

# Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

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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 year ended December 31, 2025**

| Institution name                           | Total Assets<br>(\$'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<br>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)                      |

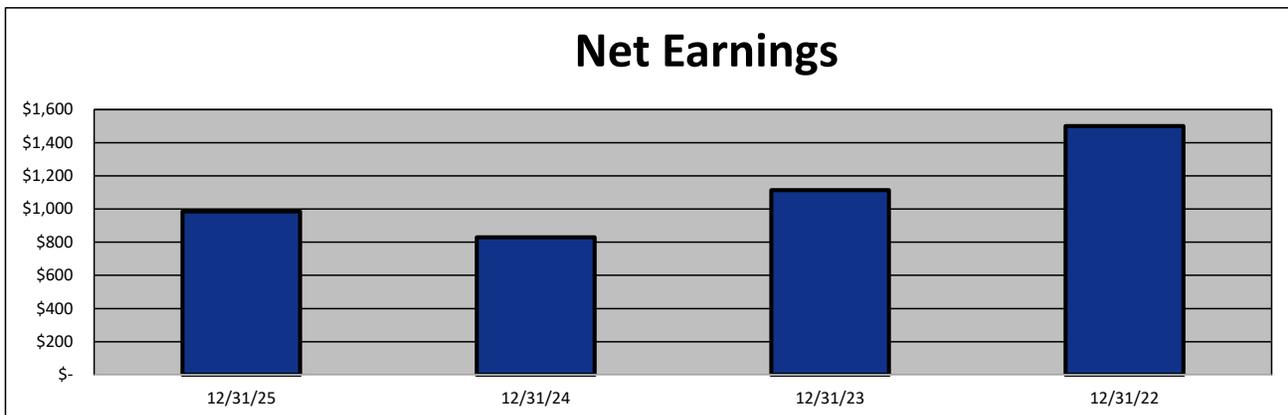
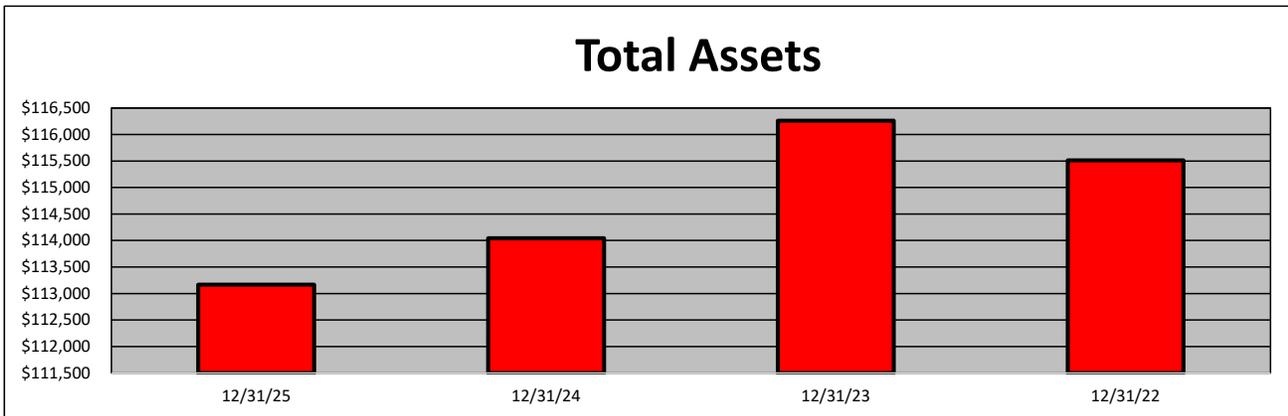
**EXECUTIVE SUMMARY - Peoples Bank of Graceville  
(Percentage)**

| Period Ending                      | 12/31/25 | 12/31/24 | 12/31/23 | 12/31/22 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| <b>CAPITAL RATIOS</b>              |          |          |          |          |            |           |
| Equity/Assets                      | 6.94     | 5.60     | 4.56     | 3.15     | 10.68      | 11.69     |
| Leverage Ratio                     | 10.09    | 10.55    | 10.36    | 10.16    | 11.20      | 11.93     |
| Tier 1 Cap/Risk Based Assets       | 29.63    | 28.96    | 29.59    | 28.11    | 12.21      | 13.42     |
| Risk Based Ratio                   | 30.66    | 29.95    | 30.62    | 29.07    | 12.99      | 14.09     |
| Common Equity Tier 1 Capital Ratio | 29.63    | 28.96    | 29.59    | 28.11    | 12.13      | 13.42     |
| <b>BALANCE SHEET RATIOS:</b>       |          |          |          |          |            |           |
| Loan/Deposit Ratio                 | 38.90    | 37.45    | 35.59    | 34.90    | 77.22      | 64.43     |
| Loans/Assets                       | 35.82    | 34.88    | 33.69    | 33.47    | 64.63      | 55.19     |
| Securities/Assets                  | 60.80    | 60.38    | 60.20    | 60.43    | 17.77      | 27.26     |
| <b>PROFITABILITY:</b>              |          |          |          |          |            |           |
| Return on Avg Assets               | 0.85     | 0.72     | 0.97     | 1.31     | 0.77       | 0.65      |
| Return on Avg Equity               | 13.61    | 13.91    | 24.82    | 25.67    | 10.09      | 9.79      |
| Nonint Income/Avg Assets           | 0.29     | 0.27     | 0.28     | 0.26     | 0.77       | 0.60      |
| Net Overhead Ratio                 | 1.41     | 1.38     | 1.29     | 1.36     | 2.31       | 2.33      |
| Efficiency Ratio                   | 65.28    | 68.62    | 60.70    | 54.52    | 72.83      | 76.34     |
| Assets (per million) per Employee  | 8.71     | 8.77     | 8.30     | 8.25     | 10.41      | 8.08      |
| <b>ASSET QUALITY:</b>              |          |          |          |          |            |           |
| Allowance/Loans                    | 0.94     | 0.94     | 0.98     | 1.03     | 1.28       | 1.17      |
| Nonperforming Loans/Total Loans    | 0.00     | 0.01     | 0.00     | 0.06     | 0.54       | 0.65      |
| Nonperforming Assets/Total Assets  | 0.00     | 0.00     | 0.00     | 0.02     | 0.38       | 0.35      |
| Adjusted Texas Ratio               | 0.00     | 0.03     | 0.00     | 0.54     | 3.26       | 2.49      |
| <b>YIELDS &amp; COSTS:</b>         |          |          |          |          |            |           |
| Yield on earning assets            | 4.13     | 4.01     | 3.67     | 3.15     | 5.50       | 4.84      |
| Cost of funds                      | 2.45     | 2.52     | 1.83     | 0.63     | 2.82       | 2.19      |
| Net interest margin                | 2.30     | 2.13     | 2.29     | 2.72     | 3.28       | 2.88      |
| Avg Earning Assets/Avg Assets      | 98.67    | 98.64    | 98.72    | 98.65    | 95.74      | 94.55     |

