Everbank, National Association

Jacksonville, FL

Established
10/1/1998

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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PEER GROUP POSITION
For the
North Florida Group

For the nine months ended September 30, 2025

Institution name	Total Assets ($000's)
Everbank, National Association	44,814,438
Capital City Bank	4,325,546
First Federal Bank	4,140,702
Prime Meridian Bank	983,835
Florida Capital Bank, National Association	647,719
Fnbt Bank	614,467
Intracoastal Bank	578,418
Dlp Bank	256,877
Lafayette State Bank	250,582
Madison County Community Bank	203,854
The Warrington Bank	167,421
Pnb Community Bank	153,327
Bank Of Pensacola	142,199
Peoples Bank Of Graceville	118,987
Gala Bank	30,117

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.06
Dlp Bank	1.61
Capital City Bank	1.50
Intracoastal Bank	1.35
Pnb Community Bank	1.23
Florida Capital Bank, National Association	1.11
Lafayette State Bank	1.11
First Federal Bank	1.03
Prime Meridian Bank	0.95
Madison County Community Bank	0.81
Peoples Bank Of Graceville	0.79
Everbank, National Association	0.76
Bank Of Pensacola	0.70
The Warrington Bank	0.40
Gala Bank	(3.67)

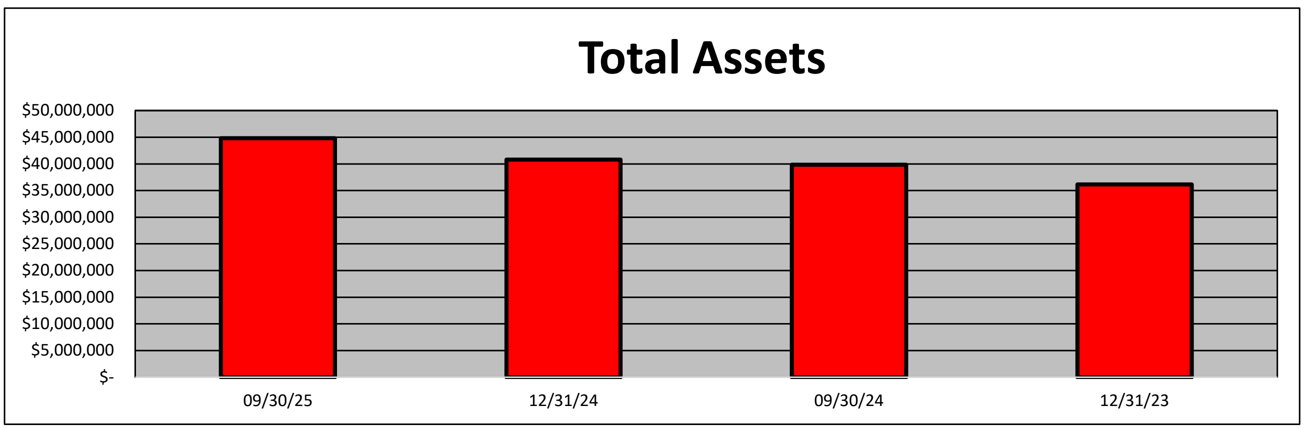
EXECUTIVE SUMMARY - EverBank, National Association
(Percentage)

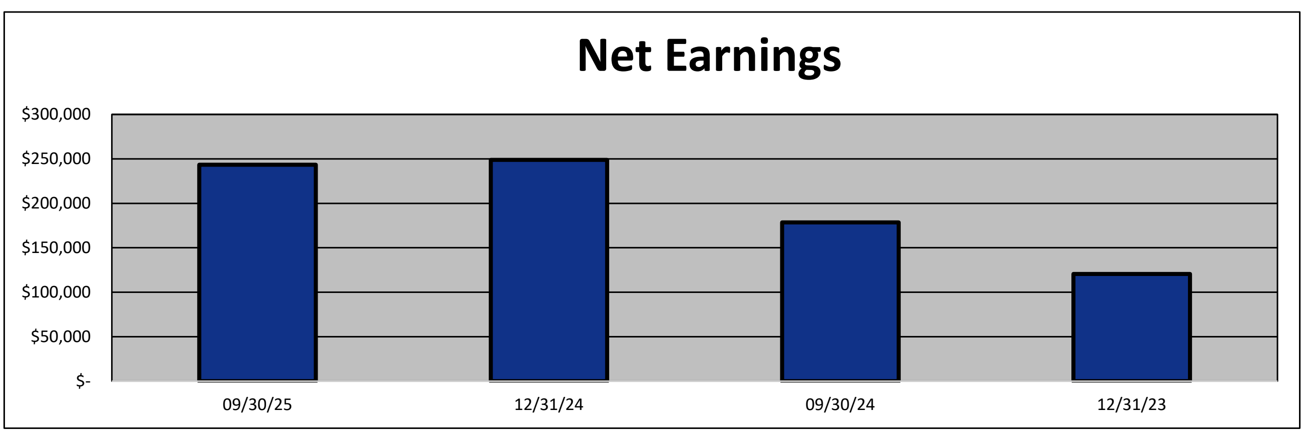
Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.96	9.06	9.15	9.49	10.42	11.69
Leverage Ratio	8.96	8.99	9.04	9.44	11.20	12.53
Tier 1 Cap/Risk Based Assets	13.07	12.98	13.52	14.55	13.07	14.95
Risk Based Ratio	13.98	13.86	14.45	15.56	13.88	15.69
Common Equity Tier 1 Capital Ratio	13.07	12.98	13.52	14.55	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	93.38	92.11	91.49	93.59	74.25	63.74
Loans/Assets	74.48	72.35	71.26	72.44	62.54	54.79
Securities/Assets	21.36	24.15	25.30	21.55	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	0.76	0.64	0.62	0.23	0.77	0.78
Return on Avg Equity	8.50	6.95	6.71	2.39	10.60	11.07
Nonint Income/Avg Assets	0.21	0.22	0.20	0.04	0.78	0.64
Net Overhead Ratio	1.47	1.43	1.45	1.76	2.28	2.45
Efficiency Ratio	59.47	63.64	64.44	84.71	71.62	76.19
Assets (per million) per Employee	24.04	25.66	25.52	23.52	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	0.81	0.80	0.84	0.88	1.28	1.17
Nonperforming Loans/Total Loans	1.42	1.79	1.91	2.50	0.50	0.76
Nonperforming Assets/Total Assets	1.08	1.32	1.39	1.84	0.34	0.47
Adjusted Texas Ratio	4.45	3.96	4.55	5.39	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	5.55	5.73	5.74	4.99	5.47	5.15
Cost of funds	3.39	3.88	3.92	3.33	2.82	2.28
Net interest margin	2.64	2.40	2.38	2.10	3.24	2.87
Avg Earning Assets/Avg Assets	99.08	99.13	99.19	98.71	95.81	94.66

