

# United Southern Bank

Umatilla, FL

Established  
3/1/1937

## 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
<b>United Southern Bank</b>	<b>842,840</b>
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
<b>United Southern Bank</b>	<b>1.15</b>
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)

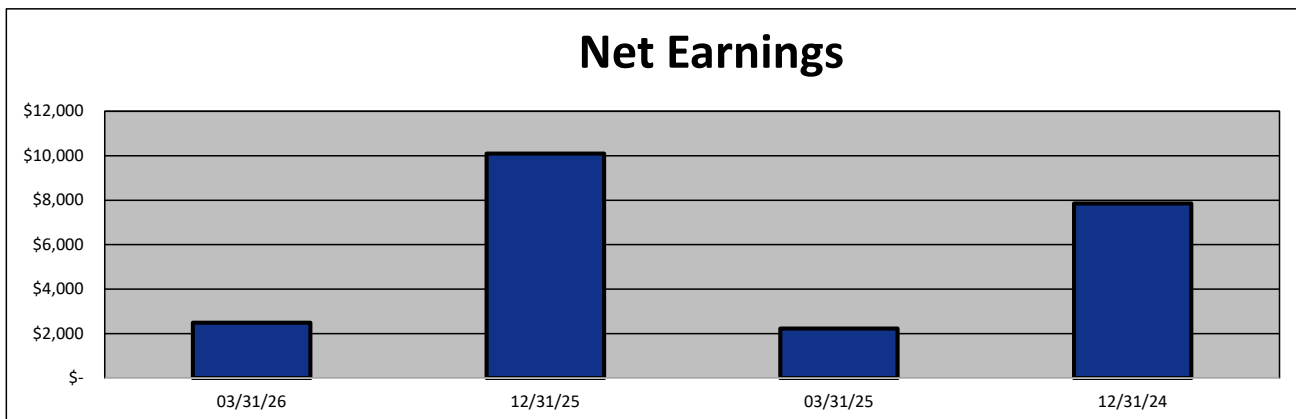
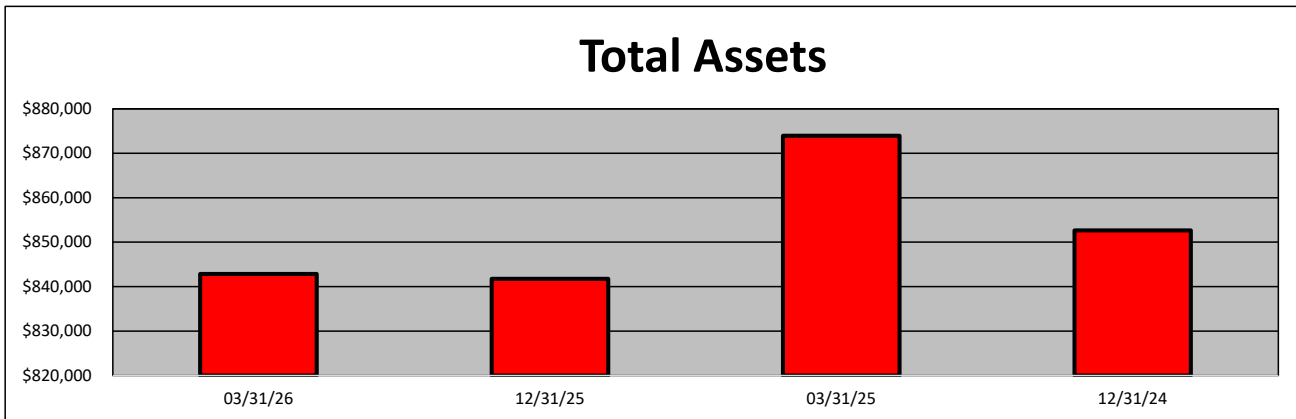
**EXECUTIVE SUMMARY - United Southern Bank  
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.38	7.30	5.39	4.64	10.49	9.21
Leverage Ratio	10.62	10.38	9.47	9.15	11.09	10.26
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.37	8.82
Risk Based Ratio	0.00	0.00	0.00	0.00	13.16	9.48
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.25	8.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	58.69	57.34	50.13	51.53	75.38	72.08
Loans/Assets	53.71	52.52	46.94	47.11	63.61	63.99
Securities/Assets	33.99	35.34	36.22	37.36	17.71	20.48
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.15	1.16	0.98	0.85	0.81	1.24
Return on Avg Equity	16.14	19.69	20.57	20.13	9.54	14.75
Nonint Income/Avg Assets	0.68	0.62	0.58	0.58	0.74	0.78
Net Overhead Ratio	1.92	1.81	1.72	1.67	2.34	2.08
Efficiency Ratio	62.49	61.40	62.97	66.95	71.79	65.47
Assets (per million) per Employee	5.33	5.33	5.75	5.61	10.70	8.35
<b>ASSET QUALITY:</b>						
Allowance/Loans	2.04	2.09	2.25	2.29	1.31	1.41
Nonperforming Loans/Total Loans	0.51	0.52	0.38	0.40	0.51	0.60
Nonperforming Assets/Total Assets	0.27	0.27	0.18	0.19	0.35	0.42
Adjusted Texas Ratio	3.22	3.26	2.80	3.26	3.02	4.27
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.28	4.21	4.06	4.01	5.45	5.25
Cost of funds	0.57	0.65	0.70	0.91	1.92	1.61
Net interest margin	3.61	3.38	3.17	2.88	3.31	3.78
Avg Earning Assets/Avg Assets	95.87	98.08	96.02	96.23	95.53	94.74

