

# Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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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

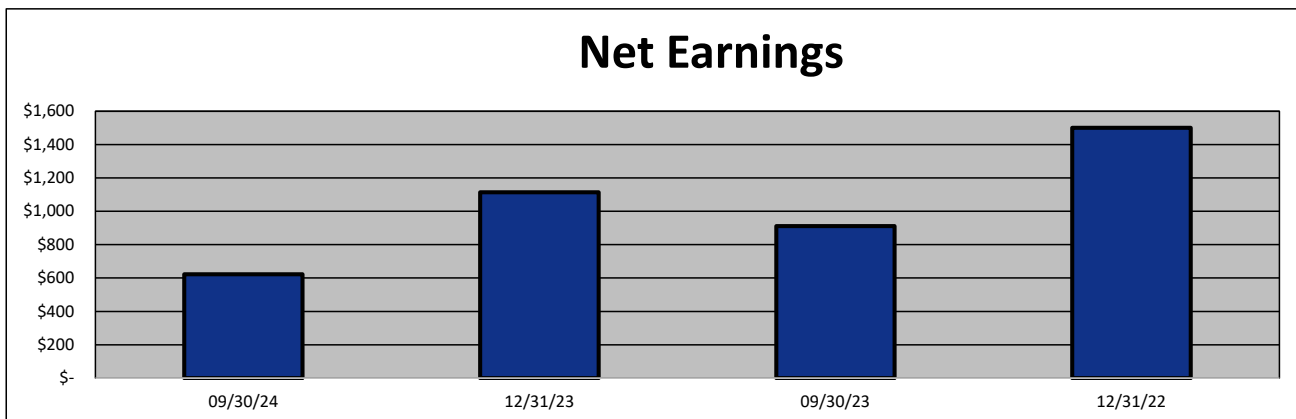
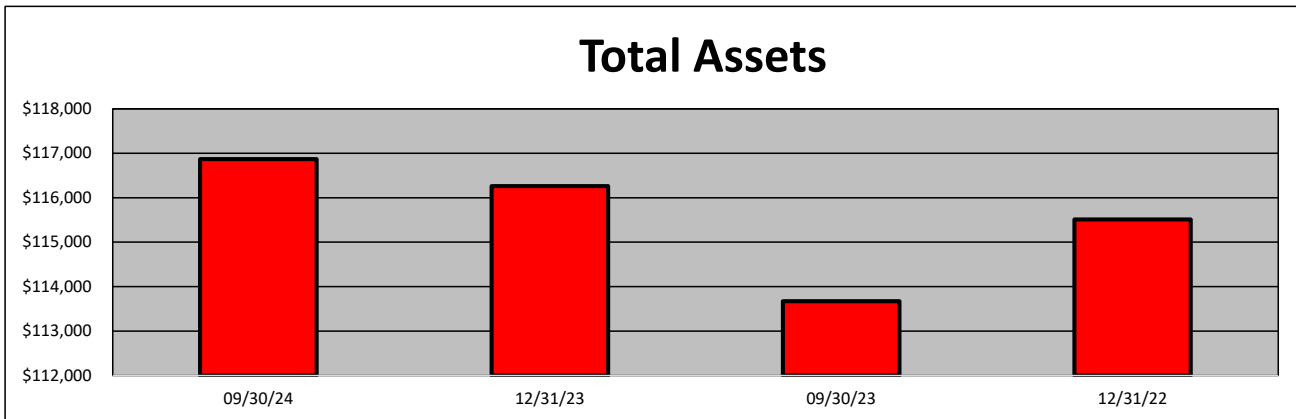
**EXECUTIVE SUMMARY - Peoples Bank of Graceville  
(Percentage)**

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	5.71	4.56	4.15	3.15	9.87	9.60
Leverage Ratio	10.58	10.36	10.59	10.16	10.70	10.41
Tier 1 Cap/Risk Based Assets	30.01	29.59	30.30	28.11	12.49	13.36
Risk Based Ratio	31.02	30.62	31.31	29.07	13.34	14.17
Common Equity Tier 1 Capital Ratio	30.01	29.59	30.30	28.11	12.45	13.36
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	35.92	35.59	36.35	34.90	75.65	66.14
Loans/Assets	33.68	33.69	34.67	33.47	63.44	57.40
Securities/Assets	58.09	60.20	59.43	60.43	20.01	28.29
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.72	0.97	1.06	1.31	0.75	0.94
Return on Avg Equity	14.17	24.82	28.31	25.67	10.06	11.17
Nonint Income/Avg Assets	0.27	0.28	0.26	0.26	0.79	0.63
Net Overhead Ratio	1.36	1.29	1.28	1.36	2.14	2.08
Efficiency Ratio	68.50	60.70	58.40	54.52	72.20	69.93
Assets (per million) per Employee	8.99	8.30	8.12	8.25	10.50	8.56
<b>ASSET QUALITY:</b>						
Allowance/Loans	0.95	0.98	0.95	1.03	1.29	1.19
Nonperforming Loans/Total Loans	0.00	0.00	0.13	0.06	0.55	0.94
Nonperforming Assets/Total Assets	0.00	0.00	0.05	0.02	0.37	0.55
Adjusted Texas Ratio	0.00	0.00	1.02	0.54	3.62	4.51
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	4.01	3.67	3.62	3.15	5.49	5.08
Cost of funds	2.52	1.83	1.65	0.63	3.09	2.46
Net interest margin	2.11	2.29	2.38	2.72	2.88	2.66
Avg Earning Assets/Avg Assets	98.57	98.72	98.65	98.65	96.03	95.82

