

# First Federal Bank

Lake City, FL

Established  
1/1/1961

## 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 three months ended March 31, 2025**

Institution name	Total Assets (\$'000's)
Everbank, National Association	41,858,343
Capital City Bank	4,460,571
<b>First Federal Bank</b>	<b>3,974,533</b>
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
<b>First Federal Bank</b>	<b>1.03</b>
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)

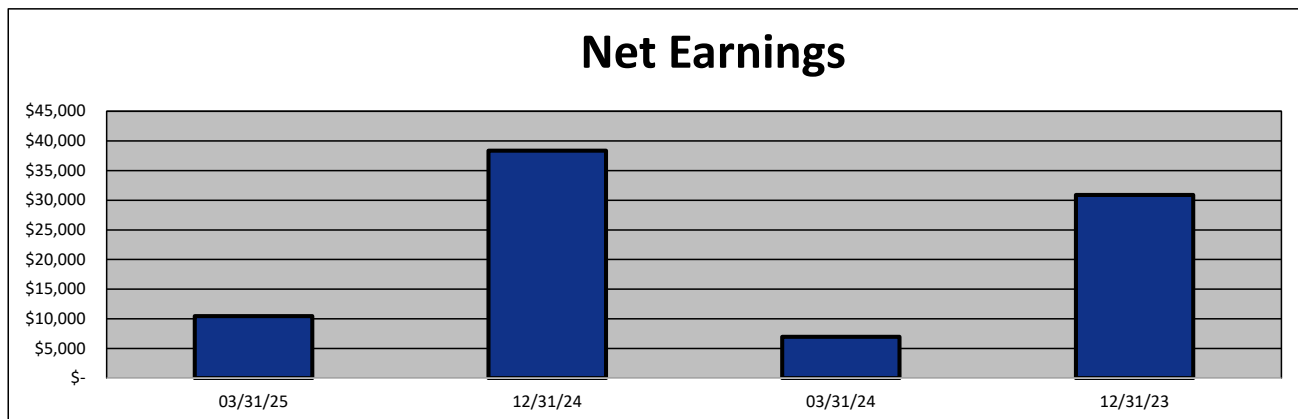
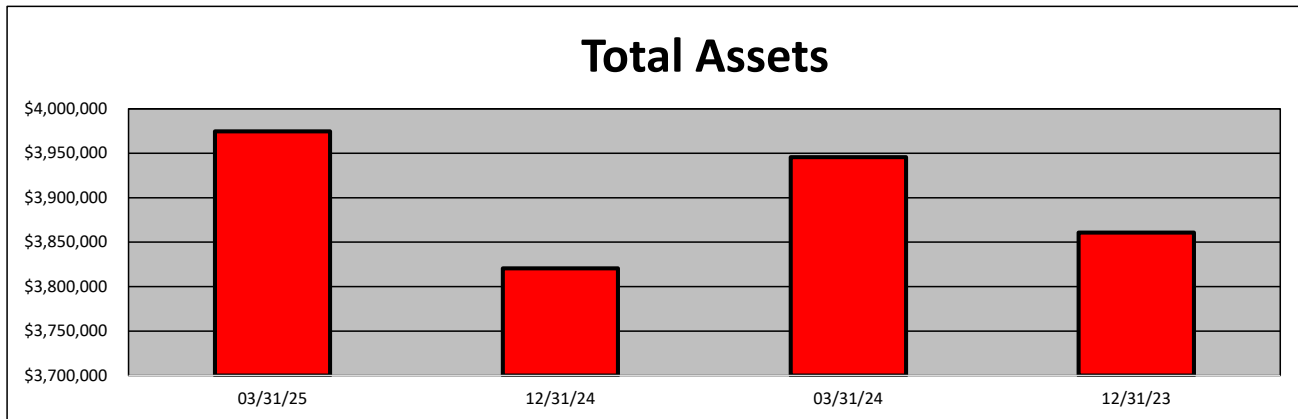
**EXECUTIVE SUMMARY - First Federal Bank**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.67	9.65	8.21	7.98	11.26	12.44
Leverage Ratio	10.90	10.50	9.38	9.55	17.35	15.21
Tier 1 Cap/Risk Based Assets	21.25	20.16	18.23	18.47	18.59	19.82
Risk Based Ratio	21.69	20.57	18.63	19.02	19.41	20.62
Common Equity Tier 1 Capital Ratio	21.25	20.16	18.23	18.47	18.53	19.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	39.73	37.67	37.62	36.29	73.43	64.39
Loans/Assets	31.52	32.88	32.39	32.28	62.13	55.10
Securities/Assets	57.52	53.87	54.88	54.05	18.87	26.58
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.03	0.91	0.67	0.76	0.20	0.65
Return on Avg Equity	11.12	11.25	8.84	11.28	10.12	11.24
Nonint Income/Avg Assets	1.46	1.32	1.22	1.28	0.78	0.63
Net Overhead Ratio	1.36	1.52	1.71	1.56	2.92	2.50
Efficiency Ratio	67.47	70.77	77.11	73.92	93.91	81.00
Assets (per million) per Employee	6.92	6.46	6.42	6.25	10.55	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.72	0.72	0.68	0.71	1.27	1.16
Nonperforming Loans/Total Loans	3.79	3.68	3.23	2.73	0.52	0.98
Nonperforming Assets/Total Assets	1.19	1.22	1.05	0.88	0.36	0.61
Adjusted Texas Ratio	1.93	1.87	2.77	1.99	3.38	5.43
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.84	5.27	5.08	4.73	5.40	5.01
Cost of funds	2.06	2.41	2.27	1.94	2.84	2.35
Net interest margin	2.99	2.99	2.89	2.88	3.13	2.76
Avg Earning Assets/Avg Assets	90.38	89.48	88.52	88.72	95.62	94.85

