

# Commerce Bank & Trust

Winter Park, FL

Established

2/3/2003

## 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
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)

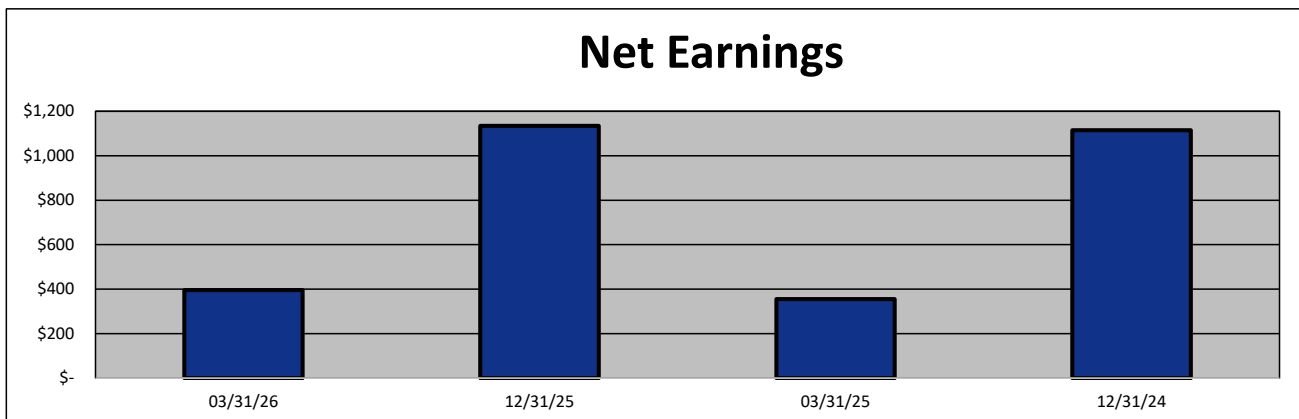
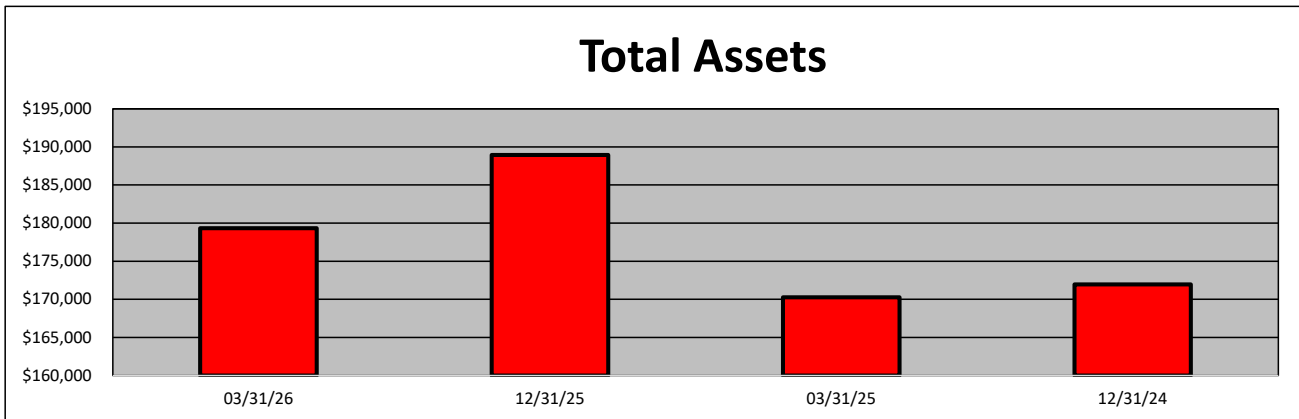
**EXECUTIVE SUMMARY - Commerce Bank & Trust**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.76	7.30	7.06	6.12	10.49	9.21
Leverage Ratio	10.17	10.48	9.98	9.15	11.09	10.26
Tier 1 Cap/Risk Based Assets	13.58	13.75	12.76	12.23	12.37	8.82
Risk Based Ratio	14.83	15.01	14.01	13.48	13.16	9.48
Common Equity Tier 1 Capital Ratio	13.58	13.75	12.76	12.23	12.25	8.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	85.40	75.70	83.25	80.33	75.38	72.08
Loans/Assets	72.93	65.70	74.23	72.18	63.61	63.99
Securities/Assets	12.57	13.02	14.46	14.39	17.71	20.48
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.87	0.65	0.81	0.64	0.81	1.24
Return on Avg Equity	11.43	9.17	12.60	10.83	9.54	14.75
Nonint Income/Avg Assets	0.15	0.21	0.21	0.21	0.74	0.78
Net Overhead Ratio	2.27	2.39	2.33	2.22	2.34	2.08
Efficiency Ratio	72.01	75.01	73.42	77.66	71.79	65.47
Assets (per million) per Employee	8.54	8.59	8.11	8.19	10.70	8.35
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.58	1.65	1.42	1.45	1.31	1.41
Nonperforming Loans/Total Loans	2.19	2.31	0.00	0.00	0.51	0.60
Nonperforming Assets/Total Assets	1.60	1.52	0.00	0.00	0.35	0.42
Adjusted Texas Ratio	17.92	18.07	0.00	0.00	3.02	4.27
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.01	5.18	5.05	5.13	5.45	5.25
Cost of funds	1.75	1.89	1.81	2.24	1.92	1.61
Net interest margin	3.29	3.36	3.34	2.98	3.31	3.78
Avg Earning Assets/Avg Assets	96.29	95.61	95.58	96.53	95.53	94.74

