

# Gala Bank

Ocala, FL

Established  
12/30/2024

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

#### **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)

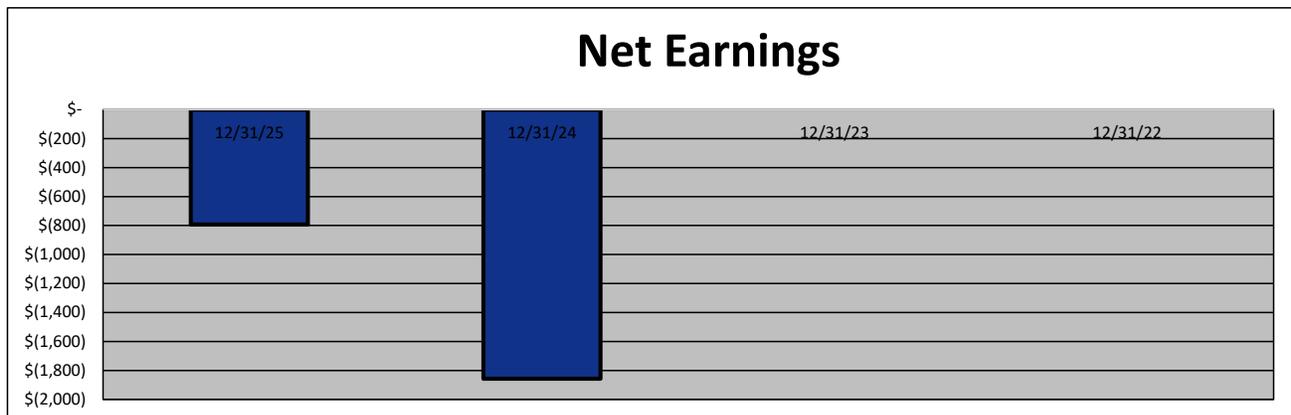
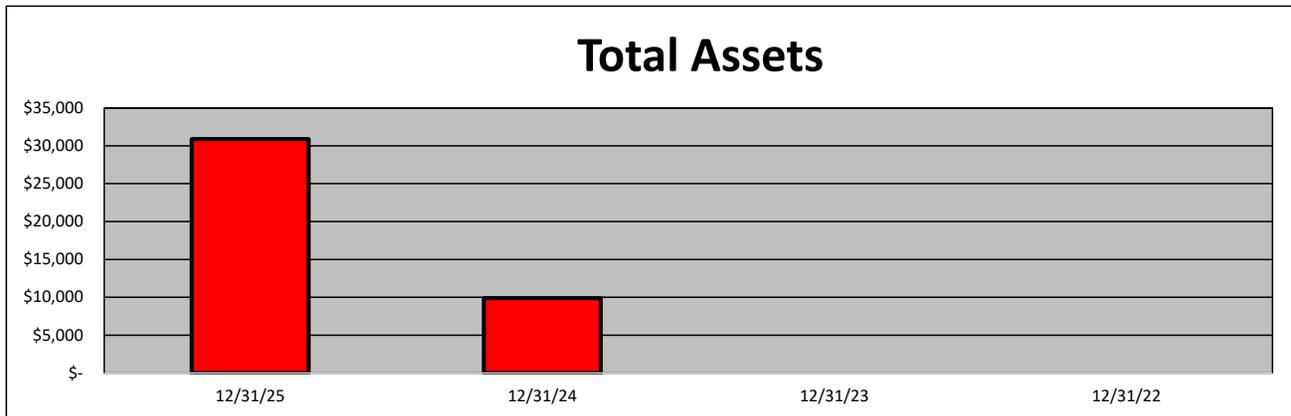
**EXECUTIVE SUMMARY - Gala Bank  
(Percentage)**

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	31.00	99.38	0.00	0.00	10.68	11.69
Leverage Ratio	30.13	97.89	0.00	0.00	11.20	11.93
Tier 1 Cap/Risk Based Assets	39.01	304.96	0.00	0.00	12.21	13.42
Risk Based Ratio	39.56	304.96	0.00	0.00	12.99	14.09
Common Equity Tier 1 Capital Ratio	39.01	304.96	0.00	0.00	12.13	13.42
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	68.88	0.00	0.00	0.00	77.22	64.43
Loans/Assets	47.35	0.00	0.00	0.00	64.63	55.19
Securities/Assets	17.77	2.64	0.00	0.00	17.77	27.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	(3.54)	(73.91)	0.00	0.00	0.77	0.65
Return on Avg Equity	(8.04)	(94.38)	0.00	0.00	10.09	9.79
Nonint Income/Avg Assets	0.08	0.00	0.00	0.00	0.77	0.60
Net Overhead Ratio	7.92	73.91	0.00	0.00	2.31	2.33
Efficiency Ratio	209.10	0.00	0.00	0.00	72.83	76.34
Assets (per million) per Employee	1.93	1.10	0.00	0.00	10.41	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.85	0.00	0.00	0.00	1.28	1.17
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.54	0.65
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.38	0.35
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.26	2.49
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.77	0.00	0.00	0.00	5.50	4.84
Cost of funds	2.88	0.00	0.00	0.00	2.82	2.19
Net interest margin	4.48	0.00	0.00	0.00	3.28	2.88
Avg Earning Assets/Avg Assets	83.51	41.53	0.00	0.00	95.74	94.55

