

# Capital City Bank

Tallahassee, FL

Established

6/13/1907

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
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, Robert Brink, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Joshua Koelsch, Martha Zubia, Stephanie Flores, Krishna Reddy

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 three months ended March 31, 2024**

Institution name	Total Assets (\$'000's)
Everbank, National Association	37,922,802
Capital City Bank	4,253,594
First Federal Bank	3,945,652
One Florida Bank	1,698,887
Prime Meridian Bank	862,598
Fnbt Bank	581,306
Intracoastal Bank	536,444
Florida Capital Bank, National Association	520,922
Dlp Bank	238,262
Lafayette State Bank	219,329
The Warrington Bank	184,363
Madison County Community Bank	182,475
First National Bank Northwest Florida	179,155
Pnb Community Bank	151,484
Bank Of Pensacola	144,412
Peoples Bank Of Graceville	119,855

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.52
Fnbt Bank	1.90
Capital City Bank	1.18
Florida Capital Bank, National Association	1.08
Intracoastal Bank	1.06
Lafayette State Bank	1.04
Pnb Community Bank	1.02
Prime Meridian Bank	0.96
Dlp Bank	0.78
Peoples Bank Of Graceville	0.72
One Florida Bank	0.70
First Federal Bank	0.67
Everbank, National Association	0.59
Madison County Community Bank	0.52
Bank Of Pensacola	0.28
The Warrington Bank	0.21

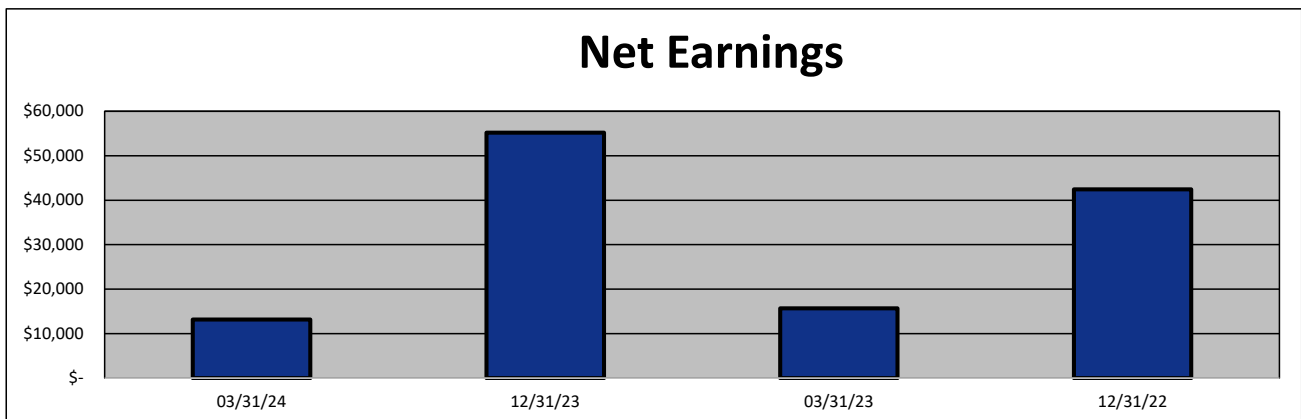
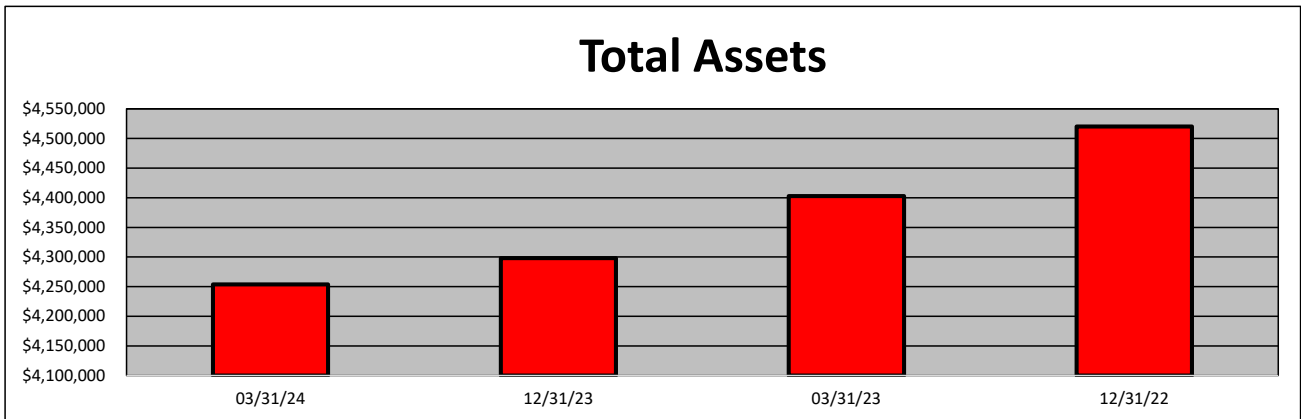
**EXECUTIVE SUMMARY - Capital City Bank**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.51	10.30	9.60	9.04	9.56	9.45
Leverage Ratio	9.39	9.31	8.55	8.43	10.76	10.50
Tier 1 Cap/Risk Based Assets	14.07	13.89	13.38	13.51	12.94	15.33
Risk Based Ratio	15.25	15.09	14.41	14.50	13.79	16.18
Common Equity Tier 1 Capital Ratio	14.07	13.89	13.38	13.51	12.90	15.33
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	74.01	73.36	69.31	64.60	73.91	64.01
Loans/Assets	64.79	64.27	61.14	57.07	62.12	55.74
Securities/Assets	21.69	22.21	23.79	23.60	20.01	27.94
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.18	1.25	1.41	0.97	0.74	0.95
Return on Avg Equity	11.19	12.59	15.05	10.53	10.88	11.12
Nonint Income/Avg Assets	1.63	1.64	2.07	2.05	0.79	0.60
Net Overhead Ratio	2.08	1.95	1.60	1.51	2.13	2.04
Efficiency Ratio	69.54	66.68	63.70	71.91	73.35	69.15
Assets (per million) per Employee	5.47	5.48	5.71	5.90	10.38	8.15
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.06	1.08	0.98	0.96	1.31	1.27
Nonperforming Loans/Total Loans	0.25	0.23	0.17	0.09	0.50	0.97
Nonperforming Assets/Total Assets	0.16	0.15	0.10	0.06	0.32	0.56
Adjusted Texas Ratio	1.76	1.63	1.28	0.79	3.59	5.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.86	4.60	4.32	3.29	5.37	5.01
Cost of funds	0.99	0.62	0.35	0.16	3.00	2.35
Net interest margin	4.04	4.10	4.03	3.16	2.82	2.63
Avg Earning Assets/Avg Assets	91.36	91.30	91.41	91.52	95.76	95.13