**SELECTED FINANCIAL DATA - Commerce Bank & 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	179,329	188,931	170,268	171,950	9,061	5.32
Cash and Equivalents	19,691	33,911	12,819	16,612	6,872	53.61
Securities	22,539	24,598	24,619	24,752	(2,080)	(8.45)
Loans, net	130,776	124,134	126,385	124,105	4,391	3.47
Deposit Accounts	153,130	163,984	151,806	154,487	1,324	0.87
Fed Funds & Repos	5,558	4,501	3,411	3,970	2,147	62.94
Total Equity	13,913	13,800	12,027	10,518	1,886	15.68

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	396	1,135	355	1,115	41	11.55
Interest Income	2,208	8,602	2,108	8,663	100	4.74
Interest Expense	760	3,016	712	3,636	48	6.74
Net Interest Income	1,448	5,586	1,396	5,027	52	3.72
Credit Loss Expense	13	265	-	24	13	NA
Noninterest income	68	368	91	362	(23)	(25.27)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,107	4,529	1,107	4,250	-	-
Net Operating Income	396	1,160	380	1,115	16	4.21
Income Taxes	-	-	-	-	-	NA

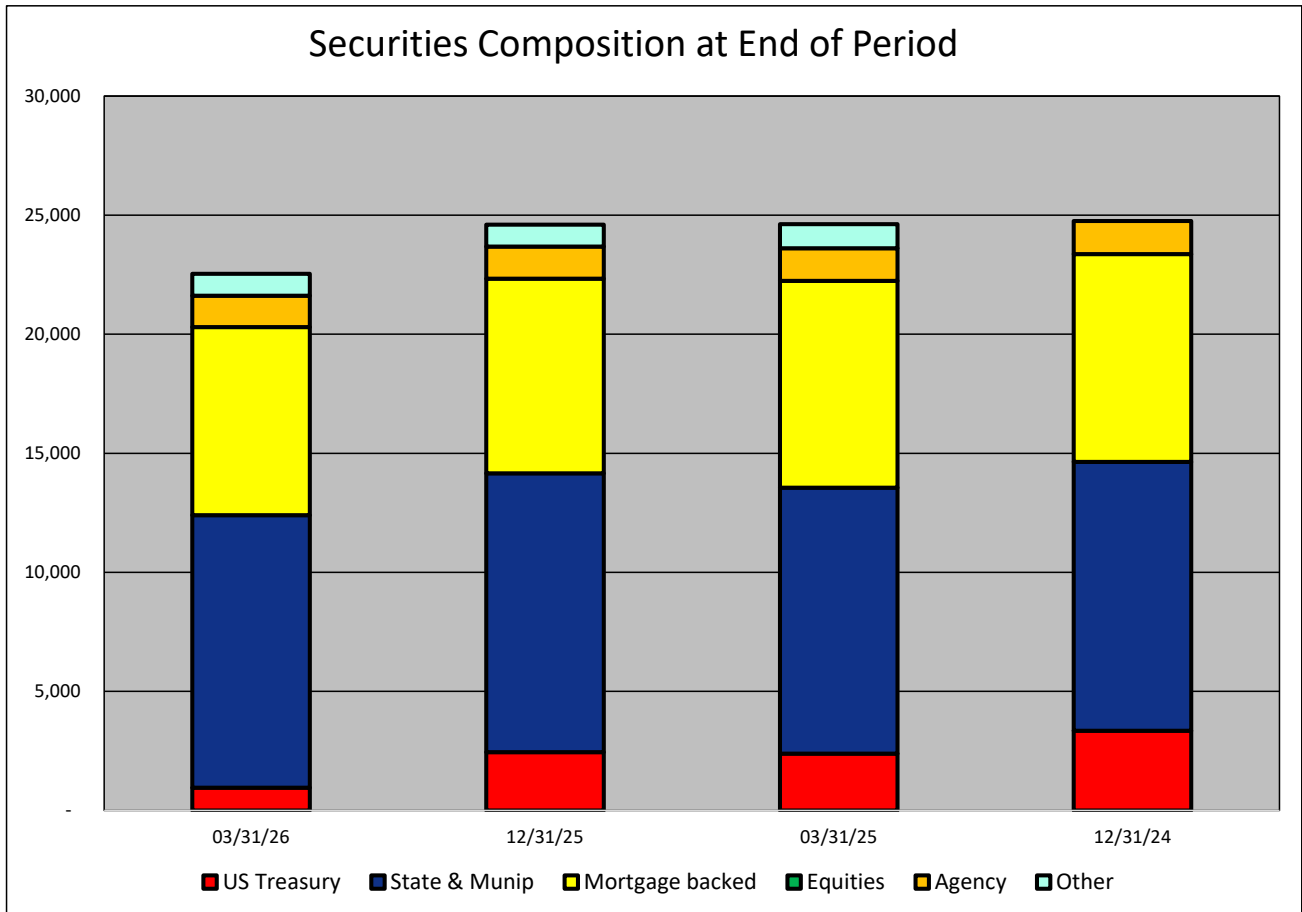


**SECURITIES COMPOSITION - Commerce Bank & Trust**  
(Dollars in Thousands)

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

US Treasury	961	2,452	2,386	3,352	(1,425)	(59.72)
State & Munip	11,437	11,707	11,173	11,291	264	2.36
Mortgage backed	7,898	8,169	8,679	8,722	(781)	(9.00)
Equities	-	-	-	-	-	NA
Agency	1,326	1,352	1,373	1,387	(47)	(3.42)
Other	917	918	1,008	-	(91)	(9.03)
<b>Total Securities</b>	<b>22,539</b>	<b>24,598</b>	<b>24,619</b>	<b>24,752</b>	<b>(2,080)</b>	<b>(8.45)</b>

