

Madison County Community Bank

Madison, FL

Established

5/5/1999

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) |

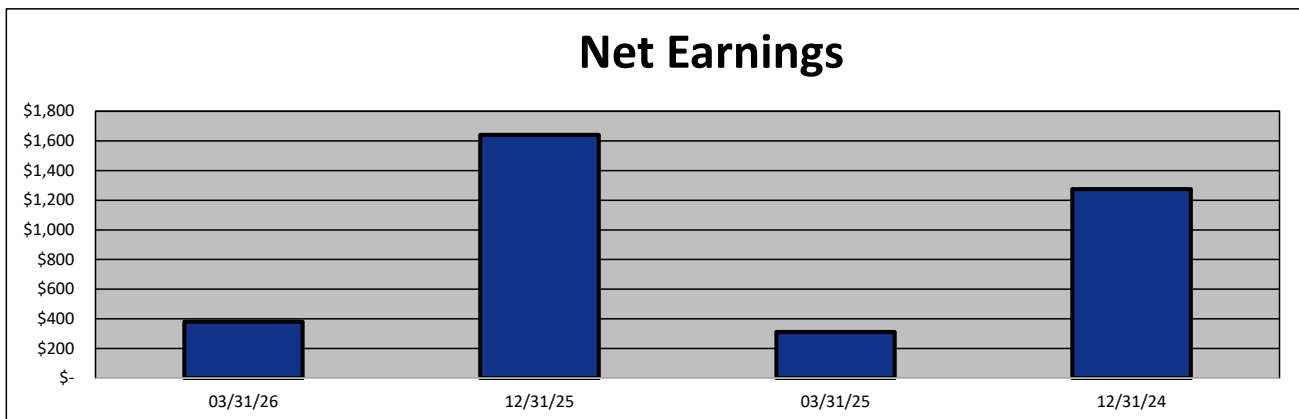
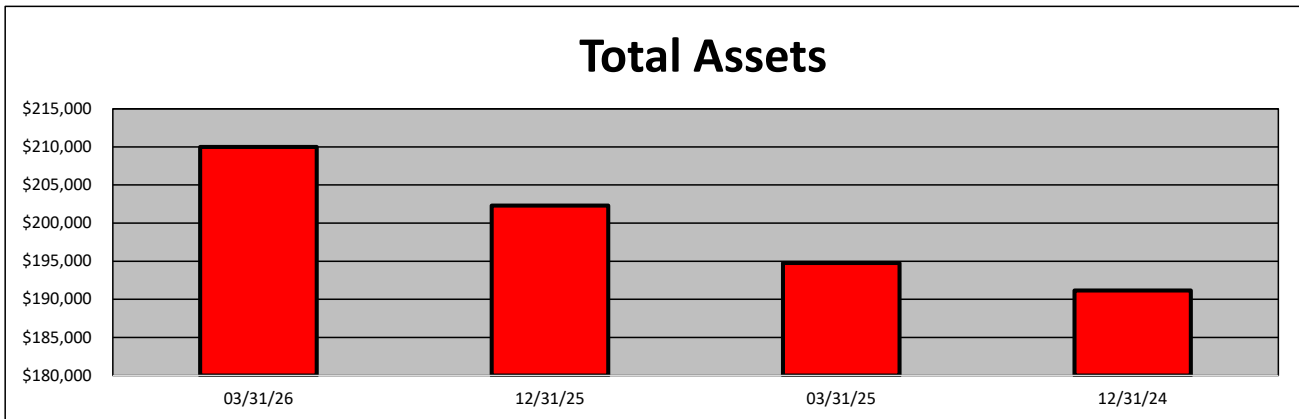
**EXECUTIVE SUMMARY - Madison County Community Bank
(Percentage)**

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 5.79 | 6.43 | 5.06 | 4.89 | 10.49 | 11.49 |
| Leverage Ratio | 8.37 | 8.65 | 8.82 | 8.90 | 11.09 | 11.93 |
| Tier 1 Cap/Risk Based Assets | 14.28 | 14.14 | 14.23 | 15.53 | 12.37 | 14.32 |
| Risk Based Ratio | 15.53 | 15.39 | 15.48 | 16.78 | 13.16 | 15.07 |
| Common Equity Tier 1 Capital Ratio | 14.28 | 14.14 | 14.23 | 15.53 | 12.25 | 14.32 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 55.79 | 56.80 | 49.43 | 46.42 | 75.38 | 61.70 |
| Loans/Assets | 52.17 | 52.78 | 46.43 | 43.67 | 63.61 | 53.16 |
| Securities/Assets | 31.88 | 34.41 | 37.71 | 38.94 | 17.71 | 27.89 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.71 | 0.82 | 0.65 | 0.69 | 0.81 | 0.87 |
| Return on Avg Equity | 12.08 | 15.12 | 12.97 | 13.51 | 9.54 | 10.56 |
| Nonint Income/Avg Assets | 0.58 | 0.63 | 0.62 | 0.58 | 0.74 | 0.74 |
| Net Overhead Ratio | 2.27 | 2.27 | 2.39 | 2.22 | 2.34 | 2.29 |
| Efficiency Ratio | 73.49 | 71.88 | 77.68 | 75.14 | 71.79 | 70.67 |
| Assets (per million) per Employee | 5.68 | 5.32 | 4.99 | 5.03 | 10.70 | 8.21 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 1.54 | 1.53 | 1.72 | 1.85 | 1.31 | 1.36 |
| Nonperforming Loans/Total Loans | 0.20 | 0.21 | 0.33 | 0.36 | 0.51 | 0.66 |
| Nonperforming Assets/Total Assets | 0.12 | 0.13 | 0.17 | 0.21 | 0.35 | 0.34 |
| Adjusted Texas Ratio | 1.81 | 1.74 | 2.87 | 3.60 | 3.02 | 2.07 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.32 | 5.26 | 5.03 | 4.99 | 5.45 | 5.13 |
| Cost of funds | 1.67 | 1.66 | 1.62 | 1.76 | 1.92 | 1.46 |
| Net interest margin | 3.64 | 3.61 | 3.40 | 3.26 | 3.31 | 2.90 |
| Avg Earning Assets/Avg Assets | 89.91 | 93.25 | 94.71 | 95.54 | 95.53 | 93.76 |

