

Everbank, National Association

Jacksonville, FL

Established

10/1/1998

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)

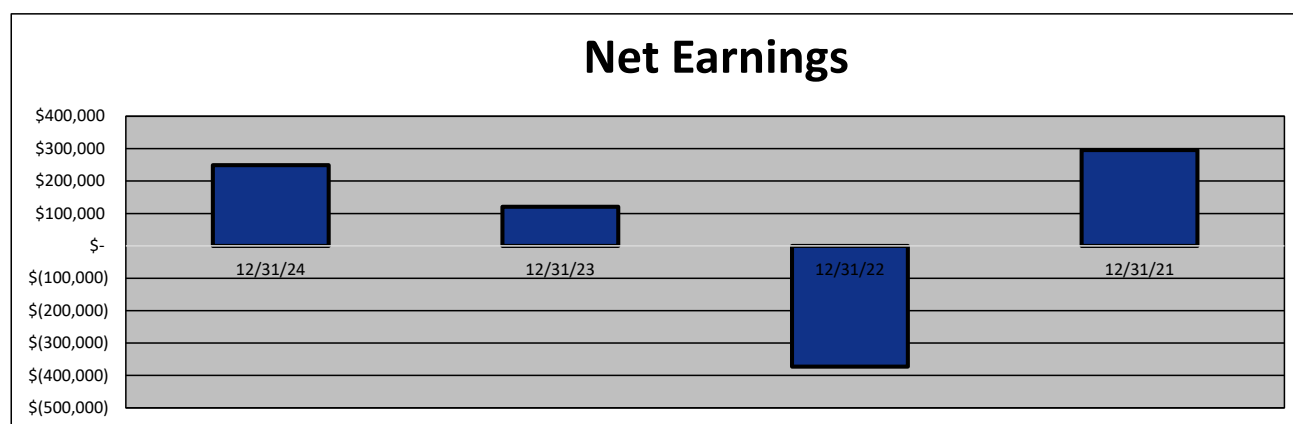
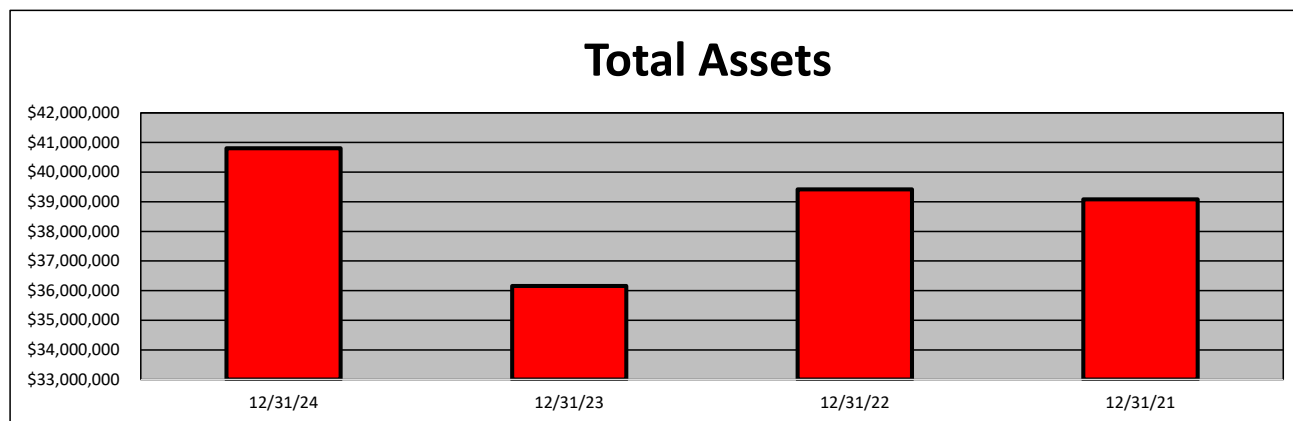
**EXECUTIVE SUMMARY - EverBank, National Association
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.06	9.49	8.88	9.68	10.71	15.12
Leverage Ratio	8.99	9.44	9.12	9.40	11.67	16.00
Tier 1 Cap/Risk Based Assets	12.98	14.55	14.48	14.30	15.53	31.46
Risk Based Ratio	13.86	15.56	15.37	15.22	16.34	32.22
Common Equity Tier 1 Capital Ratio	12.98	14.55	14.48	14.30	15.48	31.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	92.11	93.59	116.09	113.11	74.93	61.07
Loans/Assets	72.35	72.44	77.74	80.35	63.48	53.81
Securities/Assets	24.15	21.55	10.29	10.82	19.42	26.24
PROFITABILITY:						
Return on Avg Assets	0.64	0.23	(0.99)	0.77	(0.10)	(3.72)
Return on Avg Equity	6.95	2.39	(9.55)	8.19	9.28	4.73
Nonint Income/Avg Assets	0.22	0.04	(1.12)	1.20	0.79	0.59
Net Overhead Ratio	1.43	1.76	3.61	0.99	2.99	6.55
Efficiency Ratio	63.64	84.71	192.02	66.84	70.68	64.75
Assets (per million) per Employee	25.66	23.52	25.58	26.55	10.47	8.07
ASSET QUALITY:						
Allowance/Loans	0.80	0.88	0.69	0.72	1.25	1.11
Nonperforming Loans/Total Loans	1.79	2.50	3.75	6.06	0.52	0.89
Nonperforming Assets/Total Assets	1.32	1.84	2.93	4.90	0.36	0.53
Adjusted Texas Ratio	3.96	5.39	10.09	9.34	3.66	4.56
YIELDS & COSTS:						
Yield on earning assets	5.73	4.99	3.52	2.94	5.44	4.79
Cost of funds	3.88	3.33	1.27	0.94	3.04	2.31
Net interest margin	2.40	2.10	2.43	2.12	2.91	2.68
Avg Earning Assets/Avg Assets	99.13	98.71	99.42	97.72	95.35	92.46