**SELECTED FINANCIAL DATA - Gala Bank**  
(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	30,900	9,899	-	-	21,001	212.15
Cash and Equivalents	6,406	8,080	-	-	(1,674)	(20.72)
Securities	5,490	261	-	-	5,229	2,003.45
Loans, net	14,631	-	-	-	14,631	NA
Deposit Accounts	21,240	-	-	-	21,240	NA
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	9,580	9,838	-	-	(258)	(2.62)

<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	(792)	(1,857)	-	-	1,065	(57.35)
Interest Income	1,079	-	-	-	1,079	NA
Interest Expense	241	-	-	-	241	NA
Net Interest Income	838	-	-	-	838	NA
Credit Loss Expense	125	-	-	-	125	NA
Noninterest income	19	-	-	-	19	NA
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,792	1,857	-	-	(65)	(3.50)
Net Operating Income	(1,060)	(1,857)	-	-	797	(42.92)
Income Taxes	(268)	-	-	-	(268)	NA

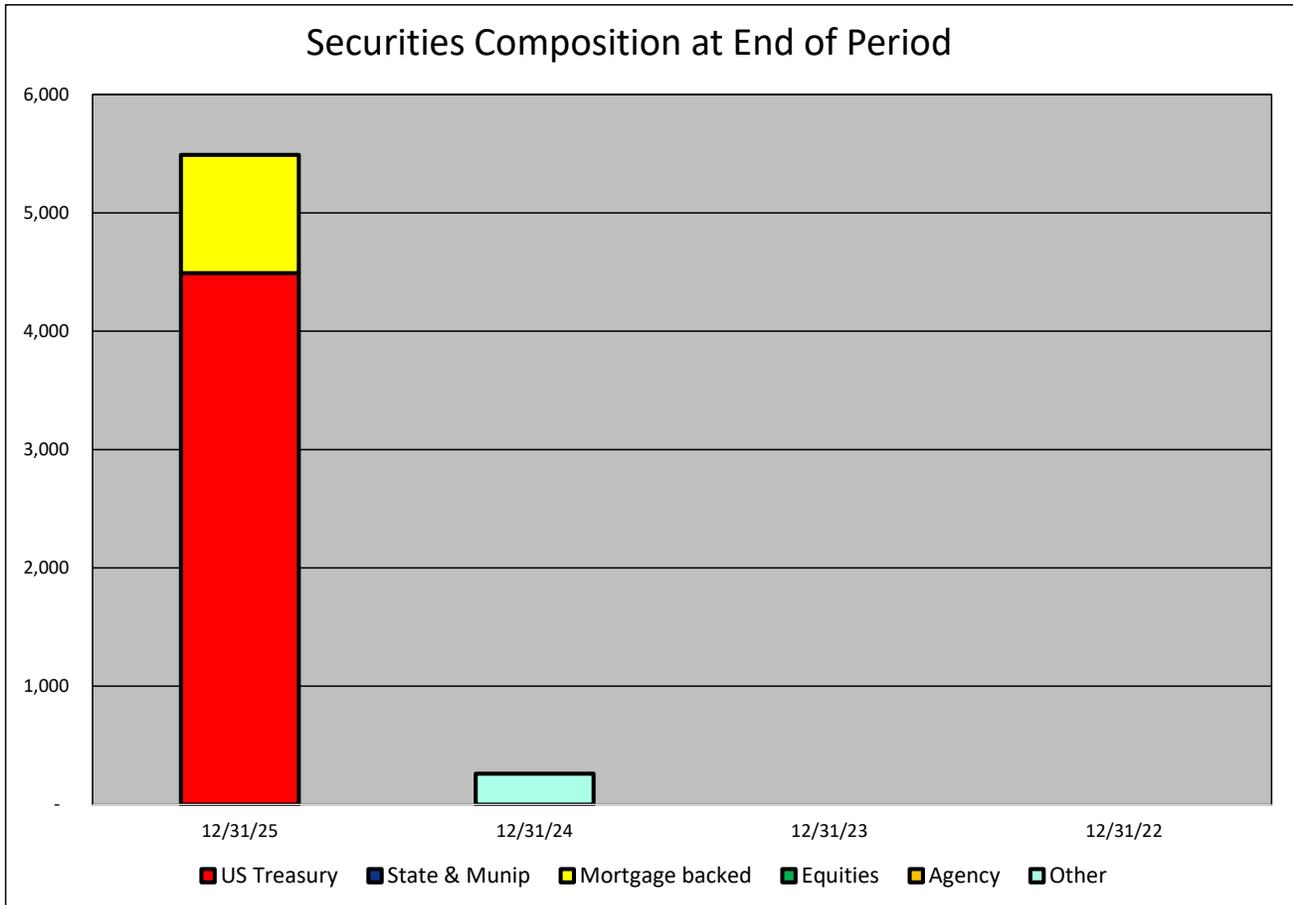


**SECURITIES COMPOSITION - Gala Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

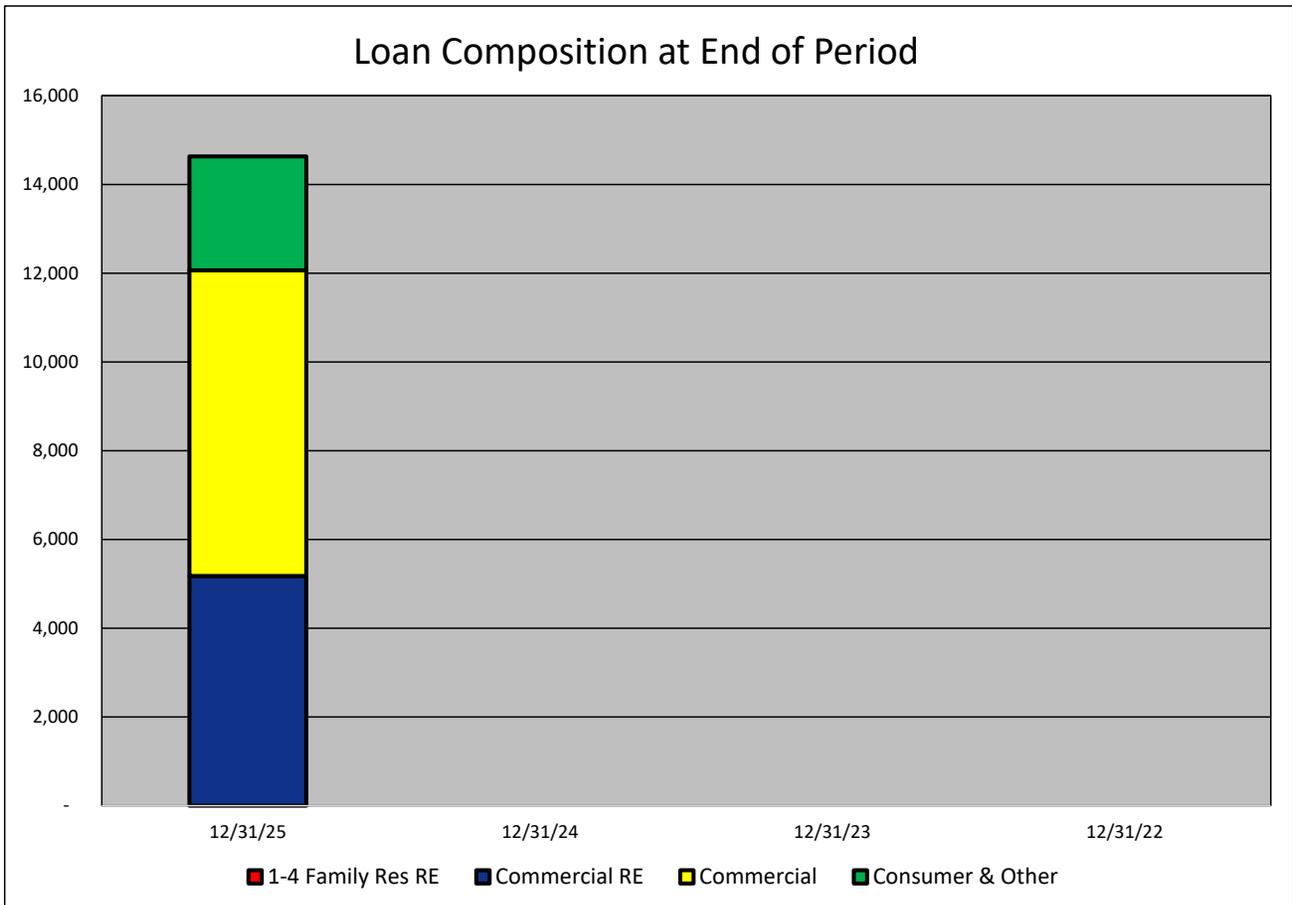
**SECURITIES CATEGORY:**

US Treasury	4,491	-	-	-	4,491	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	999	-	-	-	999	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	261	-	-	(261)	(100.00)
<b>Total Securities</b>	<b>5,490</b>	<b>261</b>	<b>-</b>	<b>-</b>	<b>5,229</b>	<b>2,003.45</b>



