

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 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

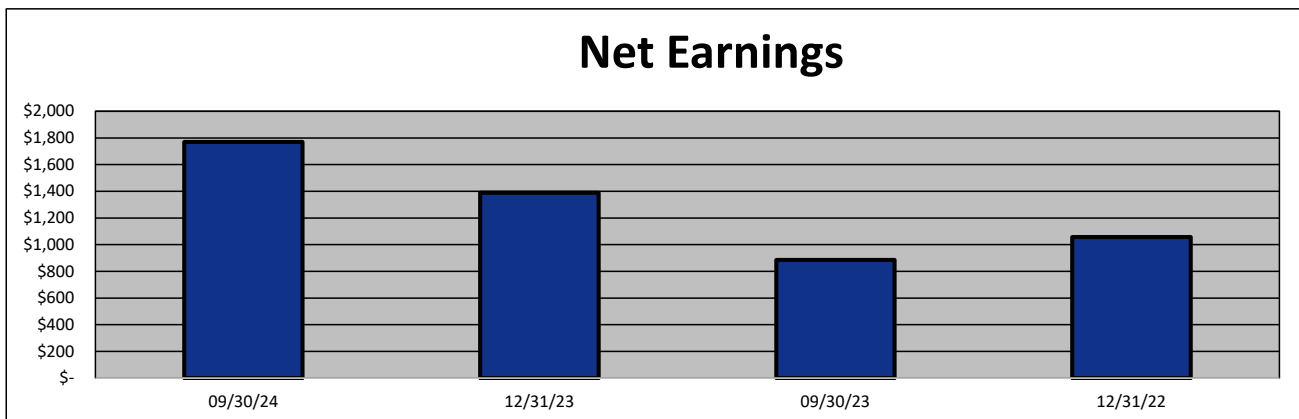
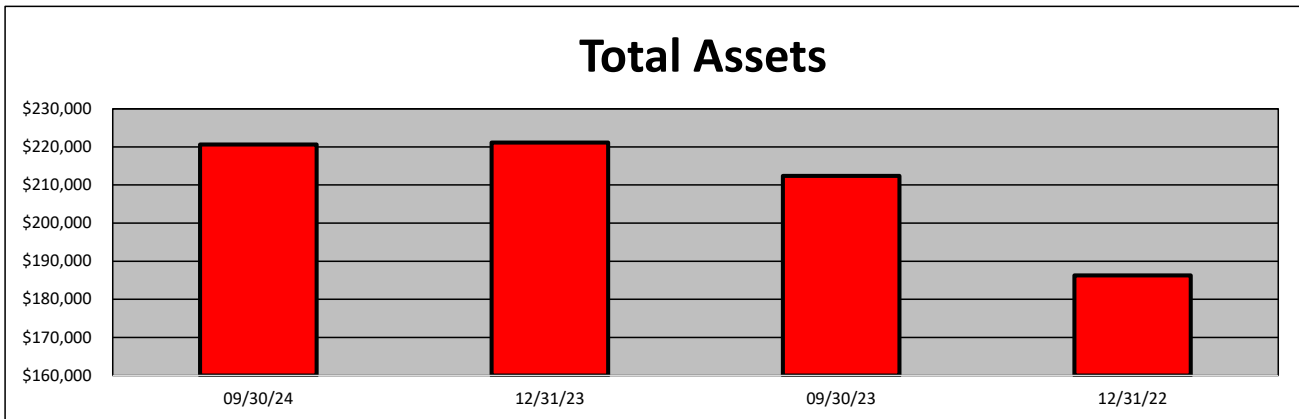
EXECUTIVE SUMMARY - Lafayette State Bank
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.73	4.76	3.98	4.65	9.87	9.60
Leverage Ratio	8.76	7.38	7.48	8.03	10.70	10.41
Tier 1 Cap/Risk Based Assets	12.50	9.92	9.68	9.64	12.49	13.36
Risk Based Ratio	13.75	11.05	10.64	10.74	13.34	14.17
Common Equity Tier 1 Capital Ratio	12.50	9.92	9.68	9.64	12.45	13.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	71.31	71.38	73.34	79.88	75.65	66.14
Loans/Assets	65.82	65.69	68.04	72.77	63.44	57.40
Securities/Assets	14.39	15.71	14.77	18.76	20.01	28.29
PROFITABILITY:						
Return on Avg Assets	1.08	0.69	0.60	0.59	0.75	0.94
Return on Avg Equity	19.10	15.09	13.32	10.88	10.06	11.17
Nonint Income/Avg Assets	0.91	0.91	0.93	1.13	0.79	0.63
Net Overhead Ratio	2.72	2.86	2.93	2.73	2.14	2.08
Efficiency Ratio	67.98	77.16	79.56	78.61	72.20	69.93
Assets (per million) per Employee	4.90	4.81	4.42	3.65	10.50	8.56
ASSET QUALITY:						
Allowance/Loans	1.84	1.42	1.31	1.24	1.29	1.19
Nonperforming Loans/Total Loans	1.87	0.38	0.64	0.71	0.55	0.94
Nonperforming Assets/Total Assets	1.23	0.25	0.44	0.51	0.37	0.55
Adjusted Texas Ratio	15.54	4.42	8.97	9.24	3.62	4.51
YIELDS & COSTS:						
Yield on earning assets	5.93	5.24	5.08	4.14	5.49	5.08
Cost of funds	2.16	1.80	1.66	0.36	3.09	2.46
Net interest margin	4.63	4.13	4.06	3.94	2.88	2.66
Avg Earning Assets/Avg Assets	94.94	95.52	95.57	95.19	96.03	95.82