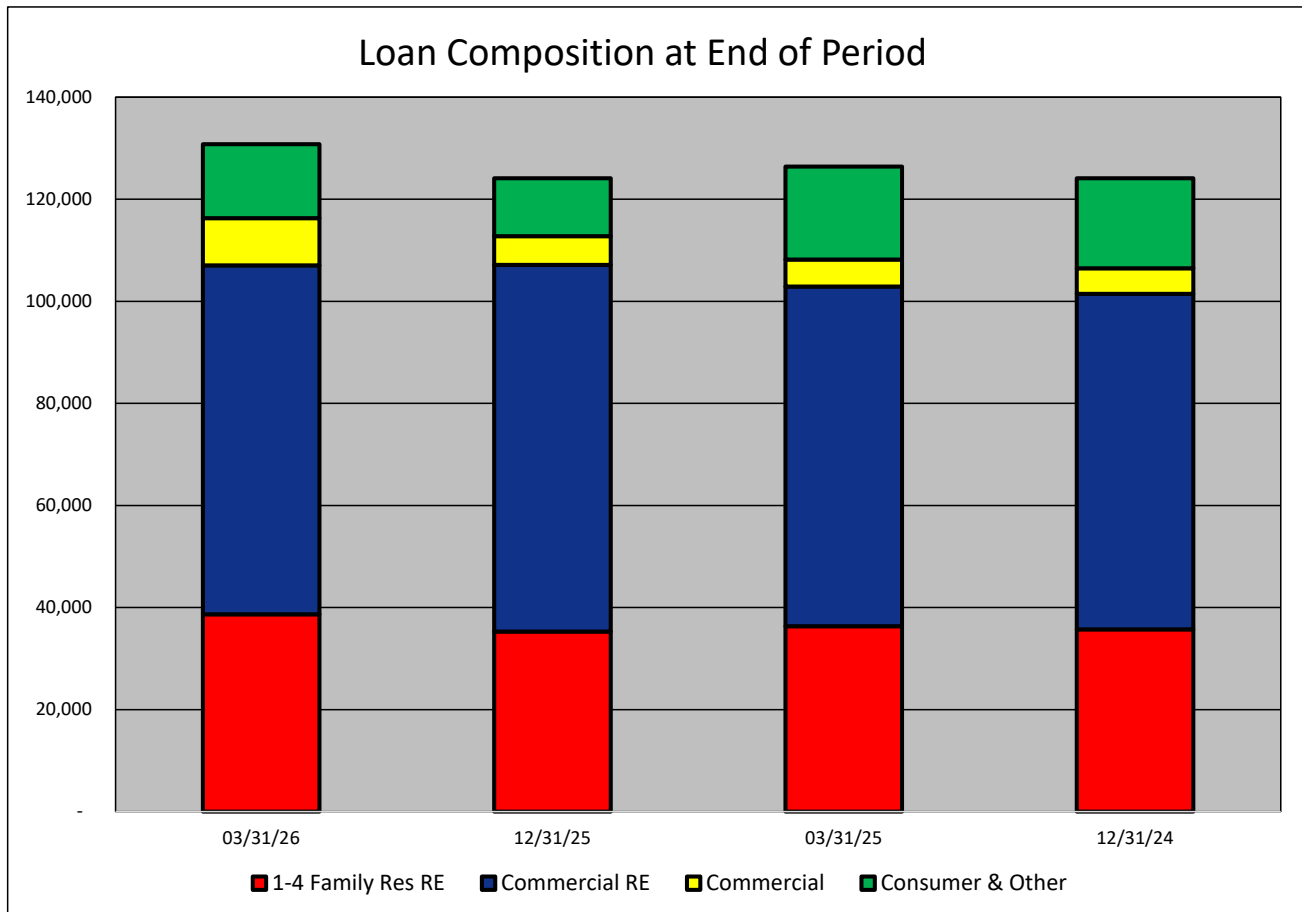


**LOAN PORTFOLIO COMPOSITION - Commerce Bank & Trust**  
(Dollars in Thousands)

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

1-4 Family Res RE	38,688	35,303	36,337	35,702	2,351	6.47
Commercial RE	68,357	71,859	66,577	65,753	1,780	2.67
Commercial	9,273	5,601	5,281	5,013	3,992	75.59
Consumer & Other	14,458	11,371	18,190	17,637	(3,732)	(20.52)
<b>Loans, Net</b>	<b>130,776</b>	<b>124,134</b>	<b>126,385</b>	<b>124,105</b>	<b>4,391</b>	<b>3.47</b>



