

Lafayette State Bank

Mayo, FL

Established

4/2/1946

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, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Danny Jenarine, Kendall Lucas, Makenna Bader, Kimberly Berlow, Zaria Minard

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)

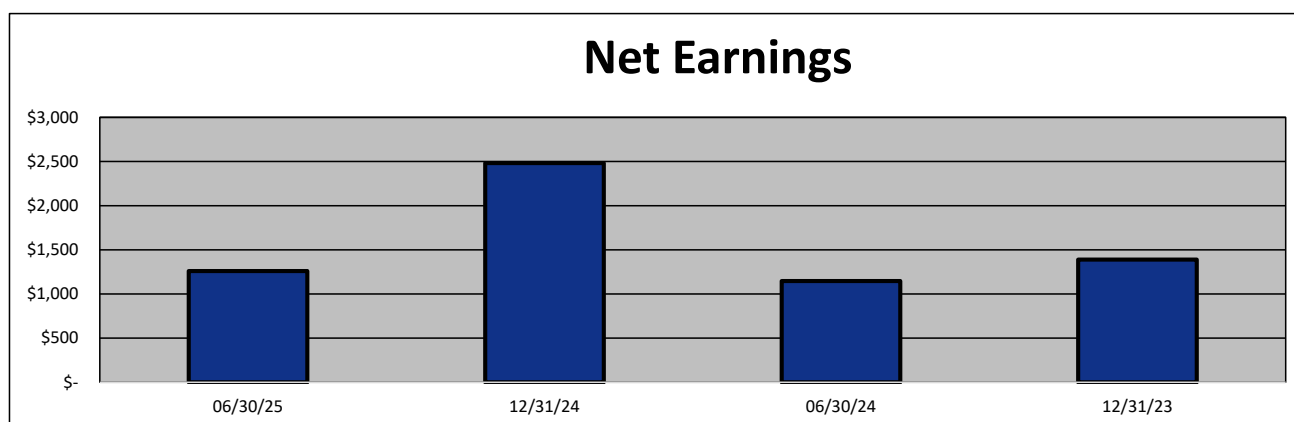
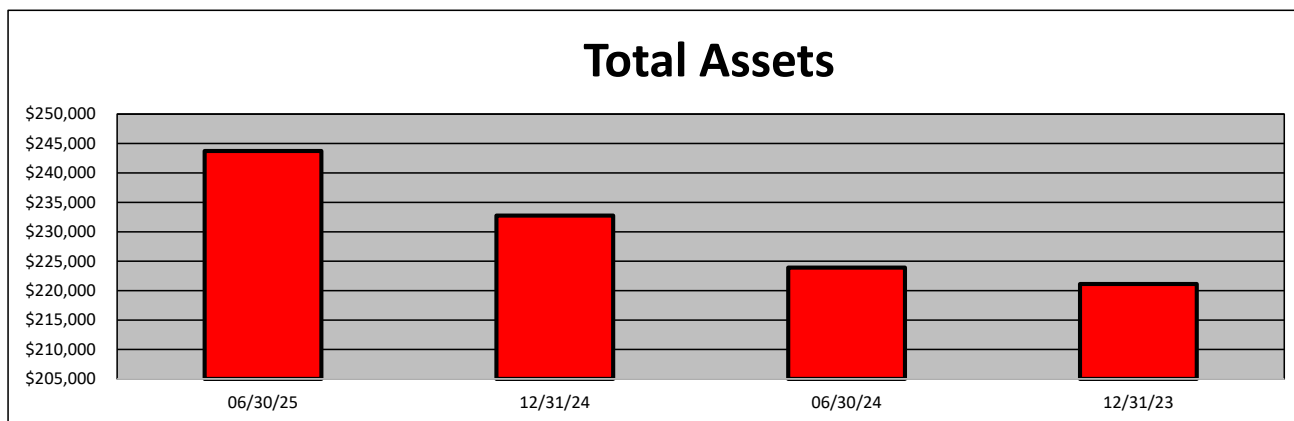
EXECUTIVE SUMMARY - Lafayette State Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.57	6.20	5.93	4.76	10.68	11.98
Leverage Ratio	8.64	8.78	8.51	7.38	11.86	13.19
Tier 1 Cap/Risk Based Assets	13.34	13.06	12.05	9.92	14.47	16.92
Risk Based Ratio	14.59	14.32	13.30	11.05	15.30	17.67
Common Equity Tier 1 Capital Ratio	13.34	13.06	12.05	9.92	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	65.91	66.39	69.78	71.38	74.73	63.08
Loans/Assets	61.01	61.63	64.72	65.69	62.90	54.02
Securities/Assets	15.31	13.55	14.80	15.71	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	1.04	1.13	1.06	0.69	0.71	0.72
Return on Avg Equity	16.45	19.44	19.90	15.09	10.92	11.03
Nonint Income/Avg Assets	0.74	0.90	0.96	0.91	0.80	0.63
Net Overhead Ratio	2.93	2.77	2.61	2.86	2.35	2.46
Efficiency Ratio	71.29	68.07	68.25	77.16	74.52	78.80
Assets (per million) per Employee	5.08	4.95	4.87	4.81	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	1.94	1.90	1.74	1.42	1.29	1.18
Nonperforming Loans/Total Loans	0.71	1.91	1.01	0.38	0.48	0.81
Nonperforming Assets/Total Assets	0.43	1.18	0.65	0.25	0.33	0.50
Adjusted Texas Ratio	5.57	15.95	9.26	4.42	3.15	4.11
YIELDS & COSTS:						
Yield on earning assets	6.02	6.01	5.77	5.24	5.48	5.07
Cost of funds	2.16	2.19	2.14	1.80	2.84	2.28
Net interest margin	4.73	4.69	4.47	4.13	3.20	2.81
Avg Earning Assets/Avg Assets	92.72	94.91	94.86	95.52	95.80	94.78

