

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 three months ended March 31, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	37,922,802
Capital City Bank	4,253,594
First Federal Bank	3,945,652
One Florida Bank	1,698,887
Prime Meridian Bank	862,598
Fnbt Bank	581,306
Intracoastal Bank	536,444
Florida Capital Bank, National Association	520,922
Dlp Bank	238,262
Lafayette State Bank	219,329
The Warrington Bank	184,363
Madison County Community Bank	182,475
First National Bank Northwest Florida	179,155
Pnb Community Bank	151,484
Bank Of Pensacola	144,412
Peoples Bank Of Graceville	119,855

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.52
Fnbt Bank	1.90
Capital City Bank	1.18
Florida Capital Bank, National Association	1.08
Intracoastal Bank	1.06
Lafayette State Bank	1.04
Pnb Community Bank	1.02
Prime Meridian Bank	0.96
Dlp Bank	0.78
Peoples Bank Of Graceville	0.72
One Florida Bank	0.70
First Federal Bank	0.67
Everbank, National Association	0.59
Madison County Community Bank	0.52
Bank Of Pensacola	0.28
The Warrington Bank	0.21

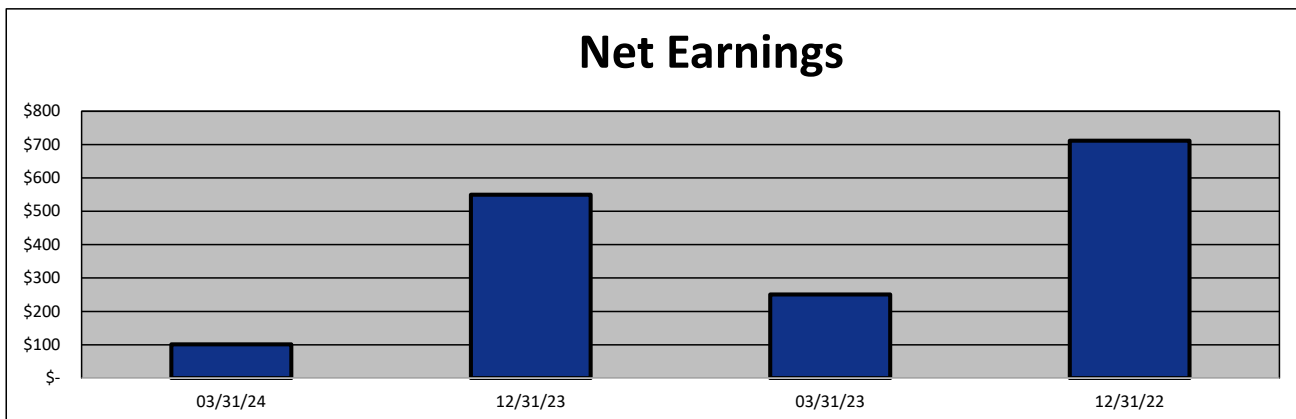
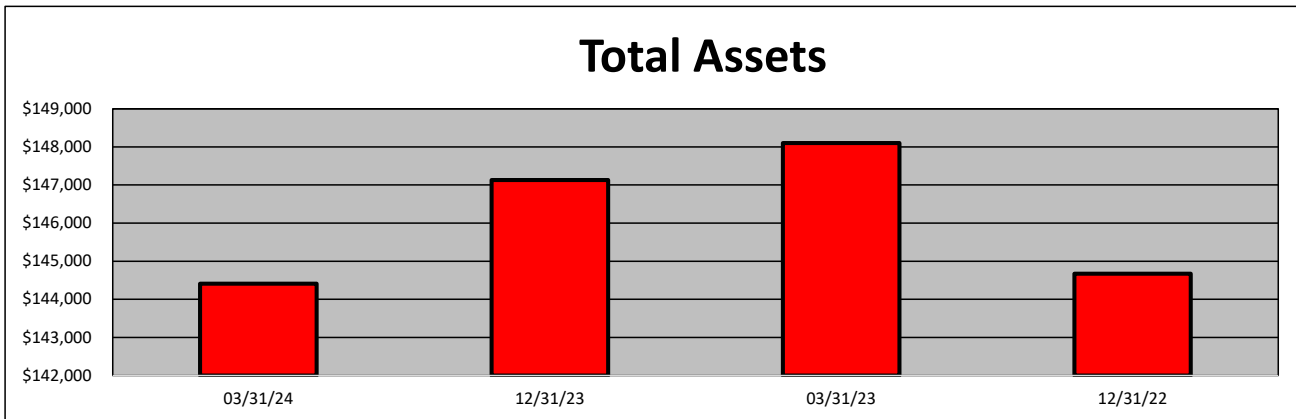
**EXECUTIVE SUMMARY - Bank of Pensacola
(Percentage)**

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.56	8.50	8.25	8.44	9.56	9.45
Leverage Ratio	8.70	8.80	8.40	8.50	10.76	10.50
Tier 1 Cap/Risk Based Assets	20.85	19.42	23.43	26.13	12.94	15.33
Risk Based Ratio	21.77	20.27	24.48	27.30	13.79	16.18
Common Equity Tier 1 Capital Ratio	20.85	19.42	23.43	26.13	12.90	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	54.39	49.97	44.17	42.25	73.91	64.01
Loans/Assets	47.78	45.67	40.44	38.60	62.12	55.74
Securities/Assets	47.50	46.64	51.10	53.71	20.01	27.94
PROFITABILITY:						
Return on Avg Assets	0.28	0.38	0.69	0.47	0.74	0.95
Return on Avg Equity	3.25	4.46	8.22	5.59	10.88	11.12
Nonint Income/Avg Assets	0.21	0.20	0.19	0.19	0.79	0.60
Net Overhead Ratio	1.69	1.56	1.40	1.24	2.13	2.04
Efficiency Ratio	83.98	76.71	63.69	69.88	73.35	69.15
Assets (per million) per Employee	10.32	10.51	13.46	13.15	10.38	8.15
ASSET QUALITY:						
Allowance/Loans	0.79	0.82	0.92	0.98	1.31	1.27
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.50	0.97
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.32	0.56
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.59	5.00
YIELDS & COSTS:						
Yield on earning assets	3.13	2.86	2.64	2.18	5.37	5.01
Cost of funds	1.86	1.29	0.51	0.47	3.00	2.35
Net interest margin	2.11	2.16	2.37	1.91	2.82	2.63
Avg Earning Assets/Avg Assets	97.57	97.30	97.23	97.22	95.76	95.13

