

Prime Meridian Bank

Tallahassee, FL

Established

2/4/2008

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, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	37,922,802
Capital City Bank	4,253,594
First Federal Bank	3,945,652
One Florida Bank	1,698,887
Prime Meridian Bank	862,598
Fnbt Bank	581,306
Intracoastal Bank	536,444
Florida Capital Bank, National Association	520,922
Dlp Bank	238,262
Lafayette State Bank	219,329
The Warrington Bank	184,363
Madison County Community Bank	182,475
First National Bank Northwest Florida	179,155
Pnb Community Bank	151,484
Bank Of Pensacola	144,412
Peoples Bank Of Graceville	119,855

Institution name	Return on Avg Assets (%)
First National Bank Northwest Florida	2.52
Fnbt Bank	1.90
Capital City Bank	1.18
Florida Capital Bank, National Association	1.08
Intracoastal Bank	1.06
Lafayette State Bank	1.04
Pnb Community Bank	1.02
Prime Meridian Bank	0.96
Dlp Bank	0.78
Peoples Bank Of Graceville	0.72
One Florida Bank	0.70
First Federal Bank	0.67
Everbank, National Association	0.59
Madison County Community Bank	0.52
Bank Of Pensacola	0.28
The Warrington Bank	0.21

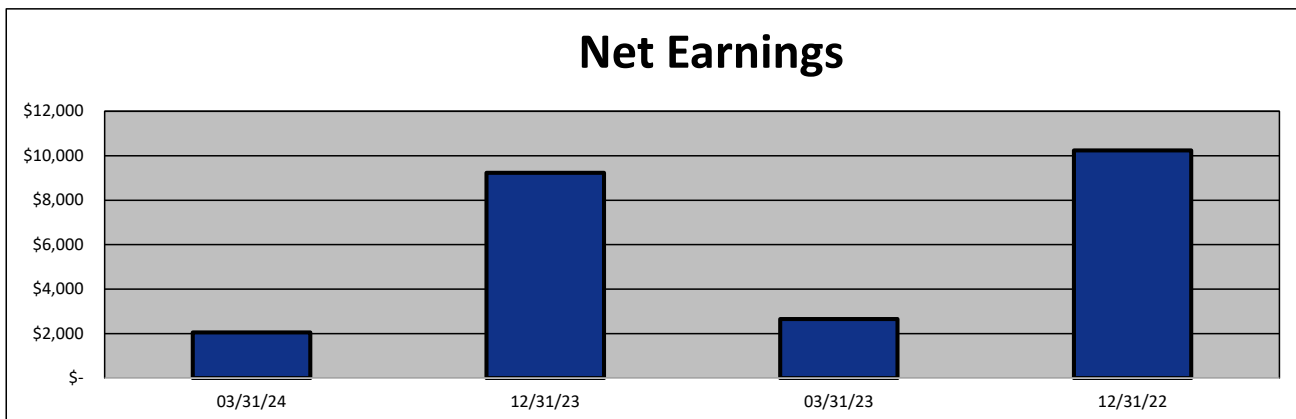
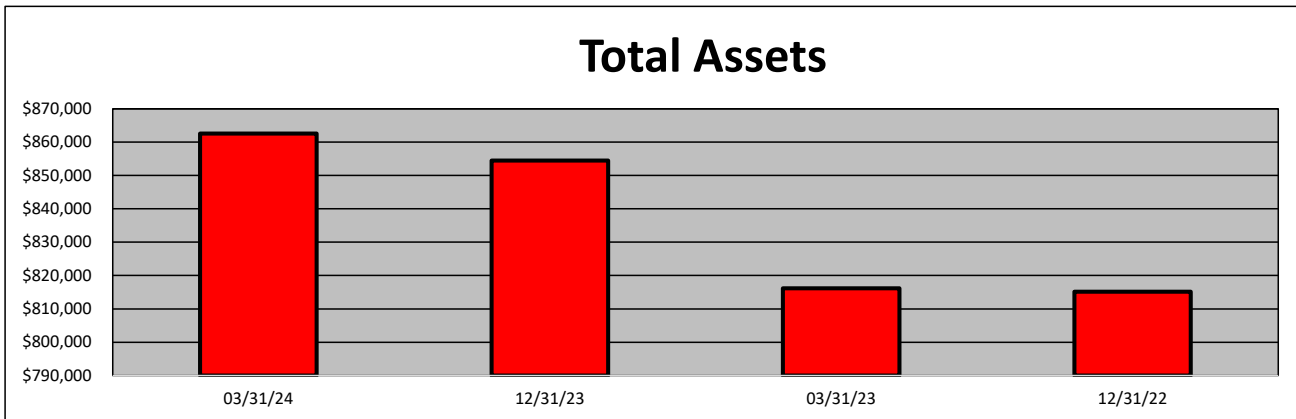
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.35	9.22	9.10	8.73	9.56	9.45
Leverage Ratio	10.35	10.15	10.13	9.70	10.76	10.50
Tier 1 Cap/Risk Based Assets	13.16	13.18	13.07	12.90	12.94	15.33
Risk Based Ratio	14.02	14.03	13.83	14.04	13.79	16.18
Common Equity Tier 1 Capital Ratio	13.16	13.18	13.07	12.90	12.90	15.33
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	89.77	87.34	86.10	81.94	73.91	64.01
Loans/Assets	78.39	76.89	75.85	73.96	62.12	55.74
Securities/Assets	14.99	15.95	17.34	17.33	20.01	27.94
PROFITABILITY:						
Return on Avg Assets	0.96	1.11	1.30	1.20	0.74	0.95
Return on Avg Equity	10.28	12.46	14.61	14.73	10.88	11.12
Nonint Income/Avg Assets	0.27	0.28	0.27	0.27	0.79	0.60
Net Overhead Ratio	1.96	1.89	1.88	1.60	2.13	2.04
Efficiency Ratio	62.15	57.02	53.87	52.61	73.35	69.15
Assets (per million) per Employee	7.57	7.77	7.49	7.62	10.38	8.15
ASSET QUALITY:						
Allowance/Loans	0.86	0.85	0.78	1.19	1.31	1.27
Nonperforming Loans/Total Loans	0.51	0.52	0.22	0.12	0.50	0.97
Nonperforming Assets/Total Assets	0.40	0.40	0.17	0.09	0.32	0.56
Adjusted Texas Ratio	3.99	4.08	1.71	0.95	3.59	5.00
YIELDS & COSTS:						
Yield on earning assets	5.41	5.04	4.73	3.74	5.37	5.01
Cost of funds	2.75	1.93	1.20	0.47	3.00	2.35
Net interest margin	3.47	3.70	3.90	3.41	2.82	2.63
Avg Earning Assets/Avg Assets	95.43	95.24	95.27	96.08	95.76	95.13

