

# One Florida Bank

Orlando, FL

Established  
10/29/2008

## 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<br>(\$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<br>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)                      |

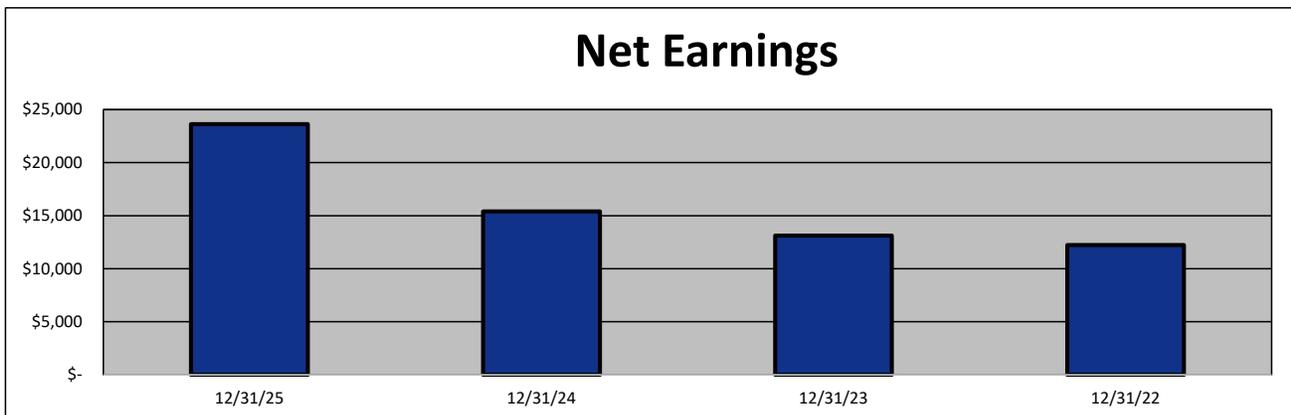
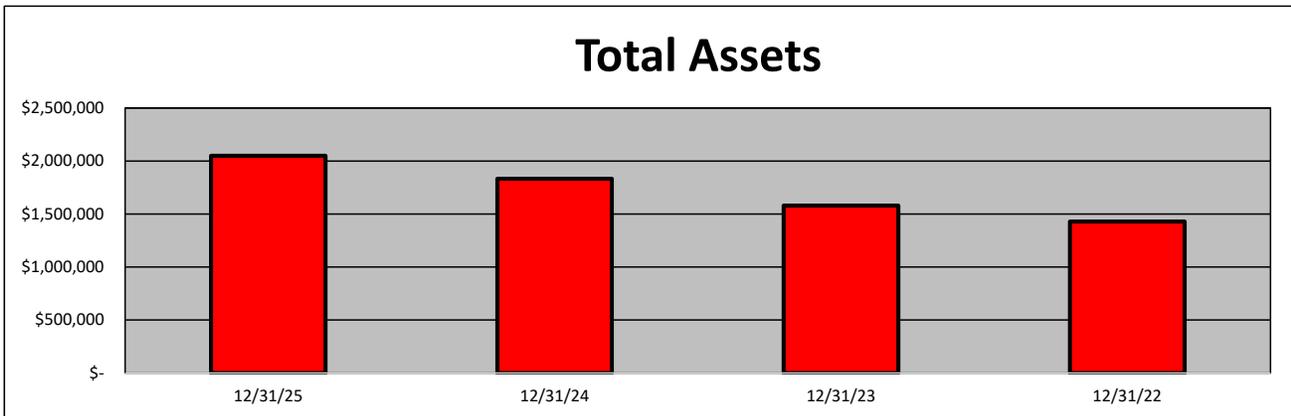
**EXECUTIVE SUMMARY - One Florida Bank**  
(Percentage)

| Period Ending                      | 12/31/25 | 12/31/24 | 12/31/23 | 12/31/22 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 9.23     | 8.85     | 8.81     | 8.26     | 10.68      | 9.37      |
| Leverage Ratio                     | 9.67     | 9.29     | 9.17     | 8.83     | 11.20      | 10.20     |
| Tier 1 Cap/Risk Based Assets       | 10.73    | 10.11    | 10.08    | 10.43    | 12.21      | 7.86      |
| Risk Based Ratio                   | 11.47    | 10.85    | 10.79    | 11.23    | 12.99      | 8.48      |
| Common Equity Tier 1 Capital Ratio | 10.73    | 10.11    | 10.08    | 10.43    | 12.13      | 7.86      |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 89.53    | 91.05    | 90.26    | 80.56    | 77.22      | 72.49     |
| Loans/Assets                       | 79.15    | 81.82    | 81.01    | 73.27    | 64.63      | 64.14     |
| Securities/Assets                  | 3.71     | 4.36     | 8.06     | 10.46    | 17.77      | 20.90     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 1.22     | 0.87     | 0.84     | 0.86     | 0.77       | 1.24      |
| Return on Avg Equity               | 13.49    | 10.37    | 10.28    | 11.02    | 10.09      | 15.46     |
| Nonint Income/Avg Assets           | 0.12     | 0.11     | 0.09     | 0.13     | 0.77       | 0.85      |
| Net Overhead Ratio                 | 1.69     | 1.70     | 1.83     | 1.73     | 2.31       | 1.96      |
| Efficiency Ratio                   | 52.08    | 58.17    | 61.33    | 59.65    | 72.83      | 63.42     |
| Assets (per million) per Employee  | 12.41    | 11.17    | 9.68     | 9.40     | 10.41      | 8.16      |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Allowance/Loans                    | 0.83     | 0.83     | 0.82     | 0.94     | 1.28       | 1.44      |
| Nonperforming Loans/Total Loans    | 0.28     | 0.03     | 0.01     | 0.09     | 0.54       | 0.61      |
| Nonperforming Assets/Total Assets  | 0.22     | 0.03     | 0.01     | 0.07     | 0.38       | 0.42      |
| Adjusted Texas Ratio               | 2.24     | 0.32     | 0.09     | 0.73     | 3.26       | 4.35      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 5.76     | 5.74     | 5.17     | 3.65     | 5.50       | 5.39      |
| Cost of funds                      | 3.29     | 3.82     | 3.18     | 0.87     | 2.82       | 2.55      |
| Net interest margin                | 3.41     | 3.06     | 3.08     | 3.10     | 3.28       | 3.94      |
| Avg Earning Assets/Avg Assets      | 98.61    | 98.47    | 98.69    | 96.57    | 95.74      | 94.78     |

