

Crews Bank & Trust

Wauchula, FL

Established

4/1/1929

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)

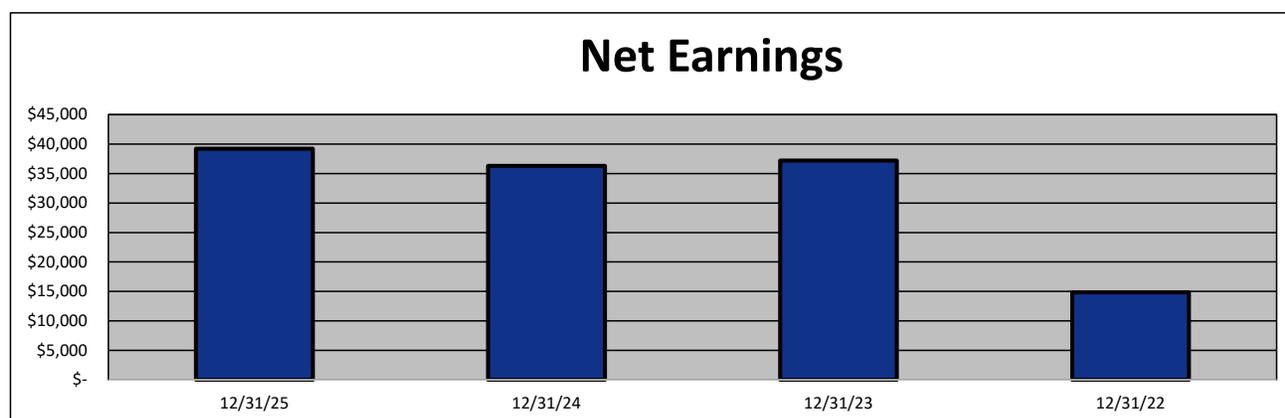
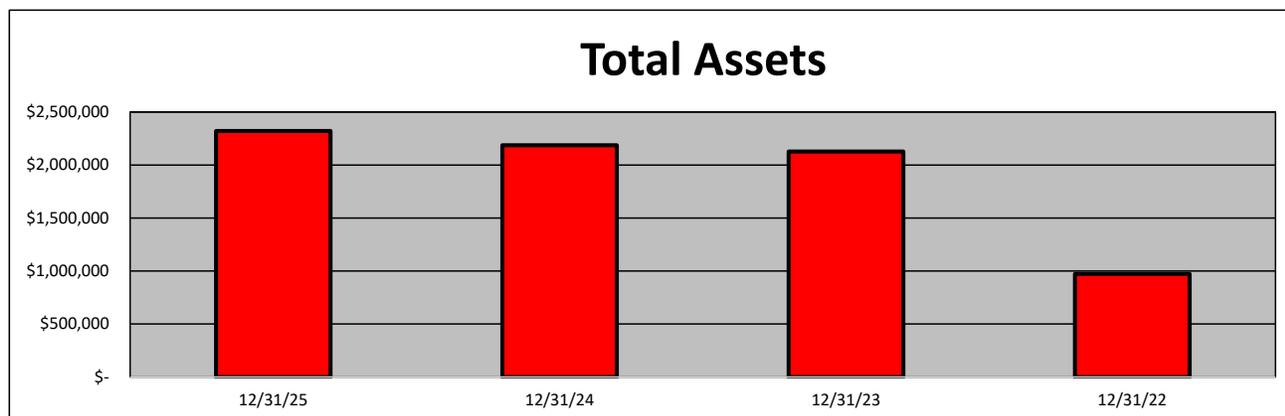
EXECUTIVE SUMMARY - Crews Bank & Trust
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.33	10.38	10.13	9.30	10.68	9.37
Leverage Ratio	10.55	10.56	10.04	9.63	11.20	10.20
Tier 1 Cap/Risk Based Assets	0.00	0.00	18.00	0.00	12.21	7.86
Risk Based Ratio	0.00	0.00	19.25	0.00	12.99	8.48
Common Equity Tier 1 Capital Ratio	0.00	0.00	18.00	0.00	12.13	7.86
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	61.62	62.54	60.90	63.95	77.22	72.49
Loans/Assets	54.96	55.80	54.34	56.56	64.63	64.14
Securities/Assets	28.21	27.29	30.35	26.01	17.77	20.90
PROFITABILITY:						
Return on Avg Assets	1.74	1.68	2.40	1.53	0.77	1.24
Return on Avg Equity	16.62	16.06	25.74	15.99	10.09	15.46
Nonint Income/Avg Assets	0.80	0.81	1.09	0.50	0.77	0.85
Net Overhead Ratio	1.67	1.78	2.44	1.47	2.31	1.96
Efficiency Ratio	56.17	58.50	52.60	50.40	72.83	63.42
Assets (per million) per Employee	6.67	5.99	5.85	4.21	10.41	8.16
ASSET QUALITY:						
Allowance/Loans	1.97	1.86	1.69	2.00	1.28	1.44
Nonperforming Loans/Total Loans	0.07	0.02	0.08	0.80	0.54	0.61
Nonperforming Assets/Total Assets	0.04	0.01	0.05	0.45	0.38	0.42
Adjusted Texas Ratio	0.34	0.12	0.41	4.31	3.26	4.35
YIELDS & COSTS:						
Yield on earning assets	4.97	4.90	6.49	3.48	5.50	5.39
Cost of funds	2.39	2.42	1.63	0.14	2.82	2.55
Net interest margin	3.59	3.63	5.65	3.40	3.28	3.94
Avg Earning Assets/Avg Assets	98.49	98.33	98.70	98.45	95.74	94.78

