

# Sunrise Bank

Orlando, FL

Established

8/1/2005

## 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)

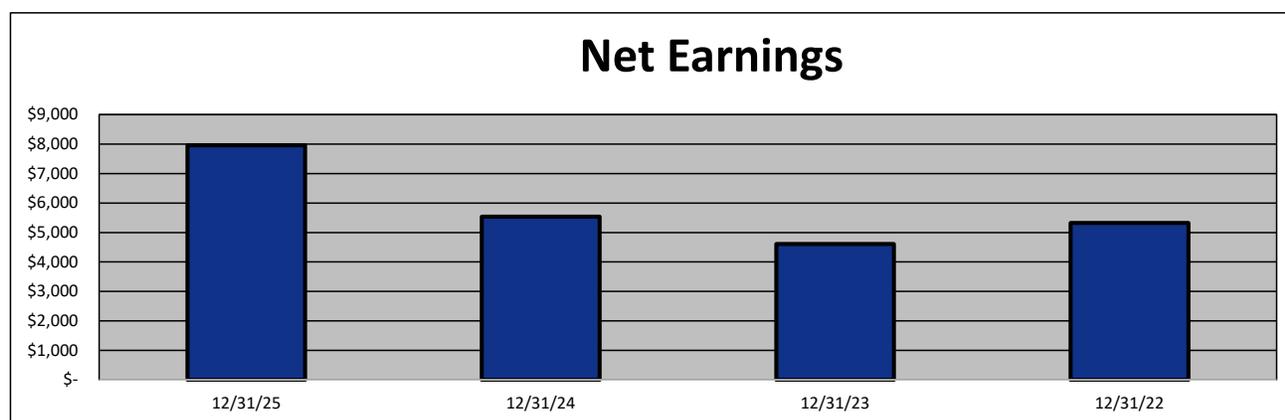
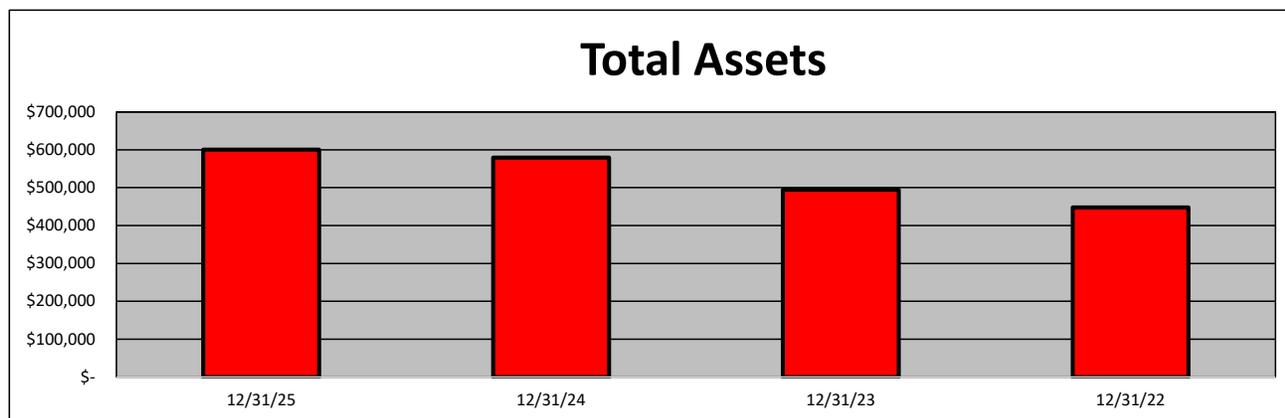
**EXECUTIVE SUMMARY - Sunrise Bank  
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.87	8.04	7.82	8.12	10.68	9.37
Leverage Ratio	9.30	9.19	9.26	9.44	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
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	85.69	90.12	91.20	88.99	77.22	72.49
Loans/Assets	75.31	79.47	80.17	79.97	64.63	64.14
Securities/Assets	17.18	14.85	16.48	15.82	17.77	20.90
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.31	1.01	0.95	1.22	0.77	1.24
Return on Avg Equity	15.74	13.03	12.35	15.03	10.09	15.46
Nonint Income/Avg Assets	0.07	0.08	0.08	0.10	0.77	0.85
Net Overhead Ratio	1.96	1.99	2.27	1.99	2.31	1.96
Efficiency Ratio	59.97	64.75	69.11	56.85	72.83	63.42
Assets (per million) per Employee	9.68	10.00	8.68	7.85	10.41	8.16
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.29	1.21	1.26	1.26	1.28	1.44
Nonperforming Loans/Total Loans	0.07	0.00	0.00	0.00	0.54	0.61
Nonperforming Assets/Total Assets	0.05	0.00	0.00	0.00	0.38	0.42
Adjusted Texas Ratio	0.50	0.00	0.00	0.00	3.26	4.35
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.93	5.88	5.31	4.11	5.50	5.39
Cost of funds	3.53	3.90	3.07	0.83	2.82	2.55
Net interest margin	3.38	3.17	3.40	3.65	3.28	3.94
Avg Earning Assets/Avg Assets	98.20	98.23	97.67	97.90	95.74	94.78

