

Capital City Bank

Tallahassee, FL

Established

6/13/1907

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 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)

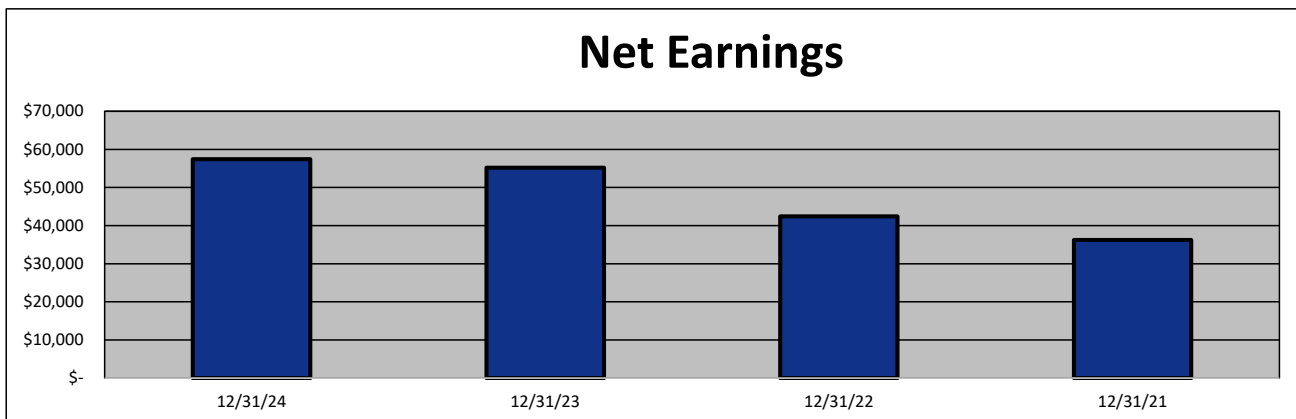
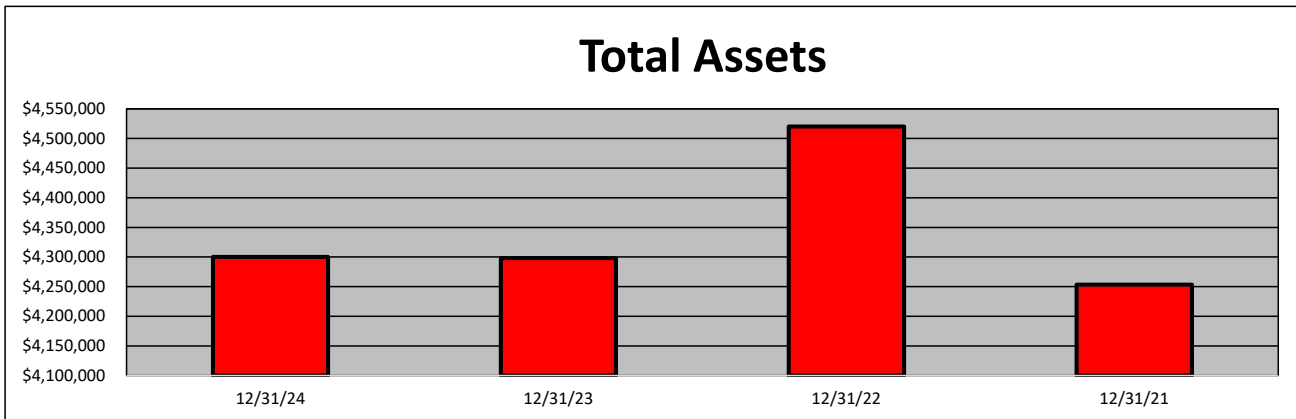
EXECUTIVE SUMMARY - Capital City Bank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.18	10.30	9.04	9.72	10.71	15.12
Leverage Ratio	9.67	9.31	8.43	8.59	11.67	16.00
Tier 1 Cap/Risk Based Assets	15.38	13.89	13.51	15.50	15.53	31.46
Risk Based Ratio	16.57	15.09	14.50	16.52	16.34	32.22
Common Equity Tier 1 Capital Ratio	15.38	13.89	13.51	15.50	15.48	31.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	71.46	73.36	64.60	52.88	74.93	61.07
Loans/Assets	62.33	64.27	57.07	46.65	63.48	53.81
Securities/Assets	22.38	22.21	23.60	23.21	19.42	26.24
PROFITABILITY:						
Return on Avg Assets	1.32	1.25	0.97	1.07	(0.10)	(3.72)
Return on Avg Equity	12.25	12.59	10.53	11.44	9.28	4.73
Nonint Income/Avg Assets	1.69	1.64	2.05	2.72	0.79	0.59
Net Overhead Ratio	2.03	1.95	1.51	1.32	2.99	6.55
Efficiency Ratio	67.85	66.68	71.91	75.63	70.68	64.75
Assets (per million) per Employee	5.60	5.48	5.90	5.85	10.47	8.07
ASSET QUALITY:						
Allowance/Loans	1.09	1.08	0.96	1.09	1.25	1.11
Nonperforming Loans/Total Loans	0.24	0.23	0.09	0.22	0.52	0.89
Nonperforming Assets/Total Assets	0.16	0.15	0.06	0.10	0.36	0.53
Adjusted Texas Ratio	1.58	1.63	0.79	1.25	3.66	4.56
YIELDS & COSTS:						
Yield on earning assets	4.99	4.60	3.29	2.92	5.44	4.79
Cost of funds	1.29	0.62	0.16	0.08	3.04	2.31
Net interest margin	4.14	4.10	3.16	2.86	2.91	2.68
Avg Earning Assets/Avg Assets	91.59	91.30	91.52	91.62	95.35	92.46

