

First Bank

Clewiston, FL

Established

1/1/1922

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)

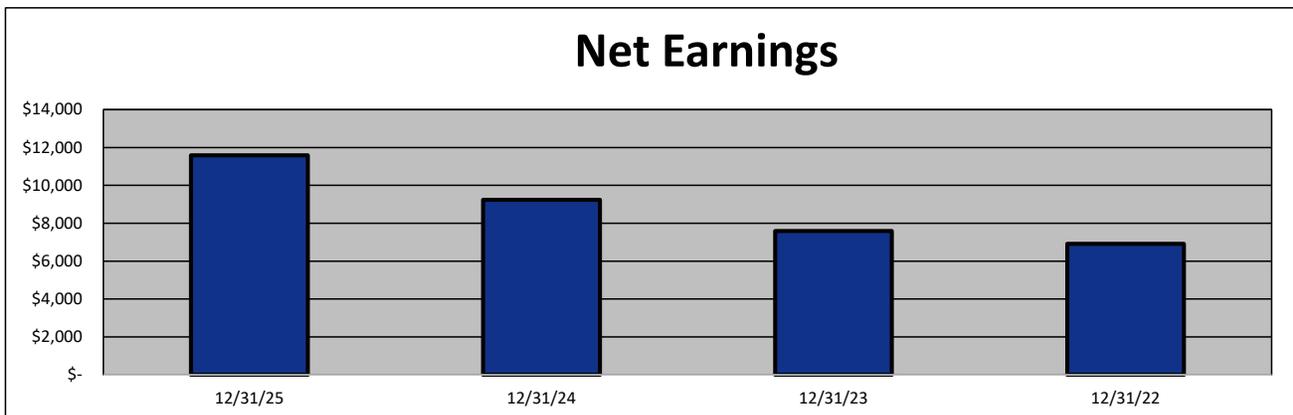
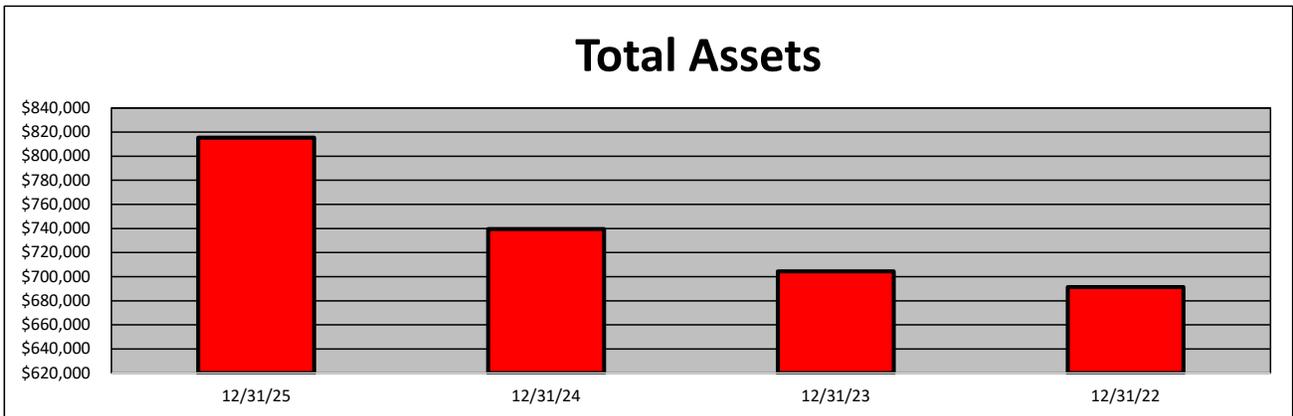
EXECUTIVE SUMMARY - First Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.50	8.80	8.22	7.00	10.68	9.37
Leverage Ratio	9.64	9.46	8.98	8.31	11.20	10.20
Tier 1 Cap/Risk Based Assets	14.79	14.53	14.12	13.85	12.21	7.86
Risk Based Ratio	16.05	15.78	15.38	15.10	12.99	8.48
Common Equity Tier 1 Capital Ratio	14.79	14.53	14.12	13.85	12.13	7.86
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	66.24	66.49	65.24	62.08	77.22	72.49
Loans/Assets	59.57	60.24	59.48	57.42	64.63	64.14
Securities/Assets	27.23	24.36	27.39	23.04	17.77	20.90
PROFITABILITY:						
Return on Avg Assets	1.46	1.26	1.06	1.04	0.77	1.24
Return on Avg Equity	16.26	14.94	14.41	14.53	10.09	15.46
Nonint Income/Avg Assets	0.56	0.66	0.95	0.63	0.77	0.85
Net Overhead Ratio	1.83	1.79	1.49	1.61	2.31	1.96
Efficiency Ratio	54.00	58.47	61.44	60.99	72.83	63.42
Assets (per million) per Employee	7.35	6.98	6.91	6.91	10.41	8.16
ASSET QUALITY:						
Allowance/Loans	1.73	1.70	1.66	1.77	1.28	1.44
Nonperforming Loans/Total Loans	0.04	0.00	0.10	0.66	0.54	0.61
Nonperforming Assets/Total Assets	0.03	0.00	0.06	0.38	0.38	0.42
Adjusted Texas Ratio	0.24	0.00	0.33	4.35	3.26	4.35
YIELDS & COSTS:						
Yield on earning assets	5.19	4.87	4.32	3.55	5.50	5.39
Cost of funds	1.81	1.91	1.89	0.52	2.82	2.55
Net interest margin	4.07	3.72	3.18	3.24	3.28	3.94
Avg Earning Assets/Avg Assets	94.58	94.30	94.57	93.60	95.74	94.78

