

# Capital City Bank

Tallahassee, FL

Established

6/13/1907

## 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, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh, Raphael Houssou

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 three months ended March 31, 2025**

Institution name	Total Assets (\$'000's)
Everbank, National Association	41,858,343
Capital City Bank	4,460,571
First Federal Bank	3,974,533
One Florida Bank	1,899,314
Prime Meridian Bank	974,668
Florida Capital Bank, National Association	610,364
Fnb Bank	600,632
Intracoastal Bank	576,623
Dlp Bank	248,866
Lafayette State Bank	240,293
Madison County Community Bank	194,757
The Warrington Bank	165,982
Pnb Community Bank	158,895
Bank Of Pensacola	139,244
Peoples Bank Of Graceville	113,470
Gala Bank	19,100

Institution name	Return on Avg Assets (%)
Fnb Bank	2.20
Capital City Bank	1.57
Dlp Bank	1.52
Florida Capital Bank, National Association	1.41
Pnb Community Bank	1.20
Intracoastal Bank	1.17
One Florida Bank	1.10
Lafayette State Bank	1.04
First Federal Bank	1.03
Prime Meridian Bank	0.96
Bank Of Pensacola	0.75
Everbank, National Association	0.73
Peoples Bank Of Graceville	0.73
Madison County Community Bank	0.65
The Warrington Bank	0.36
Gala Bank	(6.05)

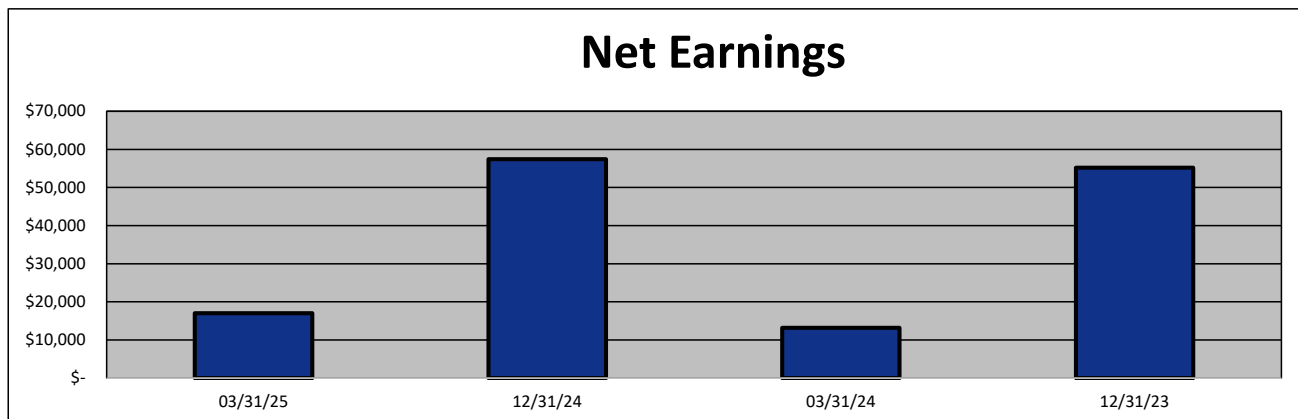
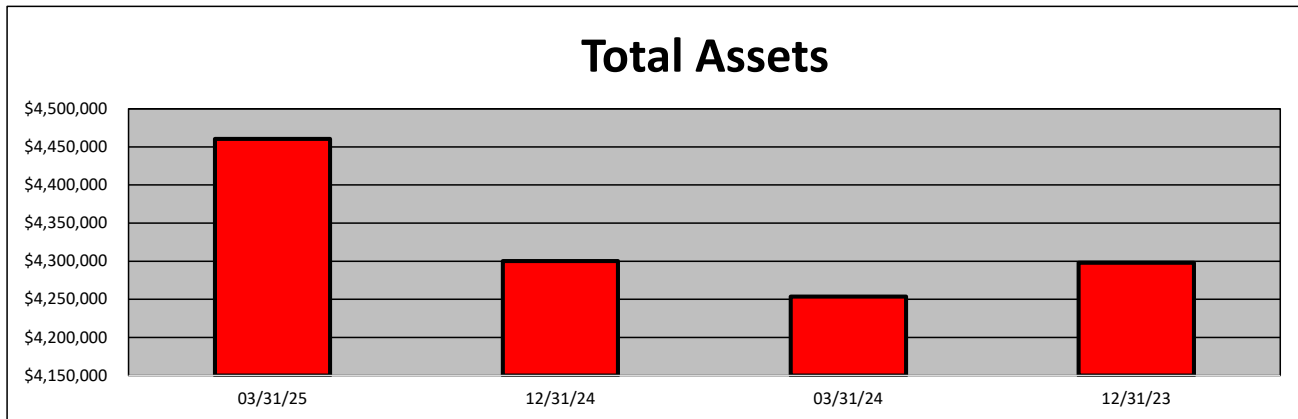
**EXECUTIVE SUMMARY - Capital City Bank**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.04	11.18	10.51	10.30	11.26	12.44
Leverage Ratio	9.68	9.67	9.39	9.31	17.35	15.21
Tier 1 Cap/Risk Based Assets	15.56	15.38	14.07	13.89	18.59	19.82
Risk Based Ratio	16.75	16.57	15.25	15.09	19.41	20.62
Common Equity Tier 1 Capital Ratio	15.56	15.38	14.07	13.89	18.53	19.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	69.29	71.46	74.01	73.36	73.43	64.39
Loans/Assets	60.13	62.33	64.79	64.27	62.13	55.10
Securities/Assets	21.75	22.38	21.69	22.21	18.87	26.58
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.57	1.32	1.18	1.25	0.20	0.65
Return on Avg Equity	14.02	12.25	11.19	12.59	10.12	11.24
Nonint Income/Avg Assets	2.10	1.69	1.63	1.64	0.78	0.63
Net Overhead Ratio	1.75	2.03	2.08	1.95	2.92	2.50
Efficiency Ratio	64.42	67.85	69.54	66.68	93.91	81.00
Assets (per million) per Employee	4.75	5.60	5.47	5.48	10.55	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.11	1.09	1.06	1.08	1.27	1.16
Nonperforming Loans/Total Loans	0.16	0.24	0.25	0.23	0.52	0.98
Nonperforming Assets/Total Assets	0.10	0.16	0.16	0.15	0.36	0.61
Adjusted Texas Ratio	1.02	1.58	1.76	1.63	3.38	5.43
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.98	4.99	4.86	4.60	5.40	5.01
Cost of funds	1.27	1.29	0.99	0.62	2.84	2.35
Net interest margin	4.22	4.14	4.04	4.10	3.13	2.76
Avg Earning Assets/Avg Assets	91.73	91.59	91.36	91.30	95.62	94.85

