

Southstate Bank, National Association

Winter Haven, FL

Established

2/21/1992

Florida Bank and Thrift Performance Report

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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)

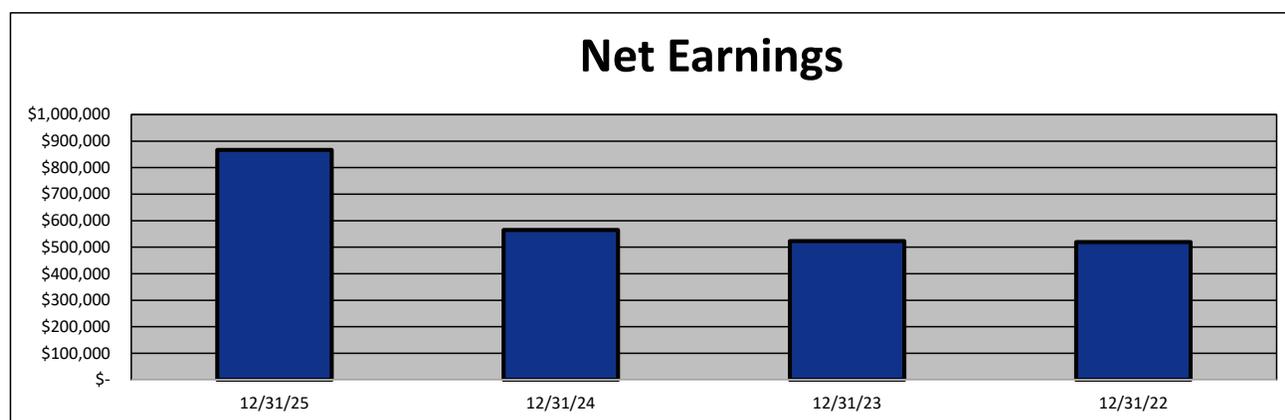
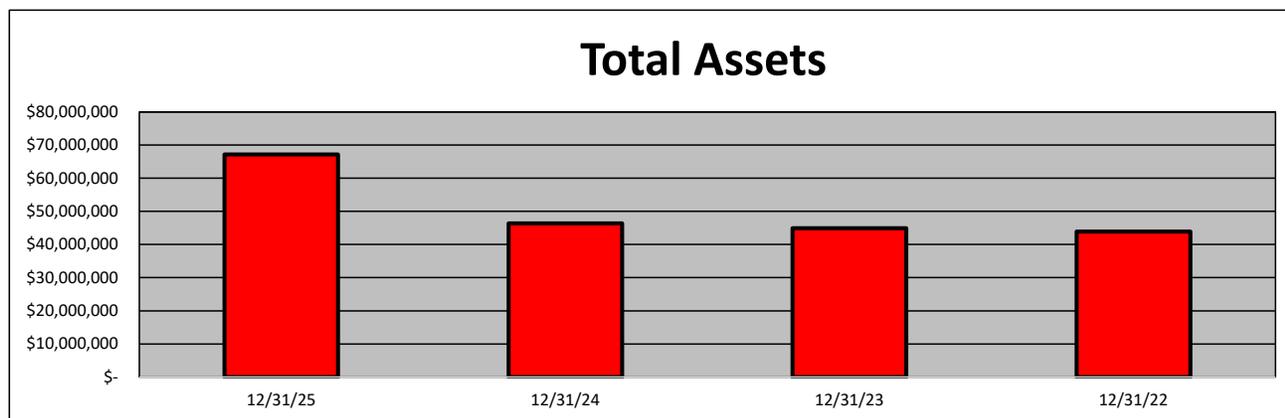
EXECUTIVE SUMMARY - SouthState Bank, National Association
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	14.39	13.29	12.92	12.21	10.68	9.37
Leverage Ratio	10.22	10.64	10.03	9.39	11.20	10.20
Tier 1 Cap/Risk Based Assets	12.54	13.38	12.52	11.80	12.21	7.86
Risk Based Ratio	13.68	14.64	13.75	12.69	12.99	8.48
Common Equity Tier 1 Capital Ratio	12.54	13.38	12.52	11.80	12.13	7.86
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	88.63	89.55	87.29	82.88	77.22	72.49
Loans/Assets	72.86	73.72	72.27	68.81	64.63	64.14
Securities/Assets	12.45	14.18	16.20	18.25	17.77	20.90
PROFITABILITY:						
Return on Avg Assets	1.32	1.22	1.15	1.15	0.77	1.24
Return on Avg Equity	9.84	9.47	9.42	9.83	10.09	15.46
Nonint Income/Avg Assets	0.96	0.71	0.70	0.75	0.77	0.85
Net Overhead Ratio	1.35	1.47	1.52	1.35	2.31	1.96
Efficiency Ratio	50.59	57.00	56.15	55.67	72.83	63.42
Assets (per million) per Employee	10.63	9.09	8.66	8.73	10.41	8.16
ASSET QUALITY:						
Allowance/Loans	1.20	1.36	1.41	1.18	1.28	1.44
Nonperforming Loans/Total Loans	0.62	0.62	0.56	0.36	0.54	0.61
Nonperforming Assets/Total Assets	0.46	0.46	0.41	0.25	0.38	0.42
Adjusted Texas Ratio	3.78	3.78	3.09	2.31	3.26	4.35
YIELDS & COSTS:						
Yield on earning assets	5.72	5.06	4.72	3.43	5.50	5.39
Cost of funds	2.51	2.46	1.77	0.16	2.82	2.55
Net interest margin	4.00	3.40	3.58	3.33	3.28	3.94
Avg Earning Assets/Avg Assets	89.79	91.09	90.39	90.16	95.74	94.78

