

Lafayette State Bank

Mayo, FL

Established

4/2/1946

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh

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)

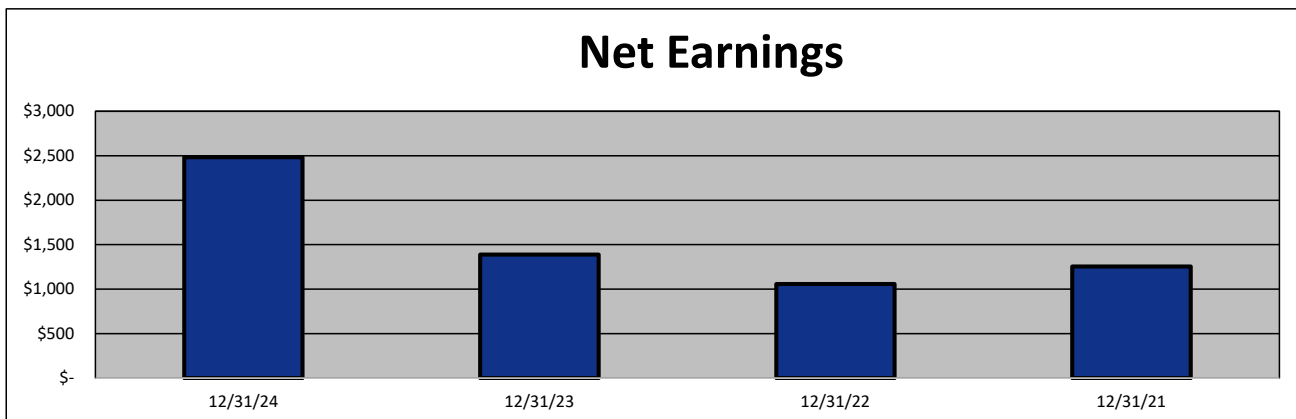
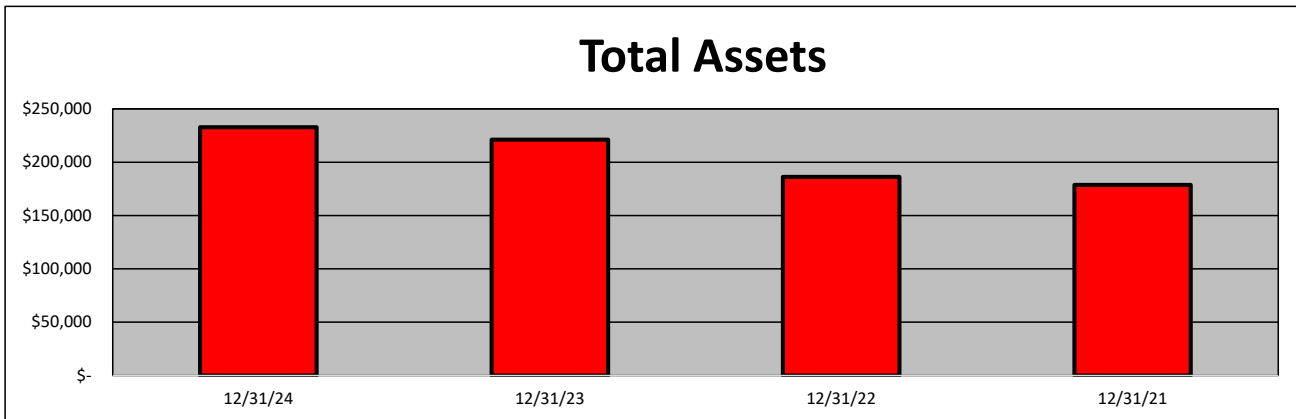
EXECUTIVE SUMMARY - Lafayette State Bank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.20	4.76	4.65	7.60	10.71	15.12
Leverage Ratio	8.78	7.38	8.03	7.61	11.67	16.00
Tier 1 Cap/Risk Based Assets	13.06	9.92	9.64	12.80	15.53	31.46
Risk Based Ratio	14.32	11.05	10.74	14.20	16.34	32.22
Common Equity Tier 1 Capital Ratio	13.06	9.92	9.64	12.80	15.48	31.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	66.39	71.38	79.88	61.28	74.93	61.07
Loans/Assets	61.63	65.69	72.77	56.43	63.48	53.81
Securities/Assets	13.55	15.71	18.76	23.63	19.42	26.24
PROFITABILITY:						
Return on Avg Assets	1.13	0.69	0.59	0.72	(0.10)	(3.72)
Return on Avg Equity	19.44	15.09	10.88	10.20	9.28	4.73
Nonint Income/Avg Assets	0.90	0.91	1.13	1.50	0.79	0.59
Net Overhead Ratio	2.77	2.86	2.73	1.99	2.99	6.55
Efficiency Ratio	68.07	77.16	78.61	74.95	70.68	64.75
Assets (per million) per Employee	4.95	4.81	3.65	3.72	10.47	8.07
ASSET QUALITY:						
Allowance/Loans	1.90	1.42	1.24	1.17	1.25	1.11
Nonperforming Loans/Total Loans	1.91	0.38	0.71	1.83	0.52	0.89
Nonperforming Assets/Total Assets	1.18	0.25	0.51	1.81	0.36	0.53
Adjusted Texas Ratio	15.95	4.42	9.24	21.94	3.66	4.56
YIELDS & COSTS:						
Yield on earning assets	6.01	5.24	4.14	3.98	5.44	4.79
Cost of funds	2.19	1.80	0.36	0.36	3.04	2.31
Net interest margin	4.69	4.13	3.94	3.80	2.91	2.68
Avg Earning Assets/Avg Assets	94.91	95.52	95.19	82.61	95.35	92.46

