

**Fnbt Bank**  
Fort Walton Beach, FL

Established  
4/9/1956

**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 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
<b>Fnbt Bank</b>	<b>586,939</b>
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 (%)
<b>Fnbt Bank</b>	<b>2.35</b>
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

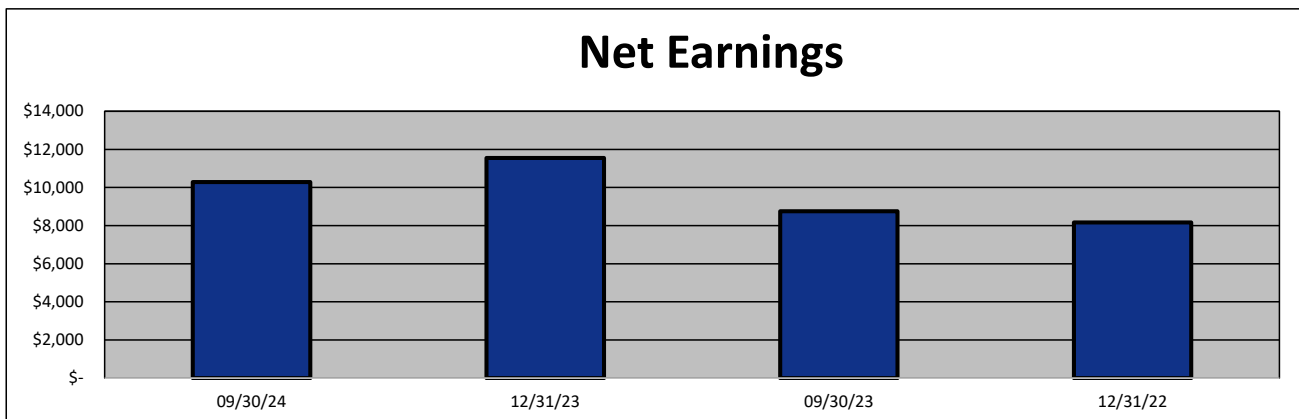
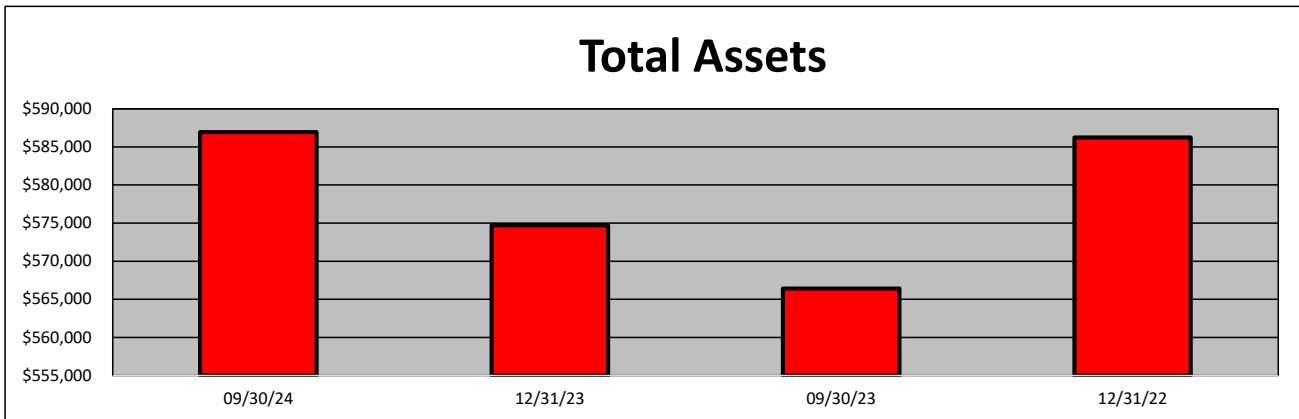
**EXECUTIVE SUMMARY - FNBT BANK**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	10.89	10.90	11.44	10.21	9.87	9.60
Leverage Ratio	10.83	10.87	11.19	9.79	10.70	10.41
Tier 1 Cap/Risk Based Assets	24.43	25.07	26.72	22.75	12.49	13.36
Risk Based Ratio	25.69	26.33	27.97	24.00	13.34	14.17
Common Equity Tier 1 Capital Ratio	24.43	25.07	26.72	22.75	12.45	13.36
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	50.31	47.32	45.82	38.92	75.65	66.14
Loans/Assets	44.49	42.02	40.39	34.85	63.44	57.40
Securities/Assets	22.32	26.74	31.77	26.44	20.01	28.29
<b>PROFITABILITY:</b>						
Return on Avg Assets	2.35	1.98	2.00	1.27	0.75	0.94
Return on Avg Equity	21.25	18.36	18.54	14.29	10.06	11.17
Nonint Income/Avg Assets	1.00	1.05	1.05	1.09	0.79	0.63
Net Overhead Ratio	1.53	1.42	1.41	1.11	2.14	2.08
Efficiency Ratio	52.18	55.84	55.45	63.67	72.20	69.93
Assets (per million) per Employee	7.83	7.18	6.82	7.33	10.50	8.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.68	1.83	1.96	2.37	1.29	1.19
Nonperforming Loans/Total Loans	0.01	0.06	0.05	0.00	0.55	0.94
Nonperforming Assets/Total Assets	0.00	0.03	0.02	0.00	0.37	0.55
Adjusted Texas Ratio	0.04	0.23	0.17	0.00	3.62	4.51
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.74	4.85	4.76	2.94	5.49	5.08
Cost of funds	2.81	1.43	1.20	0.22	3.09	2.46
Net interest margin	3.93	3.59	3.65	2.71	2.88	2.66
Avg Earning Assets/Avg Assets	97.86	94.14	93.04	87.11	96.03	95.82

