

The Warrington Bank

Pensacola, FL

Established

3/18/1953

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

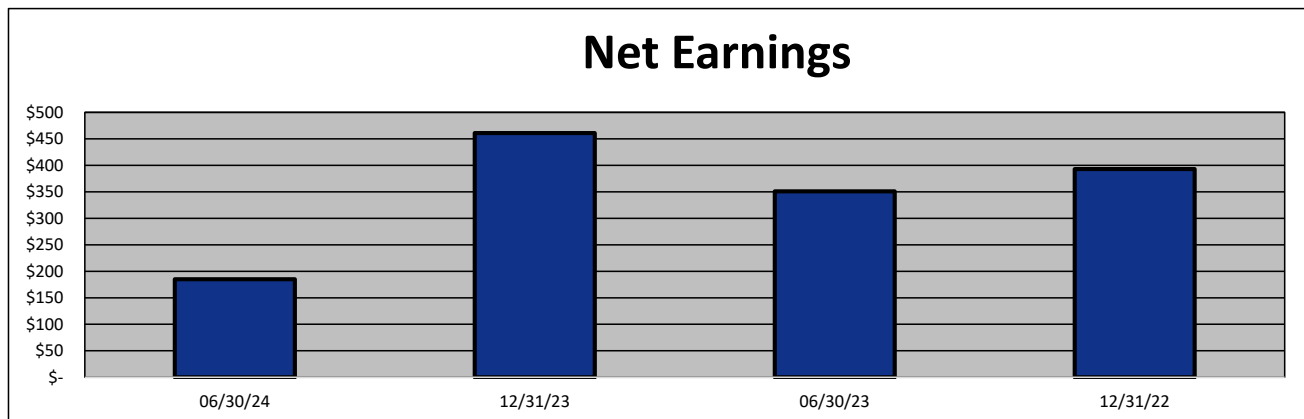
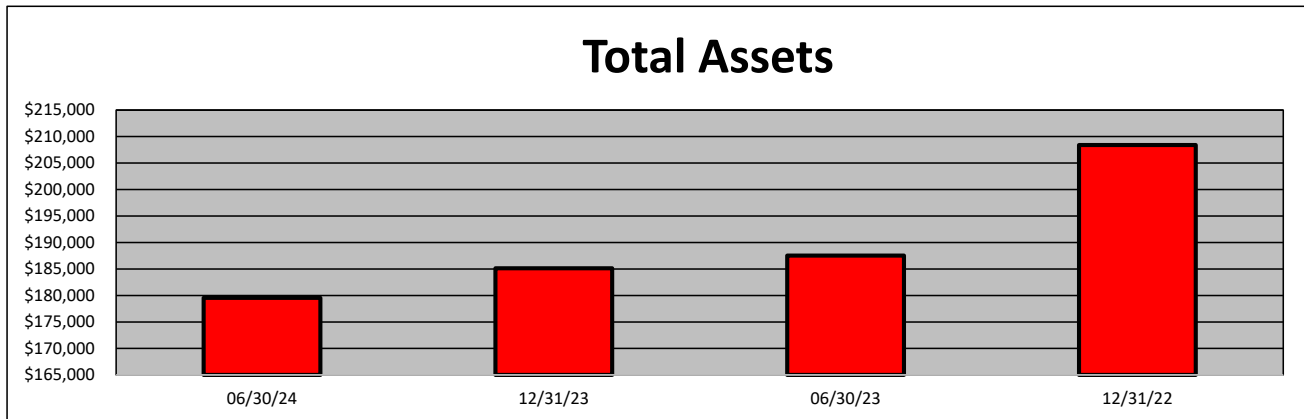
**EXECUTIVE SUMMARY - The Warrington Bank
(Percentage)**

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	15.46	15.03	14.77	13.24	9.59	9.49
Leverage Ratio	15.11	14.84	14.53	13.17	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	39.42	37.28	32.35	25.02	75.33	64.12
Loans/Assets	29.96	29.63	27.43	21.69	63.16	55.30
Securities/Assets	66.63	66.55	70.31	68.13	19.74	26.92
PROFITABILITY:						
Return on Avg Assets	0.20	0.24	0.36	0.22	0.75	1.01
Return on Avg Equity	1.33	1.66	2.54	1.65	10.61	11.58
Nonint Income/Avg Assets	0.25	0.24	0.23	0.27	0.79	0.61
Net Overhead Ratio	1.81	1.72	1.63	1.91	2.14	2.04
Efficiency Ratio	88.59	81.93	76.46	89.15	72.23	68.41
Assets (per million) per Employee	5.79	5.79	5.86	6.51	10.25	8.43
ASSET QUALITY:						
Allowance/Loans	0.99	0.98	0.92	1.01	1.31	1.26
Nonperforming Loans/Total Loans	0.00	0.00	0.36	0.40	0.56	0.90
Nonperforming Assets/Total Assets	0.00	0.00	0.10	0.09	0.38	0.53
Adjusted Texas Ratio	0.00	0.00	0.65	0.64	4.10	4.67
YIELDS & COSTS:						
Yield on earning assets	2.87	2.62	2.53	2.29	5.44	5.10
Cost of funds	1.16	0.69	0.45	0.10	3.03	2.41
Net interest margin	2.13	2.19	2.24	2.22	2.85	2.65
Avg Earning Assets/Avg Assets	97.63	98.10	98.19	98.00	95.94	95.43

