

# The First National Bank Of Mount Dora

Mount Dora, FL

Established  
9/1/1925

## 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)

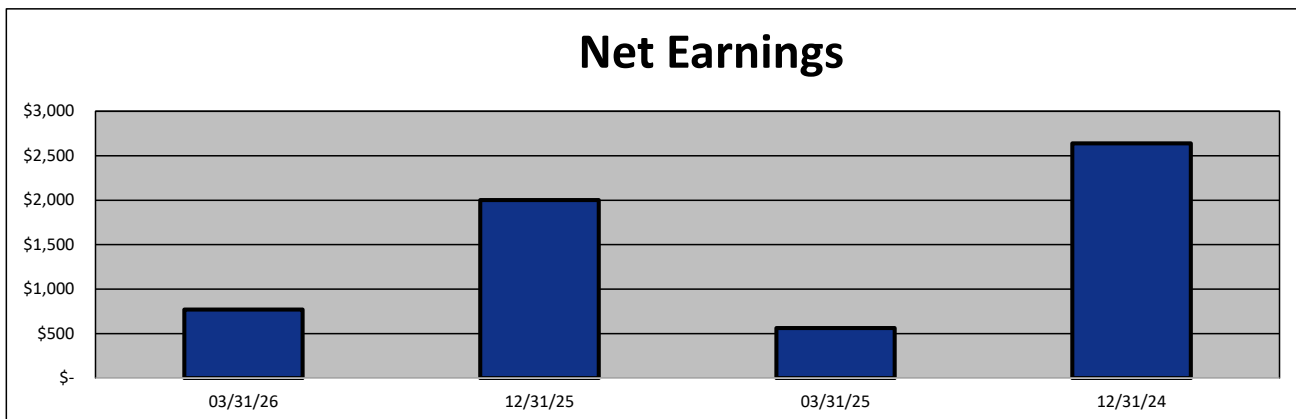
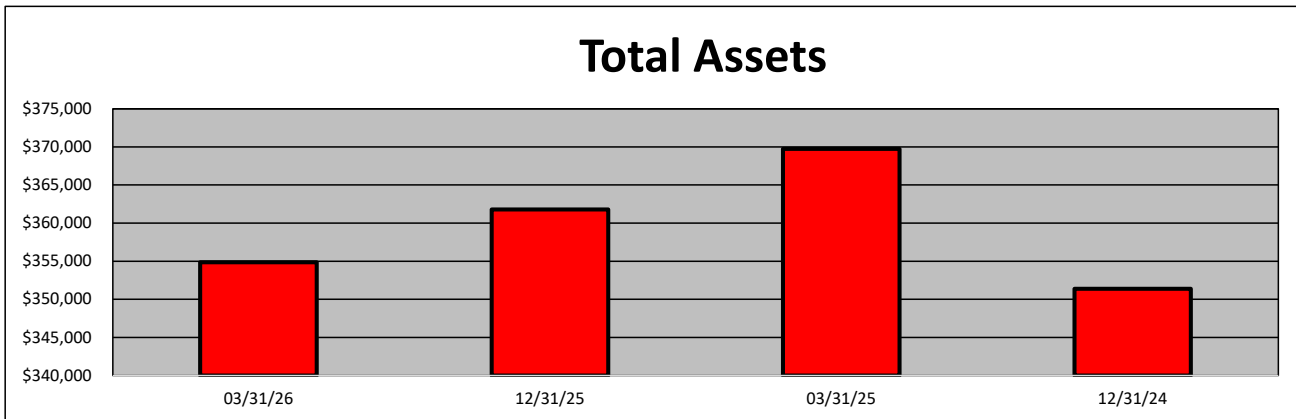
**EXECUTIVE SUMMARY - The First National Bank of Mount Dora  
(Percentage)**

<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	10.16	10.18	8.75	8.84	10.49	9.21
Leverage Ratio	12.54	11.72	12.12	11.63	11.09	10.26
Tier 1 Cap/Risk Based Assets	17.80	0.00	17.28	0.00	12.37	8.82
Risk Based Ratio	18.78	0.00	18.23	0.00	13.16	9.48
Common Equity Tier 1 Capital Ratio	17.80	0.00	17.28	0.00	12.25	8.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	43.37	41.71	38.97	37.91	75.38	72.08
Loans/Assets	38.58	37.10	35.20	34.19	63.61	63.99
Securities/Assets	49.16	48.35	53.80	57.70	17.71	20.48
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.88	0.55	0.63	0.72	0.81	1.24
Return on Avg Equity	8.47	5.94	7.09	8.36	9.54	14.75
Nonint Income/Avg Assets	2.76	2.49	2.50	2.55	0.74	0.78
Net Overhead Ratio	1.87	2.00	1.86	1.58	2.34	2.08
Efficiency Ratio	78.38	83.69	82.46	79.48	71.79	65.47
Assets (per million) per Employee	4.18	4.36	4.51	4.29	10.70	8.35
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.56	1.59	1.59	1.72	1.31	1.41
Nonperforming Loans/Total Loans	0.57	0.55	0.34	0.21	0.51	0.60
Nonperforming Assets/Total Assets	0.22	0.20	0.12	0.07	0.35	0.42
Adjusted Texas Ratio	2.06	1.88	1.29	0.76	3.02	4.27
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.02	3.91	3.75	3.76	5.45	5.25
Cost of funds	1.01	1.26	1.20	1.41	1.92	1.61
Net interest margin	3.08	2.73	2.61	2.47	3.31	3.78
Avg Earning Assets/Avg Assets	97.24	98.09	98.24	97.92	95.53	94.74

