

# Intracoastal Bank

Palm Coast, FL

Established  
6/16/2008

## 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)

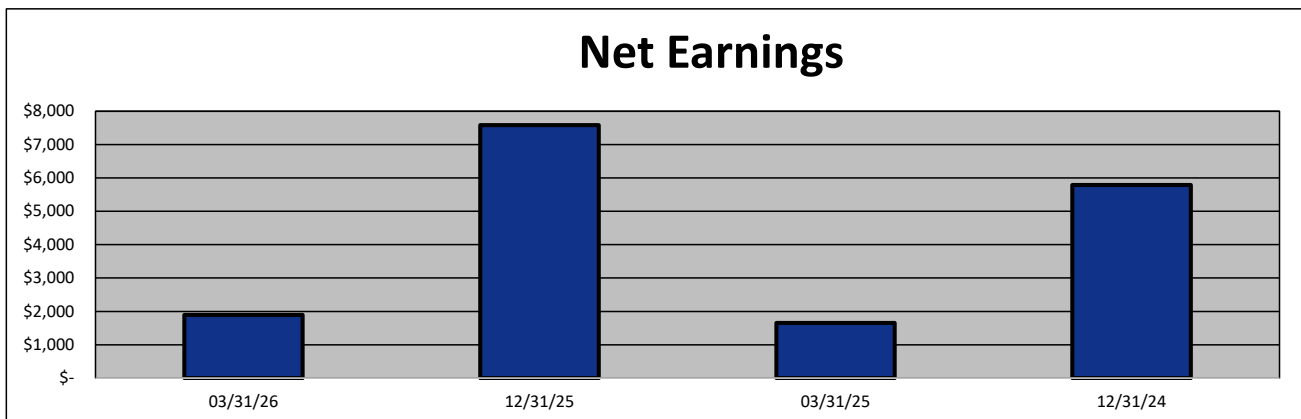
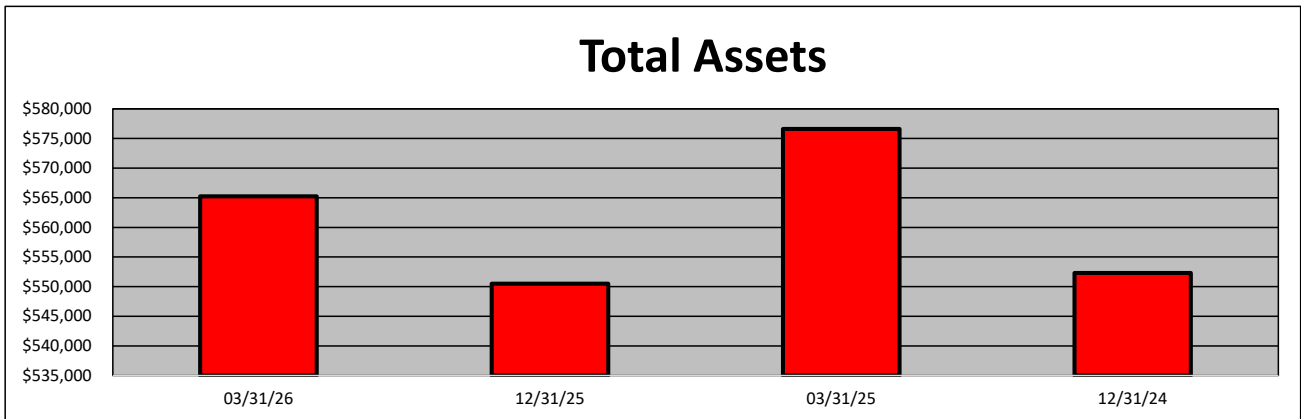
**EXECUTIVE SUMMARY - Intracoastal Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	7.74	7.69	6.26	5.97	10.49	11.49
Leverage Ratio	9.81	9.69	9.37	9.40	11.09	11.93
Tier 1 Cap/Risk Based Assets	11.60	11.44	10.62	10.63	12.37	14.32
Risk Based Ratio	12.85	12.69	11.87	11.88	13.16	15.07
Common Equity Tier 1 Capital Ratio	11.60	11.44	10.62	10.63	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	82.65	88.73	83.76	86.01	75.38	61.70
Loans/Assets	73.38	76.05	74.13	75.83	63.61	53.16
Securities/Assets	18.07	17.96	19.62	20.53	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.34	1.32	1.17	1.08	0.81	0.87
Return on Avg Equity	17.64	20.06	19.12	18.02	9.54	10.56
Nonint Income/Avg Assets	1.35	0.16	0.16	0.16	0.74	0.74
Net Overhead Ratio	0.52	2.07	2.00	1.81	2.34	2.29
Efficiency Ratio	37.54	63.23	63.94	63.78	71.79	70.67
Assets (per million) per Employee	10.87	10.59	11.53	12.27	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.40	1.36	1.40	1.39	1.31	1.36
Nonperforming Loans/Total Loans	0.04	0.05	1.67	1.66	0.51	0.66
Nonperforming Assets/Total Assets	0.03	1.34	1.24	1.26	0.35	0.34
Adjusted Texas Ratio	0.36	15.40	16.93	17.90	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.63	5.40	5.30	5.28	5.45	5.13
Cost of funds	2.06	2.07	2.08	2.34	1.92	1.46
Net interest margin	3.76	3.47	3.32	3.03	3.31	2.90
Avg Earning Assets/Avg Assets	96.30	96.84	96.70	96.65	95.53	93.76

