

Mainstreet Community Bank Of Florida

Deland, FL

Established
10/24/2003

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

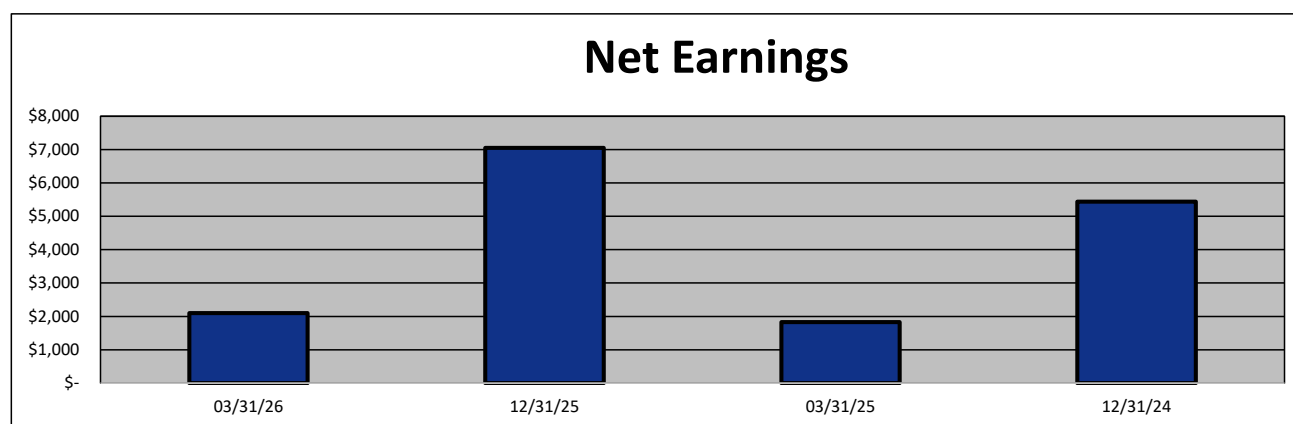
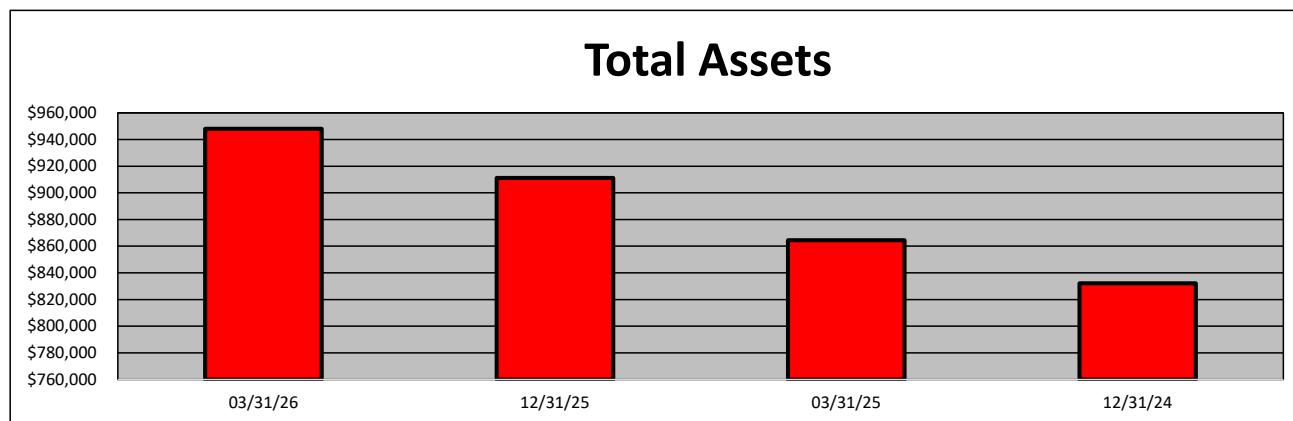
**EXECUTIVE SUMMARY - Mainstreet Community Bank of Florida
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.51	8.67	7.89	7.67	10.49	9.21
Leverage Ratio	9.35	9.10	9.09	9.04	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	80.81	81.53	77.93	79.55	75.38	72.08
Loans/Assets	73.27	73.86	71.17	71.86	63.61	63.99
Securities/Assets	15.12	16.29	19.47	20.52	17.71	20.48
PROFITABILITY:						
Return on Avg Assets	0.89	0.78	0.85	0.66	0.81	1.24
Return on Avg Equity	10.51	9.93	11.08	9.09	9.54	14.75
Nonint Income/Avg Assets	0.53	0.56	0.71	0.35	0.74	0.78
Net Overhead Ratio	1.98	2.00	2.00	1.99	2.34	2.08
Efficiency Ratio	62.85	66.29	68.68	69.13	71.79	65.47
Assets (per million) per Employee	8.86	8.44	8.31	7.85	10.70	8.35
ASSET QUALITY:						
Allowance/Loans	1.27	1.21	1.25	1.25	1.31	1.41
Nonperforming Loans/Total Loans	1.36	1.42	1.04	1.10	0.51	0.60
Nonperforming Assets/Total Assets	1.27	1.34	0.74	0.79	0.35	0.42
Adjusted Texas Ratio	13.51	14.00	8.47	9.27	3.02	4.27
YIELDS & COSTS:						
Yield on earning assets	5.33	5.22	5.12	4.87	5.45	5.25
Cost of funds	1.78	1.83	1.78	1.72	1.92	1.61
Net interest margin	3.64	3.49	3.42	3.23	3.31	3.78
Avg Earning Assets/Avg Assets	95.00	94.64	94.39	94.22	95.53	94.74

