

Everbank, National Association

Jacksonville, FL

Established

10/1/1998

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, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, 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 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

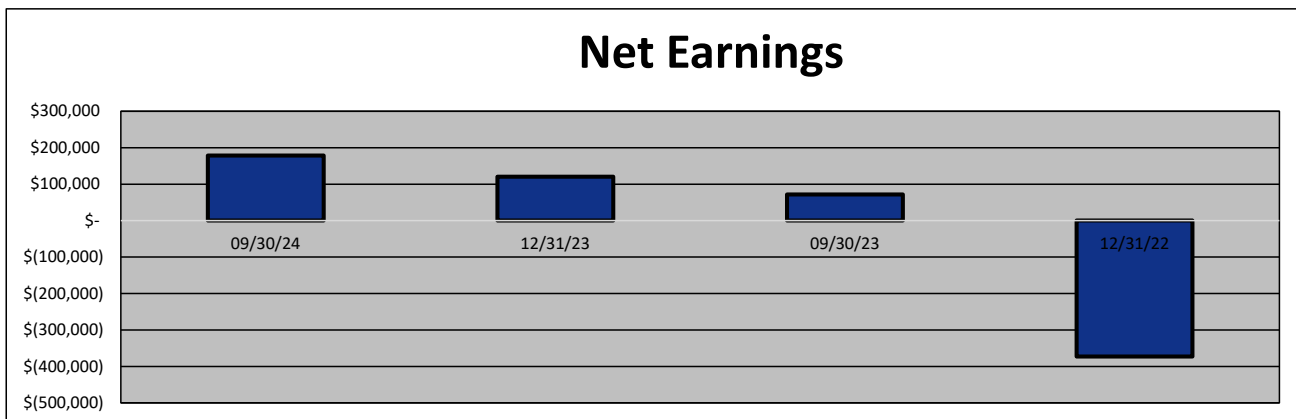
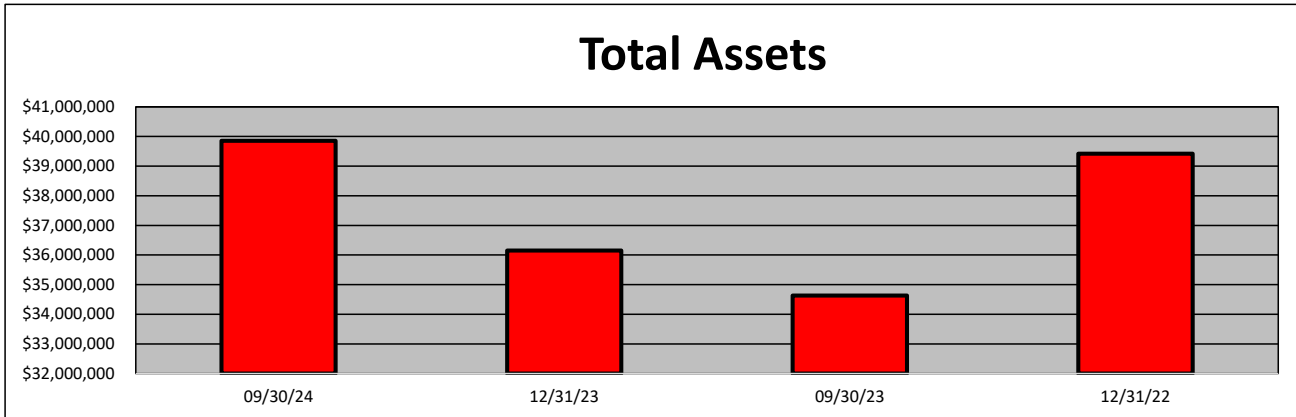
EXECUTIVE SUMMARY - EverBank, National Association
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.15	9.49	9.85	8.88	9.87	9.60
Leverage Ratio	9.04	9.44	9.40	9.12	10.70	10.41
Tier 1 Cap/Risk Based Assets	13.52	14.55	15.28	14.48	12.49	13.36
Risk Based Ratio	14.45	15.56	16.35	15.37	13.34	14.17
Common Equity Tier 1 Capital Ratio	13.52	14.55	15.28	14.48	12.45	13.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	91.49	93.59	97.11	116.09	75.65	66.14
Loans/Assets	71.26	72.44	73.08	77.74	63.44	57.40
Securities/Assets	25.30	21.55	15.62	10.29	20.01	28.29
PROFITABILITY:						
Return on Avg Assets	0.62	0.23	0.13	(0.99)	0.75	0.94
Return on Avg Equity	6.71	2.39	1.31	(9.55)	10.06	11.17
Nonint Income/Avg Assets	0.20	0.04	(0.02)	(1.12)	0.79	0.63
Net Overhead Ratio	1.45	1.76	1.83	3.61	2.14	2.08
Efficiency Ratio	64.44	84.71	89.78	192.02	72.20	69.93
Assets (per million) per Employee	25.52	23.52	22.87	25.58	10.50	8.56
ASSET QUALITY:						
Allowance/Loans	0.84	0.88	0.91	0.69	1.29	1.19
Nonperforming Loans/Total Loans	1.91	2.50	2.75	3.75	0.55	0.94
Nonperforming Assets/Total Assets	1.39	1.84	2.03	2.93	0.37	0.55
Adjusted Texas Ratio	4.55	5.39	5.48	10.09	3.62	4.51
YIELDS & COSTS:						
Yield on earning assets	5.74	4.99	4.85	3.52	5.49	5.08
Cost of funds	3.92	3.33	3.21	1.27	3.09	2.46
Net interest margin	2.38	2.10	2.05	2.43	2.88	2.66
Avg Earning Assets/Avg Assets	99.19	98.71	98.88	99.42	96.03	95.82