**SELECTED FINANCIAL DATA - Capital City Bank**  
(Dollars in Thousands)

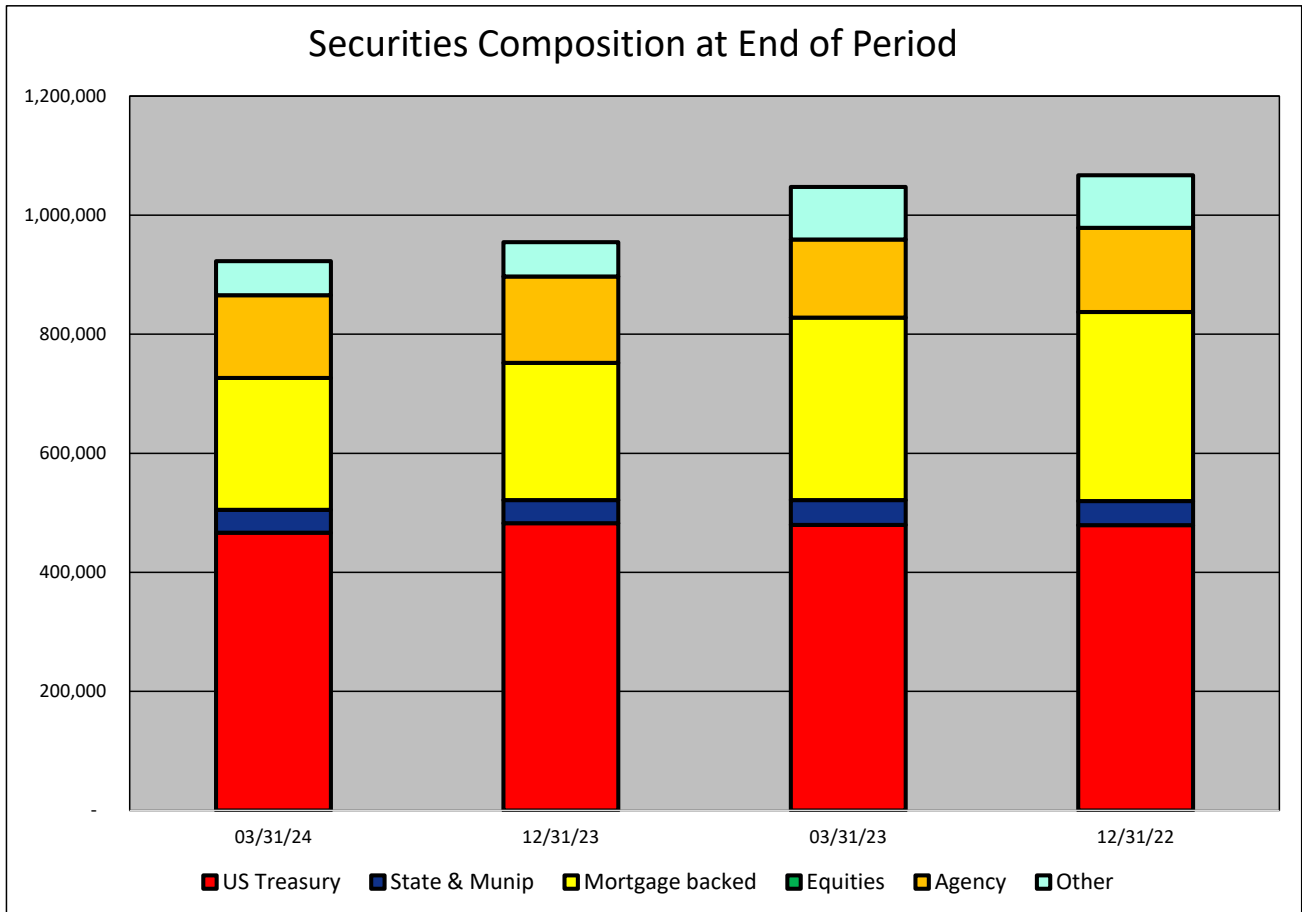
<b>As of:</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	4,253,594	4,298,014	4,402,943	4,520,223	(149,349)	(3.39)
Cash and Equivalents	304,689	312,067	387,952	600,650	(83,263)	(21.46)
Securities	922,629	954,673	1,047,343	1,066,816	(124,714)	(11.91)
Loans, net	2,755,877	2,762,129	2,692,002	2,579,815	63,875	2.37
Deposit Accounts	3,723,559	3,765,345	3,884,045	3,993,372	(160,486)	(4.13)
Fed Funds & Repos	23,477	26,957	4,429	6,583	19,048	430.07
Total Equity	447,162	442,901	422,723	408,795	24,439	5.78

<b>Period Ending</b>	<b>03/31/24</b>	<b>12/31/23</b>	<b>03/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	13,184	55,190	15,676	42,431	(2,492)	(15.90)
Interest Income	46,764	181,025	43,915	131,302	2,849	6.49
Interest Expense	7,837	19,653	2,955	5,236	4,882	165.21
Net Interest Income	38,927	161,372	40,960	126,066	(2,033)	(4.96)
Prov for Credit Losses	882	9,596	3,291	7,065	(2,409)	(73.20)
Noninterest income	17,143	70,869	23,015	89,184	(5,872)	(25.51)
Gain on Sale of Securities	-	4	-	(37)	-	NA
Noninterest Expense	39,043	155,088	40,810	155,009	(1,767)	(4.33)
Net Operating Income	16,145	67,557	19,874	53,176	(3,729)	(18.76)
Income Taxes	3,655	13,690	4,394	10,746	(739)	(16.82)



**SECURITIES COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	466,513	482,360	479,819	479,424	(13,306)	(2.77)
State & Munip	38,703	39,083	41,487	40,328	(2,784)	(6.71)
Mortgage backed	221,172	230,644	306,406	317,508	(85,234)	(27.82)
Equities	-	-	-	-	-	NA
Agency	139,048	145,034	131,206	141,319	7,842	5.98
Other	57,193	57,552	88,425	88,237	(31,232)	(35.32)
<b>Total Securities</b>	<b>922,629</b>	<b>954,673</b>	<b>1,047,343</b>	<b>1,066,816</b>	<b>(124,714)</b>	<b>(11.91)</b>

