

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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	39,856,346
Capital City Bank	4,217,117
First Federal Bank	3,946,707
One Florida Bank	1,812,749
Prime Meridian Bank	931,493
Fnbt Bank	586,939
Florida Capital Bank, National Association	559,026
Intracoastal Bank	552,985
Dlp Bank	260,249
Lafayette State Bank	220,640
Madison County Community Bank	185,337
The Warrington Bank	176,986
Pnb Community Bank	155,971
Bank Of Pensacola	146,722
Peoples Bank Of Graceville	116,868

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.35
Dlp Bank	1.46
Capital City Bank	1.29
Intracoastal Bank	1.13
Lafayette State Bank	1.08
Prime Meridian Bank	1.00
First Federal Bank	0.92
Pnb Community Bank	0.89
One Florida Bank	0.85
Florida Capital Bank, National Association	0.72
Peoples Bank Of Graceville	0.72
Everbank, National Association	0.62
Madison County Community Bank	0.58
Bank Of Pensacola	0.34
The Warrington Bank	0.18

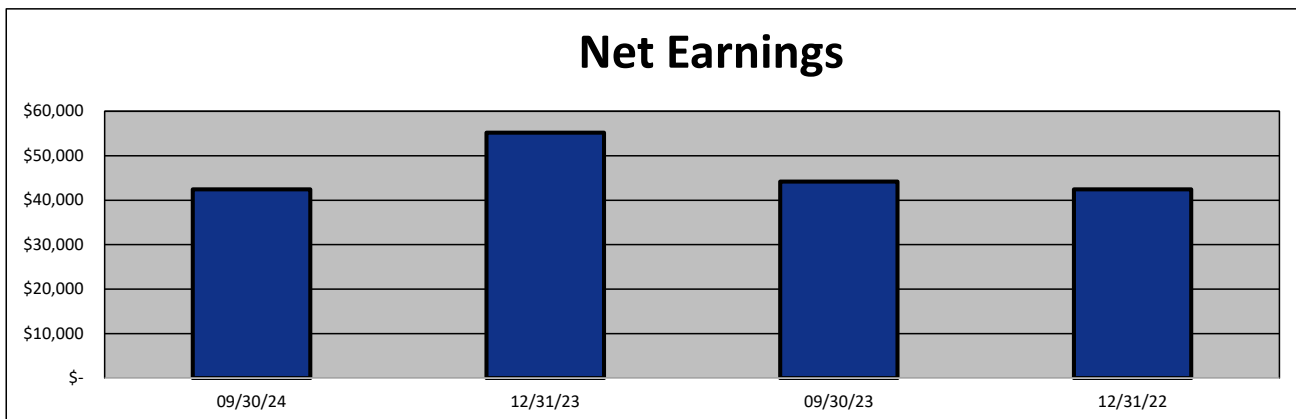
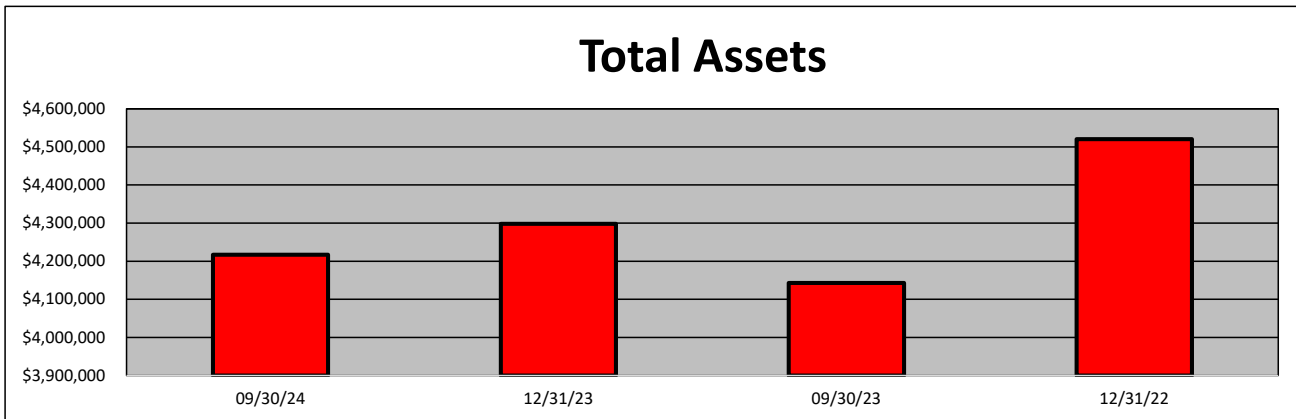
EXECUTIVE SUMMARY - Capital City Bank
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.07	10.30	10.44	9.04	9.87	9.60
Leverage Ratio	9.61	9.31	9.28	8.43	10.70	10.41
Tier 1 Cap/Risk Based Assets	14.80	13.89	14.01	13.51	12.49	13.36
Risk Based Ratio	16.00	15.09	15.19	14.50	13.34	14.17
Common Equity Tier 1 Capital Ratio	14.80	13.89	14.01	13.51	12.45	13.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	74.16	73.36	76.07	64.60	75.65	66.14
Loans/Assets	64.36	64.27	66.29	57.07	63.44	57.40
Securities/Assets	21.09	22.21	23.12	23.60	20.01	28.29
PROFITABILITY:						
Return on Avg Assets	1.29	1.25	1.32	0.97	0.75	0.94
Return on Avg Equity	12.09	12.59	13.56	10.53	10.06	11.17
Nonint Income/Avg Assets	1.71	1.64	1.95	2.05	0.79	0.63
Net Overhead Ratio	2.04	1.95	1.81	1.51	2.14	2.08
Efficiency Ratio	68.54	66.68	66.31	71.91	72.20	69.93
Assets (per million) per Employee	5.46	5.48	5.31	5.90	10.50	8.56
ASSET QUALITY:						
Allowance/Loans	1.10	1.08	1.05	0.96	1.29	1.19
Nonperforming Loans/Total Loans	0.24	0.23	0.17	0.09	0.55	0.94
Nonperforming Assets/Total Assets	0.17	0.15	0.11	0.06	0.37	0.55
Adjusted Texas Ratio	1.78	1.63	1.26	0.79	3.62	4.51
YIELDS & COSTS:						
Yield on earning assets	4.96	4.60	4.51	3.29	5.49	5.08
Cost of funds	1.27	0.62	0.55	0.16	3.09	2.46
Net interest margin	4.10	4.10	4.07	3.16	2.88	2.66
Avg Earning Assets/Avg Assets	91.64	91.30	91.39	91.52	96.03	95.82

