

**Fnbt Bank**  
Fort Walton Beach, FL

Established  
4/9/1956

**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
<b>Fnbt Bank</b>	<b>596,551</b>
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
<b>Fnbt Bank</b>	<b>2.24</b>
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

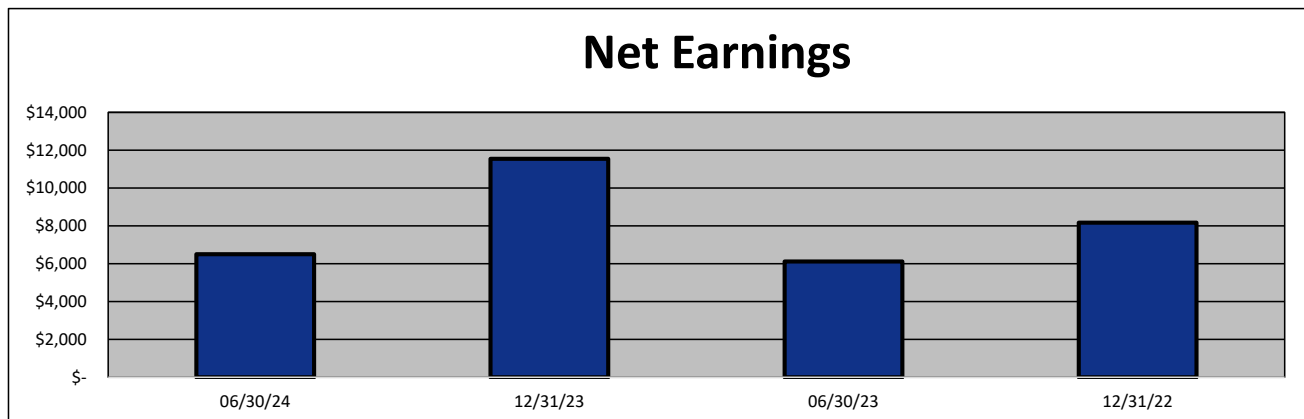
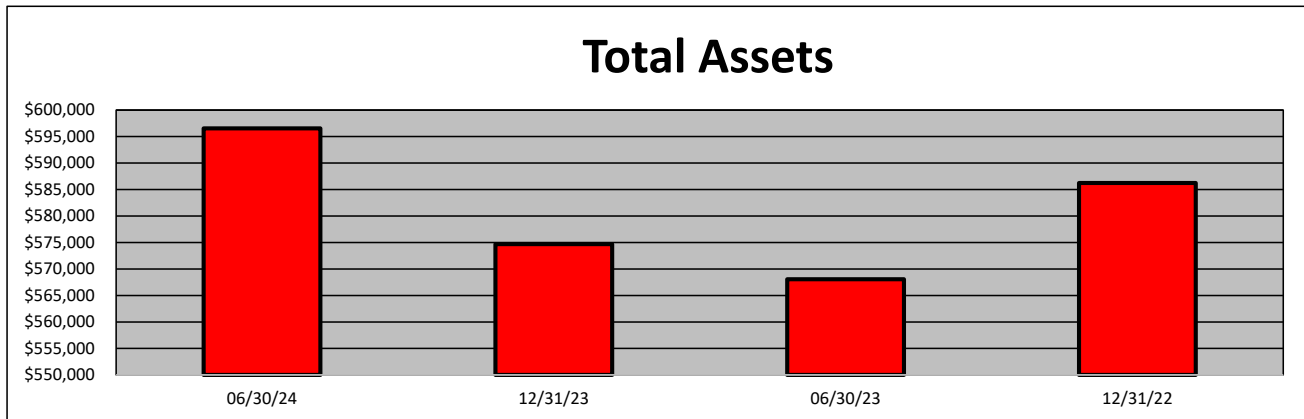
**EXECUTIVE SUMMARY - FNBT BANK**  
(Percentage)

Period Ending	06/30/24	12/31/23	06/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.09	10.90	11.29	10.21	9.59	9.49
Leverage Ratio	11.35	10.87	11.04	9.79	10.67	10.61
Tier 1 Cap/Risk Based Assets	24.62	25.07	26.44	22.75	12.61	15.51
Risk Based Ratio	25.87	26.33	27.70	24.00	13.45	16.35
Common Equity Tier 1 Capital Ratio	24.62	25.07	26.44	22.75	12.57	15.51
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	49.52	47.32	43.62	38.92	75.33	64.12
Loans/Assets	43.73	42.02	38.55	34.85	63.16	55.30
Securities/Assets	20.68	26.74	31.68	26.44	19.74	26.92
<b>PROFITABILITY:</b>						
Return on Avg Assets	2.24	1.98	2.08	1.27	0.75	1.01
Return on Avg Equity	20.09	18.36	19.62	14.29	10.61	11.58
Nonint Income/Avg Assets	1.01	1.05	1.05	1.09	0.79	0.61
Net Overhead Ratio	1.53	1.42	1.37	1.11	2.14	2.04
Efficiency Ratio	53.20	55.84	53.93	63.67	72.23	68.41
Assets (per million) per Employee	8.06	7.18	6.68	7.33	10.25	8.43
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.77	1.83	2.04	2.37	1.31	1.26
Nonperforming Loans/Total Loans	0.01	0.06	0.05	0.00	0.56	0.90
Nonperforming Assets/Total Assets	0.01	0.03	0.02	0.00	0.38	0.53
Adjusted Texas Ratio	0.05	0.23	0.17	0.00	4.10	4.67
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.63	4.85	4.62	2.94	5.44	5.10
Cost of funds	2.78	1.43	0.98	0.22	3.03	2.41
Net interest margin	3.84	3.59	3.70	2.71	2.85	2.65
Avg Earning Assets/Avg Assets	97.86	94.14	92.86	87.11	95.94	95.43

