

Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

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 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
Fnb 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 (%)
Fnb 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)

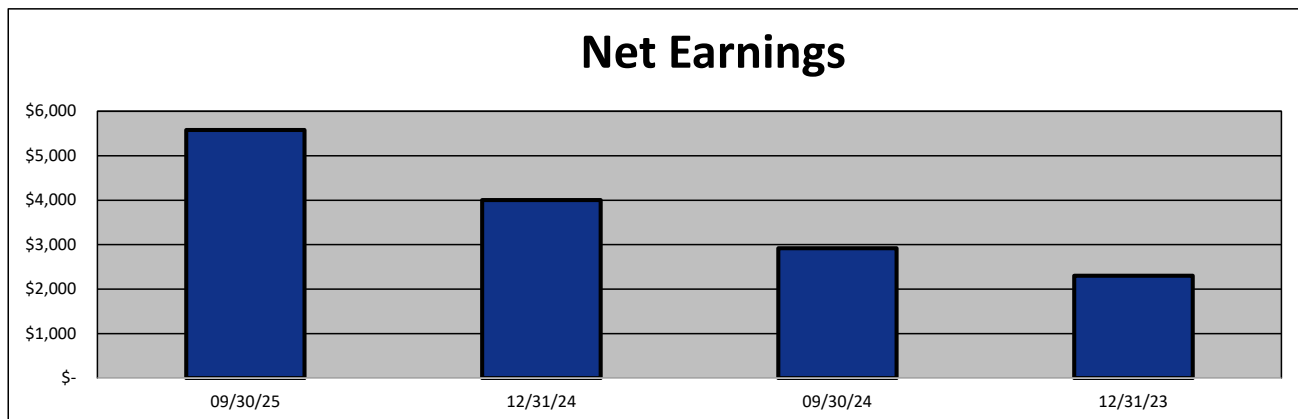
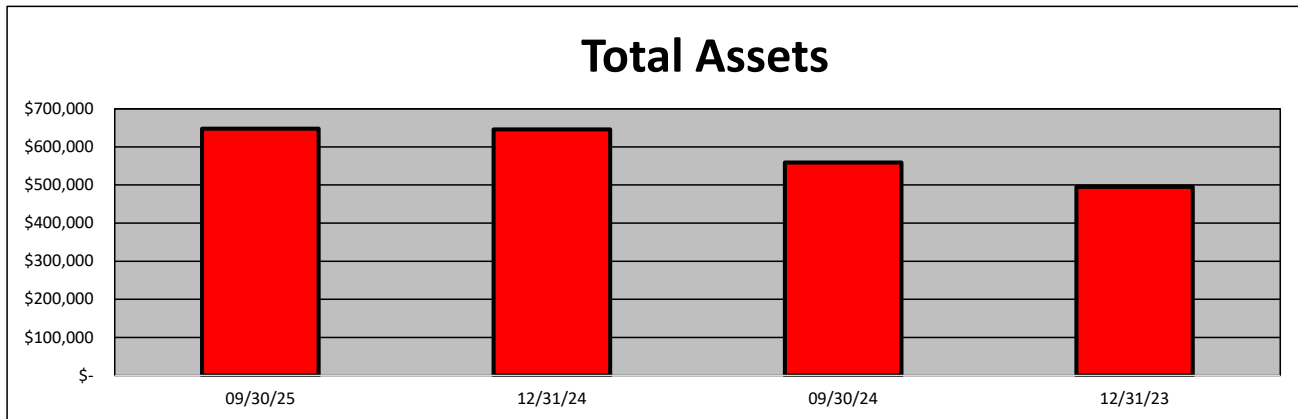
EXECUTIVE SUMMARY - Florida Capital Bank, National Association
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.18	9.30	10.61	11.35	10.42	11.69
Leverage Ratio	10.12	10.44	10.75	11.23	11.20	12.53
Tier 1 Cap/Risk Based Assets	14.89	14.78	14.29	15.50	13.07	14.95
Risk Based Ratio	16.15	16.03	15.54	16.76	13.88	15.69
Common Equity Tier 1 Capital Ratio	14.89	14.78	14.29	15.50	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	86.57	79.70	104.18	97.03	74.25	63.74
Loans/Assets	77.20	71.80	86.59	84.85	62.54	54.79
Securities/Assets	2.79	2.18	2.67	2.67	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	1.11	0.73	0.72	0.47	0.77	0.78
Return on Avg Equity	11.76	6.87	6.73	3.90	10.60	11.07
Nonint Income/Avg Assets	1.50	1.49	1.49	1.40	0.78	0.64
Net Overhead Ratio	2.14	2.46	2.54	2.81	2.28	2.45
Efficiency Ratio	70.70	78.89	78.52	84.81	71.62	76.19
Assets (per million) per Employee	5.49	5.29	4.66	4.46	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	1.24	1.29	1.23	1.30	1.28	1.17
Nonperforming Loans/Total Loans	0.22	0.53	0.28	0.32	0.50	0.76
Nonperforming Assets/Total Assets	0.17	0.38	0.24	0.27	0.34	0.47
Adjusted Texas Ratio	0.62	2.92	1.24	2.10	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	5.29	5.43	5.39	5.11	5.47	5.15
Cost of funds	4.26	4.87	4.85	3.49	2.82	2.28
Net interest margin	3.73	3.64	3.76	3.75	3.24	2.87
Avg Earning Assets/Avg Assets	97.81	96.58	96.67	95.28	95.81	94.66

