

# Southstate Bank, National Association

Winter Haven, FL

Established

2/21/1992

## Florida Bank and Thrift Performance Report

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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)

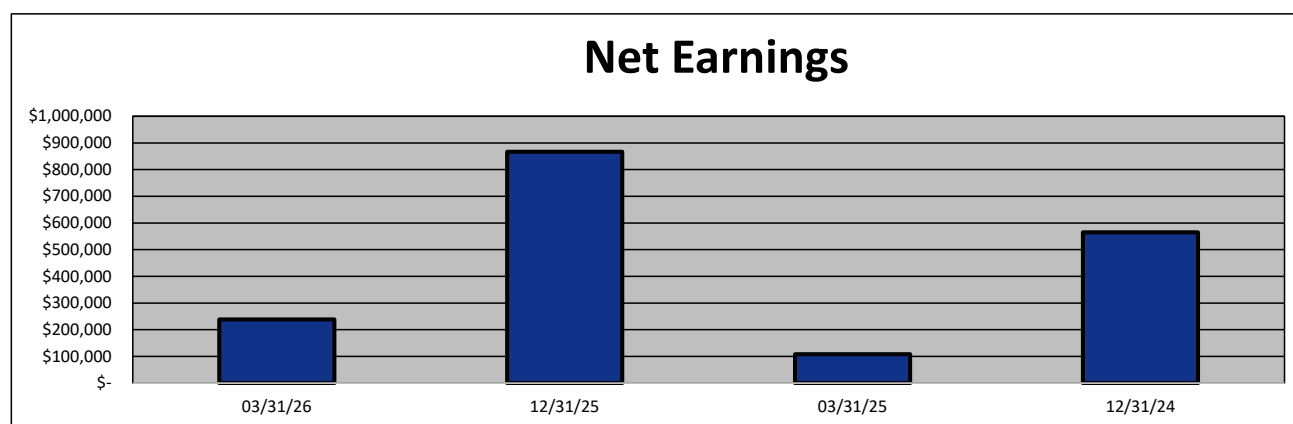
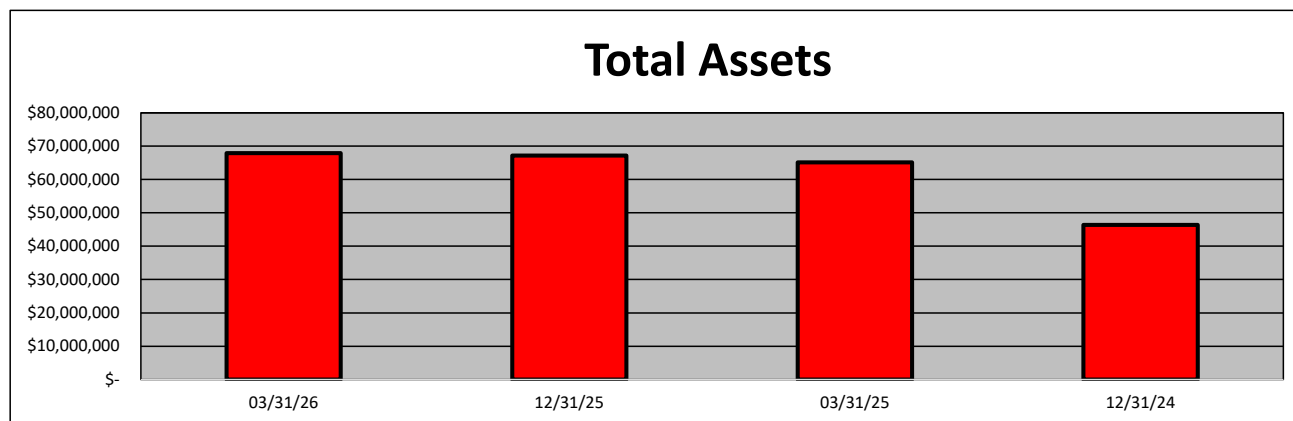
**EXECUTIVE SUMMARY - SouthState Bank, National Association**  
(Percentage)

<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>State Avg.</b>	<b>Peer Avg.</b>
<b>CAPITAL RATIOS</b>						
Equity/Assets	14.13	14.39	14.21	13.29	10.49	9.21
Leverage Ratio	10.27	10.22	9.92	10.64	11.09	10.26
Tier 1 Cap/Risk Based Assets	12.33	12.54	12.29	13.38	12.37	8.82
Risk Based Ratio	13.44	13.68	13.48	14.64	13.16	9.48
Common Equity Tier 1 Capital Ratio	12.33	12.54	12.29	13.38	12.25	8.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	89.10	88.63	88.18	89.55	75.38	72.08
Loans/Assets	73.41	72.86	72.38	73.72	63.61	63.99
Securities/Assets	12.58	12.45	12.36	14.18	17.71	20.48
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.42	1.32	0.67	1.22	0.81	1.24
Return on Avg Equity	9.90	9.84	5.64	9.47	9.54	14.75
Nonint Income/Avg Assets	0.64	0.96	2.03	0.71	0.74	0.78
Net Overhead Ratio	1.52	1.35	0.50	1.47	2.34	2.08
Efficiency Ratio	52.95	50.59	46.30	57.00	71.79	65.47
Assets (per million) per Employee	10.62	10.63	10.17	9.09	10.70	8.35
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.18	1.20	1.32	1.36	1.31	1.41
Nonperforming Loans/Total Loans	0.61	0.62	0.58	0.62	0.51	0.60
Nonperforming Assets/Total Assets	0.48	0.46	0.43	0.46	0.35	0.42
Adjusted Texas Ratio	4.07	3.78	3.64	3.78	3.02	4.27
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.40	5.72	5.54	5.06	5.45	5.25
Cost of funds	1.74	1.90	1.90	1.80	1.92	1.61
Net interest margin	3.80	4.00	3.82	3.40	3.31	3.78
Avg Earning Assets/Avg Assets	89.90	89.79	89.70	91.09	95.53	94.74

