

Fnbt Bank

Fort Walton Beach, FL

Established

4/9/1956

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, 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

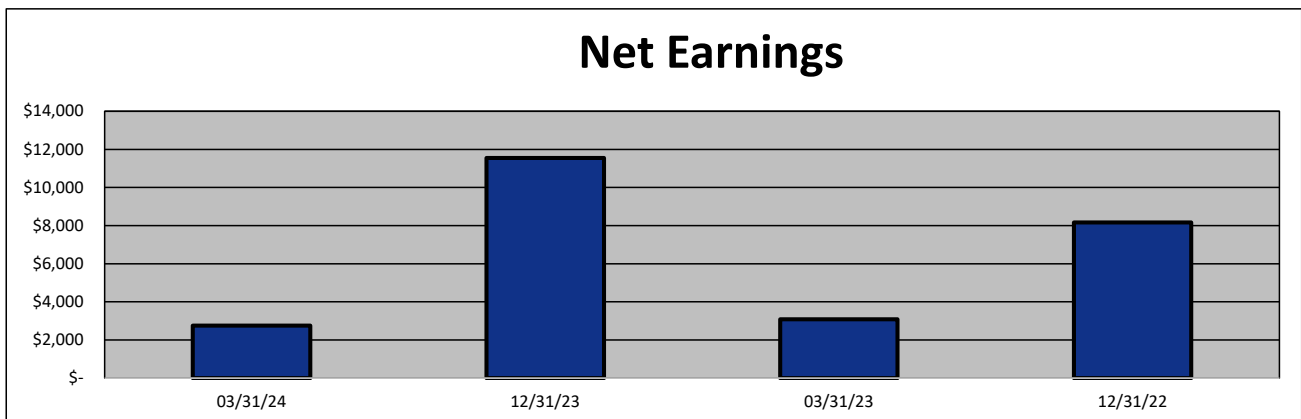
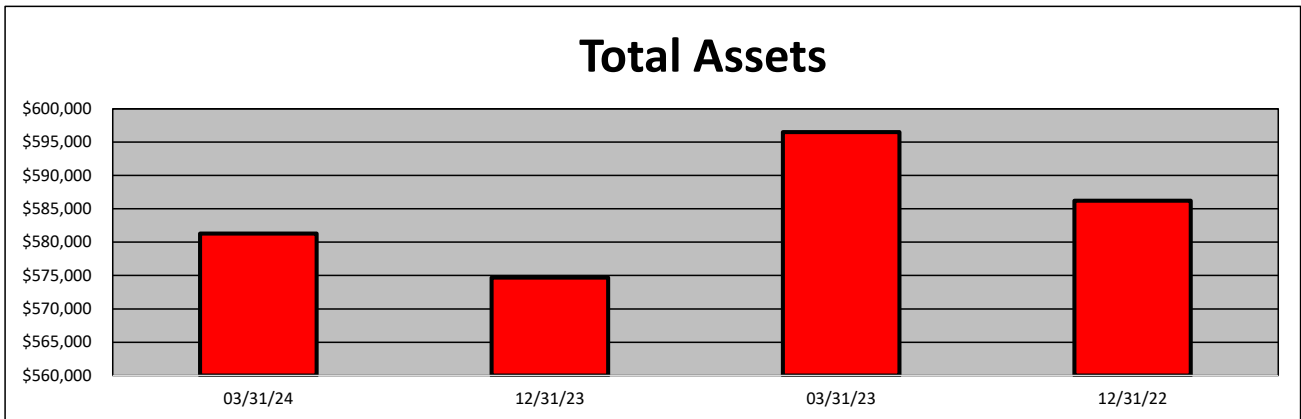
EXECUTIVE SUMMARY - FNBT BANK
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.25	10.90	10.57	10.21	9.56	9.45
Leverage Ratio	11.31	10.87	10.66	9.79	10.76	10.50
Tier 1 Cap/Risk Based Assets	24.94	25.07	25.08	22.75	12.94	15.33
Risk Based Ratio	26.20	26.33	26.34	24.00	13.79	16.18
Common Equity Tier 1 Capital Ratio	24.94	25.07	25.08	22.75	12.90	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	49.29	47.32	39.48	38.92	73.91	64.01
Loans/Assets	43.58	42.02	35.19	34.85	62.12	55.74
Securities/Assets	24.68	26.74	30.16	26.44	20.01	27.94
PROFITABILITY:						
Return on Avg Assets	1.90	1.98	2.08	1.27	0.74	0.95
Return on Avg Equity	17.17	18.36	20.07	14.29	10.88	11.12
Nonint Income/Avg Assets	1.00	1.05	1.00	1.09	0.79	0.60
Net Overhead Ratio	1.61	1.42	1.36	1.11	2.13	2.04
Efficiency Ratio	57.18	55.84	53.29	63.67	73.35	69.15
Assets (per million) per Employee	7.45	7.18	7.46	7.33	10.38	8.15
ASSET QUALITY:						
Allowance/Loans	1.88	1.83	2.12	2.37	1.31	1.27
Nonperforming Loans/Total Loans	0.01	0.06	0.00	0.00	0.50	0.97
Nonperforming Assets/Total Assets	0.00	0.03	0.00	0.00	0.32	0.56
Adjusted Texas Ratio	0.04	0.23	0.01	0.00	3.59	5.00
YIELDS & COSTS:						
Yield on earning assets	5.42	4.85	4.43	2.94	5.37	5.01
Cost of funds	2.75	1.43	0.76	0.22	3.00	2.35
Net interest margin	3.64	3.59	3.71	2.71	2.82	2.63
Avg Earning Assets/Avg Assets	97.89	94.14	92.21	87.11	95.76	95.13