SELECTED FINANCIAL DATA - Lafayette State Bank
(Dollars in Thousands)

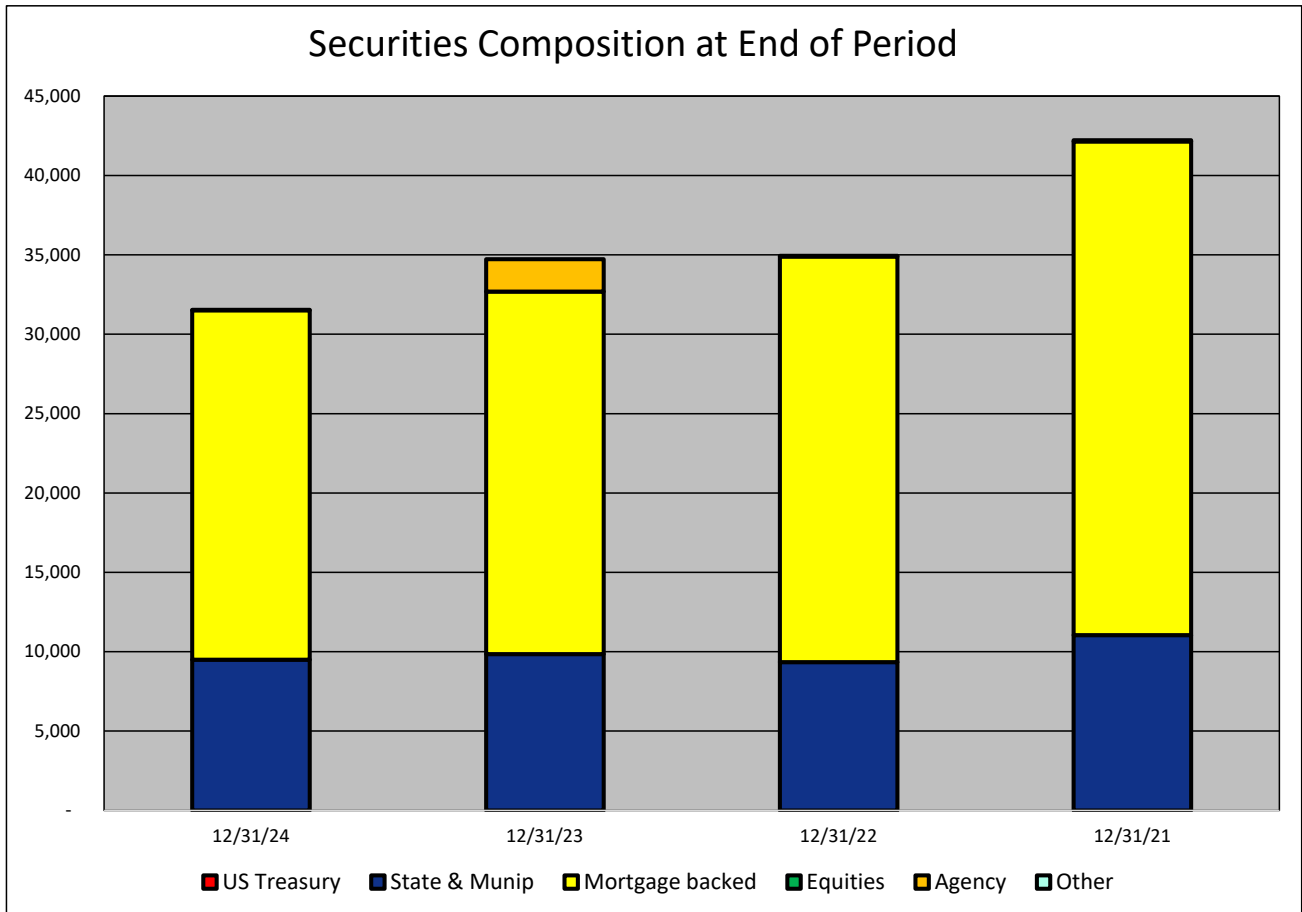
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	232,749	221,132	186,292	178,691	11,617	5.25
Cash and Equivalents	46,941	29,928	5,638	25,871	17,013	56.85
Securities	31,539	34,729	34,940	42,218	(3,190)	(9.19)
Loans, net	143,447	145,263	135,558	100,844	(1,816)	(1.25)
Deposit Accounts	216,073	203,520	169,706	164,551	12,553	6.17
Fed Funds & Repos	-	-	5,050	-	-	NA
Total Equity	14,428	10,529	8,659	13,587	3,899	37.03

