

Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

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)

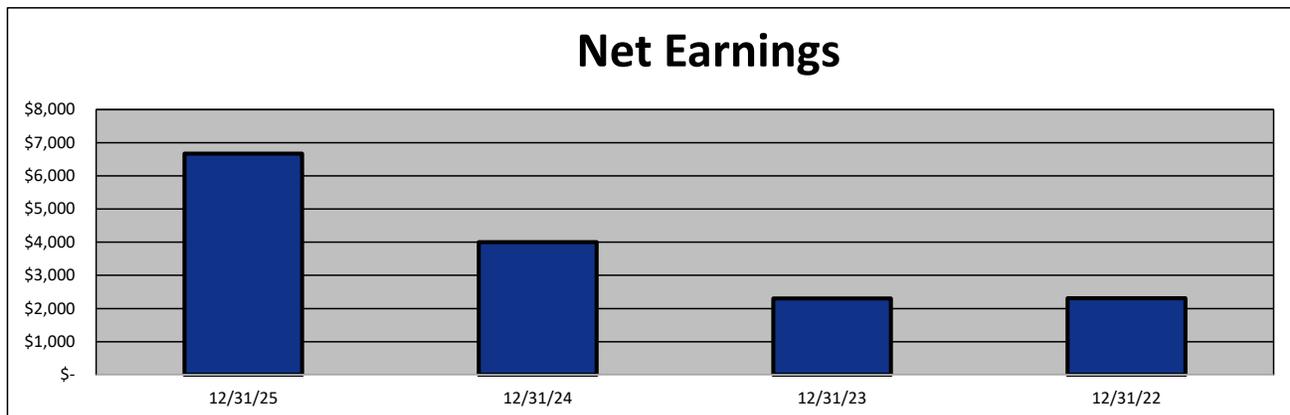
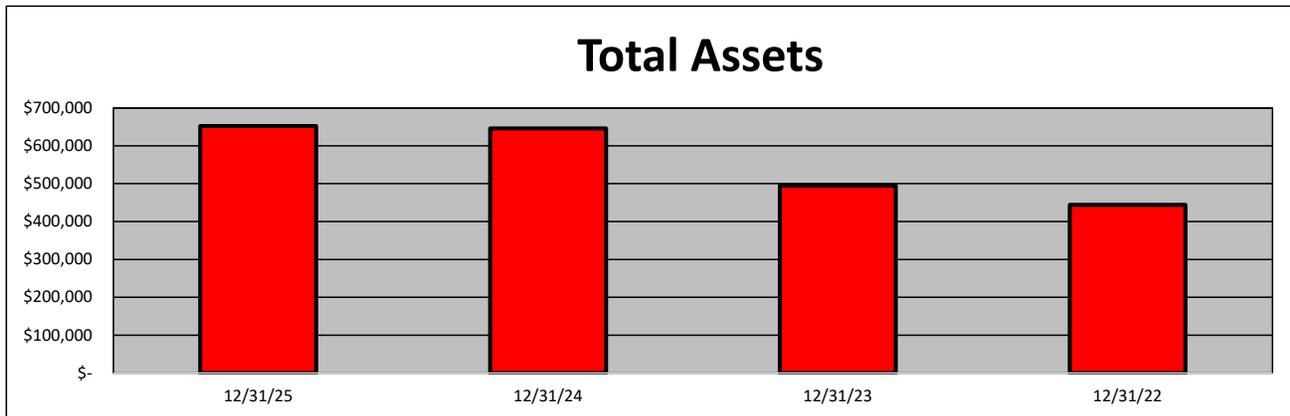
EXECUTIVE SUMMARY - Florida Capital Bank, National Association
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.27	9.30	11.35	14.41	10.68	11.69
Leverage Ratio	10.10	10.44	11.23	15.15	11.20	11.93
Tier 1 Cap/Risk Based Assets	15.16	14.78	15.50	22.77	12.21	13.42
Risk Based Ratio	16.41	16.03	16.76	24.02	12.99	14.09
Common Equity Tier 1 Capital Ratio	15.16	14.78	15.50	22.77	12.13	13.42
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	85.97	79.70	97.03	91.19	77.22	64.43
Loans/Assets	76.63	71.80	84.85	77.15	64.63	55.19
Securities/Assets	3.44	2.18	2.67	3.32	17.77	27.26
PROFITABILITY:						
Return on Avg Assets	1.00	0.73	0.47	0.48	0.77	0.65
Return on Avg Equity	10.43	6.87	3.90	3.62	10.09	9.79
Nonint Income/Avg Assets	1.40	1.49	1.40	2.52	0.77	0.60
Net Overhead Ratio	2.24	2.46	2.81	2.65	2.31	2.33
Efficiency Ratio	72.83	78.89	84.81	89.61	72.83	76.34
Assets (per million) per Employee	5.43	5.29	4.46	3.32	10.41	8.08
ASSET QUALITY:						
Allowance/Loans	1.26	1.29	1.30	1.27	1.28	1.17
Nonperforming Loans/Total Loans	0.19	0.53	0.32	0.36	0.54	0.65
Nonperforming Assets/Total Assets	0.15	0.38	0.27	0.28	0.38	0.35
Adjusted Texas Ratio	0.42	2.92	2.10	0.26	3.26	2.49
YIELDS & COSTS:						
Yield on earning assets	5.28	5.43	5.11	3.81	5.50	4.84
Cost of funds	4.01	4.87	3.49	0.82	2.82	2.19
Net interest margin	3.68	3.64	3.75	3.42	3.28	2.88
Avg Earning Assets/Avg Assets	97.87	96.58	95.28	94.98	95.74	94.55

