

Dlp Bank

Starke, FL

Established

3/19/1957

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

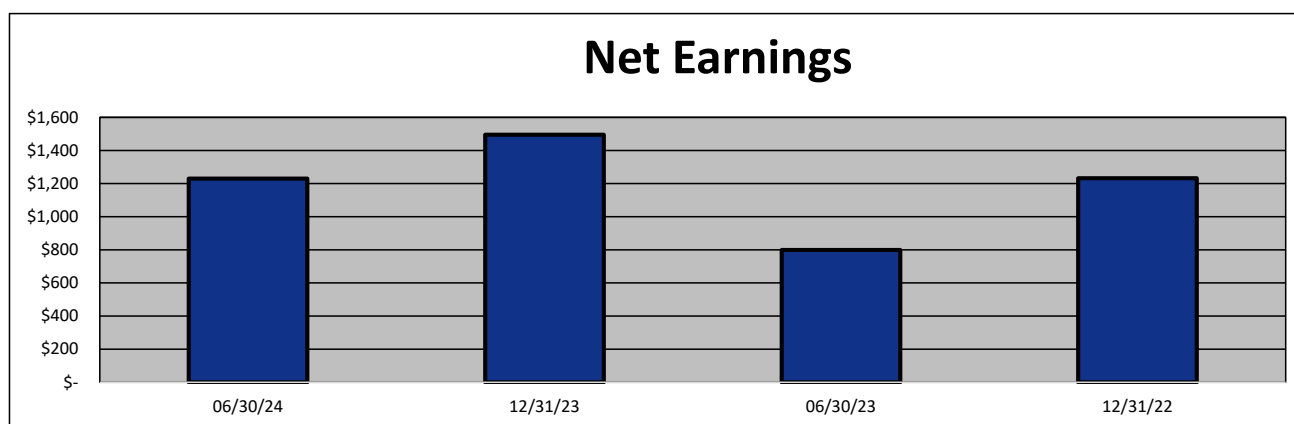
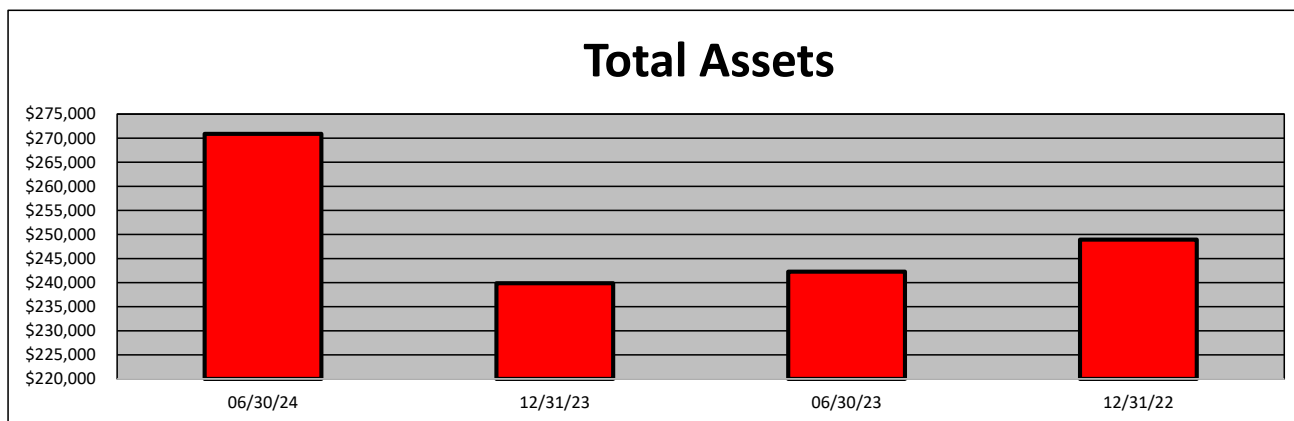
EXECUTIVE SUMMARY - DLP Bank
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	16.08	17.76	17.20	16.40	9.59	9.49
Leverage Ratio	13.92	13.41	12.76	11.89	10.67	10.61
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.61	15.51
Risk Based Ratio	0.00	0.00	0.00	0.00	13.45	16.35
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.57	15.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	42.88	45.51	37.51	38.21	75.33	64.12
Loans/Assets	35.86	37.31	30.97	31.87	63.16	55.30
Securities/Assets	25.17	30.11	15.27	26.83	19.74	26.92
PROFITABILITY:						
Return on Avg Assets	1.02	0.61	0.65	0.55	0.75	1.01
Return on Avg Equity	5.74	3.60	3.86	5.70	10.61	11.58
Nonint Income/Avg Assets	0.72	0.67	0.65	0.65	0.79	0.61
Net Overhead Ratio	3.77	3.40	3.37	2.32	2.14	2.04
Efficiency Ratio	74.29	72.67	76.93	78.55	72.23	68.41
Assets (per million) per Employee	7.52	6.15	6.38	6.55	10.25	8.43
ASSET QUALITY:						
Allowance/Loans	1.90	1.43	1.20	1.29	1.31	1.26
Nonperforming Loans/Total Loans	3.67	3.63	6.18	8.13	0.56	0.90
Nonperforming Assets/Total Assets	1.68	2.00	2.45	3.11	0.38	0.53
Adjusted Texas Ratio	13.61	15.17	19.77	26.97	4.10	4.67
YIELDS & COSTS:						
Yield on earning assets	6.13	5.83	5.49	3.60	5.44	5.10
Cost of funds	0.44	0.32	0.25	0.14	3.03	2.41
Net interest margin	5.92	5.67	5.35	3.52	2.85	2.65
Avg Earning Assets/Avg Assets	89.77	85.42	83.84	86.91	95.94	95.43

