

Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

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

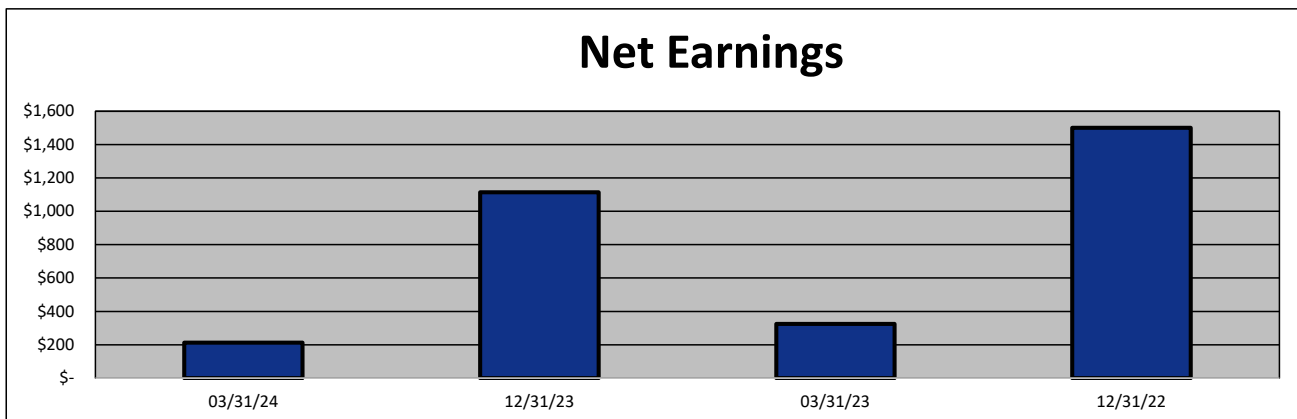
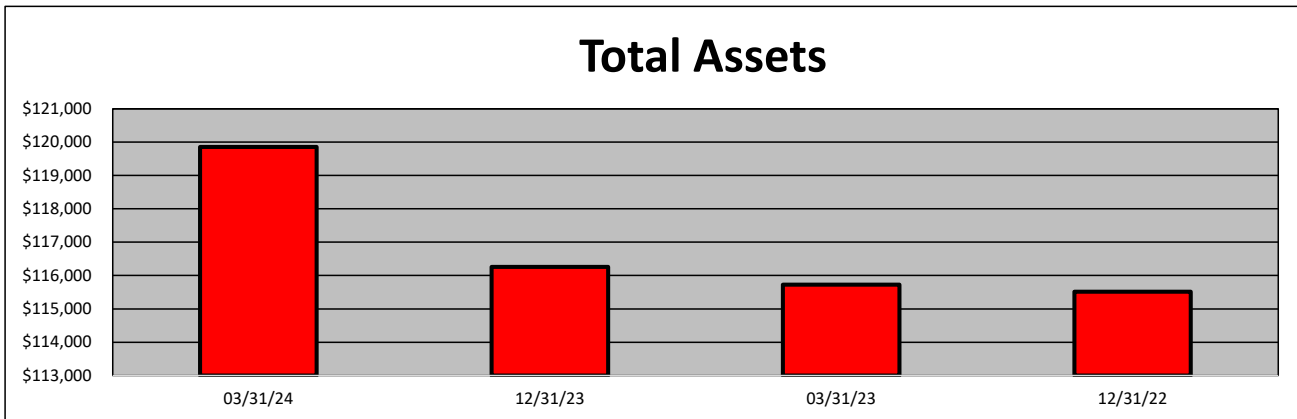
**EXECUTIVE SUMMARY - Peoples Bank of Graceville
(Percentage)**

