

Prime Meridian Bank

Tallahassee, FL

Established

2/4/2008

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)

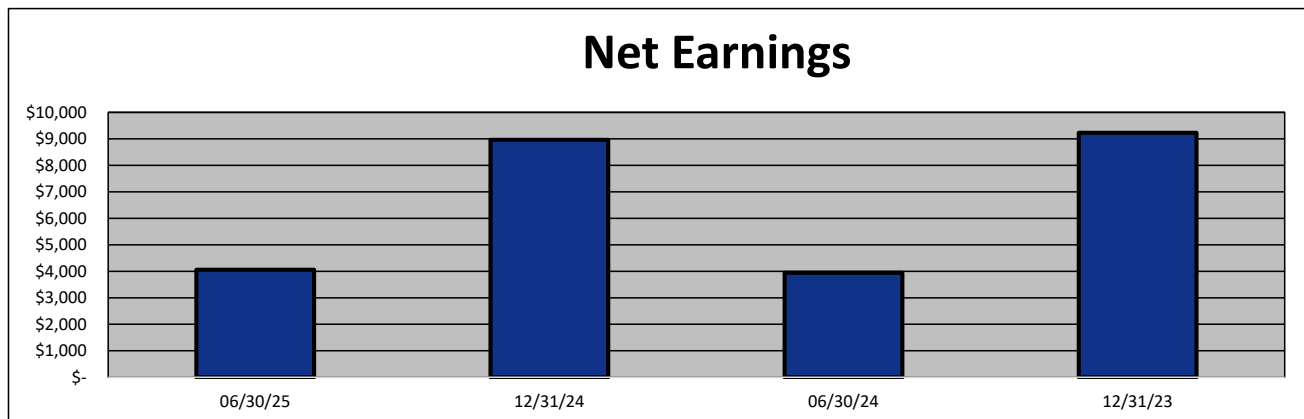
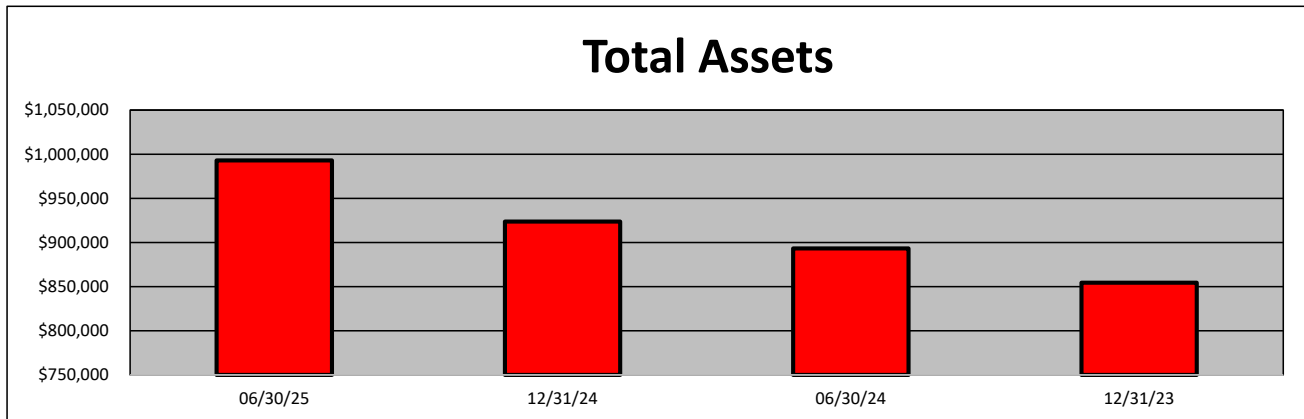
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.22	9.60	9.27	9.22	10.68	11.98
Leverage Ratio	9.93	10.28	10.32	10.15	11.86	13.19
Tier 1 Cap/Risk Based Assets	13.68	14.03	13.29	13.18	14.47	16.92
Risk Based Ratio	14.52	14.88	14.09	14.03	15.30	17.67
Common Equity Tier 1 Capital Ratio	13.68	14.03	13.29	13.18	14.41	16.92
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	81.45	86.18	87.83	87.34	74.73	63.08
Loans/Assets	73.33	76.67	77.86	76.89	62.90	54.02
Securities/Assets	9.90	11.39	12.66	15.95	18.95	27.79
PROFITABILITY:						
Return on Avg Assets	0.84	1.00	0.91	1.11	0.71	0.72
Return on Avg Equity	9.03	10.70	9.77	12.46	10.92	11.03
Nonint Income/Avg Assets	0.29	0.29	0.28	0.28	0.80	0.63
Net Overhead Ratio	1.97	1.92	1.99	1.89	2.35	2.46
Efficiency Ratio	61.97	60.56	62.78	57.02	74.52	78.80
Assets (per million) per Employee	8.87	8.40	7.91	7.77	10.31	7.88
ASSET QUALITY:						
Allowance/Loans	0.79	0.80	0.76	0.85	1.29	1.18
Nonperforming Loans/Total Loans	0.66	0.42	0.44	0.52	0.48	0.81
Nonperforming Assets/Total Assets	0.49	0.32	0.34	0.40	0.33	0.50
Adjusted Texas Ratio	4.96	3.18	3.44	4.08	3.15	4.11
YIELDS & COSTS:						
Yield on earning assets	5.61	5.59	5.51	5.04	5.48	5.07
Cost of funds	2.93	2.99	2.85	1.93	2.84	2.28
Net interest margin	3.49	3.50	3.50	3.70	3.20	2.81
Avg Earning Assets/Avg Assets	95.90	96.14	95.40	95.24	95.80	94.78