**SELECTED FINANCIAL DATA - SouthState Bank, National Association**  
(Dollars in Thousands)

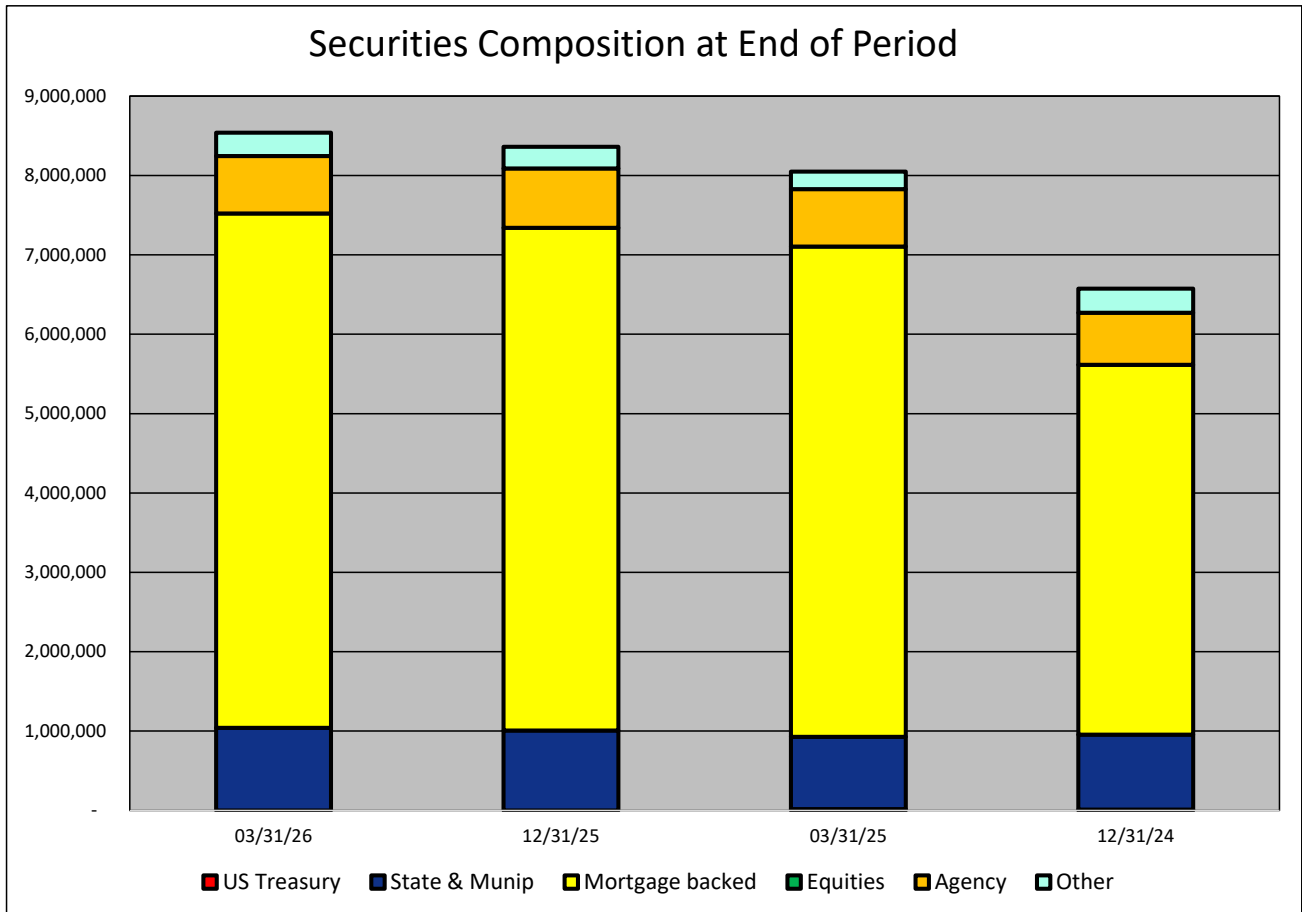
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	67,870,584	67,179,734	65,108,690	46,369,727	2,761,894	4.24
Cash and Equivalents	2,766,771	3,172,483	3,299,690	1,392,067	(532,919)	(16.15)
Securities	8,537,597	8,361,786	8,049,349	6,575,263	488,248	6.07
Loans, net	49,824,718	48,943,870	47,124,650	34,182,353	2,700,068	5.73
Deposit Accounts	55,918,390	55,223,931	53,444,278	38,171,079	2,474,112	4.63
Fed Funds & Repos	643,386	618,215	679,337	514,912	(35,951)	(5.29)
Total Equity	9,590,534	9,669,919	9,248,706	6,161,046	341,828	3.70

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	238,343	866,549	108,622	565,300	129,721	119.42
Interest Income	816,151	3,379,128	808,454	2,141,102	7,697	0.95
Interest Expense	242,717	1,015,898	251,514	702,034	(8,797)	(3.50)
Net Interest Income	573,434	2,363,230	556,940	1,439,068	16,494	2.96
Credit Loss Expense	11,198	95,465	83,636	26,951	(72,438)	(86.61)
Noninterest income	106,939	634,050	330,778	331,788	(223,839)	(67.67)
Gain on Sale of Securities	-	(228,811)	(228,811)	(50)	228,811	(100.00)
Noninterest Expense	362,021	1,522,569	412,364	1,015,045	(50,343)	(12.21)
Net Operating Income	307,154	1,379,246	391,718	728,860	(84,564)	(21.59)
Income Taxes	69,201	259,594	37,359	174,486	31,842	85.23



