

# Intracoastal Bank

Palm Coast, FL

Established  
6/16/2008

## Florida Bank and Thrift Performance Report

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#### FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Krishna Reddy, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Martin Gonzalez

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
<b>Intracoastal Bank</b>	<b>552,985</b>
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
<b>Intracoastal Bank</b>	<b>1.13</b>
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

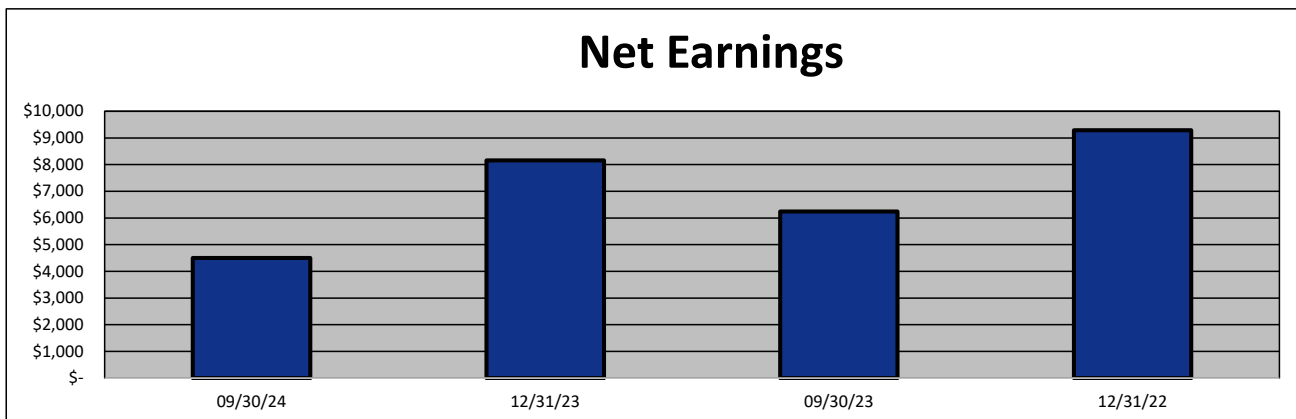
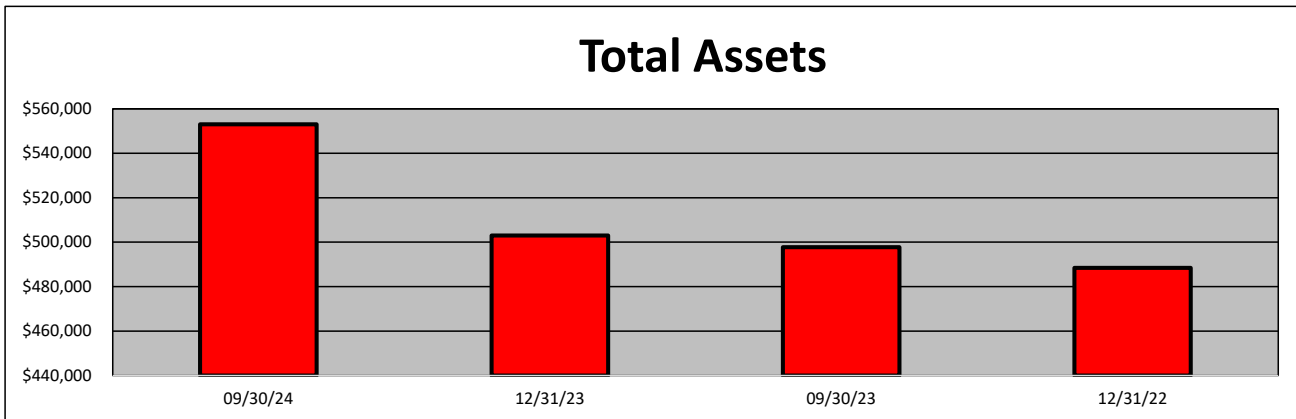
**EXECUTIVE SUMMARY - Intracoastal Bank**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	6.54	6.05	4.52	5.04	9.87	9.60
Leverage Ratio	9.48	10.10	9.45	9.15	10.70	10.41
Tier 1 Cap/Risk Based Assets	10.70	11.18	10.64	11.29	12.49	13.36
Risk Based Ratio	11.90	12.43	11.89	12.54	13.34	14.17
Common Equity Tier 1 Capital Ratio	10.70	11.18	10.64	11.29	12.45	13.36
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	85.14	81.03	79.00	72.36	75.65	66.14
Loans/Assets	74.62	71.75	71.91	68.05	63.44	57.40
Securities/Assets	21.66	24.46	24.18	26.83	20.01	28.29
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.13	1.65	1.69	1.76	0.75	0.94
Return on Avg Equity	18.80	31.52	33.62	31.45	10.06	11.17
Nonint Income/Avg Assets	0.17	0.20	0.20	0.17	0.79	0.63
Net Overhead Ratio	1.81	1.80	1.84	1.71	2.14	2.08
Efficiency Ratio	64.66	54.81	54.77	50.11	72.20	69.93
Assets (per million) per Employee	12.86	10.70	11.06	11.91	10.50	8.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.32	1.45	1.45	1.56	1.29	1.19
Nonperforming Loans/Total Loans	1.68	0.01	0.02	0.00	0.55	0.94
Nonperforming Assets/Total Assets	1.26	0.01	0.02	0.00	0.37	0.55
Adjusted Texas Ratio	16.70	0.10	0.31	0.00	3.62	4.51
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.25	4.92	4.83	3.85	5.49	5.08
Cost of funds	2.99	2.02	1.81	0.37	3.09	2.46
Net interest margin	2.99	3.52	3.59	3.62	2.88	2.66
Avg Earning Assets/Avg Assets	96.58	97.90	98.29	98.61	96.03	95.82

