

Mainstreet Community Bank Of Florida

Deland, FL

Established
10/24/2003

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)

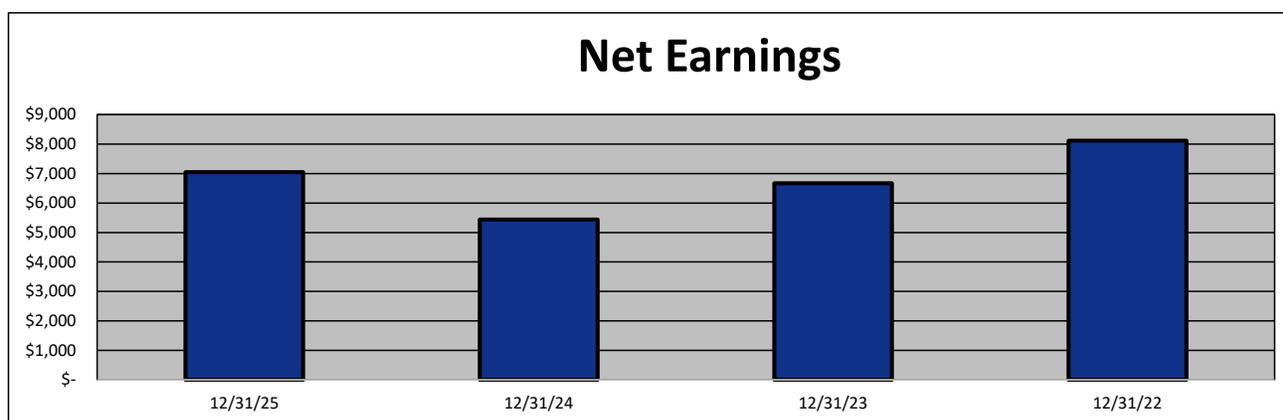
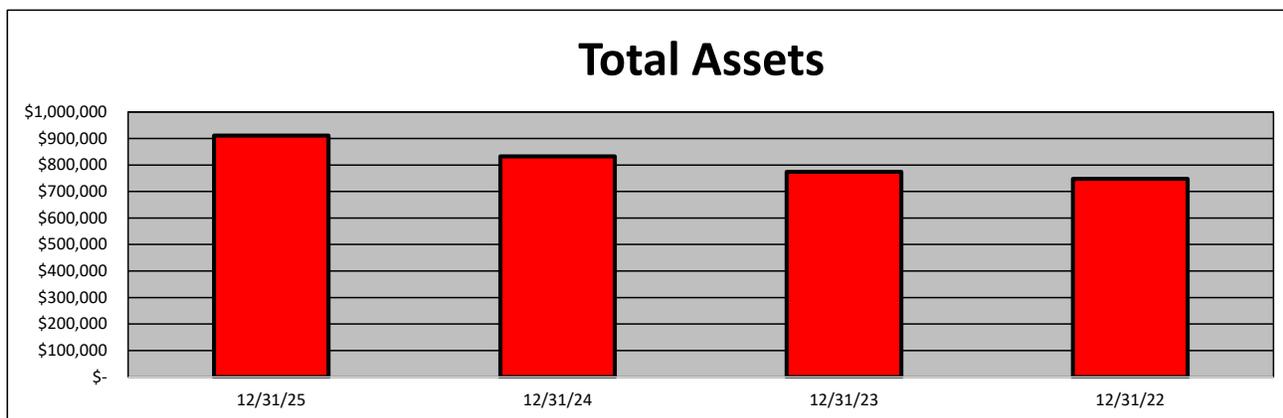
**EXECUTIVE SUMMARY - Mainstreet Community Bank of Florida
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.67	7.67	7.21	7.42	10.68	9.37
Leverage Ratio	9.10	9.04	8.85	9.21	11.20	10.20
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.21	7.86
Risk Based Ratio	0.00	0.00	0.00	0.00	12.99	8.48
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.13	7.86
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.53	79.55	70.90	67.90	77.22	72.49
Loans/Assets	73.86	71.86	65.24	62.46	64.63	64.14
Securities/Assets	16.29	20.52	24.94	29.09	17.77	20.90
PROFITABILITY:						
Return on Avg Assets	0.78	0.66	0.84	1.03	0.77	1.24
Return on Avg Equity	9.93	9.09	11.53	14.29	10.09	15.46
Nonint Income/Avg Assets	0.56	0.35	0.31	0.34	0.77	0.85
Net Overhead Ratio	2.00	1.99	1.89	1.75	2.31	1.96
Efficiency Ratio	66.29	69.13	66.31	59.57	72.83	63.42
Assets (per million) per Employee	8.44	7.85	7.66	7.26	10.41	8.16
ASSET QUALITY:						
Allowance/Loans	1.21	1.25	1.19	1.44	1.28	1.44
Nonperforming Loans/Total Loans	1.42	1.10	0.00	0.01	0.54	0.61
Nonperforming Assets/Total Assets	1.34	0.79	0.00	0.00	0.38	0.42
Adjusted Texas Ratio	14.00	9.27	0.00	0.06	3.26	4.35
YIELDS & COSTS:						
Yield on earning assets	5.22	4.87	4.32	3.38	5.50	5.39
Cost of funds	2.60	2.52	1.93	0.16	2.82	2.55
Net interest margin	3.49	3.23	3.17	3.29	3.28	3.94
Avg Earning Assets/Avg Assets	94.64	94.22	94.82	96.57	95.74	94.78

