

Fnbt Bank

Fort Walton Beach, FL

Established

4/9/1956

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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)

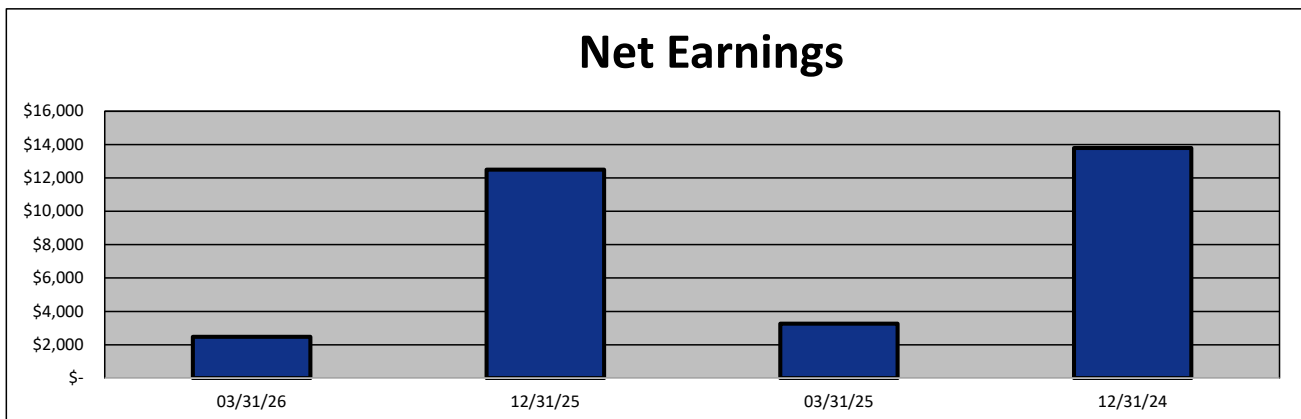
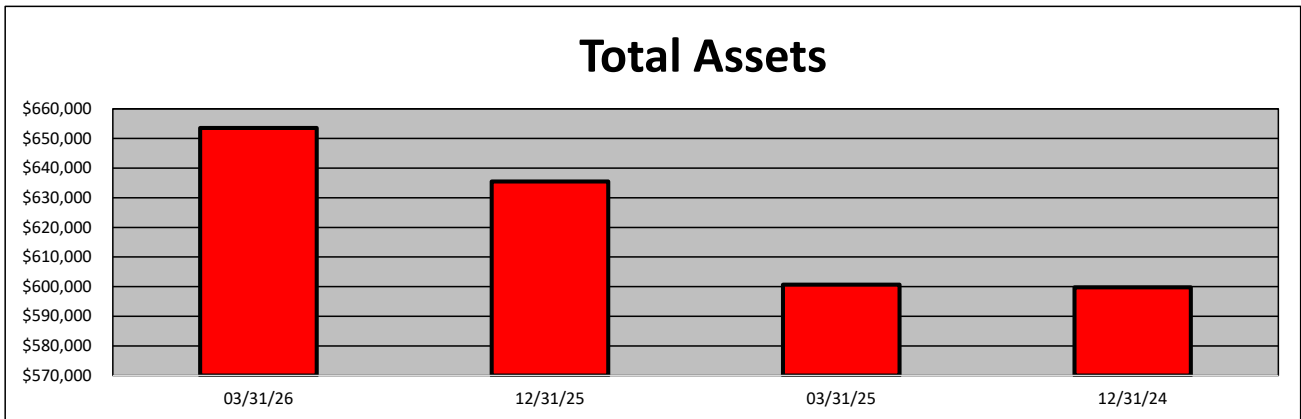
EXECUTIVE SUMMARY - FNBT BANK
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.47	10.69	11.27	10.75	10.49	11.49
Leverage Ratio	10.78	10.99	11.42	10.90	11.09	11.93
Tier 1 Cap/Risk Based Assets	28.12	27.14	25.11	24.25	12.37	14.32
Risk Based Ratio	29.37	28.39	26.36	25.51	13.16	15.07
Common Equity Tier 1 Capital Ratio	28.12	27.14	25.11	24.25	12.25	14.32
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	42.94	45.68	49.61	49.38	75.38	61.70
Loans/Assets	38.33	40.67	43.79	43.92	63.61	53.16
Securities/Assets	12.34	19.39	22.90	21.46	17.71	27.89
PROFITABILITY:						
Return on Avg Assets	1.56	2.05	2.20	2.35	0.81	0.87
Return on Avg Equity	14.55	18.56	19.77	21.38	9.54	10.56
Nonint Income/Avg Assets	0.61	0.76	0.96	1.01	0.74	0.74
Net Overhead Ratio	1.65	1.62	1.54	1.50	2.34	2.29
Efficiency Ratio	59.74	55.47	54.91	51.93	71.79	70.67
Assets (per million) per Employee	8.83	8.47	7.90	8.10	10.70	8.21
ASSET QUALITY:						
Allowance/Loans	1.44	1.42	1.57	1.66	1.31	1.36
Nonperforming Loans/Total Loans	0.01	0.00	0.01	0.01	0.51	0.66
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.34
Adjusted Texas Ratio	0.02	0.00	0.03	0.03	3.02	2.07
YIELDS & COSTS:						
Yield on earning assets	4.90	5.41	5.44	5.73	5.45	5.13
Cost of funds	1.79	1.98	1.94	2.08	1.92	1.46
Net interest margin	3.26	3.61	3.66	3.91	3.31	2.90
Avg Earning Assets/Avg Assets	97.31	97.90	97.90	97.85	95.53	93.76

