

Everbank, National Association

Jacksonville, FL

Established

10/1/1998

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 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

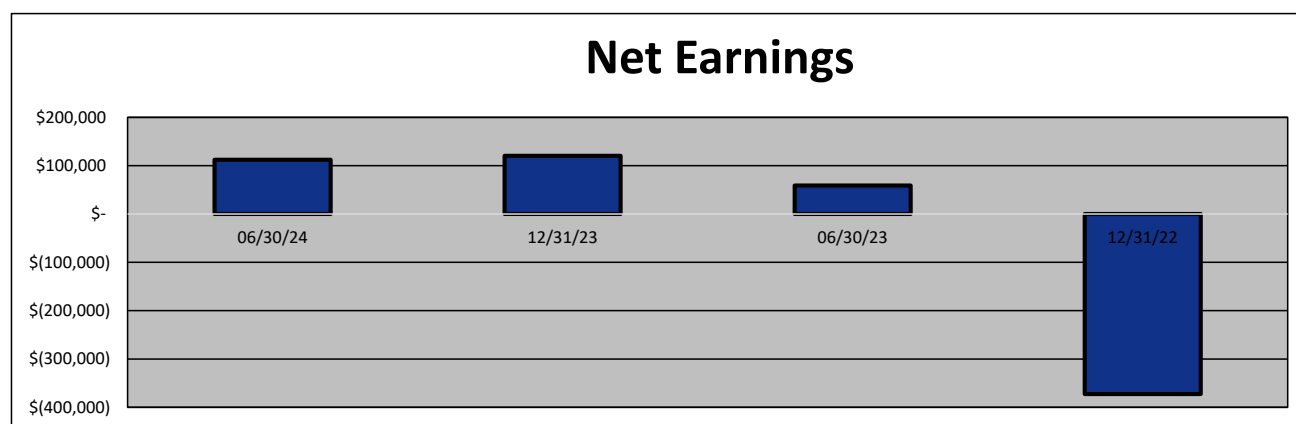
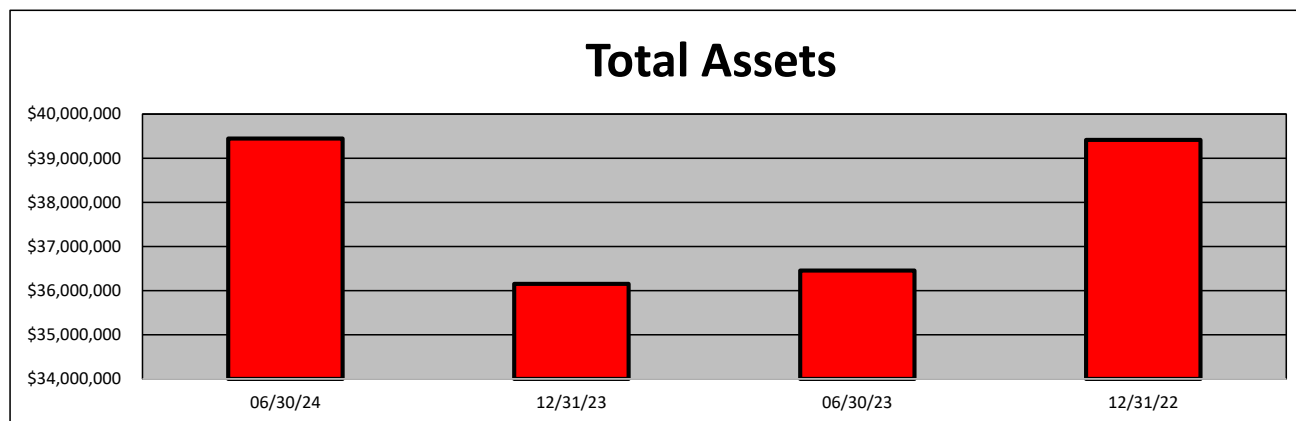
EXECUTIVE SUMMARY - EverBank, National Association
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.12	9.49	9.80	8.88	9.59	9.49
Leverage Ratio	9.13	9.44	9.52	9.12	10.67	10.61
Tier 1 Cap/Risk Based Assets	13.52	14.55	15.15	14.48	12.61	15.51
Risk Based Ratio	14.44	15.56	16.15	15.37	13.45	16.35
Common Equity Tier 1 Capital Ratio	13.52	14.55	15.15	14.48	12.57	15.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	95.93	93.59	112.82	116.09	75.33	64.12
Loans/Assets	71.29	72.44	77.51	77.74	63.16	55.30
Securities/Assets	25.04	21.55	11.87	10.29	19.74	26.92
PROFITABILITY:						
Return on Avg Assets	0.60	0.23	0.32	(0.99)	0.75	1.01
Return on Avg Equity	6.39	2.39	3.34	(9.55)	10.61	11.58
Nonint Income/Avg Assets	0.21	0.04	0.51	(1.12)	0.79	0.61
Net Overhead Ratio	1.47	1.76	1.56	3.61	2.14	2.04
Efficiency Ratio	65.77	84.71	82.21	192.02	72.23	68.41
Assets (per million) per Employee	25.16	23.52	25.09	25.58	10.25	8.43
ASSET QUALITY:						
Allowance/Loans	0.83	0.88	0.81	0.69	1.31	1.26
Nonperforming Loans/Total Loans	1.88	2.50	3.15	3.75	0.56	0.90
Nonperforming Assets/Total Assets	1.37	1.84	2.47	2.93	0.38	0.53
Adjusted Texas Ratio	3.82	5.39	7.42	10.09	4.10	4.67
YIELDS & COSTS:						
Yield on earning assets	5.66	4.99	4.70	3.52	5.44	5.10
Cost of funds	3.86	3.33	3.05	1.27	3.03	2.41
Net interest margin	2.35	2.10	2.02	2.43	2.85	2.65
Avg Earning Assets/Avg Assets	99.28	98.71	98.99	99.42	95.94	95.43

