

# **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 three months ended March 31, 2025**

Institution name	Total Assets (\$'000's)
Everbank, National Association	41,858,343
Capital City Bank	4,460,571
First Federal Bank	3,974,533
One Florida Bank	1,899,314
Prime Meridian Bank	974,668
Florida Capital Bank, National Association	610,364
<b>Fnb Bank</b>	<b>600,632</b>
Intracoastal Bank	576,623
Dlp Bank	248,866
Lafayette State Bank	240,293
Madison County Community Bank	194,757
The Warrington Bank	165,982
Pnb Community Bank	158,895
Bank Of Pensacola	139,244
Peoples Bank Of Graceville	113,470
Gala Bank	19,100

Institution name	Return on Avg Assets (%)
<b>Fnb Bank</b>	<b>2.20</b>
Capital City Bank	1.57
Dlp Bank	1.52
Florida Capital Bank, National Association	1.41
Pnb Community Bank	1.20
Intracoastal Bank	1.17
One Florida Bank	1.10
Lafayette State Bank	1.04
First Federal Bank	1.03
Prime Meridian Bank	0.96
Bank Of Pensacola	0.75
Everbank, National Association	0.73
Peoples Bank Of Graceville	0.73
Madison County Community Bank	0.65
The Warrington Bank	0.36
Gala Bank	(6.05)

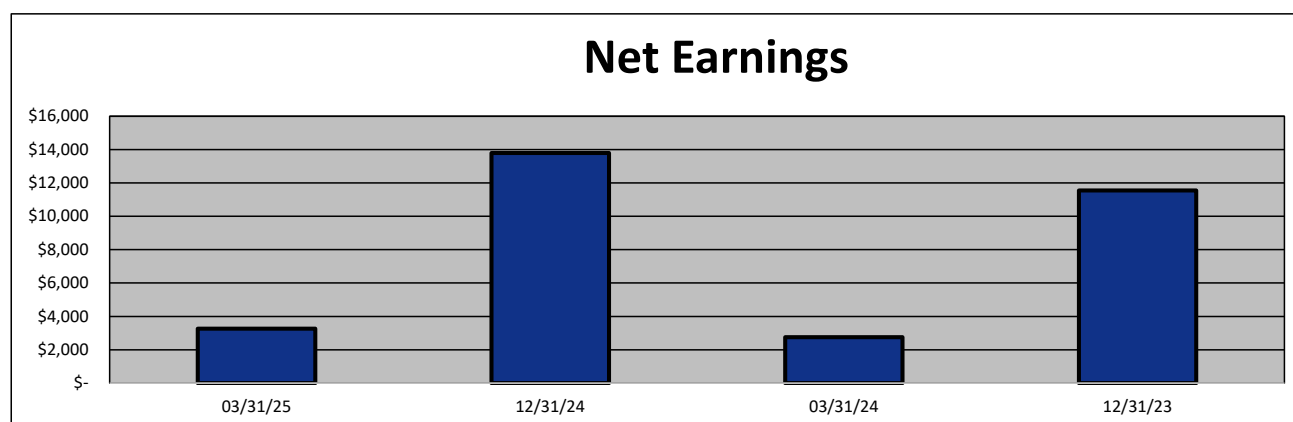
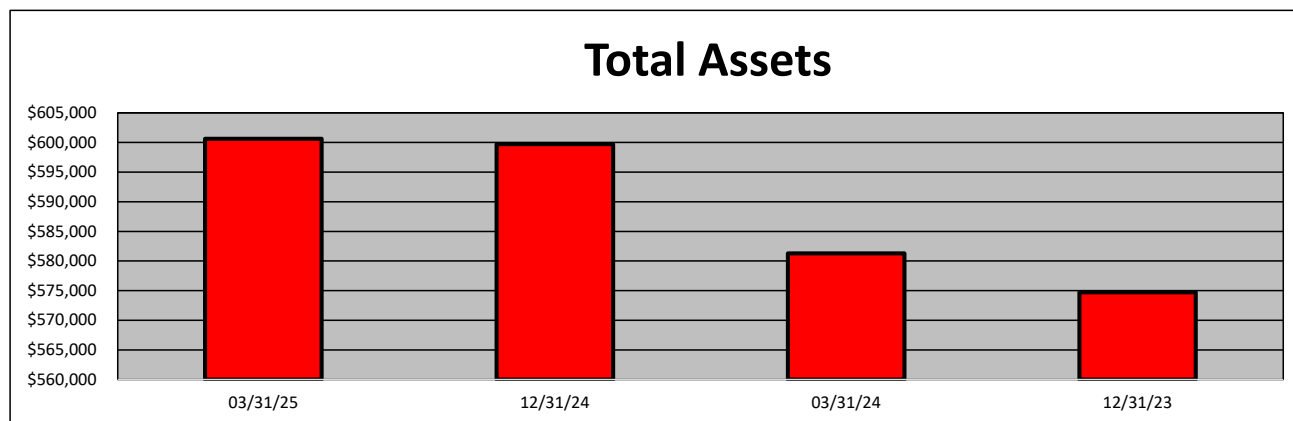
**EXECUTIVE SUMMARY - FNBT BANK**  
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	11.27	10.75	11.25	10.90	11.26	12.44
Leverage Ratio	11.42	10.90	11.31	10.87	17.35	15.21
Tier 1 Cap/Risk Based Assets	25.11	24.25	24.94	25.07	18.59	19.82
Risk Based Ratio	26.36	25.51	26.20	26.33	19.41	20.62
Common Equity Tier 1 Capital Ratio	25.11	24.25	24.94	25.07	18.53	19.82
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	49.61	49.38	49.29	47.32	73.43	64.39
Loans/Assets	43.79	43.92	43.58	42.02	62.13	55.10
Securities/Assets	22.90	21.46	24.68	26.74	18.87	26.58
<b>PROFITABILITY:</b>						
Return on Avg Assets	2.20	2.35	1.90	1.98	0.20	0.65
Return on Avg Equity	19.77	21.38	17.17	18.36	10.12	11.24
Nonint Income/Avg Assets	0.96	1.01	1.00	1.05	0.78	0.63
Net Overhead Ratio	1.54	1.50	1.61	1.42	2.92	2.50
Efficiency Ratio	54.91	51.93	57.18	55.84	93.91	81.00
Assets (per million) per Employee	7.90	8.10	7.45	7.18	10.55	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.57	1.66	1.88	1.83	1.27	1.16
Nonperforming Loans/Total Loans	0.01	0.01	0.01	0.06	0.52	0.98
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.03	0.36	0.61
Adjusted Texas Ratio	0.03	0.03	0.04	0.23	3.38	5.43
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	5.44	5.73	5.42	4.85	5.40	5.01
Cost of funds	2.67	2.82	2.75	1.43	2.84	2.35
Net interest margin	3.66	3.91	3.64	3.59	3.13	2.76
Avg Earning Assets/Avg Assets	97.90	97.85	97.89	94.14	95.62	94.85