**SELECTED FINANCIAL DATA - Peoples Bank of Graceville**  
(Dollars in Thousands)

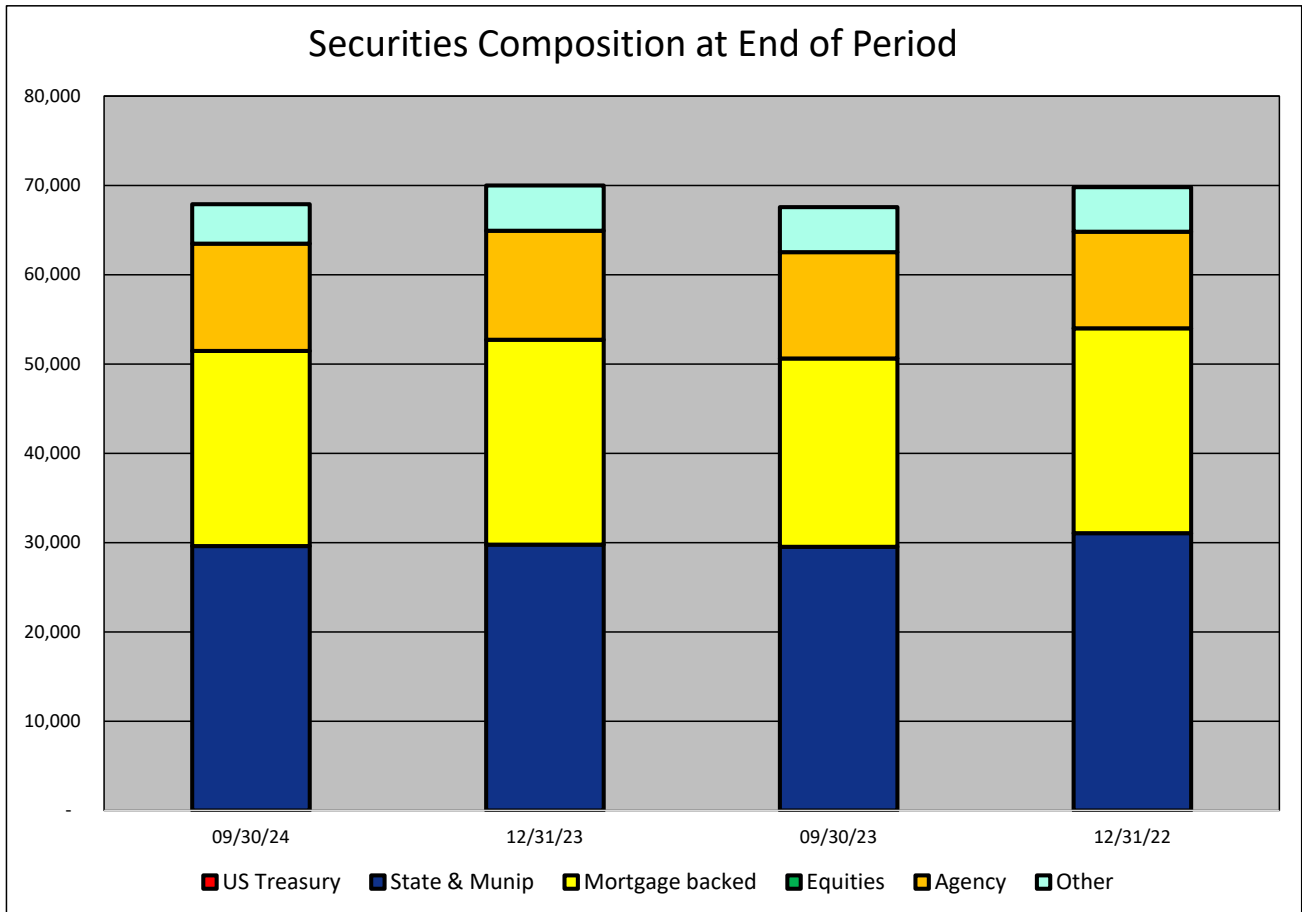
<b>As of:</b>	<b>09/30/24</b>	<b>12/31/23</b>	<b>09/30/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	116,868	116,261	113,675	115,513	3,193	2.81
Cash and Equivalents	8,722	6,165	5,809	6,325	2,913	50.15
Securities	67,884	69,991	67,553	69,805	331	0.49
Loans, net	39,363	39,172	39,409	38,666	(46)	(0.12)
Deposit Accounts	109,573	110,064	108,427	110,797	1,146	1.06
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	6,673	5,298	4,718	3,641	1,955	41.44