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

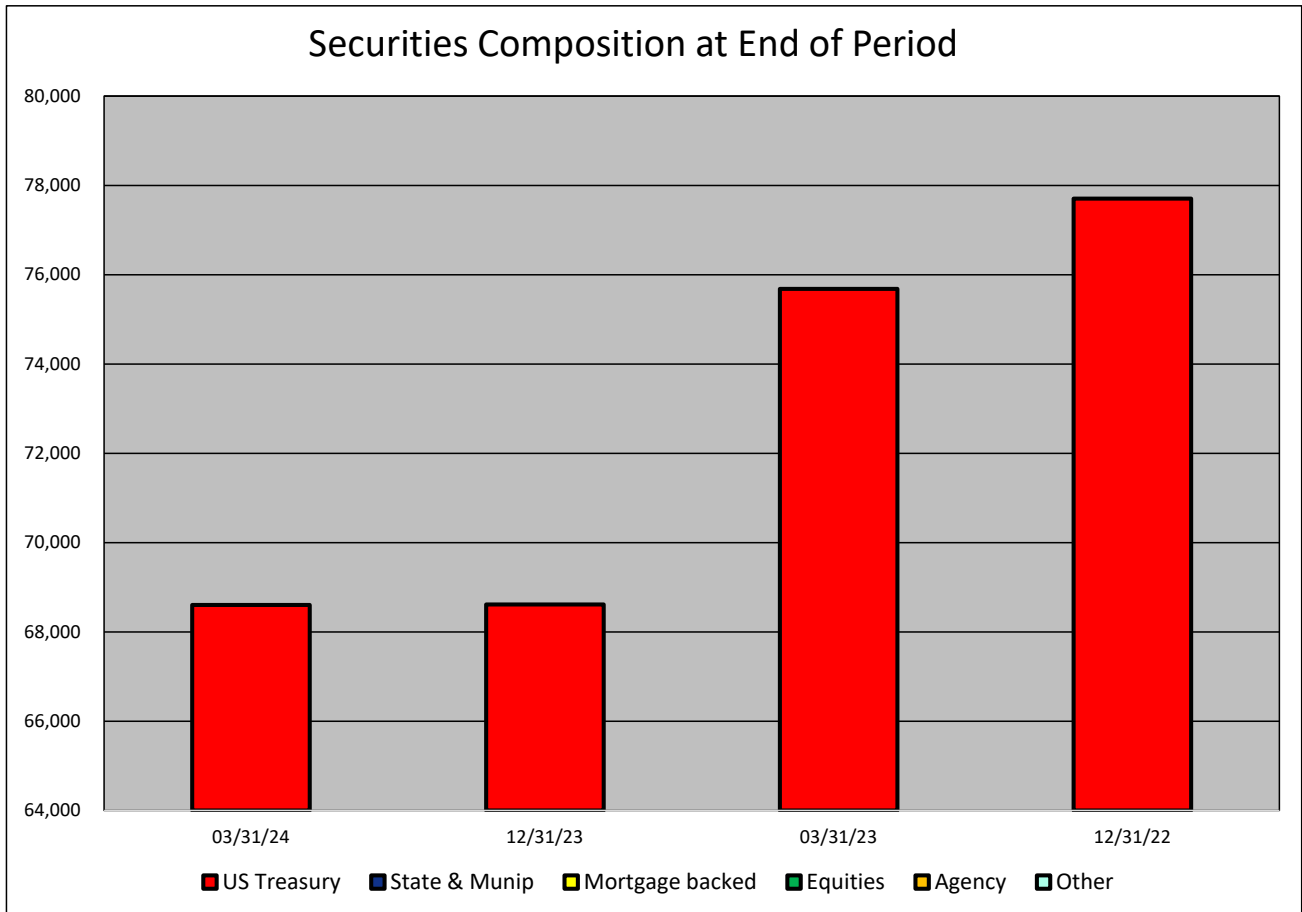
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	144,412	147,131	148,103	144,675	(3,691)	(2.49)
Cash and Equivalents	5,667	10,061	11,387	9,970	(5,720)	(50.23)
Securities	68,602	68,616	75,683	77,706	(7,081)	(9.36)
Loans, net	69,002	67,193	59,893	55,848	9,109	15.21
Deposit Accounts	126,858	134,464	135,596	132,196	(8,738)	(6.44)
Fed Funds & Repos	5,000	-	-	-	5,000	NA
Total Equity	12,363	12,512	12,214	12,212	149	1.22

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	101	550	251	712	(150)	(59.76)
Interest Income	1,084	3,983	934	3,195	150	16.06
Interest Expense	354	979	98	395	256	261.22
Net Interest Income	730	3,004	836	2,800	(106)	(12.68)
Prov for Credit Losses	-	-	-	60	-	NA
Noninterest income	75	285	70	288	5	7.14
Gain on Sale of Securities	-	(36)	(4)	-	4	(100.00)
Noninterest Expense	676	2,523	577	2,158	99	17.16
Net Operating Income	129	766	329	870	(200)	(60.79)
Income Taxes	28	180	74	158	(46)	(62.16)