SELECTED FINANCIAL DATA - Lafayette State 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	243,730	232,749	223,927	221,132	19,803	8.84
Cash and Equivalents	46,161	46,941	34,901	29,928	11,260	32.26
Securities	37,315	31,539	33,151	34,729	4,164	12.56
Loans, net	148,689	143,447	144,934	145,263	3,755	2.59
Deposit Accounts	225,604	216,073	207,692	203,520	17,912	8.62
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	16,023	14,428	13,288	10,529	2,735	20.58

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,259	2,483	1,147	1,389	112	9.76
Interest Income	6,787	12,574	5,938	10,077	849	14.30
Interest Expense	1,453	2,750	1,342	2,131	111	8.27
Net Interest Income	5,334	9,824	4,596	7,946	738	16.06
Credit Loss Expense	150	500	300	550	(150)	(50.00)
Noninterest income	901	1,980	1,042	1,828	(141)	(13.53)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,469	8,081	3,871	7,595	598	15.45
Net Operating Income	1,616	3,223	1,467	1,629	149	10.16
Income Taxes	357	740	320	240	37	11.56

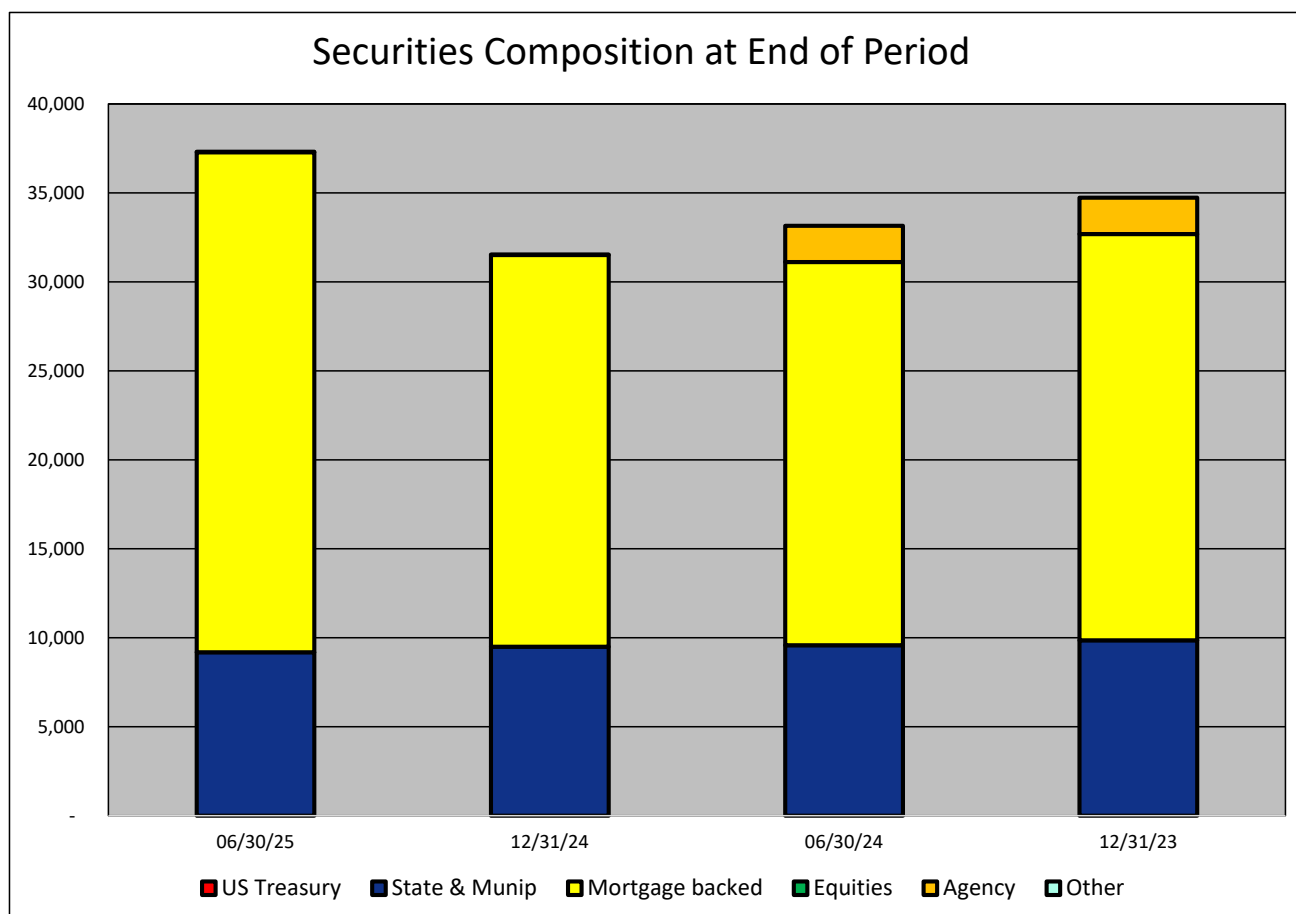


SECURITIES COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	9,185	9,496	9,576	9,857	(391)	(4.08)
Mortgage backed	28,101	22,012	21,540	22,832	6,561	30.46
Equities	-	-	-	-	-	NA
Agency	29	31	2,035	2,040	(2,006)	(98.57)
Other	-	-	-	-	-	NA
Total Securities	37,315	31,539	33,151	34,729	4,164	12.56

