

# First Colony Bank Of Florida

Maitland, FL

Established

1/28/2008

## 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<br>(\$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<br>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)                      |

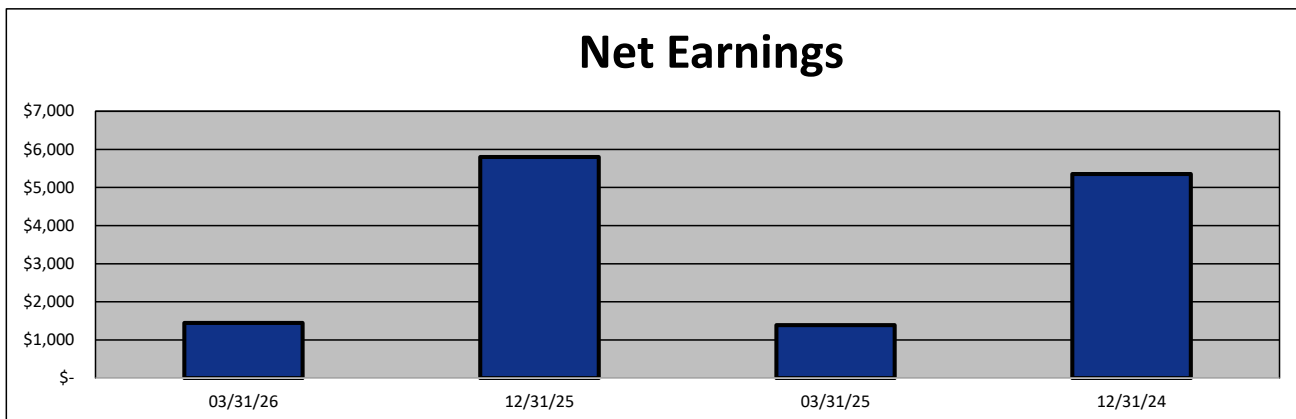
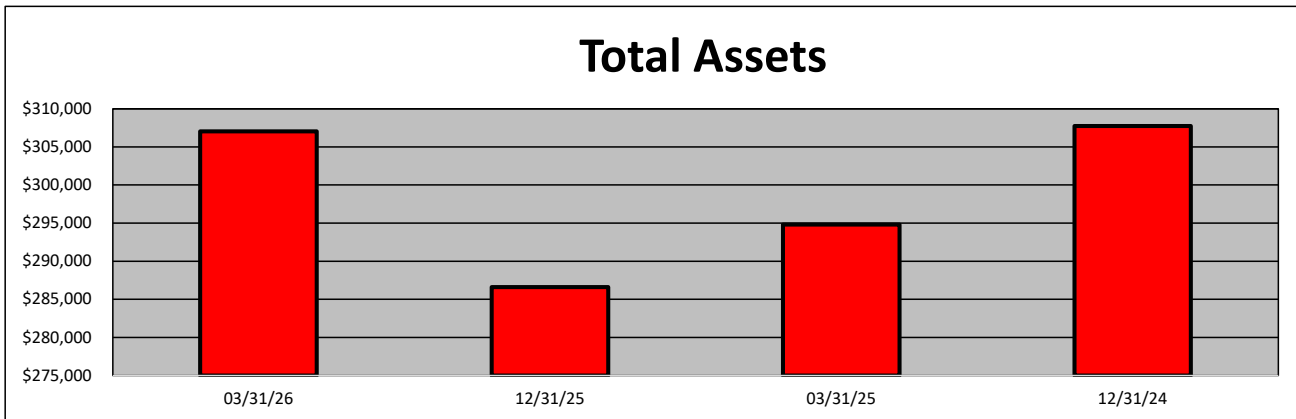
**EXECUTIVE SUMMARY - First Colony Bank of Florida**  
(Percentage)

| Period Ending                      | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 8.56     | 9.22     | 8.41     | 8.05     | 10.49      | 9.21      |
| Leverage Ratio                     | 9.86     | 9.93     | 9.06     | 8.54     | 11.09      | 10.26     |
| Tier 1 Cap/Risk Based Assets       | 12.89    | 13.50    | 12.00    | 12.37    | 12.37      | 8.82      |
| Risk Based Ratio                   | 14.14    | 14.76    | 13.25    | 13.62    | 13.16      | 9.48      |
| Common Equity Tier 1 Capital Ratio | 12.89    | 13.50    | 12.00    | 12.37    | 12.25      | 8.82      |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 71.92    | 73.72    | 75.24    | 69.63    | 75.38      | 72.08     |
| Loans/Assets                       | 65.52    | 66.63    | 68.53    | 63.71    | 63.61      | 63.99     |
| Securities/Assets                  | 17.47    | 18.83    | 18.30    | 17.52    | 17.71      | 20.48     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 2.00     | 1.97     | 1.83     | 1.72     | 0.81       | 1.24      |
| Return on Avg Equity               | 21.96    | 22.91    | 22.45    | 21.95    | 9.54       | 14.75     |
| Nonint Income/Avg Assets           | 0.12     | 0.11     | 0.12     | 0.11     | 0.74       | 0.78      |
| Net Overhead Ratio                 | 1.73     | 1.69     | 1.68     | 1.53     | 2.34       | 2.08      |
| Efficiency Ratio                   | 46.39    | 45.42    | 47.19    | 47.22    | 71.79      | 65.47     |
| Assets (per million) per Employee  | 16.16    | 14.33    | 15.52    | 16.20    | 10.70      | 8.35      |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Allowance/Loans                    | 1.61     | 1.69     | 1.53     | 1.56     | 1.31       | 1.41      |
| Nonperforming Loans/Total Loans    | 0.17     | 0.18     | 0.47     | 0.00     | 0.51       | 0.60      |
| Nonperforming Assets/Total Assets  | 0.11     | 0.12     | 0.32     | 0.00     | 0.35       | 0.42      |
| Adjusted Texas Ratio               | 1.18     | 1.17     | 3.41     | 0.00     | 3.02       | 4.27      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 5.31     | 5.41     | 5.25     | 5.19     | 5.45       | 5.25      |
| Cost of funds                      | 1.31     | 1.39     | 1.37     | 1.59     | 1.92       | 1.61      |
| Net interest margin                | 3.76     | 3.76     | 3.61     | 3.28     | 3.31       | 3.78      |
| Avg Earning Assets/Avg Assets      | 99.28    | 99.11    | 99.14    | 99.09    | 95.53      | 94.74     |