SELECTED FINANCIAL DATA - DLP Bank
(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	270,888	239,872	242,287	248,929	28,601	11.80
Cash and Equivalents	85,718	58,050	109,970	81,131	(24,252)	(22.05)
Securities	68,179	72,237	36,997	66,780	31,182	84.28
Loans, net	97,139	89,489	75,025	79,340	22,114	29.48
Deposit Accounts	226,549	196,638	200,031	207,634	26,518	13.26
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	43,556	42,606	41,675	40,812	1,881	4.51

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,230	1,495	799	1,232	431	53.94
Interest Income	6,605	12,222	5,621	6,980	984	17.51
Interest Expense	223	353	143	158	80	55.94
Net Interest Income	6,382	11,869	5,478	6,822	904	16.50
Prov for Credit Losses	244	1,544	297	20	(53)	(17.85)
Noninterest income	867	1,637	799	1,454	68	8.51
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,392	9,975	4,914	6,616	478	9.73
Net Operating Income	1,613	1,987	1,066	1,640	547	51.31
Income Taxes	413	492	267	408	146	54.68

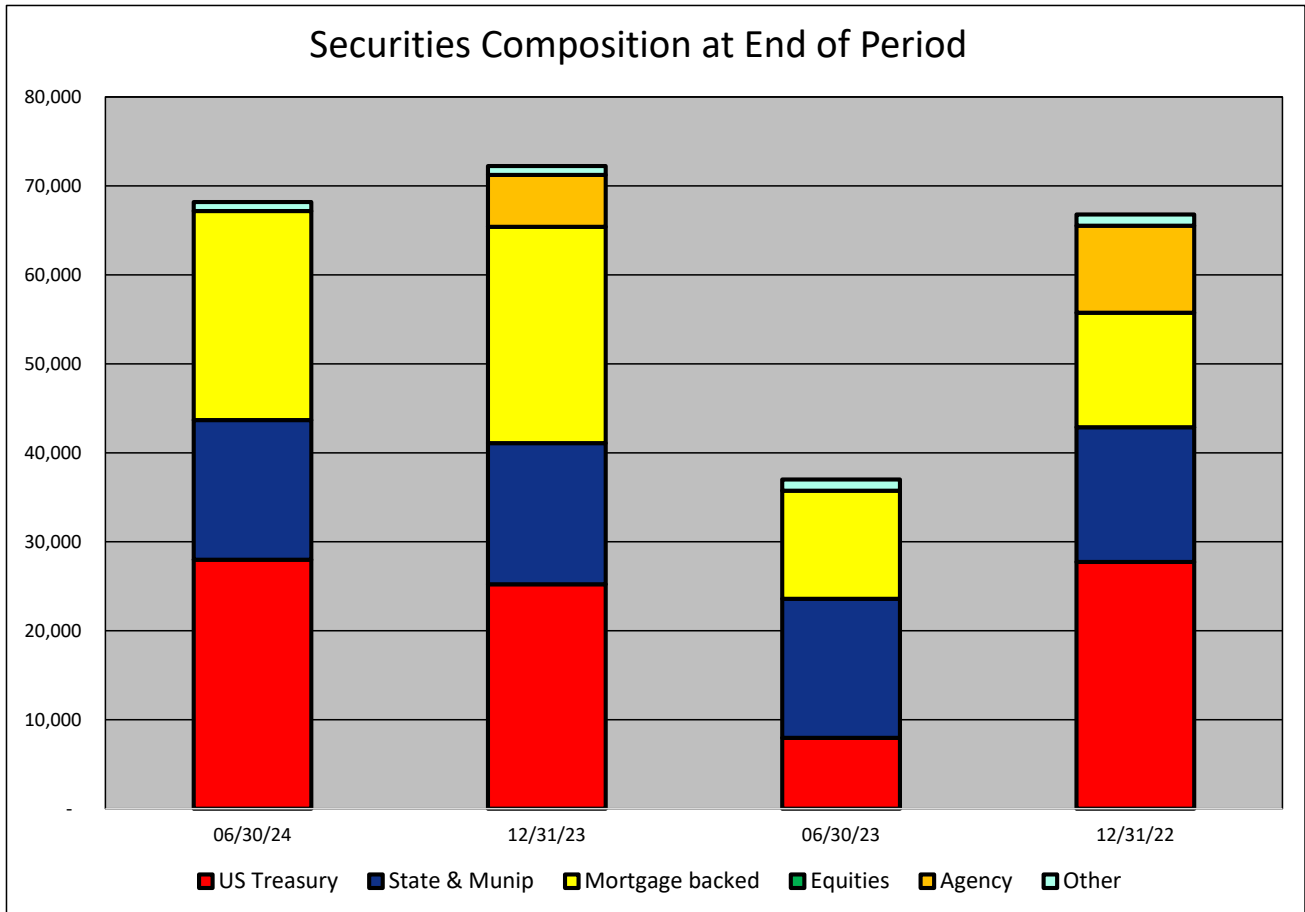


SECURITIES COMPOSITION - DLP Bank
(Dollars in Thousands)

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

US Treasury	27,977	25,226	7,970	27,738	20,007	251.03
State & Munip	15,705	15,869	15,620	15,139	85	0.54
Mortgage backed	23,497	24,300	12,157	12,873	11,340	93.28
Equities	-	-	-	-	-	NA
Agency	-	5,842	-	9,780	-	NA
Other	1,000	1,000	1,250	1,250	(250)	(20.00)
Total Securities	68,179	72,237	36,997	66,780	31,182	84.28

