

Bank Of Pensacola

Pensacola, FL

Established
10/26/1973

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	40,802,282
Capital City Bank	4,300,234
First Federal Bank	3,820,541
One Florida Bank	1,832,580
Prime Meridian Bank	923,785
Florida Capital Bank, National Association	645,819
Fnbt Bank	599,734
Intracoastal Bank	552,289
Dlp Bank	247,314
Lafayette State Bank	232,749
Madison County Community Bank	191,169
The Warrington Bank	166,656
Pnb Community Bank	155,179
Bank Of Pensacola	144,873
Peoples Bank Of Graceville	114,044
Gala Bank	9,899

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.35
Dlp Bank	1.50
Capital City Bank	1.32
Lafayette State Bank	1.13
Intracoastal Bank	1.08
Prime Meridian Bank	1.00
First Federal Bank	0.91
One Florida Bank	0.87
Pnb Community Bank	0.87
Florida Capital Bank, National Association	0.73
Peoples Bank Of Graceville	0.72
Madison County Community Bank	0.69
Everbank, National Association	0.64
Bank Of Pensacola	0.39
The Warrington Bank	0.22
Gala Bank	(73.91)

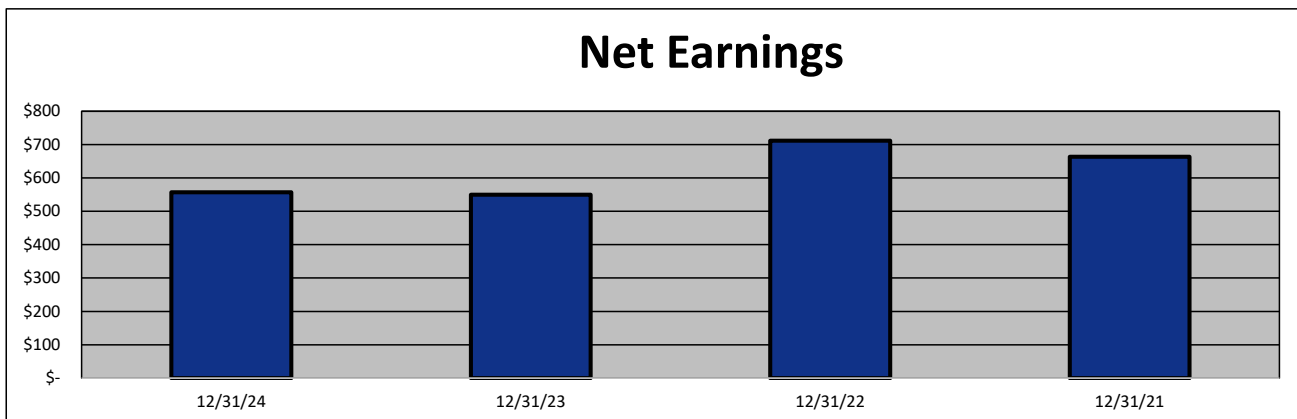
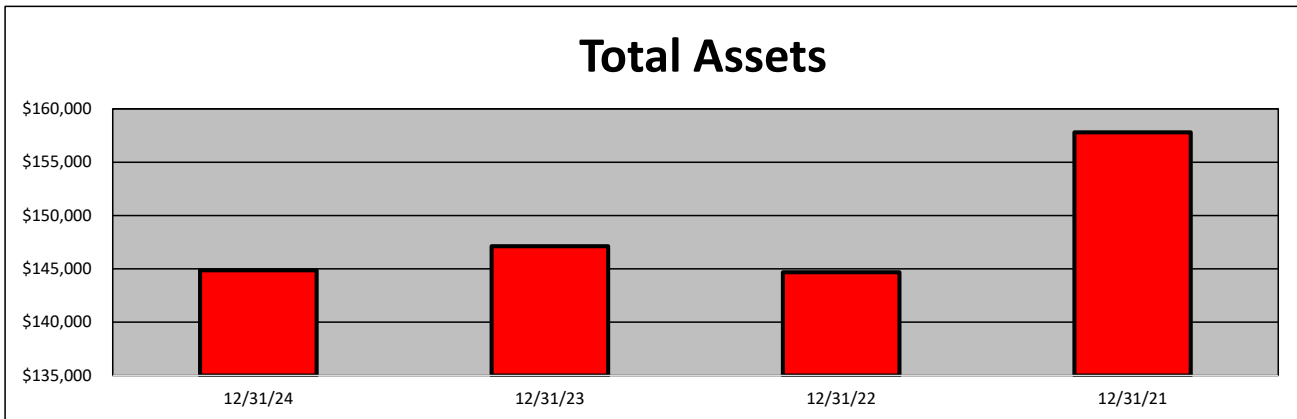
**EXECUTIVE SUMMARY - Bank of Pensacola
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.85	8.50	8.44	8.03	10.71	15.12
Leverage Ratio	8.84	8.80	8.50	8.77	11.67	16.00
Tier 1 Cap/Risk Based Assets	18.53	19.42	26.13	0.00	15.53	31.46
Risk Based Ratio	19.32	20.27	27.30	0.00	16.34	32.22
Common Equity Tier 1 Capital Ratio	18.53	19.42	26.13	0.00	15.48	31.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	54.91	49.97	42.25	35.44	74.93	61.07
Loans/Assets	49.32	45.67	38.60	32.58	63.48	53.81
Securities/Assets	42.52	46.64	53.71	40.65	19.42	26.24
PROFITABILITY:						
Return on Avg Assets	0.39	0.38	0.47	0.51	(0.10)	(3.72)
Return on Avg Equity	4.44	4.46	5.59	5.38	9.28	4.73
Nonint Income/Avg Assets	0.20	0.20	0.19	0.23	0.79	0.59
Net Overhead Ratio	1.72	1.56	1.24	1.29	2.99	6.55
Efficiency Ratio	78.99	76.71	69.88	69.14	70.68	64.75
Assets (per million) per Employee	10.35	10.51	13.15	13.15	10.47	8.07
ASSET QUALITY:						
Allowance/Loans	0.77	0.82	0.98	0.96	1.25	1.11
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.23	0.52	0.89
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.07	0.36	0.53
Adjusted Texas Ratio	0.00	0.00	0.00	0.89	3.66	4.56
YIELDS & COSTS:						
Yield on earning assets	3.32	2.86	2.18	2.33	5.44	4.79
Cost of funds	1.89	1.29	0.47	0.54	3.04	2.31
Net interest margin	2.30	2.16	1.91	2.03	2.91	2.68
Avg Earning Assets/Avg Assets	96.95	97.30	97.22	96.91	95.35	92.46