SELECTED FINANCIAL DATA - FNBT BANK
(Dollars in Thousands)

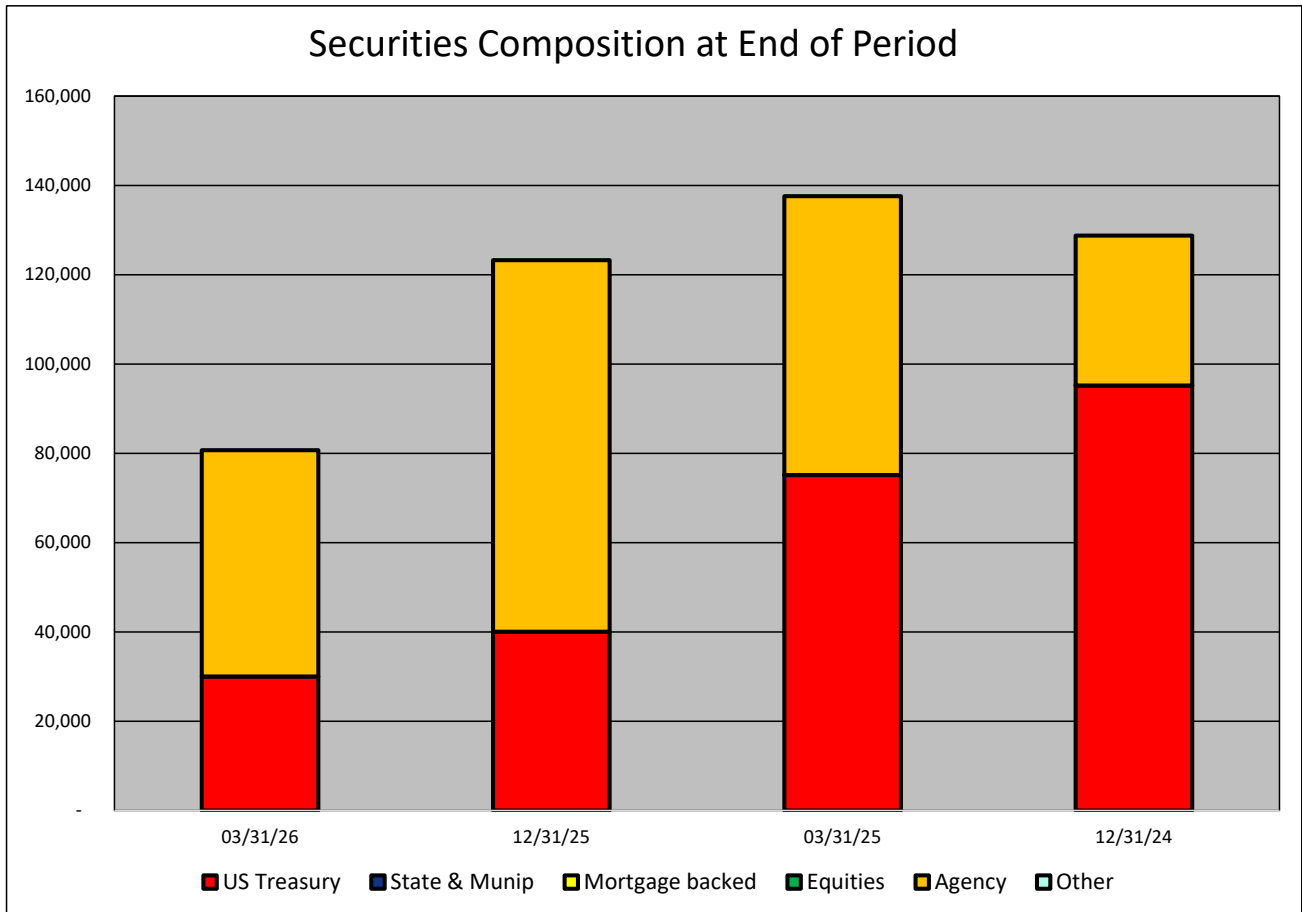
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	653,557	635,442	600,632	599,734	52,925	8.81
Cash and Equivalents	312,969	243,740	189,657	197,397	123,312	65.02
Securities	80,672	123,237	137,573	128,728	(56,901)	(41.36)
Loans, net	250,533	258,458	263,040	263,428	(12,507)	(4.75)
Deposit Accounts	583,416	565,842	530,258	533,443	53,158	10.02
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	68,434	67,952	67,715	64,449	719	1.06

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,481	12,503	3,266	13,792	(785)	(24.04)
Interest Income	7,572	32,225	7,887	32,859	(315)	(3.99)
Interest Expense	2,537	10,727	2,579	10,428	(42)	(1.63)
Net Interest Income	5,035	21,498	5,308	22,431	(273)	(5.14)
Credit Loss Expense	(78)	(777)	(251)	(204)	173	(68.92)
Noninterest income	966	4,642	1,419	5,910	(453)	(31.92)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,585	14,501	3,694	14,718	(109)	(2.95)
Net Operating Income	2,494	12,416	3,284	13,827	(790)	(24.06)
Income Taxes	-	-	-	-	-	NA



SECURITIES COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	30,021	40,038	75,125	95,157	(45,104)	(60.04)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	1	1	(1)	(100.00)
Equities	-	-	-	-	-	NA
Agency	50,651	83,199	62,447	33,570	(11,796)	(18.89)
Other	-	-	-	-	-	NA
Total Securities	80,672	123,237	137,573	128,728	(56,901)	(41.36)

