

Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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)

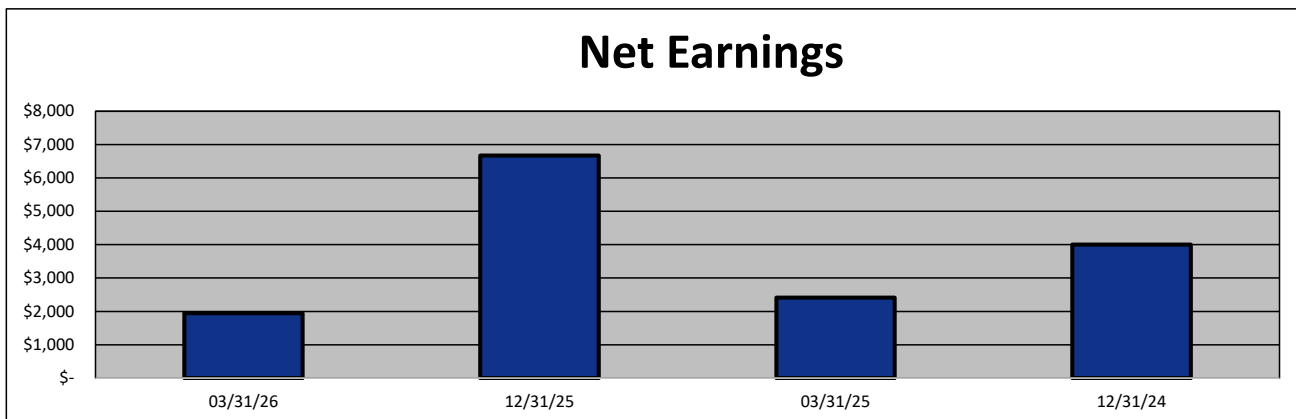
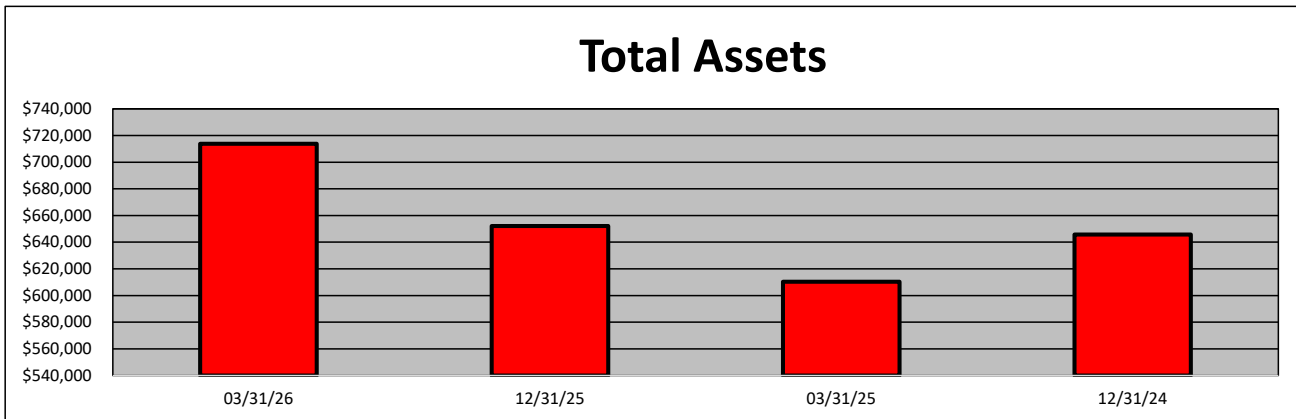
EXECUTIVE SUMMARY - Florida Capital Bank, National Association
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.63	10.27	10.26	9.30	10.49	11.49
Leverage Ratio	8.53	10.10	9.25	10.44	11.09	11.93
Tier 1 Cap/Risk Based Assets	15.15	15.16	14.76	14.78	12.37	14.32
Risk Based Ratio	16.40	16.41	16.01	16.03	13.16	15.07
Common Equity Tier 1 Capital Ratio	15.15	15.16	14.76	14.78	12.25	14.32
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	80.57	85.97	88.93	79.70	75.38	61.70
Loans/Assets	72.38	76.63	79.16	71.80	63.61	53.16
Securities/Assets	4.95	3.44	2.28	2.18	17.71	27.89
PROFITABILITY:						
Return on Avg Assets	0.96	1.00	1.41	0.73	0.81	0.87
Return on Avg Equity	11.48	10.43	15.73	6.87	9.54	10.56
Nonint Income/Avg Assets	1.07	1.40	1.66	1.49	0.74	0.74
Net Overhead Ratio	2.25	2.24	1.71	2.46	2.34	2.29
Efficiency Ratio	71.30	72.83	63.49	78.89	71.79	70.67
Assets (per million) per Employee	6.05	5.43	5.31	5.29	10.70	8.21
ASSET QUALITY:						
Allowance/Loans	1.24	1.26	1.26	1.29	1.31	1.36
Nonperforming Loans/Total Loans	0.18	0.19	0.48	0.53	0.51	0.66
Nonperforming Assets/Total Assets	0.13	0.15	0.38	0.38	0.35	0.34
Adjusted Texas Ratio	0.44	0.42	2.62	2.92	3.02	2.07
YIELDS & COSTS:						
Yield on earning assets	5.07	5.28	5.13	5.43	5.45	5.13
Cost of funds	1.57	1.83	1.71	1.90	1.92	1.46
Net interest margin	3.82	3.68	3.72	3.64	3.31	2.90
Avg Earning Assets/Avg Assets	94.03	97.87	97.99	96.58	95.53	93.76

