

First Bank

Clewiston, FL

Established

1/1/1922

Florida Bank and Thrift Performance Report

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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)

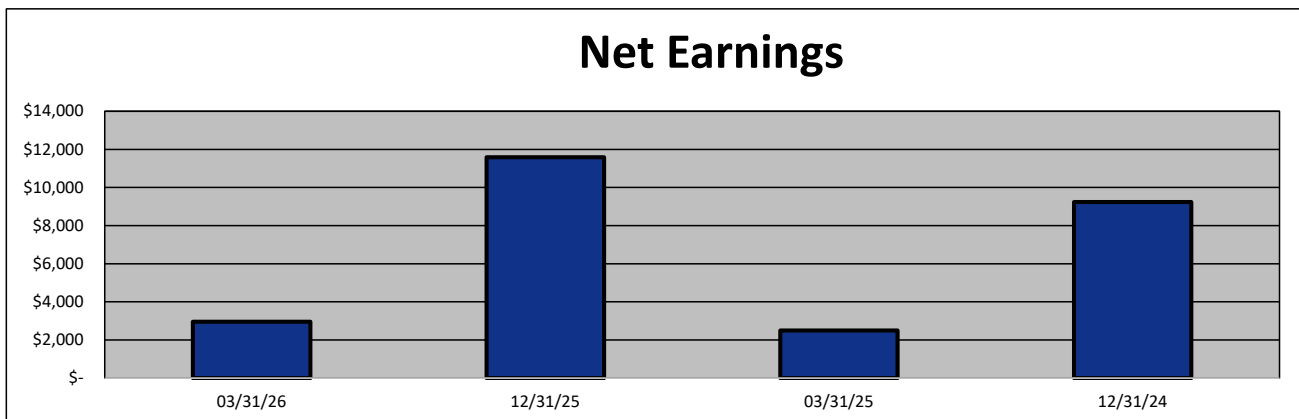
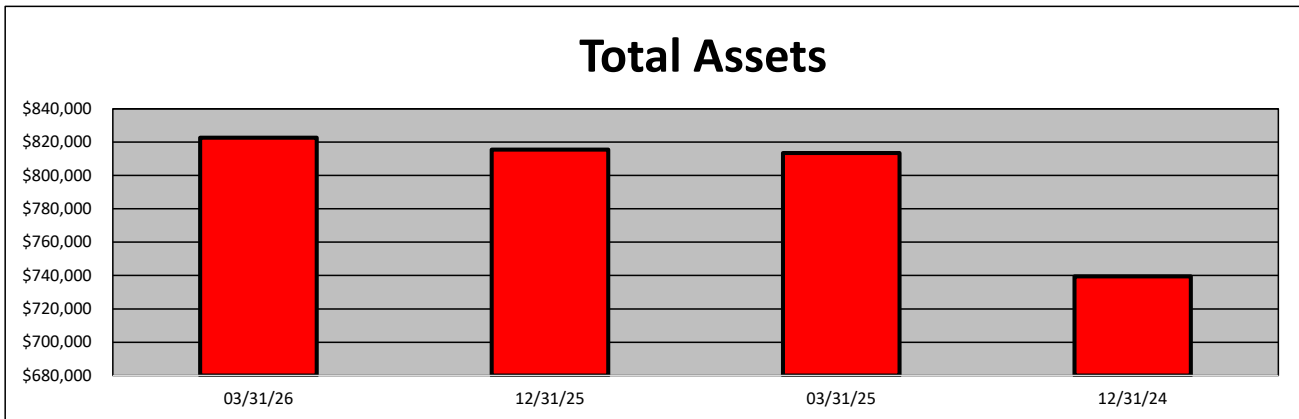
EXECUTIVE SUMMARY - First Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.21	9.50	8.37	8.80	10.49	9.21
Leverage Ratio	9.43	9.64	9.20	9.46	11.09	10.26
Tier 1 Cap/Risk Based Assets	14.74	14.79	14.70	14.53	12.37	8.82
Risk Based Ratio	16.00	16.05	15.96	15.78	13.16	9.48
Common Equity Tier 1 Capital Ratio	14.74	14.79	14.70	14.53	12.25	8.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	65.26	66.24	60.37	66.49	75.38	72.08
Loans/Assets	58.77	59.57	54.90	60.24	63.61	63.99
Securities/Assets	26.81	27.23	23.47	24.36	17.71	20.48
PROFITABILITY:						
Return on Avg Assets	1.44	1.46	1.29	1.26	0.81	1.24
Return on Avg Equity	15.42	16.26	15.00	14.94	9.54	14.75
Nonint Income/Avg Assets	0.55	0.56	0.58	0.66	0.74	0.78
Net Overhead Ratio	1.96	1.83	1.88	1.79	2.34	2.08
Efficiency Ratio	55.51	54.00	57.77	58.47	71.79	65.47
Assets (per million) per Employee	7.34	7.35	7.67	6.98	10.70	8.35
ASSET QUALITY:						
Allowance/Loans	1.78	1.73	1.73	1.70	1.31	1.41
Nonperforming Loans/Total Loans	0.04	0.04	0.00	0.00	0.51	0.60
Nonperforming Assets/Total Assets	0.02	0.03	0.00	0.00	0.35	0.42
Adjusted Texas Ratio	0.20	0.24	0.00	0.00	3.02	4.27
YIELDS & COSTS:						
Yield on earning assets	5.26	5.19	4.99	4.87	5.45	5.25
Cost of funds	1.13	1.18	1.19	1.22	1.92	1.61
Net interest margin	4.19	4.07	3.86	3.72	3.31	3.78
Avg Earning Assets/Avg Assets	94.46	94.58	94.59	94.30	95.53	94.74