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

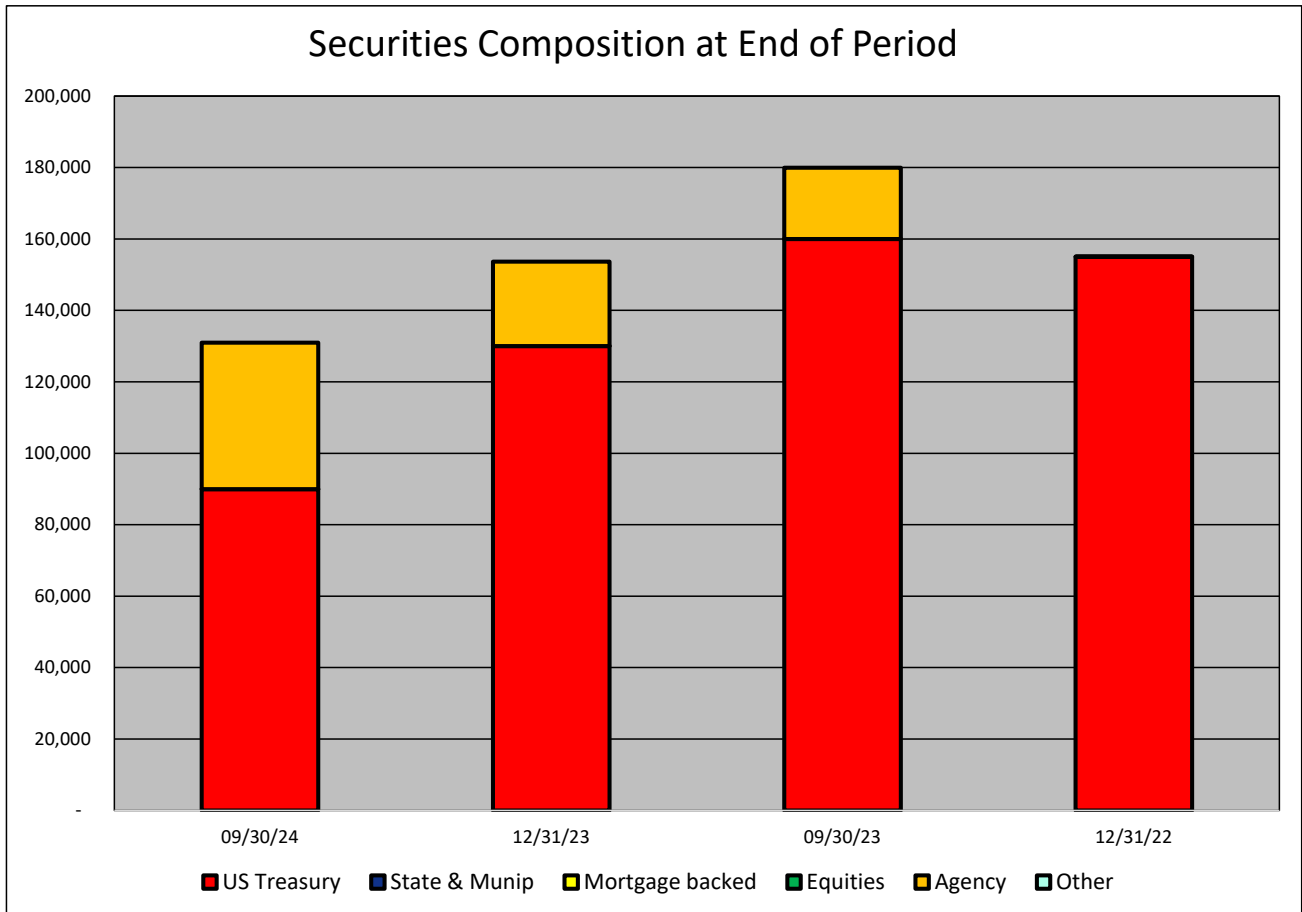
<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	586,939	574,702	566,429	586,236	20,510	3.62
Cash and Equivalents	184,039	165,996	143,993	215,211	40,046	27.81
Securities	130,991	153,672	179,978	154,999	(48,987)	(27.22)
Loans, net	261,138	241,463	228,799	204,328	32,339	14.13
Deposit Accounts	519,104	510,306	499,311	525,026	19,793	3.96
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	63,943	62,636	64,807	59,856	(864)	(1.33)

<b>Period Ending</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	10,286	11,548	8,756	8,169	1,530	17.47
Interest Income	24,606	26,589	19,424	16,405	5,182	26.68
Interest Expense	7,747	6,887	4,548	1,248	3,199	70.34
Net Interest Income	16,859	19,702	14,876	15,157	1,983	13.33
Prov for Credit Losses	(164)	(113)	(29)	(122)	(135)	465.52
Noninterest income	4,388	6,115	4,596	6,991	(208)	(4.53)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	11,086	14,415	10,798	14,101	288	2.67
Net Operating Income	10,325	11,515	8,703	8,169	1,622	18.64
Income Taxes	-	-	-	-	-	NA