SELECTED FINANCIAL DATA - Florida Capital Bank, 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	647,719	645,819	559,026	495,075	88,693	15.87
Cash and Equivalents	113,299	152,241	42,433	45,698	70,866	167.01
Securities	18,097	14,101	14,913	13,217	3,184	21.35
Loans, net	500,032	463,719	484,083	420,048	15,949	3.29
Deposit Accounts	577,601	581,807	464,658	432,904	112,943	24.31
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	65,935	60,051	59,287	56,196	6,648	11.21

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	5,578	4,005	2,922	2,304	2,656	90.90
Interest Income	26,028	28,946	21,159	24,003	4,869	23.01
Interest Expense	7,659	9,535	6,381	6,425	1,278	20.03
Net Interest Income	18,369	19,411	14,778	17,578	3,591	24.30
Credit Loss Expense	325	605	605	682	(280)	(46.28)
Noninterest income	7,545	8,207	6,066	6,918	1,479	24.38
Gain on Sale of Securities	21	-	-	-	21	NA
Noninterest Expense	18,321	21,788	16,366	20,774	1,955	11.95
Net Operating Income	7,268	5,225	3,873	3,040	3,395	87.66
Income Taxes	1,711	1,170	951	736	760	79.92

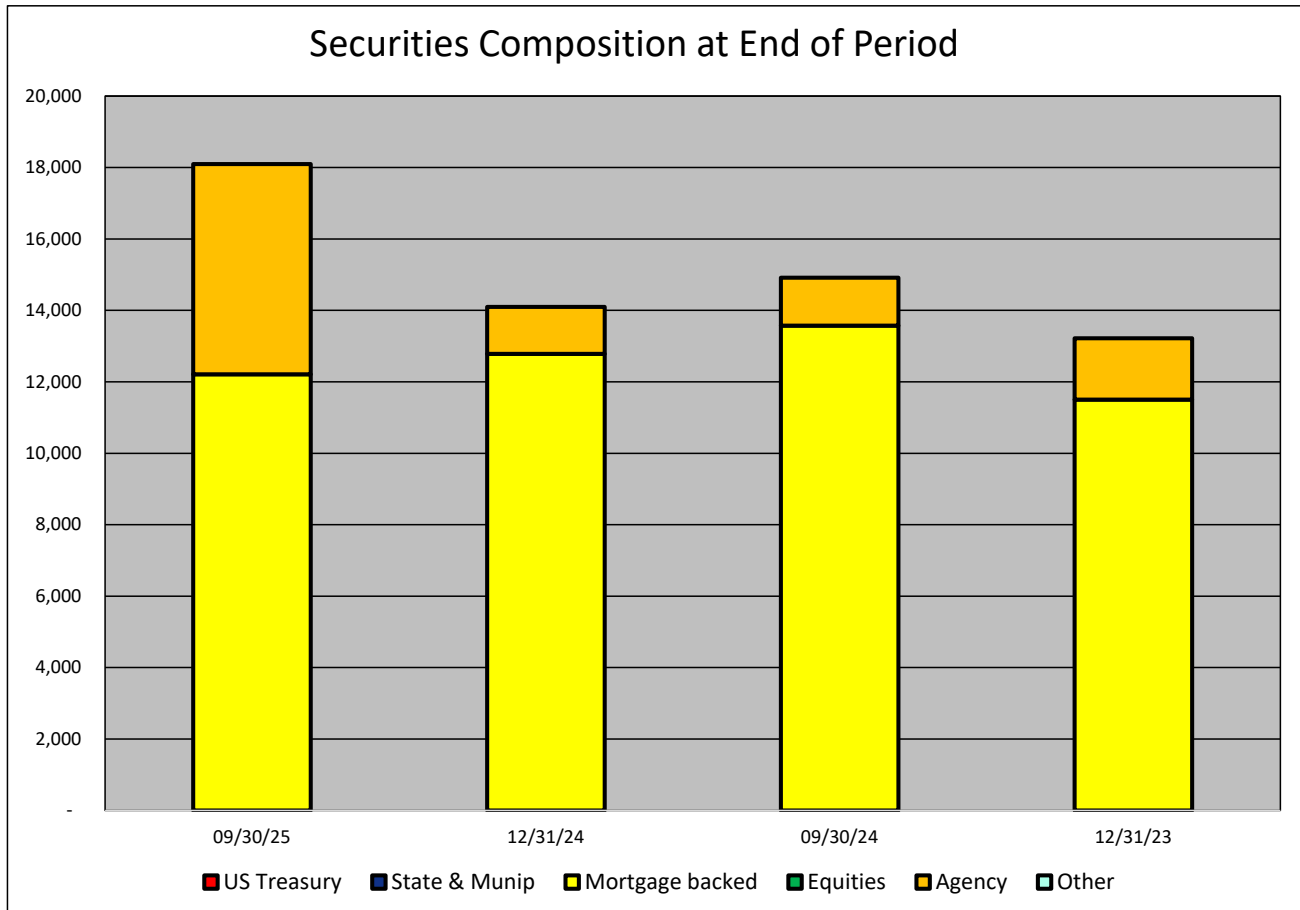


SECURITIES COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	12,214	12,782	13,571	11,500	(1,357)	(10.00)
Equities	-	-	-	-	-	NA
Agency	5,883	1,319	1,342	1,717	4,541	338.38
Other	-	-	-	-	-	NA
Total Securities	18,097	14,101	14,913	13,217	3,184	21.35