**SELECTED FINANCIAL DATA - Intracoastal Bank**  
(Dollars in Thousands)

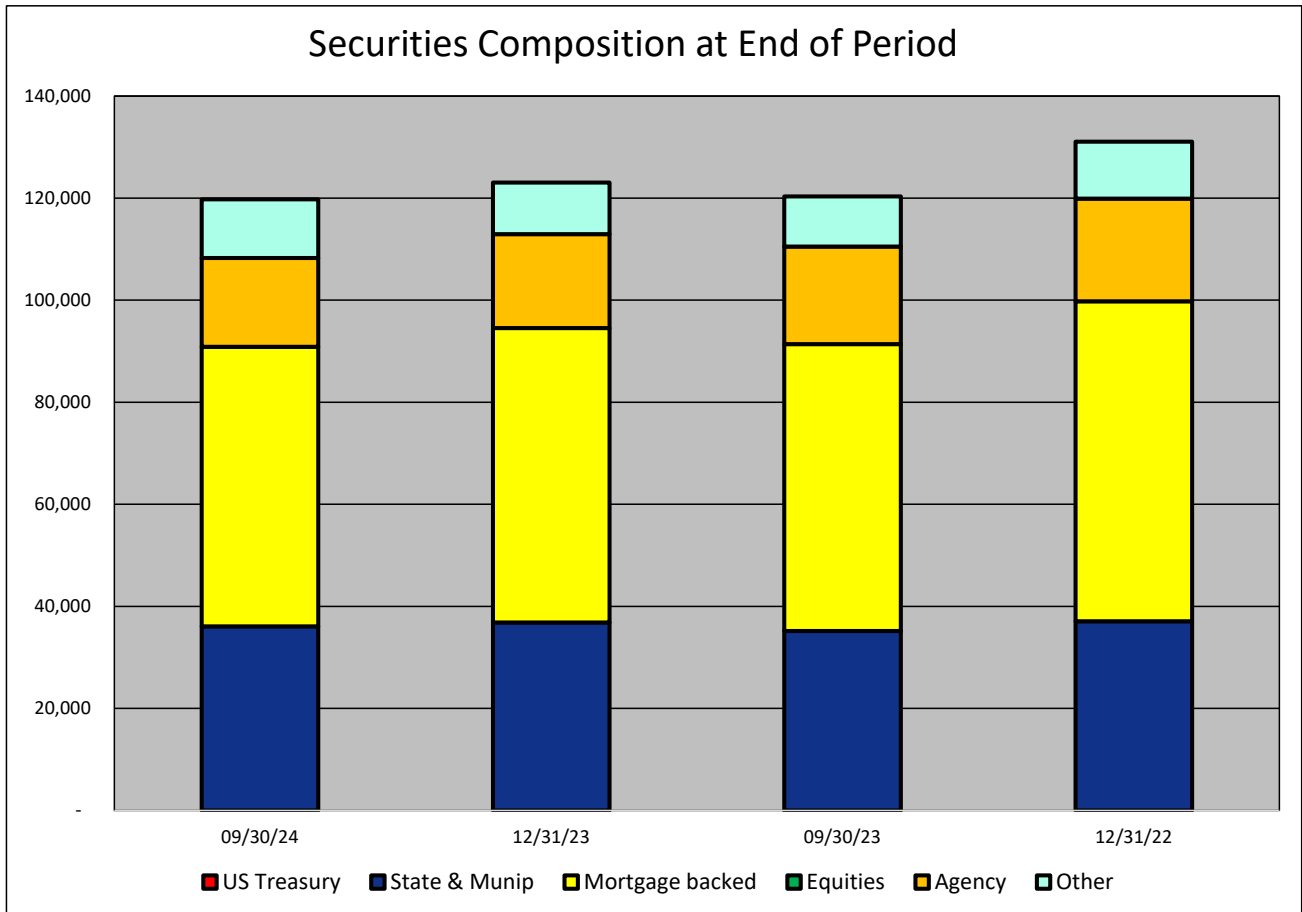
<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	552,985	503,031	497,760	488,470	55,225	11.09
Cash and Equivalents	4,959	3,652	4,355	11,112	604	13.87
Securities	119,758	123,057	120,340	131,057	(582)	(0.48)
Loans, net	412,616	360,944	357,933	332,383	54,683	15.28
Deposit Accounts	484,618	445,454	453,066	459,373	31,552	6.96
Fed Funds & Repos	5,675	2,000	1,025	-	4,650	453.66
Total Equity	36,181	30,419	22,497	24,631	13,684	60.83