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

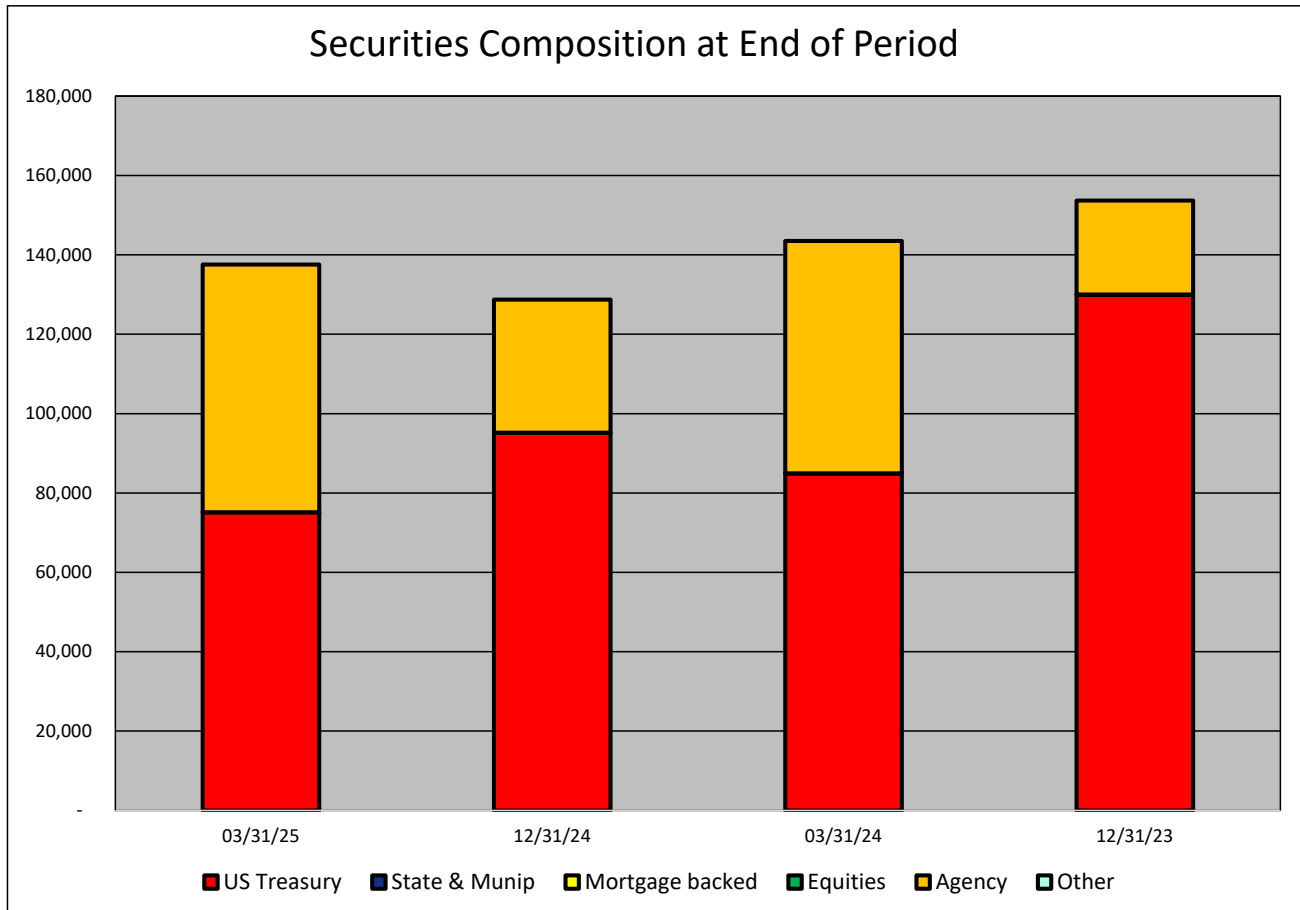
As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	600,632	599,734	581,306	574,702	19,326	3.32
Cash and Equivalents	189,657	197,397	174,647	165,996	15,010	8.59
Securities	137,573	128,728	143,474	153,672	(5,901)	(4.11)
Loans, net	263,040	263,428	253,342	241,463	9,698	3.83
Deposit Accounts	530,258	533,443	513,973	510,306	16,285	3.17
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	67,715	64,449	65,406	62,636	2,309	3.53

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	3,266	13,792	2,748	11,548	518	18.85
Interest Income	7,887	32,859	7,664	26,589	223	2.91
Interest Expense	2,579	10,428	2,515	6,887	64	2.54
Net Interest Income	5,308	22,431	5,149	19,702	159	3.09
Prov for Credit Losses	(251)	(204)	97	(113)	(348)	(358.76)
Noninterest income	1,419	5,910	1,448	6,115	(29)	(2.00)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	3,694	14,718	3,772	14,415	(78)	(2.07)
Net Operating Income	3,284	13,827	2,728	11,515	556	20.38
Income Taxes	-	-	-	-	-	NA



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	75,125	95,157	84,940	130,015	(9,815)	(11.56)
State & Munip	-	-	-	-	-	NA
Mortgage backed	1	1	1	1	-	-
Equities	-	-	-	-	-	NA
Agency	62,447	33,570	58,533	23,656	3,914	6.69
Other	-	-	-	-	-	NA
Total Securities	137,573	128,728	143,474	153,672	(5,901)	(4.11)