SELECTED FINANCIAL DATA - Mainstreet Community Bank of Florida
(Dollars in Thousands)

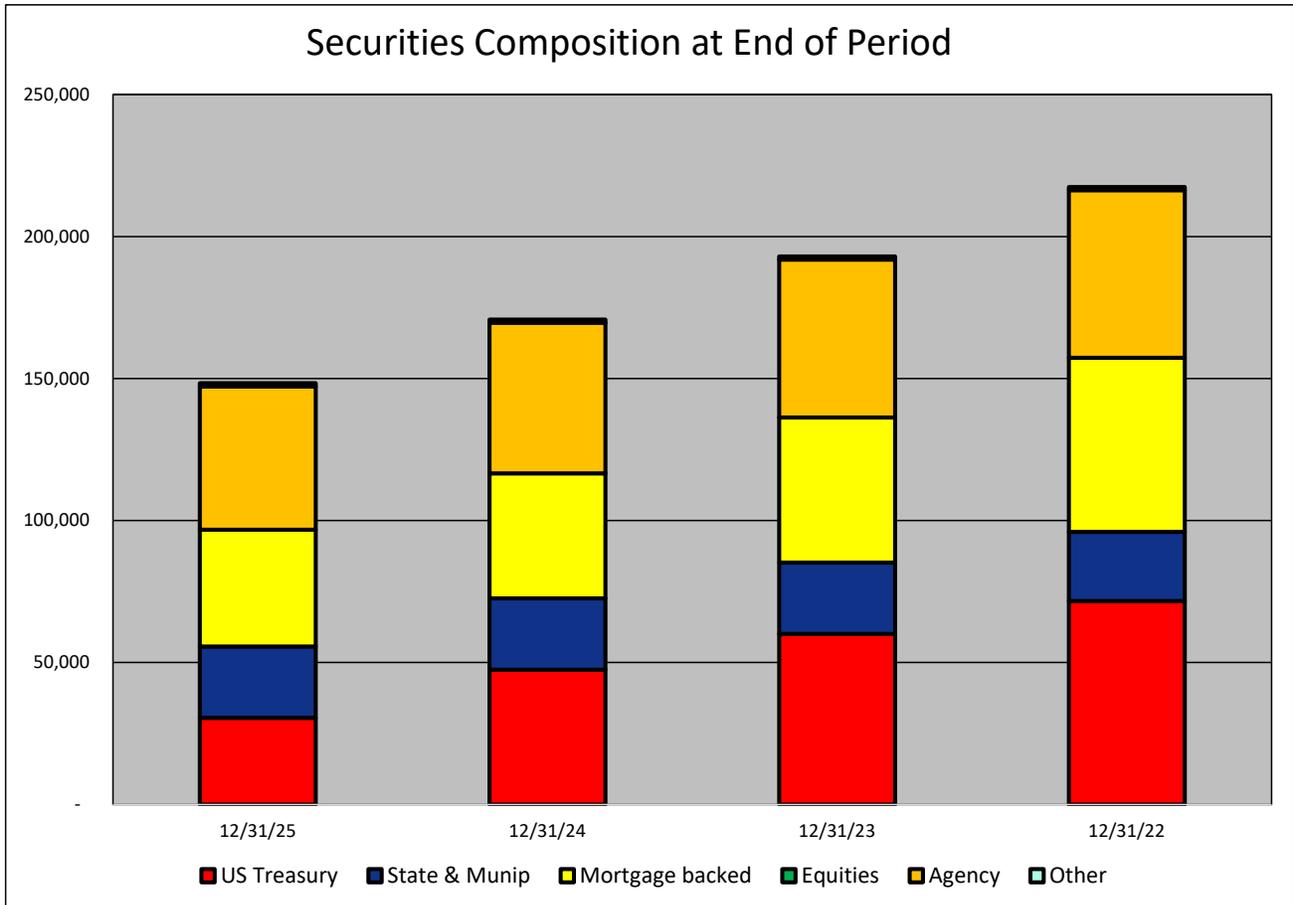
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	911,121	832,236	774,020	747,614	78,885	9.48
Cash and Equivalents	51,238	24,993	39,979	26,547	26,245	105.01
Securities	148,384	170,768	193,033	217,471	(22,384)	(13.11)
Loans, net	672,998	598,059	504,970	466,970	74,939	12.53
Deposit Accounts	825,468	751,837	712,268	687,689	73,631	9.79
Fed Funds & Repos	-	10,000	-	-	(10,000)	(100.00)
Total Equity	79,003	63,858	55,833	55,455	15,145	23.72