SELECTED FINANCIAL DATA - EverBank, National Association
(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	39,445,857	36,153,160	36,454,143	39,416,491	2,991,714	8.21
Cash and Equivalents	621,035	1,458,021	3,095,807	3,889,395	(2,474,772)	(79.94)
Securities	9,878,608	7,791,888	4,325,886	4,056,509	5,552,722	128.36
Loans, net	28,122,479	26,190,329	28,254,999	30,642,718	(132,520)	(0.47)
Deposit Accounts	29,316,720	27,983,944	25,045,105	26,396,062	4,271,615	17.06
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,596,874	3,429,536	3,571,316	3,501,374	25,558	0.72

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	112,362	120,475	59,081	(372,621)	53,281	90.18
Interest Income	1,057,782	1,791,874	861,304	1,320,082	196,478	22.81
Interest Expense	618,487	1,037,593	490,840	407,861	127,647	26.01
Net Interest Income	439,295	754,281	370,464	912,221	68,831	18.58
Prov for Credit Losses	9,355	11,799	8,117	(18,902)	1,238	15.25
Noninterest income	39,104	14,796	94,184	(424,008)	(55,080)	(58.48)
Gain on Sale of Securities	1,164	(298)	-	(89,108)	1,164	NA
Noninterest Expense	315,052	652,885	382,254	938,122	(67,202)	(17.58)
Net Operating Income	153,992	104,393	74,277	(431,007)	79,715	107.32
Income Taxes	42,071	18,090	16,127	(149,204)	25,944	160.87

