

Bank Of Pensacola

Pensacola, FL

Established
10/26/1973

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 six months June 30, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	39,445,857
Capital City Bank	4,219,288
First Federal Bank	4,185,394
One Florida Bank	1,792,476
Prime Meridian Bank	893,283
Fnbt Bank	596,551
Florida Capital Bank, National Association	555,652
Intracoastal Bank	541,595
Dlp Bank	270,888
Lafayette State Bank	223,927
Madison County Community Bank	183,195
The Warrington Bank	179,539
First National Bank Northwest Florida	175,755
Pnb Community Bank	156,683
Bank Of Pensacola	147,302
Peoples Bank Of Graceville	117,782

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.47
Fnbt Bank	2.24
Capital City Bank	1.29
Intracoastal Bank	1.11
Lafayette State Bank	1.06
Pnb Community Bank	1.06
Dlp Bank	1.02
Florida Capital Bank, National Association	0.95
Prime Meridian Bank	0.91
First Federal Bank	0.86
One Florida Bank	0.84
Peoples Bank Of Graceville	0.74
Everbank, National Association	0.60
Madison County Community Bank	0.52
Bank Of Pensacola	0.30
The Warrington Bank	0.20

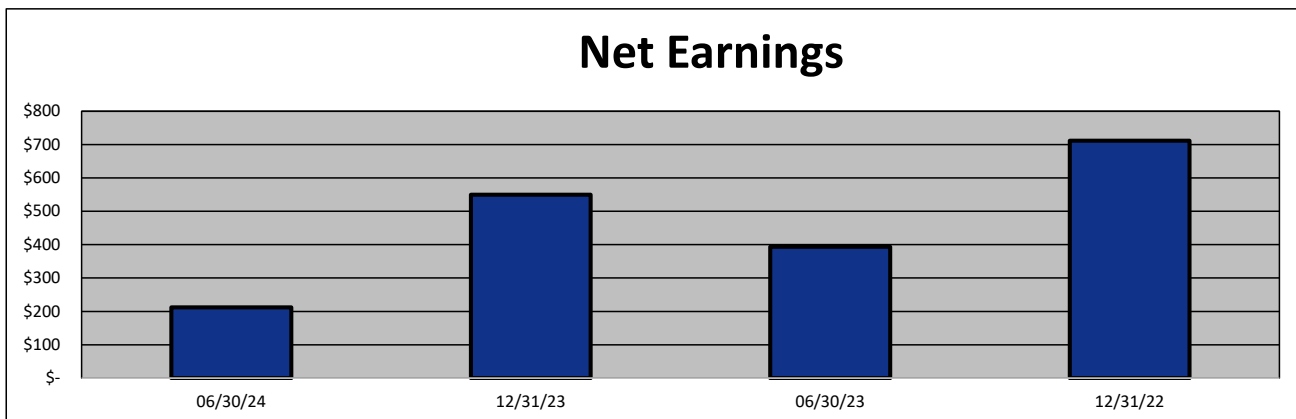
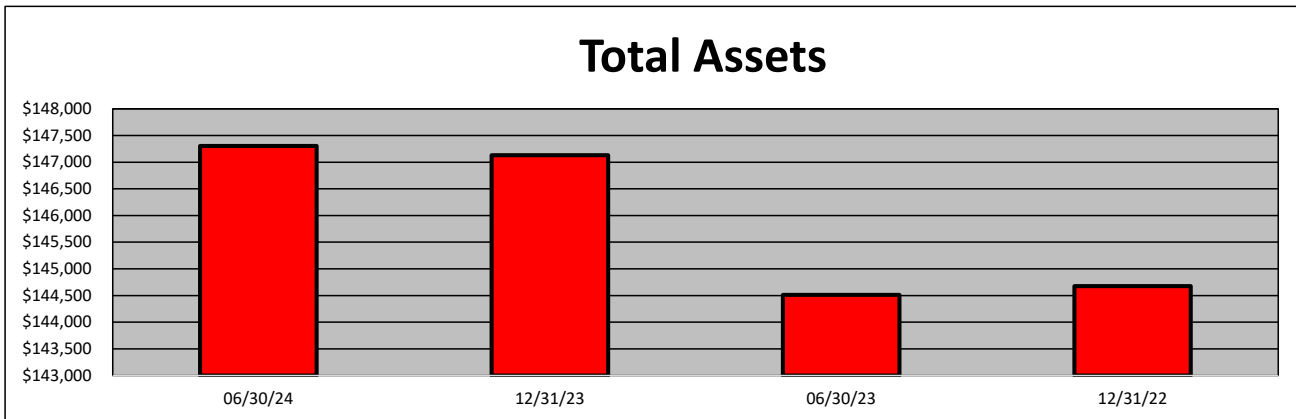
EXECUTIVE SUMMARY - Bank of Pensacola
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.47	8.50	8.55	8.44	9.59	9.49
Leverage Ratio	8.78	8.80	8.65	8.50	10.67	10.61
Tier 1 Cap/Risk Based Assets	21.07	19.42	19.97	26.13	12.61	15.51
Risk Based Ratio	22.00	20.27	20.86	27.30	13.45	16.35
Common Equity Tier 1 Capital Ratio	21.07	19.42	19.97	26.13	12.57	15.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	53.18	49.97	50.02	42.25	75.33	64.12
Loans/Assets	46.70	45.67	43.59	38.60	63.16	55.30
Securities/Assets	44.53	46.64	50.97	53.71	19.74	26.92
PROFITABILITY:						
Return on Avg Assets	0.30	0.38	0.55	0.47	0.75	1.01
Return on Avg Equity	3.41	4.46	6.43	5.59	10.61	11.58
Nonint Income/Avg Assets	0.20	0.20	0.19	0.19	0.79	0.61
Net Overhead Ratio	1.70	1.56	1.49	1.24	2.14	2.04
Efficiency Ratio	83.23	76.71	69.41	69.88	72.23	68.41
Assets (per million) per Employee	10.52	10.51	12.04	13.15	10.25	8.43
ASSET QUALITY:						
Allowance/Loans	0.80	0.82	0.87	0.98	1.31	1.26
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.56	0.90
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.38	0.53
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	4.10	4.67
YIELDS & COSTS:						
Yield on earning assets	3.18	2.86	2.74	2.18	5.44	5.10
Cost of funds	1.90	1.29	0.81	0.47	3.03	2.41
Net interest margin	2.13	2.16	2.30	1.91	2.85	2.65
Avg Earning Assets/Avg Assets	97.42	97.30	97.29	97.22	95.94	95.43