SELECTED FINANCIAL DATA - Florida Capital Bank, National Association
(Dollars in Thousands)

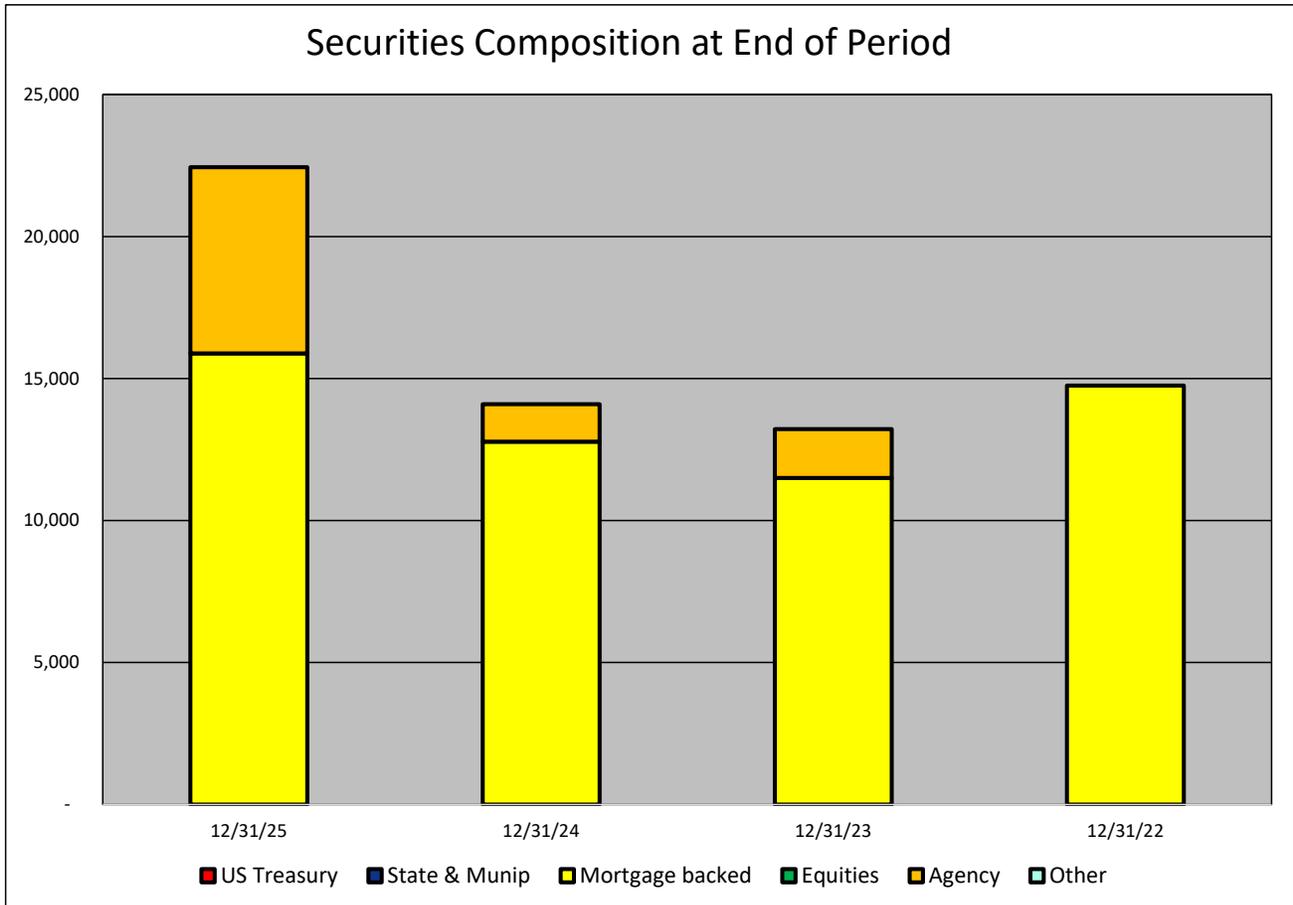
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	652,158	645,819	495,075	444,412	6,339	0.98
Cash and Equivalents	114,263	152,241	45,698	67,220	(37,978)	(24.95)
Securities	22,445	14,101	13,217	14,755	8,344	59.17
Loans, net	499,768	463,719	420,048	342,852	36,049	7.77
Deposit Accounts	581,323	581,807	432,904	375,995	(484)	(0.08)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	66,975	60,051	56,196	64,051	6,924	11.53

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,675	4,005	2,304	2,308	2,670	66.67
Interest Income	34,635	28,946	24,003	17,402	5,689	19.65
Interest Expense	10,497	9,535	6,425	1,776	962	10.09
Net Interest Income	24,138	19,411	17,578	15,626	4,727	24.35
Credit Loss Expense	400	605	682	-	(205)	(33.88)
Noninterest income	9,385	8,207	6,918	12,106	1,178	14.35
Gain on Sale of Securities	21	-	-	-	21	NA
Noninterest Expense	24,414	21,788	20,774	24,851	2,626	12.05
Net Operating Income	8,709	5,225	3,040	2,881	3,484	66.68
Income Taxes	2,068	1,170	736	573	898	76.75