**SELECTED FINANCIAL DATA - First Colony Bank of Florida**  
(Dollars in Thousands)

| <b>As of:</b>        | <b>03/31/26</b> | <b>12/31/25</b> | <b>03/31/25</b> | <b>12/31/24</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets         | 307,036         | 286,613         | 294,806         | 307,755         | 12,230                       | 4.15                        |
| Cash and Equivalents | 52,811          | 42,194          | 38,679          | 57,592          | 14,132                       | 36.54                       |
| Securities           | 53,645          | 53,958          | 53,950          | 53,909          | (305)                        | (0.57)                      |
| Loans, net           | 201,180         | 190,963         | 202,044         | 196,077         | (864)                        | (0.43)                      |
| Deposit Accounts     | 279,718         | 259,031         | 268,538         | 281,613         | 11,180                       | 4.16                        |
| Fed Funds & Repos    | -               | -               | -               | -               | -                            | NA                          |
| Total Equity         | 26,279          | 26,440          | 24,795          | 24,783          | 1,484                        | 5.99                        |

| <b>Period Ending</b>       | <b>03/31/26</b> | <b>12/31/25</b> | <b>03/31/25</b> | <b>12/31/24</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings               | 1,447           | 5,801           | 1,391           | 5,354           | 56                           | 4.03                        |
| Interest Income            | 3,817           | 15,768          | 3,950           | 15,994          | (133)                        | (3.37)                      |
| Interest Expense           | 1,117           | 4,806           | 1,237           | 5,869           | (120)                        | (9.70)                      |
| Net Interest Income        | 2,700           | 10,962          | 2,713           | 10,125          | (13)                         | (0.48)                      |
| Credit Loss Expense        | -               | 165             | 30              | -               | (30)                         | (100.00)                    |
| Noninterest income         | 88              | 334             | 94              | 351             | (6)                          | (6.38)                      |
| Gain on Sale of Securities | -               | -               | -               | -               | -                            | NA                          |
| Noninterest Expense        | 1,341           | 5,315           | 1,371           | 5,122           | (30)                         | (2.19)                      |
| Net Operating Income       | 1,447           | 5,816           | 1,406           | 5,354           | 41                           | 2.92                        |
| Income Taxes               | -               | -               | -               | -               | -                            | NA                          |