SELECTED FINANCIAL DATA - Prime Meridian 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	993,042	923,785	893,283	854,494	99,759	11.17
Cash and Equivalents	134,949	78,152	50,875	28,416	84,074	165.26
Securities	98,310	105,259	113,065	136,325	(14,755)	(13.05)
Loans, net	728,207	708,274	695,549	657,024	32,658	4.70
Deposit Accounts	894,034	821,869	791,933	752,243	102,101	12.89
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	91,563	88,696	82,789	78,763	8,774	10.60

Period Ending	06/30/25	12/31/24	06/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,059	8,964	3,944	9,230	115	2.92
Interest Income	25,941	48,243	22,803	39,927	3,138	13.76
Interest Expense	9,787	18,085	8,323	10,598	1,464	17.59
Net Interest Income	16,154	30,158	14,480	29,329	1,674	11.56
Credit Loss Expense	1,313	941	497	1,450	816	164.19
Noninterest income	1,390	2,637	1,222	2,353	168	13.75
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	10,880	19,876	9,866	18,084	1,014	10.28
Net Operating Income	5,351	11,978	5,339	12,148	12	0.22
Income Taxes	1,256	2,842	1,237	2,918	19	1.54

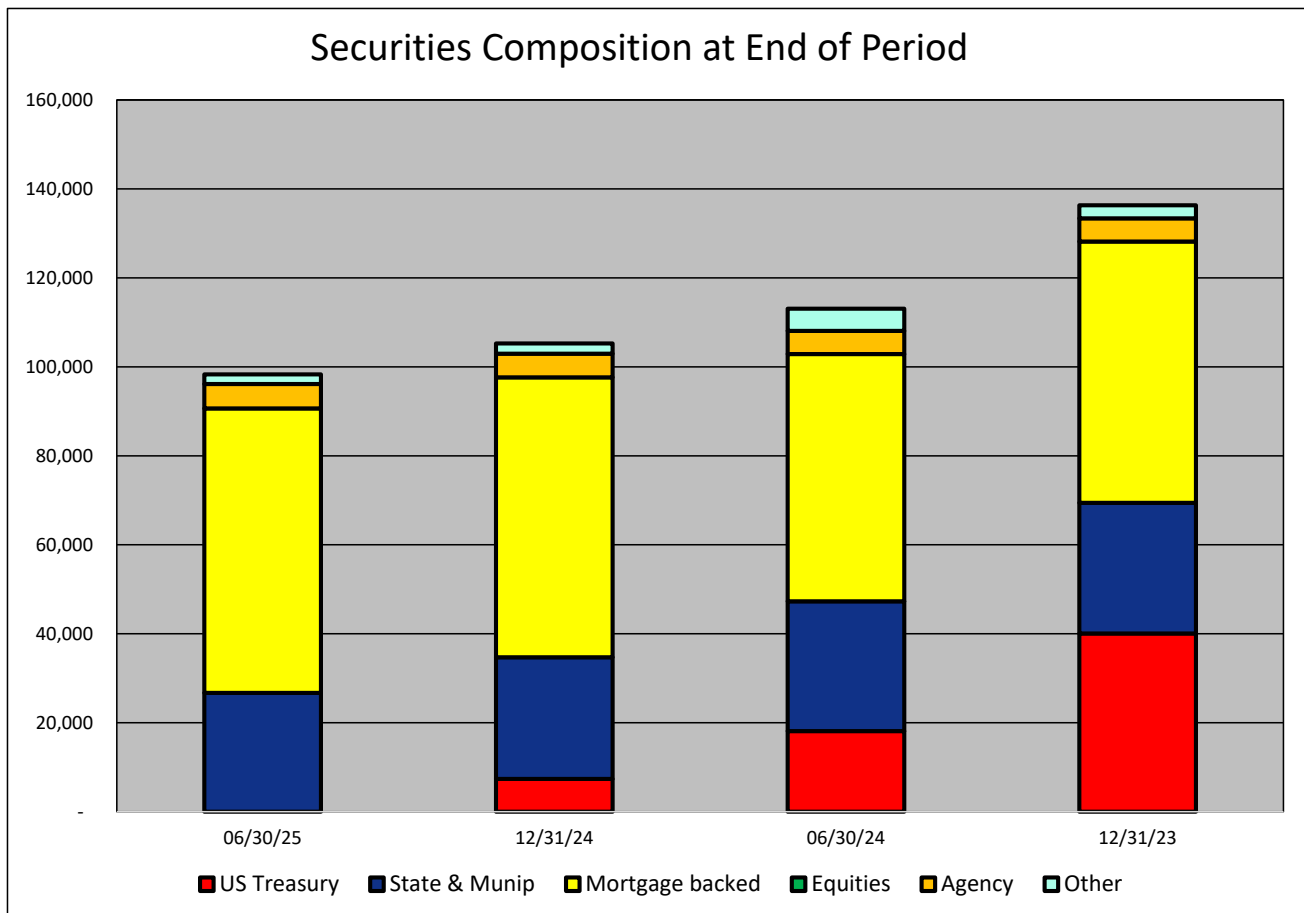


SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

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	-	7,370	18,112	40,057	(18,112)	(100.00)
State & Munip	26,716	27,350	29,193	29,365	(2,477)	(8.48)
Mortgage backed	63,953	62,925	55,573	58,753	8,380	15.08
Equities	-	-	-	-	-	NA
Agency	5,484	5,311	5,211	5,200	273	5.24
Other	2,157	2,303	4,976	2,950	(2,819)	(56.65)
Total Securities	98,310	105,259	113,065	136,325	(14,755)	(13.05)