SELECTED FINANCIAL DATA - EverBank, National Association
(Dollars in Thousands)

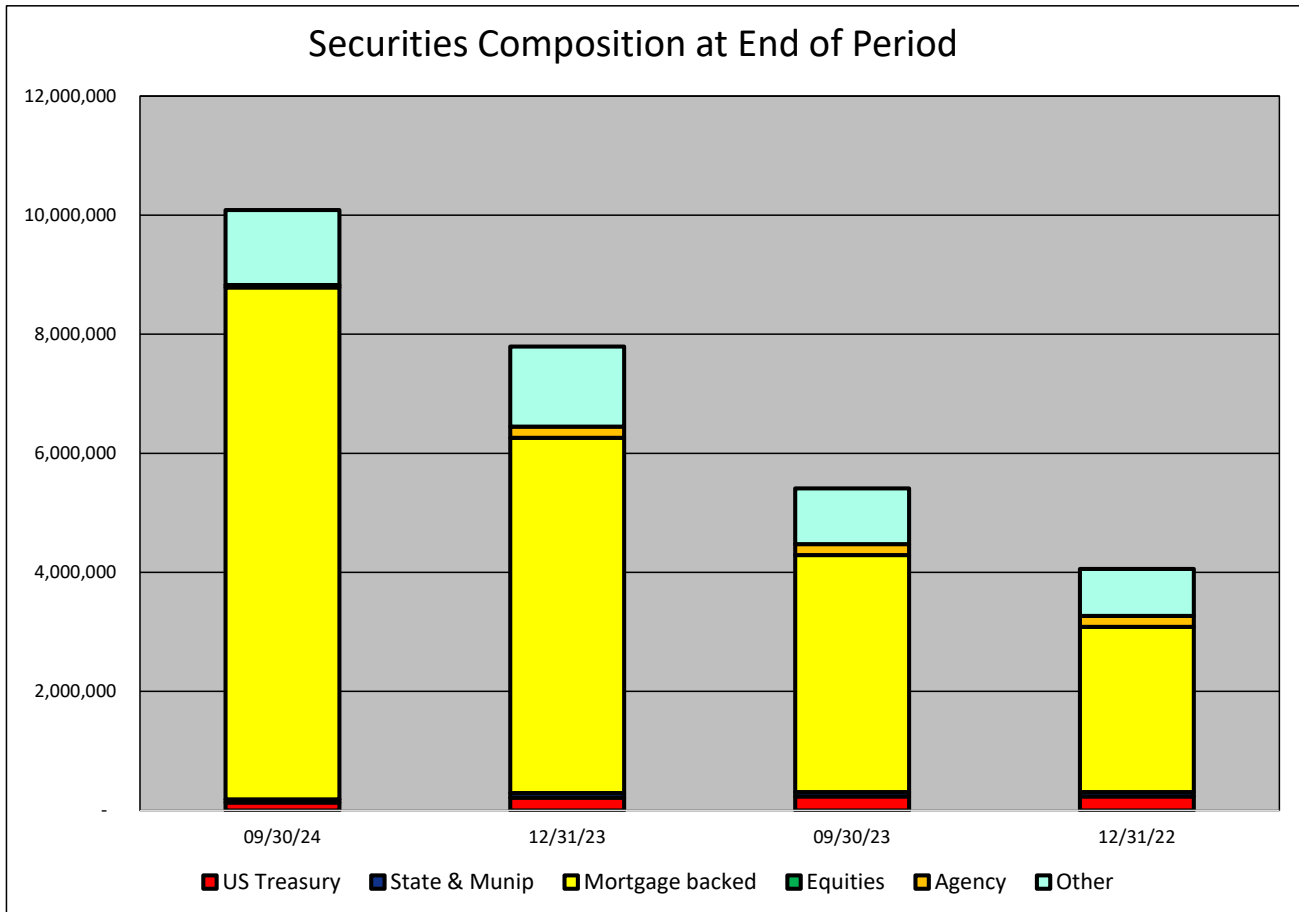
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	39,856,346	36,153,160	34,631,082	39,416,491	5,225,264	15.09
Cash and Equivalents	620,581	1,458,021	3,092,273	3,889,395	(2,471,692)	(79.93)
Securities	10,083,995	7,791,888	5,410,675	4,056,509	4,673,320	86.37
Loans, net	28,403,220	26,190,329	25,309,700	30,642,718	3,093,520	12.22
Deposit Accounts	31,045,352	27,983,944	26,063,777	26,396,062	4,981,575	19.11
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	3,646,119	3,429,536	3,409,838	3,501,374	236,281	6.93

