

# The First National Bank Of Mount Dora

Mount Dora, FL

Established

9/1/1925

## 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
<b>The First National Bank Of Mount Dora</b>	<b>361,804</b>
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
<b>The First National Bank Of Mount Dora</b>	<b>0.55</b>
Axiom Bank, National Association	(0.33)

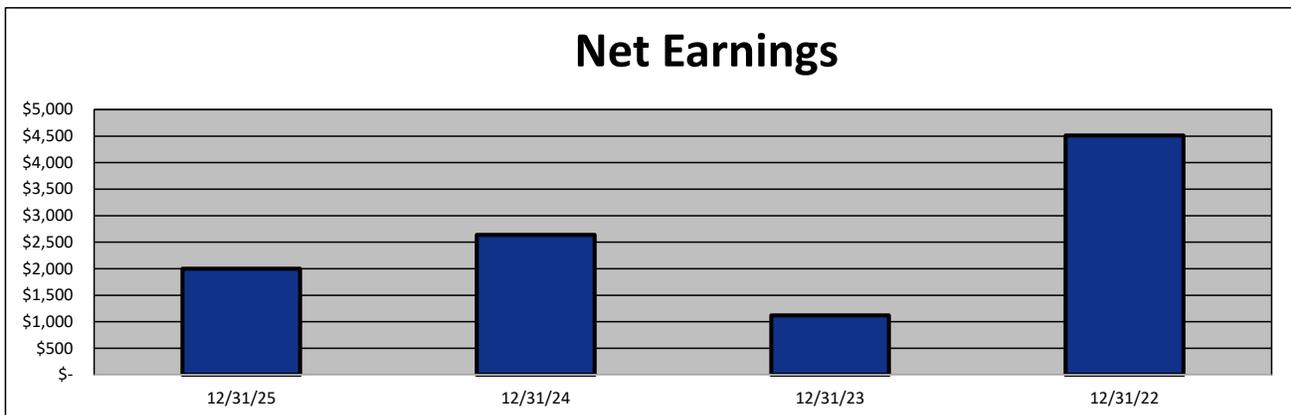
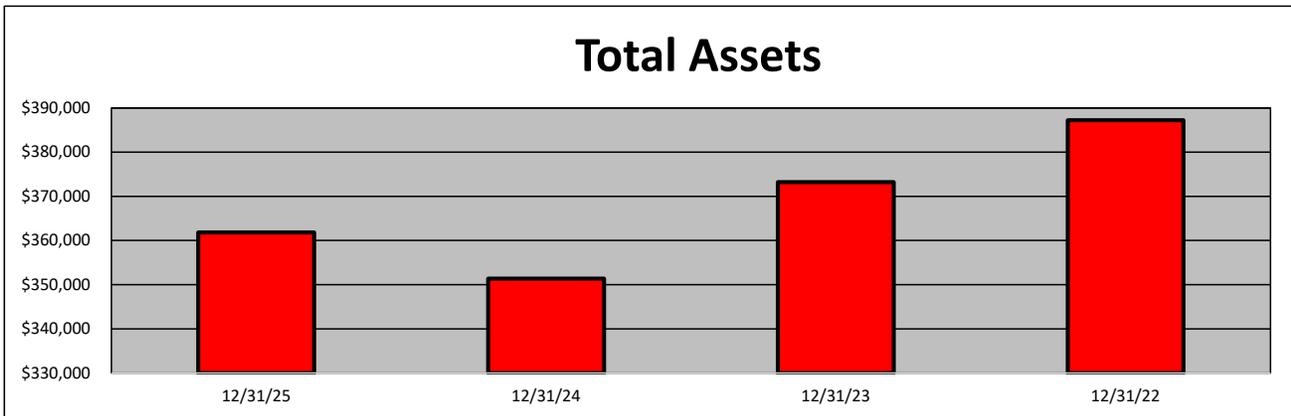
**EXECUTIVE SUMMARY - The First National Bank of Mount Dora  
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.18	8.84	8.26	6.39	10.68	9.37
Leverage Ratio	11.72	11.63	11.05	10.62	11.20	10.20
Tier 1 Cap/Risk Based Assets	0.00	0.00	15.75	14.67	12.21	7.86
Risk Based Ratio	0.00	0.00	16.64	15.50	12.99	8.48
Common Equity Tier 1 Capital Ratio	0.00	0.00	15.75	14.67	12.13	7.86
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	41.71	37.91	34.60	31.59	77.22	72.49
Loans/Assets	37.10	34.19	30.78	27.23	64.63	64.14
Securities/Assets	48.35	57.70	61.26	64.99	17.77	20.90
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.55	0.72	0.29	1.16	0.77	1.24
Return on Avg Equity	5.94	8.36	4.16	15.52	10.09	15.46
Nonint Income/Avg Assets	2.49	2.55	1.97	1.92	0.77	0.85
Net Overhead Ratio	2.00	1.58	1.92	1.50	2.31	1.96
Efficiency Ratio	83.69	79.48	79.15	69.47	72.83	63.42
Assets (per million) per Employee	4.36	4.29	4.78	4.96	10.41	8.16
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.59	1.72	1.69	2.20	1.28	1.44
Nonperforming Loans/Total Loans	0.55	0.21	0.30	0.42	0.54	0.61
Nonperforming Assets/Total Assets	0.20	0.07	0.09	0.12	0.38	0.42
Adjusted Texas Ratio	1.88	0.76	1.05	1.65	3.26	4.35
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.91	3.76	3.45	2.92	5.50	5.39
Cost of funds	2.11	2.35	1.27	0.22	2.82	2.55
Net interest margin	2.73	2.47	2.72	2.80	3.28	3.94
Avg Earning Assets/Avg Assets	98.09	97.92	99.08	98.91	95.74	94.78

