

# Cogent Bank

Orlando, FL

Established

9/10/1999

## 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
<b>Cogent Bank</b>	<b>2,444,828</b>
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 (%)
<b>Cogent Bank</b>	<b>2.09</b>
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)

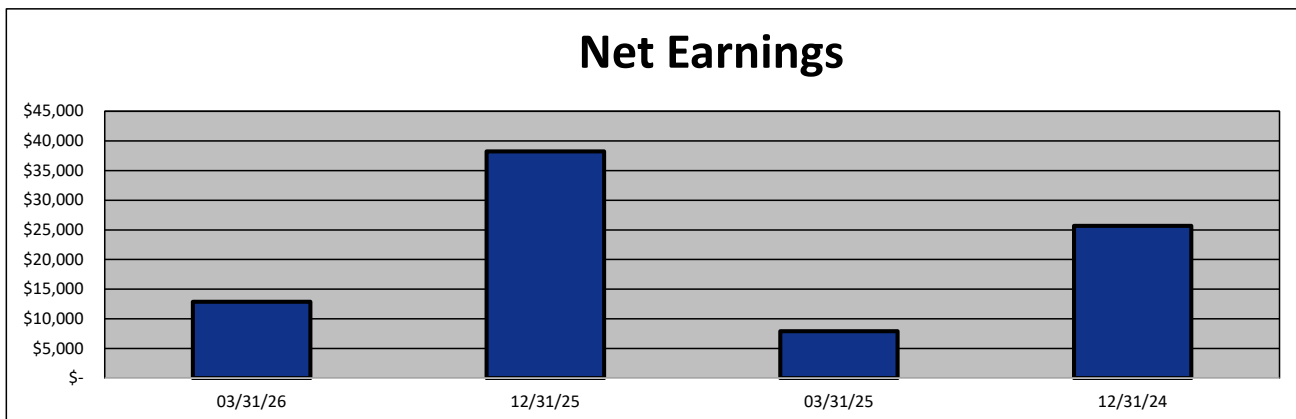
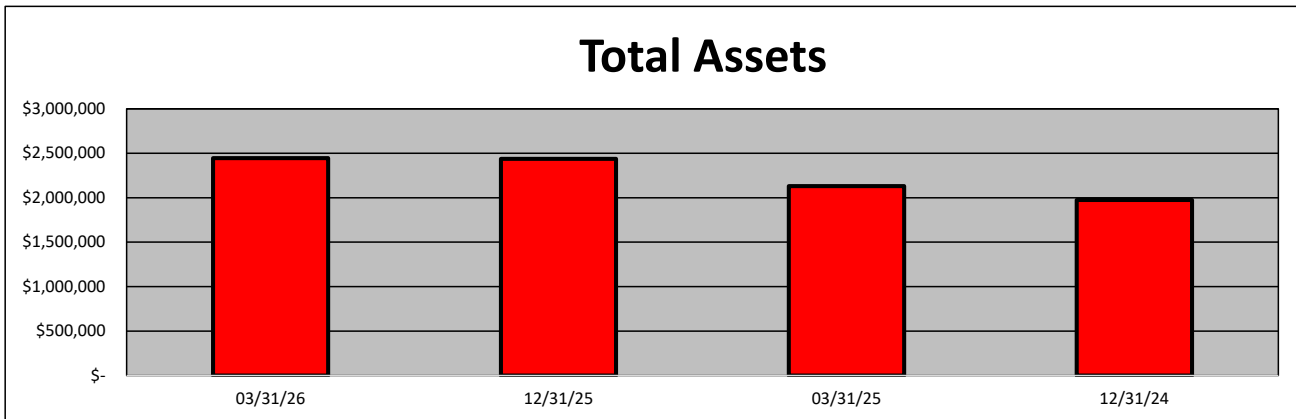
**EXECUTIVE SUMMARY - Cogent Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.37	8.94	8.71	8.88	10.49	9.21
Leverage Ratio	9.20	8.80	8.91	8.88	11.09	10.26
Tier 1 Cap/Risk Based Assets	10.86	10.44	10.75	10.87	12.37	8.82
Risk Based Ratio	11.88	11.48	11.78	11.88	13.16	9.48
Common Equity Tier 1 Capital Ratio	10.86	10.44	10.75	10.87	12.25	8.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	88.31	87.63	84.74	87.01	75.38	72.08
Loans/Assets	77.67	78.30	76.74	78.69	63.61	63.99
Securities/Assets	18.30	17.80	18.52	18.23	17.71	20.48
<b>PROFITABILITY:</b>						
Return on Avg Assets	2.09	1.70	1.54	1.34	0.81	1.24
Return on Avg Equity	23.04	19.50	17.51	16.31	9.54	14.75
Nonint Income/Avg Assets	0.79	0.60	0.52	0.68	0.74	0.78
Net Overhead Ratio	1.71	1.92	2.24	2.07	2.34	2.08
Efficiency Ratio	46.93	49.58	56.07	57.59	71.79	65.47
Assets (per million) per Employee	9.30	9.59	8.99	8.29	10.70	8.35
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.08	1.08	1.03	1.00	1.31	1.41
Nonperforming Loans/Total Loans	0.24	0.19	0.16	0.17	0.51	0.60
Nonperforming Assets/Total Assets	0.19	0.15	0.12	0.13	0.35	0.42
Adjusted Texas Ratio	1.50	1.54	1.26	1.37	3.02	4.27
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.55	6.74	6.65	6.83	5.45	5.25
Cost of funds	2.20	2.48	2.48	2.99	1.92	1.61
Net interest margin	4.55	4.49	4.40	4.09	3.31	3.78
Avg Earning Assets/Avg Assets	99.14	99.26	99.33	99.21	95.53	94.74

