

Intracoastal Bank

Palm Coast, FL

Established
6/16/2008

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
North Florida Group

For the three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Everbank, National Association	41,858,343
Capital City Bank	4,460,571
First Federal Bank	3,974,533
One Florida Bank	1,899,314
Prime Meridian Bank	974,668
Florida Capital Bank, National Association	610,364
Fnb Bank	600,632
Intracoastal Bank	576,623
Dlp Bank	248,866
Lafayette State Bank	240,293
Madison County Community Bank	194,757
The Warrington Bank	165,982
Pnb Community Bank	158,895
Bank Of Pensacola	139,244
Peoples Bank Of Graceville	113,470
Gala Bank	19,100

Institution name	Return on Avg Assets (%)
Fnb Bank	2.20
Capital City Bank	1.57
Dlp Bank	1.52
Florida Capital Bank, National Association	1.41
Pnb Community Bank	1.20
Intracoastal Bank	1.17
One Florida Bank	1.10
Lafayette State Bank	1.04
First Federal Bank	1.03
Prime Meridian Bank	0.96
Bank Of Pensacola	0.75
Everbank, National Association	0.73
Peoples Bank Of Graceville	0.73
Madison County Community Bank	0.65
The Warrington Bank	0.36
Gala Bank	(6.05)

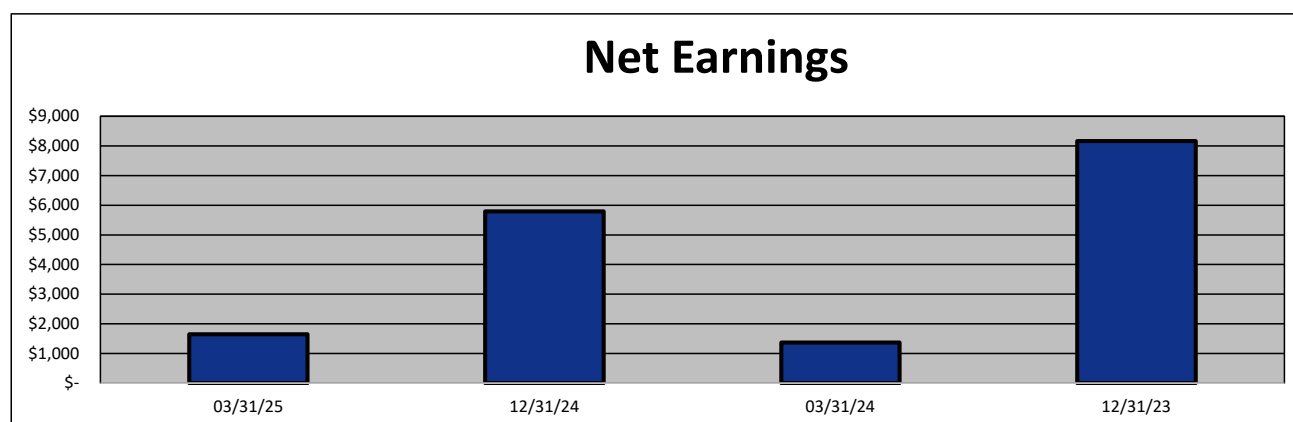
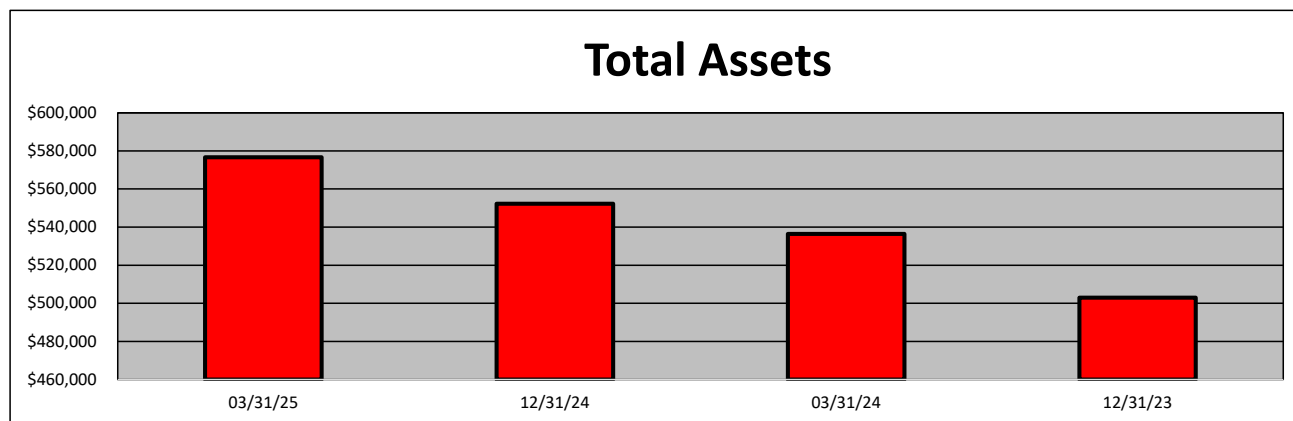
EXECUTIVE SUMMARY - Intracoastal Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.26	5.97	5.52	6.05	11.26	12.44
Leverage Ratio	9.37	9.40	9.75	10.10	17.35	15.21
Tier 1 Cap/Risk Based Assets	10.62	10.63	10.80	11.18	18.59	19.82
Risk Based Ratio	11.87	11.88	12.05	12.43	19.41	20.62
Common Equity Tier 1 Capital Ratio	10.62	10.63	10.80	11.18	18.53	19.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	83.76	86.01	80.21	81.03	73.43	64.39
Loans/Assets	74.13	75.83	72.03	71.75	62.13	55.10
Securities/Assets	19.62	20.53	22.40	24.46	18.87	26.58
PROFITABILITY:						
Return on Avg Assets	1.17	1.08	1.06	1.65	0.20	0.65
Return on Avg Equity	19.12	18.02	18.24	31.52	10.12	11.24
Nonint Income/Avg Assets	0.16	0.16	0.17	0.20	0.78	0.63
Net Overhead Ratio	2.00	1.81	1.76	1.80	2.92	2.50
Efficiency Ratio	63.94	63.78	64.53	54.81	93.91	81.00
Assets (per million) per Employee	11.53	12.27	11.66	10.70	10.55	8.08
ASSET QUALITY:						
Allowance/Loans	1.40	1.39	1.38	1.45	1.27	1.16
Nonperforming Loans/Total Loans	1.67	1.66	1.80	0.01	0.52	0.98
Nonperforming Assets/Total Assets	1.24	1.26	1.30	0.01	0.36	0.61
Adjusted Texas Ratio	16.93	17.90	19.87	0.10	3.38	5.43
YIELDS & COSTS:						
Yield on earning assets	5.30	5.28	5.12	4.92	5.40	5.01
Cost of funds	2.55	2.95	2.96	2.02	2.84	2.35
Net interest margin	3.32	3.03	2.92	3.52	3.13	2.76
Avg Earning Assets/Avg Assets	96.70	96.65	96.46	97.90	95.62	94.85