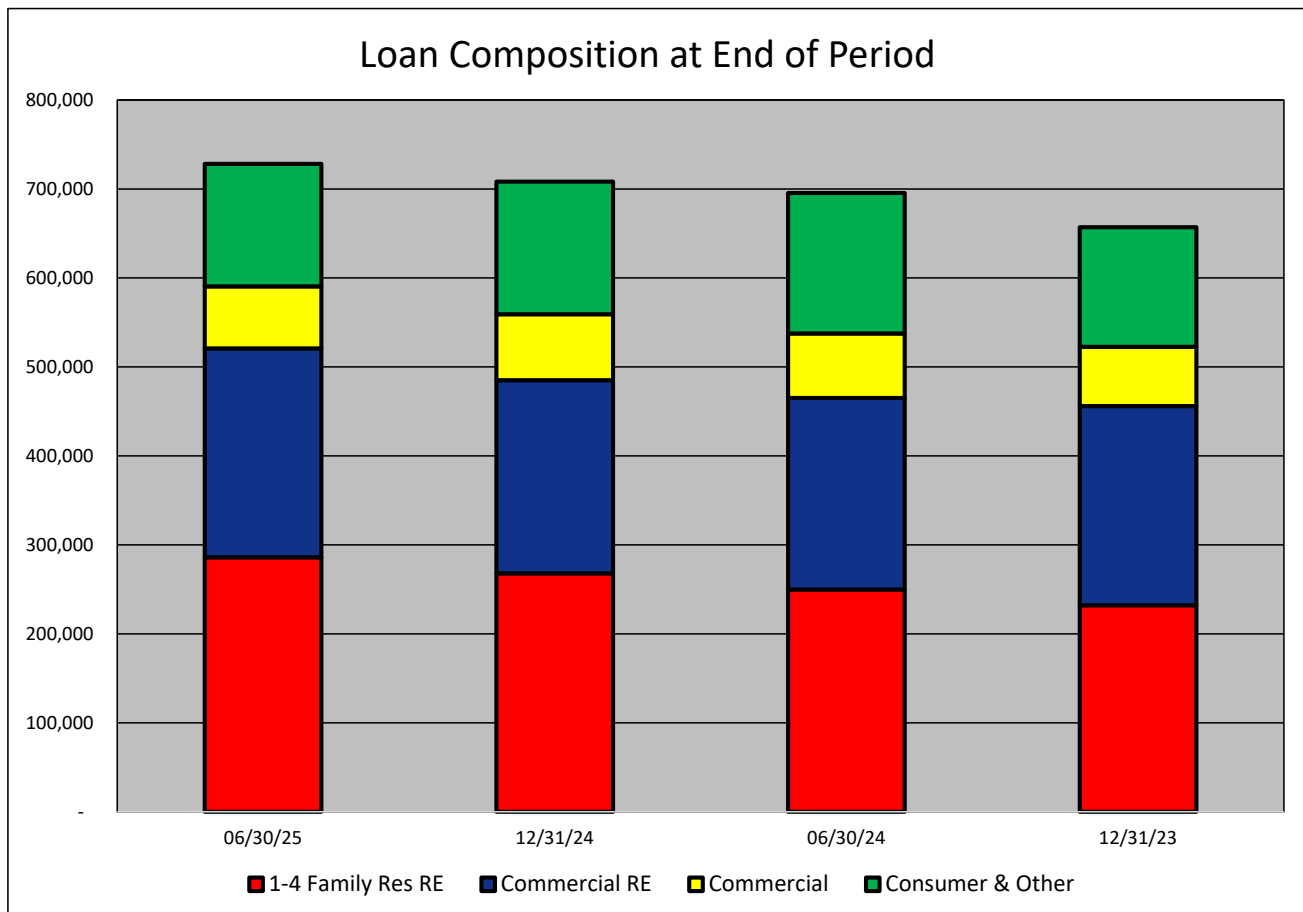


LOAN PORTFOLIO COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

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	286,052	268,061	249,910	232,136	36,142	14.46
Commercial RE	234,811	216,981	215,230	223,794	19,581	9.10
Commercial	69,695	74,134	72,504	66,689	(2,809)	(3.87)
Consumer & Other	137,649	149,098	157,905	134,405	(20,256)	(12.83)
Loans, Net	728,207	708,274	695,549	657,024	32,658	4.70



LOAN PORTFOLIO QUALITY - Prime Meridian 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	5,632	5,609	5,609	7,145	23	0.41
