

Pnb Community Bank

Niceville, FL

Established

6/16/1986

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 year ended December 31, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	40,802,282
Capital City Bank	4,300,234
First Federal Bank	3,820,541
One Florida Bank	1,832,580
Prime Meridian Bank	923,785
Florida Capital Bank, National Association	645,819
Fnbt Bank	599,734
Intracoastal Bank	552,289
Dlp Bank	247,314
Lafayette State Bank	232,749
Madison County Community Bank	191,169
The Warrington Bank	166,656
Pnb Community Bank	155,179
Bank Of Pensacola	144,873
Peoples Bank Of Graceville	114,044
Gala Bank	9,899

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.35
Dlp Bank	1.50
Capital City Bank	1.32
Lafayette State Bank	1.13
Intracoastal Bank	1.08
Prime Meridian Bank	1.00
First Federal Bank	0.91
One Florida Bank	0.87
Pnb Community Bank	0.87
Florida Capital Bank, National Association	0.73
Peoples Bank Of Graceville	0.72
Madison County Community Bank	0.69
Everbank, National Association	0.64
Bank Of Pensacola	0.39
The Warrington Bank	0.22
Gala Bank	(73.91)

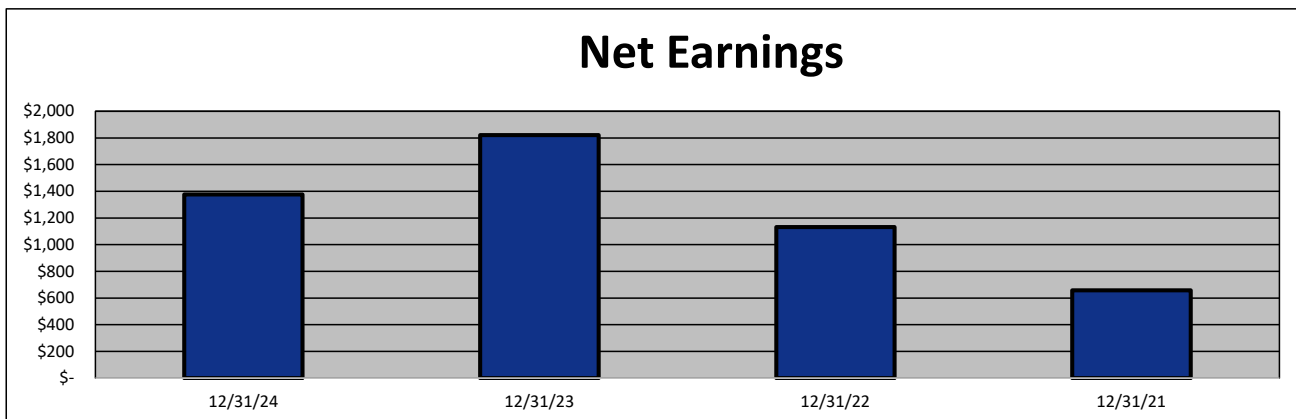
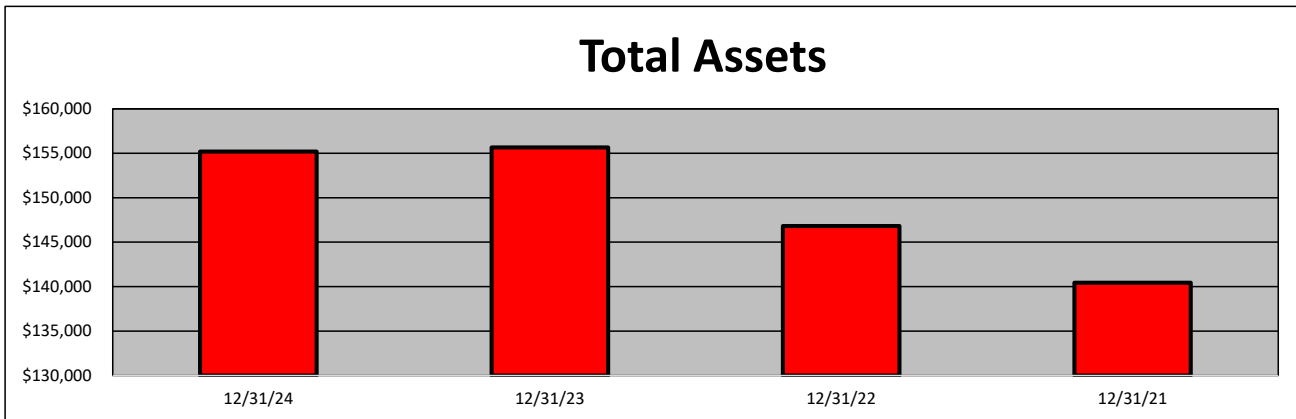
EXECUTIVE SUMMARY - PNB Community Bank
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.62	7.28	7.30	9.09	10.71	15.12
Leverage Ratio	9.37	9.23	9.02	9.23	11.67	16.00
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	15.53	31.46
Risk Based Ratio	0.00	0.00	0.00	0.00	16.34	32.22
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	15.48	31.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.63	77.90	77.92	71.05	74.93	61.07
Loans/Assets	74.53	71.27	71.07	64.50	63.48	53.81
Securities/Assets	18.21	14.87	17.30	17.52	19.42	26.24
PROFITABILITY:						
Return on Avg Assets	0.87	1.19	0.75	0.50	(0.10)	(3.72)
Return on Avg Equity	11.58	16.70	10.14	5.21	9.28	4.73
Nonint Income/Avg Assets	0.23	0.28	0.29	0.36	0.79	0.59
Net Overhead Ratio	3.16	2.97	2.87	2.89	2.99	6.55
Efficiency Ratio	74.34	68.16	75.97	82.57	70.68	64.75
Assets (per million) per Employee	3.78	3.99	3.97	3.70	10.47	8.07
ASSET QUALITY:						
Allowance/Loans	1.24	1.26	0.90	0.97	1.25	1.11
Nonperforming Loans/Total Loans	1.30	2.06	1.04	0.11	0.52	0.89
Nonperforming Assets/Total Assets	0.97	1.47	0.74	0.07	0.36	0.53
Adjusted Texas Ratio	11.35	17.93	9.31	0.74	3.66	4.56
YIELDS & COSTS:						
Yield on earning assets	5.50	5.11	4.11	3.81	5.44	4.79
Cost of funds	1.35	0.53	0.05	0.13	3.04	2.31
Net interest margin	4.59	4.76	4.08	3.73	2.91	2.68
Avg Earning Assets/Avg Assets	94.45	94.48	94.91	95.96	95.35	92.46

