

Pnb Community Bank

Niceville, FL

Established

6/16/1986

Florida Bank and Thrift Performance Report

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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
Fnb 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 (%)
Fnb 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)

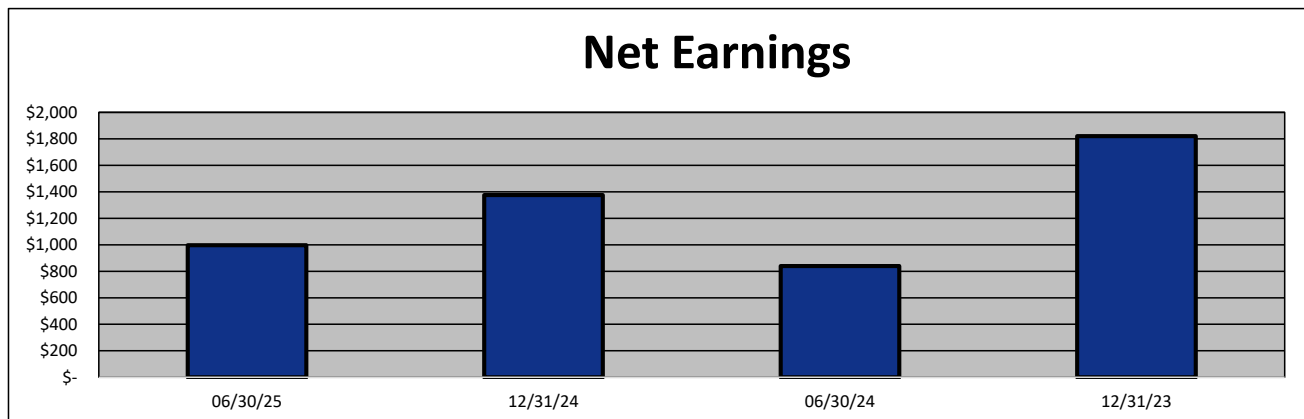
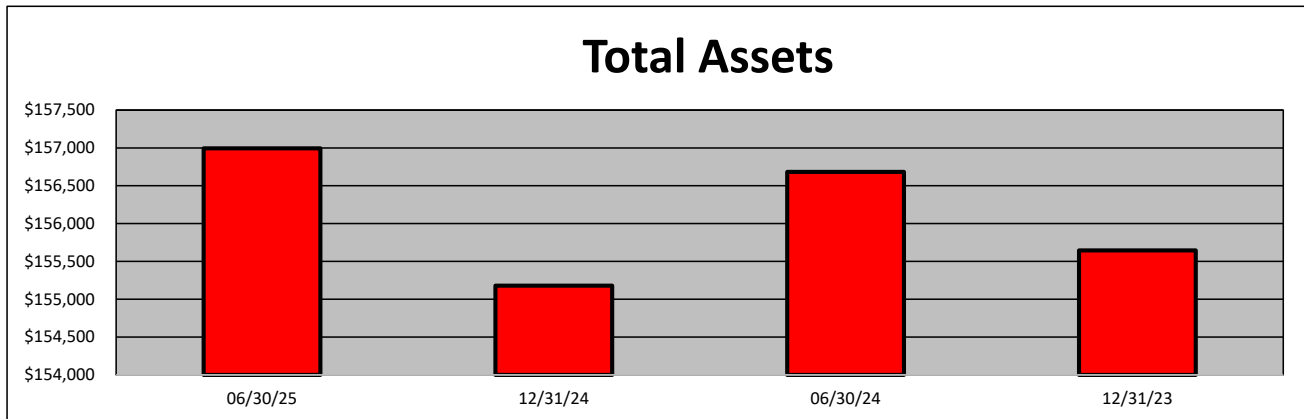
EXECUTIVE SUMMARY - PNB Community Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.31	7.62	7.61	7.28	10.68	11.98
Leverage Ratio	9.78	9.37	9.34	9.23	11.86	13.19
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	14.47	16.92
Risk Based Ratio	0.00	0.00	0.00	0.00	15.30	17.67
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	78.47	81.63	78.39	77.90	74.73	63.08
Loans/Assets	71.21	74.53	71.48	71.27	62.90	54.02
Securities/Assets	19.84	18.21	17.73	14.87	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	1.24	0.87	1.06	1.19	0.71	0.72
Return on Avg Equity	15.88	11.58	14.55	16.70	10.92	11.03
Nonint Income/Avg Assets	0.48	0.23	0.34	0.28	0.80	0.63
Net Overhead Ratio	2.86	3.16	2.97	2.97	2.35	2.46
Efficiency Ratio	66.82	74.34	69.91	68.16	74.52	78.80
Assets (per million) per Employee	3.92	3.78	3.92	3.99	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	1.27	1.24	1.25	1.26	1.29	1.18
Nonperforming Loans/Total Loans	1.31	1.30	1.28	2.06	0.48	0.81
Nonperforming Assets/Total Assets	0.93	0.97	1.31	1.47	0.33	0.50
Adjusted Texas Ratio	10.13	11.35	15.41	17.93	3.15	4.11
YIELDS & COSTS:						
Yield on earning assets	5.76	5.50	5.43	5.11	5.48	5.07
Cost of funds	1.44	1.35	1.17	0.53	2.84	2.28
Net interest margin	4.80	4.59	4.66	4.76	3.20	2.81
Avg Earning Assets/Avg Assets	94.18	94.45	94.26	94.48	95.80	94.78