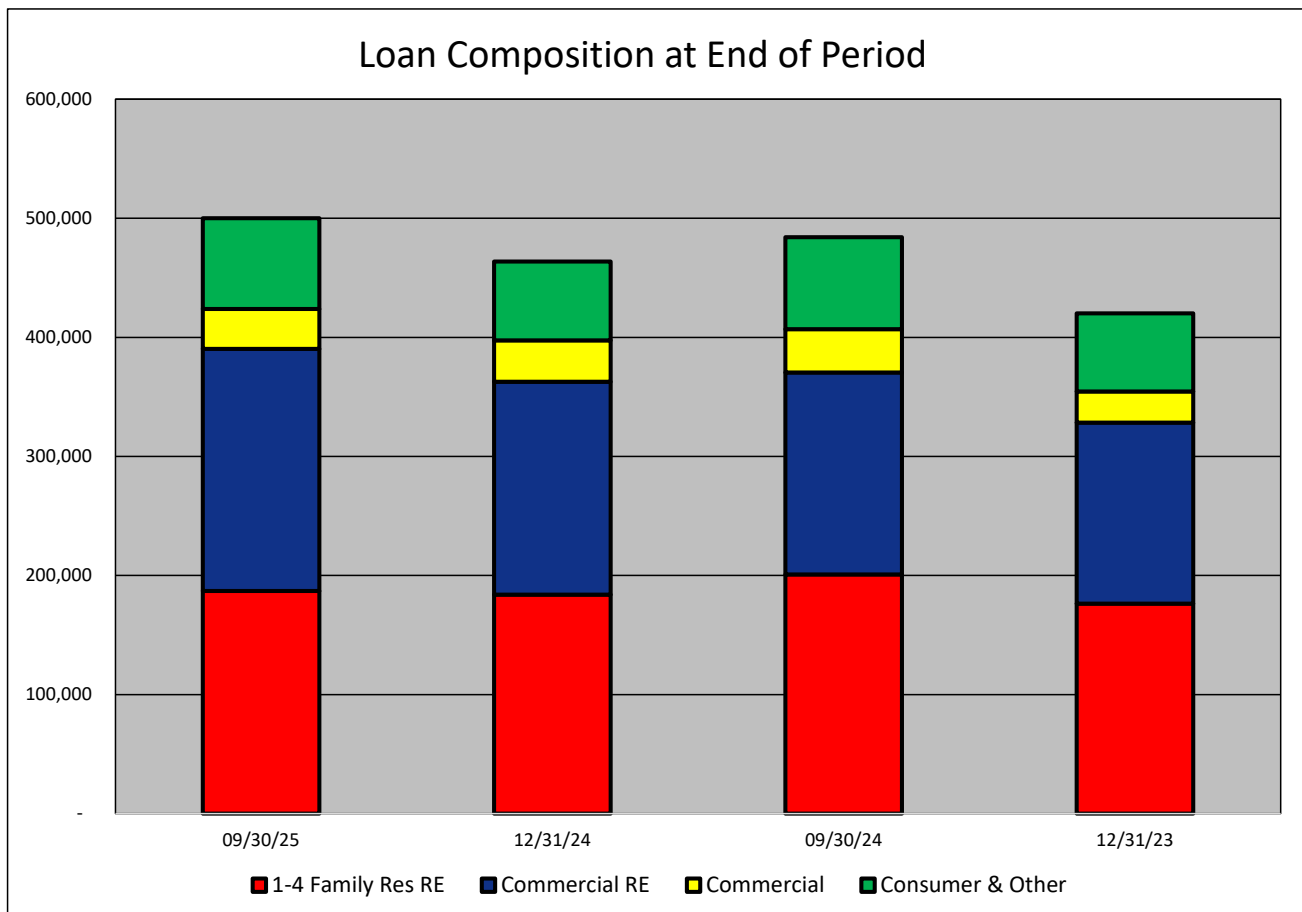


LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	187,023	183,893	200,777	176,366	(13,754)	(6.85)
Commercial RE	203,380	178,886	169,778	152,081	33,602	19.79
Commercial	33,401	34,615	36,217	26,067	(2,816)	(7.78)
Consumer & Other	76,228	66,325	77,311	65,534	(1,083)	(1.40)
Loans, Net	500,032	463,719	484,083	420,048	15,949	3.29



LOAN PORTFOLIO QUALITY - Florida Capital Bank, 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
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	5,974	5,450	5,450	4,347	524	9.61
