

# Everbank, National Association

Jacksonville, FL

Established

10/1/1998

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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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 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)

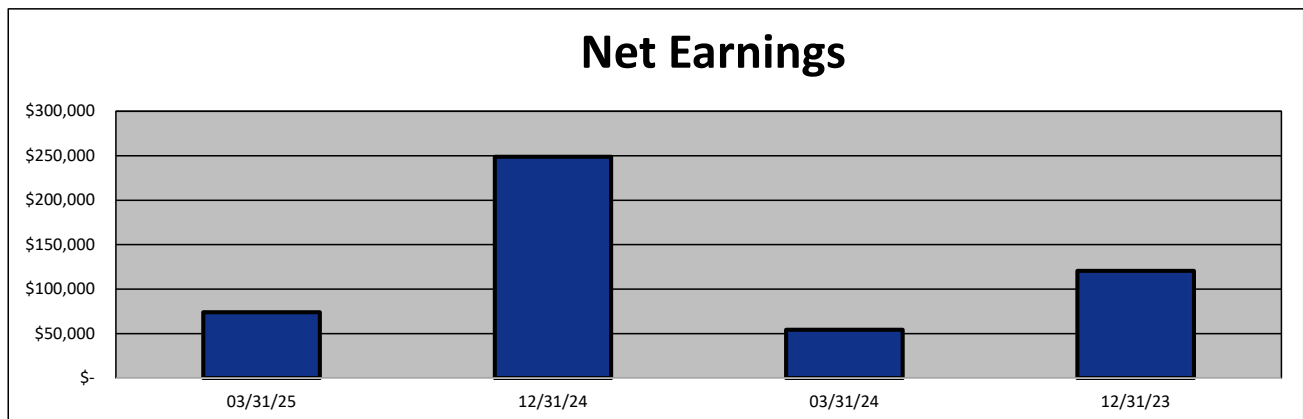
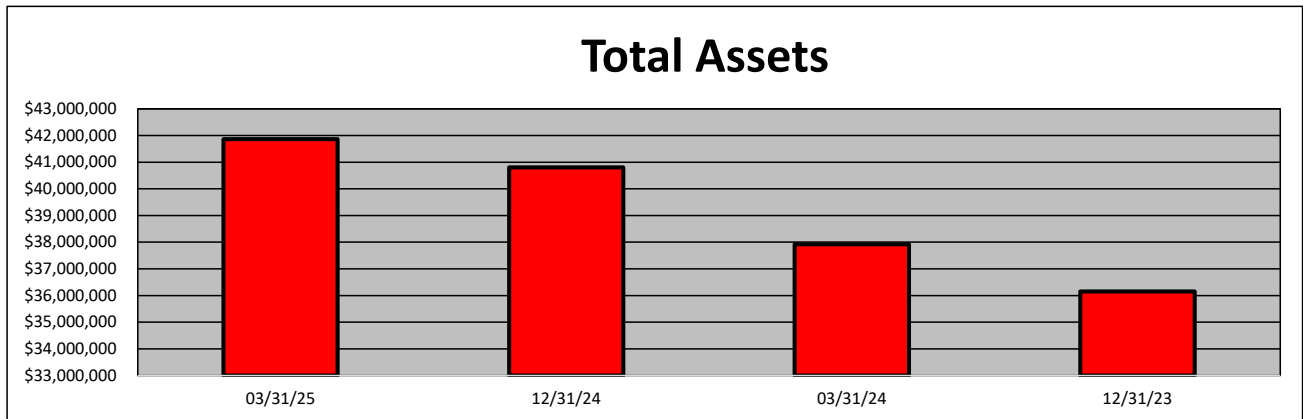
**EXECUTIVE SUMMARY - EverBank, National Association**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.95	9.06	9.31	9.49	11.26	12.44
Leverage Ratio	9.16	8.99	9.37	9.44	17.35	15.21
Tier 1 Cap/Risk Based Assets	12.86	12.98	14.07	14.55	18.59	19.82
Risk Based Ratio	13.75	13.86	15.05	15.56	19.41	20.62
Common Equity Tier 1 Capital Ratio	12.86	12.98	14.07	14.55	18.53	19.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	98.02	92.11	93.69	93.59	73.43	64.39
Loans/Assets	72.15	72.35	71.20	72.44	62.13	55.10
Securities/Assets	23.80	24.15	25.12	21.55	18.87	26.58
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.73	0.64	0.59	0.23	0.20	0.65
Return on Avg Equity	7.96	6.95	6.24	2.39	10.12	11.24
Nonint Income/Avg Assets	0.22	0.22	0.23	0.04	0.78	0.63
Net Overhead Ratio	1.35	1.43	1.47	1.76	2.92	2.50
Efficiency Ratio	58.53	63.64	66.33	84.71	93.91	81.00
Assets (per million) per Employee	25.73	25.66	24.11	23.52	10.55	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.81	0.80	0.86	0.88	1.27	1.16
Nonperforming Loans/Total Loans	1.72	1.79	2.30	2.50	0.52	0.98
Nonperforming Assets/Total Assets	1.27	1.32	1.67	1.84	0.36	0.61
Adjusted Texas Ratio	4.22	3.96	4.92	5.39	3.38	5.43
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.41	5.73	5.60	4.99	5.40	5.01
Cost of funds	3.39	3.88	3.78	3.33	2.84	2.35
Net interest margin	2.48	2.40	2.34	2.10	3.13	2.76
Avg Earning Assets/Avg Assets	99.29	99.13	99.01	98.71	95.62	94.85

