

Everbank, National Association

Jacksonville, FL

Established

10/1/1998

Florida Bank and Thrift Performance Report

Table of Contents

| Title | Page |
|---------------------------------|-------------|
| PEER GROUP POSITION | 1 |
| EXECUTIVE SUMMARY | 2 |
| SELECTED FINANCIAL DATA | 3 |
| SECURITIES COMPOSITION | 4 |
| LOAN PORTFOLIO COMPOSITION | 5 |
| LOAN PORTFOLIO QUALITY | 6 |
| DEPOSIT BASE COMPOSITION | 7 |
| INTEREST INCOME COMPOSITION | 8 |
| INTEREST EXPENSE COMPOSITION | 9 |
| NONINTEREST INCOME COMPOSITION | 10 |
| NONINTEREST EXPENSE COMPOSITION | 11 |
| PEER GROUP COMPARISONS REPORT | 12-22 |

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 |

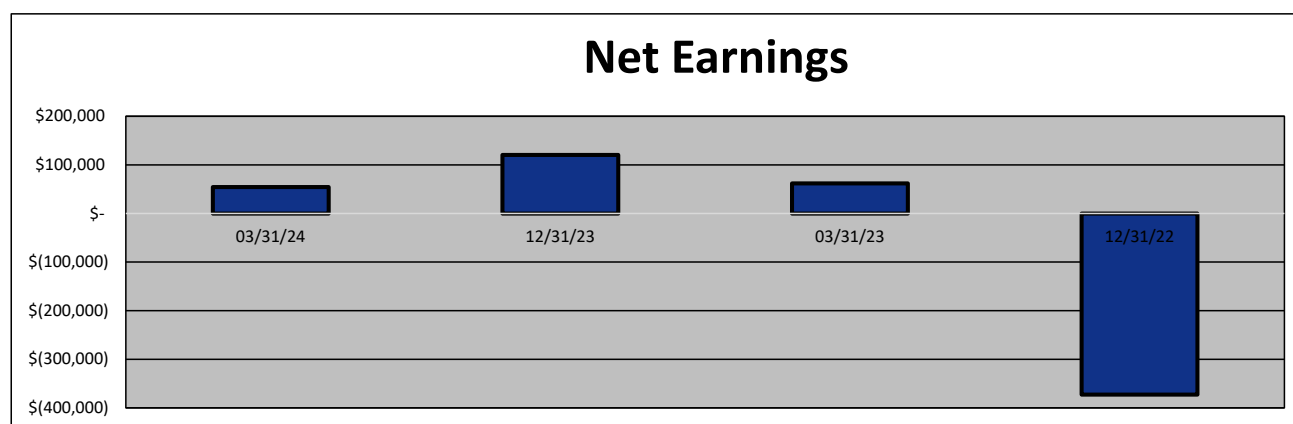
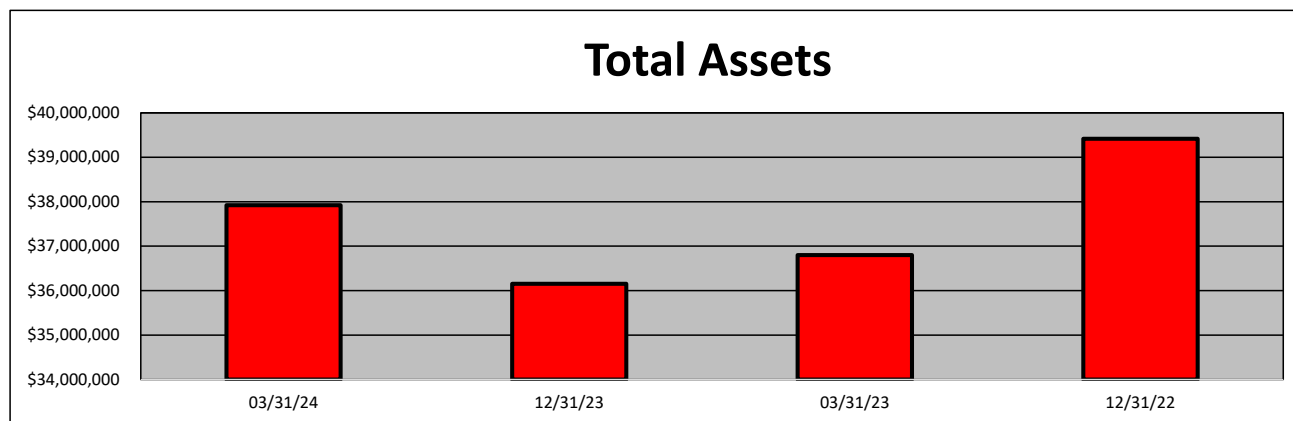
EXECUTIVE SUMMARY - EverBank, National Association
(Percentage)