Total Recoveries	26	11	6	53	20	333.33
Total Charge-offs	1,195	929	830	433	365	43.98
Credit Loss Expense	1,313	941	497	1,450	816	164.19
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(2,606)	-	NA
Ending Balance	5,776	5,632	5,282	5,609	494	9.35

NON-PERFORMING ASSETS:

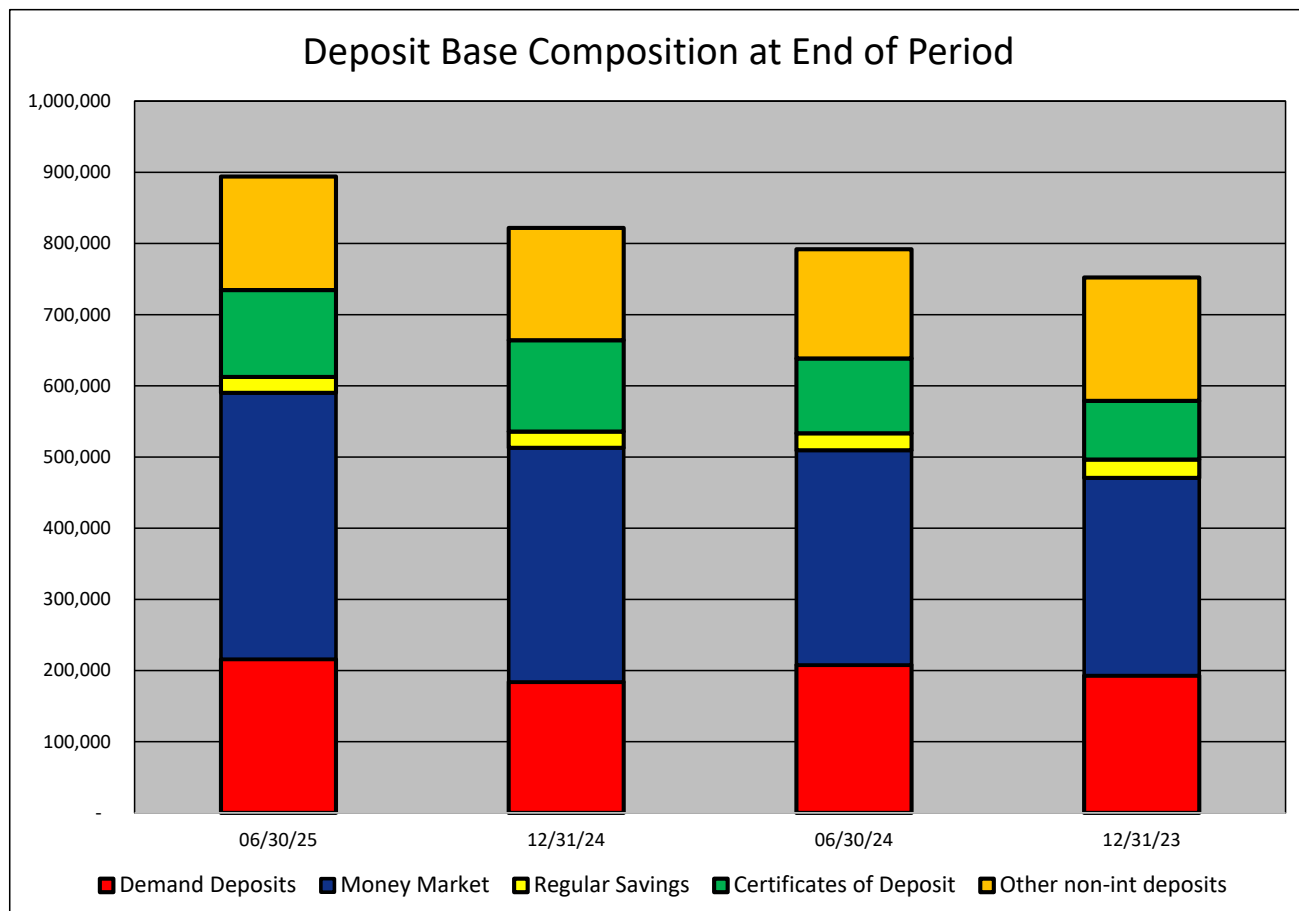
Total-90+ Days Past Due	-	29	-	1,110	-	NA
Total-Nonaccrual	4,825	2,969	3,029	2,335	1,796	59.29
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	4,825	2,998	3,029	3,445	1,796	59.29

