Gala Bank

Ocala, FL

Established
12/30/2024

Florida Bank and Thrift Performance Report

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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)

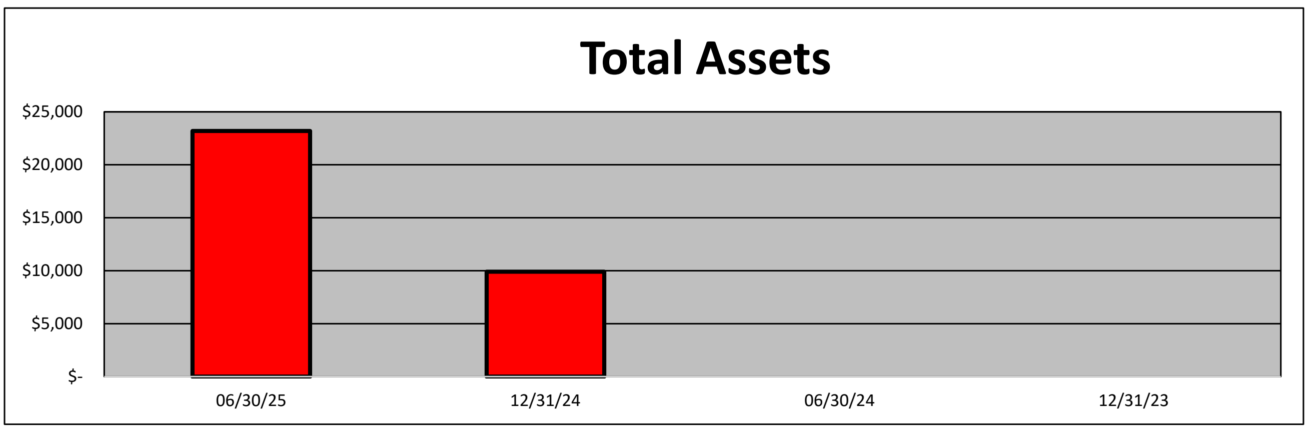
EXECUTIVE SUMMARY - Gala Bank
(Percentage)

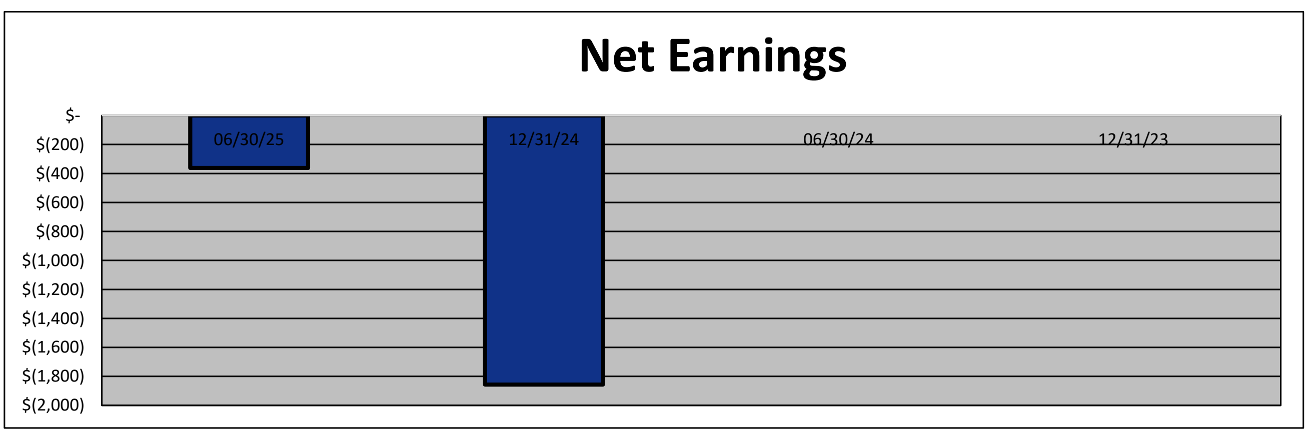
Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	42.89	99.38	0.00	0.00	10.68	11.98
Leverage Ratio	48.77	97.89	0.00	0.00	11.86	13.19
Tier 1 Cap/Risk Based Assets	82.52	304.96	0.00	0.00	14.47	16.92
Risk Based Ratio	83.10	304.96	0.00	0.00	15.30	17.67
Common Equity Tier 1 Capital Ratio	82.52	304.96	0.00	0.00	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	53.42	0.00	0.00	0.00	74.73	63.08
Loans/Assets	30.39	0.00	0.00	0.00	62.90	54.02
Securities/Assets	14.97	2.64	0.00	0.00	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	(4.49)	(73.91)	0.00	0.00	0.71	0.72
Return on Avg Equity	(7.26)	(94.38)	0.00	0.00	10.92	11.03
Nonint Income/Avg Assets	0.02	0.00	0.00	0.00	0.80	0.63
Net Overhead Ratio	8.38	73.91	0.00	0.00	2.35	2.46
Efficiency Ratio	253.56	0.00	0.00	0.00	74.52	78.80
Assets (per million) per Employee	2.11	1.10	0.00	0.00	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	0.99	0.00	0.00	0.00	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
YIELDS & COSTS:						
Yield on earning assets	5.19	0.00	0.00	0.00	5.48	5.07
Cost of funds	3.09	0.00	0.00	0.00	2.84	2.28
Net interest margin	4.05	0.00	0.00	0.00	3.20	2.81
Avg Earning Assets/Avg Assets	81.29	41.53	0.00	0.00	95.80	94.78