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,483	1,389	1,057	1,254	1,094	78.76
Interest Income	12,574	10,077	7,037	5,716	2,497	24.78
Interest Expense	2,750	2,131	343	266	619	29.05
Net Interest Income	9,824	7,946	6,694	5,450	1,878	23.63
Prov for Credit Losses	500	550	475	400	(50)	(9.09)
Noninterest income	1,980	1,828	2,014	2,607	152	8.32
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	8,081	7,595	6,899	6,067	486	6.40
Net Operating Income	3,223	1,629	1,334	1,590	1,594	97.85
Income Taxes	740	240	277	336	500	208.33



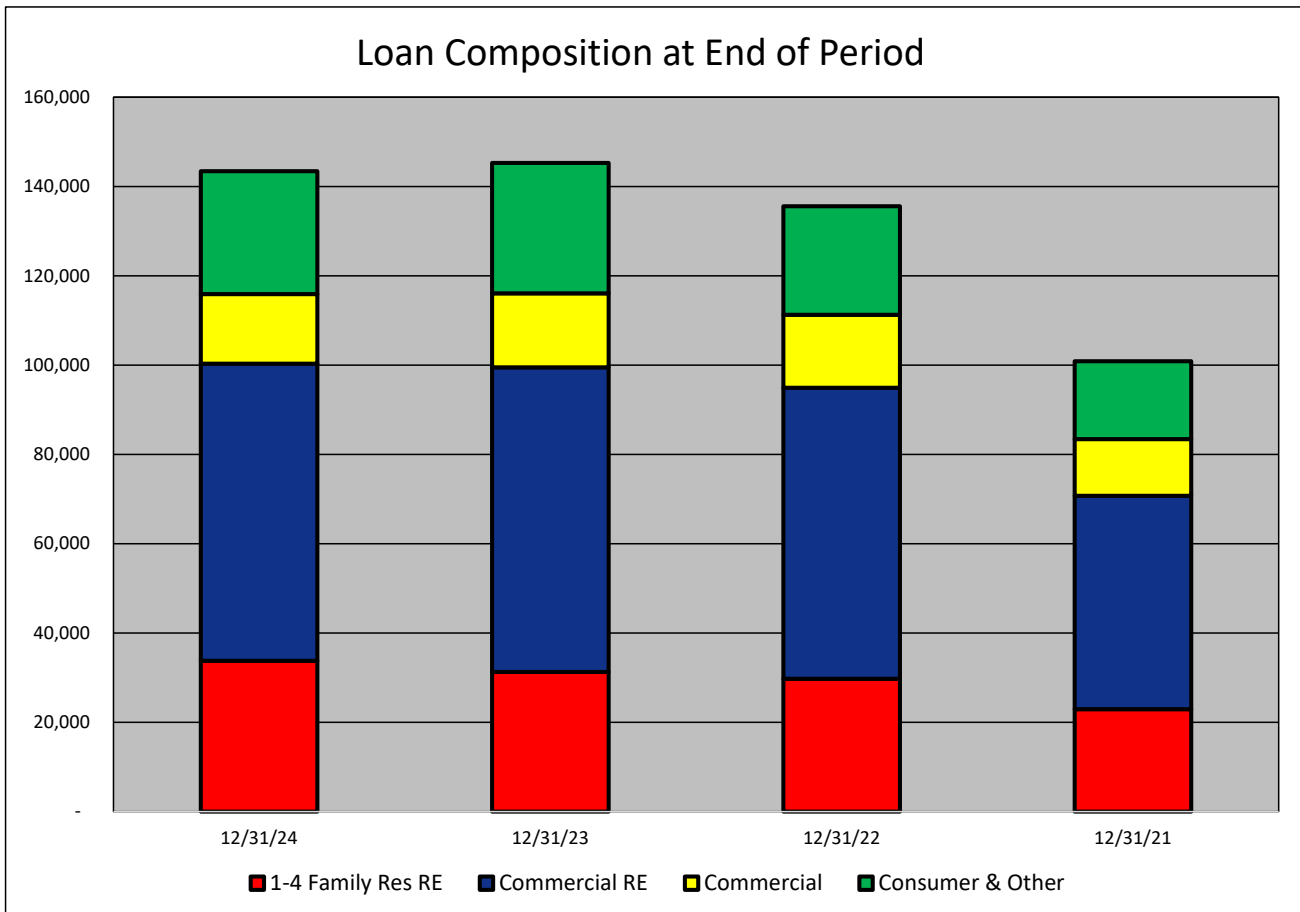
SECURITIES COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	9,496	9,857	9,340	11,047	(361)	(3.66)
Mortgage backed	22,012	22,832	25,552	31,097	(820)	(3.59)
Equities	-	-	-	-	-	NA
Agency	31	2,040	48	74	(2,009)	(98.48)
Other	-	-	-	-	-	NA
Total Securities	31,539	34,729	34,940	42,218	(3,190)	(9.19)