DEPOSIT BASE COMPOSITION - Prime Meridian 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	215,982	183,963	207,721	192,980	8,261	3.98
Money Market	374,186	329,035	301,653	277,686	72,533	24.05
Regular Savings	22,285	22,860	24,049	25,723	(1,764)	(7.34)
Certificates of Deposit	122,054	128,208	105,050	82,436	17,004	16.19
Other non-int deposits	159,527	157,803	153,460	173,418	6,067	3.95
Total Deposits	894,034	821,869	791,933	752,243	102,101	12.89

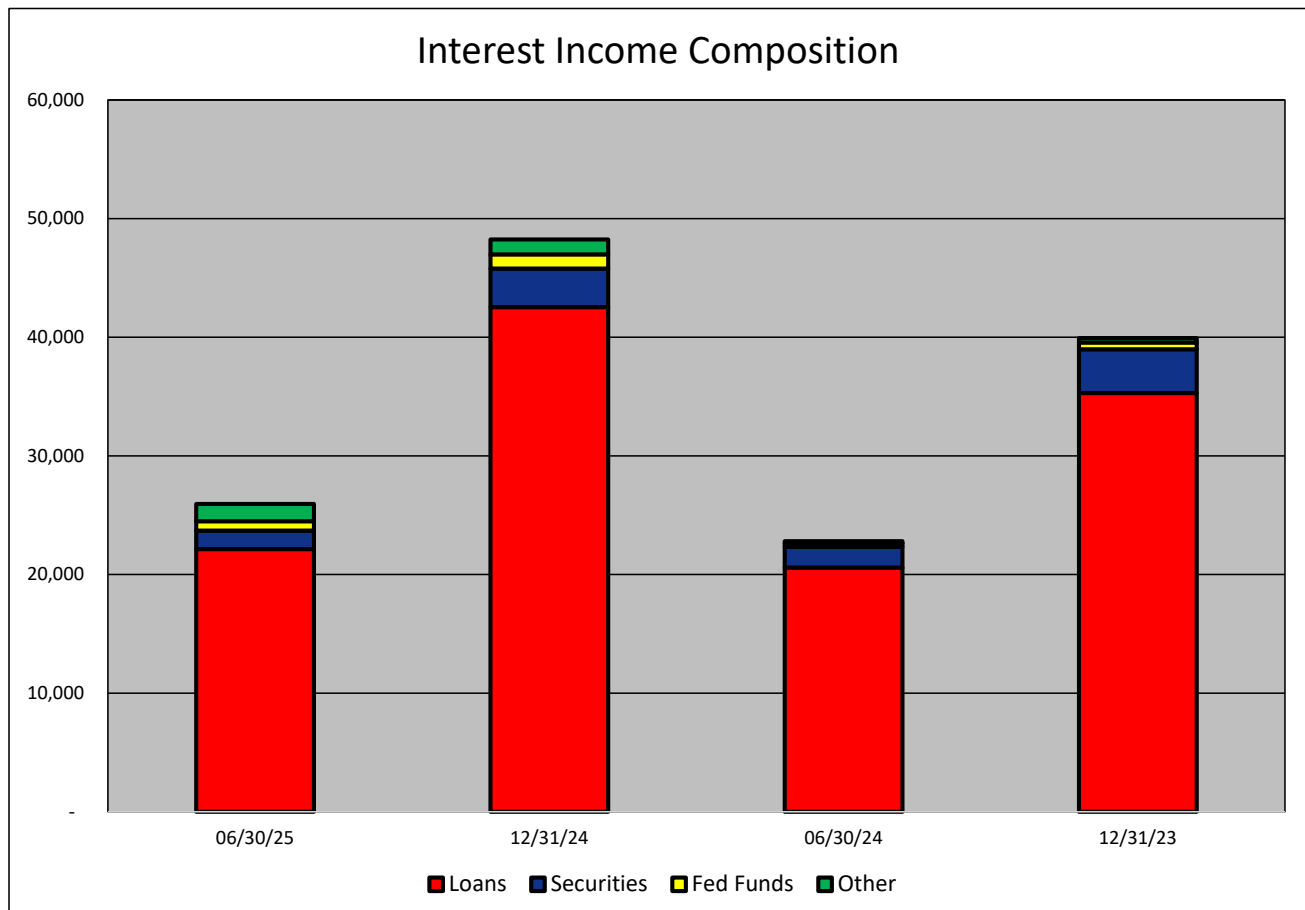


INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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	22,138	42,539	20,589	35,291	1,549	7.52
Securities	1,561	3,255	1,748	3,698	(187)	(10.70)
Fed Funds	792	1,186	280	570	512	182.86
Other	1,450	1,263	186	368	1,264	679.57
Total Int Income	25,941	48,243	22,803	39,927	3,138	13.76