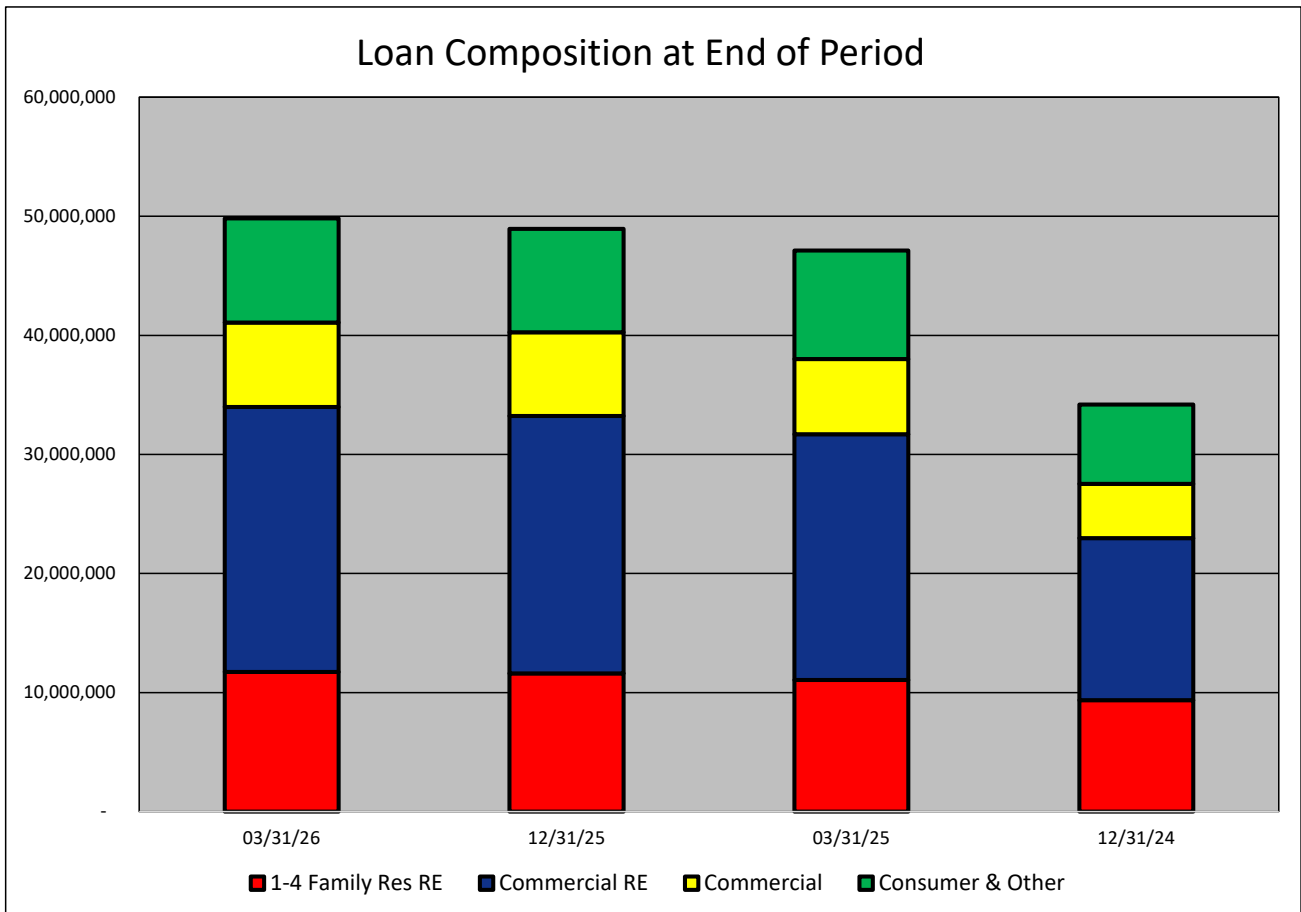
**SECURITIES COMPOSITION - SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	18,294	10,656	(18,294)	(100.00)
State & Munip	1,041,195	1,007,412	910,648	945,723	130,547	14.34
Mortgage backed	6,481,504	6,334,502	6,175,173	4,657,173	306,331	4.96
Equities	-	-	-	-	-	NA
Agency	722,158	747,422	724,670	657,598	(2,512)	(0.35)
Other	292,740	272,450	220,564	304,113	72,176	32.72
<b>Total Securities</b>	<b>8,537,597</b>	<b>8,361,786</b>	<b>8,049,349</b>	<b>6,575,263</b>	<b>488,248</b>	<b>6.07</b>



**LOAN PORTFOLIO COMPOSITION - SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	11,720,676	11,612,192	11,060,452	9,357,731	660,224	5.97
Commercial RE	22,266,126	21,622,175	20,642,738	13,605,282	1,623,388	7.86
Commercial	7,092,434	7,030,269	6,307,184	4,557,187	785,250	12.45
Consumer & Other	8,745,482	8,679,234	9,114,276	6,662,153	(368,794)	(4.05)
Loans, Net	49,824,718	48,943,870	47,124,650	34,182,353	2,700,068	5.73