SELECTED FINANCIAL DATA - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	576,623	552,289	536,444	503,031	40,179	7.49
Cash and Equivalents	20,469	4,545	14,168	3,652	6,301	44.47
Securities	113,114	113,400	120,143	123,057	(7,029)	(5.85)
Loans, net	427,469	418,788	386,399	360,944	41,070	10.63
Deposit Accounts	510,334	486,914	481,707	445,454	28,627	5.94
Fed Funds & Repos	-	1,500	-	2,000	-	NA
Total Equity	36,113	32,983	29,626	30,419	6,487	21.90

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,651	5,789	1,369	8,163	282	20.60
Interest Income	7,224	27,466	6,375	23,845	849	13.32
Interest Expense	2,699	11,685	2,738	6,821	(39)	(1.42)
Net Interest Income	4,525	15,781	3,637	17,024	888	24.42
Prov for Credit Losses	146	602	149	89	(3)	(2.01)
Noninterest income	230	878	220	983	10	4.55
Gain on Sale of Securities	-	(51)	-	-	-	NA
Noninterest Expense	3,043	10,639	2,493	9,885	550	22.06
Net Operating Income	1,566	5,418	1,215	8,033	351	28.89
Income Taxes	-	-	-	-	-	NA

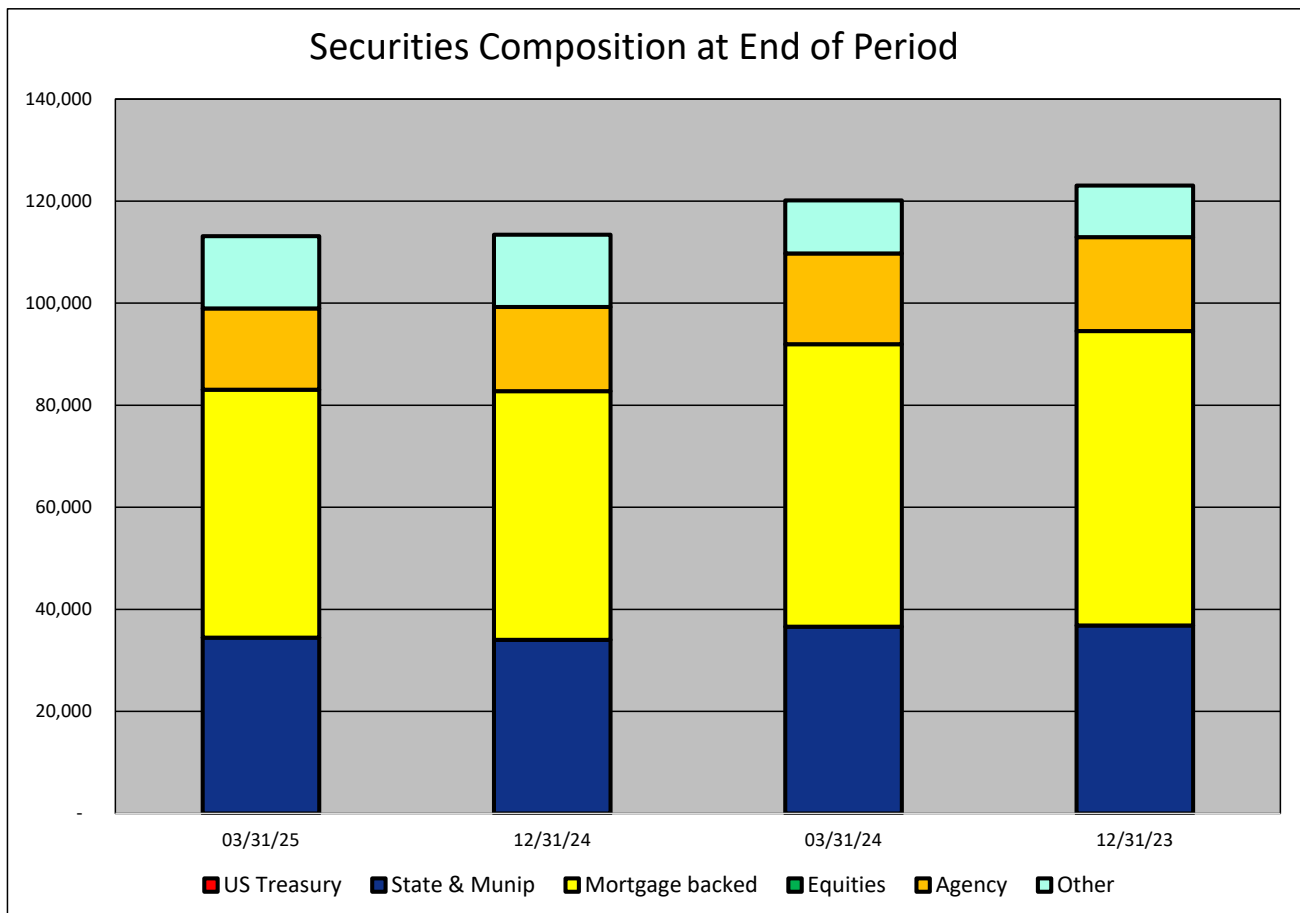


SECURITIES COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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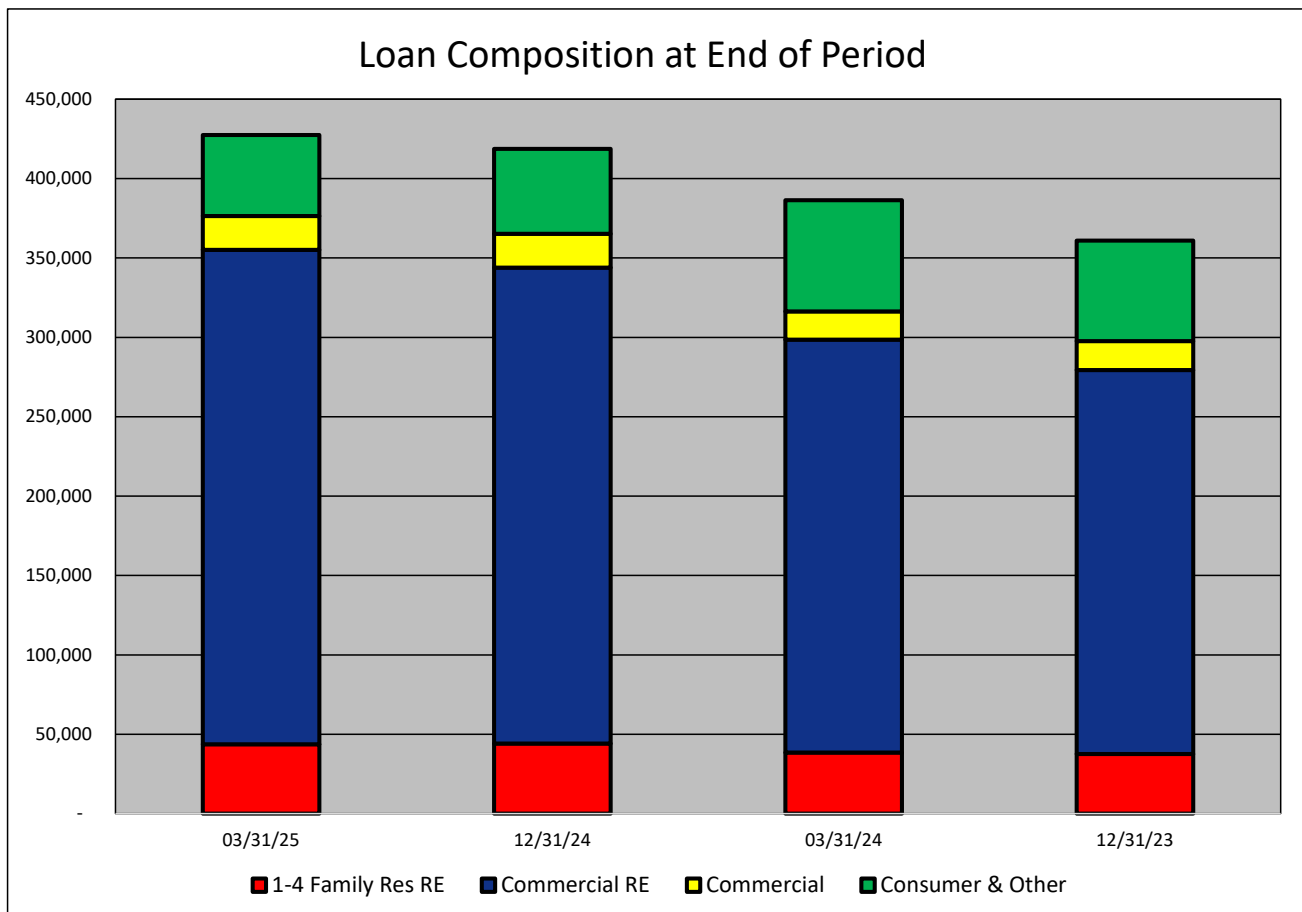
