

# First Federal Bank

Lake City, FL

Established

1/1/1961

## 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)

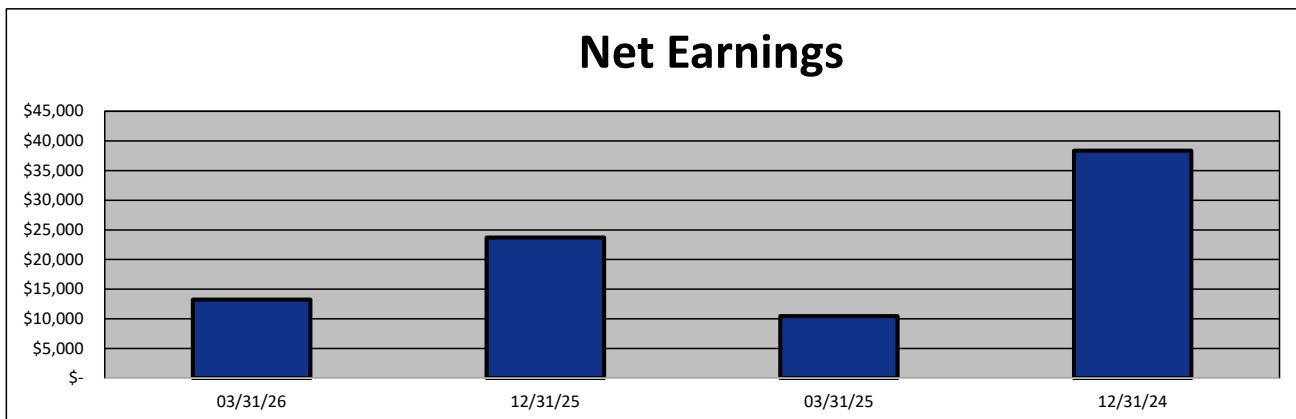
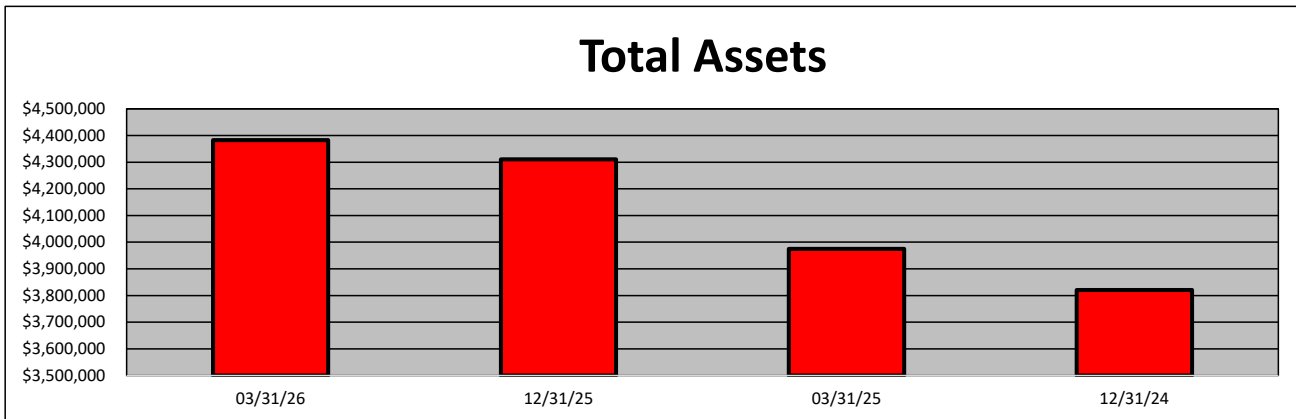
**EXECUTIVE SUMMARY - First Federal Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.12	10.34	9.67	9.65	10.49	11.49
Leverage Ratio	10.94	10.71	10.90	10.50	11.09	11.93
Tier 1 Cap/Risk Based Assets	21.03	20.66	21.25	20.16	12.37	14.32
Risk Based Ratio	21.54	21.15	21.69	20.57	13.16	15.07
Common Equity Tier 1 Capital Ratio	21.03	20.66	21.25	20.16	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	39.54	43.13	39.73	37.67	75.38	61.70
Loans/Assets	31.20	32.06	31.52	32.88	63.61	53.16
Securities/Assets	57.24	55.42	57.52	53.87	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.22	0.56	1.03	0.91	0.81	0.87
Return on Avg Equity	11.93	5.86	11.12	11.25	9.54	10.56
Nonint Income/Avg Assets	1.48	1.31	1.46	1.32	0.74	0.74
Net Overhead Ratio	1.38	1.46	1.36	1.52	2.34	2.29
Efficiency Ratio	64.97	68.56	67.47	70.77	71.79	70.67
Assets (per million) per Employee	6.92	7.78	6.92	6.46	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.79	0.79	0.72	0.72	1.31	1.36
Nonperforming Loans/Total Loans	3.29	3.18	3.79	3.68	0.51	0.66
Nonperforming Assets/Total Assets	1.03	1.03	1.19	1.22	0.35	0.34
Adjusted Texas Ratio	3.18	3.71	1.93	1.87	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.96	4.97	4.84	5.27	5.45	5.13
Cost of funds	1.60	1.91	1.87	2.22	1.92	1.46
Net interest margin	3.22	3.01	2.99	2.99	3.31	2.90
Avg Earning Assets/Avg Assets	89.07	89.68	90.38	89.48	95.53	93.76