**SELECTED FINANCIAL DATA - Peoples Bank of Graceville**  
(Dollars in Thousands)

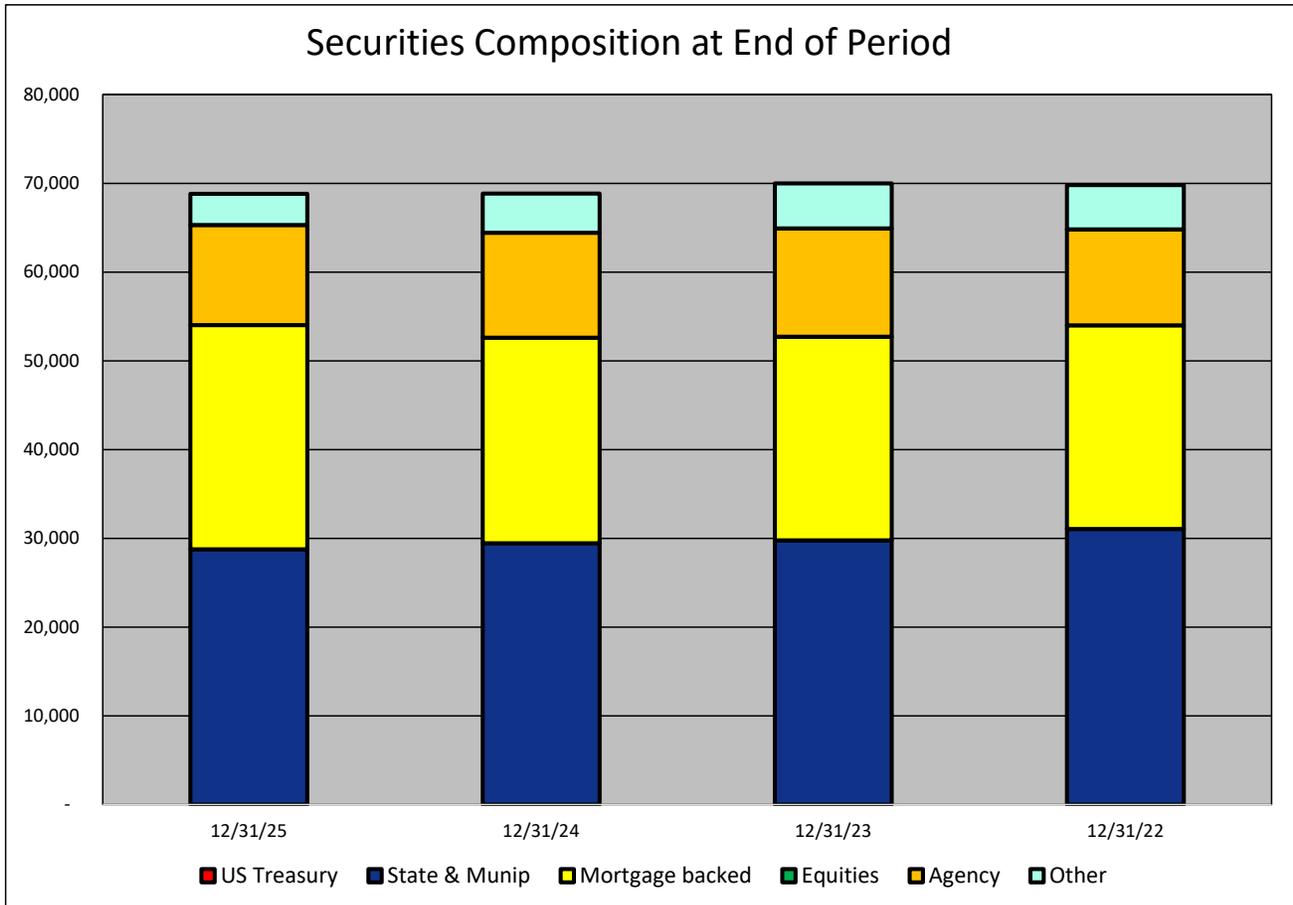
| <b>As of:</b>        | <b>12/31/25</b> | <b>12/31/24</b> | <b>12/31/23</b> | <b>12/31/22</b> | <b>\$ Change<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets         | 113,167         | 114,044         | 116,261         | 115,513         | (877)                        | (0.77)                      |
| Cash and Equivalents | 3,003           | 4,444           | 6,165           | 6,325           | (1,441)                      | (32.43)                     |
| Securities           | 68,809          | 68,855          | 69,991          | 69,805          | (46)                         | (0.07)                      |
| Loans, net           | 40,539          | 39,783          | 39,172          | 38,666          | 756                          | 1.90                        |
| Deposit Accounts     | 104,213         | 106,220         | 110,064         | 110,797         | (2,007)                      | (1.89)                      |
| Fed Funds & Repos    | -               | -               | -               | -               | -                            | NA                          |
| Total Equity         | 7,851           | 6,392           | 5,298           | 3,641           | 1,459                        | 22.83                       |