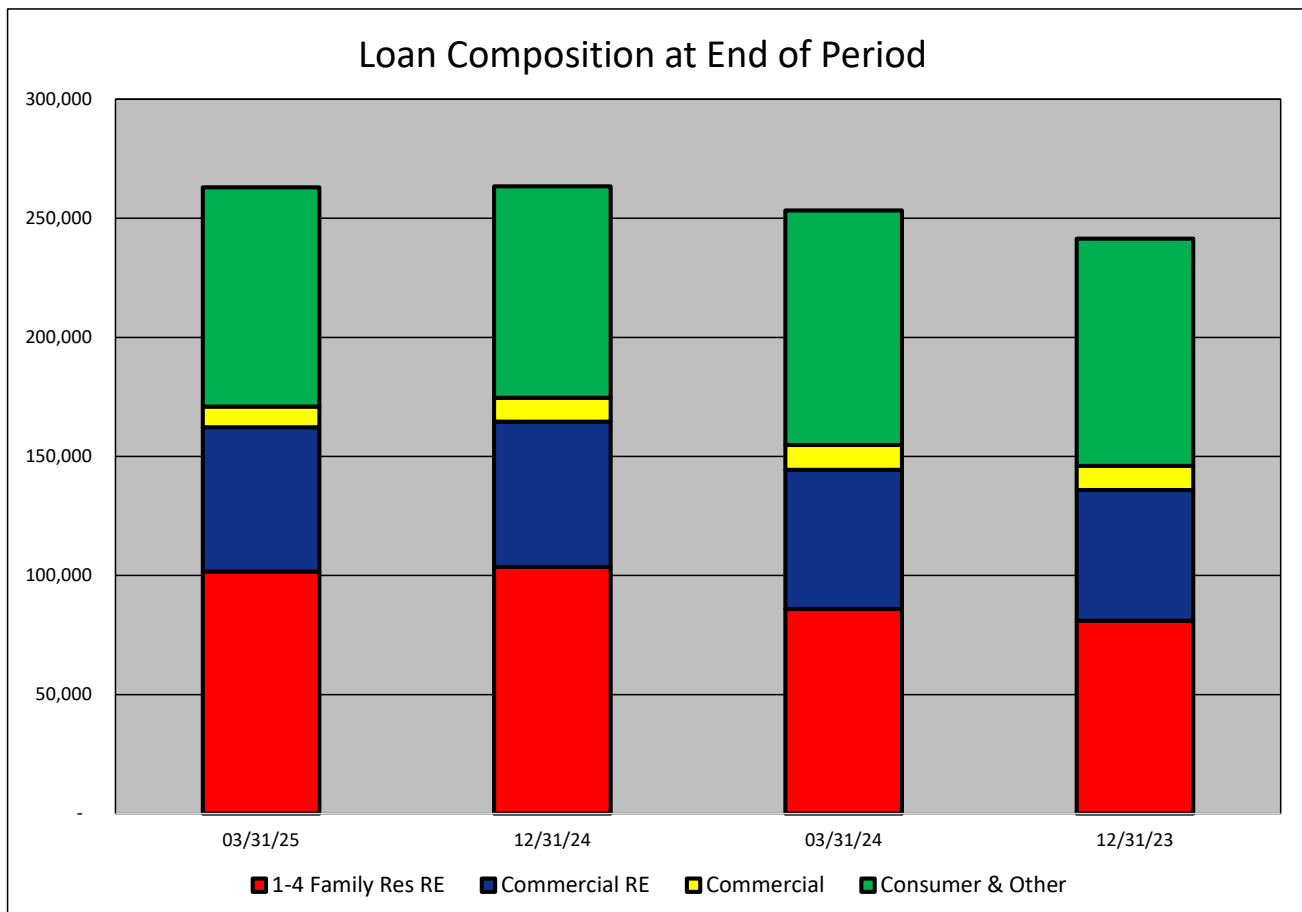


**LOAN PORTFOLIO COMPOSITION - FNBT BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**LOAN CATEGORY:**

1-4 Family Res RE	101,638	103,614	85,911	81,044	15,727	18.31
Commercial RE	60,656	60,979	58,486	54,892	2,170	3.71
Commercial	8,689	10,069	10,441	10,088	(1,752)	(16.78)
Consumer & Other	92,057	88,766	98,504	95,439	(6,447)	(6.54)
Loans, Net	263,040	263,428	253,342	241,463	9,698	3.83



**LOAN PORTFOLIO QUALITY - FNB BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	4,367	4,410	4,410	4,846	(43)	(0.98)
Total Recoveries	23	302	255	23	(232)	(90.98)
Total Charge-offs	-	141	3	7	(3)	(100.00)
Provision Expense	(251)	(204)	97	(113)	(348)	(358.76)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(339)	-	NA
Ending Balance	4,139	4,367	4,759	4,410	(620)	(13.03)

**NON-PERFORMING ASSETS:**

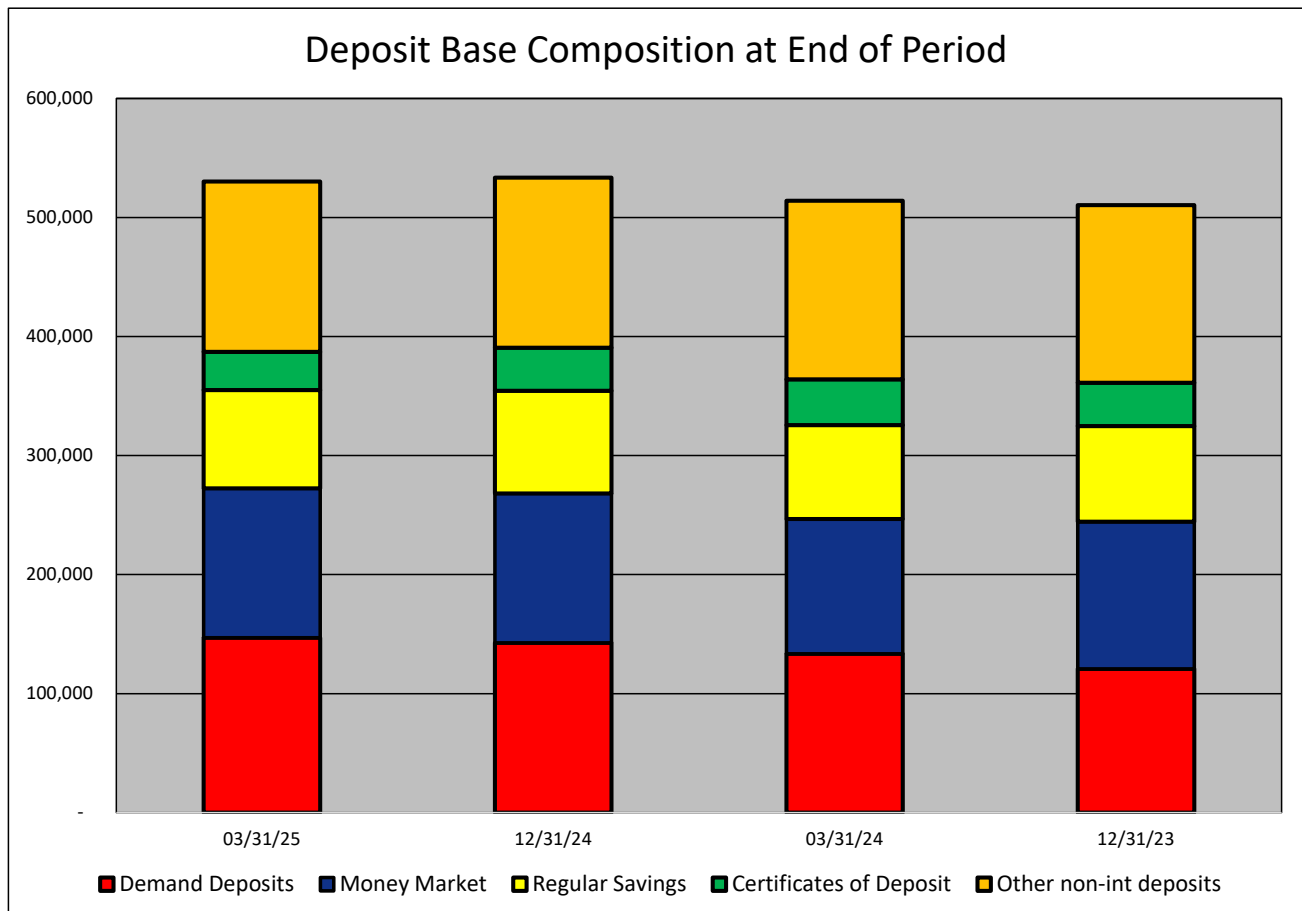
Total-90+ Days Past Due	6	-	5	7	1	20.00
Total-Nonaccrual	19	19	22	144	(3)	(13.64)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	25	19	27	151	(2)	(7.41)

