

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 six months June 30, 2025

Institution name	Total Assets (\$000's)
Everbank, National Association	44,446,323
Capital City Bank	4,392,241
First Federal Bank	4,194,869
Prime Meridian Bank	993,042
Florida Capital Bank, National Association	655,184
Fnbt Bank	610,094
Intracoastal Bank	574,270
Dlp Bank	251,758
Lafayette State Bank	243,730
Madison County Community Bank	194,939
The Warrington Bank	169,309
Pnb Community Bank	156,995
Bank Of Pensacola	150,189
Peoples Bank Of Graceville	111,020
Gala Bank	23,189

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.14
Dlp Bank	1.68
Capital City Bank	1.52
Intracoastal Bank	1.26
Pnb Community Bank	1.24
Florida Capital Bank, National Association	1.19
Lafayette State Bank	1.04
First Federal Bank	0.98
Prime Meridian Bank	0.84
Madison County Community Bank	0.77
Peoples Bank Of Graceville	0.76
Bank Of Pensacola	0.72
Everbank, National Association	0.68
The Warrington Bank	0.40
Gala Bank	(4.49)

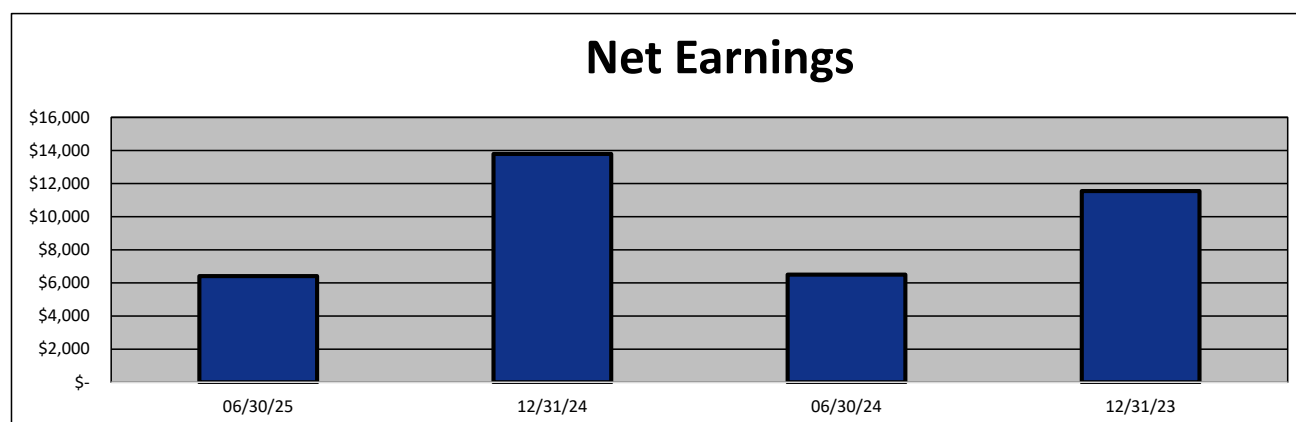
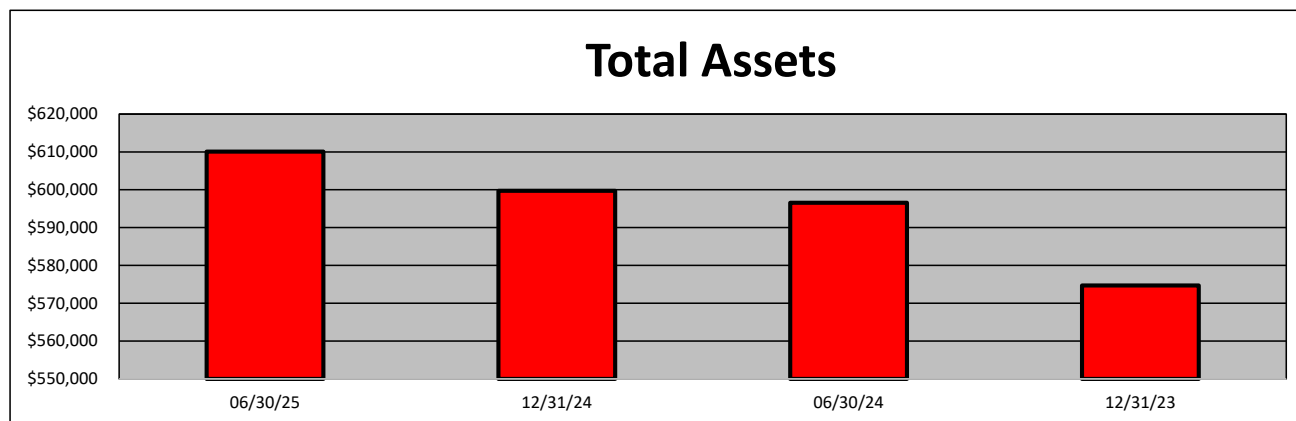
EXECUTIVE SUMMARY - FNBT BANK
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.12	10.75	11.09	10.90	10.68	11.98
Leverage Ratio	11.25	10.90	11.35	10.87	11.86	13.19
Tier 1 Cap/Risk Based Assets	26.06	24.25	24.62	25.07	14.47	16.92
Risk Based Ratio	27.31	25.51	25.87	26.33	15.30	17.67
Common Equity Tier 1 Capital Ratio	26.06	24.25	24.62	25.07	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	48.69	49.38	49.52	47.32	74.73	63.08
Loans/Assets	43.03	43.92	43.73	42.02	62.90	54.02
Securities/Assets	25.97	21.46	20.68	26.74	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	2.14	2.35	2.24	1.98	0.71	0.72
Return on Avg Equity	19.22	21.38	20.09	18.36	10.92	11.03
Nonint Income/Avg Assets	0.91	1.01	1.01	1.05	0.80	0.63
Net Overhead Ratio	1.57	1.50	1.53	1.42	2.35	2.46
Efficiency Ratio	55.35	51.93	53.20	55.84	74.52	78.80
Assets (per million) per Employee	8.13	8.10	8.06	7.18	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	1.53	1.66	1.77	1.83	1.29	1.18
Nonperforming Loans/Total Loans	0.01	0.01	0.01	0.06	0.48	0.81
Nonperforming Assets/Total Assets	0.00	0.00	0.01	0.03	0.33	0.50
Adjusted Texas Ratio	0.03	0.03	0.05	0.23	3.15	4.11
YIELDS & COSTS:						
Yield on earning assets	5.44	5.73	5.63	4.85	5.48	5.07
Cost of funds	2.74	2.82	2.78	1.43	2.84	2.28
Net interest margin	3.64	3.91	3.84	3.59	3.20	2.81
Avg Earning Assets/Avg Assets	97.88	97.85	97.86	94.14	95.80	94.78