**SELECTED FINANCIAL DATA - FNBT BANK**  
(Dollars in Thousands)

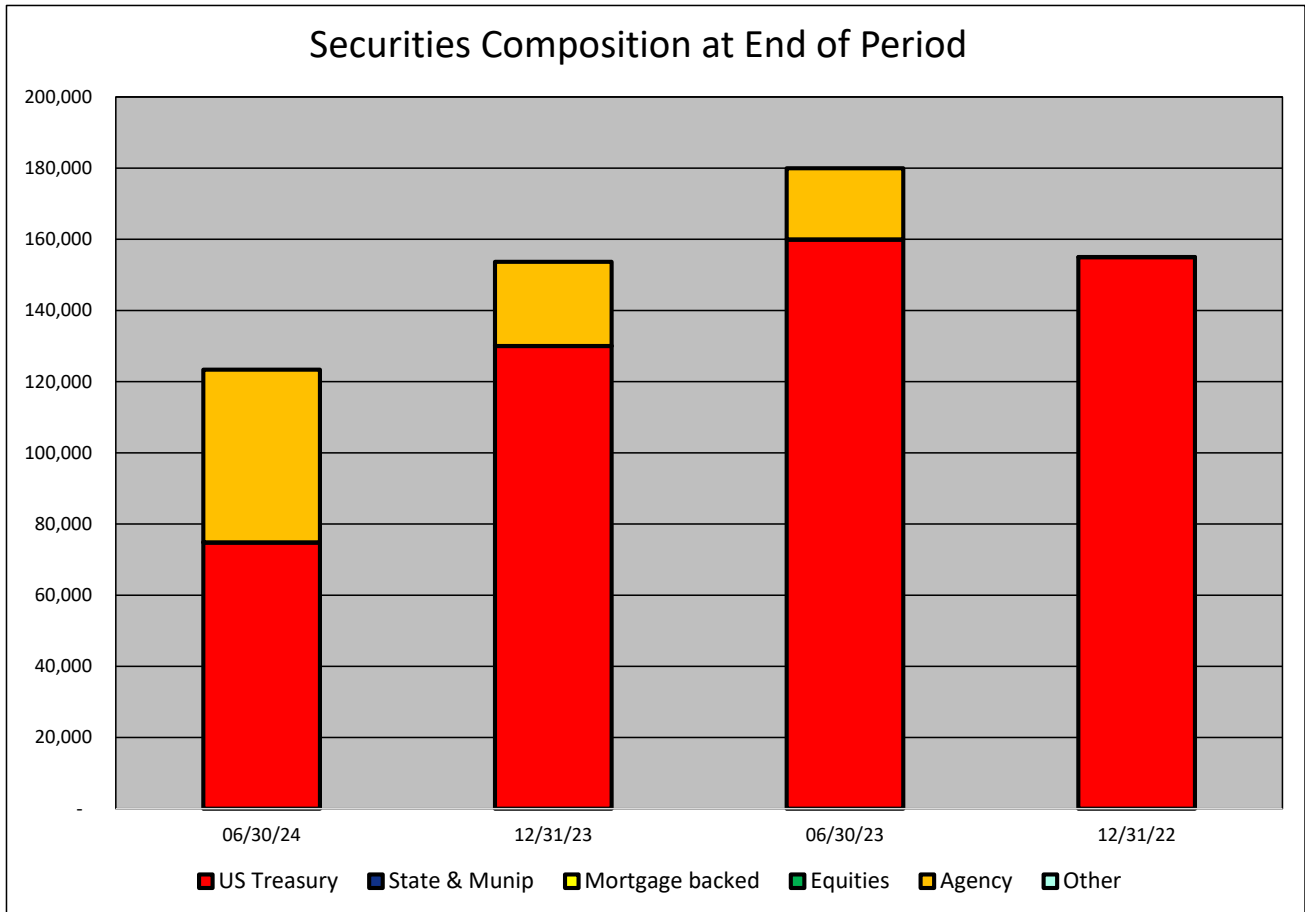
<b>As of:</b>	<b>06/30/24</b>	<b>12/31/23</b>	<b>06/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	596,551	574,702	568,069	586,236	28,482	5.01
Cash and Equivalents	201,503	165,996	156,258	215,211	45,245	28.96
Securities	123,364	153,672	179,957	154,999	(56,593)	(31.45)
Loans, net	260,879	241,463	219,005	204,328	41,874	19.12
Deposit Accounts	526,839	510,306	502,054	525,026	24,785	4.94
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	66,159	62,636	64,124	59,856	2,035	3.17

