

# The Warrington Bank

Pensacola, FL

Established

3/18/1953

## 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

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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 (\$'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)

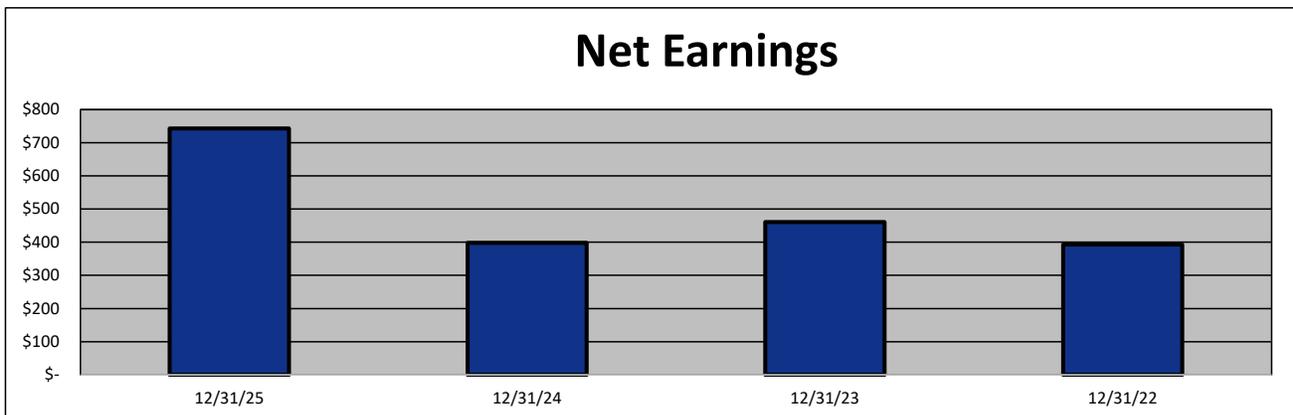
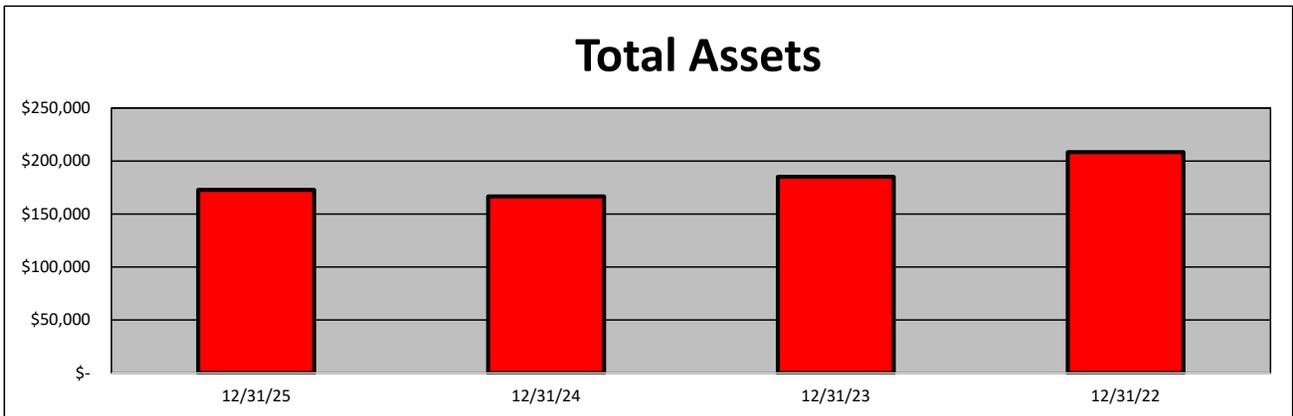
**EXECUTIVE SUMMARY - The Warrington Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	16.55	16.79	15.03	13.24	10.68	11.69
Leverage Ratio	16.58	16.37	14.84	13.17	11.20	11.93
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.21	13.42
Risk Based Ratio	0.00	0.00	0.00	0.00	12.99	14.09
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.13	13.42
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	35.34	39.98	37.28	25.02	77.22	64.43
Loans/Assets	29.47	33.25	29.63	21.69	64.63	55.19
Securities/Assets	60.86	61.24	66.55	68.13	17.77	27.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.44	0.22	0.24	0.22	0.77	0.65
Return on Avg Equity	2.63	1.43	1.66	1.65	10.09	9.79
Nonint Income/Avg Assets	0.21	0.25	0.24	0.27	0.77	0.60
Net Overhead Ratio	2.08	1.88	1.72	1.91	2.31	2.33
Efficiency Ratio	79.53	87.82	81.93	89.15	72.83	76.34
Assets (per million) per Employee	6.17	5.56	5.79	6.51	10.41	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.05	0.97	0.98	1.01	1.28	1.17
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.40	0.54	0.65
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.09	0.38	0.35
Adjusted Texas Ratio	0.00	0.00	0.00	0.64	3.26	2.49
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.22	2.93	2.62	2.29	5.50	4.84
Cost of funds	0.82	1.13	0.69	0.10	2.82	2.19
Net interest margin	2.72	2.22	2.19	2.22	3.28	2.88
Avg Earning Assets/Avg Assets	98.18	97.86	98.10	98.00	95.74	94.55