SELECTED FINANCIAL DATA - FNB BANK
(Dollars in Thousands)

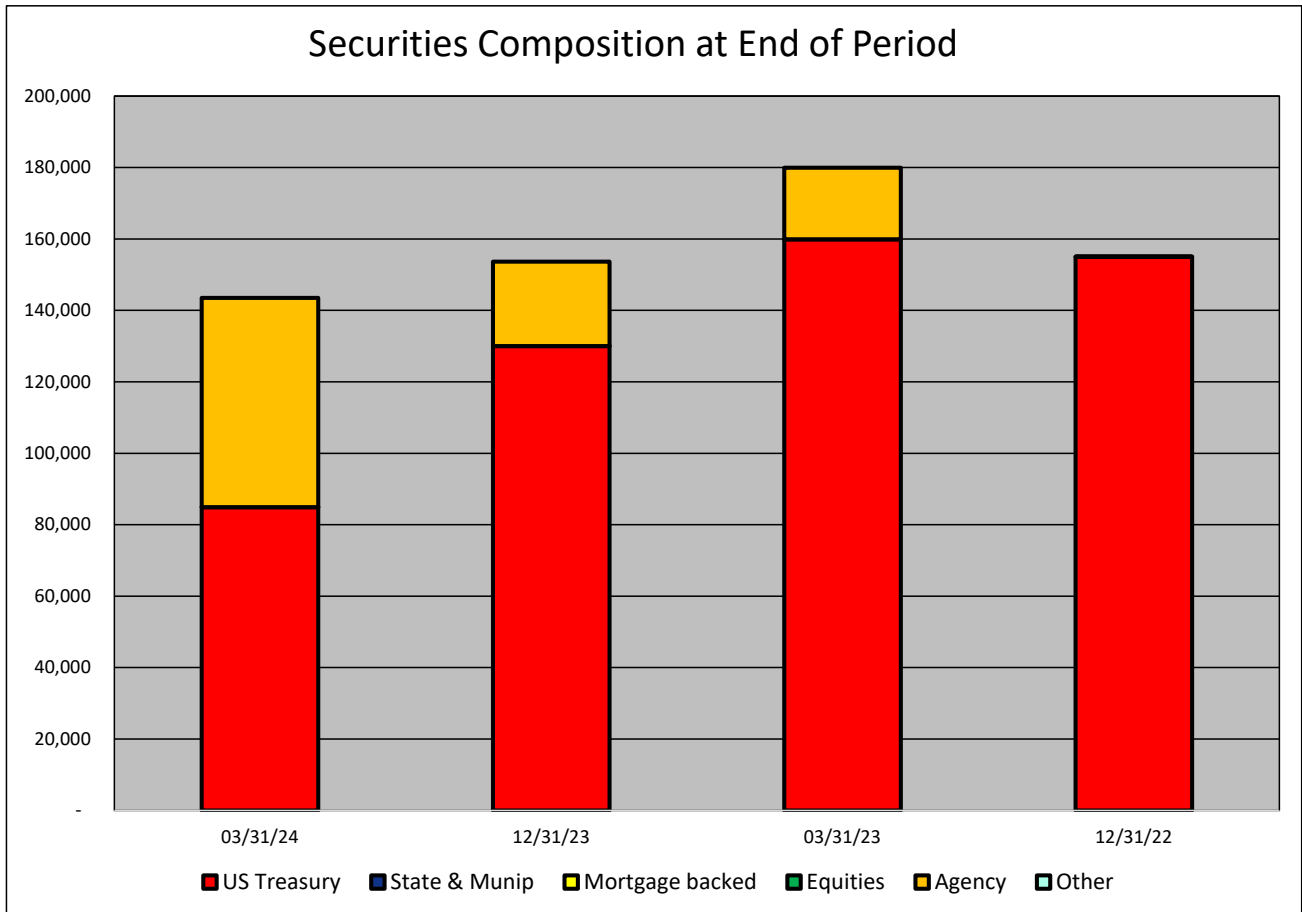
As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	581,306	574,702	596,511	586,236	(15,205)	(2.55)
Cash and Equivalents	174,647	165,996	194,171	215,211	(19,524)	(10.06)
Securities	143,474	153,672	179,932	154,999	(36,458)	(20.26)
Loans, net	253,342	241,463	209,923	204,328	43,419	20.68
Deposit Accounts	513,973	510,306	531,660	525,026	(17,687)	(3.33)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	65,406	62,636	63,049	59,856	2,357	3.74

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,748	11,548	3,083	8,169	(335)	(10.87)
Interest Income	7,664	26,589	6,050	16,405	1,614	26.68
Interest Expense	2,515	6,887	983	1,248	1,532	155.85
Net Interest Income	5,149	19,702	5,067	15,157	82	1.62
Prov for Credit Losses	97	(113)	(50)	(122)	147	(294.00)
Noninterest income	1,448	6,115	1,475	6,991	(27)	(1.83)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,772	14,415	3,486	14,101	286	8.20
Net Operating Income	2,728	11,515	3,106	8,169	(378)	(12.17)
Income Taxes	-	-	-	-	-	NA



SECURITIES COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	84,940	130,015	159,937	154,997	(74,997)	(46.89)
State & Munip	-	-	-	-	-	NA
Mortgage backed	1	1	1	2	-	-
Equities	-	-	-	-	-	NA
Agency	58,533	23,656	19,994	-	38,539	192.75
Other	-	-	-	-	-	NA
Total Securities	143,474	153,672	179,932	154,999	(36,458)	(20.26)

