Capital City Bank

Tallahassee, FL

Established
6/13/1907

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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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
Fnbt 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 (%)
Fnbt 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)

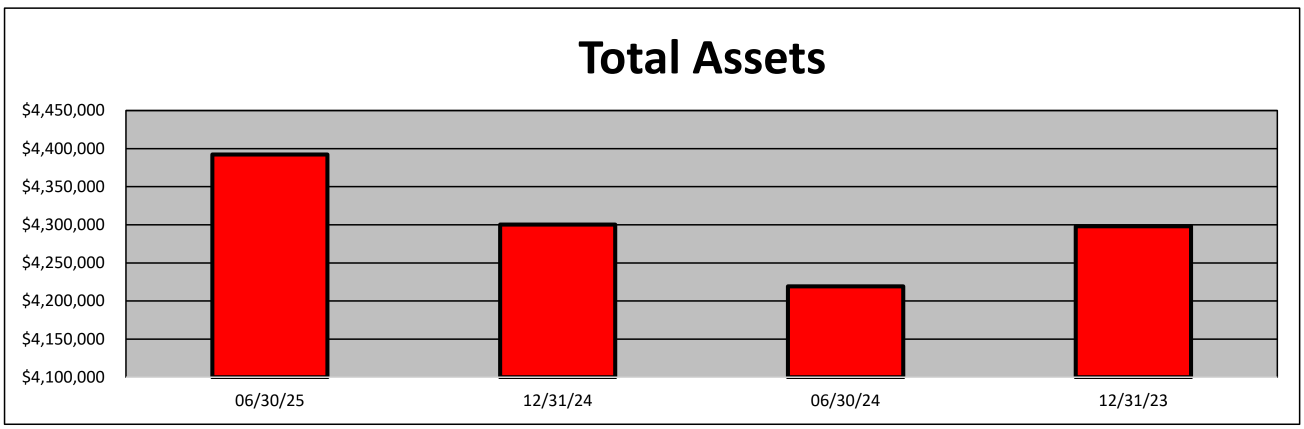
EXECUTIVE SUMMARY - Capital City Bank
(Percentage)

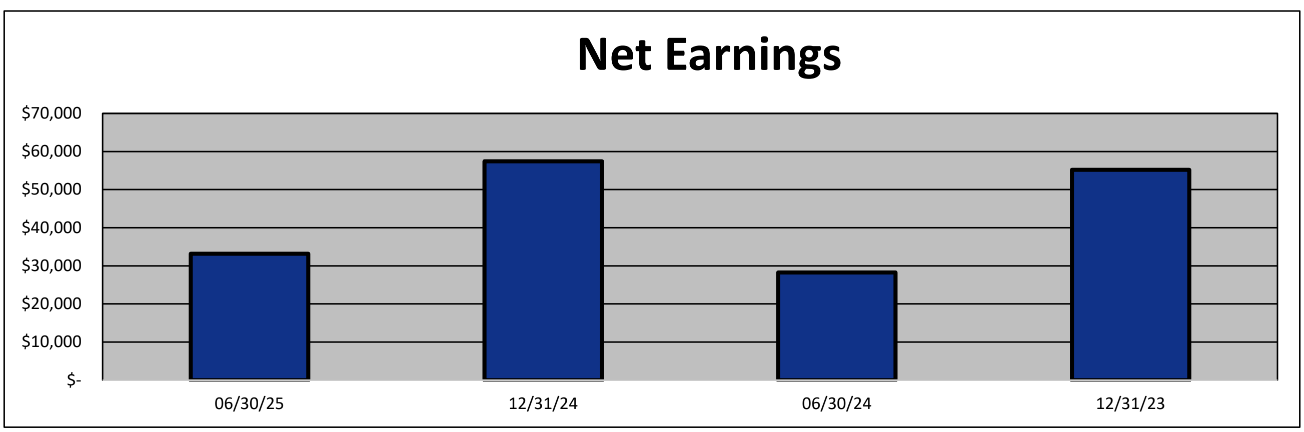
Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.42	11.18	10.78	10.30	10.68	11.98
Leverage Ratio	9.76	9.67	9.35	9.31	11.86	13.19
Tier 1 Cap/Risk Based Assets	16.08	15.38	14.51	13.89	14.47	16.92
Risk Based Ratio	17.29	16.57	15.70	15.09	15.30	17.67
Common Equity Tier 1 Capital Ratio	16.08	15.38	14.51	13.89	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	69.92	71.46	73.67	73.36	74.73	63.08
Loans/Assets	60.35	62.33	64.33	64.27	62.90	54.02
Securities/Assets	22.49	22.38	20.99	22.21	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	1.52	1.32	1.29	1.25	0.71	0.72
Return on Avg Equity	13.49	12.25	12.24	12.59	10.92	11.03
Nonint Income/Avg Assets	1.93	1.69	1.69	1.64	0.80	0.63
Net Overhead Ratio	1.87	2.03	1.99	1.95	2.35	2.46
Efficiency Ratio	64.83	67.85	68.03	66.68	74.52	78.80
Assets (per million) per Employee	4.66	5.60	5.48	5.48	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	1.13	1.09	1.08	1.08	1.29	1.18
Nonperforming Loans/Total Loans	0.24	0.24	0.20	0.23	0.48	0.81
Nonperforming Assets/Total Assets	0.15	0.16	0.15	0.15	0.33	0.50
Adjusted Texas Ratio	1.49	1.58	1.56	1.63	3.15	4.11
YIELDS & COSTS:						
Yield on earning assets	5.04	4.99	4.91	4.60	5.48	5.07
Cost of funds	1.28	1.29	1.04	0.62	2.84	2.28
Net interest margin	4.28	4.14	4.05	4.10	3.20	2.81
Avg Earning Assets/Avg Assets	91.81	91.59	91.46	91.30	95.80	94.78

