

# Pnb Community Bank

Niceville, FL

Established

6/16/1986

## 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
<b>Pnb Community Bank</b>	<b>154,686</b>
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
<b>Pnb Community Bank</b>	<b>1.33</b>
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)

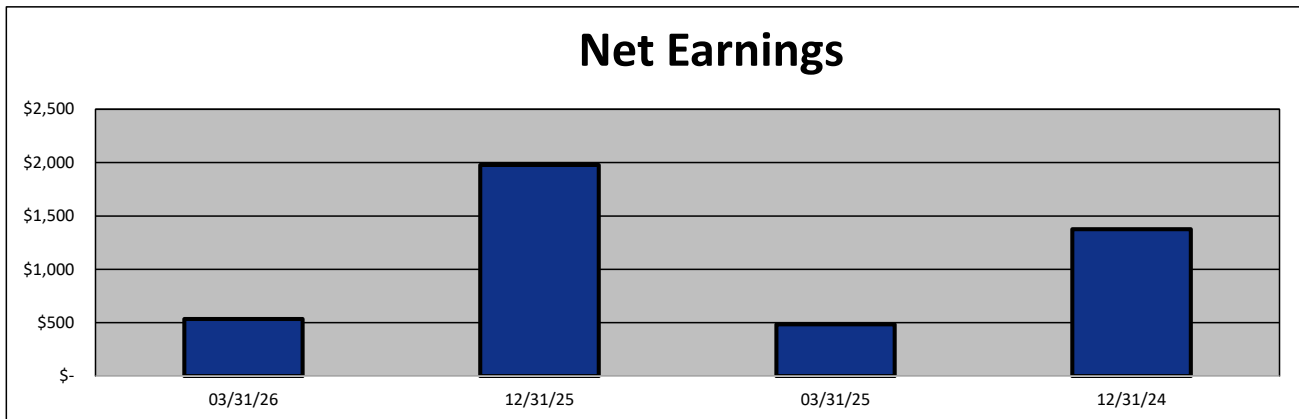
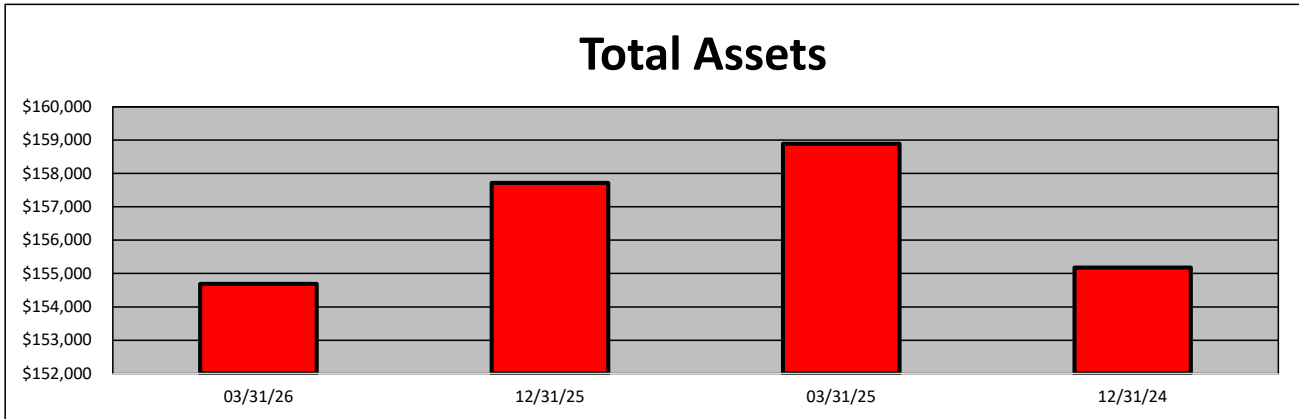
**EXECUTIVE SUMMARY - PNB Community Bank**  
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.95	8.47	8.06	7.62	10.49	11.49
Leverage Ratio	9.96	9.75	9.56	9.37	11.09	11.93
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.37	14.32
Risk Based Ratio	0.00	0.00	0.00	0.00	13.16	15.07
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.25	14.32
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	77.50	76.27	81.08	81.63	75.38	61.70
Loans/Assets	69.92	69.21	73.66	74.53	63.61	53.16
Securities/Assets	22.22	21.41	17.67	18.21	17.71	27.89
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.33	1.24	1.20	0.87	0.81	0.87
Return on Avg Equity	15.73	15.31	15.79	11.58	9.54	10.56
Nonint Income/Avg Assets	0.63	0.52	0.44	0.23	0.74	0.74
Net Overhead Ratio	2.74	2.86	2.90	3.16	2.34	2.29
Efficiency Ratio	65.33	67.06	67.72	74.34	71.79	70.67
Assets (per million) per Employee	3.77	4.04	3.88	3.78	10.70	8.21
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.31	1.29	1.20	1.24	1.31	1.36
Nonperforming Loans/Total Loans	0.04	0.06	3.00	1.30	0.51	0.66
Nonperforming Assets/Total Assets	0.03	0.04	2.21	0.97	0.35	0.34
Adjusted Texas Ratio	0.28	0.45	24.68	11.35	3.02	2.07
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.67	5.76	5.73	5.50	5.45	5.13
Cost of funds	0.98	1.07	1.07	0.99	1.92	1.46
Net interest margin	4.77	4.78	4.76	4.59	3.31	2.90
Avg Earning Assets/Avg Assets	95.01	94.44	94.20	94.45	95.53	93.76