SELECTED FINANCIAL DATA - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	862,598	854,494	816,173	815,142	46,425	5.69
Cash and Equivalents	23,474	28,416	22,714	39,788	760	3.35
Securities	129,274	136,325	141,564	141,241	(12,290)	(8.68)
Loans, net	676,205	657,024	619,035	602,918	57,170	9.24
Deposit Accounts	753,280	752,243	718,956	735,829	34,324	4.77
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	80,641	78,763	74,287	71,125	6,354	8.55

Period Ending	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,049	9,230	2,656	10,245	(607)	(22.85)
Interest Income	11,065	39,927	9,199	30,740	1,866	20.28
Interest Expense	3,956	10,598	1,606	2,684	2,350	146.33
Net Interest Income	7,109	29,329	7,593	28,056	(484)	(6.37)
Prov for Credit Losses	211	1,450	243	890	(32)	(13.17)
Noninterest income	572	2,353	542	2,323	30	5.54
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,778	18,084	4,387	15,996	391	8.91
Net Operating Income	2,692	12,148	3,505	13,493	(813)	(23.20)
Income Taxes	643	2,918	849	3,248	(206)	(24.26)

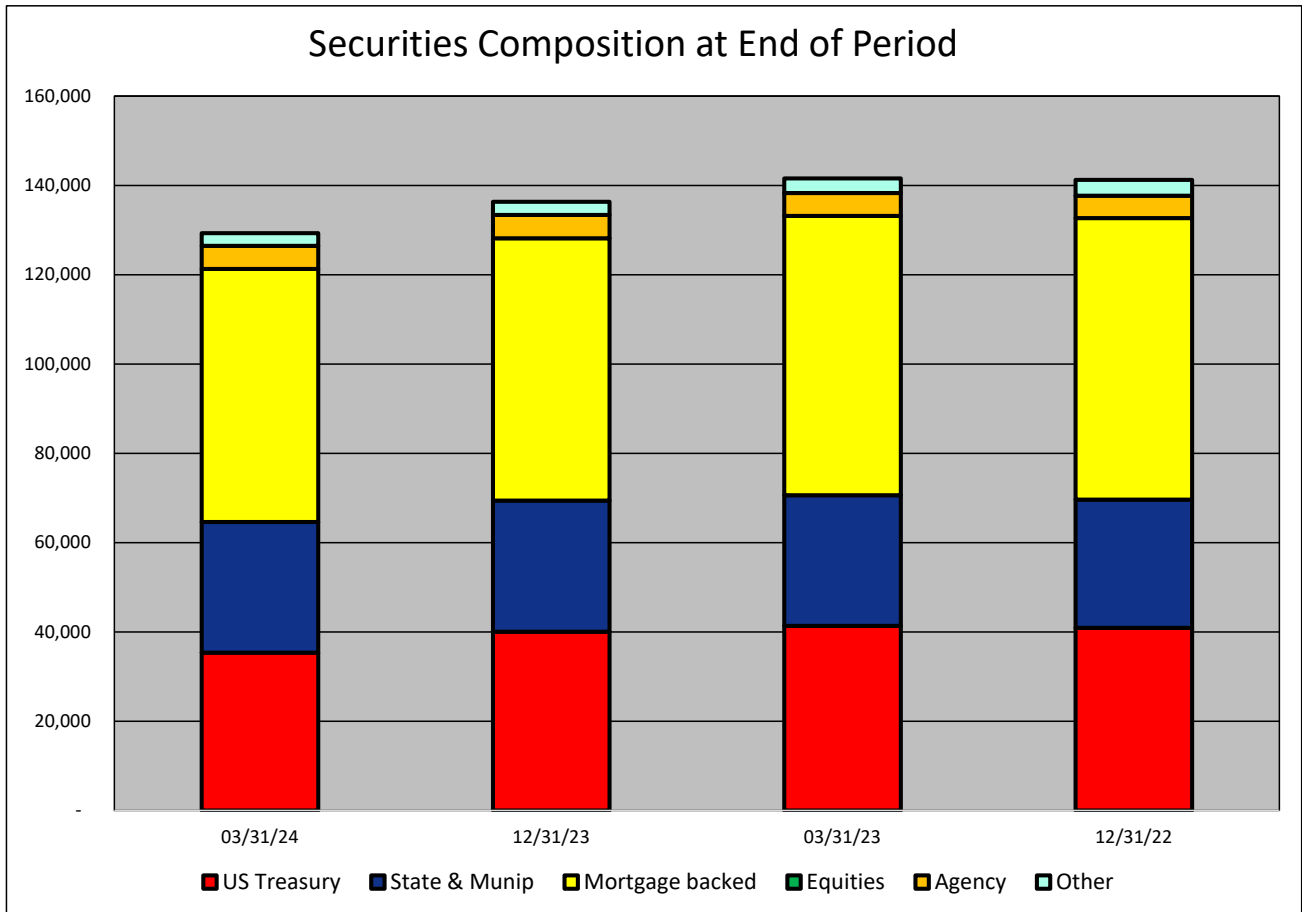


SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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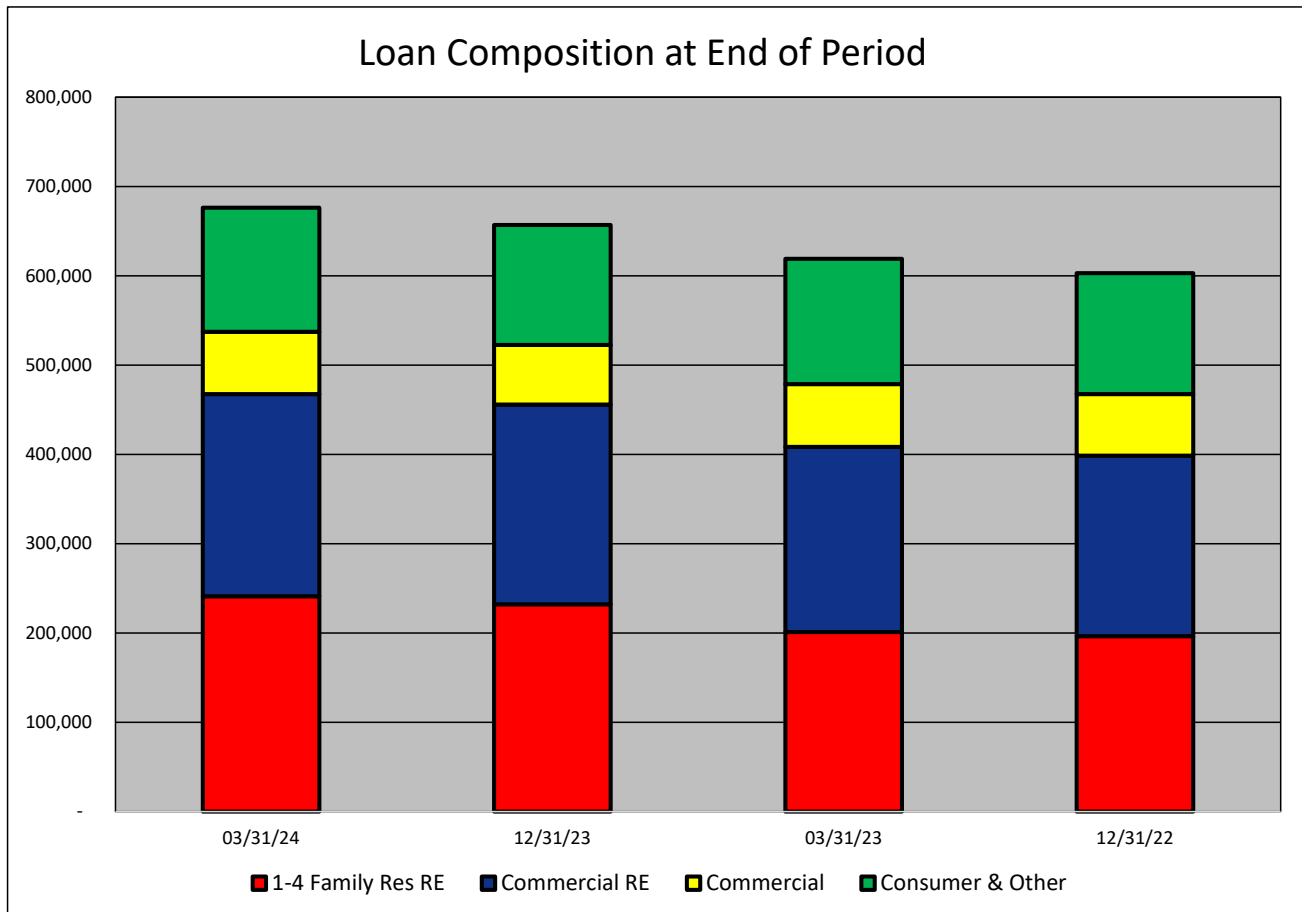
