

# First Federal Bank

Lake City, FL

Established

1/1/1961

## Florida Bank and Thrift Performance Report

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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)

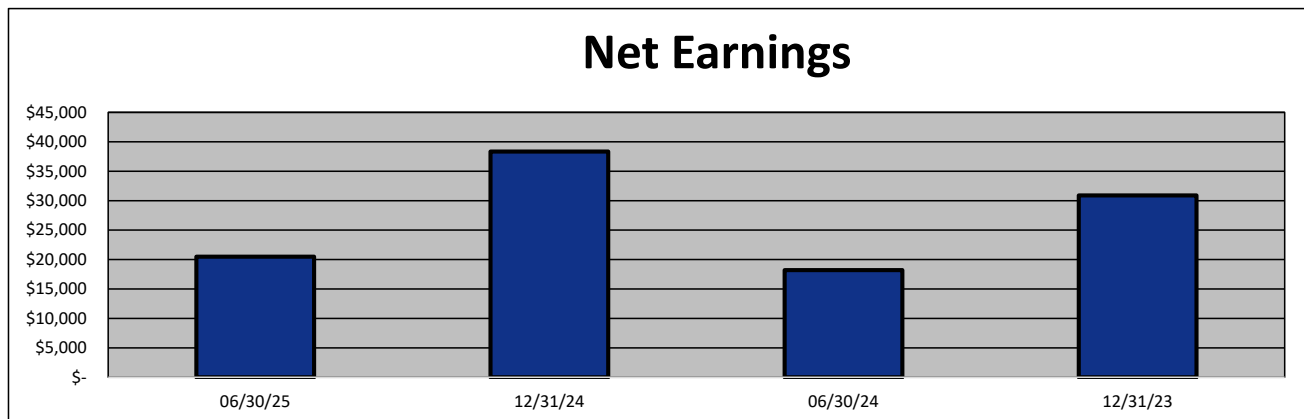
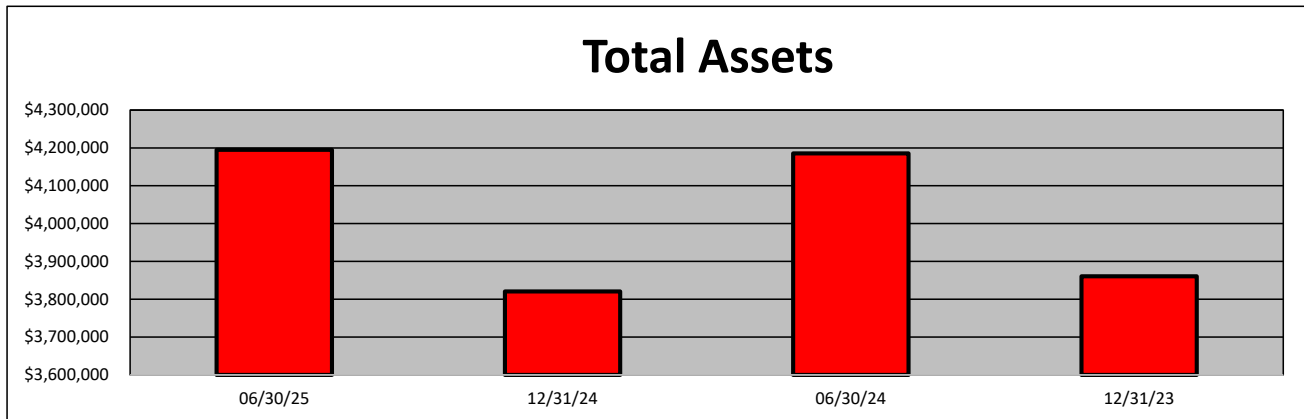
**EXECUTIVE SUMMARY - First Federal Bank**  
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	9.47	9.65	8.04	7.98	10.68	11.98
Leverage Ratio	10.77	10.50	9.36	9.55	11.86	13.19
Tier 1 Cap/Risk Based Assets	20.38	20.16	17.22	18.47	14.47	16.92
Risk Based Ratio	20.78	20.57	17.57	19.02	15.30	17.67
Common Equity Tier 1 Capital Ratio	20.38	20.16	17.22	18.47	14.41	16.92
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	42.67	37.67	38.89	36.29	74.73	63.08
Loans/Assets	32.66	32.88	32.81	32.28	62.90	54.02
Securities/Assets	56.19	53.87	54.72	54.05	18.95	27.79
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.98	0.91	0.86	0.76	0.71	0.72
Return on Avg Equity	10.68	11.25	11.28	11.28	10.92	11.03
Nonint Income/Avg Assets	1.31	1.32	1.29	1.28	0.80	0.63
Net Overhead Ratio	1.47	1.52	1.54	1.56	2.35	2.46
Efficiency Ratio	68.15	70.77	71.57	73.92	74.52	78.80
Assets (per million) per Employee	7.31	6.46	6.69	6.25	10.31	7.88
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.67	0.72	0.62	0.71	1.29	1.18
Nonperforming Loans/Total Loans	2.94	3.68	3.32	2.73	0.48	0.81
Nonperforming Assets/Total Assets	0.96	1.22	1.09	0.88	0.33	0.50
Adjusted Texas Ratio	3.05	1.87	2.69	1.99	3.15	4.11
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.95	5.27	5.23	4.73	5.48	5.07
Cost of funds	2.09	2.41	2.36	1.94	2.84	2.28
Net interest margin	3.04	2.99	2.97	2.88	3.20	2.81
Avg Earning Assets/Avg Assets	90.67	89.48	89.12	88.72	95.80	94.78

