

# Capital City Bank

Tallahassee, FL

Established

6/13/1907

## 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
Bank Of Pensacola	142,605
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
Bank Of Pensacola	1.01
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)

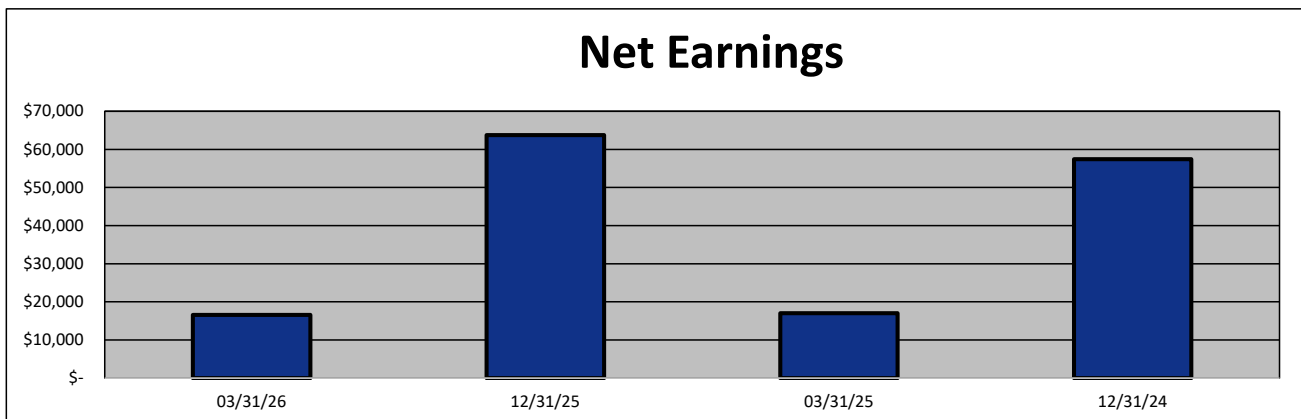
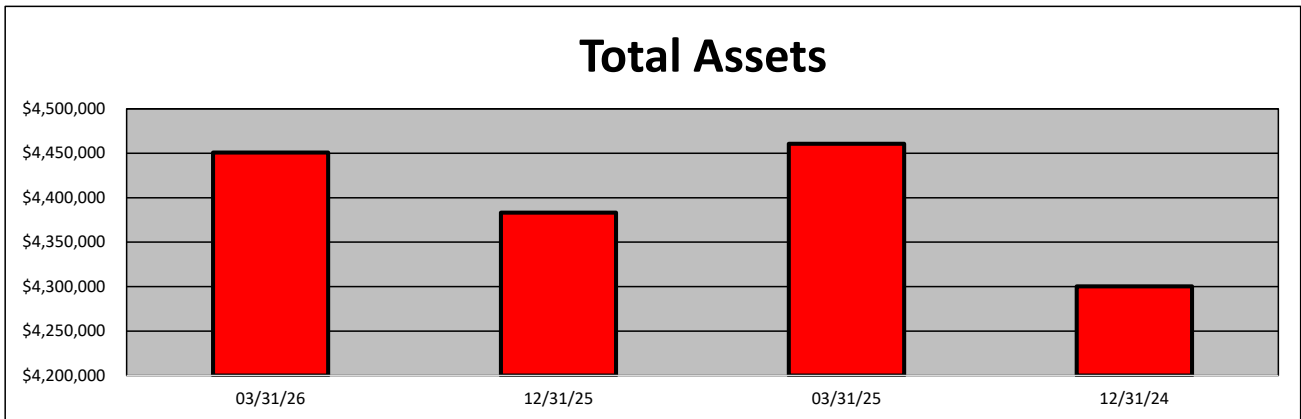
**EXECUTIVE SUMMARY - Capital City Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.74	11.81	11.04	11.18	10.49	11.49
Leverage Ratio	10.11	10.06	9.68	9.67	11.09	11.93
Tier 1 Cap/Risk Based Assets	17.69	17.26	15.56	15.38	12.37	14.32
Risk Based Ratio	18.94	18.51	16.75	16.57	13.16	15.07
Common Equity Tier 1 Capital Ratio	17.69	17.26	15.56	15.38	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	66.27	68.37	69.29	71.46	75.38	61.70
Loans/Assets	57.15	58.58	60.13	62.33	63.61	53.16
Securities/Assets	25.74	23.12	21.75	22.38	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.50	1.46	1.57	1.32	0.81	0.87
Return on Avg Equity	12.74	12.74	14.02	12.25	9.54	10.56
Nonint Income/Avg Assets	1.82	1.90	2.10	1.69	0.74	0.74
Net Overhead Ratio	1.89	1.93	1.75	2.03	2.34	2.29
Efficiency Ratio	64.74	65.13	64.42	67.85	71.79	70.67
Assets (per million) per Employee	4.93	4.70	4.75	5.60	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.22	1.21	1.11	1.09	1.31	1.36
Nonperforming Loans/Total Loans	0.44	0.33	0.16	0.24	0.51	0.66
Nonperforming Assets/Total Assets	0.29	0.24	0.10	0.16	0.35	0.34
Adjusted Texas Ratio	2.79	2.29	1.02	1.58	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.99	5.09	4.98	4.99	5.45	5.13
Cost of funds	0.83	0.82	0.80	0.82	1.92	1.46
Net interest margin	4.23	4.33	4.22	4.14	3.31	2.90
Avg Earning Assets/Avg Assets	92.36	91.89	91.73	91.59	95.53	93.76