| <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<br/>12 MTHS</b> | <b>% Change<br/>12 MTHS</b> |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings               | 986             | 830             | 1,115           | 1,501           | 156                          | 18.80                       |
| Interest Income            | 4,708           | 4,567           | 4,163           | 3,553           | 141                          | 3.09                        |
| Interest Expense           | 2,083           | 2,144           | 1,565           | 491             | (61)                         | (2.85)                      |
| Net Interest Income        | 2,625           | 2,423           | 2,598           | 3,062           | 202                          | 8.34                        |
| Credit Loss Expense        | -               | (5)             | -               | 11              | 5                            | (100.00)                    |
| Noninterest income         | 334             | 310             | 321             | 296             | 24                           | 7.74                        |
| Gain on Sale of Securities | (14)            | -               | -               | 9               | (14)                         | NA                          |
| Noninterest Expense        | 1,959           | 1,903           | 1,799           | 1,855           | 56                           | 2.94                        |
| Net Operating Income       | 1,000           | 835             | 1,120           | 1,492           | 165                          | 19.76                       |
| Income Taxes               | -               | -               | -               | -               | -                            | NA                          |



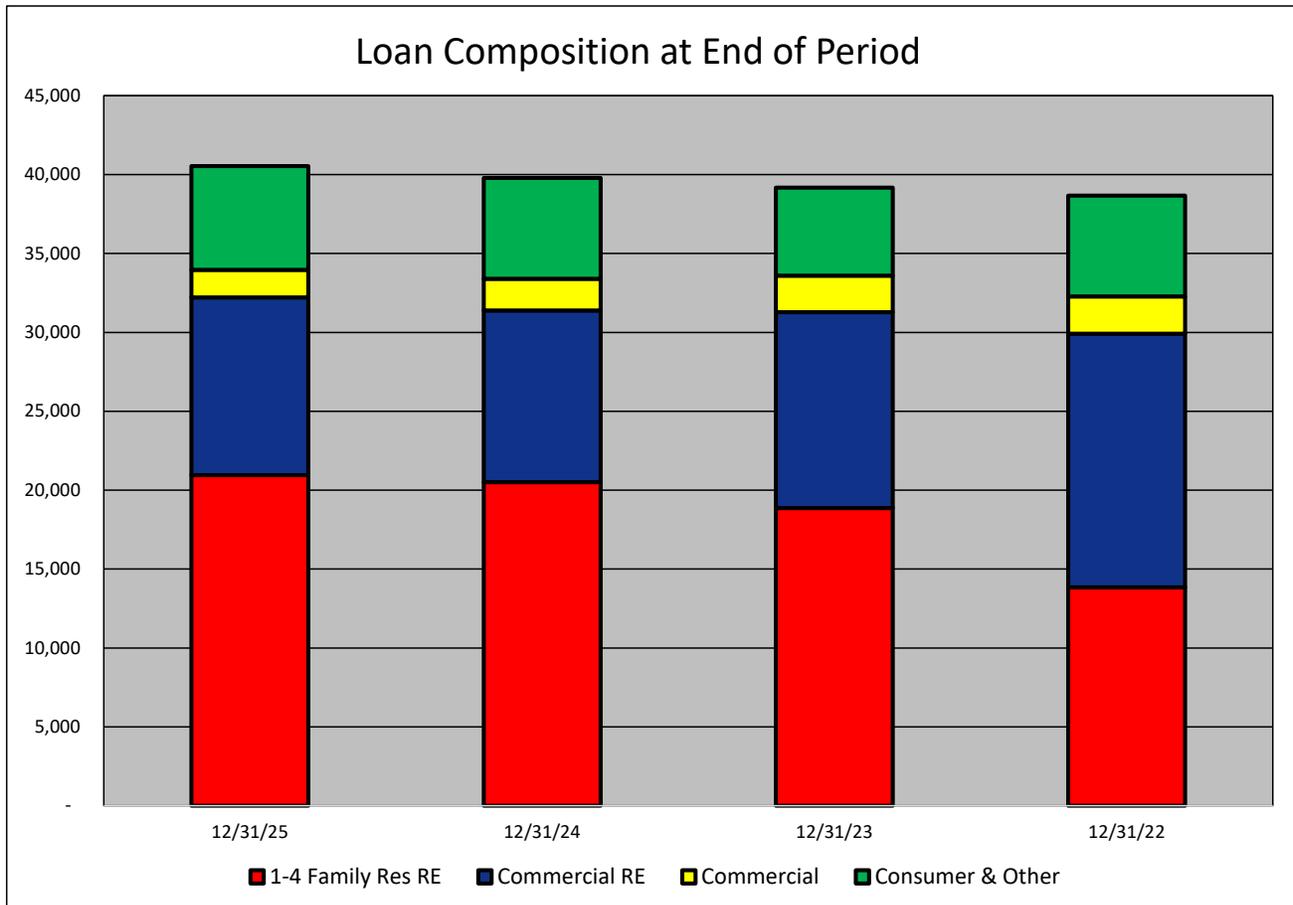
**SECURITIES COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

