

The Warrington Bank

Pensacola, FL

Established

3/18/1953

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) |

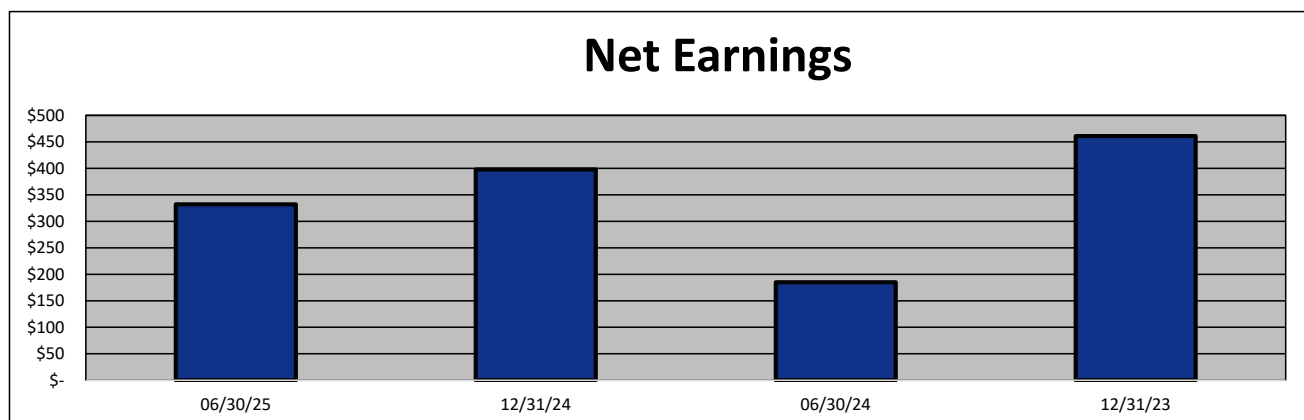
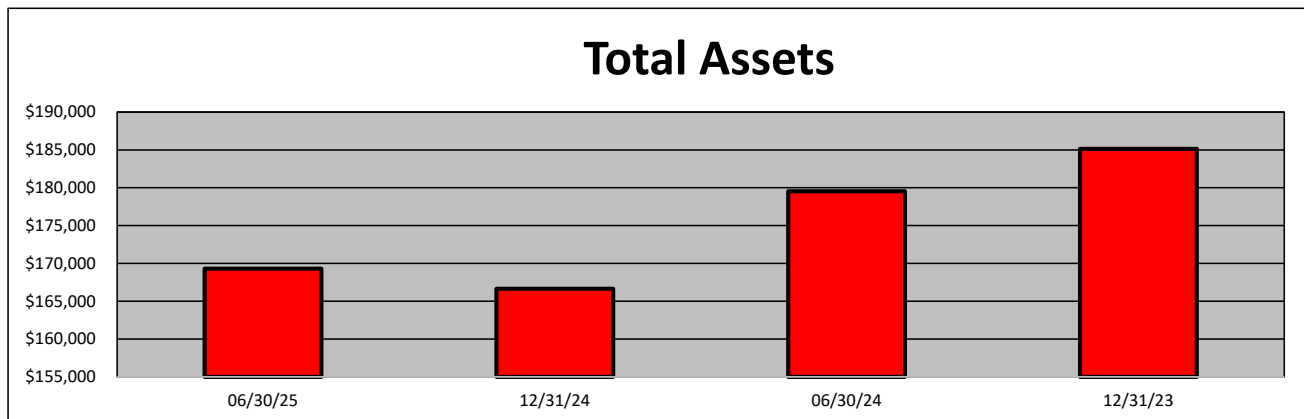
EXECUTIVE SUMMARY - The Warrington Bank
(Percentage)

| Period Ending | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 16.65 | 16.79 | 15.46 | 15.03 | 10.68 | 11.98 |
| Leverage Ratio | 16.78 | 16.37 | 15.11 | 14.84 | 11.86 | 13.19 |
| Tier 1 Cap/Risk Based Assets | 0.00 | 0.00 | 0.00 | 0.00 | 14.47 | 16.92 |
| Risk Based Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 15.30 | 17.67 |
| Common Equity Tier 1 Capital Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 14.41 | 16.92 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 39.71 | 39.98 | 39.42 | 37.28 | 74.73 | 63.08 |
| Loans/Assets | 33.09 | 33.25 | 29.96 | 29.63 | 62.90 | 54.02 |
| Securities/Assets | 57.27 | 61.24 | 66.63 | 66.55 | 18.95 | 27.79 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.40 | 0.22 | 0.20 | 0.24 | 0.71 | 0.72 |
| Return on Avg Equity | 2.37 | 1.43 | 1.33 | 1.66 | 10.92 | 11.03 |
| Nonint Income/Avg Assets | 0.26 | 0.25 | 0.25 | 0.24 | 0.80 | 0.63 |
| Net Overhead Ratio | 2.05 | 1.88 | 1.81 | 1.72 | 2.35 | 2.46 |
| Efficiency Ratio | 81.31 | 87.82 | 88.59 | 81.93 | 74.52 | 78.80 |
| Assets (per million) per Employee | 5.64 | 5.56 | 5.79 | 5.79 | 10.31 | 7.88 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 0.96 | 0.97 | 0.99 | 0.98 | 1.29 | 1.18 |
| Nonperforming Loans/Total Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.48 | 0.81 |
| Nonperforming Assets/Total Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.33 | 0.50 |
| Adjusted Texas Ratio | 0.00 | 0.00 | 0.00 | 0.00 | 3.15 | 4.11 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 3.10 | 2.93 | 2.87 | 2.62 | 5.48 | 5.07 |
| Cost of funds | 0.78 | 1.13 | 1.16 | 0.69 | 2.84 | 2.28 |
| Net interest margin | 2.62 | 2.22 | 2.13 | 2.19 | 3.20 | 2.81 |
| Avg Earning Assets/Avg Assets | 98.19 | 97.86 | 97.63 | 98.10 | 95.80 | 94.78 |