SELECTED FINANCIAL DATA - Madison County Community Bank
(Dollars in Thousands)

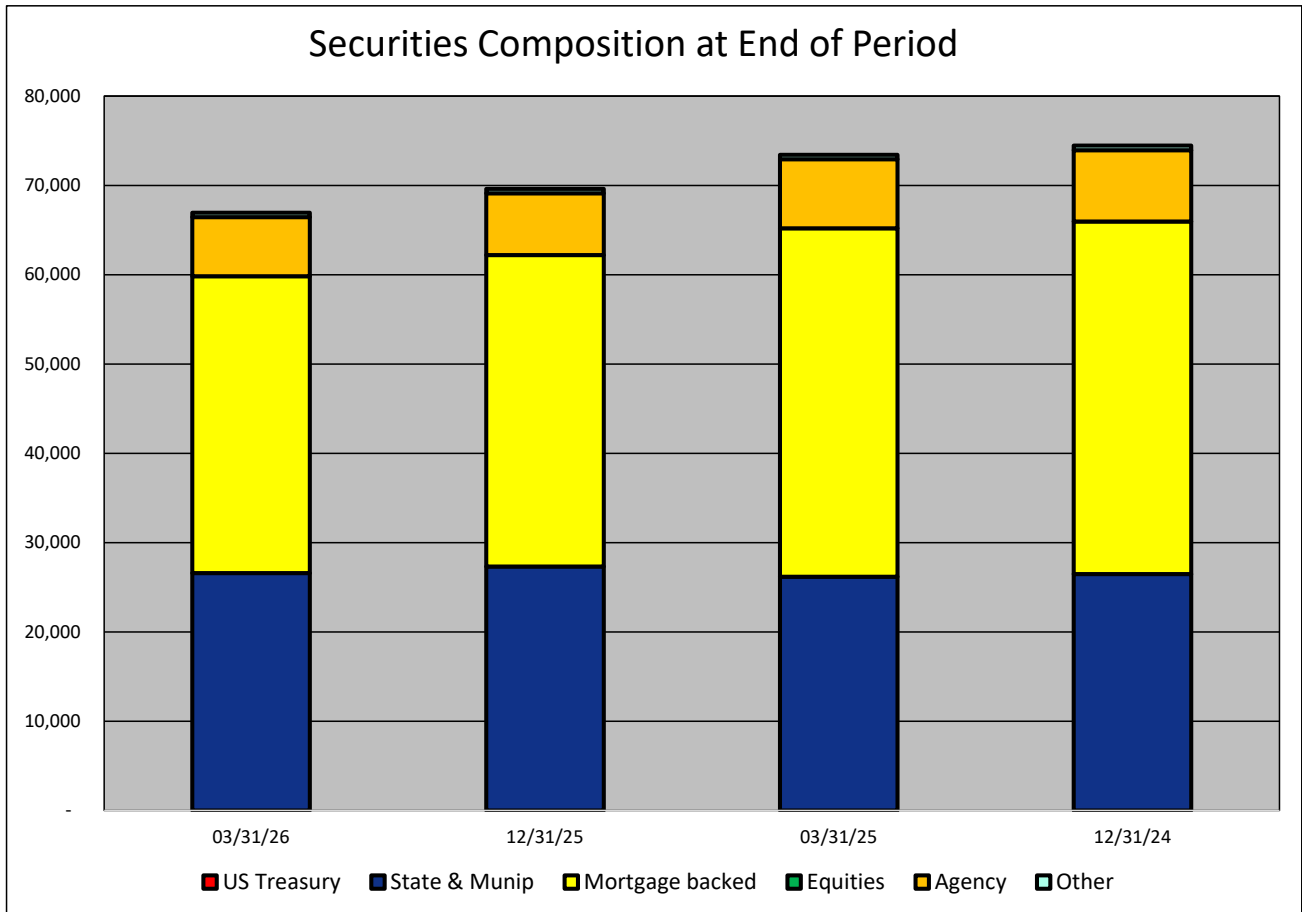
| As of: | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Total Assets | 209,981 | 202,295 | 194,757 | 191,169 | 15,224 | 7.82 |
| Cash and Equivalents | 19,389 | 12,088 | 16,477 | 18,690 | 2,912 | 17.67 |
| Securities | 66,945 | 69,613 | 73,434 | 74,445 | (6,489) | (8.84) |
| Loans, net | 109,548 | 106,776 | 90,423 | 83,487 | 19,125 | 21.15 |
| Deposit Accounts | 196,343 | 187,981 | 182,946 | 179,849 | 13,397 | 7.32 |
| Fed Funds & Repos | - | - | - | - | - | NA |
| Total Equity | 12,161 | 13,012 | 9,851 | 9,339 | 2,310 | 23.45 |