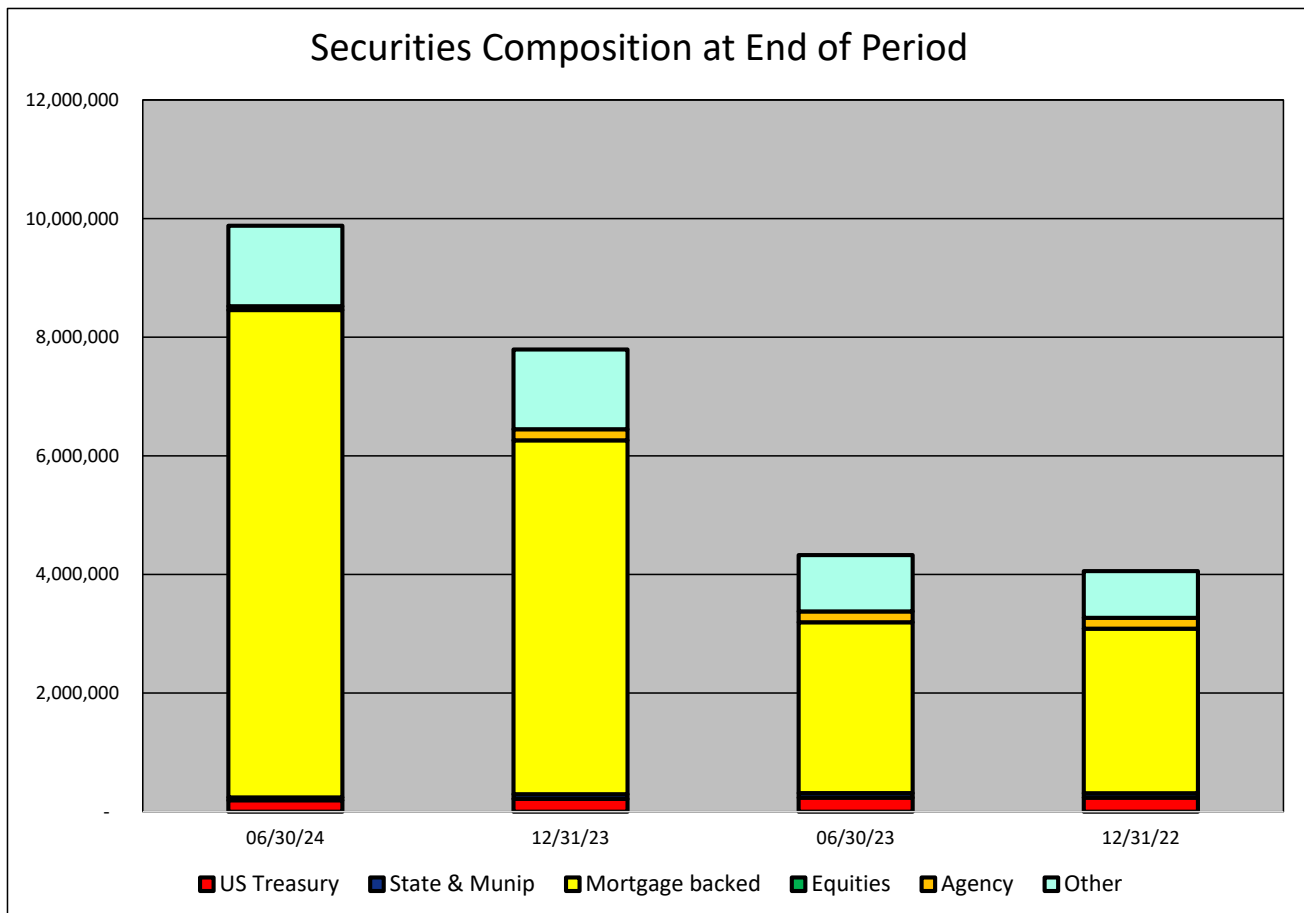


SECURITIES COMPOSITION - EverBank, National Association
(Dollars in Thousands)

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	192,373	216,562	237,811	236,151	(45,438)	(19.11)
State & Munip	49,471	77,894	76,383	74,475	(26,912)	(35.23)
Mortgage backed	8,215,828	5,966,038	2,879,541	2,775,729	5,336,287	185.32
Equities	-	-	-	-	-	NA
Agency	63,940	187,466	183,640	181,950	(119,700)	(65.18)
Other	1,356,996	1,343,928	948,511	788,204	408,485	43.07
Total Securities	9,878,608	7,791,888	4,325,886	4,056,509	5,552,722	128.36