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

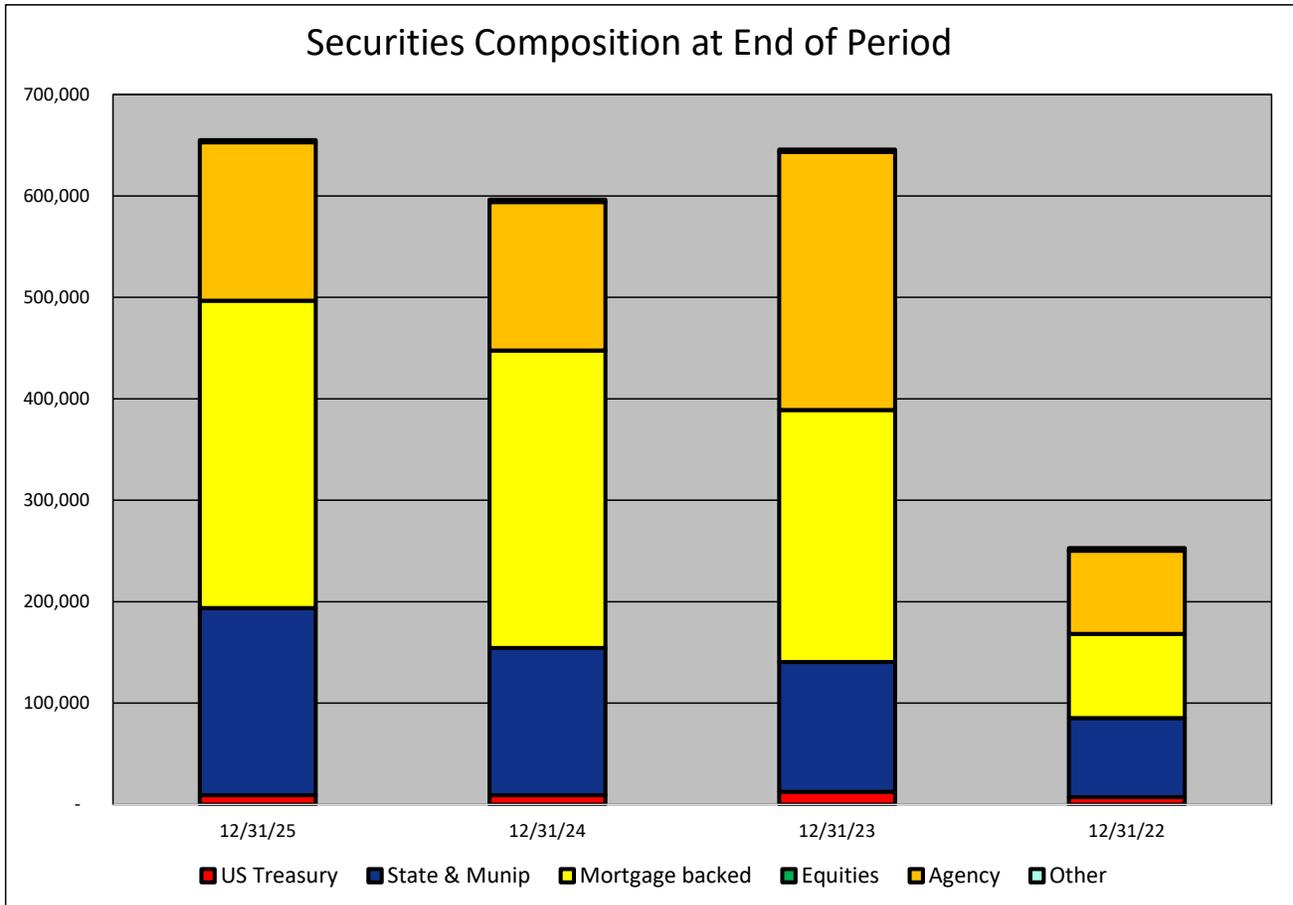
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	2,321,472	2,185,236	2,127,636	972,344	136,236	6.23
Cash and Equivalents	376,615	352,462	304,824	167,057	24,153	6.85
Securities	654,991	596,415	645,801	252,888	58,576	9.82
Loans, net	1,275,936	1,219,258	1,156,223	549,915	56,678	4.65
Deposit Accounts	2,070,692	1,949,484	1,898,696	859,855	121,208	6.22
Fed Funds & Repos	3,361	1,269	3,641	10,150	2,092	164.85
Total Equity	239,908	226,866	215,555	90,430	13,042	5.75