SELECTED FINANCIAL DATA - Mainstreet Community Bank of Florida
(Dollars in Thousands)

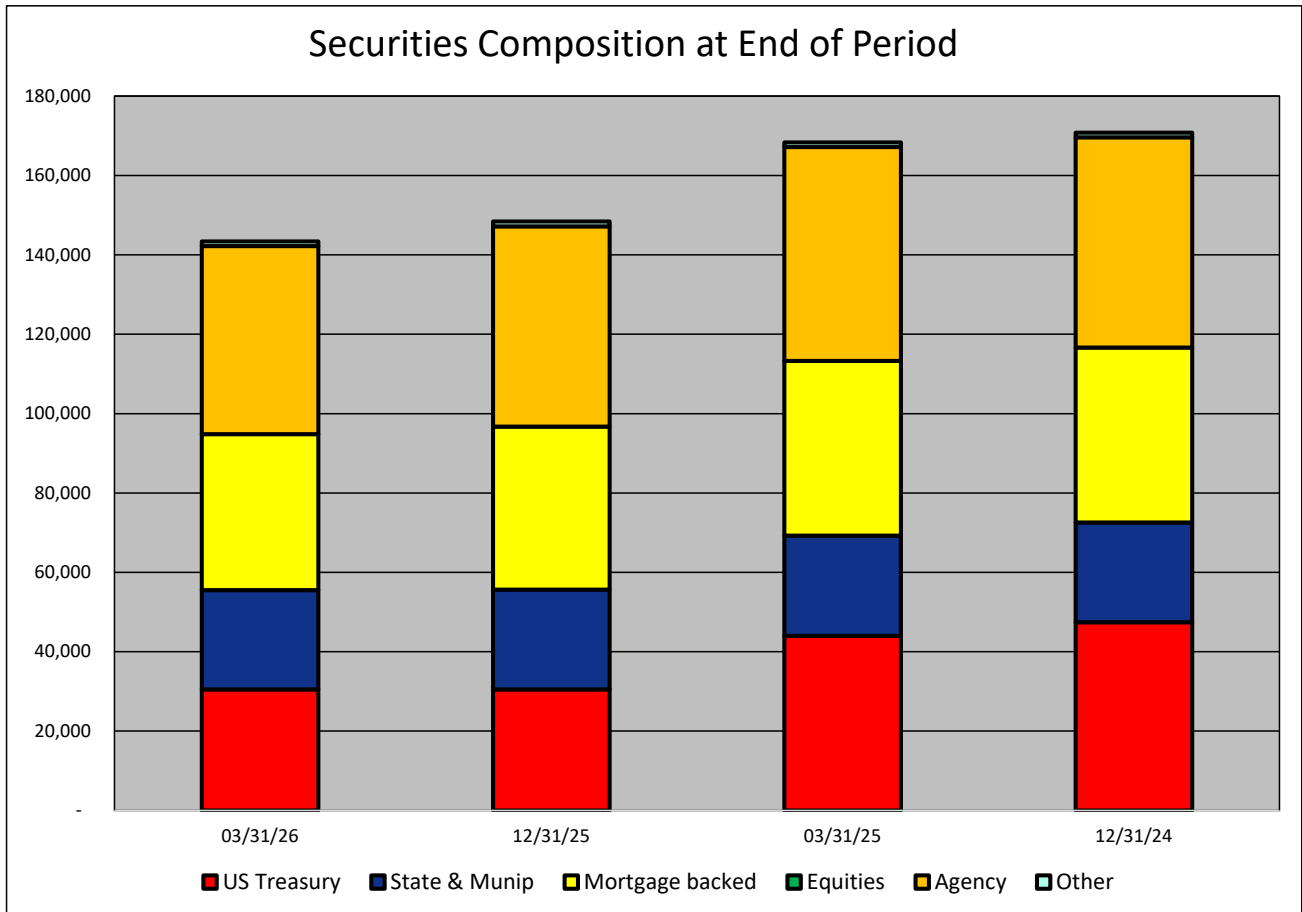
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	947,978	911,121	864,491	832,236	83,487	9.66
Cash and Equivalents	71,996	51,238	43,819	24,993	28,177	64.30
Securities	143,356	148,384	168,305	170,768	(24,949)	(14.82)
Loans, net	694,617	672,998	615,288	598,059	79,329	12.89
Deposit Accounts	859,597	825,468	789,583	751,837	70,014	8.87
Fed Funds & Repos	-	-	-	10,000	-	NA
Total Equity	80,691	79,003	68,227	63,858	12,464	18.27