**LOAN PORTFOLIO COMPOSITION - Gala Bank**  
(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	-	-	-	-	-	NA
Commercial RE	5,176	-	-	-	5,176	NA
Commercial	6,888	-	-	-	6,888	NA
Consumer & Other	2,567	-	-	-	2,567	NA
<b>Loans, Net</b>	<b>14,631</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,631</b>	<b>NA</b>



**LOAN PORTFOLIO QUALITY - Gala Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	-	-	-	-	-	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	125	-	-	-	125	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>125</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>125</u>	<u>NA</u>

**NON-PERFORMING ASSETS:**

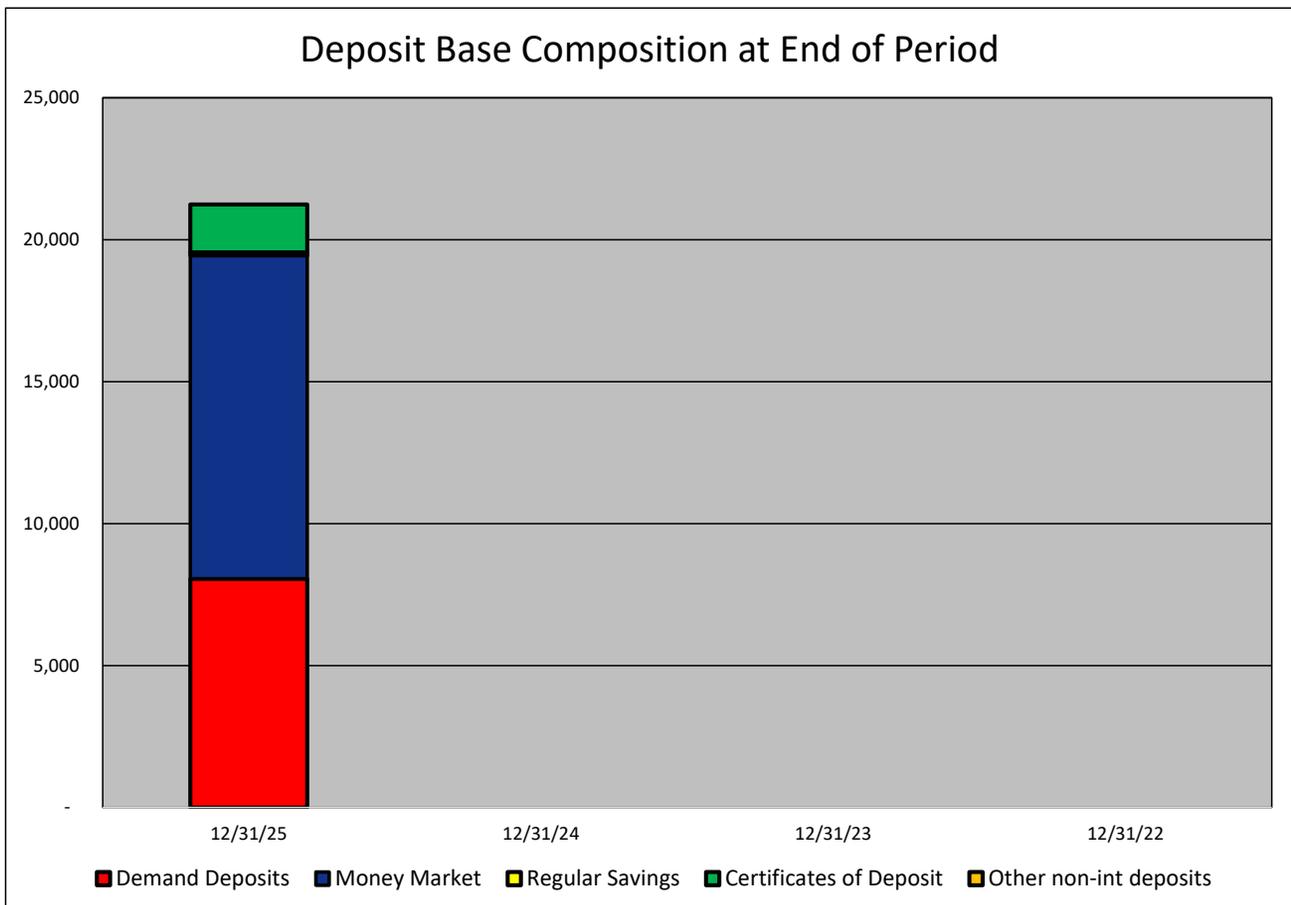
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>NA</u>