**SELECTED FINANCIAL DATA - The Warrington Bank**  
(Dollars in Thousands)

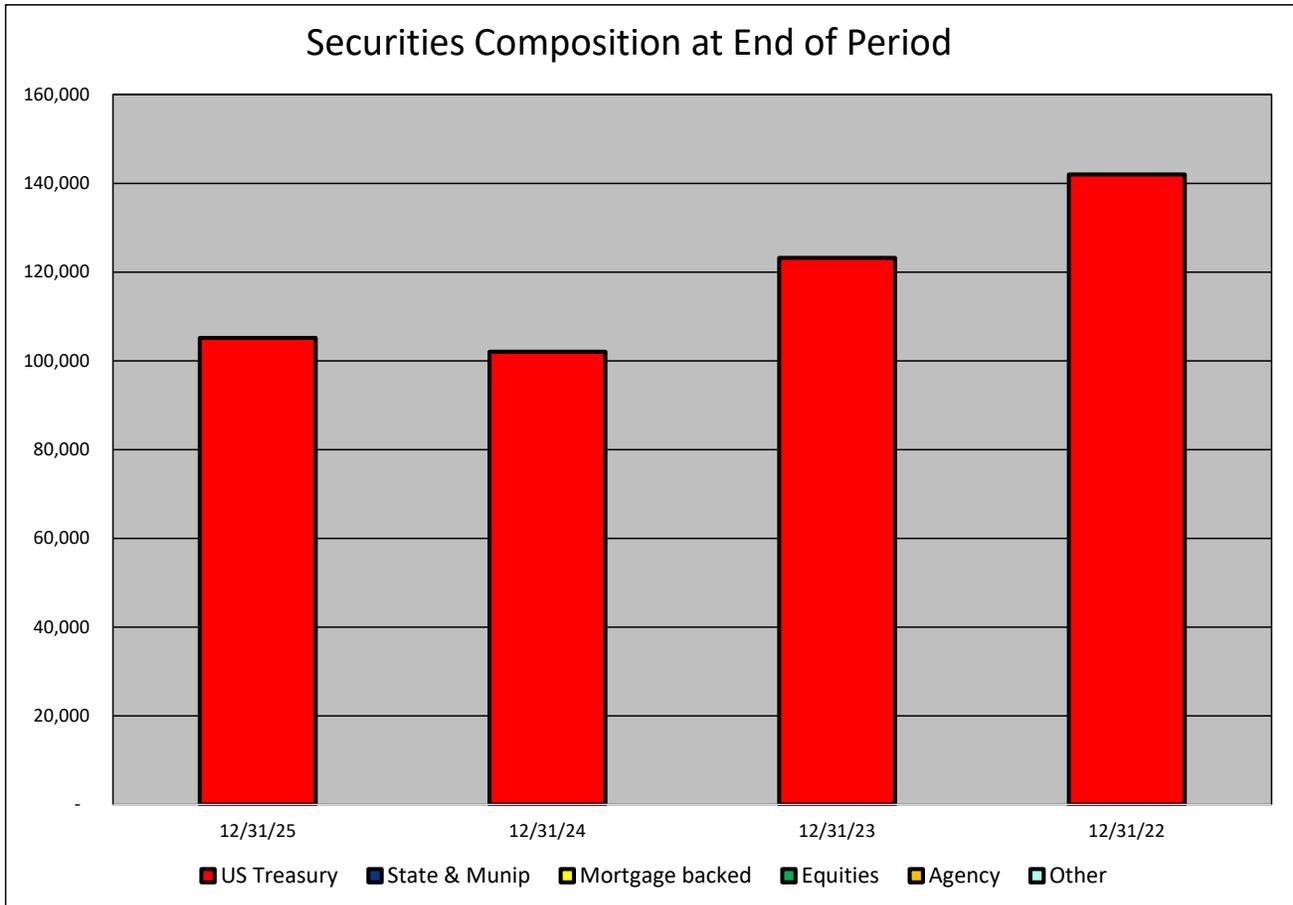
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	172,802	166,656	185,141	208,411	6,146	3.69
Cash and Equivalents	15,498	7,570	5,263	19,309	7,928	104.73
Securities	105,169	102,062	123,213	141,981	3,107	3.04
Loans, net	50,933	55,415	54,860	45,200	(4,482)	(8.09)
Deposit Accounts	144,129	138,595	147,168	180,664	5,534	3.99
Fed Funds & Repos	-	-	10,000	-	-	NA
Total Equity	28,594	27,976	27,828	27,590	618	2.21