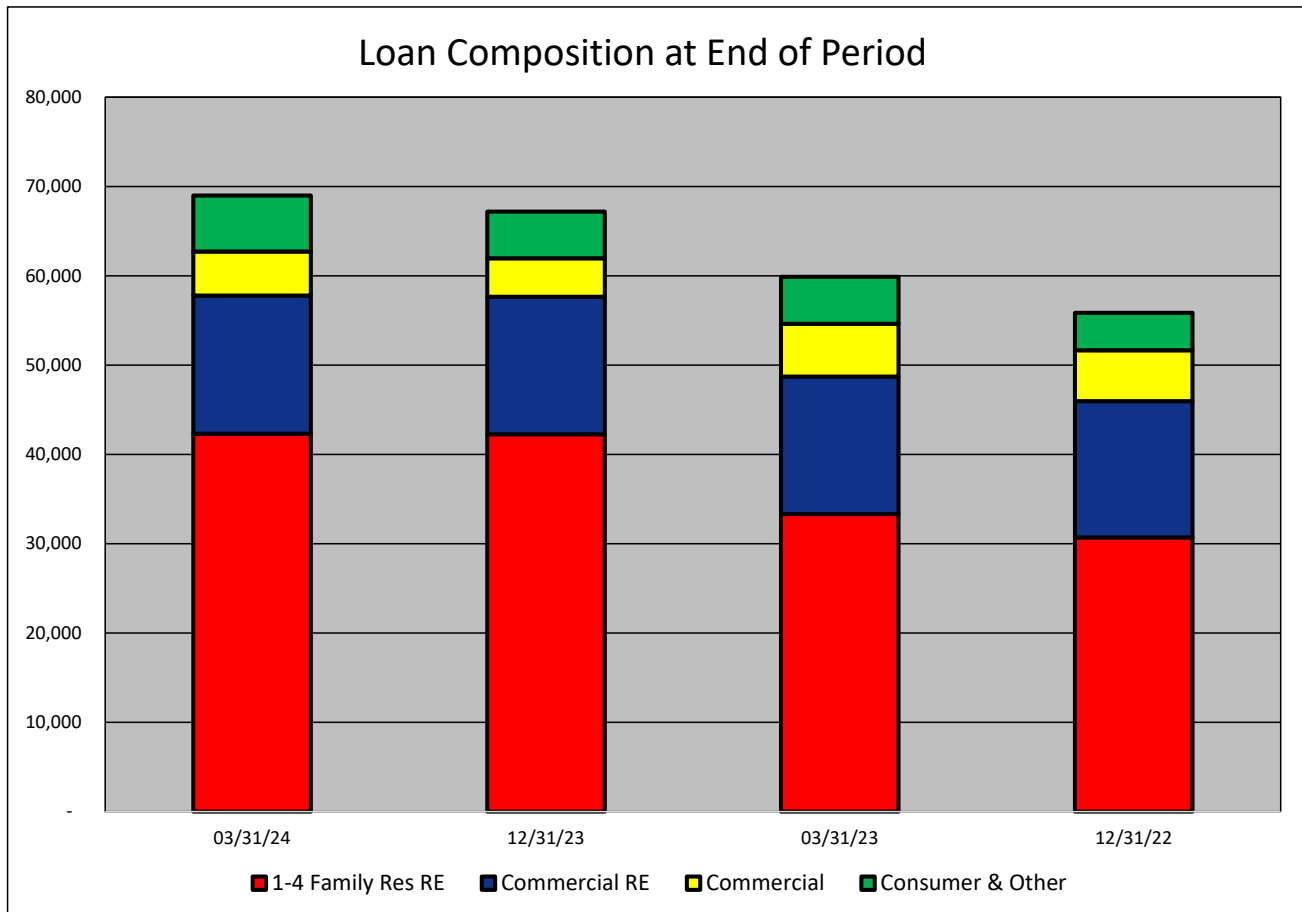
SECURITIES COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	68,602	68,616	75,683	77,706	(7,081)	(9.36)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	68,602	68,616	75,683	77,706	(7,081)	(9.36)



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

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	42,324	42,258	33,320	30,695	9,004	27.02
Commercial RE	15,460	15,386	15,389	15,262	71	0.46
Commercial	4,939	4,320	5,934	5,699	(995)	(16.77)
Consumer & Other	6,279	5,229	5,250	4,192	1,029	19.60
Loans, Net	69,002	67,193	59,893	55,848	9,109	15.21



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

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	549	546	546	491	3	0.55
Total Recoveries	-	4	3	3	(3)	(100.00)
Total Charge-offs	2	1	-	8	2	NA
Provision Expense	-	-	-	60	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	547	549	549	546	(2)	(0.36)

NON-PERFORMING ASSETS:

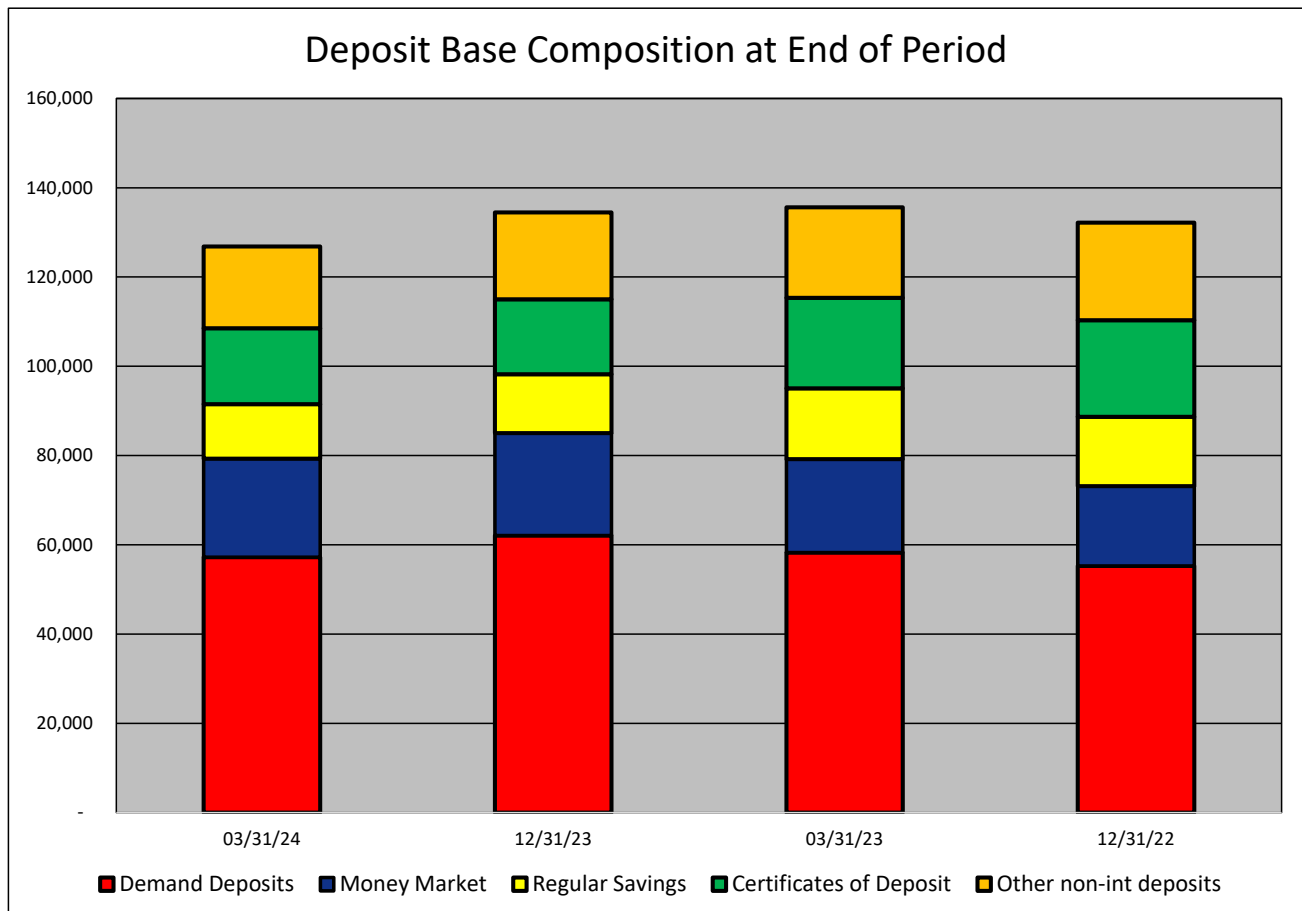
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	57,217	62,075	58,233	55,283	(1,016)	(1.74)
Money Market	22,079	22,932	20,954	17,845	1,125	5.37
Regular Savings	12,231	13,232	15,870	15,552	(3,639)	(22.93)
Certificates of Deposit	16,992	16,783	20,275	21,625	(3,283)	(16.19)
Other non-int deposits	18,339	19,442	20,264	21,891	(1,925)	(9.50)
Total Deposits	126,858	134,464	135,596	132,196	(8,738)	(6.44)

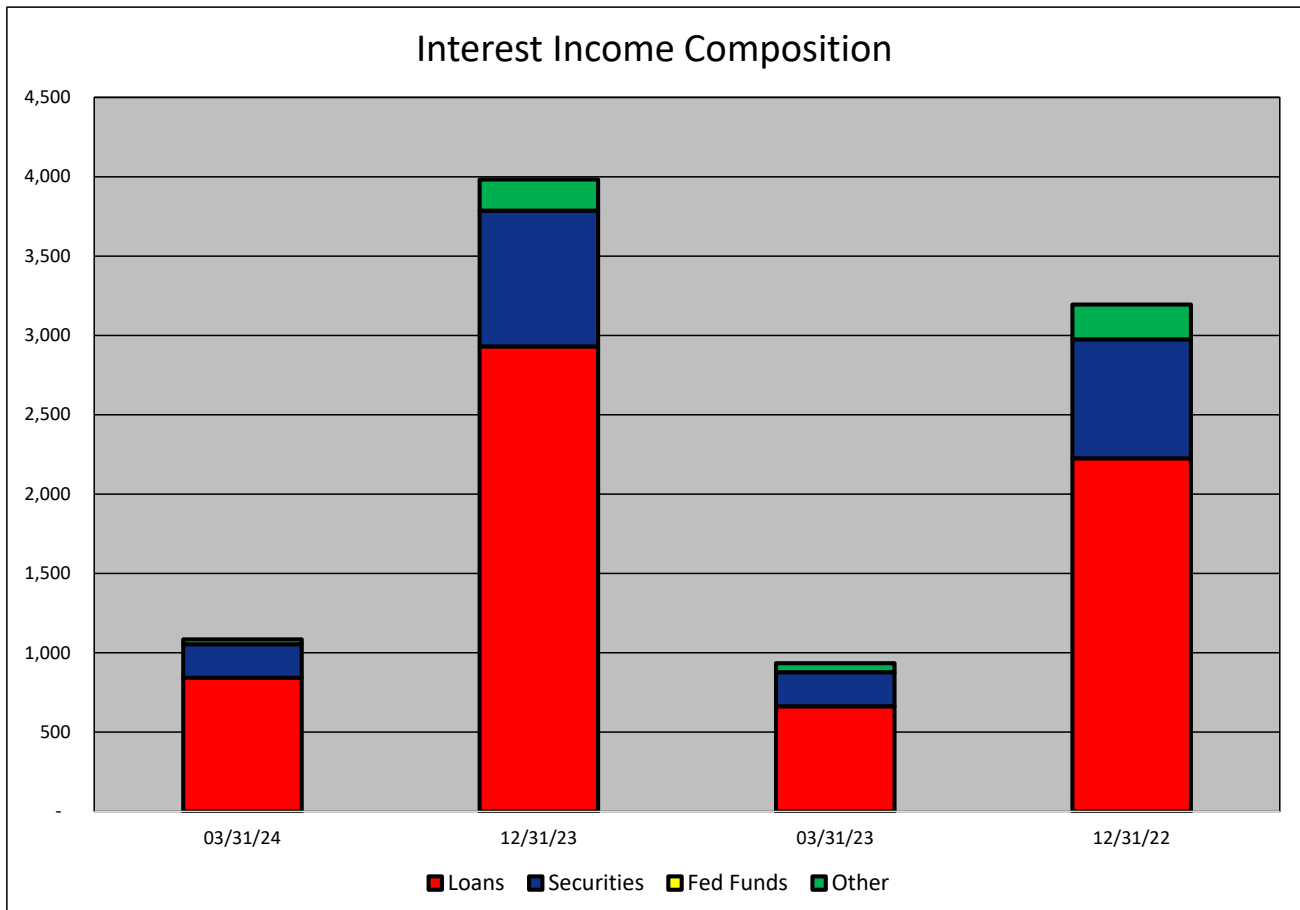


INTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	842	2,930	663	2,225	179	27.00
Securities	212	857	214	750	(2)	(0.93)
Fed Funds	-	-	-	-	-	NA
Other	30	196	57	220	(27)	(47.37)
Total Int Income	1,084	3,983	934	3,195	150	16.06