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

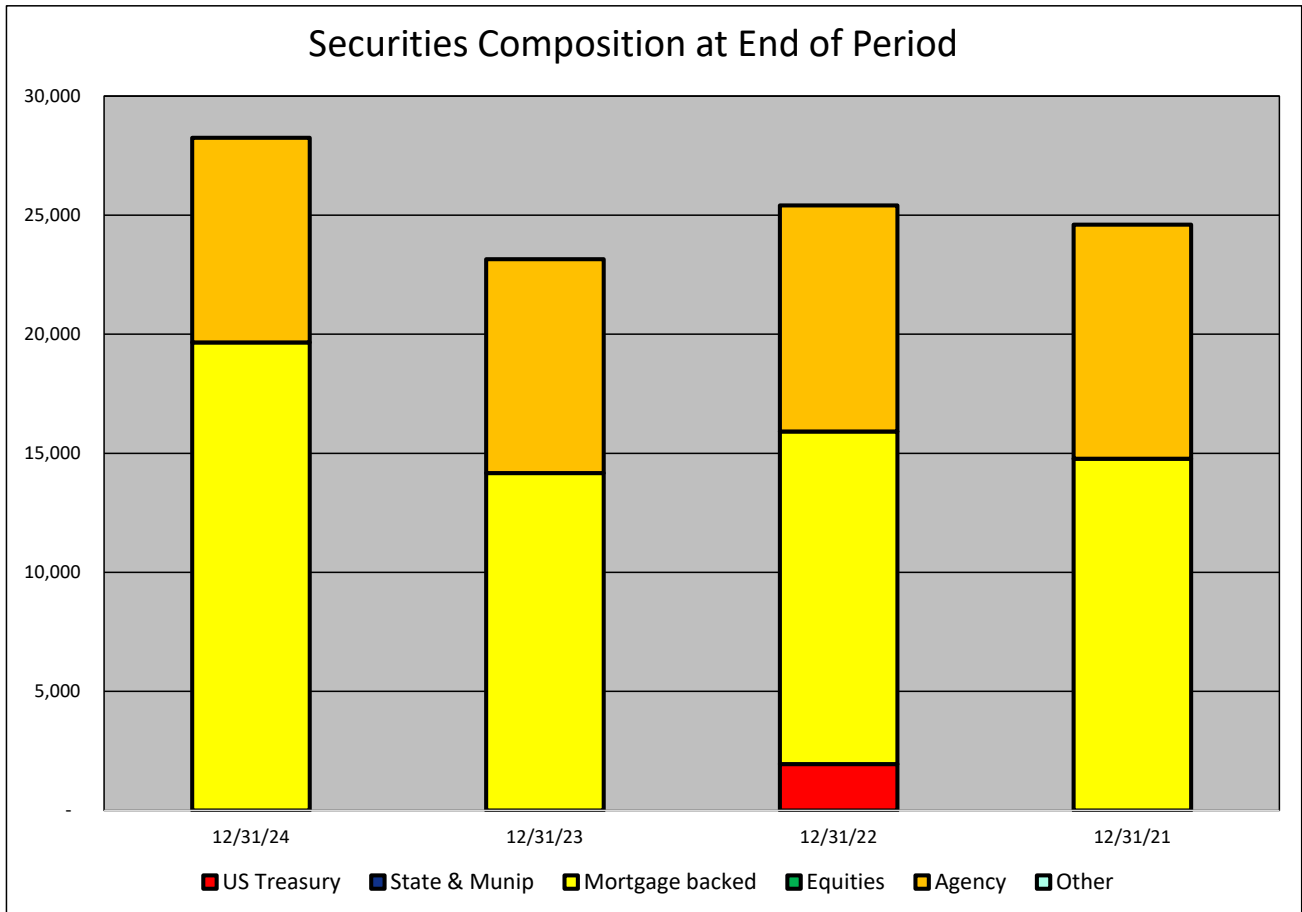
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	155,179	155,646	146,810	140,441	(467)	(0.30)
Cash and Equivalents	8,693	18,688	13,785	24,610	(9,995)	(53.48)
Securities	28,252	23,146	25,405	24,601	5,106	22.06
Loans, net	115,648	110,923	104,339	90,587	4,725	4.26
Deposit Accounts	141,666	142,393	133,901	127,496	(727)	(0.51)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	11,825	11,329	10,713	12,760	496	4.38

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,376	1,821	1,133	658	(445)	(24.44)
Interest Income	8,239	7,387	5,879	4,845	852	11.53
Interest Expense	1,368	510	50	107	858	168.24
Net Interest Income	6,871	6,877	5,829	4,738	(6)	(0.09)
Prov for Credit Losses	125	(100)	-	-	225	(225.00)
Noninterest income	368	434	439	478	(66)	(15.21)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,382	4,984	4,763	4,309	398	7.99
Net Operating Income	1,732	2,427	1,505	907	(695)	(28.64)
Income Taxes	481	606	372	249	(125)	(20.63)



