

# Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

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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 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

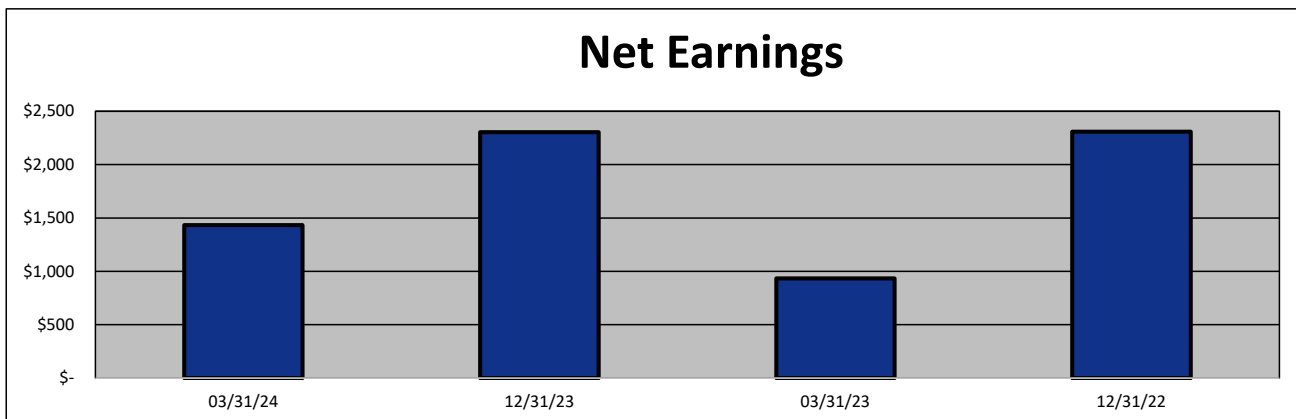
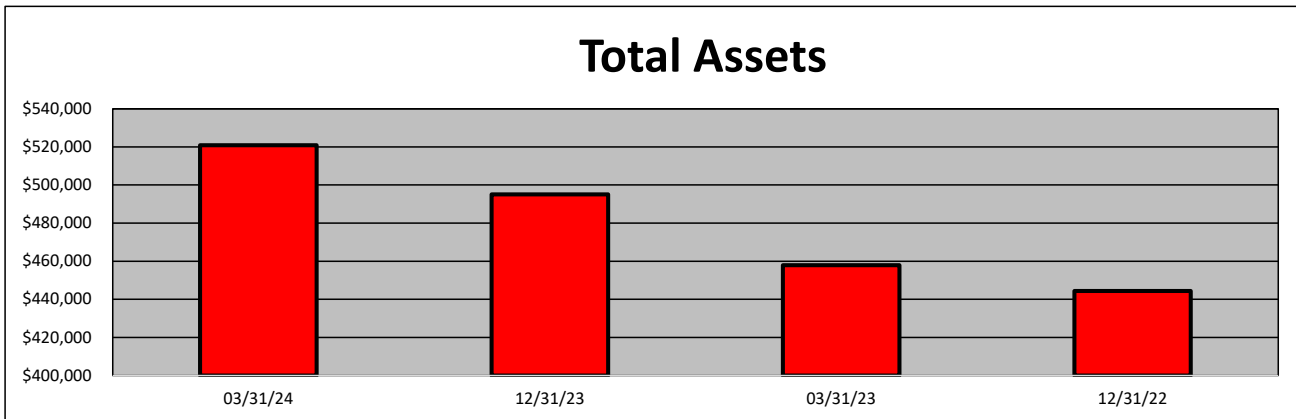
**EXECUTIVE SUMMARY - Florida Capital Bank, National Association**  
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.04	11.35	14.15	14.41	9.56	9.45
Leverage Ratio	10.96	11.23	13.75	15.15	10.76	10.50
Tier 1 Cap/Risk Based Assets	15.08	15.50	20.45	22.77	12.94	15.33
Risk Based Ratio	16.33	16.76	21.71	24.02	13.79	16.18
Common Equity Tier 1 Capital Ratio	15.08	15.50	20.45	22.77	12.90	15.33
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	98.83	97.03	103.29	91.19	73.91	64.01
Loans/Assets	85.57	84.85	83.21	77.15	62.12	55.74
Securities/Assets	2.42	2.67	3.16	3.32	20.01	27.94
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.08	0.47	0.79	0.48	0.74	0.95
Return on Avg Equity	10.08	3.90	5.80	3.62	10.88	11.12
Nonint Income/Avg Assets	1.56	1.40	1.33	2.52	0.79	0.60
Net Overhead Ratio	2.34	2.81	3.16	2.65	2.13	2.04
Efficiency Ratio	70.18	84.81	79.15	89.61	73.35	69.15
Assets (per million) per Employee	4.61	4.46	3.42	3.32	10.38	8.15
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.27	1.30	1.32	1.27	1.31	1.27
Nonperforming Loans/Total Loans	0.35	0.32	0.31	0.36	0.50	0.97
Nonperforming Assets/Total Assets	0.30	0.27	0.26	0.28	0.32	0.56
Adjusted Texas Ratio	1.52	2.10	0.23	0.26	3.59	5.00
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.26	5.11	4.79	3.81	5.37	5.01
Cost of funds	4.51	3.49	0.88	0.82	3.00	2.35
Net interest margin	4.17	3.75	4.52	3.42	2.82	2.63
Avg Earning Assets/Avg Assets	95.87	95.28	95.92	94.98	95.76	95.13

