

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 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
Fnb Bank	600,632
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 (%)
Fnb Bank	2.20
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)

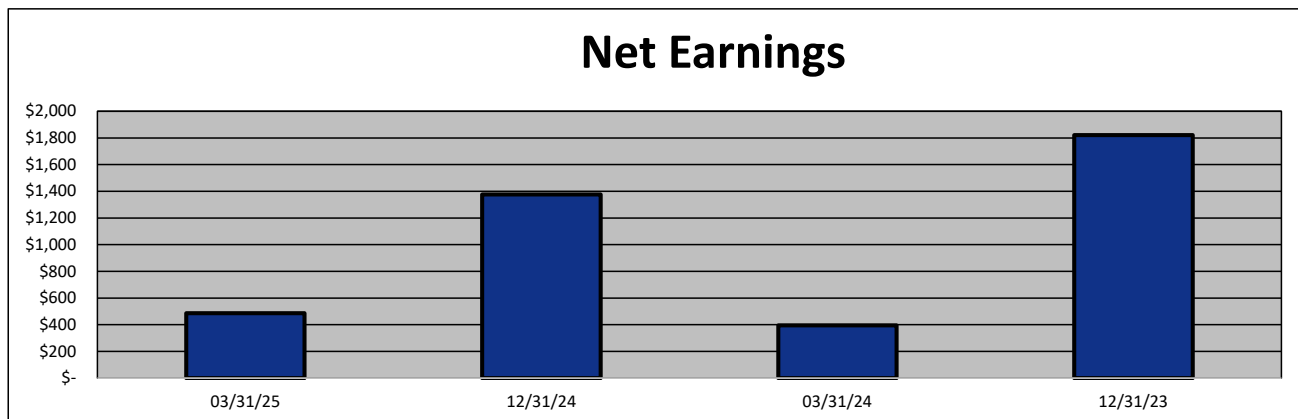
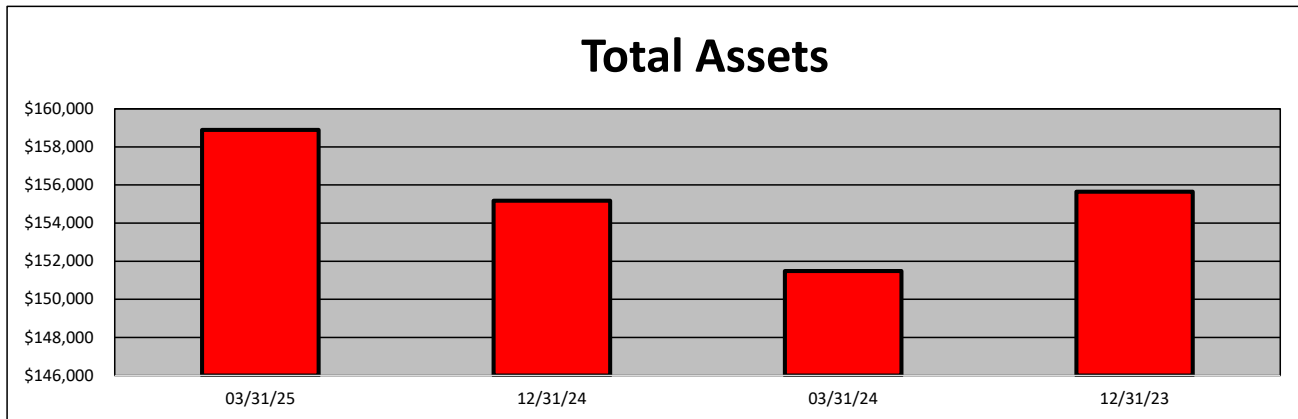
EXECUTIVE SUMMARY - PNB Community Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.06	7.62	7.52	7.28	11.26	12.44
Leverage Ratio	9.56	9.37	9.39	9.23	17.35	15.21
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.59	19.82
Risk Based Ratio	0.00	0.00	0.00	0.00	19.41	20.62
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.53	19.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.08	81.63	81.70	77.90	73.43	64.39
Loans/Assets	73.66	74.53	74.44	71.27	62.13	55.10
Securities/Assets	17.67	18.21	17.29	14.87	18.87	26.58
PROFITABILITY:						
Return on Avg Assets	1.20	0.87	1.02	1.19	0.20	0.65
Return on Avg Equity	15.79	11.58	13.94	16.70	10.12	11.24
Nonint Income/Avg Assets	0.44	0.23	0.32	0.28	0.78	0.63
Net Overhead Ratio	2.90	3.16	2.68	2.97	2.92	2.50
Efficiency Ratio	67.72	74.34	63.98	68.16	93.91	81.00
Assets (per million) per Employee	3.88	3.78	3.99	3.99	10.55	8.08
ASSET QUALITY:						
Allowance/Loans	1.20	1.24	1.22	1.26	1.27	1.16
Nonperforming Loans/Total Loans	3.00	1.30	1.82	2.06	0.52	0.98
Nonperforming Assets/Total Assets	2.21	0.97	1.35	1.47	0.36	0.61
Adjusted Texas Ratio	24.68	11.35	16.02	17.93	3.38	5.43
YIELDS & COSTS:						
Yield on earning assets	5.73	5.50	5.34	5.11	5.40	5.01
Cost of funds	1.43	1.35	1.10	0.53	2.84	2.35
Net interest margin	4.76	4.59	4.64	4.76	3.13	2.76
Avg Earning Assets/Avg Assets	94.20	94.45	94.21	94.48	95.62	94.85