**SELECTED FINANCIAL DATA - Cogent Bank**  
(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	2,444,828	2,435,900	2,131,275	1,973,429	313,553	14.71
Cash and Equivalents	80,351	78,532	91,342	51,813	(10,991)	(12.03)
Securities	447,443	433,553	394,702	359,833	52,741	13.36
Loans, net	1,898,864	1,907,277	1,635,557	1,552,863	263,307	16.10
Deposit Accounts	2,150,278	2,176,403	1,930,078	1,784,719	220,200	11.41
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	229,196	217,815	185,697	175,296	43,499	23.42

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	12,873	38,223	7,900	25,658	4,973	62.95
Interest Income	39,993	150,211	33,935	129,444	6,058	17.85
Interest Expense	12,240	50,192	11,474	51,902	766	6.68
Net Interest Income	27,753	100,019	22,461	77,542	5,292	23.56
Credit Loss Expense	(6)	7,024	433	4,146	(439)	(101.39)
Noninterest income	4,889	13,381	2,682	13,085	2,207	82.29
Gain on Sale of Securities	-	10	-	143	-	NA
Noninterest Expense	15,396	56,590	14,194	52,706	1,202	8.47
Net Operating Income	17,252	49,786	10,516	33,775	6,736	64.05
Income Taxes	4,308	11,672	2,598	8,546	1,710	65.82

