

# Pnb Community Bank

Niceville, FL

Established

6/16/1986

## 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
<b>Pnb Community Bank</b>	<b>155,971</b>
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
<b>Pnb Community Bank</b>	<b>0.89</b>
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

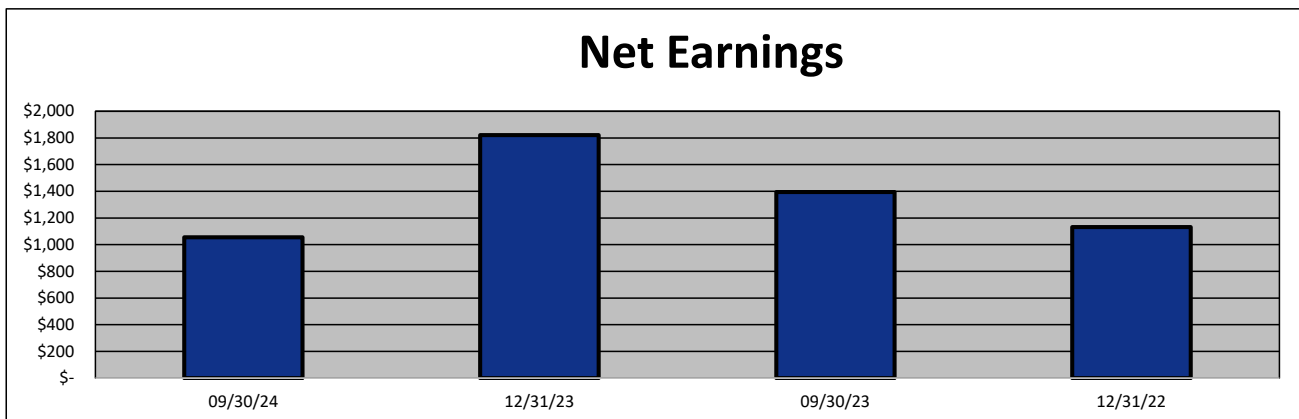
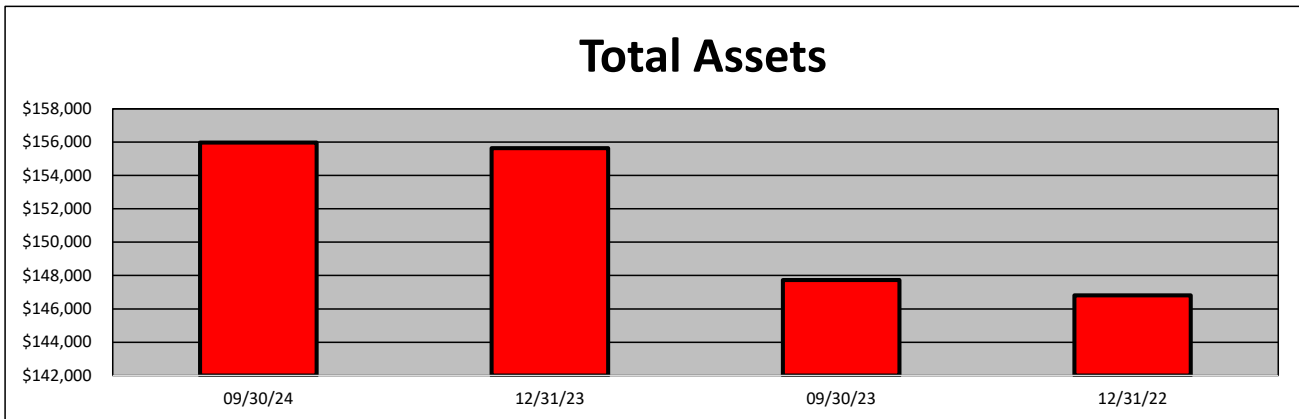
**EXECUTIVE SUMMARY - PNB Community Bank**  
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	8.30	7.28	7.17	7.30	9.87	9.60
Leverage Ratio	9.55	9.23	9.25	9.02	10.70	10.41
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.49	13.36
Risk Based Ratio	0.00	0.00	0.00	0.00	13.34	14.17
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.45	13.36
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	80.99	77.90	79.62	77.92	75.65	66.14
Loans/Assets	73.34	71.27	72.84	71.07	63.44	57.40
Securities/Assets	18.68	14.87	16.88	17.30	20.01	28.29
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.89	1.19	1.22	0.75	0.75	0.94
Return on Avg Equity	11.82	16.70	17.22	10.14	10.06	11.17
Nonint Income/Avg Assets	0.18	0.28	0.28	0.29	0.79	0.63
Net Overhead Ratio	3.14	2.97	2.97	2.87	2.14	2.08
Efficiency Ratio	73.41	68.16	67.88	75.97	72.20	69.93
Assets (per million) per Employee	3.90	3.99	4.34	3.97	10.50	8.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.24	1.26	1.28	0.90	1.29	1.19
Nonperforming Loans/Total Loans	1.32	2.06	1.92	1.04	0.55	0.94
Nonperforming Assets/Total Assets	0.97	1.47	1.40	0.74	0.37	0.55
Adjusted Texas Ratio	10.49	17.93	17.30	9.31	3.62	4.51
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.47	5.11	5.07	4.11	5.49	5.08
Cost of funds	1.28	0.53	0.41	0.05	3.09	2.46
Net interest margin	4.60	4.76	4.79	4.08	2.88	2.66
Avg Earning Assets/Avg Assets	94.43	94.48	94.03	94.91	96.03	95.82