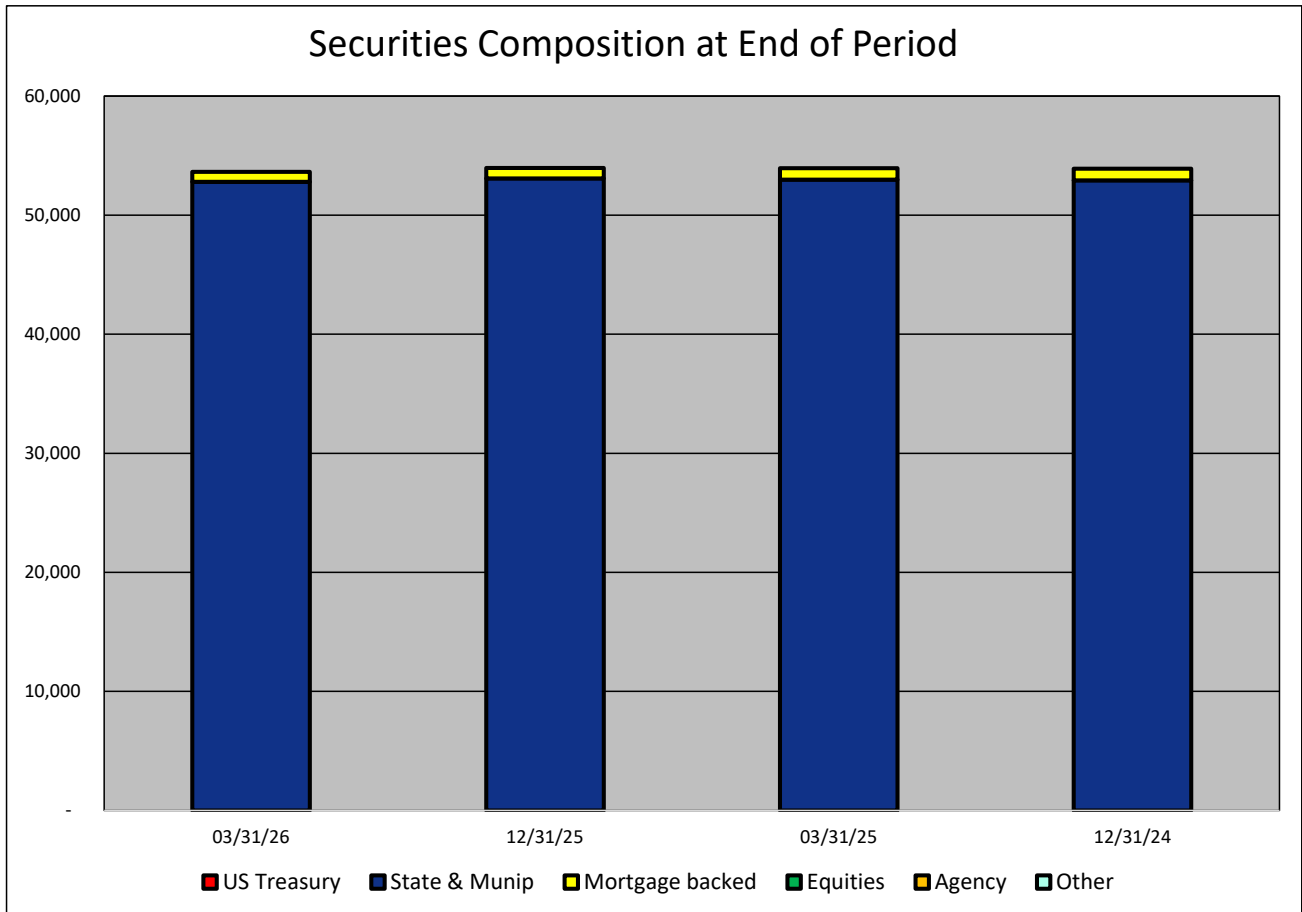


**SECURITIES COMPOSITION - First Colony Bank of Florida**  
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

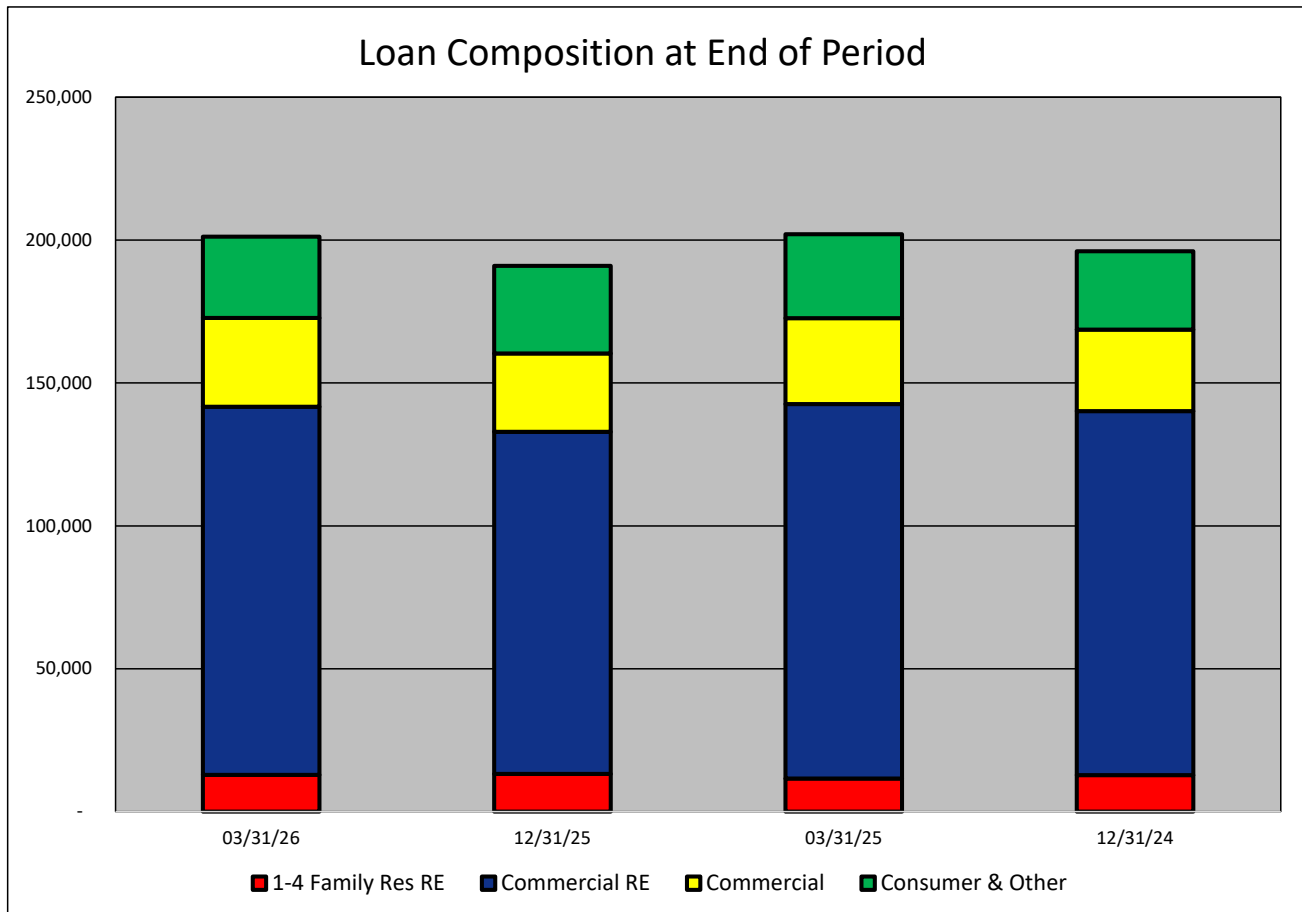
**SECURITIES CATEGORY:**

|                         |               |               |               |               |              |               |
|-------------------------|---------------|---------------|---------------|---------------|--------------|---------------|
| US Treasury             | -             | -             | -             | -             | -            | NA            |
| State & Munip           | 52,803        | 53,086        | 52,985        | 52,917        | (182)        | (0.34)        |
| Mortgage backed         | 842           | 872           | 965           | 992           | (123)        | (12.75)       |
| Equities                | -             | -             | -             | -             | -            | NA            |
| Agency                  | -             | -             | -             | -             | -            | NA            |
| Other                   | -             | -             | -             | -             | -            | NA            |
| <b>Total Securities</b> | <b>53,645</b> | <b>53,958</b> | <b>53,950</b> | <b>53,909</b> | <b>(305)</b> | <b>(0.57)</b> |