SELECTED FINANCIAL DATA - FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	610,094	599,734	596,551	574,702	13,543	2.27
Cash and Equivalents	178,365	197,397	201,503	165,996	(23,138)	(11.48)
Securities	158,447	128,728	123,364	153,672	35,083	28.44
Loans, net	262,518	263,428	260,879	241,463	1,639	0.63
Deposit Accounts	539,189	533,443	526,839	510,306	12,350	2.34
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	67,858	64,449	66,159	62,636	1,699	2.57

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,409	13,792	6,503	11,548	(94)	(1.45)
Interest Income	15,926	32,859	15,990	26,589	(64)	(0.40)
Interest Expense	5,259	10,428	5,082	6,887	177	3.48
Net Interest Income	10,667	22,431	10,908	19,702	(241)	(2.21)
Credit Loss Expense	(380)	(204)	(41)	(113)	(339)	826.83
Noninterest income	2,715	5,910	2,934	6,115	(219)	(7.46)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,407	14,718	7,364	14,415	43	0.58
Net Operating Income	6,355	13,827	6,519	11,515	(164)	(2.52)
Income Taxes	-	-	-	-	-	NA

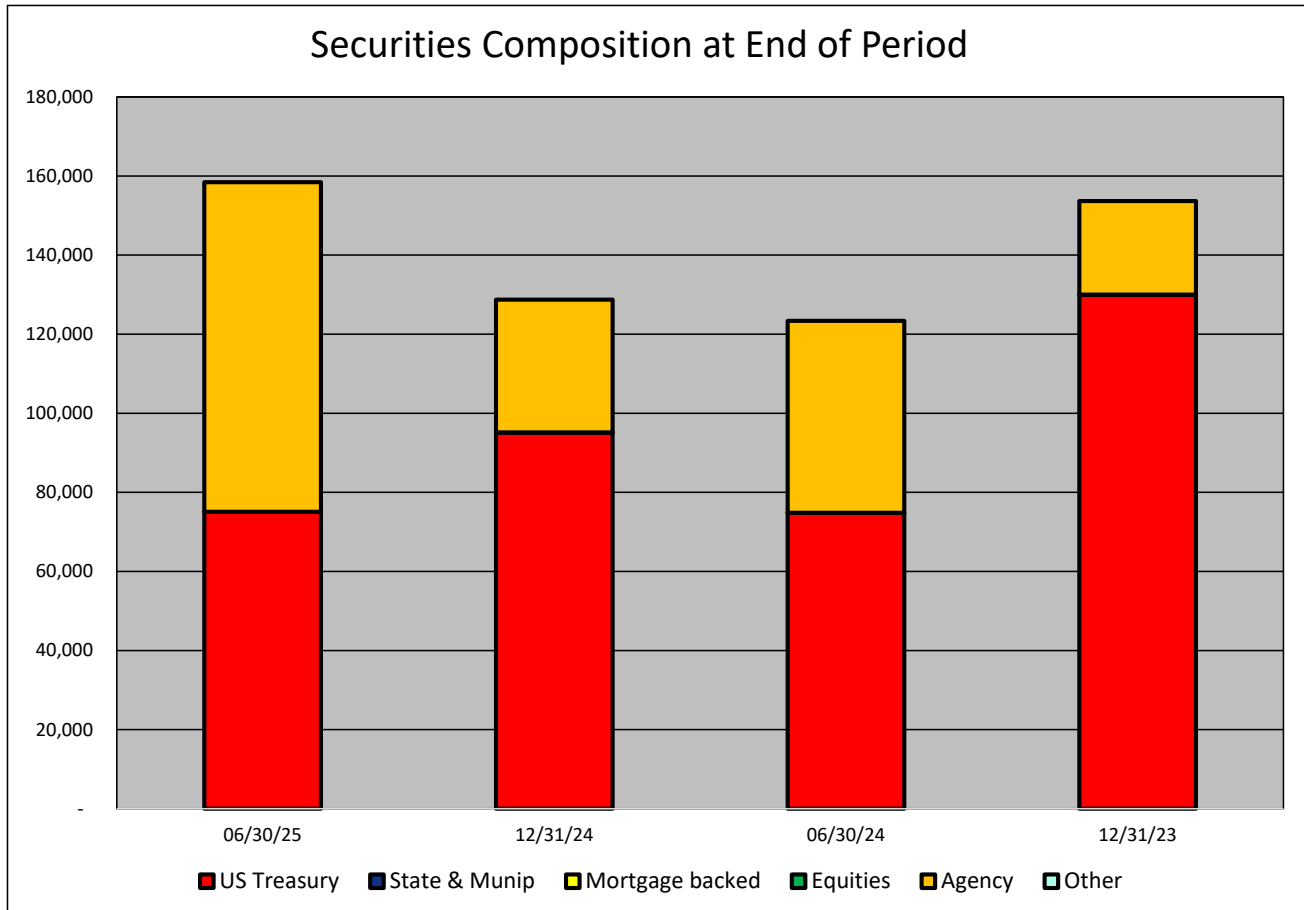


SECURITIES COMPOSITION - FNB BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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SECURITIES CATEGORY:

US Treasury	75,085	95,157	74,846	130,015	239	0.32
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	1	1	1	(1)	(100.00)
Equities	-	-	-	-	-	NA
Agency	83,362	33,570	48,517	23,656	34,845	71.82
Other	-	-	-	-	-	NA
Total Securities	158,447	128,728	123,364	153,672	35,083	28.44

