

Axiom Bank, National Association

Maitland, FL

Established

1/1/1962

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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 three months ended March 31, 2026

Institution name	Total Assets (\$000's)
Southstate Bank, National Association	67,870,584
Cogent Bank	2,444,828
Crews Bank & Trust	2,364,087
One Florida Bank	2,119,347
Citizens Bank And Trust	1,476,326
Bank Of Central Florida	1,251,302
Mainstreet Community Bank Of Florida	947,978
United Southern Bank	842,840
First Bank	822,615
Axiom Bank, National Association	774,271
Sunrise Bank	599,794
The First National Bank Of Mount Dora	354,872
First Colony Bank Of Florida	307,036
Surety Bank	222,858
Commerce Bank & Trust	179,329
First National Bank Of Wauchula	88,130

Institution name	Return on Avg Assets (%)
Cogent Bank	2.09
First Colony Bank Of Florida	2.00
Crews Bank & Trust	1.78
Surety Bank	1.62
First Bank	1.44
Southstate Bank, National Association	1.42
Citizens Bank And Trust	1.41
Bank Of Central Florida	1.26
Sunrise Bank	1.26
One Florida Bank	1.21
United Southern Bank	1.15
Mainstreet Community Bank Of Florida	0.89
The First National Bank Of Mount Dora	0.88
Commerce Bank & Trust	0.87
First National Bank Of Wauchula	0.58
Axiom Bank, National Association	(0.07)

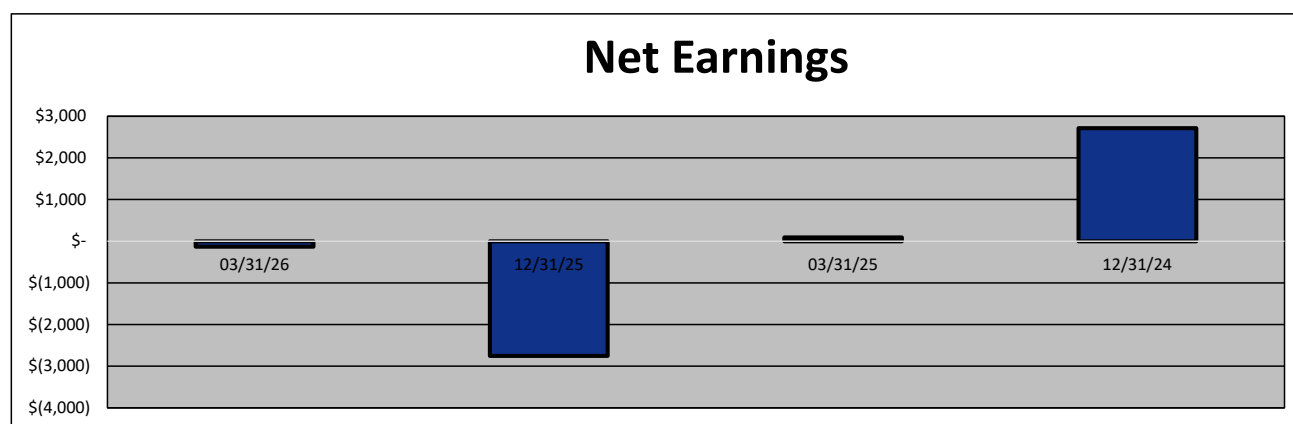
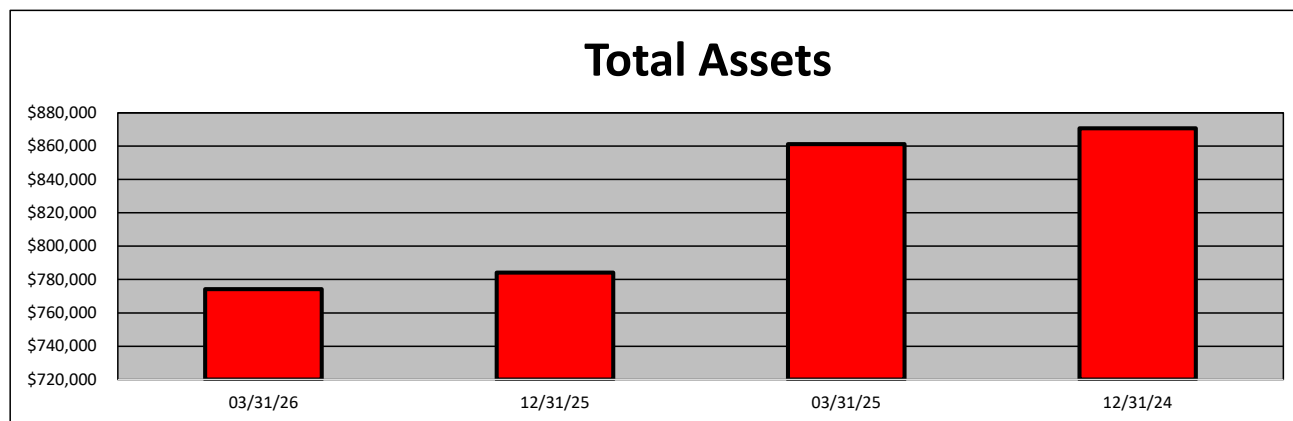
EXECUTIVE SUMMARY - Axiom Bank, National Association
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.46	11.48	10.72	10.54	10.49	9.21
Leverage Ratio	11.06	10.95	10.68	10.80	11.09	10.26
Tier 1 Cap/Risk Based Assets	0.00	0.00	14.37	13.86	12.37	8.82
Risk Based Ratio	0.00	0.00	15.62	15.11	13.16	9.48
Common Equity Tier 1 Capital Ratio	0.00	0.00	14.37	13.86	12.25	8.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	69.90	74.61	73.25	74.57	75.38	72.08
Loans/Assets	61.32	62.66	64.81	65.96	63.61	63.99
Securities/Assets	20.16	20.03	18.20	12.35	17.71	20.48
PROFITABILITY:						
Return on Avg Assets	(0.07)	(0.33)	0.04	0.32	0.81	1.24
Return on Avg Equity	(0.59)	(3.01)	0.39	2.99	9.54	14.75
Nonint Income/Avg Assets	0.92	0.83	1.03	1.12	0.74	0.78
Net Overhead Ratio	4.22	4.15	3.51	3.63	2.34	2.08
Efficiency Ratio	119.11	108.61	97.82	87.65	71.79	65.47
Assets (per million) per Employee	5.20	5.52	6.33	6.26	10.70	8.35
ASSET QUALITY:						
Allowance/Loans	1.27	1.52	1.40	1.42	1.31	1.41
Nonperforming Loans/Total Loans	1.56	1.54	1.40	1.88	0.51	0.60
Nonperforming Assets/Total Assets	0.96	0.97	0.92	1.25	0.35	0.42
Adjusted Texas Ratio	7.81	7.79	7.99	11.01	3.02	4.27
YIELDS & COSTS:						
Yield on earning assets	5.47	6.00	5.90	6.67	5.45	5.25
Cost of funds	2.13	2.29	2.31	2.38	1.92	1.61
Net interest margin	3.56	3.91	3.76	4.48	3.31	3.78
Avg Earning Assets/Avg Assets	95.43	95.98	96.12	95.95	95.53	94.74