<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	743	398	461	393	345	86.68
Interest Income	5,357	5,166	4,922	4,060	191	3.70
Interest Expense	844	1,257	816	114	(413)	(32.86)
Net Interest Income	4,513	3,909	4,106	3,946	604	15.45
Credit Loss Expense	-	-	80	(40)	-	NA
Noninterest income	363	459	453	497	(96)	(20.92)
Gain on Sale of Securities	-	-	(125)	-	-	NA
Noninterest Expense	3,878	3,836	3,735	3,961	42	1.09
Net Operating Income	998	532	744	522	466	87.59
Income Taxes	255	134	158	129	121	90.30



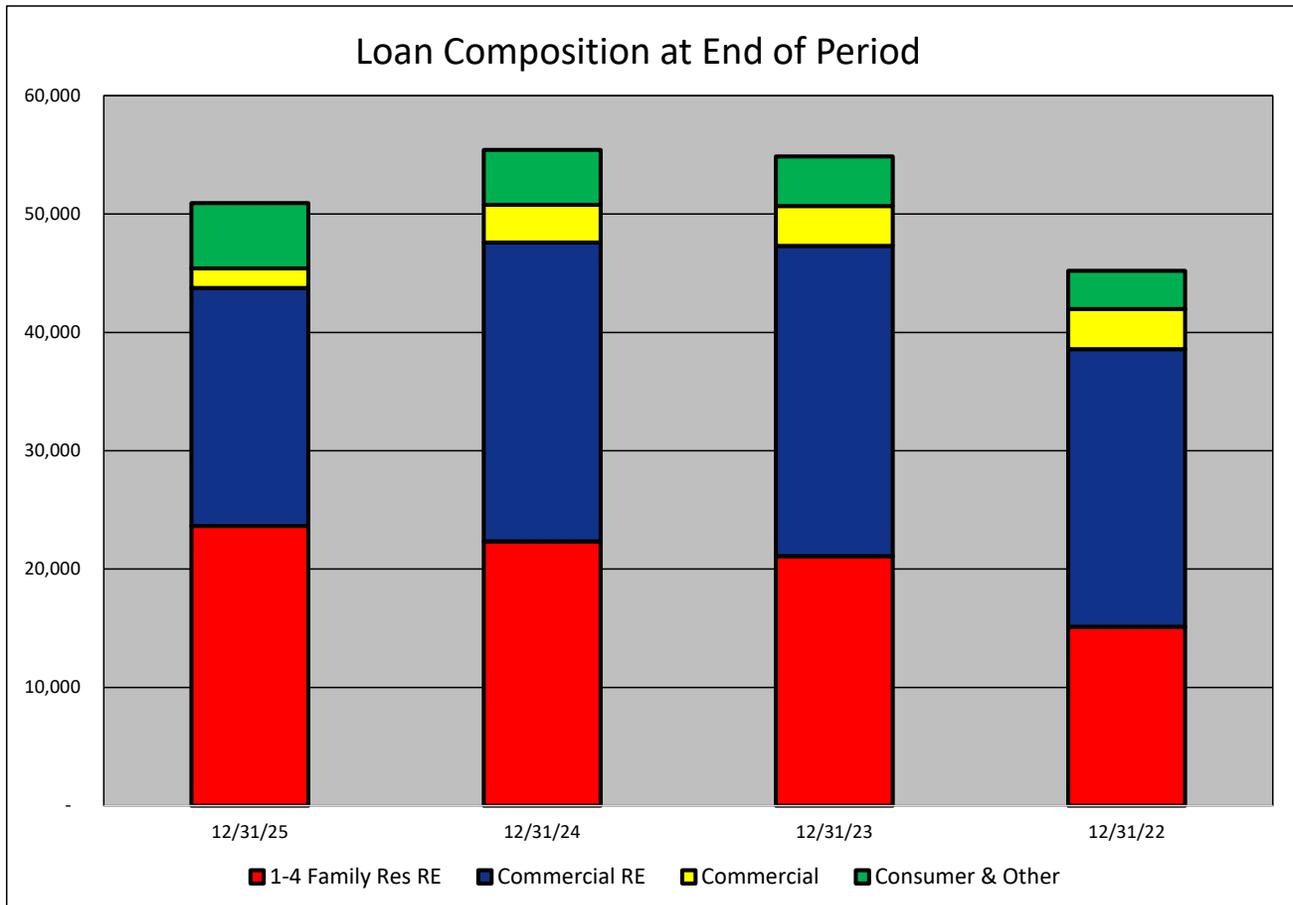
**SECURITIES COMPOSITION - The Warrington Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	105,169	102,062	123,213	141,981	3,107	3.04
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>105,169</b>	<b>102,062</b>	<b>123,213</b>	<b>141,981</b>	<b>3,107</b>	<b>3.04</b>



**LOAN PORTFOLIO COMPOSITION - The Warrington 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	23,638	22,334	21,091	15,116	1,304	5.84
Commercial RE	20,120	25,251	26,221	23,469	(5,131)	(20.32)
Commercial	1,649	3,186	3,370	3,395	(1,537)	(48.24)
Consumer & Other	5,526	4,644	4,178	3,220	882	18.99
<b>Loans, Net</b>	<b>50,933</b>	<b>55,415</b>	<b>54,860</b>	<b>45,200</b>	<b>(4,482)</b>	<b>(8.09)</b>



