

# One Florida Bank

Orlando, FL

Established  
10/29/2008

## 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)                      |

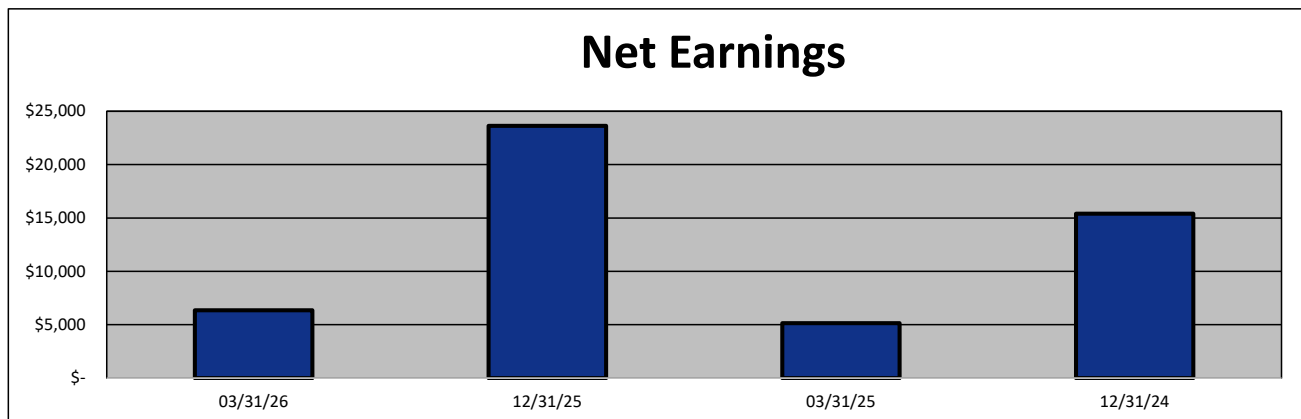
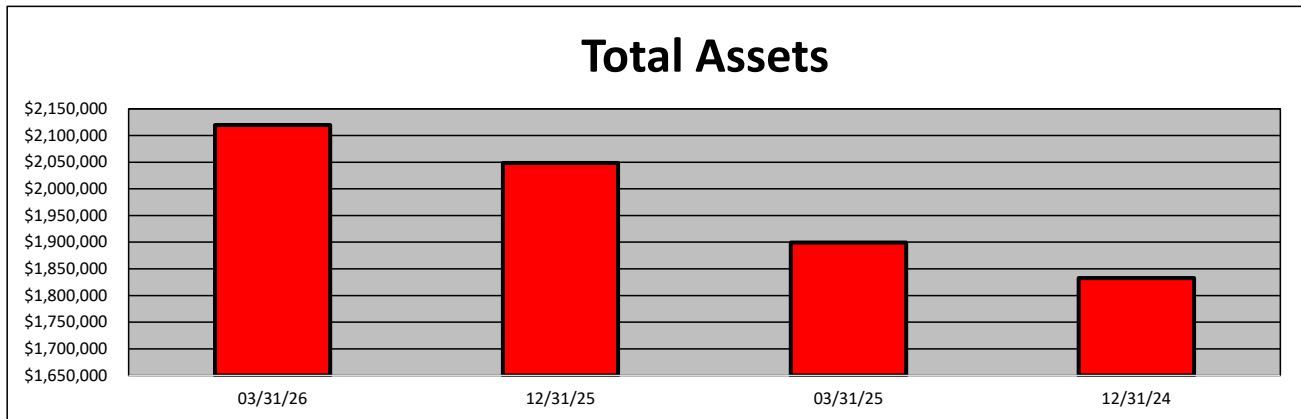
**EXECUTIVE SUMMARY - One Florida Bank**  
(Percentage)

| Period Ending                      | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 9.22     | 9.23     | 8.86     | 8.85     | 10.49      | 9.21      |
| Leverage Ratio                     | 9.70     | 9.67     | 9.51     | 9.29     | 11.09      | 10.26     |
| Tier 1 Cap/Risk Based Assets       | 10.70    | 10.73    | 10.21    | 10.11    | 12.37      | 8.82      |
| Risk Based Ratio                   | 11.42    | 11.47    | 10.97    | 10.85    | 13.16      | 9.48      |
| Common Equity Tier 1 Capital Ratio | 10.70    | 10.73    | 10.21    | 10.11    | 12.25      | 8.82      |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 89.89    | 89.53    | 90.17    | 91.05    | 75.38      | 72.08     |
| Loans/Assets                       | 79.43    | 79.15    | 80.99    | 81.82    | 63.61      | 63.99     |
| Securities/Assets                  | 3.49     | 3.71     | 4.17     | 4.36     | 17.71      | 20.48     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 1.21     | 1.22     | 1.10     | 0.87     | 0.81       | 1.24      |
| Return on Avg Equity               | 13.21    | 13.49    | 12.47    | 10.37    | 9.54       | 14.75     |
| Nonint Income/Avg Assets           | 0.11     | 0.12     | 0.11     | 0.11     | 0.74       | 0.78      |
| Net Overhead Ratio                 | 1.67     | 1.69     | 1.76     | 1.70     | 2.34       | 2.08      |
| Efficiency Ratio                   | 50.72    | 52.08    | 54.36    | 58.17    | 71.79      | 65.47     |
| Assets (per million) per Employee  | 12.77    | 12.41    | 11.44    | 11.17    | 10.70      | 8.35      |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Allowance/Loans                    | 0.80     | 0.83     | 0.84     | 0.83     | 1.31       | 1.41      |
| Nonperforming Loans/Total Loans    | 0.19     | 0.28     | 0.04     | 0.03     | 0.51       | 0.60      |
| Nonperforming Assets/Total Assets  | 0.15     | 0.22     | 0.03     | 0.03     | 0.35       | 0.42      |
| Adjusted Texas Ratio               | 1.54     | 2.24     | 0.36     | 0.32     | 3.02       | 4.27      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 5.49     | 5.76     | 5.71     | 5.74     | 5.45       | 5.25      |
| Cost of funds                      | 2.25     | 2.58     | 2.58     | 2.93     | 1.92       | 1.61      |
| Net interest margin                | 3.44     | 3.41     | 3.37     | 3.06     | 3.31       | 3.78      |
| Avg Earning Assets/Avg Assets      | 98.57    | 98.61    | 98.62    | 98.47    | 95.53      | 94.74     |