**SELECTED FINANCIAL DATA - Sunrise Bank**  
(Dollars in Thousands)

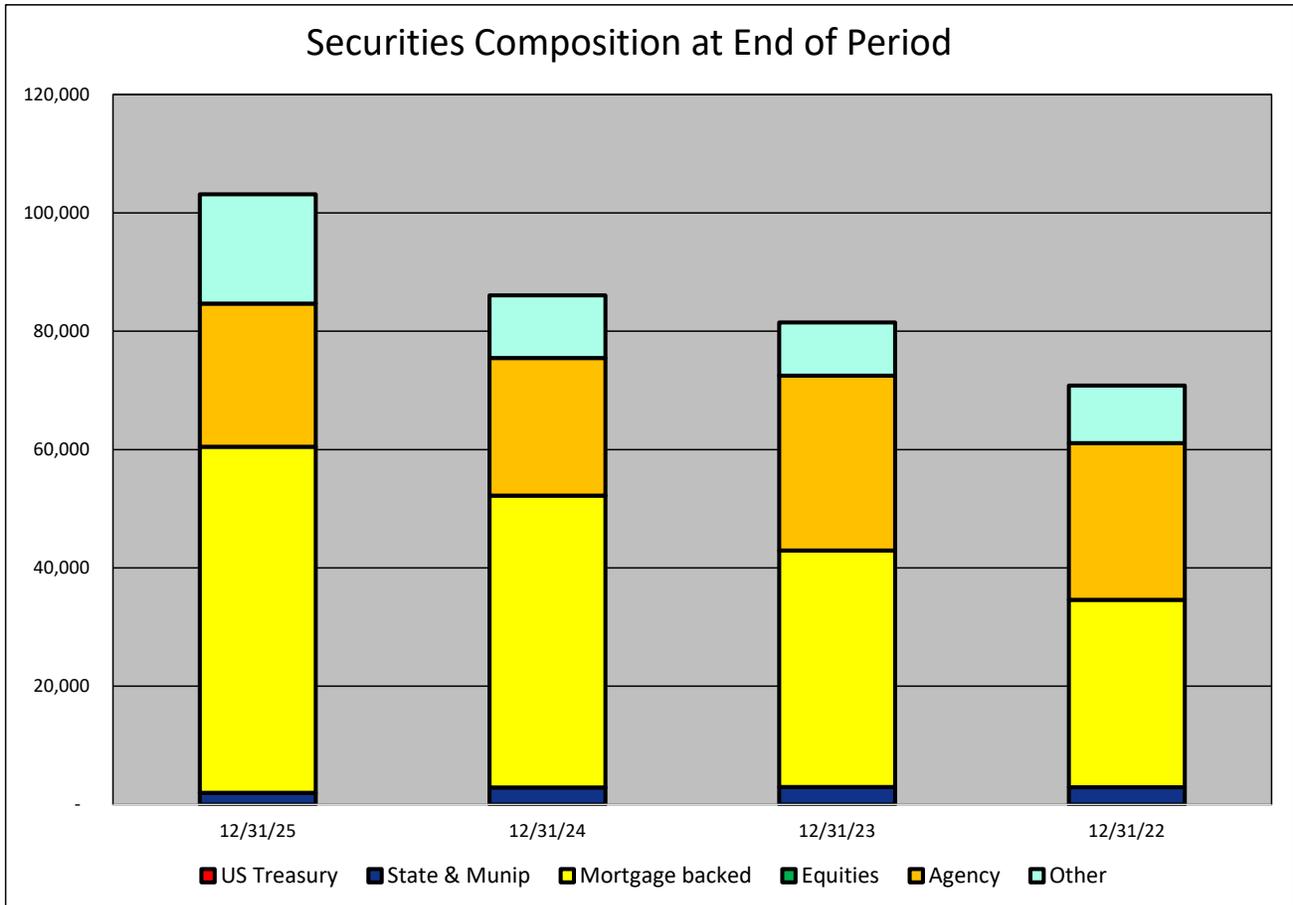
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	600,259	579,762	494,572	447,727	20,497	3.54
Cash and Equivalents	38,367	23,565	7,032	10,559	14,802	62.81
Securities	103,140	86,078	81,485	70,820	17,062	19.82
Loans, net	452,079	460,722	396,477	358,036	(8,643)	(1.88)
Deposit Accounts	527,573	511,230	434,731	402,338	16,343	3.20
Fed Funds & Repos	-	-	4,000	-	-	NA
Total Equity	53,262	46,609	38,690	36,372	6,653	14.27