SELECTED FINANCIAL DATA - Capital City Bank
(Dollars in Thousands)

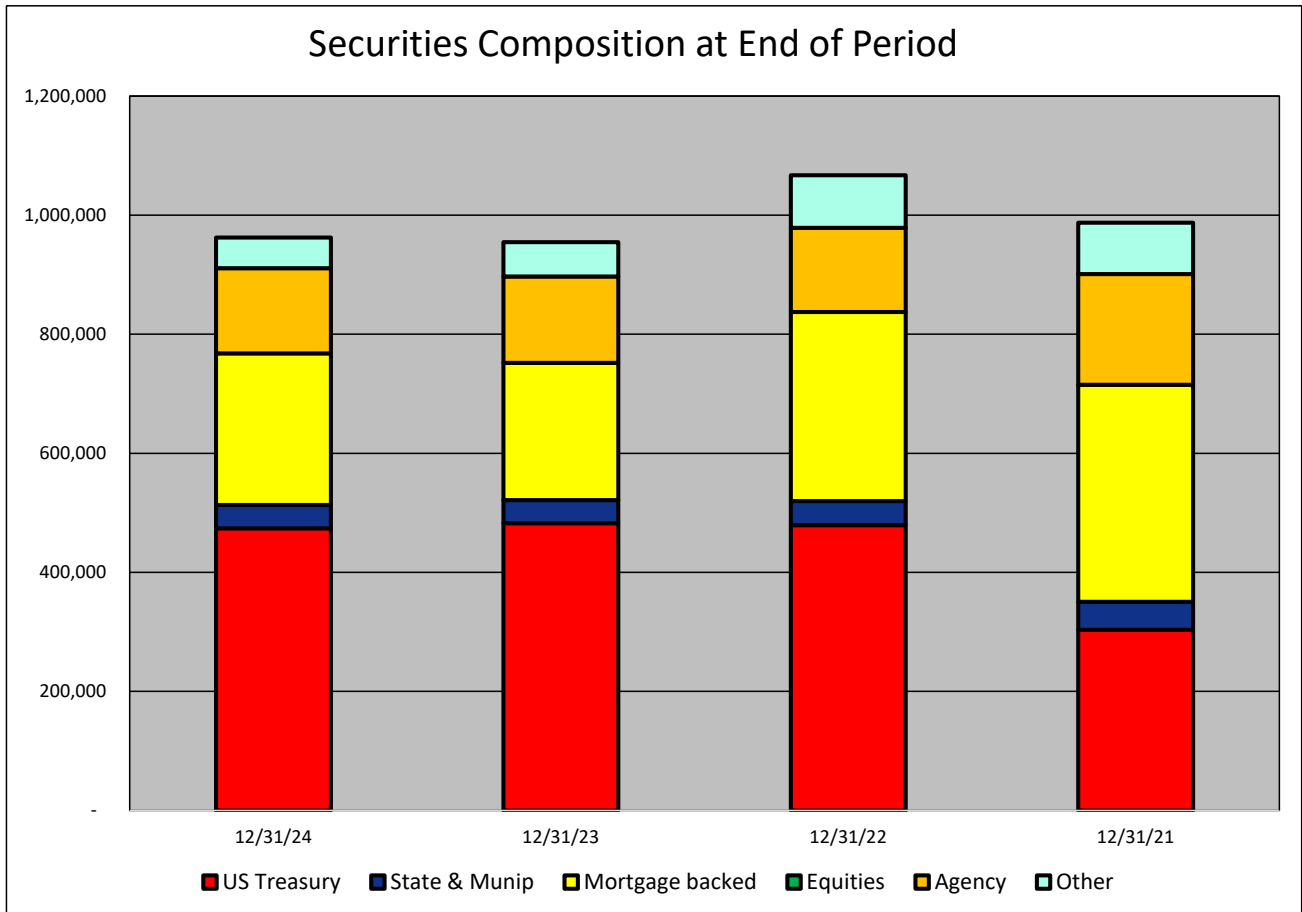
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,300,234	4,298,014	4,520,223	4,253,359	2,220	0.05
Cash and Equivalents	391,854	312,067	600,650	1,035,354	79,787	25.57
Securities	962,404	954,673	1,066,816	987,118	7,731	0.81
Loans, net	2,680,222	2,762,129	2,579,815	1,983,997	(81,907)	(2.97)
Deposit Accounts	3,750,801	3,765,345	3,993,372	3,752,192	(14,544)	(0.39)
Fed Funds & Repos	26,240	26,957	6,583	4,954	(717)	(2.66)
Total Equity	480,663	442,901	408,795	413,474	37,762	8.53