| Period Ending | 03/31/26 | 12/31/25 | 03/31/25 | 12/31/24 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|-----------------|-----------------|-----------------|-----------------|------------------------------|-----------------------------|
| Net Earnings | 380 | 1,641 | 311 | 1,275 | 69 | 22.19 |
| Interest Income | 2,572 | 9,863 | 2,279 | 8,828 | 293 | 12.86 |
| Interest Expense | 811 | 3,088 | 738 | 3,053 | 73 | 9.89 |
| Net Interest Income | 1,761 | 6,775 | 1,541 | 5,775 | 220 | 14.28 |
| Credit Loss Expense | 60 | 112 | 12 | 72 | 48 | 400.00 |
| Noninterest income | 313 | 1,261 | 296 | 1,076 | 17 | 5.74 |
| Gain on Sale of Securities | - | - | - | - | - | NA |
| Noninterest Expense | 1,536 | 5,820 | 1,439 | 5,185 | 97 | 6.74 |
| Net Operating Income | 478 | 2,104 | 386 | 1,594 | 92 | 23.83 |
| Income Taxes | 98 | 443 | 75 | 319 | 23 | 30.67 |



SECURITIES COMPOSITION - Madison County Community Bank
(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 | 26,595 | 27,319 | 26,168 | 26,488 | 427 | 1.63 |
| Mortgage backed | 33,220 | 34,877 | 39,033 | 39,473 | (5,813) | (14.89) |
| Equities | - | - | - | - | - | NA |
| Agency | 6,630 | 6,917 | 7,733 | 7,984 | (1,103) | (14.26) |
| Other | 500 | 500 | 500 | 500 | - | - |
| Total Securities | 66,945 | 69,613 | 73,434 | 74,445 | (6,489) | (8.84) |