SELECTED FINANCIAL DATA - The Warrington 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	179,539	185,141	187,536	208,411	(7,997)	(4.26)
Cash and Equivalents	4,409	5,263	2,441	19,309	1,968	80.62
Securities	119,627	123,213	131,852	141,981	(12,225)	(9.27)
Loans, net	53,787	54,860	51,439	45,200	2,348	4.56
Deposit Accounts	136,444	147,168	158,993	180,664	(22,549)	(14.18)
Fed Funds & Repos	906	10,000	669	-	237	35.43
Total Equity	27,763	27,828	27,708	27,590	55	0.20

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	185	461	351	393	(166)	(47.29)
Interest Income	2,580	4,922	2,415	4,060	165	6.83
Interest Expense	665	816	270	114	395	146.30
Net Interest Income	1,915	4,106	2,145	3,946	(230)	(10.72)
Prov for Credit Losses	-	80	20	(40)	(20)	(100.00)
Noninterest income	232	453	225	497	7	3.11
Gain on Sale of Securities	-	(125)	(71)	-	71	(100.00)
Noninterest Expense	1,902	3,735	1,812	3,961	90	4.97
Net Operating Income	245	744	538	522	(293)	(54.46)
Income Taxes	60	158	116	129	(56)	(48.28)

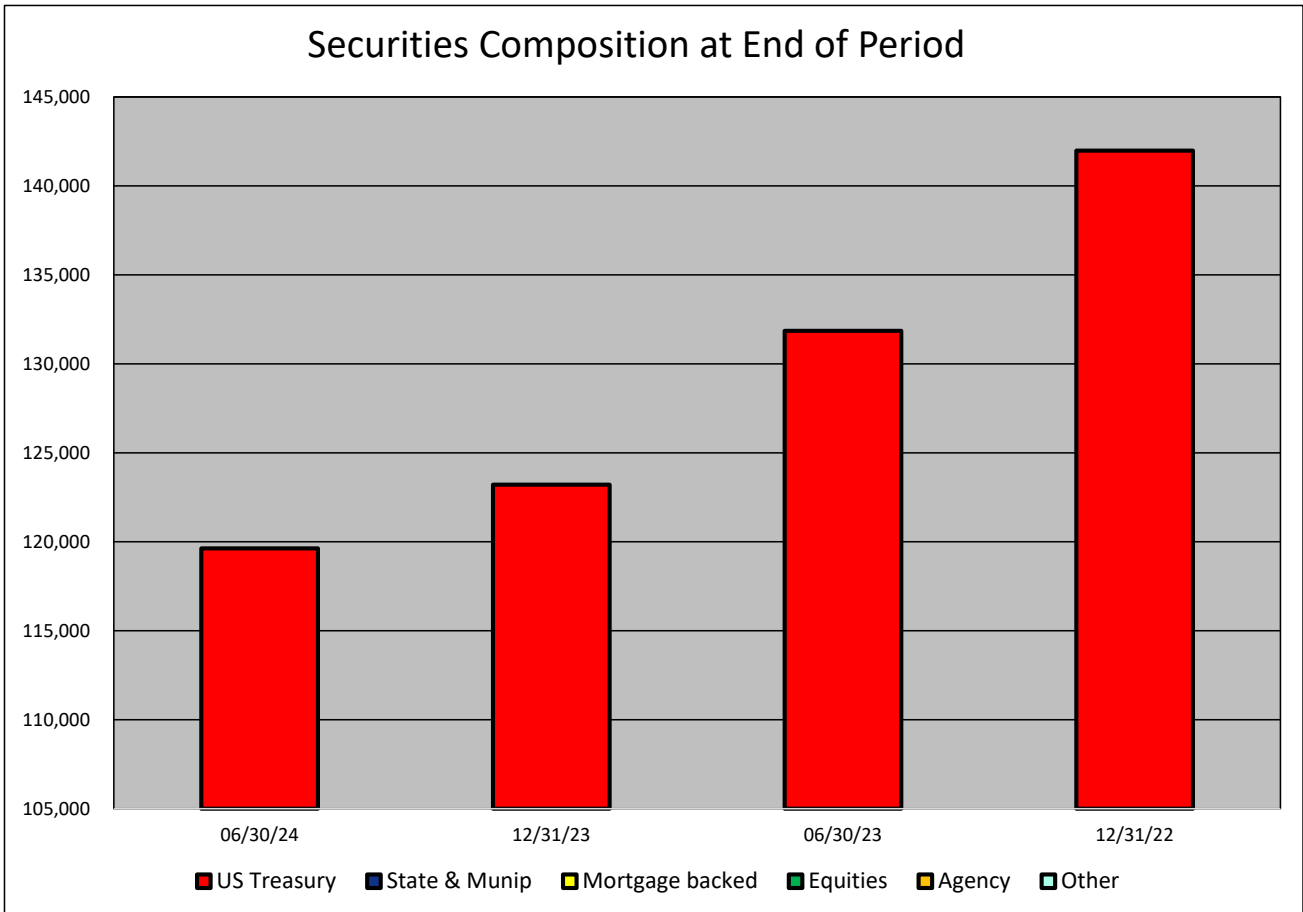


SECURITIES COMPOSITION - The Warrington Bank
(Dollars in Thousands)

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	119,627	123,213	131,852	141,981	(12,225)	(9.27)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	119,627	123,213	131,852	141,981	(12,225)	(9.27)

