

First Federal Bank

Lake City, FL

Established

1/1/1961

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

Ted Hacker, Robert Brink, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Joshua Koelsch, Martha Zubia, Stephanie Flores, Krishna Reddy

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

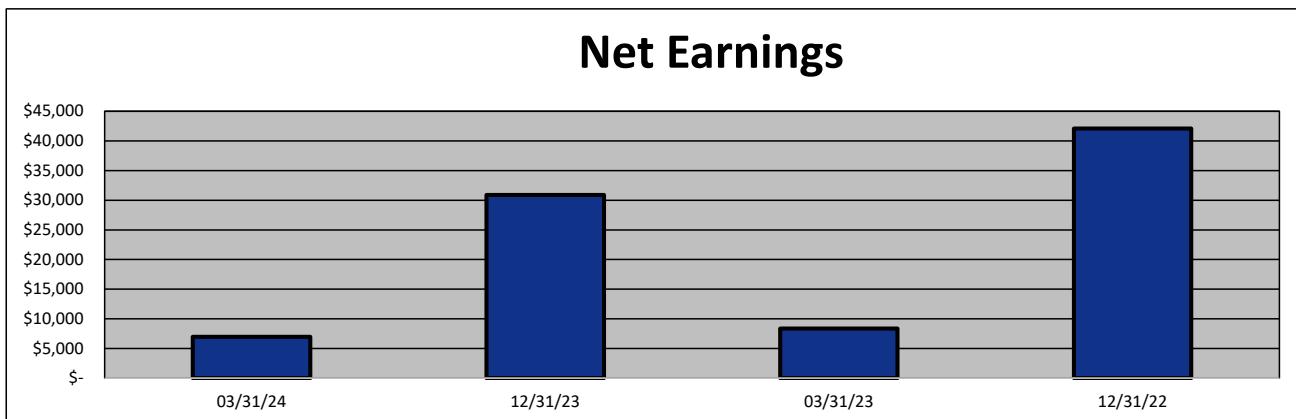
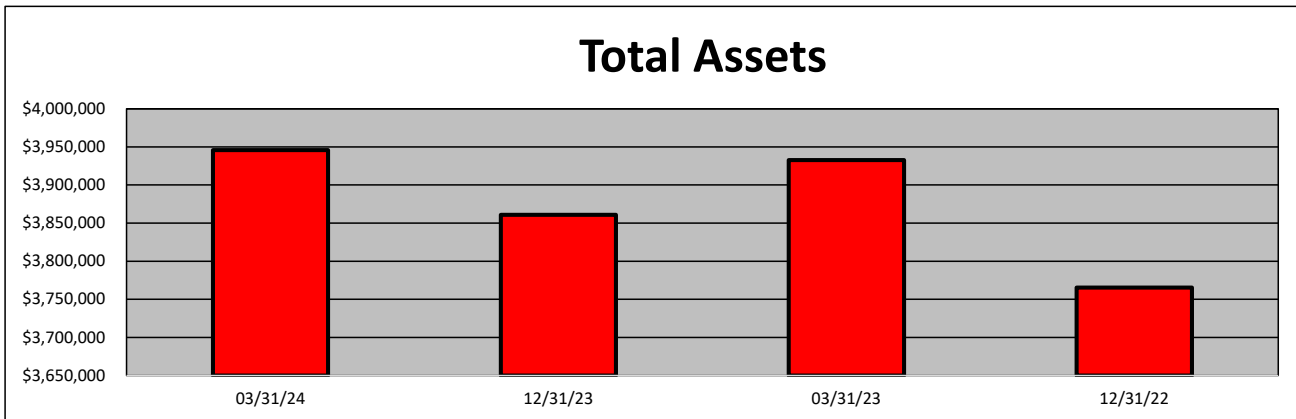
EXECUTIVE SUMMARY - First Federal Bank
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.21	7.98	6.79	6.57	9.56	9.45
Leverage Ratio	9.38	9.55	8.70	8.78	10.76	10.50
Tier 1 Cap/Risk Based Assets	18.23	18.47	16.34	17.28	12.94	15.33
Risk Based Ratio	18.63	19.02	17.03	17.98	13.79	16.18
Common Equity Tier 1 Capital Ratio	18.23	18.47	16.34	17.28	12.90	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	37.62	36.29	30.14	31.18	73.91	64.01
Loans/Assets	32.39	32.28	27.25	28.06	62.12	55.74
Securities/Assets	54.88	54.05	57.90	57.80	20.01	27.94
PROFITABILITY:						
Return on Avg Assets	0.67	0.76	0.82	1.12	0.74	0.95
Return on Avg Equity	8.84	11.28	13.01	14.66	10.88	11.12
Nonint Income/Avg Assets	1.22	1.28	1.52	1.91	0.79	0.60
Net Overhead Ratio	1.71	1.56	1.41	1.12	2.13	2.04
Efficiency Ratio	77.11	73.92	73.09	66.13	73.35	69.15
Assets (per million) per Employee	6.42	6.25	6.19	5.39	10.38	8.15
ASSET QUALITY:						
Allowance/Loans	0.68	0.71	1.13	0.96	1.31	1.27
Nonperforming Loans/Total Loans	3.23	2.73	3.42	3.70	0.50	0.97
Nonperforming Assets/Total Assets	1.05	0.88	0.93	1.04	0.32	0.56
Adjusted Texas Ratio	2.77	1.99	2.03	1.84	3.59	5.00
YIELDS & COSTS:						
Yield on earning assets	5.08	4.73	4.24	3.36	5.37	5.01
Cost of funds	2.27	1.94	1.53	0.52	3.00	2.35
Net interest margin	2.89	2.88	2.78	2.91	2.82	2.63
Avg Earning Assets/Avg Assets	88.52	88.72	88.91	90.50	95.76	95.13