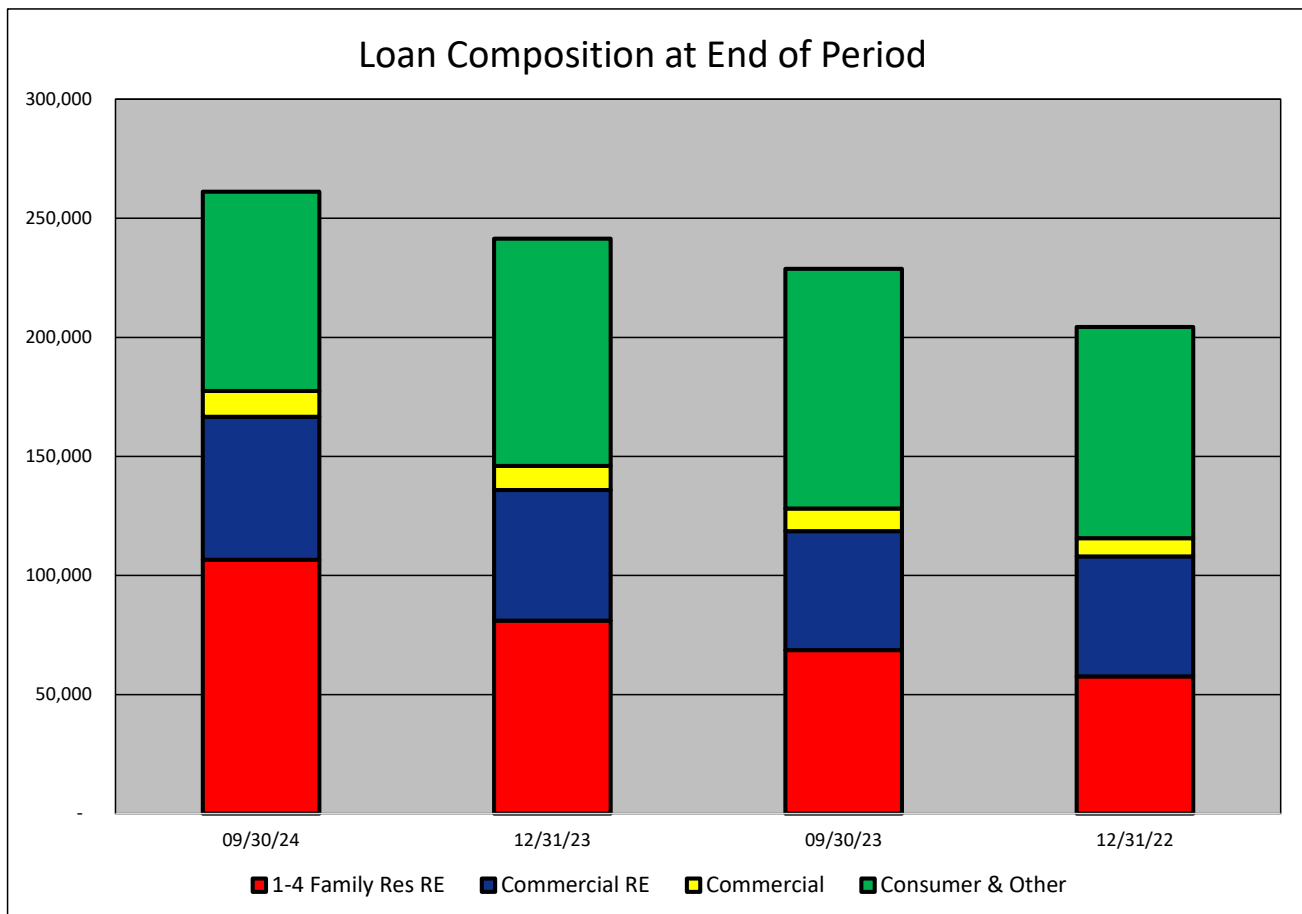
**SECURITIES COMPOSITION - FNBT BANK**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	89,970	130,015	159,981	154,997	(70,011)	(43.76)
State & Munip	-	-	-	-	-	NA
Mortgage backed	1	1	1	2	-	-
Equities	-	-	-	-	-	NA
Agency	41,020	23,656	19,996	-	21,024	105.14
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>130,991</b>	<b>153,672</b>	<b>179,978</b>	<b>154,999</b>	<b>(48,987)</b>	<b>(27.22)</b>



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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	106,559	81,044	68,686	57,650	37,873	55.14
Commercial RE	60,054	54,892	49,917	50,299	10,137	20.31
Commercial	10,898	10,088	9,478	7,717	1,420	14.98
Consumer & Other	83,627	95,439	100,718	88,662	(17,091)	(16.97)
<b>Loans, Net</b>	<b>261,138</b>	<b>241,463</b>	<b>228,799</b>	<b>204,328</b>	<b>32,339</b>	<b>14.13</b>



**LOAN PORTFOLIO QUALITY - FNB 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	4,410	4,846	4,846	4,734	(436)	(9.00)
Total Recoveries	280	23	21	254	259	1,233.33
Total Charge-offs	137	7	6	20	131	2,183.33
Provision Expense	(164)	(113)	(29)	(122)	(135)	465.52
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(339)	(339)	-	339	(100.00)
Ending Balance	4,389	4,410	4,493	4,846	(104)	(2.31)