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	4.59	4.56	3.70	3.15	9.56	9.45
Leverage Ratio	10.23	10.36	10.23	10.16	10.76	10.50
Tier 1 Cap/Risk Based Assets	29.25	29.59	30.95	28.11	12.94	15.33
Risk Based Ratio	30.26	30.62	32.01	29.07	13.79	16.18
Common Equity Tier 1 Capital Ratio	29.25	29.59	30.95	28.11	12.90	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	35.72	35.59	34.76	34.90	73.91	64.01
Loans/Assets	33.91	33.69	33.33	33.47	62.12	55.74
Securities/Assets	57.24	60.20	59.46	60.43	20.01	27.94
PROFITABILITY:						
Return on Avg Assets	0.72	0.97	1.12	1.31	0.74	0.95
Return on Avg Equity	15.71	24.82	32.81	25.67	10.88	11.12
Nonint Income/Avg Assets	0.27	0.28	0.26	0.26	0.79	0.60
Net Overhead Ratio	1.34	1.29	1.28	1.36	2.13	2.04
Efficiency Ratio	67.84	60.70	56.52	54.52	73.35	69.15
Assets (per million) per Employee	9.22	8.30	8.90	8.25	10.38	8.15
ASSET QUALITY:						
Allowance/Loans	0.93	0.98	0.97	1.03	1.31	1.27
Nonperforming Loans/Total Loans	0.00	0.00	0.06	0.06	0.50	0.97
Nonperforming Assets/Total Assets	0.00	0.00	0.02	0.02	0.32	0.56
Adjusted Texas Ratio	0.00	0.00	0.47	0.54	3.59	5.00
YIELDS & COSTS:						
Yield on earning assets	3.90	3.67	3.49	3.15	5.37	5.01
Cost of funds	2.40	1.83	1.39	0.63	3.00	2.35
Net interest margin	2.09	2.29	2.45	2.72	2.82	2.63
Avg Earning Assets/Avg Assets	98.53	98.72	98.71	98.65	95.76	95.13

SELECTED FINANCIAL DATA - Peoples Bank of Graceville
(Dollars in Thousands)

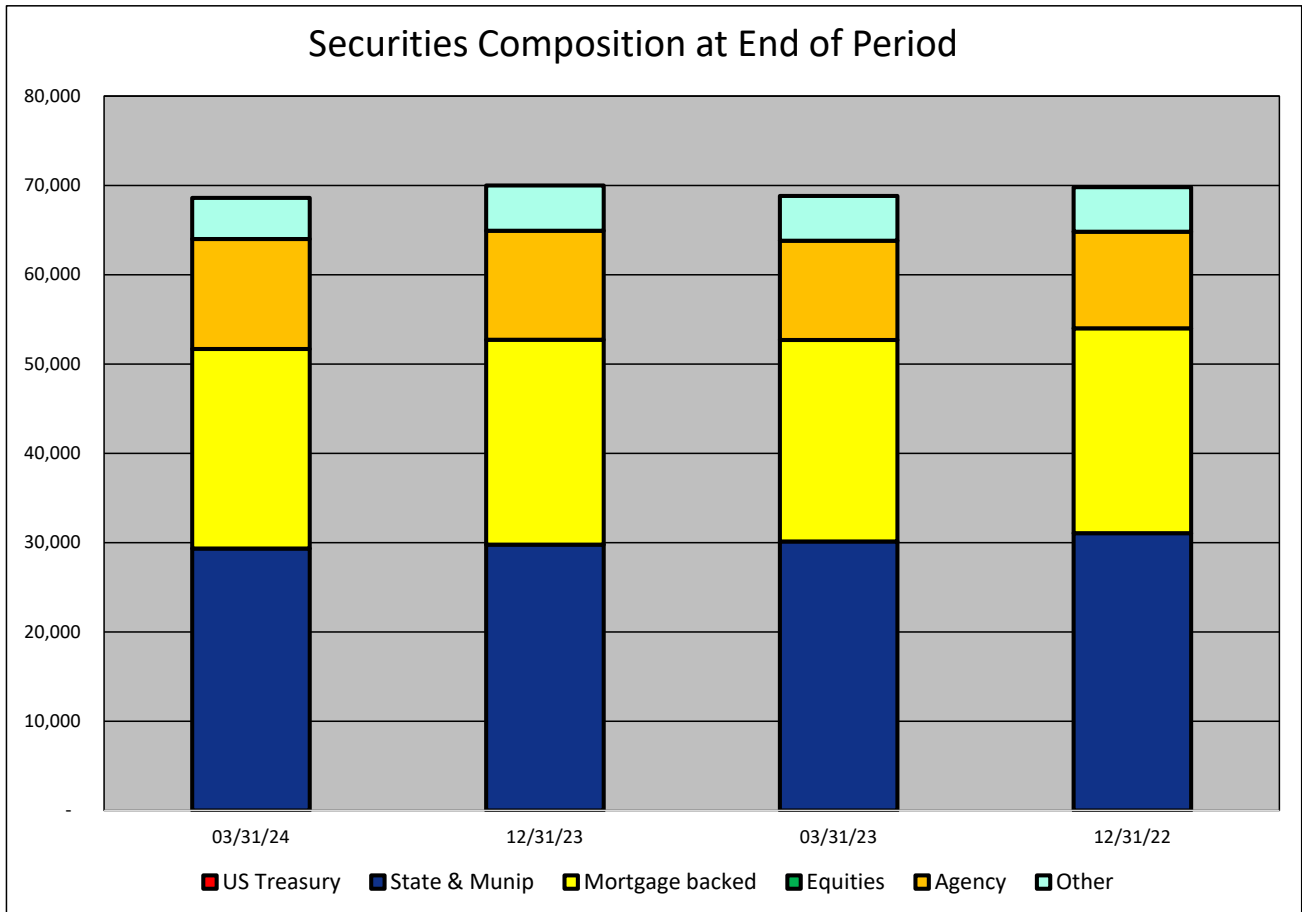
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	119,855	116,261	115,727	115,513	4,128	3.57
Cash and Equivalents	9,725	6,165	7,607	6,325	2,118	27.84
Securities	68,606	69,991	68,814	69,805	(208)	(0.30)
Loans, net	40,645	39,172	38,571	38,666	2,074	5.38
Deposit Accounts	113,776	110,064	110,975	110,797	2,801	2.52
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	5,499	5,298	4,283	3,641	1,216	28.39

