

# Citizens Bank And Trust

Frostproof, FL

Established  
5/13/1920

## 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 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
<b>Citizens Bank And Trust</b>	<b>1,476,326</b>
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
<b>Citizens Bank And Trust</b>	<b>1.41</b>
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)

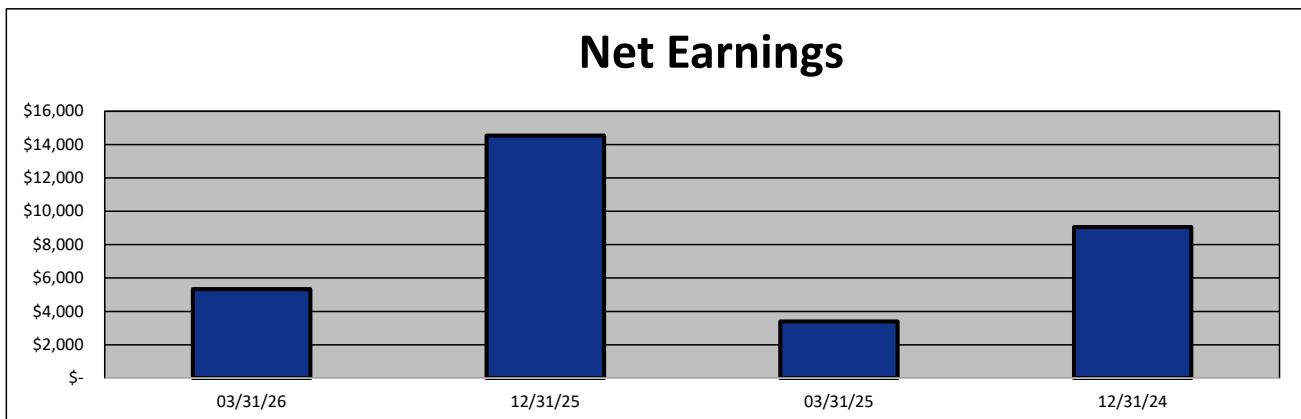
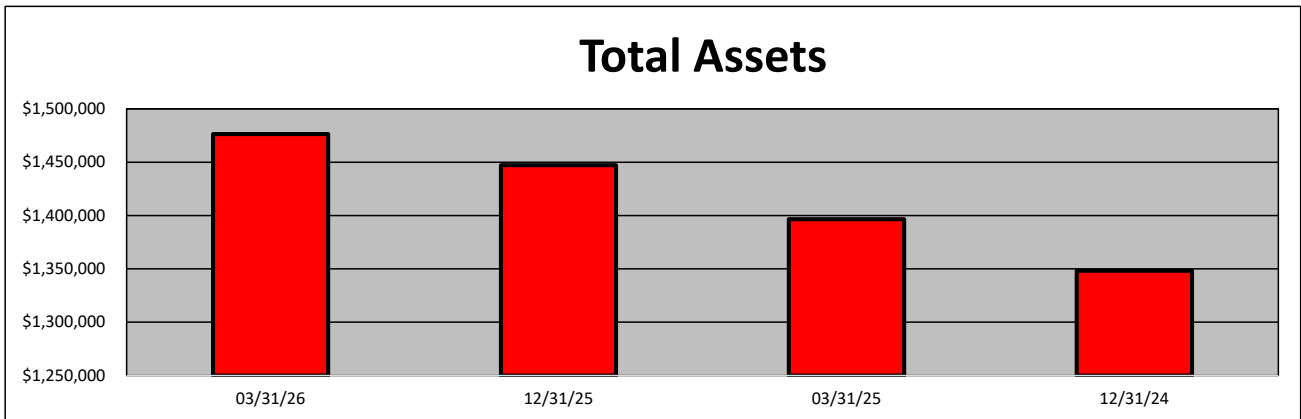
**EXECUTIVE SUMMARY - Citizens Bank and Trust  
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	3.91	3.83	2.57	1.80	10.49	9.21
Leverage Ratio	7.88	7.72	7.65	7.51	11.09	10.26
Tier 1 Cap/Risk Based Assets	12.50	12.17	12.21	12.08	12.37	8.82
Risk Based Ratio	13.55	13.33	13.17	13.02	13.16	9.48
Common Equity Tier 1 Capital Ratio	12.50	12.17	12.21	12.08	12.25	8.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	61.05	62.60	59.82	60.23	75.38	72.08
Loans/Assets	57.75	59.38	57.17	58.16	63.61	63.99
Securities/Assets	34.24	33.36	36.08	38.36	17.71	20.48
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.41	0.98	0.94	0.64	0.81	1.24
Return on Avg Equity	37.71	35.07	45.28	43.06	9.54	14.75
Nonint Income/Avg Assets	0.77	0.75	0.71	0.69	0.74	0.78
Net Overhead Ratio	1.79	1.68	1.73	1.62	2.34	2.08
Efficiency Ratio	67.66	66.59	69.17	76.04	71.79	65.47
Assets (per million) per Employee	7.53	7.46	7.31	7.06	10.70	8.35
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.11	1.22	1.05	1.03	1.31	1.41
Nonperforming Loans/Total Loans	0.37	0.49	1.51	1.61	0.51	0.60
Nonperforming Assets/Total Assets	0.22	0.29	0.86	0.93	0.35	0.42
Adjusted Texas Ratio	4.74	6.36	27.31	39.08	3.02	4.27
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.41	4.43	4.28	3.97	5.45	5.25
Cost of funds	1.40	1.54	1.46	1.65	1.92	1.61
Net interest margin	3.08	2.98	2.89	2.40	3.31	3.78
Avg Earning Assets/Avg Assets	96.71	96.65	96.70	96.78	95.53	94.74