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

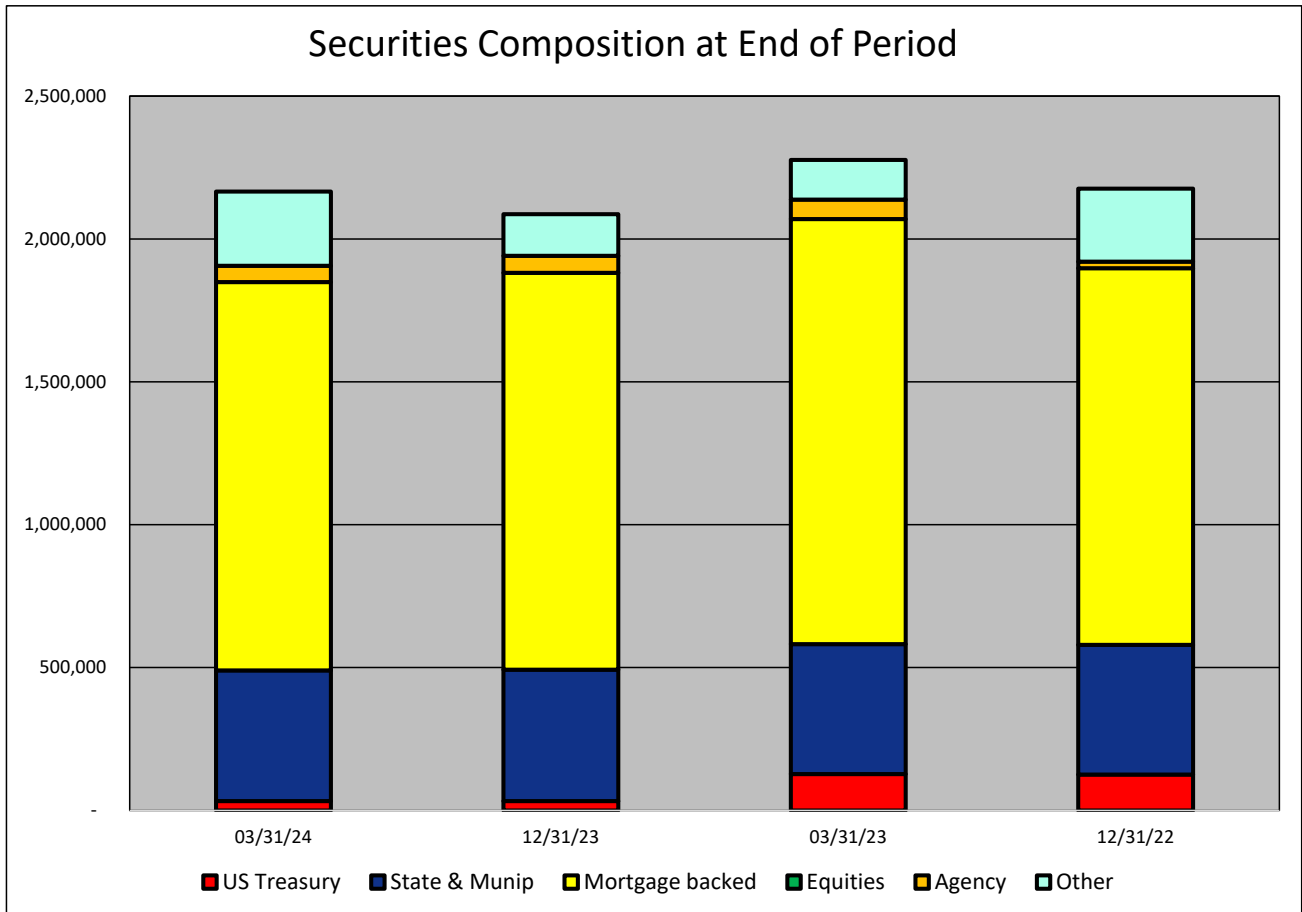
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	3,945,652	3,860,802	3,932,818	3,765,448	12,834	0.33
Cash and Equivalents	77,438	107,908	113,436	113,383	(35,998)	(31.73)
Securities	2,165,509	2,086,831	2,276,905	2,176,302	(111,396)	(4.89)
Loans, net	1,278,086	1,246,131	1,071,804	1,056,521	206,282	19.25
Deposit Accounts	3,397,025	3,433,882	3,556,399	3,388,881	(159,374)	(4.48)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	323,757	307,989	266,880	247,559	56,877	21.31