SELECTED FINANCIAL DATA - Gala 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	23,189	9,899	-	-	23,189	NA
Cash and Equivalents	9,113	8,080	-	-	9,113	NA
Securities	3,472	261	-	-	3,472	NA
Loans, net	7,046	-	-	-	7,046	NA
Deposit Accounts	13,189	-	-	-	13,189	NA
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	9,945	9,838	-	-	9,945	NA

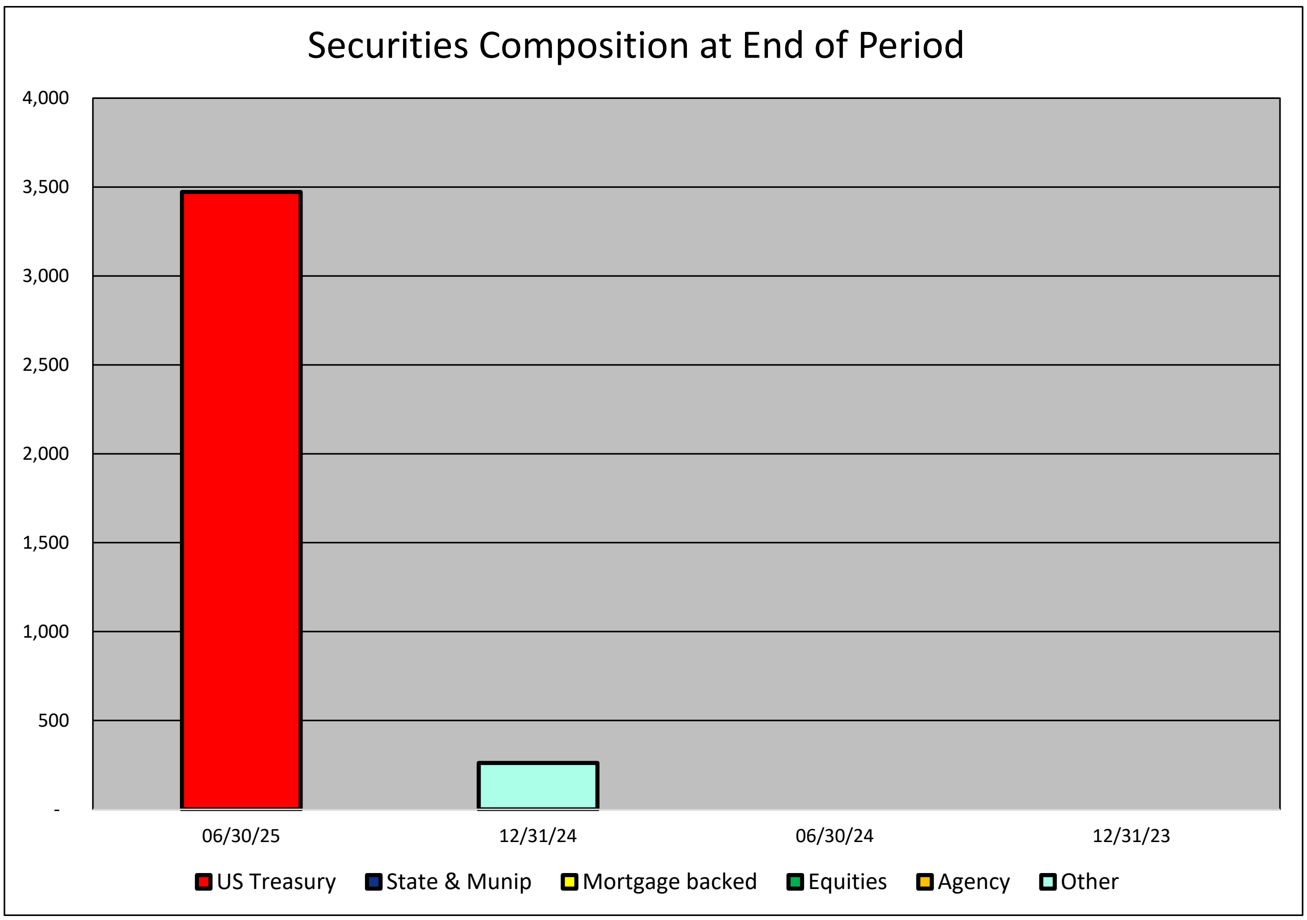
Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	(362)	(1,857)	-	-	(362)	NA
Interest Income	340	-	-	-	340	NA
Interest Expense	75	-	-	-	75	NA
Net Interest Income	265	-	-	-	265	NA
Credit Loss Expense	70	-	-	-	70	NA
Noninterest income	2	-	-	-	2	NA
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	677	1,857	-	-	677	NA
Net Operating Income	(480)	(1,857)	-	-	(480)	NA
Income Taxes	(118)	-	-	-	(118)	NA