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	39,239	36,286	37,200	14,839	2,953	8.14
Interest Income	110,164	103,952	99,309	33,174	6,212	5.98
Interest Expense	30,653	26,950	12,911	775	3,703	13.74
Net Interest Income	79,511	77,002	86,398	32,399	2,509	3.26
Credit Loss Expense	2,534	2,664	1,448	1,200	(130)	(4.88)
Noninterest income	18,040	17,541	16,941	4,846	499	2.84
Gain on Sale of Securities	(411)	(2)	(9,834)	(2,164)	(409)	20,450.00
Noninterest Expense	55,501	55,855	54,809	19,042	(354)	(0.63)
Net Operating Income	39,516	36,024	47,082	17,003	3,492	9.69
Income Taxes	-	-	-	-	-	NA



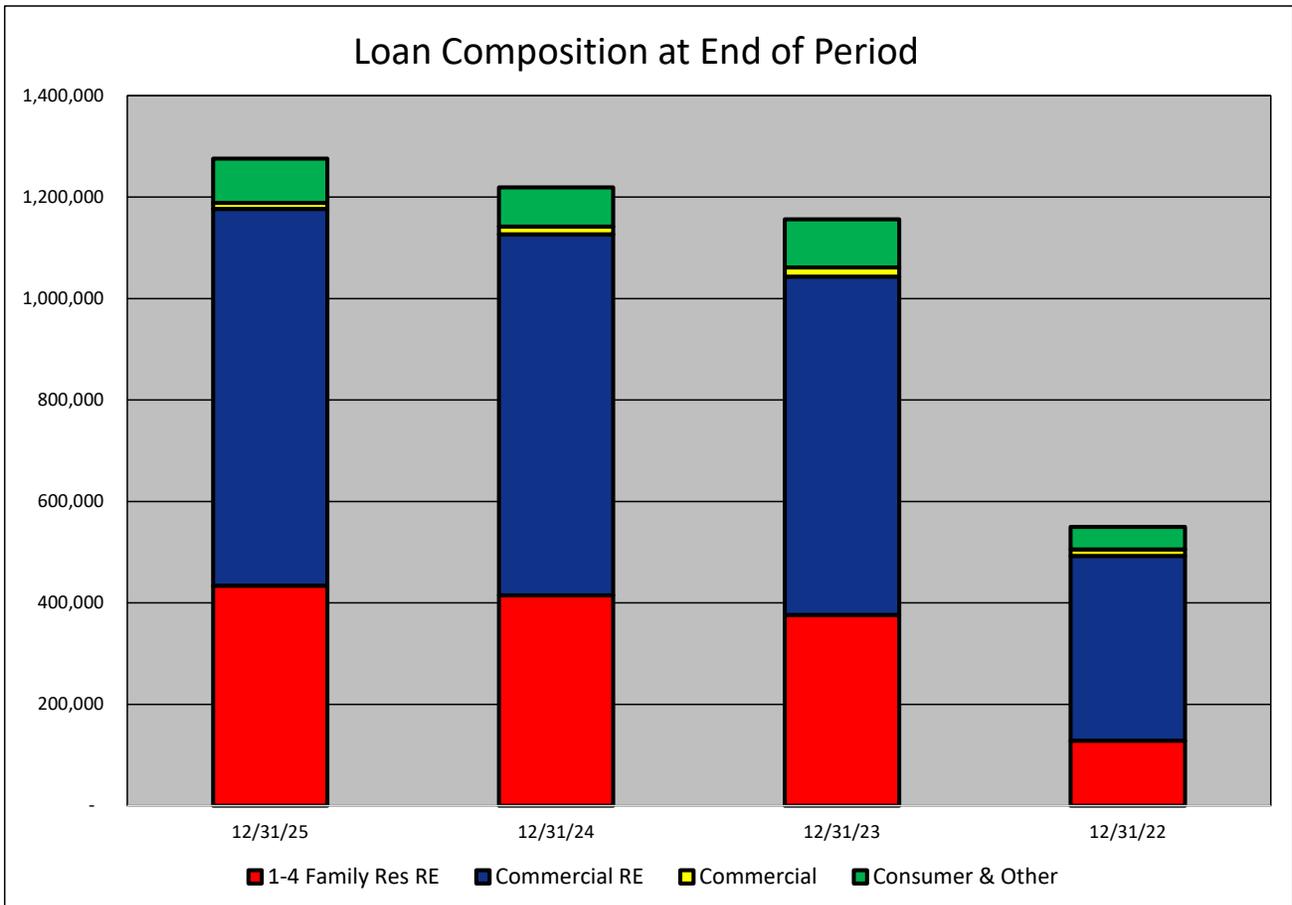
SECURITIES COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	9,276	9,232	12,473	7,350	44	0.48
State & Munip	184,584	145,133	128,176	78,032	39,451	27.18
Mortgage backed	303,015	293,189	248,440	82,941	9,826	3.35
Equities	-	-	-	-	-	NA
Agency	156,038	146,582	254,303	81,996	9,456	6.45
Other	2,078	2,279	2,409	2,569	(201)	(8.82)
Total Securities	654,991	596,415	645,801	252,888	58,576	9.82