**LOAN PORTFOLIO QUALITY - Commerce Bank & 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	2,047	1,798	1,798	1,779	249	13.85
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	16	-	5	-	NA
Credit Loss Expense	13	265	-	24	13	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,060	2,047	1,798	1,798	262	14.57

**NON-PERFORMING ASSETS:**

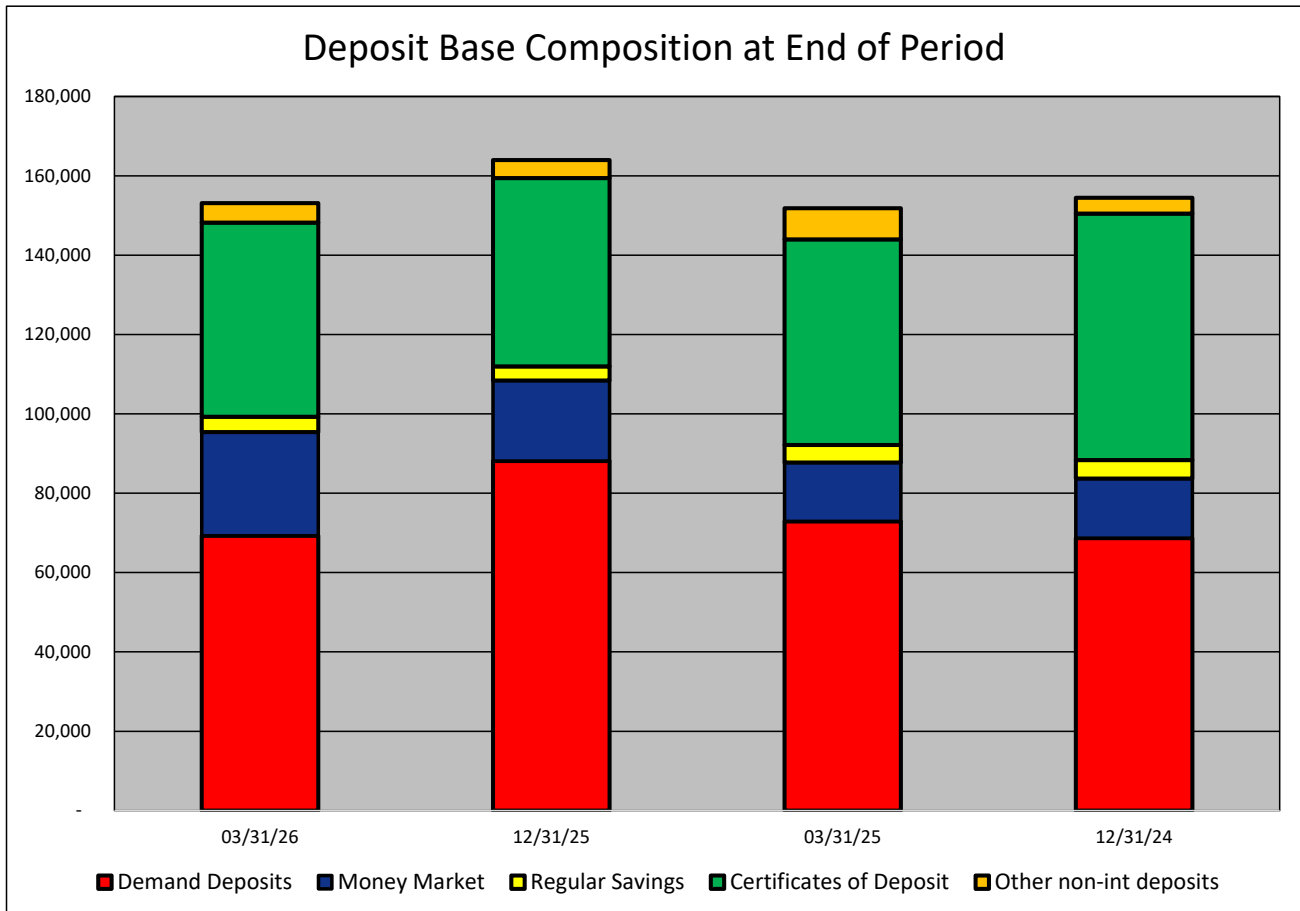
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,863	2,863	-	-	2,863	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,863	2,863	-	-	2,863	NA