**DEPOSIT BASE COMPOSITION - Gala Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

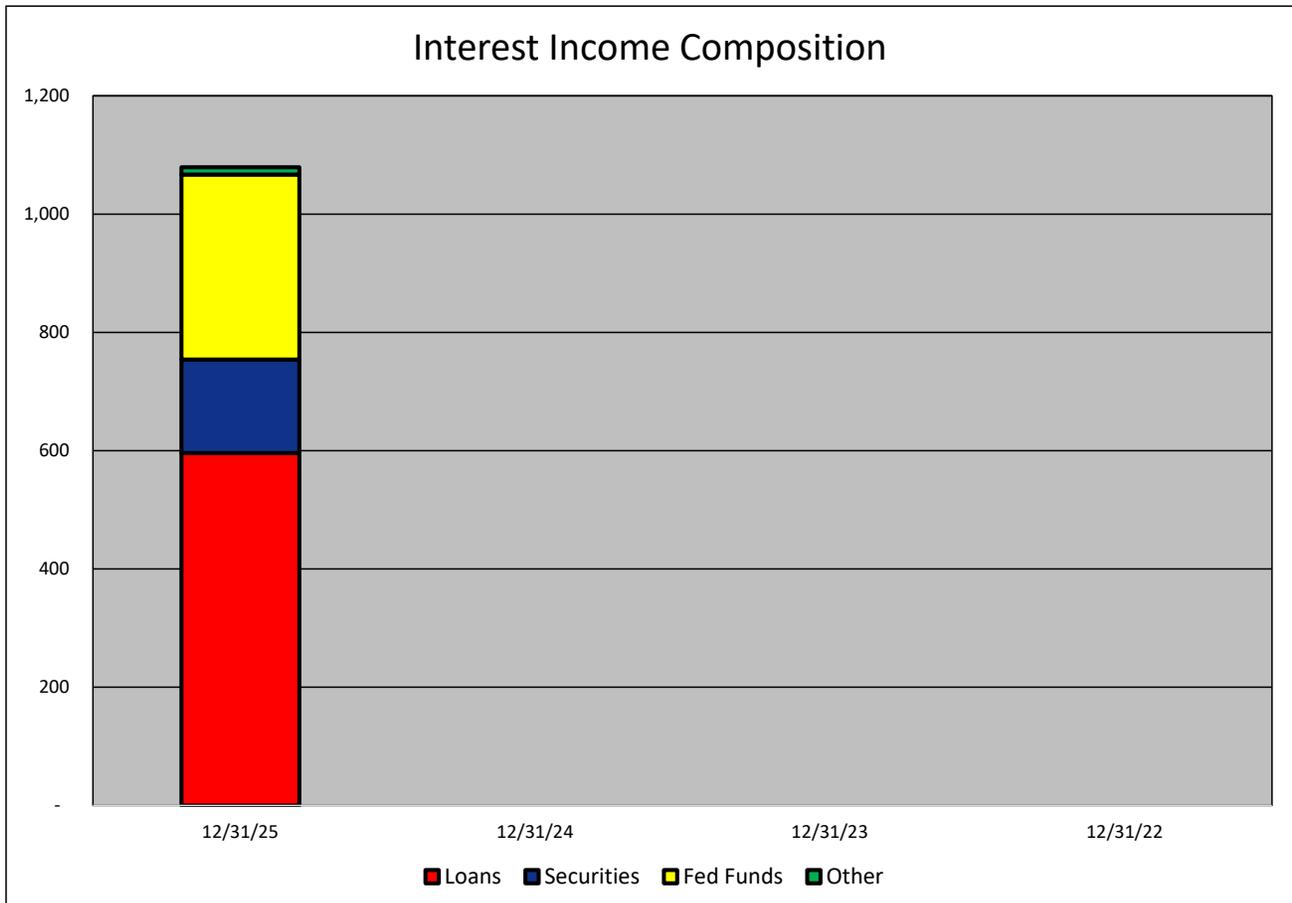
**DEPOSIT BASE CATEGORY:**

Demand Deposits	8,053	-	-	-	8,053	NA
Money Market	11,393	-	-	-	11,393	NA
Regular Savings	110	-	-	-	110	NA
Certificates of Deposit	1,684	-	-	-	1,684	NA
Other non-int deposits	-	-	-	-	-	NA
<b>Total Deposits</b>	<b>21,240</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21,240</b>	<b>NA</b>



