

# Bank Of Pensacola

Pensacola, FL

Established  
10/26/1973

## Florida Bank and Thrift Performance Report

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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 three months ended March 31, 2026**

Institution name	Total Assets (\$'000's)
Everbank, National Association	47,232,699
Capital City Bank	4,450,684
First Federal Bank	4,382,686
Florida Capital Bank, National Association	713,842
Fnbt Bank	653,557
Intracoastal Bank	565,225
Dlp Bank	305,089
Lafayette State Bank	245,529
Madison County Community Bank	209,981
The Warrington Bank	172,298
Pnb Community Bank	154,686
<b>Bank Of Pensacola</b>	<b>142,605</b>
Peoples Bank Of Graceville	117,984
Gala Bank	34,121

Institution name	Return on Avg Assets (%)
Fnbt Bank	1.56
Capital City Bank	1.50
Intracoastal Bank	1.34
Pnb Community Bank	1.33
Lafayette State Bank	1.28
First Federal Bank	1.22
<b>Bank Of Pensacola</b>	<b>1.01</b>
Peoples Bank Of Graceville	0.97
Florida Capital Bank, National Association	0.96
Everbank, National Association	0.93
Dlp Bank	0.92
Madison County Community Bank	0.71
The Warrington Bank	0.64
Gala Bank	(2.13)

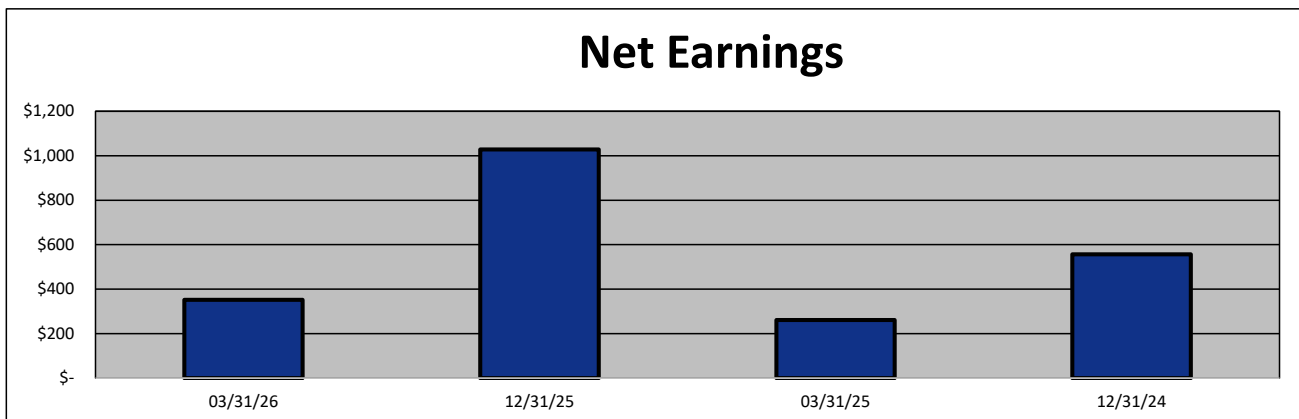
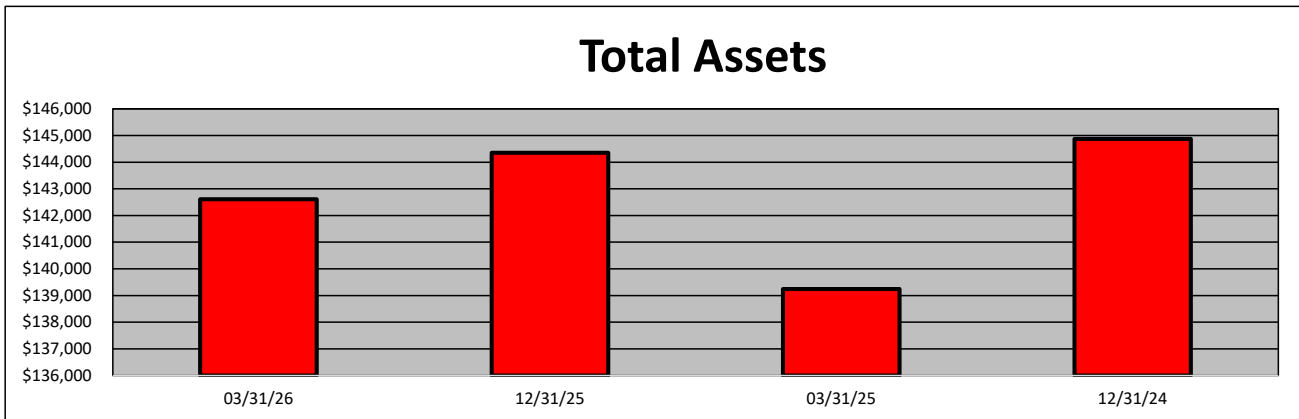
**EXECUTIVE SUMMARY - Bank of Pensacola  
(Percentage)**

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.64	9.51	9.30	8.85	10.49	11.49
Leverage Ratio	9.84	9.74	9.33	8.84	11.09	11.93
Tier 1 Cap/Risk Based Assets	0.00	0.00	20.72	18.53	12.37	14.32
Risk Based Ratio	0.00	0.00	21.59	19.32	13.16	15.07
Common Equity Tier 1 Capital Ratio	0.00	0.00	20.72	18.53	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	60.83	58.49	57.51	54.91	75.38	61.70
Loans/Assets	54.81	52.81	52.00	49.32	63.61	53.16
Securities/Assets	31.33	34.40	42.09	42.52	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.01	0.74	0.75	0.39	0.81	0.87
Return on Avg Equity	10.25	7.77	8.10	4.44	9.54	10.56
Nonint Income/Avg Assets	0.21	0.23	0.23	0.20	0.74	0.74
Net Overhead Ratio	1.72	1.81	1.61	1.72	2.34	2.29
Efficiency Ratio	59.54	67.91	66.05	78.99	71.79	70.67
Assets (per million) per Employee	10.97	11.10	9.95	10.35	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.70	0.72	0.76	0.77	1.31	1.36
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.51	0.66
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.34
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.95	3.77	3.56	3.32	5.45	5.13
Cost of funds	0.86	0.92	0.98	1.05	1.92	1.46
Net interest margin	3.13	2.87	2.63	2.30	3.31	2.90
Avg Earning Assets/Avg Assets	97.13	96.71	97.40	96.95	95.53	93.76