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,097	7,049	1,830	5,440	267	14.59
Interest Income	11,857	44,563	10,408	37,678	1,449	13.92
Interest Expense	3,750	14,783	3,452	12,677	298	8.63
Net Interest Income	8,107	29,780	6,956	25,001	1,151	16.55
Credit Loss Expense	693	2,919	239	1,454	454	189.96
Noninterest income	1,233	5,081	1,525	2,909	(292)	(19.15)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,870	23,111	5,825	19,293	45	0.77
Net Operating Income	2,777	8,831	2,417	7,163	360	14.89
Income Taxes	680	1,782	587	1,723	93	15.84



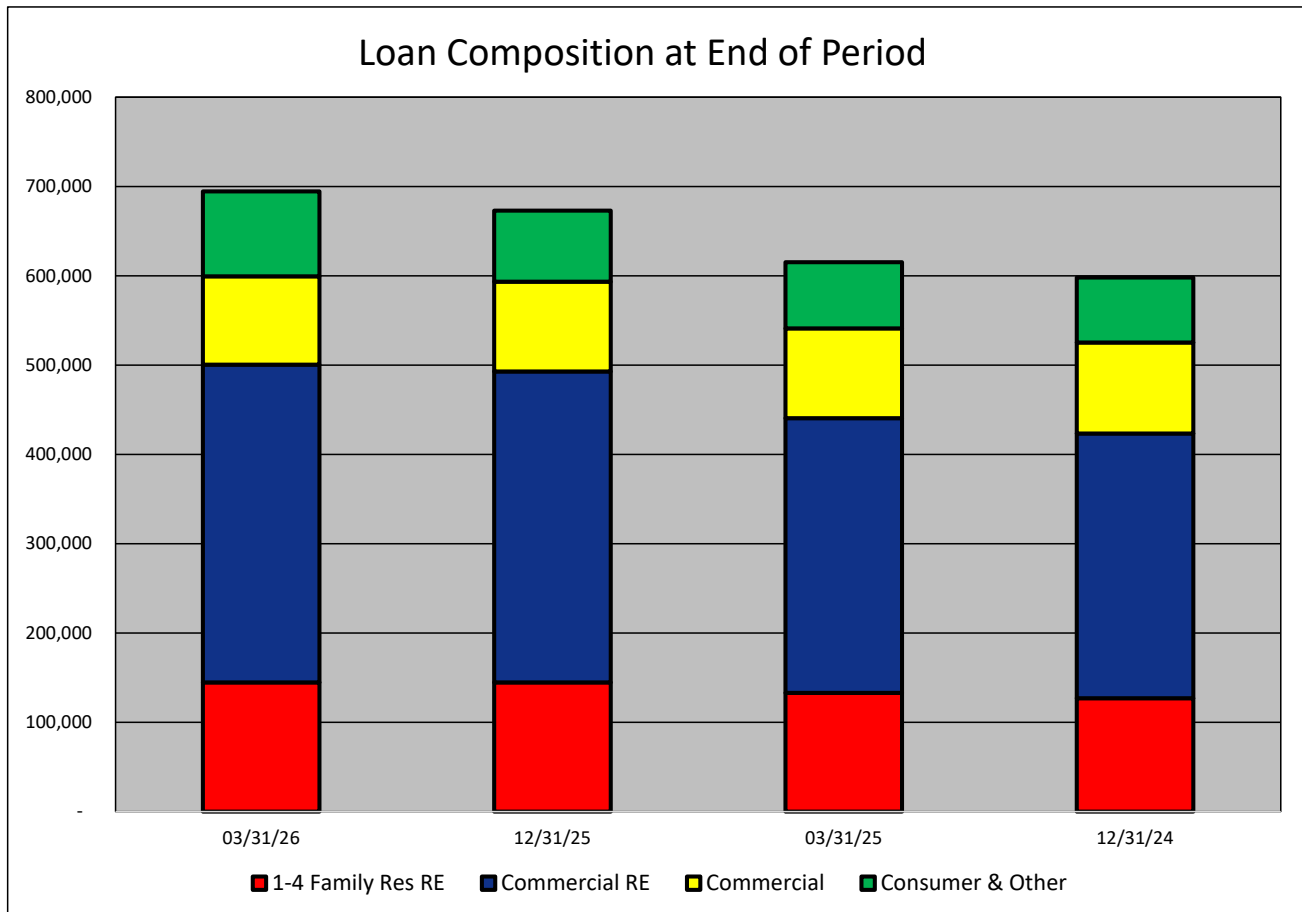
SECURITIES COMPOSITION - Mainstreet Community Bank of Florida
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	30,509	30,499	44,023	47,448	(13,514)	(30.70)
State & Munip	24,986	25,173	25,208	25,132	(222)	(0.88)
Mortgage backed	39,298	41,078	44,024	44,083	(4,726)	(10.74)
Equities	-	-	-	-	-	NA
Agency	47,404	50,436	53,904	52,976	(6,500)	(12.06)
Other	1,159	1,198	1,146	1,129	13	1.13
Total Securities	143,356	148,384	168,305	170,768	(24,949)	(14.82)