**SELECTED FINANCIAL DATA - First Federal Bank**  
(Dollars in Thousands)

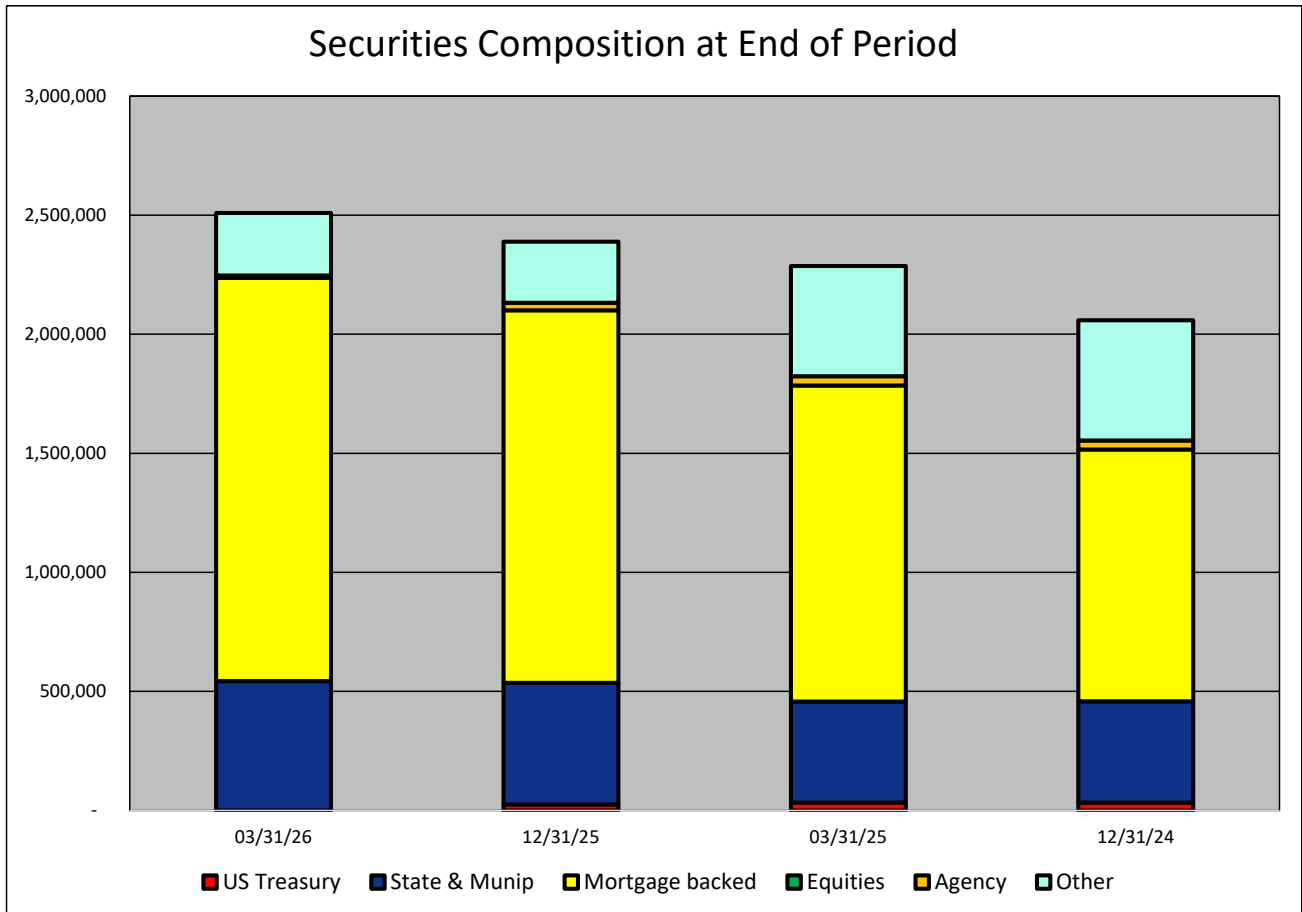
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	4,382,686	4,310,472	3,974,533	3,820,541	408,153	10.27
Cash and Equivalents	70,011	84,183	49,185	119,060	20,826	42.34
Securities	2,508,695	2,388,884	2,285,997	2,058,040	222,698	9.74
Loans, net	1,367,199	1,382,005	1,252,758	1,256,224	114,441	9.14
Deposit Accounts	3,457,456	3,204,540	3,153,301	3,334,716	304,155	9.65
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	443,582	445,531	384,292	368,846	59,290	15.43