**SELECTED FINANCIAL DATA - The First National Bank of Mount Dora**  
(Dollars in Thousands)

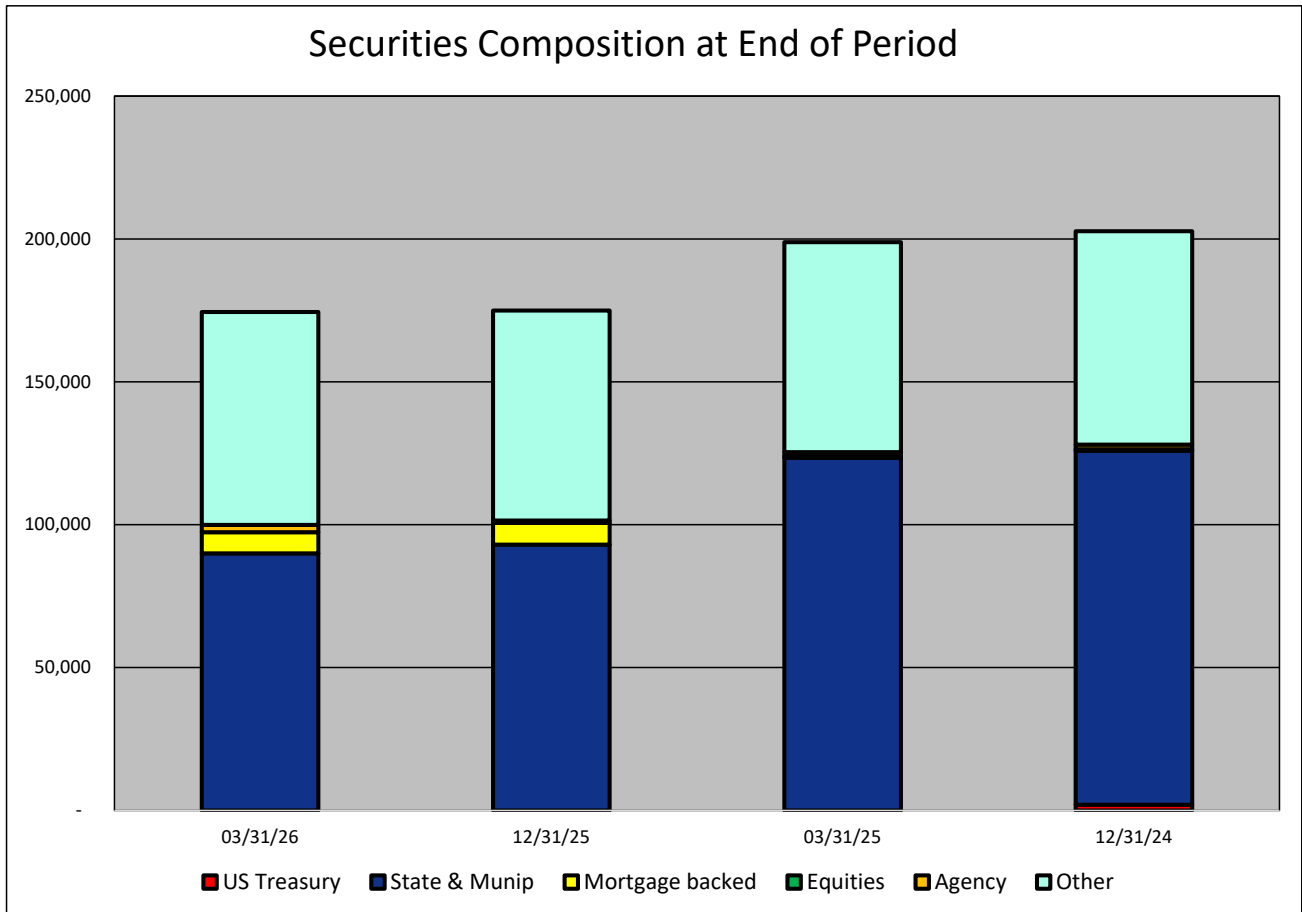
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	354,872	361,804	369,745	351,370	(14,873)	(4.02)
Cash and Equivalents	22,876	32,541	18,675	6,236	4,201	22.50
Securities	174,471	174,945	198,914	202,725	(24,443)	(12.29)
Loans, net	136,927	134,216	130,163	120,122	6,764	5.20
Deposit Accounts	315,699	321,793	334,008	316,885	(18,309)	(5.48)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	36,058	36,822	32,363	31,060	3,695	11.42