LOAN PORTFOLIO COMPOSITION - Lafayette State 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	33,788	31,302	29,760	22,928	2,486	7.94
Commercial RE	66,538	68,219	65,181	47,825	(1,681)	(2.46)
Commercial	15,556	16,564	16,315	12,651	(1,008)	(6.09)
Consumer & Other	27,565	29,178	24,302	17,440	(1,613)	(5.53)
Loans, Net	143,447	145,263	135,558	100,844	(1,816)	(1.25)



LOAN PORTFOLIO QUALITY - Lafayette State 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	2,068	1,686	1,184	785	382	22.66
Total Recoveries	212	57	132	61	155	271.93
Total Charge-offs	58	785	105	62	(727)	(92.61)
Provision Expense	500	550	475	400	(50)	(9.09)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	560	-	-	(560)	(100.00)
Ending Balance	<u>2,722</u>	<u>2,068</u>	<u>1,686</u>	<u>1,184</u>	<u>654</u>	<u>31.62</u>

NON-PERFORMING ASSETS:

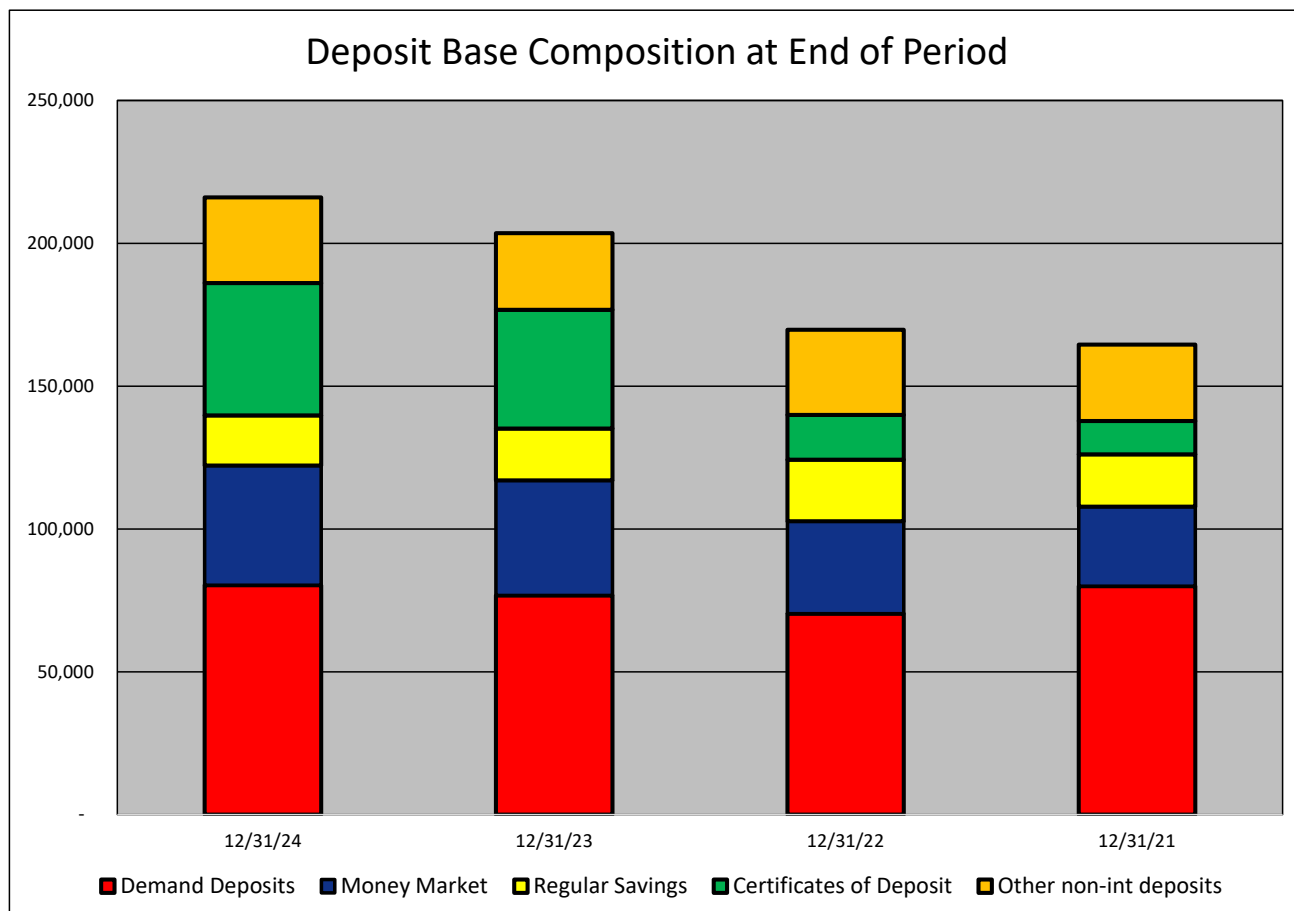
Total-90+ Days Past Due	1,272	-	-	1	1,272	NA
Total-Nonaccrual	1,463	557	956	1,848	906	162.66
Foreclosed Real Estate	-	-	-	1,392	-	NA
Total Non-perf Assets	<u>2,735</u>	<u>557</u>	<u>956</u>	<u>3,241</u>	<u>2,178</u>	<u>391.02</u>