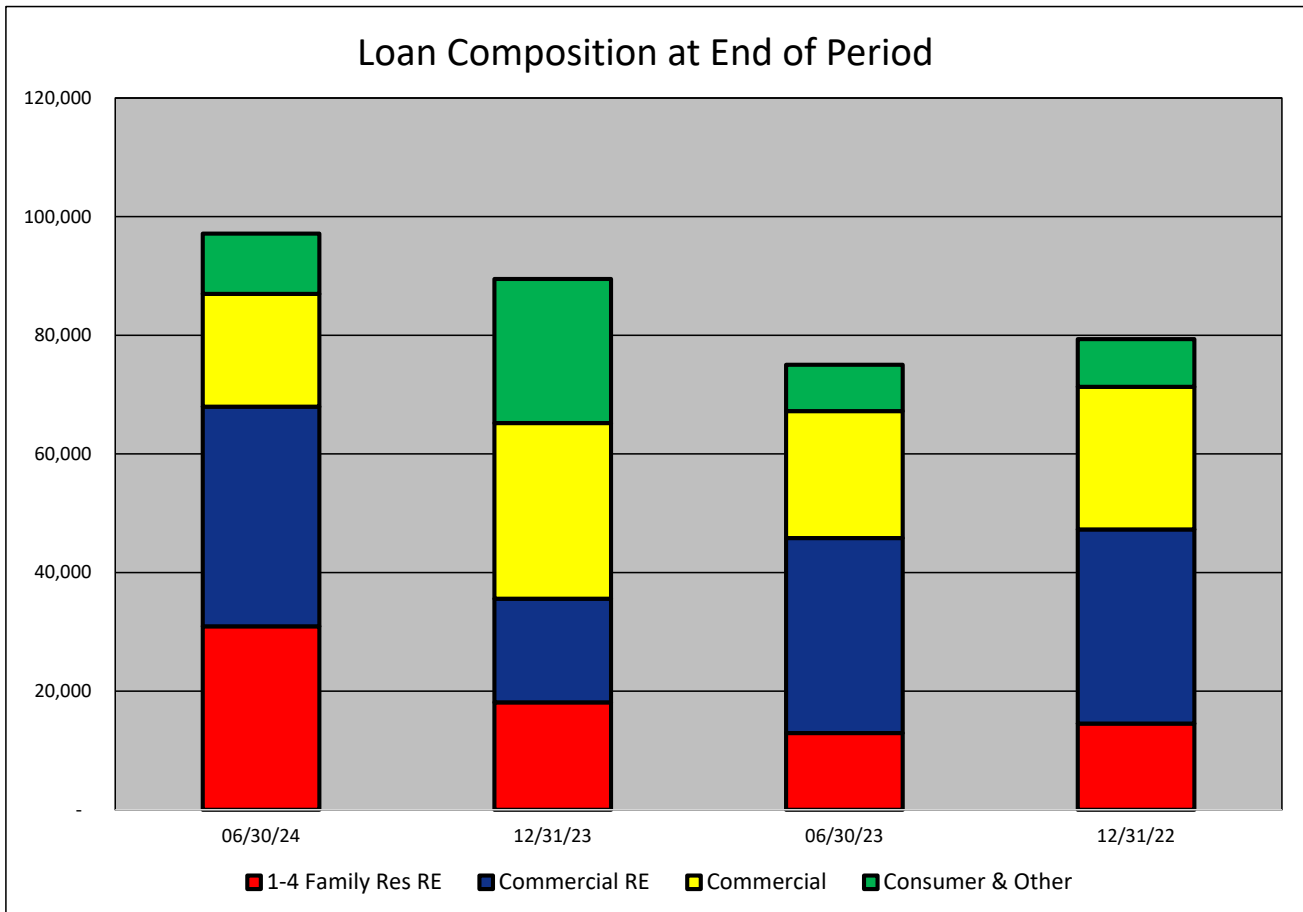


LOAN PORTFOLIO COMPOSITION - DLP Bank
(Dollars in Thousands)

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

1-4 Family Res RE	30,927	18,103	12,935	14,538	17,992	139.10
Commercial RE	37,041	17,488	32,868	32,735	4,173	12.70
Commercial	19,012	29,613	21,417	24,025	(2,405)	(11.23)
Consumer & Other	10,159	24,285	7,805	8,042	2,354	30.16
Loans, Net	97,139	89,489	75,025	79,340	22,114	29.48



LOAN PORTFOLIO QUALITY - DLP Bank
(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	1,283	1,028	1,028	906	255	24.81