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	212	1,115	325	1,501	(113)	(34.77)
Interest Income	1,125	4,163	998	3,553	127	12.73
Interest Expense	522	1,565	299	491	223	74.58
Net Interest Income	603	2,598	699	3,062	(96)	(13.73)
Prov for Credit Losses	-	-	-	11	-	NA
Noninterest income	79	321	75	296	4	5.33
Gain on Sale of Securities	-	-	-	9	-	NA
Noninterest Expense	470	1,799	444	1,855	26	5.86
Net Operating Income	212	1,120	330	1,492	(118)	(35.76)
Income Taxes	-	-	-	-	-	NA



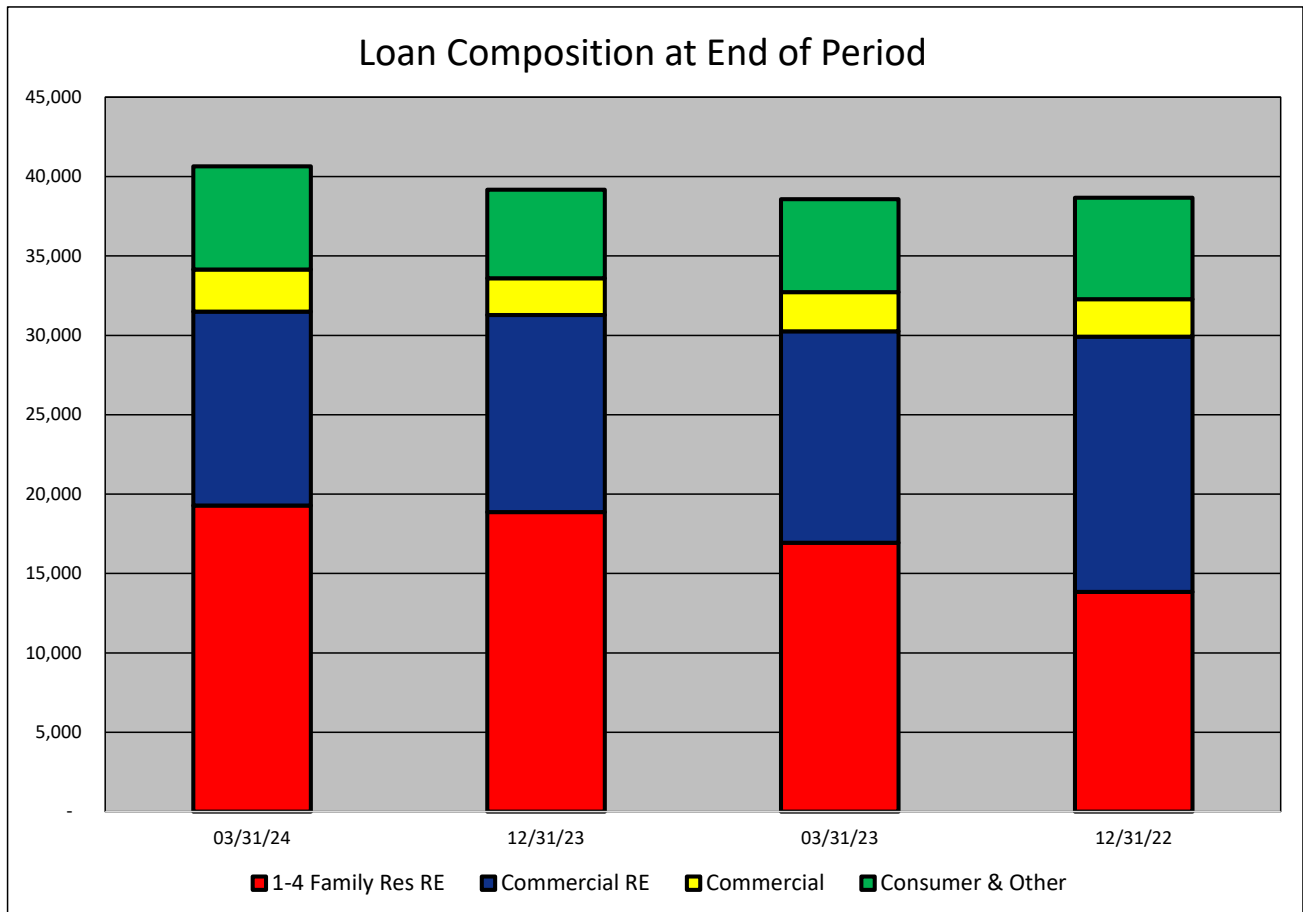
SECURITIES COMPOSITION - Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	29,327	29,764	30,133	31,064	(806)	(2.67)
Mortgage backed	22,345	22,958	22,542	22,924	(197)	(0.87)
Equities	-	-	-	-	-	NA
Agency	12,330	12,189	11,131	10,820	1,199	10.77
Other	4,604	5,080	5,008	4,997	(404)	(8.07)
Total Securities	68,606	69,991	68,814	69,805	(208)	(0.30)



LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville
(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	19,286	18,863	16,938	13,833	2,348	13.86
Commercial RE	12,208	12,423	13,318	16,091	(1,110)	(8.33)
Commercial	2,649	2,313	2,461	2,360	188	7.64
Consumer & Other	6,502	5,573	5,854	6,382	648	11.07
Loans, Net	40,645	39,172	38,571	38,666	2,074	5.38



LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville
(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	382	400	400	400	(18)	(4.50)
Total Recoveries	1	11	-	-	1	NA
Total Charge-offs	-	4	-	11	-	NA
Provision Expense	-	-	-	11	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(5)	(25)	(25)	-	20	(80.00)
Ending Balance	378	382	375	400	3	0.80

NON-PERFORMING ASSETS:

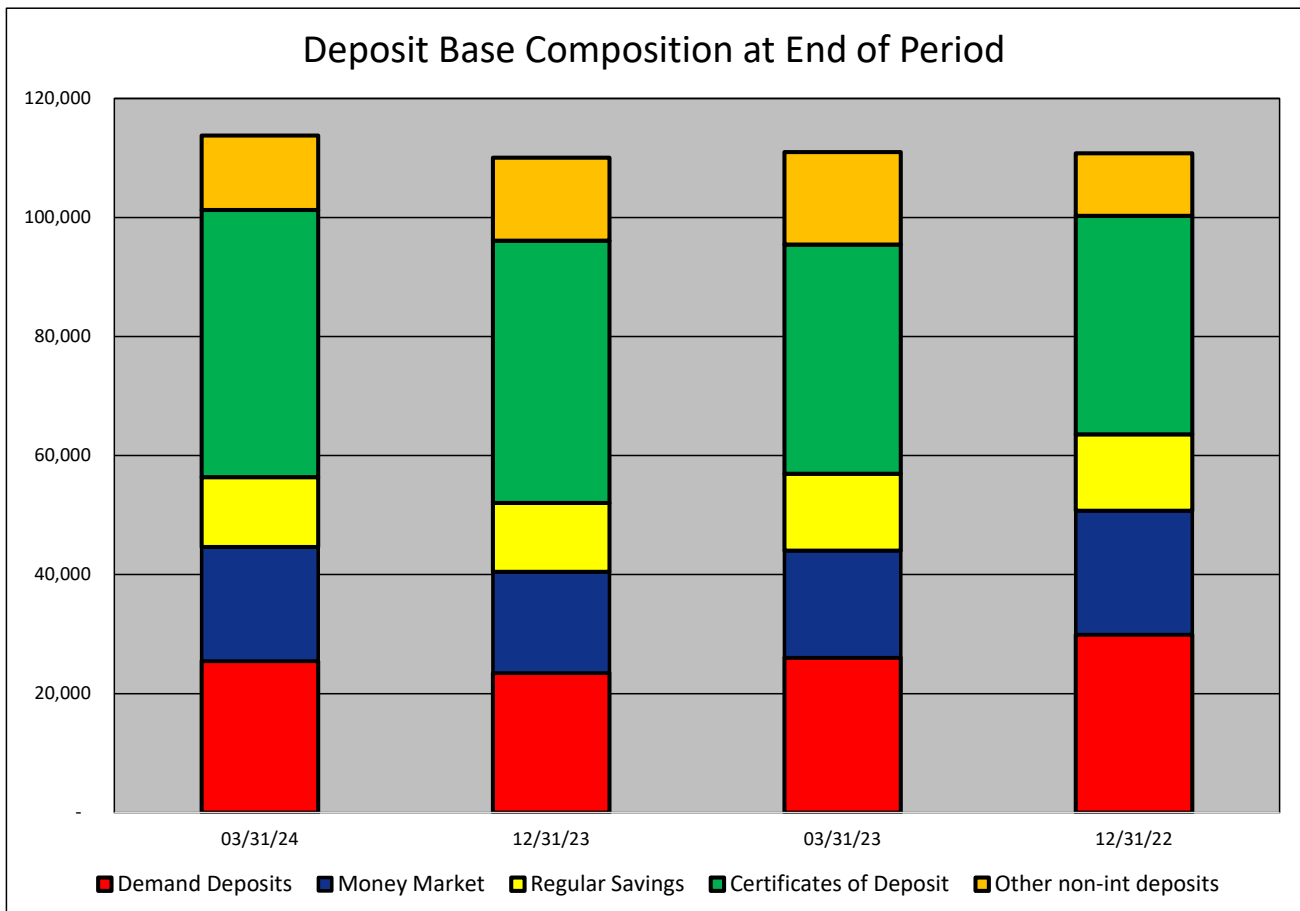
Total-90+ Days Past Due	-	-	22	22	(22)	(100.00)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	22	22	(22)	(100.00)

DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville
(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	25,455	23,465	26,012	29,918	(557)	(2.14)
Money Market	19,192	16,996	18,010	20,812	1,182	6.56
Regular Savings	11,713	11,562	12,905	12,817	(1,192)	(9.24)
Certificates of Deposit	44,885	44,098	38,515	36,732	6,370	16.54
Other non-int deposits	12,531	13,943	15,533	10,518	(3,002)	(19.33)
Total Deposits	113,776	110,064	110,975	110,797	2,801	2.52

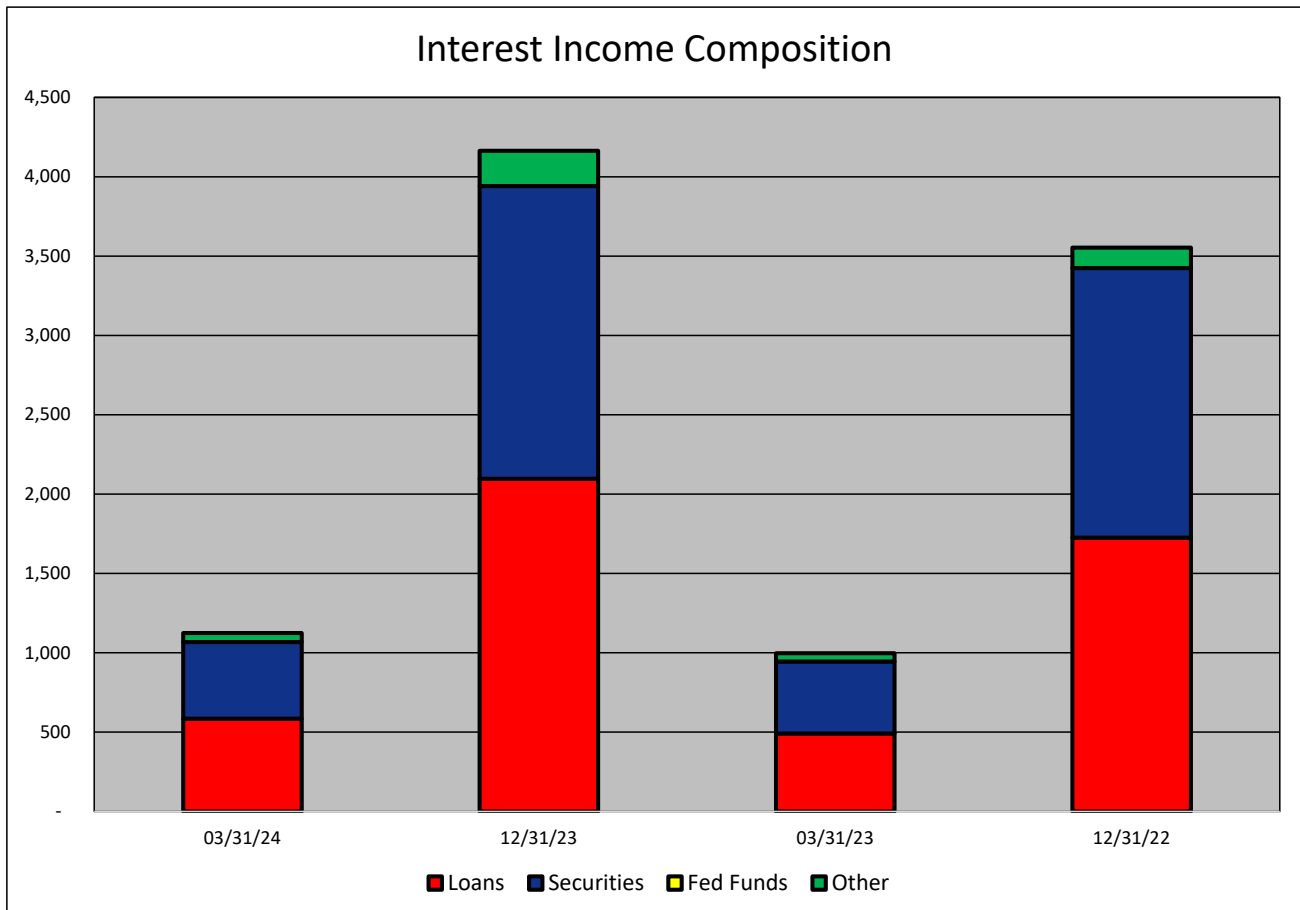


INTEREST INCOME COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

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	585	2,097	491	1,726	94	19.14
Securities	482	1,844	454	1,699	28	6.17
Fed Funds	-	-	-	-	-	NA
Other	58	222	53	128	5	9.43
Total Int Income	1,125	4,163	998	3,553	127	12.73