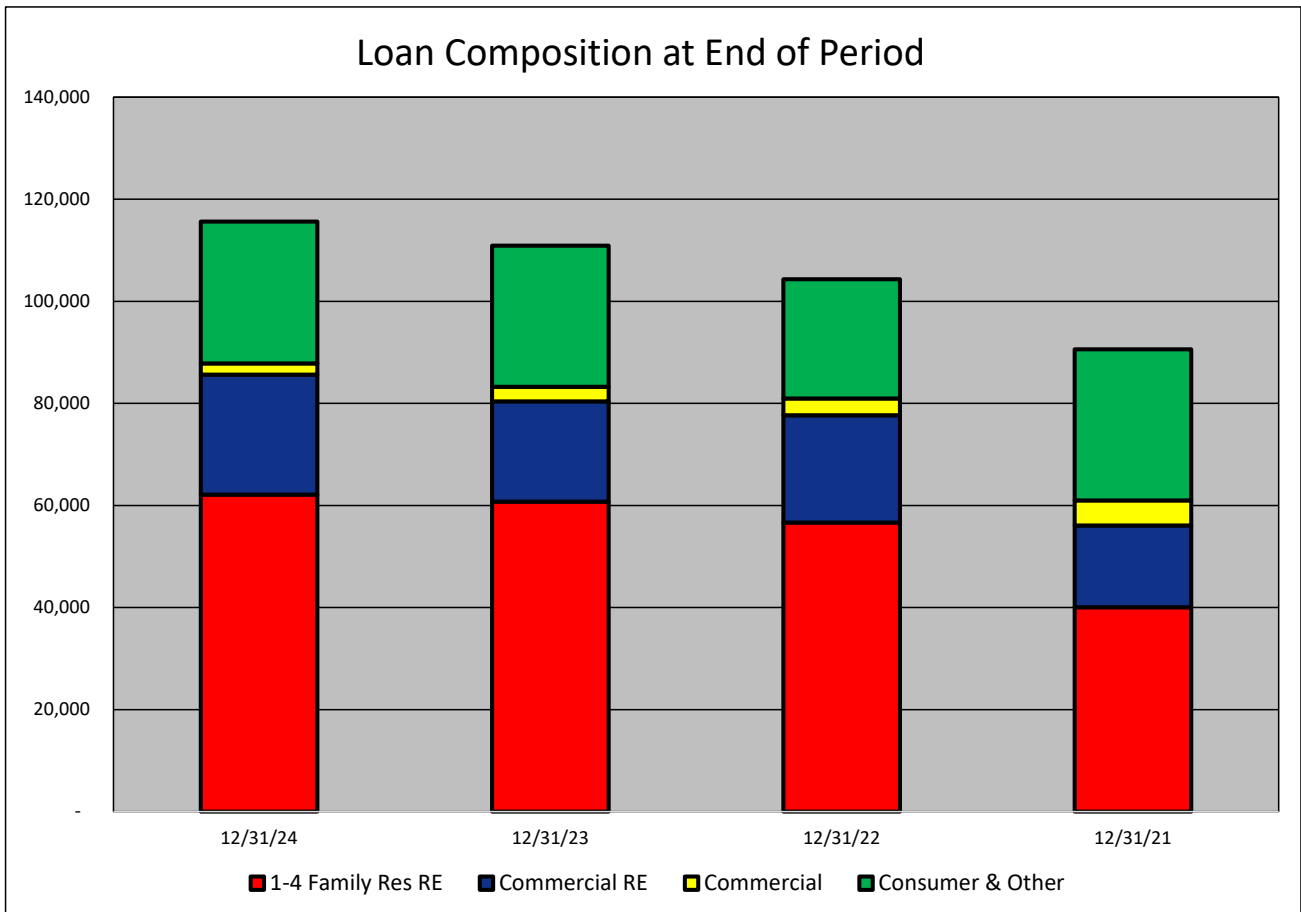
SECURITIES COMPOSITION - PNB Community Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	1,950	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	19,657	14,166	13,969	14,774	5,491	38.76
Equities	-	-	-	-	-	NA
Agency	8,595	8,980	9,486	9,827	(385)	(4.29)
Other	-	-	-	-	-	NA
Total Securities	28,252	23,146	25,405	24,601	5,106	22.06



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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	62,150	60,755	56,640	40,049	1,395	2.30
Commercial RE	23,491	19,649	21,053	16,048	3,842	19.55
Commercial	2,202	2,852	3,270	4,906	(650)	(22.79)
Consumer & Other	27,805	27,667	23,376	29,584	138	0.50
Loans, Net	115,648	110,923	104,339	90,587	4,725	4.26



LOAN PORTFOLIO QUALITY - PNB Community Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

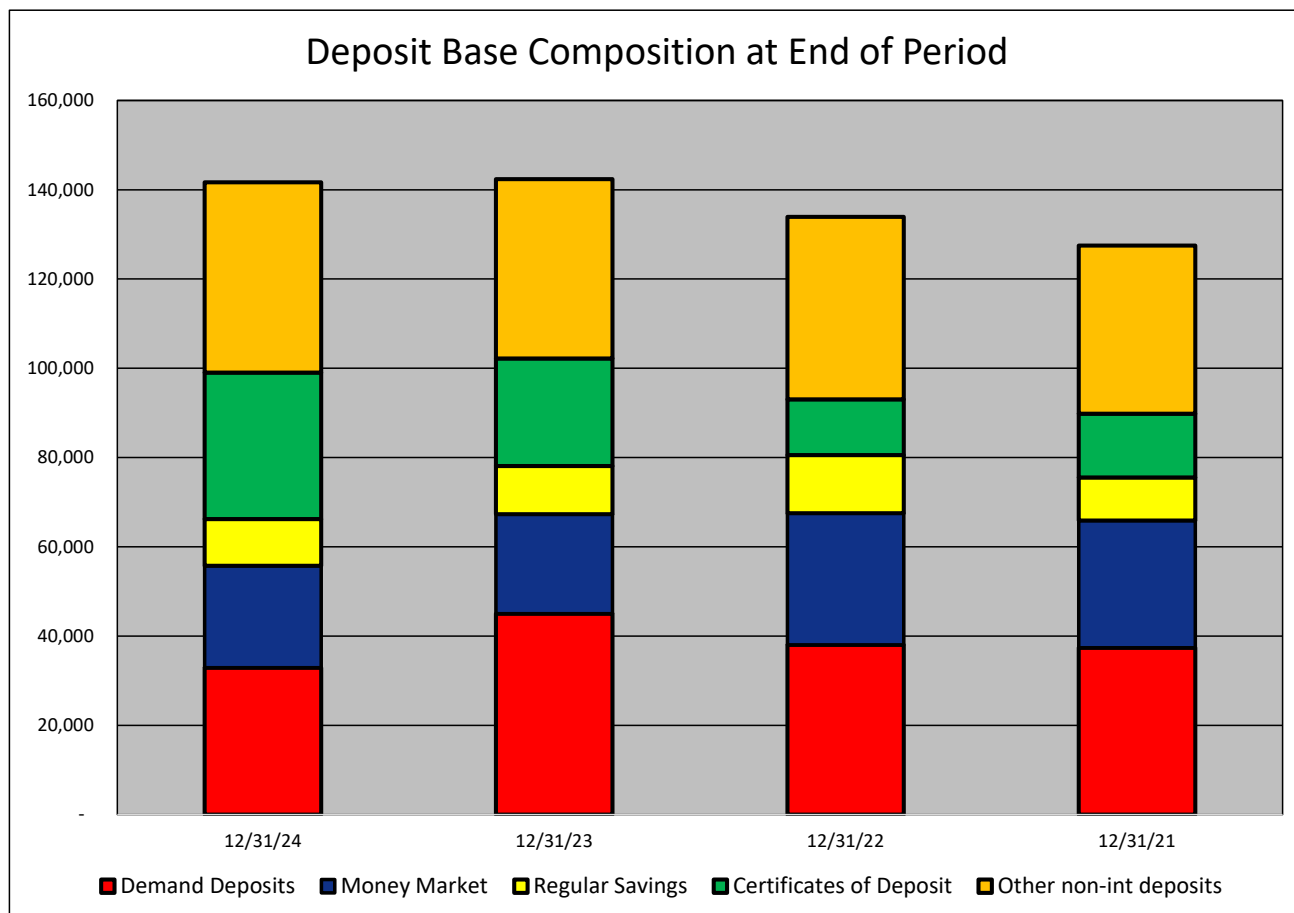
Beginning Balance	1,397	942	883	727	455	48.30
Total Recoveries	67	200	94	161	(133)	(66.50)
Total Charge-offs	2	83	35	5	(81)	(97.59)
Provision Expense	125	(100)	-	-	225	(225.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	438	-	-	(438)	(100.00)
Ending Balance	1,432	1,397	942	883	35	2.51