**DEPOSIT BASE COMPOSITION - FNBT BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**DEPOSIT BASE CATEGORY:**

Demand Deposits	146,921	142,630	133,390	120,760	13,531	10.14
Money Market	125,457	125,478	113,348	123,711	12,109	10.68
Regular Savings	82,603	86,394	78,759	80,204	3,844	4.88
Certificates of Deposit	32,197	36,111	38,465	36,388	(6,268)	(16.30)
Other non-int deposits	143,080	142,830	150,011	149,243	(6,931)	(4.62)
<b>Total Deposits</b>	<b>530,258</b>	<b>533,443</b>	<b>513,973</b>	<b>510,306</b>	<b>16,285</b>	<b>3.17</b>



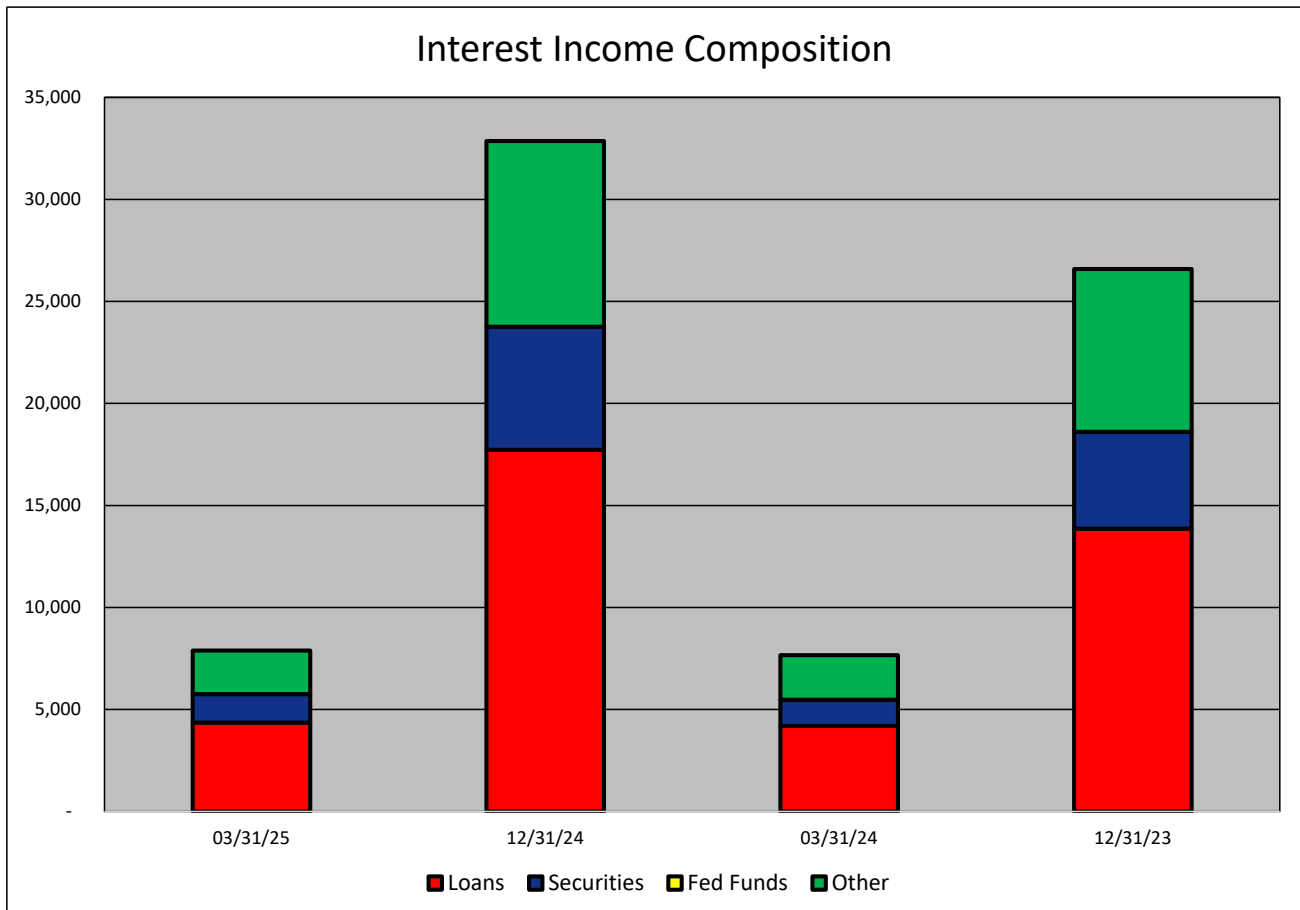


**INTEREST INCOME COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST INCOME CATEGORY**

Loans	4,354	17,731	4,192	13,868	162	3.86
Securities	1,404	6,026	1,289	4,739	115	8.92
Fed Funds	-	-	-	-	-	NA
Other	2,129	9,102	2,183	7,982	(54)	(2.47)
<b>Total Int Income</b>	<b>7,887</b>	<b>32,859</b>	<b>7,664</b>	<b>26,589</b>	<b>223</b>	<b>2.91</b>