**INTEREST INCOME COMPOSITION- Gala Bank**  
(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 INCOME CATEGORY</b>						
Loans	596	-	-	-	596	NA
Securities	158	-	-	-	158	NA
Fed Funds	313	-	-	-	313	NA
Other	12	-	-	-	12	NA
<b>Total Int Income</b>	<b>1,079</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,079</b>	<b>NA</b>

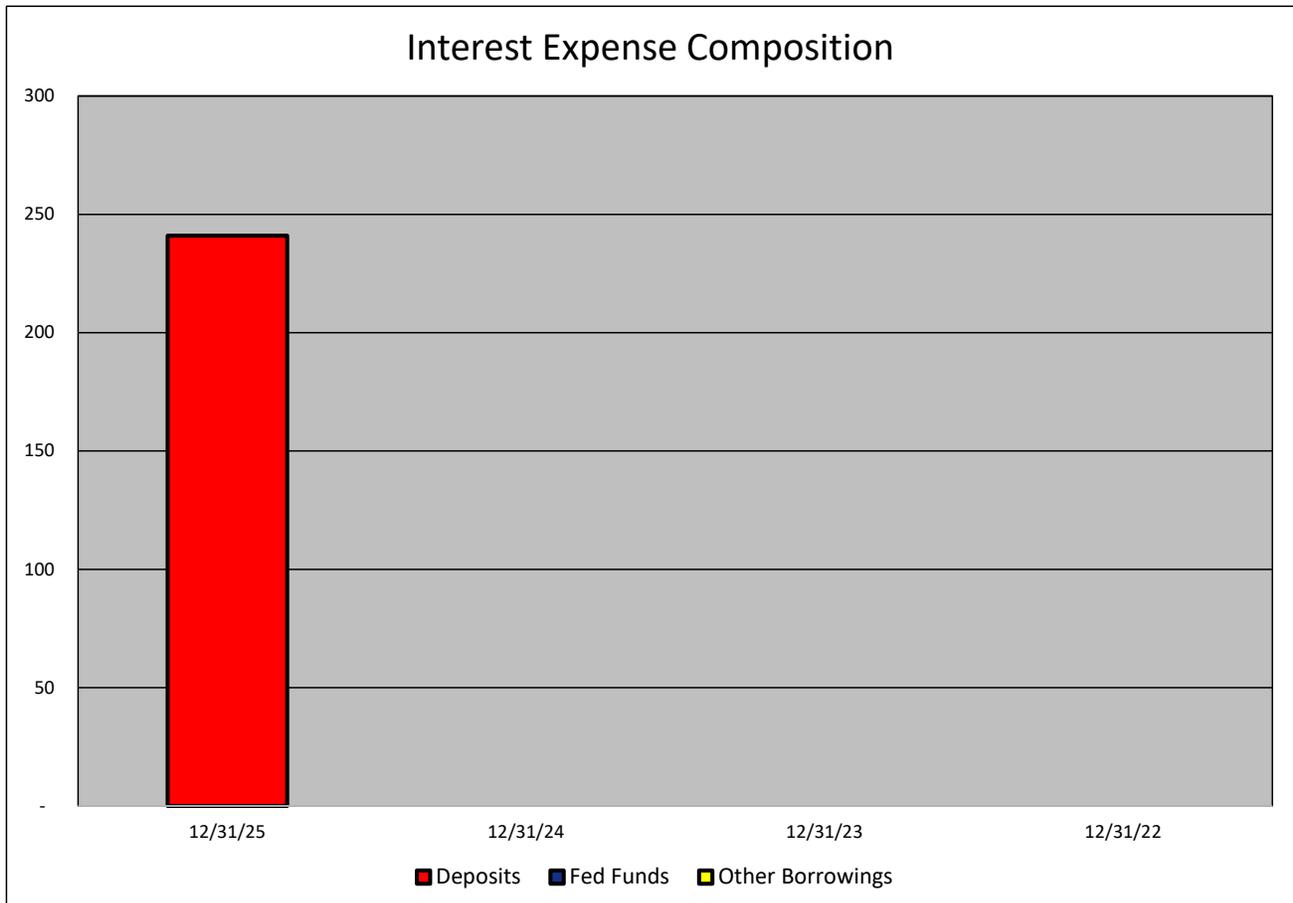


**INTEREST EXPENSE COMPOSITION- Gala Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**INTEREST EXPENSE CATEGORY**

Deposits	241	-	-	-	241	NA
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>241</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>241</b>	<b>NA</b>

