

# One Florida Bank

Orlando, FL

Established  
10/29/2008

## Florida Bank and Thrift Performance Report

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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

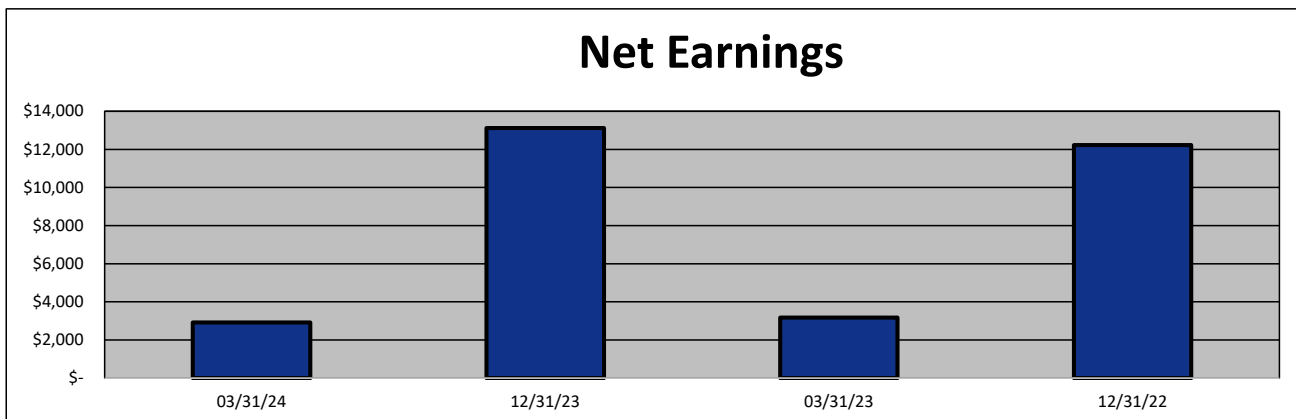
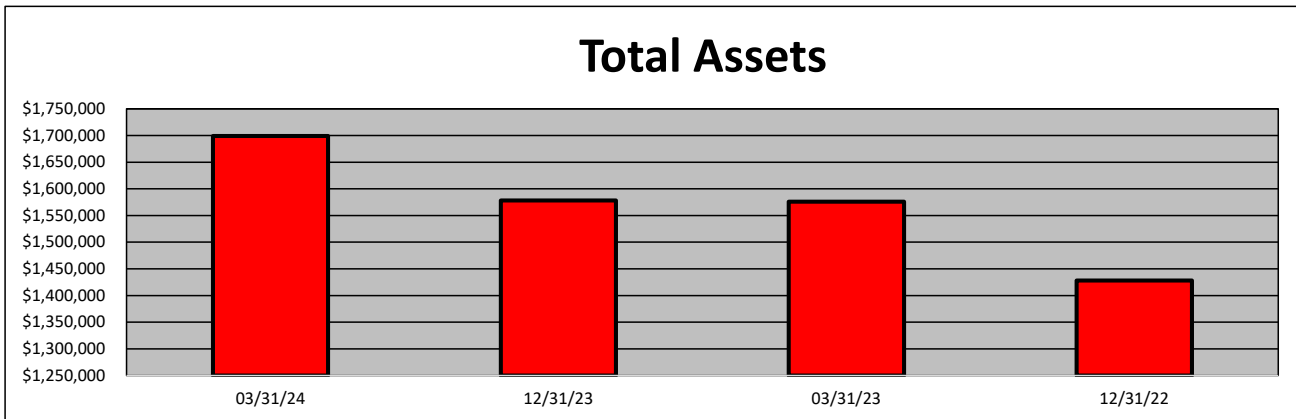
**EXECUTIVE SUMMARY - One Florida Bank**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.34	8.81	7.76	8.26	9.56	9.45
Leverage Ratio	9.15	9.17	8.96	8.83	10.76	10.50
Tier 1 Cap/Risk Based Assets	9.98	10.08	10.09	10.43	12.94	15.33
Risk Based Ratio	10.70	10.79	10.84	11.23	13.79	16.18
Common Equity Tier 1 Capital Ratio	9.98	10.08	10.09	10.43	12.90	15.33
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	86.08	90.26	76.64	80.56	73.91	64.01
Loans/Assets	77.67	81.01	70.15	73.27	62.12	55.74
Securities/Assets	6.19	8.06	8.82	10.46	20.01	27.94
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.70	0.84	0.86	0.86	0.74	0.95
Return on Avg Equity	8.31	10.28	10.58	11.02	10.88	11.12
Nonint Income/Avg Assets	0.10	0.09	0.08	0.13	0.79	0.60
Net Overhead Ratio	1.82	1.83	1.94	1.73	2.13	2.04
Efficiency Ratio	64.47	61.33	63.57	59.65	73.35	69.15
Assets (per million) per Employee	10.89	9.68	9.98	9.40	10.38	8.15
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.82	0.82	0.85	0.94	1.31	1.27
Nonperforming Loans/Total Loans	0.01	0.01	0.09	0.09	0.50	0.97
Nonperforming Assets/Total Assets	0.01	0.01	0.06	0.07	0.32	0.56
Adjusted Texas Ratio	0.09	0.09	0.72	0.73	3.59	5.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.54	5.17	4.72	3.65	5.37	5.01
Cost of funds	3.81	3.18	2.46	0.87	3.00	2.35
Net interest margin	2.92	3.08	3.15	3.10	2.82	2.63
Avg Earning Assets/Avg Assets	98.31	98.69	98.13	96.57	95.76	95.13