**SELECTED FINANCIAL DATA - The First National Bank of Mount Dora**  
(Dollars in Thousands)

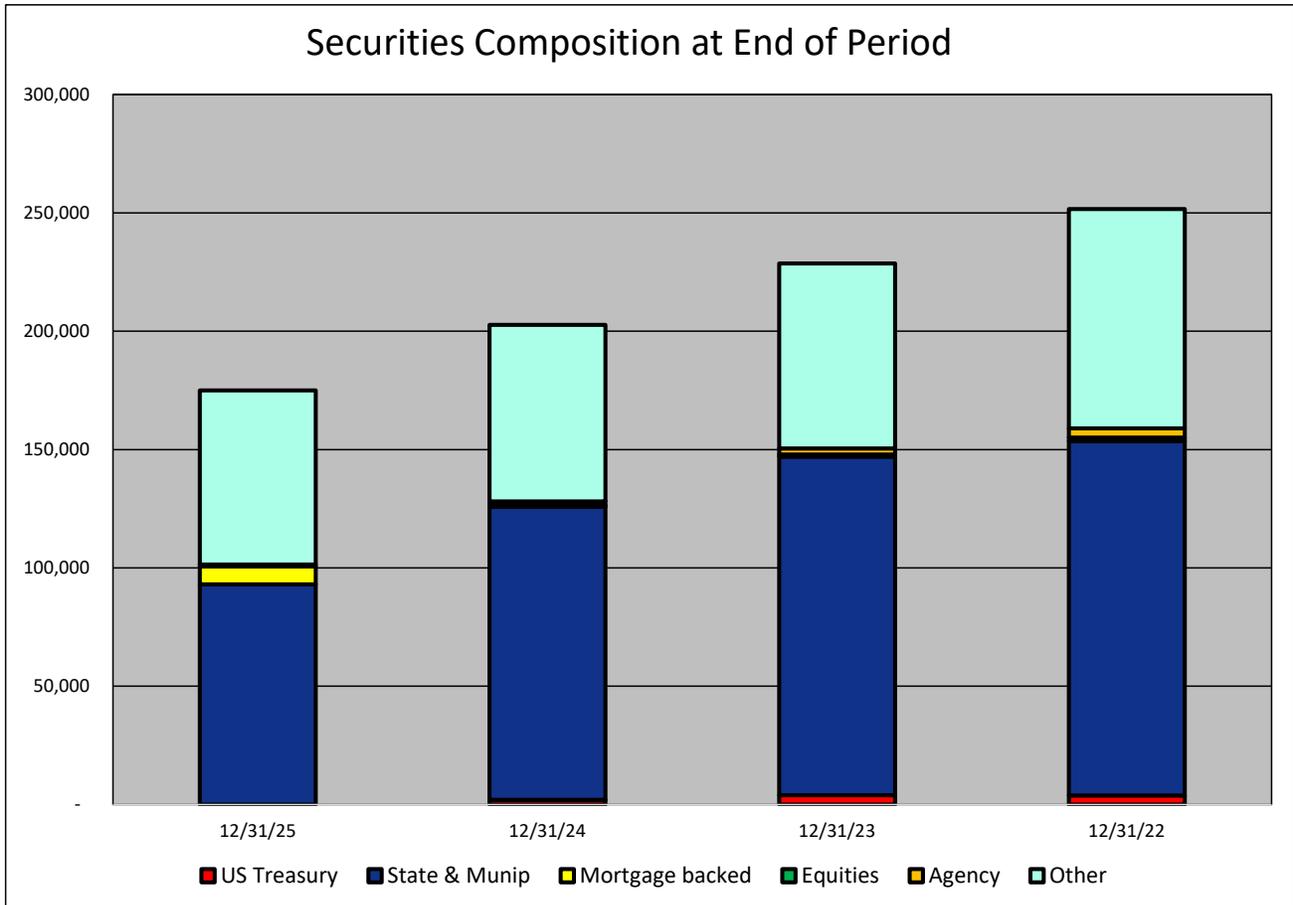
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	361,804	351,370	373,192	387,221	10,434	2.97
Cash and Equivalents	32,541	6,236	5,899	4,609	26,305	421.82
Securities	174,945	202,725	228,629	251,655	(27,780)	(13.70)
Loans, net	134,216	120,122	114,880	105,453	14,094	11.73
Deposit Accounts	321,793	316,885	332,032	333,765	4,908	1.55
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	36,822	31,060	30,831	24,729	5,762	18.55

