

Lafayette State Bank

Mayo, FL

Established

4/2/1946

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
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)

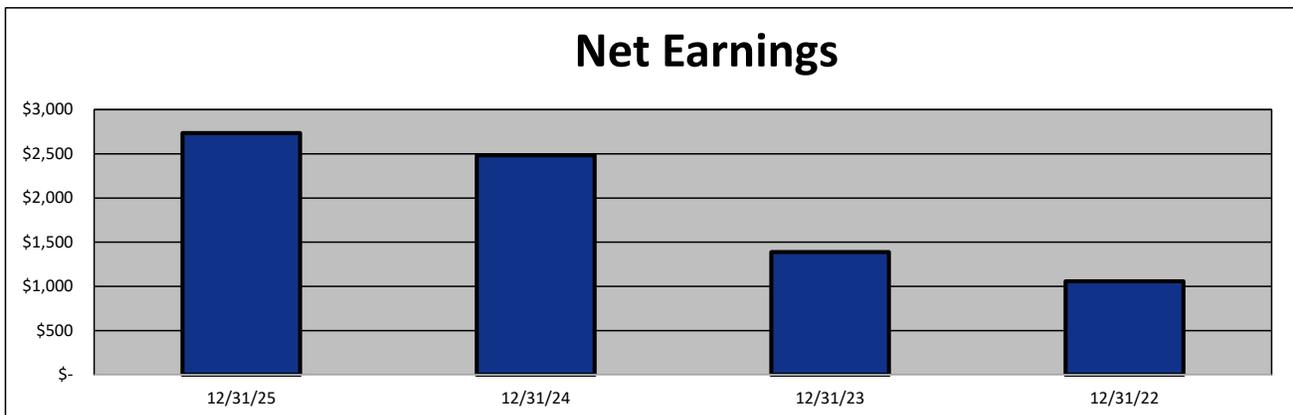
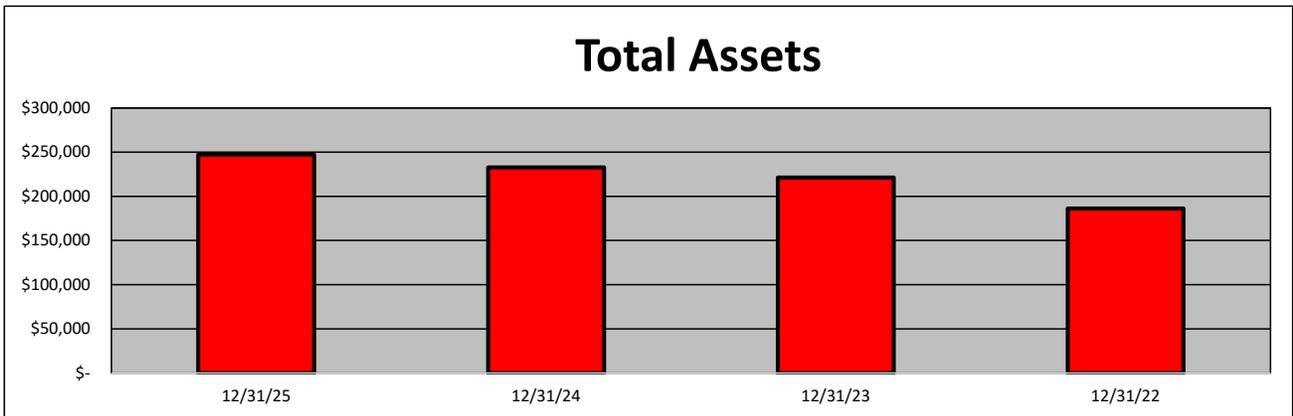
EXECUTIVE SUMMARY - Lafayette State Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.81	6.20	4.76	4.65	10.68	11.69
Leverage Ratio	9.22	8.78	7.38	8.03	11.20	11.93
Tier 1 Cap/Risk Based Assets	0.00	13.06	9.92	9.64	12.21	13.42
Risk Based Ratio	0.00	14.32	11.05	10.74	12.99	14.09
Common Equity Tier 1 Capital Ratio	0.00	13.06	9.92	9.64	12.13	13.42
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	73.25	66.39	71.38	79.88	77.22	64.43
Loans/Assets	66.68	61.63	65.69	72.77	64.63	55.19
Securities/Assets	18.32	13.55	15.71	18.76	17.77	27.26
PROFITABILITY:						
Return on Avg Assets	1.11	1.13	0.69	0.59	0.77	0.65
Return on Avg Equity	16.50	19.44	15.09	10.88	10.09	9.79
Nonint Income/Avg Assets	0.72	0.90	0.91	1.13	0.77	0.60
Net Overhead Ratio	2.98	2.77	2.86	2.73	2.31	2.33
Efficiency Ratio	69.87	68.07	77.16	78.61	72.83	76.34
Assets (per million) per Employee	4.76	4.95	4.81	3.65	10.41	8.08
ASSET QUALITY:						
Allowance/Loans	1.89	1.90	1.42	1.24	1.28	1.17
Nonperforming Loans/Total Loans	0.06	1.91	0.38	0.71	0.54	0.65
Nonperforming Assets/Total Assets	0.24	1.18	0.25	0.51	0.38	0.35
Adjusted Texas Ratio	2.65	15.95	4.42	9.24	3.26	2.49
YIELDS & COSTS:						
Yield on earning assets	6.21	6.01	5.24	4.14	5.50	4.84
Cost of funds	2.17	2.19	1.80	0.36	2.82	2.19
Net interest margin	4.92	4.69	4.13	3.94	3.28	2.88
Avg Earning Assets/Avg Assets	92.43	94.91	95.52	95.19	95.74	94.55

