

# Capital City Bank

Tallahassee, FL

Established

6/13/1907

## 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 six months June 30, 2024**

Institution name	Total Assets (\$'000's)
Everbank, National Association	39,445,857
Capital City Bank	4,219,288
First Federal Bank	4,185,394
One Florida Bank	1,792,476
Prime Meridian Bank	893,283
Fnbt Bank	596,551
Florida Capital Bank, National Association	555,652
Intracoastal Bank	541,595
Dlp Bank	270,888
Lafayette State Bank	223,927
Madison County Community Bank	183,195
The Warrington Bank	179,539
First National Bank Northwest Florida	175,755
Pnb Community Bank	156,683
Bank Of Pensacola	147,302
Peoples Bank Of Graceville	117,782

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.47
Fnbt Bank	2.24
Capital City Bank	1.29
Intracoastal Bank	1.11
Lafayette State Bank	1.06
Pnb Community Bank	1.06
Dlp Bank	1.02
Florida Capital Bank, National Association	0.95
Prime Meridian Bank	0.91
First Federal Bank	0.86
One Florida Bank	0.84
Peoples Bank Of Graceville	0.74
Everbank, National Association	0.60
Madison County Community Bank	0.52
Bank Of Pensacola	0.30
The Warrington Bank	0.20

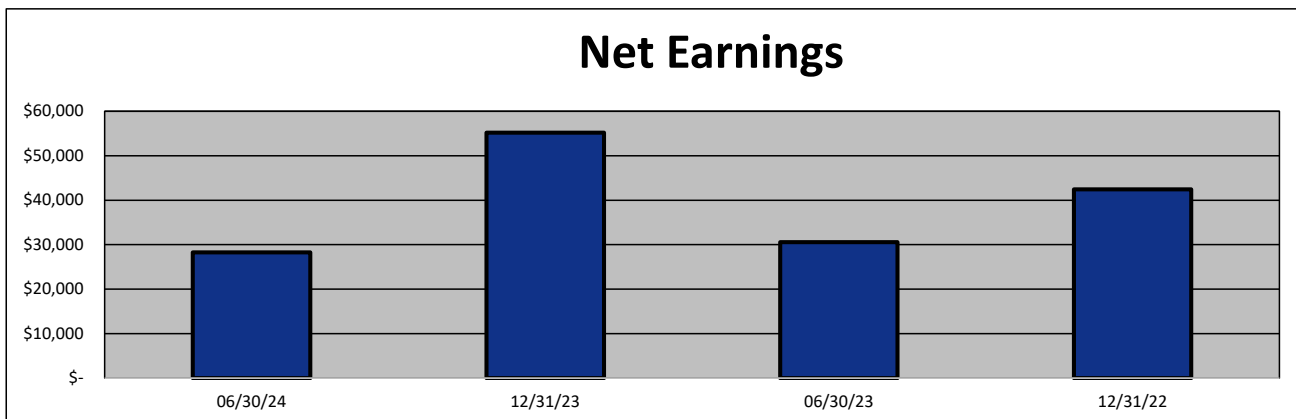
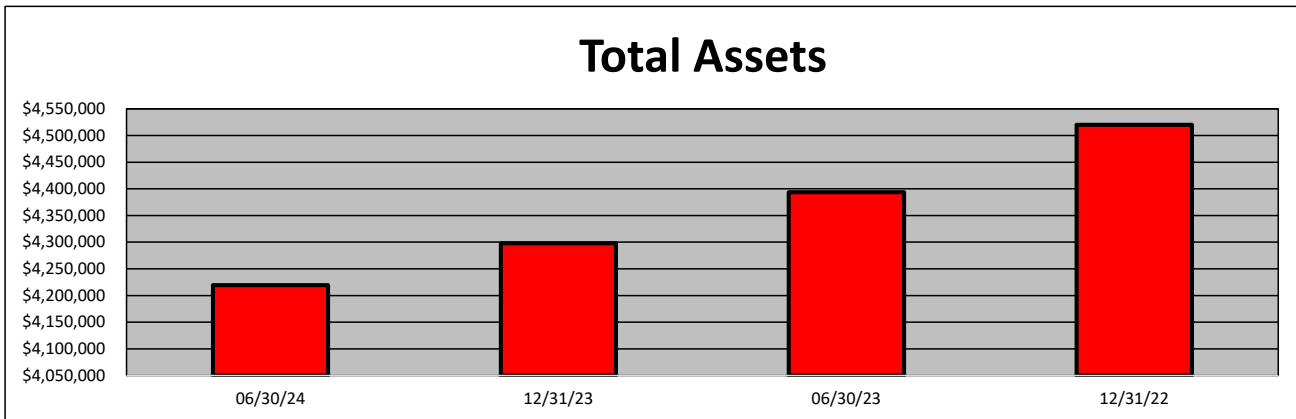
**EXECUTIVE SUMMARY - Capital City Bank**  
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.78	10.30	9.75	9.04	9.59	9.49
Leverage Ratio	9.35	9.31	8.92	8.43	10.67	10.61
Tier 1 Cap/Risk Based Assets	14.51	13.89	13.59	13.51	12.61	15.51
Risk Based Ratio	15.70	15.09	14.70	14.50	13.45	16.35
Common Equity Tier 1 Capital Ratio	14.51	13.89	13.59	13.51	12.57	15.51
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	73.67	73.36	71.01	64.60	75.33	64.12
Loans/Assets	64.33	64.27	62.25	57.07	63.16	55.30
Securities/Assets	20.99	22.21	23.22	23.60	19.74	26.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.29	1.25	1.39	0.97	0.75	1.01
Return on Avg Equity	12.24	12.59	14.56	10.53	10.61	11.58
Nonint Income/Avg Assets	1.69	1.64	2.03	2.05	0.79	0.61
Net Overhead Ratio	1.99	1.95	1.71	1.51	2.14	2.04
Efficiency Ratio	68.03	66.68	65.07	71.91	72.23	68.41
Assets (per million) per Employee	5.48	5.48	5.68	5.90	10.25	8.43
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.08	1.08	1.02	0.96	1.31	1.26
Nonperforming Loans/Total Loans	0.20	0.23	0.24	0.09	0.56	0.90
Nonperforming Assets/Total Assets	0.15	0.15	0.15	0.06	0.38	0.53
Adjusted Texas Ratio	1.56	1.63	1.80	0.79	4.10	4.67
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.91	4.60	4.43	3.29	5.44	5.10
Cost of funds	1.04	0.62	0.45	0.16	3.03	2.41
Net interest margin	4.05	4.10	4.06	3.16	2.85	2.65
Avg Earning Assets/Avg Assets	91.46	91.30	91.40	91.52	95.94	95.43