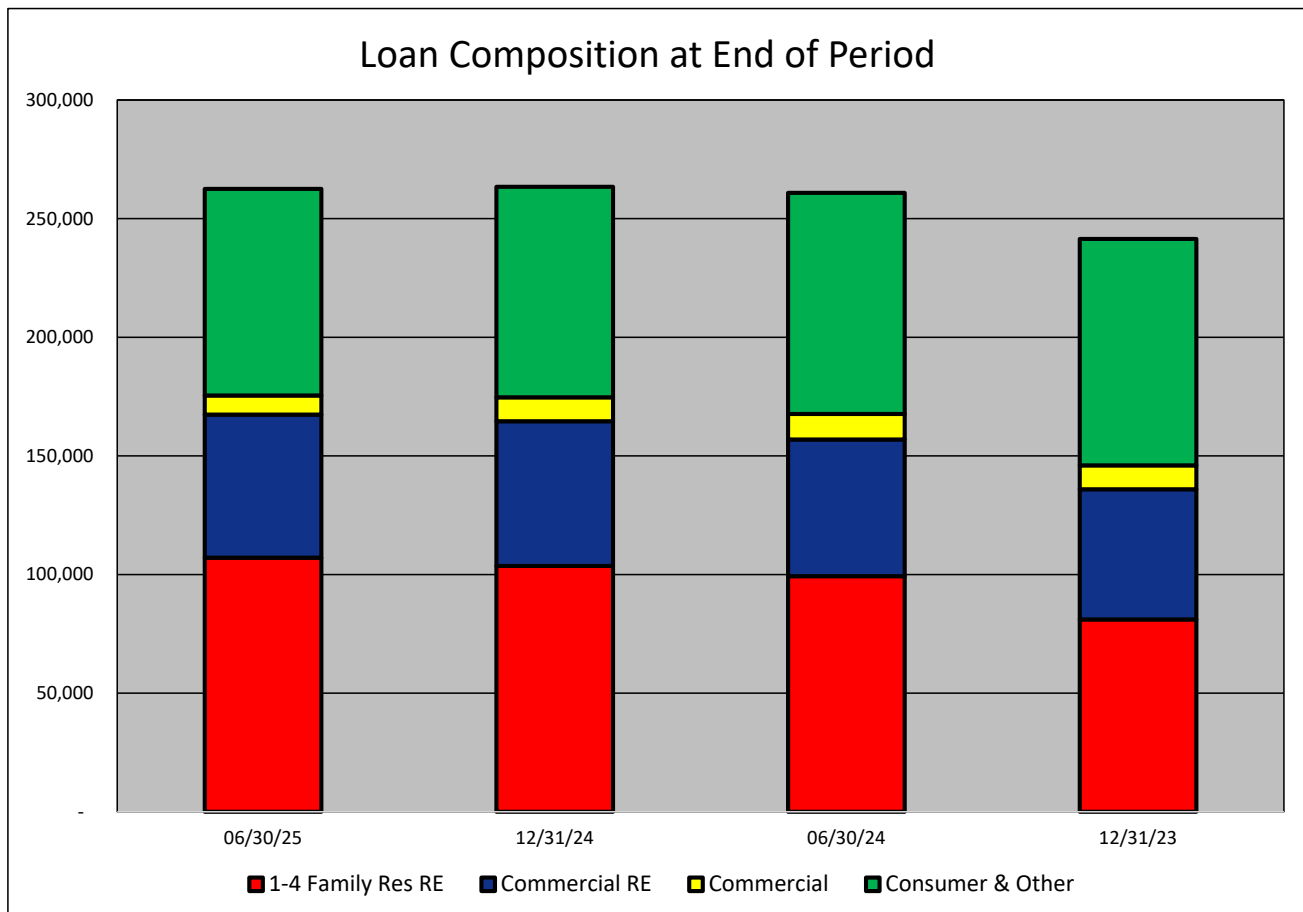


LOAN PORTFOLIO COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN CATEGORY:

1-4 Family Res RE	107,087	103,614	99,282	81,044	7,805	7.86
Commercial RE	60,346	60,979	57,612	54,892	2,734	4.75
Commercial	8,053	10,069	10,759	10,088	(2,706)	(25.15)
Consumer & Other	87,032	88,766	93,226	95,439	(6,194)	(6.64)
Loans, Net	262,518	263,428	260,879	241,463	1,639	0.63



LOAN PORTFOLIO QUALITY - FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	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	46	302	256	23	(210)	(82.03)
Total Charge-offs	6	141	2	7	4	200.00
Credit Loss Expense	(380)	(204)	(41)	(113)	(339)	826.83
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(339)	-	NA
Ending Balance	4,027	4,367	4,623	4,410	(596)	(12.89)

NON-PERFORMING ASSETS:

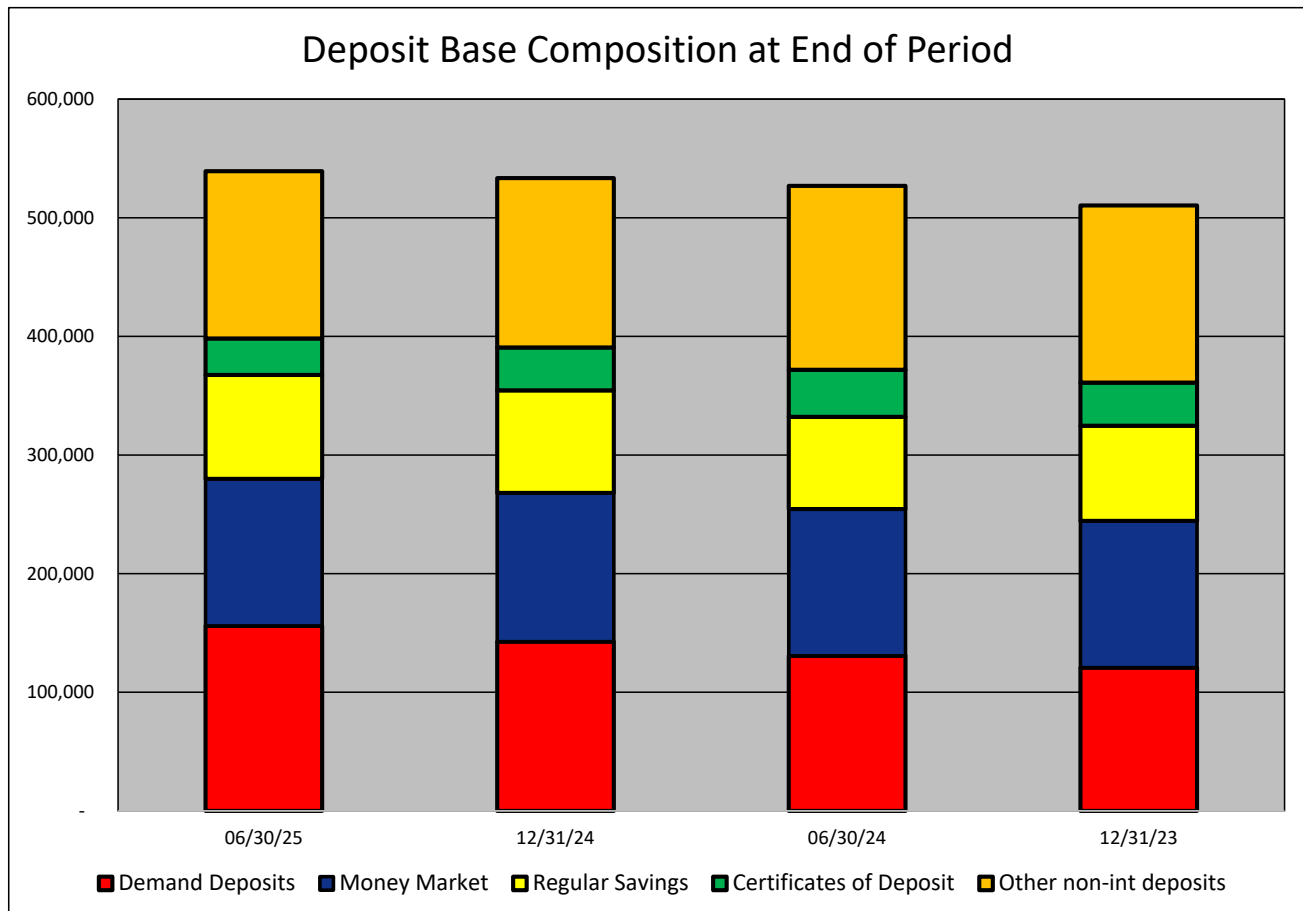
Total-90+ Days Past Due	1	-	14	7	(13)	(92.86)
Total-Nonaccrual	18	19	21	144	(3)	(14.29)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	19	19	35	151	(16)	(45.71)

DEPOSIT BASE COMPOSITION - FNB BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	155,903	142,630	130,692	120,760	25,211	19.29
Money Market	123,950	125,478	123,765	123,711	185	0.15
Regular Savings	87,687	86,394	77,714	80,204	9,973	12.83
Certificates of Deposit	30,719	36,111	39,655	36,388	(8,936)	(22.53)
Other non-int deposits	140,930	142,830	155,013	149,243	(14,083)	(9.09)
Total Deposits	539,189	533,443	526,839	510,306	12,350	2.34