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

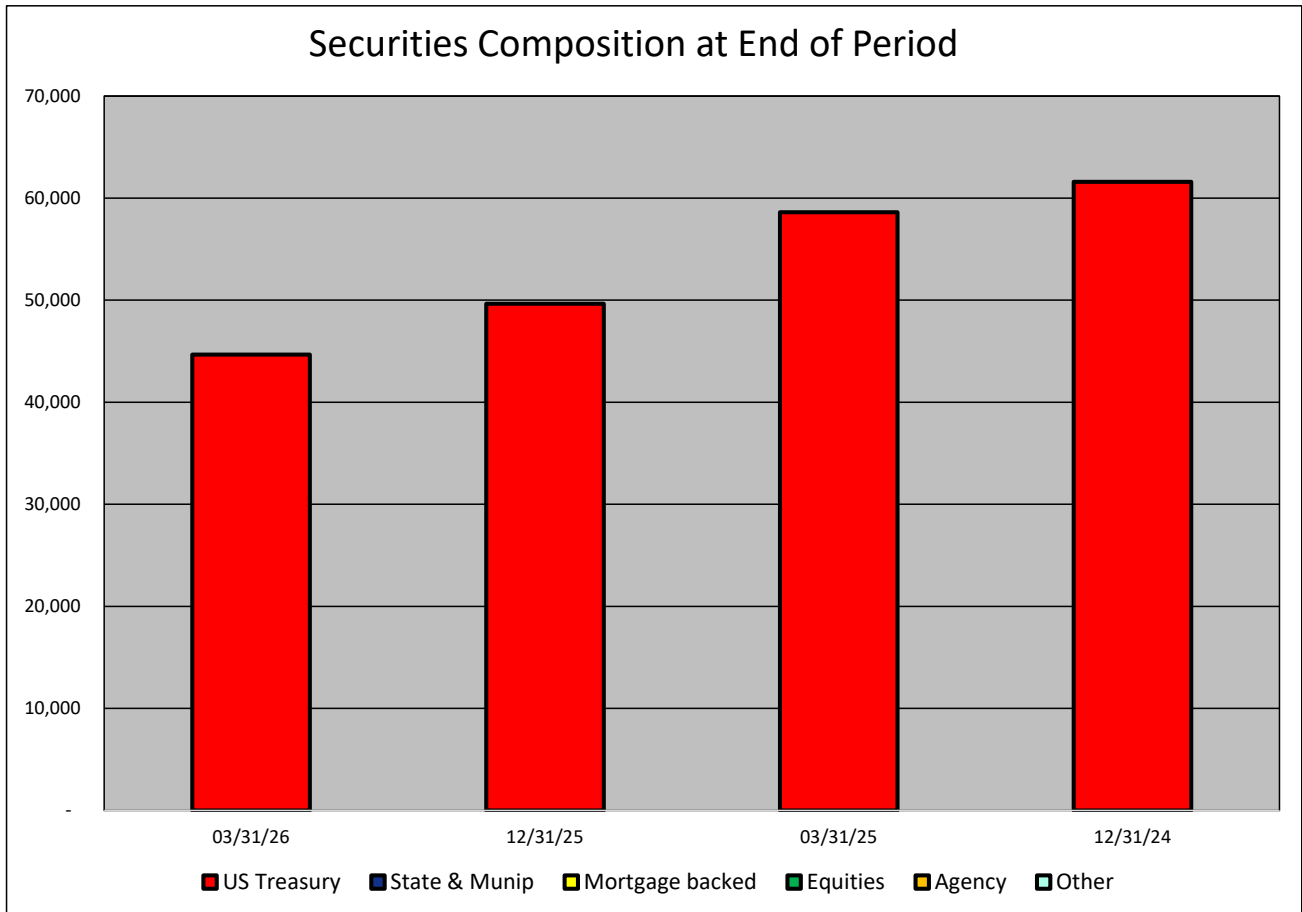
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	142,605	144,348	139,244	144,873	3,361	2.41
Cash and Equivalents	18,539	17,141	6,936	10,344	11,603	167.29
Securities	44,676	49,658	58,611	61,599	(13,935)	(23.78)
Loans, net	78,165	76,229	72,405	71,447	5,760	7.96
Deposit Accounts	128,499	130,337	125,899	130,117	2,600	2.07
Fed Funds & Repos	-	-	-	1,500	-	NA
Total Equity	13,754	13,722	12,955	12,819	799	6.17

<b>Period Ending</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	352	1,028	261	557	91	34.87
Interest Income	1,343	5,082	1,203	4,612	140	11.64
Interest Expense	280	1,209	314	1,420	(34)	(10.83)
Net Interest Income	1,063	3,873	889	3,192	174	19.57
Credit Loss Expense	-	-	-	-	-	NA
Noninterest income	74	325	80	287	(6)	(7.50)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	677	2,851	640	2,748	37	5.78
Net Operating Income	460	1,347	329	731	131	39.82
Income Taxes	108	319	68	174	40	58.82