**SELECTED FINANCIAL DATA - United Southern Bank**  
(Dollars in Thousands)

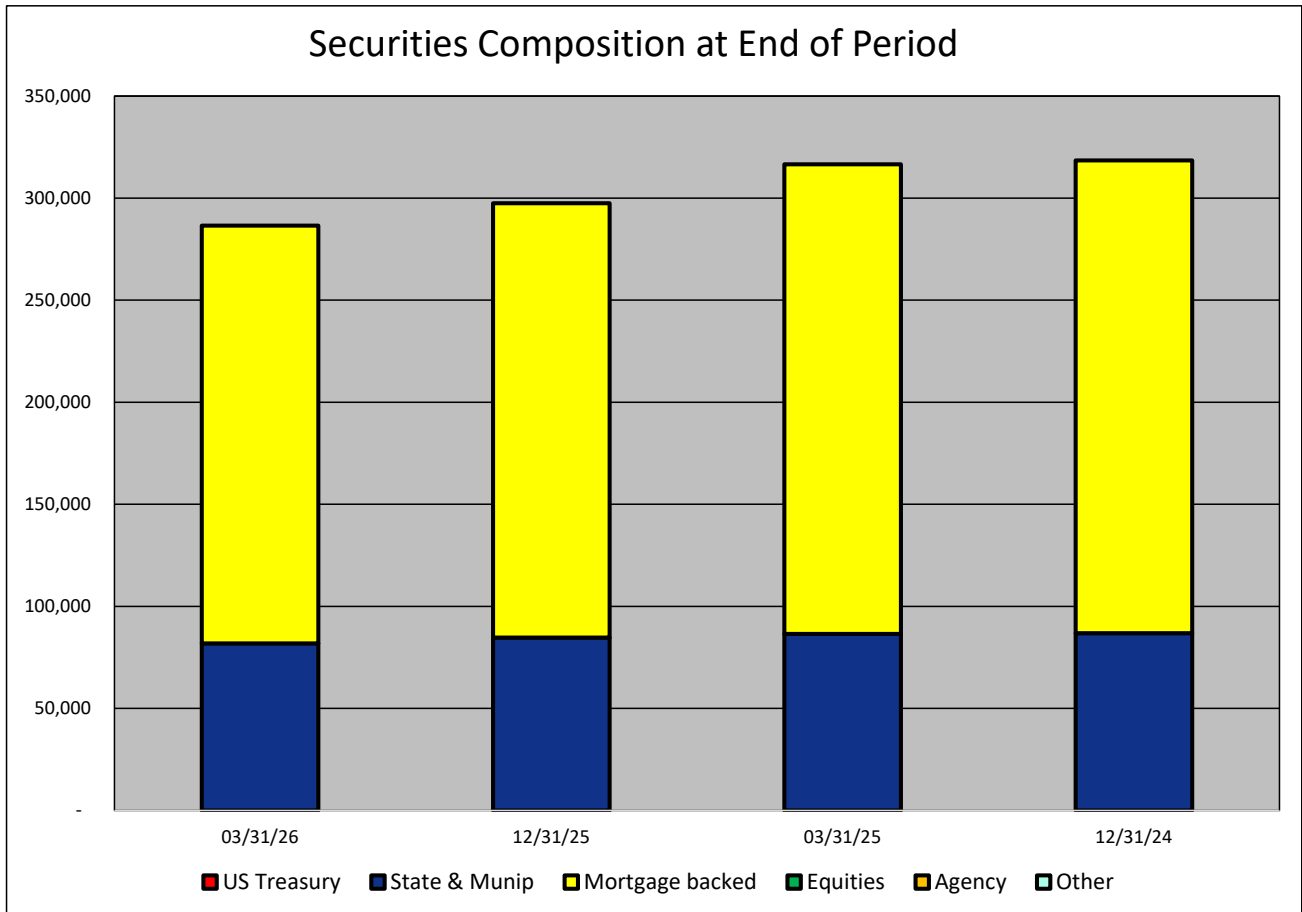
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	842,840	841,773	873,950	852,633	(31,110)	(3.56)
Cash and Equivalents	66,157	63,634	107,494	88,856	(41,337)	(38.46)
Securities	286,507	297,510	316,540	318,507	(30,033)	(9.49)
Loans, net	452,661	442,132	410,231	401,638	42,430	10.34
Deposit Accounts	771,325	771,128	818,331	779,500	(47,006)	(5.74)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	62,243	61,465	47,096	39,534	15,147	32.16