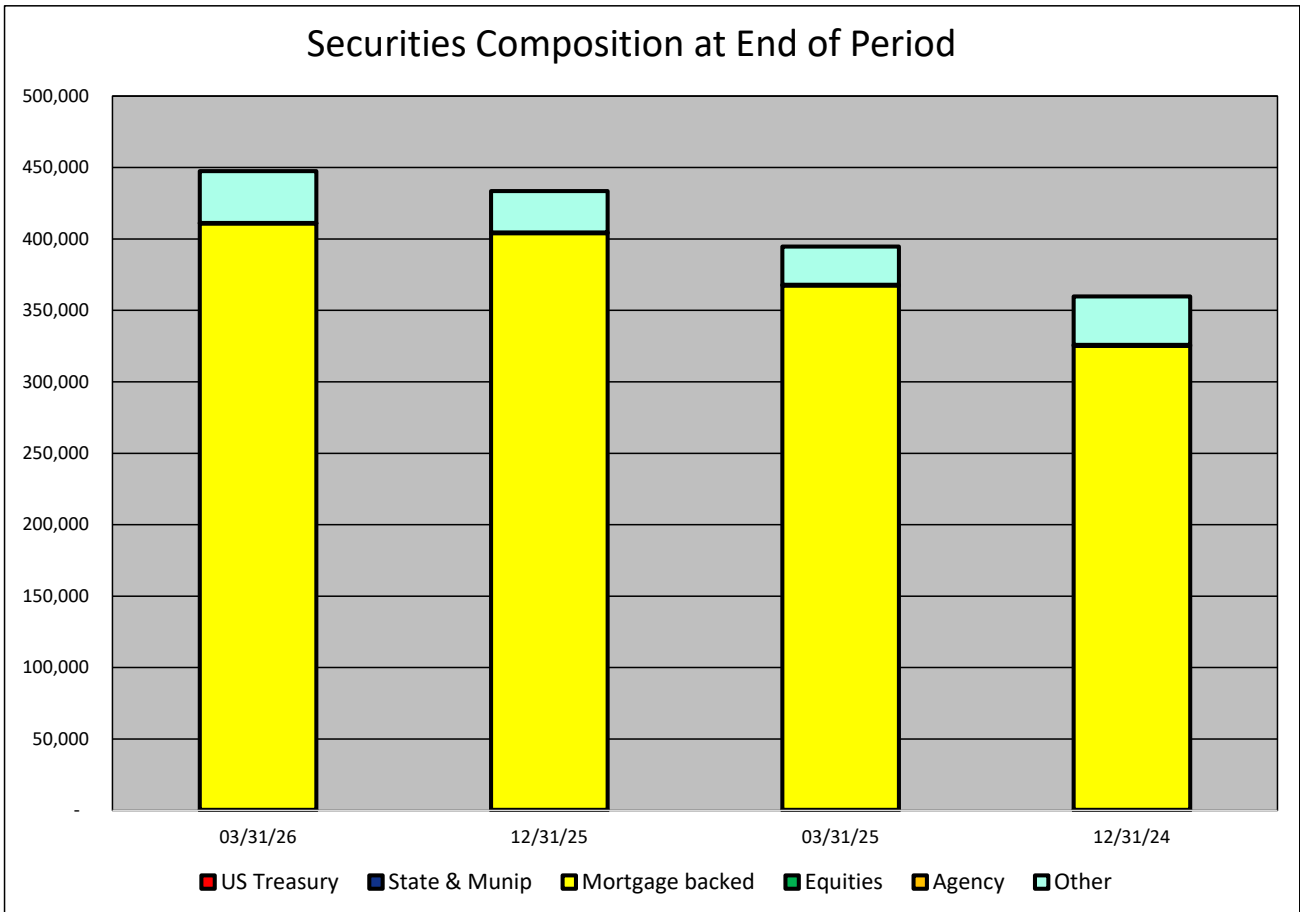


**SECURITIES COMPOSITION - Cogent Bank**  
(Dollars in Thousands)

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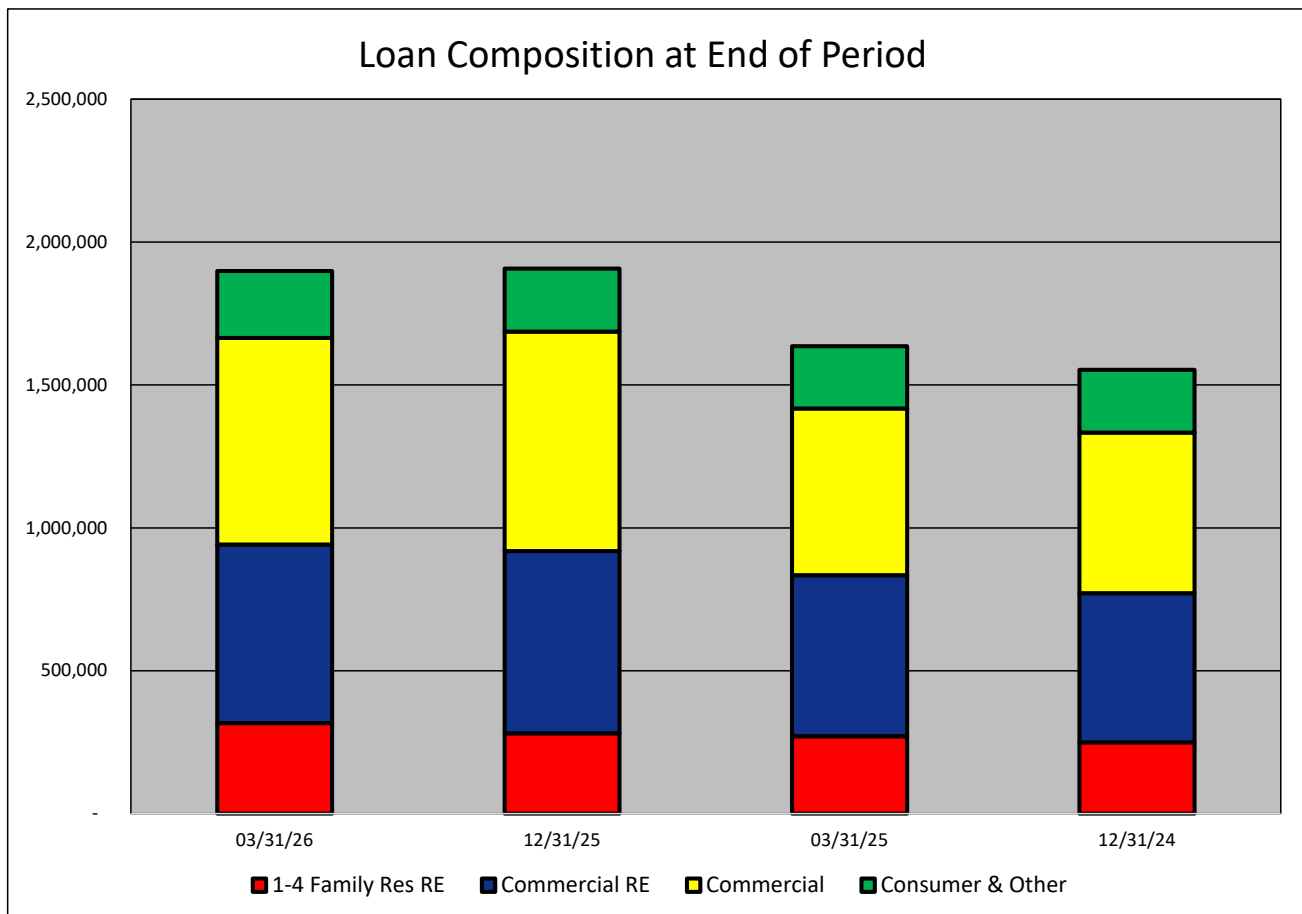
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	477	490	445	453	32	7.19
Mortgage backed	410,330	403,577	366,936	324,782	43,394	11.83
Equities	-	-	-	-	-	NA
Agency	413	457	535	591	(122)	(22.80)
Other	36,223	29,029	26,786	34,007	9,437	35.23
<b>Total Securities</b>	<b>447,443</b>	<b>433,553</b>	<b>394,702</b>	<b>359,833</b>	<b>52,741</b>	<b>13.36</b>