**LOAN PORTFOLIO QUALITY - SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

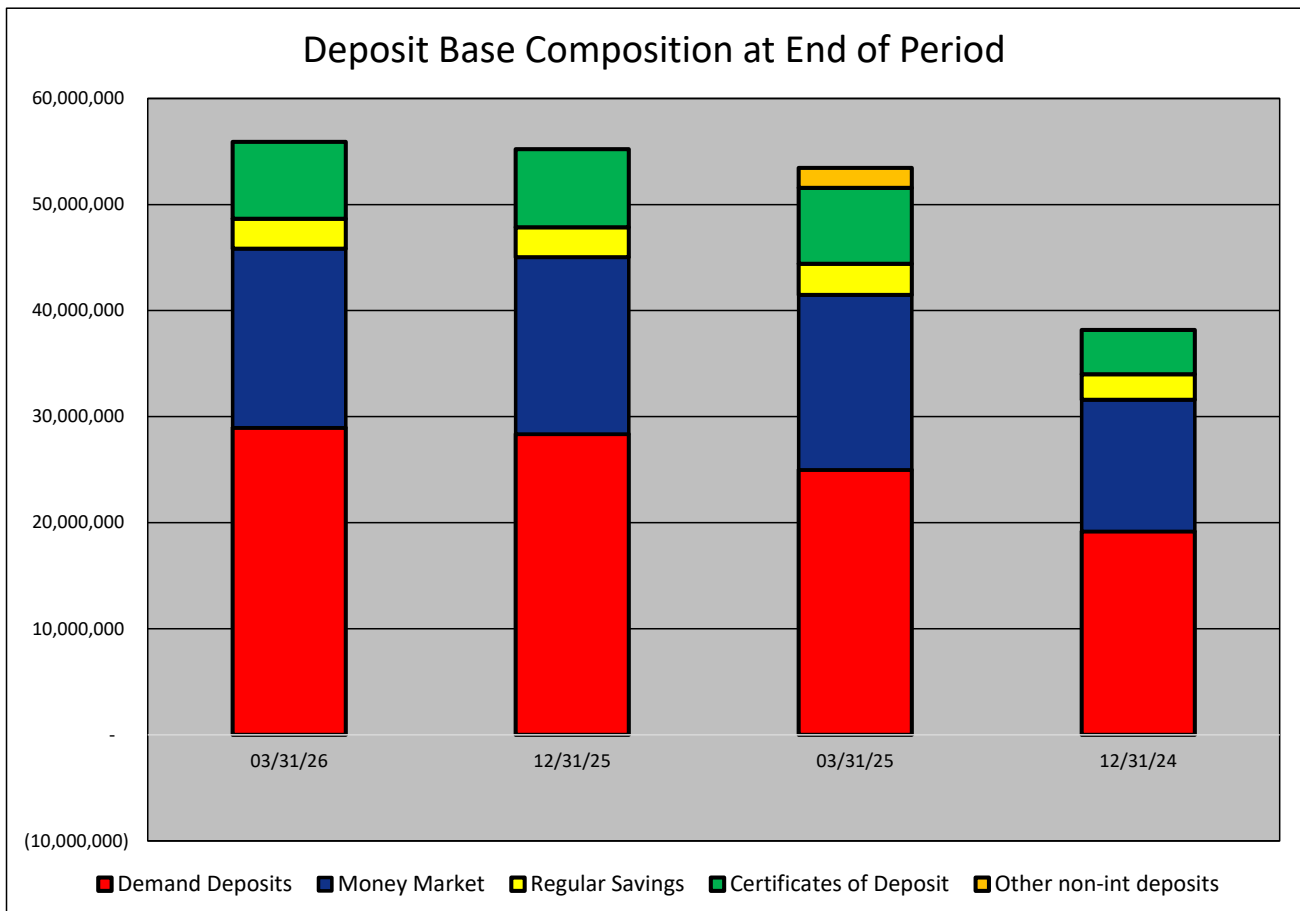
Beginning Balance	585,197	465,280	465,280	456,573	119,917	25.77
Total Recoveries	3,921	16,998	2,982	16,826	939	31.49
Total Charge-offs	14,434	127,987	46,851	35,070	(32,417)	(69.19)
Credit Loss Expense	11,198	95,465	83,636	26,951	(72,438)	(86.61)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	135,441	118,643	-	(118,643)	(100.00)
Ending Balance	585,882	585,197	623,690	465,280	(37,808)	(6.06)

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	8,593	4,344	3,810	3,293	4,783	125.54
Total-Nonaccrual	293,160	297,155	268,364	207,296	24,796	9.24
Foreclosed Real Estate	26,061	8,771	7,469	2,154	18,592	248.92
Total Non-perf Assets	327,814	310,270	279,643	212,743	48,171	17.23

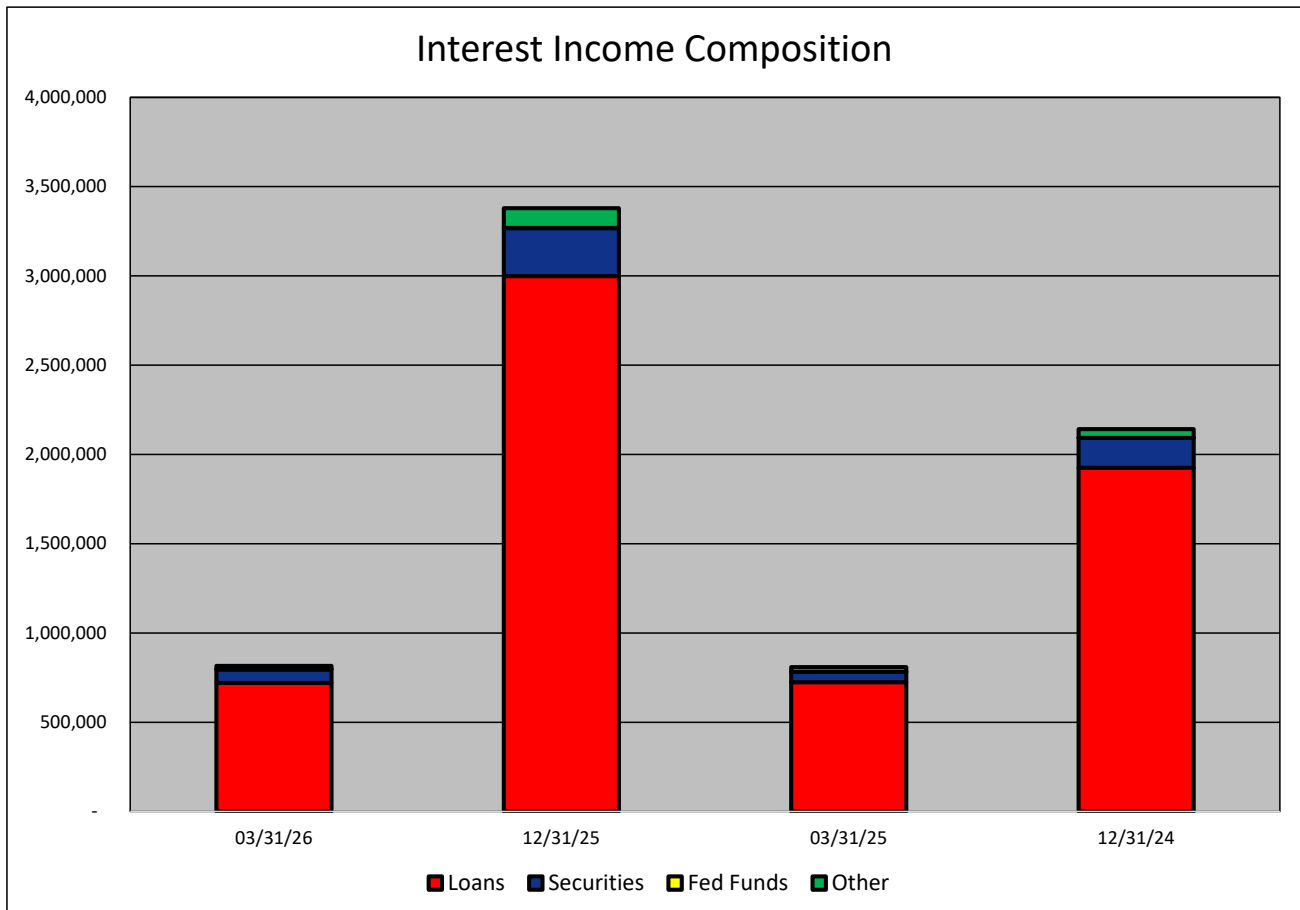
**DEPOSIT BASE COMPOSITION - SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	28,946,747	28,366,355	24,977,964	19,191,074	3,968,783	15.89
Money Market	16,880,533	16,677,722	16,504,547	12,400,111	375,986	2.28
Regular Savings	2,841,408	2,820,621	2,939,407	2,414,172	(97,999)	(3.33)
Certificates of Deposit	7,249,702	7,359,234	7,158,242	4,165,722	91,460	1.28
Other non-int deposits	-	(1)	1,864,118	-	(1,864,118)	(100.00)
<b>Total Deposits</b>	<b>55,918,390</b>	<b>55,223,931</b>	<b>53,444,278</b>	<b>38,171,079</b>	<b>2,474,112</b>	<b>4.63</b>



