

# Lafayette State Bank

Mayo, FL

Established

4/2/1946

## 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)

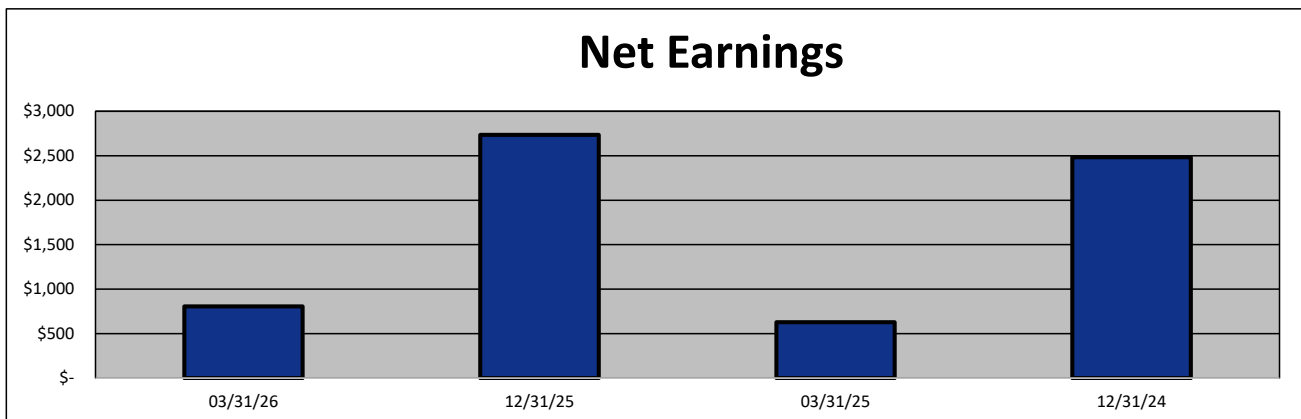
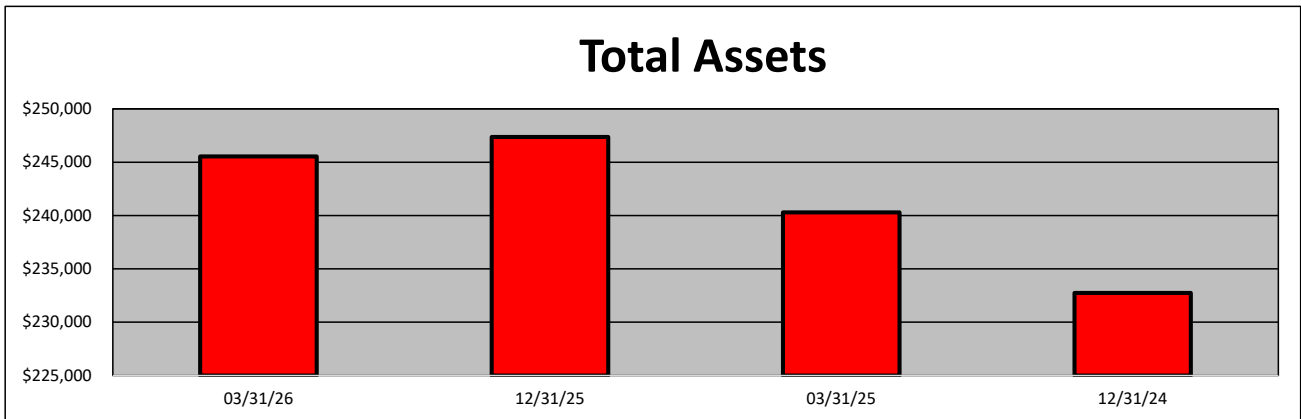
**EXECUTIVE SUMMARY - Lafayette State Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.03	7.81	6.44	6.20	10.49	11.49
Leverage Ratio	9.58	9.22	8.51	8.78	11.09	11.93
Tier 1 Cap/Risk Based Assets	14.20	0.00	12.90	13.06	12.37	14.32
Risk Based Ratio	15.46	0.00	14.16	14.32	13.16	15.07
Common Equity Tier 1 Capital Ratio	14.20	0.00	12.90	13.06	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	72.43	73.25	66.39	66.39	75.38	61.70
Loans/Assets	65.76	66.68	61.48	61.63	63.61	53.16
Securities/Assets	18.20	18.32	13.86	13.55	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.28	1.11	1.04	1.13	0.81	0.87
Return on Avg Equity	16.52	16.50	16.80	19.44	9.54	10.56
Nonint Income/Avg Assets	0.81	0.72	0.73	0.90	0.74	0.74
Net Overhead Ratio	2.97	2.98	2.82	2.77	2.34	2.29
Efficiency Ratio	65.68	69.87	71.16	68.07	71.79	70.67
Assets (per million) per Employee	4.46	4.76	5.01	4.95	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	2.17	1.89	1.90	1.90	1.31	1.36
Nonperforming Loans/Total Loans	0.00	0.06	2.24	1.91	0.51	0.66
Nonperforming Assets/Total Assets	0.20	0.24	1.38	1.18	0.35	0.34
Adjusted Texas Ratio	2.15	2.65	18.10	15.95	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.47	6.21	5.88	6.01	5.45	5.13
Cost of funds	1.22	1.33	1.33	1.34	1.92	1.46
Net interest margin	5.30	4.92	4.58	4.69	3.31	2.90
Avg Earning Assets/Avg Assets	92.94	92.43	92.41	94.91	95.53	93.76