<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	13,259	23,723	10,473	38,354	2,786	26.60
Interest Income	47,859	188,473	44,494	198,078	3,365	7.56
Interest Expense	16,825	74,197	17,042	85,577	(217)	(1.27)
Net Interest Income	31,034	114,276	27,452	112,501	3,582	13.05
Credit Loss Expense	450	2,981	300	600	150	50.00
Noninterest income	16,027	55,280	14,840	55,605	1,187	8.00
Gain on Sale of Securities	977	(20,724)	-	(533)	977	NA
Noninterest Expense	31,020	116,913	28,635	119,438	2,385	8.33
Net Operating Income	15,591	49,662	13,357	48,068	2,234	16.73
Income Taxes	3,247	5,123	2,938	9,171	309	10.52



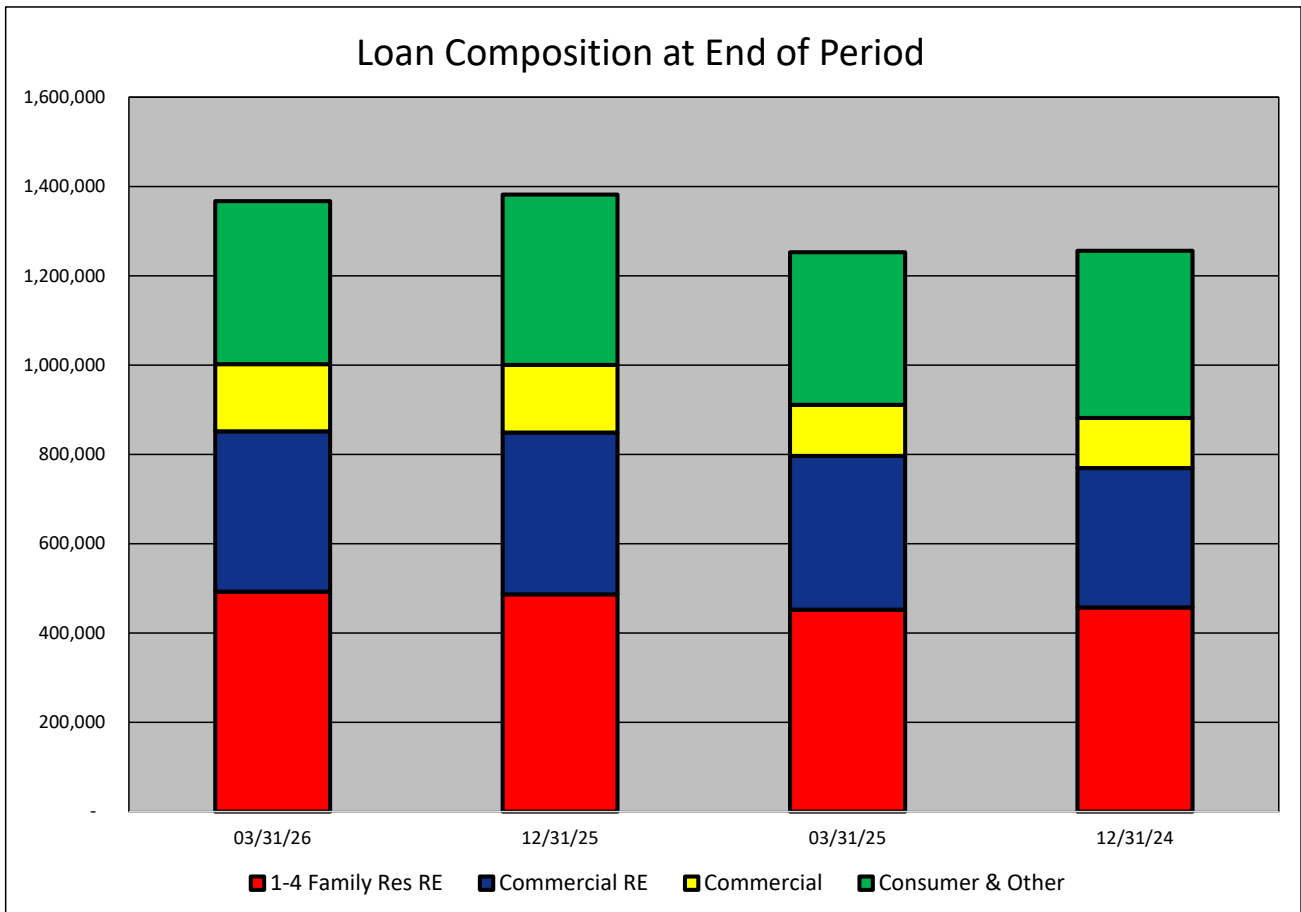
**SECURITIES COMPOSITION - First Federal Bank**  
(Dollars in Thousands)