**SELECTED FINANCIAL DATA - Citizens Bank and Trust**  
(Dollars in Thousands)

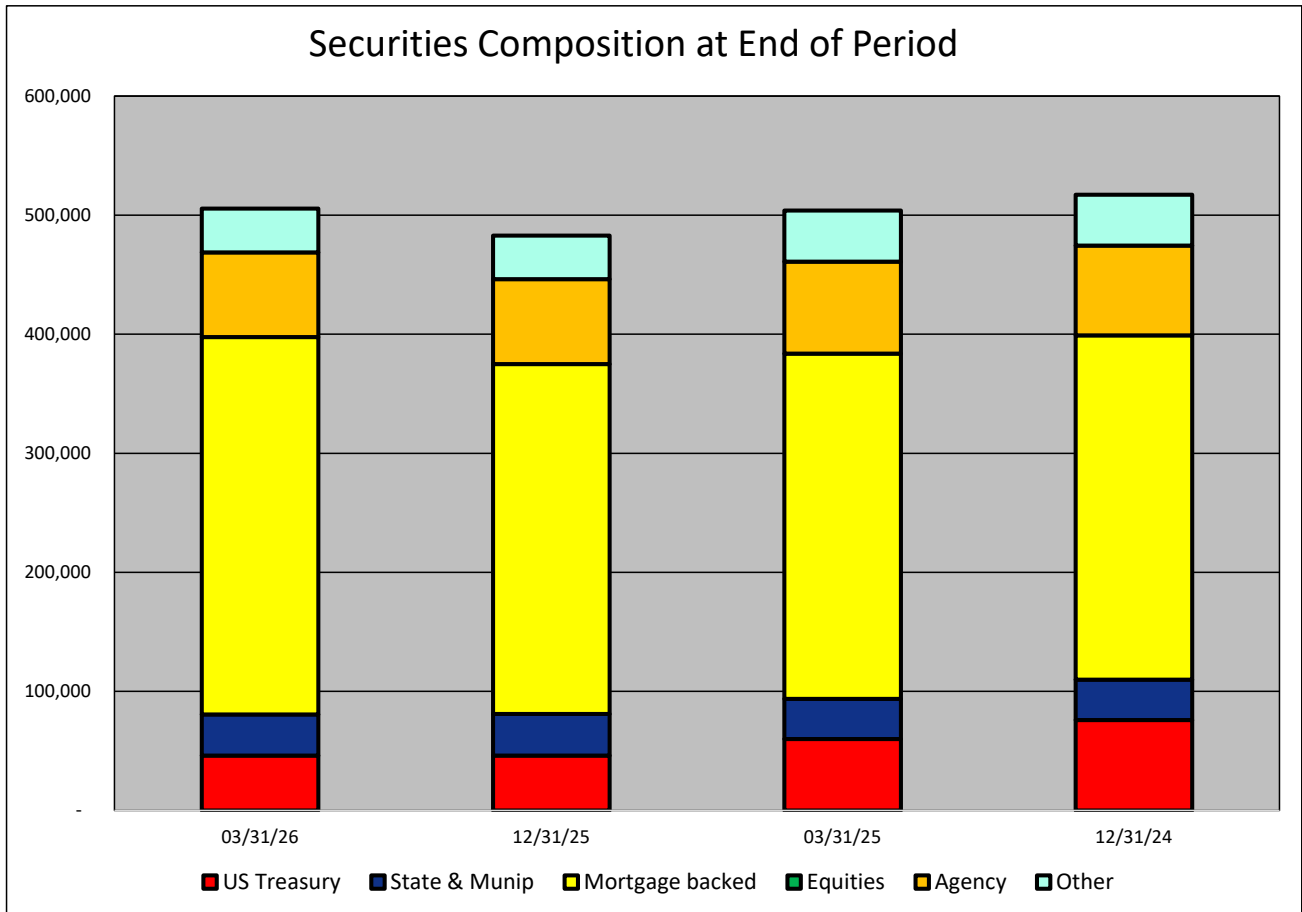
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	1,476,326	1,447,209	1,396,591	1,348,118	79,735	5.71
Cash and Equivalents	76,975	69,484	61,141	14,923	15,834	25.90
Securities	505,429	482,793	503,902	517,154	1,527	0.30
Loans, net	852,523	859,349	798,458	784,055	54,065	6.77
Deposit Accounts	1,396,341	1,372,745	1,334,858	1,301,832	61,483	4.61
Fed Funds & Repos	6,852	5,253	13,178	9,972	(6,326)	(48.00)
Total Equity	57,763	55,447	35,848	24,207	21,915	61.13

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,337	14,540	3,399	9,059	1,938	57.02
Interest Income	16,186	63,329	14,924	54,840	1,262	8.46
Interest Expense	4,865	20,787	4,855	21,675	10	0.21
Net Interest Income	11,321	42,542	10,069	33,165	1,252	12.43
Credit Loss Expense	(797)	2,910	405	1,082	(1,202)	(296.79)
Noninterest income	2,903	11,049	2,569	9,894	334	13.00
Gain on Sale of Securities	-	(1)	-	4	-	NA
Noninterest Expense	9,678	35,932	8,806	33,010	872	9.90
Net Operating Income	5,343	14,749	3,427	8,967	1,916	55.91
Income Taxes	-	-	-	-	-	NA



