

Bank Of Pensacola

Pensacola, FL

Established
10/26/1973

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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	39,856,346
Capital City Bank	4,217,117
First Federal Bank	3,946,707
One Florida Bank	1,812,749
Prime Meridian Bank	931,493
Fnbt Bank	586,939
Florida Capital Bank, National Association	559,026
Intracoastal Bank	552,985
Dlp Bank	260,249
Lafayette State Bank	220,640
Madison County Community Bank	185,337
The Warrington Bank	176,986
Pnb Community Bank	155,971
Bank Of Pensacola	146,722
Peoples Bank Of Graceville	116,868

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.35
Dlp Bank	1.46
Capital City Bank	1.29
Intracoastal Bank	1.13
Lafayette State Bank	1.08
Prime Meridian Bank	1.00
First Federal Bank	0.92
Pnb Community Bank	0.89
One Florida Bank	0.85
Florida Capital Bank, National Association	0.72
Peoples Bank Of Graceville	0.72
Everbank, National Association	0.62
Madison County Community Bank	0.58
Bank Of Pensacola	0.34
The Warrington Bank	0.18

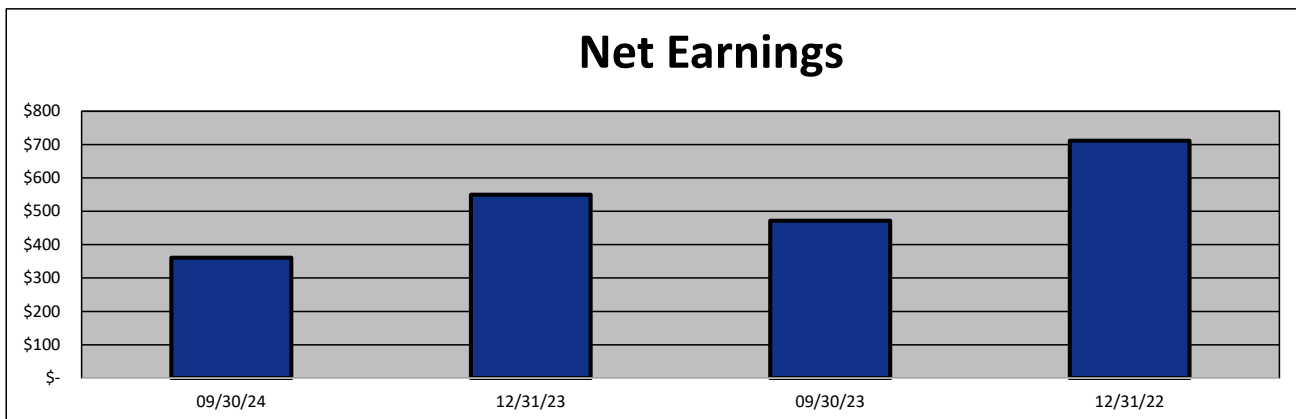
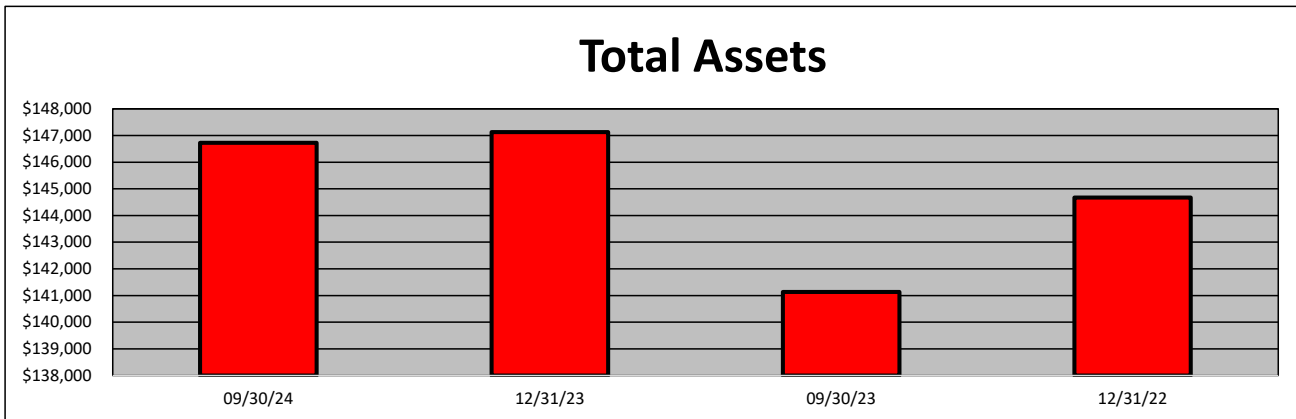
EXECUTIVE SUMMARY - Bank of Pensacola
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.60	8.50	8.81	8.44	9.87	9.60
Leverage Ratio	8.80	8.80	8.72	8.50	10.70	10.41
Tier 1 Cap/Risk Based Assets	20.77	19.42	20.75	26.13	12.49	13.36
Risk Based Ratio	21.68	20.27	21.66	27.30	13.34	14.17
Common Equity Tier 1 Capital Ratio	20.77	19.42	20.75	26.13	12.45	13.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	54.05	49.97	49.72	42.25	75.65	66.14
Loans/Assets	47.74	45.67	44.57	38.60	63.44	57.40
Securities/Assets	44.02	46.64	50.05	53.71	20.01	28.29
PROFITABILITY:						
Return on Avg Assets	0.34	0.38	0.44	0.47	0.75	0.94
Return on Avg Equity	3.85	4.46	5.11	5.59	10.06	11.17
Nonint Income/Avg Assets	0.20	0.20	0.20	0.19	0.79	0.63
Net Overhead Ratio	1.69	1.56	1.53	1.24	2.14	2.08
Efficiency Ratio	81.11	76.71	74.34	69.88	72.20	69.93
Assets (per million) per Employee	10.48	10.51	10.08	13.15	10.50	8.56
ASSET QUALITY:						
Allowance/Loans	0.78	0.82	0.87	0.98	1.29	1.19
Nonperforming Loans/Total Loans	0.00	0.00	0.00	0.00	0.55	0.94
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.37	0.55
Adjusted Texas Ratio	0.00	0.00	0.00	0.00	3.62	4.51
YIELDS & COSTS:						
Yield on earning assets	3.25	2.86	2.79	2.18	5.49	5.08
Cost of funds	1.91	1.29	1.11	0.47	3.09	2.46
Net interest margin	2.20	2.16	2.18	1.91	2.88	2.66
Avg Earning Assets/Avg Assets	97.04	97.30	97.27	97.22	96.03	95.82