LOAN PORTFOLIO COMPOSITION - Mainstreet Community Bank of Florida
(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	144,782	144,632	132,860	127,097	11,922	8.97
Commercial RE	355,615	348,186	307,775	296,222	47,840	15.54
Commercial	99,071	100,512	100,512	101,947	(1,441)	(1.43)
Consumer & Other	95,149	79,668	74,141	72,793	21,008	28.34
Loans, Net	694,617	672,998	615,288	598,059	79,329	12.89



LOAN PORTFOLIO QUALITY - Mainstreet Community Bank of Florida
(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):

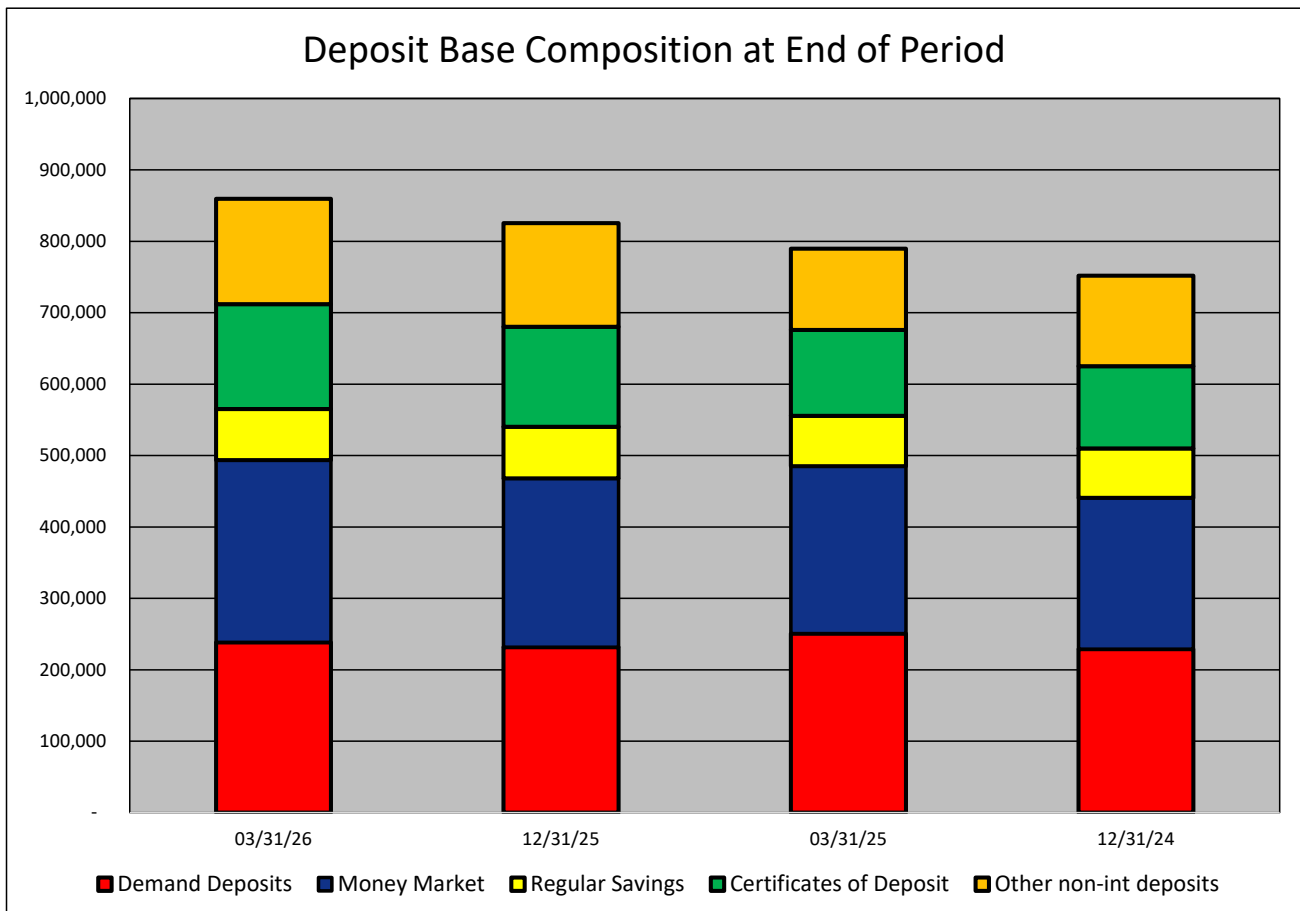
Beginning Balance	8,137	7,450	7,450	6,029	687	9.22
Total Recoveries	6	22	5	41	1	20.00
Total Charge-offs	8	2,254	6	74	2	33.33
Credit Loss Expense	693	2,919	239	1,454	454	189.96
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>8,828</u>	<u>8,137</u>	<u>7,689</u>	<u>7,450</u>	<u>1,139</u>	<u>14.81</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	9,449	9,560	6,428	6,603	3,021	47.00
Foreclosed Real Estate	2,635	2,635	-	-	2,635	NA
Total Non-perf Assets	<u>12,084</u>	<u>12,195</u>	<u>6,428</u>	<u>6,603</u>	<u>5,656</u>	<u>87.99</u>