**SELECTED FINANCIAL DATA - Capital City Bank**  
(Dollars in Thousands)

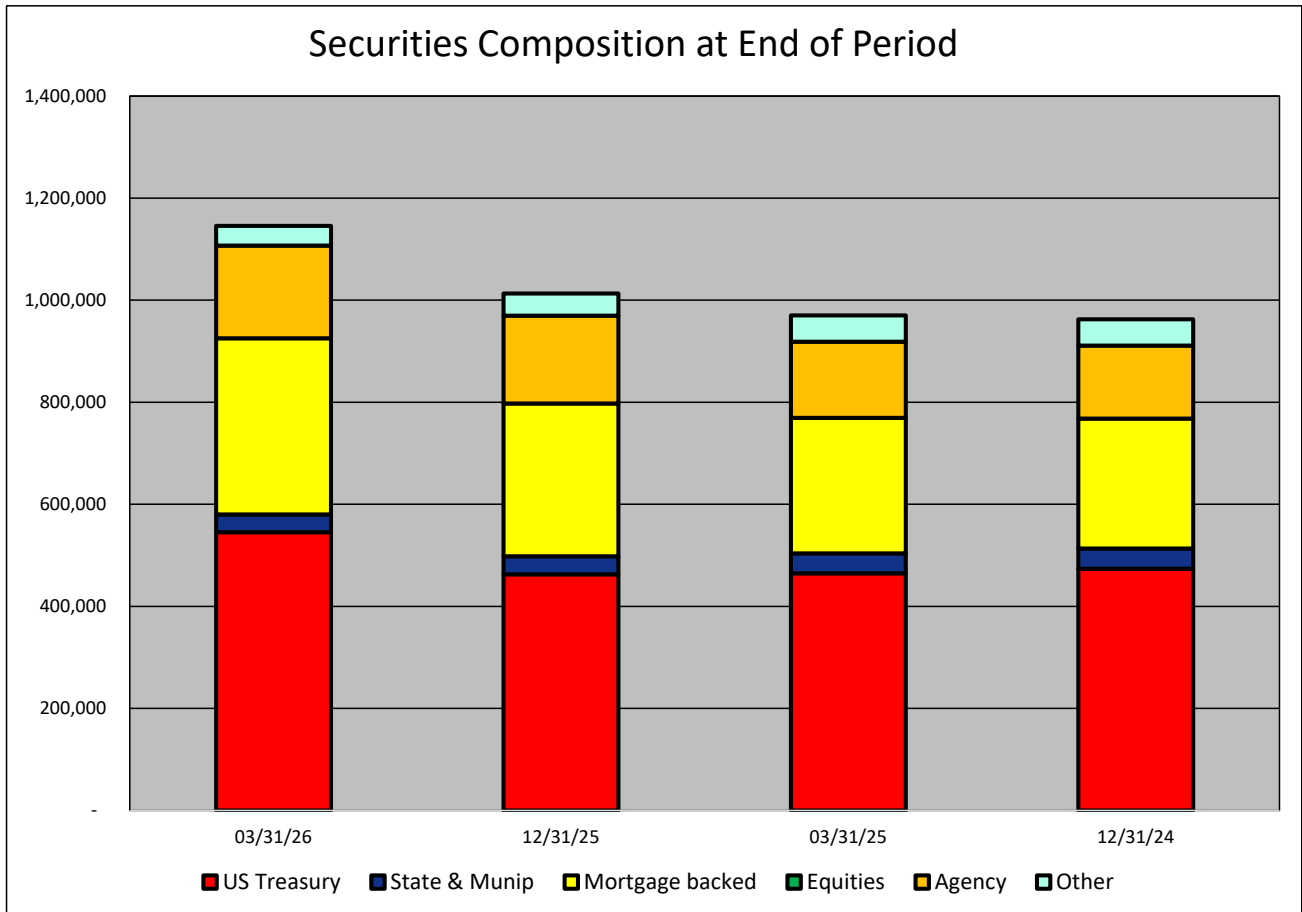
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,450,684	4,383,270	4,460,571	4,300,234	(9,887)	(0.22)
Cash and Equivalents	488,970	529,971	524,563	391,854	(35,593)	(6.79)
Securities	1,145,691	1,013,271	970,303	962,404	175,388	18.08
Loans, net	2,543,492	2,567,813	2,682,211	2,680,222	(138,719)	(5.17)
Deposit Accounts	3,837,865	3,755,780	3,870,953	3,750,801	(33,088)	(0.85)
Fed Funds & Repos	4,561	22,018	22,799	26,240	(18,238)	(79.99)
Total Equity	522,432	517,794	492,588	480,663	29,844	6.06