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	7,049	5,440	6,668	8,115	1,609	29.58
Interest Income	44,563	37,678	32,478	25,773	6,885	18.27
Interest Expense	14,783	12,677	8,660	705	2,106	16.61
Net Interest Income	29,780	25,001	23,818	25,068	4,779	19.12
Credit Loss Expense	2,919	1,454	30	541	1,465	100.76
Noninterest income	5,081	2,909	2,463	2,686	2,172	74.66
Gain on Sale of Securities	-	-	11	-	-	NA
Noninterest Expense	23,111	19,293	17,426	16,532	3,818	19.79
Net Operating Income	8,831	7,163	8,825	10,681	1,668	23.29
Income Taxes	1,782	1,723	2,168	2,566	59	3.42



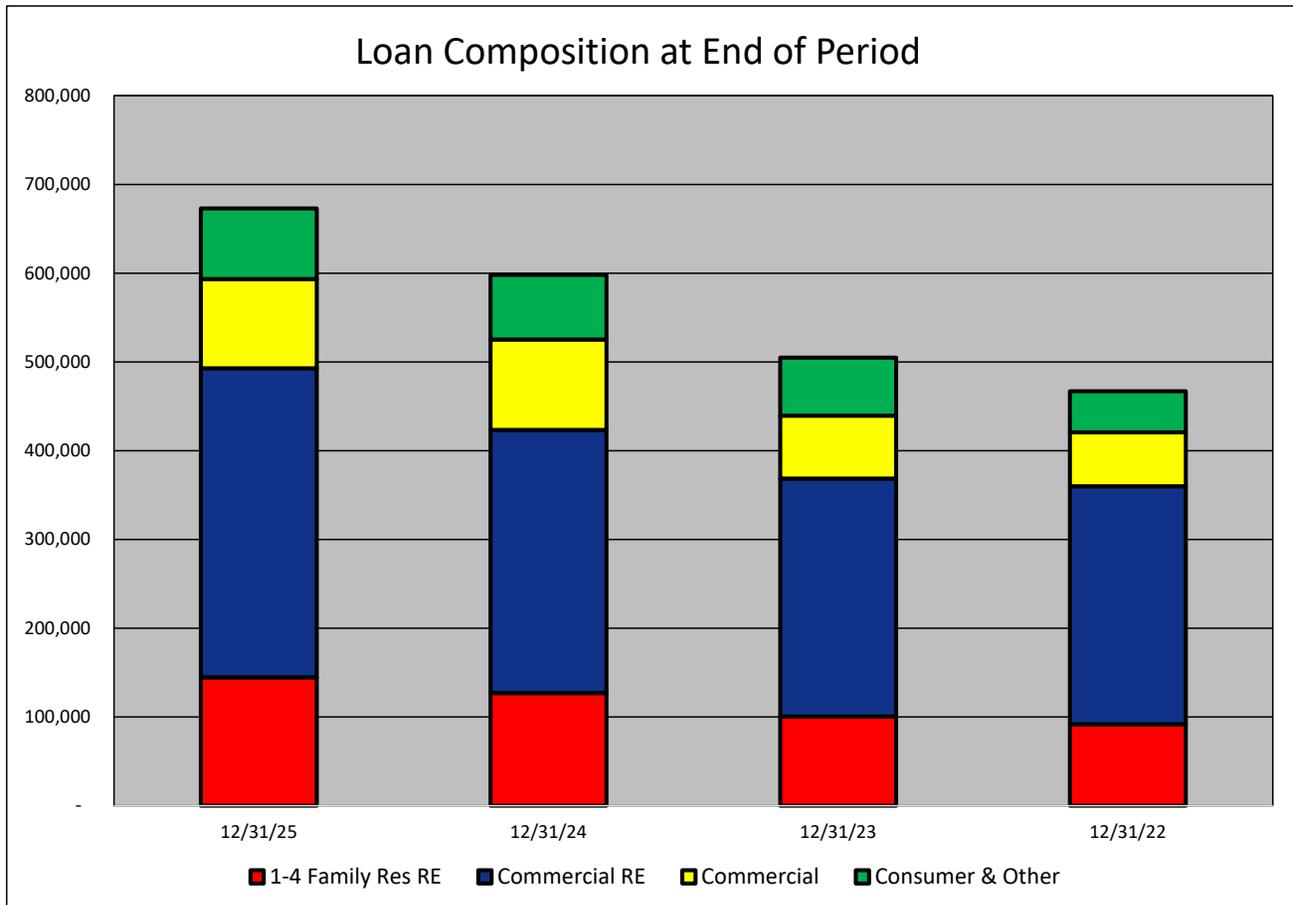
SECURITIES COMPOSITION - Mainstreet Community Bank of Florida
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	30,499	47,448	60,051	71,694	(16,949)	(35.72)
State & Munip	25,173	25,132	25,150	24,327	41	0.16
Mortgage backed	41,078	44,083	51,092	61,275	(3,005)	(6.82)
Equities	-	-	-	-	-	NA
Agency	50,436	52,976	55,607	59,070	(2,540)	(4.79)
Other	1,198	1,129	1,133	1,105	69	6.11
Total Securities	148,384	170,768	193,033	217,471	(22,384)	(13.11)