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

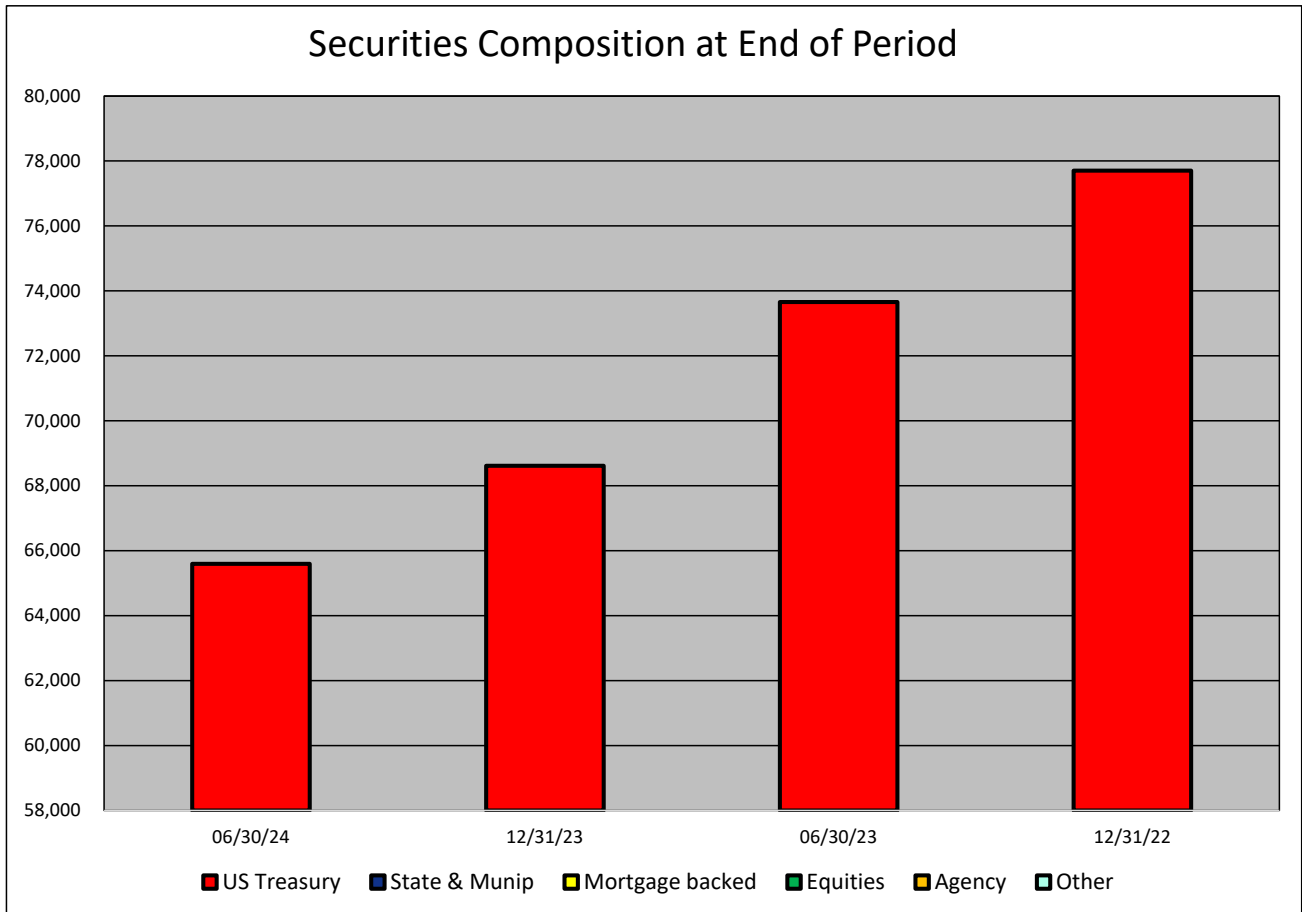
As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	147,302	147,131	144,514	144,675	2,788	1.93
Cash and Equivalents	11,306	10,061	6,585	9,970	4,721	71.69
Securities	65,593	68,616	73,660	77,706	(8,067)	(10.95)
Loans, net	68,785	67,193	62,995	55,848	5,790	9.19
Deposit Accounts	129,334	134,464	125,951	132,196	3,383	2.69
Fed Funds & Repos	5,000	-	6,000	-	(1,000)	(16.67)
Total Equity	12,474	12,512	12,356	12,212	118	0.96

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	212	550	394	712	(182)	(46.19)
Interest Income	2,200	3,983	1,922	3,195	278	14.46
Interest Expense	722	979	310	395	412	132.90
Net Interest Income	1,478	3,004	1,612	2,800	(134)	(8.31)
Prov for Credit Losses	-	-	-	60	-	NA
Noninterest income	144	285	140	288	4	2.86
Gain on Sale of Securities	-	(36)	(21)	-	21	(100.00)
Noninterest Expense	1,350	2,523	1,216	2,158	134	11.02
Net Operating Income	272	766	536	870	(264)	(49.25)
Income Taxes	60	180	121	158	(61)	(50.41)