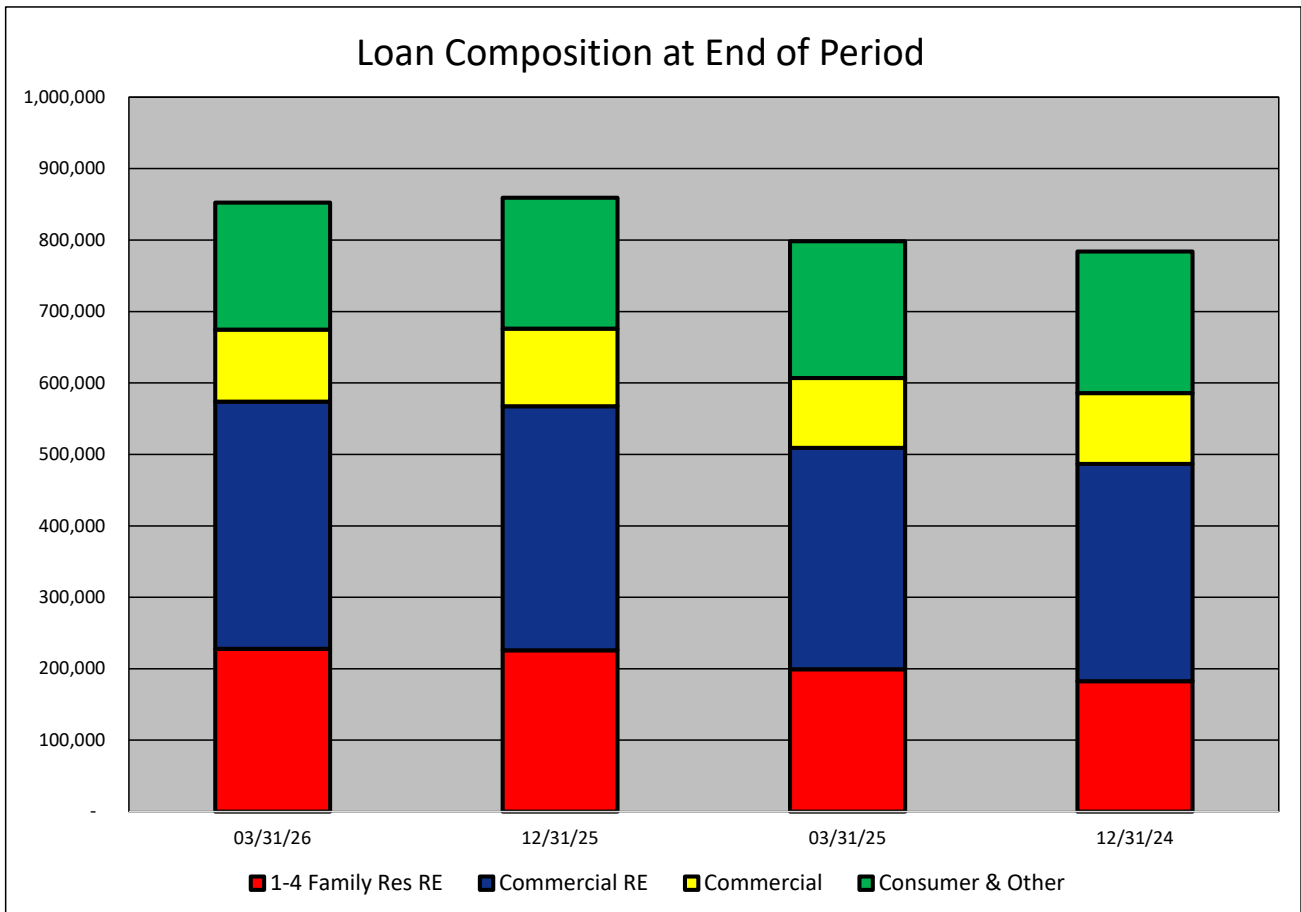
**SECURITIES COMPOSITION - Citizens Bank and Trust**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	46,204	46,206	59,929	76,029	(13,725)	(22.90)
State & Munip	34,364	34,805	33,870	33,768	494	1.46
Mortgage backed	317,009	293,917	289,925	289,176	27,084	9.34
Equities	-	-	-	-	-	NA
Agency	71,053	71,318	77,140	75,563	(6,087)	(7.89)
Other	36,799	36,547	43,038	42,618	(6,239)	(14.50)
<b>Total Securities</b>	<b>505,429</b>	<b>482,793</b>	<b>503,902</b>	<b>517,154</b>	<b>1,527</b>	<b>0.30</b>



**LOAN PORTFOLIO COMPOSITION - Citizens Bank and Trust**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	228,002	225,634	199,097	182,472	28,905	14.52
Commercial RE	345,946	341,610	309,911	304,278	36,035	11.63
Commercial	100,633	108,811	97,836	98,993	2,797	2.86
Consumer & Other	177,942	183,294	191,614	198,312	(13,672)	(7.14)
<b>Loans, Net</b>	<b>852,523</b>	<b>859,349</b>	<b>798,458</b>	<b>784,055</b>	<b>54,065</b>	<b>6.77</b>



**LOAN PORTFOLIO QUALITY - Citizens Bank and Trust**  
(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	10,483	8,040	8,040	7,490	2,443	30.39
Total Recoveries	43	244	30	178	13	43.33
Total Charge-offs	271	711	88	710	183	207.95
Credit Loss Expense	(797)	2,910	405	1,082	(1,202)	(296.79)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	9,458	10,483	8,387	8,040	1,071	12.77