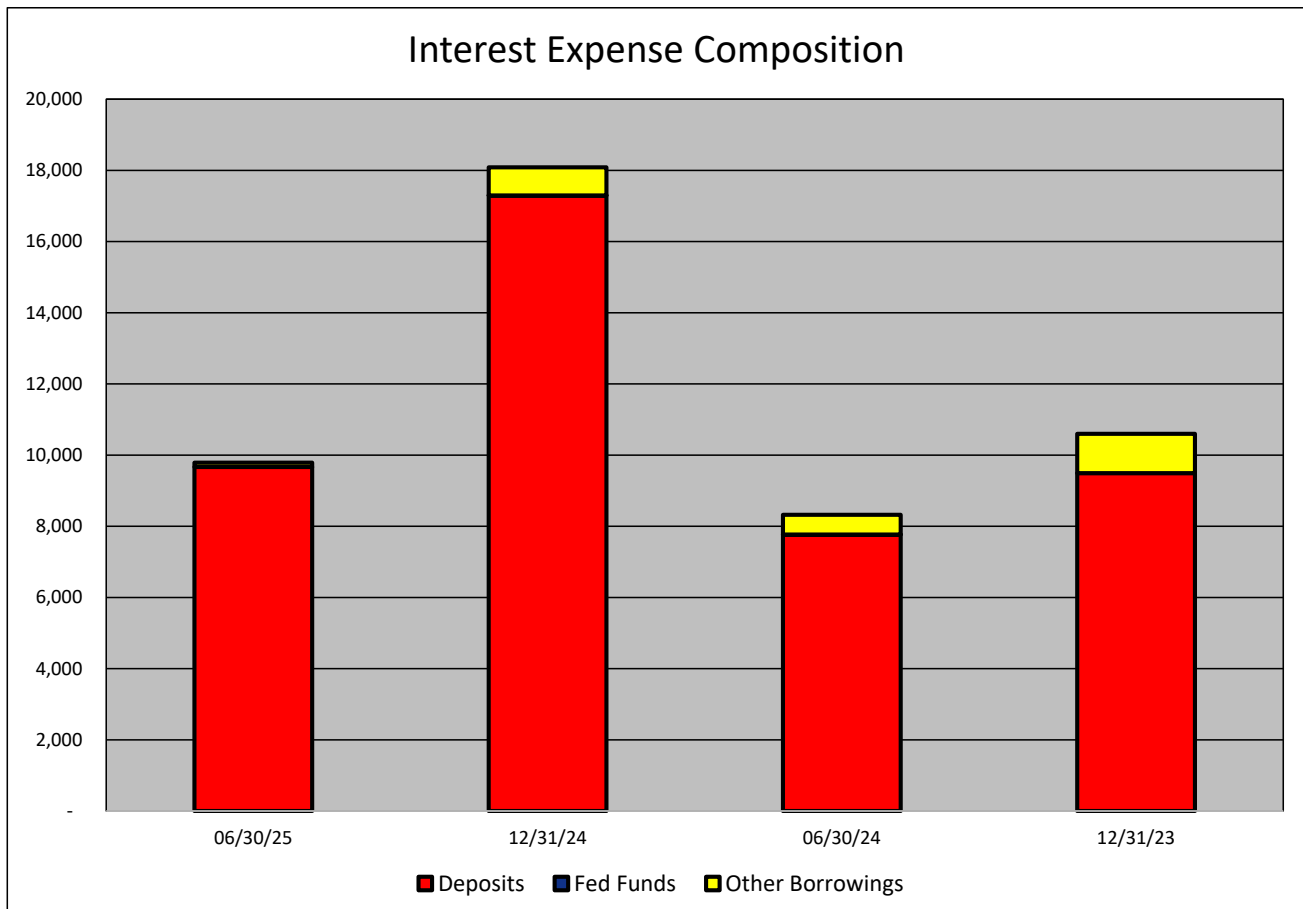


INTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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	9,667	17,295	7,768	9,492	1,899	24.45
Fed Funds	-	1	1	-	(1)	(100.00)
Other Borrowings	120	789	554	1,106	(434)	(78.34)
Total Int Expense	9,787	18,085	8,323	10,598	1,464	17.59