**SELECTED FINANCIAL DATA - Florida Capital Bank, National Association**  
(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	520,922	495,075	457,959	444,412	62,963	13.75
Cash and Equivalents	45,971	45,698	44,893	67,220	1,078	2.40
Securities	12,590	13,217	14,460	14,755	(1,870)	(12.93)
Loans, net	445,775	420,048	381,059	342,852	64,716	16.98
Deposit Accounts	451,068	432,904	368,936	375,995	82,132	22.26
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	57,501	56,196	64,809	64,051	(7,308)	(11.28)

<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	1,433	2,304	935	2,308	498	53.26
Interest Income	6,699	24,003	5,467	17,402	1,232	22.54
Interest Expense	1,390	6,425	306	1,776	1,084	354.25
Net Interest Income	5,309	17,578	5,161	15,626	148	2.87
Prov for Credit Losses	300	682	159	-	141	88.68
Noninterest income	2,075	6,918	1,586	12,106	489	30.83
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,182	20,774	5,340	24,851	(158)	(2.96)
Net Operating Income	1,902	3,040	1,248	2,881	654	52.40
Income Taxes	469	736	313	573	156	49.84

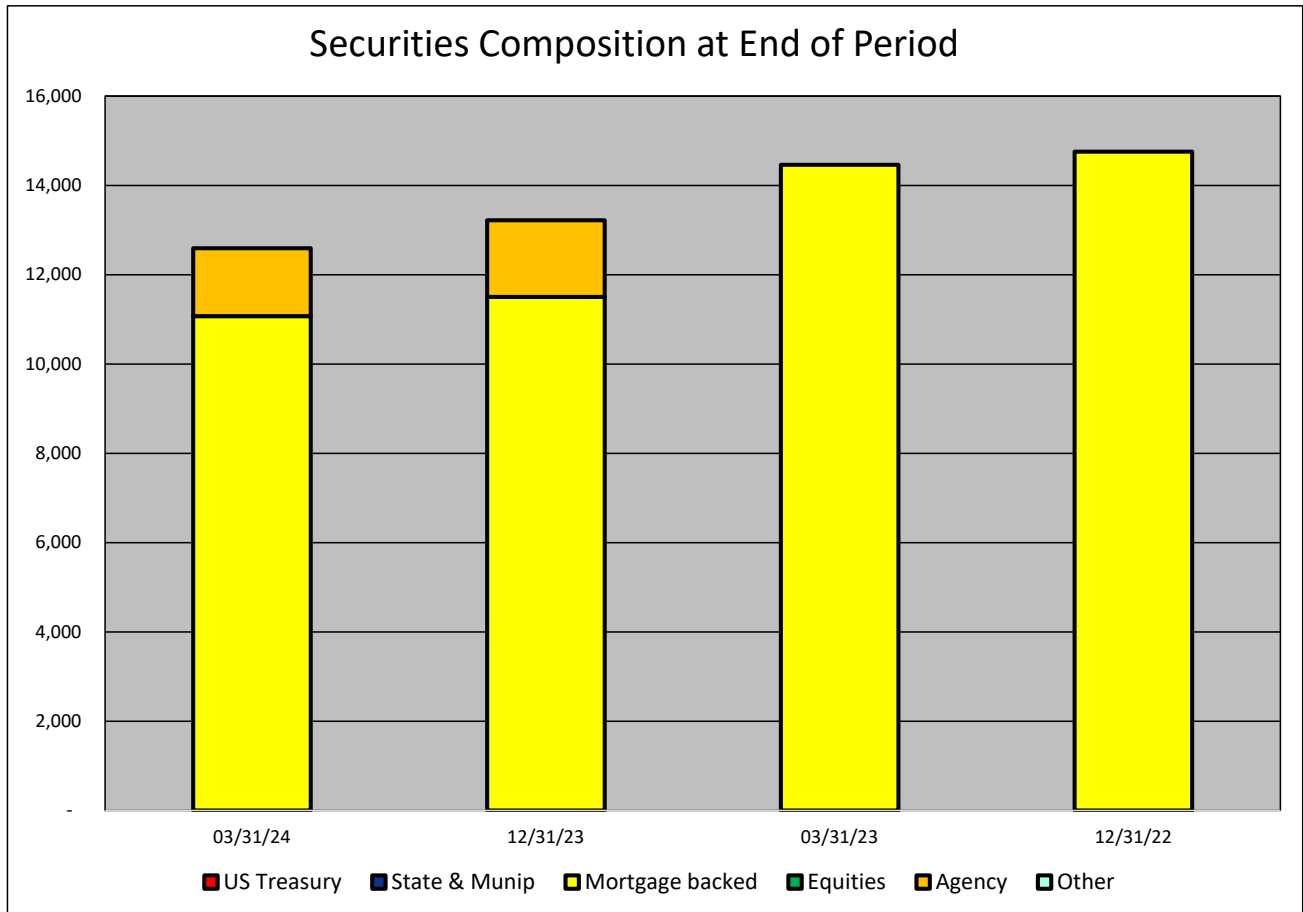


**SECURITIES COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**SECURITIES CATEGORY:**

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	11,071	11,500	14,460	14,755	(3,389)	(23.44)
Equities	-	-	-	-	-	NA
Agency	1,519	1,717	-	-	1,519	NA
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>12,590</b>	<b>13,217</b>	<b>14,460</b>	<b>14,755</b>	<b>(1,870)</b>	<b>(12.93)</b>