**SELECTED FINANCIAL DATA - First Federal 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	3,974,533	3,820,541	3,945,652	3,860,802	28,881	0.73
Cash and Equivalents	49,185	119,060	77,438	107,908	(28,253)	(36.48)
Securities	2,285,997	2,058,040	2,165,509	2,086,831	120,488	5.56
Loans, net	1,252,758	1,256,224	1,278,086	1,246,131	(25,328)	(1.98)
Deposit Accounts	3,153,301	3,334,716	3,397,025	3,433,882	(243,724)	(7.17)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	384,292	368,846	323,757	307,989	60,535	18.70

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	10,473	38,354	6,983	30,881	3,490	49.98
Interest Income	44,494	198,078	46,509	171,217	(2,015)	(4.33)
Interest Expense	17,042	85,577	20,036	66,900	(2,994)	(14.94)
Net Interest Income	27,452	112,501	26,473	104,317	979	3.70
Prov for Credit Losses	300	600	-	(3,550)	300	NA
Noninterest income	14,840	55,605	12,633	52,279	2,207	17.47
Gain on Sale of Securities	-	(533)	-	(4,610)	-	NA
Noninterest Expense	28,635	119,438	30,289	116,179	(1,654)	(5.46)
Net Operating Income	13,357	48,068	8,817	43,967	4,540	51.49
Income Taxes	2,938	9,171	1,834	8,365	1,104	60.20