LOAN PORTFOLIO COMPOSITION - Crews 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
LOAN CATEGORY:						
1-4 Family Res RE	434,073	414,726	376,280	128,441	19,347	4.67
Commercial RE	742,681	711,895	666,863	364,246	30,786	4.32
Commercial	12,149	15,215	18,268	12,623	(3,066)	(20.15)
Consumer & Other	87,033	77,422	94,812	44,605	9,611	12.41
Loans, Net	1,275,936	1,219,258	1,156,223	549,915	56,678	4.65



LOAN PORTFOLIO QUALITY - Crews 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):

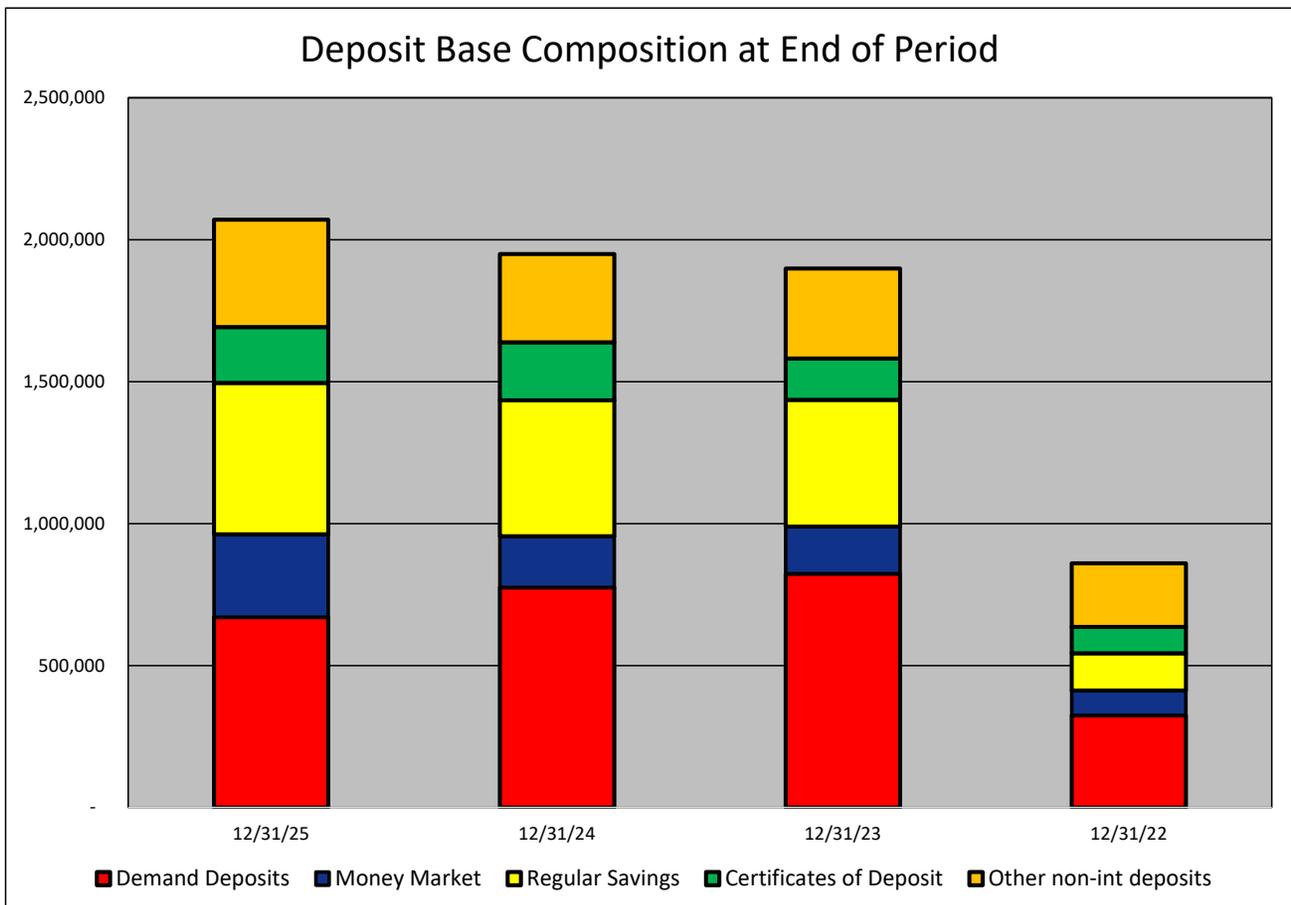
Beginning Balance	22,650	19,508	11,008	9,633	3,142	16.11
Total Recoveries	327	824	162	360	(497)	(60.32)
Total Charge-offs	340	346	961	185	(6)	(1.73)
Credit Loss Expense	2,534	2,664	1,448	1,200	(130)	(4.88)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	7,851	-	-	NA
Ending Balance	<u>25,171</u>	<u>22,650</u>	<u>19,508</u>	<u>11,008</u>	<u>2,521</u>	<u>11.13</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	68	133	16	(68)	(100.00)
Total-Nonaccrual	898	220	832	4,358	678	308.18
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>898</u>	<u>288</u>	<u>965</u>	<u>4,374</u>	<u>610</u>	<u>211.81</u>