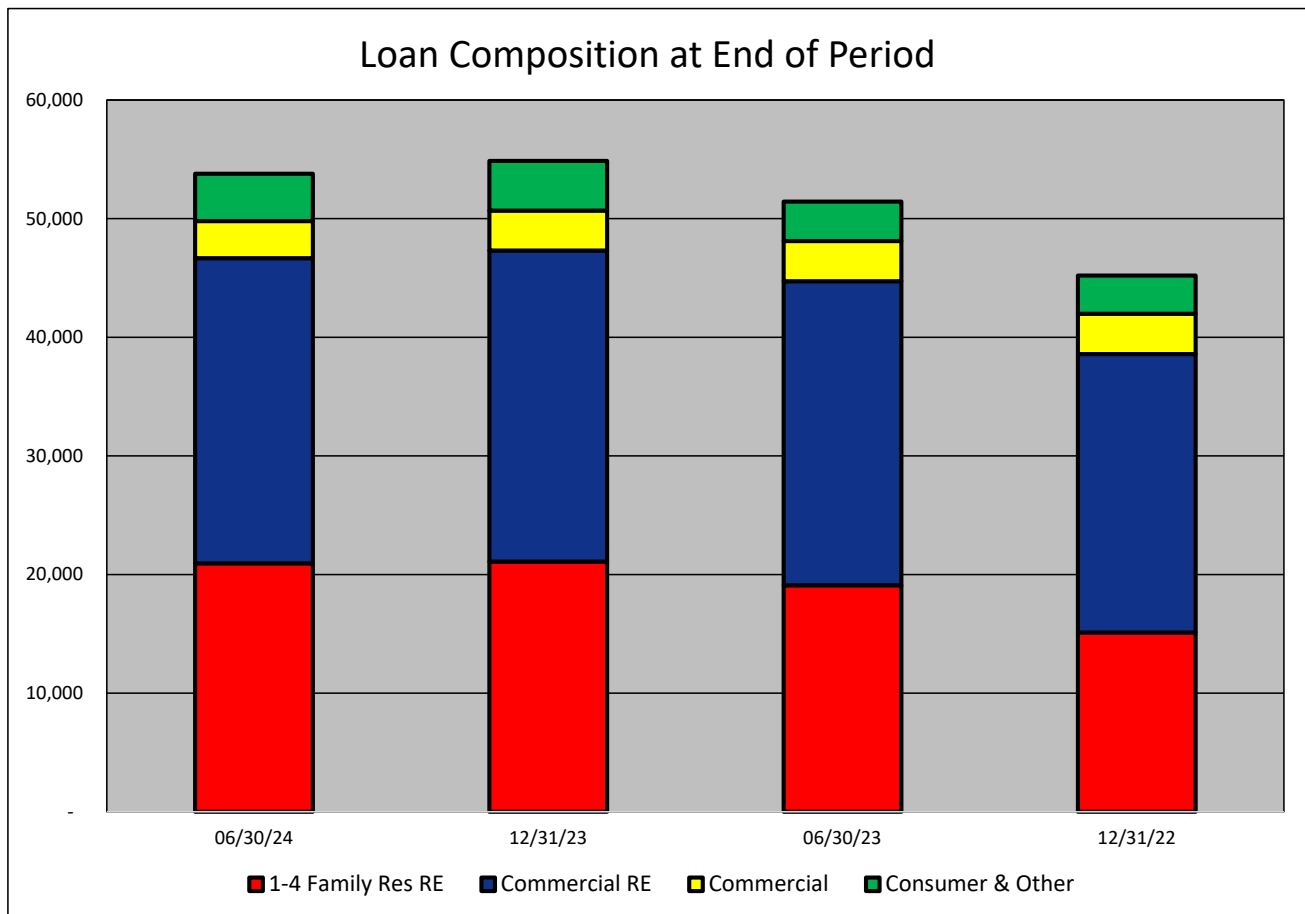


LOAN PORTFOLIO COMPOSITION - The Warrington Bank
(Dollars in Thousands)

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	20,938	21,091	19,088	15,116	1,850	9.69
Commercial RE	25,730	26,221	25,640	23,469	90	0.35
Commercial	3,126	3,370	3,381	3,395	(255)	(7.54)
Consumer & Other	3,993	4,178	3,330	3,220	663	19.91
Loans, Net	53,787	54,860	51,439	45,200	2,348	4.56