SELECTED FINANCIAL DATA - Capital City Bank
(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	4,392,241	4,300,234	4,219,288	4,298,014	172,953	4.10
Cash and Equivalents	473,402	391,854	347,979	312,067	125,423	36.04
Securities	987,959	962,404	885,830	954,673	102,129	11.53
Loans, net	2,650,671	2,680,222	2,714,245	2,762,129	(63,574)	(2.34)
Deposit Accounts	3,790,804	3,750,801	3,684,337	3,765,345	106,467	2.89
Fed Funds & Repos	21,800	26,240	22,463	26,957	(663)	(2.95)
Total Equity	501,754	480,663	454,953	442,901	46,801	10.29

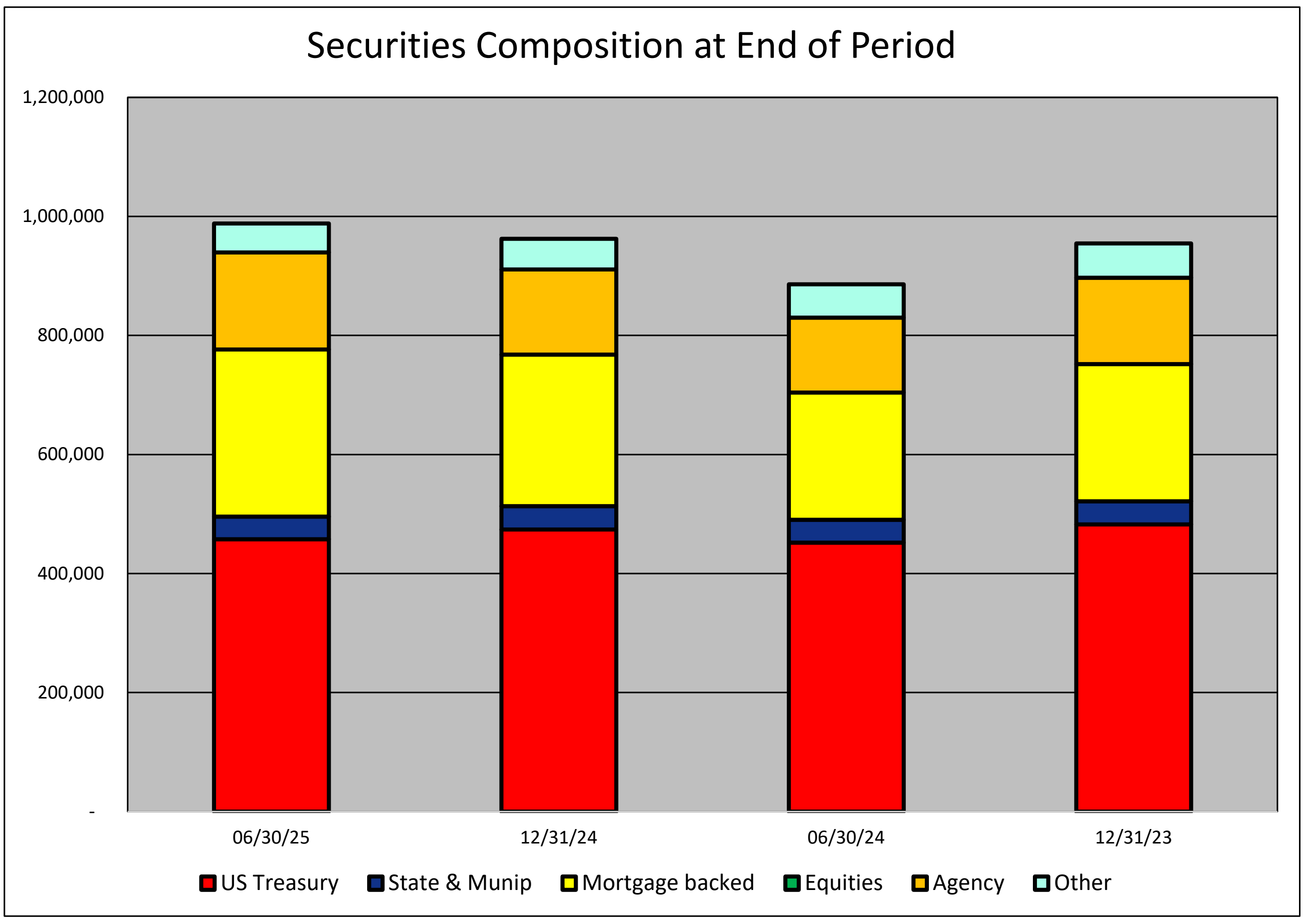
Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	33,157	57,438	28,283	55,190	4,874	17.23
Interest Income	101,241	194,657	95,587	181,025	5,654	5.92
Interest Expense	15,420	33,270	16,705	19,653	(1,285)	(7.69)
Net Interest Income	85,821	161,387	78,882	161,372	6,939	8.80
Credit Loss Expense	1,801	4,974	2,010	9,596	(209)	(10.40)
Noninterest income	42,276	72,140	35,901	70,869	6,375	17.76
Gain on Sale of Securities	-	-	-	4	-	NA
Noninterest Expense	83,091	158,577	78,174	155,088	4,917	6.29
Net Operating Income	43,205	69,976	34,599	67,557	8,606	24.87
Income Taxes	10,461	14,752	7,043	13,690	3,418	48.53