**SELECTED FINANCIAL DATA - First Federal Bank**  
(Dollars in Thousands)

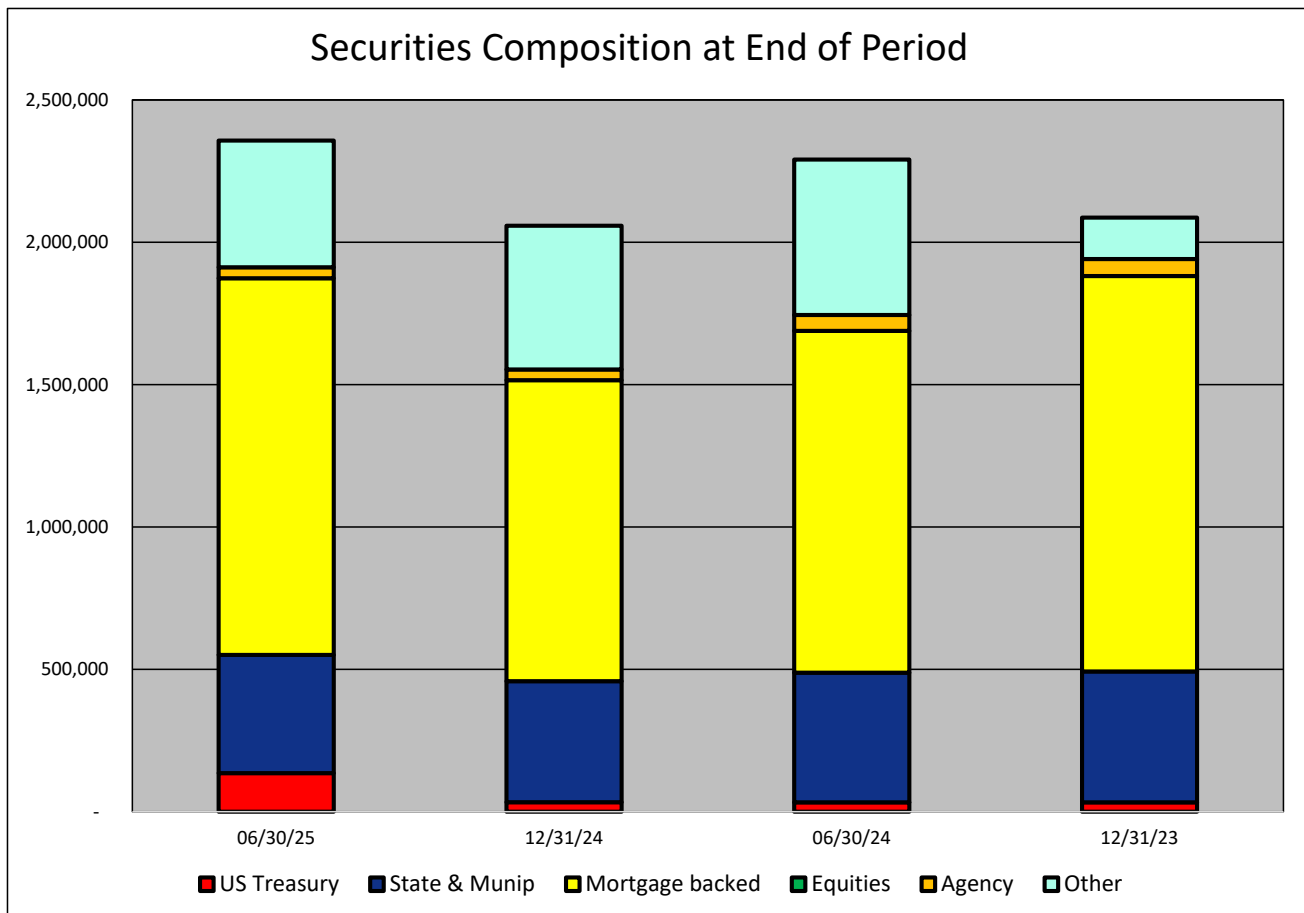
As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,194,869	3,820,541	4,185,394	3,860,802	9,475	0.23
Cash and Equivalents	67,585	119,060	77,573	107,908	(9,988)	(12.88)
Securities	2,357,134	2,058,040	2,290,365	2,086,831	66,769	2.92
Loans, net	1,369,922	1,256,224	1,373,114	1,246,131	(3,192)	(0.23)
Deposit Accounts	3,210,374	3,334,716	3,530,461	3,433,882	(320,087)	(9.07)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	397,108	368,846	336,589	307,989	60,519	17.98