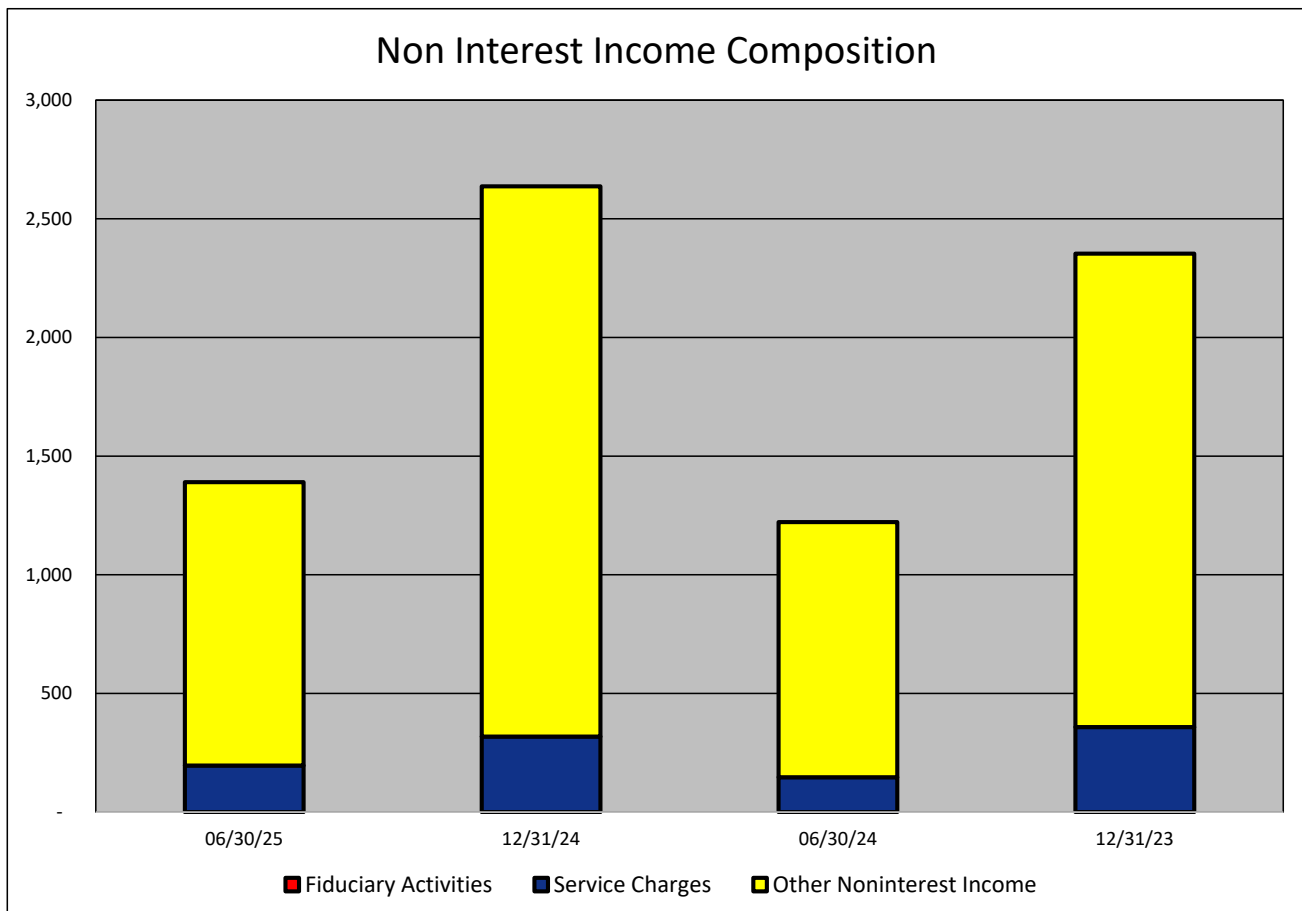


NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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	196	318	147	358	49	33.33
Other Noninterest Income	1,194	2,319	1,075	1,995	119	11.07
Total Nonint. Income	1,390	2,637	1,222	2,353	168	13.75