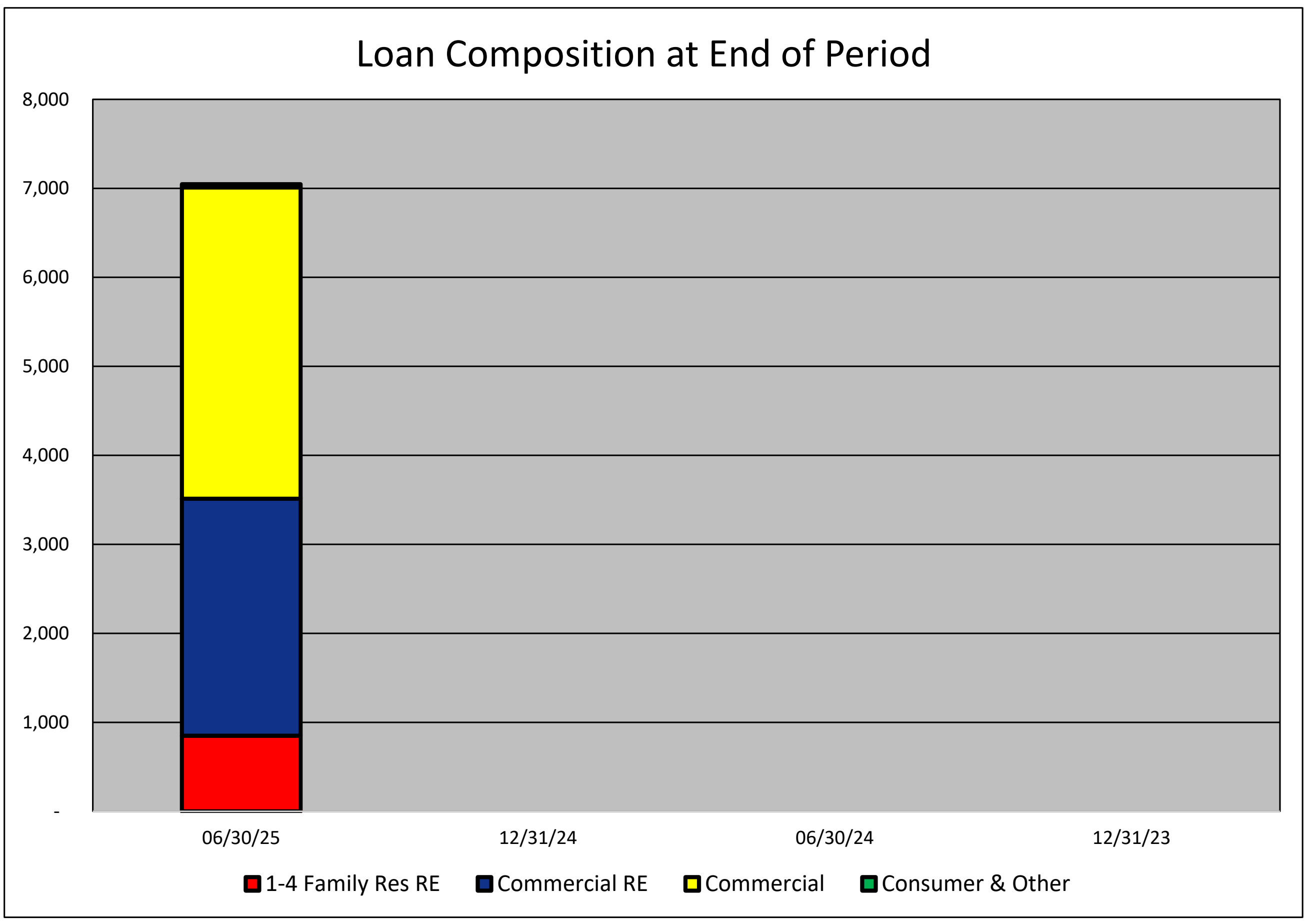
SECURITIES COMPOSITION - Gala Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	3,472	-	-	-	3,472	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	261	-	-	-	NA
Total Securities	3,472	261	-	-	3,472	NA