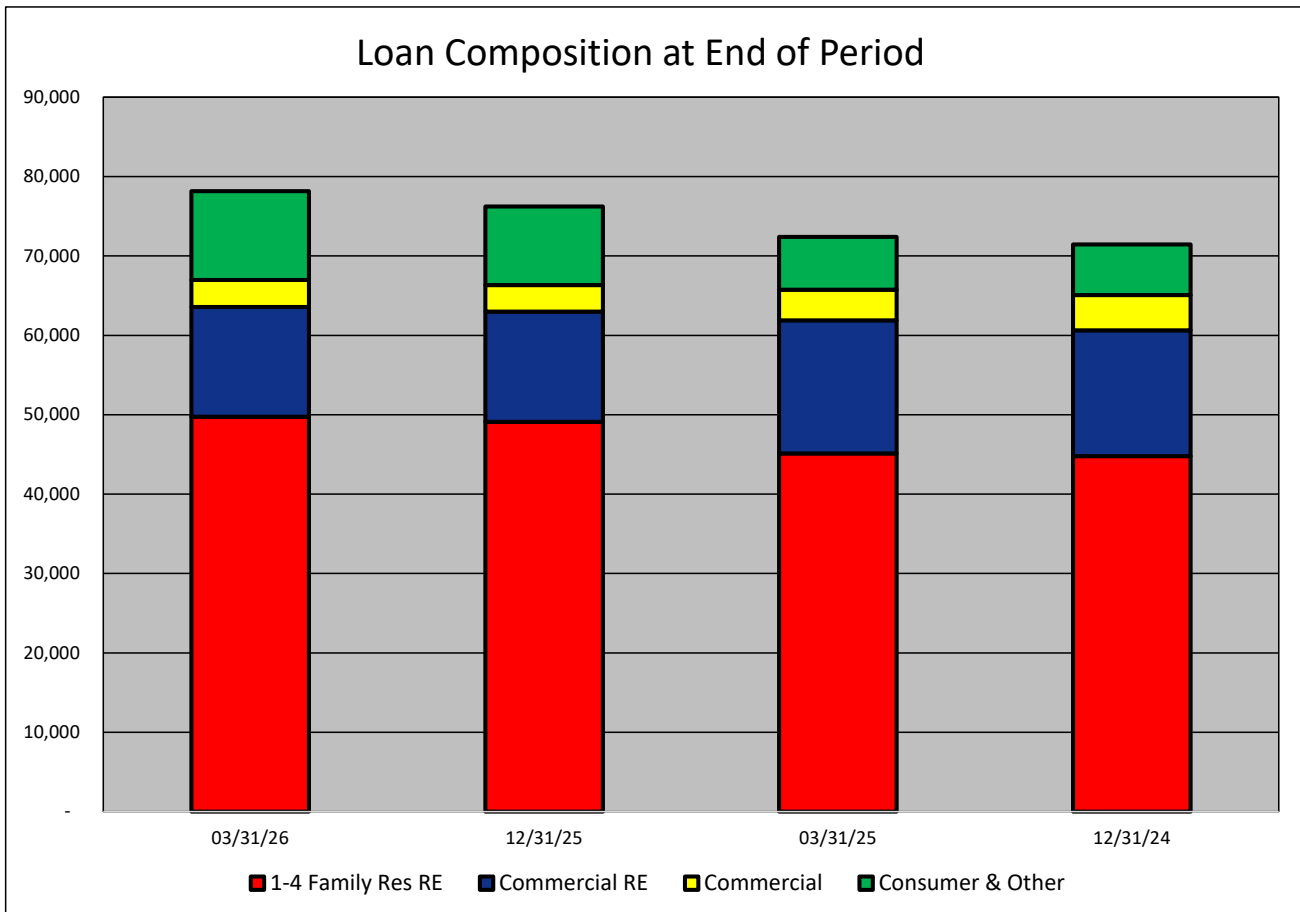
**SECURITIES COMPOSITION - Bank of Pensacola**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	44,676	49,658	58,611	61,599	(13,935)	(23.78)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>44,676</b>	<b>49,658</b>	<b>58,611</b>	<b>61,599</b>	<b>(13,935)</b>	<b>(23.78)</b>



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	49,738	49,113	45,130	44,798	4,608	10.21
Commercial RE	13,837	13,892	16,748	15,847	(2,911)	(17.38)
Commercial	3,401	3,313	3,857	4,417	(456)	(11.82)
Consumer & Other	11,189	9,911	6,670	6,385	4,519	67.75
<b>Loans, Net</b>	<b>78,165</b>	<b>76,229</b>	<b>72,405</b>	<b>71,447</b>	<b>5,760</b>	<b>7.96</b>



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	548	548	548	549	-	-
Total Recoveries	-	1	-	2	-	NA
Total Charge-offs	-	1	-	3	-	NA
Credit Loss Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	548	548	548	548	-	-

**NON-PERFORMING ASSETS:**

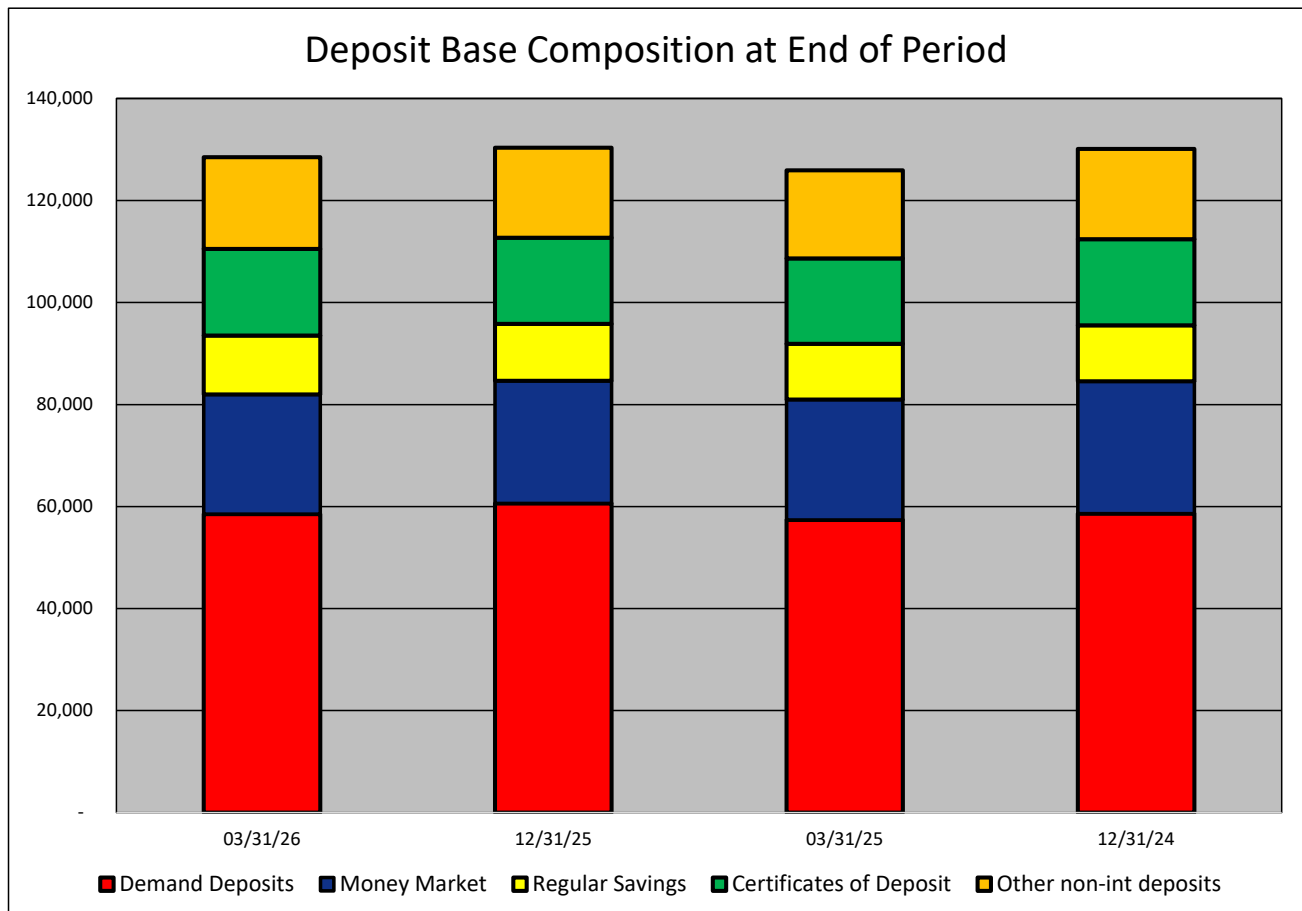
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	58,533	60,625	57,349	58,618	1,184	2.06
Money Market	23,464	24,038	23,626	25,918	(162)	(0.69)
Regular Savings	11,511	11,171	10,933	10,981	578	5.29
Certificates of Deposit	16,974	16,854	16,746	16,884	228	1.36
Other non-int deposits	18,017	17,649	17,245	17,716	772	4.48
<b>Total Deposits</b>	<b>128,499</b>	<b>130,337</b>	<b>125,899</b>	<b>130,117</b>	<b>2,600</b>	<b>2.07</b>

