

# Bank Of Pensacola

Pensacola, FL

Established  
10/26/1973

## 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 six months June 30, 2025**

Institution name	Total Assets (\$'000's)
Everbank, National Association	44,446,323
Capital City Bank	4,392,241
First Federal Bank	4,194,869
Prime Meridian Bank	993,042
Florida Capital Bank, National Association	655,184
Fnb Bank	610,094
Intracoastal Bank	574,270
Dlp Bank	251,758
Lafayette State Bank	243,730
Madison County Community Bank	194,939
The Warrington Bank	169,309
Pnb Community Bank	156,995
Bank Of Pensacola	150,189
Peoples Bank Of Graceville	111,020
Gala Bank	23,189

Institution name	Return on Avg Assets (%)
Fnb Bank	2.14
Dlp Bank	1.68
Capital City Bank	1.52
Intracoastal Bank	1.26
Pnb Community Bank	1.24
Florida Capital Bank, National Association	1.19
Lafayette State Bank	1.04
First Federal Bank	0.98
Prime Meridian Bank	0.84
Madison County Community Bank	0.77
Peoples Bank Of Graceville	0.76
Bank Of Pensacola	0.72
Everbank, National Association	0.68
The Warrington Bank	0.40
Gala Bank	(4.49)

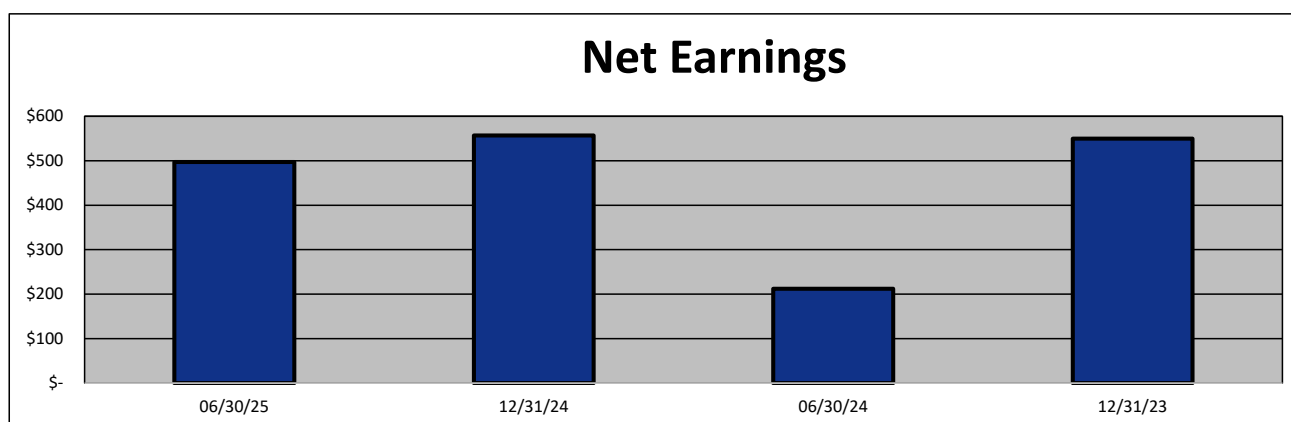
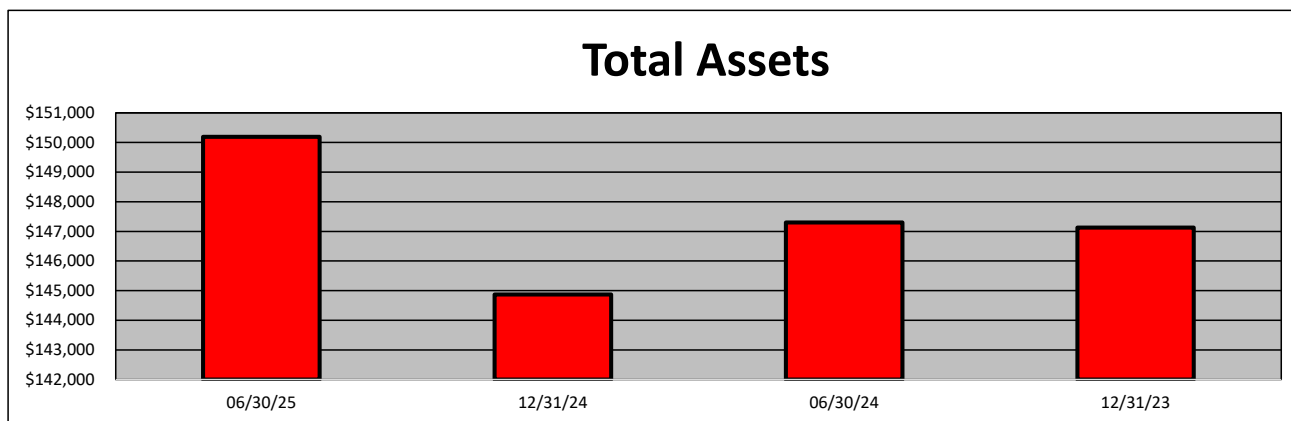
**EXECUTIVE SUMMARY - Bank of Pensacola**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.78	8.85	8.47	8.50	10.68	11.98
Leverage Ratio	9.54	8.84	8.78	8.80	11.86	13.19
Tier 1 Cap/Risk Based Assets	0.00	18.53	21.07	19.42	14.47	16.92
Risk Based Ratio	0.00	19.32	22.00	20.27	15.30	17.67
Common Equity Tier 1 Capital Ratio	0.00	18.53	21.07	19.42	14.41	16.92
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	53.54	54.91	53.18	49.97	74.73	63.08
Loans/Assets	48.73	49.32	46.70	45.67	62.90	54.02
Securities/Assets	37.04	42.52	44.53	46.64	18.95	27.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.72	0.39	0.30	0.38	0.71	0.72
Return on Avg Equity	7.65	4.44	3.41	4.46	10.92	11.03
Nonint Income/Avg Assets	0.24	0.20	0.20	0.20	0.80	0.63
Net Overhead Ratio	1.69	1.72	1.70	1.56	2.35	2.46
Efficiency Ratio	67.47	78.99	83.23	76.71	74.52	78.80
Assets (per million) per Employee	10.73	10.35	10.52	10.51	10.31	7.88
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.75	0.77	0.80	0.82	1.29	1.18
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.48	0.81
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.33	0.50
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.15	4.11
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.62	3.32	3.18	2.86	5.48	5.07
Cost of funds	1.76	1.89	1.90	1.29	2.84	2.28
Net interest margin	2.71	2.30	2.13	2.16	3.20	2.81
Avg Earning Assets/Avg Assets	96.90	96.95	97.42	97.30	95.80	94.78