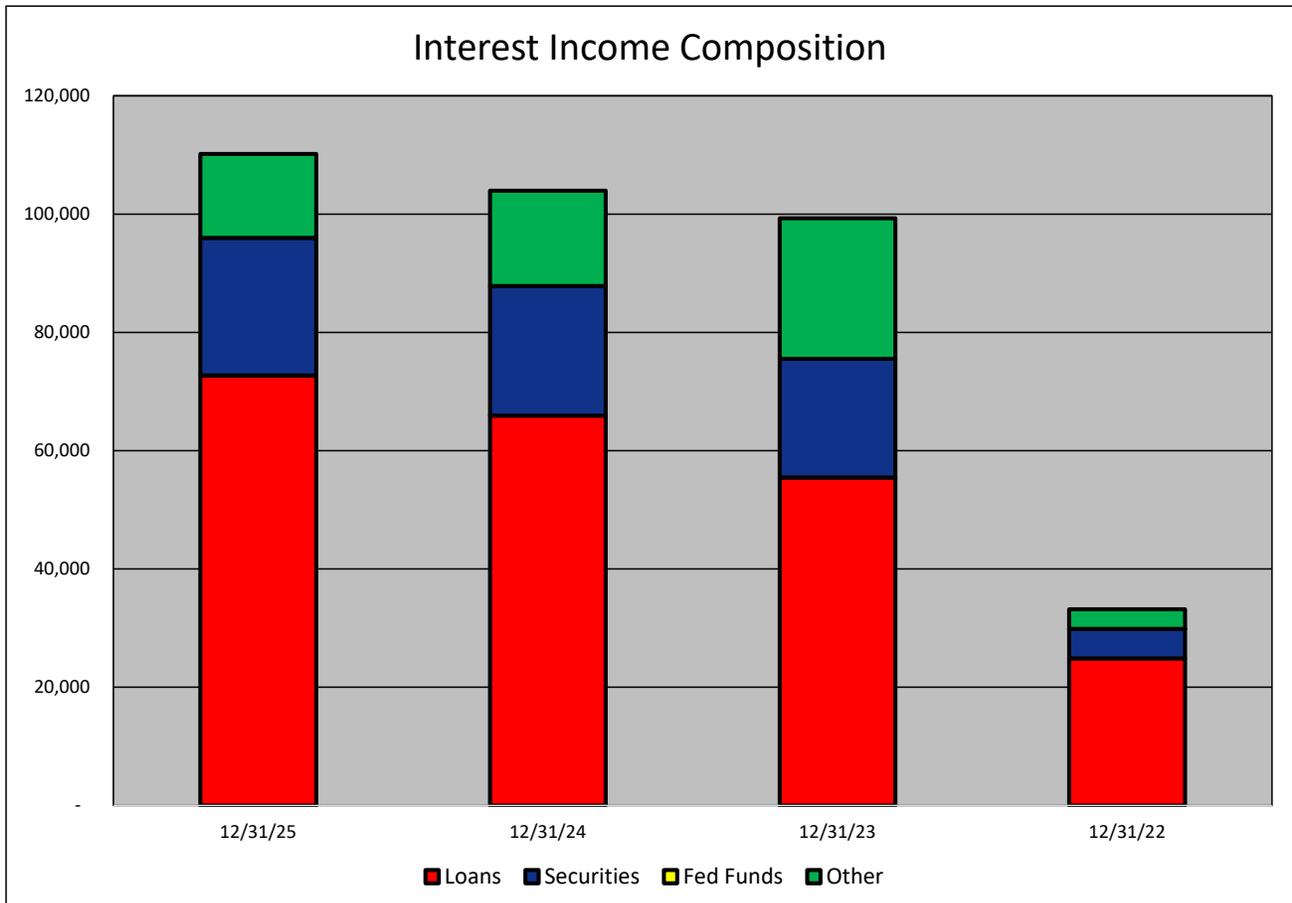
DEPOSIT BASE COMPOSITION - Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	669,990	774,764	823,071	324,248	(104,774)	(13.52)
Money Market	292,385	181,065	166,758	87,353	111,320	61.48
Regular Savings	533,372	478,410	445,935	131,170	54,962	11.49
Certificates of Deposit	196,229	204,655	145,466	93,527	(8,426)	(4.12)
Other non-int deposits	378,716	310,590	317,466	223,557	68,126	21.93
Total Deposits	2,070,692	1,949,484	1,898,696	859,855	121,208	6.22