**NON-PERFORMING ASSETS:**

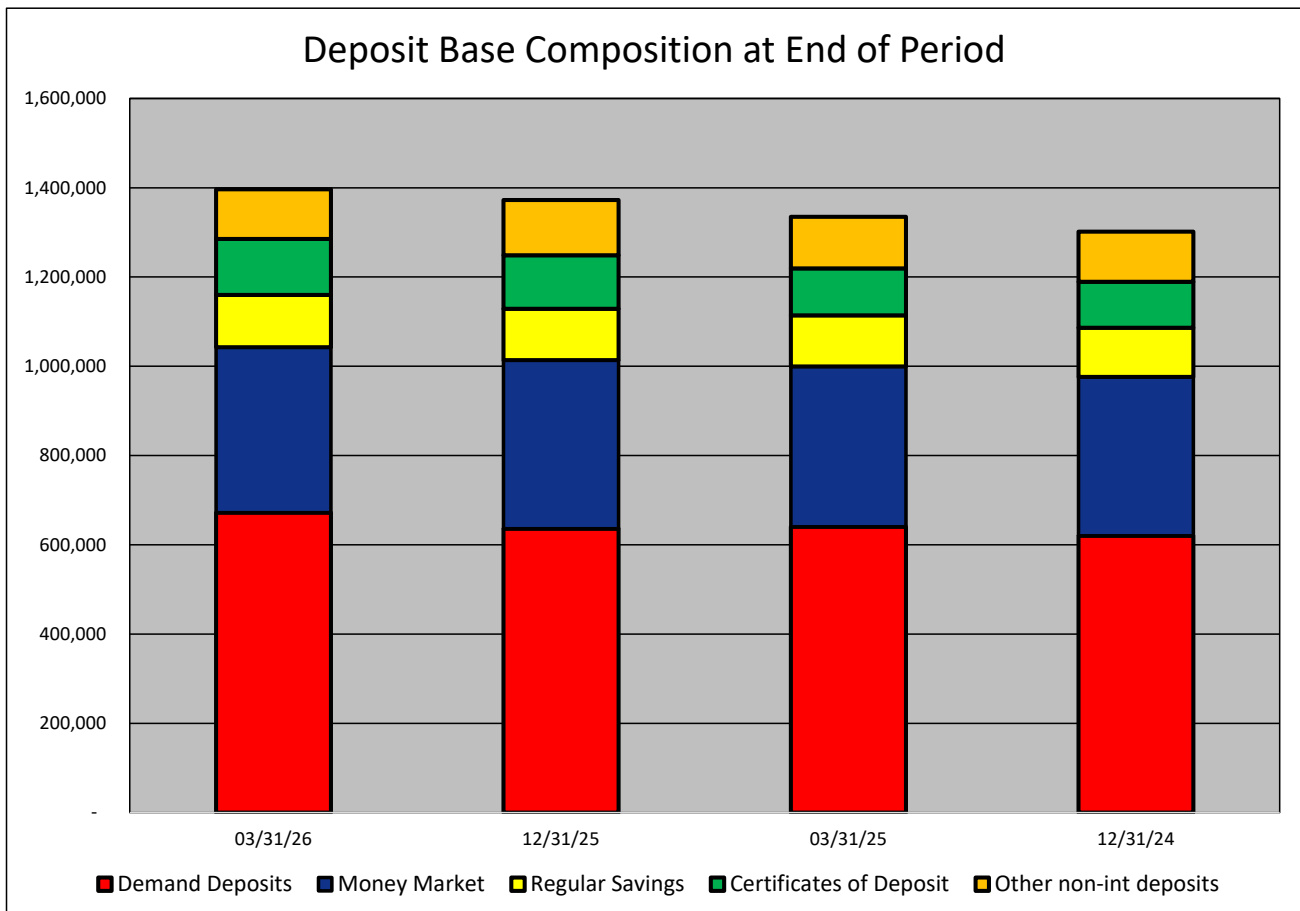
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,180	4,192	12,080	12,603	(8,900)	(73.68)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	3,180	4,192	12,080	12,603	(8,900)	(73.68)

**DEPOSIT BASE COMPOSITION - Citizens Bank and Trust**  
(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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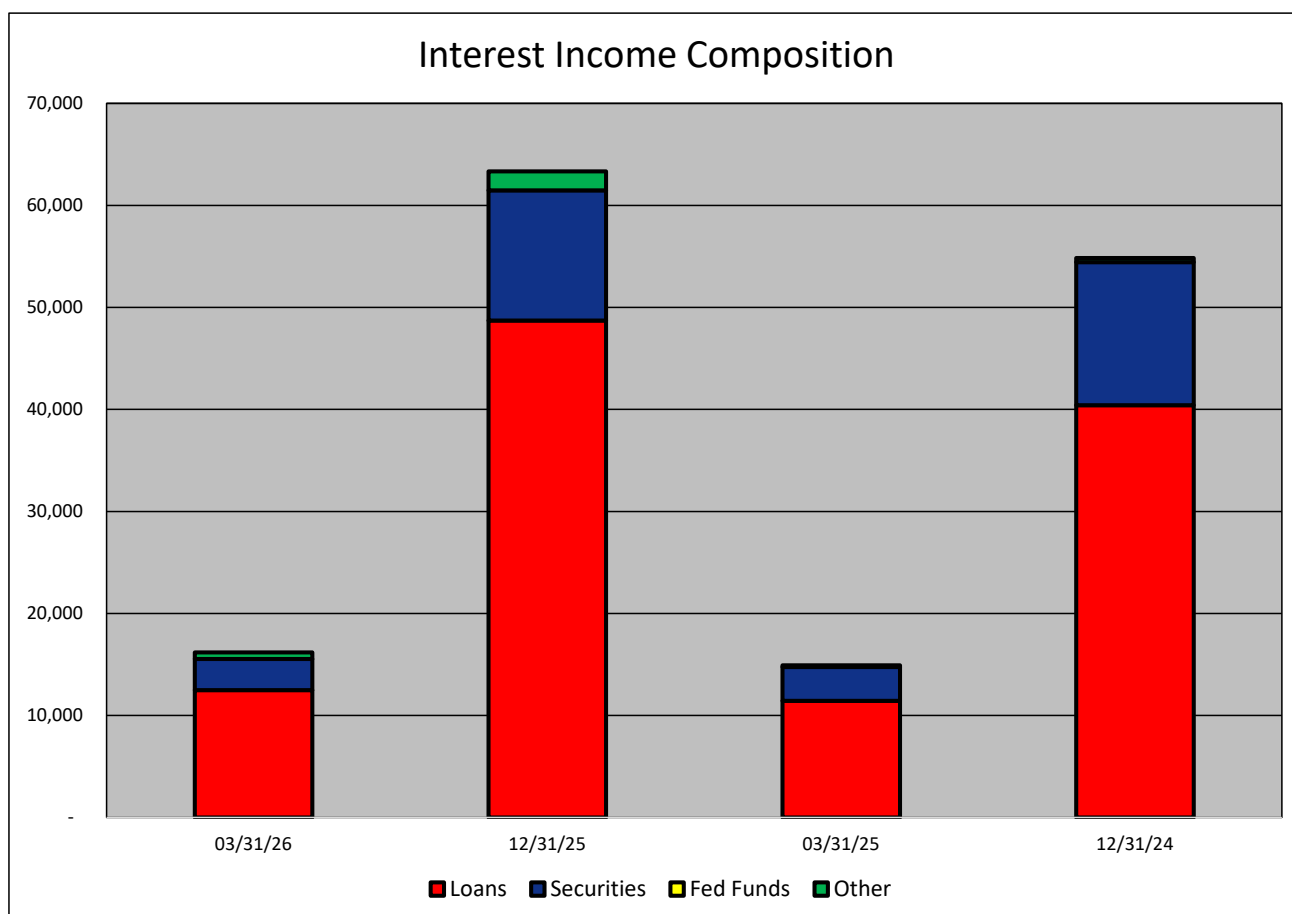
**DEPOSIT BASE CATEGORY:**