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,460,571	4,300,234	4,253,594	4,298,014	206,977	4.87
Cash and Equivalents	524,563	391,854	304,689	312,067	219,874	72.16
Securities	970,303	962,404	922,629	954,673	47,674	5.17
Loans, net	2,682,211	2,680,222	2,755,877	2,762,129	(73,666)	(2.67)
Deposit Accounts	3,870,953	3,750,801	3,723,559	3,765,345	147,394	3.96
Fed Funds & Repos	22,799	26,240	23,477	26,957	(678)	(2.89)
Total Equity	492,588	480,663	447,162	442,901	45,426	10.16

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,051	57,438	13,184	55,190	3,867	29.33
Interest Income	49,782	194,657	46,764	181,025	3,018	6.45
Interest Expense	7,675	33,270	7,837	19,653	(162)	(2.07)
Net Interest Income	42,107	161,387	38,927	161,372	3,180	8.17
Prov for Credit Losses	1,082	4,974	882	9,596	200	22.68
Noninterest income	22,868	72,140	17,143	70,869	5,725	33.40
Gain on Sale of Securities	-	-	-	4	-	NA
Noninterest Expense	41,879	158,577	39,043	155,088	2,836	7.26
Net Operating Income	22,014	69,976	16,145	67,557	5,869	36.35
Income Taxes	5,277	14,752	3,655	13,690	1,622	44.38

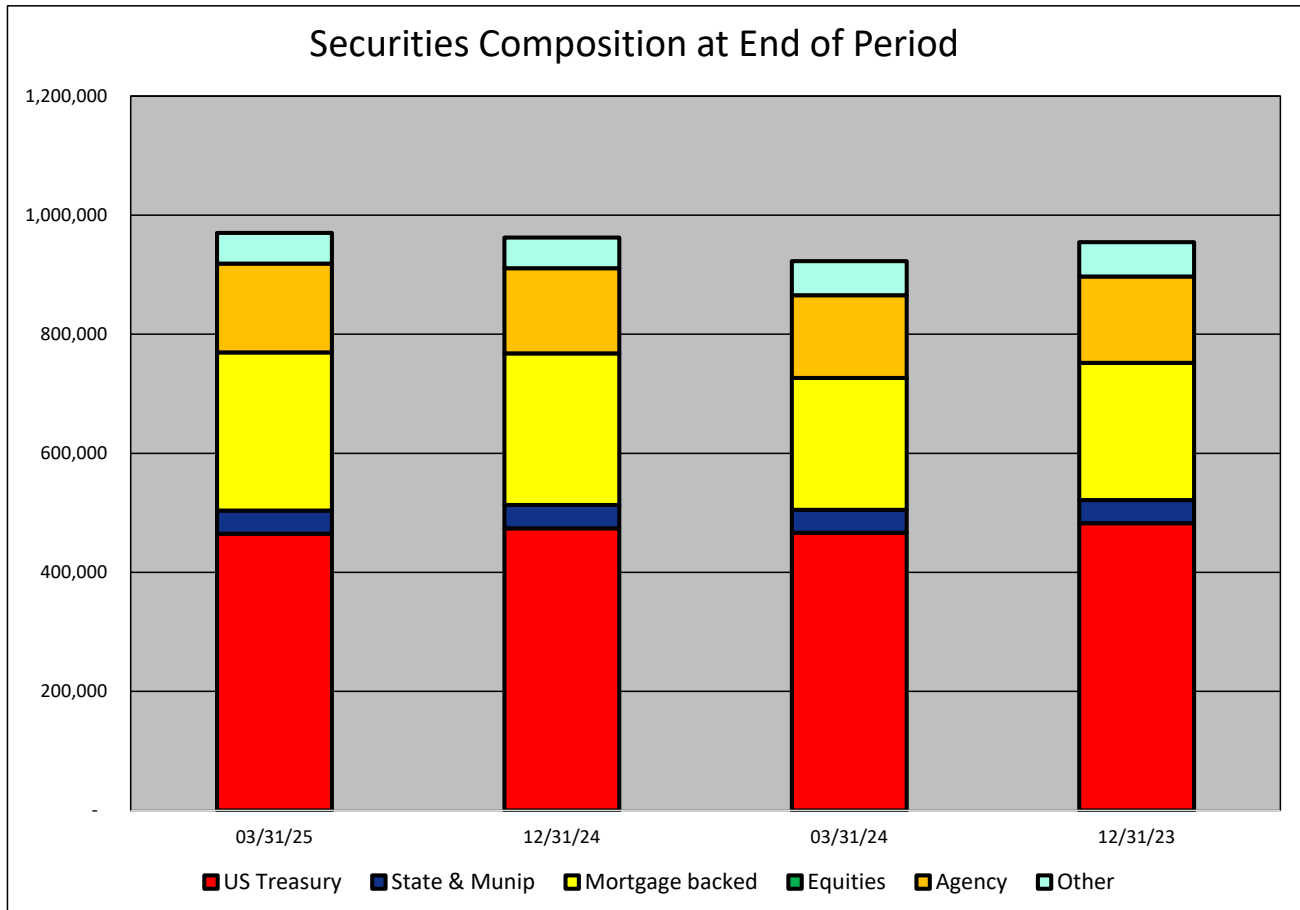


**SECURITIES COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	464,978	473,806	466,513	482,360	(1,535)	(0.33)
State & Munip	38,733	39,382	38,703	39,083	30	0.08
Mortgage backed	265,706	254,627	221,172	230,644	44,534	20.14
Equities	-	-	-	-	-	NA
Agency	149,109	143,127	139,048	145,034	10,061	7.24
Other	51,777	51,462	57,193	57,552	(5,416)	(9.47)
Total Securities	970,303	962,404	922,629	954,673	47,674	5.17