SELECTED FINANCIAL DATA - Florida Capital Bank, 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	713,842	652,158	610,364	645,819	103,478	16.95
Cash and Equivalents	144,249	114,263	96,121	152,241	48,128	50.07
Securities	35,363	22,445	13,944	14,101	21,419	153.61
Loans, net	516,646	499,768	483,186	463,719	33,460	6.92
Deposit Accounts	641,267	581,323	543,330	581,807	97,937	18.03
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	68,736	66,975	62,642	60,051	6,094	9.73

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,948	6,675	2,413	4,005	(465)	(19.27)
Interest Income	9,715	34,635	8,606	28,946	1,109	12.89
Interest Expense	2,402	10,497	2,365	9,535	37	1.56
Net Interest Income	7,313	24,138	6,241	19,411	1,072	17.18
Credit Loss Expense	125	400	100	605	25	25.00
Noninterest income	2,178	9,385	2,844	8,207	(666)	(23.42)
Gain on Sale of Securities	-	21	-	-	-	NA
Noninterest Expense	6,767	24,414	5,768	21,788	999	17.32
Net Operating Income	2,599	8,709	3,217	5,225	(618)	(19.21)
Income Taxes	651	2,068	804	1,170	(153)	(19.03)

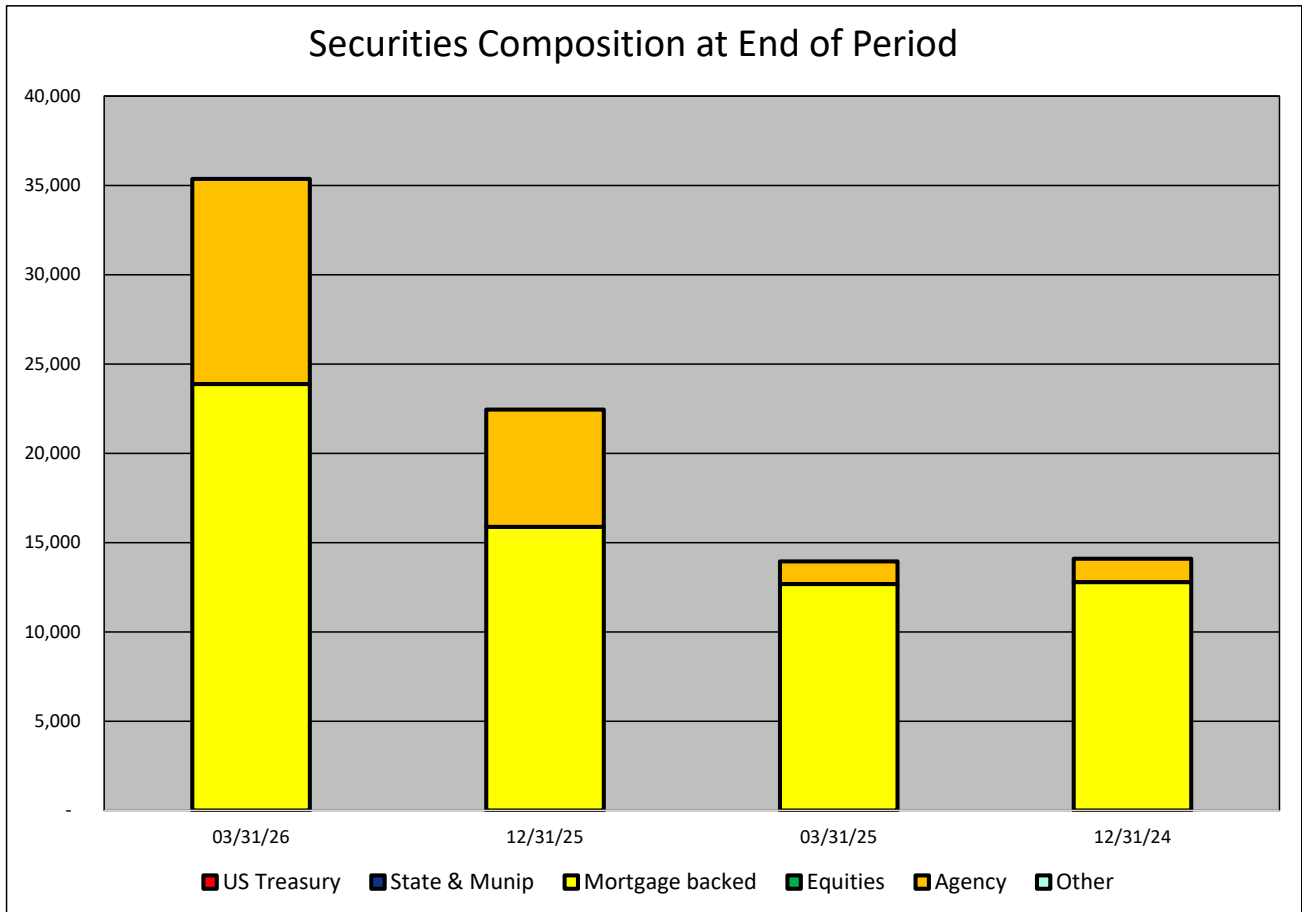


SECURITIES COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	23,876	15,885	12,682	12,782	11,194	88.27
Equities	-	-	-	-	-	NA
Agency	11,487	6,560	1,262	1,319	10,225	810.22
Other	-	-	-	-	-	NA
Total Securities	35,363	22,445	13,944	14,101	21,419	153.61