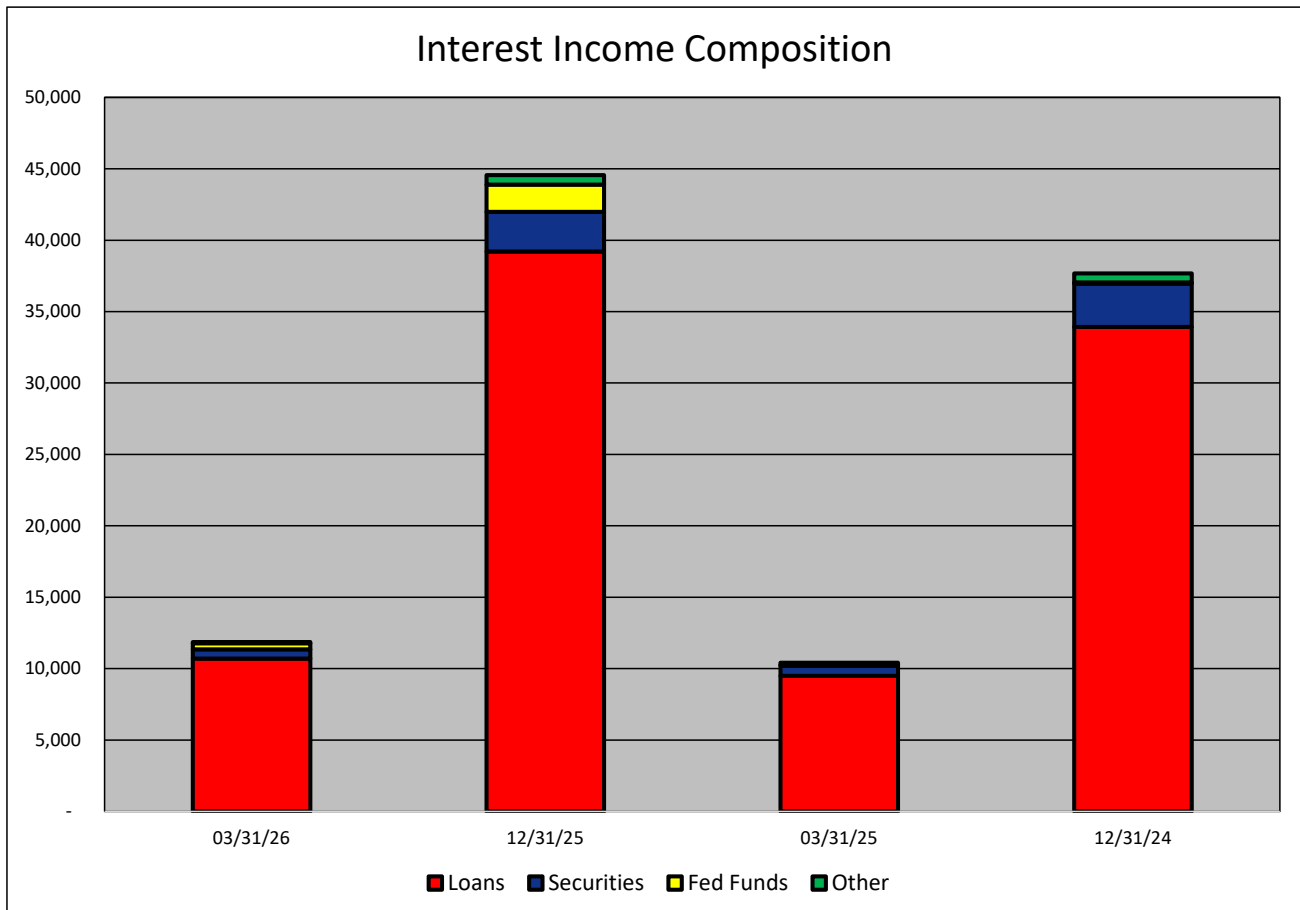
DEPOSIT BASE COMPOSITION - Mainstreet Community Bank of Florida
(Dollars in Thousands)

