

# Gala Bank

Ocala, FL

Established  
12/30/2024

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

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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)

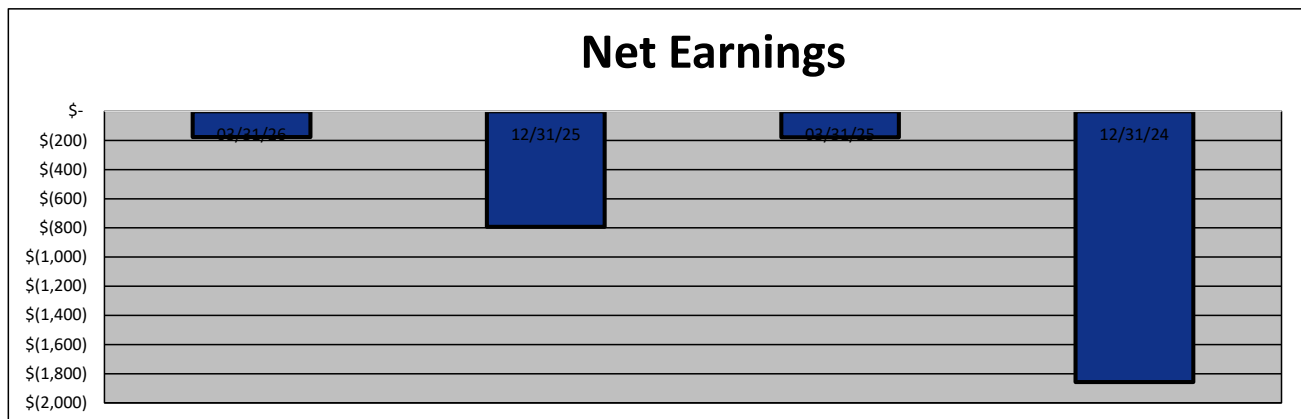
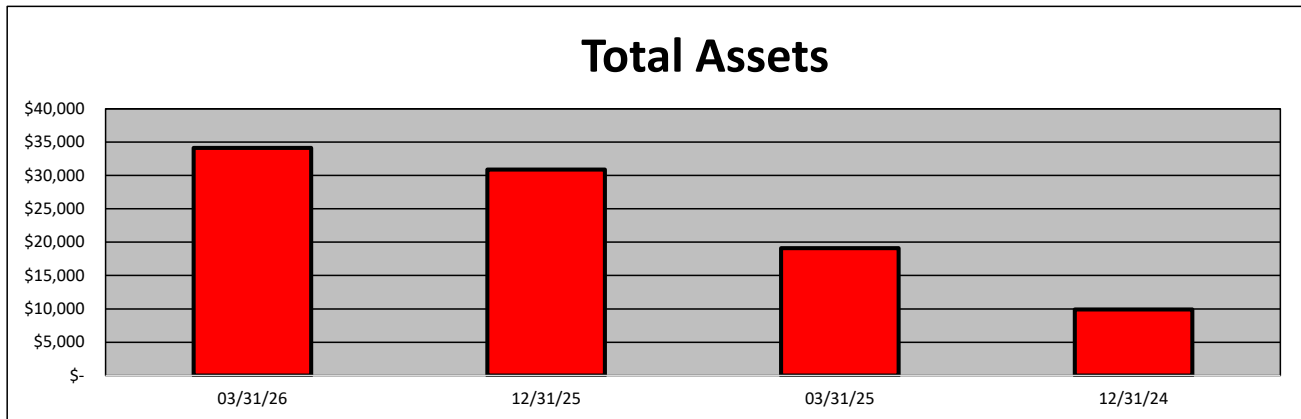
**EXECUTIVE SUMMARY - Gala Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	27.48	31.00	53.04	99.38	10.49	11.49
Leverage Ratio	26.48	30.13	84.87	97.89	11.09	11.93
Tier 1 Cap/Risk Based Assets	36.49	39.01	115.34	304.96	12.37	14.32
Risk Based Ratio	37.06	39.56	115.74	304.96	13.16	15.07
Common Equity Tier 1 Capital Ratio	36.49	39.01	115.34	304.96	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	64.50	68.88	38.25	0.00	75.38	61.70
Loans/Assets	46.61	47.35	17.92	0.00	63.61	53.16
Securities/Assets	18.68	17.77	11.86	2.64	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	(2.13)	(3.54)	(6.05)	(73.91)	0.81	0.87
Return on Avg Equity	(7.47)	(8.04)	(7.17)	(94.38)	9.54	10.56
Nonint Income/Avg Assets	0.28	0.08	0.00	0.00	0.74	0.74
Net Overhead Ratio	6.75	7.92	10.34	73.91	2.34	2.29
Efficiency Ratio	164.04	209.10	309.09	0.00	71.79	70.67
Assets (per million) per Employee	2.01	1.93	1.74	1.10	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.85	0.85	0.96	0.00	1.31	1.36
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.51	0.66
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.35	0.34
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.95	5.77	4.86	0.00	5.45	5.13
Cost of funds	1.49	1.94	1.89	0.00	1.92	1.46
Net interest margin	4.73	4.48	4.37	0.00	3.31	2.90
Avg Earning Assets/Avg Assets	84.77	83.51	76.52	41.53	95.53	93.76