<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	4,501	8,163	6,247	9,287	(1,746)	(27.95)
Interest Income	20,262	23,845	17,576	20,089	2,686	15.28
Interest Expense	8,719	6,821	4,511	1,246	4,208	93.28
Net Interest Income	11,543	17,024	13,065	18,843	(1,522)	(11.65)
Prov for Credit Losses	197	89	60	543	137	228.33
Noninterest income	669	983	759	898	(90)	(11.86)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,907	9,885	7,582	9,911	325	4.29
Net Operating Income	4,108	8,033	6,182	9,287	(2,074)	(33.55)
Income Taxes	-	-	-	-	-	NA



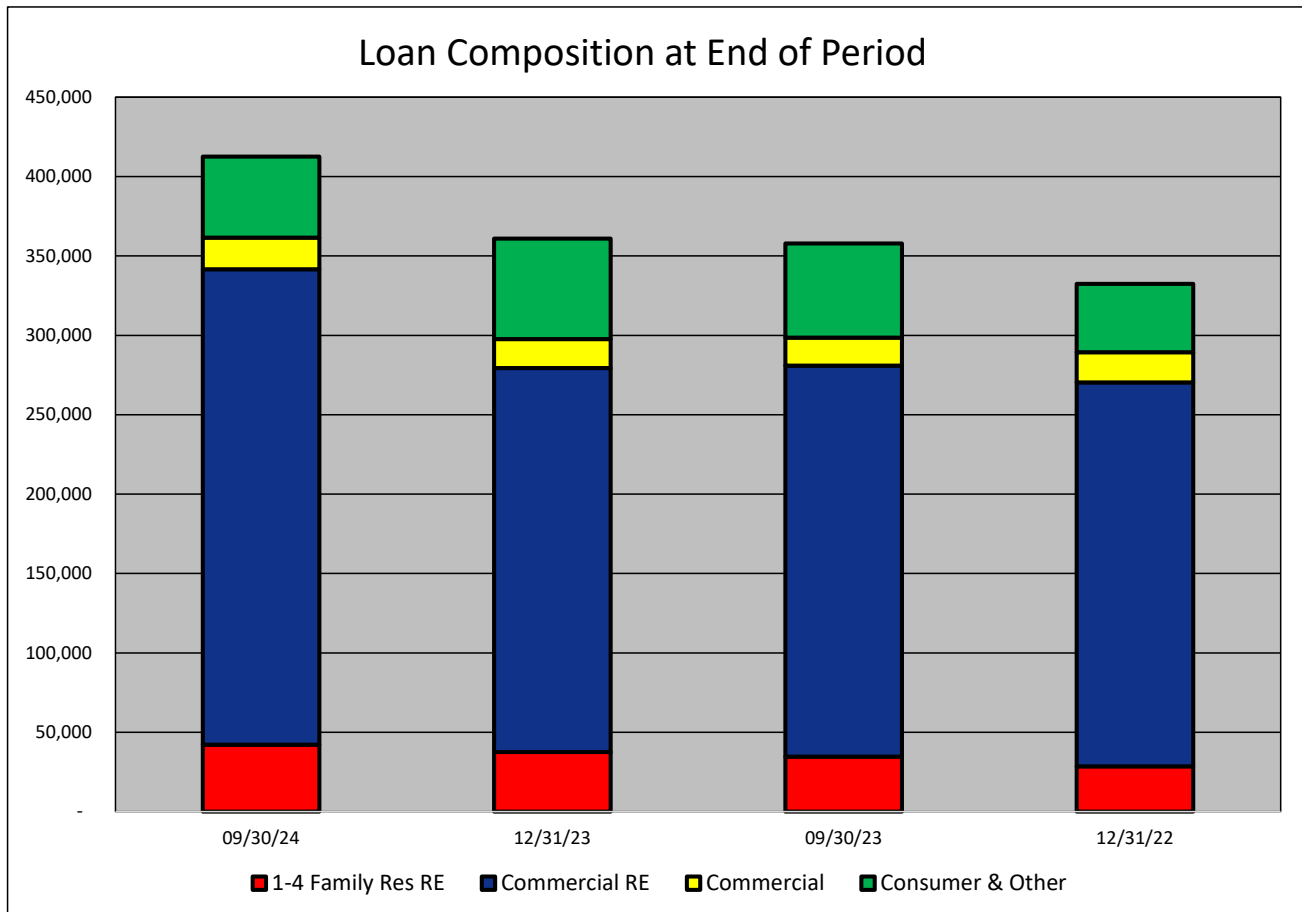
**SECURITIES COMPOSITION - Intracoastal Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	36,101	36,841	35,186	37,076	915	2.60
Mortgage backed	54,764	57,701	56,190	62,701	(1,426)	(2.54)
Equities	-	-	-	-	-	NA
Agency	17,408	18,414	19,149	20,139	(1,741)	(9.09)
Other	11,485	10,101	9,815	11,141	1,670	17.01
<b>Total Securities</b>	<b>119,758</b>	<b>123,057</b>	<b>120,340</b>	<b>131,057</b>	<b>(582)</b>	<b>(0.48)</b>