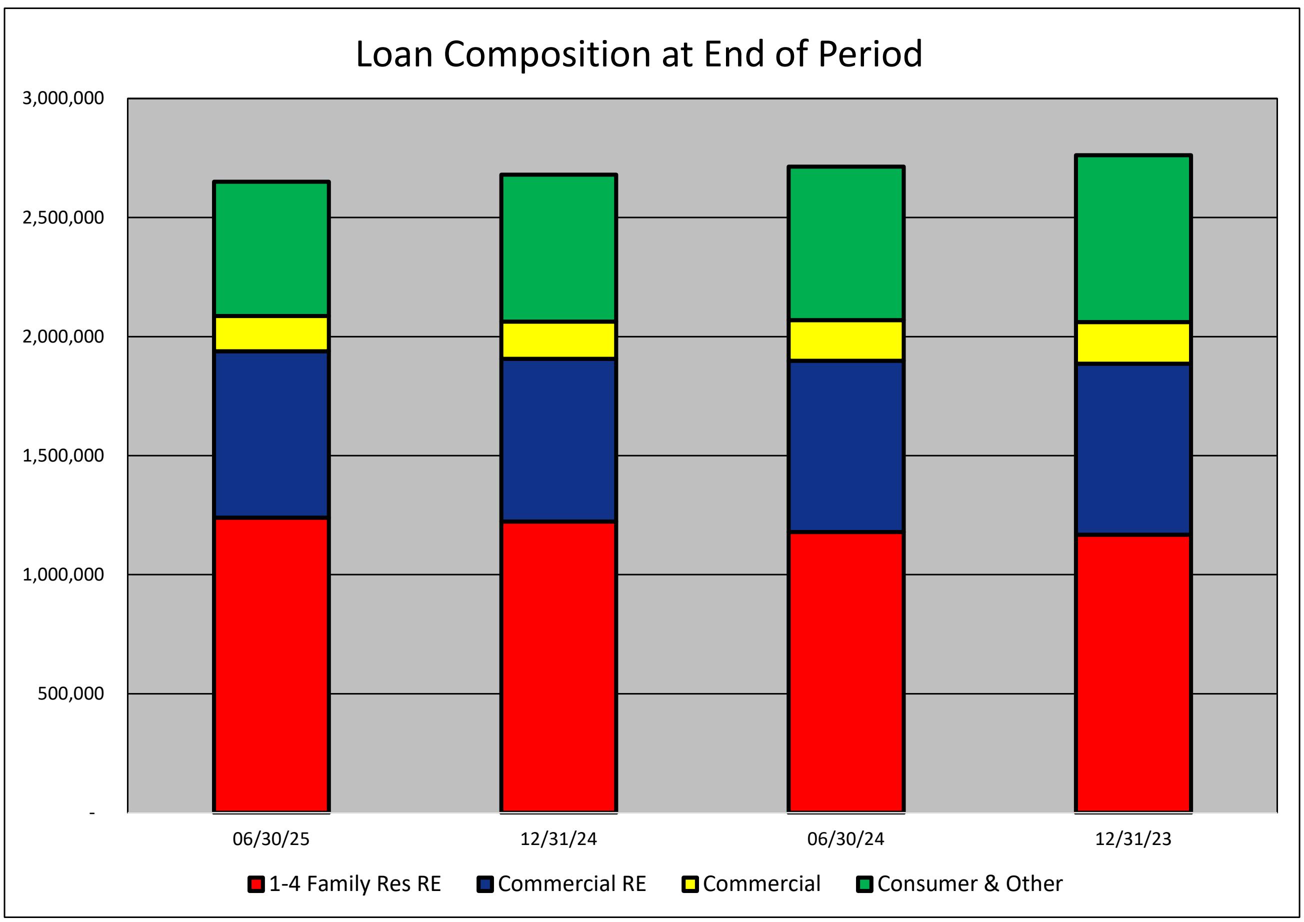
SECURITIES COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	457,820	473,806	451,747	482,360	6,073	1.34
State & Munip	37,873	39,382	38,628	39,083	(755)	(1.95)
Mortgage backed	280,728	254,627	213,633	230,644	67,095	31.41
Equities	-	-	-	-	-	NA
Agency	163,069	143,127	126,105	145,034	36,964	29.31
Other	48,469	51,462	55,717	57,552	(7,248)	(13.01)
Total Securities	987,959	962,404	885,830	954,673	102,129	11.53



LOAN PORTFOLIO COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	1,239,085	1,222,788	1,178,600	1,168,028	60,485	5.13
Commercial RE	698,760	684,120	719,622	717,839	(20,862)	(2.90)
Commercial	148,561	155,553	170,525	175,376	(21,964)	(12.88)
Consumer & Other	564,265	617,761	645,498	700,886	(81,233)	(12.58)
Loans, Net	2,650,671	2,680,222	2,714,245	2,762,129	(63,574)	(2.34)

