

# Everbank, National Association

Jacksonville, FL

Established

10/1/1998

## 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)

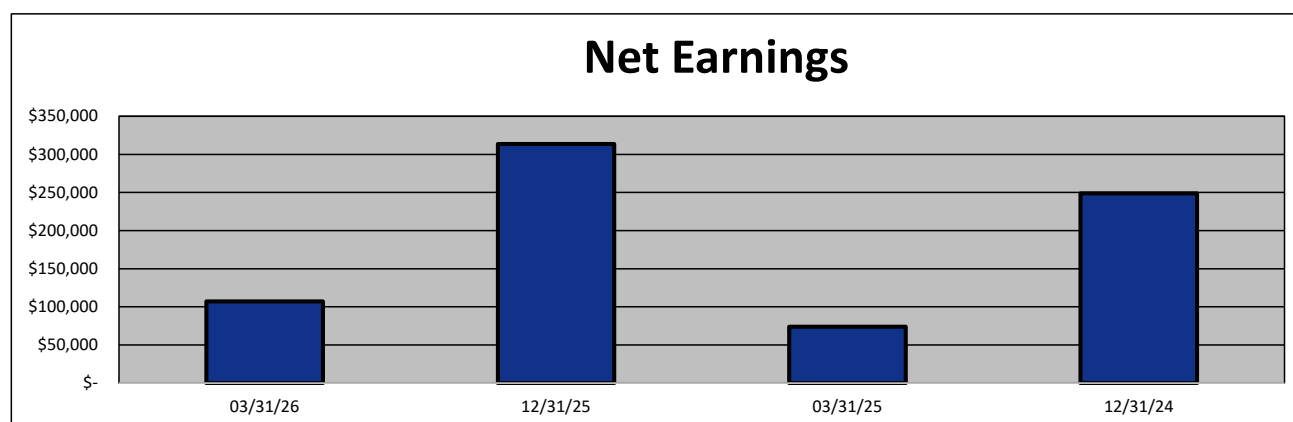
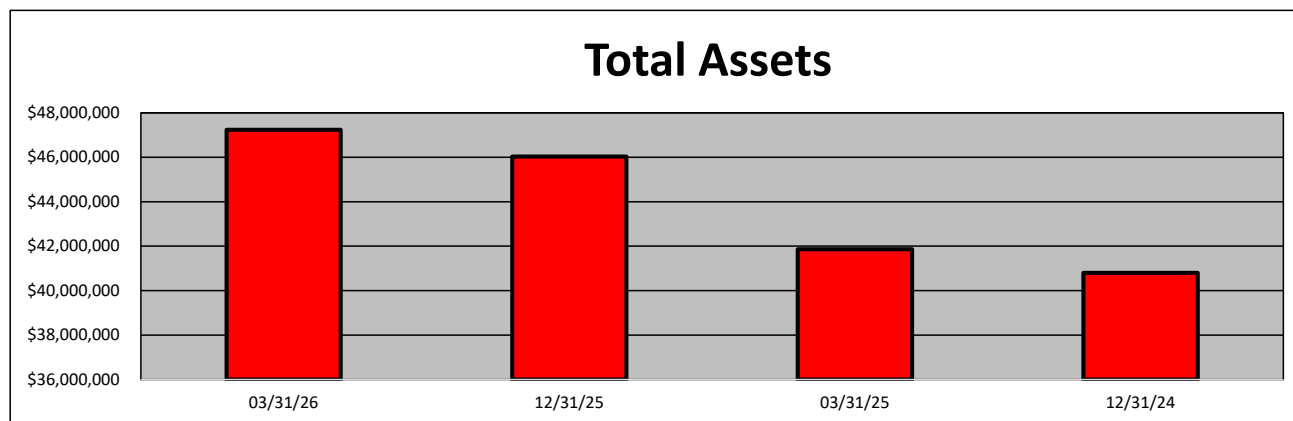
**EXECUTIVE SUMMARY - EverBank, National Association**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.84	8.91	8.95	9.06	10.49	11.49
Leverage Ratio	9.05	9.12	9.16	8.99	11.09	11.93
Tier 1 Cap/Risk Based Assets	12.52	12.37	12.86	12.98	12.37	14.32
Risk Based Ratio	13.49	13.30	13.75	13.86	13.16	15.07
Common Equity Tier 1 Capital Ratio	12.52	12.37	12.86	12.98	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	99.23	97.13	98.02	92.11	75.38	61.70
Loans/Assets	79.17	77.99	72.15	72.35	63.61	53.16
Securities/Assets	16.89	17.92	23.80	24.15	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.93	0.72	0.73	0.64	0.81	0.87
Return on Avg Equity	10.34	8.10	7.96	6.95	9.54	10.56
Nonint Income/Avg Assets	0.23	0.39	0.22	0.22	0.74	0.74
Net Overhead Ratio	1.26	1.33	1.35	1.43	2.34	2.29
Efficiency Ratio	51.54	56.42	58.53	63.64	71.79	70.67
Assets (per million) per Employee	26.78	24.91	25.73	25.66	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.82	0.80	0.81	0.80	1.31	1.36
Nonperforming Loans/Total Loans	1.46	1.31	1.72	1.79	0.51	0.66
Nonperforming Assets/Total Assets	1.18	1.05	1.27	1.32	0.35	0.34
Adjusted Texas Ratio	5.00	4.55	4.22	3.96	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.34	5.55	5.41	5.73	5.45	5.13
Cost of funds	2.96	3.21	3.29	3.74	1.92	1.46
Net interest margin	2.69	2.68	2.48	2.40	3.31	2.90
Avg Earning Assets/Avg Assets	98.98	99.08	99.29	99.13	95.53	93.76