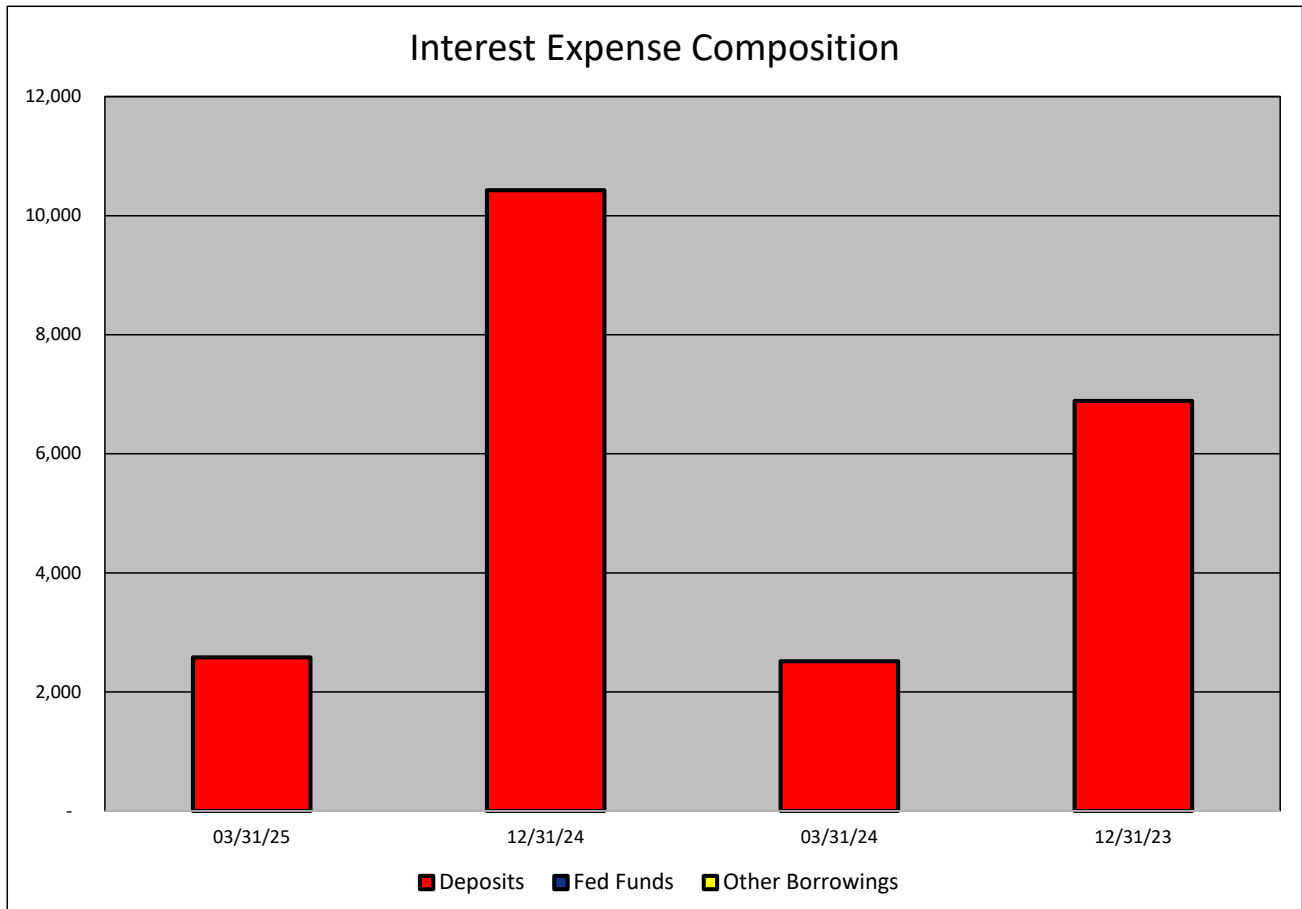


**INTEREST EXPENSE COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**INTEREST EXPENSE CATEGORY**

Deposits	2,579	10,428	2,515	6,887	64	2.54
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>2,579</b>	<b>10,428</b>	<b>2,515</b>	<b>6,887</b>	<b>64</b>	<b>2.54</b>

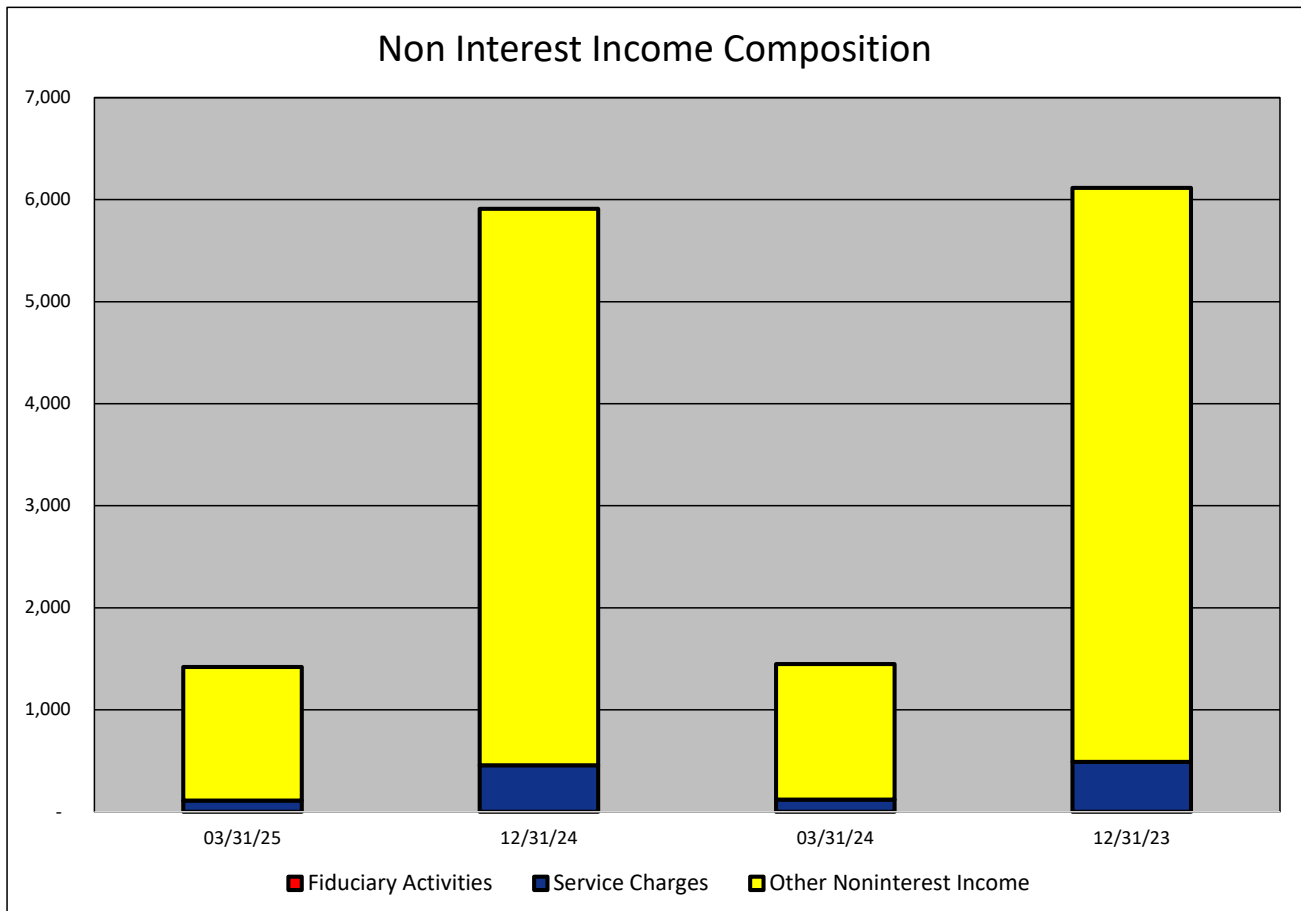


**NONINTEREST INCOME COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	109	456	120	489	(11)	(9.17)
Other Noninterest Income	1,310	5,454	1,328	5,626	(18)	(1.36)
<b>Total Nonint. Income</b>	<b>1,419</b>	<b>5,910</b>	<b>1,448</b>	<b>6,115</b>	<b>(29)</b>	<b>(2.00)</b>