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	16,572	63,763	17,051	57,438	(479)	(2.81)
Interest Income	51,020	204,387	49,782	194,657	1,238	2.49
Interest Expense	7,804	30,815	7,675	33,270	129	1.68
Net Interest Income	43,216	173,572	42,107	161,387	1,109	2.63
Credit Loss Expense	636	5,335	1,082	4,974	(446)	(41.22)
Noninterest income	20,190	83,124	22,868	72,140	(2,678)	(11.71)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	41,074	167,275	41,879	158,577	(805)	(1.92)
Net Operating Income	21,696	84,086	22,014	69,976	(318)	(1.44)
Income Taxes	5,047	20,394	5,277	14,752	(230)	(4.36)



**SECURITIES COMPOSITION - Capital City Bank**  
(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	545,567	463,046	464,978	473,806	80,589	17.33
State & Munip	34,731	34,911	38,733	39,382	(4,002)	(10.33)
Mortgage backed	345,102	299,668	265,706	254,627	79,396	29.88
Equities	-	-	-	-	-	NA
Agency	181,849	172,115	149,109	143,127	32,740	21.96
Other	38,442	43,531	51,777	51,462	(13,335)	(25.75)
<b>Total Securities</b>	<b>1,145,691</b>	<b>1,013,271</b>	<b>970,303</b>	<b>962,404</b>	<b>175,388</b>	<b>18.08</b>