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,983	30,881	8,369	42,097	(1,386)	(16.56)
Interest Income	46,509	171,217	38,348	113,832	8,161	21.28
Interest Expense	20,036	66,900	13,227	15,317	6,809	51.48
Net Interest Income	26,473	104,317	25,121	98,515	1,352	5.38
Prov for Credit Losses	-	(3,550)	200	(14,291)	(200)	(100.00)
Noninterest income	12,633	52,279	15,433	71,529	(2,800)	(18.14)
Gain on Sale of Securities	-	(4,610)	39	(18,226)	(39)	(100.00)
Noninterest Expense	30,289	116,179	29,738	113,332	551	1.85
Net Operating Income	8,817	43,967	10,616	71,003	(1,799)	(16.95)
Income Taxes	1,834	8,365	2,286	10,680	(452)	(19.77)



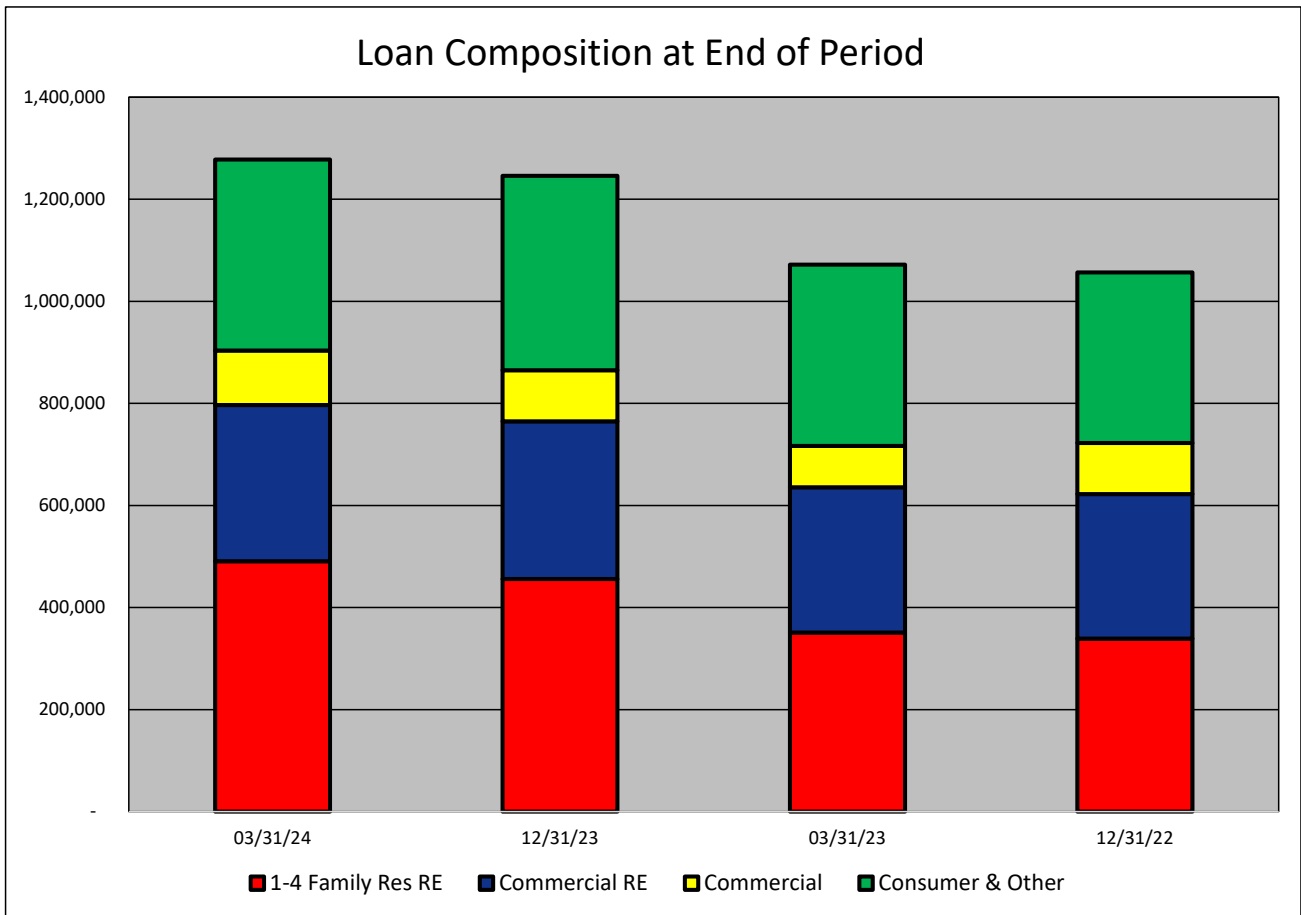
SECURITIES COMPOSITION - First Federal Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	32,565	32,682	127,464	125,771	(94,899)	(74.45)
State & Munip	457,904	459,743	454,722	453,492	3,182	0.70
Mortgage backed	1,358,520	1,388,907	1,487,207	1,318,138	(128,687)	(8.65)
Equities	-	-	-	-	-	NA
Agency	56,908	59,818	68,301	23,275	(11,393)	(16.68)
Other	259,612	145,681	139,211	255,626	120,401	86.49
Total Securities	2,165,509	2,086,831	2,276,905	2,176,302	(111,396)	(4.89)