Total Recoveries	115	66	60	320	55	91.67
Total Charge-offs	198	147	145	351	53	36.55
Credit Loss Expense	325	605	605	682	(280)	(46.28)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	452	-	NA
Ending Balance	6,216	5,974	5,970	5,450	246	4.12

NON-PERFORMING ASSETS:

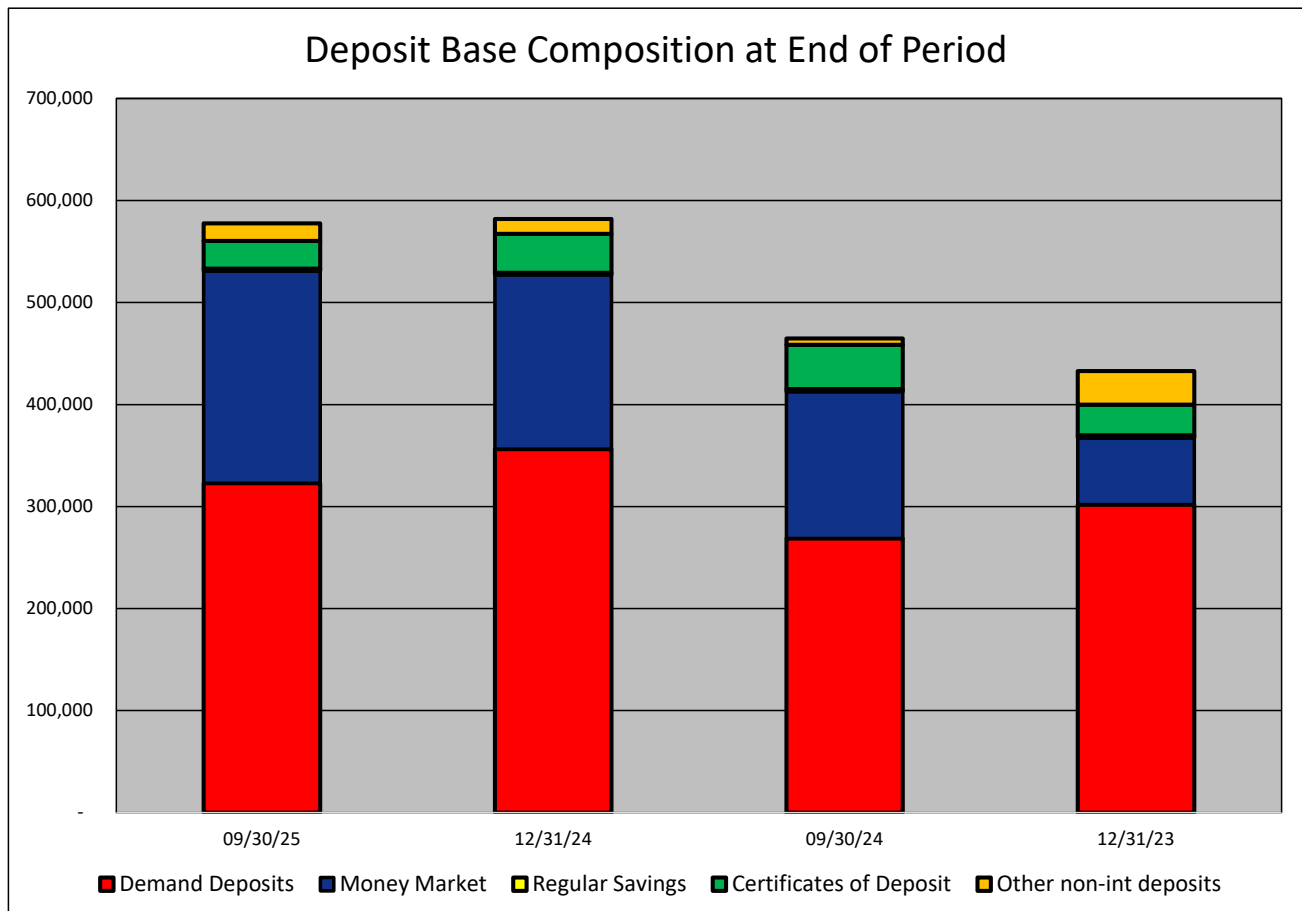
Total-90+ Days Past Due	-	105	-	-	-	NA
Total-Nonaccrual	1,088	2,360	1,367	1,327	(279)	(20.41)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,088	2,465	1,367	1,327	(279)	(20.41)