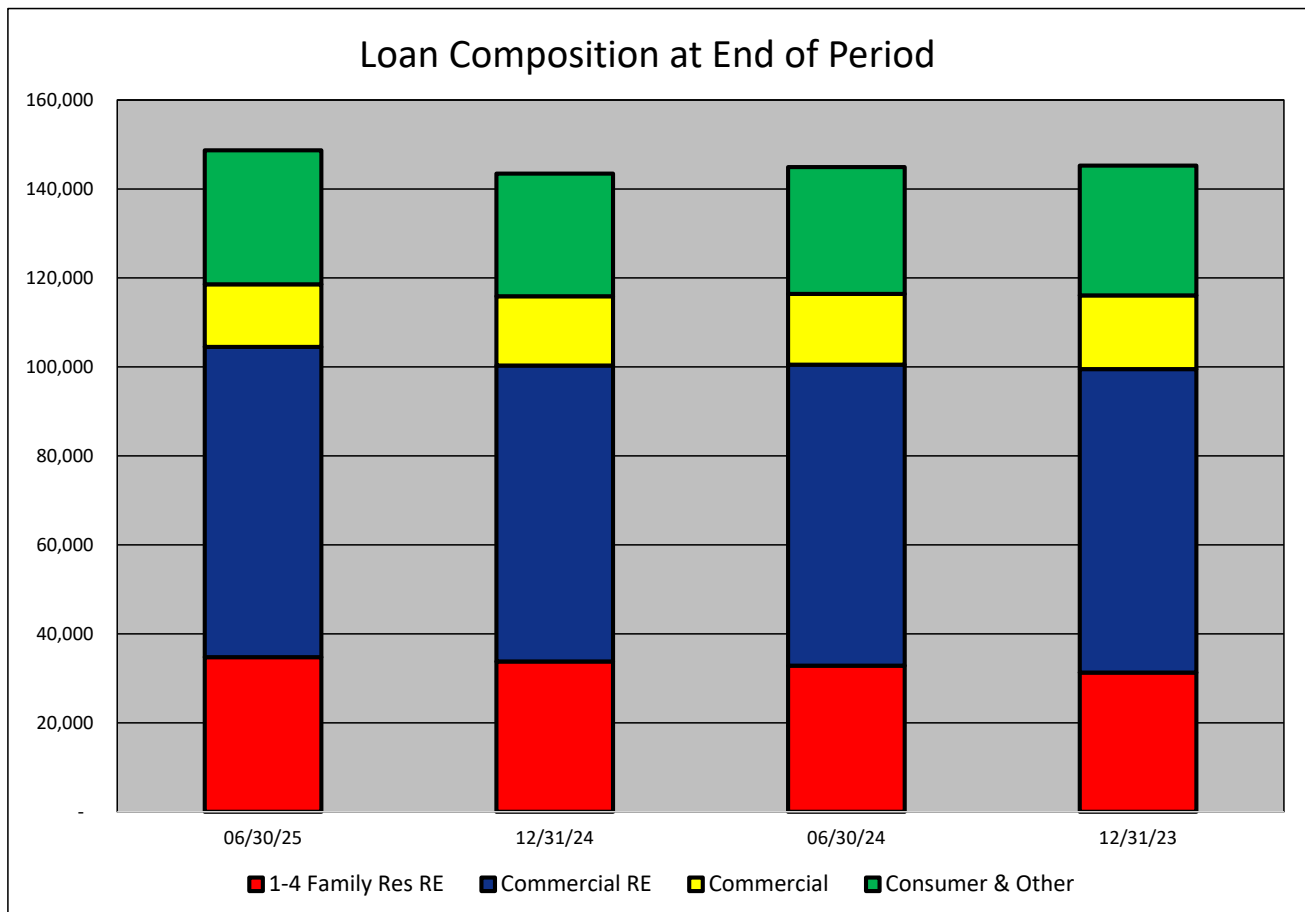


LOAN PORTFOLIO COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

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	34,747	33,788	32,847	31,302	1,900	5.78
Commercial RE	69,751	66,538	67,651	68,219	2,100	3.10
Commercial	14,079	15,556	15,922	16,564	(1,843)	(11.58)
Consumer & Other	30,112	27,565	28,514	29,178	1,598	5.60
Loans, Net	148,689	143,447	144,934	145,263	3,755	2.59



LOAN PORTFOLIO QUALITY - Lafayette State 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	2,722	2,068	2,068	1,686	654	31.62