SELECTED FINANCIAL DATA - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Total Assets	44,814,438	40,802,282	39,856,346	36,153,160	4,958,092	12.44
Cash and Equivalents	1,034,248	663,780	620,581	1,458,021	413,667	66.66
Securities	9,570,504	9,852,086	10,083,995	7,791,888	(513,491)	(5.09)
Loans, net	33,376,751	29,519,760	28,403,220	26,190,329	4,973,531	17.51
Deposit Accounts	35,744,405	32,049,197	31,045,352	27,983,944	4,699,053	15.14
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	4,015,976	3,695,354	3,646,119	3,429,536	369,857	10.14

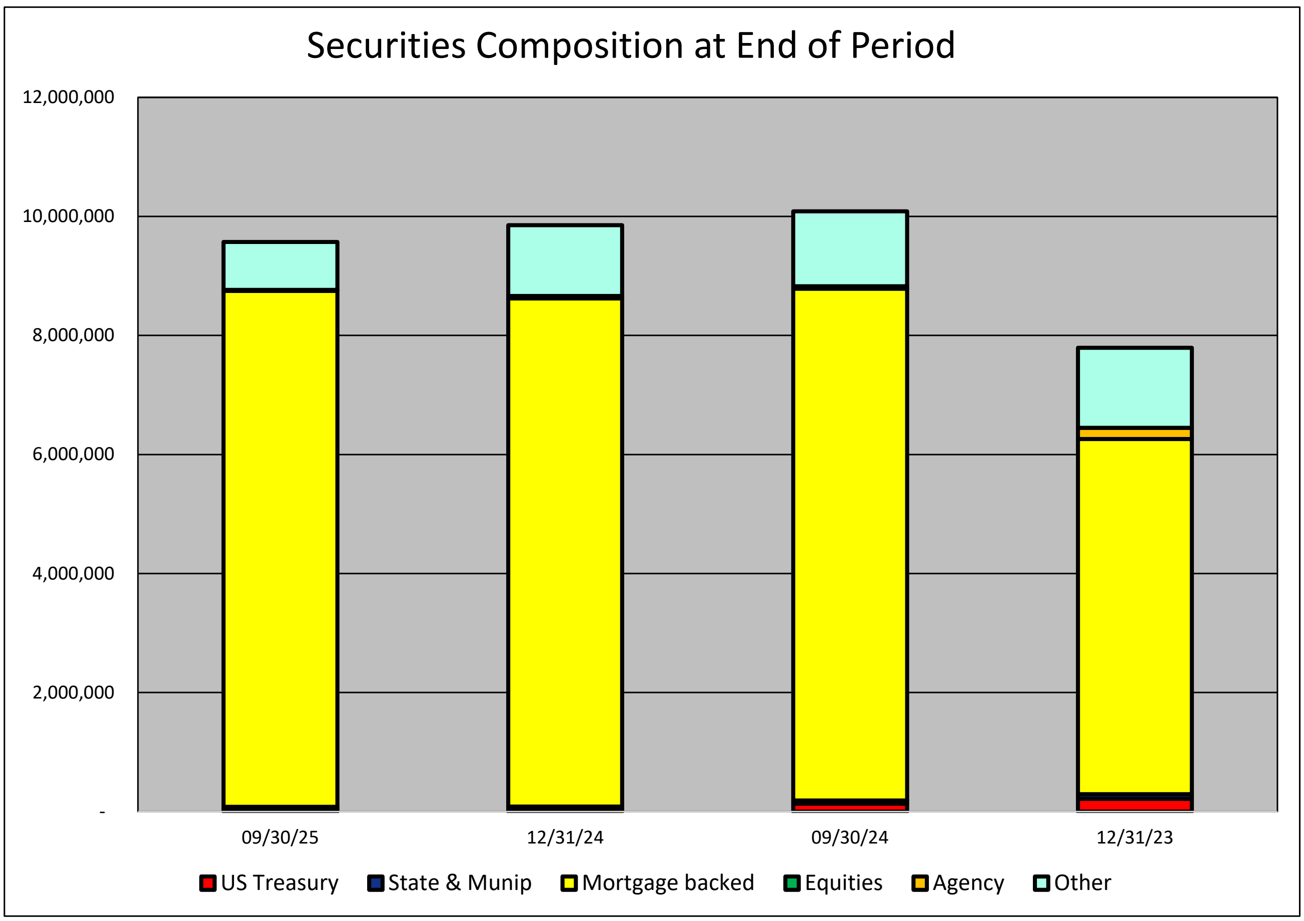
Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	243,272	248,928	178,675	120,475	64,597	36.15
Interest Income	1,768,394	2,204,171	1,633,350	1,791,874	135,044	8.27
Interest Expense	926,245	1,281,933	956,663	1,037,593	(30,418)	(3.18)
Net Interest Income	842,149	922,238	676,687	754,281	165,462	24.45
Credit Loss Expense	33,909	21,016	17,442	11,799	16,467	94.41
Noninterest income	68,401	85,303	58,259	14,796	10,142	17.41
Gain on Sale of Securities	1,480	1,907	2,787	(298)	(1,307)	(46.90)
Noninterest Expense	541,819	641,695	474,092	652,885	67,727	14.29
Net Operating Income	334,822	344,830	243,412	104,393	91,410	37.55
Income Taxes	89,028	94,165	66,722	18,090	22,306	33.43