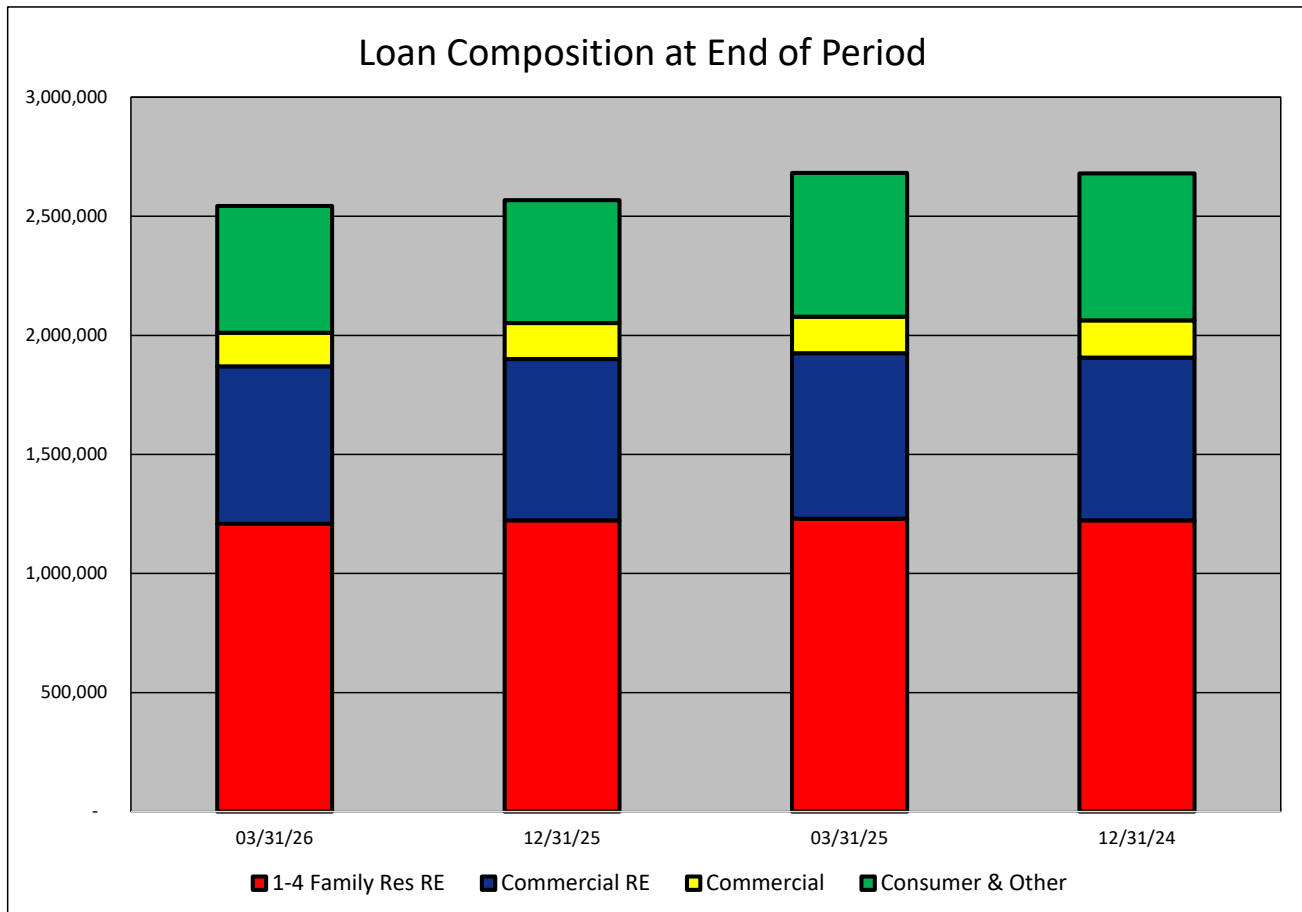


**LOAN PORTFOLIO COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

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

1-4 Family Res RE	1,208,955	1,223,259	1,230,616	1,222,788	(21,661)	(1.76)
Commercial RE	661,060	677,564	694,639	684,120	(33,579)	(4.83)
Commercial	141,279	151,350	152,566	155,553	(11,287)	(7.40)
Consumer & Other	532,198	515,640	604,390	617,761	(72,192)	(11.94)
<b>Loans, Net</b>	<b>2,543,492</b>	<b>2,567,813</b>	<b>2,682,211</b>	<b>2,680,222</b>	<b>(138,719)</b>	<b>(5.17)</b>



**LOAN PORTFOLIO QUALITY - Capital City Bank**  
(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	31,001	29,251	29,251	29,941	1,750	5.98
Total Recoveries	1,158	3,336	1,011	3,718	147	14.54
Total Charge-offs	1,796	6,921	1,610	9,382	186	11.55
Credit Loss Expense	636	5,335	1,082	4,974	(446)	(41.22)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	30,999	31,001	29,734	29,251	1,265	4.25

**NON-PERFORMING ASSETS:**

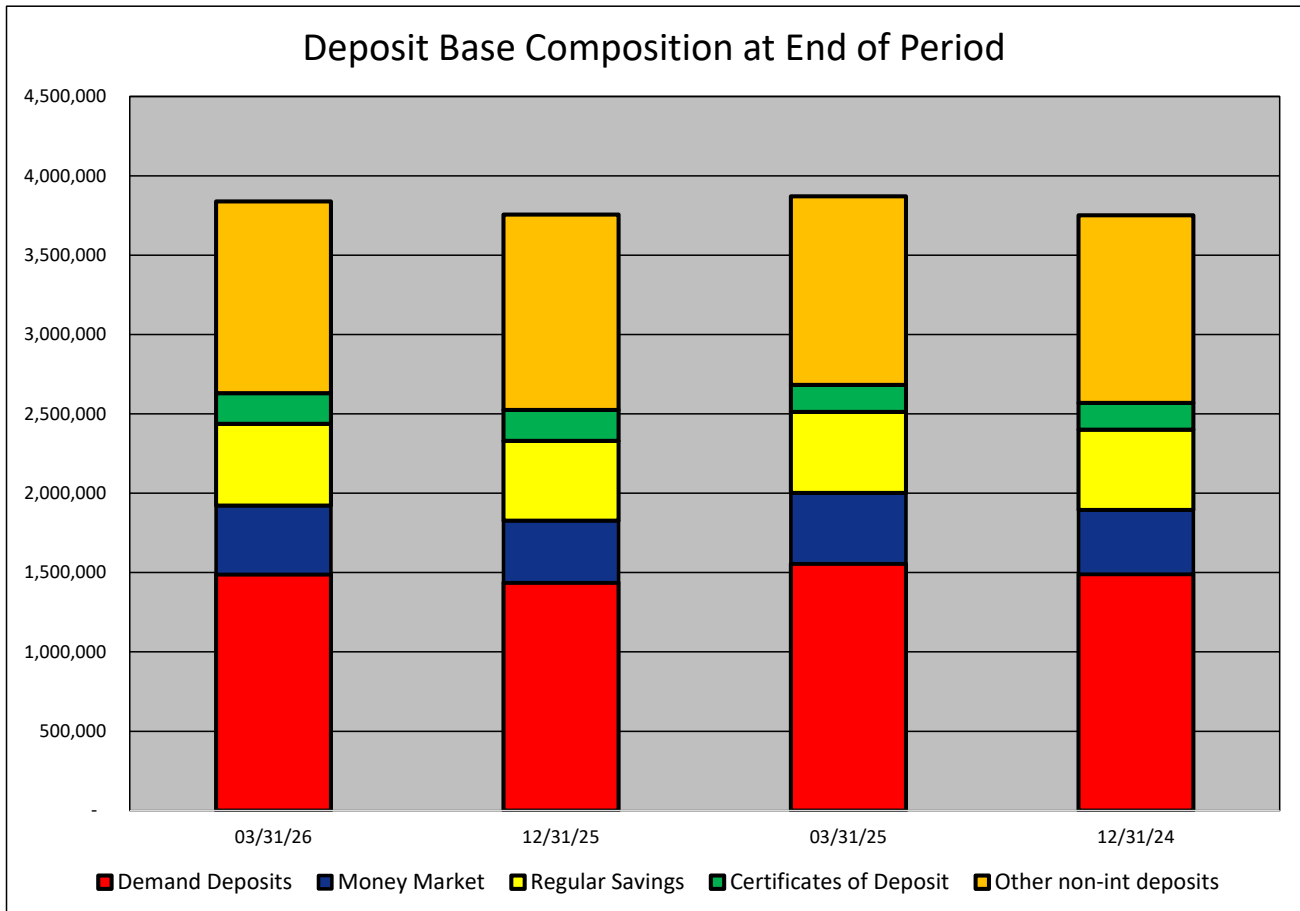
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	11,143	8,595	4,296	6,302	6,847	159.38
Foreclosed Real Estate	1,821	1,936	132	367	1,689	1,279.55
Total Non-perf Assets	12,964	10,531	4,428	6,669	8,536	192.77