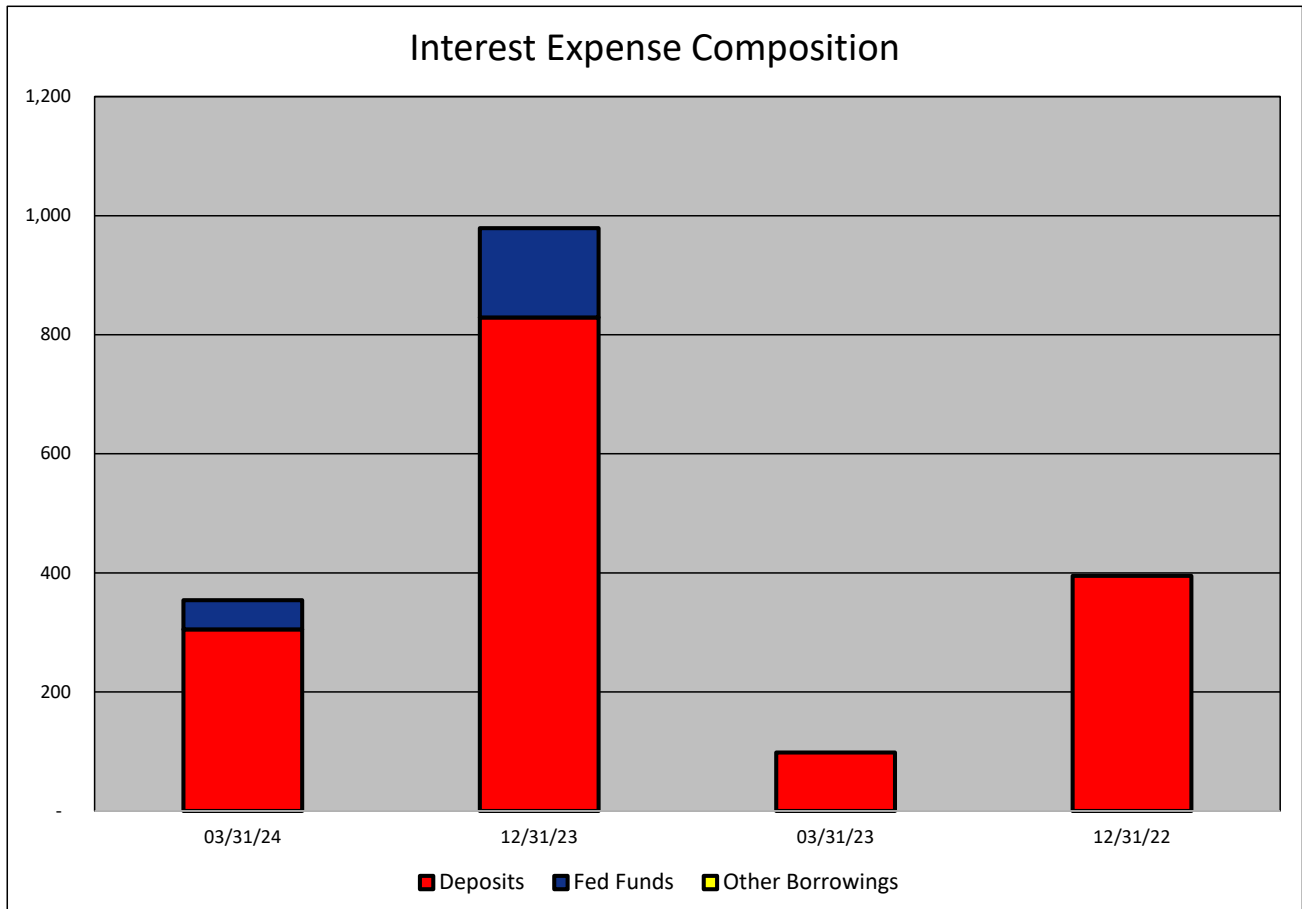


INTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	305	829	98	395	207	211.22
Fed Funds	49	150	-	-	49	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	354	979	98	395	256	261.22