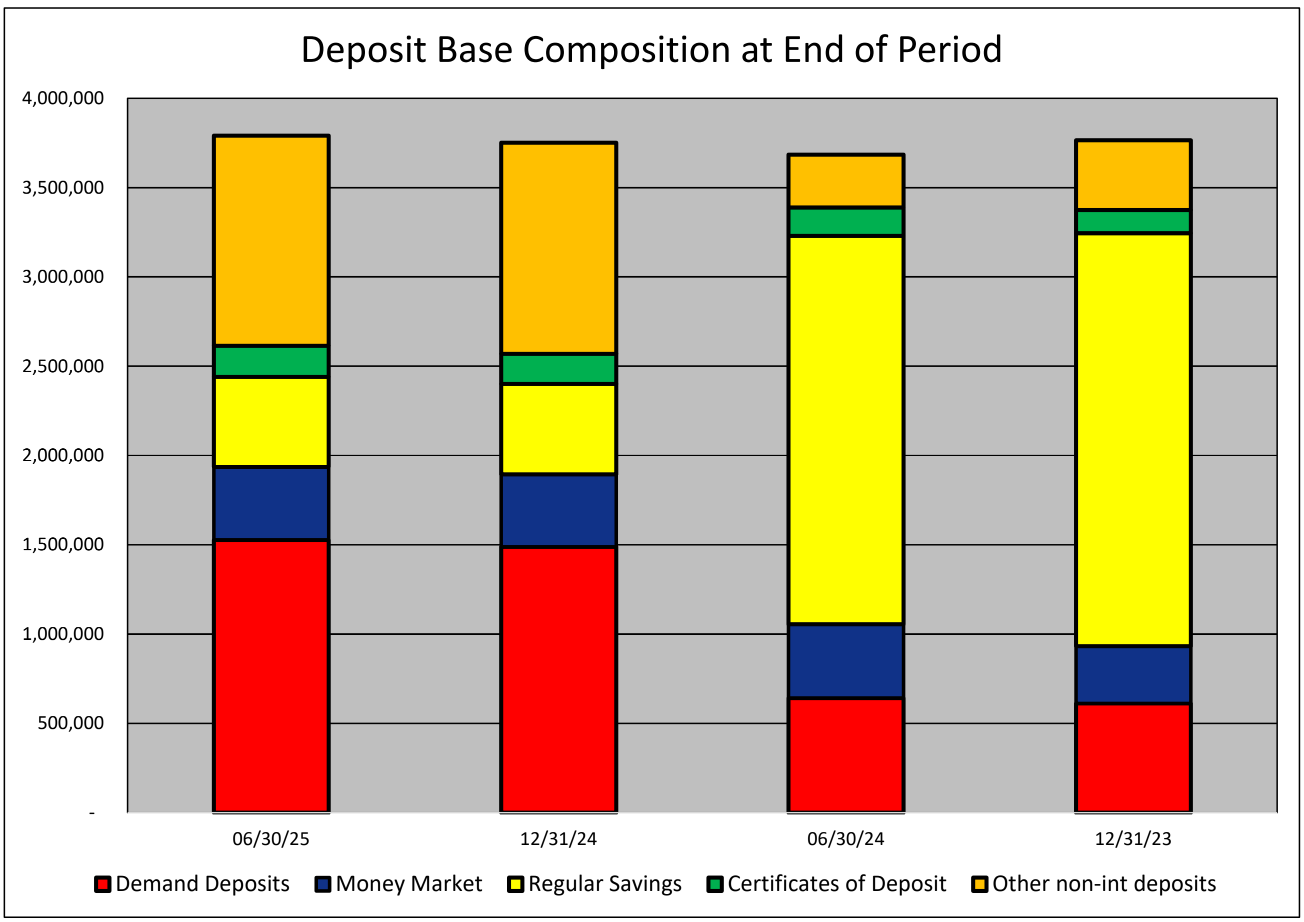


LOAN PORTFOLIO QUALITY - Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	29,251	29,941	29,941	24,736	(690)	(2.30)
Total Recoveries	1,920	3,718	1,862	4,570	58	3.11
Total Charge-offs	3,110	9,382	4,595	9,292	(1,485)	(32.32)
Credit Loss Expense	1,801	4,974	2,010	9,596	(209)	(10.40)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	29,862	29,251	29,218	29,941	644	2.20
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	6,450	6,302	5,515	6,242	935	16.95
Foreclosed Real Estate	132	367	650	1	(518)	(79.69)
Total Non-perf Assets	6,582	6,669	6,165	6,243	417	6.76

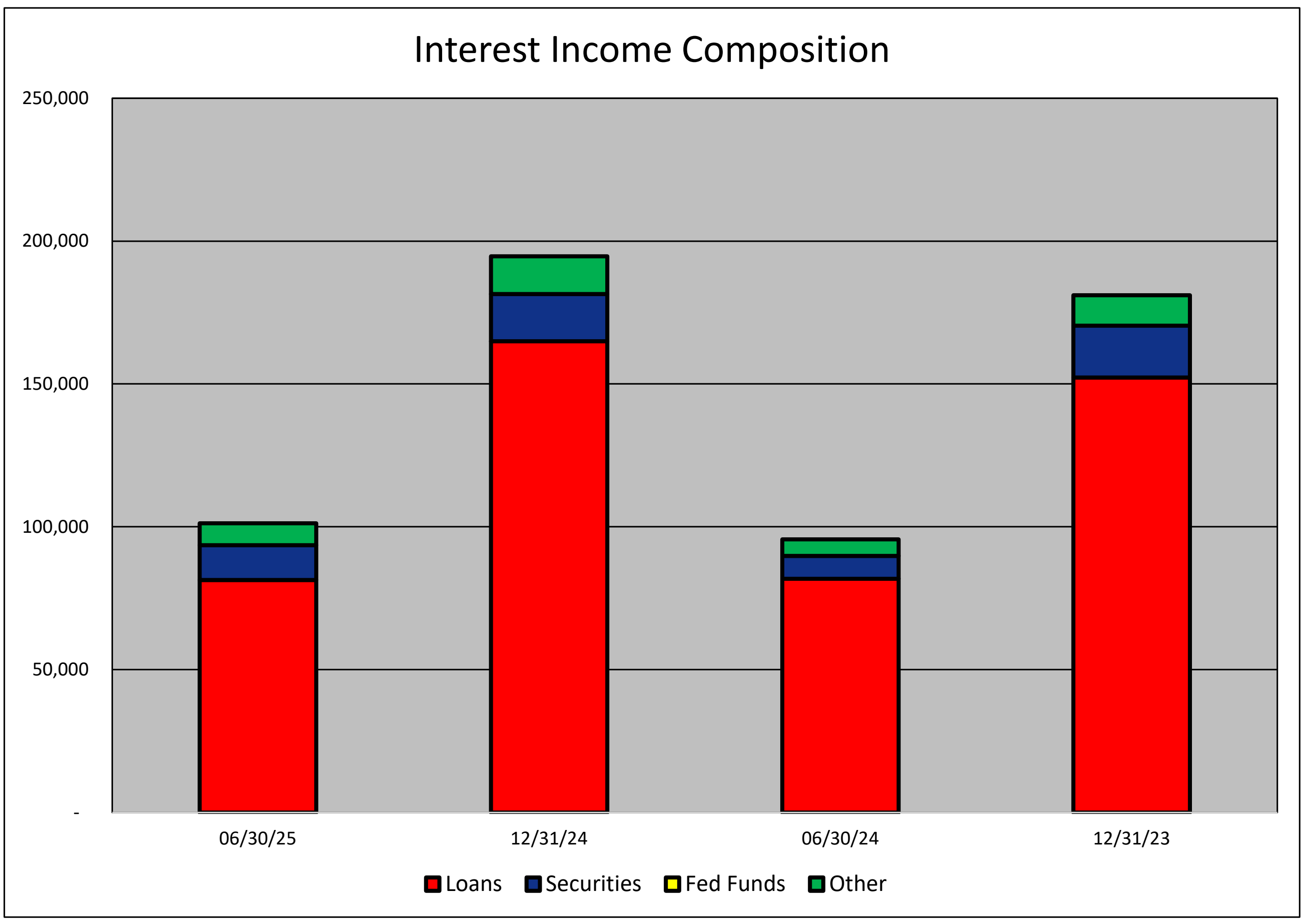
DEPOSIT BASE COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	1,527,108	1,489,451	640,994	612,007	886,114	138.24
Money Market	408,666	404,396	413,594	319,319	(4,928)	(1.19)
Regular Savings	504,090	506,522	2,175,394	2,312,816	(1,671,304)	(76.83)
Certificates of Deposit	175,638	169,278	159,624	129,514	16,014	10.03
Other non-int deposits	1,175,302	1,181,154	294,731	391,689	880,571	298.77
Total Deposits	3,790,804	3,750,801	3,684,337	3,765,345	106,467	2.89



