

# Lafayette State Bank

Mayo, FL

Established

4/2/1946

## 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

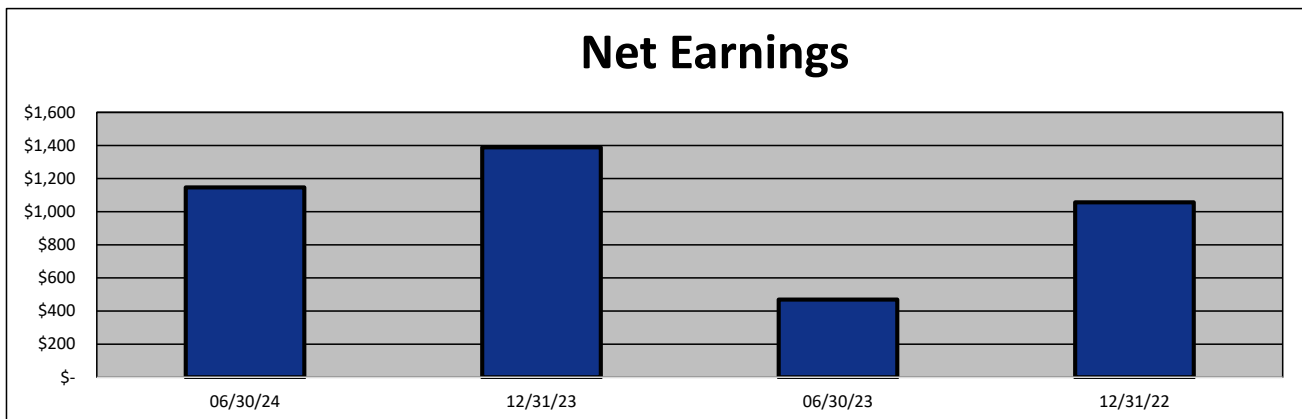
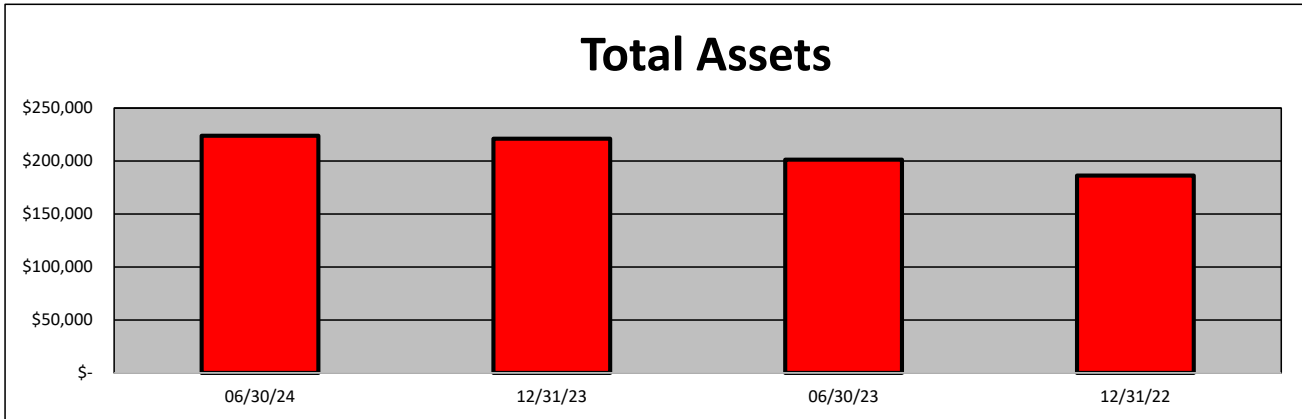
**EXECUTIVE SUMMARY - Lafayette State Bank**  
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	5.93	4.76	4.53	4.65	9.59	9.49
Leverage Ratio	8.51	7.38	7.65	8.03	10.67	10.61
Tier 1 Cap/Risk Based Assets	12.05	9.92	9.79	9.64	12.61	15.51
Risk Based Ratio	13.30	11.05	10.83	10.74	13.45	16.35
Common Equity Tier 1 Capital Ratio	12.05	9.92	9.79	9.64	12.57	15.51
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	69.78	71.38	75.71	79.88	75.33	64.12
Loans/Assets	64.72	65.69	69.80	72.77	63.16	55.30
Securities/Assets	14.80	15.71	16.73	18.76	19.74	26.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.06	0.69	0.49	0.59	0.75	1.01
Return on Avg Equity	19.90	15.09	10.41	10.88	10.61	11.58
Nonint Income/Avg Assets	0.96	0.91	0.92	1.13	0.79	0.61
Net Overhead Ratio	2.61	2.86	3.01	2.73	2.14	2.04
Efficiency Ratio	68.25	77.16	81.46	78.61	72.23	68.41
Assets (per million) per Employee	4.87	4.81	4.11	3.65	10.25	8.43
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.74	1.42	1.41	1.24	1.31	1.26
Nonperforming Loans/Total Loans	1.01	0.38	0.32	0.71	0.56	0.90
Nonperforming Assets/Total Assets	0.65	0.25	0.22	0.51	0.38	0.53
Adjusted Texas Ratio	9.26	4.42	4.02	9.24	4.10	4.67
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.77	5.24	4.93	4.14	5.44	5.10
Cost of funds	2.14	1.80	1.47	0.36	3.03	2.41
Net interest margin	4.47	4.13	4.03	3.94	2.85	2.65
Avg Earning Assets/Avg Assets	94.86	95.52	95.86	95.19	95.94	95.43