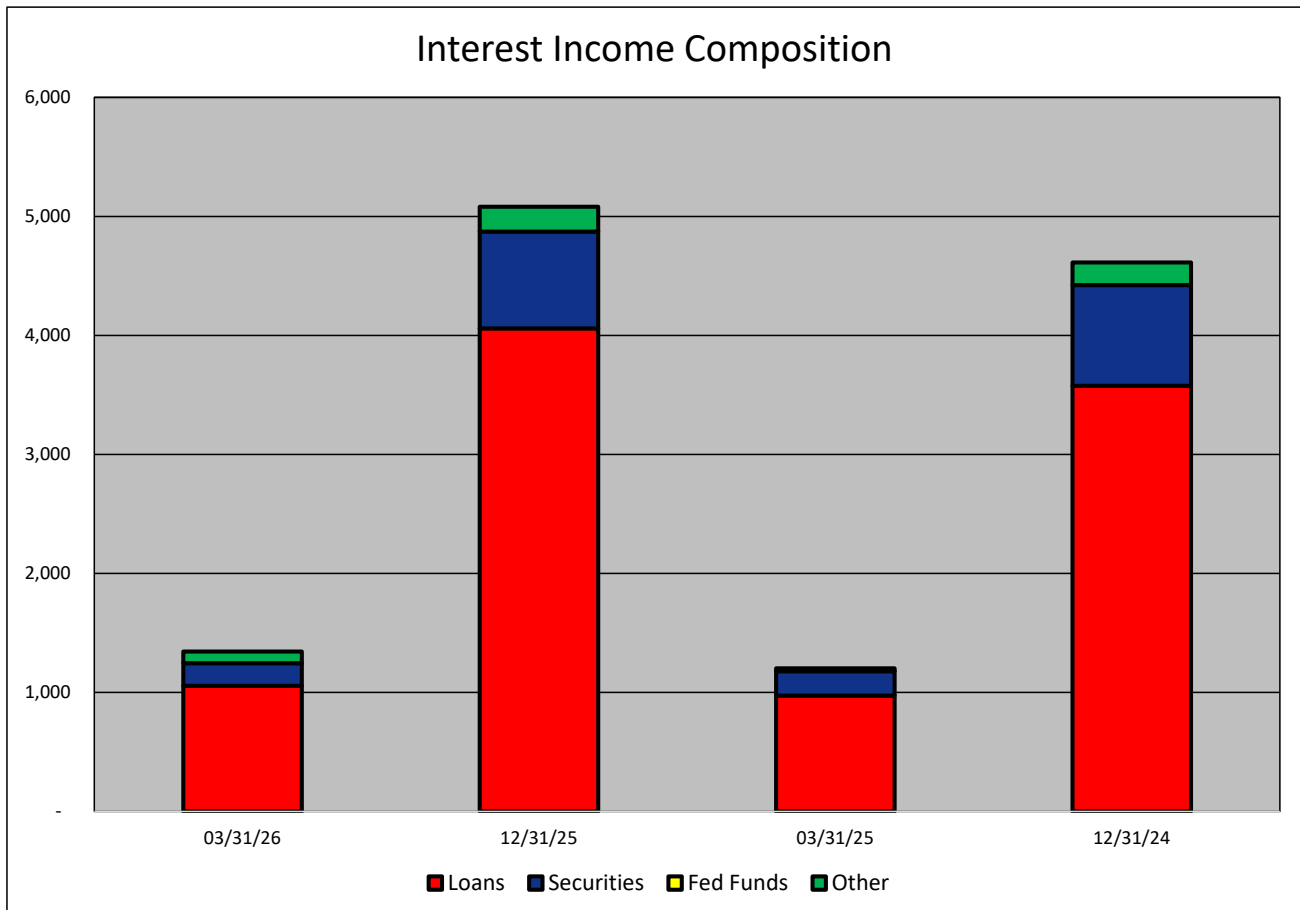


**INTEREST INCOME COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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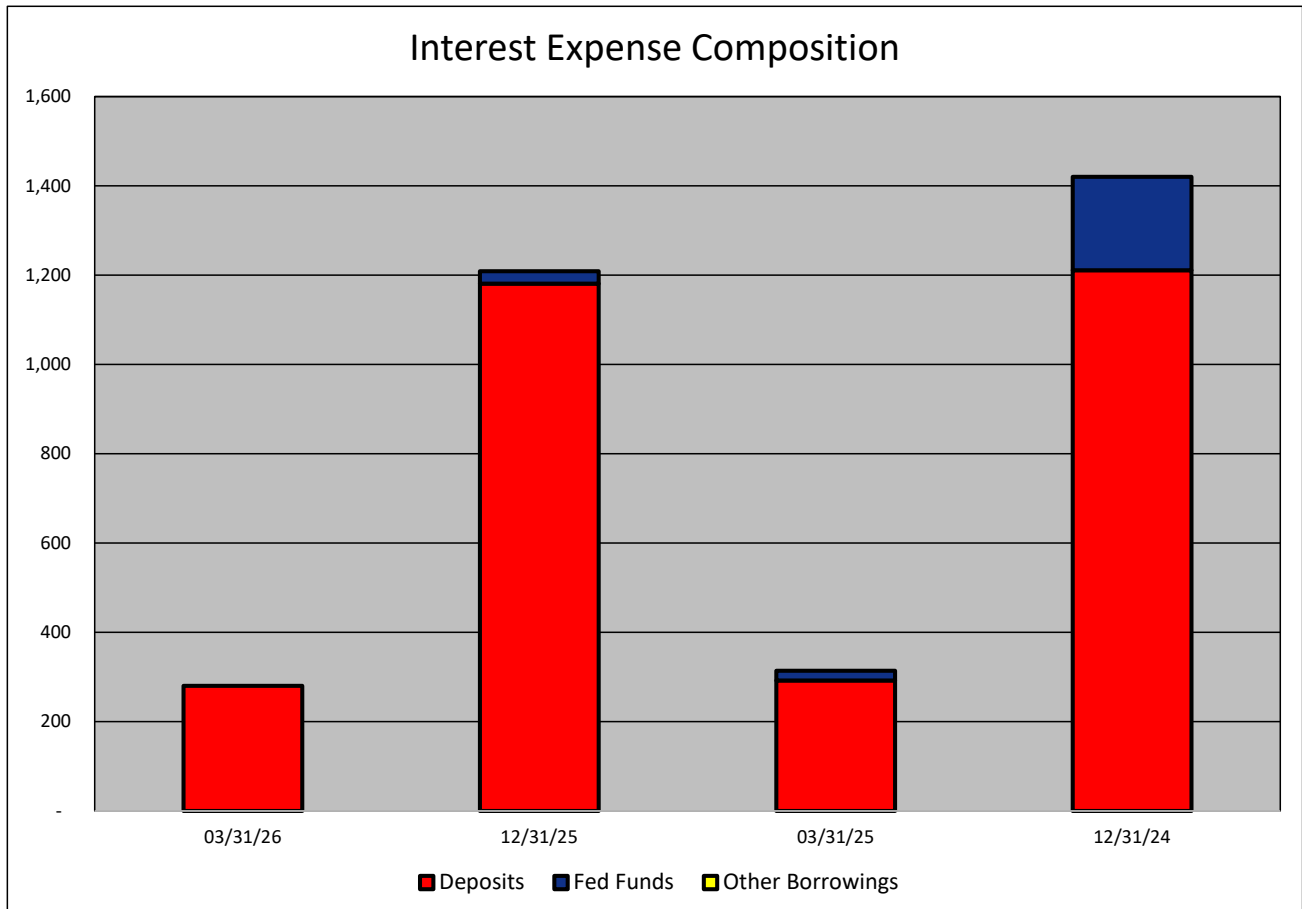
**INTEREST INCOME CATEGORY**

Loans	1,055	4,059	974	3,577	81	8.32
Securities	191	813	205	846	(14)	(6.83)
Fed Funds	-	-	-	-	-	NA
Other	97	210	24	189	73	304.17
<b>Total Int Income</b>	<b>1,343</b>	<b>5,082</b>	<b>1,203</b>	<b>4,612</b>	<b>140</b>	<b>11.64</b>



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

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	280	1,181	292	1,211	(12)	(4.11)
Fed Funds	-	28	22	209	(22)	(100.00)
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>280</b>	<b>1,209</b>	<b>314</b>	<b>1,420</b>	<b>(34)</b>	<b>(10.83)</b>

