

# Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

## 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)

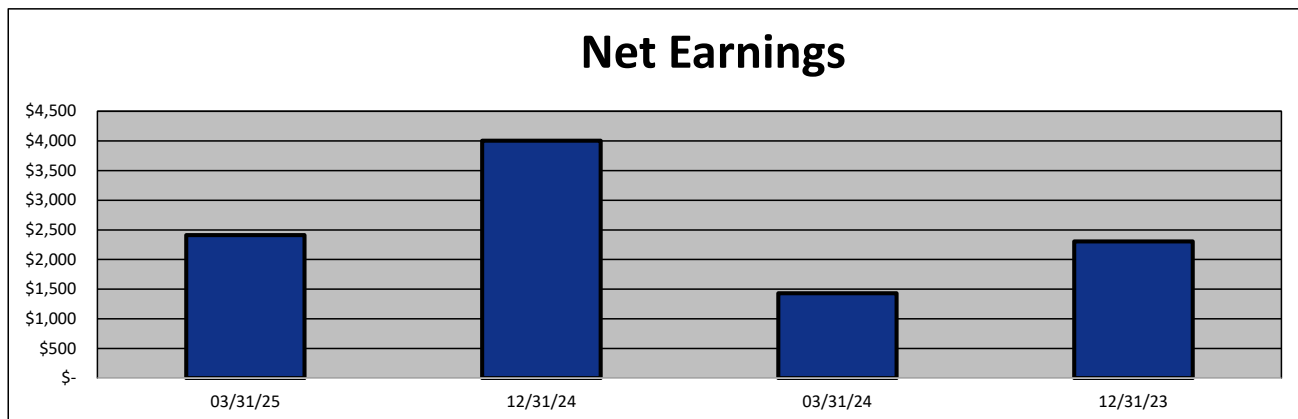
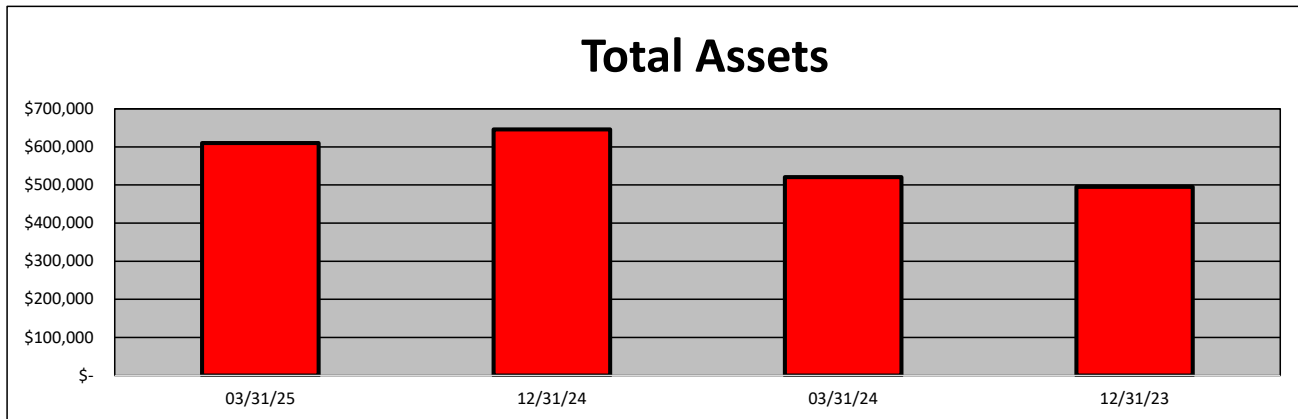
**EXECUTIVE SUMMARY - Florida Capital Bank, National Association**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.26	9.30	11.04	11.35	11.26	12.44
Leverage Ratio	9.25	10.44	10.96	11.23	17.35	15.21
Tier 1 Cap/Risk Based Assets	14.76	14.78	15.08	15.50	18.59	19.82
Risk Based Ratio	16.01	16.03	16.33	16.76	19.41	20.62
Common Equity Tier 1 Capital Ratio	14.76	14.78	15.08	15.50	18.53	19.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	88.93	79.70	98.83	97.03	73.43	64.39
Loans/Assets	79.16	71.80	85.57	84.85	62.13	55.10
Securities/Assets	2.28	2.18	2.42	2.67	18.87	26.58
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.41	0.73	1.08	0.47	0.20	0.65
Return on Avg Equity	15.73	6.87	10.08	3.90	10.12	11.24
Nonint Income/Avg Assets	1.66	1.49	1.56	1.40	0.78	0.63
Net Overhead Ratio	1.71	2.46	2.34	2.81	2.92	2.50
Efficiency Ratio	63.49	78.89	70.18	84.81	93.91	81.00
Assets (per million) per Employee	5.31	5.29	4.61	4.46	10.55	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.26	1.29	1.27	1.30	1.27	1.16
Nonperforming Loans/Total Loans	0.48	0.53	0.35	0.32	0.52	0.98
Nonperforming Assets/Total Assets	0.38	0.38	0.30	0.27	0.36	0.61
Adjusted Texas Ratio	2.62	2.92	1.52	2.10	3.38	5.43
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.13	5.43	5.26	5.11	5.40	5.01
Cost of funds	4.28	4.87	4.51	3.49	2.84	2.35
Net interest margin	3.72	3.64	4.17	3.75	3.13	2.76
Avg Earning Assets/Avg Assets	97.99	96.58	95.87	95.28	95.62	94.85