DEPOSIT BASE COMPOSITION - Lafayette State 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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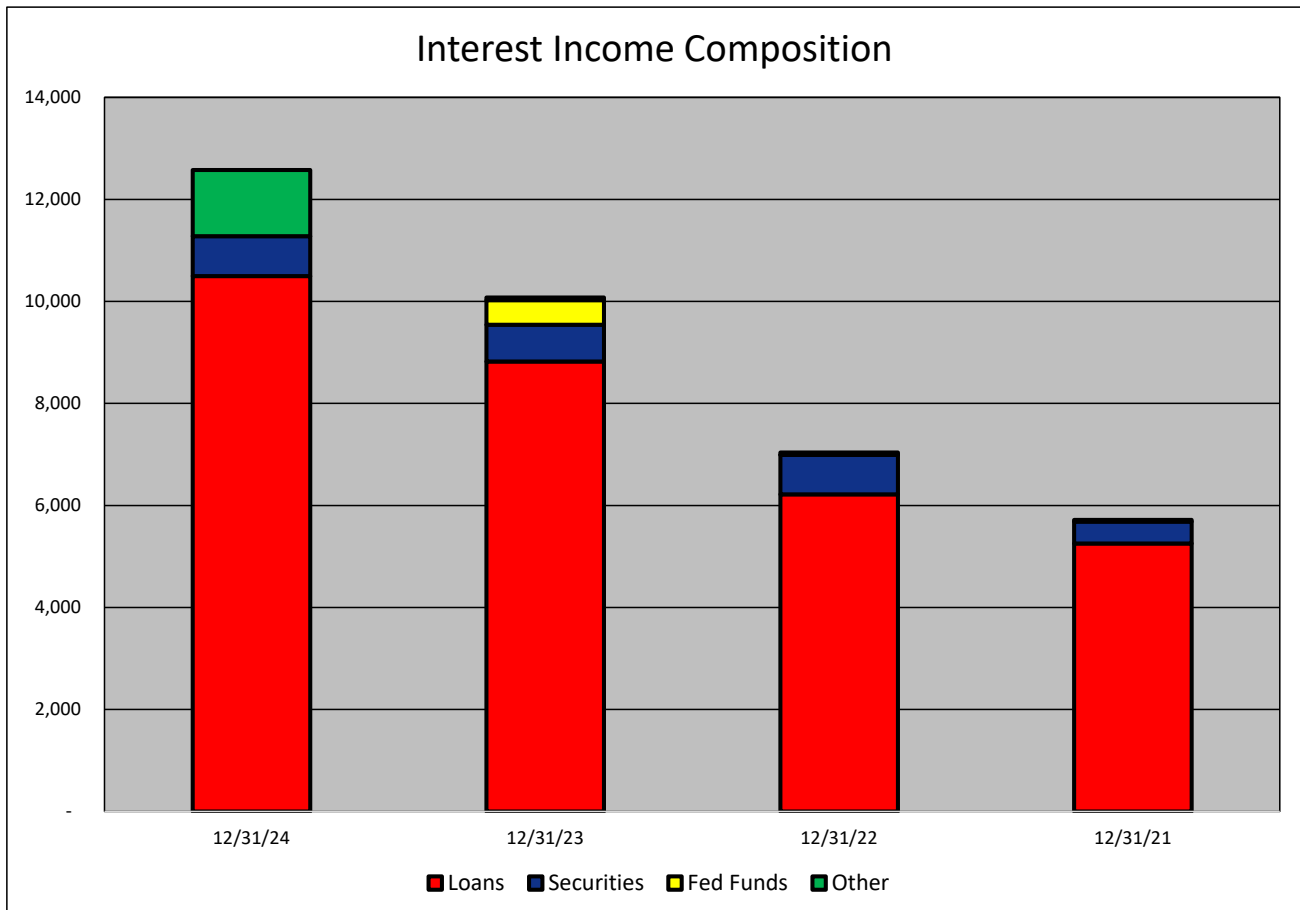
DEPOSIT BASE CATEGORY:

Demand Deposits	80,326	76,726	70,305	79,917	3,600	4.69
Money Market	41,894	40,304	32,399	27,907	1,590	3.95
Regular Savings	17,493	18,106	21,564	18,273	(613)	(3.39)
Certificates of Deposit	46,359	41,595	15,671	11,714	4,764	11.45
Other non-int deposits	30,001	26,789	29,767	26,740	3,212	11.99
Total Deposits	216,073	203,520	169,706	164,551	12,553	6.17



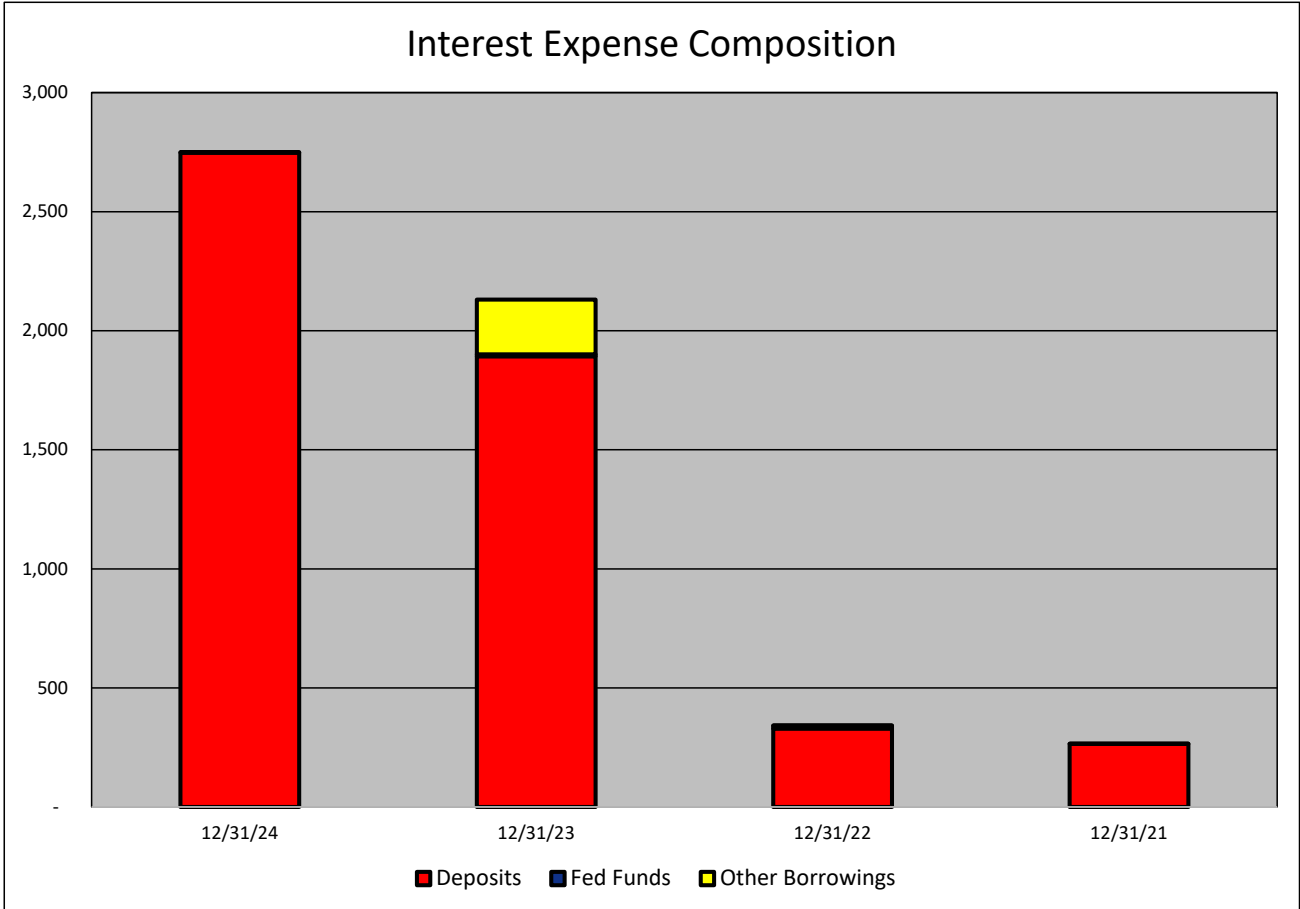
INTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	10,495	8,823	6,217	5,252	1,672	18.95
Securities	784	719	773	433	65	9.04
Fed Funds	-	481	1	-	(481)	(100.00)
Other	1,295	54	46	31	1,241	2,298.15
Total Int Income	12,574	10,077	7,037	5,716	2,497	24.78