LOAN PORTFOLIO COMPOSITION - Mainstreet Community Bank of Florida
(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	144,632	127,097	100,566	91,895	17,535	13.80
Commercial RE	348,186	296,222	268,185	268,119	51,964	17.54
Commercial	100,512	101,947	70,748	60,567	(1,435)	(1.41)
Consumer & Other	79,668	72,793	65,471	46,389	6,875	9.44
Loans, Net	672,998	598,059	504,970	466,970	74,939	12.53



LOAN PORTFOLIO QUALITY - Mainstreet Community Bank of Florida
(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):

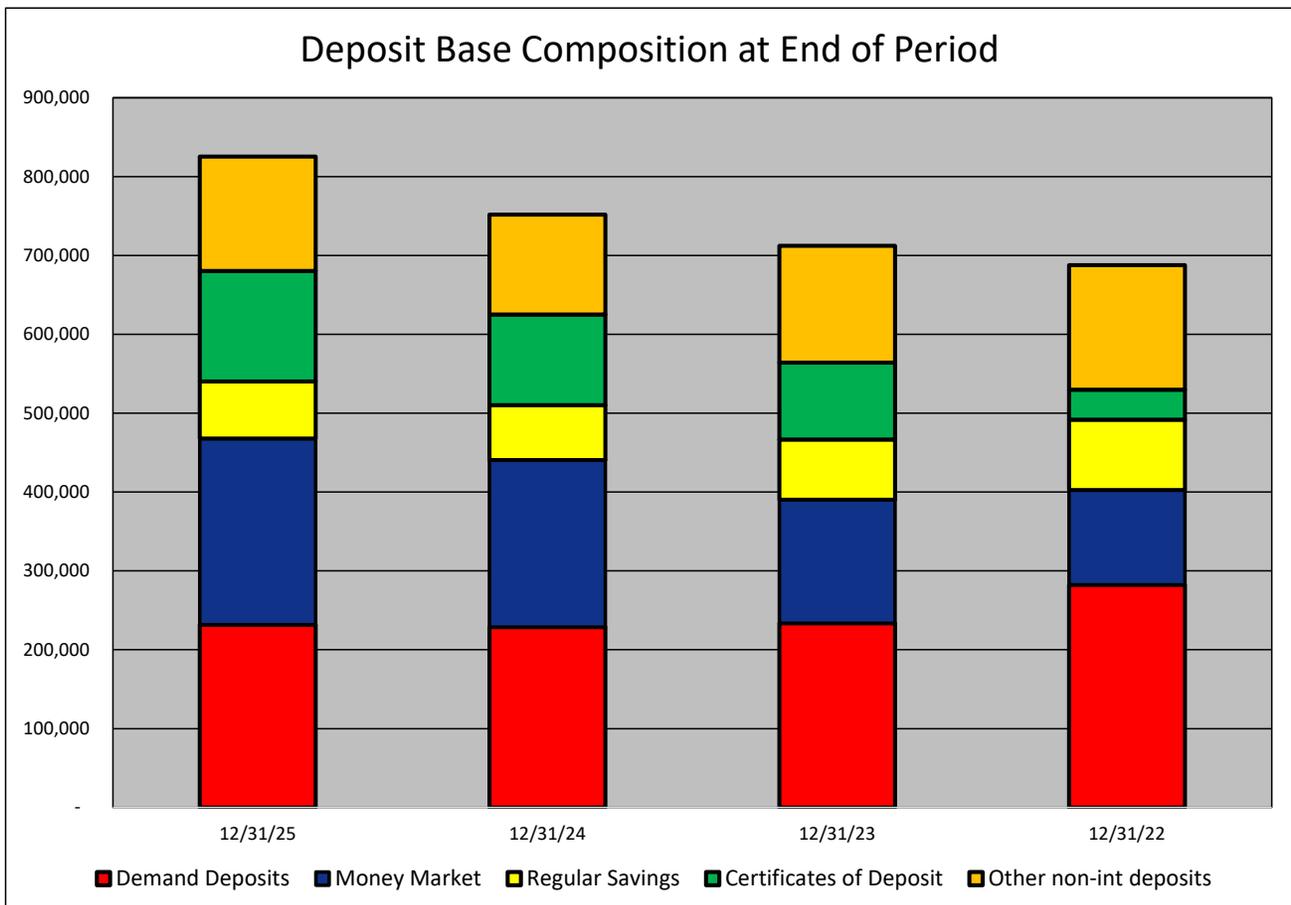
Beginning Balance	7,450	6,029	6,721	6,373	1,421	23.57
Total Recoveries	22	41	134	90	(19)	(46.34)
Total Charge-offs	2,254	74	86	283	2,180	2,945.95
Credit Loss Expense	2,919	1,454	30	541	1,465	100.76
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(770)	-	-	NA
Ending Balance	<u>8,137</u>	<u>7,450</u>	<u>6,029</u>	<u>6,721</u>	<u>687</u>	<u>9.22</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	9,560	6,603	-	35	2,957	44.78
Foreclosed Real Estate	2,635	-	-	-	2,635	NA
Total Non-perf Assets	<u>12,195</u>	<u>6,603</u>	<u>-</u>	<u>35</u>	<u>5,592</u>	<u>84.69</u>