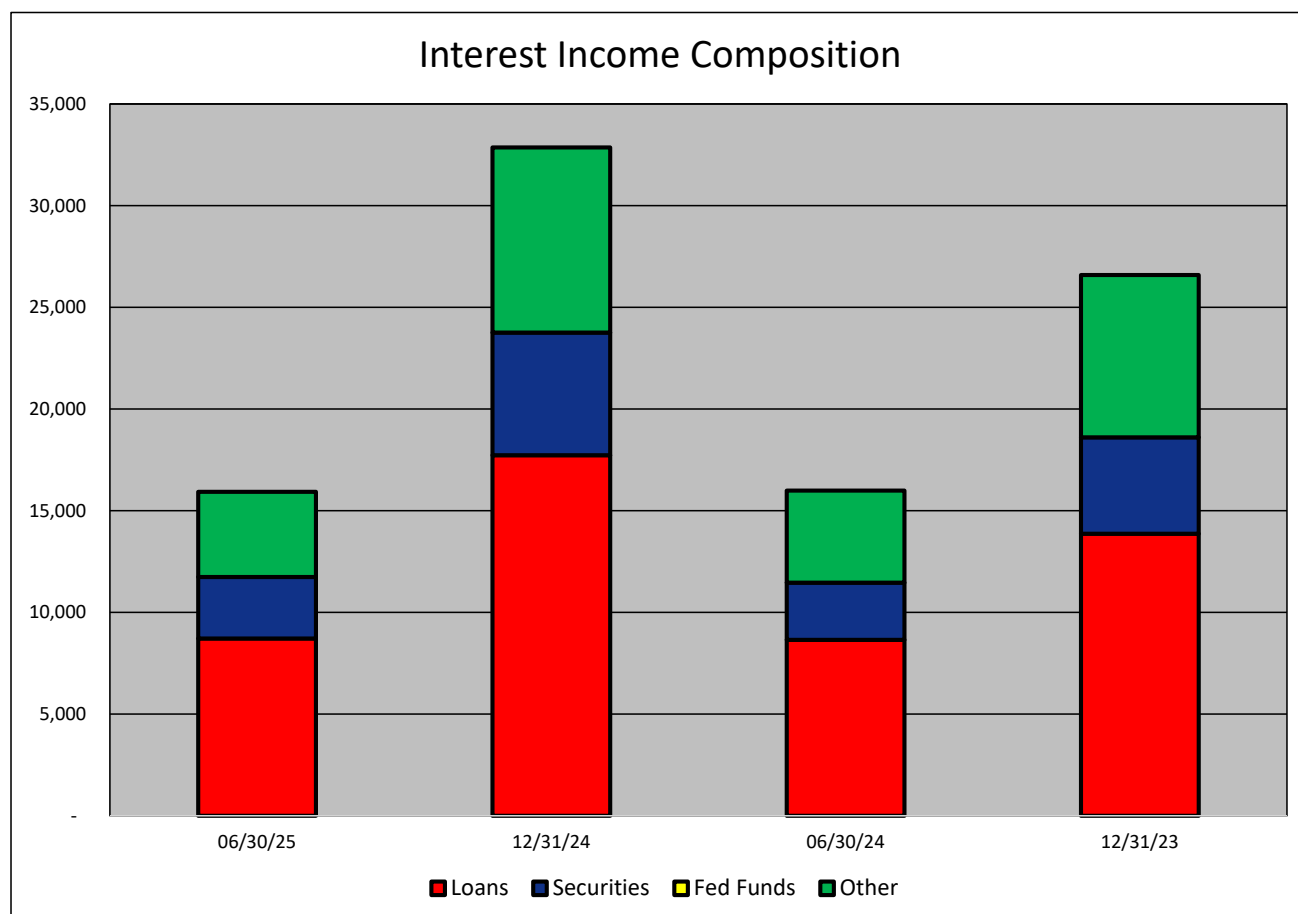


INTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	8,714	17,731	8,648	13,868	66	0.76
Securities	3,026	6,026	2,813	4,739	213	7.57
Fed Funds	-	-	-	-	-	NA
Other	4,186	9,102	4,529	7,982	(343)	(7.57)
Total Int Income	15,926	32,859	15,990	26,589	(64)	(0.40)

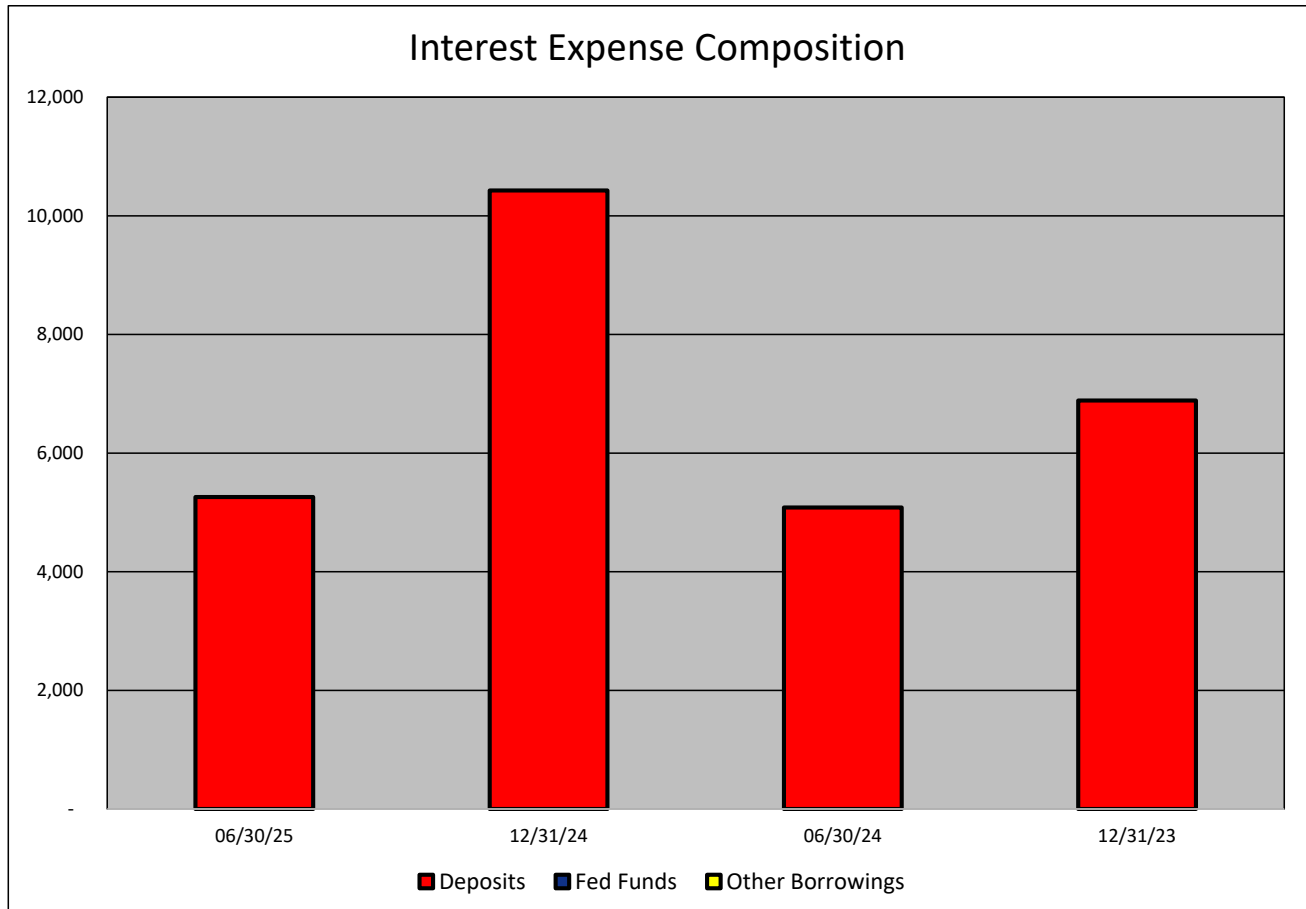


INTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	5,259	10,428	5,082	6,887	177	3.48
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	5,259	10,428	5,082	6,887	177	3.48

