

# Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

## 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)

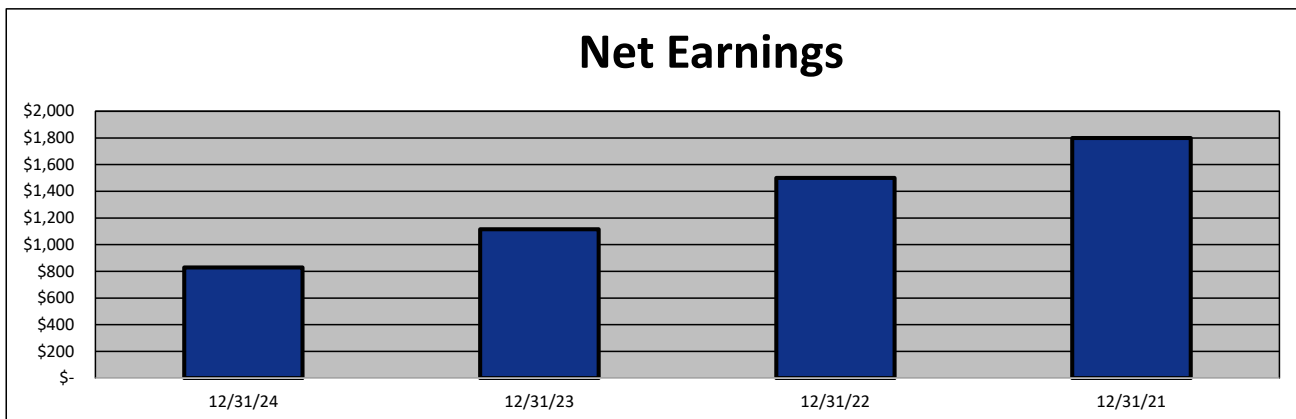
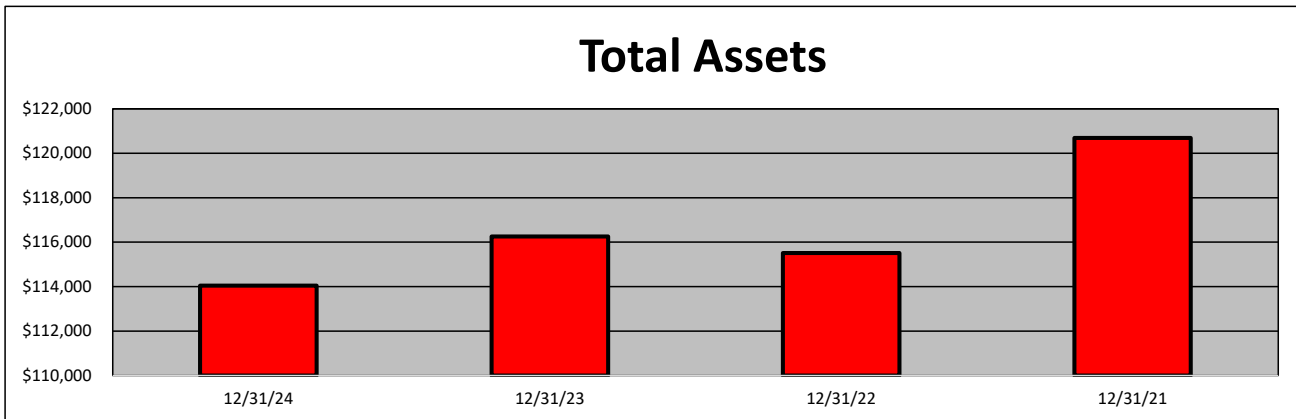
**EXECUTIVE SUMMARY - Peoples Bank of Graceville  
(Percentage)**

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	5.60	4.56	3.15	9.72	10.71	15.12
Leverage Ratio	10.55	10.36	10.16	9.46	11.67	16.00
Tier 1 Cap/Risk Based Assets	28.96	29.59	28.11	34.38	15.53	31.46
Risk Based Ratio	29.95	30.62	29.07	35.58	16.34	32.22
Common Equity Tier 1 Capital Ratio	28.96	29.59	28.11	34.38	15.48	31.46
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	37.45	35.59	34.90	31.13	74.93	61.07
Loans/Assets	34.88	33.69	33.47	27.79	63.48	53.81
Securities/Assets	60.38	60.20	60.43	63.12	19.42	26.24
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.72	0.97	1.31	1.50	(0.10)	(3.72)
Return on Avg Equity	13.91	24.82	25.67	14.32	9.28	4.73
Nonint Income/Avg Assets	0.27	0.28	0.26	0.24	0.79	0.59
Net Overhead Ratio	1.38	1.29	1.36	1.53	2.99	6.55
Efficiency Ratio	68.62	60.70	54.52	53.48	70.68	64.75
Assets (per million) per Employee	8.77	8.30	8.25	8.62	10.47	8.07
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.94	0.98	1.03	1.19	1.25	1.11
Nonperforming Loans/Total Loans	0.01	0.00	0.06	0.44	0.52	0.89
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.12	0.36	0.53
Adjusted Texas Ratio	0.03	0.00	0.54	1.22	3.66	4.56
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.01	3.67	3.15	3.52	5.44	4.79
Cost of funds	2.52	1.83	0.63	0.74	3.04	2.31
Net interest margin	2.13	2.29	2.72	3.07	2.91	2.68
Avg Earning Assets/Avg Assets	98.64	98.72	98.65	98.94	95.35	92.46

