

First Federal Bank

Lake City, FL

Established

1/1/1961

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Adam McCord, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Martin Gonzalez

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

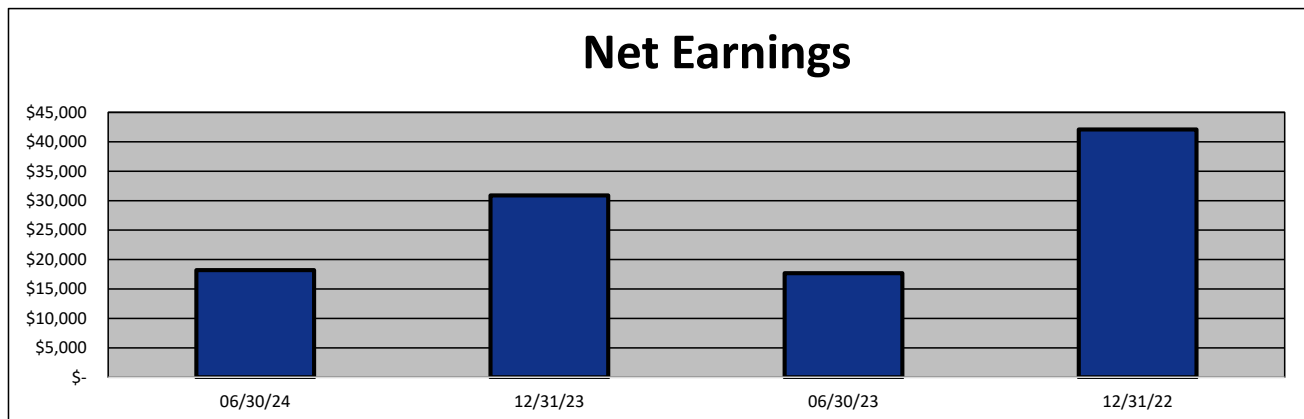
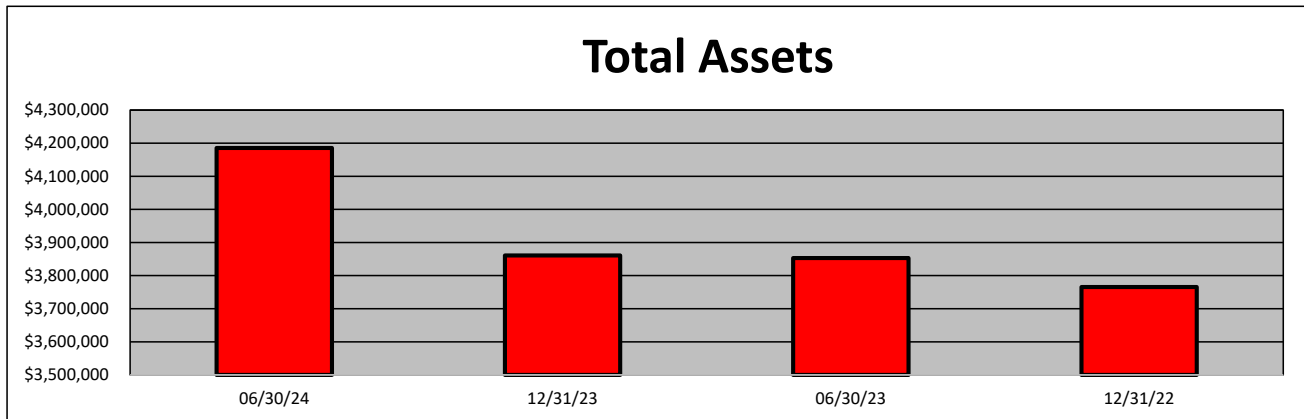
**EXECUTIVE SUMMARY - First Federal Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.04	7.98	7.09	6.57	9.59	9.49
Leverage Ratio	9.36	9.55	8.70	8.78	10.67	10.61
Tier 1 Cap/Risk Based Assets	17.22	18.47	17.83	17.28	12.61	15.51
Risk Based Ratio	17.57	19.02	18.61	17.98	13.45	16.35
Common Equity Tier 1 Capital Ratio	17.22	18.47	17.83	17.28	12.57	15.51
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	38.89	36.29	31.68	31.18	75.33	64.12
Loans/Assets	32.81	32.28	28.51	28.06	63.16	55.30
Securities/Assets	54.72	54.05	57.90	57.80	19.74	26.92
PROFITABILITY:						
Return on Avg Assets	0.86	0.76	0.86	1.12	0.75	1.01
Return on Avg Equity	11.28	11.28	13.47	14.66	10.61	11.58
Nonint Income/Avg Assets	1.29	1.28	1.46	1.91	0.79	0.61
Net Overhead Ratio	1.54	1.56	1.35	1.12	2.14	2.04
Efficiency Ratio	71.57	73.92	71.57	66.13	72.23	68.41
Assets (per million) per Employee	6.69	6.25	6.01	5.39	10.25	8.43
ASSET QUALITY:						
Allowance/Loans	0.62	0.71	1.17	0.96	1.31	1.26
Nonperforming Loans/Total Loans	3.32	2.73	3.00	3.70	0.56	0.90
Nonperforming Assets/Total Assets	1.09	0.88	0.86	1.04	0.38	0.53
Adjusted Texas Ratio	2.69	1.99	1.81	1.84	4.10	4.67
YIELDS & COSTS:						
Yield on earning assets	5.23	4.73	4.40	3.36	5.44	5.10
Cost of funds	2.36	1.94	1.71	0.52	3.03	2.41
Net interest margin	2.97	2.88	2.76	2.91	2.85	2.65
Avg Earning Assets/Avg Assets	89.12	88.72	88.98	90.50	95.94	95.43