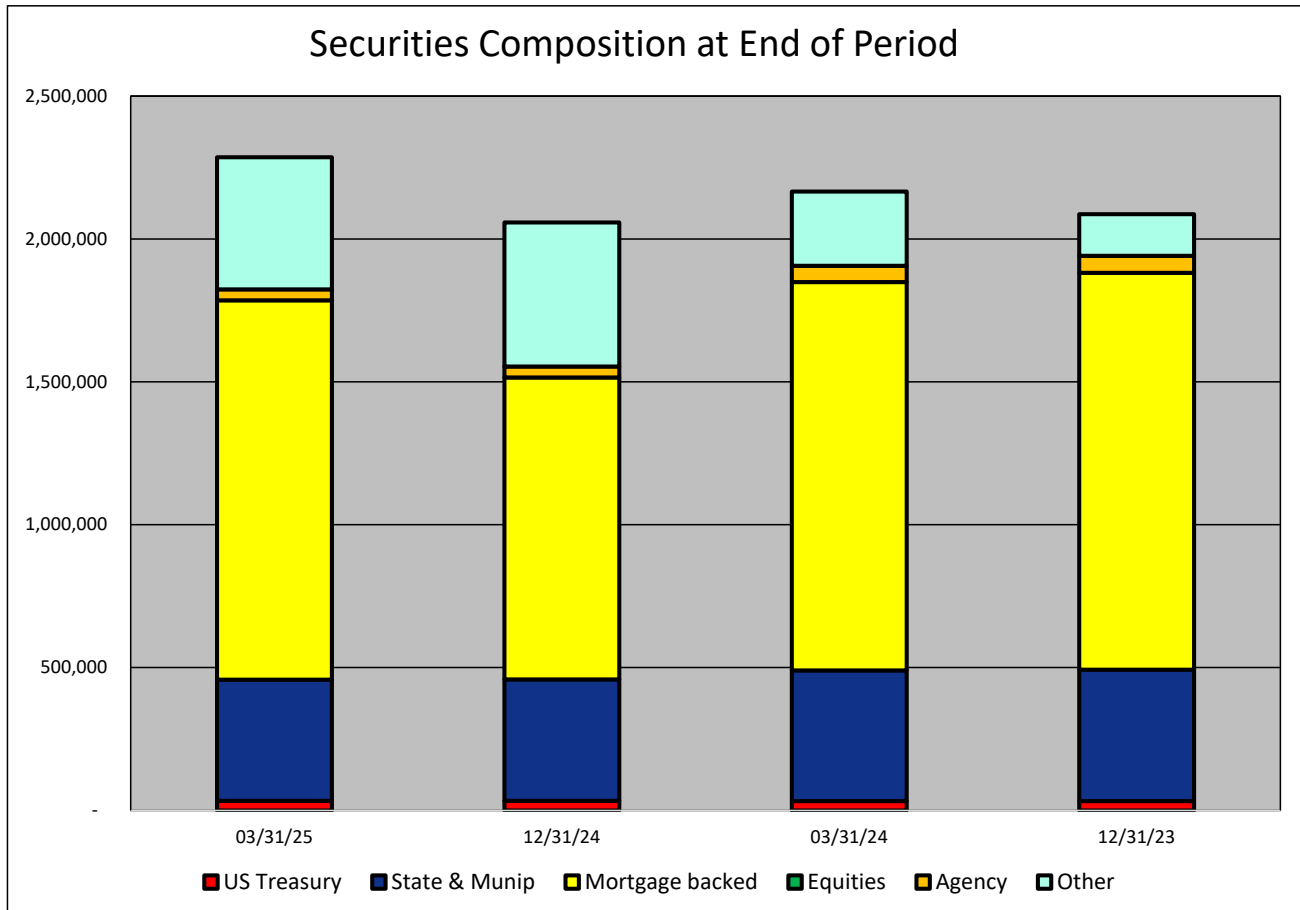


**SECURITIES COMPOSITION - First Federal Bank**  
(Dollars in Thousands)

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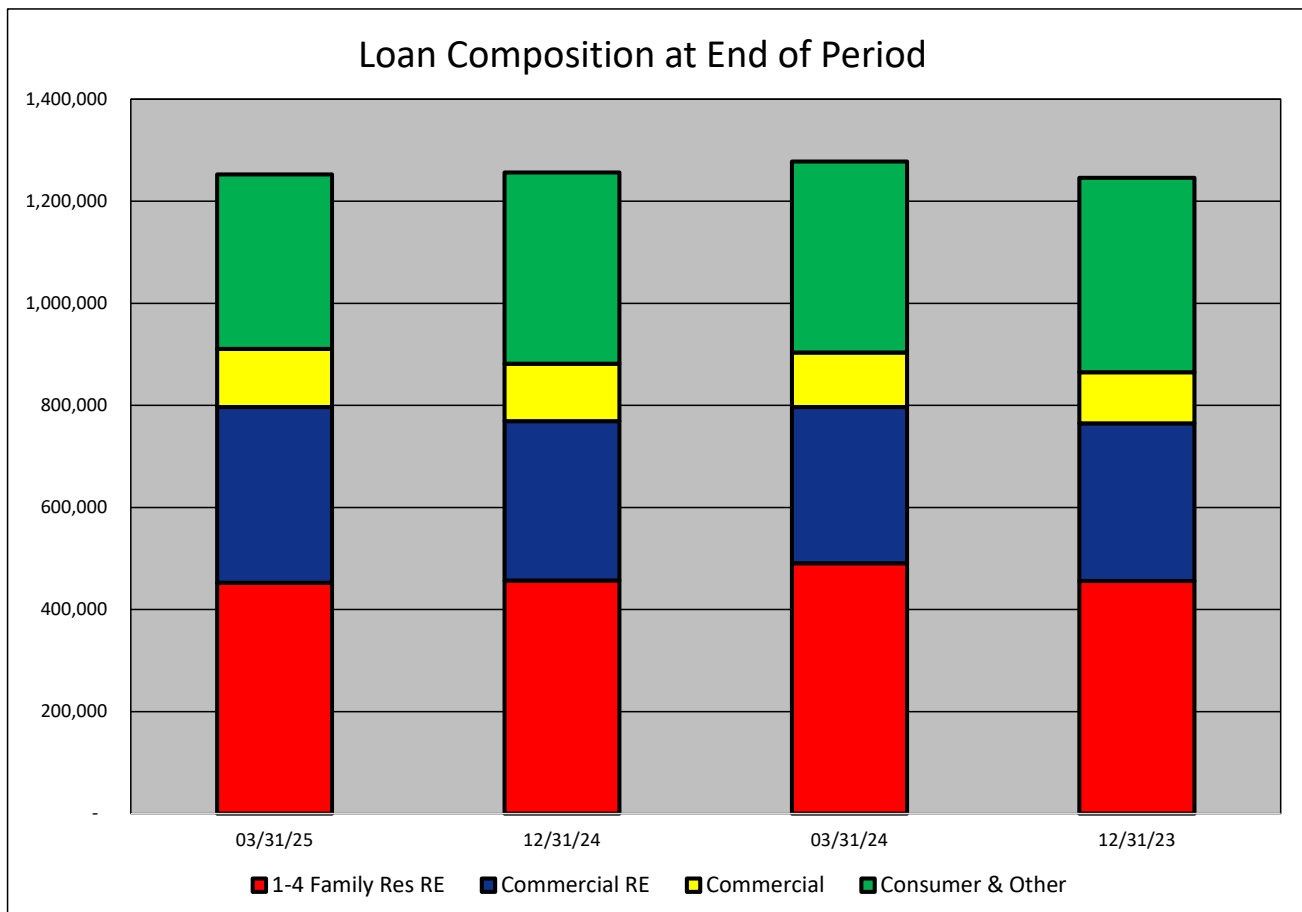
**SECURITIES CATEGORY:**