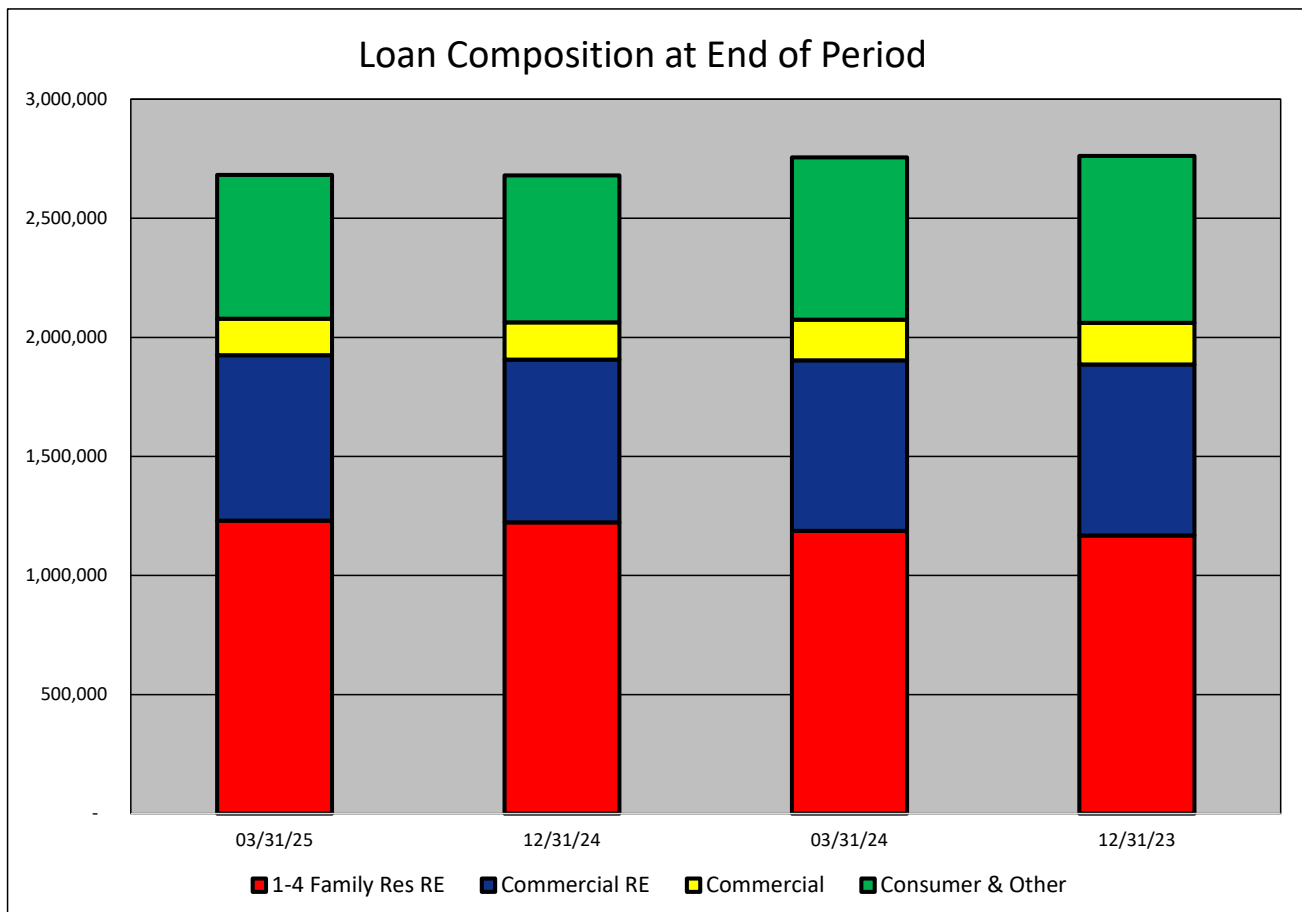


**LOAN PORTFOLIO COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	1,230,616	1,222,788	1,187,194	1,168,028	43,422	3.66
Commercial RE	694,639	684,120	715,848	717,839	(21,209)	(2.96)
Commercial	152,566	155,553	171,509	175,376	(18,943)	(11.04)
Consumer & Other	604,390	617,761	681,326	700,886	(76,936)	(11.29)
Loans, Net	2,682,211	2,680,222	2,755,877	2,762,129	(73,666)	(2.67)



**LOAN PORTFOLIO QUALITY - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	29,251	29,941	29,941	24,736	(690)	(2.30)
Total Recoveries	1,011	3,718	1,069	4,570	(58)	(5.43)
Total Charge-offs	1,610	9,382	2,563	9,292	(953)	(37.18)
Provision Expense	1,082	4,974	882	9,596	200	22.68
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	29,734	29,251	29,329	29,941	405	1.38

**NON-PERFORMING ASSETS:**

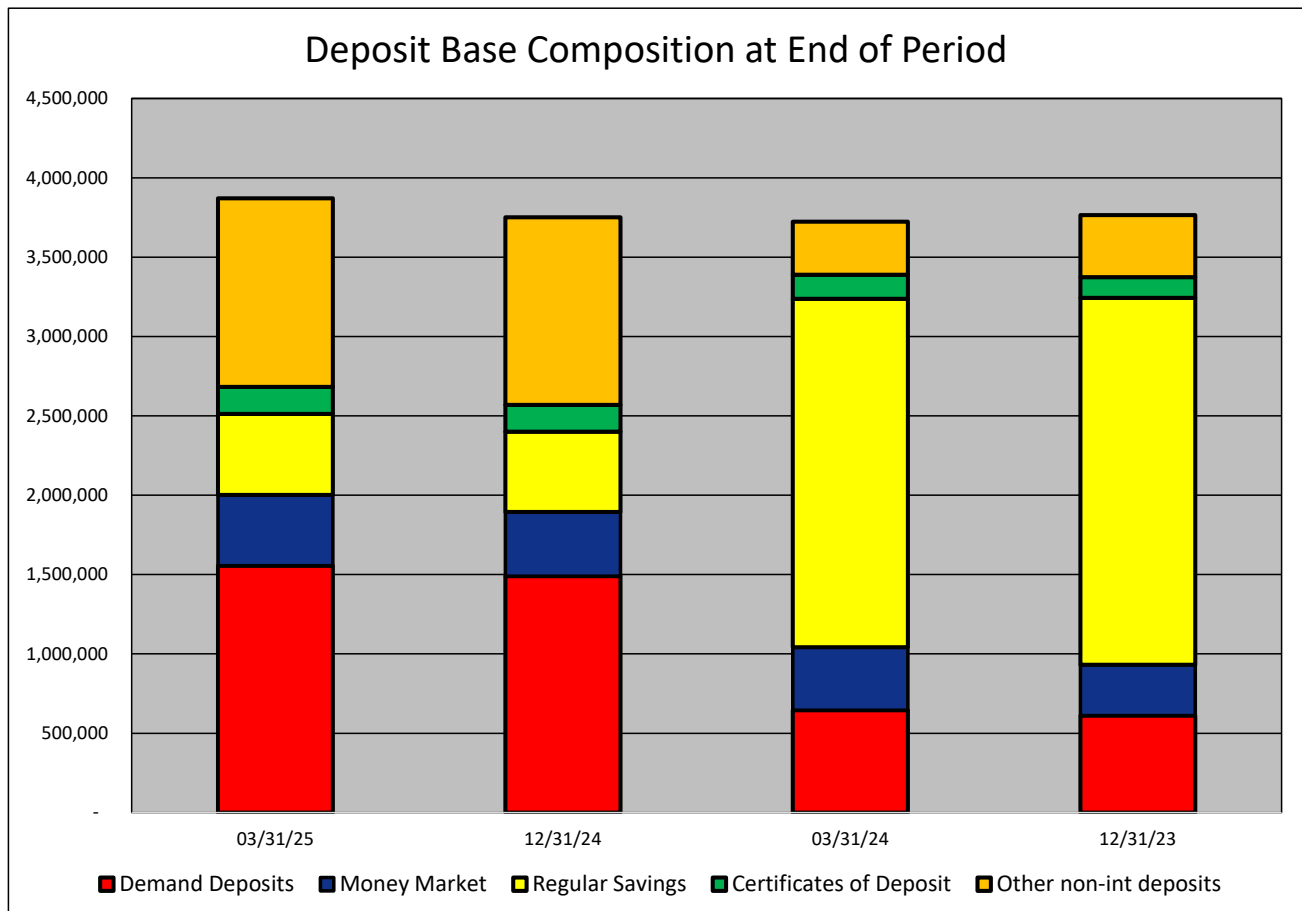
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	4,296	6,302	6,798	6,242	(2,502)	(36.80)
Foreclosed Real Estate	132	367	1	1	131	13,100.00
Total Non-perf Assets	4,428	6,669	6,799	6,243	(2,371)	(34.87)