**SELECTED FINANCIAL DATA - Lafayette State 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	245,529	247,355	240,293	232,749	5,236	2.18
Cash and Equivalents	28,089	25,575	47,763	46,941	(19,674)	(41.19)
Securities	44,684	45,316	33,312	31,539	11,372	34.14
Loans, net	161,449	164,948	147,734	143,447	13,715	9.28
Deposit Accounts	222,913	225,179	222,540	216,073	373	0.17
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	19,723	19,313	15,470	14,428	4,253	27.49

<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	806	2,736	628	2,483	178	28.34
Interest Income	3,783	14,199	3,280	12,574	503	15.34
Interest Expense	687	2,962	729	2,750	(42)	(5.76)
Net Interest Income	3,096	11,237	2,551	9,824	545	21.36
Credit Loss Expense	200	280	75	500	125	166.67
Noninterest income	508	1,780	442	1,980	66	14.93
Gain on Sale of Securities	(13)	-	-	-	(13)	NA
Noninterest Expense	2,378	9,143	2,142	8,081	236	11.02
Net Operating Income	1,026	3,594	776	3,223	250	32.22
Income Taxes	207	838	148	740	59	39.86

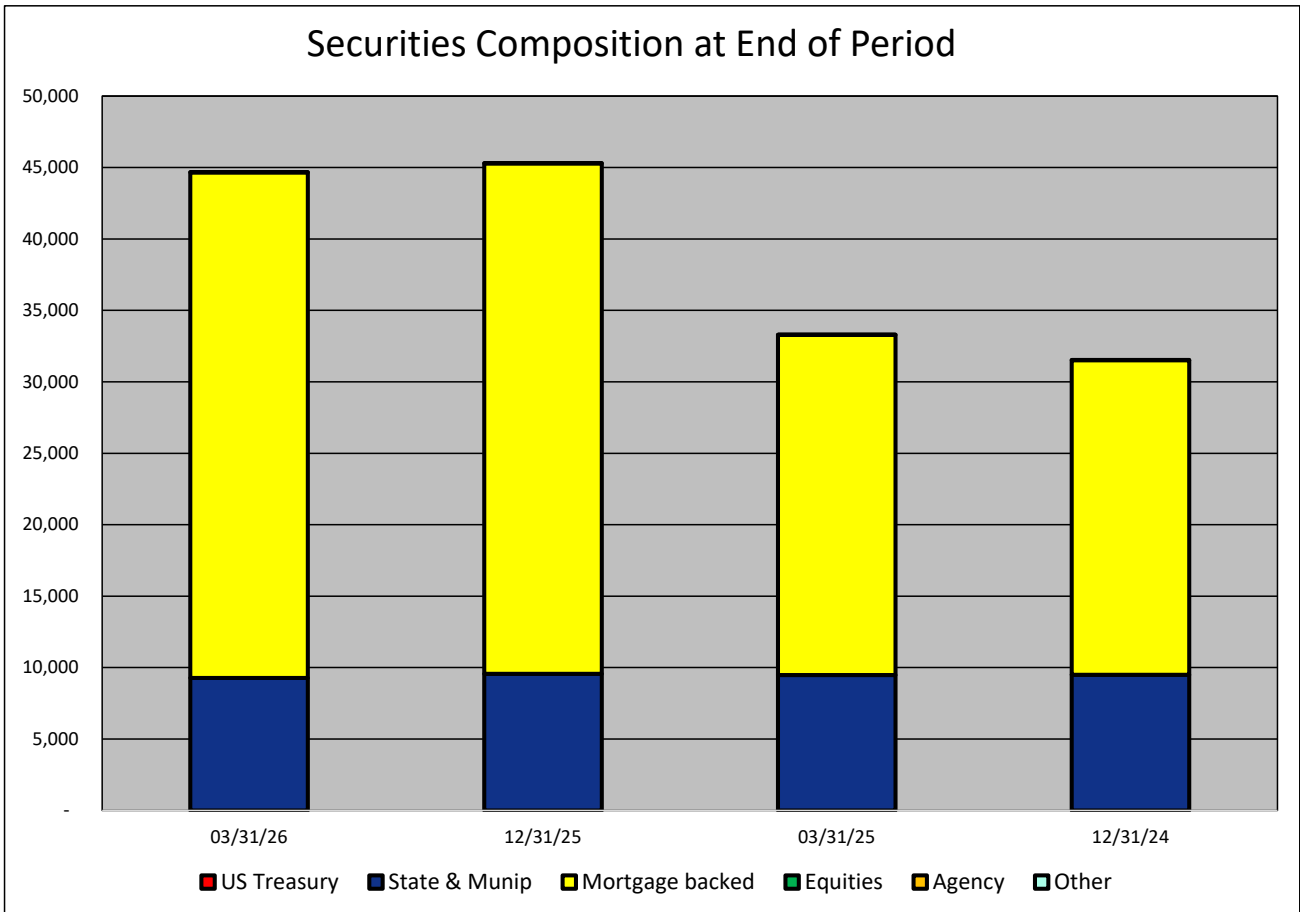


**SECURITIES COMPOSITION - Lafayette State Bank**  
(Dollars in Thousands)

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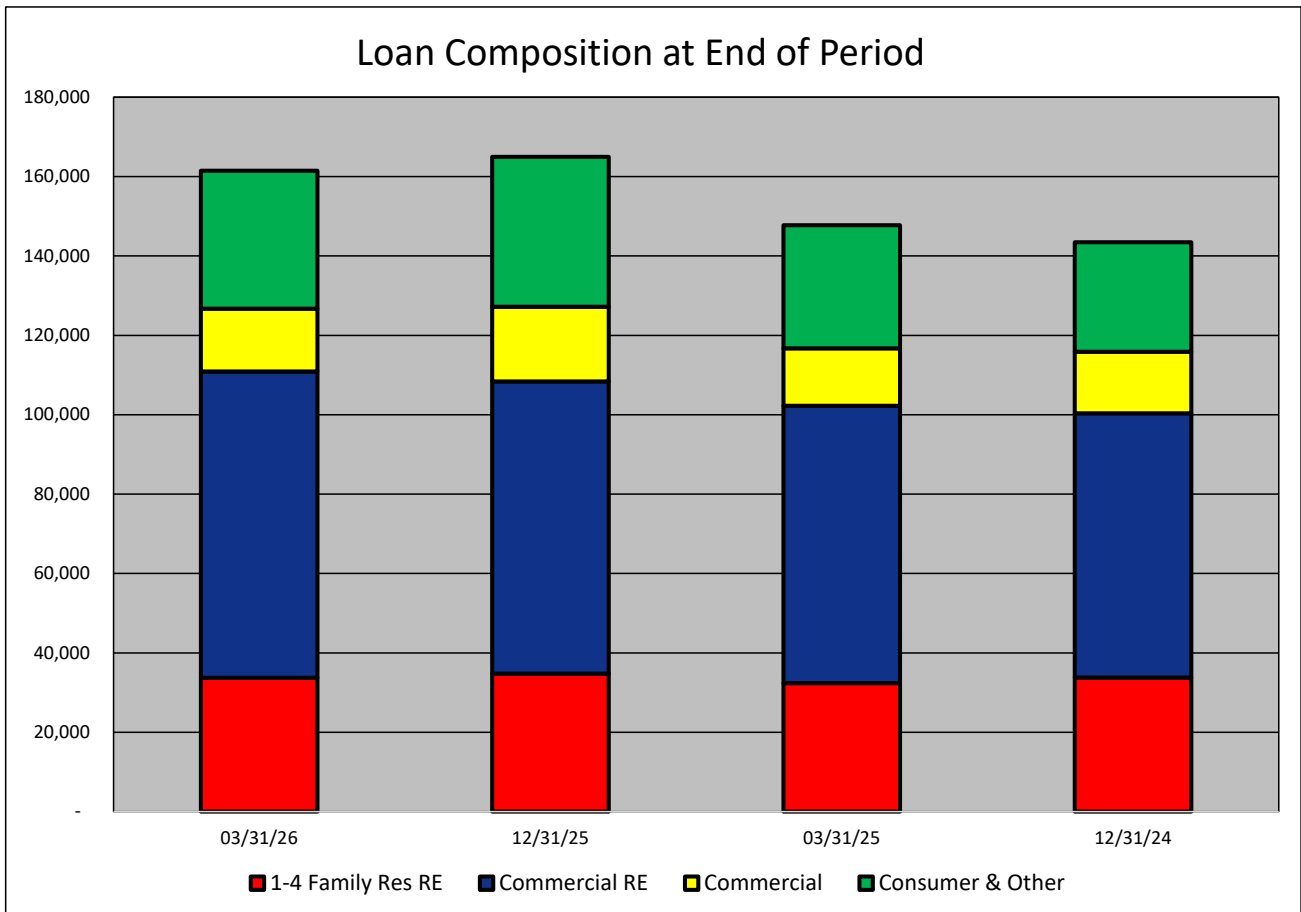
**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	9,281	9,573	9,476	9,496	(195)	(2.06)
Mortgage backed	35,376	35,716	23,805	22,012	11,571	48.61
Equities	-	-	-	-	-	NA
Agency	27	27	31	31	(4)	(12.90)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>44,684</b>	<b>45,316</b>	<b>33,312</b>	<b>31,539</b>	<b>11,372</b>	<b>34.14</b>