**SELECTED FINANCIAL DATA - Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	150,189	144,873	147,302	147,131	2,887	1.96
Cash and Equivalents	19,817	10,344	11,306	10,061	8,511	75.28
Securities	55,627	61,599	65,593	68,616	(9,966)	(15.19)
Loans, net	73,193	71,447	68,785	67,193	4,408	6.41
Deposit Accounts	136,698	130,117	129,334	134,464	7,364	5.69
Fed Funds & Repos	-	1,500	5,000	-	(5,000)	(100.00)
Total Equity	13,191	12,819	12,474	12,512	717	5.75

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	497	557	212	550	285	134.43
Interest Income	2,429	4,612	2,200	3,983	229	10.41
Interest Expense	608	1,420	722	979	(114)	(15.79)
Net Interest Income	1,821	3,192	1,478	3,004	343	23.21
Credit Loss Expense	-	-	-	-	-	NA
Noninterest income	168	287	144	285	24	16.67
Gain on Sale of Securities	-	-	-	(36)	-	NA
Noninterest Expense	1,342	2,748	1,350	2,523	(8)	(0.59)
Net Operating Income	647	731	272	766	375	137.87
Income Taxes	150	174	60	180	90	150.00

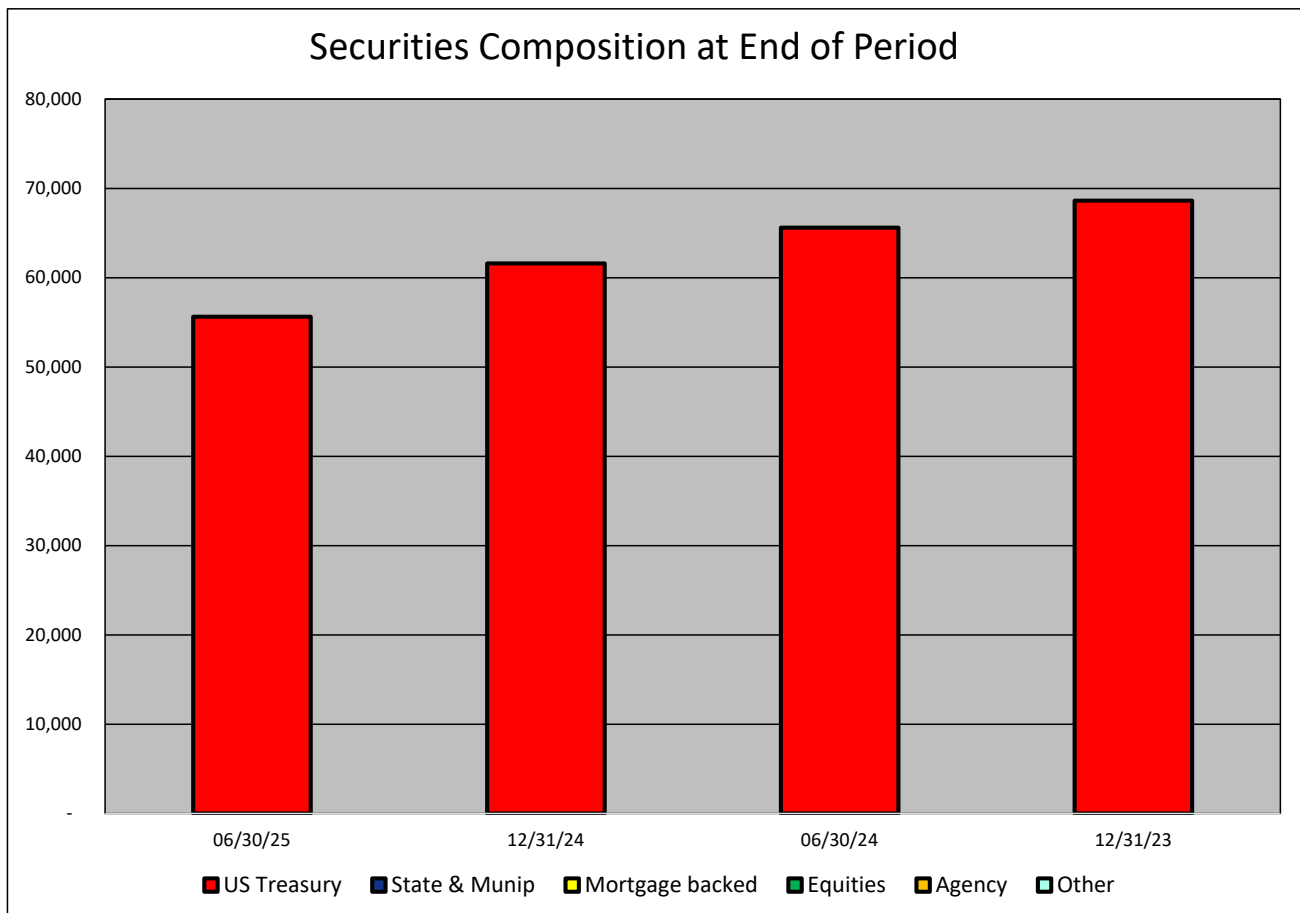


**SECURITIES COMPOSITION - Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	55,627	61,599	65,593	68,616	(9,966)	(15.19)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	55,627	61,599	65,593	68,616	(9,966)	(15.19)