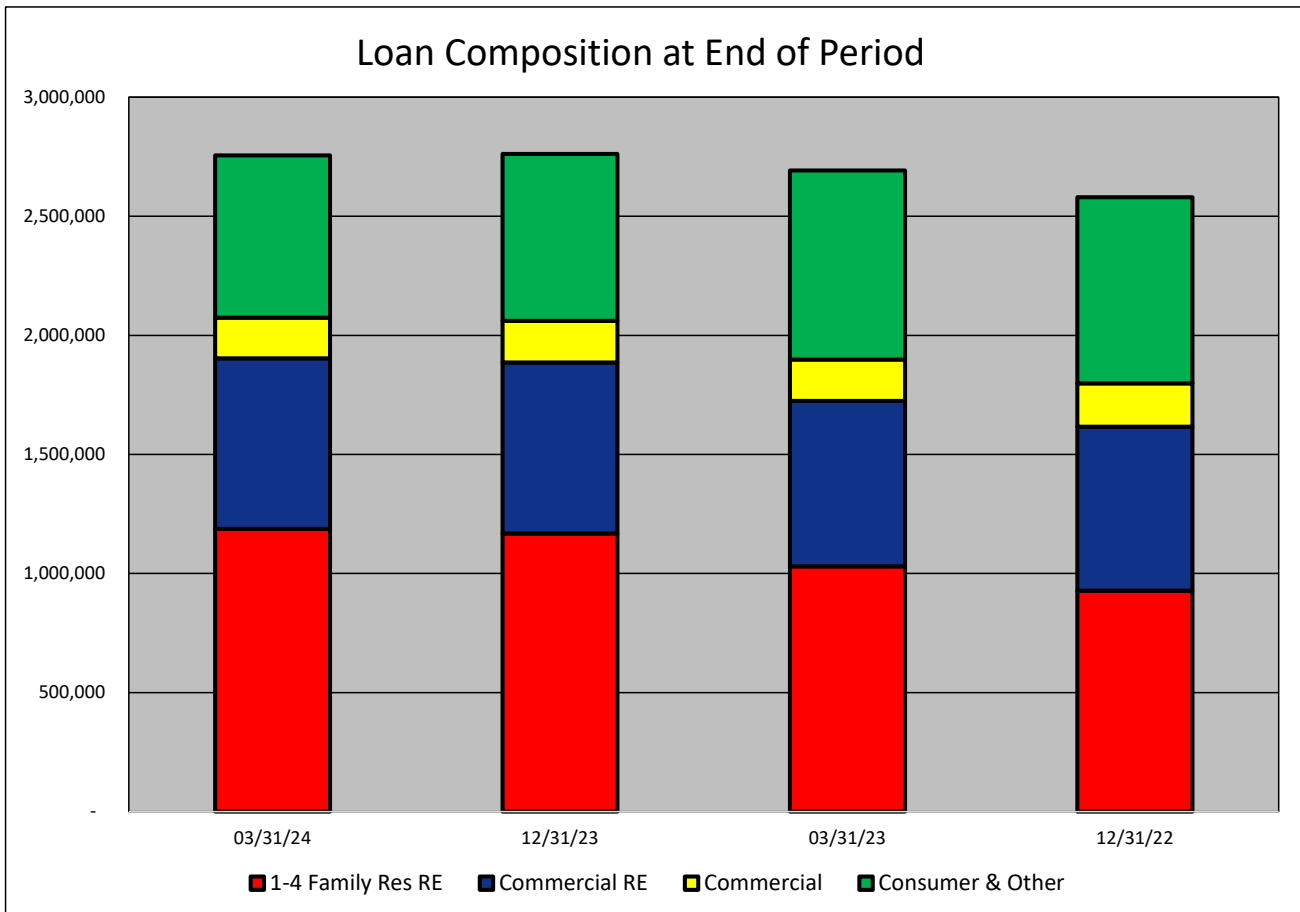


**LOAN PORTFOLIO COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**LOAN CATEGORY:**

1-4 Family Res RE	1,187,194	1,168,028	1,030,278	927,339	156,916	15.23
Commercial RE	715,848	717,839	694,343	689,032	21,505	3.10
Commercial	171,509	175,376	173,981	182,242	(2,472)	(1.42)
Consumer & Other	681,326	700,886	793,400	781,202	(112,074)	(14.13)
<b>Loans, Net</b>	<b>2,755,877</b>	<b>2,762,129</b>	<b>2,692,002</b>	<b>2,579,815</b>	<b>63,875</b>	<b>2.37</b>



**LOAN PORTFOLIO QUALITY - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	29,941	24,736	24,736	21,606	5,205	21.04
Total Recoveries	1,069	4,570	1,130	3,971	(61)	(5.40)
Total Charge-offs	2,563	9,292	2,650	7,906	(87)	(3.28)
Provision Expense	882	9,596	3,291	7,065	(2,409)	(73.20)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	29,329	29,941	26,507	24,736	2,822	10.65

**NON-PERFORMING ASSETS:**

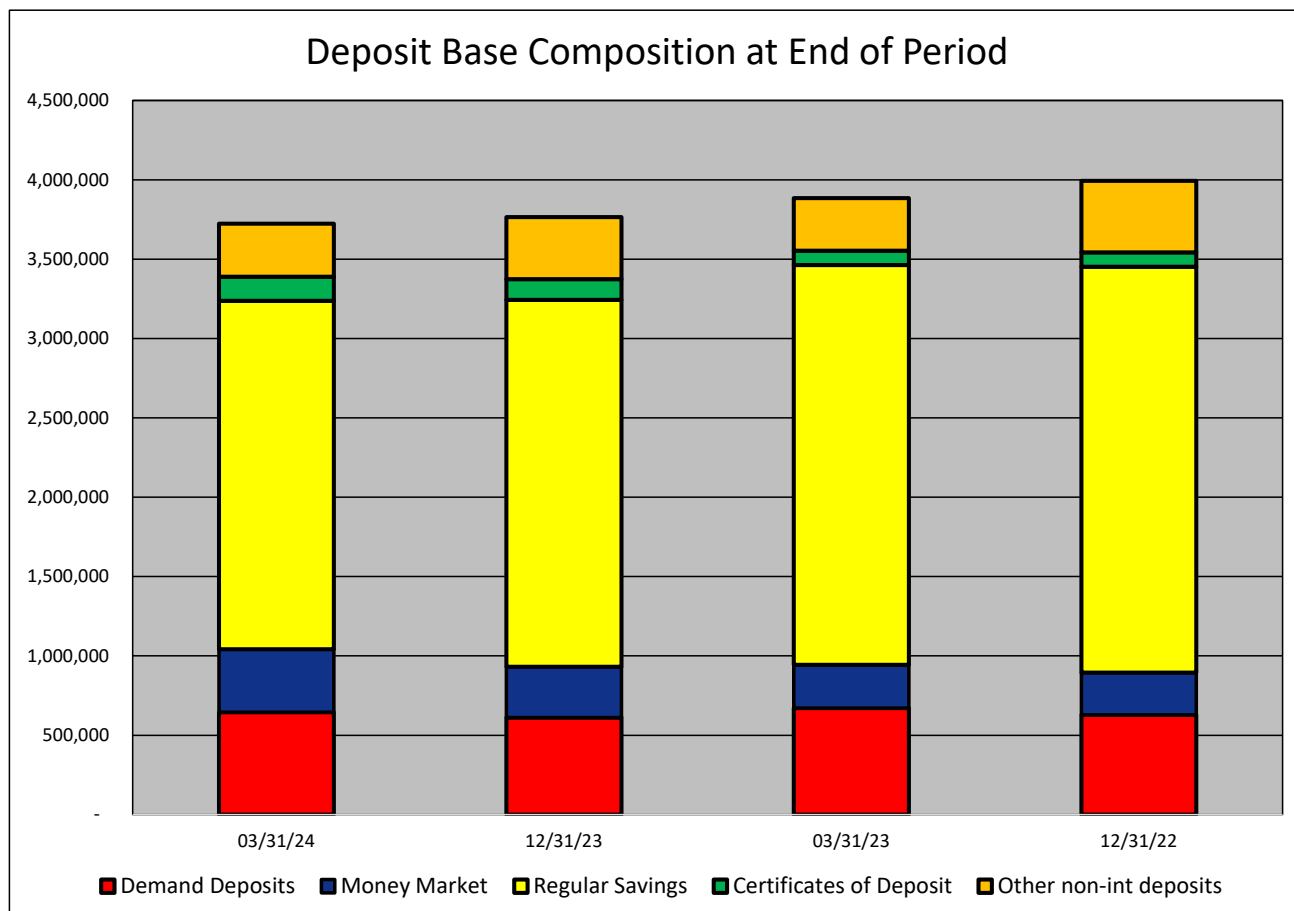
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	6,798	6,242	4,589	2,297	2,209	48.14
Foreclosed Real Estate	1	1	13	431	(12)	(92.31)
Total Non-perf Assets	6,799	6,243	4,602	2,728	2,197	47.74