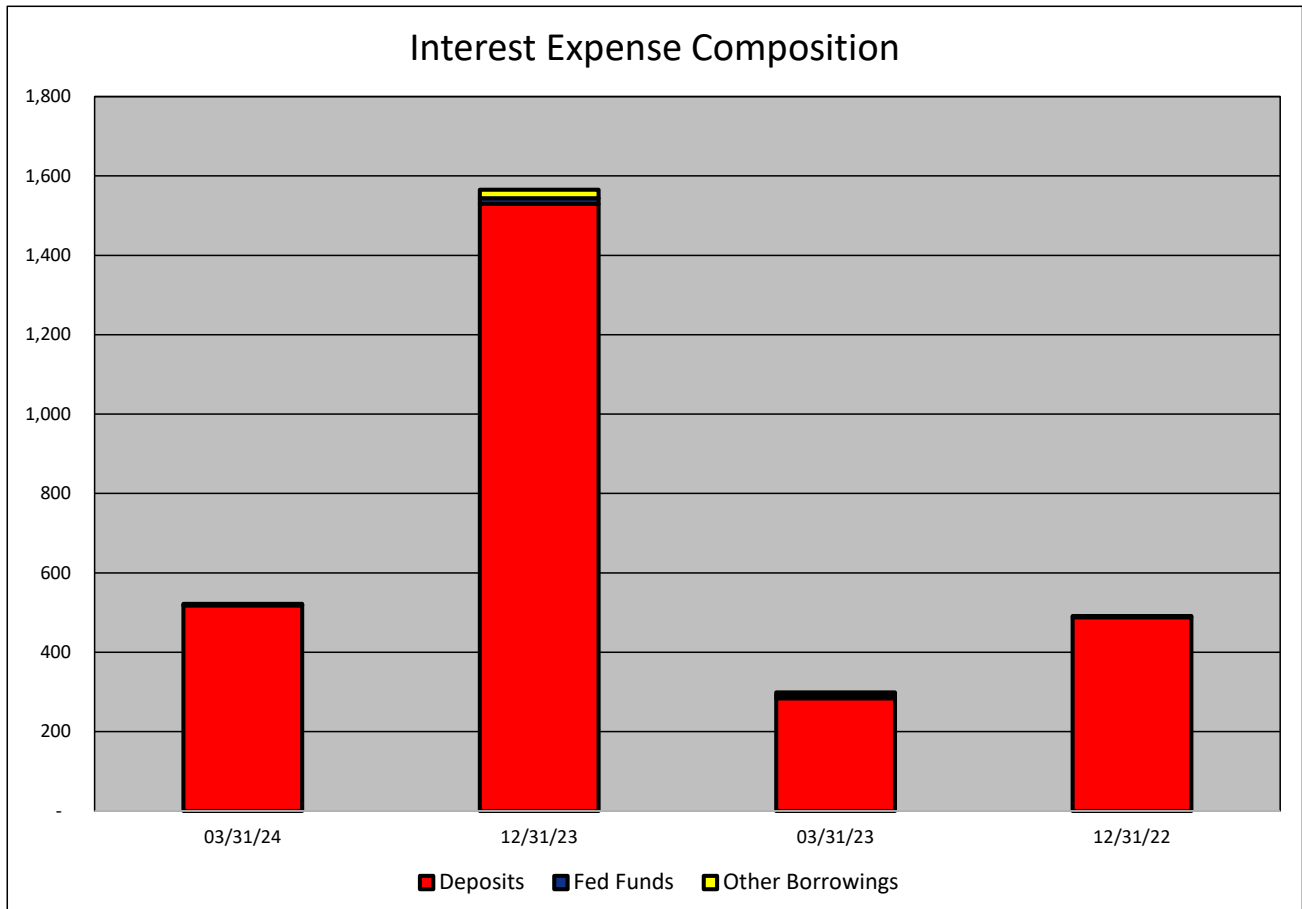


INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

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	518	1,530	284	488	234	82.39
Fed Funds	1	14	7	3	(6)	(85.71)
Other Borrowings	3	21	8	-	(5)	(62.50)
Total Int Expense	522	1,565	299	491	223	74.58