**SELECTED FINANCIAL DATA - Intracoastal Bank**  
(Dollars in Thousands)

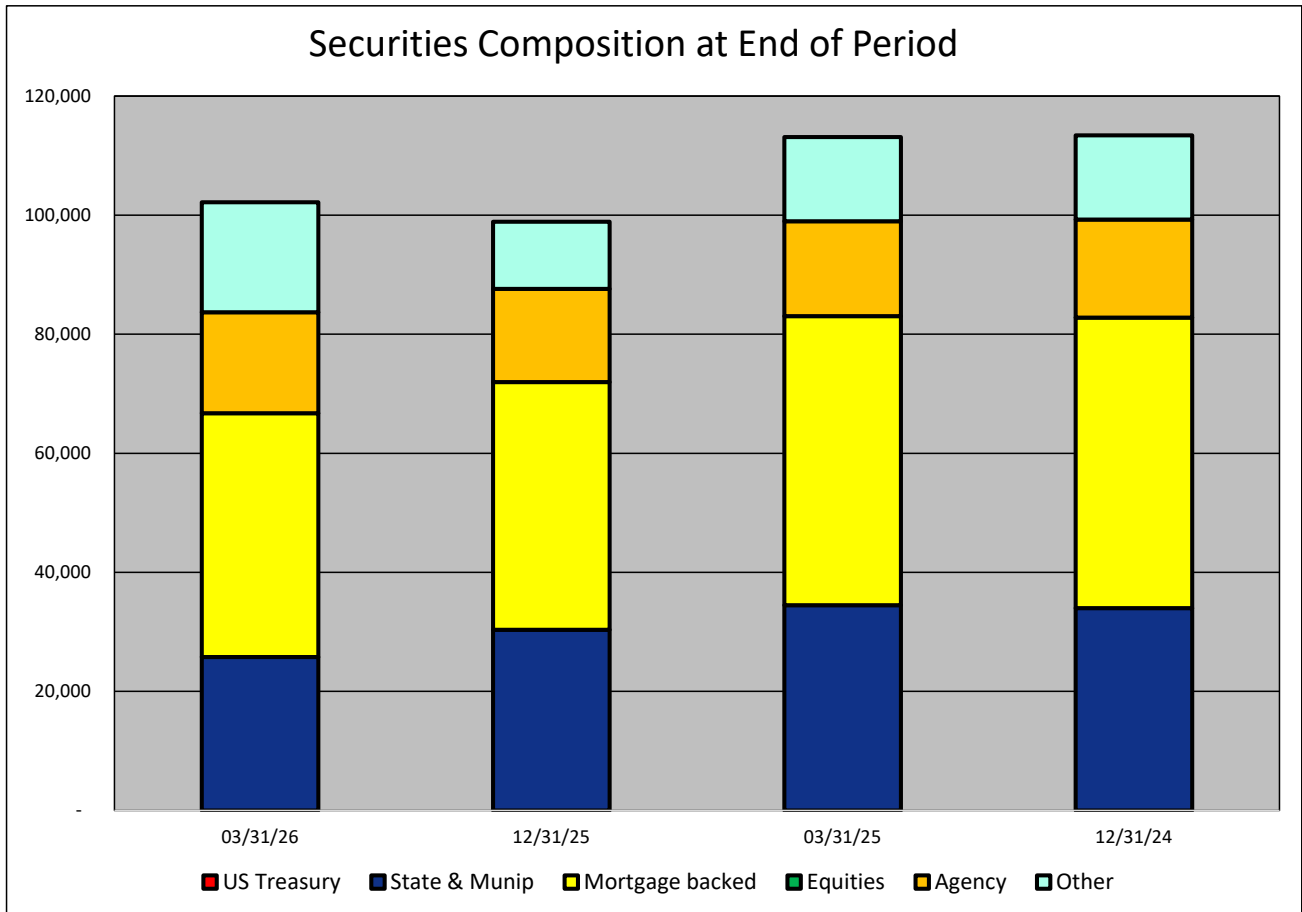
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	565,225	550,507	576,623	552,289	(11,398)	(1.98)
Cash and Equivalents	32,940	9,760	20,469	4,545	12,471	60.93
Securities	102,149	98,896	113,114	113,400	(10,965)	(9.69)
Loans, net	414,735	418,687	427,469	418,788	(12,734)	(2.98)
Deposit Accounts	501,772	471,856	510,334	486,914	(8,562)	(1.68)
Fed Funds & Repos	-	-	-	1,500	-	NA
Total Equity	43,722	42,310	36,113	32,983	7,609	21.07