**SELECTED FINANCIAL DATA - One Florida Bank**  
(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         | 2,119,347       | 2,048,419       | 1,899,314       | 1,832,580       | 220,033                      | 11.58                       |
| Cash and Equivalents | 343,009         | 333,242         | 266,135         | 238,227         | 76,874                       | 28.89                       |
| Securities           | 73,874          | 76,066          | 79,287          | 79,890          | (5,413)                      | (6.83)                      |
| Loans, net           | 1,683,328       | 1,621,272       | 1,538,298       | 1,499,429       | 145,030                      | 9.43                        |
| Deposit Accounts     | 1,872,570       | 1,810,842       | 1,706,087       | 1,646,905       | 166,483                      | 9.76                        |
| Fed Funds & Repos    | -               | -               | -               | -               | -                            | NA                          |
| Total Equity         | 195,338         | 189,078         | 168,228         | 162,131         | 27,110                       | 16.12                       |

| <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               | 6,346           | 23,640          | 5,148           | 15,400          | 1,198                        | 23.27                       |
| Interest Income            | 28,319          | 110,273         | 26,322          | 100,061         | 1,997                        | 7.59                        |
| Interest Expense           | 10,563          | 44,944          | 10,813          | 46,738          | (250)                        | (2.31)                      |
| Net Interest Income        | 17,756          | 65,329          | 15,509          | 53,323          | 2,247                        | 14.49                       |
| Credit Loss Expense        | 424             | 962             | 439             | 2,187           | (15)                         | (3.42)                      |
| Noninterest income         | 595             | 2,367           | 494             | 2,026           | 101                          | 20.45                       |
| Gain on Sale of Securities | -               | -               | -               | -               | -                            | NA                          |
| Noninterest Expense        | 9,310           | 35,261          | 8,701           | 32,196          | 609                          | 7.00                        |
| Net Operating Income       | 8,617           | 31,473          | 6,863           | 20,966          | 1,754                        | 25.56                       |
| Income Taxes               | 2,154           | 7,894           | 1,748           | 5,552           | 406                          | 23.23                       |