DEPOSIT BASE COMPOSITION - Florida Capital Bank, 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
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DEPOSIT BASE CATEGORY:

Demand Deposits	322,799	356,311	268,614	301,828	54,185	20.17
Money Market	208,359	170,909	144,154	65,424	64,205	44.54
Regular Savings	2,151	2,023	2,326	2,665	(175)	(7.52)
Certificates of Deposit	27,196	38,031	43,563	29,988	(16,367)	(37.57)
Other non-int deposits	17,096	14,533	6,001	32,999	11,095	184.89
Total Deposits	577,601	581,807	464,658	432,904	112,943	24.31

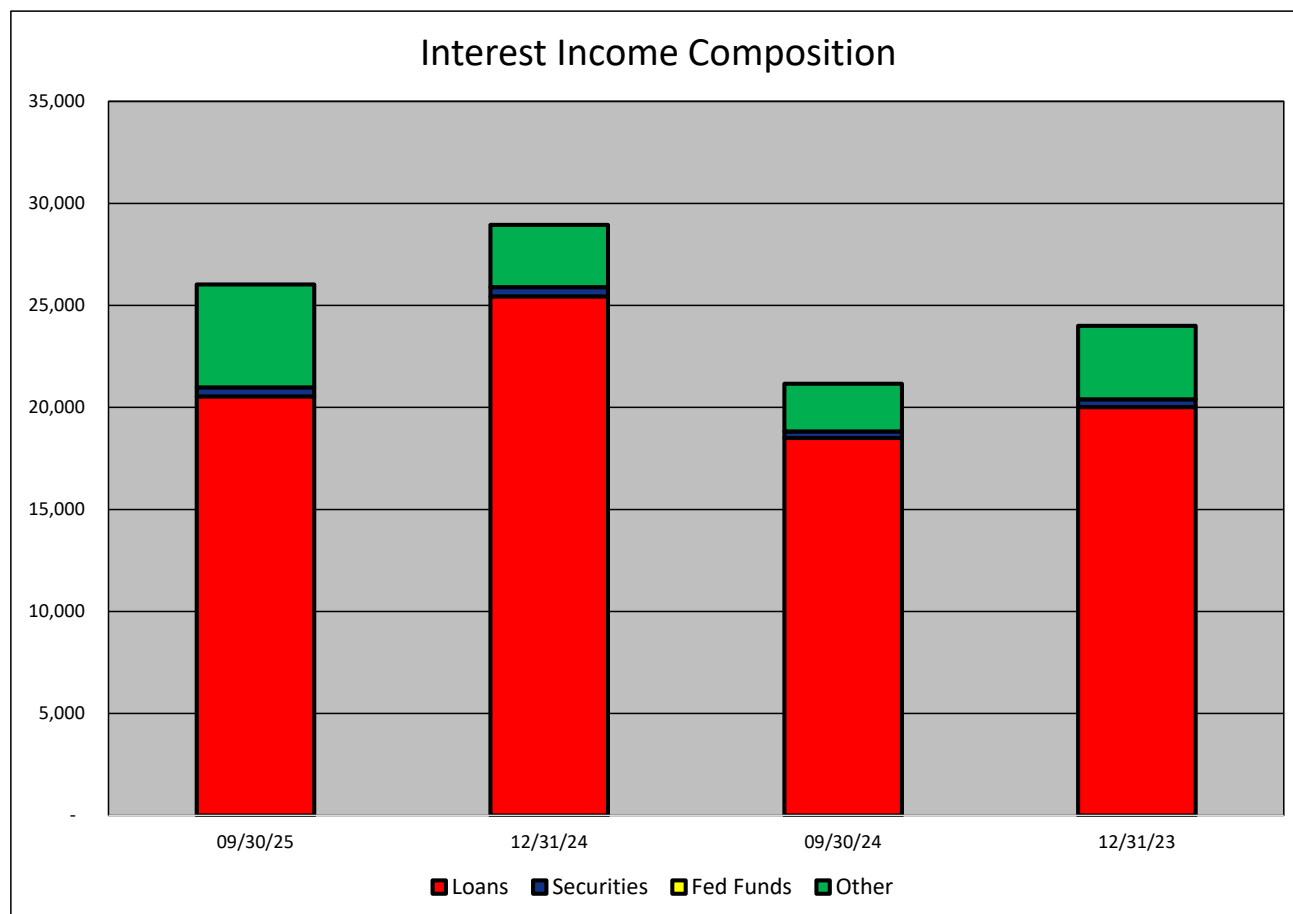


INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	20,538	25,447	18,507	20,017	2,031	10.97
Securities	445	444	313	386	132	42.17
Fed Funds	-	-	-	-	-	NA
Other	5,045	3,055	2,339	3,600	2,706	115.69
Total Int Income	26,028	28,946	21,159	24,003	4,869	23.01