**DEPOSIT BASE COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**DEPOSIT BASE CATEGORY:**

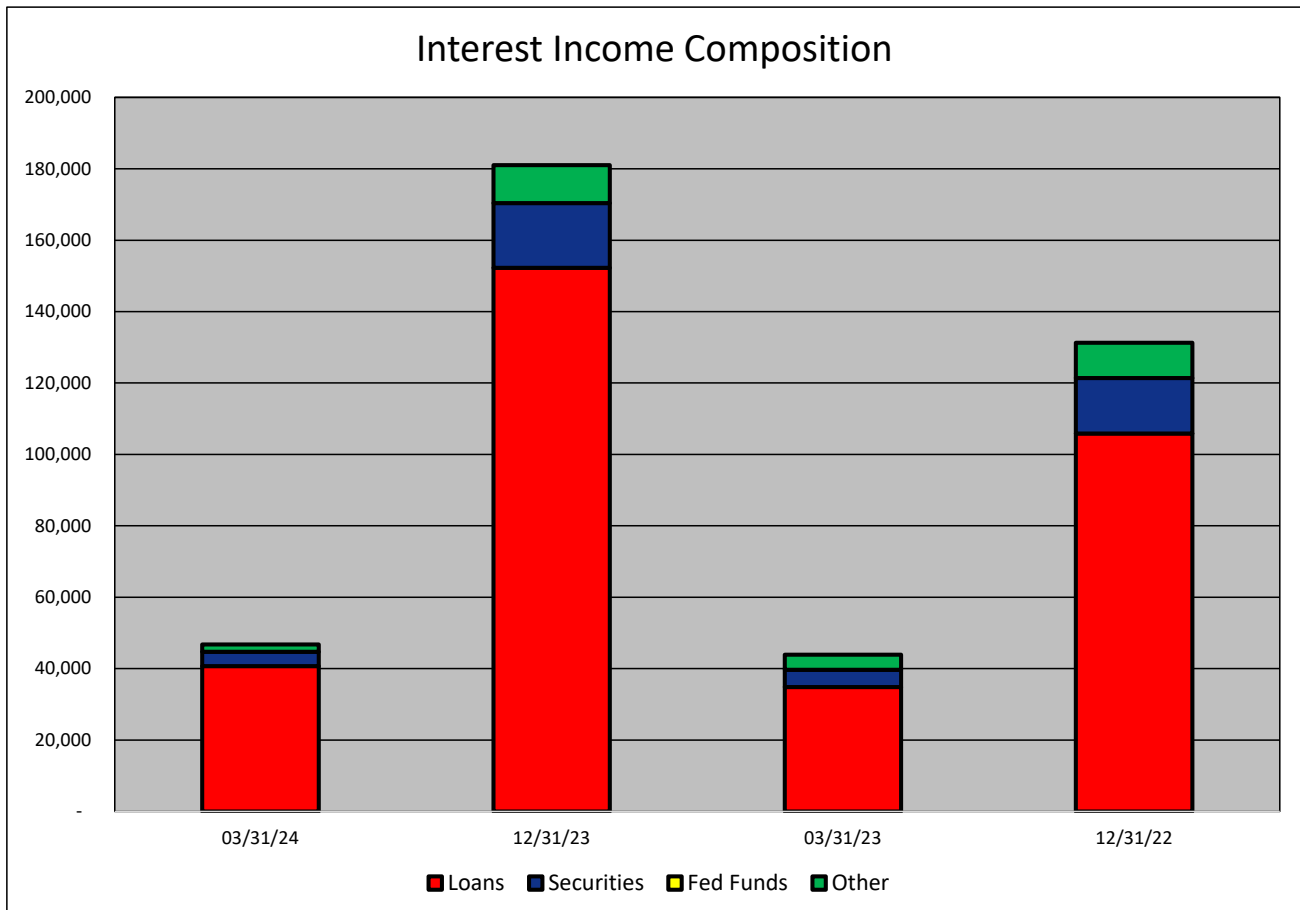
Demand Deposits	644,447	612,007	671,407	627,659	(26,960)	(4.02)
Money Market	398,308	319,319	271,880	267,384	126,428	46.50
Regular Savings	2,194,636	2,312,816	2,519,941	2,557,208	(325,305)	(12.91)
Certificates of Deposit	151,322	129,514	90,622	90,447	60,700	66.98
Other non-int deposits	334,846	391,689	330,195	450,674	4,651	1.41
<b>Total Deposits</b>	<b>3,723,559</b>	<b>3,765,345</b>	<b>3,884,045</b>	<b>3,993,372</b>	<b>(160,486)</b>	<b>(4.13)</b>





**INTEREST INCOME COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	40,683	152,250	34,880	105,882	5,803	16.64
Securities	4,053	18,137	4,807	15,483	(754)	(15.69)
Fed Funds	-	-	-	-	-	NA
Other	2,028	10,638	4,228	9,937	(2,200)	(52.03)
<b>Total Int Income</b>	<b>46,764</b>	<b>181,025</b>	<b>43,915</b>	<b>131,302</b>	<b>2,849</b>	<b>6.49</b>