**LOAN PORTFOLIO COMPOSITION - Intracoastal 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	42,170	37,548	34,645	28,463	7,525	21.72
Commercial RE	299,383	241,840	246,222	241,912	53,161	21.59
Commercial	20,027	18,238	17,683	18,939	2,344	13.26
Consumer & Other	51,036	63,318	59,383	43,069	(8,347)	(14.06)
<b>Loans, Net</b>	<b>412,616</b>	<b>360,944</b>	<b>357,933</b>	<b>332,383</b>	<b>54,683</b>	<b>15.28</b>



**LOAN PORTFOLIO QUALITY - Intracoastal 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	5,235	5,170	5,170	4,629	65	1.26
Total Recoveries	36	2	2	-	34	1,700.00
Total Charge-offs	35	-	-	2	35	NA
Provision Expense	197	89	60	543	137	228.33
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(26)	(26)	-	26	(100.00)
Ending Balance	5,433	5,235	5,206	5,170	227	4.36

**NON-PERFORMING ASSETS:**

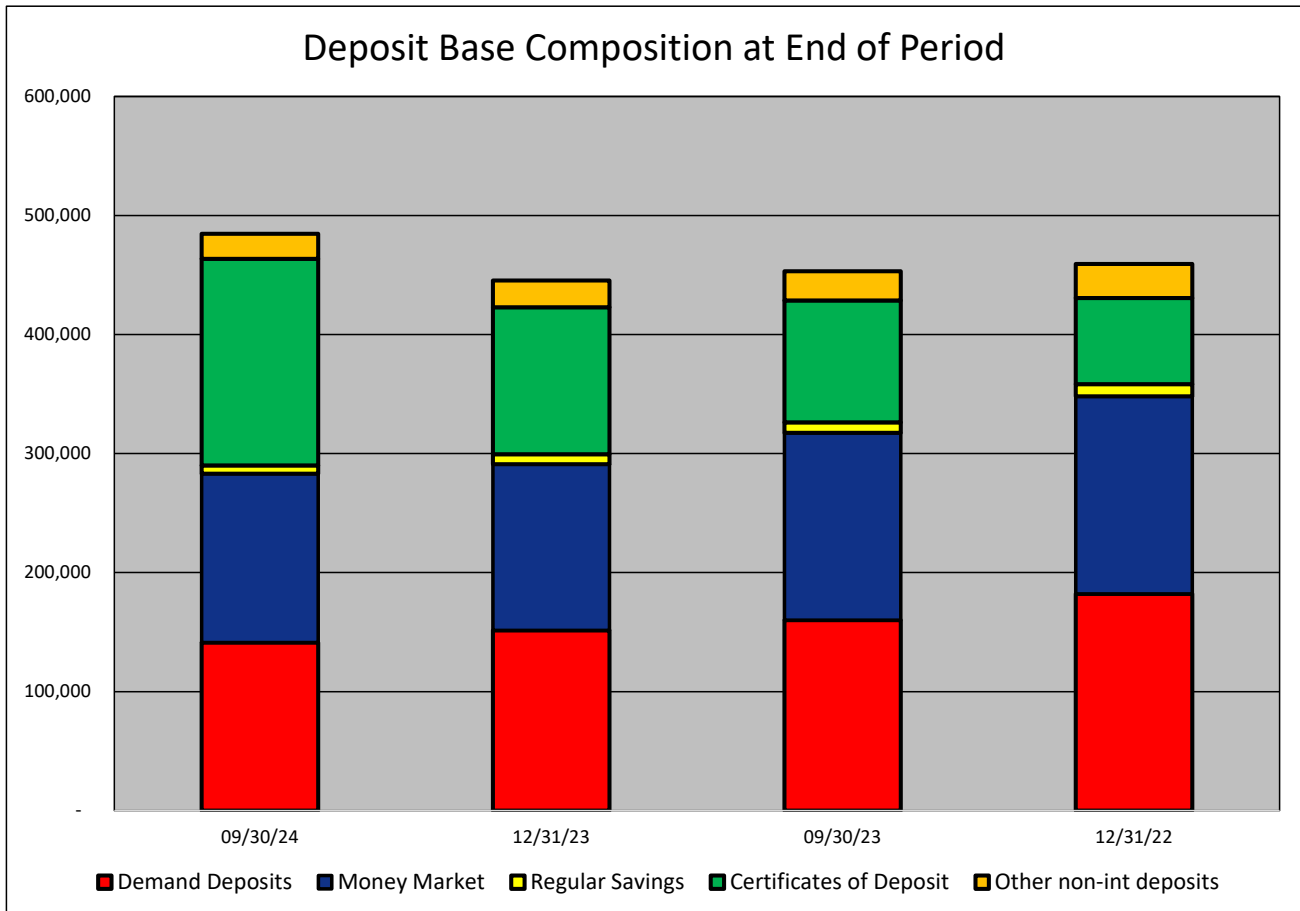
Total-90+ Days Past Due	-	-	50	-	(50)	(100.00)
Total-Nonaccrual	6,948	35	35	-	6,913	19,751.43
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	6,948	35	85	-	6,863	8,074.12