Total Recoveries	18	212	194	57	(176)	(90.72)
Total Charge-offs	6	58	43	785	(37)	(86.05)
Credit Loss Expense	150	500	300	550	(150)	(50.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	560	-	NA
Ending Balance	2,884	2,722	2,519	2,068	365	14.49

NON-PERFORMING ASSETS:

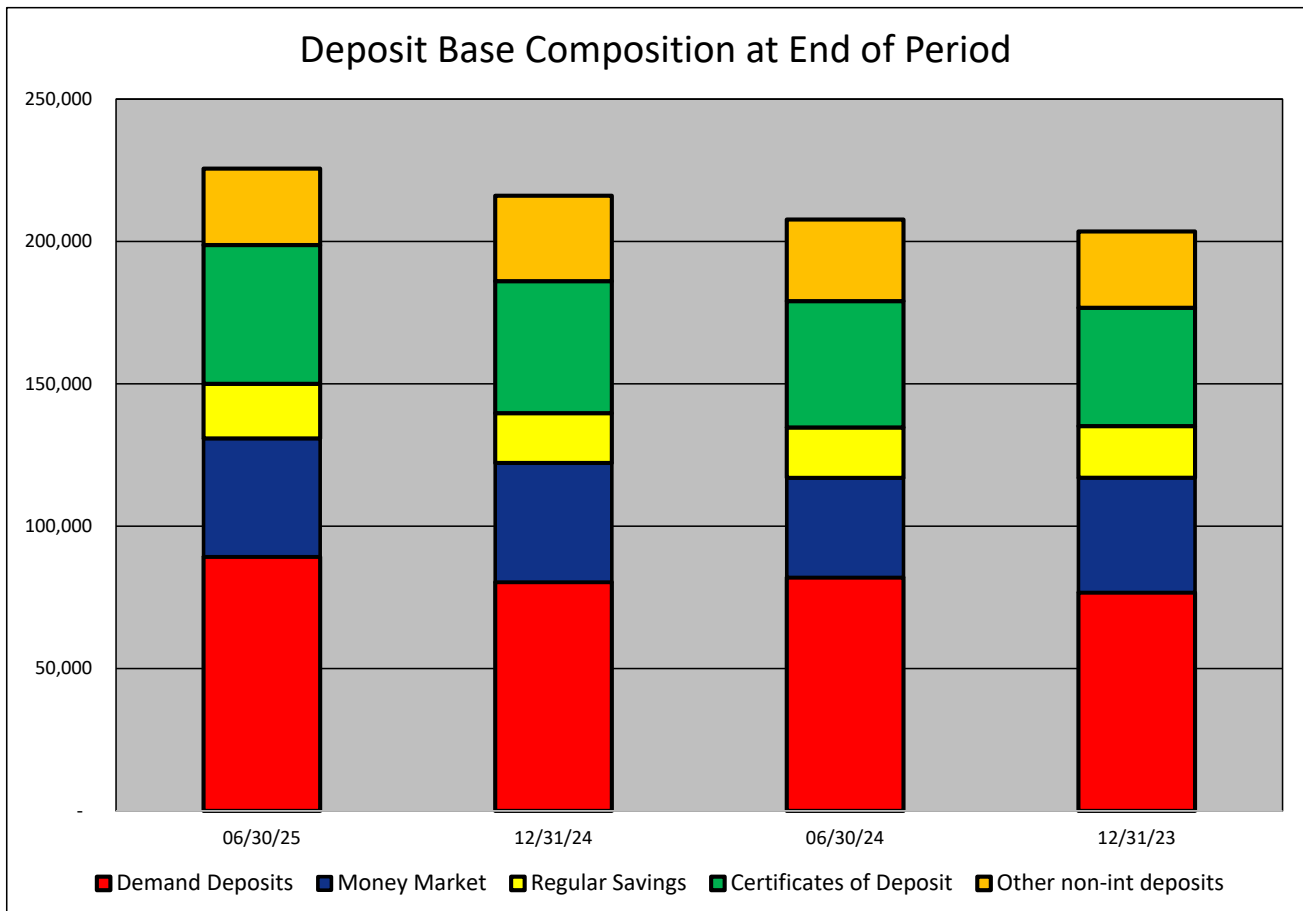
Total-90+ Days Past Due	-	1,272	-	-	-	NA
Total-Nonaccrual	1,053	1,463	1,463	557	(410)	(28.02)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,053	2,735	1,463	557	(410)	(28.02)