**SELECTED FINANCIAL DATA - EverBank, National Association**  
(Dollars in Thousands)

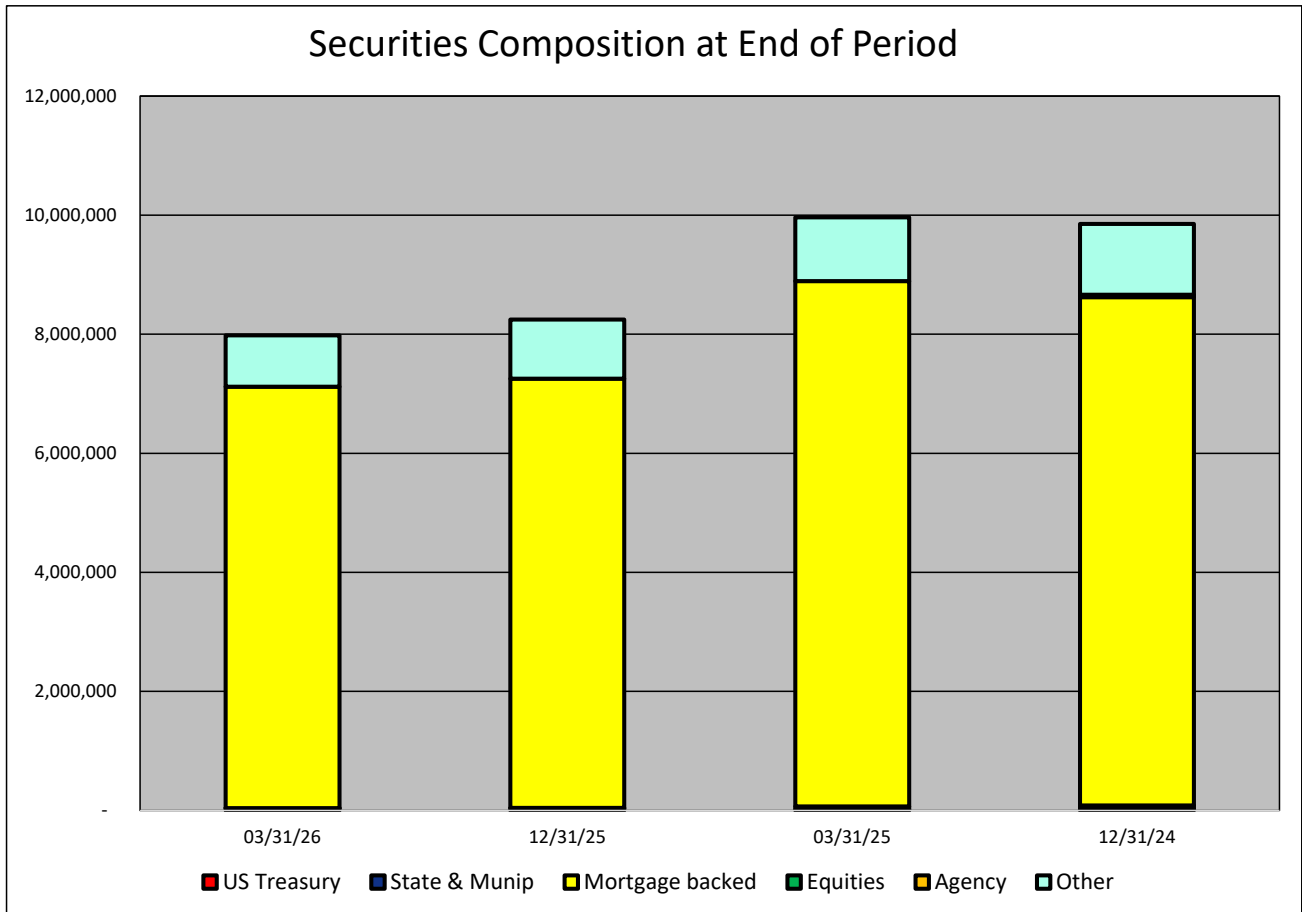
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	47,232,699	46,033,756	41,858,343	40,802,282	5,374,356	12.84
Cash and Equivalents	995,246	1,043,315	830,959	663,780	164,287	19.77
Securities	7,978,987	8,247,187	9,962,950	9,852,086	(1,983,963)	(19.91)
Loans, net	37,396,118	35,903,751	30,201,504	29,519,760	7,194,614	23.82
Deposit Accounts	37,687,611	36,963,768	30,811,669	32,049,197	6,875,942	22.32
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	4,176,323	4,100,958	3,745,049	3,695,354	431,274	11.52