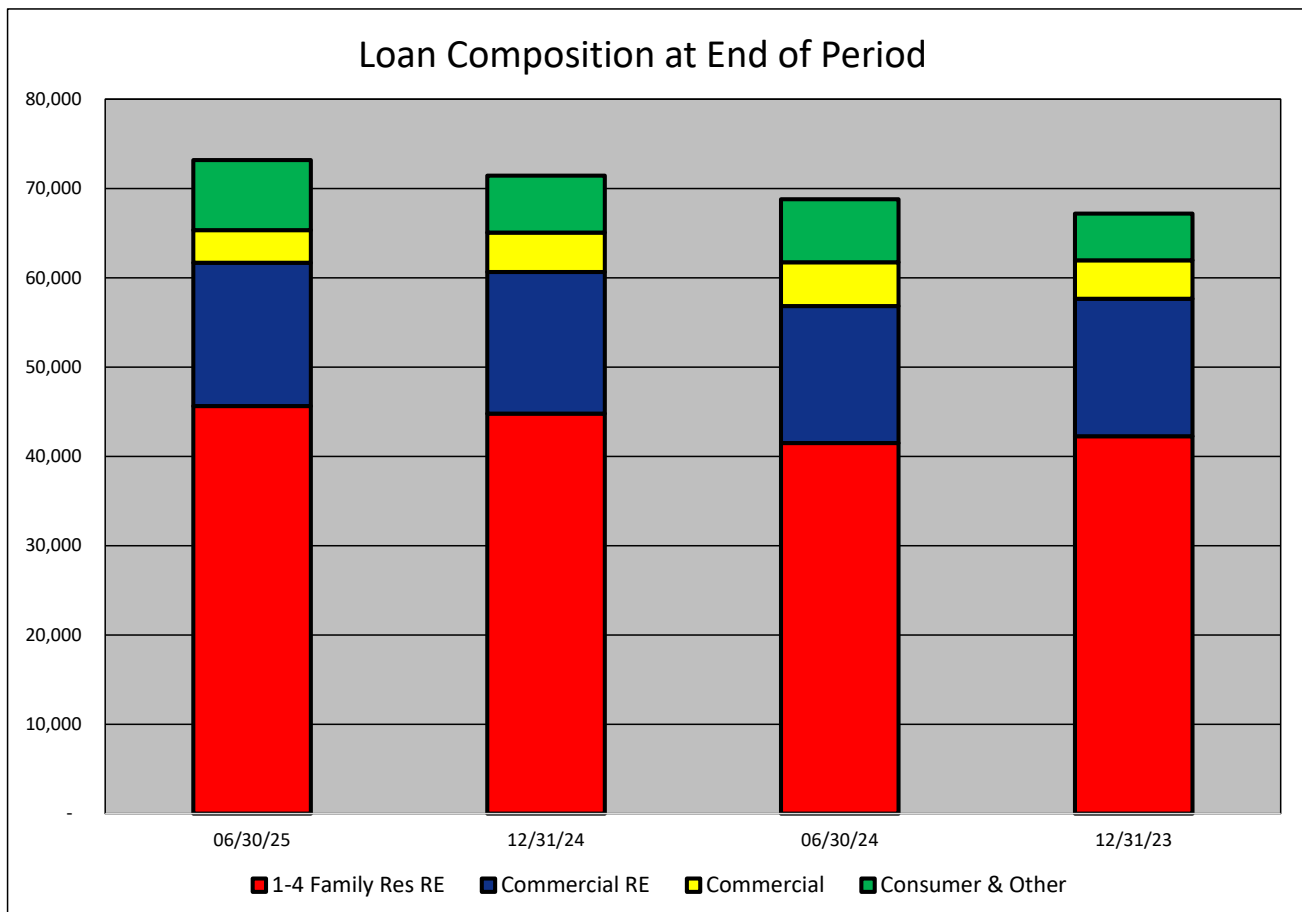


**LOAN PORTFOLIO COMPOSITION - Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	45,647	44,798	41,496	42,258	4,151	10.00
Commercial RE	16,043	15,847	15,348	15,386	695	4.53
Commercial	3,658	4,417	4,891	4,320	(1,233)	(25.21)
Consumer & Other	7,845	6,385	7,050	5,229	795	11.28
Loans, Net	73,193	71,447	68,785	67,193	4,408	6.41



**LOAN PORTFOLIO QUALITY - Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	548	549	549	546	(1)	(0.18)
Total Recoveries	1	2	1	4	-	-
Total Charge-offs	1	3	2	1	(1)	(50.00)
Credit Loss Expense	-	-	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	548	548	548	549	-	-

**NON-PERFORMING ASSETS:**

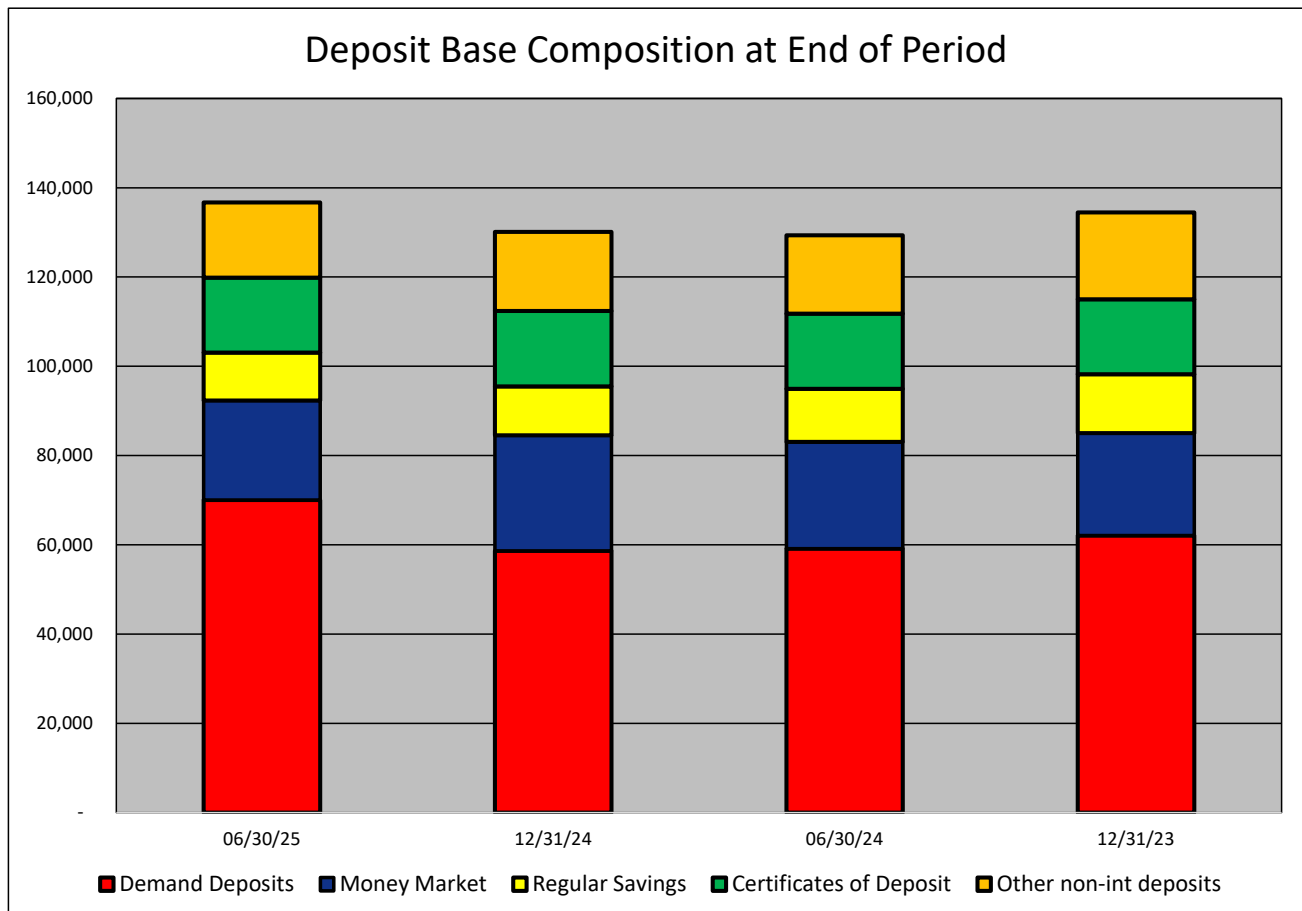
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