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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,217,117	4,298,014	4,143,070	4,520,223	74,047	1.79
Cash and Equivalents	345,210	312,067	167,498	600,650	177,712	106.10
Securities	889,571	954,673	957,869	1,066,816	(68,298)	(7.13)
Loans, net	2,714,347	2,762,129	2,746,505	2,579,815	(32,158)	(1.17)
Deposit Accounts	3,660,205	3,765,345	3,610,491	3,993,372	49,714	1.38
Fed Funds & Repos	29,339	26,957	22,910	6,583	6,429	28.06
Total Equity	467,041	442,901	432,630	408,795	34,411	7.95

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	42,425	55,190	44,195	42,431	(1,770)	(4.00)
Interest Income	144,914	181,025	134,566	131,302	10,348	7.69
Interest Expense	25,211	19,653	13,267	5,236	11,944	90.03
Net Interest Income	119,703	161,372	121,299	126,066	(1,596)	(1.32)
Prov for Credit Losses	3,890	9,596	7,278	7,065	(3,388)	(46.55)
Noninterest income	54,376	70,869	63,597	89,184	(9,221)	(14.50)
Gain on Sale of Securities	-	4	4	(37)	(4)	(100.00)
Noninterest Expense	119,425	155,088	122,767	155,009	(3,342)	(2.72)
Net Operating Income	50,764	67,557	54,851	53,176	(4,087)	(7.45)
Income Taxes	10,241	13,690	11,298	10,746	(1,057)	(9.36)

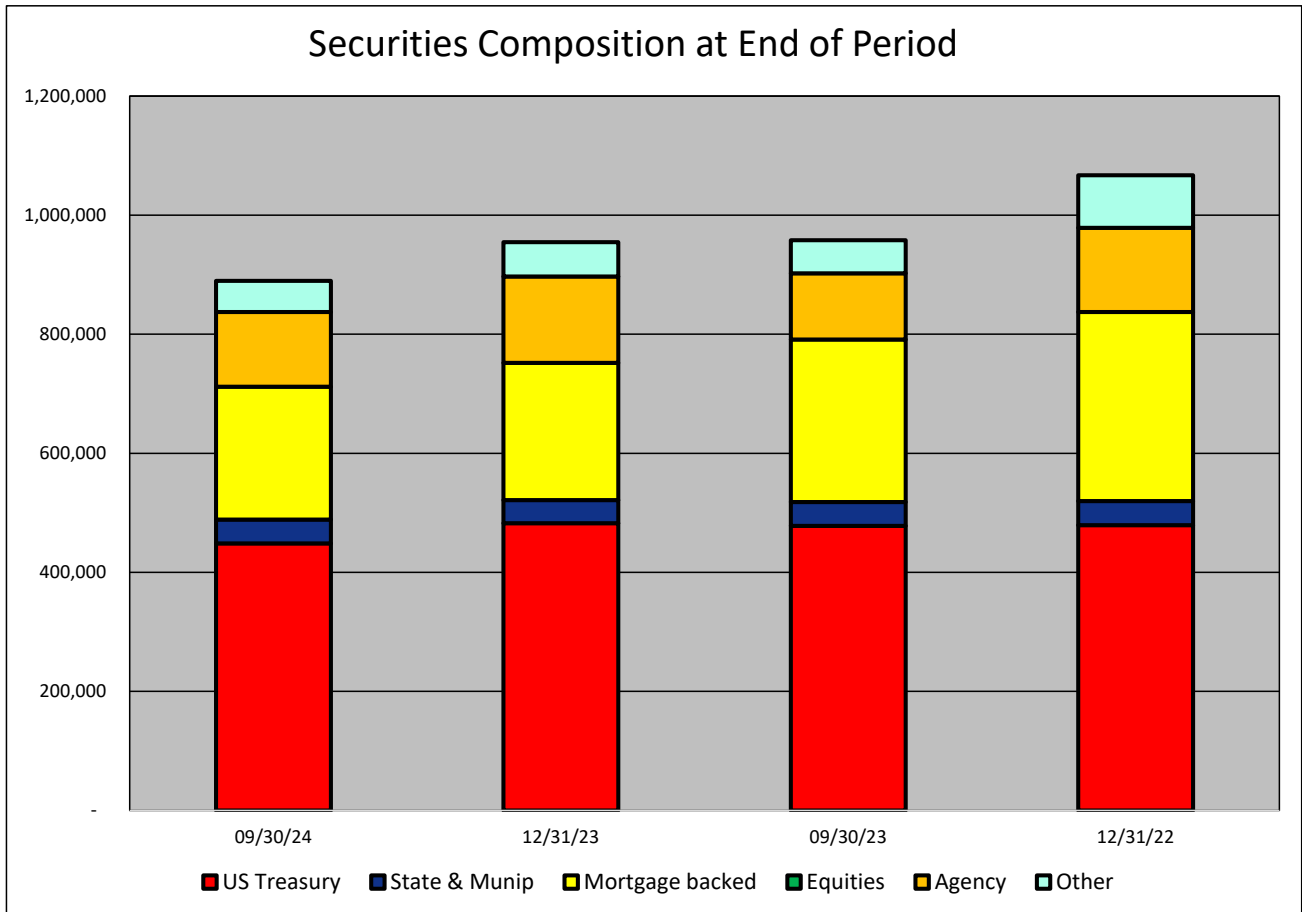


SECURITIES COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	448,623	482,360	477,911	479,424	(29,288)	(6.13)
State & Munip	40,017	39,083	40,195	40,328	(178)	(0.44)
Mortgage backed	223,284	230,644	273,052	317,508	(49,768)	(18.23)
Equities	-	-	-	-	-	NA
Agency	125,331	145,034	110,987	141,319	14,344	12.92
Other	52,316	57,552	55,724	88,237	(3,408)	(6.12)
Total Securities	889,571	954,673	957,869	1,066,816	(68,298)	(7.13)