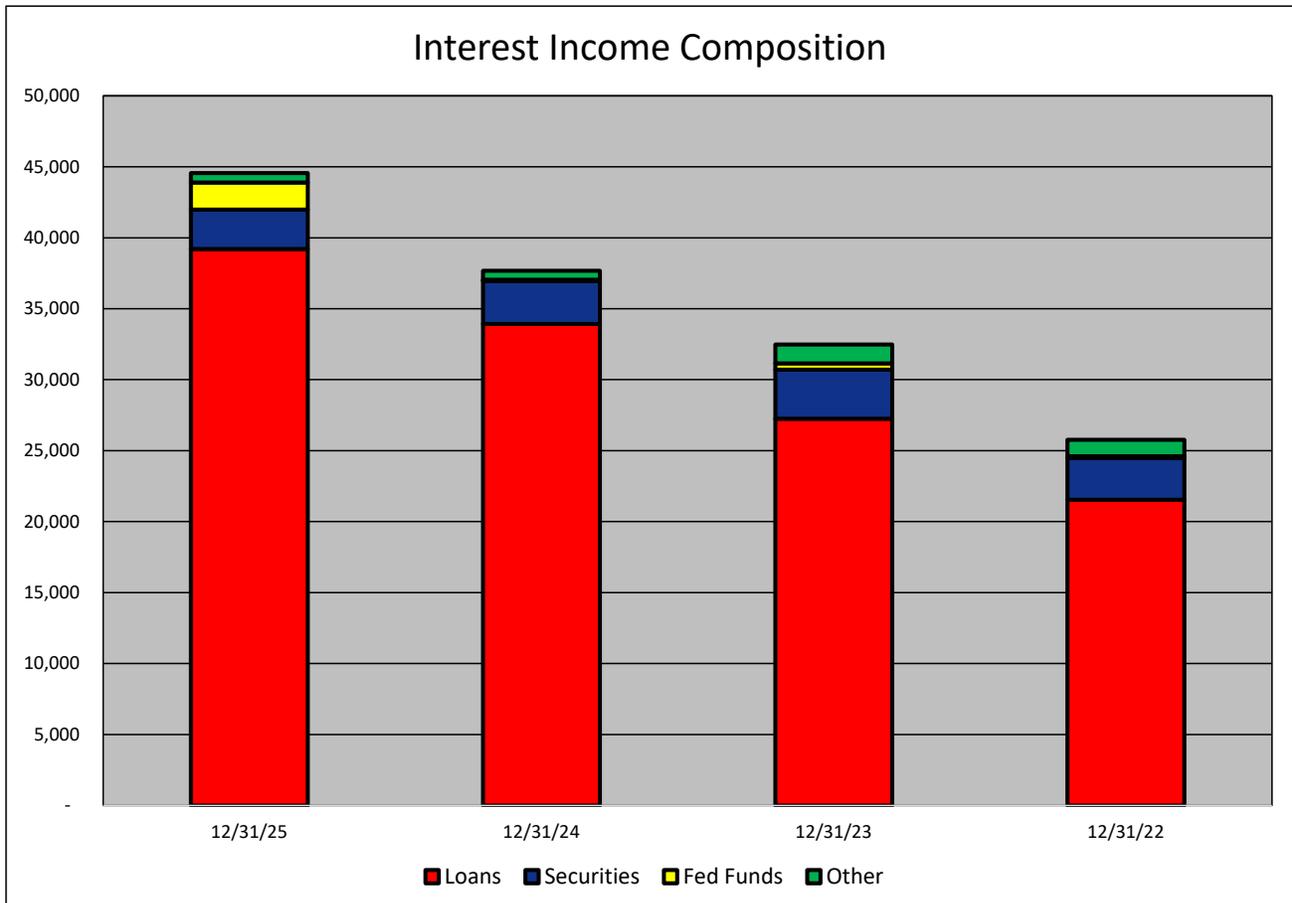
DEPOSIT BASE COMPOSITION - Mainstreet Community Bank of Florida
(Dollars in Thousands)