SELECTED FINANCIAL DATA - PNB Community 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	156,995	155,179	156,683	155,646	312	0.20
Cash and Equivalents	11,765	8,693	13,311	18,688	(1,546)	(11.61)
Securities	31,142	28,252	27,777	23,146	3,365	12.11
Loans, net	111,794	115,648	111,992	110,923	(198)	(0.18)
Deposit Accounts	142,469	141,666	142,858	142,393	(389)	(0.27)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	13,040	11,825	11,922	11,329	1,118	9.38

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	997	1,376	840	1,821	157	18.69
Interest Income	4,375	8,239	4,043	7,387	332	8.21
Interest Expense	730	1,368	577	510	153	26.52
Net Interest Income	3,645	6,871	3,466	6,877	179	5.16
Credit Loss Expense	-	125	125	(100)	(125)	(100.00)
Noninterest income	385	368	267	434	118	44.19
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,693	5,382	2,610	4,984	83	3.18
Net Operating Income	1,337	1,732	998	2,427	339	33.97
Income Taxes	340	481	283	606	57	20.14

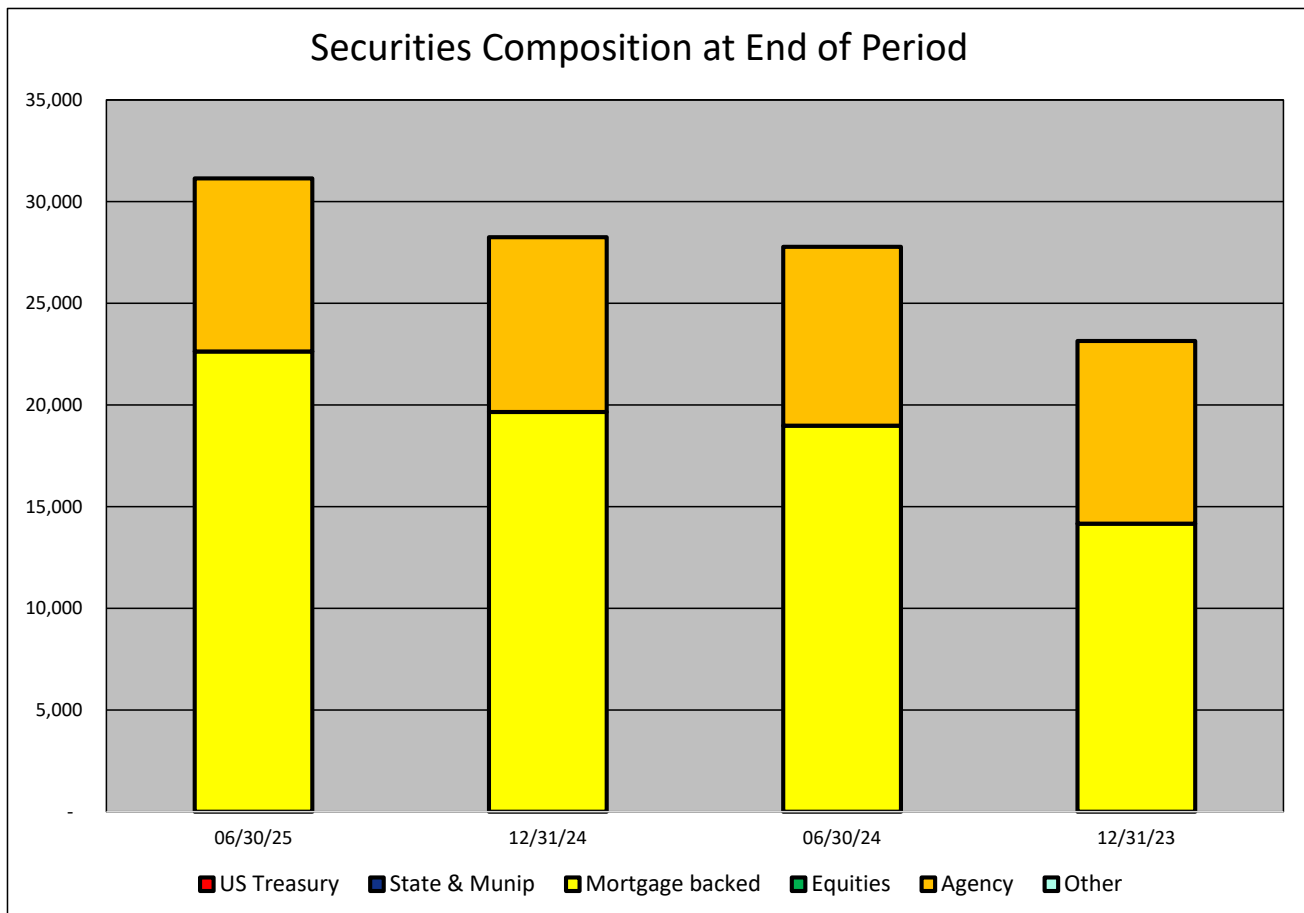


SECURITIES COMPOSITION - PNB Community Bank
(Dollars in Thousands)

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	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	22,629	19,657	18,985	14,166	3,644	19.19
Equities	-	-	-	-	-	NA
Agency	8,513	8,595	8,792	8,980	(279)	(3.17)
Other	-	-	-	-	-	NA
Total Securities	31,142	28,252	27,777	23,146	3,365	12.11