<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	6,503	11,548	6,117	8,169	386	6.31
Interest Income	15,990	26,589	12,595	16,405	3,395	26.96
Interest Expense	5,082	6,887	2,500	1,248	2,582	103.28
Net Interest Income	10,908	19,702	10,095	15,157	813	8.05
Prov for Credit Losses	(41)	(113)	(65)	(122)	24	(36.92)
Noninterest income	2,934	6,115	3,069	6,991	(135)	(4.40)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,364	14,415	7,099	14,101	265	3.73
Net Operating Income	6,519	11,515	6,130	8,169	389	6.35
Income Taxes	-	-	-	-	-	NA



**SECURITIES COMPOSITION - FNBT 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	74,846	130,015	159,960	154,997	(85,114)	(53.21)
State & Munip	-	-	-	-	-	NA
Mortgage backed	1	1	1	2	-	-
Equities	-	-	-	-	-	NA
Agency	48,517	23,656	19,996	-	28,521	142.63
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>123,364</b>	<b>153,672</b>	<b>179,957</b>	<b>154,999</b>	<b>(56,593)</b>	<b>(31.45)</b>

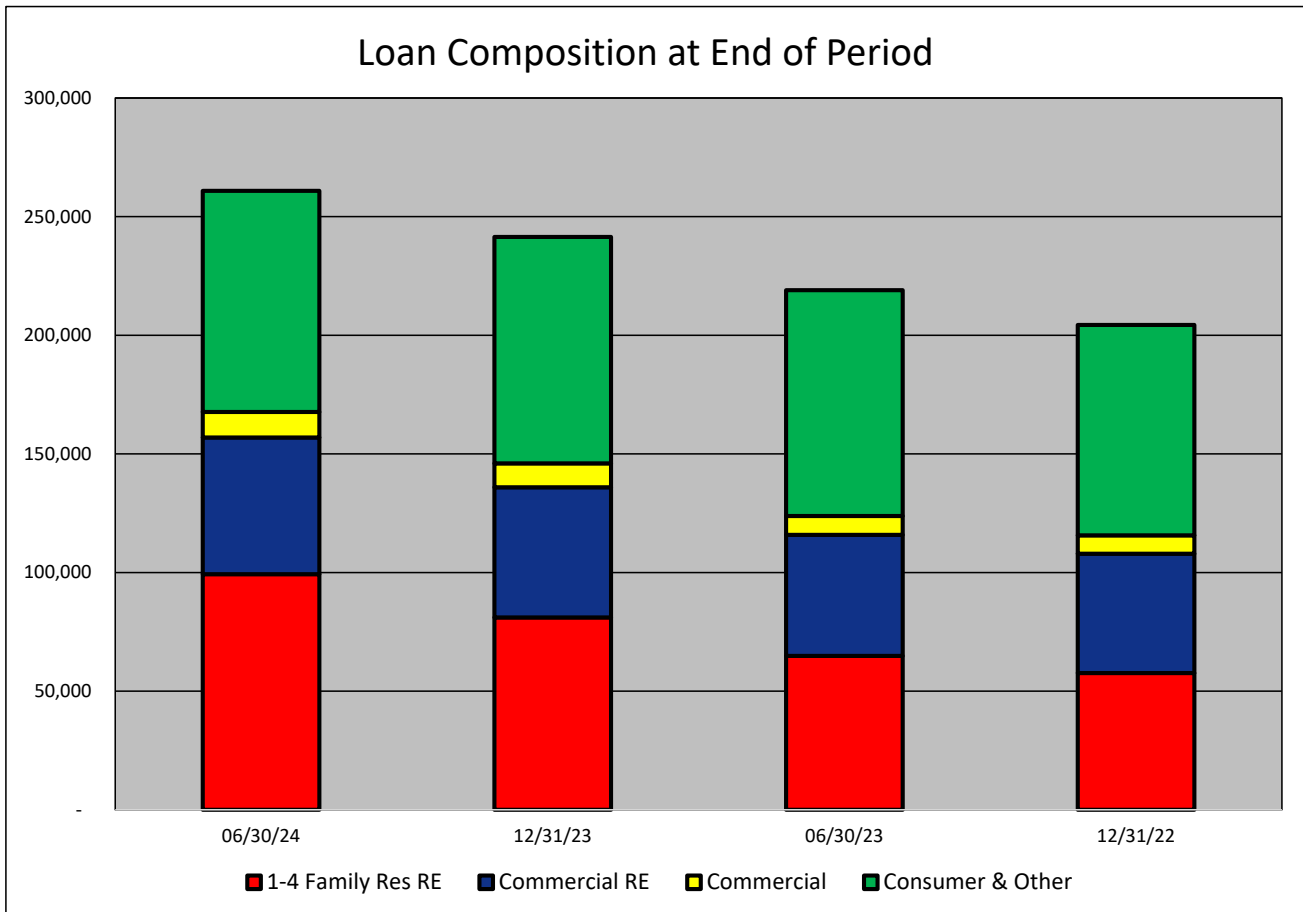


**LOAN PORTFOLIO COMPOSITION - FNBT BANK**  
(Dollars in Thousands)

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	99,282	81,044	64,834	57,650	34,448	53.13
Commercial RE	57,612	54,892	51,033	50,299	6,579	12.89
Commercial	10,759	10,088	7,946	7,717	2,813	35.40
Consumer & Other	93,226	95,439	95,192	88,662	(1,966)	(2.07)
<b>Loans, Net</b>	<b>260,879</b>	<b>241,463</b>	<b>219,005</b>	<b>204,328</b>	<b>41,874</b>	<b>19.12</b>



