

# Gala Bank

Ocala, FL

Established  
12/30/2024

## 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
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)

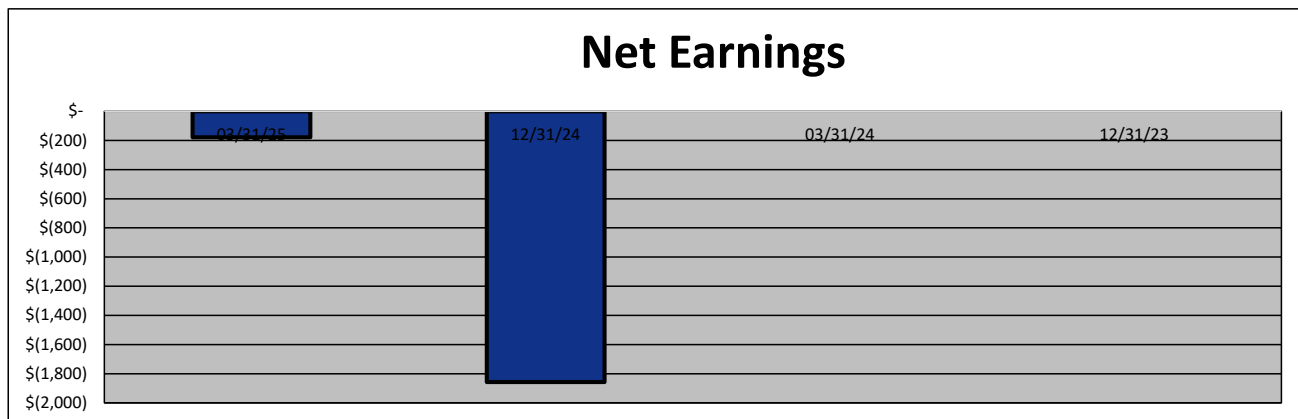
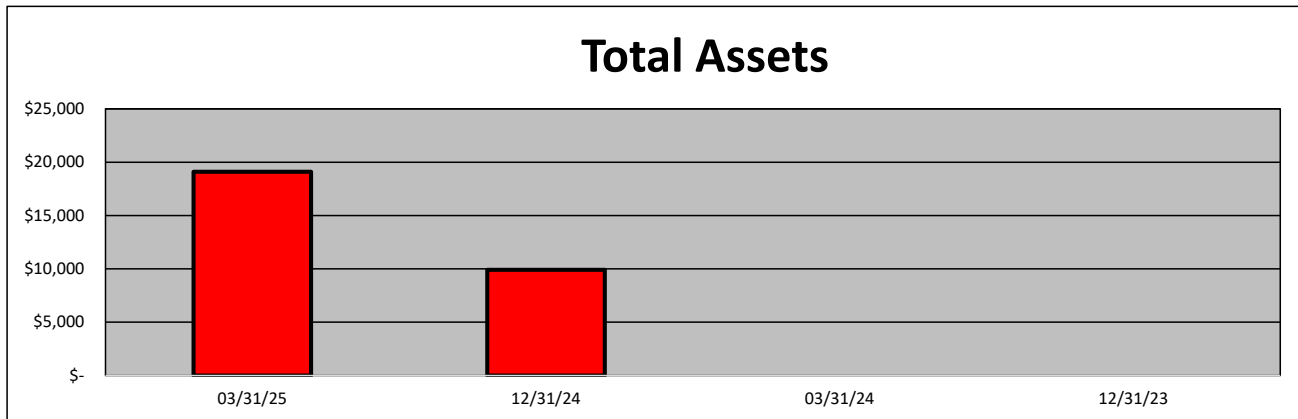
**EXECUTIVE SUMMARY - Gala Bank**  
**(Percentage)**

