

Madison County Community Bank

Madison, FL

Established
5/5/1999

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)

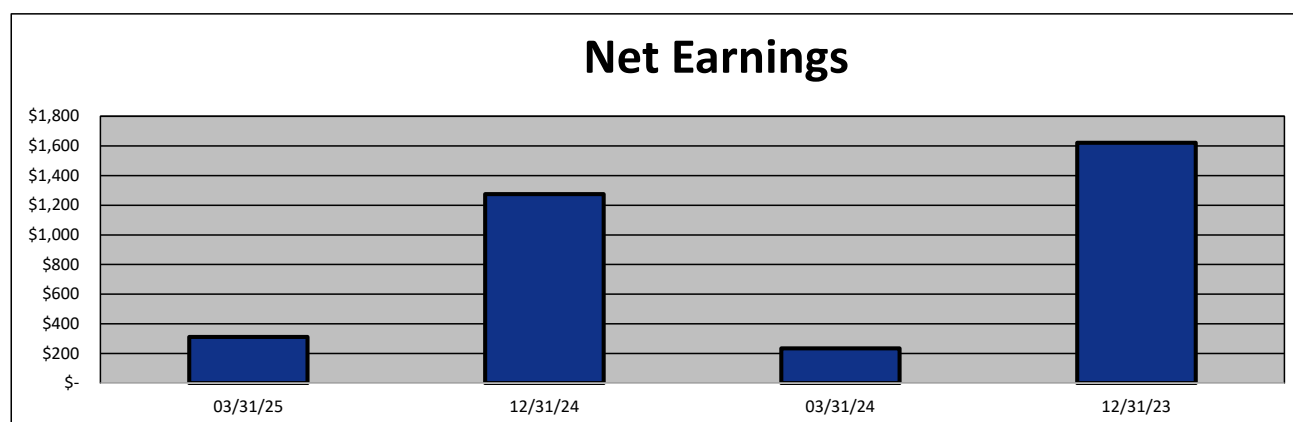
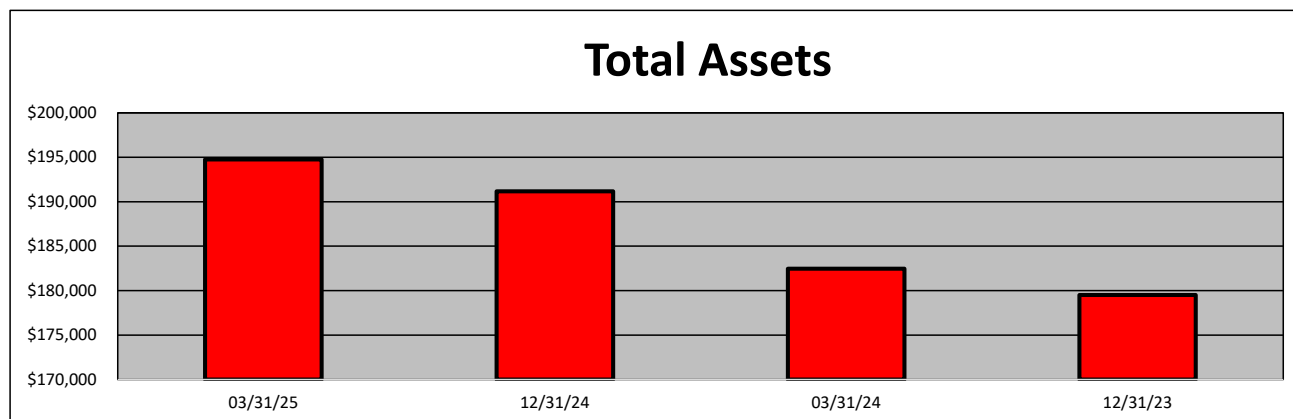
EXECUTIVE SUMMARY - Madison County Community Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	5.06	4.89	4.75	5.22	11.26	12.44
Leverage Ratio	8.82	8.90	8.83	8.96	17.35	15.21
Tier 1 Cap/Risk Based Assets	14.23	15.53	15.90	16.05	18.59	19.82
Risk Based Ratio	15.48	16.78	17.16	18.56	19.41	20.62
Common Equity Tier 1 Capital Ratio	14.23	15.53	15.90	16.05	18.53	19.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	49.43	46.42	48.50	50.54	73.43	64.39
Loans/Assets	46.43	43.67	43.04	44.62	62.13	55.10
Securities/Assets	37.71	38.94	36.44	36.67	18.87	26.58
PROFITABILITY:						
Return on Avg Assets	0.65	0.69	0.52	0.92	0.20	0.65
Return on Avg Equity	12.97	13.51	10.42	21.33	10.12	11.24
Nonint Income/Avg Assets	0.62	0.58	0.57	0.55	0.78	0.63
Net Overhead Ratio	2.39	2.22	2.31	1.98	2.92	2.50
Efficiency Ratio	77.68	75.14	81.23	67.21	93.91	81.00
Assets (per million) per Employee	4.99	5.03	5.07	4.99	10.55	8.08
ASSET QUALITY:						
Allowance/Loans	1.72	1.85	2.10	2.04	1.27	1.16
Nonperforming Loans/Total Loans	0.33	0.36	0.47	0.44	0.52	0.98
Nonperforming Assets/Total Assets	0.17	0.21	0.20	0.19	0.36	0.61
Adjusted Texas Ratio	2.87	3.60	3.57	3.17	3.38	5.43
YIELDS & COSTS:						
Yield on earning assets	5.03	4.99	4.81	4.52	5.40	5.01
Cost of funds	2.10	2.24	2.22	1.72	2.84	2.35
Net interest margin	3.40	3.26	3.07	3.22	3.13	2.76
Avg Earning Assets/Avg Assets	94.71	95.54	95.84	98.37	95.62	94.85