SELECTED FINANCIAL DATA - First Bank
(Dollars in Thousands)

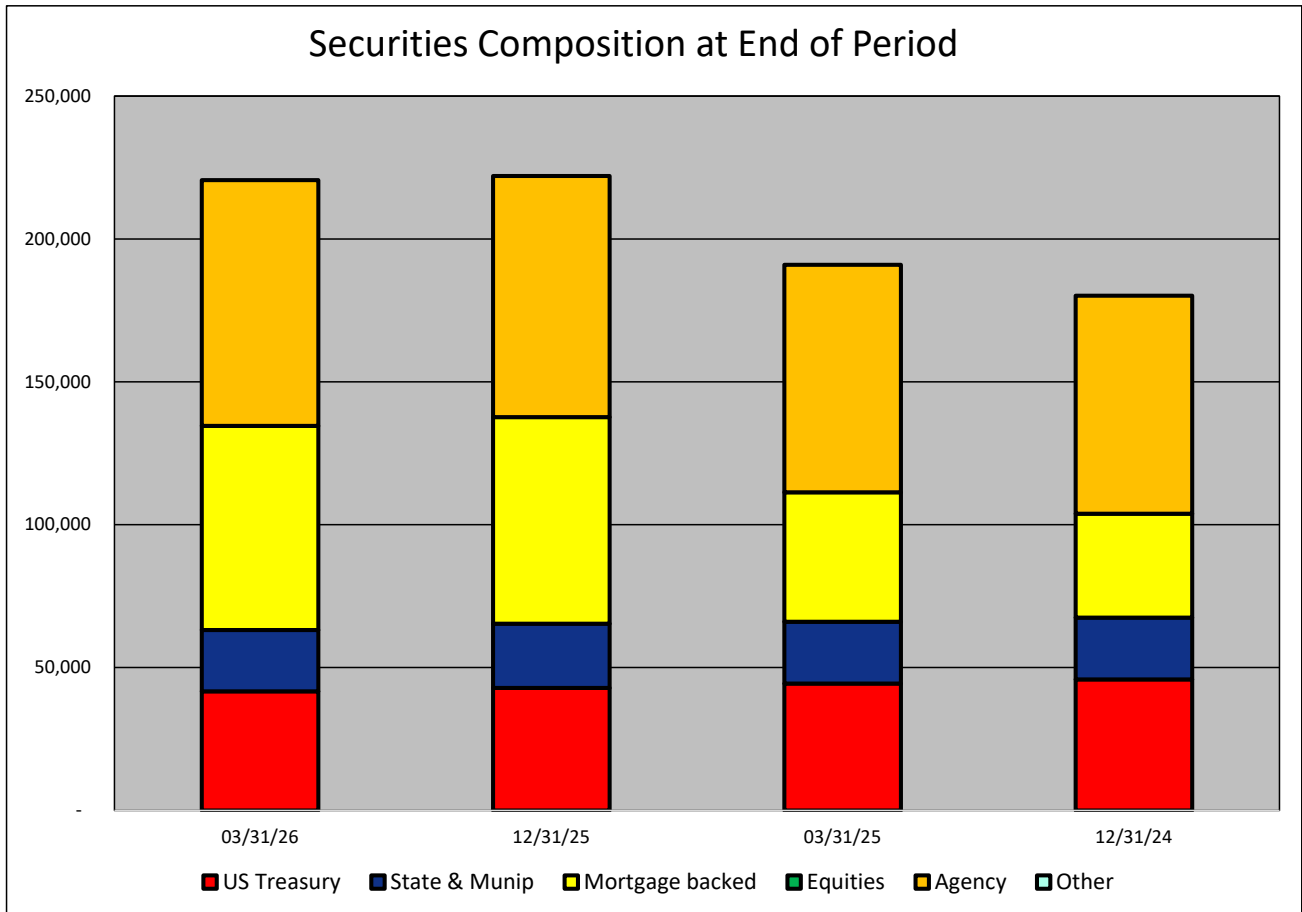
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	822,615	815,467	813,519	739,517	9,096	1.12
Cash and Equivalents	89,249	79,137	149,937	86,527	(60,688)	(40.48)
Securities	220,572	222,032	190,929	180,142	29,643	15.53
Loans, net	483,417	485,791	446,647	445,473	36,770	8.23
Deposit Accounts	740,772	733,421	739,904	669,963	868	0.12
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	75,757	77,449	68,096	65,093	7,661	11.25