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	34,475	34,010	36,621	36,841	(2,146)	(5.86)
Mortgage backed	48,549	48,775	55,338	57,701	(6,789)	(12.27)
Equities	-	-	-	-	-	NA
Agency	15,948	16,472	17,798	18,414	(1,850)	(10.39)
Other	14,142	14,143	10,386	10,101	3,756	36.16
Total Securities	113,114	113,400	120,143	123,057	(7,029)	(5.85)



LOAN PORTFOLIO COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	43,714	44,119	38,402	37,548	5,312	13.83
Commercial RE	311,353	299,764	260,207	241,840	51,146	19.66
Commercial	21,396	21,333	17,773	18,238	3,623	20.38
Consumer & Other	51,006	53,572	70,017	63,318	(19,011)	(27.15)
Loans, Net	427,469	418,788	386,399	360,944	41,070	10.63



LOAN PORTFOLIO QUALITY - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	5,838	5,235	5,235	5,170	603	11.52
Total Recoveries	-	71	-	2	-	NA
Total Charge-offs	-	70	35	-	(35)	(100.00)
Provision Expense	146	602	149	89	(3)	(2.01)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(26)	-	NA
Ending Balance	5,984	5,838	5,349	5,235	635	11.87

NON-PERFORMING ASSETS:

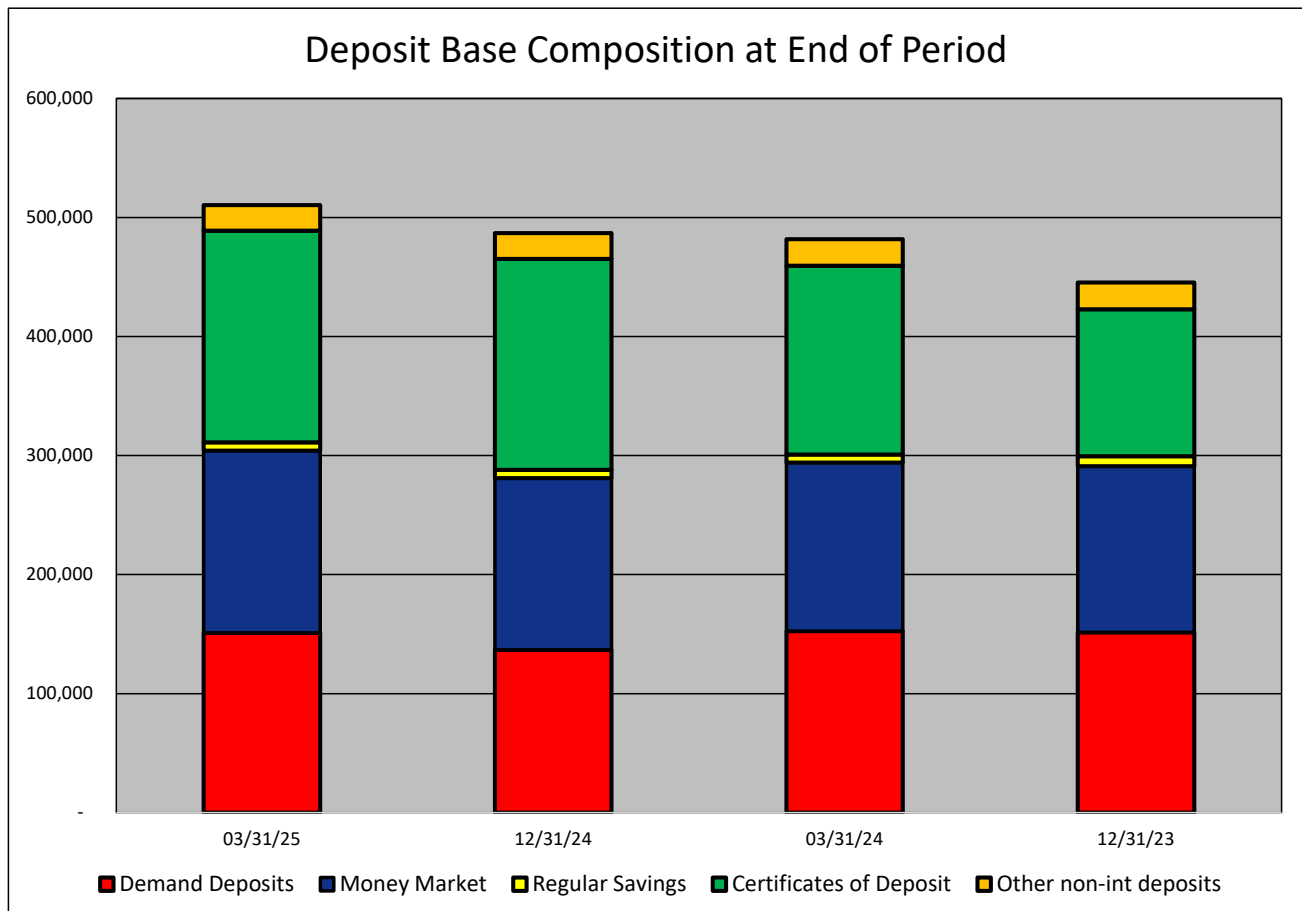
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	7,126	6,948	6,948	35	178	2.56
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	7,126	6,948	6,948	35	178	2.56

DEPOSIT BASE COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	151,018	136,796	152,522	151,328	(1,504)	(0.99)
Money Market	153,089	144,249	141,548	139,801	11,541	8.15
Regular Savings	6,994	6,999	6,749	8,393	245	3.63
Certificates of Deposit	177,807	177,112	158,737	123,372	19,070	12.01
Other non-int deposits	21,426	21,758	22,151	22,560	(725)	(3.27)
Total Deposits	510,334	486,914	481,707	445,454	28,627	5.94

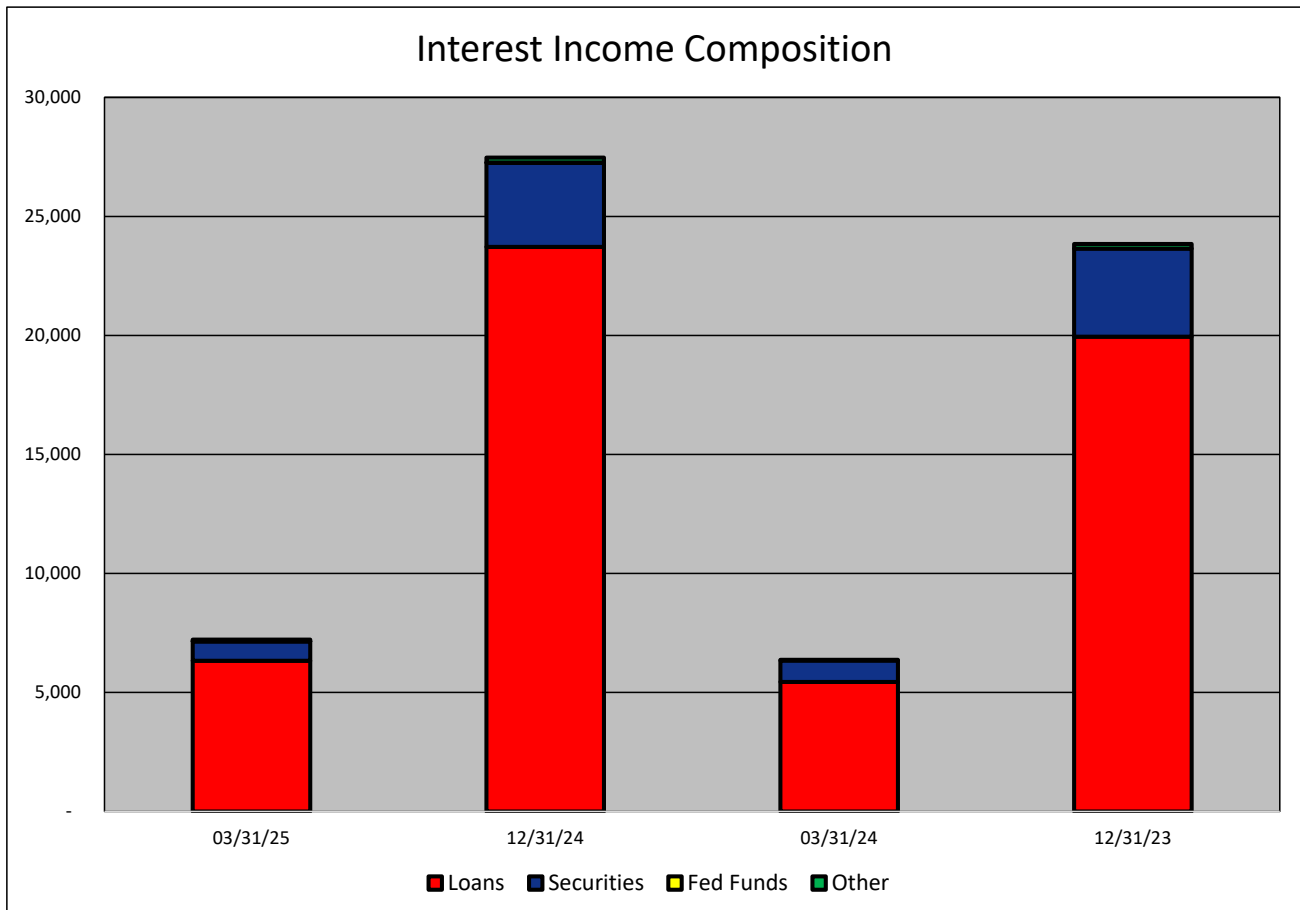


INTEREST INCOME COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	6,329	23,721	5,438	19,947	891	16.38
Securities	816	3,533	903	3,701	(87)	(9.63)
Fed Funds	4	7	-	-	4	NA
Other	75	205	34	197	41	120.59
Total Int Income	7,224	27,466	6,375	23,845	849	13.32