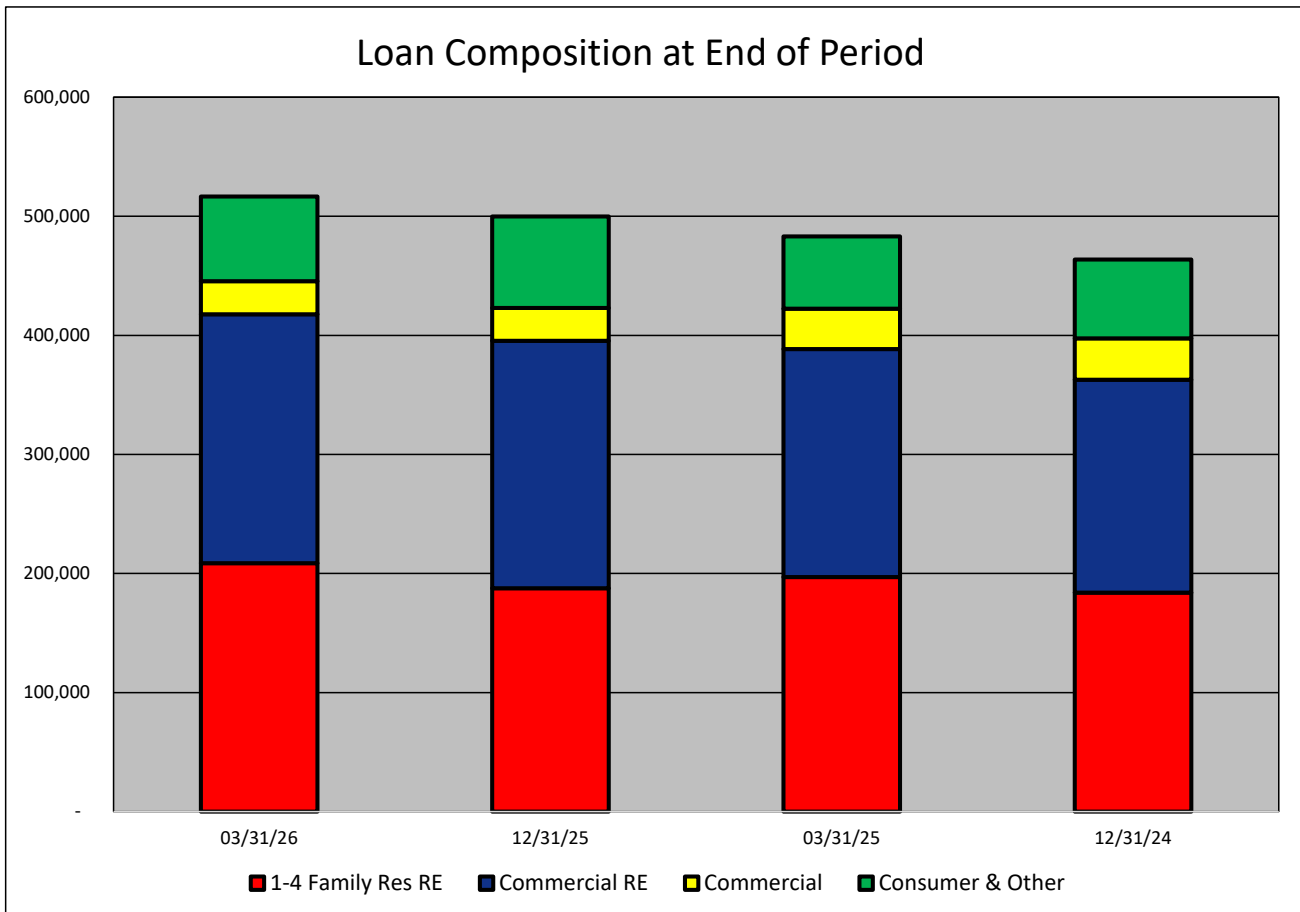


LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

LOAN CATEGORY:

1-4 Family Res RE	208,555	187,660	196,908	183,893	11,647	5.91
Commercial RE	209,180	207,836	191,497	178,886	17,683	9.23
Commercial	27,776	27,580	33,938	34,615	(6,162)	(18.16)
Consumer & Other	71,135	76,692	60,843	66,325	10,292	16.92
Loans, Net	516,646	499,768	483,186	463,719	33,460	6.92



LOAN PORTFOLIO QUALITY - Florida Capital Bank, 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