SELECTED FINANCIAL DATA - First Bank
(Dollars in Thousands)

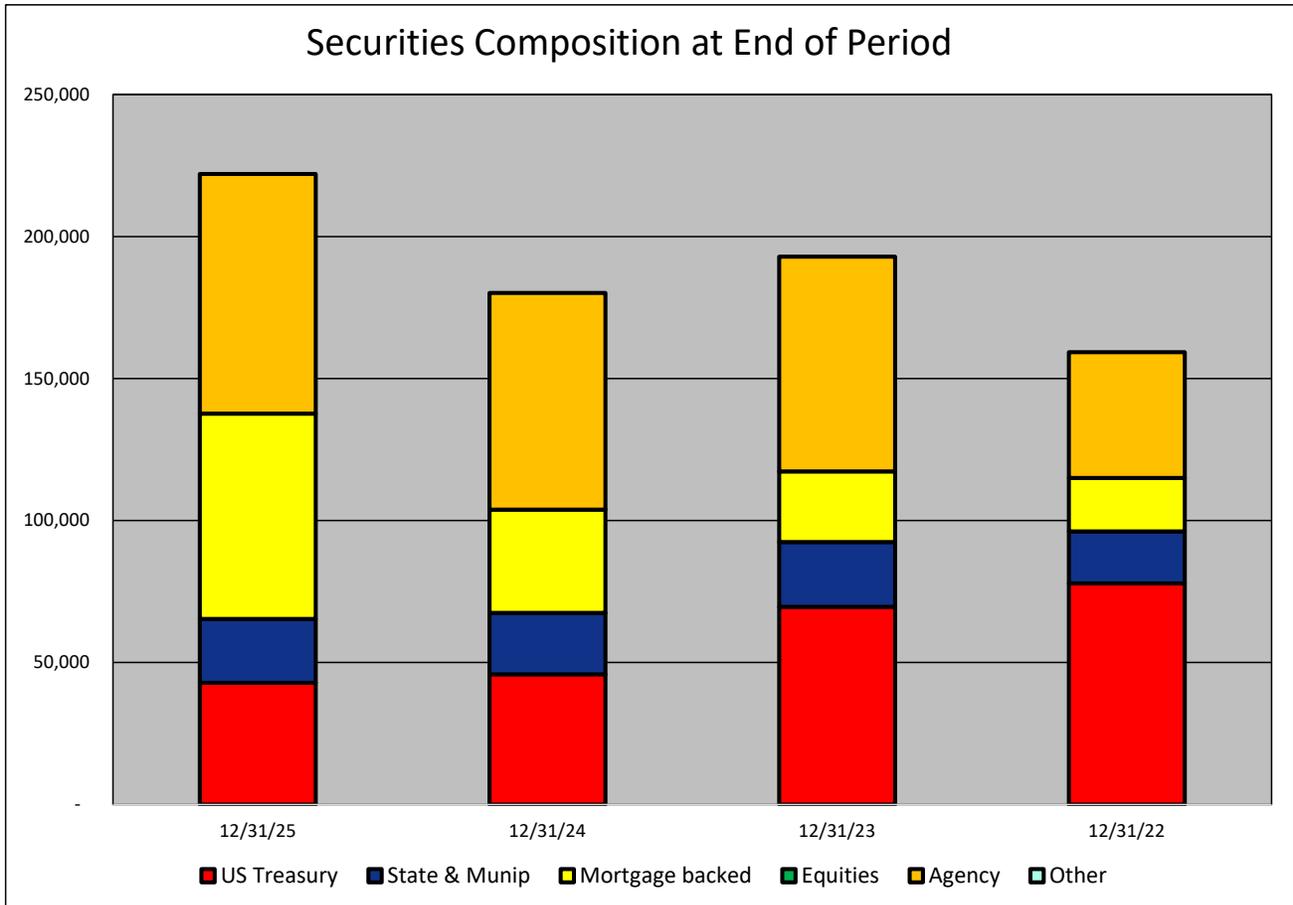
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	815,467	739,517	704,456	691,261	75,950	10.27
Cash and Equivalents	79,137	86,527	66,172	111,654	(7,390)	(8.54)
Securities	222,032	180,142	192,926	159,255	41,890	23.25
Loans, net	485,791	445,473	419,040	396,949	40,318	9.05
Deposit Accounts	733,421	669,963	642,293	639,390	63,458	9.47
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	77,449	65,093	57,926	48,366	12,356	18.98