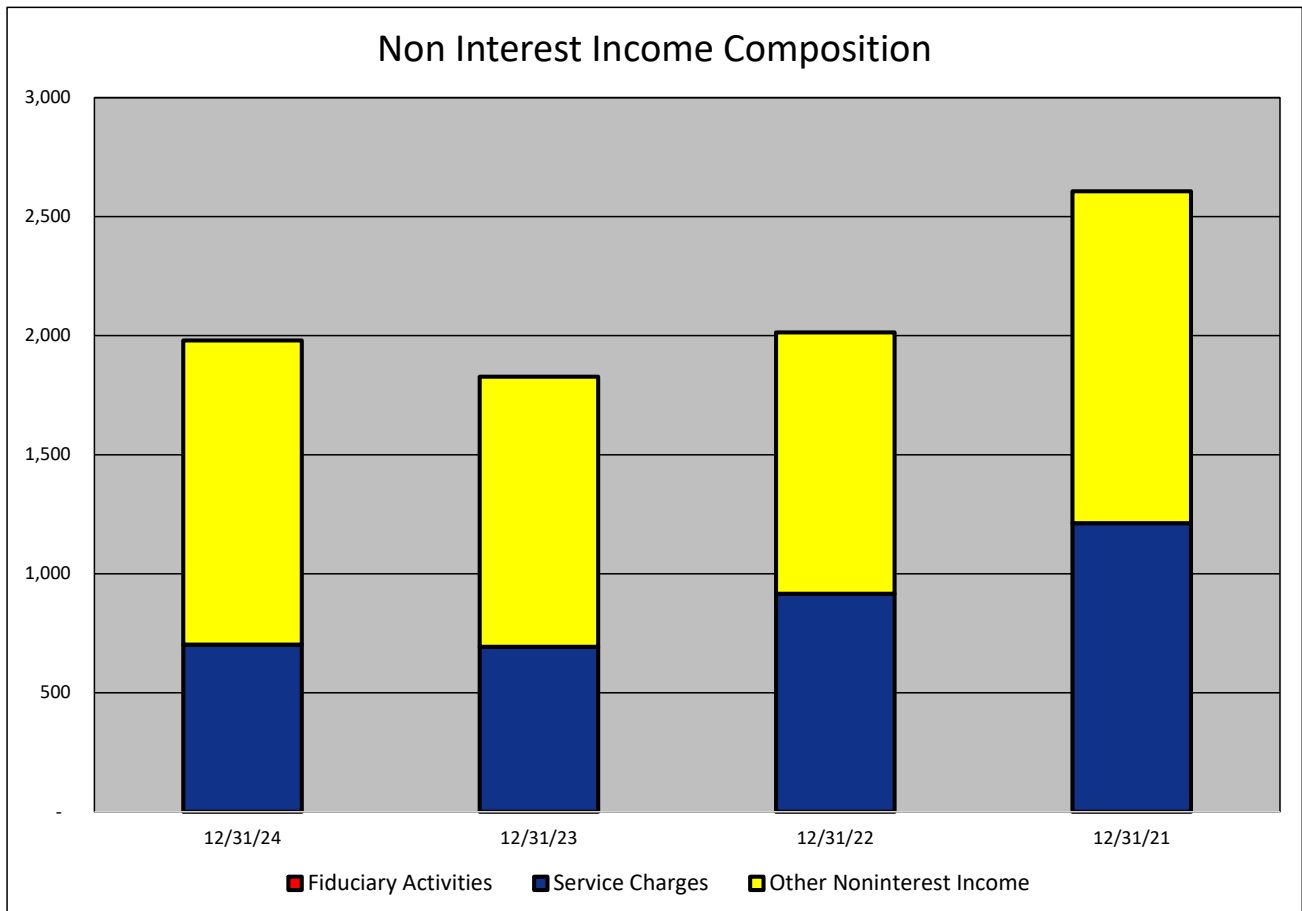
INTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	2,748	1,893	329	265	855	45.17
Fed Funds	-	8	12	1	(8)	(100.00)
Other Borrowings	2	230	2	-	(228)	(99.13)
Total Int Expense	<u>2,750</u>	<u>2,131</u>	<u>343</u>	<u>266</u>	<u>619</u>	<u>29.05</u>