**SELECTED FINANCIAL DATA - PNB Community Bank**  
(Dollars in Thousands)

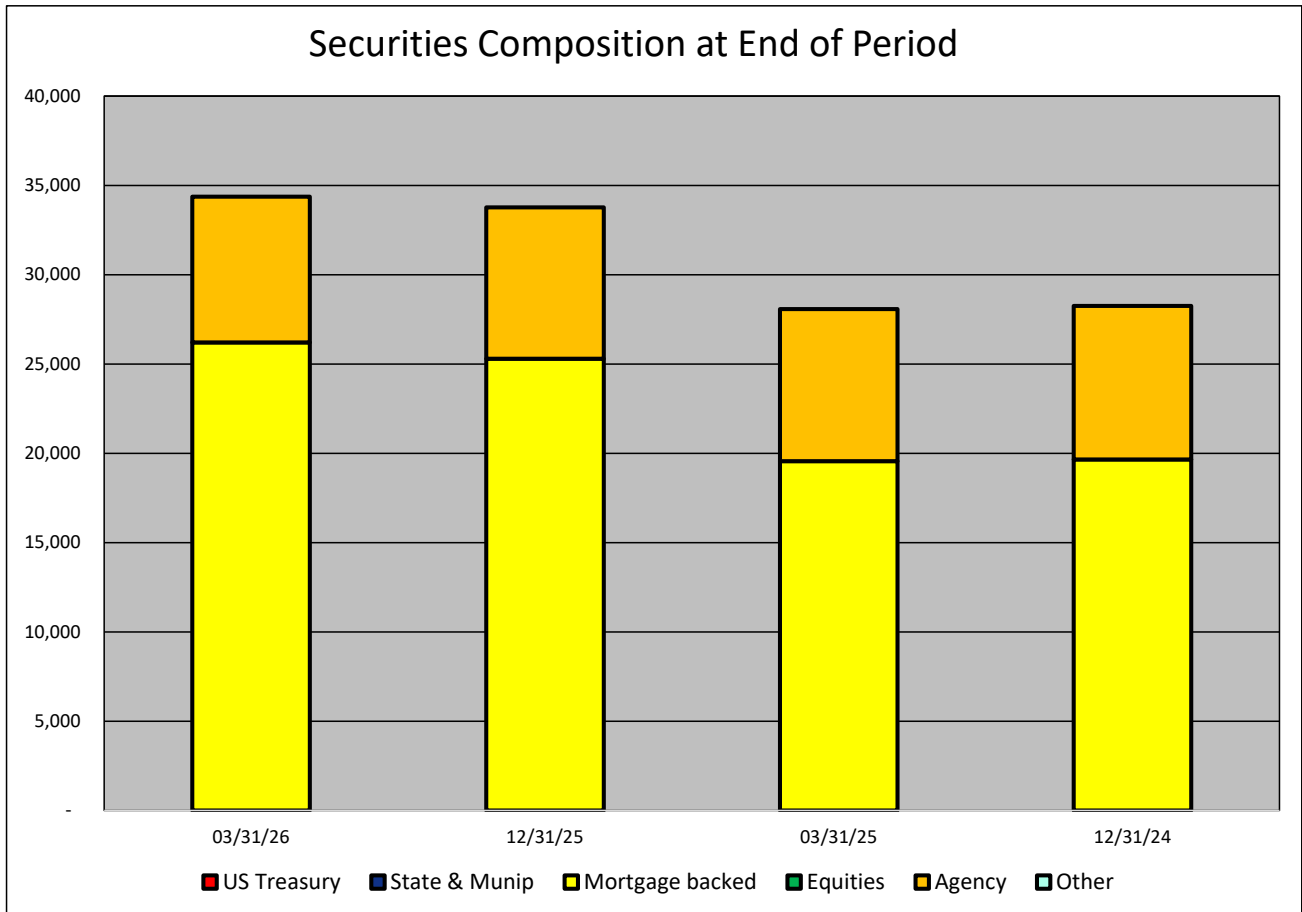
<b>As of:</b>	<b>03/31/26</b>	<b>12/31/25</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	154,686	157,720	158,895	155,179	(4,209)	(2.65)
Cash and Equivalents	10,588	13,089	11,481	8,693	(893)	(7.78)
Securities	34,365	33,762	28,070	28,252	6,295	22.43
Loans, net	108,149	109,154	117,045	115,648	(8,896)	(7.60)
Deposit Accounts	139,549	143,109	144,353	141,666	(4,804)	(3.33)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	13,848	13,362	12,804	11,825	1,044	8.15