US Treasury	33,907	33,499	32,565	32,682	1,342	4.12
State & Munip	423,687	425,063	457,904	459,743	(34,217)	(7.47)
Mortgage backed	1,327,567	1,056,951	1,358,520	1,388,907	(30,953)	(2.28)
Equities	-	-	-	-	-	NA
Agency	38,563	37,951	56,908	59,818	(18,345)	(32.24)
Other	462,273	504,576	259,612	145,681	202,661	78.06
Total Securities	2,285,997	2,058,040	2,165,509	2,086,831	120,488	5.56



**LOAN PORTFOLIO COMPOSITION - First Federal Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	452,269	456,964	490,834	455,761	(38,565)	(7.86)
Commercial RE	344,640	312,274	305,963	308,972	38,677	12.64
Commercial	113,980	112,404	106,940	100,182	7,040	6.58
Consumer & Other	341,869	374,582	374,349	381,216	(32,480)	(8.68)
Loans, Net	1,252,758	1,256,224	1,278,086	1,246,131	(25,328)	(1.98)



**LOAN PORTFOLIO QUALITY - First Federal 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	9,017	8,909	8,909	10,146	108	1.21
Total Recoveries	98	764	45	1,074	53	117.78
Total Charge-offs	377	1,256	265	607	112	42.26
Provision Expense	300	600	-	(3,550)	300	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	1,846	-	NA
Ending Balance	9,038	9,017	8,689	8,909	349	4.02

**NON-PERFORMING ASSETS:**

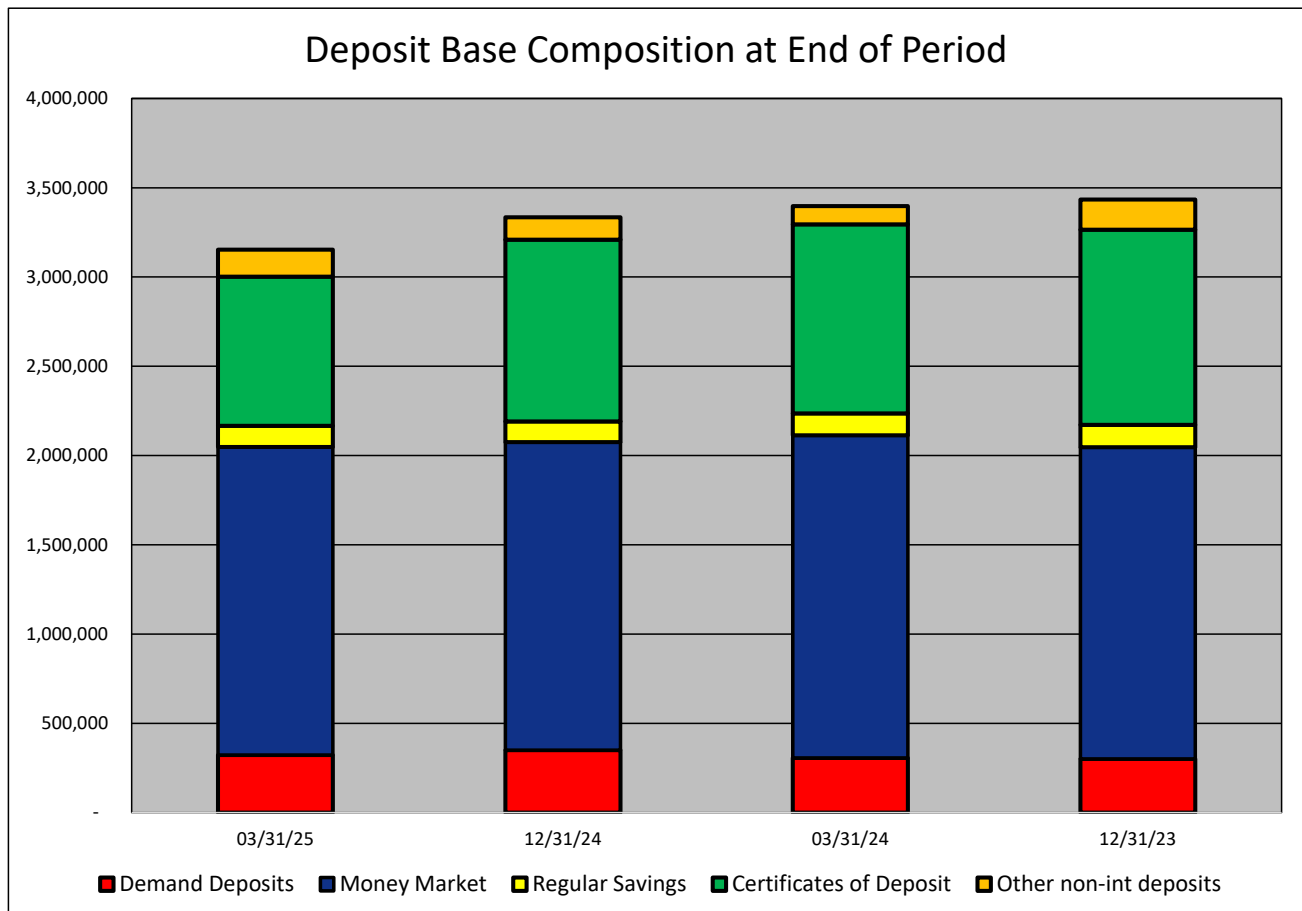
Total-90+ Days Past Due	40,665	40,299	33,119	30,166	7,546	22.78
Total-Nonaccrual	6,807	5,913	8,151	3,905	(1,344)	(16.49)
Foreclosed Real Estate	-	258	-	8	-	NA
Total Non-perf Assets	47,472	46,470	41,270	34,079	6,202	15.03