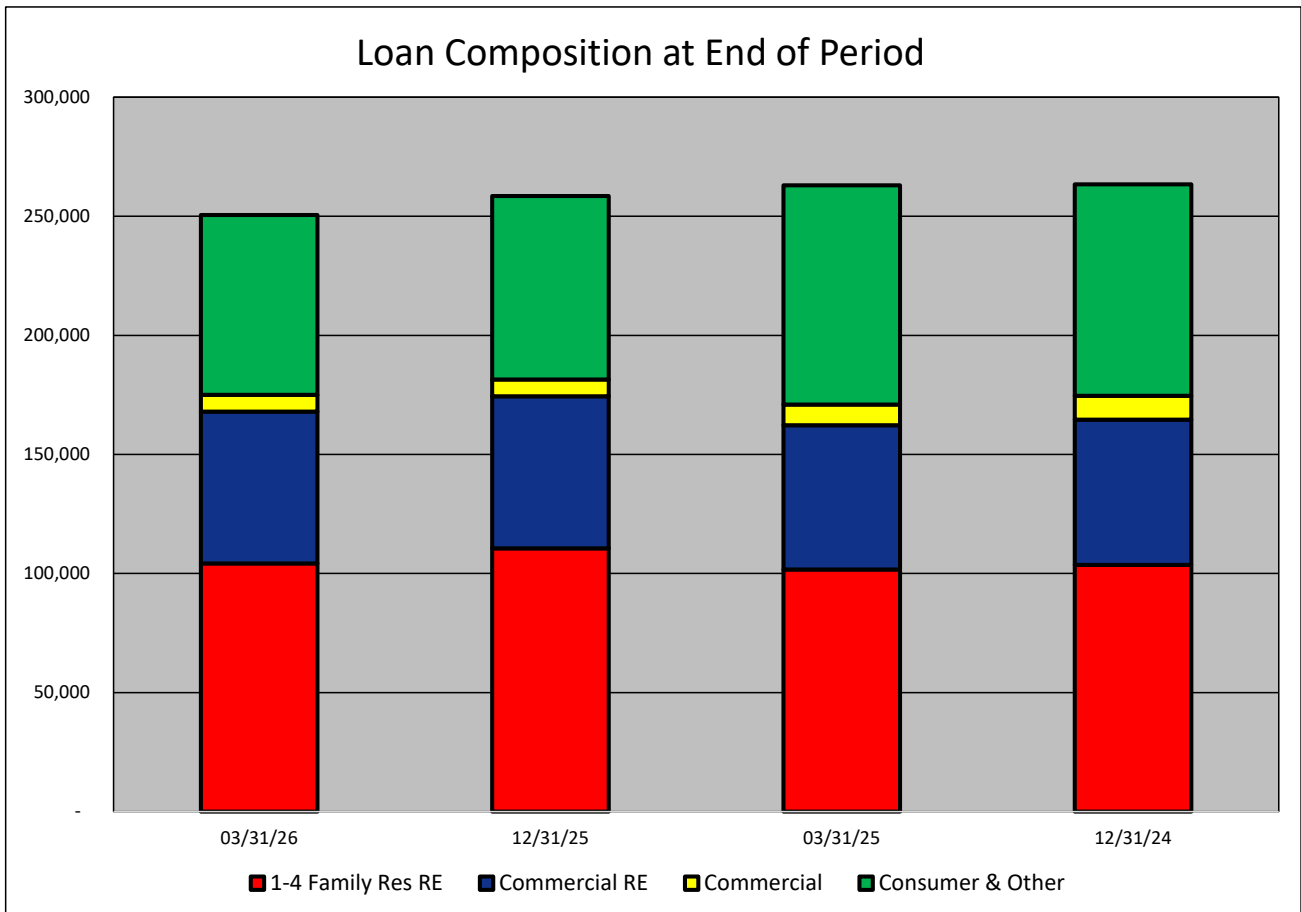


LOAN PORTFOLIO COMPOSITION - FNBT BANK
(Dollars in Thousands)

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	104,191	110,508	101,638	103,614	2,553	2.51
Commercial RE	63,734	63,900	60,656	60,979	3,078	5.07
Commercial	7,060	7,042	8,689	10,069	(1,629)	(18.75)
Consumer & Other	75,548	77,008	92,057	88,766	(16,509)	(17.93)
Loans, Net	250,533	258,458	263,040	263,428	(12,507)	(4.75)



LOAN PORTFOLIO QUALITY - FNB 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	3,662	4,367	4,367	4,410	(705)	(16.14)
Total Recoveries	25	97	23	302	2	8.70
Total Charge-offs	-	25	-	141	-	NA
Credit Loss Expense	(78)	(777)	(251)	(204)	173	(68.92)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,609	3,662	4,139	4,367	(530)	(12.81)

NON-PERFORMING ASSETS:

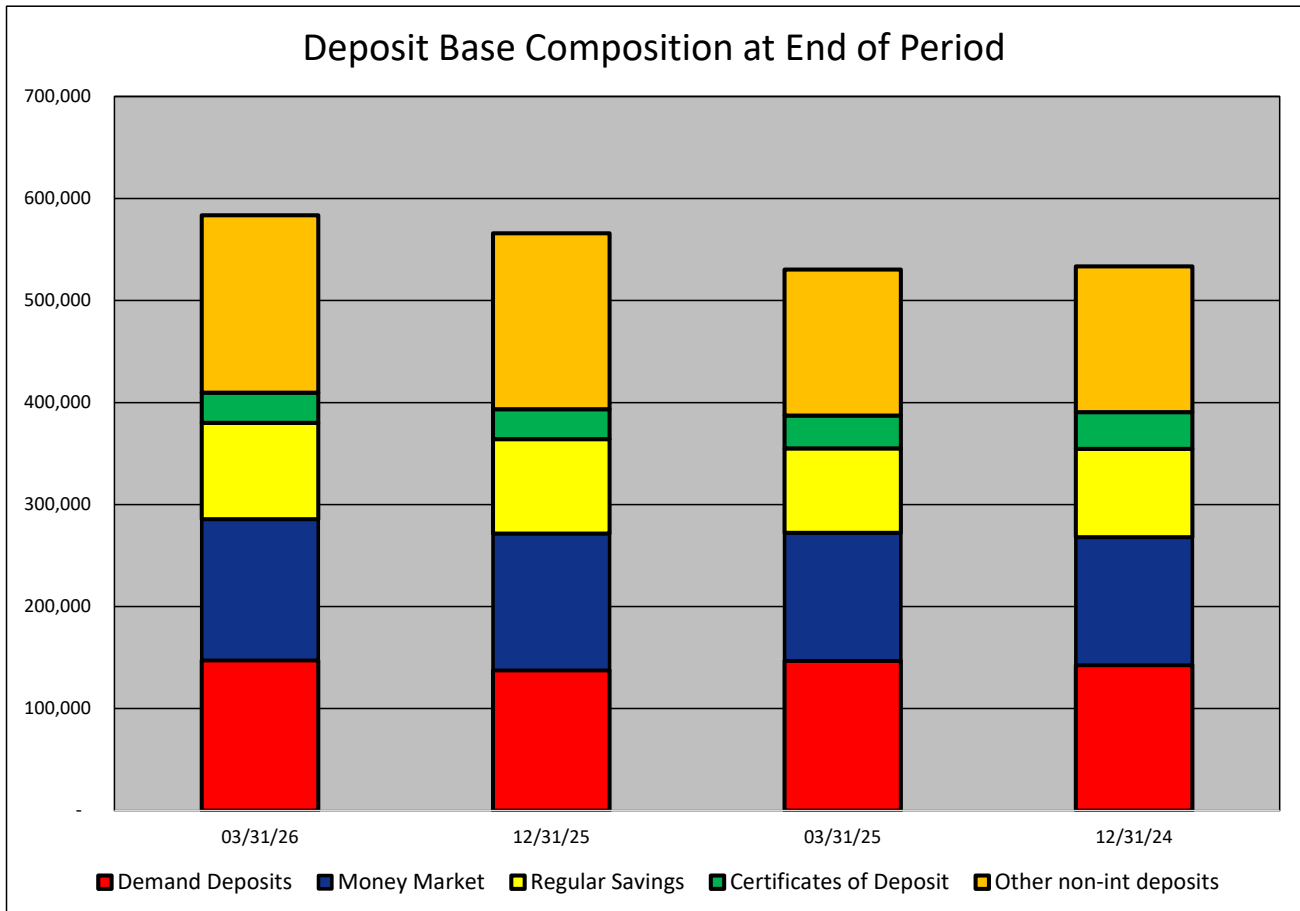
Total-90+ Days Past Due	13	3	6	-	7	116.67
Total-Nonaccrual	4	-	19	19	(15)	(78.95)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	17	3	25	19	(8)	(32.00)