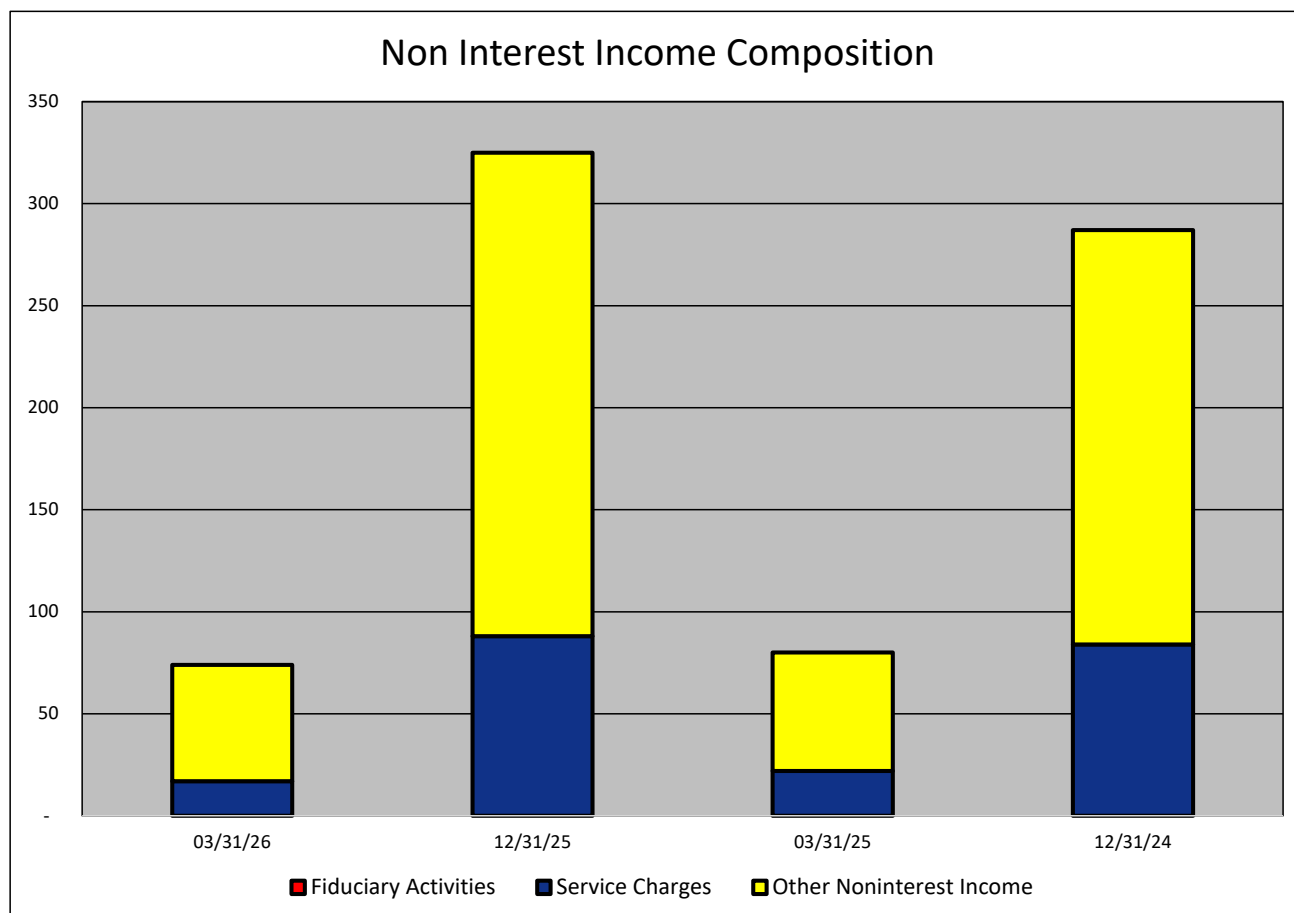


**NONINTEREST INCOME COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	17	88	22	84	(5)	(22.73)
Other Noninterest Income	57	237	58	203	(1)	(1.72)
<b>Total Nonint. Income</b>	<b>74</b>	<b>325</b>	<b>80</b>	<b>287</b>	<b>(6)</b>	<b>(7.50)</b>

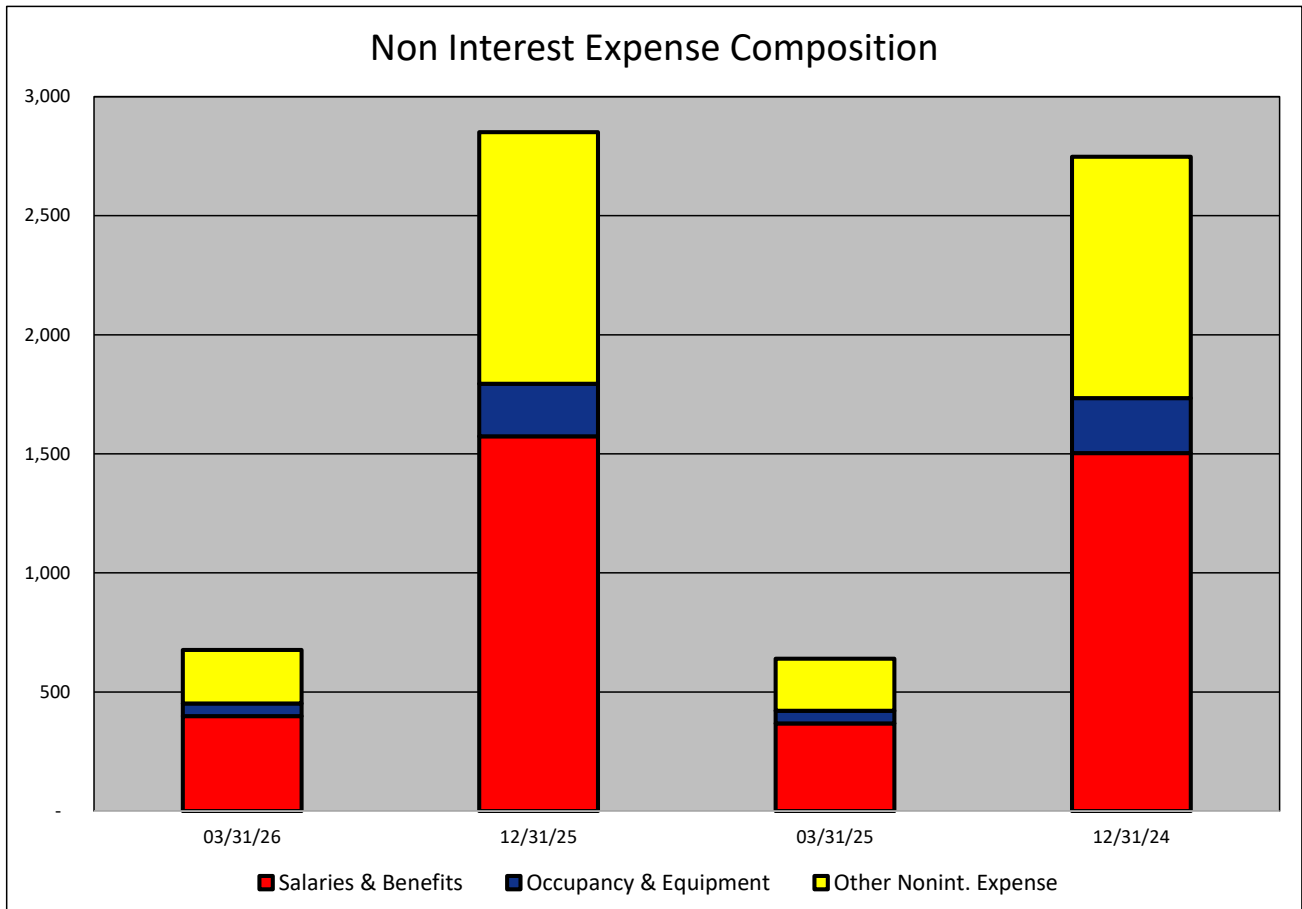


**NONINTEREST EXPENSE COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	399	1,574	368	1,503	31	8.42
Occupancy & Equipment	53	220	53	231	-	0.00
Other Nonint. Expense	225	1,057	219	1,014	6	2.74
<b>Total Nonint. Expense</b>	<b>677</b>	<b>2,851</b>	<b>640</b>	<b>2,748</b>	<b>37</b>	<b>5.78</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Gala Bank	34,121	19,100	<b>78.64</b>
Dlp Bank	305,089	248,866	<b>22.59</b>
Florida Capital Bank, National Association	713,842	610,364	<b>16.95</b>
Everbank, National Association	47,232,699	41,858,343	<b>12.84</b>
First Federal Bank	4,382,686	3,974,533	<b>10.27</b>
Fnbt Bank	653,557	600,632	<b>8.81</b>
Madison County Community Bank	209,981	194,757	<b>7.82</b>
Peoples Bank Of Graceville	117,984	113,470	<b>3.98</b>
The Warrington Bank	172,298	165,982	<b>3.81</b>
Bank Of Pensacola	142,605	139,244	<b>2.41</b>
Lafayette State Bank	245,529	240,293	<b>2.18</b>
Capital City Bank	4,450,684	4,460,571	<b>(0.22)</b>
Intracoastal Bank	565,225	576,623	<b>(1.98)</b>
Pnb Community Bank	154,686	158,895	<b>(2.65)</b>