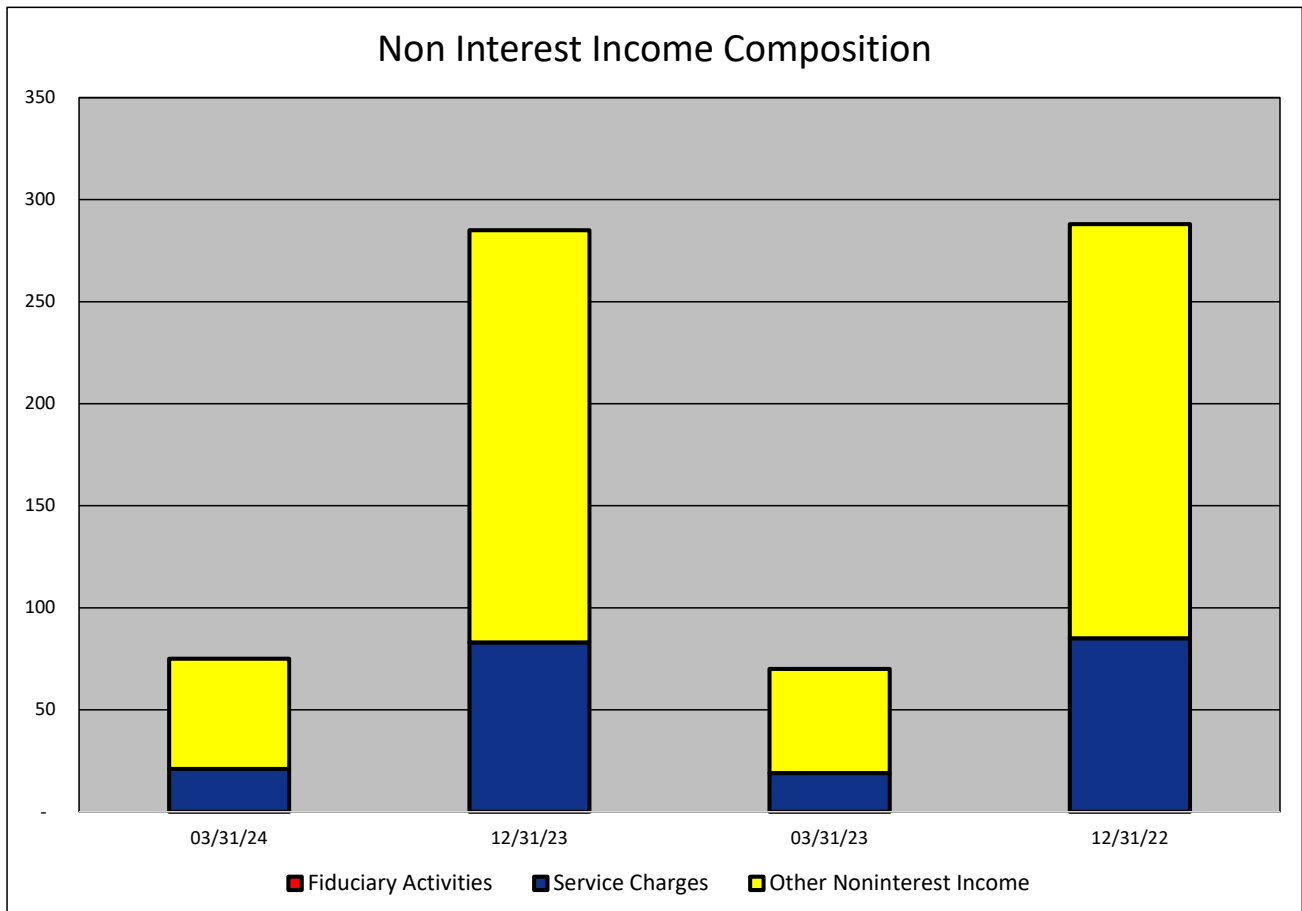


NONINTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	21	83	19	85	2	10.53
Other Noninterest Income	54	202	51	203	3	5.88
Total Nonint. Income	75	285	70	288	5	7.14

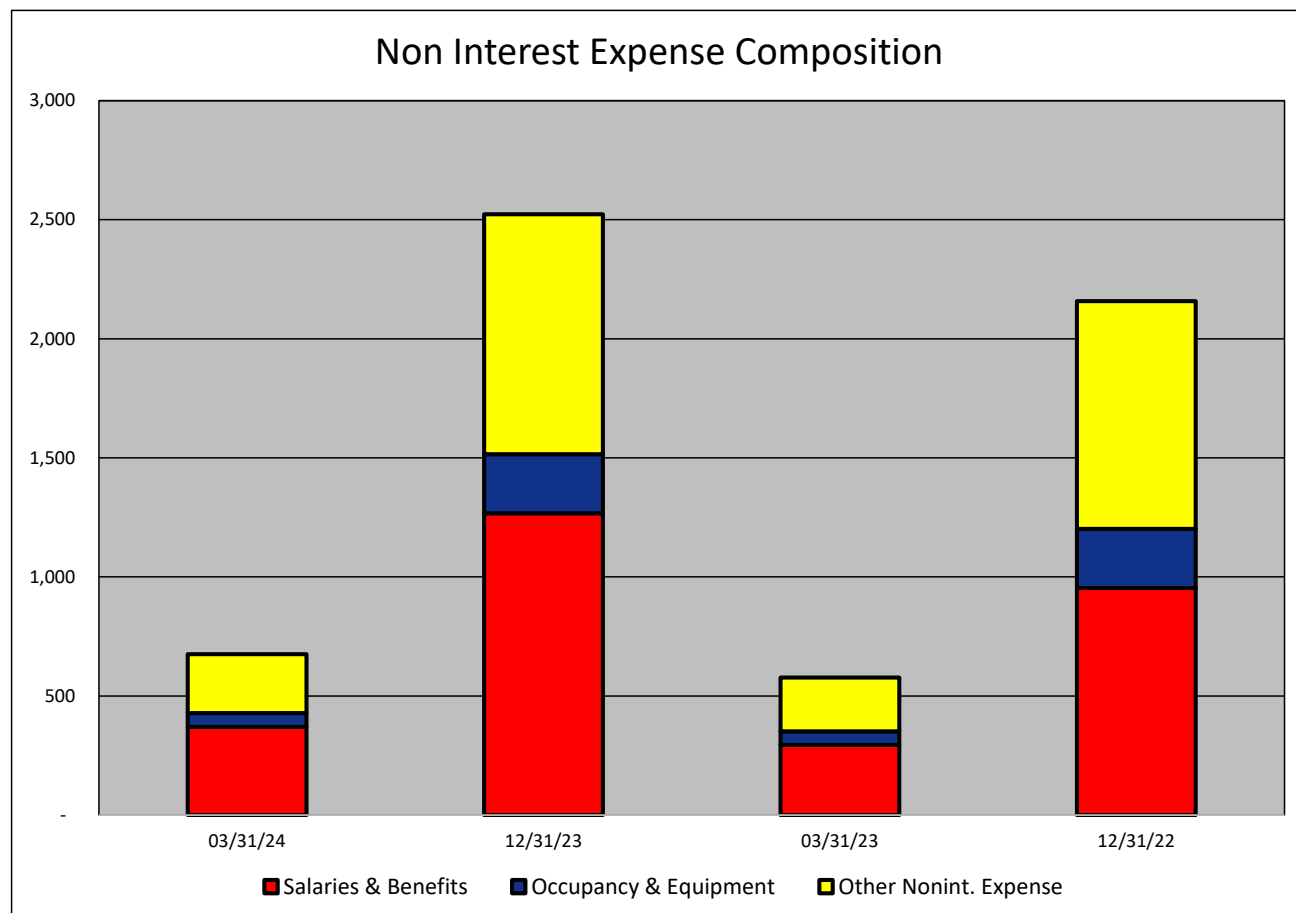


NONINTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	370	1,267	294	953	76	25.85
Occupancy & Equipment	58	248	58	249	0	0.00
Other Nonint. Expense	248	1,008	225	956	23	10.22
Total Nonint. Expense	676	2,523	577	2,158	99	17.16