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	53.04	99.38	0.00	0.00	11.26	12.44
Leverage Ratio	84.87	97.89	0.00	0.00	17.35	15.21
Tier 1 Cap/Risk Based Assets	115.34	304.96	0.00	0.00	18.59	19.82
Risk Based Ratio	115.74	304.96	0.00	0.00	19.41	20.62
Common Equity Tier 1 Capital Ratio	115.34	304.96	0.00	0.00	18.53	19.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	38.25	0.00	0.00	0.00	73.43	64.39
Loans/Assets	17.92	0.00	0.00	0.00	62.13	55.10
Securities/Assets	11.86	2.64	0.00	0.00	18.87	26.58
<b>PROFITABILITY:</b>						
Return on Avg Assets	(6.05)	(73.91)	0.00	0.00	0.20	0.65
Return on Avg Equity	(7.17)	(94.38)	0.00	0.00	10.12	11.24
Nonint Income/Avg Assets	0.00	0.00	0.00	0.00	0.78	0.63
Net Overhead Ratio	10.34	73.91	0.00	0.00	2.92	2.50
Efficiency Ratio	309.09	0.00	0.00	0.00	93.91	81.00
Assets (per million) per Employee	1.74	1.10	0.00	0.00	10.55	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.96	0.00	0.00	0.00	1.27	1.16
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.52	0.98
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.36	0.61
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.38	5.43
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.86	0.00	0.00	0.00	5.40	5.01
Cost of funds	3.30	0.00	0.00	0.00	2.84	2.35
Net interest margin	4.37	0.00	0.00	0.00	3.13	2.76
Avg Earning Assets/Avg Assets	76.52	41.53	0.00	0.00	95.62	94.85

**SELECTED FINANCIAL DATA - Gala 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	19,100	9,899	-	-	19,100	NA
Cash and Equivalents	10,428	8,080	-	-	10,428	NA
Securities	2,265	261	-	-	2,265	NA
Loans, net	3,423	-	-	-	3,423	NA
Deposit Accounts	8,948	-	-	-	8,948	NA
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	10,131	9,838	-	-	10,131	NA

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(179)	(1,857)	-	-	(179)	NA
Interest Income	110	-	-	-	110	NA
Interest Expense	11	-	-	-	11	NA
Net Interest Income	99	-	-	-	99	NA
Prov for Credit Losses	33	-	-	-	33	NA
Noninterest income	-	-	-	-	-	NA
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	306	1,857	-	-	306	NA
Net Operating Income	(240)	(1,857)	-	-	(240)	NA
Income Taxes	(61)	-	-	-	(61)	NA