SELECTED FINANCIAL DATA - PNB Community 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	158,895	155,179	151,484	155,646	7,411	4.89
Cash and Equivalents	11,481	8,693	9,665	18,688	1,816	18.79
Securities	28,070	28,252	26,197	23,146	1,873	7.15
Loans, net	117,045	115,648	112,763	110,923	4,282	3.80
Deposit Accounts	144,353	141,666	138,022	142,393	6,331	4.59
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	12,804	11,825	11,399	11,329	1,405	12.33

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	486	1,376	396	1,821	90	22.73
Interest Income	2,184	8,239	1,961	7,387	223	11.37
Interest Expense	369	1,368	259	510	110	42.47
Net Interest Income	1,815	6,871	1,702	6,877	113	6.64
Prov for Credit Losses	-	125	125	(100)	(125)	(100.00)
Noninterest income	179	368	125	434	54	43.20
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,351	5,382	1,169	4,984	182	15.57
Net Operating Income	643	1,732	533	2,427	110	20.64
Income Taxes	157	481	137	606	20	14.60

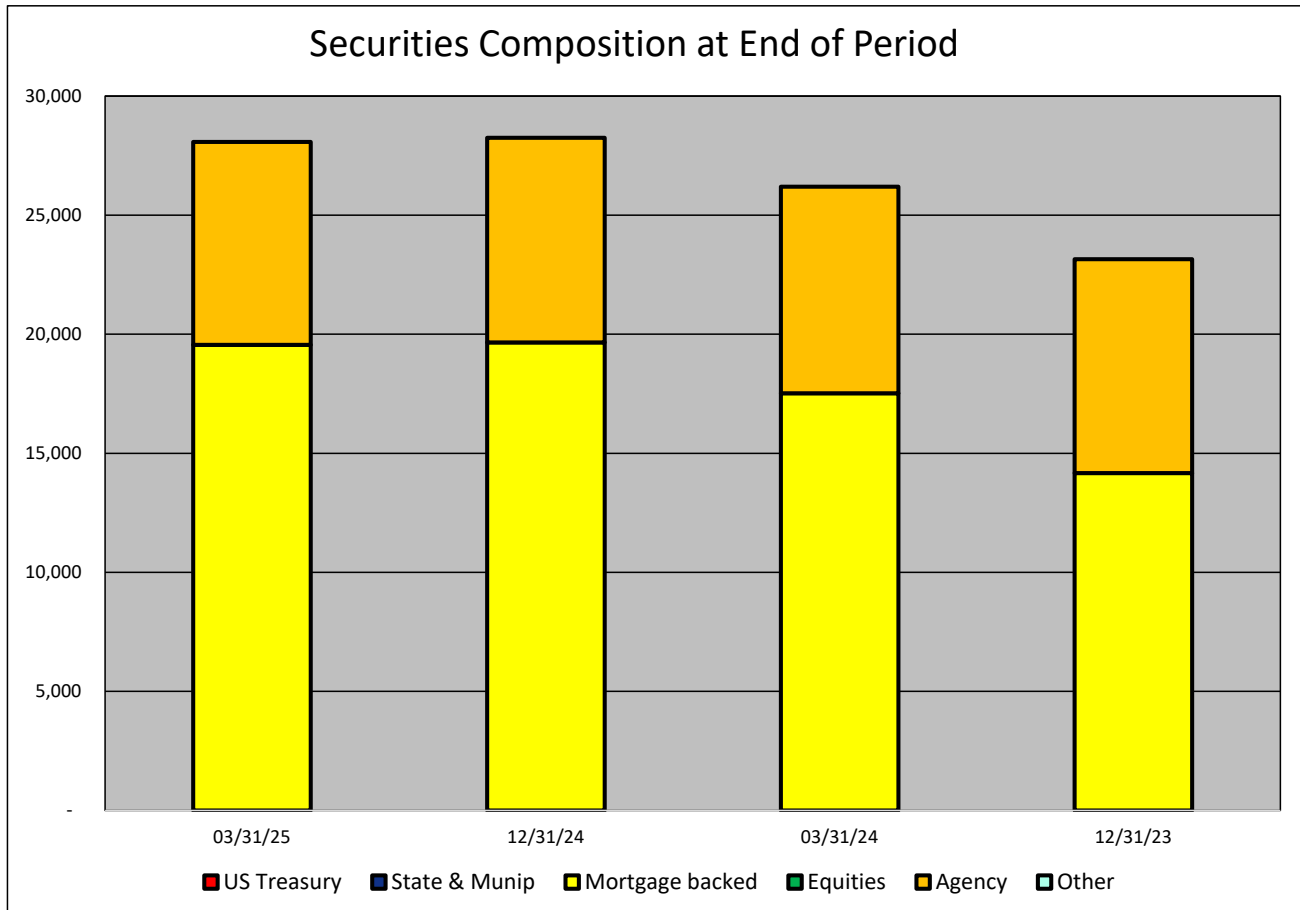


SECURITIES COMPOSITION - PNB Community Bank
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	19,555	19,657	17,517	14,166	2,038	11.63
Equities	-	-	-	-	-	NA
Agency	8,515	8,595	8,680	8,980	(165)	(1.90)
Other	-	-	-	-	-	NA
Total Securities	28,070	28,252	26,197	23,146	1,873	7.15