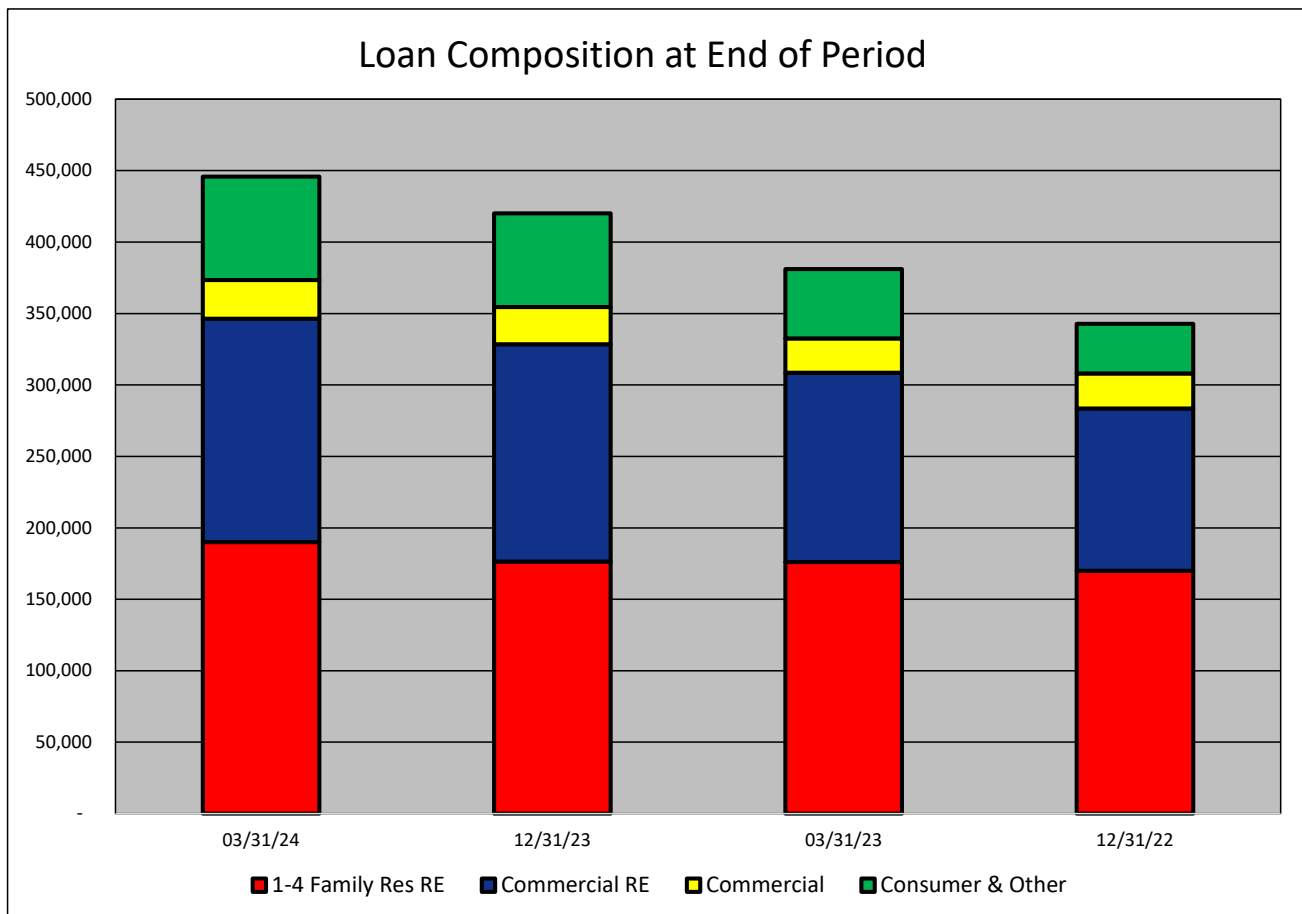


**LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	190,110	176,366	176,083	169,870	14,027	7.97
Commercial RE	156,267	152,081	132,425	113,602	23,842	18.00
Commercial	27,145	26,067	24,051	24,580	3,094	12.86
Consumer & Other	72,253	65,534	48,500	34,800	23,753	48.98
<b>Loans, Net</b>	<b>445,775</b>	<b>420,048</b>	<b>381,059</b>	<b>342,852</b>	<b>64,716</b>	<b>16.98</b>



**LOAN PORTFOLIO QUALITY - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	5,450	4,347	4,347	4,352	1,103	25.37
Total Recoveries	5	320	136	378	(131)	(96.32)