**SELECTED FINANCIAL DATA - Gala 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	34,121	30,900	19,100	9,899	15,021	78.64
Cash and Equivalents	7,305	6,406	10,428	8,080	(3,123)	(29.95)
Securities	6,375	5,490	2,265	261	4,110	181.46
Loans, net	15,904	14,631	3,423	-	12,481	364.62
Deposit Accounts	24,659	21,240	8,948	-	15,711	175.58
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	9,376	9,580	10,131	9,838	(755)	(7.45)

<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	(177)	(792)	(179)	(1,857)	2	(1.12)
Interest Income	419	1,079	110	-	309	280.91
Interest Expense	86	241	11	-	75	681.82
Net Interest Income	333	838	99	-	234	236.36
Credit Loss Expense	10	125	33	-	(23)	(69.70)
Noninterest income	23	19	-	-	23	NA
Gain on Sale of Securities	2	-	-	-	2	NA
Noninterest Expense	584	1,792	306	1,857	278	90.85
Net Operating Income	(238)	(1,060)	(240)	(1,857)	2	(0.83)
Income Taxes	(59)	(268)	(61)	-	2	(3.28)

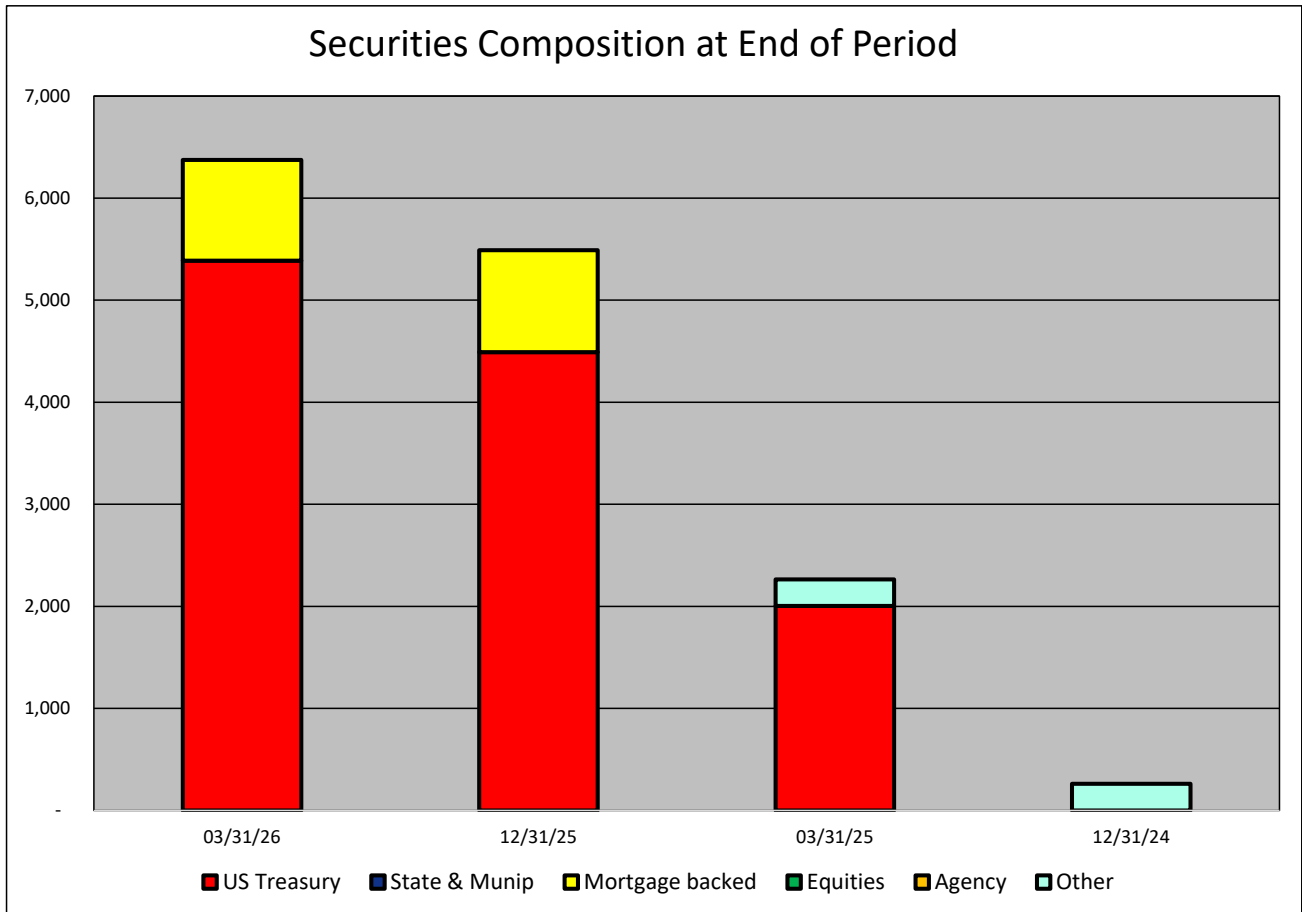


**SECURITIES COMPOSITION - Gala Bank**  
(Dollars in Thousands)

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

US Treasury	5,387	4,491	2,004	-	3,383	168.81
State & Munip	-	-	-	-	-	NA
Mortgage backed	988	999	-	-	988	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	261	261	(261)	(100.00)
<b>Total Securities</b>	<b>6,375</b>	<b>5,490</b>	<b>2,265</b>	<b>261</b>	<b>4,110</b>	<b>181.46</b>