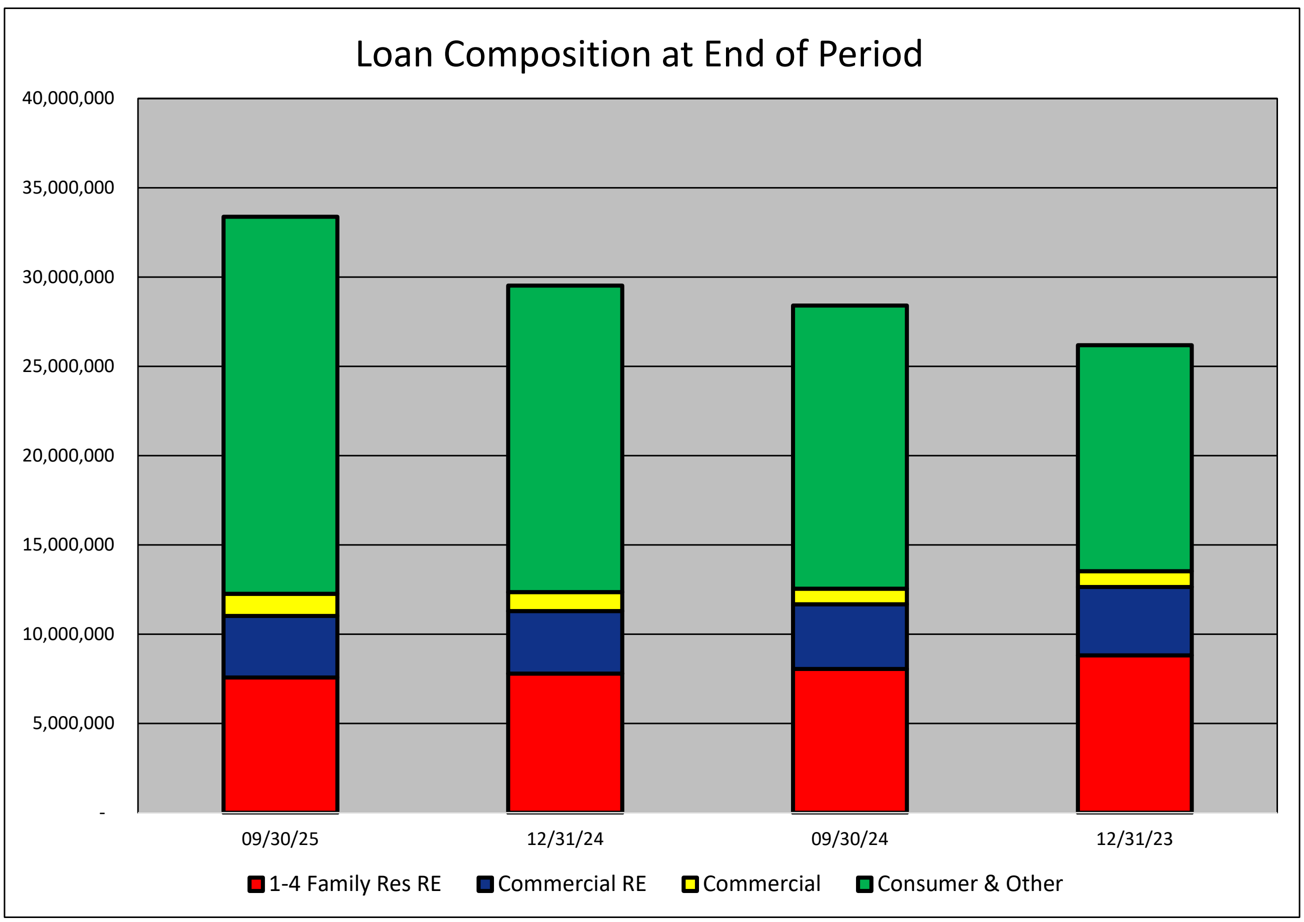
SECURITIES COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	39,432	33,043	134,276	216,562	(94,844)	(70.63)
State & Munip	43,030	49,870	51,760	77,894	(8,730)	(16.87)
Mortgage backed	8,668,266	8,540,326	8,601,629	5,966,038	66,637	0.77
Equities	-	-	-	-	-	NA
Agency	14,991	39,816	39,575	187,466	(24,584)	(62.12)
Other	804,785	1,189,031	1,256,755	1,343,928	(451,970)	(35.96)
Total Securities	9,570,504	9,852,086	10,083,995	7,791,888	(513,491)	(5.09)



LOAN PORTFOLIO COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	7,578,660	7,788,477	8,045,347	8,815,914	(466,687)	(5.80)
Commercial RE	3,442,304	3,508,255	3,629,946	3,830,633	(187,642)	(5.17)
Commercial	1,241,949	1,052,973	872,715	880,440	369,234	42.31
Consumer & Other	21,113,838	17,170,055	15,855,212	12,663,342	5,258,626	33.17
Loans, Net	33,376,751	29,519,760	28,403,220	26,190,329	4,973,531	17.51