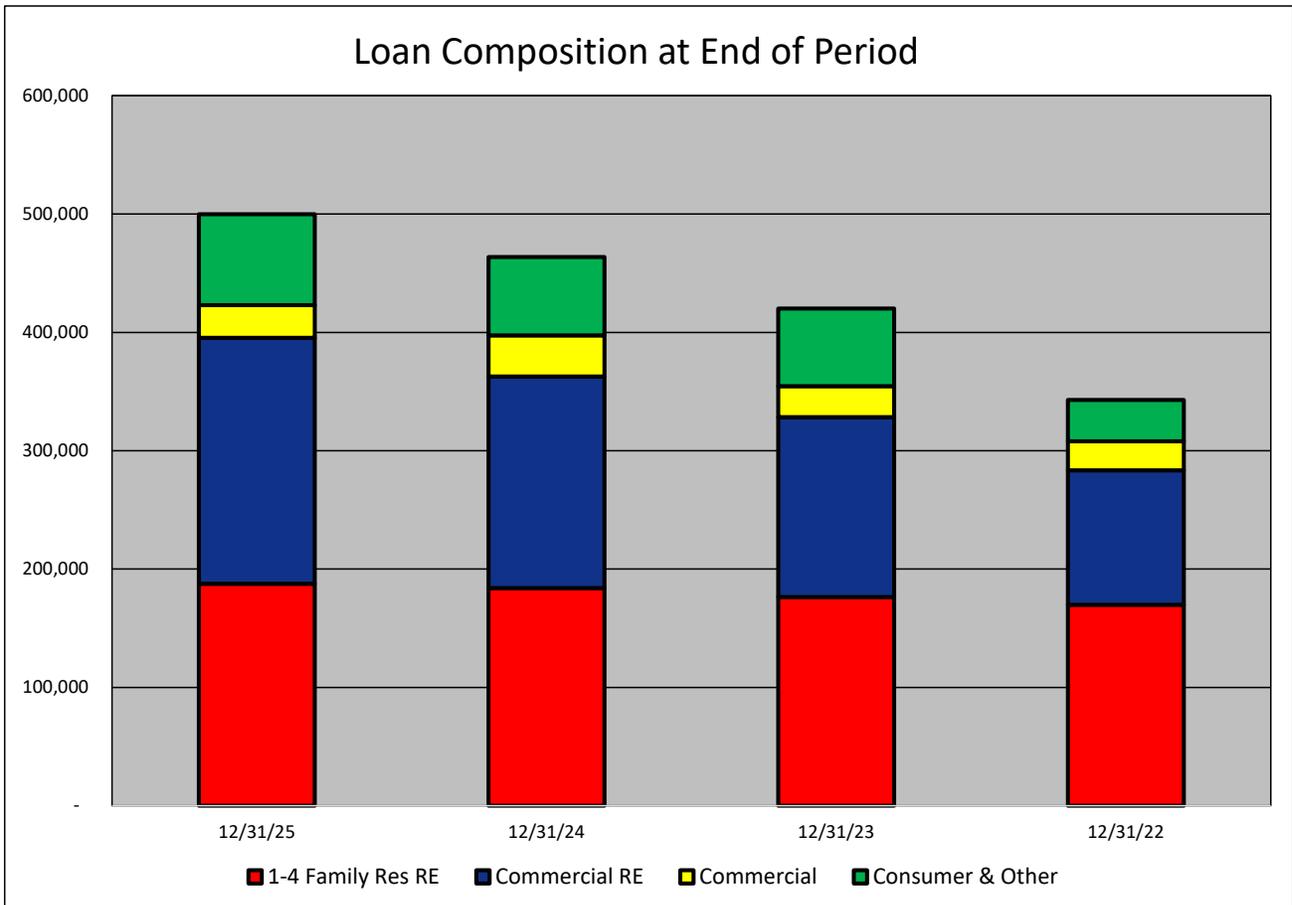
SECURITIES COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	15,885	12,782	11,500	14,755	3,103	24.28
Equities	-	-	-	-	-	NA
Agency	6,560	1,319	1,717	-	5,241	397.35
Other	-	-	-	-	-	NA
Total Securities	22,445	14,101	13,217	14,755	8,344	59.17



LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, 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
LOAN CATEGORY:						
1-4 Family Res RE	187,660	183,893	176,366	169,870	3,767	2.05
Commercial RE	207,836	178,886	152,081	113,602	28,950	16.18
Commercial	27,580	34,615	26,067	24,580	(7,035)	(20.32)
Consumer & Other	76,692	66,325	65,534	34,800	10,367	15.63
Loans, Net	499,768	463,719	420,048	342,852	36,049	7.77



LOAN PORTFOLIO QUALITY - Florida Capital Bank, 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):