**DEPOSIT BASE COMPOSITION - Intracoastal 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	141,211	151,328	159,905	182,080	(18,694)	(11.69)
Money Market	141,919	139,801	157,449	166,078	(15,530)	(9.86)
Regular Savings	6,921	8,393	8,891	10,096	(1,970)	(22.16)
Certificates of Deposit	173,584	123,372	102,274	72,502	71,310	69.72
Other non-int deposits	20,983	22,560	24,547	28,617	(3,564)	(14.52)
<b>Total Deposits</b>	<b>484,618</b>	<b>445,454</b>	<b>453,066</b>	<b>459,373</b>	<b>31,552</b>	<b>6.96</b>



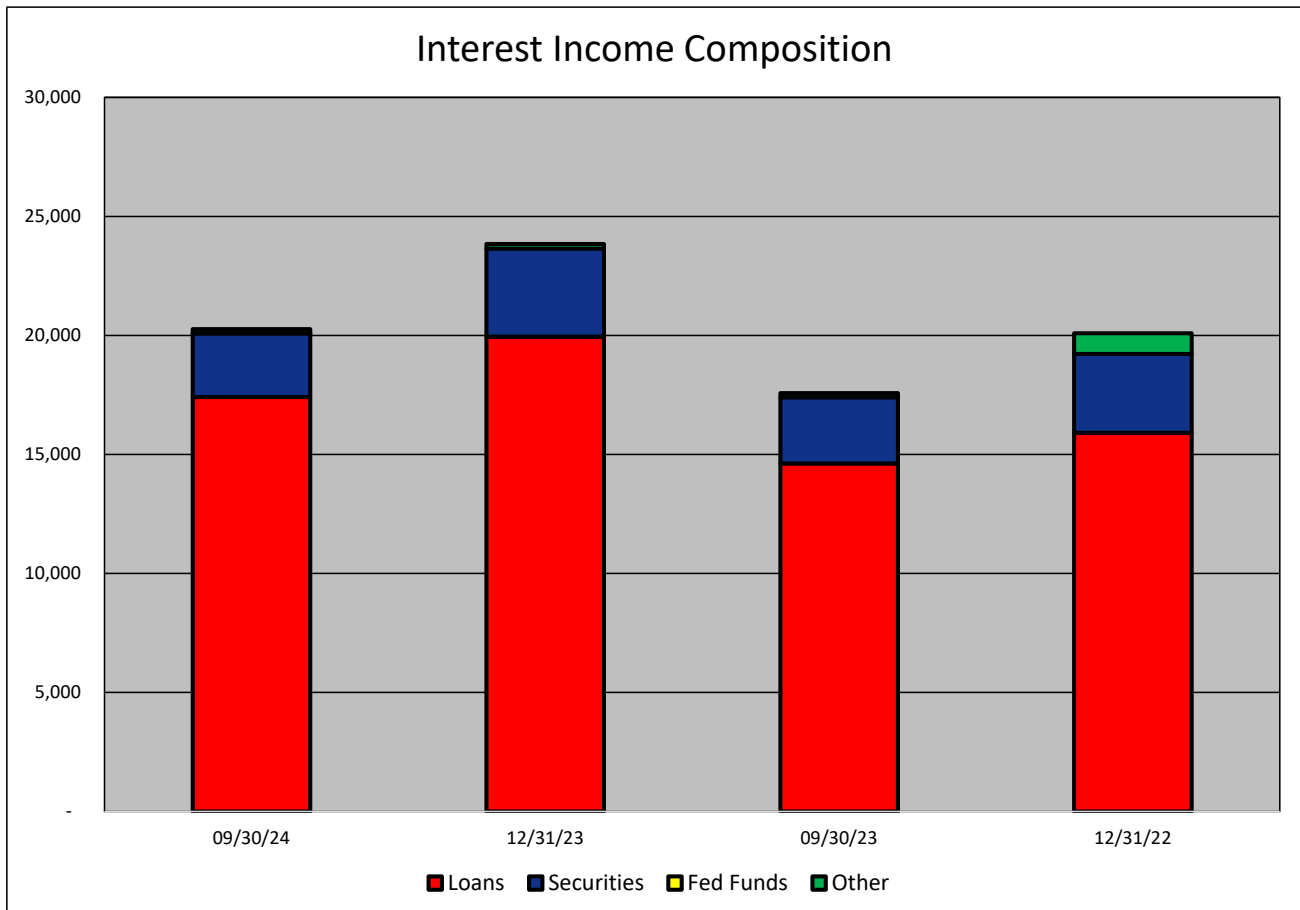


**INTEREST INCOME COMPOSITION- Intracoastal Bank**  
(Dollars in Thousands)

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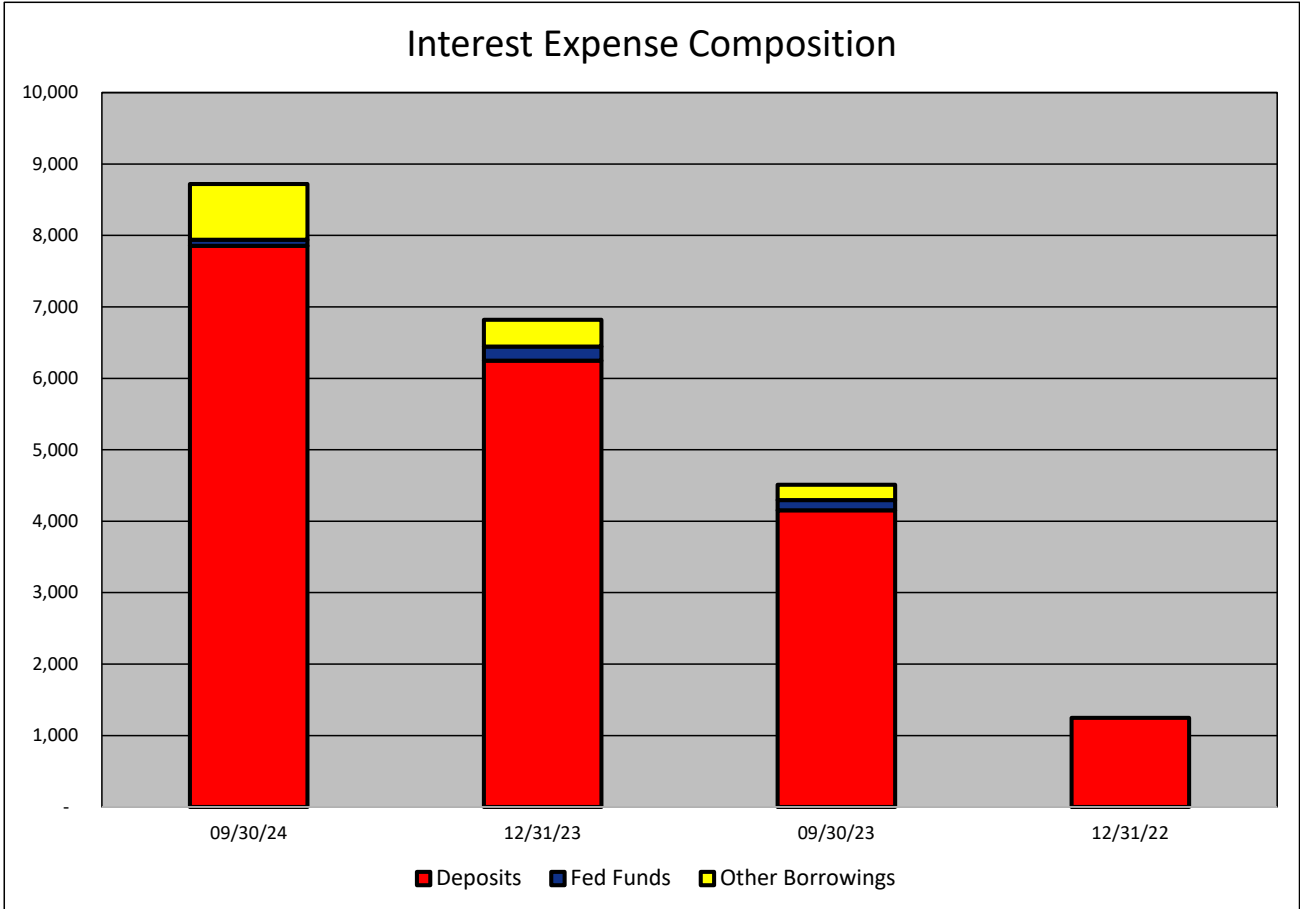
**INTEREST INCOME CATEGORY**

Loans	17,414	19,947	14,619	15,913	2,795	19.12
Securities	2,679	3,701	2,786	3,305	(107)	(3.84)
Fed Funds	2	-	-	-	2	NA
Other	167	197	171	871	(4)	(2.34)
<b>Total Int Income</b>	<b>20,262</b>	<b>23,845</b>	<b>17,576</b>	<b>20,089</b>	<b>2,686</b>	<b>15.28</b>