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,953	11,586	2,497	9,241	456	18.26
Interest Income	10,209	38,992	9,105	33,790	1,104	12.13
Interest Expense	2,085	8,412	2,053	8,000	32	1.56
Net Interest Income	8,124	30,580	7,052	25,790	1,072	15.20
Credit Loss Expense	225	825	150	525	75	50.00
Noninterest income	1,136	4,473	1,115	4,872	21	1.88
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,168	19,037	4,745	18,036	423	8.91
Net Operating Income	3,867	15,191	3,272	12,101	595	18.18
Income Taxes	914	3,605	775	2,860	139	17.94



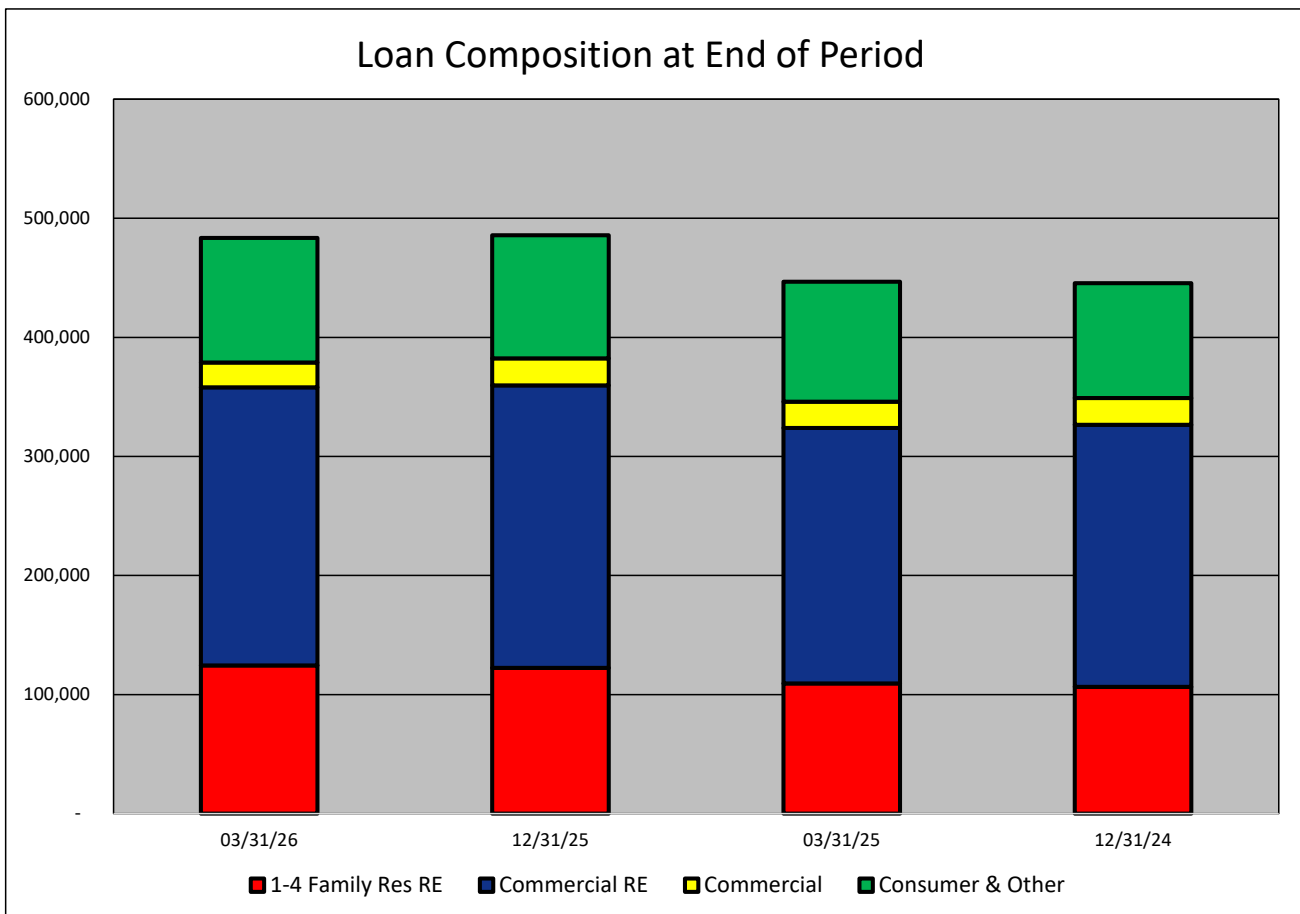
SECURITIES COMPOSITION - First Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	41,697	42,908	44,404	45,863	(2,707)	(6.10)
State & Munip	21,427	22,426	21,673	21,613	(246)	(1.14)
Mortgage backed	71,443	72,337	45,260	36,352	26,183	57.85
Equities	-	-	-	-	-	NA
Agency	86,005	84,361	79,592	76,314	6,413	8.06
Other	-	-	-	-	-	NA
Total Securities	220,572	222,032	190,929	180,142	29,643	15.53