**LOAN PORTFOLIO QUALITY - FNB 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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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	4,410	4,846	4,846	4,734	(436)	(9.00)
Total Recoveries	256	23	19	254	237	1,247.37
Total Charge-offs	2	7	3	20	(1)	(33.33)
Provision Expense	(41)	(113)	(65)	(122)	24	(36.92)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(339)	(339)	-	339	(100.00)
Ending Balance	4,623	4,410	4,458	4,846	165	3.70

**NON-PERFORMING ASSETS:**

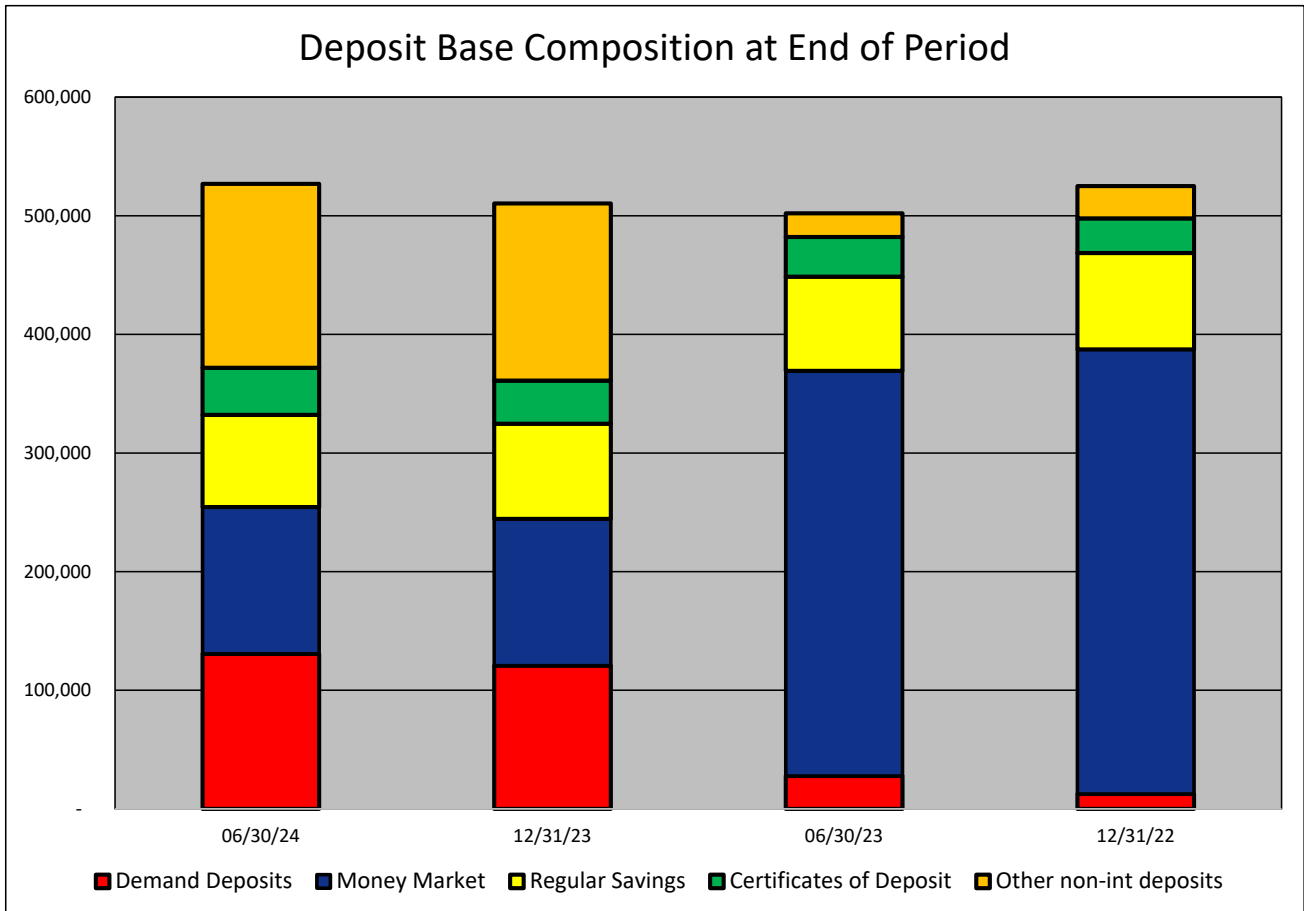
Total-90+ Days Past Due	14	7	-	-	14	NA
Total-Nonaccrual	21	144	120	-	(99)	(82.50)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	35	151	120	-	(85)	(70.83)

**DEPOSIT BASE COMPOSITION - FNBT 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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**DEPOSIT BASE CATEGORY:**