<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	535	1,978	486	1,376	49	10.08
Interest Income	2,161	8,706	2,184	8,239	(23)	(1.05)
Interest Expense	346	1,480	369	1,368	(23)	(6.23)
Net Interest Income	1,815	7,226	1,815	6,871	-	-
Credit Loss Expense	-	-	-	125	-	NA
Noninterest income	253	838	179	368	74	41.34
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,351	5,408	1,351	5,382	-	-
Net Operating Income	717	2,656	643	1,732	74	11.51
Income Taxes	182	678	157	481	25	15.92



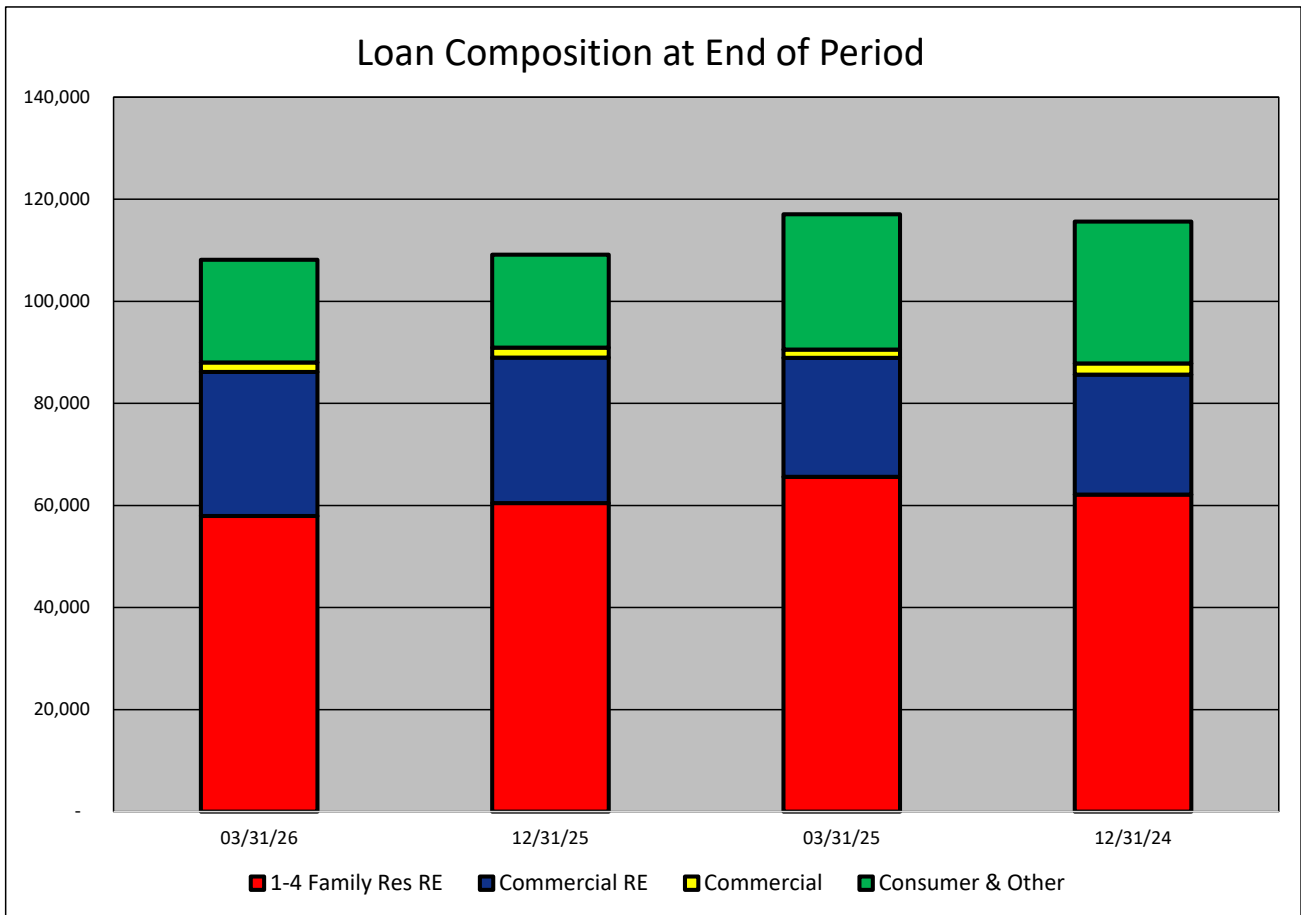
**SECURITIES COMPOSITION - PNB Community Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	26,212	25,294	19,555	19,657	6,657	34.04
Equities	-	-	-	-	-	NA
Agency	8,153	8,468	8,515	8,595	(362)	(4.25)
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>34,365</b>	<b>33,762</b>	<b>28,070</b>	<b>28,252</b>	<b>6,295</b>	<b>22.43</b>



