

# Everbank, National Association

Jacksonville, FL

Established

10/1/1998

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Anthony Hagbartsen, Sacha Widmaier, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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 year ended December 31, 2025**

Institution name	Total Assets (\$'000's)
Everbank, National Association	46,033,756
Capital City Bank	4,383,270
First Federal Bank	4,310,472
Prime Meridian Bank	956,408
Florida Capital Bank, National Association	652,158
Fnbt Bank	635,442
Intracoastal Bank	550,507
Dlp Bank	303,780
Lafayette State Bank	247,355
Madison County Community Bank	202,295
The Warrington Bank	172,802
Pnb Community Bank	157,720
Bank Of Pensacola	144,348
Peoples Bank Of Graceville	113,167
Gala Bank	30,900

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.05
Capital City Bank	1.46
Intracoastal Bank	1.32
Pnb Community Bank	1.24
Lafayette State Bank	1.11
Florida Capital Bank, National Association	1.00
Peoples Bank Of Graceville	0.85
Madison County Community Bank	0.82
Bank Of Pensacola	0.74
Everbank, National Association	0.72
Prime Meridian Bank	0.63
First Federal Bank	0.56
The Warrington Bank	0.44
Dlp Bank	0.30
Gala Bank	(3.54)

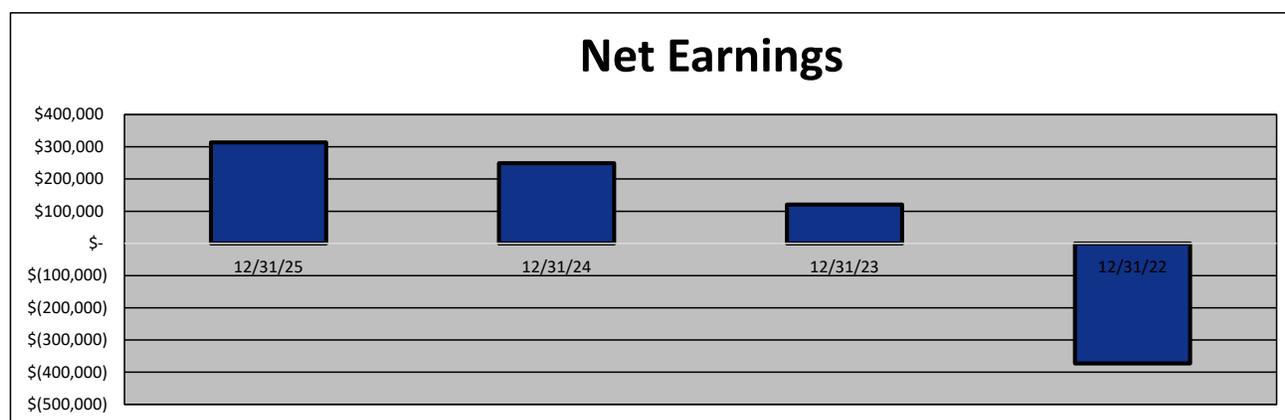
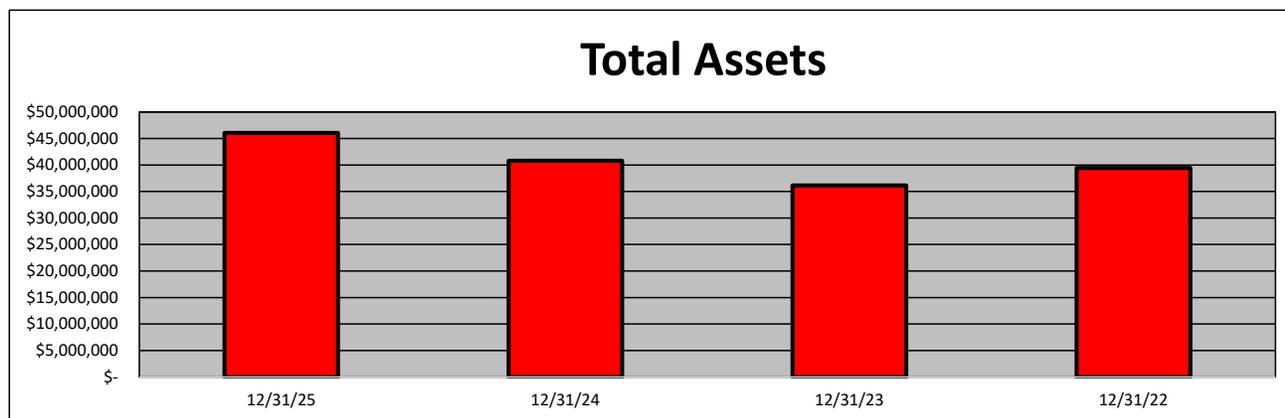
**EXECUTIVE SUMMARY - EverBank, National Association**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.91	9.06	9.49	8.88	10.68	11.69
Leverage Ratio	9.12	8.99	9.44	9.12	11.20	11.93
Tier 1 Cap/Risk Based Assets	12.37	12.98	14.55	14.48	12.21	13.42
Risk Based Ratio	13.30	13.86	15.56	15.37	12.99	14.09
Common Equity Tier 1 Capital Ratio	12.37	12.98	14.55	14.48	12.13	13.42
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	97.13	92.11	93.59	116.09	77.22	64.43
Loans/Assets	77.99	72.35	72.44	77.74	64.63	55.19
Securities/Assets	17.92	24.15	21.55	10.29	17.77	27.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.72	0.64	0.23	(0.99)	0.77	0.65
Return on Avg Equity	8.10	6.95	2.39	(9.55)	10.09	9.79
Nonint Income/Avg Assets	0.39	0.22	0.04	(1.12)	0.77	0.60
Net Overhead Ratio	1.33	1.43	1.76	3.61	2.31	2.33
Efficiency Ratio	56.42	63.64	84.71	192.02	72.83	76.34
Assets (per million) per Employee	24.91	25.66	23.52	25.58	10.41	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.80	0.80	0.88	0.69	1.28	1.17
Nonperforming Loans/Total Loans	1.31	1.79	2.50	3.75	0.54	0.65
Nonperforming Assets/Total Assets	1.05	1.32	1.84	2.93	0.38	0.35
Adjusted Texas Ratio	4.55	3.96	5.39	10.09	3.26	2.49
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.55	5.73	4.99	3.52	5.50	4.84
Cost of funds	3.35	3.88	3.33	1.27	2.82	2.19
Net interest margin	2.68	2.40	2.10	2.43	3.28	2.88
Avg Earning Assets/Avg Assets	99.08	99.13	98.71	99.42	95.74	94.55