**DEPOSIT BASE COMPOSITION - First Federal 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:**

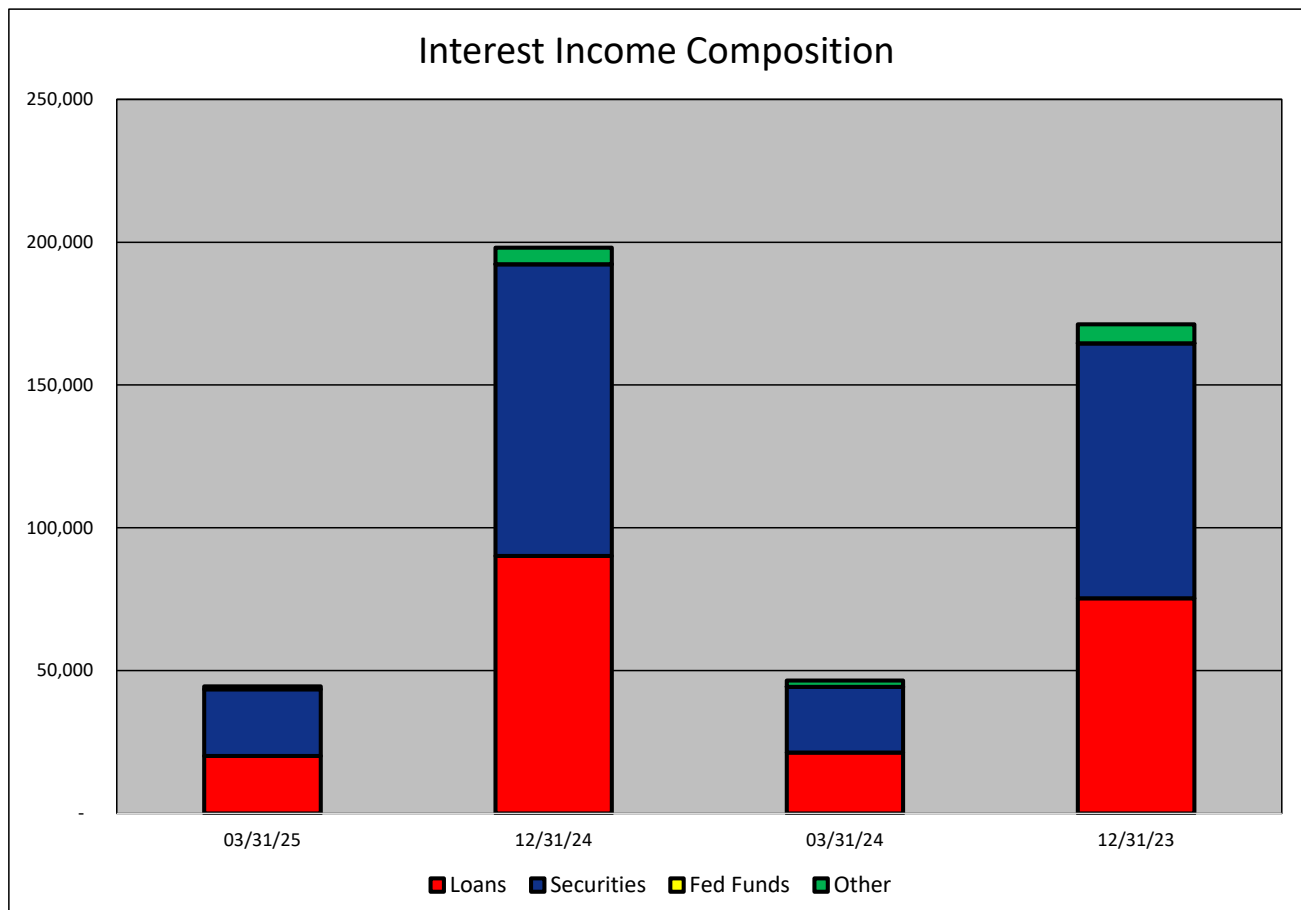
Demand Deposits	322,952	349,994	306,438	300,298	16,514	5.39
Money Market	1,724,932	1,724,755	1,806,784	1,745,776	(81,852)	(4.53)
Regular Savings	118,342	116,544	122,723	125,445	(4,381)	(3.57)
Certificates of Deposit	835,918	1,018,221	1,058,938	1,092,854	(223,020)	(21.06)
Other non-int deposits	151,157	125,202	102,142	169,509	49,015	47.99
<b>Total Deposits</b>	<b>3,153,301</b>	<b>3,334,716</b>	<b>3,397,025</b>	<b>3,433,882</b>	<b>(243,724)</b>	<b>(7.17)</b>