Total Recoveries	66	135	40	26	26	65.00
Total Charge-offs	53	1,423	462	67	(409)	(88.53)
Provision Expense	244	1,544	297	20	(53)	(17.85)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	143	-	NA
Ending Balance	1,844	1,283	902	1,028	942	104.43

NON-PERFORMING ASSETS:

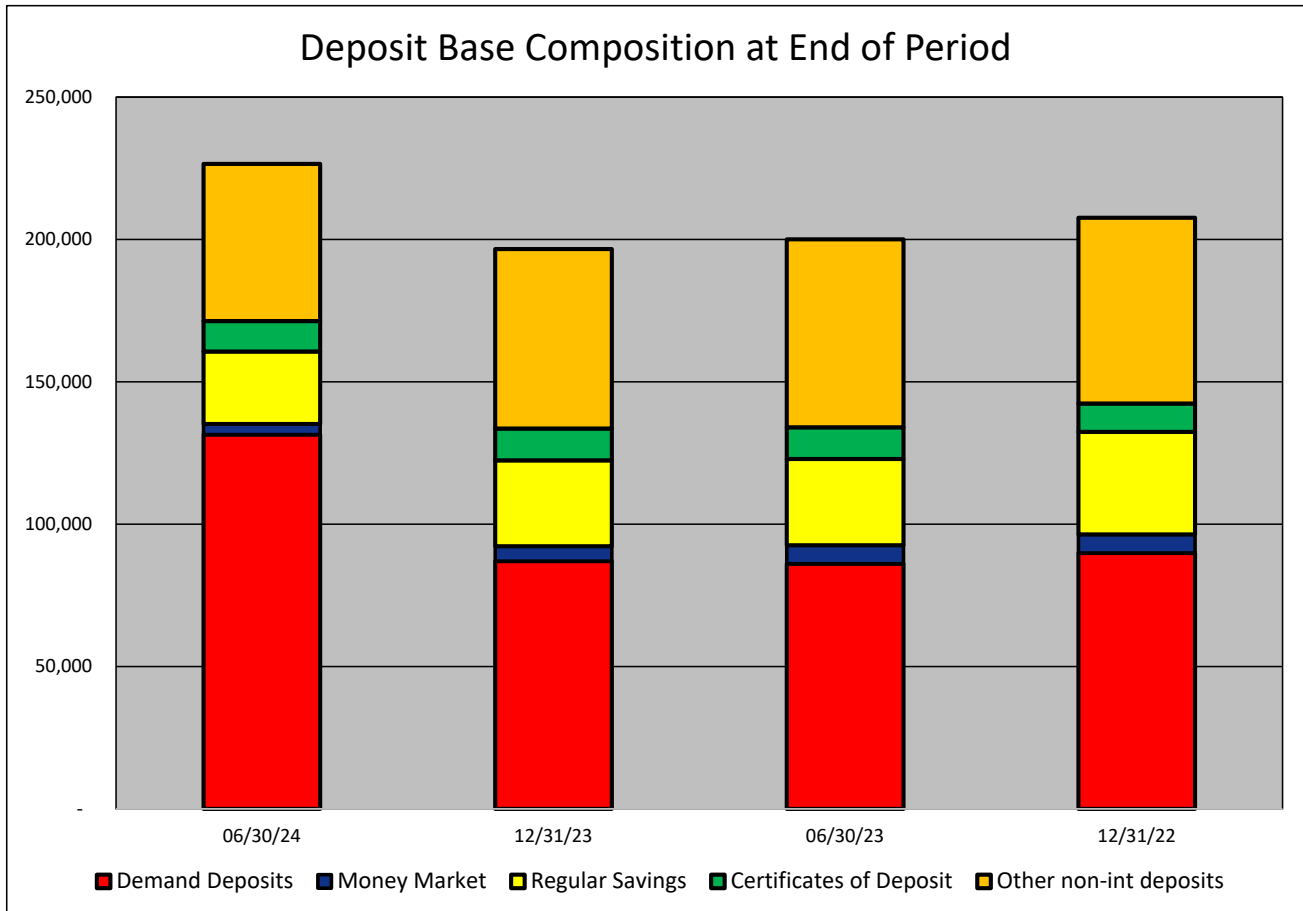
Total-90+ Days Past Due	-	159	617	-	(617)	(100.00)
Total-Nonaccrual	3,563	3,092	4,021	6,450	(458)	(11.39)
Foreclosed Real Estate	990	1,543	1,290	1,290	(300)	(23.26)
Total Non-perf Assets	4,553	4,794	5,928	7,740	(1,375)	(23.20)