<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	623	1,115	911	1,501	(288)	(31.61)
Interest Income	3,438	4,163	3,083	3,553	355	11.51
Interest Expense	1,627	1,565	1,059	491	568	53.64
Net Interest Income	1,811	2,598	2,024	3,062	(213)	(10.52)
Prov for Credit Losses	-	-	-	11	-	NA
Noninterest income	235	321	225	296	10	4.44
Gain on Sale of Securities	-	-	-	9	-	NA
Noninterest Expense	1,423	1,799	1,333	1,855	90	6.75
Net Operating Income	623	1,120	916	1,492	(293)	(31.99)
Income Taxes	-	-	-	-	-	NA



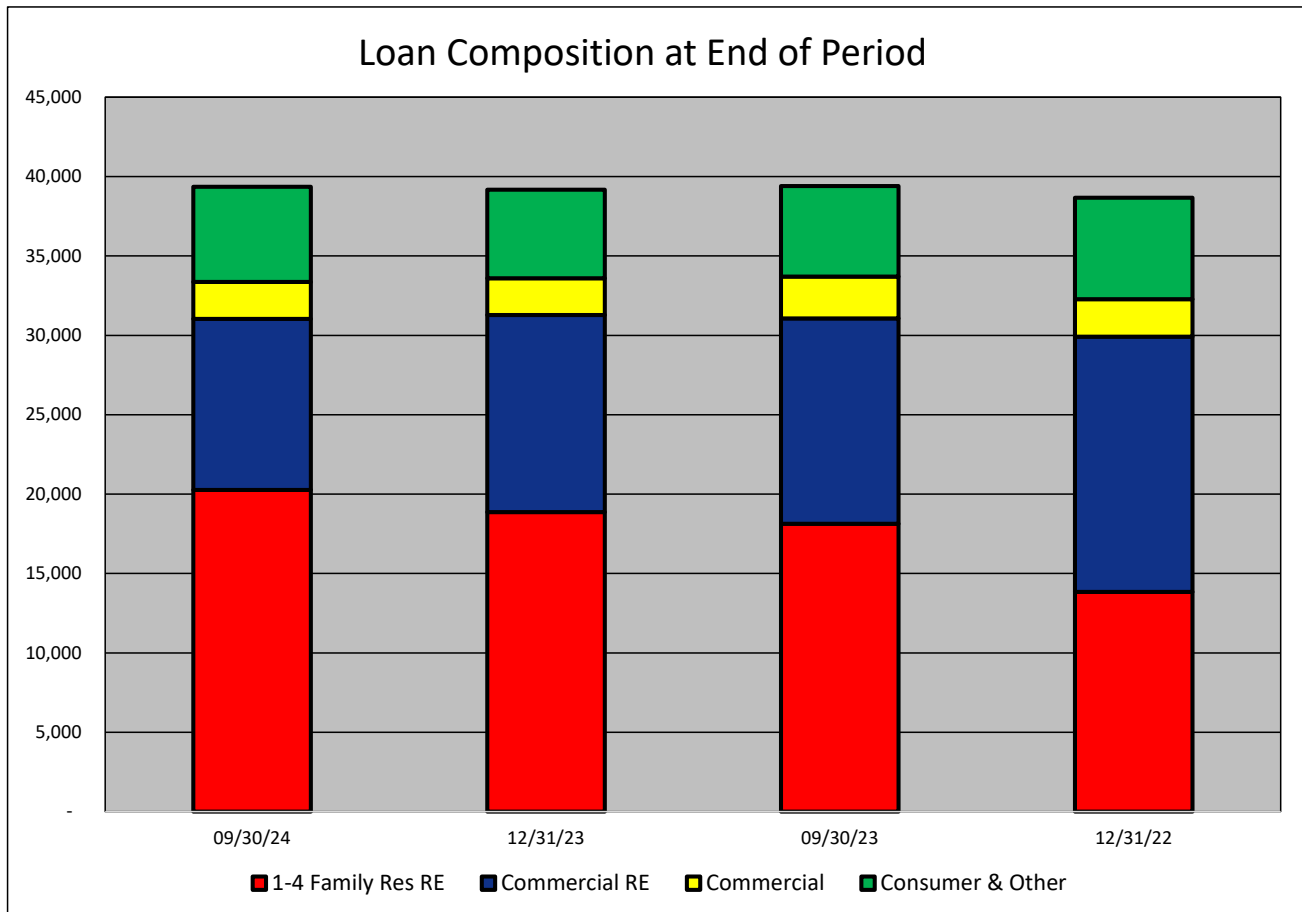
**SECURITIES COMPOSITION - Peoples Bank of Graceville**  
(Dollars in Thousands)