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,504	2,281	1,085	101	(777)	(34.06)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	1,504	2,281	1,085	101	(777)	(34.06)

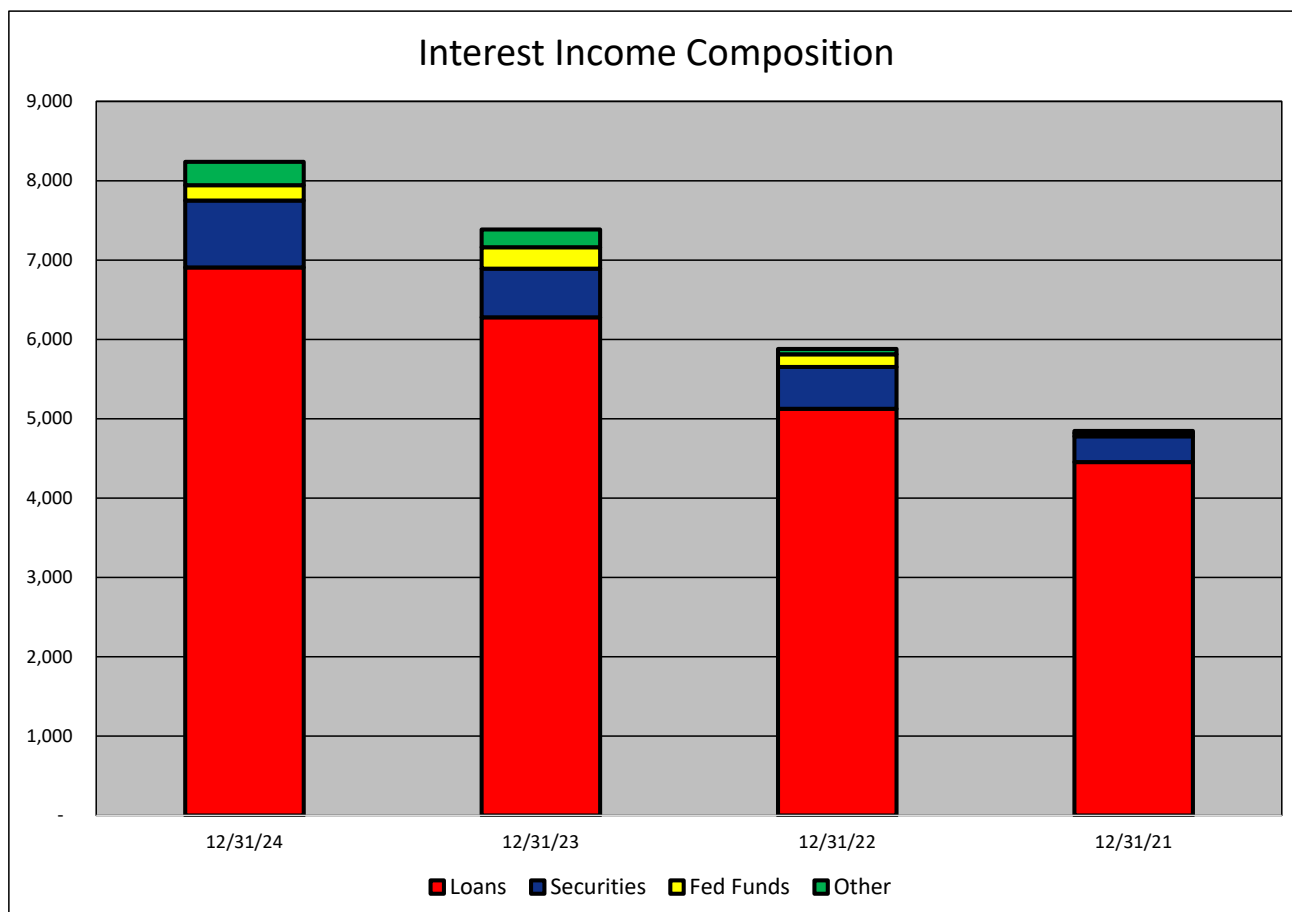
DEPOSIT BASE COMPOSITION - PNB Community Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	32,906	45,011	38,022	37,378	(12,105)	(26.89)
Money Market	22,828	22,289	29,490	28,514	539	2.42
Regular Savings	10,464	10,814	13,051	9,665	(350)	(3.24)
Certificates of Deposit	32,839	24,101	12,488	14,265	8,738	36.26
Other non-int deposits	42,629	40,178	40,850	37,674	2,451	6.10
Total Deposits	141,666	142,393	133,901	127,496	(727)	(0.51)