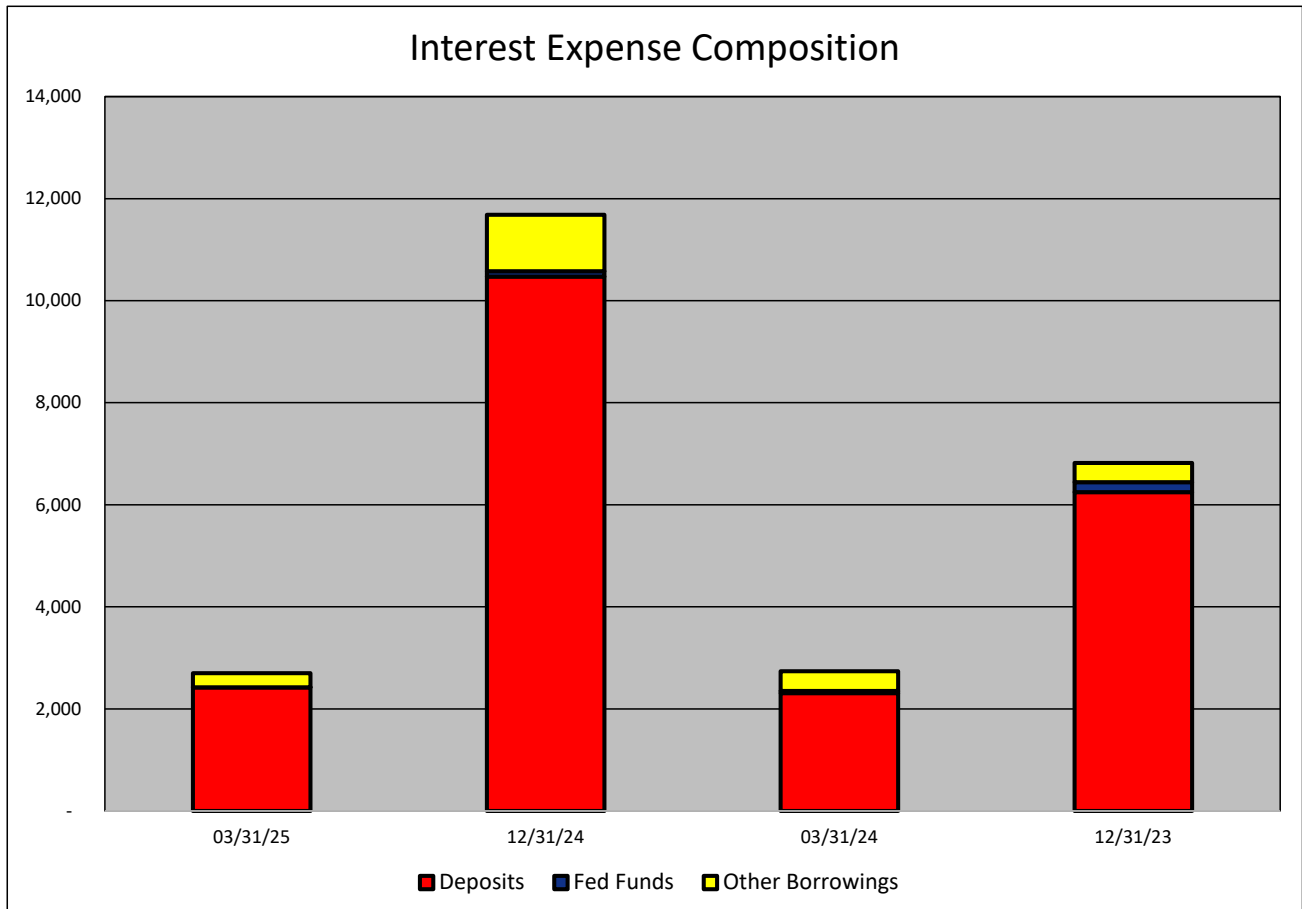


INTEREST EXPENSE COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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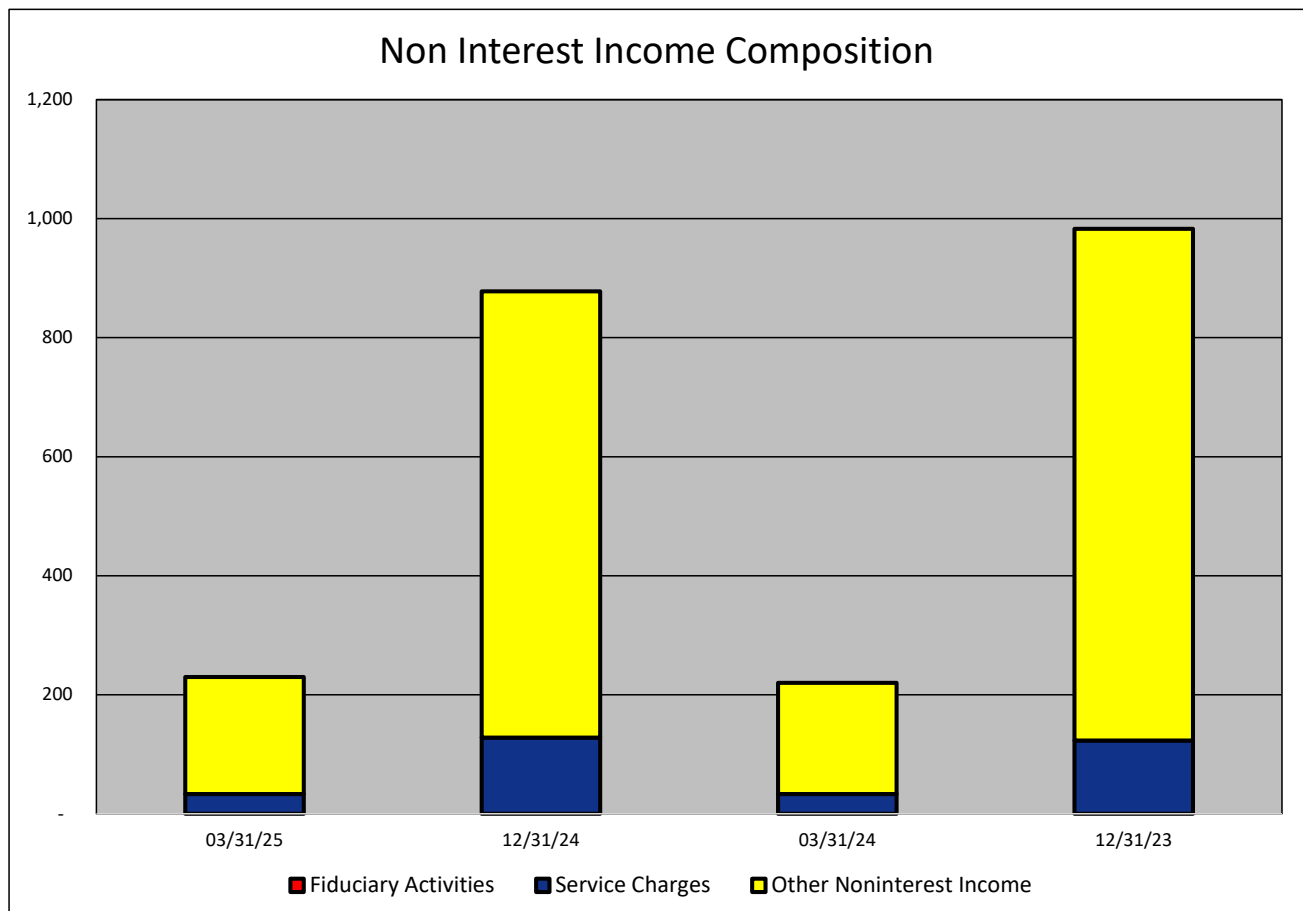
INTEREST EXPENSE CATEGORY

Deposits	2,422	10,474	2,309	6,246	113	4.89
Fed Funds	3	103	44	199	(41)	(93.18)
Other Borrowings	274	1,108	385	376	(111)	(28.83)
Total Int Expense	2,699	11,685	2,738	6,821	(39)	(1.42)



