

First National Bank Of Wauchula

Wauchula, FL

Established
1/12/1960

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) |

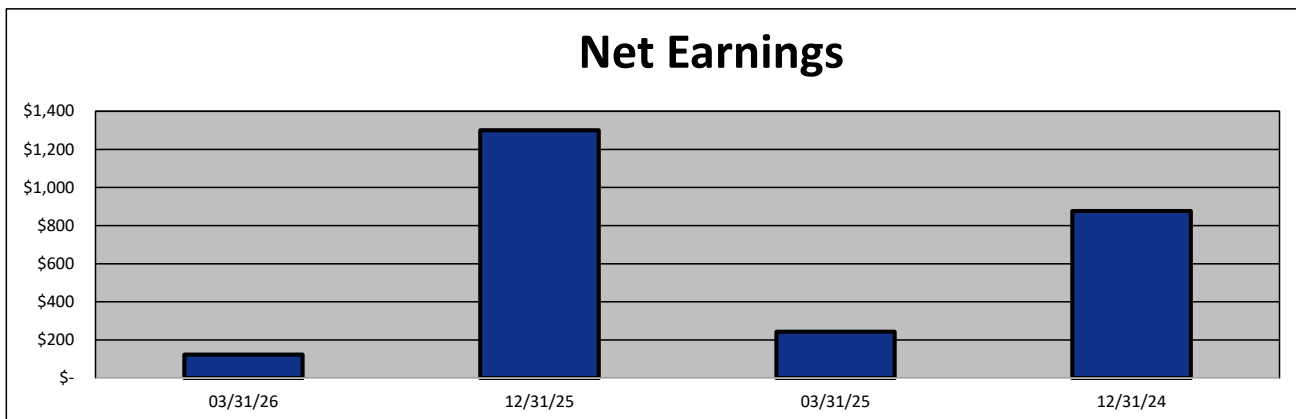
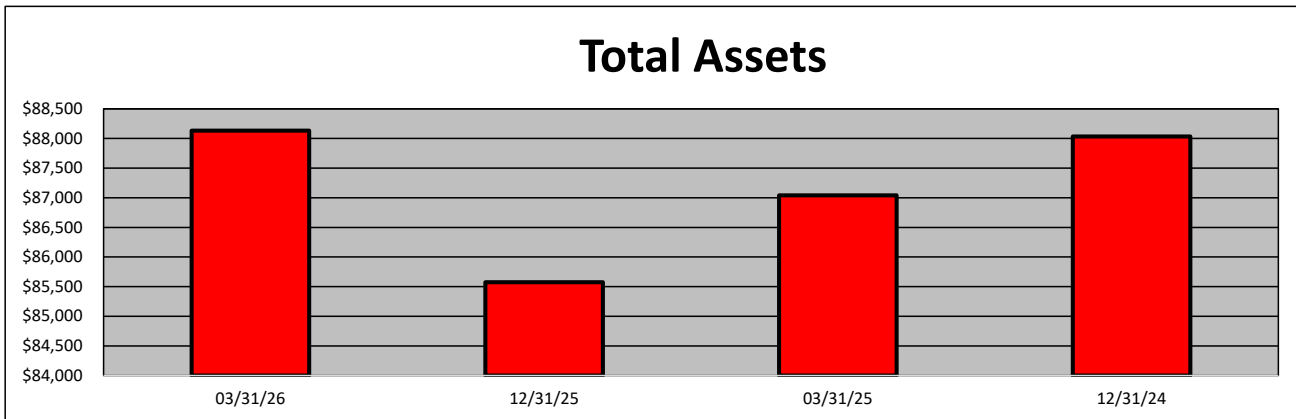
**EXECUTIVE SUMMARY - First National Bank of Wauchula
(Percentage)**

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 10.95 | 11.02 | 10.25 | 9.70 | 10.49 | 9.21 |
| Leverage Ratio | 12.39 | 12.16 | 11.48 | 11.03 | 11.09 | 10.26 |
| Tier 1 Cap/Risk Based Assets | 0.00 | 0.00 | 0.00 | 0.00 | 12.37 | 8.82 |
| Risk Based Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 13.16 | 9.48 |
| Common Equity Tier 1 Capital Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 12.25 | 8.82 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 75.97 | 84.33 | 89.16 | 93.14 | 75.38 | 72.08 |
| Loans/Assets | 66.38 | 73.51 | 76.26 | 75.34 | 63.61 | 63.99 |
| Securities/Assets | 6.11 | 5.82 | 6.22 | 6.15 | 17.71 | 20.48 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.58 | 1.52 | 1.12 | 0.98 | 0.81 | 1.24 |
| Return on Avg Equity | 5.16 | 14.37 | 11.13 | 10.13 | 9.54 | 14.75 |
| Nonint Income/Avg Assets | 0.39 | 0.84 | 0.44 | 0.72 | 0.74 | 0.78 |
| Net Overhead Ratio | 4.21 | 3.40 | 3.66 | 3.40 | 2.34 | 2.08 |
| Efficiency Ratio | 88.61 | 73.51 | 78.39 | 80.63 | 71.79 | 65.47 |
| Assets (per million) per Employee | 3.67 | 3.57 | 3.96 | 4.00 | 10.70 | 8.35 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 1.78 | 1.64 | 1.54 | 1.53 | 1.31 | 1.41 |
| Nonperforming Loans/Total Loans | 1.23 | 1.22 | 1.11 | 1.00 | 0.51 | 0.60 |
| Nonperforming Assets/Total Assets | 0.82 | 0.90 | 0.84 | 0.76 | 0.35 | 0.42 |
| Adjusted Texas Ratio | 6.75 | 7.35 | 7.38 | 6.97 | 3.02 | 4.27 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 6.66 | 6.81 | 6.82 | 6.51 | 5.45 | 5.25 |
| Cost of funds | 1.38 | 1.52 | 1.74 | 1.83 | 1.92 | 1.61 |
| Net interest margin | 5.32 | 5.38 | 5.22 | 4.78 | 3.31 | 3.78 |
| Avg Earning Assets/Avg Assets | 90.14 | 91.52 | 91.62 | 91.81 | 95.53 | 94.74 |