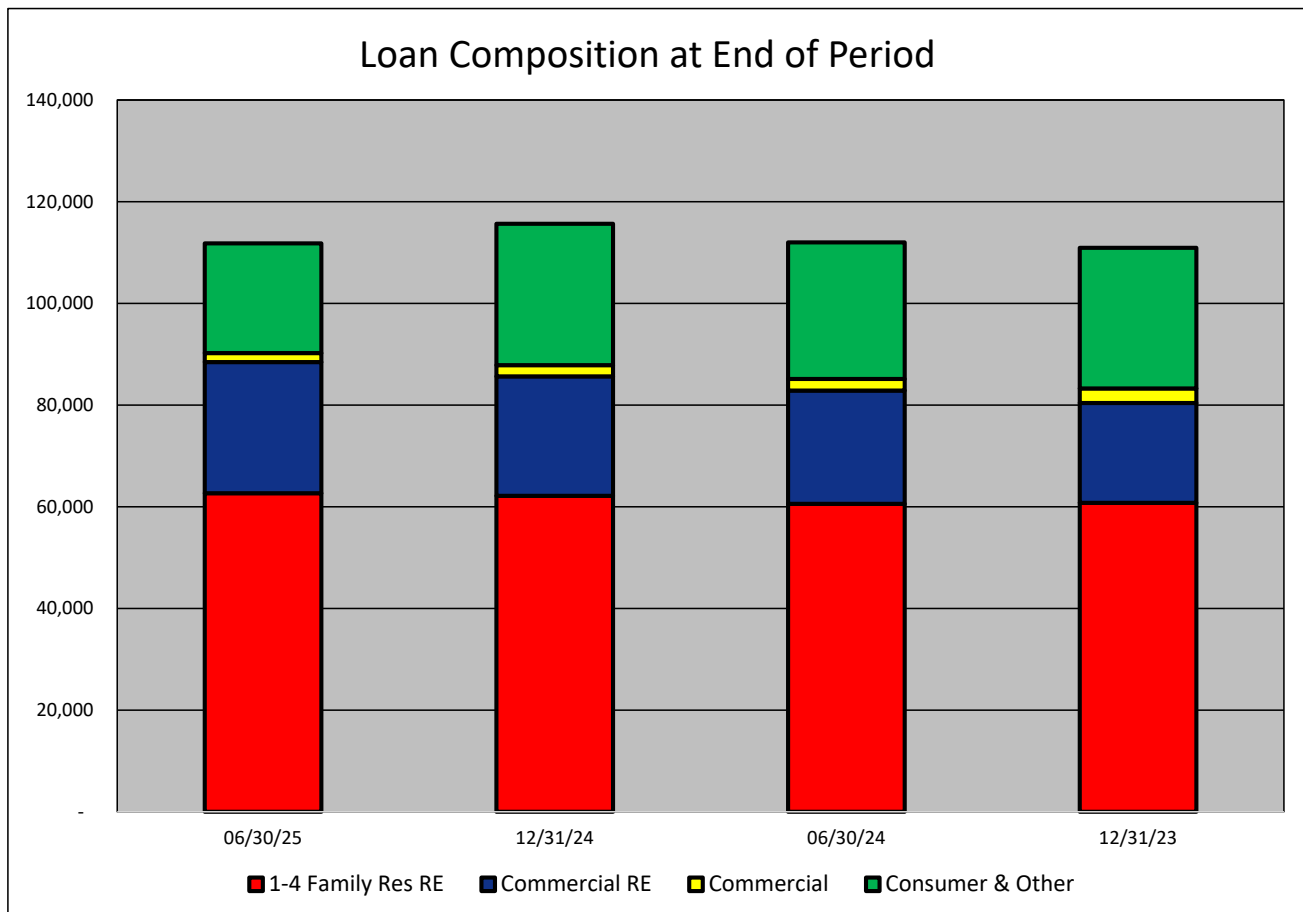


LOAN PORTFOLIO COMPOSITION - PNB Community Bank
(Dollars in Thousands)

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	62,647	62,150	60,574	60,755	2,073	3.42
Commercial RE	25,795	23,491	22,286	19,649	3,509	15.75
Commercial	1,774	2,202	2,261	2,852	(487)	(21.54)
Consumer & Other	21,578	27,805	26,871	27,667	(5,293)	(19.70)
Loans, Net	111,794	115,648	111,992	110,923	(198)	(0.18)



LOAN PORTFOLIO QUALITY - PNB Community 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	1,432	1,397	1,397	942	35	2.51