LOAN PORTFOLIO COMPOSITION - Gala 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	850	-	-	-	850	NA
Commercial RE	2,662	-	-	-	2,662	NA
Commercial	3,498	-	-	-	3,498	NA
Consumer & Other	36	-	-	-	36	NA
Loans, Net	7,046	-	-	-	7,046	NA

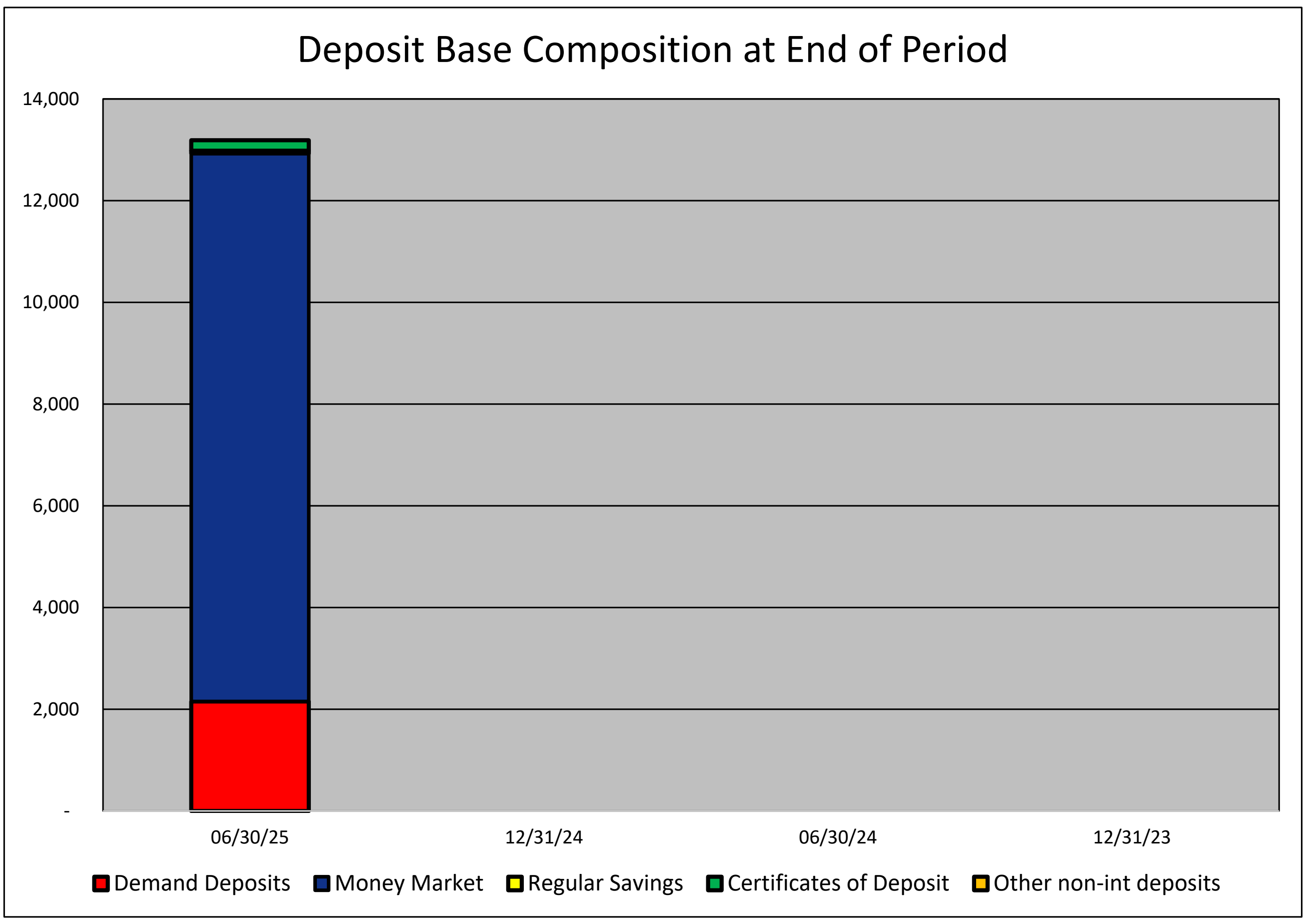


LOAN PORTFOLIO QUALITY - Gala Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Credit Loss Expense	70	-	-	-	70	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	70	-	-	-	70	NA