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

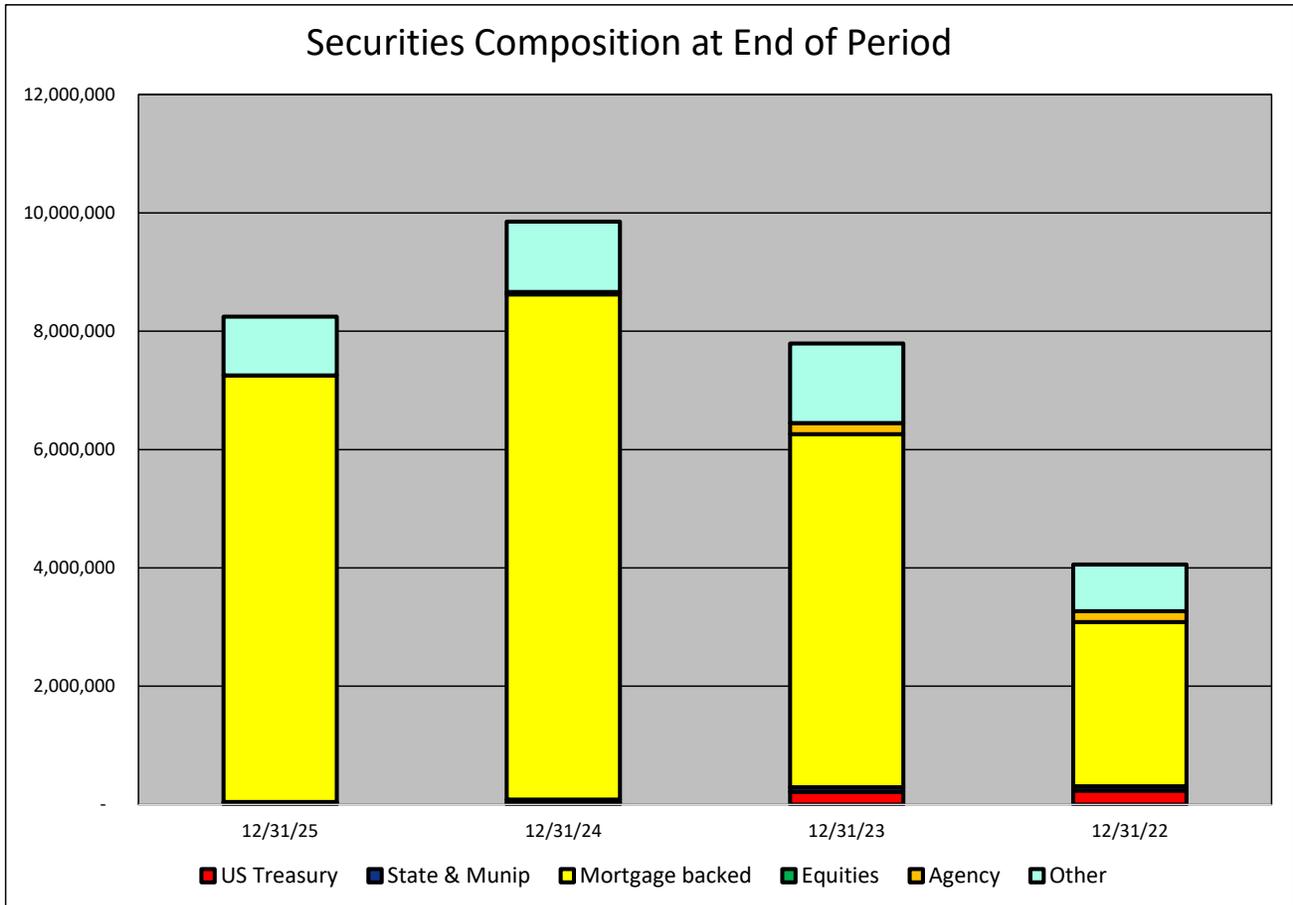
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	46,033,756	40,802,282	36,153,160	39,416,491	5,231,474	12.82
Cash and Equivalents	1,043,315	663,780	1,458,021	3,889,395	379,535	57.18
Securities	8,247,187	9,852,086	7,791,888	4,056,509	(1,604,899)	(16.29)
Loans, net	35,903,751	29,519,760	26,190,329	30,642,718	6,383,991	21.63
Deposit Accounts	36,963,768	32,049,197	27,983,944	26,396,062	4,914,571	15.33
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	4,100,958	3,695,354	3,429,536	3,501,374	405,604	10.98

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	313,734	248,928	120,475	(372,621)	64,806	26.03
Interest Income	2,379,830	2,204,171	1,791,874	1,320,082	175,659	7.97
Interest Expense	1,230,874	1,281,933	1,037,593	407,861	(51,059)	(3.98)
Net Interest Income	1,148,956	922,238	754,281	912,221	226,718	24.58
Credit Loss Expense	52,617	21,016	11,799	(18,902)	31,601	150.37
Noninterest income	170,690	85,303	14,796	(424,008)	85,387	100.10
Gain on Sale of Securities	(76,616)	1,907	(298)	(89,108)	(78,523)	(4,117.62)
Noninterest Expense	744,957	641,695	652,885	938,122	103,262	16.09
Net Operating Income	522,072	344,830	104,393	(431,007)	177,242	51.40
Income Taxes	122,589	94,165	18,090	(149,204)	28,424	30.19