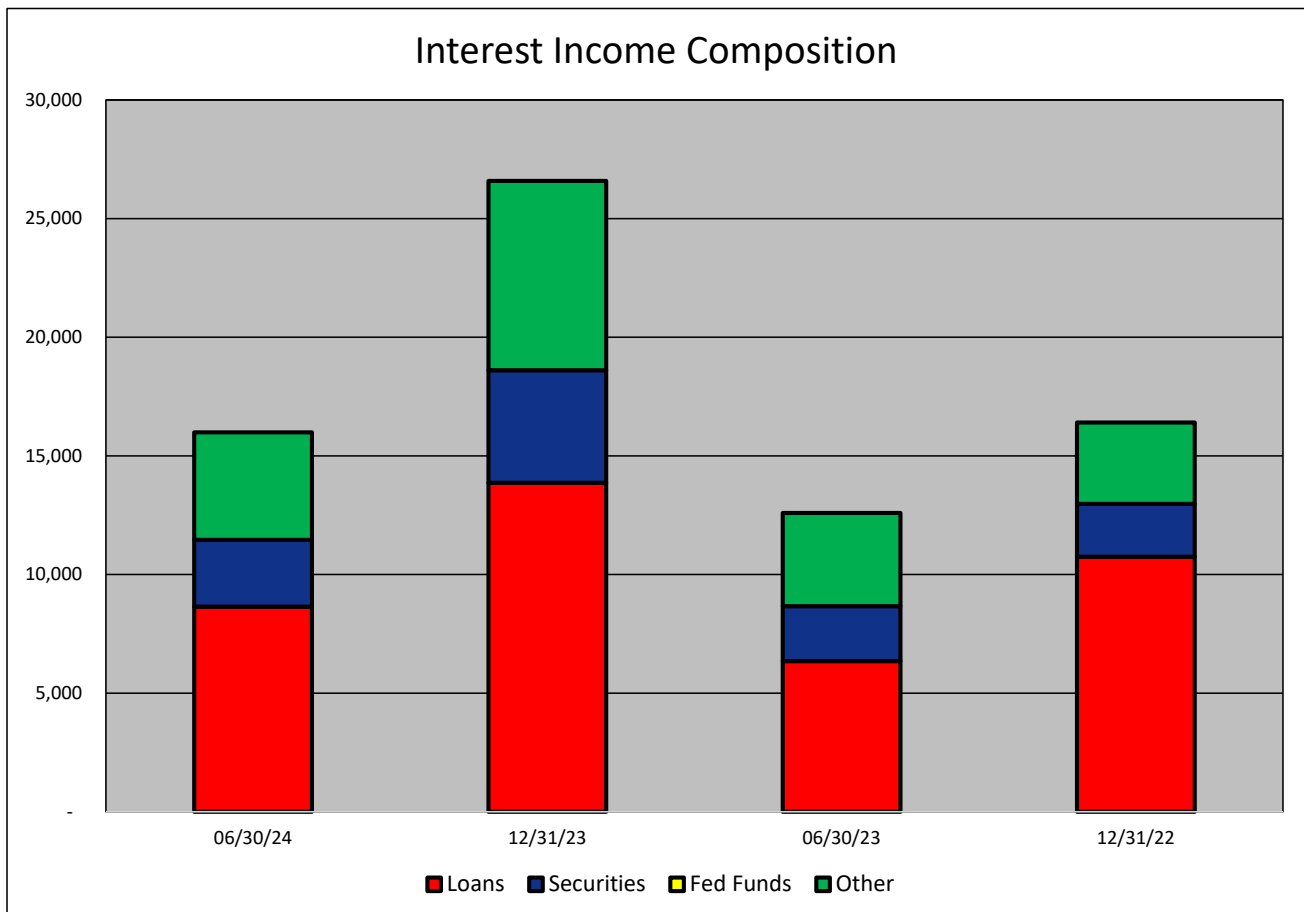
Demand Deposits	130,692	120,760	27,706	12,580	102,986	371.71
Money Market	123,765	123,711	341,503	374,785	(217,738)	(63.76)
Regular Savings	77,714	80,204	79,388	81,222	(1,674)	(2.11)
Certificates of Deposit	39,655	36,388	33,463	29,144	6,192	18.50
Other non-int deposits	155,013	149,243	19,994	27,295	135,019	675.30
<b>Total Deposits</b>	<b>526,839</b>	<b>510,306</b>	<b>502,054</b>	<b>525,026</b>	<b>24,785</b>	<b>4.94</b>





**INTEREST INCOME COMPOSITION- FNBT 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	8,648	13,868	6,348	10,747	2,300	36.23
Securities	2,813	4,739	2,317	2,232	496	21.41
Fed Funds	-	-	-	-	-	NA
Other	4,529	7,982	3,930	3,426	599	15.24
<b>Total Int Income</b>	<b>15,990</b>	<b>26,589</b>	<b>12,595</b>	<b>16,405</b>	<b>3,395</b>	<b>26.96</b>