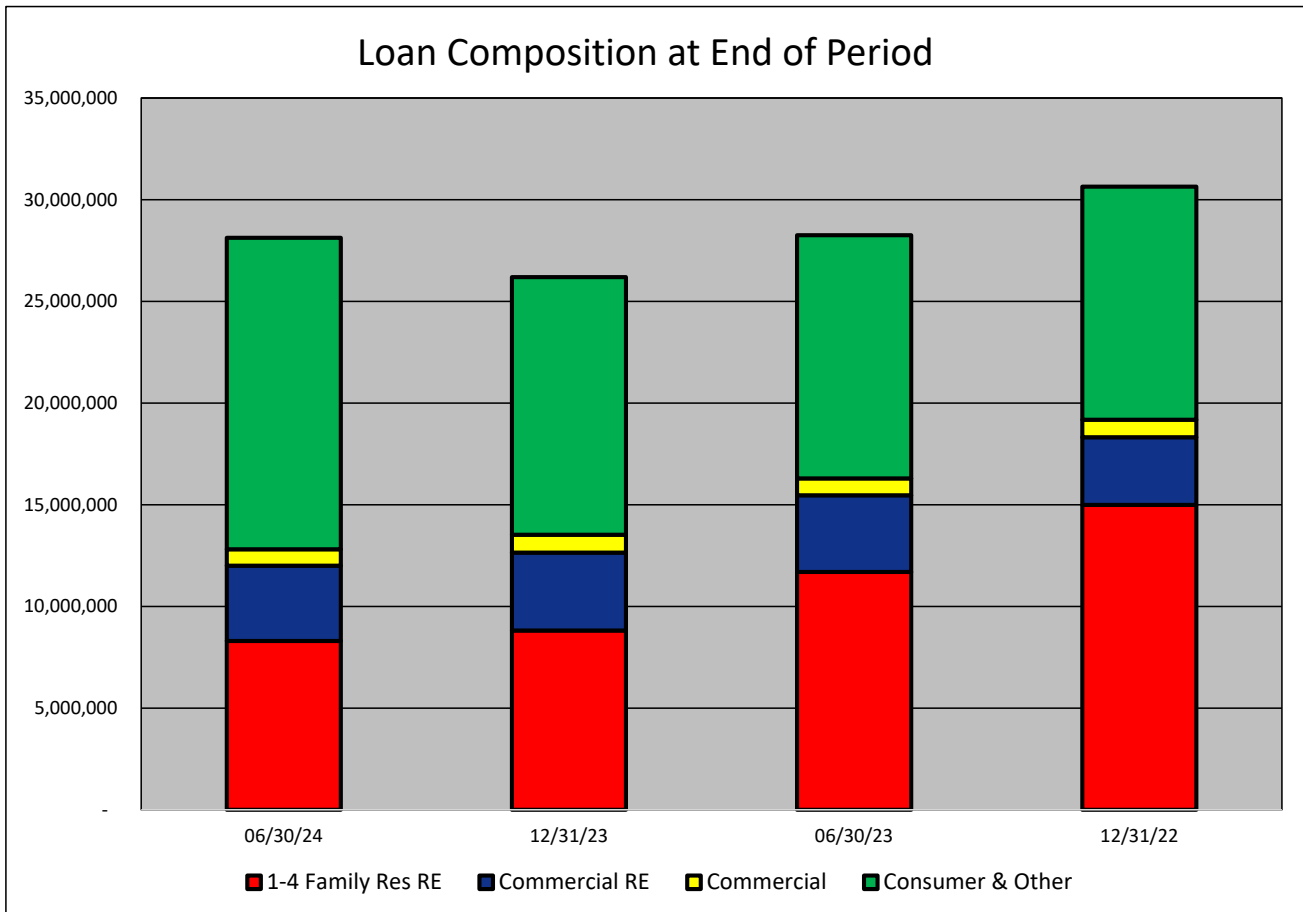


LOAN PORTFOLIO COMPOSITION - EverBank, National Association
(Dollars in Thousands)

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	8,303,035	8,815,914	11,693,114	14,994,246	(3,390,079)	(28.99)
Commercial RE	3,701,922	3,830,633	3,769,156	3,326,243	(67,234)	(1.78)
Commercial	803,642	880,440	829,847	857,755	(26,205)	(3.16)
Consumer & Other	15,313,880	12,663,342	11,962,882	11,464,474	3,350,998	28.01
Loans, Net	28,122,479	26,190,329	28,254,999	30,642,718	(132,520)	(0.47)