LOAN PORTFOLIO QUALITY - The Warrington 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	535	455	455	248	80	17.58
Total Recoveries	-	-	-	-	-	NA
Total Charge-offs	-	-	-	-	-	NA
Provision Expense	-	80	20	(40)	(20)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	247	-	NA
Ending Balance	535	535	475	455	60	12.63

NON-PERFORMING ASSETS:

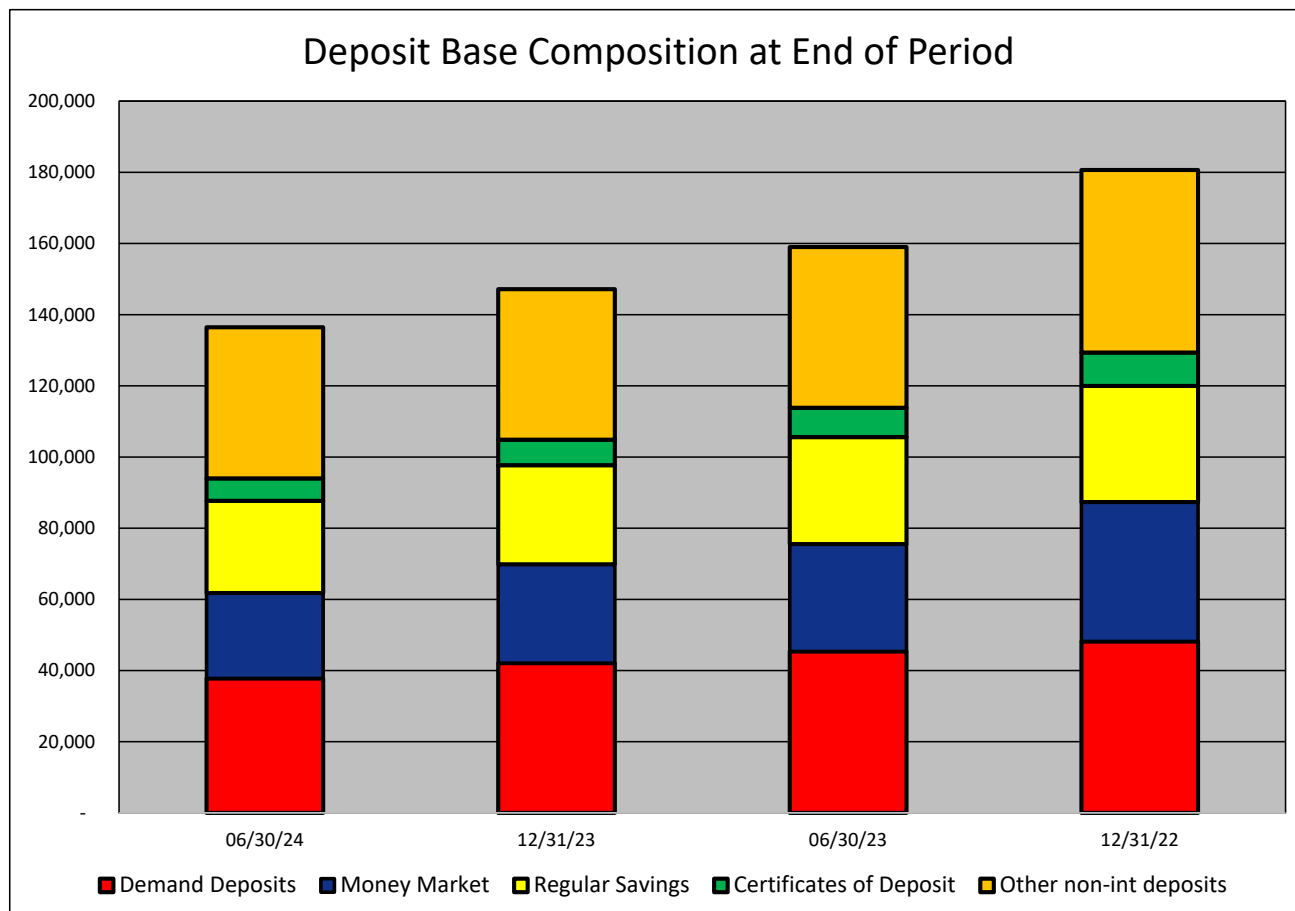
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	184	179	(184)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	184	179	(184)	(100.00)