<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	1,897	7,582	1,651	5,789	246	14.90
Interest Income	7,680	30,113	7,224	27,466	456	6.31
Interest Expense	2,560	10,738	2,699	11,685	(139)	(5.15)
Net Interest Income	5,120	19,375	4,525	15,781	595	13.15
Credit Loss Expense	94	(123)	146	602	(52)	(35.62)
Noninterest income	1,912	923	230	878	1,682	731.30
Gain on Sale of Securities	(2,419)	53	-	(51)	(2,419)	NA
Noninterest Expense	2,641	12,844	3,043	10,639	(402)	(13.21)
Net Operating Income	4,297	7,577	1,566	5,418	2,731	174.39
Income Taxes	-	-	-	-	-	NA



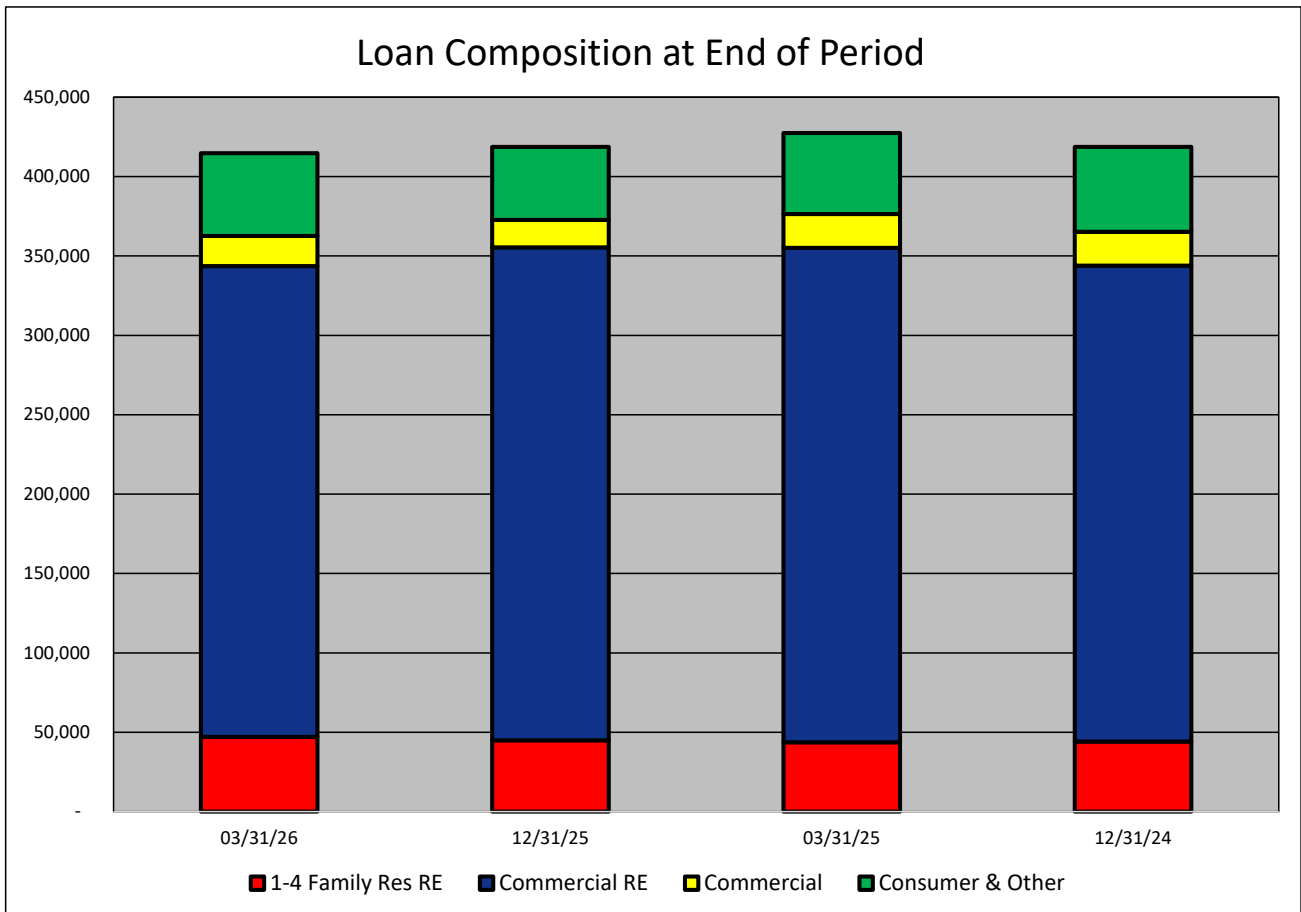
**SECURITIES COMPOSITION - Intracoastal Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	25,767	30,367	34,475	34,010	(8,708)	(25.26)
Mortgage backed	40,982	41,607	48,549	48,775	(7,567)	(15.59)
Equities	-	-	-	-	-	NA
Agency	16,926	15,626	15,948	16,472	978	6.13
Other	18,474	11,296	14,142	14,143	4,332	30.63
<b>Total Securities</b>	<b>102,149</b>	<b>98,896</b>	<b>113,114</b>	<b>113,400</b>	<b>(10,965)</b>	<b>(9.69)</b>