**SELECTED FINANCIAL DATA - Peoples Bank of Graceville**  
(Dollars in Thousands)

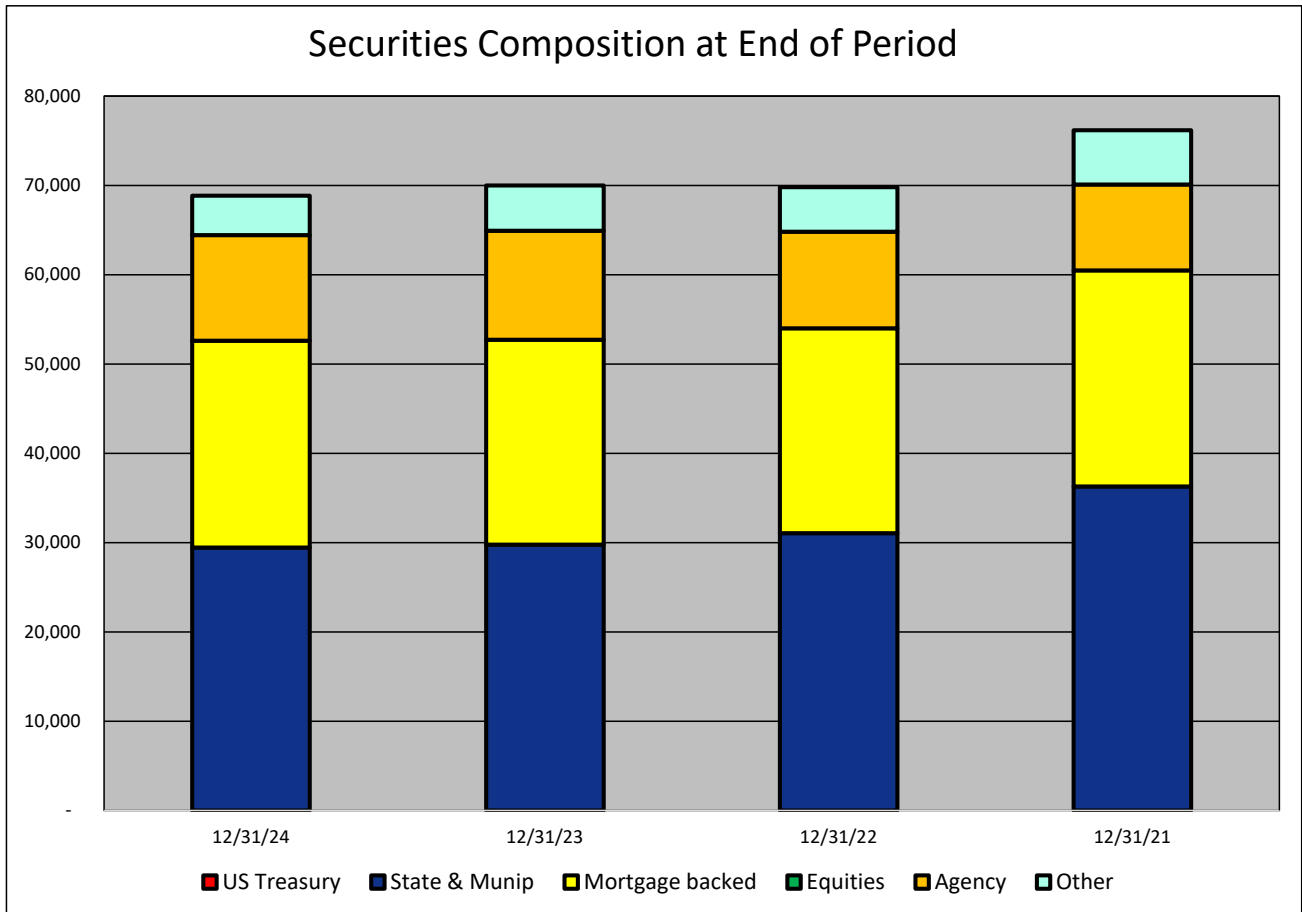
<b>As of:</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	114,044	116,261	115,513	120,691	(2,217)	(1.91)
Cash and Equivalents	4,444	6,165	6,325	10,461	(1,721)	(27.92)
Securities	68,855	69,991	69,805	76,175	(1,136)	(1.62)
Loans, net	39,783	39,172	38,666	33,536	611	1.56
Deposit Accounts	106,220	110,064	110,797	107,720	(3,844)	(3.49)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	6,392	5,298	3,641	11,737	1,094	20.65

<b>Period Ending</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	830	1,115	1,501	1,800	(285)	(25.56)
Interest Income	4,567	4,163	3,553	4,181	404	9.70
Interest Expense	2,144	1,565	491	540	579	37.00
Net Interest Income	2,423	2,598	3,062	3,641	(175)	(6.74)
Prov for Credit Losses	(5)	-	11	1	(5)	NA
Noninterest income	310	321	296	284	(11)	(3.43)
Gain on Sale of Securities	-	-	9	4	-	NA
Noninterest Expense	1,903	1,799	1,855	2,123	104	5.78
Net Operating Income	835	1,120	1,492	1,801	(285)	(25.45)
Income Taxes	-	-	-	-	-	NA