**SELECTED FINANCIAL DATA - PNB Community Bank**  
(Dollars in Thousands)

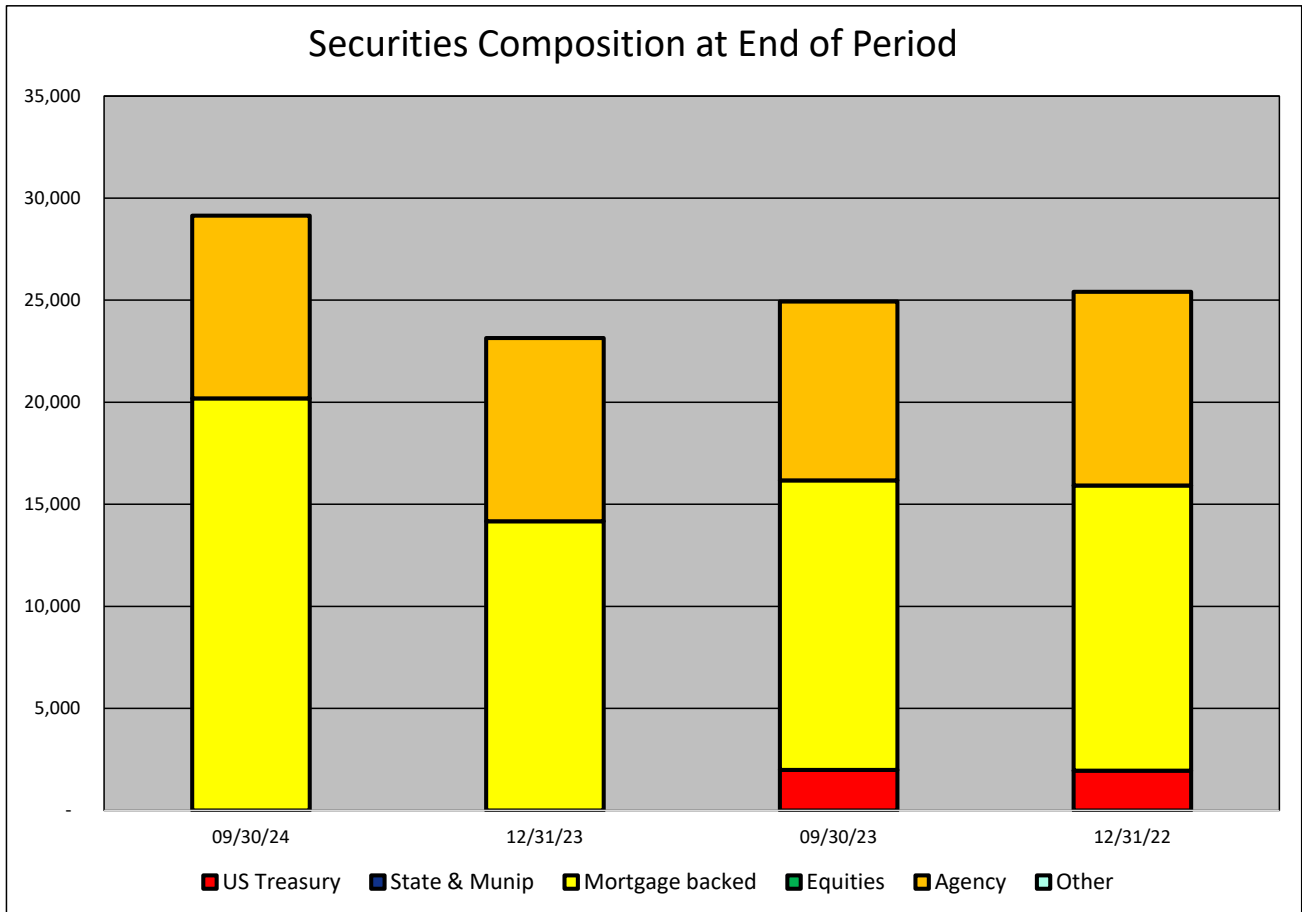
<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	155,971	155,646	147,726	146,810	8,245	5.58
Cash and Equivalents	9,961	18,688	12,163	13,785	(2,202)	(18.10)
Securities	29,142	23,146	24,930	25,405	4,212	16.90
Loans, net	114,382	110,923	107,603	104,339	6,779	6.30
Deposit Accounts	141,222	142,393	135,141	133,901	6,081	4.50
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	12,950	11,329	10,588	10,713	2,362	22.31