LOAN PORTFOLIO COMPOSITION - First Federal Bank
(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	490,834	455,761	350,981	338,893	139,853	39.85
Commercial RE	305,963	308,972	284,576	283,506	21,387	7.52
Commercial	106,940	100,182	80,929	99,801	26,011	32.14
Consumer & Other	374,349	381,216	355,318	334,321	19,031	5.36
Loans, Net	1,278,086	1,246,131	1,071,804	1,056,521	206,282	19.25



LOAN PORTFOLIO QUALITY - First Federal Bank
(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):

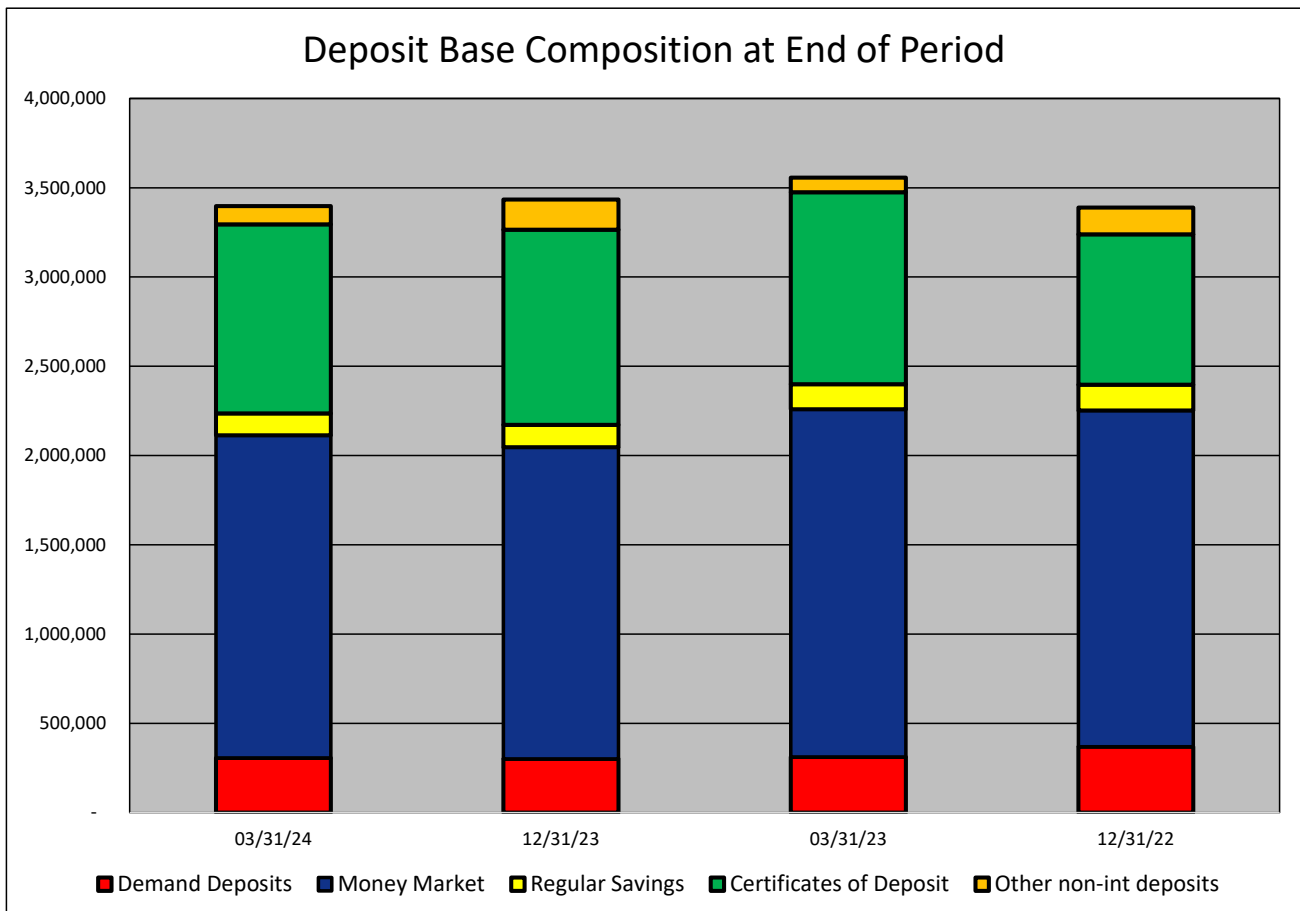
Beginning Balance	8,909	10,146	10,146	24,207	(1,237)	(12.19)
Total Recoveries	45	1,074	93	559	(48)	(51.61)
Total Charge-offs	265	607	205	329	60	29.27
Provision Expense	-	(3,550)	200	(14,291)	(200)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,846	1,846	-	(1,846)	(100.00)
Ending Balance	8,689	8,909	12,080	10,146	(3,391)	(28.07)