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

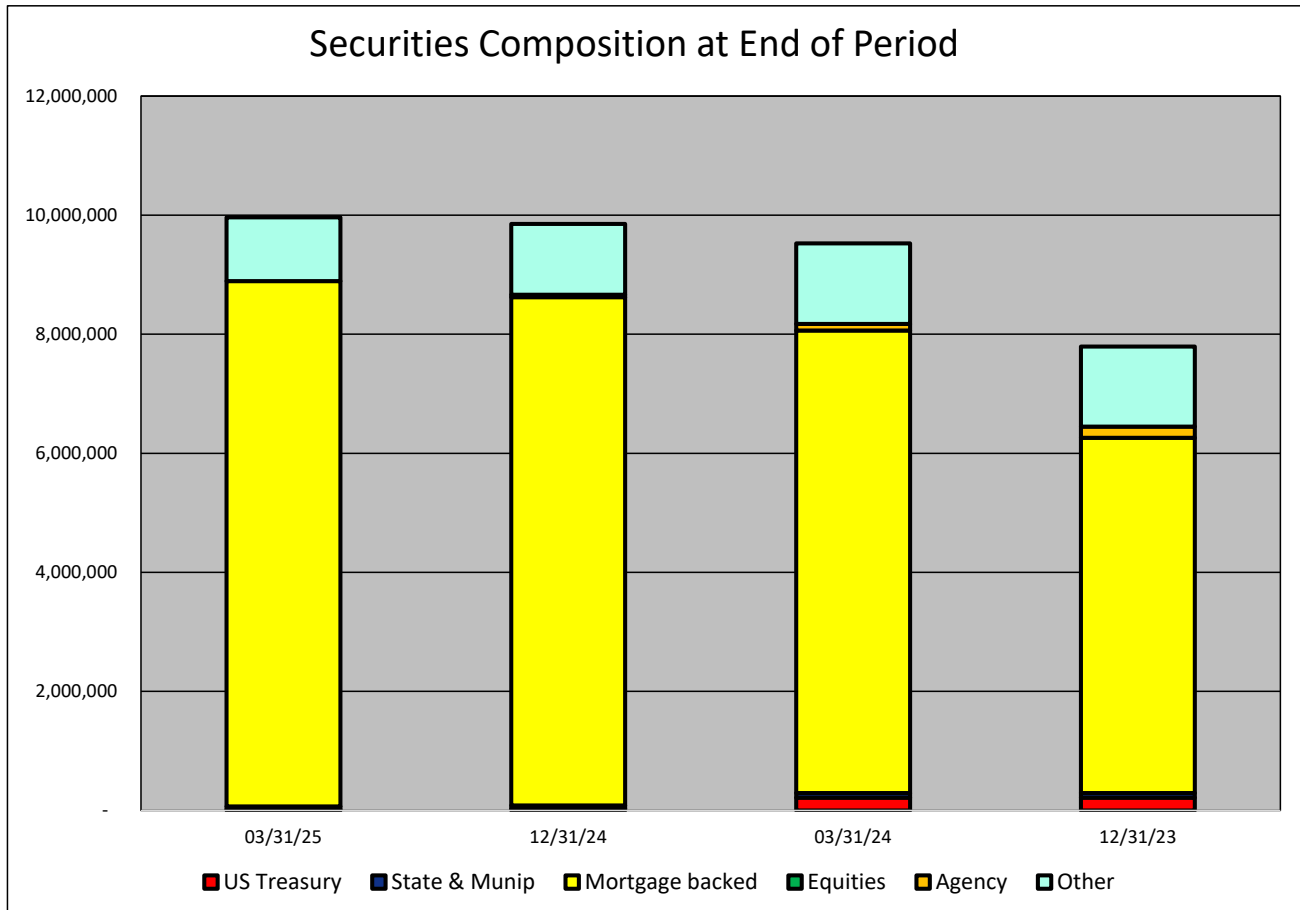
As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	41,858,343	40,802,282	37,922,802	36,153,160	3,935,541	10.38
Cash and Equivalents	830,959	663,780	626,060	1,458,021	204,899	32.73
Securities	9,962,950	9,852,086	9,527,113	7,791,888	435,837	4.57
Loans, net	30,201,504	29,519,760	26,999,889	26,190,329	3,201,615	11.86
Deposit Accounts	30,811,669	32,049,197	28,818,708	27,983,944	1,992,961	6.92
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,745,049	3,695,354	3,531,999	3,429,536	213,050	6.03