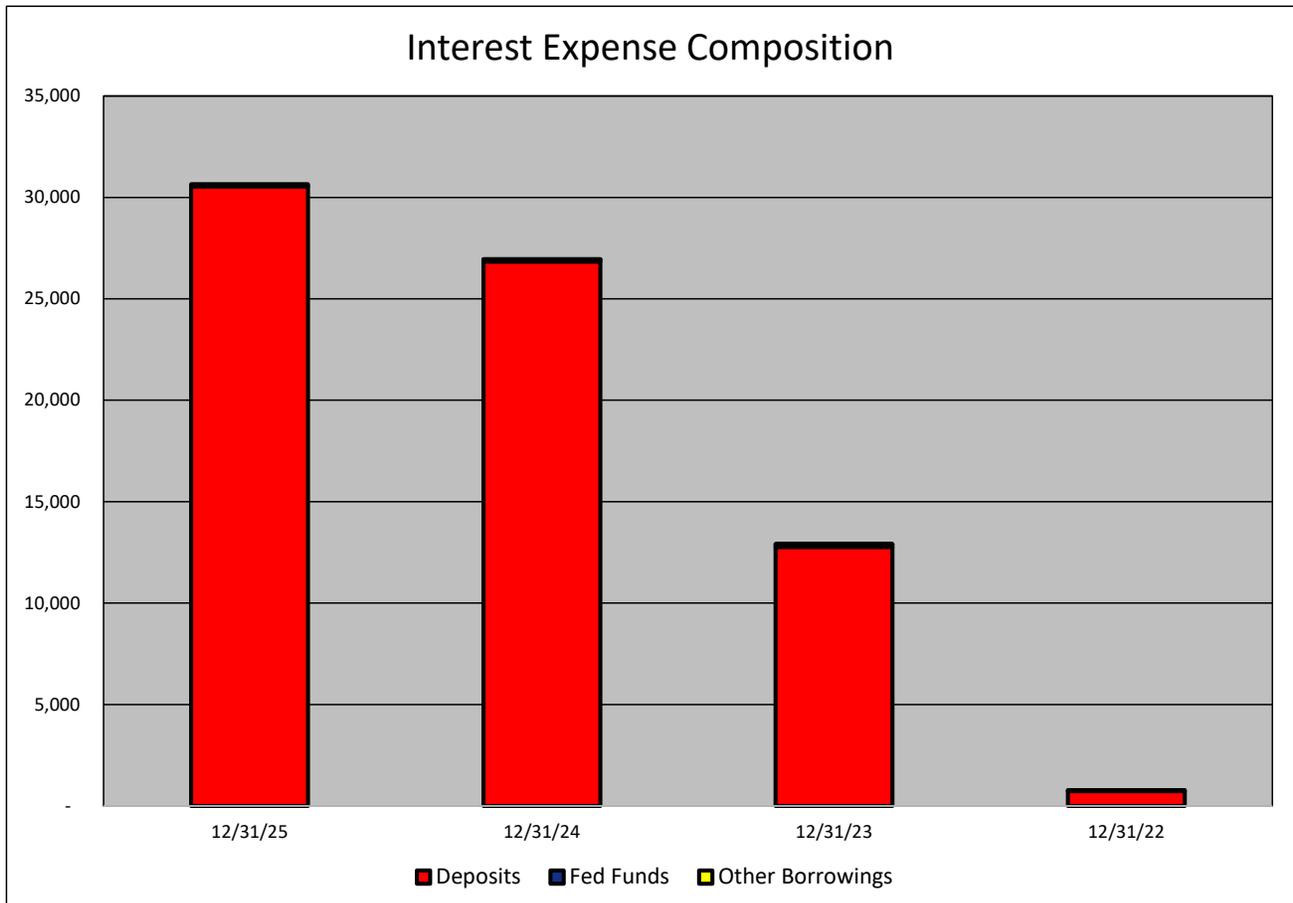
INTEREST INCOME COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	72,712	65,915	55,467	24,877	6,797	10.31
Securities	23,271	21,918	20,069	4,997	1,353	6.17
Fed Funds	-	-	-	1	-	NA
Other	14,181	16,119	23,773	3,299	(1,938)	(12.02)
Total Int Income	110,164	103,952	99,309	33,174	6,212	5.98