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

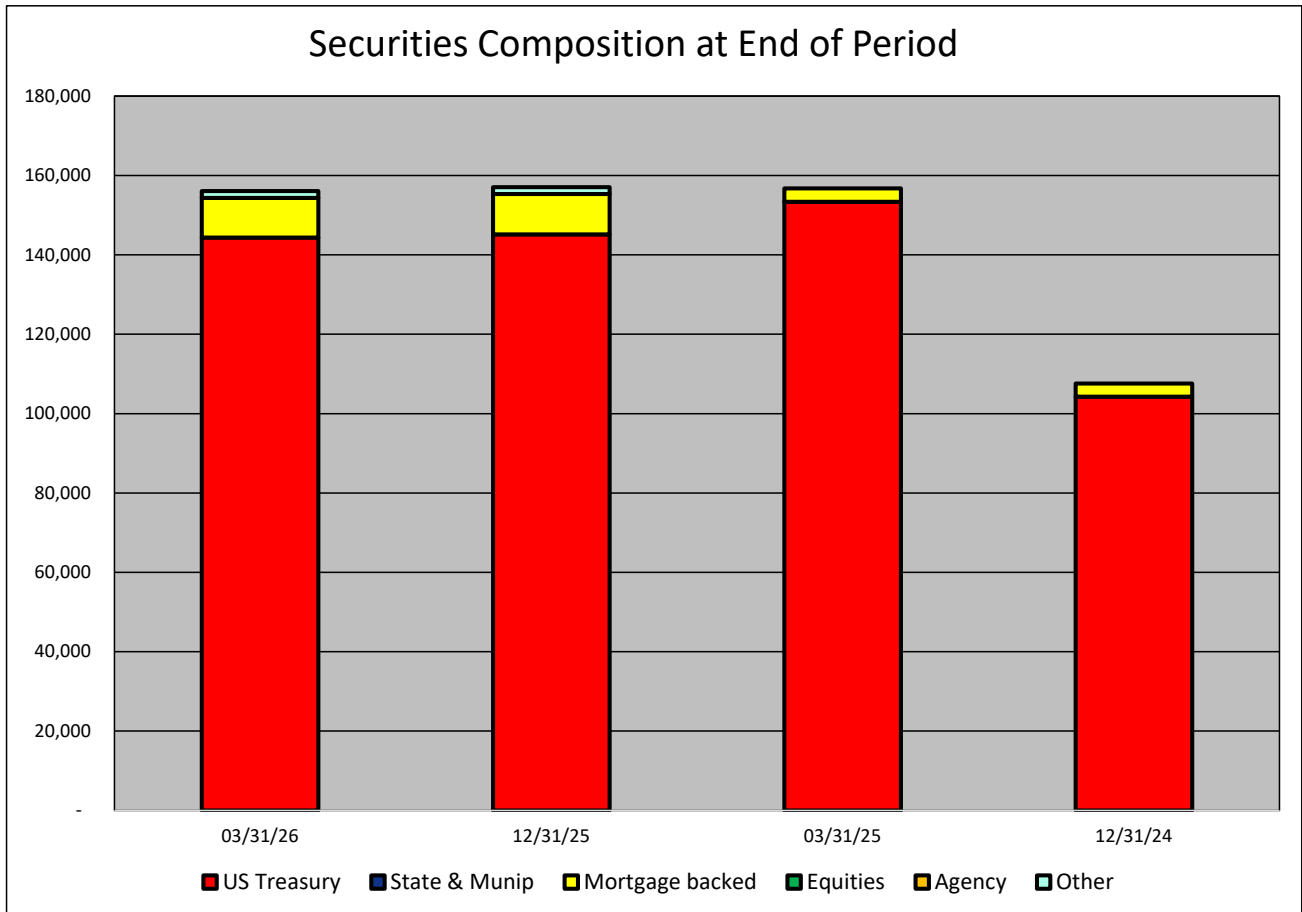
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	774,271	784,087	861,206	870,746	(86,935)	(10.09)
Cash and Equivalents	116,573	109,558	119,173	161,886	(2,600)	(2.18)
Securities	156,061	157,046	156,726	107,575	(665)	(0.42)
Loans, net	474,777	491,299	558,172	574,347	(83,395)	(14.94)
Deposit Accounts	679,184	658,464	762,019	770,179	(82,835)	(10.87)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	88,703	90,024	92,279	91,774	(3,576)	(3.88)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(131)	(2,752)	89	2,712	(220)	(247.19)
Interest Income	10,437	47,477	12,182	54,027	(1,745)	(14.32)
Interest Expense	3,644	16,542	4,426	17,768	(782)	(17.67)
Net Interest Income	6,793	30,935	7,756	36,259	(963)	(12.42)
Credit Loss Expense	(1,403)	543	260	1,488	(1,663)	(639.62)
Noninterest income	1,847	6,838	2,220	9,431	(373)	(16.80)
Gain on Sale of Securities	-	22	-	-	-	NA
Noninterest Expense	10,291	41,026	9,759	40,047	532	5.45
Net Operating Income	(248)	(3,796)	(43)	4,155	(205)	476.74
Income Taxes	(50)	(981)	(105)	1,080	55	(52.38)