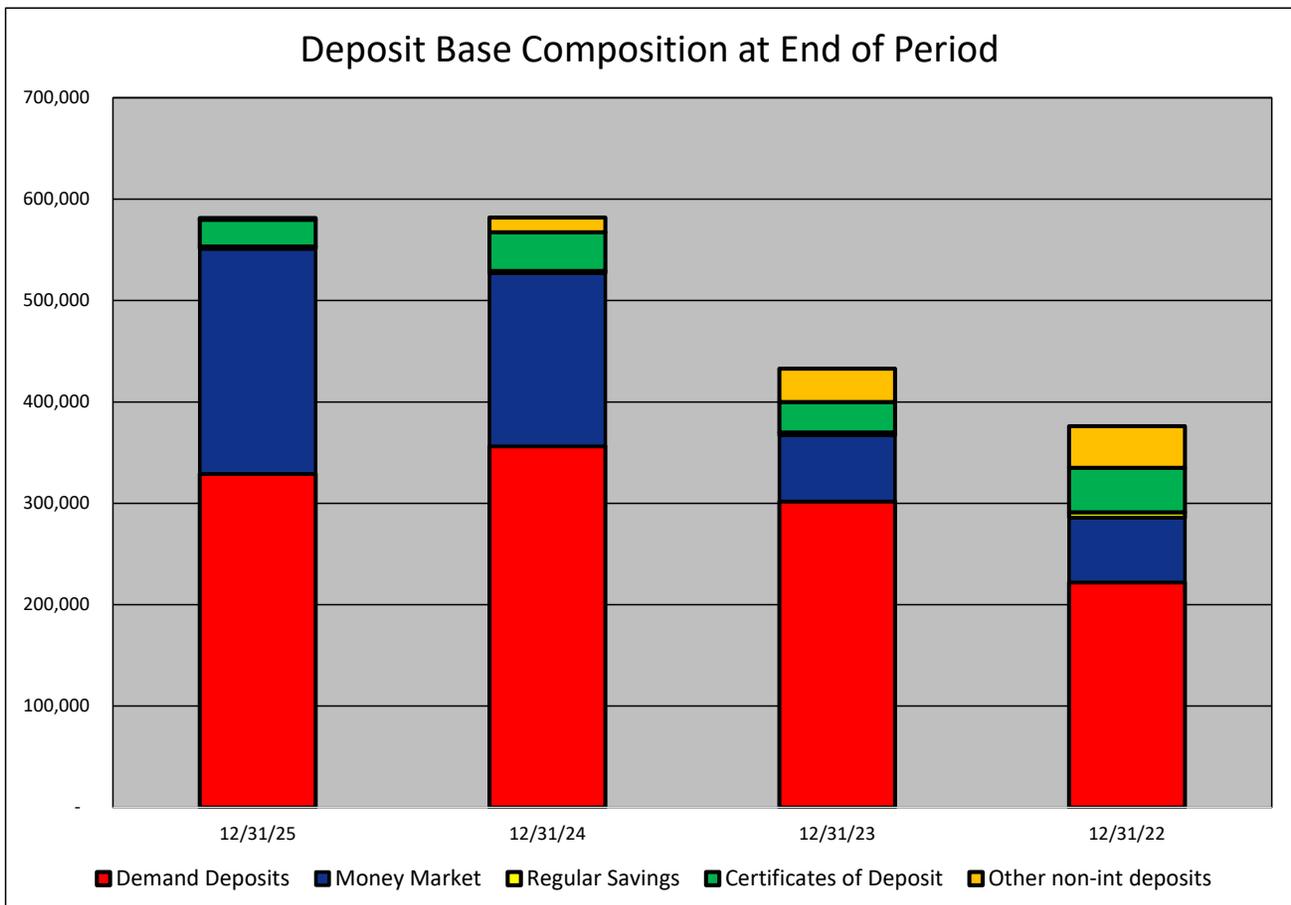
Beginning Balance	5,974	5,450	4,347	4,352	524	9.61
Total Recoveries	122	66	320	378	56	84.85
Total Charge-offs	198	147	351	383	51	34.69
Credit Loss Expense	400	605	682	-	(205)	(33.88)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	452	-	-	NA
Ending Balance	6,298	5,974	5,450	4,347	324	5.42

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	105	-	-	(105)	(100.00)
Total-Nonaccrual	951	2,360	1,327	1,243	(1,409)	(59.70)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	951	2,465	1,327	1,243	(1,514)	(61.42)

DEPOSIT BASE COMPOSITION - Florida Capital Bank, 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
DEPOSIT BASE CATEGORY:						
Demand Deposits	328,988	356,311	301,828	221,979	(27,323)	(7.67)
Money Market	222,041	170,909	65,424	64,027	51,132	29.92
Regular Savings	2,151	2,023	2,665	5,009	128	6.33
Certificates of Deposit	26,614	38,031	29,988	43,983	(11,417)	(30.02)
Other non-int deposits	1,529	14,533	32,999	40,997	(13,004)	(89.48)
Total Deposits	581,323	581,807	432,904	375,995	(484)	(0.08)