NONINTEREST INCOME COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	33	128	33	123	-	-
Other Noninterest Income	197	750	187	860	10	5.35
Total Nonint. Income	230	878	220	983	10	4.55

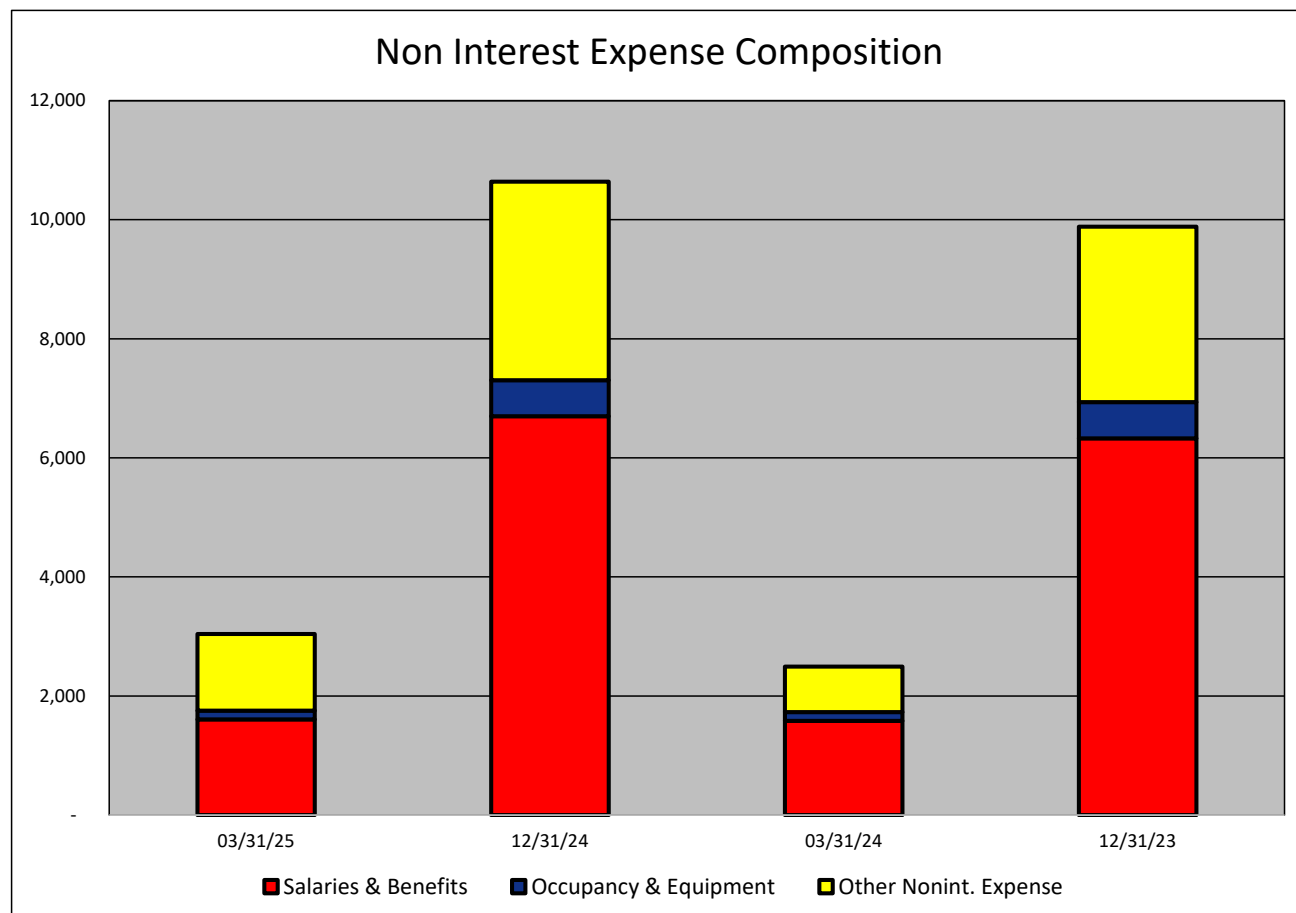


NONINTEREST EXPENSE COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,607	6,701	1,583	6,326	24	1.52
Occupancy & Equipment	148	604	146	611	2	1.37
Other Nonint. Expense	1,288	3,334	764	2,948	524	68.59
Total Nonint. Expense	3,043	10,639	2,493	9,885	550	22.06