SELECTED FINANCIAL DATA - The Warrington 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 | 169,309 | 166,656 | 179,539 | 185,141 | (10,230) | (5.70) |
| Cash and Equivalents | 14,759 | 7,570 | 4,409 | 5,263 | 10,350 | 234.75 |
| Securities | 96,958 | 102,062 | 119,627 | 123,213 | (22,669) | (18.95) |
| Loans, net | 56,018 | 55,415 | 53,787 | 54,860 | 2,231 | 4.15 |
| Deposit Accounts | 141,053 | 138,595 | 136,444 | 147,168 | 4,609 | 3.38 |
| Fed Funds & Repos | - | - | 906 | 10,000 | (906) | (100.00) |
| Total Equity | 28,183 | 27,976 | 27,763 | 27,828 | 420 | 1.51 |

| Period Ending | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|----------|----------|----------|----------|----------------------|---------------------|
| Net Earnings | 332 | 398 | 185 | 461 | 147 | 79.46 |
| Interest Income | 2,541 | 5,166 | 2,580 | 4,922 | (39) | (1.51) |
| Interest Expense | 394 | 1,257 | 665 | 816 | (271) | (40.75) |
| Net Interest Income | 2,147 | 3,909 | 1,915 | 4,106 | 232 | 12.11 |
| Credit Loss Expense | - | - | - | 80 | - | NA |
| Noninterest income | 218 | 459 | 232 | 453 | (14) | (6.03) |
| Gain on Sale of Securities | - | - | - | (125) | - | NA |
| Noninterest Expense | 1,923 | 3,836 | 1,902 | 3,735 | 21 | 1.10 |
| Net Operating Income | 442 | 532 | 245 | 744 | 197 | 80.41 |
| Income Taxes | 110 | 134 | 60 | 158 | 50 | 83.33 |