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	231,701	228,772	233,723	282,383	2,929	1.28
Money Market	236,283	211,890	156,460	120,283	24,393	11.51
Regular Savings	72,231	69,374	76,389	89,150	2,857	4.12
Certificates of Deposit	140,226	115,211	97,491	37,932	25,015	21.71
Other non-int deposits	145,027	126,590	148,205	157,941	18,437	14.56
Total Deposits	825,468	751,837	712,268	687,689	73,631	9.79



INTEREST INCOME COMPOSITION- Mainstreet Community Bank of Florida
(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	39,213	33,928	27,254	21,539	5,285	15.58
Securities	2,767	3,037	3,457	2,931	(270)	(8.89)
Fed Funds	1,911	76	432	132	1,835	2,414.47
Other	672	637	1,335	1,171	35	5.49
Total Int Income	44,563	37,678	32,478	25,773	6,885	18.27

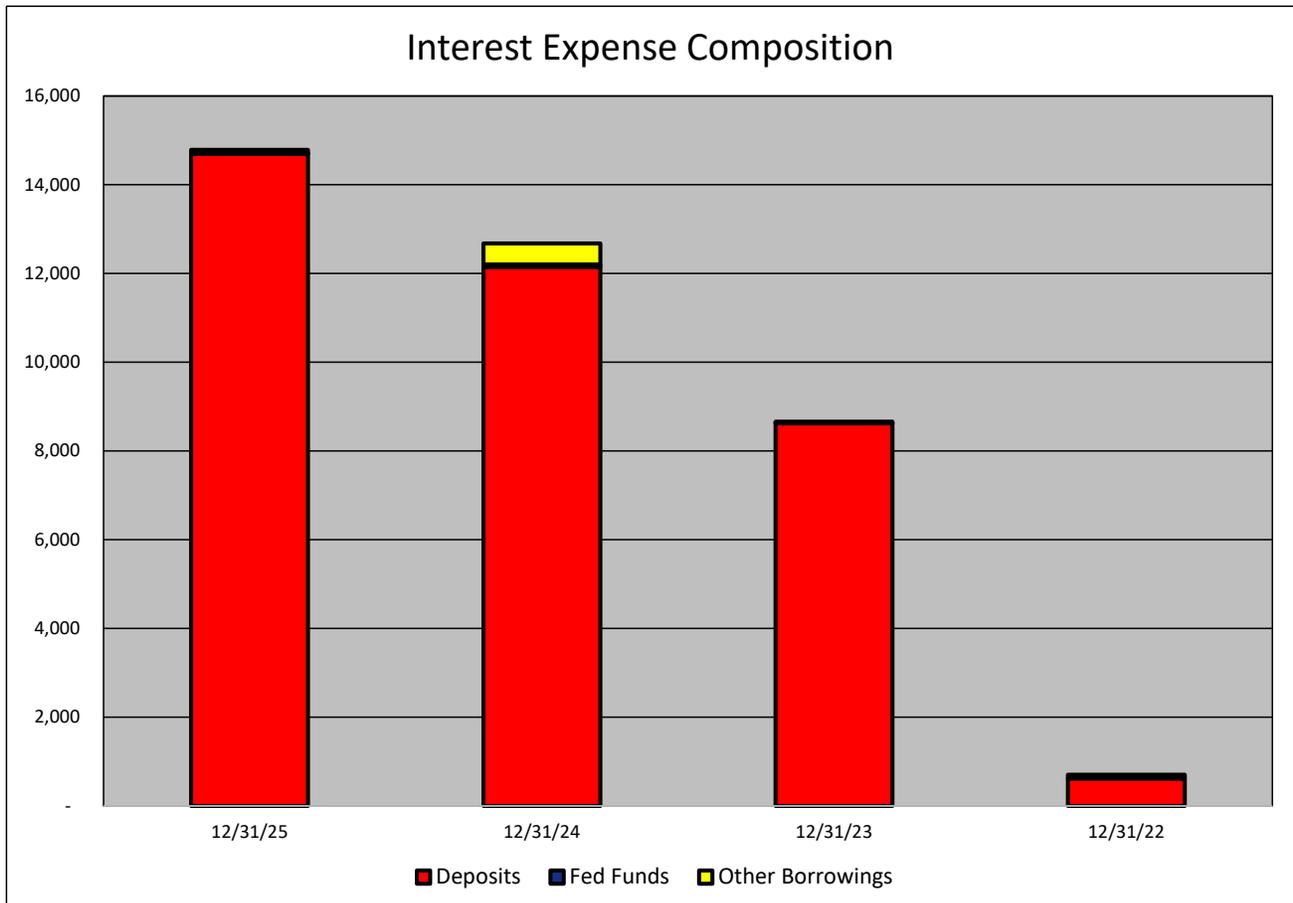


INTEREST EXPENSE COMPOSITION- Mainstreet Community Bank of Florida
(Dollars in Thousands)