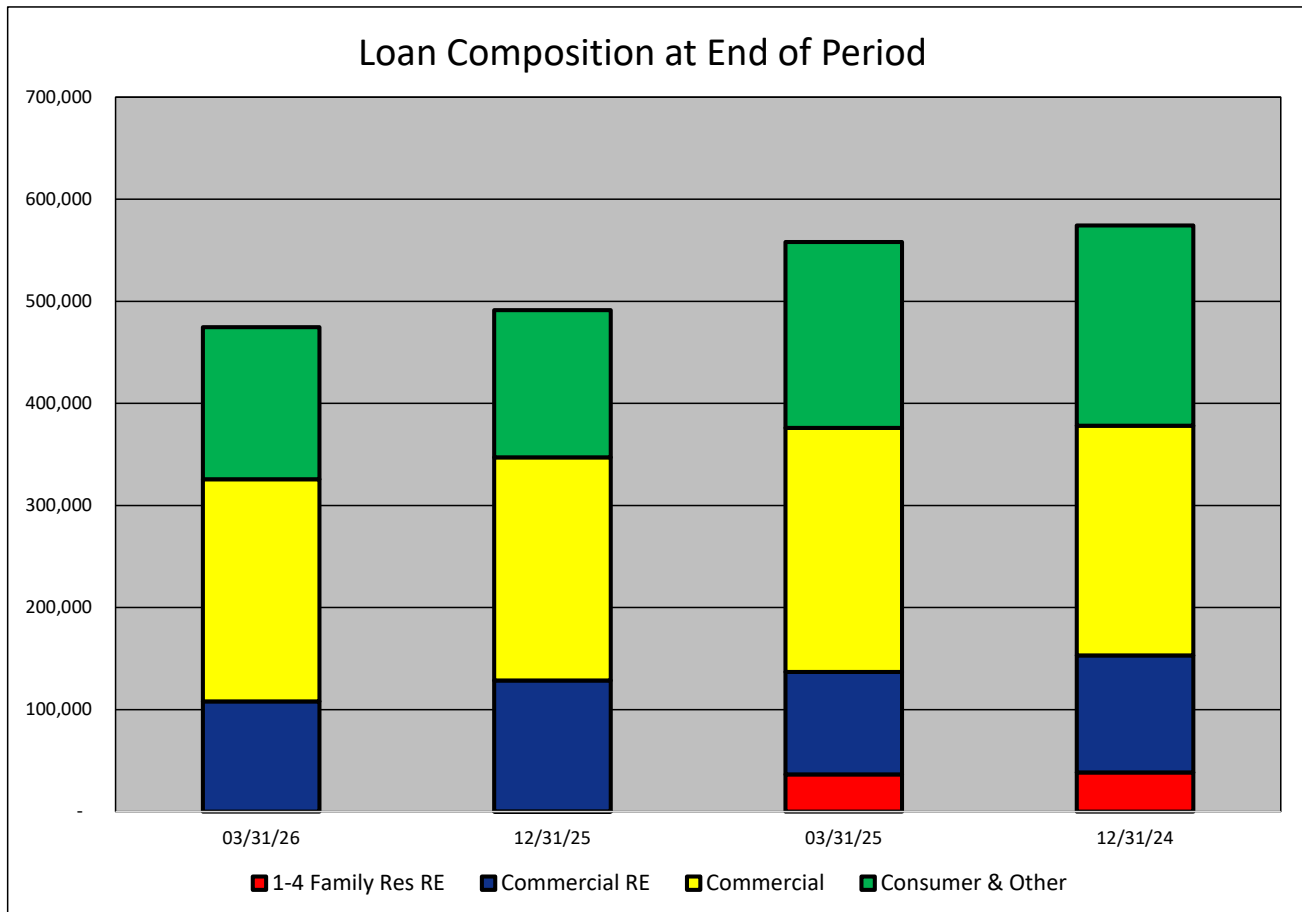
SECURITIES COMPOSITION - Axiom Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	144,336	145,173	153,361	104,272	(9,025)	(5.88)
State & Munip	-	-	-	-	-	NA
Mortgage backed	10,042	10,171	3,365	3,303	6,677	198.42
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	1,683	1,702	-	-	1,683	NA
Total Securities	156,061	157,046	156,726	107,575	(665)	(0.42)



LOAN PORTFOLIO COMPOSITION - Axiom Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	-	178	36,441	38,299	(36,441)	(100.00)
Commercial RE	107,993	128,340	100,488	114,710	7,505	7.47
Commercial	217,595	218,624	239,007	225,192	(21,412)	(8.96)
Consumer & Other	149,189	144,157	182,236	196,146	(33,047)	(18.13)
Loans, Net	474,777	491,299	558,172	574,347	(83,395)	(14.94)



LOAN PORTFOLIO QUALITY - Axiom Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	7,450	8,130	8,130	6,831	(680)	(8.36)
Total Recoveries	25	145	22	86	3	13.64
Total Charge-offs	38	681	600	275	(562)	(93.67)
Credit Loss Expense	(1,403)	543	260	1,488	(1,663)	(639.62)
Writedown Transfer Loans HFS	-	687	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,034	7,450	7,812	8,130	(1,778)	(22.76)

NON-PERFORMING ASSETS:

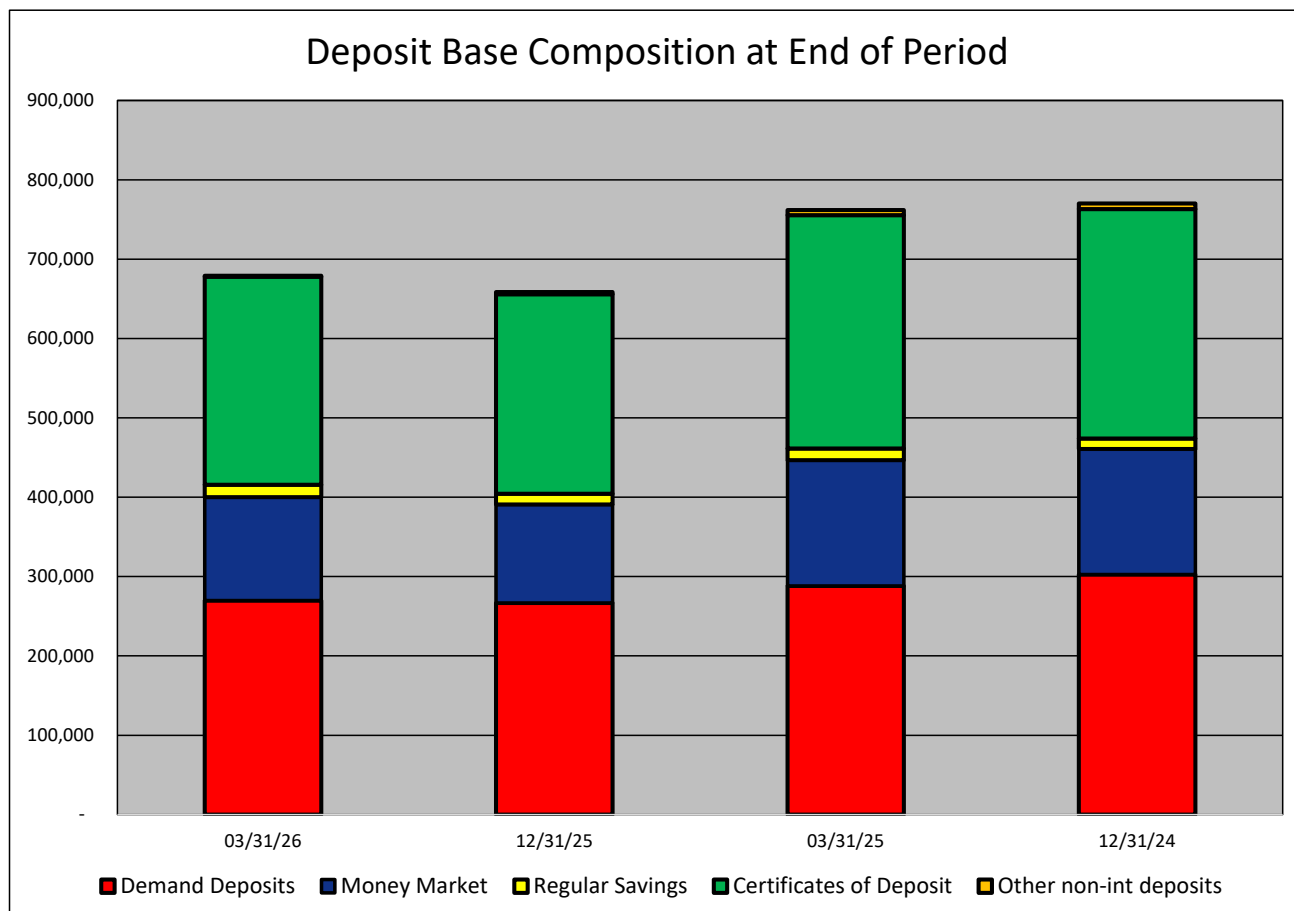
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	7,403	7,589	7,812	10,774	(409)	(5.24)
Foreclosed Real Estate	-	-	104	104	(104)	(100.00)
Total Non-perf Assets	7,403	7,589	7,916	10,878	(513)	(6.48)

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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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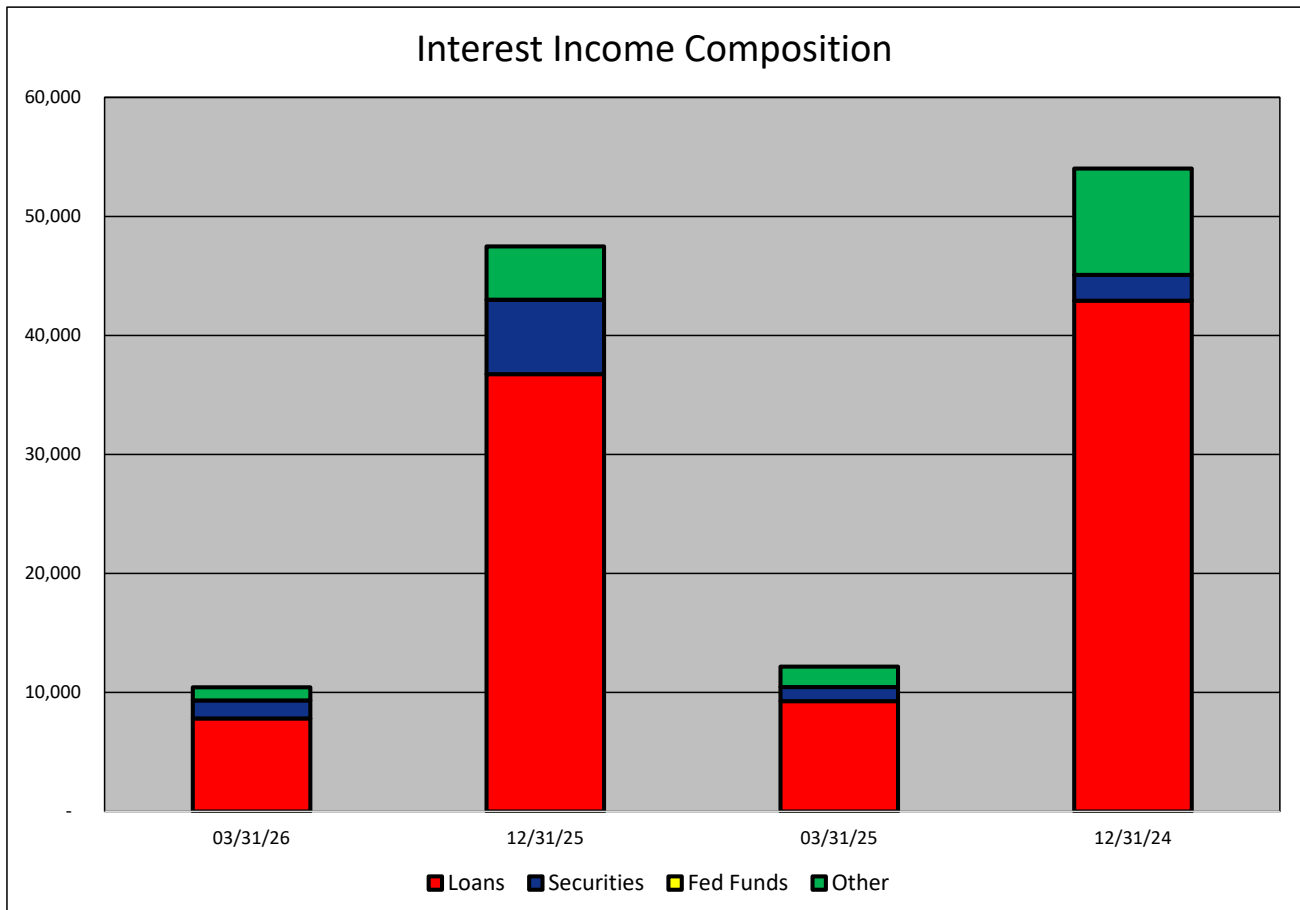
DEPOSIT BASE CATEGORY:

Demand Deposits	269,801	266,671	288,194	302,589	(18,393)	(6.38)
Money Market	130,238	124,298	158,635	158,214	(28,397)	(17.90)
Regular Savings	15,601	13,359	14,466	13,016	1,135	7.85
Certificates of Deposit	262,096	251,455	294,139	289,320	(32,043)	(10.89)
Other non-int deposits	1,448	2,681	6,585	7,040	(5,137)	(78.01)
Total Deposits	679,184	658,464	762,019	770,179	(82,835)	(10.87)