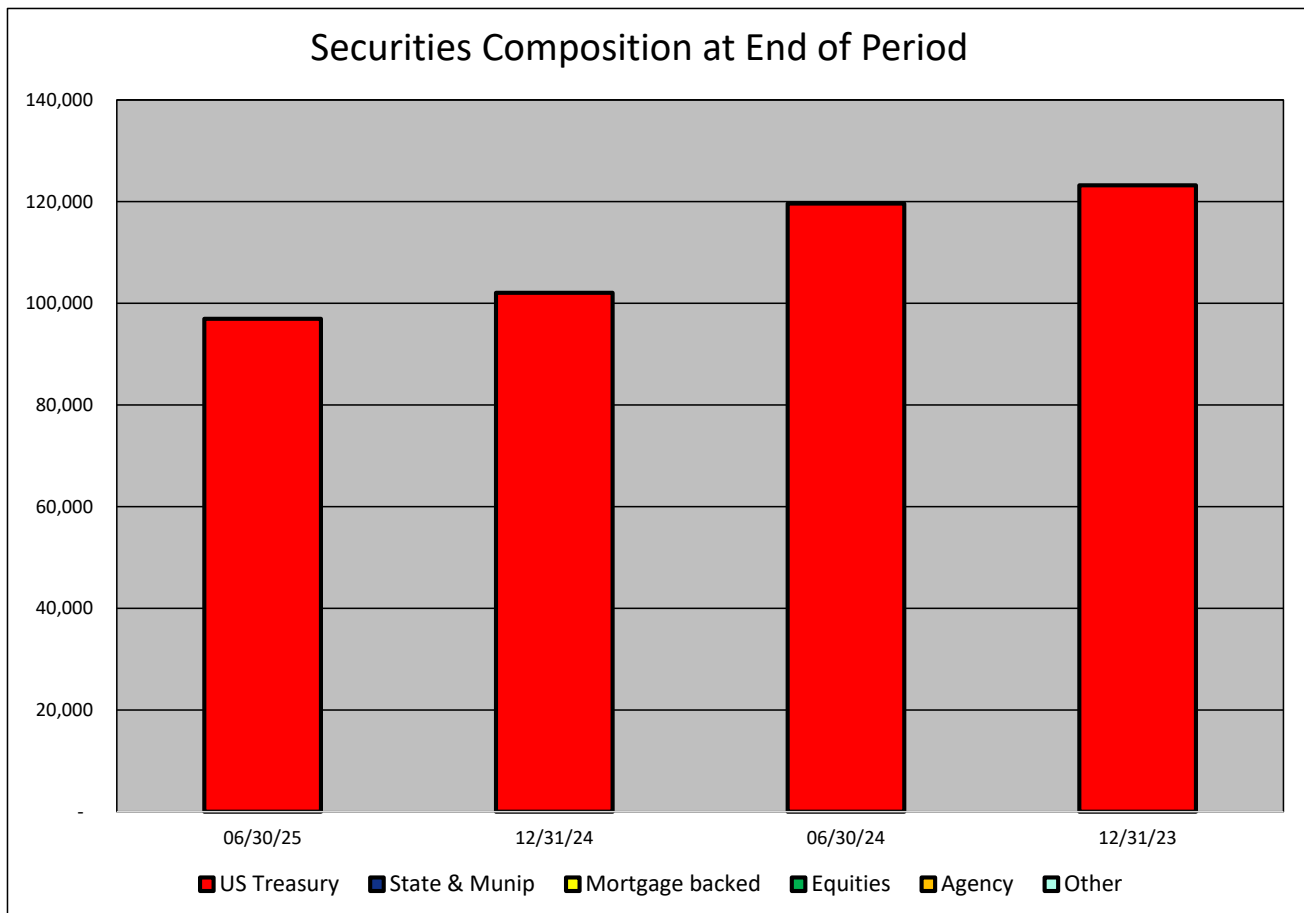


SECURITIES COMPOSITION - The Warrington Bank
(Dollars in Thousands)

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

SECURITIES CATEGORY:

| | | | | | | |
|------------------|--------|---------|---------|---------|----------|---------|
| US Treasury | 96,958 | 102,062 | 119,627 | 123,213 | (22,669) | (18.95) |
| State & Munip | - | - | - | - | - | NA |
| Mortgage backed | - | - | - | - | - | NA |
| Equities | - | - | - | - | - | NA |
| Agency | - | - | - | - | - | NA |
| Other | - | - | - | - | - | NA |
| Total Securities | 96,958 | 102,062 | 119,627 | 123,213 | (22,669) | (18.95) |