<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	2,496	10,100	2,227	7,853	269	12.08
Interest Income	8,943	35,895	8,827	35,497	116	1.31
Interest Expense	1,410	7,085	1,932	9,986	(522)	(27.02)
Net Interest Income	7,533	28,810	6,895	25,511	638	9.25
Credit Loss Expense	-	(15)	-	-	-	NA
Noninterest income	1,487	5,388	1,305	5,369	182	13.95
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,659	21,087	5,187	20,781	472	9.10
Net Operating Income	3,361	13,126	3,013	10,099	348	11.55
Income Taxes	900	3,048	803	2,357	97	12.08



**SECURITIES COMPOSITION - United Southern Bank**  
(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	-	-	-	-	-	NA
State & Munip	81,901	84,704	86,552	86,828	(4,651)	(5.37)
Mortgage backed	204,606	212,806	229,988	231,679	(25,382)	(11.04)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>286,507</b>	<b>297,510</b>	<b>316,540</b>	<b>318,507</b>	<b>(30,033)</b>	<b>(9.49)</b>

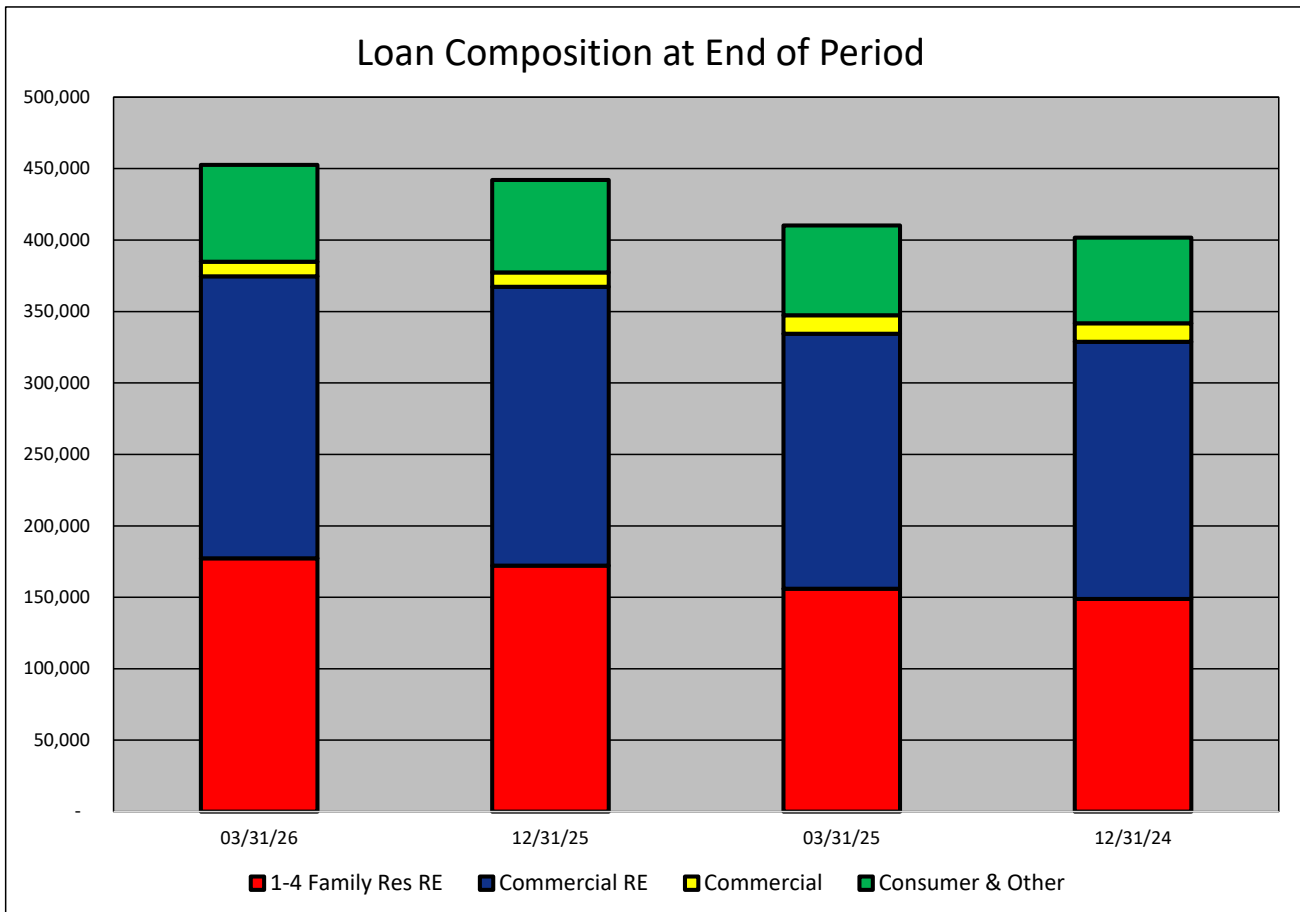


**LOAN PORTFOLIO COMPOSITION - United Southern Bank**  
(Dollars in Thousands)

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

1-4 Family Res RE	177,264	172,104	156,050	148,789	21,214	13.59
Commercial RE	197,425	195,272	178,441	179,967	18,984	10.64
Commercial	10,143	9,961	12,825	13,048	(2,682)	(20.91)
Consumer & Other	67,829	64,795	62,915	59,834	4,914	7.81
<b>Loans, Net</b>	<b>452,661</b>	<b>442,132</b>	<b>410,231</b>	<b>401,638</b>	<b>42,430</b>	<b>10.34</b>



**LOAN PORTFOLIO QUALITY - United Southern Bank**  
(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):**

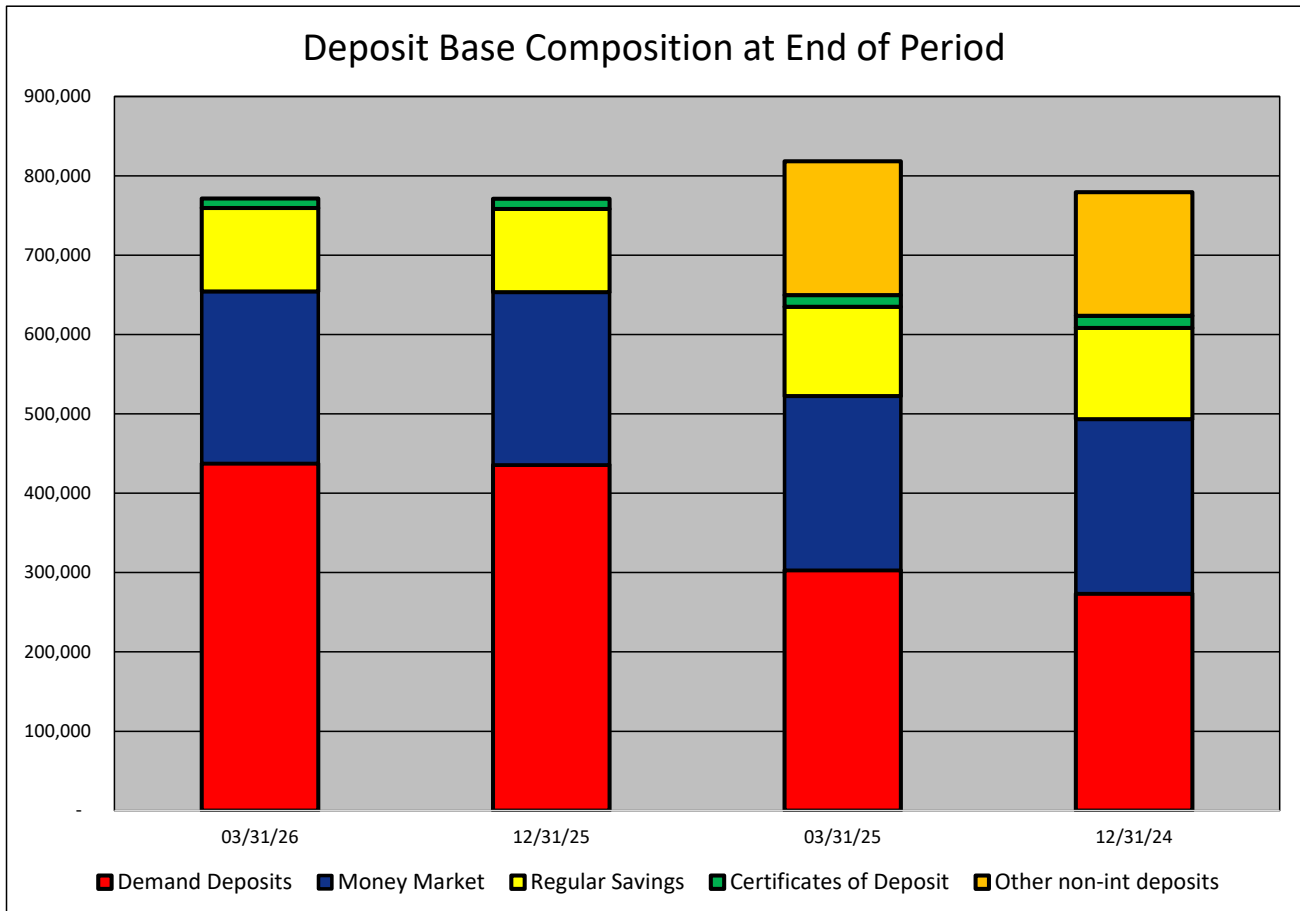
Beginning Balance	9,241	9,211	9,211	9,382	30	0.33
Total Recoveries	6	61	35	35	(29)	(82.86)
Total Charge-offs	3	16	6	206	(3)	(50.00)
Credit Loss Expense	-	(15)	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	9,244	9,241	9,240	9,211	4	0.04