Total Charge-offs	88	351	45	383	43	95.56
Provision Expense	300	682	159	-	141	88.68
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	452	452	-	(452)	(100.00)
Ending Balance	5,667	5,450	5,049	4,347	618	12.24

**NON-PERFORMING ASSETS:**

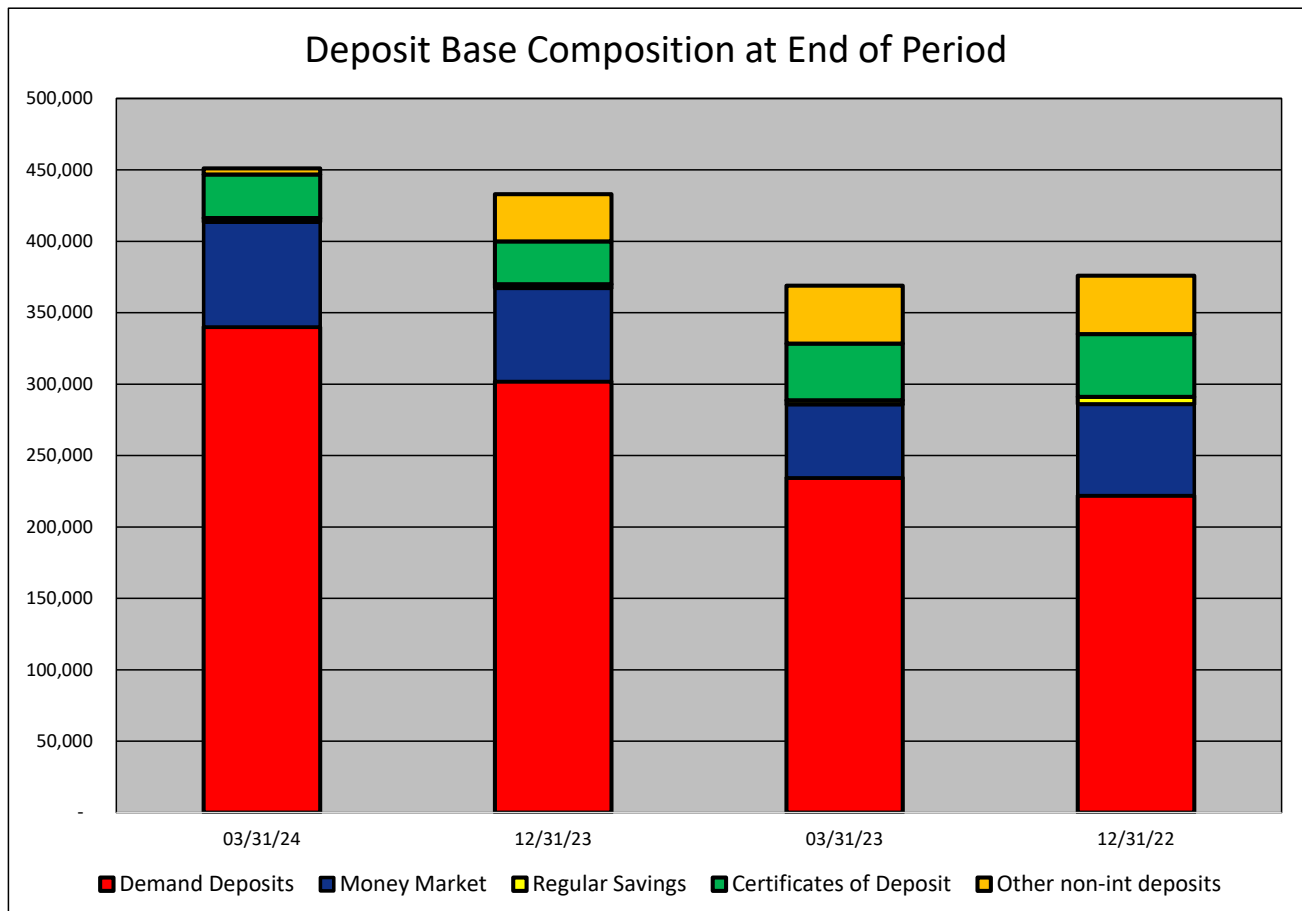
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,572	1,327	1,170	1,243	402	34.36
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,572	1,327	1,170	1,243	402	34.36