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	238,439	231,701	250,690	228,772	(12,251)	(4.89)
Money Market	255,229	236,283	234,351	211,890	20,878	8.91
Regular Savings	71,545	72,231	70,486	69,374	1,059	1.50
Certificates of Deposit	146,841	140,226	120,436	115,211	26,405	21.92
Other non-int deposits	147,543	145,027	113,620	126,590	33,923	29.86
Total Deposits	859,597	825,468	789,583	751,837	70,014	8.87



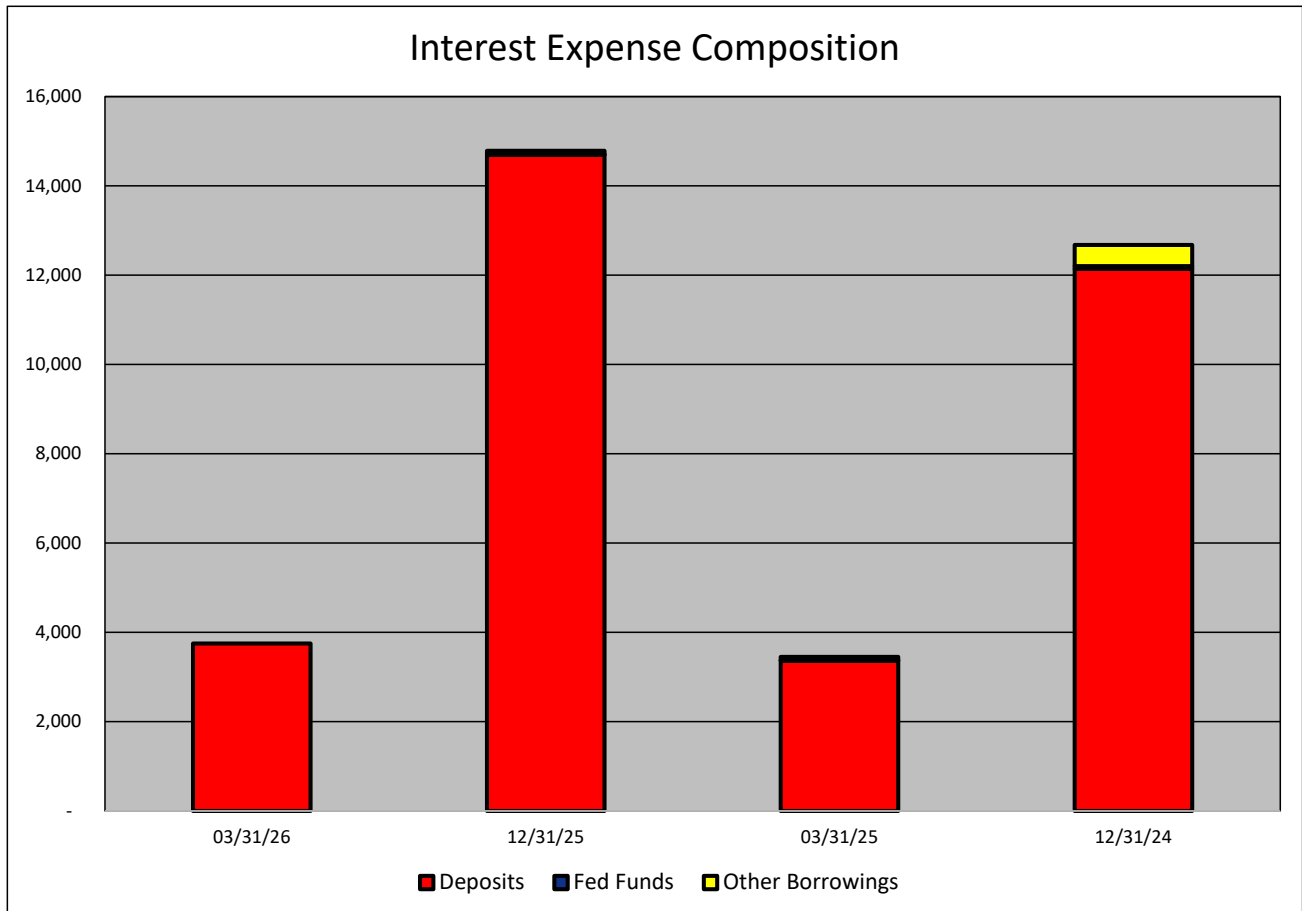
INTEREST INCOME COMPOSITION- Mainstreet Community Bank of Florida
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	10,714	39,213	9,490	33,928	1,224	12.90
Securities	636	2,767	717	3,037	(81)	(11.30)
Fed Funds	423	1,911	59	76	364	616.95
Other	84	672	142	637	(58)	(40.85)
Total Int Income	11,857	44,563	10,408	37,678	1,449	13.92