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

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	6,907	6,279	5,124	4,453	628	10.00
Securities	842	614	528	325	228	37.13
Fed Funds	194	269	161	41	(75)	(27.88)
Other	296	225	66	26	71	31.56
Total Int Income	8,239	7,387	5,879	4,845	852	11.53

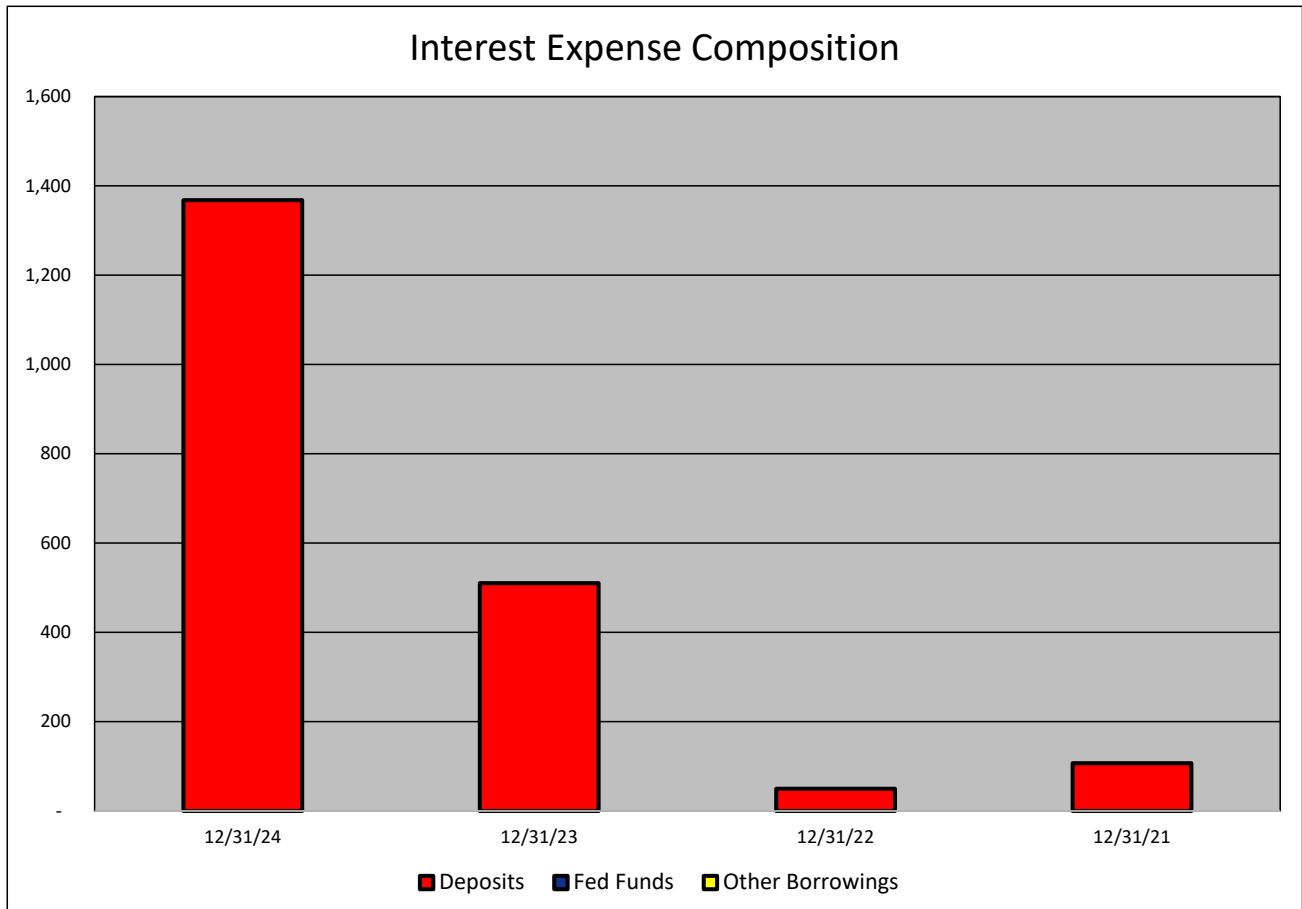


INTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	1,368	510	50	107	858	168.24
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,368	510	50	107	858	168.24