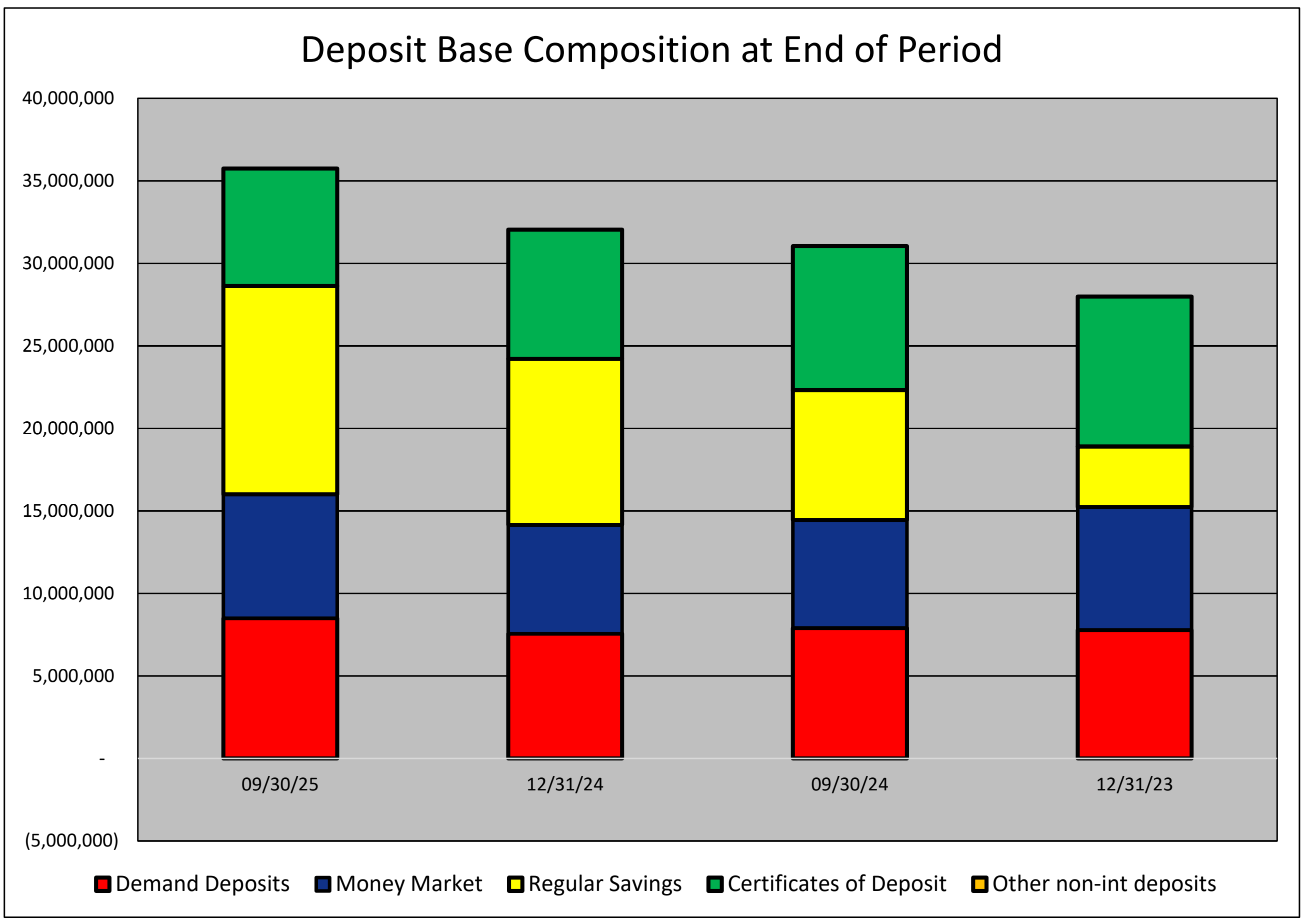


LOAN PORTFOLIO QUALITY - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	236,920	229,466	229,466	211,219	7,454	3.25
Total Recoveries	4,431	7,905	5,738	7,361	(1,307)	(22.78)
Total Charge-offs	10,358	21,467	14,977	9,743	(4,619)	(30.84)
Credit Loss Expense	33,909	21,016	17,442	11,799	16,467	94.41
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	5,879	-	-	8,830	5,879	NA
Ending Balance	270,781	236,920	237,669	229,466	33,112	13.93
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	181,529	144,301	165,997	186,804	15,532	9.36
Foreclosed Real Estate	4,591	6,329	5,827	3,728	(1,236)	(21.21)
Total Non-perf Assets	186,120	150,630	171,824	190,532	14,296	8.32

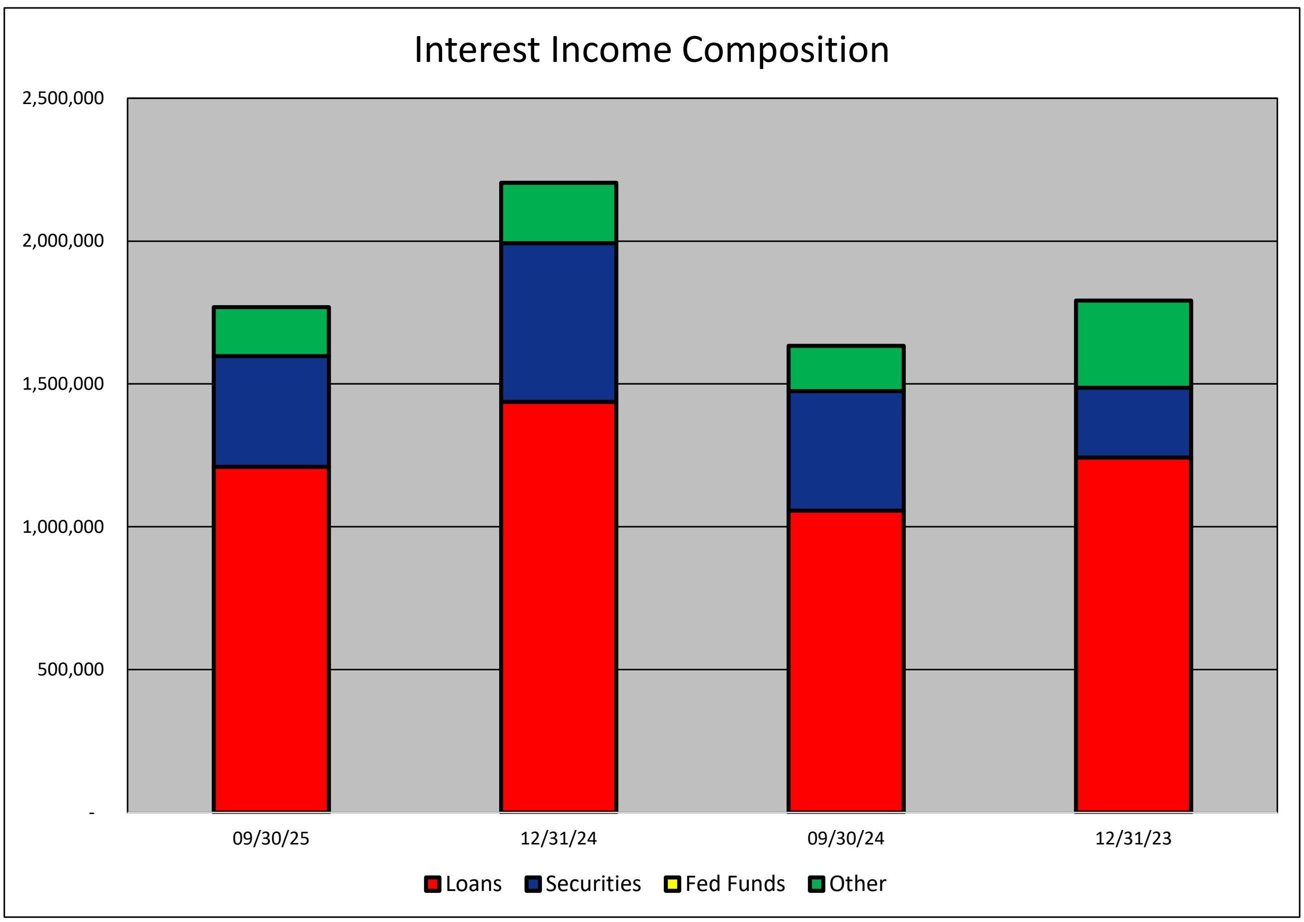
DEPOSIT BASE COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	8,495,277	7,564,876	7,909,965	7,779,490	585,312	7.40
Money Market	7,507,127	6,590,840	6,544,730	7,458,106	962,397	14.70
Regular Savings	12,620,595	10,053,882	7,855,216	3,668,153	4,765,379	60.67
Certificates of Deposit	7,121,408	7,839,600	8,735,442	9,078,194	(1,614,034)	(18.48)
Other non-int deposits	(2)	(1)	(1)	1	(1)	100.00
Total Deposits	35,744,405	32,049,197	31,045,352	27,983,944	4,699,053	15.14