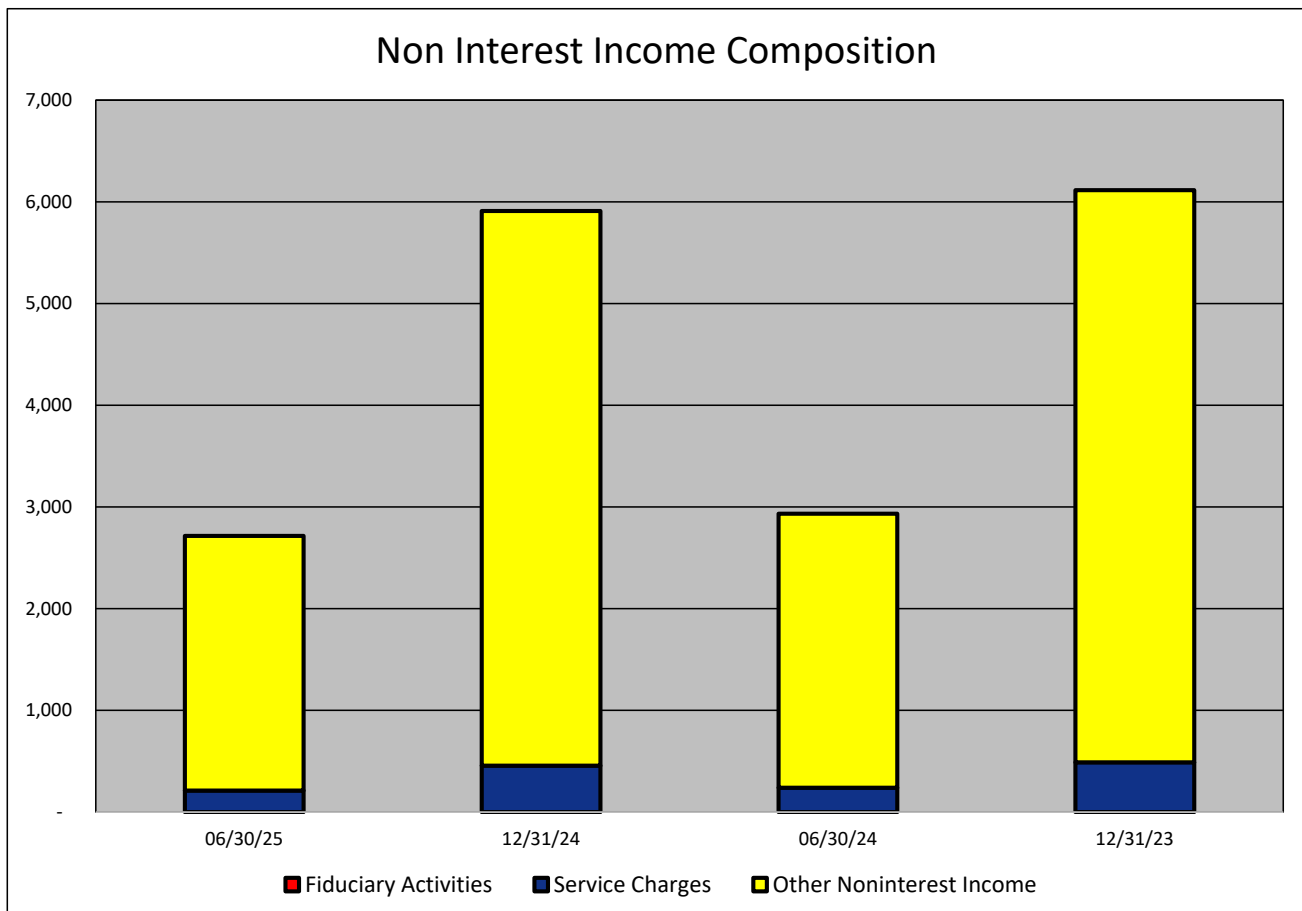


NONINTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	212	456	239	489	(27)	(11.30)
Other Noninterest Income	2,503	5,454	2,695	5,626	(192)	(7.12)
Total Nonint. Income	2,715	5,910	2,934	6,115	(219)	(7.46)