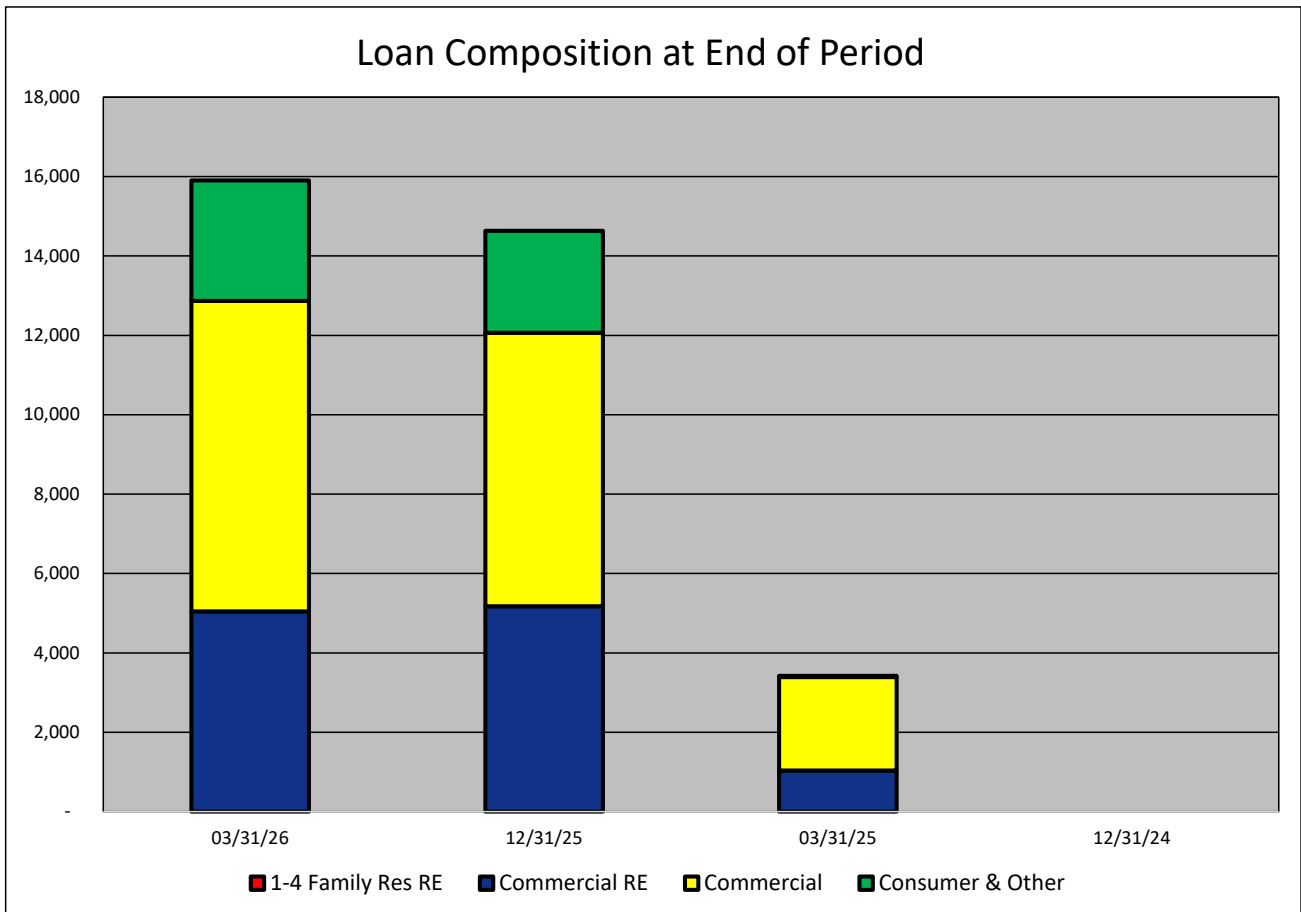


**LOAN PORTFOLIO COMPOSITION - Gala Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Commercial RE	5,044	5,176	1,035	-	4,009	387.34
Commercial	7,827	6,888	2,356	-	5,471	232.22
Consumer & Other	3,033	2,567	32	-	3,001	9,378.13
<b>Loans, Net</b>	<b>15,904</b>	<b>14,631</b>	<b>3,423</b>	<b>-</b>	<b>12,481</b>	<b>364.62</b>