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	107,022	313,734	74,012	248,928	33,010	44.60
Interest Income	607,174	2,379,830	542,806	2,204,171	64,368	11.86
Interest Expense	301,321	1,230,874	293,488	1,281,933	7,833	2.67
Net Interest Income	305,853	1,148,956	249,318	922,238	56,535	22.68
Credit Loss Expense	21,058	52,617	9,807	21,016	11,251	114.72
Noninterest income	26,294	170,690	21,874	85,303	4,420	20.21
Gain on Sale of Securities	2,366	(76,616)	111	1,907	2,255	2,031.53
Noninterest Expense	171,358	744,957	158,777	641,695	12,581	7.92
Net Operating Income	139,731	522,072	102,608	344,830	37,123	36.18
Income Taxes	38,342	122,589	26,534	94,165	11,808	44.50



**SECURITIES COMPOSITION - EverBank, National Association**  
(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	38,984	39,406	18,757	33,043	20,227	107.84
State & Munip	2,493	2,491	51,203	49,870	(48,710)	(95.13)
Mortgage backed	7,074,899	7,210,753	8,823,273	8,540,326	(1,748,374)	(19.82)
Equities	-	-	-	-	-	NA
Agency	-	-	-	39,816	-	NA
Other	862,611	994,537	1,069,717	1,189,031	(207,106)	(19.36)
<b>Total Securities</b>	<b>7,978,987</b>	<b>8,247,187</b>	<b>9,962,950</b>	<b>9,852,086</b>	<b>(1,983,963)</b>	<b>(19.91)</b>