<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 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	772	2,001	562	2,638	210	37.37
Interest Income	3,417	14,089	3,286	13,552	131	3.99
Interest Expense	797	4,257	1,001	4,650	(204)	(20.38)
Net Interest Income	2,620	9,832	2,285	8,902	335	14.66
Credit Loss Expense	-	10	-	117	-	NA
Noninterest income	2,418	9,127	2,224	9,361	194	8.72
Gain on Sale of Securities	(19)	(301)	-	(83)	(19)	NA
Noninterest Expense	4,056	16,476	3,882	15,173	174	4.48
Net Operating Income	982	2,473	627	2,973	355	56.62
Income Taxes	191	181	65	321	126	193.85



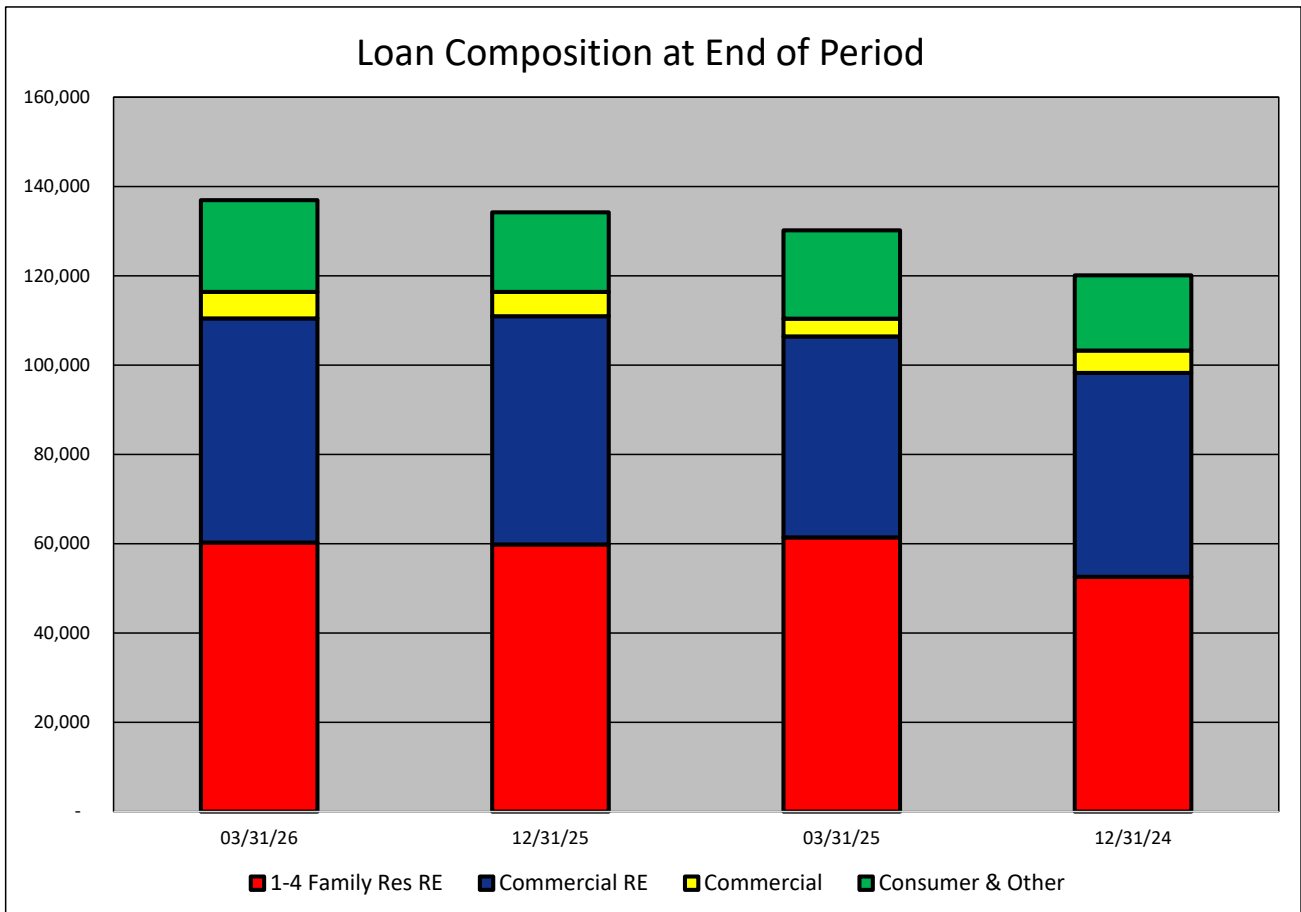
**SECURITIES COMPOSITION - The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	-	-	-	1,989	-	NA
State & Munip	89,992	93,035	123,452	123,850	(33,460)	(27.10)
Mortgage backed	7,362	7,577	544	606	6,818	1,253.31
Equities	-	-	-	-	-	NA
Agency	2,576	822	1,411	1,602	1,165	82.57
Other	74,541	73,511	73,507	74,678	1,034	1.41
<b>Total Securities</b>	<b>174,471</b>	<b>174,945</b>	<b>198,914</b>	<b>202,725</b>	<b>(24,443)</b>	<b>(12.29)</b>