| Period Ending | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | State Avg. | Peer Avg. |
|------------------------------------|----------|----------|----------|----------|------------|-----------|
| CAPITAL RATIOS | | | | | | |
| Equity/Assets | 9.31 | 9.49 | 9.59 | 8.88 | 9.56 | 9.45 |
| Leverage Ratio | 9.37 | 9.44 | 9.41 | 9.12 | 10.76 | 10.50 |
| Tier 1 Cap/Risk Based Assets | 14.07 | 14.55 | 14.60 | 14.48 | 12.94 | 15.33 |
| Risk Based Ratio | 15.05 | 15.56 | 15.55 | 15.37 | 13.79 | 16.18 |
| Common Equity Tier 1 Capital Ratio | 14.07 | 14.55 | 14.60 | 14.48 | 12.90 | 15.33 |
| BALANCE SHEET RATIOS: | | | | | | |
| Loan/Deposit Ratio | 93.69 | 93.59 | 120.96 | 116.09 | 73.91 | 64.01 |
| Loans/Assets | 71.20 | 72.44 | 82.90 | 77.74 | 62.12 | 55.74 |
| Securities/Assets | 25.12 | 21.55 | 12.15 | 10.29 | 20.01 | 27.94 |
| PROFITABILITY: | | | | | | |
| Return on Avg Assets | 0.59 | 0.23 | 0.67 | (0.99) | 0.74 | 0.95 |
| Return on Avg Equity | 6.24 | 2.39 | 7.04 | (9.55) | 10.88 | 11.12 |
| Nonint Income/Avg Assets | 0.23 | 0.04 | 0.82 | (1.12) | 0.79 | 0.60 |
| Net Overhead Ratio | 1.47 | 1.76 | 1.18 | 3.61 | 2.13 | 2.04 |
| Efficiency Ratio | 66.33 | 84.71 | 69.03 | 192.02 | 73.35 | 69.15 |
| Assets (per million) per Employee | 24.11 | 23.52 | 22.73 | 25.58 | 10.38 | 8.15 |
| ASSET QUALITY: | | | | | | |
| Allowance/Loans | 0.86 | 0.88 | 0.73 | 0.69 | 1.31 | 1.27 |
| Nonperforming Loans/Total Loans | 2.30 | 2.50 | 3.42 | 3.75 | 0.50 | 0.97 |
| Nonperforming Assets/Total Assets | 1.67 | 1.84 | 2.87 | 2.93 | 0.32 | 0.56 |
| Adjusted Texas Ratio | 4.92 | 5.39 | 9.12 | 10.09 | 3.59 | 5.00 |
| YIELDS & COSTS: | | | | | | |
| Yield on earning assets | 5.60 | 4.99 | 4.55 | 3.52 | 5.37 | 5.01 |
| Cost of funds | 3.78 | 3.33 | 2.81 | 1.27 | 3.00 | 2.35 |
| Net interest margin | 2.34 | 2.10 | 2.09 | 2.43 | 2.82 | 2.63 |
| Avg Earning Assets/Avg Assets | 99.01 | 98.71 | 99.14 | 99.42 | 95.76 | 95.13 |

SELECTED FINANCIAL DATA - EverBank, National Association
(Dollars in Thousands)

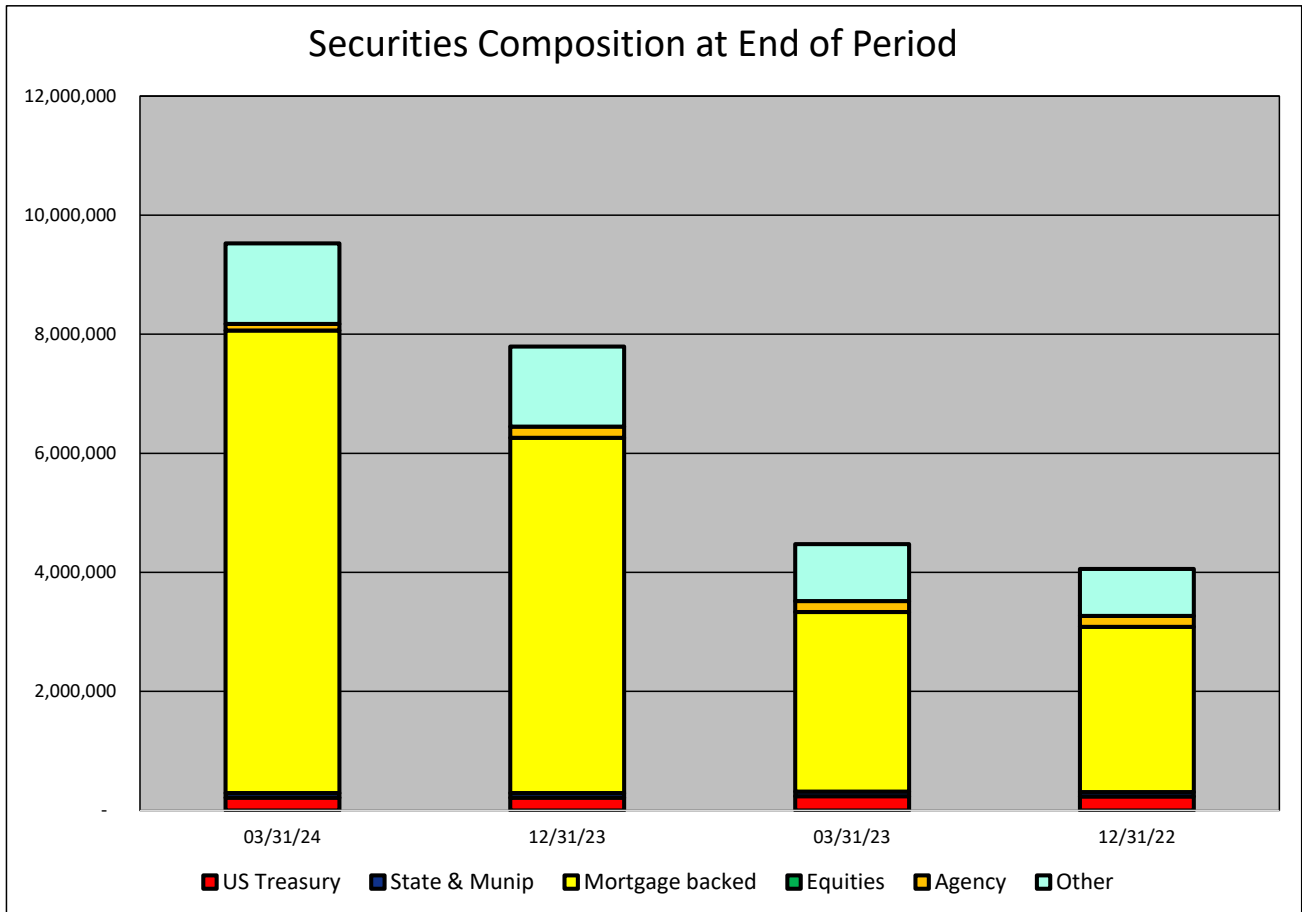
| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------|------------|------------|------------|------------|----------------------|---------------------|
| Total Assets | 37,922,802 | 36,153,160 | 36,801,333 | 39,416,491 | 1,121,469 | 3.05 |
| Cash and Equivalents | 626,060 | 1,458,021 | 1,011,262 | 3,889,395 | (385,202) | (38.09) |
| Securities | 9,527,113 | 7,791,888 | 4,473,019 | 4,056,509 | 5,054,094 | 112.99 |
| Loans, net | 26,999,889 | 26,190,329 | 30,509,842 | 30,642,718 | (3,509,953) | (11.50) |
| Deposit Accounts | 28,818,708 | 27,983,944 | 25,223,811 | 26,396,062 | 3,594,897 | 14.25 |
| Fed Funds & Repos | - | - | - | - | - | NA |
| Total Equity | 3,531,999 | 3,429,536 | 3,530,702 | 3,501,374 | 1,297 | 0.04 |