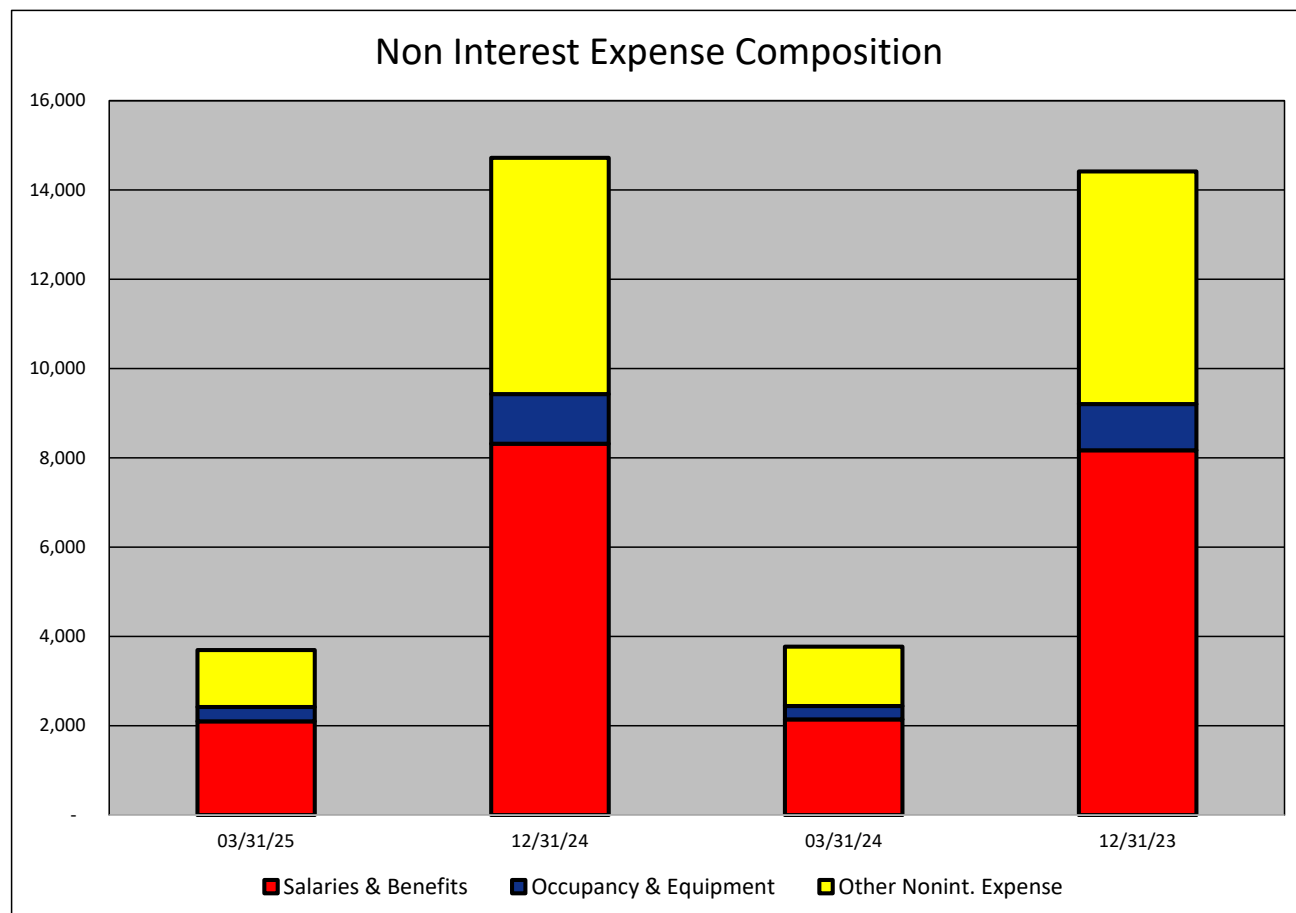


**NONINTEREST EXPENSE COMPOSITION- FNBT BANK**  
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	2,098	8,319	2,144	8,171	(46)	(2.15)
Occupancy & Equipment	323	1,111	296	1,035	27	9.12
Other Nonint. Expense	1,273	5,288	1,332	5,209	(59)	(4.43)
Total Nonint. Expense	3,694	14,718	3,772	14,415	(78)	(2.07)



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
Gala Bank	19,100	-	NA
Florida Capital Bank, National Association	610,364	520,922	17.17
Prime Meridian Bank	974,668	862,598	12.99
One Florida Bank	1,899,314	1,698,887	11.80
Everbank, National Association	41,858,343	37,922,802	10.38
Lafayette State Bank	240,293	219,329	9.56
Intracoastal Bank	576,623	536,444	7.49
Madison County Community Bank	194,757	182,475	6.73
Pnb Community Bank	158,895	151,484	4.89
Capital City Bank	4,460,571	4,253,594	4.87
Dlp Bank	248,866	238,262	4.45
<b>Fnbt Bank</b>	<b>600,632</b>	<b>581,306</b>	<b>3.32</b>
First Federal Bank	3,974,533	3,945,652	0.73
Bank Of Pensacola	139,244	144,412	(3.58)
Peoples Bank Of Graceville	113,470	119,855	(5.33)
The Warrington Bank	165,982	184,363	(9.97)

<b>Select Peer Average</b>	<b>3,514,728</b>	<b>3,222,649</b>	<b>5.03</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	
Gala Bank	3,423	-	NA
Dlp Bank	114,140	90,310	26.39
One Florida Bank	1,538,298	1,319,480	16.58
Madison County Community Bank	90,423	78,543	15.13
Everbank, National Association	30,201,504	26,999,889	11.86
Intracoastal Bank	427,469	386,399	10.63
Florida Capital Bank, National Association	483,186	445,775	8.39
Prime Meridian Bank	710,390	676,205	5.06
Bank Of Pensacola	72,405	69,002	4.93
<b>Fnbt Bank</b>	<b>263,040</b>	<b>253,342</b>	<b>3.83</b>
Pnb Community Bank	117,045	112,763	3.80
Lafayette State Bank	147,734	144,711	2.09
The Warrington Bank	55,475	54,465	1.85
Peoples Bank Of Graceville	40,953	40,645	0.76
First Federal Bank	1,252,758	1,278,086	(1.98)
Capital City Bank	2,682,211	2,755,877	(2.67)