SELECTED FINANCIAL DATA - Lafayette State Bank
(Dollars in Thousands)

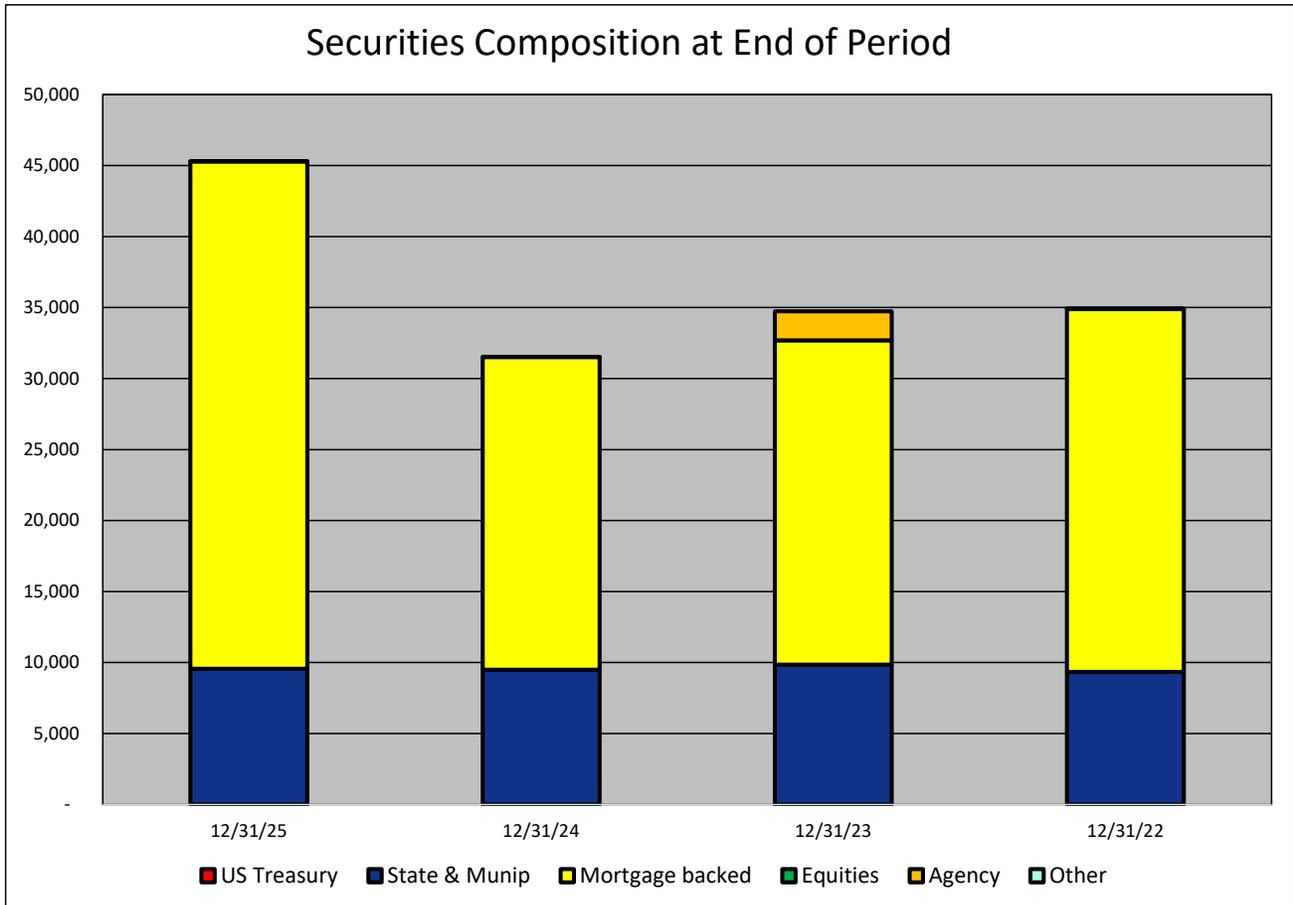
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	247,355	232,749	221,132	186,292	14,606	6.28
Cash and Equivalents	25,575	46,941	29,928	5,638	(21,366)	(45.52)
Securities	45,316	31,539	34,729	34,940	13,777	43.68
Loans, net	164,948	143,447	145,263	135,558	21,501	14.99
Deposit Accounts	225,179	216,073	203,520	169,706	9,106	4.21
Fed Funds & Repos	-	-	-	5,050	-	NA
Total Equity	19,313	14,428	10,529	8,659	4,885	33.86