SELECTED FINANCIAL DATA - First Federal 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	4,185,394	3,860,802	3,853,237	3,765,448	332,157	8.62
Cash and Equivalents	77,573	107,908	76,264	113,383	1,309	1.72
Securities	2,290,365	2,086,831	2,231,199	2,176,302	59,166	2.65
Loans, net	1,373,114	1,246,131	1,098,512	1,056,521	274,602	25.00
Deposit Accounts	3,530,461	3,433,882	3,467,404	3,388,881	63,057	1.82
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	336,589	307,989	273,034	247,559	63,555	23.28

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	18,203	30,881	17,677	42,097	526	2.98
Interest Income	98,286	171,217	80,448	113,832	17,838	22.17
Interest Expense	42,497	66,900	29,934	15,317	12,563	41.97
Net Interest Income	55,789	104,317	50,514	98,515	5,275	10.44
Prov for Credit Losses	200	(3,550)	200	(14,291)	-	-
Noninterest income	27,201	52,279	29,934	71,529	(2,733)	(9.13)
Gain on Sale of Securities	-	(4,610)	39	(18,226)	(39)	(100.00)
Noninterest Expense	59,640	116,179	57,759	113,332	1,881	3.26
Net Operating Income	23,150	43,967	22,489	71,003	661	2.94
Income Taxes	4,925	8,365	4,851	10,680	74	1.53