**SELECTED FINANCIAL DATA - One Florida Bank**  
(Dollars in Thousands)

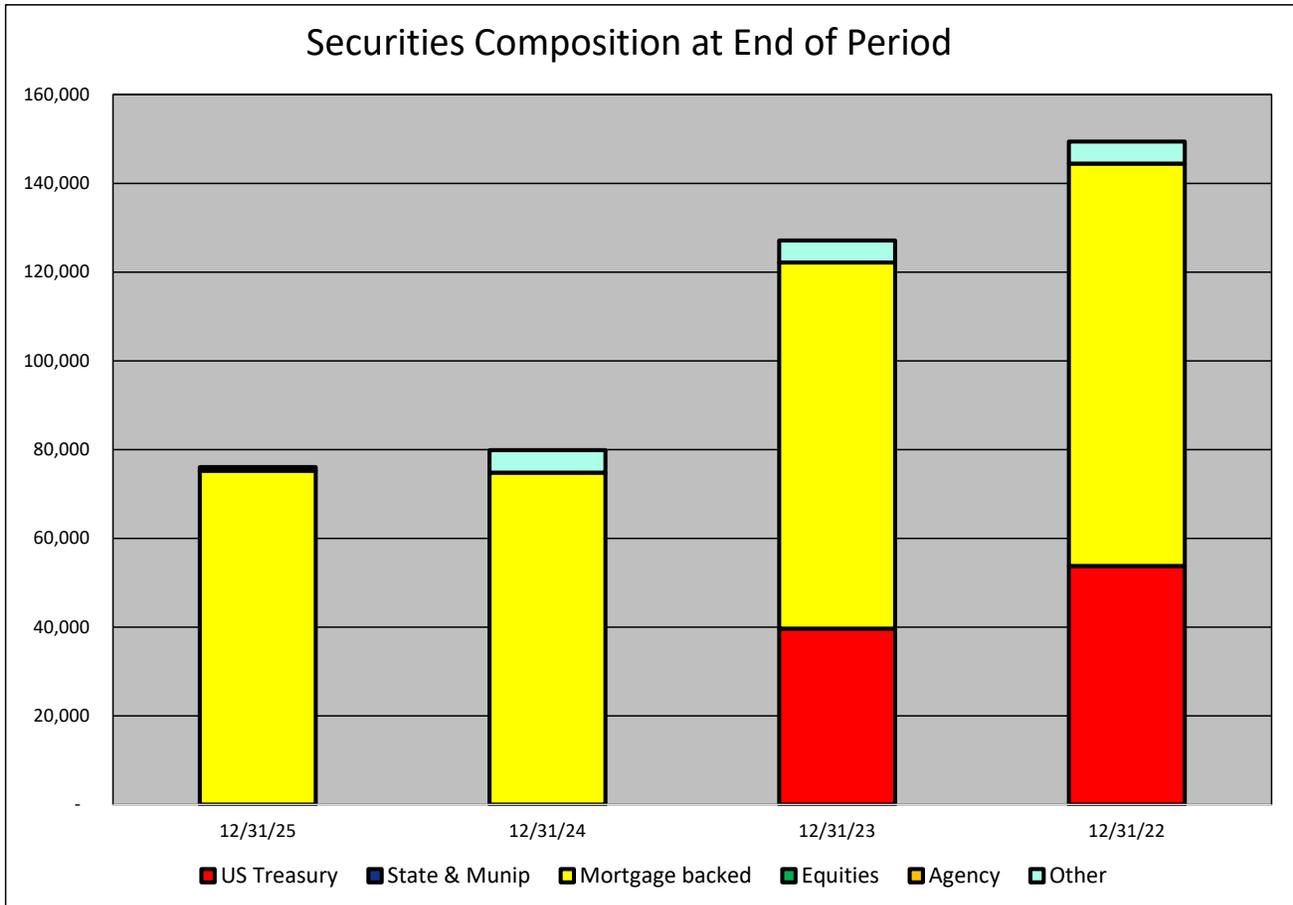
| <b>As of:</b>        | <b>12/31/25</b> | <b>12/31/24</b> | <b>12/31/23</b> | <b>12/31/22</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets         | 2,048,419       | 1,832,580       | 1,578,215       | 1,428,073       | 215,839                      | 11.78                       |
| Cash and Equivalents | 333,242         | 238,227         | 155,644         | 216,102         | 95,015                       | 39.88                       |
| Securities           | 76,066          | 79,890          | 127,135         | 149,415         | (3,824)                      | (4.79)                      |
| Loans, net           | 1,621,272       | 1,499,429       | 1,278,534       | 1,046,405       | 121,843                      | 8.13                        |
| Deposit Accounts     | 1,810,842       | 1,646,905       | 1,416,443       | 1,298,972       | 163,937                      | 9.95                        |
| Fed Funds & Repos    | -               | -               | -               | -               | -                            | NA                          |
| Total Equity         | 189,078         | 162,131         | 139,017         | 117,938         | 26,947                       | 16.62                       |

| <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<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings               | 23,640          | 15,400          | 13,115          | 12,231          | 8,240                        | 53.51                       |
| Interest Income            | 110,273         | 100,061         | 79,757          | 50,232          | 10,212                       | 10.21                       |
| Interest Expense           | 44,944          | 46,738          | 32,210          | 7,641           | (1,794)                      | (3.84)                      |
| Net Interest Income        | 65,329          | 53,323          | 47,547          | 42,591          | 12,006                       | 22.52                       |
| Credit Loss Expense        | 962             | 2,187           | 1,214           | 1,271           | (1,225)                      | (56.01)                     |
| Noninterest income         | 2,367           | 2,026           | 1,475           | 1,809           | 341                          | 16.83                       |
| Gain on Sale of Securities | -               | -               | -               | -               | -                            | NA                          |
| Noninterest Expense        | 35,261          | 32,196          | 30,066          | 26,488          | 3,065                        | 9.52                        |
| Net Operating Income       | 31,473          | 20,966          | 17,742          | 16,641          | 10,507                       | 50.11                       |
| Income Taxes               | 7,894           | 5,552           | 4,469           | 4,410           | 2,342                        | 42.18                       |