**NON-PERFORMING ASSETS:**

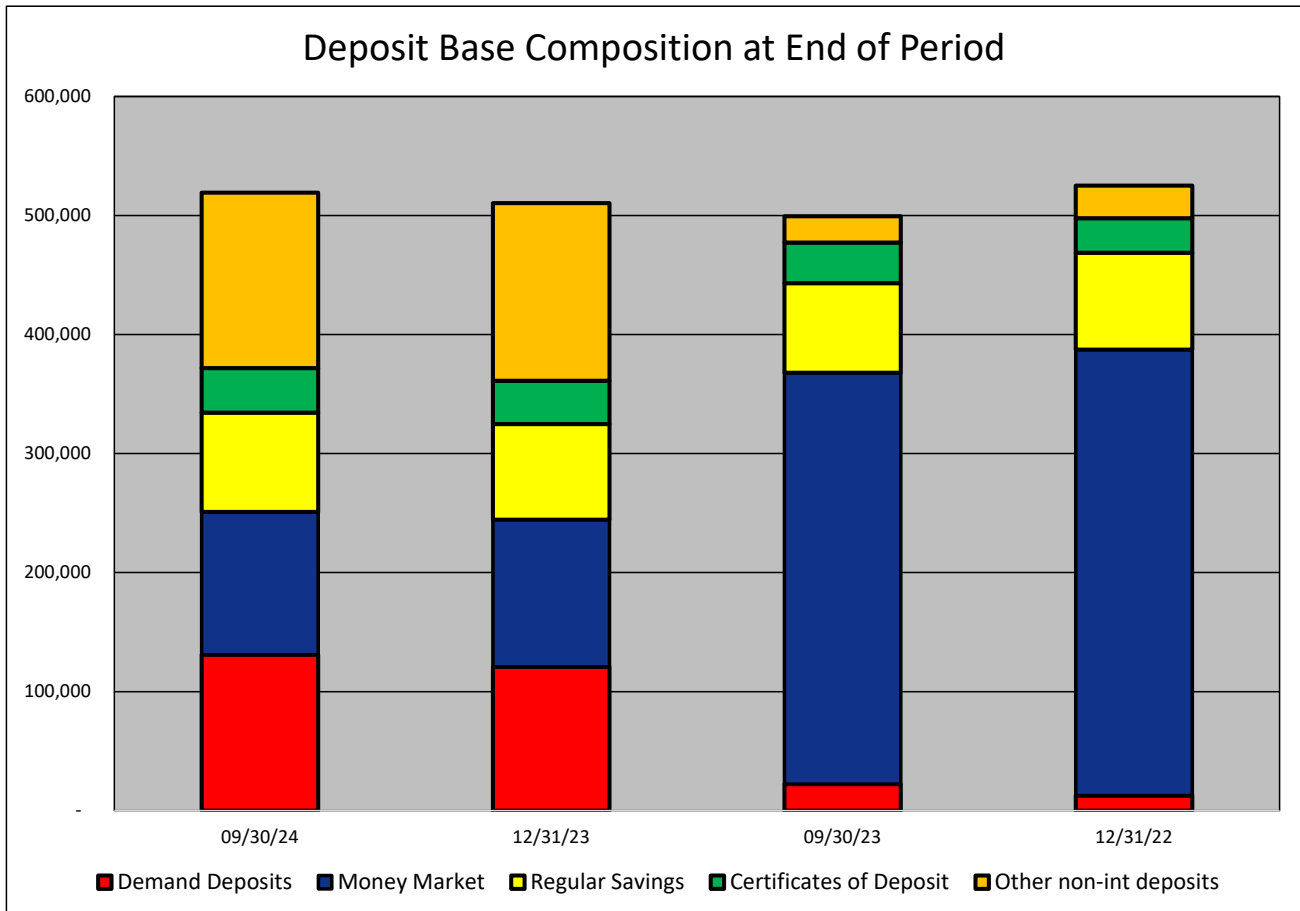
Total-90+ Days Past Due	8	7	-	-	8	NA
Total-Nonaccrual	20	144	120	-	(100)	(83.33)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	28	151	120	-	(92)	(76.67)

**DEPOSIT BASE COMPOSITION - FNBT 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:**

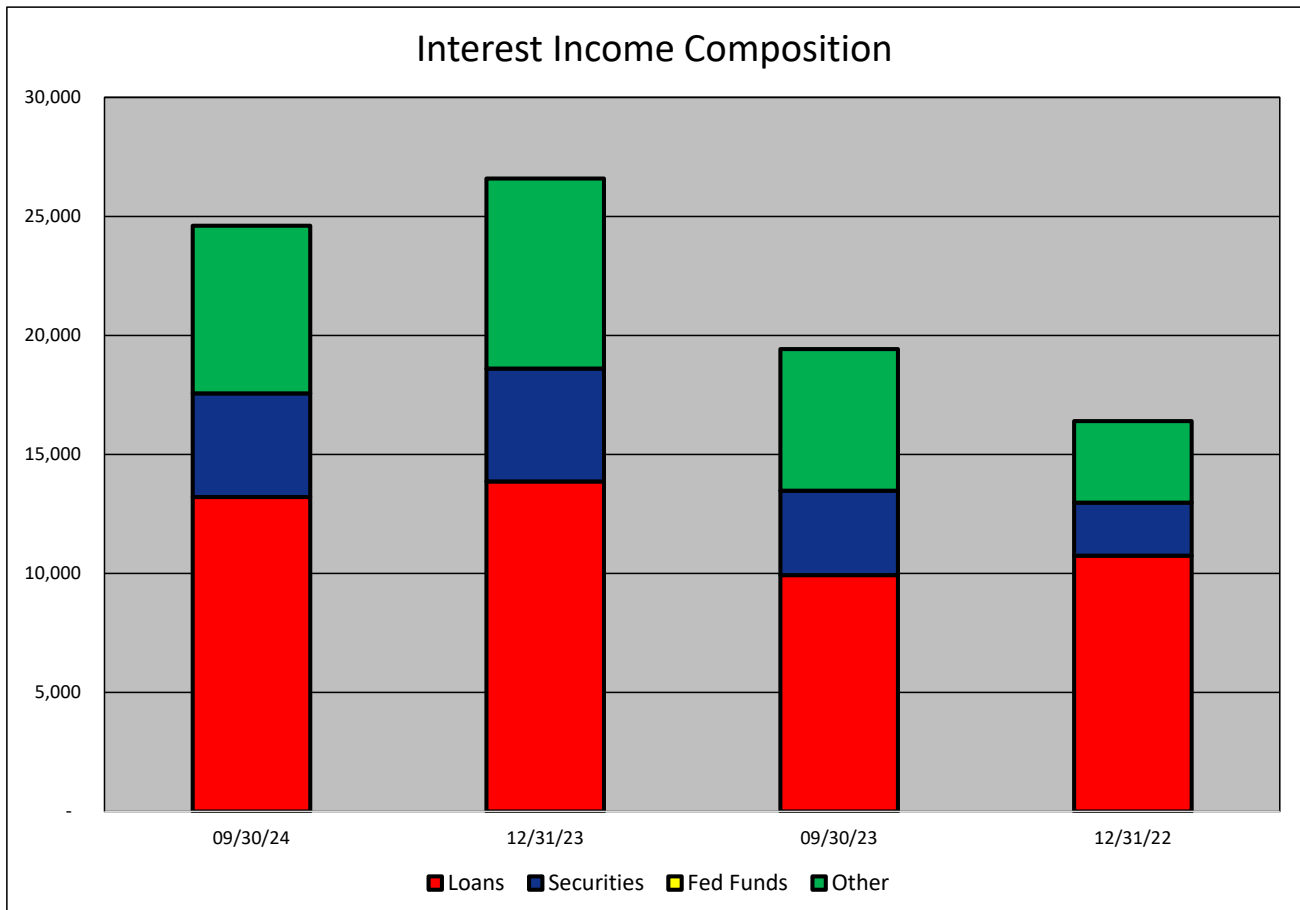
Demand Deposits	131,008	120,760	22,234	12,580	108,774	489.22
Money Market	120,013	123,711	345,576	374,785	(225,563)	(65.27)
Regular Savings	83,326	80,204	75,225	81,222	8,101	10.77
Certificates of Deposit	37,377	36,388	34,301	29,144	3,076	8.97
Other non-int deposits	147,380	149,243	21,975	27,295	125,405	570.67
<b>Total Deposits</b>	<b>519,104</b>	<b>510,306</b>	<b>499,311</b>	<b>525,026</b>	<b>19,793</b>	<b>3.96</b>