| As of:                      | 12/31/25      | 12/31/24      | 12/31/23      | 12/31/22      | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------------|---------------|---------------|---------------|---------------|----------------------|---------------------|
| <b>SECURITIES CATEGORY:</b> |               |               |               |               |                      |                     |
| US Treasury                 | -             | -             | -             | -             | -                    | NA                  |
| State & Munip               | 28,752        | 29,441        | 29,764        | 31,064        | (689)                | (2.34)              |
| Mortgage backed             | 25,273        | 23,165        | 22,958        | 22,924        | 2,108                | 9.10                |
| Equities                    | -             | -             | -             | -             | -                    | NA                  |
| Agency                      | 11,291        | 11,826        | 12,189        | 10,820        | (535)                | (4.52)              |
| Other                       | 3,493         | 4,423         | 5,080         | 4,997         | (930)                | (21.03)             |
| <b>Total Securities</b>     | <b>68,809</b> | <b>68,855</b> | <b>69,991</b> | <b>69,805</b> | <b>(46)</b>          | <b>(0.07)</b>       |



**LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

| As of:                | 12/31/25      | 12/31/24      | 12/31/23      | 12/31/22      | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-----------------------|---------------|---------------|---------------|---------------|----------------------|---------------------|
| <b>LOAN CATEGORY:</b> |               |               |               |               |                      |                     |
| 1-4 Family Res RE     | 20,949        | 20,505        | 18,863        | 13,833        | 444                  | 2.17                |
| Commercial RE         | 11,274        | 10,888        | 12,423        | 16,091        | 386                  | 3.55                |
| Commercial            | 1,734         | 2,007         | 2,313         | 2,360         | (273)                | (13.60)             |
| Consumer & Other      | 6,582         | 6,383         | 5,573         | 6,382         | 199                  | 3.12                |
| <b>Loans, Net</b>     | <b>40,539</b> | <b>39,783</b> | <b>39,172</b> | <b>38,666</b> | <b>756</b>           | <b>1.90</b>         |



**LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville**  
(Dollars in Thousands)

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

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

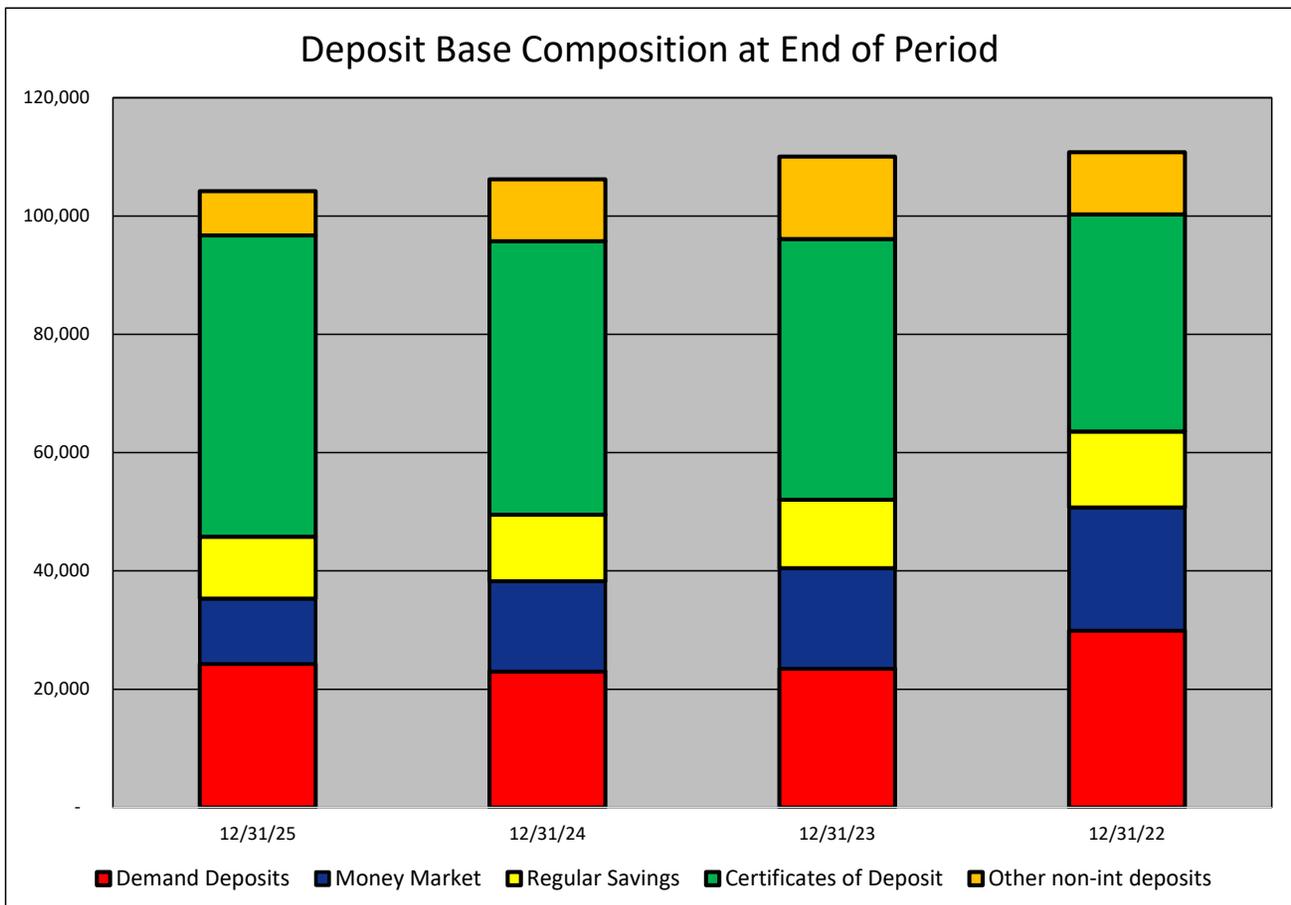
|                              |     |     |      |     |     |          |
|------------------------------|-----|-----|------|-----|-----|----------|
| Beginning Balance            | 373 | 382 | 400  | 400 | (9) | (2.36)   |
| Total Recoveries             | 11  | 4   | 11   | -   | 7   | 175.00   |
| Total Charge-offs            | 2   | 8   | 4    | 11  | (6) | (75.00)  |
| Credit Loss Expense          | -   | (5) | -    | 11  | 5   | (100.00) |
| Writedown Transfer Loans HFS | -   | -   | -    | -   | -   | NA       |
| Adjustments                  | -   | -   | (25) | -   | -   | NA       |
| Ending Balance               | 382 | 373 | 382  | 400 | 9   | 2.41     |