**LOAN PORTFOLIO COMPOSITION - First Colony Bank of Florida**  
(Dollars in Thousands)

| As of:                | 03/31/26       | 12/31/25       | 03/31/25       | 12/31/24       | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------|----------------|----------------|----------------|----------------|----------------------|---------------------|
| <b>LOAN CATEGORY:</b> |                |                |                |                |                      |                     |
| 1-4 Family Res RE     | 12,837         | 13,203         | 11,565         | 12,799         | 1,272                | 11.00               |
| Commercial RE         | 128,879        | 119,697        | 131,066        | 127,349        | (2,187)              | (1.67)              |
| Commercial            | 31,078         | 27,443         | 30,079         | 28,555         | 999                  | 3.32                |
| Consumer & Other      | 28,386         | 30,620         | 29,334         | 27,374         | (948)                | (3.23)              |
| <b>Loans, Net</b>     | <b>201,180</b> | <b>190,963</b> | <b>202,044</b> | <b>196,077</b> | <b>(864)</b>         | <b>(0.43)</b>       |



**LOAN PORTFOLIO QUALITY - First Colony Bank of Florida**  
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

|                              |       |       |       |       |      |          |
|------------------------------|-------|-------|-------|-------|------|----------|
| Beginning Balance            | 3,230 | 3,065 | 3,065 | 3,065 | 165  | 5.38     |
| Total Recoveries             | -     | -     | -     | -     | -    | NA       |
| Total Charge-offs            | -     | -     | -     | -     | -    | NA       |
| Credit Loss Expense          | -     | 165   | 30    | -     | (30) | (100.00) |
| Writedown Transfer Loans HFS | -     | -     | -     | -     | -    | NA       |
| Adjustments                  | -     | -     | -     | -     | -    | NA       |
| Ending Balance               | 3,230 | 3,230 | 3,095 | 3,065 | 135  | 4.36     |

**NON-PERFORMING ASSETS:**

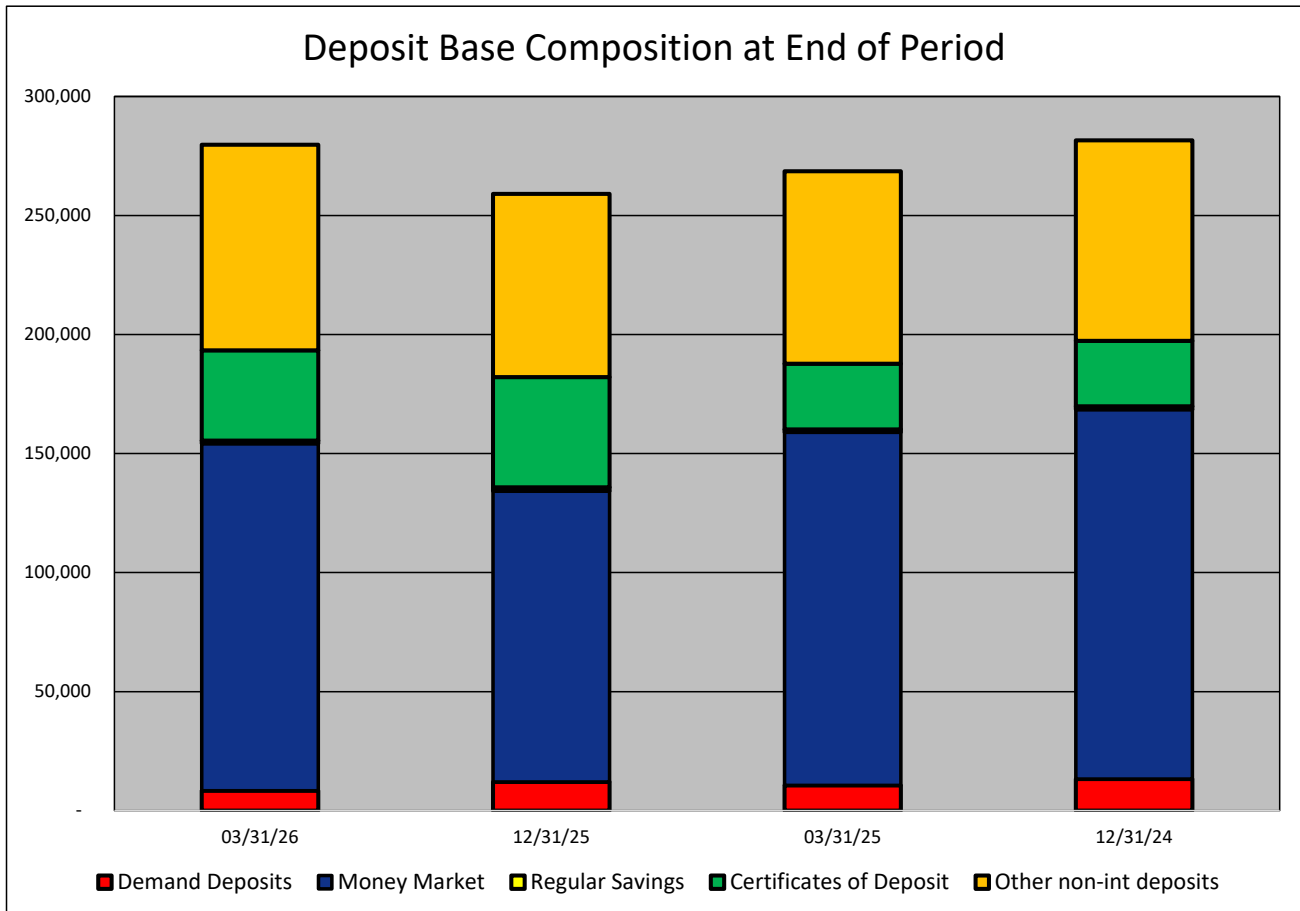
|                         |     |     |     |   |       |          |
|-------------------------|-----|-----|-----|---|-------|----------|
| Total-90+ Days Past Due | -   | -   | 950 | - | (950) | (100.00) |
| Total-Nonaccrual        | 347 | 347 | -   | - | 347   | NA       |
| Foreclosed Real Estate  | -   | -   | -   | - | -     | NA       |
| Total Non-perf Assets   | 347 | 347 | 950 | - | (603) | (63.47)  |