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

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	13,211	13,868	9,925	10,747	3,286	33.11
Securities	4,356	4,739	3,550	2,232	806	22.70
Fed Funds	-	-	-	-	-	NA
Other	7,039	7,982	5,949	3,426	1,090	18.32
<b>Total Int Income</b>	<b>24,606</b>	<b>26,589</b>	<b>19,424</b>	<b>16,405</b>	<b>5,182</b>	<b>26.68</b>

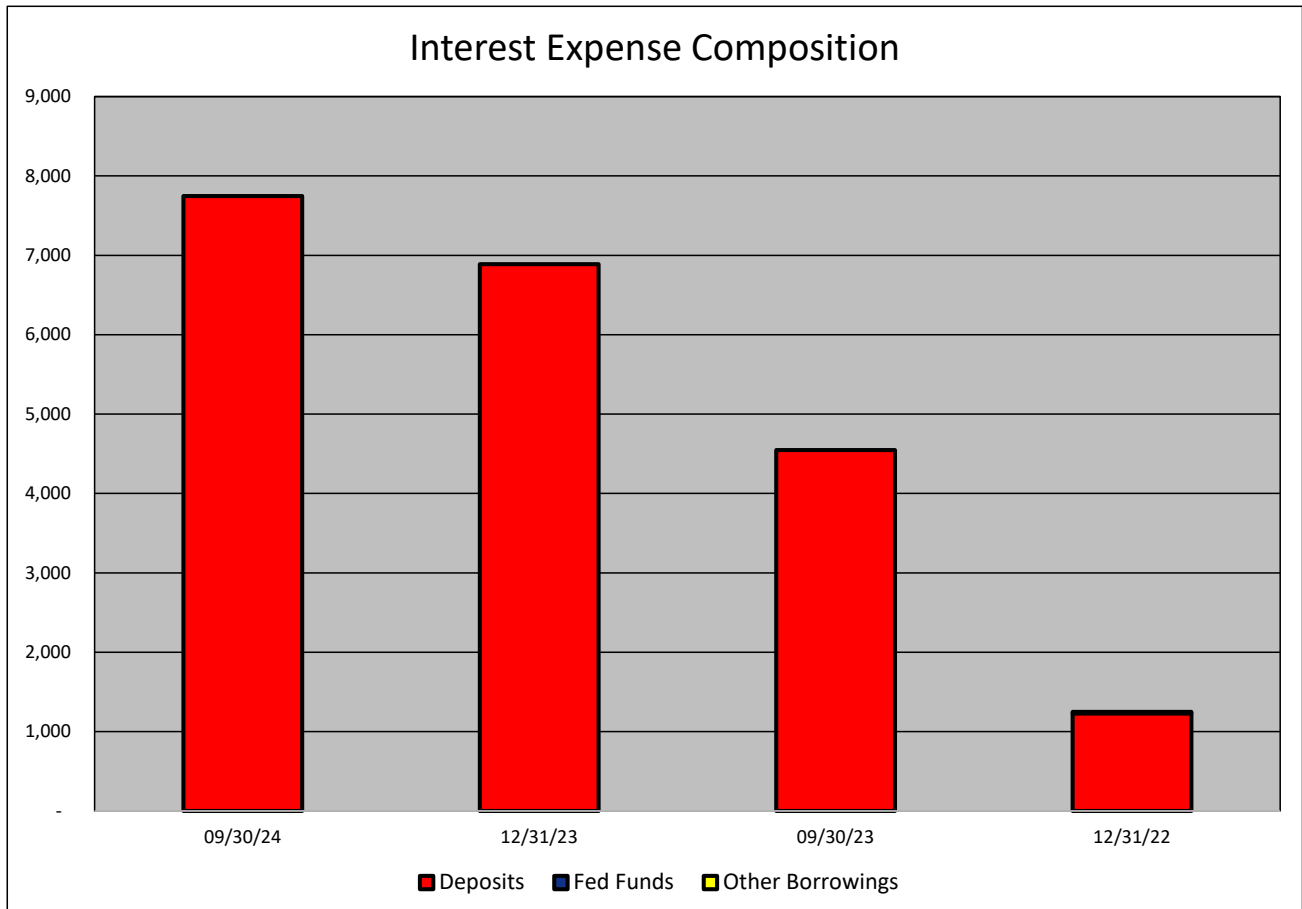


**INTEREST EXPENSE COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

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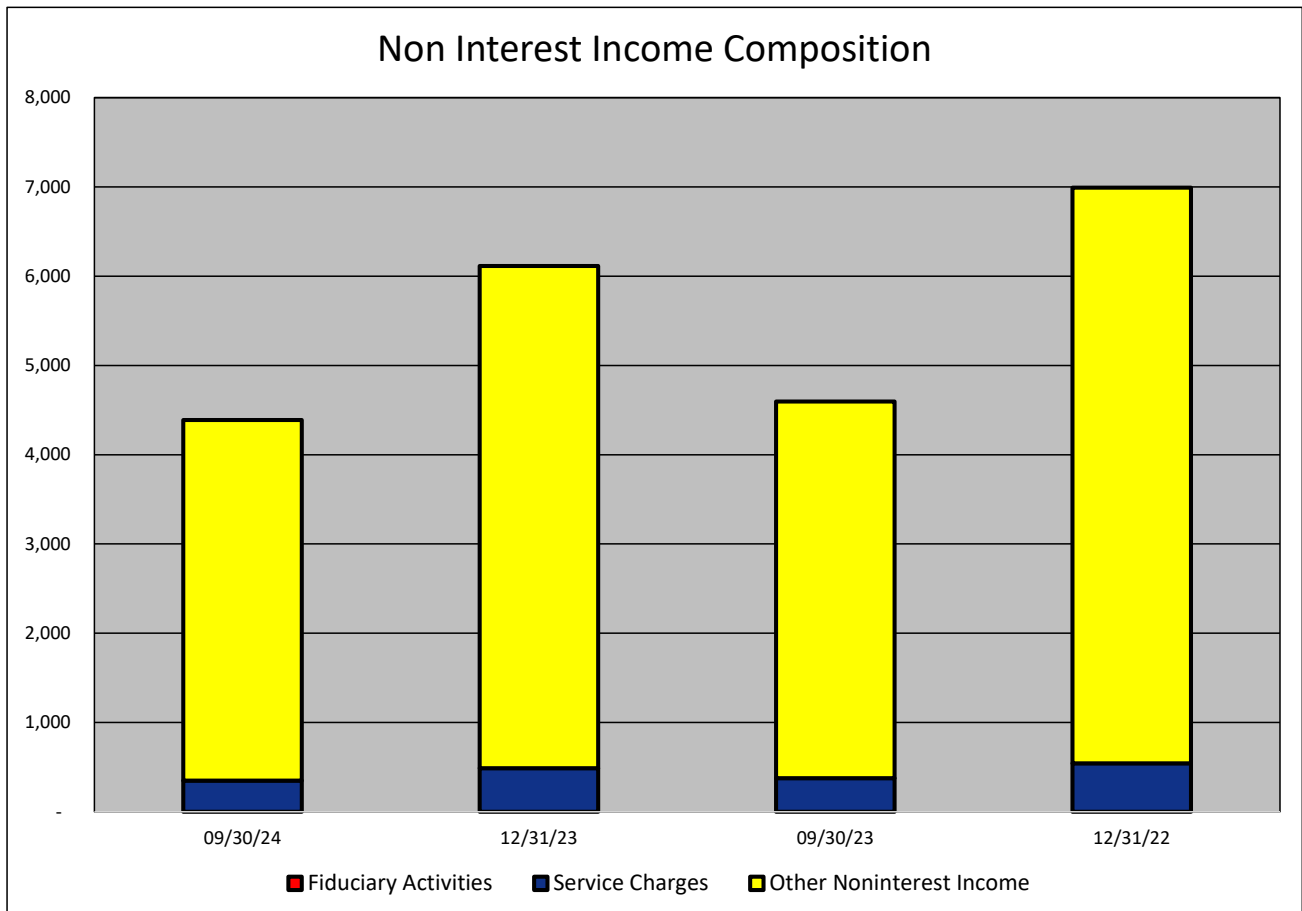
**INTEREST EXPENSE CATEGORY**

Deposits	7,747	6,887	4,548	1,229	3,199	70.34
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	19	-	NA
<b>Total Int Expense</b>	<b>7,747</b>	<b>6,887</b>	<b>4,548</b>	<b>1,248</b>	<b>3,199</b>	<b>70.34</b>



**NONINTEREST INCOME COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	350	489	376	542	(26)	(6.91)
Other Noninterest Income	4,038	5,626	4,220	6,449	(182)	(4.31)
<b>Total Nonint. Income</b>	<b>4,388</b>	<b>6,115</b>	<b>4,596</b>	<b>6,991</b>	<b>(208)</b>	<b>(4.53)</b>