**DEPOSIT BASE COMPOSITION - Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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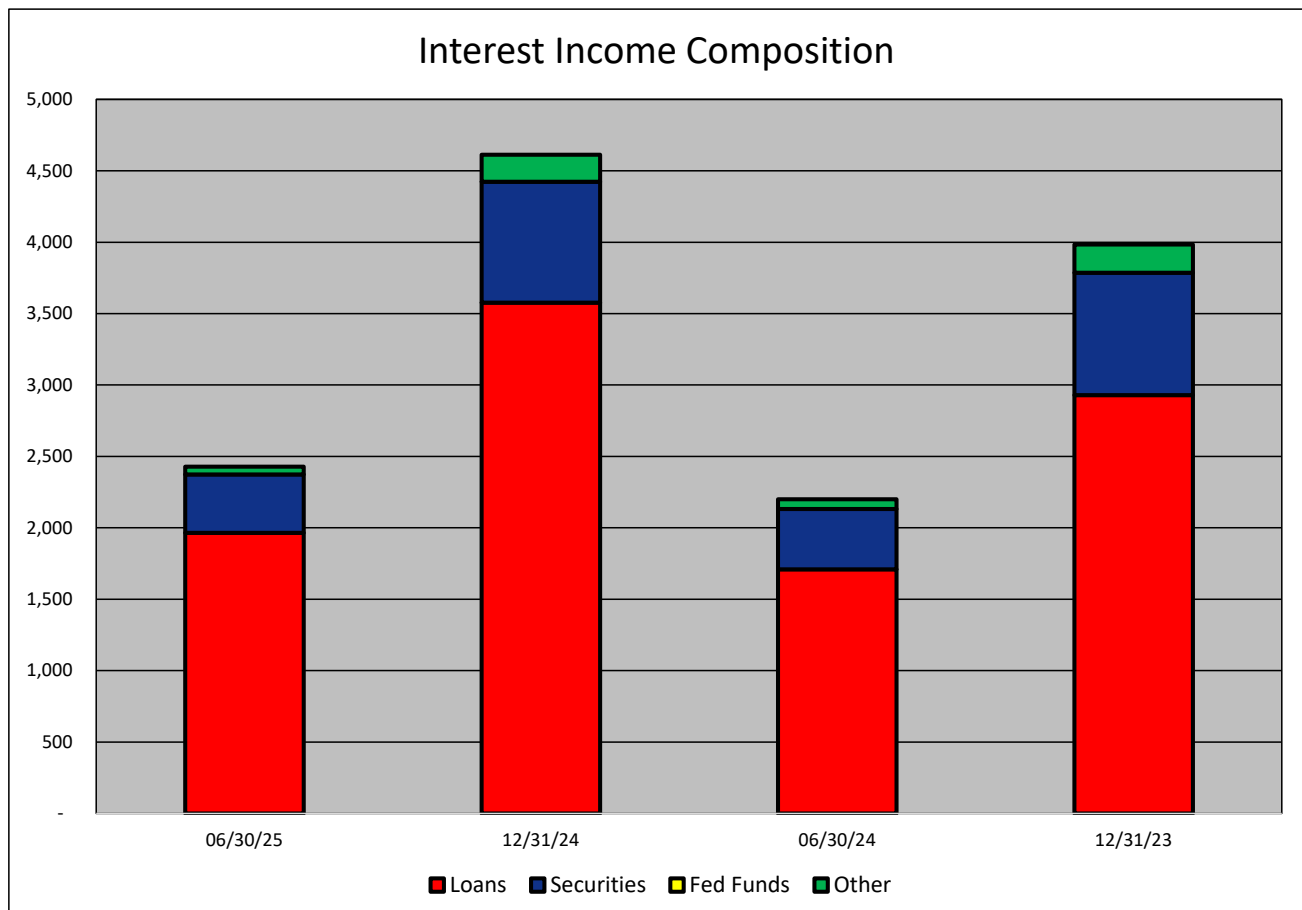
**DEPOSIT BASE CATEGORY:**

Demand Deposits	70,027	58,618	59,128	62,075	10,899	18.43
Money Market	22,325	25,918	23,925	22,932	(1,600)	(6.69)
Regular Savings	10,742	10,981	11,882	13,232	(1,140)	(9.59)
Certificates of Deposit	16,742	16,884	16,864	16,783	(122)	(0.72)
Other non-int deposits	16,862	17,716	17,535	19,442	(673)	(3.84)
<b>Total Deposits</b>	<b>136,698</b>	<b>130,117</b>	<b>129,334</b>	<b>134,464</b>	<b>7,364</b>	<b>5.69</b>



**INTEREST INCOME COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,965	3,577	1,709	2,930	256	14.98
Securities	409	846	423	857	(14)	(3.31)
Fed Funds	-	-	-	-	-	NA
Other	55	189	68	196	(13)	(19.12)
<b>Total Int Income</b>	<b>2,429</b>	<b>4,612</b>	<b>2,200</b>	<b>3,983</b>	<b>229</b>	<b>10.41</b>