**LOAN PORTFOLIO COMPOSITION - Cogent Bank**  
(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	317,030	281,183	270,481	249,175	46,549	17.21
Commercial RE	624,512	637,137	563,968	522,658	60,544	10.74
Commercial	723,086	768,007	583,242	561,383	139,844	23.98
Consumer & Other	234,236	220,950	217,866	219,647	16,370	7.51
Loans, Net	<u>1,898,864</u>	<u>1,907,277</u>	<u>1,635,557</u>	<u>1,552,863</u>	<u>263,307</u>	<u>16.10</u>



**LOAN PORTFOLIO QUALITY - Cogent Bank**  
(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	20,582	15,566	15,566	16,208	5,016	32.22
Total Recoveries	18	890	835	36	(817)	(97.84)
Total Charge-offs	-	2,898	22	4,824	(22)	(100.00)
Credit Loss Expense	(6)	7,024	433	4,146	(439)	(101.39)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	20,594	20,582	16,812	15,566	3,782	22.50

**NON-PERFORMING ASSETS:**

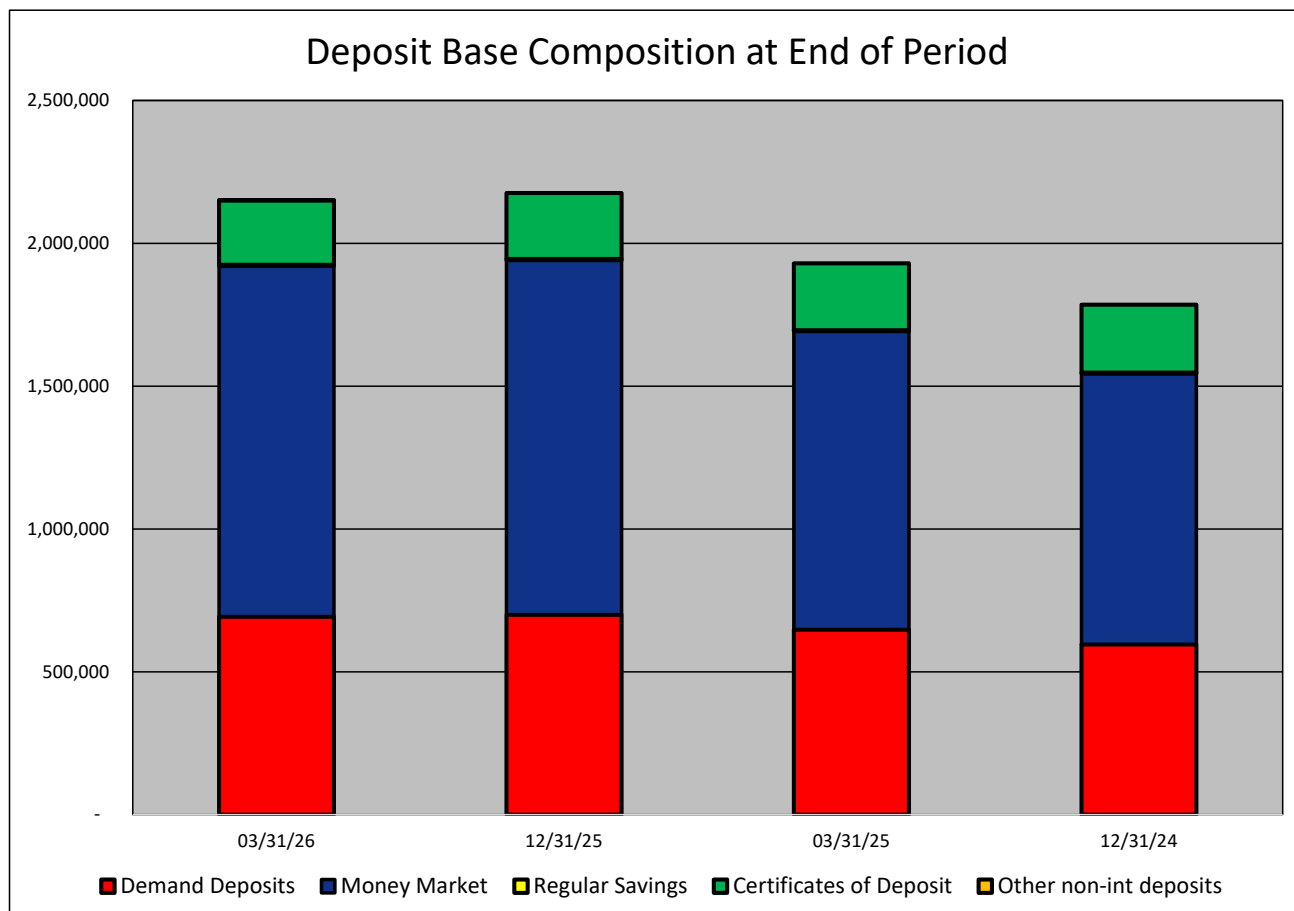
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	4,559	3,661	2,539	2,607	2,020	79.56
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	4,559	3,661	2,539	2,607	2,020	79.56