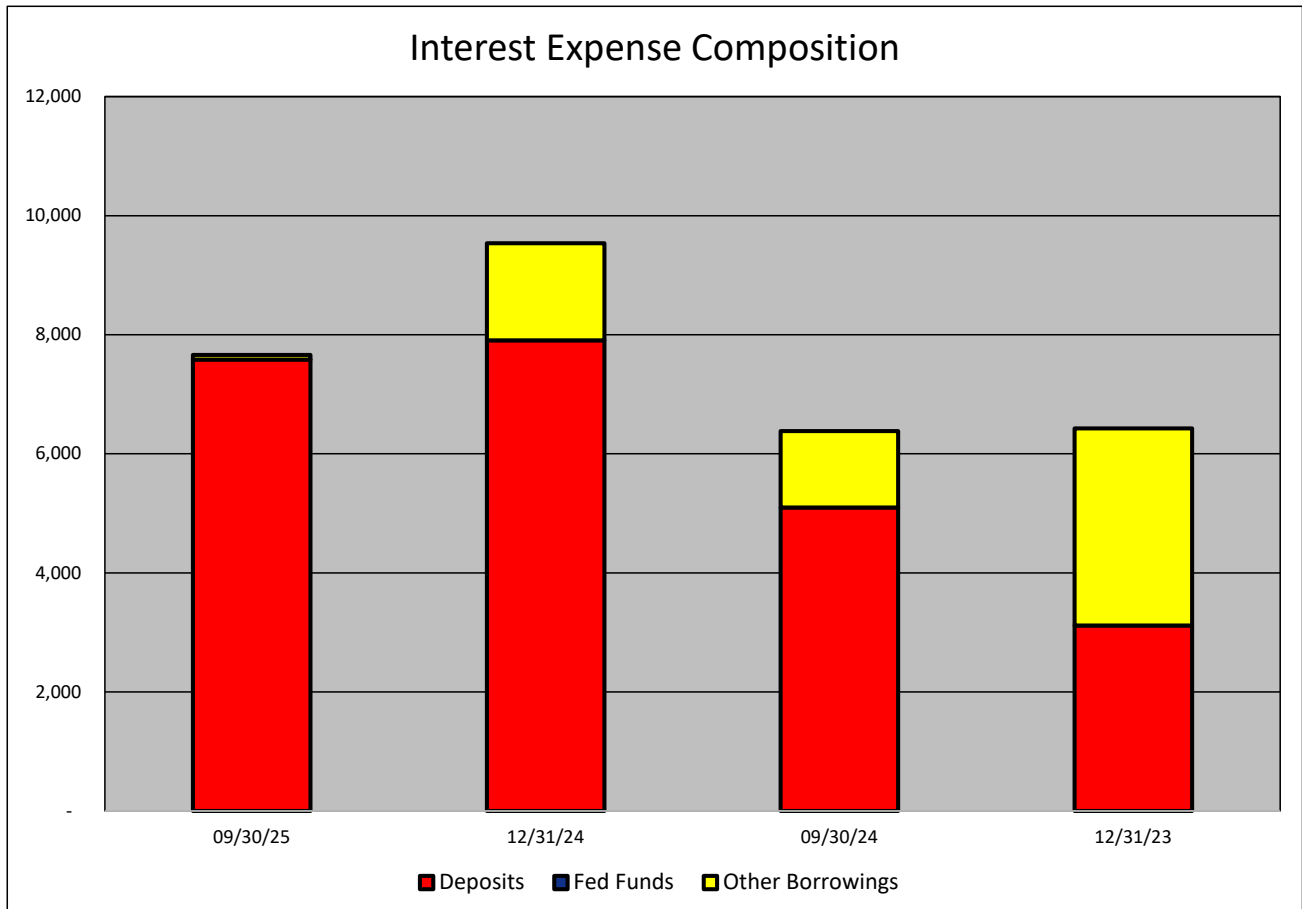


INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	7,581	7,904	5,098	3,114	2,483	48.71
Fed Funds	-	-	-	-	-	NA
Other Borrowings	78	1,631	1,283	3,311	(1,205)	(93.92)
Total Int Expense	7,659	9,535	6,381	6,425	1,278	20.03

