Prime Meridian Bank

Tallahassee, FL

Established
2/4/2008

Florida Bank and Thrift Performance Report

Table of Contents

FLORIDA BANKING TEAM

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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
Fnbt 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 (%)
Fnbt 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)

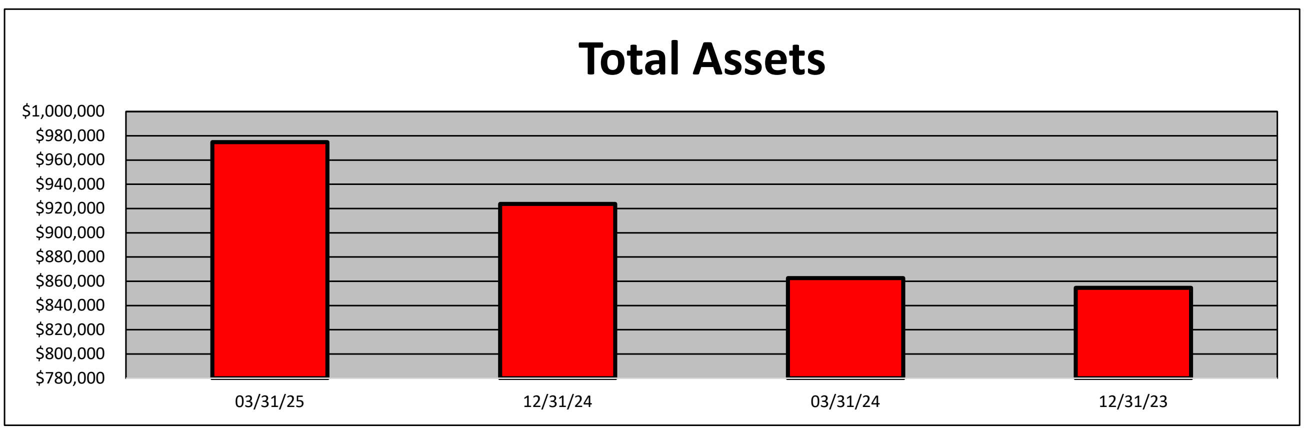
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

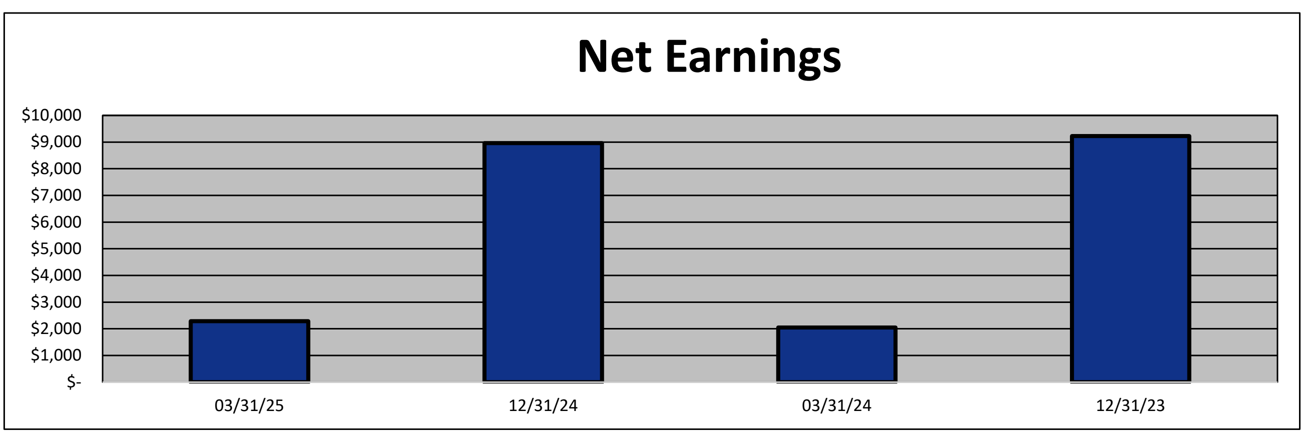
Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.16	9.60	9.35	9.22	11.26	12.44
Leverage Ratio	10.09	10.28	10.35	10.15	17.35	15.21
Tier 1 Cap/Risk Based Assets	13.75	14.03	13.16	13.18	18.59	19.82
Risk Based Ratio	14.63	14.88	14.02	14.03	19.41	20.62
Common Equity Tier 1 Capital Ratio	13.75	14.03	13.16	13.18	18.53	19.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.41	86.18	89.77	87.34	73.43	64.39
Loans/Assets	72.89	76.67	78.39	76.89	62.13	55.10
Securities/Assets	11.06	11.39	14.99	15.95	18.87	26.58
PROFITABILITY:						
Return on Avg Assets	0.96	1.00	0.96	1.11	0.20	0.65
Return on Avg Equity	10.26	10.70	10.28	12.46	10.12	11.24
Nonint Income/Avg Assets	0.27	0.29	0.27	0.28	0.78	0.63
Net Overhead Ratio	1.94	1.92	1.96	1.89	2.92	2.50
Efficiency Ratio	61.41	60.56	62.15	57.02	93.91	81.00
Assets (per million) per Employee	8.63	8.40	7.57	7.77	10.55	8.08
ASSET QUALITY:						
Allowance/Loans	0.84	0.80	0.86	0.85	1.27	1.16
Nonperforming Loans/Total Loans	0.71	0.42	0.51	0.52	0.52	0.98
Nonperforming Assets/Total Assets	0.52	0.32	0.40	0.40	0.36	0.61
Adjusted Texas Ratio	5.29	3.18	3.99	4.08	3.38	5.43
YIELDS & COSTS:						
Yield on earning assets	5.58	5.59	5.41	5.04	5.40	5.01
Cost of funds	2.91	2.99	2.75	1.93	2.84	2.35
Net interest margin	3.47	3.50	3.47	3.70	3.13	2.76
Avg Earning Assets/Avg Assets	95.79	96.14	95.43	95.24	95.62	94.85