**DEPOSIT BASE COMPOSITION - Commerce Bank & 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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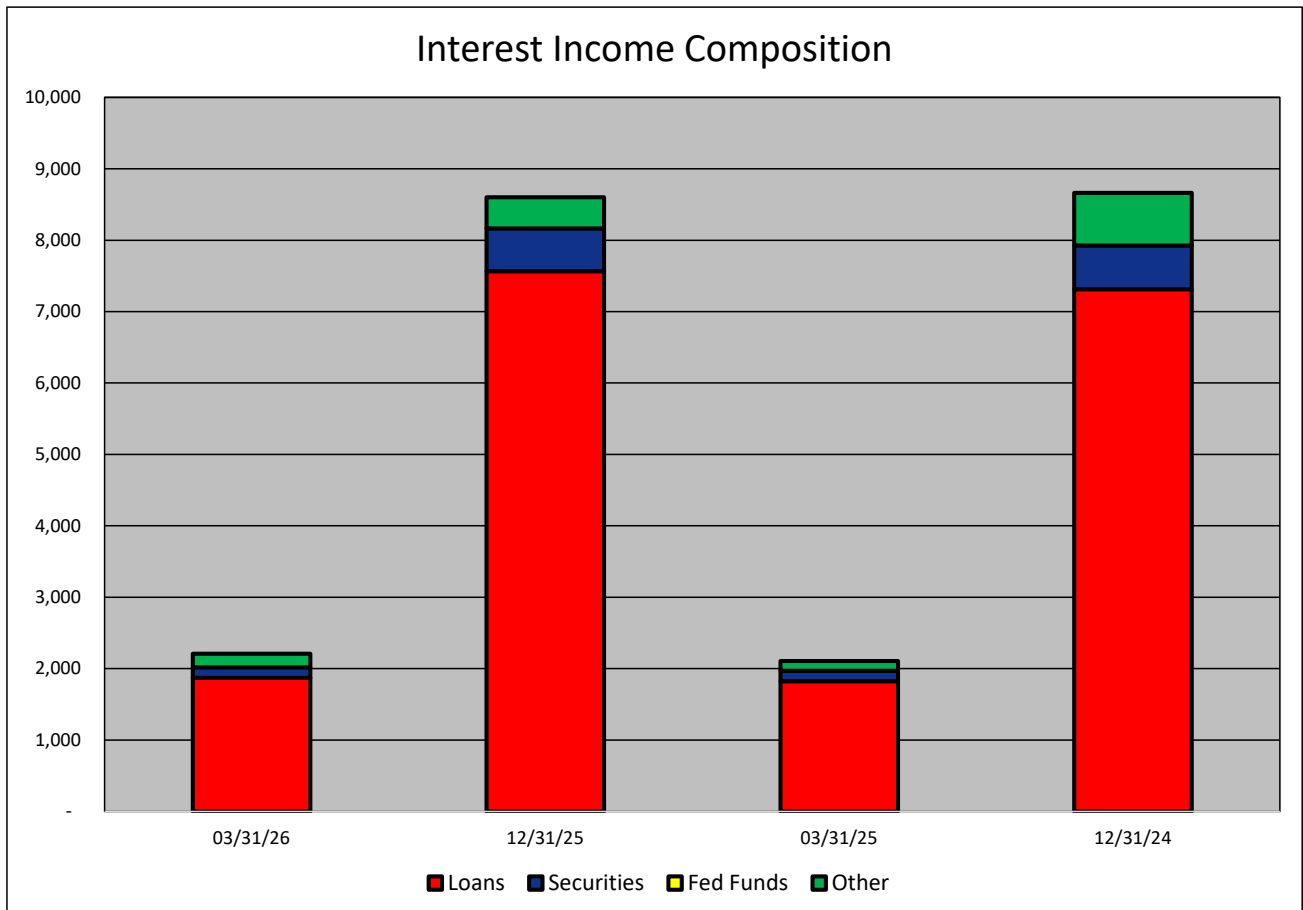
**DEPOSIT BASE CATEGORY:**