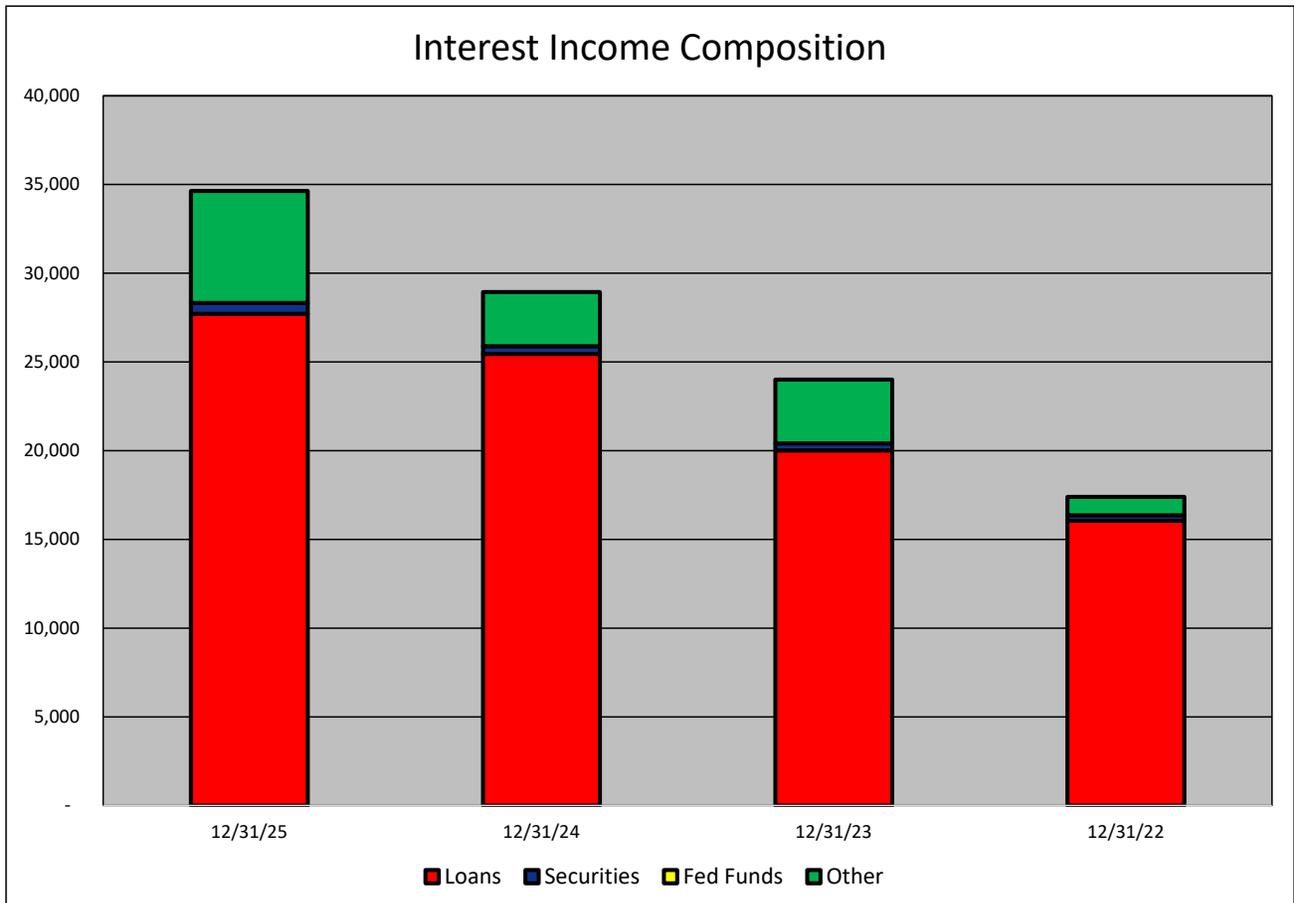


INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

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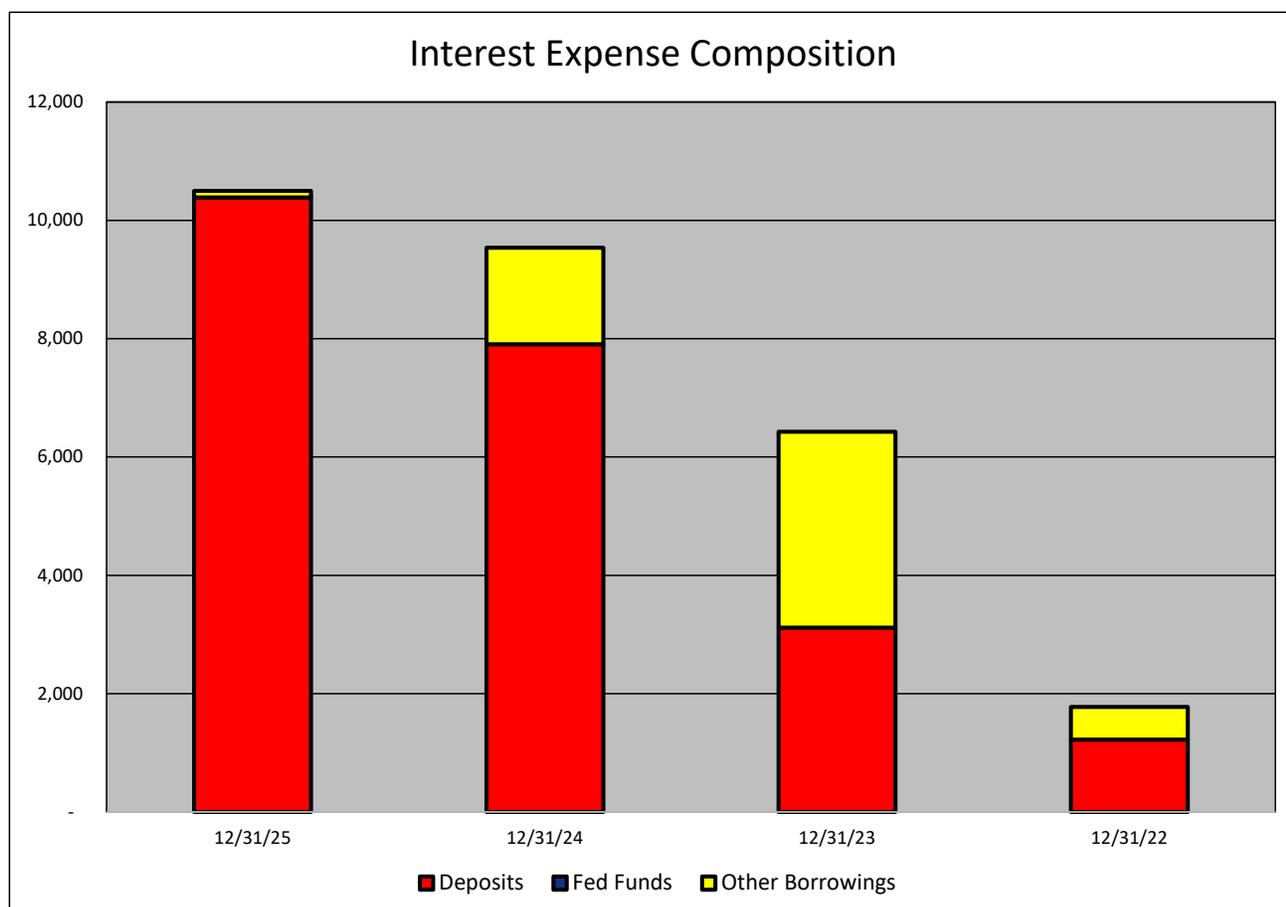
INTEREST INCOME CATEGORY