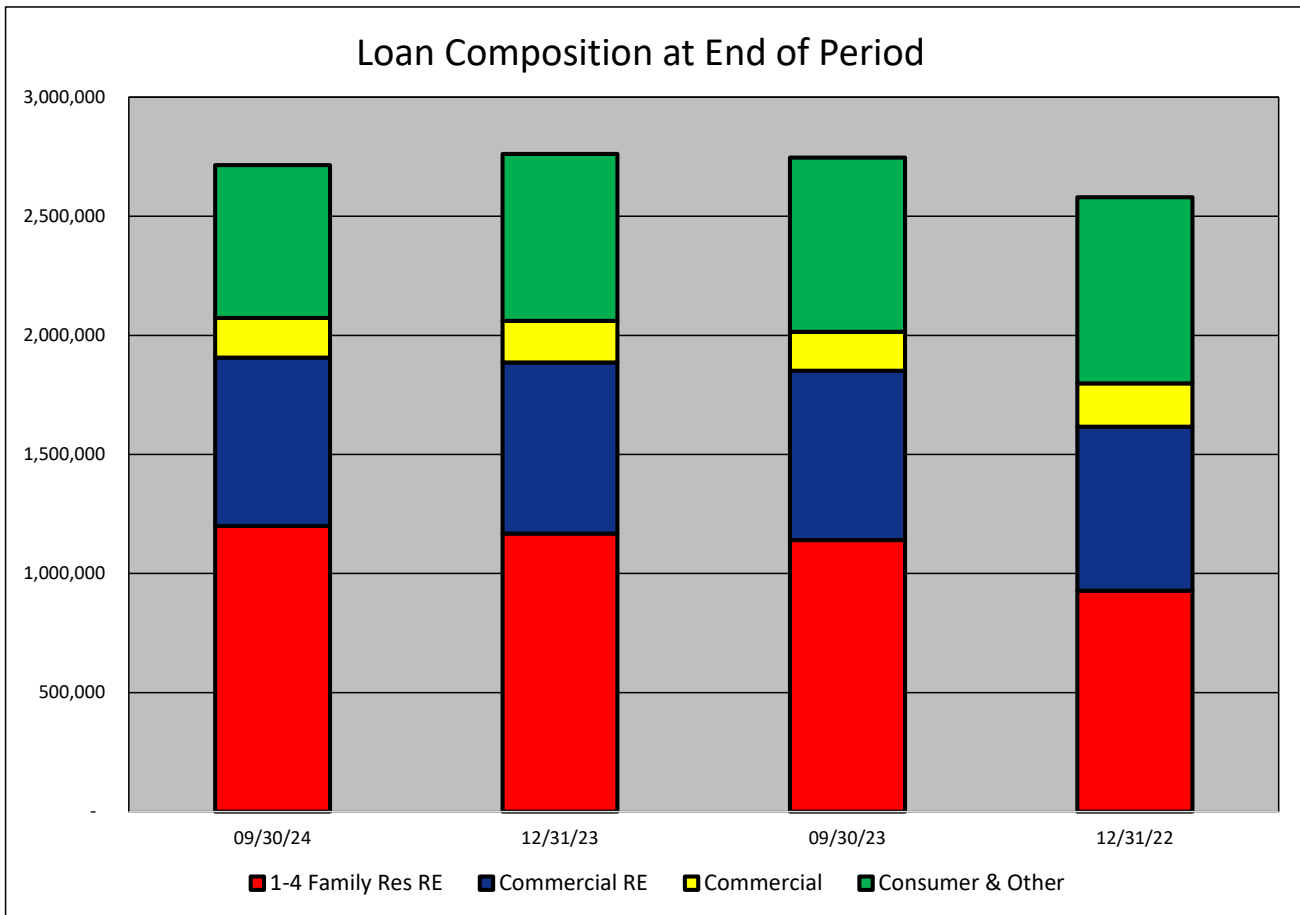


LOAN PORTFOLIO COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	1,199,120	1,168,028	1,139,984	927,339	59,136	5.19
Commercial RE	707,649	717,839	711,453	689,032	(3,804)	(0.53)
Commercial	165,916	175,376	163,933	182,242	1,983	1.21
Consumer & Other	641,662	700,886	731,135	781,202	(89,473)	(12.24)
Loans, Net	2,714,347	2,762,129	2,746,505	2,579,815	(32,158)	(1.17)



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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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	2,883	4,570	3,545	3,971	(662)	(18.67)
Total Charge-offs	6,878	9,292	6,705	7,906	173	2.58
Provision Expense	3,890	9,596	7,278	7,065	(3,388)	(46.55)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	29,836	29,941	28,854	24,736	982	3.40

NON-PERFORMING ASSETS:

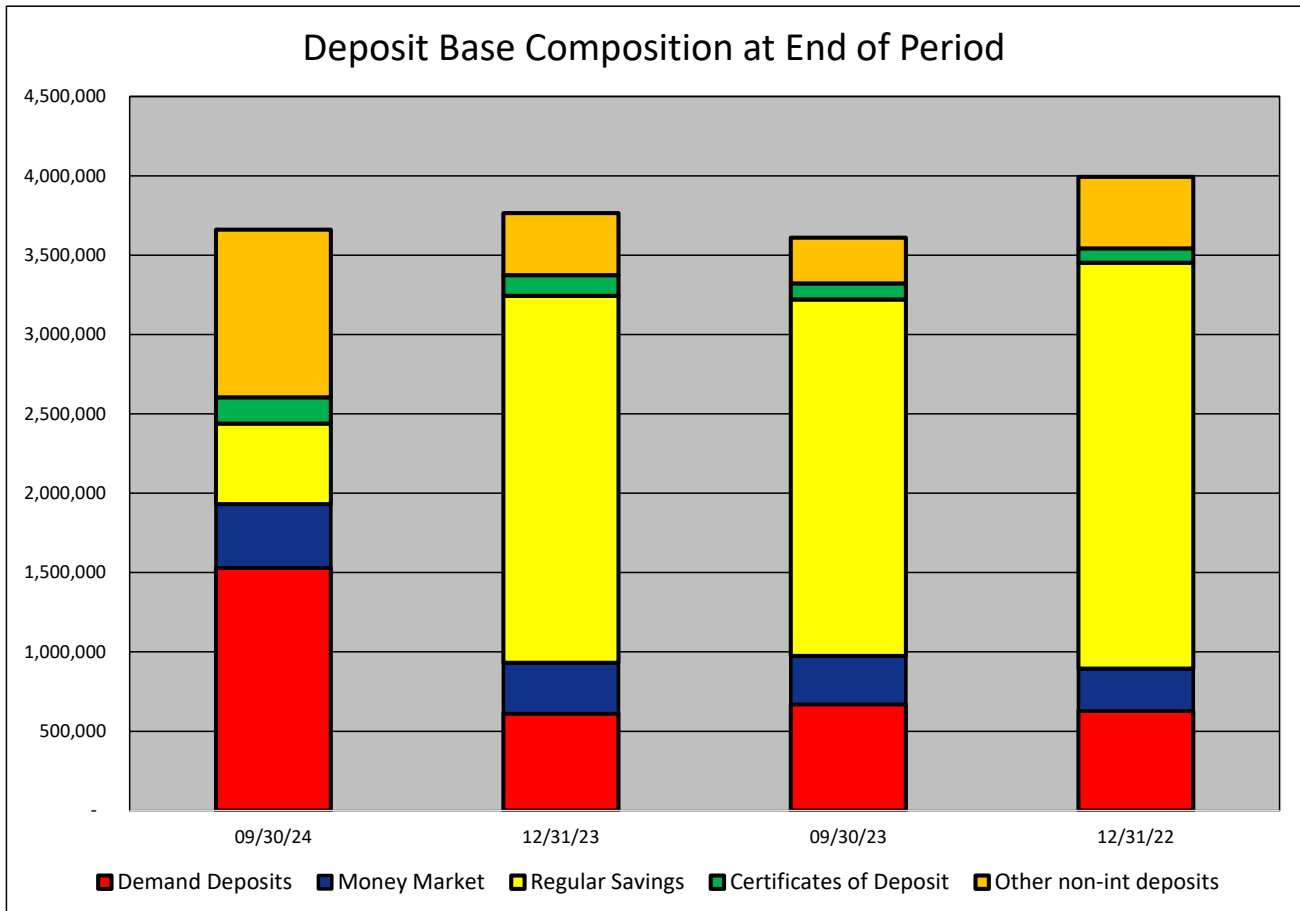
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	6,592	6,242	4,694	2,297	1,898	40.43
Foreclosed Real Estate	650	1	1	431	649	64,900.00
Total Non-perf Assets	7,242	6,243	4,695	2,728	2,547	54.25

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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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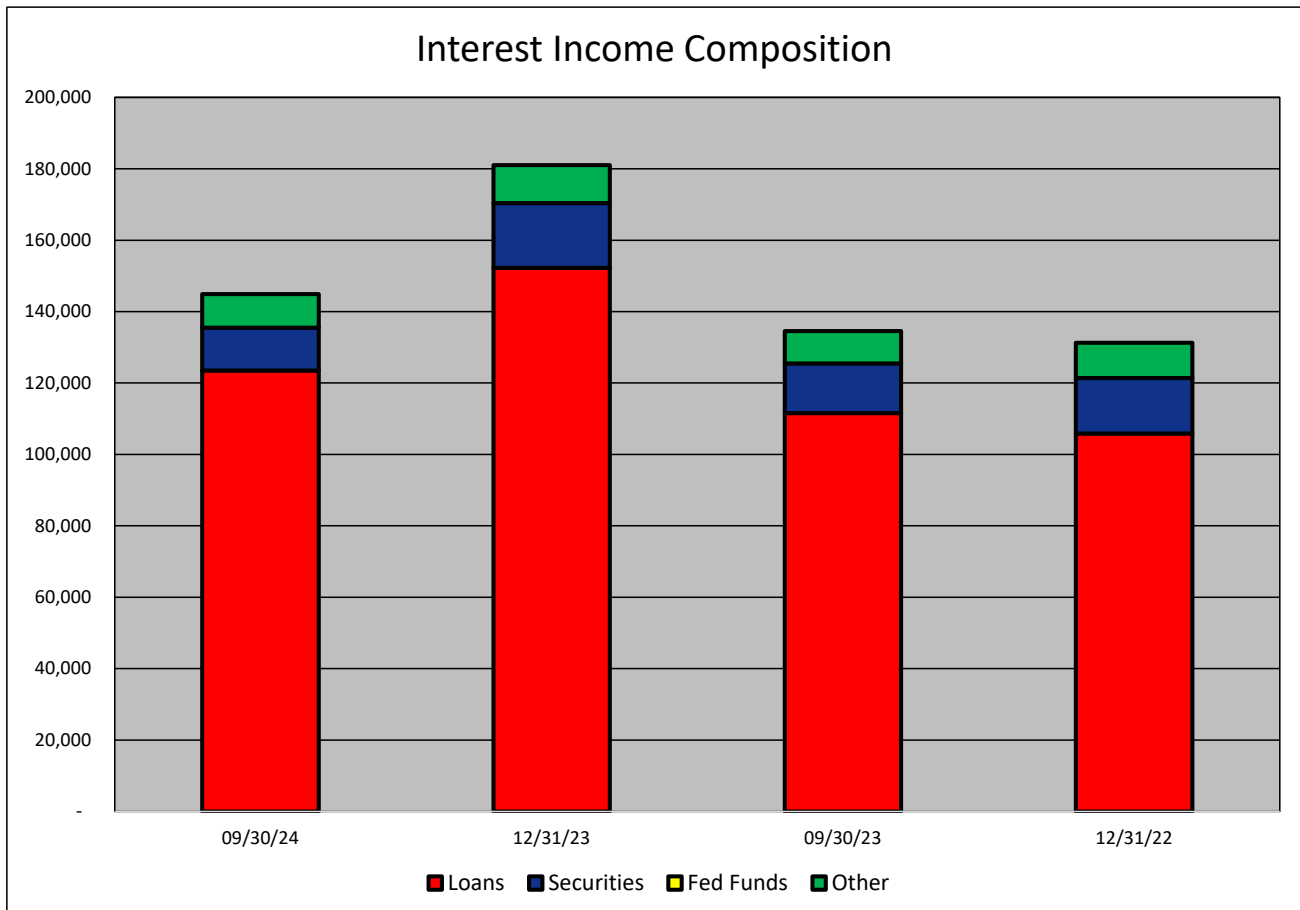
DEPOSIT BASE CATEGORY:

Demand Deposits	1,530,165	612,007	669,814	627,659	860,351	128.45
Money Market	401,272	319,319	304,323	267,384	96,949	31.86
Regular Savings	507,354	2,312,816	2,247,366	2,557,208	(1,740,012)	(77.42)
Certificates of Deposit	164,900	129,514	99,959	90,447	64,941	64.97
Other non-int deposits	1,056,514	391,689	289,029	450,674	767,485	265.54
Total Deposits	3,660,205	3,765,345	3,610,491	3,993,372	49,714	1.38



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	123,480	152,250	111,569	105,882	11,911	10.68
Securities	11,994	18,137	13,889	15,483	(1,895)	(13.64)
Fed Funds	-	-	-	-	-	NA
Other	9,440	10,638	9,108	9,937	332	3.65
Total Int Income	144,914	181,025	134,566	131,302	10,348	7.69

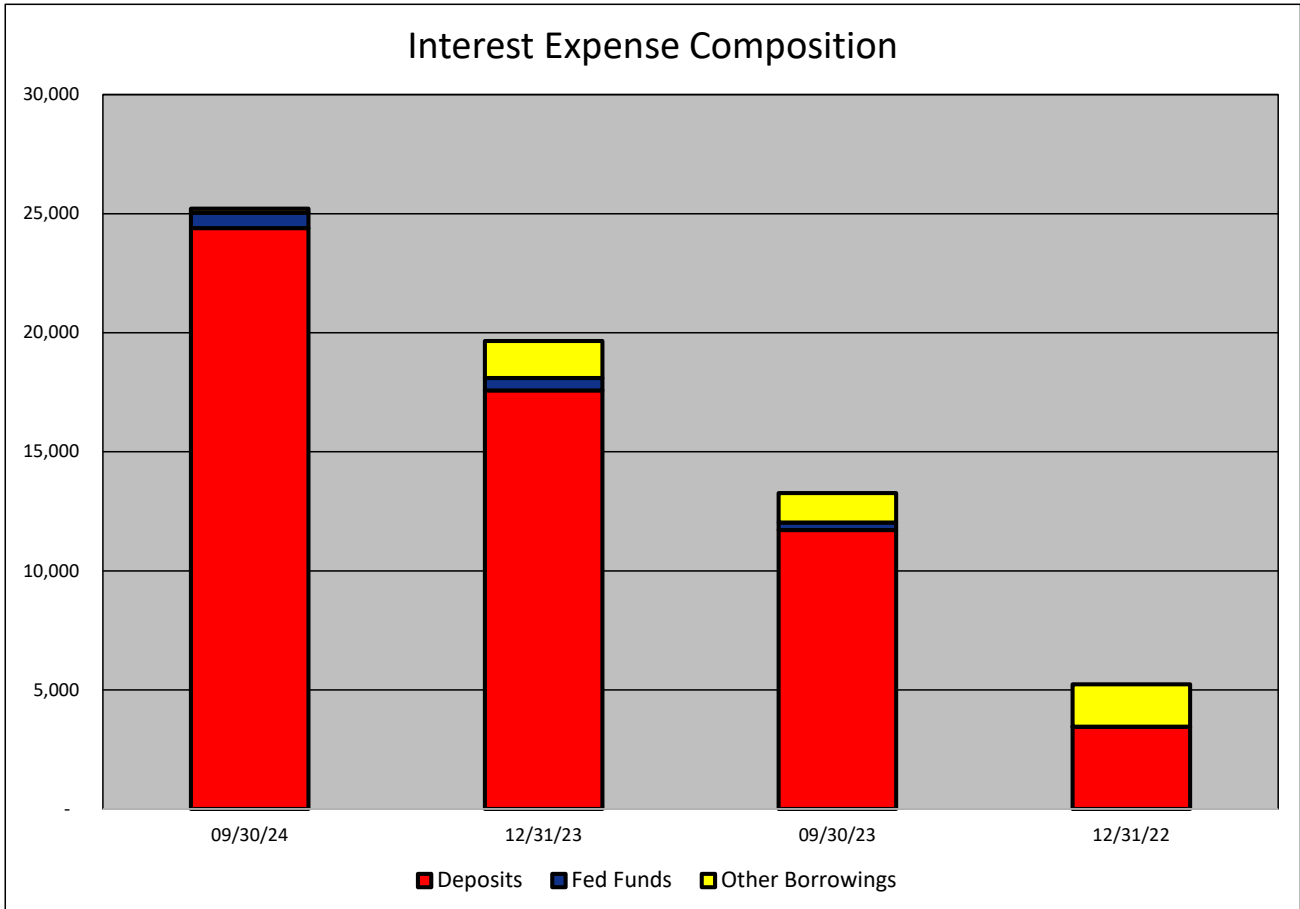


INTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	24,396	17,582	11,710	3,444	12,686	108.33
Fed Funds	639	514	315	14	324	102.86
Other Borrowings	176	1,557	1,242	1,778	(1,066)	(85.83)
Total Int Expense	25,211	19,653	13,267	5,236	11,944	90.03