**LOAN PORTFOLIO COMPOSITION - Intracoastal 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	47,094	44,947	43,714	44,119	3,380	7.73
Commercial RE	296,536	310,470	311,353	299,764	(14,817)	(4.76)
Commercial	19,043	17,301	21,396	21,333	(2,353)	(11.00)
Consumer & Other	52,062	45,969	51,006	53,572	1,056	2.07
<b>Loans, Net</b>	<b>414,735</b>	<b>418,687</b>	<b>427,469</b>	<b>418,788</b>	<b>(12,734)</b>	<b>(2.98)</b>



**LOAN PORTFOLIO QUALITY - Intracoastal 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	5,715	5,838	5,838	5,235	(123)	(2.11)
Total Recoveries	-	-	-	71	-	NA
Total Charge-offs	-	-	-	70	-	NA
Credit Loss Expense	94	(123)	146	602	(52)	(35.62)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	5,809	5,715	5,984	5,838	(175)	(2.92)

**NON-PERFORMING ASSETS:**

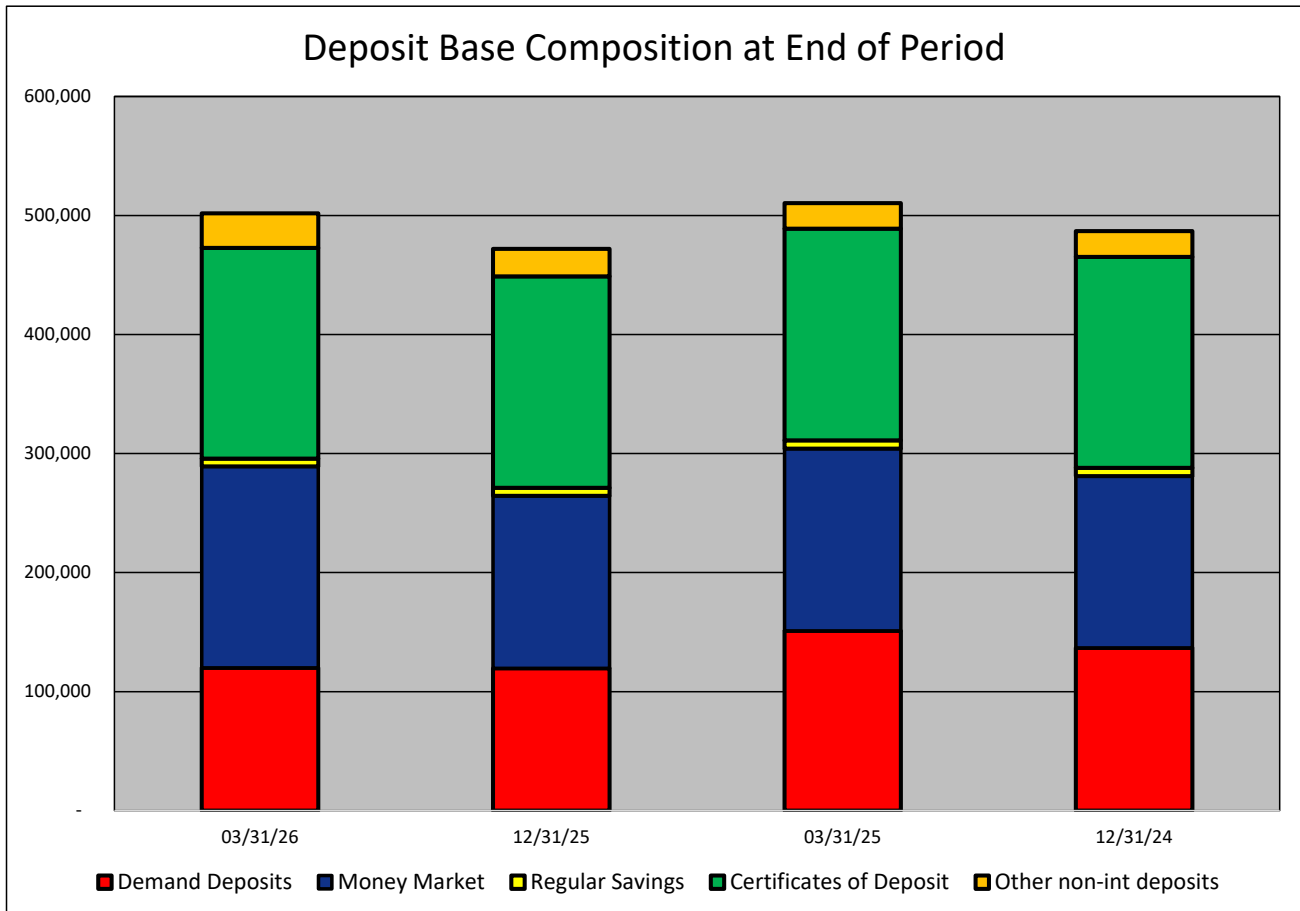
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	178	223	7,126	6,948	(6,948)	(97.50)
Foreclosed Real Estate	-	7,173	-	-	-	NA
Total Non-perf Assets	178	7,396	7,126	6,948	(6,948)	(97.50)