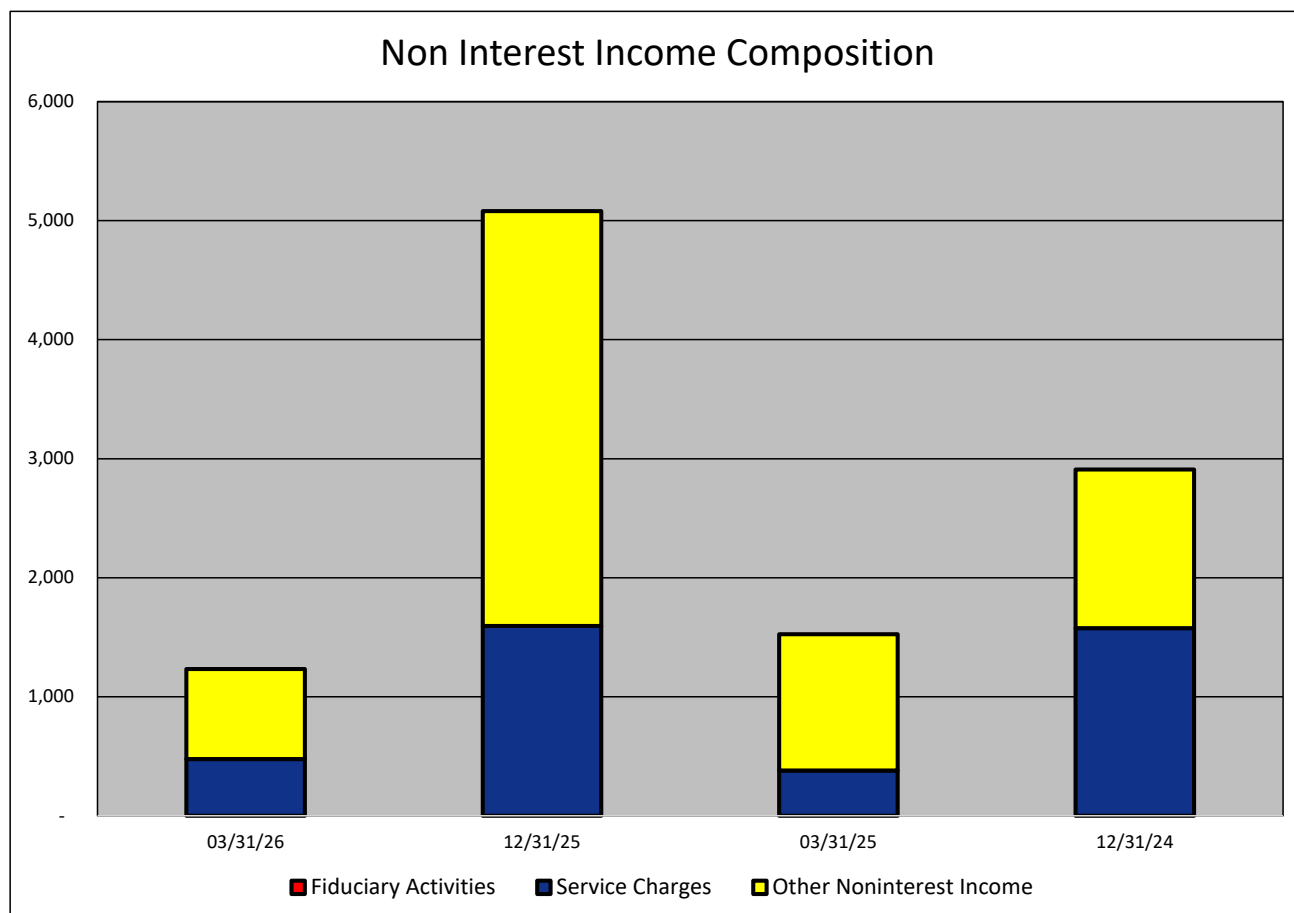
INTEREST EXPENSE COMPOSITION- Mainstreet Community Bank of Florida
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,750	14,700	3,369	12,142	381	11.31
Fed Funds	-	1	1	62	(1)	(100.00)
Other Borrowings	-	82	82	473	(82)	(100.00)
Total Int Expense	3,750	14,783	3,452	12,677	298	8.63