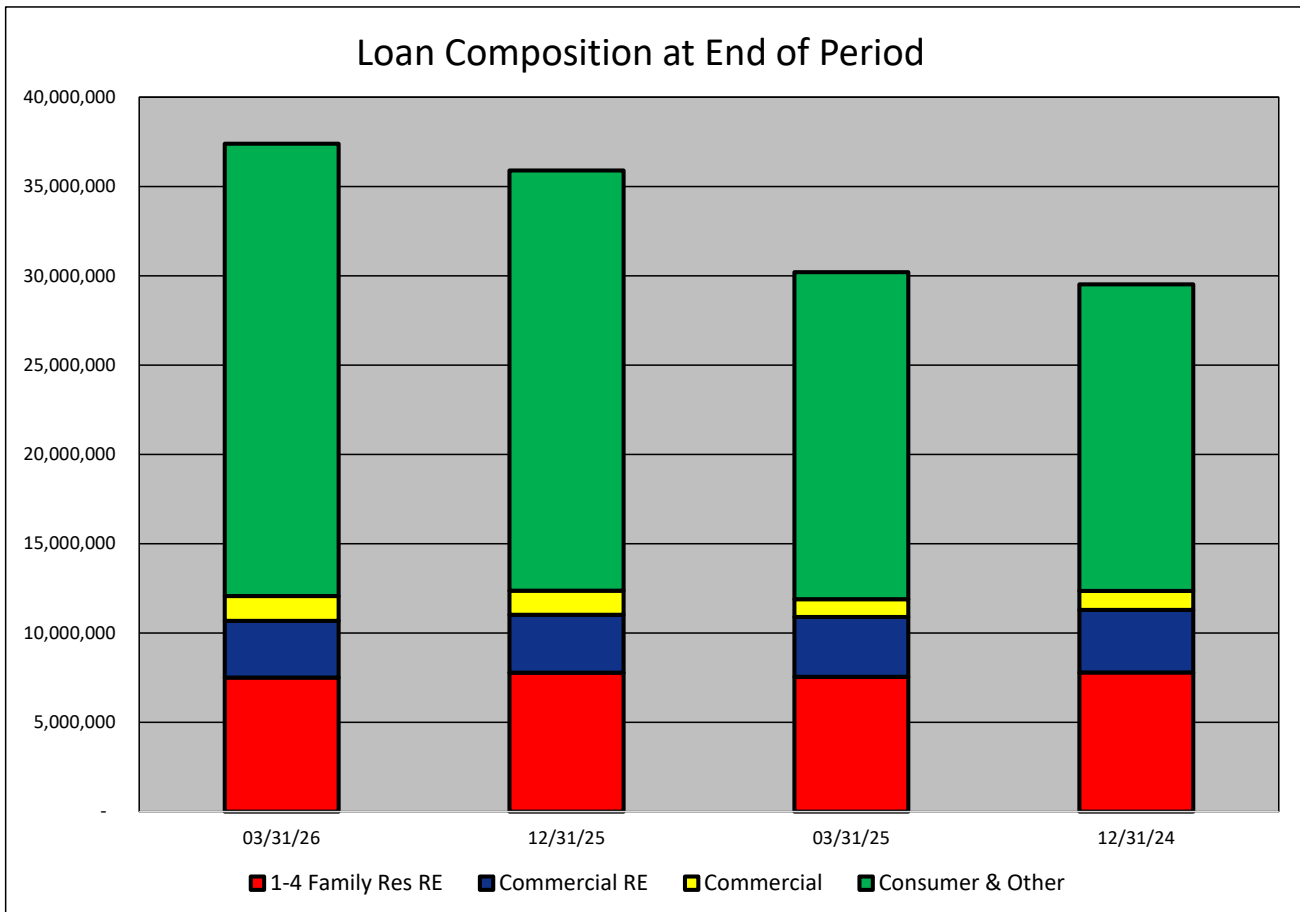


**LOAN PORTFOLIO COMPOSITION - EverBank, National Association**  
(Dollars in Thousands)

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	7,500,652	7,774,148	7,546,691	7,788,477	(46,039)	(0.61)
Commercial RE	3,184,620	3,246,036	3,351,471	3,508,255	(166,851)	(4.98)
Commercial	1,379,848	1,352,365	999,932	1,052,973	379,916	37.99
Consumer & Other	25,330,998	23,531,202	18,303,410	17,170,055	7,027,588	38.39
<b>Loans, Net</b>	<b>37,396,118</b>	<b>35,903,751</b>	<b>30,201,504</b>	<b>29,519,760</b>	<b>7,194,614</b>	<b>23.82</b>



**LOAN PORTFOLIO QUALITY - EverBank, National Association**  
(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):**

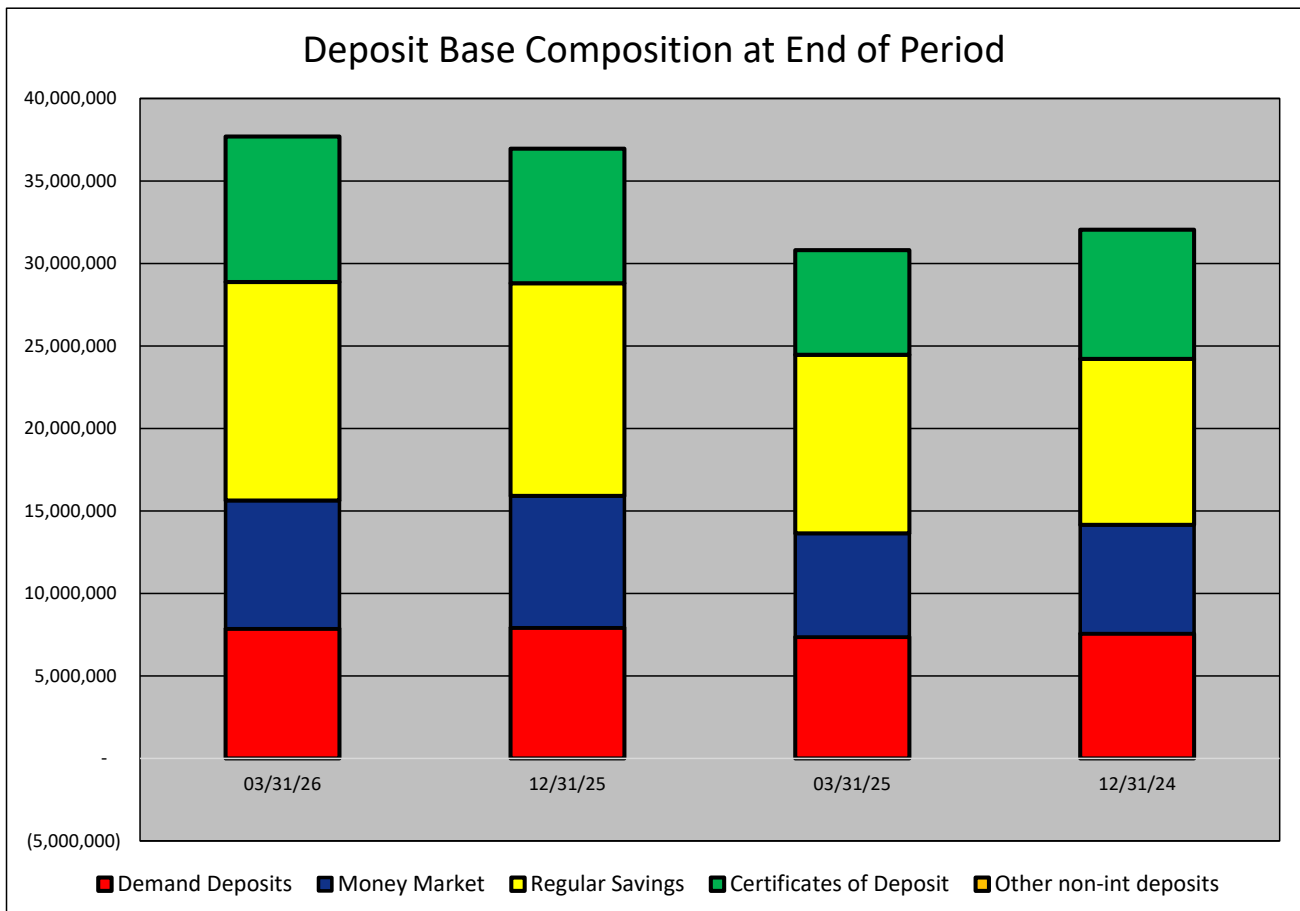
Beginning Balance	285,922	236,920	236,920	229,466	49,002	20.68
Total Recoveries	1,350	5,438	2,018	7,905	(668)	(33.10)
Total Charge-offs	3,158	15,109	2,807	21,467	351	12.50
Credit Loss Expense	21,058	52,617	9,807	21,016	11,251	114.72
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	6,056	-	-	-	NA
Ending Balance	<u>305,172</u>	<u>285,922</u>	<u>245,938</u>	<u>236,920</u>	<u>59,234</u>	<u>24.08</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	212,680	188,117	155,561	144,301	57,119	36.72
Foreclosed Real Estate	5,747	5,878	6,683	6,329	(936)	(14.01)
Total Non-perf Assets	<u>218,427</u>	<u>193,995</u>	<u>162,244</u>	<u>150,630</u>	<u>56,183</u>	<u>34.63</u>