SELECTED FINANCIAL DATA - SouthState Bank, National Association
(Dollars in Thousands)

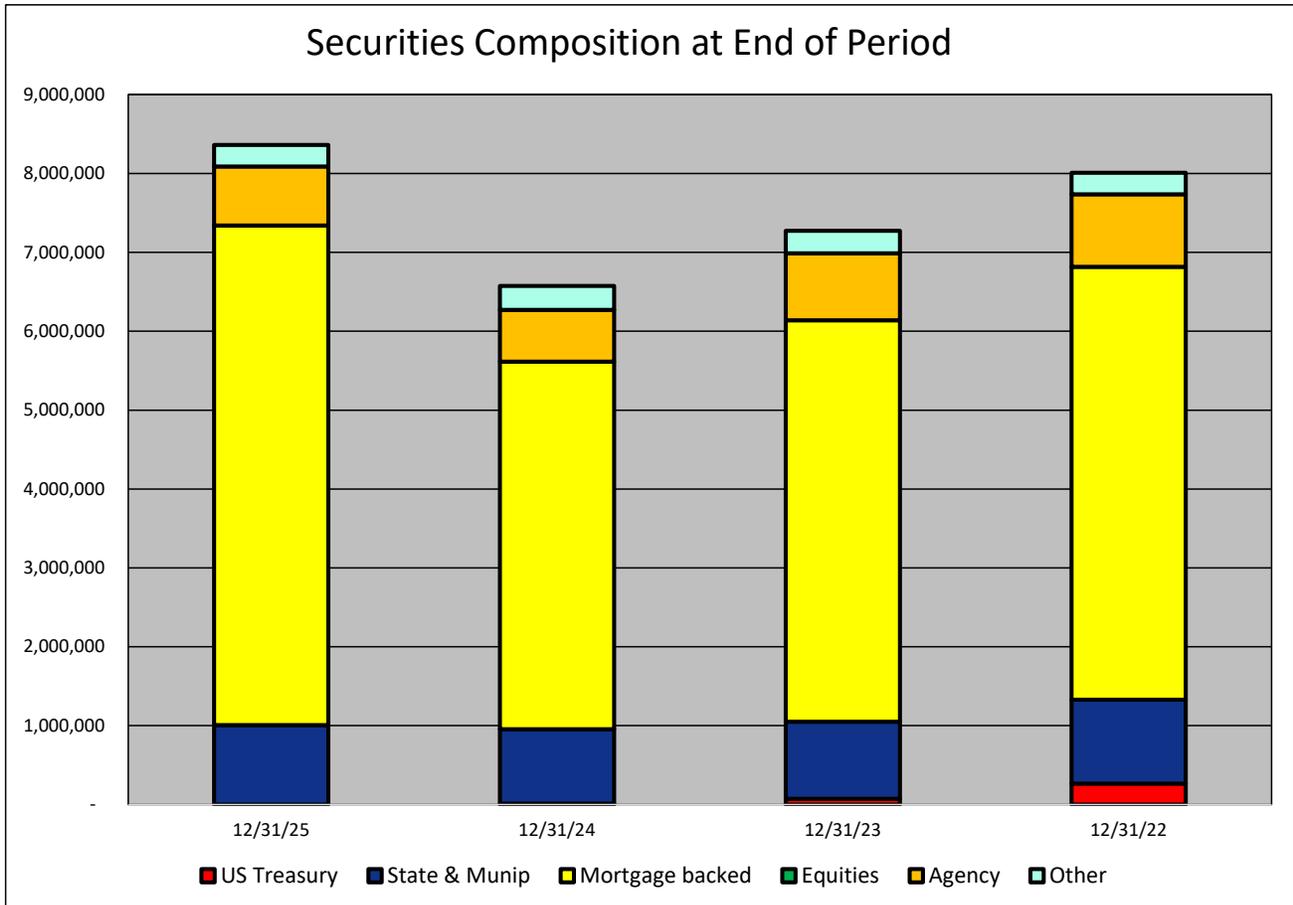
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	67,179,734	46,369,727	44,886,855	43,900,126	20,810,007	44.88
Cash and Equivalents	3,172,483	1,392,067	998,626	1,312,312	1,780,416	127.90
Securities	8,361,786	6,575,263	7,271,828	8,010,063	1,786,523	27.17
Loans, net	48,943,870	34,182,353	32,439,377	30,206,830	14,761,517	43.18
Deposit Accounts	55,223,931	38,171,079	37,163,969	36,446,864	17,052,852	44.67
Fed Funds & Repos	618,215	514,912	489,184	556,417	103,303	20.06
Total Equity	9,669,919	6,161,046	5,798,377	5,360,866	3,508,873	56.95