<b>Select Peer Average</b>	<b>2,387,528</b>	<b>2,169,093</b>	<b>7.11</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	53.04	<b>84.87</b>	115.34	115.74	115.34
The Warrington Bank	16.87	<b>16.92</b>	0.00	0.00	0.00
Dlp Bank	18.71	<b>15.44</b>	0.00	0.00	0.00
<b>Fnbt Bank</b>	<b>11.27</b>	<b>11.42</b>	<b>25.11</b>	<b>26.36</b>	<b>25.11</b>
First Federal Bank	9.67	<b>10.90</b>	21.25	21.69	21.25
Peoples Bank Of Graceville	6.11	<b>10.48</b>	29.85	30.89	29.85
Prime Meridian Bank	9.16	<b>10.09</b>	13.75	14.63	13.75
Capital City Bank	11.04	<b>9.68</b>	15.56	16.75	15.56
Pnb Community Bank	8.06	<b>9.56</b>	0.00	0.00	0.00
One Florida Bank	8.86	<b>9.51</b>	10.21	10.97	10.21
Intracoastal Bank	6.26	<b>9.37</b>	10.62	11.87	10.62
Bank Of Pensacola	9.30	<b>9.33</b>	20.72	21.59	20.72
Florida Capital Bank, National Association	10.26	<b>9.25</b>	14.76	16.01	14.76
Everbank, National Association	8.95	<b>9.16</b>	12.86	13.75	12.86
Madison County Community Bank	5.06	<b>8.82</b>	14.23	15.48	14.23
Lafayette State Bank	6.44	<b>8.51</b>	12.90	14.16	12.90

<b>Select Peer Average</b>	12.44	15.21	19.82	20.62	19.82
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	<b>98.02</b>	72.15	23.80
One Florida Bank	<b>90.17</b>	80.99	4.17
Florida Capital Bank, National Association	<b>88.93</b>	79.16	2.28
Intracoastal Bank	<b>83.76</b>	74.13	19.62
Prime Meridian Bank	<b>81.41</b>	72.89	11.06
Pnb Community Bank	<b>81.08</b>	73.66	17.67
Capital City Bank	<b>69.29</b>	60.13	21.75
Lafayette State Bank	<b>66.39</b>	61.48	13.86
Bank Of Pensacola	<b>57.51</b>	52.00	42.09
Dlp Bank	<b>56.86</b>	45.86	20.83
<b>Fnbt Bank</b>	<b>49.61</b>	<b>43.79</b>	<b>22.90</b>
Madison County Community Bank	<b>49.43</b>	46.43	37.71
The Warrington Bank	<b>40.24</b>	33.42	58.59
First Federal Bank	<b>39.73</b>	31.52	57.52
Peoples Bank Of Graceville	<b>39.59</b>	36.09	59.54
Gala Bank	<b>38.25</b>	17.92	11.86

<b>Select Peer Average</b>	64.39	55.10	26.58
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**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
<b>Fnbt Bank</b>	<b>592,809</b>	<b>2.20</b>	<b>19.77</b>
Capital City Bank	4,355,055	<b>1.57</b>	14.02
Dlp Bank	245,115	<b>1.52</b>	8.12
Florida Capital Bank, National Association	684,167	<b>1.41</b>	15.73
Pnb Community Bank	161,770	<b>1.20</b>	15.79
Intracoastal Bank	563,715	<b>1.17</b>	19.12
One Florida Bank	1,868,281	<b>1.10</b>	12.47
Lafayette State Bank	241,348	<b>1.04</b>	16.80
First Federal Bank	4,069,283	<b>1.03</b>	11.12
Prime Meridian Bank	947,667	<b>0.96</b>	10.26
Bank Of Pensacola	138,869	<b>0.75</b>	8.10
Everbank, National Association	40,452,104	<b>0.73</b>	7.96
Peoples Bank Of Graceville	114,753	<b>0.73</b>	12.61
Madison County Community Bank	191,359	<b>0.65</b>	12.97
The Warrington Bank	165,437	<b>0.36</b>	2.12
Gala Bank	11,841	<b>(6.05)</b>	(7.17)

<b>Select Peer Average</b>	<b>3,425,223</b>	<b>0.65</b>	<b>11.24</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the three months ended March 31, 2025**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
One Florida Bank	0.11	1.76	<b>54.36</b>	11.44
<b>Fnb Bank</b>	<b>0.96</b>	<b>1.54</b>	<b>54.91</b>	<b>7.90</b>
Everbank, National Association	0.22	1.35	<b>58.53</b>	25.73
Prime Meridian Bank	0.27	1.94	<b>61.41</b>	8.63
Florida Capital Bank, National Association	1.66	1.71	<b>63.49</b>	5.31
Intracoastal Bank	0.16	2.00	<b>63.94</b>	11.53
Dlp Bank	0.66	3.04	<b>64.29</b>	7.32
Capital City Bank	2.10	1.75	<b>64.42</b>	4.75
Bank Of Pensacola	0.23	1.61	<b>66.05</b>	9.95
First Federal Bank	1.46	1.36	<b>67.47</b>	6.92
Pnb Community Bank	0.44	2.90	<b>67.72</b>	3.88
Peoples Bank Of Graceville	0.26	1.41	<b>68.61</b>	8.73
Lafayette State Bank	0.73	2.82	<b>71.16</b>	5.01
Madison County Community Bank	0.62	2.39	<b>77.68</b>	4.99
The Warrington Bank	0.27	2.03	<b>82.81</b>	5.53
Gala Bank	0.00	10.34	<b>309.09</b>	1.74

<b>Select Peer Average</b>	0.63	2.50	81.00	8.08
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**PEER GROUP COMPARISONS REPORT**