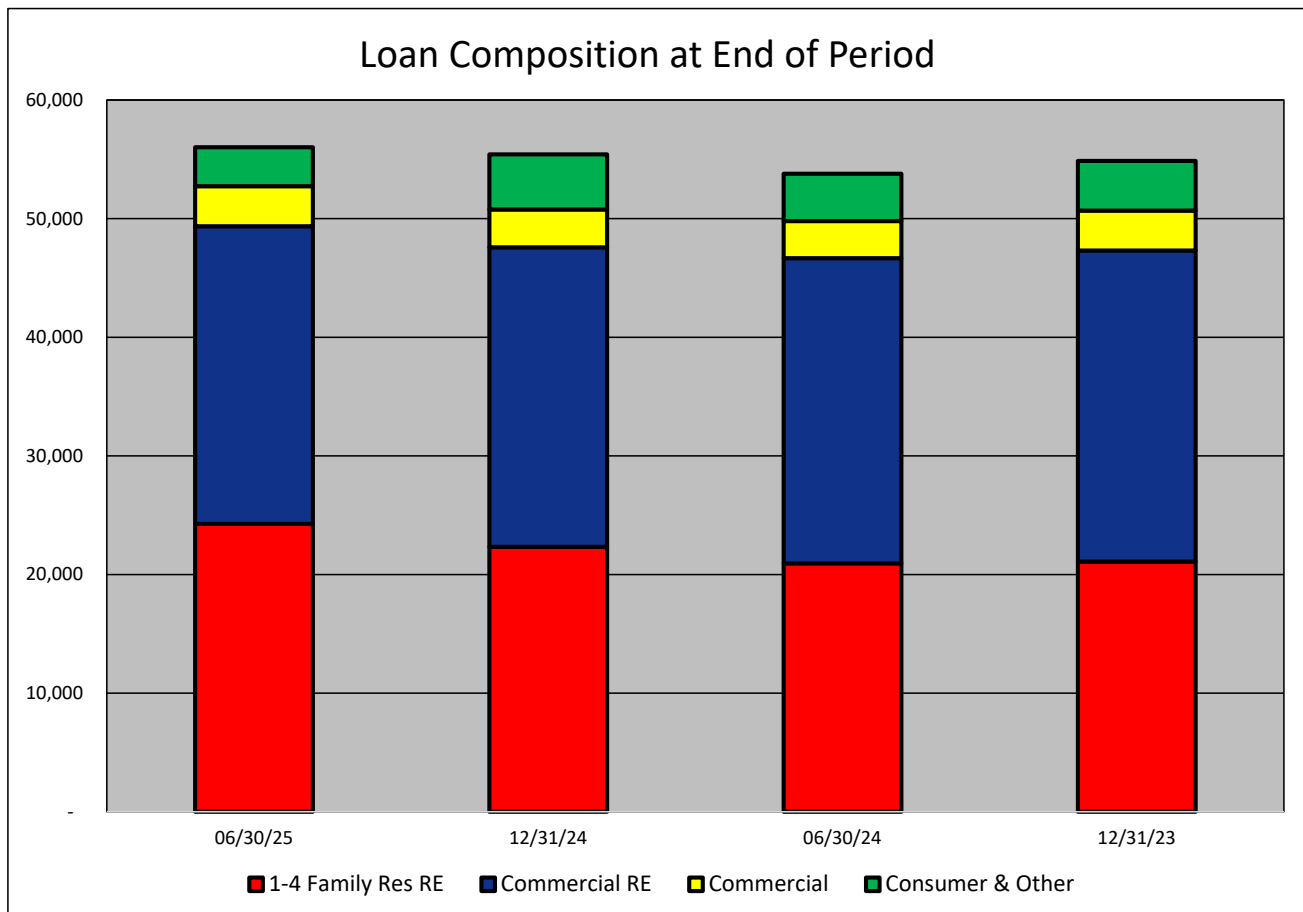


LOAN PORTFOLIO COMPOSITION - The Warrington Bank
(Dollars in Thousands)

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

LOAN CATEGORY:

| | | | | | | |
|-------------------|--------|--------|--------|--------|-------|---------|
| 1-4 Family Res RE | 24,271 | 22,334 | 20,938 | 21,091 | 3,333 | 15.92 |
| Commercial RE | 25,089 | 25,251 | 25,730 | 26,221 | (641) | (2.49) |
| Commercial | 3,376 | 3,186 | 3,126 | 3,370 | 250 | 8.00 |
| Consumer & Other | 3,282 | 4,644 | 3,993 | 4,178 | (711) | (17.81) |
| Loans, Net | 56,018 | 55,415 | 53,787 | 54,860 | 2,231 | 4.15 |



LOAN PORTFOLIO QUALITY - The Warrington Bank
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

| | | | | | | |
|------------------------------|-----|-----|-----|-----|---|----|
| Beginning Balance | 535 | 535 | 535 | 455 | - | - |
| Total Recoveries | - | - | - | - | - | NA |
| Total Charge-offs | - | - | - | - | - | NA |
| Credit Loss Expense | - | - | - | 80 | - | NA |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 535 | 535 | 535 | 535 | - | - |

NON-PERFORMING ASSETS:

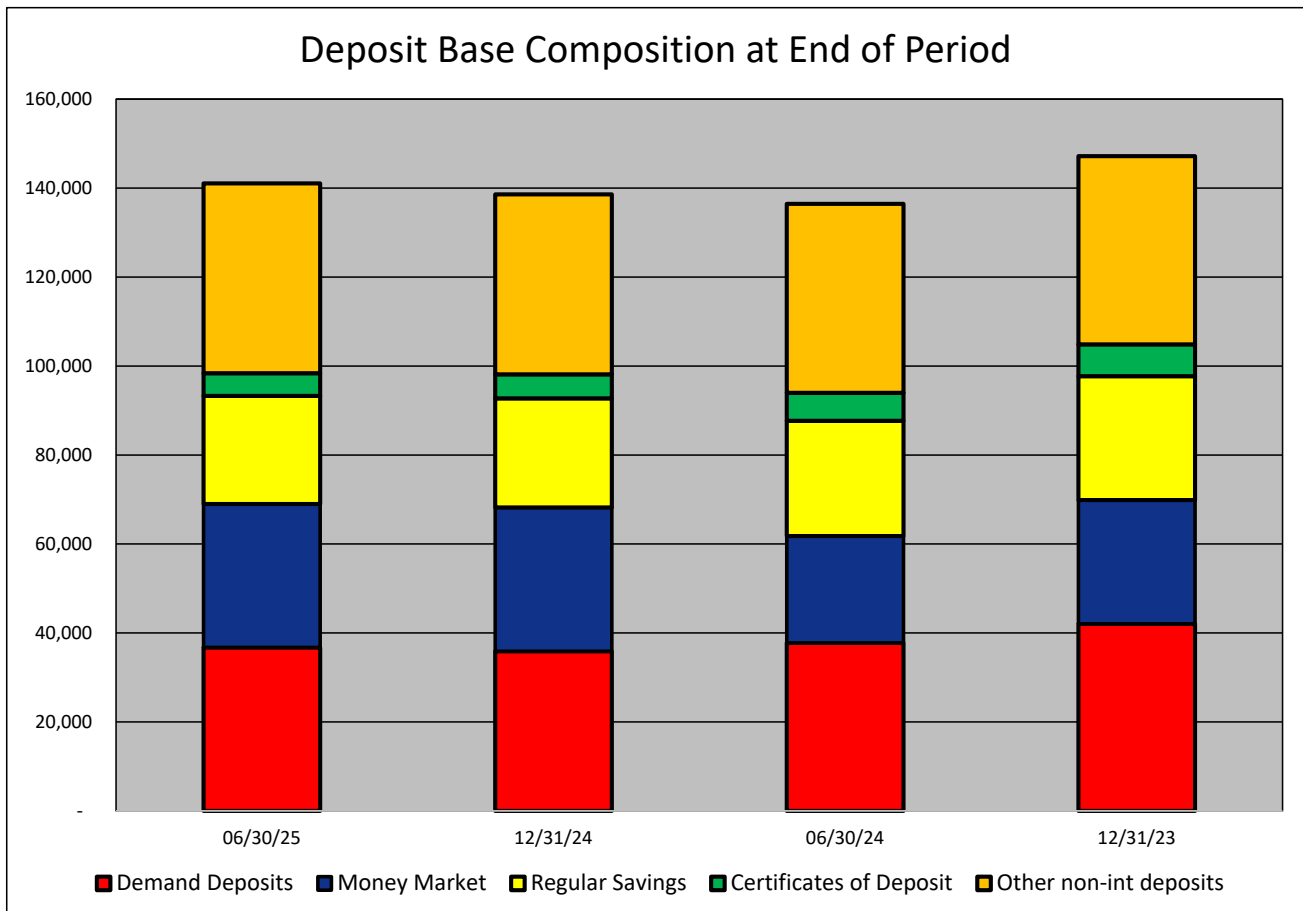
| | | | | | | |
|-------------------------|---|---|---|---|---|----|
| Total-90+ Days Past Due | - | - | - | - | - | NA |
| Total-Nonaccrual | - | - | - | - | - | NA |
| Foreclosed Real Estate | - | - | - | - | - | NA |
| Total Non-perf Assets | - | - | - | - | - | NA |