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

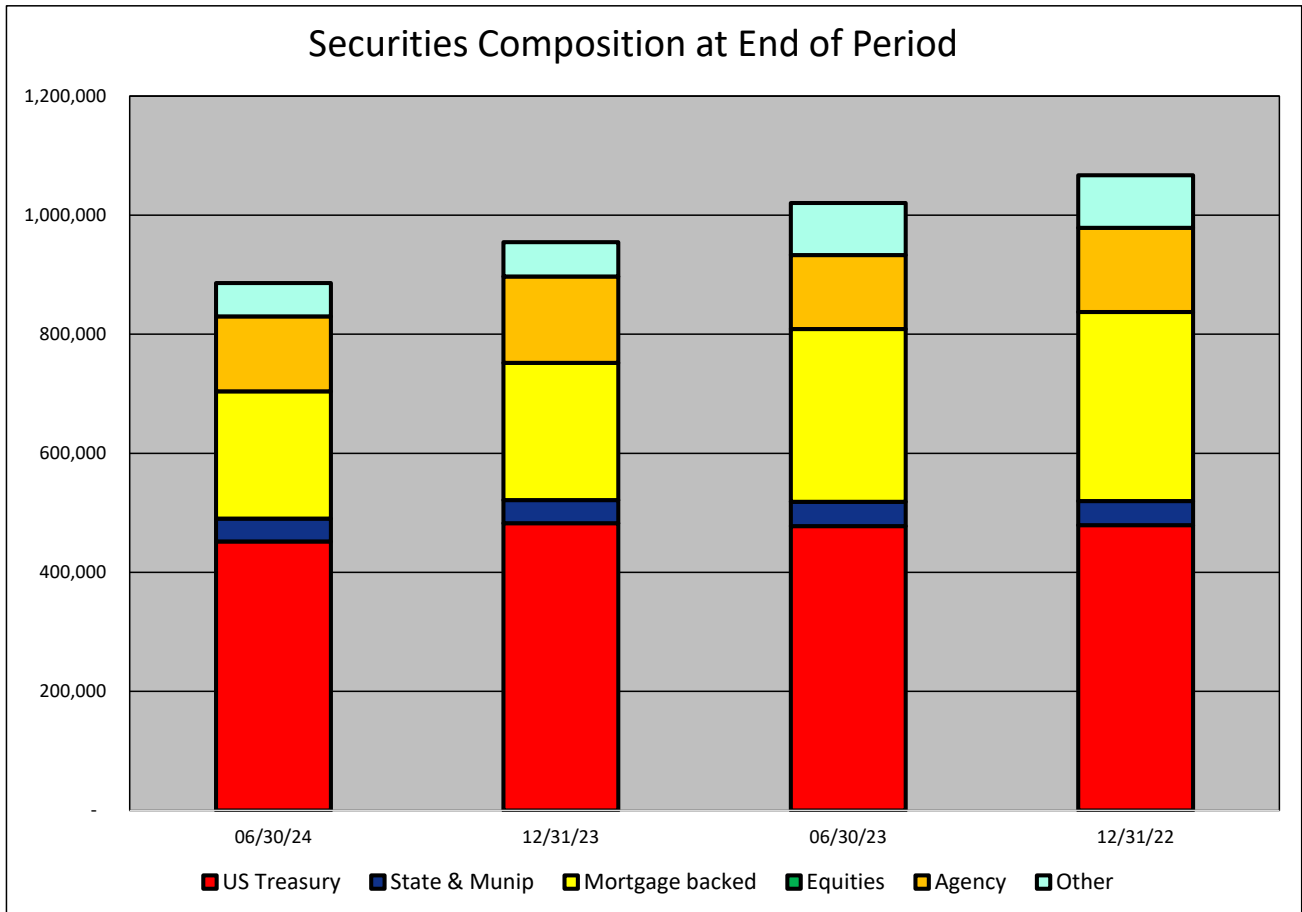
<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	4,219,288	4,298,014	4,393,763	4,520,223	(174,475)	(3.97)
Cash and Equivalents	347,979	312,067	368,808	600,650	(20,829)	(5.65)
Securities	885,830	954,673	1,020,262	1,066,816	(134,432)	(13.18)
Loans, net	2,714,245	2,762,129	2,734,911	2,579,815	(20,666)	(0.76)
Deposit Accounts	3,684,337	3,765,345	3,851,233	3,993,372	(166,896)	(4.33)
Fed Funds & Repos	22,463	26,957	22,619	6,583	(156)	(0.69)
Total Equity	454,953	442,901	428,401	408,795	26,552	6.20

<b>Period Ending</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	28,283	55,190	30,587	42,431	(2,304)	(7.53)
Interest Income	95,587	181,025	88,989	131,302	6,598	7.41
Interest Expense	16,705	19,653	7,418	5,236	9,287	125.20
Net Interest Income	78,882	161,372	81,571	126,066	(2,689)	(3.30)
Prov for Credit Losses	2,010	9,596	5,235	7,065	(3,225)	(61.60)
Noninterest income	35,901	70,869	44,614	89,184	(8,713)	(19.53)
Gain on Sale of Securities	-	4	-	(37)	-	NA
Noninterest Expense	78,174	155,088	82,214	155,009	(4,040)	(4.91)
Net Operating Income	34,599	67,557	38,736	53,176	(4,137)	(10.68)
Income Taxes	7,043	13,690	8,039	10,746	(996)	(12.39)



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	451,747	482,360	477,772	479,424	(26,025)	(5.45)
State & Munip	38,628	39,083	40,879	40,328	(2,251)	(5.51)
Mortgage backed	213,633	230,644	290,195	317,508	(76,562)	(26.38)
Equities	-	-	-	-	-	NA
Agency	126,105	145,034	124,052	141,319	2,053	1.65
Other	55,717	57,552	87,364	88,237	(31,647)	(36.22)
<b>Total Securities</b>	<b>885,830</b>	<b>954,673</b>	<b>1,020,262</b>	<b>1,066,816</b>	<b>(134,432)</b>	<b>(13.18)</b>