**DEPOSIT BASE COMPOSITION - Capital City Bank**  
(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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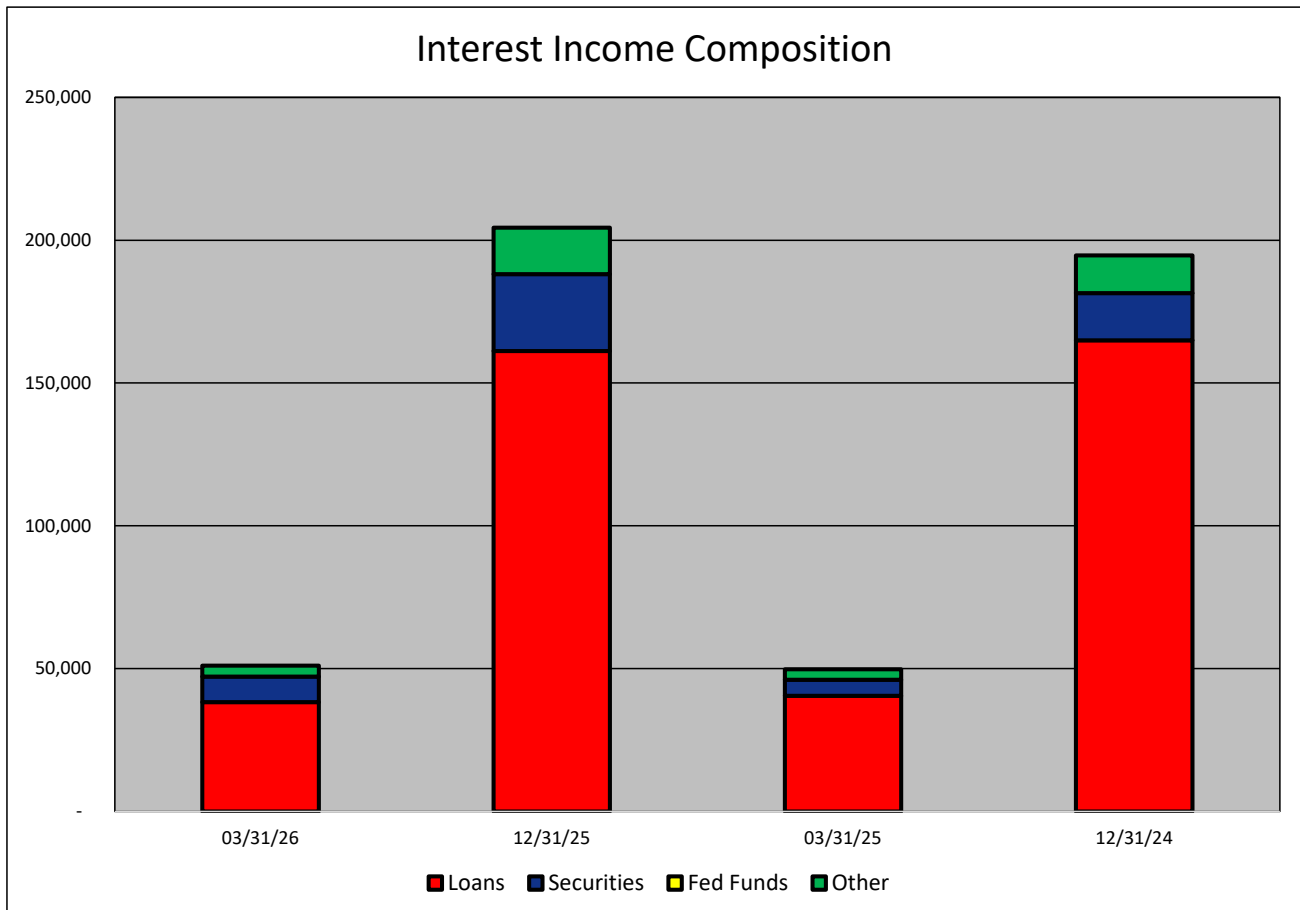
**DEPOSIT BASE CATEGORY:**