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	29,614	29,764	29,525	31,064	89	0.30
Mortgage backed	21,859	22,958	21,101	22,924	758	3.59
Equities	-	-	-	-	-	NA
Agency	12,007	12,189	11,886	10,820	121	1.02
Other	4,404	5,080	5,041	4,997	(637)	(12.64)
<b>Total Securities</b>	<b>67,884</b>	<b>69,991</b>	<b>67,553</b>	<b>69,805</b>	<b>331</b>	<b>0.49</b>



**LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville**  
(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	20,258	18,863	18,129	13,833	2,129	11.74
Commercial RE	10,784	12,423	12,940	16,091	(2,156)	(16.66)
Commercial	2,325	2,313	2,630	2,360	(305)	(11.60)
Consumer & Other	5,996	5,573	5,710	6,382	286	5.01
<b>Loans, Net</b>	<b>39,363</b>	<b>39,172</b>	<b>39,409</b>	<b>38,666</b>	<b>(46)</b>	<b>(0.12)</b>



**LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville**  
(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	382	400	400	400	(18)	(4.50)
Total Recoveries	2	11	1	-	1	100.00
Total Charge-offs	7	4	3	11	4	133.33
Provision Expense	-	-	-	11	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	(5)	(25)	(25)	-	20	(80.00)
Ending Balance	372	382	373	400	(1)	(0.27)

**NON-PERFORMING ASSETS:**

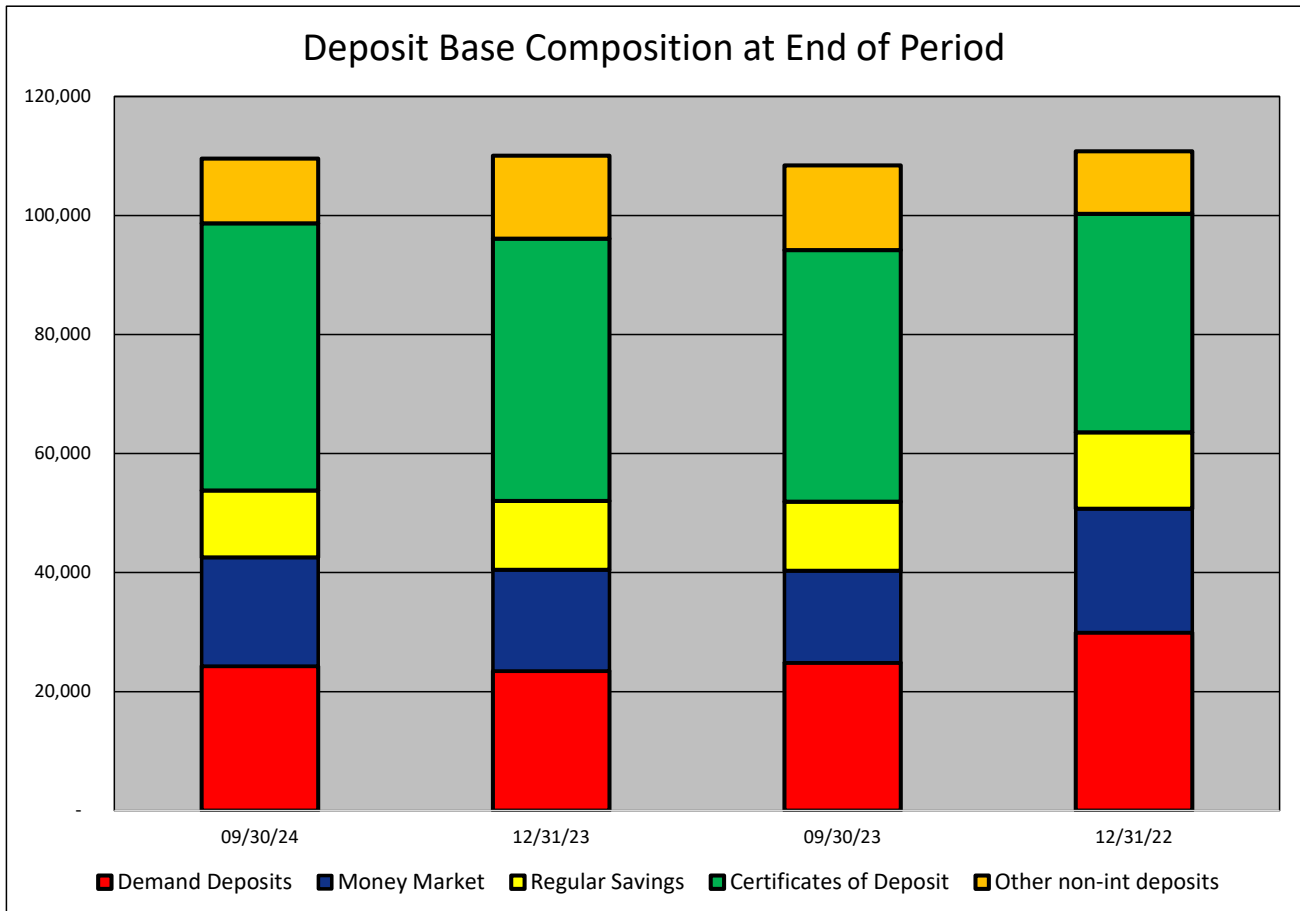
Total-90+ Days Past Due	-	-	52	22	(52)	(100.00)
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	-	52	22	(52)	(100.00)

**DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville**  
(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	24,289	23,465	24,855	29,918	(566)	(2.28)
Money Market	18,271	16,996	15,431	20,812	2,840	18.40
Regular Savings	11,238	11,562	11,613	12,817	(375)	(3.23)
Certificates of Deposit	44,906	44,098	42,287	36,732	2,619	6.19
Other non-int deposits	10,869	13,943	14,241	10,518	(3,372)	(23.68)
<b>Total Deposits</b>	<b>109,573</b>	<b>110,064</b>	<b>108,427</b>	<b>110,797</b>	<b>1,146</b>	<b>1.06</b>



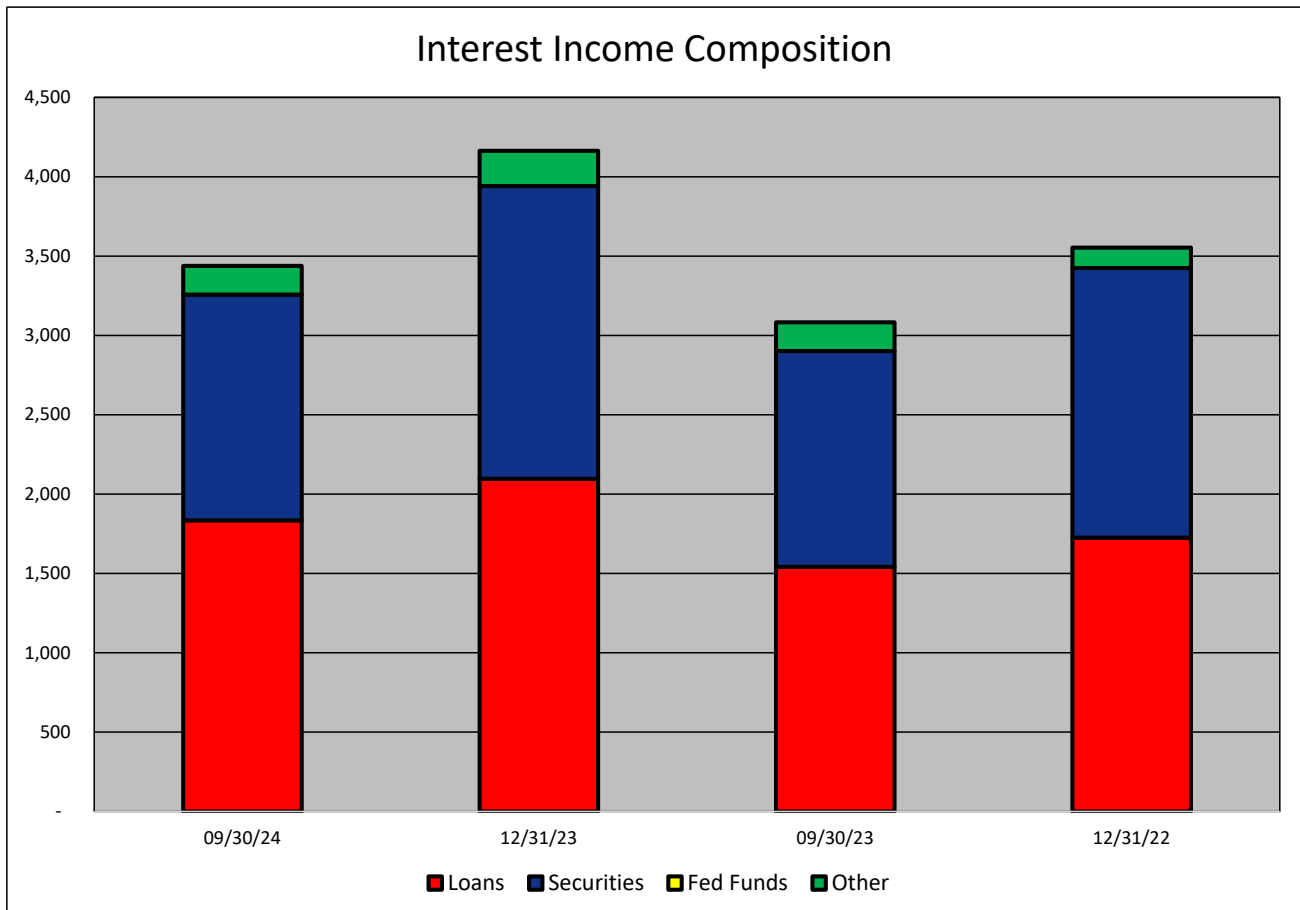


**INTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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	1,835	2,097	1,542	1,726	293	19.00
Securities	1,423	1,844	1,359	1,699	64	4.71
Fed Funds	-	-	-	-	-	NA
Other	180	222	182	128	(2)	(1.10)
<b>Total Int Income</b>	<b>3,438</b>	<b>4,163</b>	<b>3,083</b>	<b>3,553</b>	<b>355</b>	<b>11.51</b>

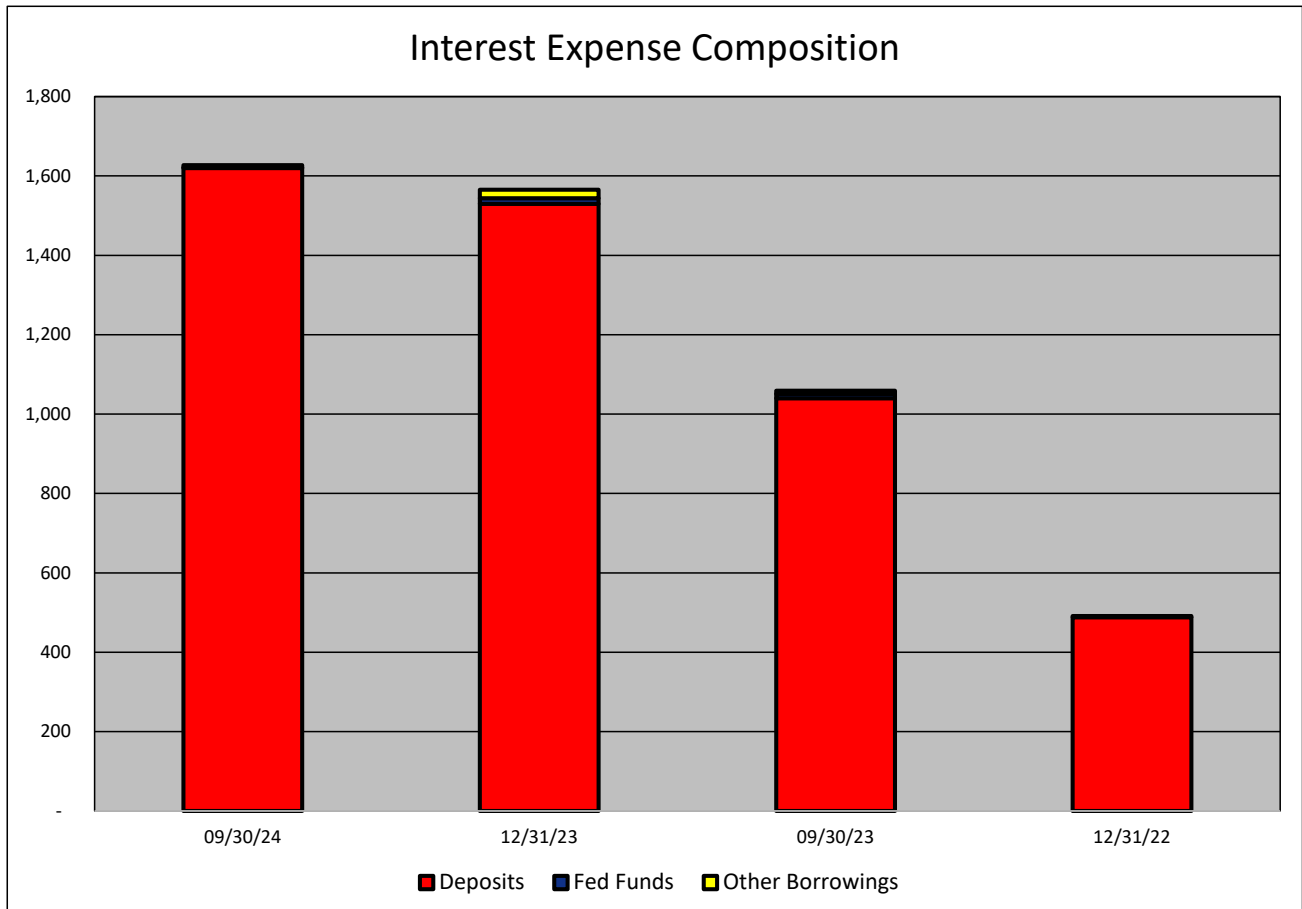


**INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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	1,620	1,530	1,040	488	580	55.77
Fed Funds	2	14	11	3	(9)	(81.82)
Other Borrowings	5	21	8	-	(3)	(37.50)
<b>Total Int Expense</b>	<b>1,627</b>	<b>1,565</b>	<b>1,059</b>	<b>491</b>	<b>568</b>	<b>53.64</b>