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	2,304	2,305	1,577	1,590	727	46.10
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,304	2,305	1,577	1,590	727	46.10

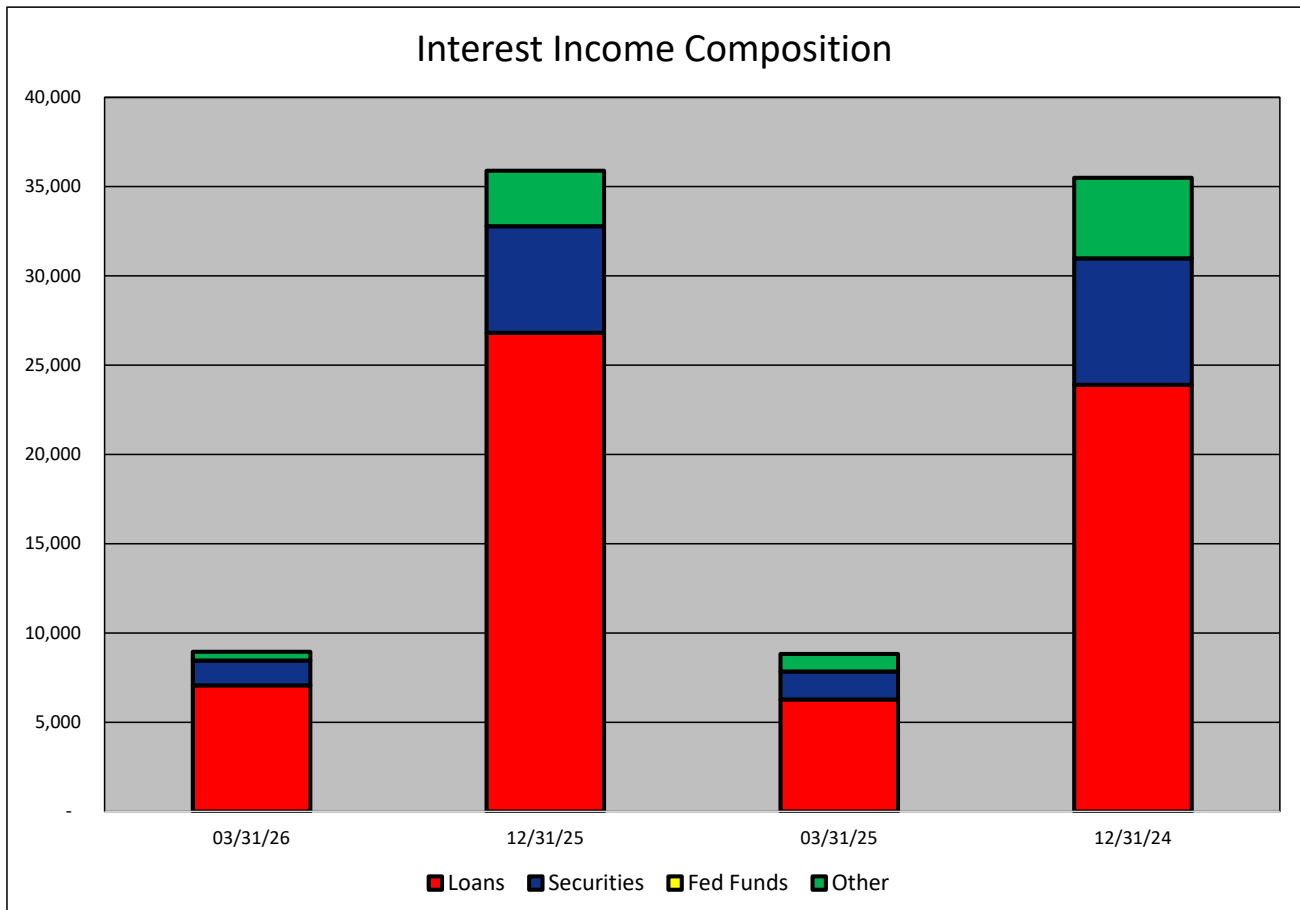
**DEPOSIT BASE COMPOSITION - United Southern Bank**  
(Dollars in Thousands)

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	437,497	435,563	302,741	273,407	134,756	44.51
Money Market	216,765	217,671	219,608	220,010	(2,843)	(1.29)
Regular Savings	105,122	105,004	112,609	114,708	(7,487)	(6.65)
Certificates of Deposit	11,941	12,890	14,834	15,343	(2,893)	(19.50)
Other non-int deposits	-	-	168,539	156,032	(168,539)	(100.00)
<b>Total Deposits</b>	<b>771,325</b>	<b>771,128</b>	<b>818,331</b>	<b>779,500</b>	<b>(47,006)</b>	<b>(5.74)</b>