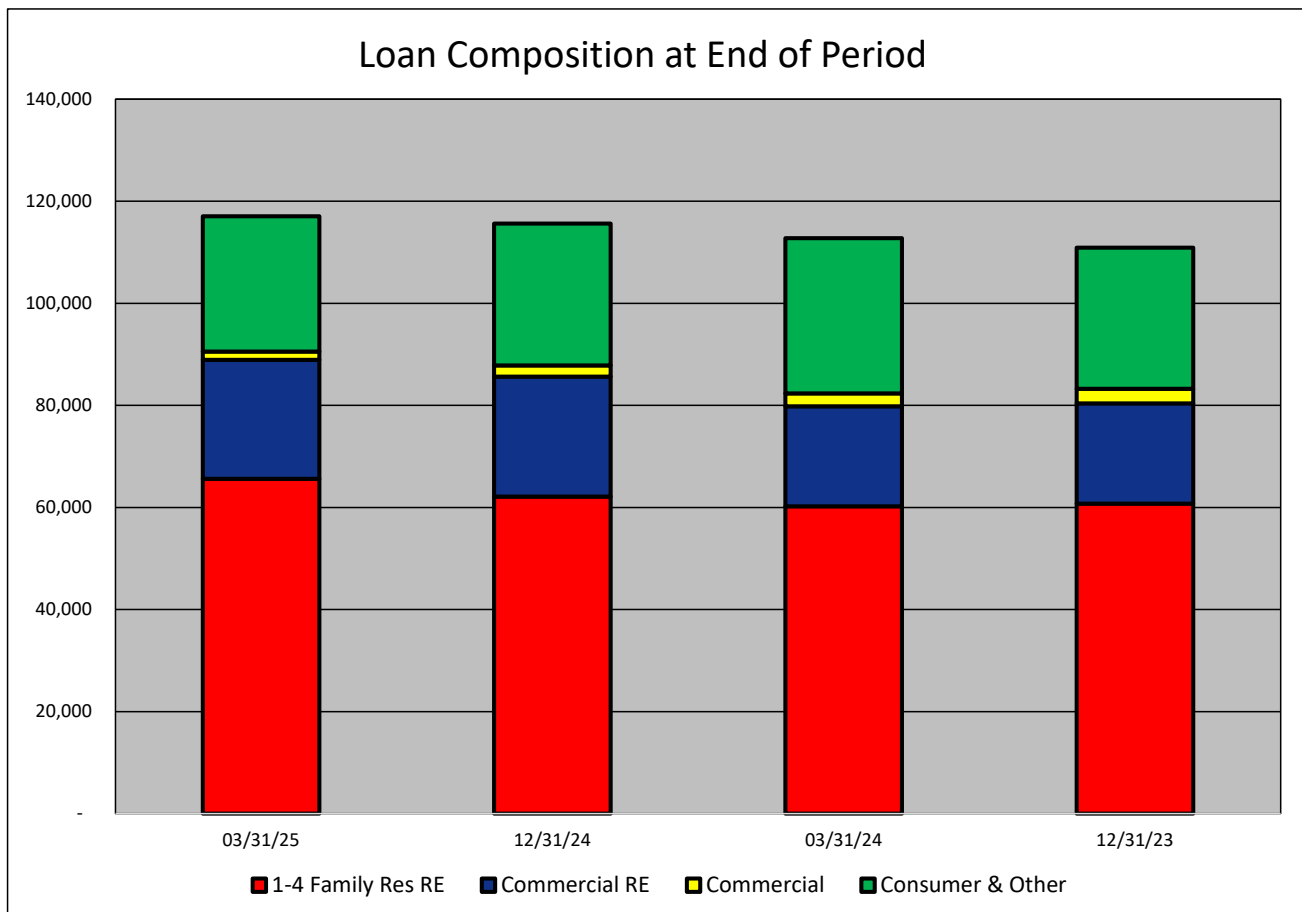


LOAN PORTFOLIO COMPOSITION - PNB Community Bank
(Dollars in Thousands)

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	65,623	62,150	60,210	60,755	5,413	8.99
Commercial RE	23,286	23,491	19,631	19,649	3,655	18.62
Commercial	1,650	2,202	2,486	2,852	(836)	(33.63)
Consumer & Other	26,486	27,805	30,436	27,667	(3,950)	(12.98)
Loans, Net	117,045	115,648	112,763	110,923	4,282	3.80



LOAN PORTFOLIO QUALITY - PNB Community 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	1,432	1,397	1,397	942	35	2.51
Total Recoveries	13	67	16	200	(3)	(18.75)
Total Charge-offs	36	2	2	83	34	1,700.00
Provision Expense	-	125	125	(100)	(125)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	438	-	NA
Ending Balance	1,409	1,432	1,381	1,397	28	2.03

NON-PERFORMING ASSETS:

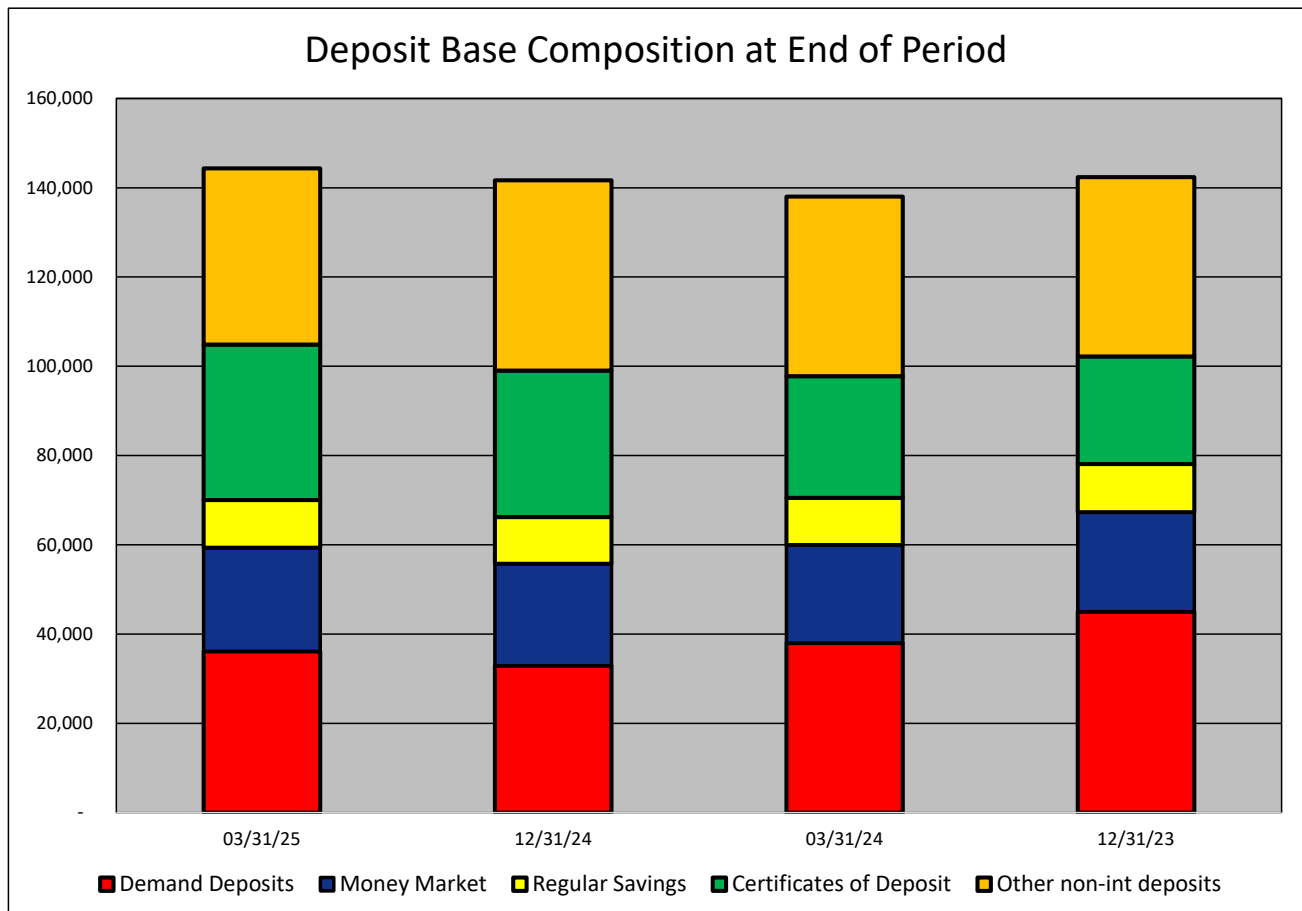
Total-90+ Days Past Due	2,040	-	-	-	2,040	NA
Total-Nonaccrual	1,468	1,504	2,047	2,281	(579)	(28.29)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	3,508	1,504	2,047	2,281	1,461	71.37

DEPOSIT BASE COMPOSITION - PNB Community 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	36,102	32,906	37,969	45,011	(1,867)	(4.92)
Money Market	23,256	22,828	21,999	22,289	1,257	5.71
Regular Savings	10,673	10,464	10,536	10,814	137	1.30
Certificates of Deposit	34,836	32,839	27,274	24,101	7,562	27.73
Other non-int deposits	39,486	42,629	40,244	40,178	(758)	(1.88)
Total Deposits	144,353	141,666	138,022	142,393	6,331	4.59