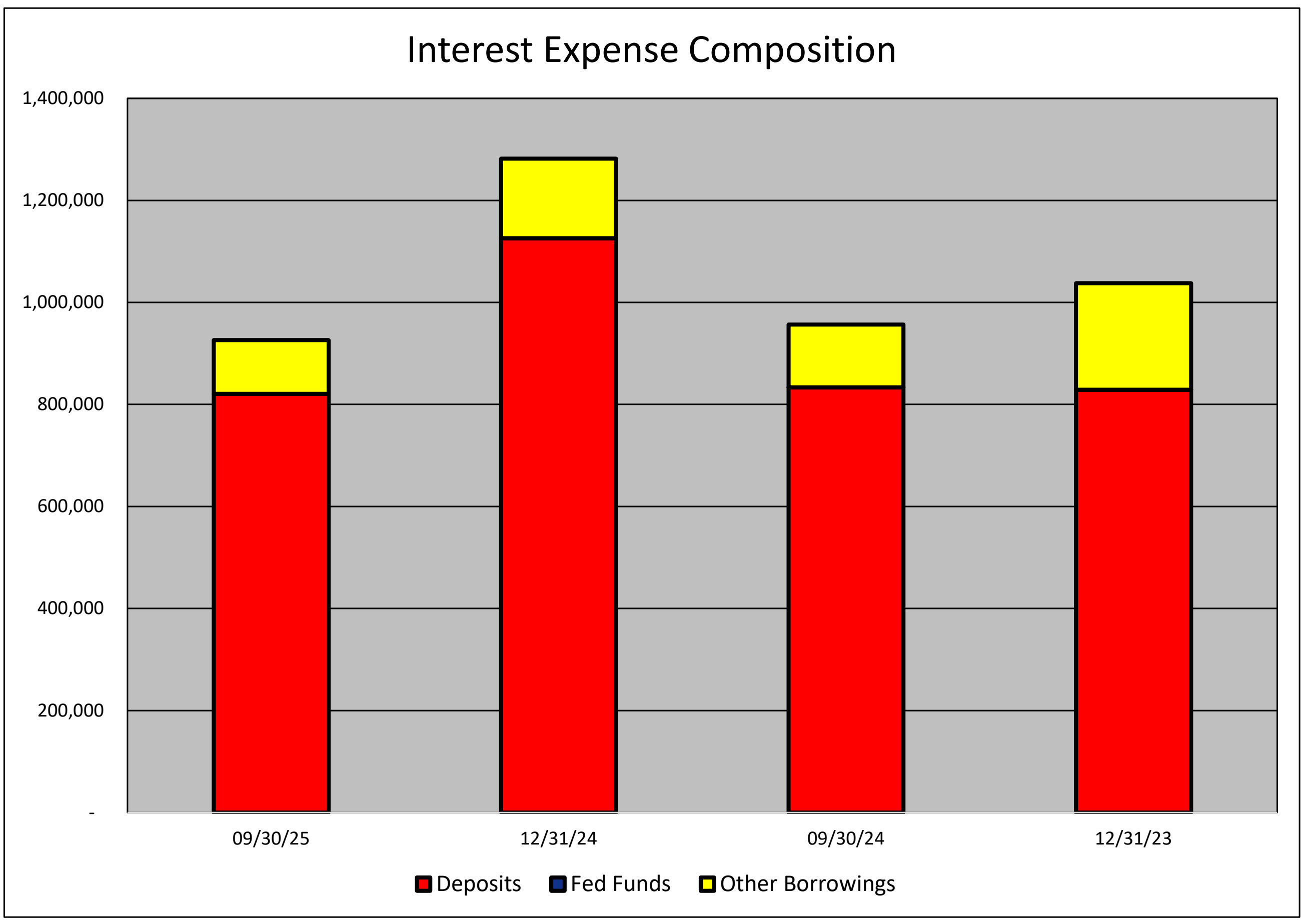
INTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	1,209,785	1,437,459	1,056,646	1,242,578	153,139	14.49
Securities	387,609	555,398	418,230	243,810	(30,621)	(7.32)
Fed Funds	-	-	-	-	-	NA
Other	171,000	211,314	158,474	305,486	12,526	7.90
Total Int Income	1,768,394	2,204,171	1,633,350	1,791,874	135,044	8.27