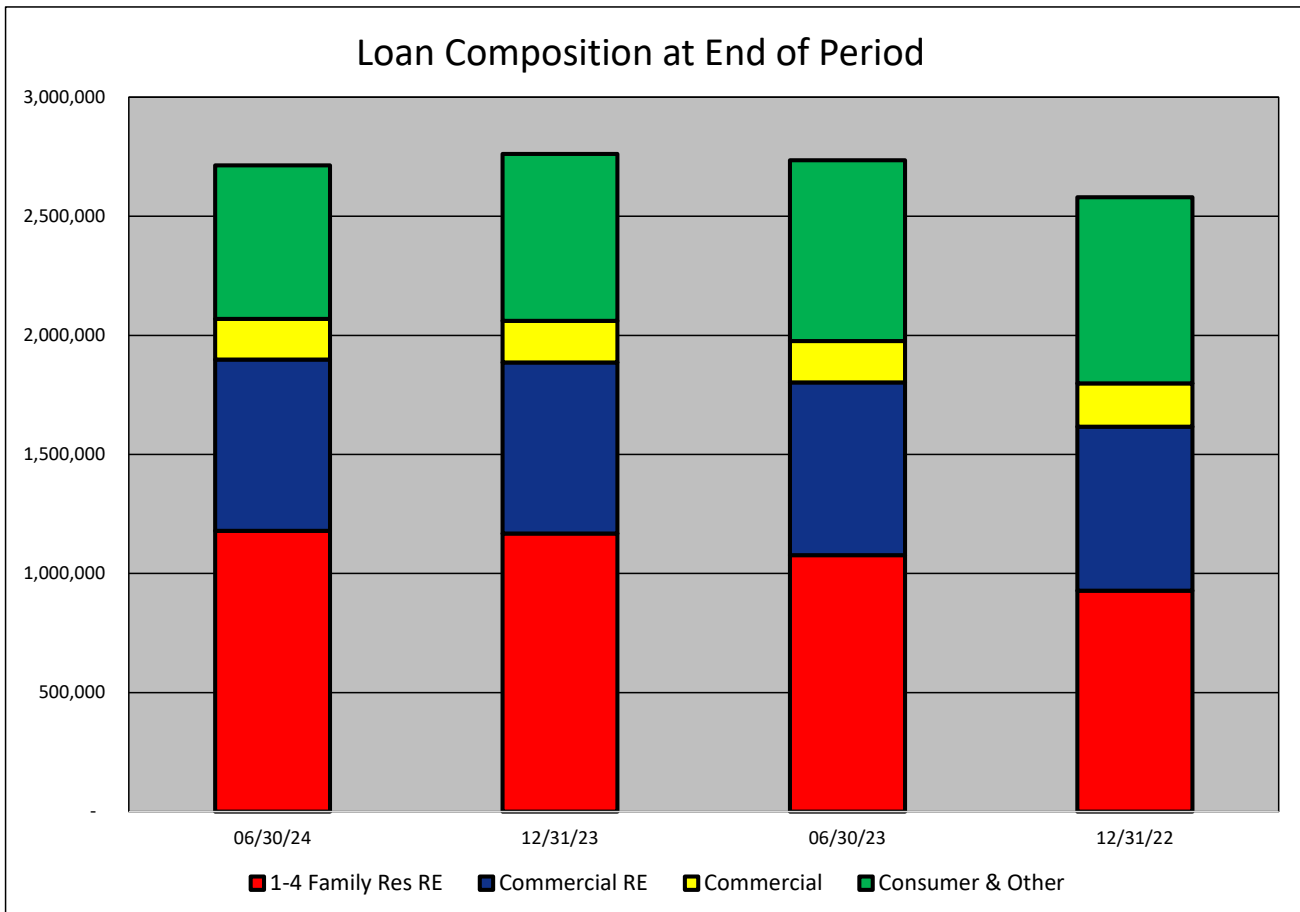


**LOAN PORTFOLIO COMPOSITION - Capital City Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	1,178,600	1,168,028	1,076,581	927,339	102,019	9.48
Commercial RE	719,622	717,839	725,750	689,032	(6,128)	(0.84)
Commercial	170,525	175,376	173,596	182,242	(3,071)	(1.77)
Consumer & Other	645,498	700,886	758,984	781,202	(113,486)	(14.95)
<b>Loans, Net</b>	<b>2,714,245</b>	<b>2,762,129</b>	<b>2,734,911</b>	<b>2,579,815</b>	<b>(20,666)</b>	<b>(0.76)</b>



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

<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

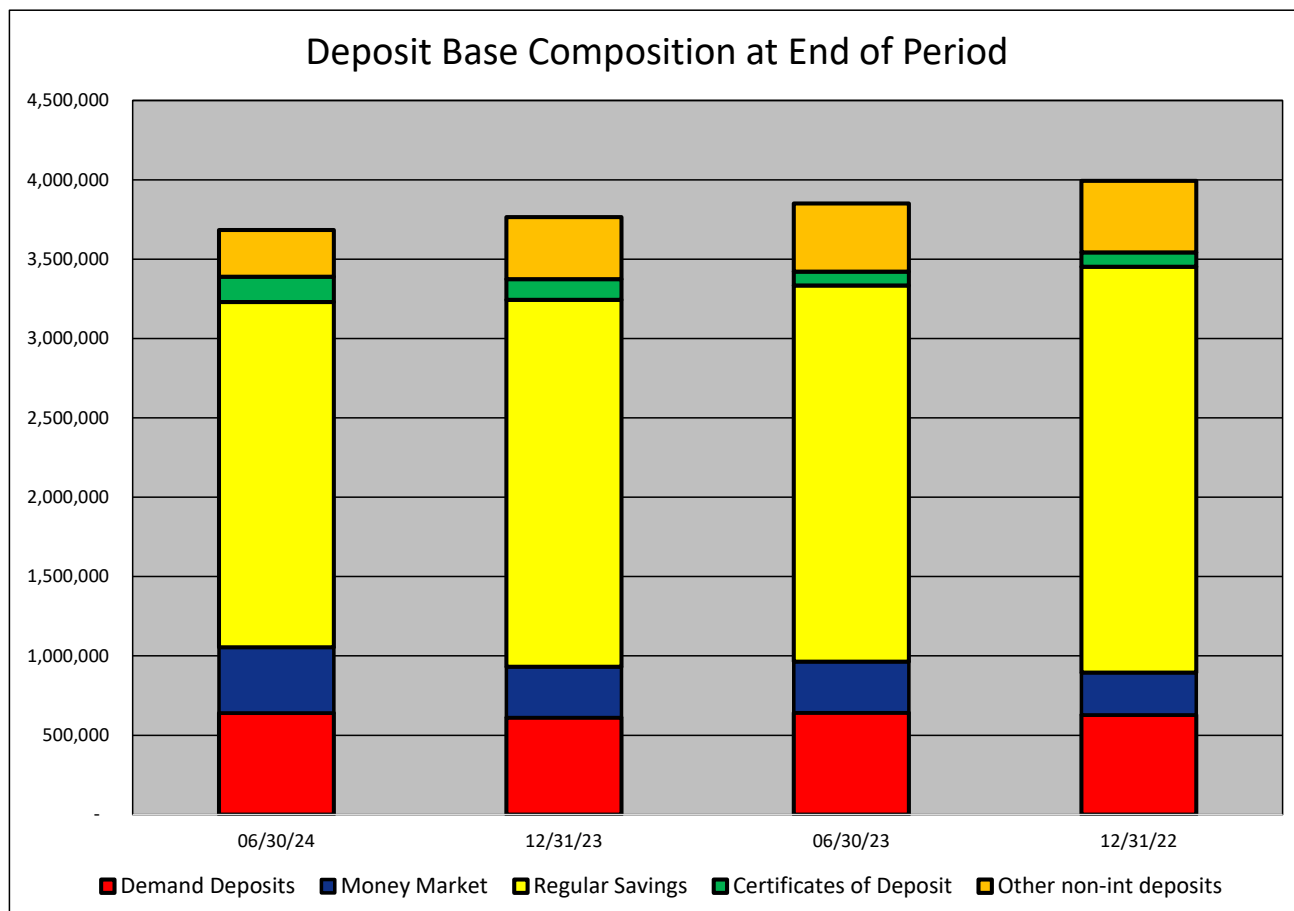
Beginning Balance	29,941	24,736	24,736	21,606	5,205	21.04
Total Recoveries	1,862	4,570	2,623	3,971	(761)	(29.01)
Total Charge-offs	4,595	9,292	4,630	7,906	(35)	(0.76)
Provision Expense	2,010	9,596	5,235	7,065	(3,225)	(61.60)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	<u>29,218</u>	<u>29,941</u>	<u>27,964</u>	<u>24,736</u>	<u>1,254</u>	<u>4.48</u>