Total Recoveries	30	67	32	200	(2)	(6.25)
Total Charge-offs	36	2	2	83	34	1,700.00
Credit Loss Expense	-	125	125	(100)	(125)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	438	-	NA
Ending Balance	1,426	1,432	1,397	1,397	29	2.08

NON-PERFORMING ASSETS:

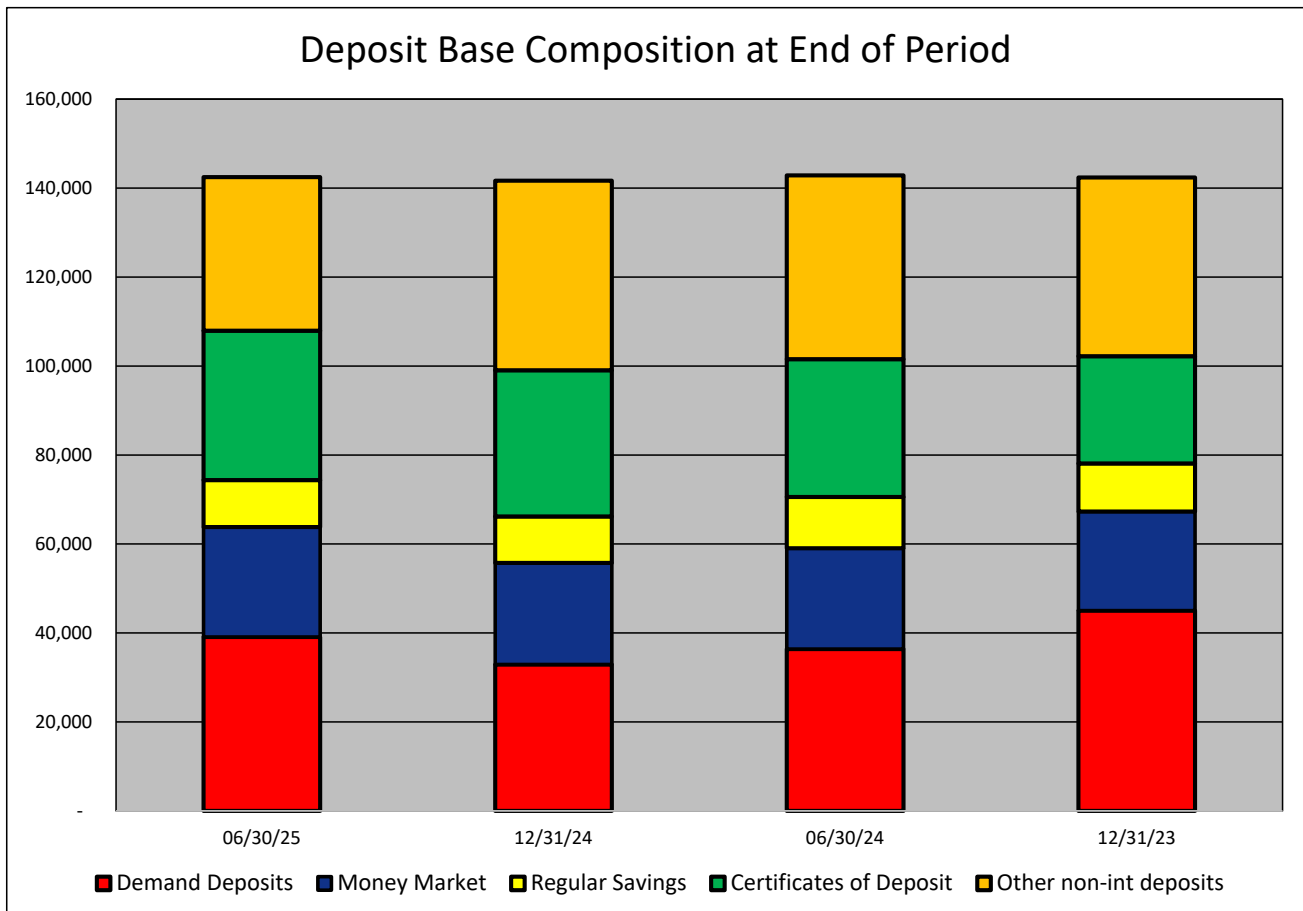
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	1,466	1,504	1,436	2,281	30	2.09
Foreclosed Real Estate	-	-	616	-	(616)	(100.00)
Total Non-perf Assets	1,466	1,504	2,052	2,281	(586)	(28.56)