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

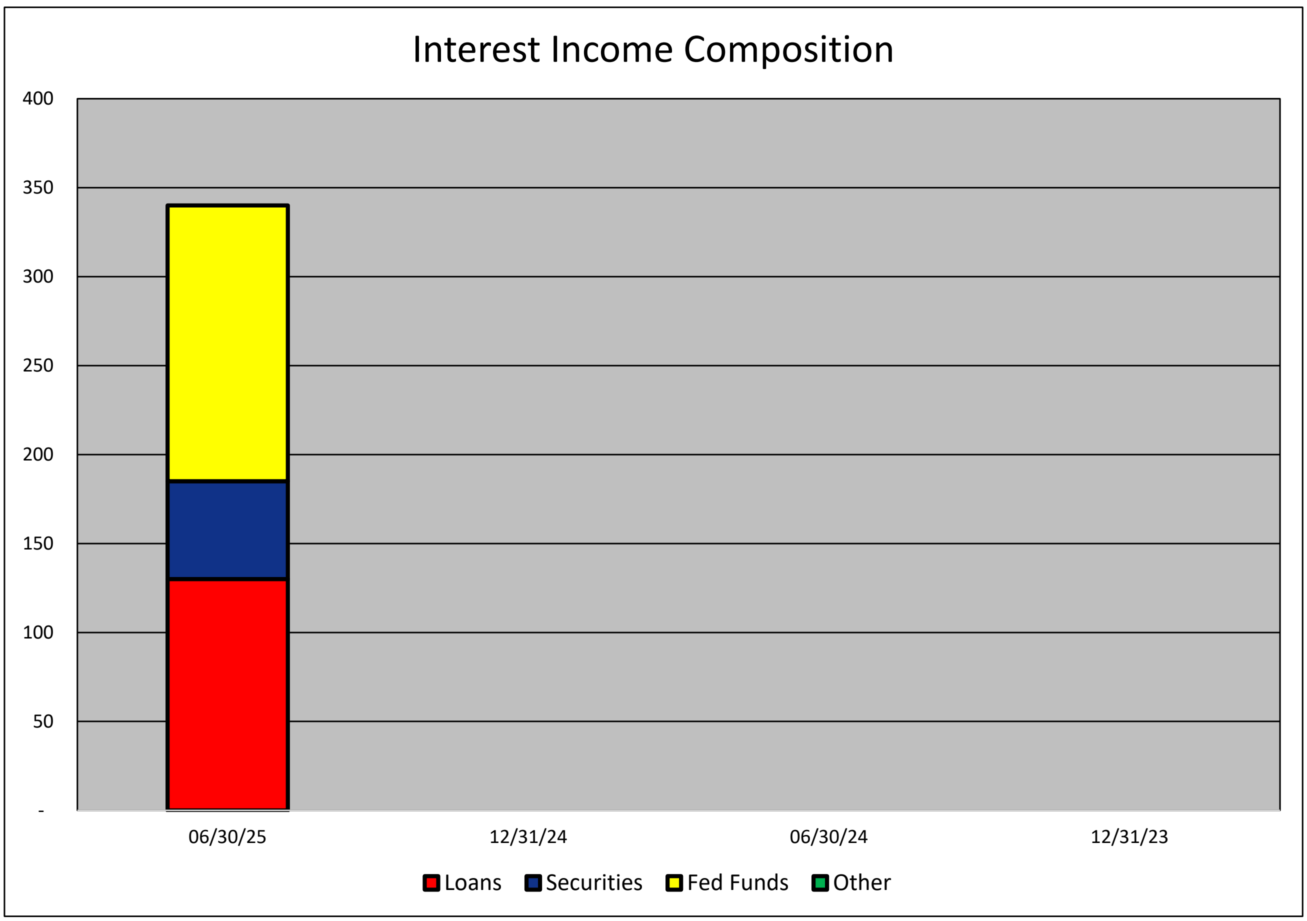
DEPOSIT BASE COMPOSITION - Gala Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	2,152	-	-	-	2,152	NA
Money Market	10,778	-	-	-	10,778	NA
Regular Savings	53	-	-	-	53	NA
Certificates of Deposit	206	-	-	-	206	NA
Other non-int deposits	-	-	-	-	-	NA
Total Deposits	13,189	-	-	-	13,189	NA