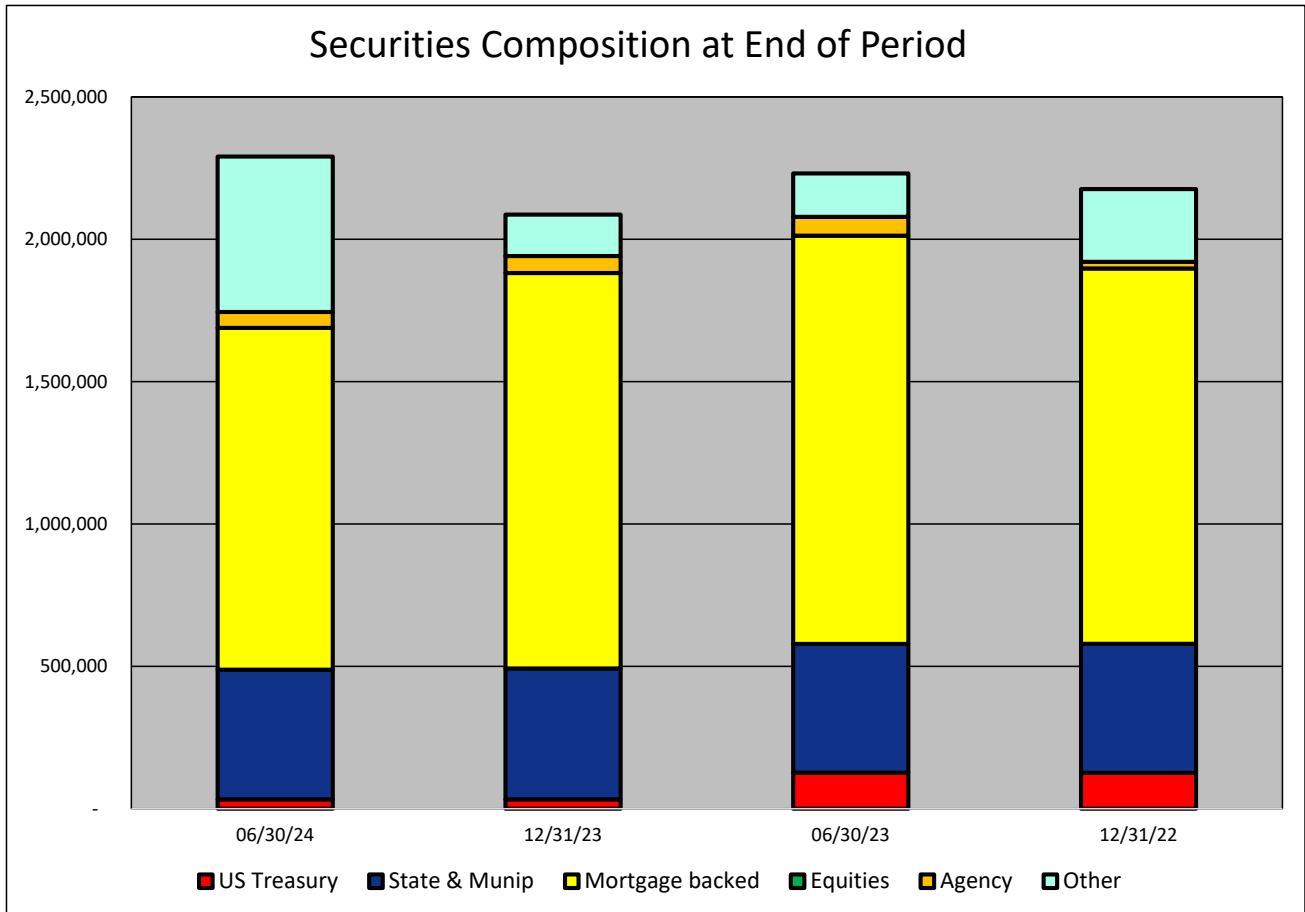


SECURITIES COMPOSITION - First Federal Bank
(Dollars in Thousands)

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

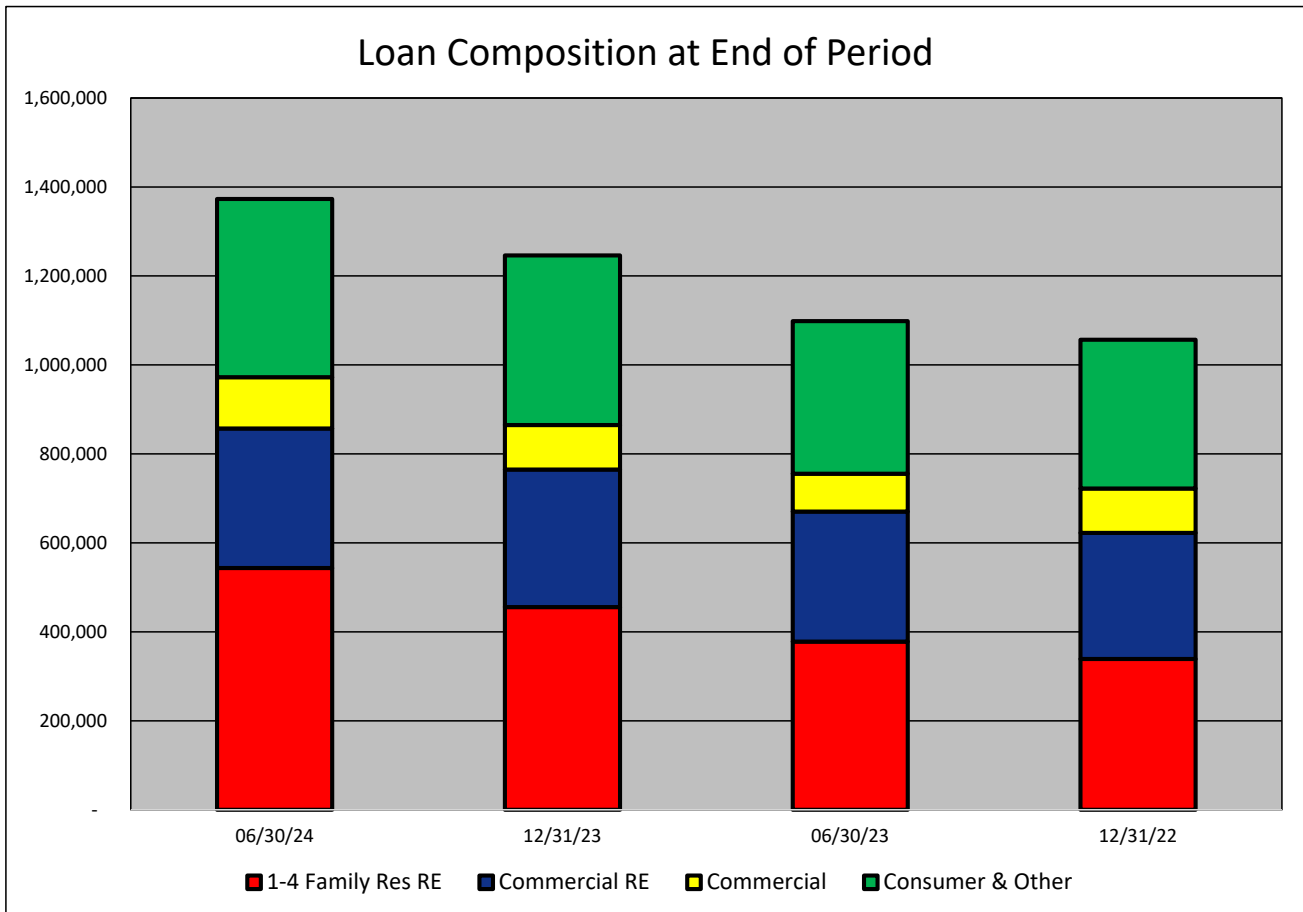
SECURITIES CATEGORY:

US Treasury	32,726	32,682	126,730	125,771	(94,004)	(74.18)
State & Munip	455,627	459,743	452,197	453,492	3,430	0.76
Mortgage backed	1,200,479	1,388,907	1,433,490	1,318,138	(233,011)	(16.25)
Equities	-	-	-	-	-	NA
Agency	55,766	59,818	66,540	23,275	(10,774)	(16.19)
Other	545,767	145,681	152,242	255,626	393,525	258.49
Total Securities	2,290,365	2,086,831	2,231,199	2,176,302	59,166	2.65



LOAN PORTFOLIO COMPOSITION - First Federal Bank
(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	543,592	455,761	378,173	338,893	165,419	43.74
Commercial RE	313,387	308,972	292,120	283,506	21,267	7.28
Commercial	115,520	100,182	85,199	99,801	30,321	35.59
Consumer & Other	400,615	381,216	343,020	334,321	57,595	16.79
Loans, Net	1,373,114	1,246,131	1,098,512	1,056,521	274,602	25.00



LOAN PORTFOLIO QUALITY - First Federal Bank
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	8,909	10,146	10,146	24,207	(1,237)	(12.19)
Total Recoveries	86	1,074	907	559	(821)	(90.52)
Total Charge-offs	691	607	260	329	431	165.77
Provision Expense	200	(3,550)	200	(14,291)	-	-
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	1,846	1,846	-	(1,846)	(100.00)
Ending Balance	8,504	8,909	12,839	10,146	(4,335)	(33.76)

NON-PERFORMING ASSETS:

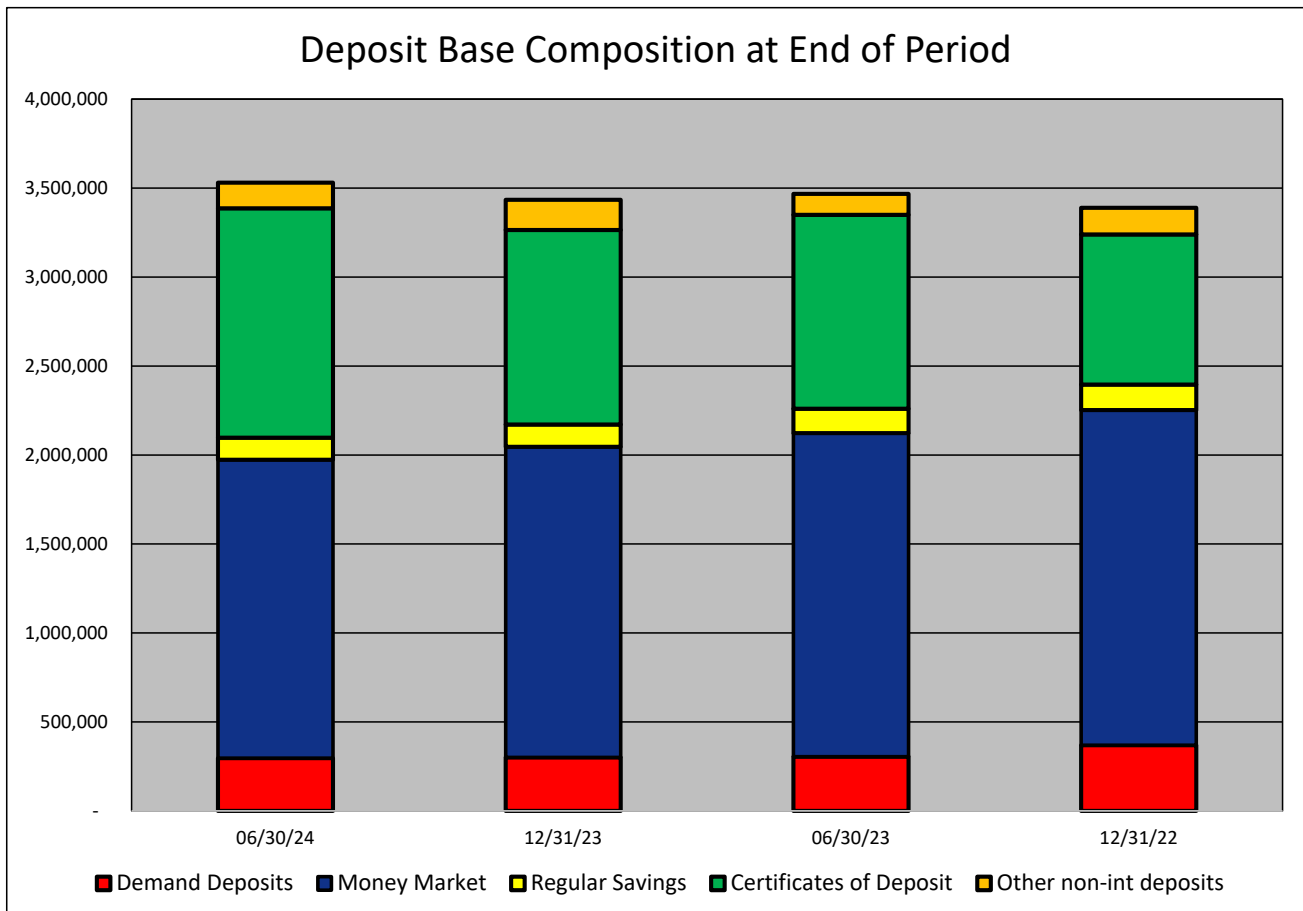
Total-90+ Days Past Due	37,443	30,166	29,109	36,576	8,334	28.63
Total-Nonaccrual	8,189	3,905	3,845	2,544	4,344	112.98
Foreclosed Real Estate	-	8	37	-	(37)	(100.00)
Total Non-perf Assets	45,632	34,079	32,991	39,120	12,641	38.32