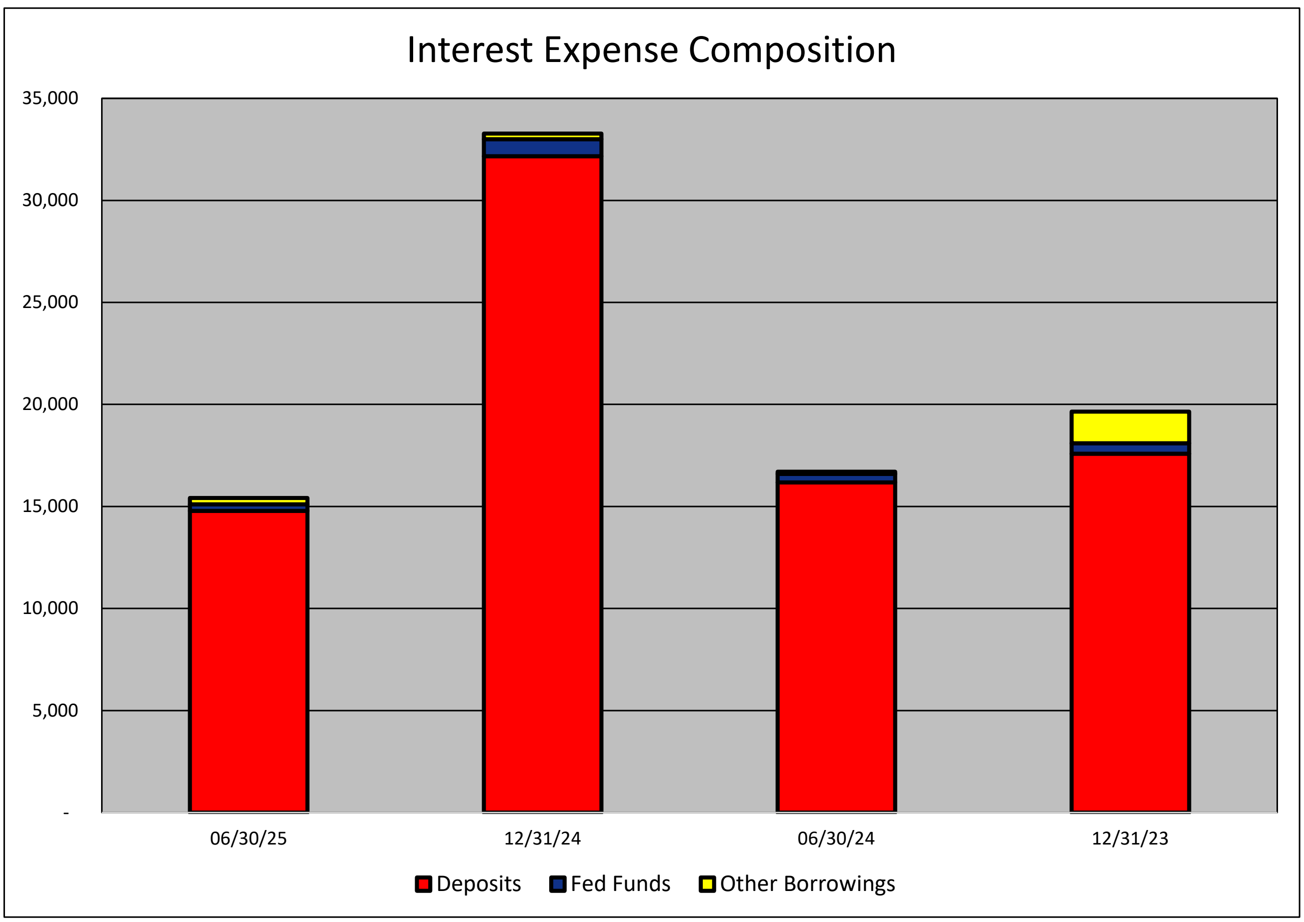
INTEREST INCOME COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	81,350	164,934	81,820	152,250	(470)	(0.57)
Securities	12,216	16,549	7,972	18,137	4,244	53.24
Fed Funds	-	-	-	-	-	NA
Other	7,675	13,174	5,795	10,638	1,880	32.44
Total Int Income	101,241	194,657	95,587	181,025	5,654	5.92