**LOAN PORTFOLIO QUALITY - Gala 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>
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	125	-	-	-	125	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	10	125	33	-	(23)	(69.70)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>135</u>	<u>125</u>	<u>33</u>	<u>-</u>	<u>102</u>	<u>309.09</u>

**NON-PERFORMING ASSETS:**

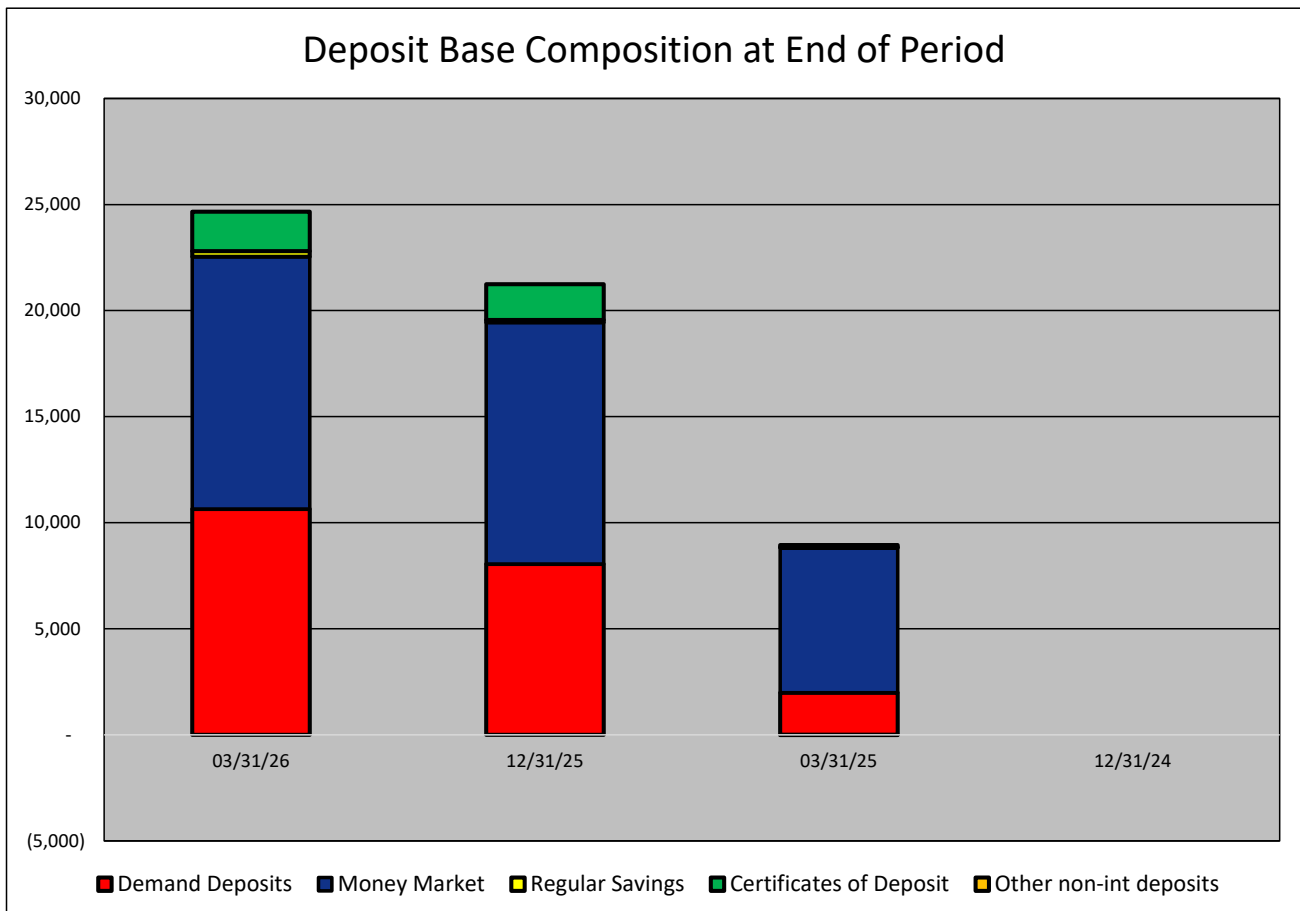
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>NA</u>