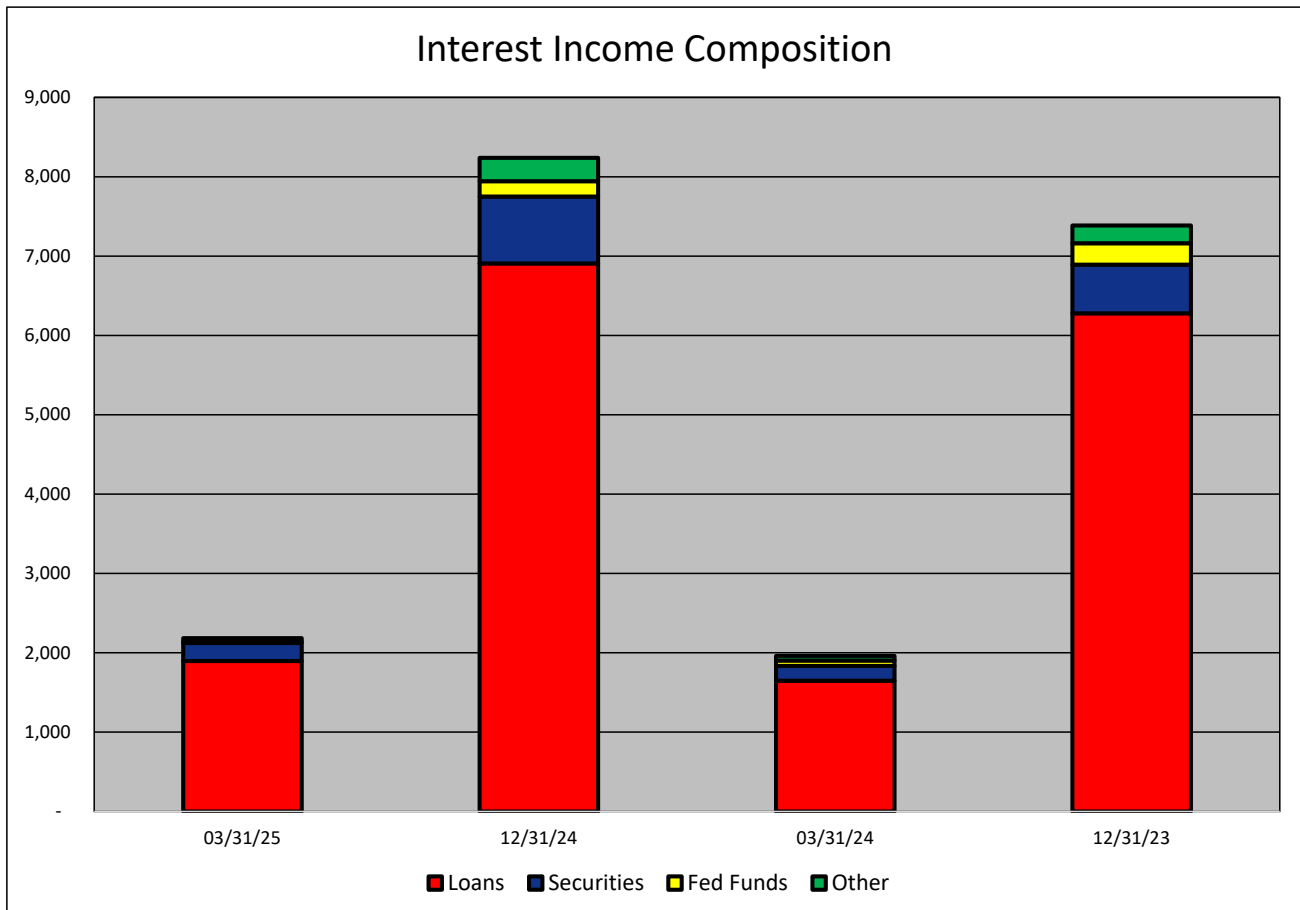


INTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	1,897	6,907	1,647	6,279	250	15.18
Securities	227	842	188	614	39	20.74
Fed Funds	15	194	67	269	(52)	(77.61)
Other	45	296	59	225	(14)	(23.73)
Total Int Income	2,184	8,239	1,961	7,387	223	11.37

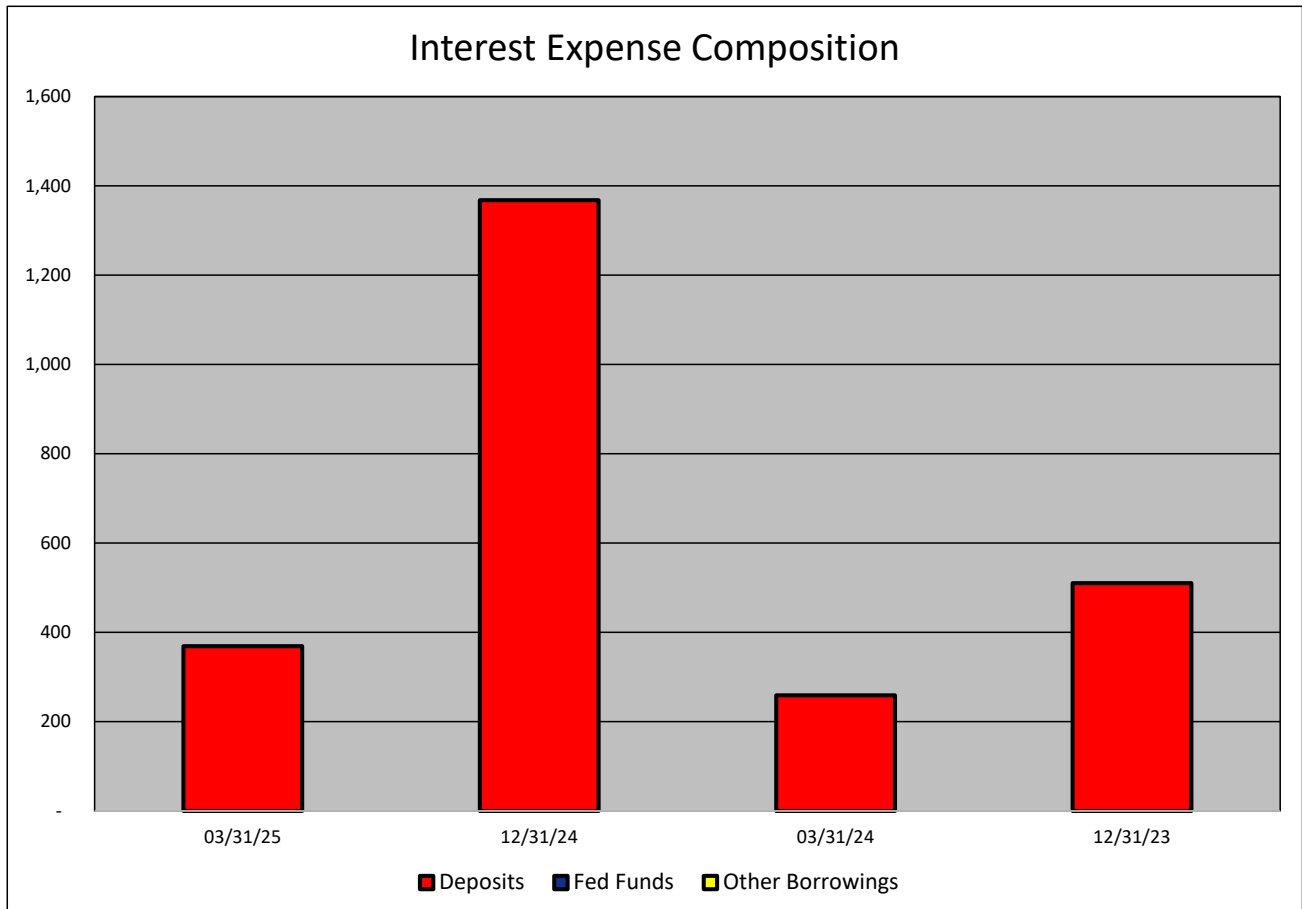


INTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	369	1,368	259	510	110	42.47
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	369	1,368	259	510	110	42.47