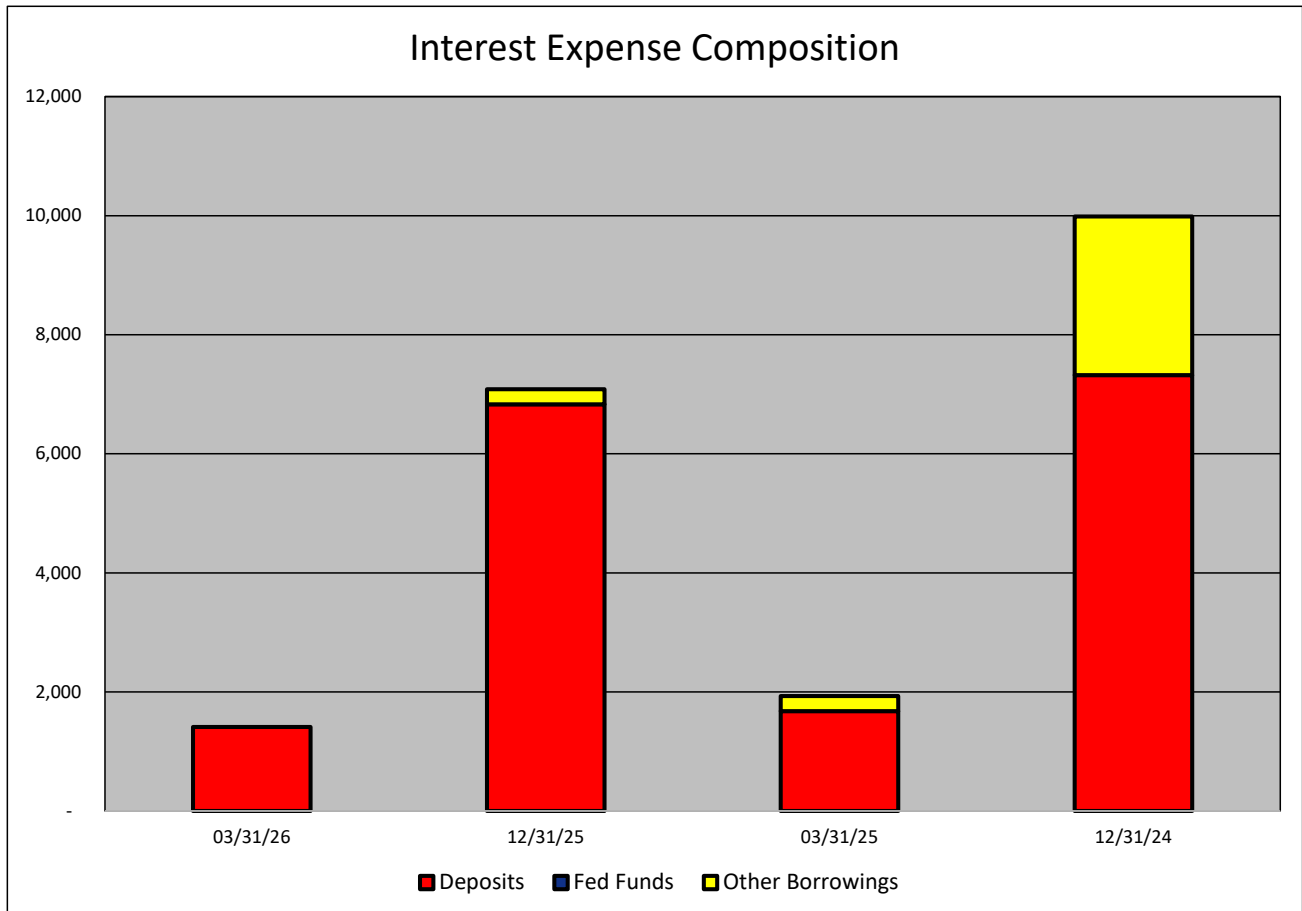
**INTEREST INCOME COMPOSITION- United Southern Bank**  
(Dollars in Thousands)

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	7,062	26,810	6,281	23,892	781	12.43
Securities	1,389	5,974	1,565	7,097	(176)	(11.25)
Fed Funds	-	-	-	-	-	NA
Other	492	3,111	981	4,508	(489)	(49.85)
<b>Total Int Income</b>	<b>8,943</b>	<b>35,895</b>	<b>8,827</b>	<b>35,497</b>	<b>116</b>	<b>1.31</b>