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	-	24,935	33,907	33,499	(33,907)	(100.00)
State & Munip	543,584	511,207	423,687	425,063	119,897	28.30
Mortgage backed	1,692,857	1,564,425	1,327,567	1,056,951	365,290	27.52
Equities	-	-	-	-	-	NA
Agency	10,258	31,491	38,563	37,951	(28,305)	(73.40)
Other	261,996	256,826	462,273	504,576	(200,277)	(43.32)
<b>Total Securities</b>	<b>2,508,695</b>	<b>2,388,884</b>	<b>2,285,997</b>	<b>2,058,040</b>	<b>222,698</b>	<b>9.74</b>



**LOAN PORTFOLIO COMPOSITION - First Federal 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>LOAN CATEGORY:</b>						
1-4 Family Res RE	492,443	486,735	452,269	456,964	40,174	8.88
Commercial RE	359,144	362,466	344,640	312,274	14,504	4.21
Commercial	150,729	151,230	113,980	112,404	36,749	32.24
Consumer & Other	364,883	381,574	341,869	374,582	23,014	6.73
<b>Loans, Net</b>	<b>1,367,199</b>	<b>1,382,005</b>	<b>1,252,758</b>	<b>1,256,224</b>	<b>114,441</b>	<b>9.14</b>



**LOAN PORTFOLIO QUALITY - First Federal 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	10,947	9,017	9,017	8,909	1,930	21.40
Total Recoveries	204	351	98	764	106	108.16
Total Charge-offs	769	1,402	377	1,256	392	103.98
Credit Loss Expense	450	2,981	300	600	150	50.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	10,832	10,947	9,038	9,017	1,794	19.85

**NON-PERFORMING ASSETS:**

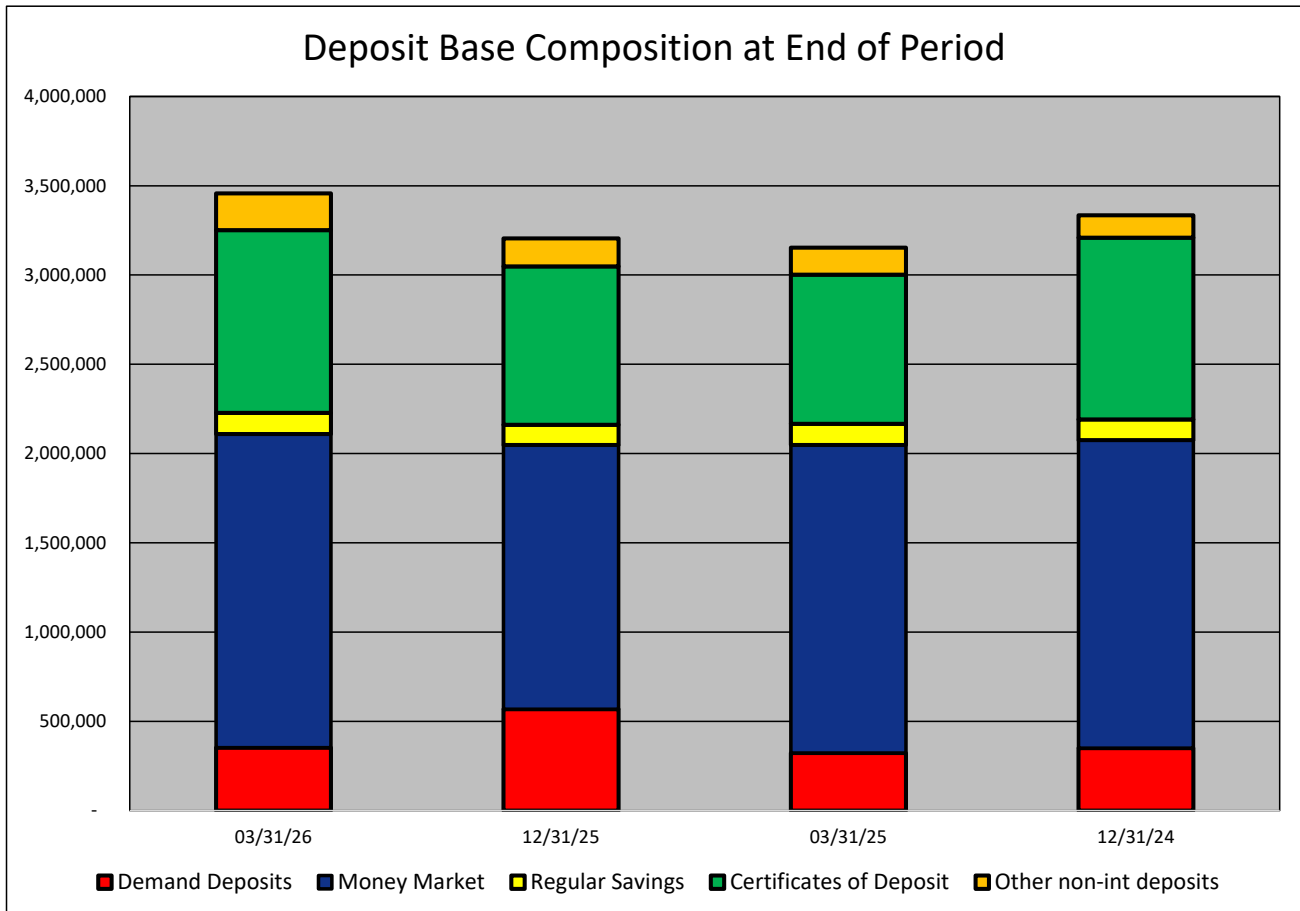
Total-90+ Days Past Due	14	71	141	296	(127)	(90.07)
Total-Nonaccrual	6,108	8,912	6,807	5,913	(699)	(10.27)
Foreclosed Real Estate	148	604	-	258	148	NA
Total Non-perf Assets	6,270	9,587	6,948	6,467	(678)	(9.76)