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	74,012	248,928	54,301	120,475	19,711	36.30
Interest Income	542,806	2,204,171	509,782	1,791,874	33,024	6.48
Interest Expense	293,488	1,281,933	296,164	1,037,593	(2,676)	(0.90)
Net Interest Income	249,318	922,238	213,618	754,281	35,700	16.71
Prov for Credit Losses	9,807	21,016	4,417	11,799	5,390	122.03
Noninterest income	21,874	85,303	21,169	14,796	705	3.33
Gain on Sale of Securities	111	1,907	151	(298)	(40)	(26.49)
Noninterest Expense	158,777	641,695	156,013	652,885	2,764	1.77
Net Operating Income	102,608	344,830	74,357	104,393	28,251	37.99
Income Taxes	26,534	94,165	18,426	18,090	8,108	44.00



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	18,757	33,043	216,989	216,562	(198,232)	(91.36)
State & Munip	51,203	49,870	77,074	77,894	(25,871)	(33.57)
Mortgage backed	8,823,273	8,540,326	7,767,296	5,966,038	1,055,977	13.60
Equities	-	-	-	-	-	NA
Agency	-	39,816	113,389	187,466	(113,389)	(100.00)
Other	1,069,717	1,189,031	1,352,365	1,343,928	(282,648)	(20.90)
Total Securities	9,962,950	9,852,086	9,527,113	7,791,888	435,837	4.57

