

# One Florida Bank

Orlando, FL

Established  
10/29/2008

## 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

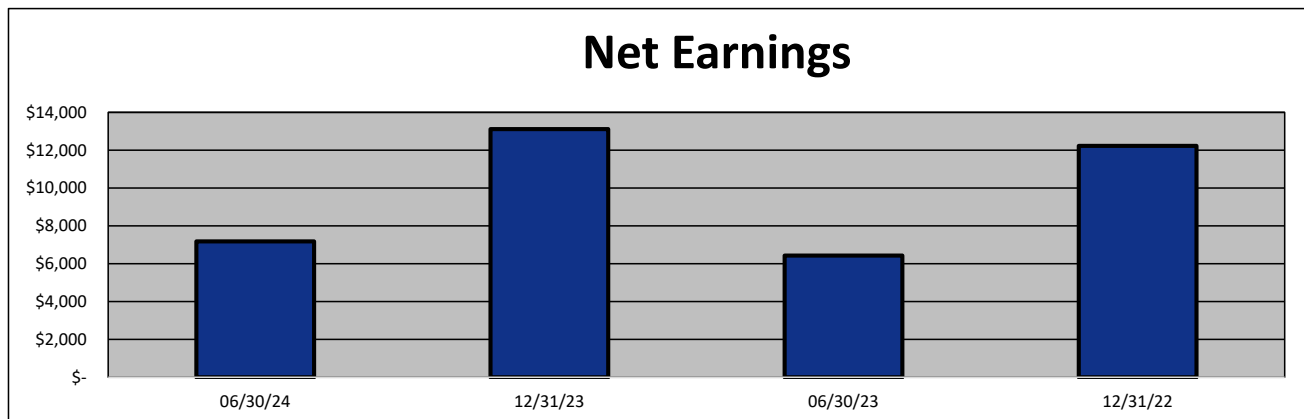
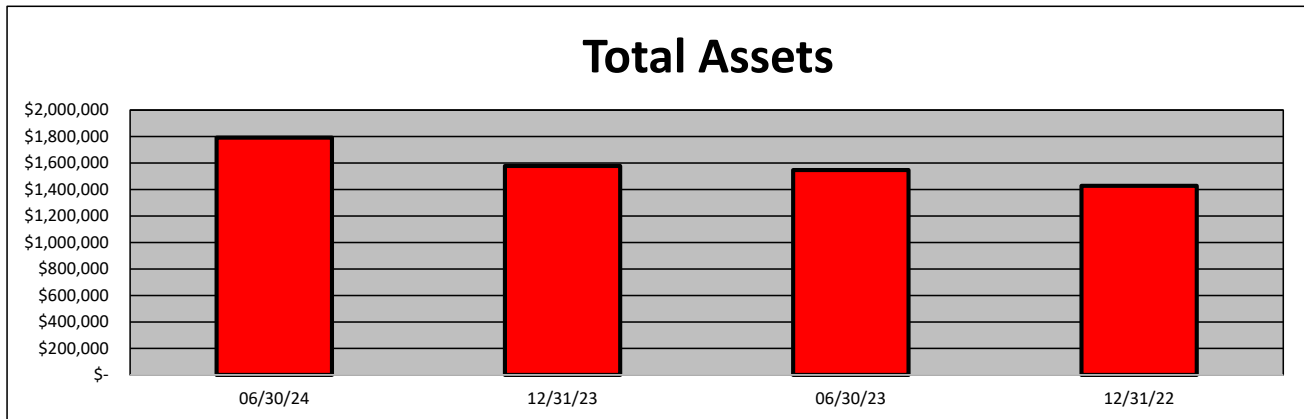
**EXECUTIVE SUMMARY - One Florida Bank**  
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.17	8.81	8.26	8.26	9.59	9.49
Leverage Ratio	9.07	9.17	9.19	8.83	10.67	10.61
Tier 1 Cap/Risk Based Assets	10.20	10.08	9.90	10.43	12.61	15.51
Risk Based Ratio	10.92	10.79	10.63	11.23	13.45	16.35
Common Equity Tier 1 Capital Ratio	10.20	10.08	9.90	10.43	12.57	15.51
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	81.17	90.26	83.74	80.56	75.33	64.12
Loans/Assets	73.52	81.01	76.34	73.27	63.16	55.30
Securities/Assets	5.20	8.06	8.71	10.46	19.74	26.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.84	0.84	0.86	0.86	0.75	1.01
Return on Avg Equity	10.08	10.28	10.49	11.02	10.61	11.58
Nonint Income/Avg Assets	0.12	0.09	0.09	0.13	0.79	0.61
Net Overhead Ratio	1.72	1.83	1.90	1.73	2.14	2.04
Efficiency Ratio	60.55	61.33	61.61	59.65	72.23	68.41
Assets (per million) per Employee	11.34	9.68	9.67	9.40	10.25	8.43
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.82	0.82	0.85	0.94	1.31	1.26
Nonperforming Loans/Total Loans	0.02	0.01	0.11	0.09	0.56	0.90
Nonperforming Assets/Total Assets	0.02	0.01	0.09	0.07	0.38	0.53
Adjusted Texas Ratio	0.19	0.09	0.95	0.73	4.10	4.67
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.62	5.17	4.91	3.65	5.44	5.10
Cost of funds	3.85	3.18	2.70	0.87	3.03	2.41
Net interest margin	2.96	3.08	3.17	3.10	2.85	2.65
Avg Earning Assets/Avg Assets	98.35	98.69	99.13	96.57	95.94	95.43