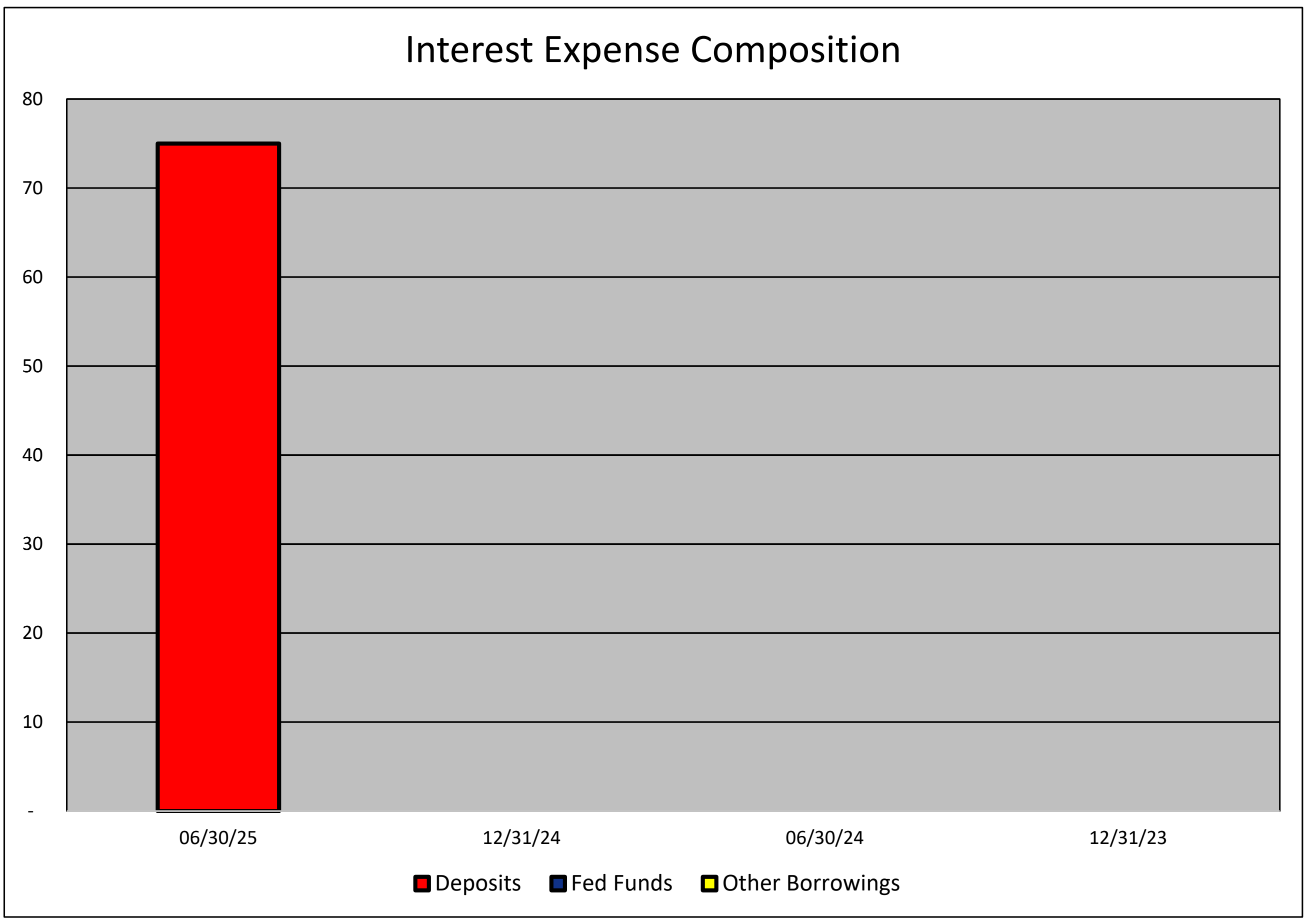
INTEREST INCOME COMPOSITION- Gala Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	130	-	-	-	130	NA
Securities	55	-	-	-	55	NA
Fed Funds	155	-	-	-	155	NA
Other	-	-	-	-	-	NA
Total Int Income	340	-	-	-	340	NA