Demand Deposits	69,261	88,080	72,874	68,657	(3,613)	(4.96)
Money Market	26,156	20,348	14,895	15,016	11,261	75.60
Regular Savings	3,859	3,513	4,395	4,697	(536)	(12.20)
Certificates of Deposit	48,958	47,510	51,805	62,135	(2,847)	(5.50)
Other non-int deposits	4,896	4,533	7,837	3,982	(2,941)	(37.53)
<b>Total Deposits</b>	<b>153,130</b>	<b>163,984</b>	<b>151,806</b>	<b>154,487</b>	<b>1,324</b>	<b>0.87</b>



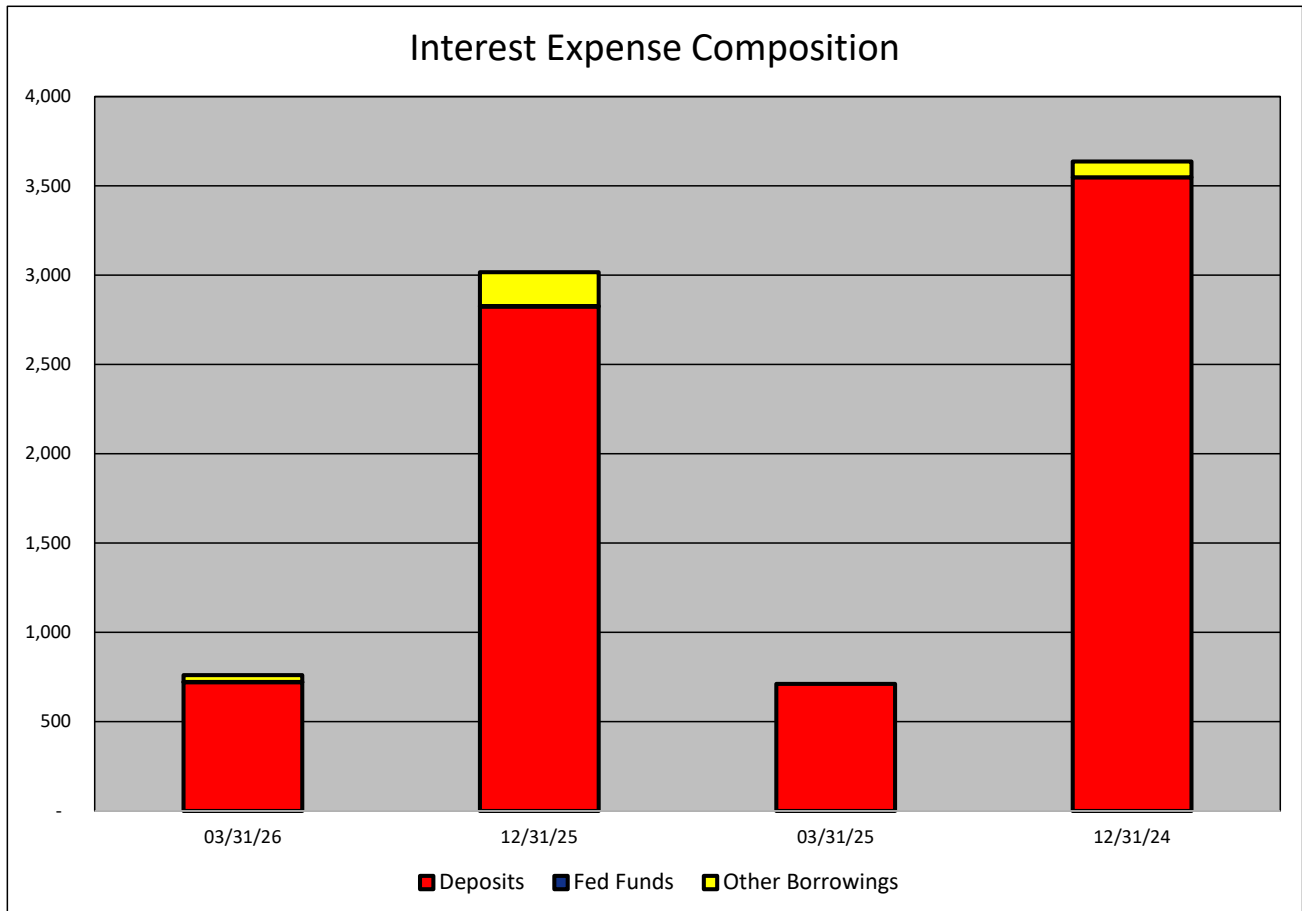
**INTEREST INCOME COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

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	1,873	7,567	1,824	7,313	49	2.69
Securities	146	597	148	615	(2)	(1.35)
Fed Funds	-	-	-	-	-	NA
Other	189	438	136	735	53	38.97
<b>Total Int Income</b>	<b>2,208</b>	<b>8,602</b>	<b>2,108</b>	<b>8,663</b>	<b>100</b>	<b>4.74</b>