**LOAN PORTFOLIO COMPOSITION - The First National Bank of Mount Dora**  
(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	60,265	59,858	61,398	52,607	(1,133)	(1.85)
Commercial RE	50,191	51,084	45,006	45,631	5,185	11.52
Commercial	5,963	5,473	3,982	5,020	1,981	49.75
Consumer & Other	20,508	17,801	19,777	16,864	731	3.70
<b>Loans, Net</b>	<b>136,927</b>	<b>134,216</b>	<b>130,163</b>	<b>120,122</b>	<b>6,764</b>	<b>5.20</b>



**LOAN PORTFOLIO QUALITY - The First National Bank of Mount Dora**  
(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):**

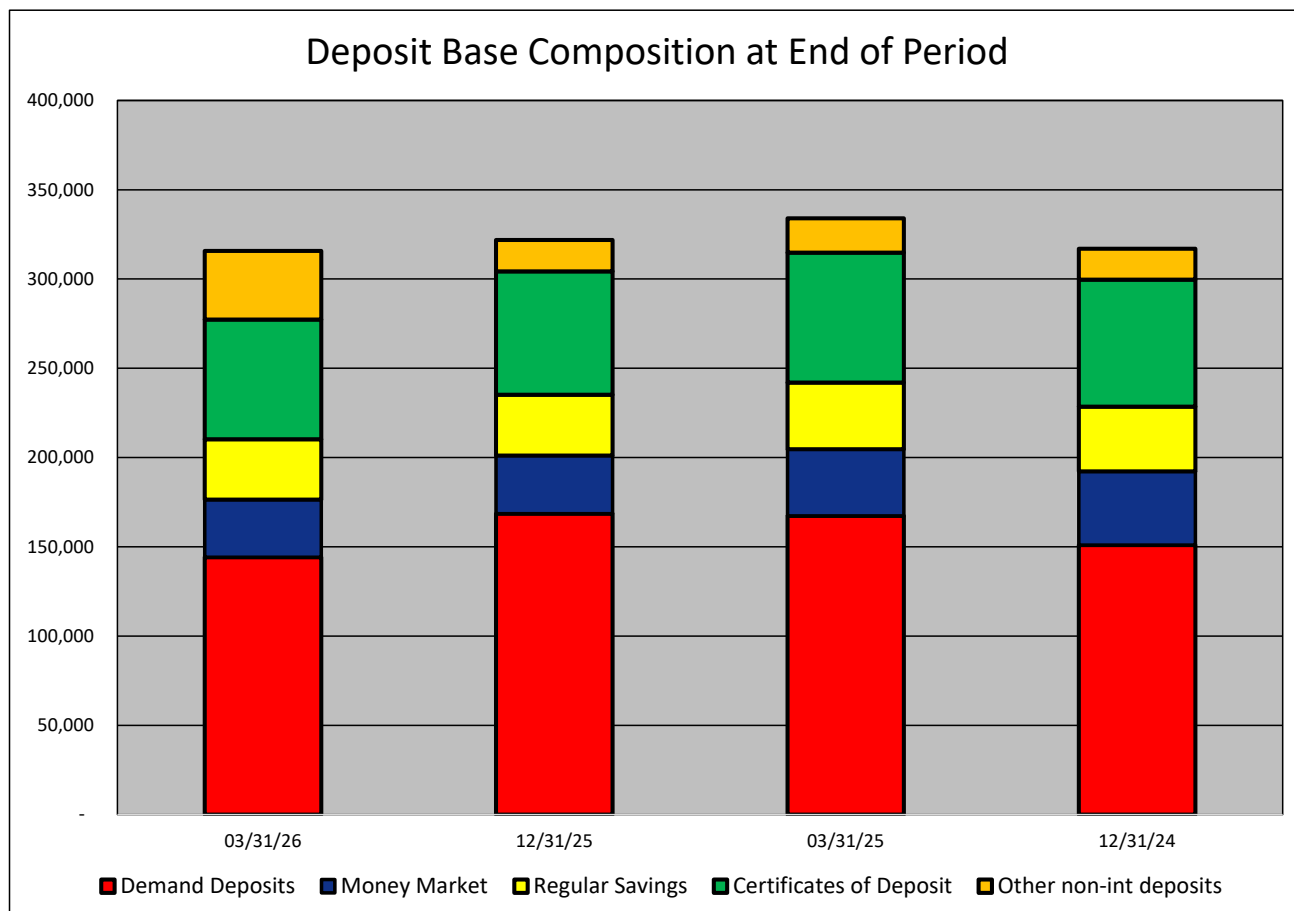
Beginning Balance	2,133	2,067	2,067	1,935	66	3.19
Total Recoveries	-	60	2	15	(2)	(100.00)
Total Charge-offs	-	4	-	-	-	NA
Credit Loss Expense	-	10	-	117	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	2,133	2,133	2,069	2,067	64	3.09