<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	1,055	1,821	1,394	1,133	(339)	(24.32)
Interest Income	6,129	7,387	5,440	5,879	689	12.67
Interest Expense	975	510	295	50	680	230.51
Net Interest Income	5,154	6,877	5,145	5,829	9	0.17
Prov for Credit Losses	125	(100)	(100)	-	225	(225.00)
Noninterest income	208	434	321	439	(113)	(35.20)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,937	4,984	3,711	4,763	226	6.09
Net Operating Income	1,300	2,427	1,855	1,505	(555)	(29.92)
Income Taxes	370	606	461	372	(91)	(19.74)



**SECURITIES COMPOSITION - PNB Community 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	-	-	1,992	1,950	(1,992)	(100.00)
State & Munip	-	-	-	-	-	NA
Mortgage backed	20,187	14,166	14,175	13,969	6,012	42.41
Equities	-	-	-	-	-	NA
Agency	8,955	8,980	8,763	9,486	192	2.19
Other	-	-	-	-	-	NA
<b>Total Securities</b>	<b>29,142</b>	<b>23,146</b>	<b>24,930</b>	<b>25,405</b>	<b>4,212</b>	<b>16.90</b>

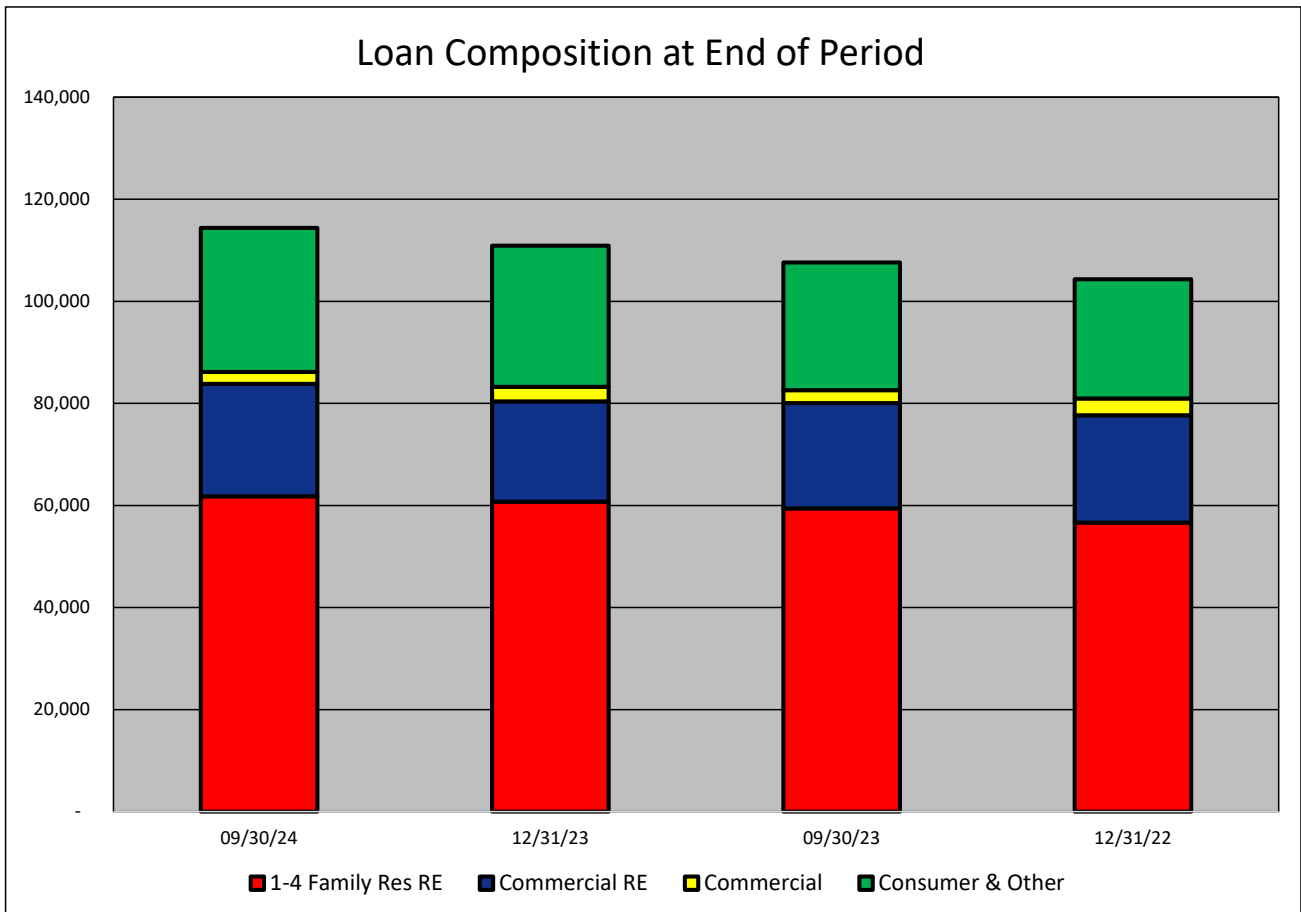


**LOAN PORTFOLIO COMPOSITION - PNB Community Bank**  
(Dollars in Thousands)