**LOAN PORTFOLIO QUALITY - The Warrington Bank**  
(Dollars in Thousands)

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

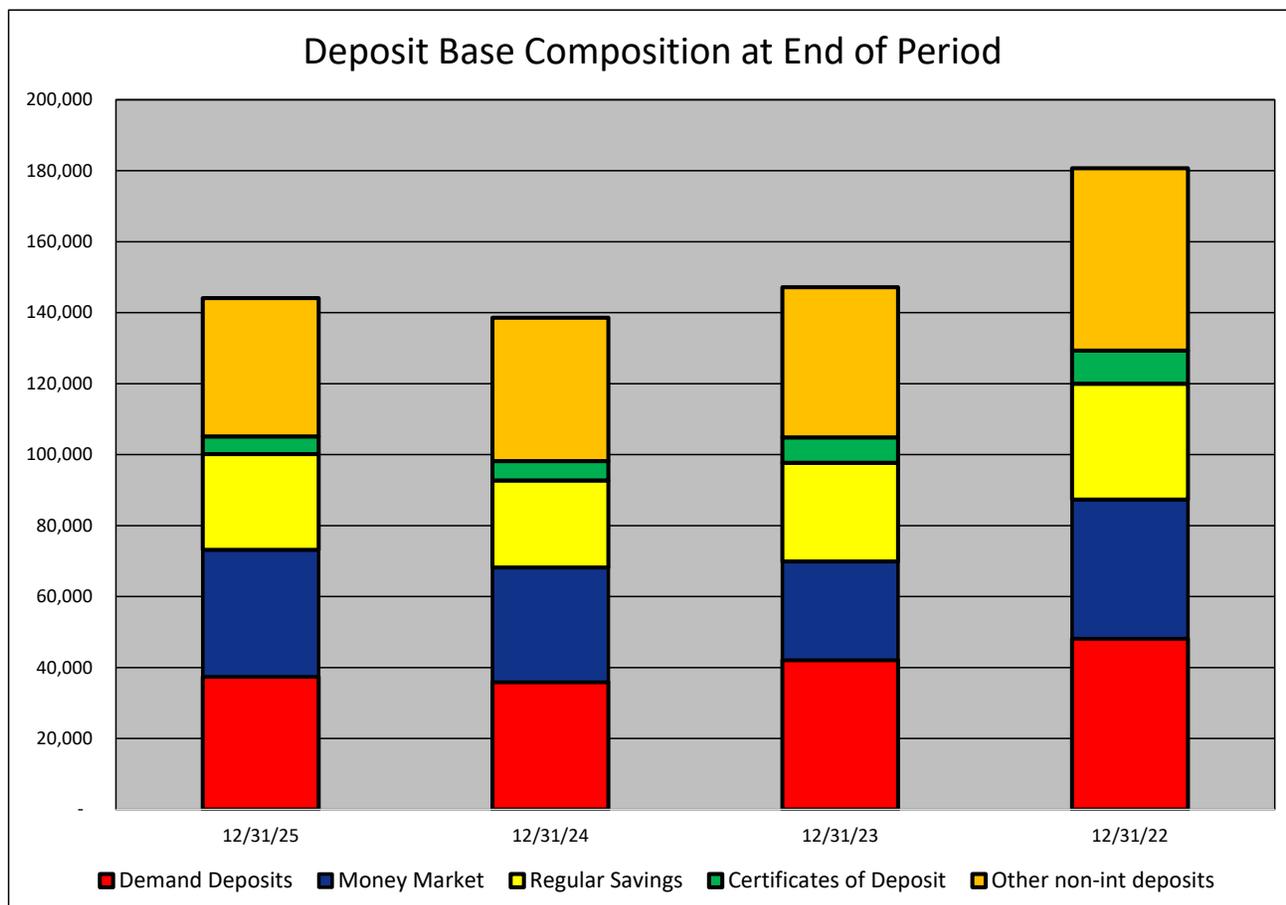
Beginning Balance	535	535	455	248	-	-
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	-	-	80	(40)	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	247	-	NA
Ending Balance	535	535	535	455	-	-

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	179	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	179	-	NA