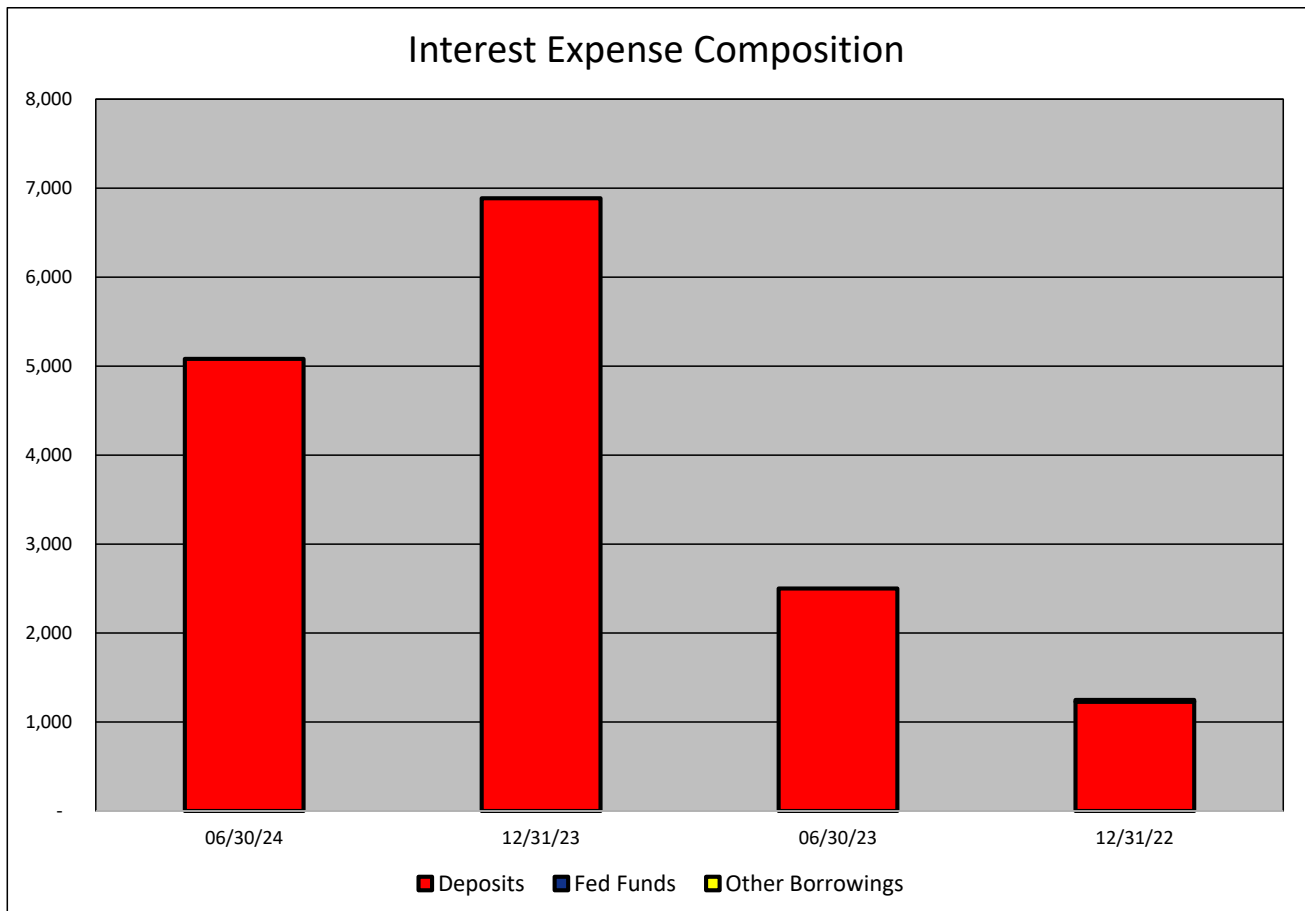


**INTEREST EXPENSE COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

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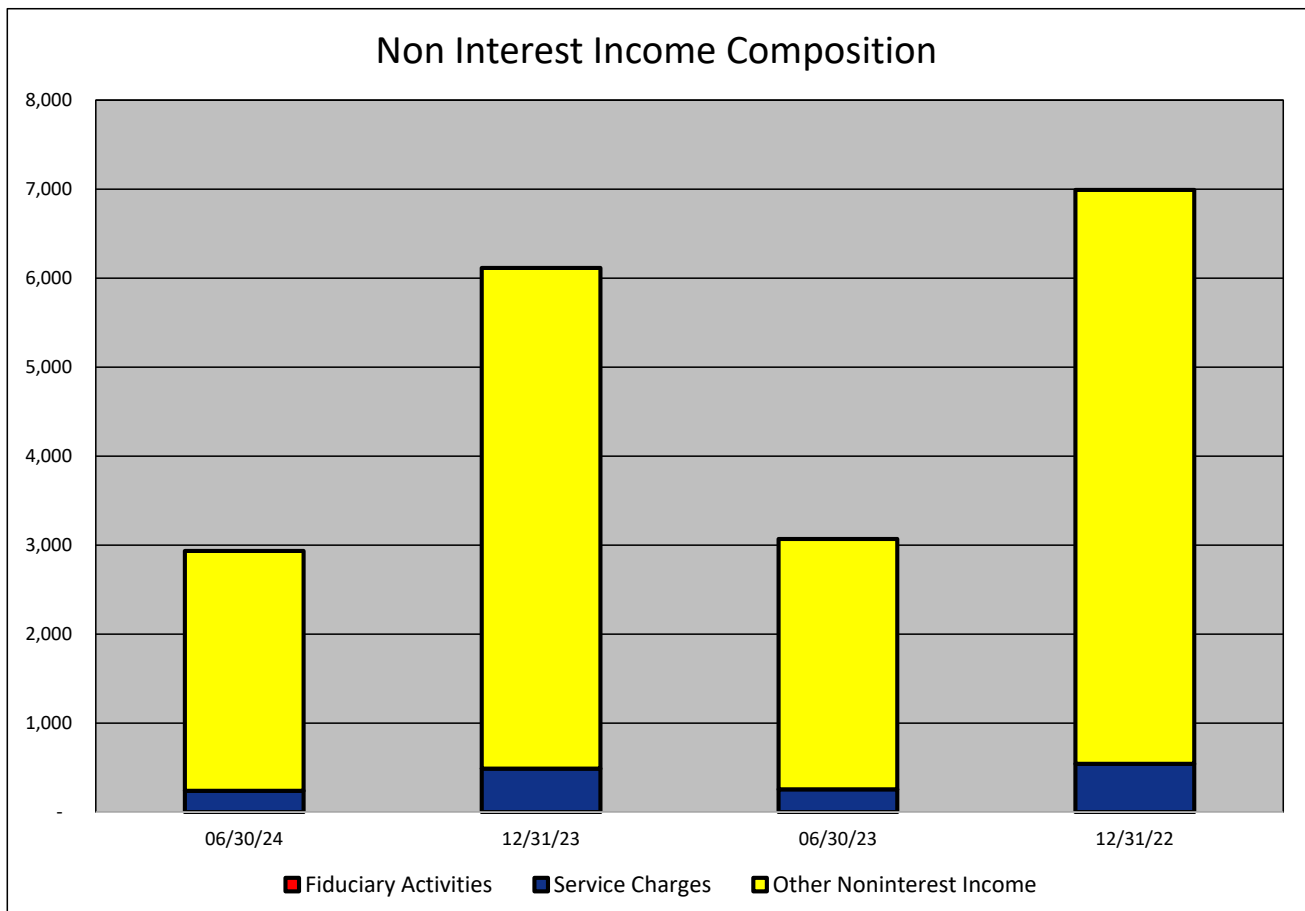
**INTEREST EXPENSE CATEGORY**