<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	2,001	2,638	1,120	4,512	(637)	(24.15)
Interest Income	14,089	13,552	13,087	11,235	537	3.96
Interest Expense	4,257	4,650	2,762	448	(393)	(8.45)
Net Interest Income	9,832	8,902	10,325	10,787	930	10.45
Credit Loss Expense	10	117	-	(360)	(107)	(91.45)
Noninterest income	9,127	9,361	7,562	7,467	(234)	(2.50)
Gain on Sale of Securities	(301)	(83)	(2,488)	(513)	(218)	262.65
Noninterest Expense	16,476	15,173	14,903	13,316	1,303	8.59
Net Operating Income	2,473	2,973	2,984	5,298	(500)	(16.82)
Income Taxes	181	321	(624)	273	(140)	(43.61)



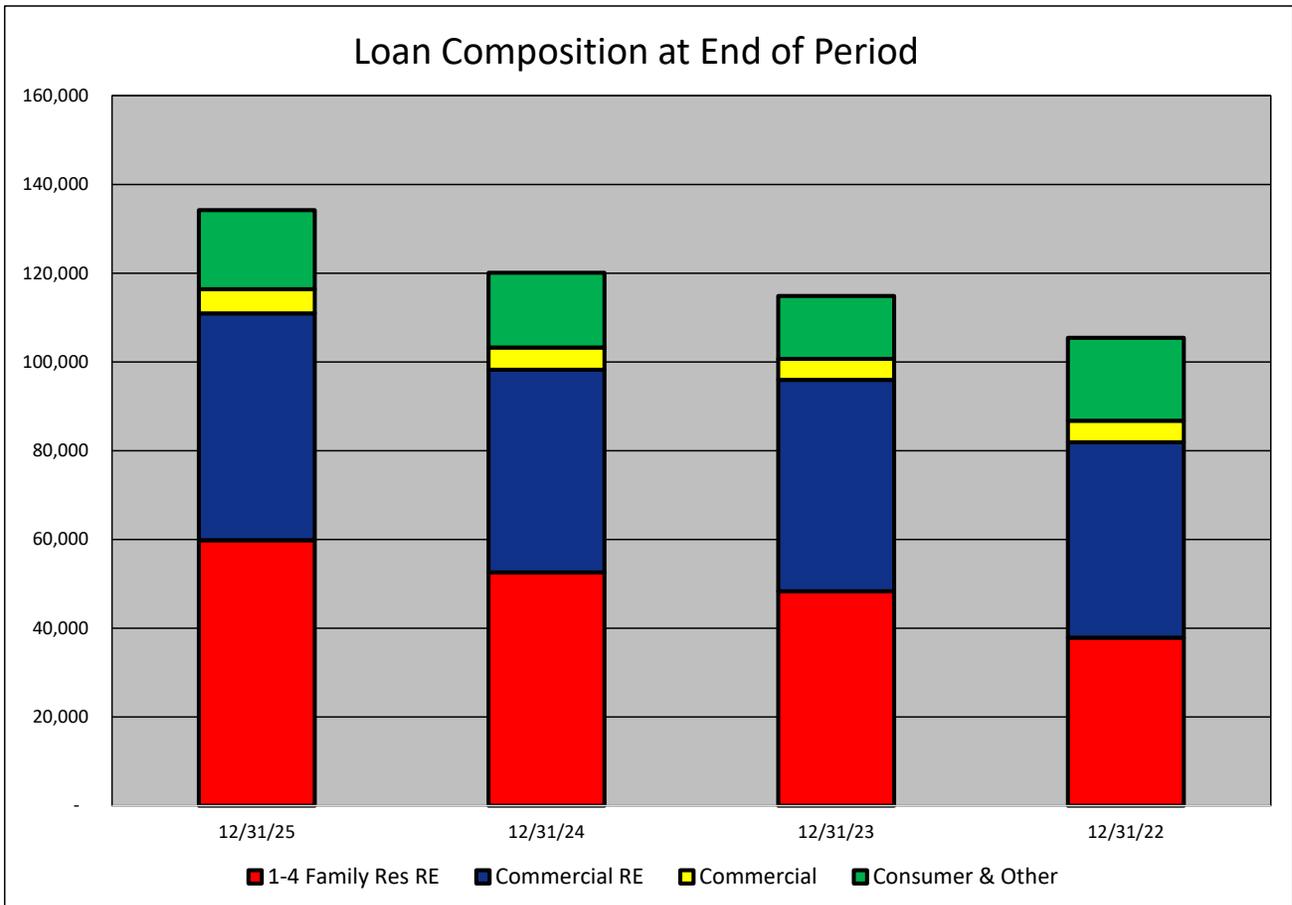
**SECURITIES COMPOSITION - The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	-	1,989	3,915	3,822	(1,989)	(100.00)
State & Munip	93,035	123,850	143,062	149,755	(30,815)	(24.88)
Mortgage backed	7,577	606	971	1,452	6,971	1,150.33
Equities	-	-	-	-	-	NA
Agency	822	1,602	2,505	3,910	(780)	(48.69)
Other	73,511	74,678	78,176	92,716	(1,167)	(1.56)
<b>Total Securities</b>	<b>174,945</b>	<b>202,725</b>	<b>228,629</b>	<b>251,655</b>	<b>(27,780)</b>	<b>(13.70)</b>