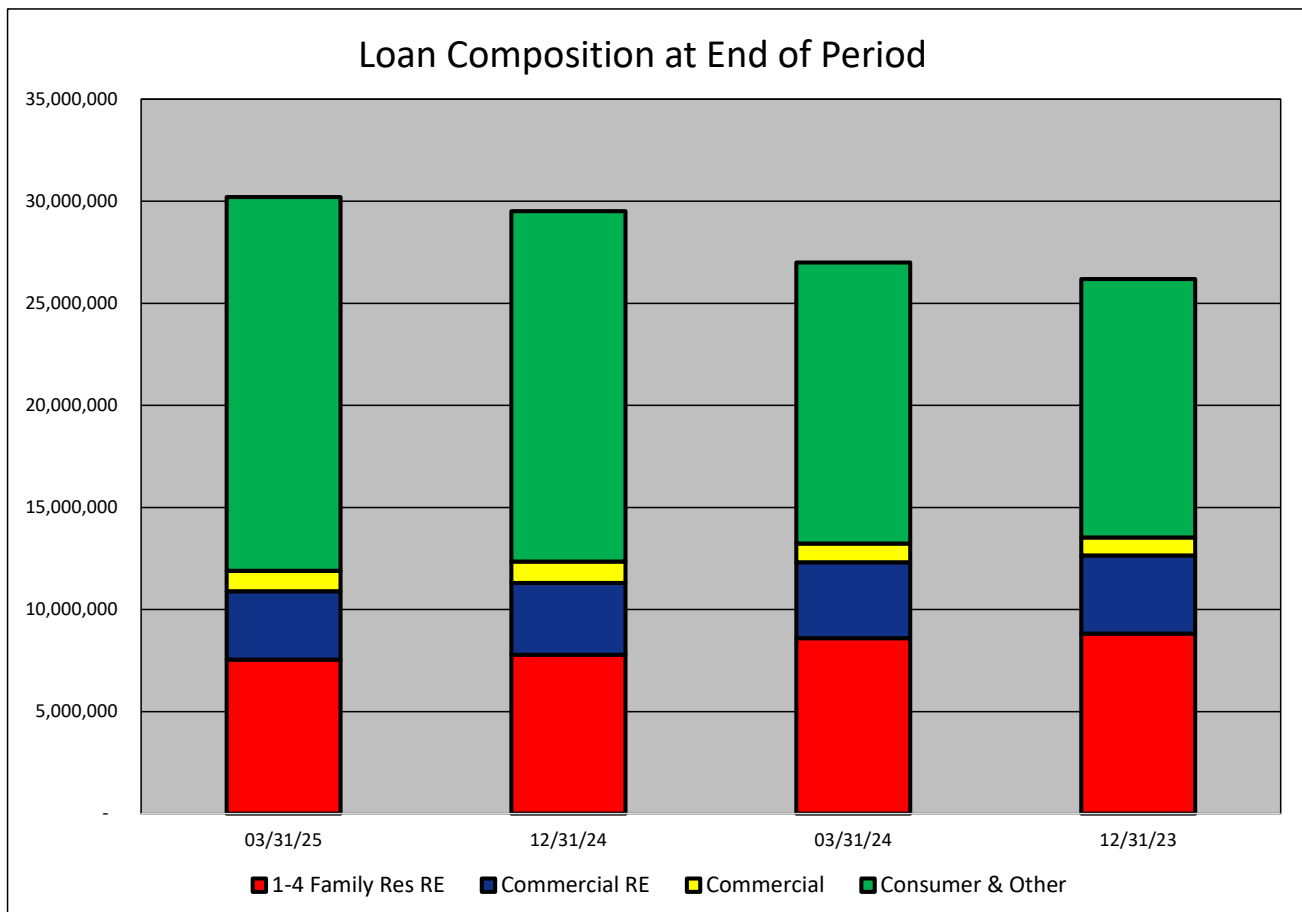


**LOAN PORTFOLIO COMPOSITION - EverBank, National Association**  
(Dollars in Thousands)

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	7,546,691	7,788,477	8,589,043	8,815,914	(1,042,352)	(12.14)
Commercial RE	3,351,471	3,508,255	3,729,764	3,830,633	(378,293)	(10.14)
Commercial	999,932	1,052,973	914,895	880,440	85,037	9.29
Consumer & Other	18,303,410	17,170,055	13,766,187	12,663,342	4,537,223	32.96
Loans, Net	30,201,504	29,519,760	26,999,889	26,190,329	3,201,615	11.86



**LOAN PORTFOLIO QUALITY - EverBank, National Association**  
(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	236,920	229,466	229,466	211,219	7,454	3.25
Total Recoveries	2,018	7,905	2,667	7,361	(649)	(24.33)
Total Charge-offs	2,807	21,467	4,370	9,743	(1,563)	(35.77)
Provision Expense	9,807	21,016	4,417	11,799	5,390	122.03
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	8,830	-	NA
Ending Balance	245,938	236,920	232,180	229,466	13,758	5.93

**NON-PERFORMING ASSETS:**

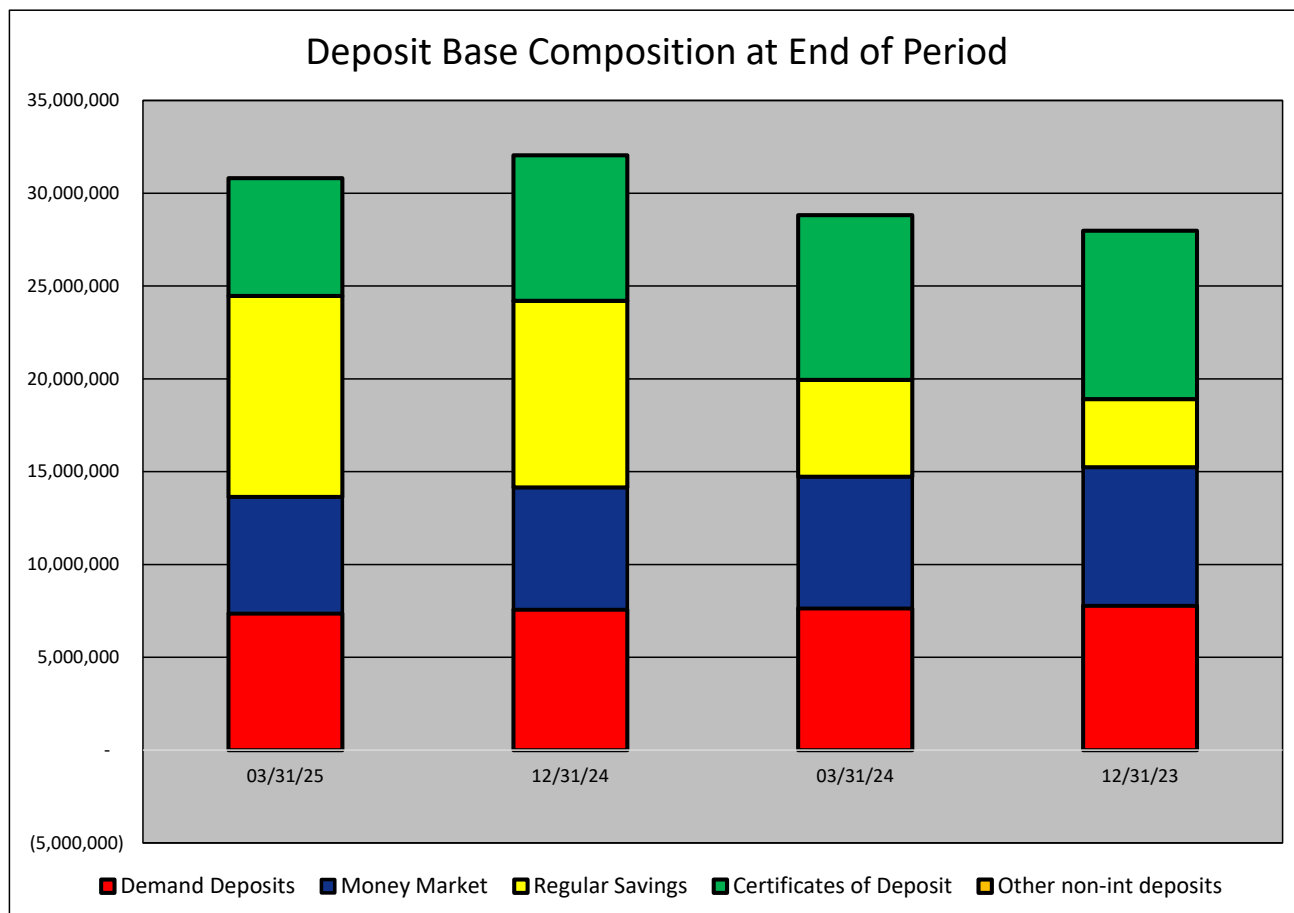
Total-90+ Days Past Due	363,382	383,585	449,820	468,172	(86,438)	(19.22)
Total-Nonaccrual	155,561	144,301	172,032	186,804	(16,471)	(9.57)
Foreclosed Real Estate	6,683	6,329	6,718	3,728	(35)	(0.52)
Total Non-perf Assets	525,626	534,215	628,570	658,704	(102,944)	(16.38)