SELECTED FINANCIAL DATA - First National Bank of Wauchula
(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 | 88,130 | 85,575 | 87,040 | 88,033 | 1,090 | 1.25 |
| Cash and Equivalents | 20,739 | 14,141 | 11,381 | 12,416 | 9,358 | 82.22 |
| Securities | 5,384 | 4,978 | 5,410 | 5,413 | (26) | (0.48) |
| Loans, net | 58,502 | 62,906 | 66,379 | 66,326 | (7,877) | (11.87) |
| Deposit Accounts | 77,002 | 74,594 | 74,447 | 71,209 | 2,555 | 3.43 |
| Fed Funds & Repos | - | - | - | 1,500 | - | NA |
| Total Equity | 9,653 | 9,427 | 8,925 | 8,543 | 728 | 8.16 |

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|----------|----------|----------|----------|----------------------|---------------------|
| Net Earnings | 123 | 1,301 | 243 | 877 | (120) | (49.38) |
| Interest Income | 1,266 | 5,341 | 1,355 | 5,337 | (89) | (6.57) |
| Interest Expense | 255 | 1,125 | 319 | 1,419 | (64) | (20.06) |
| Net Interest Income | 1,011 | 4,216 | 1,036 | 3,918 | (25) | (2.41) |
| Credit Loss Expense | - | - | - | - | - | NA |
| Noninterest income | 83 | 716 | 95 | 640 | (12) | (12.63) |
| Gain on Sale of Securities | - | - | - | - | - | NA |
| Noninterest Expense | 971 | 3,631 | 888 | 3,681 | 83 | 9.35 |
| Net Operating Income | 123 | 1,301 | 243 | 877 | (120) | (49.38) |
| Income Taxes | - | - | - | - | - | NA |