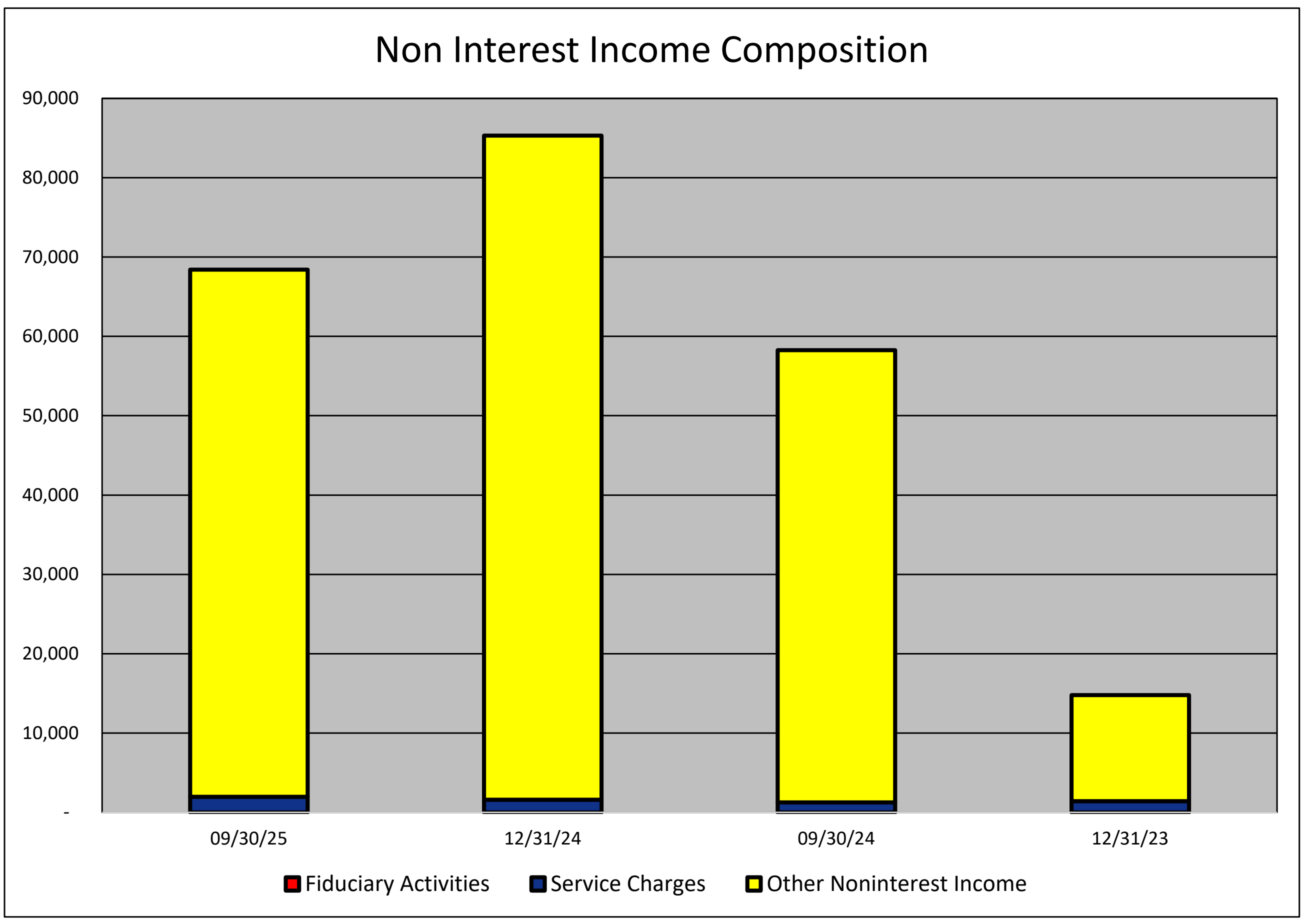
INTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	820,964	1,125,773	833,616	828,955	(12,652)	(1.52)
Fed Funds	-	1	1	3	(1)	(100.00)
Other Borrowings	105,281	156,159	123,046	208,635	(17,765)	(14.44)
Total Int Expense	926,245	1,281,933	956,663	1,037,593	(30,418)	(3.18)



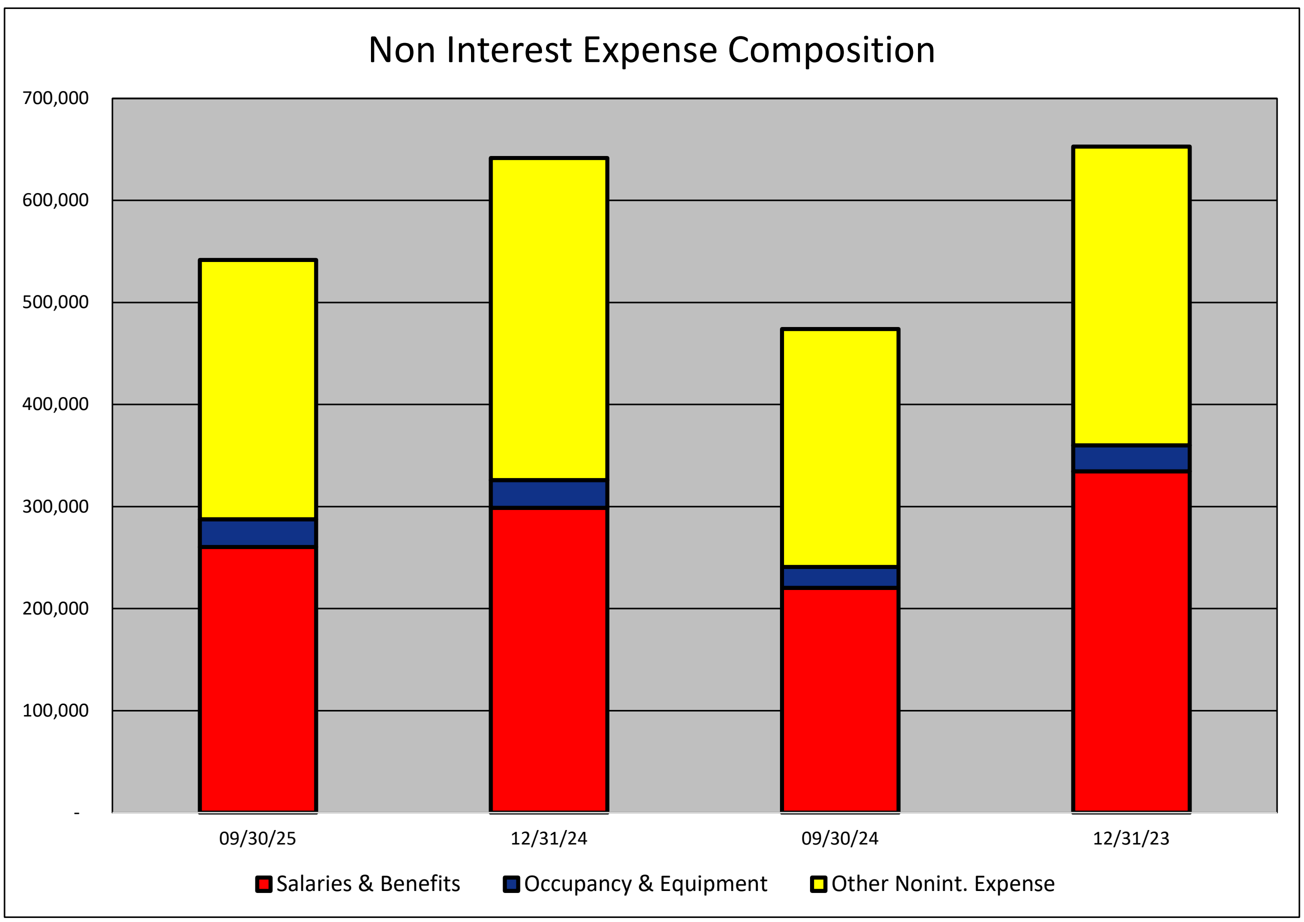
NONINTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,977	1,602	1,264	1,407	713	56.41
Other Noninterest Income	66,424	83,701	56,995	13,389	9,429	16.54
Total Nonint. Income	68,401	85,303	58,259	14,796	10,142	17.41



NONINTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	260,490	298,648	220,365	334,482	40,125	18.21
Occupancy & Equipment	27,038	27,392	20,366	25,670	6,672	32.76
Other Nonint. Expense	254,291	315,655	233,361	292,733	20,930	8.97
Total Nonint. Expense	541,819	641,695	474,092	652,885	67,727	14.29



PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Assets $000 This Year	Last Year	% Change in Assets
Gala Bank	30,117	-	**NA**
Florida Capital Bank, National Association	647,719	559,026	**15.87**
Lafayette State Bank	250,582	220,640	**13.57**
Everbank, National Association	44,814,438	39,856,346	**12.44**
Madison County Community Bank	203,854	185,337	**9.99**
Prime Meridian Bank	983,835	931,493	**5.62**
First Federal Bank	4,140,702	3,946,707	**4.92**
Fnbt Bank	614,467	586,939	**4.69**
Intracoastal Bank	578,418	552,985	**4.60**
Capital City Bank	4,325,546	4,217,117	**2.57**
Peoples Bank Of Graceville	118,987	116,868	**1.81**
Dlp Bank	256,877	260,249	**(1.30)**
Pnb Community Bank	153,327	155,971	**(1.70)**
Bank Of Pensacola	142,199	146,722	**(3.08)**
The Warrington Bank	167,421	176,986	**(5.40)**

Select Peer Average	3,828,566	3,460,892	4.61

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Loans $000 This Year	Last Year	% Change in Loans
Gala Bank	12,623	-	**NA**
Madison County Community Bank	101,749	83,493	**21.87**
Everbank, National Association	33,376,751	28,403,220	**17.51**
Lafayette State Bank	158,449	145,234	**9.10**
Bank Of Pensacola	74,133	70,039	**5.85**
Peoples Bank Of Graceville	41,367	39,363	**5.09**
Prime Meridian Bank	723,797	699,904	**3.41**
Florida Capital Bank, National Association	500,032	484,083	**3.29**
Intracoastal Bank	425,293	412,616	**3.07**
First Federal Bank	1,318,447	1,285,632	**2.55**
The Warrington Bank	55,455	54,129	**2.45**
Dlp Bank	105,932	103,923	**1.93**
Fnbt Bank	266,035	261,138	**1.88**
Capital City Bank	2,606,211	2,714,347	**(3.98)**
Pnb Community Bank	109,492	114,382	**(4.28)**
Select Peer Average	2,658,384	2,324,767	4.98

PEER GROUP COMPARISONS REPORT

North Florida Group

CAPITAL RATIOS

For the nine months ended September 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	32.42	**35.85**	52.93	53.47	52.93
Dlp Bank	19.02	**16.80**	0.00	0.00	0.00
The Warrington Bank	16.94	**16.57**	0.00	0.00	0.00
First Federal Bank	10.34	**11.25**	21.95	22.39	21.95
Fnbt Bank	11.20	**11.10**	26.38	27.64	26.38
Peoples Bank Of Graceville	6.57	**10.69**	26.23	27.12	26.23
Prime Meridian Bank	9.68	**10.30**	14.43	15.31	14.43
Florida Capital Bank, National Association	10.18	**10.12**	14.89	16.15	14.89
Capital City Bank	11.81	**10.04**	16.65	17.90	16.65
Pnb Community Bank	8.84	**9.89**	0.00	0.00	0.00
Bank Of Pensacola	9.44	**9.59**	0.00	0.00	0.00
Intracoastal Bank	7.05	**9.50**	11.09	12.34	11.09
Everbank, National Association	8.96	**8.96**	13.07	13.98	13.07
Lafayette State Bank	7.05	**8.82**	12.80	14.05	12.80
Madison County Community Bank	5.84	**8.49**	13.80	15.05	13.80
Select Peer Average	11.69	12.53	14.95	15.69	14.95

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	**93.38**	74.48	21.36
Florida Capital Bank, National Association	**86.57**	77.20	2.79
Intracoastal Bank	**83.13**	73.53	17.47
Prime Meridian Bank	**82.15**	73.57	9.68
Pnb Community Bank	**79.17**	71.41	21.39
Capital City Bank	**70.23**	60.25	22.51
Lafayette State Bank	**68.90**	63.23	16.83
Gala Bank	**62.32**	41.91	18.20
Bank Of Pensacola	**57.70**	52.13	37.02
Madison County Community Bank	**53.47**	49.91	34.64
Dlp Bank	**51.34**	41.24	17.86
Fnbt Bank	**48.99**	43.30	25.77
First Federal Bank	**41.37**	31.84	55.46
The Warrington Bank	**39.90**	33.12	61.62
Peoples Bank Of Graceville	**37.44**	34.77	58.53
Select Peer Average	63.74	54.79	28.08

PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Avg Total Assets ($000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	605,437	**2.06**	18.59
Dlp Bank	245,743	**1.61**	8.45
Capital City Bank	4,360,839	**1.50**	13.15
Intracoastal Bank	576,492	**1.35**	21.29
Pnb Community Bank	160,658	**1.23**	15.49
Florida Capital Bank, National Association	671,007	**1.11**	11.76
Lafayette State Bank	245,139	**1.11**	17.17
First Federal Bank	4,186,726	**1.03**	10.89
Prime Meridian Bank	967,636	**0.95**	10.08
Madison County Community Bank	198,151	**0.81**	15.47
Peoples Bank Of Graceville	114,401	**0.79**	12.73
Everbank, National Association	42,906,059	**0.76**	8.50
Bank Of Pensacola	139,047	**0.70**	7.47
The Warrington Bank	168,187	**0.40**	2.41
Gala Bank	19,823	**(3.67)**	(7.34)
Select Peer Average	3,704,356	0.78	11.07