SELECTED FINANCIAL DATA - EverBank, National Association
(Dollars in Thousands)

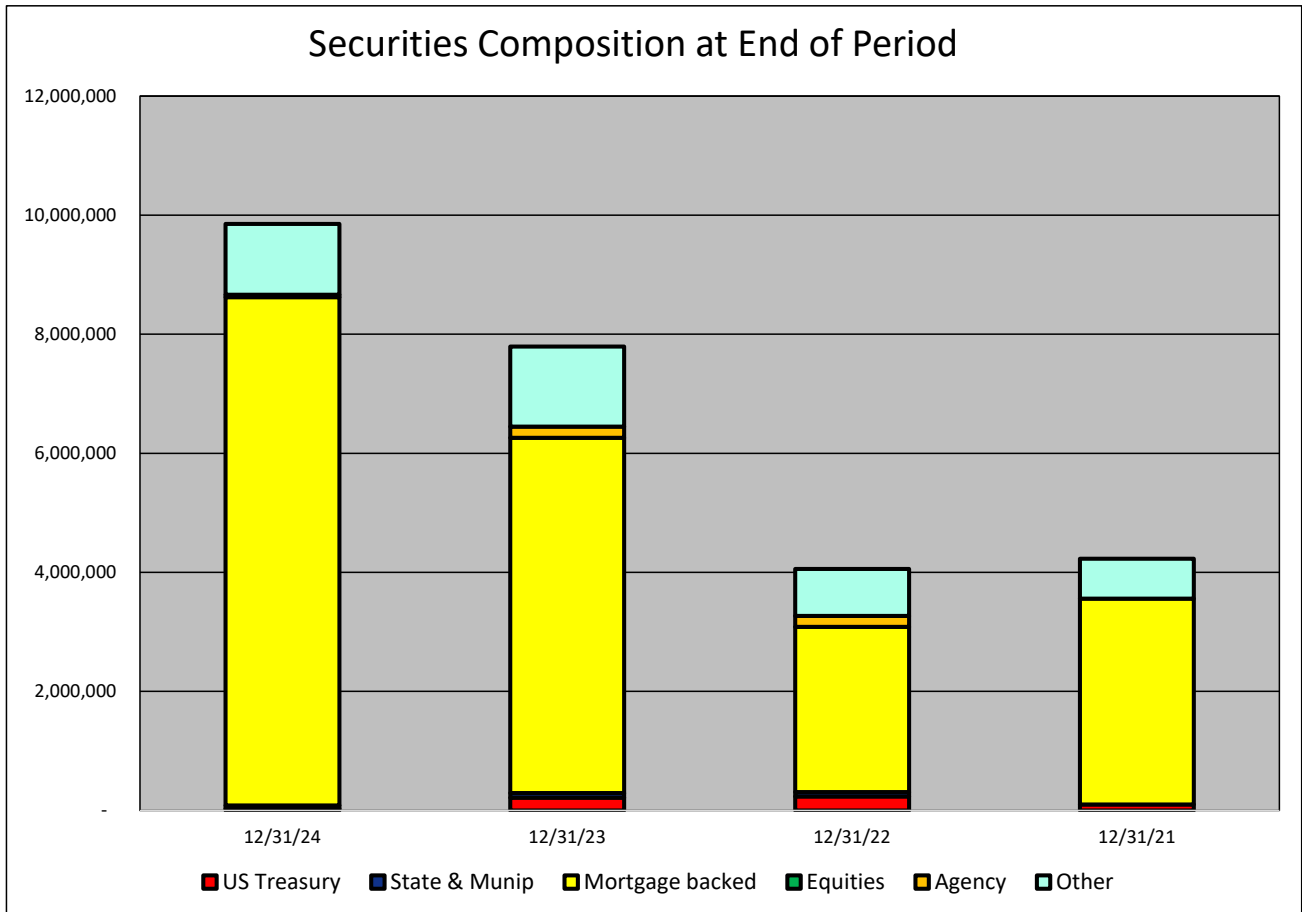
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	40,802,282	36,153,160	39,416,491	39,076,186	4,649,122	12.86
Cash and Equivalents	663,780	1,458,021	3,889,395	2,405,616	(794,241)	(54.47)
Securities	9,852,086	7,791,888	4,056,509	4,228,588	2,060,198	26.44
Loans, net	29,519,760	26,190,329	30,642,718	31,398,685	3,329,431	12.71
Deposit Accounts	32,049,197	27,983,944	26,396,062	27,760,338	4,065,253	14.53
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,695,354	3,429,536	3,501,374	3,781,351	265,818	7.75