LOAN PORTFOLIO QUALITY - EverBank, National Association
(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):

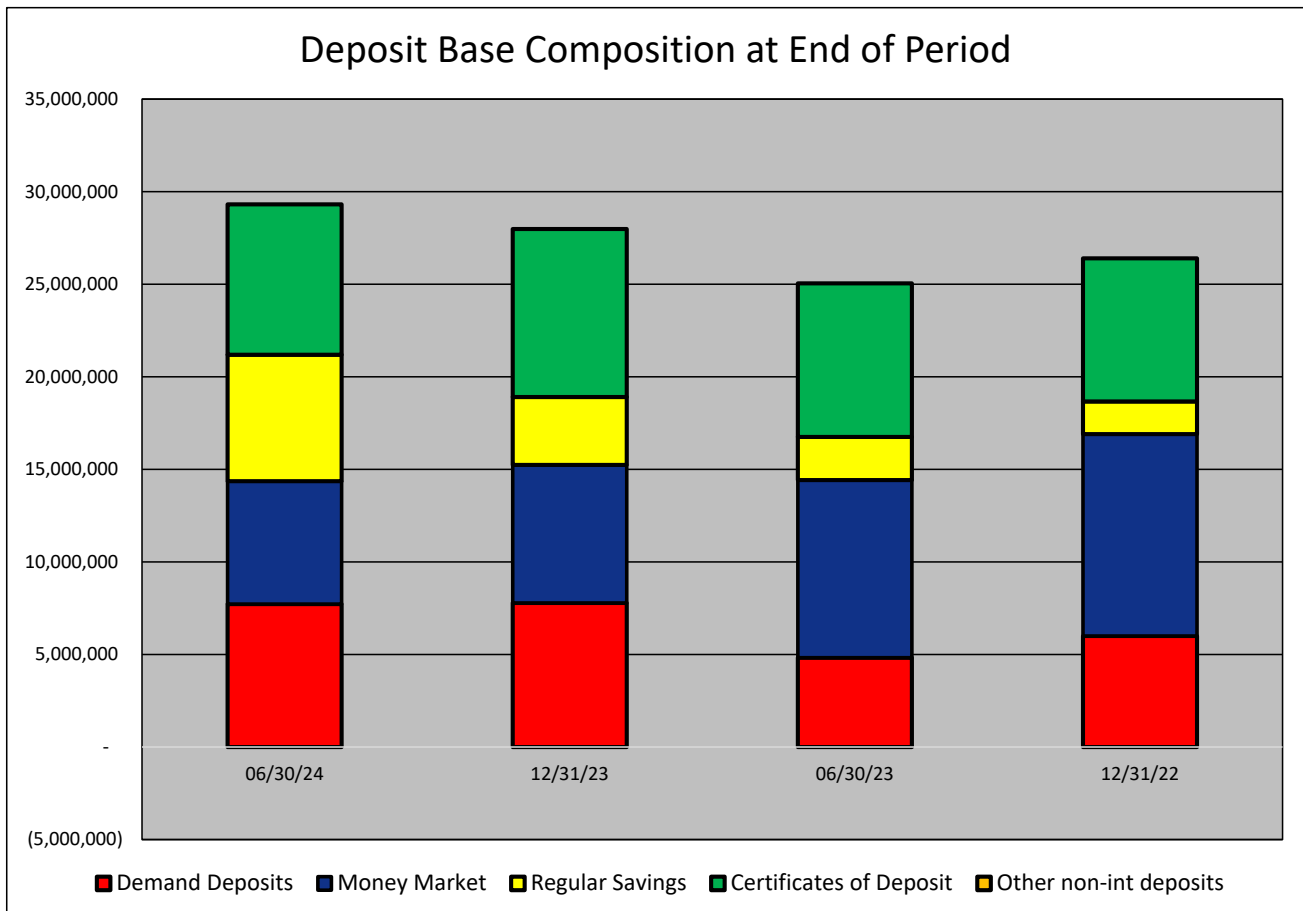
Beginning Balance	229,466	211,219	211,219	226,813	18,247	8.64
Total Recoveries	3,975	7,361	3,905	12,732	70	1.79
Total Charge-offs	10,087	9,743	2,946	9,424	7,141	242.40
Provision Expense	9,355	11,799	8,117	(18,902)	1,238	15.25
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	8,830	8,830	-	(8,830)	(100.00)
Ending Balance	232,709	229,466	229,125	211,219	3,584	1.56