DEPOSIT BASE COMPOSITION - Lafayette State 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	89,249	80,326	82,008	76,726	7,241	8.83
Money Market	41,595	41,894	34,953	40,304	6,642	19.00
Regular Savings	19,164	17,493	17,724	18,106	1,440	8.12
Certificates of Deposit	48,736	46,359	44,370	41,595	4,366	9.84
Other non-int deposits	26,860	30,001	28,637	26,789	(1,777)	(6.21)
Total Deposits	225,604	216,073	207,692	203,520	17,912	8.62

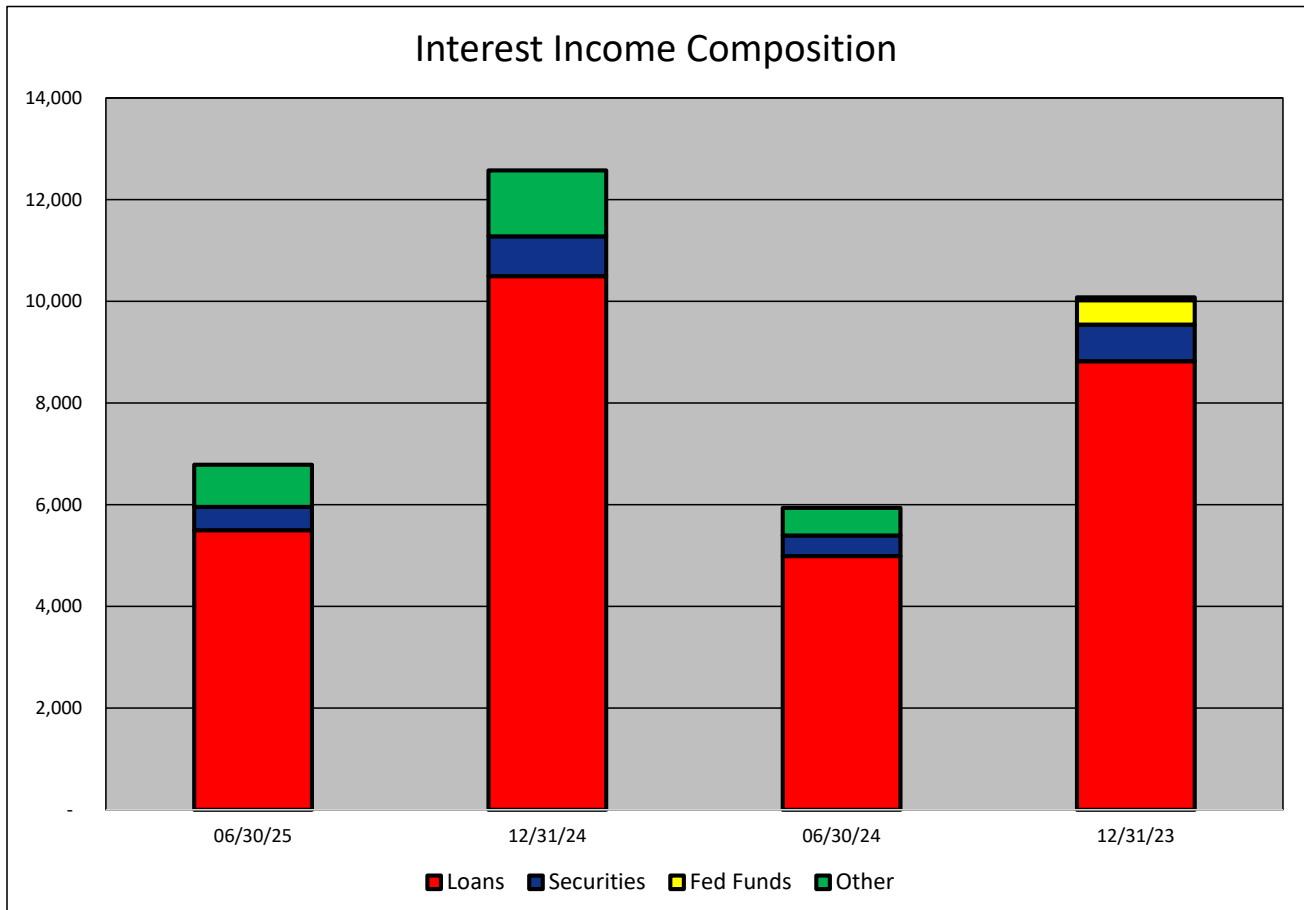


INTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Loans	5,499	10,495	4,989	8,823	510	10.22
Securities	458	784	405	719	53	13.09
Fed Funds	-	-	-	481	-	NA
Other	830	1,295	544	54	286	52.57
Total Int Income	6,787	12,574	5,938	10,077	849	14.30