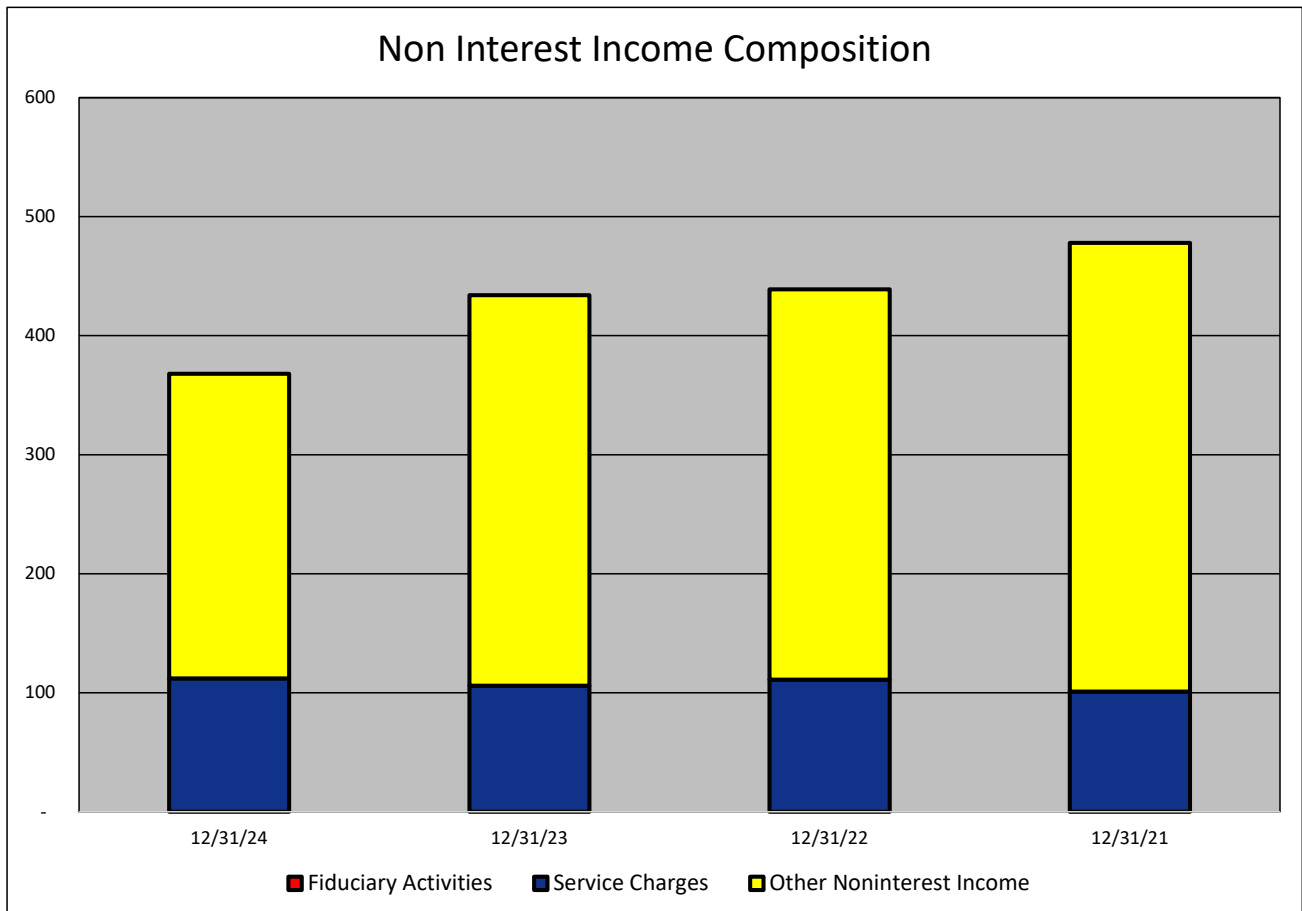


NONINTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	112	106	111	101	6	5.66
Other Noninterest Income	256	328	328	377	(72)	(21.95)
Total Nonint. Income	368	434	439	478	(66)	(15.21)

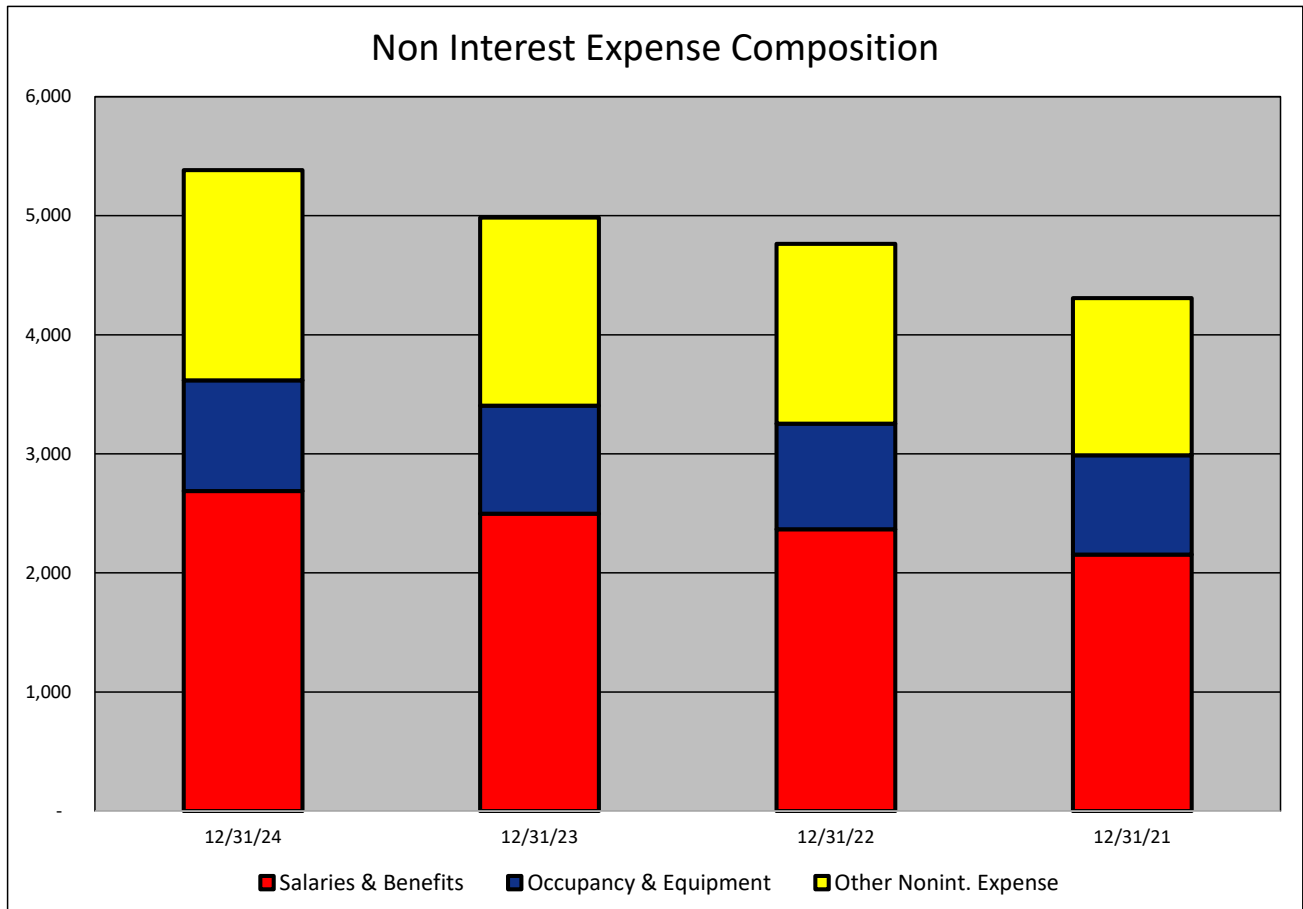


NONINTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,687	2,497	2,366	2,154	190	7.61
Occupancy & Equipment	930	907	888	833	23	2.54
Other Nonint. Expense	1,765	1,580	1,509	1,322	185	11.71
Total Nonint. Expense	5,382	4,984	4,763	4,309	398	7.99