SELECTED FINANCIAL DATA - Madison County Community 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	194,757	191,169	182,475	179,521	12,282	6.73
Cash and Equivalents	16,477	18,690	22,933	19,392	(6,456)	(28.15)
Securities	73,434	74,445	66,485	65,835	6,949	10.45
Loans, net	90,423	83,487	78,543	80,104	11,880	15.13
Deposit Accounts	182,946	179,849	161,938	158,490	21,008	12.97
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	9,851	9,339	8,668	9,366	1,183	13.65

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	311	1,275	235	1,621	76	32.34
Interest Income	2,279	8,828	2,086	7,798	193	9.25
Interest Expense	738	3,053	753	2,240	(15)	(1.99)
Net Interest Income	1,541	5,775	1,333	5,558	208	15.60
Prov for Credit Losses	12	72	24	71	(12)	(50.00)
Noninterest income	296	1,076	258	956	38	14.73
Gain on Sale of Securities	-	-	-	(20)	-	NA
Noninterest Expense	1,439	5,185	1,303	4,434	136	10.44
Net Operating Income	386	1,594	264	2,009	122	46.21
Income Taxes	75	319	29	343	46	158.62

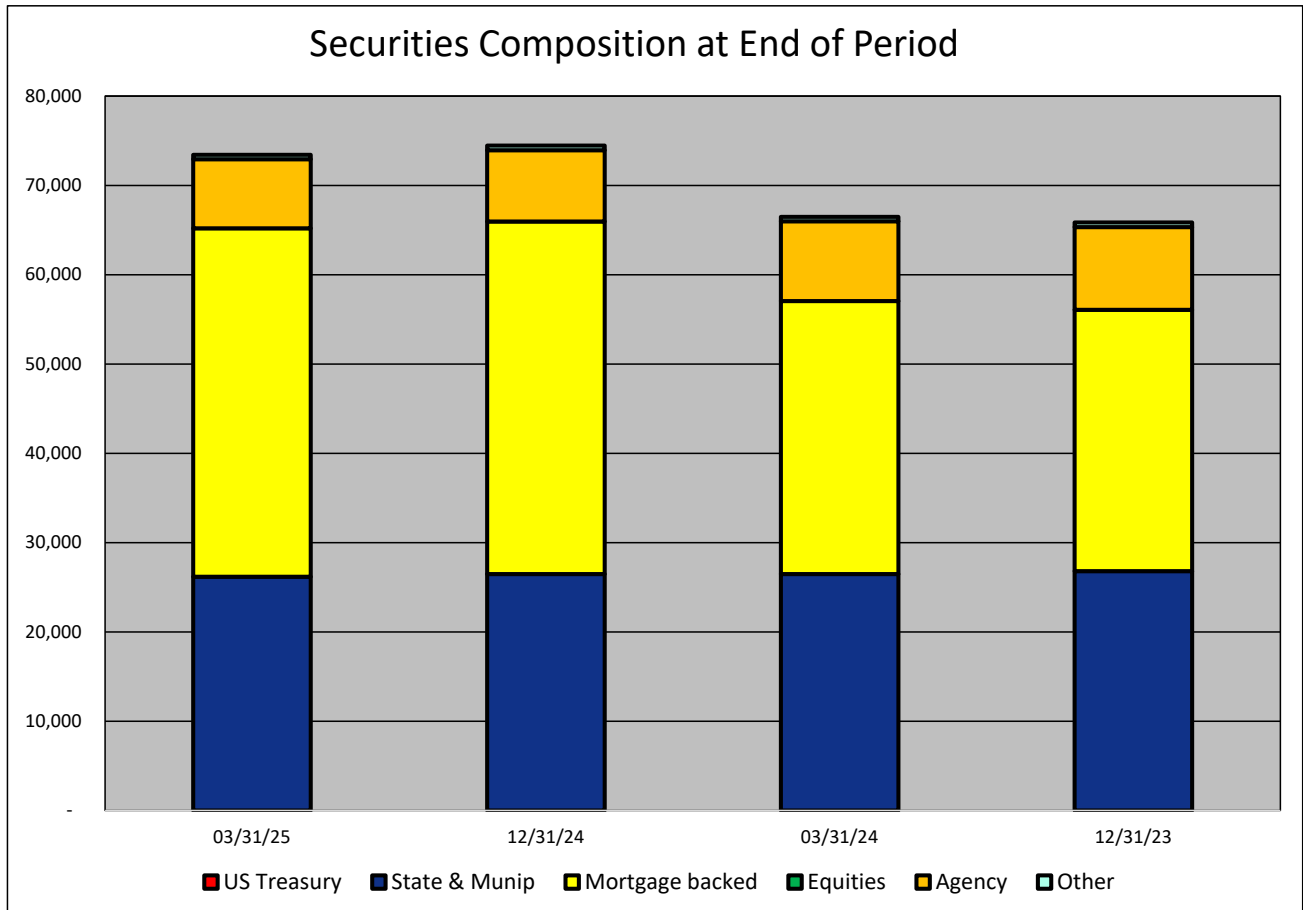


SECURITIES COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	26,168	26,488	26,481	26,804	(313)	(1.18)
Mortgage backed	39,033	39,473	30,560	29,271	8,473	27.73
Equities	-	-	-	-	-	NA
Agency	7,733	7,984	8,944	9,260	(1,211)	(13.54)
Other	500	500	500	500	-	-
Total Securities	73,434	74,445	66,485	65,835	6,949	10.45