**SELECTED FINANCIAL DATA - One Florida Bank**  
(Dollars in Thousands)

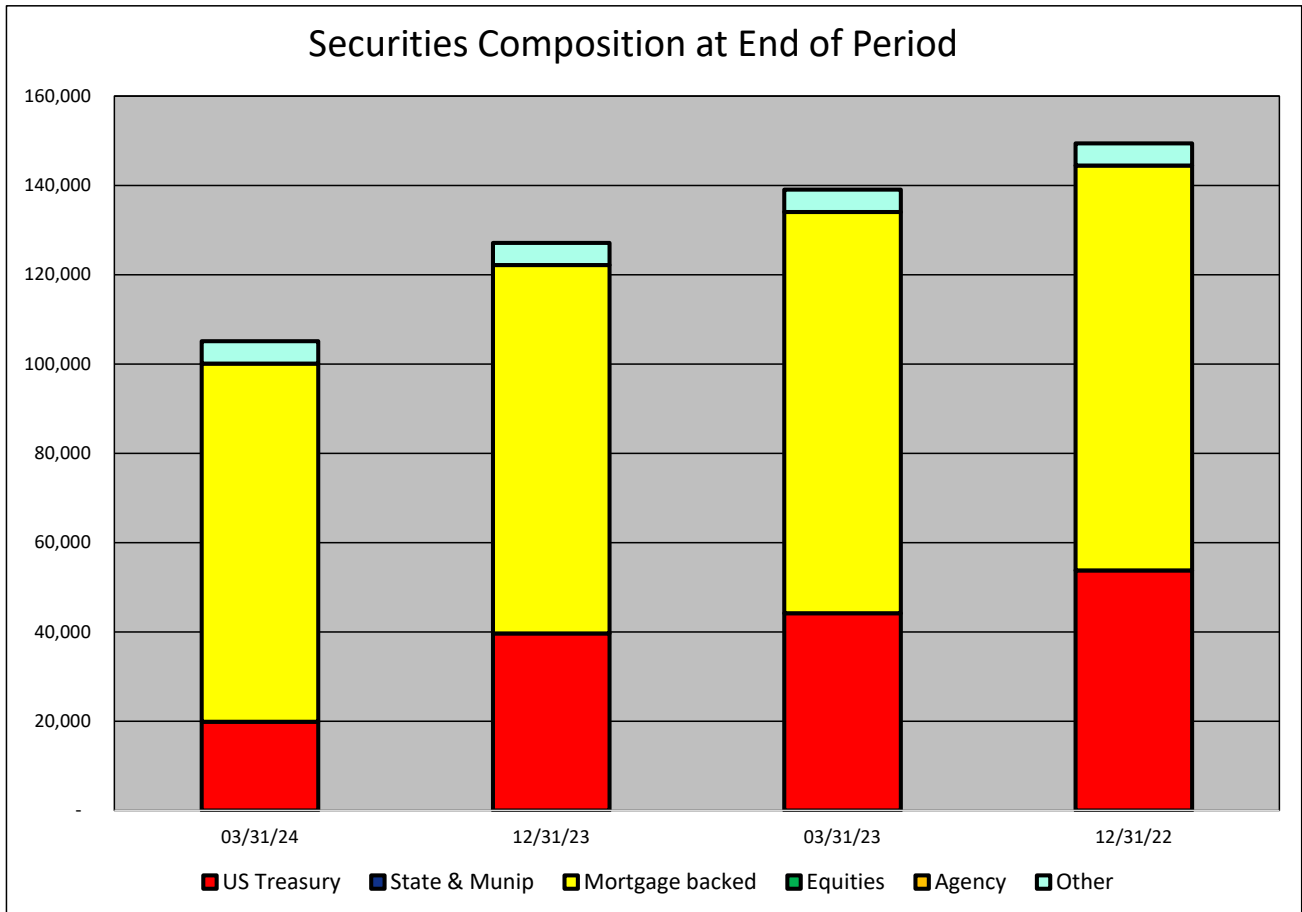
<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	1,698,887	1,578,215	1,576,070	1,428,073	122,817	7.79
Cash and Equivalents	247,096	155,644	314,986	216,102	(67,890)	(21.55)
Securities	105,128	127,135	139,035	149,415	(33,907)	(24.39)
Loans, net	1,319,480	1,278,534	1,105,578	1,046,405	213,902	19.35
Deposit Accounts	1,532,825	1,416,443	1,442,506	1,298,972	90,319	6.26
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	141,751	139,017	122,251	117,938	19,500	15.95

<b>Period Ending</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	2,915	13,115	3,175	12,231	(260)	(8.19)
Interest Income	22,748	79,757	17,090	50,232	5,658	33.11
Interest Expense	10,761	32,210	5,686	7,641	5,075	89.25
Net Interest Income	11,987	47,547	11,404	42,591	583	5.11
Prov for Credit Losses	386	1,214	(403)	1,271	789	(195.78)
Noninterest income	426	1,475	309	1,809	117	37.86
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	8,003	30,066	7,447	26,488	556	7.47
Net Operating Income	4,024	17,742	4,669	16,641	(645)	(13.81)
Income Taxes	1,051	4,469	1,145	4,410	(94)	(8.21)