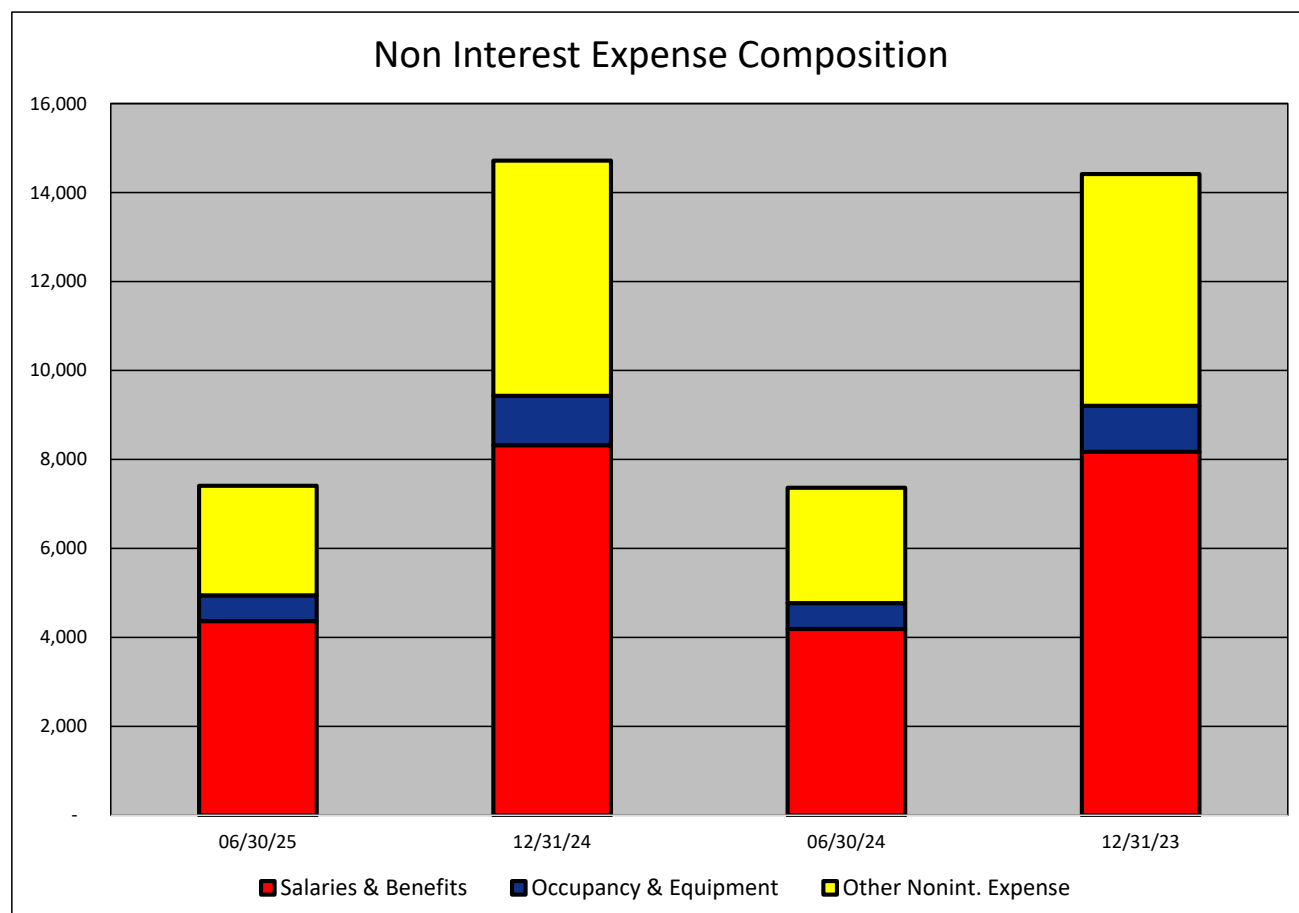


NONINTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	4,365	8,319	4,188	8,171	177	4.23
Occupancy & Equipment	580	1,111	581	1,035	(1)	(0.17)
Other Nonint. Expense	2,462	5,288	2,595	5,209	(133)	(5.13)
Total Nonint. Expense	7,407	14,718	7,364	14,415	43	0.58



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Assets \$'000			
Institution name	This Year	Last Year	% Change in Assets
Gala Bank	23,189	-	NA
Florida Capital Bank, National Association	655,184	555,652	17.91
Everbank, National Association	44,446,323	39,445,857	12.68
Prime Meridian Bank	993,042	893,283	11.17
Lafayette State Bank	243,730	223,927	8.84
Madison County Community Bank	194,939	183,195	6.41
Intracoastal Bank	574,270	541,595	6.03
Capital City Bank	4,392,241	4,219,288	4.10
Fnb Bank	610,094	596,551	2.27
Bank Of Pensacola	150,189	147,302	1.96
First Federal Bank	4,194,869	4,185,394	0.23
Pnb Community Bank	156,995	156,683	0.20
The Warrington Bank	169,309	179,539	(5.70)
Peoples Bank Of Graceville	111,020	117,782	(5.74)
Dlp Bank	251,758	270,888	(7.06)

Select Peer Average	3,811,143	3,447,796	3.81
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Loans \$'000			
Institution name	This Year	Last Year	% Change in Loans
Gala Bank	7,046	-	NA
Madison County Community Bank	99,564	82,288	20.99
Everbank, National Association	32,990,293	28,122,479	17.31
Dlp Bank	106,255	97,139	9.38
Intracoastal Bank	431,813	397,065	8.75
Florida Capital Bank, National Association	511,610	479,361	6.73
Bank Of Pensacola	73,193	68,785	6.41
Prime Meridian Bank	728,207	695,549	4.70
The Warrington Bank	56,018	53,787	4.15
Lafayette State Bank	148,689	144,934	2.59
Fnb Bank	262,518	260,879	0.63
Pnb Community Bank	111,794	111,992	(0.18)
First Federal Bank	1,369,922	1,373,114	(0.23)
Peoples Bank Of Graceville	39,687	40,512	(2.04)
Capital City Bank	2,650,671	2,714,245	(2.34)

Select Peer Average	2,639,152	2,309,475	5.49
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the six months June 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	42.89	48.77	82.52	83.10	82.52
The Warrington Bank	16.65	16.78	0.00	0.00	0.00
Dlp Bank	18.75	15.64	0.00	0.00	0.00
Fnbt Bank	11.12	11.25	26.06	27.31	26.06
First Federal Bank	9.47	10.77	20.38	20.78	20.38
Peoples Bank Of Graceville	6.51	10.68	31.36	32.43	31.36
Prime Meridian Bank	9.22	9.93	13.68	14.52	13.68
Pnb Community Bank	8.31	9.78	0.00	0.00	0.00
Capital City Bank	11.42	9.76	16.08	17.29	16.08
Florida Capital Bank, National Association	9.81	9.65	14.31	15.56	14.31
Bank Of Pensacola	8.78	9.54	0.00	0.00	0.00
Intracoastal Bank	6.41	9.15	10.74	11.99	10.74
Madison County Community Bank	5.21	8.92	13.50	14.75	13.50
Everbank, National Association	8.56	8.65	11.78	12.67	11.78
Lafayette State Bank	6.57	8.64	13.34	14.59	13.34

Select Peer Average	11.98	13.19	16.92	17.67	16.92
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	94.76	74.23	21.80
Florida Capital Bank, National Association	87.32	78.09	2.86
Intracoastal Bank	85.20	75.19	19.08
Prime Meridian Bank	81.45	73.33	9.90
Pnb Community Bank	78.47	71.21	19.84
Capital City Bank	69.92	60.35	22.49
Lafayette State Bank	65.91	61.01	15.31
Madison County Community Bank	54.34	51.07	36.36
Bank Of Pensacola	53.54	48.73	37.04
Gala Bank	53.42	30.39	14.97
Dlp Bank	52.28	42.21	17.94
Fnbt Bank	48.69	43.03	25.97
First Federal Bank	42.67	32.66	56.19
The Warrington Bank	39.71	33.09	57.27
Peoples Bank Of Graceville	38.49	35.75	59.90

Select Peer Average	63.08	54.02	27.79
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	598,058	2.14	19.22
Dlp Bank	248,058	1.68	9.00
Capital City Bank	4,372,884	1.52	13.49
Intracoastal Bank	575,450	1.26	20.57
Pnb Community Bank	161,256	1.24	15.88
Florida Capital Bank, National Association	678,308	1.19	12.91
Lafayette State Bank	243,230	1.04	16.45
First Federal Bank	4,167,856	0.98	10.68
Prime Meridian Bank	964,356	0.84	9.03
Madison County Community Bank	192,666	0.77	15.19
Peoples Bank Of Graceville	114,208	0.76	12.67
Bank Of Pensacola	138,602	0.72	7.65
Everbank, National Association	42,099,145	0.68	7.63
The Warrington Bank	166,708	0.40	2.37
Gala Bank	16,118	(4.49)	(7.26)