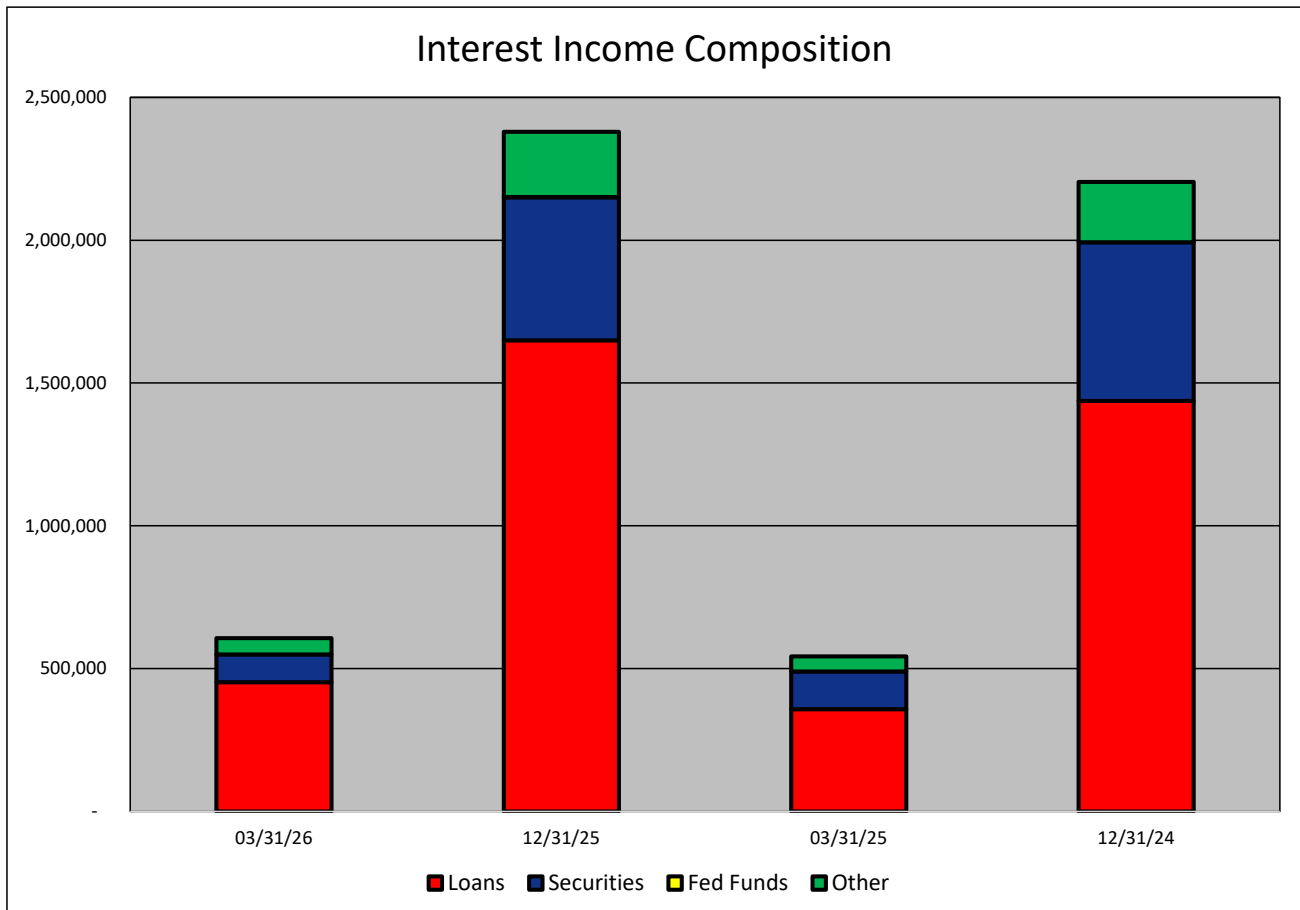
**DEPOSIT BASE COMPOSITION - EverBank, National Association**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	7,855,356	7,921,475	7,360,294	7,564,876	495,062	6.73
Money Market	7,774,623	7,995,850	6,284,660	6,590,840	1,489,963	23.71
Regular Savings	13,237,440	12,885,686	10,822,931	10,053,882	2,414,509	22.31
Certificates of Deposit	8,820,192	8,160,757	6,343,784	7,839,600	2,476,408	39.04
Other non-int deposits	-	-	-	(1)	-	NA
<b>Total Deposits</b>	<b>37,687,611</b>	<b>36,963,768</b>	<b>30,811,669</b>	<b>32,049,197</b>	<b>6,875,942</b>	<b>22.32</b>