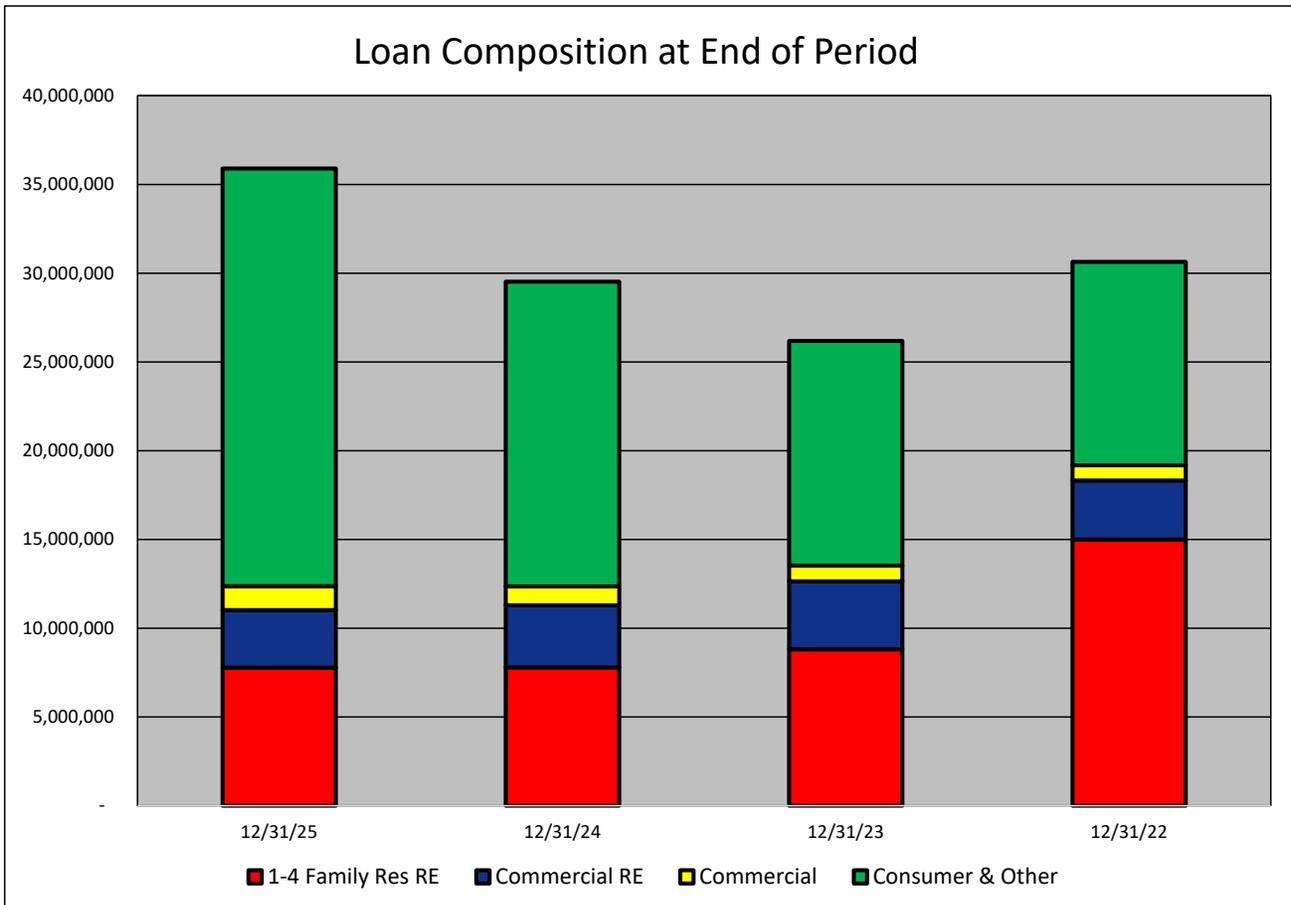
**SECURITIES COMPOSITION - EverBank, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	39,406	33,043	216,562	236,151	6,363	19.26
State & Munip	2,491	49,870	77,894	74,475	(47,379)	(95.01)
Mortgage backed	7,210,753	8,540,326	5,966,038	2,775,729	(1,329,573)	(15.57)
Equities	-	-	-	-	-	NA
Agency	-	39,816	187,466	181,950	(39,816)	(100.00)
Other	994,537	1,189,031	1,343,928	788,204	(194,494)	(16.36)
<b>Total Securities</b>	<b>8,247,187</b>	<b>9,852,086</b>	<b>7,791,888</b>	<b>4,056,509</b>	<b>(1,604,899)</b>	<b>(16.29)</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	7,774,148	7,788,477	8,815,914	14,994,246	(14,329)	(0.18)
Commercial RE	3,246,036	3,508,255	3,830,633	3,326,243	(262,219)	(7.47)
Commercial	1,352,365	1,052,973	880,440	857,755	299,392	28.43
Consumer & Other	23,531,202	17,170,055	12,663,342	11,464,474	6,361,147	37.05
Loans, Net	35,903,751	29,519,760	26,190,329	30,642,718	6,383,991	21.63



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

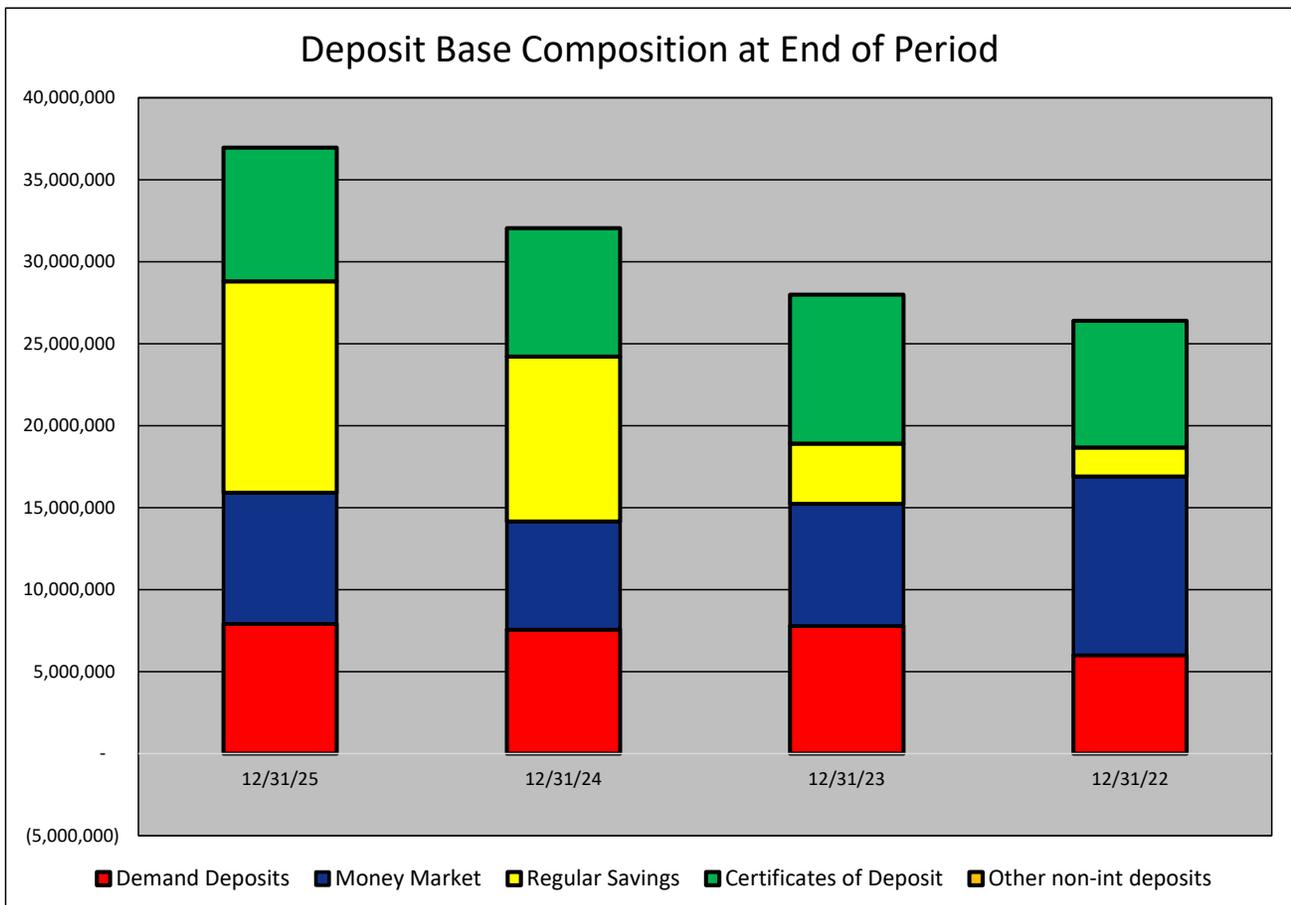
Beginning Balance	236,920	229,466	211,219	226,813	7,454	3.25
Total Recoveries	5,438	7,905	7,361	12,732	(2,467)	(31.21)
Total Charge-offs	15,109	21,467	9,743	9,424	(6,358)	(29.62)
Credit Loss Expense	52,617	21,016	11,799	(18,902)	31,601	150.37
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	6,056	-	8,830	-	6,056	NA
Ending Balance	285,922	236,920	229,466	211,219	49,002	20.68