DEPOSIT BASE COMPOSITION - First Federal Bank
(Dollars in Thousands)

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

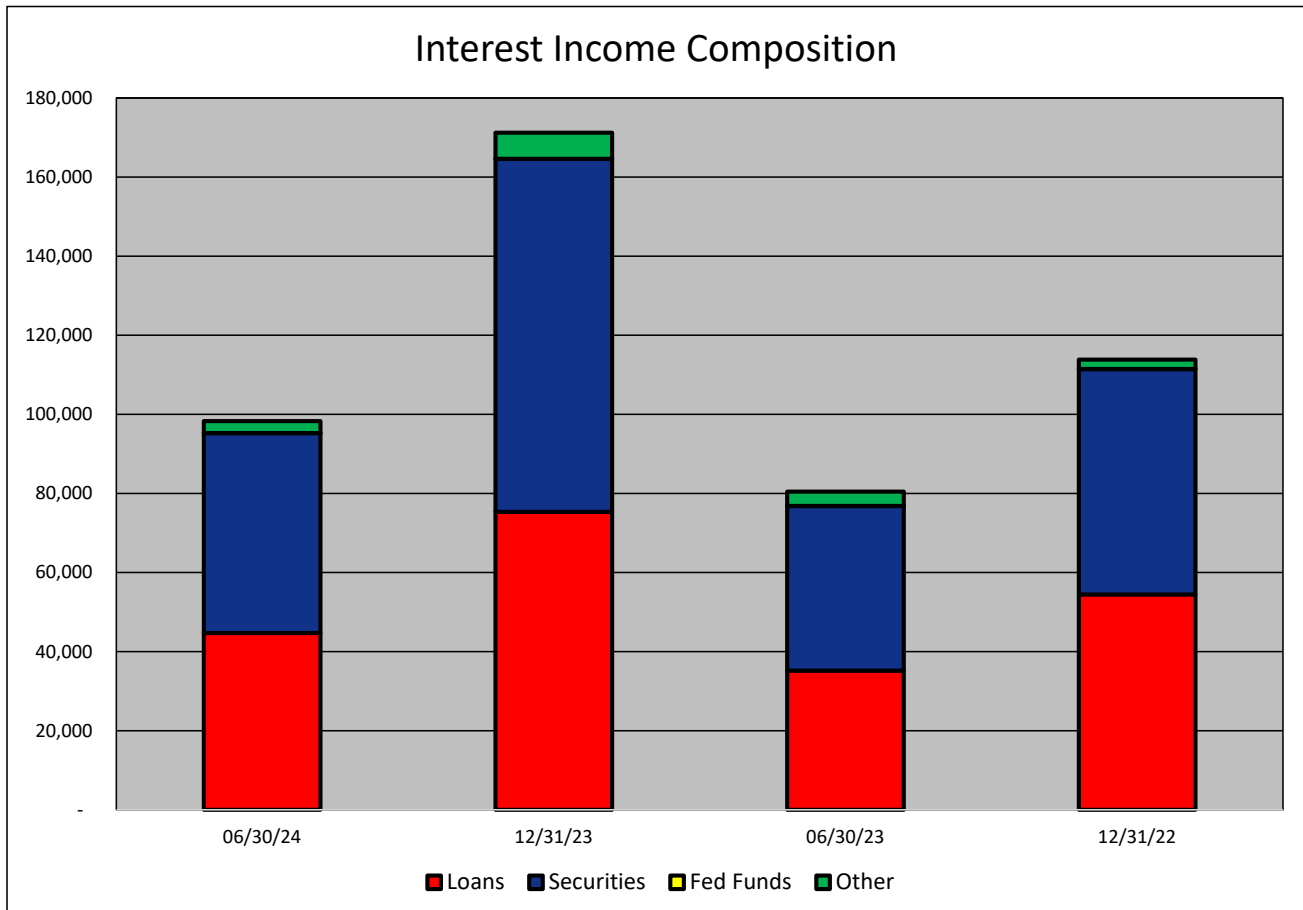
DEPOSIT BASE CATEGORY:

Demand Deposits	296,473	300,298	305,041	369,252	(8,568)	(2.81)
Money Market	1,676,766	1,745,776	1,818,037	1,882,981	(141,271)	(7.77)
Regular Savings	124,048	125,445	136,769	143,927	(12,721)	(9.30)
Certificates of Deposit	1,289,284	1,092,854	1,090,024	843,492	199,260	18.28
Other non-int deposits	143,890	169,509	117,533	149,229	26,357	22.43
Total Deposits	3,530,461	3,433,882	3,467,404	3,388,881	63,057	1.82



INTEREST INCOME COMPOSITION- First Federal 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	44,713	75,352	35,187	54,470	9,526	27.07
Securities	50,543	89,216	41,634	56,959	8,909	21.40
Fed Funds	4	43	30	52	(26)	(86.67)
Other	3,026	6,606	3,597	2,351	(571)	(15.87)
Total Int Income	98,286	171,217	80,448	113,832	17,838	22.17

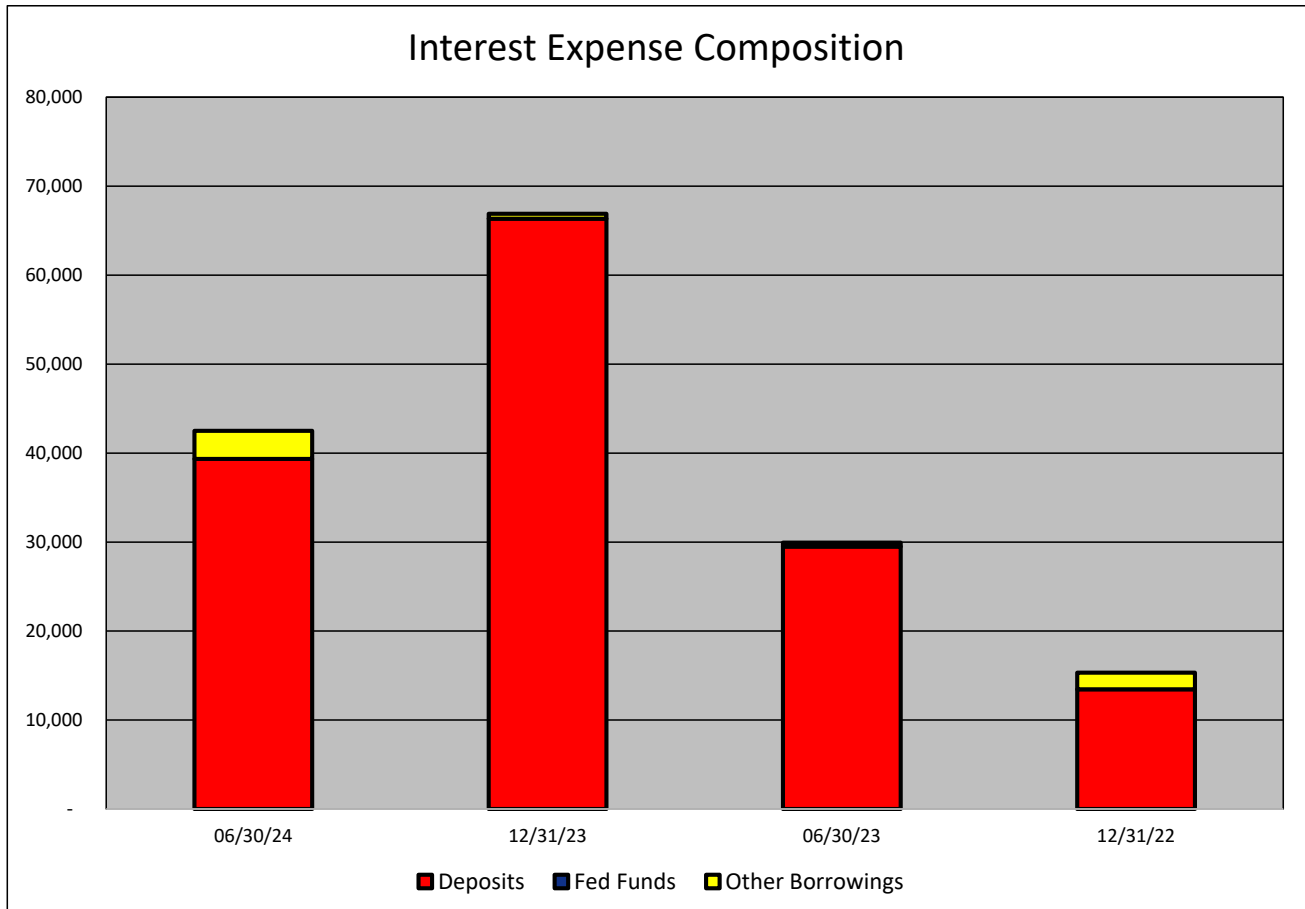


INTEREST EXPENSE COMPOSITION- First Federal Bank
(Dollars in Thousands)