DEPOSIT BASE COMPOSITION - FNBT 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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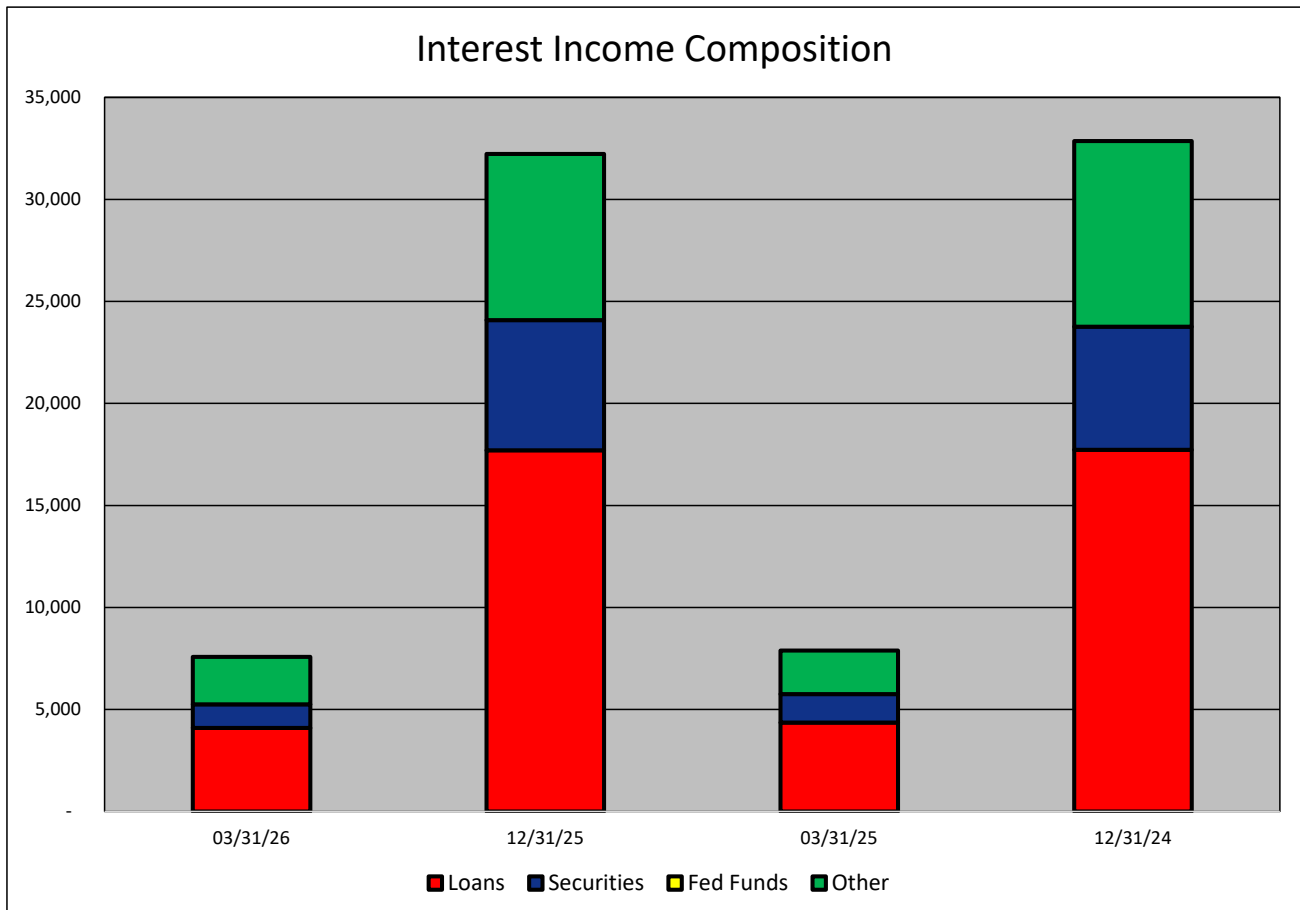
DEPOSIT BASE CATEGORY:

Demand Deposits	147,365	137,590	146,921	142,630	444	0.30
Money Market	138,271	134,008	125,457	125,478	12,814	10.21
Regular Savings	94,354	92,608	82,603	86,394	11,751	14.23
Certificates of Deposit	29,569	29,222	32,197	36,111	(2,628)	(8.16)
Other non-int deposits	173,857	172,414	143,080	142,830	30,777	21.51
Total Deposits	583,416	565,842	530,258	533,443	53,158	10.02



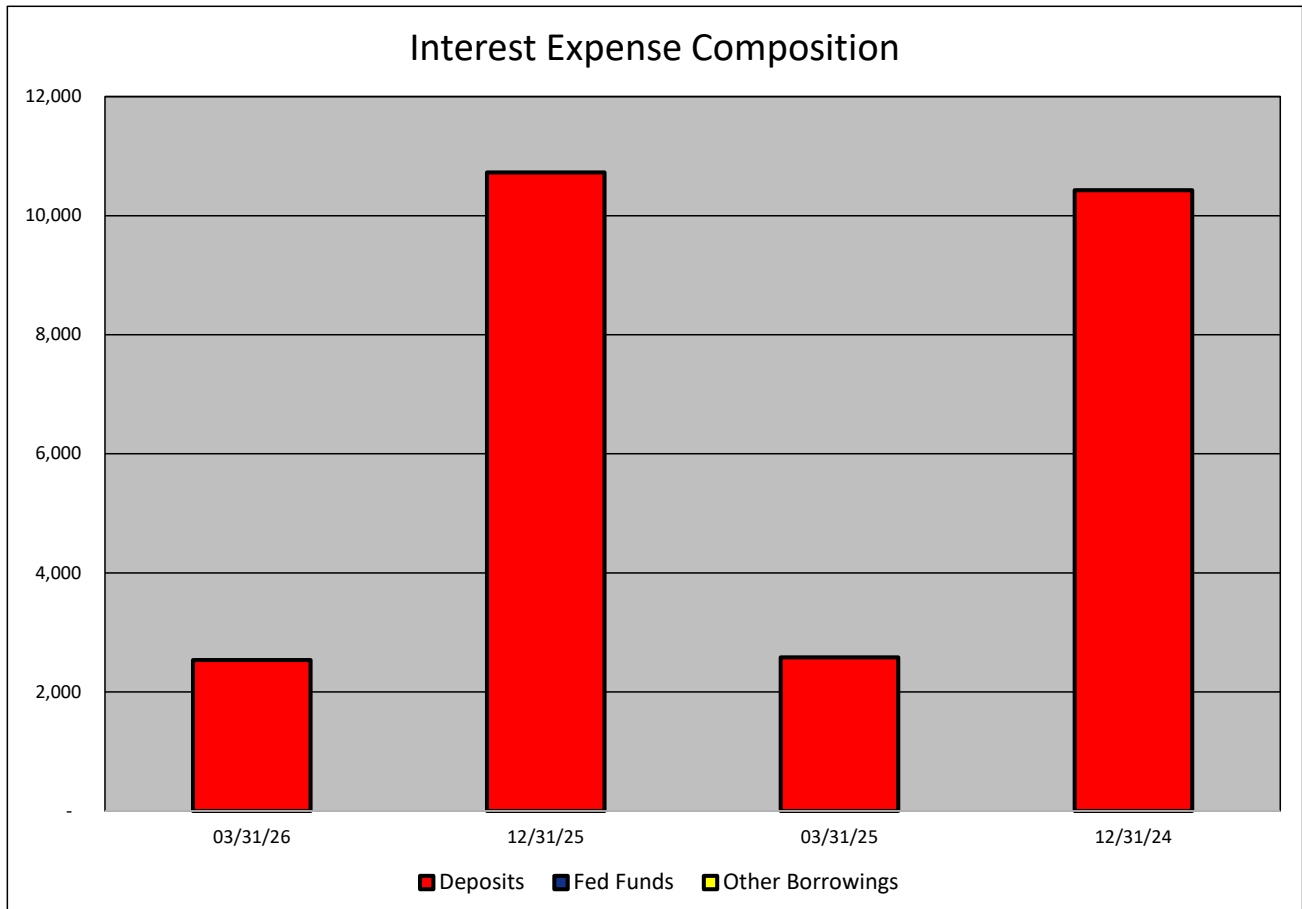
INTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	4,092	17,702	4,354	17,731	(262)	(6.02)
Securities	1,160	6,385	1,404	6,026	(244)	(17.38)
Fed Funds	-	-	-	-	-	NA
Other	2,320	8,138	2,129	9,102	191	8.97
Total Int Income	7,572	32,225	7,887	32,859	(315)	(3.99)



INTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	2,537	10,727	2,579	10,428	(42)	(1.63)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	2,537	10,727	2,579	10,428	(42)	(1.63)

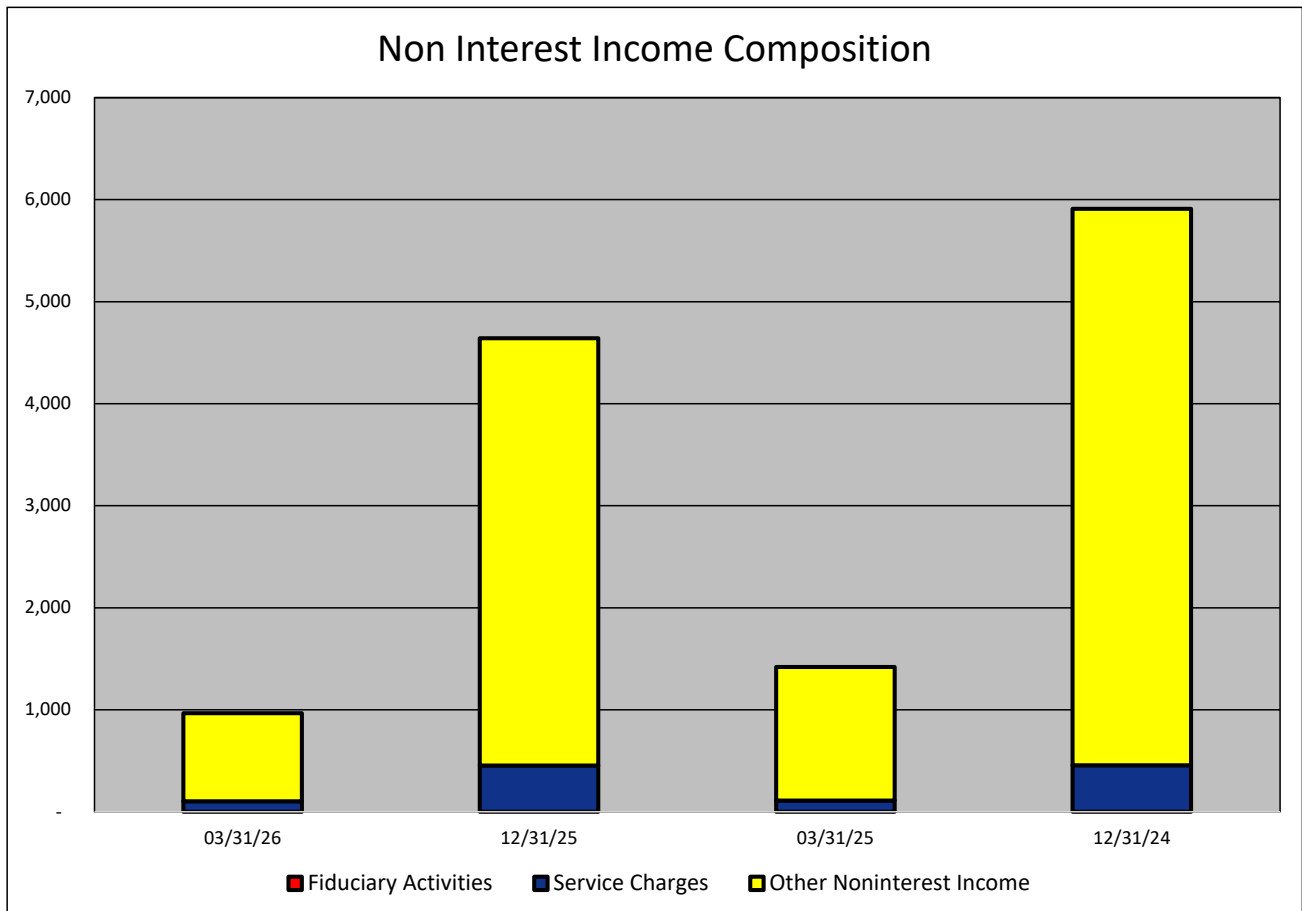


NONINTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	103	453	109	456	(6)	(5.50)
Other Noninterest Income	863	4,189	1,310	5,454	(447)	(34.12)
Total Nonint. Income	966	4,642	1,419	5,910	(453)	(31.92)