**SELECTED FINANCIAL DATA - Lafayette State Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	223,927	221,132	201,284	186,292	22,643	11.25
Cash and Equivalents	34,901	29,928	16,509	5,638	18,392	111.41
Securities	33,151	34,729	33,673	34,940	(522)	(1.55)
Loans, net	144,934	145,263	140,506	135,558	4,428	3.15
Deposit Accounts	207,692	203,520	185,581	169,706	22,111	11.91
Fed Funds & Repos	-	-	-	5,050	-	NA
Total Equity	13,288	10,529	9,116	8,659	4,172	45.77

<b>Period Ending</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	1,147	1,389	469	1,057	678	144.56
Interest Income	5,938	10,077	4,554	7,037	1,384	30.39
Interest Expense	1,342	2,131	830	343	512	61.69
Net Interest Income	4,596	7,946	3,724	6,694	872	23.42
Prov for Credit Losses	300	550	275	475	25	9.09
Noninterest income	1,042	1,828	891	2,014	151	16.95
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,871	7,595	3,787	6,899	84	2.22
Net Operating Income	1,467	1,629	553	1,334	914	165.28
Income Taxes	320	240	84	277	236	280.95

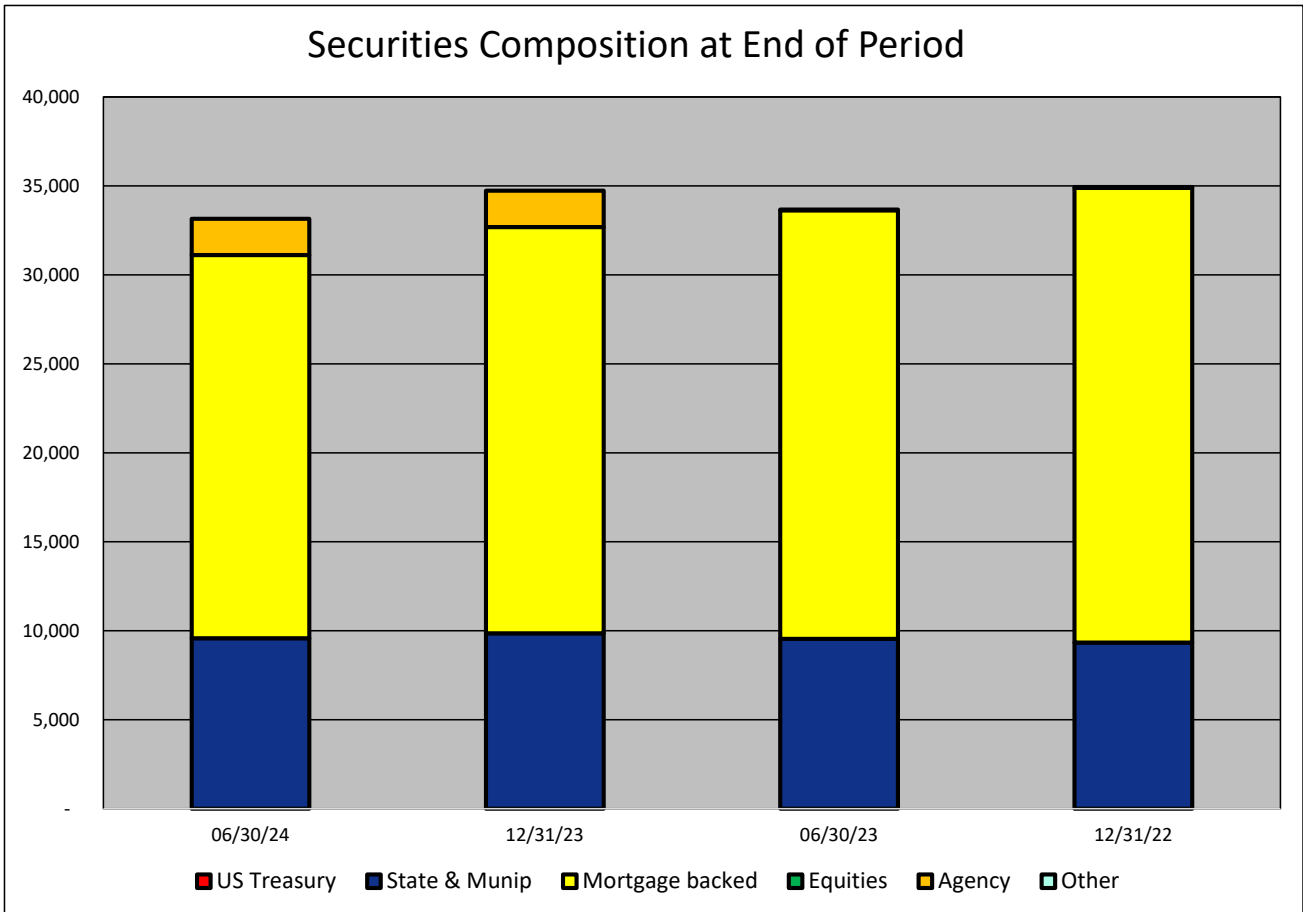


**SECURITIES COMPOSITION - Lafayette State Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	9,576	9,857	9,546	9,340	30	0.31
Mortgage backed	21,540	22,832	24,085	25,552	(2,545)	(10.57)
Equities	-	-	-	-	-	NA
Agency	2,035	2,040	42	48	1,993	4,745.24
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>33,151</b>	<b>34,729</b>	<b>33,673</b>	<b>34,940</b>	<b>(522)</b>	<b>(1.55)</b>