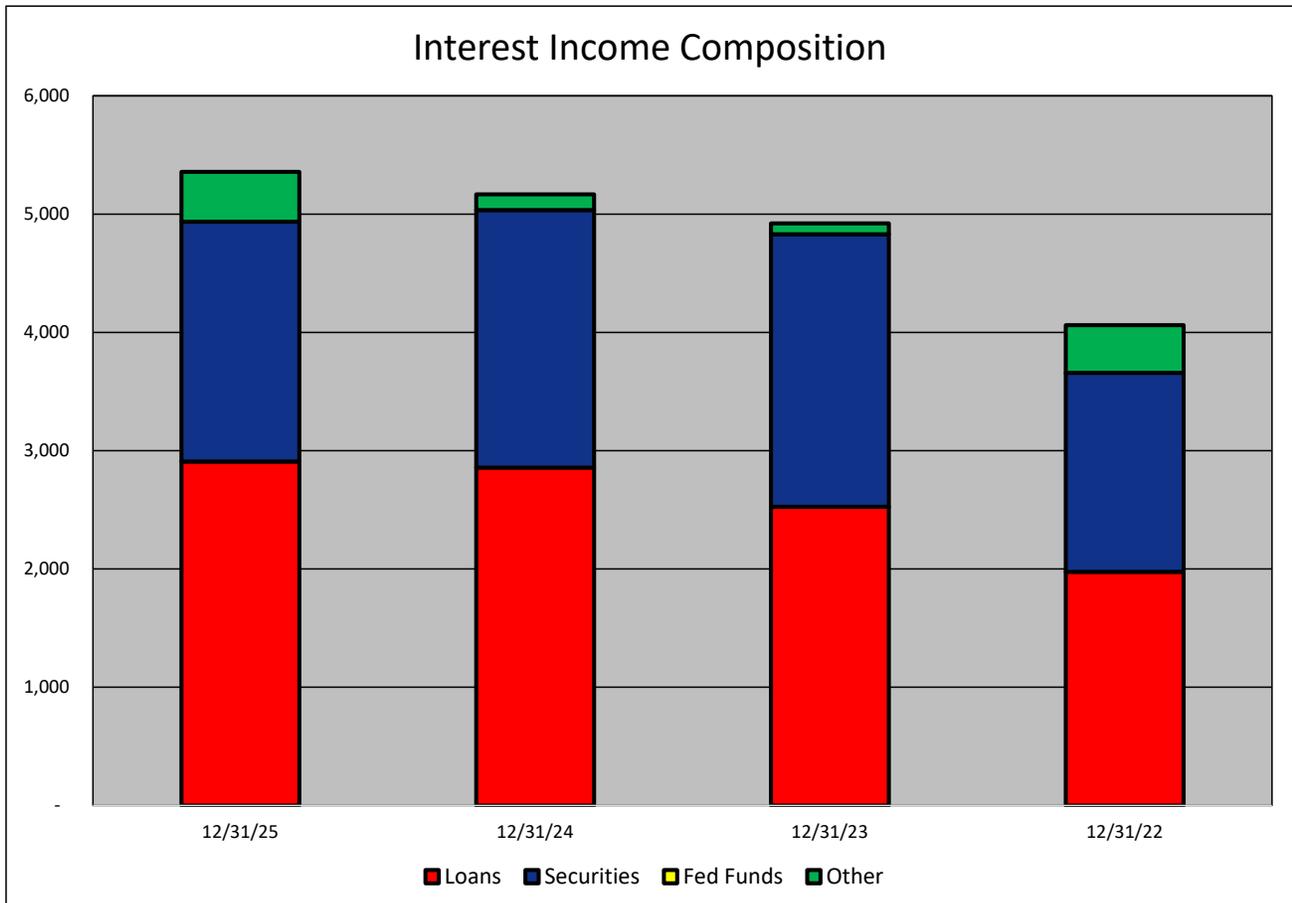
**DEPOSIT BASE COMPOSITION - The Warrington Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	37,363	35,872	42,062	48,169	1,491	4.16
Money Market	35,830	32,349	27,809	39,189	3,481	10.76
Regular Savings	26,922	24,521	27,836	32,621	2,401	9.79
Certificates of Deposit	4,994	5,403	7,171	9,363	(409)	(7.57)
Other non-int deposits	39,020	40,450	42,290	51,322	(1,430)	(3.54)
<b>Total Deposits</b>	<b>144,129</b>	<b>138,595</b>	<b>147,168</b>	<b>180,664</b>	<b>5,534</b>	<b>3.99</b>