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	787	732	445	251	342	76.85
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	787	732	445	251	342	76.85

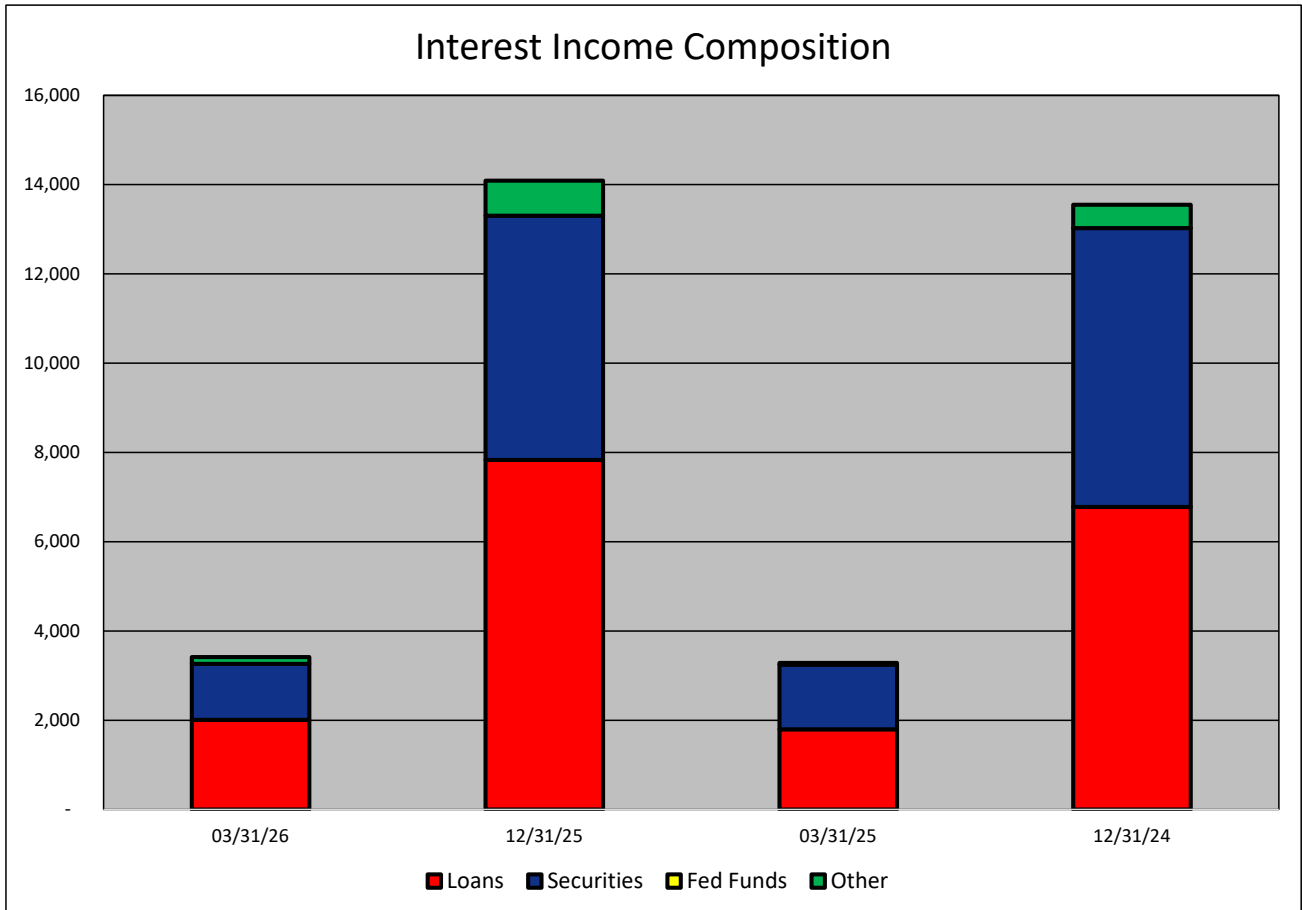
**DEPOSIT BASE COMPOSITION - The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	144,153	168,488	167,357	150,948	(23,204)	(13.86)
Money Market	32,268	32,595	37,368	41,310	(5,100)	(13.65)
Regular Savings	33,770	34,168	37,323	36,282	(3,553)	(9.52)
Certificates of Deposit	67,058	69,037	72,720	71,147	(5,662)	(7.79)
Other non-int deposits	38,450	17,505	19,240	17,198	19,210	99.84
<b>Total Deposits</b>	<b>315,699</b>	<b>321,793</b>	<b>334,008</b>	<b>316,885</b>	<b>(18,309)</b>	<b>(5.48)</b>