<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 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	7,955	5,535	4,611	5,326	2,420	43.72
Interest Income	35,412	31,683	25,147	17,527	3,729	11.77
Interest Expense	15,267	14,619	9,067	1,968	648	4.43
Net Interest Income	20,145	17,064	16,080	15,559	3,081	18.06
Credit Loss Expense	246	610	463	1,565	(364)	(59.67)
Noninterest income	433	442	378	432	(9)	(2.04)
Gain on Sale of Securities	3	(12)	-	-	15	(125.00)
Noninterest Expense	12,349	11,345	11,384	9,100	1,004	8.85
Net Operating Income	7,983	5,551	4,611	5,326	2,432	43.81
Income Taxes	-	-	-	-	-	NA



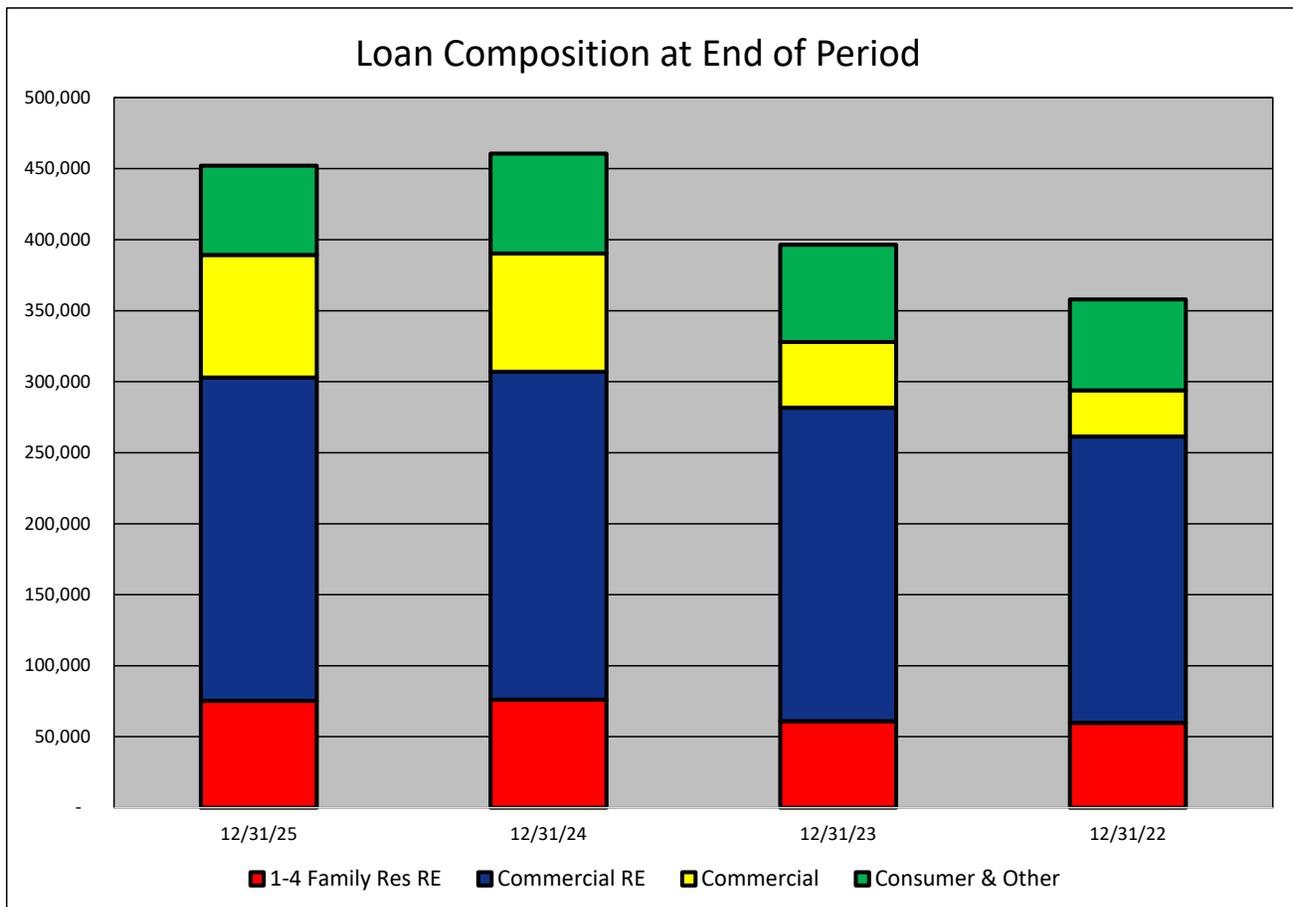
**SECURITIES COMPOSITION - Sunrise Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	1,992	2,896	2,971	2,919	(904)	(31.22)
Mortgage backed	58,479	49,329	39,988	31,676	9,150	18.55
Equities	-	-	-	-	-	NA
Agency	24,181	23,235	29,538	26,509	946	4.07
Other	18,488	10,618	8,988	9,716	7,870	74.12
<b>Total Securities</b>	<b>103,140</b>	<b>86,078</b>	<b>81,485</b>	<b>70,820</b>	<b>17,062</b>	<b>19.82</b>