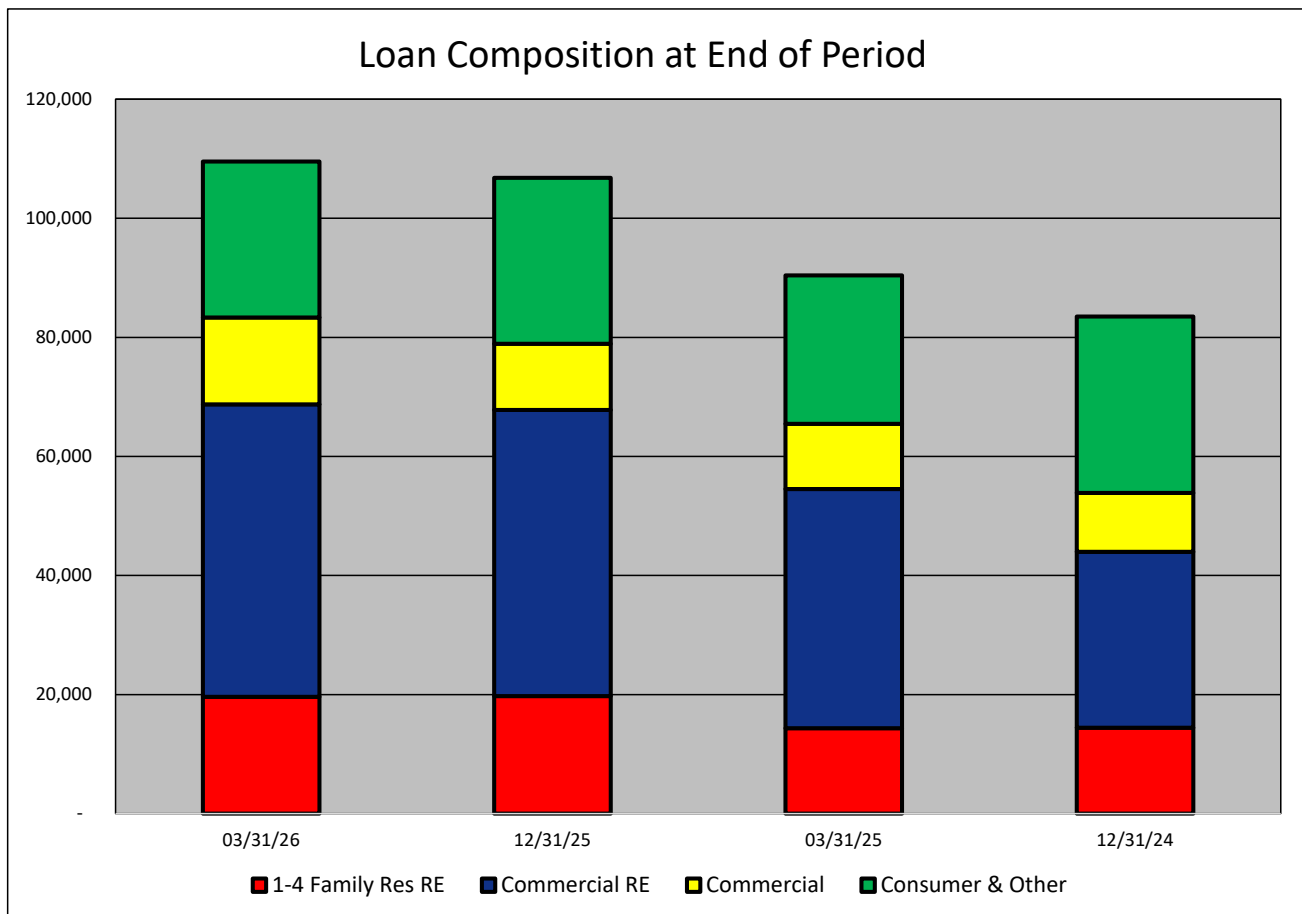


LOAN PORTFOLIO COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

| 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 | 19,624 | 19,742 | 14,359 | 14,446 | 5,265 | 36.67 |
| Commercial RE | 49,138 | 48,070 | 40,162 | 29,545 | 8,976 | 22.35 |
| Commercial | 14,579 | 11,118 | 10,966 | 9,869 | 3,613 | 32.95 |
| Consumer & Other | 26,207 | 27,846 | 24,936 | 29,627 | 1,271 | 5.10 |
| Loans, Net | 109,548 | 106,776 | 90,423 | 83,487 | 19,125 | 21.15 |



LOAN PORTFOLIO QUALITY - Madison County Community Bank
(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 | 1,631 | 1,545 | 1,545 | 1,633 | 86 | 5.57 |
| Total Recoveries | 2 | 4 | 1 | 4 | 1 | 100.00 |
| Total Charge-offs | 4 | 30 | 2 | 164 | 2 | 100.00 |
| Credit Loss Expense | 60 | 112 | 12 | 72 | 48 | 400.00 |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | - | - | - | - | NA |
| Ending Balance | 1,689 | 1,631 | 1,556 | 1,545 | 133 | 8.55 |

NON-PERFORMING ASSETS:

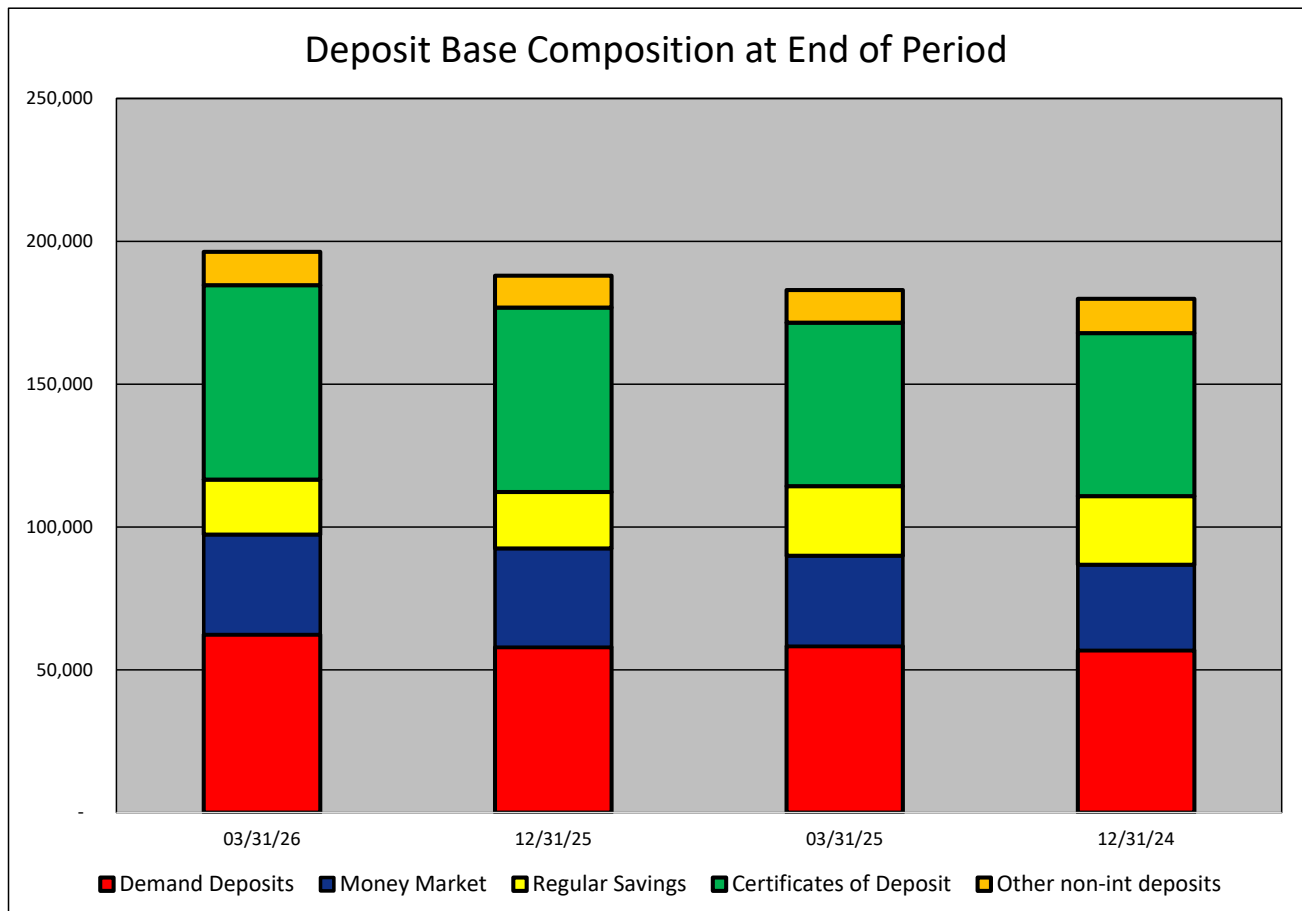
| | | | | | | |
|-------------------------|-----|-----|-----|-----|------|---------|
| Total-90+ Days Past Due | - | 13 | - | - | - | NA |
| Total-Nonaccrual | 222 | 214 | 299 | 303 | (77) | (25.75) |
| Foreclosed Real Estate | 28 | 28 | 28 | 89 | - | - |
| Total Non-perf Assets | 250 | 255 | 327 | 392 | (77) | (23.55) |