SECURITIES CATEGORY:

US Treasury	35,349	40,057	41,335	40,926	(5,986)	(14.48)
State & Munip	29,252	29,365	29,262	28,678	(10)	(0.03)
Mortgage backed	56,663	58,753	62,566	63,093	(5,903)	(9.43)
Equities	-	-	-	-	-	NA
Agency	5,183	5,200	5,130	4,979	53	1.03
Other	2,827	2,950	3,271	3,565	(444)	(13.57)
Total Securities	129,274	136,325	141,564	141,241	(12,290)	(8.68)



LOAN PORTFOLIO COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	241,031	232,136	201,018	196,388	40,013	19.91
Commercial RE	226,634	223,794	207,474	202,307	19,160	9.23
Commercial	69,658	66,689	70,309	68,833	(651)	(0.93)
Consumer & Other	138,882	134,405	140,234	135,390	(1,352)	(0.96)
Loans, Net	676,205	657,024	619,035	602,918	57,170	9.24



LOAN PORTFOLIO QUALITY - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	5,609	7,145	7,145	5,974	(1,536)	(21.50)
Total Recoveries	3	53	35	330	(32)	(91.43)
Total Charge-offs	27	433	15	49	12	80.00
Provision Expense	211	1,450	243	890	(32)	(13.17)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	(2,606)	(2,606)	-	2,606	(100.00)
Ending Balance	5,796	5,609	4,802	7,145	994	20.70

NON-PERFORMING ASSETS:

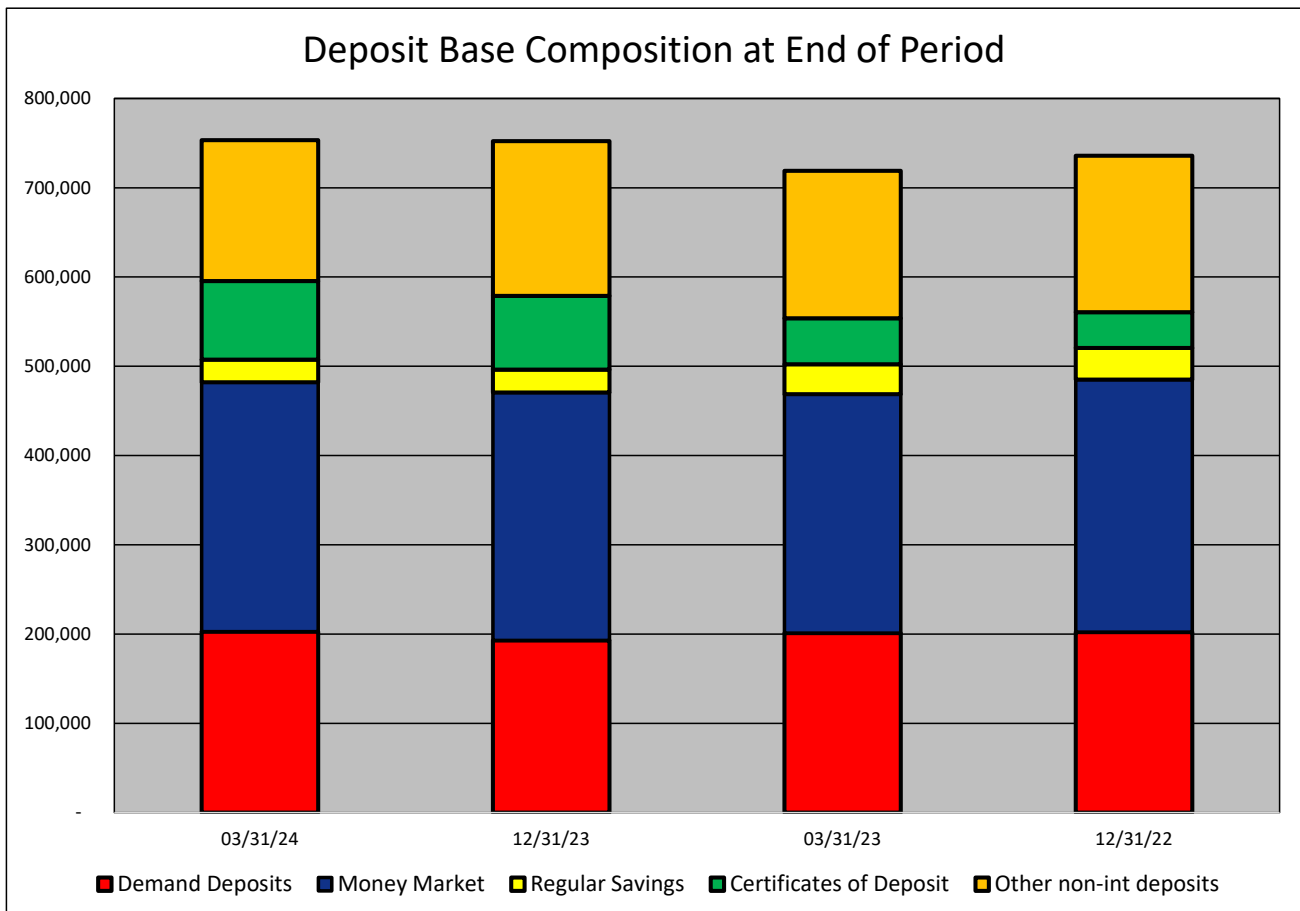
Total-90+ Days Past Due	-	1,110	-	404	-	NA
Total-Nonaccrual	3,446	2,335	1,349	343	2,097	155.45
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	3,446	3,445	1,349	747	2,097	155.45

DEPOSIT BASE COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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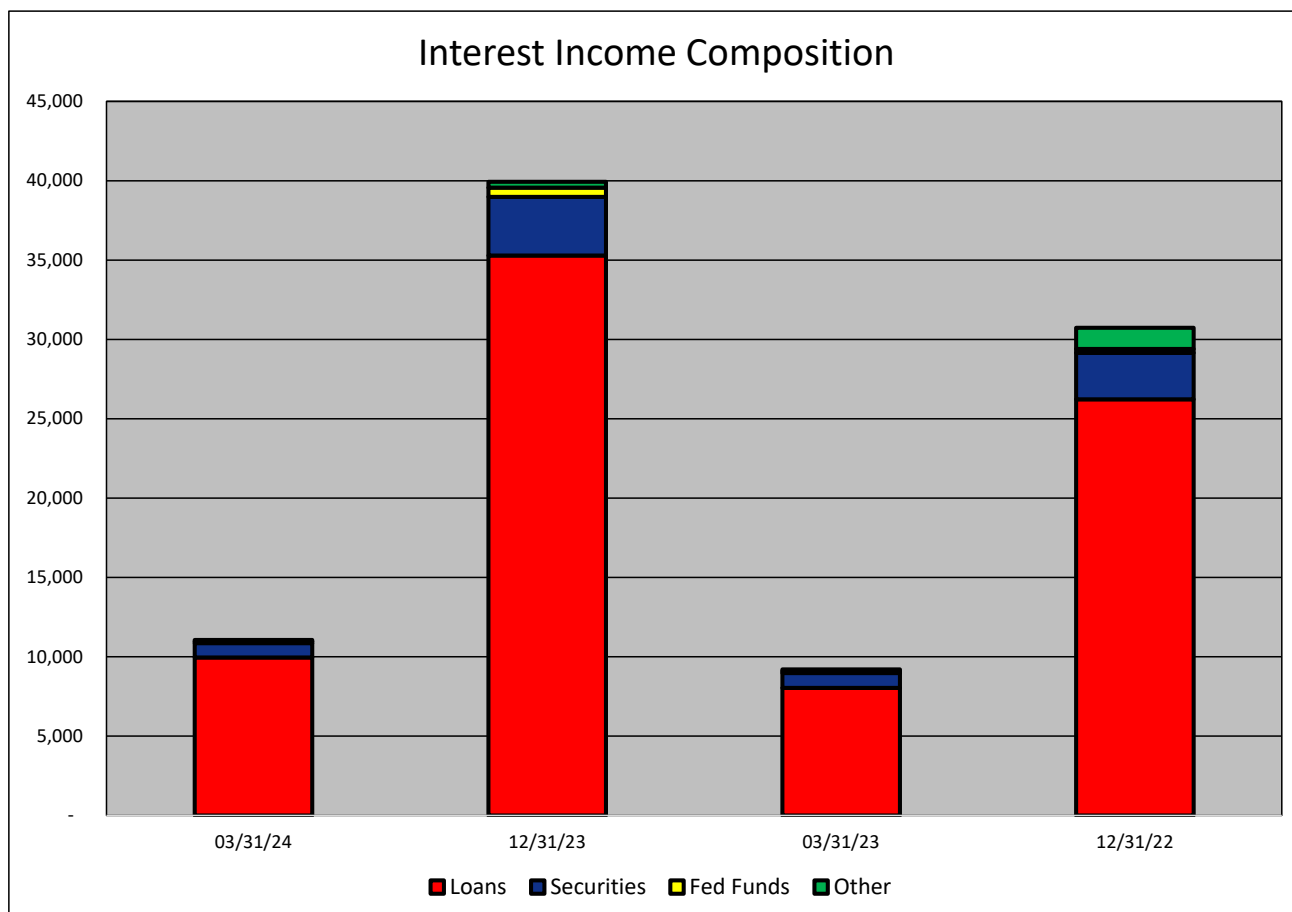
DEPOSIT BASE CATEGORY:

Demand Deposits	202,650	192,980	201,212	202,280	1,438	0.71
Money Market	279,405	277,686	267,479	282,678	11,926	4.46
Regular Savings	25,303	25,723	33,539	35,561	(8,236)	(24.56)
Certificates of Deposit	88,029	82,436	51,542	40,109	36,487	70.79
Other non-int deposits	157,893	173,418	165,184	175,201	(7,291)	(4.41)
Total Deposits	753,280	752,243	718,956	735,829	34,324	4.77



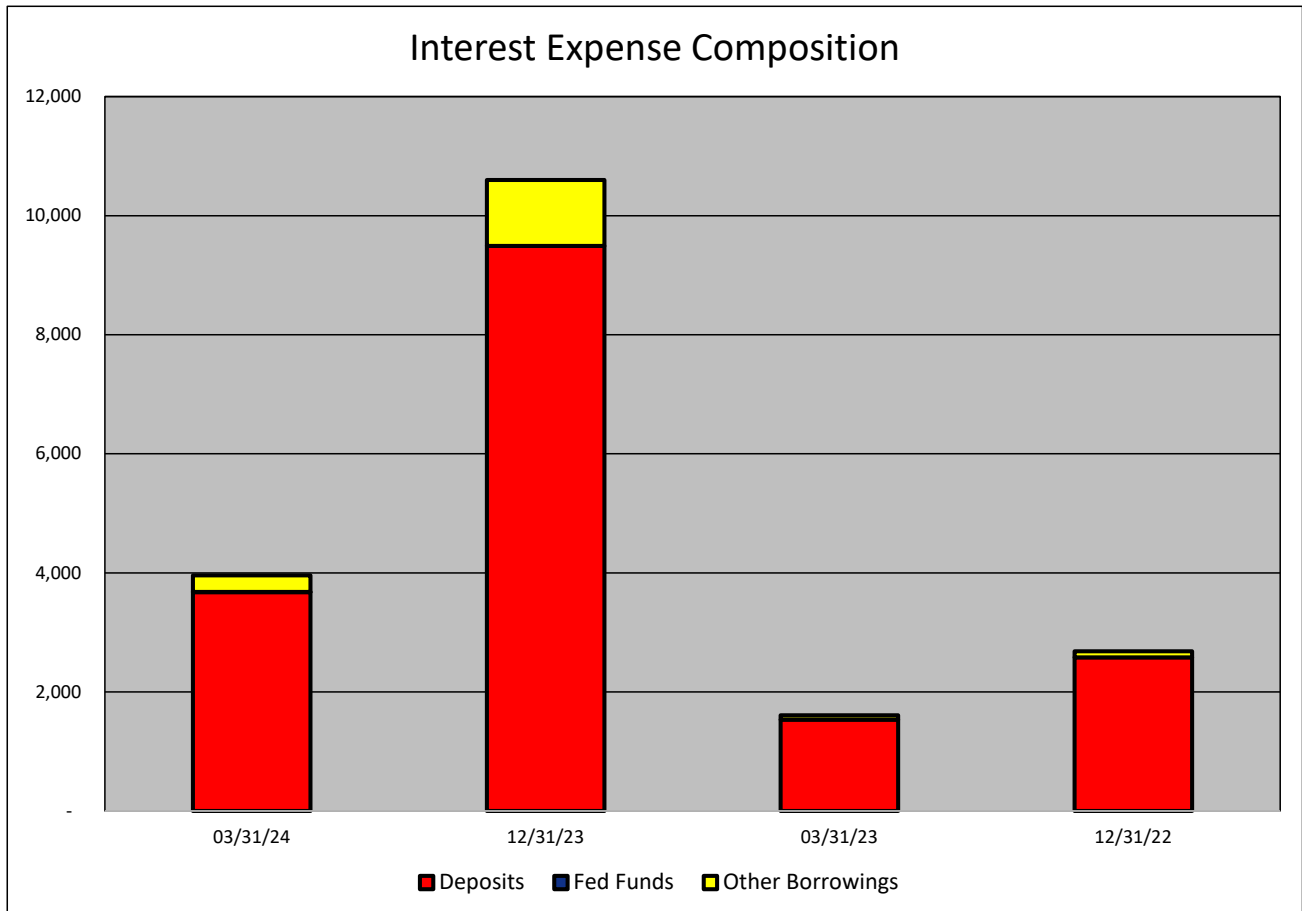
INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	9,962	35,291	8,045	26,221	1,917	23.83
Securities	896	3,698	933	2,938	(37)	(3.97)
Fed Funds	114	570	120	245	(6)	(5.00)
Other	93	368	101	1,336	(8)	(7.92)
Total Int Income	11,065	39,927	9,199	30,740	1,866	20.28



INTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	3,677	9,492	1,533	2,579	2,144	139.86
Fed Funds	1	-	-	-	1	NA
Other Borrowings	278	1,106	73	105	205	280.82
Total Int Expense	3,956	10,598	1,606	2,684	2,350	146.33