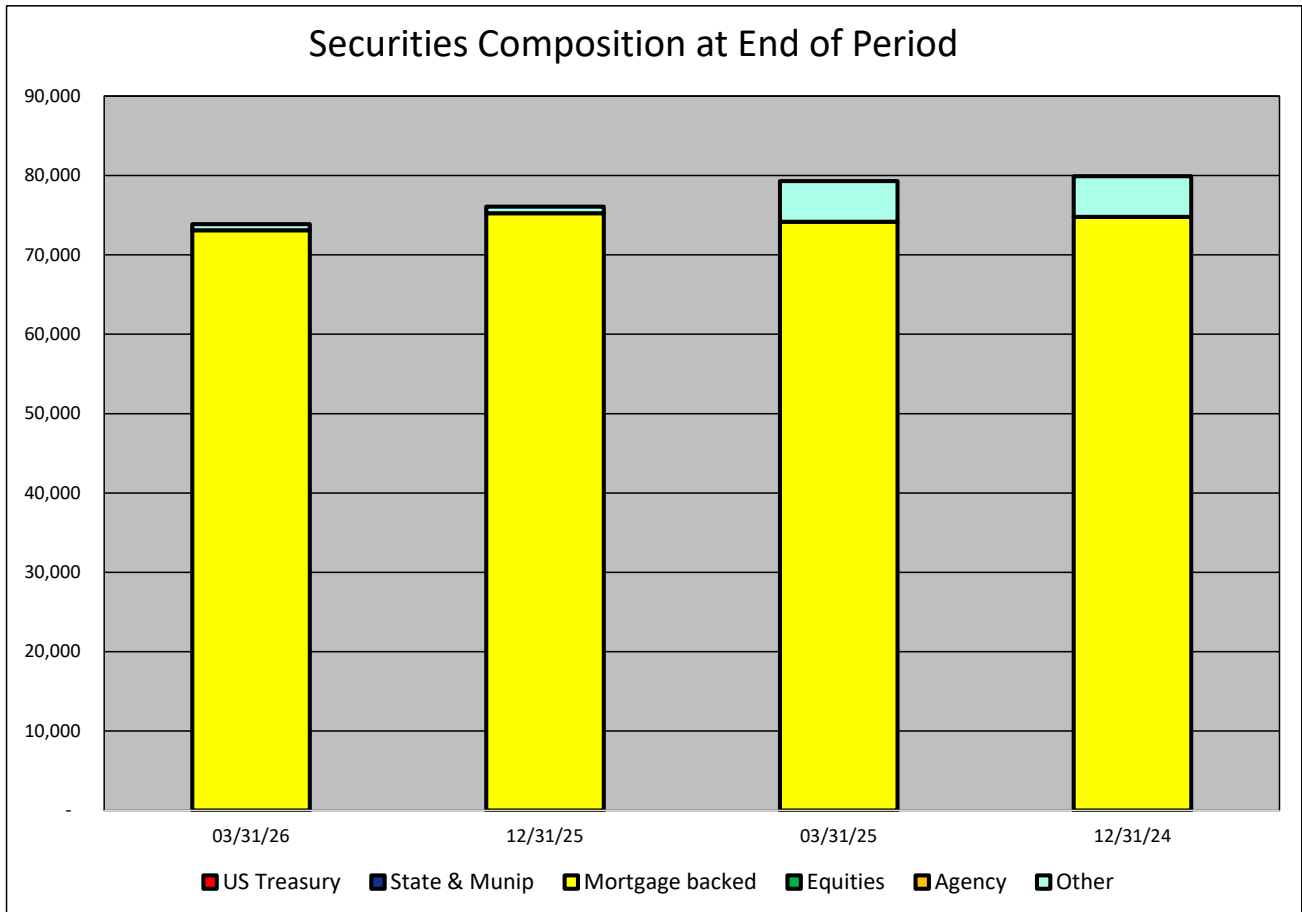


**SECURITIES COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

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

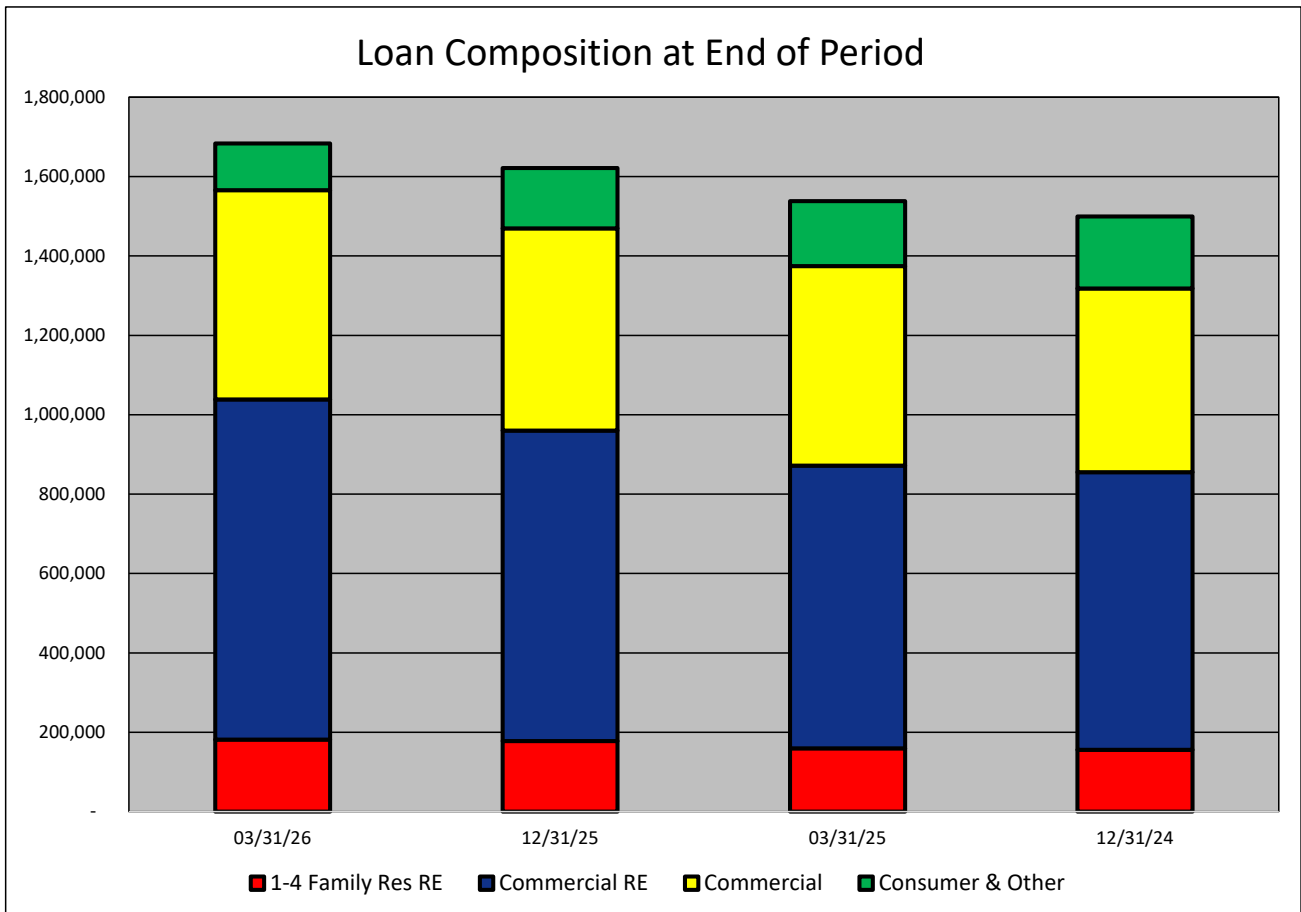
**SECURITIES CATEGORY:**

|                         |               |               |               |               |                |               |
|-------------------------|---------------|---------------|---------------|---------------|----------------|---------------|
| US Treasury             | -             | -             | -             | -             | -              | NA            |
| State & Munip           | -             | -             | -             | -             | -              | NA            |
| Mortgage backed         | 73,098        | 75,240        | 74,170        | 74,791        | (1,072)        | (1.45)        |
| Equities                | -             | -             | -             | -             | -              | NA            |
| Agency                  | -             | -             | -             | -             | -              | NA            |
| Other                   | 776           | 826           | 5,117         | 5,099         | (4,341)        | (84.83)       |
| <b>Total Securities</b> | <b>73,874</b> | <b>76,066</b> | <b>79,287</b> | <b>79,890</b> | <b>(5,413)</b> | <b>(6.83)</b> |



**LOAN PORTFOLIO COMPOSITION - One Florida Bank**  
(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     | 181,330   | 177,877   | 159,160   | 155,609   | 22,170               | 13.93               |
| Commercial RE         | 857,001   | 782,429   | 712,455   | 699,325   | 144,546              | 20.29               |
| Commercial            | 527,179   | 509,046   | 502,705   | 463,003   | 24,474               | 4.87                |
| Consumer & Other      | 117,818   | 151,920   | 163,978   | 181,492   | (46,160)             | (28.15)             |
| Loans, Net            | 1,683,328 | 1,621,272 | 1,538,298 | 1,499,429 | 145,030              | 9.43                |



**LOAN PORTFOLIO QUALITY - One Florida Bank**  
(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            | 13,522 | 12,511 | 12,511 | 10,464 | 1,011 | 8.08   |
| Total Recoveries             | 12     | 50     | 13     | 13     | (1)   | (7.69) |
| Total Charge-offs            | 463    | 1      | -      | 153    | 463   | NA     |
| Credit Loss Expense          | 424    | 962    | 439    | 2,187  | (15)  | (3.42) |
| Writedown Transfer Loans HFS | -      | -      | -      | -      | -     | NA     |
| Adjustments                  | -      | -      | -      | -      | -     | NA     |
| Ending Balance               | 13,495 | 13,522 | 12,963 | 12,511 | 532   | 4.10   |