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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	1,556,166	1,489,451	644,447	612,007	911,719	141.47
Money Market	445,999	404,396	398,308	319,319	47,691	11.97
Regular Savings	510,973	506,522	2,194,636	2,312,816	(1,683,663)	(76.72)
Certificates of Deposit	170,234	169,278	151,322	129,514	18,912	12.50
Other non-int deposits	1,187,581	1,181,154	334,846	391,689	852,735	254.66
<b>Total Deposits</b>	<b>3,870,953</b>	<b>3,750,801</b>	<b>3,723,559</b>	<b>3,765,345</b>	<b>147,394</b>	<b>3.96</b>



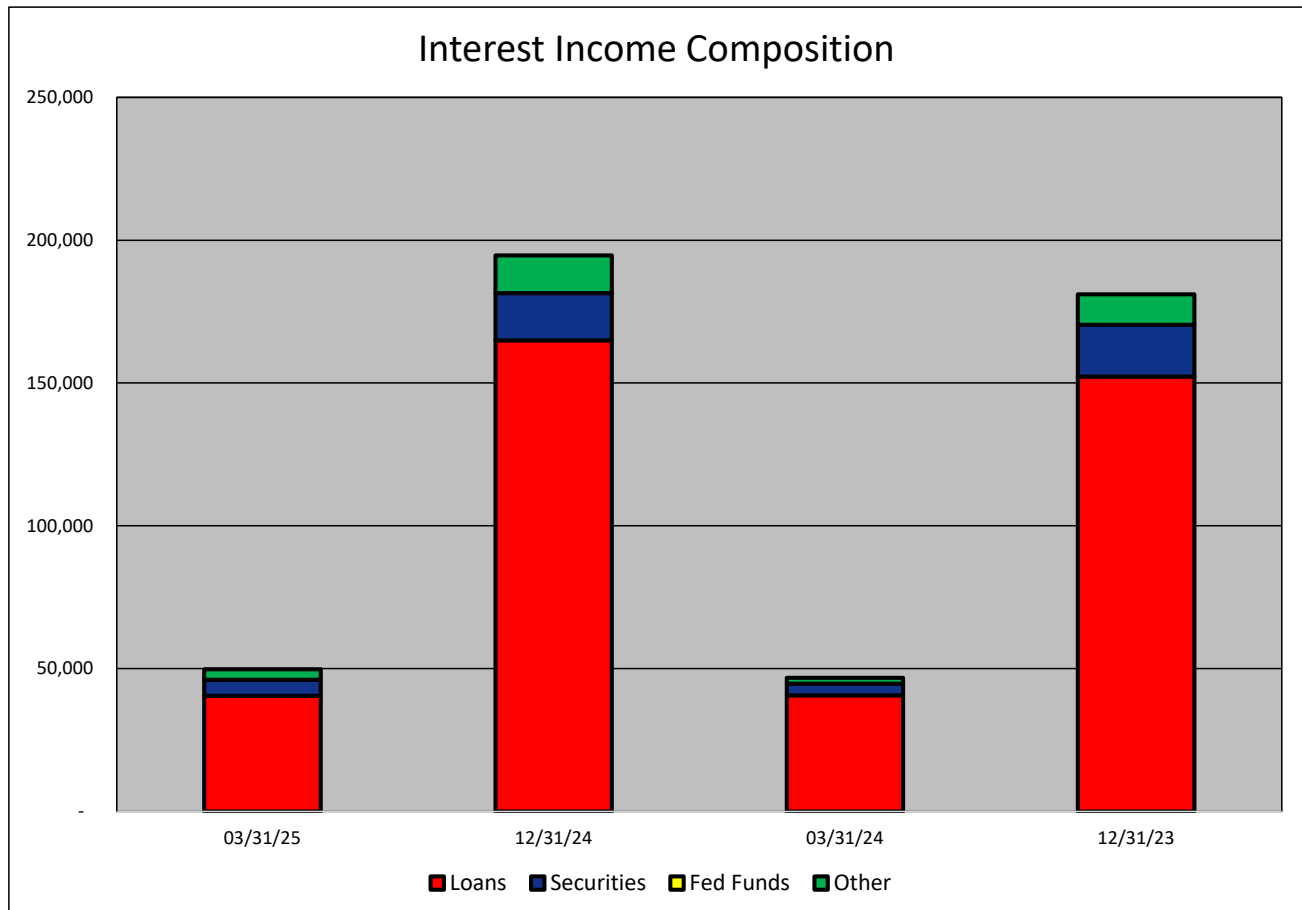


**INTEREST INCOME COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	40,478	164,934	40,683	152,250	(205)	(0.50)
Securities	5,680	16,549	4,053	18,137	1,627	40.14
Fed Funds	-	-	-	-	-	NA
Other	3,624	13,174	2,028	10,638	1,596	78.70
<b>Total Int Income</b>	<b>49,782</b>	<b>194,657</b>	<b>46,764</b>	<b>181,025</b>	<b>3,018</b>	<b>6.45</b>