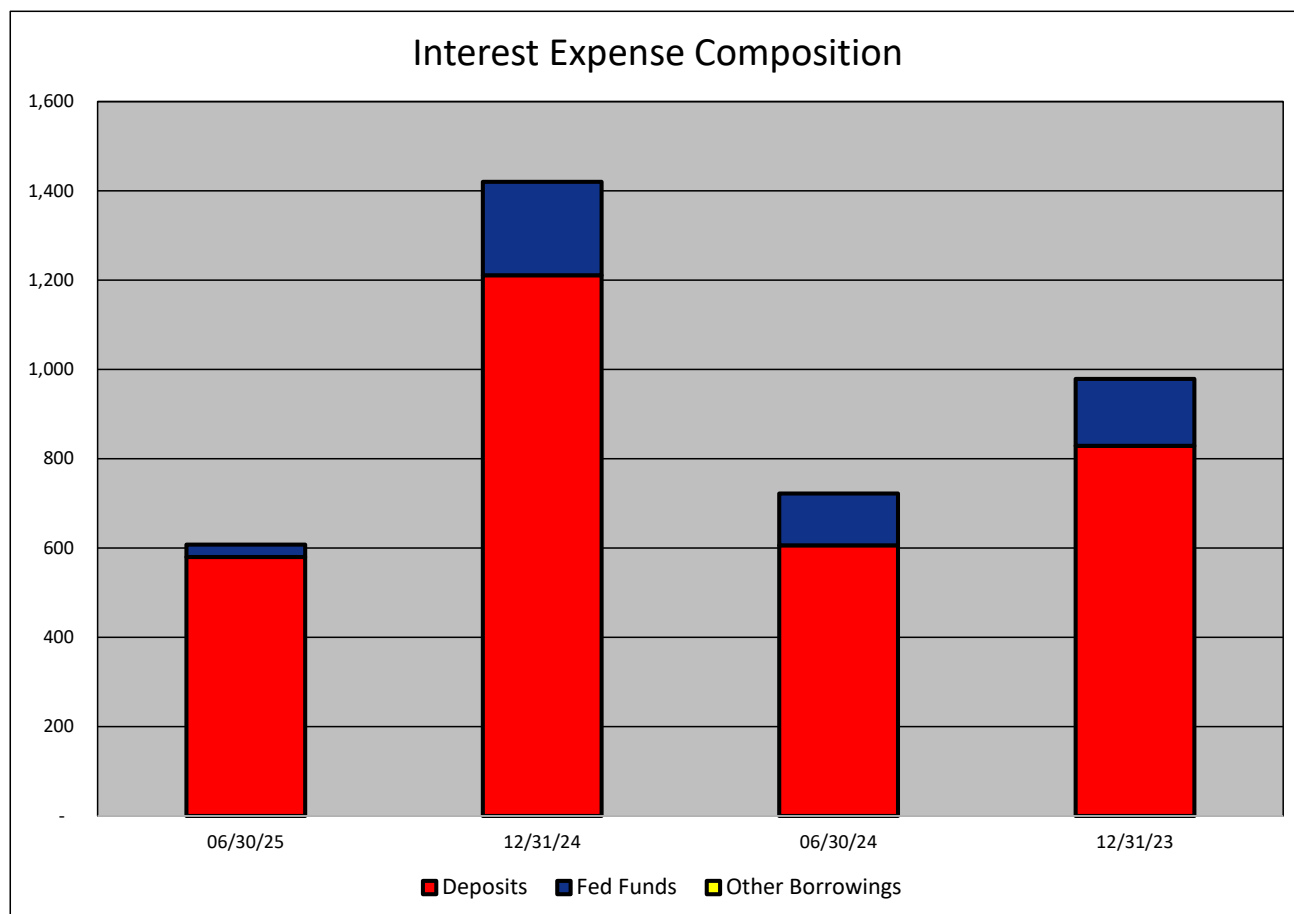


**INTEREST EXPENSE COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	580	1,211	606	829	(26)	(4.29)
Fed Funds	28	209	116	150	(88)	(75.86)
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>608</b>	<b>1,420</b>	<b>722</b>	<b>979</b>	<b>(114)</b>	<b>(15.79)</b>