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	33,119	30,166	32,878	36,576	241	0.73
Total-Nonaccrual	8,151	3,905	3,742	2,544	4,409	117.82
Foreclosed Real Estate	-	8	8	-	(8)	(100.00)
Total Non-perf Assets	41,270	34,079	36,628	39,120	4,642	12.67

DEPOSIT BASE COMPOSITION - First Federal Bank
(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	306,438	300,298	312,375	369,252	(5,937)	(1.90)
Money Market	1,806,784	1,745,776	1,946,840	1,882,981	(140,056)	(7.19)
Regular Savings	122,723	125,445	140,774	143,927	(18,051)	(12.82)
Certificates of Deposit	1,058,938	1,092,854	1,074,635	843,492	(15,697)	(1.46)
Other non-int deposits	102,142	169,509	81,775	149,229	20,367	24.91
Total Deposits	3,397,025	3,433,882	3,556,399	3,388,881	(159,374)	(4.48)

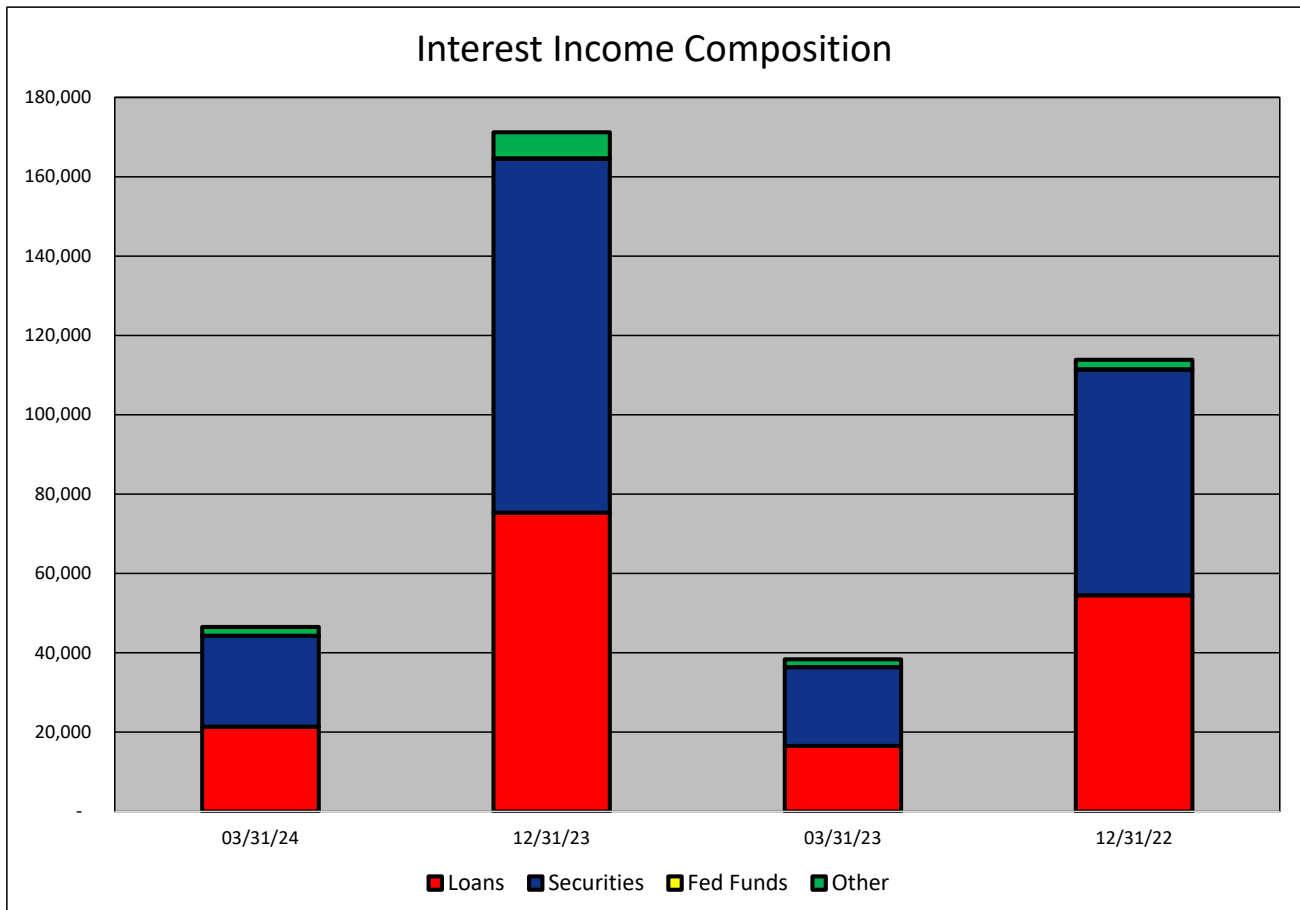


INTEREST INCOME COMPOSITION- First Federal Bank
(Dollars in Thousands)