SELECTED FINANCIAL DATA - Prime Meridian 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	974,668	923,785	862,598	854,494	112,070	12.99
Cash and Equivalents	124,941	78,152	23,474	28,416	101,467	432.25
Securities	107,844	105,259	129,274	136,325	(21,430)	(16.58)
Loans, net	710,390	708,274	676,205	657,024	34,185	5.06
Deposit Accounts	872,625	821,869	753,280	752,243	119,345	15.84
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	89,316	88,696	80,641	78,763	8,675	10.76

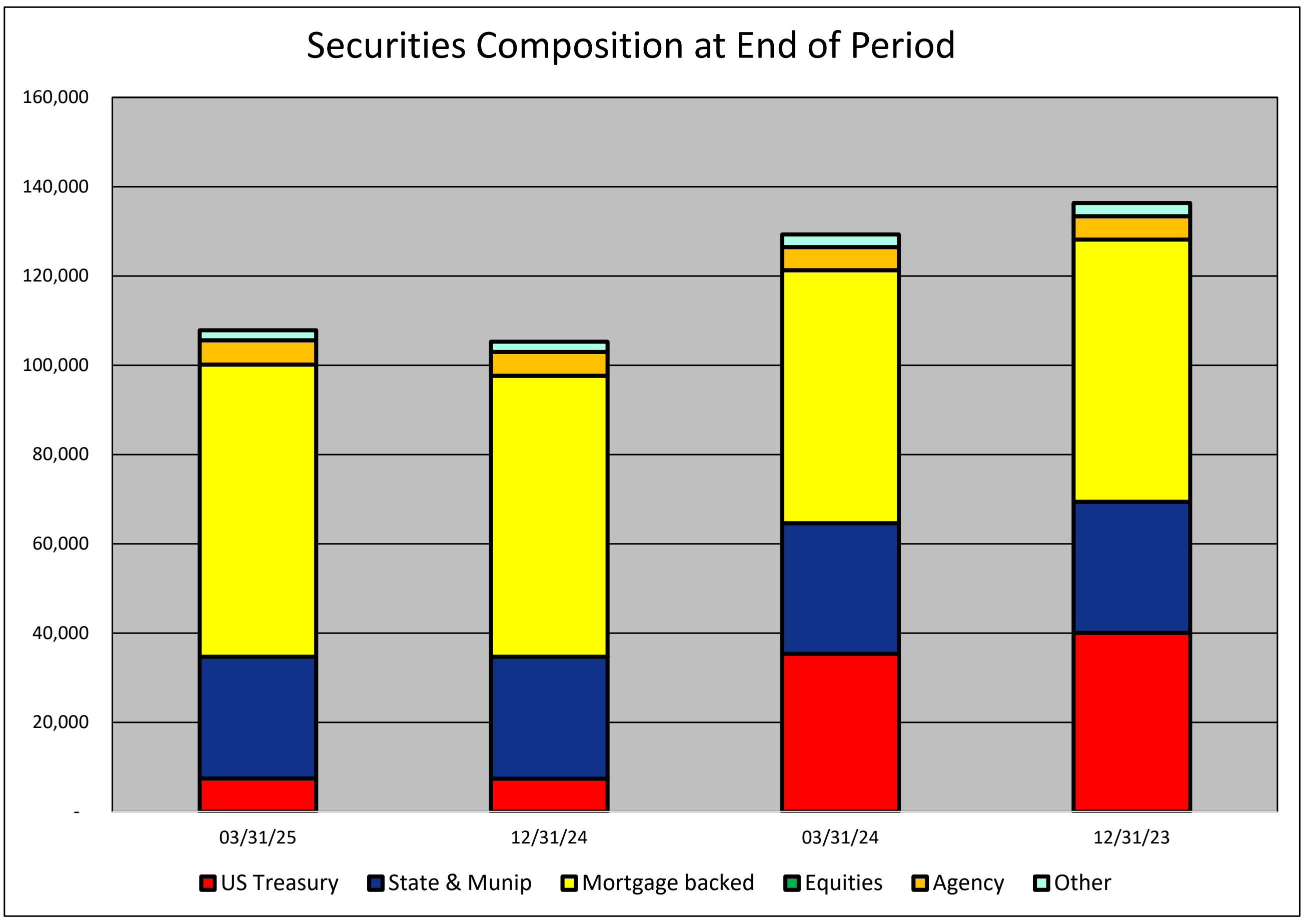
Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,284	8,964	2,049	9,230	235	11.47
Interest Income	12,674	48,243	11,065	39,927	1,609	14.54
Interest Expense	4,789	18,085	3,956	10,598	833	21.06
Net Interest Income	7,885	30,158	7,109	29,329	776	10.92
Prov for Credit Losses	303	941	211	1,450	92	43.60
Noninterest income	643	2,637	572	2,353	71	12.41
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	5,241	19,876	4,778	18,084	463	9.69
Net Operating Income	2,984	11,978	2,692	12,148	292	10.85
Income Taxes	714	2,842	643	2,918	71	11.04