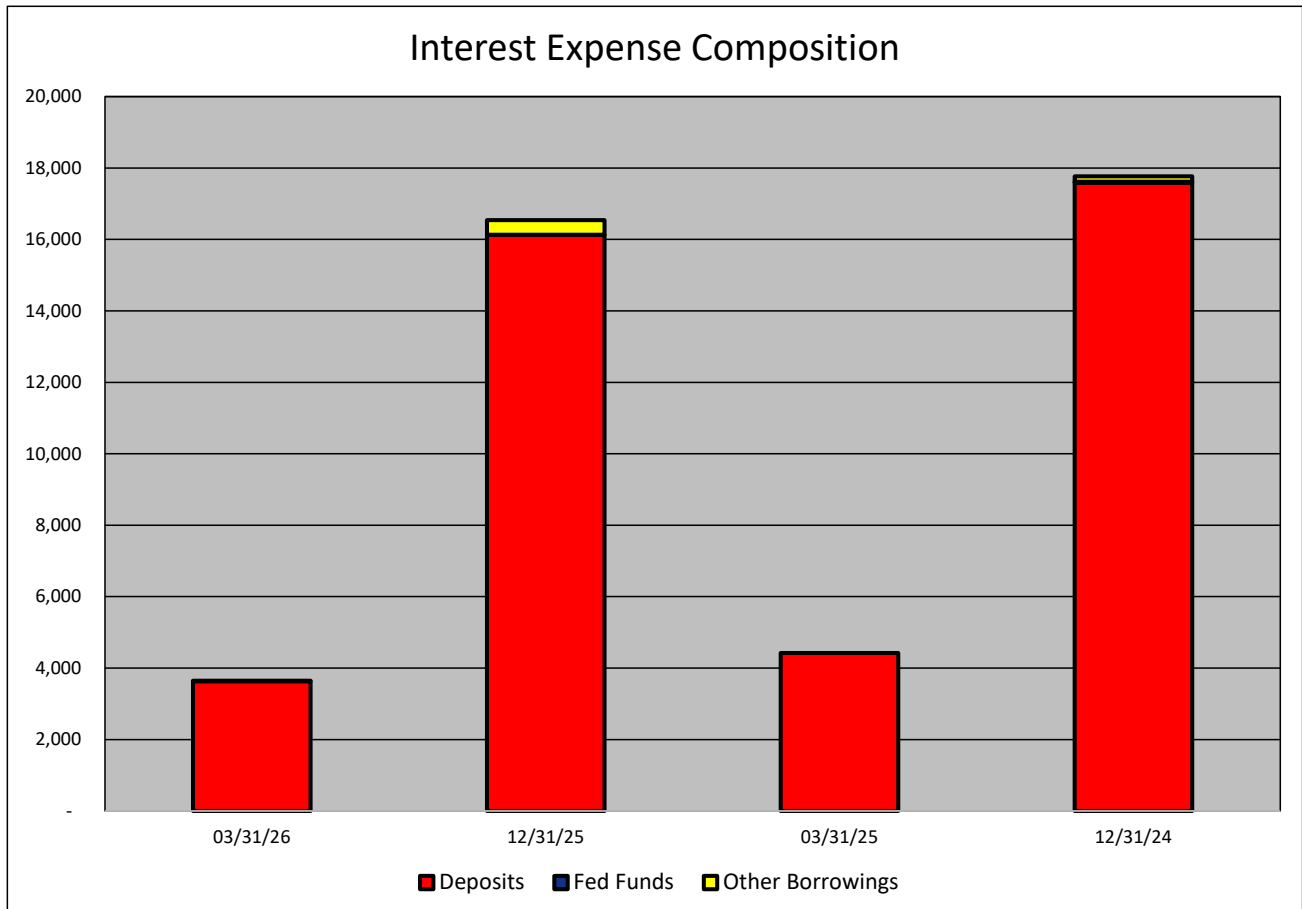
INTEREST INCOME COMPOSITION- Axiom Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	7,812	36,743	9,266	42,923	(1,454)	(15.69)
Securities	1,518	6,263	1,186	2,162	332	27.99
Fed Funds	-	-	-	-	-	NA
Other	1,107	4,471	1,730	8,942	(623)	(36.01)
Total Int Income	10,437	47,477	12,182	54,027	(1,745)	(14.32)



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,635	16,132	4,426	17,590	(791)	(17.87)
Fed Funds	-	-	-	30	-	NA
Other Borrowings	9	410	-	148	9	NA
Total Int Expense	3,644	16,542	4,426	17,768	(782)	(17.67)