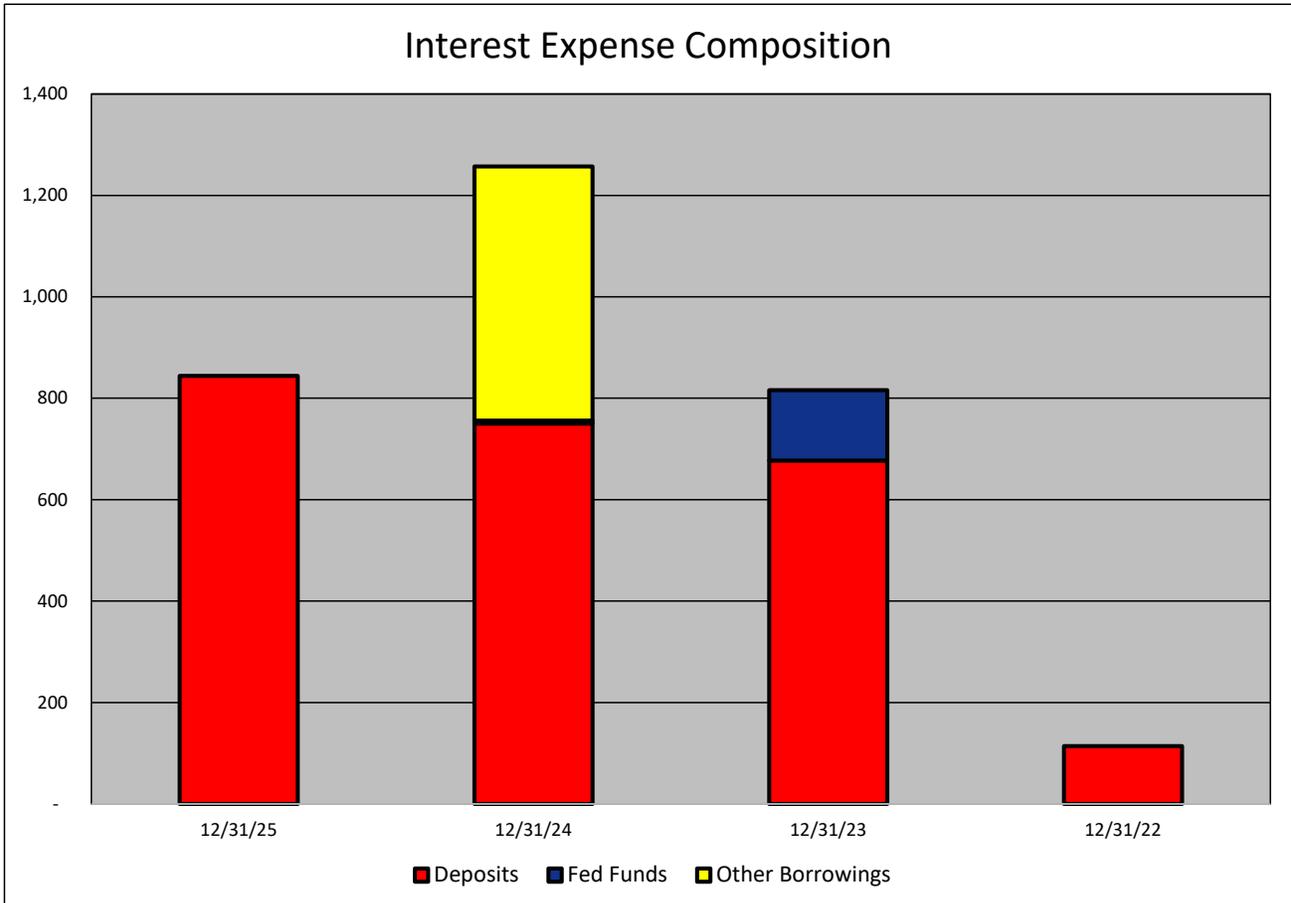
**INTEREST INCOME COMPOSITION- The Warrington Bank**  
(Dollars in Thousands)

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	2,908	2,857	2,525	1,976	51	1.79
Securities	2,027	2,178	2,305	1,682	(151)	(6.93)
Fed Funds	-	-	-	-	-	NA
Other	422	131	92	402	291	222.14
<b>Total Int Income</b>	<b>5,357</b>	<b>5,166</b>	<b>4,922</b>	<b>4,060</b>	<b>191</b>	<b>3.70</b>



**INTEREST EXPENSE COMPOSITION- The Warrington 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 EXPENSE CATEGORY</b>						
Deposits	844	750	677	114	94	12.53
Fed Funds	-	6	139	-	(6)	(100.00)
Other Borrowings	-	501	-	-	(501)	(100.00)
<b>Total Int Expense</b>	<b>844</b>	<b>1,257</b>	<b>816</b>	<b>114</b>	<b>(413)</b>	<b>(32.86)</b>