DEPOSIT BASE COMPOSITION - The Warrington 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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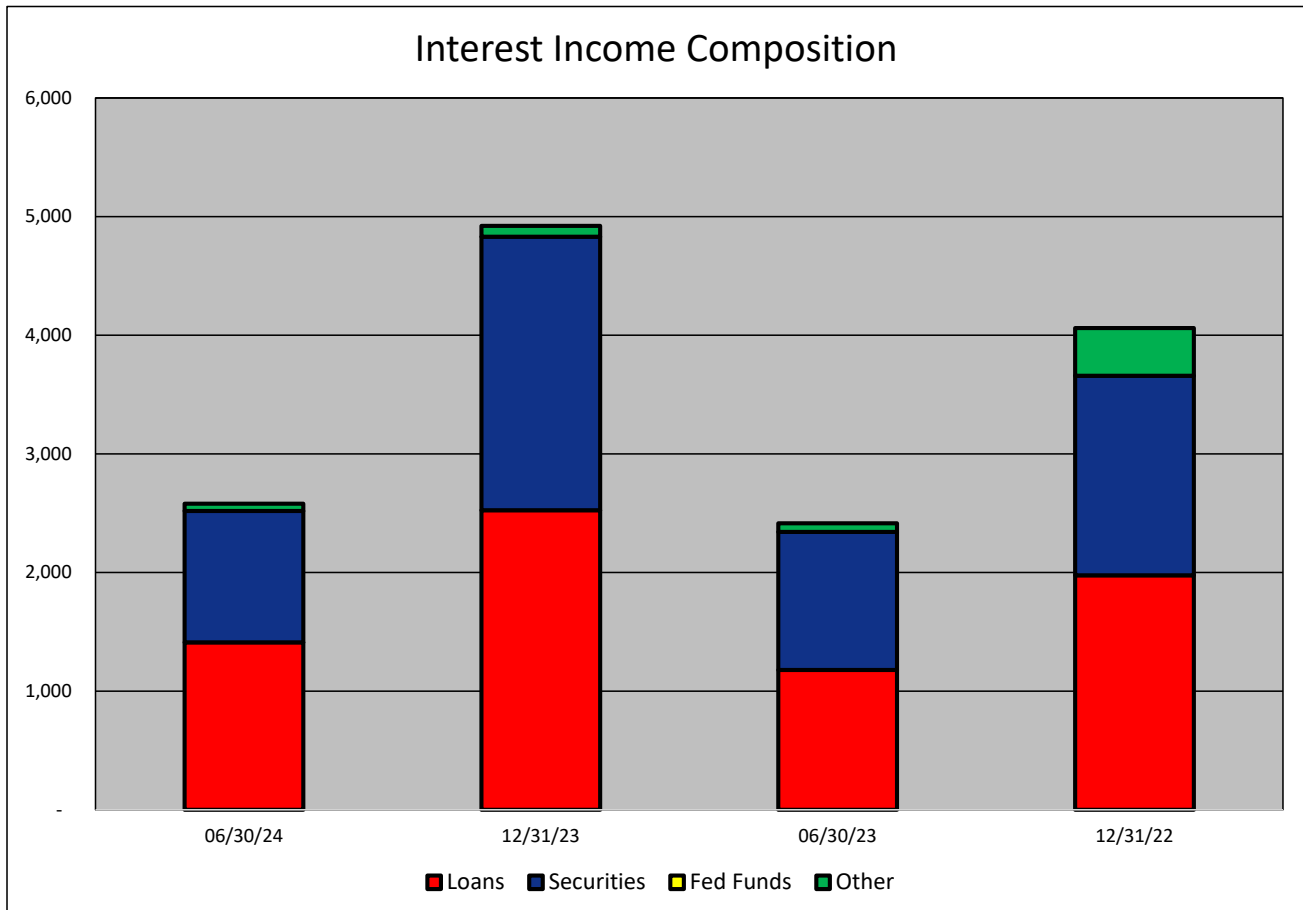
DEPOSIT BASE CATEGORY:

Demand Deposits	37,775	42,062	45,361	48,169	(7,586)	(16.72)
Money Market	23,997	27,809	30,178	39,189	(6,181)	(20.48)
Regular Savings	25,929	27,836	30,069	32,621	(4,140)	(13.77)
Certificates of Deposit	6,287	7,171	8,246	9,363	(1,959)	(23.76)
Other non-int deposits	42,456	42,290	45,139	51,322	(2,683)	(5.94)
Total Deposits	136,444	147,168	158,993	180,664	(22,549)	(14.18)



INTEREST INCOME COMPOSITION- The Warrington 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	1,411	2,525	1,179	1,976	232	19.68
Securities	1,108	2,305	1,163	1,682	(55)	(4.73)
Fed Funds	-	-	-	-	-	NA
Other	61	92	73	402	(12)	(16.44)
Total Int Income	2,580	4,922	2,415	4,060	165	6.83

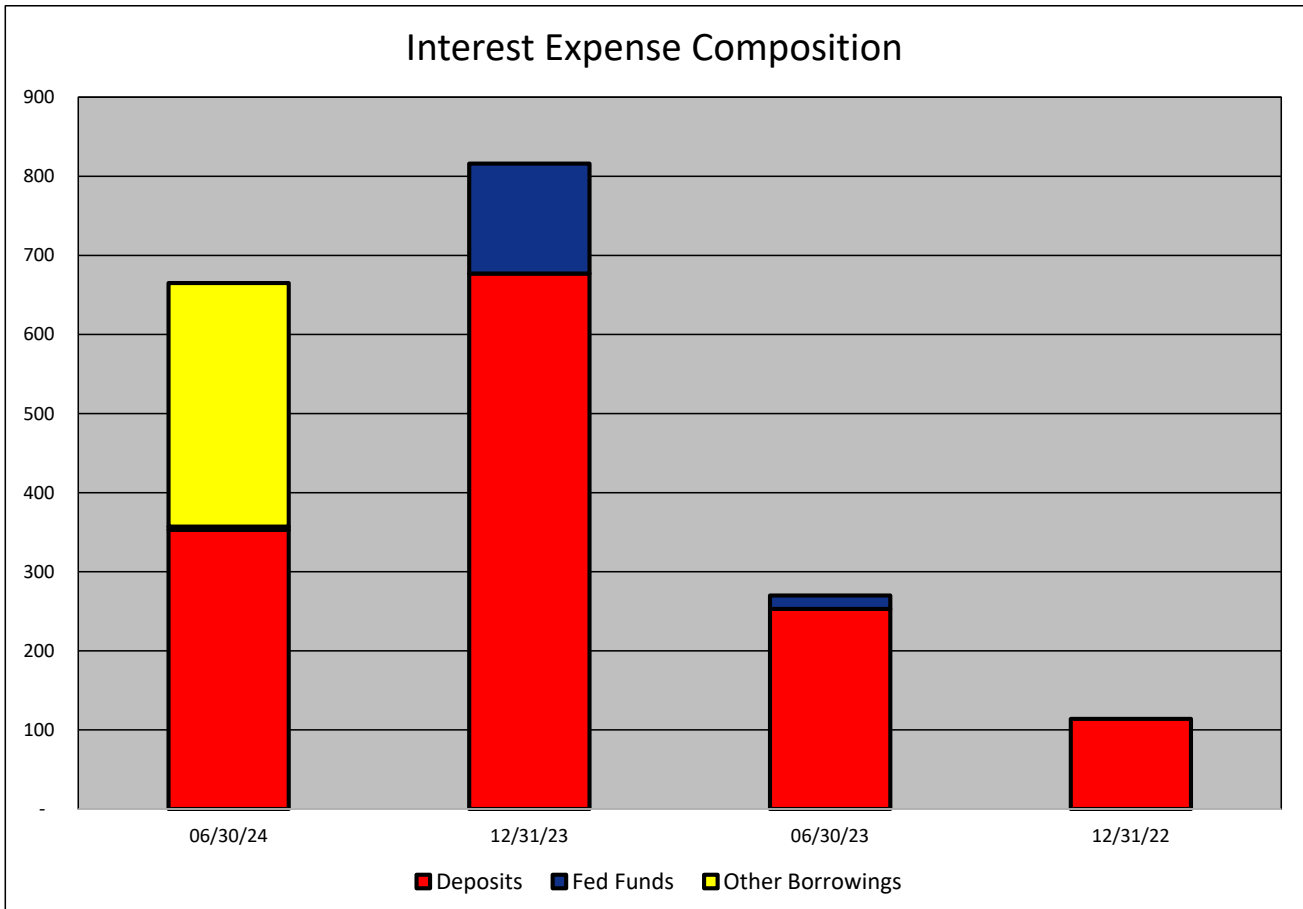


INTEREST EXPENSE COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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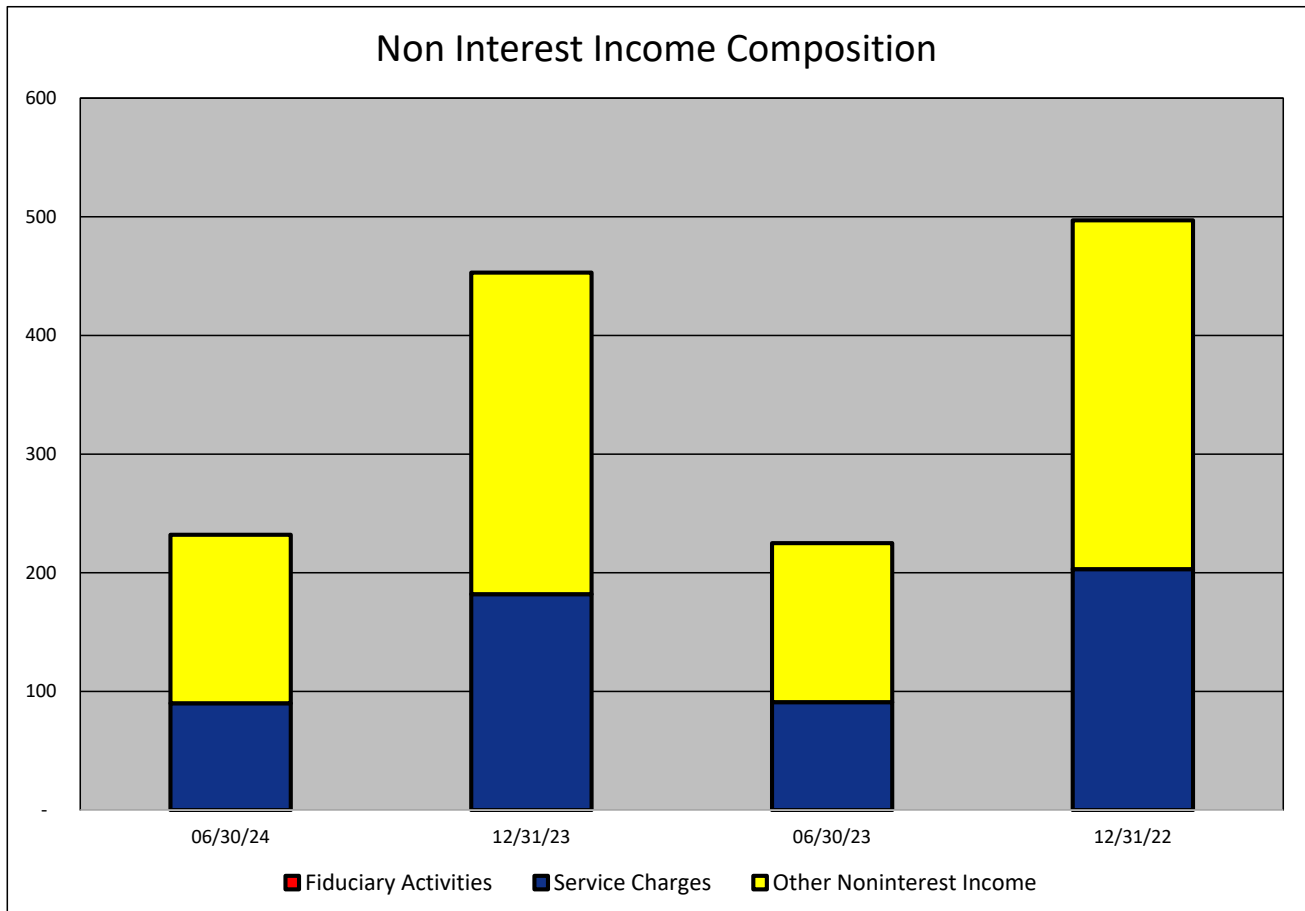
INTEREST EXPENSE CATEGORY

Deposits	353	677	253	114	100	39.53
Fed Funds	4	139	17	-	(13)	(76.47)
Other Borrowings	308	-	-	-	308	NA
Total Int Expense	665	816	270	114	395	146.30