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,736	2,483	1,389	1,057	253	10.19
Interest Income	14,199	12,574	10,077	7,037	1,625	12.92
Interest Expense	2,962	2,750	2,131	343	212	7.71
Net Interest Income	11,237	9,824	7,946	6,694	1,413	14.38
Credit Loss Expense	280	500	550	475	(220)	(44.00)
Noninterest income	1,780	1,980	1,828	2,014	(200)	(10.10)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	9,143	8,081	7,595	6,899	1,062	13.14
Net Operating Income	3,594	3,223	1,629	1,334	371	11.51
Income Taxes	838	740	240	277	98	13.24



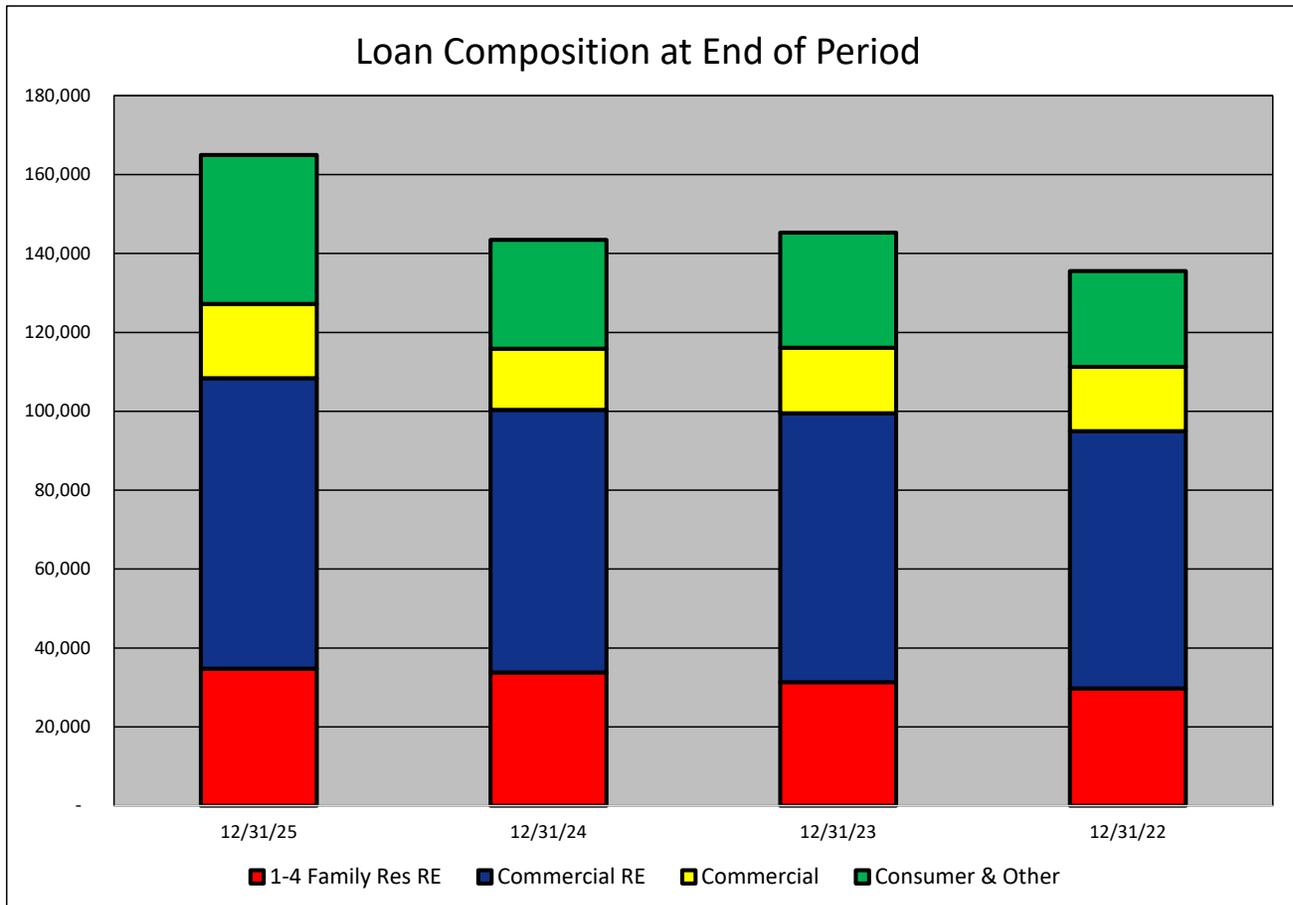
SECURITIES COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	9,573	9,496	9,857	9,340	77	0.81
Mortgage backed	35,716	22,012	22,832	25,552	13,704	62.26
Equities	-	-	-	-	-	NA
Agency	27	31	2,040	48	(4)	(12.90)
Other	-	-	-	-	-	NA
Total Securities	45,316	31,539	34,729	34,940	13,777	43.68