**DEPOSIT BASE COMPOSITION - EverBank, National Association**  
(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	7,360,294	7,564,876	7,632,590	7,779,490	(272,296)	(3.57)
Money Market	6,284,660	6,590,840	7,095,819	7,458,106	(811,159)	(11.43)
Regular Savings	10,822,931	10,053,882	5,222,732	3,668,153	5,600,199	107.23
Certificates of Deposit	6,343,784	7,839,600	8,867,567	9,078,194	(2,523,783)	(28.46)
Other non-int deposits	-	(1)	-	1	-	NA
<b>Total Deposits</b>	<b>30,811,669</b>	<b>32,049,197</b>	<b>28,818,708</b>	<b>27,983,944</b>	<b>1,992,961</b>	<b>6.92</b>



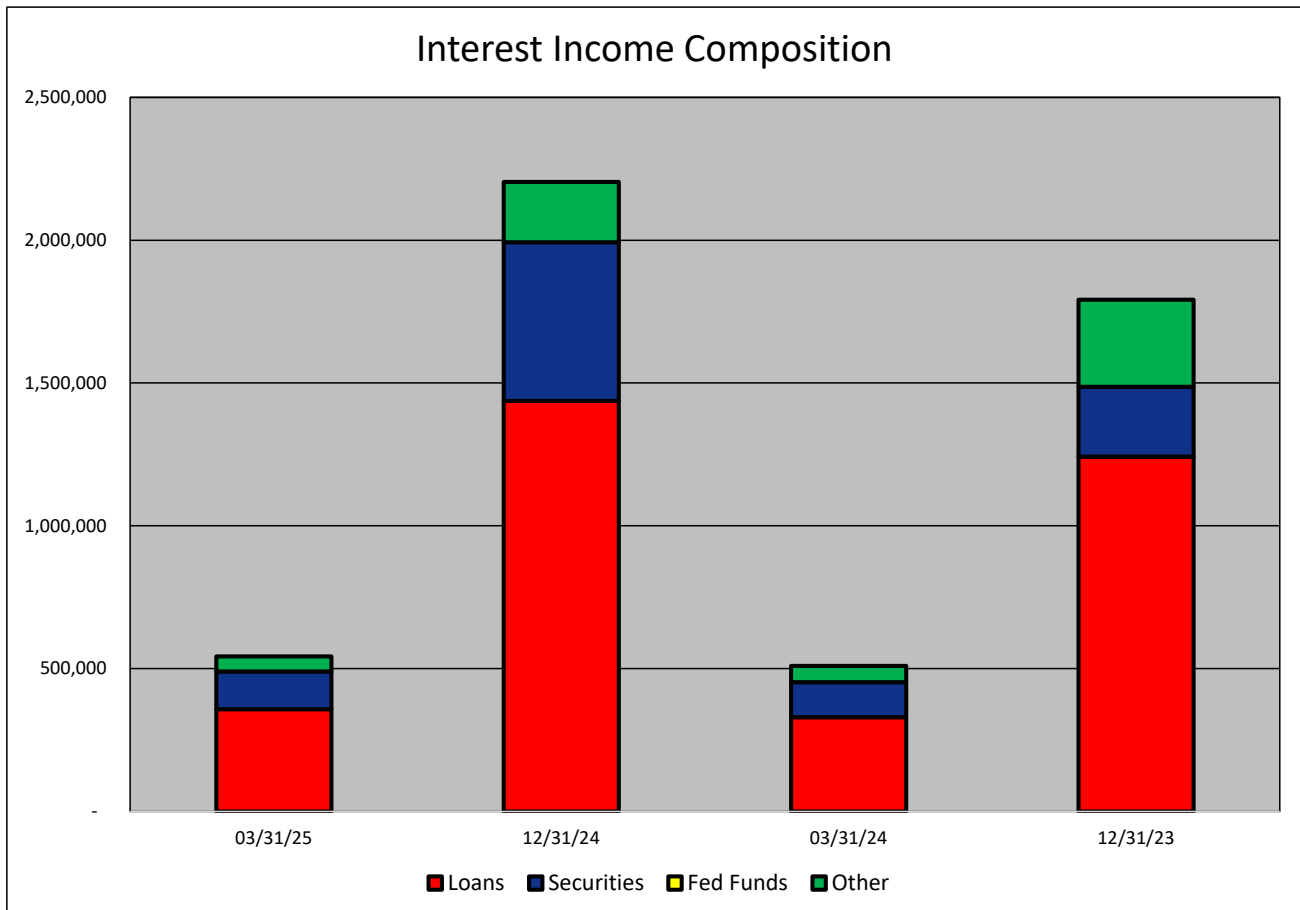