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	57,438	55,190	42,431	36,263	2,248	4.07
Interest Income	194,657	181,025	131,302	106,352	13,632	7.53
Interest Expense	33,270	19,653	5,236	2,257	13,617	69.29
Net Interest Income	161,387	161,372	126,066	104,095	15	0.01
Prov for Credit Losses	4,974	9,596	7,065	(2,842)	(4,622)	(48.17)
Noninterest income	72,140	70,869	89,184	108,186	1,271	1.79
Gain on Sale of Securities	-	4	(37)	(3)	(4)	(100.00)
Noninterest Expense	158,577	155,088	155,009	160,795	3,489	2.25
Net Operating Income	69,976	67,557	53,176	54,328	2,419	3.58
Income Taxes	14,752	13,690	10,746	10,553	1,062	7.76



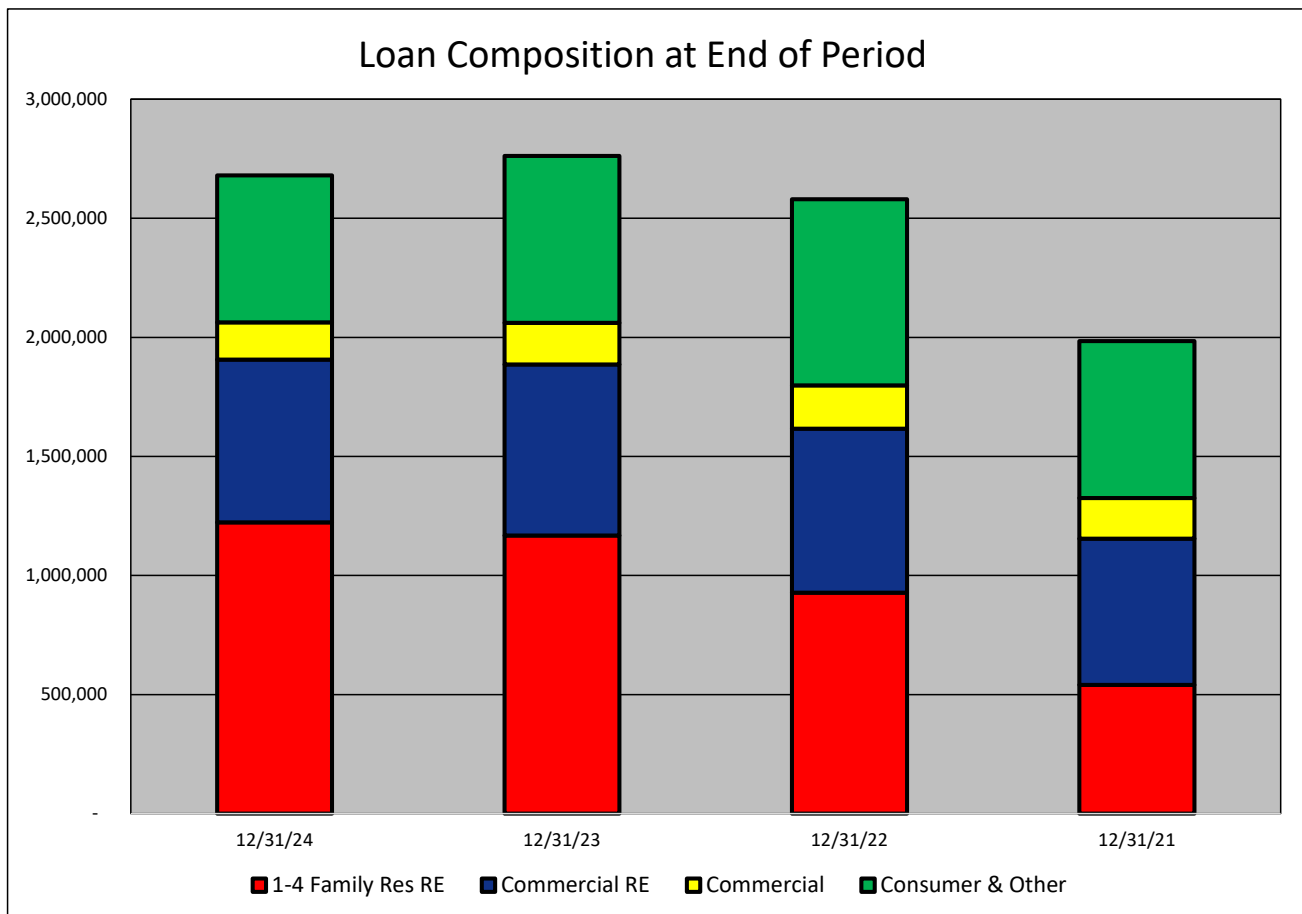
SECURITIES COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	473,806	482,360	479,424	303,367	(8,554)	(1.77)
State & Munip	39,382	39,083	40,328	46,995	299	0.77
Mortgage backed	254,627	230,644	317,508	364,846	23,983	10.40
Equities	-	-	-	-	-	NA
Agency	143,127	145,034	141,319	185,702	(1,907)	(1.31)
Other	51,462	57,552	88,237	86,208	(6,090)	(10.58)
Total Securities	962,404	954,673	1,066,816	987,118	7,731	0.81