**SELECTED FINANCIAL DATA - Florida Capital Bank, National Association**  
(Dollars in Thousands)

<b>As of:</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	610,364	645,819	520,922	495,075	89,442	17.17
Cash and Equivalents	96,121	152,241	45,971	45,698	50,150	109.09
Securities	13,944	14,101	12,590	13,217	1,354	10.75
Loans, net	483,186	463,719	445,775	420,048	37,411	8.39
Deposit Accounts	543,330	581,807	451,068	432,904	92,262	20.45
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	62,642	60,051	57,501	56,196	5,141	8.94

<b>Period Ending</b>	<b>03/31/25</b>	<b>12/31/24</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	2,413	4,005	1,433	2,304	980	68.39
Interest Income	8,606	28,946	6,699	24,003	1,907	28.47
Interest Expense	2,365	9,535	1,390	6,425	975	70.14
Net Interest Income	6,241	19,411	5,309	17,578	932	17.56
Prov for Credit Losses	100	605	300	682	(200)	(66.67)
Noninterest income	2,844	8,207	2,075	6,918	769	37.06
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,768	21,788	5,182	20,774	586	11.31
Net Operating Income	3,217	5,225	1,902	3,040	1,315	69.14
Income Taxes	804	1,170	469	736	335	71.43

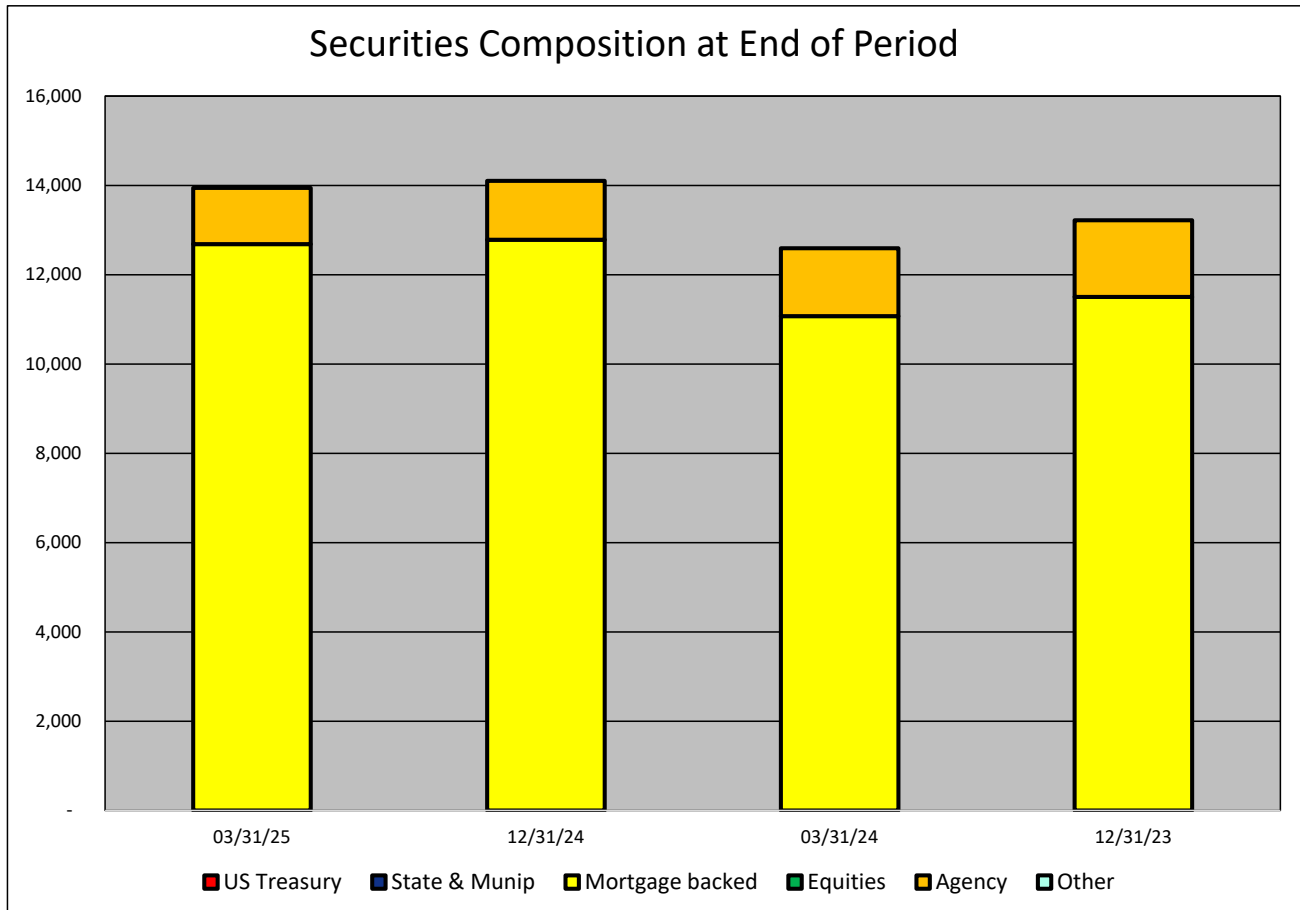


**SECURITIES COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	12,682	12,782	11,071	11,500	1,611	14.55
Equities	-	-	-	-	-	NA
Agency	1,262	1,319	1,519	1,717	(257)	(16.92)
Other	-	-	-	-	-	NA
Total Securities	13,944	14,101	12,590	13,217	1,354	10.75