| Period Ending | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|----------------------------|----------|-----------|----------|-----------|----------------------|---------------------|
| Net Earnings | 54,301 | 120,475 | 61,890 | (372,621) | (7,589) | (12.26) |
| Interest Income | 509,782 | 1,791,874 | 419,332 | 1,320,082 | 90,450 | 21.57 |
| Interest Expense | 296,164 | 1,037,593 | 226,877 | 407,861 | 69,287 | 30.54 |
| Net Interest Income | 213,618 | 754,281 | 192,455 | 912,221 | 21,163 | 11.00 |
| Prov for Credit Losses | 4,417 | 11,799 | 3,067 | (18,902) | 1,350 | 44.02 |
| Noninterest income | 21,169 | 14,796 | 76,154 | (424,008) | (54,985) | (72.20) |
| Gain on Sale of Securities | 151 | (298) | - | (89,108) | 151 | NA |
| Noninterest Expense | 156,013 | 652,885 | 185,547 | 938,122 | (29,534) | (15.92) |
| Net Operating Income | 74,357 | 104,393 | 79,995 | (431,007) | (5,638) | (7.05) |
| Income Taxes | 18,426 | 18,090 | 17,810 | (149,204) | 616 | 3.46 |



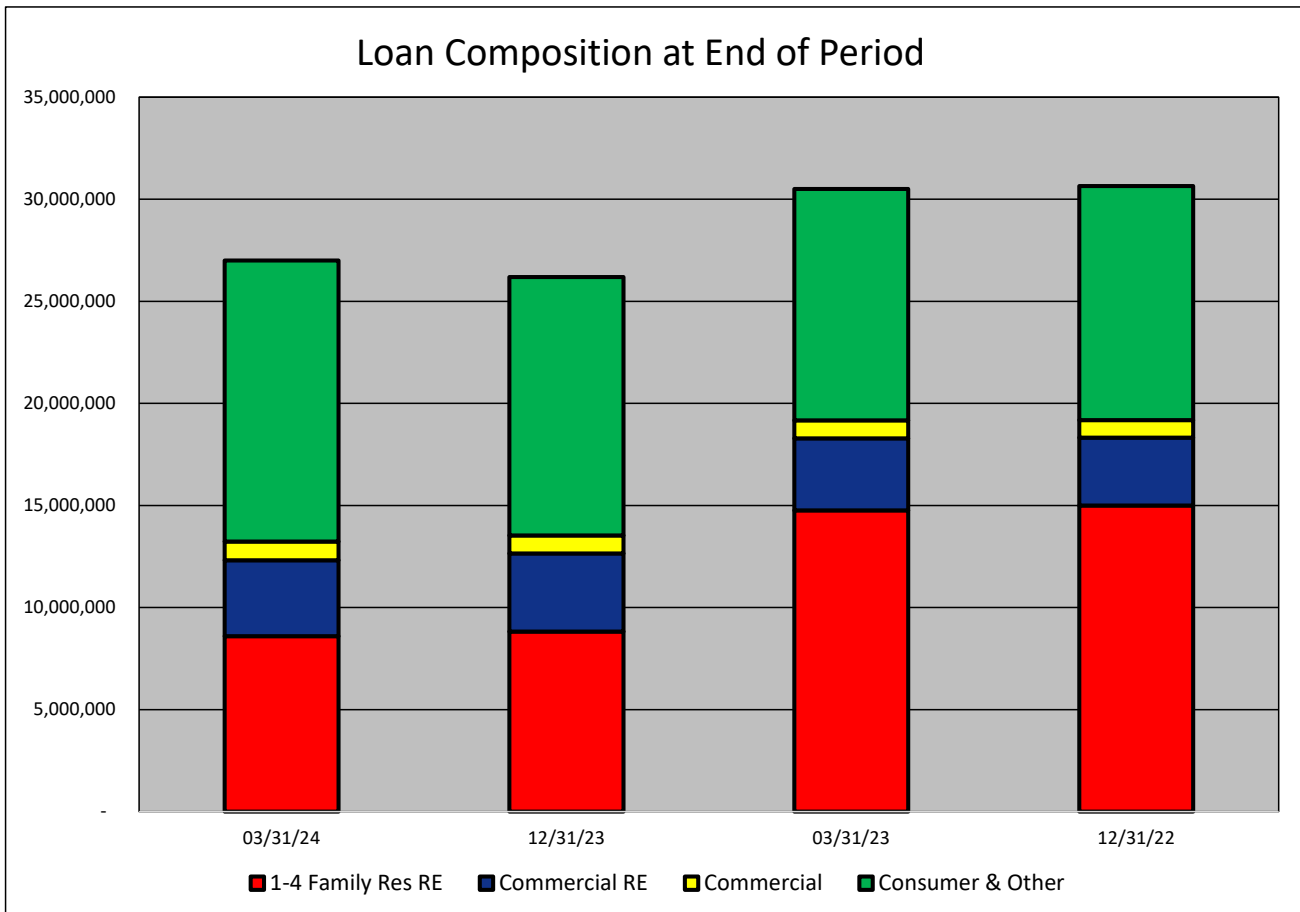
SECURITIES COMPOSITION - EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-----------------------------|------------------|------------------|------------------|------------------|----------------------|---------------------|
| SECURITIES CATEGORY: | | | | | | |
| US Treasury | 216,989 | 216,562 | 238,709 | 236,151 | (21,720) | (9.10) |
| State & Munip | 77,074 | 77,894 | 77,595 | 74,475 | (521) | (0.67) |
| Mortgage backed | 7,767,296 | 5,966,038 | 3,016,608 | 2,775,729 | 4,750,688 | 157.48 |
| Equities | - | - | - | - | - | NA |
| Agency | 113,389 | 187,466 | 183,918 | 181,950 | (70,529) | (38.35) |
| Other | 1,352,365 | 1,343,928 | 956,189 | 788,204 | 396,176 | 41.43 |
| Total Securities | 9,527,113 | 7,791,888 | 4,473,019 | 4,056,509 | 5,054,094 | 112.99 |