LOAN PORTFOLIO COMPOSITION - Capital City Bank
(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	1,222,788	1,168,028	927,339	540,718	54,760	4.69
Commercial RE	684,120	717,839	689,032	613,914	(33,719)	(4.70)
Commercial	155,553	175,376	182,242	170,224	(19,823)	(11.30)
Consumer & Other	617,761	700,886	781,202	659,141	(83,125)	(11.86)
Loans, Net	2,680,222	2,762,129	2,579,815	1,983,997	(81,907)	(2.97)



LOAN PORTFOLIO QUALITY - Capital City Bank
(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):

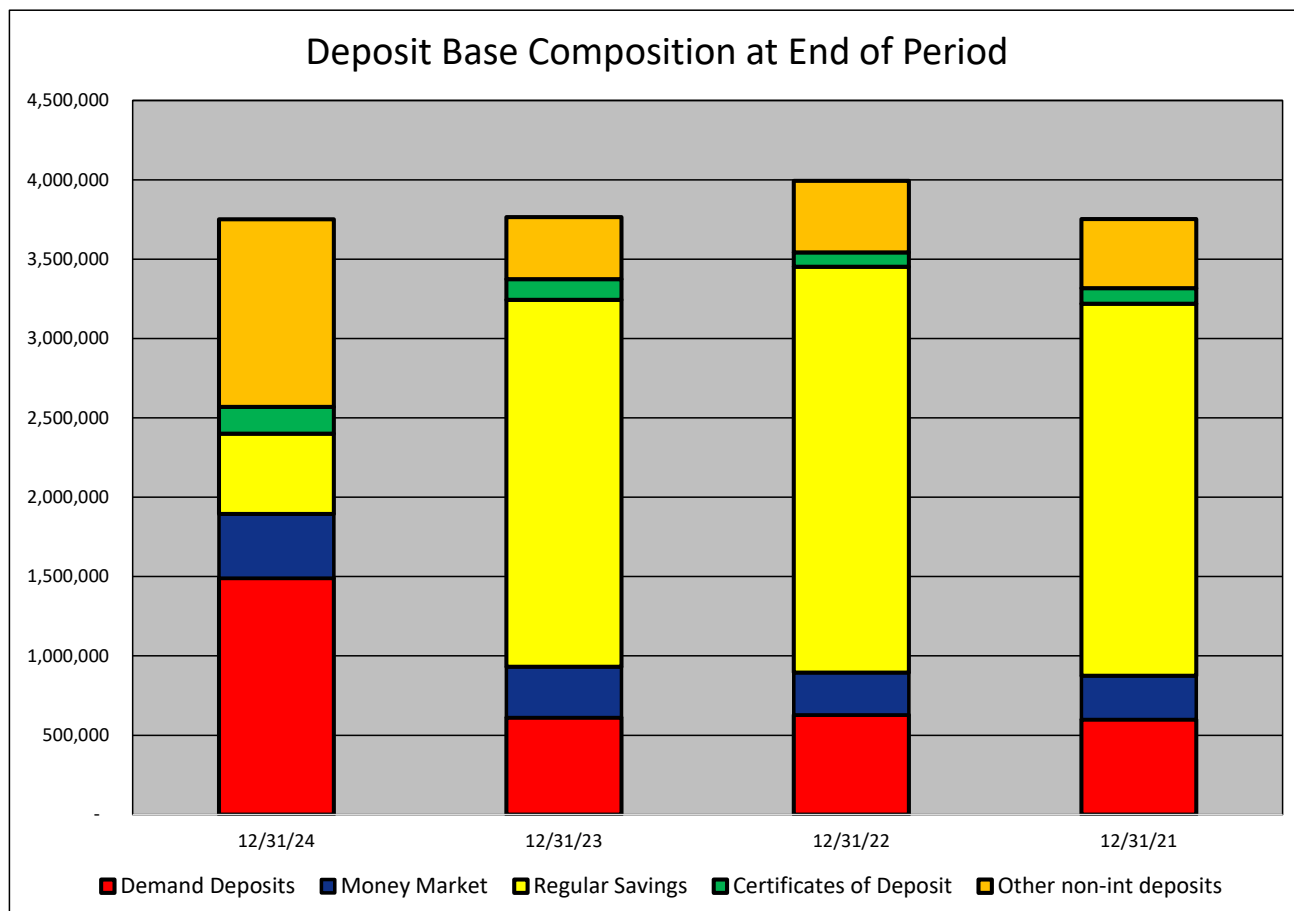
Beginning Balance	29,941	24,736	21,606	23,816	5,205	21.04
Total Recoveries	3,718	4,570	3,971	5,459	(852)	(18.64)
Total Charge-offs	9,382	9,292	7,906	4,827	90	0.97
Provision Expense	4,974	9,596	7,065	(2,842)	(4,622)	(48.17)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	29,251	29,941	24,736	21,606	(690)	(2.30)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	3	-	NA
Total-Nonaccrual	6,302	6,242	2,297	4,322	60	0.96
Foreclosed Real Estate	367	1	431	17	366	36,600.00
Total Non-perf Assets	6,669	6,243	2,728	4,342	426	6.82