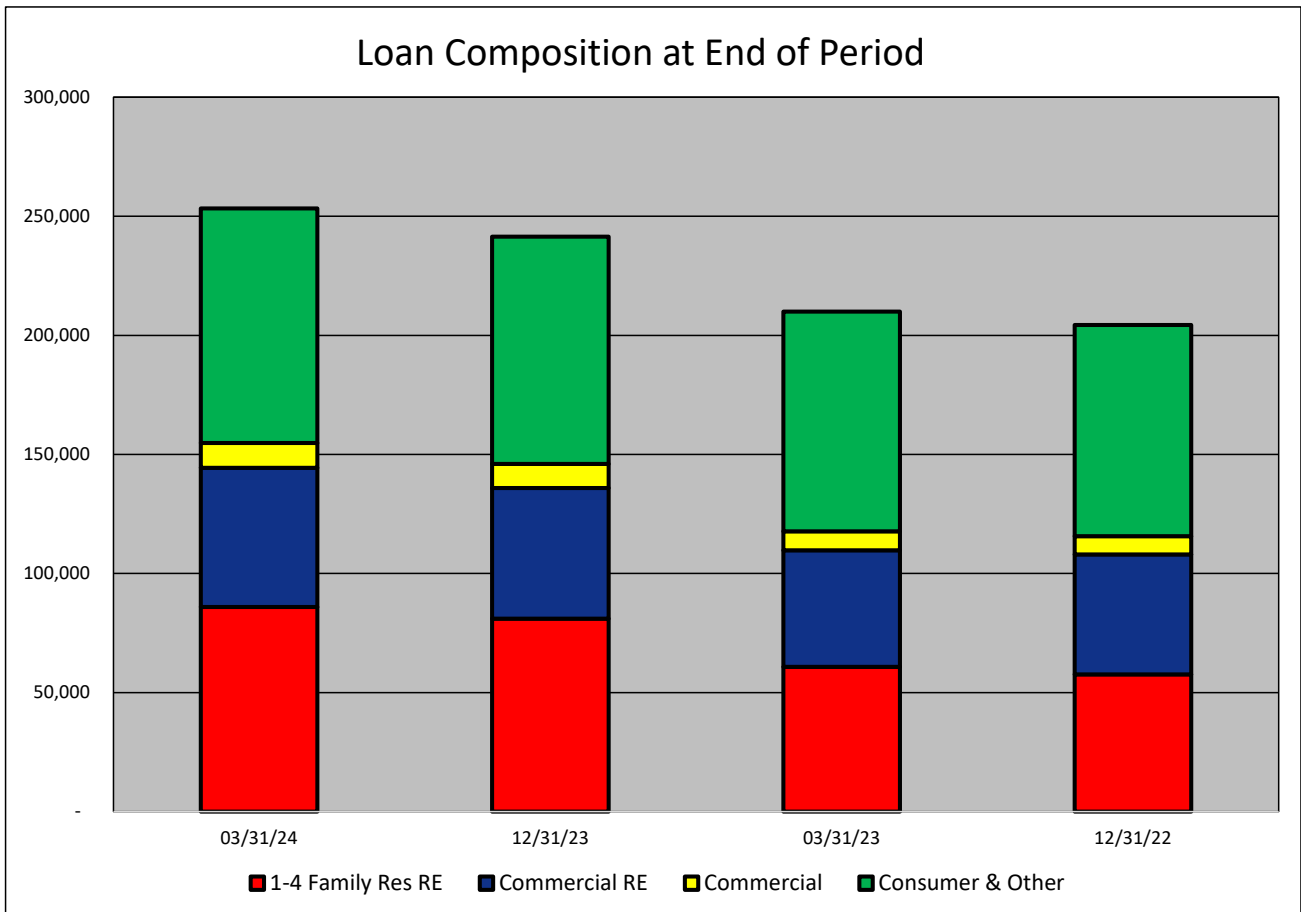


LOAN PORTFOLIO COMPOSITION - FNBT BANK
(Dollars in Thousands)

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	85,911	81,044	60,754	57,650	25,157	41.41
Commercial RE	58,486	54,892	48,963	50,299	9,523	19.45
Commercial	10,441	10,088	7,987	7,717	2,454	30.72
Consumer & Other	98,504	95,439	92,219	88,662	6,285	6.82
Loans, Net	253,342	241,463	209,923	204,328	43,419	20.68



LOAN PORTFOLIO QUALITY - FNBT 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	4,410	4,846	4,846	4,734	(436)	(9.00)
Total Recoveries	255	23	4	254	251	6,275.00
Total Charge-offs	3	7	1	20	2	200.00
Provision Expense	97	(113)	(50)	(122)	147	(294.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(339)	(339)	-	339	(100.00)
Ending Balance	4,759	4,410	4,460	4,846	299	6.70

NON-PERFORMING ASSETS:

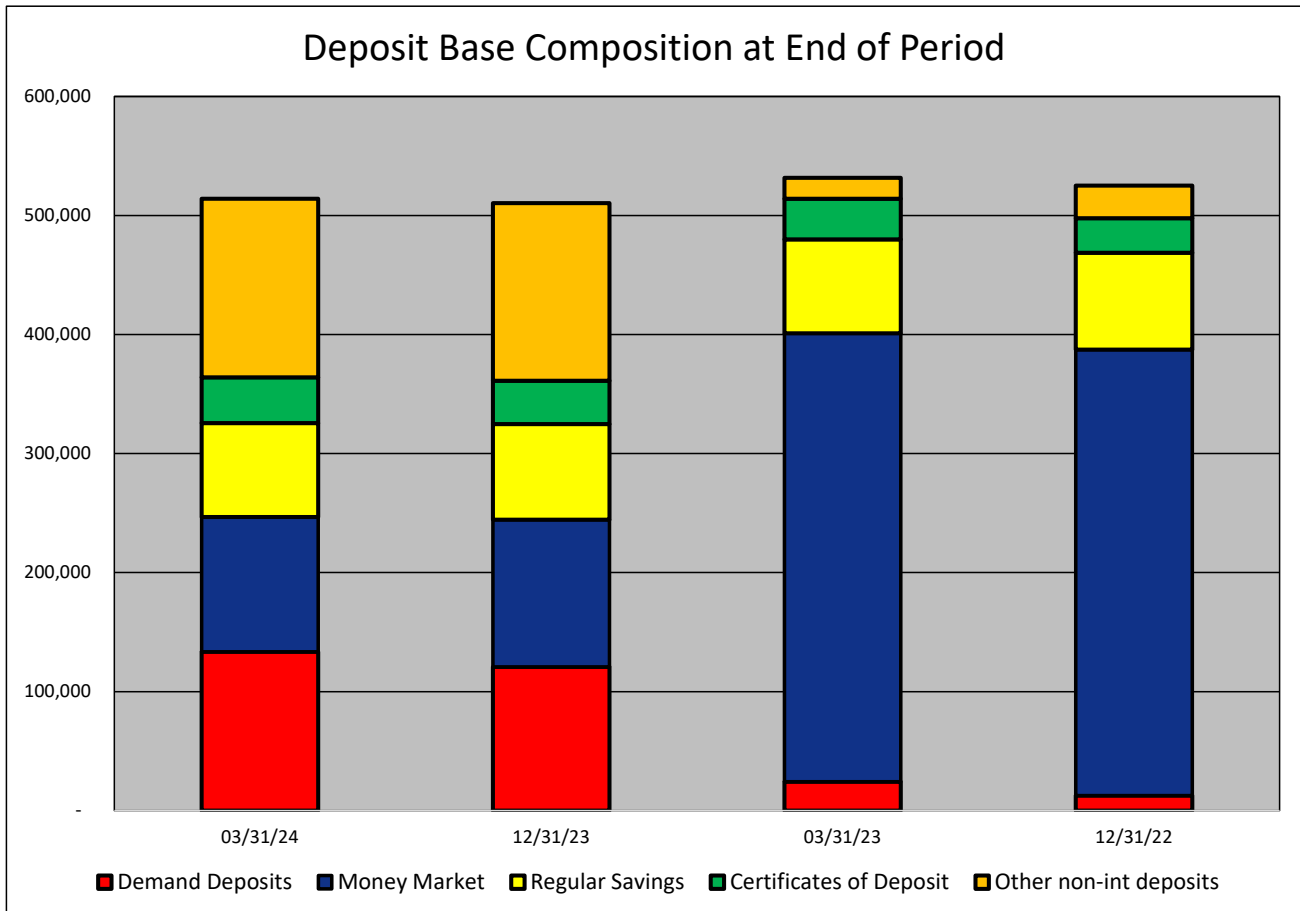
Total-90+ Days Past Due	5	7	8	-	(3)	(37.50)
Total-Nonaccrual	22	144	-	-	22	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	27	151	8	-	19	237.50

DEPOSIT BASE COMPOSITION - FNBT BANK
(Dollars in Thousands)