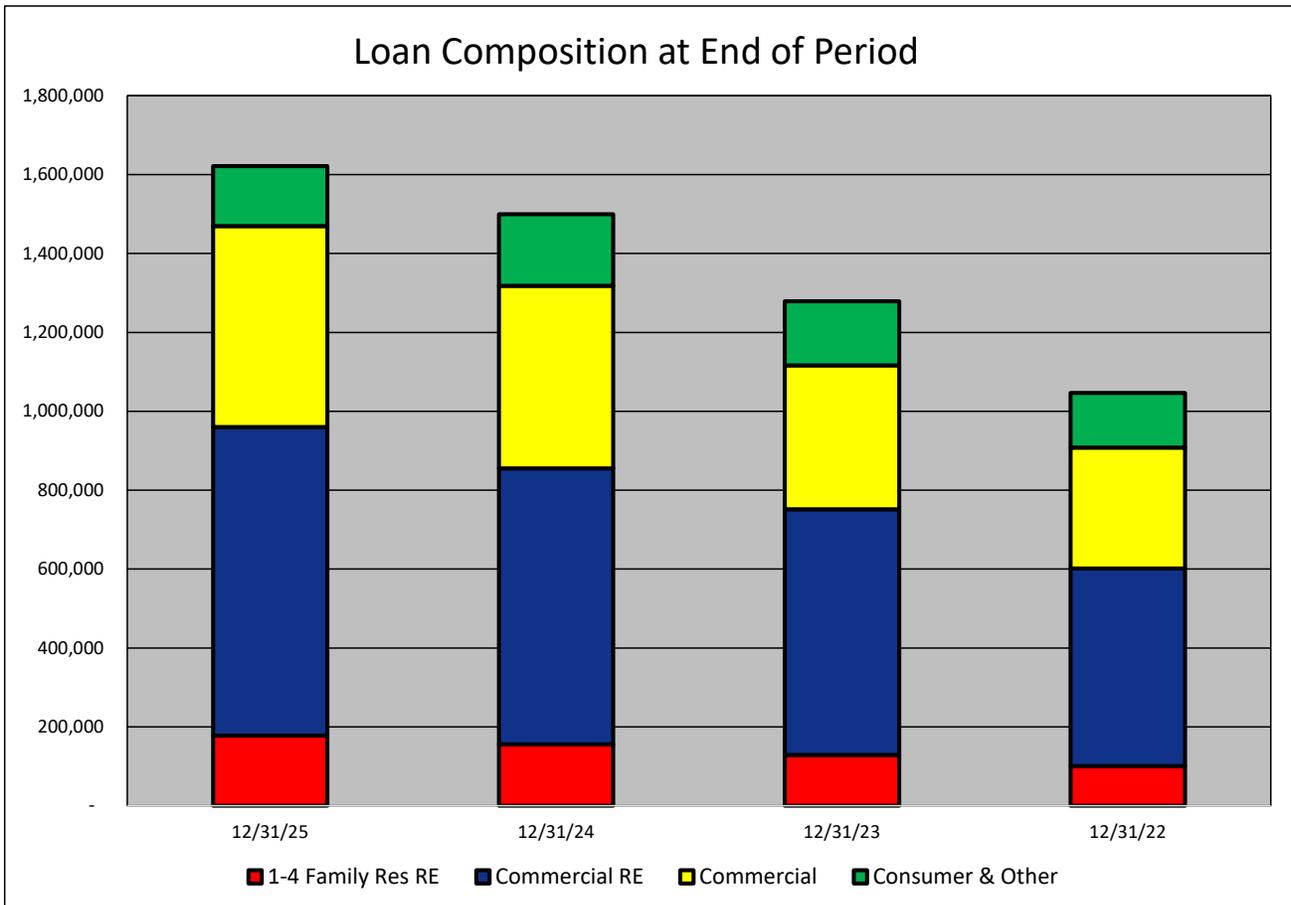
**SECURITIES COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

| As of:                      | 12/31/25      | 12/31/24      | 12/31/23       | 12/31/22       | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------------|---------------|---------------|----------------|----------------|----------------------|---------------------|
| <b>SECURITIES CATEGORY:</b> |               |               |                |                |                      |                     |
| US Treasury                 | -             | -             | 39,629         | 53,778         | -                    | NA                  |
| State & Munip               | -             | -             | -              | -              | -                    | NA                  |
| Mortgage backed             | 75,240        | 74,791        | 82,545         | 90,670         | 449                  | 0.60                |
| Equities                    | -             | -             | -              | -              | -                    | NA                  |
| Agency                      | -             | -             | -              | -              | -                    | NA                  |
| Other                       | 826           | 5,099         | 4,961          | 4,967          | (4,273)              | (83.80)             |
| <b>Total Securities</b>     | <b>76,066</b> | <b>79,890</b> | <b>127,135</b> | <b>149,415</b> | <b>(3,824)</b>       | <b>(4.79)</b>       |