Loans	27,713	25,447	20,017	16,047	2,266	8.90
Securities	620	444	386	315	176	39.64
Fed Funds	-	-	-	-	-	NA
Other	6,302	3,055	3,600	1,040	3,247	106.28
Total Int Income	34,635	28,946	24,003	17,402	5,689	19.65



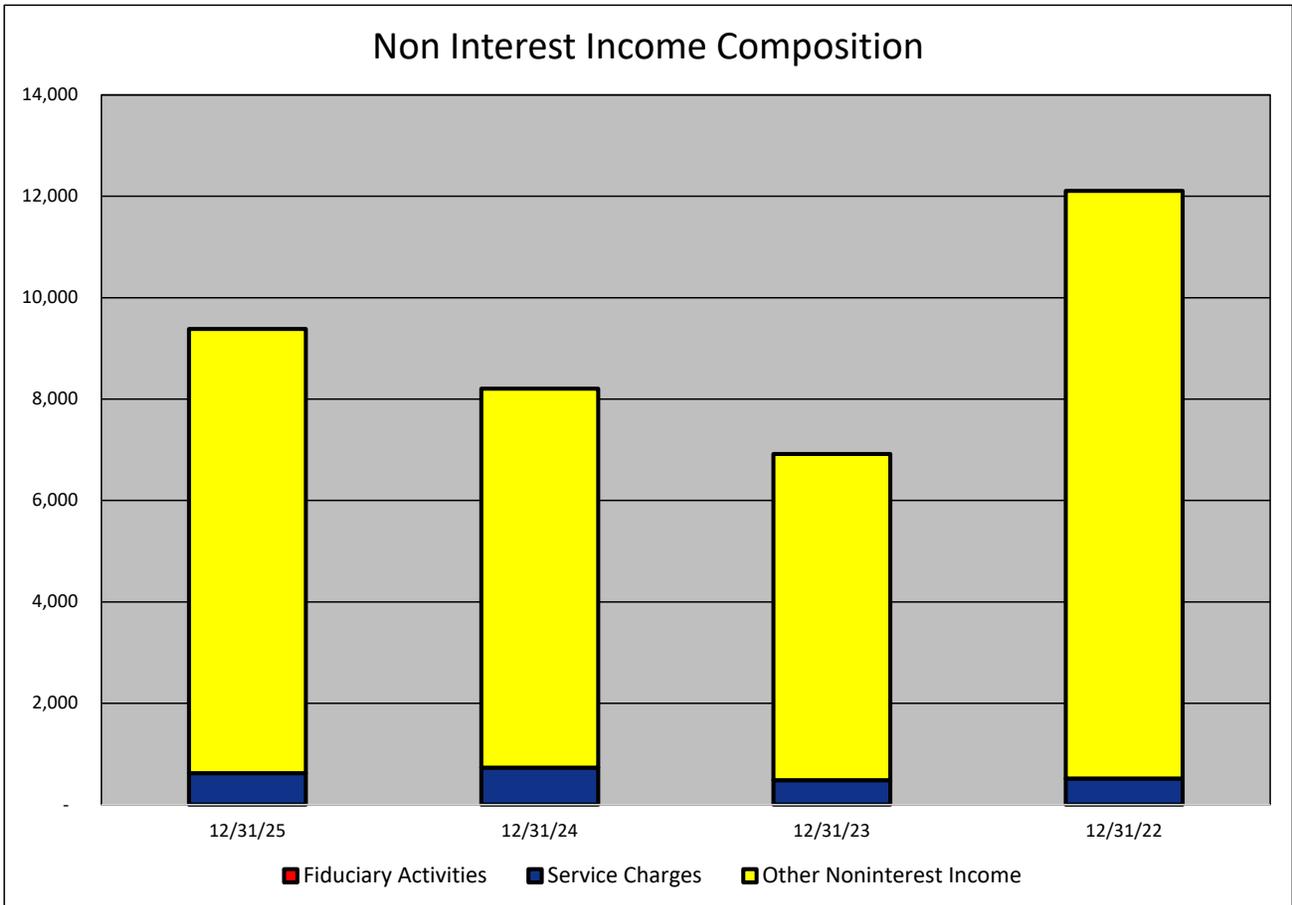
INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	10,388	7,904	3,114	1,222	2,484	31.43
Fed Funds	-	-	-	-	-	NA
Other Borrowings	109	1,631	3,311	554	(1,522)	(93.32)
Total Int Expense	10,497	9,535	6,425	1,776	962	10.09