**LOAN PORTFOLIO COMPOSITION - Lafayette State 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	33,715	34,738	32,379	33,788	1,336	4.13
Commercial RE	77,216	73,635	69,856	66,538	7,360	10.54
Commercial	15,764	18,841	14,509	15,556	1,255	8.65
Consumer & Other	34,754	37,734	30,990	27,565	3,764	12.15
<b>Loans, Net</b>	<b>161,449</b>	<b>164,948</b>	<b>147,734</b>	<b>143,447</b>	<b>13,715</b>	<b>9.28</b>



**LOAN PORTFOLIO QUALITY - Lafayette State 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	3,125	2,722	2,722	2,068	403	14.81
Total Recoveries	187	169	18	212	169	938.89
Total Charge-offs	15	46	3	58	12	400.00
Credit Loss Expense	200	280	75	500	125	166.67
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	3,497	3,125	2,812	2,722	685	24.36

**NON-PERFORMING ASSETS:**

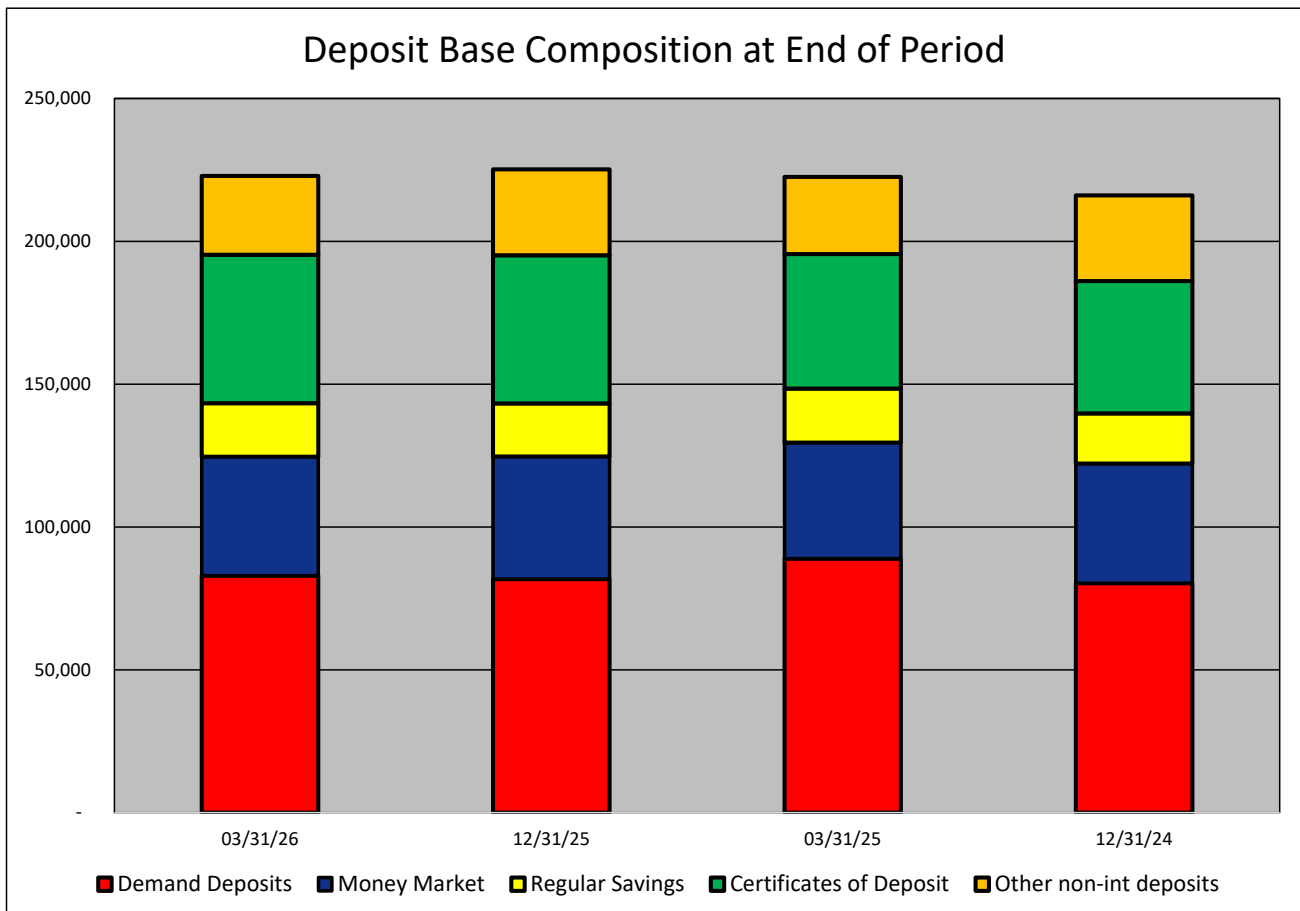
Total-90+ Days Past Due	-	94	1,252	1,272	(1,252)	(100.00)
Total-Nonaccrual	-	-	2,057	1,463	(2,057)	(100.00)
Foreclosed Real Estate	500	500	-	-	500	NA
Total Non-perf Assets	500	594	3,309	2,735	(2,809)	(84.89)