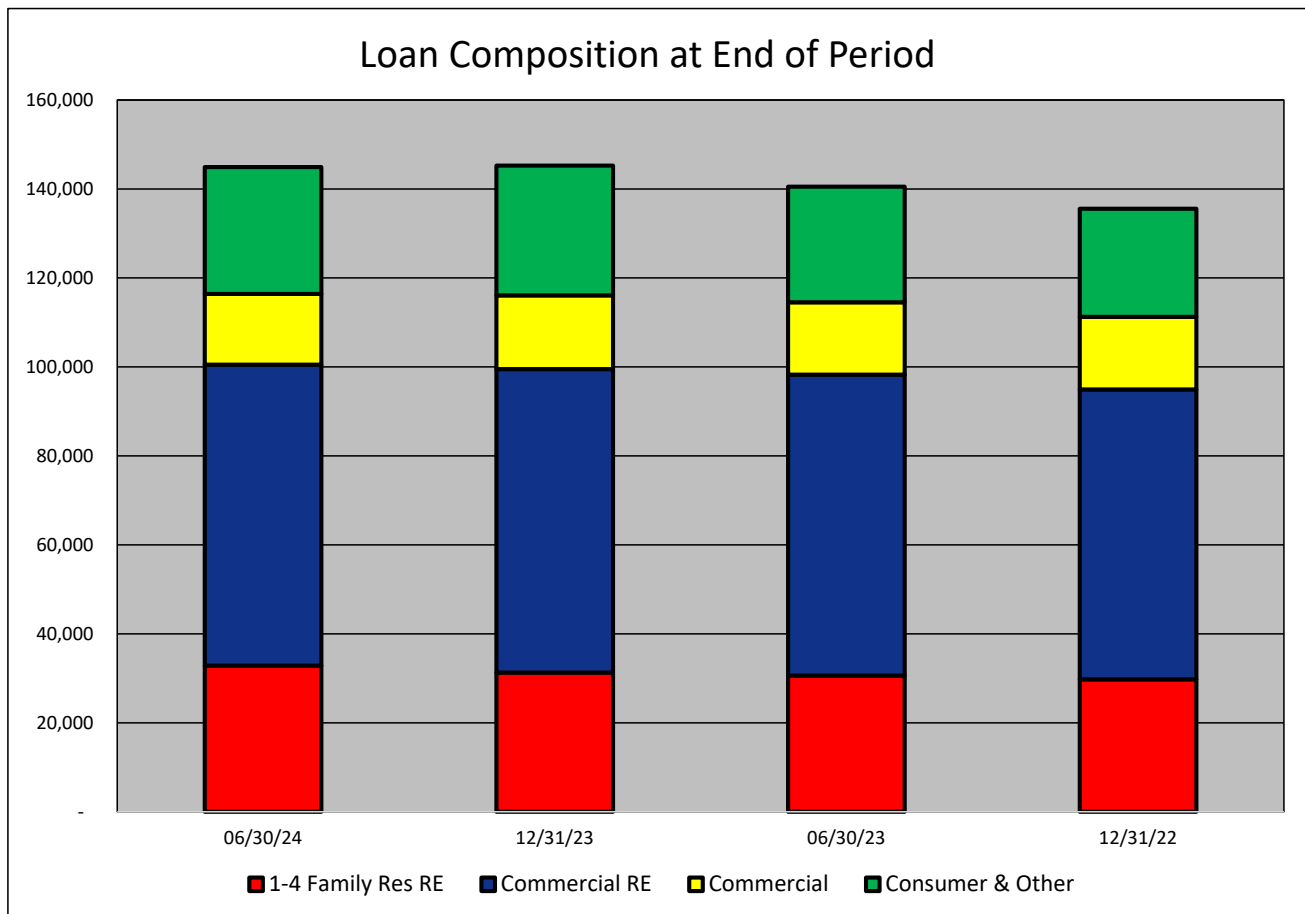


**LOAN PORTFOLIO COMPOSITION - Lafayette State Bank**  
(Dollars in Thousands)

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	32,847	31,302	30,592	29,760	2,255	7.37
Commercial RE	67,651	68,219	67,666	65,181	(15)	(0.02)
Commercial	15,922	16,564	16,261	16,315	(339)	(2.08)
Consumer & Other	28,514	29,178	25,987	24,302	2,527	9.72
<b>Loans, Net</b>	<b>144,934</b>	<b>145,263</b>	<b>140,506</b>	<b>135,558</b>	<b>4,428</b>	<b>3.15</b>



**LOAN PORTFOLIO QUALITY - Lafayette State 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	2,068	1,686	1,686	1,184	382	22.66
Total Recoveries	194	57	18	132	176	977.78
Total Charge-offs	43	785	562	105	(519)	(92.35)
Provision Expense	300	550	275	475	25	9.09
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	560	560	-	(560)	(100.00)
Ending Balance	2,519	2,068	1,977	1,686	542	27.42