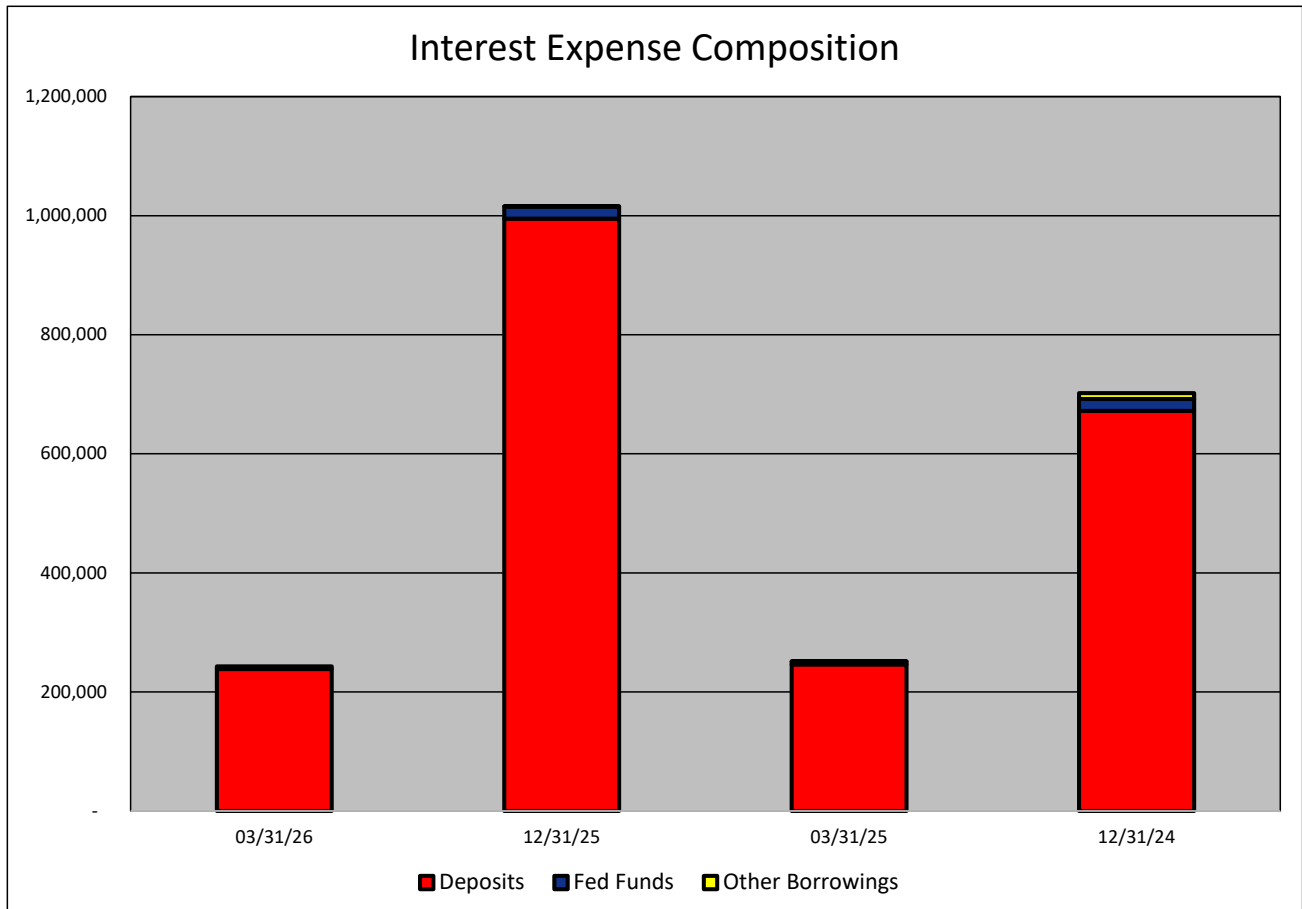
**INTEREST INCOME COMPOSITION- SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	720,260	2,998,630	724,220	1,924,667	(3,960)	(0.55)
Securities	76,164	269,301	57,199	168,090	18,965	33.16
Fed Funds	34	234	116	200	(82)	(70.69)
Other	19,693	110,963	26,919	48,145	(7,226)	(26.84)
<b>Total Int Income</b>	<b>816,151</b>	<b>3,379,128</b>	<b>808,454</b>	<b>2,141,102</b>	<b>7,697</b>	<b>0.95</b>



**INTEREST EXPENSE COMPOSITION- SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	238,522	995,009	245,957	671,825	(7,435)	(3.02)
Fed Funds	4,195	20,241	4,909	20,268	(714)	(14.54)
Other Borrowings	-	648	648	9,941	(648)	(100.00)
<b>Total Int Expense</b>	<b>242,717</b>	<b>1,015,898</b>	<b>251,514</b>	<b>702,034</b>	<b>(8,797)</b>	<b>(3.50)</b>