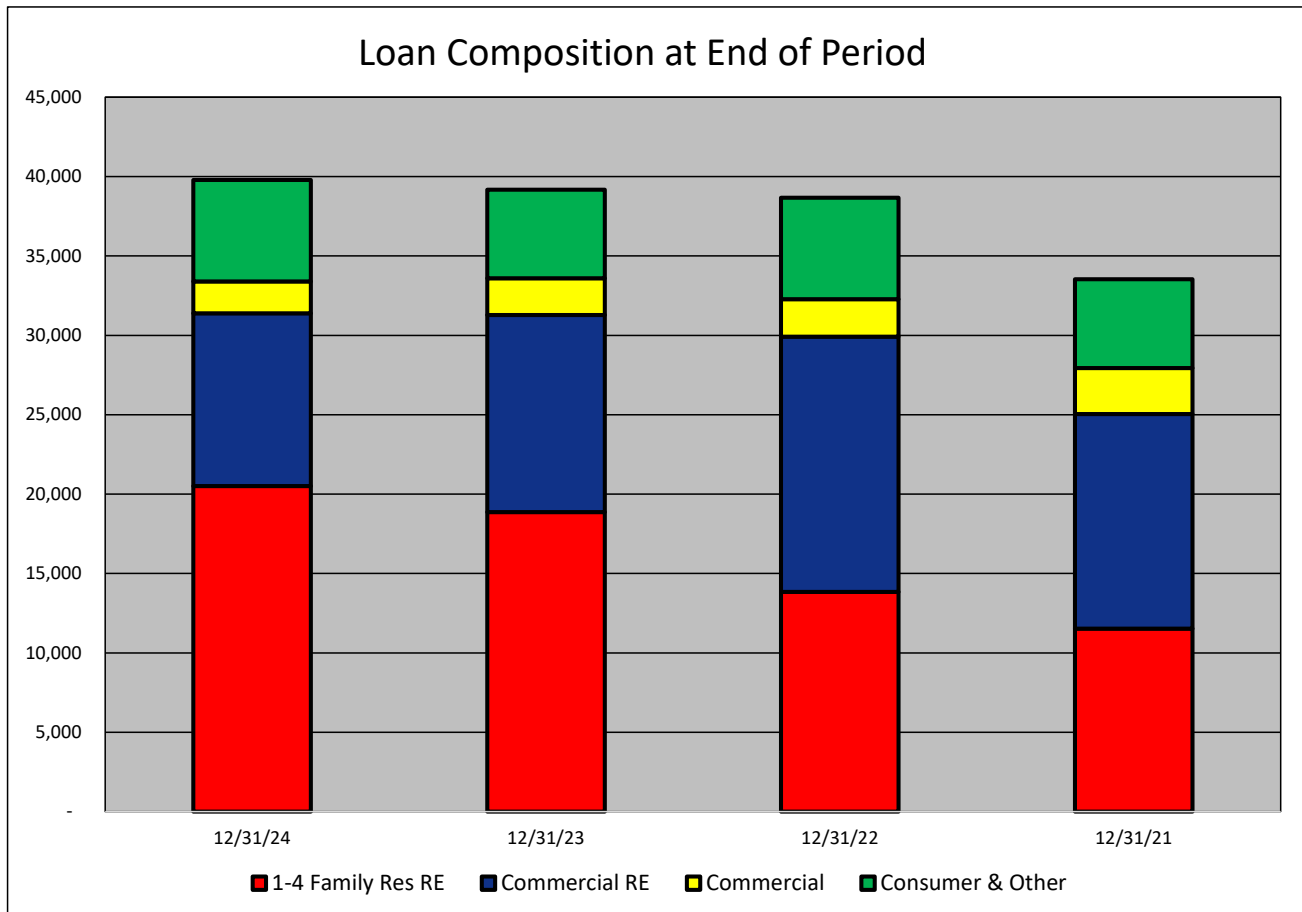
**SECURITIES COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	-	-	-	-	-	NA
State & Munip	29,441	29,764	31,064	36,290	(323)	(1.09)
Mortgage backed	23,165	22,958	22,924	24,179	207	0.90
Equities	-	-	-	-	-	NA
Agency	11,826	12,189	10,820	9,630	(363)	(2.98)
Other	4,423	5,080	4,997	6,076	(657)	(12.93)
<b>Total Securities</b>	<b>68,855</b>	<b>69,991</b>	<b>69,805</b>	<b>76,175</b>	<b>(1,136)</b>	<b>(1.62)</b>



**LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	20,505	18,863	13,833	11,518	1,642	8.70
Commercial RE	10,888	12,423	16,091	13,528	(1,535)	(12.36)
Commercial	2,007	2,313	2,360	2,897	(306)	(13.23)
Consumer & Other	6,383	5,573	6,382	5,593	810	14.53
<b>Loans, Net</b>	<b>39,783</b>	<b>39,172</b>	<b>38,666</b>	<b>33,536</b>	<b>611</b>	<b>1.56</b>



**LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville**  
(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):**

