

Intracoastal Bank

Palm Coast, FL

Established

6/16/2008

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
North Florida Group**

For the six months June 30, 2025

Institution name	Total Assets (\$000's)
Everbank, National Association	44,446,323
Capital City Bank	4,392,241
First Federal Bank	4,194,869
Prime Meridian Bank	993,042
Florida Capital Bank, National Association	655,184
Fnb Bank	610,094
Intracoastal Bank	574,270
Dlp Bank	251,758
Lafayette State Bank	243,730
Madison County Community Bank	194,939
The Warrington Bank	169,309
Pnb Community Bank	156,995
Bank Of Pensacola	150,189
Peoples Bank Of Graceville	111,020
Gala Bank	23,189

Institution name	Return on Avg Assets (%)
Fnb Bank	2.14
Dlp Bank	1.68
Capital City Bank	1.52
Intracoastal Bank	1.26
Pnb Community Bank	1.24
Florida Capital Bank, National Association	1.19
Lafayette State Bank	1.04
First Federal Bank	0.98
Prime Meridian Bank	0.84
Madison County Community Bank	0.77
Peoples Bank Of Graceville	0.76
Bank Of Pensacola	0.72
Everbank, National Association	0.68
The Warrington Bank	0.40
Gala Bank	(4.49)

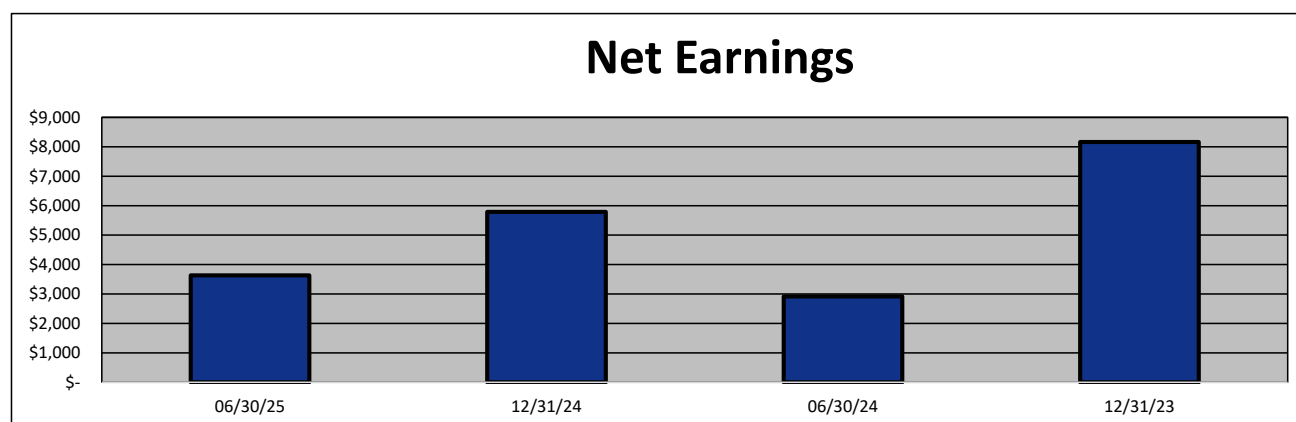
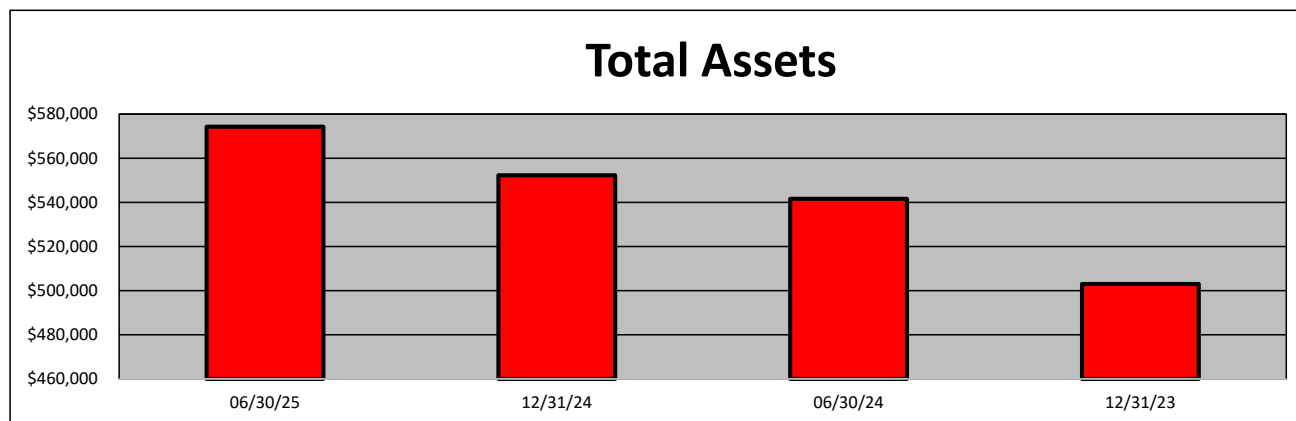
EXECUTIVE SUMMARY - Intracoastal Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.41	5.97	5.80	6.05	10.68	11.98
Leverage Ratio	9.15	9.40	9.54	10.10	11.86	13.19
Tier 1 Cap/Risk Based Assets	10.74	10.63	10.82	11.18	14.47	16.92
Risk Based Ratio	11.99	11.88	12.06	12.43	15.30	17.67
Common Equity Tier 1 Capital Ratio	10.74	10.63	10.82	11.18	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.20	86.01	81.07	81.03	74.73	63.08
Loans/Assets	75.19	75.83	73.31	71.75	62.90	54.02
Securities/Assets	19.08	20.53	21.87	24.46	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	1.26	1.08	1.11	1.65	0.71	0.72
Return on Avg Equity	20.57	18.02	19.12	31.52	10.92	11.03
Nonint Income/Avg Assets	0.16	0.16	0.17	0.20	0.80	0.63
Net Overhead Ratio	1.90	1.81	1.81	1.80	2.35	2.46
Efficiency Ratio	59.78	63.78	65.14	54.81	74.52	78.80
Assets (per million) per Employee	11.72	12.27	11.77	10.70	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	1.44	1.39	1.36	1.45	1.29	1.18
Nonperforming Loans/Total Loans	1.65	1.66	1.86	0.01	0.48	0.81
Nonperforming Assets/Total Assets	1.24	1.26	1.36	0.01	0.33	0.50
Adjusted Texas Ratio	16.55	17.90	20.01	0.10	3.15	4.11
YIELDS & COSTS:						
Yield on earning assets	5.32	5.28	5.20	4.92	5.48	5.07
Cost of funds	2.52	2.95	2.97	2.02	2.84	2.28
Net interest margin	3.39	3.03	2.97	3.52	3.20	2.81
Avg Earning Assets/Avg Assets	96.82	96.65	96.49	97.90	95.80	94.78