**INTEREST INCOME COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	20,114	90,181	21,369	75,352	(1,255)	(5.87)
Securities	23,351	102,132	22,938	89,216	413	1.80
Fed Funds	-	11	2	43	(2)	(100.00)
Other	1,029	5,754	2,200	6,606	(1,171)	(53.23)
<b>Total Int Income</b>	<b>44,494</b>	<b>198,078</b>	<b>46,509</b>	<b>171,217</b>	<b>(2,015)</b>	<b>(4.33)</b>

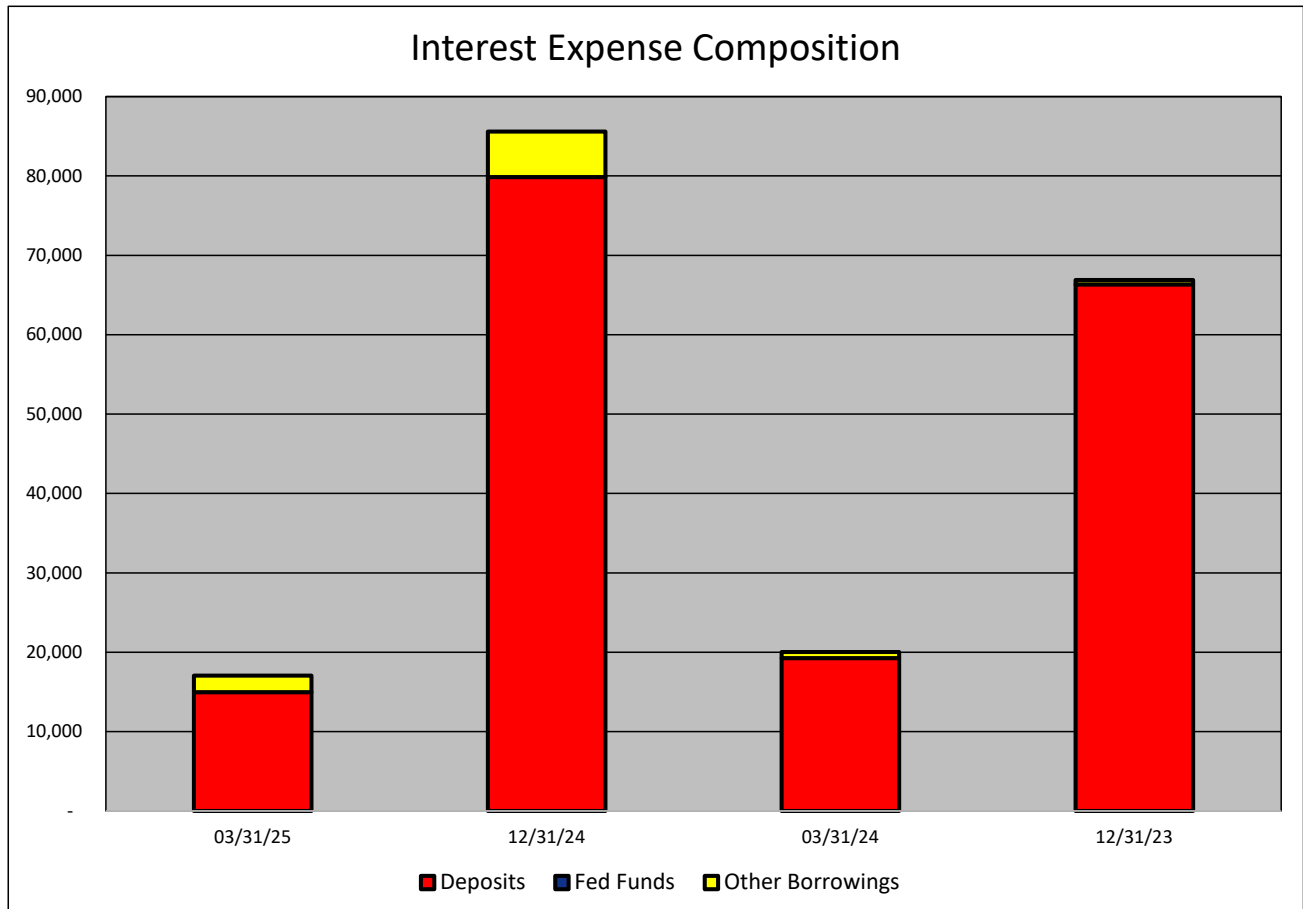


**INTEREST EXPENSE COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	14,957	79,849	19,250	66,340	(4,293)	(22.30)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	2,085	5,728	786	560	1,299	165.27
<b>Total Int Expense</b>	<b>17,042</b>	<b>85,577</b>	<b>20,036</b>	<b>66,900</b>	<b>(2,994)</b>	<b>(14.94)</b>