**NON-PERFORMING ASSETS:**

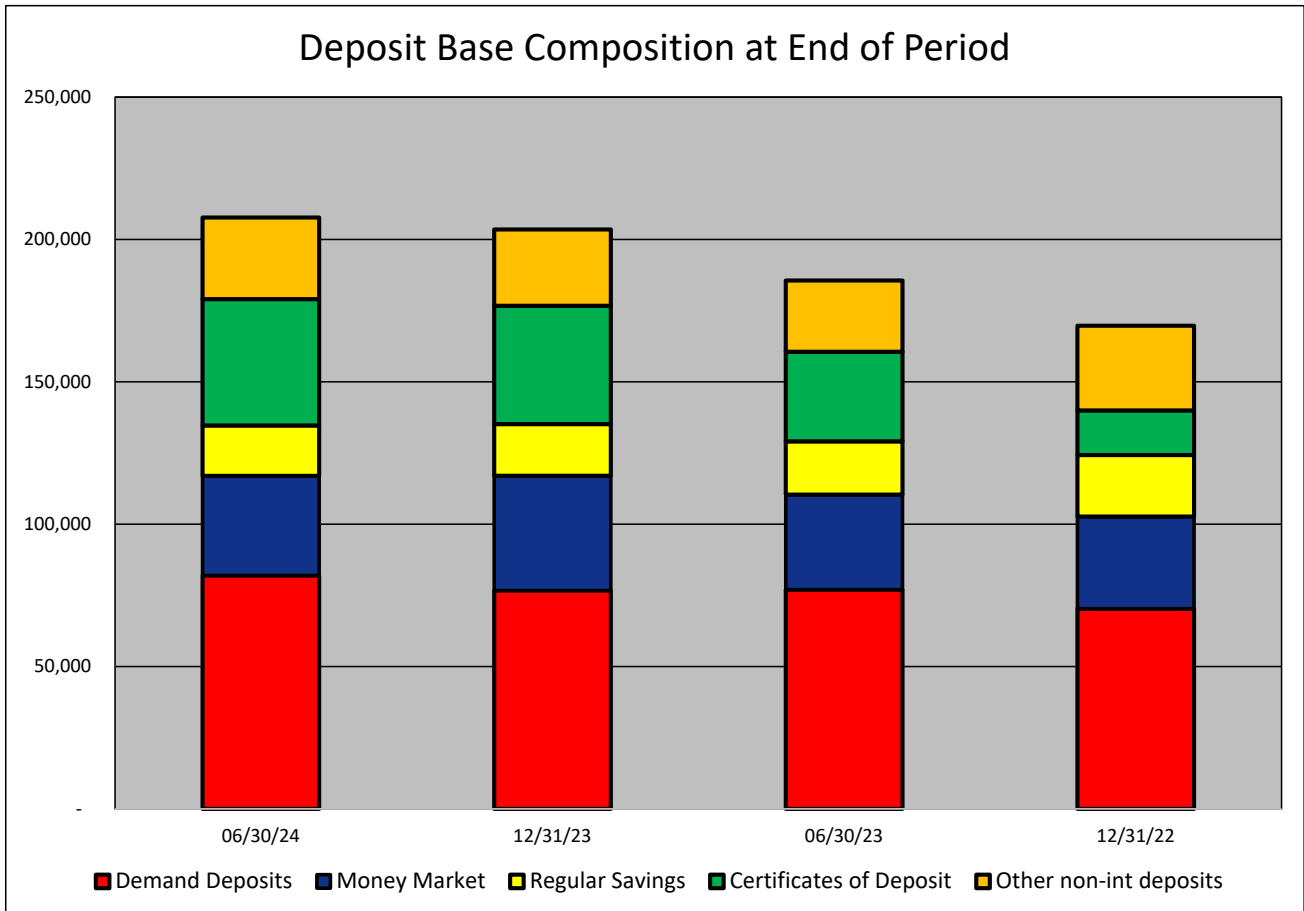
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,463	557	446	956	1,017	228.03
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,463	557	446	956	1,017	228.03

**DEPOSIT BASE COMPOSITION - Lafayette State 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	82,008	76,726	77,024	70,305	4,984	6.47
Money Market	34,953	40,304	33,366	32,399	1,587	4.76
Regular Savings	17,724	18,106	18,721	21,564	(997)	(5.33)
Certificates of Deposit	44,370	41,595	31,454	15,671	12,916	41.06
Other non-int deposits	28,637	26,789	25,016	29,767	3,621	14.47
<b>Total Deposits</b>	<b>207,692</b>	<b>203,520</b>	<b>185,581</b>	<b>169,706</b>	<b>22,111</b>	<b>11.91</b>