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	11,586	9,241	7,594	6,910	2,345	25.38
Interest Income	38,992	33,790	29,264	22,024	5,202	15.40
Interest Expense	8,412	8,000	7,721	1,965	412	5.15
Net Interest Income	30,580	25,790	21,543	20,059	4,790	18.57
Credit Loss Expense	825	525	420	420	300	57.14
Noninterest income	4,473	4,872	6,813	4,193	(399)	(8.19)
Gain on Sale of Securities	-	-	(483)	-	-	NA
Noninterest Expense	19,037	18,036	17,512	14,866	1,001	5.55
Net Operating Income	15,191	12,101	10,424	8,966	3,090	25.54
Income Taxes	3,605	2,860	2,347	2,056	745	26.05



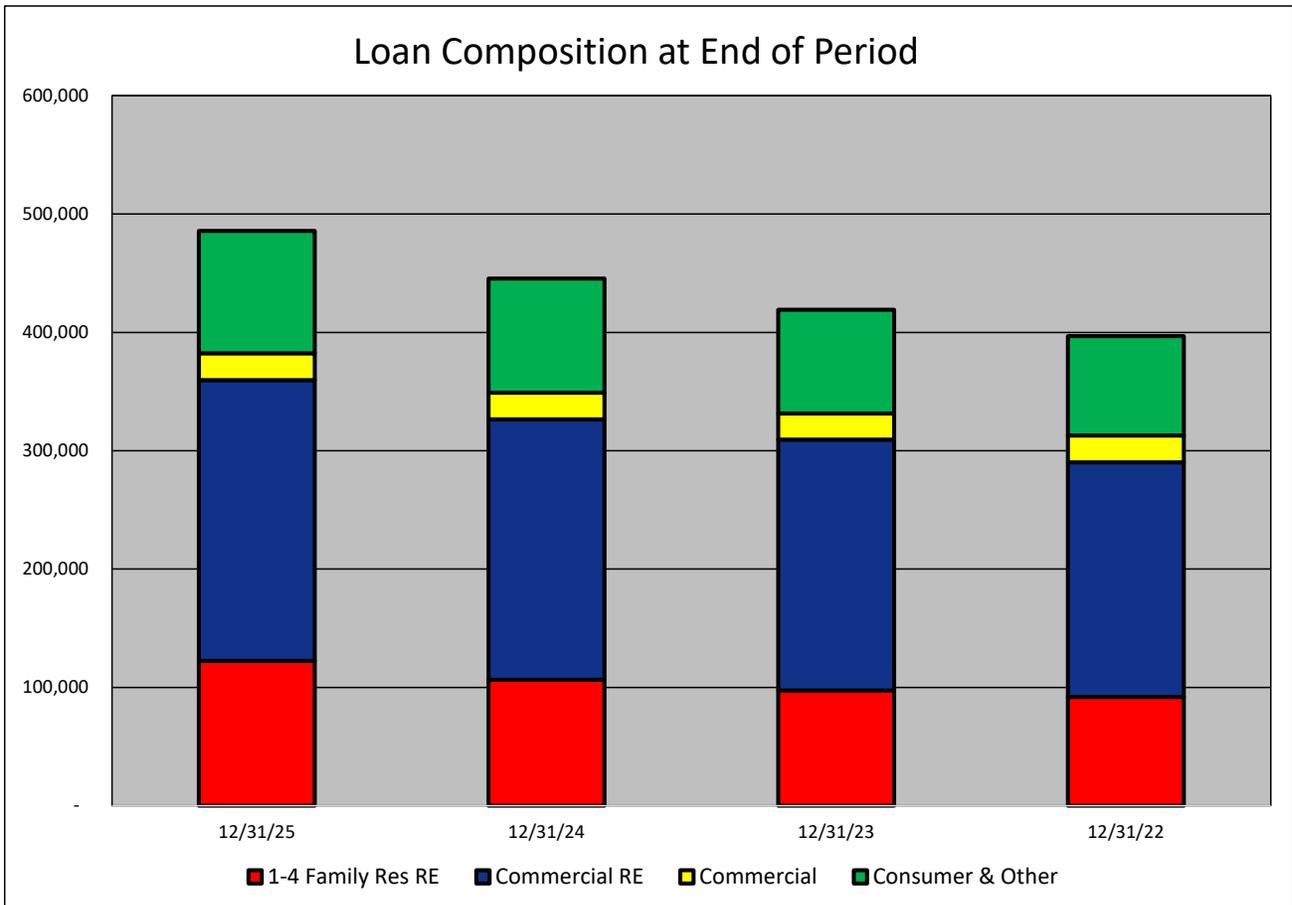
SECURITIES COMPOSITION - First Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	42,908	45,863	69,660	77,898	(2,955)	(6.44)
State & Munip	22,426	21,613	22,757	18,292	813	3.76
Mortgage backed	72,337	36,352	24,920	18,778	35,985	98.99
Equities	-	-	-	-	-	NA
Agency	84,361	76,314	75,589	44,287	8,047	10.54
Other	-	-	-	-	-	NA
Total Securities	222,032	180,142	192,926	159,255	41,890	23.25