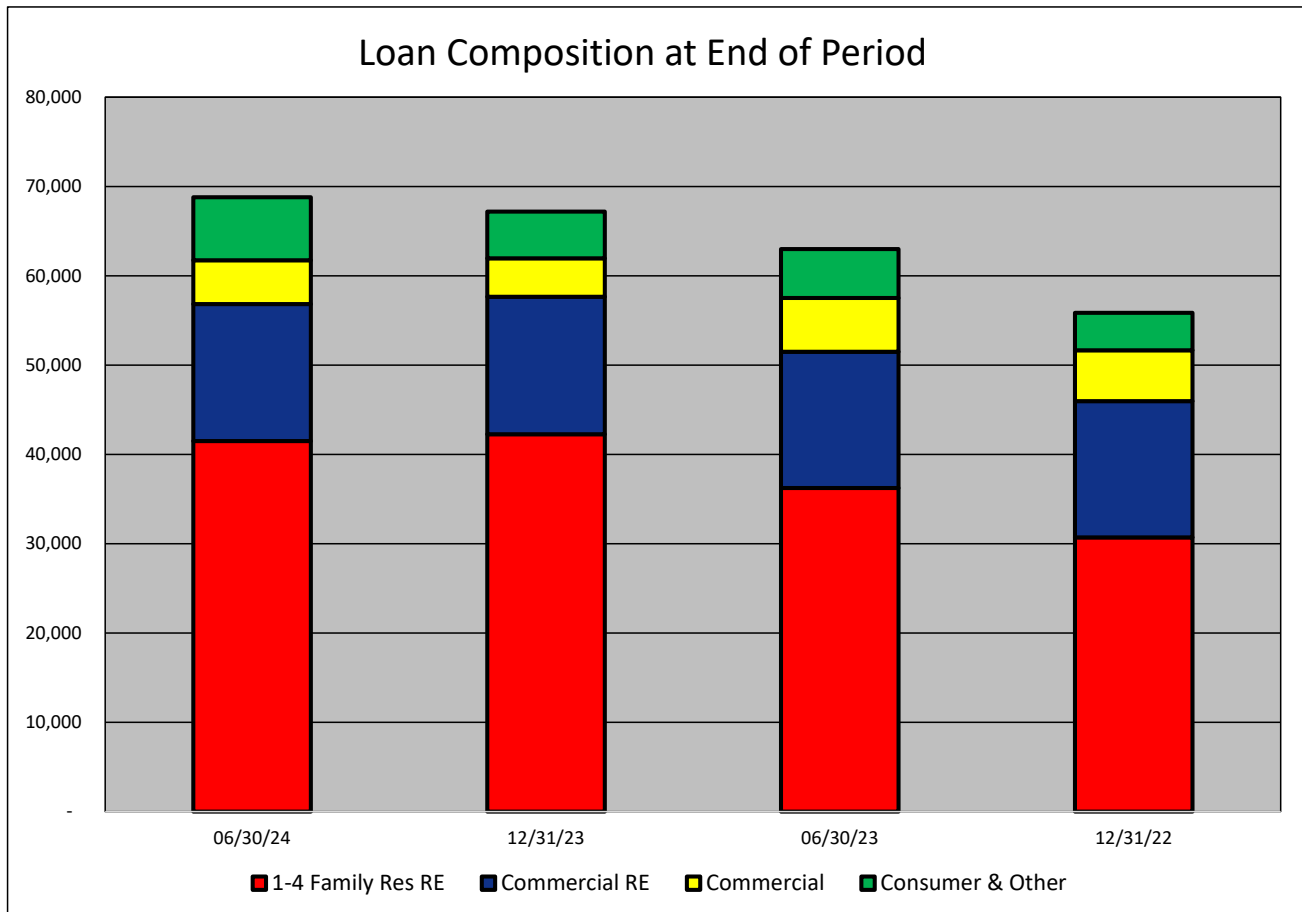
SECURITIES COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	65,593	68,616	73,660	77,706	(8,067)	(10.95)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	65,593	68,616	73,660	77,706	(8,067)	(10.95)



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	41,496	42,258	36,227	30,695	5,269	14.54
Commercial RE	15,348	15,386	15,269	15,262	79	0.52
Commercial	4,891	4,320	6,013	5,699	(1,122)	(18.66)
Consumer & Other	7,050	5,229	5,486	4,192	1,564	28.51
Loans, Net	68,785	67,193	62,995	55,848	5,790	9.19



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	549	546	546	491	3	0.55
Total Recoveries	1	4	4	3	(3)	(75.00)
Total Charge-offs	2	1	-	8	2	NA
Provision Expense	-	-	-	60	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	548	549	550	546	(2)	(0.36)

NON-PERFORMING ASSETS:

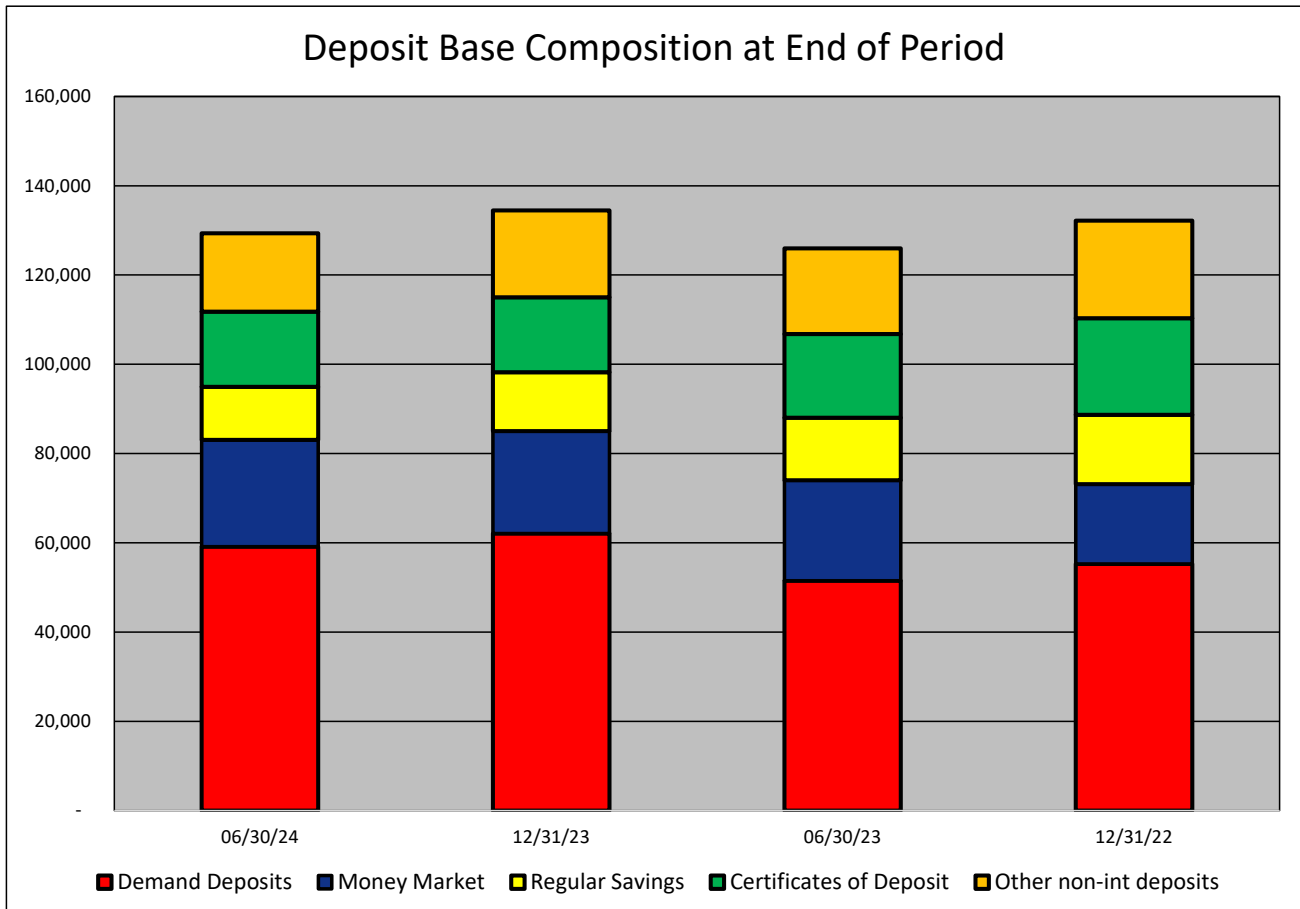
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	59,128	62,075	51,511	55,283	7,617	14.79
Money Market	23,925	22,932	22,480	17,845	1,445	6.43
Regular Savings	11,882	13,232	14,005	15,552	(2,123)	(15.16)
Certificates of Deposit	16,864	16,783	18,794	21,625	(1,930)	(10.27)
Other non-int deposits	17,535	19,442	19,161	21,891	(1,626)	(8.49)
Total Deposits	129,334	134,464	125,951	132,196	3,383	2.69

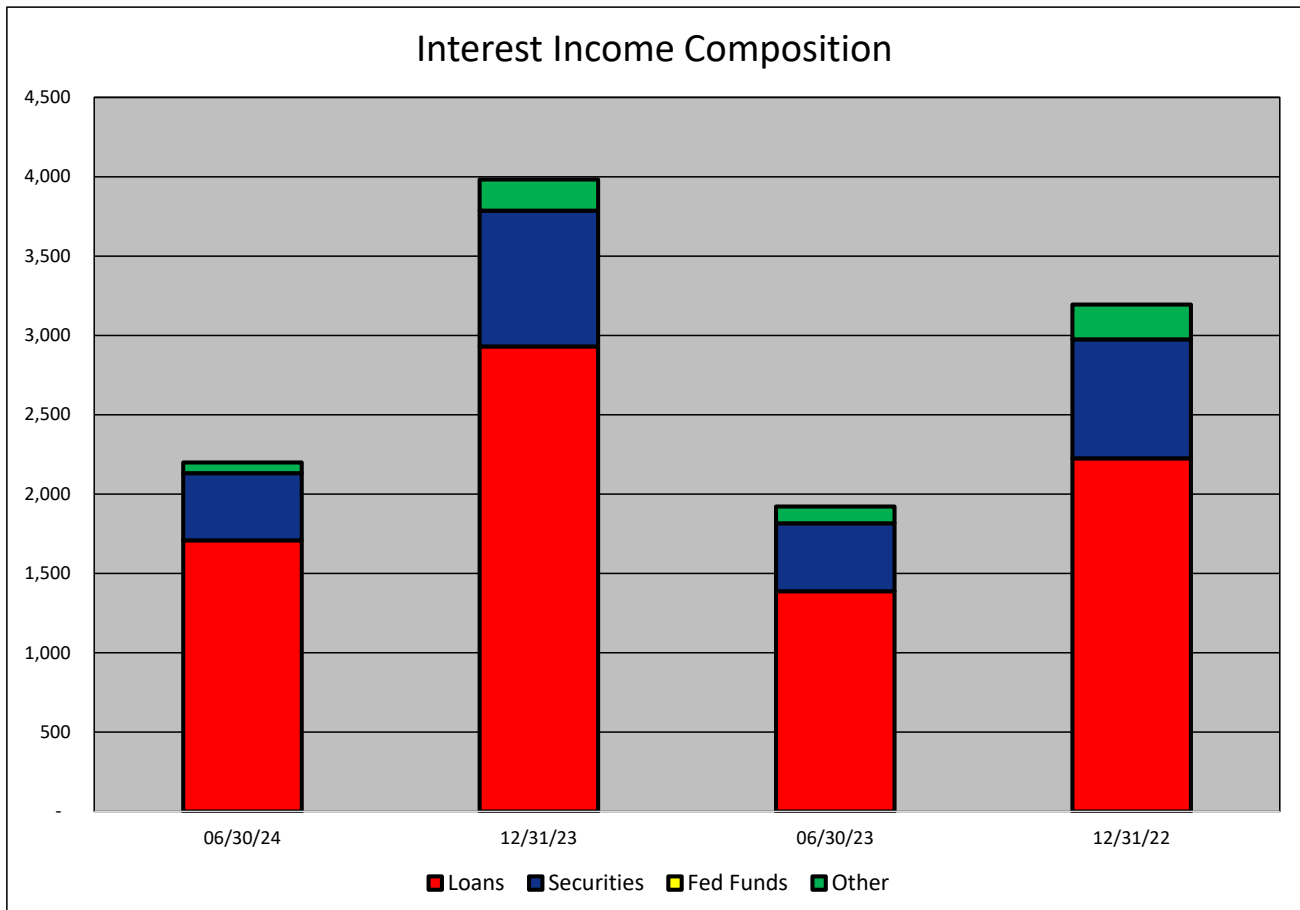


INTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	1,709	2,930	1,388	2,225	321	23.13
Securities	423	857	428	750	(5)	(1.17)
Fed Funds	-	-	-	-	-	NA
Other	68	196	106	220	(38)	(35.85)
Total Int Income	2,200	3,983	1,922	3,195	278	14.46