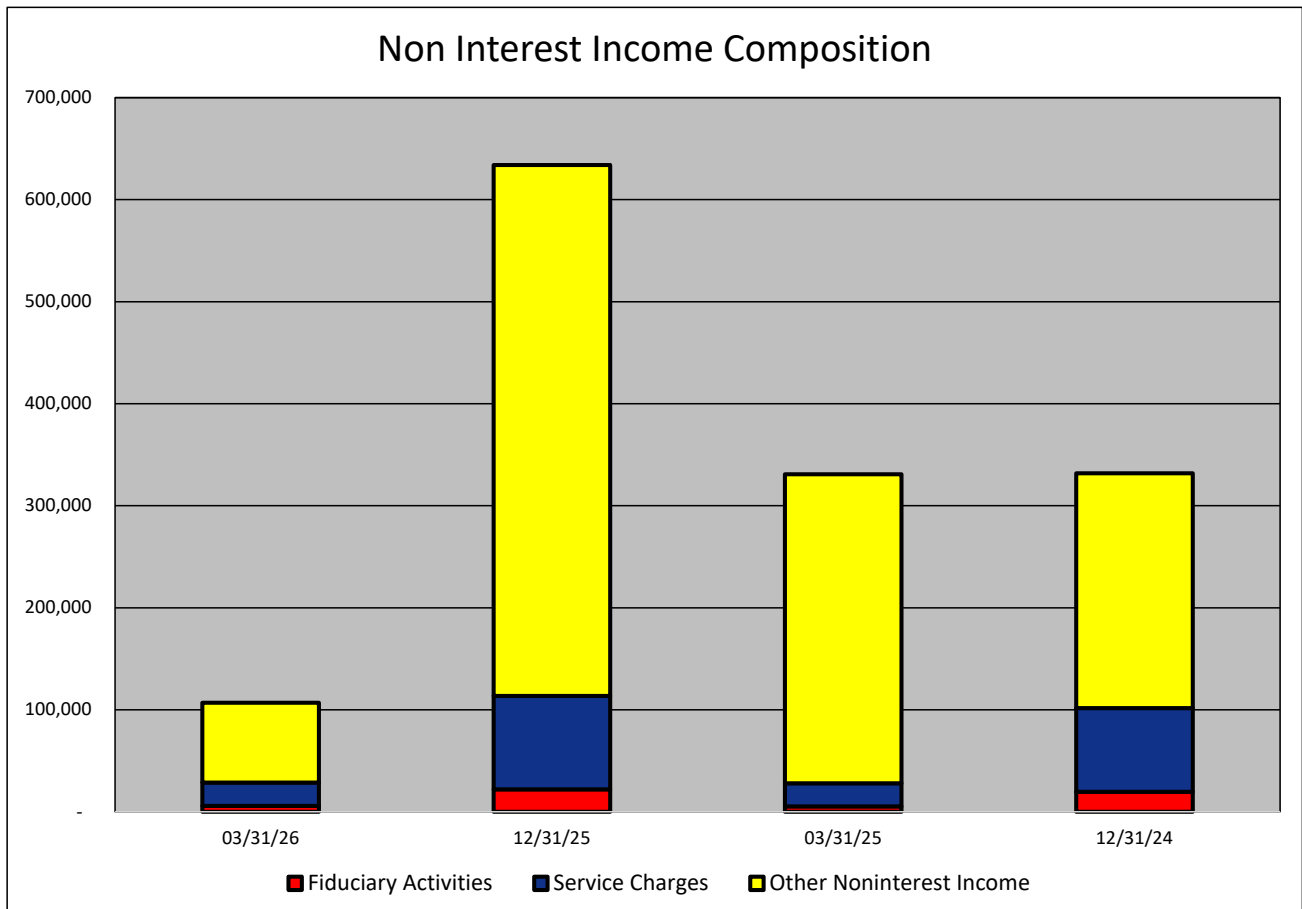


**NONINTEREST INCOME COMPOSITION- SouthState Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	5,765	22,026	5,328	19,632	437	8.20
Service Charges	22,984	91,568	22,540	82,106	444	1.97
Other Noninterest Income	78,190	520,456	302,910	230,050	(224,720)	(74.19)
<b>Total Nonint. Income</b>	<b>106,939</b>	<b>634,050</b>	<b>330,778</b>	<b>331,788</b>	<b>(223,839)</b>	<b>(67.67)</b>