SELECTED FINANCIAL DATA - Bank of Pensacola
(Dollars in Thousands)

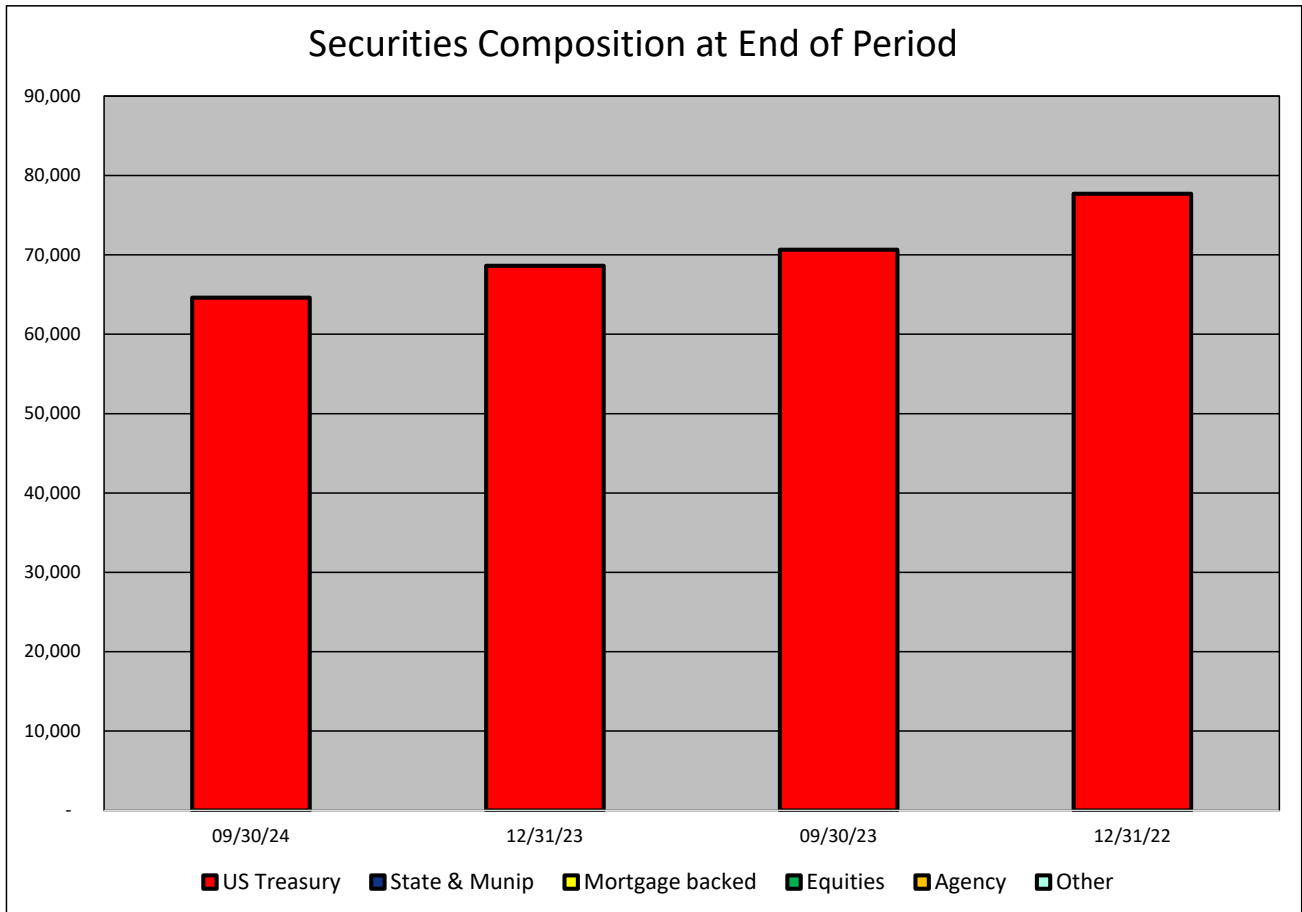
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	146,722	147,131	141,132	144,675	5,590	3.96
Cash and Equivalents	10,321	10,061	6,240	9,970	4,081	65.40
Securities	64,593	68,616	70,638	77,706	(6,045)	(8.56)
Loans, net	70,039	67,193	62,898	55,848	7,141	11.35
Deposit Accounts	129,592	134,464	126,504	132,196	3,088	2.44
Fed Funds & Repos	4,000	-	2,000	-	2,000	100.00
Total Equity	12,623	12,512	12,434	12,212	189	1.52

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	361	550	472	712	(111)	(23.52)
Interest Income	3,369	3,983	2,927	3,195	442	15.10
Interest Expense	1,086	979	640	395	446	69.69
Net Interest Income	2,283	3,004	2,287	2,800	(4)	(0.17)
Prov for Credit Losses	-	-	-	60	-	NA
Noninterest income	216	285	215	288	1	0.47
Gain on Sale of Securities	-	(36)	(21)	-	21	(100.00)
Noninterest Expense	2,027	2,523	1,860	2,158	167	8.98
Net Operating Income	472	766	642	870	(170)	(26.48)
Income Taxes	111	180	149	158	(38)	(25.50)