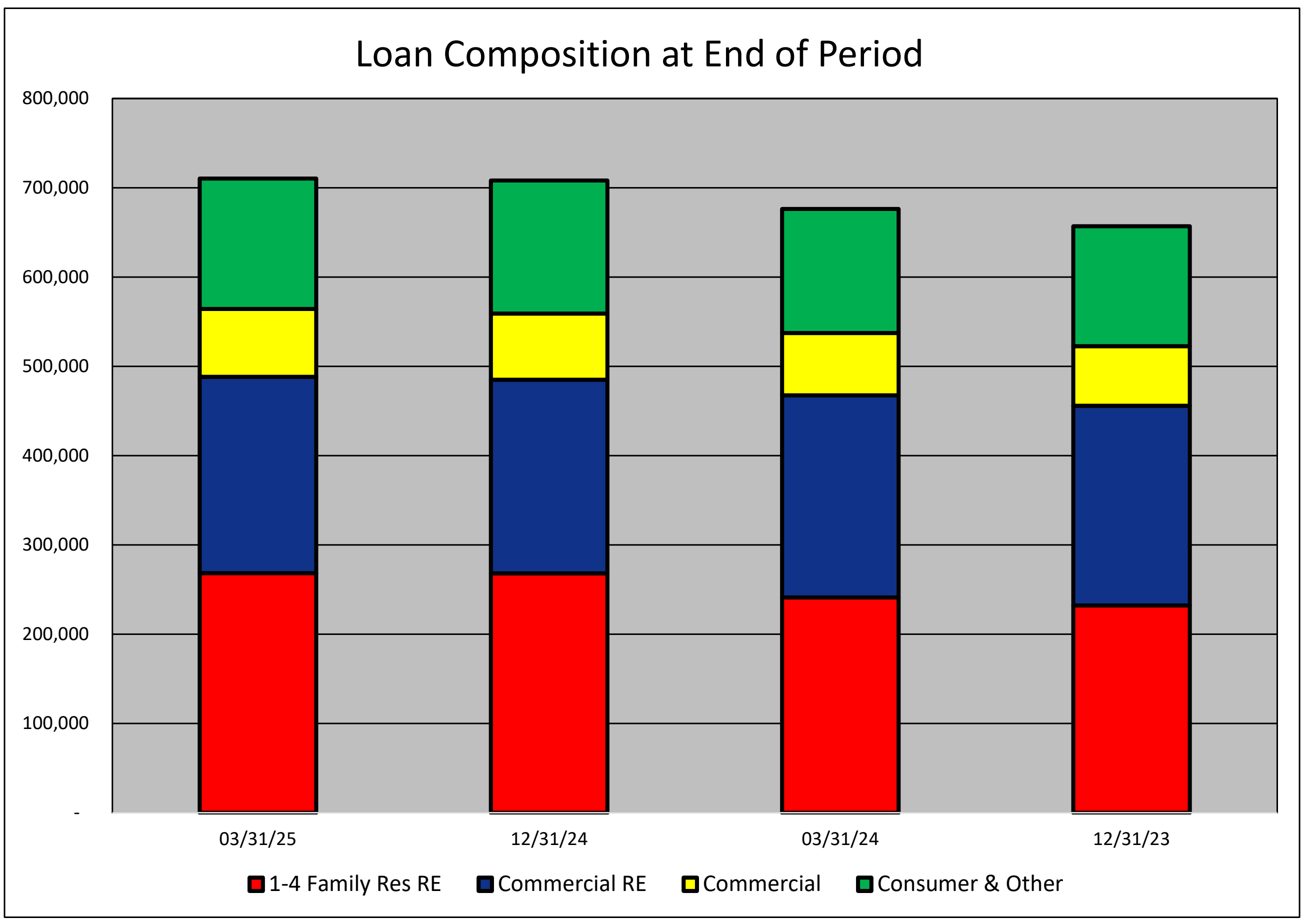
SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	7,441	7,370	35,349	40,057	(27,908)	(78.95)
State & Munip	27,247	27,350	29,252	29,365	(2,005)	(6.85)
Mortgage backed	65,481	62,925	56,663	58,753	8,818	15.56
Equities	-	-	-	-	-	NA
Agency	5,423	5,311	5,183	5,200	240	4.63
Other	2,252	2,303	2,827	2,950	(575)	(20.34)
Total Securities	107,844	105,259	129,274	136,325	(21,430)	(16.58)