**DEPOSIT BASE COMPOSITION - Intracoastal 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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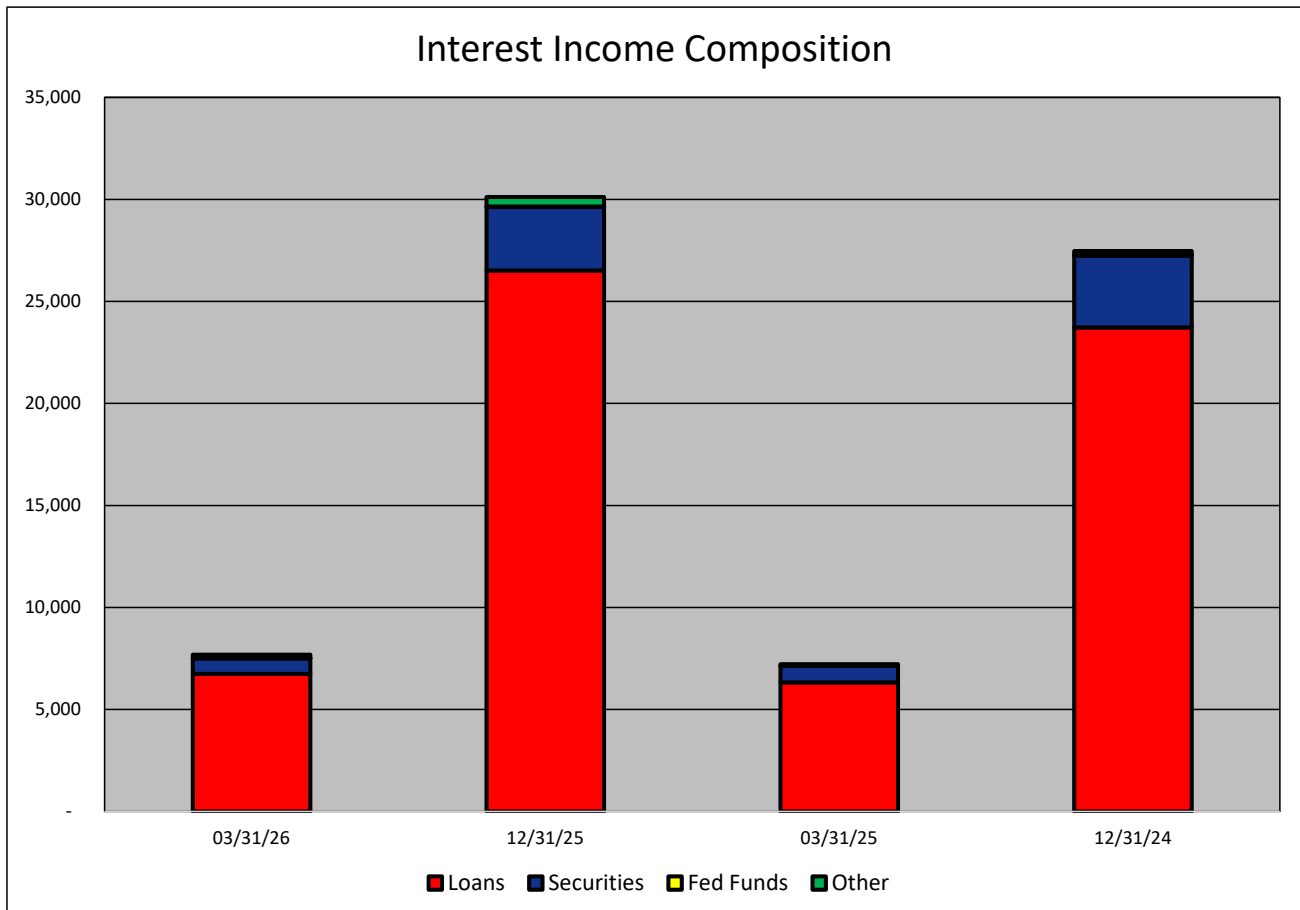
**DEPOSIT BASE CATEGORY:**