SELECTED FINANCIAL DATA - Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	574,270	552,289	541,595	503,031	32,675	6.03
Cash and Equivalents	17,332	4,545	10,542	3,652	6,790	64.41
Securities	109,570	113,400	118,430	123,057	(8,860)	(7.48)
Loans, net	431,813	418,788	397,065	360,944	34,748	8.75
Deposit Accounts	506,823	486,914	489,768	445,454	17,055	3.48
Fed Funds & Repos	-	1,500	-	2,000	-	NA
Total Equity	36,814	32,983	31,434	30,419	5,380	17.12

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,631	5,789	2,915	8,163	716	24.56
Interest Income	14,824	27,466	13,198	23,845	1,626	12.32
Interest Expense	5,372	11,685	5,656	6,821	(284)	(5.02)
Net Interest Income	9,452	15,781	7,542	17,024	1,910	25.32
Credit Loss Expense	399	602	159	89	240	150.94
Noninterest income	464	878	449	983	15	3.34
Gain on Sale of Securities	52	(51)	-	-	52	NA
Noninterest Expense	5,933	10,639	5,213	9,885	720	13.81
Net Operating Income	3,584	5,418	2,619	8,033	965	36.85
Income Taxes	-	-	-	-	-	NA

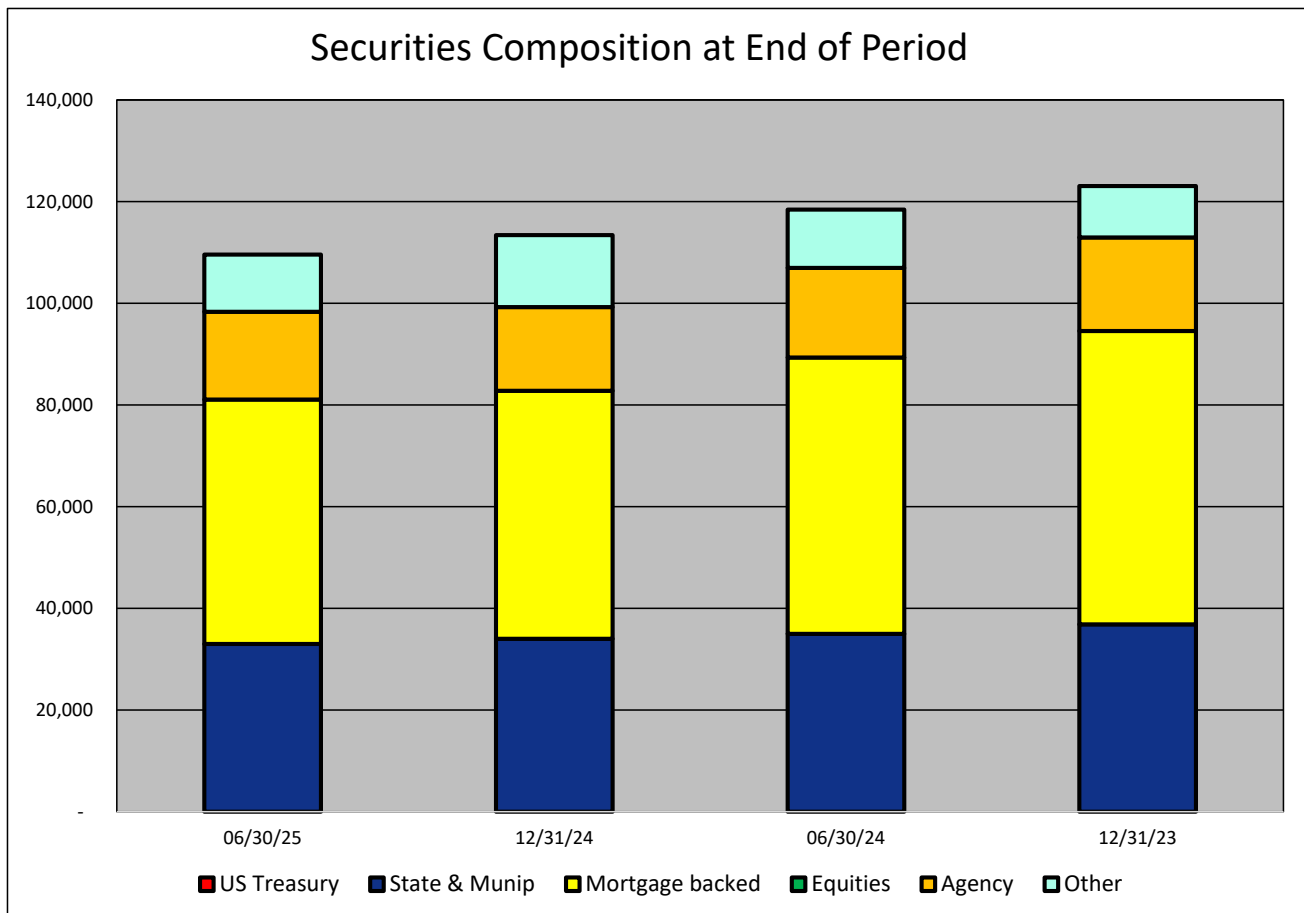


SECURITIES COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	33,003	34,010	34,980	36,841	(1,977)	(5.65)
Mortgage backed	48,077	48,775	54,347	57,701	(6,270)	(11.54)
Equities	-	-	-	-	-	NA
Agency	17,258	16,472	17,644	18,414	(386)	(2.19)
Other	11,232	14,143	11,459	10,101	(227)	(1.98)
Total Securities	109,570	113,400	118,430	123,057	(8,860)	(7.48)