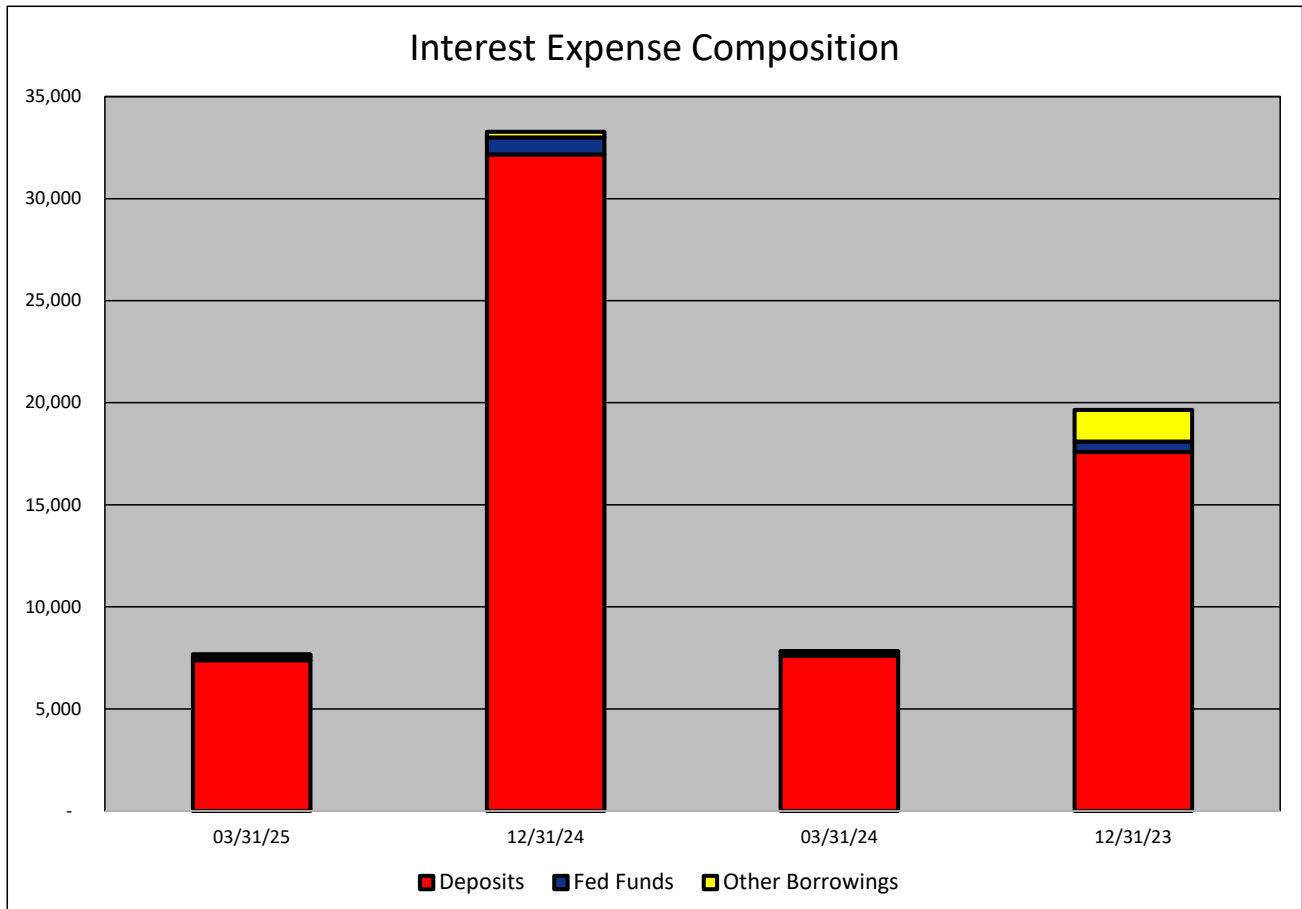


**INTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	7,383	32,162	7,594	17,582	(211)	(2.78)
Fed Funds	164	838	201	514	(37)	(18.41)
Other Borrowings	128	270	42	1,557	86	204.76
<b>Total Int Expense</b>	<b>7,675</b>	<b>33,270</b>	<b>7,837</b>	<b>19,653</b>	<b>(162)</b>	<b>(2.07)</b>