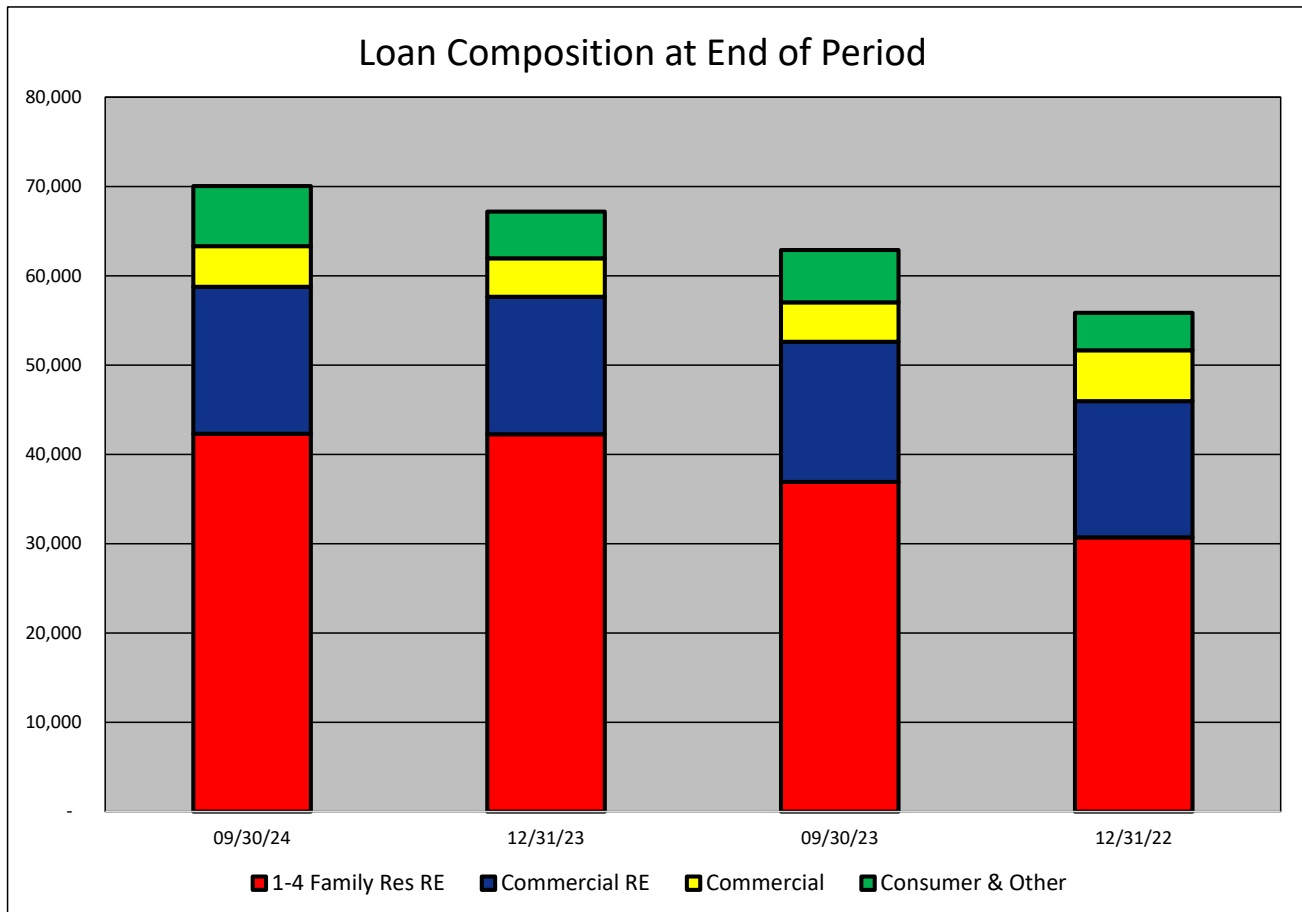
SECURITIES COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	64,593	68,616	70,638	77,706	(6,045)	(8.56)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	-	-	-	-	NA
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	-	-	-	-	-	NA
Total Securities	64,593	68,616	70,638	77,706	(6,045)	(8.56)



LOAN PORTFOLIO COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	42,307	42,258	36,917	30,695	5,390	14.60
Commercial RE	16,454	15,386	15,699	15,262	755	4.81
Commercial	4,560	4,320	4,406	5,699	154	3.50
Consumer & Other	6,718	5,229	5,876	4,192	842	14.33
Loans, Net	70,039	67,193	62,898	55,848	7,141	11.35



LOAN PORTFOLIO QUALITY - Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	549	546	546	491	3	0.55
Total Recoveries	2	4	4	3	(2)	(50.00)
Total Charge-offs	3	1	-	8	3	NA
Provision Expense	-	-	-	60	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	548	549	550	546	(2)	(0.36)

NON-PERFORMING ASSETS:

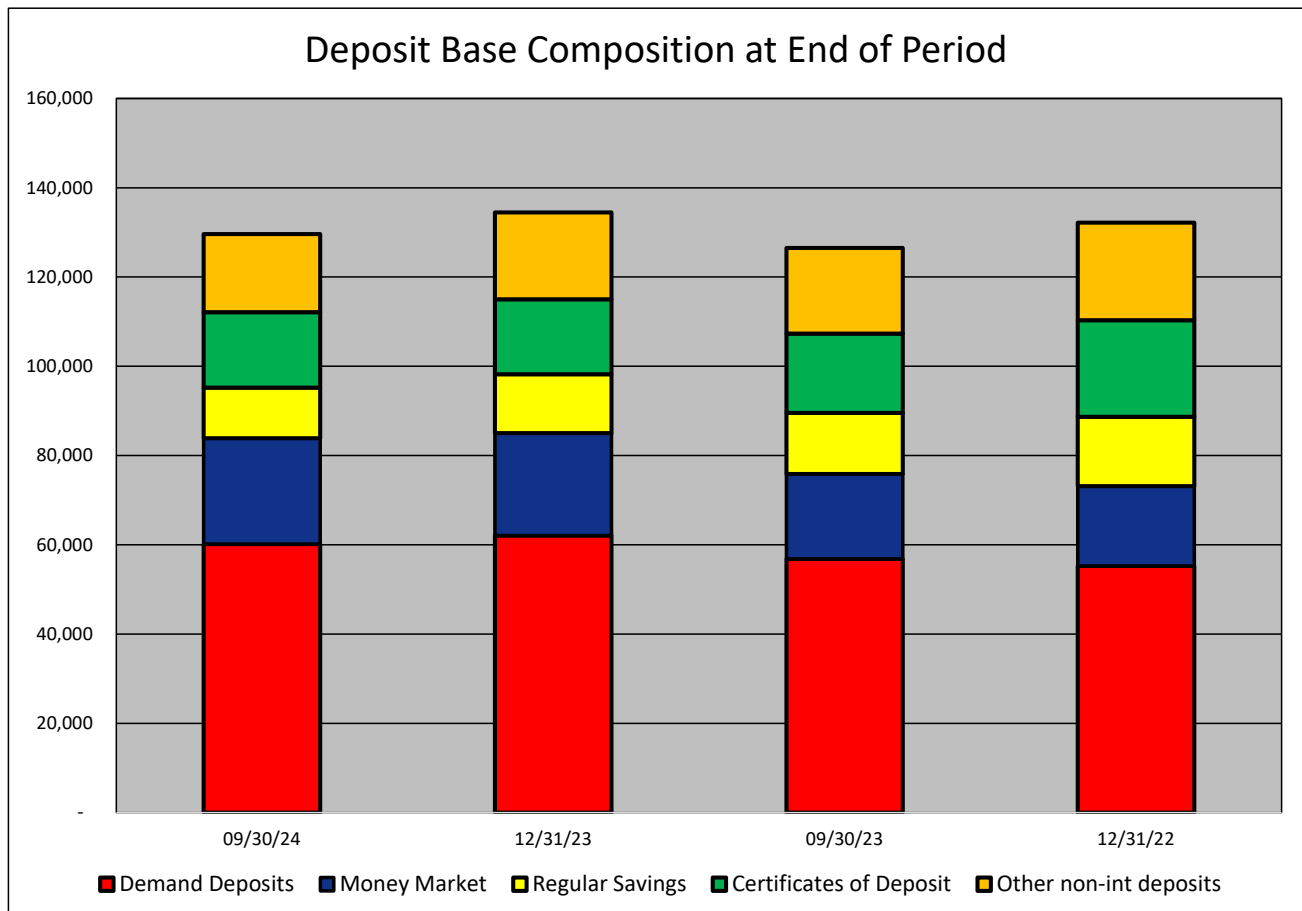
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	-	-	-	NA

DEPOSIT BASE COMPOSITION - Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	60,147	62,075	56,824	55,283	3,323	5.85
Money Market	23,728	22,932	19,051	17,845	4,677	24.55
Regular Savings	11,353	13,232	13,658	15,552	(2,305)	(16.88)
Certificates of Deposit	16,883	16,783	17,810	21,625	(927)	(5.20)
Other non-int deposits	17,481	19,442	19,161	21,891	(1,680)	(8.77)
Total Deposits	129,592	134,464	126,504	132,196	3,088	2.44

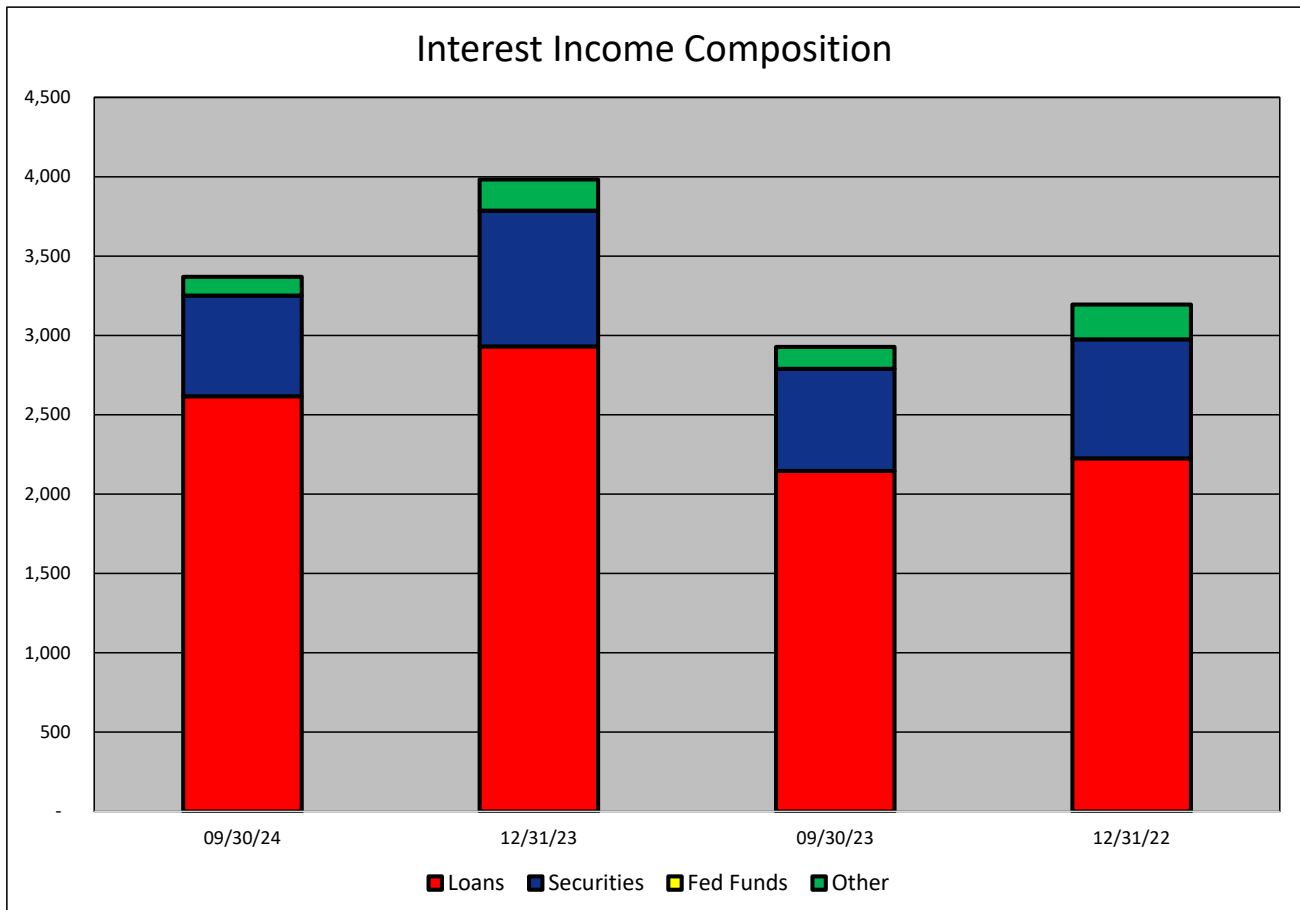


INTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	2,616	2,930	2,146	2,225	470	21.90
Securities	635	857	643	750	(8)	(1.24)
Fed Funds	-	-	-	-	-	NA
Other	118	196	138	220	(20)	(14.49)
Total Int Income	3,369	3,983	2,927	3,195	442	15.10