**DEPOSIT BASE COMPOSITION - Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

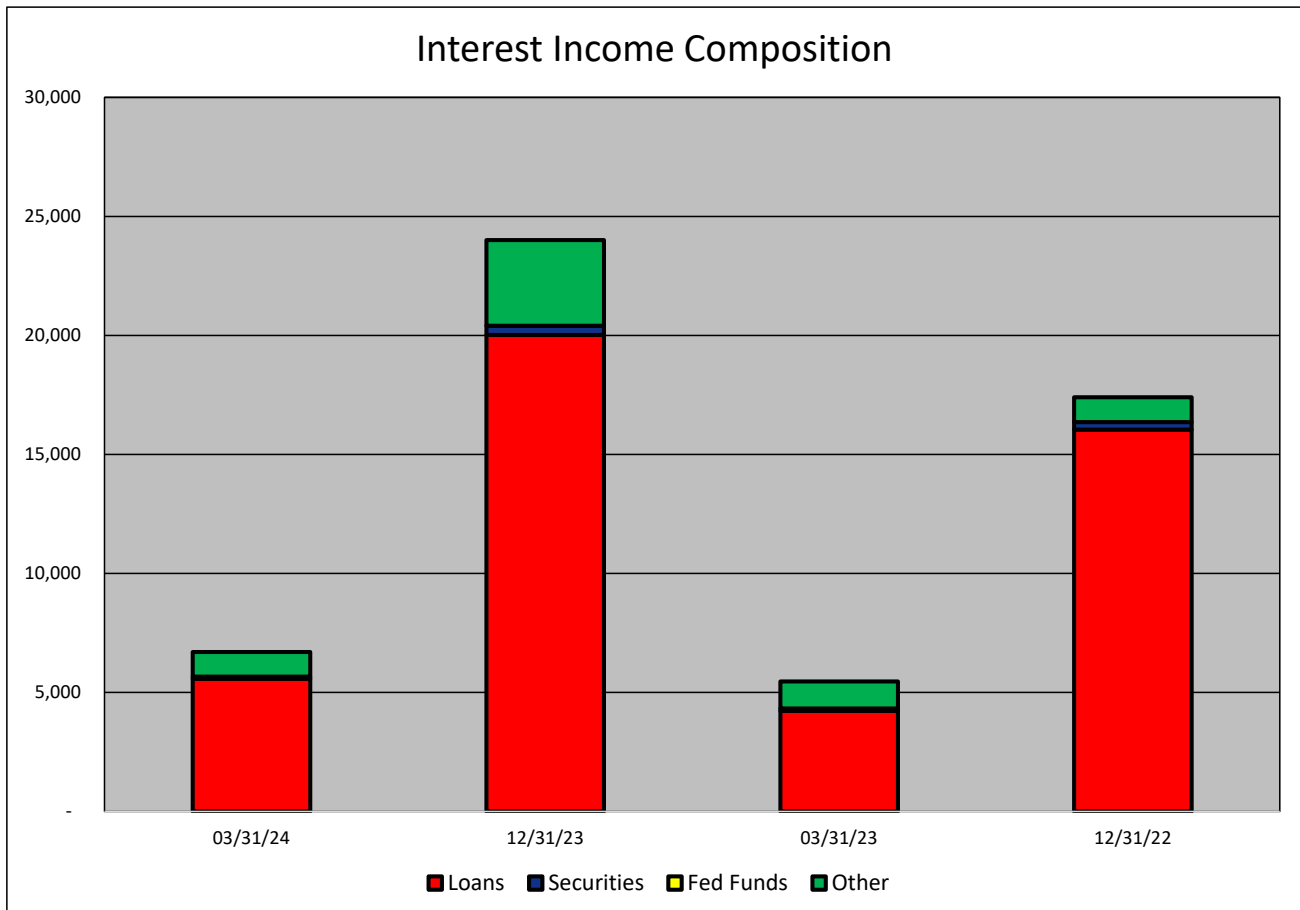
Demand Deposits	340,003	301,828	234,325	221,979	105,678	45.10
Money Market	73,612	65,424	51,518	64,027	22,094	42.89
Regular Savings	2,603	2,665	2,842	5,009	(239)	(8.41)
Certificates of Deposit	30,644	29,988	39,753	43,983	(9,109)	(22.91)
Other non-int deposits	4,206	32,999	40,498	40,997	(36,292)	(89.61)
<b>Total Deposits</b>	<b>451,068</b>	<b>432,904</b>	<b>368,936</b>	<b>375,995</b>	<b>82,132</b>	<b>22.26</b>