Select Peer Average	3,649,127	0.72	11.03
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.91	1.57	55.35	8.13
Everbank, National Association	0.21	1.43	59.63	23.99
Intracoastal Bank	0.16	1.90	59.78	11.72
Prime Meridian Bank	0.29	1.97	61.97	8.87
Dlp Bank	0.66	3.07	62.51	6.46
Capital City Bank	1.93	1.87	64.83	4.66
Pnb Community Bank	0.48	2.86	66.82	3.92
Bank Of Pensacola	0.24	1.69	67.47	10.73
Florida Capital Bank, National Association	1.37	2.03	67.48	5.75
Peoples Bank Of Graceville	0.28	1.41	68.02	8.54
First Federal Bank	1.31	1.47	68.15	7.31
Lafayette State Bank	0.74	2.93	71.29	5.08
Madison County Community Bank	0.63	2.33	73.83	5.27
The Warrington Bank	0.26	2.05	81.31	5.64
Gala Bank	0.02	8.38	253.56	2.11

Select Peer Average	0.63	2.46	78.80	7.88
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.75	0.00	0.00	0.00
Gala Bank	0.99	0.00	0.00	0.00
Fnbt Bank	1.53	0.01	0.00	0.03
Peoples Bank Of Graceville	0.95	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
Capital City Bank	1.13	0.24	0.15	1.49
Madison County Community Bank	1.58	0.29	0.16	2.73
Florida Capital Bank, National Association	1.20	0.38	0.29	1.64
Lafayette State Bank	1.94	0.71	0.43	5.57
Prime Meridian Bank	0.79	0.66	0.49	4.96
Pnb Community Bank	1.27	1.31	0.93	10.13
First Federal Bank	0.67	2.94	0.96	3.05
Everbank, National Association	0.84	1.49	1.13	4.65
Intracoastal Bank	1.44	1.65	1.24	16.55
Dlp Bank	1.63	2.47	1.65	10.91

Select Peer Average	1.18	0.81	0.50	4.11
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	3.57	15.37	0.00	0.00	15.31
Bank Of Pensacola	3.48	9.71	0.00	37.04	0.00
The Warrington Bank	3.16	5.56	0.00	57.27	0.00
Dlp Bank	2.65	22.13	7.41	0.00	17.94
Madison County Community Bank	2.30	2.85	0.00	0.00	36.36
Gala Bank	2.10	0.00	37.19	0.00	14.97
Capital City Bank	1.79	8.99	0.00	10.53	11.96
Pnb Community Bank	1.78	5.32	0.40	0.00	19.84
Intracoastal Bank	1.07	1.95	0.00	0.00	19.08
Prime Meridian Bank	0.98	8.30	4.30	1.54	8.36
First Federal Bank	0.58	1.03	0.00	0.00	56.19
Peoples Bank Of Graceville	0.56	3.10	0.00	45.35	14.54
Fnb Bank	0.53	28.71	0.00	25.97	0.00
Florida Capital Bank, National Association	0.52	15.95	0.00	0.00	2.86
Everbank, National Association	0.15	1.94	0.00	0.06	21.69

Select Peer Average	1.68	8.73	3.29	11.85	15.94
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Intracoastal Bank	74.11	0.96	0.00	0.00
Everbank, National Association	73.60	0.16	0.01	0.02
Prime Meridian Bank	71.77	0.93	0.00	0.00
Pnb Community Bank	70.30	1.18	0.00	0.00
Florida Capital Bank, National Association	67.47	0.19	0.00	0.01
Lafayette State Bank	59.64	2.32	0.00	0.00
Capital City Bank	59.23	2.44	0.00	2.05
Madison County Community Bank	50.26	4.23	0.01	0.00
Bank Of Pensacola	48.37	0.65	0.00	0.00
Fnb Bank	42.37	1.66	0.00	0.00
Dlp Bank	41.52	1.58	0.61	4.32
Peoples Bank Of Graceville	35.41	0.15	0.00	0.00
The Warrington Bank	32.77	0.55	0.00	0.00
First Federal Bank	30.23	0.96	0.00	4.48
Gala Bank	30.08	11.60	0.00	0.00

Select Peer Average	52.48	1.97	0.04	0.72
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	60.27	39.73	100.00	0.00	0.00
Florida Capital Bank, National Association	59.94	40.00	99.93	0.00	0.07
Bank Of Pensacola	51.23	48.77	100.00	0.00	0.00
Lafayette State Bank	39.56	60.44	100.00	0.00	0.00
Capital City Bank	36.79	61.56	98.36	0.57	1.08
Fnb Bank	28.91	71.09	100.00	0.00	0.00
Pnb Community Bank	27.59	72.41	100.00	0.00	0.00
The Warrington Bank	26.05	73.95	100.00	0.00	0.00
Prime Meridian Bank	24.09	75.62	99.70	0.00	0.30
Madison County Community Bank	21.77	78.23	100.00	0.00	0.00
Peoples Bank Of Graceville	21.71	78.29	100.00	0.00	0.00
Intracoastal Bank	17.84	77.45	95.30	0.00	4.70
Gala Bank	16.32	83.68	100.00	0.00	0.00
First Federal Bank	8.36	77.41	85.77	0.00	14.23
Everbank, National Association	5.13	81.96	87.09	0.00	12.91

Select Peer Average	29.70	68.04	97.74	0.04	2.22
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.08	1.12	5.65	93.67
Pnb Community Bank	5.76	1.44	4.80	94.18
Lafayette State Bank	6.02	2.16	4.73	92.72
Capital City Bank	5.04	1.28	4.28	91.81
Gala Bank	5.19	3.09	4.05	81.29
Florida Capital Bank, National Association	5.21	4.38	3.74	98.02
Fnbt Bank	5.44	2.74	3.64	97.88
Prime Meridian Bank	5.61	2.93	3.49	95.90
Madison County Community Bank	5.10	2.09	3.49	95.81
Intracoastal Bank	5.32	2.52	3.39	96.82
First Federal Bank	4.95	2.09	3.04	90.67
Bank Of Pensacola	3.62	1.76	2.71	96.90
The Warrington Bank	3.10	0.78	2.62	98.19
Everbank, National Association	5.49	3.39	2.57	99.18
Peoples Bank Of Graceville	4.05	2.47	2.20	98.65

Select Peer Average	5.07	2.28	2.81	94.78
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