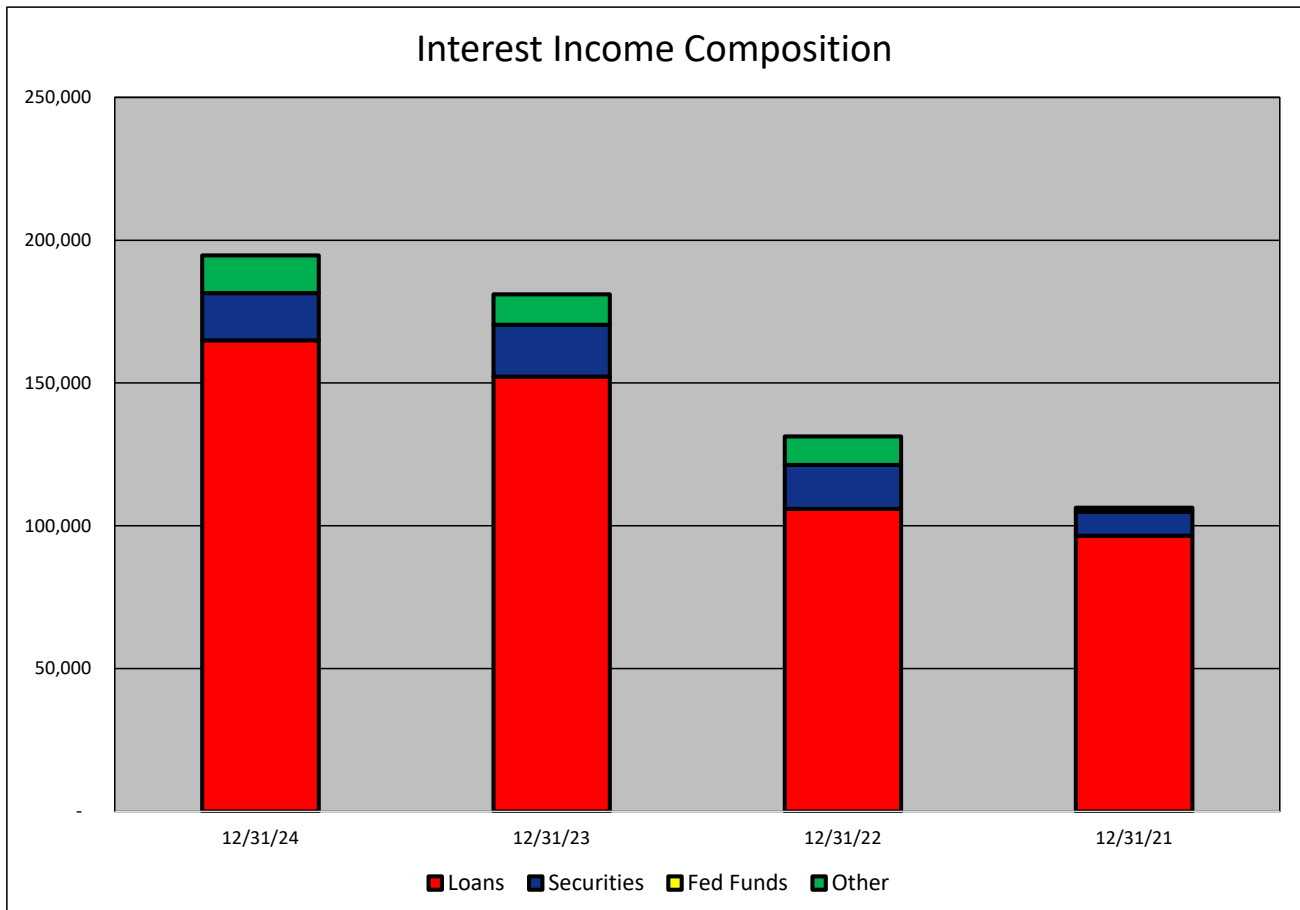
DEPOSIT BASE COMPOSITION - Capital City Bank
(Dollars in Thousands)