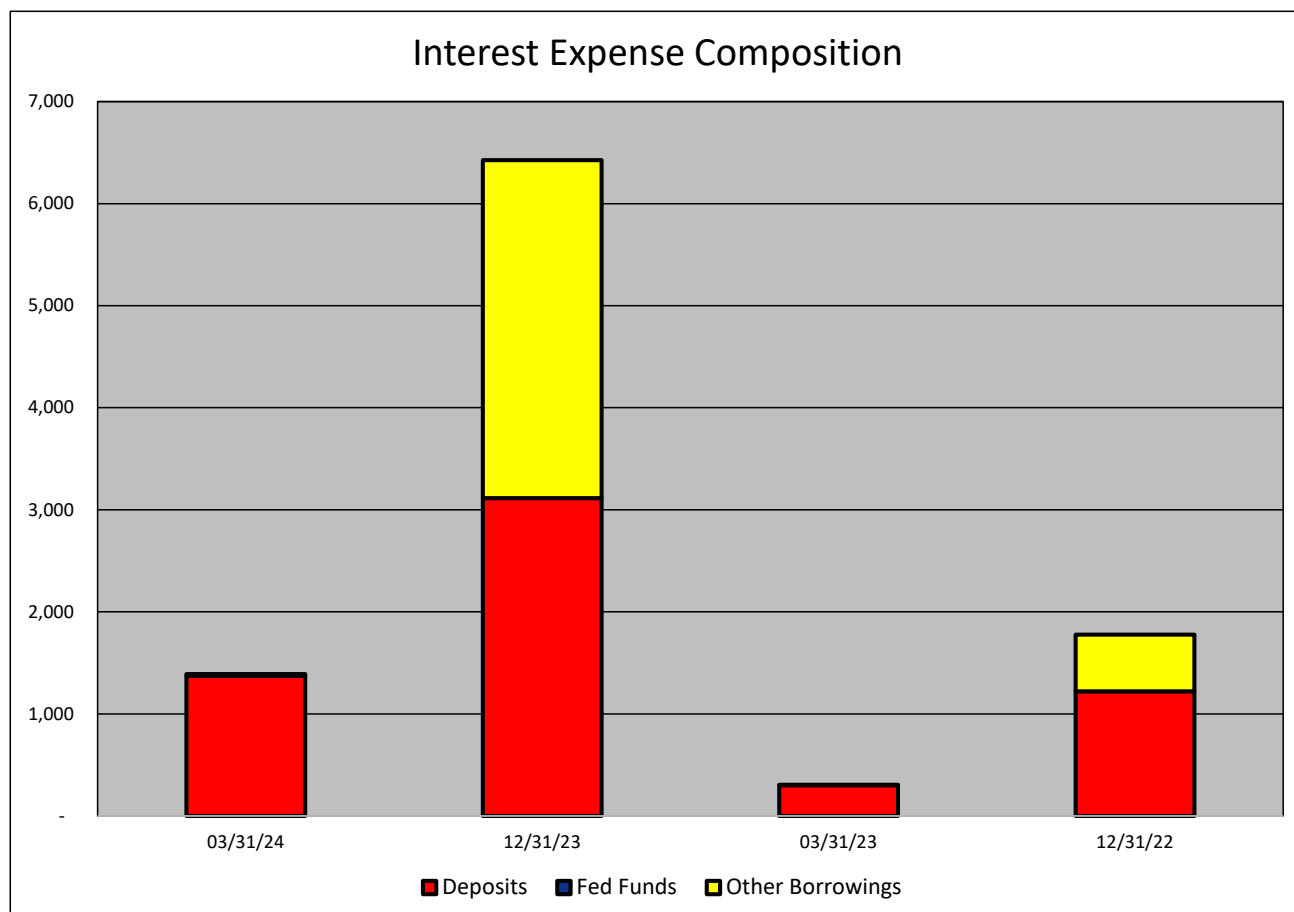
**INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

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	5,570	20,017	4,227	16,047	1,343	31.77
Securities	93	386	96	315	(3)	(3.13)
Fed Funds	-	-	-	-	-	NA
Other	1,036	3,600	1,144	1,040	(108)	(9.44)
<b>Total Int Income</b>	<b>6,699</b>	<b>24,003</b>	<b>5,467</b>	<b>17,402</b>	<b>1,232</b>	<b>22.54</b>



**INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(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 EXPENSE CATEGORY</b>						
Deposits	1,373	3,114	302	1,222	1,071	354.64
Fed Funds	-	-	-	-	-	NA
Other Borrowings	17	3,311	4	554	13	325.00
<b>Total Int Expense</b>	<b>1,390</b>	<b>6,425</b>	<b>306</b>	<b>1,776</b>	<b>1,084</b>	<b>354.25</b>

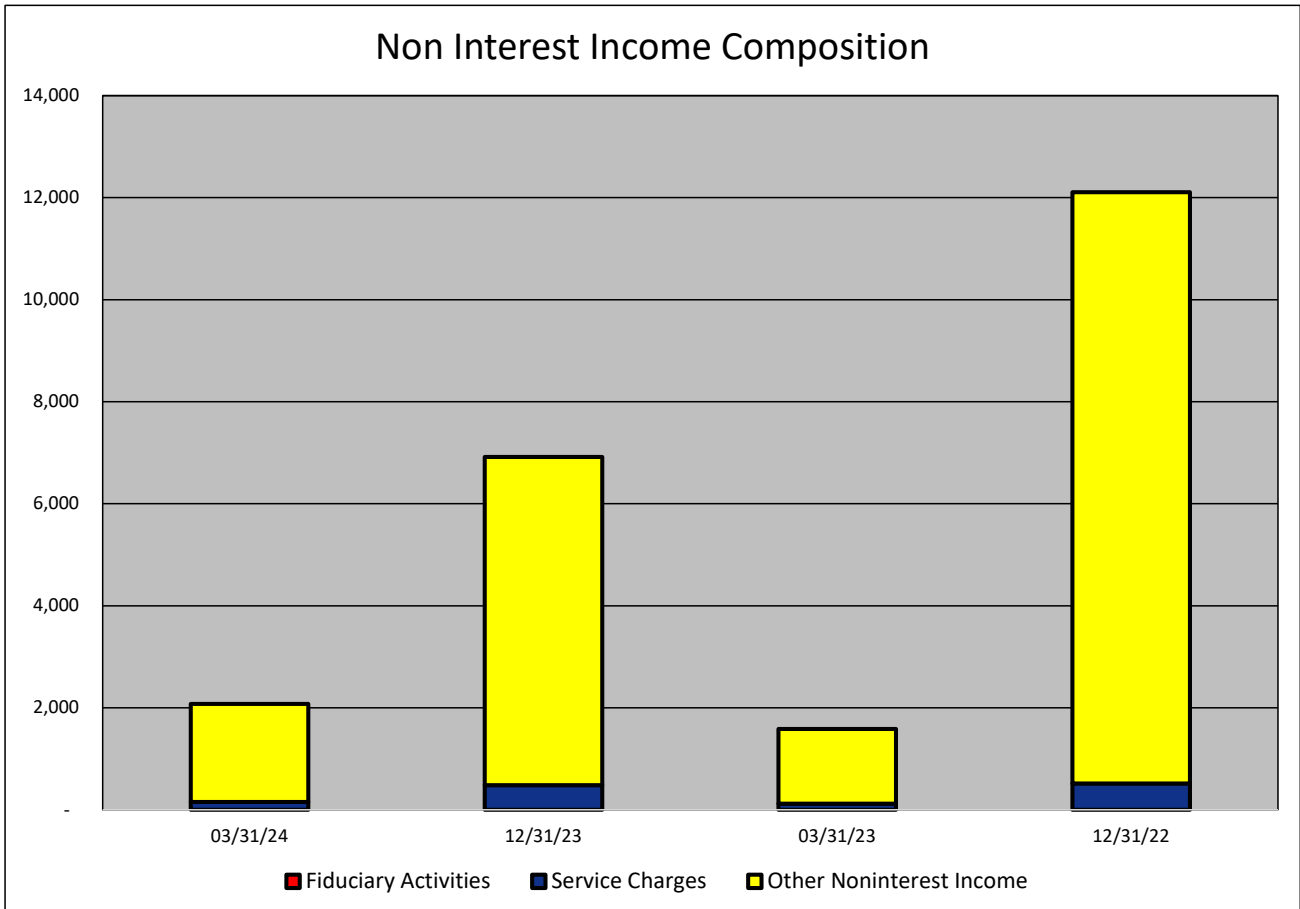


**NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	155	482	119	516	36	30.25
Other Noninterest Income	1,920	6,436	1,467	11,590	453	30.88
<b>Total Nonint. Income</b>	<b>2,075</b>	<b>6,918</b>	<b>1,586</b>	<b>12,106</b>	<b>489</b>	<b>30.83</b>