DEPOSIT BASE COMPOSITION - DLP Bank
(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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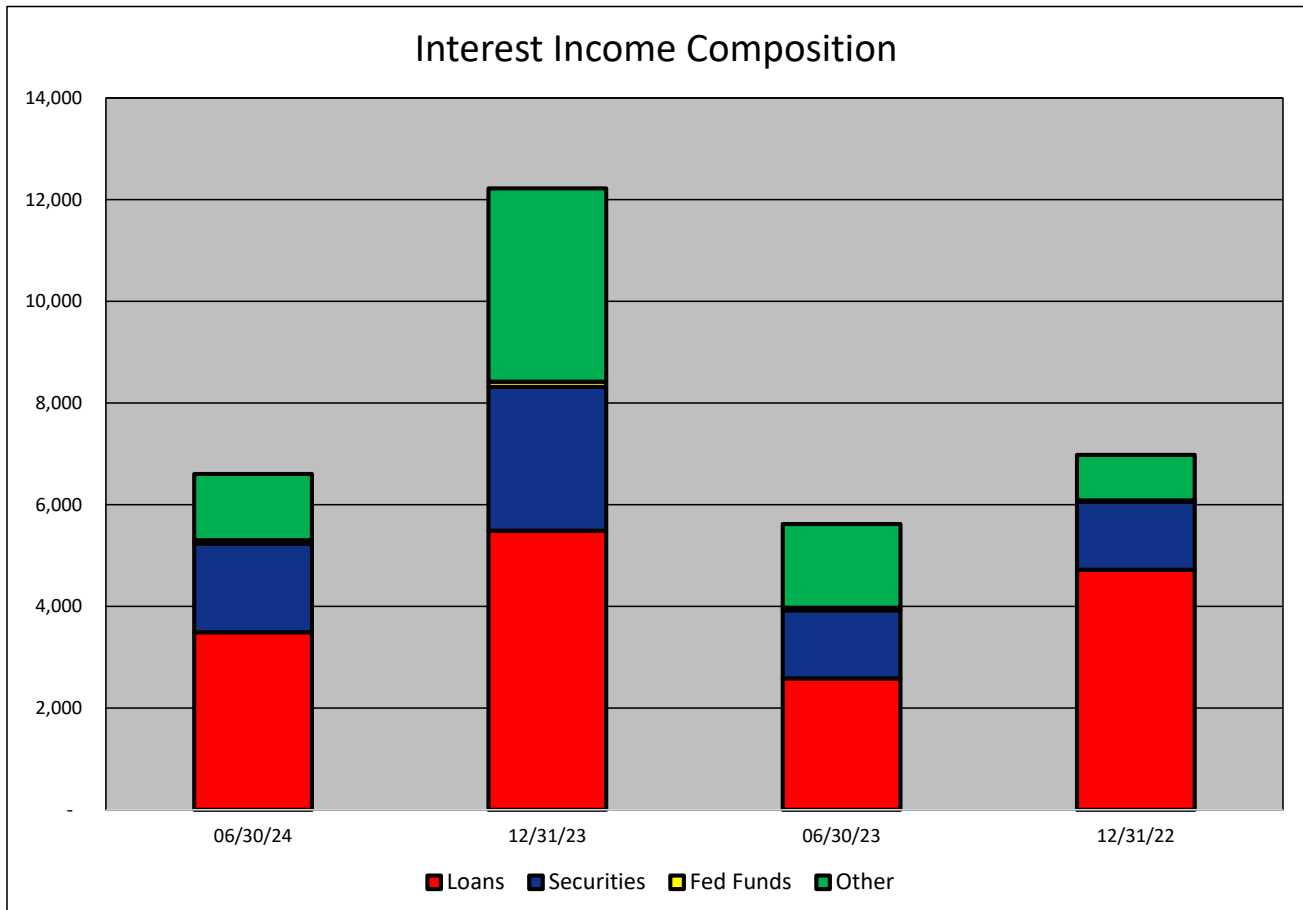
DEPOSIT BASE CATEGORY:

Demand Deposits	131,484	87,010	86,085	89,885	45,399	52.74
Money Market	3,717	5,243	6,528	6,534	(2,811)	(43.06)
Regular Savings	25,440	30,195	30,269	36,003	(4,829)	(15.95)
Certificates of Deposit	10,700	11,137	11,145	9,974	(445)	(3.99)
Other non-int deposits	55,208	63,053	66,004	65,238	(10,796)	(16.36)
Total Deposits	226,549	196,638	200,031	207,634	26,518	13.26



INTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	3,492	5,490	2,585	4,720	907	35.09
Securities	1,745	2,827	1,339	1,342	406	30.32
Fed Funds	66	104	50	24	16	32.00
Other	1,302	3,801	1,647	894	(345)	(20.95)
Total Int Income	6,605	12,222	5,621	6,980	984	17.51

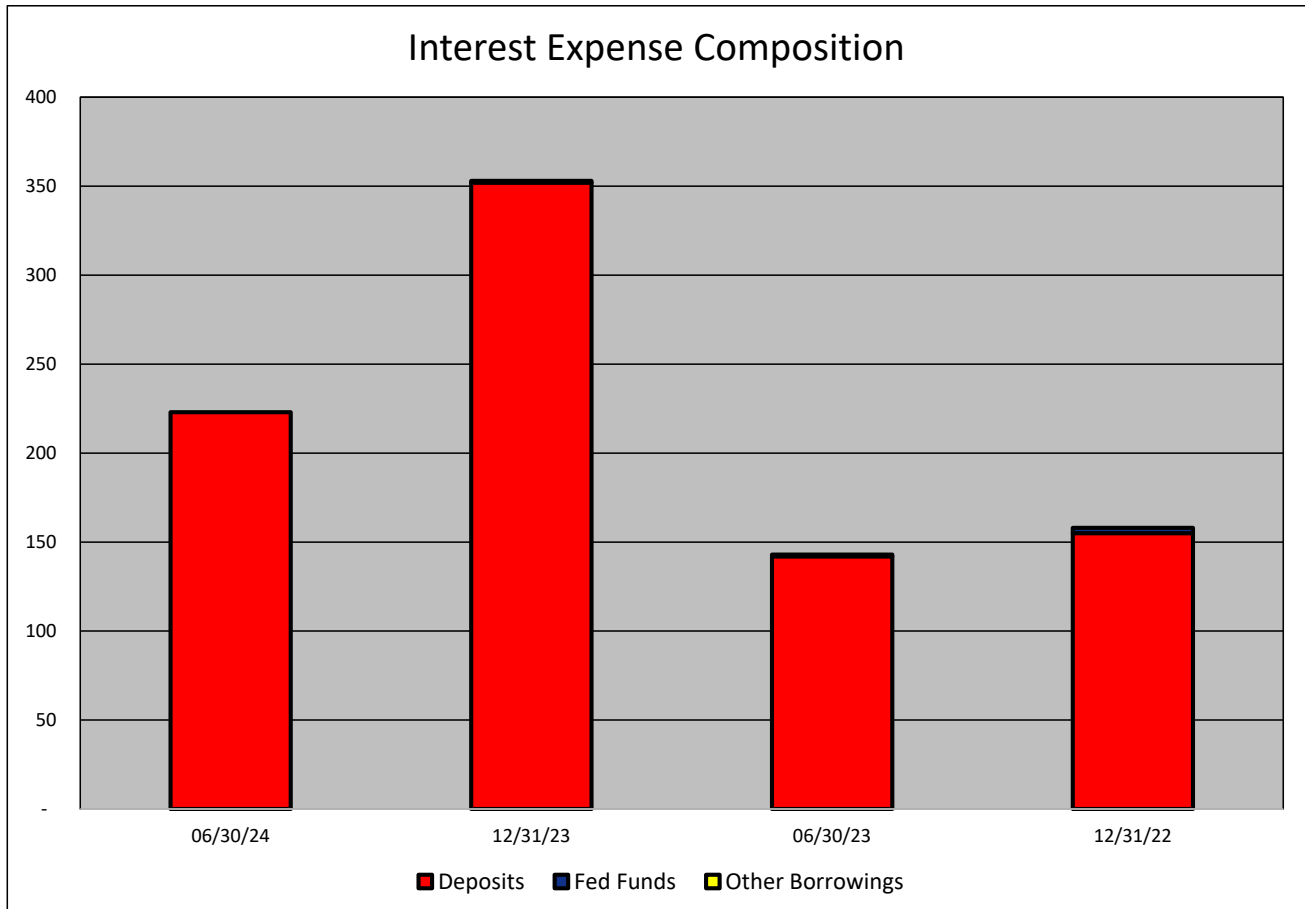


INTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

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	223	352	142	155	81	57.04
Fed Funds	-	1	1	3	(1)	(100.00)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	223	353	143	158	80	55.94

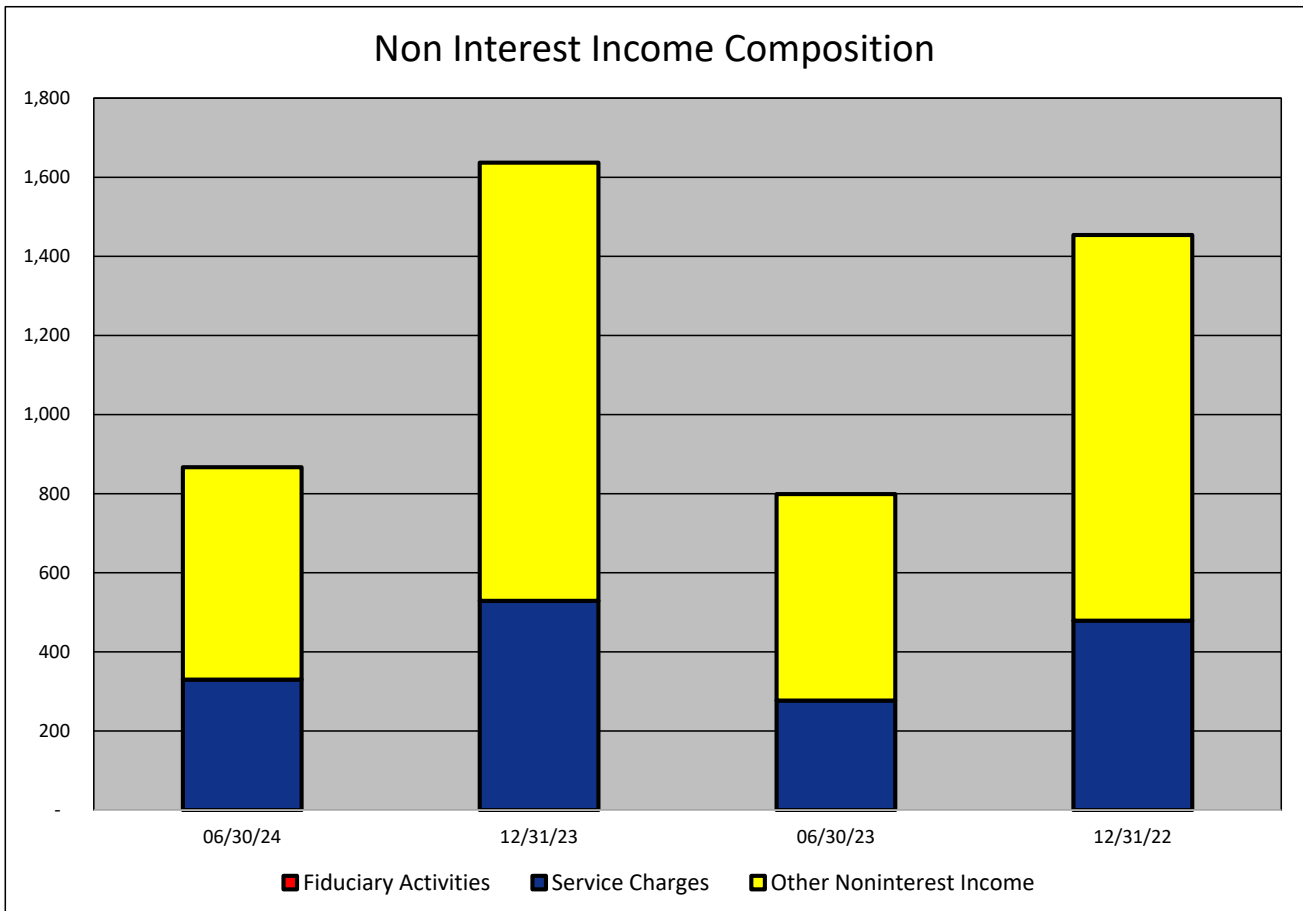


NONINTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	330	529	277	479	53	19.13
Other Noninterest Income	537	1,108	522	975	15	2.87
Total Nonint. Income	867	1,637	799	1,454	68	8.51