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

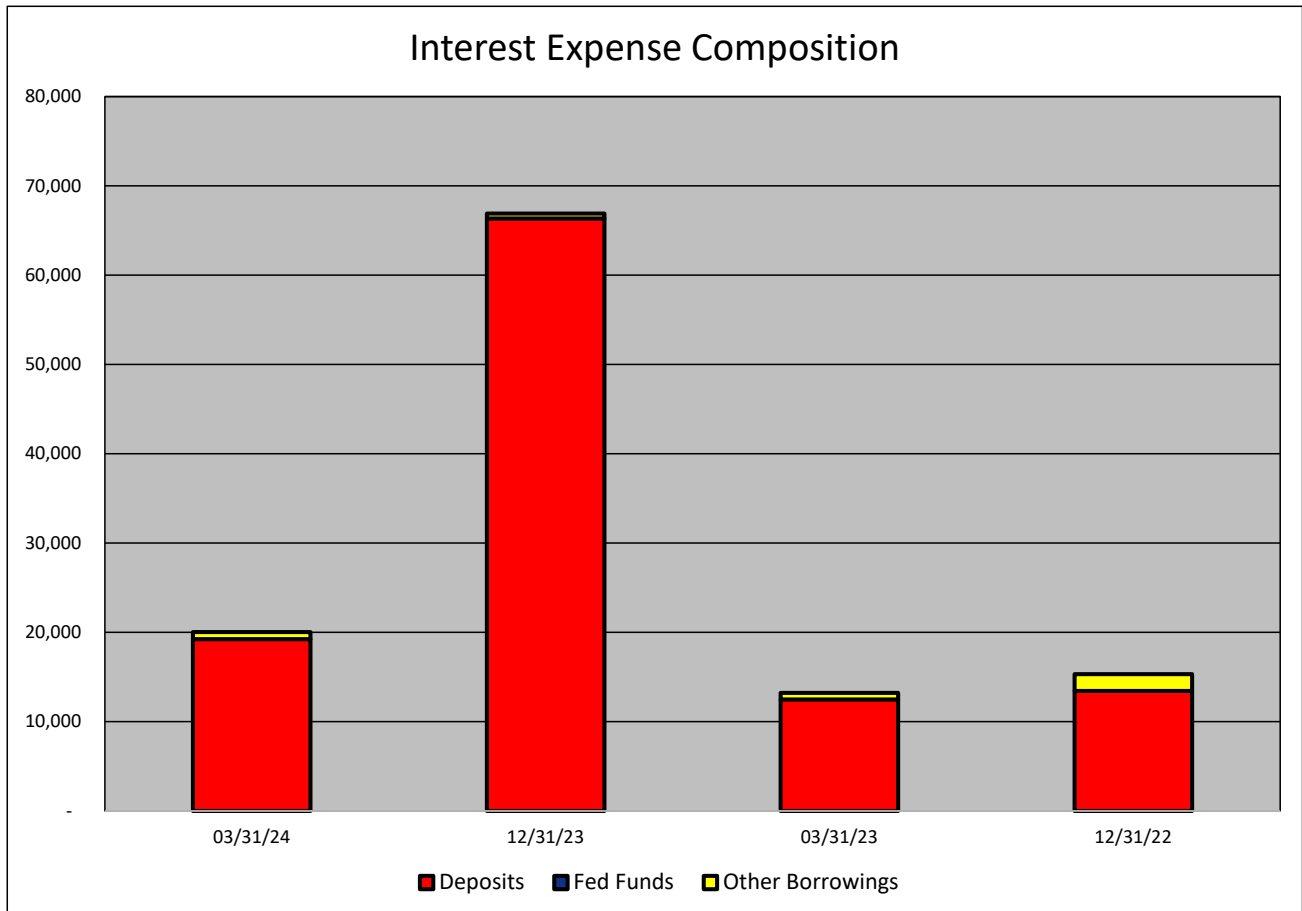
INTEREST INCOME CATEGORY

Loans	21,369	75,352	16,517	54,470	4,852	29.38
Securities	22,938	89,216	19,886	56,959	3,052	15.35
Fed Funds	2	43	15	52	(13)	(86.67)
Other	2,200	6,606	1,930	2,351	270	13.99
Total Int Income	46,509	171,217	38,348	113,832	8,161	21.28