--------	----------	----------	----------	----------	----------------------	---------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	6,298	5,974	5,974	5,450	324	5.42
Total Recoveries	30	122	44	66	(14)	(31.82)
Total Charge-offs	23	198	49	147	(26)	(53.06)
Credit Loss Expense	125	400	100	605	25	25.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	6,430	6,298	6,069	5,974	361	5.95

NON-PERFORMING ASSETS:

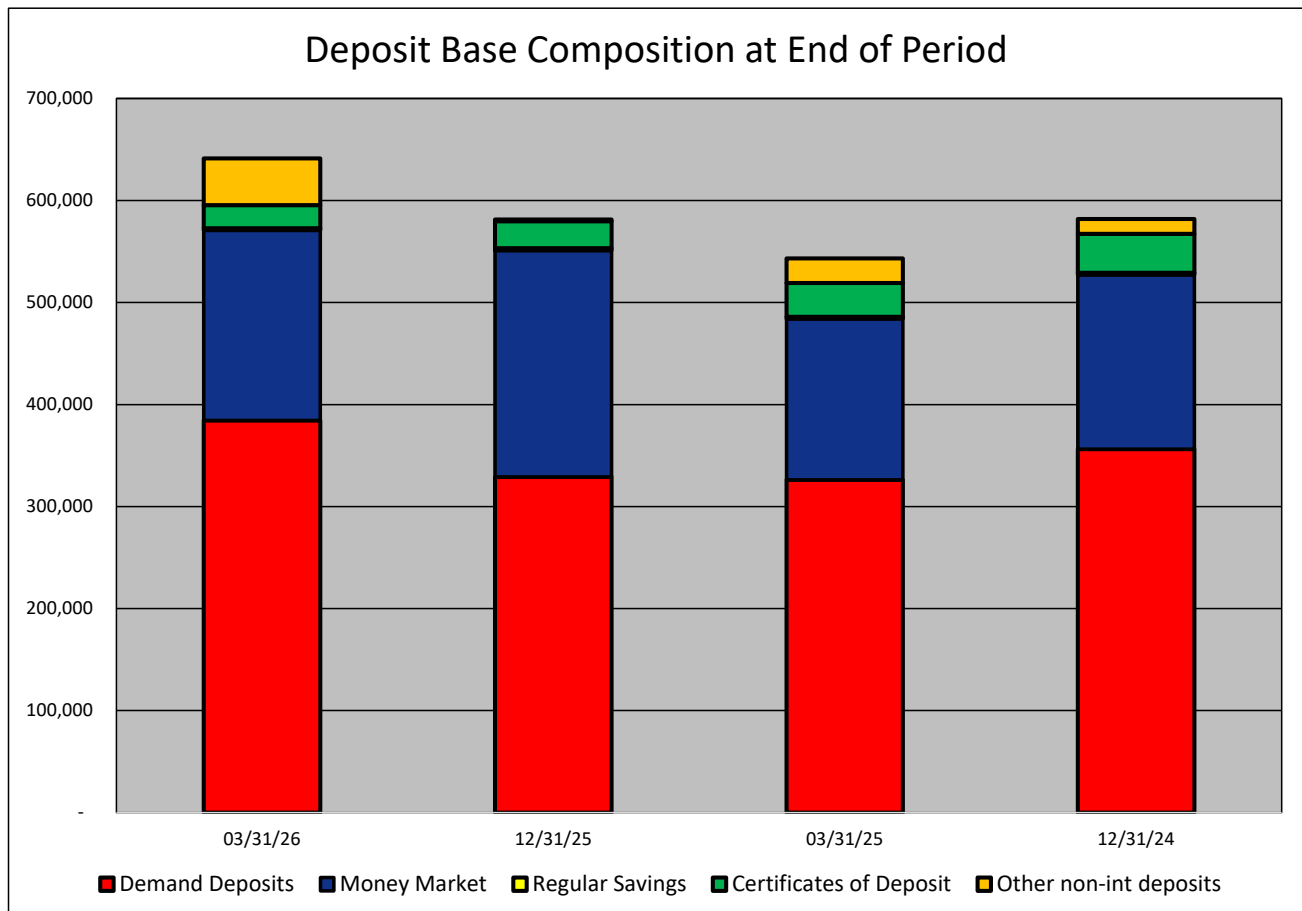
Total-90+ Days Past Due	-	-	-	105	-	NA
Total-Nonaccrual	935	951	2,322	2,360	(1,387)	(59.73)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	935	951	2,322	2,465	(1,387)	(59.73)