DEPOSIT BASE COMPOSITION - The Warrington Bank
(Dollars in Thousands)

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

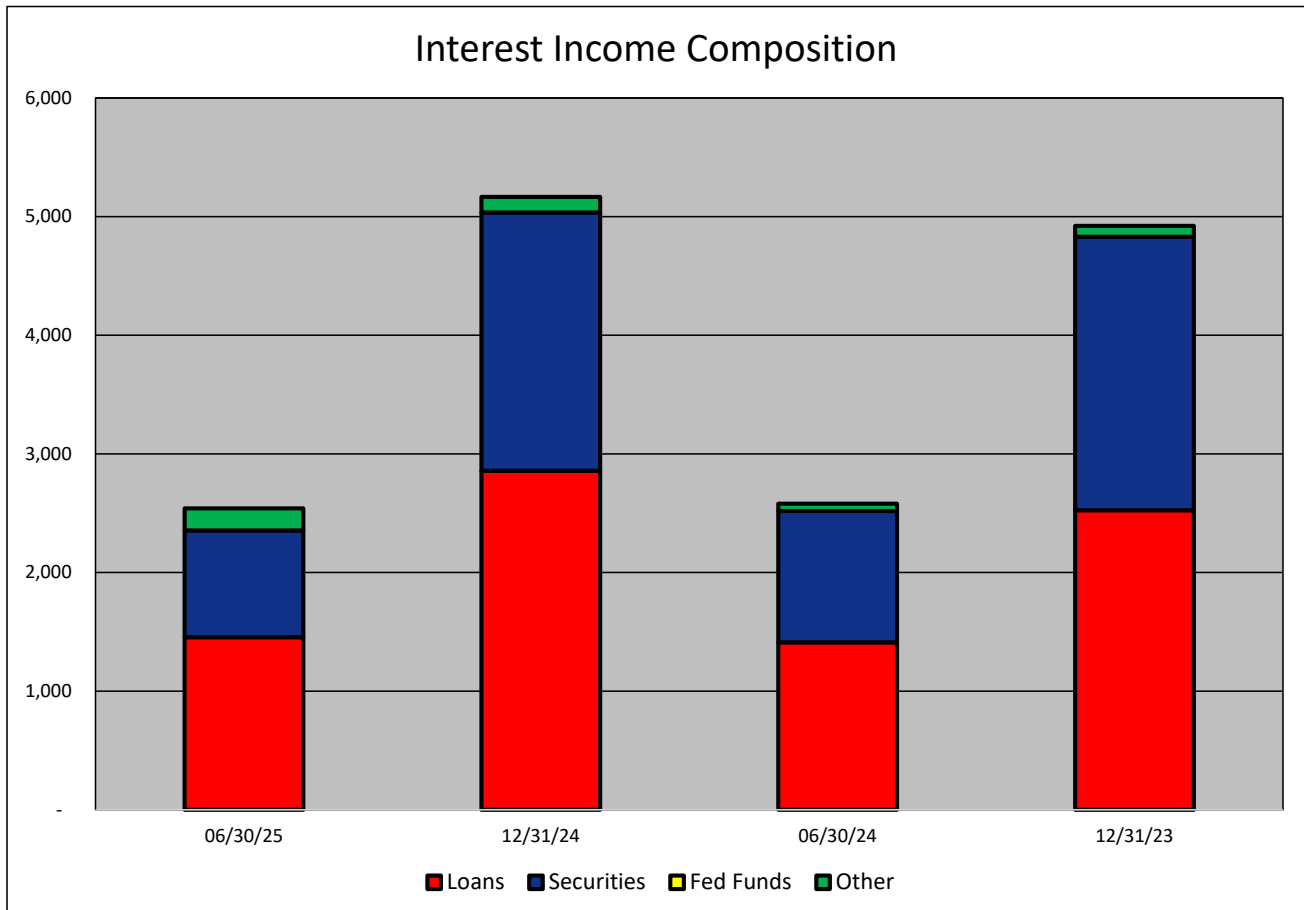
DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|--------------|-------------|
| Demand Deposits | 36,739 | 35,872 | 37,775 | 42,062 | (1,036) | (2.74) |
| Money Market | 32,248 | 32,349 | 23,997 | 27,809 | 8,251 | 34.38 |
| Regular Savings | 24,291 | 24,521 | 25,929 | 27,836 | (1,638) | (6.32) |
| Certificates of Deposit | 5,112 | 5,403 | 6,287 | 7,171 | (1,175) | (18.69) |
| Other non-int deposits | 42,663 | 40,450 | 42,456 | 42,290 | 207 | 0.49 |
| Total Deposits | 141,053 | 138,595 | 136,444 | 147,168 | 4,609 | 3.38 |