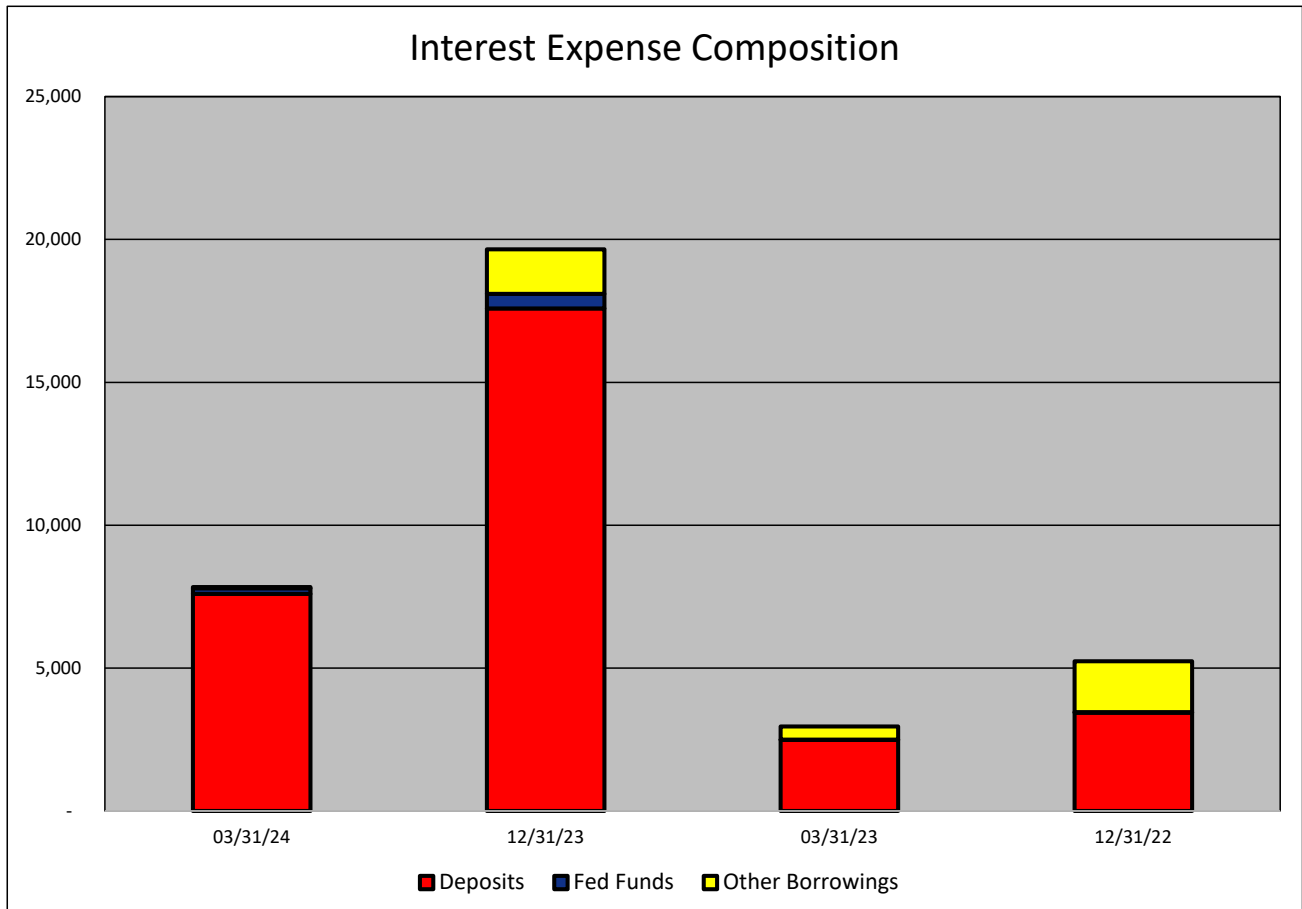


**INTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**INTEREST EXPENSE CATEGORY**

Deposits	7,594	17,582	2,488	3,444	5,106	205.23
Fed Funds	201	514	9	14	192	2,133.33
Other Borrowings	42	1,557	458	1,778	(416)	(90.83)
<b>Total Int Expense</b>	<b>7,837</b>	<b>19,653</b>	<b>2,955</b>	<b>5,236</b>	<b>4,882</b>	<b>165.21</b>