DEPOSIT BASE COMPOSITION - Florida Capital Bank, 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
--------	----------	----------	----------	----------	----------------------	---------------------

DEPOSIT BASE CATEGORY:

Demand Deposits	384,416	328,988	326,257	356,311	58,159	17.83
Money Market	186,383	222,041	157,826	170,909	28,557	18.09
Regular Savings	2,088	2,151	1,899	2,023	189	9.95
Certificates of Deposit	22,459	26,614	33,140	38,031	(10,681)	(32.23)
Other non-int deposits	45,921	1,529	24,208	14,533	21,713	89.69
Total Deposits	641,267	581,323	543,330	581,807	97,937	18.03

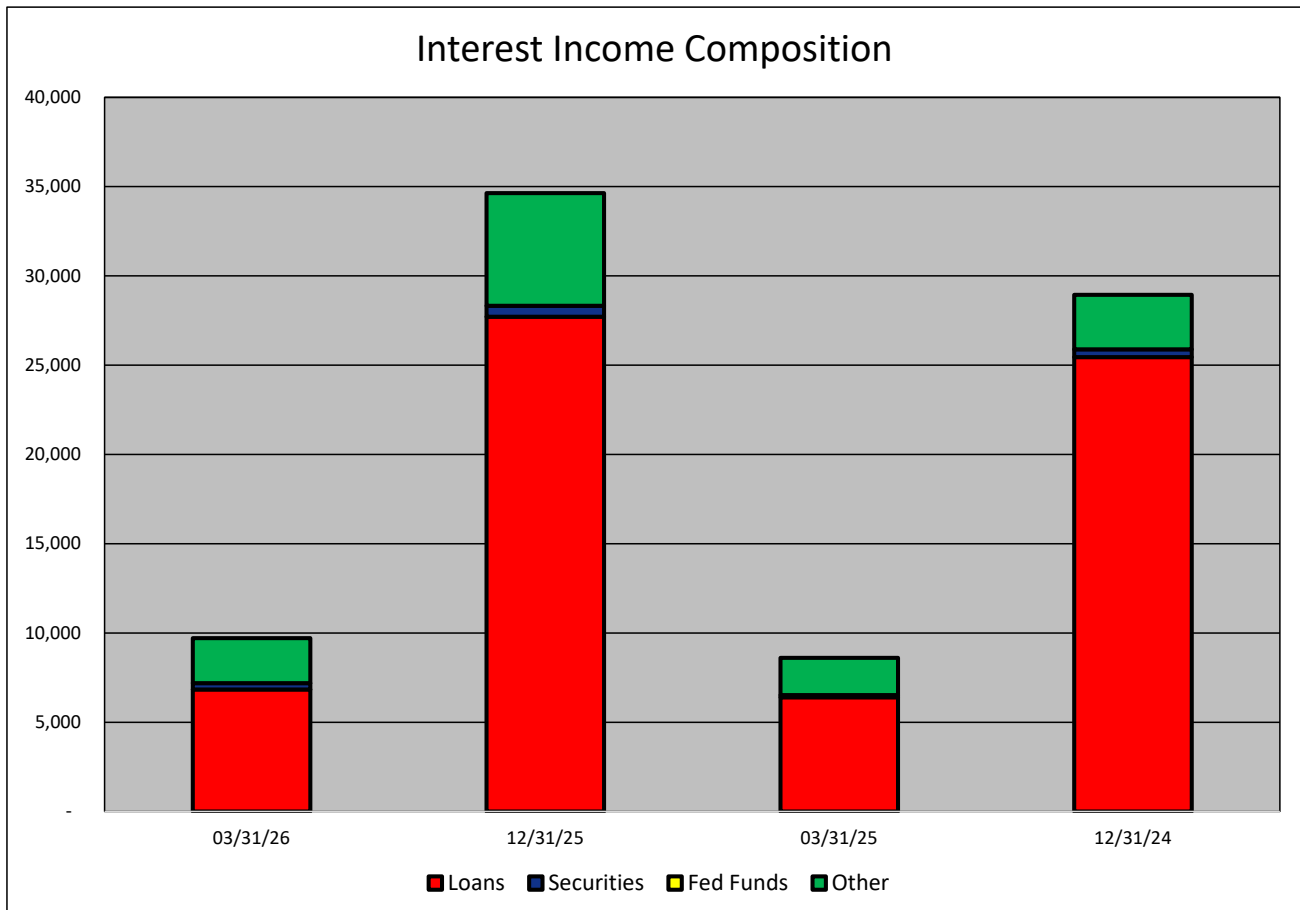


INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

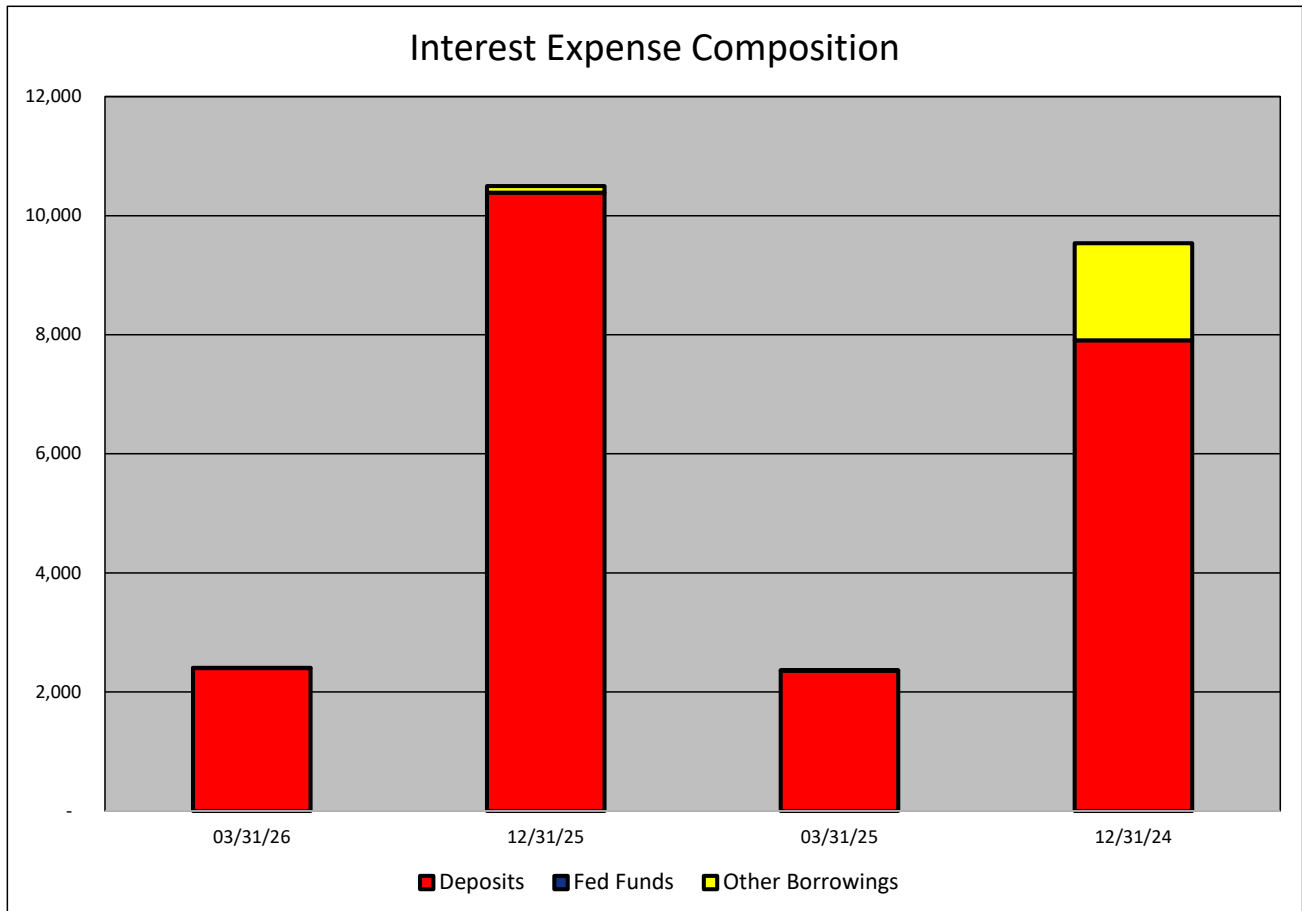
INTEREST INCOME CATEGORY

Loans	6,836	27,713	6,394	25,447	442	6.91
Securities	352	620	126	444	226	179.37
Fed Funds	-	-	-	-	-	NA
Other	2,527	6,302	2,086	3,055	441	21.14
Total Int Income	9,715	34,635	8,606	28,946	1,109	12.89