**LOAN PORTFOLIO COMPOSITION - PNB 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
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	57,922	60,455	65,623	62,150	(7,701)	(11.74)
Commercial RE	28,245	28,521	23,286	23,491	4,959	21.30
Commercial	1,873	1,968	1,650	2,202	223	13.52
Consumer & Other	20,109	18,210	26,486	27,805	(6,377)	(24.08)
<b>Loans, Net</b>	<b>108,149</b>	<b>109,154</b>	<b>117,045</b>	<b>115,648</b>	<b>(8,896)</b>	<b>(7.60)</b>



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

Beginning Balance	1,410	1,432	1,432	1,397	(22)	(1.54)
Total Recoveries	11	54	13	67	(2)	(15.38)
Total Charge-offs	-	76	36	2	(36)	(100.00)
Credit Loss Expense	-	-	-	125	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,421	1,410	1,409	1,432	12	0.85

**NON-PERFORMING ASSETS:**

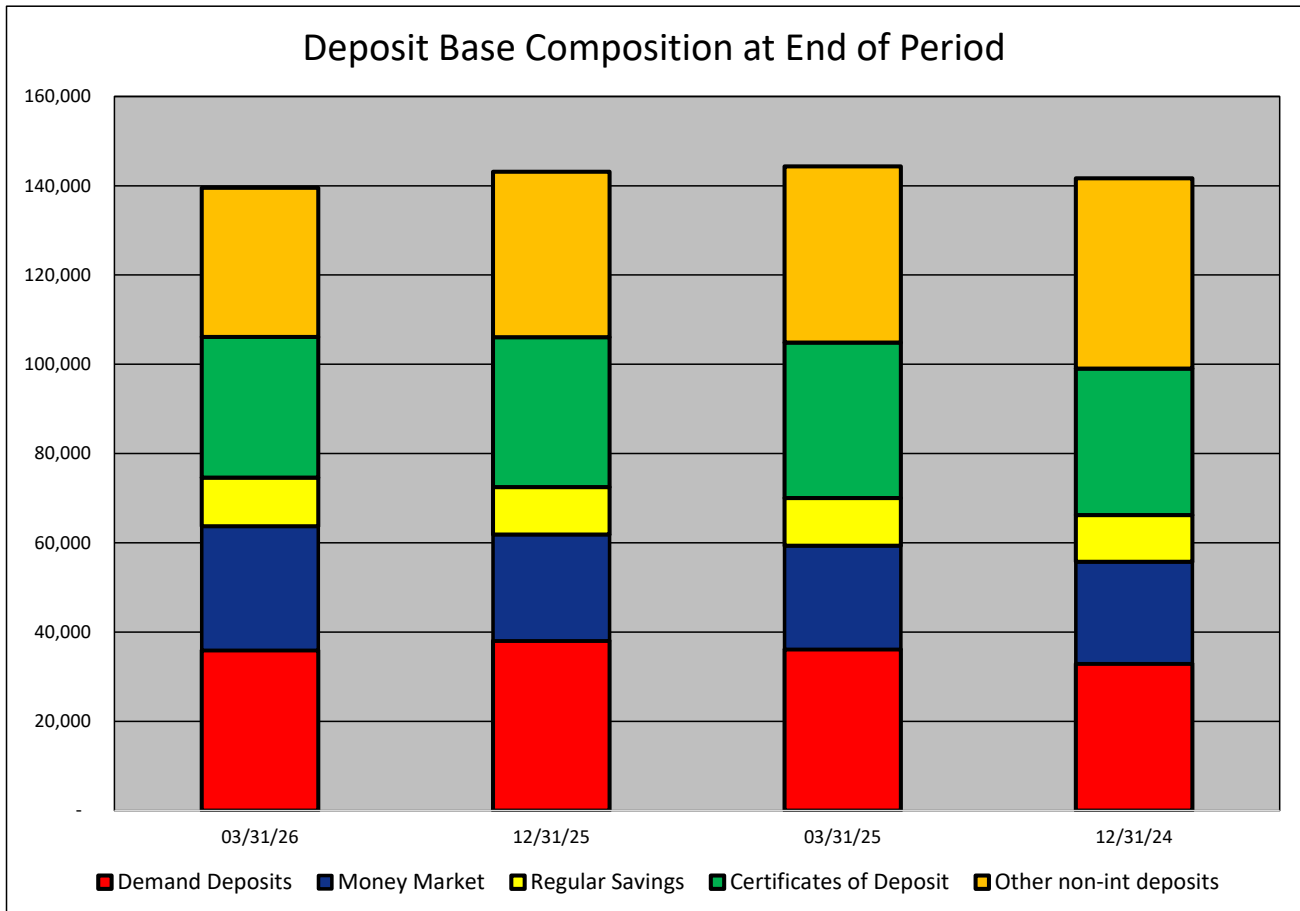
Total-90+ Days Past Due	-	23	2,040	-	(2,040)	(100.00)
Total-Nonaccrual	42	44	1,468	1,504	(1,426)	(97.14)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	42	67	3,508	1,504	(3,466)	(98.80)