*North Florida Group*

**ASSET QUALITY RATIOS**

**For the three months ended March 31, 2025**

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.76	0.00	<b>0.00</b>	0.00
Gala Bank	0.96	0.00	<b>0.00</b>	0.00
<b>Fnbt Bank</b>	<b>1.57</b>	<b>0.01</b>	<b>0.00</b>	<b>0.03</b>
Peoples Bank Of Graceville	0.93	0.00	<b>0.00</b>	0.00
The Warrington Bank	0.96	0.00	<b>0.00</b>	0.00
One Florida Bank	0.84	0.04	<b>0.03</b>	0.36
Capital City Bank	1.11	0.16	<b>0.10</b>	1.02
Madison County Community Bank	1.72	0.33	<b>0.17</b>	2.87
Florida Capital Bank, National Association	1.26	0.48	<b>0.38</b>	2.62
Prime Meridian Bank	0.84	0.71	<b>0.52</b>	5.29
First Federal Bank	0.72	3.79	<b>1.19</b>	1.93
Intracoastal Bank	1.40	1.67	<b>1.24</b>	16.93
Everbank, National Association	0.81	1.72	<b>1.27</b>	4.22
Dlp Bank	1.56	1.51	<b>1.31</b>	8.75
Lafayette State Bank	1.90	2.24	<b>1.38</b>	18.10
Pnb Community Bank	1.20	3.00	<b>2.21</b>	24.68

<b>Select Peer Average</b>	1.16	0.98	0.61	5.43
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Madison County Community Bank	<b>4.49</b>	3.97	0.00	0.00	37.71
Bank Of Pensacola	<b>4.01</b>	0.97	0.00	42.09	0.00
Dlp Bank	<b>3.64</b>	17.01	4.73	0.00	20.83
Lafayette State Bank	<b>3.13</b>	16.75	0.00	0.00	13.86
Pnb Community Bank	<b>2.70</b>	4.08	0.44	0.00	17.67
The Warrington Bank	<b>2.30</b>	4.85	0.00	58.59	0.00
Capital City Bank	<b>1.76</b>	10.00	0.00	11.59	10.16
Gala Bank	<b>1.32</b>	0.00	53.27	0.00	10.49
Prime Meridian Bank	<b>1.17</b>	5.51	6.14	1.57	9.50
One Florida Bank	<b>1.12</b>	12.90	0.00	0.00	4.17
Intracoastal Bank	<b>0.99</b>	2.56	0.00	0.00	19.62
Peoples Bank Of Graceville	<b>0.73</b>	2.89	0.00	44.53	15.01
First Federal Bank	<b>0.59</b>	0.65	0.00	0.00	57.52
Florida Capital Bank, National Association	<b>0.50</b>	15.24	0.00	0.00	2.28
<b>Fnbt Bank</b>	<b>0.49</b>	<b>31.09</b>	<b>0.00</b>	<b>22.90</b>	<b>0.00</b>
Everbank, National Association	<b>0.15</b>	1.84	0.00	0.07	23.70

<b>Select Peer Average</b>	1.82	8.14	4.04	11.33	15.16
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the three months ended March 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	<b>80.24</b>	0.49	0.00	0.00
Intracoastal Bank	<b>73.10</b>	0.96	0.00	0.00
Pnb Community Bank	<b>72.78</b>	1.23	0.00	0.00
Everbank, National Association	<b>71.56</b>	0.13	0.02	0.02
Prime Meridian Bank	<b>71.26</b>	0.96	0.00	0.00
Florida Capital Bank, National Association	<b>70.27</b>	0.22	0.00	0.01
Lafayette State Bank	<b>60.11</b>	2.37	0.00	0.00
Capital City Bank	<b>58.98</b>	2.40	0.00	2.02
Bank Of Pensacola	<b>51.61</b>	0.73	0.00	0.00
Madison County Community Bank	<b>45.63</b>	4.24	0.01	0.00
Dlp Bank	<b>45.15</b>	1.61	0.62	4.47
<b>Fnbt Bank</b>	<b>42.89</b>	<b>1.69</b>	<b>0.00</b>	<b>0.00</b>
Peoples Bank Of Graceville	<b>35.76</b>	0.15	0.00	0.00
The Warrington Bank	<b>33.10</b>	0.58	0.00	0.00
First Federal Bank	<b>29.38</b>	0.99	0.00	4.87
Gala Bank	<b>17.75</b>	12.85	0.00	0.00

<b>Select Peer Average</b>	53.72	1.98	0.04	0.71
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the three months ended March 31, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	<b>58.63</b>	41.29	99.93	0.00	0.07
Dlp Bank	<b>54.93</b>	45.07	100.00	0.00	0.00
Bank Of Pensacola	<b>45.63</b>	54.37	100.00	0.00	0.00
Lafayette State Bank	<b>39.93</b>	60.07	100.00	0.00	0.00
Capital City Bank	<b>36.85</b>	61.48	98.33	0.58	1.09
<b>Fnbt Bank</b>	<b>27.71</b>	<b>72.29</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
The Warrington Bank	<b>26.79</b>	73.21	100.00	0.00	0.00
Pnb Community Bank	<b>25.09</b>	74.91	100.00	0.00	0.00
Prime Meridian Bank	<b>23.40</b>	75.72	99.12	0.00	0.88
Madison County Community Bank	<b>22.43</b>	77.57	100.00	0.00	0.00
One Florida Bank	<b>22.24</b>	76.89	99.13	0.00	0.87
Gala Bank	<b>22.14</b>	77.86	100.00	0.00	0.00
Peoples Bank Of Graceville	<b>21.87</b>	75.77	97.64	0.00	2.36
Intracoastal Bank	<b>18.82</b>	76.51	95.33	0.00	4.67
First Federal Bank	<b>9.11</b>	79.82	88.93	0.00	11.07
Everbank, National Association	<b>3.31</b>	78.86	82.17	0.00	17.83

<b>Select Peer Average</b>	28.68	68.86	97.54	0.04	2.43
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the three months ended March 31, 2025**

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.66	1.16	<b>5.23</b>	97.25
Pnb Community Bank	5.73	1.43	<b>4.76</b>	94.20
Lafayette State Bank	5.88	2.17	<b>4.58</b>	92.41
Gala Bank	4.86	3.30	<b>4.37</b>	76.52
Capital City Bank	4.98	1.27	<b>4.22</b>	91.73
Florida Capital Bank, National Association	5.13	4.28	<b>3.72</b>	97.99
<b>Fnb Bank</b>	<b>5.44</b>	<b>2.67</b>	<b>3.66</b>	<b>97.90</b>
Prime Meridian Bank	5.58	2.91	<b>3.47</b>	95.79
Madison County Community Bank	5.03	2.10	<b>3.40</b>	94.71
One Florida Bank	5.71	3.32	<b>3.37</b>	98.62
Intracoastal Bank	5.30	2.55	<b>3.32</b>	96.70
First Federal Bank	4.84	2.06	<b>2.99</b>	90.38
Bank Of Pensacola	3.56	1.79	<b>2.63</b>	97.40
The Warrington Bank	3.03	0.77	<b>2.55</b>	98.10
Everbank, National Association	5.41	3.39	<b>2.48</b>	99.29
Peoples Bank Of Graceville	4.02	2.46	<b>2.17</b>	98.67

<b>Select Peer Average</b>	5.01	2.35	2.76	94.85
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