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	20,475	38,354	18,203	30,881	2,272	12.48
Interest Income	93,535	198,078	98,286	171,217	(4,751)	(4.83)
Interest Expense	36,115	85,577	42,497	66,900	(6,382)	(15.02)
Net Interest Income	57,420	112,501	55,789	104,317	1,631	2.92
Credit Loss Expense	600	600	200	(3,550)	400	200.00
Noninterest income	27,246	55,605	27,201	52,279	45	0.17
Gain on Sale of Securities	(57)	(533)	-	(4,610)	(57)	NA
Noninterest Expense	57,897	119,438	59,640	116,179	(1,743)	(2.92)
Net Operating Income	26,169	48,068	23,150	43,967	3,019	13.04
Income Taxes	5,710	9,171	4,925	8,365	785	15.94



**SECURITIES COMPOSITION - First Federal Bank**  
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	135,564	33,499	32,726	32,682	102,838	314.24
State & Munip	415,074	425,063	455,627	459,743	(40,553)	(8.90)
Mortgage backed	1,323,017	1,056,951	1,200,479	1,388,907	122,538	10.21
Equities	-	-	-	-	-	NA
Agency	38,612	37,951	55,766	59,818	(17,154)	(30.76)
Other	444,867	504,576	545,767	145,681	(100,900)	(18.49)
<b>Total Securities</b>	<b>2,357,134</b>	<b>2,058,040</b>	<b>2,290,365</b>	<b>2,086,831</b>	<b>66,769</b>	<b>2.92</b>