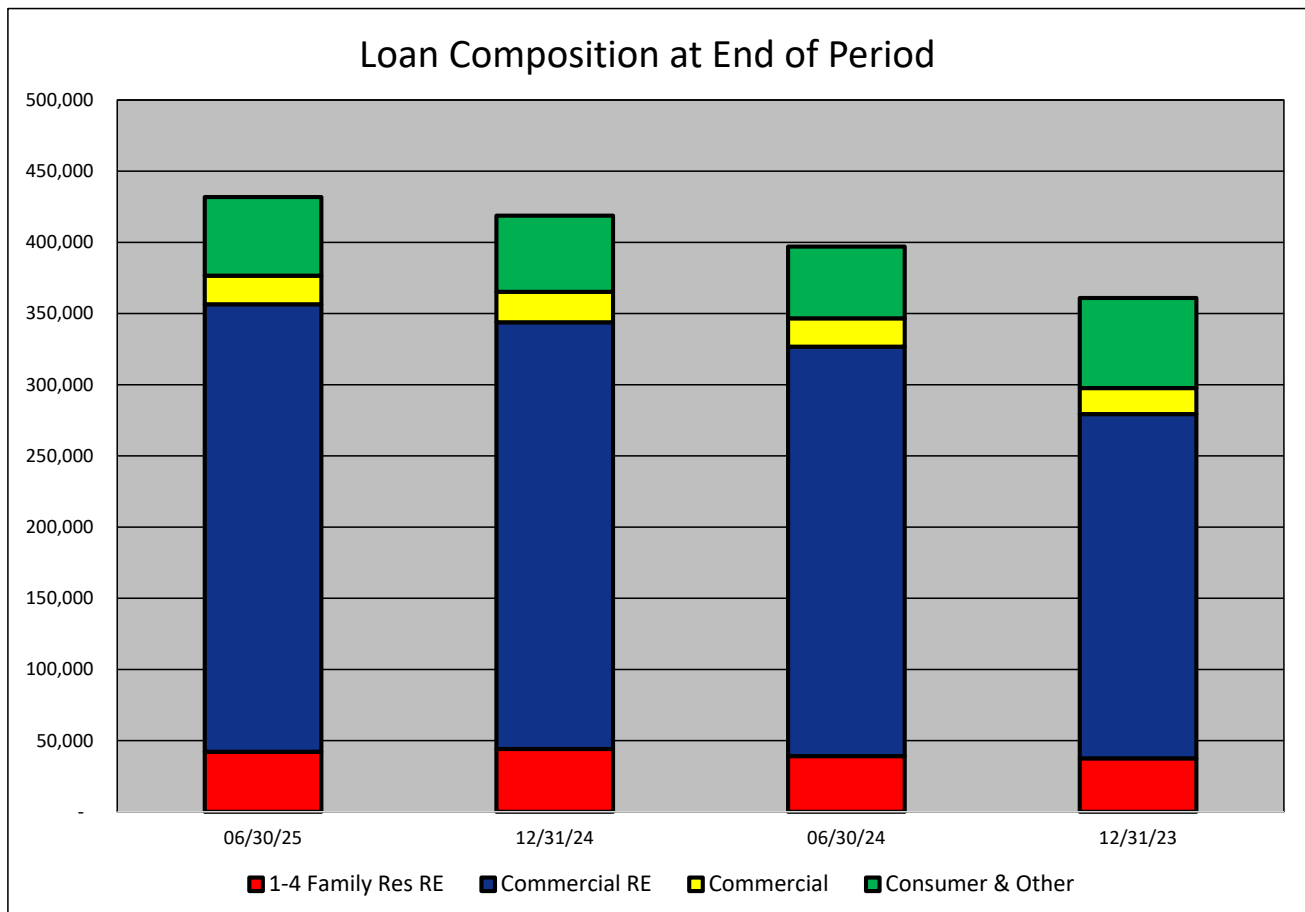


LOAN PORTFOLIO COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	42,200	44,119	39,070	37,548	3,130	8.01
Commercial RE	314,279	299,764	287,662	241,840	26,617	9.25
Commercial	20,147	21,333	19,914	18,238	233	1.17
Consumer & Other	55,187	53,572	50,419	63,318	4,768	9.46
Loans, Net	431,813	418,788	397,065	360,944	34,748	8.75



LOAN PORTFOLIO QUALITY - Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	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	35	2	(35)	(100.00)
Total Charge-offs	-	70	35	-	(35)	(100.00)
Credit Loss Expense	399	602	159	89	240	150.94
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(26)	-	NA
Ending Balance	6,237	5,838	5,394	5,235	843	15.63

NON-PERFORMING ASSETS:

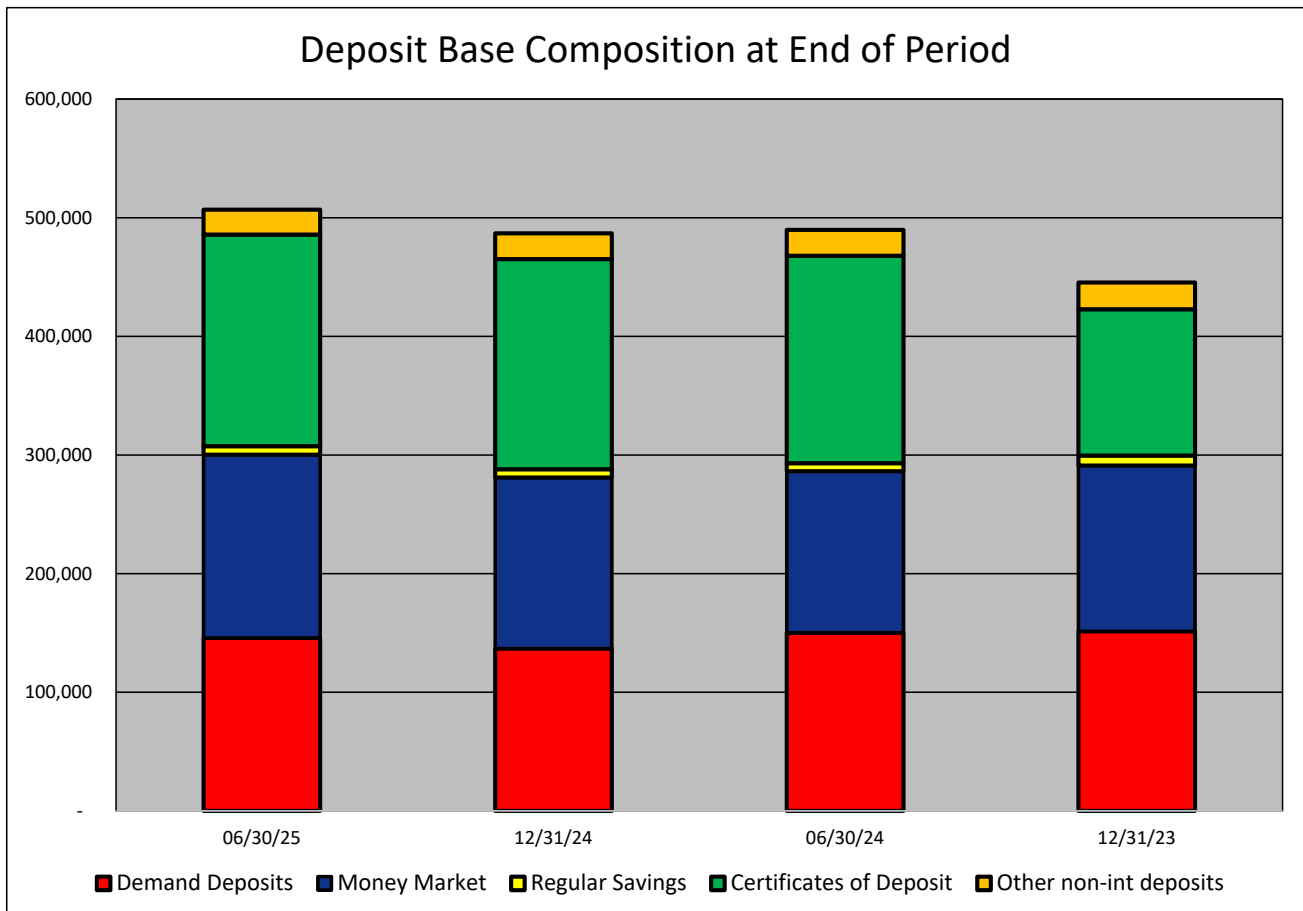
Total-90+ Days Past Due	-	-	421	-	(421)	(100.00)
Total-Nonaccrual	7,126	6,948	6,948	35	178	2.56
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	7,126	6,948	7,369	35	(243)	(3.30)

DEPOSIT BASE COMPOSITION - Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	145,801	136,796	150,126	151,328	(4,325)	(2.88)
Money Market	154,509	144,249	136,180	139,801	18,329	13.46
Regular Savings	7,117	6,999	6,787	8,393	330	4.86
Certificates of Deposit	178,414	177,112	174,837	123,372	3,577	2.05
Other non-int deposits	20,982	21,758	21,838	22,560	(856)	(3.92)
Total Deposits	506,823	486,914	489,768	445,454	17,055	3.48