LOAN PORTFOLIO COMPOSITION - Lafayette State Bank
(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	34,738	33,788	31,302	29,760	950	2.81
Commercial RE	73,635	66,538	68,219	65,181	7,097	10.67
Commercial	18,841	15,556	16,564	16,315	3,285	21.12
Consumer & Other	37,734	27,565	29,178	24,302	10,169	36.89
Loans, Net	164,948	143,447	145,263	135,558	21,501	14.99



LOAN PORTFOLIO QUALITY - Lafayette State 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	2,722	2,068	1,686	1,184	654	31.62
Total Recoveries	169	212	57	132	(43)	(20.28)
Total Charge-offs	46	58	785	105	(12)	(20.69)
Credit Loss Expense	280	500	550	475	(220)	(44.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	560	-	-	NA
Ending Balance	3,125	2,722	2,068	1,686	403	14.81

NON-PERFORMING ASSETS:

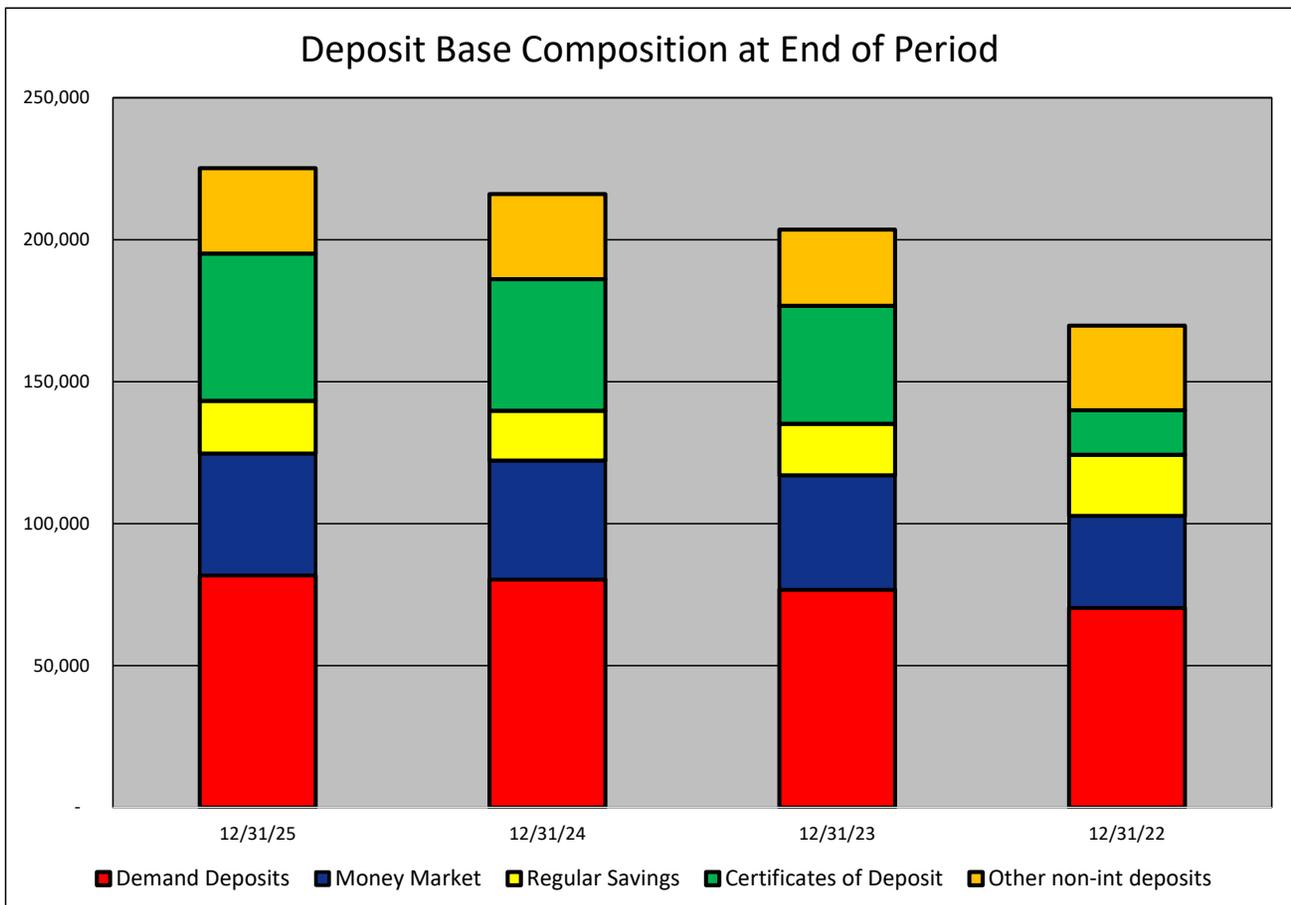
Total-90+ Days Past Due	94	1,272	-	-	(1,178)	(92.61)
Total-Nonaccrual	-	1,463	557	956	(1,463)	(100.00)
Foreclosed Real Estate	500	-	-	-	500	NA
Total Non-perf Assets	594	2,735	557	956	(2,141)	(78.28)