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	61,788	60,755	59,413	56,640	2,375	4.00
Commercial RE	22,034	19,649	20,622	21,053	1,412	6.85
Commercial	2,327	2,852	2,529	3,270	(202)	(7.99)
Consumer & Other	28,233	27,667	25,039	23,376	3,194	12.76
<b>Loans, Net</b>	<b>114,382</b>	<b>110,923</b>	<b>107,603</b>	<b>104,339</b>	<b>6,779</b>	<b>6.30</b>



**LOAN PORTFOLIO QUALITY - PNB Community 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	1,397	942	942	883	455	48.30
Total Recoveries	49	200	184	94	(135)	(73.37)
Total Charge-offs	2	83	83	35	(81)	(97.59)
Provision Expense	125	(100)	(100)	-	225	(225.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	438	438	-	(438)	(100.00)
Ending Balance	1,414	1,397	1,381	942	33	2.39

**NON-PERFORMING ASSETS:**

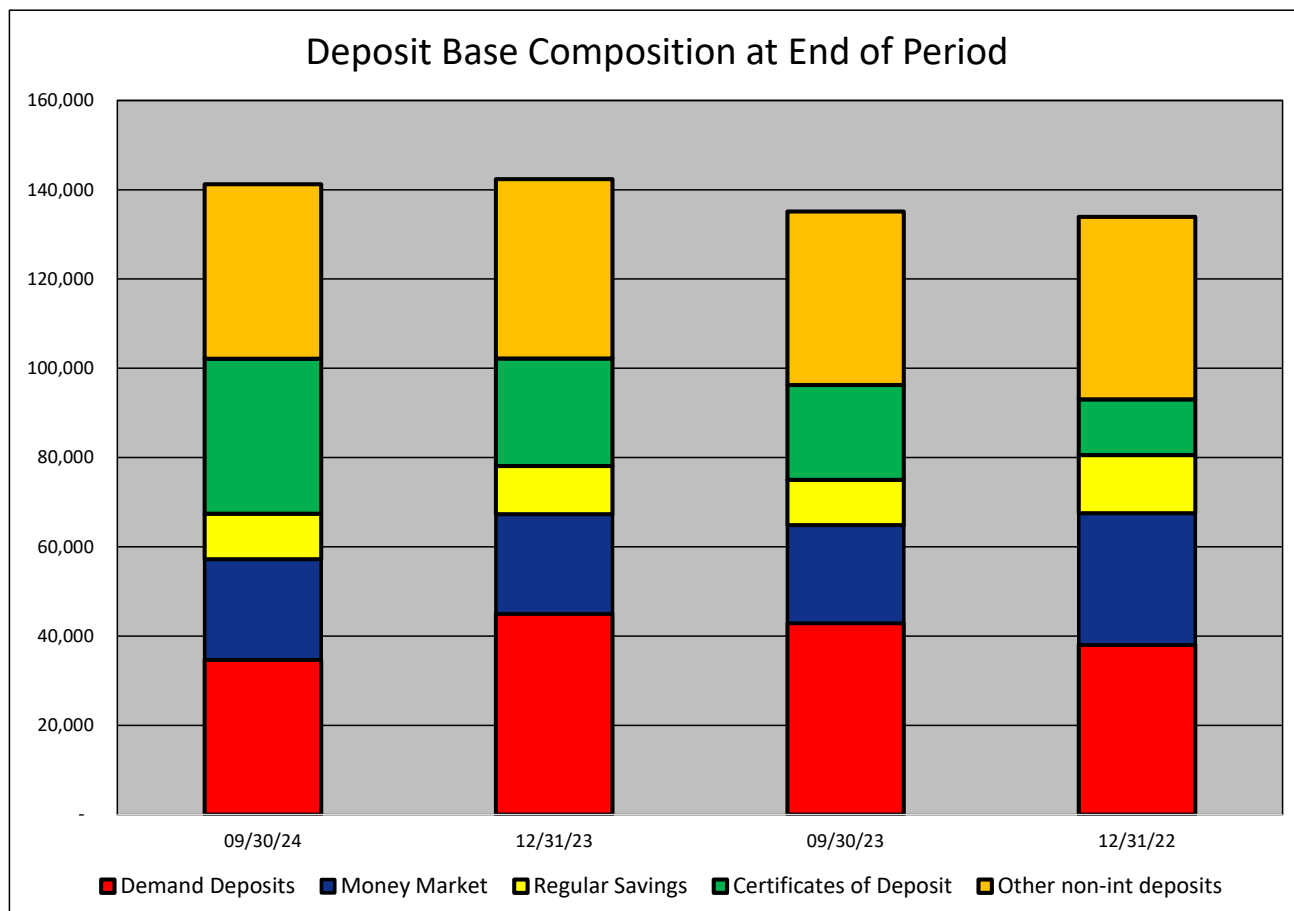
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,506	2,281	2,070	1,085	(564)	(27.25)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,506	2,281	2,070	1,085	(564)	(27.25)