**LOAN PORTFOLIO COMPOSITION - The First National Bank of Mount Dora**  
(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	59,858	52,607	48,344	37,851	7,251	13.78
Commercial RE	51,084	45,631	47,646	44,046	5,453	11.95
Commercial	5,473	5,020	4,729	4,872	453	9.02
Consumer & Other	17,801	16,864	14,161	18,684	937	5.56
<b>Loans, Net</b>	<b>134,216</b>	<b>120,122</b>	<b>114,880</b>	<b>105,453</b>	<b>14,094</b>	<b>11.73</b>



**LOAN PORTFOLIO QUALITY - The First National Bank of Mount Dora**  
(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	2,067	1,935	2,315	2,726	132	6.82
Total Recoveries	60	15	4	10	45	300.00
Total Charge-offs	4	-	19	61	4	NA
Credit Loss Expense	10	117	-	(360)	(107)	(91.45)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(365)	-	-	NA
Ending Balance	2,133	2,067	1,935	2,315	66	3.19

**NON-PERFORMING ASSETS:**

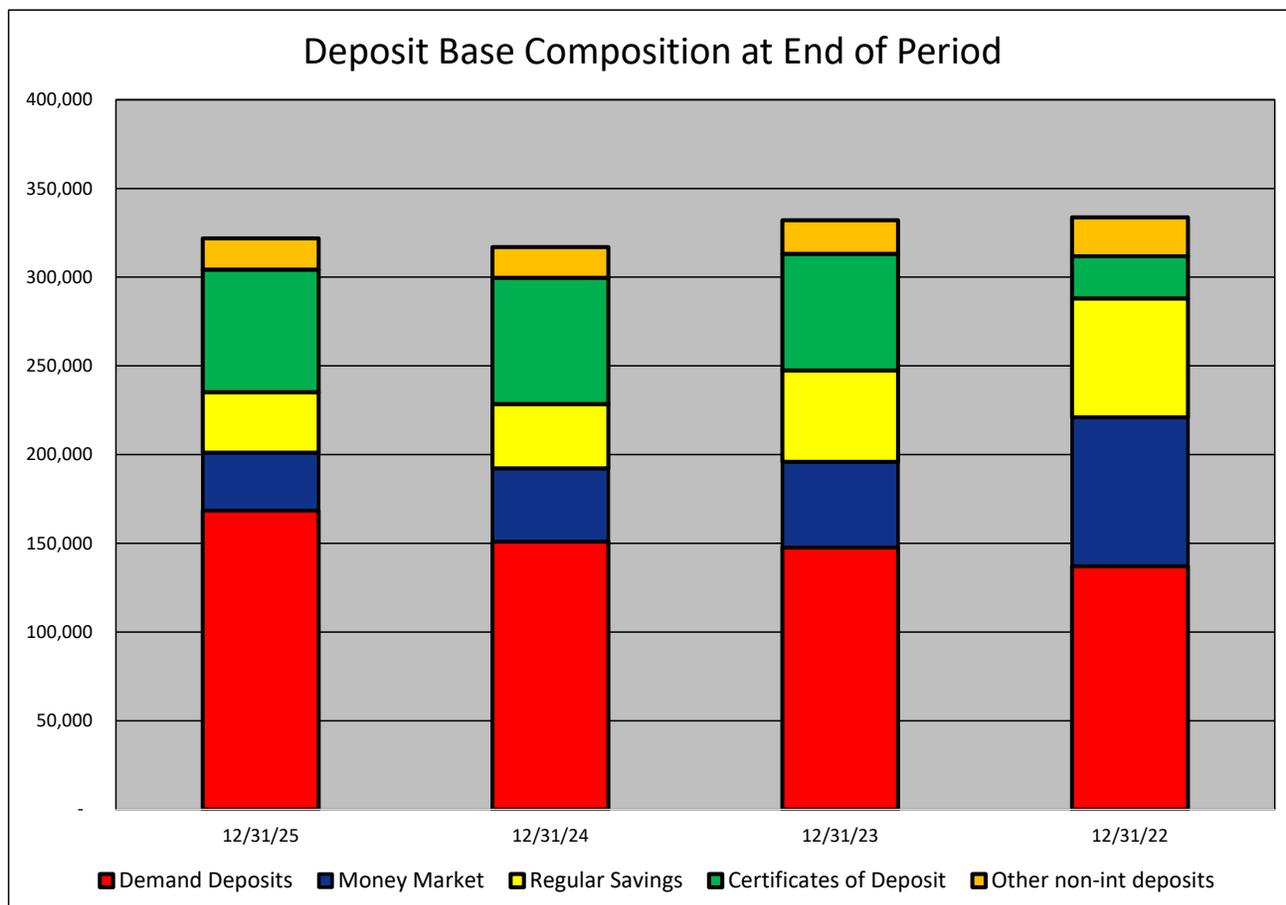
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	732	251	345	447	481	191.63
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	732	251	345	447	481	191.63