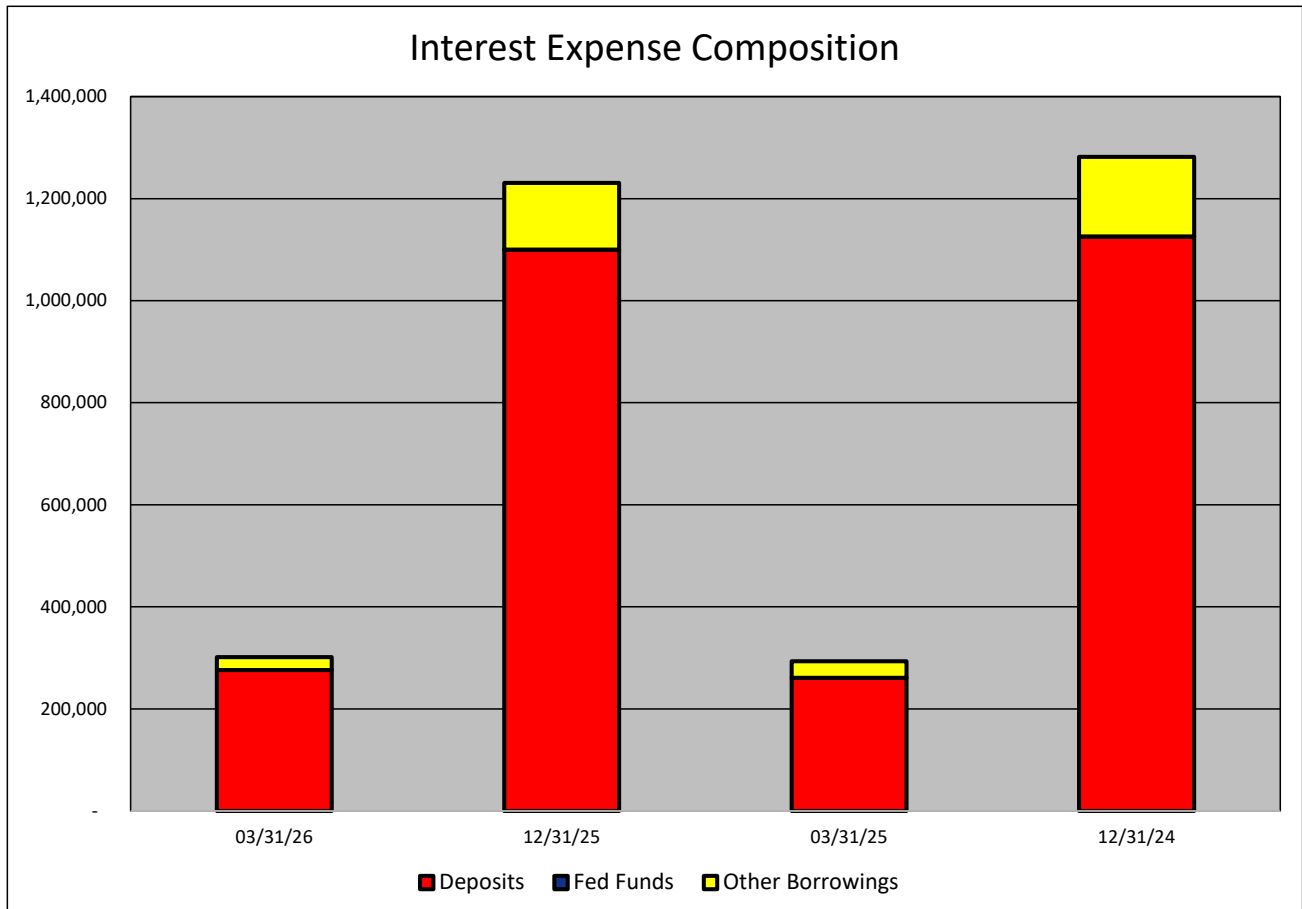
**INTEREST INCOME COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	452,541	1,649,209	358,501	1,437,459	94,040	26.23
Securities	96,980	500,761	131,279	555,398	(34,299)	(26.13)
Fed Funds	-	1,043	-	-	-	NA
Other	57,653	228,817	53,026	211,314	4,627	8.73
<b>Total Int Income</b>	<b>607,174</b>	<b>2,379,830</b>	<b>542,806</b>	<b>2,204,171</b>	<b>64,368</b>	<b>11.86</b>