**DEPOSIT BASE COMPOSITION - Lafayette State 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	82,925	81,726	88,865	80,326	(5,940)	(6.68)
Money Market	41,682	42,913	40,671	41,894	1,011	2.49
Regular Savings	18,713	18,628	18,925	17,493	(212)	(1.12)
Certificates of Deposit	51,997	51,837	47,083	46,359	4,914	10.44
Other non-int deposits	27,596	30,075	26,996	30,001	600	2.22
<b>Total Deposits</b>	<b>222,913</b>	<b>225,179</b>	<b>222,540</b>	<b>216,073</b>	<b>373</b>	<b>0.17</b>

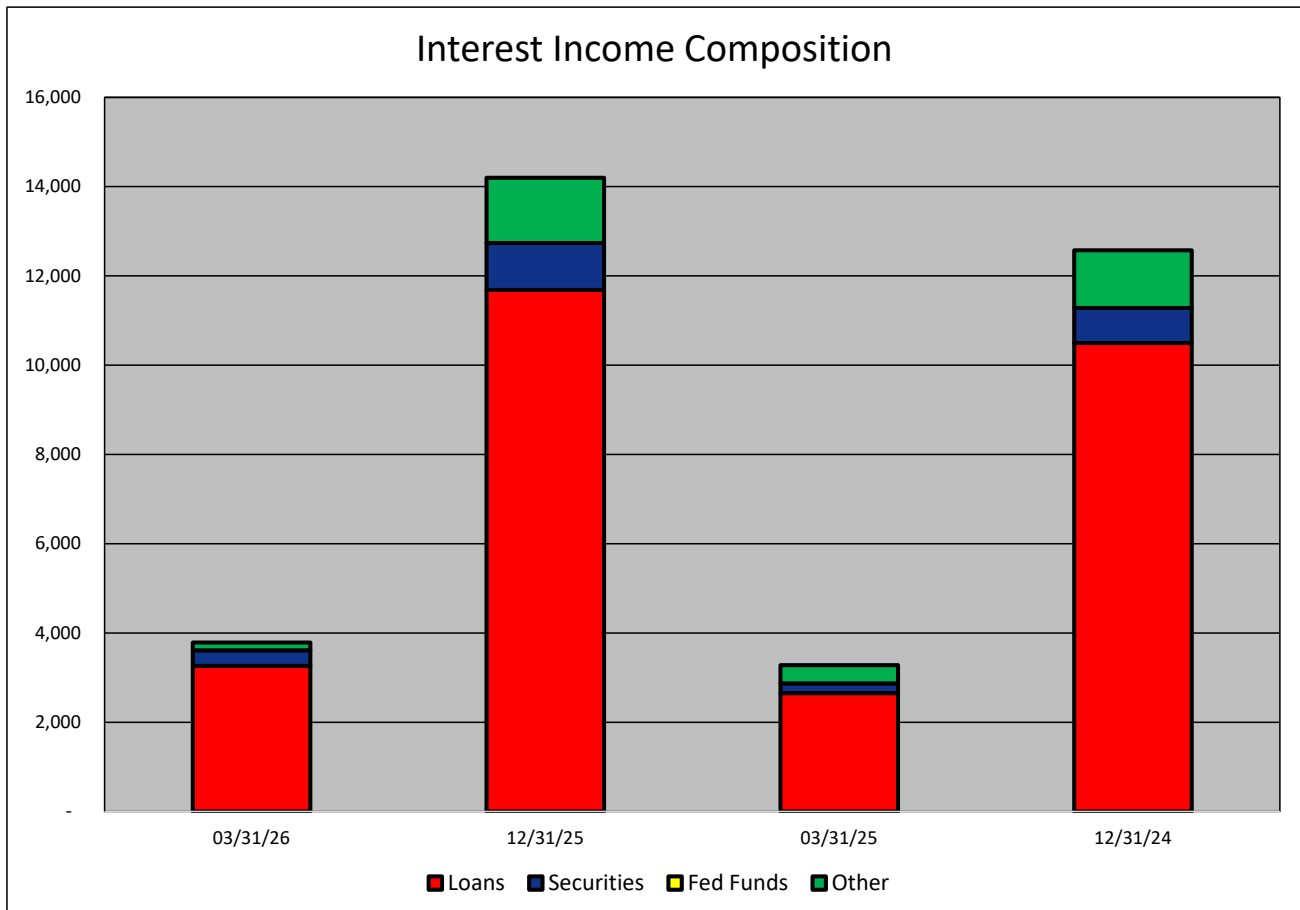


**INTEREST INCOME COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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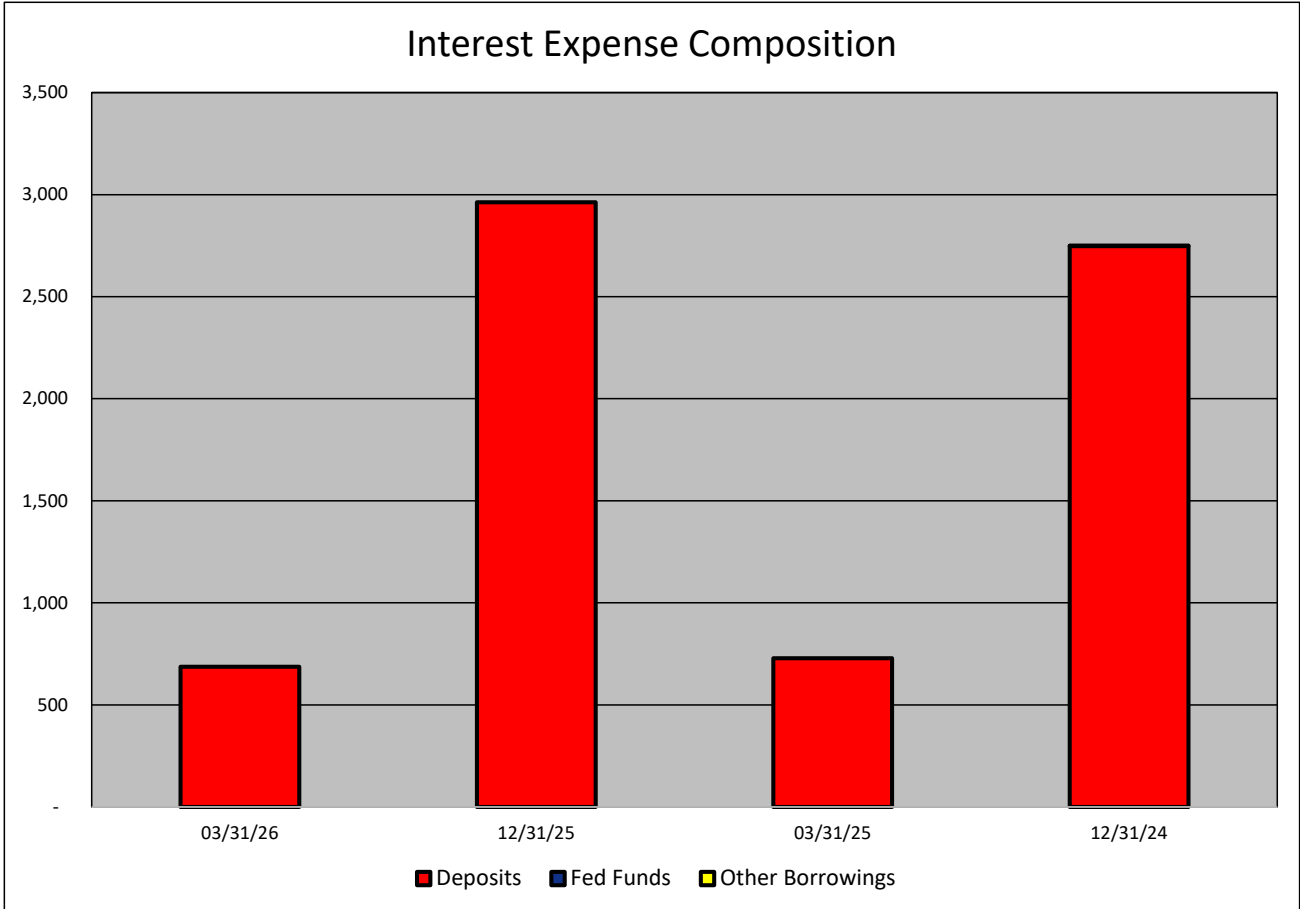
**INTEREST INCOME CATEGORY**