LOAN PORTFOLIO COMPOSITION - First Bank
(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	124,401	122,493	109,323	106,556	15,078	13.79
Commercial RE	233,693	237,236	214,587	219,923	19,106	8.90
Commercial	20,734	22,577	22,102	22,453	(1,368)	(6.19)
Consumer & Other	104,589	103,485	100,635	96,541	3,954	3.93
Loans, Net	483,417	485,791	446,647	445,473	36,770	8.23



LOAN PORTFOLIO QUALITY - First 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	8,394	7,577	7,577	6,946	817	10.78
Total Recoveries	-	3	-	161	-	NA
Total Charge-offs	10	11	-	54	10	NA
Credit Loss Expense	225	825	150	525	75	50.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	8,608	8,394	7,727	7,577	881	11.40

NON-PERFORMING ASSETS:

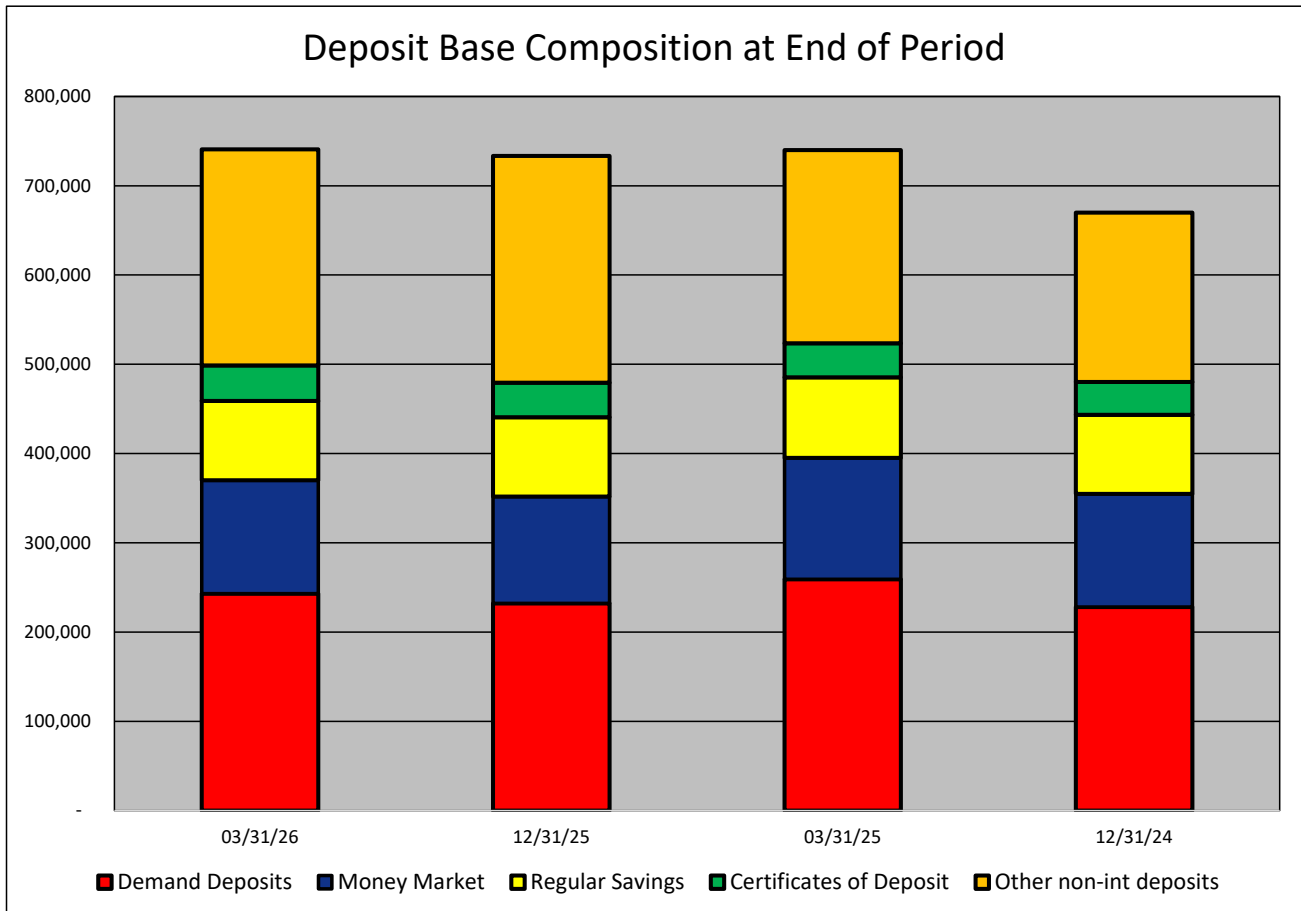
Total-90+ Days Past Due	-	175	-	-	-	NA
Total-Nonaccrual	171	34	-	-	171	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	171	209	-	-	171	NA