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	248,928	120,475	(372,621)	295,510	128,453	106.62
Interest Income	2,204,171	1,791,874	1,320,082	1,099,364	412,297	23.01
Interest Expense	1,281,933	1,037,593	407,861	306,549	244,340	23.55
Net Interest Income	922,238	754,281	912,221	792,815	167,957	22.27
Prov for Credit Losses	21,016	11,799	(18,902)	16,425	9,217	78.12
Noninterest income	85,303	14,796	(424,008)	459,999	70,507	476.53
Gain on Sale of Securities	1,907	(298)	(89,108)	(209)	2,205	(739.93)
Noninterest Expense	641,695	652,885	938,122	837,441	(11,190)	(1.71)
Net Operating Income	344,830	104,393	(431,007)	398,948	240,437	230.32
Income Taxes	94,165	18,090	(149,204)	102,823	76,075	420.54



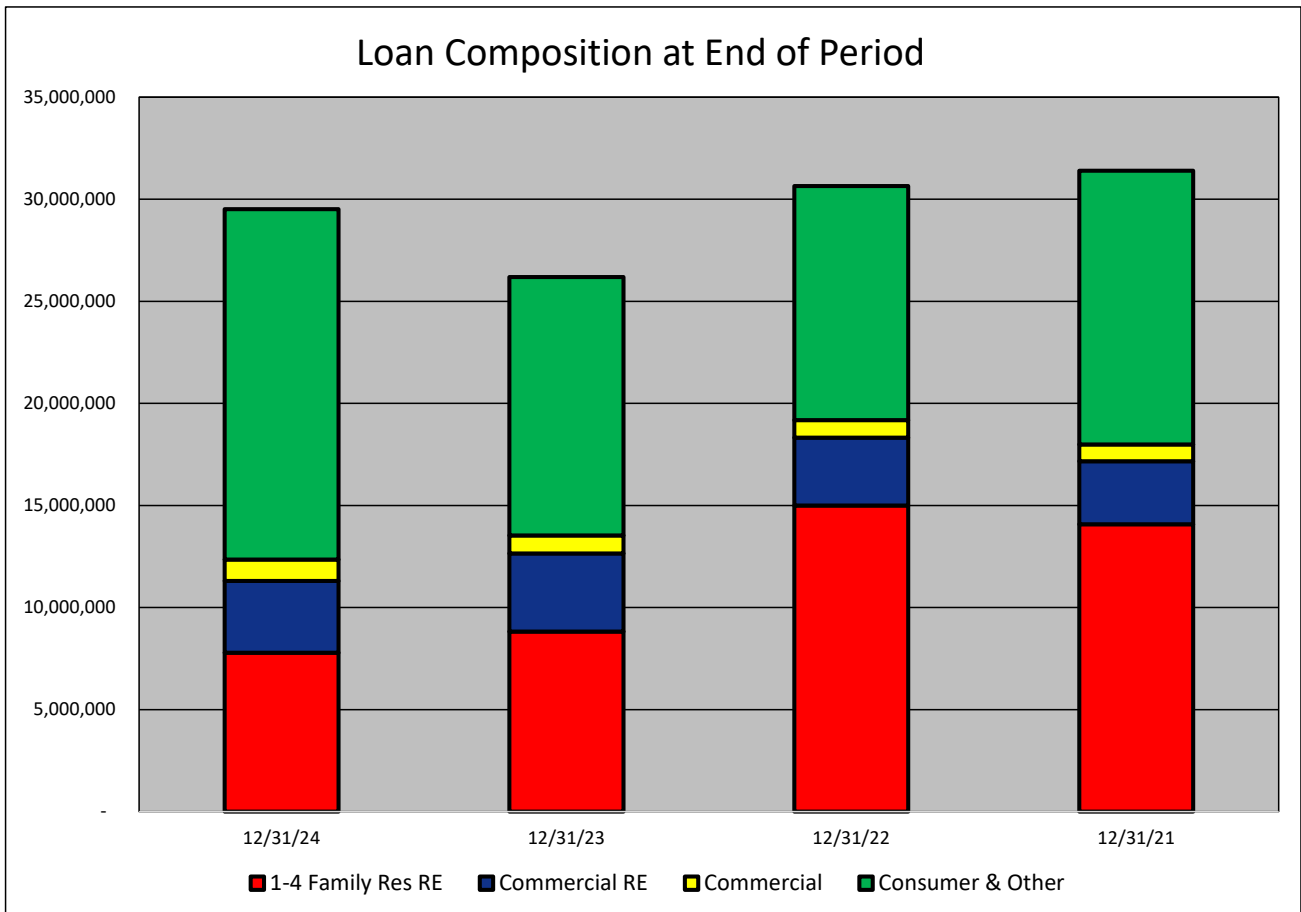
SECURITIES COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	33,043	216,562	236,151	100,412	(183,519)	(84.74)
State & Munip	49,870	77,894	74,475	-	(28,024)	(35.98)
Mortgage backed	8,540,326	5,966,038	2,775,729	3,458,669	2,574,288	43.15
Equities	-	-	-	-	-	NA
Agency	39,816	187,466	181,950	-	(147,650)	(78.76)
Other	1,189,031	1,343,928	788,204	669,507	(154,897)	(11.53)
Total Securities	9,852,086	7,791,888	4,056,509	4,228,588	2,060,198	26.44