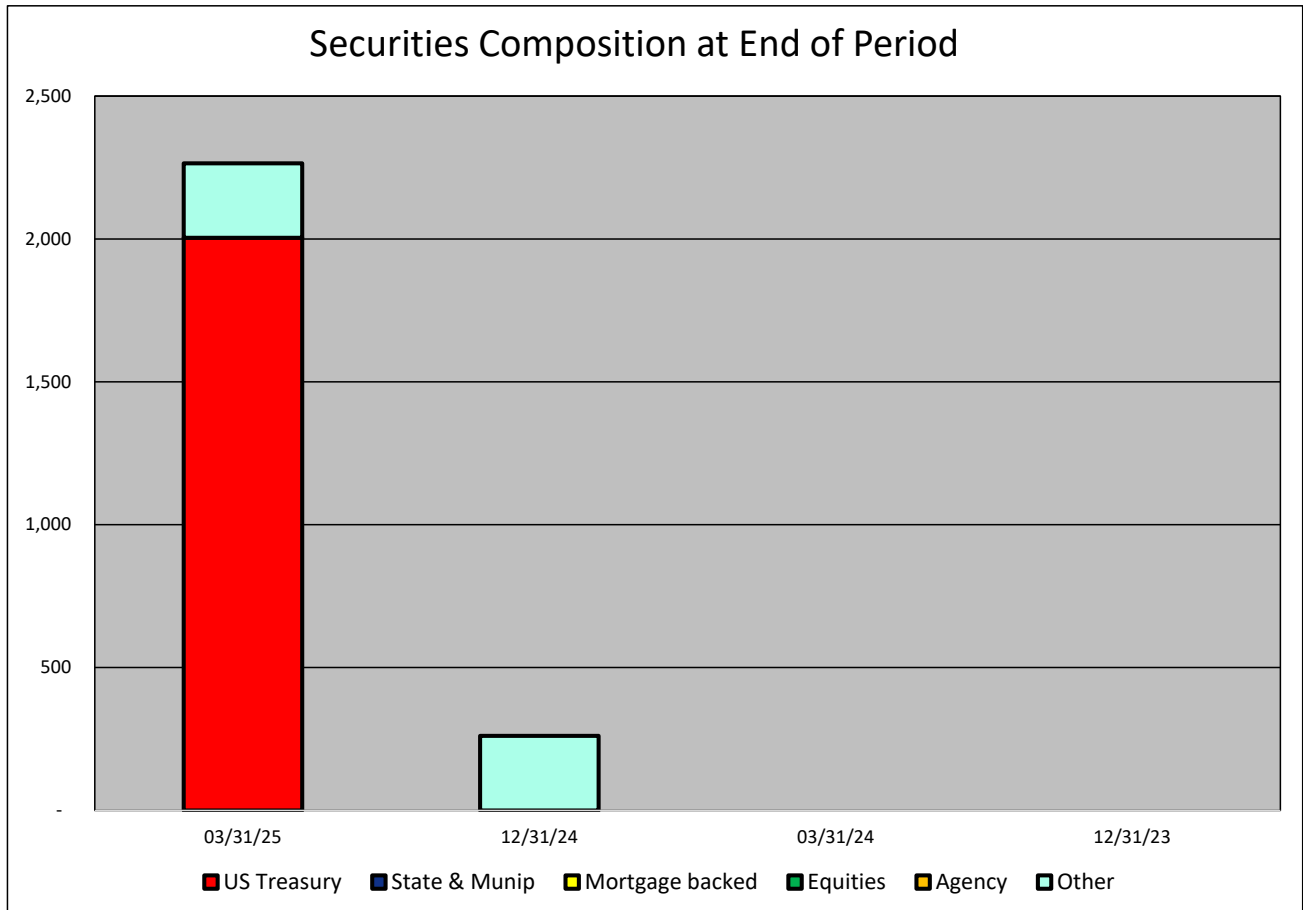


**SECURITIES COMPOSITION - Gala Bank**  
(Dollars in Thousands)

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	2,004	-	-	-	2,004	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	261	261	-	-	261	NA
Total Securities	2,265	261	-	-	2,265	NA