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Assets \$000			
Institution name	This Year	Last Year	% Change in Assets
Gala Bank	19,100	-	NA
Florida Capital Bank, National Association	610,364	520,922	17.17
Prime Meridian Bank	974,668	862,598	12.99
One Florida Bank	1,899,314	1,698,887	11.80
Everbank, National Association	41,858,343	37,922,802	10.38
Lafayette State Bank	240,293	219,329	9.56
Intracoastal Bank	576,623	536,444	7.49
Madison County Community Bank	194,757	182,475	6.73
Pnb Community Bank	158,895	151,484	4.89
Capital City Bank	4,460,571	4,253,594	4.87
Dlp Bank	248,866	238,262	4.45
Fnbt Bank	600,632	581,306	3.32
First Federal Bank	3,974,533	3,945,652	0.73
Bank Of Pensacola	139,244	144,412	(3.58)
Peoples Bank Of Graceville	113,470	119,855	(5.33)
The Warrington Bank	165,982	184,363	(9.97)

Select Peer Average	3,514,728	3,222,649	5.03
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gala Bank	3,423	-	NA
Dlp Bank	114,140	90,310	26.39
One Florida Bank	1,538,298	1,319,480	16.58
Madison County Community Bank	90,423	78,543	15.13
Everbank, National Association	30,201,504	26,999,889	11.86
Intracoastal Bank	427,469	386,399	10.63
Florida Capital Bank, National Association	483,186	445,775	8.39
Prime Meridian Bank	710,390	676,205	5.06
Bank Of Pensacola	72,405	69,002	4.93
Fnbt Bank	263,040	253,342	3.83
Pnb Community Bank	117,045	112,763	3.80
Lafayette State Bank	147,734	144,711	2.09
The Warrington Bank	55,475	54,465	1.85
Peoples Bank Of Graceville	40,953	40,645	0.76
First Federal Bank	1,252,758	1,278,086	(1.98)
Capital City Bank	2,682,211	2,755,877	(2.67)

Select Peer Average	2,387,528	2,169,093	7.11
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	53.04	84.87	115.34	115.74	115.34
The Warrington Bank	16.87	16.92	0.00	0.00	0.00
Dlp Bank	18.71	15.44	0.00	0.00	0.00
Fnbt Bank	11.27	11.42	25.11	26.36	25.11
First Federal Bank	9.67	10.90	21.25	21.69	21.25
Peoples Bank Of Graceville	6.11	10.48	29.85	30.89	29.85
Prime Meridian Bank	9.16	10.09	13.75	14.63	13.75
Capital City Bank	11.04	9.68	15.56	16.75	15.56
Pnb Community Bank	8.06	9.56	0.00	0.00	0.00
One Florida Bank	8.86	9.51	10.21	10.97	10.21
Intracoastal Bank	6.26	9.37	10.62	11.87	10.62
Bank Of Pensacola	9.30	9.33	20.72	21.59	20.72
Florida Capital Bank, National Association	10.26	9.25	14.76	16.01	14.76
Everbank, National Association	8.95	9.16	12.86	13.75	12.86
Madison County Community Bank	5.06	8.82	14.23	15.48	14.23
Lafayette State Bank	6.44	8.51	12.90	14.16	12.90

Select Peer Average	12.44	15.21	19.82	20.62	19.82
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	98.02	72.15	23.80
One Florida Bank	90.17	80.99	4.17
Florida Capital Bank, National Association	88.93	79.16	2.28
Intracoastal Bank	83.76	74.13	19.62
Prime Meridian Bank	81.41	72.89	11.06
Pnb Community Bank	81.08	73.66	17.67
Capital City Bank	69.29	60.13	21.75
Lafayette State Bank	66.39	61.48	13.86
Bank Of Pensacola	57.51	52.00	42.09
Dlp Bank	56.86	45.86	20.83
Fnbt Bank	49.61	43.79	22.90
Madison County Community Bank	49.43	46.43	37.71
The Warrington Bank	40.24	33.42	58.59
First Federal Bank	39.73	31.52	57.52
Peoples Bank Of Graceville	39.59	36.09	59.54
Gala Bank	38.25	17.92	11.86

Select Peer Average	64.39	55.10	26.58
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	592,809	2.20	19.77
Capital City Bank	4,355,055	1.57	14.02
Dlp Bank	245,115	1.52	8.12
Florida Capital Bank, National Association	684,167	1.41	15.73
Pnb Community Bank	161,770	1.20	15.79
Intracoastal Bank	563,715	1.17	19.12
One Florida Bank	1,868,281	1.10	12.47
Lafayette State Bank	241,348	1.04	16.80
First Federal Bank	4,069,283	1.03	11.12
Prime Meridian Bank	947,667	0.96	10.26
Bank Of Pensacola	138,869	0.75	8.10
Everbank, National Association	40,452,104	0.73	7.96
Peoples Bank Of Graceville	114,753	0.73	12.61
Madison County Community Bank	191,359	0.65	12.97
The Warrington Bank	165,437	0.36	2.12
Gala Bank	11,841	(6.05)	(7.17)