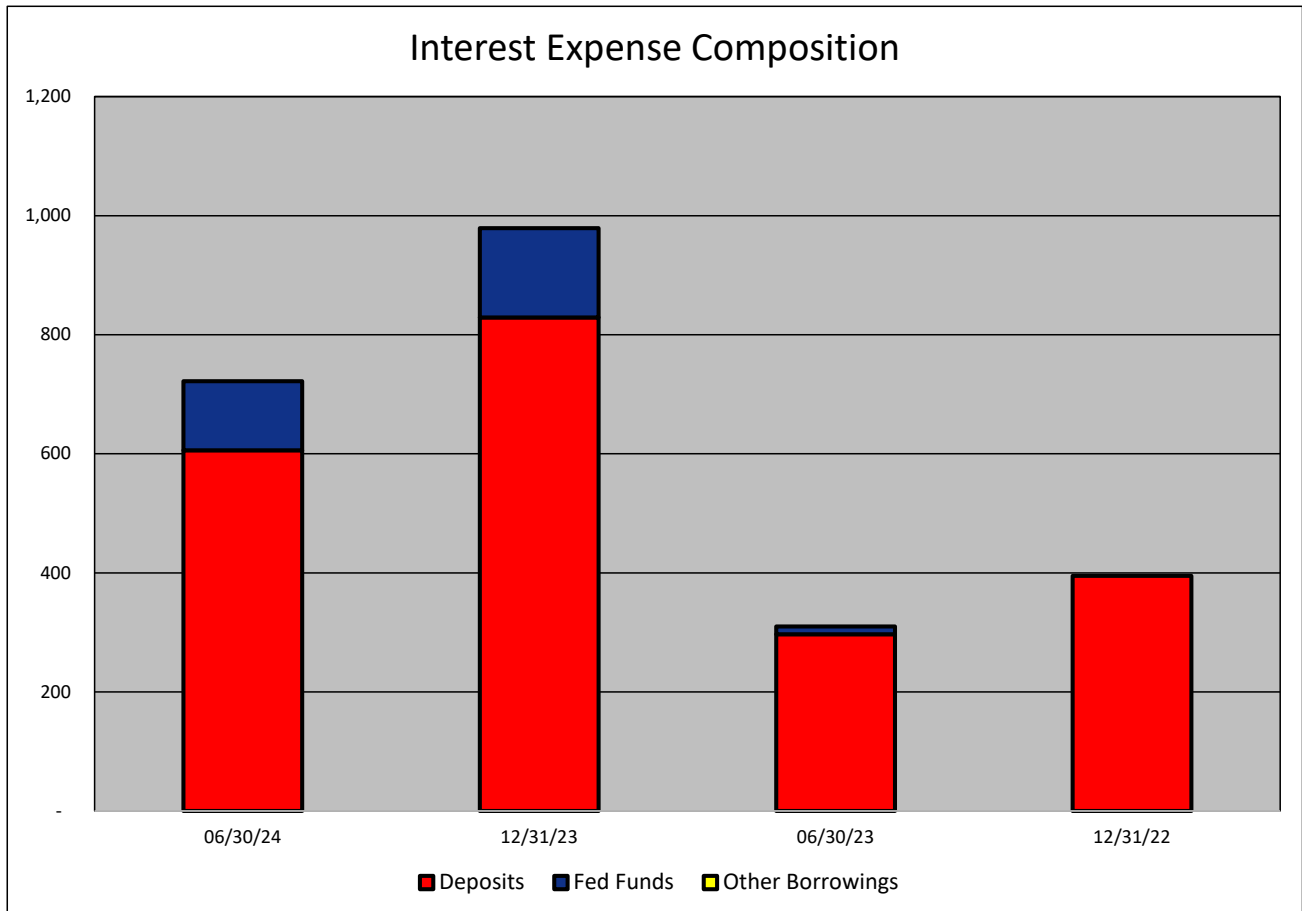


INTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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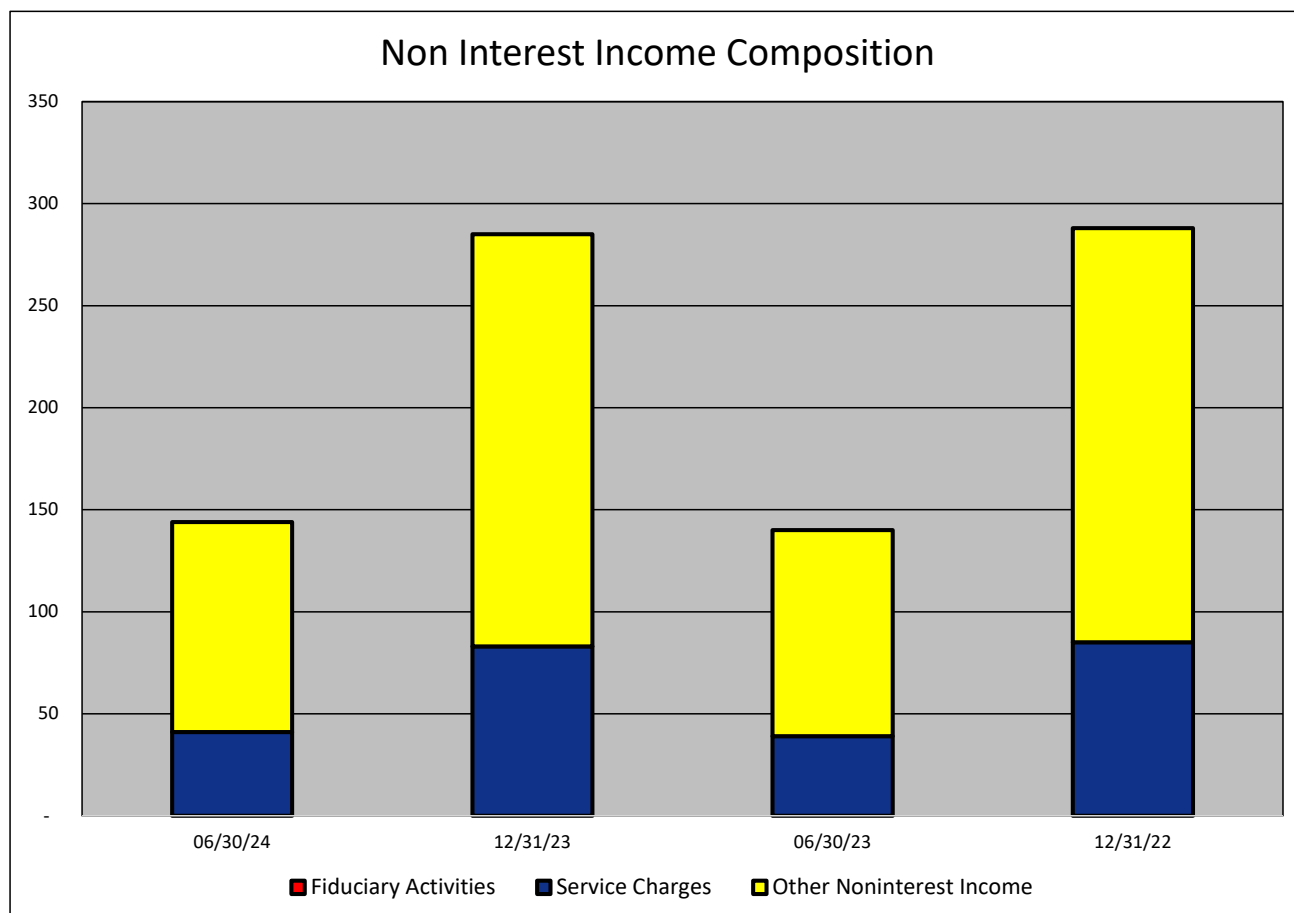
INTEREST EXPENSE CATEGORY