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	394,703	468,172	624,727	791,156	(230,024)	(36.82)
Total-Nonaccrual	134,571	186,804	265,660	357,273	(131,089)	(49.34)
Foreclosed Real Estate	6,180	3,728	6,205	7,790	(25)	(0.40)
Total Non-perf Assets	535,454	658,704	896,592	1,156,219	(361,138)	(40.28)

DEPOSIT BASE COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	7,719,922	7,779,490	4,824,291	5,998,548	2,895,631	60.02
Money Market	6,642,440	7,458,106	9,592,448	10,902,638	(2,950,008)	(30.75)
Regular Savings	6,829,430	3,668,153	2,332,453	1,764,784	4,496,977	192.80
Certificates of Deposit	8,124,928	9,078,194	8,295,913	7,730,093	(170,985)	(2.06)
Other non-int deposits	-	1	-	(1)	-	NA
Total Deposits	29,316,720	27,983,944	25,045,105	26,396,062	4,271,615	17.06

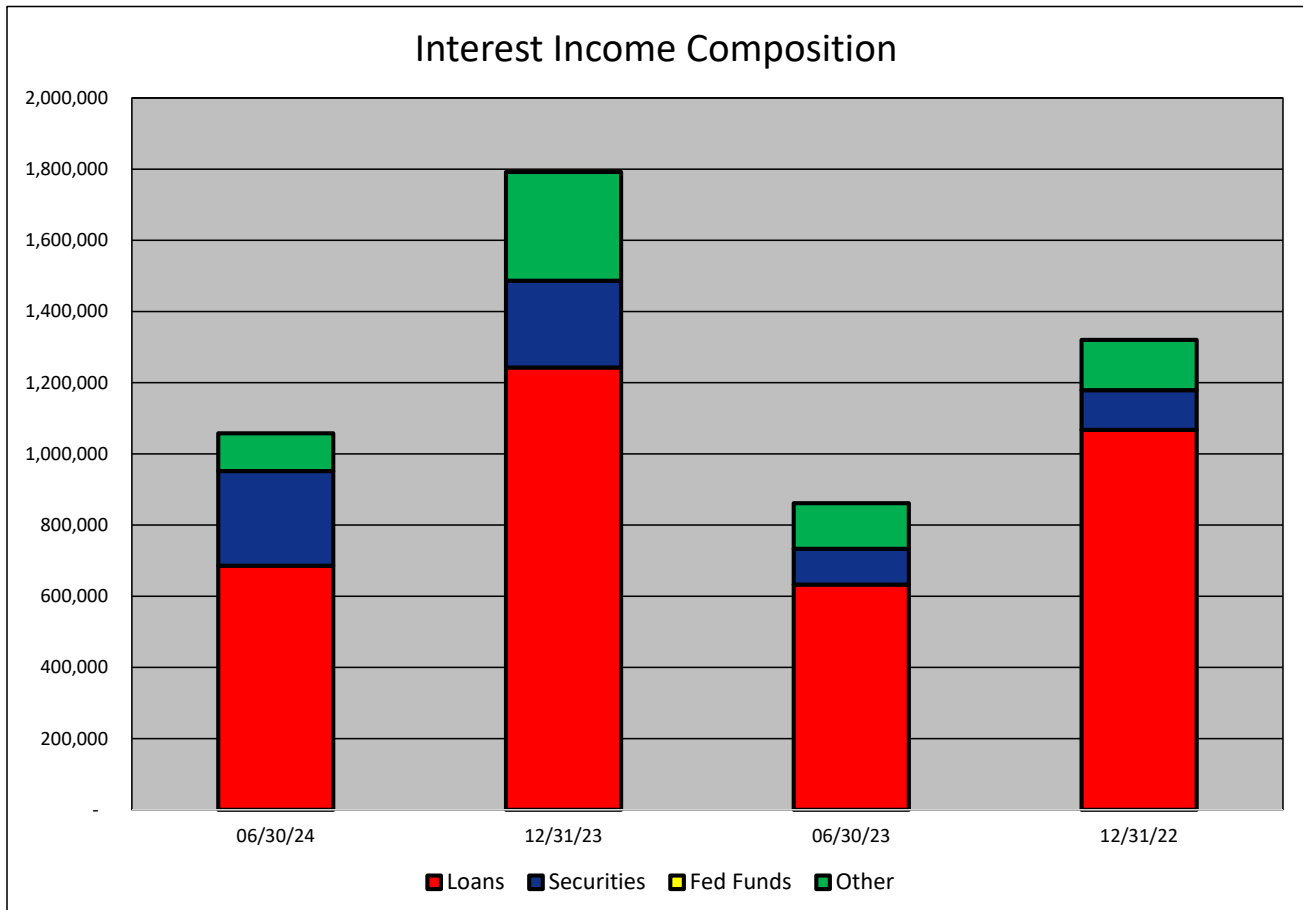


INTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

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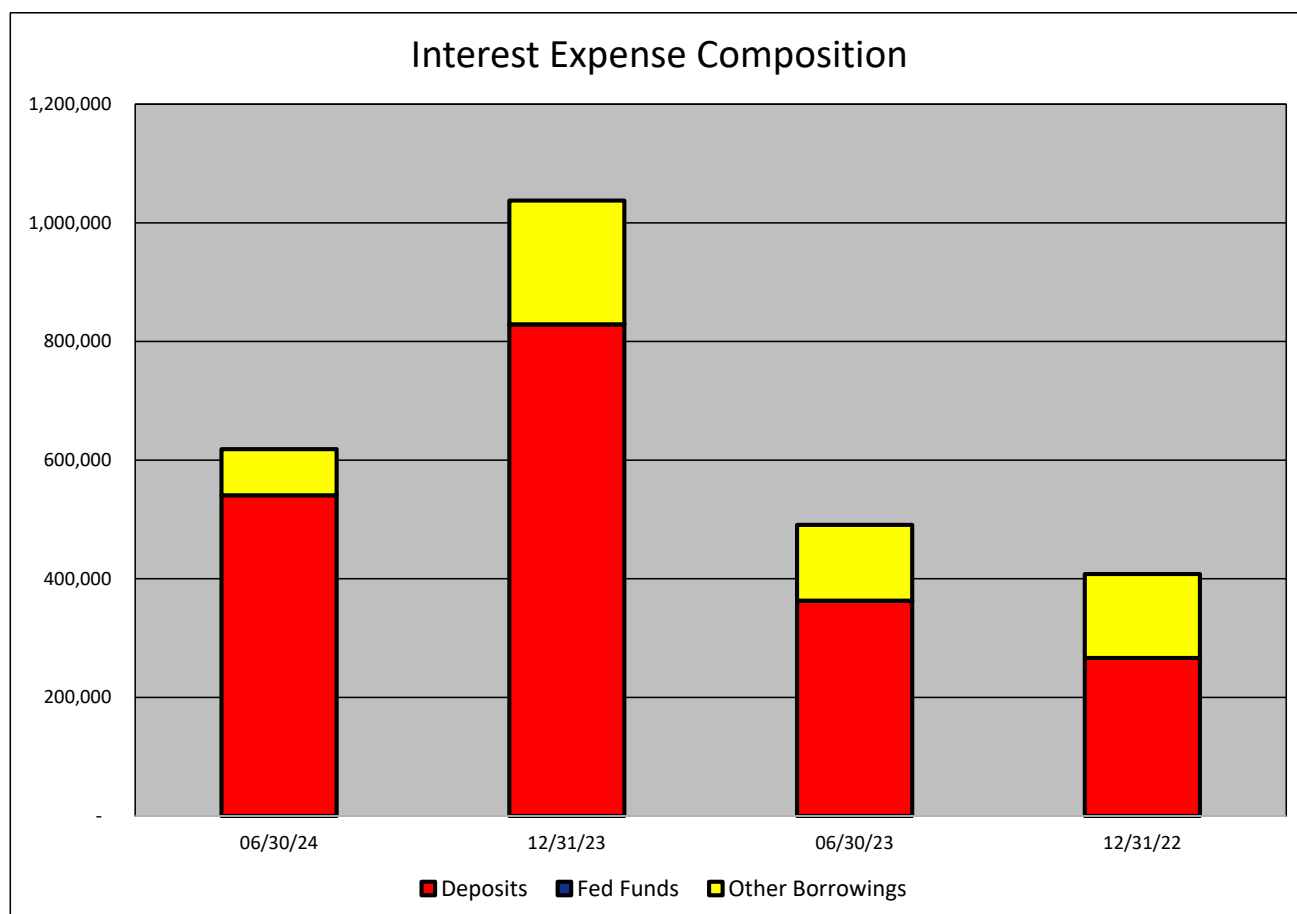
INTEREST INCOME CATEGORY