**DEPOSIT BASE COMPOSITION - First Colony Bank of Florida**  
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

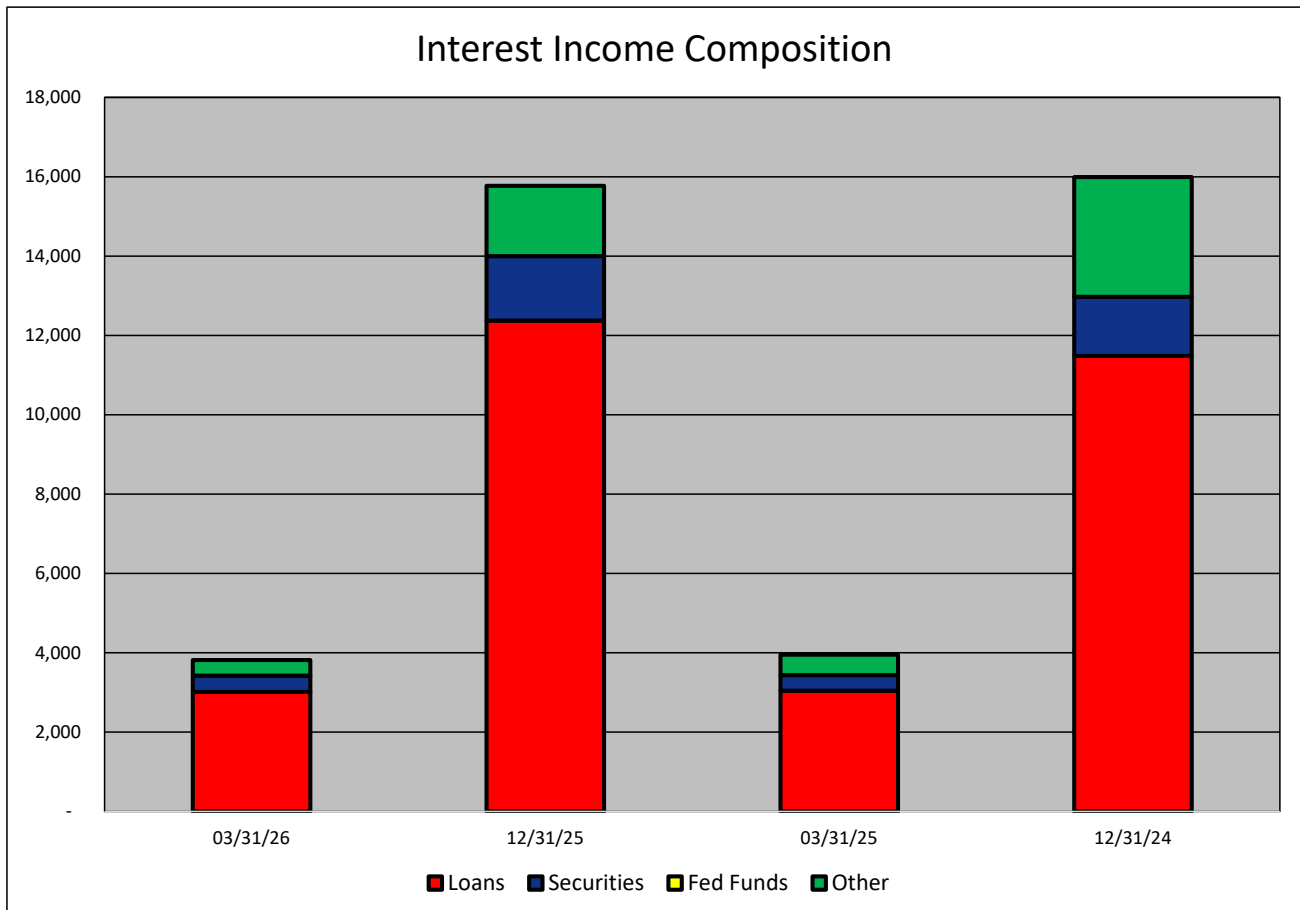
**DEPOSIT BASE CATEGORY:**

|                         |                |                |                |                |               |             |
|-------------------------|----------------|----------------|----------------|----------------|---------------|-------------|
| Demand Deposits         | 8,391          | 12,035         | 10,579         | 13,294         | (2,188)       | (20.68)     |
| Money Market            | 145,840        | 122,293        | 148,464        | 155,220        | (2,624)       | (1.77)      |
| Regular Savings         | 1,225          | 1,489          | 1,095          | 1,330          | 130           | 11.87       |
| Certificates of Deposit | 37,894         | 46,303         | 27,587         | 27,508         | 10,307        | 37.36       |
| Other non-int deposits  | 86,368         | 76,911         | 80,813         | 84,261         | 5,555         | 6.87        |
| <b>Total Deposits</b>   | <b>279,718</b> | <b>259,031</b> | <b>268,538</b> | <b>281,613</b> | <b>11,180</b> | <b>4.16</b> |