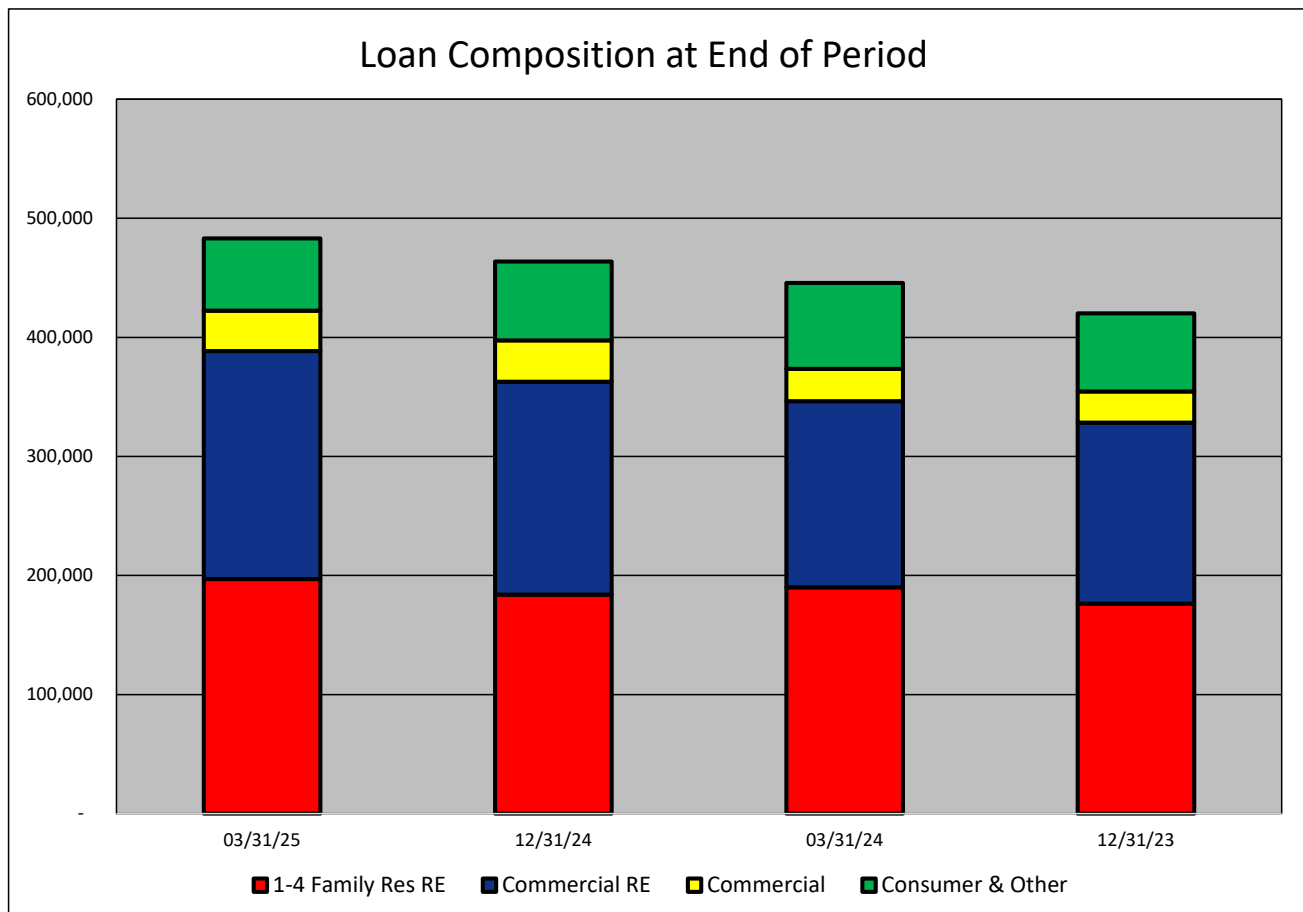


**LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

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	196,908	183,893	190,110	176,366	6,798	3.58
Commercial RE	191,497	178,886	156,267	152,081	35,230	22.54
Commercial	33,938	34,615	27,145	26,067	6,793	25.02
Consumer & Other	60,843	66,325	72,253	65,534	(11,410)	(15.79)
Loans, Net	483,186	463,719	445,775	420,048	37,411	8.39



**LOAN PORTFOLIO QUALITY - Florida Capital Bank, 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	5,974	5,450	5,450	4,347	524	9.61
Total Recoveries	44	66	5	320	39	780.00