Deposits	5,082	6,887	2,500	1,229	2,582	103.28
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	19	-	NA
<b>Total Int Expense</b>	<b>5,082</b>	<b>6,887</b>	<b>2,500</b>	<b>1,248</b>	<b>2,582</b>	<b>103.28</b>



**NONINTEREST INCOME COMPOSITION- FNBT 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	-	-	-	-	-	NA
Service Charges	239	489	255	542	(16)	(6.27)
Other Noninterest Income	2,695	5,626	2,814	6,449	(119)	(4.23)
<b>Total Nonint. Income</b>	<b>2,934</b>	<b>6,115</b>	<b>3,069</b>	<b>6,991</b>	<b>(135)</b>	<b>(4.40)</b>

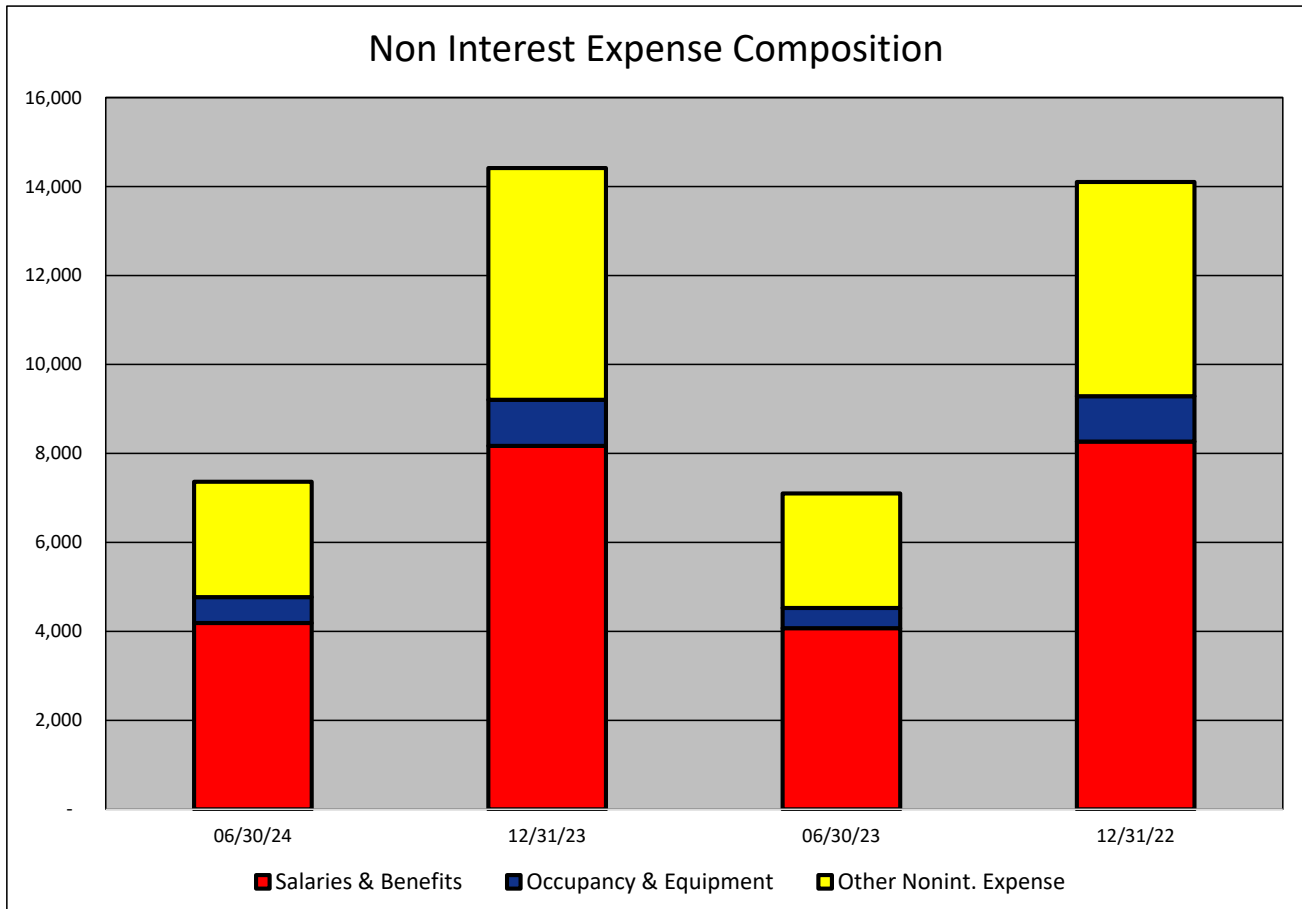


**NONINTEREST EXPENSE COMPOSITION- FNB BANK**  
(Dollars in Thousands)

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	4,188	8,171	4,071	8,268	117	2.87
Occupancy & Equipment	581	1,035	454	1,018	127	27.97
Other Nonint. Expense	2,595	5,209	2,574	4,815	21	0.82
<b>Total Nonint. Expense</b>	<b>7,364</b>	<b>14,415</b>	<b>7,099</b>	<b>14,101</b>	<b>265</b>	<b>3.73</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>
<b>Fnbt Bank</b>	<b>596,551</b>	<b>568,069</b>	<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>	<b>3,355,323</b>	<b>3,127,507</b>	<b>5.74</b>
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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>
<b>Fnbt Bank</b>	<b>260,879</b>	<b>219,005</b>	<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>	<b>2,251,190</b>	<b>2,218,385</b>	<b>9.21</b>
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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
<b>Fnbt Bank</b>	<b>11.09</b>	<b>11.35</b>	<b>24.62</b>	<b>25.87</b>	<b>24.62</b>
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>	64.33	20.99
Lafayette State Bank	<b>69.78</b>	64.72	14.80
Bank Of Pensacola	<b>53.18</b>	46.70	44.53
<b>Fnbt Bank</b>	<b>49.52</b>	<b>43.73</b>	<b>20.68</b>
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
<b>Fnbt Bank</b>	<b>580,523</b>	<b>2.24</b>	<b>20.09</b>
Capital City Bank	4,257,568	<b>1.29</b>	12.24
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>	<b>3,232,995</b>	<b>1.01</b>	<b>11.58</b>