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

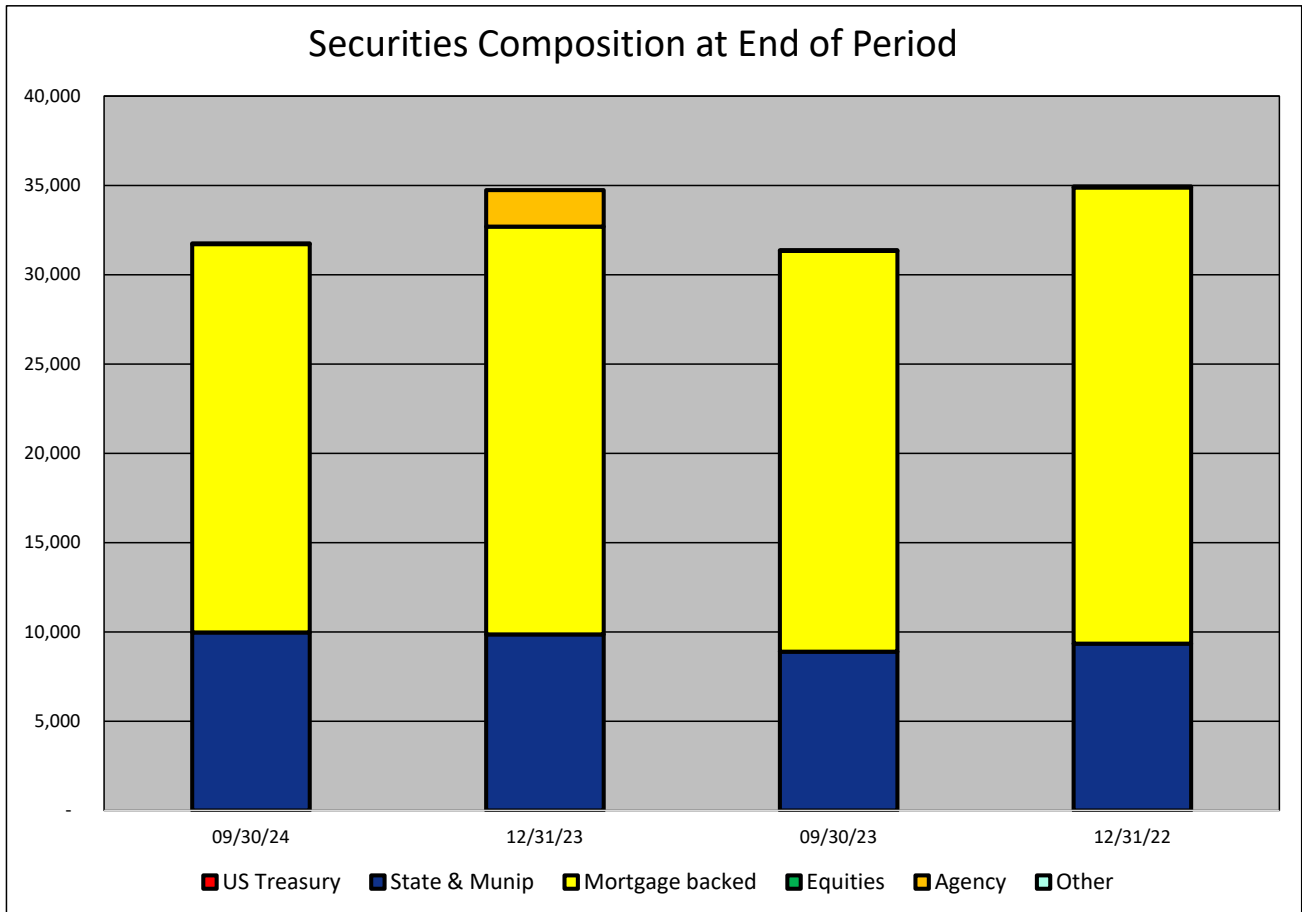
As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	220,640	221,132	212,377	186,292	8,263	3.89
Cash and Equivalents	32,958	29,928	25,376	5,638	7,582	29.88
Securities	31,753	34,729	31,368	34,940	385	1.23
Loans, net	145,234	145,263	144,491	135,558	743	0.51
Deposit Accounts	203,655	203,520	197,026	169,706	6,629	3.36
Fed Funds & Repos	-	-	-	5,050	-	NA
Total Equity	14,857	10,529	8,452	8,659	6,405	75.78