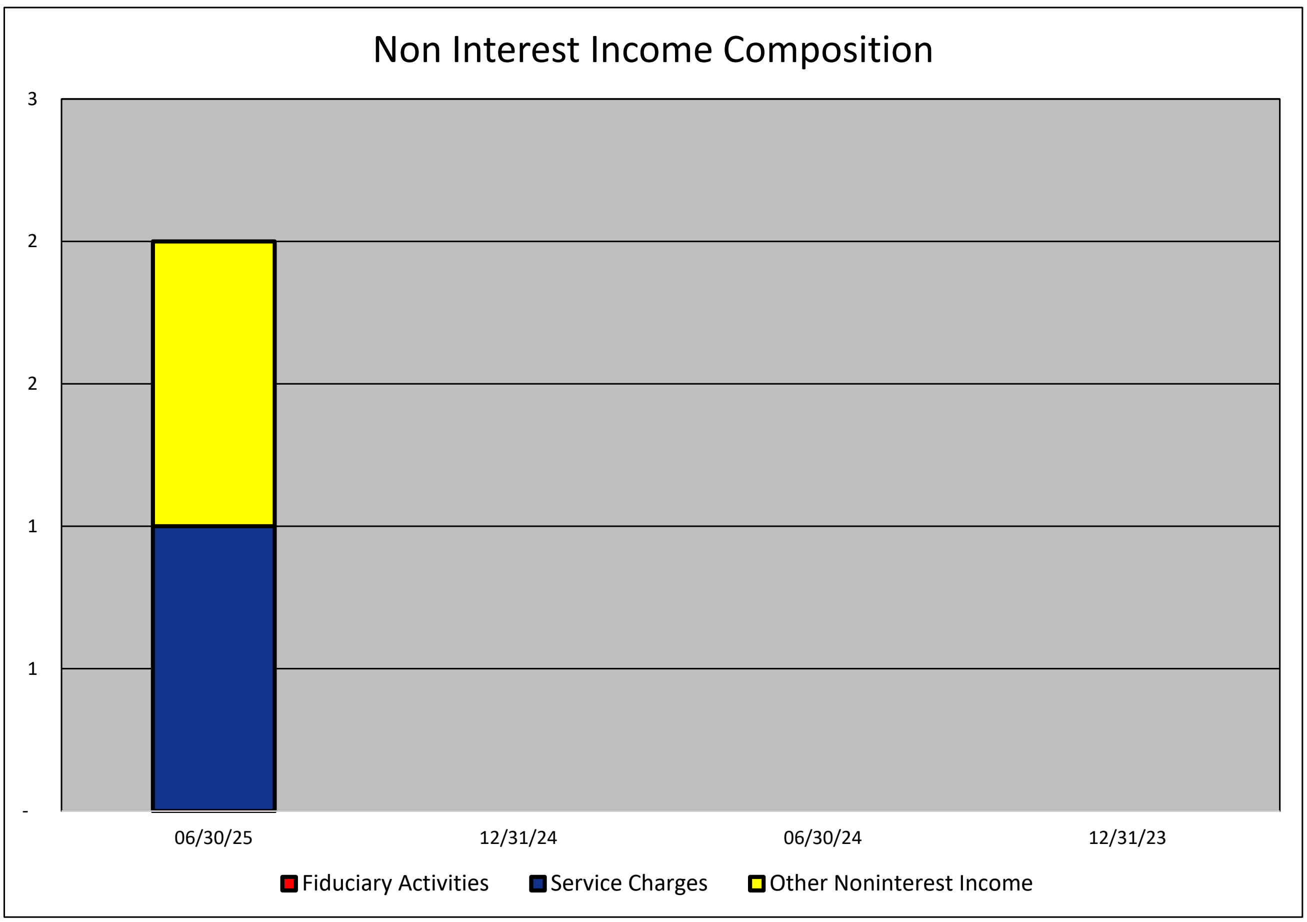
INTEREST EXPENSE COMPOSITION- Gala Bank
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	75	-	-	-	75	NA
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	75	-	-	-	75	NA