Loans	685,790	1,242,578	632,751	1,067,412	53,039	8.38
Securities	265,917	243,810	100,538	111,547	165,379	164.49
Fed Funds	-	-	-	-	-	NA
Other	106,075	305,486	128,015	141,123	(21,940)	(17.14)
Total Int Income	1,057,782	1,791,874	861,304	1,320,082	196,478	22.81



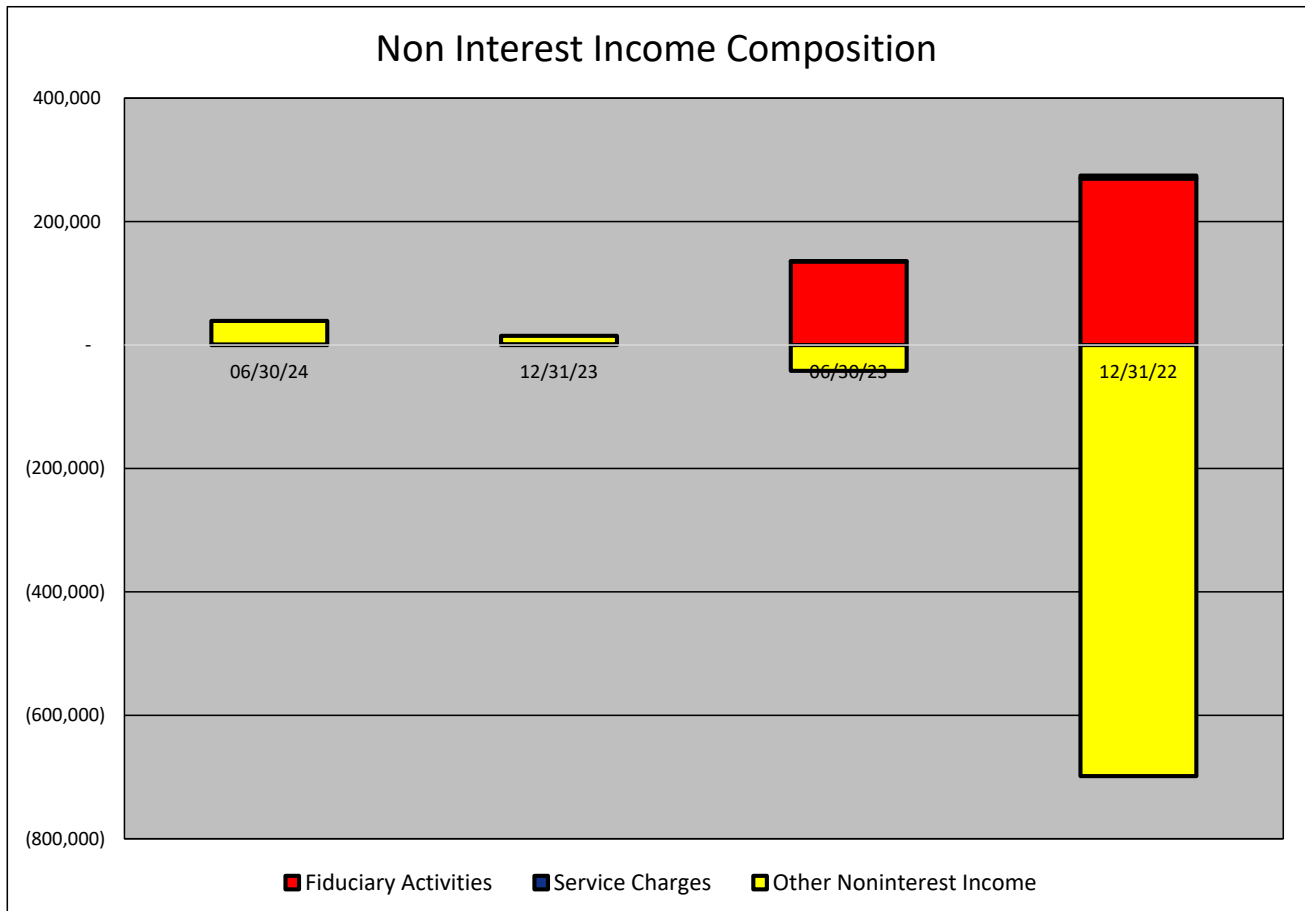
INTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	540,801	828,955	362,966	266,320	177,835	48.99
Fed Funds	-	3	3	-	(3)	(100.00)
Other Borrowings	77,686	208,635	127,871	141,541	(50,185)	(39.25)
Total Int Expense	618,487	1,037,593	490,840	407,861	127,647	26.01