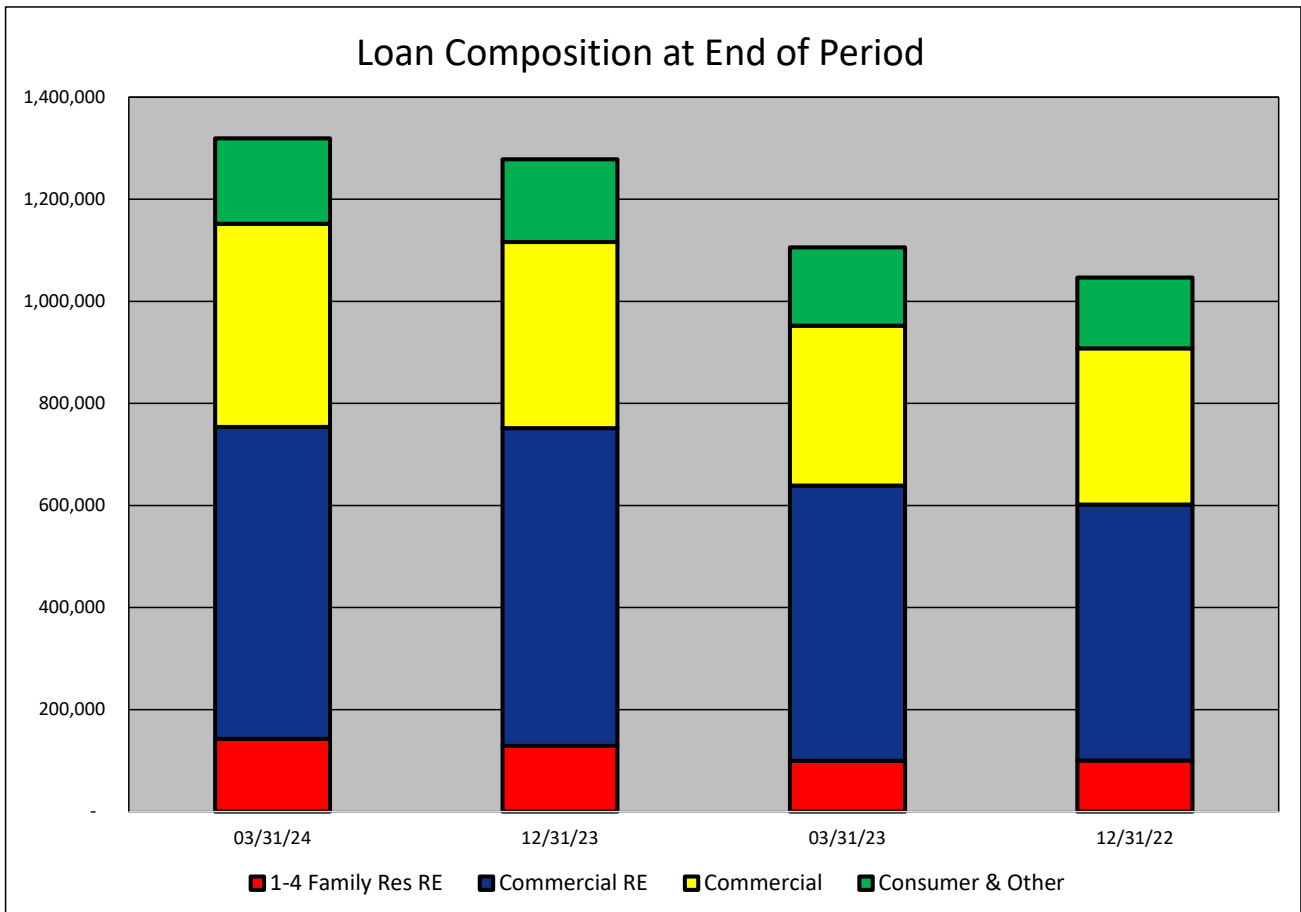
**SECURITIES COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	19,886	39,629	44,190	53,778	(24,304)	(55.00)
State & Munip	-	-	-	-	-	NA
Mortgage backed	80,227	82,545	89,827	90,670	(9,600)	(10.69)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	5,015	4,961	5,018	4,967	(3)	(0.06)
<b>Total Securities</b>	<b>105,128</b>	<b>127,135</b>	<b>139,035</b>	<b>149,415</b>	<b>(33,907)</b>	<b>(24.39)</b>



**LOAN PORTFOLIO COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	142,425	128,873	99,583	100,264	42,842	43.02
Commercial RE	611,274	622,515	539,552	501,408	71,722	13.29
Commercial	398,182	364,732	313,246	306,337	84,936	27.11
Consumer & Other	167,599	162,414	153,197	138,396	14,402	9.40
<b>Loans, Net</b>	<b>1,319,480</b>	<b>1,278,534</b>	<b>1,105,578</b>	<b>1,046,405</b>	<b>213,902</b>	<b>19.35</b>