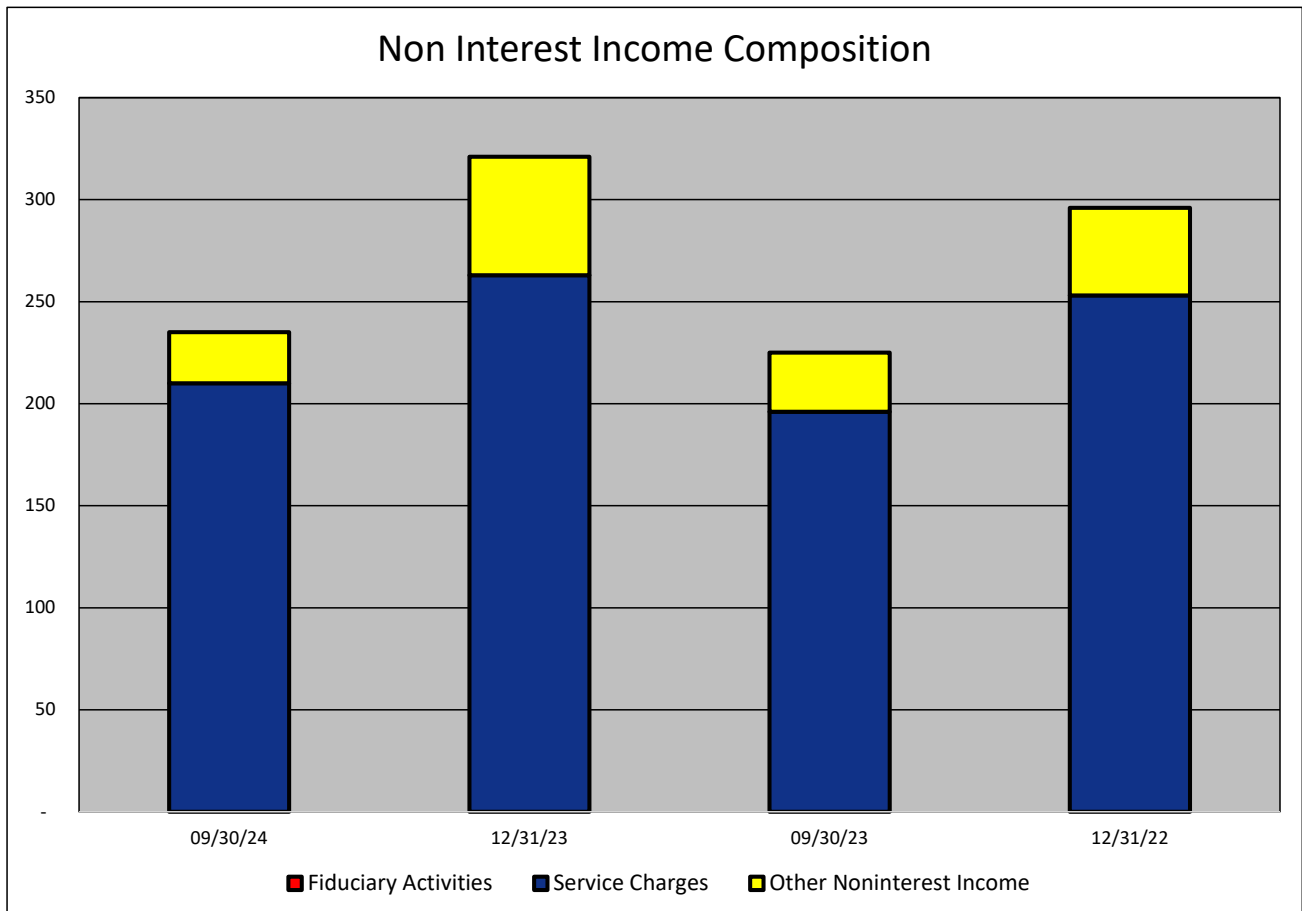


**NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville**  
(Dollars in Thousands)

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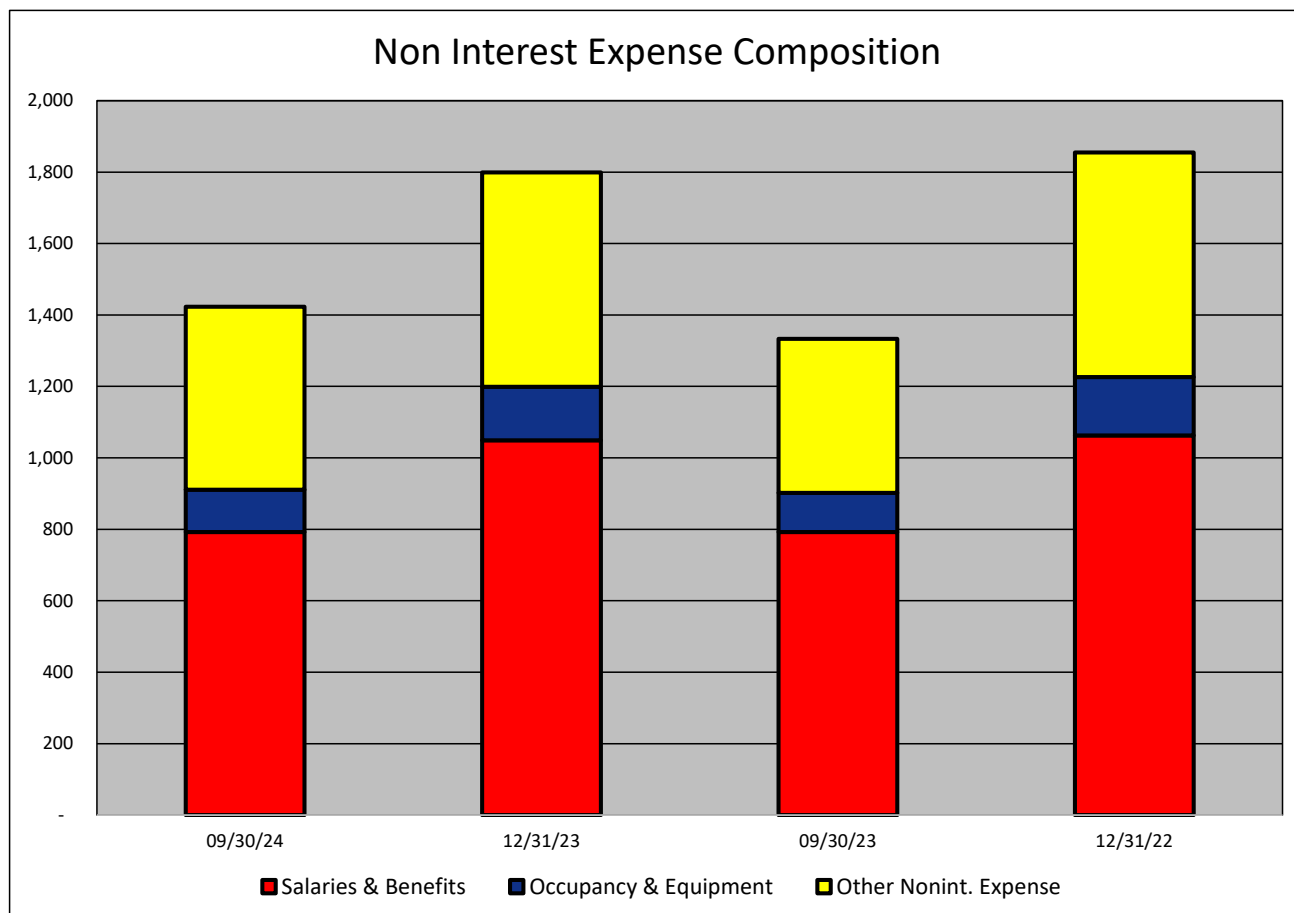
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	210	263	196	253	14	7.14
Other Noninterest Income	25	58	29	43	(4)	(13.79)
<b>Total Nonint. Income</b>	<b>235</b>	<b>321</b>	<b>225</b>	<b>296</b>	<b>10</b>	<b>4.44</b>



**NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville**  
(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 EXPENSE CATEGORY</b>						
Salaries & Benefits	792	1,049	792	1,063	0	0.00
Occupancy & Equipment	119	150	110	163	9	8.18
Other Nonint. Expense	512	600	431	629	81	18.79
<b>Total Nonint. Expense</b>	<b>1,423</b>	<b>1,799</b>	<b>1,333</b>	<b>1,855</b>	<b>90</b>	<b>6.75</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	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	<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
<b>Peoples Bank Of Graceville</b>	<b>5.71</b>	<b>10.58</b>	<b>30.01</b>	<b>31.02</b>	<b>30.01</b>
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
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>	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
<b>Peoples Bank Of Graceville</b>	<b>116,087</b>	<b>0.72</b>	<b>14.17</b>
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
<b>Peoples Bank Of Graceville</b>	<b>0.27</b>	<b>1.36</b>	<b>68.50</b>	<b>8.99</b>
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
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
<b>Peoples Bank Of Graceville</b>	<b>0.89</b>	<b>6.58</b>	<b>0.00</b>	<b>43.75</b>	<b>14.33</b>
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
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
<b>Peoples Bank Of Graceville</b>	<b>33.36</b>	<b>0.15</b>	<b>0.00</b>	<b>0.00</b>
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
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
<b>Peoples Bank Of Graceville</b>	<b>22.17</b>	<b>77.83</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
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
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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