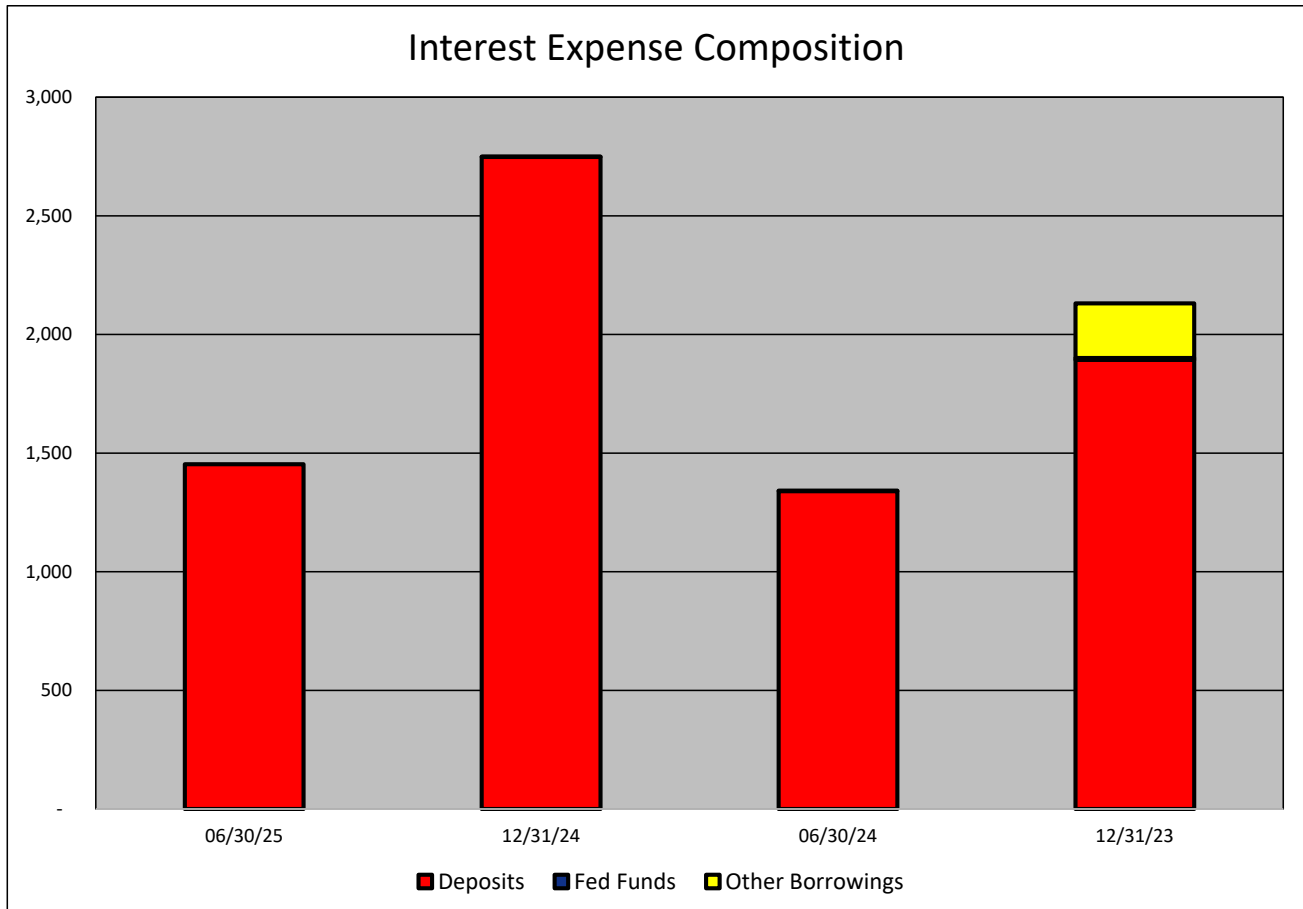


INTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	1,453	2,748	1,340	1,893	113	8.43
Fed Funds	-	-	-	8	-	NA
Other Borrowings	-	2	2	230	(2)	(100.00)
Total Int Expense	1,453	2,750	1,342	2,131	111	8.27