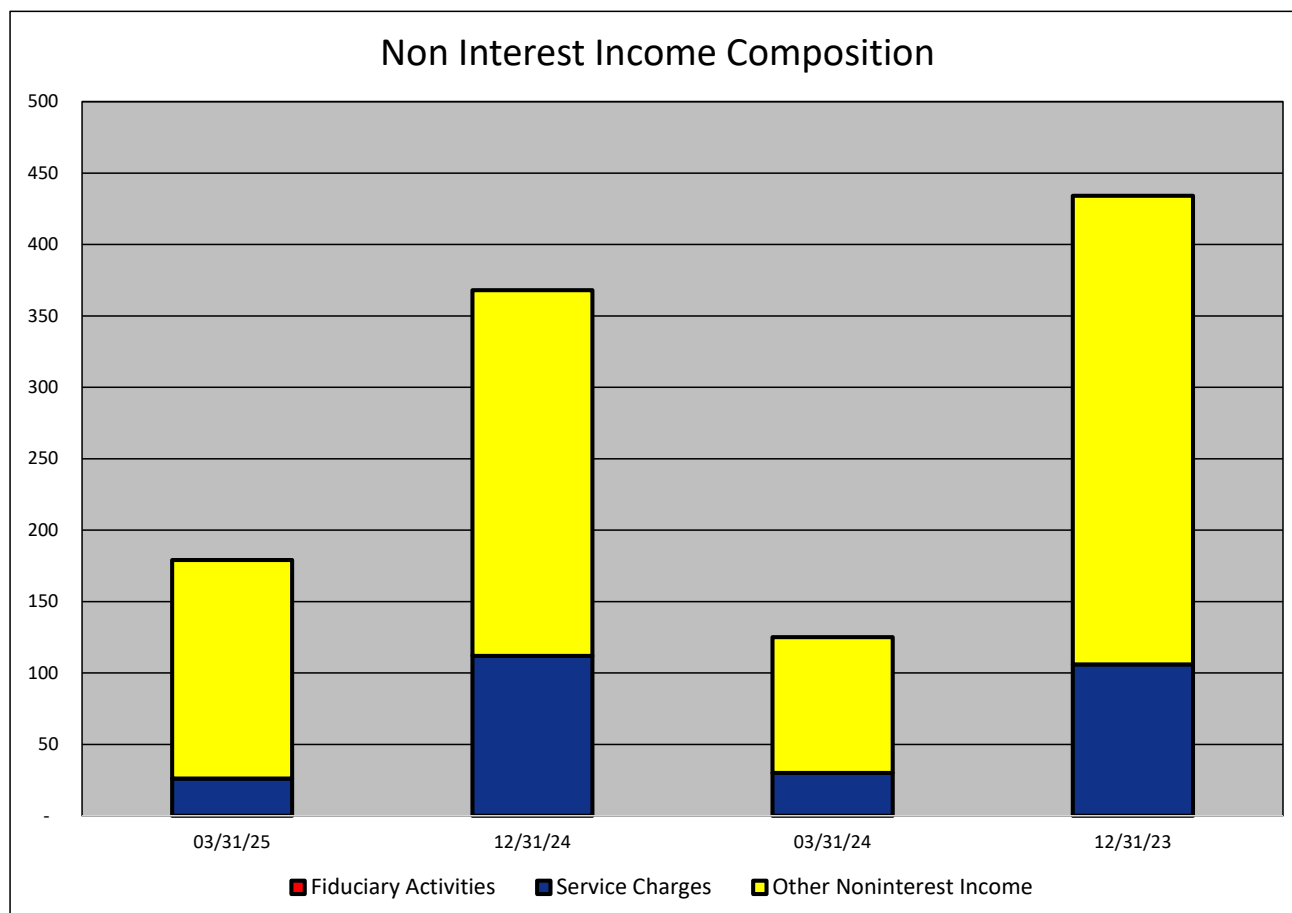


NONINTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	26	112	30	106	(4)	(13.33)
Other Noninterest Income	153	256	95	328	58	61.05
Total Nonint. Income	179	368	125	434	54	43.20