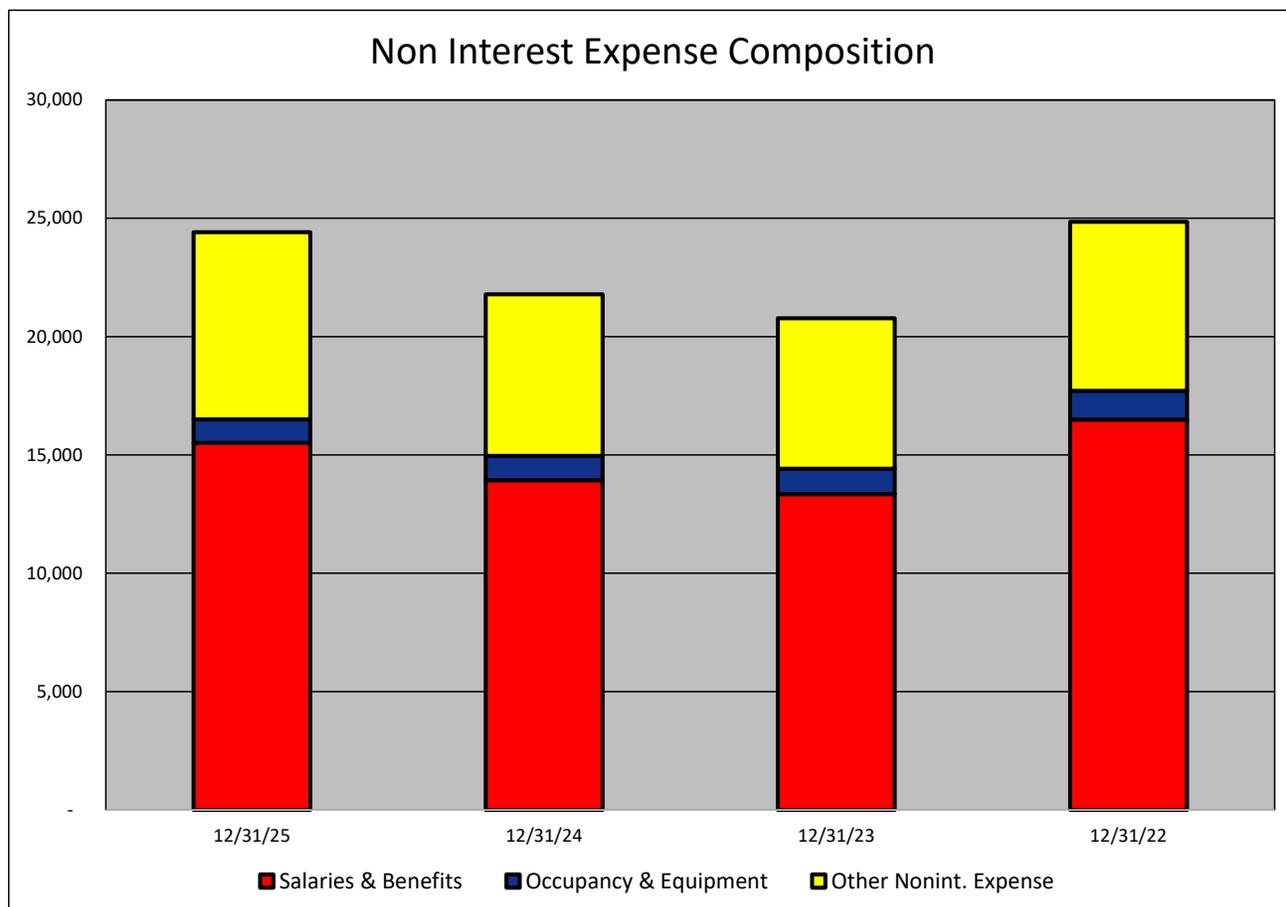
NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	621	730	482	516	(109)	(14.93)
Other Noninterest Income	8,764	7,477	6,436	11,590	1,287	17.21
Total Nonint. Income	9,385	8,207	6,918	12,106	1,178	14.35



NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, 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
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	15,513	13,931	13,348	16,494	1,582	11.36
Occupancy & Equipment	989	1,032	1,067	1,218	(43)	(4.17)
Other Nonint. Expense	7,912	6,825	6,359	7,139	1,087	15.93
Total Nonint. Expense	24,414	21,788	20,774	24,851	2,626	12.05



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

Select Peer Average	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
Everbank, National Association	35,903,751	29,519,760	21.63
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)

Select Peer Average	2,828,268	2,395,582	4.99
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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	30.13	39.01	39.56	39.01
The Warrington Bank	16.55	16.58	0.00	0.00	0.00
Dlp Bank	18.96	13.85	0.00	0.00	0.00
Fnbt Bank	10.69	10.99	27.14	28.39	27.14
First Federal Bank	10.34	10.71	20.66	21.15	20.66
Prime Meridian Bank	9.93	10.20	14.46	15.34	14.46
Florida Capital Bank, National Association	10.27	10.10	15.16	16.41	15.16
Peoples Bank Of Graceville	6.94	10.09	29.63	30.66	29.63
Capital City Bank	11.81	10.06	17.26	18.51	17.26
Pnb Community Bank	8.47	9.75	0.00	0.00	0.00
Bank Of Pensacola	9.51	9.74	0.00	0.00	0.00
Intracoastal Bank	7.69	9.69	11.44	12.69	11.44
Lafayette State Bank	7.81	9.22	0.00	0.00	0.00
Everbank, National Association	8.91	9.12	12.37	13.30	12.37
Madison County Community Bank	6.43	8.65	14.14	15.39	14.14

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

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

Select Peer Average	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	55.47	8.47
Everbank, National Association	0.39	1.33	56.42	24.91
Dlp Bank	0.12	0.50	58.92	8.44
Intracoastal Bank	0.16	2.07	63.23	10.59
Capital City Bank	1.90	1.93	65.13	4.70
Peoples Bank Of Graceville	0.29	1.41	65.28	8.71
Pnb Community Bank	0.52	2.86	67.06	4.04
Bank Of Pensacola	0.23	1.81	67.91	11.10
First Federal Bank	1.31	1.46	68.56	7.78
Lafayette State Bank	0.72	2.98	69.87	4.76
Madison County Community Bank	0.63	2.27	71.88	5.32
Florida Capital Bank, National Association	1.40	2.24	72.83	5.43
Prime Meridian Bank	0.29	2.44	73.91	8.86
The Warrington Bank	0.21	2.08	79.53	6.17
Gala Bank	0.08	7.92	209.10	1.93