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	866,549	565,300	522,959	519,611	301,249	53.29
Interest Income	3,379,128	2,141,102	1,944,158	1,396,901	1,238,026	57.82
Interest Expense	1,015,898	702,034	468,182	42,060	313,864	44.71
Net Interest Income	2,363,230	1,439,068	1,475,976	1,354,841	924,162	64.22
Credit Loss Expense	95,465	26,951	124,995	45,150	68,514	254.22
Noninterest income	634,050	331,788	317,792	338,312	302,262	91.10
Gain on Sale of Securities	(228,811)	(50)	40	29	(228,761)	457,522.00
Noninterest Expense	1,522,569	1,015,045	1,012,049	947,892	507,524	50.00
Net Operating Income	1,379,246	728,860	656,724	700,111	650,386	89.23
Income Taxes	259,594	174,486	144,718	143,824	85,108	48.78



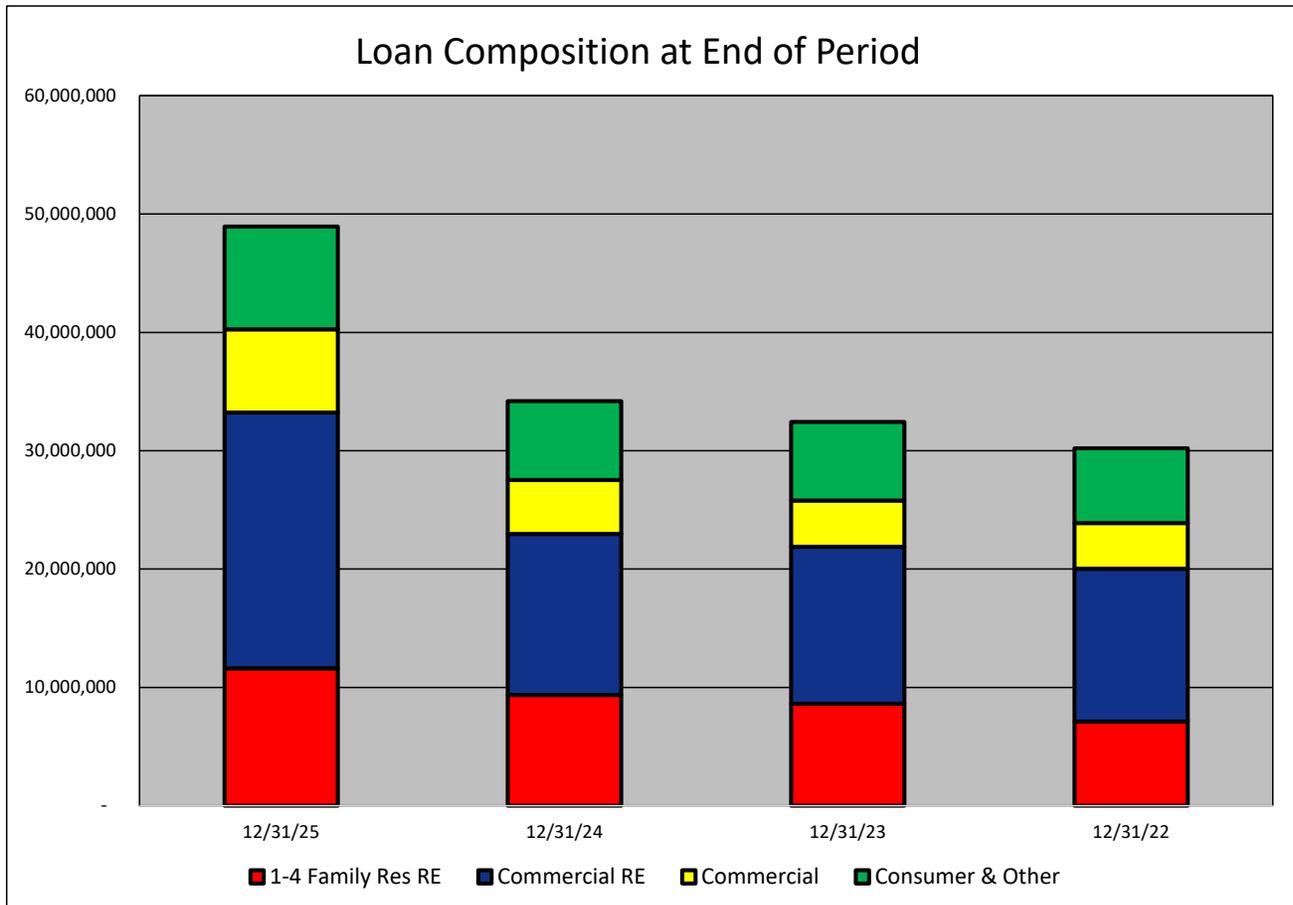
SECURITIES COMPOSITION - SouthState Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	10,656	73,890	265,638	(10,656)	(100.00)
State & Munip	1,007,412	945,723	977,462	1,064,852	61,689	6.52
Mortgage backed	6,334,502	4,657,173	5,088,904	5,486,159	1,677,329	36.02
Equities	-	-	-	-	-	NA
Agency	747,422	657,598	846,792	918,247	89,824	13.66
Other	272,450	304,113	284,780	275,167	(31,663)	(10.41)
Total Securities	8,361,786	6,575,263	7,271,828	8,010,063	1,786,523	27.17