Demand Deposits	120,000	119,474	151,018	136,796	(31,018)	(20.54)
Money Market	169,106	145,021	153,089	144,249	16,017	10.46
Regular Savings	6,680	6,724	6,994	6,999	(314)	(4.49)
Certificates of Deposit	176,946	177,553	177,807	177,112	(861)	(0.48)
Other non-int deposits	29,040	23,084	21,426	21,758	7,614	35.54
<b>Total Deposits</b>	<b>501,772</b>	<b>471,856</b>	<b>510,334</b>	<b>486,914</b>	<b>(8,562)</b>	<b>(1.68)</b>



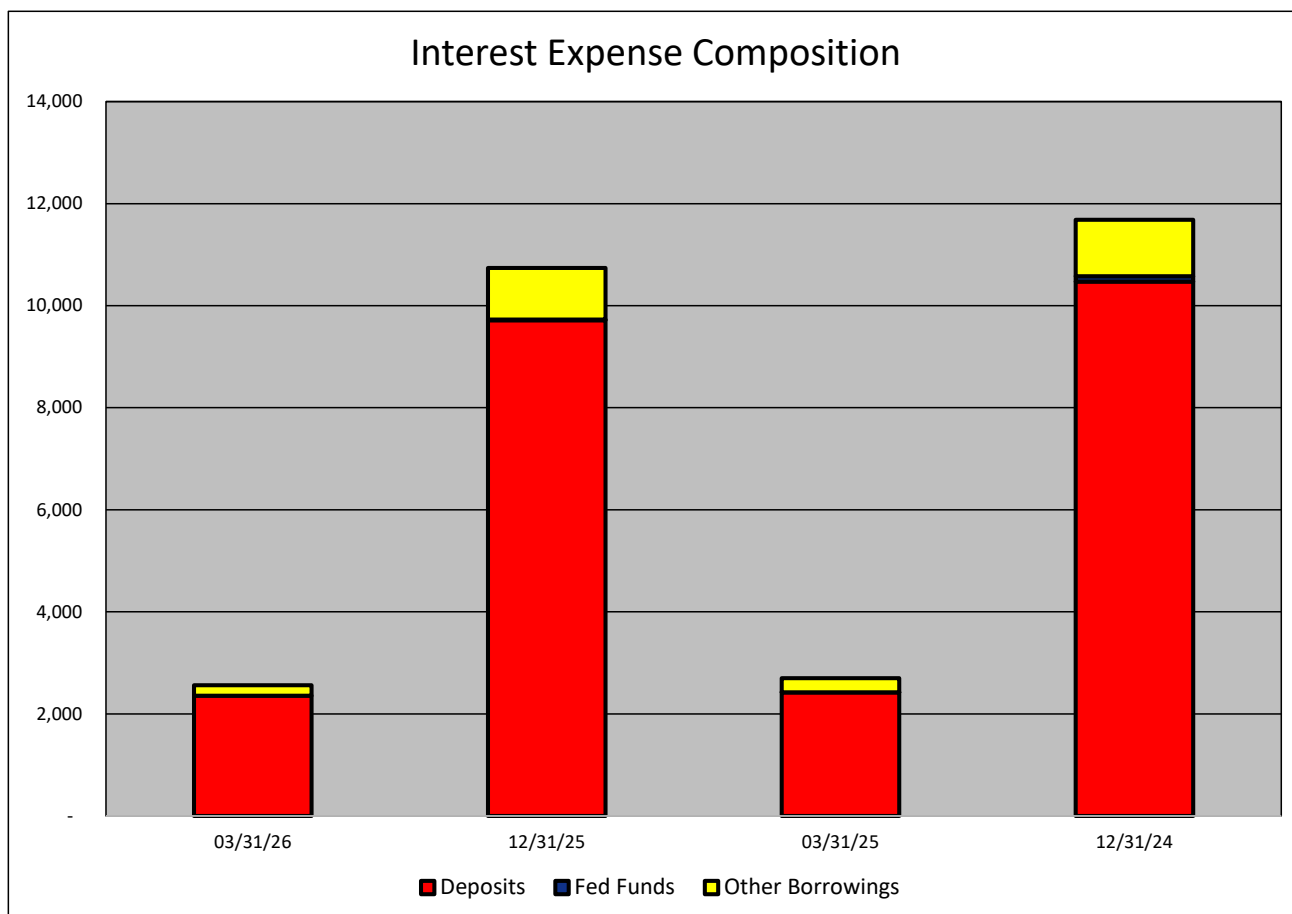
**INTEREST INCOME COMPOSITION- Intracoastal Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	6,743	26,514	6,329	23,721	414	6.54
Securities	760	3,119	816	3,533	(56)	(6.86)
Fed Funds	4	17	4	7	-	-
Other	173	463	75	205	98	130.67
<b>Total Int Income</b>	<b>7,680</b>	<b>30,113</b>	<b>7,224</b>	<b>27,466</b>	<b>456</b>	<b>6.31</b>