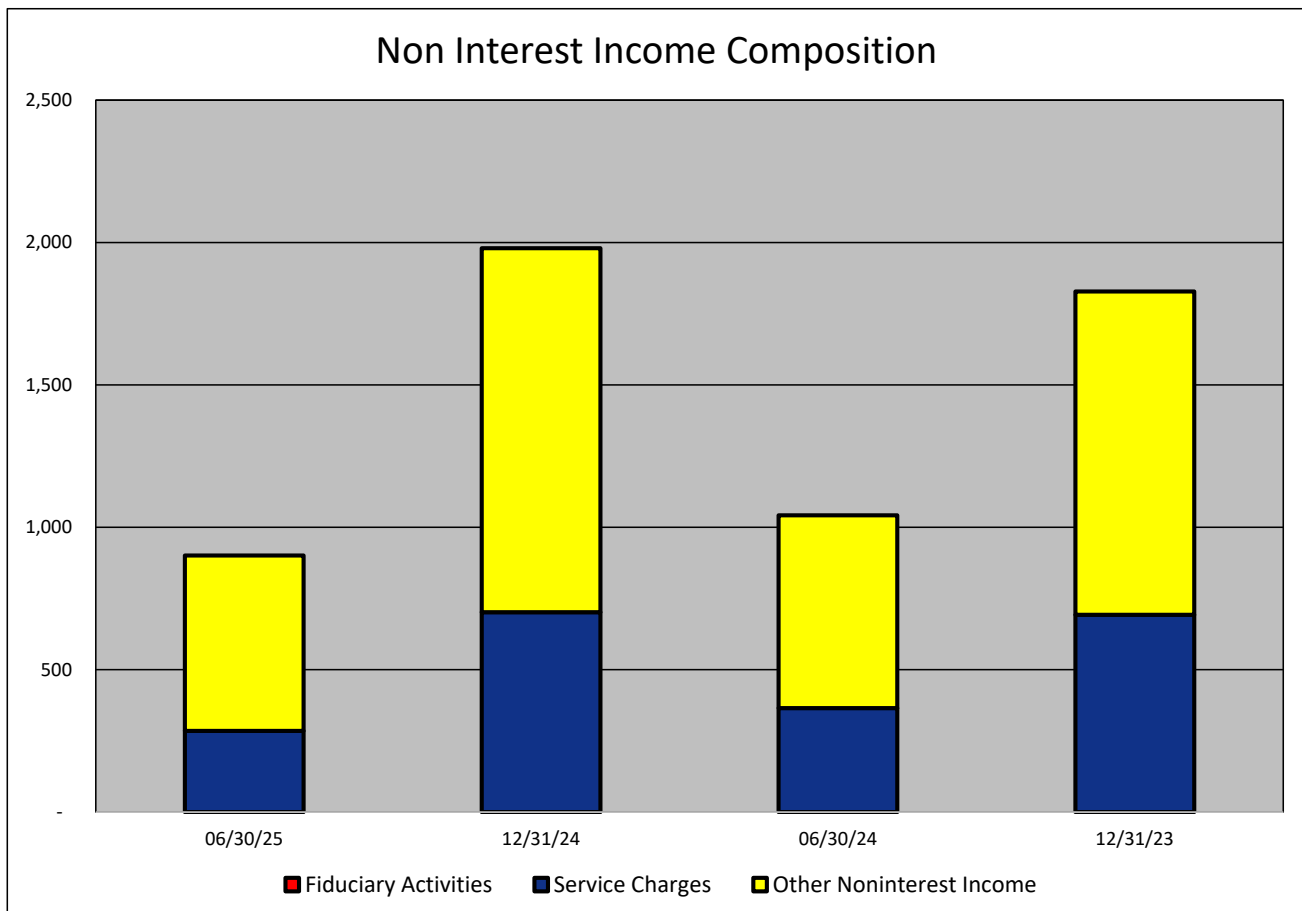


NONINTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	285	702	365	693	(80)	(21.92)
Other Noninterest Income	616	1,278	677	1,135	(61)	(9.01)
Total Nonint. Income	901	1,980	1,042	1,828	(141)	(13.53)