DEPOSIT BASE COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

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

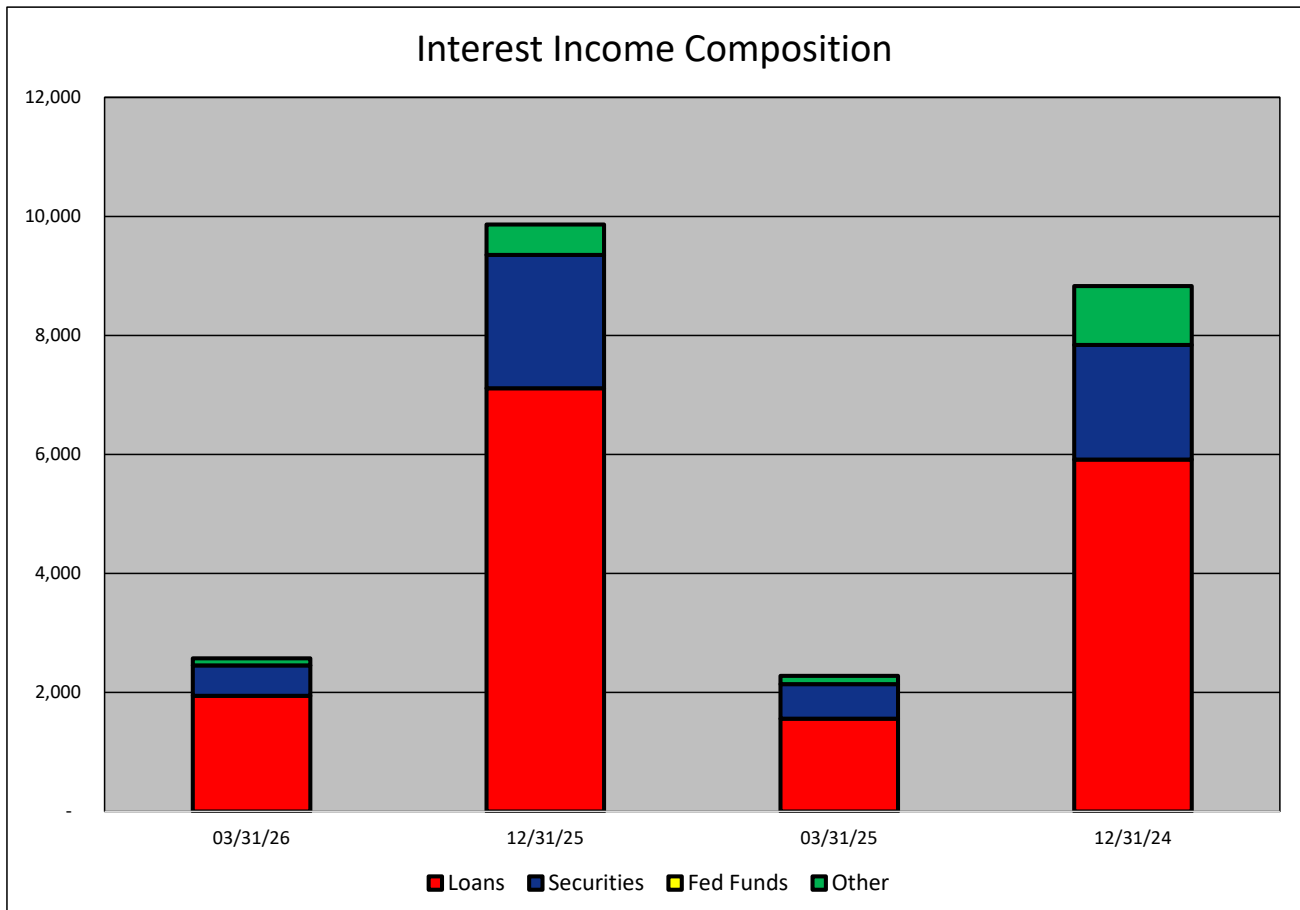
DEPOSIT BASE CATEGORY:

| | | | | | | |
|-------------------------|----------------|----------------|----------------|----------------|---------------|-------------|
| Demand Deposits | 62,307 | 57,864 | 58,202 | 56,824 | 4,105 | 7.05 |
| Money Market | 35,063 | 34,640 | 31,762 | 29,927 | 3,301 | 10.39 |
| Regular Savings | 19,215 | 19,744 | 24,307 | 24,038 | (5,092) | (20.95) |
| Certificates of Deposit | 68,022 | 64,532 | 57,272 | 57,056 | 10,750 | 18.77 |
| Other non-int deposits | 11,736 | 11,201 | 11,403 | 12,004 | 333 | 2.92 |
| Total Deposits | 196,343 | 187,981 | 182,946 | 179,849 | 13,397 | 7.32 |



INTEREST INCOME COMPOSITION- Madison County Community Bank
(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 | 1,943 | 7,114 | 1,561 | 5,914 | 382 | 24.47 |
| Securities | 511 | 2,239 | 580 | 1,925 | (69) | (11.90) |
| Fed Funds | - | - | - | - | - | NA |
| Other | 118 | 510 | 138 | 989 | (20) | (14.49) |
| Total Int Income | 2,572 | 9,863 | 2,279 | 8,828 | 293 | 12.86 |

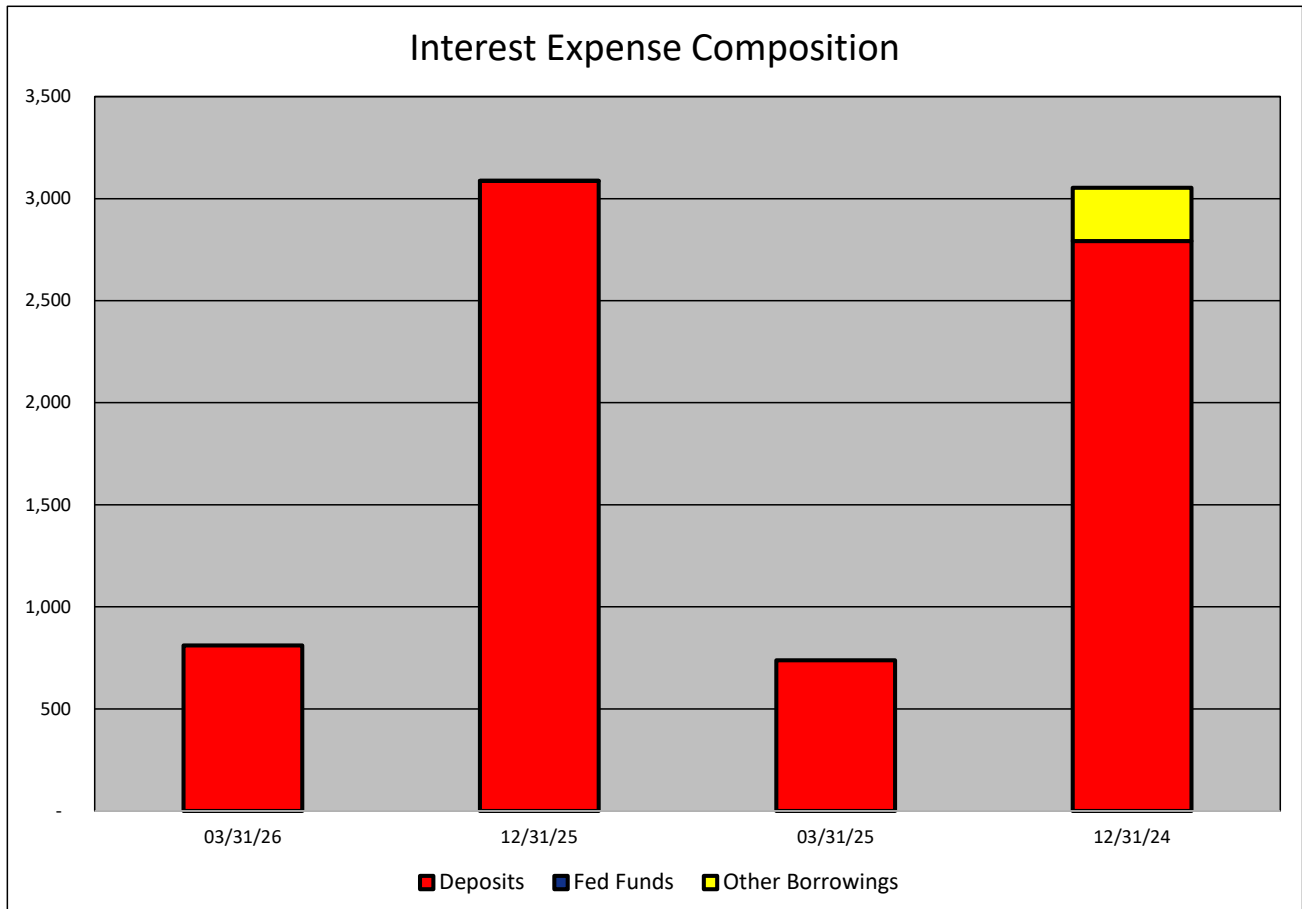


INTEREST EXPENSE COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

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

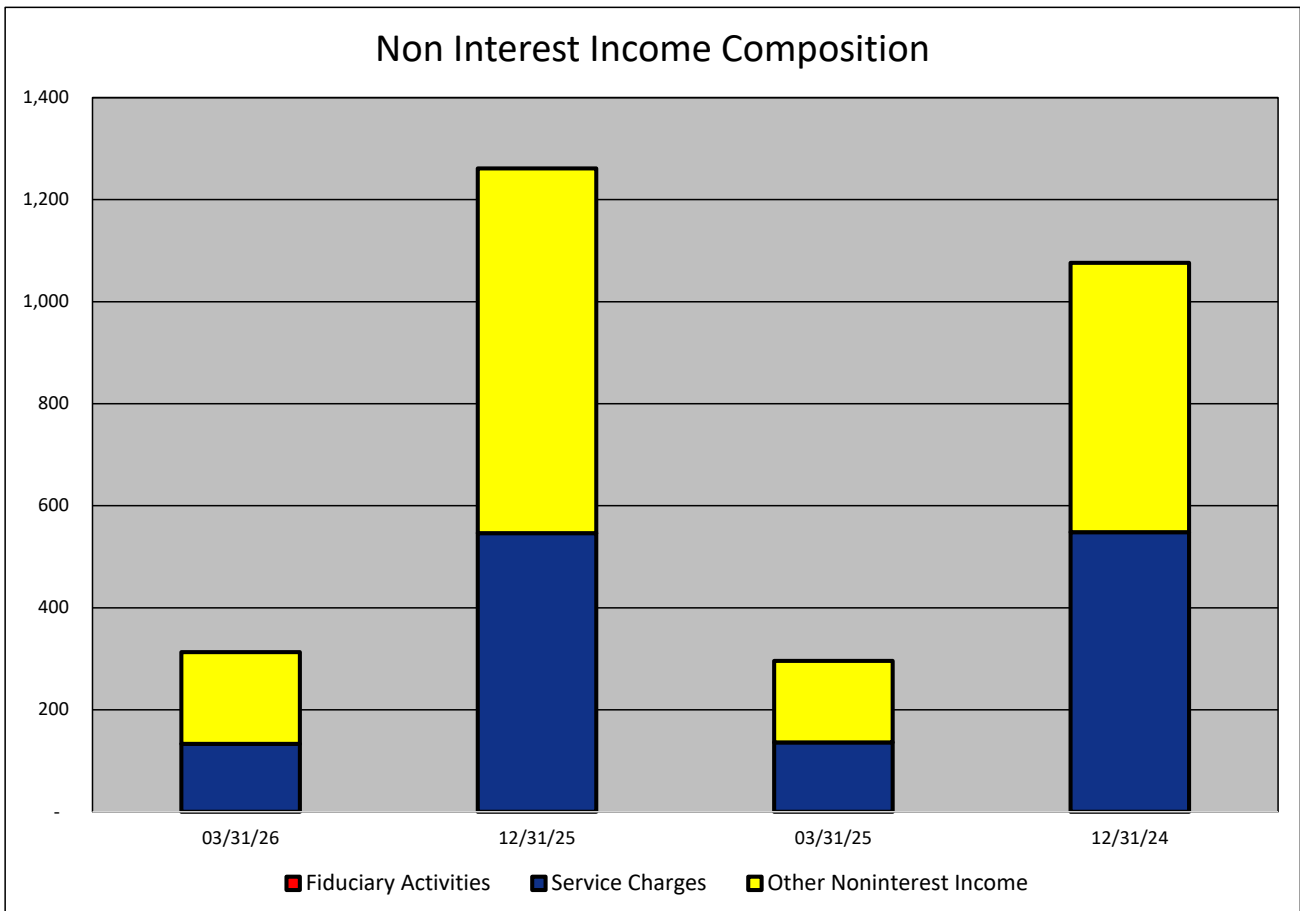
INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|------------|--------------|------------|--------------|-----------|-------------|
| Deposits | 811 | 3,087 | 738 | 2,792 | 73 | 9.89 |
| Fed Funds | - | - | - | - | - | NA |
| Other Borrowings | - | 1 | - | 261 | - | NA |
| Total Int Expense | 811 | 3,088 | 738 | 3,053 | 73 | 9.89 |