**NON-PERFORMING ASSETS:**

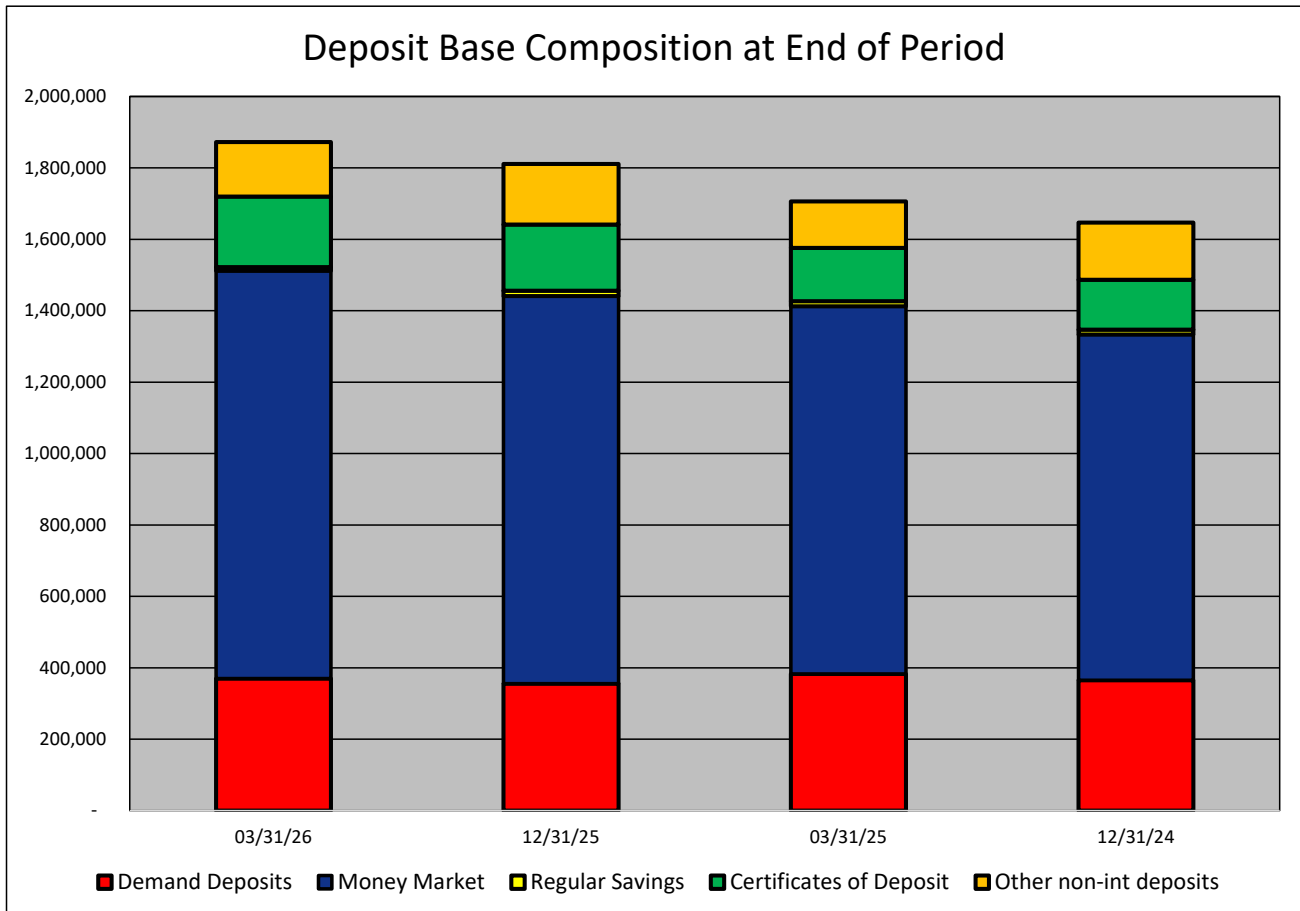
|                         |       |       |     |     |       |        |
|-------------------------|-------|-------|-----|-----|-------|--------|
| Total-90+ Days Past Due | -     | -     | -   | 1   | -     | NA     |
| Total-Nonaccrual        | 3,225 | 4,533 | 655 | 400 | 2,570 | 392.37 |
| Foreclosed Real Estate  | -     | -     | -   | -   | -     | NA     |
| Total Non-perf Assets   | 3,225 | 4,533 | 655 | 401 | 2,570 | 392.37 |

**DEPOSIT BASE COMPOSITION - One Florida Bank**  
(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 |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