Loans	3,260	11,683	2,652	10,495	608	22.93
Securities	350	1,053	215	784	135	62.79
Fed Funds	-	-	-	-	-	NA
Other	173	1,463	413	1,295	(240)	(58.11)
<b>Total Int Income</b>	<b>3,783</b>	<b>14,199</b>	<b>3,280</b>	<b>12,574</b>	<b>503</b>	<b>15.34</b>



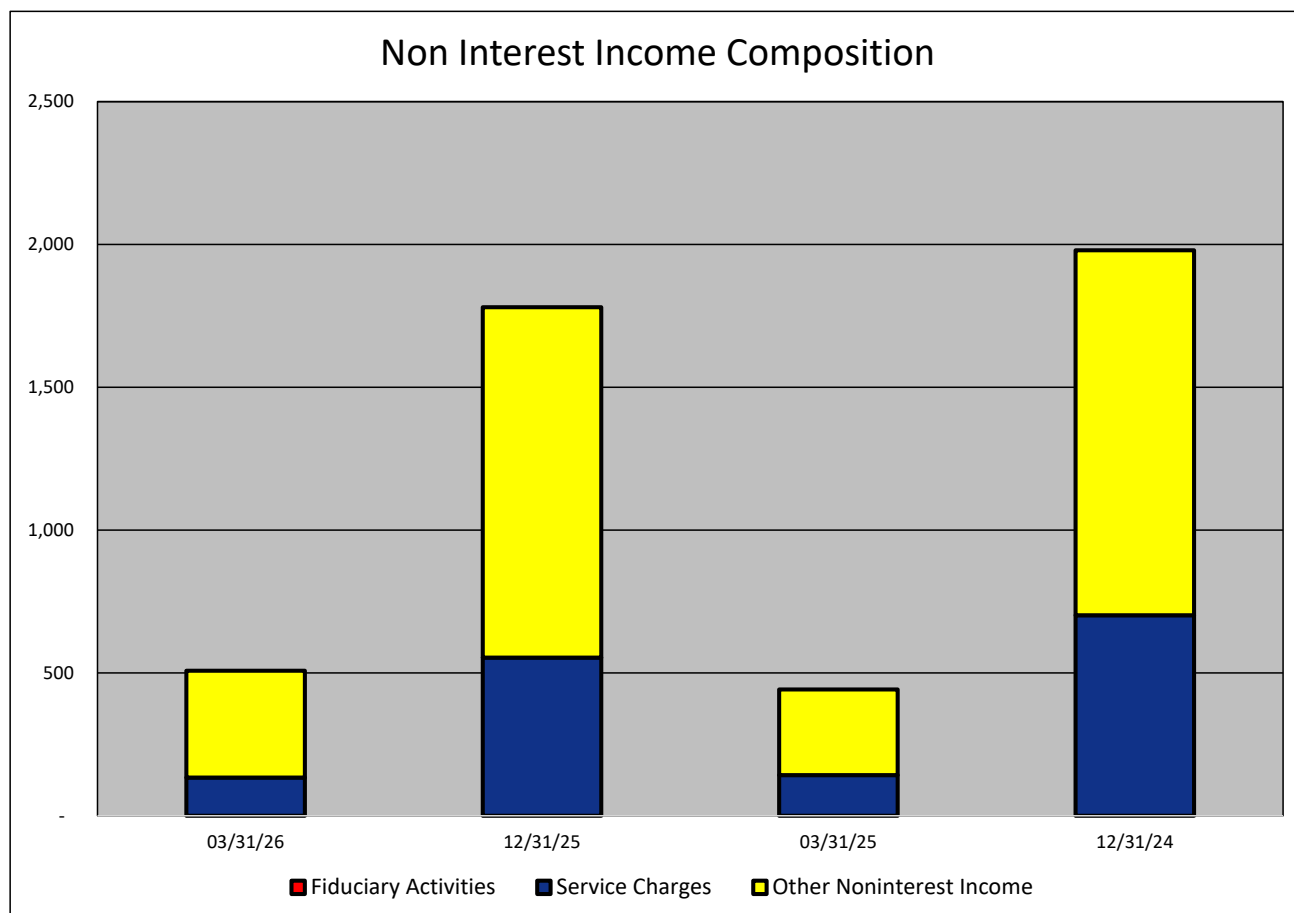
**INTEREST EXPENSE COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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	687	2,962	729	2,748	(42)	(5.76)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	2	-	NA
<b>Total Int Expense</b>	<b>687</b>	<b>2,962</b>	<b>729</b>	<b>2,750</b>	<b>(42)</b>	<b>(5.76)</b>