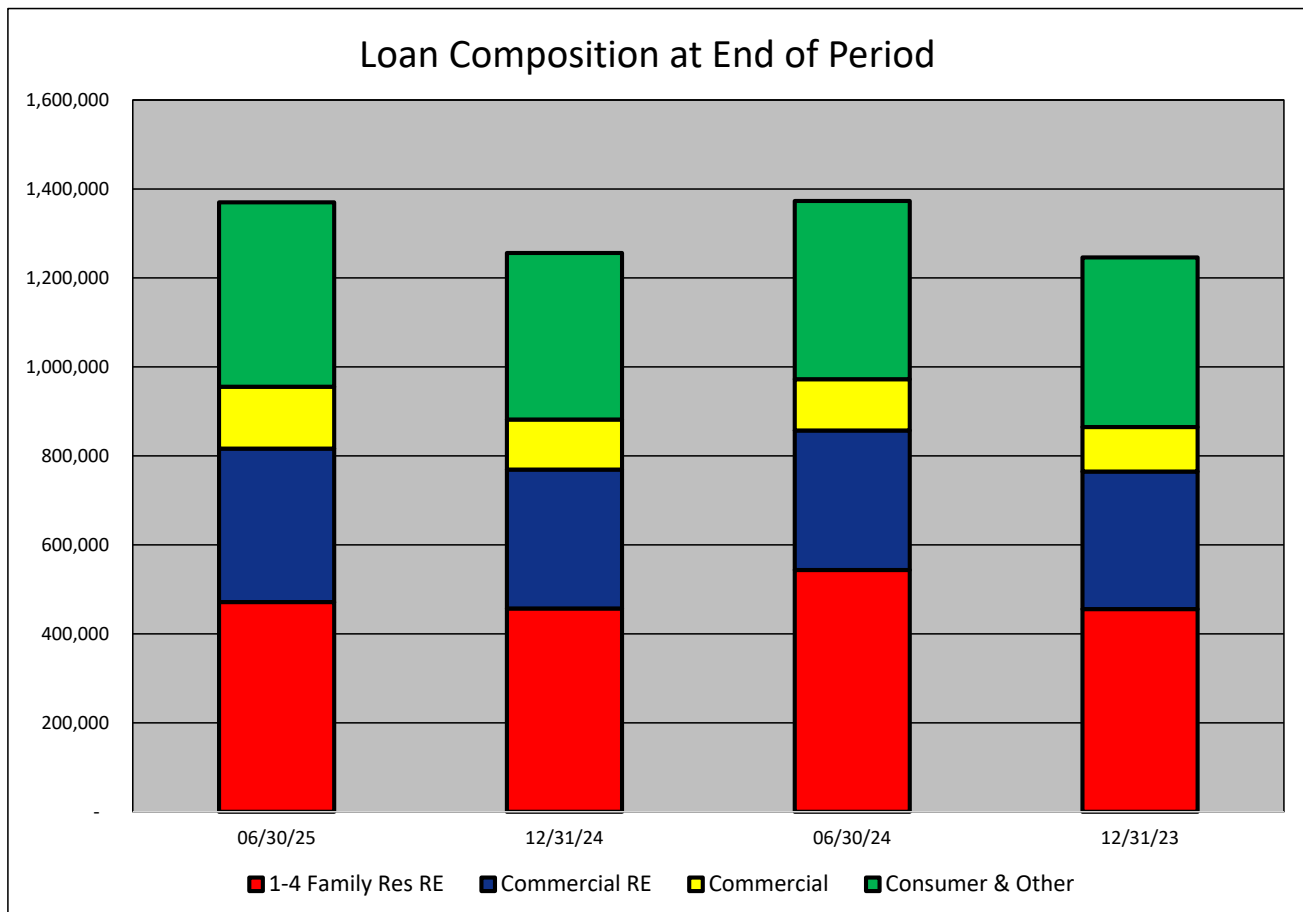


**LOAN PORTFOLIO COMPOSITION - First Federal Bank**  
(Dollars in Thousands)

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	471,493	456,964	543,592	455,761	(72,099)	(13.26)
Commercial RE	344,918	312,274	313,387	308,972	31,531	10.06
Commercial	139,048	112,404	115,520	100,182	23,528	20.37
Consumer & Other	414,463	374,582	400,615	381,216	13,848	3.46
Loans, Net	1,369,922	1,256,224	1,373,114	1,246,131	(3,192)	(0.23)



**LOAN PORTFOLIO QUALITY - First Federal Bank**  
(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	9,017	8,909	8,909	10,146	108	1.21
Total Recoveries	137	764	86	1,074	51	59.30
Total Charge-offs	566	1,256	691	607	(125)	(18.09)
Credit Loss Expense	600	600	200	(3,550)	400	200.00
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	1,846	-	NA
Ending Balance	9,188	9,017	8,504	8,909	684	8.04

**NON-PERFORMING ASSETS:**

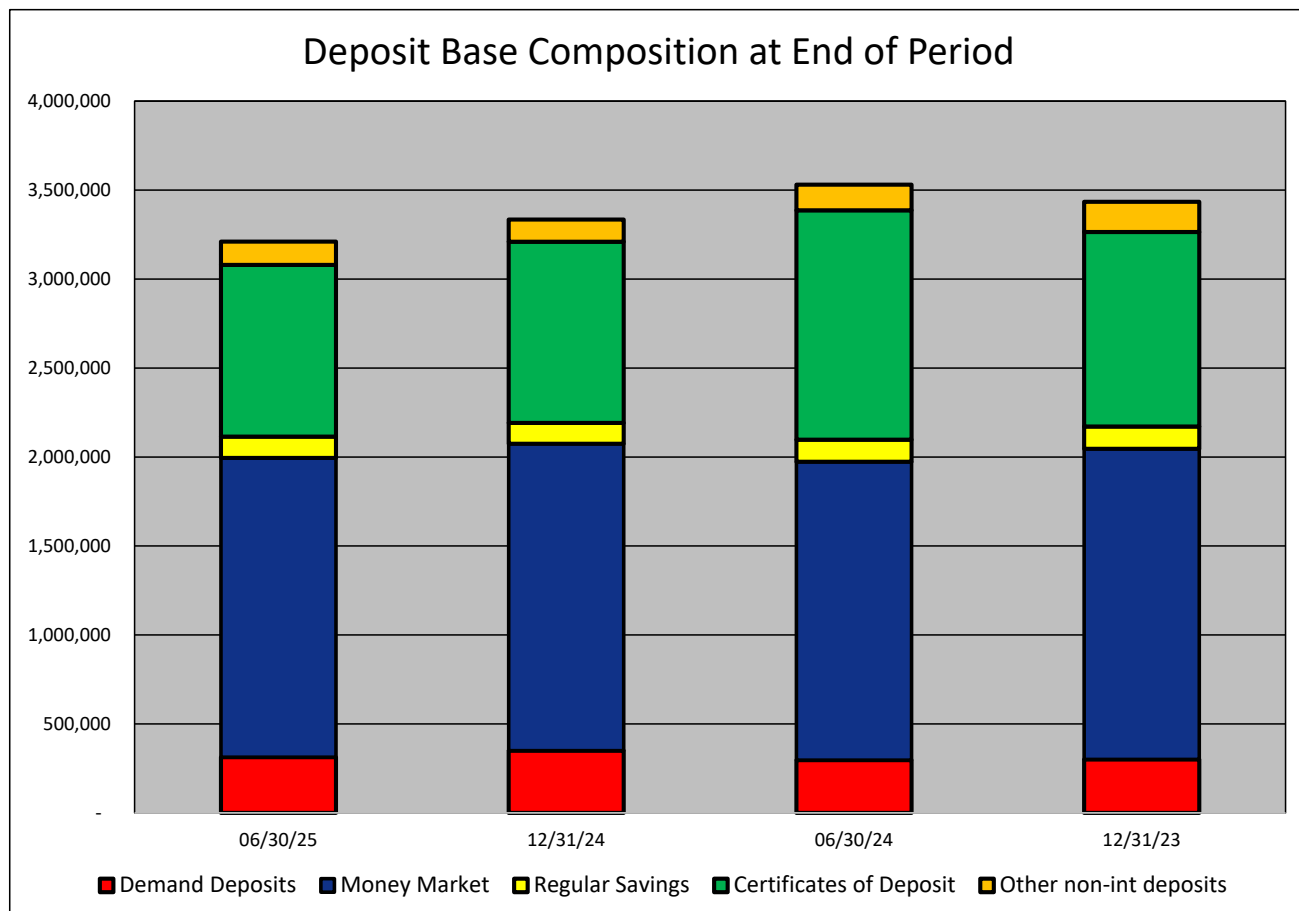
Total-90+ Days Past Due	163	296	284	1,810	(121)	(42.61)
Total-Nonaccrual	4,968	5,913	8,189	3,905	(3,221)	(39.33)
Foreclosed Real Estate	-	258	-	8	-	NA
Total Non-perf Assets	5,131	6,467	8,473	5,723	(3,342)	(39.44)