Demand Deposits	1,488,896	1,435,926	1,556,166	1,489,451	(67,270)	(4.32)
Money Market	432,874	390,888	445,999	404,396	(13,125)	(2.94)
Regular Savings	515,898	503,271	510,973	506,522	4,925	0.96
Certificates of Deposit	193,134	193,939	170,234	169,278	22,900	13.45
Other non-int deposits	1,207,063	1,231,756	1,187,581	1,181,154	19,482	1.64
<b>Total Deposits</b>	<b>3,837,865</b>	<b>3,755,780</b>	<b>3,870,953</b>	<b>3,750,801</b>	<b>(33,088)</b>	<b>(0.85)</b>



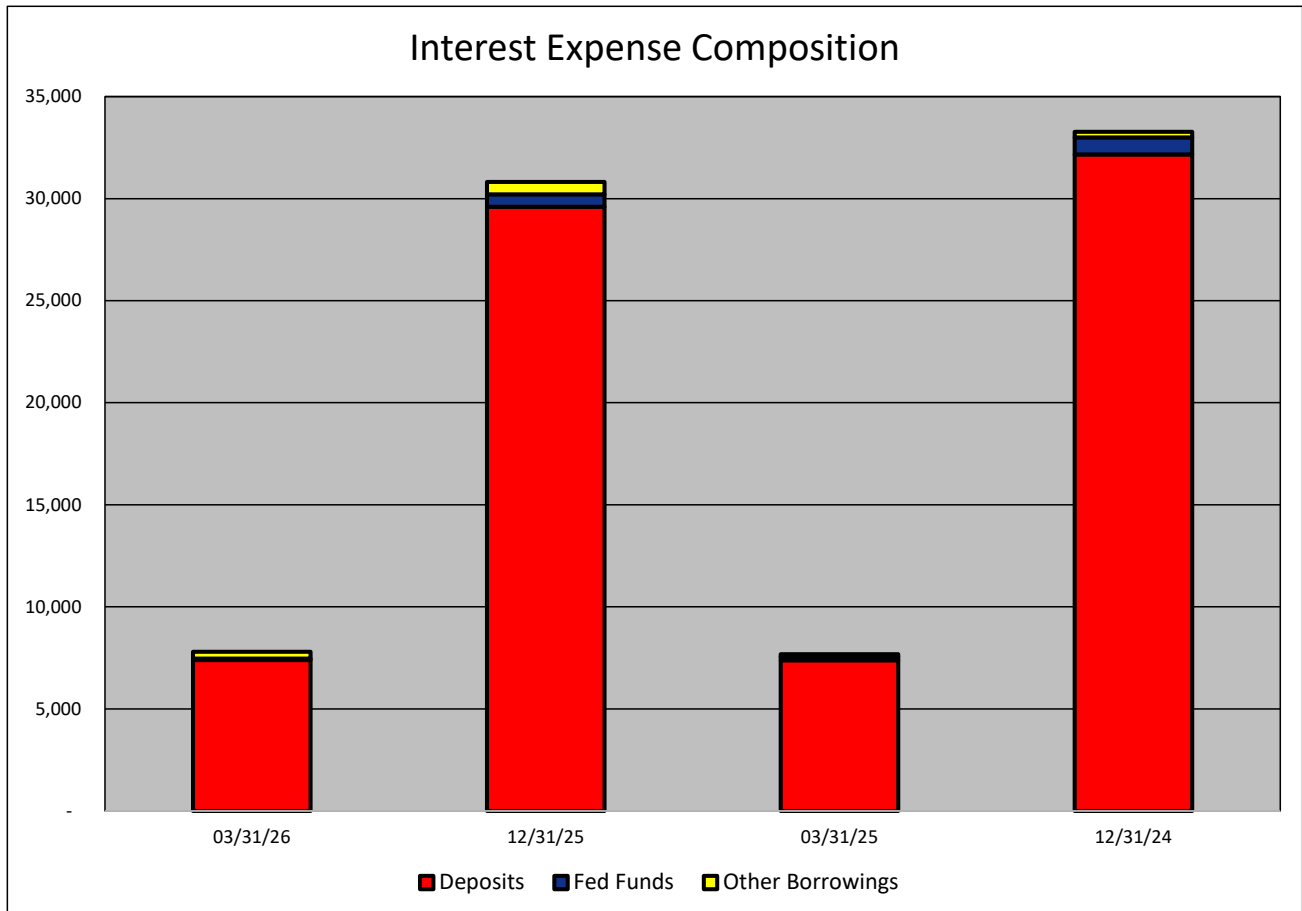
**INTEREST INCOME COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	38,254	161,193	40,478	164,934	(2,224)	(5.49)
Securities	8,933	26,916	5,680	16,549	3,253	57.27
Fed Funds	-	-	-	-	-	NA
Other	3,833	16,278	3,624	13,174	209	5.77
<b>Total Int Income</b>	<b>51,020</b>	<b>204,387</b>	<b>49,782</b>	<b>194,657</b>	<b>1,238</b>	<b>2.49</b>