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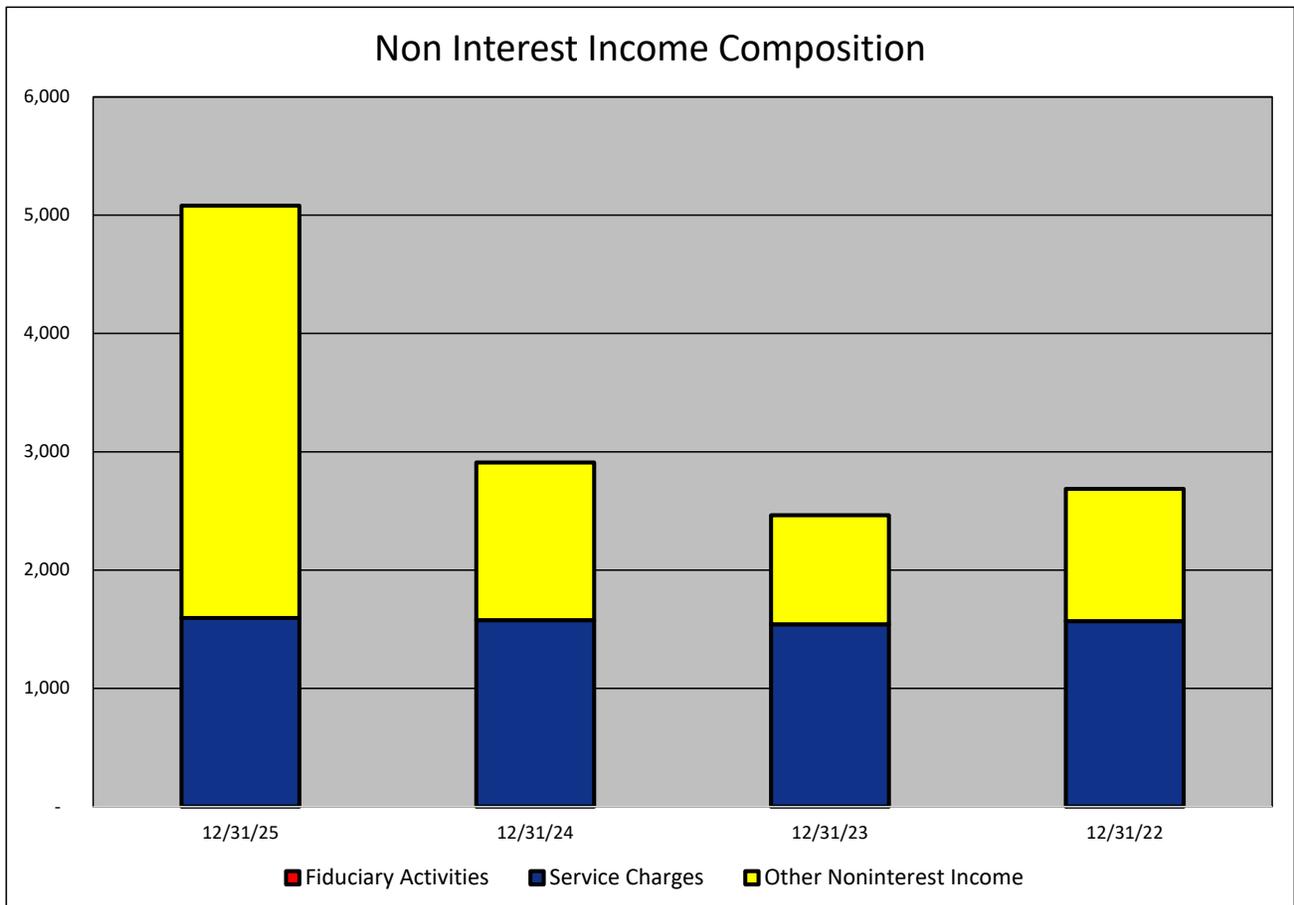
INTEREST EXPENSE CATEGORY

Deposits	14,700	12,142	8,629	619	2,558	21.07
Fed Funds	1	62	1	-	(61)	(98.39)
Other Borrowings	82	473	30	86	(391)	(82.66)
Total Int Expense	14,783	12,677	8,660	705	2,106	16.61