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	268,477	268,061	241,031	232,136	27,446	11.39
Commercial RE	219,706	216,981	226,634	223,794	(6,928)	(3.06)
Commercial	75,982	74,134	69,658	66,689	6,324	9.08
Consumer & Other	146,225	149,098	138,882	134,405	7,343	5.29
Loans, Net	710,390	708,274	676,205	657,024	34,185	5.06

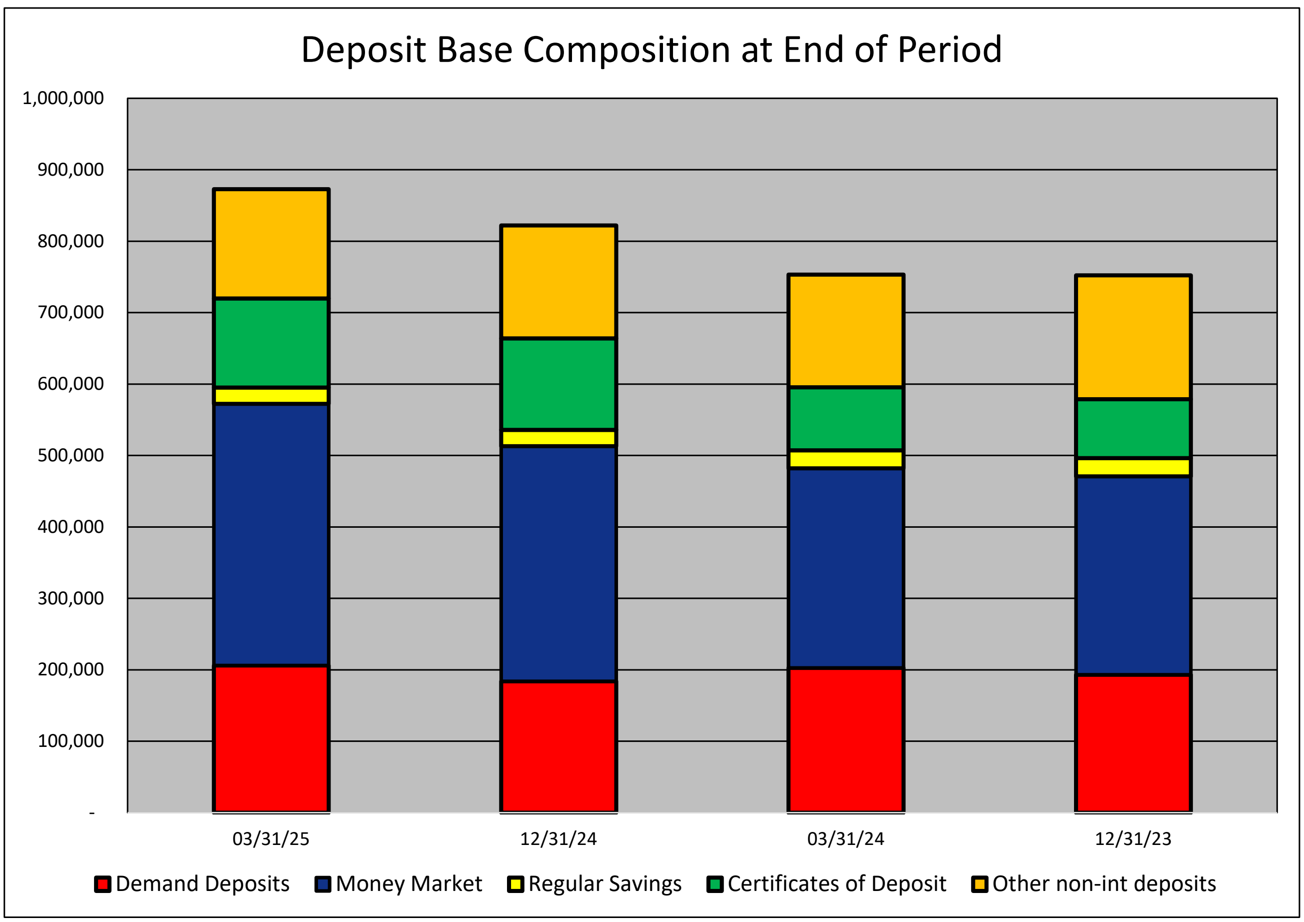


LOAN PORTFOLIO QUALITY - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	5,632	5,609	5,609	7,145	23	0.41
Total Recoveries	25	11	3	53	22	733.33
Total Charge-offs	22	929	27	433	(5)	(18.52)
Provision Expense	303	941	211	1,450	92	43.60
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(2,606)	-	NA
Ending Balance	5,938	5,632	5,796	5,609	142	2.45