Deposits	606	829	297	395	309	104.04
Fed Funds	116	150	13	-	103	792.31
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	722	979	310	395	412	132.90



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	41	83	39	85	2	5.13
Other Noninterest Income	103	202	101	203	2	1.98
Total Nonint. Income	144	285	140	288	4	2.86

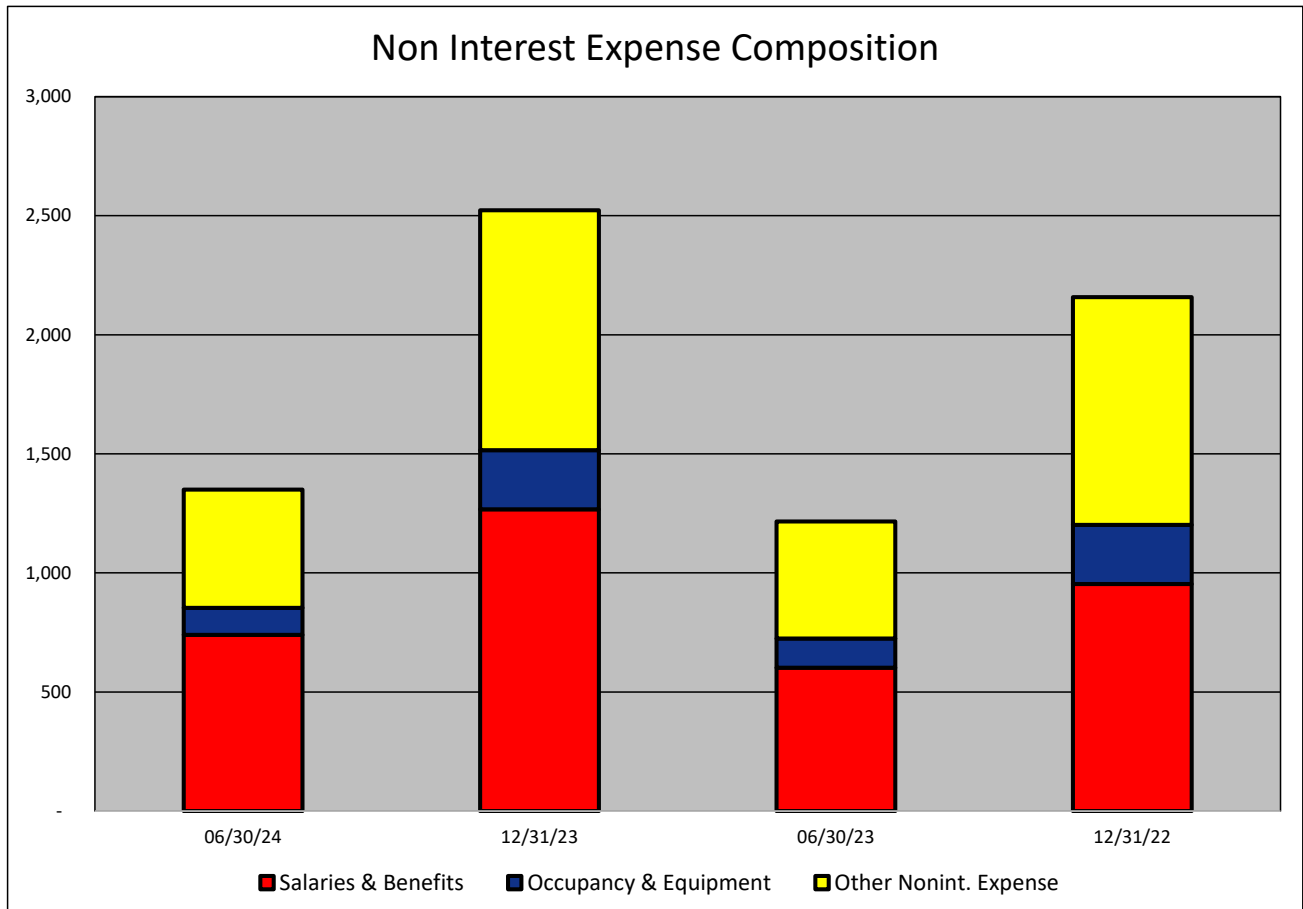


NONINTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	740	1,267	602	953	138	22.92
Occupancy & Equipment	113	248	123	249	(10)	(8.13)
Other Nonint. Expense	497	1,008	491	956	6	1.22
Total Nonint. Expense	1,350	2,523	1,216	2,158	134	11.02