**INTEREST EXPENSE COMPOSITION- EverBank, National Association**  
(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	276,021	1,100,278	260,736	1,125,773	15,285	5.86
Fed Funds	-	1	-	1	-	NA
Other Borrowings	25,300	130,595	32,752	156,159	(7,452)	(22.75)
<b>Total Int Expense</b>	<b>301,321</b>	<b>1,230,874</b>	<b>293,488</b>	<b>1,281,933</b>	<b>7,833</b>	<b>2.67</b>

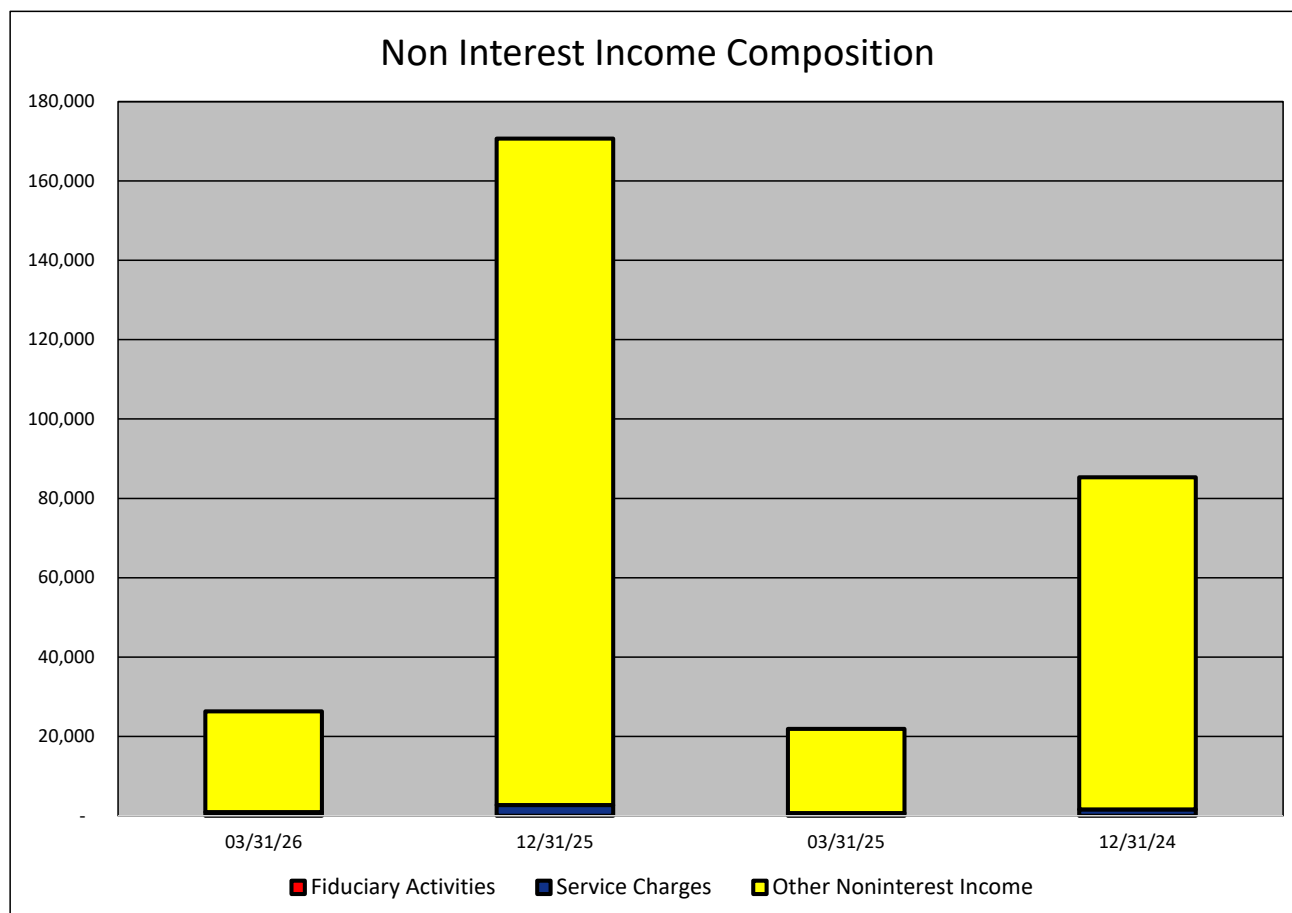


**NONINTEREST INCOME COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	904	2,724	689	1,602	215	31.20
Other Noninterest Income	25,390	167,966	21,185	83,701	4,205	19.85
<b>Total Nonint. Income</b>	<b>26,294</b>	<b>170,690</b>	<b>21,874</b>	<b>85,303</b>	<b>4,420</b>	<b>20.21</b>