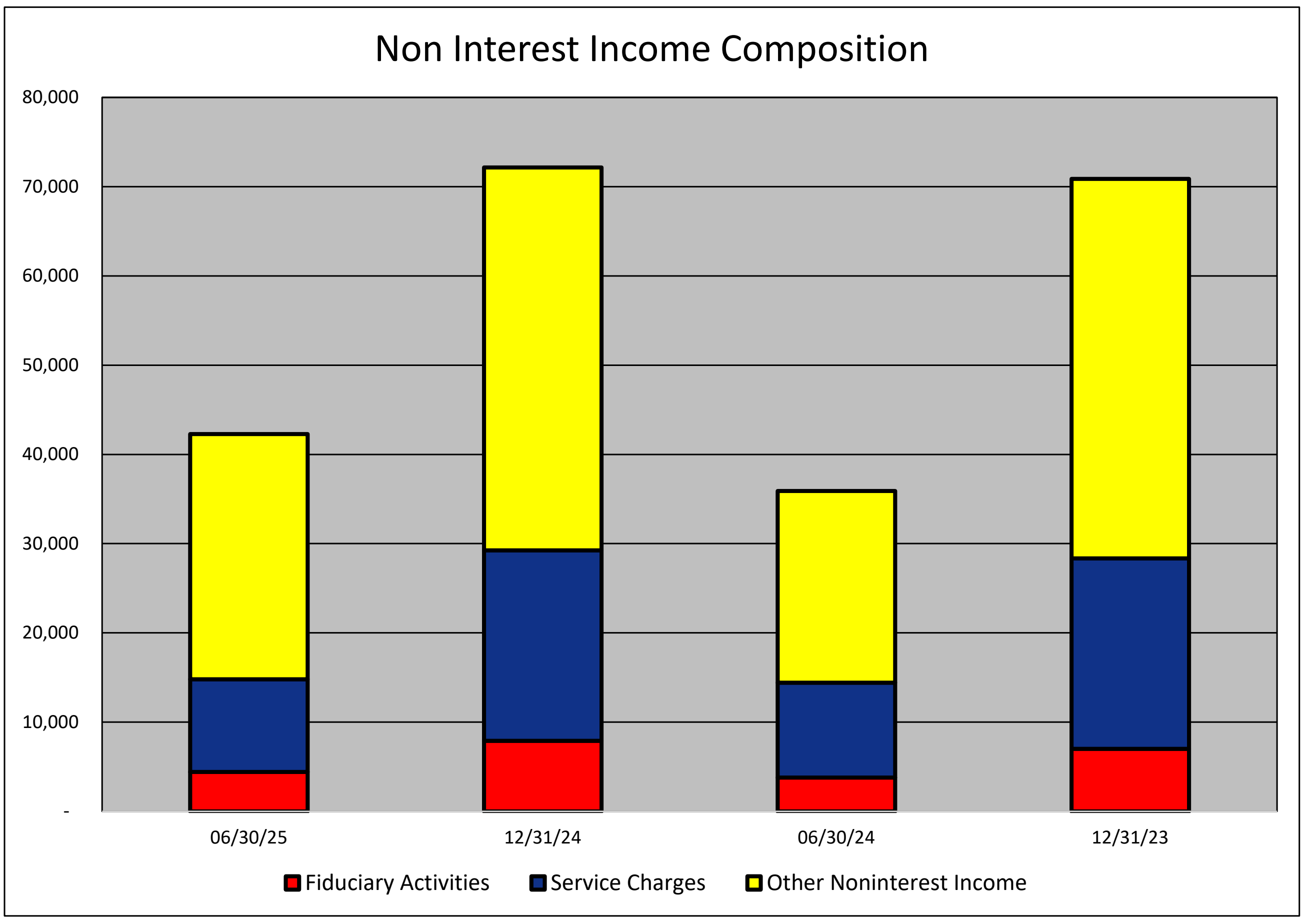
INTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	14,788	32,162	16,174	17,582	(1,386)	(8.57)
Fed Funds	320	838	418	514	(98)	(23.44)
Other Borrowings	312	270	113	1,557	199	176.11
Total Int Expense	15,420	33,270	16,705	19,653	(1,285)	(7.69)