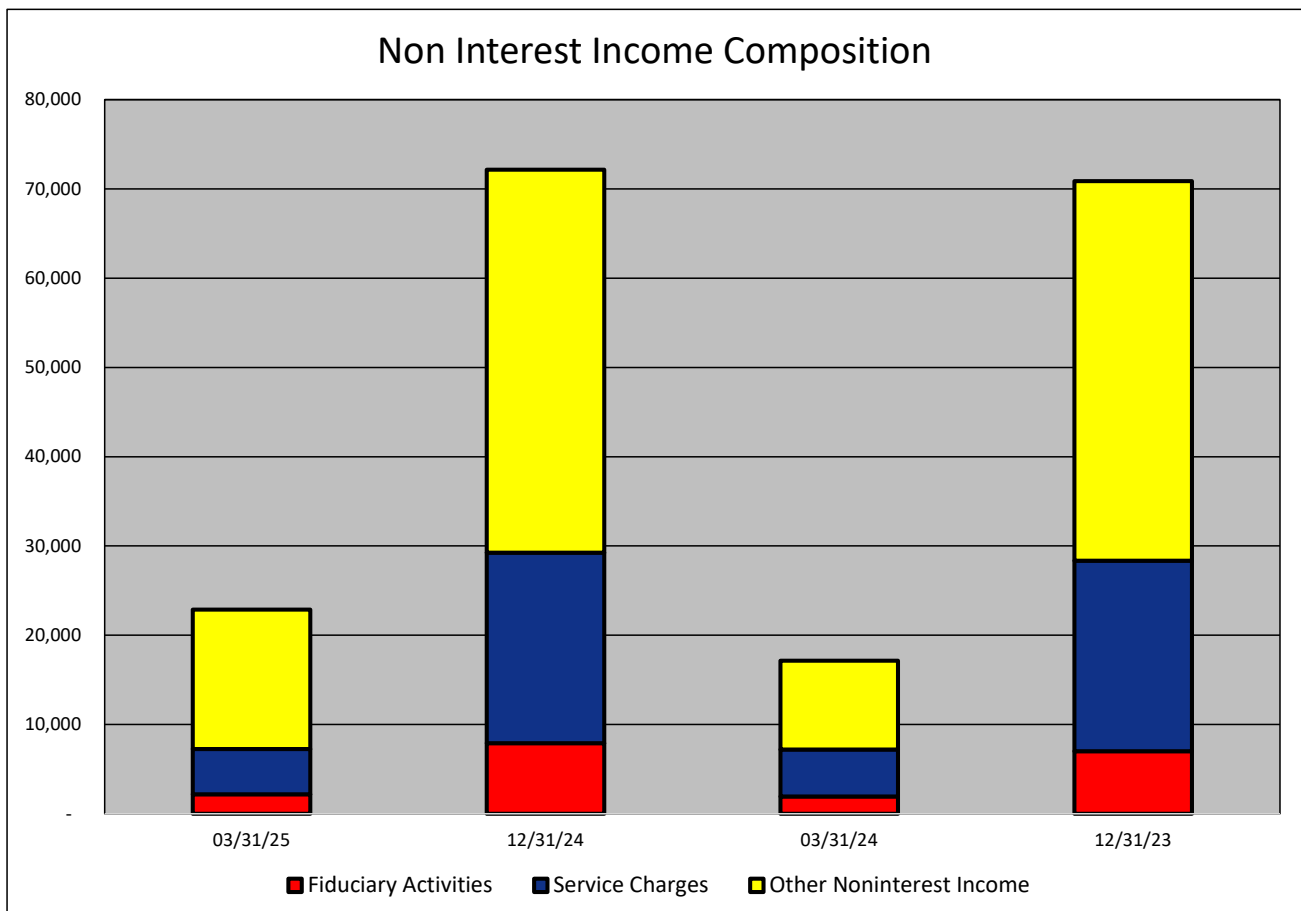


**NONINTEREST INCOME COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	2,187	7,910	1,949	7,015	238	12.21
Service Charges	5,061	21,346	5,250	21,325	(189)	(3.60)
Other Noninterest Income	15,620	42,884	9,944	42,529	5,676	57.08
<b>Total Nonint. Income</b>	<b>22,868</b>	<b>72,140</b>	<b>17,143</b>	<b>70,869</b>	<b>5,725</b>	<b>33.40</b>

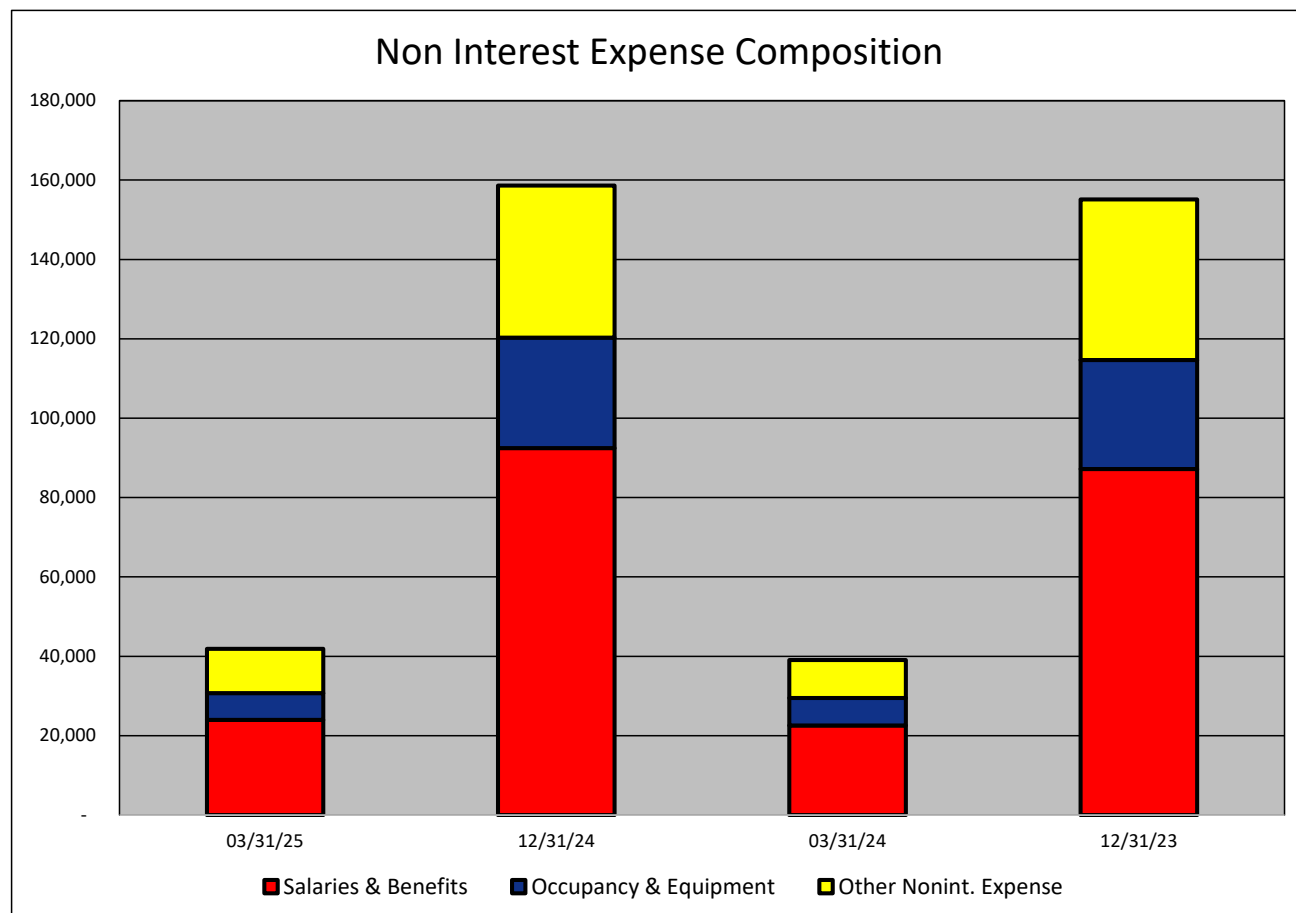


**NONINTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	23,990	92,488	22,570	87,184	1420	6.29
Occupancy & Equipment	6,748	27,796	6,949	27,481	(201)	(2.89)
Other Nonint. Expense	11,141	38,293	9,524	40,423	1617	16.98
Total Nonint. Expense	41,879	158,577	39,043	155,088	2836	7.26



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

**BALANCE SHEET**

Total Assets \$000			
Institution name	This Year	Last Year	% Change in Assets
Gala Bank	19,100	-	NA
Florida Capital Bank, National Association	610,364	520,922	17.17
Prime Meridian Bank	974,668	862,598	12.99
One Florida Bank	1,899,314	1,698,887	11.80
Everbank, National Association	41,858,343	37,922,802	10.38
Lafayette State Bank	240,293	219,329	9.56
Intracoastal Bank	576,623	536,444	7.49
Madison County Community Bank	194,757	182,475	6.73
Pnb Community Bank	158,895	151,484	4.89
Capital City Bank	4,460,571	4,253,594	4.87
Dlp Bank	248,866	238,262	4.45
Fnbt Bank	600,632	581,306	3.32
First Federal Bank	3,974,533	3,945,652	0.73
Bank Of Pensacola	139,244	144,412	(3.58)
Peoples Bank Of Graceville	113,470	119,855	(5.33)
The Warrington Bank	165,982	184,363	(9.97)