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	29	-	1,110	-	NA
Total-Nonaccrual	5,039	2,969	3,446	2,335	1,593	46.23
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	5,039	2,998	3,446	3,445	1,593	46.23

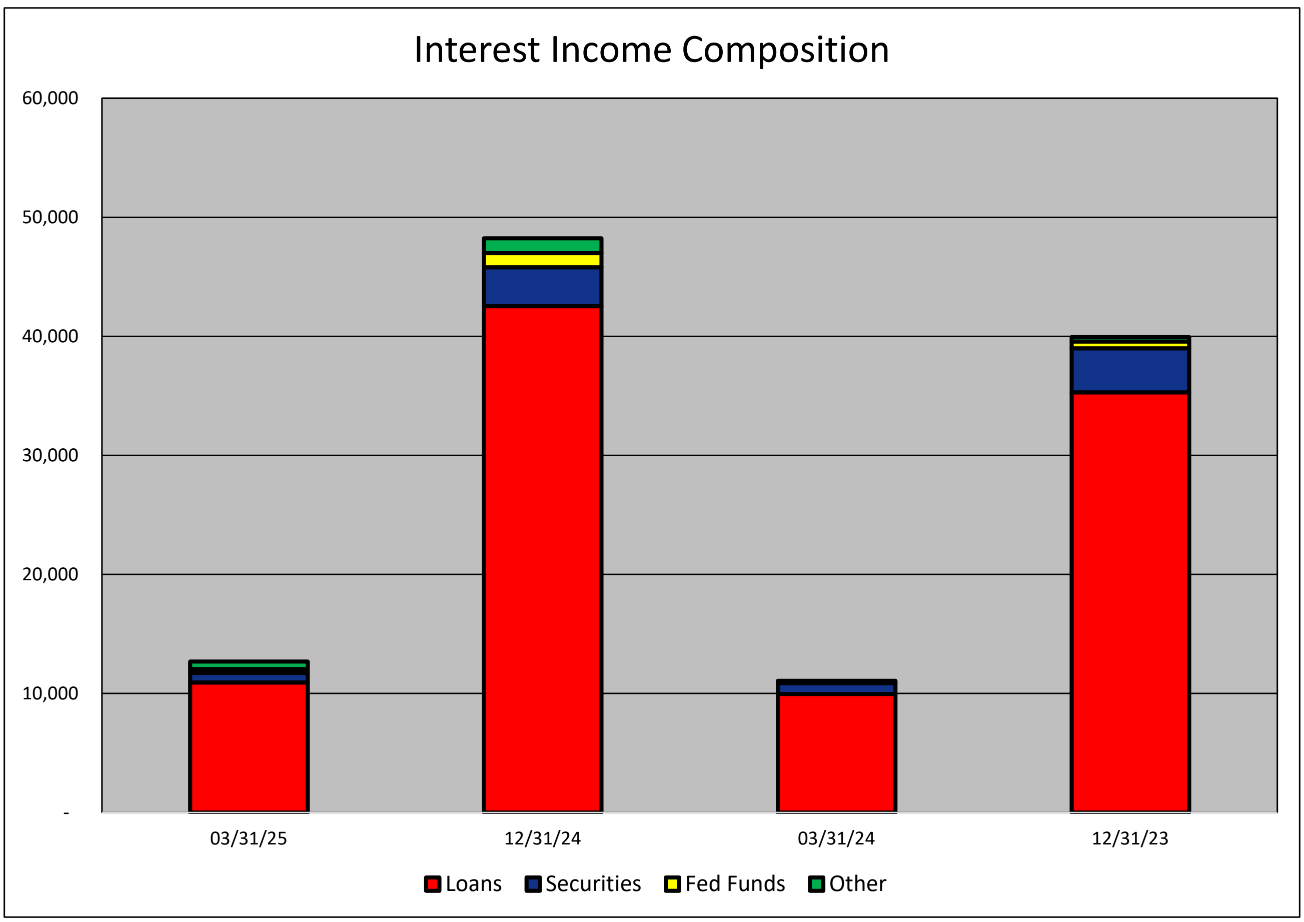
DEPOSIT BASE COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	205,996	183,963	202,650	192,980	3,346	1.65
Money Market	366,233	329,035	279,405	277,686	86,828	31.08
Regular Savings	23,035	22,860	25,303	25,723	(2,268)	(8.96)
Certificates of Deposit	124,706	128,208	88,029	82,436	36,677	41.66
Other non-int deposits	152,655	157,803	157,893	173,418	(5,238)	(3.32)
Total Deposits	872,625	821,869	753,280	752,243	119,345	15.84