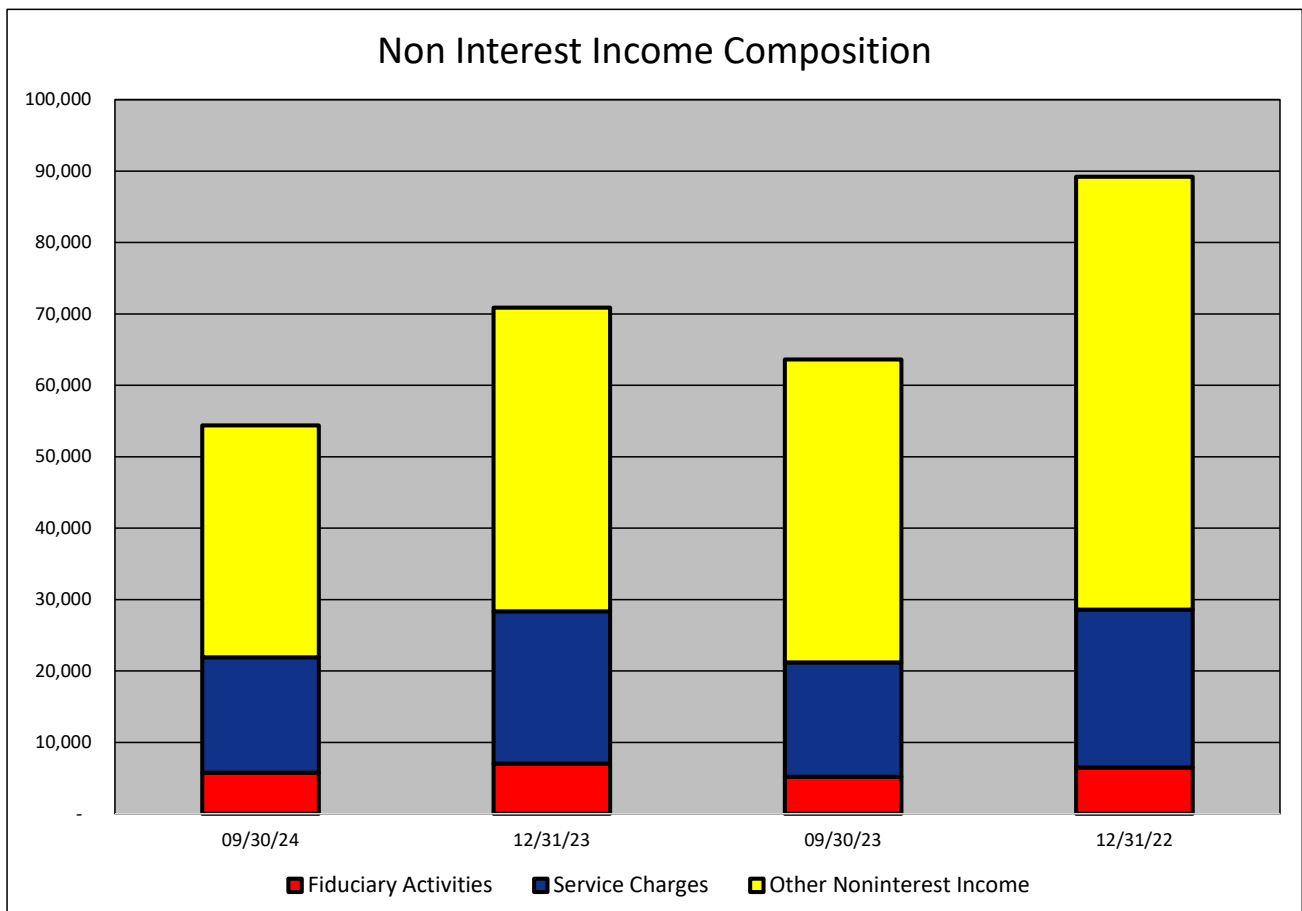


NONINTEREST INCOME COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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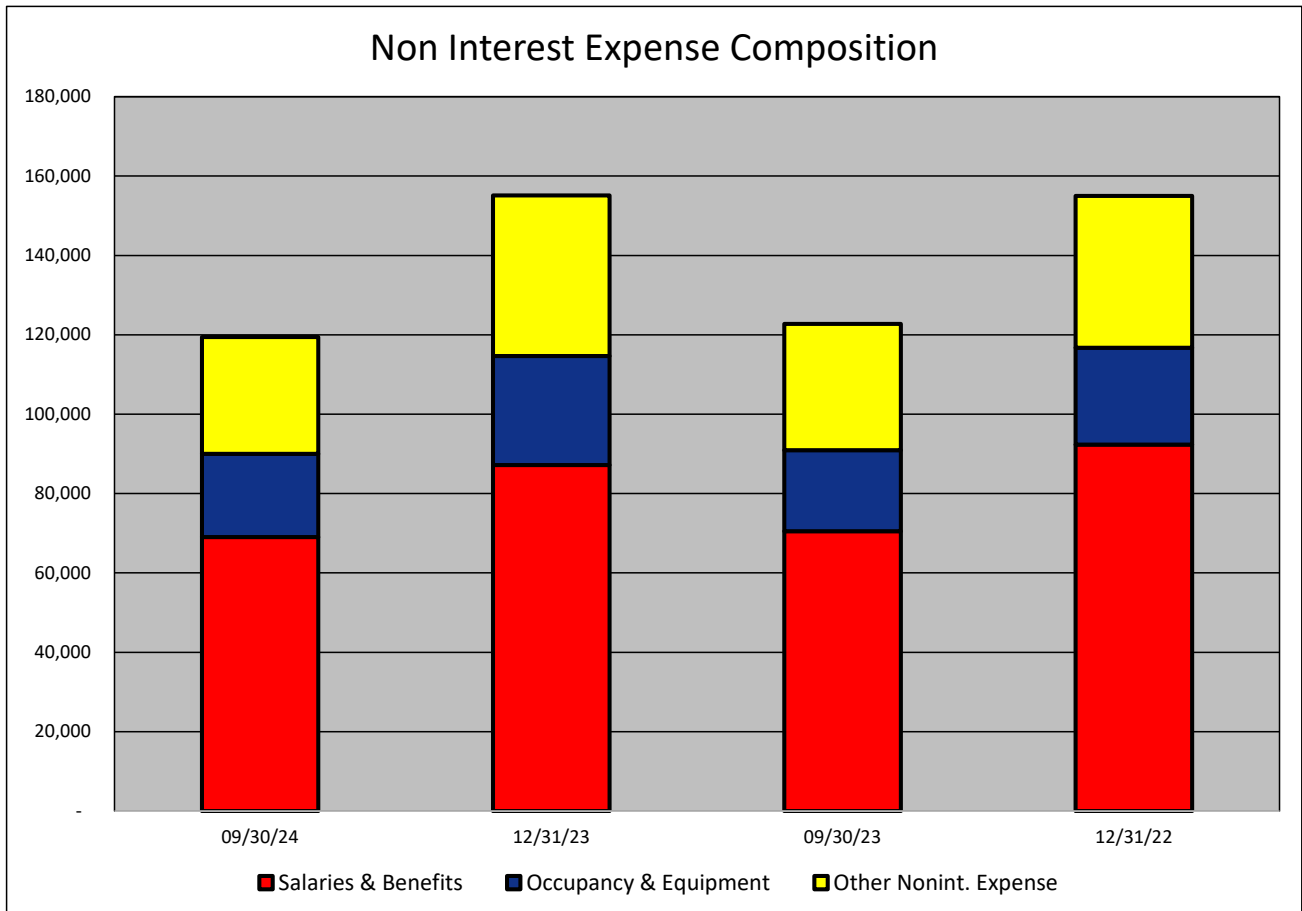
NONINTEREST INCOME CATEGORY