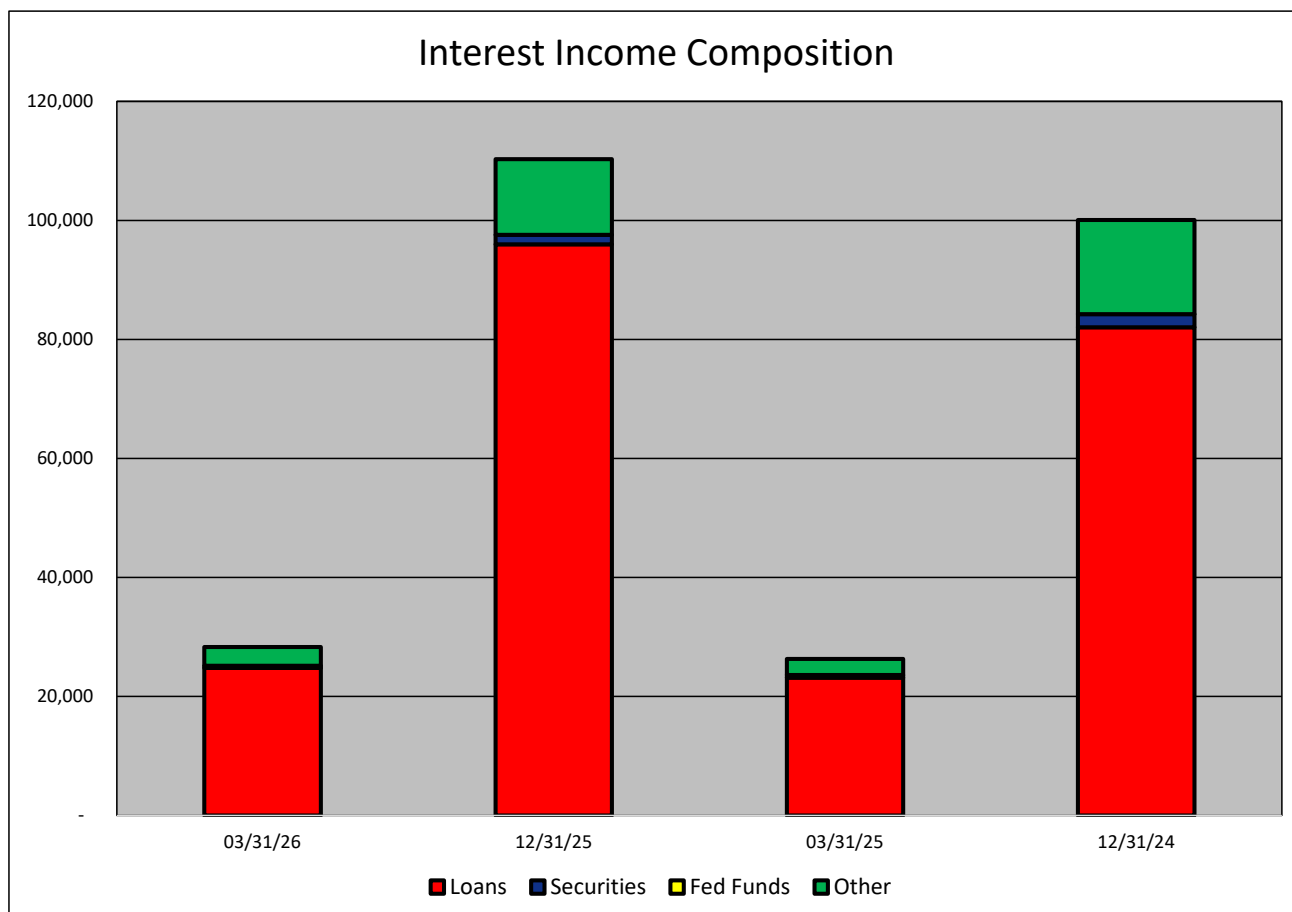
**DEPOSIT BASE CATEGORY:**

|                         |                  |                  |                  |                  |                |             |
|-------------------------|------------------|------------------|------------------|------------------|----------------|-------------|
| Demand Deposits         | 369,525          | 355,552          | 382,850          | 364,941          | (13,325)       | (3.48)      |
| Money Market            | 1,142,162        | 1,085,571        | 1,029,845        | 968,524          | 112,317        | 10.91       |
| Regular Savings         | 10,569           | 15,184           | 14,123           | 13,552           | (3,554)        | (25.16)     |
| Certificates of Deposit | 197,303          | 184,797          | 148,808          | 139,723          | 48,495         | 32.59       |
| Other non-int deposits  | 153,011          | 169,738          | 130,461          | 160,165          | 22,550         | 17.28       |
| <b>Total Deposits</b>   | <b>1,872,570</b> | <b>1,810,842</b> | <b>1,706,087</b> | <b>1,646,905</b> | <b>166,483</b> | <b>9.76</b> |



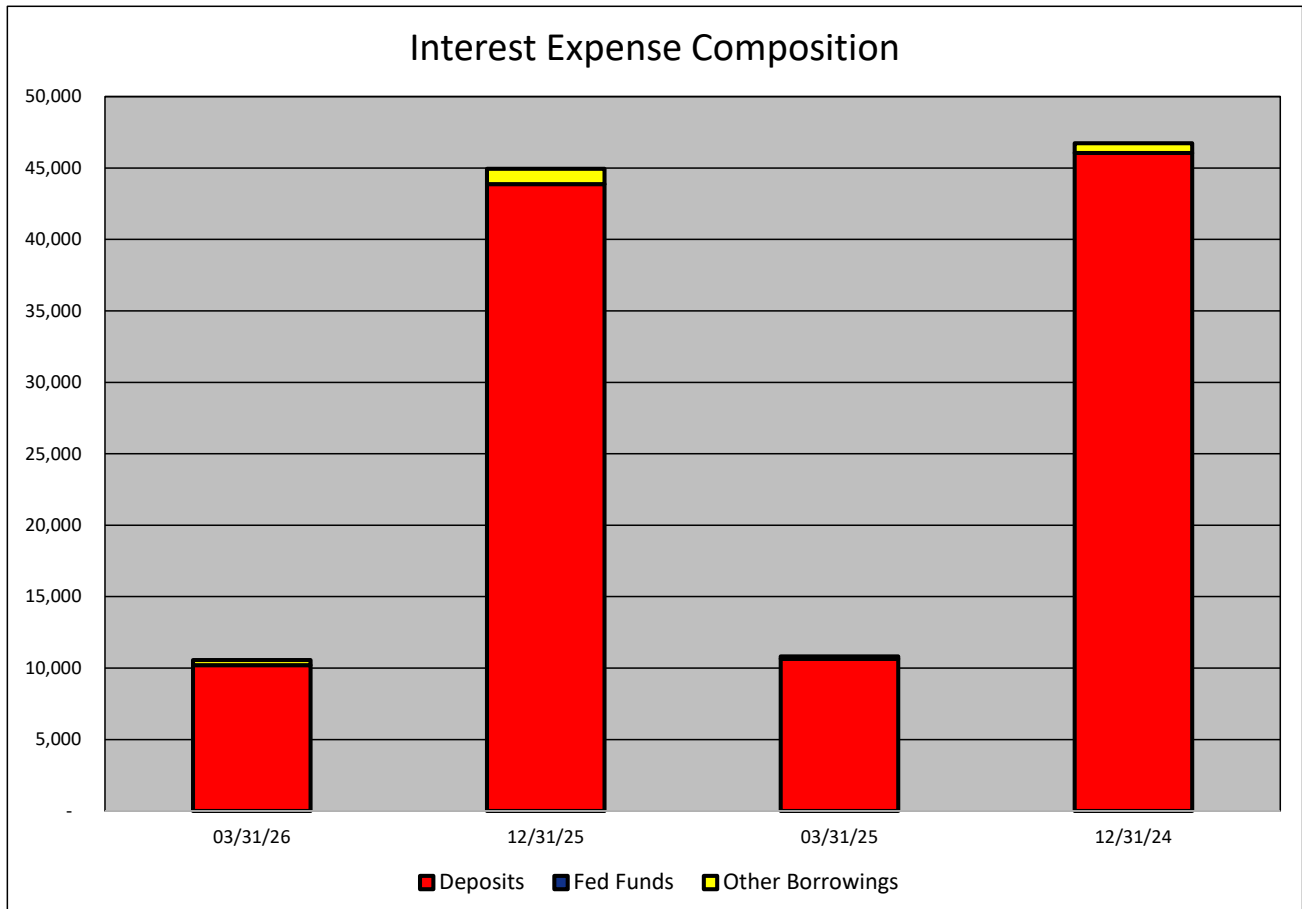
**INTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| 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                           | 24,783        | 95,960         | 23,164        | 82,056         | 1,619                | 6.99                |
| Securities                      | 394           | 1,629          | 424           | 2,178          | (30)                 | (7.08)              |
| Fed Funds                       | -             | -              | -             | -              | -                    | NA                  |
| Other                           | 3,142         | 12,684         | 2,734         | 15,827         | 408                  | 14.92               |
| <b>Total Int Income</b>         | <b>28,319</b> | <b>110,273</b> | <b>26,322</b> | <b>100,061</b> | <b>1,997</b>         | <b>7.59</b>         |