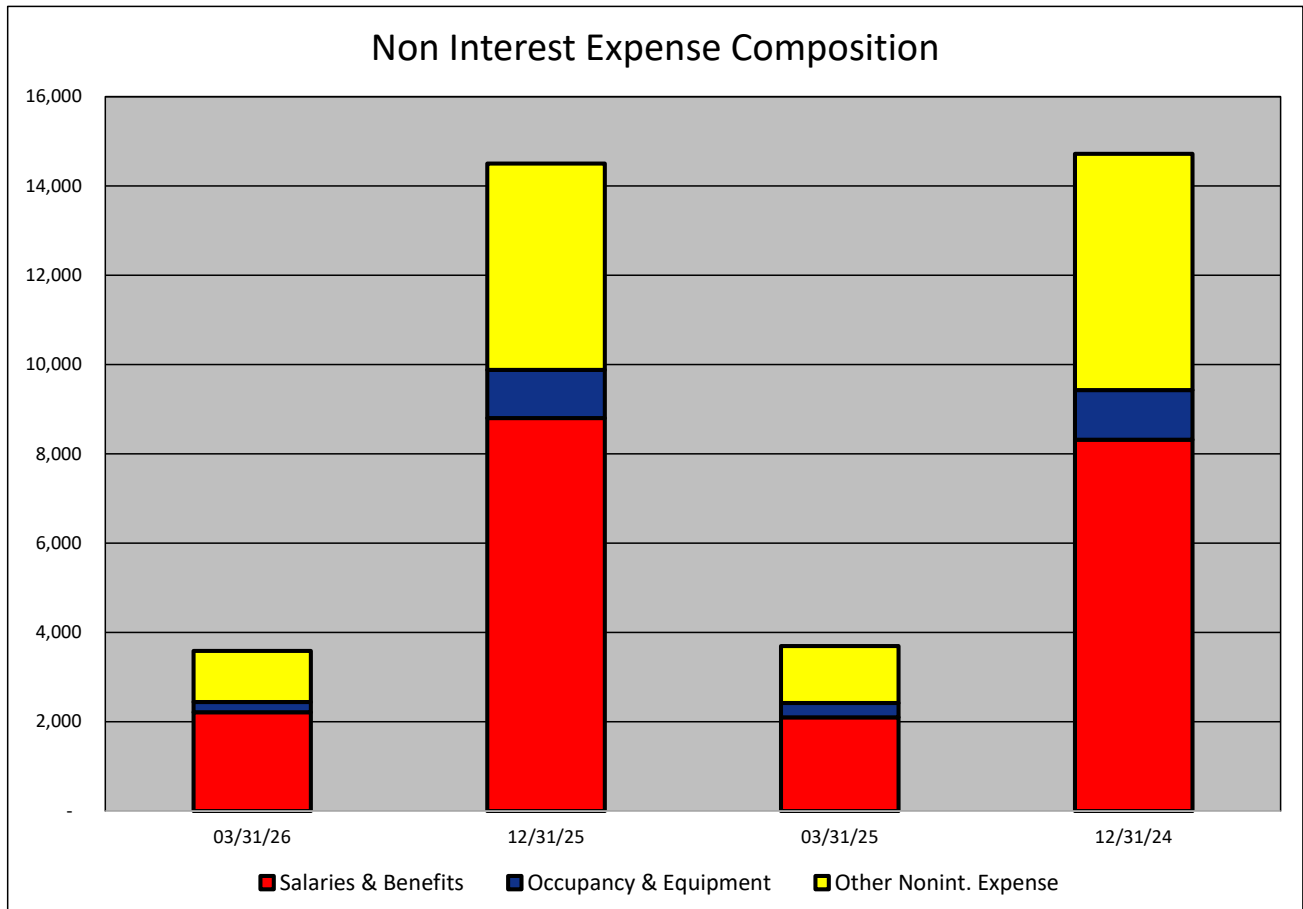


NONINTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

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	2,215	8,803	2,098	8,319	117	5.58
Occupancy & Equipment	228	1,077	323	1,111	(95)	(29.41)
Other Nonint. Expense	1,142	4,621	1,273	5,288	(131)	(10.29)
Total Nonint. Expense	3,585	14,501	3,694	14,718	(109)	(2.95)



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

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

Select Peer Average	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	26.48	36.49	37.06	36.49
The Warrington Bank	16.57	16.56	0.00	0.00	0.00
Dlp Bank	18.91	16.39	0.00	0.00	0.00
First Federal Bank	10.12	10.94	21.03	21.54	21.03
Fnbt Bank	10.47	10.78	28.12	29.37	28.12
Peoples Bank Of Graceville	6.93	10.56	29.39	30.39	29.39
Capital City Bank	11.74	10.11	17.69	18.94	17.69
Pnb Community Bank	8.95	9.96	0.00	0.00	0.00
Bank Of Pensacola	9.64	9.84	0.00	0.00	0.00
Intracoastal Bank	7.74	9.81	11.60	12.85	11.60
Lafayette State Bank	8.03	9.58	14.20	15.46	14.20
Everbank, National Association	8.84	9.05	12.52	13.49	12.52
Florida Capital Bank, National Association	9.63	8.53	15.15	16.40	15.15
Madison County Community Bank	5.79	8.37	14.28	15.53	14.28