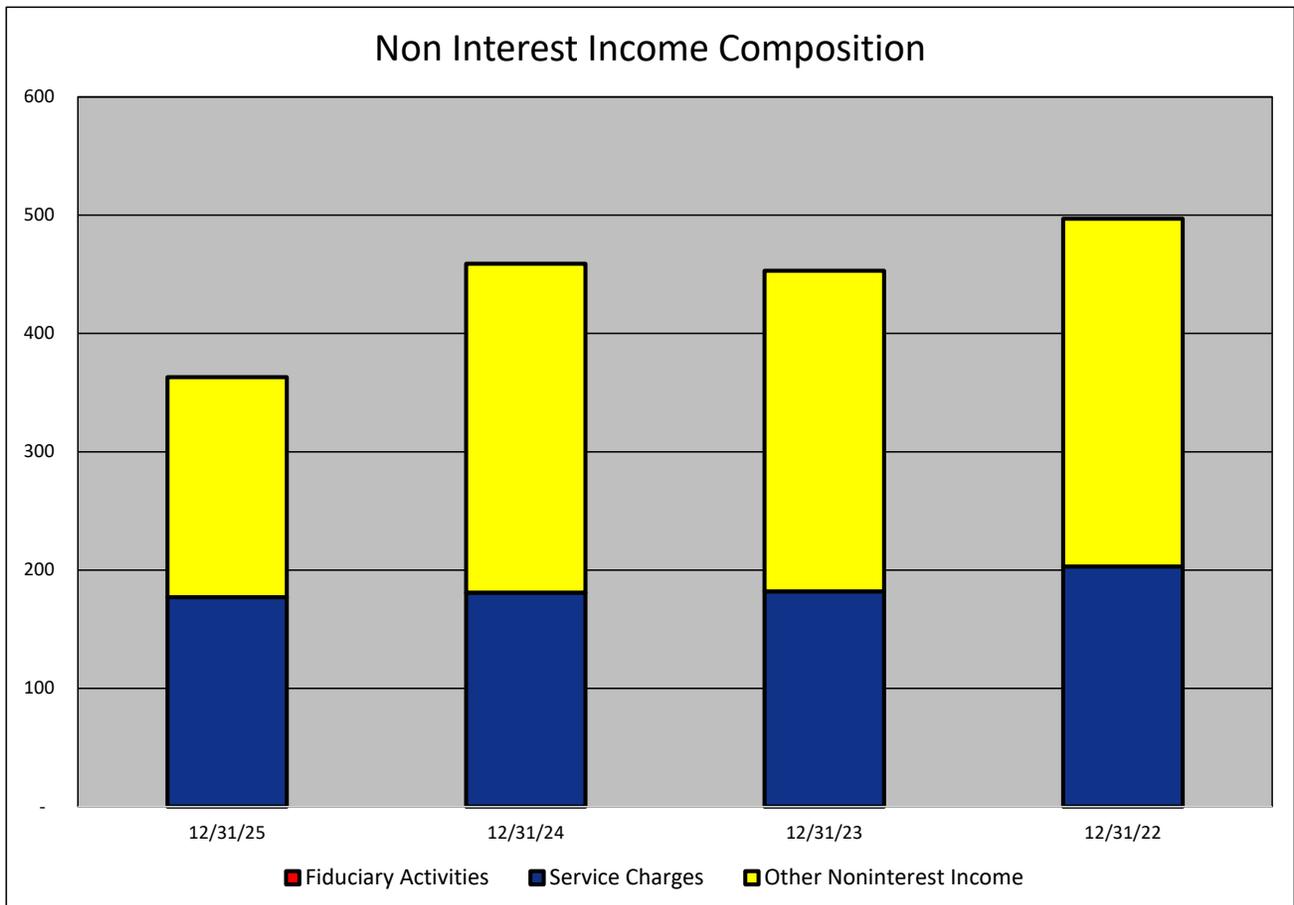


**NONINTEREST INCOME COMPOSITION- The Warrington Bank**  
(Dollars in Thousands)

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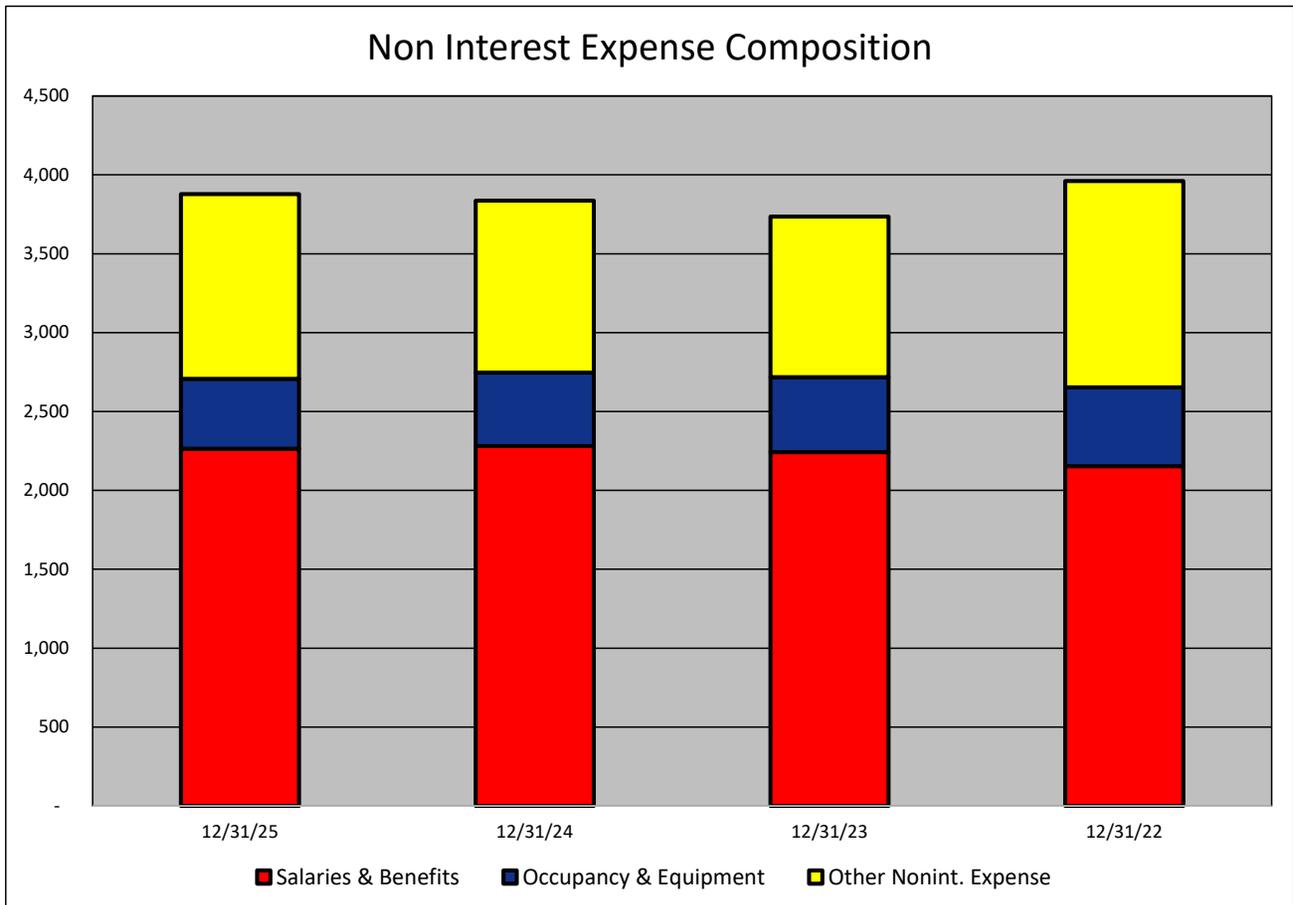
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	177	181	182	203	(4)	(2.21)
Other Noninterest Income	186	278	271	294	(92)	(33.09)
<b>Total Nonint. Income</b>	<b>363</b>	<b>459</b>	<b>453</b>	<b>497</b>	<b>(96)</b>	<b>(20.92)</b>