**DEPOSIT BASE COMPOSITION - PNB 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
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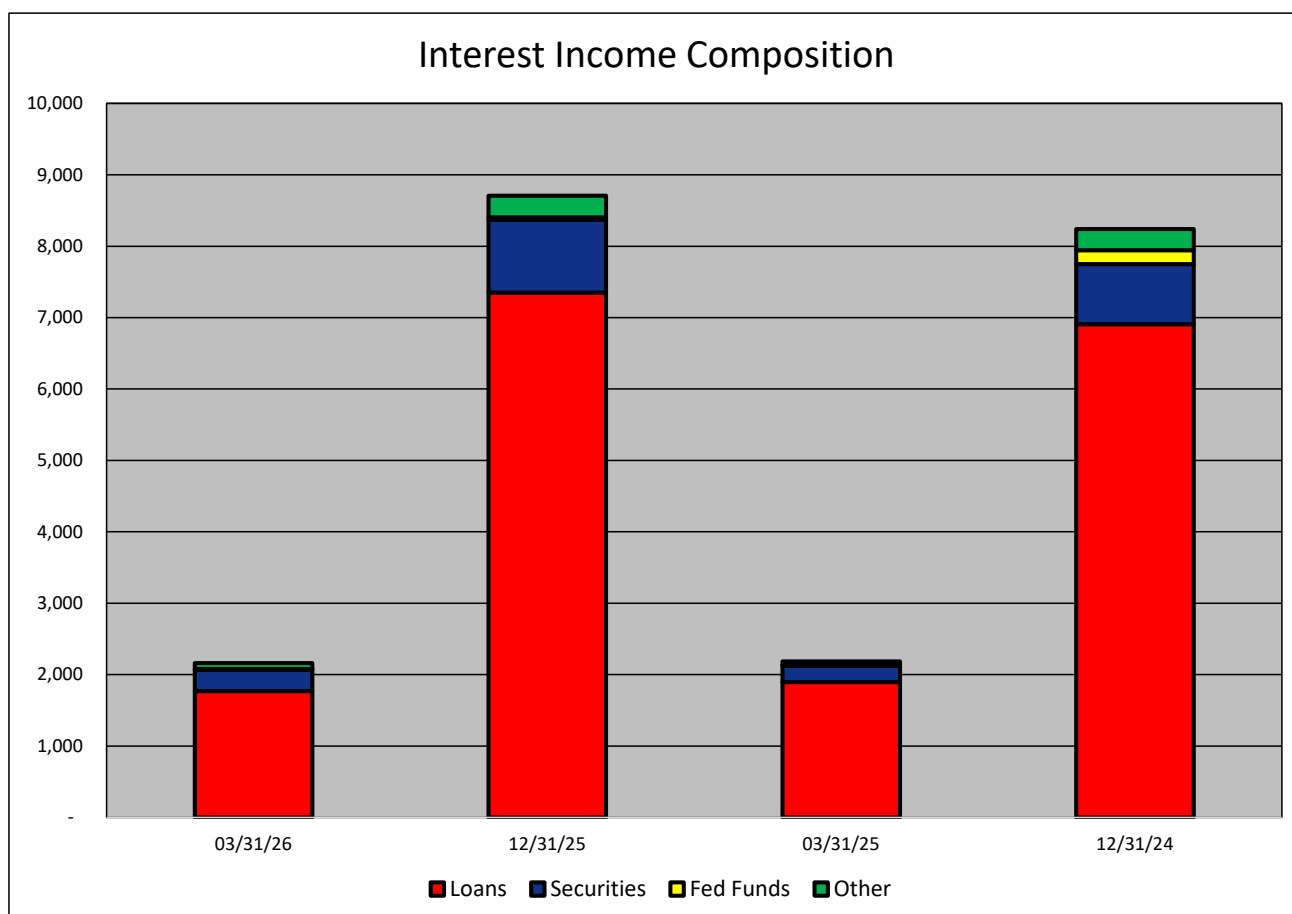
**DEPOSIT BASE CATEGORY:**

Demand Deposits	35,910	38,053	36,102	32,906	(192)	(0.53)
Money Market	27,815	23,815	23,256	22,828	4,559	19.60
Regular Savings	10,861	10,611	10,673	10,464	188	1.76
Certificates of Deposit	31,535	33,614	34,836	32,839	(3,301)	(9.48)
Other non-int deposits	33,428	37,016	39,486	42,629	(6,058)	(15.34)
<b>Total Deposits</b>	<b>139,549</b>	<b>143,109</b>	<b>144,353</b>	<b>141,666</b>	<b>(4,804)</b>	<b>(3.33)</b>