Demand Deposits	672,207	636,060	640,354	620,440	31,853	4.97
Money Market	370,697	377,906	359,129	355,460	11,568	3.22
Regular Savings	117,210	114,609	114,863	110,658	2,347	2.04
Certificates of Deposit	125,388	120,301	104,701	102,761	20,687	19.76
Other non-int deposits	110,839	123,869	115,811	112,513	(4,972)	(4.29)
<b>Total Deposits</b>	<b>1,396,341</b>	<b>1,372,745</b>	<b>1,334,858</b>	<b>1,301,832</b>	<b>61,483</b>	<b>4.61</b>



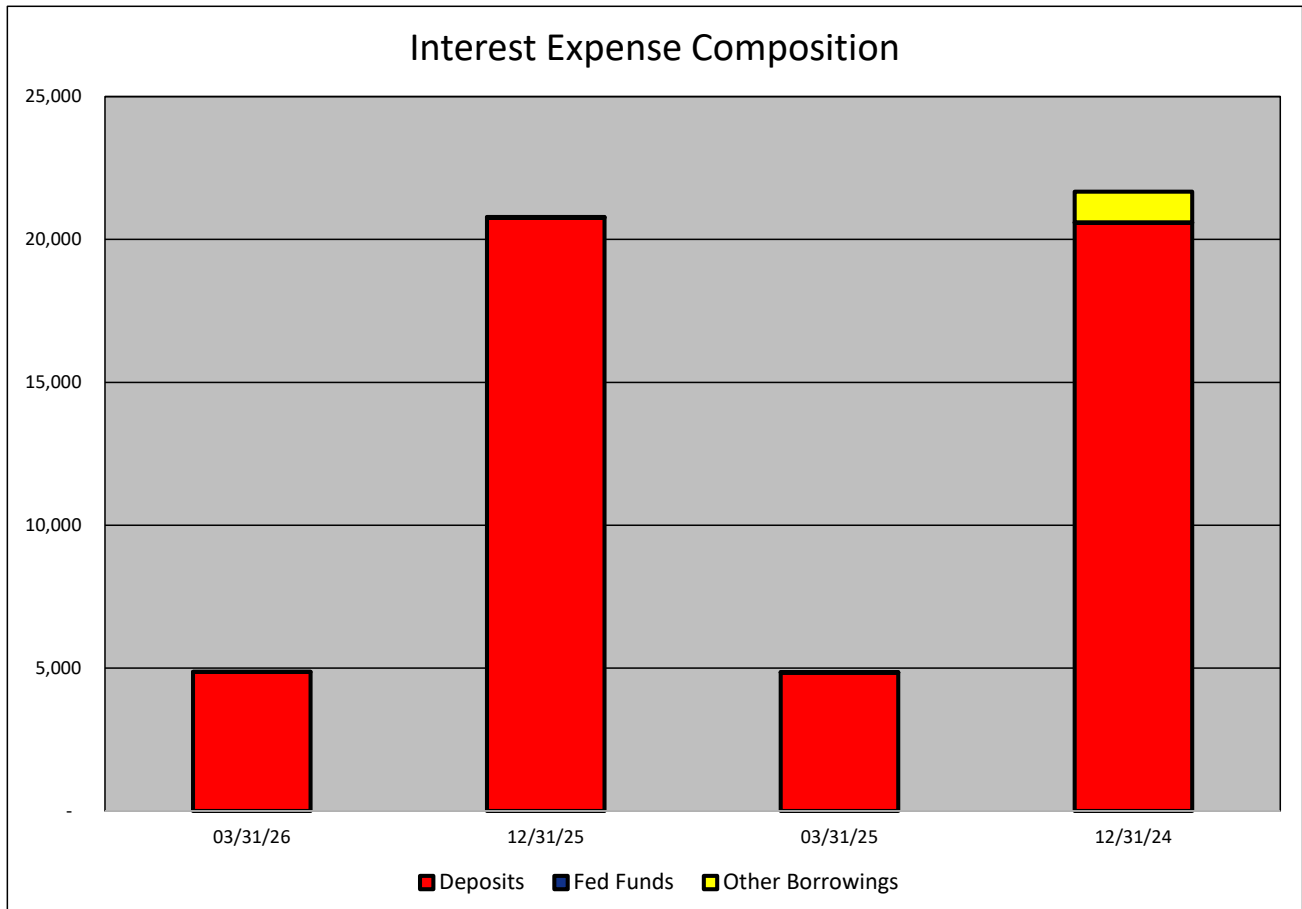
**INTEREST INCOME COMPOSITION- Citizens Bank and Trust**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	12,479	48,720	11,424	40,405	1,055	9.23
Securities	3,068	12,749	3,318	14,028	(250)	(7.53)
Fed Funds	-	-	-	-	-	NA
Other	639	1,860	182	407	457	251.10
<b>Total Int Income</b>	<b>16,186</b>	<b>63,329</b>	<b>14,924</b>	<b>54,840</b>	<b>1,262</b>	<b>8.46</b>