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,770	1,389	886	1,057	884	99.77
Interest Income	9,217	10,077	7,164	7,037	2,053	28.66
Interest Expense	2,025	2,131	1,430	343	595	41.61
Net Interest Income	7,192	7,946	5,734	6,694	1,458	25.43
Prov for Credit Losses	450	550	400	475	50	12.50
Noninterest income	1,487	1,828	1,369	2,014	118	8.62
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,935	7,595	5,692	6,899	243	4.27
Net Operating Income	2,294	1,629	1,011	1,334	1,283	126.90
Income Taxes	524	240	125	277	399	319.20



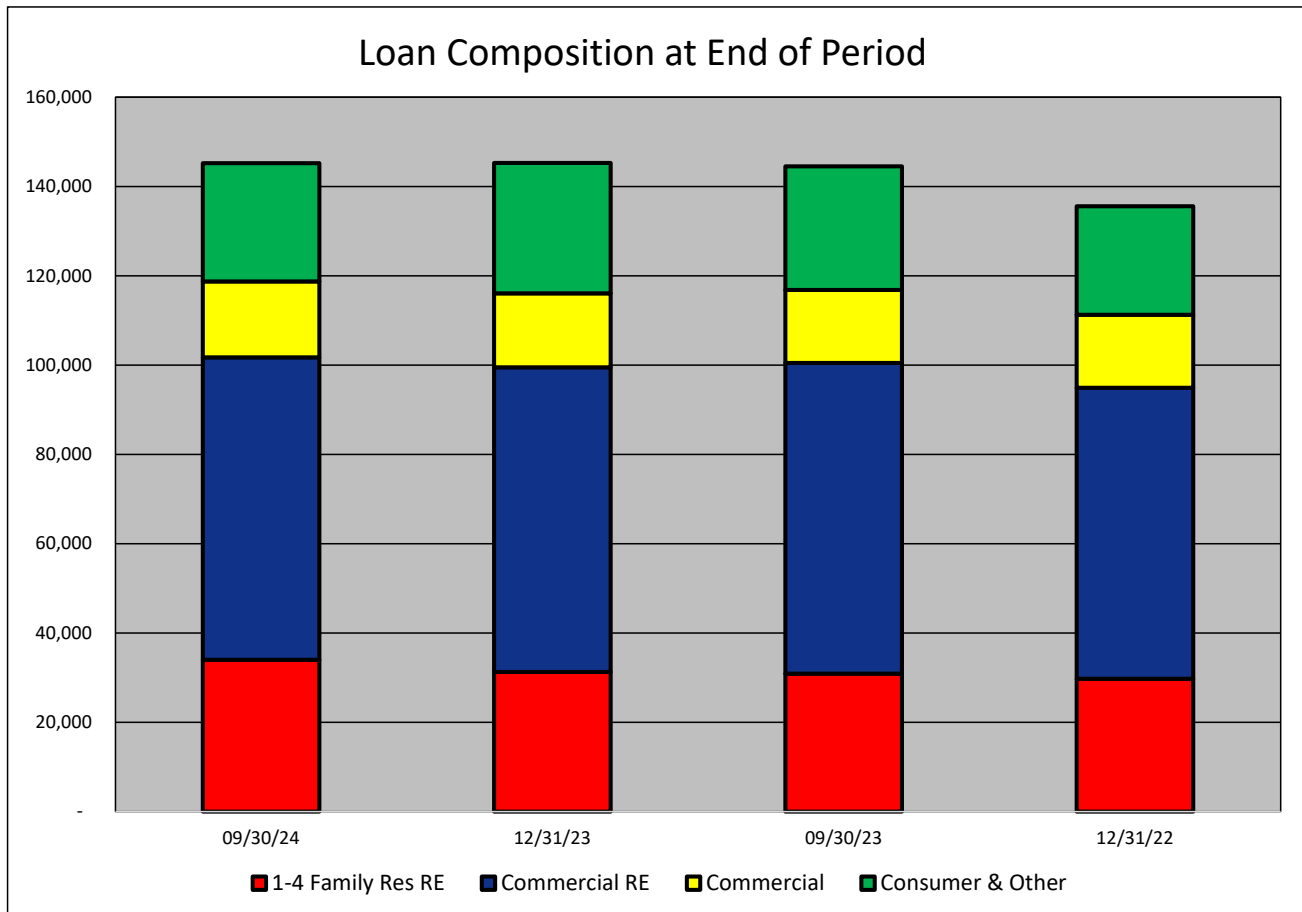
SECURITIES COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	9,968	9,857	8,894	9,340	1,074	12.08
Mortgage backed	21,748	22,832	22,432	25,552	(684)	(3.05)
Equities	-	-	-	-	-	NA
Agency	37	2,040	42	48	(5)	(11.90)
Other	-	-	-	-	-	NA
Total Securities	31,753	34,729	31,368	34,940	385	1.23