**DEPOSIT BASE COMPOSITION - First Federal 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	352,714	568,458	322,952	349,994	29,762	9.22
Money Market	1,756,658	1,478,836	1,724,932	1,724,755	31,726	1.84
Regular Savings	117,810	113,664	118,342	116,544	(532)	(0.45)
Certificates of Deposit	1,024,685	886,867	835,918	1,018,221	188,767	22.58
Other non-int deposits	205,589	156,715	151,157	125,202	54,432	36.01
<b>Total Deposits</b>	<b>3,457,456</b>	<b>3,204,540</b>	<b>3,153,301</b>	<b>3,334,716</b>	<b>304,155</b>	<b>9.65</b>

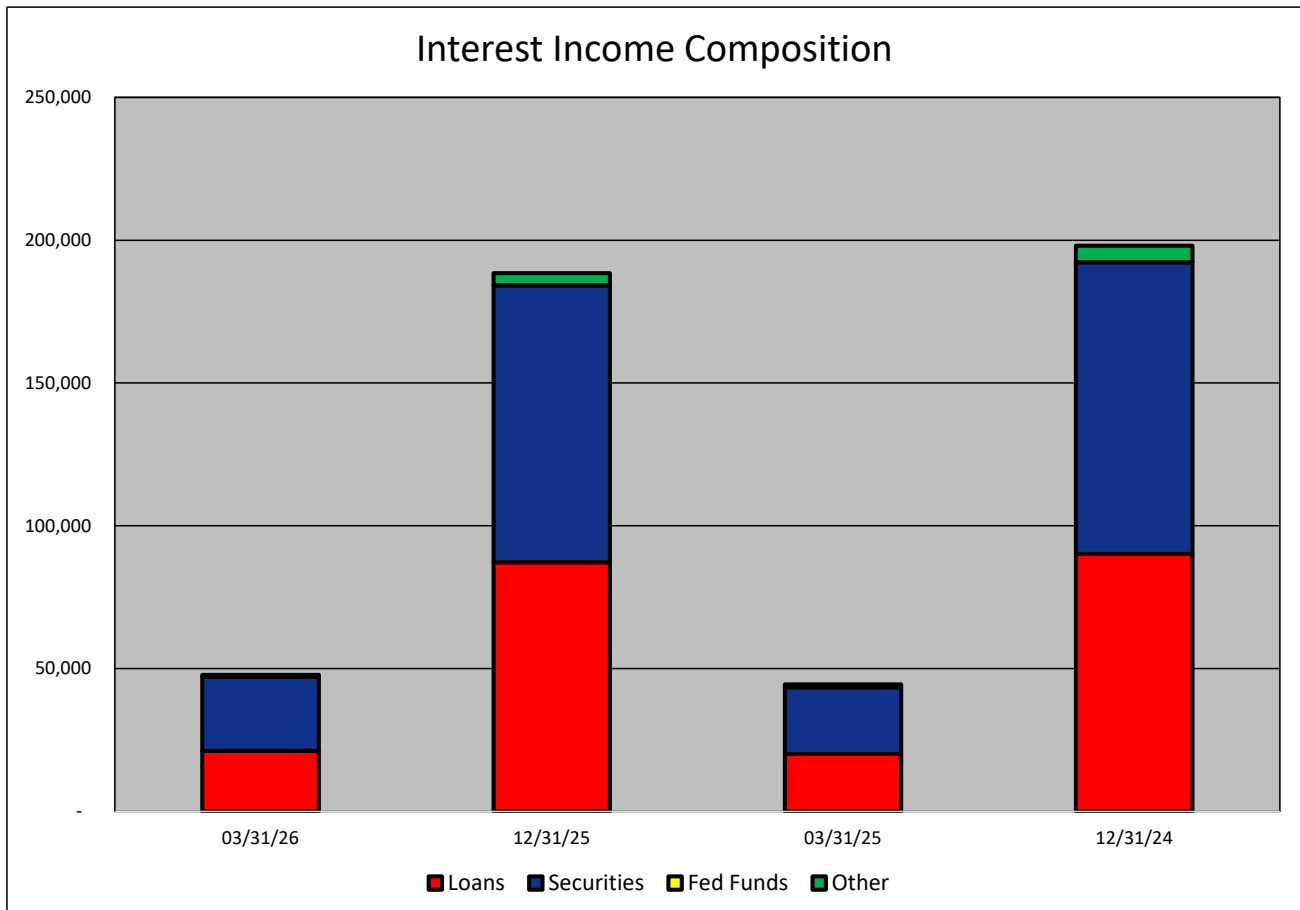


**INTEREST INCOME COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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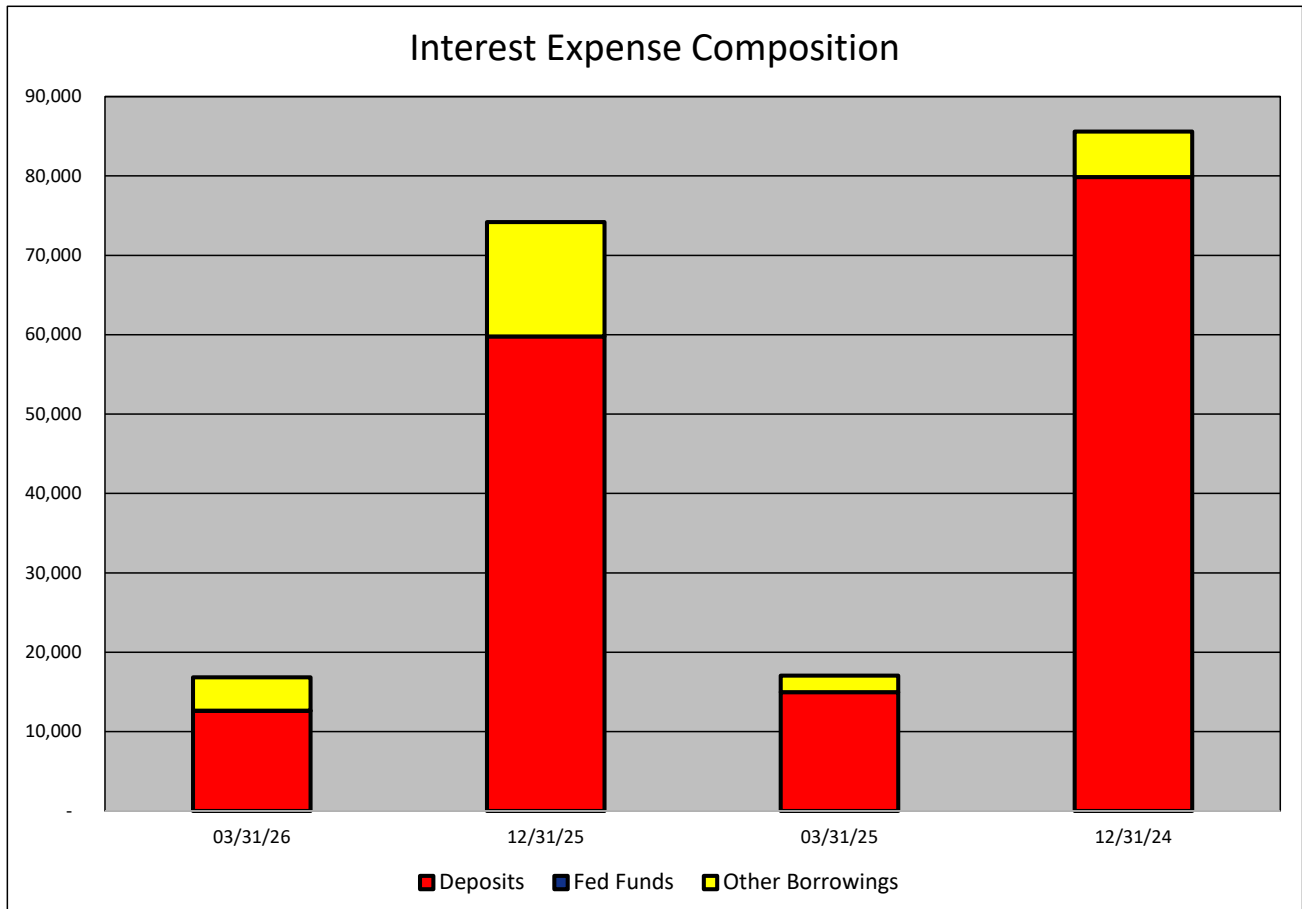
**INTEREST INCOME CATEGORY**

Loans	21,216	87,300	20,114	90,181	1,102	5.48
Securities	25,981	96,941	23,351	102,132	2,630	11.26
Fed Funds	-	1	-	11	-	NA
Other	662	4,231	1,029	5,754	(367)	(35.67)
<b>Total Int Income</b>	<b>47,859</b>	<b>188,473</b>	<b>44,494</b>	<b>198,078</b>	<b>3,365</b>	<b>7.56</b>