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

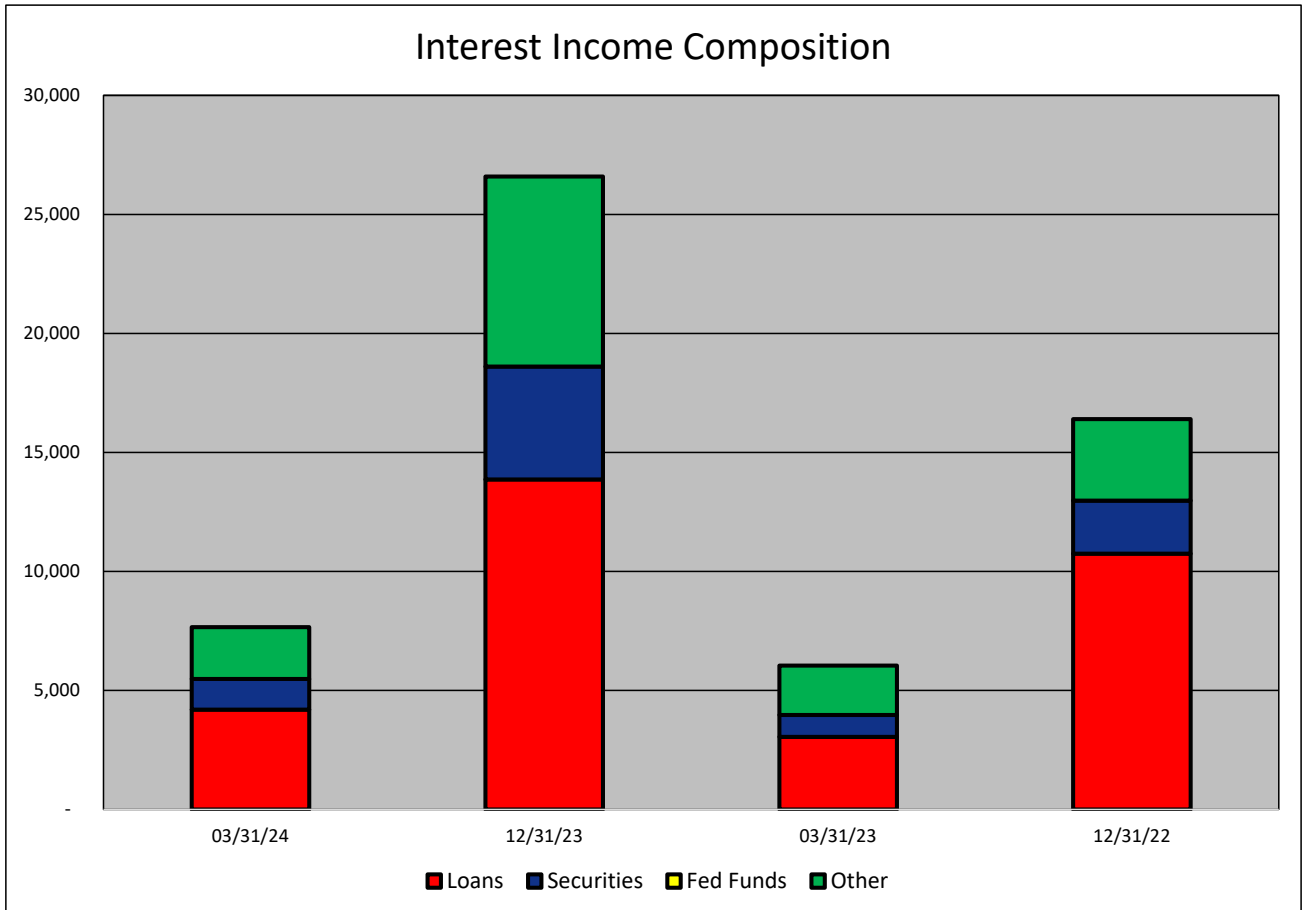
DEPOSIT BASE CATEGORY:

Demand Deposits	133,390	120,760	24,358	12,580	109,032	447.62
Money Market	113,348	123,711	376,603	374,785	(263,255)	(69.90)
Regular Savings	78,759	80,204	79,026	81,222	(267)	(0.34)
Certificates of Deposit	38,465	36,388	34,091	29,144	4,374	12.83
Other non-int deposits	150,011	149,243	17,582	27,295	132,429	753.21
Total Deposits	513,973	510,306	531,660	525,026	(17,687)	(3.33)



INTEREST INCOME COMPOSITION- FNBT 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 INCOME CATEGORY						
Loans	4,192	13,868	3,054	10,747	1,138	37.26
Securities	1,289	4,739	920	2,232	369	40.11
Fed Funds	-	-	-	-	-	NA
Other	2,183	7,982	2,076	3,426	107	5.15
Total Int Income	7,664	26,589	6,050	16,405	1,614	26.68