**LOAN PORTFOLIO QUALITY - One Florida Bank**  
(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):**

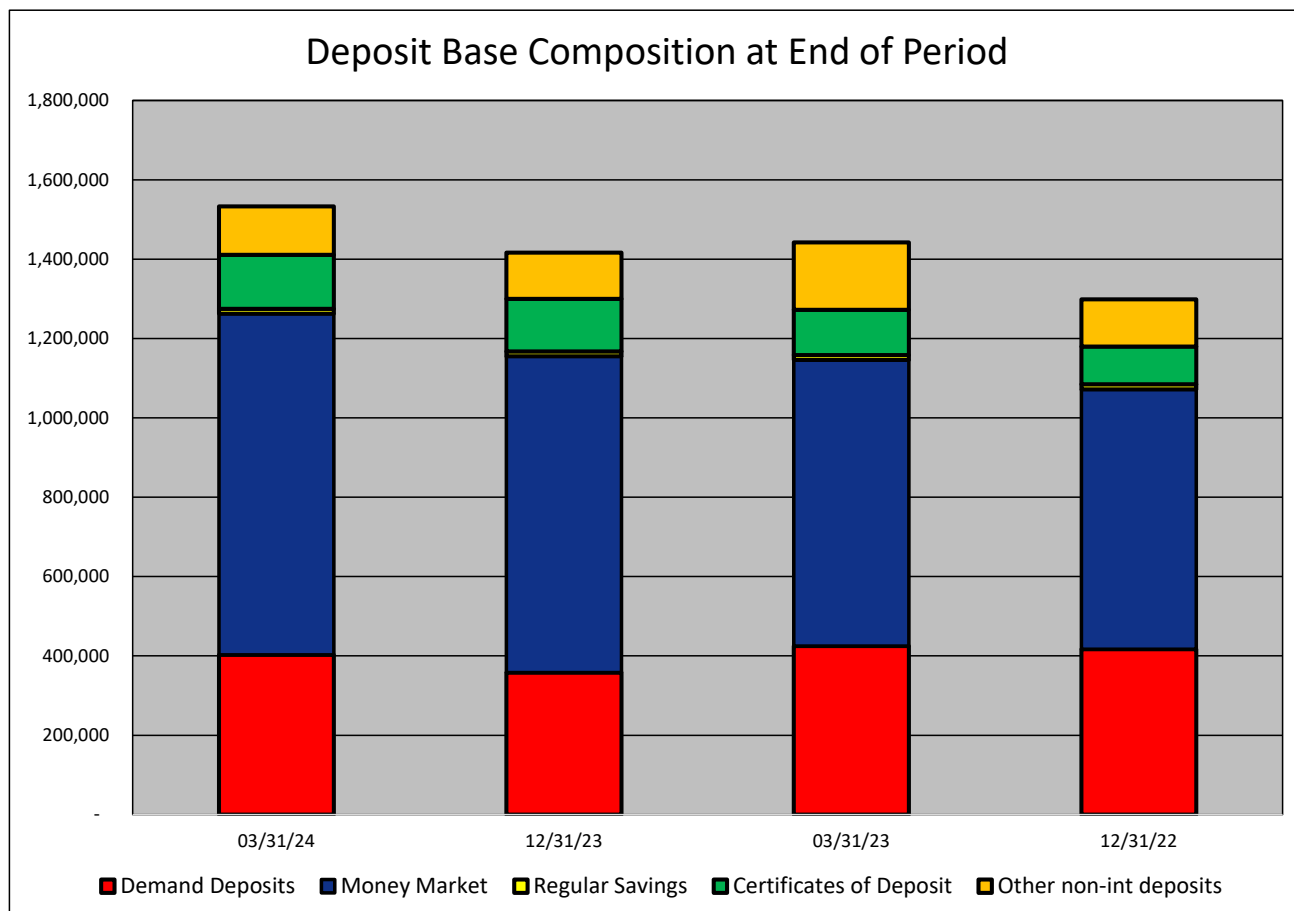
Beginning Balance	10,464	9,795	9,795	8,524	669	6.83
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	545	-	-	-	NA
Provision Expense	386	1,214	(403)	1,271	789	(195.78)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	10,850	10,464	9,392	9,795	1,458	15.52

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	130	130	944	934	(814)	(86.23)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	130	130	944	934	(814)	(86.23)