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	5,725	-	NA
Total-Nonaccrual	188,117	144,301	186,804	357,273	43,816	30.36
Foreclosed Real Estate	5,878	6,329	3,728	7,790	(451)	(7.13)
Total Non-perf Assets	193,995	150,630	190,532	370,788	43,365	28.79

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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	7,921,475	7,564,876	7,779,490	5,998,548	356,599	4.71
Money Market	7,995,850	6,590,840	7,458,106	10,902,638	1,405,010	21.32
Regular Savings	12,885,686	10,053,882	3,668,153	1,764,784	2,831,804	28.17
Certificates of Deposit	8,160,757	7,839,600	9,078,194	7,730,093	321,157	4.10
Other non-int deposits	-	(1)	1	(1)	1	(100.00)
<b>Total Deposits</b>	<b>36,963,768</b>	<b>32,049,197</b>	<b>27,983,944</b>	<b>26,396,062</b>	<b>4,914,571</b>	<b>15.33</b>

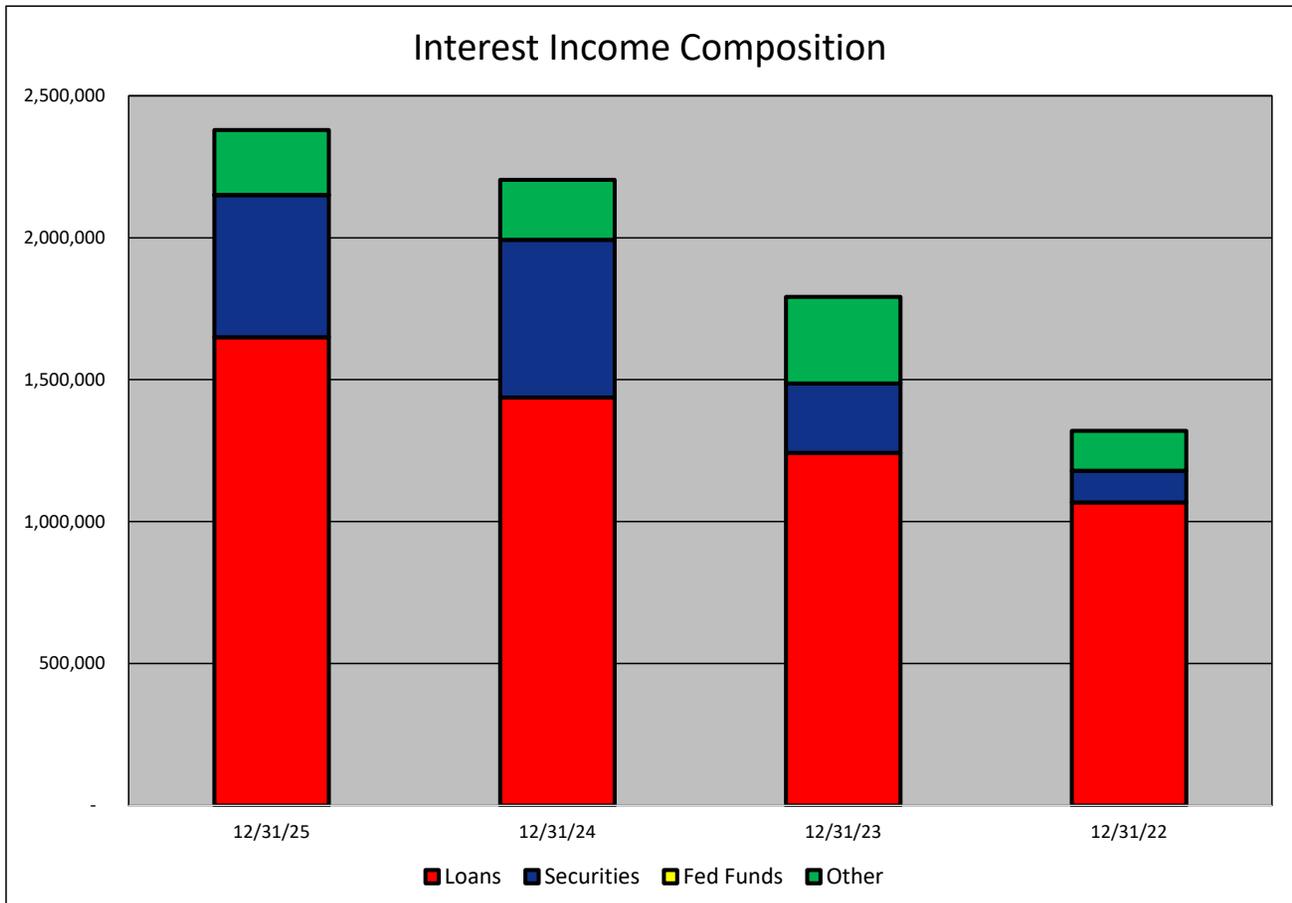


**INTEREST INCOME COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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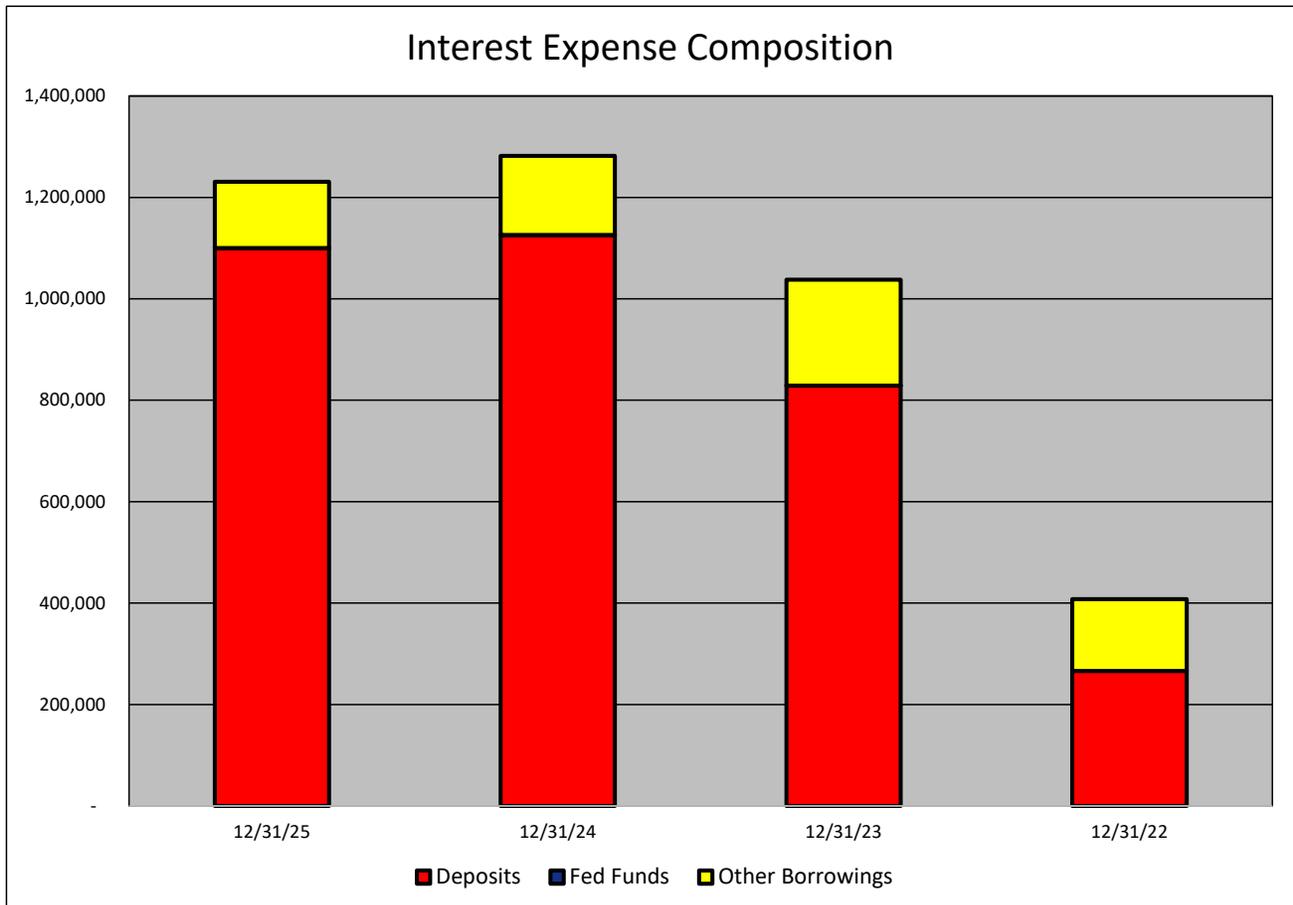
**INTEREST INCOME CATEGORY**

Loans	1,649,209	1,437,459	1,242,578	1,067,412	211,750	14.73