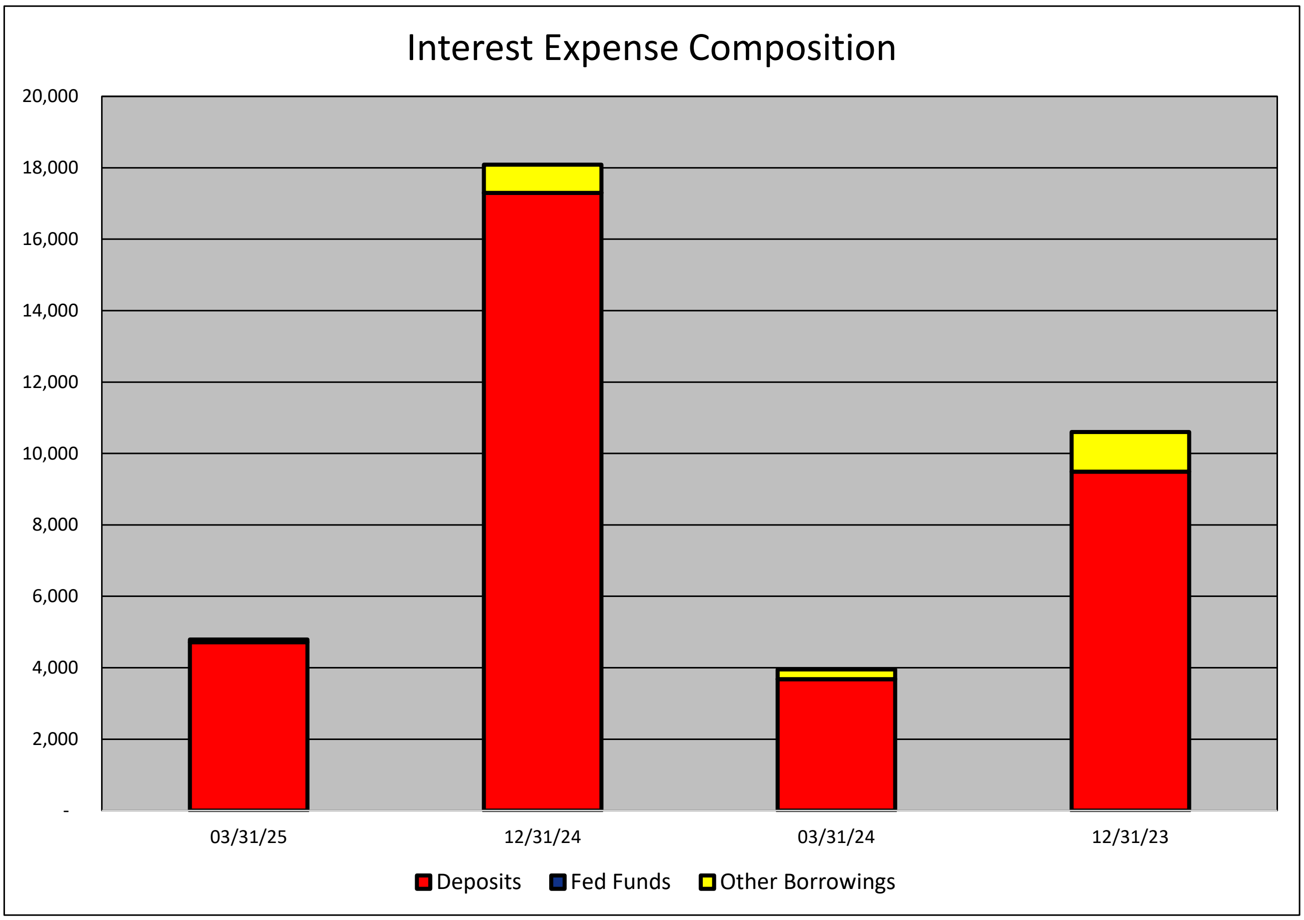
INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	10,933	42,539	9,962	35,291	971	9.75
Securities	781	3,255	896	3,698	(115)	(12.83)
Fed Funds	340	1,186	114	570	226	198.25
Other	620	1,263	93	368	527	566.67
Total Int Income	12,674	48,243	11,065	39,927	1,609	14.54