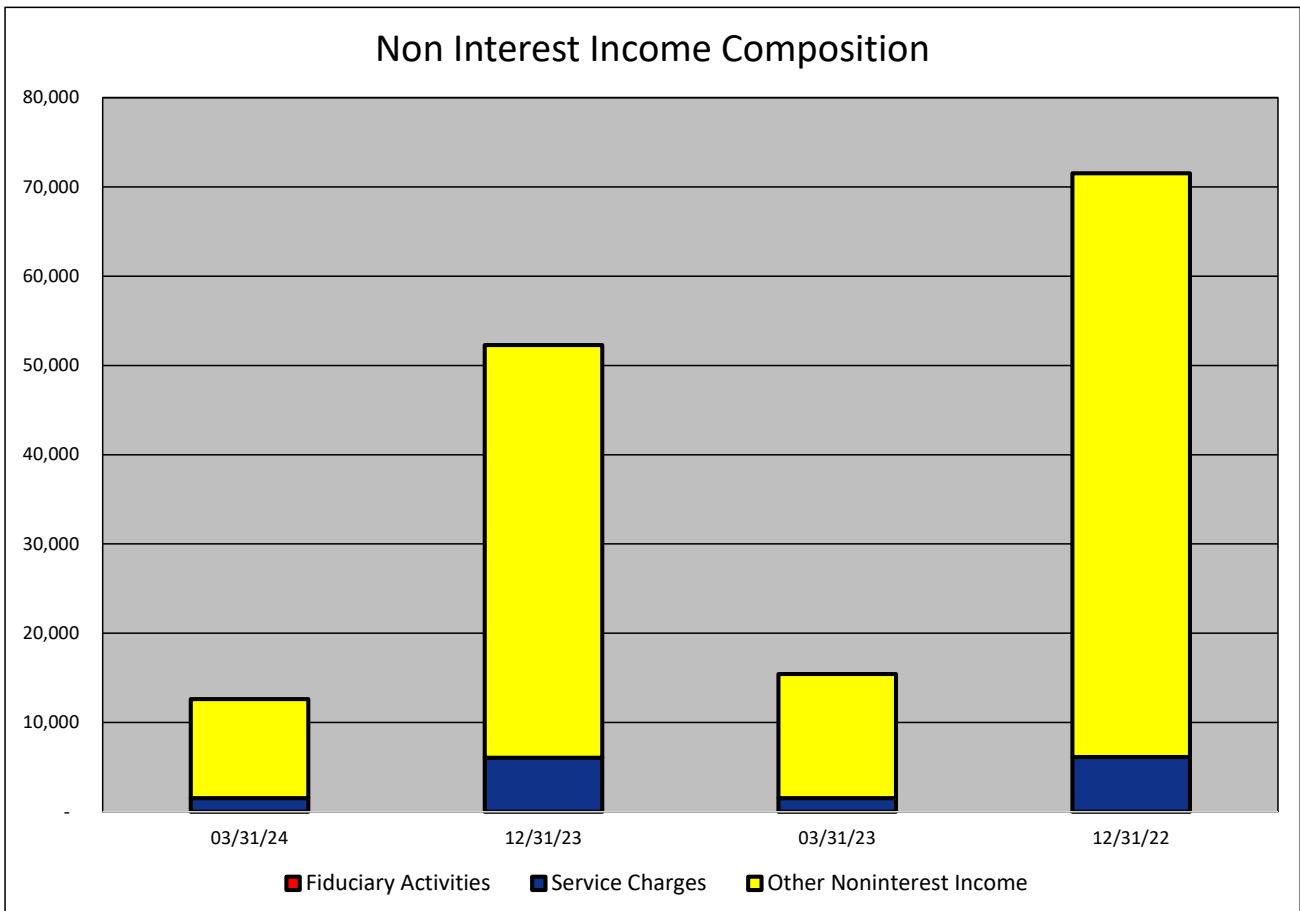
INTEREST EXPENSE COMPOSITION- First Federal Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	19,250	66,340	12,486	13,447	6,764	54.17
Fed Funds	-	-	-	-	-	NA
Other Borrowings	786	560	741	1,870	45	6.07
Total Int Expense	20,036	66,900	13,227	15,317	6,809	51.48