DEPOSIT BASE COMPOSITION - PNB Community 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	39,087	32,906	36,371	45,011	2,716	7.47
Money Market	24,710	22,828	22,679	22,289	2,031	8.96
Regular Savings	10,559	10,464	11,514	10,814	(955)	(8.29)
Certificates of Deposit	33,596	32,839	30,972	24,101	2,624	8.47
Other non-int deposits	34,517	42,629	41,322	40,178	(6,805)	(16.47)
Total Deposits	142,469	141,666	142,858	142,393	(389)	(0.27)

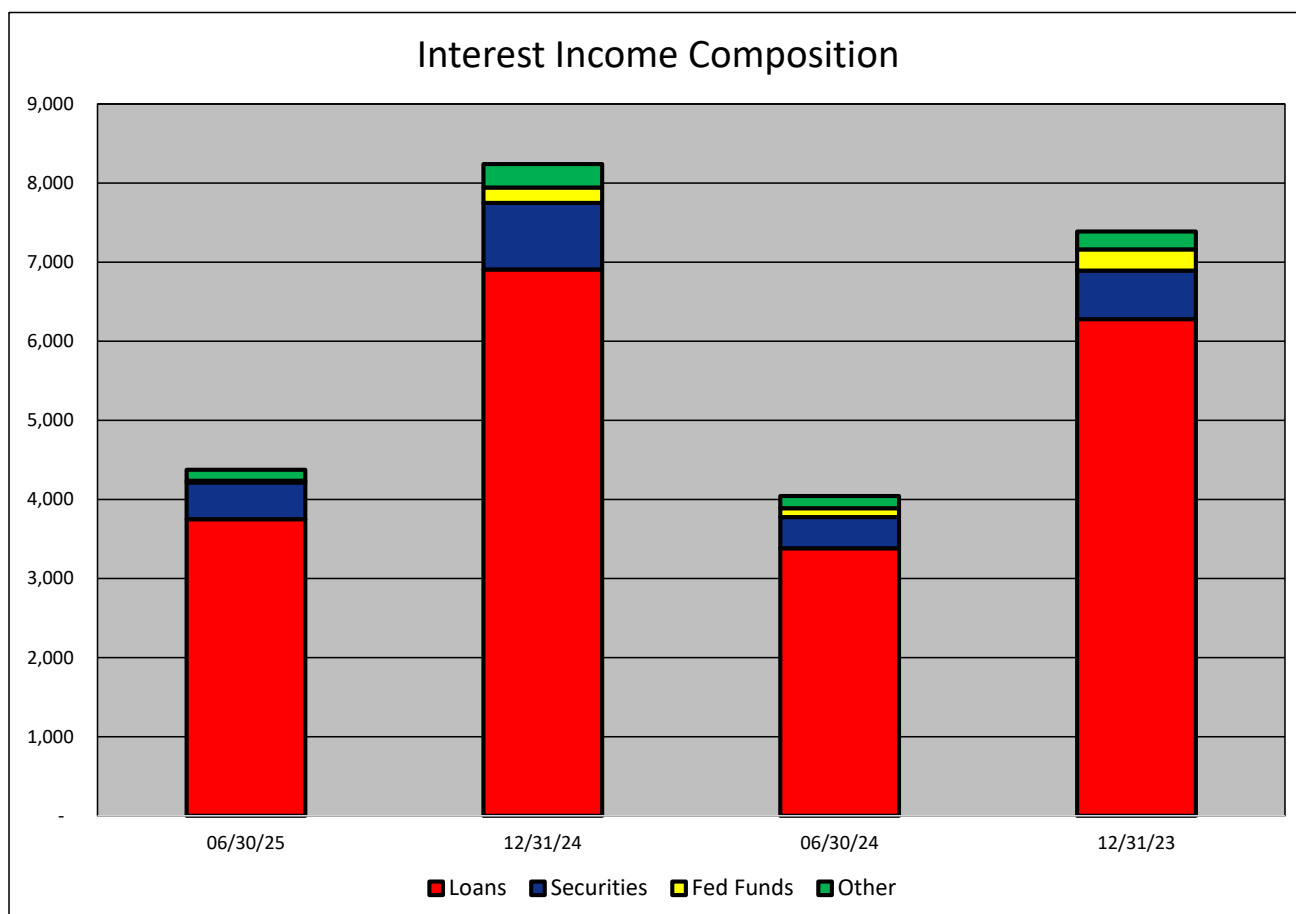


INTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	3,750	6,907	3,383	6,279	367	10.85
Securities	464	842	394	614	70	17.77
Fed Funds	22	194	111	269	(89)	(80.18)
Other	139	296	155	225	(16)	(10.32)
Total Int Income	4,375	8,239	4,043	7,387	332	8.21