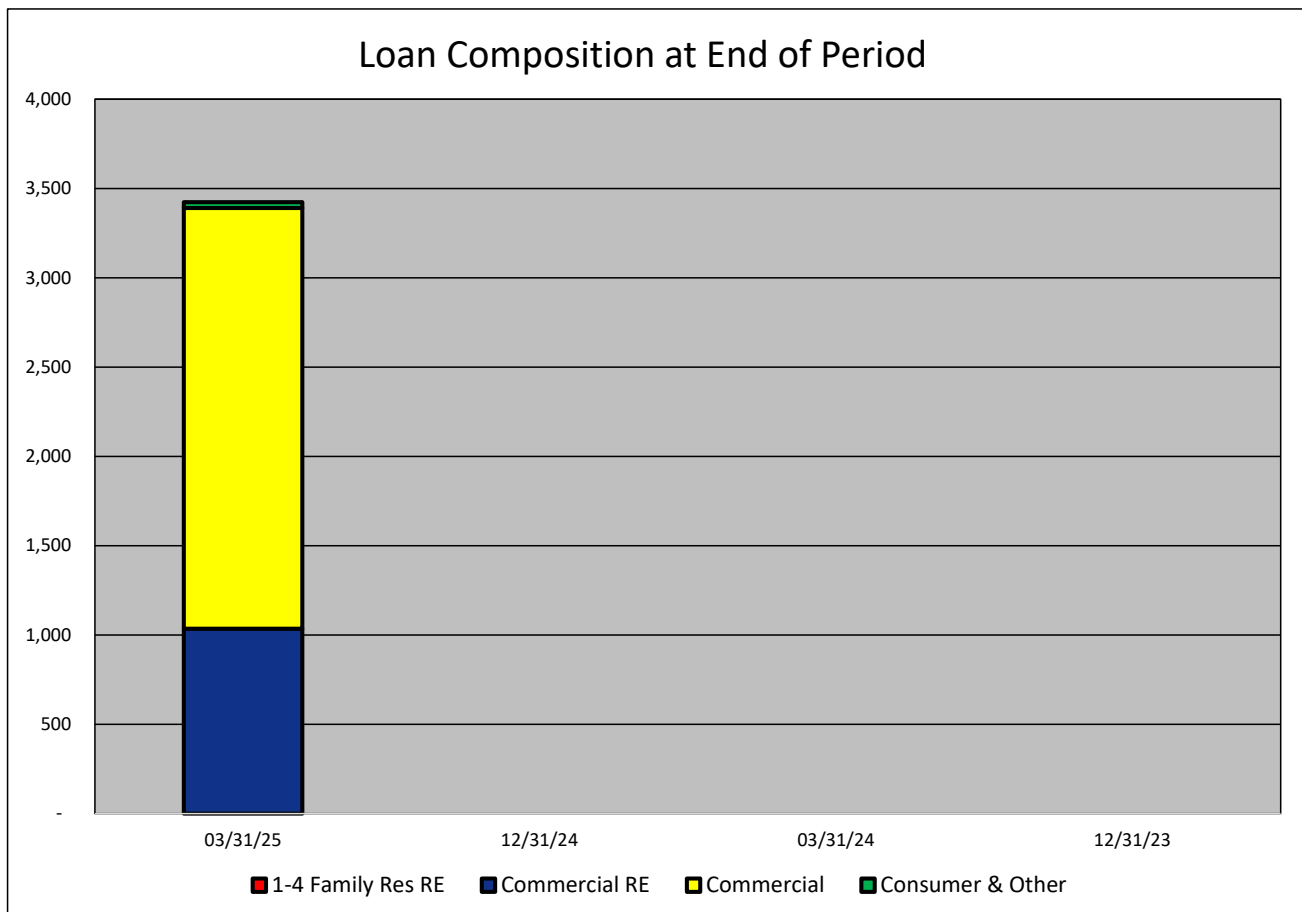


**LOAN PORTFOLIO COMPOSITION - Gala Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Commercial RE	1,035	-	-	-	1,035	NA
Commercial	2,356	-	-	-	2,356	NA
Consumer & Other	32	-	-	-	32	NA
Loans, Net	3,423	-	-	-	3,423	NA



**LOAN PORTFOLIO QUALITY - Gala 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	-	-	-	-	-	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	33	-	-	-	33	