**INTEREST INCOME COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	358,501	1,437,459	329,735	1,242,578	28,766	8.72
Securities	131,279	555,398	123,296	243,810	7,983	6.47
Fed Funds	-	-	-	-	-	NA
Other	53,026	211,314	56,751	305,486	(3,725)	(6.56)
<b>Total Int Income</b>	<b>542,806</b>	<b>2,204,171</b>	<b>509,782</b>	<b>1,791,874</b>	<b>33,024</b>	<b>6.48</b>

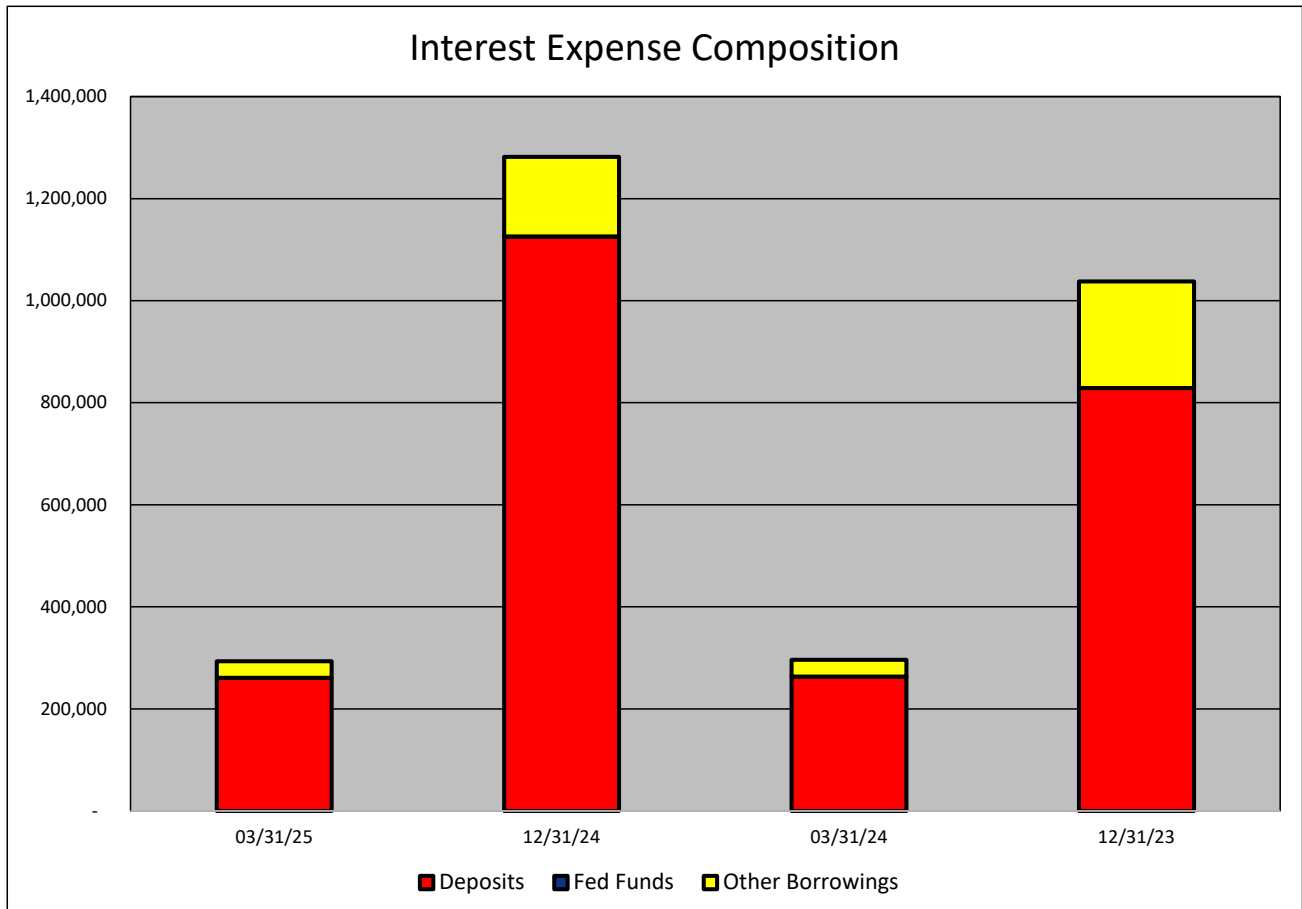


**INTEREST EXPENSE COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	260,736	1,125,773	263,128	828,955	(2,392)	(0.91)
Fed Funds	-	1	-	3	-	NA
Other Borrowings	32,752	156,159	33,036	208,635	(284)	(0.86)
<b>Total Int Expense</b>	<b>293,488</b>	<b>1,281,933</b>	<b>296,164</b>	<b>1,037,593</b>	<b>(2,676)</b>	<b>(0.90)</b>