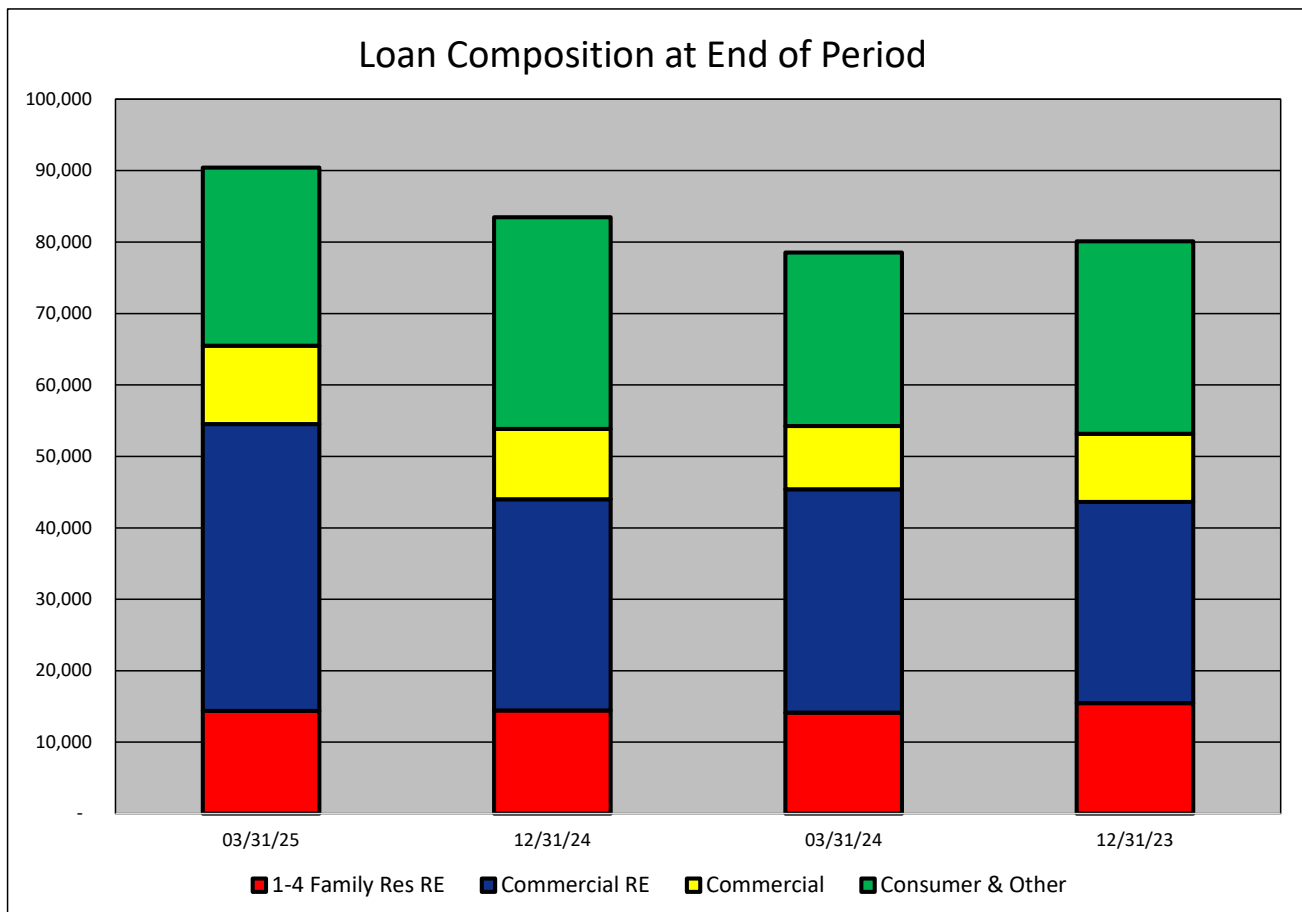


LOAN PORTFOLIO COMPOSITION - Madison County Community Bank
(Dollars in Thousands)

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	14,359	14,446	14,119	15,454	240	1.70
Commercial RE	40,162	29,545	31,291	28,184	8,871	28.35
Commercial	10,966	9,869	8,851	9,532	2,115	23.90
Consumer & Other	24,936	29,627	24,282	26,934	654	2.69
Loans, Net	90,423	83,487	78,543	80,104	11,880	15.13



LOAN PORTFOLIO QUALITY - Madison County Community 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	1,545	1,633	1,633	1,562	(88)	(5.39)
Total Recoveries	1	4	1	4	-	-
Total Charge-offs	2	164	6	4	(4)	(66.67)
Provision Expense	12	72	24	71	(12)	(50.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,556	1,545	1,653	1,633	(97)	(5.87)

NON-PERFORMING ASSETS:

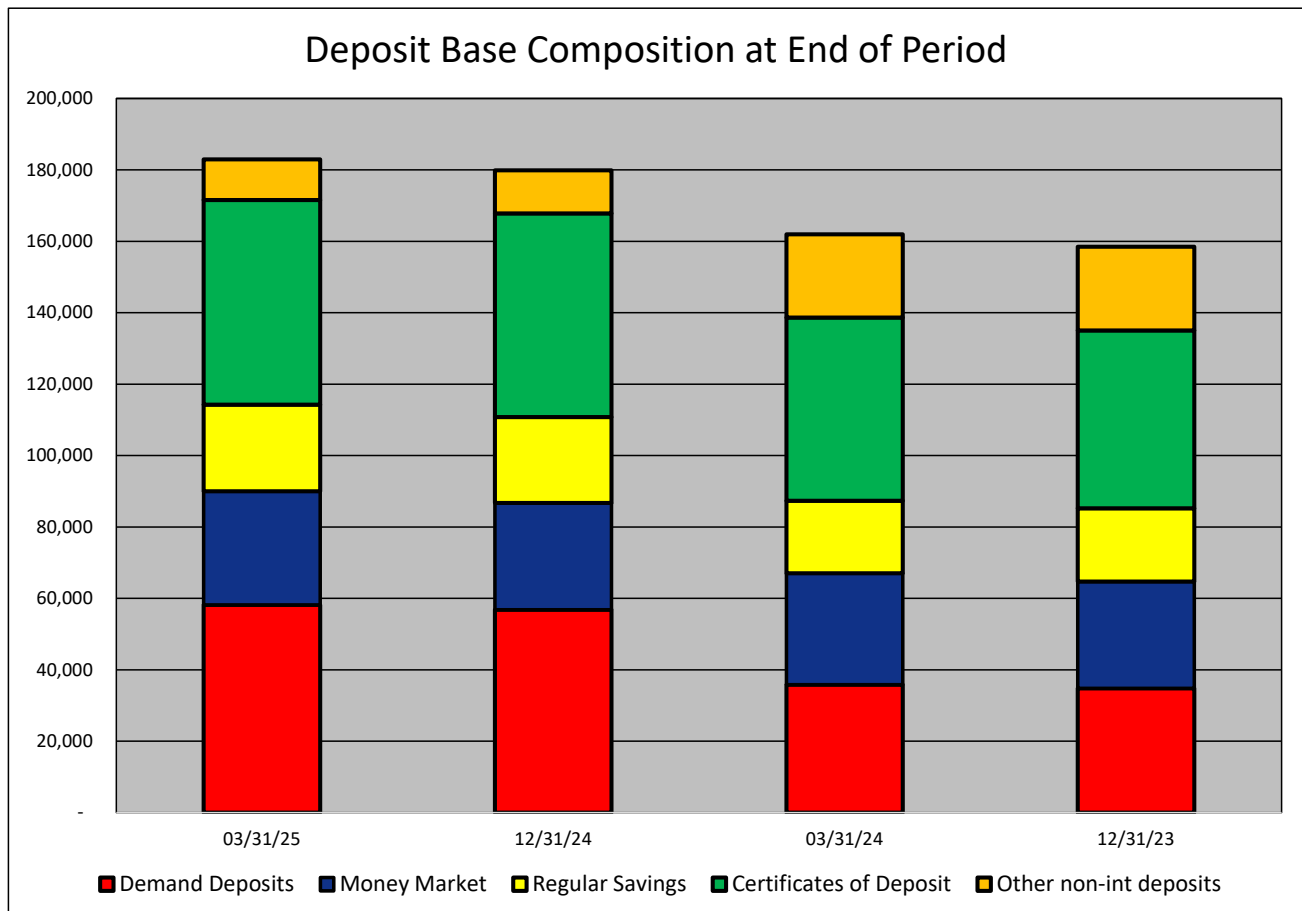
Total-90+ Days Past Due	-	-	19	-	(19)	(100.00)
Total-Nonaccrual	299	303	349	349	(50)	(14.33)
Foreclosed Real Estate	28	89	-	-	28	NA
Total Non-perf Assets	327	392	368	349	(41)	(11.14)

DEPOSIT BASE COMPOSITION - Madison County Community 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	58,202	56,824	35,849	34,816	22,353	62.35
Money Market	31,762	29,927	31,187	29,902	575	1.84
Regular Savings	24,307	24,038	20,313	20,485	3,994	19.66
Certificates of Deposit	57,272	57,056	51,325	49,840	5,947	11.59
Other non-int deposits	11,403	12,004	23,264	23,447	(11,861)	(50.98)
Total Deposits	182,946	179,849	161,938	158,490	21,008	12.97