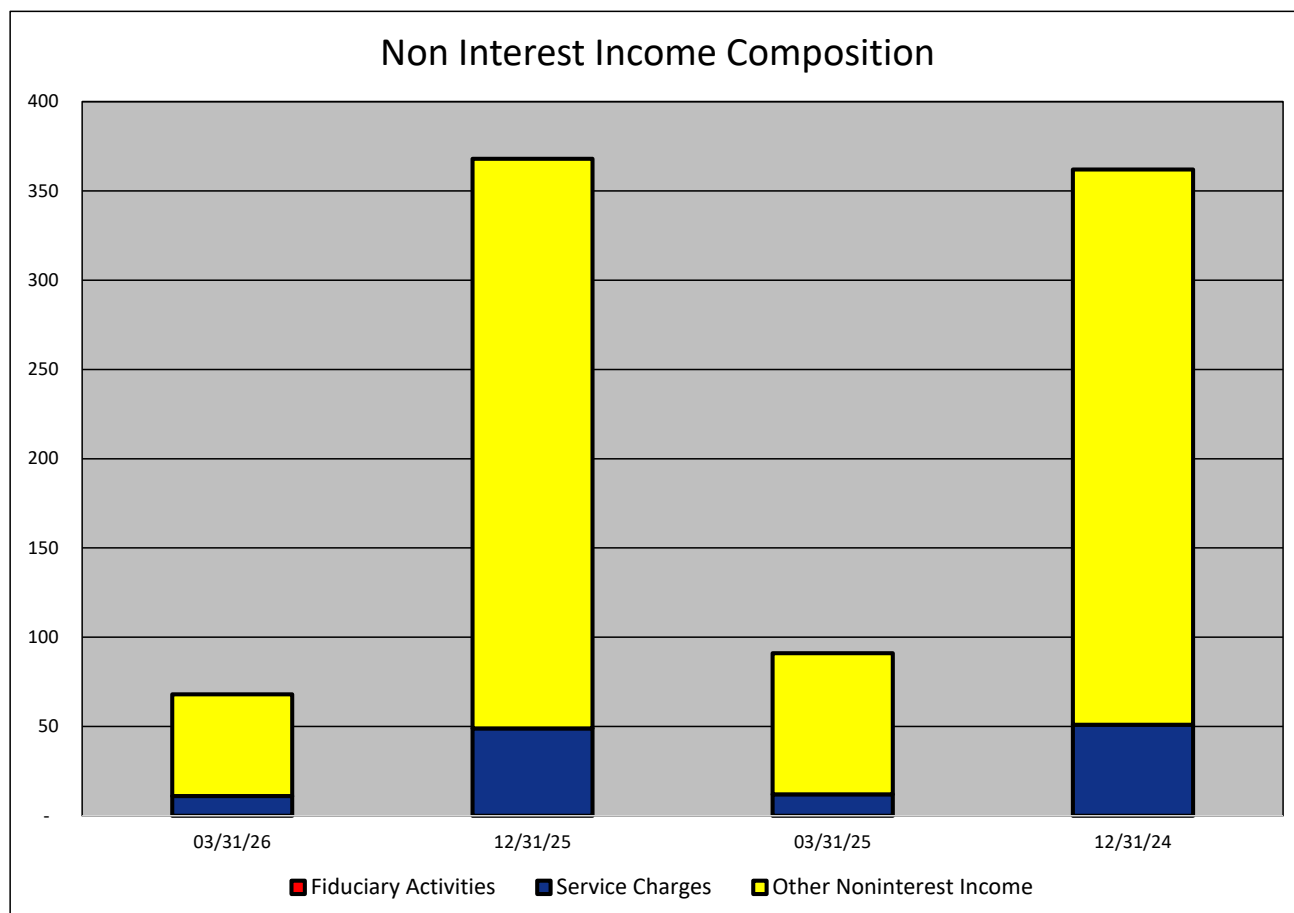
**INTEREST EXPENSE COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

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	721	2,824	712	3,548	9	1.26
Fed Funds	1	3	-	-	1	NA
Other Borrowings	38	189	-	88	38	NA
<b>Total Int Expense</b>	<b>760</b>	<b>3,016</b>	<b>712</b>	<b>3,636</b>	<b>48</b>	<b>6.74</b>