**DEPOSIT BASE COMPOSITION - The First National Bank of Mount Dora**  
(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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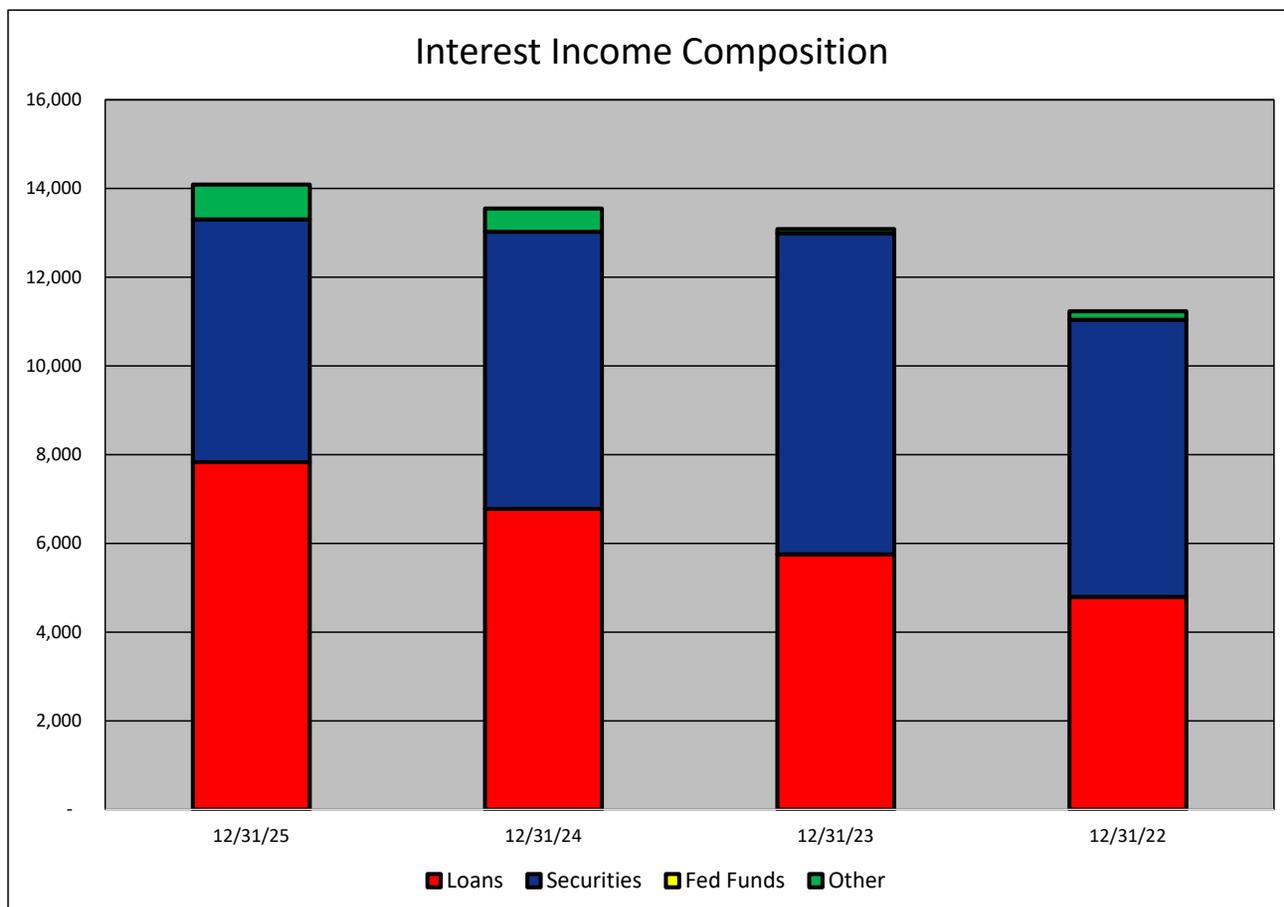
**DEPOSIT BASE CATEGORY:**