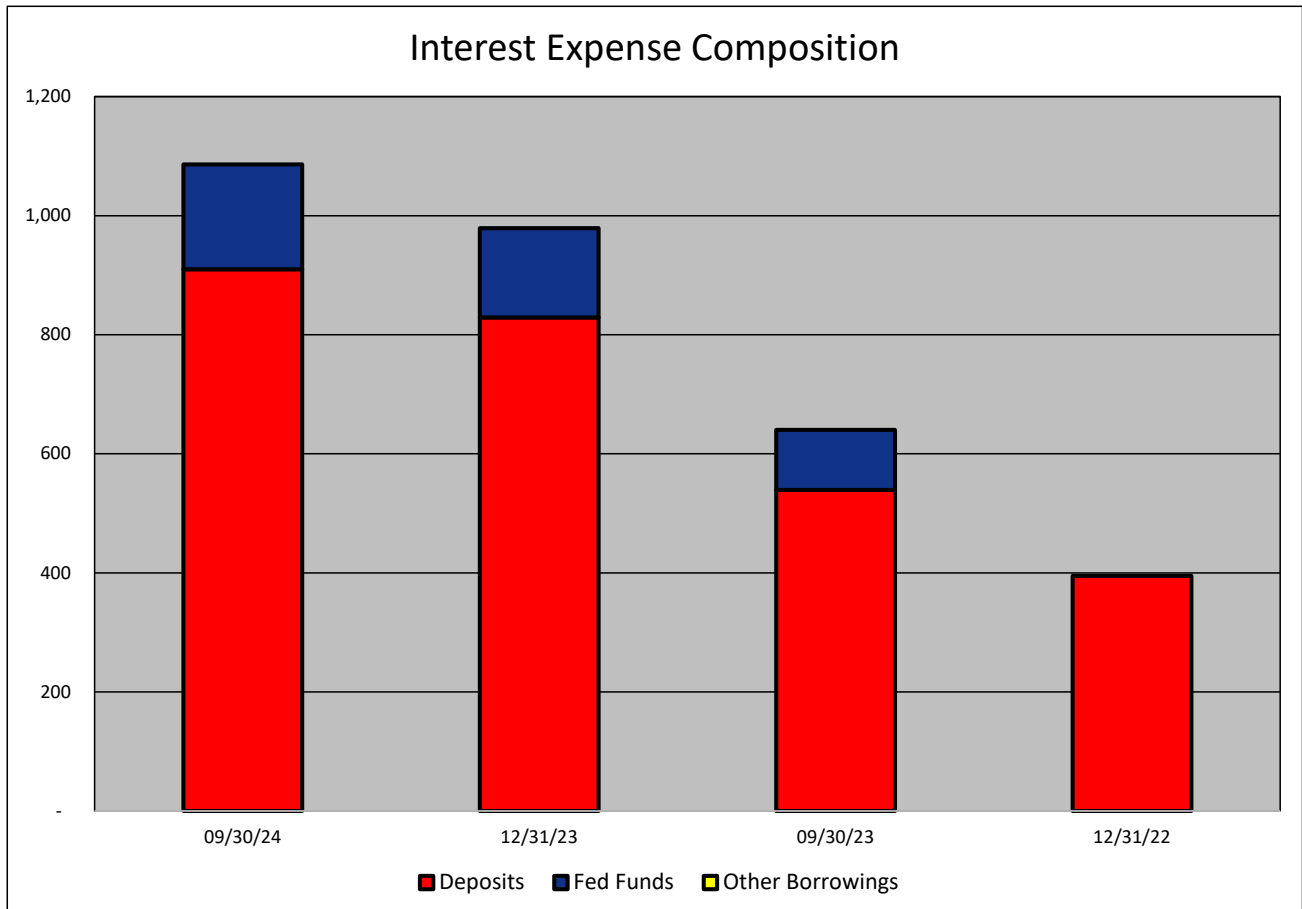


INTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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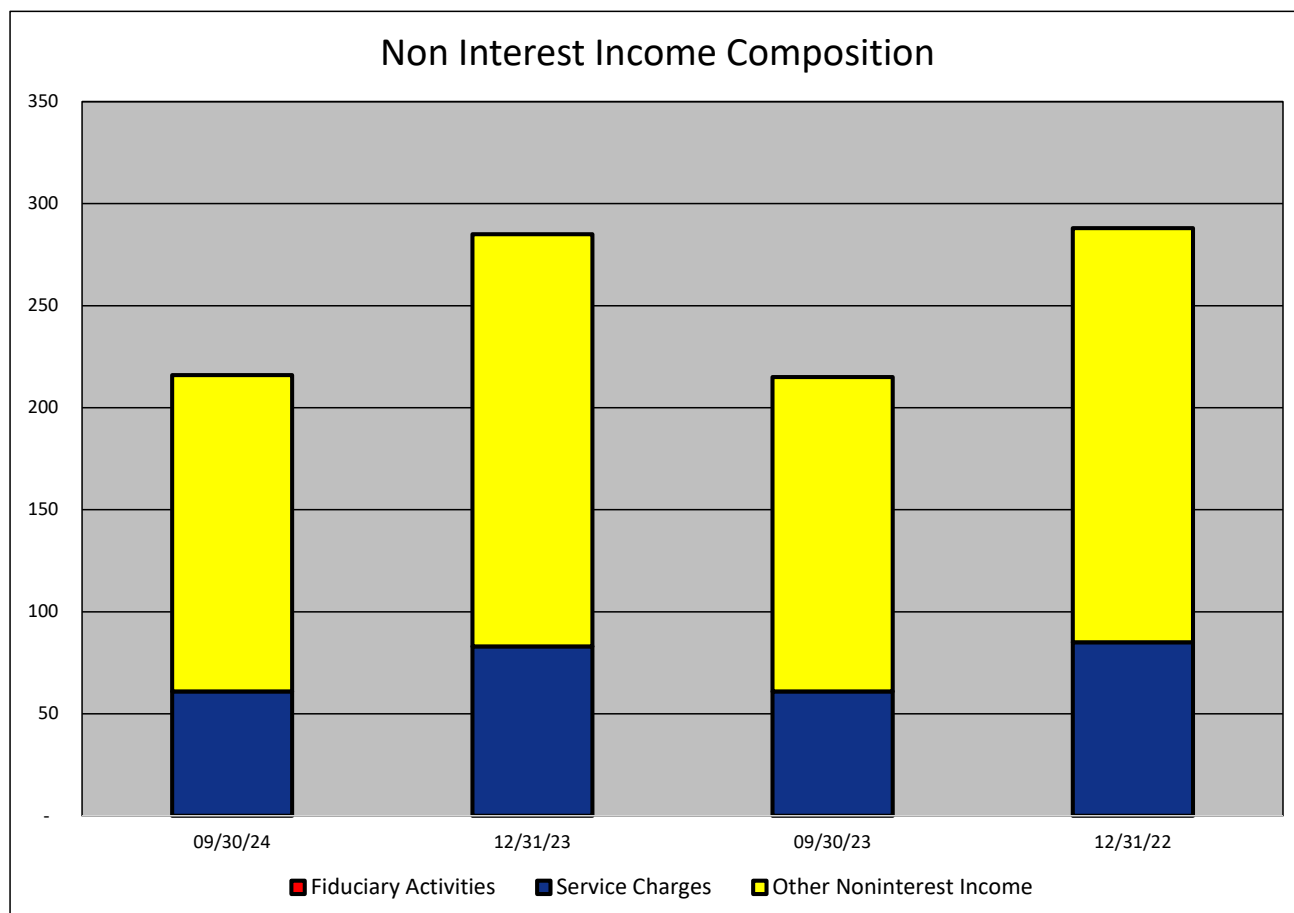
INTEREST EXPENSE CATEGORY

Deposits	910	829	539	395	371	68.83
Fed Funds	176	150	101	-	75	74.26
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,086	979	640	395	446	69.69



NONINTEREST INCOME COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	61	83	61	85	-	-
Other Noninterest Income	155	202	154	203	1	0.65
Total Nonint. Income	216	285	215	288	1	0.47