**DEPOSIT BASE COMPOSITION - First Federal Bank**  
(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:**

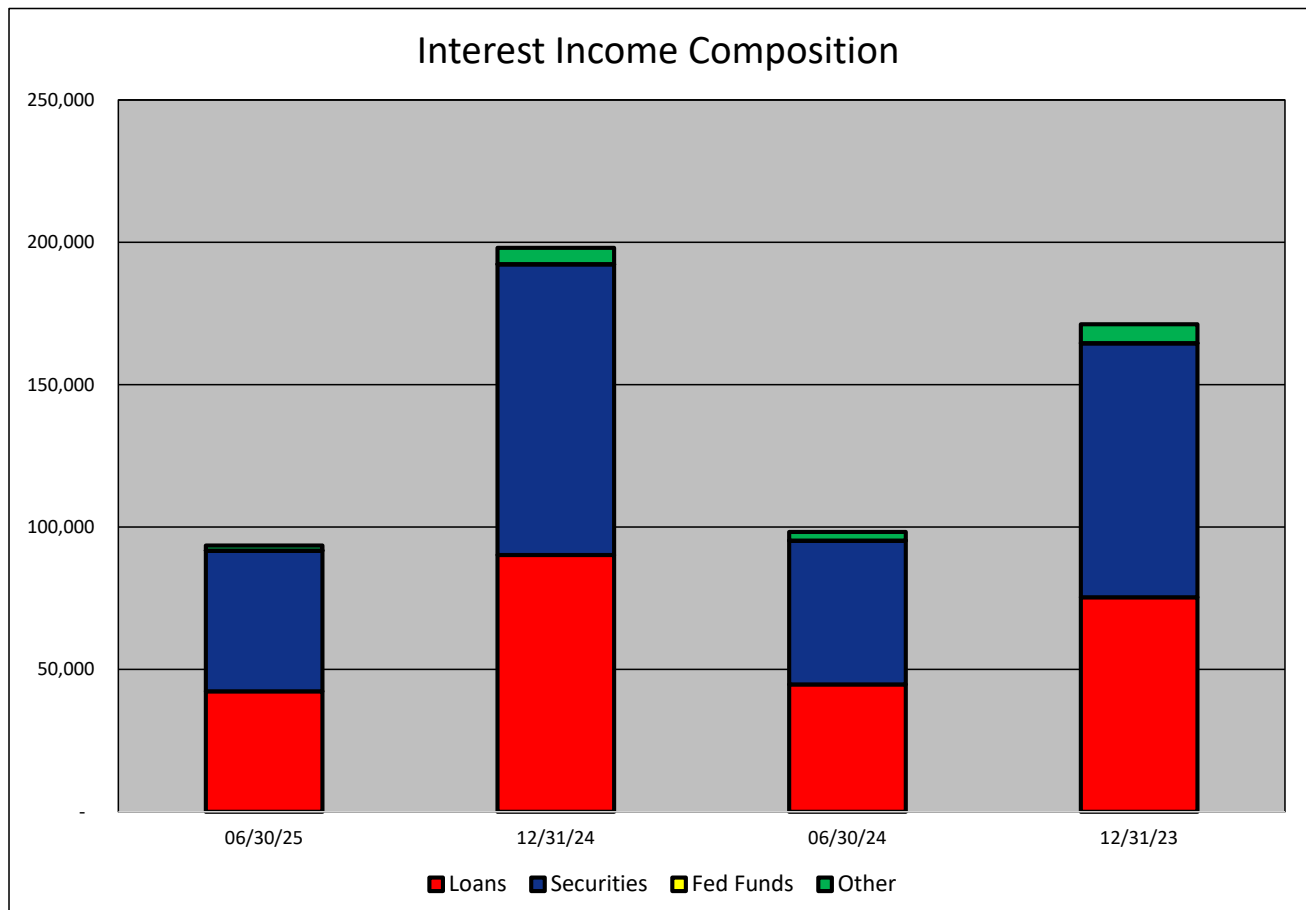
Demand Deposits	312,972	349,994	296,473	300,298	16,499	5.57
Money Market	1,682,089	1,724,755	1,676,766	1,745,776	5,323	0.32
Regular Savings	119,694	116,544	124,048	125,445	(4,354)	(3.51)
Certificates of Deposit	964,566	1,018,221	1,289,284	1,092,854	(324,718)	(25.19)
Other non-int deposits	131,053	125,202	143,890	169,509	(12,837)	(8.92)
<b>Total Deposits</b>	<b>3,210,374</b>	<b>3,334,716</b>	<b>3,530,461</b>	<b>3,433,882</b>	<b>(320,087)</b>	<b>(9.07)</b>