**DEPOSIT BASE COMPOSITION - Gala 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	10,647	8,053	1,981	-	8,666	437.46
Money Market	11,896	11,393	6,836	-	5,060	74.02
Regular Savings	257	110	31	-	226	729.03
Certificates of Deposit	1,859	1,684	101	-	1,758	1,740.59
Other non-int deposits	-	-	(1)	-	1	(100.00)
<b>Total Deposits</b>	<b>24,659</b>	<b>21,240</b>	<b>8,948</b>	<b>-</b>	<b>15,711</b>	<b>175.58</b>

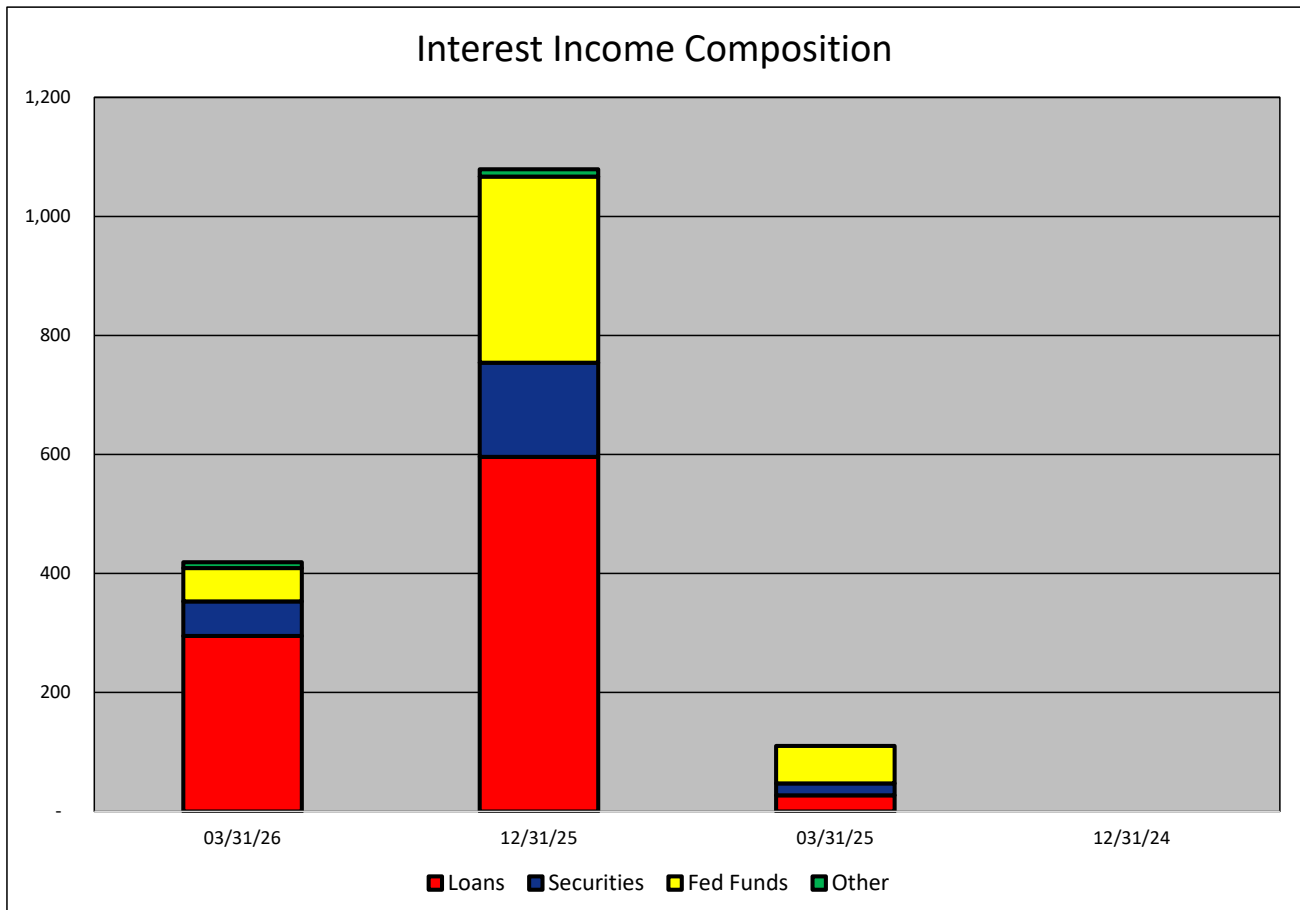