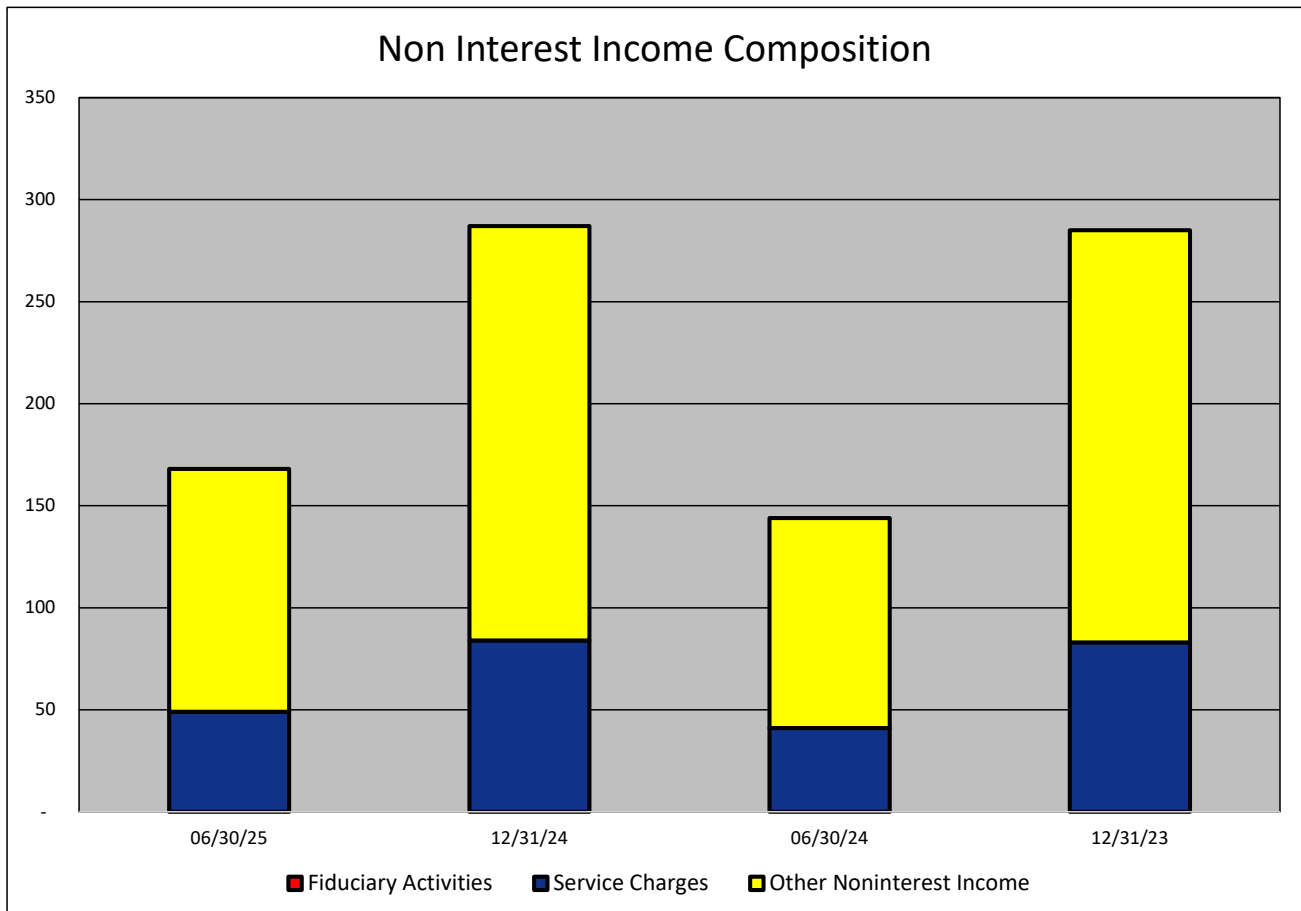


**NONINTEREST INCOME COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	49	84	41	83	8	19.51
Other Noninterest Income	119	203	103	202	16	15.53
<b>Total Nonint. Income</b>	<b>168</b>	<b>287</b>	<b>144</b>	<b>285</b>	<b>24</b>	<b>16.67</b>

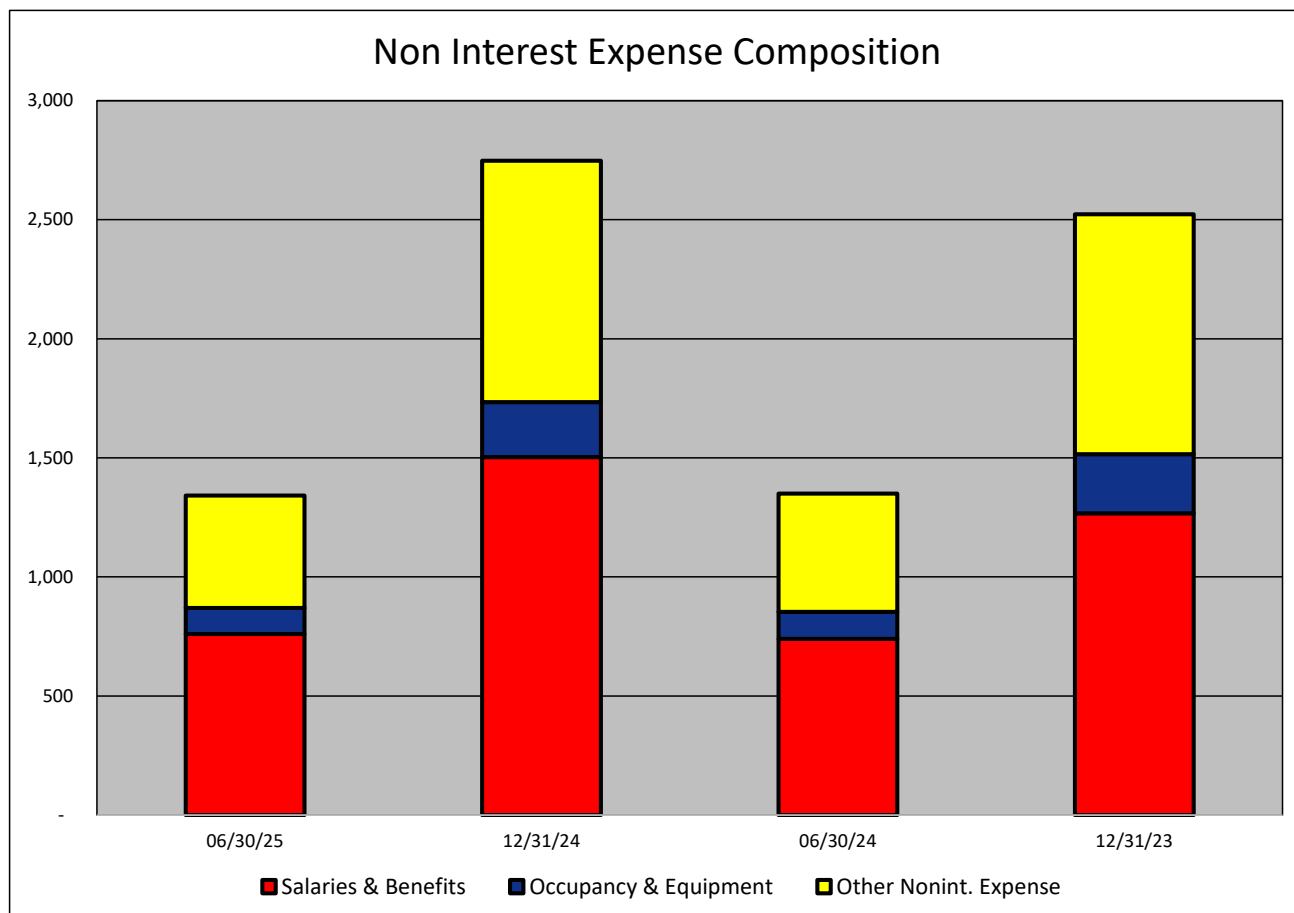


**NONINTEREST EXPENSE COMPOSITION- Bank of Pensacola**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	760	1,503	740	1,267	20	2.70
Occupancy & Equipment	110	231	113	248	(3)	(2.65)
Other Nonint. Expense	472	1,014	497	1,008	(25)	(5.03)
Total Nonint. Expense	1,342	2,748	1,350	2,523	(8)	(0.59)



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Gala Bank	23,189	-	NA
Florida Capital Bank, National Association	655,184	555,652	17.91
Everbank, National Association	44,446,323	39,445,857	12.68
Prime Meridian Bank	993,042	893,283	11.17
Lafayette State Bank	243,730	223,927	8.84
Madison County Community Bank	194,939	183,195	6.41
Intracoastal Bank	574,270	541,595	6.03
Capital City Bank	4,392,241	4,219,288	4.10
Fnb Bank	610,094	596,551	2.27
Bank Of Pensacola	150,189	147,302	1.96
First Federal Bank	4,194,869	4,185,394	0.23
Pnb Community Bank	156,995	156,683	0.20
The Warrington Bank	169,309	179,539	(5.70)
Peoples Bank Of Graceville	111,020	117,782	(5.74)
Dlp Bank	251,758	270,888	(7.06)