**INTEREST EXPENSE COMPOSITION- Capital City Bank**  
(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	7,395	29,598	7,383	32,162	12	0.16
Fed Funds	73	612	164	838	(91)	(55.49)
Other Borrowings	336	605	128	270	208	162.50
<b>Total Int Expense</b>	<b>7,804</b>	<b>30,815</b>	<b>7,675</b>	<b>33,270</b>	<b>129</b>	<b>1.68</b>

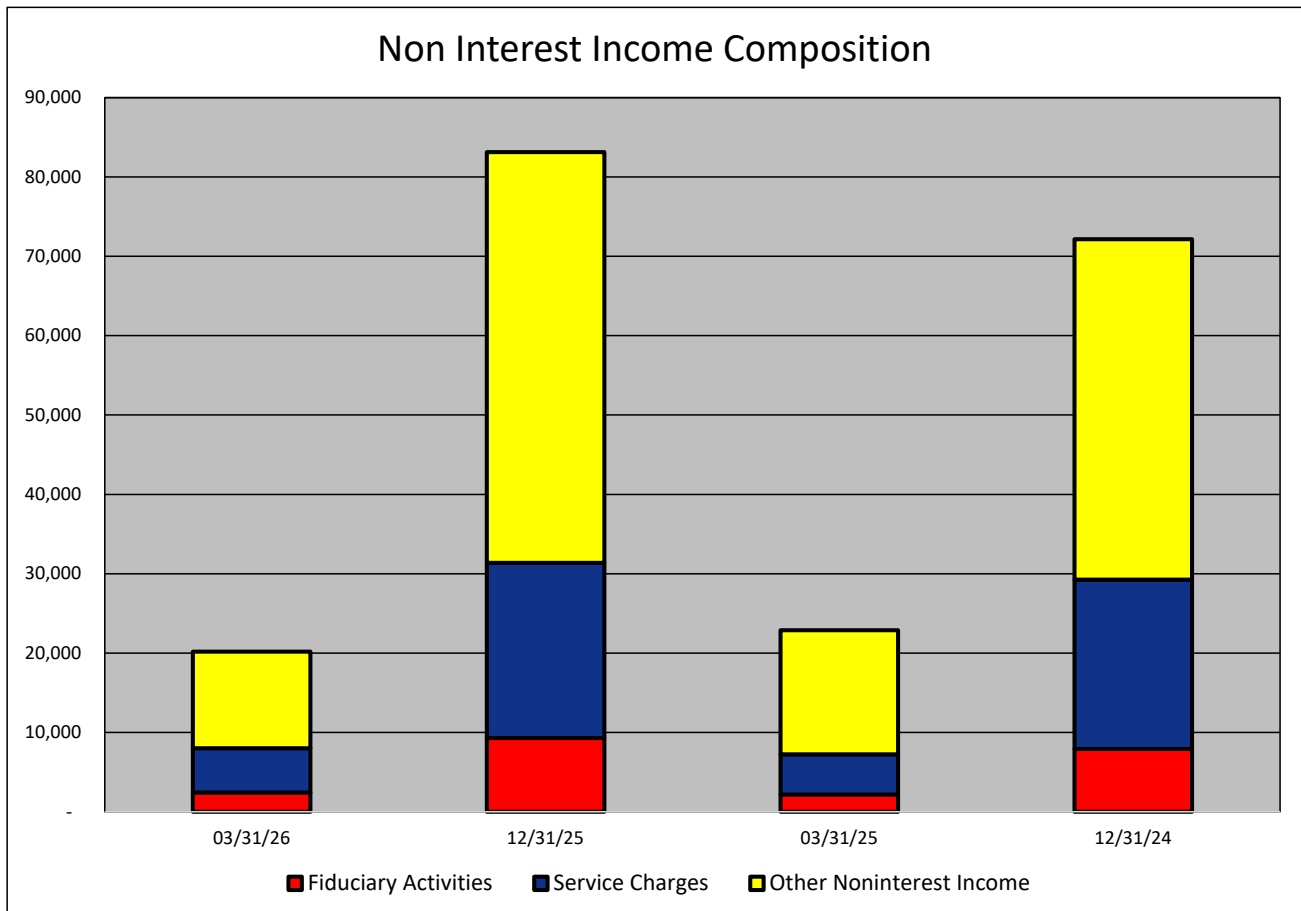


**NONINTEREST INCOME COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

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	2,421	9,301	2,187	7,910	234	10.70
Service Charges	5,598	22,069	5,061	21,346	537	10.61
Other Noninterest Income	12,171	51,754	15,620	42,884	(3,449)	(22.08)
<b>Total Nonint. Income</b>	<b>20,190</b>	<b>83,124</b>	<b>22,868</b>	<b>72,140</b>	<b>(2,678)</b>	<b>(11.71)</b>