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

Select Peer Average	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	1.56	14.55
Capital City Bank	4,428,978	1.50	12.74
Intracoastal Bank	566,149	1.34	17.64
Pnb Community Bank	160,338	1.33	15.73
Lafayette State Bank	251,595	1.28	16.52
First Federal Bank	4,330,278	1.22	11.93
Bank Of Pensacola	139,844	1.01	10.25
Peoples Bank Of Graceville	115,389	0.97	13.97
Florida Capital Bank, National Association	814,982	0.96	11.48
Everbank, National Association	45,921,670	0.93	10.34
Dlp Bank	261,633	0.92	4.20
Madison County Community Bank	215,181	0.71	12.08
The Warrington Bank	172,412	0.64	3.89
Gala Bank	33,255	(2.13)	(7.47)

Select Peer Average	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	37.54	10.87
Everbank, National Association	0.23	1.26	51.54	26.78
Bank Of Pensacola	0.21	1.72	59.54	10.97
Fnbt Bank	0.61	1.65	59.74	8.83
Peoples Bank Of Graceville	0.30	1.42	63.07	9.08
Capital City Bank	1.82	1.89	64.74	4.93
First Federal Bank	1.48	1.38	64.97	6.92
Pnb Community Bank	0.63	2.74	65.33	3.77
Lafayette State Bank	0.81	2.97	65.68	4.46
Florida Capital Bank, National Association	1.07	2.25	71.30	6.05
The Warrington Bank	0.26	2.01	72.48	6.38
Madison County Community Bank	0.58	2.27	73.49	5.68
Dlp Bank	0.70	3.20	75.94	8.25
Gala Bank	0.28	6.75	164.04	2.01

Select Peer Average	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	0.00	0.00
Gala Bank	0.85	0.00	0.00	0.00
Fnbt Bank	1.44	0.01	0.00	0.02
The Warrington Bank	1.03	0.00	0.00	0.00
Intracoastal Bank	1.40	0.04	0.03	0.36
Pnb Community Bank	1.31	0.04	0.03	0.28
Madison County Community Bank	1.54	0.20	0.12	1.81
Peoples Bank Of Graceville	0.92	0.35	0.12	1.69
Florida Capital Bank, National Association	1.24	0.18	0.13	0.44
Lafayette State Bank	2.17	0.00	0.20	2.15
Capital City Bank	1.22	0.44	0.29	2.79
First Federal Bank	0.79	3.29	1.03	3.18
Everbank, National Association	0.82	1.46	1.18	5.00
Dlp Bank	3.62	3.26	1.61	11.25

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

Select Peer Average	1.36	11.53	1.69	11.05	16.83
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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	78.53	0.25	0.01	0.01
Intracoastal Bank	72.35	0.96	0.00	0.00
Pnb Community Bank	69.00	0.98	0.00	0.00
Lafayette State Bank	64.14	2.26	0.20	0.00
Florida Capital Bank, National Association	61.79	0.13	0.00	0.00
Capital City Bank	55.89	2.32	0.04	2.02
Bank Of Pensacola	54.43	0.64	0.00	0.00
Madison County Community Bank	51.37	3.83	0.01	0.00
Gala Bank	46.21	9.95	0.00	0.00
Fnbt Bank	37.78	1.52	0.00	0.00
Dlp Bank	36.99	1.27	0.36	5.98
Peoples Bank Of Graceville	34.65	0.15	0.00	0.00
The Warrington Bank	29.74	0.35	0.00	0.00
First Federal Bank	28.01	0.95	0.00	4.26

Select Peer Average	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	58.21	41.74	99.95	0.00	0.05
Bank Of Pensacola	45.70	54.30	100.00	0.00	0.00
Gala Bank	43.18	56.82	100.00	0.00	0.00
Lafayette State Bank	37.20	62.80	100.00	0.00	0.00
Capital City Bank	35.56	62.89	98.45	0.12	1.43
Dlp Bank	31.68	68.32	100.00	0.00	0.00
The Warrington Bank	26.35	73.65	100.00	0.00	0.00
Pnb Community Bank	25.84	74.16	100.00	0.00	0.00
Fnbt Bank	25.26	74.74	100.00	0.00	0.00
Madison County Community Bank	21.16	78.84	100.00	0.00	0.00
Peoples Bank Of Graceville	19.54	80.46	100.00	0.00	0.00
Intracoastal Bank	16.70	80.40	97.10	0.00	2.90
First Federal Bank	9.16	80.61	89.77	0.00	10.23
Everbank, National Association	4.29	84.65	88.94	0.00	11.06

Select Peer Average	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	5.30	92.94
Dlp Bank	5.92	1.00	5.02	88.26
Pnb Community Bank	5.67	0.98	4.77	95.01
Gala Bank	5.95	1.49	4.73	84.77
Capital City Bank	4.99	0.83	4.23	92.36
Florida Capital Bank, National Association	5.07	1.57	3.82	94.03
Intracoastal Bank	5.63	2.06	3.76	96.30
Madison County Community Bank	5.32	1.67	3.64	89.91
Fnbt Bank	4.90	1.79	3.26	97.31
First Federal Bank	4.96	1.60	3.22	89.07
Bank Of Pensacola	3.95	0.86	3.13	97.13
The Warrington Bank	3.42	0.59	2.92	98.20
Everbank, National Association	5.34	2.96	2.69	98.98
Peoples Bank Of Graceville	4.16	1.82	2.43	98.35

Select Peer Average	5.13	1.46	2.90	93.76
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