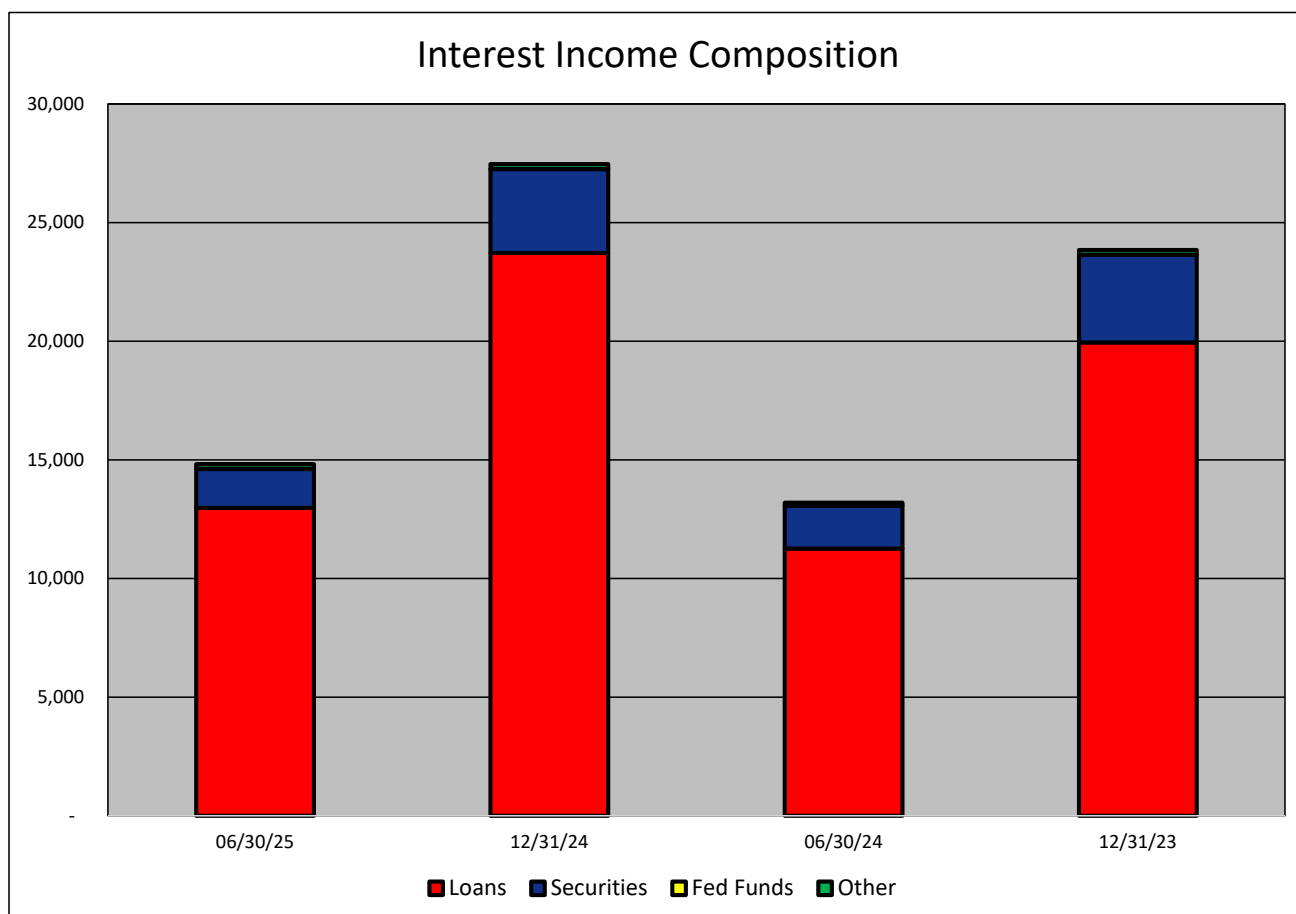


INTEREST INCOME COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	12,980	23,721	11,266	19,947	1,714	15.21
Securities	1,635	3,533	1,803	3,701	(168)	(9.32)
Fed Funds	9	7	-	-	9	NA
Other	200	205	129	197	71	55.04
Total Int Income	14,824	27,466	13,198	23,845	1,626	12.32

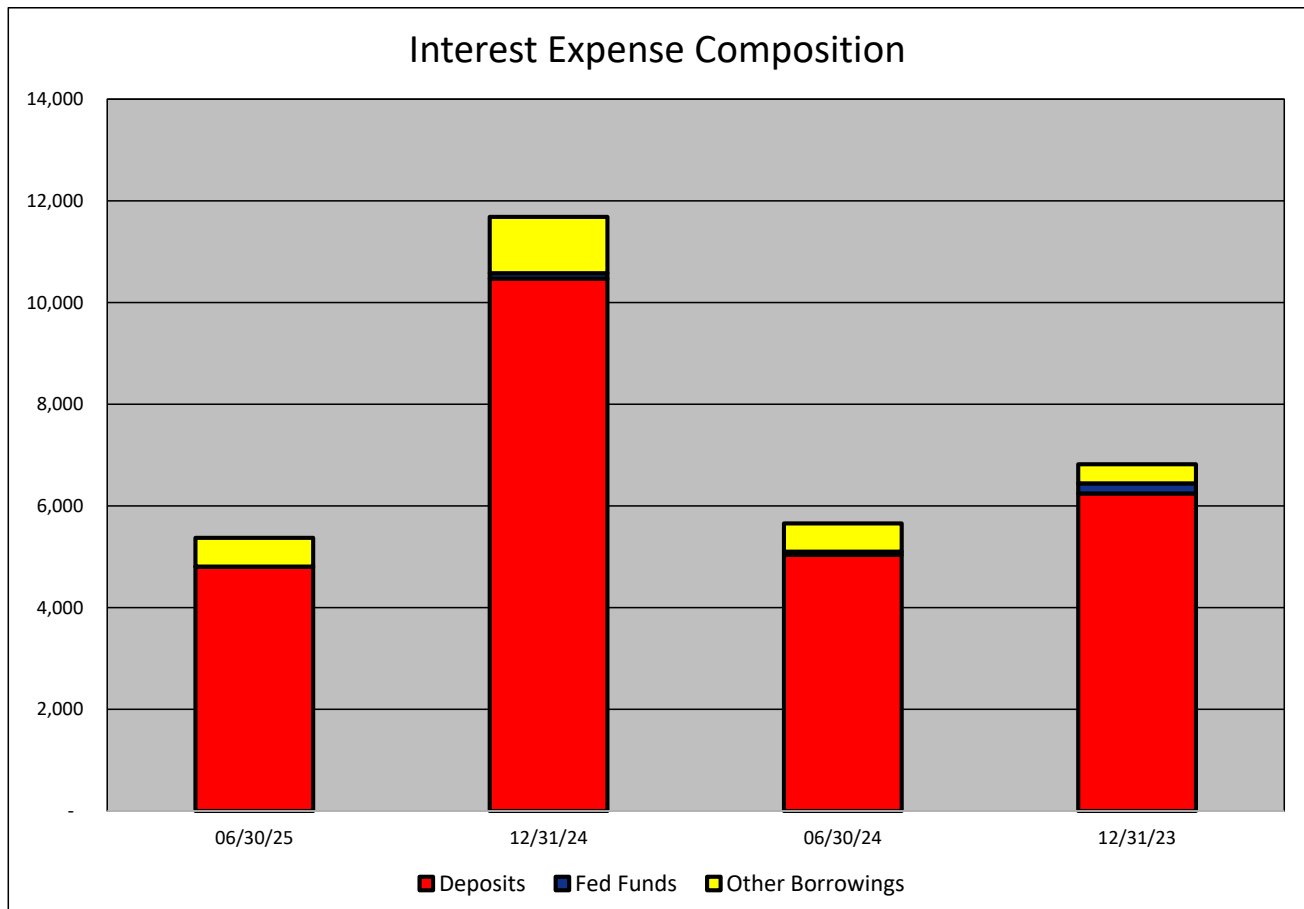


INTEREST EXPENSE COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	4,803	10,474	5,039	6,246	(236)	(4.68)
Fed Funds	5	103	63	199	(58)	(92.06)
Other Borrowings	564	1,108	554	376	10	1.81
Total Int Expense	5,372	11,685	5,656	6,821	(284)	(5.02)