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Florida Capital Bank, National Association	520,922	457,959	13.75
Lafayette State Bank	219,329	198,048	10.75
Intracoastal Bank	536,444	495,345	8.30
One Florida Bank	1,698,887	1,576,070	7.79
Madison County Community Bank	182,475	170,134	7.25
Prime Meridian Bank	862,598	816,173	5.69
Peoples Bank Of Graceville	119,855	115,727	3.57
Everbank, National Association	37,922,802	36,801,333	3.05
Pnb Community Bank	151,484	150,813	0.44
First Federal Bank	3,945,652	3,932,818	0.33
First National Bank Northwest Florida	179,155	178,980	0.10
Bank Of Pensacola	144,412	148,103	(2.49)
Fnb Bank	581,306	596,511	(2.55)
Capital City Bank	4,253,594	4,402,943	(3.39)
The Warrington Bank	184,363	190,899	(3.42)
Dlp Bank	238,262	248,268	(4.03)

Select Peer Average	3,233,846	3,155,008	2.82
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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	
Fnbt Bank	253,342	209,923	20.68
One Florida Bank	1,319,480	1,105,578	19.35
First Federal Bank	1,278,086	1,071,804	19.25
Dlp Bank	90,310	76,354	18.28
Florida Capital Bank, National Association	445,775	381,059	16.98
Bank Of Pensacola	69,002	59,893	15.21
Intracoastal Bank	386,399	336,582	14.80
Prime Meridian Bank	676,205	619,035	9.24
The Warrington Bank	54,465	50,324	8.23
Pnb Community Bank	112,763	106,524	5.86
Lafayette State Bank	144,711	137,250	5.44
Peoples Bank Of Graceville	40,645	38,571	5.38
Capital City Bank	2,755,877	2,692,002	2.37
First National Bank Northwest Florida	60,219	60,988	(1.26)
Madison County Community Bank	78,543	82,295	(4.56)
Everbank, National Association	26,999,889	30,509,842	(11.50)

Select Peer Average	2,172,857	2,346,127	8.98
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	15.01	15.01	0.00	0.00	0.00
First National Bank Northwest Florida	14.60	14.90	48.43	49.69	48.43
Dlp Bank	17.77	13.76	0.00	0.00	0.00
Fnbt Bank	11.25	11.31	24.94	26.20	24.94
Florida Capital Bank, National Association	11.04	10.96	15.08	16.33	15.08
Prime Meridian Bank	9.35	10.35	13.16	14.02	13.16
Peoples Bank Of Graceville	4.59	10.23	29.25	30.26	29.25
Intracoastal Bank	5.52	9.75	10.80	12.05	10.80
Capital City Bank	10.51	9.39	14.07	15.25	14.07
Pnb Community Bank	7.52	9.39	0.00	0.00	0.00
First Federal Bank	8.21	9.38	18.23	18.63	18.23
Everbank, National Association	9.31	9.37	14.07	15.05	14.07
One Florida Bank	8.34	9.15	9.98	10.70	9.98
Madison County Community Bank	4.75	8.83	15.90	17.16	15.90
Bank Of Pensacola	8.56	8.70	20.85	21.77	20.85
Lafayette State Bank	4.91	7.58	10.46	11.71	10.46

Select Peer Average	9.45	10.50	15.33	16.18	15.33
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	98.83	85.57	2.42
Everbank, National Association	93.69	71.20	25.12
Prime Meridian Bank	89.77	78.39	14.99
One Florida Bank	86.08	77.67	6.19
Pnb Community Bank	81.70	74.44	17.29
Intracoastal Bank	80.21	72.03	22.40
Capital City Bank	74.01	64.79	21.69
Lafayette State Bank	70.17	65.98	15.35
Bank Of Pensacola	54.39	47.78	47.50
Fnbt Bank	49.29	43.58	24.68
Madison County Community Bank	48.50	43.04	36.44
Dlp Bank	46.30	37.90	28.63
First National Bank Northwest Florida	39.63	33.61	5.21
The Warrington Bank	38.24	29.54	66.94
First Federal Bank	37.62	32.39	54.88
Peoples Bank Of Graceville	35.72	33.91	57.24

Select Peer Average	64.01	55.74	27.94
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	176,909	2.52	17.42
Fnbt Bank	578,148	1.90	17.17
Capital City Bank	4,215,879	1.18	11.19
Florida Capital Bank, National Association	531,459	1.08	10.08
Intracoastal Bank	516,768	1.06	18.24
Lafayette State Bank	214,748	1.04	21.00
Pnb Community Bank	155,878	1.02	13.94
Prime Meridian Bank	857,525	0.96	10.28
Dlp Bank	237,725	0.78	4.37
Peoples Bank Of Graceville	117,098	0.72	15.71
One Florida Bank	1,669,621	0.70	8.31
First Federal Bank	4,140,593	0.67	8.84
Everbank, National Association	36,802,610	0.59	6.24
Madison County Community Bank	181,060	0.52	10.42
Bank Of Pensacola	142,101	0.28	3.25
The Warrington Bank	184,362	0.21	1.38

Select Peer Average	3,170,155	0.95	11.12
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.09	1.63	40.65	6.64
Fnbt Bank	1.00	1.61	57.18	7.45
Prime Meridian Bank	0.27	1.96	62.15	7.57
Pnb Community Bank	0.32	2.68	63.98	3.99
One Florida Bank	0.10	1.82	64.47	10.89
Intracoastal Bank	0.17	1.76	64.53	11.66
Everbank, National Association	0.23	1.47	66.33	24.11
Peoples Bank Of Graceville	0.27	1.34	67.84	9.22
Lafayette State Bank	1.02	2.57	69.19	4.67
Capital City Bank	1.63	2.08	69.54	5.47
Florida Capital Bank, National Association	1.56	2.34	70.18	4.61
First Federal Bank	1.22	1.71	77.11	6.42
Dlp Bank	0.69	3.87	79.43	6.44
Madison County Community Bank	0.57	2.31	81.23	5.07
Bank Of Pensacola	0.21	1.69	83.98	10.32
The Warrington Bank	0.25	1.82	88.53	5.95