LOAN PORTFOLIO COMPOSITION - First Bank
(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	122,493	106,556	97,514	91,869	15,937	14.96
Commercial RE	237,236	219,923	211,810	198,363	17,313	7.87
Commercial	22,577	22,453	22,218	22,543	124	0.55
Consumer & Other	103,485	96,541	87,498	84,174	6,944	7.19
Loans, Net	485,791	445,473	419,040	396,949	40,318	9.05



LOAN PORTFOLIO QUALITY - First Bank
(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	7,577	6,946	7,010	6,467	631	9.08
Total Recoveries	3	161	36	128	(158)	(98.14)
Total Charge-offs	11	54	4	5	(43)	(79.63)
Credit Loss Expense	825	525	420	420	300	57.14
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(516)	-	-	NA
Ending Balance	8,394	7,577	6,946	7,010	817	10.78

NON-PERFORMING ASSETS:

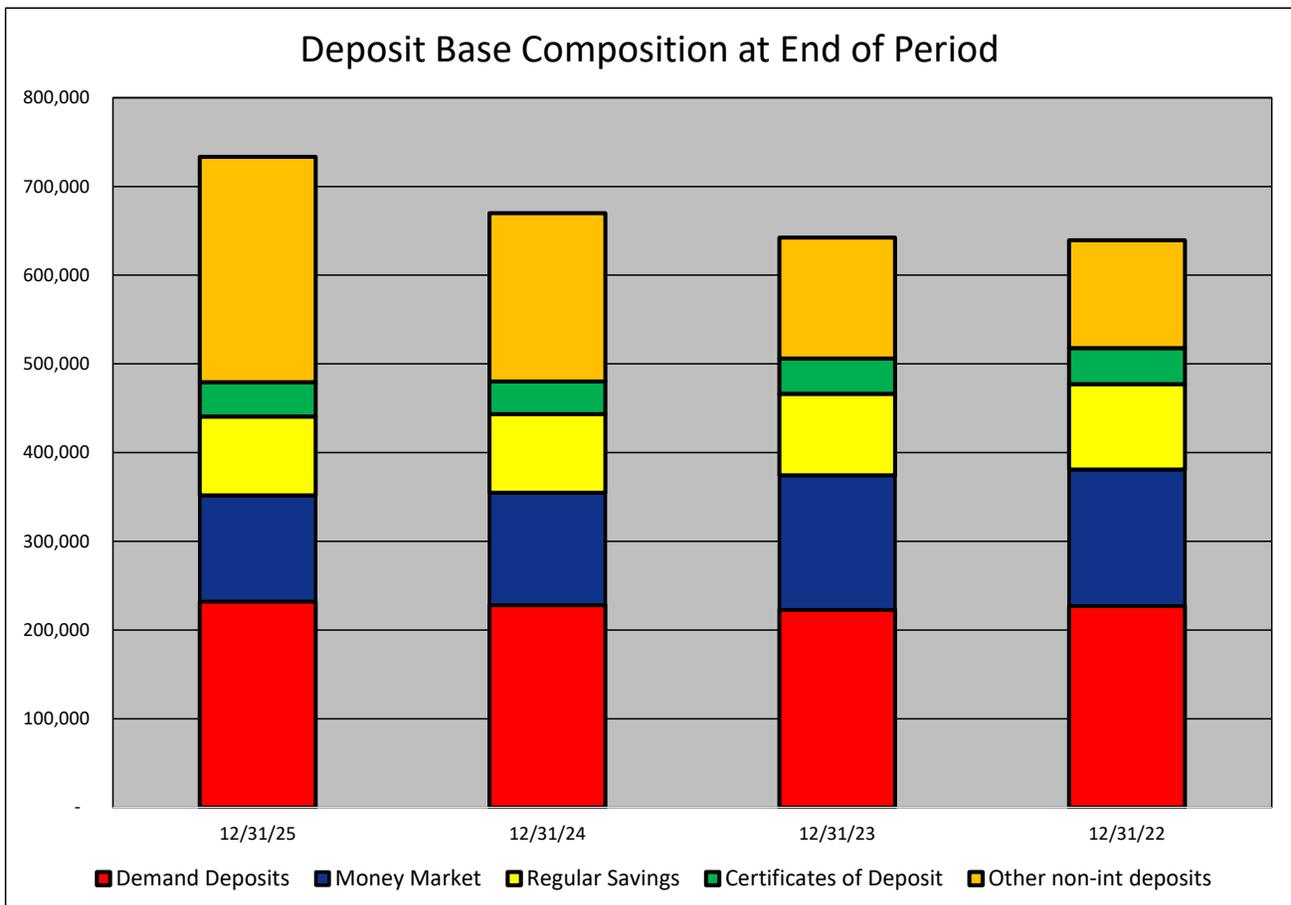
Total-90+ Days Past Due	175	-	10	242	175	NA
Total-Nonaccrual	34	-	201	2,165	34	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	209	-	211	2,407	209	NA