SELECTED FINANCIAL DATA - Bank of Pensacola
(Dollars in Thousands)

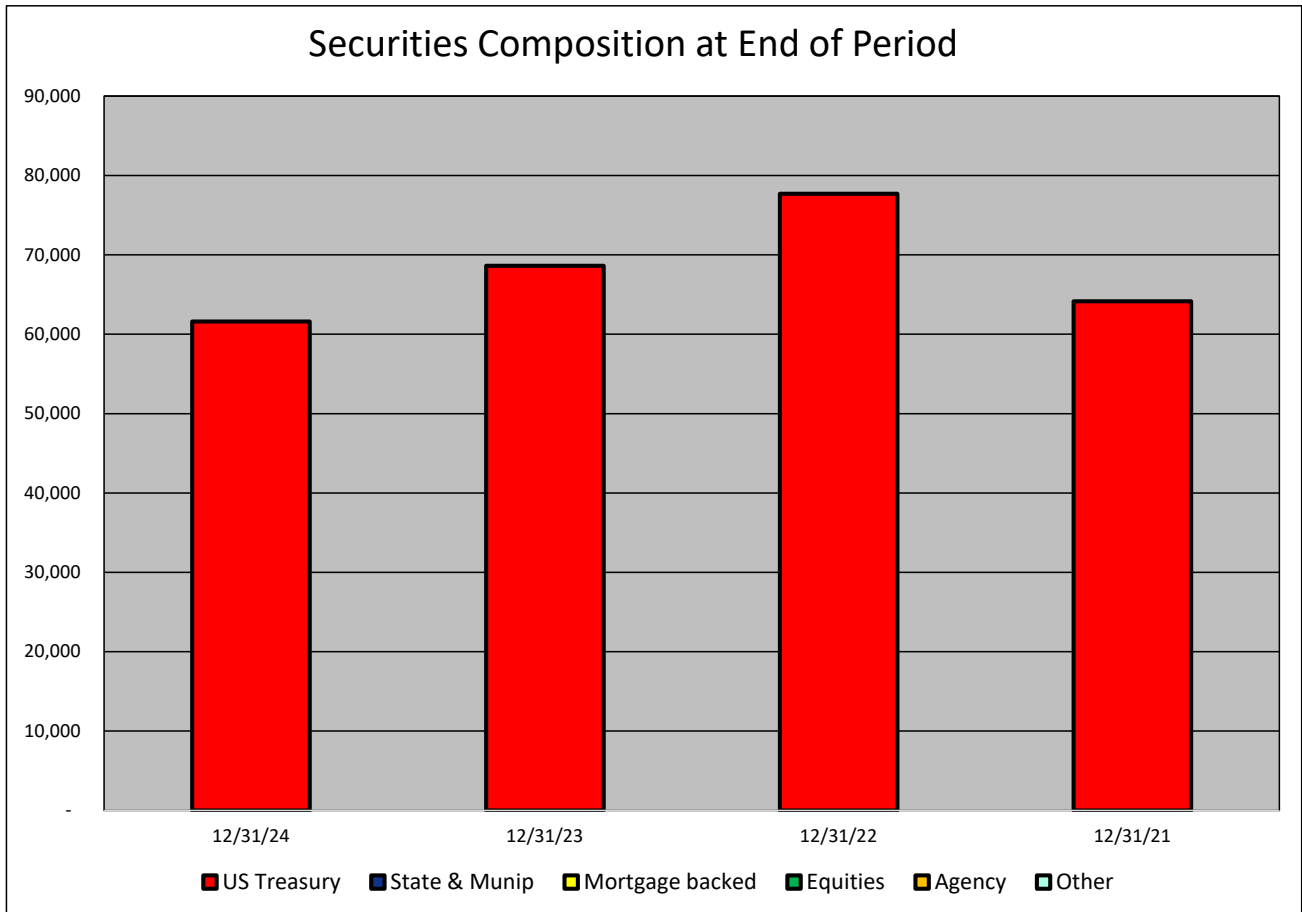
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	144,873	147,131	144,675	157,802	(2,258)	(1.53)
Cash and Equivalents	10,344	10,061	9,970	41,184	283	2.81
Securities	61,599	68,616	77,706	64,142	(7,017)	(10.23)
Loans, net	71,447	67,193	55,848	51,412	4,254	6.33
Deposit Accounts	130,117	134,464	132,196	145,056	(4,347)	(3.23)
Fed Funds & Repos	1,500	-	-	-	1,500	NA
Total Equity	12,819	12,512	12,212	12,672	307	2.45

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	557	550	712	664	7	1.27
Interest Income	4,612	3,983	3,195	2,954	629	15.79
Interest Expense	1,420	979	395	377	441	45.05
Net Interest Income	3,192	3,004	2,800	2,577	188	6.26
Prov for Credit Losses	-	-	60	-	-	NA
Noninterest income	287	285	288	307	2	0.70
Gain on Sale of Securities	-	(36)	-	-	36	(100.00)
Noninterest Expense	2,748	2,523	2,158	1,994	225	8.92
Net Operating Income	731	766	870	890	(35)	(4.57)
Income Taxes	174	180	158	226	(6)	(3.33)