**NON-PERFORMING ASSETS:**

|                         |   |   |   |    |     |          |
|-------------------------|---|---|---|----|-----|----------|
| Total-90+ Days Past Due | - | 2 | - | 22 | (2) | (100.00) |
| Total-Nonaccrual        | - | - | - | -  | -   | NA       |
| Foreclosed Real Estate  | - | - | - | -  | -   | NA       |
| Total Non-perf Assets   | - | 2 | - | 22 | (2) | (100.00) |

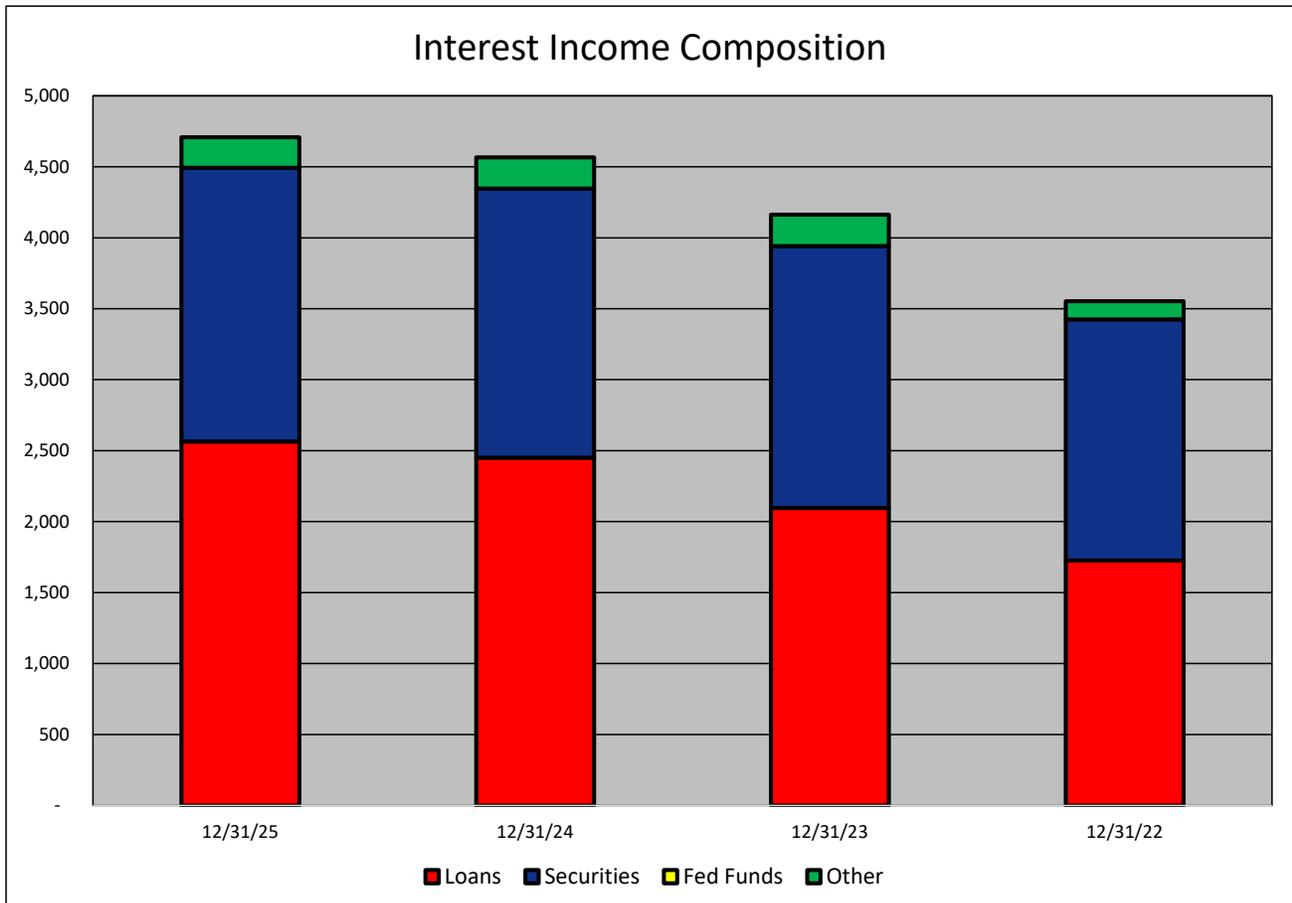
**DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

| As of:                        | 12/31/25       | 12/31/24       | 12/31/23       | 12/31/22       | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-------------------------------|----------------|----------------|----------------|----------------|----------------------|---------------------|
| <b>DEPOSIT BASE CATEGORY:</b> |                |                |                |                |                      |                     |
| Demand Deposits               | 24,262         | 23,007         | 23,465         | 29,918         | 1,255                | 5.45                |
| Money Market                  | 11,044         | 15,258         | 16,996         | 20,812         | (4,214)              | (27.62)             |
| Regular Savings               | 10,485         | 11,218         | 11,562         | 12,817         | (733)                | (6.53)              |
| Certificates of Deposit       | 50,931         | 46,257         | 44,098         | 36,732         | 4,674                | 10.10               |
| Other non-int deposits        | 7,491          | 10,480         | 13,943         | 10,518         | (2,989)              | (28.52)             |
| <b>Total Deposits</b>         | <b>104,213</b> | <b>106,220</b> | <b>110,064</b> | <b>110,797</b> | <b>(2,007)</b>       | <b>(1.89)</b>       |



**INTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

| As of:                          | 12/31/25     | 12/31/24     | 12/31/23     | 12/31/22     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|---------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| <b>INTEREST INCOME CATEGORY</b> |              |              |              |              |                      |                     |
| Loans                           | 2,565        | 2,451        | 2,097        | 1,726        | 114                  | 4.65                |
| Securities                      | 1,929        | 1,896        | 1,844        | 1,699        | 33                   | 1.74                |
| Fed Funds                       | -            | -            | -            | -            | -                    | NA                  |
| Other                           | 214          | 220          | 222          | 128          | (6)                  | (2.73)              |
| <b>Total Int Income</b>         | <b>4,708</b> | <b>4,567</b> | <b>4,163</b> | <b>3,553</b> | <b>141</b>           | <b>3.09</b>         |

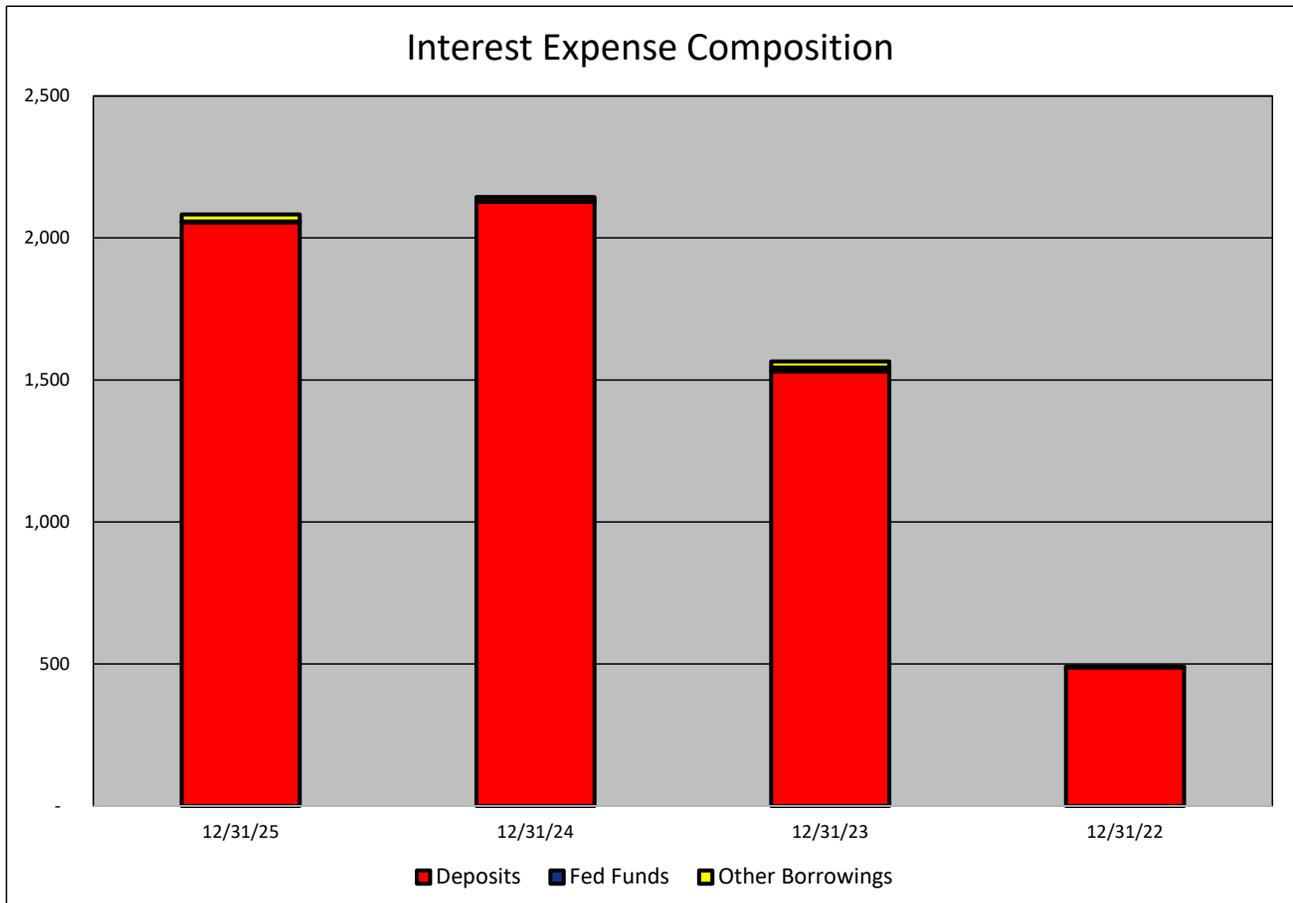


**INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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

**INTEREST EXPENSE CATEGORY**

|                          |              |              |              |            |             |               |
|--------------------------|--------------|--------------|--------------|------------|-------------|---------------|
| Deposits                 | 2,054        | 2,127        | 1,530        | 488        | (73)        | (3.43)        |
| Fed Funds                | 4            | 3            | 14           | 3          | 1           | 33.33         |
| Other Borrowings         | 25           | 14           | 21           | -          | 11          | 78.57         |
| <b>Total Int Expense</b> | <b>2,083</b> | <b>2,144</b> | <b>1,565</b> | <b>491</b> | <b>(61)</b> | <b>(2.85)</b> |