LOAN PORTFOLIO COMPOSITION - EverBank, National Association
(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	7,788,477	8,815,914	14,994,246	14,076,978	(1,027,437)	(11.65)
Commercial RE	3,508,255	3,830,633	3,326,243	3,091,257	(322,378)	(8.42)
Commercial	1,052,973	880,440	857,755	818,730	172,533	19.60
Consumer & Other	17,170,055	12,663,342	11,464,474	13,411,720	4,506,713	35.59
Loans, Net	29,519,760	26,190,329	30,642,718	31,398,685	3,329,431	12.71



LOAN PORTFOLIO QUALITY - EverBank, National Association
(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):

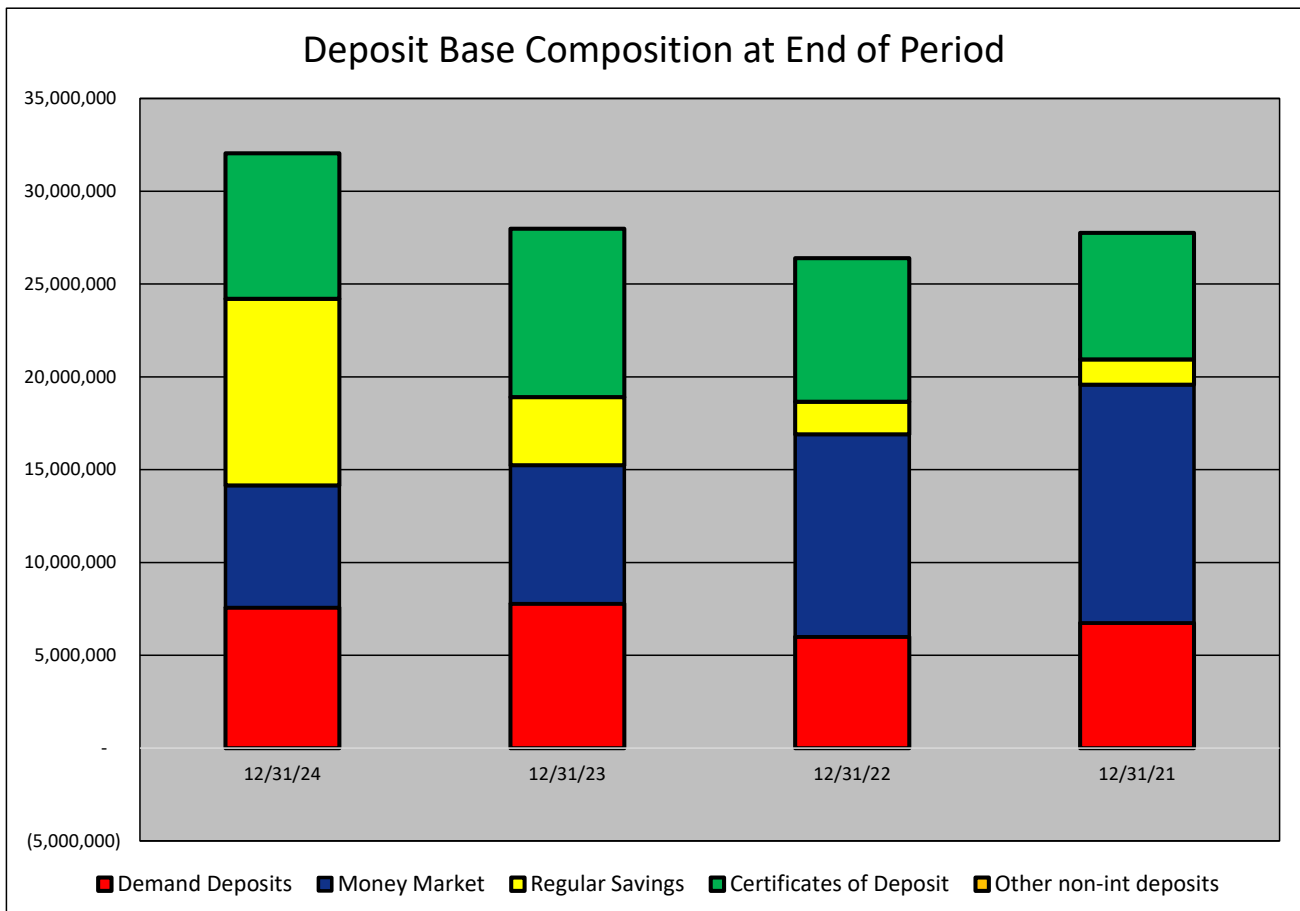
Beginning Balance	229,466	211,219	226,813	236,536	18,247	8.64
Total Recoveries	7,905	7,361	12,732	18,045	544	7.39
Total Charge-offs	21,467	9,743	9,424	44,193	11,724	120.33
Provision Expense	21,016	11,799	(18,902)	16,425	9,217	78.12
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	8,830	-	-	(8,830)	(100.00)
Ending Balance	<u>236,920</u>	<u>229,466</u>	<u>211,219</u>	<u>226,813</u>	<u>7,454</u>	<u>3.25</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	383,585	468,172	791,156	1,583,816	(84,587)	(18.07)
Total-Nonaccrual	144,301	186,804	357,273	319,280	(42,503)	(22.75)
Foreclosed Real Estate	6,329	3,728	7,790	11,044	2,601	69.77
Total Non-perf Assets	<u>534,215</u>	<u>658,704</u>	<u>1,156,219</u>	<u>1,914,140</u>	<u>(124,489)</u>	<u>(18.90)</u>