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	178,675	120,475	71,451	(372,621)	107,224	150.07
Interest Income	1,633,350	1,791,874	1,313,806	1,320,082	319,544	24.32
Interest Expense	956,663	1,037,593	758,686	407,861	197,977	26.09
Net Interest Income	676,687	754,281	555,120	912,221	121,567	21.90
Prov for Credit Losses	17,442	11,799	8,633	(18,902)	8,809	102.04
Noninterest income	58,259	14,796	(5,858)	(424,008)	64,117	(1,094.52)
Gain on Sale of Securities	2,787	(298)	-	(89,108)	2,787	NA
Noninterest Expense	474,092	652,885	494,198	938,122	(20,106)	(4.07)
Net Operating Income	243,412	104,393	46,431	(431,007)	196,981	424.24
Income Taxes	66,722	18,090	10,795	(149,204)	55,927	518.08



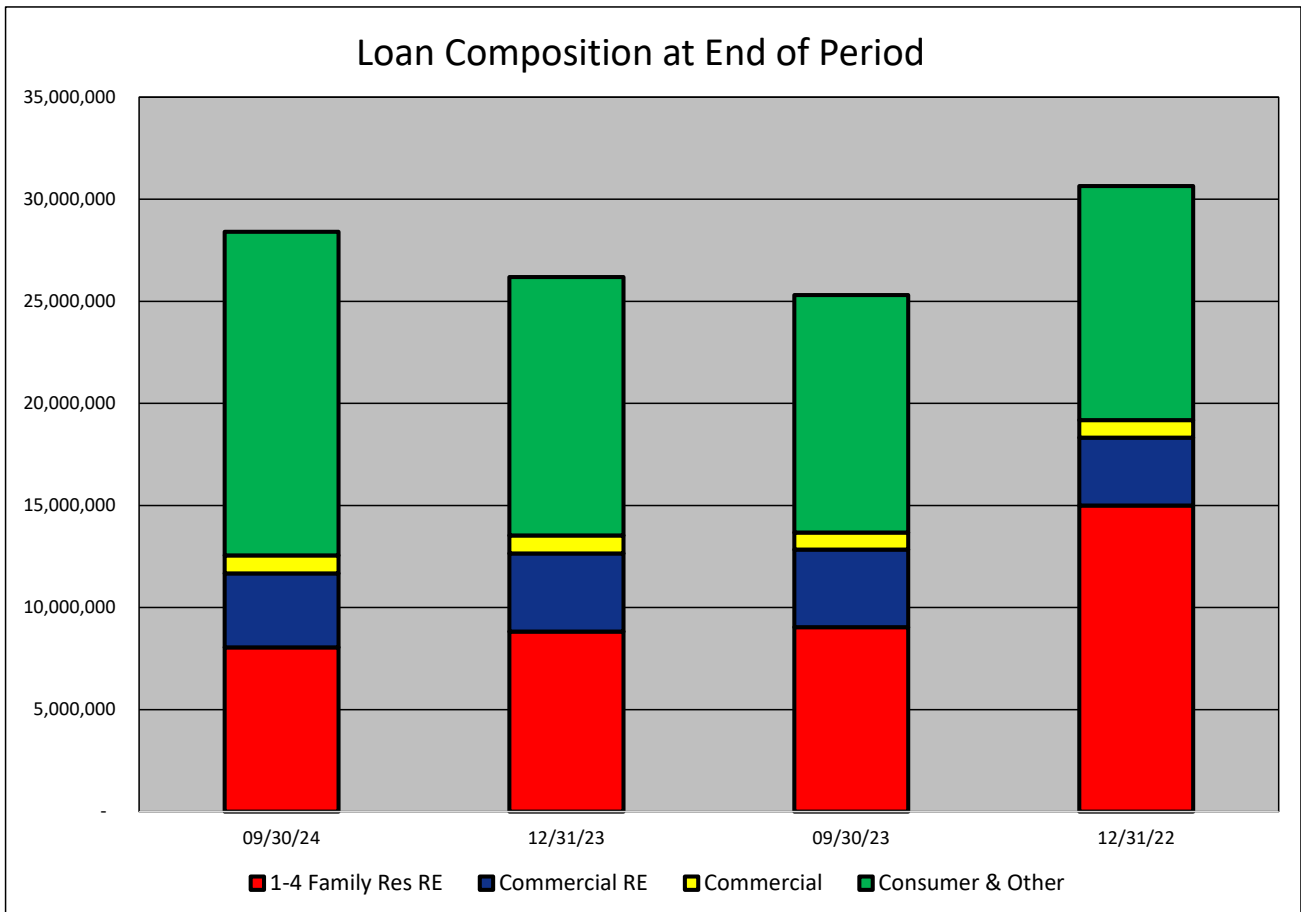
SECURITIES COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	134,276	216,562	237,415	236,151	(103,139)	(43.44)
State & Munip	51,760	77,894	72,733	74,475	(20,973)	(28.84)
Mortgage backed	8,601,629	5,966,038	3,980,261	2,775,729	4,621,368	116.11
Equities	-	-	-	-	-	NA
Agency	39,575	187,466	185,133	181,950	(145,558)	(78.62)
Other	1,256,755	1,343,928	935,133	788,204	321,622	34.39
Total Securities	10,083,995	7,791,888	5,410,675	4,056,509	4,673,320	86.37