Securities	500,761	555,398	243,810	111,547	(54,637)	(9.84)
Fed Funds	1,043	-	-	-	1,043	NA
Other	228,817	211,314	305,486	141,123	17,503	8.28
<b>Total Int Income</b>	<b>2,379,830</b>	<b>2,204,171</b>	<b>1,791,874</b>	<b>1,320,082</b>	<b>175,659</b>	<b>7.97</b>



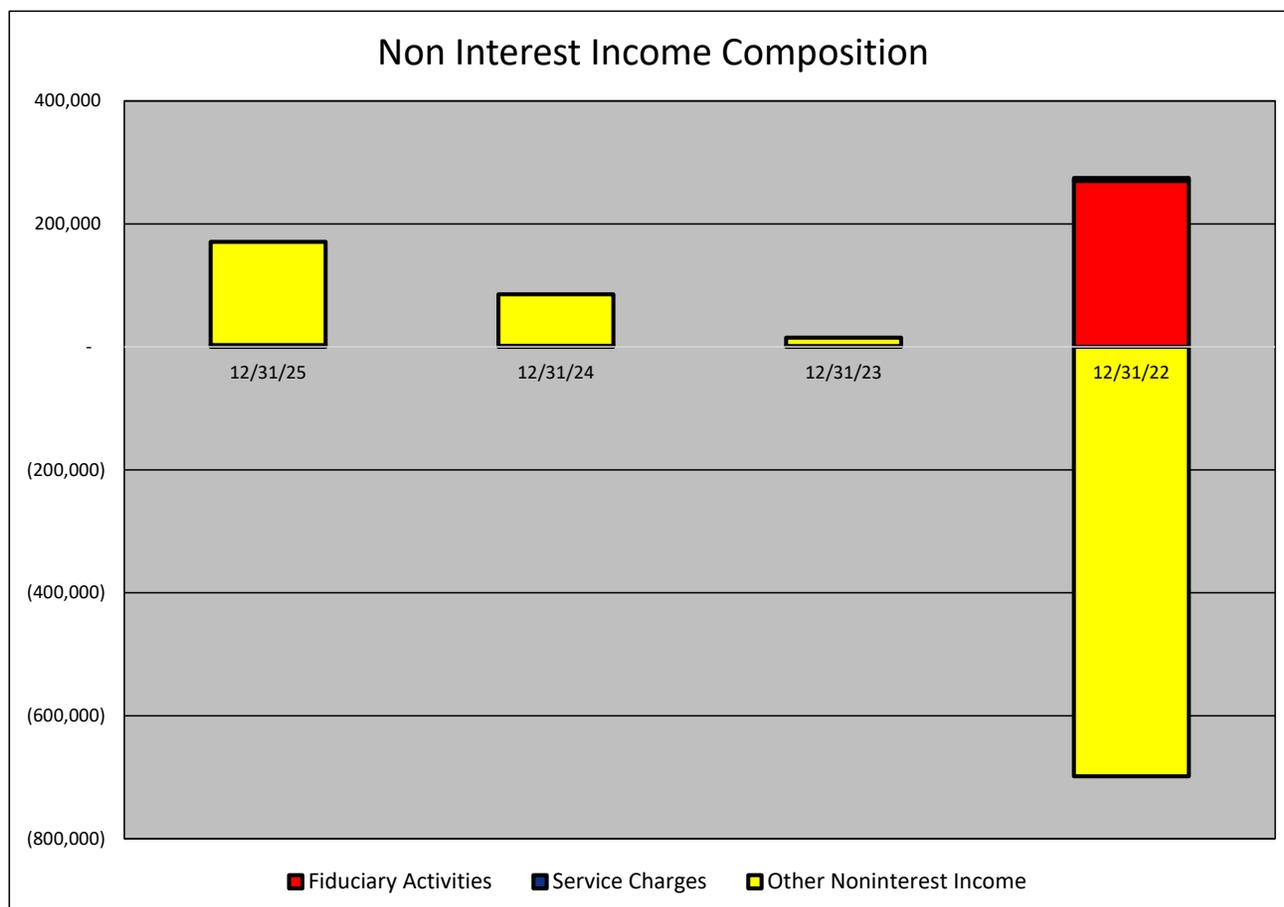
**INTEREST EXPENSE COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	1,100,278	1,125,773	828,955	266,320	(25,495)	(2.26)
Fed Funds	1	1	3	-	-	-
Other Borrowings	130,595	156,159	208,635	141,541	(25,564)	(16.37)
<b>Total Int Expense</b>	<b>1,230,874</b>	<b>1,281,933</b>	<b>1,037,593</b>	<b>407,861</b>	<b>(51,059)</b>	<b>(3.98)</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	269,779	-	NA
Service Charges	2,724	1,602	1,407	4,772	1,122	70.04
Other Noninterest Income	167,966	83,701	13,389	(698,559)	84,265	100.67
<b>Total Nonint. Income</b>	<b>170,690</b>	<b>85,303</b>	<b>14,796</b>	<b>(424,008)</b>	<b>85,387</b>	<b>100.10</b>