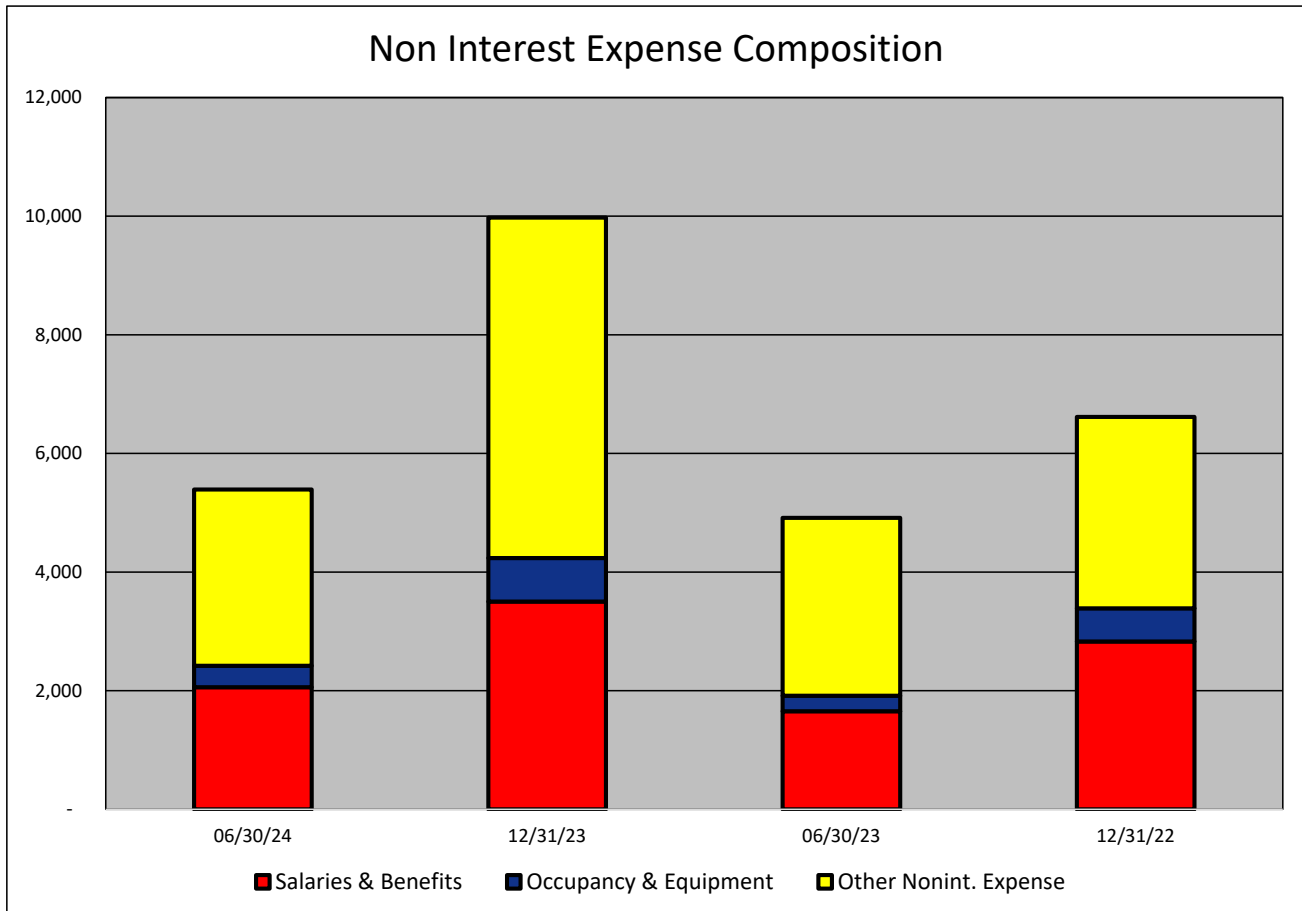


NONINTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

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	2,059	3,502	1,653	2,830	406	24.56
Occupancy & Equipment	362	735	262	558	100	38.17
Other Nonint. Expense	2,971	5,738	2,999	3,228	(28)	(0.93)
Total Nonint. Expense	5,392	9,975	4,914	6,616	478	9.73



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