DEPOSIT BASE COMPOSITION - First 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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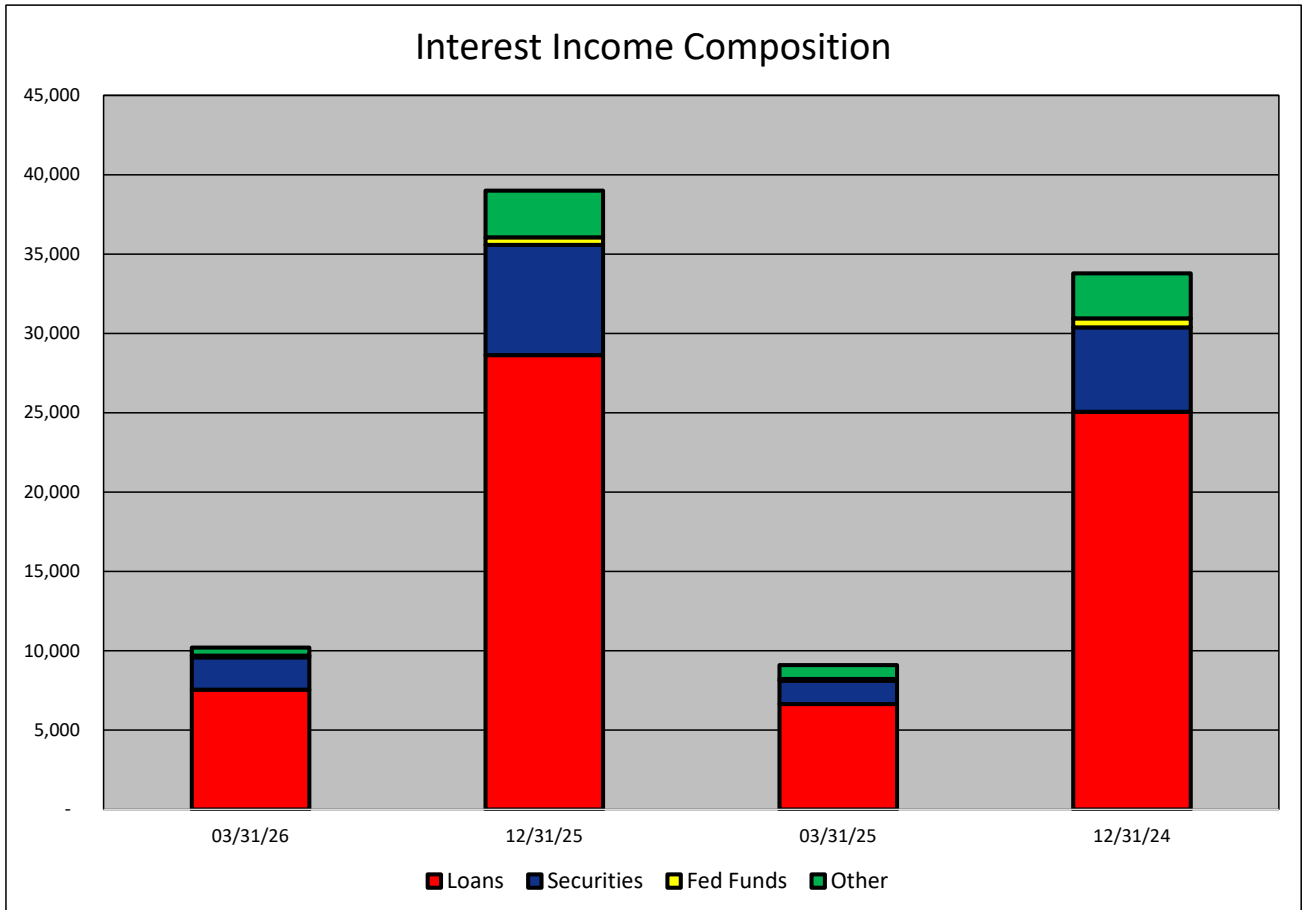
DEPOSIT BASE CATEGORY:

Demand Deposits	243,110	232,024	259,181	228,024	(16,071)	(6.20)
Money Market	127,009	119,834	135,983	126,761	(8,974)	(6.60)
Regular Savings	88,791	88,784	90,244	88,569	(1,453)	(1.61)
Certificates of Deposit	39,739	38,729	38,204	36,782	1,535	4.02
Other non-int deposits	242,123	254,050	216,292	189,827	25,831	11.94
Total Deposits	740,772	733,421	739,904	669,963	868	0.12



INTEREST INCOME COMPOSITION- First Bank
(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	7,548	28,638	6,642	25,062	906	13.64
Securities	2,046	6,947	1,468	5,321	578	39.37
Fed Funds	100	465	117	563	(17)	(14.53)
Other	515	2,942	878	2,844	(363)	(41.34)
Total Int Income	10,209	38,992	9,105	33,790	1,104	12.13

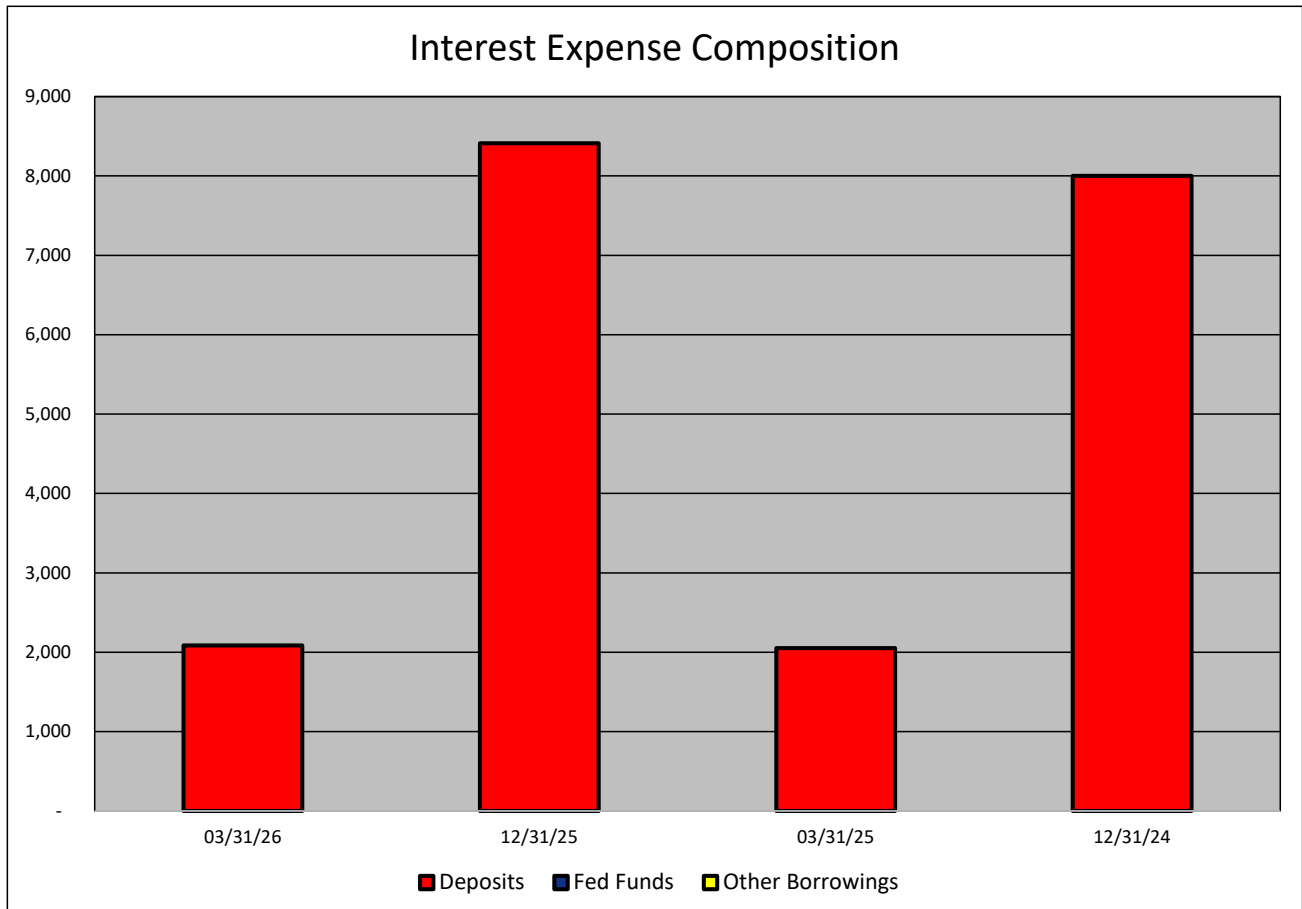


INTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

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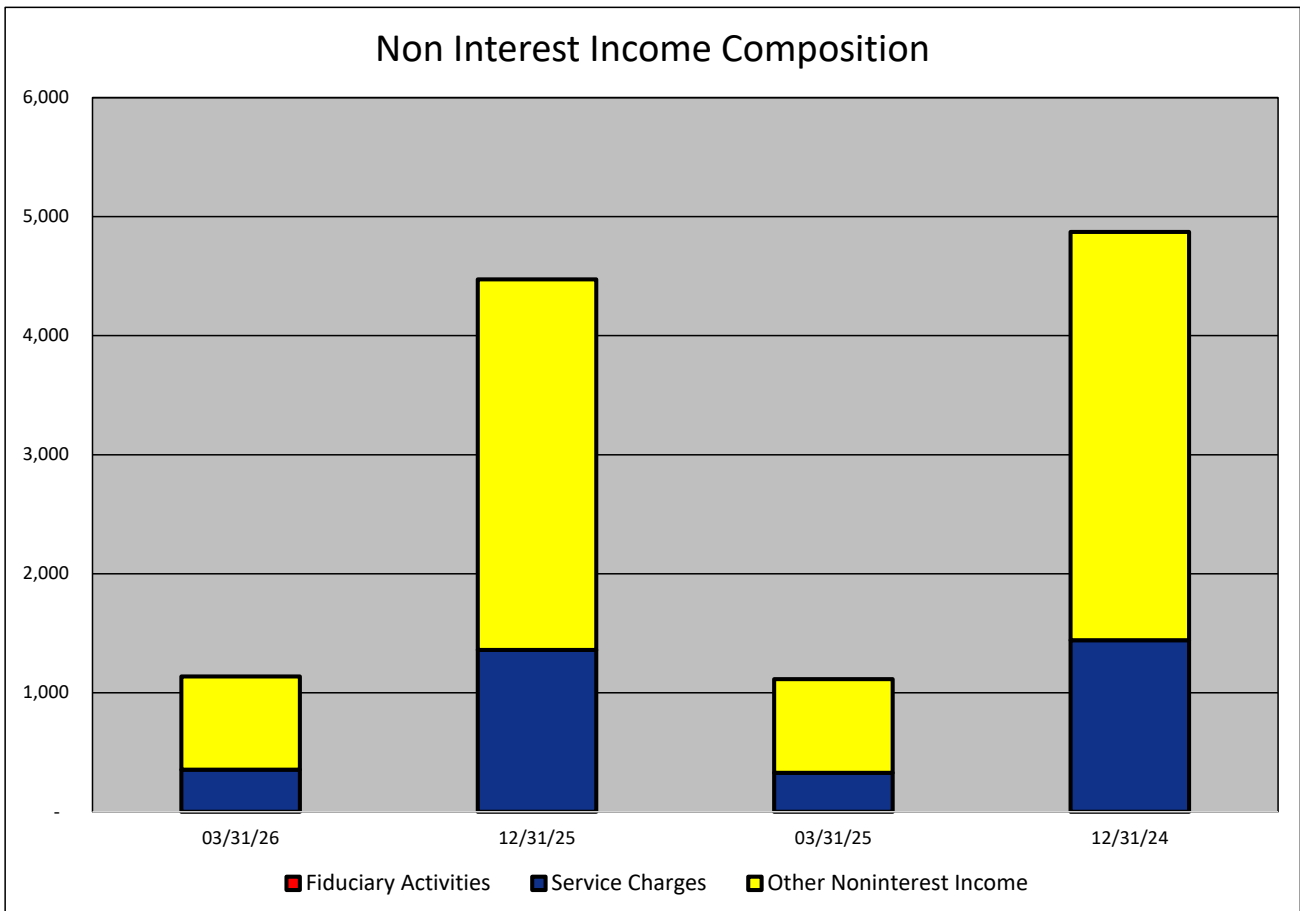
INTEREST EXPENSE CATEGORY