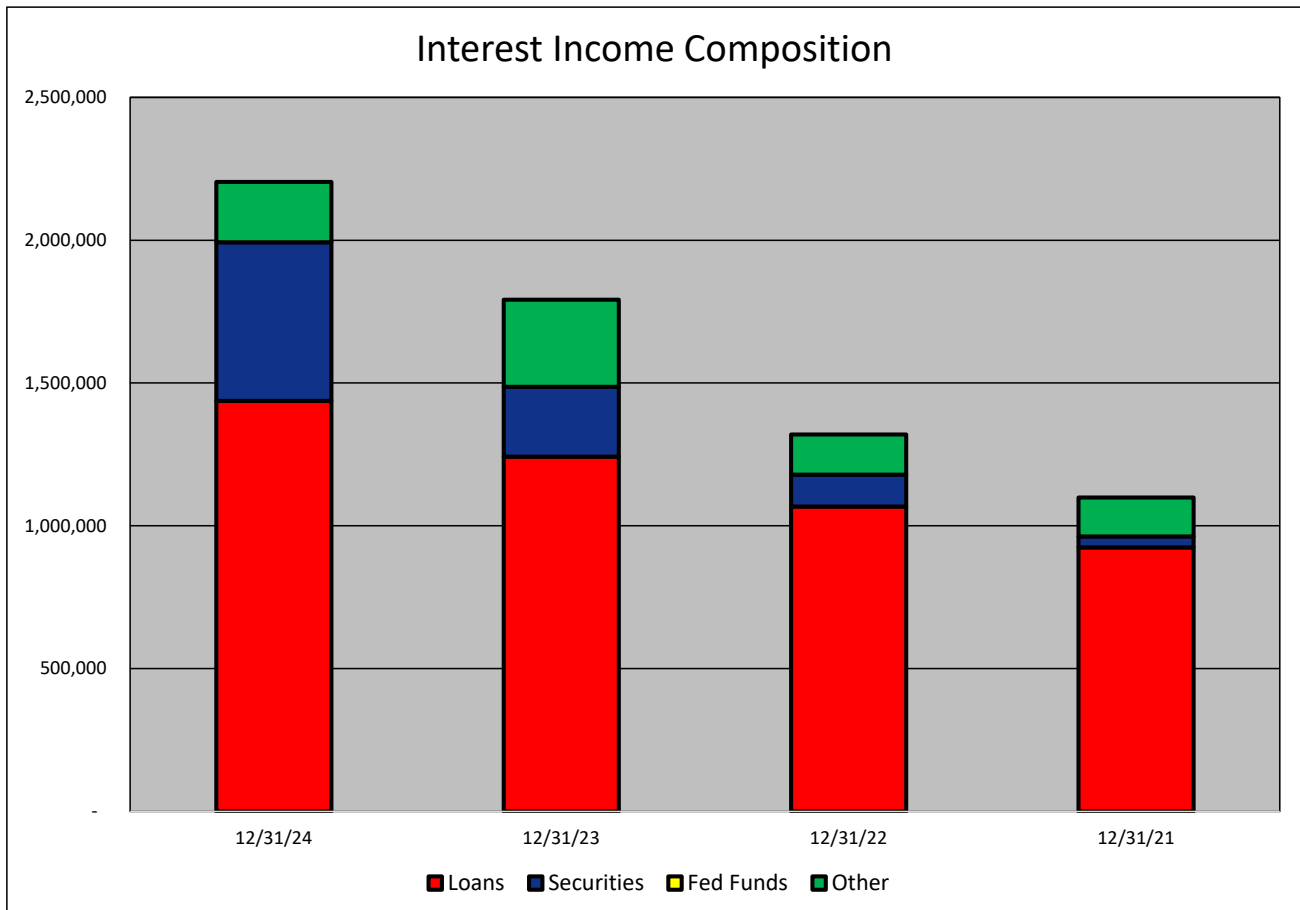
DEPOSIT BASE COMPOSITION - EverBank, National Association
(Dollars in Thousands)