<b>Select Peer Average</b>	4,241,499	3,811,548	11.82
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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	15,904	3,423	<b>364.62</b>
Everbank, National Association	37,396,118	30,201,504	<b>23.82</b>
Madison County Community Bank	109,548	90,423	<b>21.15</b>
Lafayette State Bank	161,449	147,734	<b>9.28</b>
First Federal Bank	1,367,199	1,252,758	<b>9.14</b>
<b>Bank Of Pensacola</b>	<b>78,165</b>	<b>72,405</b>	<b>7.96</b>
Florida Capital Bank, National Association	516,646	483,186	<b>6.92</b>
Dlp Bank	117,078	114,140	<b>2.57</b>
Peoples Bank Of Graceville	41,262	40,953	<b>0.75</b>
Intracoastal Bank	414,735	427,469	<b>(2.98)</b>
Fnbt Bank	250,533	263,040	<b>(4.75)</b>
Capital City Bank	2,543,492	2,682,211	<b>(5.17)</b>
The Warrington Bank	51,785	55,475	<b>(6.65)</b>
Pnb Community Bank	108,149	117,045	<b>(7.60)</b>

<b>Select Peer Average</b>	<b>3,083,719</b>	<b>2,567,983</b>	<b>29.93</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	27.48	<b>26.48</b>	36.49	37.06	36.49
The Warrington Bank	16.57	<b>16.56</b>	0.00	0.00	0.00
Dlp Bank	18.91	<b>16.39</b>	0.00	0.00	0.00
First Federal Bank	10.12	<b>10.94</b>	21.03	21.54	21.03
Fnbt Bank	10.47	<b>10.78</b>	28.12	29.37	28.12
Peoples Bank Of Graceville	6.93	<b>10.56</b>	29.39	30.39	29.39
Capital City Bank	11.74	<b>10.11</b>	17.69	18.94	17.69
Pnb Community Bank	8.95	<b>9.96</b>	0.00	0.00	0.00
<b>Bank Of Pensacola</b>	9.64	<b>9.84</b>	0.00	0.00	0.00
Intracoastal Bank	7.74	<b>9.81</b>	11.60	12.85	11.60
Lafayette State Bank	8.03	<b>9.58</b>	14.20	15.46	14.20
Everbank, National Association	8.84	<b>9.05</b>	12.52	13.49	12.52
Florida Capital Bank, National Association	9.63	<b>8.53</b>	15.15	16.40	15.15
Madison County Community Bank	5.79	<b>8.37</b>	14.28	15.53	14.28

<b>Select Peer Average</b>	11.49	11.93	14.32	15.07	14.32
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	<b>99.23</b>	79.17	16.89
Intracoastal Bank	<b>82.65</b>	73.38	18.07
Florida Capital Bank, National Association	<b>80.57</b>	72.38	4.95
Pnb Community Bank	<b>77.50</b>	69.92	22.22
Lafayette State Bank	<b>72.43</b>	65.76	18.20
Capital City Bank	<b>66.27</b>	57.15	25.74
Gala Bank	<b>64.50</b>	46.61	18.68
<b>Bank Of Pensacola</b>	<b>60.83</b>	<b>54.81</b>	<b>31.33</b>
Madison County Community Bank	<b>55.79</b>	52.17	31.88
Dlp Bank	<b>47.69</b>	38.38	13.60
Fnbt Bank	<b>42.94</b>	38.33	12.34
First Federal Bank	<b>39.54</b>	31.20	57.24
Peoples Bank Of Graceville	<b>37.79</b>	34.97	58.08
The Warrington Bank	<b>36.07</b>	30.06	61.20

<b>Select Peer Average</b>	<b>61.70</b>	<b>53.16</b>	<b>27.89</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2026**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	634,618	<b>1.56</b>	14.55
Capital City Bank	4,428,978	<b>1.50</b>	12.74
Intracoastal Bank	566,149	<b>1.34</b>	17.64
Pnb Community Bank	160,338	<b>1.33</b>	15.73
Lafayette State Bank	251,595	<b>1.28</b>	16.52
First Federal Bank	4,330,278	<b>1.22</b>	11.93
<b>Bank Of Pensacola</b>	<b>139,844</b>	<b>1.01</b>	<b>10.25</b>
Peoples Bank Of Graceville	115,389	<b>0.97</b>	13.97
Florida Capital Bank, National Association	814,982	<b>0.96</b>	11.48
Everbank, National Association	45,921,670	<b>0.93</b>	10.34
Dlp Bank	261,633	<b>0.92</b>	4.20
Madison County Community Bank	215,181	<b>0.71</b>	12.08
The Warrington Bank	172,412	<b>0.64</b>	3.89
Gala Bank	33,255	<b>(2.13)</b>	(7.47)

<b>Select Peer Average</b>	<b>4,146,166</b>	<b>0.87</b>	<b>10.56</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Intracoastal Bank	1.35	0.52	<b>37.54</b>	10.87
Everbank, National Association	0.23	1.26	<b>51.54</b>	26.78
<b>Bank Of Pensacola</b>	<b>0.21</b>	<b>1.72</b>	<b>59.54</b>	<b>10.97</b>
Fnbt Bank	0.61	1.65	<b>59.74</b>	8.83
Peoples Bank Of Graceville	0.30	1.42	<b>63.07</b>	9.08
Capital City Bank	1.82	1.89	<b>64.74</b>	4.93
First Federal Bank	1.48	1.38	<b>64.97</b>	6.92
Pnb Community Bank	0.63	2.74	<b>65.33</b>	3.77
Lafayette State Bank	0.81	2.97	<b>65.68</b>	4.46
Florida Capital Bank, National Association	1.07	2.25	<b>71.30</b>	6.05
The Warrington Bank	0.26	2.01	<b>72.48</b>	6.38
Madison County Community Bank	0.58	2.27	<b>73.49</b>	5.68
Dlp Bank	0.70	3.20	<b>75.94</b>	8.25
Gala Bank	0.28	6.75	<b>164.04</b>	2.01