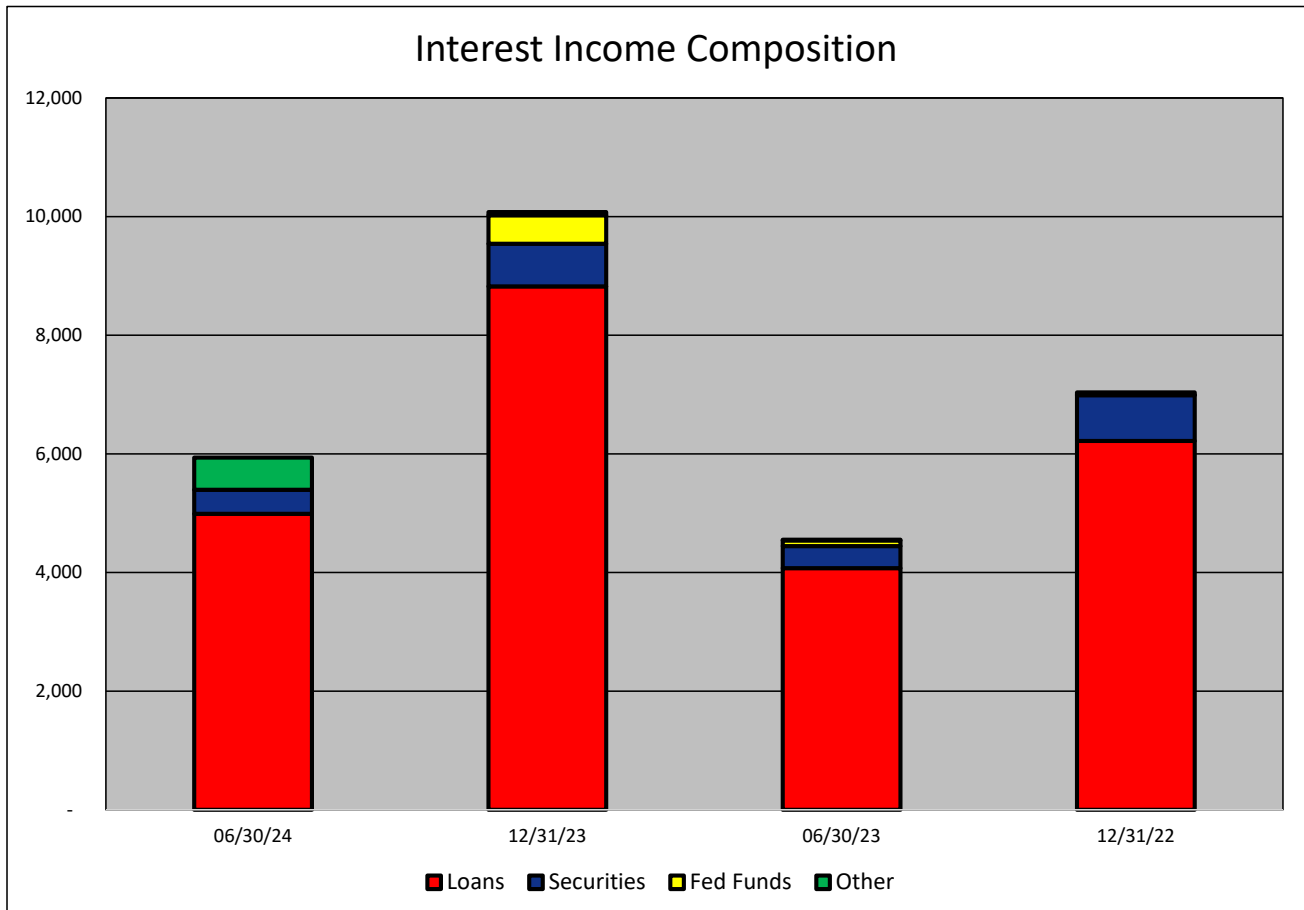


**INTEREST INCOME COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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 INCOME CATEGORY**

Loans	4,989	8,823	4,073	6,217	916	22.49
Securities	405	719	372	773	33	8.87
Fed Funds	-	481	95	1	(95)	(100.00)
Other	544	54	14	46	530	3,785.71
<b>Total Int Income</b>	<b>5,938</b>	<b>10,077</b>	<b>4,554</b>	<b>7,037</b>	<b>1,384</b>	<b>30.39</b>

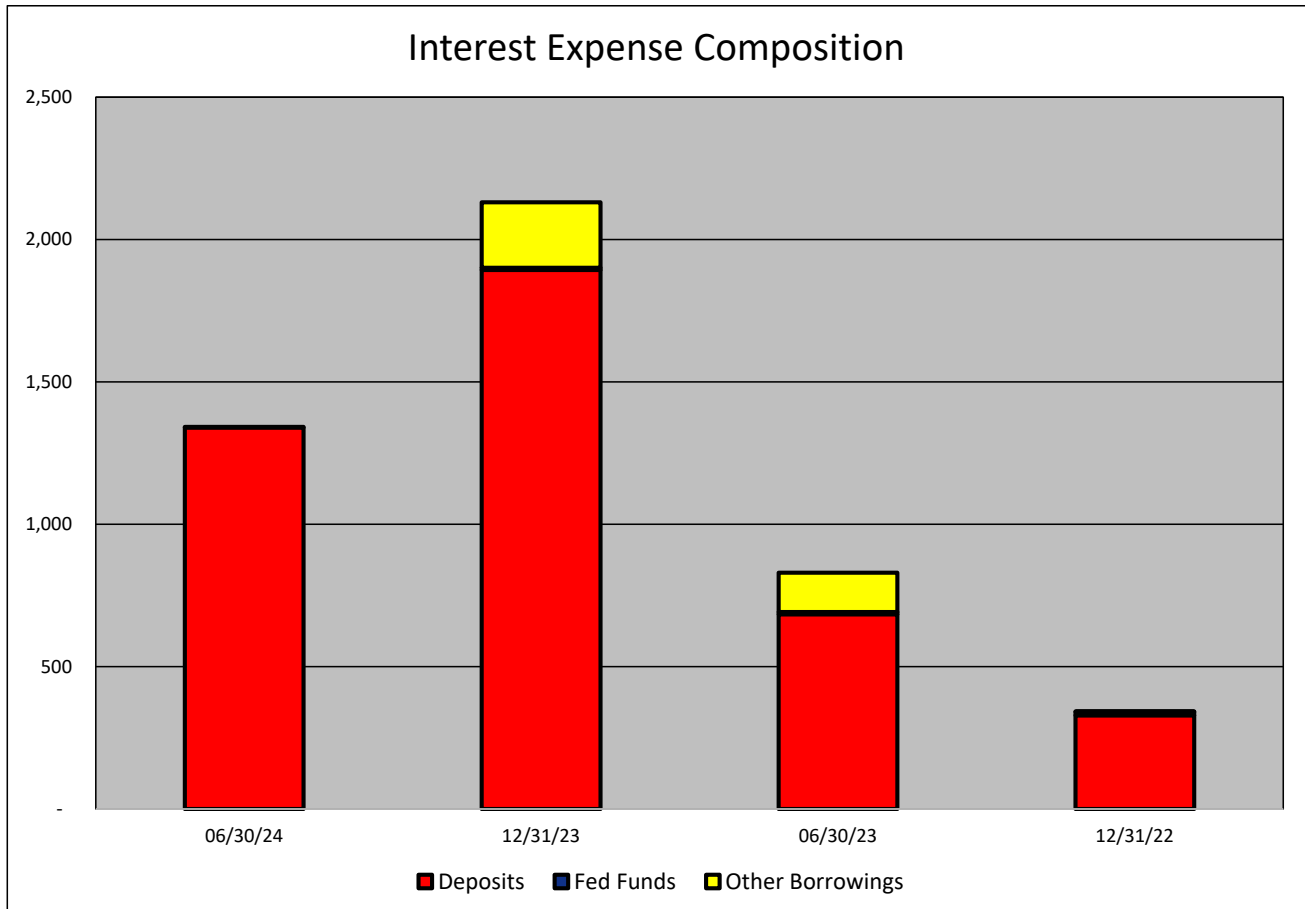


**INTEREST EXPENSE COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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	1,340	1,893	684	329	656	95.91
Fed Funds	-	8	8	12	(8)	(100.00)
Other Borrowings	2	230	138	2	(136)	(98.55)
<b>Total Int Expense</b>	<b>1,342</b>	<b>2,131</b>	<b>830</b>	<b>343</b>	<b>512</b>	<b>61.69</b>