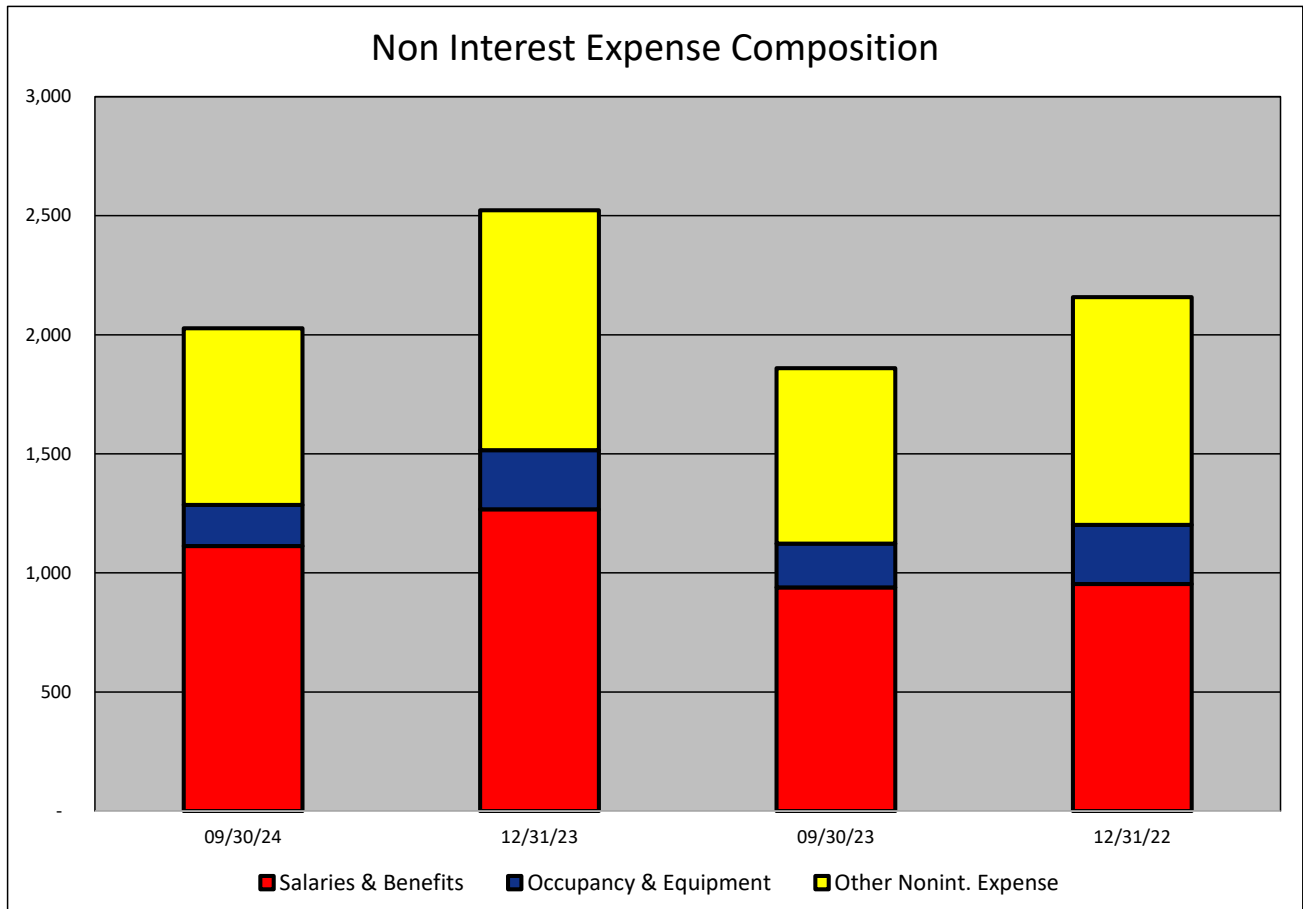


NONINTEREST EXPENSE COMPOSITION- Bank of Pensacola
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,113	1,267	939	953	174	18.53
Occupancy & Equipment	173	248	184	249	(11)	(5.98)
Other Nonint. Expense	741	1,008	737	956	4	0.54
Total Nonint. Expense	2,027	2,523	1,860	2,158	167	8.98



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Everbank, National Association	39,856,346	34,631,082	15.09
Florida Capital Bank, National Association	559,026	495,986	12.71
One Florida Bank	1,812,749	1,617,055	12.10
Prime Meridian Bank	931,493	831,830	11.98
Intracoastal Bank	552,985	497,760	11.09
First Federal Bank	3,946,707	3,737,911	5.59
Pnb Community Bank	155,971	147,726	5.58
Dlp Bank	260,249	247,664	5.08
Bank Of Pensacola	146,722	141,132	3.96
Lafayette State Bank	220,640	212,377	3.89
Fnbt Bank	586,939	566,429	3.62
Peoples Bank Of Graceville	116,868	113,675	2.81
Madison County Community Bank	185,337	181,753	1.97
Capital City Bank	4,217,117	4,143,070	1.79
The Warrington Bank	176,986	188,129	(5.92)

Select Peer Average	3,581,742	3,183,572	6.09
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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	103,923	78,042	33.16
Florida Capital Bank, National Association	484,083	407,411	18.82
Intracoastal Bank	412,616	357,933	15.28
One Florida Bank	1,373,546	1,199,926	14.47
Fnbt Bank	261,138	228,799	14.13
First Federal Bank	1,285,632	1,132,699	13.50
Everbank, National Association	28,403,220	25,309,700	12.22
Bank Of Pensacola	70,039	62,898	11.35
Prime Meridian Bank	699,904	639,055	9.52
Pnb Community Bank	114,382	107,603	6.30
The Warrington Bank	54,129	52,832	2.45
Lafayette State Bank	145,234	144,491	0.51
Peoples Bank Of Graceville	39,363	39,409	(0.12)
Capital City Bank	2,714,347	2,746,505	(1.17)
Madison County Community Bank	83,493	84,751	(1.48)

Select Peer Average	2,416,337	2,172,804	9.93
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the nine months ended September 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Dlp Bank	17.66	15.47	0.00	0.00	0.00