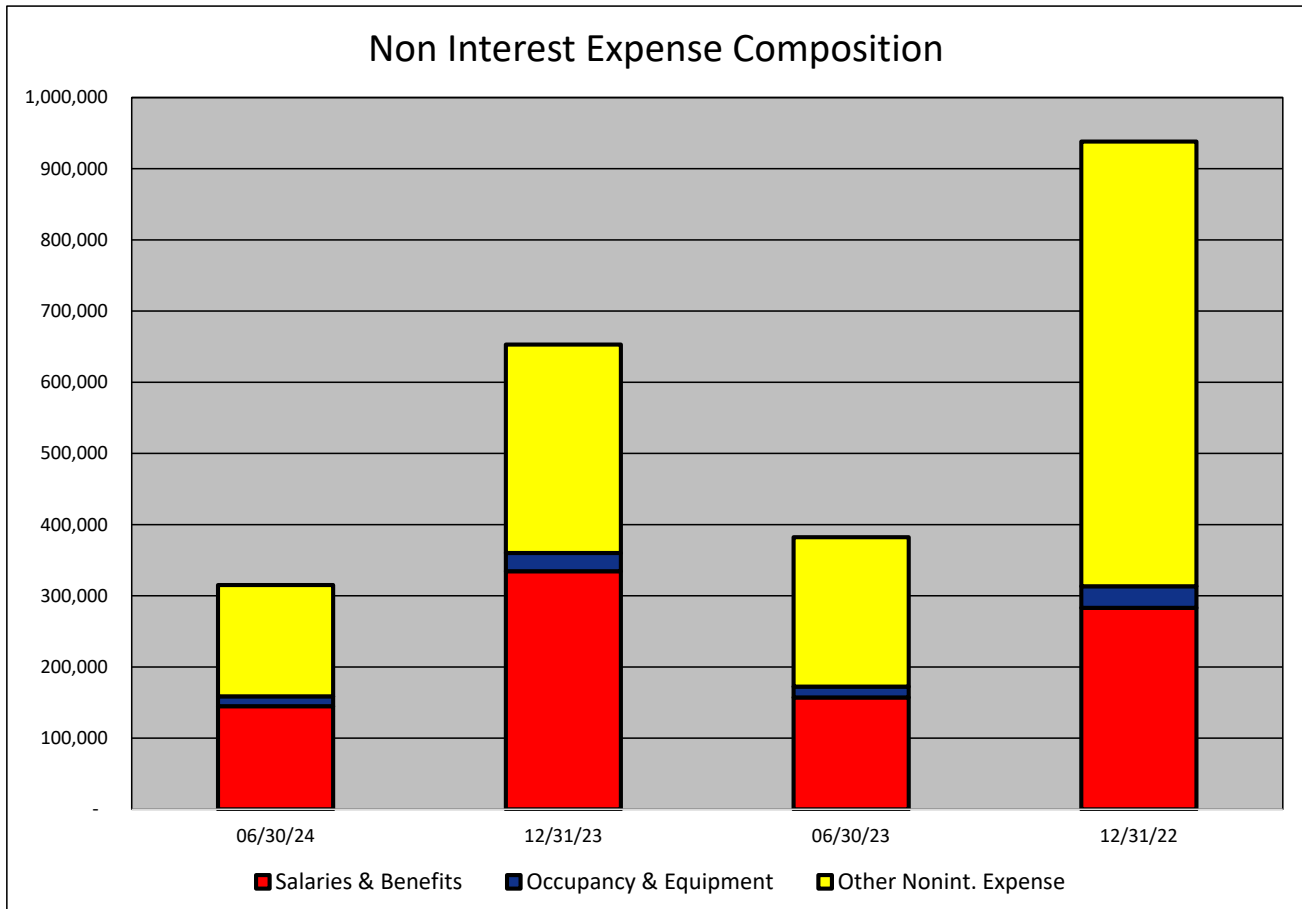
NONINTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

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	-	-	135,495	269,779	(135,495)	(100.00)
Service Charges	850	1,407	505	4,772	345	68.32
Other Noninterest Income	38,254	13,389	(41,816)	(698,559)	80,070	(191.48)
Total Nonint. Income	39,104	14,796	94,184	(424,008)	(55,080)	(58.48)



NONINTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	144,938	334,482	157,131	283,027	(12193)	(7.76)
Occupancy & Equipment	13,809	25,670	15,323	30,276	(1514)	(9.88)
Other Nonint. Expense	156,305	292,733	209,800	624,819	(53495)	(25.50)
Total Nonint. Expense	315,052	652,885	382,254	938,122	(67202)	(17.58)



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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