Demand Deposits	168,488	150,948	147,648	137,213	17,540	11.62
Money Market	32,595	41,310	48,249	83,801	(8,715)	(21.10)
Regular Savings	34,168	36,282	51,595	67,022	(2,114)	(5.83)
Certificates of Deposit	69,037	71,147	65,578	23,701	(2,110)	(2.97)
Other non-int deposits	17,505	17,198	18,962	22,028	307	1.79
<b>Total Deposits</b>	<b>321,793</b>	<b>316,885</b>	<b>332,032</b>	<b>333,765</b>	<b>4,908</b>	<b>1.55</b>



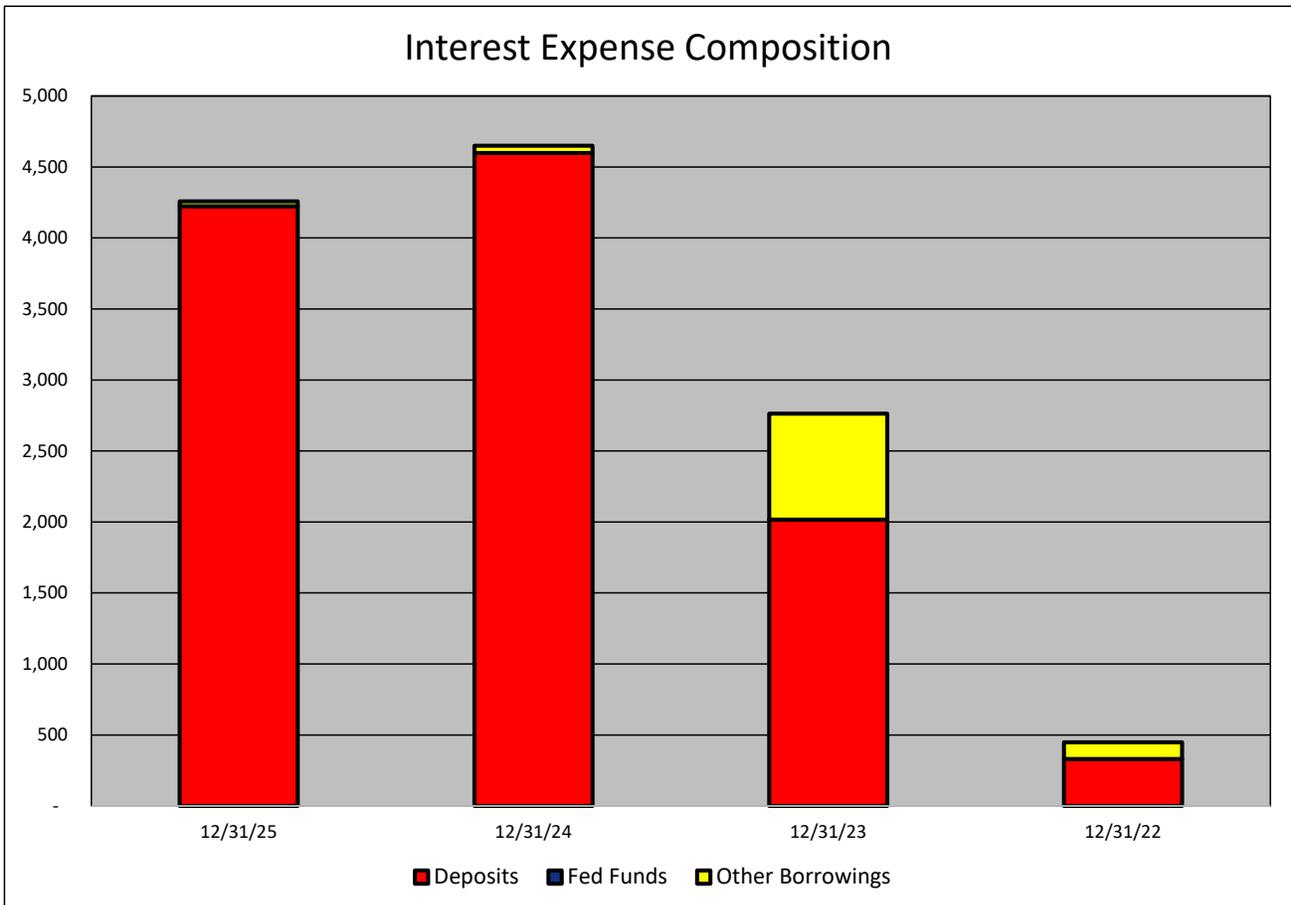
**INTEREST INCOME COMPOSITION- The First National Bank of Mount Dora**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,832	6,780	5,754	4,796	1,052	15.52
Securities	5,471	6,246	7,232	6,244	(775)	(12.41)
Fed Funds	-	-	-	-	-	NA
Other	786	526	101	195	260	49.43
<b>Total Int Income</b>	<b>14,089</b>	<b>13,552</b>	<b>13,087</b>	<b>11,235</b>	<b>537</b>	<b>3.96</b>