LOAN PORTFOLIO COMPOSITION - SouthState Bank, National Association
(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	11,612,192	9,357,731	8,630,793	7,106,670	2,254,461	24.09
Commercial RE	21,622,175	13,605,282	13,255,182	12,918,122	8,016,893	58.92
Commercial	7,030,269	4,557,187	3,898,080	3,859,392	2,473,082	54.27
Consumer & Other	8,679,234	6,662,153	6,655,322	6,322,646	2,017,081	30.28
Loans, Net	48,943,870	34,182,353	32,439,377	30,206,830	14,761,517	43.18



LOAN PORTFOLIO QUALITY - SouthState Bank, National Association
(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):

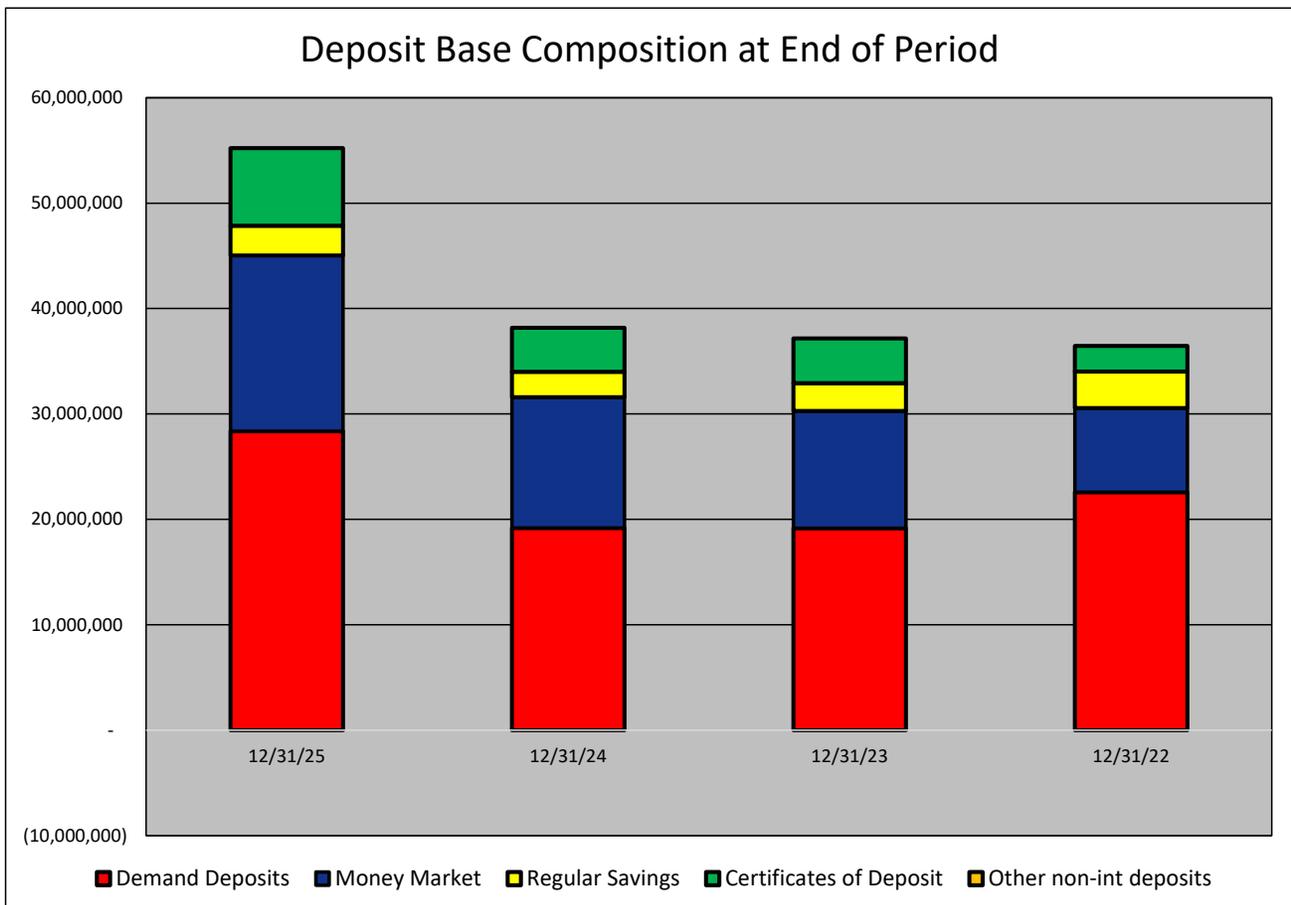
Beginning Balance	465,280	456,573	356,444	301,807	8,707	1.91
Total Recoveries	16,998	16,826	15,782	19,175	172	1.02
Total Charge-offs	127,987	35,070	40,648	23,446	92,917	264.95
Credit Loss Expense	95,465	26,951	124,995	45,150	68,514	254.22
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	135,441	-	-	13,758	135,441	NA
Ending Balance	<u>585,197</u>	<u>465,280</u>	<u>456,573</u>	<u>356,444</u>	<u>119,917</u>	<u>25.77</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	4,344	3,293	11,235	4,350	1,051	31.92
Total-Nonaccrual	297,155	207,296	170,222	104,225	89,859	43.35
Foreclosed Real Estate	8,771	2,154	837	1,023	6,617	307.20
Total Non-perf Assets	<u>310,270</u>	<u>212,743</u>	<u>182,294</u>	<u>109,598</u>	<u>97,527</u>	<u>45.84</u>