**LOAN PORTFOLIO COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

| As of:                | 12/31/25  | 12/31/24  | 12/31/23  | 12/31/22  | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------|-----------|-----------|-----------|-----------|----------------------|---------------------|
| <b>LOAN CATEGORY:</b> |           |           |           |           |                      |                     |
| 1-4 Family Res RE     | 177,877   | 155,609   | 128,873   | 100,264   | 22,268               | 14.31               |
| Commercial RE         | 782,429   | 699,325   | 622,515   | 501,408   | 83,104               | 11.88               |
| Commercial            | 509,046   | 463,003   | 364,732   | 306,337   | 46,043               | 9.94                |
| Consumer & Other      | 151,920   | 181,492   | 162,414   | 138,396   | (29,572)             | (16.29)             |
| Loans, Net            | 1,621,272 | 1,499,429 | 1,278,534 | 1,046,405 | 121,843              | 8.13                |



**LOAN PORTFOLIO QUALITY - One Florida Bank**  
(Dollars in Thousands)

| As of: | 12/31/25 | 12/31/24 | 12/31/23 | 12/31/22 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

|                              |        |        |        |       |         |         |
|------------------------------|--------|--------|--------|-------|---------|---------|
| Beginning Balance            | 12,511 | 10,464 | 9,795  | 8,524 | 2,047   | 19.56   |
| Total Recoveries             | 50     | 13     | -      | -     | 37      | 284.62  |
| Total Charge-offs            | 1      | 153    | 545    | -     | (152)   | (99.35) |
| Credit Loss Expense          | 962    | 2,187  | 1,214  | 1,271 | (1,225) | (56.01) |
| Writedown Transfer Loans HFS | -      | -      | -      | -     | -       | NA      |
| Adjustments                  | -      | -      | -      | -     | -       | NA      |
| Ending Balance               | 13,522 | 12,511 | 10,464 | 9,795 | 1,011   | 8.08    |

**NON-PERFORMING ASSETS:**

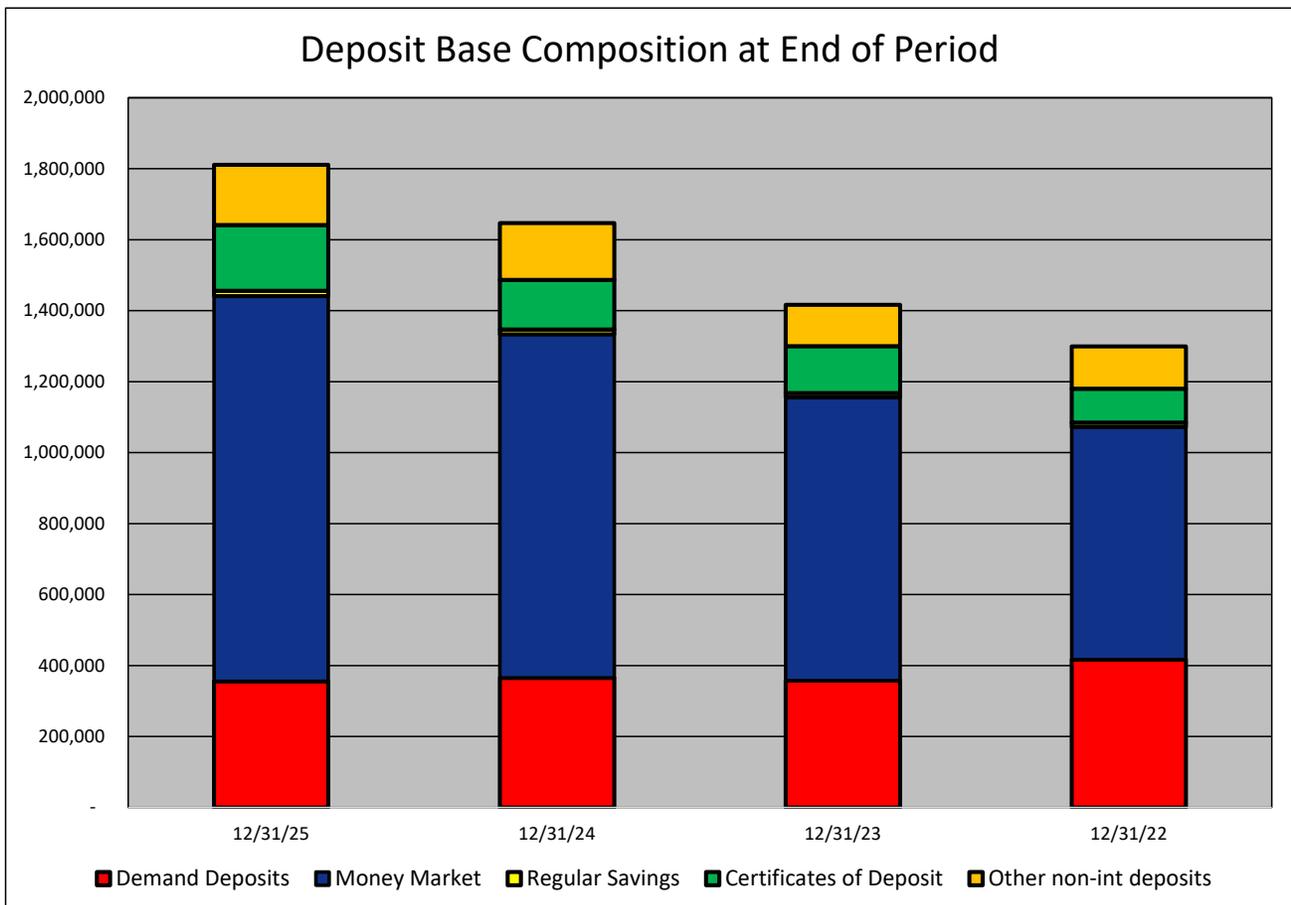
|                         |       |     |     |     |       |          |
|-------------------------|-------|-----|-----|-----|-------|----------|
| Total-90+ Days Past Due | -     | 1   | -   | -   | (1)   | (100.00) |
| Total-Nonaccrual        | 4,533 | 400 | 130 | 934 | 4,133 | 1,033.25 |
| Foreclosed Real Estate  | -     | -   | -   | -   | -     | NA       |
| Total Non-perf Assets   | 4,533 | 401 | 130 | 934 | 4,132 | 1,030.42 |