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	7,564,876	7,779,490	5,998,548	6,743,792	(214,614)	(2.76)
Money Market	6,590,840	7,458,106	10,902,638	12,838,974	(867,266)	(11.63)
Regular Savings	10,053,882	3,668,153	1,764,784	1,365,666	6,385,729	174.09
Certificates of Deposit	7,839,600	9,078,194	7,730,093	6,811,906	(1,238,594)	(13.64)
Other non-int deposits	(1)	1	(1)	-	(2)	(200.00)
Total Deposits	32,049,197	27,983,944	26,396,062	27,760,338	4,065,253	14.53



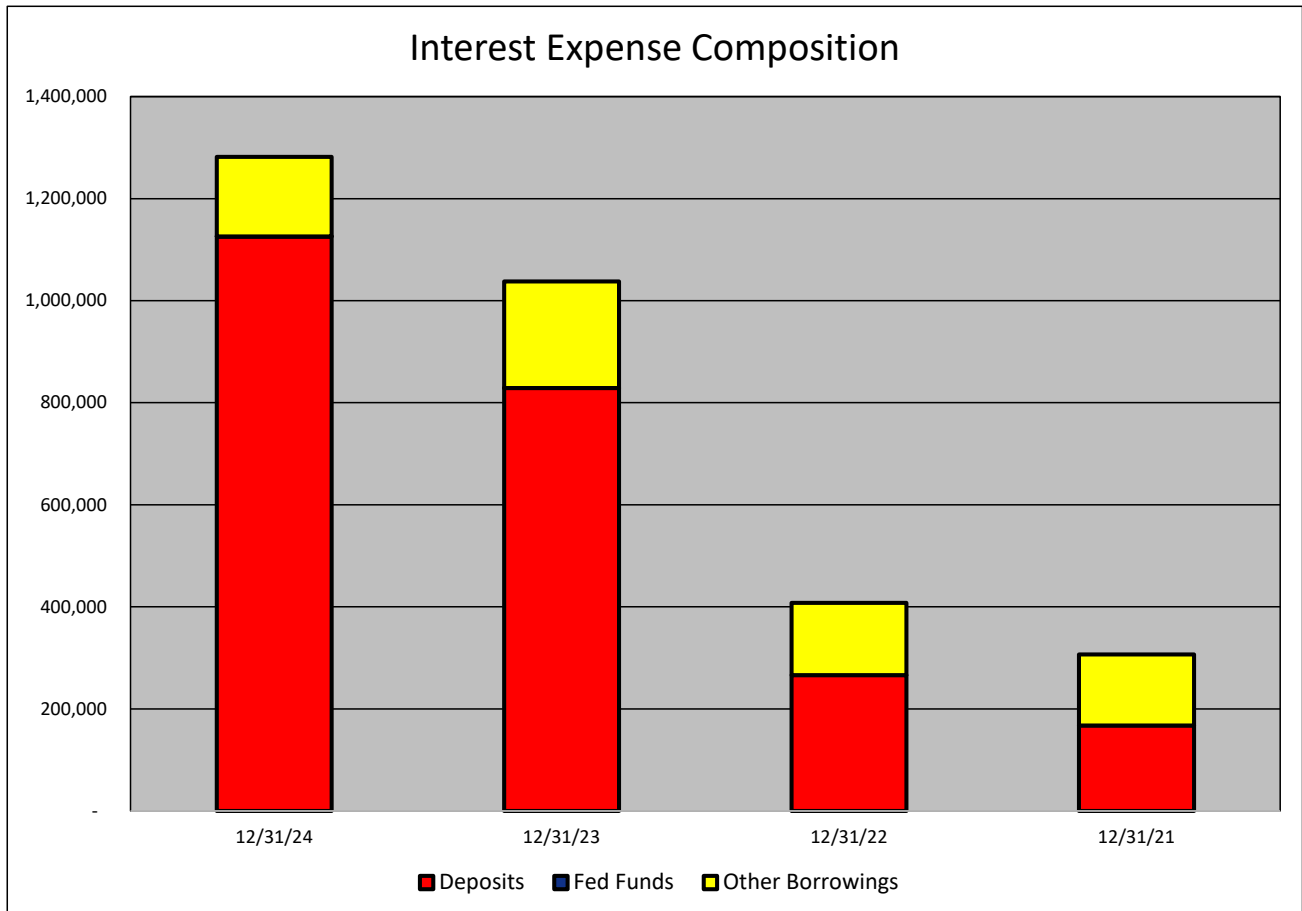
INTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	1,437,459	1,242,578	1,067,412	924,408	194,881	15.68
Securities	555,398	243,810	111,547	38,242	311,588	127.80
Fed Funds	-	-	-	-	-	NA
Other	211,314	305,486	141,123	136,714	(94,172)	(30.83)
Total Int Income	2,204,171	1,791,874	1,320,082	1,099,364	412,297	23.01