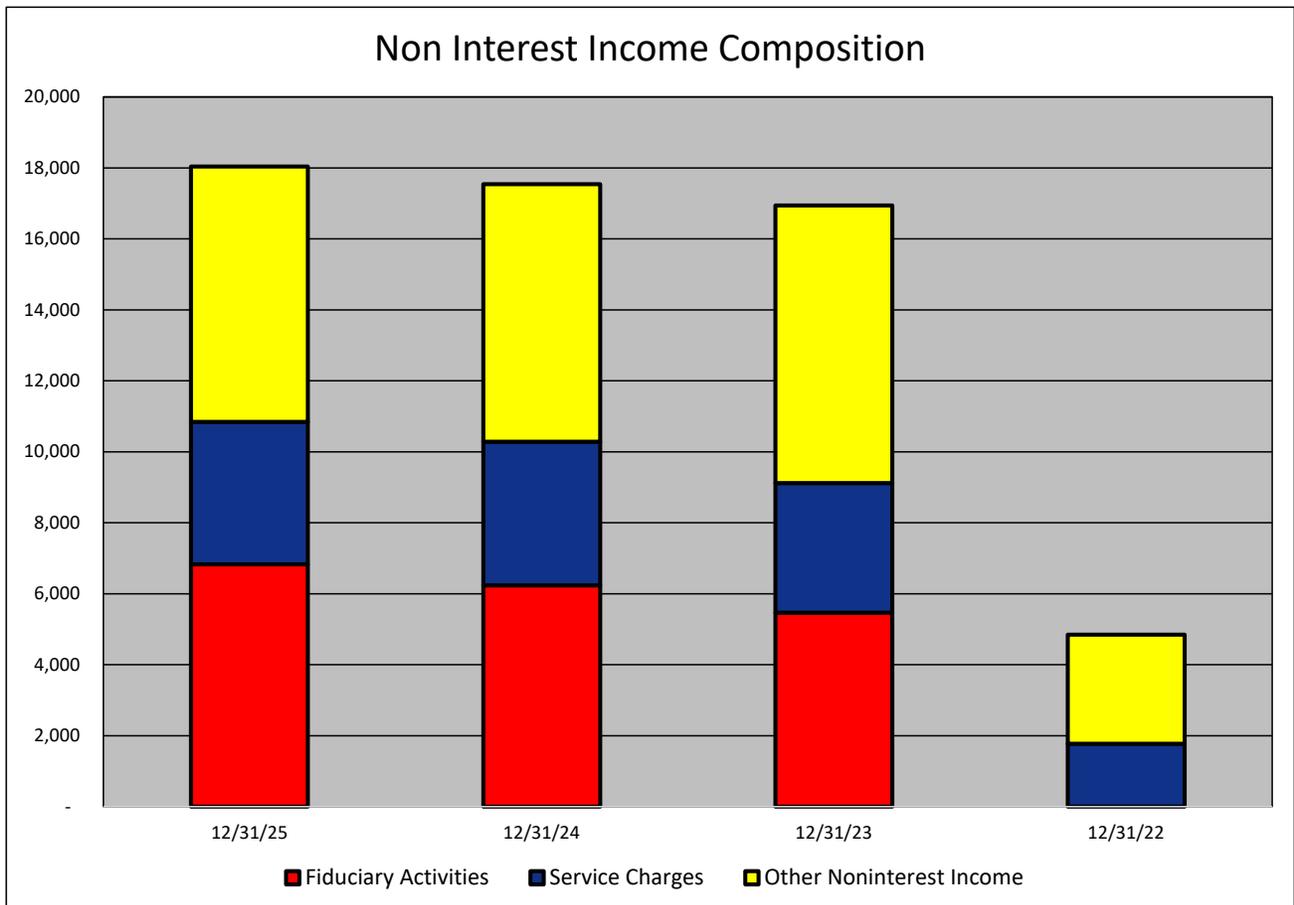
INTEREST EXPENSE COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	30,544	26,838	12,769	733	3,706	13.81
Fed Funds	109	110	136	31	(1)	(0.91)
Other Borrowings	-	2	6	11	(2)	(100.00)
Total Int Expense	30,653	26,950	12,911	775	3,703	13.74