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	33	-	-	-	33	NA

**NON-PERFORMING ASSETS:**

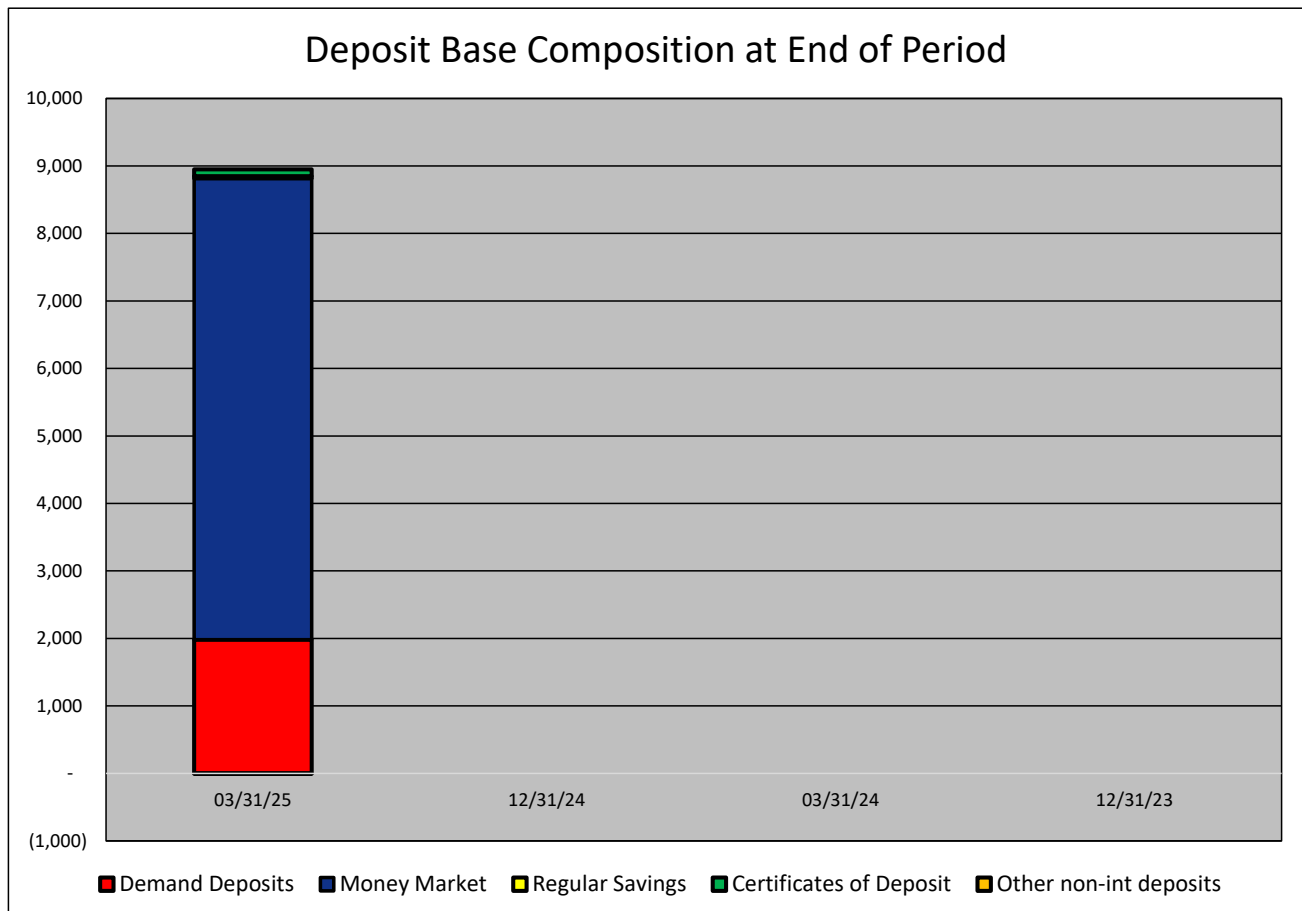
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Gala 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	1,981	-	-	-	1,981	NA
Money Market	6,836	-	-	-	6,836	NA
Regular Savings	31	-	-	-	31	NA
Certificates of Deposit	101	-	-	-	101	NA
Other non-int deposits	(1)	-	-	-	(1)	NA
Total Deposits	8,948	-	-	-	8,948	NA