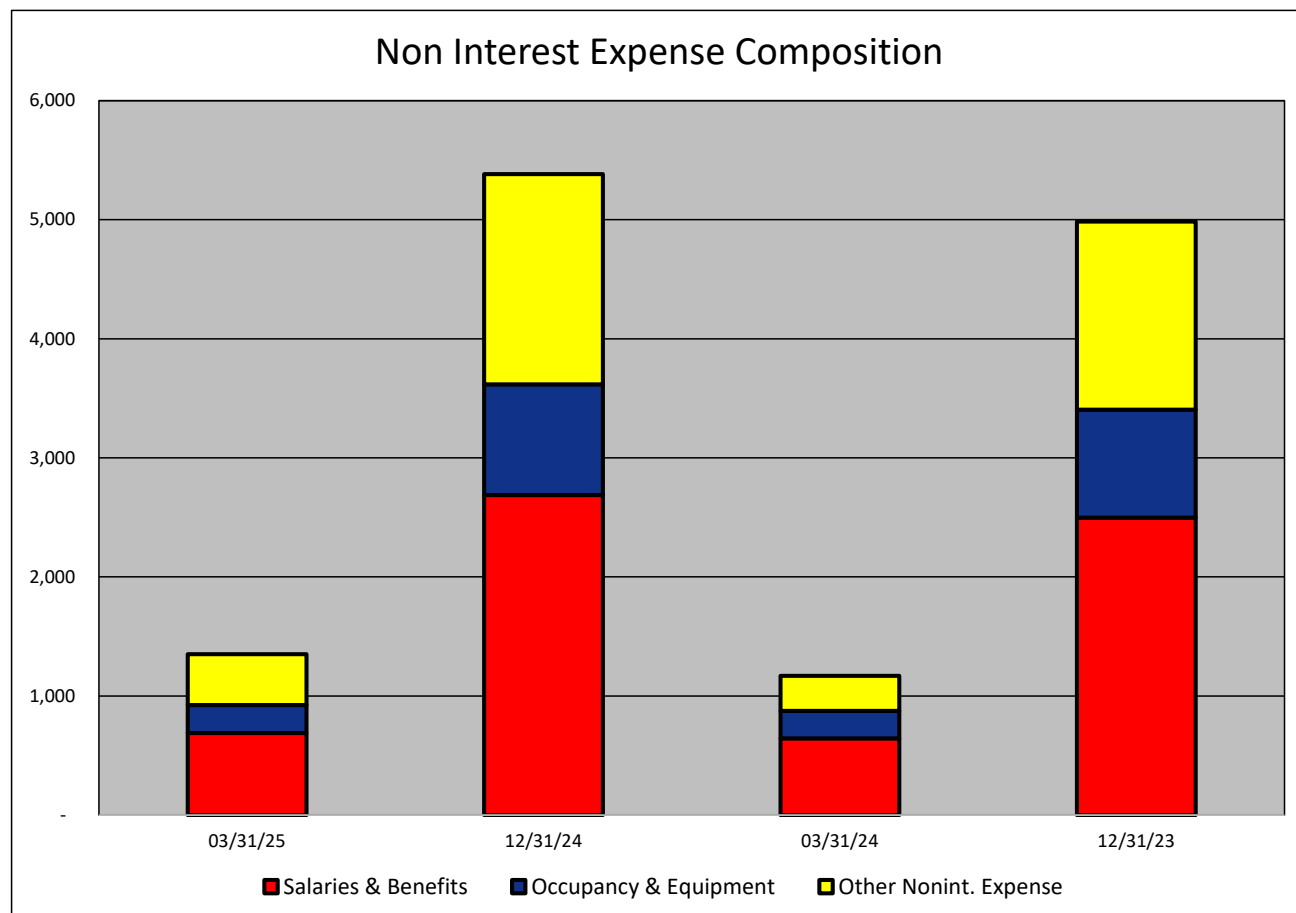


NONINTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	688	2,687	645	2,497	43	6.67
Occupancy & Equipment	237	930	229	907	8	3.49
Other Nonint. Expense	426	1,765	295	1,580	131	44.41
Total Nonint. Expense	1,351	5,382	1,169	4,984	182	15.57



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
Fnb Bank	600,632	581,306	3.32
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)

Select Peer Average	3,514,728	3,222,649	5.03
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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
Fnbt Bank	263,040	253,342	3.83
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)

Select Peer Average	2,387,528	2,169,093	7.11
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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	84.87	115.34	115.74	115.34
The Warrington Bank	16.87	16.92	0.00	0.00	0.00
Dlp Bank	18.71	15.44	0.00	0.00	0.00
Fnbt Bank	11.27	11.42	25.11	26.36	25.11
First Federal Bank	9.67	10.90	21.25	21.69	21.25
Peoples Bank Of Graceville	6.11	10.48	29.85	30.89	29.85
Prime Meridian Bank	9.16	10.09	13.75	14.63	13.75
Capital City Bank	11.04	9.68	15.56	16.75	15.56
Pnb Community Bank	8.06	9.56	0.00	0.00	0.00
One Florida Bank	8.86	9.51	10.21	10.97	10.21
Intracoastal Bank	6.26	9.37	10.62	11.87	10.62
Bank Of Pensacola	9.30	9.33	20.72	21.59	20.72
Florida Capital Bank, National Association	10.26	9.25	14.76	16.01	14.76
Everbank, National Association	8.95	9.16	12.86	13.75	12.86
Madison County Community Bank	5.06	8.82	14.23	15.48	14.23
Lafayette State Bank	6.44	8.51	12.90	14.16	12.90

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

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

Select Peer Average	3,425,223	0.65	11.24
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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	54.36	11.44
Fnbt Bank	0.96	1.54	54.91	7.90
Everbank, National Association	0.22	1.35	58.53	25.73
Prime Meridian Bank	0.27	1.94	61.41	8.63
Florida Capital Bank, National Association	1.66	1.71	63.49	5.31
Intracoastal Bank	0.16	2.00	63.94	11.53
Dlp Bank	0.66	3.04	64.29	7.32
Capital City Bank	2.10	1.75	64.42	4.75
Bank Of Pensacola	0.23	1.61	66.05	9.95
First Federal Bank	1.46	1.36	67.47	6.92
Pnb Community Bank	0.44	2.90	67.72	3.88
Peoples Bank Of Graceville	0.26	1.41	68.61	8.73
Lafayette State Bank	0.73	2.82	71.16	5.01
Madison County Community Bank	0.62	2.39	77.68	4.99
The Warrington Bank	0.27	2.03	82.81	5.53
Gala Bank	0.00	10.34	309.09	1.74