DEPOSIT BASE COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

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

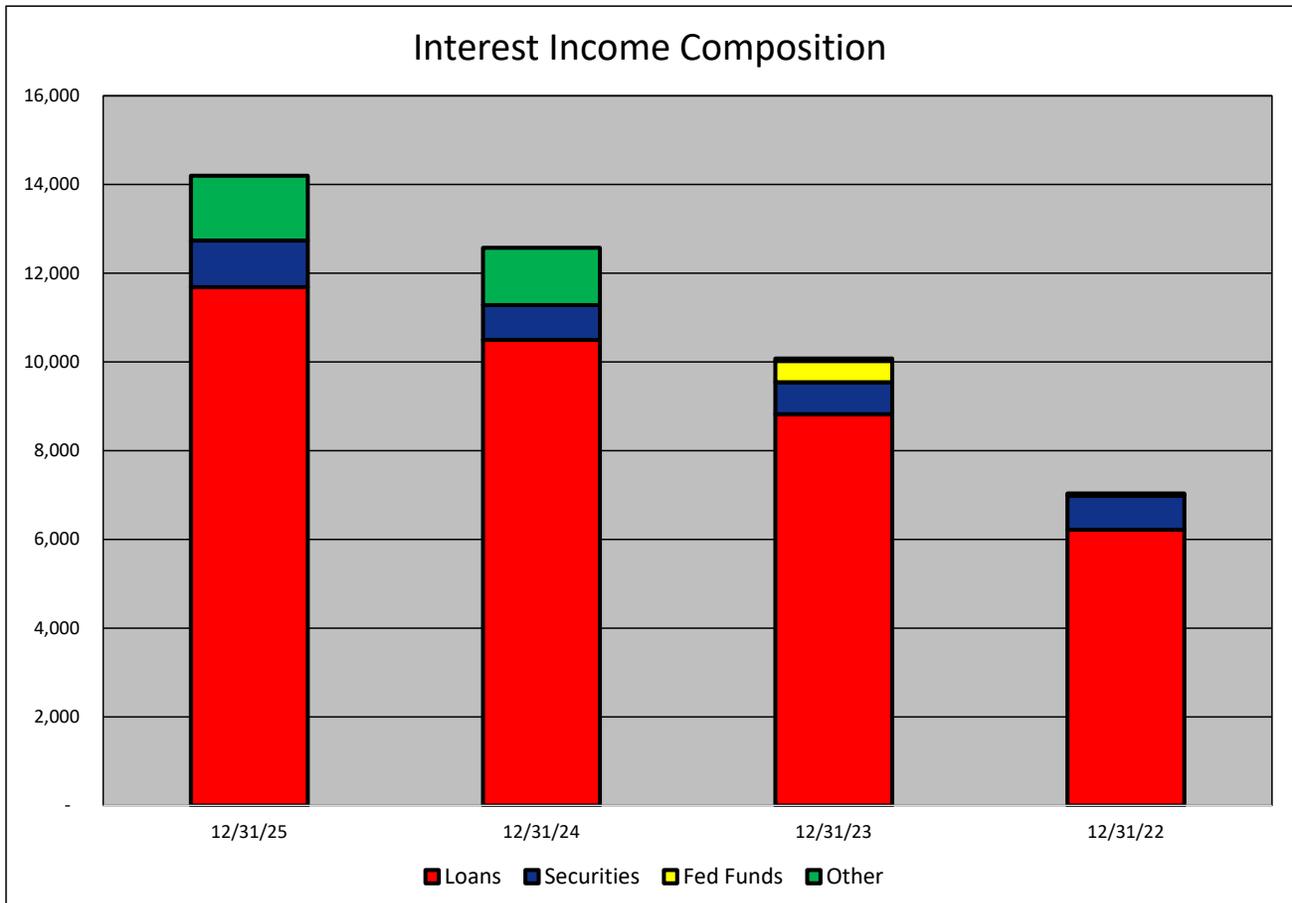
DEPOSIT BASE CATEGORY:

Demand Deposits	81,726	80,326	76,726	70,305	1,400	1.74
Money Market	42,913	41,894	40,304	32,399	1,019	2.43
Regular Savings	18,628	17,493	18,106	21,564	1,135	6.49
Certificates of Deposit	51,837	46,359	41,595	15,671	5,478	11.82
Other non-int deposits	30,075	30,001	26,789	29,767	74	0.25
Total Deposits	225,179	216,073	203,520	169,706	9,106	4.21



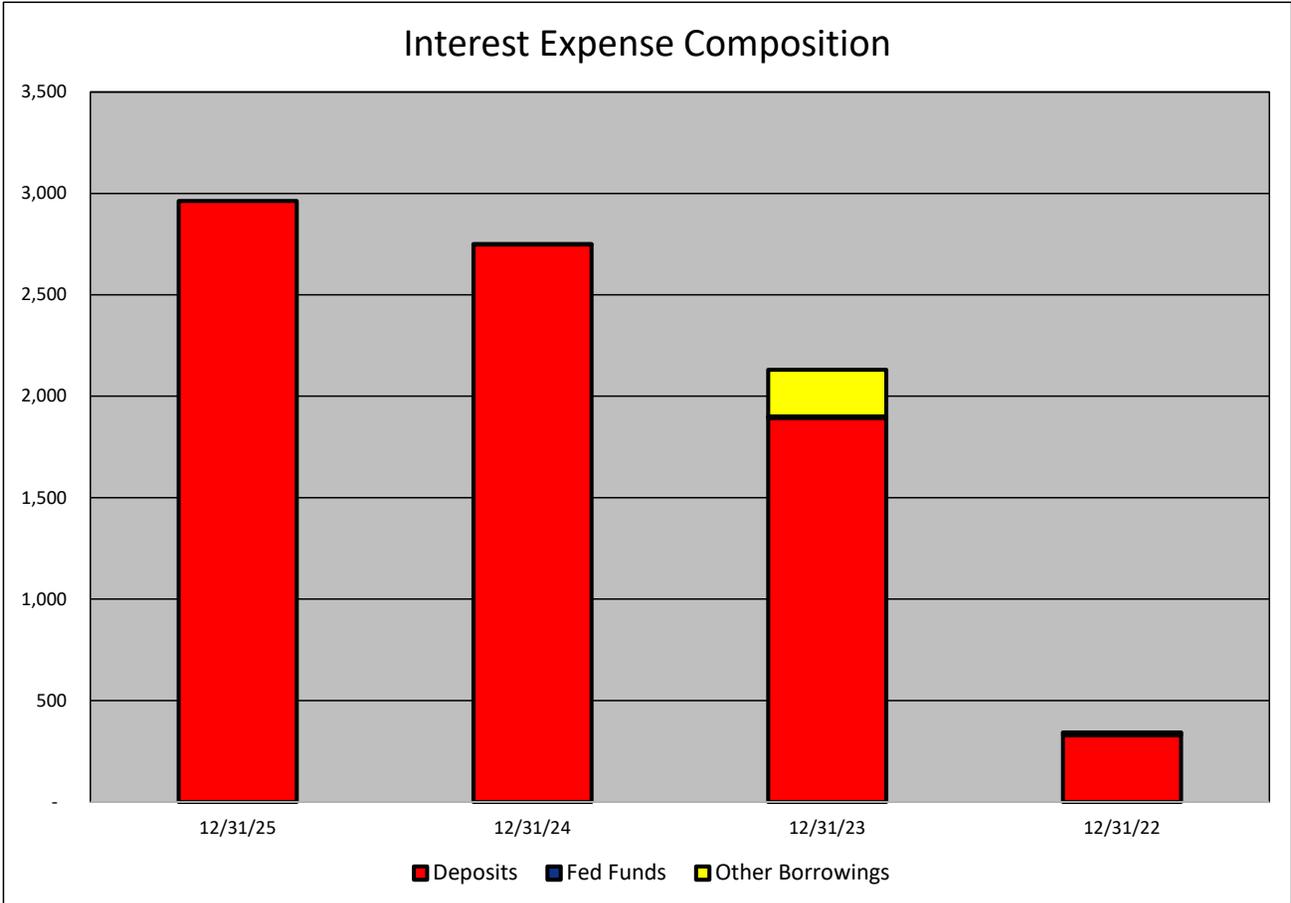
INTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	11,683	10,495	8,823	6,217	1,188	11.32
Securities	1,053	784	719	773	269	34.31
Fed Funds	-	-	481	1	-	NA
Other	1,463	1,295	54	46	168	12.97
Total Int Income	14,199	12,574	10,077	7,037	1,625	12.92