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

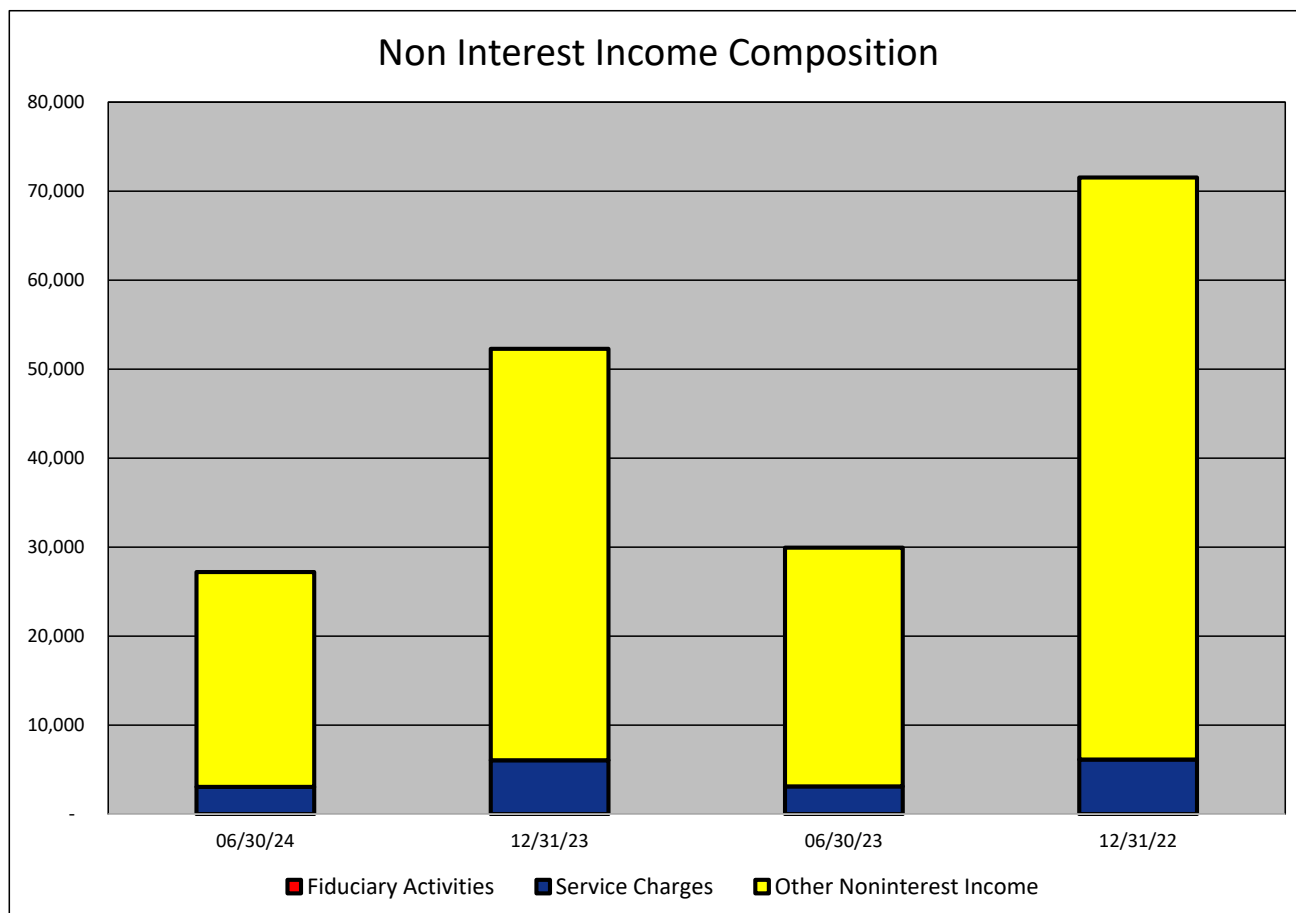
INTEREST EXPENSE CATEGORY

Deposits	39,348	66,340	29,493	13,447	9,855	33.41
Fed Funds	-	-	-	-	-	NA
Other Borrowings	3,149	560	441	1,870	2,708	614.06
Total Int Expense	42,497	66,900	29,934	15,317	12,563	41.97



NONINTEREST INCOME COMPOSITION- First Federal Bank
(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	3,050	6,047	3,110	6,128	(60)	(1.93)
Other Noninterest Income	24,151	46,232	26,824	65,401	(2,673)	(9.96)
Total Nonint. Income	27,201	52,279	29,934	71,529	(2,733)	(9.13)