**DEPOSIT BASE COMPOSITION - PNB Community 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	34,728	45,011	42,896	38,022	(8,168)	(19.04)
Money Market	22,484	22,289	21,947	29,490	537	2.45
Regular Savings	10,206	10,814	10,127	13,051	79	0.78
Certificates of Deposit	34,713	24,101	21,296	12,488	13,417	63.00
Other non-int deposits	39,091	40,178	38,875	40,850	216	0.56
<b>Total Deposits</b>	<b>141,222</b>	<b>142,393</b>	<b>135,141</b>	<b>133,901</b>	<b>6,081</b>	<b>4.50</b>



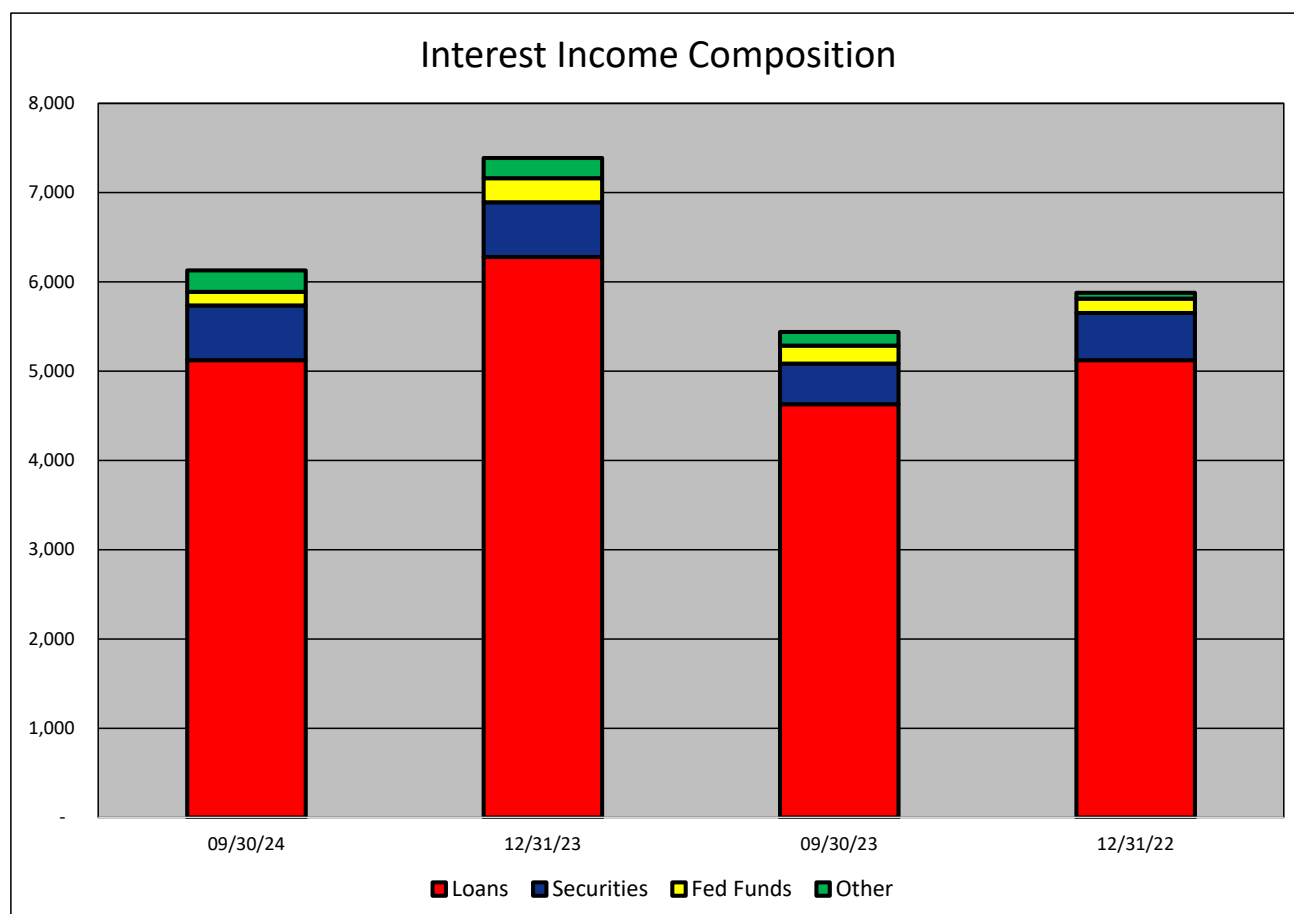


**INTEREST INCOME COMPOSITION- PNB Community Bank**  
(Dollars in Thousands)

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	5,123	6,279	4,630	5,124	493	10.65
Securities	614	614	455	528	159	34.95
Fed Funds	153	269	202	161	(49)	(24.26)
Other	239	225	153	66	86	56.21
<b>Total Int Income</b>	<b>6,129</b>	<b>7,387</b>	<b>5,440</b>	<b>5,879</b>	<b>689</b>	<b>12.67</b>