Total Charge-offs	49	147	88	351	(39)	(44.32)
Provision Expense	100	605	300	682	(200)	(66.67)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	452	-	NA
Ending Balance	6,069	5,974	5,667	5,450	402	7.09

**NON-PERFORMING ASSETS:**

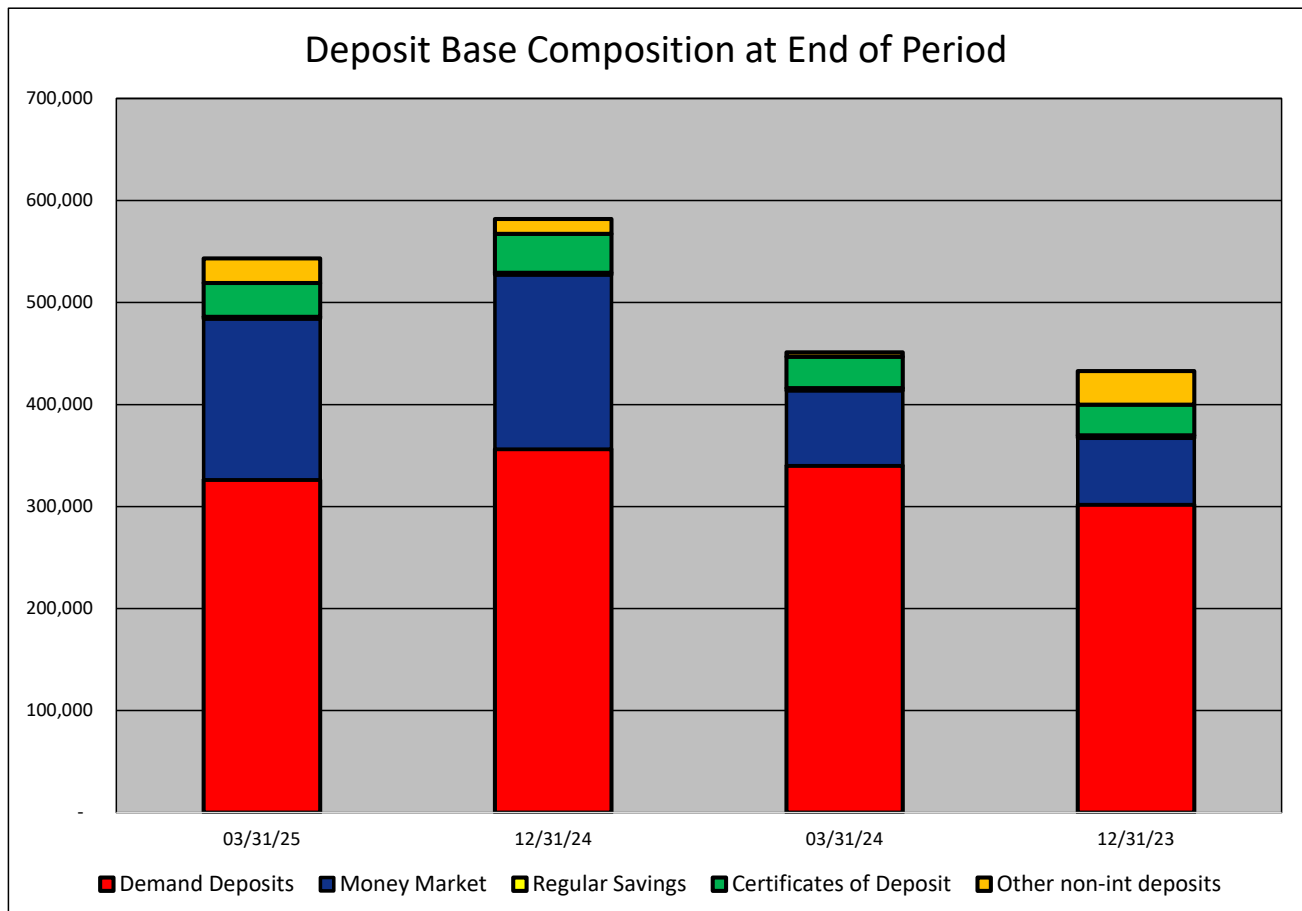
Total-90+ Days Past Due	-	105	-	-	-	NA
Total-Nonaccrual	2,322	2,360	1,572	1,327	750	47.71
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,322	2,465	1,572	1,327	750	47.71