**DEPOSIT BASE COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

| As of: | 12/31/25 | 12/31/24 | 12/31/23 | 12/31/22 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

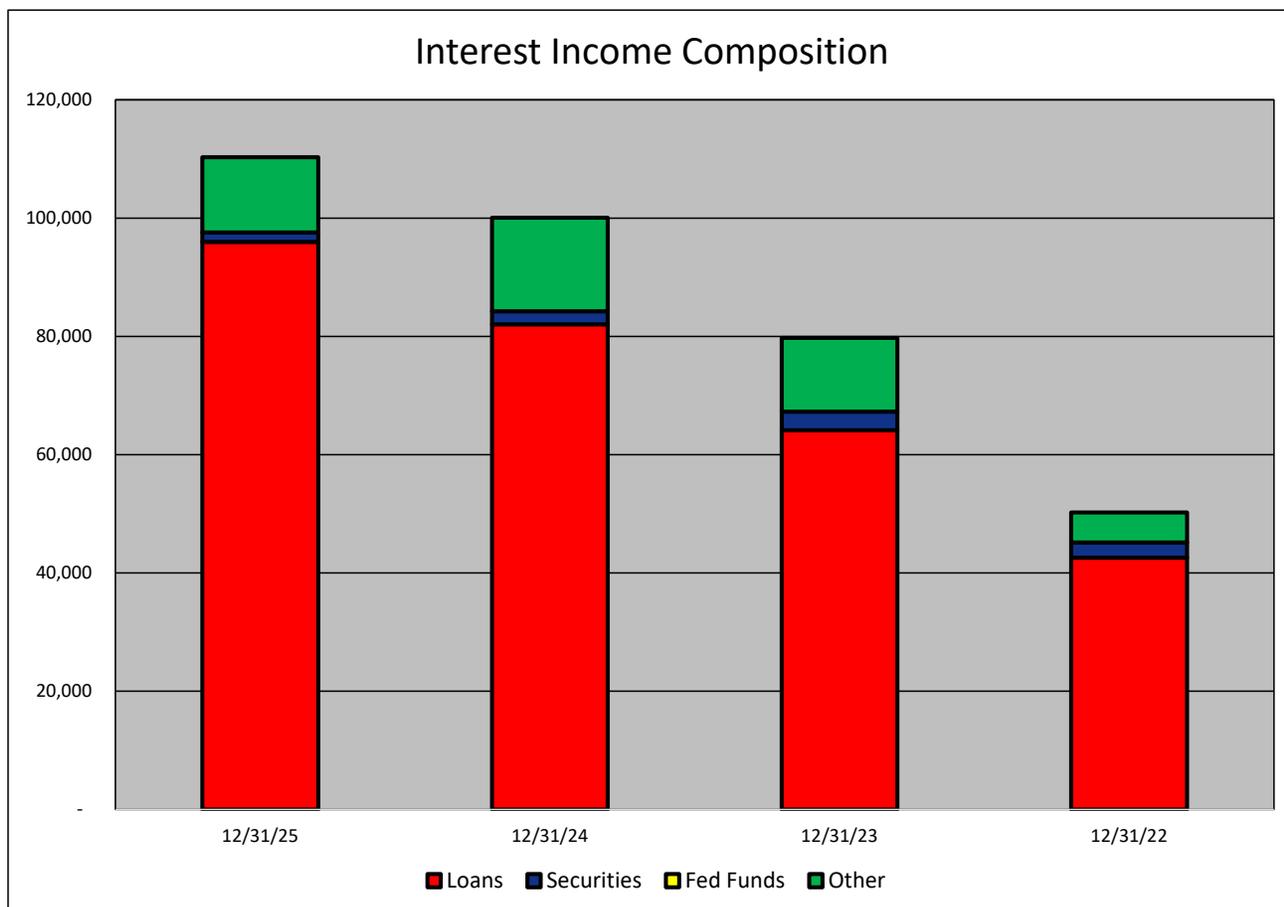
**DEPOSIT BASE CATEGORY:**

|                         |                  |                  |                  |                  |                |             |
|-------------------------|------------------|------------------|------------------|------------------|----------------|-------------|
| Demand Deposits         | 355,552          | 364,941          | 357,733          | 417,156          | (9,389)        | (2.57)      |
| Money Market            | 1,085,571        | 968,524          | 797,601          | 654,970          | 117,047        | 12.09       |
| Regular Savings         | 15,184           | 13,552           | 12,461           | 12,496           | 1,632          | 12.04       |
| Certificates of Deposit | 184,797          | 139,723          | 131,913          | 95,250           | 45,074         | 32.26       |
| Other non-int deposits  | 169,738          | 160,165          | 116,735          | 119,100          | 9,573          | 5.98        |
| <b>Total Deposits</b>   | <b>1,810,842</b> | <b>1,646,905</b> | <b>1,416,443</b> | <b>1,298,972</b> | <b>163,937</b> | <b>9.95</b> |