Fiduciary Activities	5,778	7,015	5,179	6,468	599	11.57
Service Charges	16,139	21,325	16,021	22,121	118	0.74
Other Noninterest Income	32,459	42,529	42,397	60,595	(9,938)	(23.44)
Total Nonint. Income	54,376	70,869	63,597	89,184	(9,221)	(14.50)



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	69,060	87,184	70,494	92,319	(1434)	(2.03)
Occupancy & Equipment	20,953	27,481	20,431	24,387	522	2.55
Other Nonint. Expense	29,412	40,423	31,842	38,303	(2430)	(7.63)
Total Nonint. Expense	119,425	155,088	122,767	155,009	(3342)	(2.72)



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Everbank, National Association	39,856,346	34,631,082	15.09
Florida Capital Bank, National Association	559,026	495,986	12.71
One Florida Bank	1,812,749	1,617,055	12.10
Prime Meridian Bank	931,493	831,830	11.98
Intracoastal Bank	552,985	497,760	11.09
First Federal Bank	3,946,707	3,737,911	5.59
Pnb Community Bank	155,971	147,726	5.58
Dlp Bank	260,249	247,664	5.08
Bank Of Pensacola	146,722	141,132	3.96
Lafayette State Bank	220,640	212,377	3.89
Fnbt Bank	586,939	566,429	3.62
Peoples Bank Of Graceville	116,868	113,675	2.81
Madison County Community Bank	185,337	181,753	1.97
Capital City Bank	4,217,117	4,143,070	1.79
The Warrington Bank	176,986	188,129	(5.92)

Select Peer Average	3,581,742	3,183,572	6.09
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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	103,923	78,042	33.16
Florida Capital Bank, National Association	484,083	407,411	18.82
Intracoastal Bank	412,616	357,933	15.28
One Florida Bank	1,373,546	1,199,926	14.47
Fnbt Bank	261,138	228,799	14.13
First Federal Bank	1,285,632	1,132,699	13.50
Everbank, National Association	28,403,220	25,309,700	12.22
Bank Of Pensacola	70,039	62,898	11.35
Prime Meridian Bank	699,904	639,055	9.52
Pnb Community Bank	114,382	107,603	6.30
The Warrington Bank	54,129	52,832	2.45
Lafayette State Bank	145,234	144,491	0.51
Peoples Bank Of Graceville	39,363	39,409	(0.12)
Capital City Bank	2,714,347	2,746,505	(1.17)
Madison County Community Bank	83,493	84,751	(1.48)

Select Peer Average	2,416,337	2,172,804	9.93
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the nine months ended September 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Dlp Bank	17.66	15.47	0.00	0.00	0.00
The Warrington Bank	15.72	15.35	0.00	0.00	0.00
Fnbt Bank	10.89	10.83	24.43	25.69	24.43
Florida Capital Bank, National Association	10.61	10.75	14.29	15.54	14.29
Peoples Bank Of Graceville	5.71	10.58	30.01	31.02	30.01
Prime Meridian Bank	9.43	10.21	13.53	14.33	13.53
First Federal Bank	9.30	9.98	20.13	20.53	20.13
Capital City Bank	11.07	9.61	14.80	16.00	14.80
Pnb Community Bank	8.30	9.55	0.00	0.00	0.00
Intracoastal Bank	6.54	9.48	10.70	11.90	10.70
Everbank, National Association	9.15	9.04	13.52	14.45	13.52
Madison County Community Bank	5.90	8.86	15.54	16.80	15.54
One Florida Bank	8.43	8.82	10.14	10.87	10.14
Bank Of Pensacola	8.60	8.80	20.77	21.68	20.77
Lafayette State Bank	6.73	8.76	12.50	13.75	12.50

Select Peer Average	9.60	10.41	13.36	14.17	13.36
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	104.18	86.59	2.67
Everbank, National Association	91.49	71.26	25.30
Intracoastal Bank	85.14	74.62	21.66
Prime Meridian Bank	84.75	75.14	11.19
One Florida Bank	83.94	75.77	4.65
Pnb Community Bank	80.99	73.34	18.68
Capital City Bank	74.16	64.36	21.09
Lafayette State Bank	71.31	65.82	14.39
Bank Of Pensacola	54.05	47.74	44.02
Fnbt Bank	50.31	44.49	22.32
Dlp Bank	48.71	39.93	23.02
Madison County Community Bank	48.46	45.05	37.40
First Federal Bank	39.71	32.57	53.87
The Warrington Bank	39.03	30.58	66.02
Peoples Bank Of Graceville	35.92	33.68	58.09

Select Peer Average	66.14	57.40	28.29
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	583,903	2.35	21.25
Dlp Bank	236,652	1.46	7.92
Capital City Bank	4,250,309	1.29	12.09
Intracoastal Bank	532,744	1.13	18.80
Lafayette State Bank	218,128	1.08	19.10
Prime Meridian Bank	884,414	1.00	10.77
First Federal Bank	4,239,597	0.92	11.74
Pnb Community Bank	158,273	0.89	11.82
One Florida Bank	1,743,411	0.85	10.26
Florida Capital Bank, National Association	541,498	0.72	6.73
Peoples Bank Of Graceville	116,087	0.72	14.17
Everbank, National Association	38,258,405	0.62	6.71
Madison County Community Bank	183,120	0.58	11.19
Bank Of Pensacola	142,560	0.34	3.85
The Warrington Bank	183,133	0.18	1.20