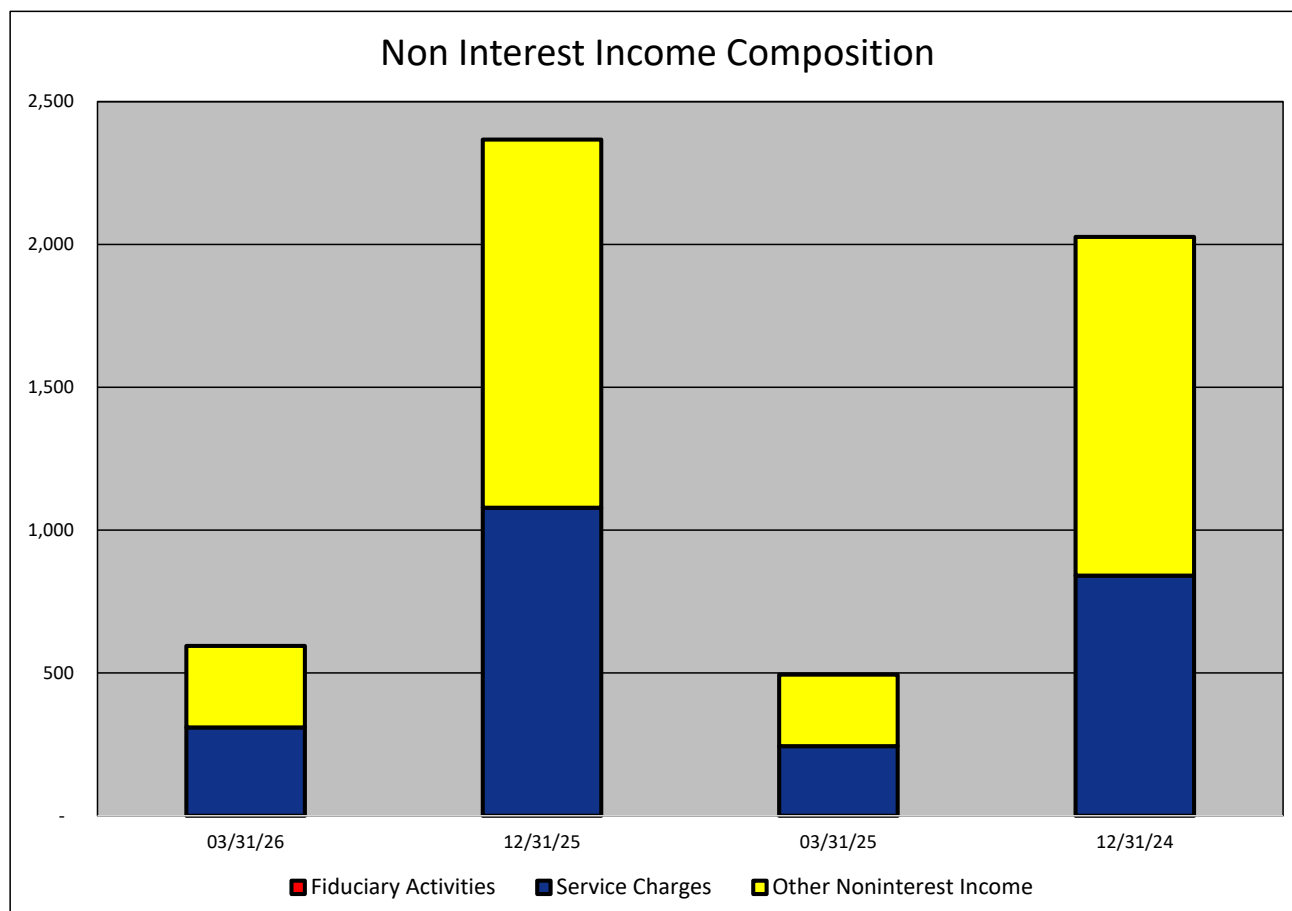
**INTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| 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                         | 10,201        | 43,865        | 10,645        | 46,055        | (444)                | (4.17)              |
| Fed Funds                        | -             | -             | -             | -             | -                    | NA                  |
| Other Borrowings                 | 362           | 1,079         | 168           | 683           | 194                  | 115.48              |
| <b>Total Int Expense</b>         | <b>10,563</b> | <b>44,944</b> | <b>10,813</b> | <b>46,738</b> | <b>(250)</b>         | <b>(2.31)</b>       |