**SELECTED FINANCIAL DATA - One Florida 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	1,792,476	1,578,215	1,547,417	1,428,073	245,059	15.84
Cash and Equivalents	364,495	155,644	214,986	216,102	149,509	69.54
Securities	93,240	127,135	134,765	149,415	(41,525)	(30.81)
Loans, net	1,317,792	1,278,534	1,181,244	1,046,405	136,548	11.56
Deposit Accounts	1,623,507	1,416,443	1,410,688	1,298,972	212,819	15.09
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	146,519	139,017	127,842	117,938	18,677	14.61

<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	7,179	13,115	6,433	12,231	746	11.60
Interest Income	47,007	79,757	36,378	50,232	10,629	29.22
Interest Expense	22,203	32,210	12,906	7,641	9,297	72.04
Net Interest Income	24,804	47,547	23,472	42,591	1,332	5.67
Prov for Credit Losses	323	1,214	286	1,271	37	12.94
Noninterest income	1,025	1,475	654	1,809	371	56.73
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	15,640	30,066	14,864	26,488	776	5.22
Net Operating Income	9,866	17,742	8,976	16,641	890	9.92
Income Taxes	2,589	4,469	2,319	4,410	270	11.64

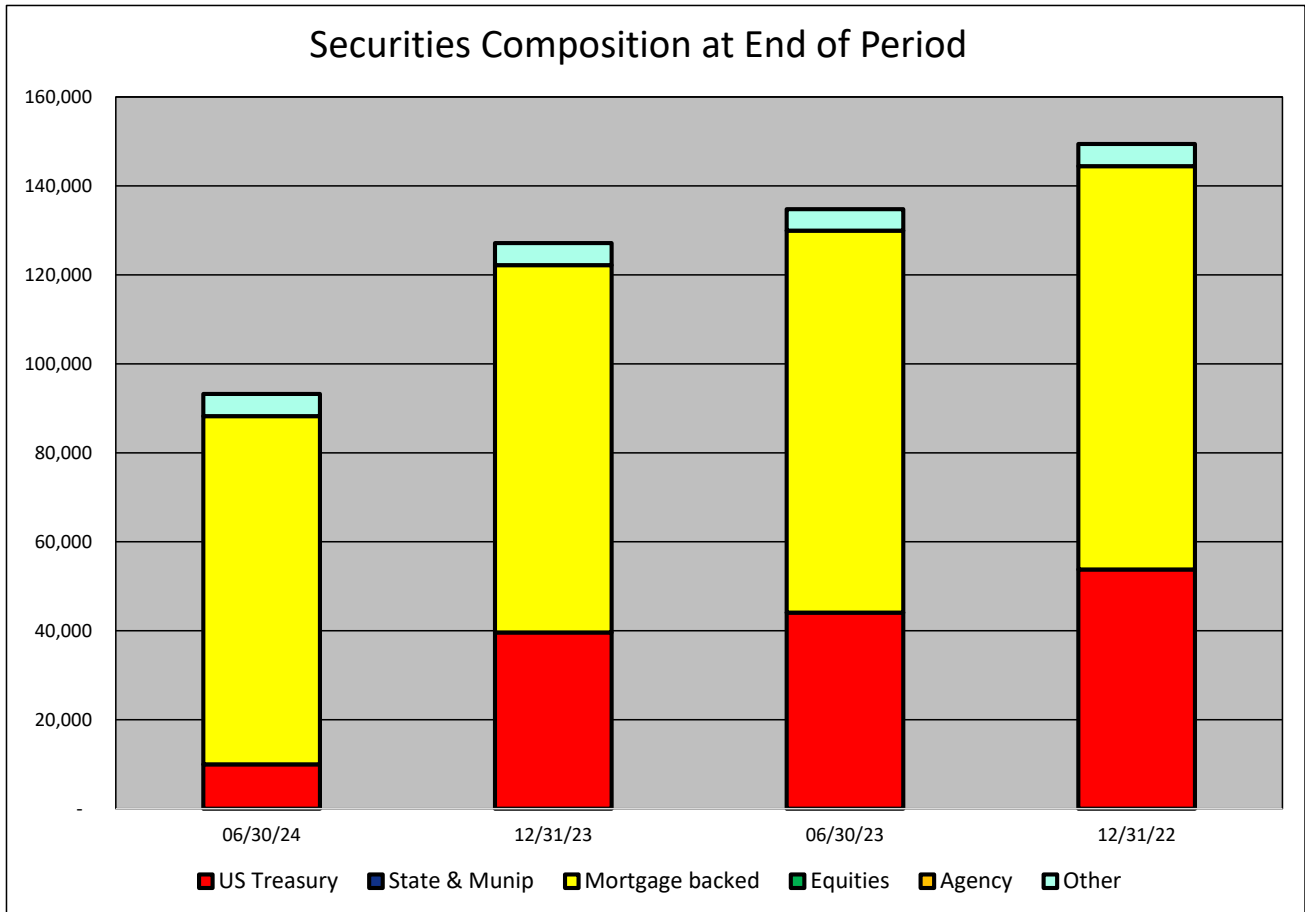


**SECURITIES COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

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	9,975	39,629	44,067	53,778	(34,092)	(77.36)
State & Munip	-	-	-	-	-	NA
Mortgage backed	78,267	82,545	85,881	90,670	(7,614)	(8.87)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	4,998	4,961	4,817	4,967	181	3.76
<b>Total Securities</b>	<b>93,240</b>	<b>127,135</b>	<b>134,765</b>	<b>149,415</b>	<b>(41,525)</b>	<b>(30.81)</b>

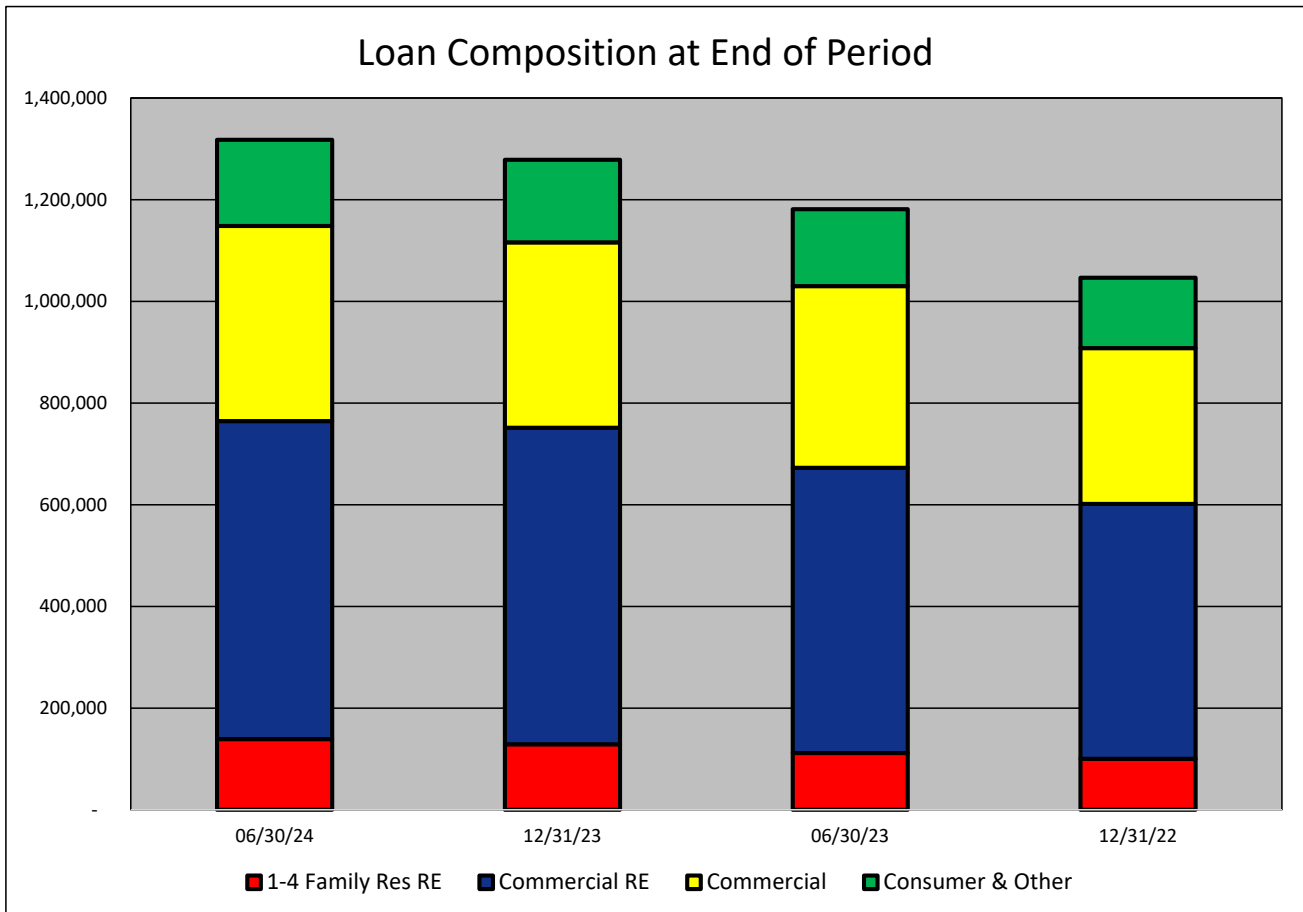


**LOAN PORTFOLIO COMPOSITION - One Florida Bank**  
(Dollars in Thousands)

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	139,088	128,873	111,705	100,264	27,383	24.51
Commercial RE	625,468	622,515	560,890	501,408	64,578	11.51
Commercial	383,805	364,732	357,325	306,337	26,480	7.41
Consumer & Other	169,431	162,414	151,324	138,396	18,107	11.97
<b>Loans, Net</b>	<b>1,317,792</b>	<b>1,278,534</b>	<b>1,181,244</b>	<b>1,046,405</b>	<b>136,548</b>	<b>11.56</b>