Select Peer Average	0.60	2.04	69.15	8.15
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.79	0.00	0.00	0.00
First National Bank Northwest Florida	2.03	0.00	0.00	0.00
Fnbt Bank	1.88	0.01	0.00	0.04
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.98	0.00	0.00	0.00
One Florida Bank	0.82	0.01	0.01	0.09
Capital City Bank	1.06	0.25	0.16	1.76
Madison County Community Bank	2.10	0.47	0.20	3.57
Florida Capital Bank, National Association	1.27	0.35	0.30	1.52
Prime Meridian Bank	0.86	0.51	0.40	3.99
Lafayette State Bank	1.53	1.03	0.68	11.52
First Federal Bank	0.68	3.23	1.05	2.77
Intracoastal Bank	1.38	1.80	1.30	19.87
Pnb Community Bank	1.22	1.82	1.35	16.02
Everbank, National Association	0.86	2.30	1.67	4.92
Dlp Bank	1.86	3.81	1.86	13.86

Select Peer Average	1.27	0.97	0.56	5.00
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Dlp Bank	5.12	19.42	0.84	0.00	28.63
Bank Of Pensacola	3.37	0.55	0.00	47.50	0.00
Lafayette State Bank	3.10	10.49	0.00	0.00	15.35
Pnb Community Bank	2.79	1.50	2.09	0.00	17.29
Florida Capital Bank, National Association	1.82	7.01	0.00	0.00	2.42
Capital City Bank	1.73	5.43	0.00	14.19	7.51
The Warrington Bank	1.66	0.99	0.00	66.94	0.00
Madison County Community Bank	1.63	10.93	0.00	0.00	36.44
Prime Meridian Bank	1.11	0.61	1.00	1.38	13.61
Peoples Bank Of Graceville	0.95	7.16	0.00	43.27	13.98
Intracoastal Bank	0.91	1.73	0.00	0.00	22.40
First National Bank Northwest Florida	0.76	59.90	0.11	3.95	1.26
First Federal Bank	0.72	1.24	0.00	0.00	54.88
One Florida Bank	0.51	14.04	0.00	0.00	6.19
Fnbt Bank	0.50	29.54	0.00	24.68	0.00
Everbank, National Association	0.11	1.54	0.00	0.09	25.00

Select Peer Average	1.67	10.76	0.25	12.63	15.31
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Prime Meridian Bank	77.30	1.15	0.00	0.00
One Florida Bank	77.03	0.60	0.00	0.00
Florida Capital Bank, National Association	76.38	0.30	0.00	0.01
Pnb Community Bank	73.53	1.59	0.00	0.00
Intracoastal Bank	71.03	1.06	0.00	0.00
Everbank, National Association	70.58	0.12	0.02	0.02
Lafayette State Bank	64.97	2.30	0.00	0.00
Capital City Bank	63.52	2.52	0.00	2.12
Bank Of Pensacola	47.40	0.60	0.00	0.00
Fnbt Bank	42.72	1.88	0.00	0.00
Madison County Community Bank	42.14	4.65	0.00	0.00
Dlp Bank	37.20	1.65	0.42	5.04
Peoples Bank Of Graceville	33.60	0.14	0.00	0.00
First National Bank Northwest Florida	32.93	0.49	0.00	0.01
First Federal Bank	29.86	0.99	0.00	5.14
The Warrington Bank	29.25	0.58	0.00	0.00

Select Peer Average	54.34	1.29	0.03	0.77
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	71.51	26.68	98.19	0.00	1.81
Dlp Bank	45.09	54.91	100.00	0.00	0.00
Bank Of Pensacola	43.42	52.79	96.21	3.79	0.00
Capital City Bank	41.10	57.35	98.45	0.62	0.93
Lafayette State Bank	39.20	60.80	100.00	0.00	0.00
Pnb Community Bank	27.58	72.42	100.00	0.00	0.00
The Warrington Bank	26.87	64.18	91.05	0.00	8.95
First National Bank Northwest Florida	26.22	73.78	100.00	0.00	0.00
Prime Meridian Bank	26.11	70.94	97.04	0.00	2.96
Fnbt Bank	25.95	74.05	100.00	0.00	0.00
One Florida Bank	25.87	73.16	99.03	0.00	0.97
Intracoastal Bank	22.56	73.46	96.01	0.00	3.99
Peoples Bank Of Graceville	22.37	77.63	100.00	0.00	0.00
Madison County Community Bank	20.85	73.33	94.18	0.00	5.82
First Federal Bank	8.59	86.60	95.18	0.00	4.82
Everbank, National Association	3.37	81.88	85.25	0.00	14.75

Select Peer Average	29.79	67.12	96.91	0.28	2.81
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.02	0.44	5.80	86.91
Pnb Community Bank	5.34	1.10	4.64	94.21
First National Bank Northwest Florida	6.17	2.59	4.42	93.96
Lafayette State Bank	5.66	2.10	4.37	94.72
Florida Capital Bank, National Association	5.26	4.51	4.17	95.87
Capital City Bank	4.86	0.99	4.04	91.36
Fnbt Bank	5.42	2.75	3.64	97.89
Prime Meridian Bank	5.41	2.75	3.47	95.43
Madison County Community Bank	4.81	2.22	3.07	95.84
One Florida Bank	5.54	3.81	2.92	98.31
Intracoastal Bank	5.12	2.96	2.92	96.46
First Federal Bank	5.08	2.27	2.89	88.52
Everbank, National Association	5.60	3.78	2.34	99.01
The Warrington Bank	2.86	1.12	2.15	97.45
Bank Of Pensacola	3.13	1.86	2.11	97.57
Peoples Bank Of Graceville	3.90	2.40	2.09	98.53

Select Peer Average	5.01	2.35	2.63	95.13
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