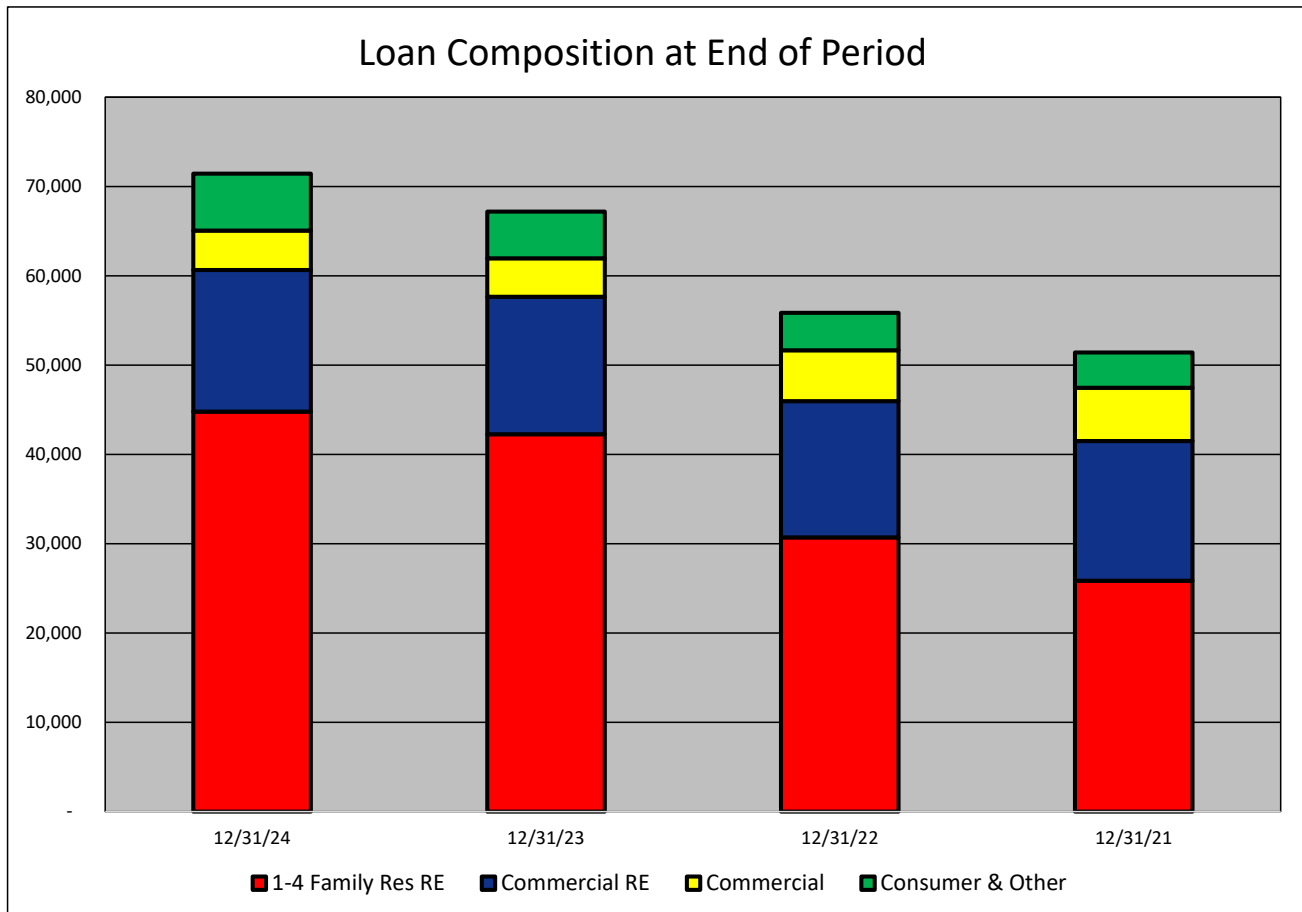
SECURITIES COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	61,599	68,616	77,706	64,142	(7,017)	(10.23)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	61,599	68,616	77,706	64,142	(7,017)	(10.23)



LOAN PORTFOLIO COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	44,798	42,258	30,695	25,867	2,540	6.01
Commercial RE	15,847	15,386	15,262	15,626	461	3.00
Commercial	4,417	4,320	5,699	5,978	97	2.25
Consumer & Other	6,385	5,229	4,192	3,941	1,156	22.11
Loans, Net	71,447	67,193	55,848	51,412	4,254	6.33



LOAN PORTFOLIO QUALITY - Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

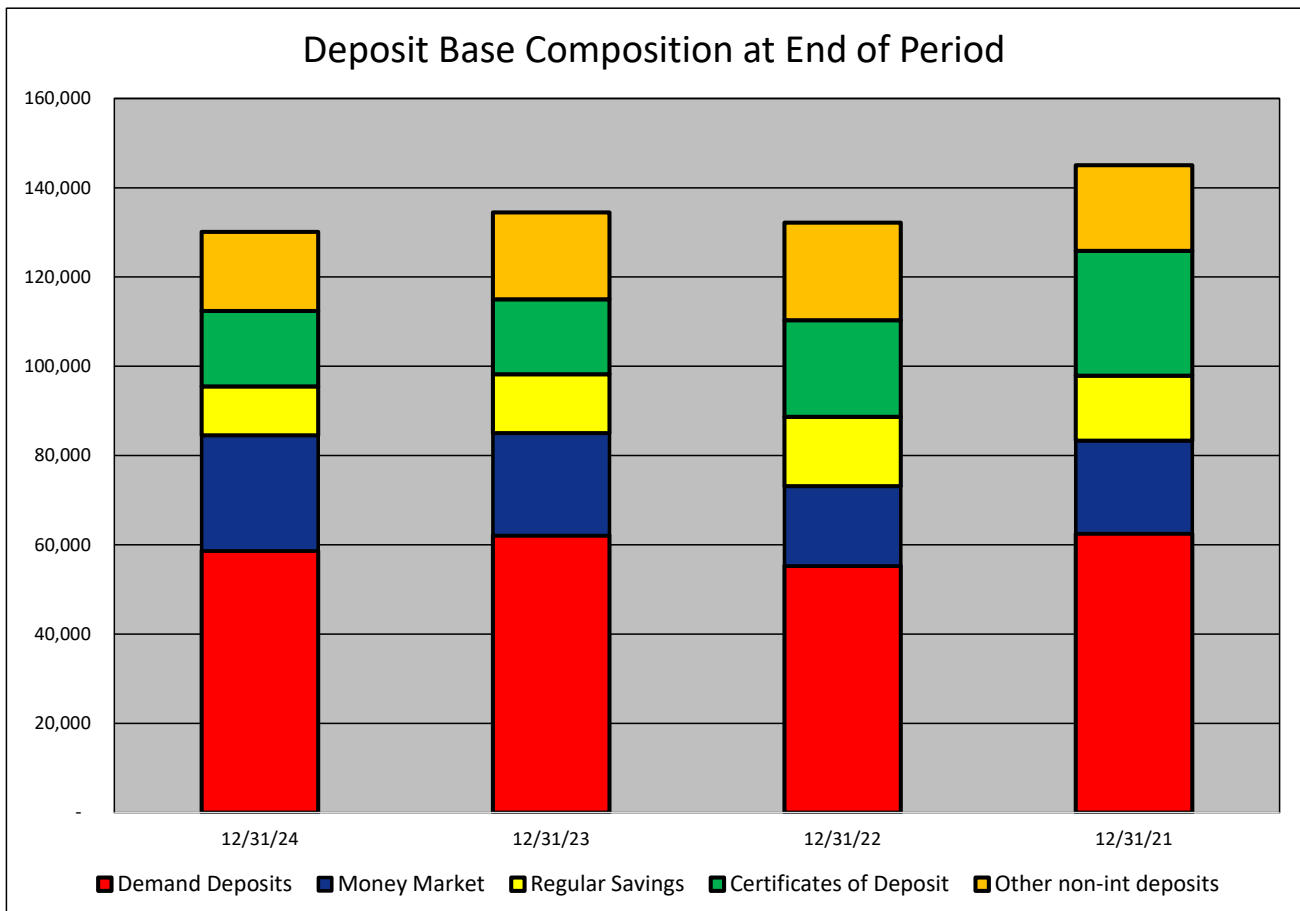
Beginning Balance	549	546	491	490	3	0.55
Total Recoveries	2	4	3	6	(2)	(50.00)
Total Charge-offs	3	1	8	5	2	200.00
Provision Expense	-	-	60	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	548	549	546	491	(1)	(0.18)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	117	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	117	-	NA