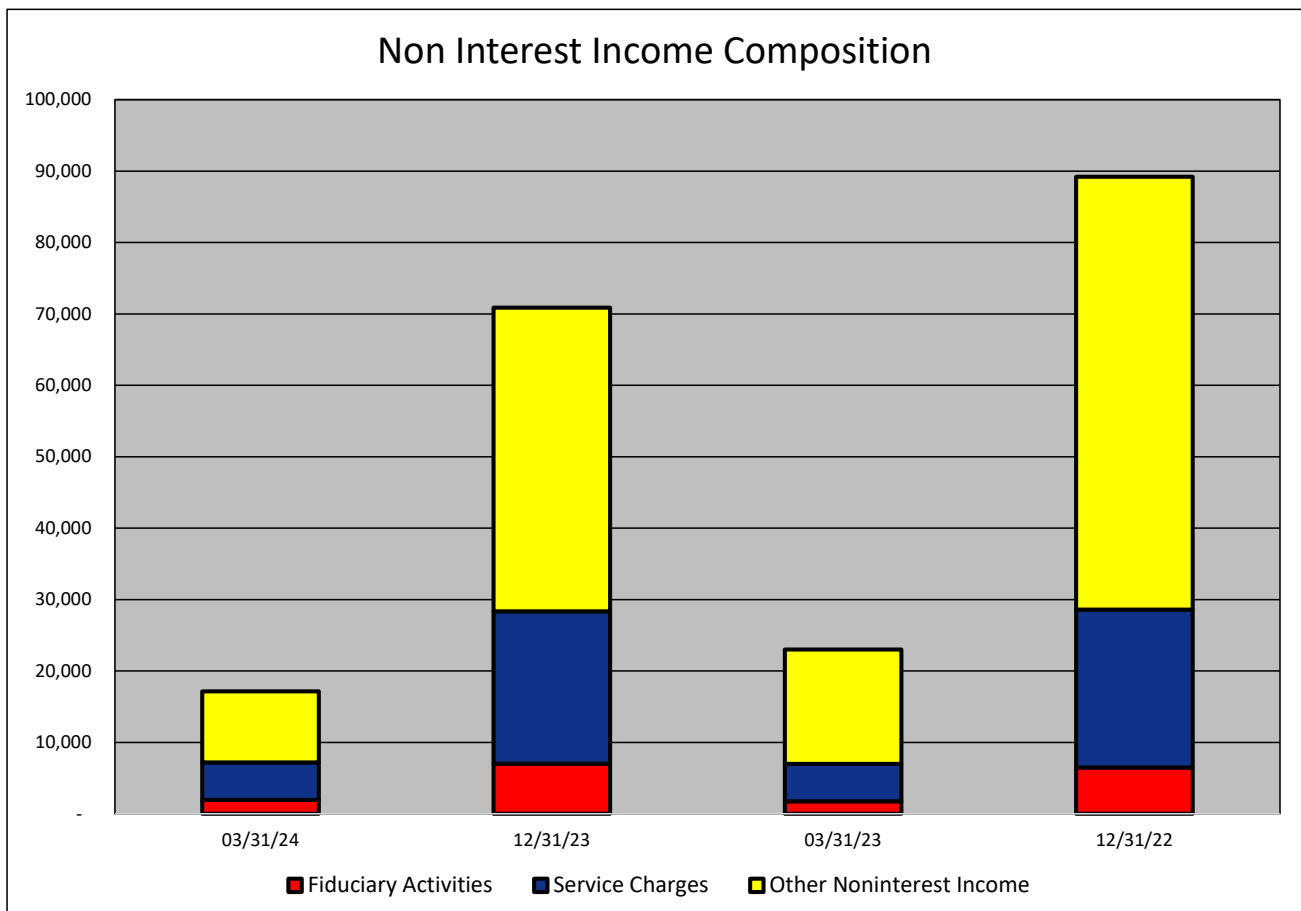


**NONINTEREST INCOME COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	1,949	7,015	1,742	6,468	207	11.88
Service Charges	5,250	21,325	5,239	22,121	11	0.21
Other Noninterest Income	9,944	42,529	16,034	60,595	(6,090)	(37.98)
<b>Total Nonint. Income</b>	<b>17,143</b>	<b>70,869</b>	<b>23,015</b>	<b>89,184</b>	<b>(5,872)</b>	<b>(25.51)</b>

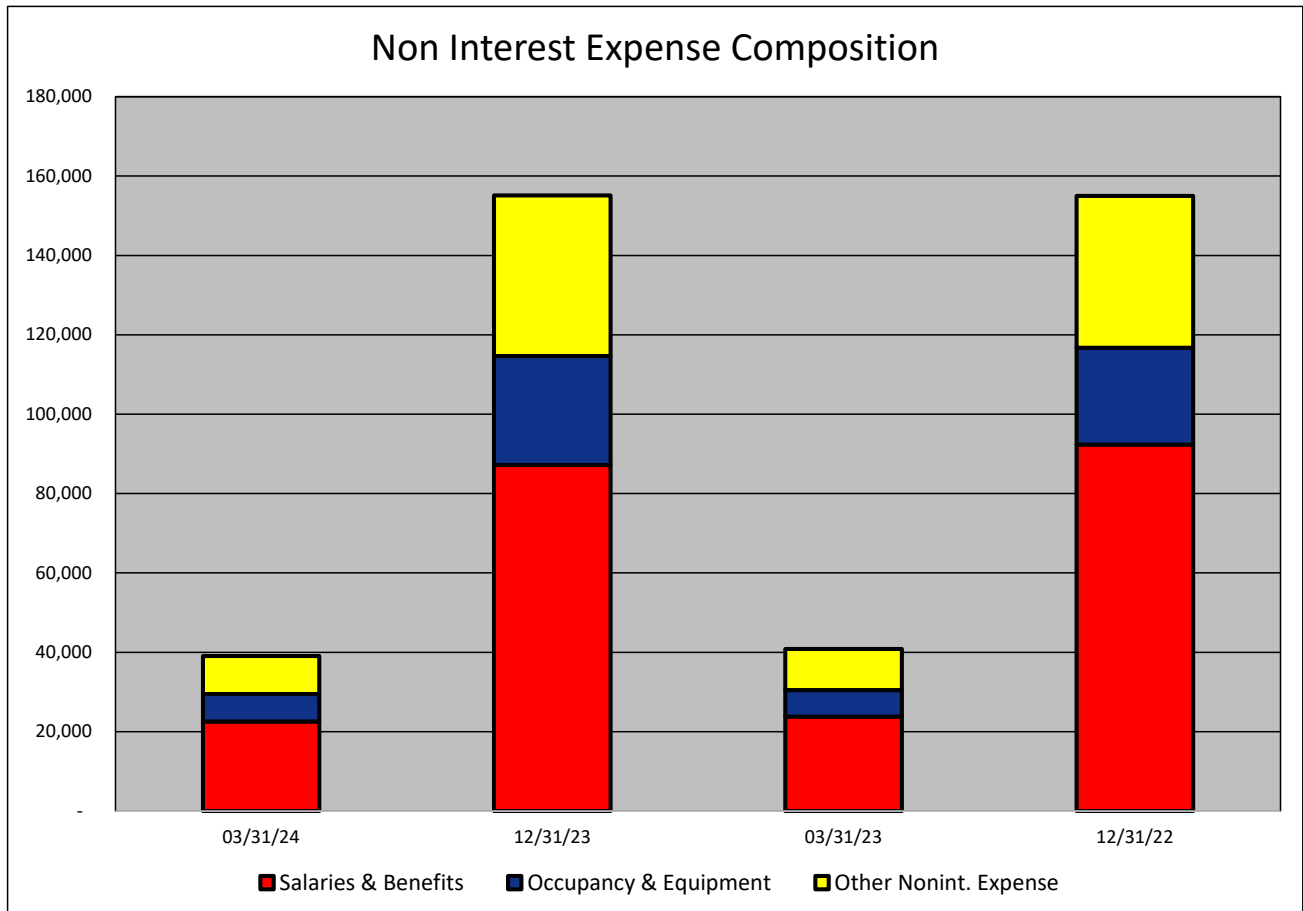


**NONINTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	22,570	87,184	23,774	92,319	(1204)	(5.06)
Occupancy & Equipment	6,949	27,481	6,717	24,387	232	3.45
Other Nonint. Expense	9,524	40,423	10,319	38,303	(795)	(7.70)
<b>Total Nonint. Expense</b>	<b>39,043</b>	<b>155,088</b>	<b>40,810</b>	<b>155,009</b>	<b>(1767)</b>	<b>(4.33)</b>



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Florida Capital Bank, National Association	520,922	457,959	<b>13.75</b>
Lafayette State Bank	219,329	198,048	<b>10.75</b>
Intracoastal Bank	536,444	495,345	<b>8.30</b>
One Florida Bank	1,698,887	1,576,070	<b>7.79</b>
Madison County Community Bank	182,475	170,134	<b>7.25</b>
Prime Meridian Bank	862,598	816,173	<b>5.69</b>
Peoples Bank Of Graceville	119,855	115,727	<b>3.57</b>
Everbank, National Association	37,922,802	36,801,333	<b>3.05</b>
Pnb Community Bank	151,484	150,813	<b>0.44</b>
First Federal Bank	3,945,652	3,932,818	<b>0.33</b>
First National Bank Northwest Florida	179,155	178,980	<b>0.10</b>
Bank Of Pensacola	144,412	148,103	<b>(2.49)</b>
Fnbt Bank	581,306	596,511	<b>(2.55)</b>
Capital City Bank	4,253,594	4,402,943	<b>(3.39)</b>
The Warrington Bank	184,363	190,899	<b>(3.42)</b>
Dlp Bank	238,262	248,268	<b>(4.03)</b>

<b>Select Peer Average</b>	3,233,846	3,155,008	2.82
----------------------------	-----------	-----------	------