PEER GROUP COMPARISONS REPORT

North Florida Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.81	1.59	**55.09**	8.30
Everbank, National Association	0.21	1.47	**59.47**	24.04
Prime Meridian Bank	0.29	1.92	**59.93**	9.03
Intracoastal Bank	0.16	1.95	**60.45**	11.80
Dlp Bank	0.68	3.06	**63.17**	7.14
Capital City Bank	1.94	1.90	**64.90**	4.65
Peoples Bank Of Graceville	0.29	1.41	**66.79**	9.92
Pnb Community Bank	0.50	2.87	**67.02**	3.93
First Federal Bank	1.34	1.43	**67.10**	7.41
Bank Of Pensacola	0.24	1.78	**68.64**	10.16
Lafayette State Bank	0.73	2.93	**69.74**	4.91
Florida Capital Bank, National Association	1.50	2.14	**70.70**	5.49
Madison County Community Bank	0.64	2.30	**72.77**	5.36
The Warrington Bank	0.21	2.10	**81.05**	5.98
Gala Bank	0.02	7.88	**215.99**	2.32

Select Peer Average	0.64	2.45	76.19	8.03

PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.74	0.00	**0.00**	0.00
Gala Bank	0.79	0.00	**0.00**	0.00
Fnbt Bank	1.51	0.00	**0.00**	0.00
Peoples Bank Of Graceville	0.92	0.00	**0.00**	0.00
The Warrington Bank	0.96	0.00	**0.00**	0.00
Pnb Community Bank	1.28	0.07	**0.05**	0.48
Madison County Community Bank	1.58	0.25	**0.14**	2.12
Florida Capital Bank, National Association	1.24	0.22	**0.17**	0.62
Capital City Bank	1.16	0.31	**0.23**	2.22
Lafayette State Bank	1.93	0.11	**0.59**	7.16
Prime Meridian Bank	0.81	0.76	**0.59**	5.78
Everbank, National Association	0.81	1.42	**1.08**	4.45
Intracoastal Bank	1.39	1.68	**1.23**	15.26
First Federal Bank	0.72	4.12	**1.32**	4.14
Dlp Bank	1.68	2.42	**1.59**	10.22
Select Peer Average	1.17	0.76	0.47	3.50

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Cash & Noninterest bearing Deps	Interest-bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	**4.90**	4.73	0.00	37.02	0.00
Lafayette State Bank	**3.63**	11.32	0.00	0.00	16.83
Dlp Bank	**2.59**	23.35	7.64	0.00	17.86
Pnb Community Bank	**2.23**	3.28	0.39	0.00	21.39
Gala Bank	**1.74**	0.82	23.74	0.00	18.20
Capital City Bank	**1.58**	9.19	0.00	9.36	13.16
Madison County Community Bank	**1.45**	7.06	0.00	0.00	34.64
The Warrington Bank	**1.44**	3.02	0.00	61.62	0.00
Intracoastal Bank	**0.75**	5.57	0.00	0.00	17.47
Prime Meridian Bank	**0.73**	8.62	4.28	1.56	8.13
Peoples Bank Of Graceville	**0.68**	5.38	0.00	42.02	16.52
First Federal Bank	**0.64**	2.34	0.00	0.00	55.46
Fnbt Bank	**0.49**	28.79	0.00	25.77	0.00
Florida Capital Bank, National Association	**0.48**	17.02	0.00	0.00	2.79
Everbank, National Association	**0.19**	2.06	0.07	0.06	21.25

Select Peer Average	1.57	8.84	2.41	11.83	16.25

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	**73.87**	0.22	0.01	0.02
Intracoastal Bank	**72.51**	0.94	0.00	0.00
Prime Meridian Bank	**72.45**	0.92	0.03	0.00
Pnb Community Bank	**70.50**	1.14	0.00	0.00
Florida Capital Bank, National Association	**69.52**	0.18	0.00	0.01
Lafayette State Bank	**61.71**	2.24	0.52	0.00
Capital City Bank	**58.99**	2.46	0.04	2.08
Bank Of Pensacola	**51.75**	0.67	0.00	0.00
Madison County Community Bank	**49.13**	4.01	0.01	0.00
Fnbt Bank	**42.64**	1.64	0.00	0.00
Gala Bank	**41.58**	10.37	0.00	0.00
Dlp Bank	**40.55**	1.54	0.59	4.12
Peoples Bank Of Graceville	**34.45**	0.16	0.00	0.00
The Warrington Bank	**32.80**	0.36	0.00	0.00
First Federal Bank	**29.58**	0.98	0.00	4.44
Select Peer Average	53.47	1.86	0.08	0.71

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	**60.93**	39.07	100.00	0.00	0.00
Florida Capital Bank, National Association	**48.33**	51.61	99.94	0.00	0.06
Bank Of Pensacola	**46.40**	53.60	100.00	0.00	0.00
Gala Bank	**40.31**	59.69	100.00	0.00	0.00
Lafayette State Bank	**38.53**	61.47	100.00	0.00	0.00
Capital City Bank	**37.03**	61.15	98.19	0.68	1.13
Fnbt Bank	**27.96**	72.04	100.00	0.00	0.00
The Warrington Bank	**27.55**	72.45	100.00	0.00	0.00
Pnb Community Bank	**27.40**	72.60	100.00	0.00	0.00
Prime Meridian Bank	**25.16**	74.54	99.70	0.00	0.30
Madison County Community Bank	**22.96**	77.04	100.00	0.00	0.00
Peoples Bank Of Graceville	**21.17**	78.83	100.00	0.00	0.00
Intracoastal Bank	**18.00**	78.24	96.24	0.00	3.76
First Federal Bank	**9.75**	78.06	87.82	0.00	12.18
Everbank, National Association	**6.13**	83.05	89.18	0.00	10.82
Select Peer Average	30.51	67.56	98.07	0.05	1.88

PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.07	1.07	**5.66**	92.39
Lafayette State Bank	6.13	2.18	**4.84**	92.73
Pnb Community Bank	5.77	1.46	**4.80**	94.30
Gala Bank	5.70	3.04	**4.40**	82.77
Capital City Bank	5.08	1.30	**4.32**	91.80
Florida Capital Bank, National Association	5.29	4.26	**3.73**	97.81
Fnbt Bank	5.44	2.75	**3.62**	97.97
Madison County Community Bank	5.22	2.12	**3.60**	93.82
Prime Meridian Bank	5.66	2.95	**3.55**	95.87
Intracoastal Bank	5.37	2.52	**3.44**	96.83
First Federal Bank	4.98	2.11	**3.05**	90.83
Bank Of Pensacola	3.69	1.75	**2.80**	96.82
The Warrington Bank	3.18	0.81	**2.68**	98.17
Everbank, National Association	5.55	3.39	**2.64**	99.08
Peoples Bank Of Graceville	4.09	2.48	**2.24**	98.69
Select Peer Average	5.15	2.28	2.87	94.66