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	5,515	6,242	6,623	2,297	(1,108)	(16.73)
Foreclosed Real Estate	650	1	1	431	649	64,900.00
Total Non-perf Assets	<u>6,165</u>	<u>6,243</u>	<u>6,624</u>	<u>2,728</u>	<u>(459)</u>	<u>(6.93)</u>

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

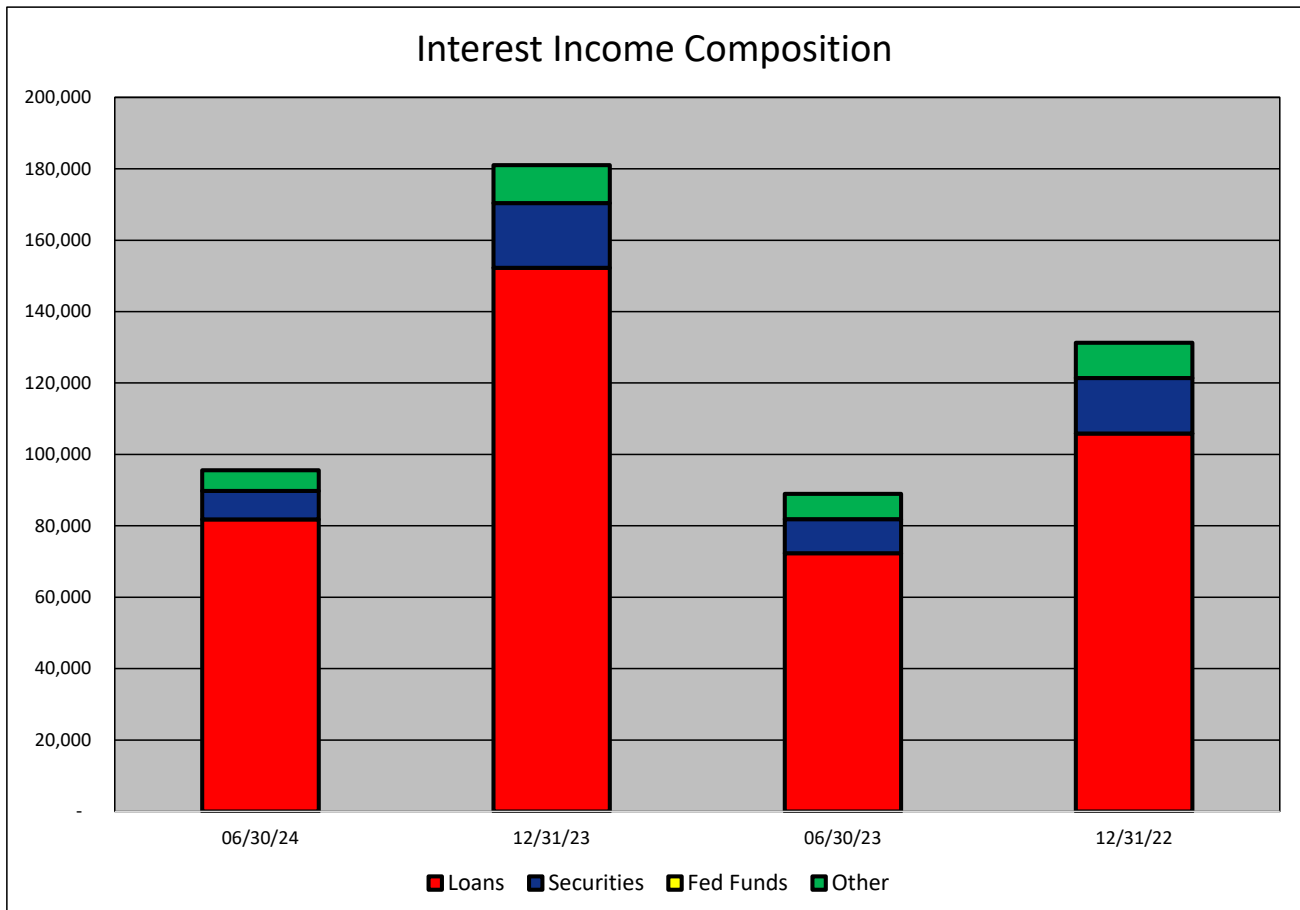
As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	640,994	612,007	641,652	627,659	(658)	(0.10)
Money Market	413,594	319,319	321,743	267,384	91,851	28.55
Regular Savings	2,175,394	2,312,816	2,371,528	2,557,208	(196,134)	(8.27)
Certificates of Deposit	159,624	129,514	86,905	90,447	72,719	83.68
Other non-int deposits	294,731	391,689	429,405	450,674	(134,674)	(31.36)
<b>Total Deposits</b>	<b>3,684,337</b>	<b>3,765,345</b>	<b>3,851,233</b>	<b>3,993,372</b>	<b>(166,896)</b>	<b>(4.33)</b>





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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	81,820	152,250	72,357	105,882	9,463	13.08
Securities	7,972	18,137	9,496	15,483	(1,524)	(16.05)
Fed Funds	-	-	-	-	-	NA
Other	5,795	10,638	7,136	9,937	(1,341)	(18.79)
<b>Total Int Income</b>	<b>95,587</b>	<b>181,025</b>	<b>88,989</b>	<b>131,302</b>	<b>6,598</b>	<b>7.41</b>