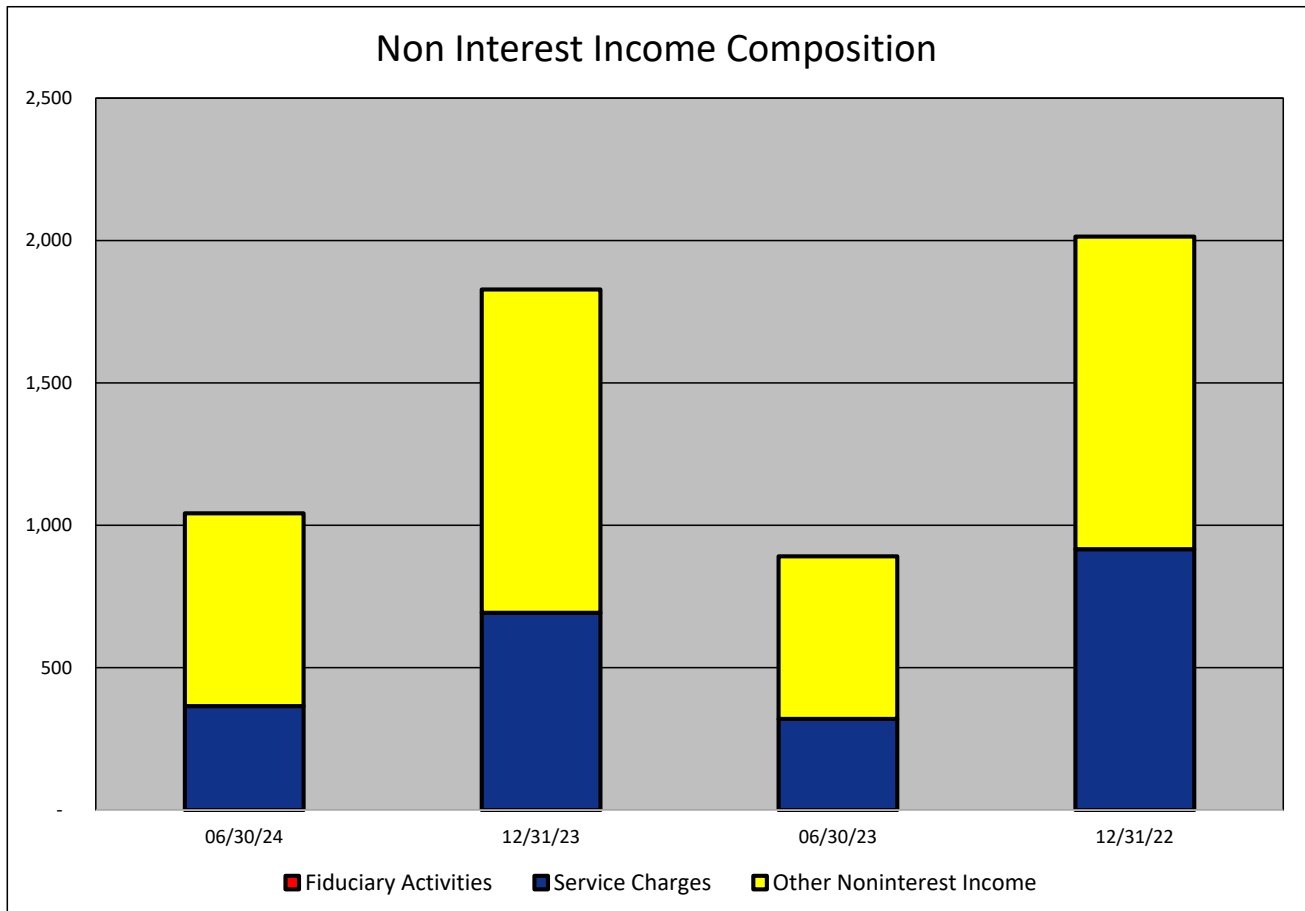


**NONINTEREST INCOME COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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	365	693	320	916	45	14.06
Other Noninterest Income	677	1,135	571	1,098	106	18.56
<b>Total Nonint. Income</b>	<b>1,042</b>	<b>1,828</b>	<b>891</b>	<b>2,014</b>	<b>151</b>	<b>16.95</b>