LOAN PORTFOLIO COMPOSITION - EverBank, National Association
(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 | 8,589,043 | 8,815,914 | 14,755,037 | 14,994,246 | (6,165,994) | (41.79) |
| Commercial RE | 3,729,764 | 3,830,633 | 3,536,499 | 3,326,243 | 193,265 | 5.46 |
| Commercial | 914,895 | 880,440 | 875,683 | 857,755 | 39,212 | 4.48 |
| Consumer & Other | 13,766,187 | 12,663,342 | 11,342,623 | 11,464,474 | 2,423,564 | 21.37 |
| Loans, Net | 26,999,889 | 26,190,329 | 30,509,842 | 30,642,718 | (3,509,953) | (11.50) |



LOAN PORTFOLIO QUALITY - EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

ALLOWANCE FOR CREDIT LOSSES (LOANS):

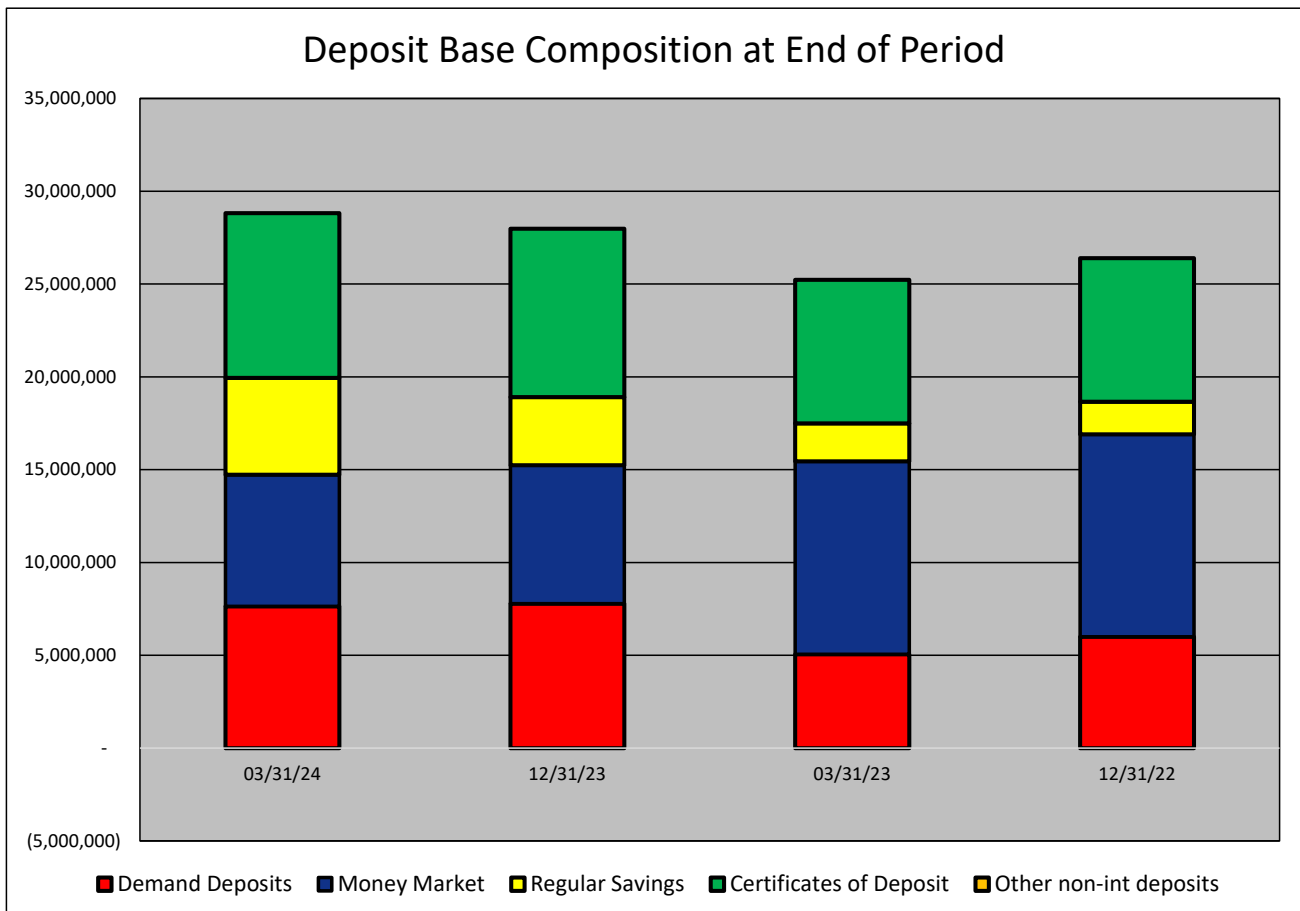
| | | | | | | |
|------------------------------|----------------|----------------|----------------|----------------|--------------|-------------|
| Beginning Balance | 229,466 | 211,219 | 211,219 | 226,813 | 18,247 | 8.64 |
| Total Recoveries | 2,667 | 7,361 | 2,028 | 12,732 | 639 | 31.51 |
| Total Charge-offs | 4,370 | 9,743 | 1,392 | 9,424 | 2,978 | 213.94 |
| Provision Expense | 4,417 | 11,799 | 3,067 | (18,902) | 1,350 | 44.02 |
| Writedown Transfer Loans HFS | - | - | - | - | - | NA |
| Adjustments | - | 8,830 | 8,830 | - | (8,830) | (100.00) |
| Ending Balance | <u>232,180</u> | <u>229,466</u> | <u>223,752</u> | <u>211,219</u> | <u>8,428</u> | <u>3.77</u> |