**LOAN PORTFOLIO COMPOSITION - Sunrise Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	75,237	76,161	60,990	59,824	(924)	(1.21)
Commercial RE	227,667	230,848	220,589	201,609	(3,181)	(1.38)
Commercial	86,442	83,266	46,483	32,437	3,176	3.81
Consumer & Other	62,733	70,447	68,415	64,166	(7,714)	(10.95)
<b>Loans, Net</b>	<b>452,079</b>	<b>460,722</b>	<b>396,477</b>	<b>358,036</b>	<b>(8,643)</b>	<b>(1.88)</b>



**LOAN PORTFOLIO QUALITY - Sunrise Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	5,597	4,987	4,524	2,956	610	12.23
Total Recoveries	-	-	-	3	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	246	610	463	1,565	(364)	(59.67)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	5,843	5,597	4,987	4,524	246	4.40

**NON-PERFORMING ASSETS:**

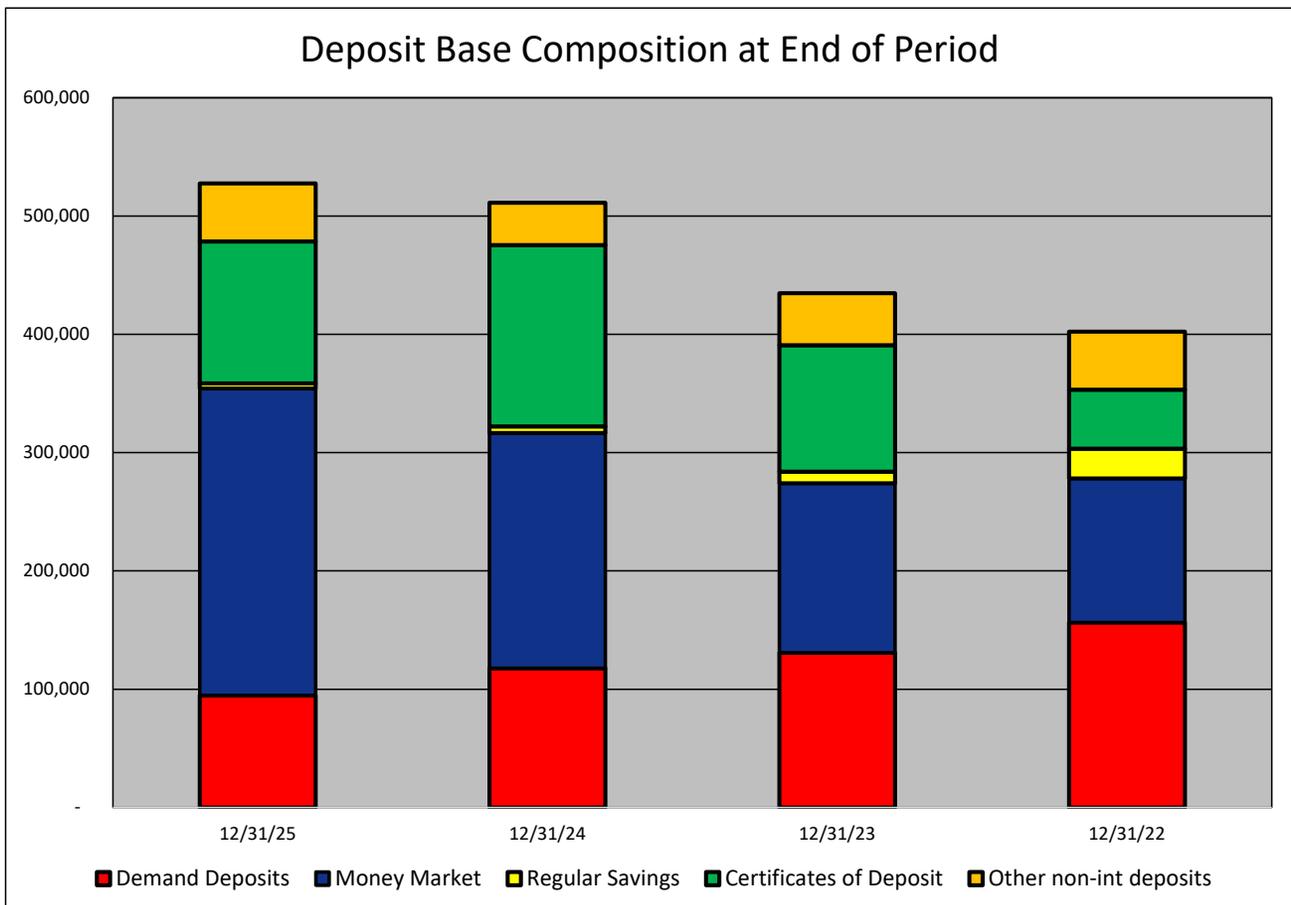
Total-90+ Days Past Due	294	-	-	-	294	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	294	-	-	-	294	NA