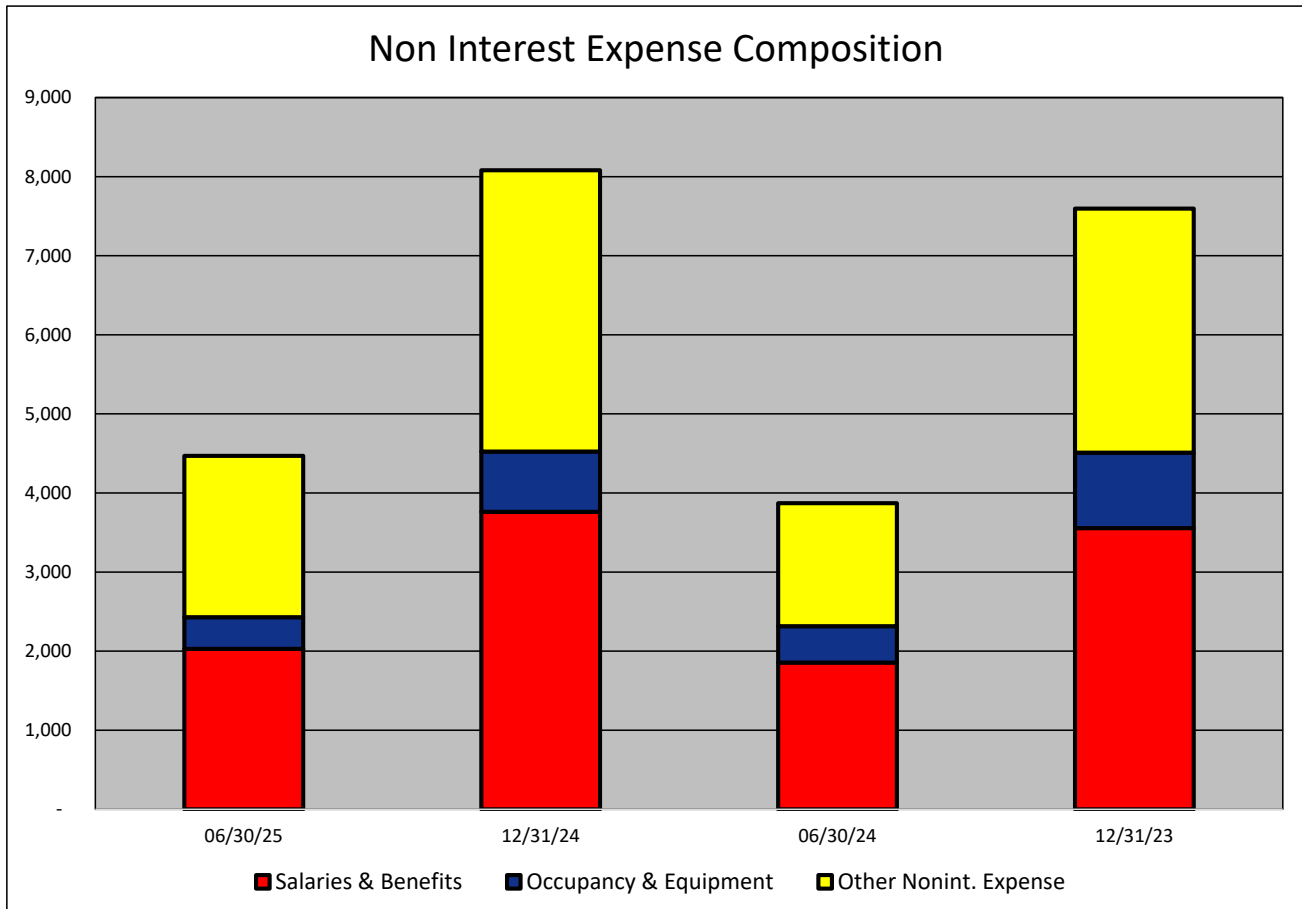


NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	2,029	3,762	1,856	3,556	173	9.32
Occupancy & Equipment	400	761	459	954	(59)	(12.85)
Other Nonint. Expense	2,040	3,558	1,556	3,085	484	31.11
Total Nonint. Expense	4,469	8,081	3,871	7,595	598	15.45



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
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)

Select Peer Average	3,811,143	3,447,796	3.81
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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	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
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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	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
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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	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
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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	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
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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	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
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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
Fnb 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	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
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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	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
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