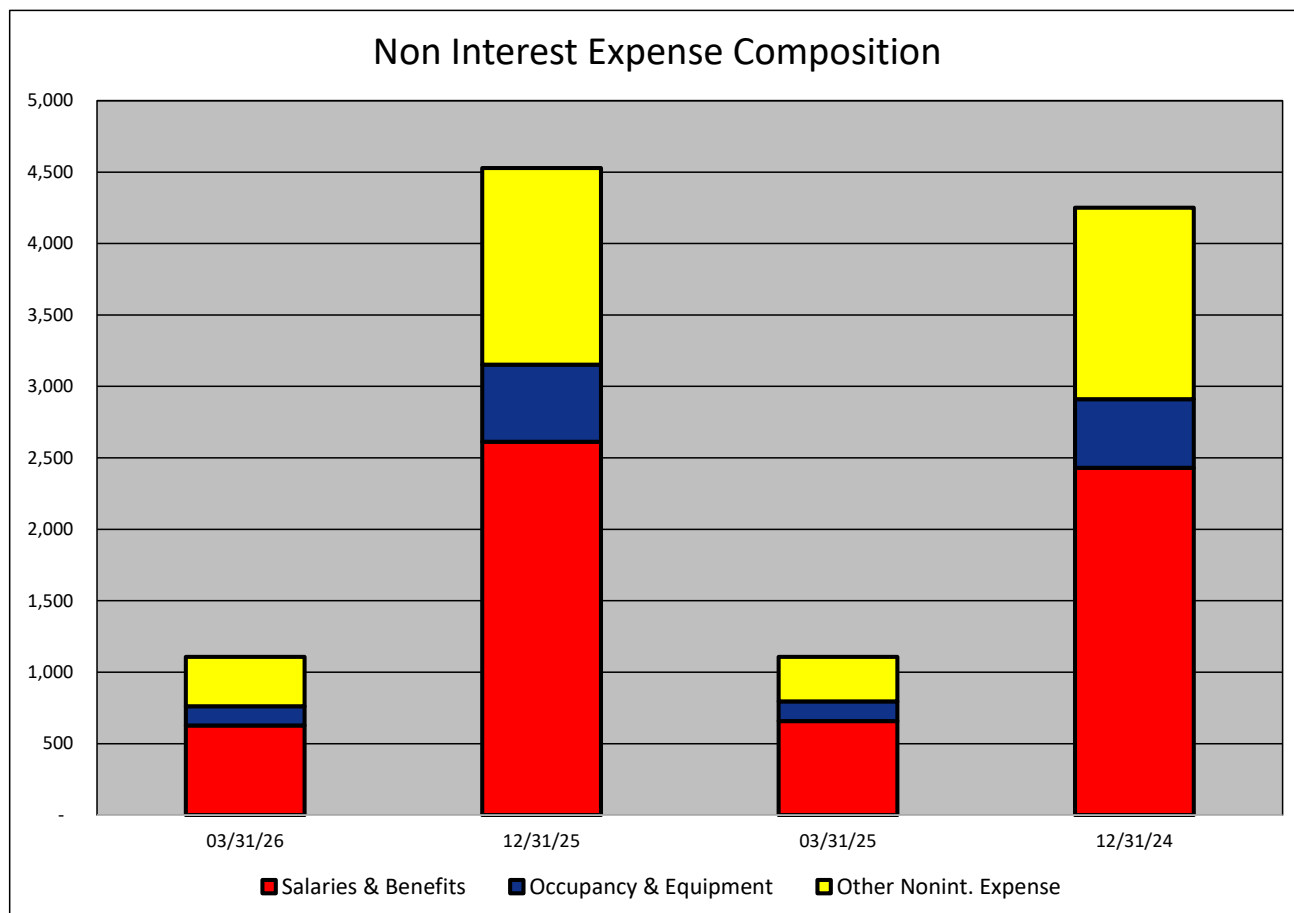
**NONINTEREST INCOME COMPOSITION- Commerce Bank & Trust**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	11	49	12	51	(1)	(8.33)
Other Noninterest Income	57	319	79	311	(22)	(27.85)
<b>Total Nonint. Income</b>	<b>68</b>	<b>368</b>	<b>91</b>	<b>362</b>	<b>(23)</b>	<b>(25.27)</b>



**NONINTEREST EXPENSE COMPOSITION- Commerce Bank & 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 EXPENSE CATEGORY</b>						
Salaries & Benefits	627	2,612	658	2,431	(31)	(4.71)
Occupancy & Equipment	134	541	138	480	(4)	(2.90)
Other Nonint. Expense	346	1,376	311	1,339	35	11.25
<b>Total Nonint. Expense</b>	<b>1,107</b>	<b>4,529</b>	<b>1,107</b>	<b>4,250</b>	<b>-</b>	<b>0.00</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>
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
<b>Commerce Bank &amp; Trust</b>	<b>7.76</b>	<b>10.17</b>	<b>13.58</b>	<b>14.83</b>	<b>13.58</b>
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
<b>Commerce Bank &amp; Trust</b>	<b>85.40</b>	<b>72.93</b>	<b>12.57</b>
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
<b>Commerce Bank &amp; Trust</b>	<b>183,079</b>	<b>0.87</b>	<b>11.43</b>
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
Cogent Bank	1.08	0.24	<b>0.19</b>	1.50
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
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
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
<b>Commerce Bank &amp; Trust</b>	<b>28.04</b>	<b>66.09</b>	<b>94.12</b>	<b>3.42</b>	<b>2.46</b>
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
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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