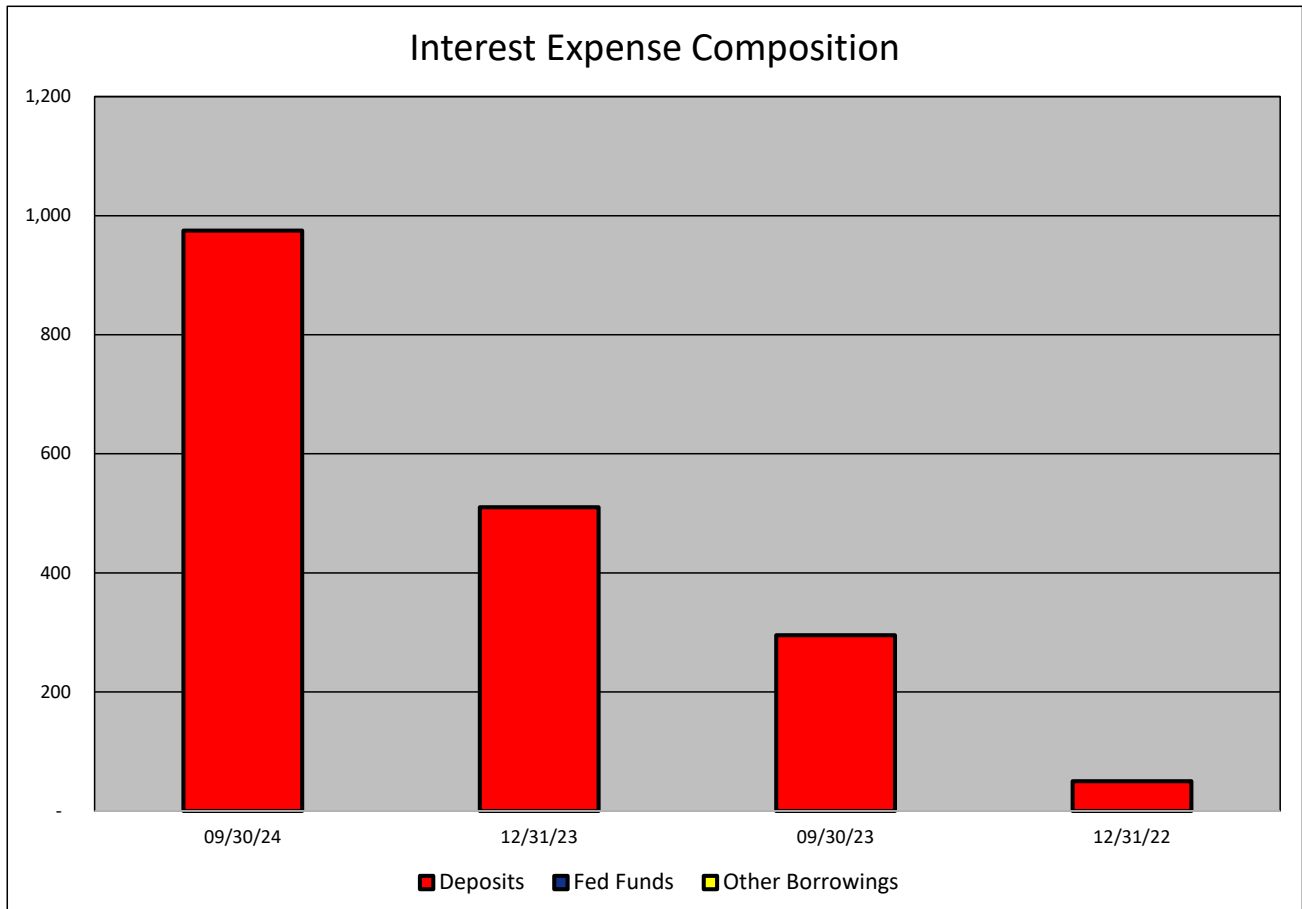


**INTEREST EXPENSE COMPOSITION- PNB Community Bank**  
(Dollars in Thousands)

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	975	510	295	50	680	230.51
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>975</b>	<b>510</b>	<b>295</b>	<b>50</b>	<b>680</b>	<b>230.51</b>