NONINTEREST INCOME COMPOSITION- Mainstreet Community Bank of Florida
(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	1,594	1,577	1,542	1,568	17	1.08
Other Noninterest Income	3,487	1,332	921	1,118	2,155	161.79
Total Nonint. Income	5,081	2,909	2,463	2,686	2,172	74.66

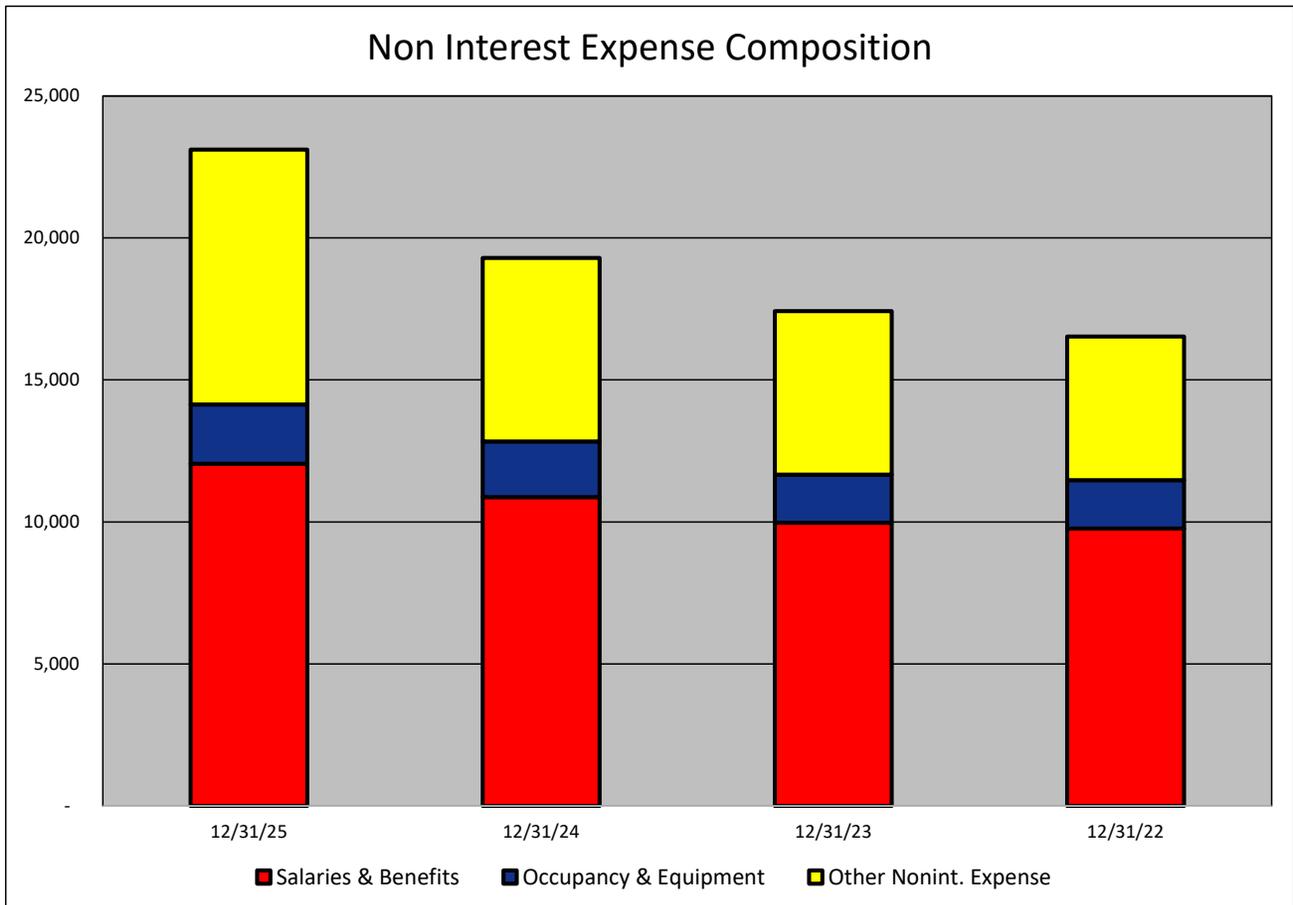


NONINTEREST EXPENSE COMPOSITION- Mainstreet Community Bank of Florida
(Dollars in Thousands)

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 EXPENSE CATEGORY

Salaries & Benefits	12,052	10,875	9,969	9,769	1,177	10.82
Occupancy & Equipment	2,081	1,954	1,698	1,700	127	6.50
Other Nonint. Expense	8,978	6,464	5,759	5,063	2,514	38.89
Total Nonint. Expense	23,111	19,293	17,426	16,532	3,818	19.79



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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