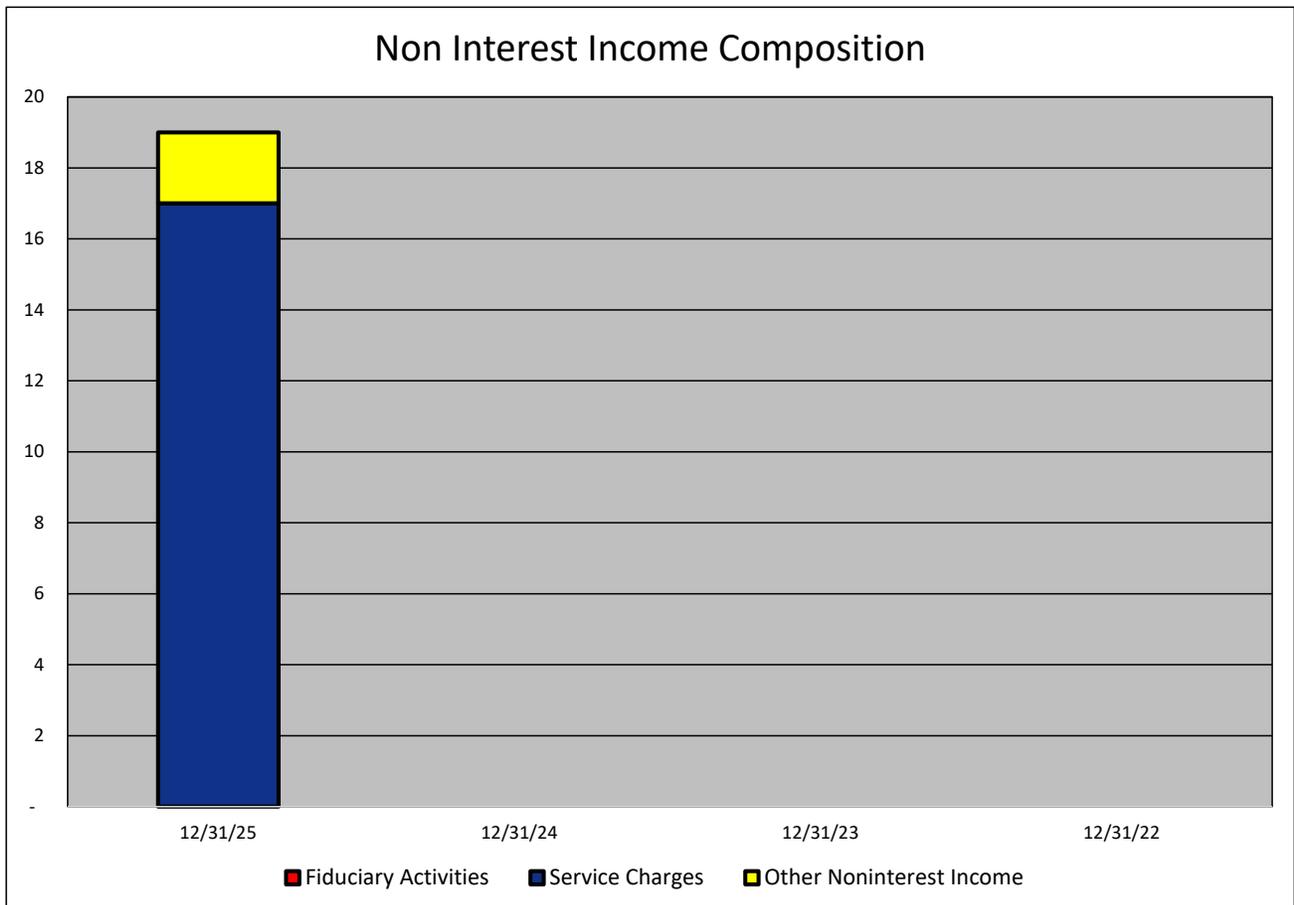


**NONINTEREST INCOME COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	17	-	-	-	17	NA
Other Noninterest Income	2	-	-	-	2	NA
<b>Total Nonint. Income</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>NA</b>