**DEPOSIT BASE COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

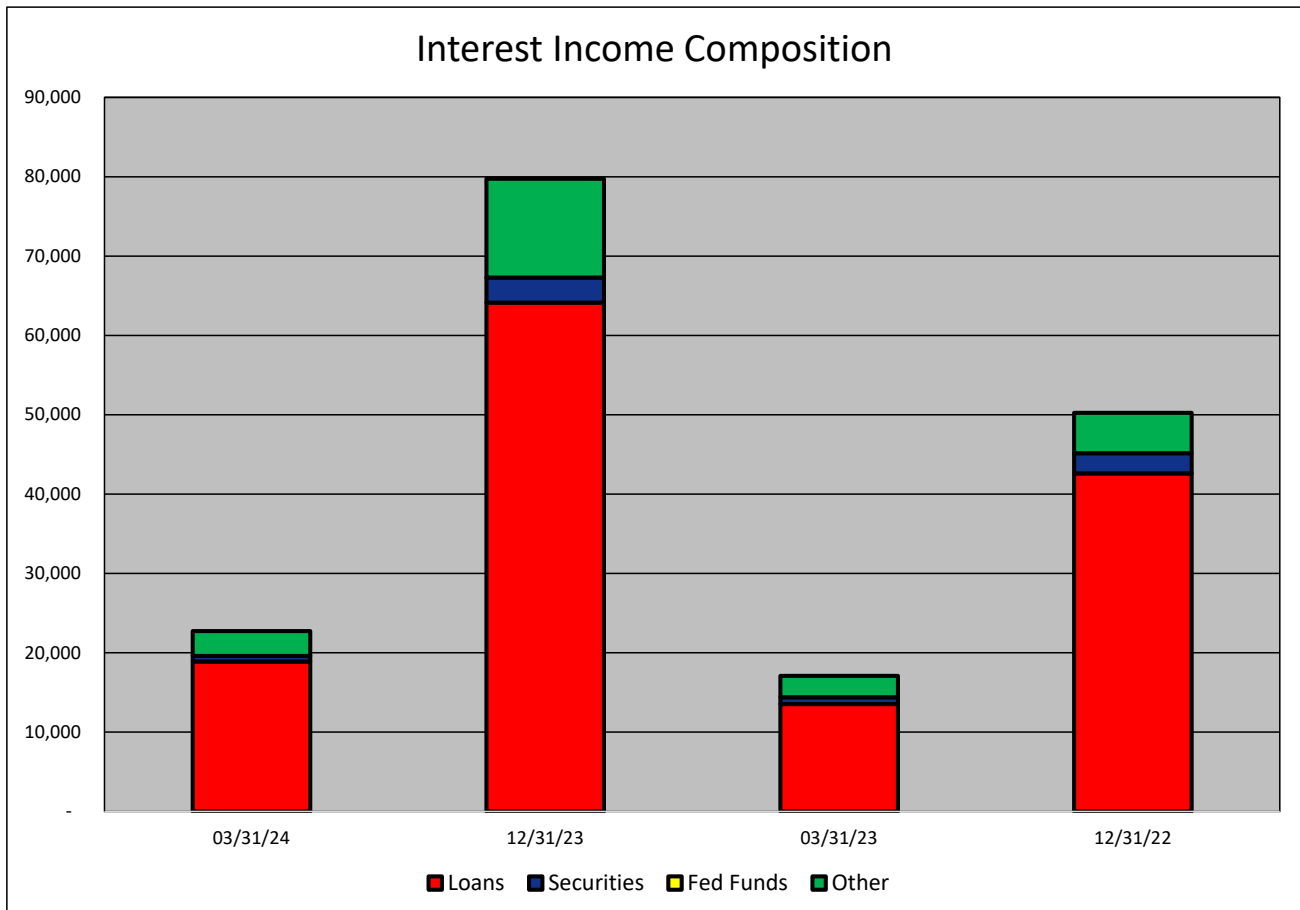
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	402,749	357,733	425,038	417,156	(22,289)	(5.24)
Money Market	860,024	797,601	720,788	654,970	139,236	19.32
Regular Savings	11,999	12,461	12,397	12,496	(398)	(3.21)
Certificates of Deposit	136,239	131,913	113,947	95,250	22,292	19.56
Other non-int deposits	121,814	116,735	170,336	119,100	(48,522)	(28.49)
<b>Total Deposits</b>	<b>1,532,825</b>	<b>1,416,443</b>	<b>1,442,506</b>	<b>1,298,972</b>	<b>90,319</b>	<b>6.26</b>





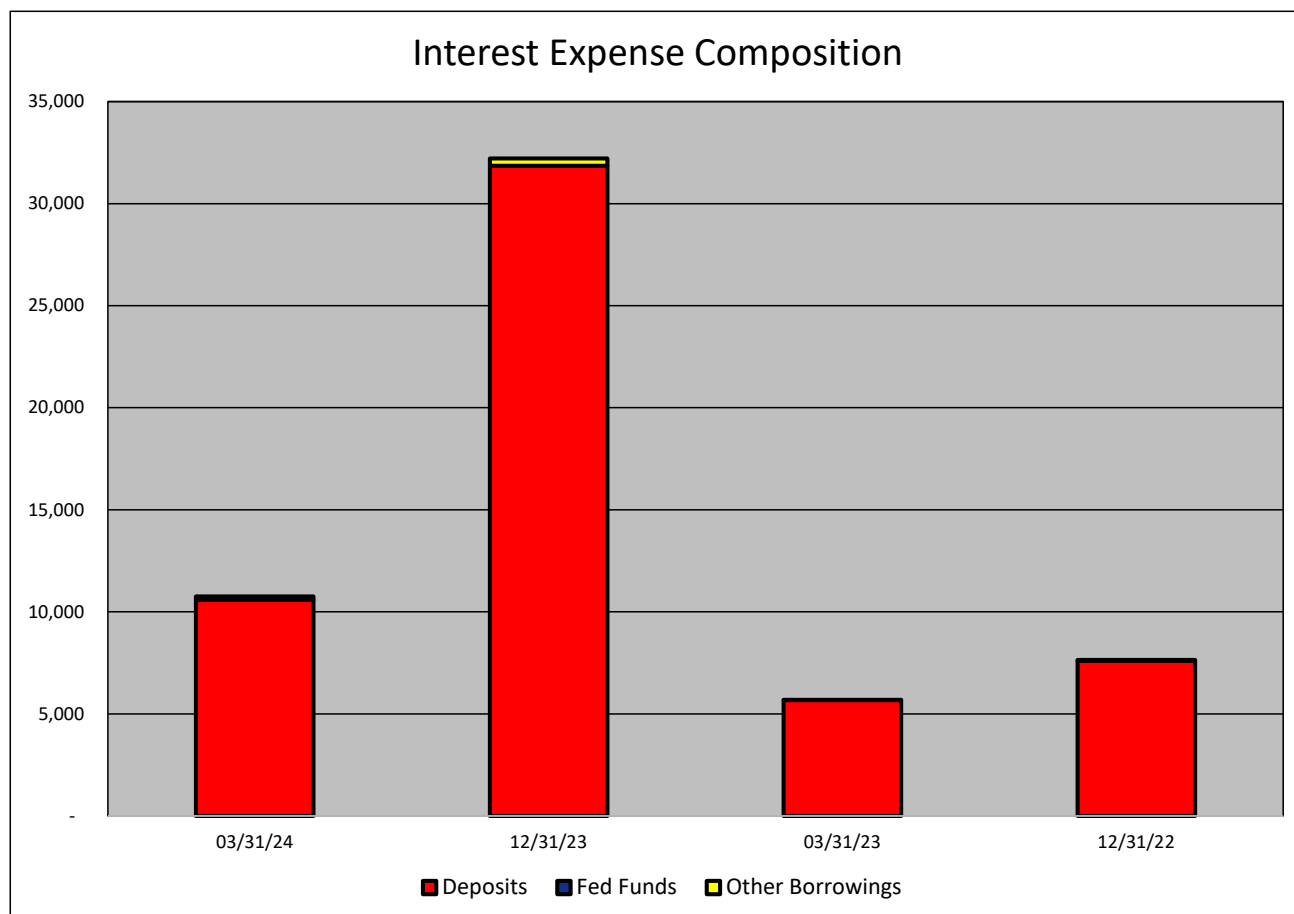
**INTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	18,893	64,122	13,547	42,595	5,346	39.46
Securities	726	3,171	856	2,552	(130)	(15.19)
Fed Funds	-	-	-	-	-	NA
Other	3,129	12,464	2,687	5,085	442	16.45
<b>Total Int Income</b>	<b>22,748</b>	<b>79,757</b>	<b>17,090</b>	<b>50,232</b>	<b>5,658</b>	<b>33.11</b>



**INTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	10,591	31,859	5,679	7,613	4,912	86.49
Fed Funds	-	-	-	-	-	NA
Other Borrowings	170	351	7	28	163	2,328.57
<b>Total Int Expense</b>	<b>10,761</b>	<b>32,210</b>	<b>5,686</b>	<b>7,641</b>	<b>5,075</b>	<b>89.25</b>

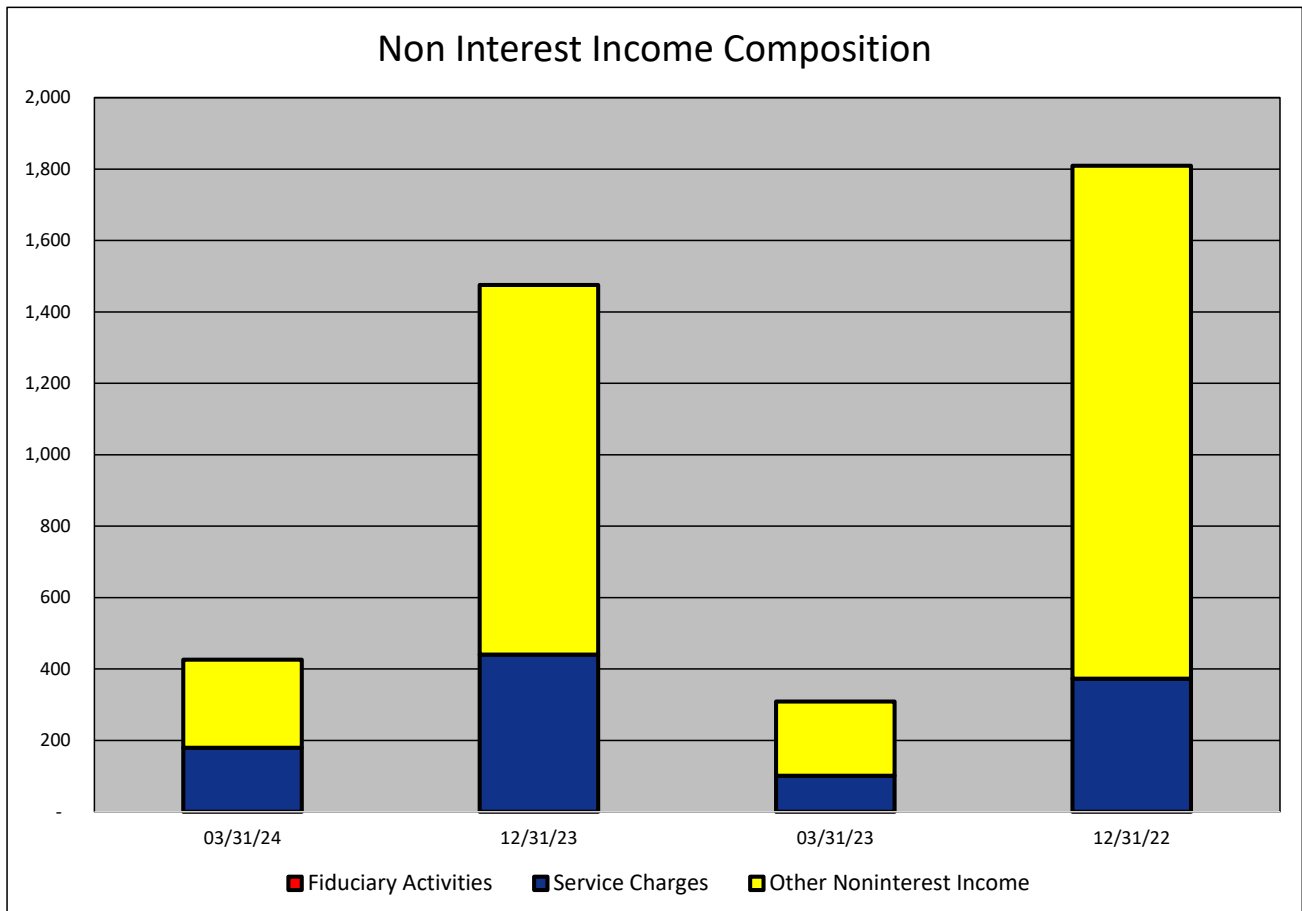


**NONINTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	179	440	101	373	78	77.23
Other Noninterest Income	247	1,035	208	1,436	39	18.75
<b>Total Nonint. Income</b>	<b>426</b>	<b>1,475</b>	<b>309</b>	<b>1,809</b>	<b>117</b>	<b>37.86</b>