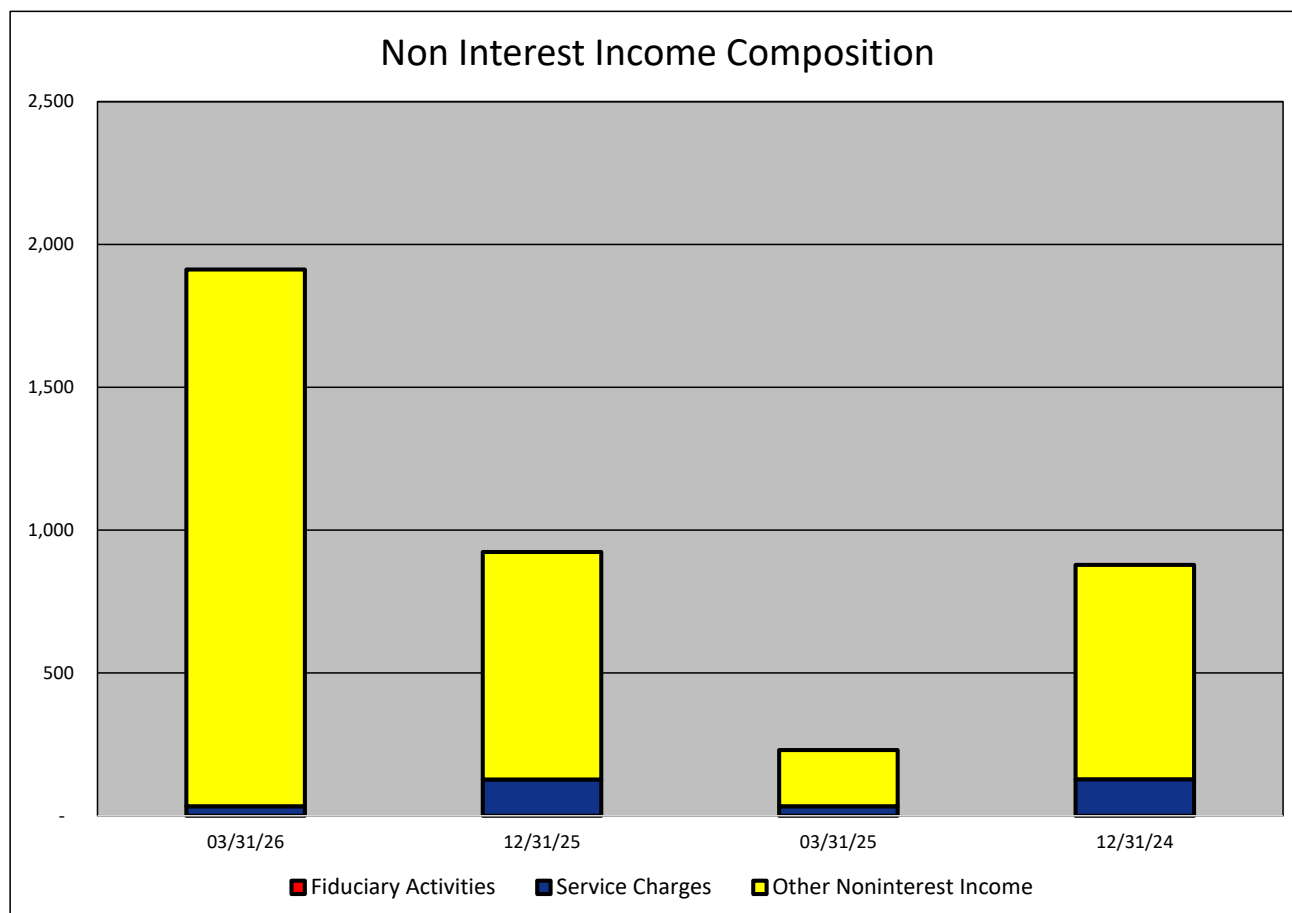
**INTEREST EXPENSE COMPOSITION- Intracoastal Bank**  
(Dollars in Thousands)

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	2,356	9,715	2,422	10,474	(66)	(2.73)
Fed Funds	-	14	3	103	(3)	(100.00)
Other Borrowings	204	1,009	274	1,108	(70)	(25.55)
<b>Total Int Expense</b>	<b>2,560</b>	<b>10,738</b>	<b>2,699</b>	<b>11,685</b>	<b>(139)</b>	<b>(5.15)</b>



**NONINTEREST INCOME COMPOSITION- Intracoastal 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	33	127	33	128	-	-
Other Noninterest Income	1,879	796	197	750	1,682	853.81
<b>Total Nonint. Income</b>	<b>1,912</b>	<b>923</b>	<b>230</b>	<b>878</b>	<b>1,682</b>	<b>731.30</b>