**DEPOSIT BASE COMPOSITION - Florida Capital Bank, 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	326,257	356,311	340,003	301,828	(13,746)	(4.04)
Money Market	157,826	170,909	73,612	65,424	84,214	114.40
Regular Savings	1,899	2,023	2,603	2,665	(704)	(27.05)
Certificates of Deposit	33,140	38,031	30,644	29,988	2,496	8.15
Other non-int deposits	24,208	14,533	4,206	32,999	20,002	475.56
<b>Total Deposits</b>	<b>543,330</b>	<b>581,807</b>	<b>451,068</b>	<b>432,904</b>	<b>92,262</b>	<b>20.45</b>



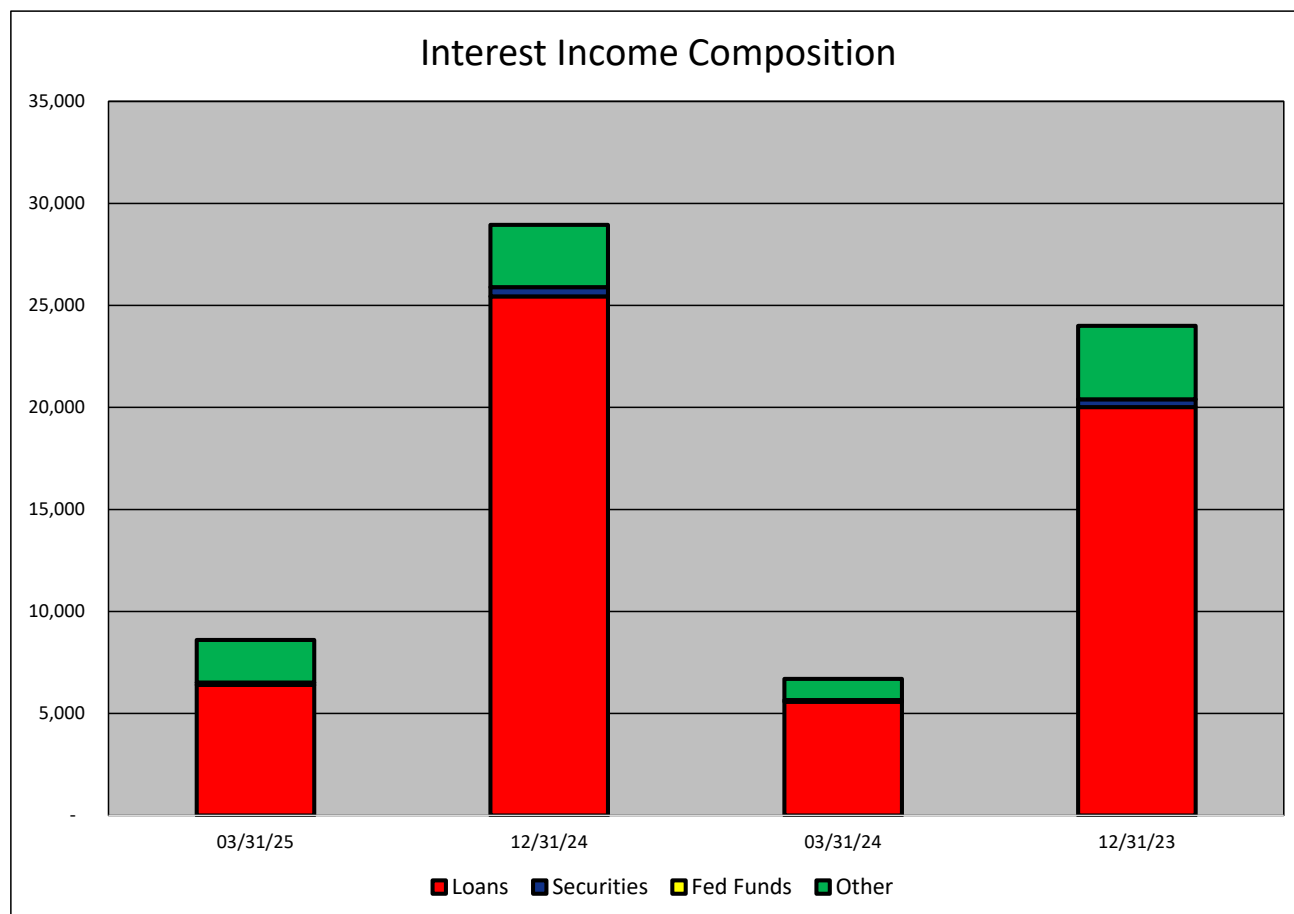


**INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

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	6,394	25,447	5,570	20,017	824	14.79
Securities	126	444	93	386	33	35.48
Fed Funds	-	-	-	-	-	NA
Other	2,086	3,055	1,036	3,600	1,050	101.35
<b>Total Int Income</b>	<b>8,606</b>	<b>28,946</b>	<b>6,699</b>	<b>24,003</b>	<b>1,907</b>	<b>28.47</b>