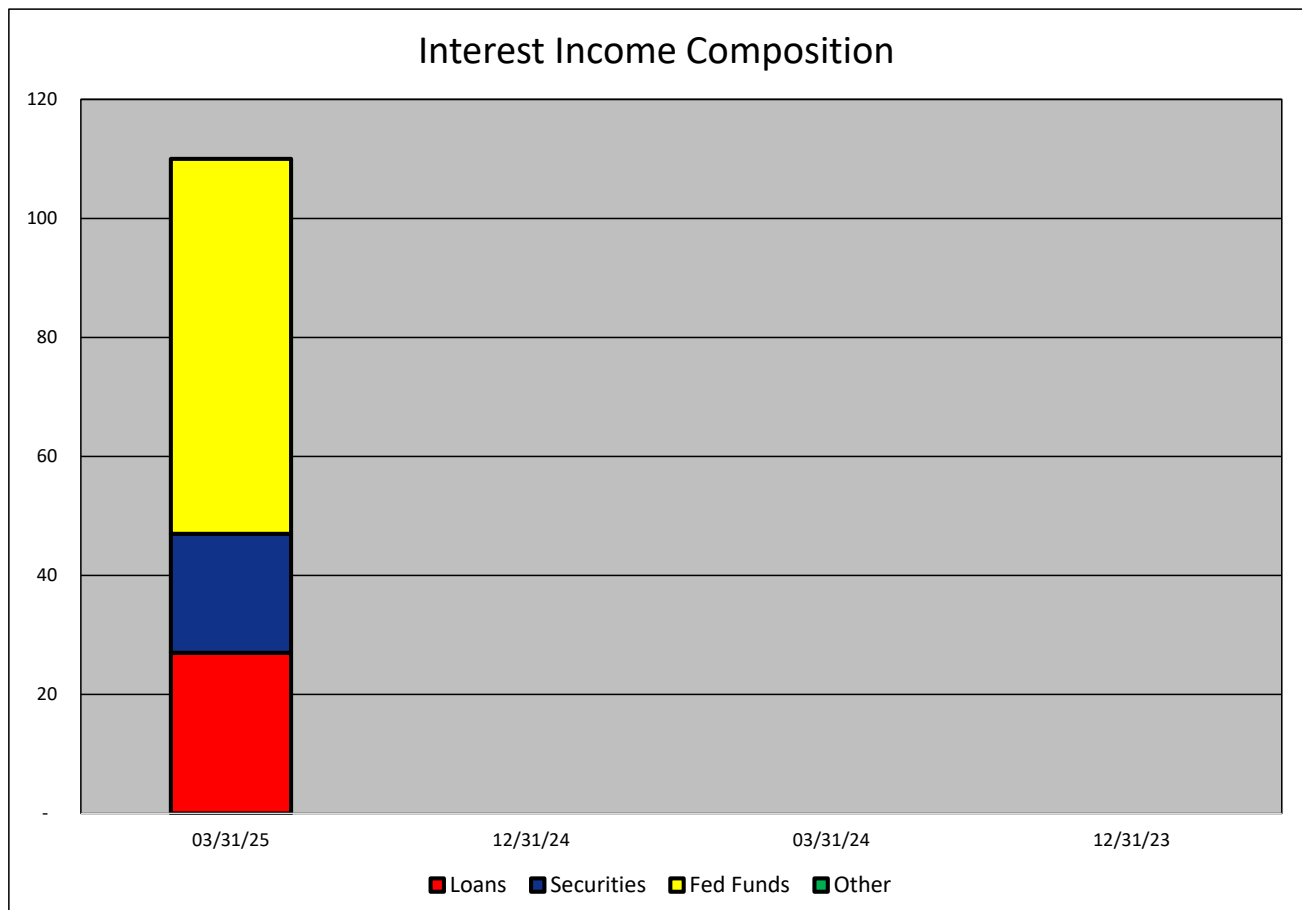


**INTEREST INCOME COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	27	-	-	-	27	NA
Securities	20	-	-	-	20	NA
Fed Funds	63	-	-	-	63	NA
Other	-	-	-	-	-	NA
<b>Total Int Income</b>	<b>110</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>110</b>	<b>NA</b>