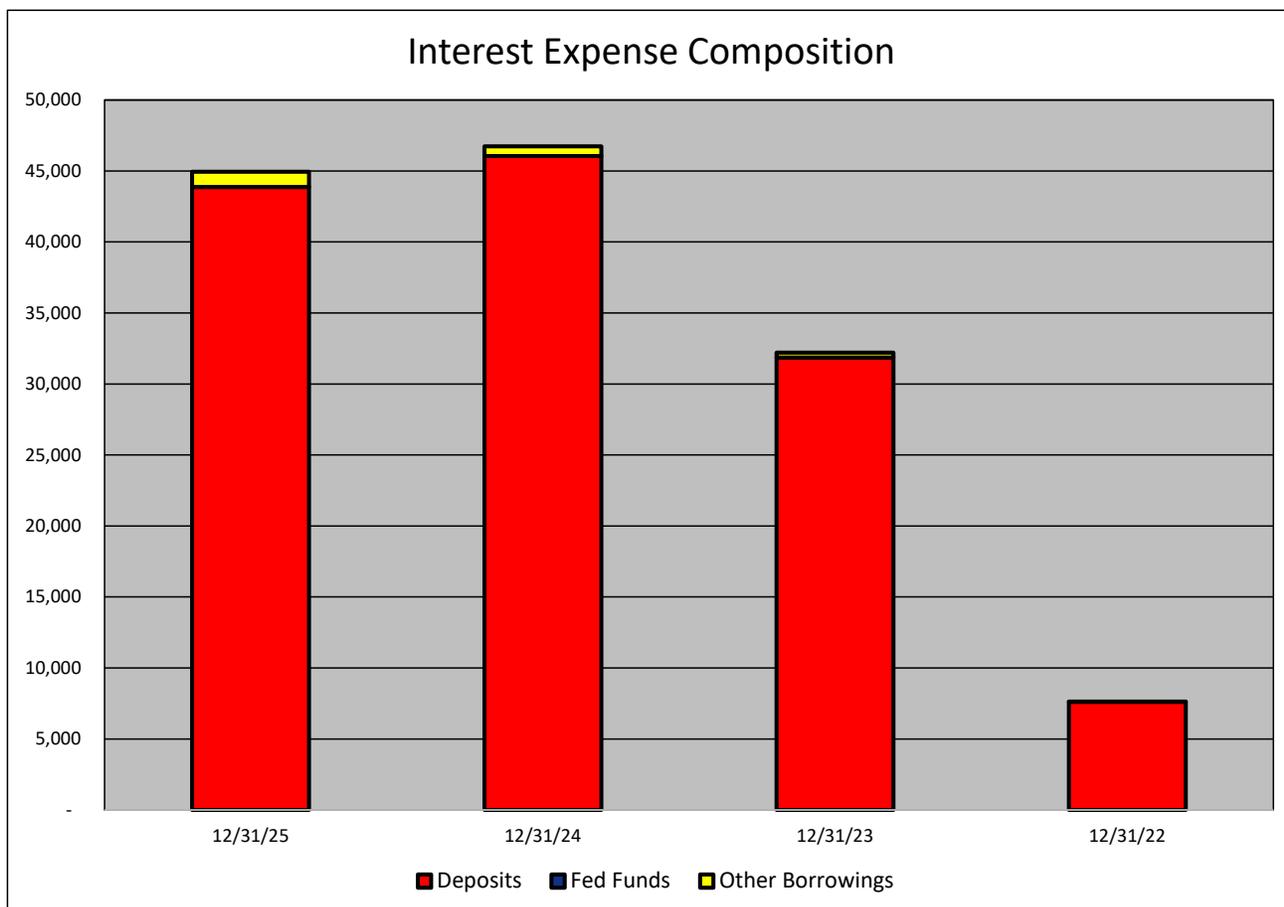
**INTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| As of:                          | 12/31/25       | 12/31/24       | 12/31/23      | 12/31/22      | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|---------------------------------|----------------|----------------|---------------|---------------|----------------------|---------------------|
| <b>INTEREST INCOME CATEGORY</b> |                |                |               |               |                      |                     |
| Loans                           | 95,960         | 82,056         | 64,122        | 42,595        | 13,904               | 16.94               |
| Securities                      | 1,629          | 2,178          | 3,171         | 2,552         | (549)                | (25.21)             |
| Fed Funds                       | -              | -              | -             | -             | -                    | NA                  |
| Other                           | 12,684         | 15,827         | 12,464        | 5,085         | (3,143)              | (19.86)             |
| <b>Total Int Income</b>         | <b>110,273</b> | <b>100,061</b> | <b>79,757</b> | <b>50,232</b> | <b>10,212</b>        | <b>10.21</b>        |