**DEPOSIT BASE COMPOSITION - Sunrise Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	94,859	117,590	130,745	156,400	(22,731)	(19.33)
Money Market	259,292	199,097	143,234	121,732	60,195	30.23
Regular Savings	4,367	5,371	9,832	25,241	(1,004)	(18.69)
Certificates of Deposit	119,945	153,292	106,958	49,824	(33,347)	(21.75)
Other non-int deposits	49,110	35,880	43,962	49,141	13,230	36.87
<b>Total Deposits</b>	<b>527,573</b>	<b>511,230</b>	<b>434,731</b>	<b>402,338</b>	<b>16,343</b>	<b>3.20</b>

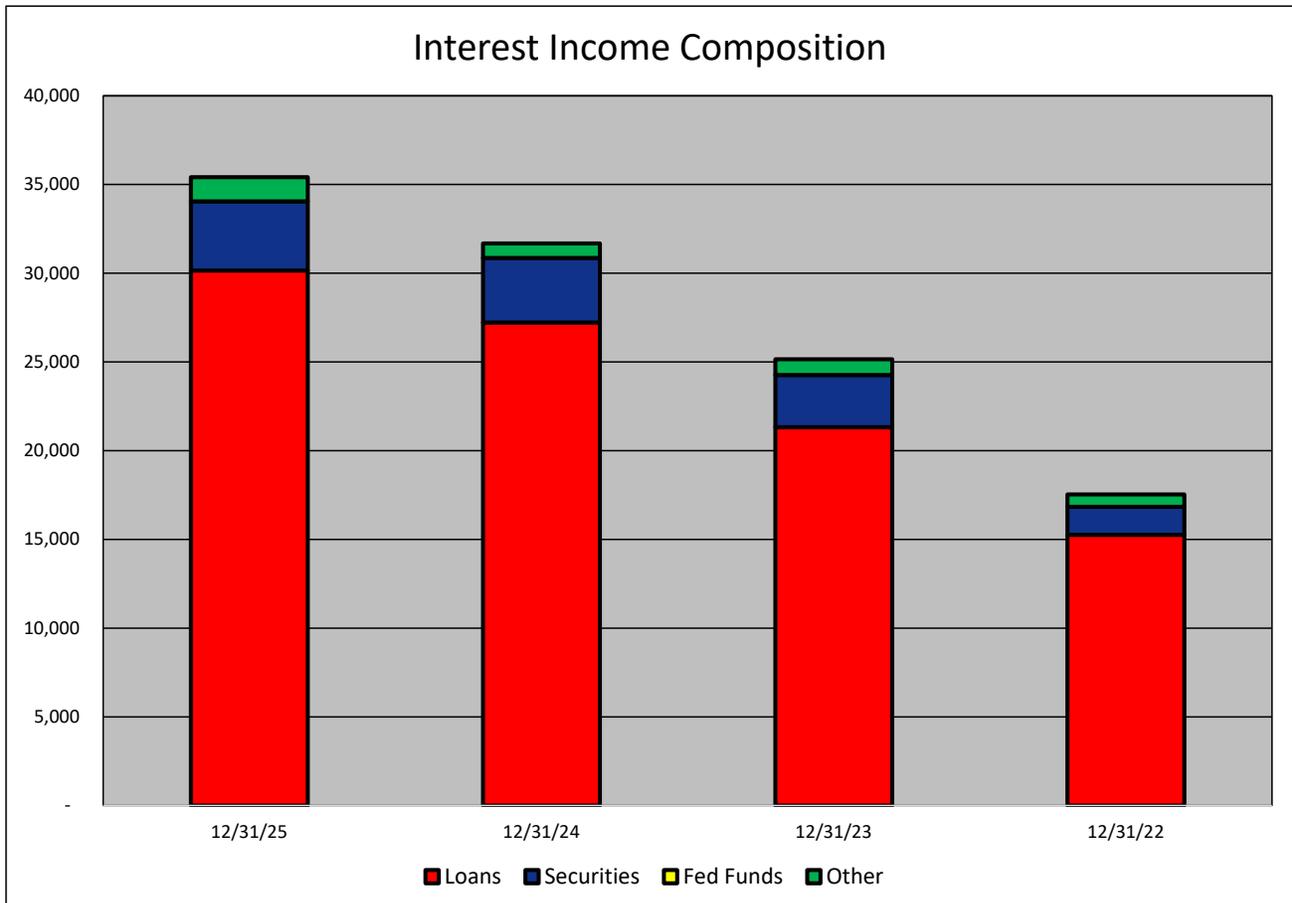


**INTEREST INCOME COMPOSITION- Sunrise Bank**  
(Dollars in Thousands)

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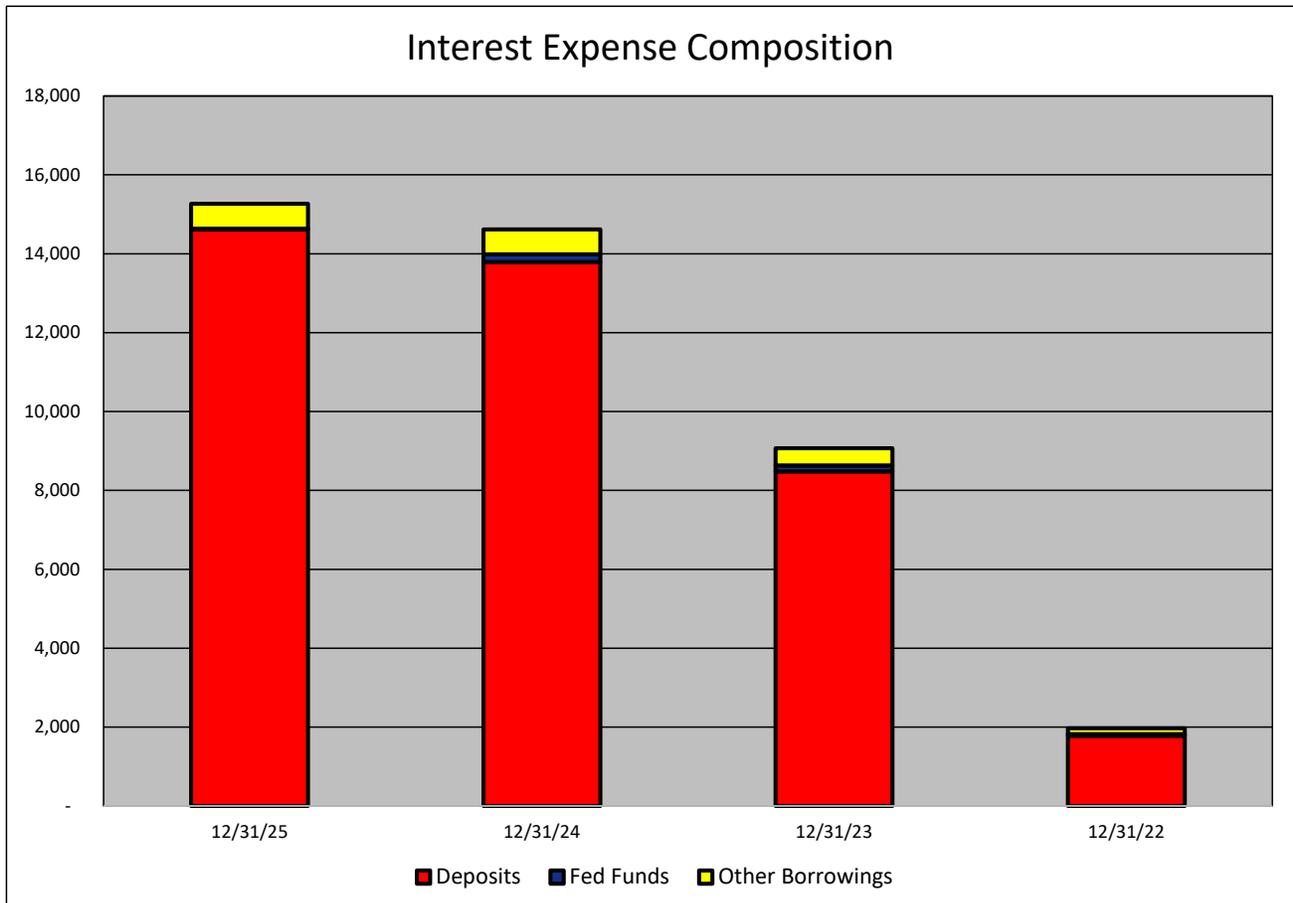
**INTEREST INCOME CATEGORY**

Loans	30,152	27,227	21,318	15,251	2,925	10.74
Securities	3,900	3,630	2,943	1,593	270	7.44
Fed Funds	-	-	-	-	-	NA
Other	1,360	826	886	683	534	64.65
<b>Total Int Income</b>	<b>35,412</b>	<b>31,683</b>	<b>25,147</b>	<b>17,527</b>	<b>3,729</b>	<b>11.77</b>