**INTEREST INCOME COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	295	596	27	-	268	992.59
Securities	58	158	20	-	38	190.00
Fed Funds	56	313	63	-	(7)	(11.11)
Other	10	12	-	-	10	NA
<b>Total Int Income</b>	419	1,079	110	-	309	280.91

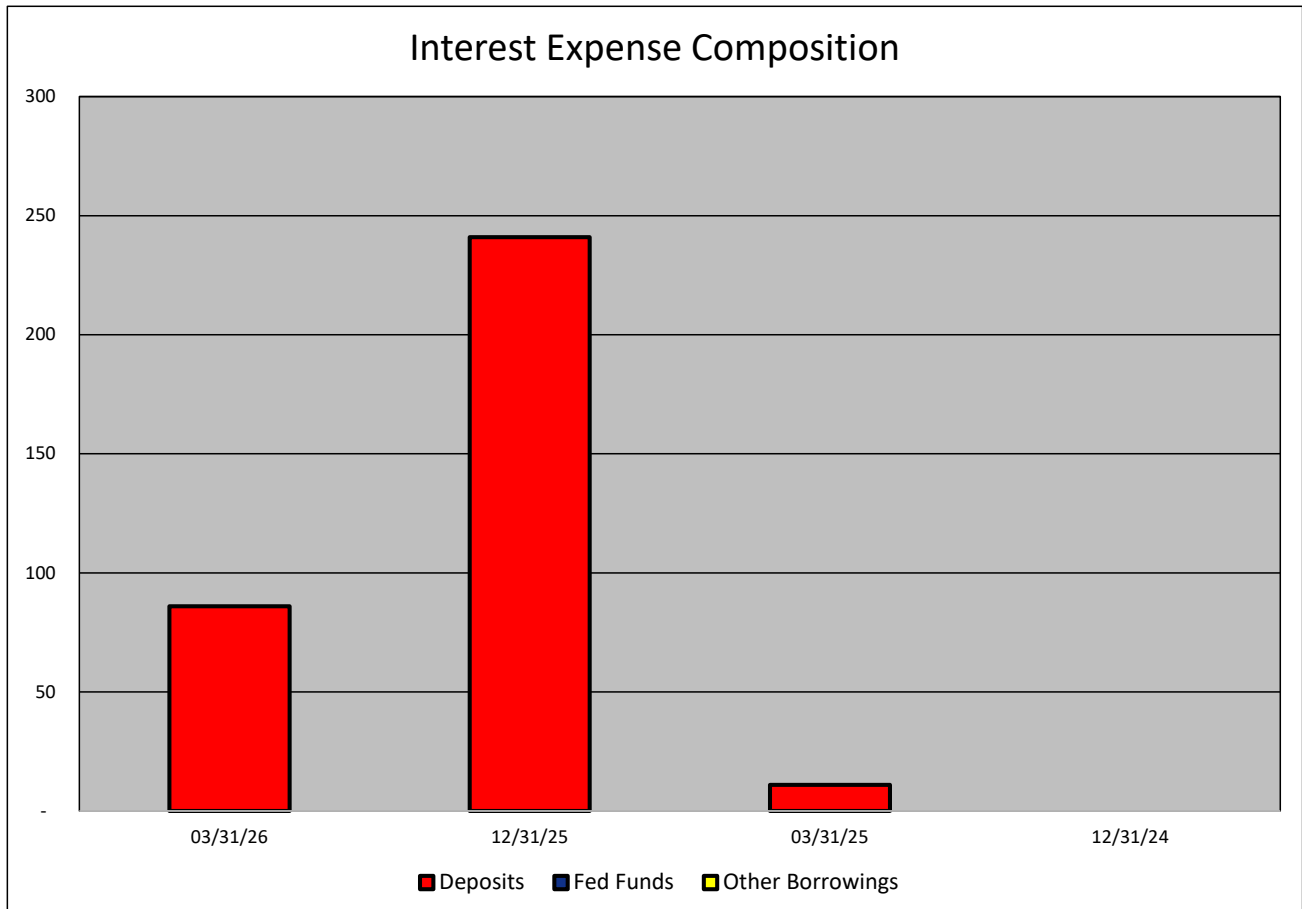


**INTEREST EXPENSE COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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 EXPENSE CATEGORY**