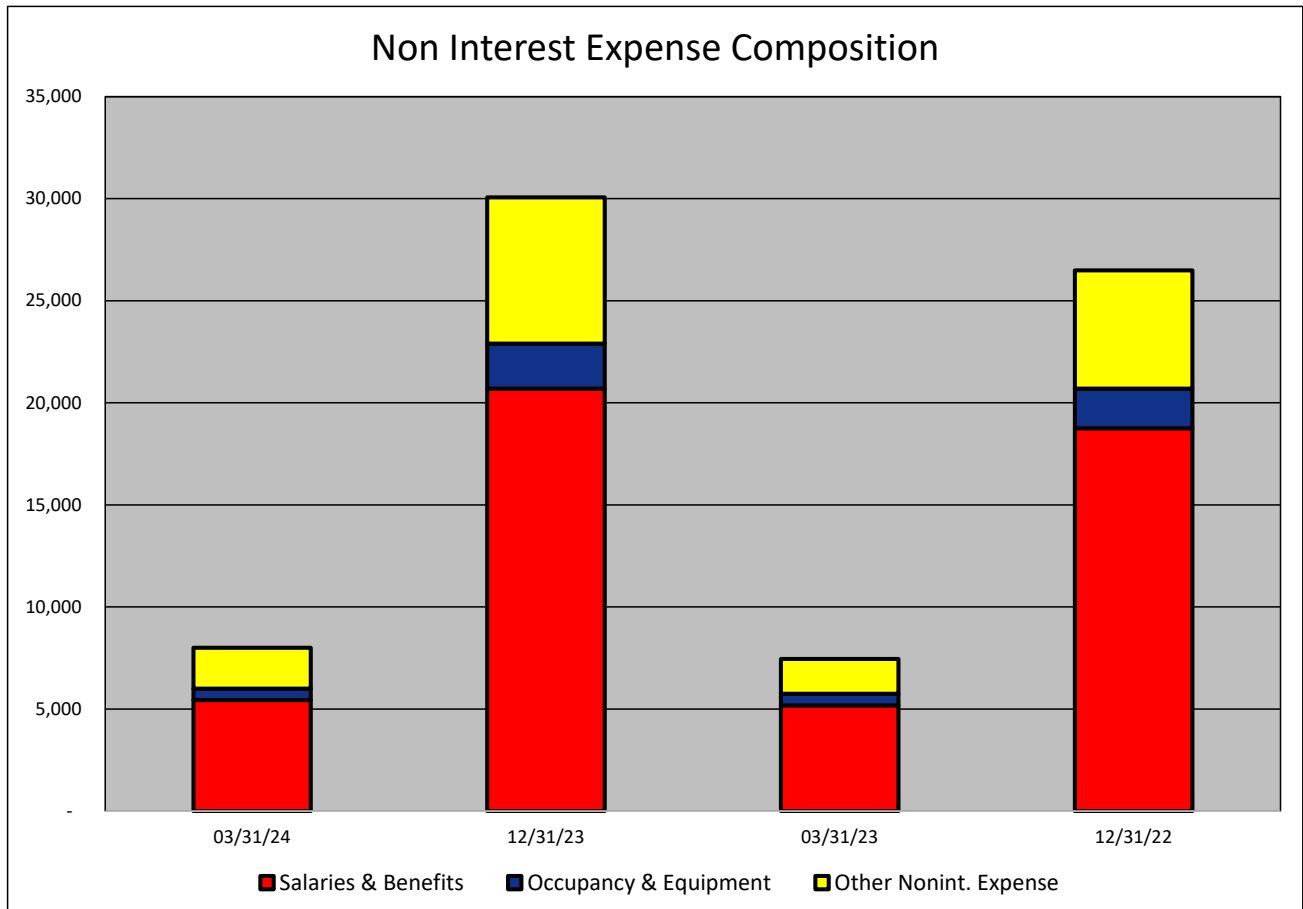


**NONINTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	5,437	20,696	5,172	18,757	265	5.12
Occupancy & Equipment	557	2,205	574	1,944	(17)	(2.96)
Other Nonint. Expense	2,009	7,165	1,701	5,787	308	18.11
<b>Total Nonint. Expense</b>	<b>8,003</b>	<b>30,066</b>	<b>7,447</b>	<b>26,488</b>	<b>556</b>	<b>7.47</b>



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

<b>Select Peer Average</b>	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)