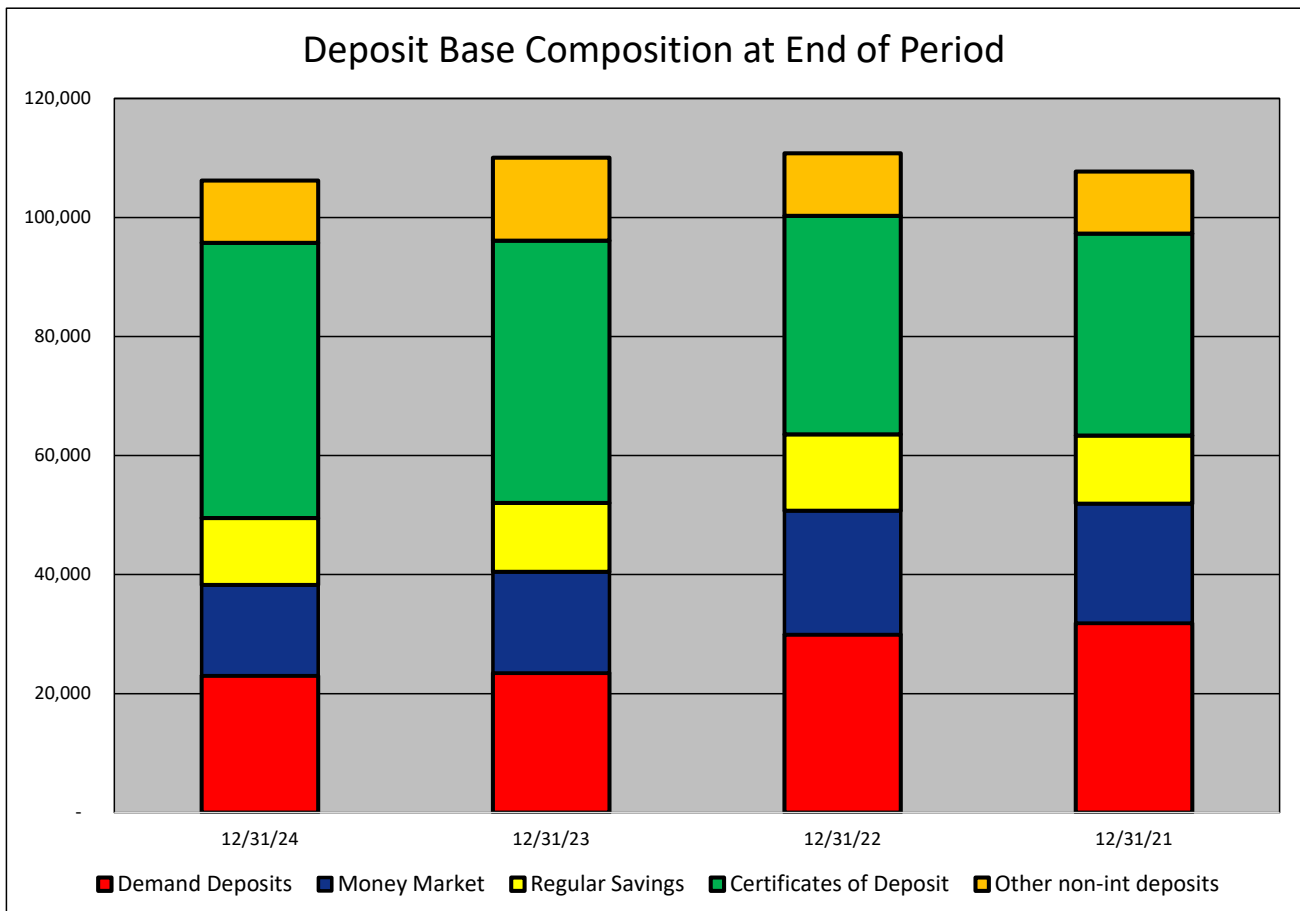
Beginning Balance	382	400	400	401	(18)	(4.50)
Total Recoveries	4	11	-	-	(7)	(63.64)
Total Charge-offs	8	4	11	2	4	100.00
Provision Expense	(5)	-	11	1	(5)	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(25)	-	-	25	(100.00)
Ending Balance	373	382	400	400	(9)	(2.36)

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	2	-	22	-	2	NA
Total-Nonaccrual	-	-	-	148	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2	-	22	148	2	NA

**DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

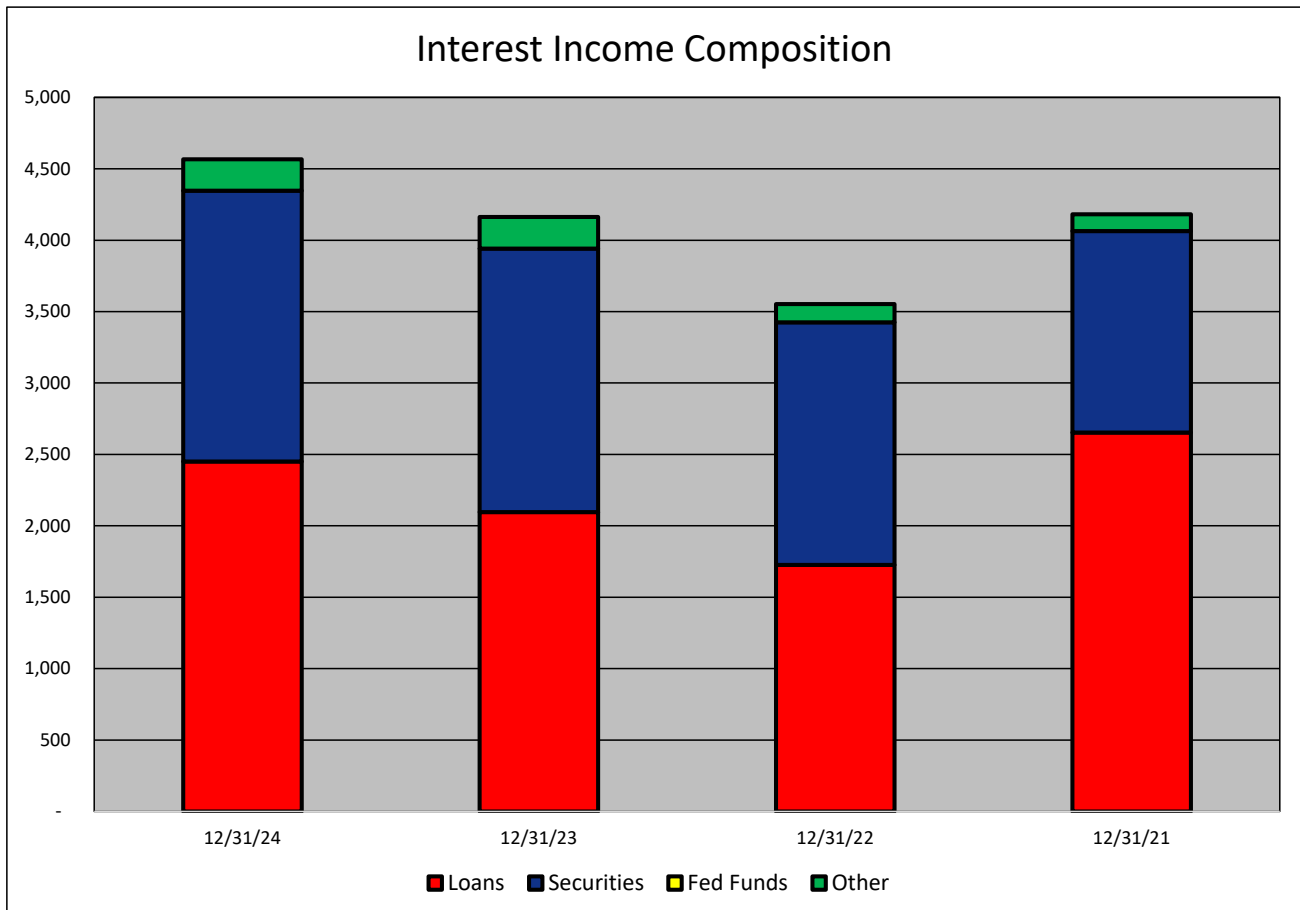
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	23,007	23,465	29,918	31,834	(458)	(1.95)
Money Market	15,258	16,996	20,812	20,092	(1,738)	(10.23)
Regular Savings	11,218	11,562	12,817	11,425	(344)	(2.98)
Certificates of Deposit	46,257	44,098	36,732	33,931	2,159	4.90
Other non-int deposits	10,480	13,943	10,518	10,438	(3,463)	(24.84)
<b>Total Deposits</b>	<b>106,220</b>	<b>110,064</b>	<b>110,797</b>	<b>107,720</b>	<b>(3,844)</b>	<b>(3.49)</b>





**INTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	2,451	2,097	1,726	2,653	354	16.88
Securities	1,896	1,844	1,699	1,411	52	2.82
Fed Funds	-	-	-	-	-	NA
Other	220	222	128	117	(2)	(0.90)
<b>Total Int Income</b>	<b>4,567</b>	<b>4,163</b>	<b>3,553</b>	<b>4,181</b>	<b>404</b>	<b>9.70</b>