The Warrington Bank	15.72	15.35	0.00	0.00	0.00
Fnbt Bank	10.89	10.83	24.43	25.69	24.43
Florida Capital Bank, National Association	10.61	10.75	14.29	15.54	14.29
Peoples Bank Of Graceville	5.71	10.58	30.01	31.02	30.01
Prime Meridian Bank	9.43	10.21	13.53	14.33	13.53
First Federal Bank	9.30	9.98	20.13	20.53	20.13
Capital City Bank	11.07	9.61	14.80	16.00	14.80
Pnb Community Bank	8.30	9.55	0.00	0.00	0.00
Intracoastal Bank	6.54	9.48	10.70	11.90	10.70
Everbank, National Association	9.15	9.04	13.52	14.45	13.52
Madison County Community Bank	5.90	8.86	15.54	16.80	15.54
One Florida Bank	8.43	8.82	10.14	10.87	10.14
Bank Of Pensacola	8.60	8.80	20.77	21.68	20.77
Lafayette State Bank	6.73	8.76	12.50	13.75	12.50

Select Peer Average	9.60	10.41	13.36	14.17	13.36
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	104.18	86.59	2.67
Everbank, National Association	91.49	71.26	25.30
Intracoastal Bank	85.14	74.62	21.66
Prime Meridian Bank	84.75	75.14	11.19
One Florida Bank	83.94	75.77	4.65
Pnb Community Bank	80.99	73.34	18.68
Capital City Bank	74.16	64.36	21.09
Lafayette State Bank	71.31	65.82	14.39
Bank Of Pensacola	54.05	47.74	44.02
Fnbt Bank	50.31	44.49	22.32
Dlp Bank	48.71	39.93	23.02
Madison County Community Bank	48.46	45.05	37.40
First Federal Bank	39.71	32.57	53.87
The Warrington Bank	39.03	30.58	66.02
Peoples Bank Of Graceville	35.92	33.68	58.09

Select Peer Average	66.14	57.40	28.29
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	583,903	2.35	21.25
Dlp Bank	236,652	1.46	7.92
Capital City Bank	4,250,309	1.29	12.09
Intracoastal Bank	532,744	1.13	18.80
Lafayette State Bank	218,128	1.08	19.10
Prime Meridian Bank	884,414	1.00	10.77
First Federal Bank	4,239,597	0.92	11.74
Pnb Community Bank	158,273	0.89	11.82
One Florida Bank	1,743,411	0.85	10.26
Florida Capital Bank, National Association	541,498	0.72	6.73
Peoples Bank Of Graceville	116,087	0.72	14.17
Everbank, National Association	38,258,405	0.62	6.71
Madison County Community Bank	183,120	0.58	11.19
Bank Of Pensacola	142,560	0.34	3.85
The Warrington Bank	183,133	0.18	1.20