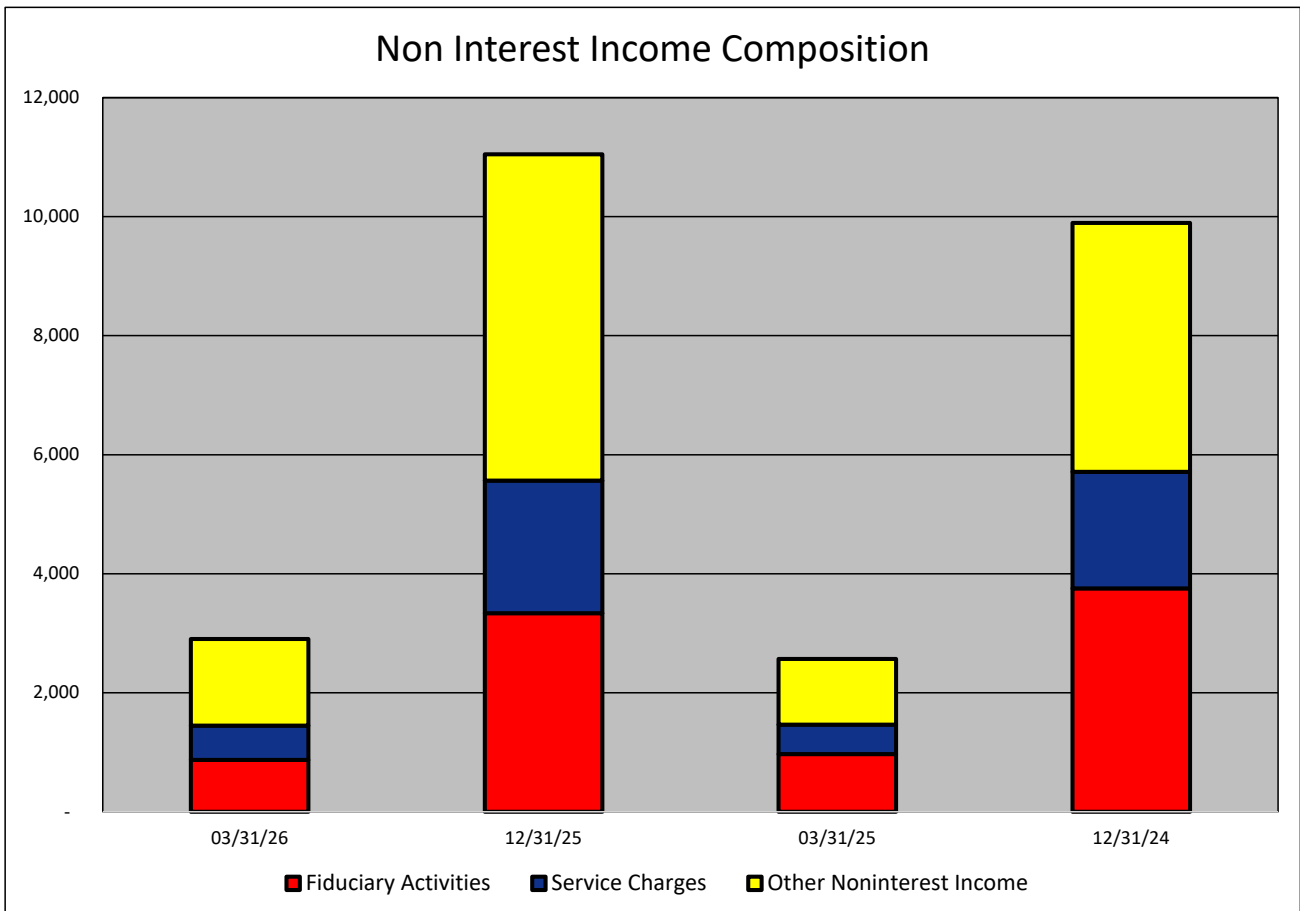
**INTEREST EXPENSE COMPOSITION- Citizens Bank and Trust**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	4,863	20,761	4,843	20,578	20	0.41
Fed Funds	2	15	5	22	(3)	(60.00)
Other Borrowings	-	11	7	1,075	(7)	(100.00)
<b>Total Int Expense</b>	<b>4,865</b>	<b>20,787</b>	<b>4,855</b>	<b>21,675</b>	<b>10</b>	<b>0.21</b>



**NONINTEREST INCOME COMPOSITION- Citizens Bank and Trust**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	871	3,338	971	3,755	(100)	(10.30)
Service Charges	575	2,225	495	1,957	80	16.16
Other Noninterest Income	1,457	5,486	1,103	4,182	354	32.09
<b>Total Nonint. Income</b>	<b>2,903</b>	<b>11,049</b>	<b>2,569</b>	<b>9,894</b>	<b>334</b>	<b>13.00</b>