Deposits	86	241	11	-	75	681.82
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>86</b>	<b>241</b>	<b>11</b>	<b>-</b>	<b>75</b>	<b>681.82</b>

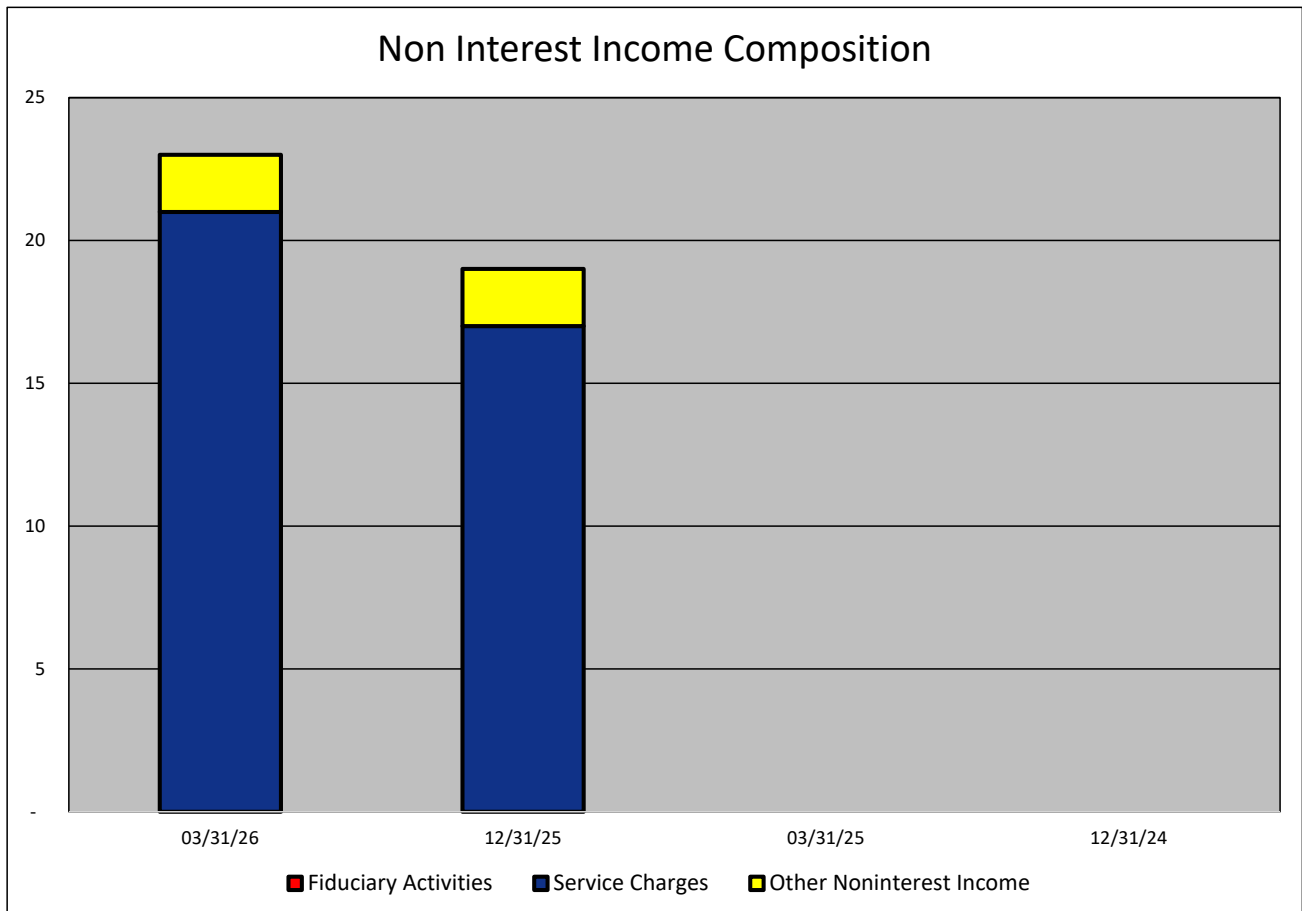


**NONINTEREST INCOME COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	21	17	-	-	21	NA
Other Noninterest Income	2	2	-	-	2	NA
<b>Total Nonint. Income</b>	<b>23</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>23</b>	<b>NA</b>