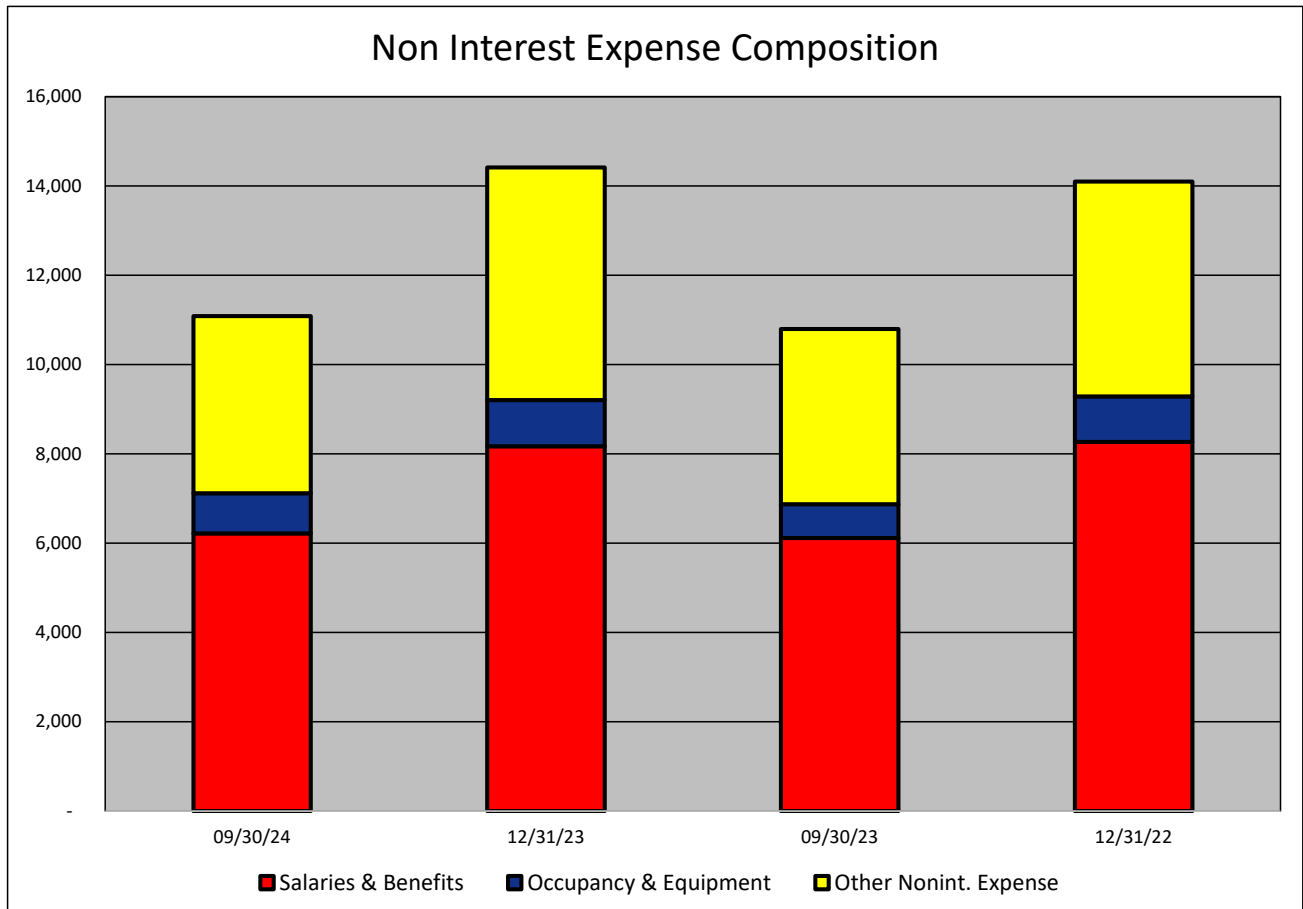


**NONINTEREST EXPENSE COMPOSITION- FNB BANK**  
(Dollars in Thousands)

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 EXPENSE CATEGORY**

Salaries & Benefits	6,216	8,171	6,116	8,268	100	1.64
Occupancy & Equipment	900	1,035	754	1,018	146	19.36
Other Nonint. Expense	3,970	5,209	3,928	4,815	42	1.07
<b>Total Nonint. Expense</b>	<b>11,086</b>	<b>14,415</b>	<b>10,798</b>	<b>14,101</b>	<b>288</b>	<b>2.67</b>



**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
<b>Fnbt Bank</b>	<b>586,939</b>	<b>566,429</b>	<b>3.62</b>
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)

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

<b>Select Peer Average</b>	<b>2,416,337</b>	<b>2,172,804</b>	<b>9.93</b>
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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	<b>15.47</b>	0.00	0.00	0.00
The Warrington Bank	15.72	<b>15.35</b>	0.00	0.00	0.00
<b>Fnbt Bank</b>	<b>10.89</b>	<b>10.83</b>	<b>24.43</b>	<b>25.69</b>	<b>24.43</b>
Florida Capital Bank, National Association	10.61	<b>10.75</b>	14.29	15.54	14.29
Peoples Bank Of Graceville	5.71	<b>10.58</b>	30.01	31.02	30.01
Prime Meridian Bank	9.43	<b>10.21</b>	13.53	14.33	13.53
First Federal Bank	9.30	<b>9.98</b>	20.13	20.53	20.13
Capital City Bank	11.07	<b>9.61</b>	14.80	16.00	14.80
Pnb Community Bank	8.30	<b>9.55</b>	0.00	0.00	0.00
Intracoastal Bank	6.54	<b>9.48</b>	10.70	11.90	10.70
Everbank, National Association	9.15	<b>9.04</b>	13.52	14.45	13.52
Madison County Community Bank	5.90	<b>8.86</b>	15.54	16.80	15.54
One Florida Bank	8.43	<b>8.82</b>	10.14	10.87	10.14
Bank Of Pensacola	8.60	<b>8.80</b>	20.77	21.68	20.77
Lafayette State Bank	6.73	<b>8.76</b>	12.50	13.75	12.50

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

<b>Select Peer Average</b>	<b>66.14</b>	<b>57.40</b>	<b>28.29</b>
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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
<b>Fnbt Bank</b>	<b>583,903</b>	<b>2.35</b>	<b>21.25</b>
Dlp Bank	236,652	<b>1.46</b>	7.92
Capital City Bank	4,250,309	<b>1.29</b>	12.09
Intracoastal Bank	532,744	<b>1.13</b>	18.80
Lafayette State Bank	218,128	<b>1.08</b>	19.10
Prime Meridian Bank	884,414	<b>1.00</b>	10.77
First Federal Bank	4,239,597	<b>0.92</b>	11.74
Pnb Community Bank	158,273	<b>0.89</b>	11.82
One Florida Bank	1,743,411	<b>0.85</b>	10.26
Florida Capital Bank, National Association	541,498	<b>0.72</b>	6.73
Peoples Bank Of Graceville	116,087	<b>0.72</b>	14.17
Everbank, National Association	38,258,405	<b>0.62</b>	6.71
Madison County Community Bank	183,120	<b>0.58</b>	11.19
Bank Of Pensacola	142,560	<b>0.34</b>	3.85
The Warrington Bank	183,133	<b>0.18</b>	1.20

<b>Select Peer Average</b>	<b>3,484,816</b>	<b>0.94</b>	<b>11.17</b>
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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
<b>Fnbt Bank</b>	1.00	1.53	<b>52.18</b>	7.83
One Florida Bank	0.12	1.70	<b>59.68</b>	11.12
Prime Meridian Bank	0.29	1.94	<b>60.71</b>	8.39
Everbank, National Association	0.20	1.45	<b>64.44</b>	25.52
Intracoastal Bank	0.17	1.81	<b>64.66</b>	12.86
Lafayette State Bank	0.91	2.72	<b>67.98</b>	4.90
Peoples Bank Of Graceville	0.27	1.36	<b>68.50</b>	8.99
Capital City Bank	1.71	2.04	<b>68.54</b>	5.46
First Federal Bank	1.31	1.47	<b>69.59</b>	6.59
Dlp Bank	0.77	3.55	<b>70.64</b>	7.03
Pnb Community Bank	0.18	3.14	<b>73.41</b>	3.90
Florida Capital Bank, National Association	1.49	2.54	<b>78.52</b>	4.66
Madison County Community Bank	0.57	2.34	<b>79.25</b>	5.01
Bank Of Pensacola	0.20	1.69	<b>81.11</b>	10.48
The Warrington Bank	0.25	1.86	<b>89.67</b>	5.71