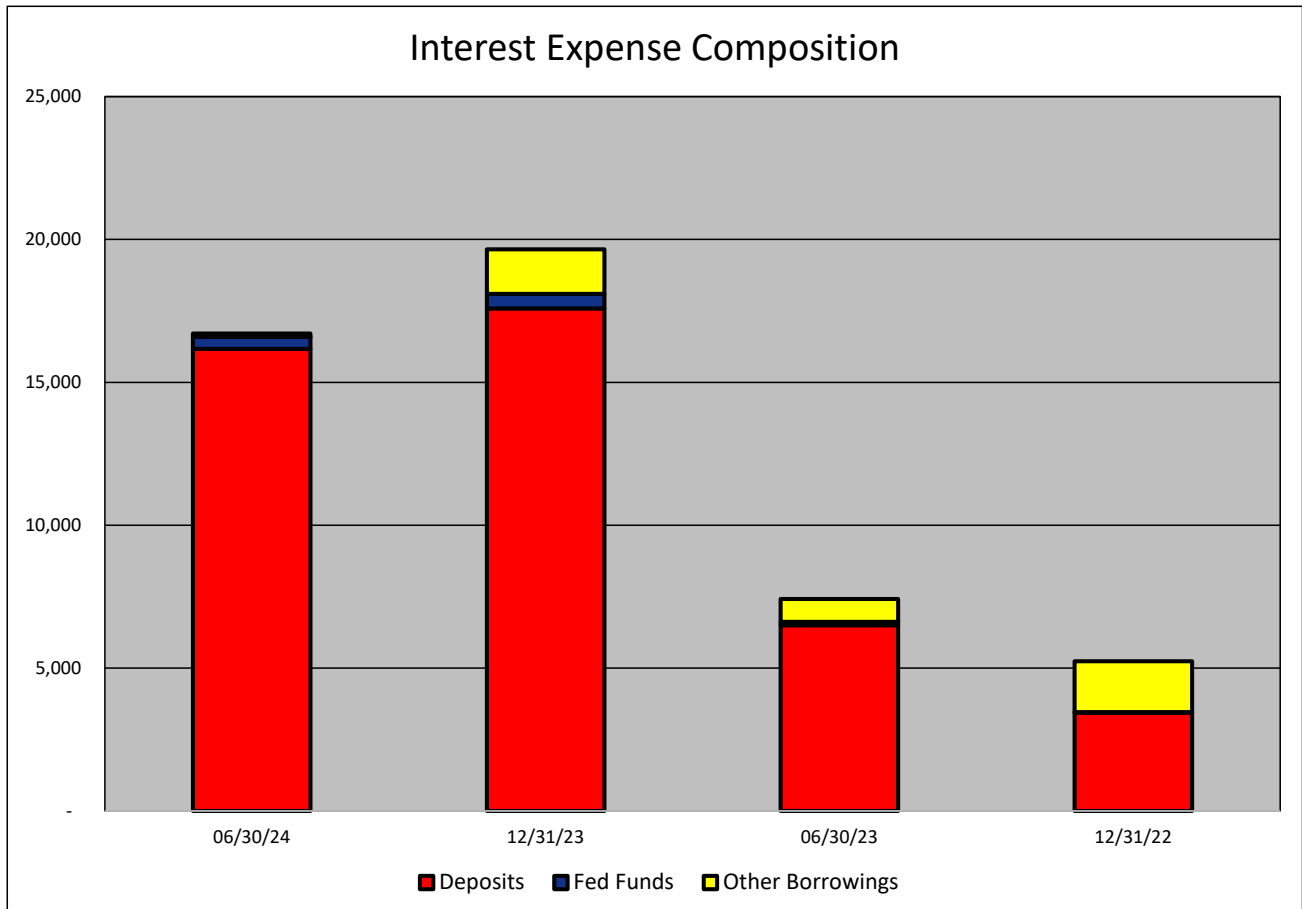


**INTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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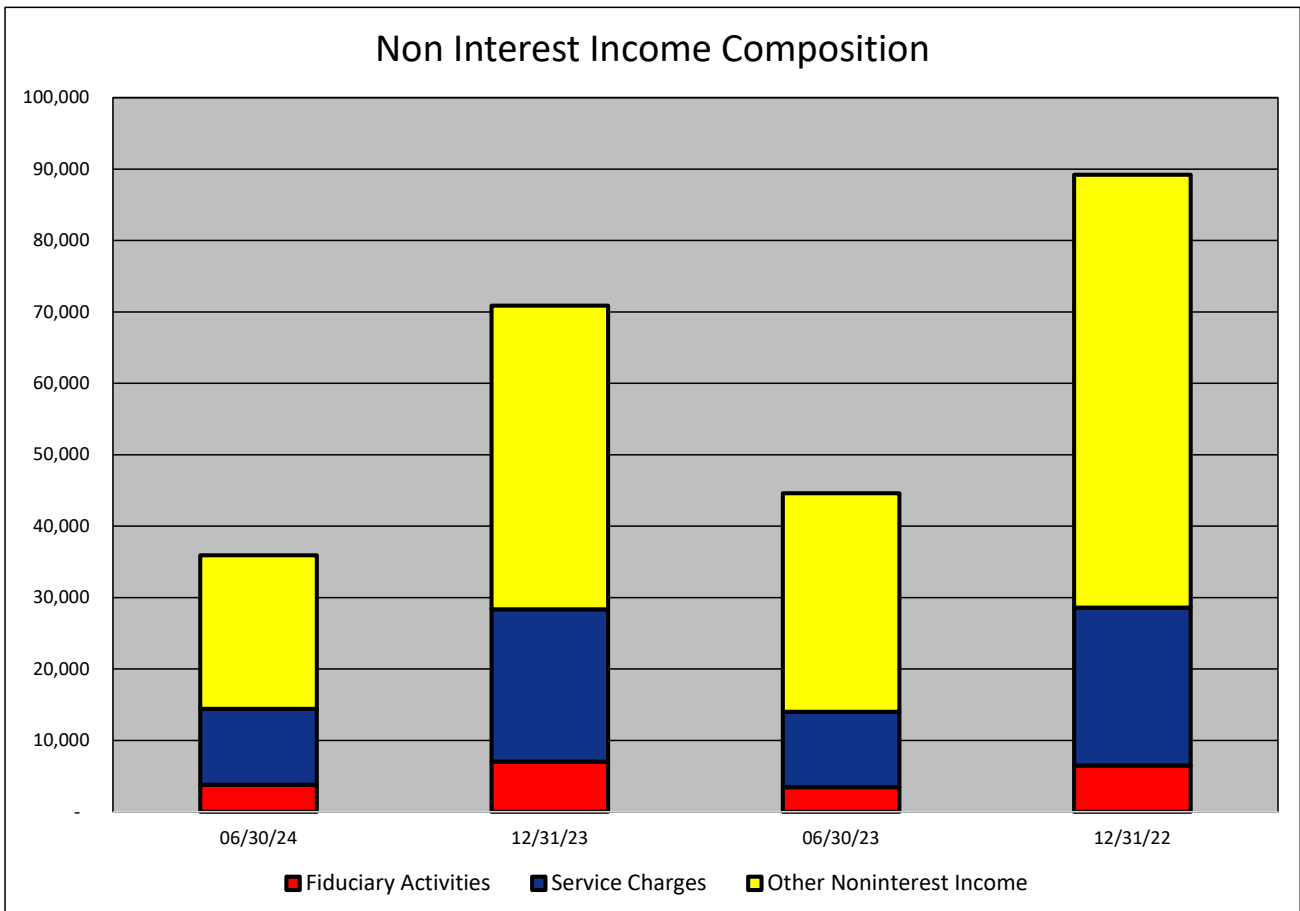
**INTEREST EXPENSE CATEGORY**