**LOAN PORTFOLIO QUALITY - One Florida 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	10,464	9,795	9,795	8,524	669	6.83
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	545	28	-	(28)	(100.00)
Provision Expense	323	1,214	286	1,271	37	12.94
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	10,787	10,464	10,053	9,795	734	7.30

**NON-PERFORMING ASSETS:**

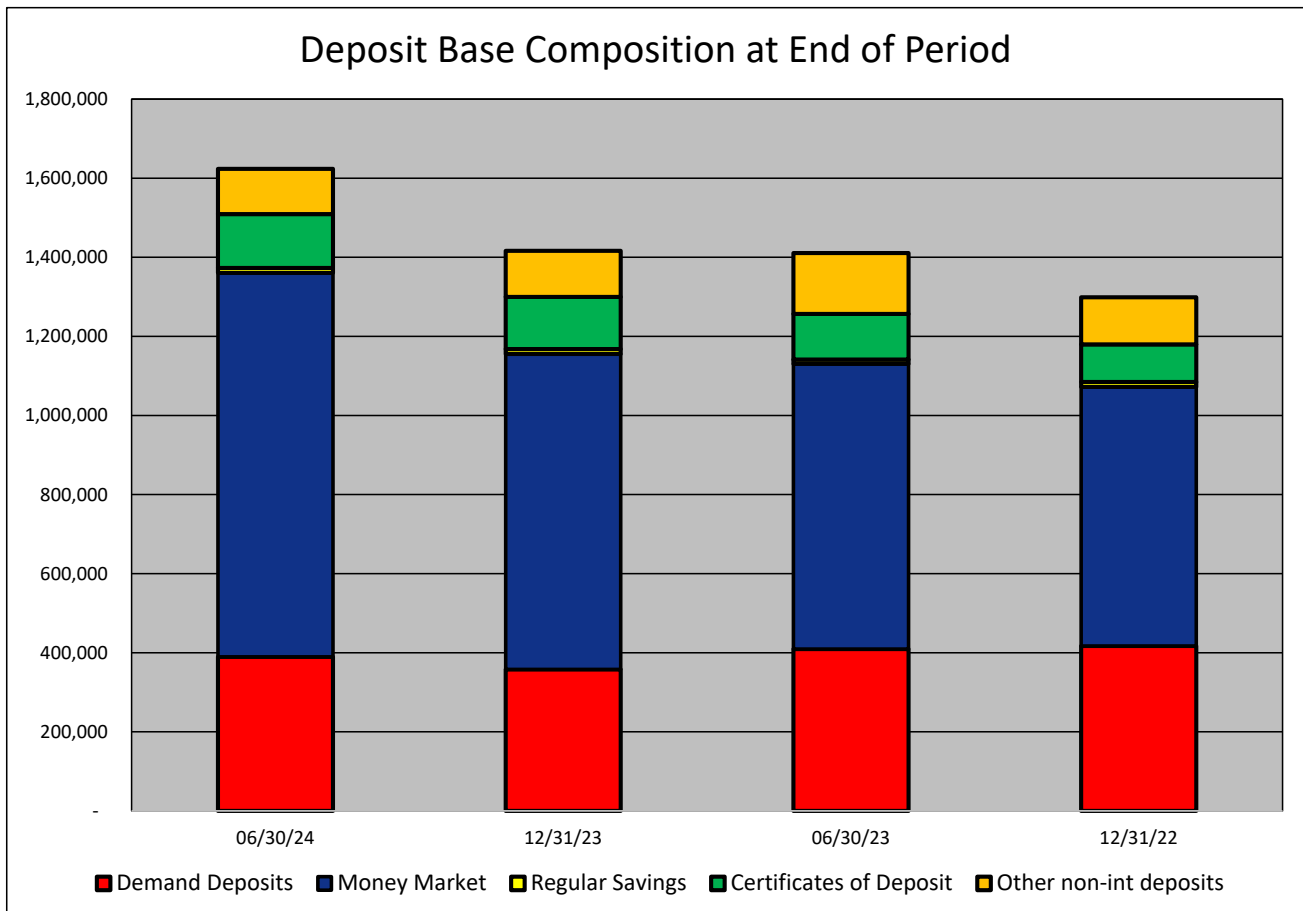
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	292	130	1,316	934	(1,024)	(77.81)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	292	130	1,316	934	(1,024)	(77.81)