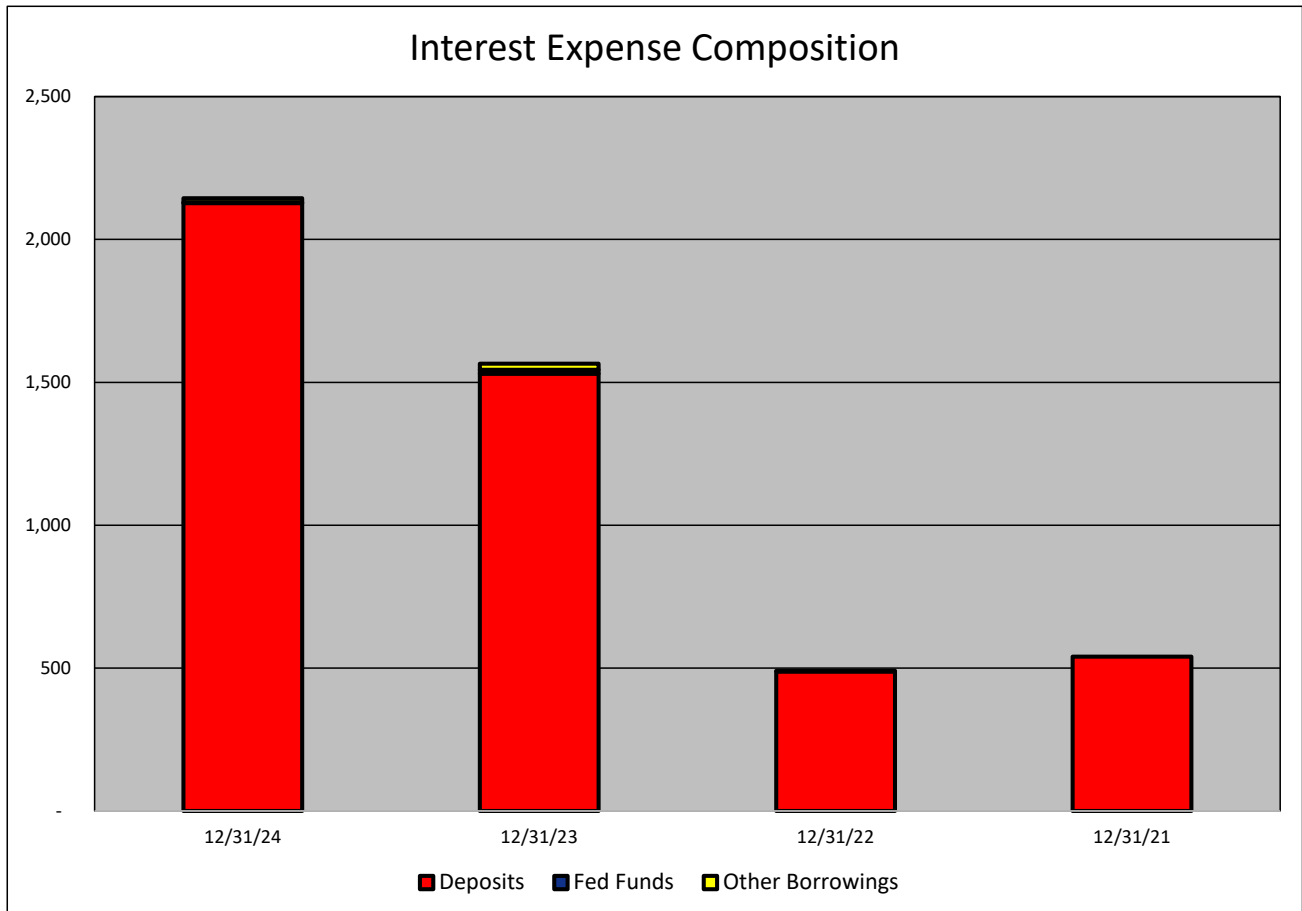


**INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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	2,127	1,530	488	540	597	39.02
Fed Funds	3	14	3	-	(11)	(78.57)
Other Borrowings	14	21	-	-	(7)	(33.33)
<b>Total Int Expense</b>	<b>2,144</b>	<b>1,565</b>	<b>491</b>	<b>540</b>	<b>579</b>	<b>37.00</b>