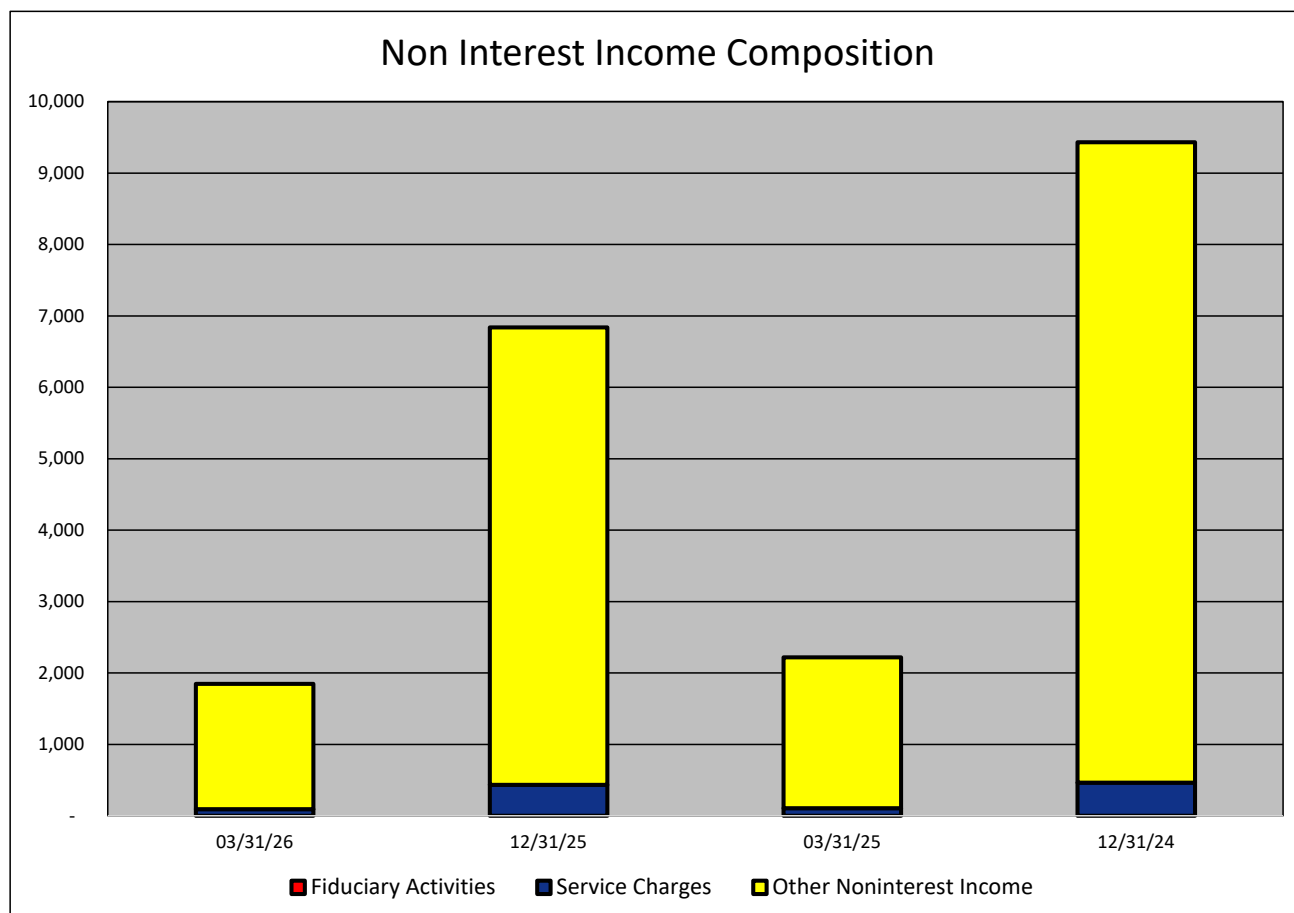


NONINTEREST INCOME COMPOSITION- Axiom Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	91	432	106	465	(15)	(14.15)
Other Noninterest Income	1,756	6,406	2,114	8,966	(358)	(16.93)
Total Nonint. Income	1,847	6,838	2,220	9,431	(373)	(16.80)

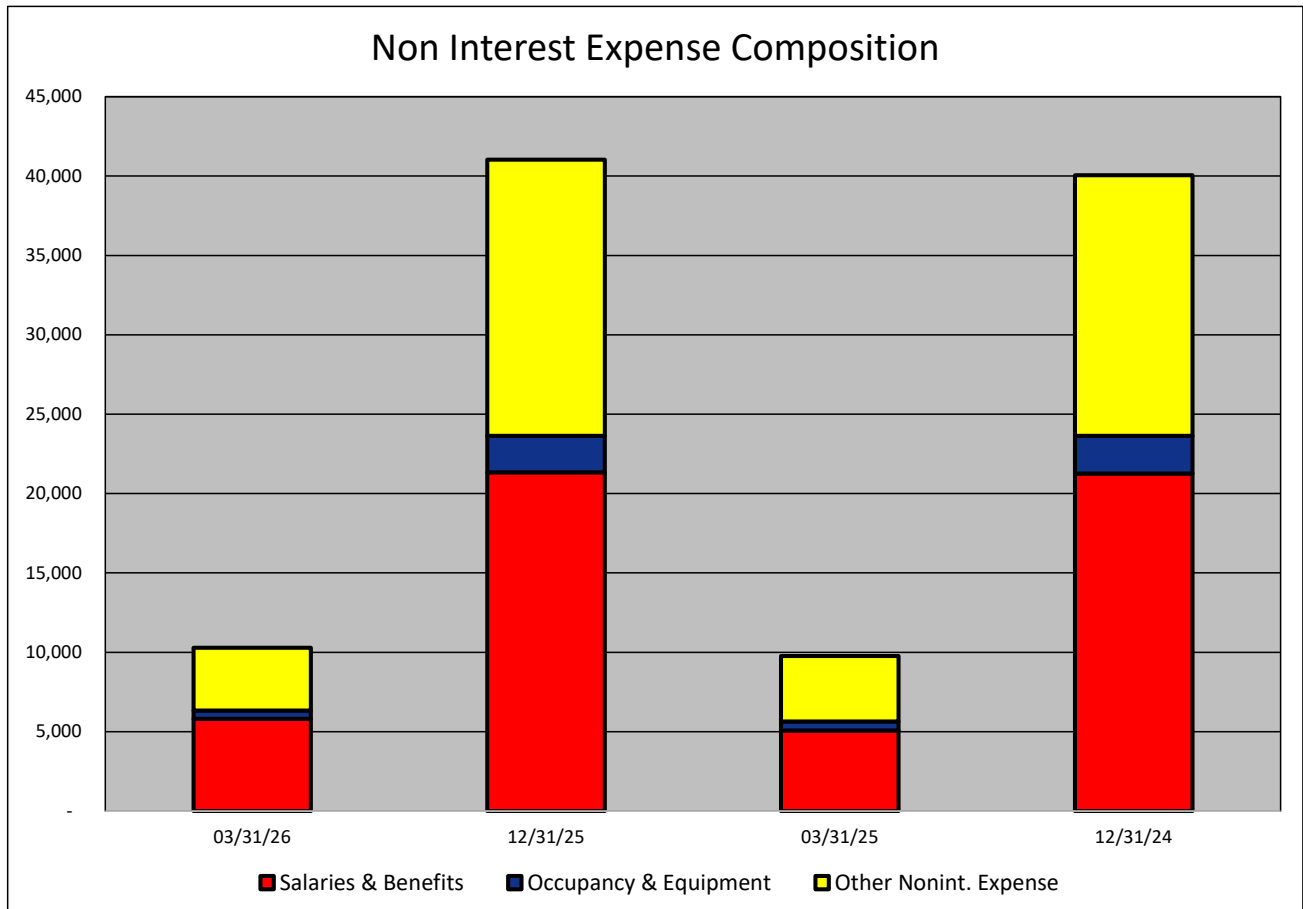


NONINTEREST EXPENSE COMPOSITION- Axiom Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	5,810	21,339	5,080	21,259	730	14.37
Occupancy & Equipment	517	2,304	562	2,370	(45)	(8.01)
Other Nonint. Expense	3,964	17,383	4,117	16,418	(153)	(3.72)
Total Nonint. Expense	10,291	41,026	9,759	40,047	532	5.45



PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Cogent Bank	2,444,828	2,131,275	14.71
One Florida Bank	2,119,347	1,899,314	11.58
Mainstreet Community Bank Of Florida	947,978	864,491	9.66
Citizens Bank And Trust	1,476,326	1,396,591	5.71
Commerce Bank & Trust	179,329	170,268	5.32
Surety Bank	222,858	213,148	4.56
Bank Of Central Florida	1,251,302	1,197,066	4.53
Southstate Bank, National Association	67,870,584	65,108,690	4.24
First Colony Bank Of Florida	307,036	294,806	4.15
Crews Bank & Trust	2,364,087	2,273,574	3.98
First National Bank Of Wauchula	88,130	87,040	1.25
First Bank	822,615	813,519	1.12
Sunrise Bank	599,794	601,221	(0.24)
United Southern Bank	842,840	873,950	(3.56)
The First National Bank Of Mount Dora	354,872	369,745	(4.02)
Axiom Bank, National Association	774,271	861,206	(10.09)

Select Peer Average	5,166,637	4,947,244	3.31
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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	
Surety Bank	98,845	69,443	42.34
Cogent Bank	1,898,864	1,635,557	16.10
Mainstreet Community Bank Of Florida	694,617	615,288	12.89
United Southern Bank	452,661	410,231	10.34
One Florida Bank	1,683,328	1,538,298	9.43
First Bank	483,417	446,647	8.23
Bank Of Central Florida	845,966	783,619	7.96
Crews Bank & Trust	1,305,206	1,220,909	6.90
Citizens Bank And Trust	852,523	798,458	6.77
Southstate Bank, National Association	49,824,718	47,124,650	5.73
The First National Bank Of Mount Dora	136,927	130,163	5.20
Commerce Bank & Trust	130,776	126,385	3.47
First Colony Bank Of Florida	201,180	202,044	(0.43)
Sunrise Bank	467,332	474,940	(1.60)
First National Bank Of Wauchula	58,502	66,379	(11.87)
Axiom Bank, National Association	474,777	558,172	(14.94)

Select Peer Average	3,725,602	3,512,574	6.66
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PEER GROUP COMPARISONS REPORT
Central Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	9.93	12.93	23.65	24.65	23.65
The First National Bank Of Mount Dora	10.16	12.54	17.80	18.78	17.80
First National Bank Of Wauchula	10.95	12.39	0.00	0.00	0.00
Axiom Bank, National Association	11.46	11.06	0.00	0.00	0.00
United Southern Bank	7.38	10.62	0.00	0.00	0.00
Crews Bank & Trust	10.32	10.55	0.00	0.00	0.00
Southstate Bank, National Association	14.13	10.27	12.33	13.44	12.33
Commerce Bank & Trust	7.76	10.17	13.58	14.83	13.58
First Colony Bank Of Florida	8.56	9.86	12.89	14.14	12.89
Sunrise Bank	8.75	9.74	0.00	0.00	0.00
One Florida Bank	9.22	9.70	10.70	11.42	10.70
First Bank	9.21	9.43	14.74	16.00	14.74
Mainstreet Community Bank Of Florida	8.51	9.35	0.00	0.00	0.00
Cogent Bank	9.37	9.20	10.86	11.88	10.86
Bank Of Central Florida	7.67	8.45	12.04	13.05	12.04
Citizens Bank And Trust	3.91	7.88	12.50	13.55	12.50

Select Peer Average	9.21	10.26	8.82	9.48	8.82
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PEER GROUP COMPARISONS REPORT
Central Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
One Florida Bank	89.89	79.43	3.49
Southstate Bank, National Association	89.10	73.41	12.58
Sunrise Bank	88.52	77.92	16.91
Cogent Bank	88.31	77.67	18.30
Commerce Bank & Trust	85.40	72.93	12.57
Mainstreet Community Bank Of Florida	80.81	73.27	15.12
First National Bank Of Wauchula	75.97	66.38	6.11
Bank Of Central Florida	73.84	67.61	19.00
First Colony Bank Of Florida	71.92	65.52	17.47
Axiom Bank, National Association	69.90	61.32	20.16
First Bank	65.26	58.77	26.81
Crews Bank & Trust	61.84	55.21	27.89
Citizens Bank And Trust	61.05	57.75	34.24
United Southern Bank	58.69	53.71	33.99
Surety Bank	49.33	44.35	13.95
The First National Bank Of Mount Dora	43.37	38.58	49.16

Select Peer Average	72.08	63.99	20.48
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Cogent Bank	2,461,847	2.09	23.04
First Colony Bank Of Florida	289,697	2.00	21.96
Crews Bank & Trust	2,316,277	1.78	17.03
Surety Bank	215,546	1.62	15.64
First Bank	821,216	1.44	15.42
Southstate Bank, National Association	67,202,465	1.42	9.90
Citizens Bank And Trust	1,517,867	1.41	37.71
Bank Of Central Florida	1,263,170	1.26	16.50
Sunrise Bank	602,343	1.26	14.40
One Florida Bank	2,093,144	1.21	13.21
United Southern Bank	870,825	1.15	16.14
Mainstreet Community Bank Of Florida	937,330	0.89	10.51
The First National Bank Of Mount Dora	350,038	0.88	8.47
Commerce Bank & Trust	183,079	0.87	11.43
First National Bank Of Wauchula	84,378	0.58	5.16
Axiom Bank, National Association	800,429	(0.07)	(0.59)

Select Peer Average	5,125,603	1.24	14.75
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PEER GROUP COMPARISONS REPORT
Central Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First Colony Bank Of Florida	0.12	1.73	46.39	16.16
Cogent Bank	0.79	1.71	46.93	9.30
One Florida Bank	0.11	1.67	50.72	12.77
Southstate Bank, National Association	0.64	1.52	52.95	10.62
First Bank	0.55	1.96	55.51	7.34
Crews Bank & Trust	0.77	1.70	55.92	6.64
Bank Of Central Florida	0.18	2.03	59.87	11.59
Sunrise Bank	0.07	2.00	62.03	9.83
United Southern Bank	0.68	1.92	62.49	5.33
Mainstreet Community Bank Of Florida	0.53	1.98	62.85	8.86
Surety Bank	2.98	0.64	66.12	6.02
Citizens Bank And Trust	0.77	1.79	67.66	7.53
Commerce Bank & Trust	0.15	2.27	72.01	8.54
The First National Bank Of Mount Dora	2.76	1.87	78.38	4.18
First National Bank Of Wauchula	0.39	4.21	88.61	3.67
Axiom Bank, National Association	0.92	4.22	119.11	5.20