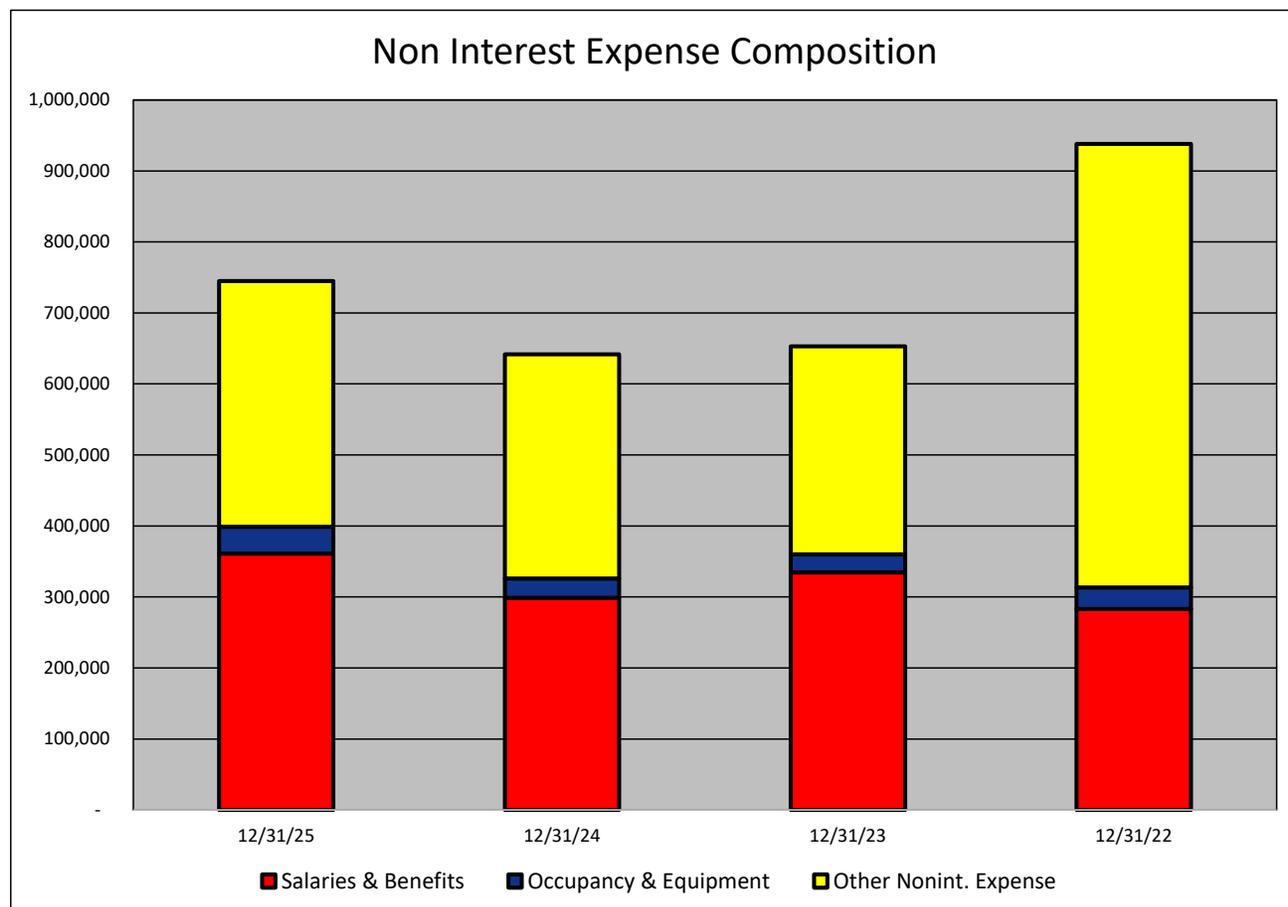


**NONINTEREST EXPENSE COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	361,111	298,648	334,482	283,027	62,463	20.92
Occupancy & Equipment	37,924	27,392	25,670	30,276	10,532	38.45
Other Nonint. Expense	345,922	315,655	292,733	624,819	30,267	9.59
<b>Total Nonint. Expense</b>	<b>744,957</b>	<b>641,695</b>	<b>652,885</b>	<b>938,122</b>	<b>103,262</b>	<b>16.09</b>