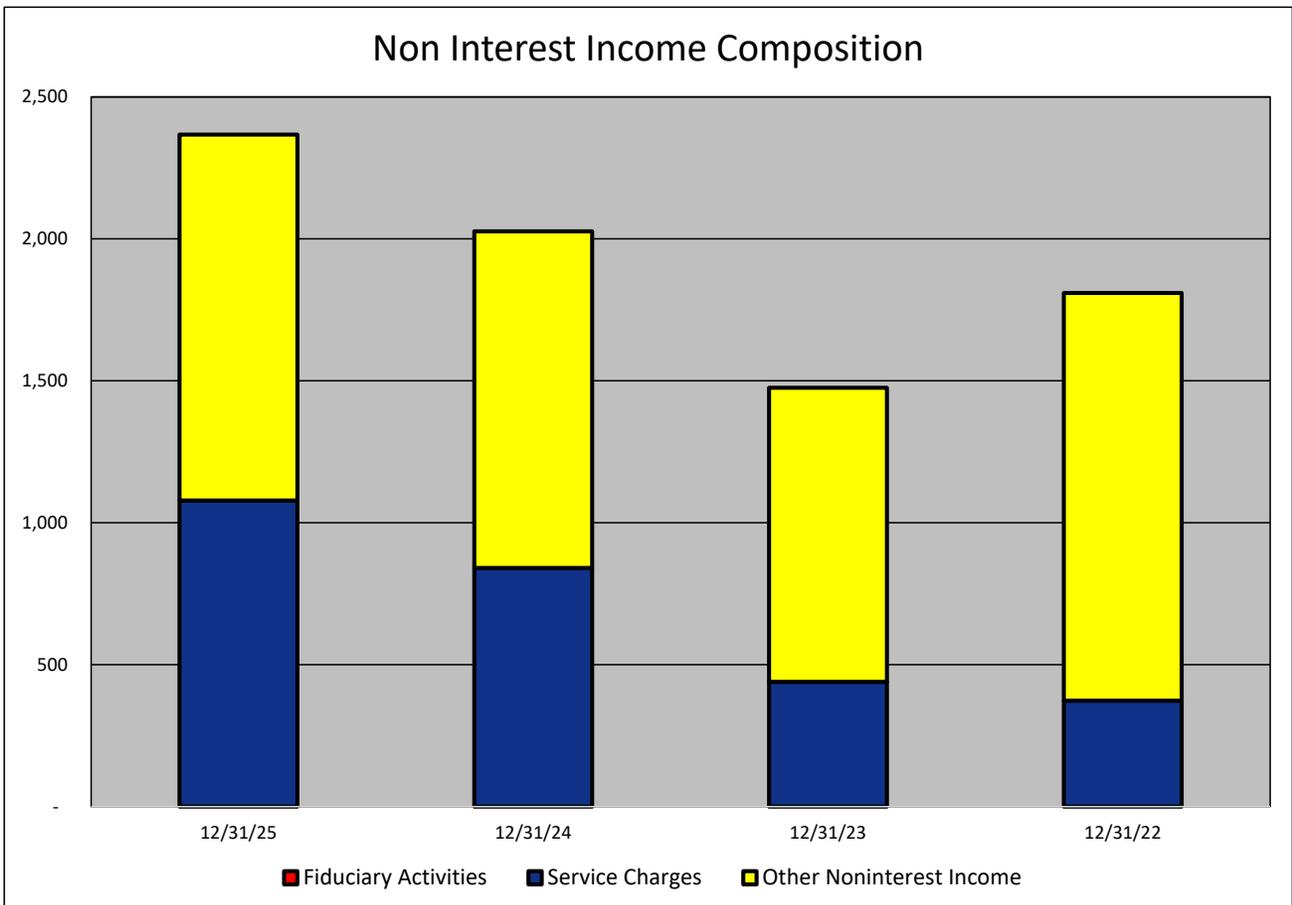
**INTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| As of:                           | 12/31/25      | 12/31/24      | 12/31/23      | 12/31/22     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|----------------------------------|---------------|---------------|---------------|--------------|----------------------|---------------------|
| <b>INTEREST EXPENSE CATEGORY</b> |               |               |               |              |                      |                     |
| Deposits                         | 43,865        | 46,055        | 31,859        | 7,613        | (2,190)              | (4.76)              |
| Fed Funds                        | -             | -             | -             | -            | -                    | NA                  |
| Other Borrowings                 | 1,079         | 683           | 351           | 28           | 396                  | 57.98               |
| <b>Total Int Expense</b>         | <b>44,944</b> | <b>46,738</b> | <b>32,210</b> | <b>7,641</b> | <b>(1,794)</b>       | <b>(3.84)</b>       |



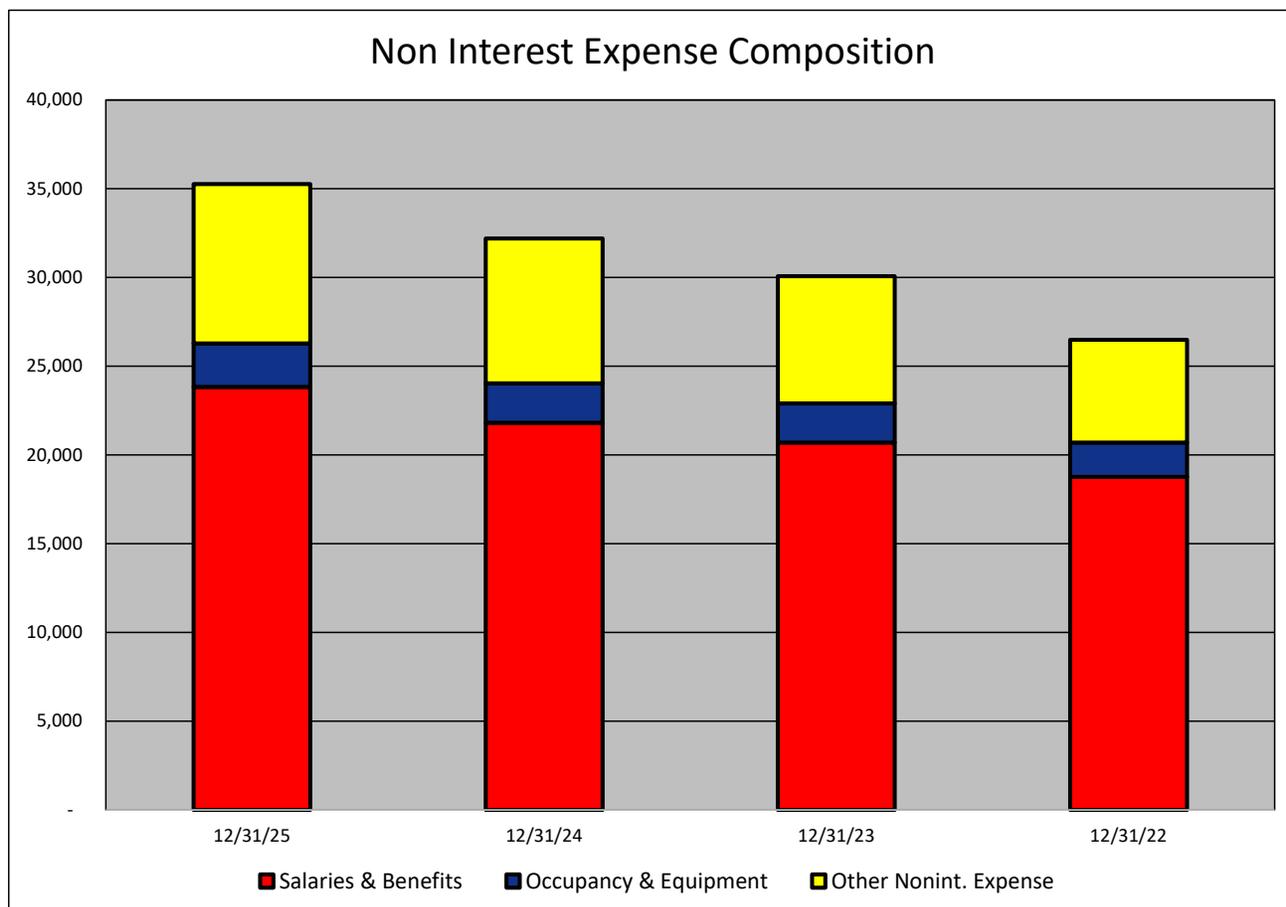
**NONINTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| As of:                             | 12/31/25     | 12/31/24     | 12/31/23     | 12/31/22     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|------------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| <b>NONINTEREST INCOME CATEGORY</b> |              |              |              |              |                      |                     |
| Fiduciary Activities               | -            | -            | -            | -            | -                    | NA                  |
| Service Charges                    | 1,078        | 841          | 440          | 373          | 237                  | 28.18               |
| Other Noninterest Income           | 1,289        | 1,185        | 1,035        | 1,436        | 104                  | 8.78                |
| <b>Total Nonint. Income</b>        | <b>2,367</b> | <b>2,026</b> | <b>1,475</b> | <b>1,809</b> | <b>341</b>           | <b>16.83</b>        |



**NONINTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| As of:                              | 12/31/25      | 12/31/24      | 12/31/23      | 12/31/22      | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-------------------------------------|---------------|---------------|---------------|---------------|----------------------|---------------------|
| <b>NONINTEREST EXPENSE CATEGORY</b> |               |               |               |               |                      |                     |
| Salaries & Benefits                 | 23,830        | 21,808        | 20,696        | 18,757        | 2,022                | 9.27                |
| Occupancy & Equipment               | 2,458         | 2,228         | 2,205         | 1,944         | 230                  | 10.32               |
| Other Nonint. Expense               | 8,973         | 8,160         | 7,165         | 5,787         | 813                  | 9.96                |
| <b>Total Nonint. Expense</b>        | <b>35,261</b> | <b>32,196</b> | <b>30,066</b> | <b>26,488</b> | <b>3,065</b>         | <b>9.52</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>       |
| <b>One Florida Bank</b>               | <b>2,048,419</b>   | <b>1,832,580</b> | <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 |
|----------------------------|-----------|-----------|------|

**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 |
|----------------------------|-----------|-----------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**CAPITAL RATIOS**  
For the year ended December 31, 2025

| Institution name                      | Equity/<br>Assets | Leverage<br>Ratio | Tier 1 Risk-<br>based Ratio | Risk based<br>Capital Ratio | Common<br>Equity Tier 1<br>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                                    |
| <b>One Florida Bank</b>               | <b>9.23</b>       | <b>9.67</b>       | <b>10.73</b>                | <b>11.47</b>                | <b>10.73</b>                             |
| 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 |
|----------------------------|------|-------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**BALANCE SHEET RATIOS**  
For the year ended December 31, 2025

| Institution name                      | Loans/<br>Deposits | Gross Loans/<br>Assets | Securities/<br>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 |
|----------------------------|-------|-------|-------|

**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                 |
| Commerce Bank & Trust                 | 173,846                  | <b>0.65</b>          | 9.17                 |
| 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 |
|----------------------------|-----------|------|-------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2025**

| Institution name                      | Noninterest<br>Income/AA | Net<br>Overhead<br>Ratio | Efficiency<br>Ratio | Assets (per<br>million) per<br>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                                   |
| <b>One Florida Bank</b>               | <b>0.12</b>              | <b>1.69</b>              | <b>52.08</b>        | <b>12.41</b>                            |
| 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                                    |
| Commerce Bank & Trust                 | 0.21                     | 2.39                     | <b>75.01</b>        | 8.59                                    |
| 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 |
|----------------------------|------|------|-------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**ASSET QUALITY RATIOS**  
For the year ended December 31, 2025

| Institution name                      | Allowance/<br>Loans | Nonperf<br>Loans/<br>Total Loans | Nonperf<br>Assets/<br>Total Assets | Adjusted<br>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                    |
| <b>One Florida Bank</b>               | <b>0.83</b>         | <b>0.28</b>                      | <b>0.22</b>                        | <b>2.24</b>             |
| 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 |
|----------------------------|------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Cash &<br>Nointerest<br>bearing Deps | Interest-<br>bearing Bal | Fed Funds Sold<br>& Repos | Held to<br>Maturity Secs | Available for<br>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>                          | 16.80                    | 0.00                      | 0.00                     | 13.02                      |
| United Southern Bank                  | <b>0.92</b>                          | 6.64                     | 0.00                      | 0.65                     | 34.69                      |
| <b>One Florida Bank</b>               | <b>0.90</b>                          | <b>15.36</b>             | <b>0.01</b>               | <b>0.00</b>              | <b>3.71</b>                |
| 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> |
|----------------------------|-------------|-------------|-------------|-------------|--------------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Net Loans &<br>Leases | Premises &<br>Fixed Assets | Total Real<br>Estate Owned | Intangible<br>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                 |
| Commerce Bank & Trust                 | <b>64.62</b>          | 0.99                       | 0.00                       | 0.00                 |
| 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 |
|----------------------------|-------|------|------|------|

**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<br>Bearing Deps | Interest<br>Bearing Deps | Total<br>Deps | Total Fed<br>Funds &<br>Repos | Other<br>Borrowed<br>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                       |
| Commerce Bank & Trust                 | <b>38.51</b>                 | 56.56                    | 95.07         | 2.61                          | 2.32                       |
| 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                       |
| <b>One Florida Bank</b>               | <b>19.26</b>                 | <b>78.85</b>             | <b>98.10</b>  | <b>0.00</b>                   | <b>1.90</b>                |
| 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 |
|----------------------------|-------|-------|-------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Yield on<br>Earning<br>Assets | Cost of<br>Funds | Net Interest<br>Margin | Avg Earning<br>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                    |
| <b>One Florida Bank</b>               | <b>5.76</b>                   | <b>3.29</b>      | <b>3.41</b>            | <b>98.61</b>             |
| 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                    |
| Commerce Bank & Trust                 | 5.18                          | 2.86             | <b>3.36</b>            | 95.61                    |
| 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 |
|----------------------------|------|------|------|-------|