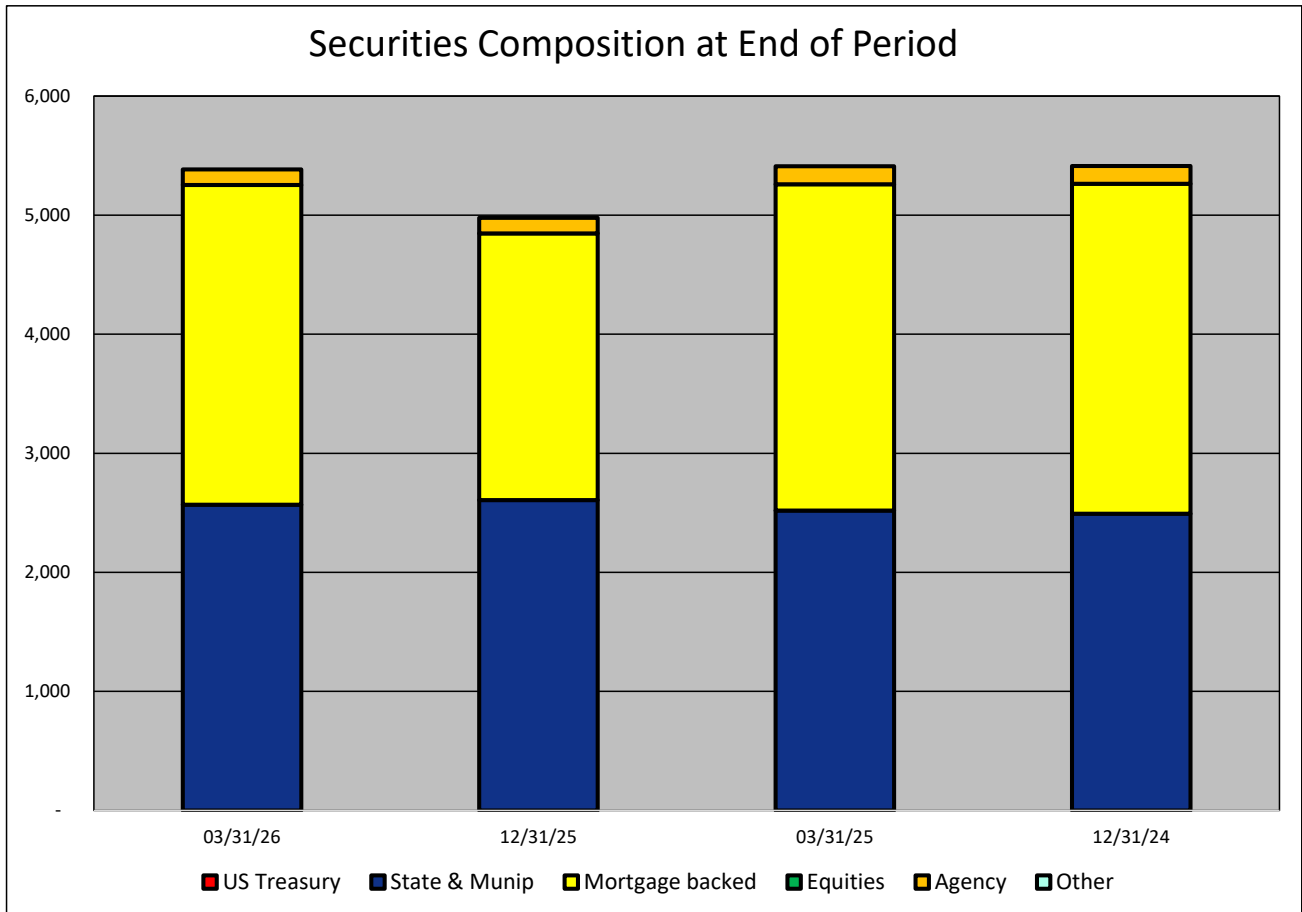


SECURITIES COMPOSITION - First National Bank of Wauchula
(Dollars in Thousands)

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

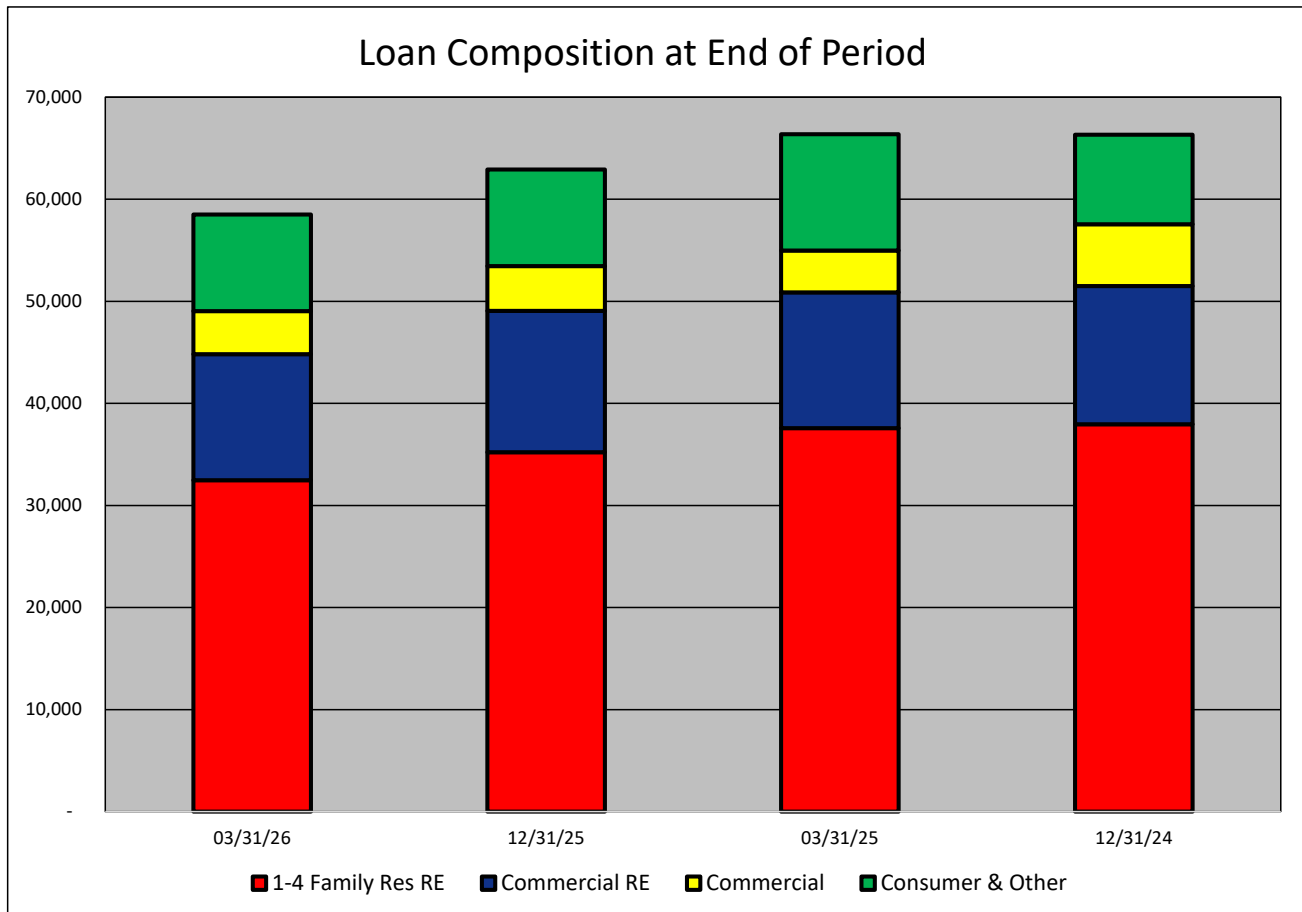
SECURITIES CATEGORY:

| | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|-------------|---------------|
| US Treasury | - | - | - | - | - | NA |
| State & Munip | 2,568 | 2,607 | 2,519 | 2,493 | 49 | 1.95 |
| Mortgage backed | 2,685 | 2,240 | 2,740 | 2,771 | (55) | (2.01) |
| Equities | - | - | - | - | - | NA |
| Agency | 131 | 131 | 151 | 149 | (20) | (13.25) |
| Other | - | - | - | - | - | NA |
| Total Securities | 5,384 | 4,978 | 5,410 | 5,413 | (26) | (0.48) |



LOAN PORTFOLIO COMPOSITION - First National Bank of Wauchula
(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 | 32,483 | 35,218 | 37,577 | 37,966 | (5,094) | (13.56) |
| Commercial RE | 12,349 | 13,842 | 13,306 | 13,536 | (957) | (7.19) |
| Commercial | 4,204 | 4,398 | 4,093 | 6,057 | 111 | 2.71 |
| Consumer & Other | 9,466 | 9,448 | 11,403 | 8,767 | (1,937) | (16.99) |
| Loans, Net | 58,502 | 62,906 | 66,379 | 66,326 | (7,877) | (11.87) |



LOAN PORTFOLIO QUALITY - First National Bank of Wauchula
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

| | | | | | | |
|------------------------------|-------|-------|-------|-------|----|------|
| Beginning Balance | 1,034 | 1,014 | 1,014 | 999 | 20 | 1.97 |
| Total Recoveries | 7 | 22 | 7 | 18 | - | - |
| Total Charge-offs | - | 2 | - | 3 | - | NA |
| Credit Loss Expense | - | - | - | - | - | NA |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 1,041 | 1,034 | 1,021 | 1,014 | 20 | 1.96 |

NON-PERFORMING ASSETS:

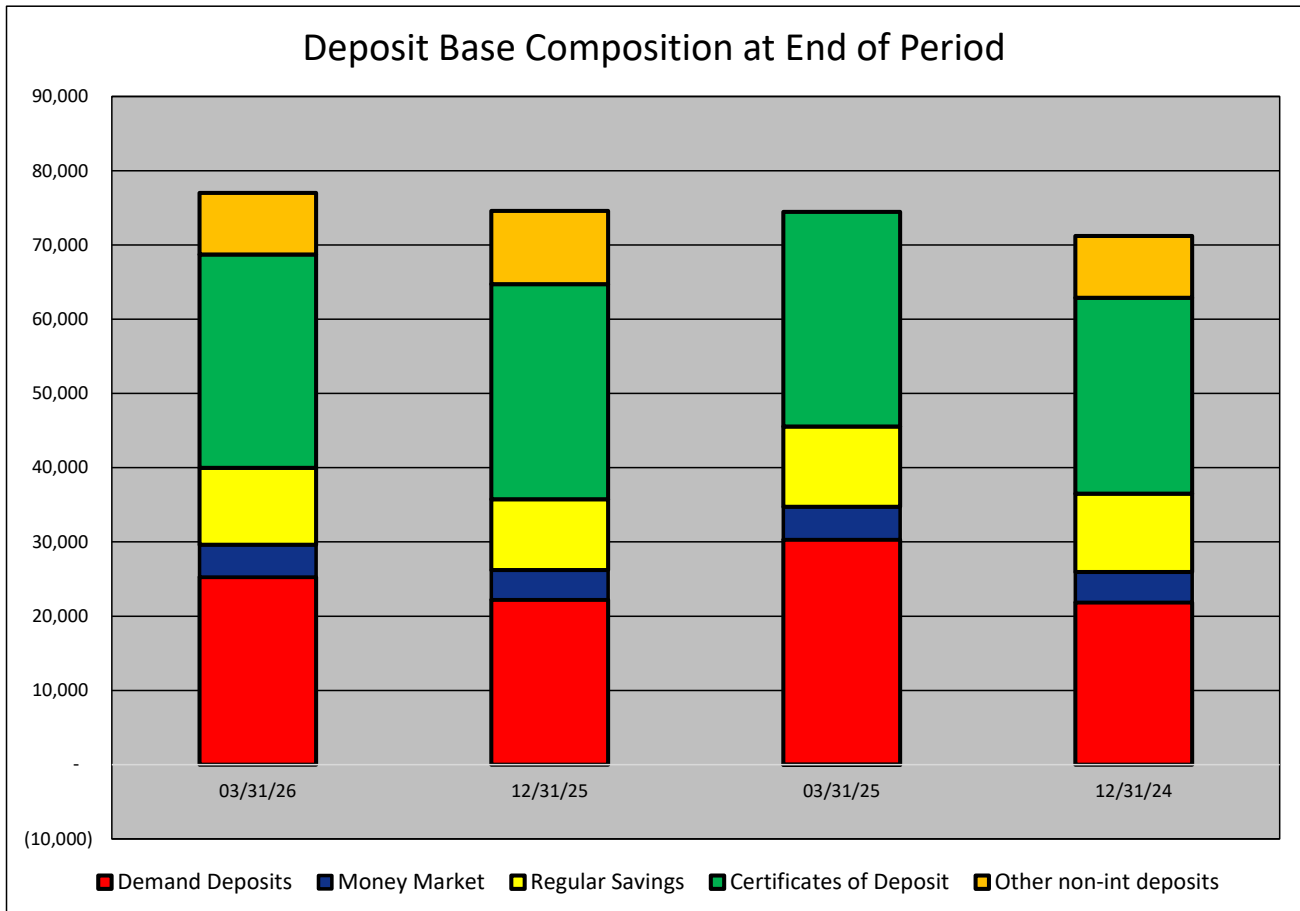
| | | | | | | |
|-------------------------|-----|-----|-----|-----|------|--------|
| Total-90+ Days Past Due | - | - | - | - | - | NA |
| Total-Nonaccrual | 722 | 769 | 734 | 666 | (12) | (1.63) |
| Foreclosed Real Estate | - | - | - | - | - | NA |
| Total Non-perf Assets | 722 | 769 | 734 | 666 | (12) | (1.63) |