Deposits	16,174	17,582	6,496	3,444	9,678	148.98
Fed Funds	418	514	124	14	294	237.10
Other Borrowings	113	1,557	798	1,778	(685)	(85.84)
<b>Total Int Expense</b>	<b>16,705</b>	<b>19,653</b>	<b>7,418</b>	<b>5,236</b>	<b>9,287</b>	<b>125.20</b>



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

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	3,802	7,015	3,429	6,468	373	10.88
Service Charges	10,626	21,325	10,565	22,121	61	0.58
Other Noninterest Income	21,473	42,529	30,620	60,595	(9,147)	(29.87)
<b>Total Nonint. Income</b>	<b>35,901</b>	<b>70,869</b>	<b>44,614</b>	<b>89,184</b>	<b>(8,713)</b>	<b>(19.53)</b>

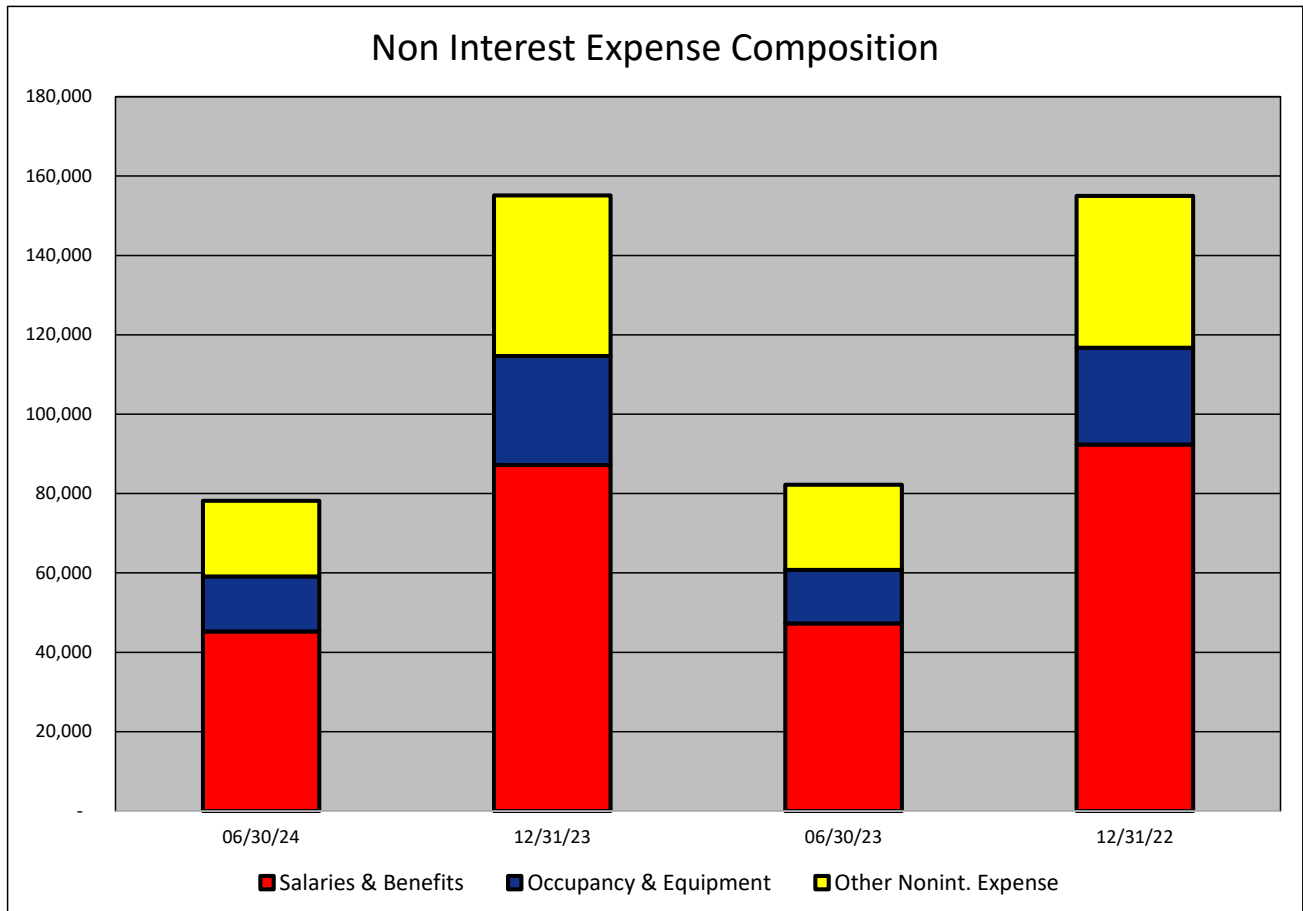


**NONINTEREST EXPENSE COMPOSITION- Capital City Bank**  
(Dollars in Thousands)

As of:	06/30/24	12/31/23	06/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	45,226	87,184	47,261	92,319	(2035)	(4.31)
Occupancy & Equipment	13,902	27,481	13,495	24,387	407	3.02
Other Nonint. Expense	19,046	40,423	21,458	38,303	(2412)	(11.24)
<b>Total Nonint. Expense</b>	<b>78,174</b>	<b>155,088</b>	<b>82,214</b>	<b>155,009</b>	<b>(4040)</b>	<b>(4.91)</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
One Florida Bank	1,792,476	1,547,417	<b>15.84</b>
Dlp Bank	270,888	242,287	<b>11.80</b>
Lafayette State Bank	223,927	201,284	<b>11.25</b>
Intracoastal Bank	541,595	491,824	<b>10.12</b>
Prime Meridian Bank	893,283	820,921	<b>8.81</b>
First Federal Bank	4,185,394	3,853,237	<b>8.62</b>
Everbank, National Association	39,445,857	36,454,143	<b>8.21</b>
Florida Capital Bank, National Association	555,652	522,061	<b>6.43</b>
Fnbt Bank	596,551	568,069	<b>5.01</b>
Pnb Community Bank	156,683	149,226	<b>5.00</b>
Madison County Community Bank	183,195	174,937	<b>4.72</b>
First National Bank Northwest Florida	175,755	169,191	<b>3.88</b>
Bank Of Pensacola	147,302	144,514	<b>1.93</b>
Peoples Bank Of Graceville	117,782	119,702	<b>(1.60)</b>
Capital City Bank	4,219,288	4,393,763	<b>(3.97)</b>
The Warrington Bank	179,539	187,536	<b>(4.26)</b>