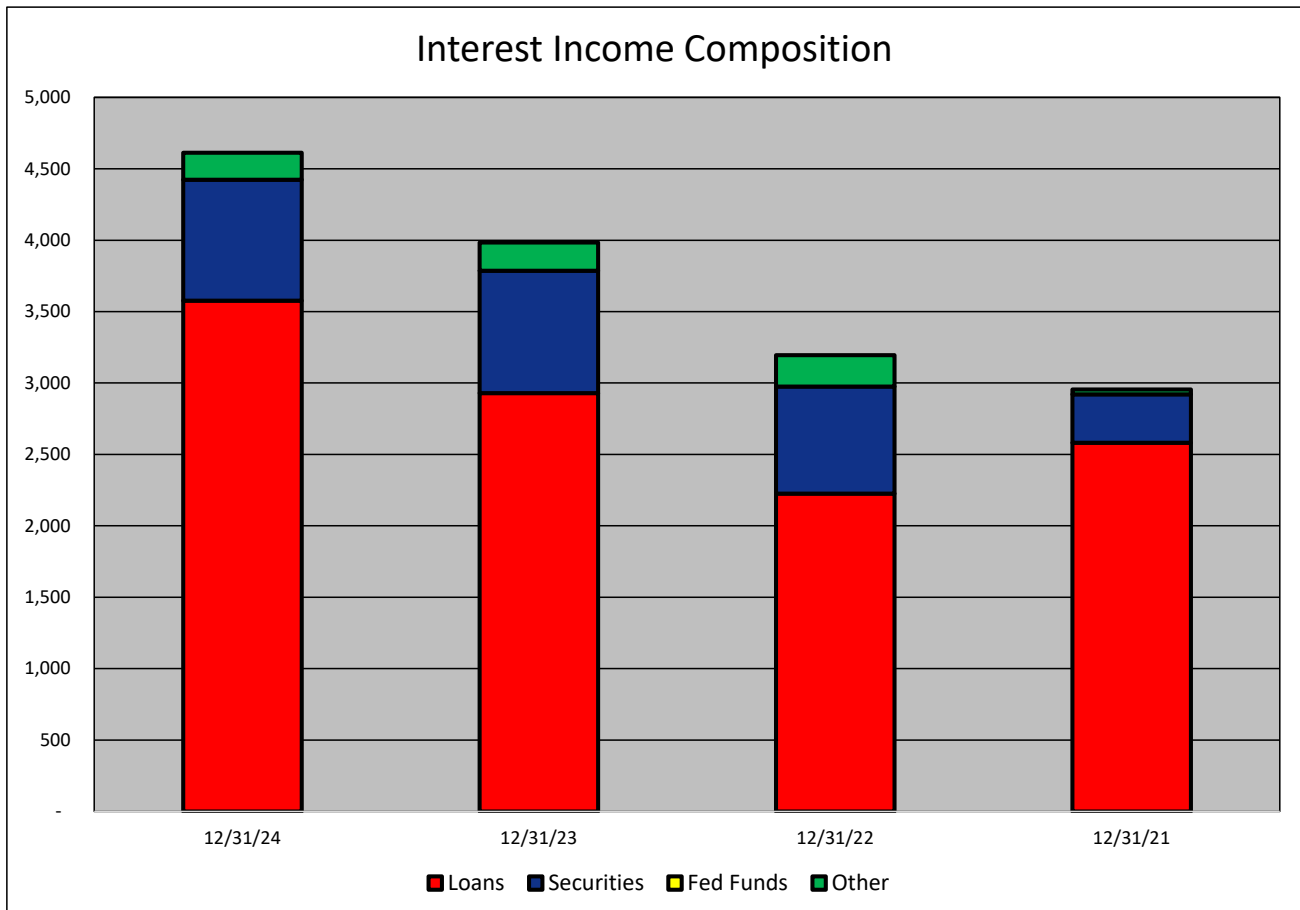
DEPOSIT BASE COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	58,618	62,075	55,283	62,488	(3,457)	(5.57)
Money Market	25,918	22,932	17,845	20,833	2,986	13.02
Regular Savings	10,981	13,232	15,552	14,580	(2,251)	(17.01)
Certificates of Deposit	16,884	16,783	21,625	27,958	101	0.60
Other non-int deposits	17,716	19,442	21,891	19,197	(1,726)	(8.88)
Total Deposits	130,117	134,464	132,196	145,056	(4,347)	(3.23)



INTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,577	2,930	2,225	2,582	647	22.08
Securities	846	857	750	339	(11)	(1.28)
Fed Funds	-	-	-	-	-	NA
Other	189	196	220	33	(7)	(3.57)
Total Int Income	4,612	3,983	3,195	2,954	629	15.79

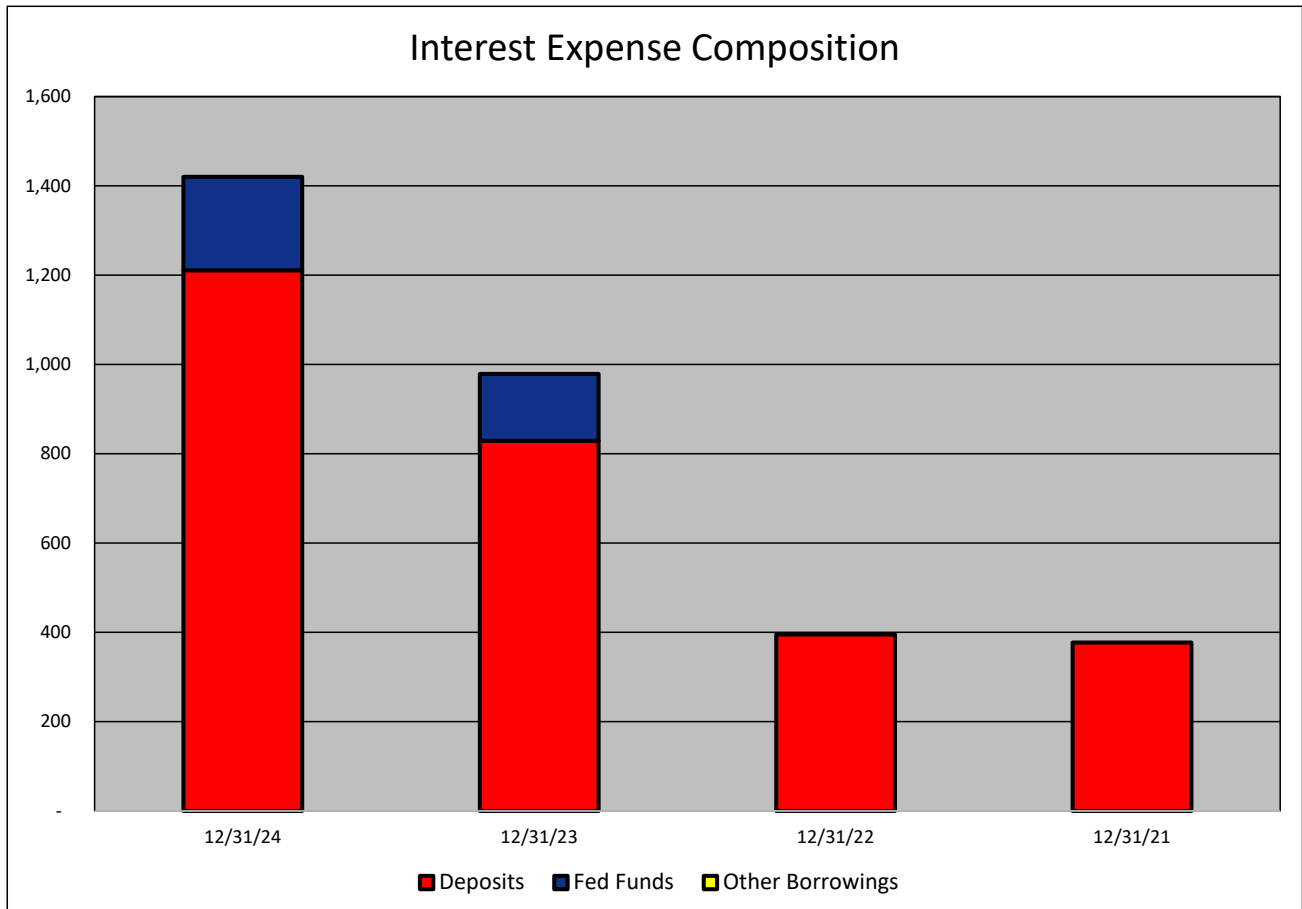


INTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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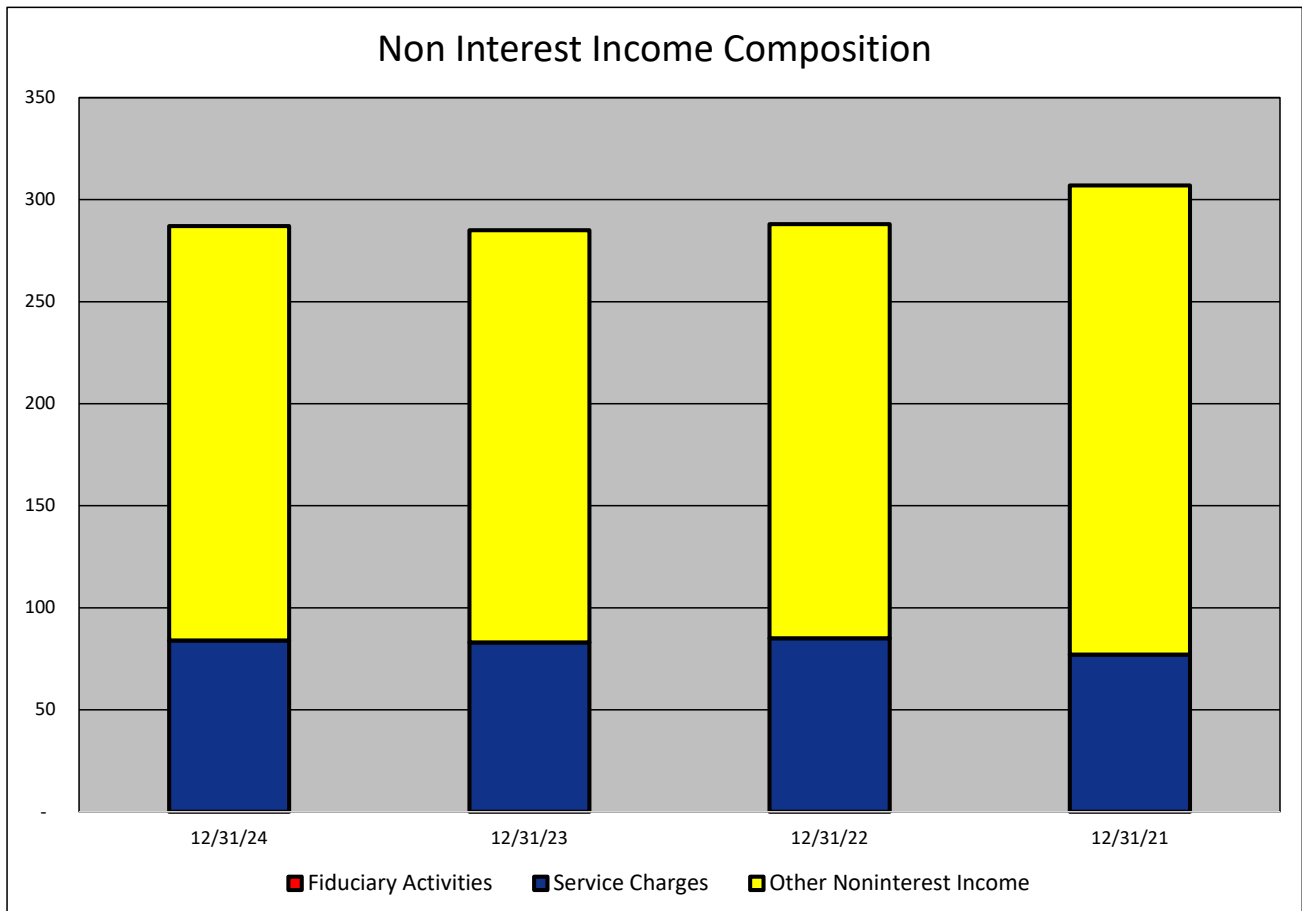