**DEPOSIT BASE COMPOSITION - Cogent Bank**  
(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	692,925	700,215	648,304	595,756	44,621	6.88
Money Market	1,227,458	1,241,012	1,043,562	947,930	183,896	17.62
Regular Savings	4,435	4,074	3,618	3,451	817	22.58
Certificates of Deposit	225,459	231,102	234,594	237,582	(9,135)	(3.89)
Other non-int deposits	1	-	-	-	1	NA
<b>Total Deposits</b>	<b>2,150,278</b>	<b>2,176,403</b>	<b>1,930,078</b>	<b>1,784,719</b>	<b>220,200</b>	<b>11.41</b>

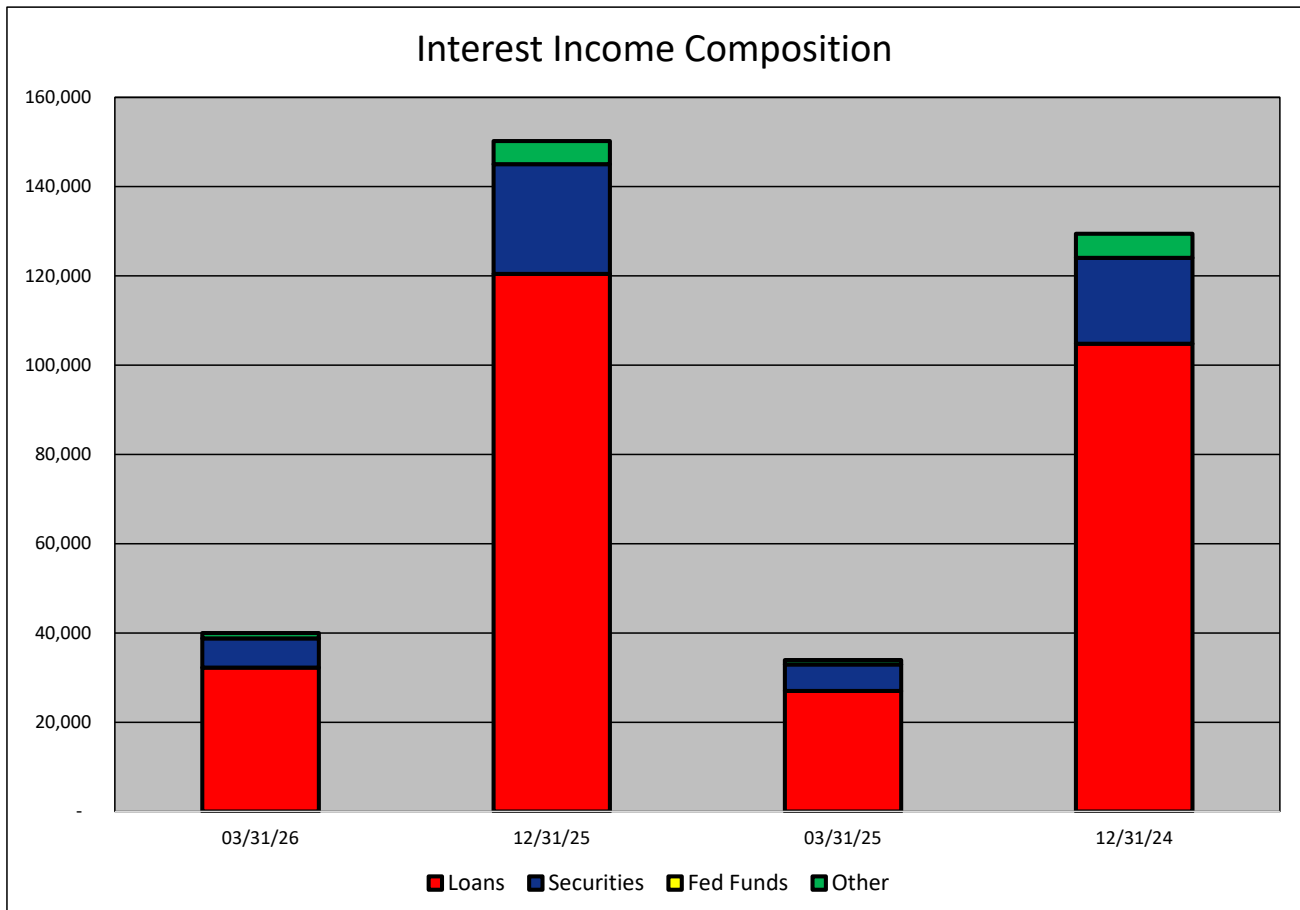


**INTEREST INCOME COMPOSITION- Cogent Bank**  
(Dollars in Thousands)

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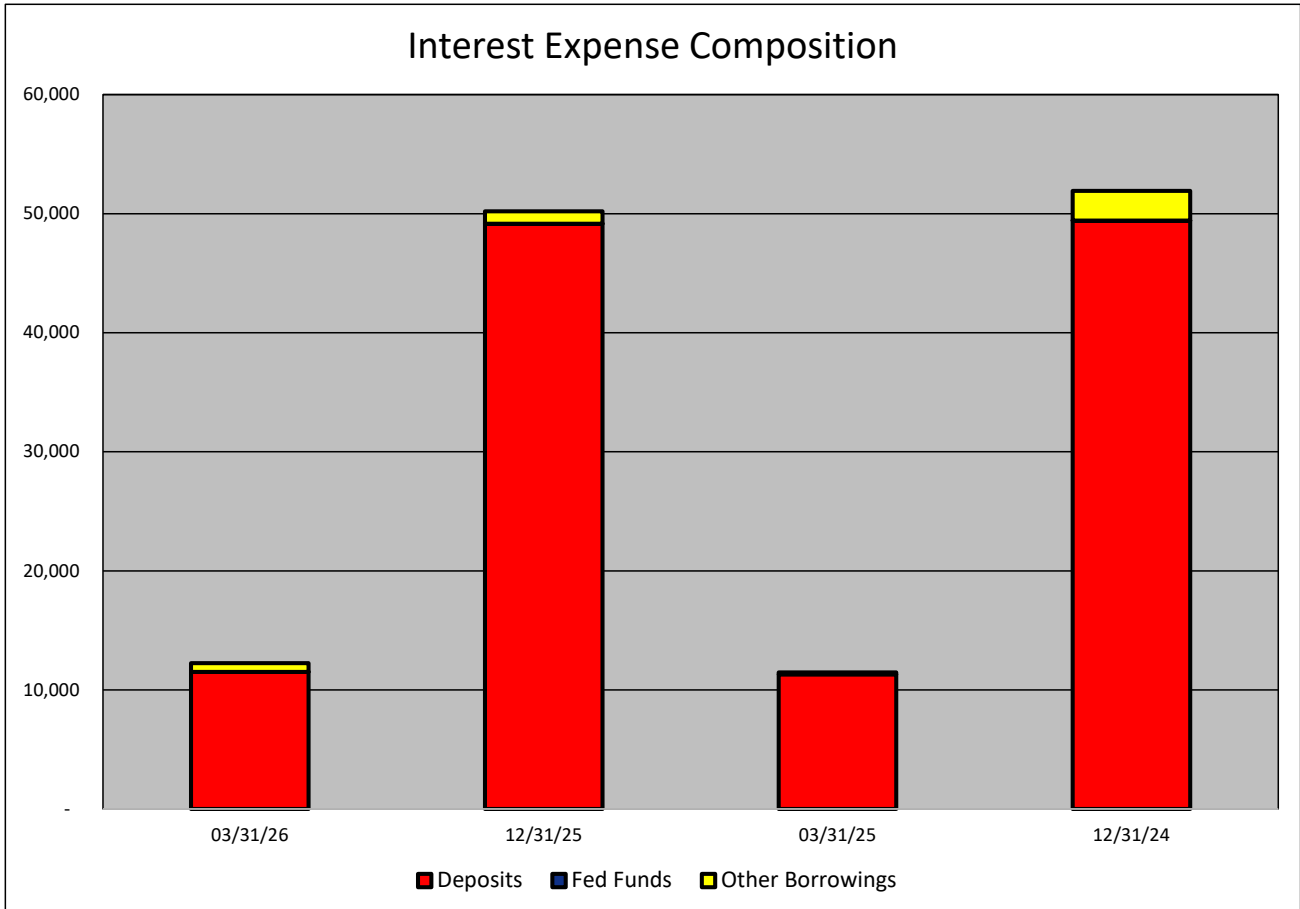
**INTEREST INCOME CATEGORY**

Loans	32,247	120,466	26,993	104,785	5,254	19.46
Securities	6,513	24,594	5,937	19,285	576	9.70
Fed Funds	-	-	-	-	-	NA
Other	1,233	5,151	1,005	5,374	228	22.69
<b>Total Int Income</b>	<b>39,993</b>	<b>150,211</b>	<b>33,935</b>	<b>129,444</b>	<b>6,058</b>	<b>17.85</b>