LOAN PORTFOLIO COMPOSITION - EverBank, National Association
(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	8,045,347	8,815,914	9,033,419	14,994,246	(988,072)	(10.94)
Commercial RE	3,629,946	3,830,633	3,800,235	3,326,243	(170,289)	(4.48)
Commercial	872,715	880,440	839,016	857,755	33,699	4.02
Consumer & Other	15,855,212	12,663,342	11,637,030	11,464,474	4,218,182	36.25
Loans, Net	28,403,220	26,190,329	25,309,700	30,642,718	3,093,520	12.22



LOAN PORTFOLIO QUALITY - EverBank, National Association
(Dollars in Thousands)

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

ALLOWANCE FOR CREDIT LOSSES (LOANS):

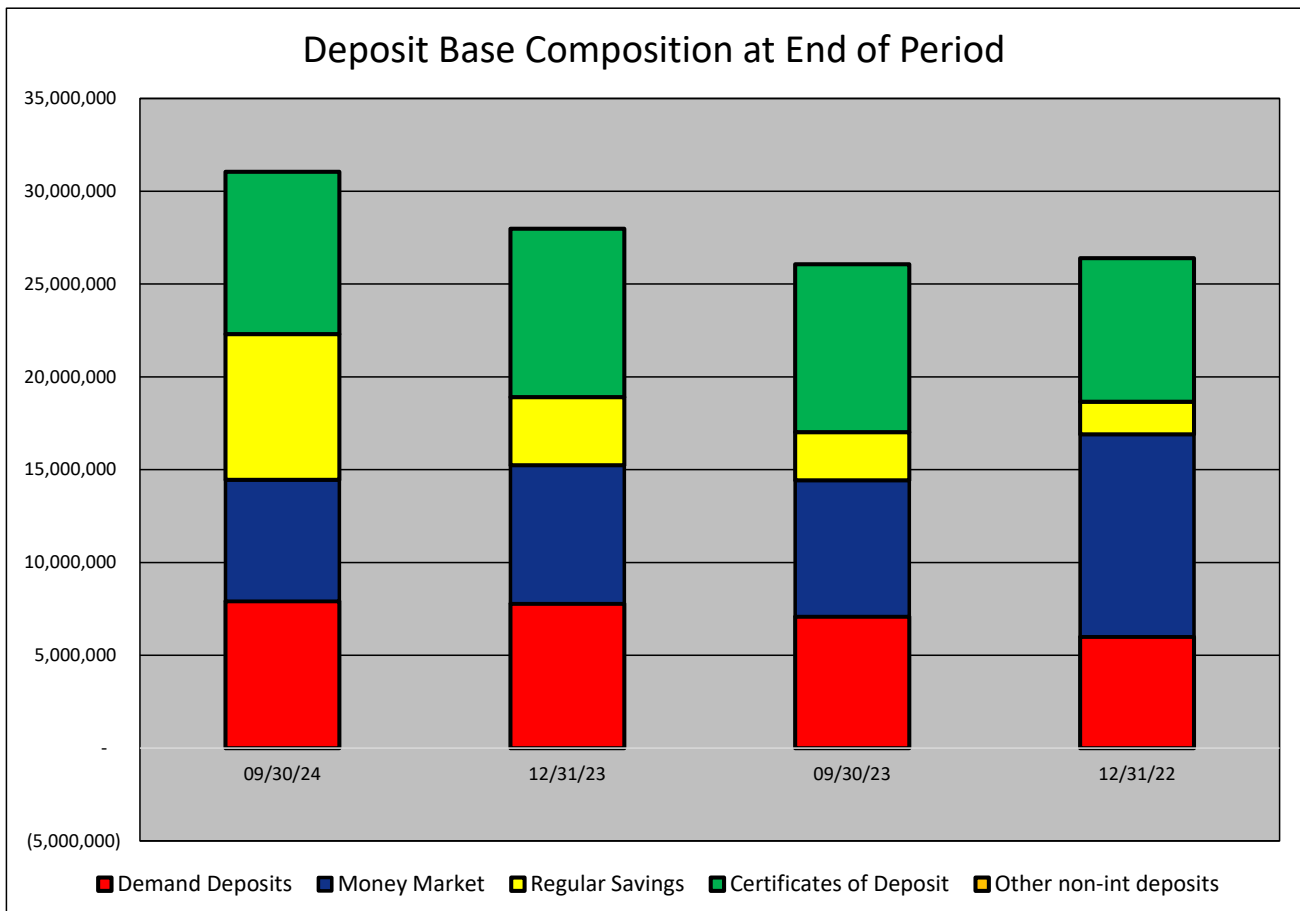
Beginning Balance	229,466	211,219	211,219	226,813	18,247	8.64
Total Recoveries	5,738	7,361	5,715	12,732	23	0.40
Total Charge-offs	14,977	9,743	5,268	9,424	9,709	184.30
Provision Expense	17,442	11,799	8,633	(18,902)	8,809	102.04
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	8,830	8,830	-	(8,830)	(100.00)
Ending Balance	<u>237,669</u>	<u>229,466</u>	<u>229,129</u>	<u>211,219</u>	<u>8,540</u>	<u>3.73</u>