DEPOSIT BASE COMPOSITION - First National Bank of Wauchula
(Dollars in Thousands)

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

DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|
| Demand Deposits | 25,272 | 22,222 | 30,307 | 21,854 | (5,035) | (16.61) |
| Money Market | 4,359 | 3,983 | 4,412 | 4,110 | (53) | (1.20) |
| Regular Savings | 10,340 | 9,536 | 10,842 | 10,551 | (502) | (4.63) |
| Certificates of Deposit | 28,732 | 28,982 | 28,887 | 26,360 | (155) | (0.54) |
| Other non-int deposits | 8,299 | 9,871 | (1) | 8,334 | 8,300 | (830,000.00) |
| Total Deposits | 77,002 | 74,594 | 74,447 | 71,209 | 2,555 | 3.43 |

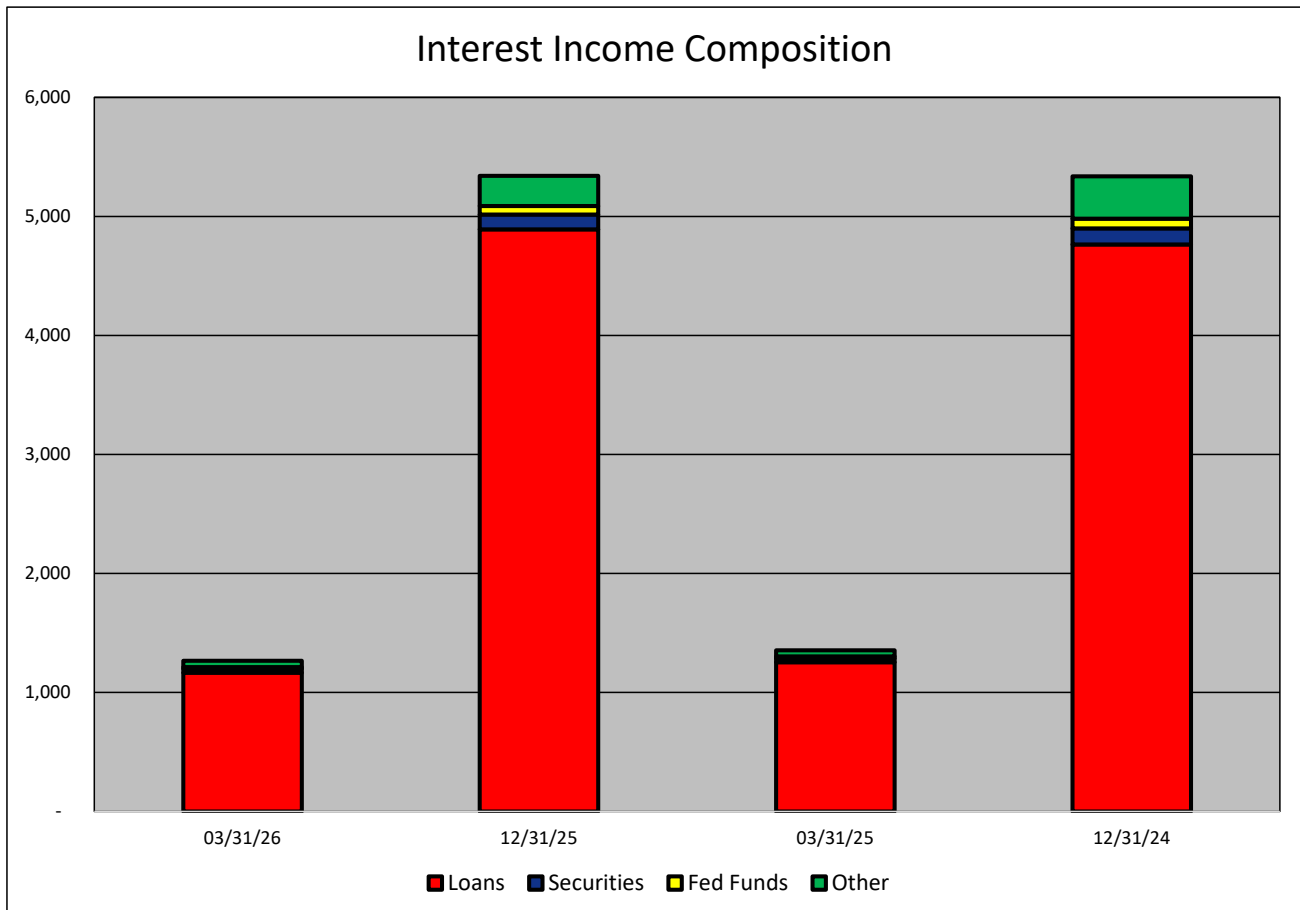


INTEREST INCOME COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

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

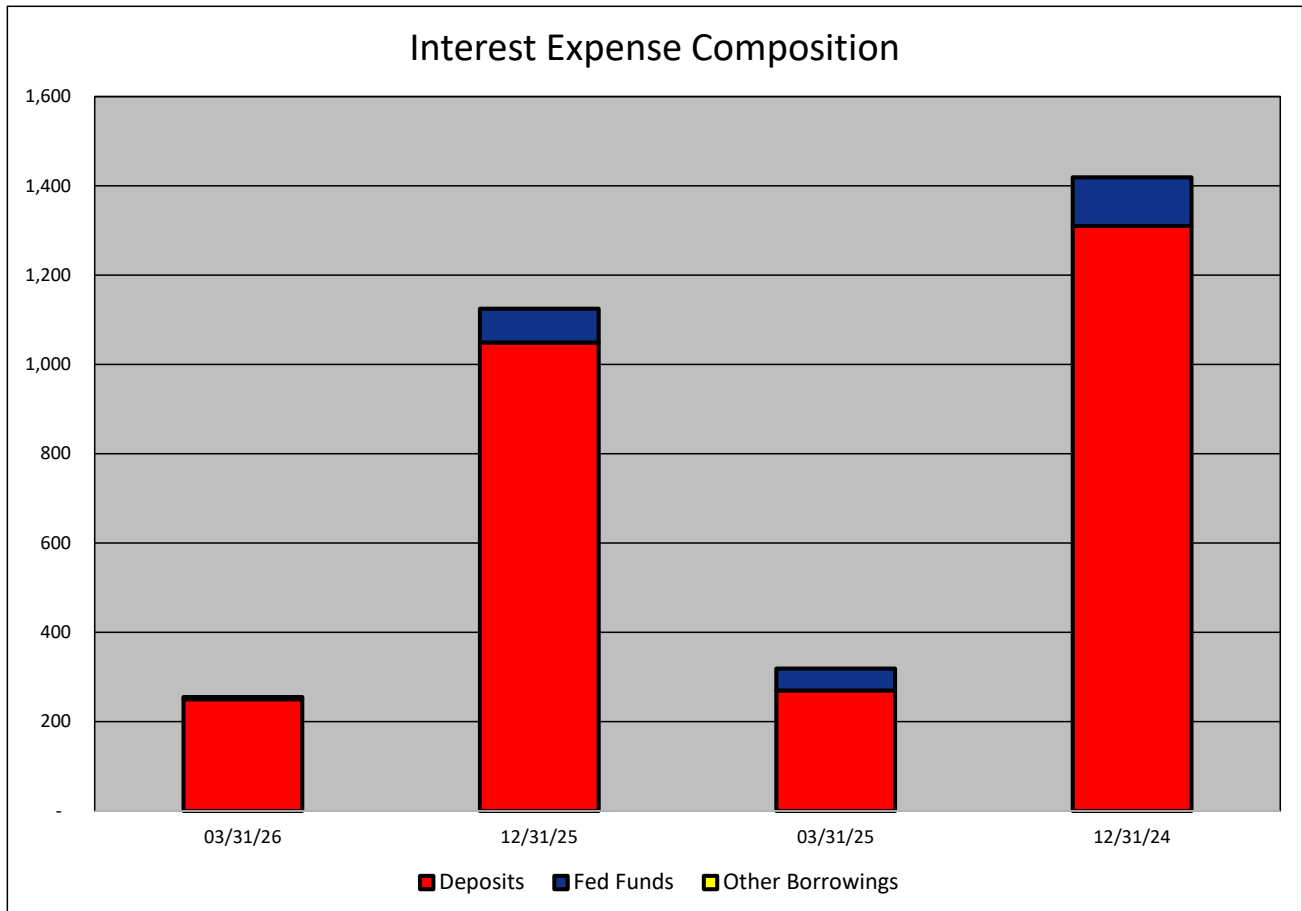
INTEREST INCOME CATEGORY

| | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|-------------|---------------|
| Loans | 1,167 | 4,890 | 1,254 | 4,765 | (87) | (6.94) |
| Securities | 31 | 125 | 32 | 135 | (1) | (3.13) |
| Fed Funds | 15 | 73 | 17 | 80 | (2) | (11.76) |
| Other | 53 | 253 | 52 | 357 | 1 | 1.92 |
| Total Int Income | 1,266 | 5,341 | 1,355 | 5,337 | (89) | (6.57) |