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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
<b>Fnbt Bank</b>	<b>1.01</b>	<b>1.53</b>	<b>53.20</b>	<b>8.06</b>
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
Capital City Bank	1.69	1.99	<b>68.03</b>	5.48
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
<b>Fnbt Bank</b>	<b>1.77</b>	<b>0.01</b>	<b>0.01</b>	<b>0.05</b>
One Florida Bank	0.82	0.02	<b>0.02</b>	0.19
Capital City Bank	1.08	0.20	<b>0.15</b>	1.56
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
<b>Fnbt Bank</b>	<b>0.53</b>	<b>33.25</b>	<b>0.00</b>	<b>20.68</b>	<b>0.00</b>
Everbank, National Association	<b>0.12</b>	1.45	0.00	0.07	24.93

<b>Select Peer Average</b>	<b>1.55</b>	<b>12.05</b>	<b>0.58</b>	<b>12.18</b>	<b>14.73</b>
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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	76.66	1.09	0.00	0.00
Florida Capital Bank, National Association	74.80	0.26	0.00	0.01
One Florida Bank	72.92	0.56	0.00	0.00
Intracoastal Bank	72.32	1.04	0.00	0.00
Everbank, National Association	70.70	0.11	0.02	0.01
Pnb Community Bank	70.59	1.50	0.39	0.00
Lafayette State Bank	63.60	2.22	0.00	0.00
Capital City Bank	63.07	2.53	0.02	2.13
Bank Of Pensacola	46.32	0.76	0.00	0.00
Madison County Community Bank	44.00	4.59	0.00	0.00
<b>Fnbt Bank</b>	<b>42.50</b>	<b>1.82</b>	<b>0.00</b>	<b>0.00</b>
Dlp Bank	35.18	1.46	0.37	4.41
Peoples Bank Of Graceville	34.07	0.15	0.00	0.00
First National Bank Northwest Florida	32.94	0.48	0.00	0.01
The Warrington Bank	29.66	0.59	0.00	0.00
First Federal Bank	29.22	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
<b>Fnbt Bank</b>	<b>24.81</b>	<b>75.19</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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>	<b>28.88</b>	<b>67.53</b>	<b>96.41</b>	<b>0.31</b>	<b>3.28</b>
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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
<b>Fnbt Bank</b>	<b>5.63</b>	<b>2.78</b>	<b>3.84</b>	<b>97.86</b>
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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