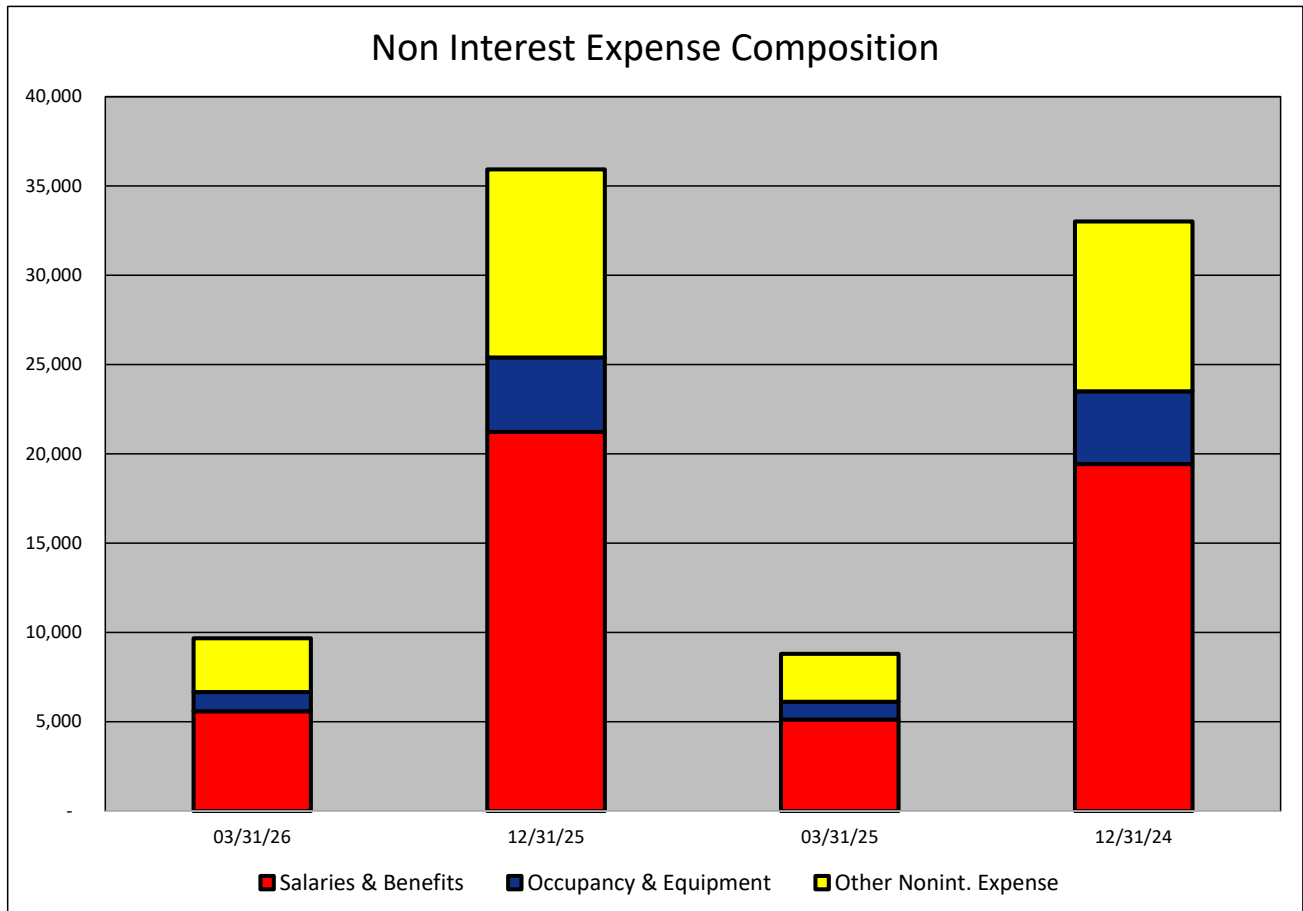


**NONINTEREST EXPENSE COMPOSITION- Citizens Bank and Trust**  
(Dollars in Thousands)

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	5,591	21,227	5,119	19,434	472	9.22
Occupancy & Equipment	1,068	4,175	998	4,075	70	7.01
Other Nonint. Expense	3,019	10,530	2,689	9,501	330	12.27
<b>Total Nonint. Expense</b>	<b>9,678</b>	<b>35,932</b>	<b>8,806</b>	<b>33,010</b>	<b>872</b>	<b>9.90</b>



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

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

<b>Select Peer Average</b>	<b>3,725,602</b>	<b>3,512,574</b>	<b>6.66</b>
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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	<b>12.93</b>	23.65	24.65	23.65
The First National Bank Of Mount Dora	10.16	<b>12.54</b>	17.80	18.78	17.80
First National Bank Of Wauchula	10.95	<b>12.39</b>	0.00	0.00	0.00
Axiom Bank, National Association	11.46	<b>11.06</b>	0.00	0.00	0.00
United Southern Bank	7.38	<b>10.62</b>	0.00	0.00	0.00
Crews Bank & Trust	10.32	<b>10.55</b>	0.00	0.00	0.00
Southstate Bank, National Association	14.13	<b>10.27</b>	12.33	13.44	12.33
Commerce Bank & Trust	7.76	<b>10.17</b>	13.58	14.83	13.58
First Colony Bank Of Florida	8.56	<b>9.86</b>	12.89	14.14	12.89
Sunrise Bank	8.75	<b>9.74</b>	0.00	0.00	0.00
One Florida Bank	9.22	<b>9.70</b>	10.70	11.42	10.70
First Bank	9.21	<b>9.43</b>	14.74	16.00	14.74
Mainstreet Community Bank Of Florida	8.51	<b>9.35</b>	0.00	0.00	0.00
Cogent Bank	9.37	<b>9.20</b>	10.86	11.88	10.86
Bank Of Central Florida	7.67	<b>8.45</b>	12.04	13.05	12.04
Citizens Bank And Trust	3.91	<b>7.88</b>	12.50	13.55	12.50

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

<b>Select Peer Average</b>	<b>72.08</b>	<b>63.99</b>	<b>20.48</b>
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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	<b>2.09</b>	23.04
First Colony Bank Of Florida	289,697	<b>2.00</b>	21.96
Crews Bank & Trust	2,316,277	<b>1.78</b>	17.03
Surety Bank	215,546	<b>1.62</b>	15.64
First Bank	821,216	<b>1.44</b>	15.42
Southstate Bank, National Association	67,202,465	<b>1.42</b>	9.90
Citizens Bank And Trust	1,517,867	<b>1.41</b>	37.71
Bank Of Central Florida	1,263,170	<b>1.26</b>	16.50
Sunrise Bank	602,343	<b>1.26</b>	14.40
One Florida Bank	2,093,144	<b>1.21</b>	13.21
United Southern Bank	870,825	<b>1.15</b>	16.14
Mainstreet Community Bank Of Florida	937,330	<b>0.89</b>	10.51
The First National Bank Of Mount Dora	350,038	<b>0.88</b>	8.47
Commerce Bank & Trust	183,079	<b>0.87</b>	11.43
First National Bank Of Wauchula	84,378	<b>0.58</b>	5.16
Axiom Bank, National Association	800,429	<b>(0.07)</b>	(0.59)

<b>Select Peer Average</b>	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	<b>46.39</b>	16.16
Cogent Bank	0.79	1.71	<b>46.93</b>	9.30
One Florida Bank	0.11	1.67	<b>50.72</b>	12.77
Southstate Bank, National Association	0.64	1.52	<b>52.95</b>	10.62
First Bank	0.55	1.96	<b>55.51</b>	7.34
Crews Bank & Trust	0.77	1.70	<b>55.92</b>	6.64
Bank Of Central Florida	0.18	2.03	<b>59.87</b>	11.59
Sunrise Bank	0.07	2.00	<b>62.03</b>	9.83
United Southern Bank	0.68	1.92	<b>62.49</b>	5.33
Mainstreet Community Bank Of Florida	0.53	1.98	<b>62.85</b>	8.86
Surety Bank	2.98	0.64	<b>66.12</b>	6.02
<b>Citizens Bank And Trust</b>	<b>0.77</b>	<b>1.79</b>	<b>67.66</b>	<b>7.53</b>
Commerce Bank & Trust	0.15	2.27	<b>72.01</b>	8.54
The First National Bank Of Mount Dora	2.76	1.87	<b>78.38</b>	4.18
First National Bank Of Wauchula	0.39	4.21	<b>88.61</b>	3.67
Axiom Bank, National Association	0.92	4.22	<b>119.11</b>	5.20