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	375,567	468,172	505,476	791,156	(129,909)	(25.70)
Total-Nonaccrual	165,997	186,804	190,601	357,273	(24,604)	(12.91)
Foreclosed Real Estate	5,827	3,728	4,460	7,790	1,367	30.65
Total Non-perf Assets	<u>547,391</u>	<u>658,704</u>	<u>700,537</u>	<u>1,156,219</u>	<u>(153,146)</u>	<u>(21.86)</u>

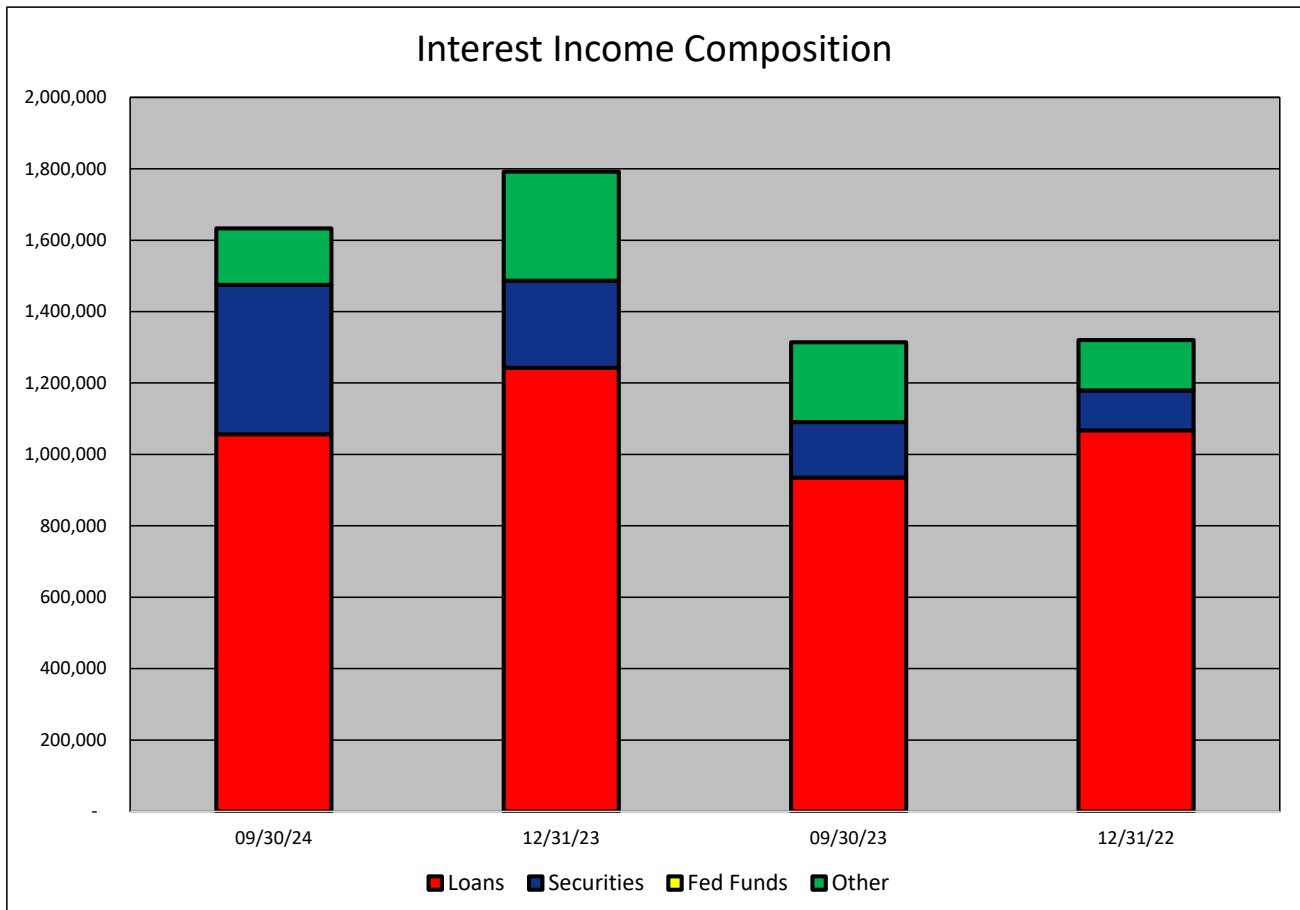
DEPOSIT BASE COMPOSITION - EverBank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	7,909,965	7,779,490	7,086,240	5,998,548	823,725	11.62
Money Market	6,544,730	7,458,106	7,334,600	10,902,638	(789,870)	(10.77)
Regular Savings	7,855,216	3,668,153	2,608,277	1,764,784	5,246,939	201.16
Certificates of Deposit	8,735,442	9,078,194	9,034,660	7,730,093	(299,218)	(3.31)
Other non-int deposits	(1)	1	-	(1)	(1)	NA
Total Deposits	31,045,352	27,983,944	26,063,777	26,396,062	4,981,575	19.11