LOAN PORTFOLIO COMPOSITION - Lafayette State Bank
(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	34,028	31,302	30,875	29,760	3,153	10.21
Commercial RE	67,685	68,219	69,584	65,181	(1,899)	(2.73)
Commercial	17,020	16,564	16,363	16,315	657	4.02
Consumer & Other	26,501	29,178	27,669	24,302	(1,168)	(4.22)
Loans, Net	145,234	145,263	144,491	135,558	743	0.51



LOAN PORTFOLIO QUALITY - Lafayette State Bank
(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	2,068	1,686	1,686	1,184	382	22.66
Total Recoveries	201	57	24	132	177	737.50
Total Charge-offs	52	785	771	105	(719)	(93.26)
Provision Expense	450	550	400	475	50	12.50
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	560	560	-	(560)	(100.00)
Ending Balance	2,667	2,068	1,899	1,686	768	40.44

NON-PERFORMING ASSETS:

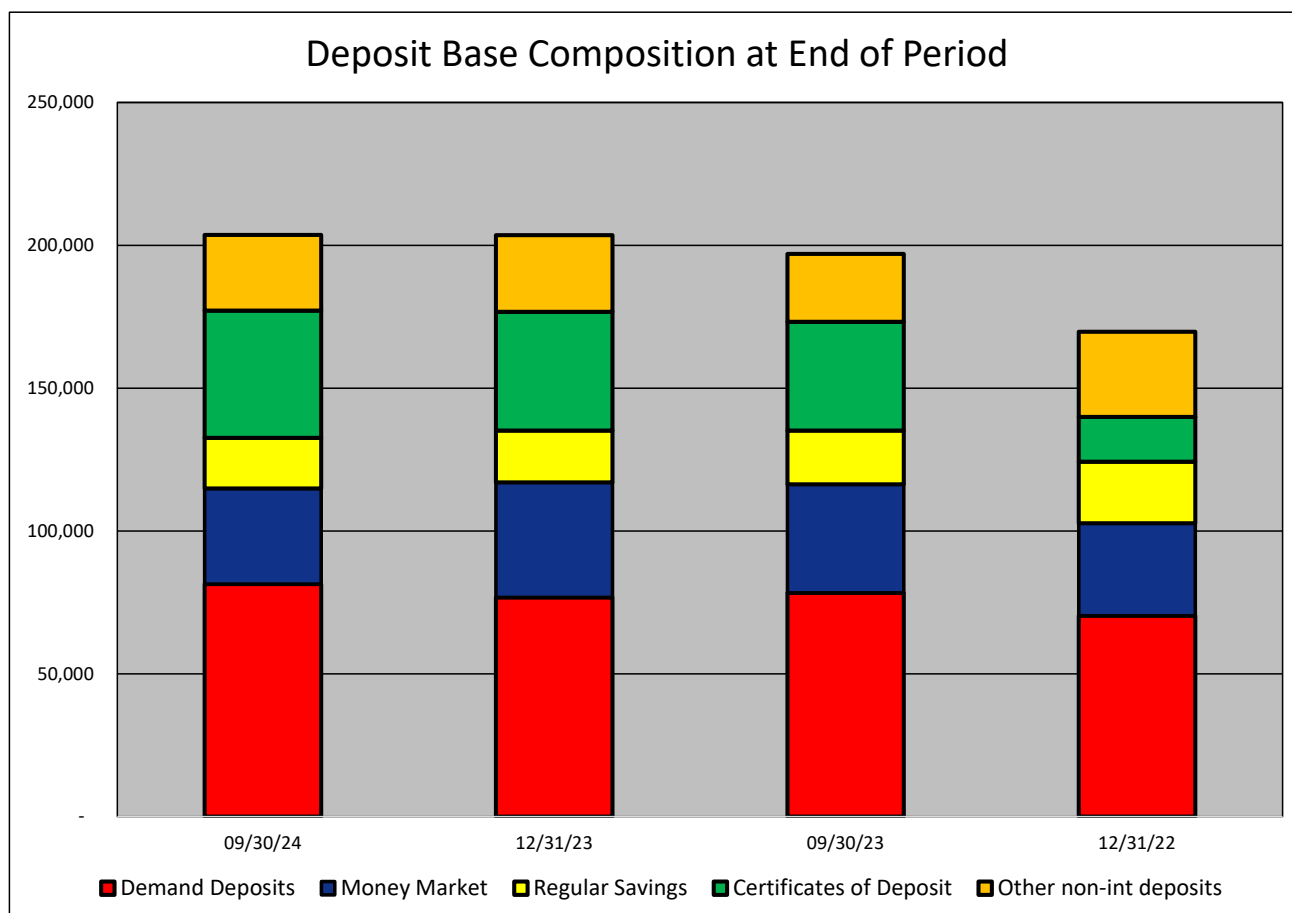
Total-90+ Days Past Due	1,259	-	-	-	1,259	NA
Total-Nonaccrual	1,464	557	928	956	536	57.76
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	2,723	557	928	956	1,795	193.43