Select Peer Average	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	0.00	0.00
Fnbt Bank	1.42	0.00	0.00	0.00
Gala Bank	0.85	0.00	0.00	0.00
Peoples Bank Of Graceville	0.94	0.00	0.00	0.00
The Warrington Bank	1.05	0.00	0.00	0.00
Intracoastal Bank	1.36	0.05	0.04	0.46
Pnb Community Bank	1.29	0.06	0.04	0.45
Madison County Community Bank	1.53	0.21	0.13	1.74
Florida Capital Bank, National Association	1.26	0.19	0.15	0.42
Capital City Bank	1.21	0.33	0.24	2.29
Lafayette State Bank	1.89	0.06	0.24	2.65
Prime Meridian Bank	0.80	0.84	0.67	6.32
First Federal Bank	0.79	3.18	1.03	3.71
Everbank, National Association	0.80	1.31	1.05	4.55
Dlp Bank	1.66	3.45	1.68	14.78

Select Peer Average	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	3.86	6.48	0.00	0.00	18.32
The Warrington Bank	3.83	5.14	0.00	60.86	0.00
Gala Bank	2.73	0.85	17.15	0.00	17.77
Bank Of Pensacola	2.16	9.72	0.00	34.40	0.00
Pnb Community Bank	1.87	5.68	0.74	0.00	21.41
Capital City Bank	1.42	10.67	0.00	8.61	14.51
Madison County Community Bank	1.41	4.56	0.00	0.00	34.41
Dlp Bank	1.10	29.64	7.87	0.00	13.95
Intracoastal Bank	0.92	0.86	0.00	0.00	17.96
Prime Meridian Bank	0.89	4.13	6.62	1.60	8.19
Peoples Bank Of Graceville	0.88	1.77	0.00	44.04	16.76
First Federal Bank	0.69	1.26	0.00	0.00	55.42
Florida Capital Bank, National Association	0.45	17.07	0.00	0.00	3.44
Fnbt Bank	0.44	37.92	0.00	19.39	0.00
Everbank, National Association	0.09	2.17	0.00	0.06	17.81

Select Peer Average	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	77.37	0.24	0.01	0.02
Intracoastal Bank	75.02	0.98	0.00	0.00
Prime Meridian Bank	74.16	0.93	0.04	0.00
Florida Capital Bank, National Association	68.62	0.16	0.00	0.01
Pnb Community Bank	68.31	1.03	0.00	0.00
Lafayette State Bank	65.25	2.25	0.20	0.00
Capital City Bank	57.38	2.41	0.04	2.05
Bank Of Pensacola	52.43	0.65	0.00	0.00
Madison County Community Bank	51.98	4.01	0.01	0.00
Gala Bank	46.94	10.77	0.00	0.00
Fnbt Bank	40.10	1.58	0.00	0.00
Dlp Bank	35.90	1.29	0.42	8.21
Peoples Bank Of Graceville	35.48	0.16	0.00	0.00
The Warrington Bank	29.17	0.36	0.00	0.00
First Federal Bank	29.05	0.94	0.01	4.23

Select Peer Average	53.81	1.85	0.05	0.97
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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	62.92	37.08	100.00	0.00	0.00
Bank Of Pensacola	47.06	52.94	100.00	0.00	0.00
Florida Capital Bank, National Association	46.38	53.56	99.94	0.00	0.06
Gala Bank	37.91	62.09	100.00	0.00	0.00
Lafayette State Bank	36.29	63.71	100.00	0.00	0.00
Capital City Bank	35.09	62.88	97.97	0.57	1.45
Fnbt Bank	30.46	69.54	100.00	0.00	0.00
Pnb Community Bank	26.67	73.33	100.00	0.00	0.00
The Warrington Bank	25.92	74.08	100.00	0.00	0.00
Prime Meridian Bank	24.13	75.57	99.70	0.00	0.30
Peoples Bank Of Graceville	23.28	76.72	100.00	0.00	0.00
Madison County Community Bank	20.35	79.65	100.00	0.00	0.00
Intracoastal Bank	15.51	78.51	94.02	0.00	5.98
First Federal Bank	15.22	70.56	85.77	0.00	14.23
Everbank, National Association	3.65	86.07	89.72	0.00	10.28

Select Peer Average	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	4.92	92.43
Pnb Community Bank	5.76	1.46	4.78	94.44
Gala Bank	5.77	2.88	4.48	83.51
Capital City Bank	5.09	1.32	4.33	91.89
Florida Capital Bank, National Association	5.28	4.01	3.68	97.87
Madison County Community Bank	5.26	2.14	3.61	93.25
Fnbt Bank	5.41	2.71	3.61	97.90
Prime Meridian Bank	5.65	2.95	3.55	95.88
Intracoastal Bank	5.40	2.52	3.47	96.84
First Federal Bank	4.97	2.11	3.01	89.68
Bank Of Pensacola	3.77	1.74	2.87	96.71
The Warrington Bank	3.22	0.82	2.72	98.18
Everbank, National Association	5.55	3.35	2.68	99.08
Peoples Bank Of Graceville	4.13	2.45	2.30	98.67
Dlp Bank	1.07	0.16	1.01	91.90

Select Peer Average	4.84	2.19	2.88	94.55
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