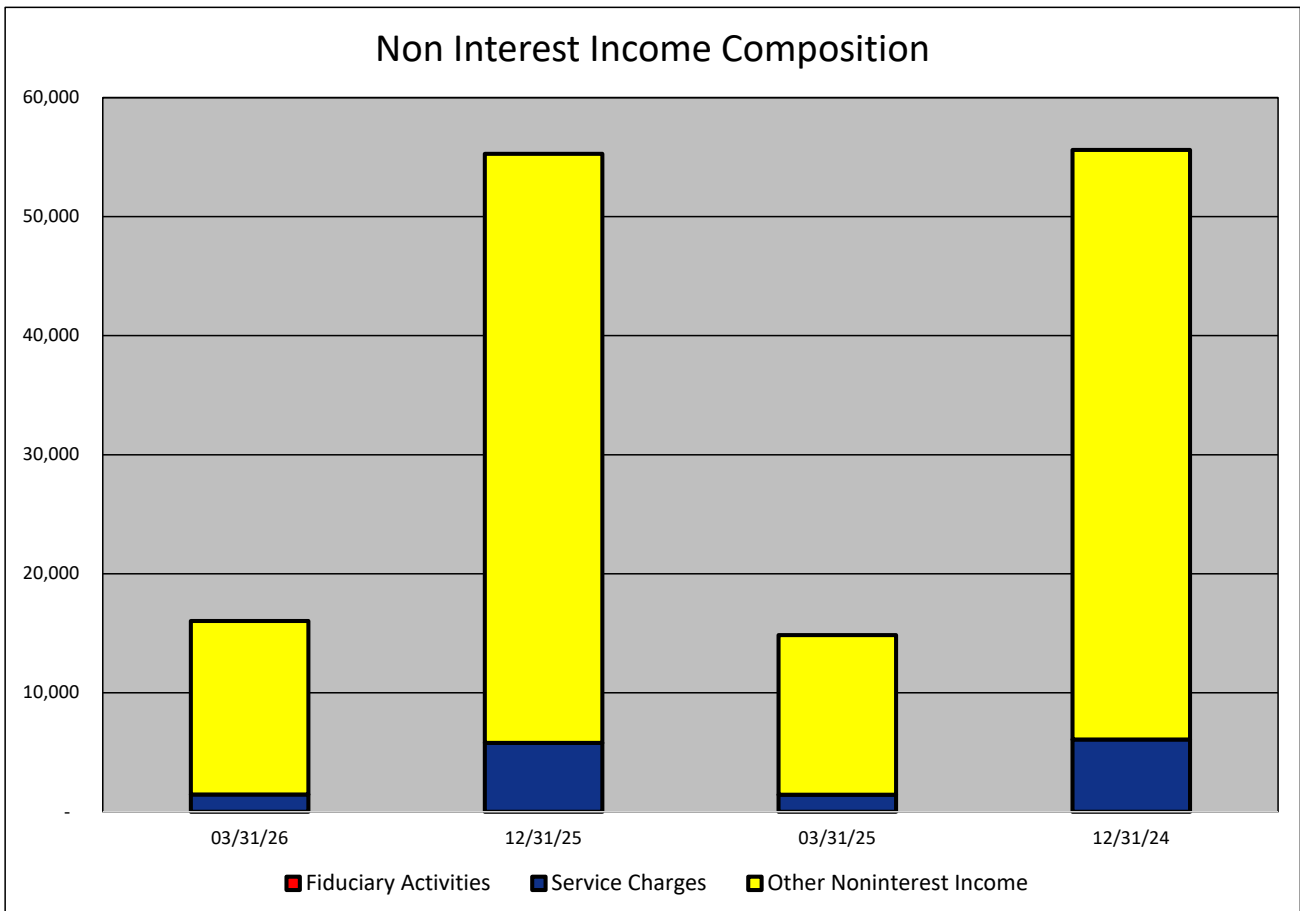
**INTEREST EXPENSE COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	12,613	59,777	14,957	79,849	(2,344)	(15.67)
Fed Funds	15	-	-	-	15	NA
Other Borrowings	4,197	14,420	2,085	5,728	2,112	101.29
<b>Total Int Expense</b>	<b>16,825</b>	<b>74,197</b>	<b>17,042</b>	<b>85,577</b>	<b>(217)</b>	<b>(1.27)</b>