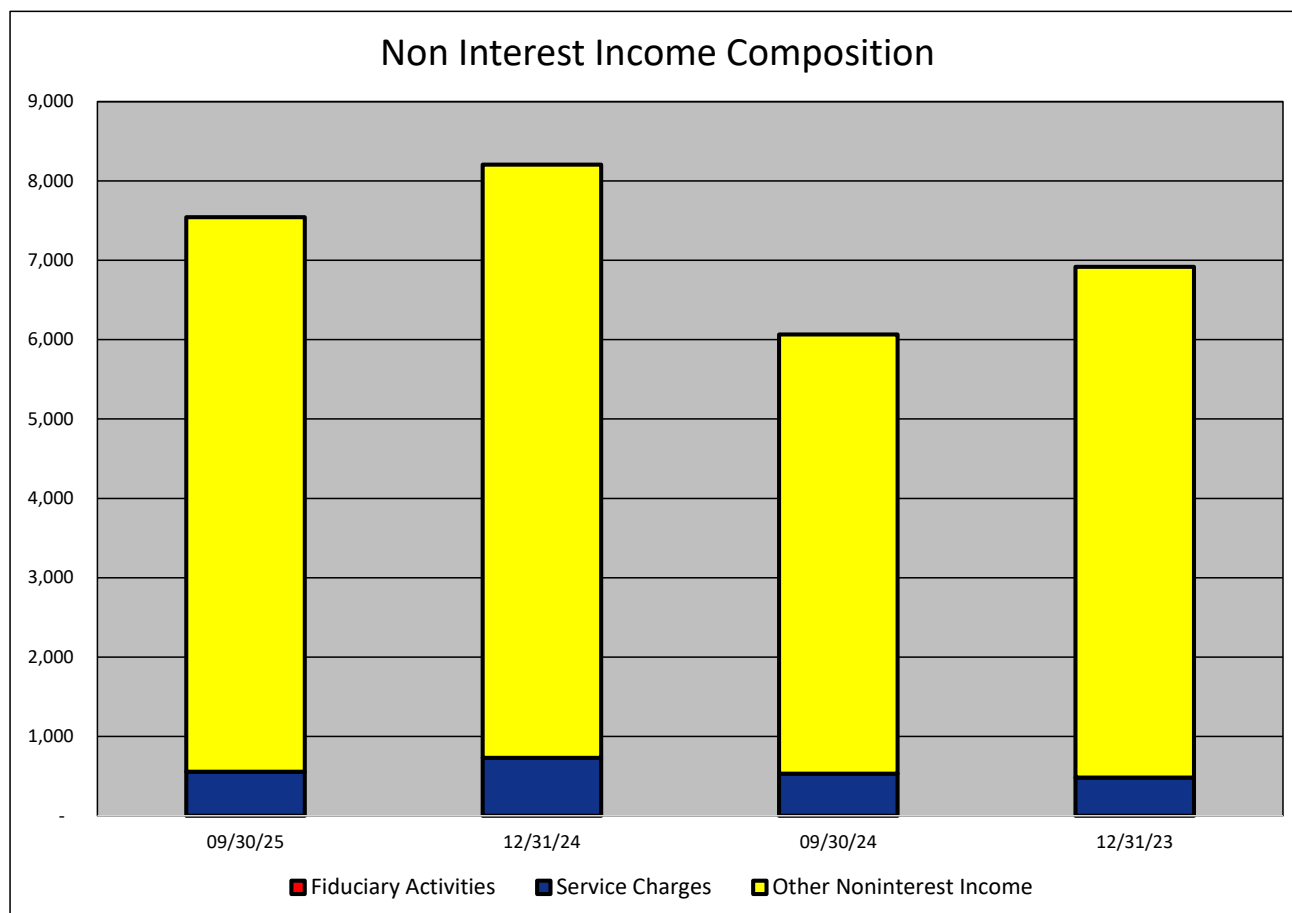


NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	556	730	531	482	25	4.71
Other Noninterest Income	6,989	7,477	5,535	6,436	1,454	26.27
Total Nonint. Income	7,545	8,207	6,066	6,918	1,479	24.38