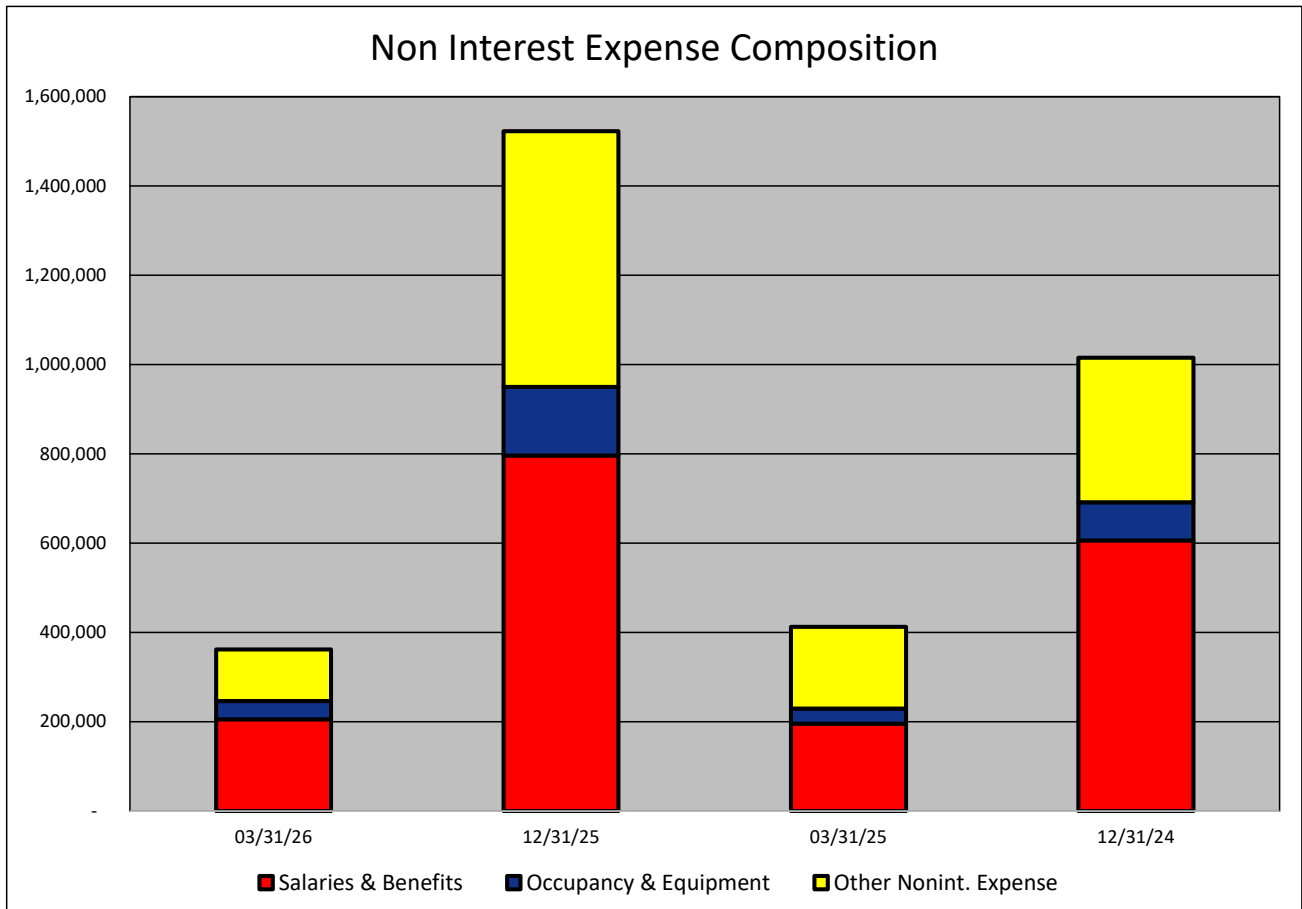


**NONINTEREST EXPENSE COMPOSITION- SouthState Bank, National Association**  
(Dollars in Thousands)

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

Salaries & Benefits	205,629	796,476	195,781	606,011	9,848	5.03
Occupancy & Equipment	40,695	153,561	33,755	85,524	6,940	20.56
Other Nonint. Expense	115,697	572,532	182,828	323,510	(67,131)	(36.72)
<b>Total Nonint. Expense</b>	<b>362,021</b>	<b>1,522,569</b>	<b>412,364</b>	<b>1,015,045</b>	<b>(50,343)</b>	<b>(12.21)</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	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)

<b>Select Peer Average</b>	5,166,637	4,947,244	3.31
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**PEER GROUP COMPARISONS REPORT**  
**Central Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Surety Bank	98,845	69,443	<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
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Surety Bank	9.93	<b>12.93</b>	23.65	24.65	23.65
The First National Bank Of Mount Dora	10.16	<b>12.54</b>	17.80	18.78	17.80
First National Bank Of Wauchula	10.95	<b>12.39</b>	0.00	0.00	0.00
Axiom Bank, National Association	11.46	<b>11.06</b>	0.00	0.00	0.00
United Southern Bank	7.38	<b>10.62</b>	0.00	0.00	0.00
Crews Bank & Trust	10.32	<b>10.55</b>	0.00	0.00	0.00
Southstate Bank, National Association	14.13	<b>10.27</b>	12.33	13.44	12.33
Commerce Bank & Trust	7.76	<b>10.17</b>	13.58	14.83	13.58
First Colony Bank Of Florida	8.56	<b>9.86</b>	12.89	14.14	12.89
Sunrise Bank	8.75	<b>9.74</b>	0.00	0.00	0.00
One Florida Bank	9.22	<b>9.70</b>	10.70	11.42	10.70
First Bank	9.21	<b>9.43</b>	14.74	16.00	14.74
Mainstreet Community Bank Of Florida	8.51	<b>9.35</b>	0.00	0.00	0.00
Cogent Bank	9.37	<b>9.20</b>	10.86	11.88	10.86
Bank Of Central Florida	7.67	<b>8.45</b>	12.04	13.05	12.04
Citizens Bank And Trust	3.91	<b>7.88</b>	12.50	13.55	12.50

<b>Select Peer Average</b>	9.21	10.26	8.82	9.48	8.82
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
One Florida Bank	<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
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Cogent Bank	2,461,847	<b>2.09</b>	23.04
First Colony Bank Of Florida	289,697	<b>2.00</b>	21.96
Crews Bank & Trust	2,316,277	<b>1.78</b>	17.03
Surety Bank	215,546	<b>1.62</b>	15.64
First Bank	821,216	<b>1.44</b>	15.42
Southstate Bank, National Association	67,202,465	<b>1.42</b>	9.90
Citizens Bank And Trust	1,517,867	<b>1.41</b>	37.71
Bank Of Central Florida	1,263,170	<b>1.26</b>	16.50
Sunrise Bank	602,343	<b>1.26</b>	14.40
One Florida Bank	2,093,144	<b>1.21</b>	13.21
United Southern Bank	870,825	<b>1.15</b>	16.14
Mainstreet Community Bank Of Florida	937,330	<b>0.89</b>	10.51
The First National Bank Of Mount Dora	350,038	<b>0.88</b>	8.47
Commerce Bank & Trust	183,079	<b>0.87</b>	11.43
First National Bank Of Wauchula	84,378	<b>0.58</b>	5.16
Axiom Bank, National Association	800,429	<b>(0.07)</b>	(0.59)

<b>Select Peer Average</b>	5,125,603	1.24	14.75
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First Colony Bank Of Florida	0.12	1.73	<b>46.39</b>	16.16
Cogent Bank	0.79	1.71	<b>46.93</b>	9.30
One Florida Bank	0.11	1.67	<b>50.72</b>	12.77
Southstate Bank, National Association	0.64	1.52	<b>52.95</b>	10.62
First Bank	0.55	1.96	<b>55.51</b>	7.34
Crews Bank & Trust	0.77	1.70	<b>55.92</b>	6.64
Bank Of Central Florida	0.18	2.03	<b>59.87</b>	11.59
Sunrise Bank	0.07	2.00	<b>62.03</b>	9.83
United Southern Bank	0.68	1.92	<b>62.49</b>	5.33
Mainstreet Community Bank Of Florida	0.53	1.98	<b>62.85</b>	8.86
Surety Bank	2.98	0.64	<b>66.12</b>	6.02
Citizens Bank And Trust	0.77	1.79	<b>67.66</b>	7.53
Commerce Bank & Trust	0.15	2.27	<b>72.01</b>	8.54
The First National Bank Of Mount Dora	2.76	1.87	<b>78.38</b>	4.18
First National Bank Of Wauchula	0.39	4.21	<b>88.61</b>	3.67
Axiom Bank, National Association	0.92	4.22	<b>119.11</b>	5.20