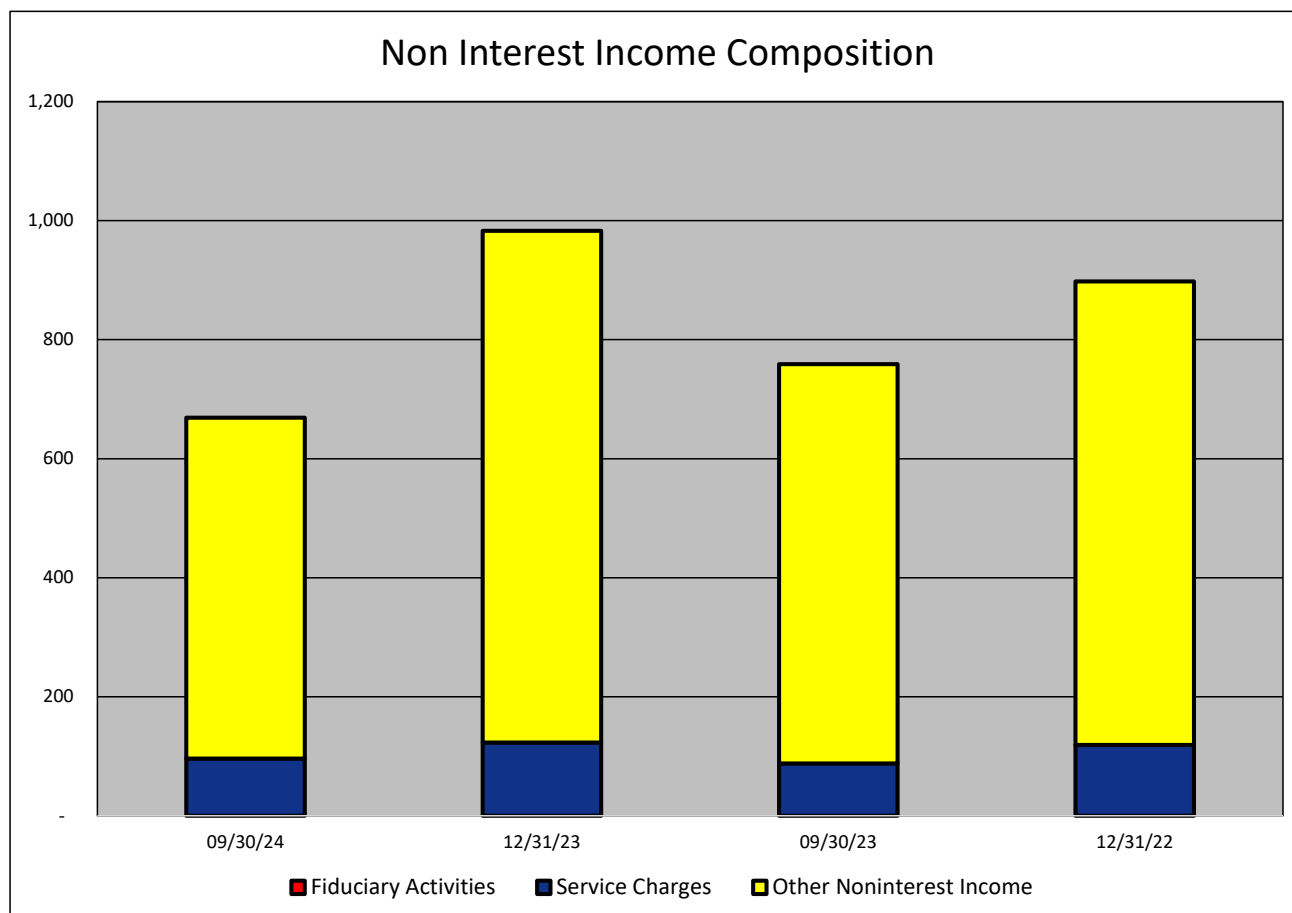
**INTEREST EXPENSE COMPOSITION- Intracoastal Bank**  
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	7,854	6,246	4,151	1,246	3,703	89.21
Fed Funds	87	199	143	-	(56)	(39.16)
Other Borrowings	778	376	217	-	561	258.53
<b>Total Int Expense</b>	<b>8,719</b>	<b>6,821</b>	<b>4,511</b>	<b>1,246</b>	<b>4,208</b>	<b>93.28</b>



**NONINTEREST INCOME COMPOSITION- Intracoastal 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	96	123	88	119	8	9.09
Other Noninterest Income	573	860	671	779	(98)	(14.61)
<b>Total Nonint. Income</b>	<b>669</b>	<b>983</b>	<b>759</b>	<b>898</b>	<b>(90)</b>	<b>(11.86)</b>