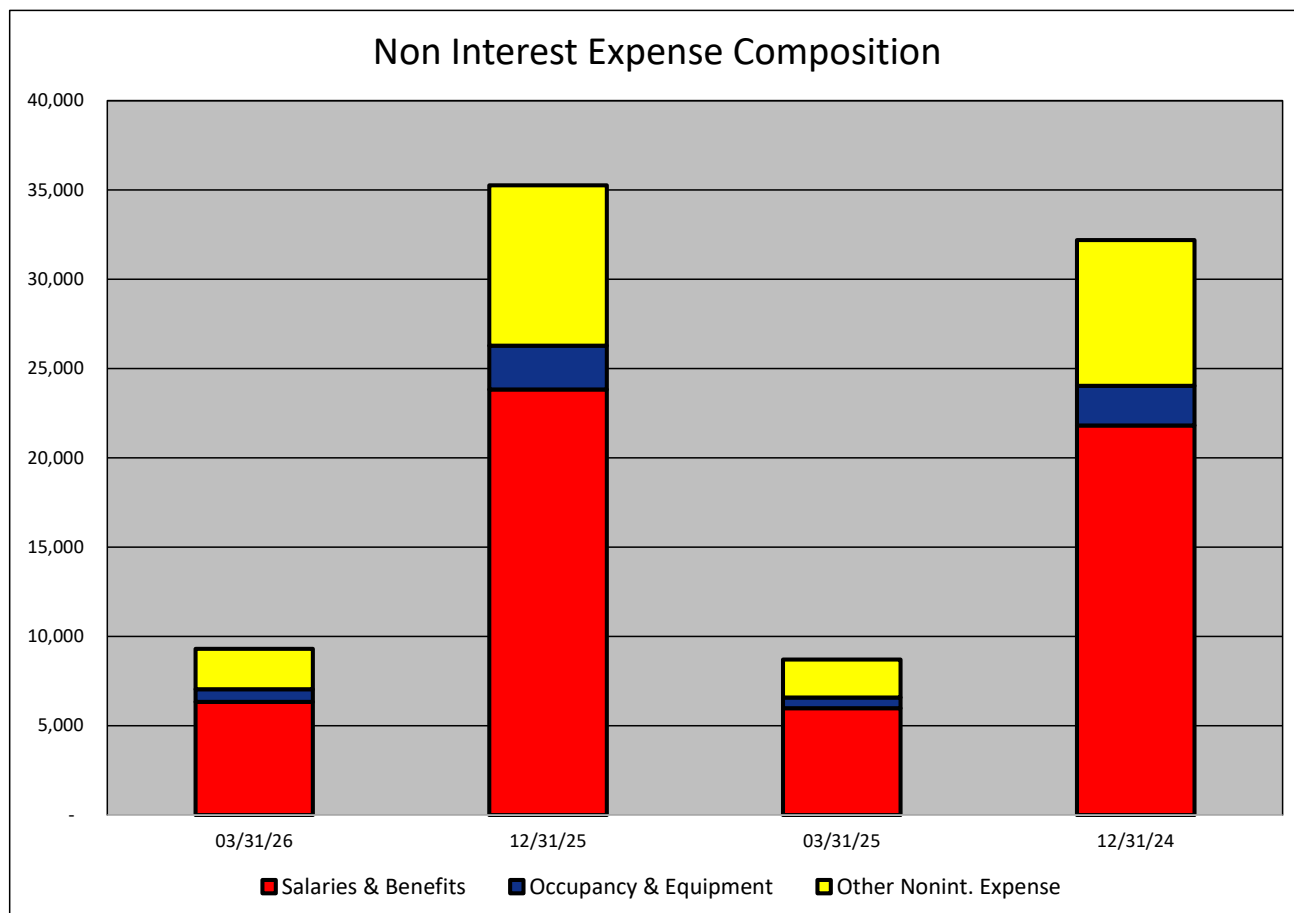
**NONINTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

| 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                    | 309        | 1,078        | 244        | 841          | 65                   | 26.64               |
| Other Noninterest Income           | 286        | 1,289        | 250        | 1,185        | 36                   | 14.40               |
| <b>Total Nonint. Income</b>        | <b>595</b> | <b>2,367</b> | <b>494</b> | <b>2,026</b> | <b>101</b>           | <b>20.45</b>        |



**NONINTEREST EXPENSE COMPOSITION- One Florida Bank**  
(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                 | 6,335        | 23,830        | 5,987        | 21,808        | 348                  | 5.81                |
| Occupancy & Equipment               | 706          | 2,458         | 591          | 2,228         | 115                  | 19.46               |
| Other Nonint. Expense               | 2,269        | 8,973         | 2,123        | 8,160         | 146                  | 6.88                |
| <b>Total Nonint. Expense</b>        | <b>9,310</b> | <b>35,261</b> | <b>8,701</b> | <b>32,196</b> | <b>609</b>           | <b>7.00</b>         |



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

BALANCE SHEET

| Institution name                      | Total Assets \$000 |            | % Change in Assets |
|---------------------------------------|--------------------|------------|--------------------|
|                                       | This Year          | Last Year  |                    |
| Cogent Bank                           | 2,444,828          | 2,131,275  | <b>14.71</b>       |
| One Florida Bank                      | 2,119,347          | 1,899,314  | <b>11.58</b>       |
| Mainstreet Community Bank Of Florida  | 947,978            | 864,491    | <b>9.66</b>        |
| Citizens Bank And Trust               | 1,476,326          | 1,396,591  | <b>5.71</b>        |
| Commerce Bank & Trust                 | 179,329            | 170,268    | <b>5.32</b>        |
| Surety Bank                           | 222,858            | 213,148    | <b>4.56</b>        |
| Bank Of Central Florida               | 1,251,302          | 1,197,066  | <b>4.53</b>        |
| Southstate Bank, National Association | 67,870,584         | 65,108,690 | <b>4.24</b>        |
| First Colony Bank Of Florida          | 307,036            | 294,806    | <b>4.15</b>        |
| Crews Bank & Trust                    | 2,364,087          | 2,273,574  | <b>3.98</b>        |
| First National Bank Of Wauchula       | 88,130             | 87,040     | <b>1.25</b>        |
| First Bank                            | 822,615            | 813,519    | <b>1.12</b>        |
| Sunrise Bank                          | 599,794            | 601,221    | <b>(0.24)</b>      |
| United Southern Bank                  | 842,840            | 873,950    | <b>(3.56)</b>      |
| The First National Bank Of Mount Dora | 354,872            | 369,745    | <b>(4.02)</b>      |
| Axiom Bank, National Association      | 774,271            | 861,206    | <b>(10.09)</b>     |

|                            |           |           |      |
|----------------------------|-----------|-----------|------|
| <b>Select Peer Average</b> | 5,166,637 | 4,947,244 | 3.31 |
|----------------------------|-----------|-----------|------|

**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                                     |
| <b>One Florida Bank</b>               | <b>9.22</b>       | <b>9.70</b>       | <b>10.70</b>                | <b>11.42</b>                | <b>10.70</b>                             |
| 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                 |
| First Colony Bank Of Florida          | <b>71.92</b>       | 65.52                  | 17.47                 |
| Axiom Bank, National Association      | <b>69.90</b>       | 61.32                  | 20.16                 |
| First Bank                            | <b>65.26</b>       | 58.77                  | 26.81                 |
| Crews Bank & Trust                    | <b>61.84</b>       | 55.21                  | 27.89                 |
| Citizens Bank And Trust               | <b>61.05</b>       | 57.75                  | 34.24                 |
| United Southern Bank                  | <b>58.69</b>       | 53.71                  | 33.99                 |
| Surety Bank                           | <b>49.33</b>       | 44.35                  | 13.95                 |
| The First National Bank Of Mount Dora | <b>43.37</b>       | 38.58                  | 49.16                 |

|                            |       |       |       |
|----------------------------|-------|-------|-------|
| <b>Select Peer Average</b> | 72.08 | 63.99 | 20.48 |
|----------------------------|-------|-------|-------|