Deposits	2,085	8,412	2,053	8,000	32	1.56
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	2,085	8,412	2,053	8,000	32	1.56



NONINTEREST INCOME COMPOSITION- First Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	353	1,360	327	1,441	26	7.95
Other Noninterest Income	783	3,113	788	3,431	(5)	(0.63)
Total Nonint. Income	1,136	4,473	1,115	4,872	21	1.88

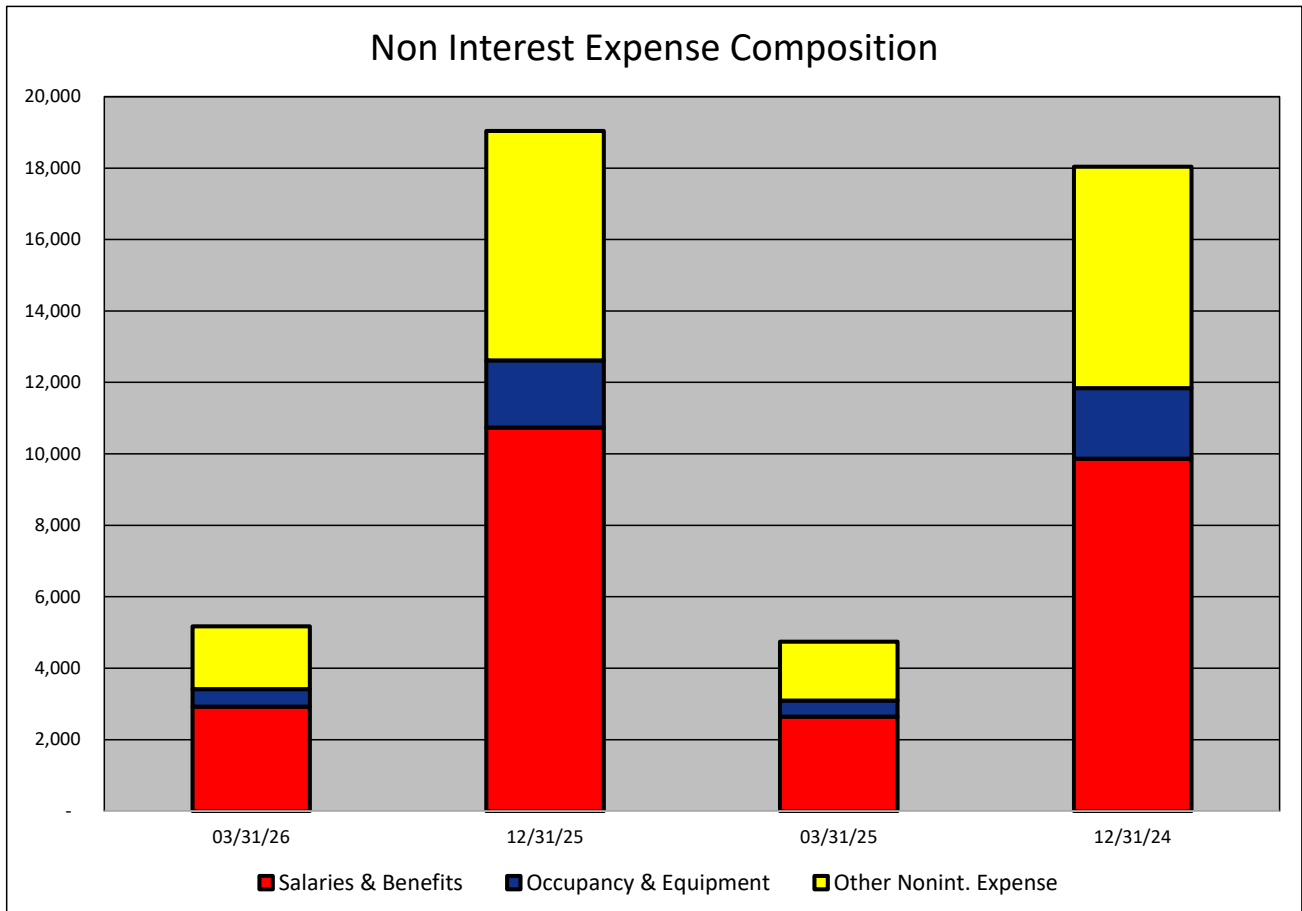


NONINTEREST EXPENSE COMPOSITION- First Bank
(Dollars in Thousands)

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	2,924	10,739	2,642	9,867	282	10.67
Occupancy & Equipment	489	1,880	450	1,972	39	8.67
Other Nonint. Expense	1,755	6,418	1,653	6,197	102	6.17
Total Nonint. Expense	5,168	19,037	4,745	18,036	423	8.91



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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