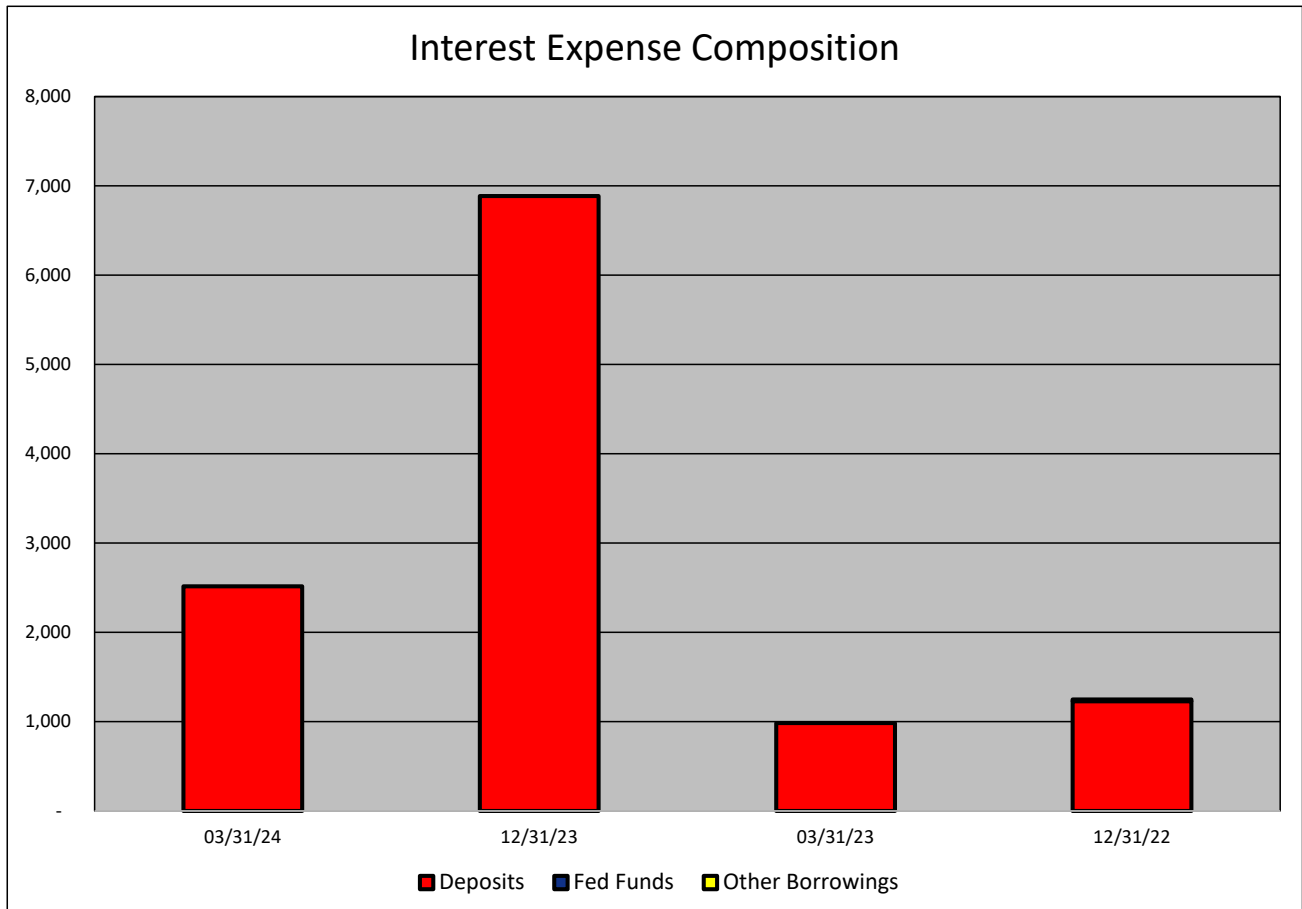


INTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

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

INTEREST EXPENSE CATEGORY

Deposits	2,515	6,887	983	1,229	1,532	155.85
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	19	-	NA
Total Int Expense	2,515	6,887	983	1,248	1,532	155.85

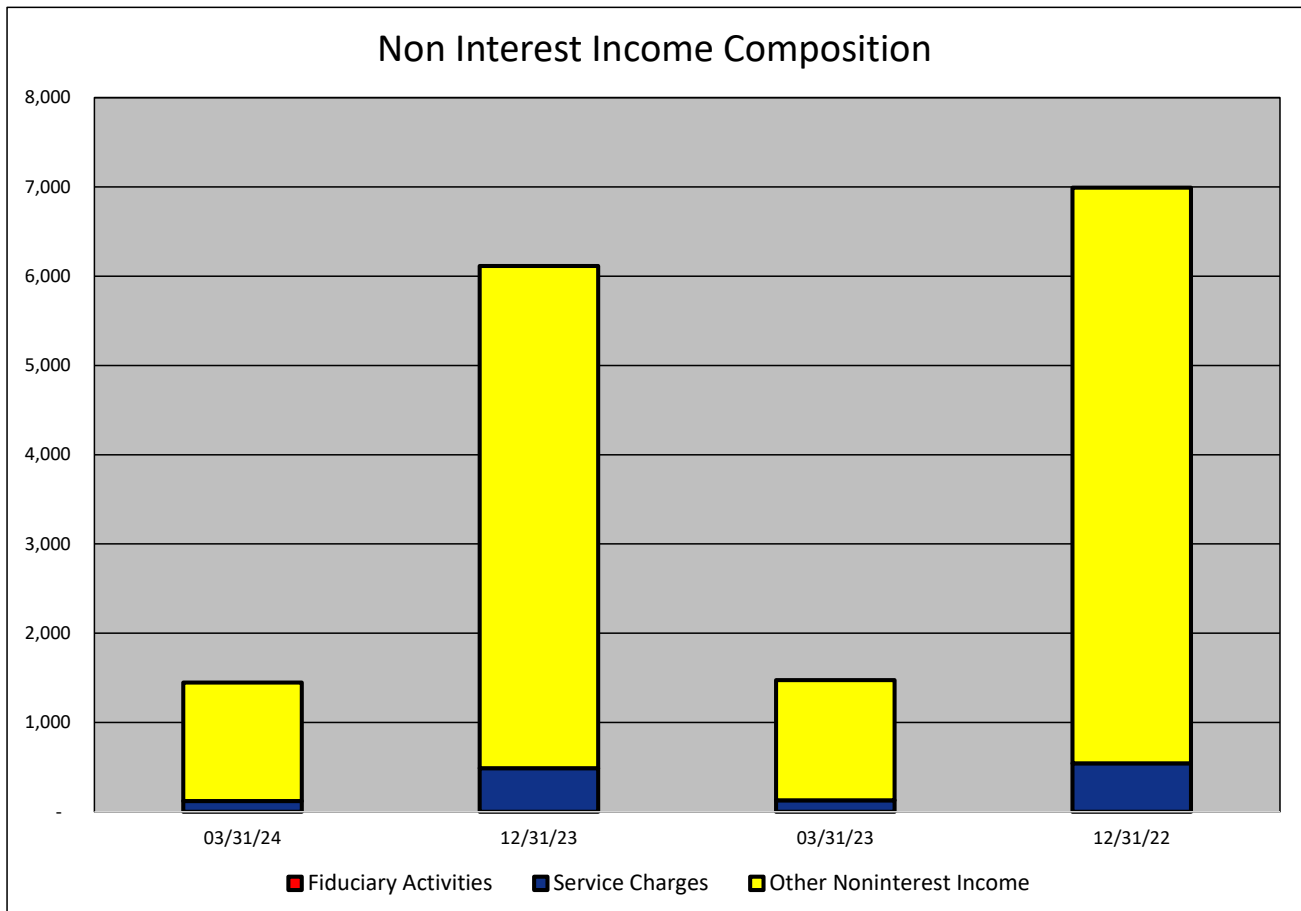


NONINTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	120	489	129	542	(9)	(6.98)
Other Noninterest Income	1,328	5,626	1,346	6,449	(18)	(1.34)
Total Nonint. Income	1,448	6,115	1,475	6,991	(27)	(1.83)