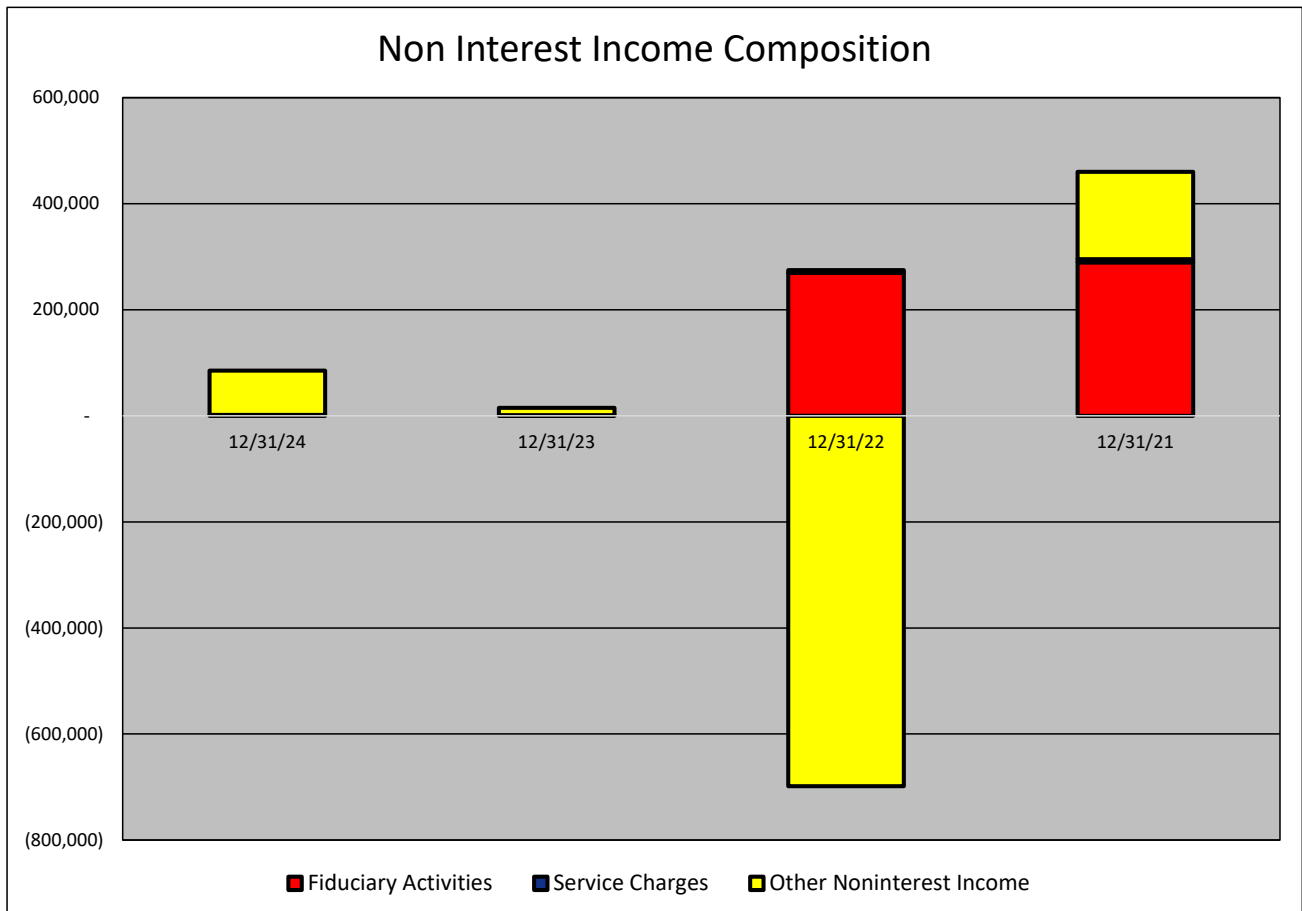
INTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	1,125,773	828,955	266,320	167,587	296,818	35.81
Fed Funds	1	3	-	-	(2)	(66.67)
Other Borrowings	156,159	208,635	141,541	138,962	(52,476)	(25.15)
Total Int Expense	1,281,933	1,037,593	407,861	306,549	244,340	23.55