**NONINTEREST INCOME COMPOSITION- Lafayette State 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	134	554	142	702	(8)	(5.63)
Other Noninterest Income	374	1,226	300	1,278	74	24.67
<b>Total Nonint. Income</b>	<b>508</b>	<b>1,780</b>	<b>442</b>	<b>1,980</b>	<b>66</b>	<b>14.93</b>

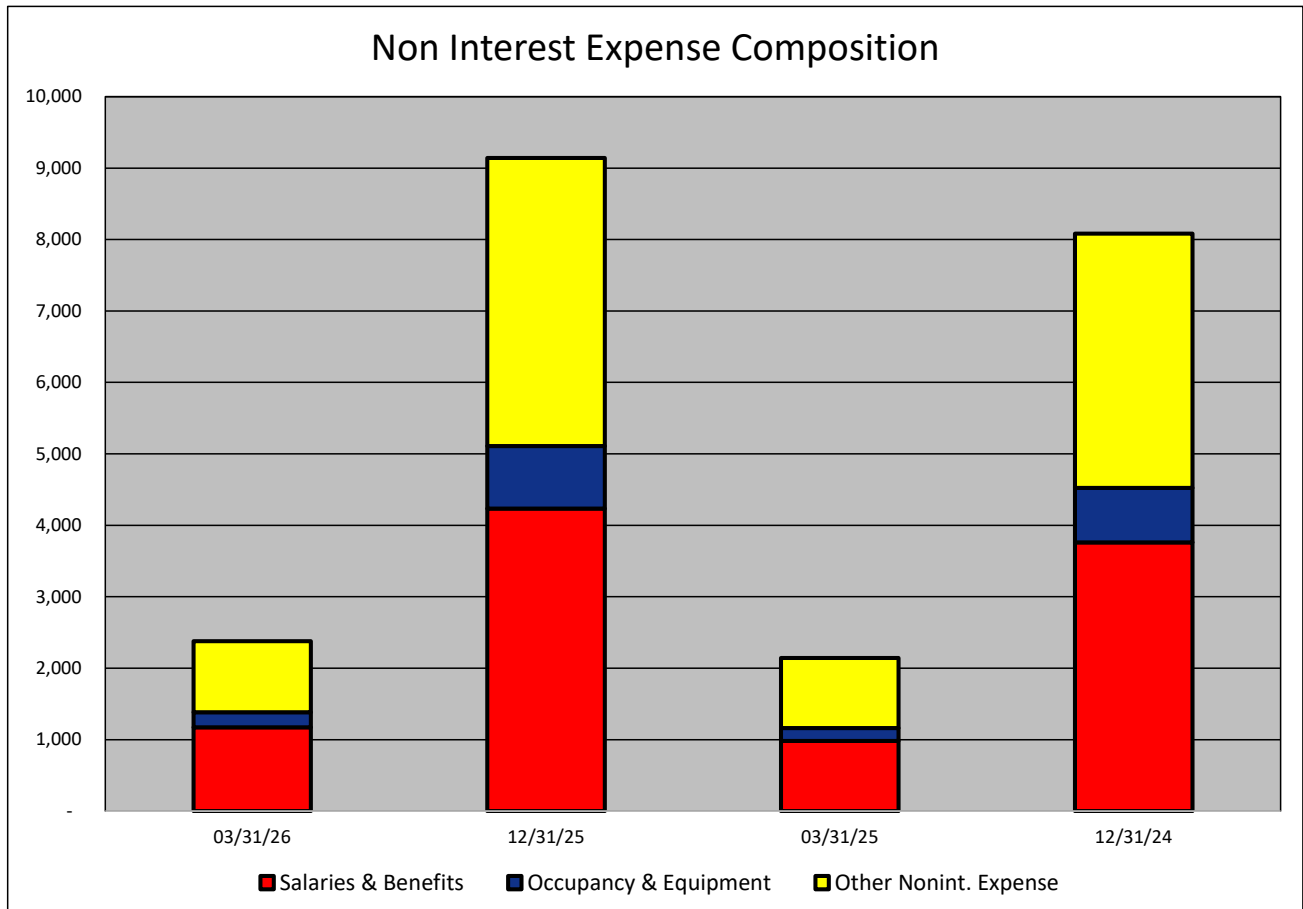


**NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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	1,172	4,233	981	3,762	191	19.47
Occupancy & Equipment	210	877	180	761	30	16.67
Other Nonint. Expense	996	4,033	981	3,558	15	1.53
<b>Total Nonint. Expense</b>	<b>2,378</b>	<b>9,143</b>	<b>2,142</b>	<b>8,081</b>	<b>236</b>	<b>11.02</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
<b>Lafayette State Bank</b>	<b>72.43</b>	<b>65.76</b>	<b>18.20</b>
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>	<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
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
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>	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	<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
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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