NONINTEREST INCOME COMPOSITION- Madison County Community Bank
(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 | 133 | 546 | 136 | 548 | (3) | (2.21) |
| Other Noninterest Income | 180 | 715 | 160 | 528 | 20 | 12.50 |
| Total Nonint. Income | 313 | 1,261 | 296 | 1,076 | 17 | 5.74 |

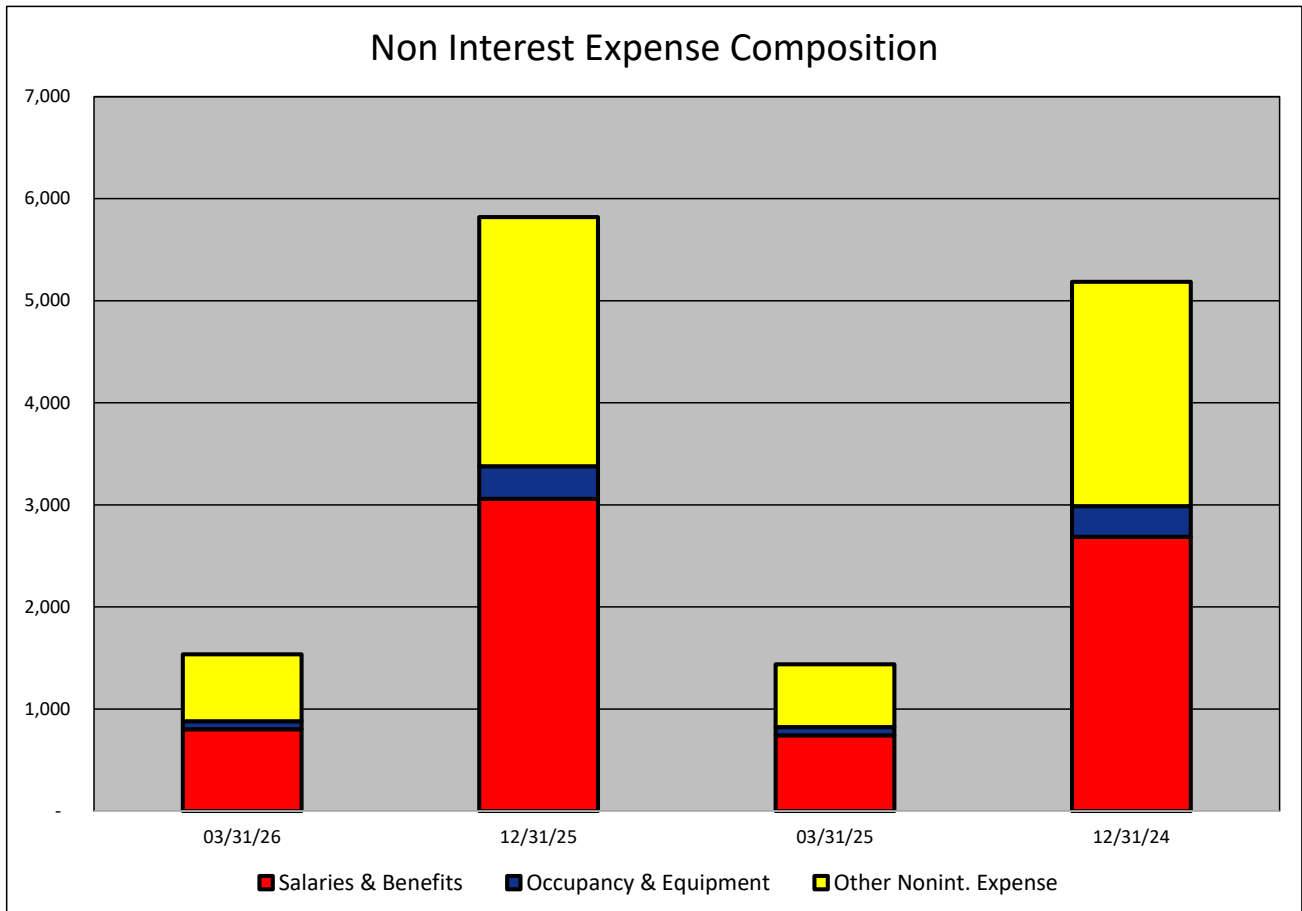


NONINTEREST EXPENSE COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

| 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 | 802 | 3,059 | 741 | 2,687 | 61 | 8.23 |
| Occupancy & Equipment | 78 | 319 | 83 | 300 | (5) | (6.02) |
| Other Nonint. Expense | 656 | 2,442 | 615 | 2,198 | 41 | 6.67 |
| Total Nonint. Expense | 1,536 | 5,820 | 1,439 | 5,185 | 97 | 6.74 |



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 |
|----------------------------|------|------|------|-------|