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
One Florida Bank	1,792,476	1,547,417	15.84
Dlp Bank	270,888	242,287	11.80
Lafayette State Bank	223,927	201,284	11.25
Intracoastal Bank	541,595	491,824	10.12
Prime Meridian Bank	893,283	820,921	8.81
First Federal Bank	4,185,394	3,853,237	8.62
Everbank, National Association	39,445,857	36,454,143	8.21
Florida Capital Bank, National Association	555,652	522,061	6.43
Fnbt Bank	596,551	568,069	5.01
Pnb Community Bank	156,683	149,226	5.00
Madison County Community Bank	183,195	174,937	4.72
First National Bank Northwest Florida	175,755	169,191	3.88
Bank Of Pensacola	147,302	144,514	1.93
Peoples Bank Of Graceville	117,782	119,702	(1.60)
Capital City Bank	4,219,288	4,393,763	(3.97)
The Warrington Bank	179,539	187,536	(4.26)

Select Peer Average	3,355,323	3,127,507	5.74
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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	
Dlp Bank	97,139	75,025	29.48
First Federal Bank	1,373,114	1,098,512	25.00
Fnbt Bank	260,879	219,005	19.12
Florida Capital Bank, National Association	479,361	411,611	16.46
Intracoastal Bank	397,065	345,936	14.78
One Florida Bank	1,317,792	1,181,244	11.56
Prime Meridian Bank	695,549	626,087	11.09
Bank Of Pensacola	68,785	62,995	9.19
Peoples Bank Of Graceville	40,512	38,211	6.02
The Warrington Bank	53,787	51,439	4.56
Pnb Community Bank	111,992	108,225	3.48
Lafayette State Bank	144,934	140,506	3.15
Everbank, National Association	28,122,479	28,254,999	(0.47)
Capital City Bank	2,714,245	2,734,911	(0.76)
First National Bank Northwest Florida	59,120	60,399	(2.12)
Madison County Community Bank	82,288	85,056	(3.25)

Select Peer Average	2,251,190	2,218,385	9.21
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the six months June 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
First National Bank Northwest Florida	15.49	15.66	51.49	52.75	51.49
The Warrington Bank	15.46	15.11	0.00	0.00	0.00
Dlp Bank	16.08	13.92	0.00	0.00	0.00
Fnbt Bank	11.09	11.35	24.62	25.87	24.62
Florida Capital Bank, National Association	10.55	11.05	14.49	15.74	14.49
Peoples Bank Of Graceville	5.08	10.39	29.43	30.44	29.43
Prime Meridian Bank	9.27	10.32	13.29	14.09	13.29
Intracoastal Bank	5.80	9.54	10.82	12.06	10.82
First Federal Bank	8.04	9.36	17.22	17.57	17.22
Capital City Bank	10.78	9.35	14.51	15.70	14.51
Pnb Community Bank	7.61	9.34	0.00	0.00	0.00
Everbank, National Association	9.12	9.13	13.52	14.44	13.52
One Florida Bank	8.17	9.07	10.20	10.92	10.20
Madison County Community Bank	4.84	8.93	15.44	16.70	15.44
Bank Of Pensacola	8.47	8.78	21.07	22.00	21.07
Lafayette State Bank	5.93	8.51	12.05	13.30	12.05

Select Peer Average	9.49	10.61	15.51	16.35	15.51
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	108.47	86.27	2.21
Everbank, National Association	95.93	71.29	25.04
Prime Meridian Bank	87.83	77.86	12.66
One Florida Bank	81.17	73.52	5.20
Intracoastal Bank	81.07	73.31	21.87
Pnb Community Bank	78.39	71.48	17.73
Capital City Bank	73.67	64.33	20.99
Lafayette State Bank	69.78	64.72	14.80
Bank Of Pensacola	53.18	46.70	44.53
Fnbt Bank	49.52	43.73	20.68
Madison County Community Bank	49.24	44.92	35.70
Dlp Bank	42.88	35.86	25.17
First National Bank Northwest Florida	40.07	33.64	5.15
The Warrington Bank	39.42	29.96	66.63
First Federal Bank	38.89	32.81	54.72
Peoples Bank Of Graceville	36.45	34.40	57.59

Select Peer Average	64.12	55.30	26.92
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PEER GROUP COMPARISONS REPORT

North Florida Group

PROFITABILITY RATIOS

For the six months June 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	176,032	2.47	16.65
Fnbt Bank	580,523	2.24	20.09
Capital City Bank	4,257,568	1.29	12.24
Intracoastal Bank	525,996	1.11	19.12
Lafayette State Bank	217,018	1.06	19.90
Pnb Community Bank	157,864	1.06	14.55
Dlp Bank	240,148	1.02	5.74
Florida Capital Bank, National Association	534,420	0.95	8.86
Prime Meridian Bank	868,248	0.91	9.77
First Federal Bank	4,220,316	0.86	11.28
One Florida Bank	1,701,537	0.84	10.08
Peoples Bank Of Graceville	116,665	0.74	15.34
Everbank, National Association	37,624,091	0.60	6.39
Madison County Community Bank	181,325	0.52	10.59
Bank Of Pensacola	142,124	0.30	3.41
The Warrington Bank	184,040	0.20	1.33

Select Peer Average	3,232,995	1.01	11.58
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.09	1.67	41.59	7.03
Fnbt Bank	1.01	1.53	53.20	8.06
One Florida Bank	0.12	1.72	60.55	11.34
Prime Meridian Bank	0.28	1.99	62.78	7.91
Intracoastal Bank	0.17	1.81	65.14	11.77
Everbank, National Association	0.21	1.47	65.77	25.16
Peoples Bank Of Graceville	0.27	1.35	67.73	9.06
Capital City Bank	1.69	1.99	68.03	5.48
Lafayette State Bank	0.96	2.61	68.25	4.87
Pnb Community Bank	0.34	2.97	69.91	3.92
First Federal Bank	1.29	1.54	71.57	6.69
Florida Capital Bank, National Association	1.65	2.31	72.60	4.75
Dlp Bank	0.72	3.77	74.29	7.52
Madison County Community Bank	0.54	2.39	81.29	5.09
Bank Of Pensacola	0.20	1.70	83.23	10.52
The Warrington Bank	0.25	1.81	88.59	5.79