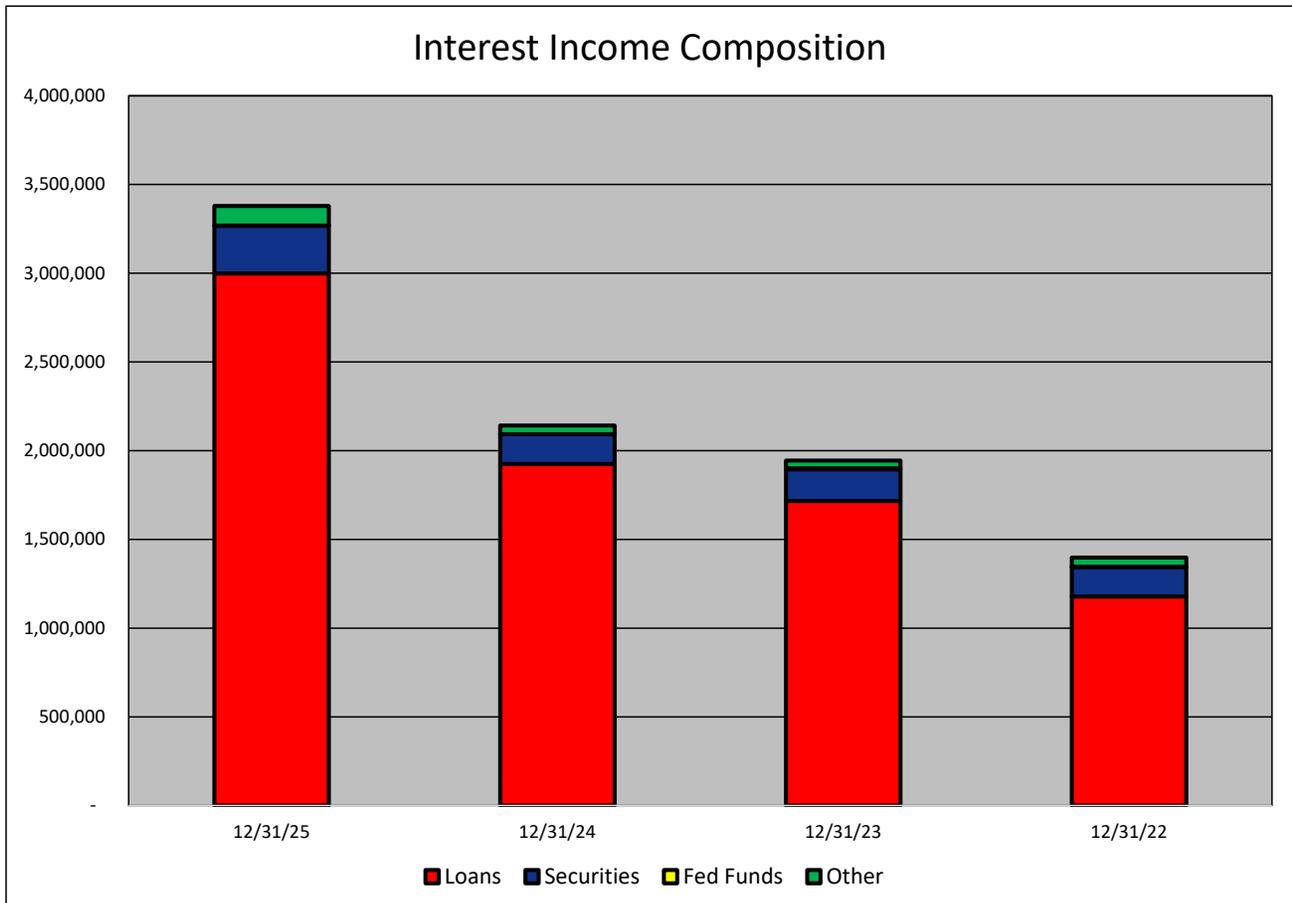
DEPOSIT BASE COMPOSITION - SouthState Bank, National Association
(Dollars in Thousands)