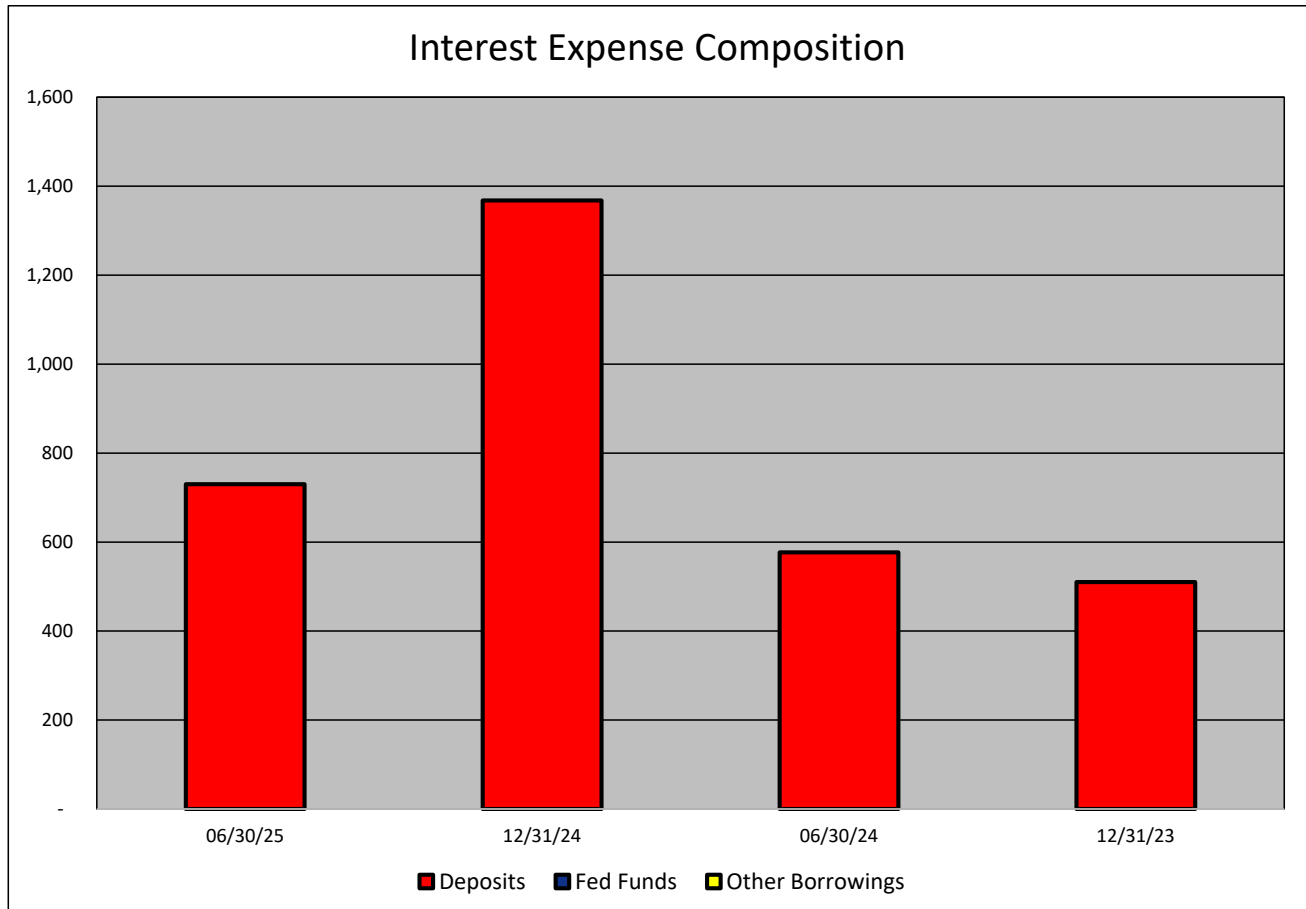


INTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	730	1,368	577	510	153	26.52
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	730	1,368	577	510	153	26.52