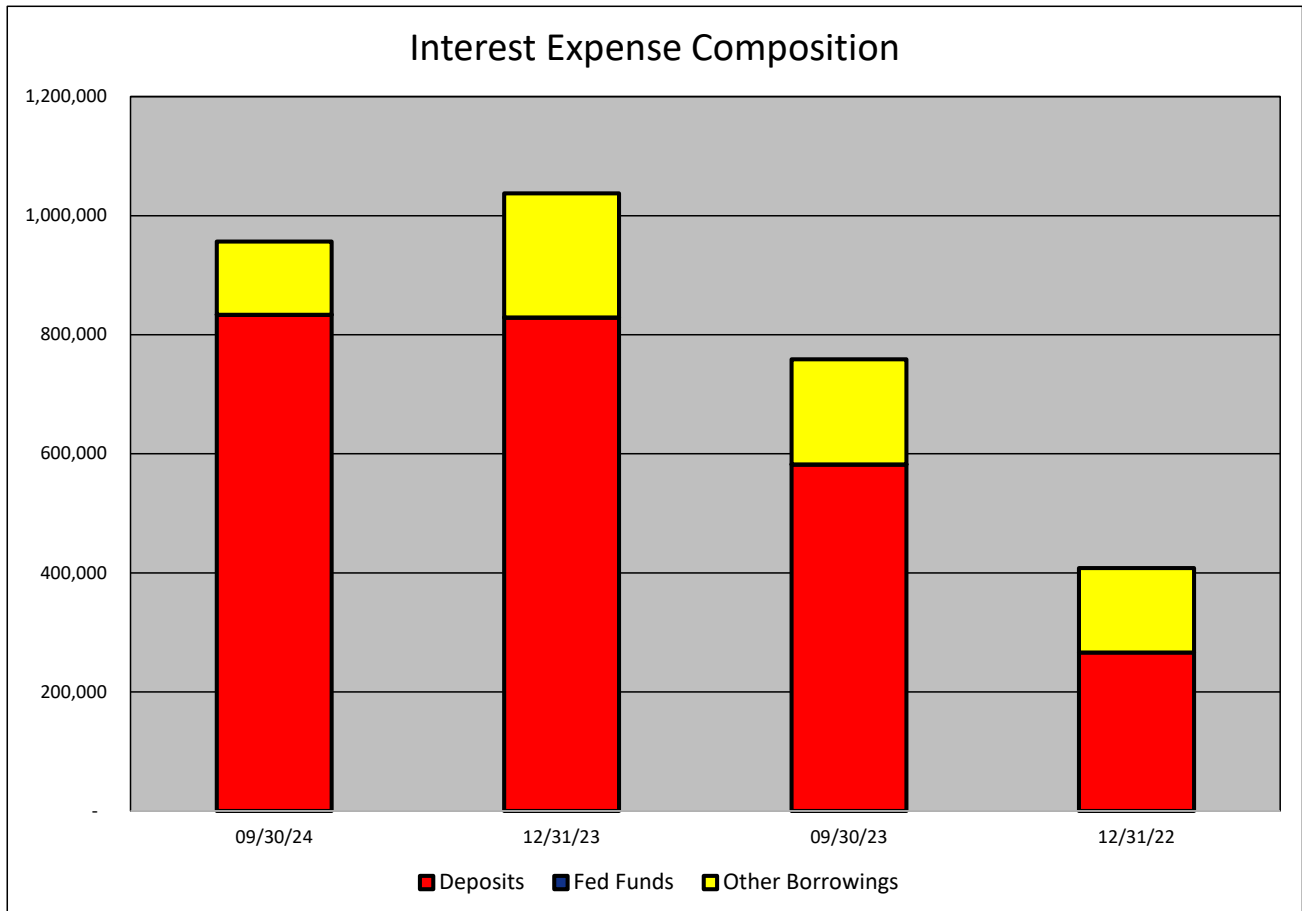
INTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	1,056,646	1,242,578	935,433	1,067,412	121,213	12.96
Securities	418,230	243,810	154,975	111,547	263,255	169.87
Fed Funds	-	-	-	-	-	NA
Other	158,474	305,486	223,398	141,123	(64,924)	(29.06)
Total Int Income	1,633,350	1,791,874	1,313,806	1,320,082	319,544	24.32



INTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	833,616	828,955	582,267	266,320	251,349	43.17
Fed Funds	1	3	3	-	(2)	(66.67)
Other Borrowings	123,046	208,635	176,416	141,541	(53,370)	(30.25)
Total Int Expense	956,663	1,037,593	758,686	407,861	197,977	26.09

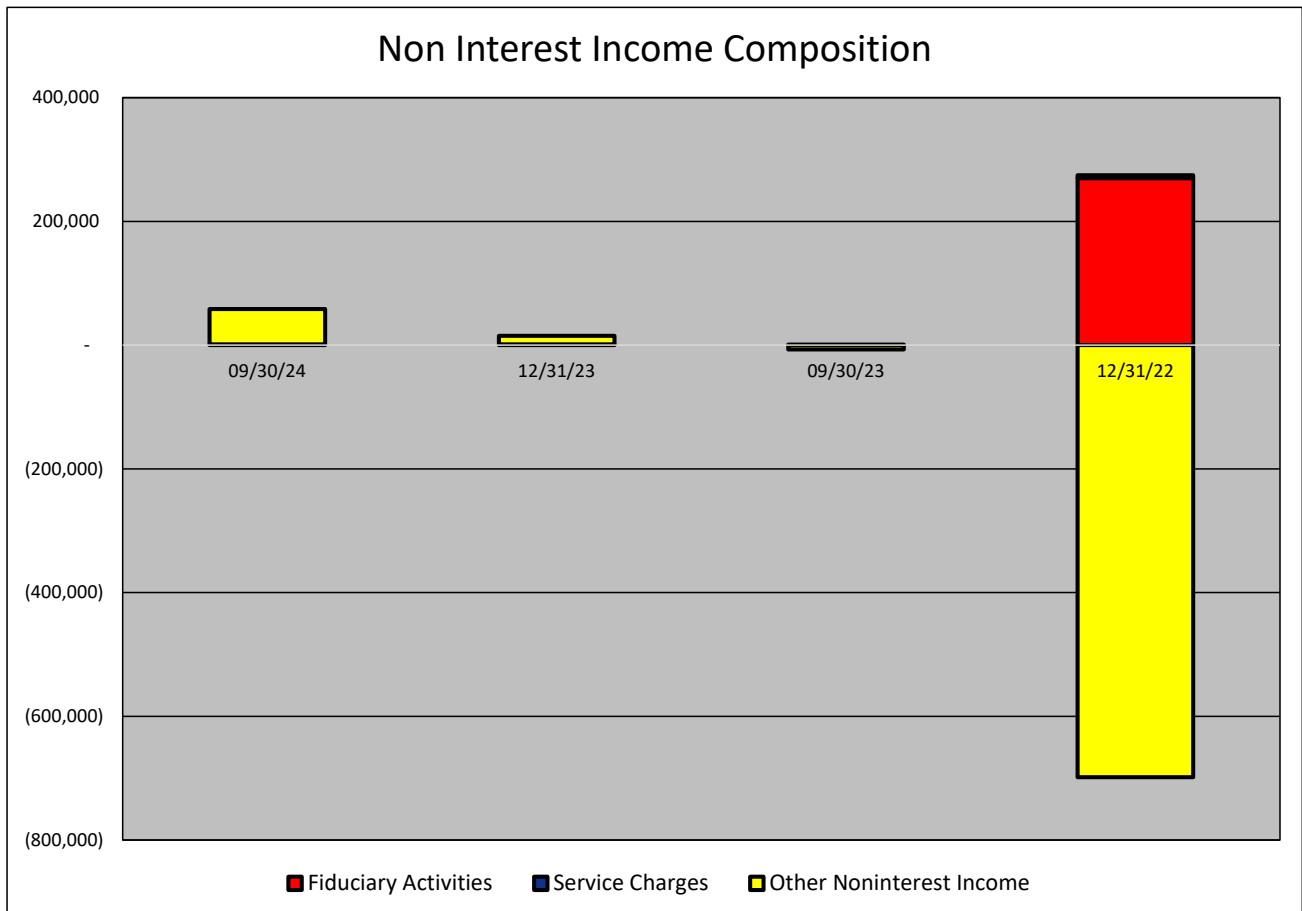


NONINTEREST INCOME COMPOSITION- EverBank, National Association
(Dollars in Thousands)