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	28,366,355	19,191,074	19,149,797	22,576,914	9,175,281	47.81
Money Market	16,677,722	12,400,111	11,132,007	7,985,613	4,277,611	34.50
Regular Savings	2,820,621	2,414,172	2,632,212	3,464,351	406,449	16.84
Certificates of Deposit	7,359,234	4,165,722	4,249,953	2,419,987	3,193,512	76.66
Other non-int deposits	(1)	-	-	(1)	(1)	NA
Total Deposits	55,223,931	38,171,079	37,163,969	36,446,864	17,052,852	44.67



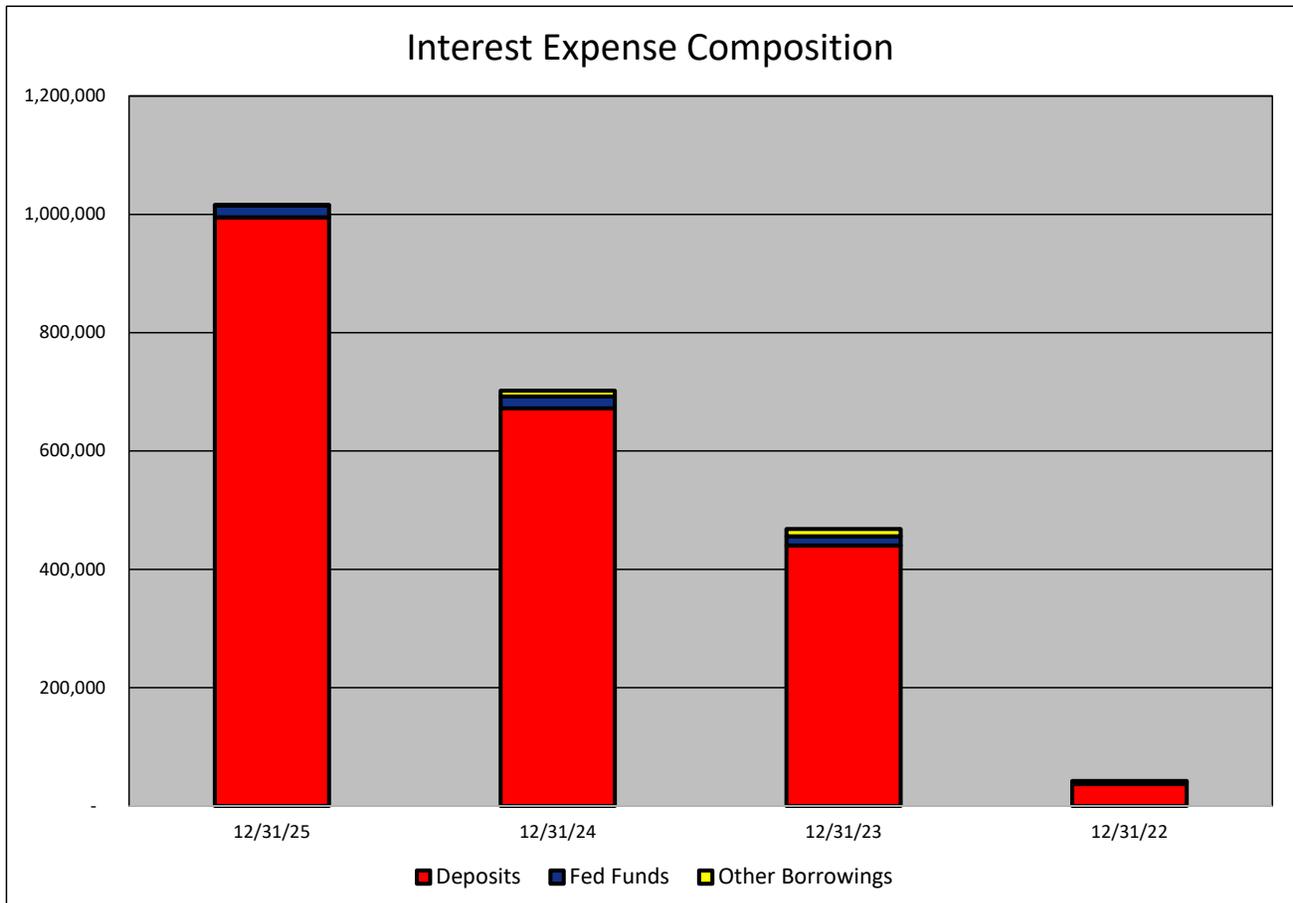
INTEREST INCOME COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	2,998,630	1,924,667	1,716,406	1,178,026	1,073,963	55.80
Securities	269,301	168,090	178,532	166,531	101,211	60.21
Fed Funds	234	200	5,749	604	34	17.00
Other	110,963	48,145	43,471	51,740	62,818	130.48
Total Int Income	3,379,128	2,141,102	1,944,158	1,396,901	1,238,026	57.82