**DEPOSIT BASE COMPOSITION - One Florida 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	389,539	357,733	409,319	417,156	(19,780)	(4.83)
Money Market	970,872	797,601	721,245	654,970	249,627	34.61
Regular Savings	12,660	12,461	10,757	12,496	1,903	17.69
Certificates of Deposit	136,095	131,913	115,308	95,250	20,787	18.03
Other non-int deposits	114,341	116,735	154,059	119,100	(39,718)	(25.78)
<b>Total Deposits</b>	<b>1,623,507</b>	<b>1,416,443</b>	<b>1,410,688</b>	<b>1,298,972</b>	<b>212,819</b>	<b>15.09</b>



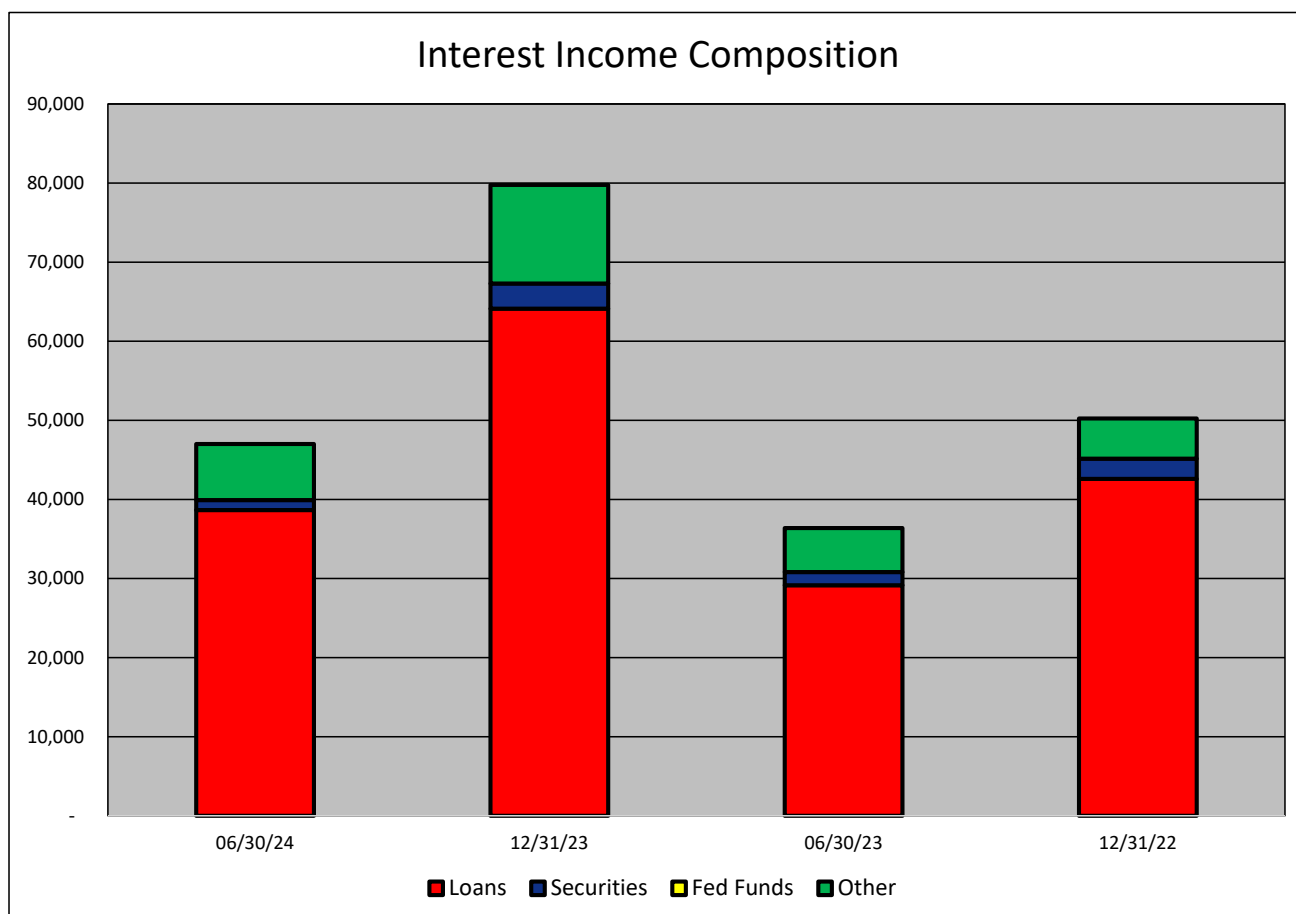


**INTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	38,652	64,122	29,153	42,595	9,499	32.58
Securities	1,260	3,171	1,660	2,552	(400)	(24.10)
Fed Funds	-	-	-	-	-	NA
Other	7,095	12,464	5,565	5,085	1,530	27.49
<b>Total Int Income</b>	<b>47,007</b>	<b>79,757</b>	<b>36,378</b>	<b>50,232</b>	<b>10,629</b>	<b>29.22</b>