<b>Select Peer Average</b>	3,355,323	3,127,507	5.74
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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	97,139	75,025	<b>29.48</b>
First Federal Bank	1,373,114	1,098,512	<b>25.00</b>
Fnbt Bank	260,879	219,005	<b>19.12</b>
Florida Capital Bank, National Association	479,361	411,611	<b>16.46</b>
Intracoastal Bank	397,065	345,936	<b>14.78</b>
One Florida Bank	1,317,792	1,181,244	<b>11.56</b>
Prime Meridian Bank	695,549	626,087	<b>11.09</b>
Bank Of Pensacola	68,785	62,995	<b>9.19</b>
Peoples Bank Of Graceville	40,512	38,211	<b>6.02</b>
The Warrington Bank	53,787	51,439	<b>4.56</b>
Pnb Community Bank	111,992	108,225	<b>3.48</b>
Lafayette State Bank	144,934	140,506	<b>3.15</b>
Everbank, National Association	28,122,479	28,254,999	<b>(0.47)</b>
Capital City Bank	2,714,245	2,734,911	<b>(0.76)</b>
First National Bank Northwest Florida	59,120	60,399	<b>(2.12)</b>
Madison County Community Bank	82,288	85,056	<b>(3.25)</b>

<b>Select Peer Average</b>	2,251,190	2,218,385	9.21
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
**For the six months June 30, 2024**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
First National Bank Northwest Florida	15.49	<b>15.66</b>	51.49	52.75	51.49
The Warrington Bank	15.46	<b>15.11</b>	0.00	0.00	0.00
Dlp Bank	16.08	<b>13.92</b>	0.00	0.00	0.00
Fnbt Bank	11.09	<b>11.35</b>	24.62	25.87	24.62
Florida Capital Bank, National Association	10.55	<b>11.05</b>	14.49	15.74	14.49
Peoples Bank Of Graceville	5.08	<b>10.39</b>	29.43	30.44	29.43
Prime Meridian Bank	9.27	<b>10.32</b>	13.29	14.09	13.29
Intracoastal Bank	5.80	<b>9.54</b>	10.82	12.06	10.82
First Federal Bank	8.04	<b>9.36</b>	17.22	17.57	17.22
Capital City Bank	10.78	<b>9.35</b>	14.51	15.70	14.51
Pnb Community Bank	7.61	<b>9.34</b>	0.00	0.00	0.00
Everbank, National Association	9.12	<b>9.13</b>	13.52	14.44	13.52
One Florida Bank	8.17	<b>9.07</b>	10.20	10.92	10.20
Madison County Community Bank	4.84	<b>8.93</b>	15.44	16.70	15.44
Bank Of Pensacola	8.47	<b>8.78</b>	21.07	22.00	21.07
Lafayette State Bank	5.93	<b>8.51</b>	12.05	13.30	12.05

<b>Select Peer Average</b>	9.49	10.61	15.51	16.35	15.51
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
**For the six months June 30, 2024**

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	<b>108.47</b>	86.27	2.21
Everbank, National Association	<b>95.93</b>	71.29	25.04
Prime Meridian Bank	<b>87.83</b>	77.86	12.66
One Florida Bank	<b>81.17</b>	73.52	5.20
Intracoastal Bank	<b>81.07</b>	73.31	21.87
Pnb Community Bank	<b>78.39</b>	71.48	17.73
Capital City Bank	<b>73.67</b>	<b>64.33</b>	<b>20.99</b>
Lafayette State Bank	<b>69.78</b>	64.72	14.80
Bank Of Pensacola	<b>53.18</b>	46.70	44.53
Fnbt Bank	<b>49.52</b>	43.73	20.68
Madison County Community Bank	<b>49.24</b>	44.92	35.70
Dlp Bank	<b>42.88</b>	35.86	25.17
First National Bank Northwest Florida	<b>40.07</b>	33.64	5.15
The Warrington Bank	<b>39.42</b>	29.96	66.63
First Federal Bank	<b>38.89</b>	32.81	54.72
Peoples Bank Of Graceville	<b>36.45</b>	34.40	57.59

<b>Select Peer Average</b>	<b>64.12</b>	<b>55.30</b>	<b>26.92</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2024**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	176,032	<b>2.47</b>	16.65
Fnbt Bank	580,523	<b>2.24</b>	20.09
<b>Capital City Bank</b>	<b>4,257,568</b>	<b>1.29</b>	<b>12.24</b>
Intracoastal Bank	525,996	<b>1.11</b>	19.12
Lafayette State Bank	217,018	<b>1.06</b>	19.90
Pnb Community Bank	157,864	<b>1.06</b>	14.55
Dlp Bank	240,148	<b>1.02</b>	5.74
Florida Capital Bank, National Association	534,420	<b>0.95</b>	8.86
Prime Meridian Bank	868,248	<b>0.91</b>	9.77
First Federal Bank	4,220,316	<b>0.86</b>	11.28
One Florida Bank	1,701,537	<b>0.84</b>	10.08
Peoples Bank Of Graceville	116,665	<b>0.74</b>	15.34
Everbank, National Association	37,624,091	<b>0.60</b>	6.39
Madison County Community Bank	181,325	<b>0.52</b>	10.59
Bank Of Pensacola	142,124	<b>0.30</b>	3.41
The Warrington Bank	184,040	<b>0.20</b>	1.33

<b>Select Peer Average</b>	3,232,995	1.01	11.58
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the six months June 30, 2024**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.09	1.67	<b>41.59</b>	7.03
Fnbt Bank	1.01	1.53	<b>53.20</b>	8.06
One Florida Bank	0.12	1.72	<b>60.55</b>	11.34
Prime Meridian Bank	0.28	1.99	<b>62.78</b>	7.91
Intracoastal Bank	0.17	1.81	<b>65.14</b>	11.77
Everbank, National Association	0.21	1.47	<b>65.77</b>	25.16
Peoples Bank Of Graceville	0.27	1.35	<b>67.73</b>	9.06
<b>Capital City Bank</b>	<b>1.69</b>	<b>1.99</b>	<b>68.03</b>	<b>5.48</b>
Lafayette State Bank	0.96	2.61	<b>68.25</b>	4.87
Pnb Community Bank	0.34	2.97	<b>69.91</b>	3.92
First Federal Bank	1.29	1.54	<b>71.57</b>	6.69
Florida Capital Bank, National Association	1.65	2.31	<b>72.60</b>	4.75
Dlp Bank	0.72	3.77	<b>74.29</b>	7.52
Madison County Community Bank	0.54	2.39	<b>81.29</b>	5.09
Bank Of Pensacola	0.20	1.70	<b>83.23</b>	10.52
The Warrington Bank	0.25	1.81	<b>88.59</b>	5.79