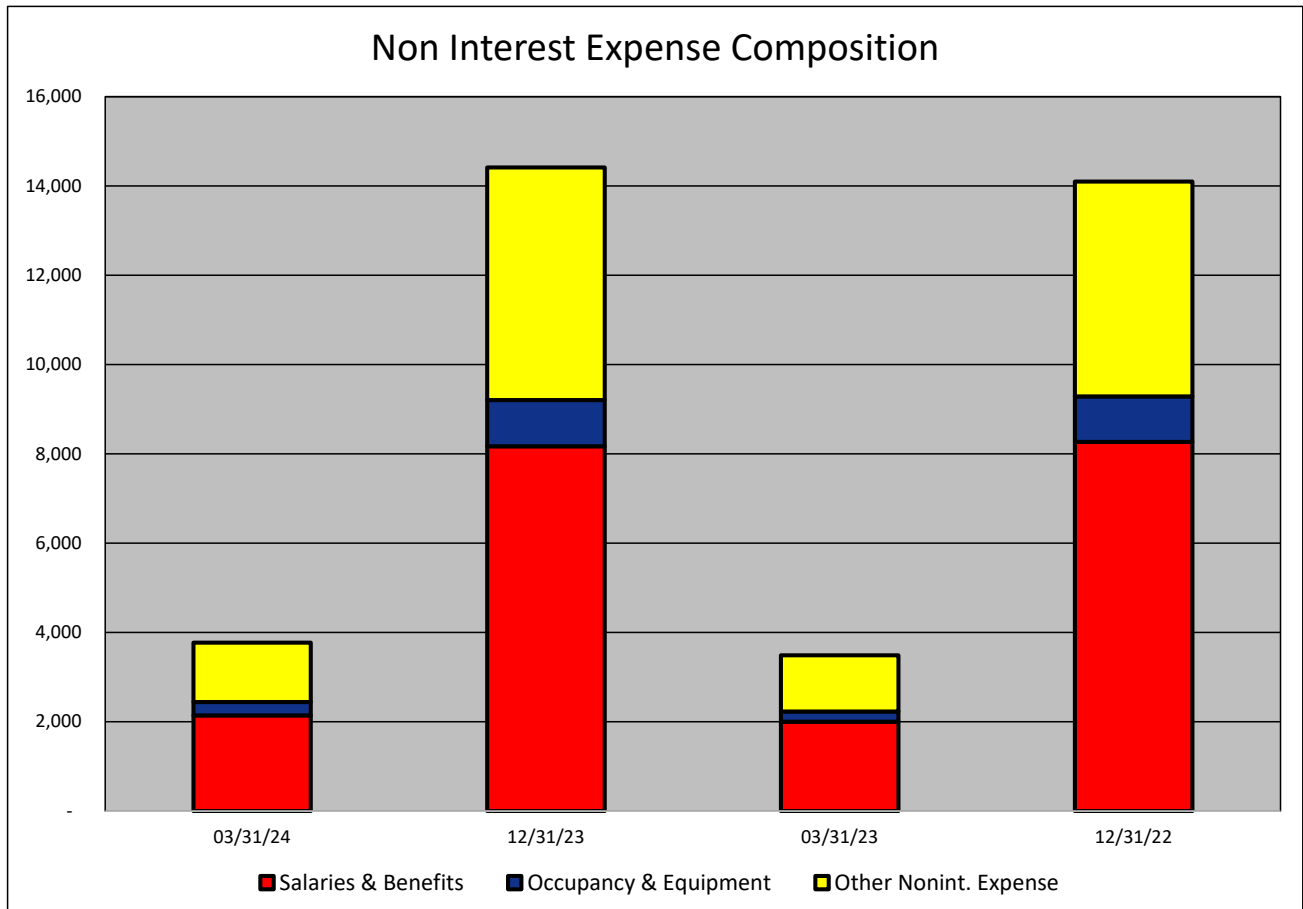


NONINTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

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	2,144	8,171	2,001	8,268	143	7.15
Occupancy & Equipment	296	1,035	231	1,018	65	28.14
Other Nonint. Expense	1,332	5,209	1,254	4,815	78	6.22
Total Nonint. Expense	3,772	14,415	3,486	14,101	286	8.20



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

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

Select Peer Average	2,172,857	2,346,127	8.98
----------------------------	------------------	------------------	-------------

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

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

Select Peer Average	64.01	55.74	27.94
----------------------------	-------	-------	-------

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

Select Peer Average	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	40.65	6.64
Fnbt Bank	1.00	1.61	57.18	7.45
Prime Meridian Bank	0.27	1.96	62.15	7.57
Pnb Community Bank	0.32	2.68	63.98	3.99
One Florida Bank	0.10	1.82	64.47	10.89
Intracoastal Bank	0.17	1.76	64.53	11.66
Everbank, National Association	0.23	1.47	66.33	24.11
Peoples Bank Of Graceville	0.27	1.34	67.84	9.22
Lafayette State Bank	1.02	2.57	69.19	4.67
Capital City Bank	1.63	2.08	69.54	5.47
Florida Capital Bank, National Association	1.56	2.34	70.18	4.61
First Federal Bank	1.22	1.71	77.11	6.42
Dlp Bank	0.69	3.87	79.43	6.44
Madison County Community Bank	0.57	2.31	81.23	5.07
Bank Of Pensacola	0.21	1.69	83.98	10.32
The Warrington Bank	0.25	1.82	88.53	5.95