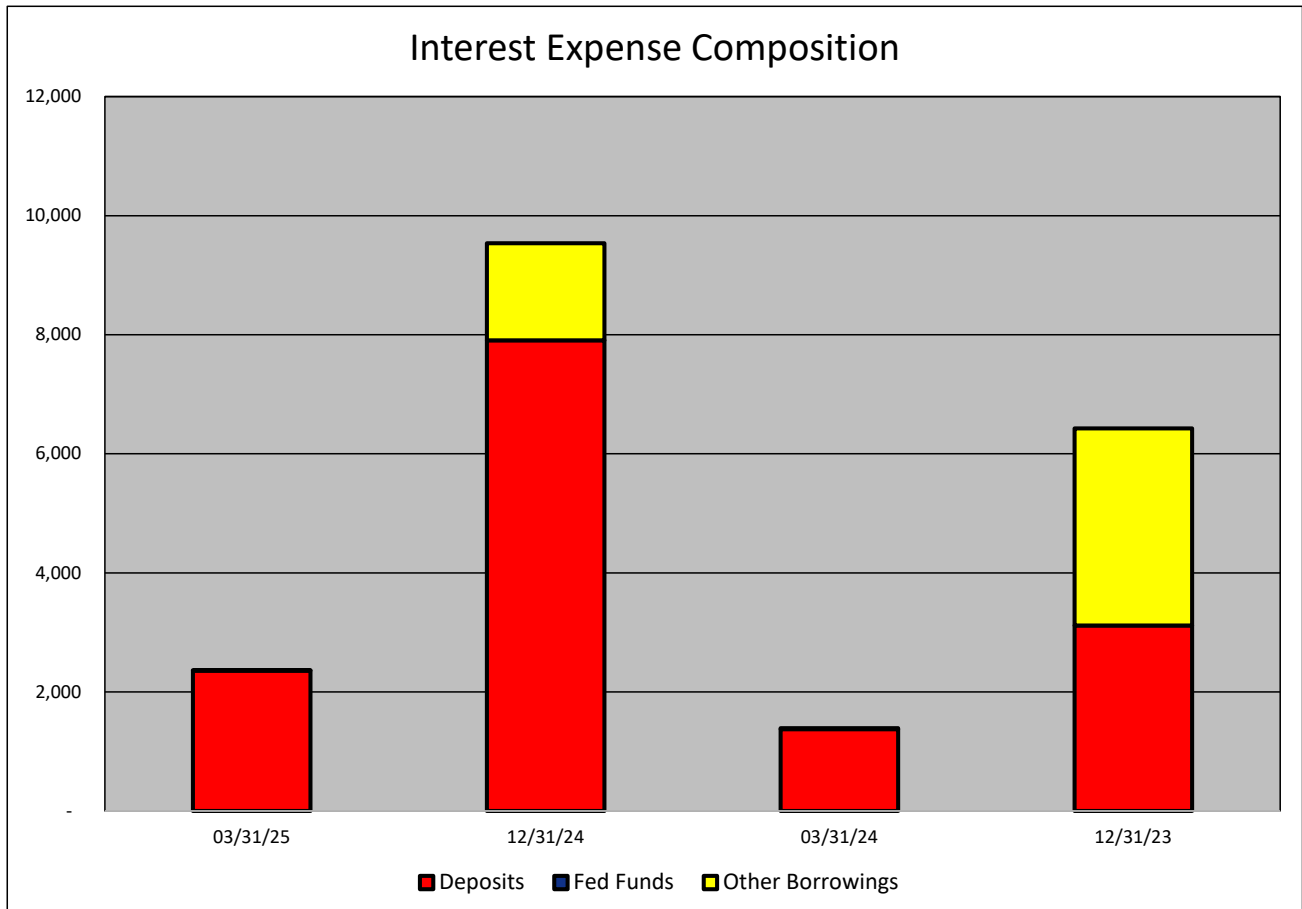


**INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

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	2,361	7,904	1,373	3,114	988	71.96
Fed Funds	-	-	-	-	-	NA
Other Borrowings	4	1,631	17	3,311	(13)	(76.47)
<b>Total Int Expense</b>	<b>2,365</b>	<b>9,535</b>	<b>1,390</b>	<b>6,425</b>	<b>975</b>	<b>70.14</b>