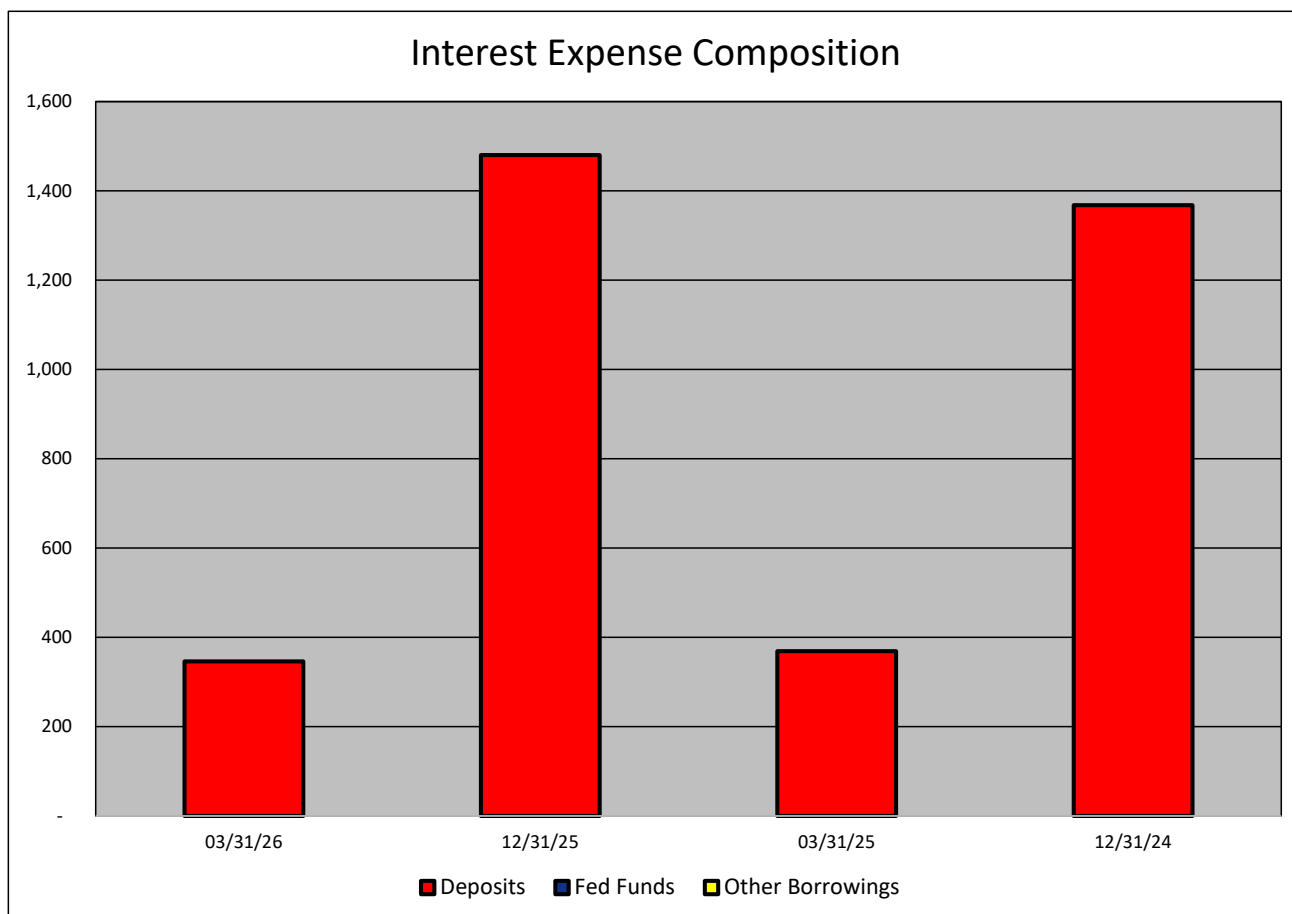
**INTEREST INCOME COMPOSITION- PNB Community Bank**  
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,771	7,350	1,897	6,907	(126)	(6.64)
Securities	298	1,019	227	842	71	31.28
Fed Funds	10	36	15	194	(5)	(33.33)
Other	82	301	45	296	37	82.22
<b>Total Int Income</b>	<b>2,161</b>	<b>8,706</b>	<b>2,184</b>	<b>8,239</b>	<b>(23)</b>	<b>(1.05)</b>



**INTEREST EXPENSE COMPOSITION- PNB 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
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	346	1,480	369	1,368	(23)	(6.23)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>346</b>	<b>1,480</b>	<b>369</b>	<b>1,368</b>	<b>(23)</b>	<b>(6.23)</b>