**NONINTEREST EXPENSE COMPOSITION- The Warrington 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>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	2,264	2,281	2,243	2,153	(17)	(0.75)
Occupancy & Equipment	443	465	474	501	(22)	(4.73)
Other Nonint. Expense	1,171	1,090	1,018	1,307	81	7.43
<b>Total Nonint. Expense</b>	<b>3,878</b>	<b>3,836</b>	<b>3,735</b>	<b>3,961</b>	<b>42</b>	<b>1.09</b>



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

BALANCE SHEET

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

<b>Select Peer Average</b>	3,926,292	3,527,104	19.27
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**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gala Bank	14,631	0	NA
Madison County Community Bank	106,776	83,487	27.90
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
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

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

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	31.00	<b>30.13</b>	39.01	39.56	39.01
The Warrington Bank	16.55	<b>16.58</b>	0.00	0.00	0.00
Dlp Bank	18.96	<b>13.85</b>	0.00	0.00	0.00
Fnbt Bank	10.69	<b>10.99</b>	27.14	28.39	27.14
First Federal Bank	10.34	<b>10.71</b>	20.66	21.15	20.66
Prime Meridian Bank	9.93	<b>10.20</b>	14.46	15.34	14.46
Florida Capital Bank, National Association	10.27	<b>10.10</b>	15.16	16.41	15.16
Peoples Bank Of Graceville	6.94	<b>10.09</b>	29.63	30.66	29.63
Capital City Bank	11.81	<b>10.06</b>	17.26	18.51	17.26
Pnb Community Bank	8.47	<b>9.75</b>	0.00	0.00	0.00
Bank Of Pensacola	9.51	<b>9.74</b>	0.00	0.00	0.00
Intracoastal Bank	7.69	<b>9.69</b>	11.44	12.69	11.44
Lafayette State Bank	7.81	<b>9.22</b>	0.00	0.00	0.00
Everbank, National Association	8.91	<b>9.12</b>	12.37	13.30	12.37
Madison County Community Bank	6.43	<b>8.65</b>	14.14	15.39	14.14

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	<b>3.86</b>	6.48	0.00	0.00	18.32
The Warrington Bank	<b>3.83</b>	5.14	0.00	60.86	0.00
Gala Bank	<b>2.73</b>	0.85	17.15	0.00	17.77
Bank Of Pensacola	<b>2.16</b>	9.72	0.00	34.40	0.00
Pnb Community Bank	<b>1.87</b>	5.68	0.74	0.00	21.41
Capital City Bank	<b>1.42</b>	10.67	0.00	8.61	14.51
Madison County Community Bank	<b>1.41</b>	4.56	0.00	0.00	34.41
Dlp Bank	<b>1.10</b>	29.64	7.87	0.00	13.95
Intracoastal Bank	<b>0.92</b>	0.86	0.00	0.00	17.96
Prime Meridian Bank	<b>0.89</b>	4.13	6.62	1.60	8.19
Peoples Bank Of Graceville	<b>0.88</b>	1.77	0.00	44.04	16.76
First Federal Bank	<b>0.69</b>	1.26	0.00	0.00	55.42
Florida Capital Bank, National Association	<b>0.45</b>	17.07	0.00	0.00	3.44
Fnbt Bank	<b>0.44</b>	37.92	0.00	19.39	0.00
Everbank, National Association	<b>0.09</b>	2.17	0.00	0.06	17.81

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

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

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

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

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

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

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

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

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

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