<b>Select Peer Average</b>	3,811,143	3,447,796	3.81
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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	7,046	-	NA
Madison County Community Bank	99,564	82,288	20.99
Everbank, National Association	32,990,293	28,122,479	17.31
Dlp Bank	106,255	97,139	9.38
Intracoastal Bank	431,813	397,065	8.75
Florida Capital Bank, National Association	511,610	479,361	6.73
Bank Of Pensacola	73,193	68,785	6.41
Prime Meridian Bank	728,207	695,549	4.70
The Warrington Bank	56,018	53,787	4.15
Lafayette State Bank	148,689	144,934	2.59
Fnbt Bank	262,518	260,879	0.63
Pnb Community Bank	111,794	111,992	(0.18)
First Federal Bank	1,369,922	1,373,114	(0.23)
Peoples Bank Of Graceville	39,687	40,512	(2.04)
Capital City Bank	2,650,671	2,714,245	(2.34)

<b>Select Peer Average</b>	<b>2,639,152</b>	<b>2,309,475</b>	<b>5.49</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
**For the six months June 30, 2025**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	42.89	<b>48.77</b>	82.52	83.10	82.52
The Warrington Bank	16.65	<b>16.78</b>	0.00	0.00	0.00
Dlp Bank	18.75	<b>15.64</b>	0.00	0.00	0.00
Fnbt Bank	11.12	<b>11.25</b>	26.06	27.31	26.06
First Federal Bank	9.47	<b>10.77</b>	20.38	20.78	20.38
Peoples Bank Of Graceville	6.51	<b>10.68</b>	31.36	32.43	31.36
Prime Meridian Bank	9.22	<b>9.93</b>	13.68	14.52	13.68
Pnb Community Bank	8.31	<b>9.78</b>	0.00	0.00	0.00
Capital City Bank	11.42	<b>9.76</b>	16.08	17.29	16.08
Florida Capital Bank, National Association	9.81	<b>9.65</b>	14.31	15.56	14.31
<b>Bank Of Pensacola</b>	<b>8.78</b>	<b>9.54</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Intracoastal Bank	6.41	<b>9.15</b>	10.74	11.99	10.74
Madison County Community Bank	5.21	<b>8.92</b>	13.50	14.75	13.50
Everbank, National Association	8.56	<b>8.65</b>	11.78	12.67	11.78
Lafayette State Bank	6.57	<b>8.64</b>	13.34	14.59	13.34

<b>Select Peer Average</b>	11.98	13.19	16.92	17.67	16.92
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	<b>94.76</b>	74.23	21.80
Florida Capital Bank, National Association	<b>87.32</b>	78.09	2.86
Intracoastal Bank	<b>85.20</b>	75.19	19.08
Prime Meridian Bank	<b>81.45</b>	73.33	9.90
Pnb Community Bank	<b>78.47</b>	71.21	19.84
Capital City Bank	<b>69.92</b>	60.35	22.49
Lafayette State Bank	<b>65.91</b>	61.01	15.31
Madison County Community Bank	<b>54.34</b>	51.07	36.36
<b>Bank Of Pensacola</b>	<b>53.54</b>	<b>48.73</b>	<b>37.04</b>
Gala Bank	<b>53.42</b>	30.39	14.97
Dlp Bank	<b>52.28</b>	42.21	17.94
Fnbt Bank	<b>48.69</b>	43.03	25.97
First Federal Bank	<b>42.67</b>	32.66	56.19
The Warrington Bank	<b>39.71</b>	33.09	57.27
Peoples Bank Of Graceville	<b>38.49</b>	35.75	59.90

<b>Select Peer Average</b>	<b>63.08</b>	<b>54.02</b>	<b>27.79</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2025**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	598,058	<b>2.14</b>	19.22
Dlp Bank	248,058	<b>1.68</b>	9.00
Capital City Bank	4,372,884	<b>1.52</b>	13.49
Intracoastal Bank	575,450	<b>1.26</b>	20.57
Pnb Community Bank	161,256	<b>1.24</b>	15.88
Florida Capital Bank, National Association	678,308	<b>1.19</b>	12.91
Lafayette State Bank	243,230	<b>1.04</b>	16.45
First Federal Bank	4,167,856	<b>0.98</b>	10.68
Prime Meridian Bank	964,356	<b>0.84</b>	9.03
Madison County Community Bank	192,666	<b>0.77</b>	15.19
Peoples Bank Of Graceville	114,208	<b>0.76</b>	12.67
Bank Of Pensacola	138,602	<b>0.72</b>	7.65
Everbank, National Association	42,099,145	<b>0.68</b>	7.63
The Warrington Bank	166,708	<b>0.40</b>	2.37
Gala Bank	16,118	<b>(4.49)</b>	(7.26)

<b>Select Peer Average</b>	3,649,127	0.72	11.03
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2025**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.91	1.57	<b>55.35</b>	8.13
Everbank, National Association	0.21	1.43	<b>59.63</b>	23.99
Intracoastal Bank	0.16	1.90	<b>59.78</b>	11.72
Prime Meridian Bank	0.29	1.97	<b>61.97</b>	8.87
Dlp Bank	0.66	3.07	<b>62.51</b>	6.46
Capital City Bank	1.93	1.87	<b>64.83</b>	4.66
Pnb Community Bank	0.48	2.86	<b>66.82</b>	3.92
<b>Bank Of Pensacola</b>	<b>0.24</b>	<b>1.69</b>	<b>67.47</b>	<b>10.73</b>
Florida Capital Bank, National Association	1.37	2.03	<b>67.48</b>	5.75
Peoples Bank Of Graceville	0.28	1.41	<b>68.02</b>	8.54
First Federal Bank	1.31	1.47	<b>68.15</b>	7.31
Lafayette State Bank	0.74	2.93	<b>71.29</b>	5.08
Madison County Community Bank	0.63	2.33	<b>73.83</b>	5.27
The Warrington Bank	0.26	2.05	<b>81.31</b>	5.64
Gala Bank	0.02	8.38	<b>253.56</b>	2.11