NONINTEREST INCOME COMPOSITION- Mainstreet Community Bank of Florida
(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	476	1,594	381	1,577	95	24.93
Other Noninterest Income	757	3,487	1,144	1,332	(387)	(33.83)
Total Nonint. Income	1,233	5,081	1,525	2,909	(292)	(19.15)

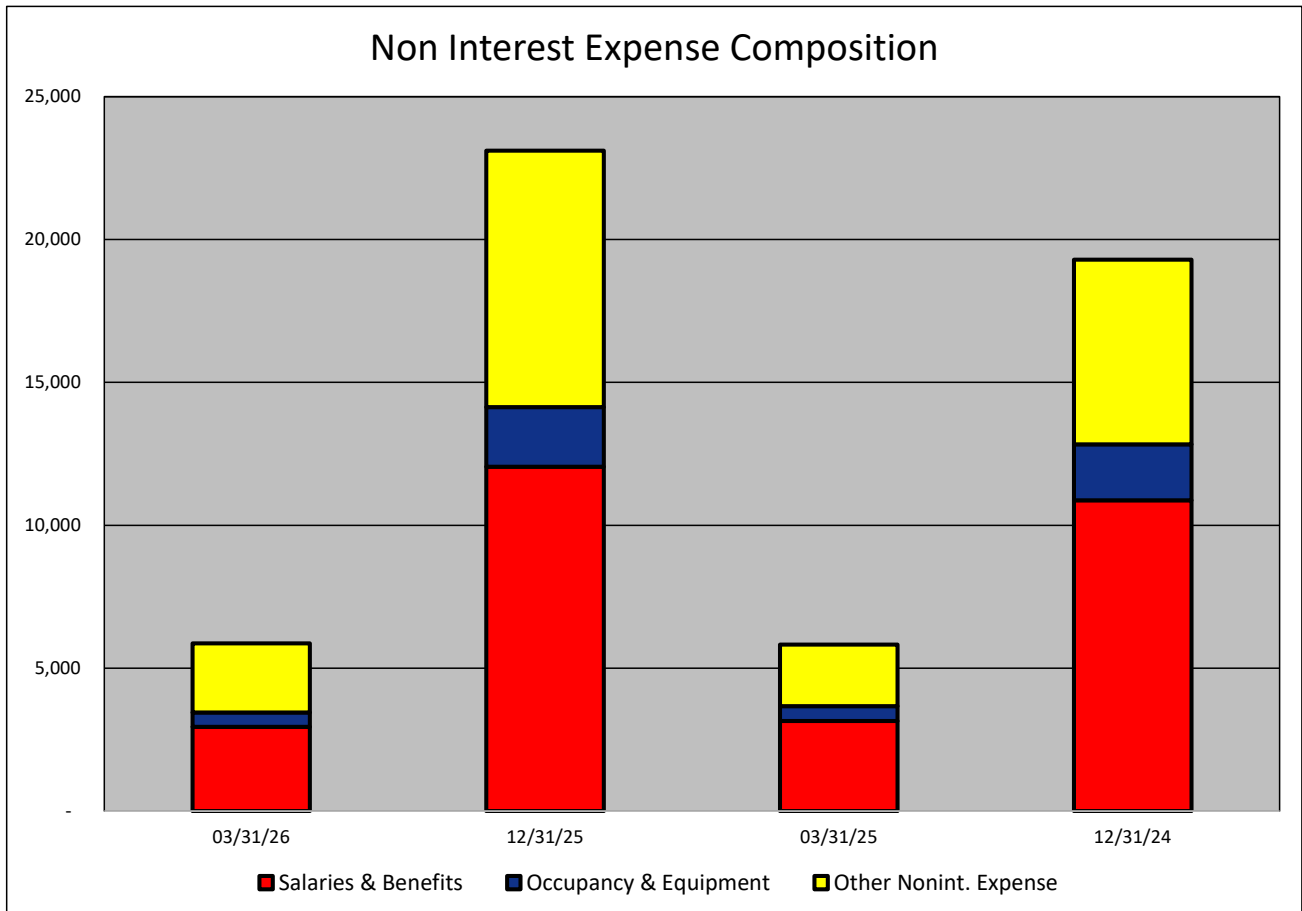


NONINTEREST EXPENSE COMPOSITION- Mainstreet Community Bank of Florida
(Dollars in Thousands)

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	2,948	12,052	3,151	10,875	(203)	(6.44)
Occupancy & Equipment	503	2,081	518	1,954	(15)	(2.90)
Other Nonint. Expense	2,419	8,978	2,156	6,464	263	12.20
Total Nonint. Expense	5,870	23,111	5,825	19,293	45	0.77



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
----------------------------	------	------	------	-------