NON-PERFORMING ASSETS:

| | | | | | | |
|-------------------------|----------------|----------------|------------------|------------------|------------------|----------------|
| Total-90+ Days Past Due | 449,820 | 468,172 | 721,289 | 791,156 | (271,469) | (37.64) |
| Total-Nonaccrual | 172,032 | 186,804 | 322,116 | 357,273 | (150,084) | (46.59) |
| Foreclosed Real Estate | 6,718 | 3,728 | 7,941 | 7,790 | (1,223) | (15.40) |
| Total Non-perf Assets | <u>628,570</u> | <u>658,704</u> | <u>1,051,346</u> | <u>1,156,219</u> | <u>(422,776)</u> | <u>(40.21)</u> |

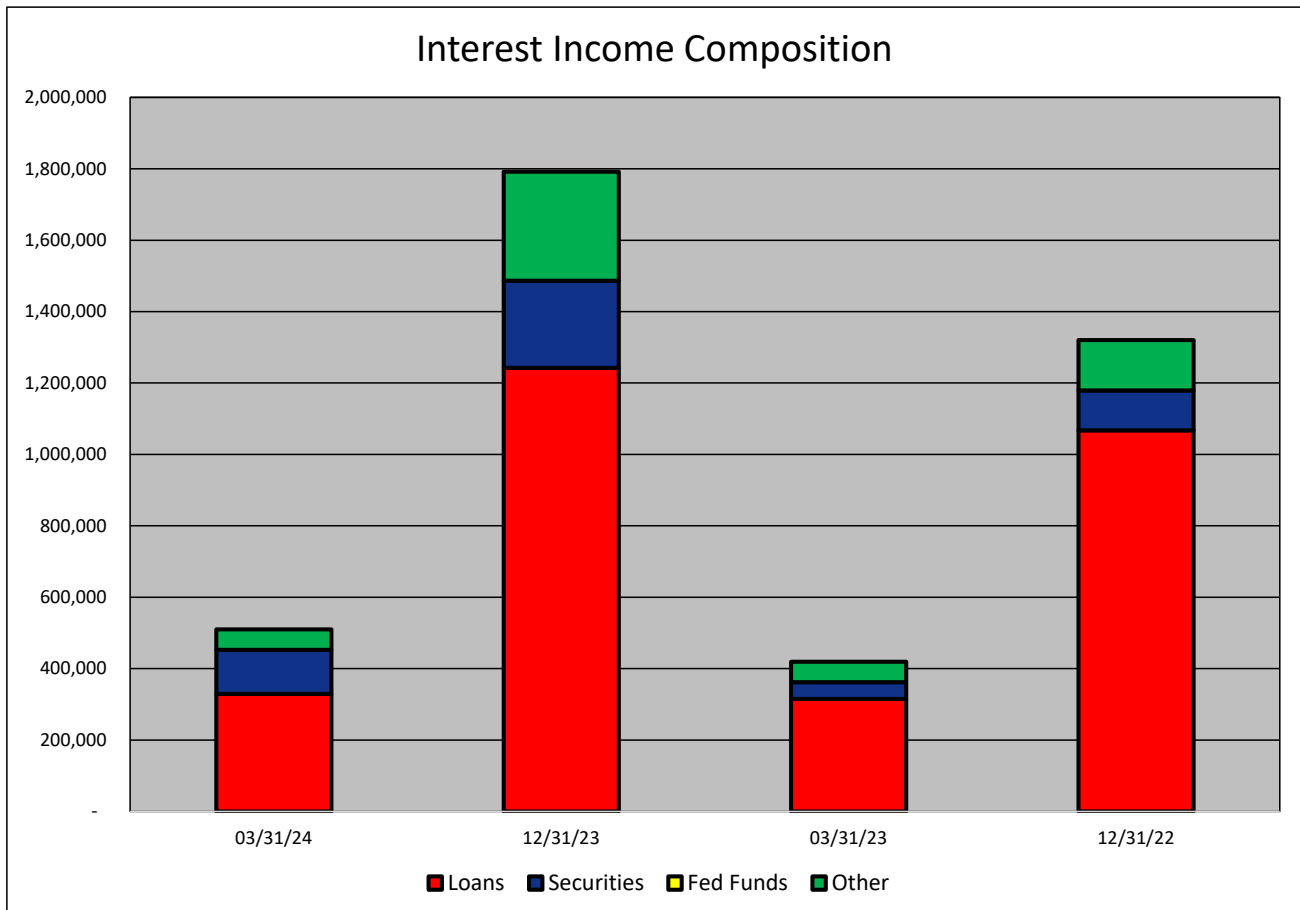
DEPOSIT BASE COMPOSITION - EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|----------------------|---------------------|
| DEPOSIT BASE CATEGORY: | | | | | | |
| Demand Deposits | 7,632,590 | 7,779,490 | 5,054,456 | 5,998,548 | 2,578,134 | 51.01 |
| Money Market | 7,095,819 | 7,458,106 | 10,398,328 | 10,902,638 | (3,302,509) | (31.76) |
| Regular Savings | 5,222,732 | 3,668,153 | 2,036,260 | 1,764,784 | 3,186,472 | 156.49 |
| Certificates of Deposit | 8,867,567 | 9,078,194 | 7,734,767 | 7,730,093 | 1,132,800 | 14.65 |
| Other non-int deposits | - | 1 | - | (1) | - | NA |
| Total Deposits | 28,818,708 | 27,983,944 | 25,223,811 | 26,396,062 | 3,594,897 | 14.25 |



INTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|---------------------------------|----------------|------------------|----------------|------------------|----------------------|---------------------|
| INTEREST INCOME CATEGORY | | | | | | |
| Loans | 329,735 | 1,242,578 | 314,772 | 1,067,412 | 14,963 | 4.75 |
| Securities | 123,296 | 243,810 | 47,319 | 111,547 | 75,977 | 160.56 |
| Fed Funds | - | - | - | - | - | NA |
| Other | 56,751 | 305,486 | 57,241 | 141,123 | (490) | (0.86) |
| Total Int Income | 509,782 | 1,791,874 | 419,332 | 1,320,082 | 90,450 | 21.57 |

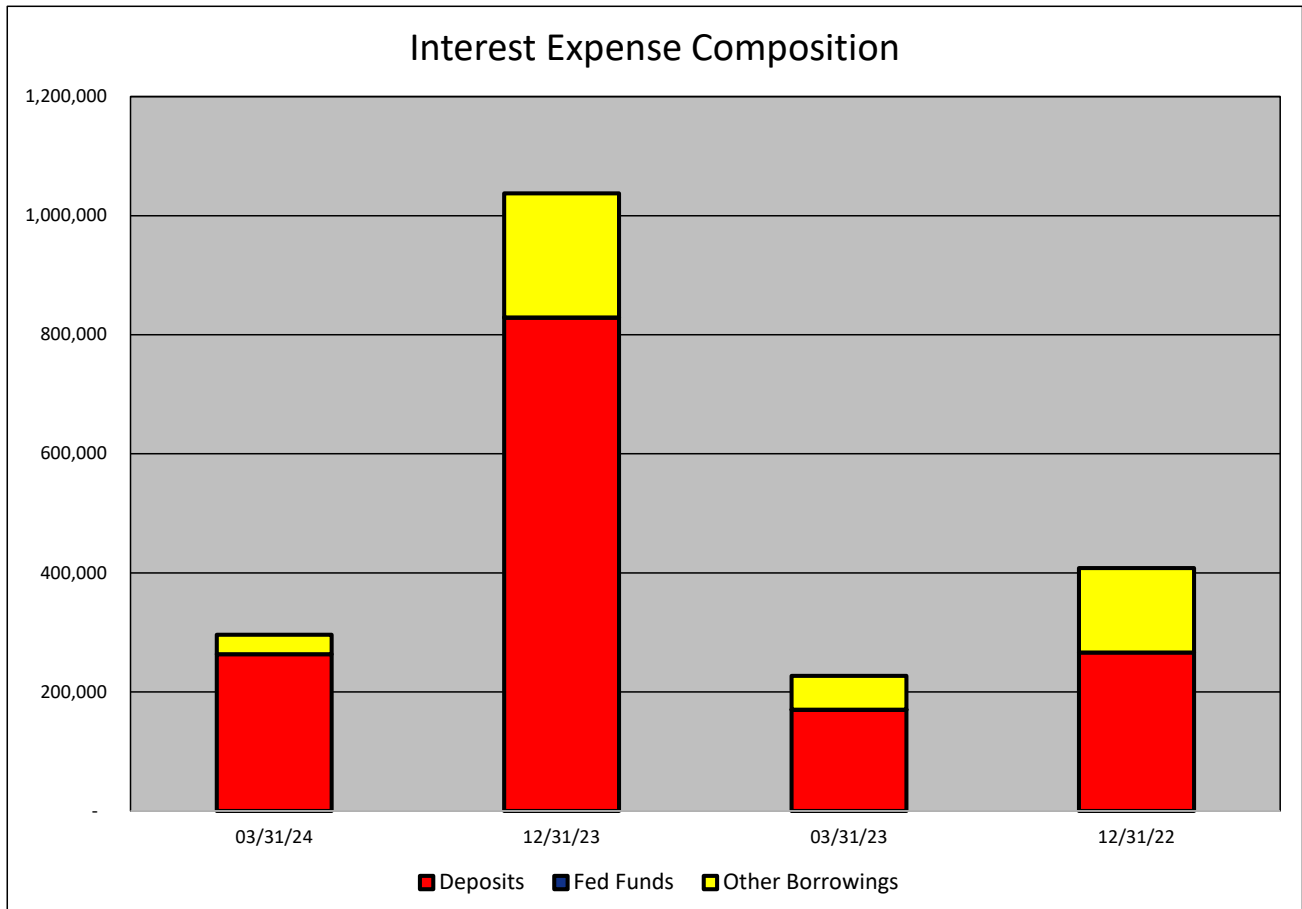


INTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|--------|----------|----------|----------|----------|----------------------|---------------------|
|--------|----------|----------|----------|----------|----------------------|---------------------|

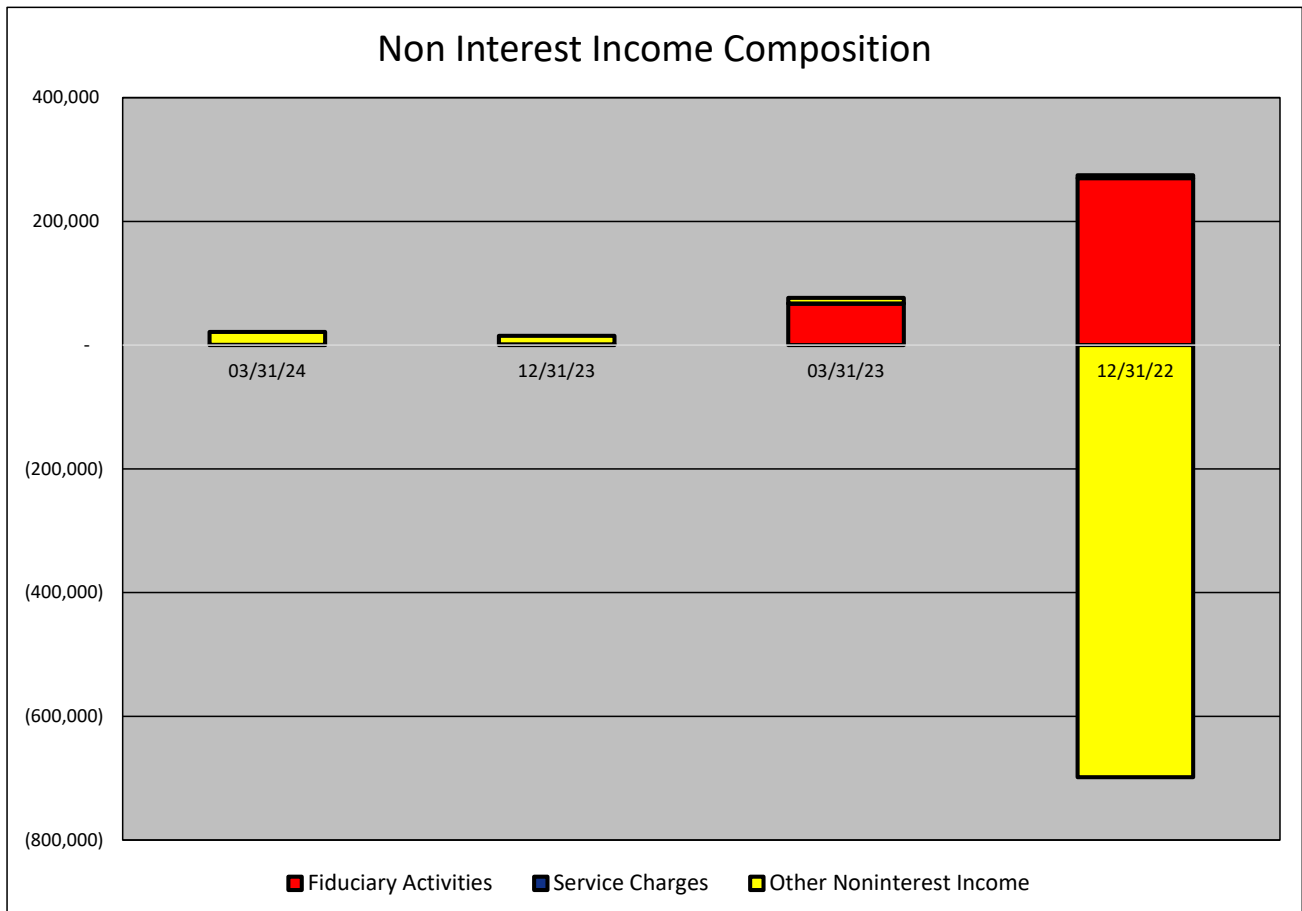
INTEREST EXPENSE CATEGORY

| | | | | | | |
|--------------------------|----------------|------------------|----------------|----------------|---------------|--------------|
| Deposits | 263,128 | 828,955 | 170,040 | 266,320 | 93,088 | 54.74 |
| Fed Funds | - | 3 | 3 | - | (3) | (100.00) |
| Other Borrowings | 33,036 | 208,635 | 56,834 | 141,541 | (23,798) | (41.87) |
| Total Int Expense | 296,164 | 1,037,593 | 226,877 | 407,861 | 69,287 | 30.54 |