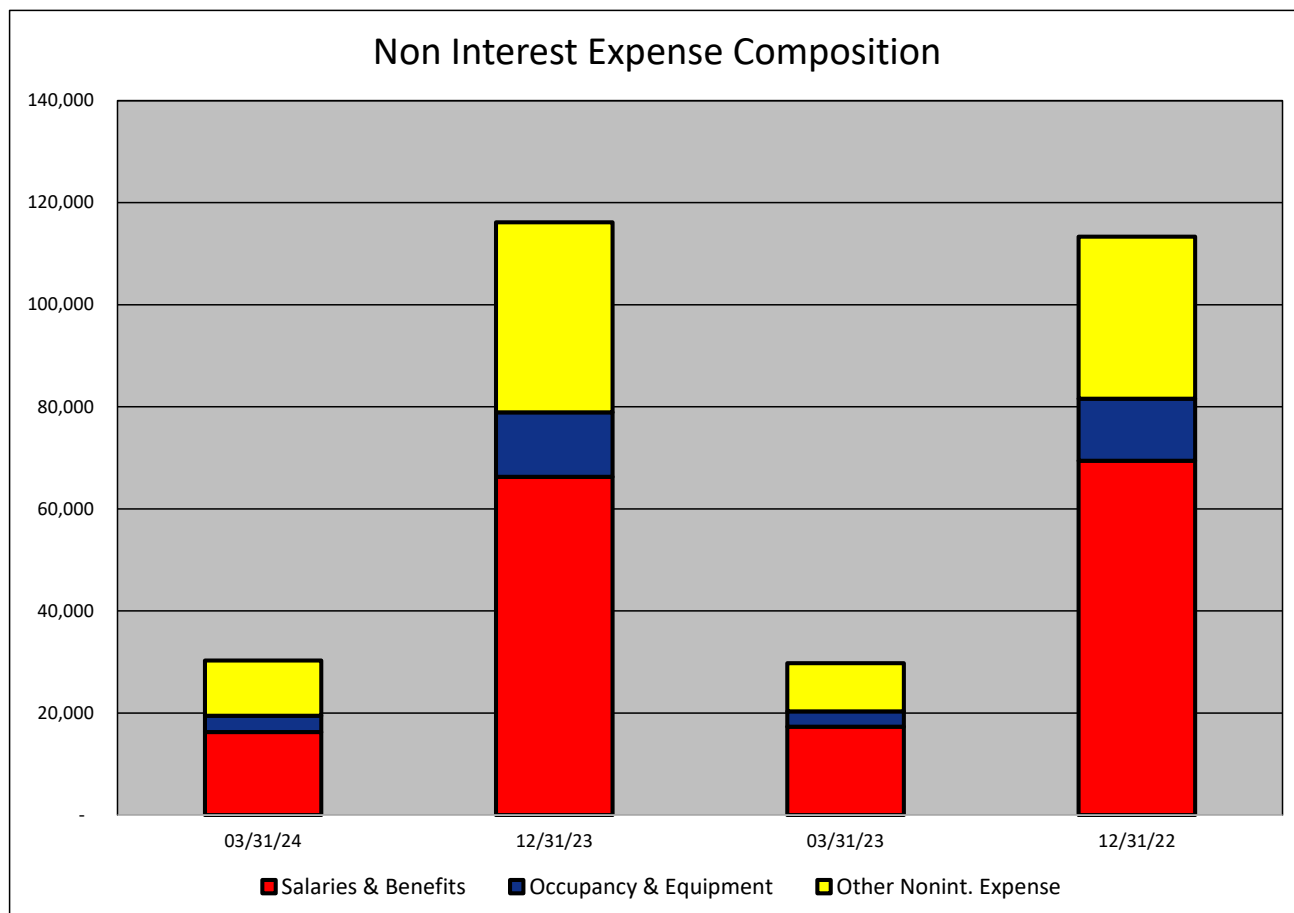
NONINTEREST INCOME COMPOSITION- First Federal Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	1,526	6,047	1,516	6,128	10	0.66
Other Noninterest Income	11,107	46,232	13,917	65,401	(2,810)	(20.19)
Total Nonint. Income	12,633	52,279	15,433	71,529	(2,800)	(18.14)



NONINTEREST EXPENSE COMPOSITION- First Federal Bank
(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	16,267	66,291	17,307	69,447	(1040)	(6.01)
Occupancy & Equipment	3,193	12,612	3,030	12,156	163	5.38
Other Nonint. Expense	10,829	37,276	9,401	31,729	1428	15.19
Total Nonint. Expense	30,289	116,179	29,738	113,332	551	1.85



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
----------------------------	------	------	------	-------