<b>Select Peer Average</b>	0.78	2.08	65.47	8.35
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Crews Bank & Trust	1.97	0.04	<b>0.02</b>	0.20
First Bank	1.78	0.04	<b>0.02</b>	0.20
Sunrise Bank	1.25	0.11	<b>0.09</b>	0.88
First Colony Bank Of Florida	1.61	0.17	<b>0.11</b>	1.18
Surety Bank	1.19	0.25	<b>0.11</b>	1.04
Bank Of Central Florida	1.05	0.21	<b>0.14</b>	1.72
One Florida Bank	0.80	0.19	<b>0.15</b>	1.54
Cogent Bank	1.08	0.24	<b>0.19</b>	1.50
Citizens Bank And Trust	1.11	0.37	<b>0.22</b>	4.74
The First National Bank Of Mount Dora	1.56	0.57	<b>0.22</b>	2.06
United Southern Bank	2.04	0.51	<b>0.27</b>	3.22
Southstate Bank, National Association	1.18	0.61	<b>0.48</b>	4.07
First National Bank Of Wauchula	1.78	1.23	<b>0.82</b>	6.75
Axiom Bank, National Association	1.27	1.56	<b>0.96</b>	7.81
Mainstreet Community Bank Of Florida	1.27	1.36	<b>1.27</b>	13.51
Commerce Bank & Trust	1.58	2.19	<b>1.60</b>	17.92

<b>Select Peer Average</b>	1.41	0.60	0.42	4.27
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Surety Bank	<b>22.90</b>	14.93	0.00	0.00	13.95
First National Bank Of Wauchula	<b>6.47</b>	17.06	0.00	0.00	6.11
First Bank	<b>2.24</b>	7.30	1.31	0.00	26.81
Axiom Bank, National Association	<b>1.78</b>	13.27	0.00	0.00	20.16
Commerce Bank & Trust	<b>1.33</b>	9.65	0.00	0.00	12.57
One Florida Bank	<b>0.94</b>	15.24	0.01	0.00	3.49
Mainstreet Community Bank Of Florida	<b>0.93</b>	1.28	5.38	0.00	15.12
United Southern Bank	<b>0.89</b>	6.96	0.00	0.62	33.37
Southstate Bank, National Association	<b>0.88</b>	3.17	0.02	2.96	9.62
Crews Bank & Trust	<b>0.76</b>	15.38	0.00	20.19	7.70
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>	2.63	9.27	0.42	2.16	18.32
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	<b>78.68</b>	0.48	0.00	0.00
Sunrise Bank	<b>76.94</b>	1.28	0.00	0.00
Cogent Bank	<b>76.47</b>	0.47	0.00	0.14
Mainstreet Community Bank Of Florida	<b>72.24</b>	1.97	0.28	0.01
<b>Southstate Bank, National Association</b>	<b>72.06</b>	<b>1.46</b>	<b>0.04</b>	<b>5.23</b>
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>	63.04	1.13	0.02	0.34
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
United Southern Bank	<b>56.72</b>	43.28	100.00	0.00	0.00
The First National Bank Of Mount Dora	<b>45.55</b>	54.45	100.00	0.00	0.00
Axiom Bank, National Association	<b>38.01</b>	61.99	100.00	0.00	0.00
First Colony Bank Of Florida	<b>37.81</b>	62.19	100.00	0.00	0.00
Crews Bank & Trust	<b>34.92</b>	65.07	99.99	0.01	0.00
Surety Bank	<b>34.31</b>	65.69	100.00	0.00	0.00
First National Bank Of Wauchula	<b>32.91</b>	67.09	100.00	0.00	0.00
First Bank	<b>32.82</b>	67.18	100.00	0.00	0.00
Citizens Bank And Trust	<b>30.28</b>	69.23	99.51	0.49	0.00
Bank Of Central Florida	<b>28.81</b>	71.19	100.00	0.00	0.00
Commerce Bank & Trust	<b>28.04</b>	66.09	94.12	3.42	2.46
Mainstreet Community Bank Of Florida	<b>27.74</b>	72.26	100.00	0.00	0.00
Cogent Bank	<b>26.86</b>	71.14	97.99	0.00	2.01
Southstate Bank, National Association	<b>24.21</b>	74.65	98.86	1.14	0.00
Sunrise Bank	<b>20.79</b>	76.45	97.24	0.00	2.76
One Florida Bank	<b>19.37</b>	78.80	98.17	0.00	1.83

<b>Select Peer Average</b>	32.45	66.67	99.12	0.32	0.57
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**PEER GROUP COMPARISONS REPORT**  
*Central Florida Group*

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

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
First National Bank Of Wauchula	6.66	1.38	<b>5.32</b>	90.14
Cogent Bank	6.55	2.20	<b>4.55</b>	99.14
First Bank	5.26	1.13	<b>4.19</b>	94.46
Southstate Bank, National Association	5.40	1.74	<b>3.80</b>	89.90
First Colony Bank Of Florida	5.31	1.31	<b>3.76</b>	99.28
Crews Bank & Trust	4.90	1.37	<b>3.65</b>	98.38
Mainstreet Community Bank Of Florida	5.33	1.78	<b>3.64</b>	95.00
United Southern Bank	4.28	0.57	<b>3.61</b>	95.87
Bank Of Central Florida	4.91	1.42	<b>3.61</b>	97.30
Axiom Bank, National Association	5.47	2.13	<b>3.56</b>	95.43
One Florida Bank	5.49	2.25	<b>3.44</b>	98.57
Sunrise Bank	5.61	2.52	<b>3.32</b>	98.36
Commerce Bank & Trust	5.01	1.75	<b>3.29</b>	96.29
Surety Bank	5.40	1.79	<b>3.23</b>	73.71
Citizens Bank And Trust	4.41	1.40	<b>3.08</b>	96.71
The First National Bank Of Mount Dora	4.02	1.01	<b>3.08</b>	97.24

<b>Select Peer Average</b>	5.25	1.61	3.78	94.74
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