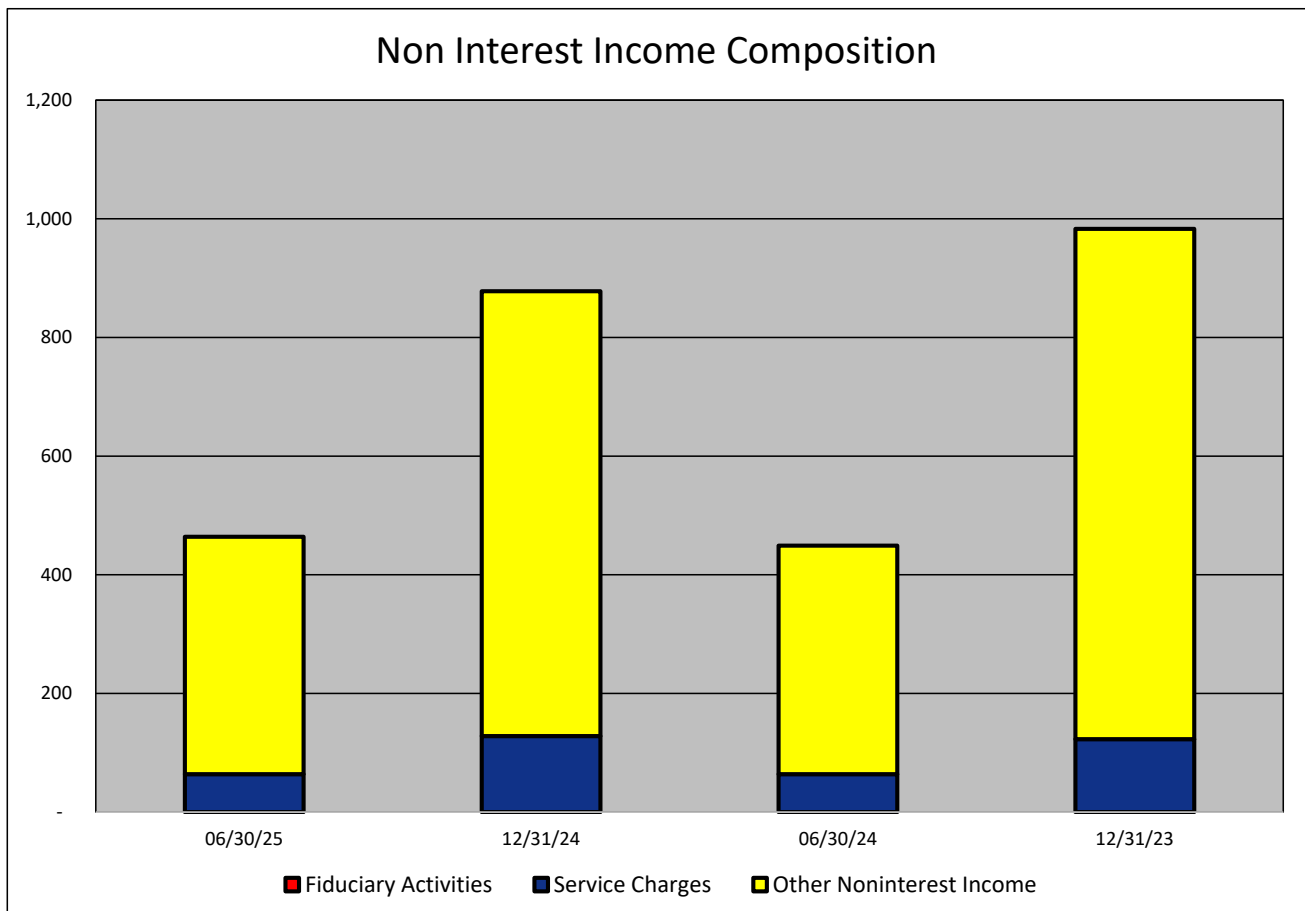


NONINTEREST INCOME COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	64	128	64	123	-	-
Other Noninterest Income	400	750	385	860	15	3.90
Total Nonint. Income	464	878	449	983	15	3.34