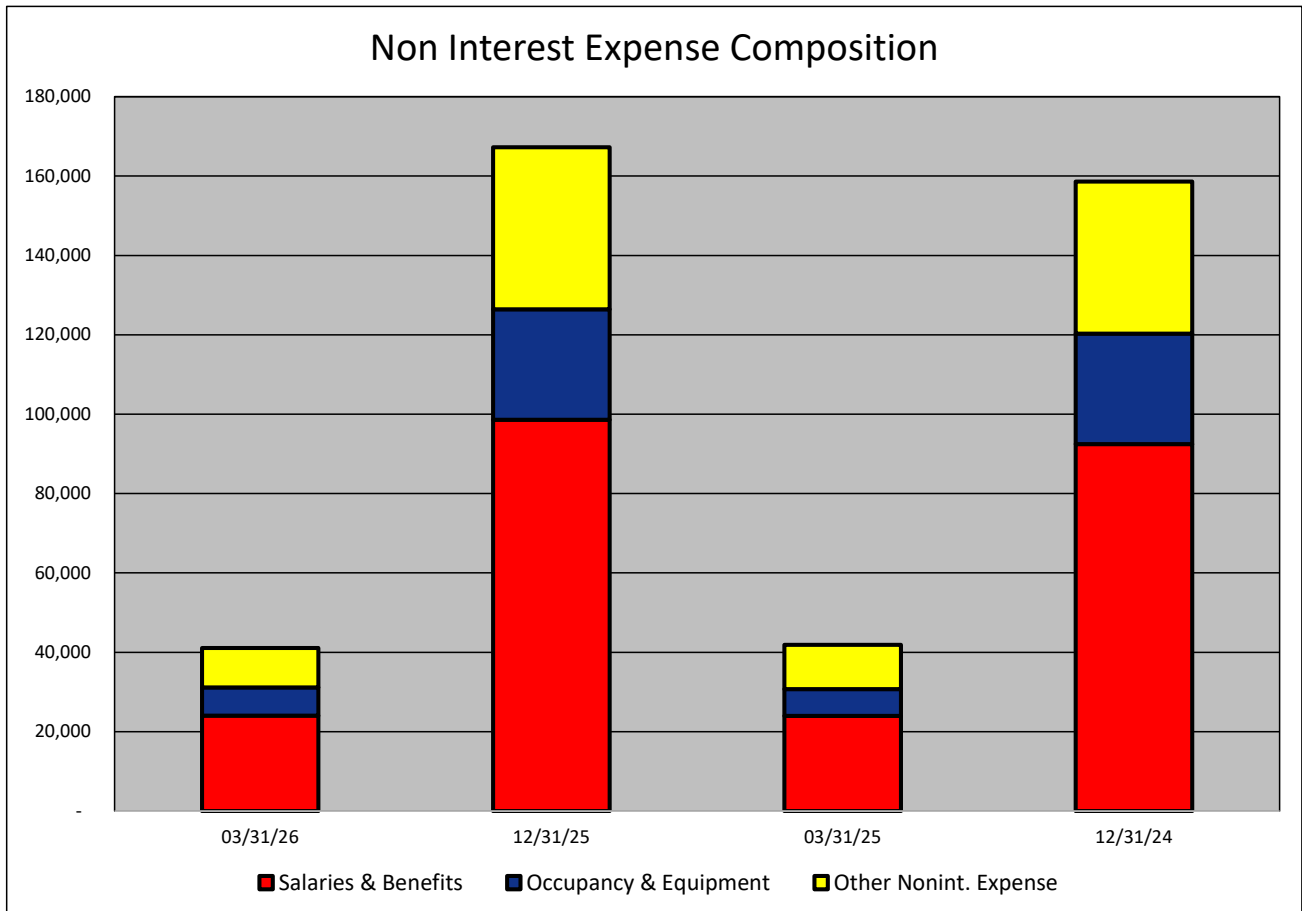


**NONINTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

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	24,069	98,585	23,990	92,488	79	0.33
Occupancy & Equipment	7,071	27,826	6,748	27,796	323	4.79
Other Nonint. Expense	9,934	40,864	11,141	38,293	(1,207)	(10.83)
<b>Total Nonint. Expense</b>	<b>41,074</b>	<b>167,275</b>	<b>41,879</b>	<b>158,577</b>	<b>(805)</b>	<b>(1.92)</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>
Bank Of Pensacola	78,165	72,405	<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>	3,083,719	2,567,983	29.93
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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
Bank Of Pensacola	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
Bank Of Pensacola	<b>60.83</b>	54.81	31.33
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>	61.70	53.16	27.89
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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
Bank Of Pensacola	139,844	<b>1.01</b>	10.25
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>	4,146,166	0.87	10.56
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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
Bank Of Pensacola	0.21	1.72	<b>59.54</b>	10.97
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
<b>Capital City Bank</b>	<b>1.22</b>	<b>0.44</b>	<b>0.29</b>	<b>2.79</b>
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
Bank Of Pensacola	<b>0.47</b>	12.53	0.00	31.33	0.00
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
Bank Of Pensacola	<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
Bank Of Pensacola	<b>45.70</b>	54.30	100.00	0.00	0.00
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>	<b>62.89</b>	<b>98.45</b>	<b>0.12</b>	<b>1.43</b>
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
Bank Of Pensacola	3.95	0.86	<b>3.13</b>	97.13
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