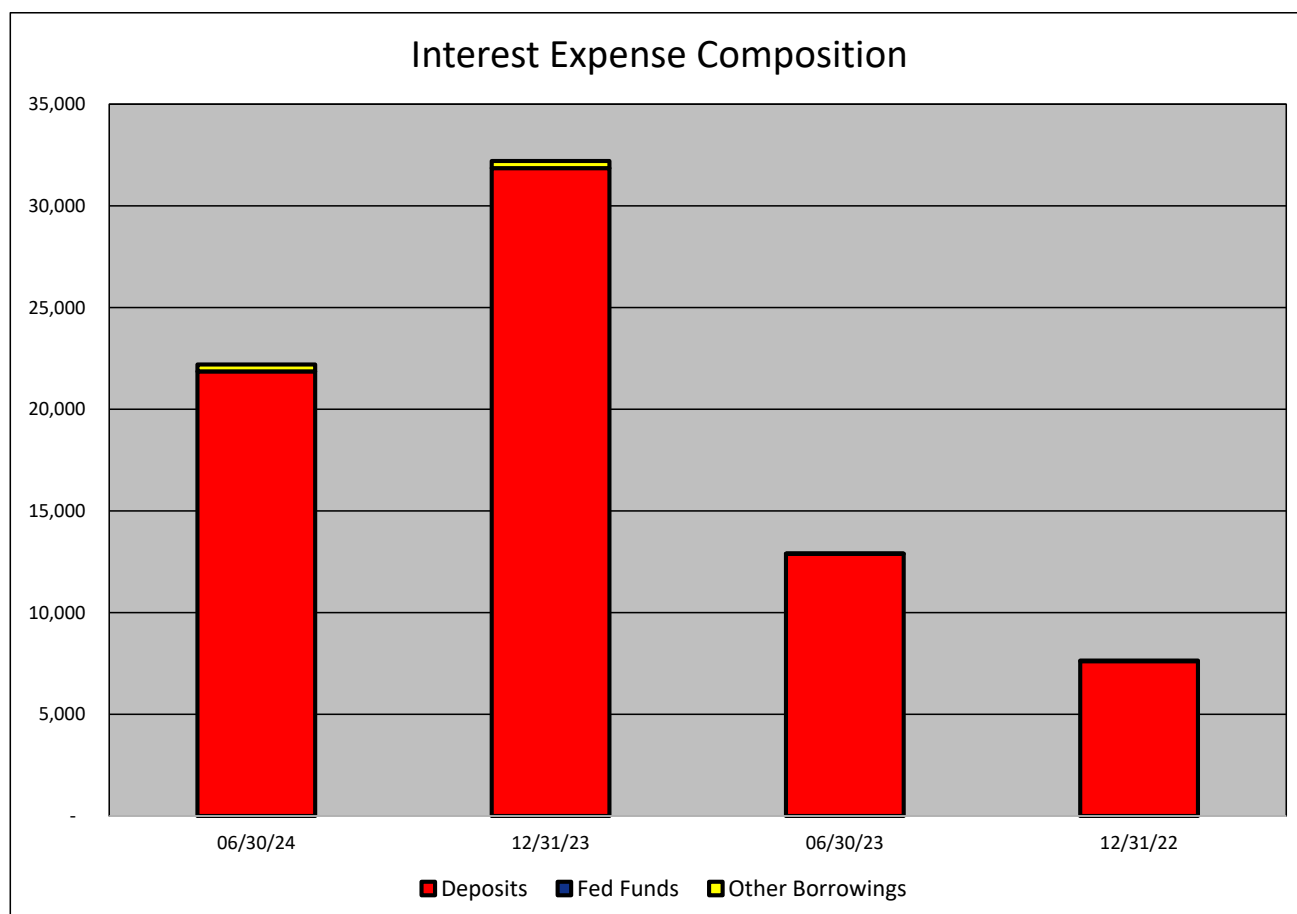


**INTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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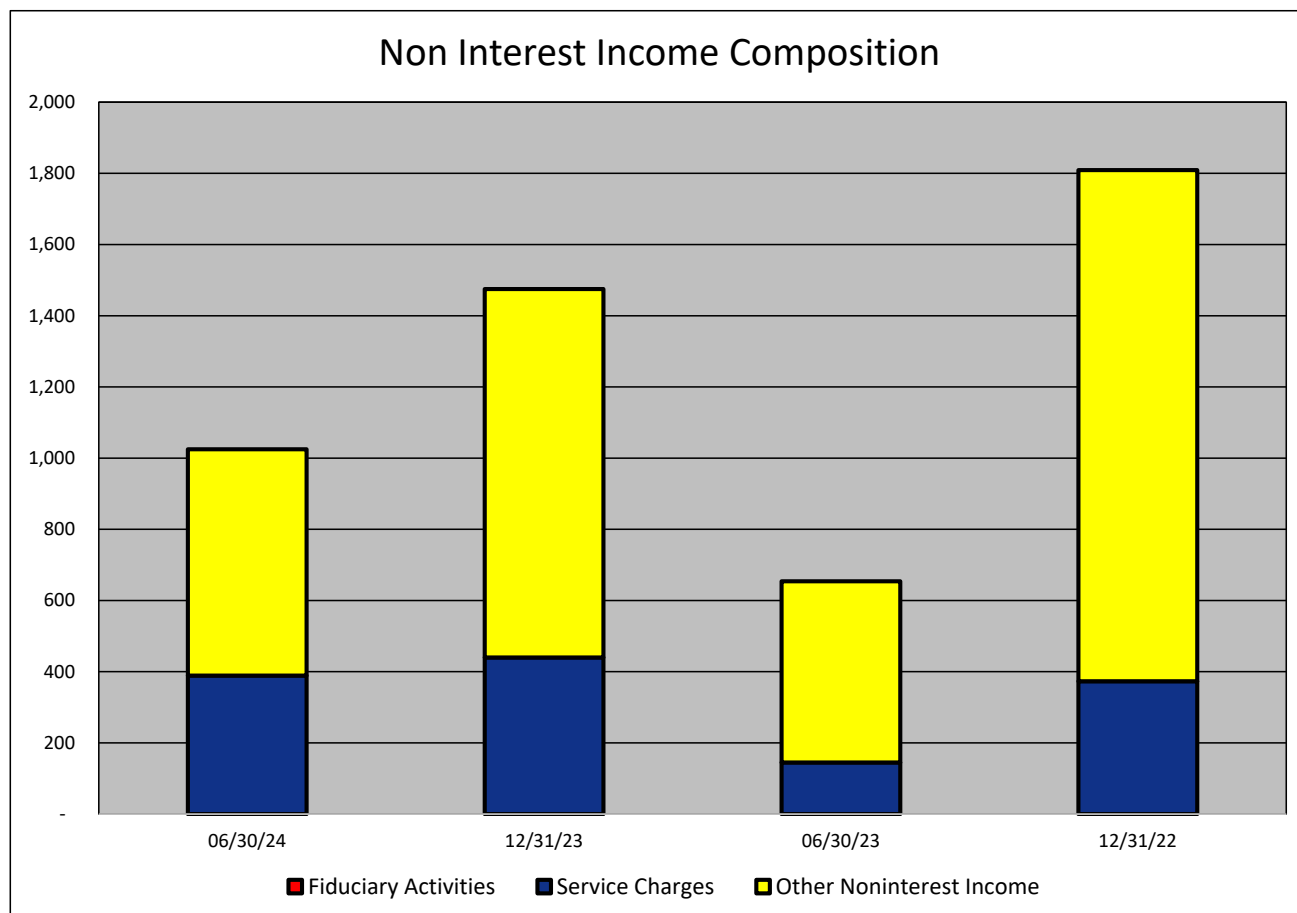
**INTEREST EXPENSE CATEGORY**

Deposits	21,863	31,859	12,892	7,613	8,971	69.59
Fed Funds	-	-	-	-	-	NA
Other Borrowings	340	351	14	28	326	2,328.57
<b>Total Int Expense</b>	<b>22,203</b>	<b>32,210</b>	<b>12,906</b>	<b>7,641</b>	<b>9,297</b>	<b>72.04</b>



**NONINTEREST INCOME COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	389	440	145	373	244	168.28
Other Noninterest Income	636	1,035	509	1,436	127	24.95
<b>Total Nonint. Income</b>	<b>1,025</b>	<b>1,475</b>	<b>654</b>	<b>1,809</b>	<b>371</b>	<b>56.73</b>