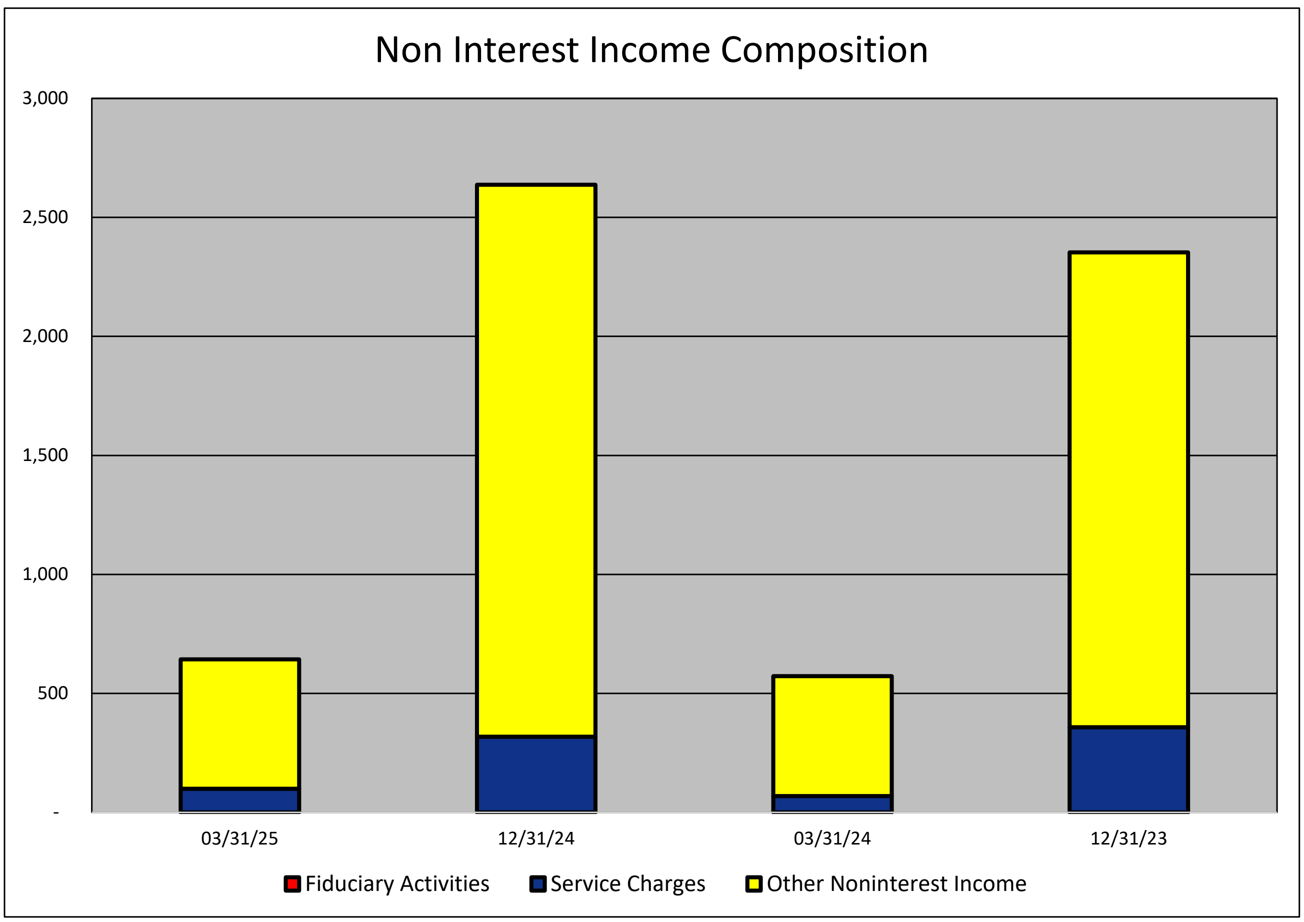
INTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	4,715	17,295	3,677	9,492	1,038	28.23
Fed Funds	-	1	1	-	(1)	(100.00)
Other Borrowings	74	789	278	1,106	(204)	(73.38)
Total Int Expense	4,789	18,085	3,956	10,598	833	21.06