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

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

| Institution name                      | Avg Total Assets (\$000) | Return on Avg Assets | Return on Avg Equity |
|---------------------------------------|--------------------------|----------------------|----------------------|
| Cogent Bank                           | 2,461,847                | <b>2.09</b>          | 23.04                |
| First Colony Bank Of Florida          | 289,697                  | <b>2.00</b>          | 21.96                |
| Crews Bank & Trust                    | 2,316,277                | <b>1.78</b>          | 17.03                |
| Surety Bank                           | 215,546                  | <b>1.62</b>          | 15.64                |
| First Bank                            | 821,216                  | <b>1.44</b>          | 15.42                |
| Southstate Bank, National Association | 67,202,465               | <b>1.42</b>          | 9.90                 |
| Citizens Bank And Trust               | 1,517,867                | <b>1.41</b>          | 37.71                |
| Bank Of Central Florida               | 1,263,170                | <b>1.26</b>          | 16.50                |
| Sunrise Bank                          | 602,343                  | <b>1.26</b>          | 14.40                |
| <b>One Florida Bank</b>               | <b>2,093,144</b>         | <b>1.21</b>          | <b>13.21</b>         |
| 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                                    |
| <b>One Florida Bank</b>               | <b>0.11</b>              | <b>1.67</b>              | <b>50.72</b>        | <b>12.77</b>                            |
| 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                    |
| <b>One Florida Bank</b>               | <b>0.80</b>         | <b>0.19</b>                      | <b>0.15</b>                        | <b>1.54</b>             |
| 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                      |
| <b>One Florida Bank</b>               | <b>0.94</b>                          | <b>15.24</b>             | <b>0.01</b>               | <b>0.00</b>              | <b>3.49</b>                |
| Mainstreet Community Bank Of Florida  | <b>0.93</b>                          | 1.28                     | 5.38                      | 0.00                     | 15.12                      |
| United Southern Bank                  | <b>0.89</b>                          | 6.96                     | 0.00                      | 0.62                     | 33.37                      |
| Southstate Bank, National Association | <b>0.88</b>                          | 3.17                     | 0.02                      | 2.96                     | 9.62                       |
| Crews Bank & Trust                    | <b>0.76</b>                          | 15.38                    | 0.00                      | 20.19                    | 7.70                       |
| First Colony Bank Of Florida          | <b>0.64</b>                          | 16.56                    | 0.00                      | 9.79                     | 7.68                       |
| Sunrise Bank                          | <b>0.60</b>                          | 3.49                     | 0.00                      | 0.99                     | 15.91                      |
| Bank Of Central Florida               | <b>0.57</b>                          | 10.14                    | 0.00                      | 0.00                     | 19.00                      |
| The First National Bank Of Mount Dora | <b>0.56</b>                          | 5.89                     | 0.00                      | 0.00                     | 49.16                      |
| Citizens Bank And Trust               | <b>0.39</b>                          | 4.82                     | 0.00                      | 0.00                     | 34.24                      |
| Cogent Bank                           | <b>0.13</b>                          | 3.16                     | 0.00                      | 0.00                     | 18.30                      |

|                            |             |             |             |             |              |
|----------------------------|-------------|-------------|-------------|-------------|--------------|
| <b>Select Peer Average</b> | <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 |
|---------------------------------------|--------------------|-------------------------|-------------------------|-------------------|
| <b>One Florida Bank</b>               | <b>78.68</b>       | <b>0.48</b>             | <b>0.00</b>             | <b>0.00</b>       |
| Sunrise Bank                          | <b>76.94</b>       | 1.28                    | 0.00                    | 0.00              |
| Cogent Bank                           | <b>76.47</b>       | 0.47                    | 0.00                    | 0.14              |
| Mainstreet Community Bank Of Florida  | <b>72.24</b>       | 1.97                    | 0.28                    | 0.01              |
| Southstate Bank, National Association | <b>72.06</b>       | 1.46                    | 0.04                    | 5.23              |
| Commerce Bank & Trust                 | <b>71.78</b>       | 0.98                    | 0.00                    | 0.00              |
| Bank Of Central Florida               | <b>66.89</b>       | 1.28                    | 0.00                    | 0.01              |
| First National Bank Of Wauchula       | <b>65.20</b>       | 1.40                    | 0.00                    | 0.00              |
| First Colony Bank Of Florida          | <b>64.47</b>       | 0.27                    | 0.00                    | 0.00              |
| Axiom Bank, National Association      | <b>60.54</b>       | 1.51                    | 0.00                    | 0.00              |
| First Bank                            | <b>57.72</b>       | 1.80                    | 0.00                    | 0.00              |
| Citizens Bank And Trust               | <b>57.11</b>       | 1.22                    | 0.00                    | 0.01              |
| Crews Bank & Trust                    | <b>54.12</b>       | 1.10                    | 0.00                    | 0.00              |
| United Southern Bank                  | <b>52.61</b>       | 1.24                    | 0.00                    | 0.00              |
| Surety Bank                           | <b>43.82</b>       | 0.64                    | 0.00                    | 0.00              |
| The First National Bank Of Mount Dora | <b>37.98</b>       | 1.00                    | 0.00                    | 0.00              |

|                            |              |             |             |             |
|----------------------------|--------------|-------------|-------------|-------------|
| <b>Select Peer Average</b> | <b>63.04</b> | <b>1.13</b> | <b>0.02</b> | <b>0.34</b> |
|----------------------------|--------------|-------------|-------------|-------------|

**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                 |
| <b>One Florida Bank</b>               | <b>19.37</b>              | <b>78.80</b>          | <b>98.17</b> | <b>0.00</b>             | <b>1.83</b>          |

|                            |       |       |       |      |      |
|----------------------------|-------|-------|-------|------|------|
| <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                    |
| <b>One Florida Bank</b>               | <b>5.49</b>                   | <b>2.25</b>      | <b>3.44</b>            | <b>98.57</b>             |
| 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 |
|----------------------------|------|------|------|-------|