**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Fnbt Bank	253,342	209,923	<b>20.68</b>
One Florida Bank	1,319,480	1,105,578	<b>19.35</b>
First Federal Bank	1,278,086	1,071,804	<b>19.25</b>
Dlp Bank	90,310	76,354	<b>18.28</b>
Florida Capital Bank, National Association	445,775	381,059	<b>16.98</b>
Bank Of Pensacola	69,002	59,893	<b>15.21</b>
Intracoastal Bank	386,399	336,582	<b>14.80</b>
Prime Meridian Bank	676,205	619,035	<b>9.24</b>
The Warrington Bank	54,465	50,324	<b>8.23</b>
Pnb Community Bank	112,763	106,524	<b>5.86</b>
Lafayette State Bank	144,711	137,250	<b>5.44</b>
Peoples Bank Of Graceville	40,645	38,571	<b>5.38</b>
Capital City Bank	2,755,877	2,692,002	<b>2.37</b>
First National Bank Northwest Florida	60,219	60,988	<b>(1.26)</b>
Madison County Community Bank	78,543	82,295	<b>(4.56)</b>
Everbank, National Association	26,999,889	30,509,842	<b>(11.50)</b>

<b>Select Peer Average</b>	2,172,857	2,346,127	<b>8.98</b>
----------------------------	-----------	-----------	-------------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	15.01	<b>15.01</b>	0.00	0.00	0.00
First National Bank Northwest Florida	14.60	<b>14.90</b>	48.43	49.69	48.43
Dlp Bank	17.77	<b>13.76</b>	0.00	0.00	0.00
Fnbt Bank	11.25	<b>11.31</b>	24.94	26.20	24.94
Florida Capital Bank, National Association	11.04	<b>10.96</b>	15.08	16.33	15.08
Prime Meridian Bank	9.35	<b>10.35</b>	13.16	14.02	13.16
Peoples Bank Of Graceville	4.59	<b>10.23</b>	29.25	30.26	29.25
Intracoastal Bank	5.52	<b>9.75</b>	10.80	12.05	10.80
Capital City Bank	10.51	<b>9.39</b>	14.07	15.25	14.07
Pnb Community Bank	7.52	<b>9.39</b>	0.00	0.00	0.00
First Federal Bank	8.21	<b>9.38</b>	18.23	18.63	18.23
Everbank, National Association	9.31	<b>9.37</b>	14.07	15.05	14.07
One Florida Bank	8.34	<b>9.15</b>	9.98	10.70	9.98
Madison County Community Bank	4.75	<b>8.83</b>	15.90	17.16	15.90
Bank Of Pensacola	8.56	<b>8.70</b>	20.85	21.77	20.85
Lafayette State Bank	4.91	<b>7.58</b>	10.46	11.71	10.46

<b>Select Peer Average</b>	9.45	10.50	15.33	16.18	15.33
----------------------------	------	-------	-------	-------	-------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	<b>98.83</b>	85.57	2.42
Everbank, National Association	<b>93.69</b>	71.20	25.12
Prime Meridian Bank	<b>89.77</b>	78.39	14.99
One Florida Bank	<b>86.08</b>	77.67	6.19
Pnb Community Bank	<b>81.70</b>	74.44	17.29
Intracoastal Bank	<b>80.21</b>	72.03	22.40
<b>Capital City Bank</b>	<b>74.01</b>	<b>64.79</b>	<b>21.69</b>
Lafayette State Bank	<b>70.17</b>	65.98	15.35
Bank Of Pensacola	<b>54.39</b>	47.78	47.50
Fnbt Bank	<b>49.29</b>	43.58	24.68
Madison County Community Bank	<b>48.50</b>	43.04	36.44
Dlp Bank	<b>46.30</b>	37.90	28.63
First National Bank Northwest Florida	<b>39.63</b>	33.61	5.21
The Warrington Bank	<b>38.24</b>	29.54	66.94
First Federal Bank	<b>37.62</b>	32.39	54.88
Peoples Bank Of Graceville	<b>35.72</b>	33.91	57.24

<b>Select Peer Average</b>	<b>64.01</b>	<b>55.74</b>	<b>27.94</b>
----------------------------	--------------	--------------	--------------



**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	176,909	<b>2.52</b>	17.42
Fnbt Bank	578,148	<b>1.90</b>	17.17
Capital City Bank	4,215,879	<b>1.18</b>	<b>11.19</b>
Florida Capital Bank, National Association	531,459	<b>1.08</b>	10.08
Intracoastal Bank	516,768	<b>1.06</b>	18.24
Lafayette State Bank	214,748	<b>1.04</b>	21.00
Pnb Community Bank	155,878	<b>1.02</b>	13.94
Prime Meridian Bank	857,525	<b>0.96</b>	10.28
Dlp Bank	237,725	<b>0.78</b>	4.37
Peoples Bank Of Graceville	117,098	<b>0.72</b>	15.71
One Florida Bank	1,669,621	<b>0.70</b>	8.31
First Federal Bank	4,140,593	<b>0.67</b>	8.84
Everbank, National Association	36,802,610	<b>0.59</b>	6.24
Madison County Community Bank	181,060	<b>0.52</b>	10.42
Bank Of Pensacola	142,101	<b>0.28</b>	3.25
The Warrington Bank	184,362	<b>0.21</b>	1.38

<b>Select Peer Average</b>	3,170,155	0.95	11.12
----------------------------	-----------	------	-------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.09	1.63	<b>40.65</b>	6.64
Fnbt Bank	1.00	1.61	<b>57.18</b>	7.45
Prime Meridian Bank	0.27	1.96	<b>62.15</b>	7.57
Pnb Community Bank	0.32	2.68	<b>63.98</b>	3.99
One Florida Bank	0.10	1.82	<b>64.47</b>	10.89
Intracoastal Bank	0.17	1.76	<b>64.53</b>	11.66
Everbank, National Association	0.23	1.47	<b>66.33</b>	24.11
Peoples Bank Of Graceville	0.27	1.34	<b>67.84</b>	9.22
Lafayette State Bank	1.02	2.57	<b>69.19</b>	4.67
Capital City Bank	1.63	2.08	<b>69.54</b>	5.47
Florida Capital Bank, National Association	1.56	2.34	<b>70.18</b>	4.61
First Federal Bank	1.22	1.71	<b>77.11</b>	6.42
Dlp Bank	0.69	3.87	<b>79.43</b>	6.44
Madison County Community Bank	0.57	2.31	<b>81.23</b>	5.07
Bank Of Pensacola	0.21	1.69	<b>83.98</b>	10.32
The Warrington Bank	0.25	1.82	<b>88.53</b>	5.95