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	1,489,451	612,007	627,659	599,746	877,444	143.37
Money Market	404,396	319,319	267,384	274,611	85,077	26.64
Regular Savings	506,522	2,312,816	2,557,208	2,344,177	(1,806,294)	(78.10)
Certificates of Deposit	169,278	129,514	90,447	99,373	39,764	30.70
Other non-int deposits	1,181,154	391,689	450,674	434,285	789,465	201.55
Total Deposits	3,750,801	3,765,345	3,993,372	3,752,192	(14,544)	(0.39)



INTEREST INCOME COMPOSITION- Capital City Bank
(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	164,934	152,250	105,882	96,561	12,684	8.33
Securities	16,549	18,137	15,483	8,412	(1,588)	(8.76)
Fed Funds	-	-	-	-	-	NA
Other	13,174	10,638	9,937	1,379	2,536	23.84
Total Int Income	194,657	181,025	131,302	106,352	13,632	7.53

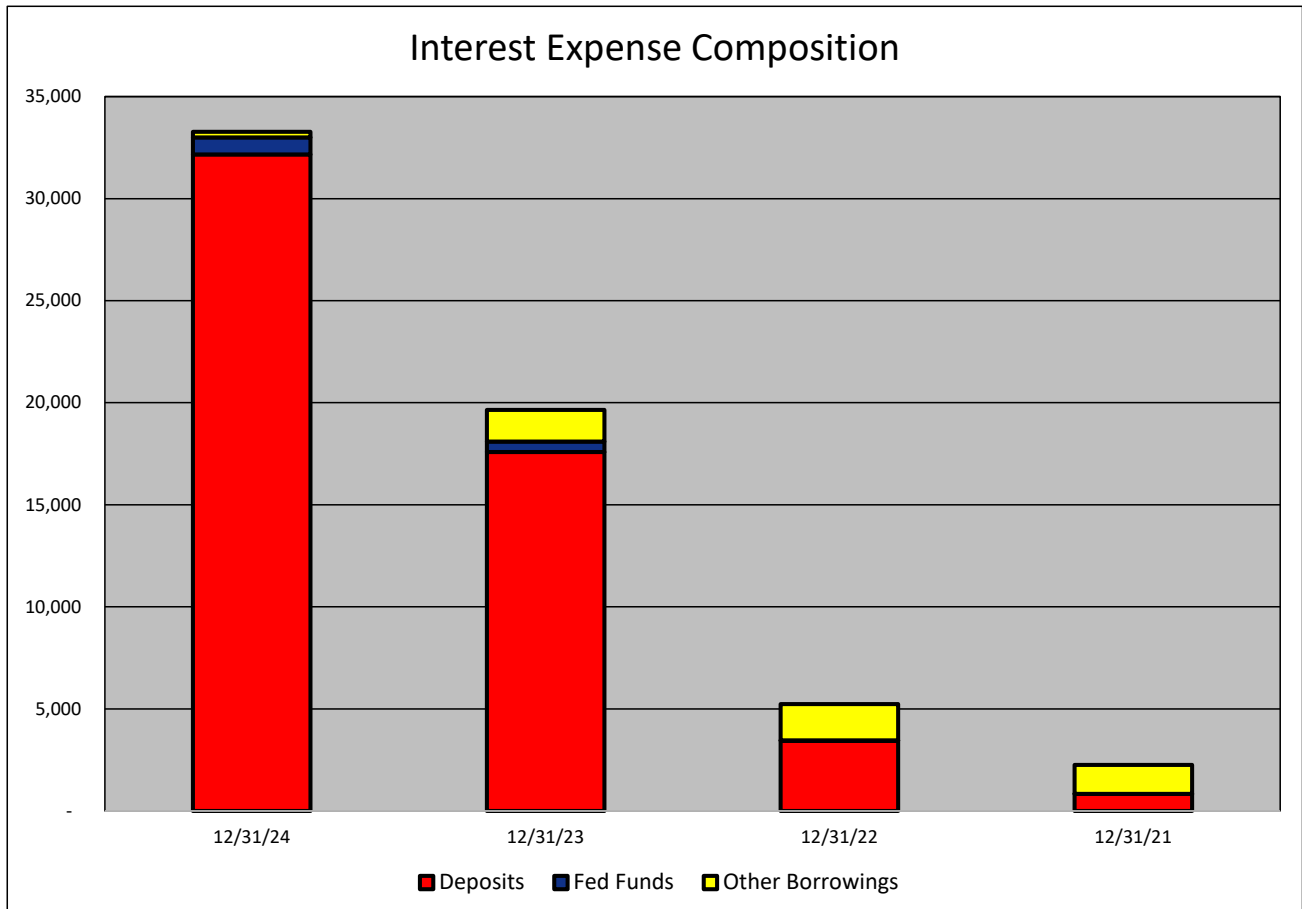


INTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

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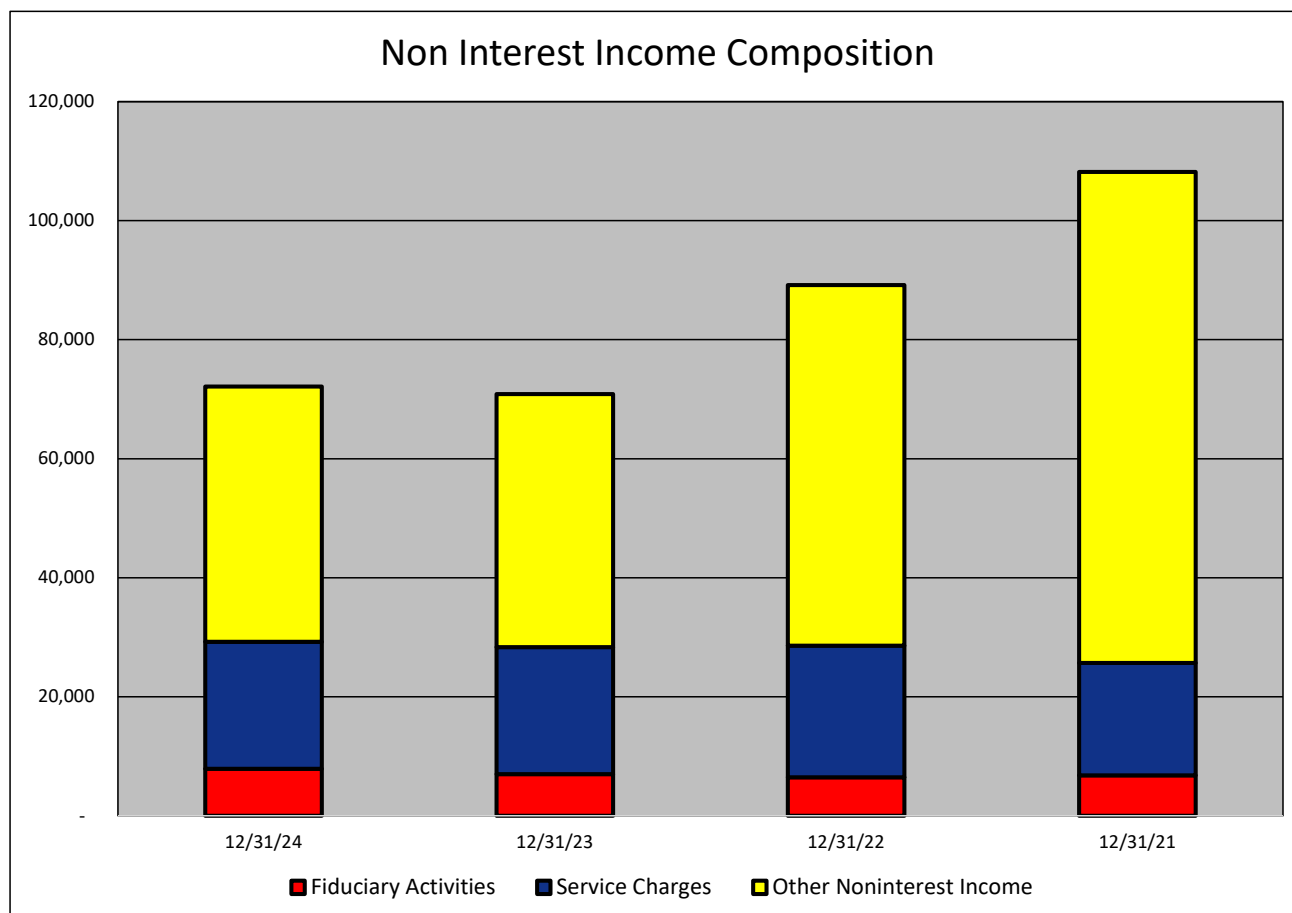
INTEREST EXPENSE CATEGORY