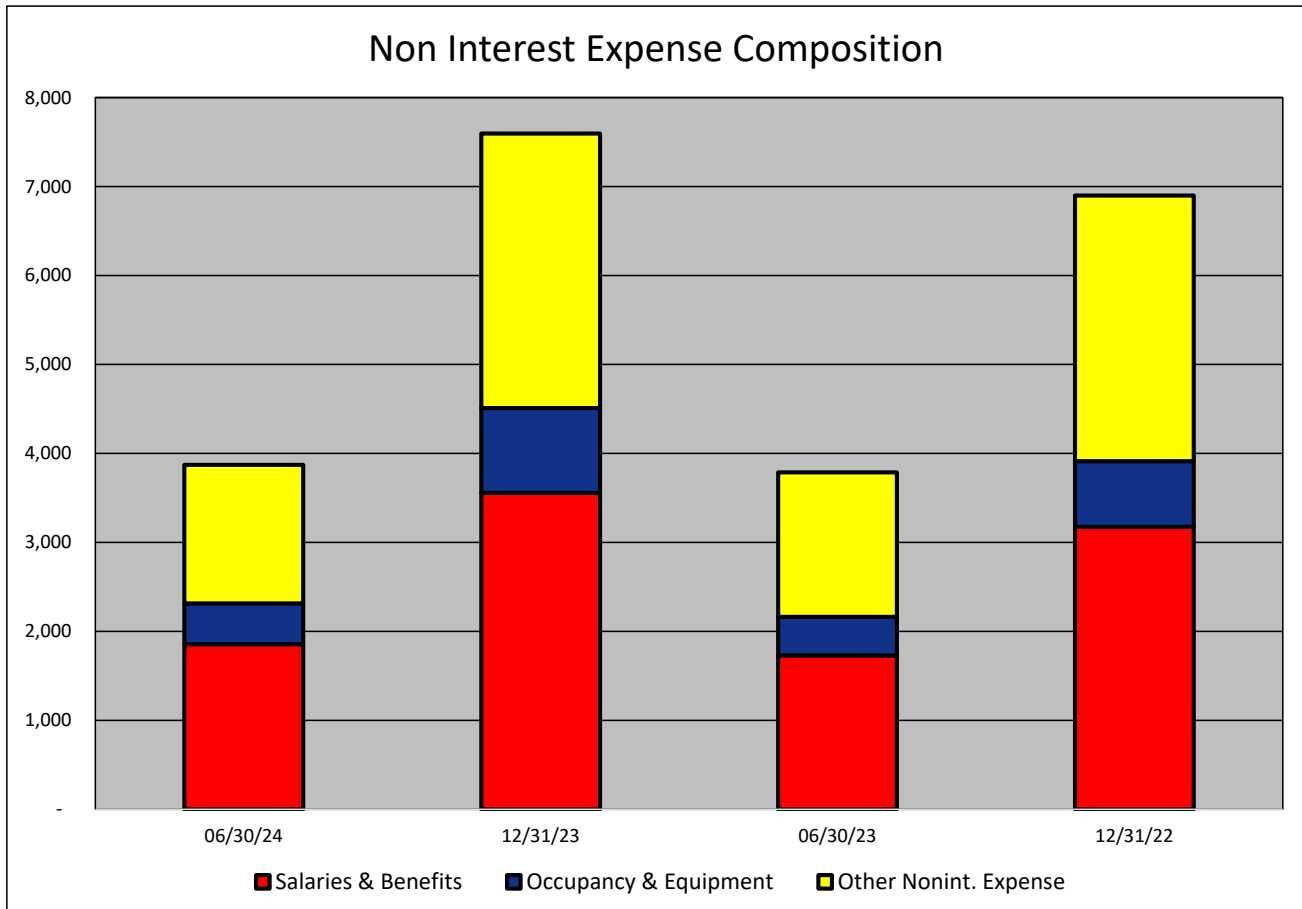


**NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank**  
(Dollars in Thousands)

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	1,856	3,556	1,730	3,174	126	7.28
Occupancy & Equipment	459	954	433	739	26	6.00
Other Nonint. Expense	1,556	3,085	1,624	2,986	(68)	(4.19)
<b>Total Nonint. Expense</b>	<b>3,871</b>	<b>7,595</b>	<b>3,787</b>	<b>6,899</b>	<b>84</b>	<b>2.22</b>



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

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

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

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

<b>Select Peer Average</b>	<b>64.12</b>	<b>55.30</b>	<b>26.92</b>
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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	<b>2.47</b>	16.65
Fnbt Bank	580,523	<b>2.24</b>	20.09
Capital City Bank	4,257,568	<b>1.29</b>	12.24
Intracoastal Bank	525,996	<b>1.11</b>	19.12
Lafayette State Bank	217,018	<b>1.06</b>	19.90
Pnb Community Bank	157,864	<b>1.06</b>	14.55
Dlp Bank	240,148	<b>1.02</b>	5.74
Florida Capital Bank, National Association	534,420	<b>0.95</b>	8.86
Prime Meridian Bank	868,248	<b>0.91</b>	9.77
First Federal Bank	4,220,316	<b>0.86</b>	11.28
One Florida Bank	1,701,537	<b>0.84</b>	10.08
Peoples Bank Of Graceville	116,665	<b>0.74</b>	15.34
Everbank, National Association	37,624,091	<b>0.60</b>	6.39
Madison County Community Bank	181,325	<b>0.52</b>	10.59
Bank Of Pensacola	142,124	<b>0.30</b>	3.41
The Warrington Bank	184,040	<b>0.20</b>	1.33

<b>Select Peer Average</b>	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	<b>41.59</b>	7.03
Fnbt Bank	1.01	1.53	<b>53.20</b>	8.06
One Florida Bank	0.12	1.72	<b>60.55</b>	11.34
Prime Meridian Bank	0.28	1.99	<b>62.78</b>	7.91
Intracoastal Bank	0.17	1.81	<b>65.14</b>	11.77
Everbank, National Association	0.21	1.47	<b>65.77</b>	25.16
Peoples Bank Of Graceville	0.27	1.35	<b>67.73</b>	9.06
Capital City Bank	1.69	1.99	<b>68.03</b>	5.48
<b>Lafayette State Bank</b>	<b>0.96</b>	<b>2.61</b>	<b>68.25</b>	<b>4.87</b>
Pnb Community Bank	0.34	2.97	<b>69.91</b>	3.92
First Federal Bank	1.29	1.54	<b>71.57</b>	6.69
Florida Capital Bank, National Association	1.65	2.31	<b>72.60</b>	4.75
Dlp Bank	0.72	3.77	<b>74.29</b>	7.52
Madison County Community Bank	0.54	2.39	<b>81.29</b>	5.09
Bank Of Pensacola	0.20	1.70	<b>83.23</b>	10.52
The Warrington Bank	0.25	1.81	<b>88.59</b>	5.79