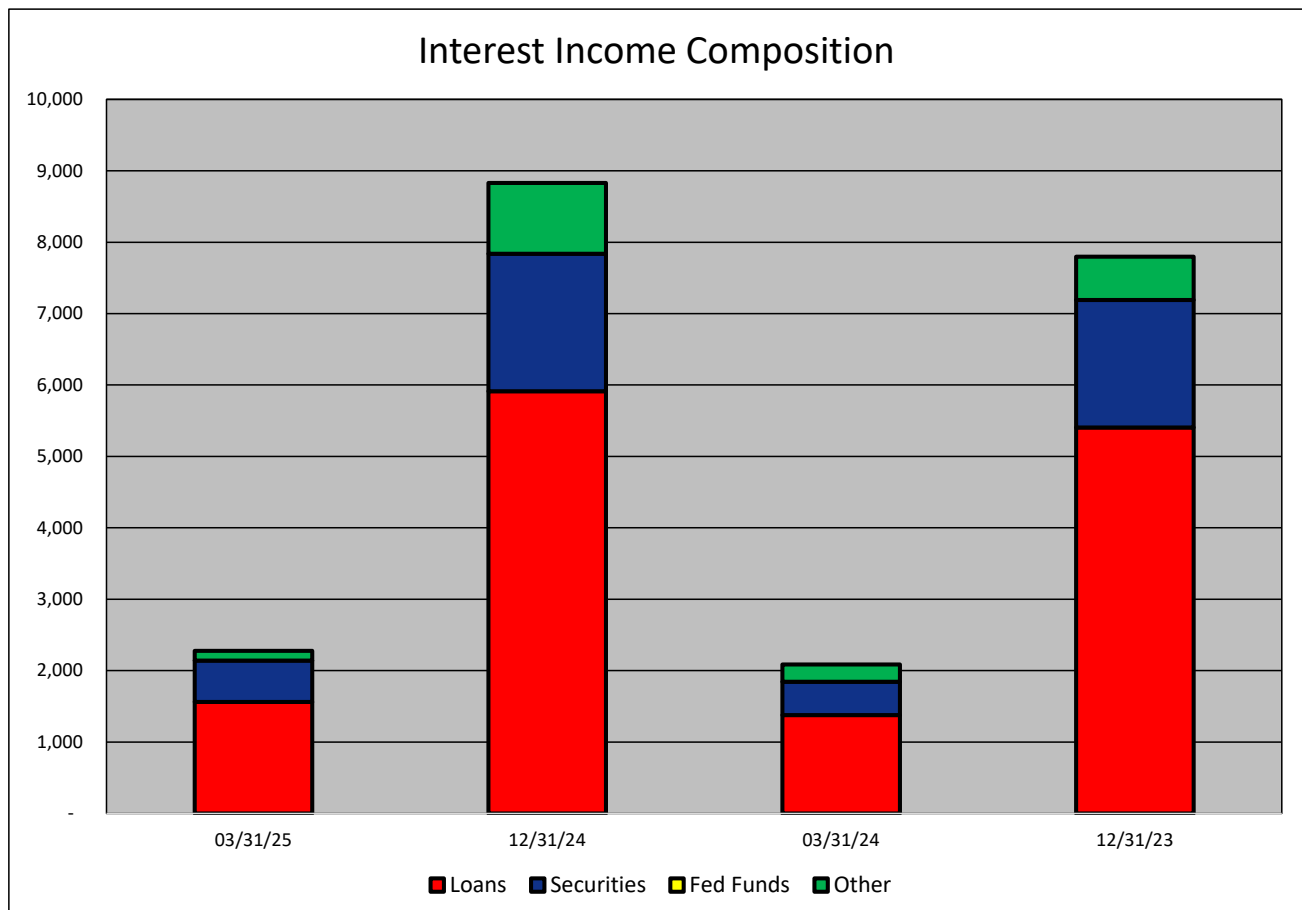


INTEREST INCOME COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

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	1,561	5,914	1,379	5,406	182	13.20
Securities	580	1,925	465	1,785	115	24.73
Fed Funds	-	-	-	-	-	NA
Other	138	989	242	607	(104)	(42.98)
Total Int Income	2,279	8,828	2,086	7,798	193	9.25