Select Peer Average	0.61	2.04	68.41	8.43
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.80	0.00	0.00	0.00
First National Bank Northwest Florida	2.07	0.00	0.00	0.00
Peoples Bank Of Graceville	0.93	0.01	0.00	0.06
The Warrington Bank	0.99	0.00	0.00	0.00
Fnbt Bank	1.77	0.01	0.01	0.05
One Florida Bank	0.82	0.02	0.02	0.19
Capital City Bank	1.08	0.20	0.15	1.56
Madison County Community Bank	2.04	0.42	0.19	3.30
Florida Capital Bank, National Association	1.25	0.30	0.26	1.28
Prime Meridian Bank	0.76	0.44	0.34	3.44
Lafayette State Bank	1.74	1.01	0.65	9.26
First Federal Bank	0.62	3.32	1.09	2.69
Pnb Community Bank	1.25	1.28	1.31	15.41
Intracoastal Bank	1.36	1.86	1.36	20.01
Everbank, National Association	0.83	1.88	1.37	3.82
Dlp Bank	1.90	3.67	1.68	13.61

Select Peer Average	1.26	0.90	0.53	4.67
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	4.32	11.27	0.00	0.00	14.80
Bank Of Pensacola	4.31	3.37	0.00	44.53	0.00
The Warrington Bank	2.36	0.09	0.00	66.63	0.00
Pnb Community Bank	2.10	4.37	2.02	0.00	17.73
Capital City Bank	1.78	6.46	0.00	13.82	7.18
Madison County Community Bank	1.58	9.92	0.00	0.00	35.70
Prime Meridian Bank	1.41	1.12	3.17	1.49	11.17
Florida Capital Bank, National Association	1.36	6.72	0.00	0.00	2.21
Dlp Bank	1.09	26.52	4.03	0.00	25.17
First National Bank Northwest Florida	0.89	59.83	0.11	3.91	1.24
Peoples Bank Of Graceville	0.78	6.42	0.00	43.80	13.79
One Florida Bank	0.77	19.57	0.00	0.00	5.20
Intracoastal Bank	0.76	1.19	0.00	0.00	21.87
First Federal Bank	0.67	1.18	0.00	0.00	54.72
Fnbt Bank	0.53	33.25	0.00	20.68	0.00
Everbank, National Association	0.12	1.45	0.00	0.07	24.93

Select Peer Average	1.55	12.05	0.58	12.18	14.73
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Prime Meridian Bank	76.66	1.09	0.00	0.00
Florida Capital Bank, National Association	74.80	0.26	0.00	0.01
One Florida Bank	72.92	0.56	0.00	0.00
Intracoastal Bank	72.32	1.04	0.00	0.00
Everbank, National Association	70.70	0.11	0.02	0.01
Pnb Community Bank	70.59	1.50	0.39	0.00
Lafayette State Bank	63.60	2.22	0.00	0.00
Capital City Bank	63.07	2.53	0.02	2.13
Bank Of Pensacola	46.32	0.76	0.00	0.00
Madison County Community Bank	44.00	4.59	0.00	0.00
Fnbt Bank	42.50	1.82	0.00	0.00
Dlp Bank	35.18	1.46	0.37	4.41
Peoples Bank Of Graceville	34.07	0.15	0.00	0.00
First National Bank Northwest Florida	32.94	0.48	0.00	0.01
The Warrington Bank	29.66	0.59	0.00	0.00
First Federal Bank	29.22	0.93	0.00	4.83

Select Peer Average	53.66	1.26	0.05	0.71
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	57.88	31.72	89.60	0.00	10.40
Dlp Bank	56.24	43.76	100.00	0.00	0.00
Bank Of Pensacola	44.10	52.18	96.28	3.72	0.00
Capital City Bank	41.79	56.79	98.58	0.60	0.82
Lafayette State Bank	39.49	60.51	100.00	0.00	0.00
Prime Meridian Bank	25.81	72.59	98.40	0.00	1.60
Pnb Community Bank	25.60	74.40	100.00	0.00	0.00
The Warrington Bank	24.96	65.19	90.15	0.60	9.25
Fnbt Bank	24.81	75.19	100.00	0.00	0.00
First National Bank Northwest Florida	23.57	76.43	100.00	0.00	0.00
One Florida Bank	23.42	75.66	99.08	0.00	0.92
Peoples Bank Of Graceville	21.32	78.68	100.00	0.00	0.00
Intracoastal Bank	21.07	75.96	97.03	0.00	2.97
Madison County Community Bank	20.52	76.58	97.10	0.00	2.90
First Federal Bank	7.81	85.24	93.05	0.00	6.95
Everbank, National Association	3.71	79.57	83.28	0.00	16.72

Select Peer Average	28.88	67.53	96.41	0.31	3.28
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.13	0.44	5.92	89.77
Pnb Community Bank	5.43	1.17	4.66	94.26
Lafayette State Bank	5.77	2.14	4.47	94.86
First National Bank Northwest Florida	6.19	2.59	4.43	93.69
Capital City Bank	4.91	1.04	4.05	91.46
Florida Capital Bank, National Association	5.32	4.71	3.94	96.50
Fnbt Bank	5.63	2.78	3.84	97.86
Prime Meridian Bank	5.51	2.85	3.50	95.40
Madison County Community Bank	4.89	2.23	3.15	96.22
Intracoastal Bank	5.20	2.97	2.97	96.49
First Federal Bank	5.23	2.36	2.97	89.12
One Florida Bank	5.62	3.85	2.96	98.35
Everbank, National Association	5.66	3.86	2.35	99.28
Bank Of Pensacola	3.18	1.90	2.13	97.42
The Warrington Bank	2.87	1.16	2.13	97.63
Peoples Bank Of Graceville	3.98	2.48	2.12	98.56

Select Peer Average	5.10	2.41	2.65	95.43
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