INTEREST EXPENSE CATEGORY

Deposits	1,211	829	395	377	382	46.08
Fed Funds	209	150	-	-	59	39.33
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,420	979	395	377	441	45.05



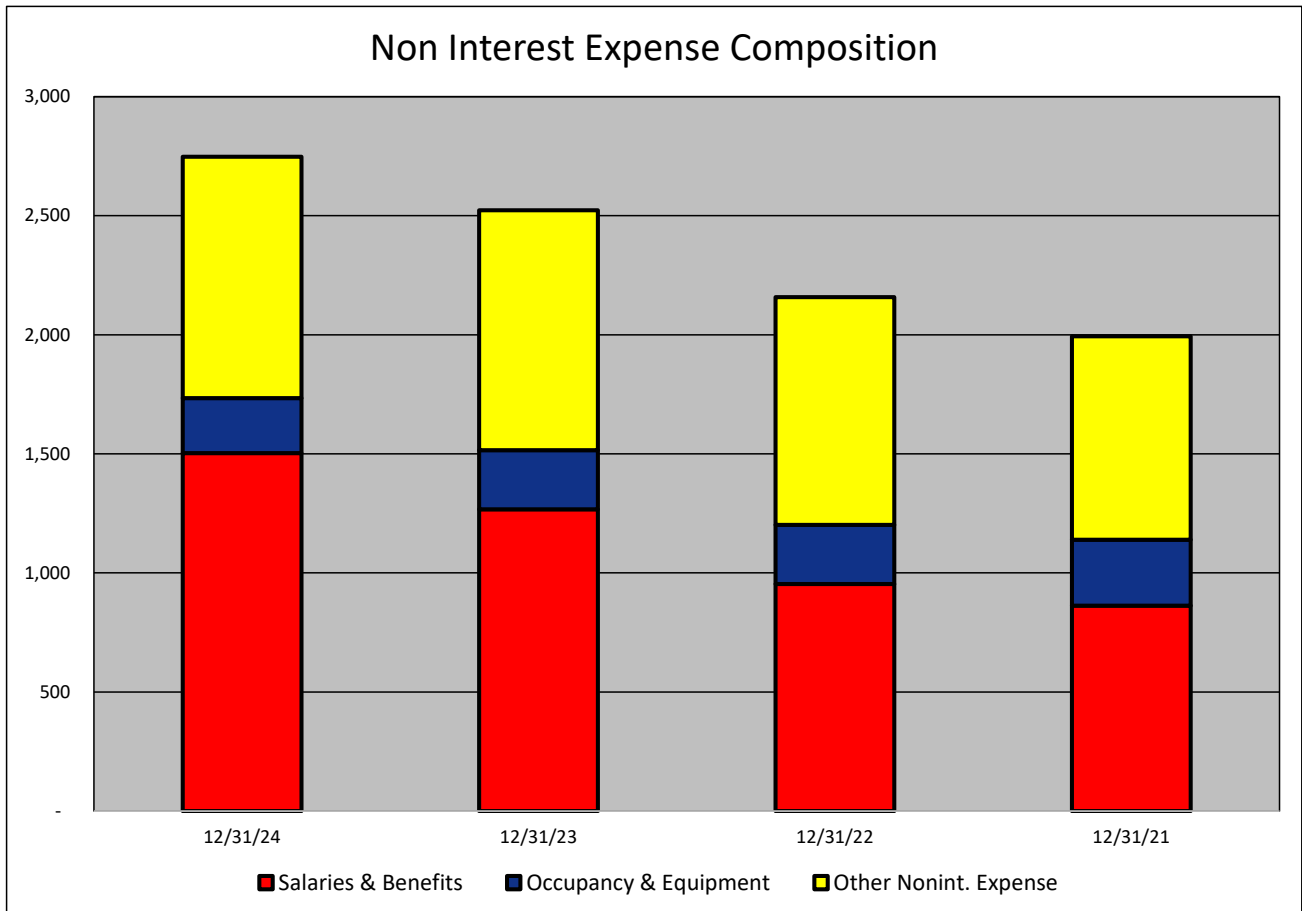
NONINTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	84	83	85	77	1	1.20
Other Noninterest Income	203	202	203	230	1	0.50
Total Nonint. Income	287	285	288	307	2	0.70



NONINTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	1,503	1,267	953	863	236	18.63
Occupancy & Equipment	231	248	249	276	(17)	(6.85)
Other Nonint. Expense	1,014	1,008	956	855	6	0.60
Total Nonint. Expense	2,748	2,523	2,158	1,994	225	8.92



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Florida Capital Bank, National Association	645,819	495,075	30.45
One Florida Bank	1,832,580	1,578,215	16.12
Everbank, National Association	40,802,282	36,153,160	12.86
Intracoastal Bank	552,289	503,031	9.79
Prime Meridian Bank	923,785	854,494	8.11
Madison County Community Bank	191,169	179,521	6.49
Lafayette State Bank	232,749	221,132	5.25
Fnbt Bank	599,734	574,702	4.36
Dlp Bank	247,314	239,872	3.10
Capital City Bank	4,300,234	4,298,014	0.05
Gala Bank	9,899	-	0.00
Pnb Community Bank	155,179	155,646	(0.30)
First Federal Bank	3,820,541	3,860,802	(1.04)
Bank Of Pensacola	144,873	147,131	(1.53)
Peoples Bank Of Graceville	114,044	116,261	(1.91)
The Warrington Bank	166,656	185,141	(9.98)

Select Peer Average	3,421,197	3,097,637	5.11
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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	
Dlp Bank	114,084	89,489	27.48
One Florida Bank	1,499,429	1,278,534	17.28
Intracoastal Bank	418,788	360,944	16.03
Everbank, National Association	29,519,760	26,190,329	12.71
Florida Capital Bank, National Association	463,719	420,048	10.40
Fnbt Bank	263,428	241,463	9.10
Prime Meridian Bank	708,274	657,024	7.80
Bank Of Pensacola	71,447	67,193	6.33
Pnb Community Bank	115,648	110,923	4.26
Madison County Community Bank	83,487	80,104	4.22
Peoples Bank Of Graceville	39,783	39,172	1.56
The Warrington Bank	55,415	54,860	1.01
First Federal Bank	1,256,224	1,246,131	0.81
Gala Bank	-	0	0.00
Lafayette State Bank	143,447	145,263	(1.25)
Capital City Bank	2,680,222	2,762,129	(2.97)

Select Peer Average	2,339,572	2,108,975	7.17
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	99.38	97.89	304.96	304.96	304.96
The Warrington Bank	16.79	16.37	0.00	0.00	0.00
Dlp Bank	18.23	15.78	0.00	0.00	0.00
Fnbt Bank	10.75	10.90	24.25	25.51	24.25
Peoples Bank Of Graceville	5.60	10.55	28.96	29.95	28.96
First Federal Bank	9.65	10.50	20.16	20.57	20.16
Florida Capital Bank, National Association	9.30	10.44	14.78	16.03	14.78
Prime Meridian Bank	9.60	10.28	14.03	14.88	14.03
Capital City Bank	11.18	9.67	15.38	16.57	15.38
Intracoastal Bank	5.97	9.40	10.63	11.88	10.63
Pnb Community Bank	7.62	9.37	0.00	0.00	0.00
One Florida Bank	8.85	9.29	10.11	10.85	10.11
Everbank, National Association	9.06	8.99	12.98	13.86	12.98
Madison County Community Bank	4.89	8.90	15.53	16.78	15.53
Bank Of Pensacola	8.85	8.84	18.53	19.32	18.53
Lafayette State Bank	6.20	8.78	13.06	14.32	13.06

Select Peer Average	15.12	16.00	31.46	32.22	31.46
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	92.11	72.35	24.15
One Florida Bank	91.05	81.82	4.36
Prime Meridian Bank	86.18	76.67	11.39
Intracoastal Bank	86.01	75.83	20.53
Pnb Community Bank	81.63	74.53	18.21
Florida Capital Bank, National Association	79.70	71.80	2.18
Capital City Bank	71.46	62.33	22.38
Lafayette State Bank	66.39	61.63	13.55
Dlp Bank	56.72	46.13	22.04
Bank Of Pensacola	54.91	49.32	42.52
Fnbt Bank	49.38	43.92	21.46
Madison County Community Bank	46.42	43.67	38.94
The Warrington Bank	39.98	33.25	61.24
First Federal Bank	37.67	32.88	53.87
Peoples Bank Of Graceville	37.45	34.88	60.38
Gala Bank	0.00	0.00	2.64

Select Peer Average	61.07	53.81	26.24
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	585,802	2.35	21.38
Dlp Bank	235,689	1.50	8.03
Capital City Bank	4,256,847	1.32	12.25
Lafayette State Bank	220,580	1.13	19.44
Intracoastal Bank	538,366	1.08	18.02
Prime Meridian Bank	897,303	1.00	10.70
First Federal Bank	4,202,600	0.91	11.25
One Florida Bank	1,771,614	0.87	10.37
Pnb Community Bank	158,660	0.87	11.58
Florida Capital Bank, National Association	551,806	0.73	6.87
Peoples Bank Of Graceville	115,335	0.72	13.91
Madison County Community Bank	185,152	0.69	13.51
Everbank, National Association	38,806,743	0.64	6.95
Bank Of Pensacola	143,156	0.39	4.44
The Warrington Bank	180,087	0.22	1.43
Gala Bank	2,512	(73.91)	(94.38)

Select Peer Average	3,303,266	(3.72)	4.73
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Gala Bank	0.00	73.91	0.00	1.10
Fnbt Bank	1.01	1.50	51.93	8.10
One Florida Bank	0.11	1.70	58.17	11.17
Prime Meridian Bank	0.29	1.92	60.56	8.40
Everbank, National Association	0.22	1.43	63.64	25.66
Intracoastal Bank	0.16	1.81	63.78	12.27
Dlp Bank	0.78	3.43	67.47	6.68
Capital City Bank	1.69	2.03	67.85	5.60
Lafayette State Bank	0.90	2.77	68.07	4.95
Peoples Bank Of Graceville	0.27	1.38	68.62	8.77
First Federal Bank	1.32	1.52	70.77	6.46
Pnb Community Bank	0.23	3.16	74.34	3.78
Madison County Community Bank	0.58	2.22	75.14	5.03
Florida Capital Bank, National Association	1.49	2.46	78.89	5.29
Bank Of Pensacola	0.20	1.72	78.99	10.35
The Warrington Bank	0.25	1.88	87.82	5.56