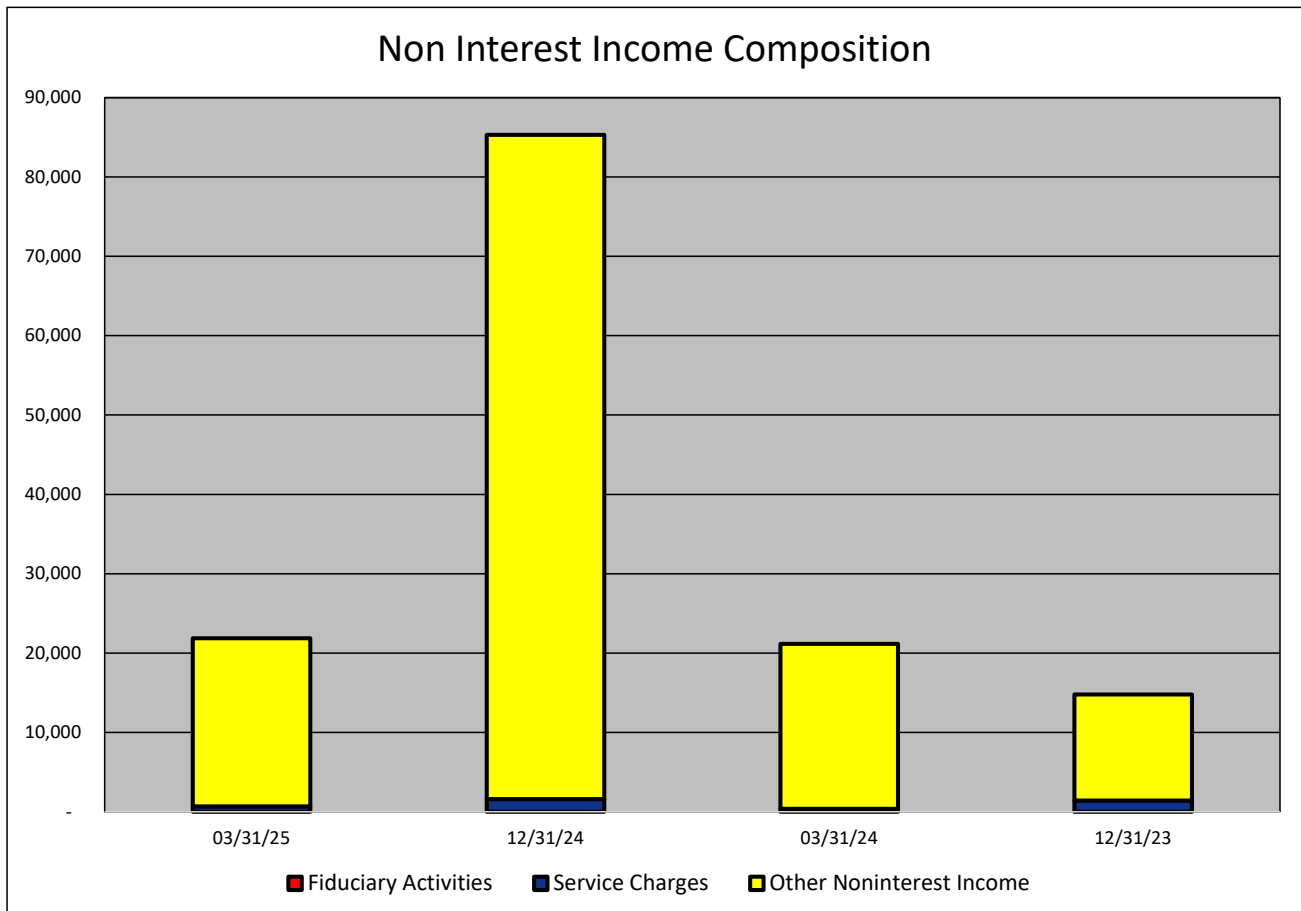


**NONINTEREST INCOME COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	689	1,602	372	1,407	317	85.22
Other Noninterest Income	21,185	83,701	20,797	13,389	388	1.87
<b>Total Nonint. Income</b>	<b>21,874</b>	<b>85,303</b>	<b>21,169</b>	<b>14,796</b>	<b>705</b>	<b>3.33</b>