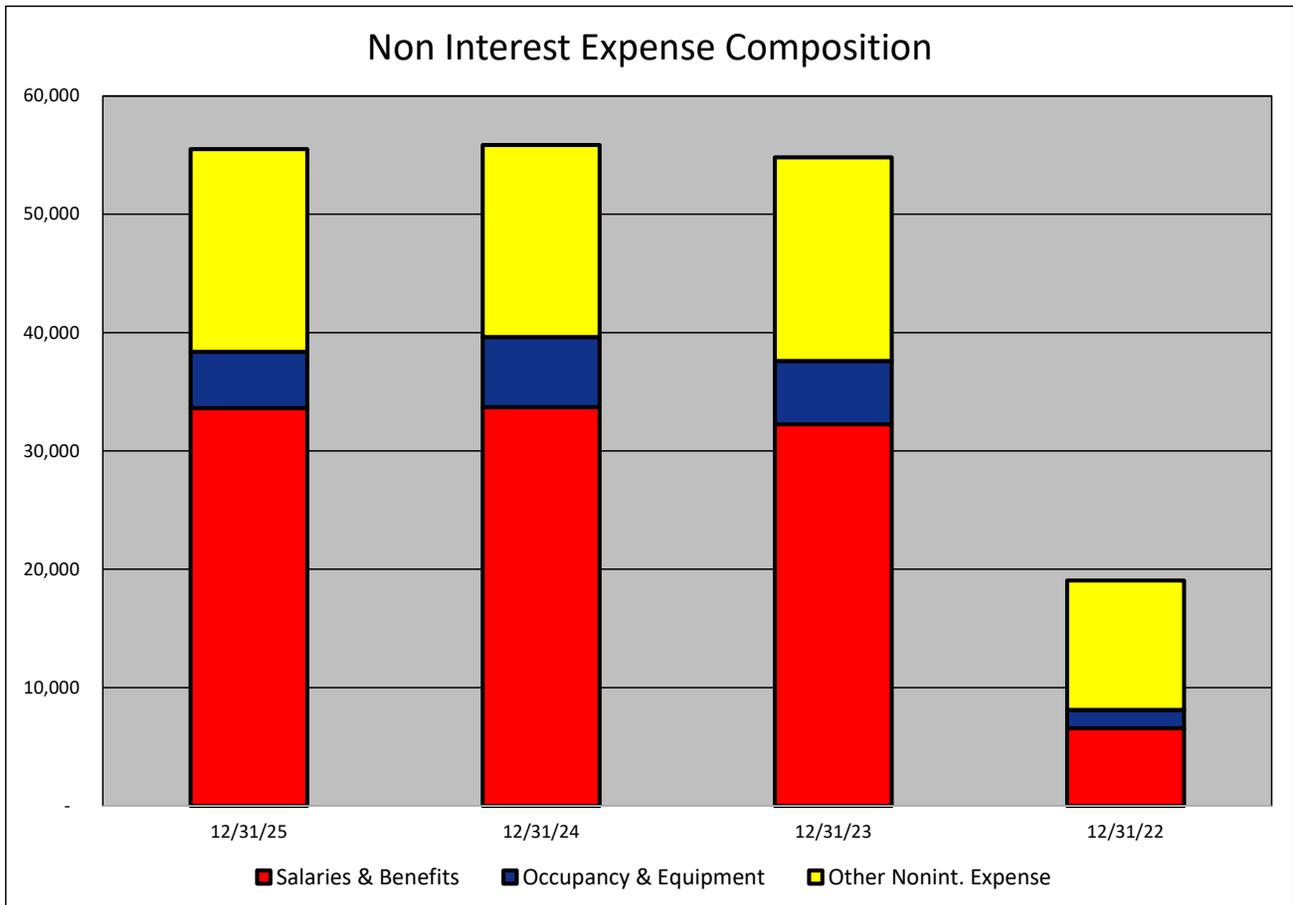
NONINTEREST INCOME COMPOSITION- Crews Bank & Trust
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	6,826	6,239	5,469	-	587	9.41
Service Charges	4,018	4,042	3,652	1,770	(24)	(0.59)
Other Noninterest Income	7,196	7,260	7,820	3,076	(64)	(0.88)
Total Nonint. Income	18,040	17,541	16,941	4,846	499	2.84



NONINTEREST EXPENSE COMPOSITION- Crews 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
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	33,618	33,694	32,258	6,558	(76)	(0.23)
Occupancy & Equipment	4,767	5,939	5,349	1,553	(1,172)	(19.73)
Other Nonint. Expense	17,116	16,222	17,202	10,931	894	5.51
Total Nonint. Expense	55,501	55,855	54,809	19,042	(354)	(0.63)



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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