Select Peer Average	3,484,816	0.94	11.17
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	1.00	1.53	52.18	7.83
One Florida Bank	0.12	1.70	59.68	11.12
Prime Meridian Bank	0.29	1.94	60.71	8.39
Everbank, National Association	0.20	1.45	64.44	25.52
Intracoastal Bank	0.17	1.81	64.66	12.86
Lafayette State Bank	0.91	2.72	67.98	4.90
Peoples Bank Of Graceville	0.27	1.36	68.50	8.99
Capital City Bank	1.71	2.04	68.54	5.46
First Federal Bank	1.31	1.47	69.59	6.59
Dlp Bank	0.77	3.55	70.64	7.03
Pnb Community Bank	0.18	3.14	73.41	3.90
Florida Capital Bank, National Association	1.49	2.54	78.52	4.66
Madison County Community Bank	0.57	2.34	79.25	5.01
Bank Of Pensacola	0.20	1.69	81.11	10.48
The Warrington Bank	0.25	1.86	89.67	5.71

Select Peer Average	0.63	2.08	69.93	8.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.78	0.00	0.00	0.00
Fnbt Bank	1.68	0.01	0.00	0.04
Peoples Bank Of Graceville	0.95	0.00	0.00	0.00
The Warrington Bank	0.99	0.00	0.00	0.00
One Florida Bank	0.82	0.03	0.03	0.29
Madison County Community Bank	2.04	0.32	0.14	2.09
Capital City Bank	1.10	0.24	0.17	1.78
Florida Capital Bank, National Association	1.23	0.28	0.24	1.24
Prime Meridian Bank	0.77	0.35	0.26	2.64
Pnb Community Bank	1.24	1.32	0.97	10.49
First Federal Bank	0.68	3.52	1.15	1.89
Lafayette State Bank	1.84	1.87	1.23	15.54
Intracoastal Bank	1.32	1.68	1.26	16.70
Everbank, National Association	0.84	1.91	1.39	4.55
Dlp Bank	1.53	2.61	1.42	10.33

Select Peer Average	1.19	0.94	0.55	4.51
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	4.30	2.74	0.00	44.02	0.00
Madison County Community Bank	3.46	6.48	0.00	0.00	37.40
Lafayette State Bank	2.98	11.95	0.00	0.00	14.39
Pnb Community Bank	2.30	2.08	2.00	0.00	18.68
Capital City Bank	1.98	6.21	0.00	13.31	7.78
The Warrington Bank	1.66	0.77	0.00	66.02	0.00
Dlp Bank	1.38	23.78	4.44	0.00	23.02
Prime Meridian Bank	1.31	5.08	3.98	1.43	9.76
Peoples Bank Of Graceville	0.89	6.58	0.00	43.75	14.33
One Florida Bank	0.88	17.84	0.00	0.00	4.65
Intracoastal Bank	0.85	0.05	0.00	0.00	21.66
Florida Capital Bank, National Association	0.73	6.86	0.00	0.00	2.67
First Federal Bank	0.54	3.05	0.00	0.00	53.87
Fnbt Bank	0.46	30.89	0.00	22.32	0.00
Everbank, National Association	0.15	1.41	0.00	0.07	25.19

Select Peer Average	1.59	8.38	0.69	12.73	15.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Florida Capital Bank, National Association	76.30	0.25	0.00	0.01
One Florida Bank	75.11	0.54	0.00	0.00
Prime Meridian Bank	73.76	1.03	0.00	0.00
Intracoastal Bank	73.63	1.01	0.00	0.00
Pnb Community Bank	72.43	1.40	0.00	0.00
Everbank, National Association	70.67	0.12	0.01	0.01
Lafayette State Bank	64.62	2.27	0.00	0.00
Capital City Bank	62.92	2.53	0.02	2.14
Bank Of Pensacola	47.36	0.74	0.00	0.00
Madison County Community Bank	44.13	4.52	0.00	0.00
Fnbt Bank	43.50	1.72	0.00	0.00
Dlp Bank	39.32	1.54	0.38	4.49
Peoples Bank Of Graceville	33.36	0.15	0.00	0.00
The Warrington Bank	30.28	0.58	0.00	0.00
First Federal Bank	29.94	1.00	0.01	4.75

Select Peer Average	55.82	1.29	0.03	0.76
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	65.21	34.79	100.00	0.00	0.00
Florida Capital Bank, National Association	51.43	42.27	93.70	0.00	6.30
Bank Of Pensacola	45.08	51.92	97.01	2.99	0.00
Lafayette State Bank	39.96	60.04	100.00	0.00	0.00
Capital City Bank	37.91	60.38	98.29	0.79	0.92
Fnbt Bank	25.24	74.76	100.00	0.00	0.00
The Warrington Bank	24.79	68.48	93.27	0.00	6.73
Pnb Community Bank	24.76	75.24	100.00	0.00	0.00
Prime Meridian Bank	24.38	74.08	98.47	0.00	1.53
Madison County Community Bank	23.11	76.89	100.00	0.00	0.00
Peoples Bank Of Graceville	22.17	77.83	100.00	0.00	0.00
One Florida Bank	22.16	76.93	99.09	0.00	0.91
Intracoastal Bank	18.94	76.03	94.97	1.11	3.92
First Federal Bank	8.74	83.22	91.96	0.00	8.04
Everbank, National Association	4.53	82.72	87.25	0.00	12.75

Select Peer Average	29.23	67.71	96.93	0.33	2.74
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.97	0.47	5.76	92.63
Lafayette State Bank	5.93	2.16	4.63	94.94
Pnb Community Bank	5.47	1.28	4.60	94.43
Capital City Bank	4.96	1.27	4.10	91.64
Fnbt Bank	5.74	2.81	3.93	97.86
Florida Capital Bank, National Association	5.39	4.85	3.76	96.67
Prime Meridian Bank	5.56	2.94	3.51	96.31
Madison County Community Bank	4.95	2.25	3.21	95.85
Intracoastal Bank	5.25	2.99	2.99	96.58
First Federal Bank	5.30	2.45	2.99	89.50
One Florida Bank	5.71	3.91	2.97	98.42
Everbank, National Association	5.74	3.92	2.38	99.19
Bank Of Pensacola	3.25	1.91	2.20	97.04
The Warrington Bank	2.91	1.19	2.15	97.64
Peoples Bank Of Graceville	4.01	2.52	2.11	98.57

Select Peer Average	5.08	2.46	2.66	95.82
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