<b>Select Peer Average</b>	0.74	2.29	70.67	8.21
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.70	0.00	<b>0.00</b>	0.00
Gala Bank	0.85	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.44	0.01	<b>0.00</b>	0.02
The Warrington Bank	1.03	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.40	0.04	<b>0.03</b>	0.36
Pnb Community Bank	1.31	0.04	<b>0.03</b>	0.28
Madison County Community Bank	1.54	0.20	<b>0.12</b>	1.81
Peoples Bank Of Graceville	0.92	0.35	<b>0.12</b>	1.69
Florida Capital Bank, National Association	1.24	0.18	<b>0.13</b>	0.44
Lafayette State Bank	2.17	0.00	<b>0.20</b>	2.15
Capital City Bank	1.22	0.44	<b>0.29</b>	2.79
First Federal Bank	0.79	3.29	<b>1.03</b>	3.18
Everbank, National Association	0.82	1.46	<b>1.18</b>	5.00
Dlp Bank	3.62	3.26	<b>1.61</b>	11.25

<b>Select Peer Average</b>	1.36	0.66	0.34	2.07
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2026**

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>3.85</b>	7.59	0.00	0.00	18.20
The Warrington Bank	<b>3.34</b>	4.74	0.00	61.20	0.00
Pnb Community Bank	<b>2.14</b>	3.96	0.74	0.00	22.22
Gala Bank	<b>1.76</b>	3.16	16.49	0.00	18.68
Capital City Bank	<b>1.44</b>	9.54	0.00	7.94	17.80
Madison County Community Bank	<b>1.43</b>	7.80	0.00	0.00	31.88
Dlp Bank	<b>1.27</b>	31.56	6.48	0.00	13.60
Intracoastal Bank	<b>0.98</b>	4.85	0.00	0.00	18.07
Peoples Bank Of Graceville	<b>0.94</b>	5.32	0.00	41.83	16.24
<b>Bank Of Pensacola</b>	<b>0.47</b>	<b>12.53</b>	<b>0.00</b>	<b>31.33</b>	<b>0.00</b>
Florida Capital Bank, National Association	<b>0.43</b>	19.78	0.00	0.00	4.95
First Federal Bank	<b>0.42</b>	1.18	0.00	0.00	57.24
Fnbt Bank	<b>0.42</b>	47.46	0.00	12.34	0.00
Everbank, National Association	<b>0.10</b>	2.01	0.00	0.06	16.79

<b>Select Peer Average</b>	<b>1.36</b>	<b>11.53</b>	<b>1.69</b>	<b>11.05</b>	<b>16.83</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2026**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	<b>78.53</b>	0.25	0.01	0.01
Intracoastal Bank	<b>72.35</b>	0.96	0.00	0.00
Pnb Community Bank	<b>69.00</b>	0.98	0.00	0.00
Lafayette State Bank	<b>64.14</b>	2.26	0.20	0.00
Florida Capital Bank, National Association	<b>61.79</b>	0.13	0.00	0.00
Capital City Bank	<b>55.89</b>	2.32	0.04	2.02
<b>Bank Of Pensacola</b>	<b>54.43</b>	0.64	0.00	0.00
Madison County Community Bank	<b>51.37</b>	3.83	0.01	0.00
Gala Bank	<b>46.21</b>	9.95	0.00	0.00
Fnbt Bank	<b>37.78</b>	1.52	0.00	0.00
Dlp Bank	<b>36.99</b>	1.27	0.36	5.98
Peoples Bank Of Graceville	<b>34.65</b>	0.15	0.00	0.00
The Warrington Bank	<b>29.74</b>	0.35	0.00	0.00
First Federal Bank	<b>28.01</b>	0.95	0.00	4.26

<b>Select Peer Average</b>	51.49	1.83	0.04	0.88
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2026**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	<b>58.21</b>	41.74	99.95	0.00	0.05
<b>Bank Of Pensacola</b>	<b>45.70</b>	<b>54.30</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Gala Bank	<b>43.18</b>	56.82	100.00	0.00	0.00
Lafayette State Bank	<b>37.20</b>	62.80	100.00	0.00	0.00
Capital City Bank	<b>35.56</b>	62.89	98.45	0.12	1.43
Dlp Bank	<b>31.68</b>	68.32	100.00	0.00	0.00
The Warrington Bank	<b>26.35</b>	73.65	100.00	0.00	0.00
Pnb Community Bank	<b>25.84</b>	74.16	100.00	0.00	0.00
Fnbt Bank	<b>25.26</b>	74.74	100.00	0.00	0.00
Madison County Community Bank	<b>21.16</b>	78.84	100.00	0.00	0.00
Peoples Bank Of Graceville	<b>19.54</b>	80.46	100.00	0.00	0.00
Intracoastal Bank	<b>16.70</b>	80.40	97.10	0.00	2.90
First Federal Bank	<b>9.16</b>	80.61	89.77	0.00	10.23
Everbank, National Association	<b>4.29</b>	84.65	88.94	0.00	11.06

<b>Select Peer Average</b>	28.56	69.60	98.16	0.01	1.83
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Lafayette State Bank	6.47	1.22	<b>5.30</b>	92.94
Dlp Bank	5.92	1.00	<b>5.02</b>	88.26
Pnb Community Bank	5.67	0.98	<b>4.77</b>	95.01
Gala Bank	5.95	1.49	<b>4.73</b>	84.77
Capital City Bank	4.99	0.83	<b>4.23</b>	92.36
Florida Capital Bank, National Association	5.07	1.57	<b>3.82</b>	94.03
Intracoastal Bank	5.63	2.06	<b>3.76</b>	96.30
Madison County Community Bank	5.32	1.67	<b>3.64</b>	89.91
Fnbt Bank	4.90	1.79	<b>3.26</b>	97.31
First Federal Bank	4.96	1.60	<b>3.22</b>	89.07
<b>Bank Of Pensacola</b>	<b>3.95</b>	<b>0.86</b>	<b>3.13</b>	<b>97.13</b>
The Warrington Bank	3.42	0.59	<b>2.92</b>	98.20
Everbank, National Association	5.34	2.96	<b>2.69</b>	98.98
Peoples Bank Of Graceville	4.16	1.82	<b>2.43</b>	98.35

<b>Select Peer Average</b>	5.13	1.46	2.90	93.76
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