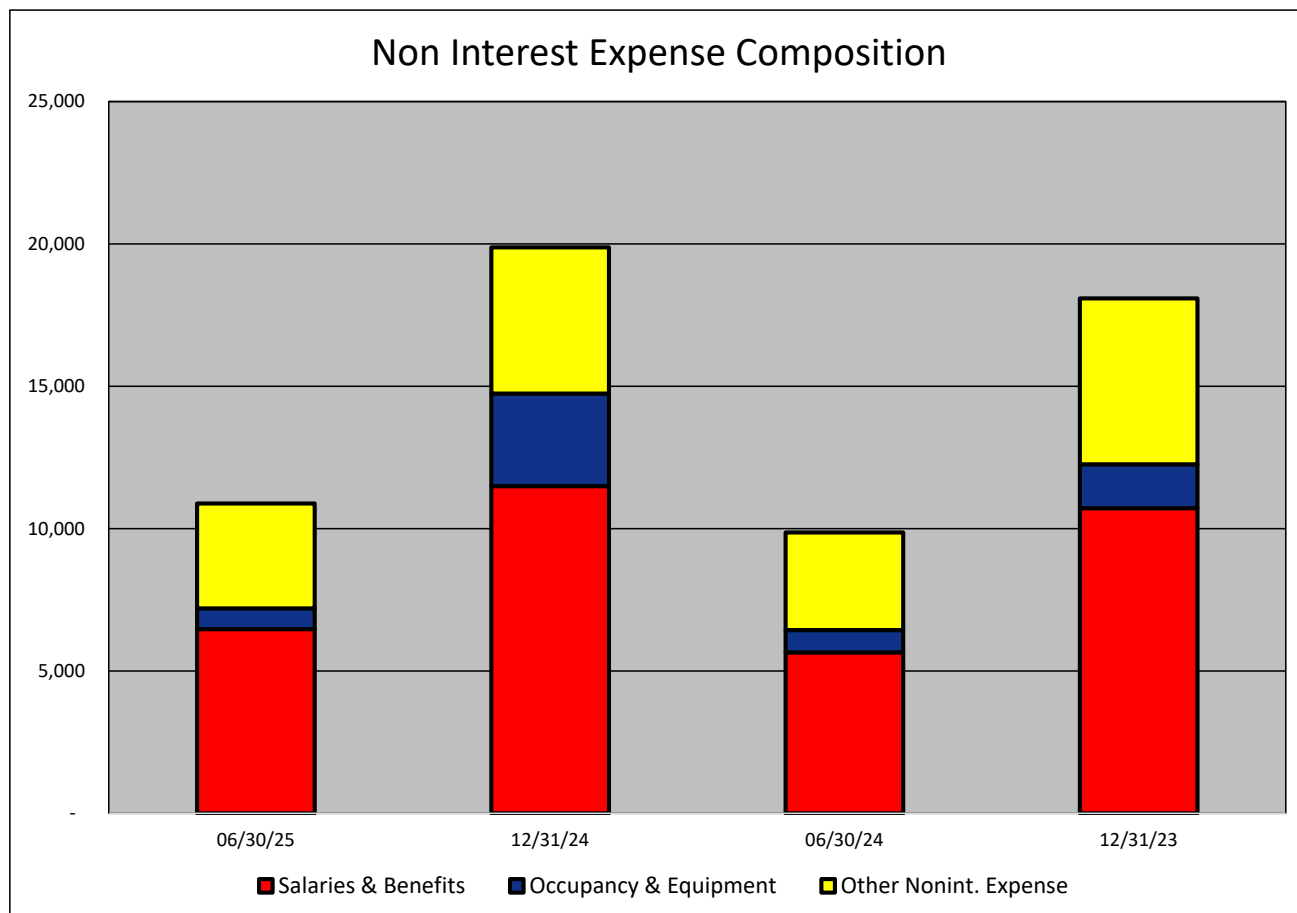


NONINTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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	6,472	11,492	5,654	10,716	818	14.47
Occupancy & Equipment	726	3,251	784	1,541	(58)	(7.40)
Other Nonint. Expense	3,682	5,133	3,428	5,827	254	7.41
Total Nonint. Expense	10,880	19,876	9,866	18,084	1,014	10.28



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
Fnbt 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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