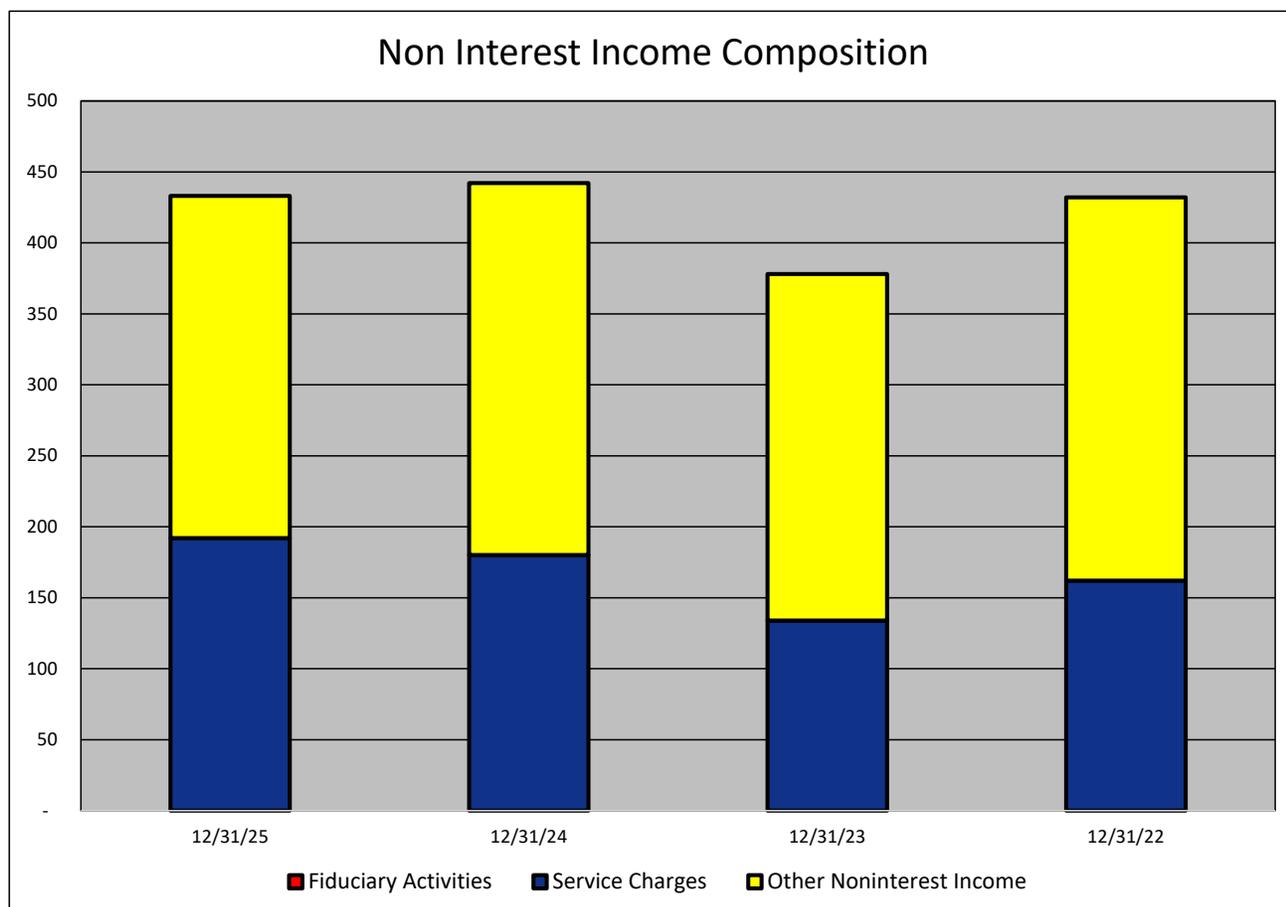
**INTEREST EXPENSE COMPOSITION- Sunrise Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	14,618	13,790	8,483	1,777	828	6.00
Fed Funds	20	196	153	47	(176)	(89.80)
Other Borrowings	629	633	431	144	(4)	(0.63)
<b>Total Int Expense</b>	<b>15,267</b>	<b>14,619</b>	<b>9,067</b>	<b>1,968</b>	<b>648</b>	<b>4.43</b>



**NONINTEREST INCOME COMPOSITION- Sunrise Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	192	180	134	162	12	6.67
Other Noninterest Income	241	262	244	270	(21)	(8.02)
<b>Total Nonint. Income</b>	<b>433</b>	<b>442</b>	<b>378</b>	<b>432</b>	<b>(9)</b>	<b>(2.04)</b>