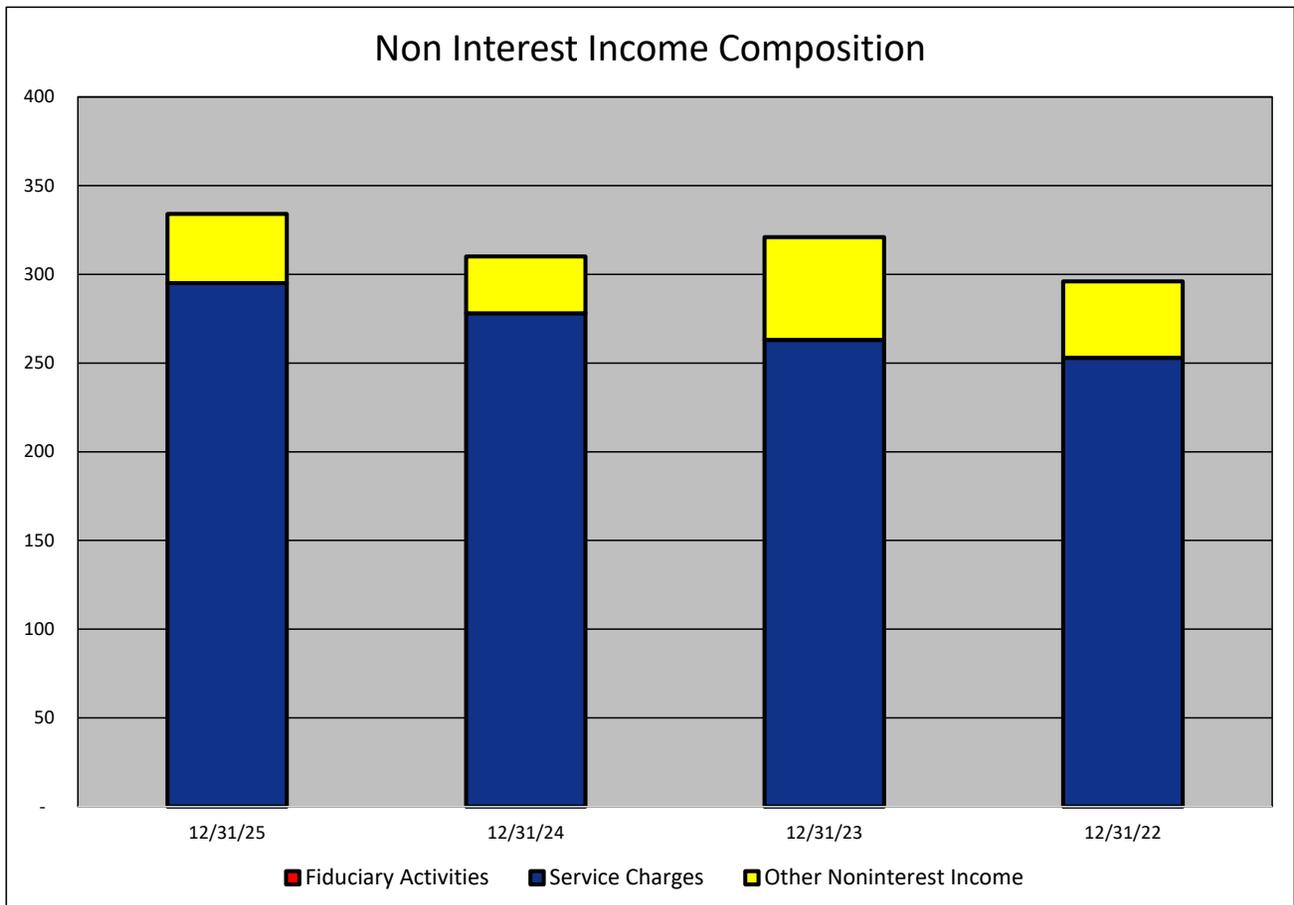


**NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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

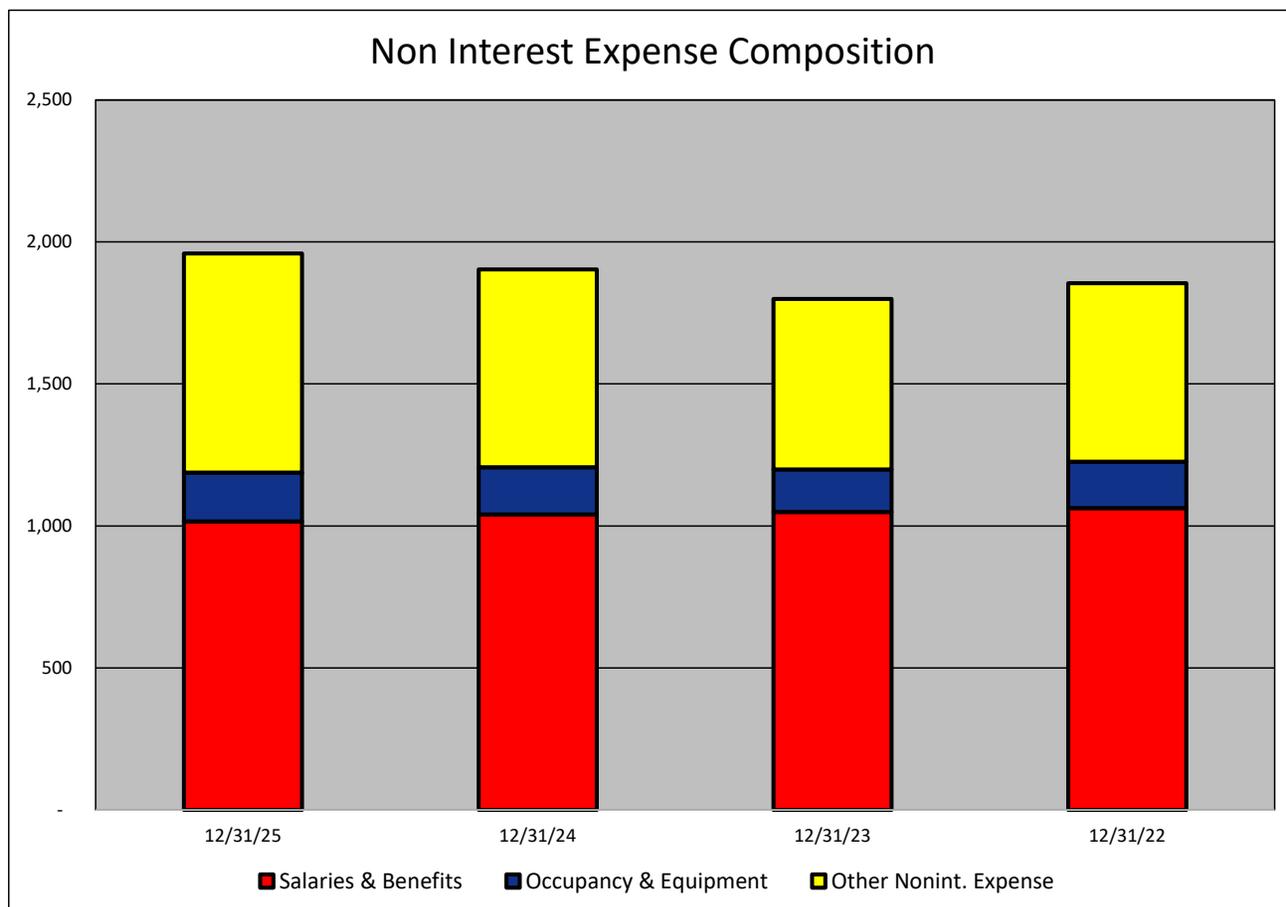
**NONINTEREST INCOME CATEGORY**

|                             |            |            |            |            |           |             |
|-----------------------------|------------|------------|------------|------------|-----------|-------------|
| Fiduciary Activities        | -          | -          | -          | -          | -         | NA          |
| Service Charges             | 295        | 278        | 263        | 253        | 17        | 6.12        |
| Other Noninterest Income    | 39         | 32         | 58         | 43         | 7         | 21.88       |
| <b>Total Nonint. Income</b> | <b>334</b> | <b>310</b> | <b>321</b> | <b>296</b> | <b>24</b> | <b>7.74</b> |



**NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

| As of:                              | 12/31/25     | 12/31/24     | 12/31/23     | 12/31/22     | \$ Change<br>12 MTHS | % Change<br>12 MTHS |
|-------------------------------------|--------------|--------------|--------------|--------------|----------------------|---------------------|
| <b>NONINTEREST EXPENSE CATEGORY</b> |              |              |              |              |                      |                     |
| Salaries & Benefits                 | 1,016        | 1,041        | 1,049        | 1,063        | (25)                 | (2.40)              |
| Occupancy & Equipment               | 172          | 166          | 150          | 163          | 6                    | 3.61                |
| Other Nonint. Expense               | 771          | 696          | 600          | 629          | 75                   | 10.78               |
| <b>Total Nonint. Expense</b>        | <b>1,959</b> | <b>1,903</b> | <b>1,799</b> | <b>1,855</b> | <b>56</b>            | <b>2.94</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/<br>Assets | Leverage<br>Ratio | Tier 1 Risk-<br>based Ratio | Risk based<br>Capital Ratio | Common<br>Equity Tier 1<br>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/<br>Deposits | Gross Loans/<br>Assets | Securities/<br>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>       | <b>35.82</b>           | <b>60.80</b>          |