INTEREST INCOME COMPOSITION- The Warrington Bank
(Dollars in Thousands)

| As of: | 06/30/25 | 12/31/24 | 06/30/24 | 12/31/23 | \$ Change 12 MTHS | % Change 12 MTHS |
|---------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| INTEREST INCOME CATEGORY | | | | | | |
| Loans | 1,455 | 2,857 | 1,411 | 2,525 | 44 | 3.12 |
| Securities | 900 | 2,178 | 1,108 | 2,305 | (208) | (18.77) |
| Fed Funds | - | - | - | - | - | NA |
| Other | 186 | 131 | 61 | 92 | 125 | 204.92 |
| Total Int Income | 2,541 | 5,166 | 2,580 | 4,922 | (39) | (1.51) |

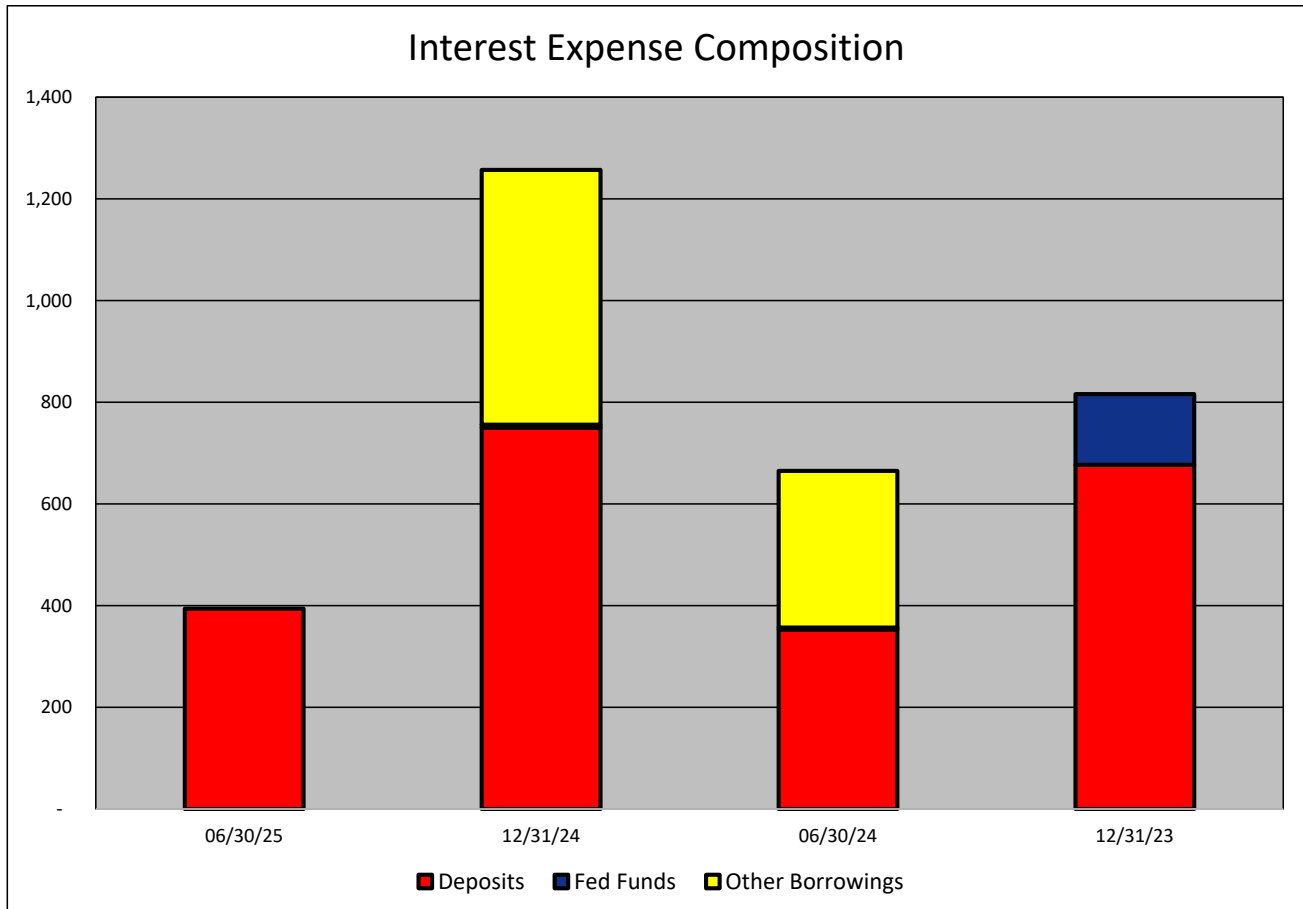


INTEREST EXPENSE COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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

INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|------------|--------------|------------|------------|--------------|----------------|
| Deposits | 394 | 750 | 353 | 677 | 41 | 11.61 |
| Fed Funds | - | 6 | 4 | 139 | (4) | (100.00) |
| Other Borrowings | - | 501 | 308 | - | (308) | (100.00) |
| Total Int Expense | 394 | 1,257 | 665 | 816 | (271) | (40.75) |

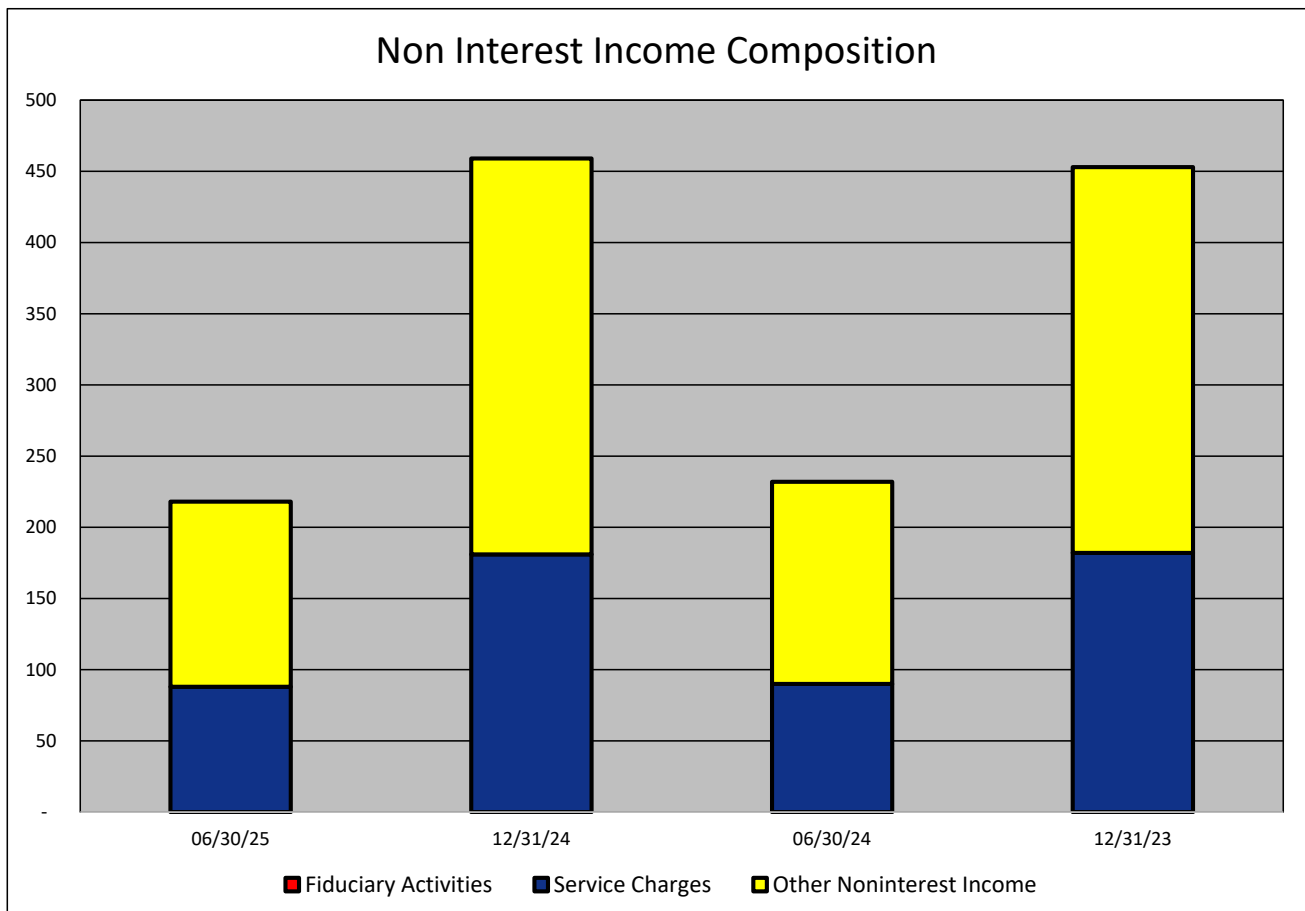


NONINTEREST INCOME COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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

NONINTEREST INCOME CATEGORY

| | | | | | | |
|-----------------------------|------------|------------|------------|------------|-------------|---------------|
| Fiduciary Activities | - | - | - | - | - | NA |
| Service Charges | 88 | 181 | 90 | 182 | (2) | (2.22) |
| Other Noninterest Income | 130 | 278 | 142 | 271 | (12) | (8.45) |
| Total Nonint. Income | 218 | 459 | 232 | 453 | (14) | (6.03) |