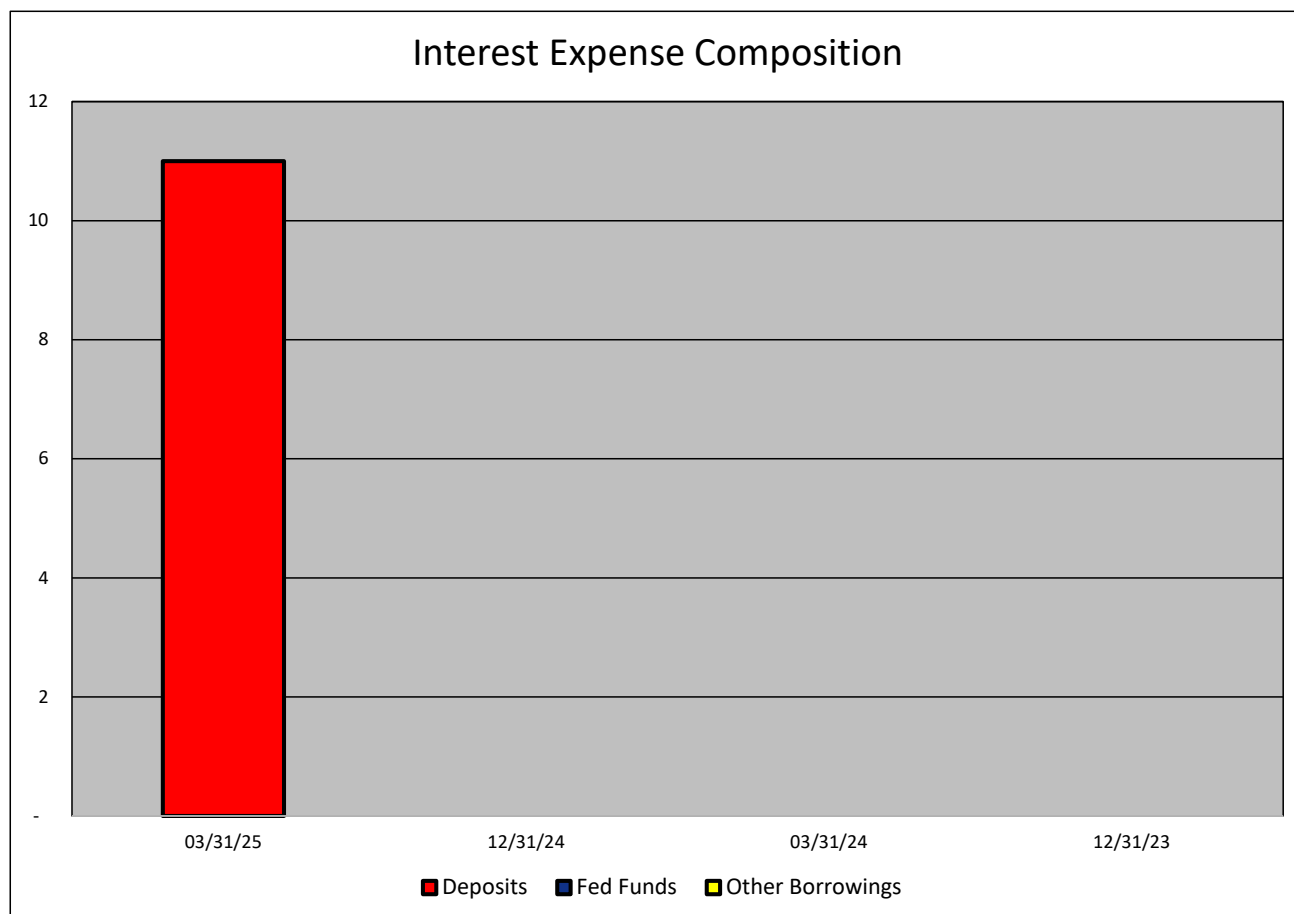


**INTEREST EXPENSE COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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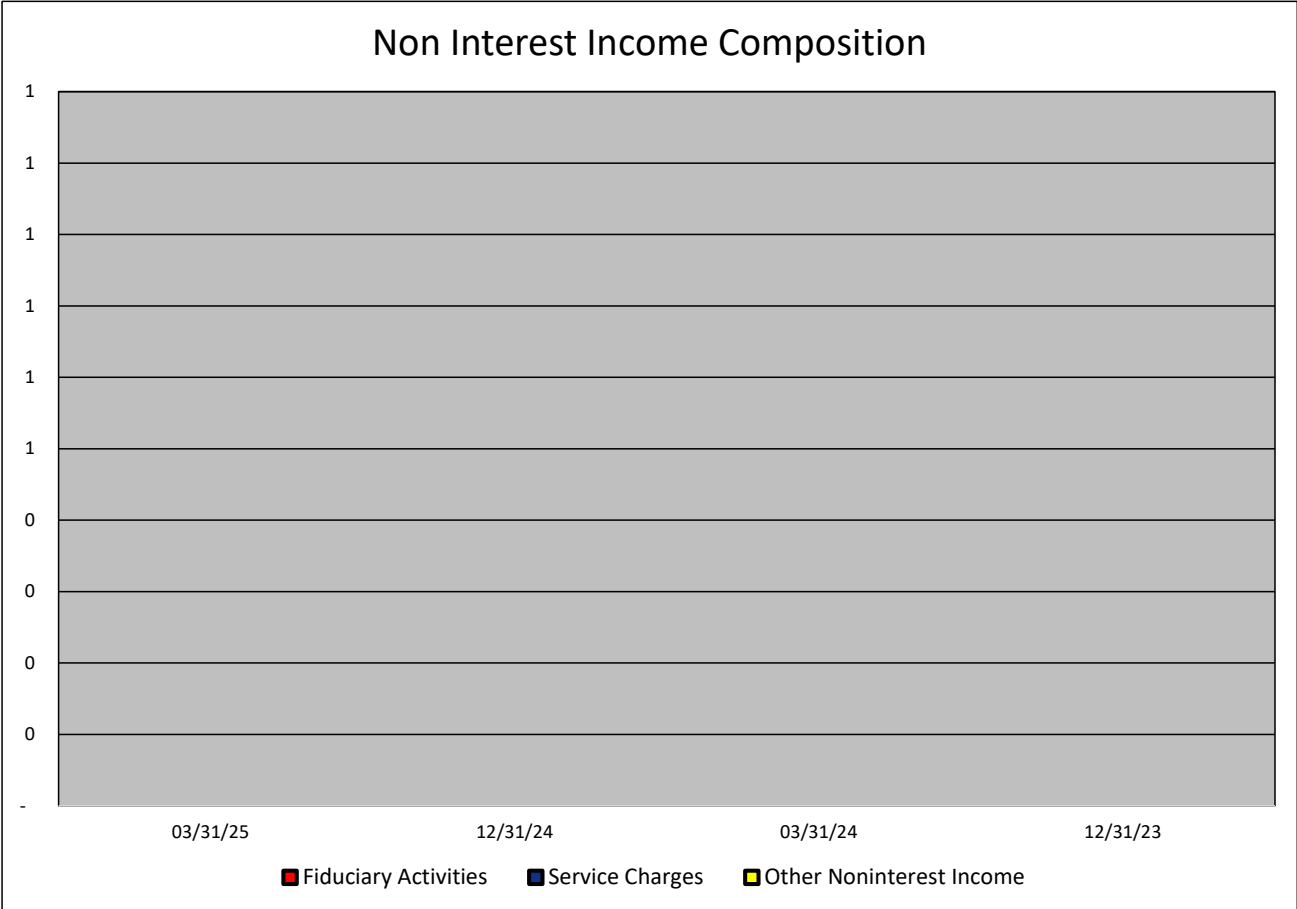
**INTEREST EXPENSE CATEGORY**

Deposits	11	-	-	-	11	NA
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>NA</b>



**NONINTEREST INCOME COMPOSITION- Gala 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>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	-	-	-	-	-	NA
Other Noninterest Income	-	-	-	-	-	NA
<b>Total Nonint. Income</b>	-	-	-	-	-	NA