DEPOSIT BASE COMPOSITION - First Bank
(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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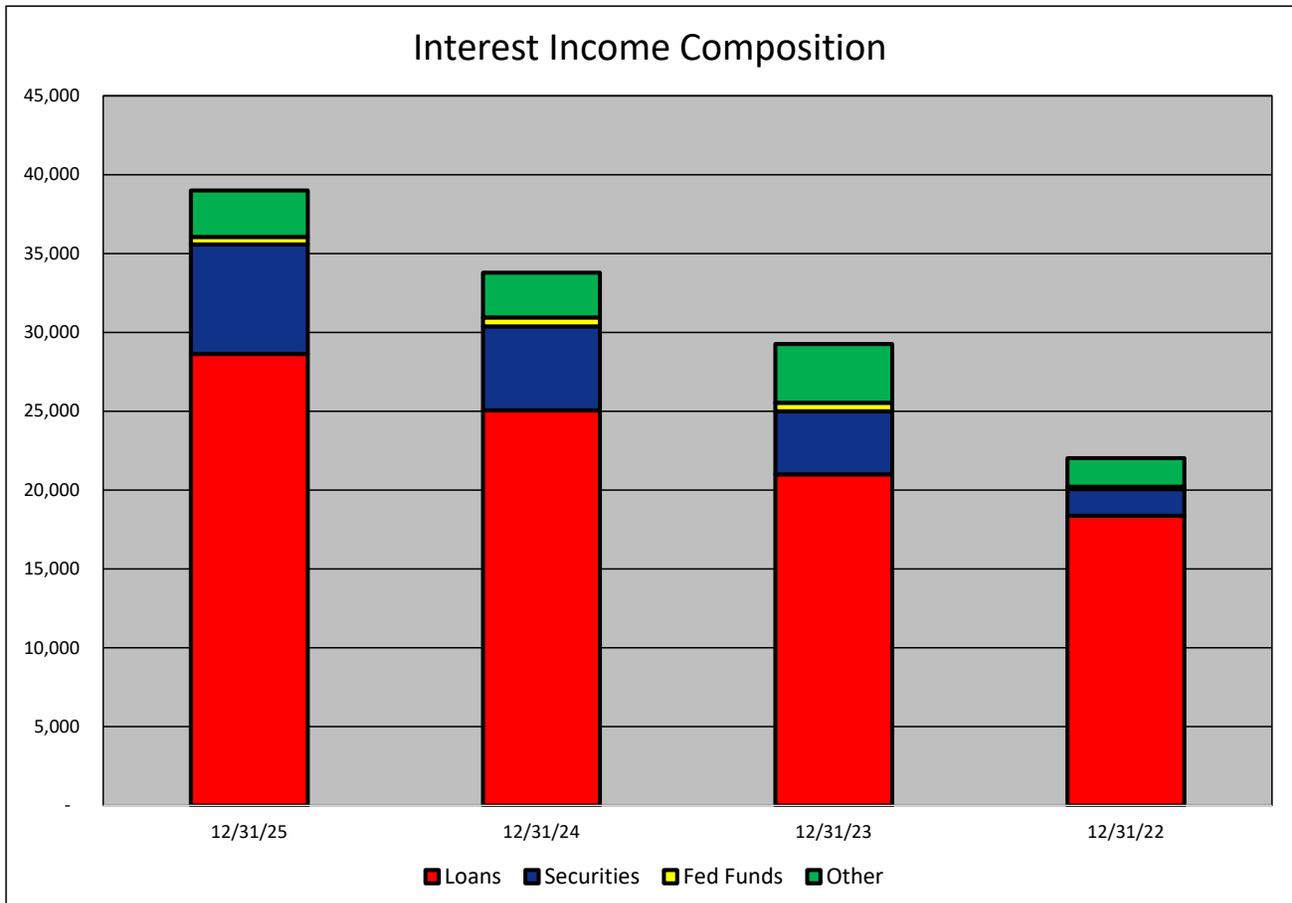
DEPOSIT BASE CATEGORY:

Demand Deposits	232,024	228,024	222,991	227,162	4,000	1.75
Money Market	119,834	126,761	151,469	153,865	(6,927)	(5.46)
Regular Savings	88,784	88,569	91,824	96,253	215	0.24
Certificates of Deposit	38,729	36,782	39,707	40,383	1,947	5.29
Other non-int deposits	254,050	189,827	136,302	121,727	64,223	33.83
Total Deposits	733,421	669,963	642,293	639,390	63,458	9.47



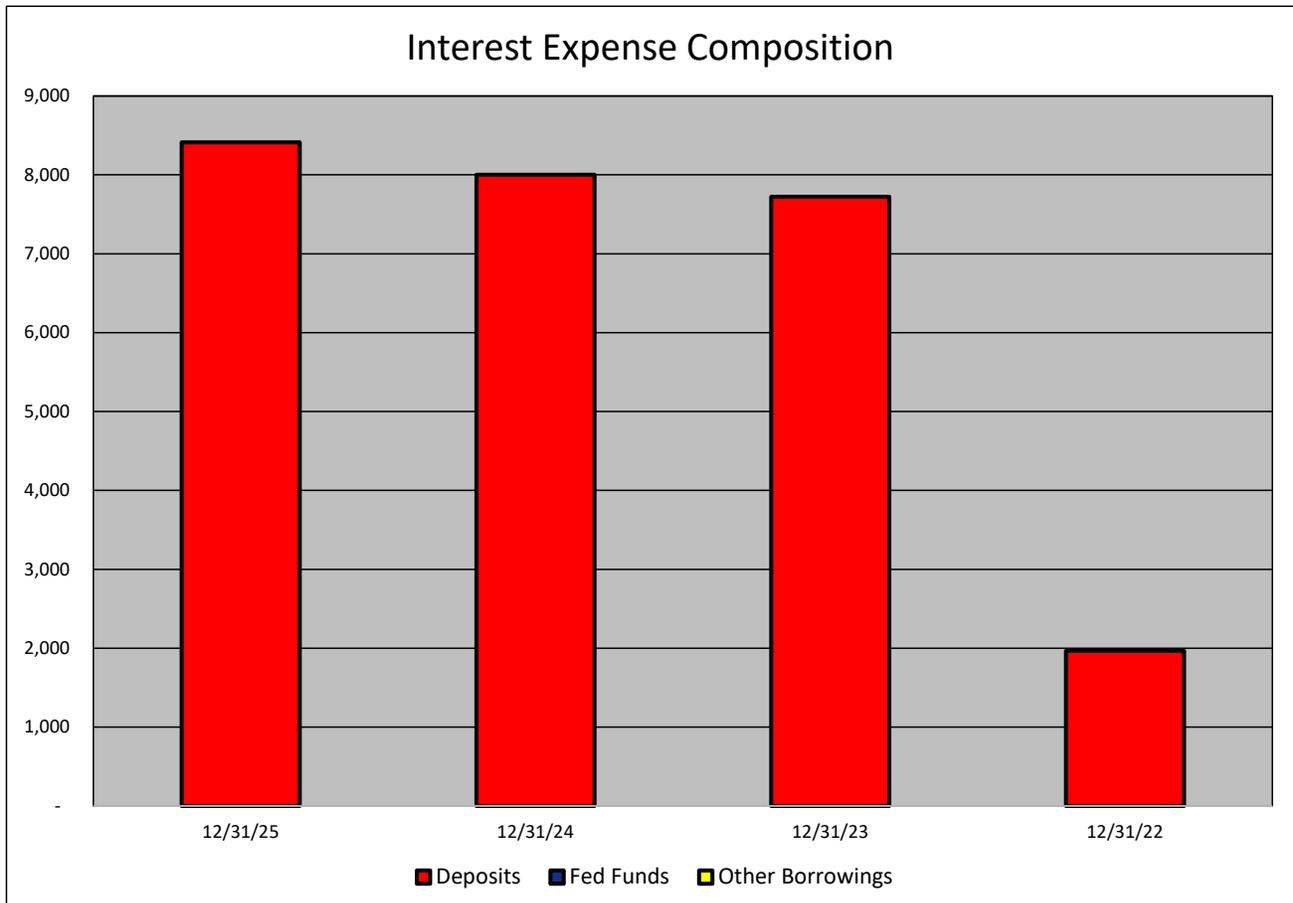
INTEREST INCOME COMPOSITION- First Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	28,638	25,062	20,998	18,381	3,576	14.27
Securities	6,947	5,321	4,001	1,678	1,626	30.56
Fed Funds	465	563	541	153	(98)	(17.41)
Other	2,942	2,844	3,724	1,812	98	3.45
Total Int Income	38,992	33,790	29,264	22,024	5,202	15.40