**INTEREST INCOME COMPOSITION- First Federal Bank**  
(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	42,326	90,181	44,713	75,352	(2,387)	(5.34)
Securities	49,435	102,132	50,543	89,216	(1,108)	(2.19)
Fed Funds	1	11	4	43	(3)	(75.00)
Other	1,773	5,754	3,026	6,606	(1,253)	(41.41)
<b>Total Int Income</b>	<b>93,535</b>	<b>198,078</b>	<b>98,286</b>	<b>171,217</b>	<b>(4,751)</b>	<b>(4.83)</b>

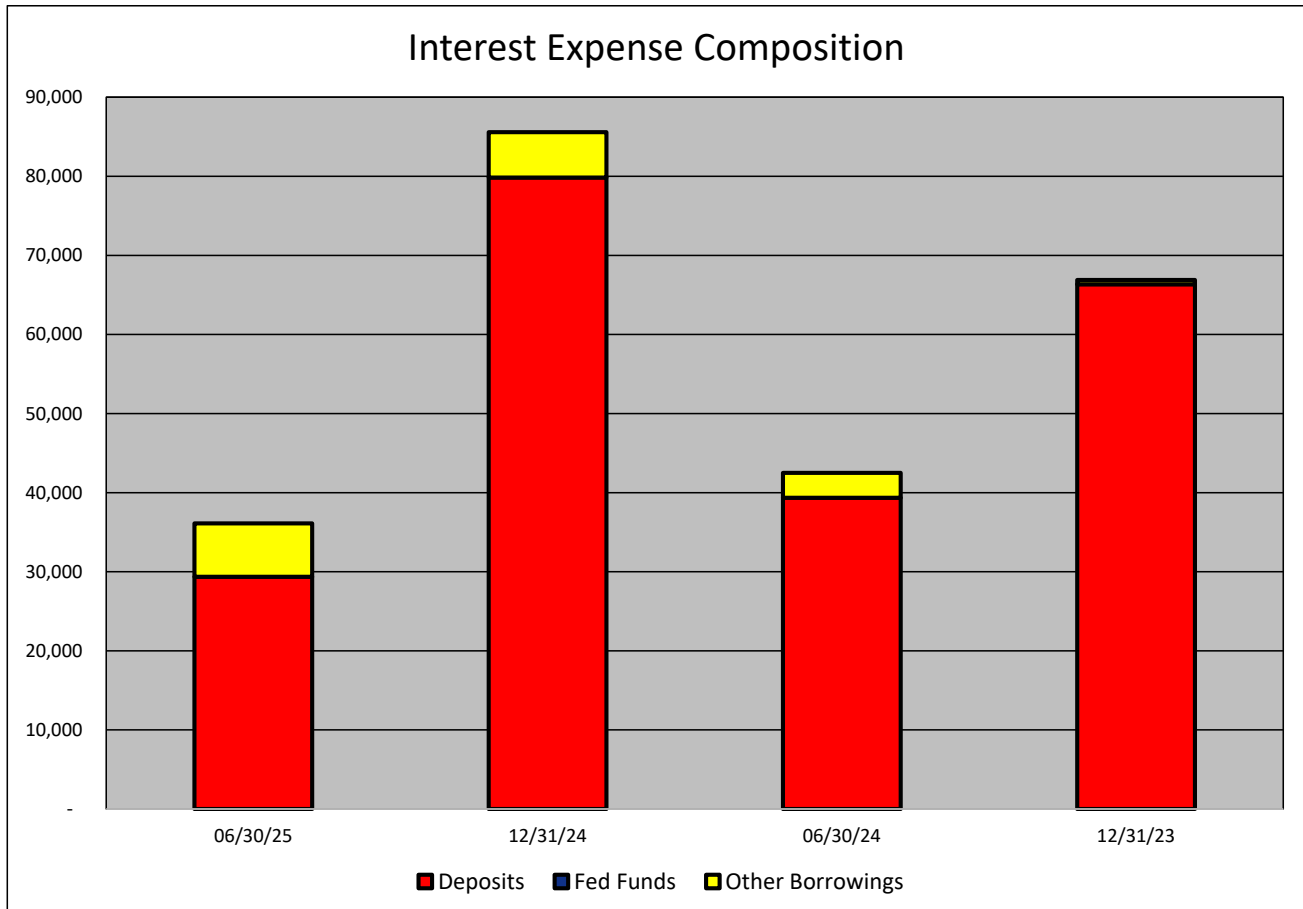


**INTEREST EXPENSE COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	29,366	79,849	39,348	66,340	(9,982)	(25.37)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	6,749	5,728	3,149	560	3,600	114.32
<b>Total Int Expense</b>	<b>36,115</b>	<b>85,577</b>	<b>42,497</b>	<b>66,900</b>	<b>(6,382)</b>	<b>(15.02)</b>