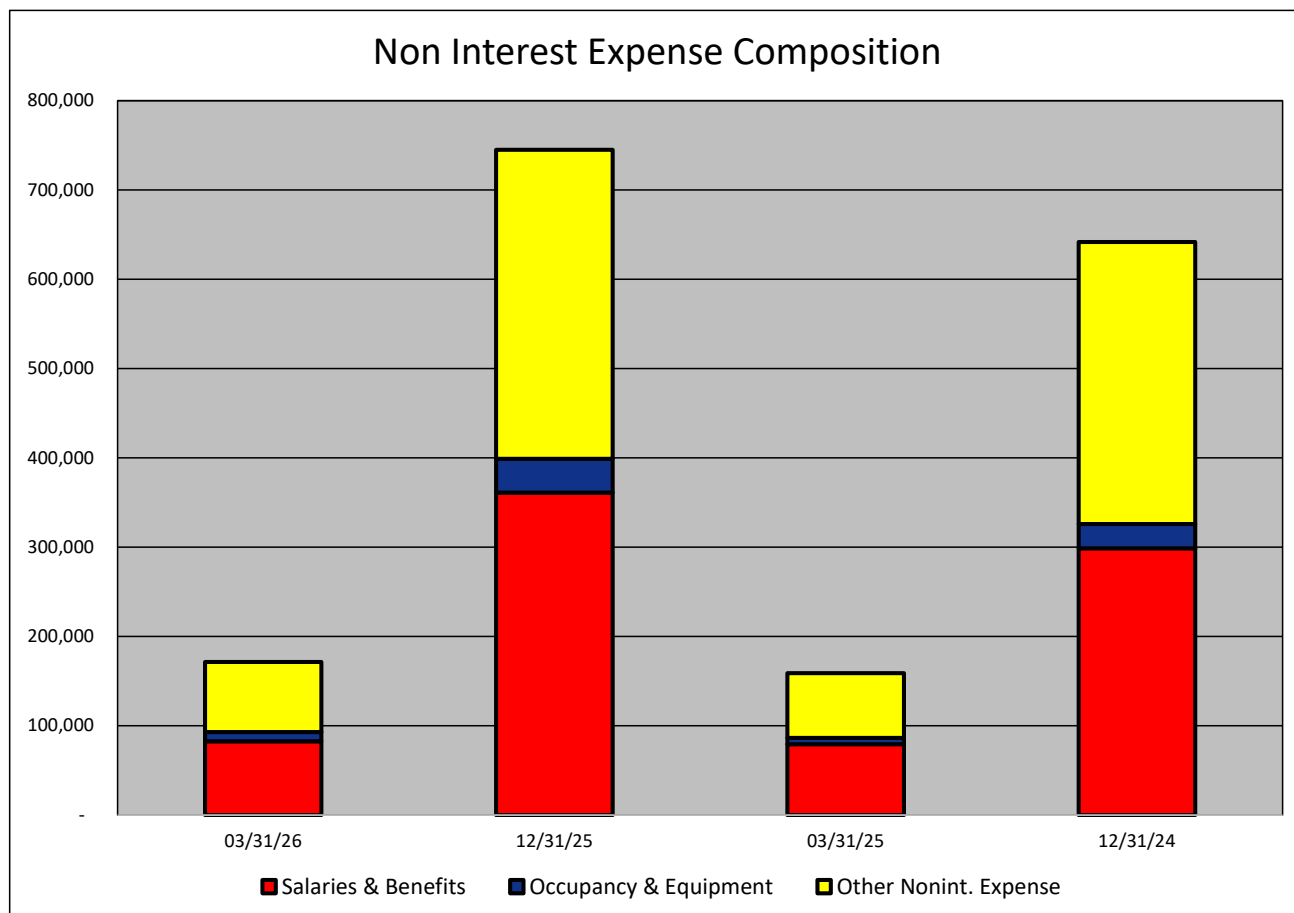


**NONINTEREST EXPENSE COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	82,484	361,111	79,283	298,648	3,201	4.04
Occupancy & Equipment	10,547	37,924	7,177	27,392	3,370	46.96
Other Nonint. Expense	78,327	345,922	72,317	315,655	6,010	8.31
<b>Total Nonint. Expense</b>	<b>171,358</b>	<b>744,957</b>	<b>158,777</b>	<b>641,695</b>	<b>12,581</b>	<b>7.92</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	<b>11.82</b>
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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
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
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>	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
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
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