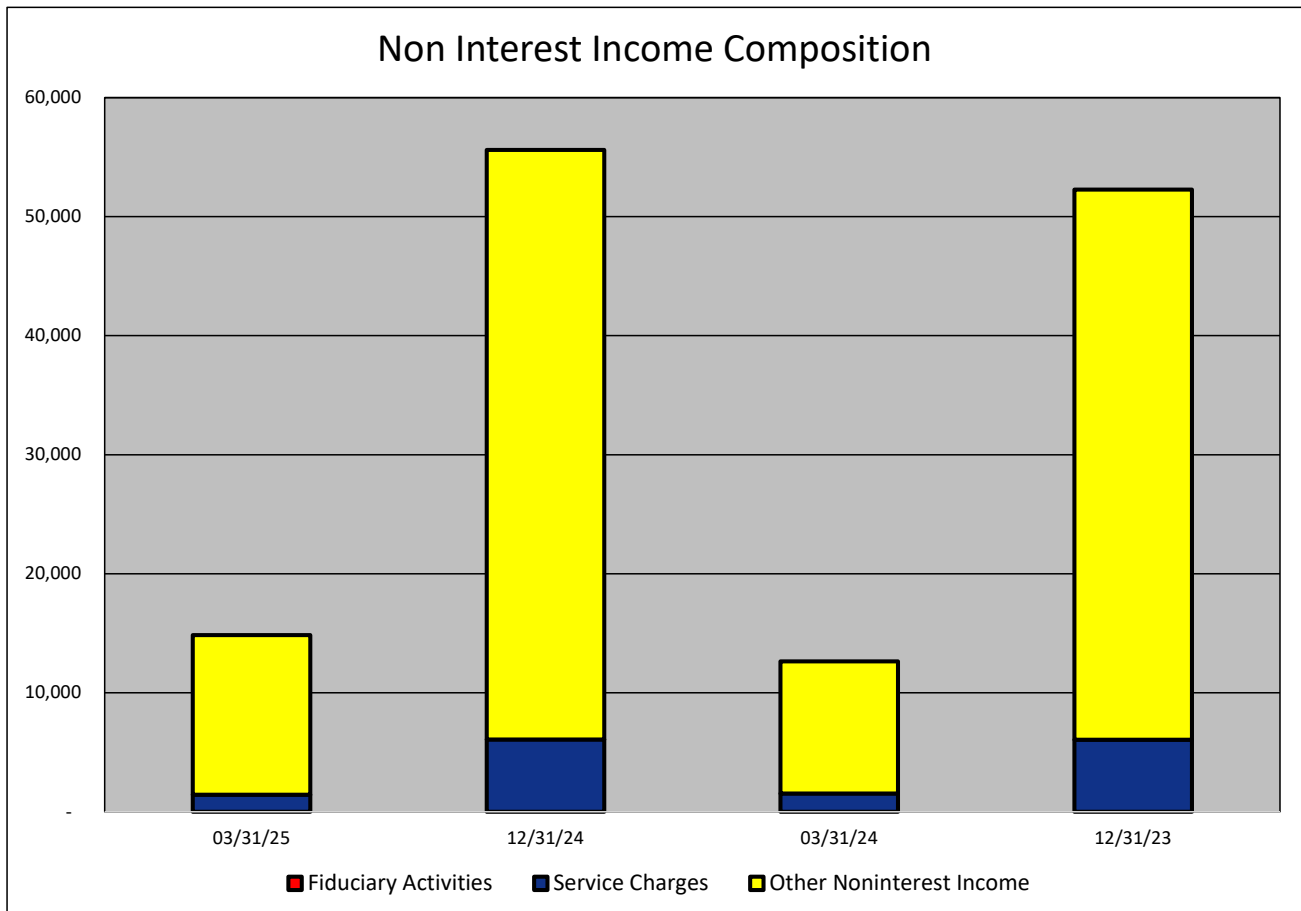


**NONINTEREST INCOME COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	1,436	6,082	1,526	6,047	(90)	(5.90)
Other Noninterest Income	13,404	49,523	11,107	46,232	2,297	20.68
<b>Total Nonint. Income</b>	<b>14,840</b>	<b>55,605</b>	<b>12,633</b>	<b>52,279</b>	<b>2,207</b>	<b>17.47</b>