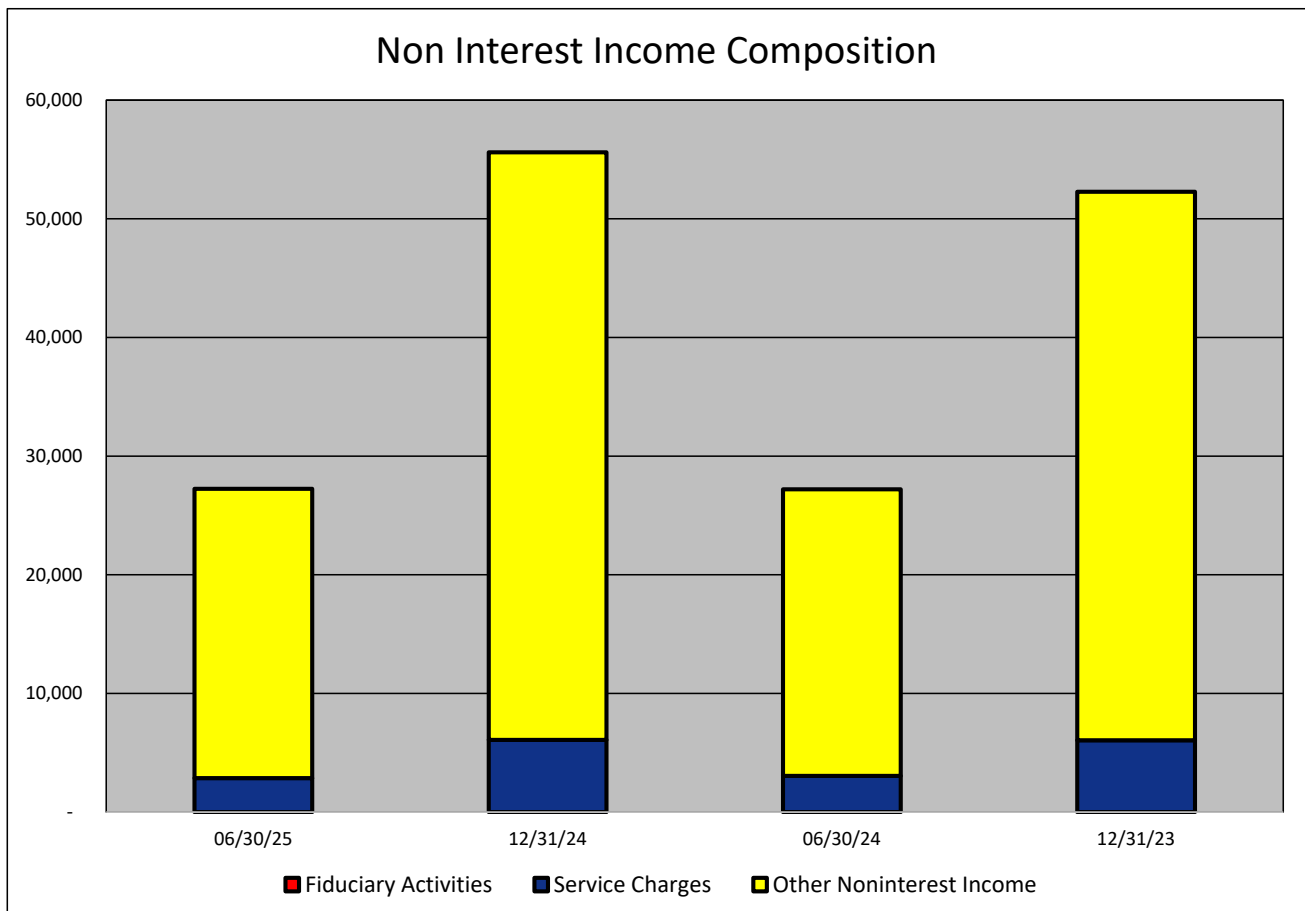


**NONINTEREST INCOME COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	2,862	6,082	3,050	6,047	(188)	(6.16)
Other Noninterest Income	24,384	49,523	24,151	46,232	233	0.96
<b>Total Nonint. Income</b>	<b>27,246</b>	<b>55,605</b>	<b>27,201</b>	<b>52,279</b>	<b>45</b>	<b>0.17</b>