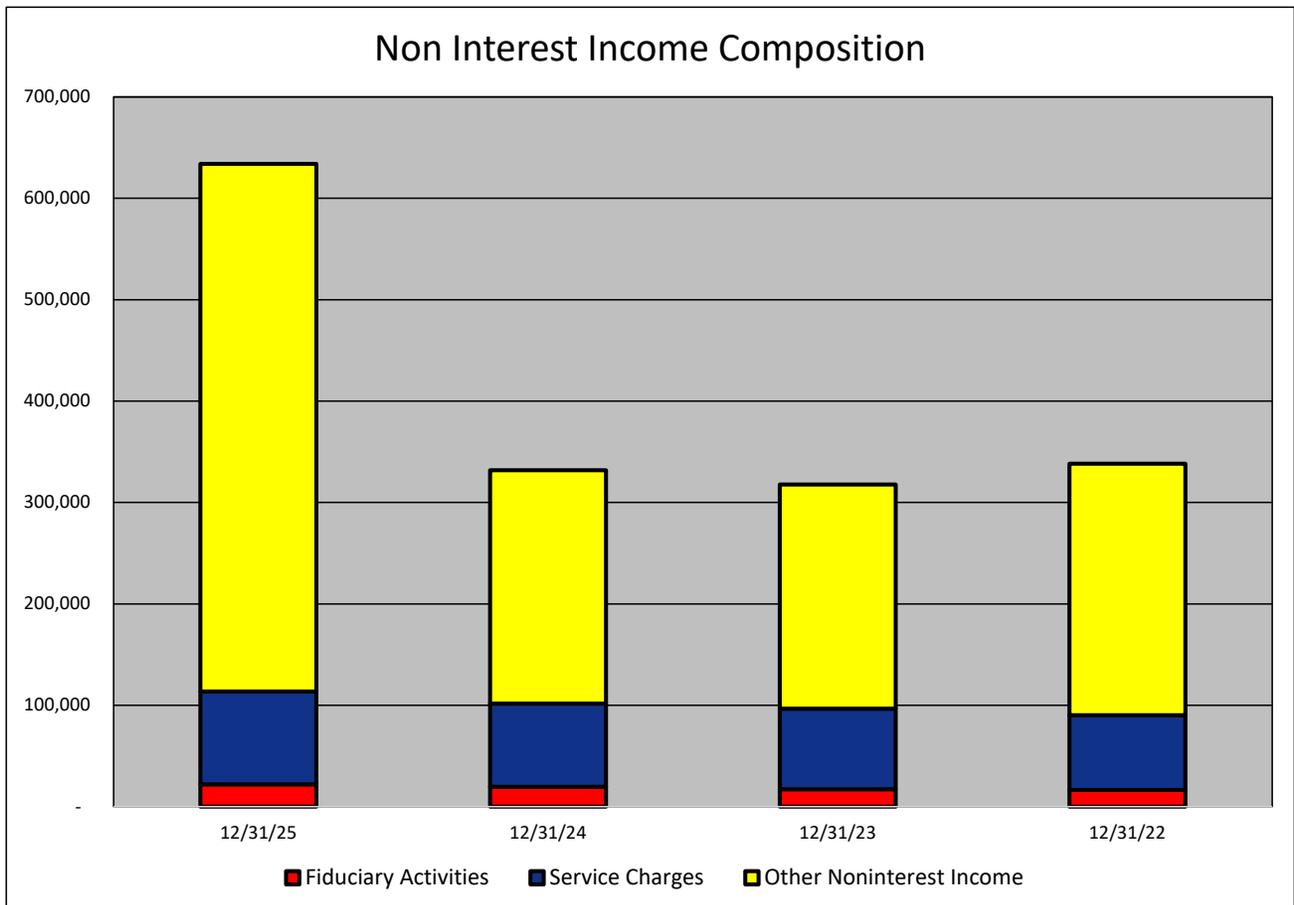
INTEREST EXPENSE COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	995,009	671,825	440,257	36,984	323,184	48.11
Fed Funds	20,241	20,268	15,590	4,503	(27)	(0.13)
Other Borrowings	648	9,941	12,335	573	(9,293)	(93.48)
Total Int Expense	1,015,898	702,034	468,182	42,060	313,864	44.71