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Gala Bank	30,900	9,899	<b>212.15</b>
Dlp Bank	303,780	247,314	<b>22.83</b>
First Federal Bank	4,310,472	3,820,541	<b>12.82</b>
Everbank, National Association	46,033,756	40,802,282	<b>12.82</b>
Lafayette State Bank	247,355	232,749	<b>6.28</b>
Fnbt Bank	635,442	599,734	<b>5.95</b>
Madison County Community Bank	202,295	191,169	<b>5.82</b>
The Warrington Bank	172,802	166,656	<b>3.69</b>
Prime Meridian Bank	956,408	923,785	<b>3.53</b>
Capital City Bank	4,383,270	4,300,234	<b>1.93</b>
Pnb Community Bank	157,720	155,179	<b>1.64</b>
Florida Capital Bank, National Association	652,158	645,819	<b>0.98</b>
Intracoastal Bank	550,507	552,289	<b>(0.32)</b>
Bank Of Pensacola	144,348	144,873	<b>(0.36)</b>
Peoples Bank Of Graceville	113,167	114,044	<b>(0.77)</b>

<b>Select Peer Average</b>	3,926,292	3,527,104	19.27
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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	14,631	0	NA
Madison County Community Bank	106,776	83,487	27.90
<b>Everbank, National Association</b>	<b>35,903,751</b>	<b>29,519,760</b>	<b>21.63</b>
Lafayette State Bank	164,948	143,447	14.99
First Federal Bank	1,382,005	1,256,224	10.01
Florida Capital Bank, National Association	499,768	463,719	7.77
Bank Of Pensacola	76,229	71,447	6.69
Peoples Bank Of Graceville	40,539	39,783	1.90
Prime Meridian Bank	719,441	708,274	1.58
Intracoastal Bank	418,687	418,788	(0.02)
Fnbt Bank	258,458	263,428	(1.89)
Dlp Bank	110,894	114,084	(2.80)
Capital City Bank	2,567,813	2,680,222	(4.19)
Pnb Community Bank	109,154	115,648	(5.62)
The Warrington Bank	50,933	55,415	(8.09)

<b>Select Peer Average</b>	<b>2,828,268</b>	<b>2,395,582</b>	<b>4.99</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
For the year ended December 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	31.00	<b>30.13</b>	39.01	39.56	39.01
The Warrington Bank	16.55	<b>16.58</b>	0.00	0.00	0.00
Dlp Bank	18.96	<b>13.85</b>	0.00	0.00	0.00
Fnbt Bank	10.69	<b>10.99</b>	27.14	28.39	27.14
First Federal Bank	10.34	<b>10.71</b>	20.66	21.15	20.66
Prime Meridian Bank	9.93	<b>10.20</b>	14.46	15.34	14.46
Florida Capital Bank, National Association	10.27	<b>10.10</b>	15.16	16.41	15.16
Peoples Bank Of Graceville	6.94	<b>10.09</b>	29.63	30.66	29.63
Capital City Bank	11.81	<b>10.06</b>	17.26	18.51	17.26
Pnb Community Bank	8.47	<b>9.75</b>	0.00	0.00	0.00
Bank Of Pensacola	9.51	<b>9.74</b>	0.00	0.00	0.00
Intracoastal Bank	7.69	<b>9.69</b>	11.44	12.69	11.44
Lafayette State Bank	7.81	<b>9.22</b>	0.00	0.00	0.00
Everbank, National Association	8.91	<b>9.12</b>	12.37	13.30	12.37
Madison County Community Bank	6.43	<b>8.65</b>	14.14	15.39	14.14

<b>Select Peer Average</b>	11.69	11.93	13.42	14.09	13.42
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	<b>97.13</b>	77.99	17.92
Intracoastal Bank	<b>88.73</b>	76.05	17.96
Florida Capital Bank, National Association	<b>85.97</b>	76.63	3.44
Prime Meridian Bank	<b>84.26</b>	75.22	9.79
Pnb Community Bank	<b>76.27</b>	69.21	21.41
Lafayette State Bank	<b>73.25</b>	66.68	18.32
Gala Bank	<b>68.88</b>	47.35	17.77
Capital City Bank	<b>68.37</b>	58.58	23.12
Bank Of Pensacola	<b>58.49</b>	52.81	34.40
Madison County Community Bank	<b>56.80</b>	52.78	34.41
Fnbt Bank	<b>45.68</b>	40.67	19.39
Dlp Bank	<b>45.31</b>	36.50	13.95
First Federal Bank	<b>43.13</b>	32.06	55.42
Peoples Bank Of Graceville	<b>38.90</b>	35.82	60.80
The Warrington Bank	<b>35.34</b>	29.47	60.86

<b>Select Peer Average</b>	64.43	55.19	27.26
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	608,598	<b>2.05</b>	18.56
Capital City Bank	4,365,444	<b>1.46</b>	12.74
Intracoastal Bank	576,247	<b>1.32</b>	20.06
Pnb Community Bank	160,070	<b>1.24</b>	15.31
Lafayette State Bank	247,235	<b>1.11</b>	16.50
Florida Capital Bank, National Association	670,561	<b>1.00</b>	10.43
Peoples Bank Of Graceville	115,576	<b>0.85</b>	13.61
Madison County Community Bank	201,265	<b>0.82</b>	15.12
Bank Of Pensacola	139,505	<b>0.74</b>	7.77
Everbank, National Association	43,299,674	<b>0.72</b>	8.10
Prime Meridian Bank	970,025	<b>0.63</b>	6.60
First Federal Bank	4,229,547	<b>0.56</b>	5.86
The Warrington Bank	169,250	<b>0.44</b>	2.63
Dlp Bank	249,916	<b>0.30</b>	1.53
Gala Bank	22,380	<b>(3.54)</b>	(8.04)

<b>Select Peer Average</b>	3,735,020	0.65	9.79
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.76	1.62	<b>55.47</b>	8.47
Everbank, National Association	0.39	1.33	<b>56.42</b>	24.91
Dlp Bank	0.12	0.50	<b>58.92</b>	8.44
Intracoastal Bank	0.16	2.07	<b>63.23</b>	10.59
Capital City Bank	1.90	1.93	<b>65.13</b>	4.70
Peoples Bank Of Graceville	0.29	1.41	<b>65.28</b>	8.71
Pnb Community Bank	0.52	2.86	<b>67.06</b>	4.04
Bank Of Pensacola	0.23	1.81	<b>67.91</b>	11.10
First Federal Bank	1.31	1.46	<b>68.56</b>	7.78
Lafayette State Bank	0.72	2.98	<b>69.87</b>	4.76
Madison County Community Bank	0.63	2.27	<b>71.88</b>	5.32
Florida Capital Bank, National Association	1.40	2.24	<b>72.83</b>	5.43
Prime Meridian Bank	0.29	2.44	<b>73.91</b>	8.86
The Warrington Bank	0.21	2.08	<b>79.53</b>	6.17
Gala Bank	0.08	7.92	<b>209.10</b>	1.93