Select Peer Average	0.59	6.55	64.75	8.07
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.77	0.00	0.00	0.00
Fnbt Bank	1.66	0.01	0.00	0.03
Gala Bank	0.00	0.00	0.00	0.00
Peoples Bank Of Graceville	0.94	0.01	0.00	0.03
The Warrington Bank	0.97	0.00	0.00	0.00
One Florida Bank	0.83	0.03	0.03	0.32
Capital City Bank	1.09	0.24	0.16	1.58
Madison County Community Bank	1.85	0.36	0.21	3.60
Prime Meridian Bank	0.80	0.42	0.32	3.18
Florida Capital Bank, National Association	1.29	0.53	0.38	2.92
Pnb Community Bank	1.24	1.30	0.97	11.35
Lafayette State Bank	1.90	1.91	1.18	15.95
First Federal Bank	0.72	3.68	1.22	1.87
Intracoastal Bank	1.39	1.66	1.26	17.90
Everbank, National Association	0.80	1.79	1.32	3.96
Dlp Bank	1.53	2.31	1.47	10.25

Select Peer Average	1.11	0.89	0.53	4.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
The Warrington Bank	4.54	0.00	0.00	61.24	0.00
Pnb Community Bank	3.55	1.61	0.45	0.00	18.21
Lafayette State Bank	3.22	16.95	0.00	0.00	13.55
Gala Bank	2.58	0.00	79.05	0.00	0.00
Madison County Community Bank	2.43	7.34	0.00	0.00	38.94
Bank Of Pensacola	2.09	5.05	0.00	42.52	0.00
Dlp Bank	1.94	21.81	0.15	0.00	22.04
Capital City Bank	1.64	7.47	0.00	13.19	9.19
First Federal Bank	0.88	2.23	0.00	0.00	53.87
One Florida Bank	0.77	12.23	0.00	0.00	4.36
Peoples Bank Of Graceville	0.67	3.23	0.00	44.70	15.67
Prime Meridian Bank	0.64	5.73	2.10	1.65	9.74
Intracoastal Bank	0.58	0.25	0.00	0.00	20.53
Florida Capital Bank, National Association	0.55	23.02	0.00	0.00	2.18
Fnbt Bank	0.45	32.47	0.00	21.46	0.00
Everbank, National Association	0.10	1.53	0.00	0.07	24.04

Select Peer Average	1.66	8.81	5.11	11.55	14.52
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	81.12	0.52	0.00	0.00
Prime Meridian Bank	75.36	1.03	0.00	0.00
Intracoastal Bank	74.77	1.00	0.00	0.00
Pnb Community Bank	73.60	1.34	0.00	0.00
Everbank, National Association	71.65	0.13	0.02	0.01
Florida Capital Bank, National Association	65.36	0.23	0.00	0.01
Capital City Bank	60.98	2.48	0.01	2.09
Lafayette State Bank	60.36	2.10	0.00	0.00
Bank Of Pensacola	48.94	0.73	0.00	0.00
Dlp Bank	45.42	1.63	0.40	4.61
Fnbt Bank	43.20	1.70	0.00	0.00
Madison County Community Bank	42.86	4.34	0.05	0.00
Peoples Bank Of Graceville	34.56	0.15	0.00	0.00
The Warrington Bank	32.93	0.59	0.00	0.00
First Federal Bank	30.67	1.03	0.01	5.24
Gala Bank	0.00	15.74	0.00	0.00

Select Peer Average	52.61	2.17	0.03	0.75
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	59.19	40.74	99.93	0.00	0.07
Dlp Bank	56.88	43.12	100.00	0.00	0.00
Bank Of Pensacola	44.90	53.96	98.86	1.14	0.00
Lafayette State Bank	37.18	62.82	100.00	0.00	0.00
Capital City Bank	36.40	62.17	98.57	0.69	0.74
Fnbt Bank	26.74	73.26	100.00	0.00	0.00
The Warrington Bank	25.88	74.12	100.00	0.00	0.00
Pnb Community Bank	23.26	76.74	100.00	0.00	0.00
Madison County Community Bank	23.19	76.81	100.00	0.00	0.00
Prime Meridian Bank	22.17	76.89	99.06	0.00	0.94
One Florida Bank	21.78	77.32	99.10	0.00	0.90
Peoples Bank Of Graceville	21.56	77.97	99.53	0.00	0.47
Intracoastal Bank	17.57	77.27	94.84	0.29	4.87
First Federal Bank	10.28	87.65	97.92	0.00	2.08
Everbank, National Association	2.74	85.22	87.96	0.00	12.04
Gala Bank	0.00	0.00	0.00	0.00	0.00

Select Peer Average	26.86	65.38	92.24	0.13	1.38
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.04	0.54	5.82	93.56
Lafayette State Bank	6.01	2.19	4.69	94.91
Pnb Community Bank	5.50	1.35	4.59	94.45
Capital City Bank	4.99	1.29	4.14	91.59
Fnbt Bank	5.73	2.82	3.91	97.85
Florida Capital Bank, National Association	5.43	4.87	3.64	96.58
Prime Meridian Bank	5.59	2.99	3.50	96.14
Madison County Community Bank	4.99	2.24	3.26	95.54
One Florida Bank	5.74	3.82	3.06	98.47
Intracoastal Bank	5.28	2.95	3.03	96.65
First Federal Bank	5.27	2.41	2.99	89.48
Everbank, National Association	5.73	3.88	2.40	99.13
Bank Of Pensacola	3.32	1.89	2.30	96.95
The Warrington Bank	2.93	1.13	2.22	97.86
Peoples Bank Of Graceville	4.01	2.52	2.13	98.64
Gala Bank	0.00	0.00	0.00	41.53

Select Peer Average	4.79	2.31	2.68	92.46
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