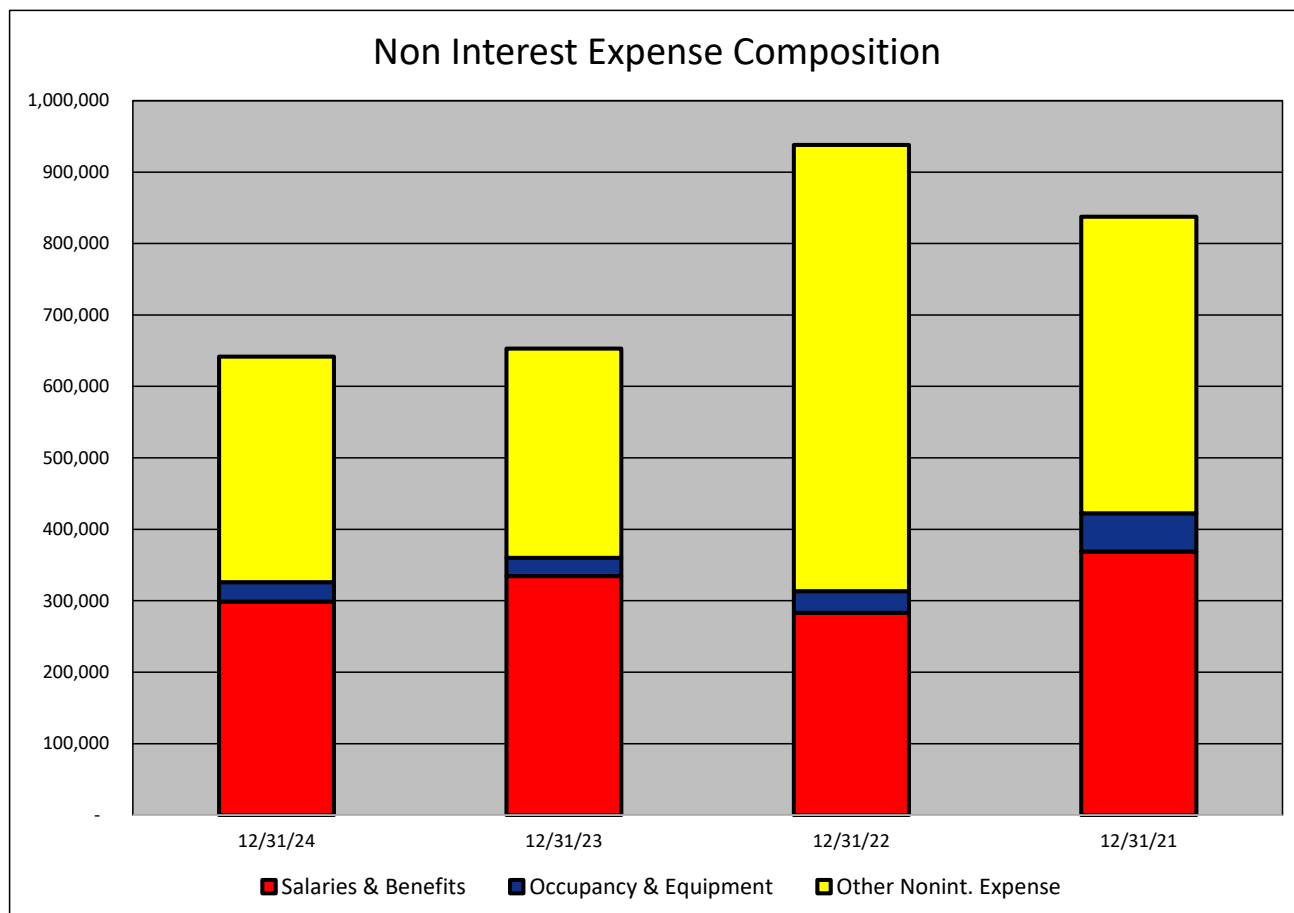
NONINTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

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	-	-	269,779	289,467	-	NA
Service Charges	1,602	1,407	4,772	5,690	195	13.86
Other Noninterest Income	83,701	13,389	(698,559)	164,842	70,312	525.15
Total Nonint. Income	85,303	14,796	(424,008)	459,999	70,507	476.53



NONINTEREST EXPENSE COMPOSITION- EverBank, National Association
(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	298,648	334,482	283,027	368,956	(35,834)	(10.71)
Occupancy & Equipment	27,392	25,670	30,276	53,584	1,722	6.71
Other Nonint. Expense	315,655	292,733	624,819	414,901	22922	7.83
Total Nonint. Expense	641,695	652,885	938,122	837,441	(11190)	(1.71)



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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