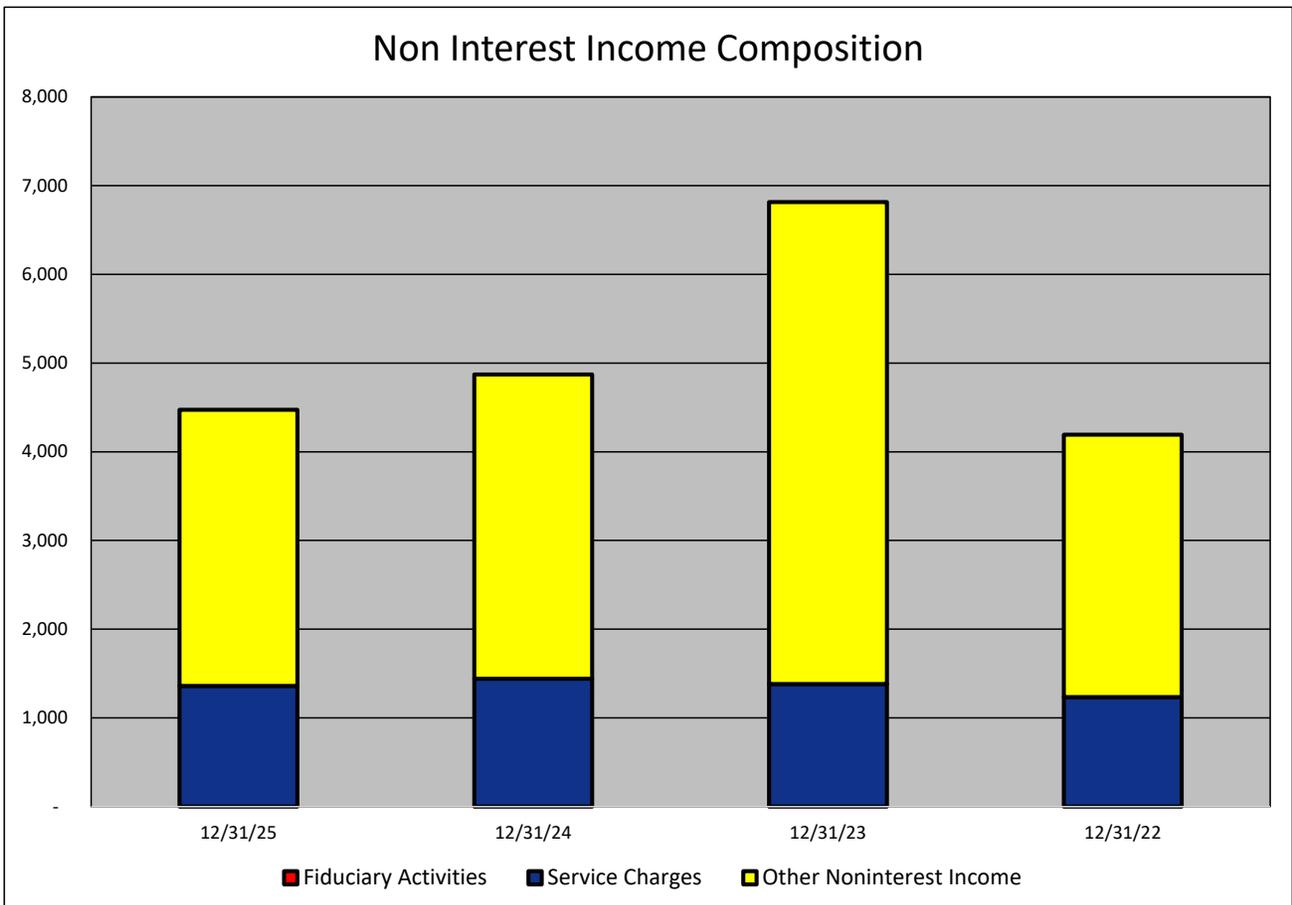
INTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	8,412	8,000	7,721	1,965	412	5.15
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	8,412	8,000	7,721	1,965	412	5.15