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	645,819	495,075	30.45
One Florida Bank	1,832,580	1,578,215	16.12
Everbank, National Association	40,802,282	36,153,160	12.86
Intracoastal Bank	552,289	503,031	9.79
Prime Meridian Bank	923,785	854,494	8.11
Madison County Community Bank	191,169	179,521	6.49
Lafayette State Bank	232,749	221,132	5.25
Fnbt Bank	599,734	574,702	4.36
Dlp Bank	247,314	239,872	3.10
Capital City Bank	4,300,234	4,298,014	0.05
Gala Bank	9,899	-	0.00
Pnb Community Bank	155,179	155,646	(0.30)
First Federal Bank	3,820,541	3,860,802	(1.04)
Bank Of Pensacola	144,873	147,131	(1.53)
Peoples Bank Of Graceville	114,044	116,261	(1.91)
The Warrington Bank	166,656	185,141	(9.98)

Select Peer Average	3,421,197	3,097,637	5.11
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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	114,084	89,489	27.48
One Florida Bank	1,499,429	1,278,534	17.28
Intracoastal Bank	418,788	360,944	16.03
Everbank, National Association	29,519,760	26,190,329	12.71
Florida Capital Bank, National Association	463,719	420,048	10.40
Fnbt Bank	263,428	241,463	9.10
Prime Meridian Bank	708,274	657,024	7.80
Bank Of Pensacola	71,447	67,193	6.33
Pnb Community Bank	115,648	110,923	4.26
Madison County Community Bank	83,487	80,104	4.22
Peoples Bank Of Graceville	39,783	39,172	1.56
The Warrington Bank	55,415	54,860	1.01
First Federal Bank	1,256,224	1,246,131	0.81
Gala Bank	-	0	0.00
Lafayette State Bank	143,447	145,263	(1.25)
Capital City Bank	2,680,222	2,762,129	(2.97)

Select Peer Average	2,339,572	2,108,975	7.17
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the year ended December 31, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	99.38	97.89	304.96	304.96	304.96
The Warrington Bank	16.79	16.37	0.00	0.00	0.00
Dlp Bank	18.23	15.78	0.00	0.00	0.00
Fnbt Bank	10.75	10.90	24.25	25.51	24.25
Peoples Bank Of Graceville	5.60	10.55	28.96	29.95	28.96
First Federal Bank	9.65	10.50	20.16	20.57	20.16
Florida Capital Bank, National Association	9.30	10.44	14.78	16.03	14.78
Prime Meridian Bank	9.60	10.28	14.03	14.88	14.03
Capital City Bank	11.18	9.67	15.38	16.57	15.38
Intracoastal Bank	5.97	9.40	10.63	11.88	10.63
Pnb Community Bank	7.62	9.37	0.00	0.00	0.00
One Florida Bank	8.85	9.29	10.11	10.85	10.11
Everbank, National Association	9.06	8.99	12.98	13.86	12.98
Madison County Community Bank	4.89	8.90	15.53	16.78	15.53
Bank Of Pensacola	8.85	8.84	18.53	19.32	18.53
Lafayette State Bank	6.20	8.78	13.06	14.32	13.06

Select Peer Average	15.12	16.00	31.46	32.22	31.46
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	92.11	72.35	24.15
One Florida Bank	91.05	81.82	4.36
Prime Meridian Bank	86.18	76.67	11.39
Intracoastal Bank	86.01	75.83	20.53
Pnb Community Bank	81.63	74.53	18.21
Florida Capital Bank, National Association	79.70	71.80	2.18
Capital City Bank	71.46	62.33	22.38
Lafayette State Bank	66.39	61.63	13.55
Dlp Bank	56.72	46.13	22.04
Bank Of Pensacola	54.91	49.32	42.52
Fnbt Bank	49.38	43.92	21.46
Madison County Community Bank	46.42	43.67	38.94
The Warrington Bank	39.98	33.25	61.24
First Federal Bank	37.67	32.88	53.87
Peoples Bank Of Graceville	37.45	34.88	60.38
Gala Bank	0.00	0.00	2.64

Select Peer Average	61.07	53.81	26.24
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	585,802	2.35	21.38
Dlp Bank	235,689	1.50	8.03
Capital City Bank	4,256,847	1.32	12.25
Lafayette State Bank	220,580	1.13	19.44
Intracoastal Bank	538,366	1.08	18.02
Prime Meridian Bank	897,303	1.00	10.70
First Federal Bank	4,202,600	0.91	11.25
One Florida Bank	1,771,614	0.87	10.37
Pnb Community Bank	158,660	0.87	11.58
Florida Capital Bank, National Association	551,806	0.73	6.87
Peoples Bank Of Graceville	115,335	0.72	13.91
Madison County Community Bank	185,152	0.69	13.51
Everbank, National Association	38,806,743	0.64	6.95
Bank Of Pensacola	143,156	0.39	4.44
The Warrington Bank	180,087	0.22	1.43
Gala Bank	2,512	(73.91)	(94.38)

Select Peer Average	3,303,266	(3.72)	4.73
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Gala Bank	0.00	73.91	0.00	1.10
Fnbt Bank	1.01	1.50	51.93	8.10
One Florida Bank	0.11	1.70	58.17	11.17
Prime Meridian Bank	0.29	1.92	60.56	8.40
Everbank, National Association	0.22	1.43	63.64	25.66
Intracoastal Bank	0.16	1.81	63.78	12.27
Dlp Bank	0.78	3.43	67.47	6.68
Capital City Bank	1.69	2.03	67.85	5.60
Lafayette State Bank	0.90	2.77	68.07	4.95
Peoples Bank Of Graceville	0.27	1.38	68.62	8.77
First Federal Bank	1.32	1.52	70.77	6.46
Pnb Community Bank	0.23	3.16	74.34	3.78
Madison County Community Bank	0.58	2.22	75.14	5.03
Florida Capital Bank, National Association	1.49	2.46	78.89	5.29
Bank Of Pensacola	0.20	1.72	78.99	10.35
The Warrington Bank	0.25	1.88	87.82	5.56