INTEREST EXPENSE COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------------|------------|--------------|------------|--------------|----------------------|---------------------|
| INTEREST EXPENSE CATEGORY | | | | | | |
| Deposits | 250 | 1,049 | 270 | 1,310 | (20) | (7.41) |
| Fed Funds | 5 | 76 | 49 | 109 | (44) | (89.80) |
| Other Borrowings | - | - | - | - | - | NA |
| Total Int Expense | 255 | 1,125 | 319 | 1,419 | (64) | (20.06) |

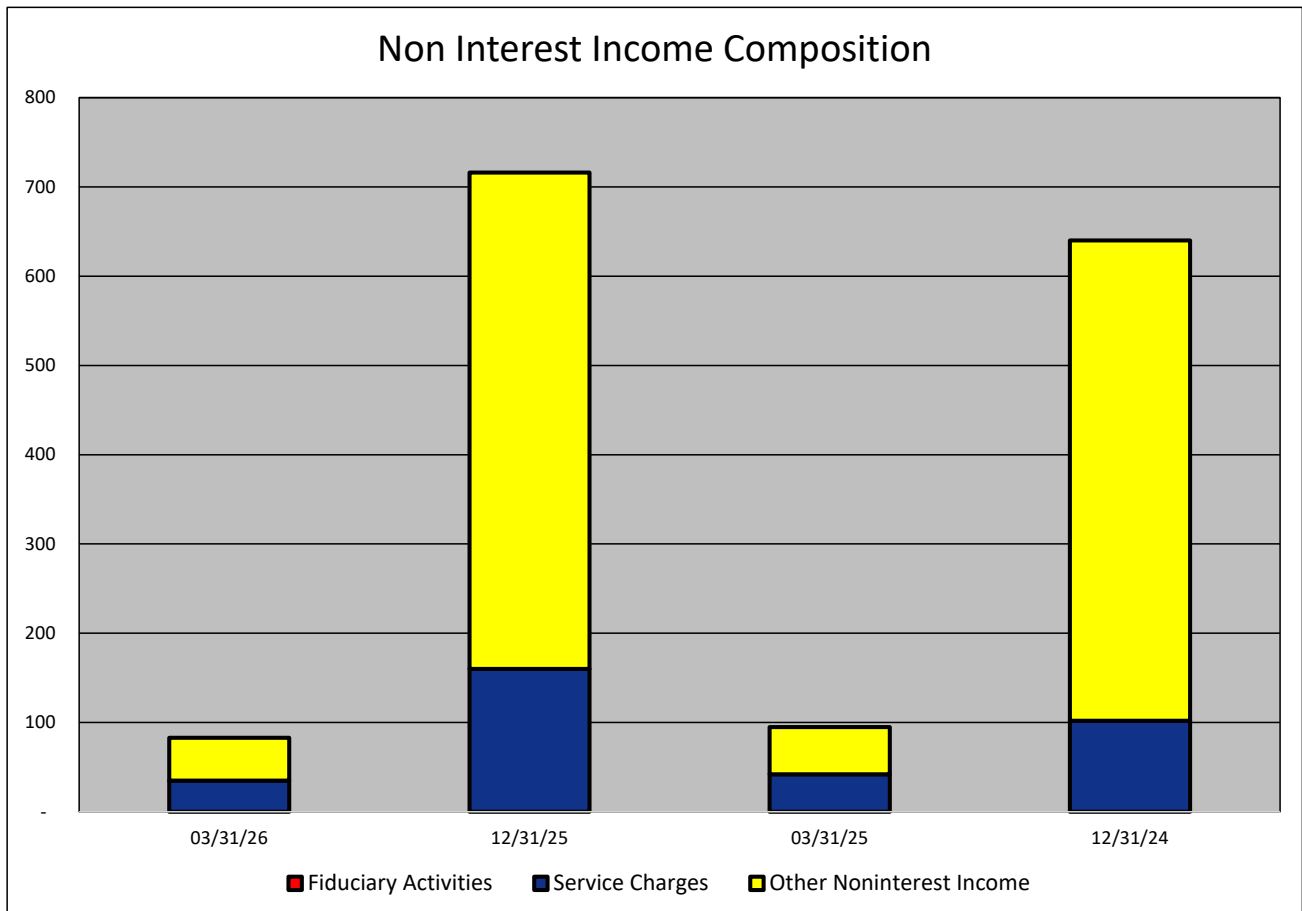


NONINTEREST INCOME COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

| 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 | 35 | 160 | 42 | 102 | (7) | (16.67) |
| Other Noninterest Income | 48 | 556 | 53 | 538 | (5) | (9.43) |
| Total Nonint. Income | 83 | 716 | 95 | 640 | (12) | (12.63) |