<b>Select Peer Average</b>	0.60	2.04	69.15	8.15
----------------------------	------	------	-------	------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.79	0.00	<b>0.00</b>	0.00
First National Bank Northwest Florida	2.03	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.88	0.01	<b>0.00</b>	0.04
Peoples Bank Of Graceville	0.93	0.00	<b>0.00</b>	0.00
The Warrington Bank	0.98	0.00	<b>0.00</b>	0.00
One Florida Bank	0.82	0.01	<b>0.01</b>	0.09
Capital City Bank	1.06	0.25	<b>0.16</b>	1.76
Madison County Community Bank	2.10	0.47	<b>0.20</b>	3.57
Florida Capital Bank, National Association	1.27	0.35	<b>0.30</b>	1.52
Prime Meridian Bank	0.86	0.51	<b>0.40</b>	3.99
Lafayette State Bank	1.53	1.03	<b>0.68</b>	11.52
First Federal Bank	0.68	3.23	<b>1.05</b>	2.77
Intracoastal Bank	1.38	1.80	<b>1.30</b>	19.87
Pnb Community Bank	1.22	1.82	<b>1.35</b>	16.02
Everbank, National Association	0.86	2.30	<b>1.67</b>	4.92
Dlp Bank	1.86	3.81	<b>1.86</b>	13.86

<b>Select Peer Average</b>	1.27	0.97	0.56	5.00
----------------------------	------	------	------	------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Dlp Bank	<b>5.12</b>	19.42	0.84	0.00	28.63
Bank Of Pensacola	<b>3.37</b>	0.55	0.00	47.50	0.00
Lafayette State Bank	<b>3.10</b>	10.49	0.00	0.00	15.35
Pnb Community Bank	<b>2.79</b>	1.50	2.09	0.00	17.29
Florida Capital Bank, National Association	<b>1.82</b>	7.01	0.00	0.00	2.42
Capital City Bank	<b>1.73</b>	5.43	0.00	14.19	7.51
The Warrington Bank	<b>1.66</b>	0.99	0.00	66.94	0.00
Madison County Community Bank	<b>1.63</b>	10.93	0.00	0.00	36.44
Prime Meridian Bank	<b>1.11</b>	0.61	1.00	1.38	13.61
Peoples Bank Of Graceville	<b>0.95</b>	7.16	0.00	43.27	13.98
Intracoastal Bank	<b>0.91</b>	1.73	0.00	0.00	22.40
First National Bank Northwest Florida	<b>0.76</b>	59.90	0.11	3.95	1.26
First Federal Bank	<b>0.72</b>	1.24	0.00	0.00	54.88
One Florida Bank	<b>0.51</b>	14.04	0.00	0.00	6.19
Fnbt Bank	<b>0.50</b>	29.54	0.00	24.68	0.00
Everbank, National Association	<b>0.11</b>	1.54	0.00	0.09	25.00

<b>Select Peer Average</b>	1.67	10.76	0.25	12.63	15.31
----------------------------	------	-------	------	-------	-------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Prime Meridian Bank	<b>77.30</b>	1.15	0.00	0.00
One Florida Bank	<b>77.03</b>	0.60	0.00	0.00
Florida Capital Bank, National Association	<b>76.38</b>	0.30	0.00	0.01
Pnb Community Bank	<b>73.53</b>	1.59	0.00	0.00
Intracoastal Bank	<b>71.03</b>	1.06	0.00	0.00
Everbank, National Association	<b>70.58</b>	0.12	0.02	0.02
Lafayette State Bank	<b>64.97</b>	2.30	0.00	0.00
<b>Capital City Bank</b>	<b>63.52</b>	<b>2.52</b>	<b>0.00</b>	<b>2.12</b>
Bank Of Pensacola	<b>47.40</b>	0.60	0.00	0.00
Fnbt Bank	<b>42.72</b>	1.88	0.00	0.00
Madison County Community Bank	<b>42.14</b>	4.65	0.00	0.00
Dlp Bank	<b>37.20</b>	1.65	0.42	5.04
Peoples Bank Of Graceville	<b>33.60</b>	0.14	0.00	0.00
First National Bank Northwest Florida	<b>32.93</b>	0.49	0.00	0.01
First Federal Bank	<b>29.86</b>	0.99	0.00	5.14
The Warrington Bank	<b>29.25</b>	0.58	0.00	0.00

<b>Select Peer Average</b>	54.34	1.29	0.03	0.77
----------------------------	-------	------	------	------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 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>71.51</b>	26.68	98.19	0.00	1.81
Dlp Bank	<b>45.09</b>	54.91	100.00	0.00	0.00
Bank Of Pensacola	<b>43.42</b>	52.79	96.21	3.79	0.00
Capital City Bank	<b>41.10</b>	57.35	98.45	0.62	0.93
Lafayette State Bank	<b>39.20</b>	60.80	100.00	0.00	0.00
Pnb Community Bank	<b>27.58</b>	72.42	100.00	0.00	0.00
The Warrington Bank	<b>26.87</b>	64.18	91.05	0.00	8.95
First National Bank Northwest Florida	<b>26.22</b>	73.78	100.00	0.00	0.00
Prime Meridian Bank	<b>26.11</b>	70.94	97.04	0.00	2.96
Fnbt Bank	<b>25.95</b>	74.05	100.00	0.00	0.00
One Florida Bank	<b>25.87</b>	73.16	99.03	0.00	0.97
Intracoastal Bank	<b>22.56</b>	73.46	96.01	0.00	3.99
Peoples Bank Of Graceville	<b>22.37</b>	77.63	100.00	0.00	0.00
Madison County Community Bank	<b>20.85</b>	73.33	94.18	0.00	5.82
First Federal Bank	<b>8.59</b>	86.60	95.18	0.00	4.82
Everbank, National Association	<b>3.37</b>	81.88	85.25	0.00	14.75

<b>Select Peer Average</b>	29.79	67.12	96.91	0.28	2.81
----------------------------	-------	-------	-------	------	------

**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.02	0.44	<b>5.80</b>	86.91
Pnb Community Bank	5.34	1.10	<b>4.64</b>	94.21
First National Bank Northwest Florida	6.17	2.59	<b>4.42</b>	93.96
Lafayette State Bank	5.66	2.10	<b>4.37</b>	94.72
Florida Capital Bank, National Association	5.26	4.51	<b>4.17</b>	95.87
Capital City Bank	4.86	0.99	<b>4.04</b>	91.36
Fnbt Bank	5.42	2.75	<b>3.64</b>	97.89
Prime Meridian Bank	5.41	2.75	<b>3.47</b>	95.43
Madison County Community Bank	4.81	2.22	<b>3.07</b>	95.84
One Florida Bank	5.54	3.81	<b>2.92</b>	98.31
Intracoastal Bank	5.12	2.96	<b>2.92</b>	96.46
First Federal Bank	5.08	2.27	<b>2.89</b>	88.52
Everbank, National Association	5.60	3.78	<b>2.34</b>	99.01
The Warrington Bank	2.86	1.12	<b>2.15</b>	97.45
Bank Of Pensacola	3.13	1.86	<b>2.11</b>	97.57
Peoples Bank Of Graceville	3.90	2.40	<b>2.09</b>	98.53

<b>Select Peer Average</b>	5.01	2.35	2.63	95.13
----------------------------	------	------	------	-------