b>	5.33
Mainstreet Community Bank Of Florida	0.56	2.00	<b>66.29</b>	8.44
Citizens Bank And Trust	0.75	1.68	<b>66.59</b>	7.46
First National Bank Of Wauchula	0.84	3.40	<b>73.51</b>	3.57
<b>Commerce Bank &amp; Trust</b>	<b>0.21</b>	<b>2.39</b>	<b>75.01</b>	<b>8.59</b>
The First National Bank Of Mount Dora	2.49	2.00	<b>83.69</b>	4.36
Axiom Bank, National Association	0.83	4.15	<b>108.61</b>	5.52

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

<b>Select Peer Average</b>	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	<b>26.89</b>	5.56	0.00	0.00	16.54
First National Bank Of Wauchula	<b>5.90</b>	10.63	0.00	0.00	5.82
First Bank	<b>1.91</b>	6.50	1.30	0.00	27.23
Axiom Bank, National Association	<b>1.44</b>	12.53	0.00	0.00	20.03
Commerce Bank & Trust	<b>1.15</b>	<b>16.80</b>	<b>0.00</b>	<b>0.00</b>	<b>13.02</b>
United Southern Bank	<b>0.92</b>	6.64	0.00	0.65	34.69
One Florida Bank	<b>0.90</b>	15.36	0.01	0.00	3.71
Southstate Bank, National Association	<b>0.87</b>	3.82	0.04	3.05	9.40
Crews Bank & Trust	<b>0.74</b>	15.48	0.00	19.90	8.32
First Colony Bank Of Florida	<b>0.66</b>	14.07	0.00	10.49	8.34
Mainstreet Community Bank Of Florida	<b>0.64</b>	1.09	3.90	0.00	16.29
Bank Of Central Florida	<b>0.61</b>	8.33	0.00	0.00	20.26
Sunrise Bank	<b>0.61</b>	5.78	0.00	0.99	16.19
The First National Bank Of Mount Dora	<b>0.53</b>	8.46	0.00	0.00	48.35
Citizens Bank And Trust	<b>0.47</b>	4.34	0.00	0.00	33.36
Cogent Bank	<b>0.16</b>	3.06	0.00	0.00	17.80

<b>Select Peer Average</b>	<b>2.78</b>	<b>8.65</b>	<b>0.33</b>	<b>2.19</b>	<b>18.71</b>
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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	<b>78.49</b>	0.51	0.00	0.00
Cogent Bank	<b>77.35</b>	0.49	0.00	0.14
Sunrise Bank	<b>74.34</b>	1.31	0.00	0.00
Mainstreet Community Bank Of Florida	<b>72.87</b>	2.07	0.29	0.01
First National Bank Of Wauchula	<b>72.30</b>	1.46	0.00	0.00
Southstate Bank, National Association	<b>71.47</b>	1.48	0.01	5.31
Bank Of Central Florida	<b>67.52</b>	1.36	0.00	0.01
First Colony Bank Of Florida	<b>65.50</b>	0.31	0.00	0.00
<b>Commerce Bank &amp; Trust</b>	<b>64.62</b>	<b>0.99</b>	<b>0.00</b>	<b>0.00</b>
Axiom Bank, National Association	<b>61.55</b>	1.45	0.00	0.00
Citizens Bank And Trust	<b>58.66</b>	1.21	0.00	0.00
First Bank	<b>58.54</b>	1.83	0.00	0.00
Crews Bank & Trust	<b>53.88</b>	1.09	0.00	0.00
United Southern Bank	<b>51.43</b>	1.24	0.00	0.00
Surety Bank	<b>45.94</b>	0.75	0.00	0.00
The First National Bank Of Mount Dora	<b>36.51</b>	1.01	0.00	0.00

<b>Select Peer Average</b>	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	<b>56.48</b>	43.52	100.00	0.00	0.00
The First National Bank Of Mount Dora	<b>46.58</b>	53.42	100.00	0.00	0.00
<b>Commerce Bank &amp; Trust</b>	<b>38.51</b>	<b>56.56</b>	<b>95.07</b>	<b>2.61</b>	<b>2.32</b>
Axiom Bank, National Association	<b>37.37</b>	58.69	96.06	0.00	3.94
Surety Bank	<b>36.05</b>	61.48	97.53	0.00	2.47
Crews Bank & Trust	<b>35.97</b>	63.87	99.84	0.16	0.00
First Bank	<b>31.64</b>	68.36	100.00	0.00	0.00
Citizens Bank And Trust	<b>30.61</b>	69.01	99.62	0.38	0.00
First National Bank Of Wauchula	<b>30.04</b>	69.96	100.00	0.00	0.00
First Colony Bank Of Florida	<b>29.95</b>	70.05	100.00	0.00	0.00
Bank Of Central Florida	<b>29.69</b>	70.31	100.00	0.00	0.00
Mainstreet Community Bank Of Florida	<b>28.07</b>	71.93	100.00	0.00	0.00
Cogent Bank	<b>26.44</b>	72.65	99.09	0.00	0.91
Southstate Bank, National Association	<b>24.09</b>	74.80	98.89	1.11	0.00
One Florida Bank	<b>19.26</b>	78.85	98.10	0.00	1.90
Sunrise Bank	<b>17.48</b>	79.75	97.24	0.00	2.76

<b>Select Peer Average</b>	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	<b>5.38</b>	91.52
Cogent Bank	6.74	3.42	<b>4.49</b>	99.26
First Bank	5.19	1.81	<b>4.07</b>	94.58
Southstate Bank, National Association	5.72	2.51	<b>4.00</b>	89.79
Axiom Bank, National Association	6.00	3.70	<b>3.91</b>	95.98
First Colony Bank Of Florida	5.41	1.90	<b>3.76</b>	99.11
Bank Of Central Florida	5.09	2.27	<b>3.63</b>	97.27
Crews Bank & Trust	4.97	2.39	<b>3.59</b>	98.49
Surety Bank	5.63	2.74	<b>3.54</b>	70.57
Mainstreet Community Bank Of Florida	5.22	2.60	<b>3.49</b>	94.64
One Florida Bank	5.76	3.29	<b>3.41</b>	98.61
United Southern Bank	4.21	1.13	<b>3.38</b>	98.08
Sunrise Bank	5.93	3.53	<b>3.38</b>	98.20
<b>Commerce Bank &amp; Trust</b>	<b>5.18</b>	<b>2.86</b>	<b>3.36</b>	<b>95.61</b>
Citizens Bank And Trust	4.43	2.28	<b>2.98</b>	96.65
The First National Bank Of Mount Dora	3.91	2.11	<b>2.73</b>	98.09

<b>Select Peer Average</b>	5.39	2.55	3.94	94.78
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