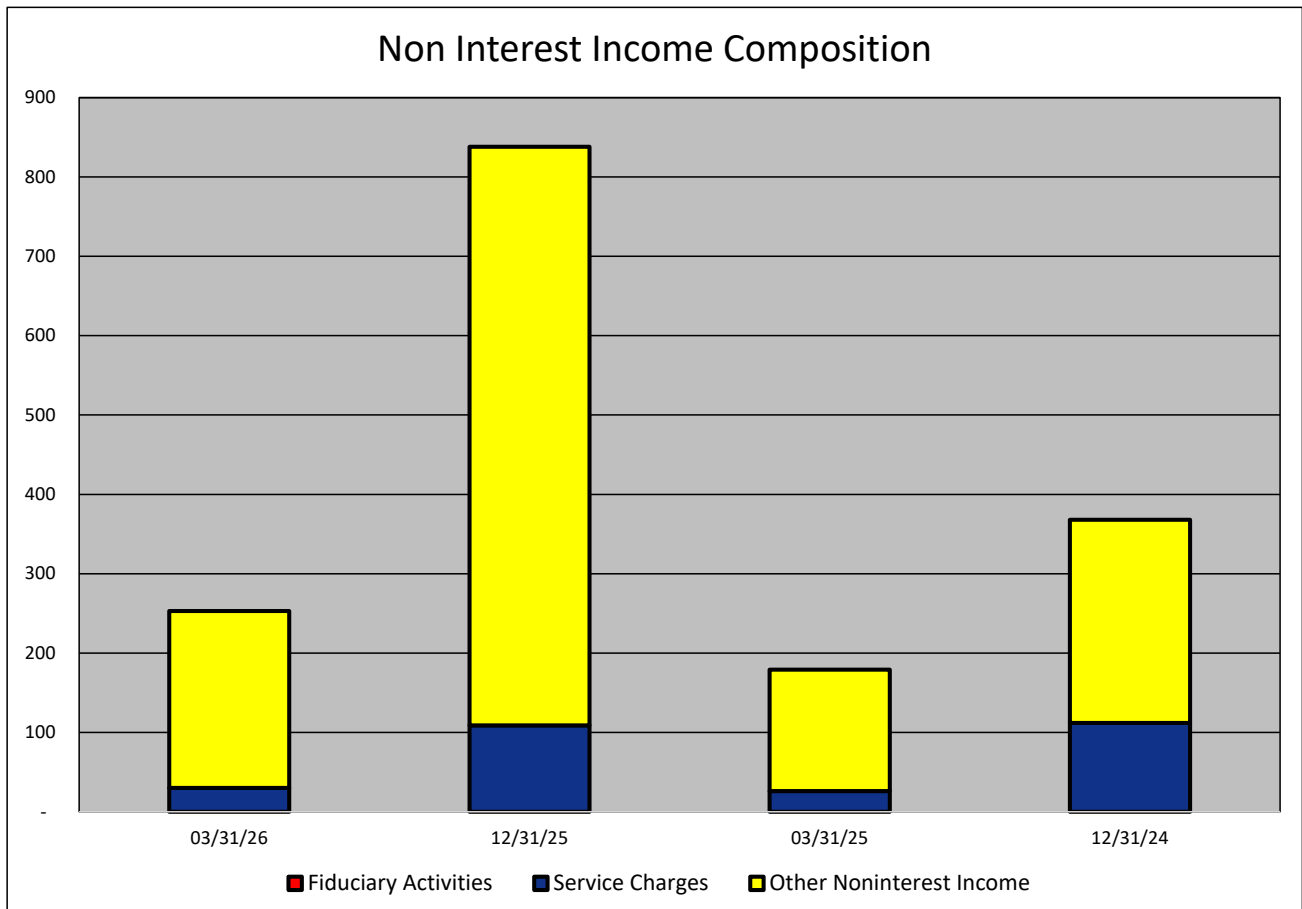


**NONINTEREST INCOME COMPOSITION- PNB Community Bank**  
(Dollars in Thousands)

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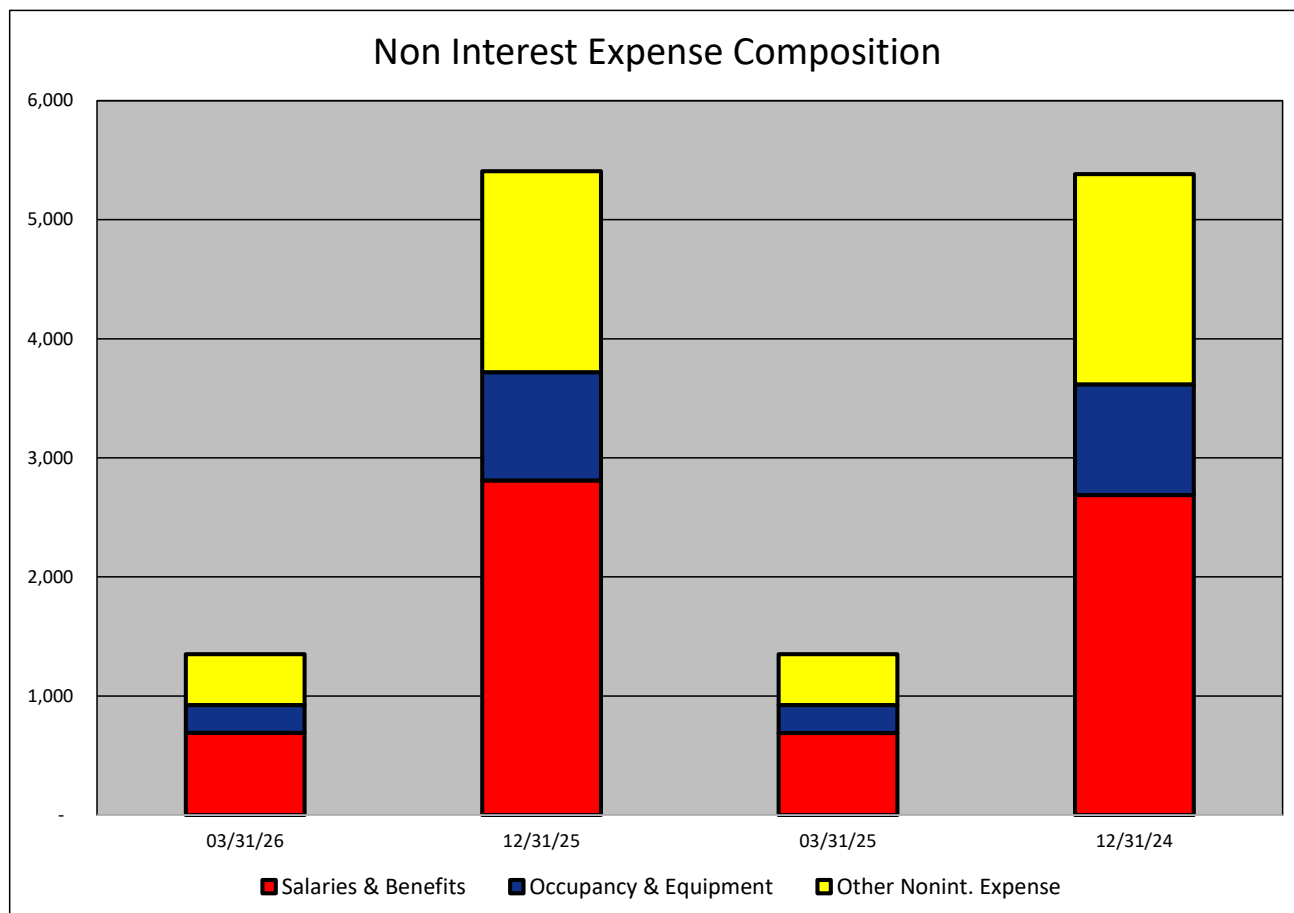
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	30	109	26	112	4	15.38
Other Noninterest Income	223	729	153	256	70	45.75
<b>Total Nonint. Income</b>	<b>253</b>	<b>838</b>	<b>179</b>	<b>368</b>	<b>74</b>	<b>41.34</b>



**NONINTEREST EXPENSE COMPOSITION- PNB 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
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	692	2,811	688	2,687	4	0.58
Occupancy & Equipment	231	909	237	930	(6)	(2.53)
Other Nonint. Expense	428	1,688	426	1,765	2	0.47
<b>Total Nonint. Expense</b>	<b>1,351</b>	<b>5,408</b>	<b>1,351</b>	<b>5,382</b>	<b>-</b>	<b>0.00</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>
<b>Pnb Community Bank</b>	<b>154,686</b>	<b>158,895</b>	<b>(2.65)</b>

<b>Select Peer Average</b>	<b>4,241,499</b>	<b>3,811,548</b>	<b>11.82</b>
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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
<b>Pnb Community Bank</b>	<b>8.95</b>	<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
<b>Pnb Community Bank</b>	<b>77.50</b>	<b>69.92</b>	<b>22.22</b>
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>	<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
<b>Pnb Community Bank</b>	<b>160,338</b>	<b>1.33</b>	<b>15.73</b>
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
<b>Pnb Community Bank</b>	<b>0.63</b>	<b>2.74</b>	<b>65.33</b>	<b>3.77</b>
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
<b>Pnb Community Bank</b>	<b>1.31</b>	<b>0.04</b>	<b>0.03</b>	<b>0.28</b>
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
<b>Pnb Community Bank</b>	<b>2.14</b>	<b>3.96</b>	<b>0.74</b>	<b>0.00</b>	<b>22.22</b>
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>	<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
<b>Pnb Community Bank</b>	<b>69.00</b>	<b>0.98</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Pnb Community Bank</b>	<b>25.84</b>	<b>74.16</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Pnb Community Bank</b>	<b>5.67</b>	<b>0.98</b>	<b>4.77</b>	<b>95.01</b>
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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