| The Warrington Bank                        | <b>35.34</b>       | 29.47                  | 60.86                 |

|                            |       |       |       |
|----------------------------|-------|-------|-------|
| <b>Select Peer Average</b> | 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                  | <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                |
| <b>Peoples Bank Of Graceville</b>          | <b>115,576</b>           | <b>0.85</b>          | <b>13.61</b>         |
| 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<br>Income/AA | Net<br>Overhead<br>Ratio | Efficiency<br>Ratio | Assets (per<br>million) per<br>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/<br>Loans | Nonperf<br>Loans/<br>Total Loans | Nonperf<br>Assets/<br>Total Assets | Adjusted<br>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 &<br>Nointerest<br>bearing Deps | Interest-<br>bearing Bal | Fed Funds Sold<br>& Repos | Held to<br>Maturity Secs | Available for<br>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                       |
| <b>Peoples Bank Of Graceville</b>          | <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 |
|----------------------------|------|------|------|-------|-------|

**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              |
| <b>Peoples Bank Of Graceville</b>          | <b>35.48</b>       | <b>0.16</b>             | <b>0.00</b>             | <b>0.00</b>       |
| 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> |
|----------------------------|--------------|-------------|-------------|-------------|

**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<br>Bearing Deps | Interest<br>Bearing Deps | Total<br>Deps | Total Fed<br>Funds &<br>Repos | Other<br>Borrowed<br>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 |
|----------------------------|-------|-------|-------|------|------|

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

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

| Institution name                           | Yield on<br>Earning<br>Assets | Cost of<br>Funds | Net Interest<br>Margin | Avg Earning<br>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 |
|----------------------------|------|------|------|-------|