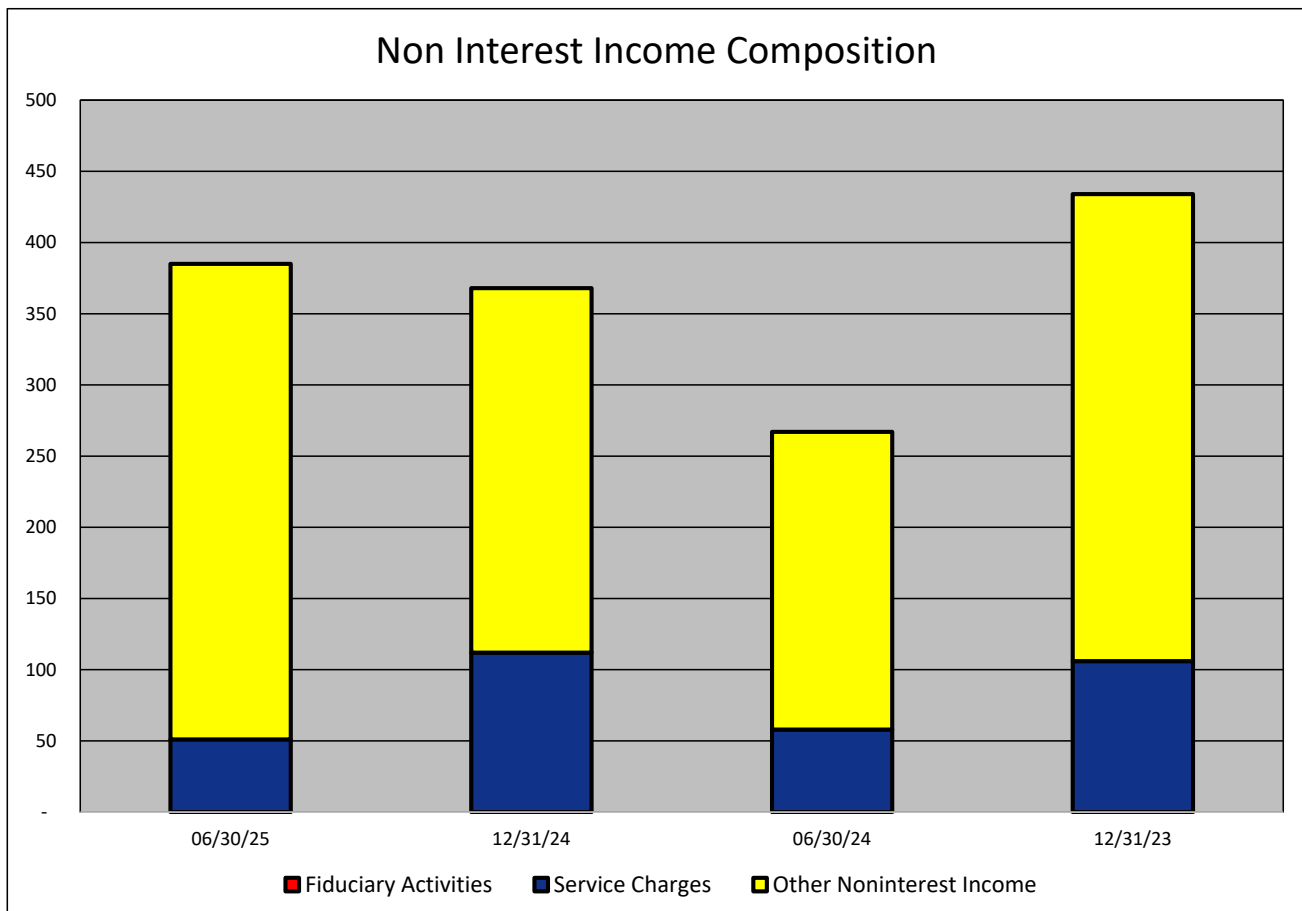


NONINTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	51	112	58	106	(7)	(12.07)
Other Noninterest Income	334	256	209	328	125	59.81
Total Nonint. Income	385	368	267	434	118	44.19