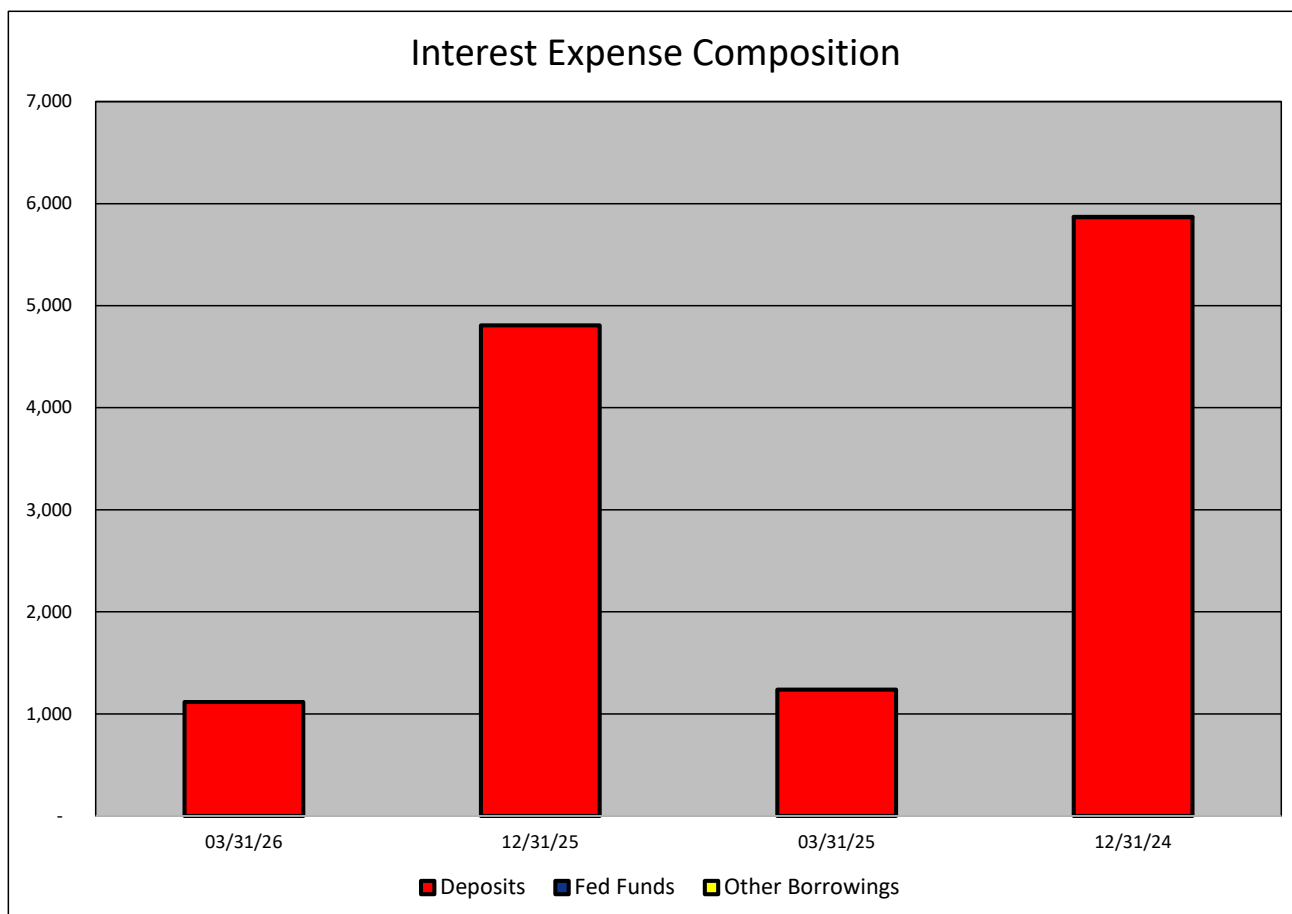
**INTEREST INCOME COMPOSITION- First Colony Bank of Florida**  
(Dollars in Thousands)

| As of:                          | 03/31/26     | 12/31/25      | 03/31/25     | 12/31/24      | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|---------------------------------|--------------|---------------|--------------|---------------|----------------------|---------------------|
| <b>INTEREST INCOME CATEGORY</b> |              |               |              |               |                      |                     |
| Loans                           | 3,012        | 12,371        | 3,042        | 11,482        | (30)                 | (0.99)              |
| Securities                      | 410          | 1,625         | 395          | 1,491         | 15                   | 3.80                |
| Fed Funds                       | -            | -             | -            | -             | -                    | NA                  |
| Other                           | 395          | 1,772         | 513          | 3,021         | (118)                | (23.00)             |
| <b>Total Int Income</b>         | <b>3,817</b> | <b>15,768</b> | <b>3,950</b> | <b>15,994</b> | <b>(133)</b>         | <b>(3.37)</b>       |