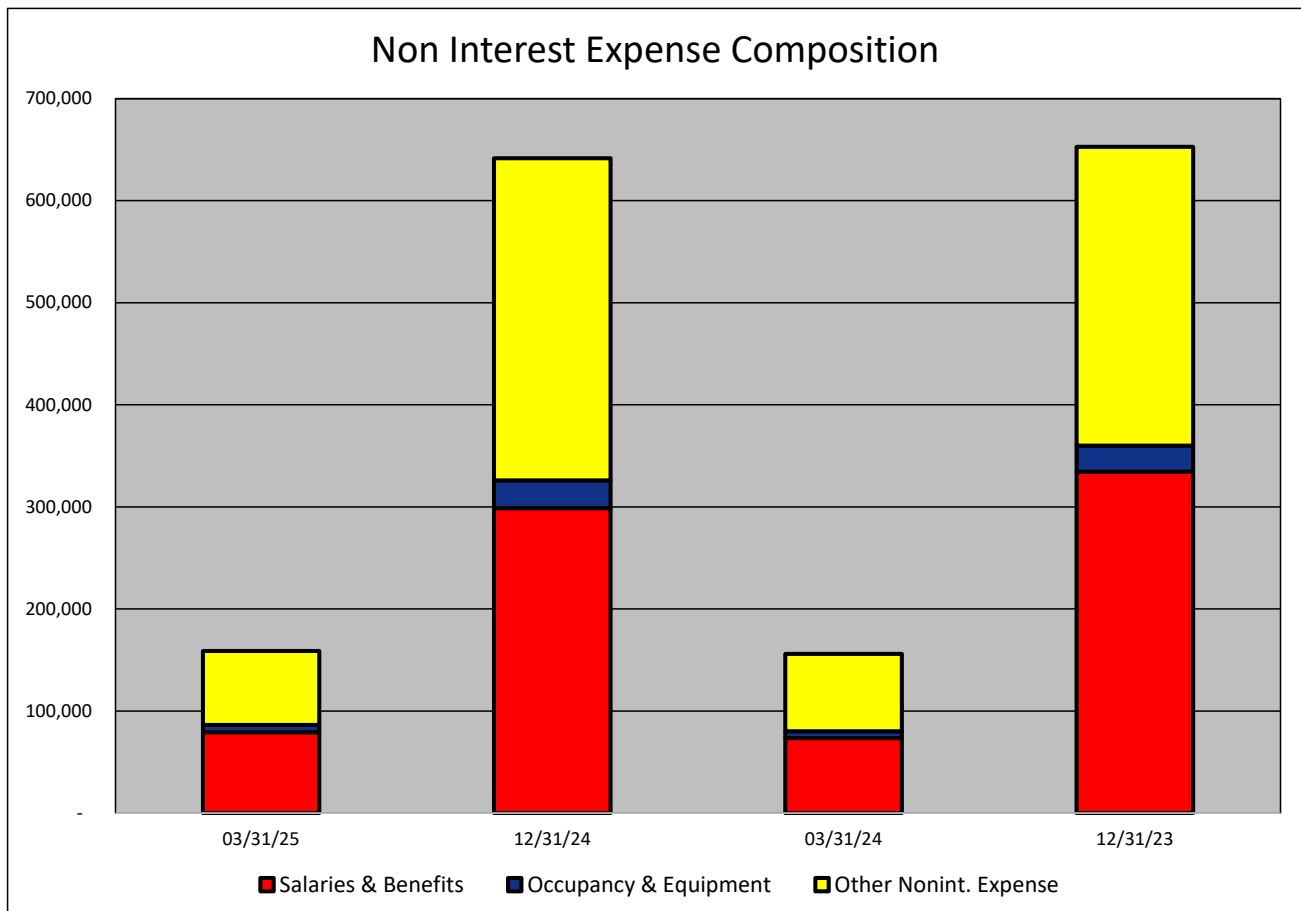


**NONINTEREST EXPENSE COMPOSITION- EverBank, National Association**  
(Dollars in Thousands)

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	79,283	298,648	73,456	334,482	5827	7.93
Occupancy & Equipment	7,177	27,392	6,731	25,670	446	6.63
Other Nonint. Expense	72,317	315,655	75,826	292,733	(3509)	(4.63)
Total Nonint. Expense	158,777	641,695	156,013	652,885	2764	1.77



**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
Fnb 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>	3,514,728	3,222,649	5.03
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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>	<b>2,387,528</b>	<b>2,169,093</b>	<b>7.11</b>
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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
<b>Everbank, National Association</b>	<b>8.95</b>	<b>9.16</b>	<b>12.86</b>	<b>13.75</b>	<b>12.86</b>
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>	60.13	21.75
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>	14.02
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>	<b>7.96</b>
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
<b>Everbank, National Association</b>	<b>0.22</b>	<b>1.35</b>	<b>58.53</b>	<b>25.73</b>
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
Capital City Bank	2.10	1.75	<b>64.42</b>	4.75
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
<b>Everbank, National Association</b>	<b>0.81</b>	<b>1.72</b>	<b>1.27</b>	<b>4.22</b>
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>	<b>0.13</b>	<b>0.02</b>	<b>0.02</b>
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
Capital City Bank	<b>58.98</b>	2.40	0.00	2.02
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>	53.72	1.98	0.04	0.71
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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>	61.48	98.33	0.58	1.09
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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