<b>Select Peer Average</b>	<b>3,514,728</b>	<b>3,222,649</b>	<b>5.03</b>
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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	
Gala Bank	3,423	-	NA
Dlp Bank	114,140	90,310	26.39
One Florida Bank	1,538,298	1,319,480	16.58
Madison County Community Bank	90,423	78,543	15.13
Everbank, National Association	30,201,504	26,999,889	11.86
Intracoastal Bank	427,469	386,399	10.63
Florida Capital Bank, National Association	483,186	445,775	8.39
Prime Meridian Bank	710,390	676,205	5.06
Bank Of Pensacola	72,405	69,002	4.93
Fnbt Bank	263,040	253,342	3.83
Pnb Community Bank	117,045	112,763	3.80
Lafayette State Bank	147,734	144,711	2.09
The Warrington Bank	55,475	54,465	1.85
Peoples Bank Of Graceville	40,953	40,645	0.76
First Federal Bank	1,252,758	1,278,086	(1.98)
Capital City Bank	2,682,211	2,755,877	(2.67)

<b>Select Peer Average</b>	2,387,528	2,169,093	7.11
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**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

**CAPITAL RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	53.04	<b>84.87</b>	115.34	115.74	115.34
The Warrington Bank	16.87	<b>16.92</b>	0.00	0.00	0.00
Dlp Bank	18.71	<b>15.44</b>	0.00	0.00	0.00
Fnbt Bank	11.27	<b>11.42</b>	25.11	26.36	25.11
First Federal Bank	9.67	<b>10.90</b>	21.25	21.69	21.25
Peoples Bank Of Graceville	6.11	<b>10.48</b>	29.85	30.89	29.85
Prime Meridian Bank	9.16	<b>10.09</b>	13.75	14.63	13.75
Capital City Bank	11.04	<b>9.68</b>	15.56	16.75	15.56
Pnb Community Bank	8.06	<b>9.56</b>	0.00	0.00	0.00
One Florida Bank	8.86	<b>9.51</b>	10.21	10.97	10.21
Intracoastal Bank	6.26	<b>9.37</b>	10.62	11.87	10.62
Bank Of Pensacola	9.30	<b>9.33</b>	20.72	21.59	20.72
Florida Capital Bank, National Association	10.26	<b>9.25</b>	14.76	16.01	14.76
Everbank, National Association	8.95	<b>9.16</b>	12.86	13.75	12.86
Madison County Community Bank	5.06	<b>8.82</b>	14.23	15.48	14.23
Lafayette State Bank	6.44	<b>8.51</b>	12.90	14.16	12.90

<b>Select Peer Average</b>	12.44	15.21	19.82	20.62	19.82
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	<b>98.02</b>	72.15	23.80
One Florida Bank	<b>90.17</b>	80.99	4.17
Florida Capital Bank, National Association	<b>88.93</b>	79.16	2.28
Intracoastal Bank	<b>83.76</b>	74.13	19.62
Prime Meridian Bank	<b>81.41</b>	72.89	11.06
Pnb Community Bank	<b>81.08</b>	73.66	17.67
Capital City Bank	<b>69.29</b>	<b>60.13</b>	<b>21.75</b>
Lafayette State Bank	<b>66.39</b>	61.48	13.86
Bank Of Pensacola	<b>57.51</b>	52.00	42.09
Dlp Bank	<b>56.86</b>	45.86	20.83
Fnbt Bank	<b>49.61</b>	43.79	22.90
Madison County Community Bank	<b>49.43</b>	46.43	37.71
The Warrington Bank	<b>40.24</b>	33.42	58.59
First Federal Bank	<b>39.73</b>	31.52	57.52
Peoples Bank Of Graceville	<b>39.59</b>	36.09	59.54
Gala Bank	<b>38.25</b>	17.92	11.86

<b>Select Peer Average</b>	64.39	55.10	26.58
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	592,809	<b>2.20</b>	19.77
Capital City Bank	4,355,055	<b>1.57</b>	<b>14.02</b>
Dlp Bank	245,115	<b>1.52</b>	8.12
Florida Capital Bank, National Association	684,167	<b>1.41</b>	15.73
Pnb Community Bank	161,770	<b>1.20</b>	15.79
Intracoastal Bank	563,715	<b>1.17</b>	19.12
One Florida Bank	1,868,281	<b>1.10</b>	12.47
Lafayette State Bank	241,348	<b>1.04</b>	16.80
First Federal Bank	4,069,283	<b>1.03</b>	11.12
Prime Meridian Bank	947,667	<b>0.96</b>	10.26
Bank Of Pensacola	138,869	<b>0.75</b>	8.10
Everbank, National Association	40,452,104	<b>0.73</b>	7.96
Peoples Bank Of Graceville	114,753	<b>0.73</b>	12.61
Madison County Community Bank	191,359	<b>0.65</b>	12.97
The Warrington Bank	165,437	<b>0.36</b>	2.12
Gala Bank	11,841	<b>(6.05)</b>	(7.17)

<b>Select Peer Average</b>	3,425,223	0.65	11.24
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
One Florida Bank	0.11	1.76	<b>54.36</b>	11.44
Fnbt Bank	0.96	1.54	<b>54.91</b>	7.90
Everbank, National Association	0.22	1.35	<b>58.53</b>	25.73
Prime Meridian Bank	0.27	1.94	<b>61.41</b>	8.63
Florida Capital Bank, National Association	1.66	1.71	<b>63.49</b>	5.31
Intracoastal Bank	0.16	2.00	<b>63.94</b>	11.53
Dlp Bank	0.66	3.04	<b>64.29</b>	7.32
<b>Capital City Bank</b>	<b>2.10</b>	<b>1.75</b>	<b>64.42</b>	<b>4.75</b>
Bank Of Pensacola	0.23	1.61	<b>66.05</b>	9.95
First Federal Bank	1.46	1.36	<b>67.47</b>	6.92
Pnb Community Bank	0.44	2.90	<b>67.72</b>	3.88
Peoples Bank Of Graceville	0.26	1.41	<b>68.61</b>	8.73
Lafayette State Bank	0.73	2.82	<b>71.16</b>	5.01
Madison County Community Bank	0.62	2.39	<b>77.68</b>	4.99
The Warrington Bank	0.27	2.03	<b>82.81</b>	5.53
Gala Bank	0.00	10.34	<b>309.09</b>	1.74