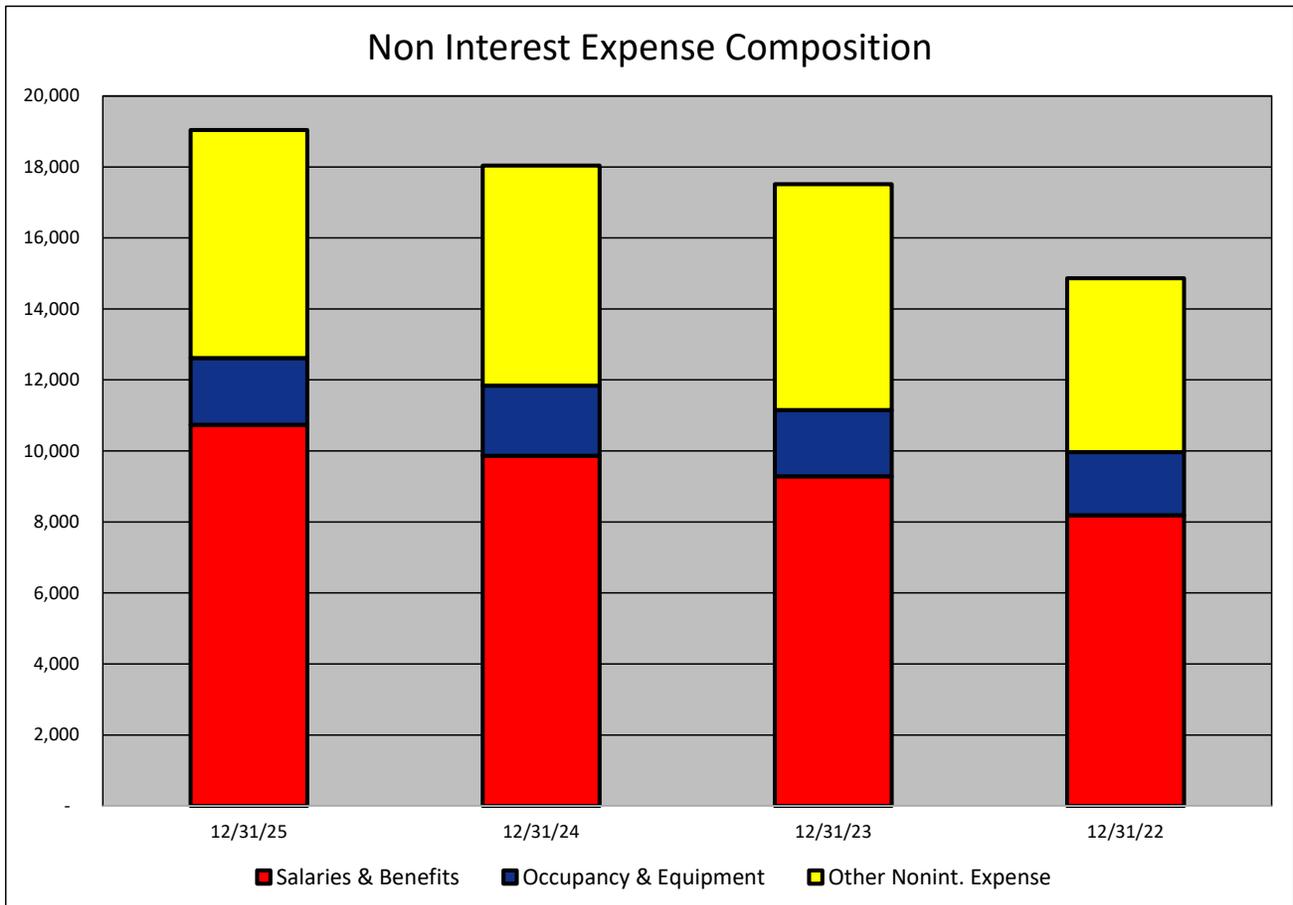
NONINTEREST INCOME COMPOSITION- First Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	1,360	1,441	1,383	1,234	(81)	(5.62)
Other Noninterest Income	3,113	3,431	5,430	2,959	(318)	(9.27)
Total Nonint. Income	4,473	4,872	6,813	4,193	(399)	(8.19)



NONINTEREST EXPENSE COMPOSITION- First Bank
(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	10,739	9,867	9,288	8,189	872	8.84
Occupancy & Equipment	1,880	1,972	1,861	1,775	(92)	(4.67)
Other Nonint. Expense	6,418	6,197	6,363	4,902	221	3.57
Total Nonint. Expense	19,037	18,036	17,512	14,866	1,001	5.55



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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