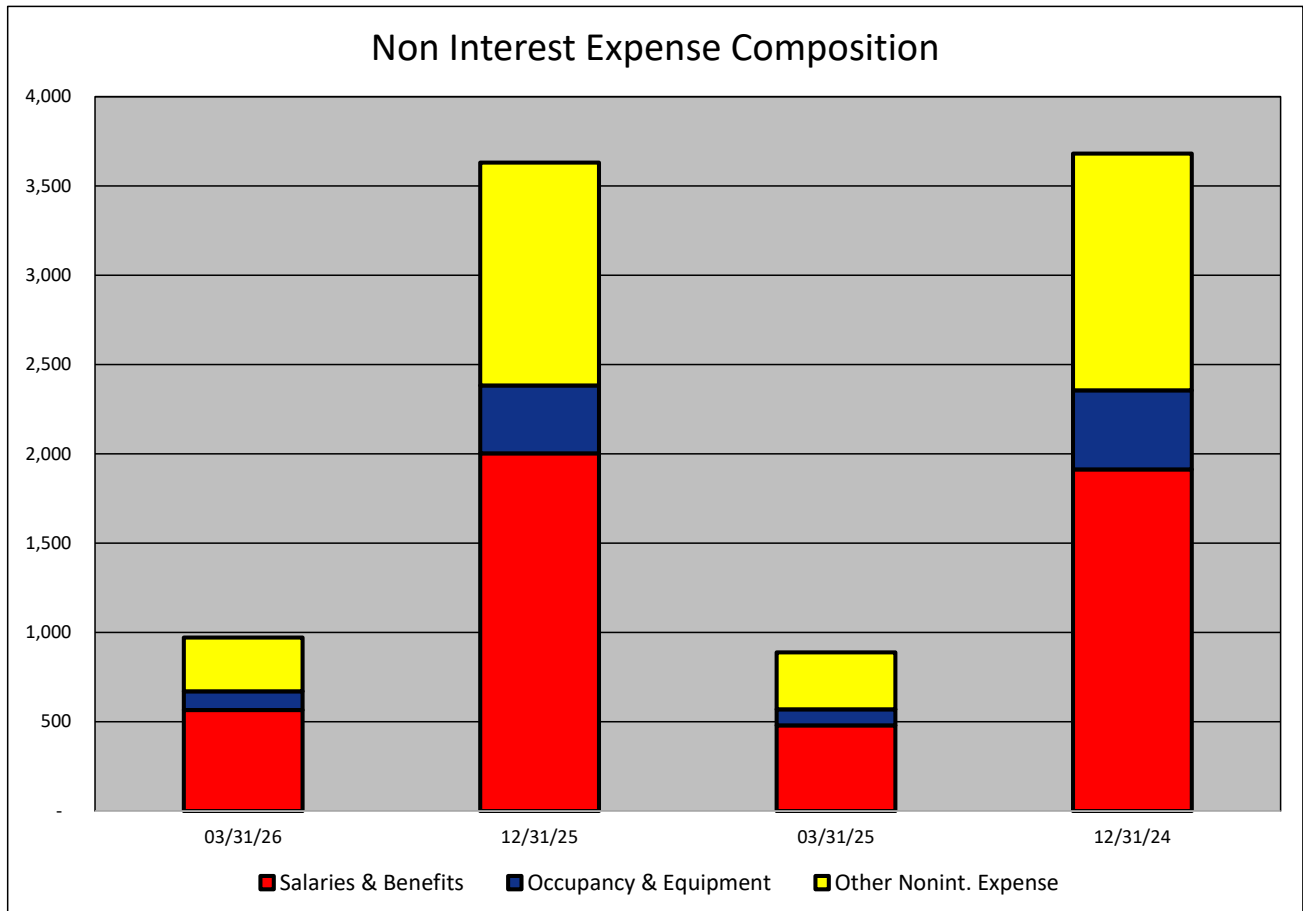


NONINTEREST EXPENSE COMPOSITION- First National Bank of Wauchula
(Dollars in Thousands)

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

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|------------------------------|------------|--------------|------------|--------------|-----------|-------------|
| Salaries & Benefits | 565 | 2,003 | 480 | 1,913 | 85 | 17.71 |
| Occupancy & Equipment | 106 | 380 | 90 | 443 | 16 | 17.78 |
| Other Nonint. Expense | 300 | 1,248 | 318 | 1,325 | (18) | (5.66) |
| Total Nonint. Expense | 971 | 3,631 | 888 | 3,681 | 83 | 9.35 |



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 |
|----------------------------|-----------|-----------|------|

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 |
|----------------------------|-----------|-----------|------|

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 |
|----------------------------|------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|

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 |
|----------------------------|-----------|------|-------|

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 |
|----------------------------|------|------|-------|------|

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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|------|------|------|------|-------|

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 |
|----------------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |
|----------------------------|------|------|------|-------|