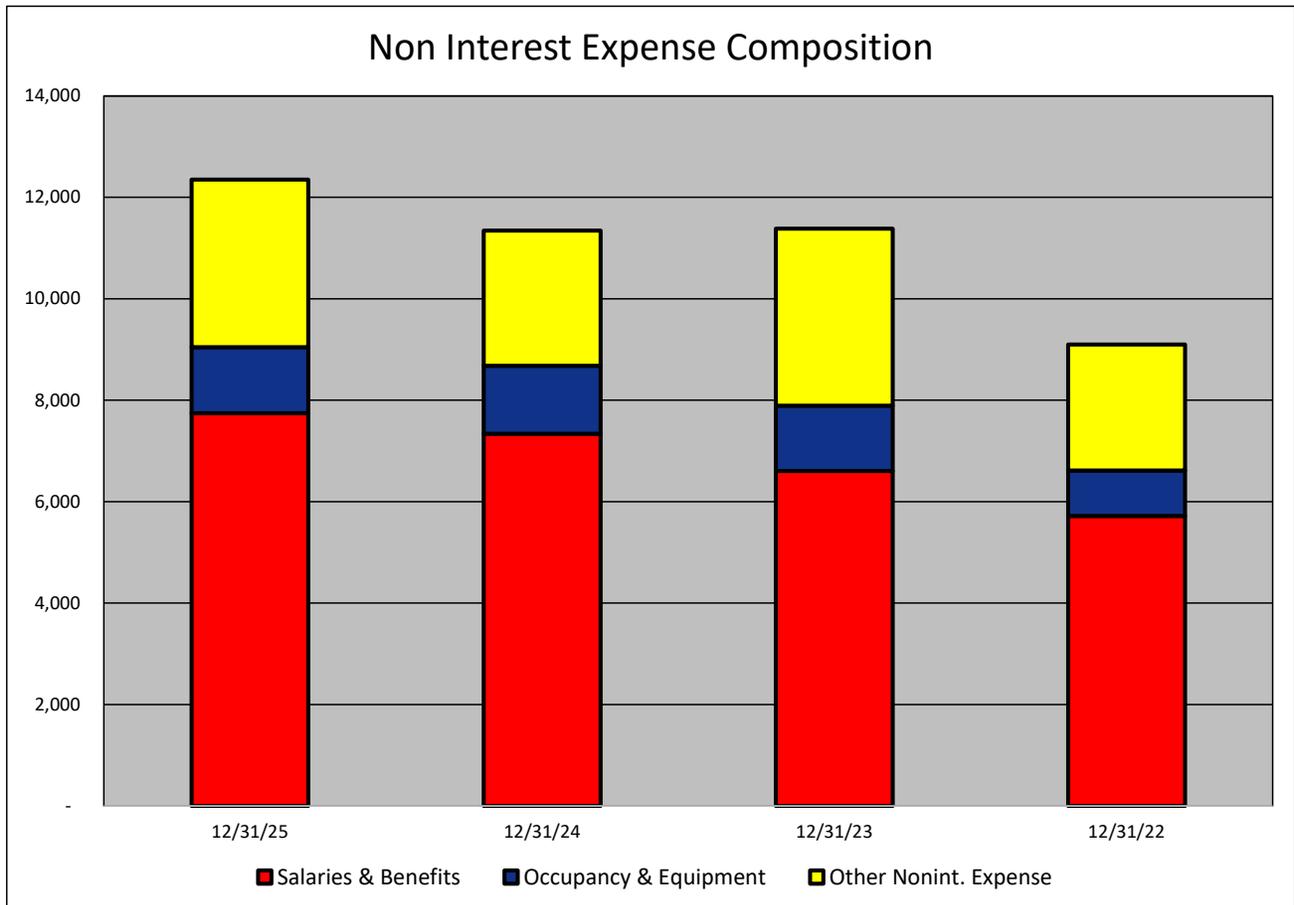


**NONINTEREST EXPENSE COMPOSITION- Sunrise Bank**  
(Dollars in Thousands)

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

Salaries & Benefits	7,743	7,339	6,605	5,718	404	5.50
Occupancy & Equipment	1,304	1,342	1,288	898	(38)	(2.83)
Other Nonint. Expense	3,302	2,664	3,491	2,484	638	23.95
<b>Total Nonint. Expense</b>	<b>12,349</b>	<b>11,345</b>	<b>11,384</b>	<b>9,100</b>	<b>1,004</b>	<b>8.85</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>
One Florida Bank	2,048,419	1,832,580	<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
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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	<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
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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	<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
One Florida Bank	9.23	<b>9.67</b>	10.73	11.47	10.73
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
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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	<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
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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	<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
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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	<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
One Florida Bank	0.12	1.69	<b>52.08</b>	12.41
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
<b>Sunrise Bank</b>	<b>0.07</b>	<b>1.96</b>	<b>59.97</b>	<b>9.68</b>
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
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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	<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
One Florida Bank	0.83	0.28	<b>0.22</b>	2.24
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
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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	<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
One Florida Bank	<b>0.90</b>	15.36	0.01	0.00	3.71
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
<b>Sunrise Bank</b>	<b>0.61</b>	<b>5.78</b>	<b>0.00</b>	<b>0.99</b>	<b>16.19</b>
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>
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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	<b>78.49</b>	0.51	0.00	0.00
Cogent Bank	<b>77.35</b>	0.49	0.00	0.14
<b>Sunrise Bank</b>	<b>74.34</b>	<b>1.31</b>	<b>0.00</b>	<b>0.00</b>
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
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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	<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
One Florida Bank	<b>19.26</b>	78.85	98.10	0.00	1.90
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
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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	<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
One Florida Bank	5.76	3.29	<b>3.41</b>	98.61
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
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