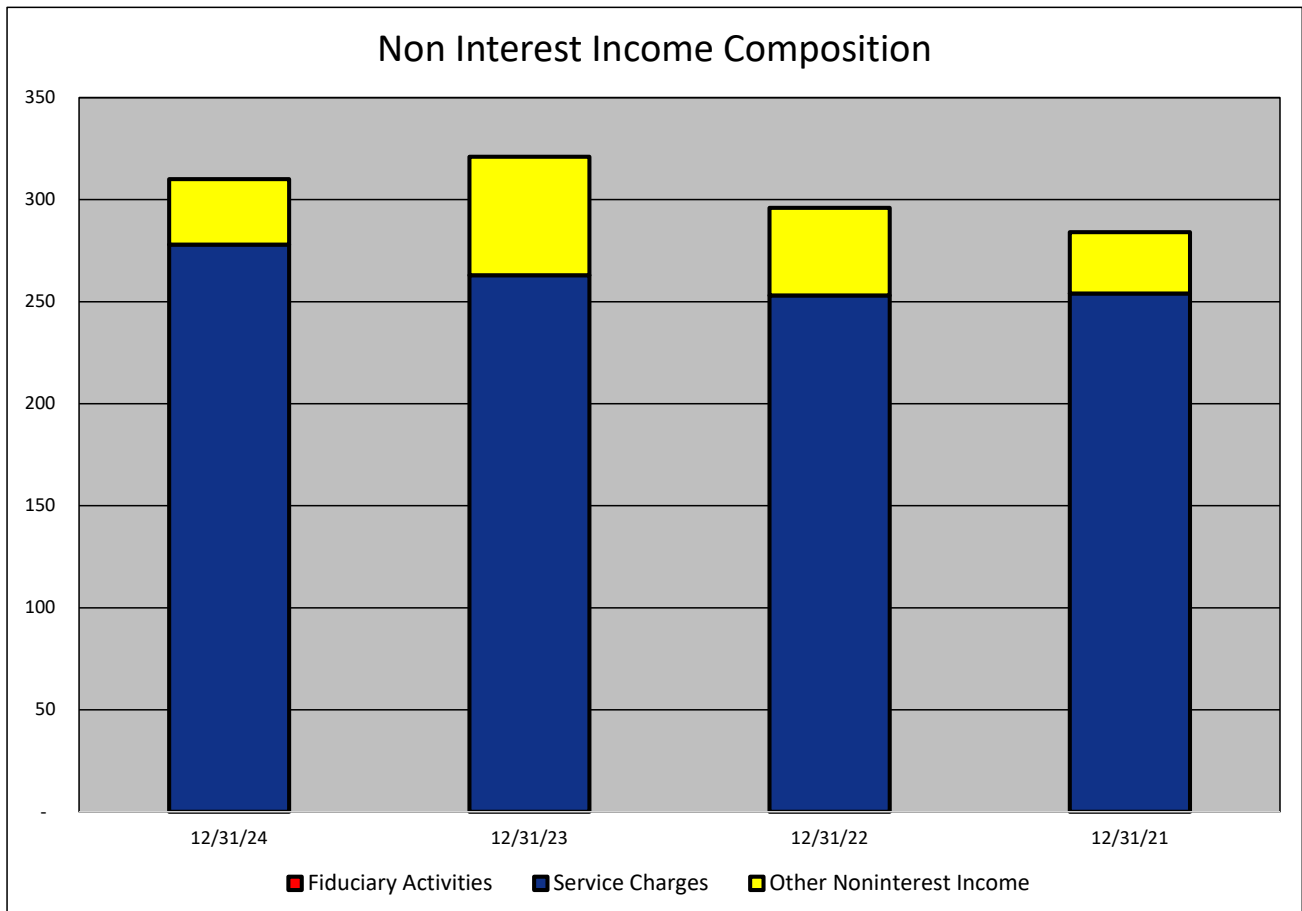


**NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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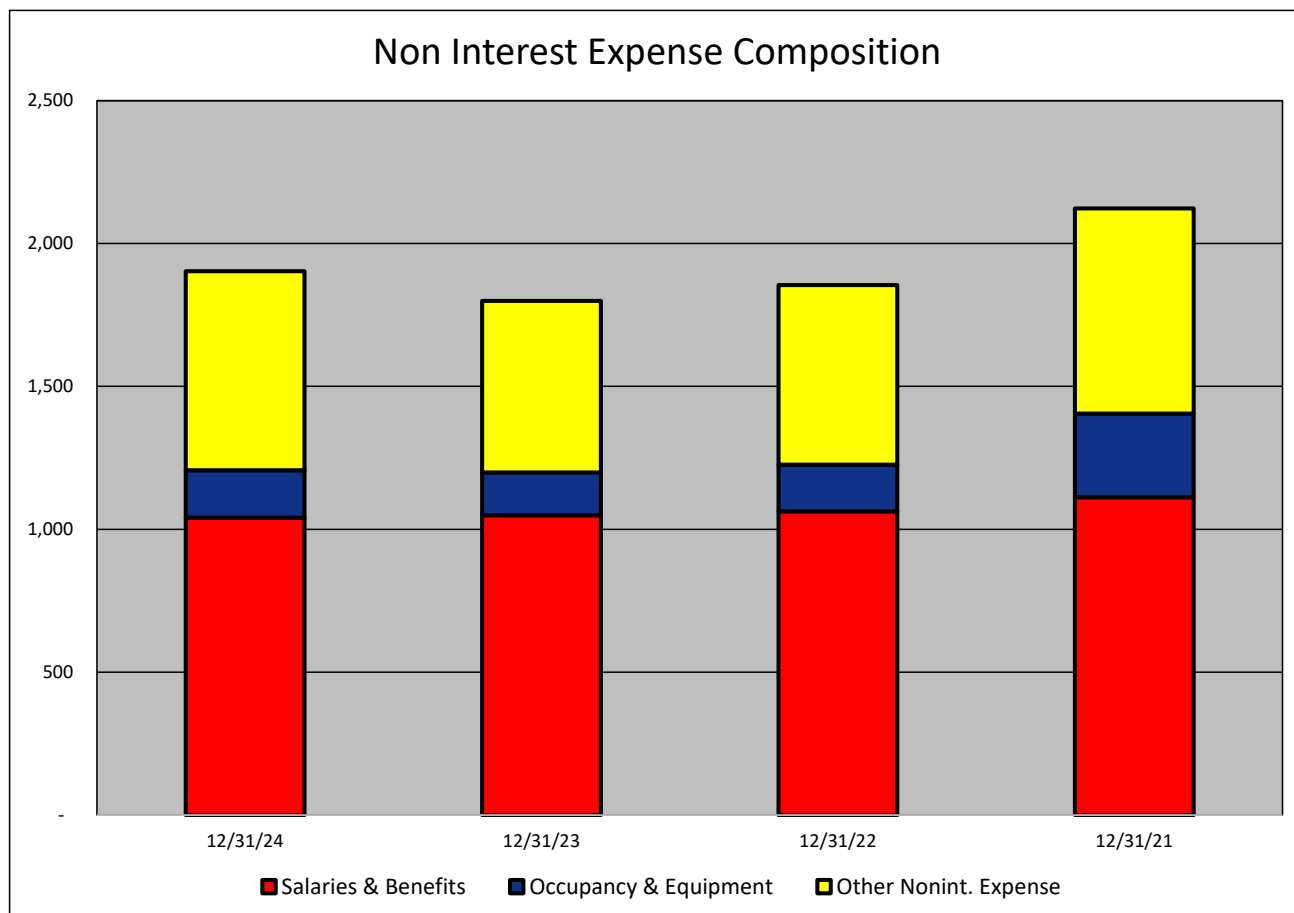
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	278	263	253	254	15	5.70
Other Noninterest Income	32	58	43	30	(26)	(44.83)
<b>Total Nonint. Income</b>	<b>310</b>	<b>321</b>	<b>296</b>	<b>284</b>	<b>(11)</b>	<b>(3.43)</b>



**NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	1,041	1,049	1,063	1,112	(8)	(0.76)
Occupancy & Equipment	166	150	163	293	16	10.67
Other Nonint. Expense	696	600	629	718	96	16.00
<b>Total Nonint. Expense</b>	<b>1,903</b>	<b>1,799</b>	<b>1,855</b>	<b>2,123</b>	<b>104</b>	<b>5.78</b>