Select Peer Average	0.78	2.08	65.47	8.35
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PEER GROUP COMPARISONS REPORT
Central Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Crews Bank & Trust	1.97	0.04	0.02	0.20
First Bank	1.78	0.04	0.02	0.20
Sunrise Bank	1.25	0.11	0.09	0.88
First Colony Bank Of Florida	1.61	0.17	0.11	1.18
Surety Bank	1.19	0.25	0.11	1.04
Bank Of Central Florida	1.05	0.21	0.14	1.72
One Florida Bank	0.80	0.19	0.15	1.54
Cogent Bank	1.08	0.24	0.19	1.50
Citizens Bank And Trust	1.11	0.37	0.22	4.74
The First National Bank Of Mount Dora	1.56	0.57	0.22	2.06
United Southern Bank	2.04	0.51	0.27	3.22
Southstate Bank, National Association	1.18	0.61	0.48	4.07
First National Bank Of Wauchula	1.78	1.23	0.82	6.75
Axiom Bank, National Association	1.27	1.56	0.96	7.81
Mainstreet Community Bank Of Florida	1.27	1.36	1.27	13.51
Commerce Bank & Trust	1.58	2.19	1.60	17.92

Select Peer Average	1.41	0.60	0.42	4.27
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	22.90	14.93	0.00	0.00	13.95
First National Bank Of Wauchula	6.47	17.06	0.00	0.00	6.11
First Bank	2.24	7.30	1.31	0.00	26.81
Axiom Bank, National Association	1.78	13.27	0.00	0.00	20.16
Commerce Bank & Trust	1.33	9.65	0.00	0.00	12.57
One Florida Bank	0.94	15.24	0.01	0.00	3.49
Mainstreet Community Bank Of Florida	0.93	1.28	5.38	0.00	15.12
United Southern Bank	0.89	6.96	0.00	0.62	33.37
Southstate Bank, National Association	0.88	3.17	0.02	2.96	9.62
Crews Bank & Trust	0.76	15.38	0.00	20.19	7.70
First Colony Bank Of Florida	0.64	16.56	0.00	9.79	7.68
Sunrise Bank	0.60	3.49	0.00	0.99	15.91
Bank Of Central Florida	0.57	10.14	0.00	0.00	19.00
The First National Bank Of Mount Dora	0.56	5.89	0.00	0.00	49.16
Citizens Bank And Trust	0.39	4.82	0.00	0.00	34.24
Cogent Bank	0.13	3.16	0.00	0.00	18.30

Select Peer Average	2.63	9.27	0.42	2.16	18.32
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	78.68	0.48	0.00	0.00
Sunrise Bank	76.94	1.28	0.00	0.00
Cogent Bank	76.47	0.47	0.00	0.14
Mainstreet Community Bank Of Florida	72.24	1.97	0.28	0.01
Southstate Bank, National Association	72.06	1.46	0.04	5.23
Commerce Bank & Trust	71.78	0.98	0.00	0.00
Bank Of Central Florida	66.89	1.28	0.00	0.01
First National Bank Of Wauchula	65.20	1.40	0.00	0.00
First Colony Bank Of Florida	64.47	0.27	0.00	0.00
Axiom Bank, National Association	60.54	1.51	0.00	0.00
First Bank	57.72	1.80	0.00	0.00
Citizens Bank And Trust	57.11	1.22	0.00	0.01
Crews Bank & Trust	54.12	1.10	0.00	0.00
United Southern Bank	52.61	1.24	0.00	0.00
Surety Bank	43.82	0.64	0.00	0.00
The First National Bank Of Mount Dora	37.98	1.00	0.00	0.00

Select Peer Average	63.04	1.13	0.02	0.34
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PEER GROUP COMPARISONS REPORT
Central Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	56.72	43.28	100.00	0.00	0.00
The First National Bank Of Mount Dora	45.55	54.45	100.00	0.00	0.00
Axiom Bank, National Association	38.01	61.99	100.00	0.00	0.00
First Colony Bank Of Florida	37.81	62.19	100.00	0.00	0.00
Crews Bank & Trust	34.92	65.07	99.99	0.01	0.00
Surety Bank	34.31	65.69	100.00	0.00	0.00
First National Bank Of Wauchula	32.91	67.09	100.00	0.00	0.00
First Bank	32.82	67.18	100.00	0.00	0.00
Citizens Bank And Trust	30.28	69.23	99.51	0.49	0.00
Bank Of Central Florida	28.81	71.19	100.00	0.00	0.00
Commerce Bank & Trust	28.04	66.09	94.12	3.42	2.46
Mainstreet Community Bank Of Florida	27.74	72.26	100.00	0.00	0.00
Cogent Bank	26.86	71.14	97.99	0.00	2.01
Southstate Bank, National Association	24.21	74.65	98.86	1.14	0.00
Sunrise Bank	20.79	76.45	97.24	0.00	2.76
One Florida Bank	19.37	78.80	98.17	0.00	1.83

Select Peer Average	32.45	66.67	99.12	0.32	0.57
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PEER GROUP COMPARISONS REPORT
Central Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.66	1.38	5.32	90.14
Cogent Bank	6.55	2.20	4.55	99.14
First Bank	5.26	1.13	4.19	94.46
Southstate Bank, National Association	5.40	1.74	3.80	89.90
First Colony Bank Of Florida	5.31	1.31	3.76	99.28
Crews Bank & Trust	4.90	1.37	3.65	98.38
Mainstreet Community Bank Of Florida	5.33	1.78	3.64	95.00
United Southern Bank	4.28	0.57	3.61	95.87
Bank Of Central Florida	4.91	1.42	3.61	97.30
Axiom Bank, National Association	5.47	2.13	3.56	95.43
One Florida Bank	5.49	2.25	3.44	98.57
Sunrise Bank	5.61	2.52	3.32	98.36
Commerce Bank & Trust	5.01	1.75	3.29	96.29
Surety Bank	5.40	1.79	3.23	73.71
Citizens Bank And Trust	4.41	1.40	3.08	96.71
The First National Bank Of Mount Dora	4.02	1.01	3.08	97.24

Select Peer Average	5.25	1.61	3.78	94.74
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