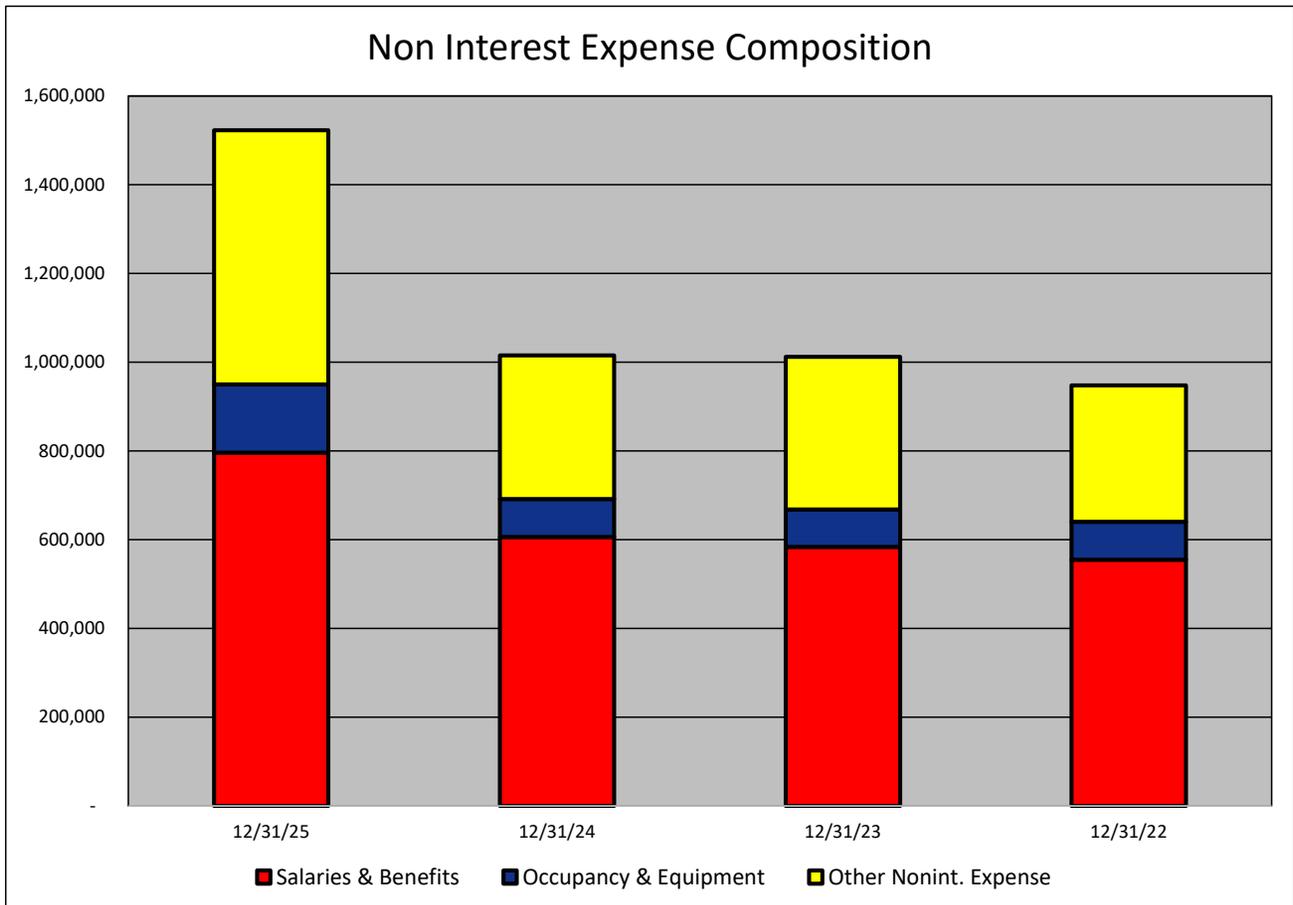
NONINTEREST INCOME COMPOSITION- SouthState Bank, National Association
(Dollars in Thousands)

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	22,026	19,632	17,274	16,485	2,394	12.19
Service Charges	91,568	82,106	79,442	73,700	9,462	11.52
Other Noninterest Income	520,456	230,050	221,076	248,127	290,406	126.24
Total Nonint. Income	634,050	331,788	317,792	338,312	302,262	91.10



NONINTEREST EXPENSE COMPOSITION- SouthState Bank, National Association
(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	796,476	606,011	583,641	554,966	190,465	31.43
Occupancy & Equipment	153,561	85,524	84,389	85,518	68,037	79.55
Other Nonint. Expense	572,532	323,510	344,019	307,408	249,022	76.98
Total Nonint. Expense	1,522,569	1,015,045	1,012,049	947,892	507,524	50.00



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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