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

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

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

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

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

<b>Select Peer Average</b>	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	<b>0.00</b>	1.10
Fnbt Bank	1.01	1.50	<b>51.93</b>	8.10
One Florida Bank	0.11	1.70	<b>58.17</b>	11.17
Prime Meridian Bank	0.29	1.92	<b>60.56</b>	8.40
Everbank, National Association	0.22	1.43	<b>63.64</b>	25.66
Intracoastal Bank	0.16	1.81	<b>63.78</b>	12.27
Dlp Bank	0.78	3.43	<b>67.47</b>	6.68
Capital City Bank	1.69	2.03	<b>67.85</b>	5.60
Lafayette State Bank	0.90	2.77	<b>68.07</b>	4.95
<b>Peoples Bank Of Graceville</b>	<b>0.27</b>	<b>1.38</b>	<b>68.62</b>	<b>8.77</b>
First Federal Bank	1.32	1.52	<b>70.77</b>	6.46
Pnb Community Bank	0.23	3.16	<b>74.34</b>	3.78
Madison County Community Bank	0.58	2.22	<b>75.14</b>	5.03
Florida Capital Bank, National Association	1.49	2.46	<b>78.89</b>	5.29
Bank Of Pensacola	0.20	1.72	<b>78.99</b>	10.35
The Warrington Bank	0.25	1.88	<b>87.82</b>	5.56

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

<b>Select Peer Average</b>	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	<b>4.54</b>	0.00	0.00	61.24	0.00
Pnb Community Bank	<b>3.55</b>	1.61	0.45	0.00	18.21
Lafayette State Bank	<b>3.22</b>	16.95	0.00	0.00	13.55
Gala Bank	<b>2.58</b>	0.00	79.05	0.00	0.00
Madison County Community Bank	<b>2.43</b>	7.34	0.00	0.00	38.94
Bank Of Pensacola	<b>2.09</b>	5.05	0.00	42.52	0.00
Dlp Bank	<b>1.94</b>	21.81	0.15	0.00	22.04
Capital City Bank	<b>1.64</b>	7.47	0.00	13.19	9.19
First Federal Bank	<b>0.88</b>	2.23	0.00	0.00	53.87
One Florida Bank	<b>0.77</b>	12.23	0.00	0.00	4.36
<b>Peoples Bank Of Graceville</b>	<b>0.67</b>	<b>3.23</b>	<b>0.00</b>	<b>44.70</b>	<b>15.67</b>
Prime Meridian Bank	<b>0.64</b>	5.73	2.10	1.65	9.74
Intracoastal Bank	<b>0.58</b>	0.25	0.00	0.00	20.53
Florida Capital Bank, National Association	<b>0.55</b>	23.02	0.00	0.00	2.18
Fnbt Bank	<b>0.45</b>	32.47	0.00	21.46	0.00
Everbank, National Association	<b>0.10</b>	1.53	0.00	0.07	24.04

<b>Select Peer Average</b>	<b>1.66</b>	<b>8.81</b>	<b>5.11</b>	<b>11.55</b>	<b>14.52</b>
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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	<b>81.12</b>	0.52	0.00	0.00
Prime Meridian Bank	<b>75.36</b>	1.03	0.00	0.00
Intracoastal Bank	<b>74.77</b>	1.00	0.00	0.00
Pnb Community Bank	<b>73.60</b>	1.34	0.00	0.00
Everbank, National Association	<b>71.65</b>	0.13	0.02	0.01
Florida Capital Bank, National Association	<b>65.36</b>	0.23	0.00	0.01
Capital City Bank	<b>60.98</b>	2.48	0.01	2.09
Lafayette State Bank	<b>60.36</b>	2.10	0.00	0.00
Bank Of Pensacola	<b>48.94</b>	0.73	0.00	0.00
Dlp Bank	<b>45.42</b>	1.63	0.40	4.61
Fnbt Bank	<b>43.20</b>	1.70	0.00	0.00
Madison County Community Bank	<b>42.86</b>	4.34	0.05	0.00
<b>Peoples Bank Of Graceville</b>	<b>34.56</b>	<b>0.15</b>	<b>0.00</b>	<b>0.00</b>
The Warrington Bank	<b>32.93</b>	0.59	0.00	0.00
First Federal Bank	<b>30.67</b>	1.03	0.01	5.24
Gala Bank	<b>0.00</b>	15.74	0.00	0.00

<b>Select Peer Average</b>	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

<b>Select Peer Average</b>	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	<b>5.82</b>	93.56
Lafayette State Bank	6.01	2.19	<b>4.69</b>	94.91
Pnb Community Bank	5.50	1.35	<b>4.59</b>	94.45
Capital City Bank	4.99	1.29	<b>4.14</b>	91.59
Fnbt Bank	5.73	2.82	<b>3.91</b>	97.85
Florida Capital Bank, National Association	5.43	4.87	<b>3.64</b>	96.58
Prime Meridian Bank	5.59	2.99	<b>3.50</b>	96.14
Madison County Community Bank	4.99	2.24	<b>3.26</b>	95.54
One Florida Bank	5.74	3.82	<b>3.06</b>	98.47
Intracoastal Bank	5.28	2.95	<b>3.03</b>	96.65
First Federal Bank	5.27	2.41	<b>2.99</b>	89.48
Everbank, National Association	5.73	3.88	<b>2.40</b>	99.13
Bank Of Pensacola	3.32	1.89	<b>2.30</b>	96.95
The Warrington Bank	2.93	1.13	<b>2.22</b>	97.86
Peoples Bank Of Graceville	4.01	2.52	<b>2.13</b>	98.64
Gala Bank	0.00	0.00	<b>0.00</b>	41.53

<b>Select Peer Average</b>	4.79	2.31	2.68	92.46
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