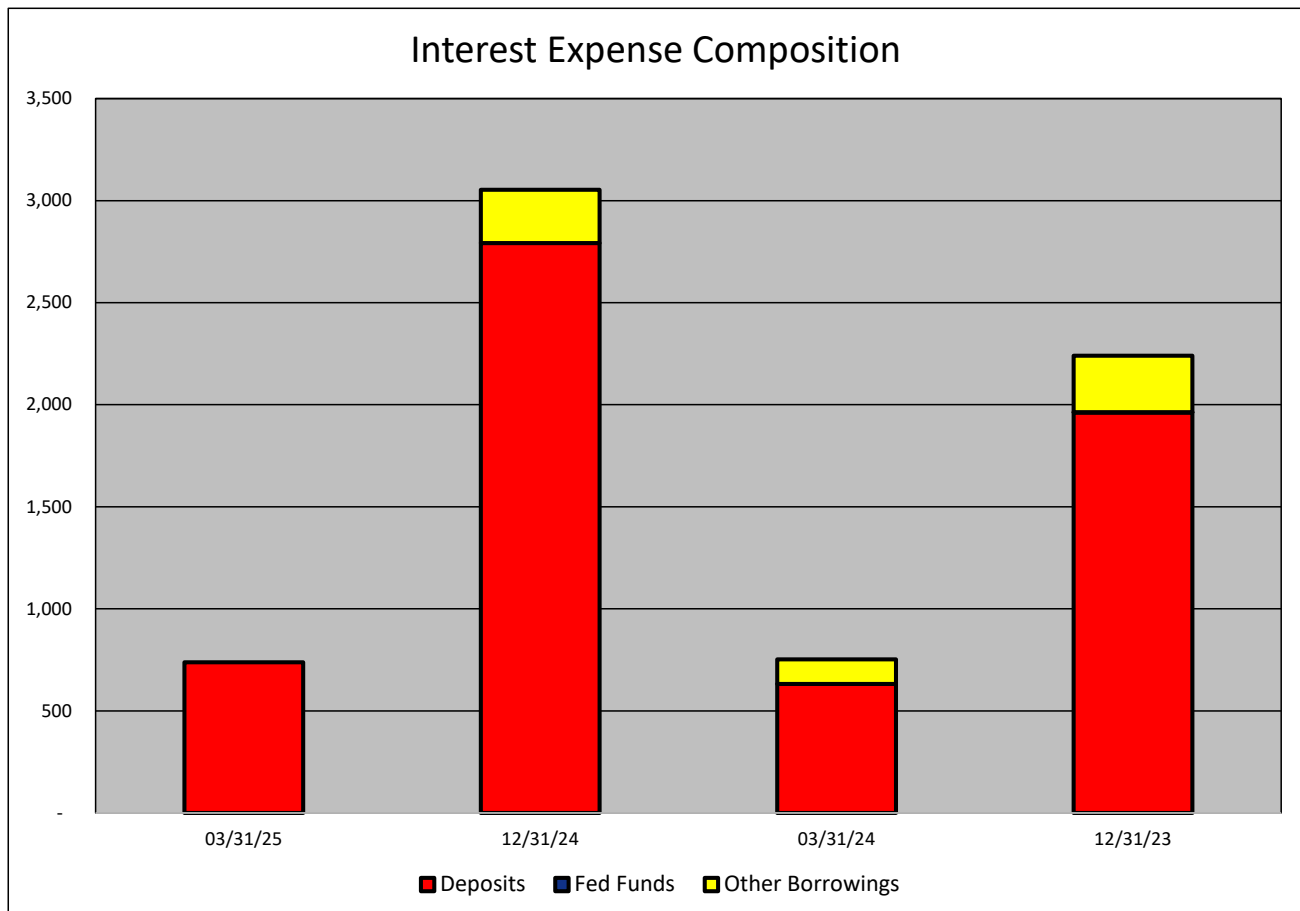


INTEREST EXPENSE COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

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	738	2,792	632	1,962	106	16.77
Fed Funds	-	-	-	2	-	NA
Other Borrowings	-	261	121	276	(121)	(100.00)
Total Int Expense	738	3,053	753	2,240	(15)	(1.99)

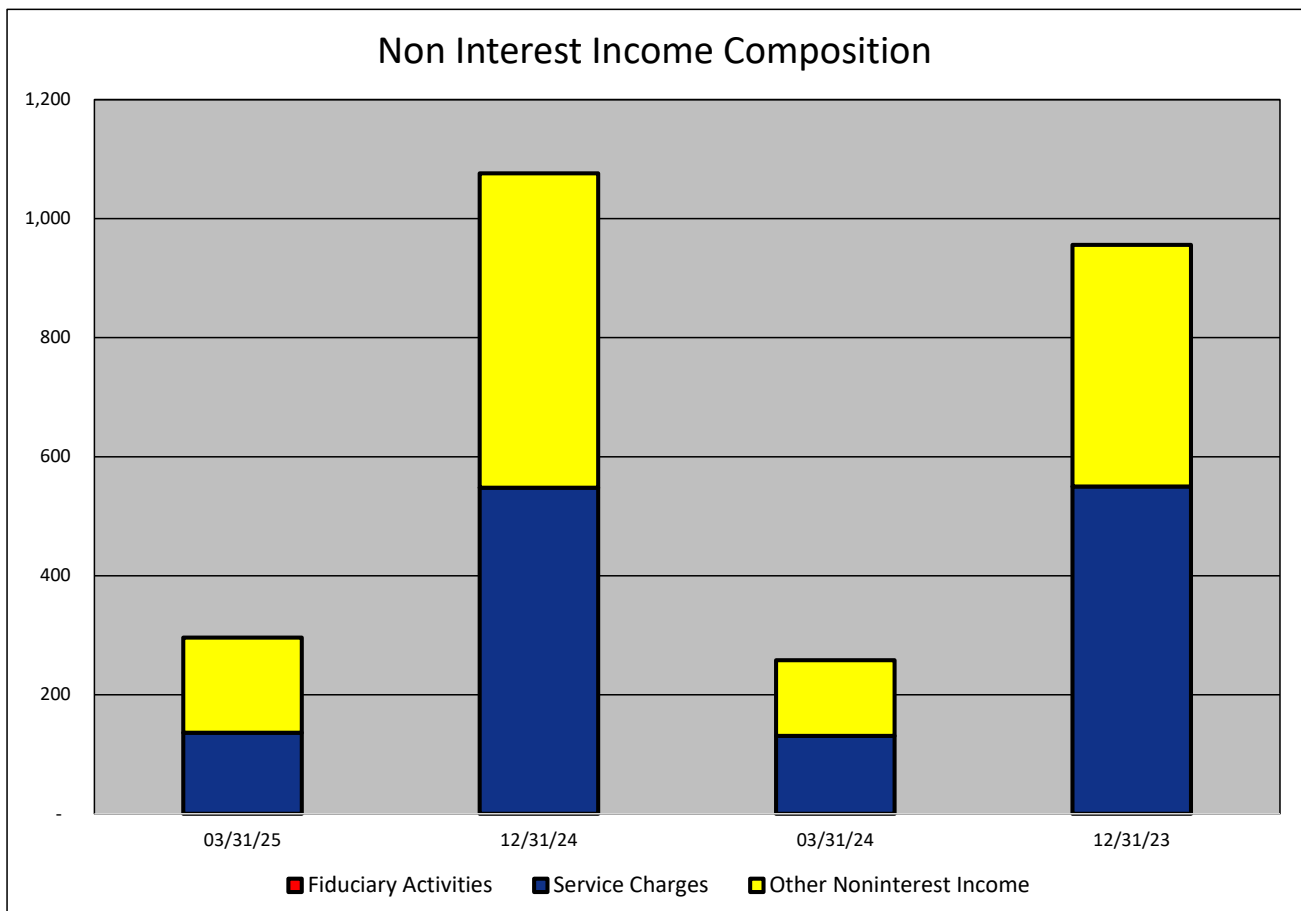


NONINTEREST INCOME COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

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	136	548	131	550	5	3.82
Other Noninterest Income	160	528	127	406	33	25.98
Total Nonint. Income	296	1,076	258	956	38	14.73