Select Peer Average	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	0.00	0.00
Gala Bank	0.96	0.00	0.00	0.00
Fnbt Bank	1.57	0.01	0.00	0.03
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
One Florida Bank	0.84	0.04	0.03	0.36
Capital City Bank	1.11	0.16	0.10	1.02
Madison County Community Bank	1.72	0.33	0.17	2.87
Florida Capital Bank, National Association	1.26	0.48	0.38	2.62
Prime Meridian Bank	0.84	0.71	0.52	5.29
First Federal Bank	0.72	3.79	1.19	1.93
Intracoastal Bank	1.40	1.67	1.24	16.93
Everbank, National Association	0.81	1.72	1.27	4.22
Dlp Bank	1.56	1.51	1.31	8.75
Lafayette State Bank	1.90	2.24	1.38	18.10
Pnb Community Bank	1.20	3.00	2.21	24.68

Select Peer Average	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	4.49	3.97	0.00	0.00	37.71
Bank Of Pensacola	4.01	0.97	0.00	42.09	0.00
Dlp Bank	3.64	17.01	4.73	0.00	20.83
Lafayette State Bank	3.13	16.75	0.00	0.00	13.86
Pnb Community Bank	2.70	4.08	0.44	0.00	17.67
The Warrington Bank	2.30	4.85	0.00	58.59	0.00
Capital City Bank	1.76	10.00	0.00	11.59	10.16
Gala Bank	1.32	0.00	53.27	0.00	10.49
Prime Meridian Bank	1.17	5.51	6.14	1.57	9.50
One Florida Bank	1.12	12.90	0.00	0.00	4.17
Intracoastal Bank	0.99	2.56	0.00	0.00	19.62
Peoples Bank Of Graceville	0.73	2.89	0.00	44.53	15.01
First Federal Bank	0.59	0.65	0.00	0.00	57.52
Florida Capital Bank, National Association	0.50	15.24	0.00	0.00	2.28
Fnbt Bank	0.49	31.09	0.00	22.90	0.00
Everbank, National Association	0.15	1.84	0.00	0.07	23.70

Select Peer Average	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	80.24	0.49	0.00	0.00
Intracoastal Bank	73.10	0.96	0.00	0.00
Pnb Community Bank	72.78	1.23	0.00	0.00
Everbank, National Association	71.56	0.13	0.02	0.02
Prime Meridian Bank	71.26	0.96	0.00	0.00
Florida Capital Bank, National Association	70.27	0.22	0.00	0.01
Lafayette State Bank	60.11	2.37	0.00	0.00
Capital City Bank	58.98	2.40	0.00	2.02
Bank Of Pensacola	51.61	0.73	0.00	0.00
Madison County Community Bank	45.63	4.24	0.01	0.00
Dlp Bank	45.15	1.61	0.62	4.47
Fnbt Bank	42.89	1.69	0.00	0.00
Peoples Bank Of Graceville	35.76	0.15	0.00	0.00
The Warrington Bank	33.10	0.58	0.00	0.00
First Federal Bank	29.38	0.99	0.00	4.87
Gala Bank	17.75	12.85	0.00	0.00

Select Peer Average	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	58.63	41.29	99.93	0.00	0.07
Dlp Bank	54.93	45.07	100.00	0.00	0.00
Bank Of Pensacola	45.63	54.37	100.00	0.00	0.00
Lafayette State Bank	39.93	60.07	100.00	0.00	0.00
Capital City Bank	36.85	61.48	98.33	0.58	1.09
Fnbt Bank	27.71	72.29	100.00	0.00	0.00
The Warrington Bank	26.79	73.21	100.00	0.00	0.00
Pnb Community Bank	25.09	74.91	100.00	0.00	0.00
Prime Meridian Bank	23.40	75.72	99.12	0.00	0.88
Madison County Community Bank	22.43	77.57	100.00	0.00	0.00
One Florida Bank	22.24	76.89	99.13	0.00	0.87
Gala Bank	22.14	77.86	100.00	0.00	0.00
Peoples Bank Of Graceville	21.87	75.77	97.64	0.00	2.36
Intracoastal Bank	18.82	76.51	95.33	0.00	4.67
First Federal Bank	9.11	79.82	88.93	0.00	11.07
Everbank, National Association	3.31	78.86	82.17	0.00	17.83

Select Peer Average	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	5.23	97.25
Pnb Community Bank	5.73	1.43	4.76	94.20
Lafayette State Bank	5.88	2.17	4.58	92.41
Gala Bank	4.86	3.30	4.37	76.52
Capital City Bank	4.98	1.27	4.22	91.73
Florida Capital Bank, National Association	5.13	4.28	3.72	97.99
Fnbt Bank	5.44	2.67	3.66	97.90
Prime Meridian Bank	5.58	2.91	3.47	95.79
Madison County Community Bank	5.03	2.10	3.40	94.71
One Florida Bank	5.71	3.32	3.37	98.62
Intracoastal Bank	5.30	2.55	3.32	96.70
First Federal Bank	4.84	2.06	2.99	90.38
Bank Of Pensacola	3.56	1.79	2.63	97.40
The Warrington Bank	3.03	0.77	2.55	98.10
Everbank, National Association	5.41	3.39	2.48	99.29
Peoples Bank Of Graceville	4.02	2.46	2.17	98.67

Select Peer Average	5.01	2.35	2.76	94.85
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