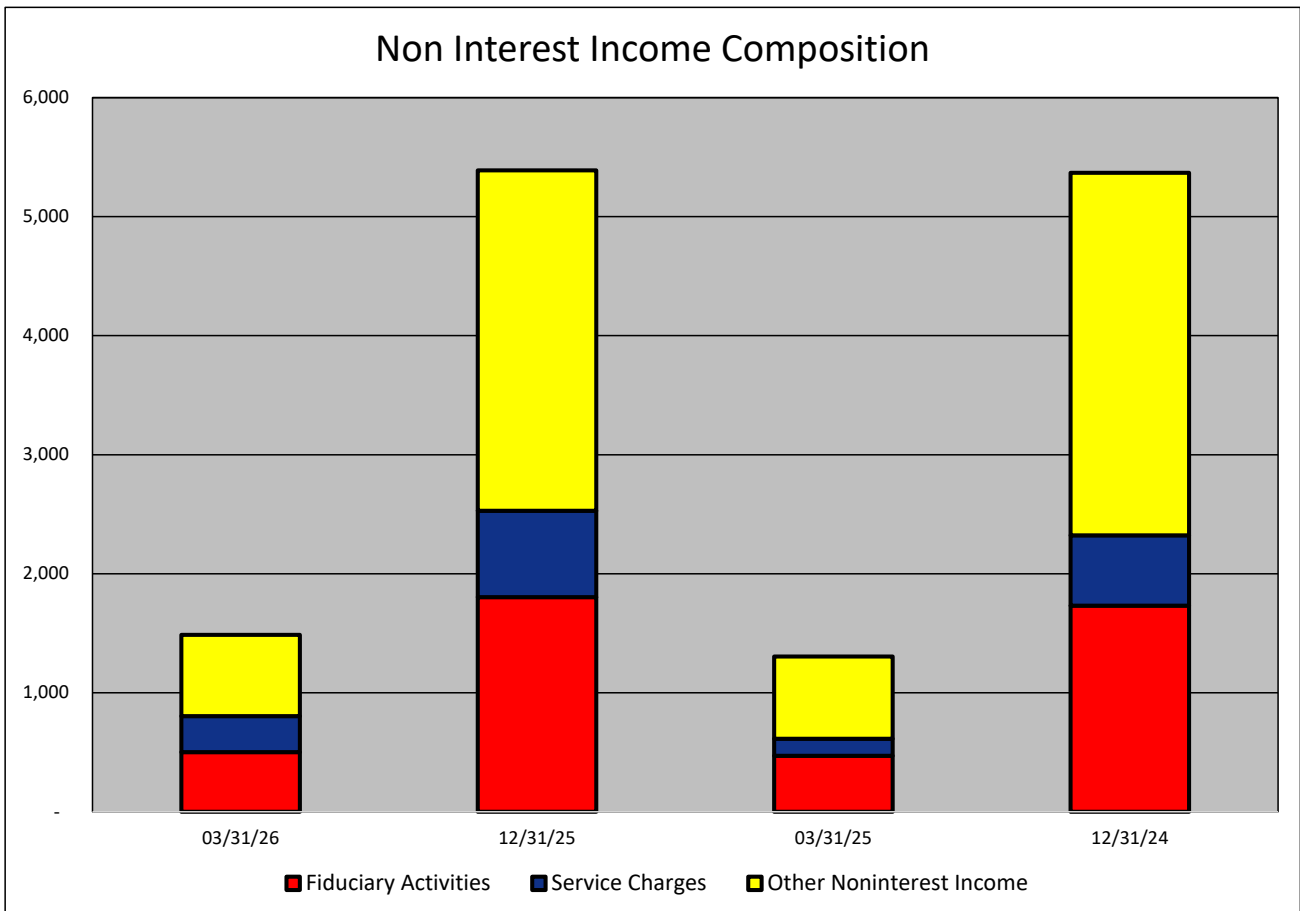
**INTEREST EXPENSE COMPOSITION- United Southern Bank**  
(Dollars in Thousands)

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	1,410	6,831	1,678	7,323	(268)	(15.97)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	254	254	2,663	(254)	(100.00)
<b>Total Int Expense</b>	<b>1,410</b>	<b>7,085</b>	<b>1,932</b>	<b>9,986</b>	<b>(522)</b>	<b>(27.02)</b>



**NONINTEREST INCOME COMPOSITION- United Southern Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	501	1,803	470	1,731	31	6.60
Service Charges	302	725	144	591	158	109.72
Other Noninterest Income	684	2,860	691	3,047	(7)	(1.01)
<b>Total Nonint. Income</b>	<b>1,487</b>	<b>5,388</b>	<b>1,305</b>	<b>5,369</b>	<b>182</b>	<b>13.95</b>