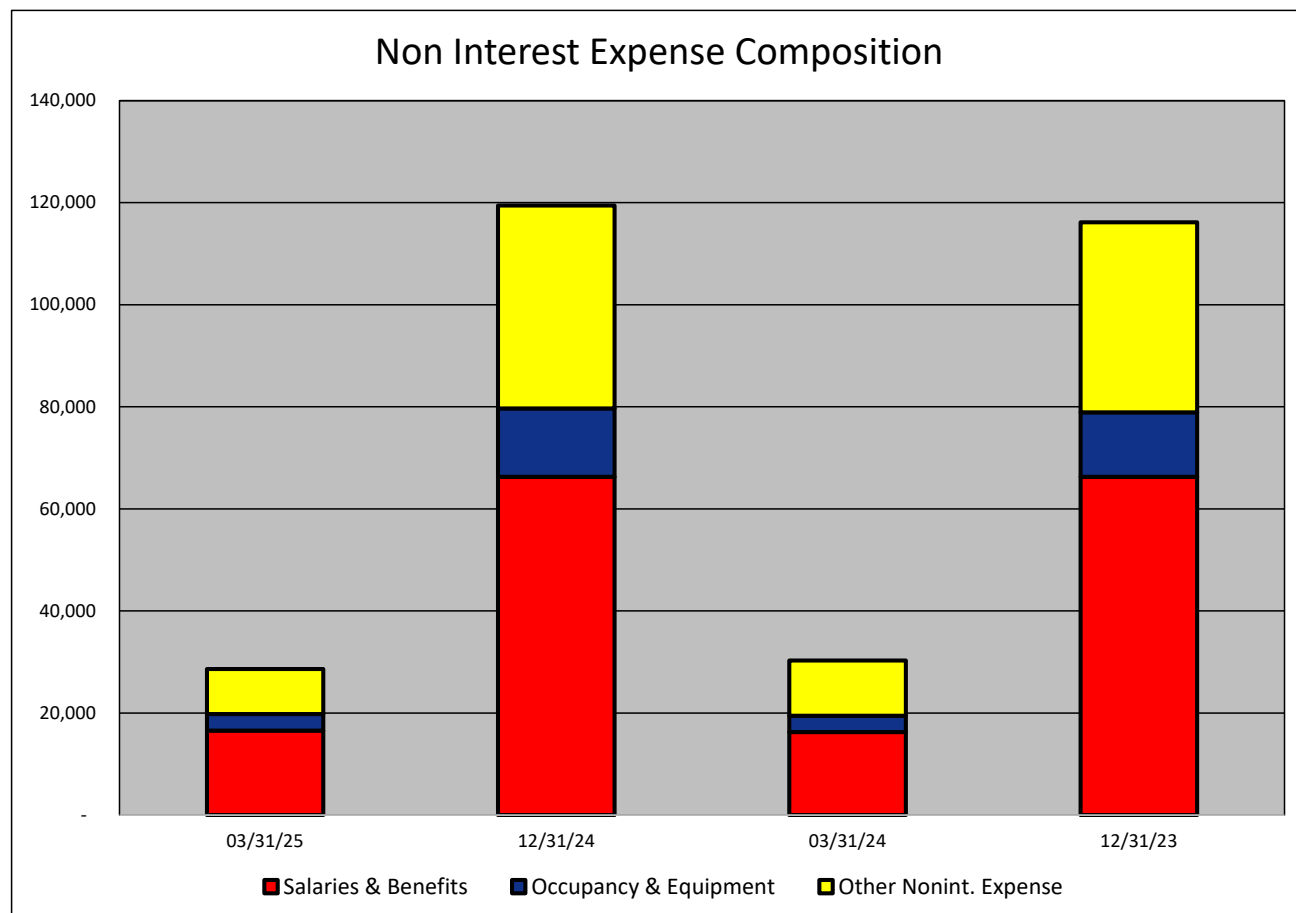


**NONINTEREST EXPENSE COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	16,551	66,279	16,267	66,291	284	1.75
Occupancy & Equipment	3,244	13,389	3,193	12,612	51	1.60
Other Nonint. Expense	8,840	39,770	10,829	37,276	(1989)	(18.37)
Total Nonint. Expense	28,635	119,438	30,289	116,179	(1654)	(5.46)



**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>	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>	<b>31.52</b>	<b>57.52</b>
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>	<b>64.39</b>	<b>55.10</b>	<b>26.58</b>
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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>	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
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
<b>First Federal Bank</b>	<b>0.72</b>	<b>3.79</b>	<b>1.19</b>	<b>1.93</b>
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
<b>First Federal Bank</b>	<b>0.59</b>	<b>0.65</b>	<b>0.00</b>	<b>0.00</b>	<b>57.52</b>
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>	<b>1.82</b>	<b>8.14</b>	<b>4.04</b>	<b>11.33</b>	<b>15.16</b>
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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
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>	<b>0.99</b>	<b>0.00</b>	<b>4.87</b>
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
<b>First Federal Bank</b>	<b>9.11</b>	<b>79.82</b>	<b>88.93</b>	<b>0.00</b>	<b>11.07</b>
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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