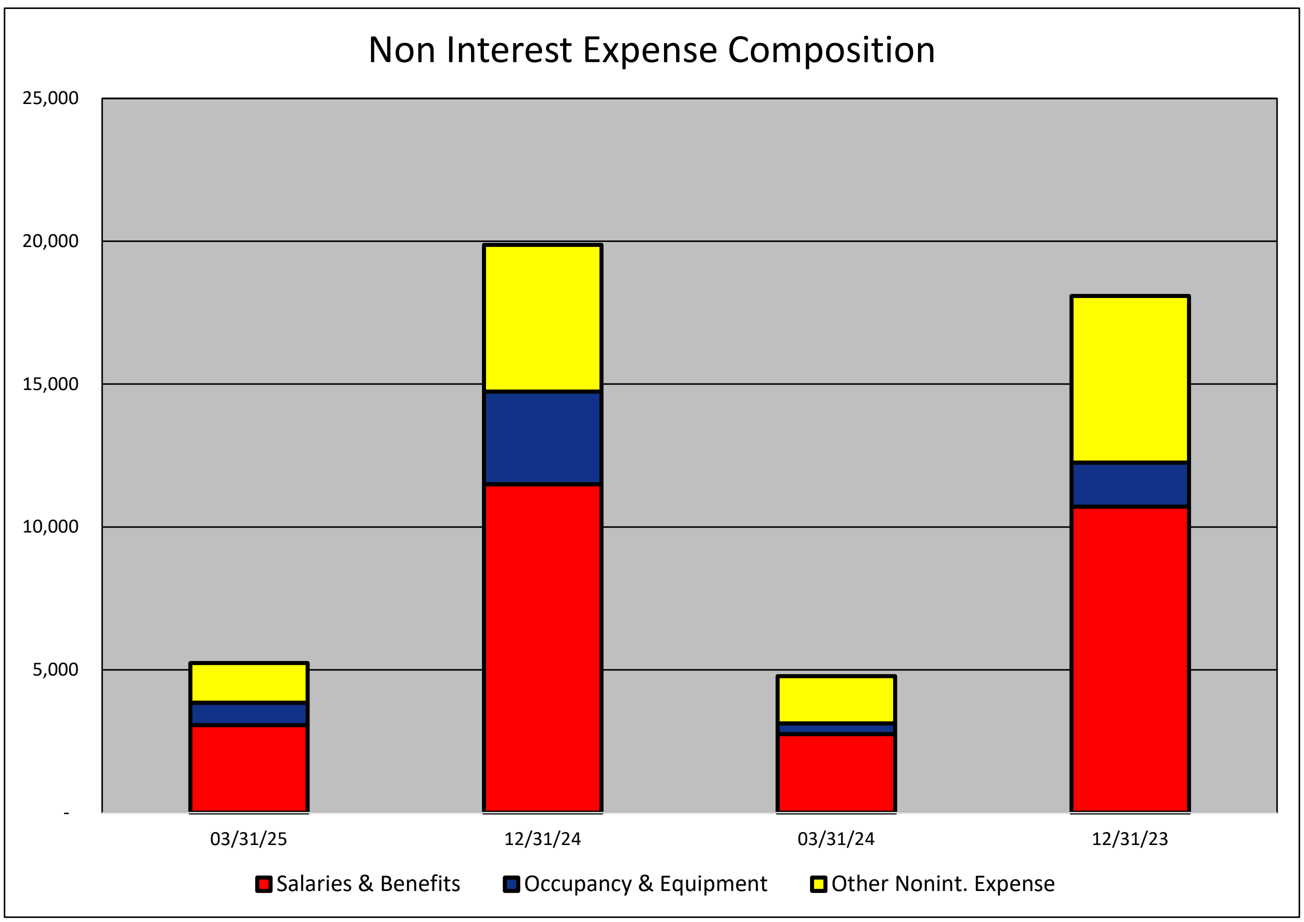
NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	99	318	69	358	30	43.48
Other Noninterest Income	544	2,319	503	1,995	41	8.15
Total Nonint. Income	643	2,637	572	2,353	71	12.41



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

As of:	03/31/25	12/31/24	03/31/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	3,067	11,492	2,750	10,716	317	11.53
Occupancy & Equipment	780	3,251	380	1,541	400	105.26
Other Nonint. Expense	1,394	5,133	1,648	5,827	(254)	(15.41)
Total Nonint. Expense	5,241	19,876	4,778	18,084	463	9.69



PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Assets $000 This Year	Last Year	% Change in Assets
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**
Fnbt 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

PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Loans $000 This Year	Last Year	% Change in Loans
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

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

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

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

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

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

PEER GROUP COMPARISONS REPORT
North Florida Group

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

Institution name	Cash & Noninterest 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

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

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

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