<b>Select Peer Average</b>	0.60	2.33	76.34	8.08
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.72	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.42	0.00	<b>0.00</b>	0.00
Gala Bank	0.85	0.00	<b>0.00</b>	0.00
Peoples Bank Of Graceville	0.94	0.00	<b>0.00</b>	0.00
The Warrington Bank	1.05	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.36	0.05	<b>0.04</b>	0.46
Pnb Community Bank	1.29	0.06	<b>0.04</b>	0.45
Madison County Community Bank	1.53	0.21	<b>0.13</b>	1.74
Florida Capital Bank, National Association	1.26	0.19	<b>0.15</b>	0.42
Capital City Bank	1.21	0.33	<b>0.24</b>	2.29
Lafayette State Bank	1.89	0.06	<b>0.24</b>	2.65
Prime Meridian Bank	0.80	0.84	<b>0.67</b>	6.32
First Federal Bank	0.79	3.18	<b>1.03</b>	3.71
Everbank, National Association	0.80	1.31	<b>1.05</b>	4.55
Dlp Bank	1.66	3.45	<b>1.68</b>	14.78

<b>Select Peer Average</b>	1.17	0.65	0.35	2.49
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 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	<b>3.86</b>	6.48	0.00	0.00	18.32
The Warrington Bank	<b>3.83</b>	5.14	0.00	60.86	0.00
Gala Bank	<b>2.73</b>	0.85	17.15	0.00	17.77
Bank Of Pensacola	<b>2.16</b>	9.72	0.00	34.40	0.00
Pnb Community Bank	<b>1.87</b>	5.68	0.74	0.00	21.41
Capital City Bank	<b>1.42</b>	10.67	0.00	8.61	14.51
Madison County Community Bank	<b>1.41</b>	4.56	0.00	0.00	34.41
Dlp Bank	<b>1.10</b>	29.64	7.87	0.00	13.95
Intracoastal Bank	<b>0.92</b>	0.86	0.00	0.00	17.96
Prime Meridian Bank	<b>0.89</b>	4.13	6.62	1.60	8.19
Peoples Bank Of Graceville	<b>0.88</b>	1.77	0.00	44.04	16.76
First Federal Bank	<b>0.69</b>	1.26	0.00	0.00	55.42
Florida Capital Bank, National Association	<b>0.45</b>	17.07	0.00	0.00	3.44
Fnbt Bank	<b>0.44</b>	37.92	0.00	19.39	0.00
Everbank, National Association	<b>0.09</b>	2.17	0.00	0.06	17.81

<b>Select Peer Average</b>	1.52	9.19	2.16	11.26	16.00
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	<b>77.37</b>	0.24	0.01	0.02
Intracoastal Bank	<b>75.02</b>	0.98	0.00	0.00
Prime Meridian Bank	<b>74.16</b>	0.93	0.04	0.00
Florida Capital Bank, National Association	<b>68.62</b>	0.16	0.00	0.01
Pnb Community Bank	<b>68.31</b>	1.03	0.00	0.00
Lafayette State Bank	<b>65.25</b>	2.25	0.20	0.00
Capital City Bank	<b>57.38</b>	2.41	0.04	2.05
Bank Of Pensacola	<b>52.43</b>	0.65	0.00	0.00
Madison County Community Bank	<b>51.98</b>	4.01	0.01	0.00
Gala Bank	<b>46.94</b>	10.77	0.00	0.00
Fnbt Bank	<b>40.10</b>	1.58	0.00	0.00
Dlp Bank	<b>35.90</b>	1.29	0.42	8.21
Peoples Bank Of Graceville	<b>35.48</b>	0.16	0.00	0.00
The Warrington Bank	<b>29.17</b>	0.36	0.00	0.00
First Federal Bank	<b>29.05</b>	0.94	0.01	4.23

<b>Select Peer Average</b>	<b>53.81</b>	<b>1.85</b>	<b>0.05</b>	<b>0.97</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the year ended December 31, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	<b>62.92</b>	37.08	100.00	0.00	0.00
Bank Of Pensacola	<b>47.06</b>	52.94	100.00	0.00	0.00
Florida Capital Bank, National Association	<b>46.38</b>	53.56	99.94	0.00	0.06
Gala Bank	<b>37.91</b>	62.09	100.00	0.00	0.00
Lafayette State Bank	<b>36.29</b>	63.71	100.00	0.00	0.00
Capital City Bank	<b>35.09</b>	62.88	97.97	0.57	1.45
Fnbt Bank	<b>30.46</b>	69.54	100.00	0.00	0.00
Pnb Community Bank	<b>26.67</b>	73.33	100.00	0.00	0.00
The Warrington Bank	<b>25.92</b>	74.08	100.00	0.00	0.00
Prime Meridian Bank	<b>24.13</b>	75.57	99.70	0.00	0.30
Peoples Bank Of Graceville	<b>23.28</b>	76.72	100.00	0.00	0.00
Madison County Community Bank	<b>20.35</b>	79.65	100.00	0.00	0.00
Intracoastal Bank	<b>15.51</b>	78.51	94.02	0.00	5.98
First Federal Bank	<b>15.22</b>	70.56	85.77	0.00	14.23
Everbank, National Association	<b>3.65</b>	86.07	89.72	0.00	10.28

<b>Select Peer Average</b>	30.06	67.75	97.81	0.04	2.15
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Lafayette State Bank	6.21	2.17	<b>4.92</b>	92.43
Pnb Community Bank	5.76	1.46	<b>4.78</b>	94.44
Gala Bank	5.77	2.88	<b>4.48</b>	83.51
Capital City Bank	5.09	1.32	<b>4.33</b>	91.89
Florida Capital Bank, National Association	5.28	4.01	<b>3.68</b>	97.87
Madison County Community Bank	5.26	2.14	<b>3.61</b>	93.25
Fnbt Bank	5.41	2.71	<b>3.61</b>	97.90
Prime Meridian Bank	5.65	2.95	<b>3.55</b>	95.88
Intracoastal Bank	5.40	2.52	<b>3.47</b>	96.84
First Federal Bank	4.97	2.11	<b>3.01</b>	89.68
Bank Of Pensacola	3.77	1.74	<b>2.87</b>	96.71
The Warrington Bank	3.22	0.82	<b>2.72</b>	98.18
Everbank, National Association	5.55	3.35	<b>2.68</b>	99.08
Peoples Bank Of Graceville	4.13	2.45	<b>2.30</b>	98.67
Dlp Bank	1.07	0.16	<b>1.01</b>	91.90

<b>Select Peer Average</b>	4.84	2.19	2.88	94.55
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