<b>Select Peer Average</b>	0.63	2.46	78.80	7.88
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
**For the six months June 30, 2025**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.75	0.00	<b>0.00</b>	0.00
Gala Bank	0.99	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.53	0.01	<b>0.00</b>	0.03
Peoples Bank Of Graceville	0.95	0.00	<b>0.00</b>	0.00
The Warrington Bank	0.96	0.00	<b>0.00</b>	0.00
Capital City Bank	1.13	0.24	<b>0.15</b>	1.49
Madison County Community Bank	1.58	0.29	<b>0.16</b>	2.73
Florida Capital Bank, National Association	1.20	0.38	<b>0.29</b>	1.64
Lafayette State Bank	1.94	0.71	<b>0.43</b>	5.57
Prime Meridian Bank	0.79	0.66	<b>0.49</b>	4.96
Pnb Community Bank	1.27	1.31	<b>0.93</b>	10.13
First Federal Bank	0.67	2.94	<b>0.96</b>	3.05
Everbank, National Association	0.84	1.49	<b>1.13</b>	4.65
Intracoastal Bank	1.44	1.65	<b>1.24</b>	16.55
Dlp Bank	1.63	2.47	<b>1.65</b>	10.91

<b>Select Peer Average</b>	1.18	0.81	0.50	4.11
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	<b>3.57</b>	15.37	0.00	0.00	15.31
Bank Of Pensacola	<b>3.48</b>	9.71	0.00	37.04	0.00
The Warrington Bank	<b>3.16</b>	5.56	0.00	57.27	0.00
Dlp Bank	<b>2.65</b>	22.13	7.41	0.00	17.94
Madison County Community Bank	<b>2.30</b>	2.85	0.00	0.00	36.36
Gala Bank	<b>2.10</b>	0.00	37.19	0.00	14.97
Capital City Bank	<b>1.79</b>	8.99	0.00	10.53	11.96
Pnb Community Bank	<b>1.78</b>	5.32	0.40	0.00	19.84
Intracoastal Bank	<b>1.07</b>	1.95	0.00	0.00	19.08
Prime Meridian Bank	<b>0.98</b>	8.30	4.30	1.54	8.36
First Federal Bank	<b>0.58</b>	1.03	0.00	0.00	56.19
Peoples Bank Of Graceville	<b>0.56</b>	3.10	0.00	45.35	14.54
Fnbt Bank	<b>0.53</b>	28.71	0.00	25.97	0.00
Florida Capital Bank, National Association	<b>0.52</b>	15.95	0.00	0.00	2.86
Everbank, National Association	<b>0.15</b>	1.94	0.00	0.06	21.69

<b>Select Peer Average</b>	1.68	8.73	3.29	11.85	15.94
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Intracoastal Bank	<b>74.11</b>	0.96	0.00	0.00
Everbank, National Association	<b>73.60</b>	0.16	0.01	0.02
Prime Meridian Bank	<b>71.77</b>	0.93	0.00	0.00
Pnb Community Bank	<b>70.30</b>	1.18	0.00	0.00
Florida Capital Bank, National Association	<b>67.47</b>	0.19	0.00	0.01
Lafayette State Bank	<b>59.64</b>	2.32	0.00	0.00
Capital City Bank	<b>59.23</b>	2.44	0.00	2.05
Madison County Community Bank	<b>50.26</b>	4.23	0.01	0.00
<b>Bank Of Pensacola</b>	<b>48.37</b>	0.65	0.00	0.00
Fnb Bank	<b>42.37</b>	1.66	0.00	0.00
Dlp Bank	<b>41.52</b>	1.58	0.61	4.32
Peoples Bank Of Graceville	<b>35.41</b>	0.15	0.00	0.00
The Warrington Bank	<b>32.77</b>	0.55	0.00	0.00
First Federal Bank	<b>30.23</b>	0.96	0.00	4.48
Gala Bank	<b>30.08</b>	11.60	0.00	0.00

<b>Select Peer Average</b>	52.48	1.97	0.04	0.72
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	<b>60.27</b>	39.73	100.00	0.00	0.00
Florida Capital Bank, National Association	<b>59.94</b>	40.00	99.93	0.00	0.07
Bank Of Pensacola	<b>51.23</b>	<b>48.77</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Lafayette State Bank	<b>39.56</b>	60.44	100.00	0.00	0.00
Capital City Bank	<b>36.79</b>	61.56	98.36	0.57	1.08
Fnbt Bank	<b>28.91</b>	71.09	100.00	0.00	0.00
Pnb Community Bank	<b>27.59</b>	72.41	100.00	0.00	0.00
The Warrington Bank	<b>26.05</b>	73.95	100.00	0.00	0.00
Prime Meridian Bank	<b>24.09</b>	75.62	99.70	0.00	0.30
Madison County Community Bank	<b>21.77</b>	78.23	100.00	0.00	0.00
Peoples Bank Of Graceville	<b>21.71</b>	78.29	100.00	0.00	0.00
Intracoastal Bank	<b>17.84</b>	77.45	95.30	0.00	4.70
Gala Bank	<b>16.32</b>	83.68	100.00	0.00	0.00
First Federal Bank	<b>8.36</b>	77.41	85.77	0.00	14.23
Everbank, National Association	<b>5.13</b>	81.96	87.09	0.00	12.91

<b>Select Peer Average</b>	29.70	68.04	97.74	0.04	2.22
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.08	1.12	<b>5.65</b>	93.67
Pnb Community Bank	5.76	1.44	<b>4.80</b>	94.18
Lafayette State Bank	6.02	2.16	<b>4.73</b>	92.72
Capital City Bank	5.04	1.28	<b>4.28</b>	91.81
Gala Bank	5.19	3.09	<b>4.05</b>	81.29
Florida Capital Bank, National Association	5.21	4.38	<b>3.74</b>	98.02
Fnbt Bank	5.44	2.74	<b>3.64</b>	97.88
Prime Meridian Bank	5.61	2.93	<b>3.49</b>	95.90
Madison County Community Bank	5.10	2.09	<b>3.49</b>	95.81
Intracoastal Bank	5.32	2.52	<b>3.39</b>	96.82
First Federal Bank	4.95	2.09	<b>3.04</b>	90.67
Bank Of Pensacola	3.62	1.76	<b>2.71</b>	96.90
The Warrington Bank	3.10	0.78	<b>2.62</b>	98.19
Everbank, National Association	5.49	3.39	<b>2.57</b>	99.18
Peoples Bank Of Graceville	4.05	2.47	<b>2.20</b>	98.65

<b>Select Peer Average</b>	5.07	2.28	2.81	94.78
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