Select Peer Average	3,425,223	0.65	11.24
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
One Florida Bank	0.11	1.76	54.36	11.44
Fnbt Bank	0.96	1.54	54.91	7.90
Everbank, National Association	0.22	1.35	58.53	25.73
Prime Meridian Bank	0.27	1.94	61.41	8.63
Florida Capital Bank, National Association	1.66	1.71	63.49	5.31
Intracoastal Bank	0.16	2.00	63.94	11.53
Dlp Bank	0.66	3.04	64.29	7.32
Capital City Bank	2.10	1.75	64.42	4.75
Bank Of Pensacola	0.23	1.61	66.05	9.95
First Federal Bank	1.46	1.36	67.47	6.92
Pnb Community Bank	0.44	2.90	67.72	3.88
Peoples Bank Of Graceville	0.26	1.41	68.61	8.73
Lafayette State Bank	0.73	2.82	71.16	5.01
Madison County Community Bank	0.62	2.39	77.68	4.99
The Warrington Bank	0.27	2.03	82.81	5.53
Gala Bank	0.00	10.34	309.09	1.74

Select Peer Average	0.63	2.50	81.00	8.08
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PEER GROUP COMPARISONS REPORT

North Florida Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.76	0.00	0.00	0.00
Gala Bank	0.96	0.00	0.00	0.00
Fnbt Bank	1.57	0.01	0.00	0.03
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
One Florida Bank	0.84	0.04	0.03	0.36
Capital City Bank	1.11	0.16	0.10	1.02
Madison County Community Bank	1.72	0.33	0.17	2.87
Florida Capital Bank, National Association	1.26	0.48	0.38	2.62
Prime Meridian Bank	0.84	0.71	0.52	5.29
First Federal Bank	0.72	3.79	1.19	1.93
Intracoastal Bank	1.40	1.67	1.24	16.93
Everbank, National Association	0.81	1.72	1.27	4.22
Dlp Bank	1.56	1.51	1.31	8.75
Lafayette State Bank	1.90	2.24	1.38	18.10
Pnb Community Bank	1.20	3.00	2.21	24.68

Select Peer Average	1.16	0.98	0.61	5.43
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Madison County Community Bank	4.49	3.97	0.00	0.00	37.71
Bank Of Pensacola	4.01	0.97	0.00	42.09	0.00
Dlp Bank	3.64	17.01	4.73	0.00	20.83
Lafayette State Bank	3.13	16.75	0.00	0.00	13.86
Pnb Community Bank	2.70	4.08	0.44	0.00	17.67
The Warrington Bank	2.30	4.85	0.00	58.59	0.00
Capital City Bank	1.76	10.00	0.00	11.59	10.16
Gala Bank	1.32	0.00	53.27	0.00	10.49
Prime Meridian Bank	1.17	5.51	6.14	1.57	9.50
One Florida Bank	1.12	12.90	0.00	0.00	4.17
Intracoastal Bank	0.99	2.56	0.00	0.00	19.62
Peoples Bank Of Graceville	0.73	2.89	0.00	44.53	15.01
First Federal Bank	0.59	0.65	0.00	0.00	57.52
Florida Capital Bank, National Association	0.50	15.24	0.00	0.00	2.28
Fnbt Bank	0.49	31.09	0.00	22.90	0.00
Everbank, National Association	0.15	1.84	0.00	0.07	23.70

Select Peer Average	1.82	8.14	4.04	11.33	15.16
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	80.24	0.49	0.00	0.00
Intracoastal Bank	73.10	0.96	0.00	0.00
Pnb Community Bank	72.78	1.23	0.00	0.00
Everbank, National Association	71.56	0.13	0.02	0.02
Prime Meridian Bank	71.26	0.96	0.00	0.00
Florida Capital Bank, National Association	70.27	0.22	0.00	0.01
Lafayette State Bank	60.11	2.37	0.00	0.00
Capital City Bank	58.98	2.40	0.00	2.02
Bank Of Pensacola	51.61	0.73	0.00	0.00
Madison County Community Bank	45.63	4.24	0.01	0.00
Dlp Bank	45.15	1.61	0.62	4.47
Fnbt Bank	42.89	1.69	0.00	0.00
Peoples Bank Of Graceville	35.76	0.15	0.00	0.00
The Warrington Bank	33.10	0.58	0.00	0.00
First Federal Bank	29.38	0.99	0.00	4.87
Gala Bank	17.75	12.85	0.00	0.00

Select Peer Average	53.72	1.98	0.04	0.71
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	58.63	41.29	99.93	0.00	0.07
Dlp Bank	54.93	45.07	100.00	0.00	0.00
Bank Of Pensacola	45.63	54.37	100.00	0.00	0.00
Lafayette State Bank	39.93	60.07	100.00	0.00	0.00
Capital City Bank	36.85	61.48	98.33	0.58	1.09
Fnbt Bank	27.71	72.29	100.00	0.00	0.00
The Warrington Bank	26.79	73.21	100.00	0.00	0.00
Pnb Community Bank	25.09	74.91	100.00	0.00	0.00
Prime Meridian Bank	23.40	75.72	99.12	0.00	0.88
Madison County Community Bank	22.43	77.57	100.00	0.00	0.00
One Florida Bank	22.24	76.89	99.13	0.00	0.87
Gala Bank	22.14	77.86	100.00	0.00	0.00
Peoples Bank Of Graceville	21.87	75.77	97.64	0.00	2.36
Intracoastal Bank	18.82	76.51	95.33	0.00	4.67
First Federal Bank	9.11	79.82	88.93	0.00	11.07
Everbank, National Association	3.31	78.86	82.17	0.00	17.83

Select Peer Average	28.68	68.86	97.54	0.04	2.43
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.66	1.16	5.23	97.25
Pnb Community Bank	5.73	1.43	4.76	94.20
Lafayette State Bank	5.88	2.17	4.58	92.41
Gala Bank	4.86	3.30	4.37	76.52
Capital City Bank	4.98	1.27	4.22	91.73
Florida Capital Bank, National Association	5.13	4.28	3.72	97.99
Fnbt Bank	5.44	2.67	3.66	97.90
Prime Meridian Bank	5.58	2.91	3.47	95.79
Madison County Community Bank	5.03	2.10	3.40	94.71
One Florida Bank	5.71	3.32	3.37	98.62
Intracoastal Bank	5.30	2.55	3.32	96.70
First Federal Bank	4.84	2.06	2.99	90.38
Bank Of Pensacola	3.56	1.79	2.63	97.40
The Warrington Bank	3.03	0.77	2.55	98.10
Everbank, National Association	5.41	3.39	2.48	99.29
Peoples Bank Of Graceville	4.02	2.46	2.17	98.67

Select Peer Average	5.01	2.35	2.76	94.85
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