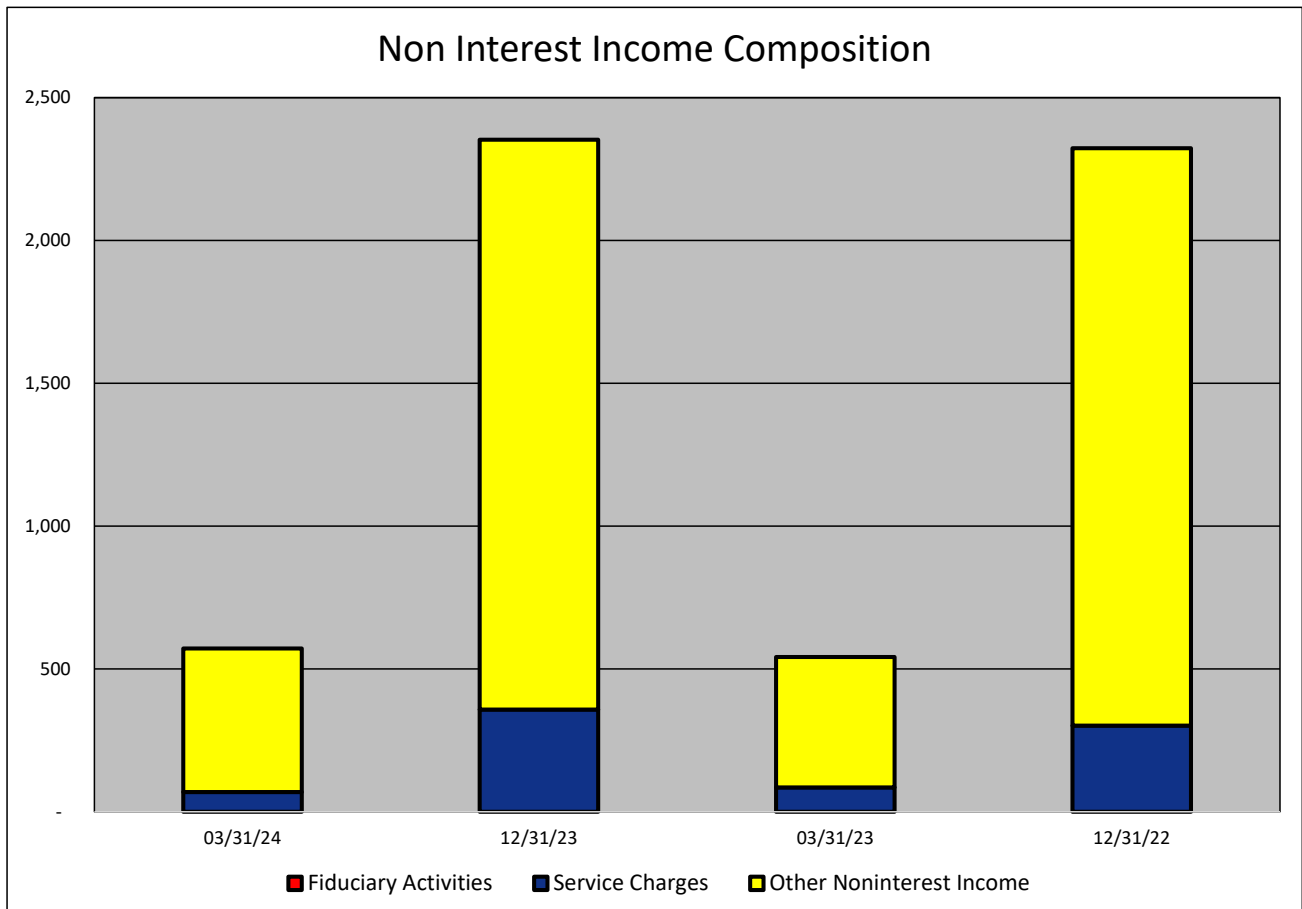


NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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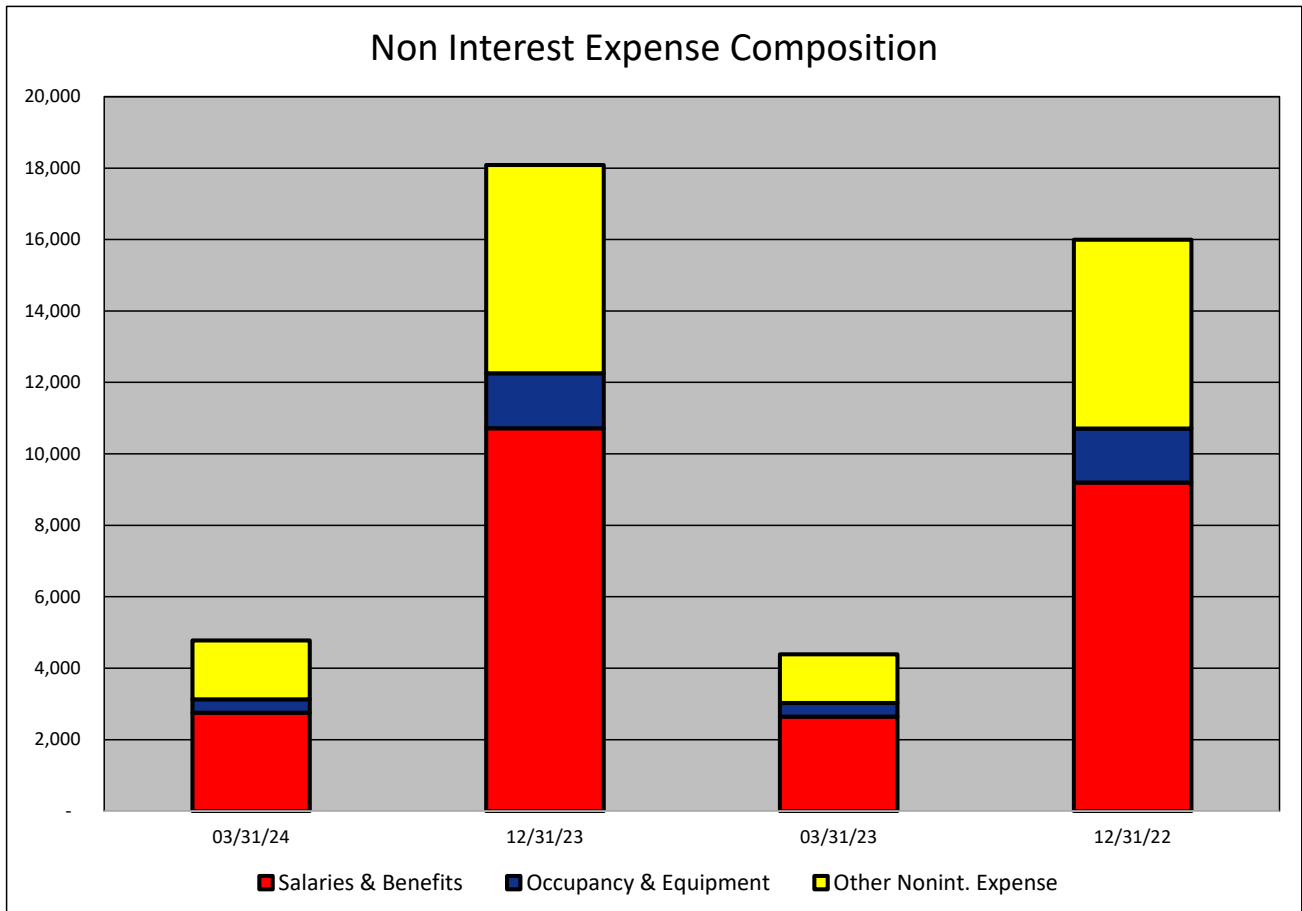
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	69	358	85	302	(16)	(18.82)
Other Noninterest Income	503	1,995	457	2,021	46	10.07
Total Nonint. Income	572	2,353	542	2,323	30	5.54



NONINTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/24	12/31/23	03/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	2,750	10,716	2,643	9,197	107	4.05
Occupancy & Equipment	380	1,541	382	1,509	(2)	(0.52)
Other Nonint. Expense	1,648	5,827	1,362	5,290	286	21.00
Total Nonint. Expense	4,778	18,084	4,387	15,996	391	8.91



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Florida Capital Bank, National Association	520,922	457,959	13.75
Lafayette State Bank	219,329	198,048	10.75
Intracoastal Bank	536,444	495,345	8.30
One Florida Bank	1,698,887	1,576,070	7.79
Madison County Community Bank	182,475	170,134	7.25
Prime Meridian Bank	862,598	816,173	5.69
Peoples Bank Of Graceville	119,855	115,727	3.57
Everbank, National Association	37,922,802	36,801,333	3.05
Pnb Community Bank	151,484	150,813	0.44
First Federal Bank	3,945,652	3,932,818	0.33
First National Bank Northwest Florida	179,155	178,980	0.10
Bank Of Pensacola	144,412	148,103	(2.49)
Fnbt Bank	581,306	596,511	(2.55)
Capital City Bank	4,253,594	4,402,943	(3.39)
The Warrington Bank	184,363	190,899	(3.42)
Dlp Bank	238,262	248,268	(4.03)

Select Peer Average	3,233,846	3,155,008	2.82
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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	
Fnbt Bank	253,342	209,923	20.68
One Florida Bank	1,319,480	1,105,578	19.35
First Federal Bank	1,278,086	1,071,804	19.25
Dlp Bank	90,310	76,354	18.28
Florida Capital Bank, National Association	445,775	381,059	16.98
Bank Of Pensacola	69,002	59,893	15.21
Intracoastal Bank	386,399	336,582	14.80
Prime Meridian Bank	676,205	619,035	9.24
The Warrington Bank	54,465	50,324	8.23
Pnb Community Bank	112,763	106,524	5.86
Lafayette State Bank	144,711	137,250	5.44
Peoples Bank Of Graceville	40,645	38,571	5.38
Capital City Bank	2,755,877	2,692,002	2.37
First National Bank Northwest Florida	60,219	60,988	(1.26)
Madison County Community Bank	78,543	82,295	(4.56)
Everbank, National Association	26,999,889	30,509,842	(11.50)

Select Peer Average	2,172,857	2,346,127	8.98
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	15.01	15.01	0.00	0.00	0.00
First National Bank Northwest Florida	14.60	14.90	48.43	49.69	48.43
Dlp Bank	17.77	13.76	0.00	0.00	0.00
Fnbt Bank	11.25	11.31	24.94	26.20	24.94
Florida Capital Bank, National Association	11.04	10.96	15.08	16.33	15.08
Prime Meridian Bank	9.35	10.35	13.16	14.02	13.16
Peoples Bank Of Graceville	4.59	10.23	29.25	30.26	29.25
Intracoastal Bank	5.52	9.75	10.80	12.05	10.80
Capital City Bank	10.51	9.39	14.07	15.25	14.07
Pnb Community Bank	7.52	9.39	0.00	0.00	0.00
First Federal Bank	8.21	9.38	18.23	18.63	18.23
Everbank, National Association	9.31	9.37	14.07	15.05	14.07
One Florida Bank	8.34	9.15	9.98	10.70	9.98
Madison County Community Bank	4.75	8.83	15.90	17.16	15.90
Bank Of Pensacola	8.56	8.70	20.85	21.77	20.85
Lafayette State Bank	4.91	7.58	10.46	11.71	10.46

Select Peer Average	9.45	10.50	15.33	16.18	15.33
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	98.83	85.57	2.42
Everbank, National Association	93.69	71.20	25.12
Prime Meridian Bank	89.77	78.39	14.99
One Florida Bank	86.08	77.67	6.19
Pnb Community Bank	81.70	74.44	17.29
Intracoastal Bank	80.21	72.03	22.40
Capital City Bank	74.01	64.79	21.69
Lafayette State Bank	70.17	65.98	15.35
Bank Of Pensacola	54.39	47.78	47.50
Fnbt Bank	49.29	43.58	24.68
Madison County Community Bank	48.50	43.04	36.44
Dlp Bank	46.30	37.90	28.63
First National Bank Northwest Florida	39.63	33.61	5.21
The Warrington Bank	38.24	29.54	66.94
First Federal Bank	37.62	32.39	54.88
Peoples Bank Of Graceville	35.72	33.91	57.24

Select Peer Average	64.01	55.74	27.94
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
First National Bank Northwest Florida	176,909	2.52	17.42
Fnbt Bank	578,148	1.90	17.17
Capital City Bank	4,215,879	1.18	11.19
Florida Capital Bank, National Association	531,459	1.08	10.08
Intracoastal Bank	516,768	1.06	18.24
Lafayette State Bank	214,748	1.04	21.00
Pnb Community Bank	155,878	1.02	13.94
Prime Meridian Bank	857,525	0.96	10.28
Dlp Bank	237,725	0.78	4.37
Peoples Bank Of Graceville	117,098	0.72	15.71
One Florida Bank	1,669,621	0.70	8.31
First Federal Bank	4,140,593	0.67	8.84
Everbank, National Association	36,802,610	0.59	6.24
Madison County Community Bank	181,060	0.52	10.42
Bank Of Pensacola	142,101	0.28	3.25
The Warrington Bank	184,362	0.21	1.38

Select Peer Average	3,170,155	0.95	11.12
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
First National Bank Northwest Florida	0.09	1.63	40.65	6.64
Fnbt Bank	1.00	1.61	57.18	7.45
Prime Meridian Bank	0.27	1.96	62.15	7.57
Pnb Community Bank	0.32	2.68	63.98	3.99
One Florida Bank	0.10	1.82	64.47	10.89
Intracoastal Bank	0.17	1.76	64.53	11.66
Everbank, National Association	0.23	1.47	66.33	24.11
Peoples Bank Of Graceville	0.27	1.34	67.84	9.22
Lafayette State Bank	1.02	2.57	69.19	4.67
Capital City Bank	1.63	2.08	69.54	5.47
Florida Capital Bank, National Association	1.56	2.34	70.18	4.61
First Federal Bank	1.22	1.71	77.11	6.42
Dlp Bank	0.69	3.87	79.43	6.44
Madison County Community Bank	0.57	2.31	81.23	5.07
Bank Of Pensacola	0.21	1.69	83.98	10.32
The Warrington Bank	0.25	1.82	88.53	5.95