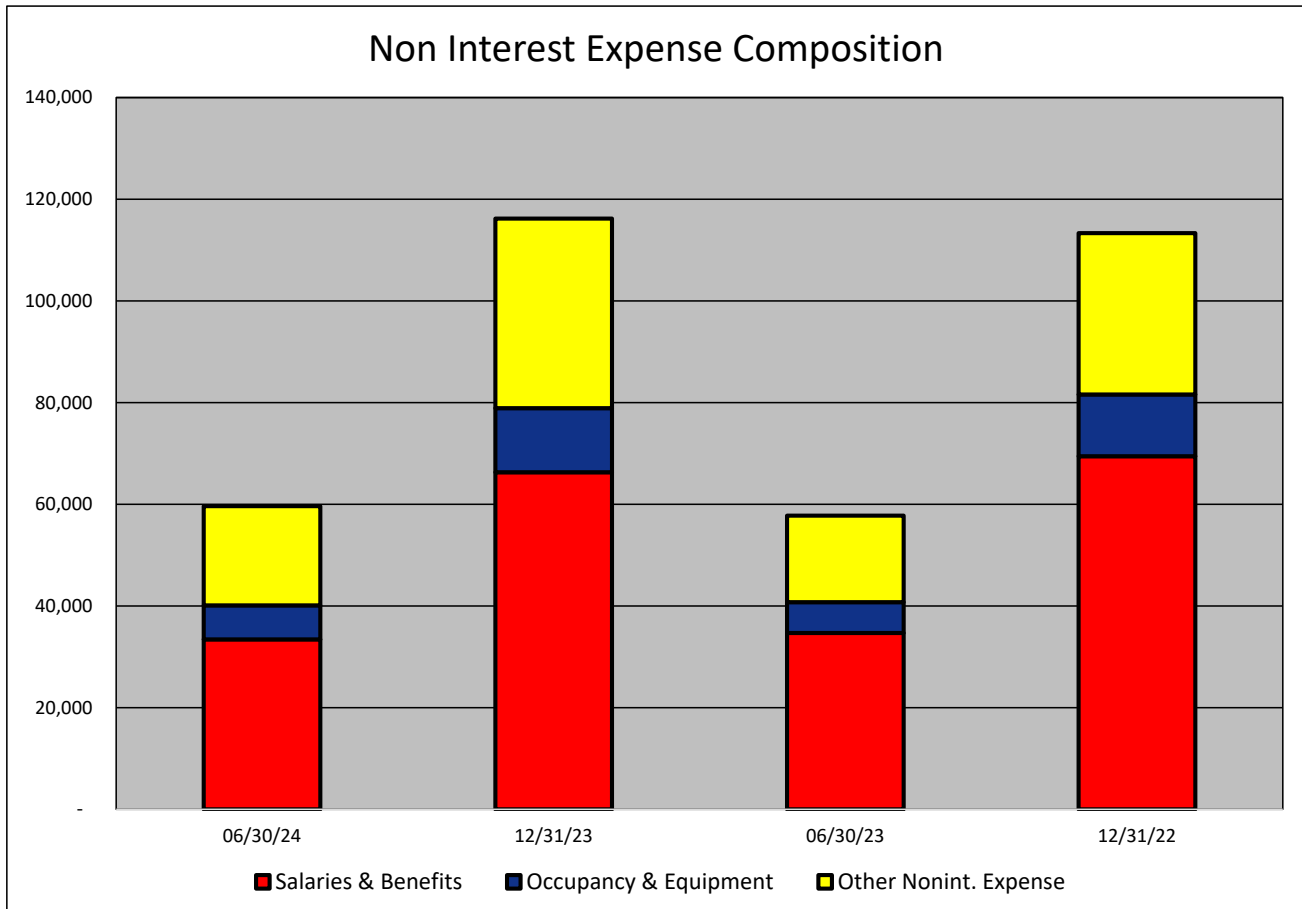


NONINTEREST EXPENSE COMPOSITION- First Federal Bank
(Dollars in Thousands)

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	33,415	66,291	34,681	69,447	(1266)	(3.65)
Occupancy & Equipment	6,704	12,612	6,058	12,156	646	10.66
Other Nonint. Expense	19,521	37,276	17,020	31,729	2501	14.69
Total Nonint. Expense	59,640	116,179	57,759	113,332	1881	3.26



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
----------------------------	------------------	------------------	-------------

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
----------------------------	-----------	-----------	------

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
----------------------------	------	-------	-------	-------	-------

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
----------------------------	-------	-------	-------

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
----------------------------	-----------	------	-------

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
----------------------------	------	------	-------	------

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
----------------------------	------	------	------	------

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
----------------------------	-------------	--------------	-------------	--------------	--------------

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
----------------------------	--------------	-------------	-------------	-------------

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
----------------------------	--------------	--------------	--------------	-------------	-------------

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
----------------------------	------	------	------	-------