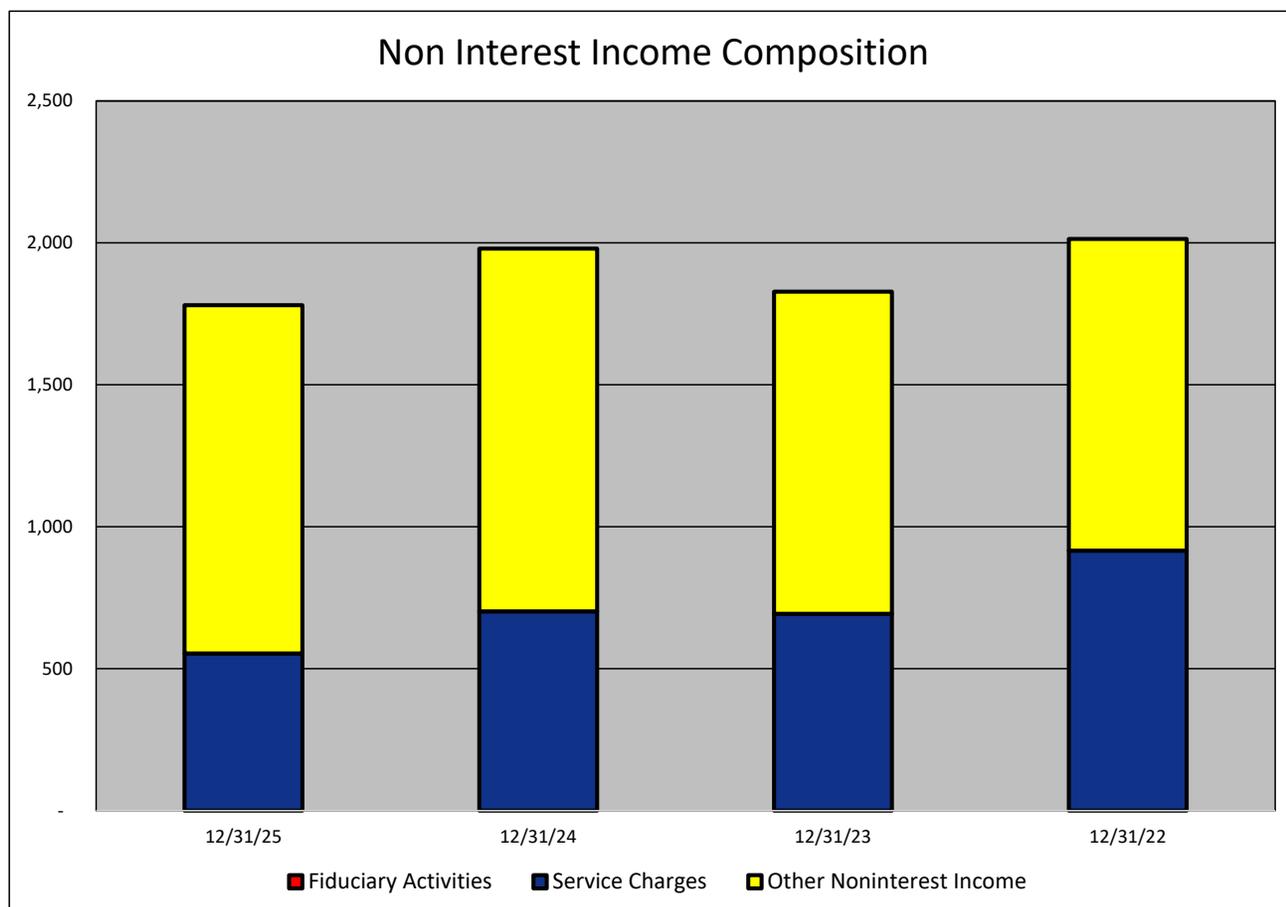
INTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	2,962	2,748	1,893	329	214	7.79
Fed Funds	-	-	8	12	-	NA
Other Borrowings	-	2	230	2	(2)	(100.00)
Total Int Expense	<u>2,962</u>	<u>2,750</u>	<u>2,131</u>	<u>343</u>	<u>212</u>	<u>7.71</u>



NONINTEREST INCOME COMPOSITION- Lafayette State 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	554	702	693	916	(148)	(21.08)
Other Noninterest Income	1,226	1,278	1,135	1,098	(52)	(4.07)
Total Nonint. Income	1,780	1,980	1,828	2,014	(200)	(10.10)