NONINTEREST INCOME COMPOSITION- The Warrington 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	90	182	91	203	(1)	(1.10)
Other Noninterest Income	142	271	134	294	8	5.97
Total Nonint. Income	232	453	225	497	7	3.11

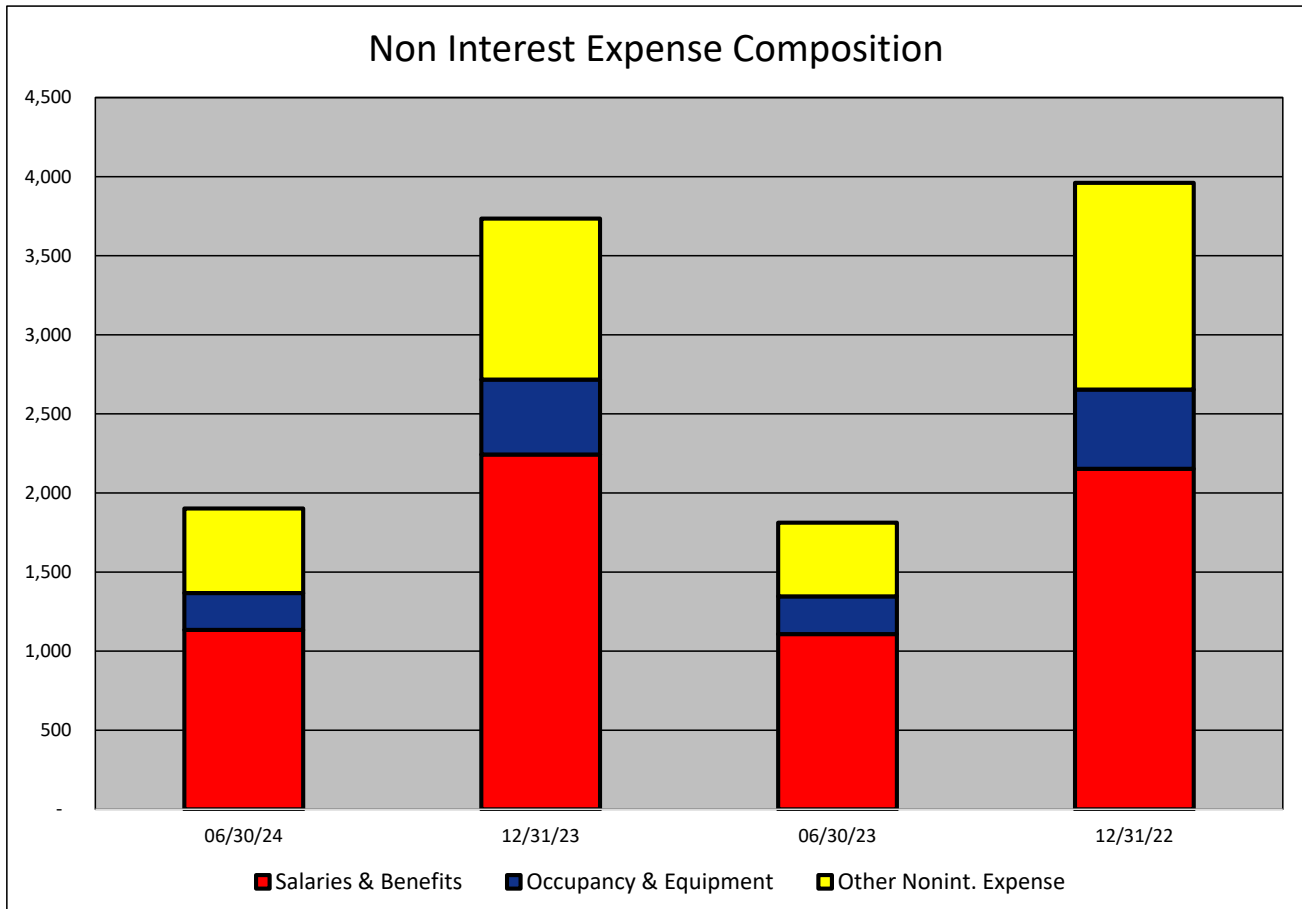


NONINTEREST EXPENSE COMPOSITION- The Warrington Bank
(Dollars in Thousands)

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	1,134	2,243	1,108	2,153	26	2.35
Occupancy & Equipment	233	474	238	501	(5)	(2.10)
Other Nonint. Expense	535	1,018	466	1,307	69	14.81
Total Nonint. Expense	1,902	3,735	1,812	3,961	90	4.97



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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