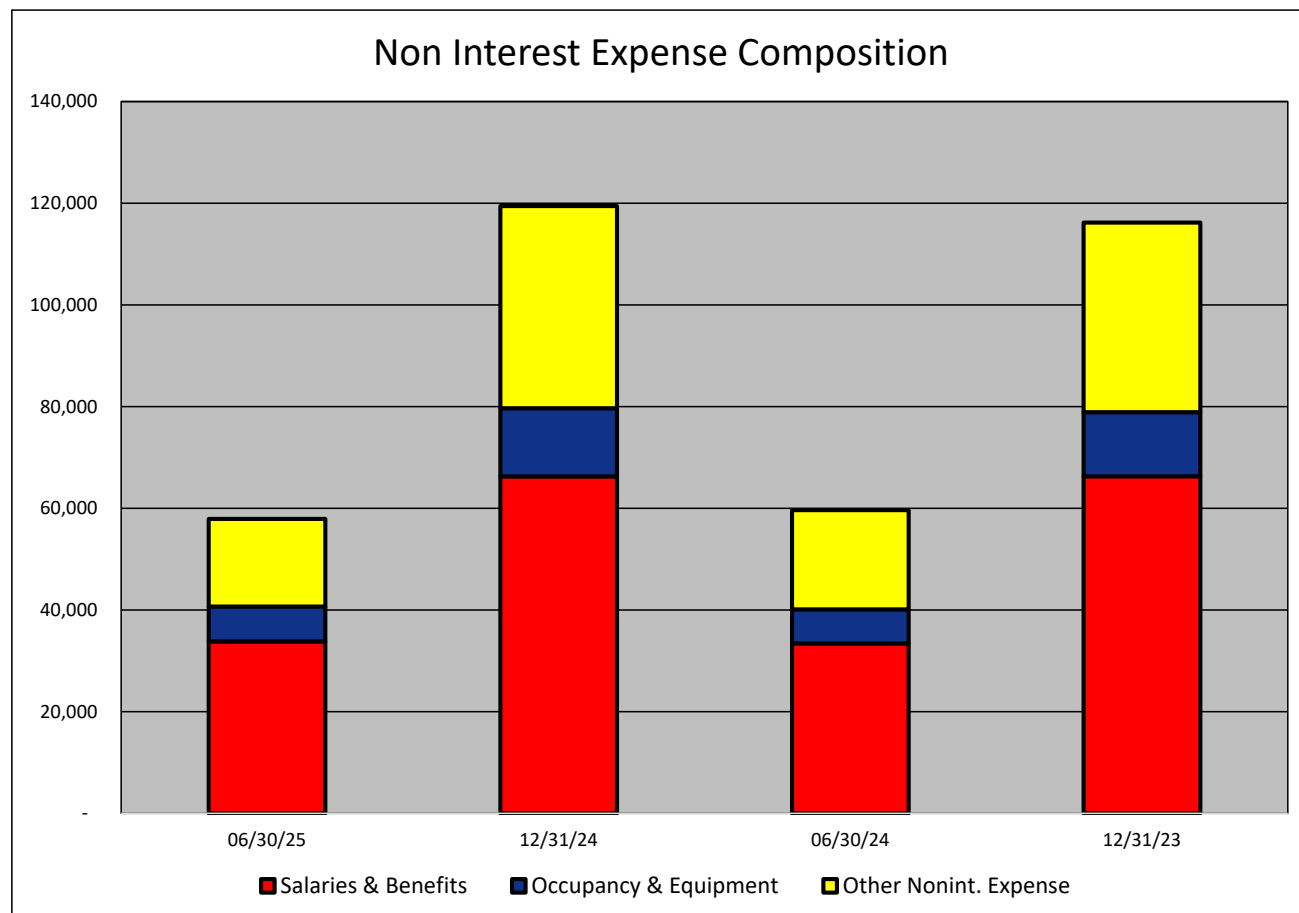


**NONINTEREST EXPENSE COMPOSITION- First Federal Bank**  
(Dollars in Thousands)

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	33,808	66,279	33,415	66,291	393	1.18
Occupancy & Equipment	6,852	13,389	6,704	12,612	148	2.21
Other Nonint. Expense	17,237	39,770	19,521	37,276	(2,284)	(11.70)
Total Nonint. Expense	57,897	119,438	59,640	116,179	(1,743)	(2.92)



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

BALANCE SHEET

Total Assets \$000			
Institution name	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)

<b>Select Peer Average</b>	<b>3,811,143</b>	<b>3,447,796</b>	<b>3.81</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	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
Fnb 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
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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
Bank Of Pensacola	8.78	<b>9.54</b>	0.00	0.00	0.00
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	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
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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
<b>First Federal Bank</b>	<b>4,167,856</b>	<b>0.98</b>	<b>10.68</b>
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>	<b>3,649,127</b>	<b>0.72</b>	<b>11.03</b>
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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
Bank Of Pensacola	0.24	1.69	<b>67.47</b>	10.73
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
<b>First Federal Bank</b>	<b>1.31</b>	<b>1.47</b>	<b>68.15</b>	<b>7.31</b>
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
<b>First Federal Bank</b>	<b>0.67</b>	<b>2.94</b>	<b>0.96</b>	<b>3.05</b>
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	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
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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>	48.77	100.00	0.00	0.00
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
<b>First Federal Bank</b>	<b>8.36</b>	<b>77.41</b>	<b>85.77</b>	<b>0.00</b>	<b>14.23</b>
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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