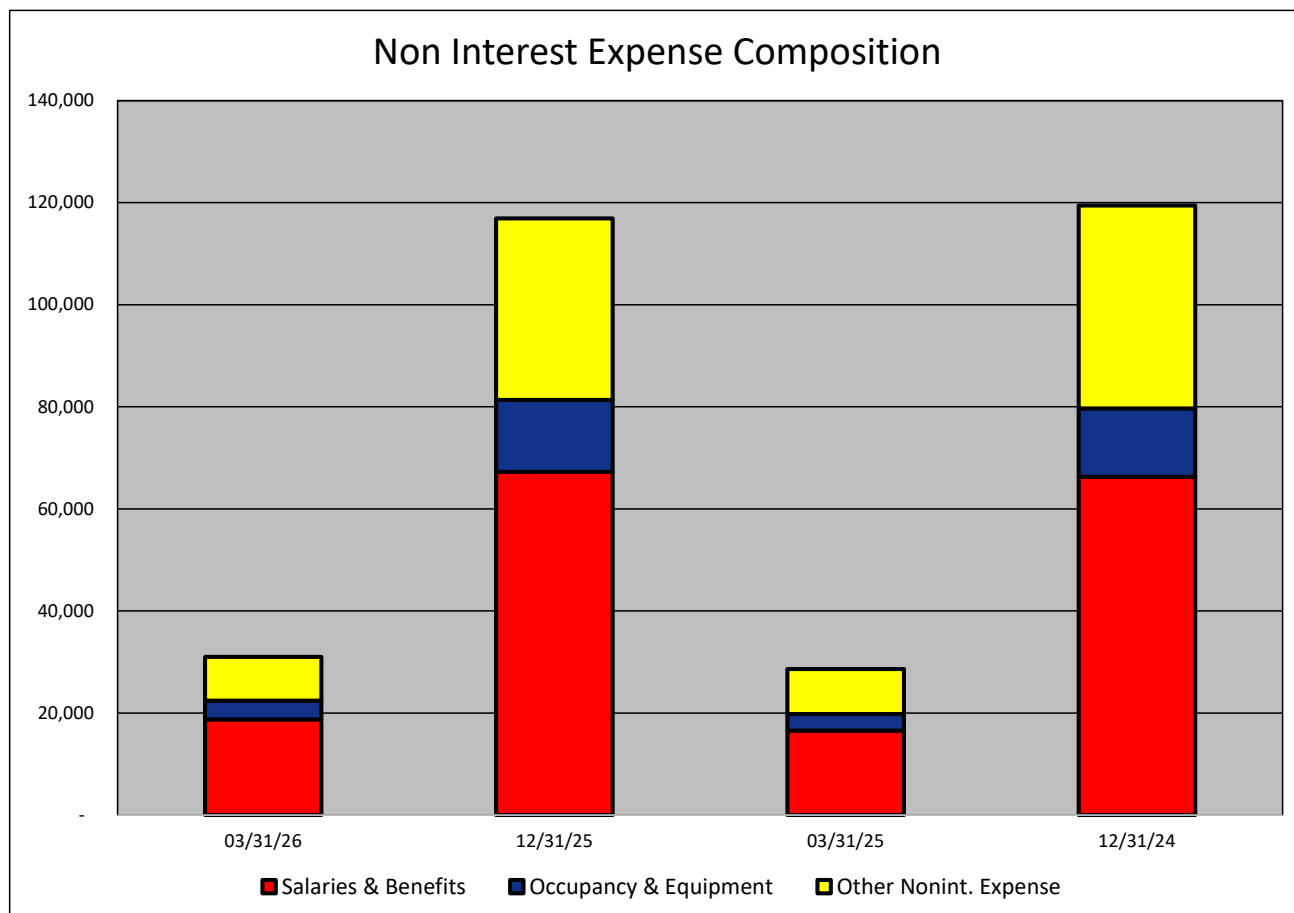
**NONINTEREST INCOME COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	1,444	5,788	1,436	6,082	8	0.56
Other Noninterest Income	14,583	49,492	13,404	49,523	1,179	8.80
<b>Total Nonint. Income</b>	<b>16,027</b>	<b>55,280</b>	<b>14,840</b>	<b>55,605</b>	<b>1,187</b>	<b>8.00</b>



**NONINTEREST EXPENSE COMPOSITION- First Federal 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>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	18,750	67,228	16,551	66,279	2,199	13.29
Occupancy & Equipment	3,669	14,130	3,244	13,389	425	13.10
Other Nonint. Expense	8,601	35,555	8,840	39,770	(239)	(2.70)
<b>Total Nonint. Expense</b>	<b>31,020</b>	<b>116,913</b>	<b>28,635</b>	<b>119,438</b>	<b>2,385</b>	<b>8.33</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>
<b>First Federal Bank</b>	<b>4,382,686</b>	<b>3,974,533</b>	<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>	<b>4,241,499</b>	<b>3,811,548</b>	<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
<b>First Federal Bank</b>	<b>39.54</b>	<b>31.20</b>	<b>57.24</b>
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
<b>First Federal Bank</b>	<b>4,330,278</b>	<b>1.22</b>	<b>11.93</b>
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
<b>First Federal Bank</b>	<b>1.48</b>	<b>1.38</b>	<b>64.97</b>	<b>6.92</b>
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
<b>First Federal Bank</b>	<b>0.79</b>	<b>3.29</b>	<b>1.03</b>	<b>3.18</b>
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
<b>First Federal Bank</b>	<b>0.42</b>	<b>1.18</b>	<b>0.00</b>	<b>0.00</b>	<b>57.24</b>
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
<b>First Federal Bank</b>	<b>9.16</b>	<b>80.61</b>	<b>89.77</b>	<b>0.00</b>	<b>10.23</b>
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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