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

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

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

<b>Select Peer Average</b>	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	<b>40.65</b>	6.64
Fnbt Bank	1.00	1.61	<b>57.18</b>	7.45
Prime Meridian Bank	0.27	1.96	<b>62.15</b>	7.57
Pnb Community Bank	0.32	2.68	<b>63.98</b>	3.99
<b>One Florida Bank</b>	<b>0.10</b>	<b>1.82</b>	<b>64.47</b>	<b>10.89</b>
Intracoastal Bank	0.17	1.76	<b>64.53</b>	11.66
Everbank, National Association	0.23	1.47	<b>66.33</b>	24.11
Peoples Bank Of Graceville	0.27	1.34	<b>67.84</b>	9.22
Lafayette State Bank	1.02	2.57	<b>69.19</b>	4.67
Capital City Bank	1.63	2.08	<b>69.54</b>	5.47
Florida Capital Bank, National Association	1.56	2.34	<b>70.18</b>	4.61
First Federal Bank	1.22	1.71	<b>77.11</b>	6.42
Dlp Bank	0.69	3.87	<b>79.43</b>	6.44
Madison County Community Bank	0.57	2.31	<b>81.23</b>	5.07
Bank Of Pensacola	0.21	1.69	<b>83.98</b>	10.32
The Warrington Bank	0.25	1.82	<b>88.53</b>	5.95

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

<b>Select Peer Average</b>	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	<b>5.12</b>	19.42	0.84	0.00	28.63
Bank Of Pensacola	<b>3.37</b>	0.55	0.00	47.50	0.00
Lafayette State Bank	<b>3.10</b>	10.49	0.00	0.00	15.35
Pnb Community Bank	<b>2.79</b>	1.50	2.09	0.00	17.29
Florida Capital Bank, National Association	<b>1.82</b>	7.01	0.00	0.00	2.42
Capital City Bank	<b>1.73</b>	5.43	0.00	14.19	7.51
The Warrington Bank	<b>1.66</b>	0.99	0.00	66.94	0.00
Madison County Community Bank	<b>1.63</b>	10.93	0.00	0.00	36.44
Prime Meridian Bank	<b>1.11</b>	0.61	1.00	1.38	13.61
Peoples Bank Of Graceville	<b>0.95</b>	7.16	0.00	43.27	13.98
Intracoastal Bank	<b>0.91</b>	1.73	0.00	0.00	22.40
First National Bank Northwest Florida	<b>0.76</b>	59.90	0.11	3.95	1.26
First Federal Bank	<b>0.72</b>	1.24	0.00	0.00	54.88
<b>One Florida Bank</b>	<b>0.51</b>	<b>14.04</b>	<b>0.00</b>	<b>0.00</b>	<b>6.19</b>
Fnbt Bank	<b>0.50</b>	29.54	0.00	24.68	0.00
Everbank, National Association	<b>0.11</b>	1.54	0.00	0.09	25.00

<b>Select Peer Average</b>	<b>1.67</b>	<b>10.76</b>	<b>0.25</b>	<b>12.63</b>	<b>15.31</b>
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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	<b>77.30</b>	1.15	0.00	0.00
One Florida Bank	<b>77.03</b>	<b>0.60</b>	<b>0.00</b>	<b>0.00</b>
Florida Capital Bank, National Association	<b>76.38</b>	0.30	0.00	0.01
Pnb Community Bank	<b>73.53</b>	1.59	0.00	0.00
Intracoastal Bank	<b>71.03</b>	1.06	0.00	0.00
Everbank, National Association	<b>70.58</b>	0.12	0.02	0.02
Lafayette State Bank	<b>64.97</b>	2.30	0.00	0.00
Capital City Bank	<b>63.52</b>	2.52	0.00	2.12
Bank Of Pensacola	<b>47.40</b>	0.60	0.00	0.00
Fnbt Bank	<b>42.72</b>	1.88	0.00	0.00
Madison County Community Bank	<b>42.14</b>	4.65	0.00	0.00
Dlp Bank	<b>37.20</b>	1.65	0.42	5.04
Peoples Bank Of Graceville	<b>33.60</b>	0.14	0.00	0.00
First National Bank Northwest Florida	<b>32.93</b>	0.49	0.00	0.01
First Federal Bank	<b>29.86</b>	0.99	0.00	5.14
The Warrington Bank	<b>29.25</b>	0.58	0.00	0.00

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

<b>Select Peer Average</b>	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	<b>5.80</b>	86.91
Pnb Community Bank	5.34	1.10	<b>4.64</b>	94.21
First National Bank Northwest Florida	6.17	2.59	<b>4.42</b>	93.96
Lafayette State Bank	5.66	2.10	<b>4.37</b>	94.72
Florida Capital Bank, National Association	5.26	4.51	<b>4.17</b>	95.87
Capital City Bank	4.86	0.99	<b>4.04</b>	91.36
Fnbt Bank	5.42	2.75	<b>3.64</b>	97.89
Prime Meridian Bank	5.41	2.75	<b>3.47</b>	95.43
Madison County Community Bank	4.81	2.22	<b>3.07</b>	95.84
<b>One Florida Bank</b>	<b>5.54</b>	<b>3.81</b>	<b>2.92</b>	<b>98.31</b>
Intracoastal Bank	5.12	2.96	<b>2.92</b>	96.46
First Federal Bank	5.08	2.27	<b>2.89</b>	88.52
Everbank, National Association	5.60	3.78	<b>2.34</b>	99.01
The Warrington Bank	2.86	1.12	<b>2.15</b>	97.45
Bank Of Pensacola	3.13	1.86	<b>2.11</b>	97.57
Peoples Bank Of Graceville	3.90	2.40	<b>2.09</b>	98.53

<b>Select Peer Average</b>	5.01	2.35	2.63	95.13
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