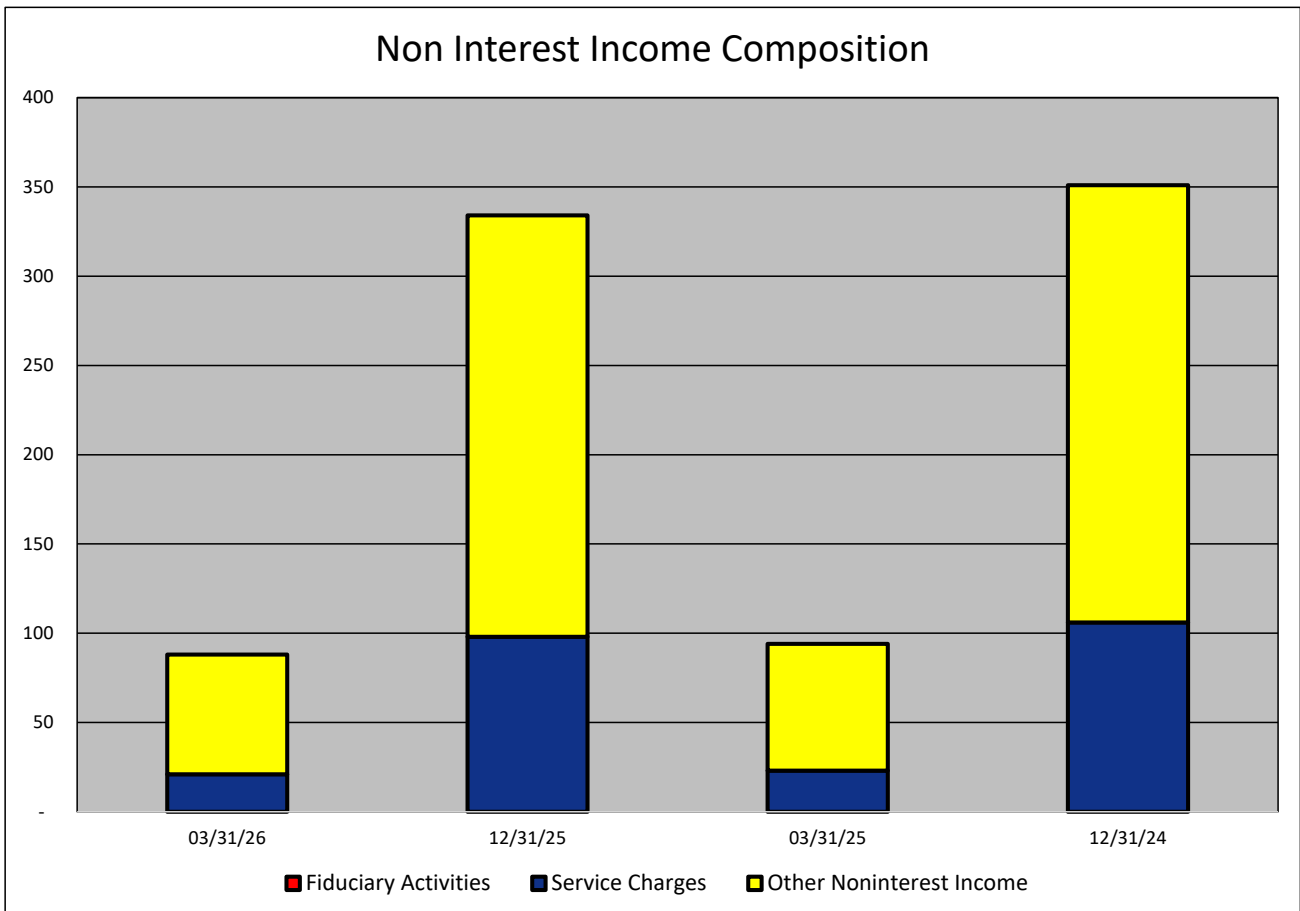
**INTEREST EXPENSE COMPOSITION- First Colony Bank of Florida**  
(Dollars in Thousands)

| As of:                           | 03/31/26     | 12/31/25     | 03/31/25     | 12/31/24     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|----------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| <b>INTEREST EXPENSE CATEGORY</b> |              |              |              |              |                      |                     |
| Deposits                         | 1,117        | 4,806        | 1,237        | 5,868        | (120)                | (9.70)              |
| Fed Funds                        | -            | -            | -            | 1            | -                    | NA                  |
| Other Borrowings                 | -            | -            | -            | -            | -                    | NA                  |
| <b>Total Int Expense</b>         | <b>1,117</b> | <b>4,806</b> | <b>1,237</b> | <b>5,869</b> | <b>(120)</b>         | <b>(9.70)</b>       |



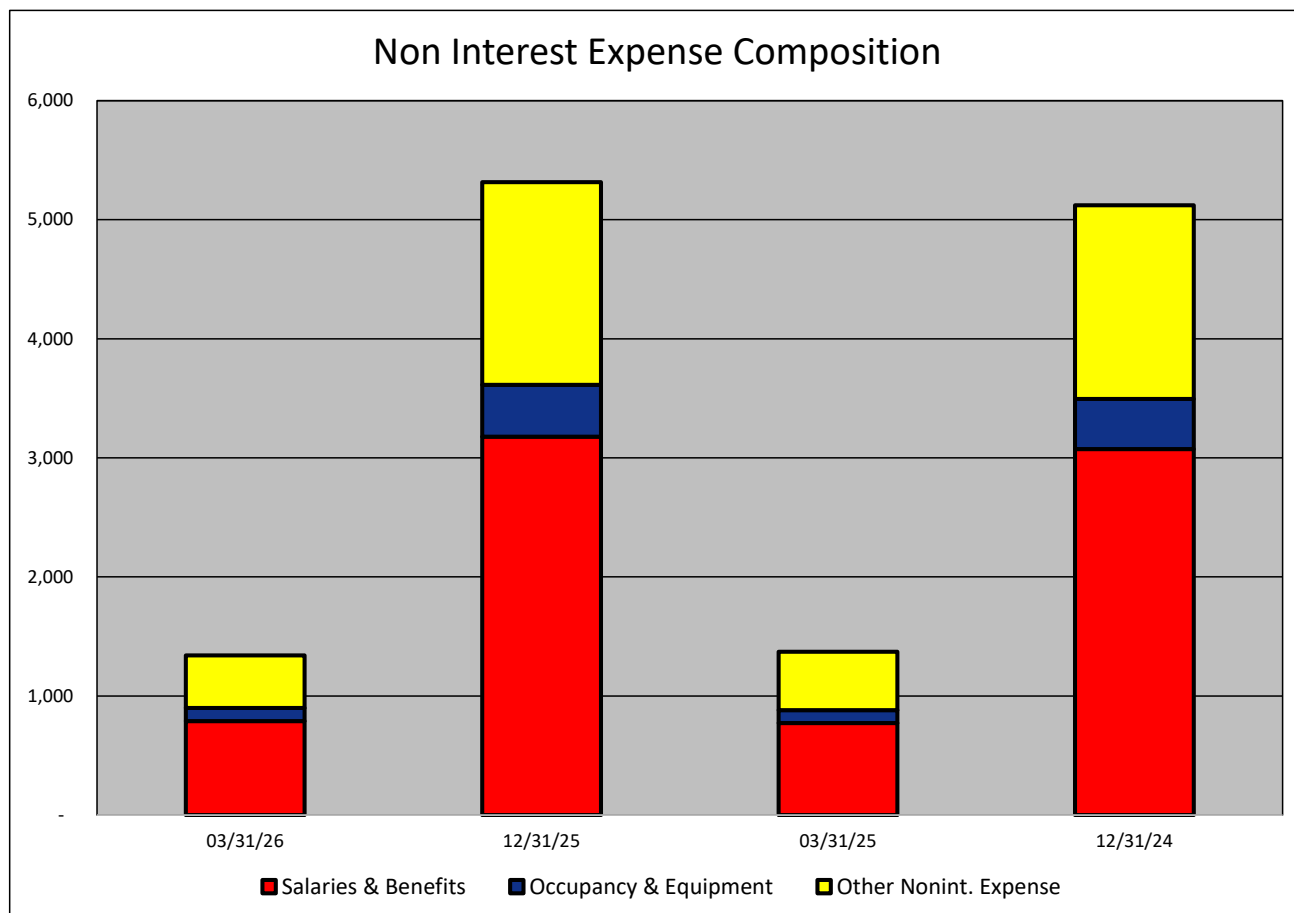
**NONINTEREST INCOME COMPOSITION- First Colony Bank of Florida**  
(Dollars in Thousands)