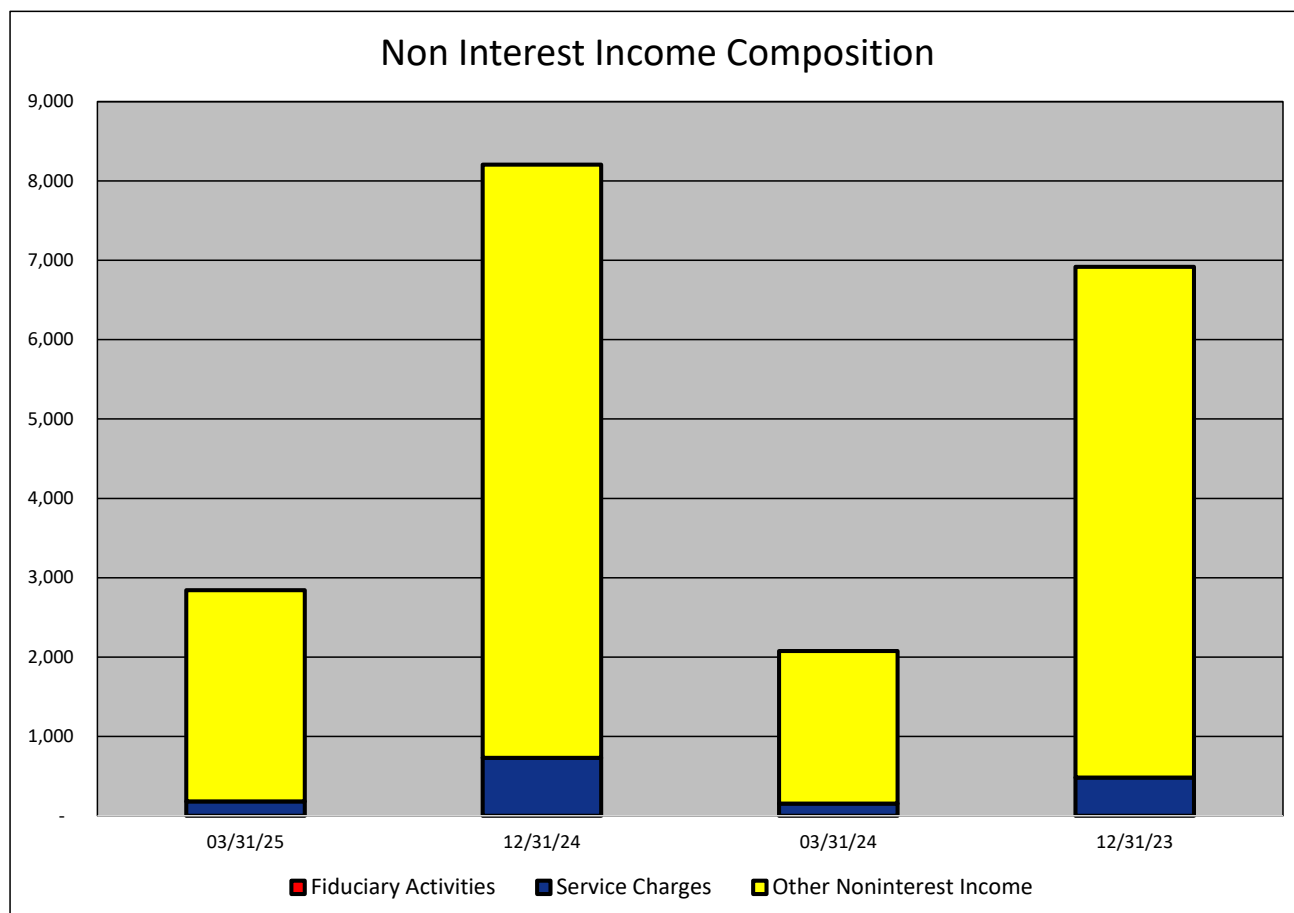


**NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

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	182	730	155	482	27	17.42
Other Noninterest Income	2,662	7,477	1,920	6,436	742	38.65
<b>Total Nonint. Income</b>	<b>2,844</b>	<b>8,207</b>	<b>2,075</b>	<b>6,918</b>	<b>769</b>	<b>37.06</b>