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

<b>Select Peer Average</b>	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	<b>22.90</b>	14.93	0.00	0.00	13.95
First National Bank Of Wauchula	<b>6.47</b>	17.06	0.00	0.00	6.11
First Bank	<b>2.24</b>	7.30	1.31	0.00	26.81
Axiom Bank, National Association	<b>1.78</b>	13.27	0.00	0.00	20.16
Commerce Bank & Trust	<b>1.33</b>	9.65	0.00	0.00	12.57
One Florida Bank	<b>0.94</b>	15.24	0.01	0.00	3.49
Mainstreet Community Bank Of Florida	<b>0.93</b>	1.28	5.38	0.00	15.12
United Southern Bank	<b>0.89</b>	6.96	0.00	0.62	33.37
Southstate Bank, National Association	<b>0.88</b>	3.17	0.02	2.96	9.62
Crews Bank & Trust	<b>0.76</b>	15.38	0.00	20.19	7.70
First Colony Bank Of Florida	<b>0.64</b>	16.56	0.00	9.79	7.68
Sunrise Bank	<b>0.60</b>	3.49	0.00	0.99	15.91
Bank Of Central Florida	<b>0.57</b>	10.14	0.00	0.00	19.00
The First National Bank Of Mount Dora	<b>0.56</b>	5.89	0.00	0.00	49.16
<b>Citizens Bank And Trust</b>	<b>0.39</b>	<b>4.82</b>	<b>0.00</b>	<b>0.00</b>	<b>34.24</b>
Cogent Bank	<b>0.13</b>	3.16	0.00	0.00	18.30

<b>Select Peer Average</b>	<b>2.63</b>	<b>9.27</b>	<b>0.42</b>	<b>2.16</b>	<b>18.32</b>
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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	<b>78.68</b>	0.48	0.00	0.00
Sunrise Bank	<b>76.94</b>	1.28	0.00	0.00
Cogent Bank	<b>76.47</b>	0.47	0.00	0.14
Mainstreet Community Bank Of Florida	<b>72.24</b>	1.97	0.28	0.01
Southstate Bank, National Association	<b>72.06</b>	1.46	0.04	5.23
Commerce Bank & Trust	<b>71.78</b>	0.98	0.00	0.00
Bank Of Central Florida	<b>66.89</b>	1.28	0.00	0.01
First National Bank Of Wauchula	<b>65.20</b>	1.40	0.00	0.00
First Colony Bank Of Florida	<b>64.47</b>	0.27	0.00	0.00
Axiom Bank, National Association	<b>60.54</b>	1.51	0.00	0.00
First Bank	<b>57.72</b>	1.80	0.00	0.00
<b>Citizens Bank And Trust</b>	<b>57.11</b>	<b>1.22</b>	<b>0.00</b>	<b>0.01</b>
Crews Bank & Trust	<b>54.12</b>	1.10	0.00	0.00
United Southern Bank	<b>52.61</b>	1.24	0.00	0.00
Surety Bank	<b>43.82</b>	0.64	0.00	0.00
The First National Bank Of Mount Dora	<b>37.98</b>	1.00	0.00	0.00

<b>Select Peer Average</b>	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	<b>56.72</b>	43.28	100.00	0.00	0.00
The First National Bank Of Mount Dora	<b>45.55</b>	54.45	100.00	0.00	0.00
Axiom Bank, National Association	<b>38.01</b>	61.99	100.00	0.00	0.00
First Colony Bank Of Florida	<b>37.81</b>	62.19	100.00	0.00	0.00
Crews Bank & Trust	<b>34.92</b>	65.07	99.99	0.01	0.00
Surety Bank	<b>34.31</b>	65.69	100.00	0.00	0.00
First National Bank Of Wauchula	<b>32.91</b>	67.09	100.00	0.00	0.00
First Bank	<b>32.82</b>	67.18	100.00	0.00	0.00
<b>Citizens Bank And Trust</b>	<b>30.28</b>	69.23	99.51	0.49	0.00
Bank Of Central Florida	<b>28.81</b>	71.19	100.00	0.00	0.00
Commerce Bank & Trust	<b>28.04</b>	66.09	94.12	3.42	2.46
Mainstreet Community Bank Of Florida	<b>27.74</b>	72.26	100.00	0.00	0.00
Cogent Bank	<b>26.86</b>	71.14	97.99	0.00	2.01
Southstate Bank, National Association	<b>24.21</b>	74.65	98.86	1.14	0.00
Sunrise Bank	<b>20.79</b>	76.45	97.24	0.00	2.76
One Florida Bank	<b>19.37</b>	78.80	98.17	0.00	1.83

<b>Select Peer Average</b>	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	<b>5.32</b>	90.14
Cogent Bank	6.55	2.20	<b>4.55</b>	99.14
First Bank	5.26	1.13	<b>4.19</b>	94.46
Southstate Bank, National Association	5.40	1.74	<b>3.80</b>	89.90
First Colony Bank Of Florida	5.31	1.31	<b>3.76</b>	99.28
Crews Bank & Trust	4.90	1.37	<b>3.65</b>	98.38
Mainstreet Community Bank Of Florida	5.33	1.78	<b>3.64</b>	95.00
United Southern Bank	4.28	0.57	<b>3.61</b>	95.87
Bank Of Central Florida	4.91	1.42	<b>3.61</b>	97.30
Axiom Bank, National Association	5.47	2.13	<b>3.56</b>	95.43
One Florida Bank	5.49	2.25	<b>3.44</b>	98.57
Sunrise Bank	5.61	2.52	<b>3.32</b>	98.36
Commerce Bank & Trust	5.01	1.75	<b>3.29</b>	96.29
Surety Bank	5.40	1.79	<b>3.23</b>	73.71
<b>Citizens Bank And Trust</b>	<b>4.41</b>	<b>1.40</b>	<b>3.08</b>	<b>96.71</b>
The First National Bank Of Mount Dora	4.02	1.01	<b>3.08</b>	97.24

<b>Select Peer Average</b>	5.25	1.61	3.78	94.74
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