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

<b>Select Peer Average</b>	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	<b>4.30</b>	2.74	0.00	44.02	0.00
Madison County Community Bank	<b>3.46</b>	6.48	0.00	0.00	37.40
Lafayette State Bank	<b>2.98</b>	11.95	0.00	0.00	14.39
Pnb Community Bank	<b>2.30</b>	2.08	2.00	0.00	18.68
Capital City Bank	<b>1.98</b>	6.21	0.00	13.31	7.78
The Warrington Bank	<b>1.66</b>	0.77	0.00	66.02	0.00
Dlp Bank	<b>1.38</b>	23.78	4.44	0.00	23.02
Prime Meridian Bank	<b>1.31</b>	5.08	3.98	1.43	9.76
Peoples Bank Of Graceville	<b>0.89</b>	6.58	0.00	43.75	14.33
One Florida Bank	<b>0.88</b>	17.84	0.00	0.00	4.65
Intracoastal Bank	<b>0.85</b>	0.05	0.00	0.00	21.66
Florida Capital Bank, National Association	<b>0.73</b>	6.86	0.00	0.00	2.67
First Federal Bank	<b>0.54</b>	3.05	0.00	0.00	53.87
<b>Fnbt Bank</b>	<b>0.46</b>	<b>30.89</b>	<b>0.00</b>	<b>22.32</b>	<b>0.00</b>
Everbank, National Association	<b>0.15</b>	1.41	0.00	0.07	25.19

<b>Select Peer Average</b>	<b>1.59</b>	<b>8.38</b>	<b>0.69</b>	<b>12.73</b>	<b>15.56</b>
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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	<b>76.30</b>	0.25	0.00	0.01
One Florida Bank	<b>75.11</b>	0.54	0.00	0.00
Prime Meridian Bank	<b>73.76</b>	1.03	0.00	0.00
Intracoastal Bank	<b>73.63</b>	1.01	0.00	0.00
Pnb Community Bank	<b>72.43</b>	1.40	0.00	0.00
Everbank, National Association	<b>70.67</b>	0.12	0.01	0.01
Lafayette State Bank	<b>64.62</b>	2.27	0.00	0.00
Capital City Bank	<b>62.92</b>	2.53	0.02	2.14
Bank Of Pensacola	<b>47.36</b>	0.74	0.00	0.00
Madison County Community Bank	<b>44.13</b>	4.52	0.00	0.00
<b>Fnbt Bank</b>	<b>43.50</b>	1.72	0.00	0.00
Dlp Bank	<b>39.32</b>	1.54	0.38	4.49
Peoples Bank Of Graceville	<b>33.36</b>	0.15	0.00	0.00
The Warrington Bank	<b>30.28</b>	0.58	0.00	0.00
First Federal Bank	<b>29.94</b>	1.00	0.01	4.75

<b>Select Peer Average</b>	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	<b>65.21</b>	34.79	100.00	0.00	0.00
Florida Capital Bank, National Association	<b>51.43</b>	42.27	93.70	0.00	6.30
Bank Of Pensacola	<b>45.08</b>	51.92	97.01	2.99	0.00
Lafayette State Bank	<b>39.96</b>	60.04	100.00	0.00	0.00
Capital City Bank	<b>37.91</b>	60.38	98.29	0.79	0.92
<b>Fnbt Bank</b>	<b>25.24</b>	<b>74.76</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
The Warrington Bank	<b>24.79</b>	68.48	93.27	0.00	6.73
Pnb Community Bank	<b>24.76</b>	75.24	100.00	0.00	0.00
Prime Meridian Bank	<b>24.38</b>	74.08	98.47	0.00	1.53
Madison County Community Bank	<b>23.11</b>	76.89	100.00	0.00	0.00
Peoples Bank Of Graceville	<b>22.17</b>	77.83	100.00	0.00	0.00
One Florida Bank	<b>22.16</b>	76.93	99.09	0.00	0.91
Intracoastal Bank	<b>18.94</b>	76.03	94.97	1.11	3.92
First Federal Bank	<b>8.74</b>	83.22	91.96	0.00	8.04
Everbank, National Association	<b>4.53</b>	82.72	87.25	0.00	12.75

<b>Select Peer Average</b>	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	<b>5.76</b>	92.63
Lafayette State Bank	5.93	2.16	<b>4.63</b>	94.94
Pnb Community Bank	5.47	1.28	<b>4.60</b>	94.43
Capital City Bank	4.96	1.27	<b>4.10</b>	91.64
<b>Fnbt Bank</b>	<b>5.74</b>	<b>2.81</b>	<b>3.93</b>	<b>97.86</b>
Florida Capital Bank, National Association	5.39	4.85	<b>3.76</b>	96.67
Prime Meridian Bank	5.56	2.94	<b>3.51</b>	96.31
Madison County Community Bank	4.95	2.25	<b>3.21</b>	95.85
Intracoastal Bank	5.25	2.99	<b>2.99</b>	96.58
First Federal Bank	5.30	2.45	<b>2.99</b>	89.50
One Florida Bank	5.71	3.91	<b>2.97</b>	98.42
Everbank, National Association	5.74	3.92	<b>2.38</b>	99.19
Bank Of Pensacola	3.25	1.91	<b>2.20</b>	97.04
The Warrington Bank	2.91	1.19	<b>2.15</b>	97.64
Peoples Bank Of Graceville	4.01	2.52	<b>2.11</b>	98.57

<b>Select Peer Average</b>	5.08	2.46	2.66	95.82
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