DEPOSIT BASE COMPOSITION - Lafayette State Bank
(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	81,388	76,726	78,307	70,305	3,081	3.93
Money Market	33,527	40,304	38,046	32,399	(4,519)	(11.88)
Regular Savings	17,662	18,106	18,797	21,564	(1,135)	(6.04)
Certificates of Deposit	44,533	41,595	38,056	15,671	6,477	17.02
Other non-int deposits	26,545	26,789	23,820	29,767	2,725	11.44
Total Deposits	203,655	203,520	197,026	169,706	6,629	3.36

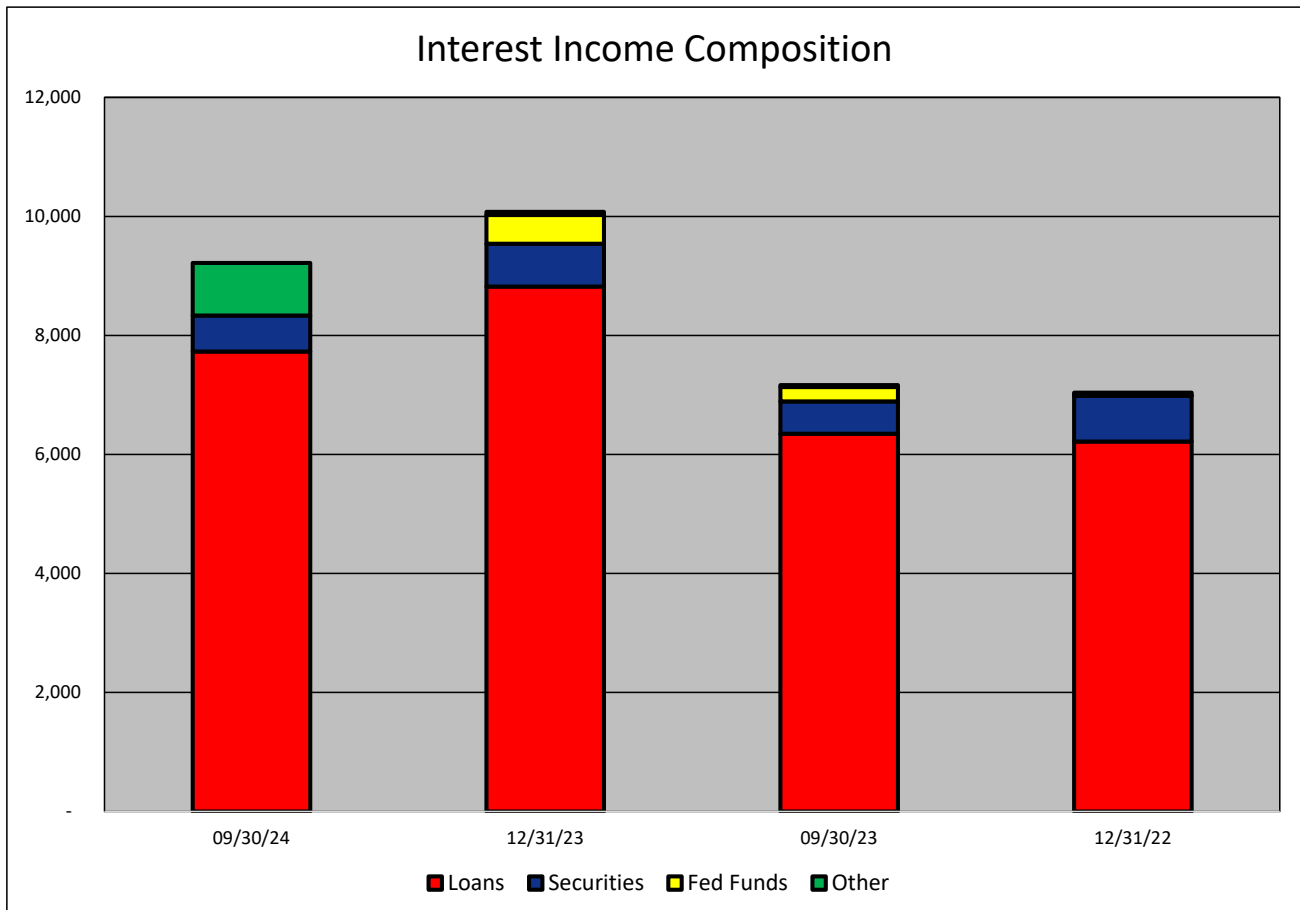


INTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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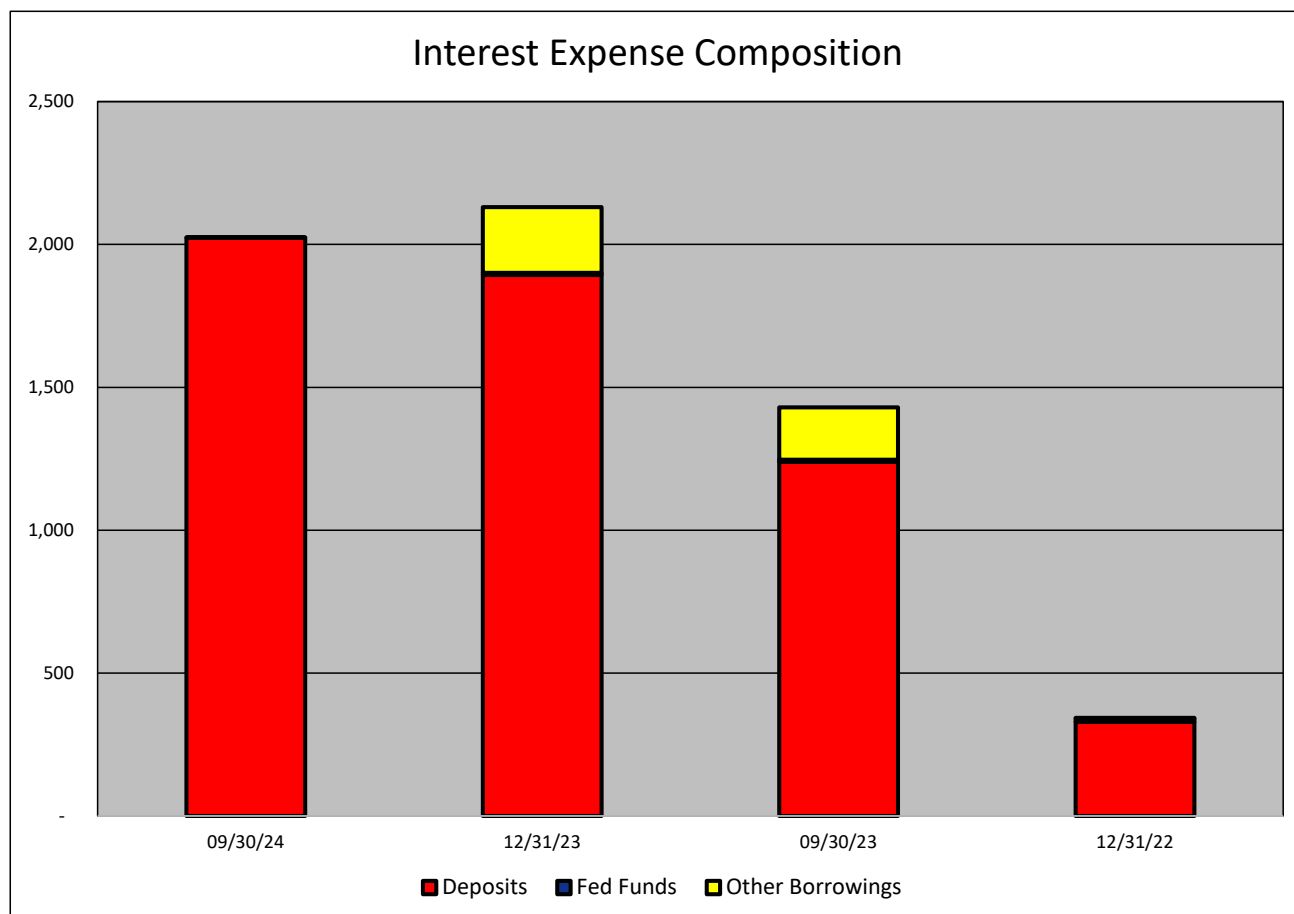
INTEREST INCOME CATEGORY