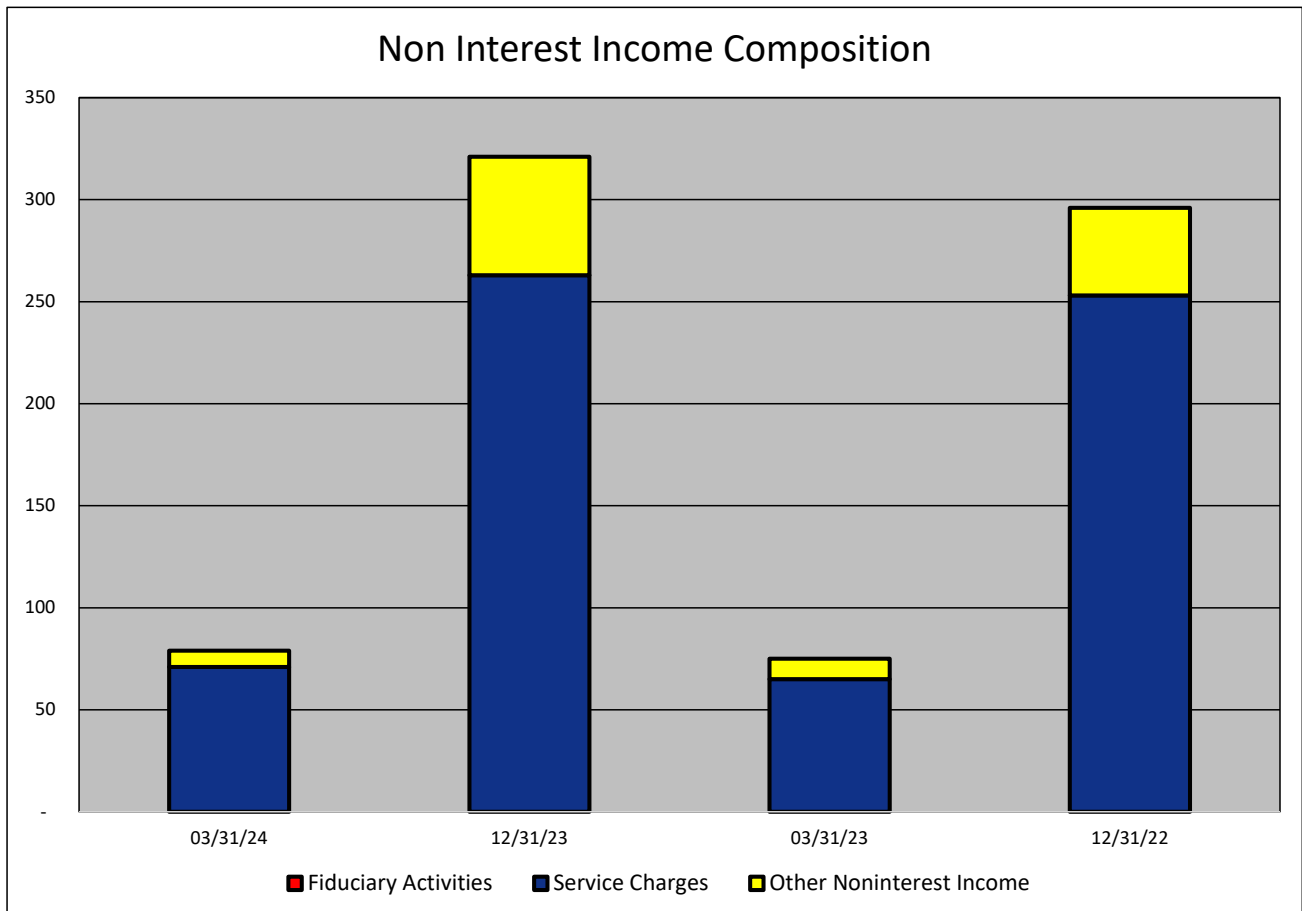


NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

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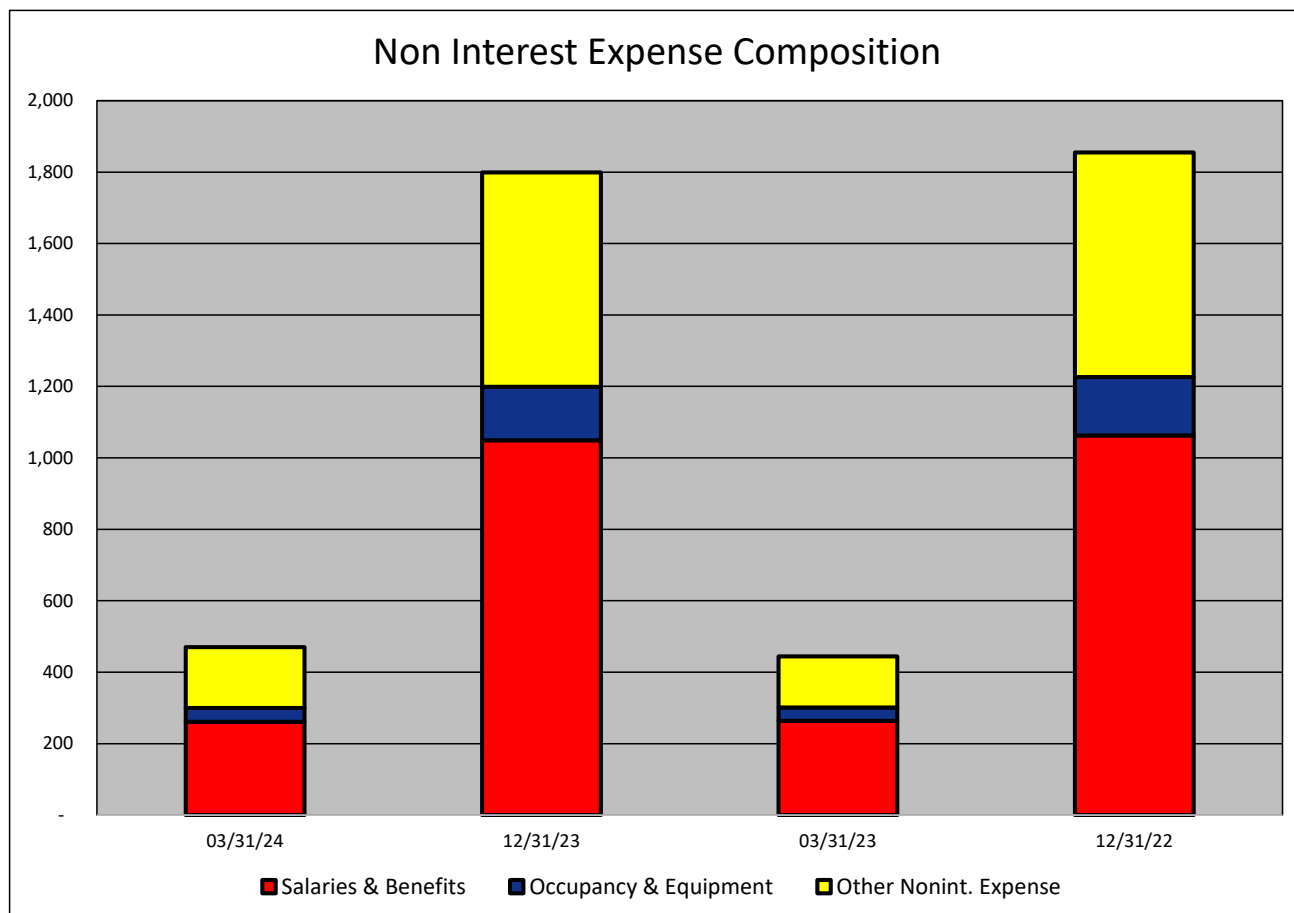
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	71	263	65	253	6	9.23
Other Noninterest Income	8	58	10	43	(2)	(20.00)
Total Nonint. Income	79	321	75	296	4	5.33



NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville
(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	261	1,049	264	1,063	(3)	(1.14)
Occupancy & Equipment	39	150	37	163	2	5.41
Other Nonint. Expense	170	600	143	629	27	18.88
Total Nonint. Expense	470	1,799	444	1,855	26	5.86



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
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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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