Deposits	32,162	17,582	3,444	840	14,580	82.93
Fed Funds	838	514	14	2	324	63.04
Other Borrowings	270	1,557	1,778	1,415	(1,287)	(82.66)
Total Int Expense	33,270	19,653	5,236	2,257	13,617	69.29



NONINTEREST INCOME COMPOSITION- Capital City Bank
(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	7,910	7,015	6,468	6,799	895	12.76
Service Charges	21,346	21,325	22,121	18,882	21	0.10
Other Noninterest Income	42,884	42,529	60,595	82,505	355	0.83
Total Nonint. Income	72,140	70,869	89,184	108,186	1,271	1.79

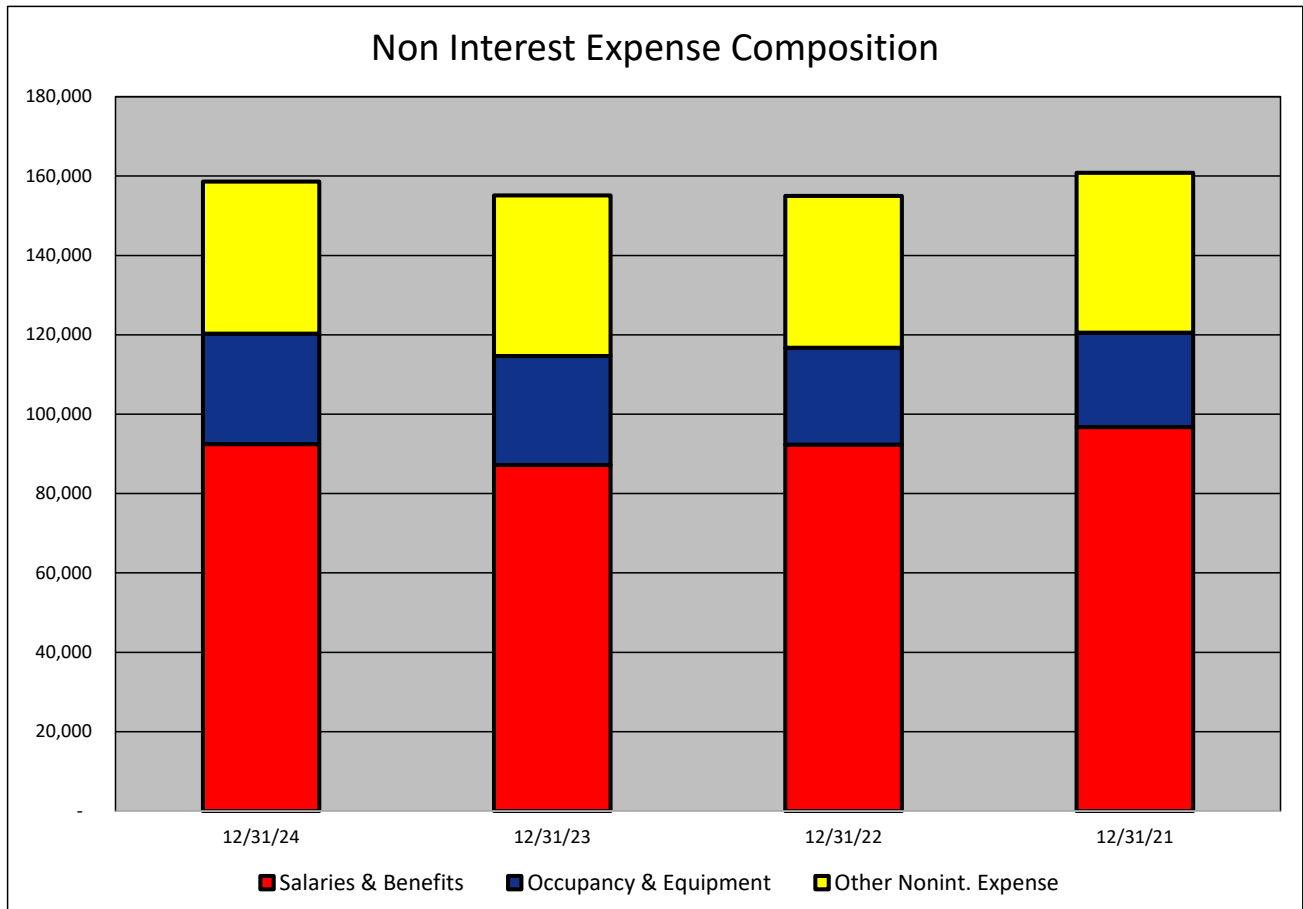


NONINTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

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

Salaries & Benefits	92,488	87,184	92,319	96,729	5,304	6.08
Occupancy & Equipment	27,796	27,481	24,387	23,779	315	1.15
Other Nonint. Expense	38,293	40,423	38,303	40,287	(2130)	(5.27)
Total Nonint. Expense	158,577	155,088	155,009	160,795	3489	2.25



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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