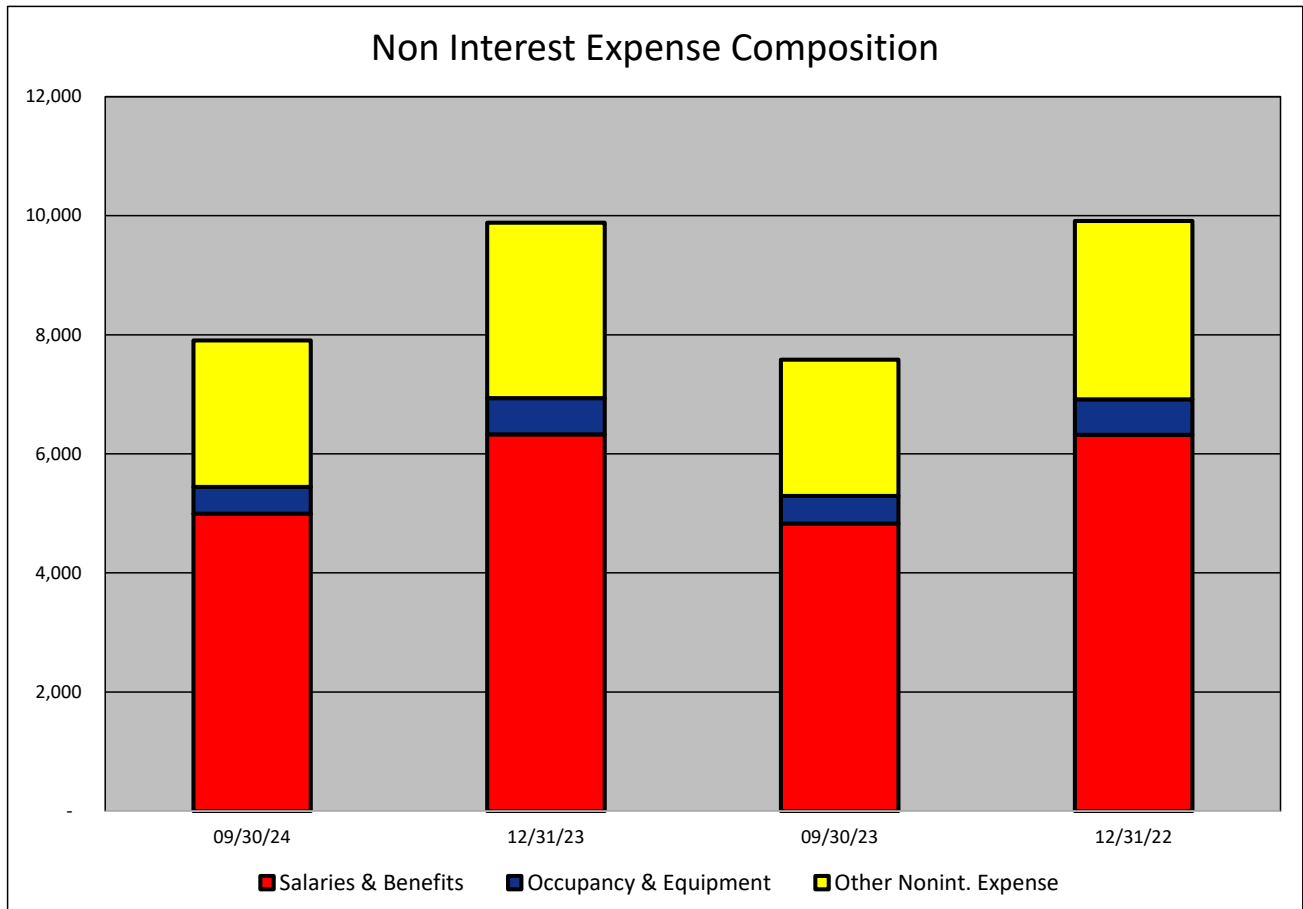


**NONINTEREST EXPENSE COMPOSITION- Intracoastal Bank**  
(Dollars in Thousands)

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	4,997	6,326	4,829	6,318	168	3.48
Occupancy & Equipment	449	611	465	597	(16)	(3.44)
Other Nonint. Expense	2,461	2,948	2,288	2,996	173	7.56
<b>Total Nonint. Expense</b>	<b>7,907</b>	<b>9,885</b>	<b>7,582</b>	<b>9,911</b>	<b>325</b>	<b>4.29</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	<b>15.09</b>
Florida Capital Bank, National Association	559,026	495,986	<b>12.71</b>
One Florida Bank	1,812,749	1,617,055	<b>12.10</b>
Prime Meridian Bank	931,493	831,830	<b>11.98</b>
Intracoastal Bank	552,985	497,760	<b>11.09</b>
First Federal Bank	3,946,707	3,737,911	<b>5.59</b>
Pnb Community Bank	155,971	147,726	<b>5.58</b>
Dlp Bank	260,249	247,664	<b>5.08</b>
Bank Of Pensacola	146,722	141,132	<b>3.96</b>
Lafayette State Bank	220,640	212,377	<b>3.89</b>
Fnbt Bank	586,939	566,429	<b>3.62</b>
Peoples Bank Of Graceville	116,868	113,675	<b>2.81</b>
Madison County Community Bank	185,337	181,753	<b>1.97</b>
Capital City Bank	4,217,117	4,143,070	<b>1.79</b>
The Warrington Bank	176,986	188,129	<b>(5.92)</b>

<b>Select Peer Average</b>	3,581,742	3,183,572	<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>
Fnbt Bank	261,138	228,799	<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>	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	<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
Fnbt Bank	10.89	<b>10.83</b>	24.43	25.69	24.43
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

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	<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>	<b>74.62</b>	<b>21.66</b>
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
Fnbt Bank	<b>50.31</b>	44.49	22.32
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>	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	<b>2.35</b>	21.25
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>	<b>18.80</b>
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>	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	<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
<b>Intracoastal Bank</b>	<b>0.17</b>	<b>1.81</b>	<b>64.66</b>	<b>12.86</b>
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
Fnbt Bank	1.68	0.01	<b>0.00</b>	0.04
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
<b>Intracoastal Bank</b>	<b>1.32</b>	<b>1.68</b>	<b>1.26</b>	<b>16.70</b>
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
<b>Intracoastal Bank</b>	<b>0.85</b>	<b>0.05</b>	<b>0.00</b>	<b>0.00</b>	<b>21.66</b>
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
Fnbt Bank	<b>0.46</b>	30.89	0.00	22.32	0.00
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
Fnbt Bank	<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
Fnbt Bank	<b>25.24</b>	74.76	100.00	0.00	0.00
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
<b>Intracoastal Bank</b>	<b>18.94</b>	<b>76.03</b>	<b>94.97</b>	<b>1.11</b>	<b>3.92</b>
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
Fnbt Bank	5.74	2.81	<b>3.93</b>	97.86
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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