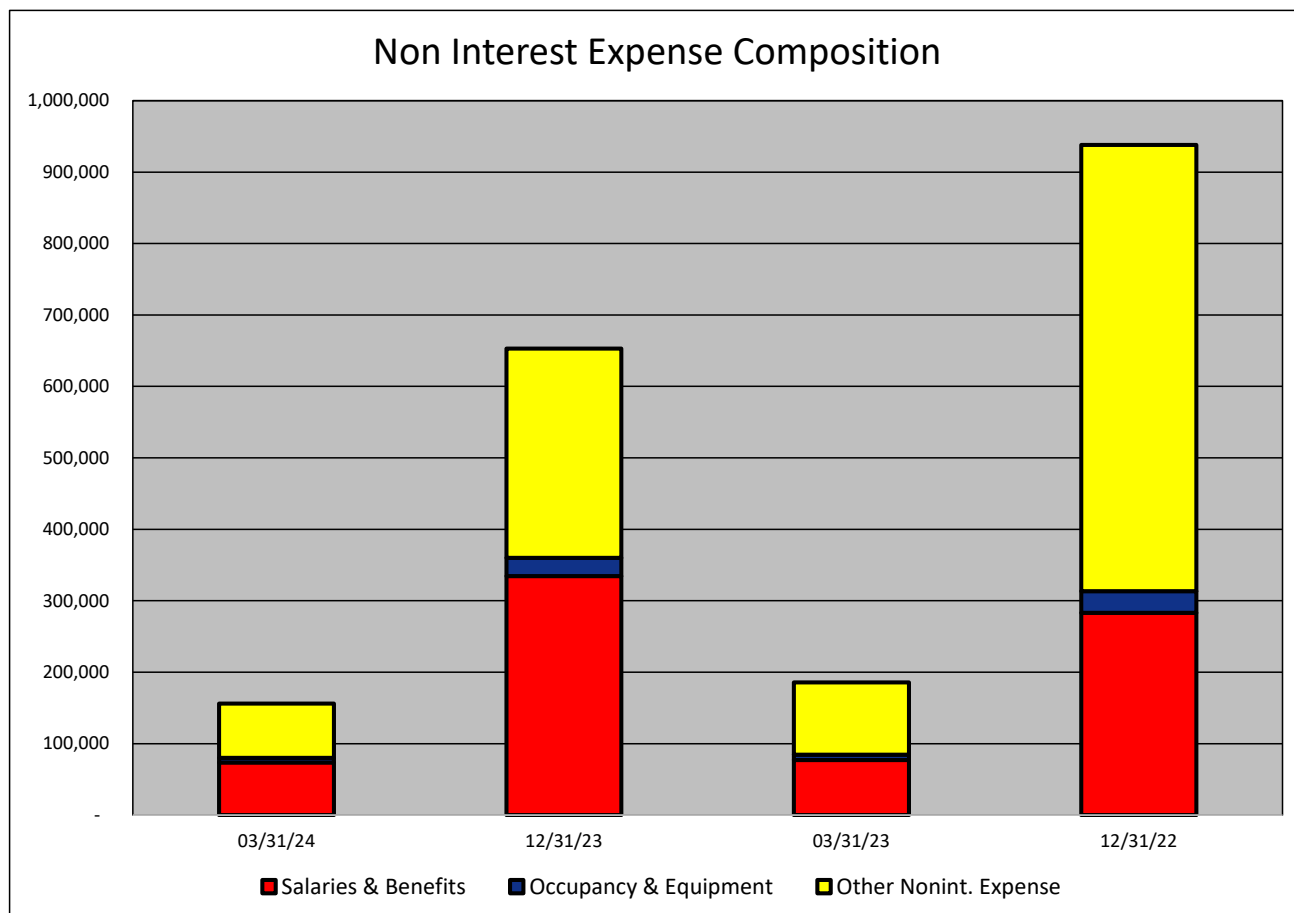
NONINTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|------------------------------------|---------------|---------------|---------------|------------------|----------------------|---------------------|
| NONINTEREST INCOME CATEGORY | | | | | | |
| Fiduciary Activities | - | - | 67,118 | 269,779 | (67,118) | (100.00) |
| Service Charges | 372 | 1,407 | 201 | 4,772 | 171 | 85.07 |
| Other Noninterest Income | 20,797 | 13,389 | 8,835 | (698,559) | 11,962 | 135.39 |
| Total Nonint. Income | 21,169 | 14,796 | 76,154 | (424,008) | (54,985) | (72.20) |



NONINTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

| As of: | 03/31/24 | 12/31/23 | 03/31/23 | 12/31/22 | \$ Change 12 MTHS | % Change 12 MTHS |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------------|---------------------|
| NONINTEREST EXPENSE CATEGORY | | | | | | |
| Salaries & Benefits | 73,456 | 334,482 | 76,882 | 283,027 | (3426) | (4.46) |
| Occupancy & Equipment | 6,731 | 25,670 | 7,553 | 30,276 | (822) | (10.88) |
| Other Nonint. Expense | 75,826 | 292,733 | 101,112 | 624,819 | (25286) | (25.01) |
| Total Nonint. Expense | 156,013 | 652,885 | 185,547 | 938,122 | (29534) | (15.92) |



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) |
| Fnbt 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 |
|----------------------------|------------------|------------------|-------------|

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 |
|----------------------------|-----------|-----------|------|

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 |
|----------------------------|------|-------|-------|-------|-------|

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 |
|----------------------------|-------|-------|-------|

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 |
|----------------------------|-----------|------|-------|

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 |
|----------------------------|------|------|-------|------|

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 |
|----------------------------|------|------|------|------|

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 |
|----------------------------|-------------|--------------|-------------|--------------|--------------|

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 |
|----------------------------|-------|------|------|------|

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 |
|----------------------------|-------|-------|-------|------|------|

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 |
|----------------------------|------|------|------|-------|