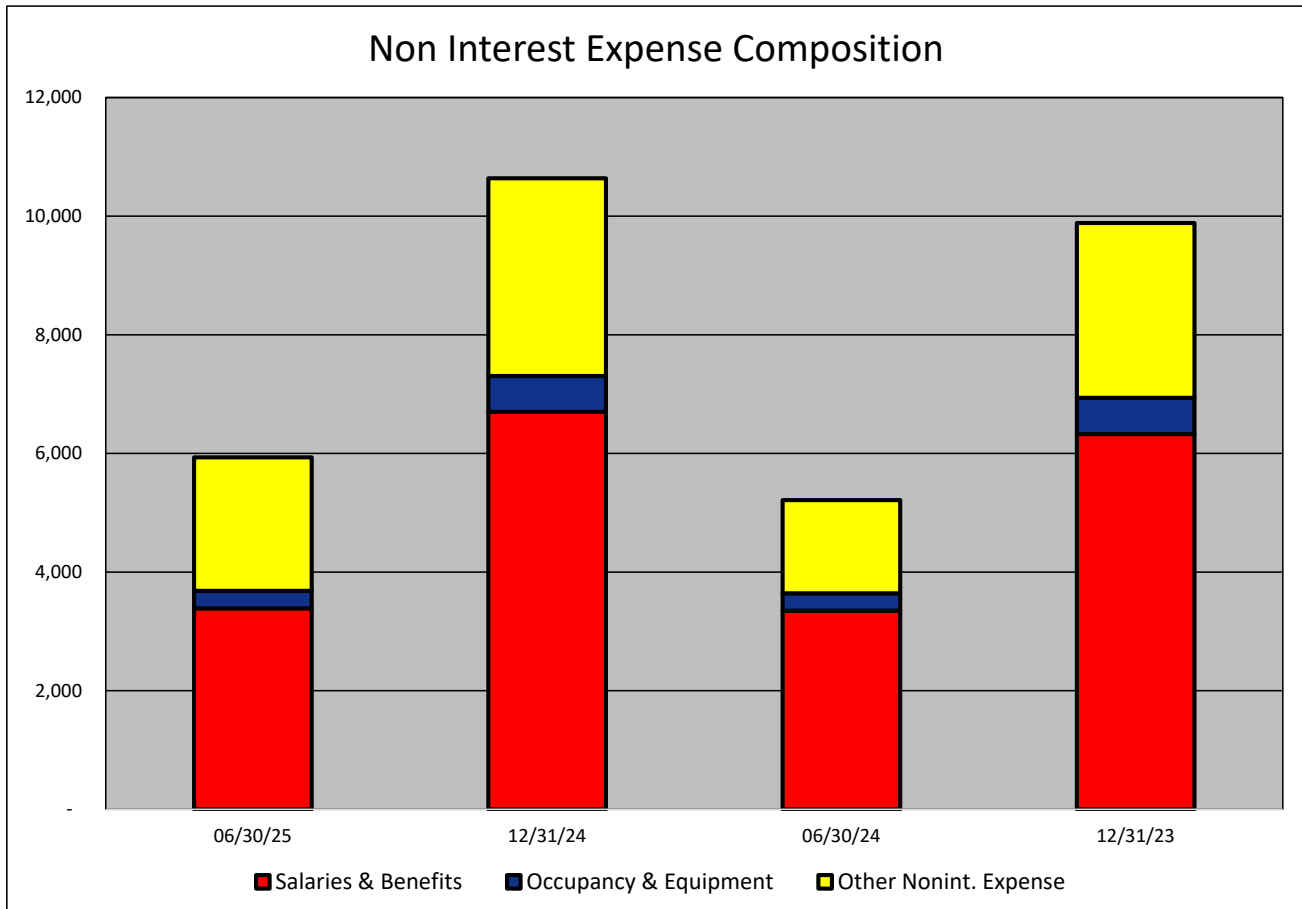


NONINTEREST EXPENSE COMPOSITION- Intracoastal Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	3,388	6,701	3,349	6,326	39	1.16
Occupancy & Equipment	295	604	293	611	2	0.68
Other Nonint. Expense	2,250	3,334	1,571	2,948	679	43.22
Total Nonint. Expense	5,933	10,639	5,213	9,885	720	13.81



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Assets \$000			
Institution name	This Year	Last Year	% Change in Assets
Gala Bank	23,189	-	NA
Florida Capital Bank, National Association	655,184	555,652	17.91
Everbank, National Association	44,446,323	39,445,857	12.68
Prime Meridian Bank	993,042	893,283	11.17
Lafayette State Bank	243,730	223,927	8.84
Madison County Community Bank	194,939	183,195	6.41
Intracoastal Bank	574,270	541,595	6.03
Capital City Bank	4,392,241	4,219,288	4.10
Fnb Bank	610,094	596,551	2.27
Bank Of Pensacola	150,189	147,302	1.96
First Federal Bank	4,194,869	4,185,394	0.23
Pnb Community Bank	156,995	156,683	0.20
The Warrington Bank	169,309	179,539	(5.70)
Peoples Bank Of Graceville	111,020	117,782	(5.74)
Dlp Bank	251,758	270,888	(7.06)

Select Peer Average	3,811,143	3,447,796	3.81
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
Gala Bank	7,046	-	NA
Madison County Community Bank	99,564	82,288	20.99
Everbank, National Association	32,990,293	28,122,479	17.31
Dlp Bank	106,255	97,139	9.38
Intracoastal Bank	431,813	397,065	8.75
Florida Capital Bank, National Association	511,610	479,361	6.73
Bank Of Pensacola	73,193	68,785	6.41
Prime Meridian Bank	728,207	695,549	4.70
The Warrington Bank	56,018	53,787	4.15
Lafayette State Bank	148,689	144,934	2.59
Fnb Bank	262,518	260,879	0.63
Pnb Community Bank	111,794	111,992	(0.18)
First Federal Bank	1,369,922	1,373,114	(0.23)
Peoples Bank Of Graceville	39,687	40,512	(2.04)
Capital City Bank	2,650,671	2,714,245	(2.34)

Select Peer Average	2,639,152	2,309,475	5.49
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the six months June 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	42.89	48.77	82.52	83.10	82.52
The Warrington Bank	16.65	16.78	0.00	0.00	0.00
Dlp Bank	18.75	15.64	0.00	0.00	0.00
Fnbt Bank	11.12	11.25	26.06	27.31	26.06
First Federal Bank	9.47	10.77	20.38	20.78	20.38
Peoples Bank Of Graceville	6.51	10.68	31.36	32.43	31.36
Prime Meridian Bank	9.22	9.93	13.68	14.52	13.68
Pnb Community Bank	8.31	9.78	0.00	0.00	0.00
Capital City Bank	11.42	9.76	16.08	17.29	16.08
Florida Capital Bank, National Association	9.81	9.65	14.31	15.56	14.31
Bank Of Pensacola	8.78	9.54	0.00	0.00	0.00
Intracoastal Bank	6.41	9.15	10.74	11.99	10.74
Madison County Community Bank	5.21	8.92	13.50	14.75	13.50
Everbank, National Association	8.56	8.65	11.78	12.67	11.78
Lafayette State Bank	6.57	8.64	13.34	14.59	13.34

Select Peer Average	11.98	13.19	16.92	17.67	16.92
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	94.76	74.23	21.80
Florida Capital Bank, National Association	87.32	78.09	2.86
Intracoastal Bank	85.20	75.19	19.08
Prime Meridian Bank	81.45	73.33	9.90
Pnb Community Bank	78.47	71.21	19.84
Capital City Bank	69.92	60.35	22.49
Lafayette State Bank	65.91	61.01	15.31
Madison County Community Bank	54.34	51.07	36.36
Bank Of Pensacola	53.54	48.73	37.04
Gala Bank	53.42	30.39	14.97
Dlp Bank	52.28	42.21	17.94
Fnbt Bank	48.69	43.03	25.97
First Federal Bank	42.67	32.66	56.19
The Warrington Bank	39.71	33.09	57.27
Peoples Bank Of Graceville	38.49	35.75	59.90

Select Peer Average	63.08	54.02	27.79
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	598,058	2.14	19.22
Dlp Bank	248,058	1.68	9.00
Capital City Bank	4,372,884	1.52	13.49
Intracoastal Bank	575,450	1.26	20.57
Pnb Community Bank	161,256	1.24	15.88
Florida Capital Bank, National Association	678,308	1.19	12.91
Lafayette State Bank	243,230	1.04	16.45
First Federal Bank	4,167,856	0.98	10.68
Prime Meridian Bank	964,356	0.84	9.03
Madison County Community Bank	192,666	0.77	15.19
Peoples Bank Of Graceville	114,208	0.76	12.67
Bank Of Pensacola	138,602	0.72	7.65
Everbank, National Association	42,099,145	0.68	7.63
The Warrington Bank	166,708	0.40	2.37
Gala Bank	16,118	(4.49)	(7.26)