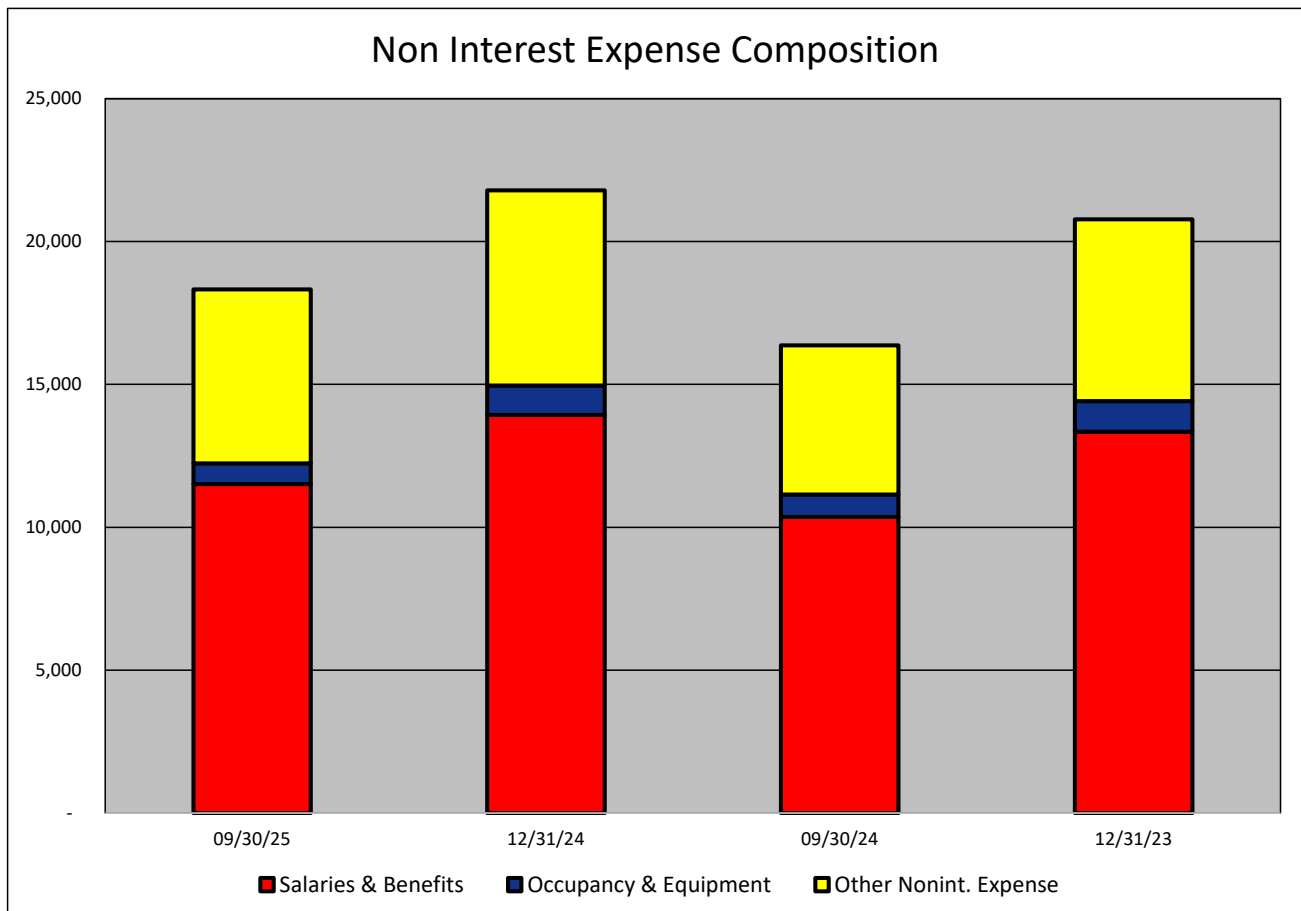


NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	11,514	13,931	10,365	13,348	1,149	11.09
Occupancy & Equipment	720	1,032	783	1,067	(63)	(8.05)
Other Nonint. Expense	6,087	6,825	5,218	6,359	869	16.65
Total Nonint. Expense	18,321	21,788	16,366	20,774	1,955	11.95



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Assets \$'000			
Institution name	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
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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	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
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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
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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
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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
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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
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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
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PEER GROUP COMPARISONS REPORT

North Florida Group

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

Institution name	Cash & Nointerest 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
Fnb 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
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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
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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
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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
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