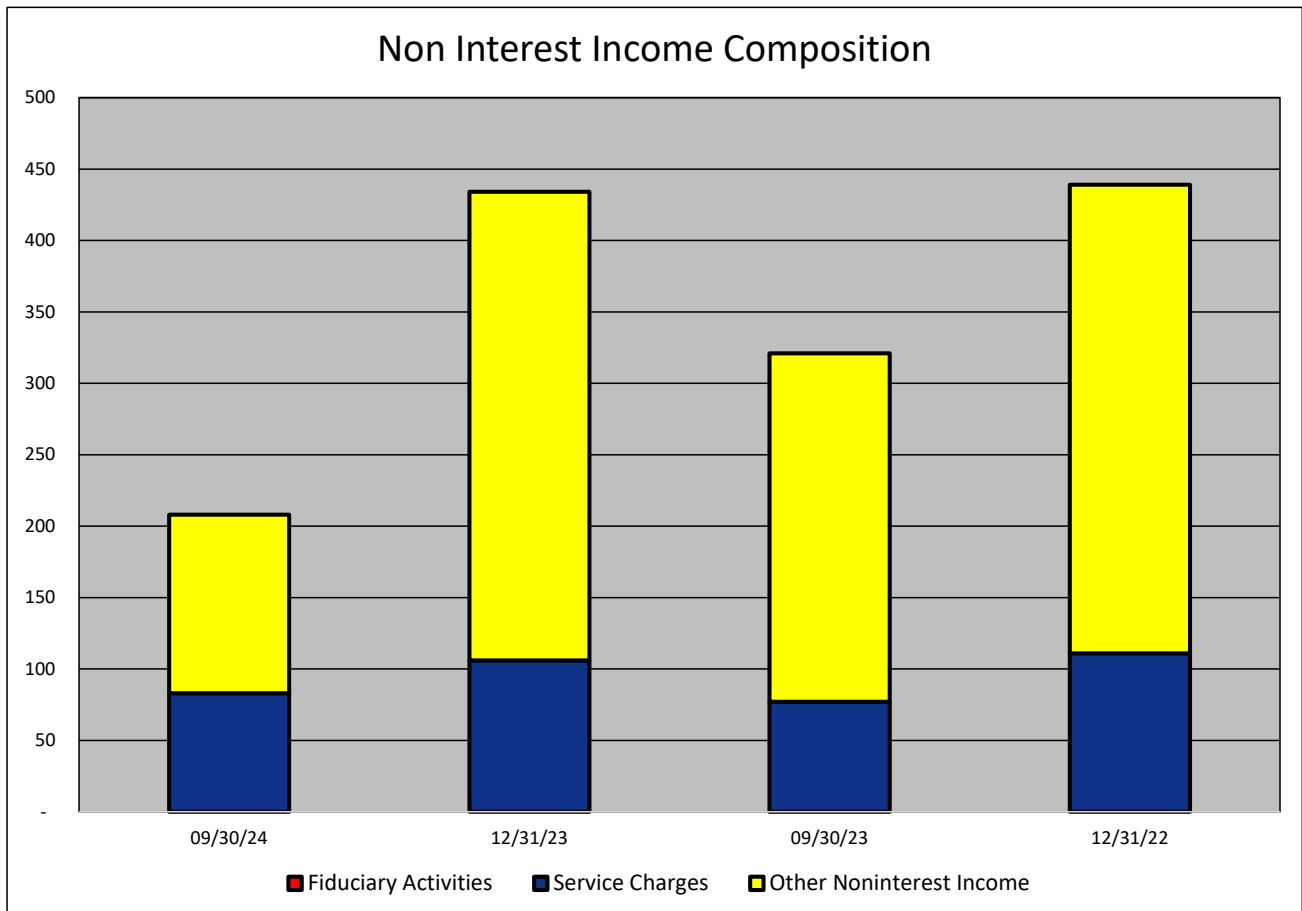


**NONINTEREST INCOME COMPOSITION- PNB Community Bank**  
(Dollars in Thousands)

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	-	-	-	-	-	NA
Service Charges	83	106	77	111	6	7.79
Other Noninterest Income	125	328	244	328	(119)	(48.77)
<b>Total Nonint. Income</b>	<b>208</b>	<b>434</b>	<b>321</b>	<b>439</b>	<b>(113)</b>	<b>(35.20)</b>