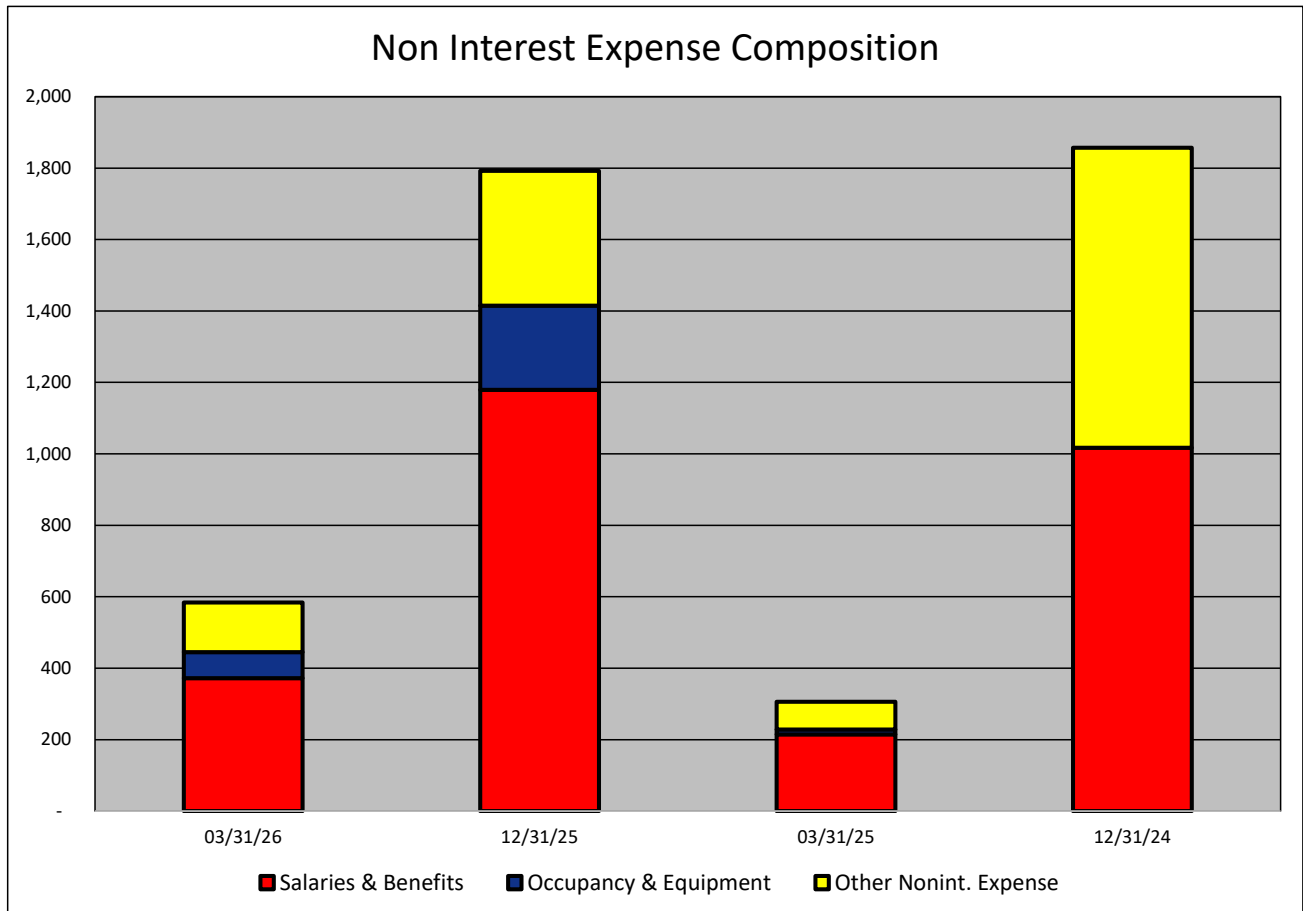


**NONINTEREST EXPENSE COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	372	1,179	215	1,017	157	73.02
Occupancy & Equipment	73	236	13	-	60	461.54
Other Nonint. Expense	139	377	78	840	61	78.21
<b>Total Nonint. Expense</b>	<b>584</b>	<b>1,792</b>	<b>306</b>	<b>1,857</b>	<b>278</b>	<b>90.85</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	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)

<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
<b>Gala Bank</b>	<b>64.50</b>	<b>46.61</b>	<b>18.68</b>
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>	<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
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
<b>Gala Bank</b>	<b>1.76</b>	<b>3.16</b>	<b>16.49</b>	<b>0.00</b>	<b>18.68</b>
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
<b>Gala Bank</b>	<b>46.21</b>	<b>9.95</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Gala Bank</b>	<b>43.18</b>	<b>56.82</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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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