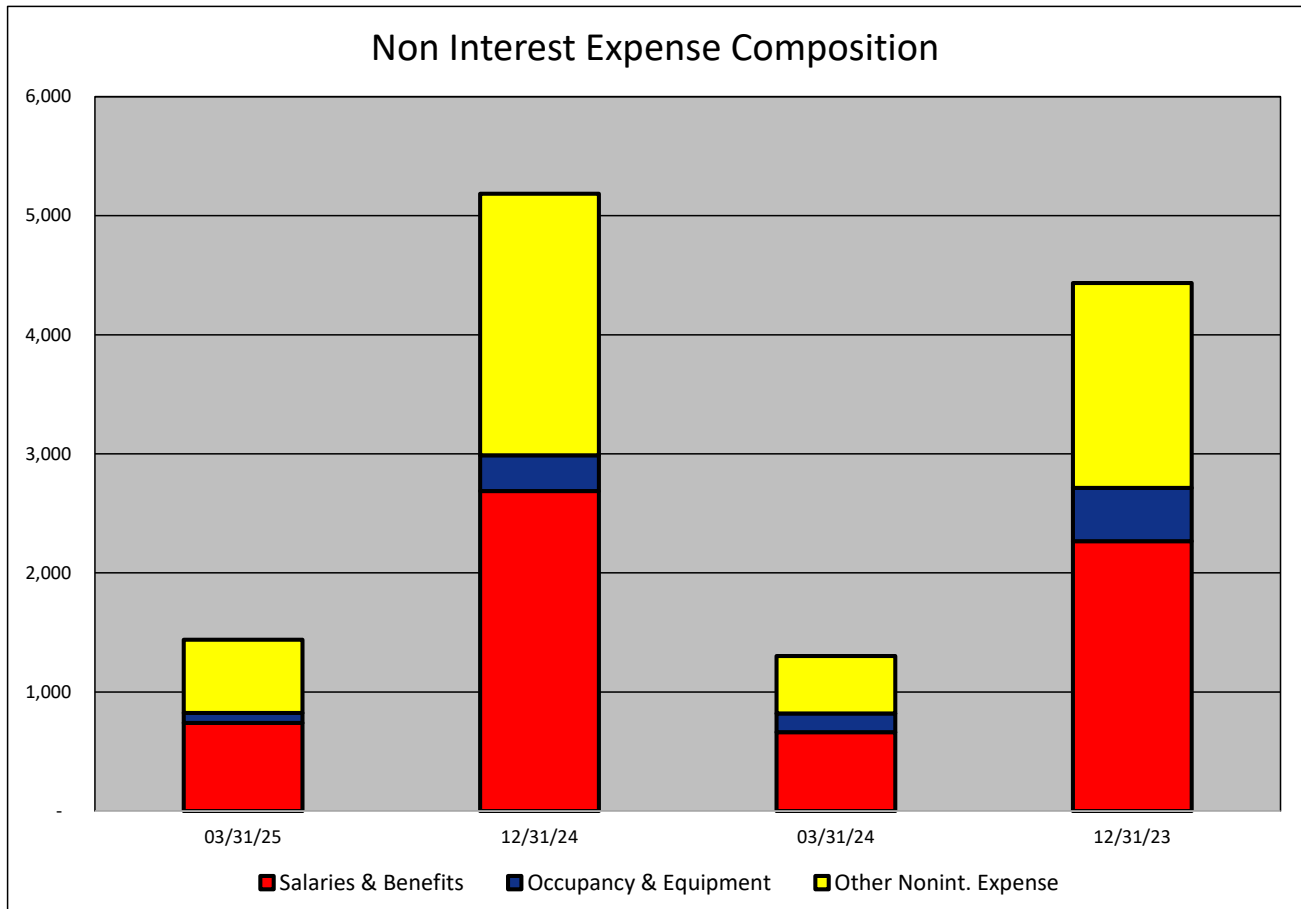


NONINTEREST EXPENSE COMPOSITION- Madison County Community Bank
(Dollars in Thousands)

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	741	2,687	663	2,267	78	11.76
Occupancy & Equipment	83	300	157	448	(74)	(47.13)
Other Nonint. Expense	615	2,198	483	1,719	132	27.33
Total Nonint. Expense	1,439	5,185	1,303	4,434	136	10.44



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
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)

Select Peer Average	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)

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

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

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

Select Peer Average	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	54.36	11.44
Fnbt Bank	0.96	1.54	54.91	7.90
Everbank, National Association	0.22	1.35	58.53	25.73
Prime Meridian Bank	0.27	1.94	61.41	8.63
Florida Capital Bank, National Association	1.66	1.71	63.49	5.31
Intracoastal Bank	0.16	2.00	63.94	11.53
Dlp Bank	0.66	3.04	64.29	7.32
Capital City Bank	2.10	1.75	64.42	4.75
Bank Of Pensacola	0.23	1.61	66.05	9.95
First Federal Bank	1.46	1.36	67.47	6.92
Pnb Community Bank	0.44	2.90	67.72	3.88
Peoples Bank Of Graceville	0.26	1.41	68.61	8.73
Lafayette State Bank	0.73	2.82	71.16	5.01
Madison County Community Bank	0.62	2.39	77.68	4.99
The Warrington Bank	0.27	2.03	82.81	5.53
Gala Bank	0.00	10.34	309.09	1.74