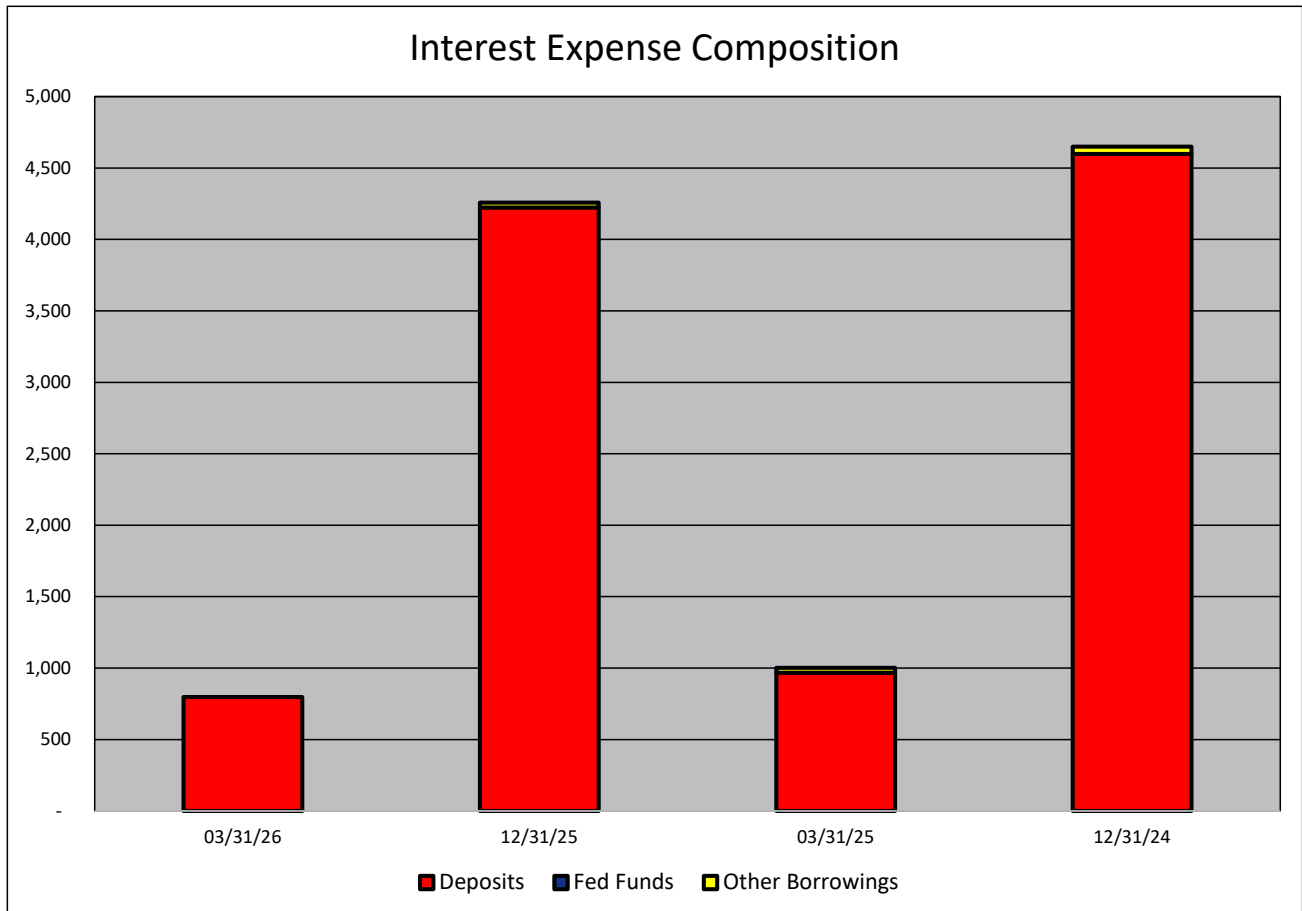
**INTEREST INCOME COMPOSITION- The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	2,007	7,832	1,797	6,780	210	11.69
Securities	1,254	5,471	1,451	6,246	(197)	(13.58)
Fed Funds	-	-	-	-	-	NA
Other	156	786	38	526	118	310.53
<b>Total Int Income</b>	<b>3,417</b>	<b>14,089</b>	<b>3,286</b>	<b>13,552</b>	<b>131</b>	<b>3.99</b>



**INTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora**  
(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	797	4,223	968	4,599	(171)	(17.67)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	34	33	51	(33)	(100.00)
<b>Total Int Expense</b>	<b>797</b>	<b>4,257</b>	<b>1,001</b>	<b>4,650</b>	<b>(204)</b>	<b>(20.38)</b>

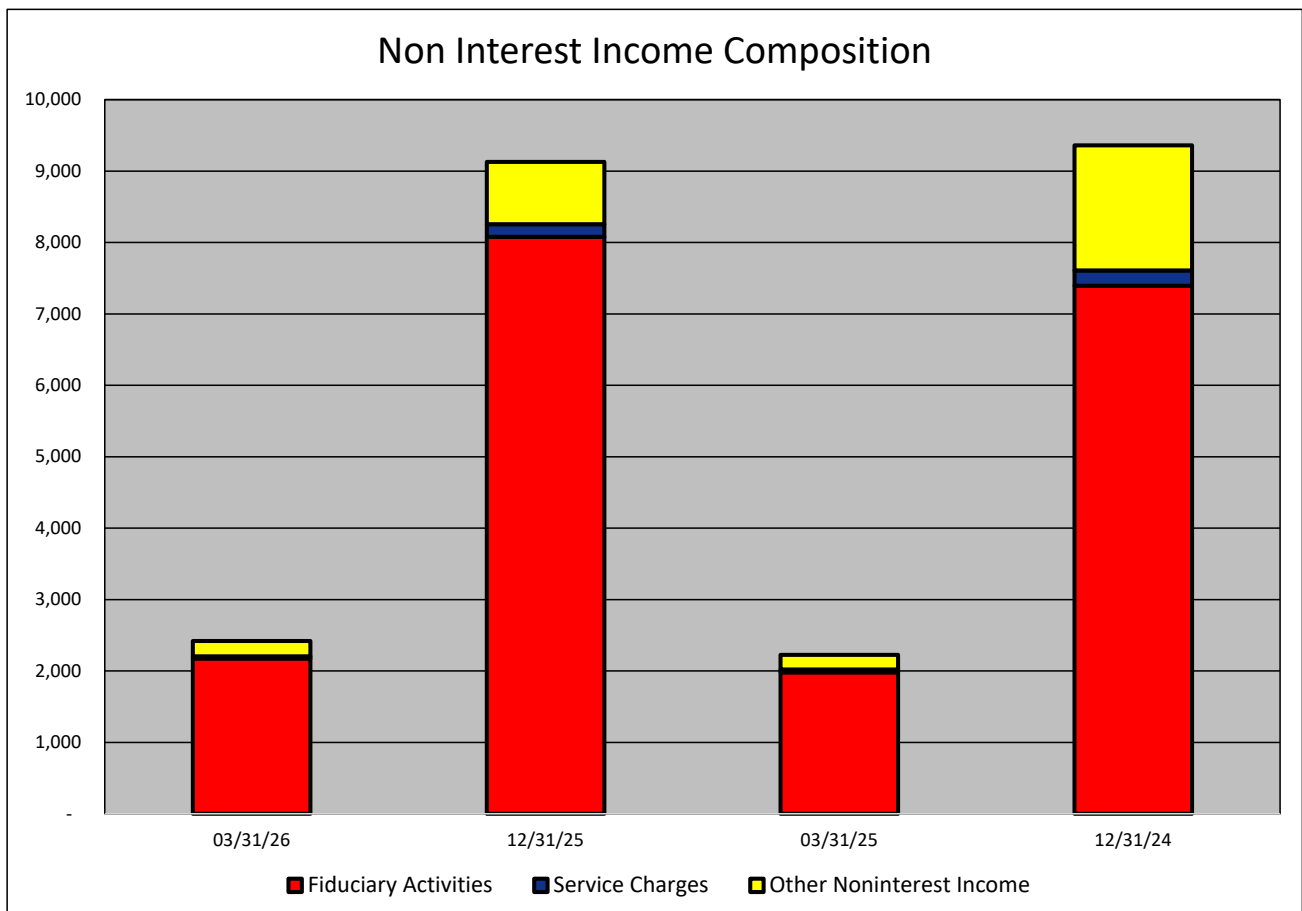


**NONINTEREST INCOME COMPOSITION- The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	2,174	8,079	1,981	7,394	193	9.74
Service Charges	31	177	40	213	(9)	(22.50)
Other Noninterest Income	213	871	203	1,754	10	4.93
<b>Total Nonint. Income</b>	<b>2,418</b>	<b>9,127</b>	<b>2,224</b>	<b>9,361</b>	<b>194</b>	<b>8.72</b>