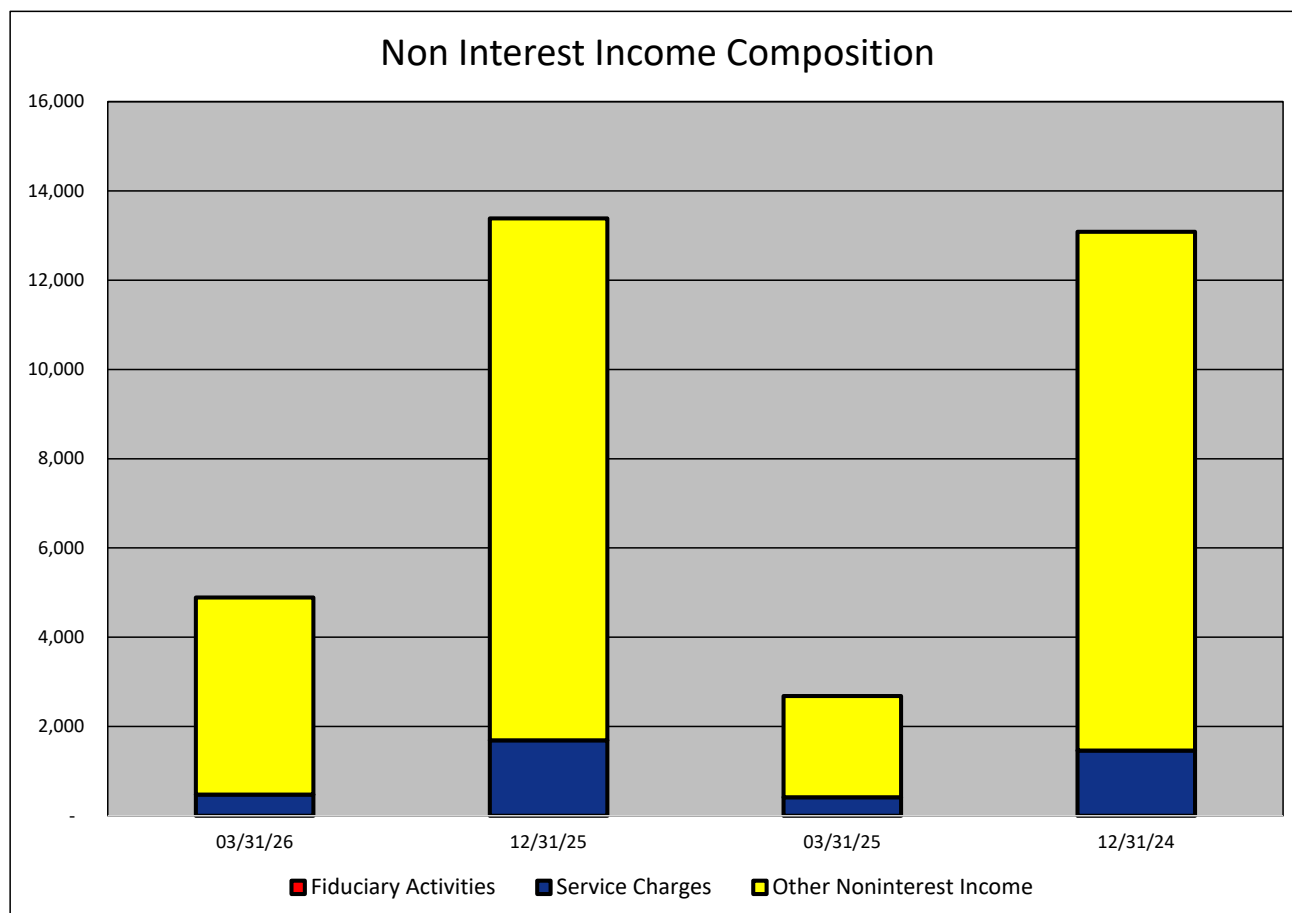
**INTEREST EXPENSE COMPOSITION- Cogent Bank**  
(Dollars in Thousands)

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	11,507	49,145	11,305	49,413	202	1.79
Fed Funds	5	17	-	13	5	NA
Other Borrowings	728	1,030	169	2,476	559	330.77
<b>Total Int Expense</b>	<b>12,240</b>	<b>50,192</b>	<b>11,474</b>	<b>51,902</b>	<b>766</b>	<b>6.68</b>



**NONINTEREST INCOME COMPOSITION- Cogent Bank**  
(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	-	-	-	-	-	NA
Service Charges	473	1,688	413	1,464	60	14.53
Other Noninterest Income	4,416	11,693	2,269	11,621	2,147	94.62
<b>Total Nonint. Income</b>	<b>4,889</b>	<b>13,381</b>	<b>2,682</b>	<b>13,085</b>	<b>2,207</b>	<b>82.29</b>