<b>Select Peer Average</b>	0.61	2.04	68.41	8.43
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the six months June 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.80	0.00	<b>0.00</b>	0.00
First National Bank Northwest Florida	2.07	0.00	<b>0.00</b>	0.00
Peoples Bank Of Graceville	0.93	0.01	<b>0.00</b>	0.06
The Warrington Bank	0.99	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.77	0.01	<b>0.01</b>	0.05
One Florida Bank	0.82	0.02	<b>0.02</b>	0.19
<b>Capital City Bank</b>	<b>1.08</b>	<b>0.20</b>	<b>0.15</b>	<b>1.56</b>
Madison County Community Bank	2.04	0.42	<b>0.19</b>	3.30
Florida Capital Bank, National Association	1.25	0.30	<b>0.26</b>	1.28
Prime Meridian Bank	0.76	0.44	<b>0.34</b>	3.44
Lafayette State Bank	1.74	1.01	<b>0.65</b>	9.26
First Federal Bank	0.62	3.32	<b>1.09</b>	2.69
Pnb Community Bank	1.25	1.28	<b>1.31</b>	15.41
Intracoastal Bank	1.36	1.86	<b>1.36</b>	20.01
Everbank, National Association	0.83	1.88	<b>1.37</b>	3.82
Dlp Bank	1.90	3.67	<b>1.68</b>	13.61

<b>Select Peer Average</b>	1.26	0.90	0.53	4.67
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the six months June 30, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	<b>4.32</b>	11.27	0.00	0.00	14.80
Bank Of Pensacola	<b>4.31</b>	3.37	0.00	44.53	0.00
The Warrington Bank	<b>2.36</b>	0.09	0.00	66.63	0.00
Pnb Community Bank	<b>2.10</b>	4.37	2.02	0.00	17.73
Capital City Bank	<b>1.78</b>	6.46	0.00	13.82	7.18
Madison County Community Bank	<b>1.58</b>	9.92	0.00	0.00	35.70
Prime Meridian Bank	<b>1.41</b>	1.12	3.17	1.49	11.17
Florida Capital Bank, National Association	<b>1.36</b>	6.72	0.00	0.00	2.21
Dlp Bank	<b>1.09</b>	26.52	4.03	0.00	25.17
First National Bank Northwest Florida	<b>0.89</b>	59.83	0.11	3.91	1.24
Peoples Bank Of Graceville	<b>0.78</b>	6.42	0.00	43.80	13.79
One Florida Bank	<b>0.77</b>	19.57	0.00	0.00	5.20
Intracoastal Bank	<b>0.76</b>	1.19	0.00	0.00	21.87
First Federal Bank	<b>0.67</b>	1.18	0.00	0.00	54.72
Fnbt Bank	<b>0.53</b>	33.25	0.00	20.68	0.00
Everbank, National Association	<b>0.12</b>	1.45	0.00	0.07	24.93

<b>Select Peer Average</b>	1.55	12.05	0.58	12.18	14.73
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
For the six months June 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Prime Meridian Bank	<b>76.66</b>	1.09	0.00	0.00
Florida Capital Bank, National Association	<b>74.80</b>	0.26	0.00	0.01
One Florida Bank	<b>72.92</b>	0.56	0.00	0.00
Intracoastal Bank	<b>72.32</b>	1.04	0.00	0.00
Everbank, National Association	<b>70.70</b>	0.11	0.02	0.01
Pnb Community Bank	<b>70.59</b>	1.50	0.39	0.00
Lafayette State Bank	<b>63.60</b>	2.22	0.00	0.00
<b>Capital City Bank</b>	<b>63.07</b>	<b>2.53</b>	<b>0.02</b>	<b>2.13</b>
Bank Of Pensacola	<b>46.32</b>	0.76	0.00	0.00
Madison County Community Bank	<b>44.00</b>	4.59	0.00	0.00
Fnbt Bank	<b>42.50</b>	1.82	0.00	0.00
Dlp Bank	<b>35.18</b>	1.46	0.37	4.41
Peoples Bank Of Graceville	<b>34.07</b>	0.15	0.00	0.00
First National Bank Northwest Florida	<b>32.94</b>	0.48	0.00	0.01
The Warrington Bank	<b>29.66</b>	0.59	0.00	0.00
First Federal Bank	<b>29.22</b>	0.93	0.00	4.83

<b>Select Peer Average</b>	53.66	1.26	0.05	0.71
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the six months June 30, 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>57.88</b>	31.72	89.60	0.00	10.40
Dlp Bank	<b>56.24</b>	43.76	100.00	0.00	0.00
Bank Of Pensacola	<b>44.10</b>	52.18	96.28	3.72	0.00
Capital City Bank	<b>41.79</b>	56.79	98.58	0.60	0.82
Lafayette State Bank	<b>39.49</b>	60.51	100.00	0.00	0.00
Prime Meridian Bank	<b>25.81</b>	72.59	98.40	0.00	1.60
Pnb Community Bank	<b>25.60</b>	74.40	100.00	0.00	0.00
The Warrington Bank	<b>24.96</b>	65.19	90.15	0.60	9.25
Fnbt Bank	<b>24.81</b>	75.19	100.00	0.00	0.00
First National Bank Northwest Florida	<b>23.57</b>	76.43	100.00	0.00	0.00
One Florida Bank	<b>23.42</b>	75.66	99.08	0.00	0.92
Peoples Bank Of Graceville	<b>21.32</b>	78.68	100.00	0.00	0.00
Intracoastal Bank	<b>21.07</b>	75.96	97.03	0.00	2.97
Madison County Community Bank	<b>20.52</b>	76.58	97.10	0.00	2.90
First Federal Bank	<b>7.81</b>	85.24	93.05	0.00	6.95
Everbank, National Association	<b>3.71</b>	79.57	83.28	0.00	16.72

<b>Select Peer Average</b>	28.88	67.53	96.41	0.31	3.28
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the six months June 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.13	0.44	<b>5.92</b>	89.77
Pnb Community Bank	5.43	1.17	<b>4.66</b>	94.26
Lafayette State Bank	5.77	2.14	<b>4.47</b>	94.86
First National Bank Northwest Florida	6.19	2.59	<b>4.43</b>	93.69
Capital City Bank	4.91	1.04	<b>4.05</b>	91.46
Florida Capital Bank, National Association	5.32	4.71	<b>3.94</b>	96.50
Fnbt Bank	5.63	2.78	<b>3.84</b>	97.86
Prime Meridian Bank	5.51	2.85	<b>3.50</b>	95.40
Madison County Community Bank	4.89	2.23	<b>3.15</b>	96.22
Intracoastal Bank	5.20	2.97	<b>2.97</b>	96.49
First Federal Bank	5.23	2.36	<b>2.97</b>	89.12
One Florida Bank	5.62	3.85	<b>2.96</b>	98.35
Everbank, National Association	5.66	3.86	<b>2.35</b>	99.28
Bank Of Pensacola	3.18	1.90	<b>2.13</b>	97.42
The Warrington Bank	2.87	1.16	<b>2.13</b>	97.63
Peoples Bank Of Graceville	3.98	2.48	<b>2.12</b>	98.56

<b>Select Peer Average</b>	5.10	2.41	2.65	95.43
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