Select Peer Average	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	0.00	0.00
Gala Bank	0.96	0.00	0.00	0.00
Fnbt Bank	1.57	0.01	0.00	0.03
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
One Florida Bank	0.84	0.04	0.03	0.36
Capital City Bank	1.11	0.16	0.10	1.02
Madison County Community Bank	1.72	0.33	0.17	2.87
Florida Capital Bank, National Association	1.26	0.48	0.38	2.62
Prime Meridian Bank	0.84	0.71	0.52	5.29
First Federal Bank	0.72	3.79	1.19	1.93
Intracoastal Bank	1.40	1.67	1.24	16.93
Everbank, National Association	0.81	1.72	1.27	4.22
Dlp Bank	1.56	1.51	1.31	8.75
Lafayette State Bank	1.90	2.24	1.38	18.10
Pnb Community Bank	1.20	3.00	2.21	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	4.49	3.97	0.00	0.00	37.71
Bank Of Pensacola	4.01	0.97	0.00	42.09	0.00
Dlp Bank	3.64	17.01	4.73	0.00	20.83
Lafayette State Bank	3.13	16.75	0.00	0.00	13.86
Pnb Community Bank	2.70	4.08	0.44	0.00	17.67
The Warrington Bank	2.30	4.85	0.00	58.59	0.00
Capital City Bank	1.76	10.00	0.00	11.59	10.16
Gala Bank	1.32	0.00	53.27	0.00	10.49
Prime Meridian Bank	1.17	5.51	6.14	1.57	9.50
One Florida Bank	1.12	12.90	0.00	0.00	4.17
Intracoastal Bank	0.99	2.56	0.00	0.00	19.62
Peoples Bank Of Graceville	0.73	2.89	0.00	44.53	15.01
First Federal Bank	0.59	0.65	0.00	0.00	57.52
Florida Capital Bank, National Association	0.50	15.24	0.00	0.00	2.28
Fnbt Bank	0.49	31.09	0.00	22.90	0.00
Everbank, National Association	0.15	1.84	0.00	0.07	23.70

Select Peer Average	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	80.24	0.49	0.00	0.00
Intracoastal Bank	73.10	0.96	0.00	0.00
Pnb Community Bank	72.78	1.23	0.00	0.00
Everbank, National Association	71.56	0.13	0.02	0.02
Prime Meridian Bank	71.26	0.96	0.00	0.00
Florida Capital Bank, National Association	70.27	0.22	0.00	0.01
Lafayette State Bank	60.11	2.37	0.00	0.00
Capital City Bank	58.98	2.40	0.00	2.02
Bank Of Pensacola	51.61	0.73	0.00	0.00
Madison County Community Bank	45.63	4.24	0.01	0.00
Dlp Bank	45.15	1.61	0.62	4.47
Fnbt Bank	42.89	1.69	0.00	0.00
Peoples Bank Of Graceville	35.76	0.15	0.00	0.00
The Warrington Bank	33.10	0.58	0.00	0.00
First Federal Bank	29.38	0.99	0.00	4.87
Gala Bank	17.75	12.85	0.00	0.00

Select Peer Average	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	58.63	41.29	99.93	0.00	0.07
Dlp Bank	54.93	45.07	100.00	0.00	0.00
Bank Of Pensacola	45.63	54.37	100.00	0.00	0.00
Lafayette State Bank	39.93	60.07	100.00	0.00	0.00
Capital City Bank	36.85	61.48	98.33	0.58	1.09
Fnbt Bank	27.71	72.29	100.00	0.00	0.00
The Warrington Bank	26.79	73.21	100.00	0.00	0.00
Pnb Community Bank	25.09	74.91	100.00	0.00	0.00
Prime Meridian Bank	23.40	75.72	99.12	0.00	0.88
Madison County Community Bank	22.43	77.57	100.00	0.00	0.00
One Florida Bank	22.24	76.89	99.13	0.00	0.87
Gala Bank	22.14	77.86	100.00	0.00	0.00
Peoples Bank Of Graceville	21.87	75.77	97.64	0.00	2.36
Intracoastal Bank	18.82	76.51	95.33	0.00	4.67
First Federal Bank	9.11	79.82	88.93	0.00	11.07
Everbank, National Association	3.31	78.86	82.17	0.00	17.83

Select Peer Average	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	5.23	97.25
Pnb Community Bank	5.73	1.43	4.76	94.20
Lafayette State Bank	5.88	2.17	4.58	92.41
Gala Bank	4.86	3.30	4.37	76.52
Capital City Bank	4.98	1.27	4.22	91.73
Florida Capital Bank, National Association	5.13	4.28	3.72	97.99
Fnbt Bank	5.44	2.67	3.66	97.90
Prime Meridian Bank	5.58	2.91	3.47	95.79
Madison County Community Bank	5.03	2.10	3.40	94.71
One Florida Bank	5.71	3.32	3.37	98.62
Intracoastal Bank	5.30	2.55	3.32	96.70
First Federal Bank	4.84	2.06	2.99	90.38
Bank Of Pensacola	3.56	1.79	2.63	97.40
The Warrington Bank	3.03	0.77	2.55	98.10
Everbank, National Association	5.41	3.39	2.48	99.29
Peoples Bank Of Graceville	4.02	2.46	2.17	98.67

Select Peer Average	5.01	2.35	2.76	94.85
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