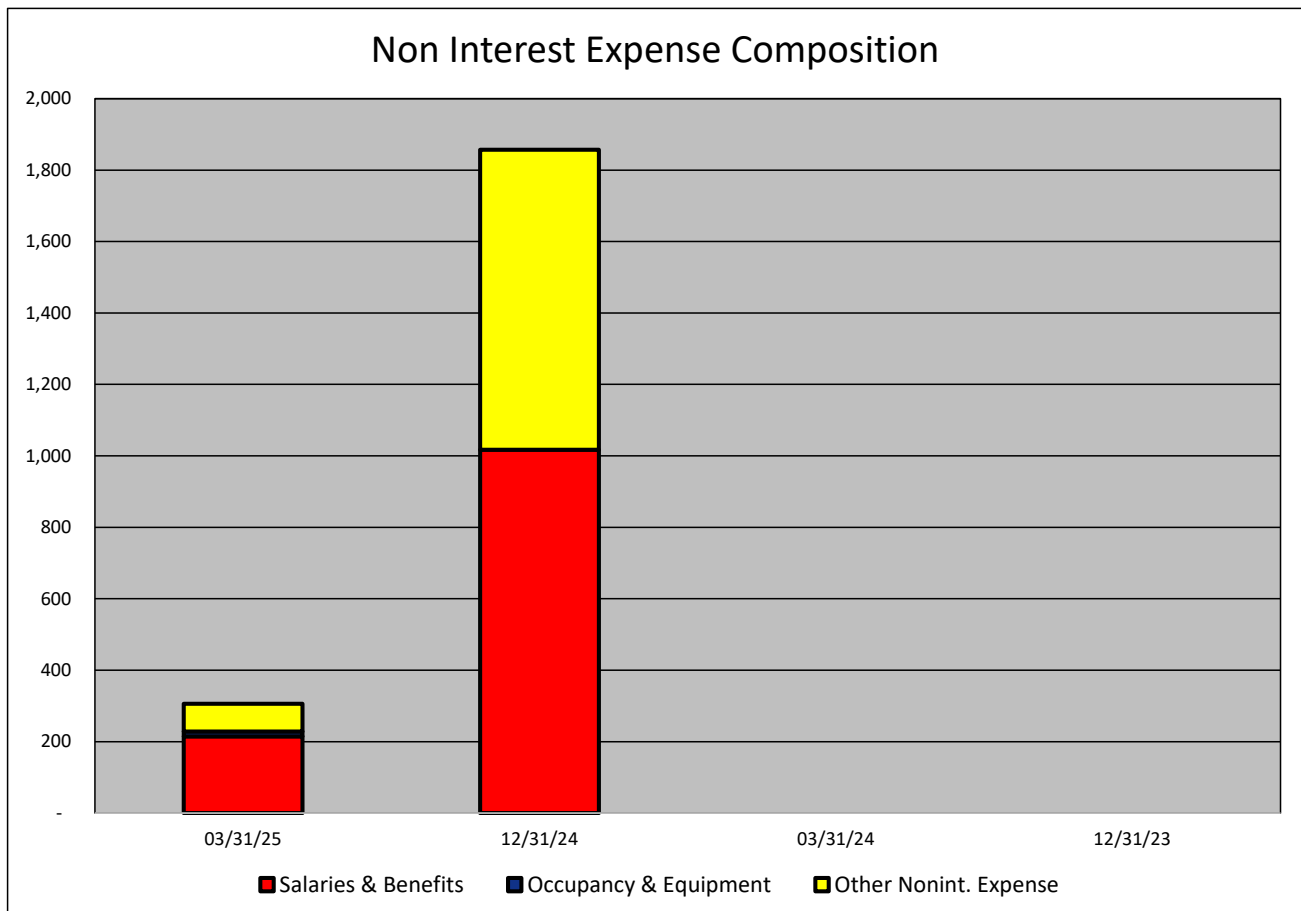


**NONINTEREST EXPENSE COMPOSITION- Gala Bank**  
(Dollars in Thousands)

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	215	1,017	-	-	215	NA
Occupancy & Equipment	13	-	-	-	13	NA
Other Nonint. Expense	78	840	-	-	78	NA
Total Nonint. Expense	306	1,857	-	-	306	NA



**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**

Total Loans \$000			
Institution name	This Year	Last Year	% Change in Loans
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
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>	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

Select Peer Average	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
<b>Gala Bank</b>	<b>1.32</b>	<b>0.00</b>	<b>53.27</b>	<b>0.00</b>	<b>10.49</b>
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>	<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>	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>	<b>77.86</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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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