| As of:                             | 03/31/26  | 12/31/25   | 03/31/25  | 12/31/24   | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|------------------------------------|-----------|------------|-----------|------------|----------------------|---------------------|
| <b>NONINTEREST INCOME CATEGORY</b> |           |            |           |            |                      |                     |
| Fiduciary Activities               | -         | -          | -         | -          | -                    | NA                  |
| Service Charges                    | 21        | 98         | 23        | 106        | (2)                  | (8.70)              |
| Other Noninterest Income           | 67        | 236        | 71        | 245        | (4)                  | (5.63)              |
| <b>Total Nonint. Income</b>        | <b>88</b> | <b>334</b> | <b>94</b> | <b>351</b> | <b>(6)</b>           | <b>(6.38)</b>       |



**NONINTEREST EXPENSE COMPOSITION- First Colony Bank of Florida**  
(Dollars in Thousands)

| As of:                              | 03/31/26     | 12/31/25     | 03/31/25     | 12/31/24     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-------------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| <b>NONINTEREST EXPENSE CATEGORY</b> |              |              |              |              |                      |                     |
| Salaries & Benefits                 | 790          | 3,177        | 772          | 3,073        | 18                   | 2.33                |
| Occupancy & Equipment               | 109          | 437          | 110          | 421          | (1)                  | (0.91)              |
| Other Nonint. Expense               | 442          | 1,701        | 489          | 1,628        | (47)                 | (9.61)              |
| <b>Total Nonint. Expense</b>        | <b>1,341</b> | <b>5,315</b> | <b>1,371</b> | <b>5,122</b> | <b>(30)</b>          | <b>(2.19)</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 |
|----------------------------|-----------|-----------|------|

**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 |
|----------------------------|-----------|-----------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 2026

| Institution name                      | Equity/<br>Assets | Leverage<br>Ratio | Tier 1 Risk-<br>based Ratio | Risk based<br>Capital Ratio | Common<br>Equity Tier 1<br>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 |
|----------------------------|------|-------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Loans/<br>Deposits | Gross Loans/<br>Assets | Securities/<br>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                 |
| <b>First Colony Bank Of Florida</b>   | <b>71.92</b>       | <b>65.52</b>           | <b>17.47</b>          |
| 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> | <b>72.08</b> | <b>63.99</b> | <b>20.48</b> |
|----------------------------|--------------|--------------|--------------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2026

| Institution name                      | Avg Total<br>Assets (\$000) | Return on<br>Avg Assets | Return on<br>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 |
|----------------------------|-----------|------|-------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2026

| Institution name                      | Noninterest<br>Income/AA | Net<br>Overhead<br>Ratio | Efficiency<br>Ratio | Assets (per<br>million) per<br>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 |
|----------------------------|------|------|-------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Allowance/<br>Loans | Nonperf<br>Loans/<br>Total Loans | Nonperf<br>Assets/<br>Total Assets | Adjusted<br>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 |
|----------------------------|------|------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Cash &<br>Nointerest<br>bearing Deps | Interest-<br>bearing Bal | Fed Funds Sold<br>& Repos | Held to<br>Maturity Secs | Available for<br>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                       |
| <b>First Colony Bank Of Florida</b>   | <b>0.64</b>                          | <b>16.56</b>             | <b>0.00</b>               | <b>9.79</b>              | <b>7.68</b>                |
| 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> | <b>2.63</b> | <b>9.27</b> | <b>0.42</b> | <b>2.16</b> | <b>18.32</b> |
|----------------------------|-------------|-------------|-------------|-------------|--------------|

**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              |
| <b>First Colony Bank Of Florida</b>   | <b>64.47</b>       | <b>0.27</b>             | <b>0.00</b>             | <b>0.00</b>       |
| 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 |
|----------------------------|-------|------|------|------|

**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                 |
| 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 |
|----------------------------|-------|-------|-------|------|------|

**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

| Institution name                      | Yield on<br>Earning<br>Assets | Cost of<br>Funds | Net Interest<br>Margin | Avg Earning<br>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 |
|----------------------------|------|------|------|-------|