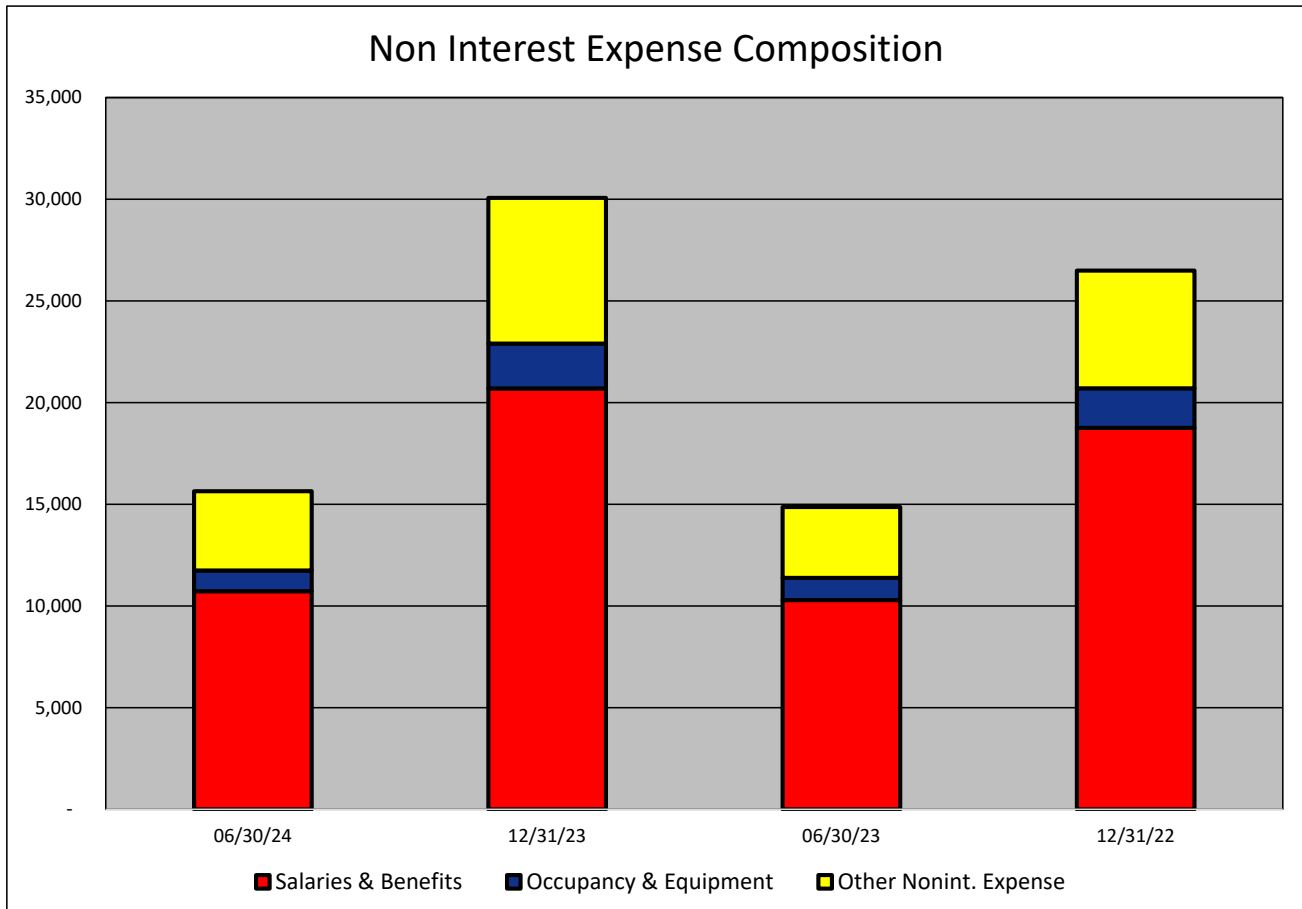


**NONINTEREST EXPENSE COMPOSITION- One Florida Bank**  
(Dollars in Thousands)

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	10,727	20,696	10,287	18,757	440	4.28
Occupancy & Equipment	1,015	2,205	1,095	1,944	(80)	(7.31)
Other Nonint. Expense	3,898	7,165	3,482	5,787	416	11.95
<b>Total Nonint. Expense</b>	<b>15,640</b>	<b>30,066</b>	<b>14,864</b>	<b>26,488</b>	<b>776</b>	<b>5.22</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>
<b>One Florida Bank</b>	<b>1,317,792</b>	<b>1,181,244</b>	<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>	<b>2,251,190</b>	<b>2,218,385</b>	<b>9.21</b>
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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	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

<b>Select Peer Average</b>	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	<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
<b>One Florida Bank</b>	<b>1,701,537</b>	<b>0.84</b>	<b>10.08</b>
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>	<b>3,232,995</b>	<b>1.01</b>	<b>11.58</b>
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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
<b>One Florida Bank</b>	<b>0.12</b>	<b>1.72</b>	<b>60.55</b>	<b>11.34</b>
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
Lafayette State Bank	0.96	2.61	<b>68.25</b>	4.87
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
<b>One Florida Bank</b>	<b>0.82</b>	<b>0.02</b>	<b>0.02</b>	<b>0.19</b>
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
Lafayette State Bank	1.74	1.01	<b>0.65</b>	9.26
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
<b>One Florida Bank</b>	<b>0.77</b>	<b>19.57</b>	<b>0.00</b>	<b>0.00</b>	<b>5.20</b>
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>	<b>1.55</b>	<b>12.05</b>	<b>0.58</b>	<b>12.18</b>	<b>14.73</b>
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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
<b>One Florida Bank</b>	<b>72.92</b>	<b>0.56</b>	<b>0.00</b>	<b>0.00</b>
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
Lafayette State Bank	<b>63.60</b>	2.22	0.00	0.00
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
<b>One Florida Bank</b>	<b>23.42</b>	<b>75.66</b>	<b>99.08</b>	<b>0.00</b>	<b>0.92</b>
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
<b>One Florida Bank</b>	<b>5.62</b>	<b>3.85</b>	<b>2.96</b>	<b>98.35</b>
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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