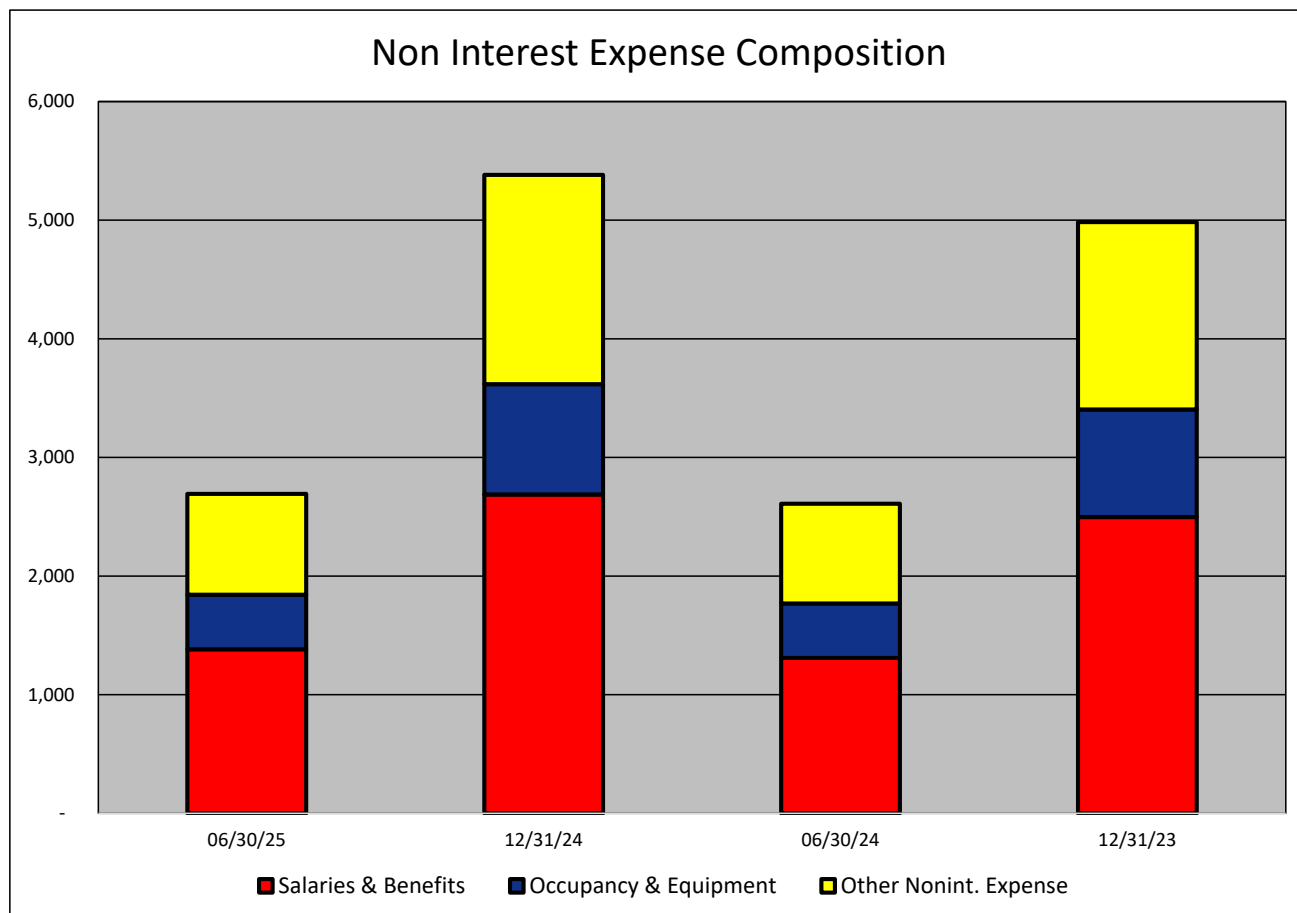


NONINTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	1,383	2,687	1,310	2,497	73	5.57
Occupancy & Equipment	460	930	459	907	1	0.22
Other Nonint. Expense	850	1,765	841	1,580	9	1.07
Total Nonint. Expense	2,693	5,382	2,610	4,984	83	3.18



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

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