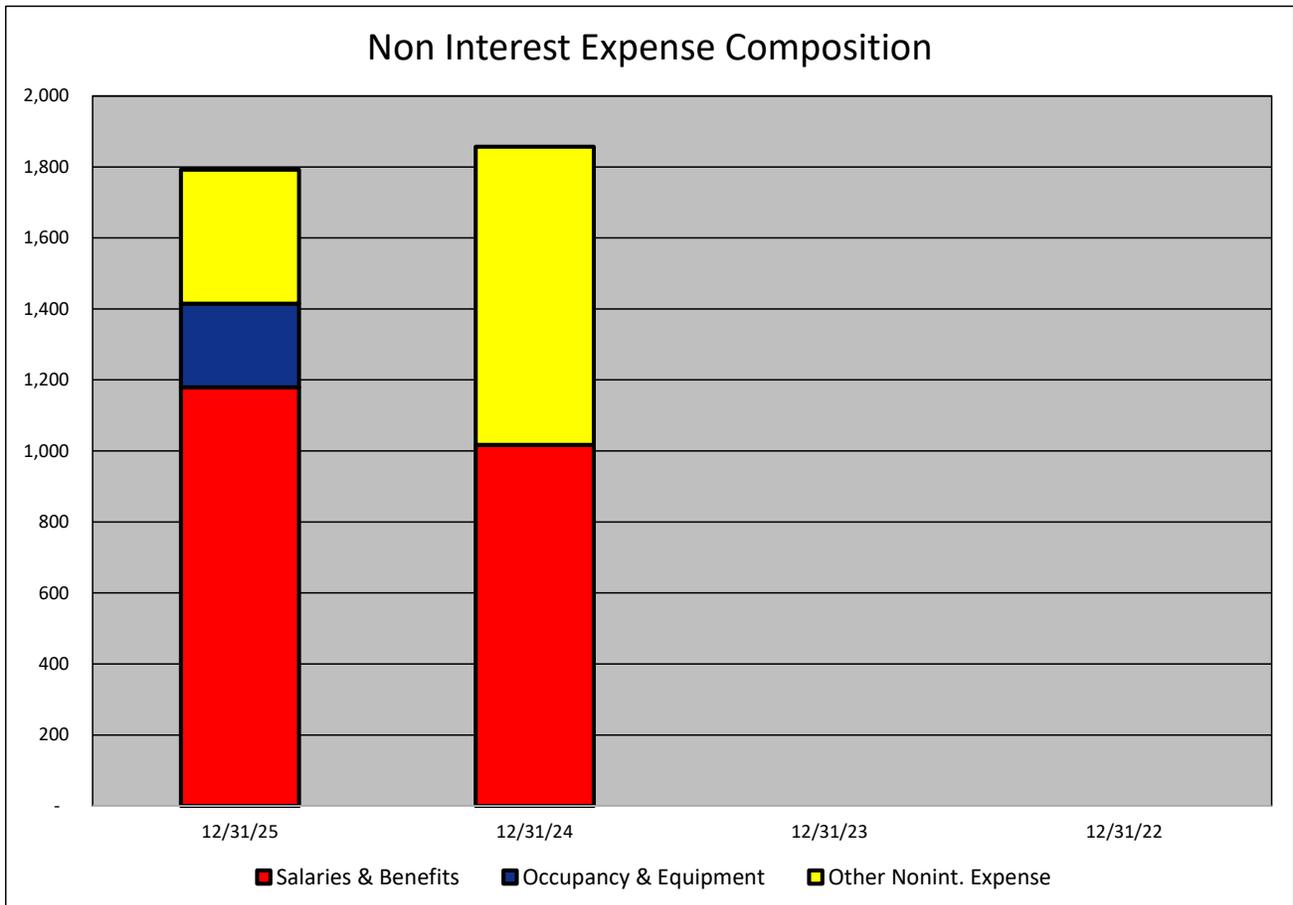


**NONINTEREST EXPENSE COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	1,179	1,017	-	-	162	15.93
Occupancy & Equipment	236	-	-	-	236	NA
Other Nonint. Expense	377	840	-	-	(463)	(55.12)
<b>Total Nonint. Expense</b>	<b>1,792</b>	<b>1,857</b>	<b>-</b>	<b>-</b>	<b>(65)</b>	<b>(3.50)</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
----------------------------	-----------	-----------	-------

**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)

<b>Select Peer Average</b>	2,828,268	2,395,582	4.99
----------------------------	-----------	-----------	------

**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
----------------------------	-------	-------	-------	-------	-------

**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
<b>Gala Bank</b>	<b>68.88</b>	<b>47.35</b>	<b>17.77</b>
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>	<b>64.43</b>	<b>55.19</b>	<b>27.26</b>
----------------------------	--------------	--------------	--------------

**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
----------------------------	-----------	------	------

**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
----------------------------	------	------	-------	------

**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
----------------------------	------	------	------	------

**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
<b>Gala Bank</b>	<b>2.73</b>	<b>0.85</b>	<b>17.15</b>	<b>0.00</b>	<b>17.77</b>
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>	<b>1.52</b>	<b>9.19</b>	<b>2.16</b>	<b>11.26</b>	<b>16.00</b>
----------------------------	-------------	-------------	-------------	--------------	--------------

**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>	53.81	1.85	0.05	0.97
----------------------------	-------	------	------	------

**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
<b>Gala Bank</b>	<b>37.91</b>	<b>62.09</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
----------------------------	-------	-------	-------	------	------

**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
----------------------------	------	------	------	-------