INTEREST EXPENSE COMPOSITION- Florida Capital Bank, 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
INTEREST EXPENSE CATEGORY						
Deposits	2,399	10,388	2,361	7,904	38	1.61
Fed Funds	-	-	-	-	-	NA
Other Borrowings	3	109	4	1,631	(1)	(25.00)
Total Int Expense	2,402	10,497	2,365	9,535	37	1.56

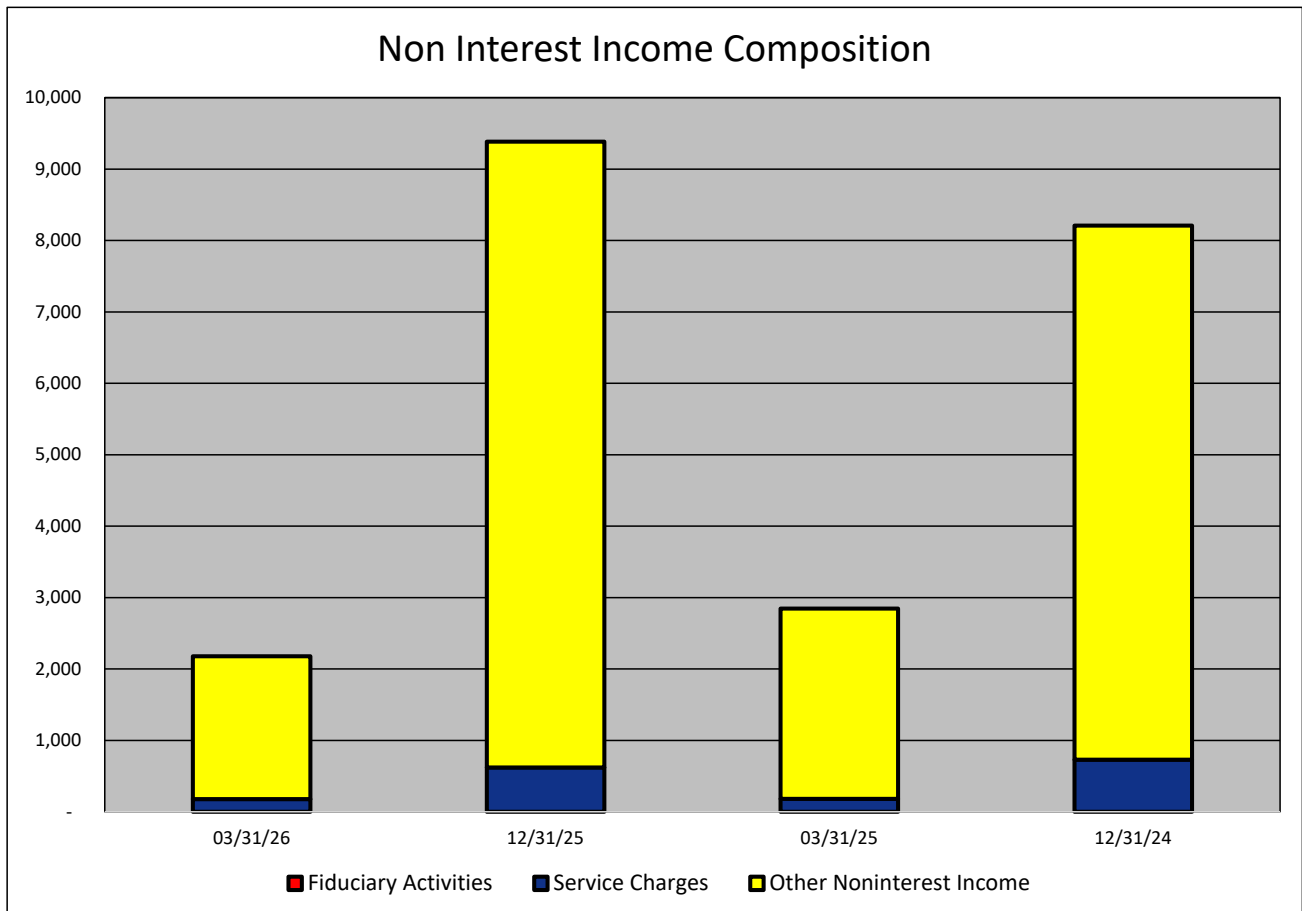


NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	176	621	182	730	(6)	(3.30)
Other Noninterest Income	2,002	8,764	2,662	7,477	(660)	(24.79)
Total Nonint. Income	2,178	9,385	2,844	8,207	(666)	(23.42)