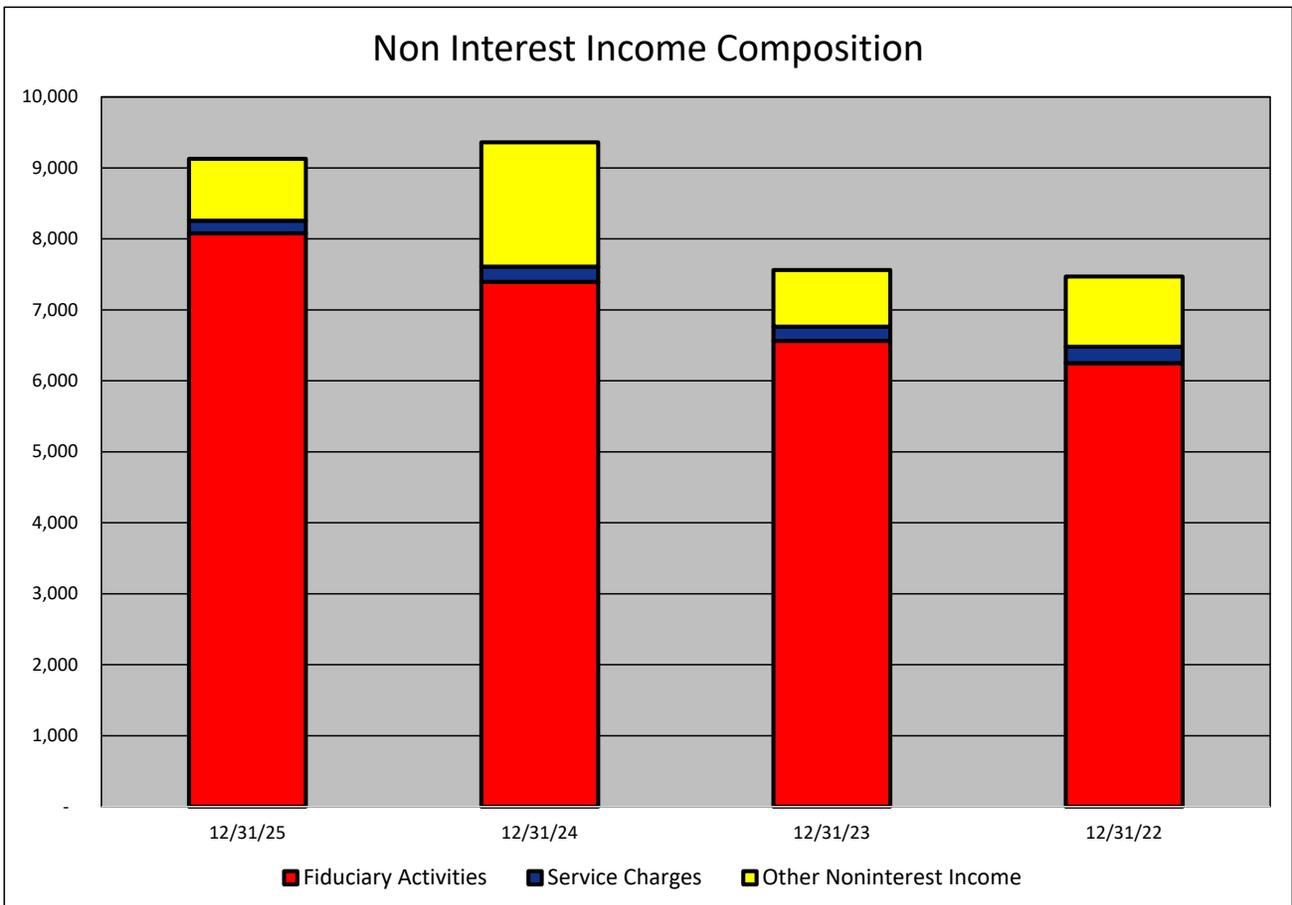
**INTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	4,223	4,599	2,016	331	(376)	(8.18)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	34	51	746	117	(17)	(33.33)
<b>Total Int Expense</b>	<b>4,257</b>	<b>4,650</b>	<b>2,762</b>	<b>448</b>	<b>(393)</b>	<b>(8.45)</b>