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	-	-	-	269,779	-	NA
Service Charges	1,264	1,407	993	4,772	271	27.29
Other Noninterest Income	56,995	13,389	(6,851)	(698,559)	63,846	(931.92)
Total Nonint. Income	58,259	14,796	(5,858)	(424,008)	64,117	(1,094.52)

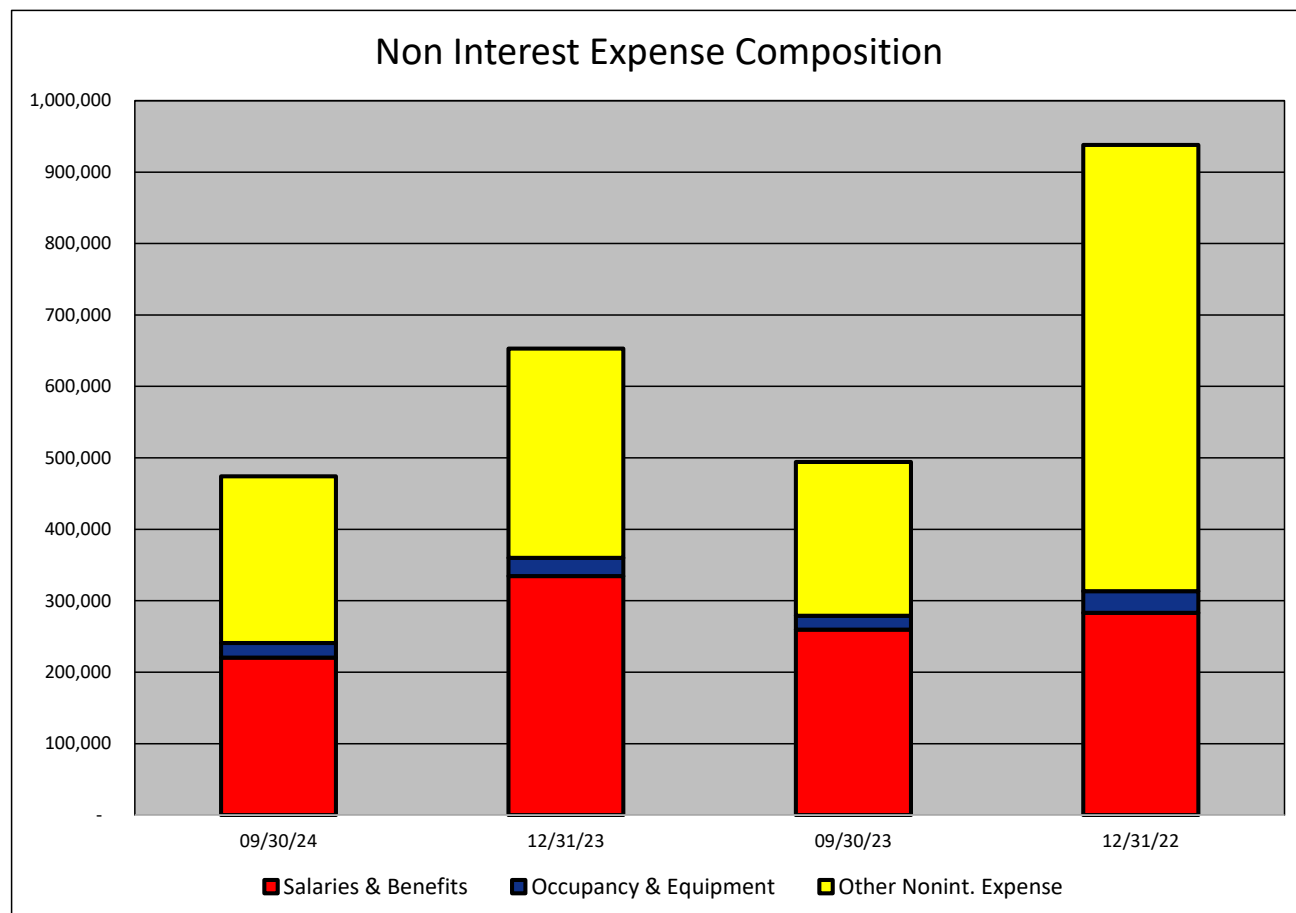


NONINTEREST EXPENSE COMPOSITION- EverBank, National Association
(Dollars in Thousands)

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

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	220,365	334,482	259,582	283,027	(39,217)	(15.11)
Occupancy & Equipment	20,366	25,670	19,315	30,276	1,051	5.44
Other Nonint. Expense	233,361	292,733	215,301	624,819	18,060	8.39
Total Nonint. Expense	474,092	652,885	494,198	938,122	(20,106)	(4.07)



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

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

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

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

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

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

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

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

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

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

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