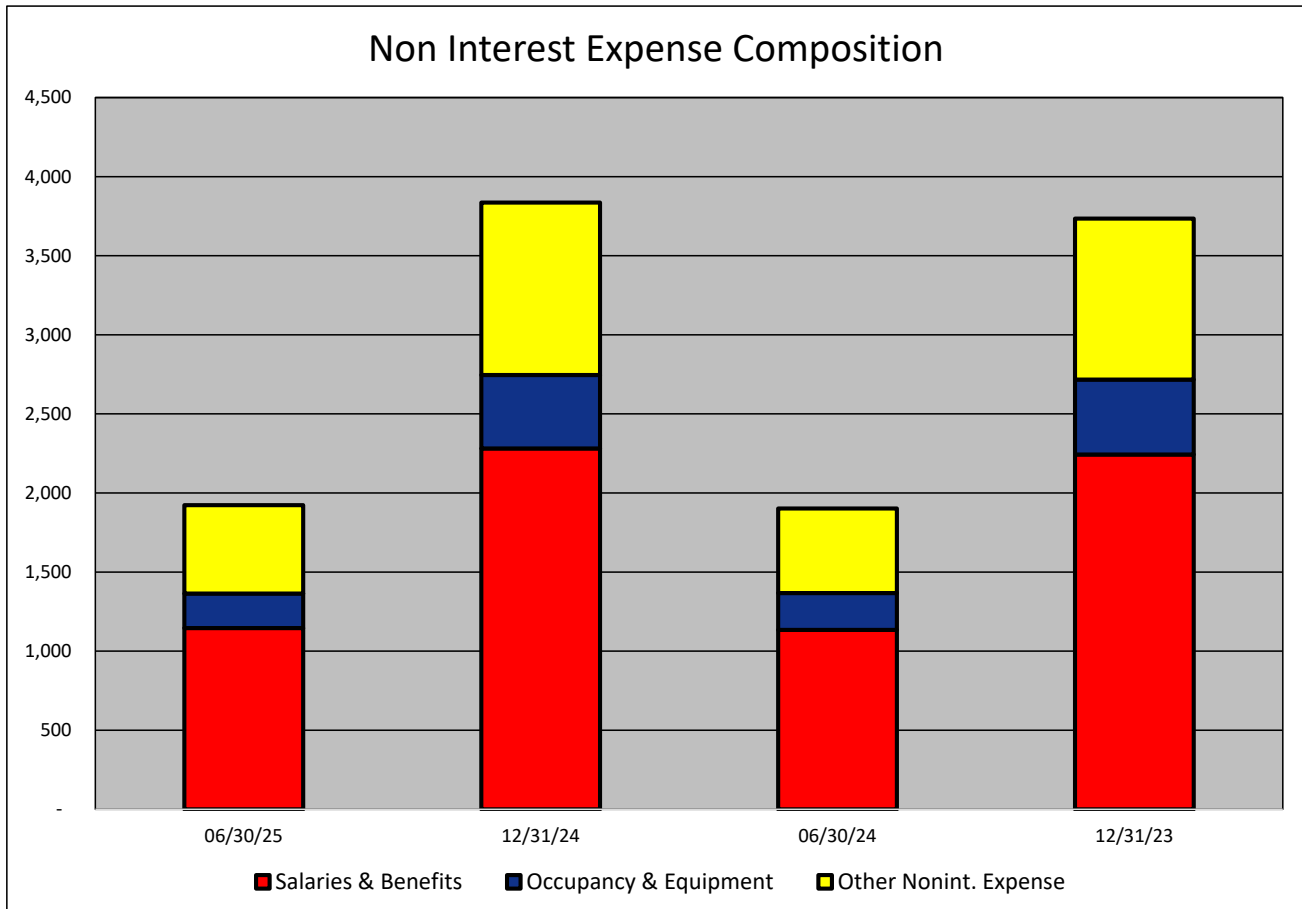


NONINTEREST EXPENSE COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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

NONINTEREST EXPENSE CATEGORY

| | | | | | | |
|-----------------------|-------|-------|-------|-------|------|--------|
| Salaries & Benefits | 1,146 | 2,281 | 1,134 | 2,243 | 12 | 1.06 |
| Occupancy & Equipment | 218 | 465 | 233 | 474 | (15) | (6.44) |
| Other Nonint. Expense | 559 | 1,090 | 535 | 1,018 | 24 | 4.49 |
| Total Nonint. Expense | 1,923 | 3,836 | 1,902 | 3,735 | 21 | 1.10 |



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 |
|----------------------------|------------------|------------------|-------------|

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 |
|---------------------|-----------|-----------|------|

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 |
|----------------------------|-------|-------|-------|-------|-------|

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 |
|----------------------------|--------------|--------------|--------------|

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 |
|----------------------------|-----------|------|-------|

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 |
|----------------------------|------|------|-------|------|

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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|------|------|------|-------|-------|

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 |
| Fnbt 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 |
|---------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |
|----------------------------|------|------|------|-------|