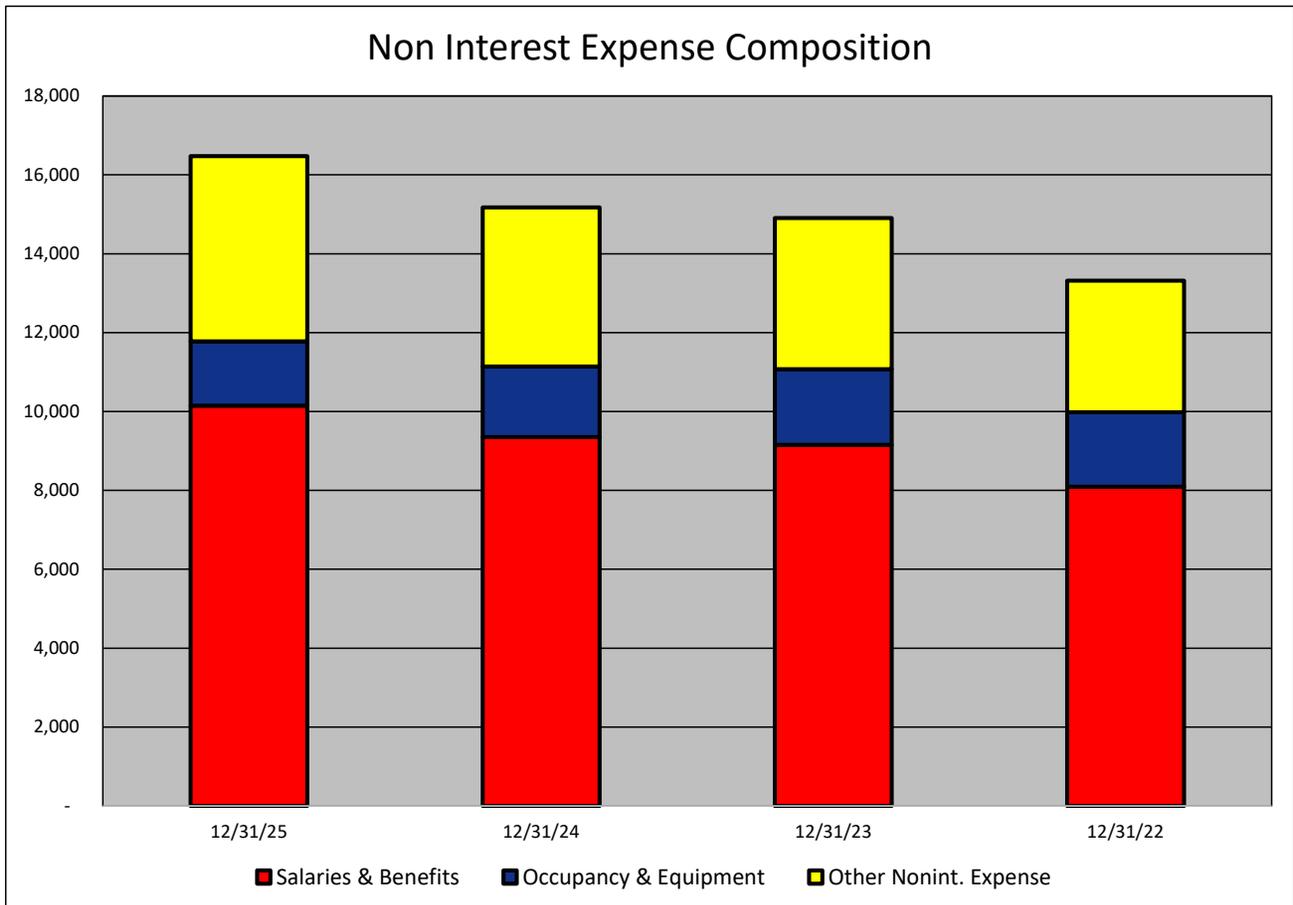
**NONINTEREST INCOME COMPOSITION- The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	8,079	7,394	6,562	6,249	685	9.26
Service Charges	177	213	201	233	(36)	(16.90)
Other Noninterest Income	871	1,754	799	985	(883)	(50.34)
<b>Total Nonint. Income</b>	<b>9,127</b>	<b>9,361</b>	<b>7,562</b>	<b>7,467</b>	<b>(234)</b>	<b>(2.50)</b>



**NONINTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora**  
(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 EXPENSE CATEGORY</b>						
Salaries & Benefits	10,150	9,351	9,155	8,094	799	8.54
Occupancy & Equipment	1,628	1,791	1,915	1,890	(163)	(9.10)
Other Nonint. Expense	4,698	4,031	3,833	3,332	667	16.55
<b>Total Nonint. Expense</b>	<b>16,476</b>	<b>15,173</b>	<b>14,903</b>	<b>13,316</b>	<b>1,303</b>	<b>8.59</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
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
<b>The First National Bank Of Mount Dora</b>	<b>2.49</b>	<b>2.00</b>	<b>83.69</b>	<b>4.36</b>
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
<b>The First National Bank Of Mount Dora</b>	<b>1.59</b>	<b>0.55</b>	<b>0.20</b>	<b>1.88</b>
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
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>	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	<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
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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
<b>The First National Bank Of Mount Dora</b>	<b>46.58</b>	53.42	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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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