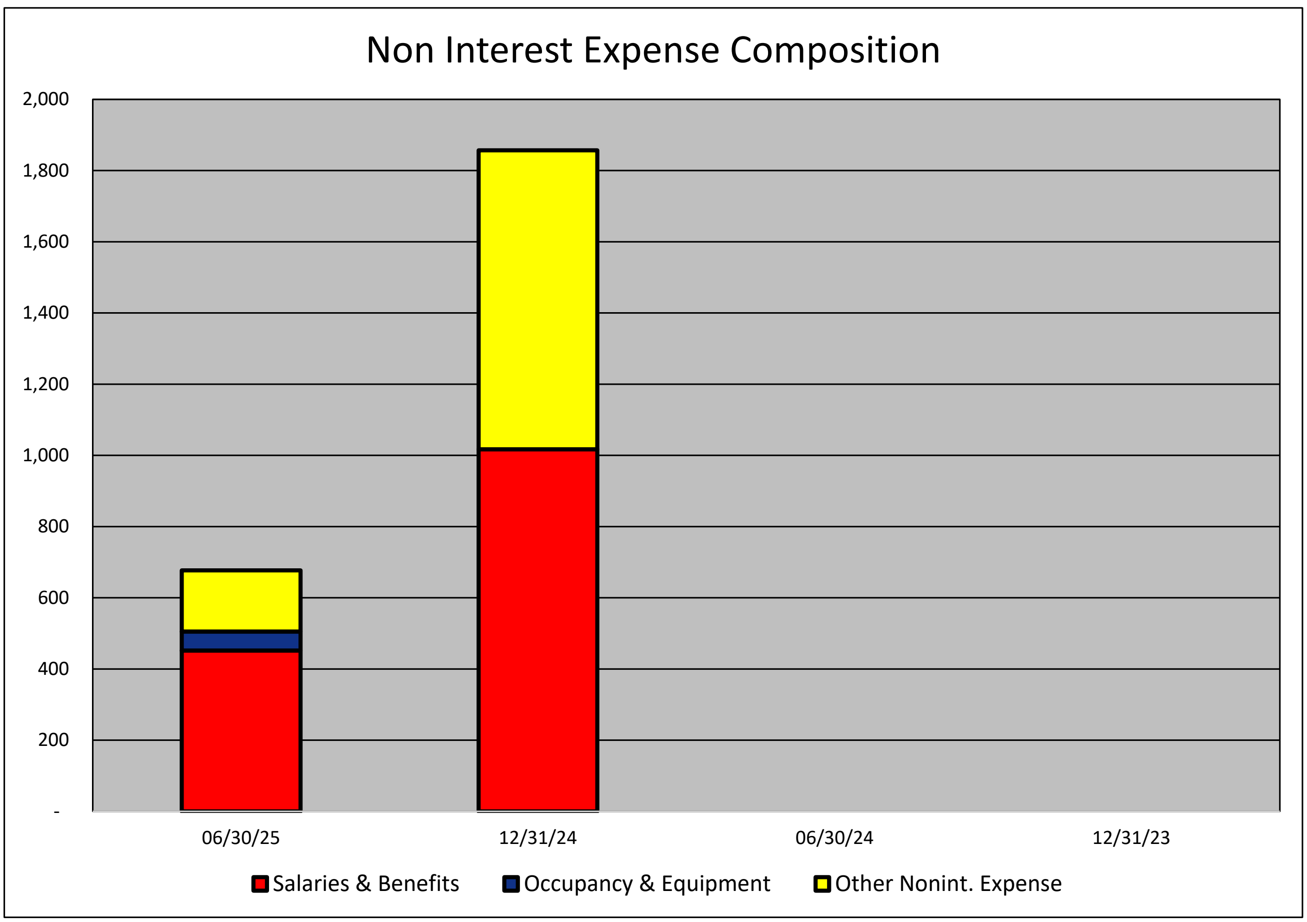
NONINTEREST INCOME COMPOSITION- Gala Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	1	-	-	-	1	NA
Other Noninterest Income	1	-	-	-	1	NA
Total Nonint. Income	2	-	-	-	2	NA



NONINTEREST EXPENSE COMPOSITION- Gala 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	452	1,017	-	-	452	NA
Occupancy & Equipment	53	-	-	-	53	NA
Other Nonint. Expense	172	840	-	-	172	NA
Total Nonint. Expense	677	1,857	-	-	677	NA



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