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

<b>Select Peer Average</b>	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	<b>4.32</b>	11.27	0.00	0.00	14.80
Bank Of Pensacola	<b>4.31</b>	3.37	0.00	44.53	0.00
The Warrington Bank	<b>2.36</b>	0.09	0.00	66.63	0.00
Pnb Community Bank	<b>2.10</b>	4.37	2.02	0.00	17.73
Capital City Bank	<b>1.78</b>	6.46	0.00	13.82	7.18
Madison County Community Bank	<b>1.58</b>	9.92	0.00	0.00	35.70
Prime Meridian Bank	<b>1.41</b>	1.12	3.17	1.49	11.17
Florida Capital Bank, National Association	<b>1.36</b>	6.72	0.00	0.00	2.21
Dlp Bank	<b>1.09</b>	26.52	4.03	0.00	25.17
First National Bank Northwest Florida	<b>0.89</b>	59.83	0.11	3.91	1.24
Peoples Bank Of Graceville	<b>0.78</b>	6.42	0.00	43.80	13.79
One Florida Bank	<b>0.77</b>	19.57	0.00	0.00	5.20
Intracoastal Bank	<b>0.76</b>	1.19	0.00	0.00	21.87
First Federal Bank	<b>0.67</b>	1.18	0.00	0.00	54.72
Fnbt Bank	<b>0.53</b>	33.25	0.00	20.68	0.00
Everbank, National Association	<b>0.12</b>	1.45	0.00	0.07	24.93

<b>Select Peer Average</b>	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	<b>76.66</b>	1.09	0.00	0.00
Florida Capital Bank, National Association	<b>74.80</b>	0.26	0.00	0.01
One Florida Bank	<b>72.92</b>	0.56	0.00	0.00
Intracoastal Bank	<b>72.32</b>	1.04	0.00	0.00
Everbank, National Association	<b>70.70</b>	0.11	0.02	0.01
Pnb Community Bank	<b>70.59</b>	1.50	0.39	0.00
<b>Lafayette State Bank</b>	<b>63.60</b>	<b>2.22</b>	<b>0.00</b>	<b>0.00</b>
Capital City Bank	<b>63.07</b>	2.53	0.02	2.13
Bank Of Pensacola	<b>46.32</b>	0.76	0.00	0.00
Madison County Community Bank	<b>44.00</b>	4.59	0.00	0.00
Fnbt Bank	<b>42.50</b>	1.82	0.00	0.00
Dlp Bank	<b>35.18</b>	1.46	0.37	4.41
Peoples Bank Of Graceville	<b>34.07</b>	0.15	0.00	0.00
First National Bank Northwest Florida	<b>32.94</b>	0.48	0.00	0.01
The Warrington Bank	<b>29.66</b>	0.59	0.00	0.00
First Federal Bank	<b>29.22</b>	0.93	0.00	4.83

<b>Select Peer Average</b>	<b>53.66</b>	<b>1.26</b>	<b>0.05</b>	<b>0.71</b>
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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	<b>57.88</b>	31.72	89.60	0.00	10.40
Dlp Bank	<b>56.24</b>	43.76	100.00	0.00	0.00
Bank Of Pensacola	<b>44.10</b>	52.18	96.28	3.72	0.00
Capital City Bank	<b>41.79</b>	56.79	98.58	0.60	0.82
Lafayette State Bank	<b>39.49</b>	60.51	100.00	0.00	0.00
Prime Meridian Bank	<b>25.81</b>	72.59	98.40	0.00	1.60
Pnb Community Bank	<b>25.60</b>	74.40	100.00	0.00	0.00
The Warrington Bank	<b>24.96</b>	65.19	90.15	0.60	9.25
Fnbt Bank	<b>24.81</b>	75.19	100.00	0.00	0.00
First National Bank Northwest Florida	<b>23.57</b>	76.43	100.00	0.00	0.00
One Florida Bank	<b>23.42</b>	75.66	99.08	0.00	0.92
Peoples Bank Of Graceville	<b>21.32</b>	78.68	100.00	0.00	0.00
Intracoastal Bank	<b>21.07</b>	75.96	97.03	0.00	2.97
Madison County Community Bank	<b>20.52</b>	76.58	97.10	0.00	2.90
First Federal Bank	<b>7.81</b>	85.24	93.05	0.00	6.95
Everbank, National Association	<b>3.71</b>	79.57	83.28	0.00	16.72

<b>Select Peer Average</b>	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	<b>5.92</b>	89.77
Pnb Community Bank	5.43	1.17	<b>4.66</b>	94.26
Lafayette State Bank	5.77	2.14	<b>4.47</b>	94.86
First National Bank Northwest Florida	6.19	2.59	<b>4.43</b>	93.69
Capital City Bank	4.91	1.04	<b>4.05</b>	91.46
Florida Capital Bank, National Association	5.32	4.71	<b>3.94</b>	96.50
Fnbt Bank	5.63	2.78	<b>3.84</b>	97.86
Prime Meridian Bank	5.51	2.85	<b>3.50</b>	95.40
Madison County Community Bank	4.89	2.23	<b>3.15</b>	96.22
Intracoastal Bank	5.20	2.97	<b>2.97</b>	96.49
First Federal Bank	5.23	2.36	<b>2.97</b>	89.12
One Florida Bank	5.62	3.85	<b>2.96</b>	98.35
Everbank, National Association	5.66	3.86	<b>2.35</b>	99.28
Bank Of Pensacola	3.18	1.90	<b>2.13</b>	97.42
The Warrington Bank	2.87	1.16	<b>2.13</b>	97.63
Peoples Bank Of Graceville	3.98	2.48	<b>2.12</b>	98.56

<b>Select Peer Average</b>	5.10	2.41	2.65	95.43
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