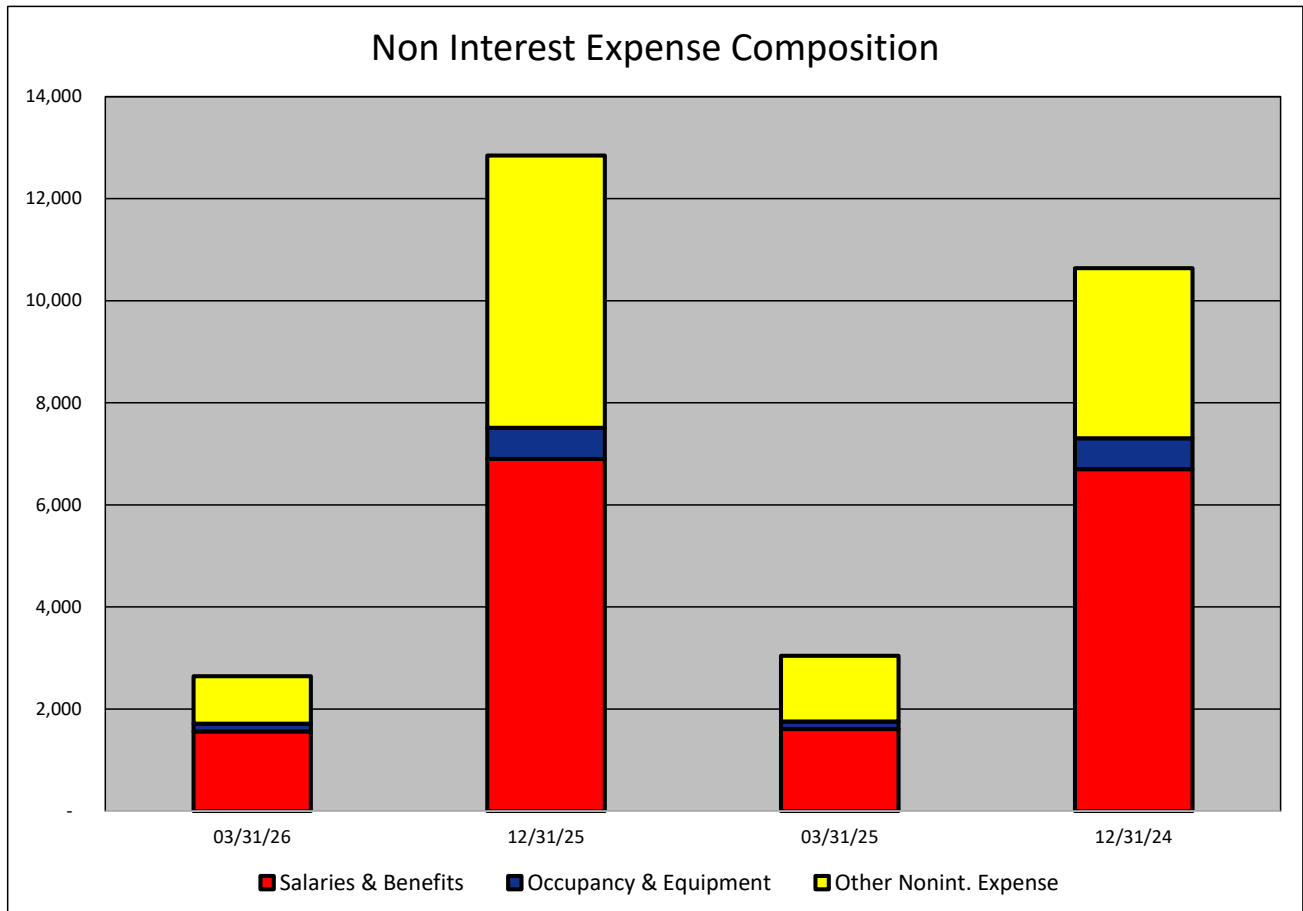


**NONINTEREST EXPENSE COMPOSITION- Intracoastal Bank**  
(Dollars in Thousands)

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	1,560	6,899	1,607	6,701	(47)	(2.92)
Occupancy & Equipment	154	611	148	604	6	4.05
Other Nonint. Expense	927	5,334	1,288	3,334	(361)	(28.03)
<b>Total Nonint. Expense</b>	<b>2,641</b>	<b>12,844</b>	<b>3,043</b>	<b>10,639</b>	<b>(402)</b>	<b>(13.21)</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	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
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
<b>Intracoastal Bank</b>	<b>1.40</b>	<b>0.04</b>	<b>0.03</b>	<b>0.36</b>
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
<b>Intracoastal Bank</b>	<b>0.98</b>	<b>4.85</b>	<b>0.00</b>	<b>0.00</b>	<b>18.07</b>
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>	<b>80.40</b>	<b>97.10</b>	<b>0.00</b>	<b>2.90</b>
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