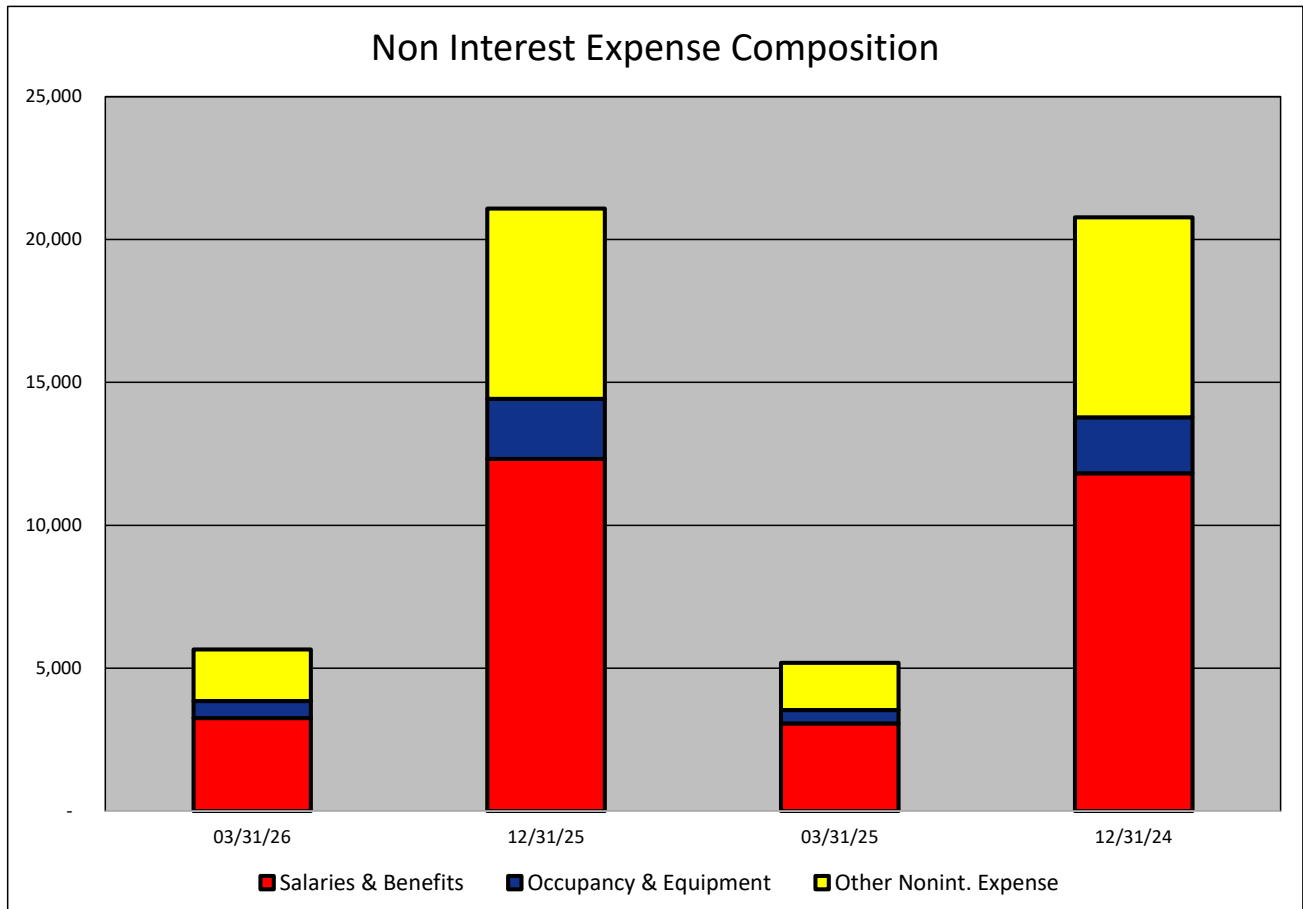


**NONINTEREST EXPENSE COMPOSITION- United Southern Bank**  
(Dollars in Thousands)

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	3,257	12,321	3,063	11,816	194	6.33
Occupancy & Equipment	595	2,103	473	1,964	122	25.79
Other Nonint. Expense	1,807	6,663	1,651	7,001	156	9.45
<b>Total Nonint. Expense</b>	<b>5,659</b>	<b>21,087</b>	<b>5,187</b>	<b>20,781</b>	<b>472</b>	<b>9.10</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
<b>United Southern Bank</b>	<b>7.38</b>	<b>10.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>United Southern Bank</b>	<b>58.69</b>	<b>53.71</b>	<b>33.99</b>
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
<b>United Southern Bank</b>	<b>870,825</b>	<b>1.15</b>	<b>16.14</b>
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
<b>United Southern Bank</b>	<b>0.68</b>	<b>1.92</b>	<b>62.49</b>	<b>5.33</b>
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
<b>United Southern Bank</b>	<b>2.04</b>	<b>0.51</b>	<b>0.27</b>	<b>3.22</b>
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
<b>United Southern Bank</b>	<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
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
<b>United Southern Bank</b>	<b>52.61</b>	<b>1.24</b>	<b>0.00</b>	<b>0.00</b>
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
<b>United Southern Bank</b>	<b>4.28</b>	<b>0.57</b>	<b>3.61</b>	<b>95.87</b>
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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