<b>Select Peer Average</b>	0.63	2.50	81.00	8.08
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.76	0.00	<b>0.00</b>	0.00
Gala Bank	0.96	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.57	0.01	<b>0.00</b>	0.03
Peoples Bank Of Graceville	0.93	0.00	<b>0.00</b>	0.00
The Warrington Bank	0.96	0.00	<b>0.00</b>	0.00
One Florida Bank	0.84	0.04	<b>0.03</b>	0.36
Capital City Bank	1.11	0.16	<b>0.10</b>	1.02
Madison County Community Bank	1.72	0.33	<b>0.17</b>	2.87
Florida Capital Bank, National Association	1.26	0.48	<b>0.38</b>	2.62
Prime Meridian Bank	0.84	0.71	<b>0.52</b>	5.29
First Federal Bank	0.72	3.79	<b>1.19</b>	1.93
Intracoastal Bank	1.40	1.67	<b>1.24</b>	16.93
Everbank, National Association	0.81	1.72	<b>1.27</b>	4.22
Dlp Bank	1.56	1.51	<b>1.31</b>	8.75
Lafayette State Bank	1.90	2.24	<b>1.38</b>	18.10
Pnb Community Bank	1.20	3.00	<b>2.21</b>	24.68

<b>Select Peer Average</b>	1.16	0.98	0.61	5.43
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Madison County Community Bank	<b>4.49</b>	3.97	0.00	0.00	37.71
Bank Of Pensacola	<b>4.01</b>	0.97	0.00	42.09	0.00
Dlp Bank	<b>3.64</b>	17.01	4.73	0.00	20.83
Lafayette State Bank	<b>3.13</b>	16.75	0.00	0.00	13.86
Pnb Community Bank	<b>2.70</b>	4.08	0.44	0.00	17.67
The Warrington Bank	<b>2.30</b>	4.85	0.00	58.59	0.00
Capital City Bank	<b>1.76</b>	10.00	0.00	11.59	10.16
Gala Bank	<b>1.32</b>	0.00	53.27	0.00	10.49
Prime Meridian Bank	<b>1.17</b>	5.51	6.14	1.57	9.50
One Florida Bank	<b>1.12</b>	12.90	0.00	0.00	4.17
Intracoastal Bank	<b>0.99</b>	2.56	0.00	0.00	19.62
Peoples Bank Of Graceville	<b>0.73</b>	2.89	0.00	44.53	15.01
First Federal Bank	<b>0.59</b>	0.65	0.00	0.00	57.52
Florida Capital Bank, National Association	<b>0.50</b>	15.24	0.00	0.00	2.28
Fnbt Bank	<b>0.49</b>	31.09	0.00	22.90	0.00
Everbank, National Association	<b>0.15</b>	1.84	0.00	0.07	23.70

<b>Select Peer Average</b>	1.82	8.14	4.04	11.33	15.16
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	<b>80.24</b>	0.49	0.00	0.00
Intracoastal Bank	<b>73.10</b>	0.96	0.00	0.00
Pnb Community Bank	<b>72.78</b>	1.23	0.00	0.00
Everbank, National Association	<b>71.56</b>	0.13	0.02	0.02
Prime Meridian Bank	<b>71.26</b>	0.96	0.00	0.00
Florida Capital Bank, National Association	<b>70.27</b>	0.22	0.00	0.01
Lafayette State Bank	<b>60.11</b>	2.37	0.00	0.00
<b>Capital City Bank</b>	<b>58.98</b>	<b>2.40</b>	<b>0.00</b>	<b>2.02</b>
Bank Of Pensacola	<b>51.61</b>	0.73	0.00	0.00
Madison County Community Bank	<b>45.63</b>	4.24	0.01	0.00
Dlp Bank	<b>45.15</b>	1.61	0.62	4.47
Fnbt Bank	<b>42.89</b>	1.69	0.00	0.00
Peoples Bank Of Graceville	<b>35.76</b>	0.15	0.00	0.00
The Warrington Bank	<b>33.10</b>	0.58	0.00	0.00
First Federal Bank	<b>29.38</b>	0.99	0.00	4.87
Gala Bank	<b>17.75</b>	12.85	0.00	0.00

<b>Select Peer Average</b>	<b>53.72</b>	<b>1.98</b>	<b>0.04</b>	<b>0.71</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	<b>58.63</b>	41.29	99.93	0.00	0.07
Dlp Bank	<b>54.93</b>	45.07	100.00	0.00	0.00
Bank Of Pensacola	<b>45.63</b>	54.37	100.00	0.00	0.00
Lafayette State Bank	<b>39.93</b>	60.07	100.00	0.00	0.00
Capital City Bank	<b>36.85</b>	<b>61.48</b>	<b>98.33</b>	<b>0.58</b>	<b>1.09</b>
Fnbt Bank	<b>27.71</b>	72.29	100.00	0.00	0.00
The Warrington Bank	<b>26.79</b>	73.21	100.00	0.00	0.00
Pnb Community Bank	<b>25.09</b>	74.91	100.00	0.00	0.00
Prime Meridian Bank	<b>23.40</b>	75.72	99.12	0.00	0.88
Madison County Community Bank	<b>22.43</b>	77.57	100.00	0.00	0.00
One Florida Bank	<b>22.24</b>	76.89	99.13	0.00	0.87
Gala Bank	<b>22.14</b>	77.86	100.00	0.00	0.00
Peoples Bank Of Graceville	<b>21.87</b>	75.77	97.64	0.00	2.36
Intracoastal Bank	<b>18.82</b>	76.51	95.33	0.00	4.67
First Federal Bank	<b>9.11</b>	79.82	88.93	0.00	11.07
Everbank, National Association	<b>3.31</b>	78.86	82.17	0.00	17.83

<b>Select Peer Average</b>	28.68	68.86	97.54	0.04	2.43
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the three months ended March 31, 2025**

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.66	1.16	<b>5.23</b>	97.25
Pnb Community Bank	5.73	1.43	<b>4.76</b>	94.20
Lafayette State Bank	5.88	2.17	<b>4.58</b>	92.41
Gala Bank	4.86	3.30	<b>4.37</b>	76.52
Capital City Bank	4.98	1.27	<b>4.22</b>	91.73
Florida Capital Bank, National Association	5.13	4.28	<b>3.72</b>	97.99
Fnbt Bank	5.44	2.67	<b>3.66</b>	97.90
Prime Meridian Bank	5.58	2.91	<b>3.47</b>	95.79
Madison County Community Bank	5.03	2.10	<b>3.40</b>	94.71
One Florida Bank	5.71	3.32	<b>3.37</b>	98.62
Intracoastal Bank	5.30	2.55	<b>3.32</b>	96.70
First Federal Bank	4.84	2.06	<b>2.99</b>	90.38
Bank Of Pensacola	3.56	1.79	<b>2.63</b>	97.40
The Warrington Bank	3.03	0.77	<b>2.55</b>	98.10
Everbank, National Association	5.41	3.39	<b>2.48</b>	99.29
Peoples Bank Of Graceville	4.02	2.46	<b>2.17</b>	98.67

<b>Select Peer Average</b>	5.01	2.35	2.76	94.85
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