Loans	7,730	8,823	6,349	6,217	1,381	21.75
Securities	604	719	544	773	60	11.03
Fed Funds	-	481	239	1	(239)	(100.00)
Other	883	54	32	46	851	2,659.38
Total Int Income	9,217	10,077	7,164	7,037	2,053	28.66



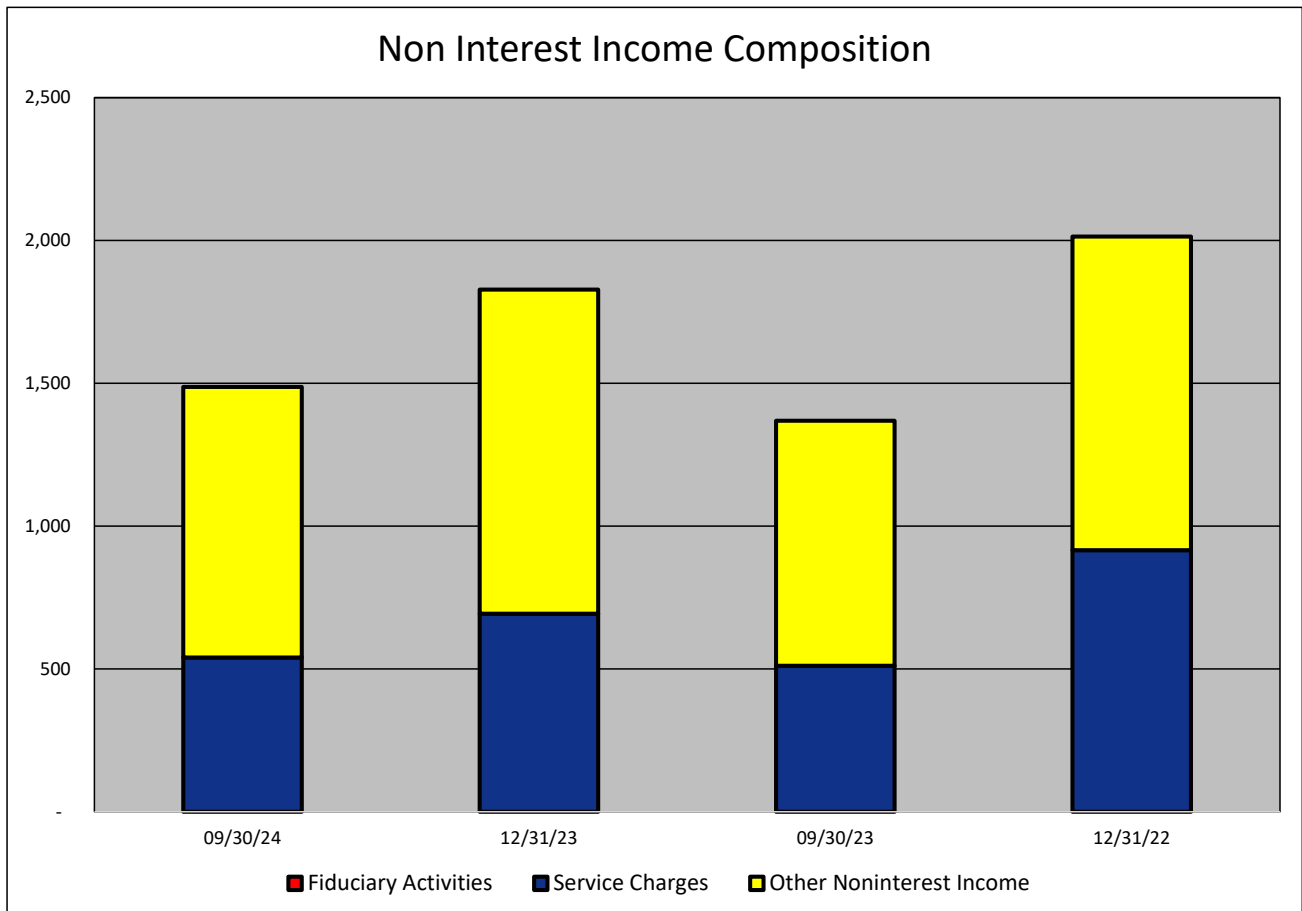
INTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	2,023	1,893	1,239	329	784	63.28
Fed Funds	-	8	8	12	(8)	(100.00)
Other Borrowings	2	230	183	2	(181)	(98.91)
Total Int Expense	2,025	2,131	1,430	343	595	41.61