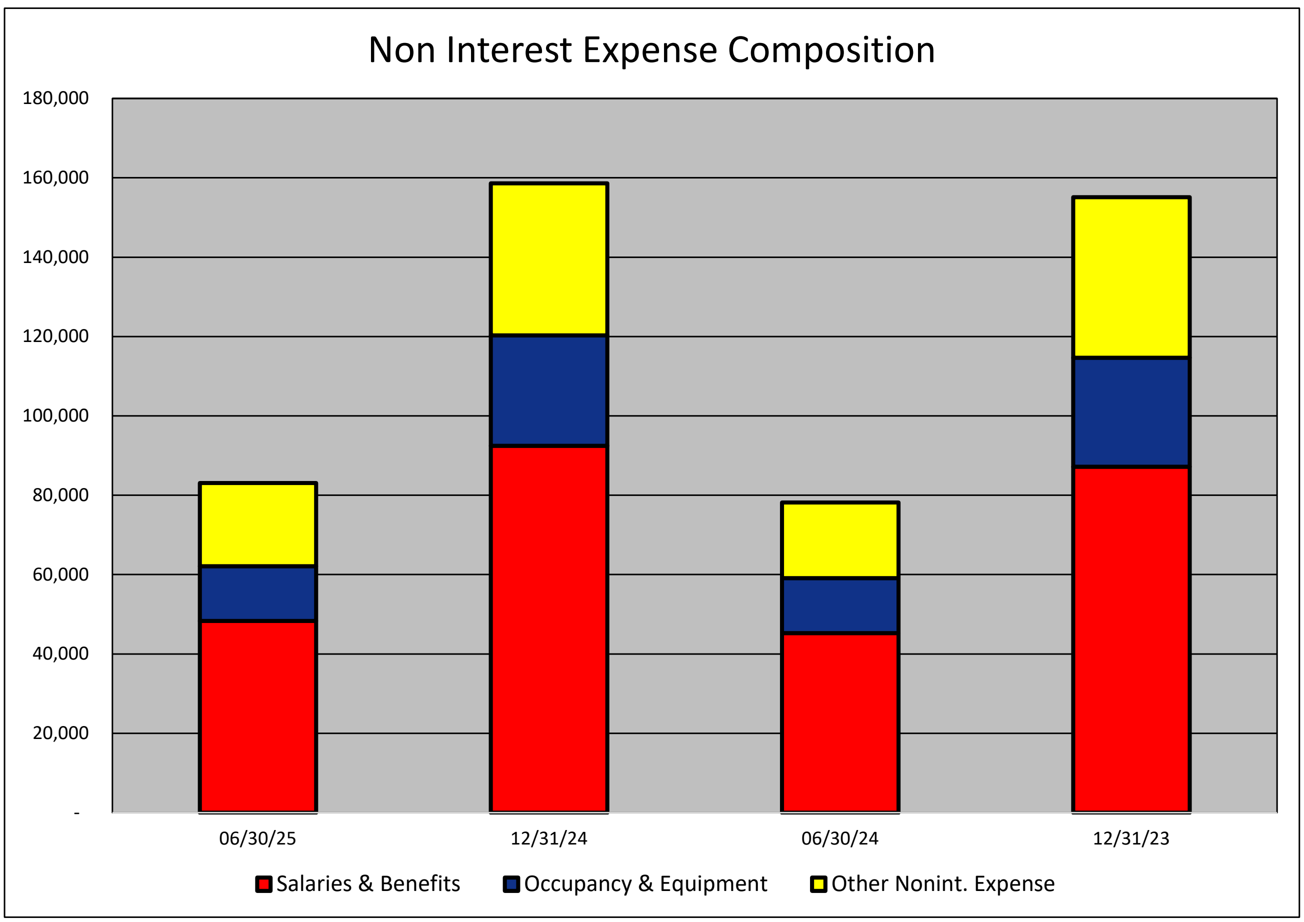
NONINTEREST INCOME COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	4,428	7,910	3,802	7,015	626	16.47
Service Charges	10,381	21,346	10,626	21,325	(245)	(2.31)
Other Noninterest Income	27,467	42,884	21,473	42,529	5,994	27.91
Total Nonint. Income	42,276	72,140	35,901	70,869	6,375	17.76



NONINTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	48,322	92,488	45,226	87,184	3,096	6.85
Occupancy & Equipment	13,779	27,796	13,902	27,481	(123)	(0.88)
Other Nonint. Expense	20,990	38,293	19,046	40,423	1,944	10.21
Total Nonint. Expense	83,091	158,577	78,174	155,088	4,917	6.29



PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Assets $000 This Year	Last Year	% Change in Assets
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**
Fnbt 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)**
Select Peer Average	3,811,143	3,447,796	3.81

PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Loans $000 This Year	Last Year	% Change in Loans
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)**
Select Peer Average	2,639,152	2,309,475	5.49

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	**48.77**	82.52	83.10	82.52
The Warrington Bank	16.65	**16.78**	0.00	0.00	0.00
Dlp Bank	18.75	**15.64**	0.00	0.00	0.00
Fnbt Bank	11.12	**11.25**	26.06	27.31	26.06
First Federal Bank	9.47	**10.77**	20.38	20.78	20.38
Peoples Bank Of Graceville	6.51	**10.68**	31.36	32.43	31.36
Prime Meridian Bank	9.22	**9.93**	13.68	14.52	13.68
Pnb Community Bank	8.31	**9.78**	0.00	0.00	0.00
Capital City Bank	11.42	**9.76**	16.08	17.29	16.08
Florida Capital Bank, National Association	9.81	**9.65**	14.31	15.56	14.31
Bank Of Pensacola	8.78	**9.54**	0.00	0.00	0.00
Intracoastal Bank	6.41	**9.15**	10.74	11.99	10.74
Madison County Community Bank	5.21	**8.92**	13.50	14.75	13.50
Everbank, National Association	8.56	**8.65**	11.78	12.67	11.78
Lafayette State Bank	6.57	**8.64**	13.34	14.59	13.34
Select Peer Average	11.98	13.19	16.92	17.67	16.92

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

Select Peer Average	63.08	54.02	27.79

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

Select Peer Average	3,649,127	0.72	11.03

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	**55.35**	8.13
Everbank, National Association	0.21	1.43	**59.63**	23.99
Intracoastal Bank	0.16	1.90	**59.78**	11.72
Prime Meridian Bank	0.29	1.97	**61.97**	8.87
Dlp Bank	0.66	3.07	**62.51**	6.46
Capital City Bank	1.93	1.87	**64.83**	4.66
Pnb Community Bank	0.48	2.86	**66.82**	3.92
Bank Of Pensacola	0.24	1.69	**67.47**	10.73
Florida Capital Bank, National Association	1.37	2.03	**67.48**	5.75
Peoples Bank Of Graceville	0.28	1.41	**68.02**	8.54
First Federal Bank	1.31	1.47	**68.15**	7.31
Lafayette State Bank	0.74	2.93	**71.29**	5.08
Madison County Community Bank	0.63	2.33	**73.83**	5.27
The Warrington Bank	0.26	2.05	**81.31**	5.64
Gala Bank	0.02	8.38	**253.56**	2.11
Select Peer Average	0.63	2.46	78.80	7.88