NONINTEREST INCOME COMPOSITION- Lafayette State 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	-	-	-	-	-	NA
Service Charges	702	693	916	1,212	9	1.30
Other Noninterest Income	1,278	1,135	1,098	1,395	143	12.60
Total Nonint. Income	1,980	1,828	2,014	2,607	152	8.32

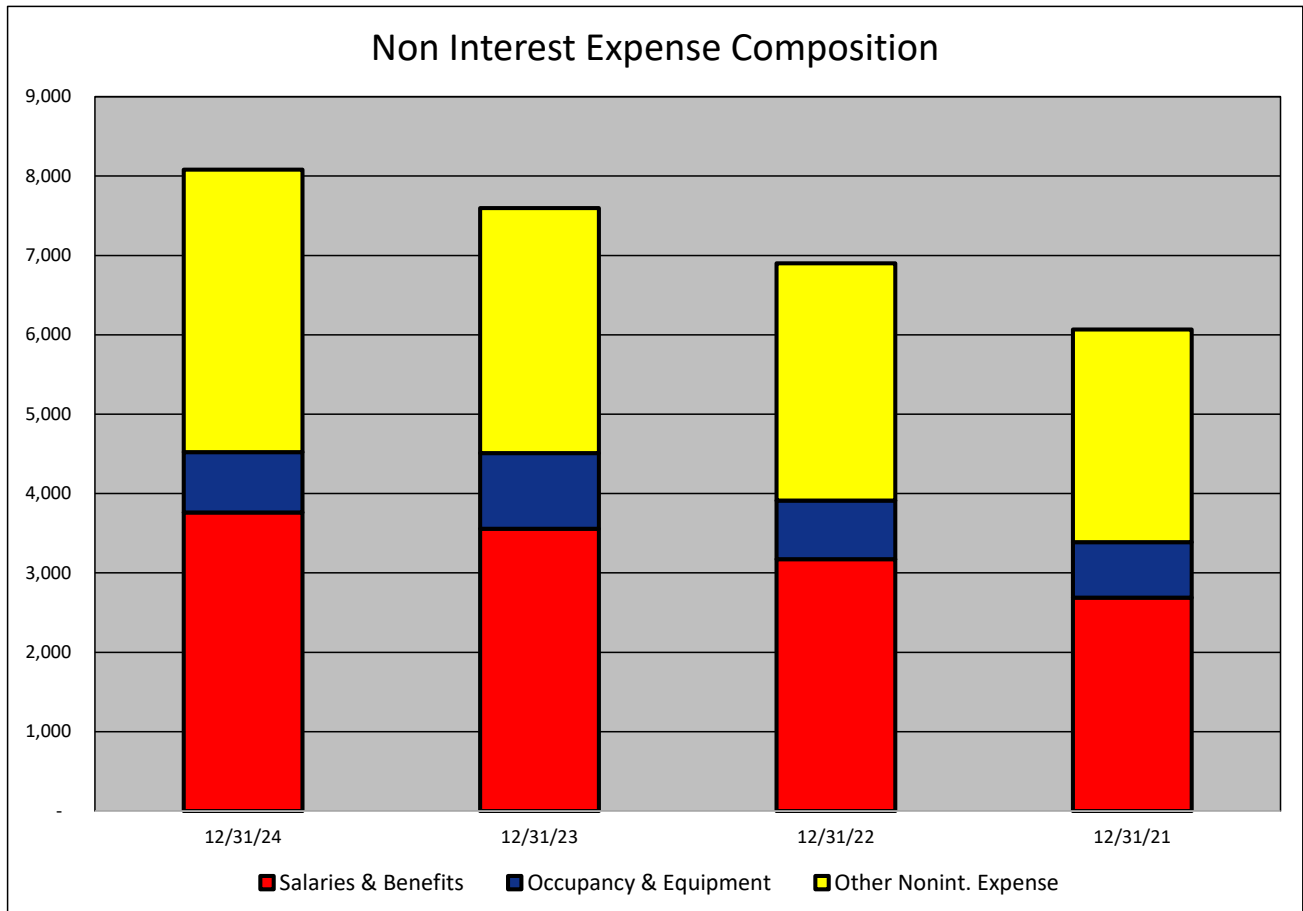


NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	3,762	3,556	3,174	2,688	206	5.79
Occupancy & Equipment	761	954	739	699	(193)	(20.23)
Other Nonint. Expense	3,558	3,085	2,986	2,680	473	15.33
Total Nonint. Expense	8,081	7,595	6,899	6,067	486	6.40



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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