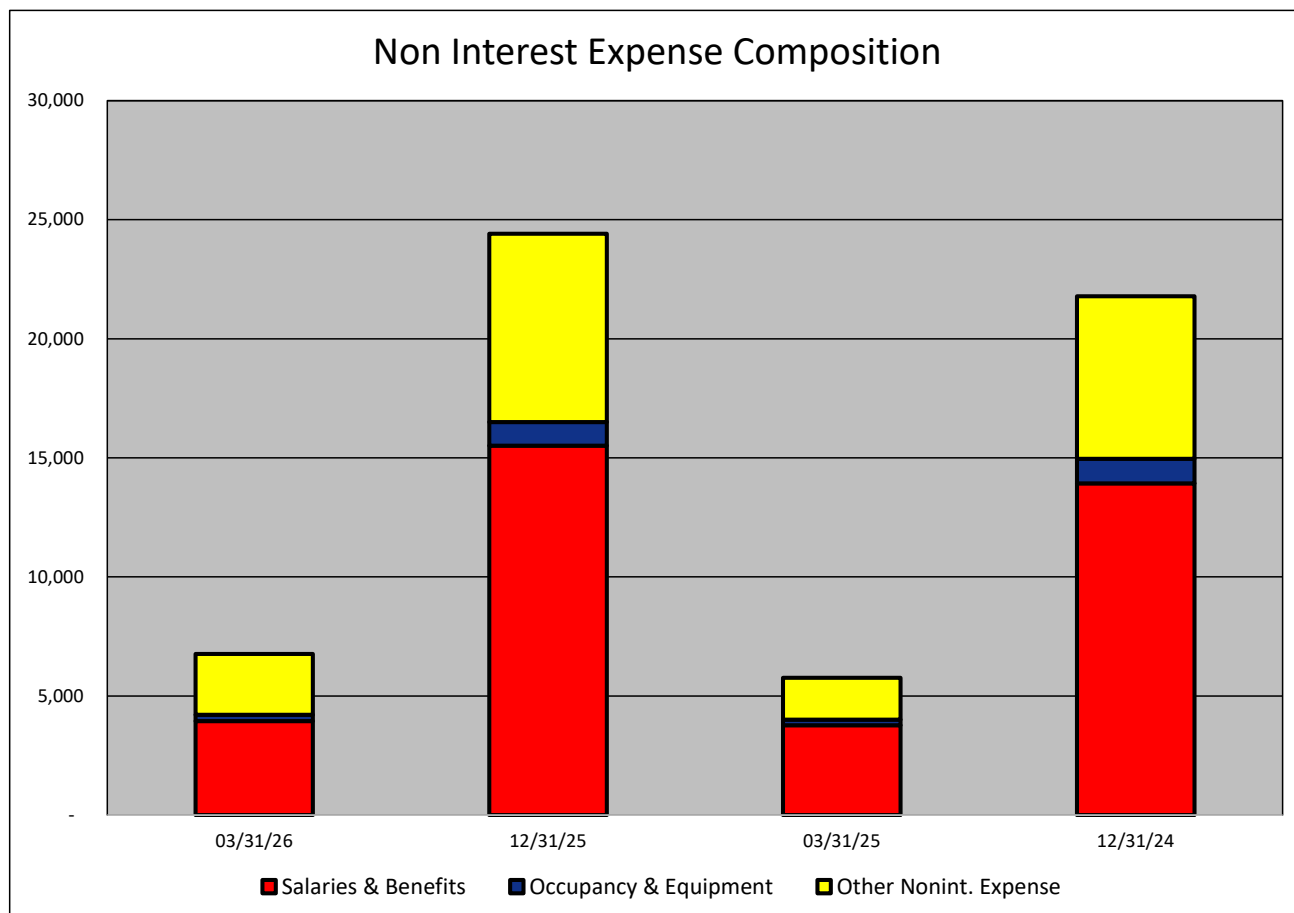


NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	3,945	15,513	3,770	13,931	175	4.64
Occupancy & Equipment	264	989	241	1,032	23	9.54
Other Nonint. Expense	2,558	7,912	1,757	6,825	801	45.59
Total Nonint. Expense	6,767	24,414	5,768	21,788	999	17.32



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
----------------------------	-----------	-----------	--------------

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
----------------------------	-----------	-----------	-------

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
----------------------------	-------	-------	-------	-------	-------

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
----------------------------	--------------	--------------	--------------

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
----------------------------	-----------	------	-------

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
----------------------------	------	------	-------	------

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
----------------------------	------	------	------	------

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
----------------------------	-------------	--------------	-------------	--------------	--------------

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
----------------------------	-------	------	------	------

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
----------------------------	-------	-------	-------	------	------

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
----------------------------	------	------	------	-------