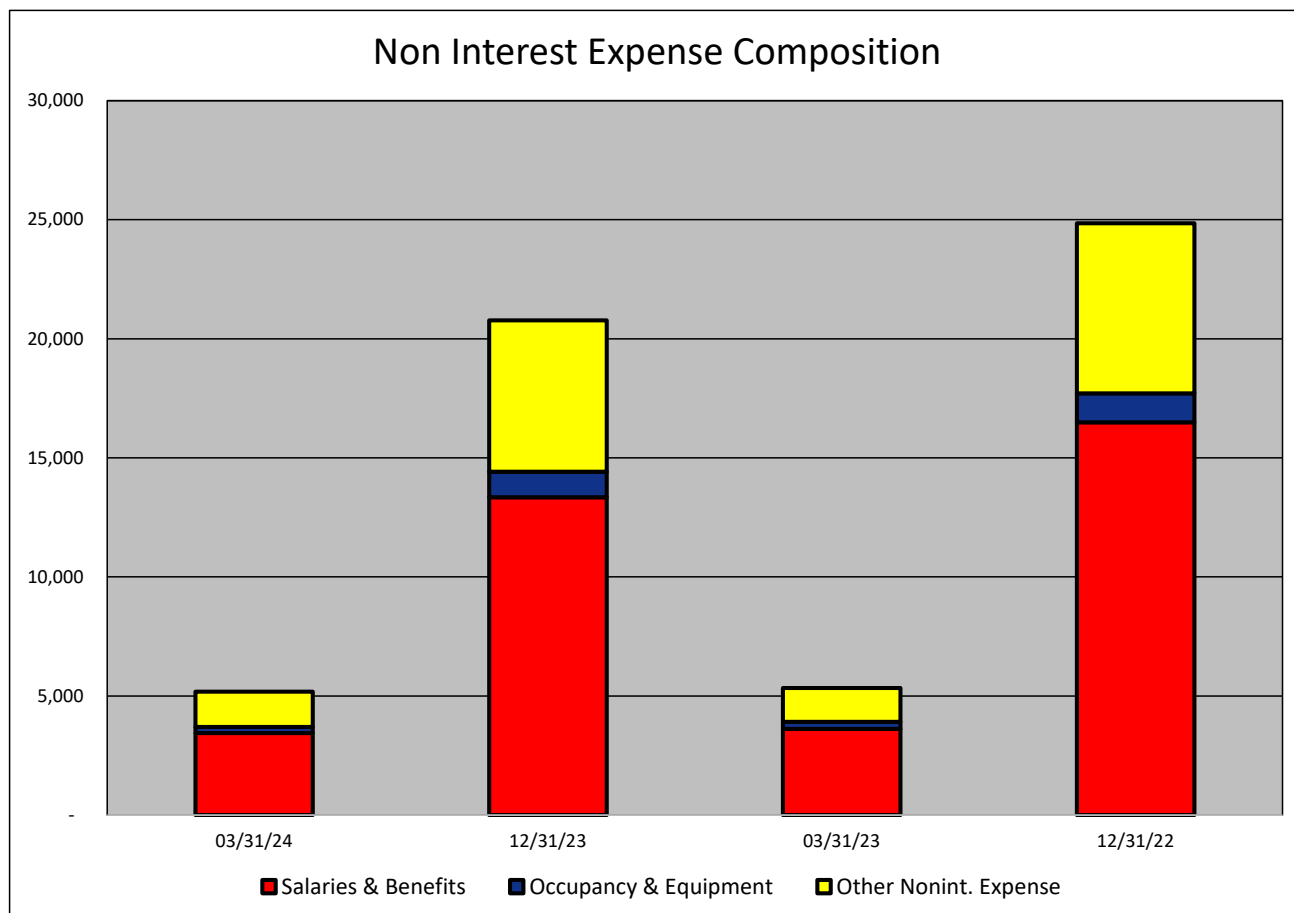


**NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association**  
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	3,443	13,348	3,622	16,494	(179)	(4.94)
Occupancy & Equipment	254	1,067	294	1,218	(40)	(13.61)
Other Nonint. Expense	1,485	6,359	1,424	7,139	61	4.28
<b>Total Nonint. Expense</b>	<b>5,182</b>	<b>20,774</b>	<b>5,340</b>	<b>24,851</b>	<b>(158)</b>	<b>(2.96)</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	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)

<b>Select Peer Average</b>	3,233,846	3,155,008	2.82
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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	
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>
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**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
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**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
Capital City Bank	<b>74.01</b>	64.79	21.69
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>	64.01	55.74	27.94
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**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>	11.19
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
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**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
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**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
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**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
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**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
Capital City Bank	<b>63.52</b>	2.52	0.00	2.12
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
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**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
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**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
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