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	**0.00**	0.00
Gala Bank	0.99	0.00	**0.00**	0.00
Fnbt Bank	1.53	0.01	**0.00**	0.03
Peoples Bank Of Graceville	0.95	0.00	**0.00**	0.00
The Warrington Bank	0.96	0.00	**0.00**	0.00
Capital City Bank	1.13	0.24	**0.15**	1.49
Madison County Community Bank	1.58	0.29	**0.16**	2.73
Florida Capital Bank, National Association	1.20	0.38	**0.29**	1.64
Lafayette State Bank	1.94	0.71	**0.43**	5.57
Prime Meridian Bank	0.79	0.66	**0.49**	4.96
Pnb Community Bank	1.27	1.31	**0.93**	10.13
First Federal Bank	0.67	2.94	**0.96**	3.05
Everbank, National Association	0.84	1.49	**1.13**	4.65
Intracoastal Bank	1.44	1.65	**1.24**	16.55
Dlp Bank	1.63	2.47	**1.65**	10.91
Select Peer Average	1.18	0.81	0.50	4.11

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	**3.57**	15.37	0.00	0.00	15.31
Bank Of Pensacola	**3.48**	9.71	0.00	37.04	0.00
The Warrington Bank	**3.16**	5.56	0.00	57.27	0.00
Dlp Bank	**2.65**	22.13	7.41	0.00	17.94
Madison County Community Bank	**2.30**	2.85	0.00	0.00	36.36
Gala Bank	**2.10**	0.00	37.19	0.00	14.97
Capital City Bank	**1.79**	8.99	0.00	10.53	11.96
Pnb Community Bank	**1.78**	5.32	0.40	0.00	19.84
Intracoastal Bank	**1.07**	1.95	0.00	0.00	19.08
Prime Meridian Bank	**0.98**	8.30	4.30	1.54	8.36
First Federal Bank	**0.58**	1.03	0.00	0.00	56.19
Peoples Bank Of Graceville	**0.56**	3.10	0.00	45.35	14.54
Fnbt Bank	**0.53**	28.71	0.00	25.97	0.00
Florida Capital Bank, National Association	**0.52**	15.95	0.00	0.00	2.86
Everbank, National Association	**0.15**	1.94	0.00	0.06	21.69

Select Peer Average	1.68	8.73	3.29	11.85	15.94

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	**74.11**	0.96	0.00	0.00
Everbank, National Association	**73.60**	0.16	0.01	0.02
Prime Meridian Bank	**71.77**	0.93	0.00	0.00
Pnb Community Bank	**70.30**	1.18	0.00	0.00
Florida Capital Bank, National Association	**67.47**	0.19	0.00	0.01
Lafayette State Bank	**59.64**	2.32	0.00	0.00
Capital City Bank	**59.23**	2.44	0.00	2.05
Madison County Community Bank	**50.26**	4.23	0.01	0.00
Bank Of Pensacola	**48.37**	0.65	0.00	0.00
Fnbt Bank	**42.37**	1.66	0.00	0.00
Dlp Bank	**41.52**	1.58	0.61	4.32
Peoples Bank Of Graceville	**35.41**	0.15	0.00	0.00
The Warrington Bank	**32.77**	0.55	0.00	0.00
First Federal Bank	**30.23**	0.96	0.00	4.48
Gala Bank	**30.08**	11.60	0.00	0.00
Select Peer Average	52.48	1.97	0.04	0.72

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	**60.27**	39.73	100.00	0.00	0.00
Florida Capital Bank, National Association	**59.94**	40.00	99.93	0.00	0.07
Bank Of Pensacola	**51.23**	48.77	100.00	0.00	0.00
Lafayette State Bank	**39.56**	60.44	100.00	0.00	0.00
Capital City Bank	**36.79**	61.56	98.36	0.57	1.08
Fnbt Bank	**28.91**	71.09	100.00	0.00	0.00
Pnb Community Bank	**27.59**	72.41	100.00	0.00	0.00
The Warrington Bank	**26.05**	73.95	100.00	0.00	0.00
Prime Meridian Bank	**24.09**	75.62	99.70	0.00	0.30
Madison County Community Bank	**21.77**	78.23	100.00	0.00	0.00
Peoples Bank Of Graceville	**21.71**	78.29	100.00	0.00	0.00
Intracoastal Bank	**17.84**	77.45	95.30	0.00	4.70
Gala Bank	**16.32**	83.68	100.00	0.00	0.00
First Federal Bank	**8.36**	77.41	85.77	0.00	14.23
Everbank, National Association	**5.13**	81.96	87.09	0.00	12.91
Select Peer Average	29.70	68.04	97.74	0.04	2.22

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	**5.65**	93.67
Pnb Community Bank	5.76	1.44	**4.80**	94.18
Lafayette State Bank	6.02	2.16	**4.73**	92.72
Capital City Bank	5.04	1.28	**4.28**	91.81
Gala Bank	5.19	3.09	**4.05**	81.29
Florida Capital Bank, National Association	5.21	4.38	**3.74**	98.02
Fnbt Bank	5.44	2.74	**3.64**	97.88
Prime Meridian Bank	5.61	2.93	**3.49**	95.90
Madison County Community Bank	5.10	2.09	**3.49**	95.81
Intracoastal Bank	5.32	2.52	**3.39**	96.82
First Federal Bank	4.95	2.09	**3.04**	90.67
Bank Of Pensacola	3.62	1.76	**2.71**	96.90
The Warrington Bank	3.10	0.78	**2.62**	98.19
Everbank, National Association	5.49	3.39	**2.57**	99.18
Peoples Bank Of Graceville	4.05	2.47	**2.20**	98.65

Select Peer Average	5.07	2.28	2.81	94.78