Select Peer Average	3,649,127	0.72	11.03
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.91	1.57	55.35	8.13
Everbank, National Association	0.21	1.43	59.63	23.99
Intracoastal Bank	0.16	1.90	59.78	11.72
Prime Meridian Bank	0.29	1.97	61.97	8.87
Dlp Bank	0.66	3.07	62.51	6.46
Capital City Bank	1.93	1.87	64.83	4.66
Pnb Community Bank	0.48	2.86	66.82	3.92
Bank Of Pensacola	0.24	1.69	67.47	10.73
Florida Capital Bank, National Association	1.37	2.03	67.48	5.75
Peoples Bank Of Graceville	0.28	1.41	68.02	8.54
First Federal Bank	1.31	1.47	68.15	7.31
Lafayette State Bank	0.74	2.93	71.29	5.08
Madison County Community Bank	0.63	2.33	73.83	5.27
The Warrington Bank	0.26	2.05	81.31	5.64
Gala Bank	0.02	8.38	253.56	2.11

Select Peer Average	0.63	2.46	78.80	7.88
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.75	0.00	0.00	0.00
Gala Bank	0.99	0.00	0.00	0.00
Fnbt Bank	1.53	0.01	0.00	0.03
Peoples Bank Of Graceville	0.95	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
Capital City Bank	1.13	0.24	0.15	1.49
Madison County Community Bank	1.58	0.29	0.16	2.73
Florida Capital Bank, National Association	1.20	0.38	0.29	1.64
Lafayette State Bank	1.94	0.71	0.43	5.57
Prime Meridian Bank	0.79	0.66	0.49	4.96
Pnb Community Bank	1.27	1.31	0.93	10.13
First Federal Bank	0.67	2.94	0.96	3.05
Everbank, National Association	0.84	1.49	1.13	4.65
Intracoastal Bank	1.44	1.65	1.24	16.55
Dlp Bank	1.63	2.47	1.65	10.91

Select Peer Average	1.18	0.81	0.50	4.11
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	3.57	15.37	0.00	0.00	15.31
Bank Of Pensacola	3.48	9.71	0.00	37.04	0.00
The Warrington Bank	3.16	5.56	0.00	57.27	0.00
Dlp Bank	2.65	22.13	7.41	0.00	17.94
Madison County Community Bank	2.30	2.85	0.00	0.00	36.36
Gala Bank	2.10	0.00	37.19	0.00	14.97
Capital City Bank	1.79	8.99	0.00	10.53	11.96
Pnb Community Bank	1.78	5.32	0.40	0.00	19.84
Intracoastal Bank	1.07	1.95	0.00	0.00	19.08
Prime Meridian Bank	0.98	8.30	4.30	1.54	8.36
First Federal Bank	0.58	1.03	0.00	0.00	56.19
Peoples Bank Of Graceville	0.56	3.10	0.00	45.35	14.54
Fnbt Bank	0.53	28.71	0.00	25.97	0.00
Florida Capital Bank, National Association	0.52	15.95	0.00	0.00	2.86
Everbank, National Association	0.15	1.94	0.00	0.06	21.69

Select Peer Average	1.68	8.73	3.29	11.85	15.94
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Intracoastal Bank	74.11	0.96	0.00	0.00
Everbank, National Association	73.60	0.16	0.01	0.02
Prime Meridian Bank	71.77	0.93	0.00	0.00
Pnb Community Bank	70.30	1.18	0.00	0.00
Florida Capital Bank, National Association	67.47	0.19	0.00	0.01
Lafayette State Bank	59.64	2.32	0.00	0.00
Capital City Bank	59.23	2.44	0.00	2.05
Madison County Community Bank	50.26	4.23	0.01	0.00
Bank Of Pensacola	48.37	0.65	0.00	0.00
Fnb Bank	42.37	1.66	0.00	0.00
Dlp Bank	41.52	1.58	0.61	4.32
Peoples Bank Of Graceville	35.41	0.15	0.00	0.00
The Warrington Bank	32.77	0.55	0.00	0.00
First Federal Bank	30.23	0.96	0.00	4.48
Gala Bank	30.08	11.60	0.00	0.00

Select Peer Average	52.48	1.97	0.04	0.72
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	60.27	39.73	100.00	0.00	0.00
Florida Capital Bank, National Association	59.94	40.00	99.93	0.00	0.07
Bank Of Pensacola	51.23	48.77	100.00	0.00	0.00
Lafayette State Bank	39.56	60.44	100.00	0.00	0.00
Capital City Bank	36.79	61.56	98.36	0.57	1.08
Fnbt Bank	28.91	71.09	100.00	0.00	0.00
Pnb Community Bank	27.59	72.41	100.00	0.00	0.00
The Warrington Bank	26.05	73.95	100.00	0.00	0.00
Prime Meridian Bank	24.09	75.62	99.70	0.00	0.30
Madison County Community Bank	21.77	78.23	100.00	0.00	0.00
Peoples Bank Of Graceville	21.71	78.29	100.00	0.00	0.00
Intracoastal Bank	17.84	77.45	95.30	0.00	4.70
Gala Bank	16.32	83.68	100.00	0.00	0.00
First Federal Bank	8.36	77.41	85.77	0.00	14.23
Everbank, National Association	5.13	81.96	87.09	0.00	12.91

Select Peer Average	29.70	68.04	97.74	0.04	2.22
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.08	1.12	5.65	93.67
Pnb Community Bank	5.76	1.44	4.80	94.18
Lafayette State Bank	6.02	2.16	4.73	92.72
Capital City Bank	5.04	1.28	4.28	91.81
Gala Bank	5.19	3.09	4.05	81.29
Florida Capital Bank, National Association	5.21	4.38	3.74	98.02
Fnbt Bank	5.44	2.74	3.64	97.88
Prime Meridian Bank	5.61	2.93	3.49	95.90
Madison County Community Bank	5.10	2.09	3.49	95.81
Intracoastal Bank	5.32	2.52	3.39	96.82
First Federal Bank	4.95	2.09	3.04	90.67
Bank Of Pensacola	3.62	1.76	2.71	96.90
The Warrington Bank	3.10	0.78	2.62	98.19
Everbank, National Association	5.49	3.39	2.57	99.18
Peoples Bank Of Graceville	4.05	2.47	2.20	98.65

Select Peer Average	5.07	2.28	2.81	94.78
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