Select Peer Average	0.60	2.04	69.15	8.15
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.79	0.00	0.00	0.00
First National Bank Northwest Florida	2.03	0.00	0.00	0.00
Fnbt Bank	1.88	0.01	0.00	0.04
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.98	0.00	0.00	0.00
One Florida Bank	0.82	0.01	0.01	0.09
Capital City Bank	1.06	0.25	0.16	1.76
Madison County Community Bank	2.10	0.47	0.20	3.57
Florida Capital Bank, National Association	1.27	0.35	0.30	1.52
Prime Meridian Bank	0.86	0.51	0.40	3.99
Lafayette State Bank	1.53	1.03	0.68	11.52
First Federal Bank	0.68	3.23	1.05	2.77
Intracoastal Bank	1.38	1.80	1.30	19.87
Pnb Community Bank	1.22	1.82	1.35	16.02
Everbank, National Association	0.86	2.30	1.67	4.92
Dlp Bank	1.86	3.81	1.86	13.86

Select Peer Average	1.27	0.97	0.56	5.00
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Dlp Bank	5.12	19.42	0.84	0.00	28.63
Bank Of Pensacola	3.37	0.55	0.00	47.50	0.00
Lafayette State Bank	3.10	10.49	0.00	0.00	15.35
Pnb Community Bank	2.79	1.50	2.09	0.00	17.29
Florida Capital Bank, National Association	1.82	7.01	0.00	0.00	2.42
Capital City Bank	1.73	5.43	0.00	14.19	7.51
The Warrington Bank	1.66	0.99	0.00	66.94	0.00
Madison County Community Bank	1.63	10.93	0.00	0.00	36.44
Prime Meridian Bank	1.11	0.61	1.00	1.38	13.61
Peoples Bank Of Graceville	0.95	7.16	0.00	43.27	13.98
Intracoastal Bank	0.91	1.73	0.00	0.00	22.40
First National Bank Northwest Florida	0.76	59.90	0.11	3.95	1.26
First Federal Bank	0.72	1.24	0.00	0.00	54.88
One Florida Bank	0.51	14.04	0.00	0.00	6.19
Fnbt Bank	0.50	29.54	0.00	24.68	0.00
Everbank, National Association	0.11	1.54	0.00	0.09	25.00

Select Peer Average	1.67	10.76	0.25	12.63	15.31
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Prime Meridian Bank	77.30	1.15	0.00	0.00
One Florida Bank	77.03	0.60	0.00	0.00
Florida Capital Bank, National Association	76.38	0.30	0.00	0.01
Pnb Community Bank	73.53	1.59	0.00	0.00
Intracoastal Bank	71.03	1.06	0.00	0.00
Everbank, National Association	70.58	0.12	0.02	0.02
Lafayette State Bank	64.97	2.30	0.00	0.00
Capital City Bank	63.52	2.52	0.00	2.12
Bank Of Pensacola	47.40	0.60	0.00	0.00
Fnbt Bank	42.72	1.88	0.00	0.00
Madison County Community Bank	42.14	4.65	0.00	0.00
Dlp Bank	37.20	1.65	0.42	5.04
Peoples Bank Of Graceville	33.60	0.14	0.00	0.00
First National Bank Northwest Florida	32.93	0.49	0.00	0.01
First Federal Bank	29.86	0.99	0.00	5.14
The Warrington Bank	29.25	0.58	0.00	0.00

Select Peer Average	54.34	1.29	0.03	0.77
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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, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	71.51	26.68	98.19	0.00	1.81
Dlp Bank	45.09	54.91	100.00	0.00	0.00
Bank Of Pensacola	43.42	52.79	96.21	3.79	0.00
Capital City Bank	41.10	57.35	98.45	0.62	0.93
Lafayette State Bank	39.20	60.80	100.00	0.00	0.00
Pnb Community Bank	27.58	72.42	100.00	0.00	0.00
The Warrington Bank	26.87	64.18	91.05	0.00	8.95
First National Bank Northwest Florida	26.22	73.78	100.00	0.00	0.00
Prime Meridian Bank	26.11	70.94	97.04	0.00	2.96
Fnbt Bank	25.95	74.05	100.00	0.00	0.00
One Florida Bank	25.87	73.16	99.03	0.00	0.97
Intracoastal Bank	22.56	73.46	96.01	0.00	3.99
Peoples Bank Of Graceville	22.37	77.63	100.00	0.00	0.00
Madison County Community Bank	20.85	73.33	94.18	0.00	5.82
First Federal Bank	8.59	86.60	95.18	0.00	4.82
Everbank, National Association	3.37	81.88	85.25	0.00	14.75

Select Peer Average	29.79	67.12	96.91	0.28	2.81
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.02	0.44	5.80	86.91
Pnb Community Bank	5.34	1.10	4.64	94.21
First National Bank Northwest Florida	6.17	2.59	4.42	93.96
Lafayette State Bank	5.66	2.10	4.37	94.72
Florida Capital Bank, National Association	5.26	4.51	4.17	95.87
Capital City Bank	4.86	0.99	4.04	91.36
Fnbt Bank	5.42	2.75	3.64	97.89
Prime Meridian Bank	5.41	2.75	3.47	95.43
Madison County Community Bank	4.81	2.22	3.07	95.84
One Florida Bank	5.54	3.81	2.92	98.31
Intracoastal Bank	5.12	2.96	2.92	96.46
First Federal Bank	5.08	2.27	2.89	88.52
Everbank, National Association	5.60	3.78	2.34	99.01
The Warrington Bank	2.86	1.12	2.15	97.45
Bank Of Pensacola	3.13	1.86	2.11	97.57
Peoples Bank Of Graceville	3.90	2.40	2.09	98.53

Select Peer Average	5.01	2.35	2.63	95.13
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