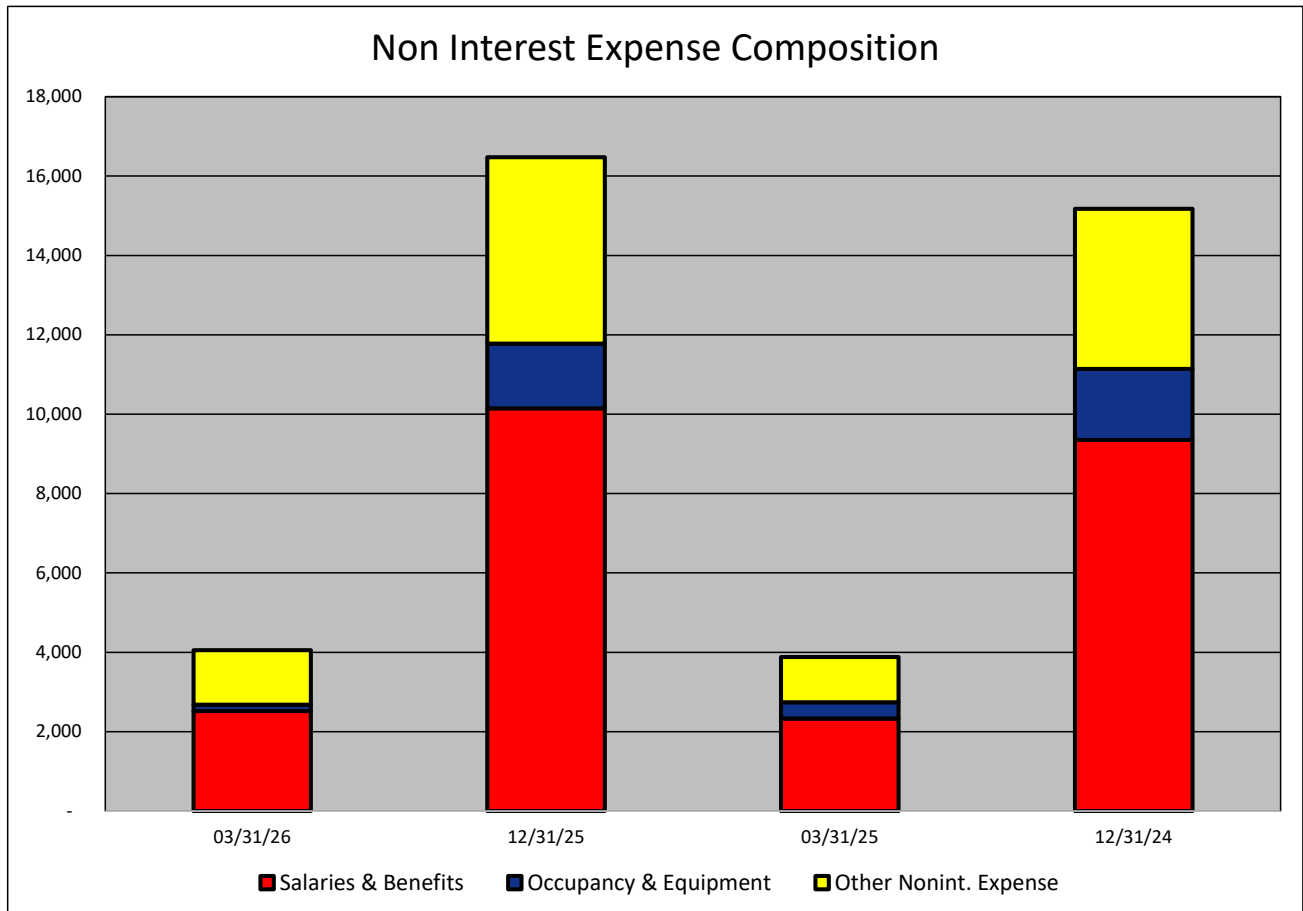


**NONINTEREST EXPENSE COMPOSITION- The First National Bank of Mount Dora**  
(Dollars in Thousands)

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	2,520	10,150	2,331	9,351	189	8.11
Occupancy & Equipment	162	1,628	408	1,791	(246)	(60.29)
Other Nonint. Expense	1,374	4,698	1,143	4,031	231	20.21
<b>Total Nonint. Expense</b>	<b>4,056</b>	<b>16,476</b>	<b>3,882</b>	<b>15,173</b>	<b>174</b>	<b>4.48</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
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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
<b>The First National Bank Of Mount Dora</b>	<b>2.76</b>	<b>1.87</b>	<b>78.38</b>	<b>4.18</b>
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
<b>The First National Bank Of Mount Dora</b>	<b>0.56</b>	<b>5.89</b>	<b>0.00</b>	<b>0.00</b>	<b>49.16</b>
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>
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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
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>	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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