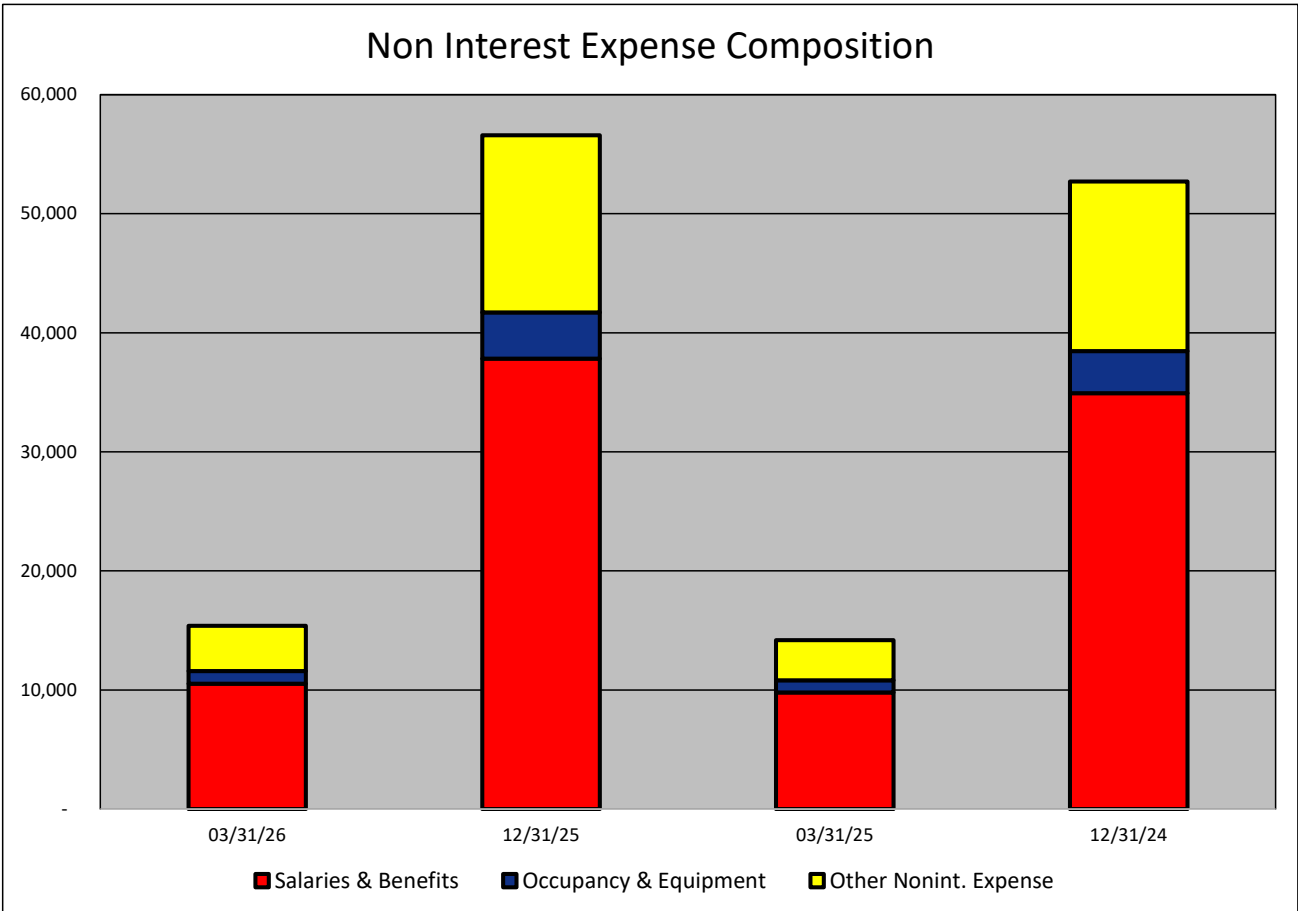


**NONINTEREST EXPENSE COMPOSITION- Cogent Bank**  
(Dollars in Thousands)

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	10,534	37,826	9,799	34,930	735	7.50
Occupancy & Equipment	1,059	3,885	1,024	3,537	35	3.42
Other Nonint. Expense	3,803	14,879	3,371	14,239	432	12.82
<b>Total Nonint. Expense</b>	<b>15,396</b>	<b>56,590</b>	<b>14,194</b>	<b>52,706</b>	<b>1,202</b>	<b>8.47</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	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)

<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>
Citizens Bank And Trust	852,523	798,458	<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>	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	<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
<b>Cogent Bank</b>	<b>9.37</b>	<b>9.20</b>	<b>10.86</b>	<b>11.88</b>	<b>10.86</b>
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
<b>Cogent Bank</b>	<b>88.31</b>	<b>77.67</b>	<b>18.30</b>
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
Citizens Bank And Trust	<b>61.05</b>	57.75	34.24
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>	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	<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
Citizens Bank And Trust	0.77	1.79	<b>67.66</b>	7.53
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
<b>Cogent Bank</b>	<b>1.08</b>	<b>0.24</b>	<b>0.19</b>	<b>1.50</b>
Citizens Bank And Trust	1.11	0.37	<b>0.22</b>	4.74
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
Citizens Bank And Trust	<b>0.39</b>	4.82	0.00	0.00	34.24
Cogent Bank	<b>0.13</b>	3.16	0.00	0.00	18.30

<b>Select Peer Average</b>	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	<b>78.68</b>	0.48	0.00	0.00
Sunrise Bank	<b>76.94</b>	1.28	0.00	0.00
<b>Cogent Bank</b>	<b>76.47</b>	<b>0.47</b>	<b>0.00</b>	<b>0.14</b>
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
Citizens Bank And Trust	<b>57.11</b>	1.22	0.00	0.01
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
Citizens Bank And Trust	<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
<b>Cogent Bank</b>	<b>26.86</b>	<b>71.14</b>	<b>97.99</b>	<b>0.00</b>	<b>2.01</b>
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
<b>Cogent Bank</b>	<b>6.55</b>	<b>2.20</b>	<b>4.55</b>	<b>99.14</b>
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
Citizens Bank And Trust	4.41	1.40	<b>3.08</b>	96.71
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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