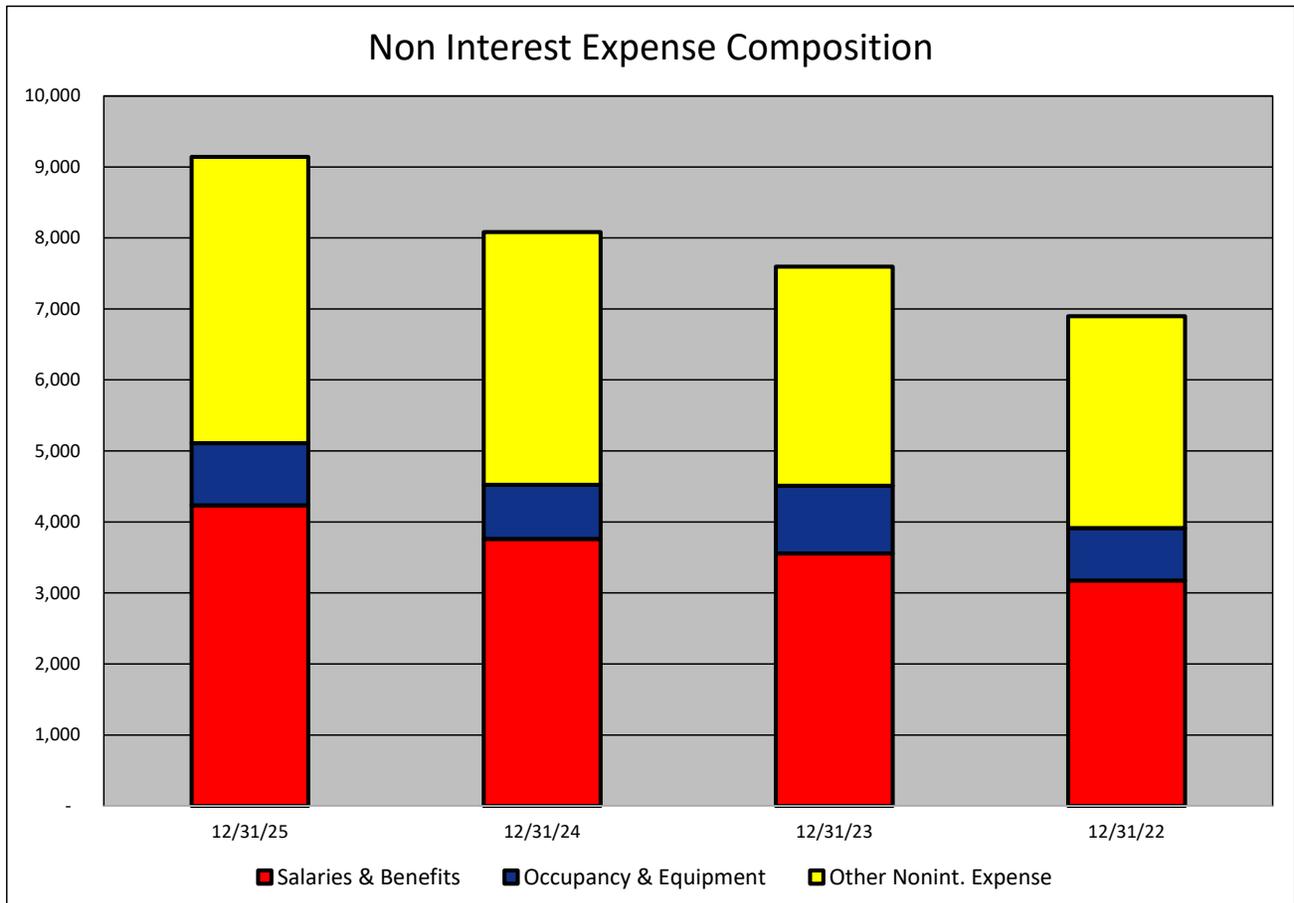


NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	4,233	3,762	3,556	3,174	471	12.52
Occupancy & Equipment	877	761	954	739	116	15.24
Other Nonint. Expense	4,033	3,558	3,085	2,986	475	13.35
Total Nonint. Expense	9,143	8,081	7,595	6,899	1,062	13.14



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
----------------------------	-----------	-----------	-------

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
----------------------------	-----------	-----------	------

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
----------------------------	-------	-------	-------	-------	-------

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
----------------------------	-------	-------	-------

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
----------------------------	-----------	------	------

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
----------------------------	------	------	-------	------

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
----------------------------	------	------	------	------

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
----------------------------	------	------	------	-------	-------

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
----------------------------	--------------	-------------	-------------	-------------

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
----------------------------	-------	-------	-------	------	------

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