Select Peer Average	3,484,816	0.94	11.17
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	1.00	1.53	52.18	7.83
One Florida Bank	0.12	1.70	59.68	11.12
Prime Meridian Bank	0.29	1.94	60.71	8.39
Everbank, National Association	0.20	1.45	64.44	25.52
Intracoastal Bank	0.17	1.81	64.66	12.86
Lafayette State Bank	0.91	2.72	67.98	4.90
Peoples Bank Of Graceville	0.27	1.36	68.50	8.99
Capital City Bank	1.71	2.04	68.54	5.46
First Federal Bank	1.31	1.47	69.59	6.59
Dlp Bank	0.77	3.55	70.64	7.03
Pnb Community Bank	0.18	3.14	73.41	3.90
Florida Capital Bank, National Association	1.49	2.54	78.52	4.66
Madison County Community Bank	0.57	2.34	79.25	5.01
Bank Of Pensacola	0.20	1.69	81.11	10.48
The Warrington Bank	0.25	1.86	89.67	5.71

Select Peer Average	0.63	2.08	69.93	8.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.78	0.00	0.00	0.00
Fnbt Bank	1.68	0.01	0.00	0.04
Peoples Bank Of Graceville	0.95	0.00	0.00	0.00
The Warrington Bank	0.99	0.00	0.00	0.00
One Florida Bank	0.82	0.03	0.03	0.29
Madison County Community Bank	2.04	0.32	0.14	2.09
Capital City Bank	1.10	0.24	0.17	1.78
Florida Capital Bank, National Association	1.23	0.28	0.24	1.24
Prime Meridian Bank	0.77	0.35	0.26	2.64
Pnb Community Bank	1.24	1.32	0.97	10.49
First Federal Bank	0.68	3.52	1.15	1.89
Lafayette State Bank	1.84	1.87	1.23	15.54
Intracoastal Bank	1.32	1.68	1.26	16.70
Everbank, National Association	0.84	1.91	1.39	4.55
Dlp Bank	1.53	2.61	1.42	10.33

Select Peer Average	1.19	0.94	0.55	4.51
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PEER GROUP COMPARISONS REPORT

North Florida Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	4.30	2.74	0.00	44.02	0.00
Madison County Community Bank	3.46	6.48	0.00	0.00	37.40
Lafayette State Bank	2.98	11.95	0.00	0.00	14.39
Pnb Community Bank	2.30	2.08	2.00	0.00	18.68
Capital City Bank	1.98	6.21	0.00	13.31	7.78
The Warrington Bank	1.66	0.77	0.00	66.02	0.00
Dlp Bank	1.38	23.78	4.44	0.00	23.02
Prime Meridian Bank	1.31	5.08	3.98	1.43	9.76
Peoples Bank Of Graceville	0.89	6.58	0.00	43.75	14.33
One Florida Bank	0.88	17.84	0.00	0.00	4.65
Intracoastal Bank	0.85	0.05	0.00	0.00	21.66
Florida Capital Bank, National Association	0.73	6.86	0.00	0.00	2.67
First Federal Bank	0.54	3.05	0.00	0.00	53.87
Fnbt Bank	0.46	30.89	0.00	22.32	0.00
Everbank, National Association	0.15	1.41	0.00	0.07	25.19

Select Peer Average	1.59	8.38	0.69	12.73	15.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Florida Capital Bank, National Association	76.30	0.25	0.00	0.01
One Florida Bank	75.11	0.54	0.00	0.00
Prime Meridian Bank	73.76	1.03	0.00	0.00
Intracoastal Bank	73.63	1.01	0.00	0.00
Pnb Community Bank	72.43	1.40	0.00	0.00
Everbank, National Association	70.67	0.12	0.01	0.01
Lafayette State Bank	64.62	2.27	0.00	0.00
Capital City Bank	62.92	2.53	0.02	2.14
Bank Of Pensacola	47.36	0.74	0.00	0.00
Madison County Community Bank	44.13	4.52	0.00	0.00
Fnbt Bank	43.50	1.72	0.00	0.00
Dlp Bank	39.32	1.54	0.38	4.49
Peoples Bank Of Graceville	33.36	0.15	0.00	0.00
The Warrington Bank	30.28	0.58	0.00	0.00
First Federal Bank	29.94	1.00	0.01	4.75

Select Peer Average	55.82	1.29	0.03	0.76
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	65.21	34.79	100.00	0.00	0.00
Florida Capital Bank, National Association	51.43	42.27	93.70	0.00	6.30
Bank Of Pensacola	45.08	51.92	97.01	2.99	0.00
Lafayette State Bank	39.96	60.04	100.00	0.00	0.00
Capital City Bank	37.91	60.38	98.29	0.79	0.92
Fnbt Bank	25.24	74.76	100.00	0.00	0.00
The Warrington Bank	24.79	68.48	93.27	0.00	6.73
Pnb Community Bank	24.76	75.24	100.00	0.00	0.00
Prime Meridian Bank	24.38	74.08	98.47	0.00	1.53
Madison County Community Bank	23.11	76.89	100.00	0.00	0.00
Peoples Bank Of Graceville	22.17	77.83	100.00	0.00	0.00
One Florida Bank	22.16	76.93	99.09	0.00	0.91
Intracoastal Bank	18.94	76.03	94.97	1.11	3.92
First Federal Bank	8.74	83.22	91.96	0.00	8.04
Everbank, National Association	4.53	82.72	87.25	0.00	12.75

Select Peer Average	29.23	67.71	96.93	0.33	2.74
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.97	0.47	5.76	92.63
Lafayette State Bank	5.93	2.16	4.63	94.94
Pnb Community Bank	5.47	1.28	4.60	94.43
Capital City Bank	4.96	1.27	4.10	91.64
Fnbt Bank	5.74	2.81	3.93	97.86
Florida Capital Bank, National Association	5.39	4.85	3.76	96.67
Prime Meridian Bank	5.56	2.94	3.51	96.31
Madison County Community Bank	4.95	2.25	3.21	95.85
Intracoastal Bank	5.25	2.99	2.99	96.58
First Federal Bank	5.30	2.45	2.99	89.50
One Florida Bank	5.71	3.91	2.97	98.42
Everbank, National Association	5.74	3.92	2.38	99.19
Bank Of Pensacola	3.25	1.91	2.20	97.04
The Warrington Bank	2.91	1.19	2.15	97.64
Peoples Bank Of Graceville	4.01	2.52	2.11	98.57

Select Peer Average	5.08	2.46	2.66	95.82
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