NONINTEREST INCOME COMPOSITION- Lafayette State Bank
(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	540	693	511	916	29	5.68
Other Noninterest Income	947	1,135	858	1,098	89	10.37
Total Nonint. Income	1,487	1,828	1,369	2,014	118	8.62

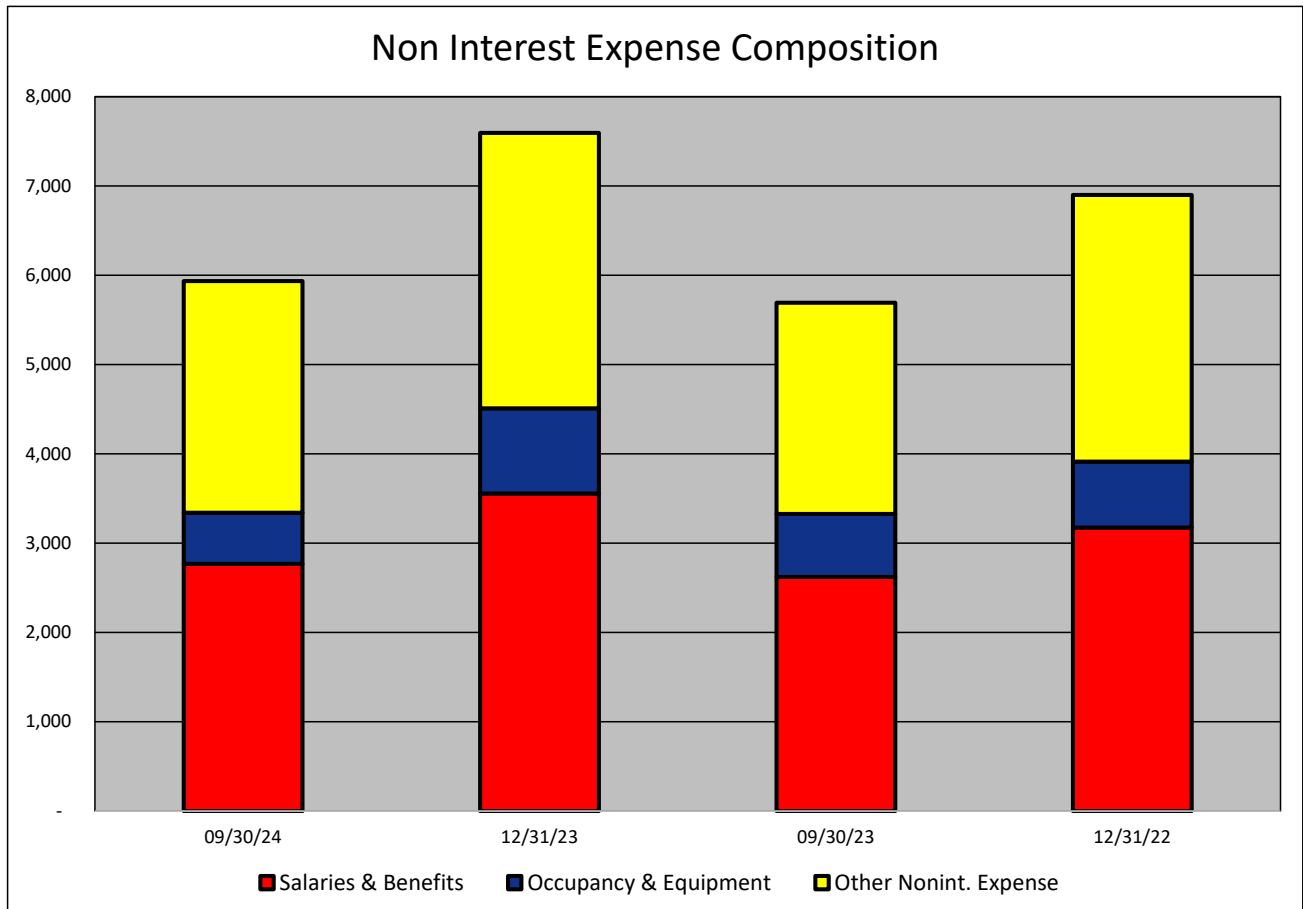


NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	2,770	3,556	2,622	3,174	148	5.64
Occupancy & Equipment	571	954	706	739	(135)	(19.12)
Other Nonint. Expense	2,594	3,085	2,364	2,986	230	9.73
Total Nonint. Expense	5,935	7,595	5,692	6,899	243	4.27



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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