Select Peer Average	0.59	6.55	64.75	8.07
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.77	0.00	0.00	0.00
Fnbt Bank	1.66	0.01	0.00	0.03
Gala Bank	0.00	0.00	0.00	0.00
Peoples Bank Of Graceville	0.94	0.01	0.00	0.03
The Warrington Bank	0.97	0.00	0.00	0.00
One Florida Bank	0.83	0.03	0.03	0.32
Capital City Bank	1.09	0.24	0.16	1.58
Madison County Community Bank	1.85	0.36	0.21	3.60
Prime Meridian Bank	0.80	0.42	0.32	3.18
Florida Capital Bank, National Association	1.29	0.53	0.38	2.92
Pnb Community Bank	1.24	1.30	0.97	11.35
Lafayette State Bank	1.90	1.91	1.18	15.95
First Federal Bank	0.72	3.68	1.22	1.87
Intracoastal Bank	1.39	1.66	1.26	17.90
Everbank, National Association	0.80	1.79	1.32	3.96
Dlp Bank	1.53	2.31	1.47	10.25

Select Peer Average	1.11	0.89	0.53	4.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
The Warrington Bank	4.54	0.00	0.00	61.24	0.00
Pnb Community Bank	3.55	1.61	0.45	0.00	18.21
Lafayette State Bank	3.22	16.95	0.00	0.00	13.55
Gala Bank	2.58	0.00	79.05	0.00	0.00
Madison County Community Bank	2.43	7.34	0.00	0.00	38.94
Bank Of Pensacola	2.09	5.05	0.00	42.52	0.00
Dlp Bank	1.94	21.81	0.15	0.00	22.04
Capital City Bank	1.64	7.47	0.00	13.19	9.19
First Federal Bank	0.88	2.23	0.00	0.00	53.87
One Florida Bank	0.77	12.23	0.00	0.00	4.36
Peoples Bank Of Graceville	0.67	3.23	0.00	44.70	15.67
Prime Meridian Bank	0.64	5.73	2.10	1.65	9.74
Intracoastal Bank	0.58	0.25	0.00	0.00	20.53
Florida Capital Bank, National Association	0.55	23.02	0.00	0.00	2.18
Fnbt Bank	0.45	32.47	0.00	21.46	0.00
Everbank, National Association	0.10	1.53	0.00	0.07	24.04

Select Peer Average	1.66	8.81	5.11	11.55	14.52
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	81.12	0.52	0.00	0.00
Prime Meridian Bank	75.36	1.03	0.00	0.00
Intracoastal Bank	74.77	1.00	0.00	0.00
Pnb Community Bank	73.60	1.34	0.00	0.00
Everbank, National Association	71.65	0.13	0.02	0.01
Florida Capital Bank, National Association	65.36	0.23	0.00	0.01
Capital City Bank	60.98	2.48	0.01	2.09
Lafayette State Bank	60.36	2.10	0.00	0.00
Bank Of Pensacola	48.94	0.73	0.00	0.00
Dlp Bank	45.42	1.63	0.40	4.61
Fnbt Bank	43.20	1.70	0.00	0.00
Madison County Community Bank	42.86	4.34	0.05	0.00
Peoples Bank Of Graceville	34.56	0.15	0.00	0.00
The Warrington Bank	32.93	0.59	0.00	0.00
First Federal Bank	30.67	1.03	0.01	5.24
Gala Bank	0.00	15.74	0.00	0.00

Select Peer Average	52.61	2.17	0.03	0.75
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 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	59.19	40.74	99.93	0.00	0.07
Dlp Bank	56.88	43.12	100.00	0.00	0.00
Bank Of Pensacola	44.90	53.96	98.86	1.14	0.00
Lafayette State Bank	37.18	62.82	100.00	0.00	0.00
Capital City Bank	36.40	62.17	98.57	0.69	0.74
Fnbt Bank	26.74	73.26	100.00	0.00	0.00
The Warrington Bank	25.88	74.12	100.00	0.00	0.00
Pnb Community Bank	23.26	76.74	100.00	0.00	0.00
Madison County Community Bank	23.19	76.81	100.00	0.00	0.00
Prime Meridian Bank	22.17	76.89	99.06	0.00	0.94
One Florida Bank	21.78	77.32	99.10	0.00	0.90
Peoples Bank Of Graceville	21.56	77.97	99.53	0.00	0.47
Intracoastal Bank	17.57	77.27	94.84	0.29	4.87
First Federal Bank	10.28	87.65	97.92	0.00	2.08
Everbank, National Association	2.74	85.22	87.96	0.00	12.04
Gala Bank	0.00	0.00	0.00	0.00	0.00

Select Peer Average	26.86	65.38	92.24	0.13	1.38
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.04	0.54	5.82	93.56
Lafayette State Bank	6.01	2.19	4.69	94.91
Pnb Community Bank	5.50	1.35	4.59	94.45
Capital City Bank	4.99	1.29	4.14	91.59
Fnbt Bank	5.73	2.82	3.91	97.85
Florida Capital Bank, National Association	5.43	4.87	3.64	96.58
Prime Meridian Bank	5.59	2.99	3.50	96.14
Madison County Community Bank	4.99	2.24	3.26	95.54
One Florida Bank	5.74	3.82	3.06	98.47
Intracoastal Bank	5.28	2.95	3.03	96.65
First Federal Bank	5.27	2.41	2.99	89.48
Everbank, National Association	5.73	3.88	2.40	99.13
Bank Of Pensacola	3.32	1.89	2.30	96.95
The Warrington Bank	2.93	1.13	2.22	97.86
Peoples Bank Of Graceville	4.01	2.52	2.13	98.64
Gala Bank	0.00	0.00	0.00	41.53

Select Peer Average	4.79	2.31	2.68	92.46
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