Select Peer Average	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	0.00	0.00
First National Bank Northwest Florida	2.03	0.00	0.00	0.00
Fnbt Bank	1.88	0.01	0.00	0.04
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.98	0.00	0.00	0.00
One Florida Bank	0.82	0.01	0.01	0.09
Capital City Bank	1.06	0.25	0.16	1.76
Madison County Community Bank	2.10	0.47	0.20	3.57
Florida Capital Bank, National Association	1.27	0.35	0.30	1.52
Prime Meridian Bank	0.86	0.51	0.40	3.99
Lafayette State Bank	1.53	1.03	0.68	11.52
First Federal Bank	0.68	3.23	1.05	2.77
Intracoastal Bank	1.38	1.80	1.30	19.87
Pnb Community Bank	1.22	1.82	1.35	16.02
Everbank, National Association	0.86	2.30	1.67	4.92
Dlp Bank	1.86	3.81	1.86	13.86

Select Peer Average	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	5.12	19.42	0.84	0.00	28.63
Bank Of Pensacola	3.37	0.55	0.00	47.50	0.00
Lafayette State Bank	3.10	10.49	0.00	0.00	15.35
Pnb Community Bank	2.79	1.50	2.09	0.00	17.29
Florida Capital Bank, National Association	1.82	7.01	0.00	0.00	2.42
Capital City Bank	1.73	5.43	0.00	14.19	7.51
The Warrington Bank	1.66	0.99	0.00	66.94	0.00
Madison County Community Bank	1.63	10.93	0.00	0.00	36.44
Prime Meridian Bank	1.11	0.61	1.00	1.38	13.61
Peoples Bank Of Graceville	0.95	7.16	0.00	43.27	13.98
Intracoastal Bank	0.91	1.73	0.00	0.00	22.40
First National Bank Northwest Florida	0.76	59.90	0.11	3.95	1.26
First Federal Bank	0.72	1.24	0.00	0.00	54.88
One Florida Bank	0.51	14.04	0.00	0.00	6.19
Fnbt Bank	0.50	29.54	0.00	24.68	0.00
Everbank, National Association	0.11	1.54	0.00	0.09	25.00

Select Peer Average	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	77.30	1.15	0.00	0.00
One Florida Bank	77.03	0.60	0.00	0.00
Florida Capital Bank, National Association	76.38	0.30	0.00	0.01
Pnb Community Bank	73.53	1.59	0.00	0.00
Intracoastal Bank	71.03	1.06	0.00	0.00
Everbank, National Association	70.58	0.12	0.02	0.02
Lafayette State Bank	64.97	2.30	0.00	0.00
Capital City Bank	63.52	2.52	0.00	2.12
Bank Of Pensacola	47.40	0.60	0.00	0.00
Fnbt Bank	42.72	1.88	0.00	0.00
Madison County Community Bank	42.14	4.65	0.00	0.00
Dlp Bank	37.20	1.65	0.42	5.04
Peoples Bank Of Graceville	33.60	0.14	0.00	0.00
First National Bank Northwest Florida	32.93	0.49	0.00	0.01
First Federal Bank	29.86	0.99	0.00	5.14
The Warrington Bank	29.25	0.58	0.00	0.00

Select Peer Average	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	71.51	26.68	98.19	0.00	1.81
Dlp Bank	45.09	54.91	100.00	0.00	0.00
Bank Of Pensacola	43.42	52.79	96.21	3.79	0.00
Capital City Bank	41.10	57.35	98.45	0.62	0.93
Lafayette State Bank	39.20	60.80	100.00	0.00	0.00
Pnb Community Bank	27.58	72.42	100.00	0.00	0.00
The Warrington Bank	26.87	64.18	91.05	0.00	8.95
First National Bank Northwest Florida	26.22	73.78	100.00	0.00	0.00
Prime Meridian Bank	26.11	70.94	97.04	0.00	2.96
Fnbt Bank	25.95	74.05	100.00	0.00	0.00
One Florida Bank	25.87	73.16	99.03	0.00	0.97
Intracoastal Bank	22.56	73.46	96.01	0.00	3.99
Peoples Bank Of Graceville	22.37	77.63	100.00	0.00	0.00
Madison County Community Bank	20.85	73.33	94.18	0.00	5.82
First Federal Bank	8.59	86.60	95.18	0.00	4.82
Everbank, National Association	3.37	81.88	85.25	0.00	14.75

Select Peer Average	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	5.80	86.91
Pnb Community Bank	5.34	1.10	4.64	94.21
First National Bank Northwest Florida	6.17	2.59	4.42	93.96
Lafayette State Bank	5.66	2.10	4.37	94.72
Florida Capital Bank, National Association	5.26	4.51	4.17	95.87
Capital City Bank	4.86	0.99	4.04	91.36
Fnbt Bank	5.42	2.75	3.64	97.89
Prime Meridian Bank	5.41	2.75	3.47	95.43
Madison County Community Bank	4.81	2.22	3.07	95.84
One Florida Bank	5.54	3.81	2.92	98.31
Intracoastal Bank	5.12	2.96	2.92	96.46
First Federal Bank	5.08	2.27	2.89	88.52
Everbank, National Association	5.60	3.78	2.34	99.01
The Warrington Bank	2.86	1.12	2.15	97.45
Bank Of Pensacola	3.13	1.86	2.11	97.57
Peoples Bank Of Graceville	3.90	2.40	2.09	98.53

Select Peer Average	5.01	2.35	2.63	95.13
----------------------------	------	------	------	-------