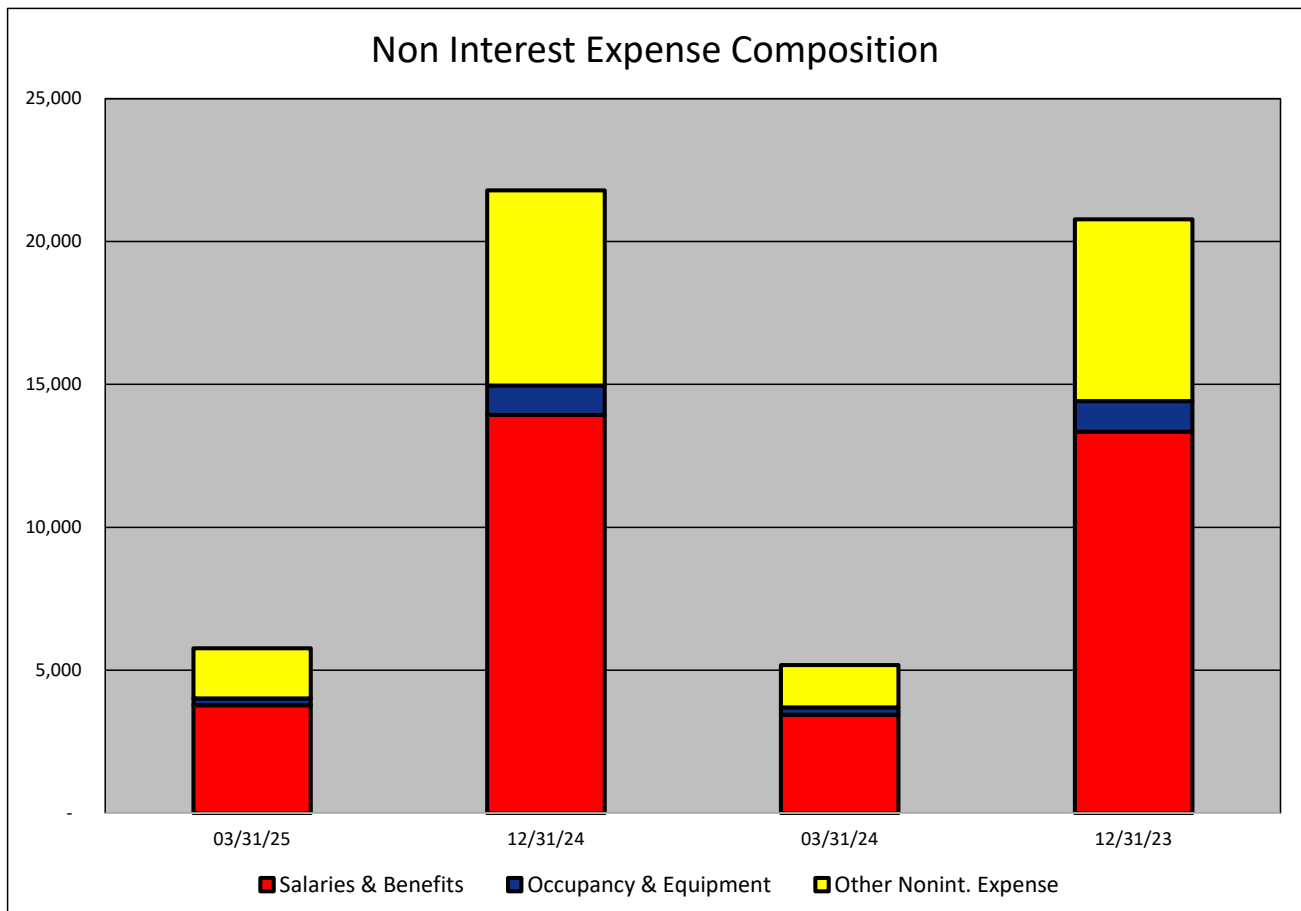


**NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

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	3,770	13,931	3,443	13,348	327	9.50
Occupancy & Equipment	241	1,032	254	1,067	(13)	(5.12)
Other Nonint. Expense	1,757	6,825	1,485	6,359	272	18.32
Total Nonint. Expense	5,768	21,788	5,182	20,774	586	11.31



**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>	<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>	<b>79.16</b>	<b>2.28</b>
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>	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
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>	<b>0.22</b>	<b>0.00</b>	<b>0.01</b>
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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