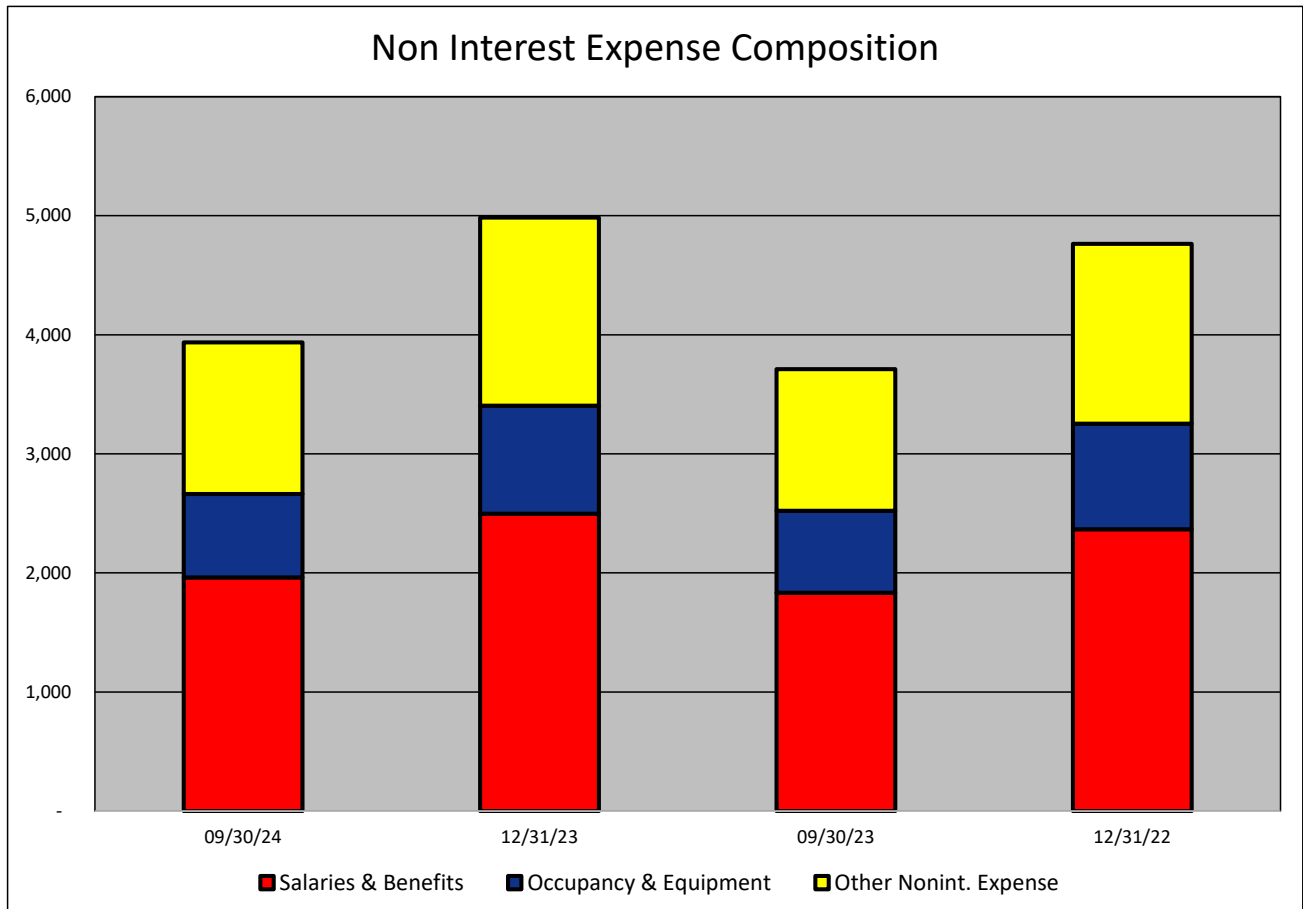


**NONINTEREST EXPENSE COMPOSITION- PNB Community Bank**  
(Dollars in Thousands)

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	1,963	2,497	1,833	2,366	130	7.09
Occupancy & Equipment	701	907	688	888	13	1.89
Other Nonint. Expense	1,273	1,580	1,190	1,509	83	6.97
<b>Total Nonint. Expense</b>	<b>3,937</b>	<b>4,984</b>	<b>3,711</b>	<b>4,763</b>	<b>226</b>	<b>6.09</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>
<b>Pnb Community Bank</b>	<b>155,971</b>	<b>147,726</b>	<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>	<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>
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>
<b>Pnb Community Bank</b>	<b>114,382</b>	<b>107,603</b>	<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
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
<b>Pnb Community Bank</b>	<b>8.30</b>	<b>9.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Pnb Community Bank</b>	<b>80.99</b>	<b>73.34</b>	<b>18.68</b>
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>	<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
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>	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
<b>Pnb Community Bank</b>	<b>158,273</b>	<b>0.89</b>	<b>11.82</b>
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
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
<b>Pnb Community Bank</b>	<b>0.18</b>	<b>3.14</b>	<b>73.41</b>	<b>3.90</b>
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
<b>Pnb Community Bank</b>	<b>1.24</b>	<b>1.32</b>	<b>0.97</b>	<b>10.49</b>
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
<b>Pnb Community Bank</b>	<b>2.30</b>	<b>2.08</b>	<b>2.00</b>	<b>0.00</b>	<b>18.68</b>
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
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
<b>Pnb Community Bank</b>	<b>72.43</b>	<b>1.40</b>	<b>0.00</b>	<b>0.00</b>
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>	<b>55.82</b>	<b>1.29</b>	<b>0.03</b>	<b>0.76</b>
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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
<b>Pnb Community Bank</b>	<b>24.76</b>	<b>75.24</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Pnb Community Bank</b>	<b>5.47</b>	<b>1.28</b>	<b>4.60</b>	<b>94.43</b>
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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