

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 nine months ended September 30, 2025

Institution name	Total Assets (\$'000's)
Everbank, National Association	44,814,438
Capital City Bank	4,325,546
First Federal Bank	4,140,702
Prime Meridian Bank	983,835
Florida Capital Bank, National Association	647,719
Fnbt Bank	614,467
Intracoastal Bank	578,418
Dlp Bank	256,877
Lafayette State Bank	250,582
Madison County Community Bank	203,854
The Warrington Bank	167,421
Pnb Community Bank	153,327
Bank Of Pensacola	142,199
Peoples Bank Of Graceville	118,987
Gala Bank	30,117

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.06
Dlp Bank	1.61
Capital City Bank	1.50
Intracoastal Bank	1.35
Pnb Community Bank	1.23
Florida Capital Bank, National Association	1.11
Lafayette State Bank	1.11
First Federal Bank	1.03
Prime Meridian Bank	0.95
Madison County Community Bank	0.81
Peoples Bank Of Graceville	0.79
Everbank, National Association	0.76
Bank Of Pensacola	0.70
The Warrington Bank	0.40
Gala Bank	(3.67)

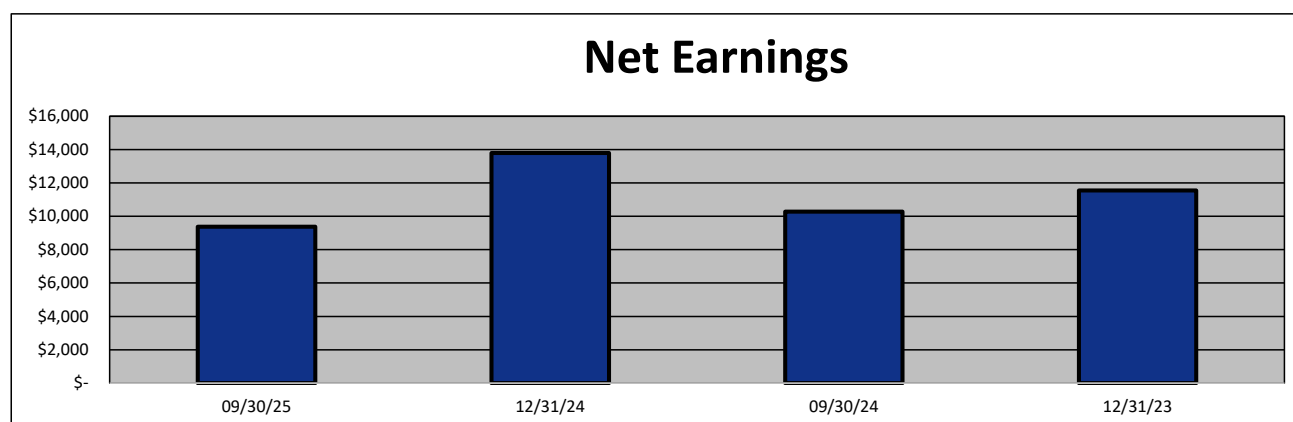
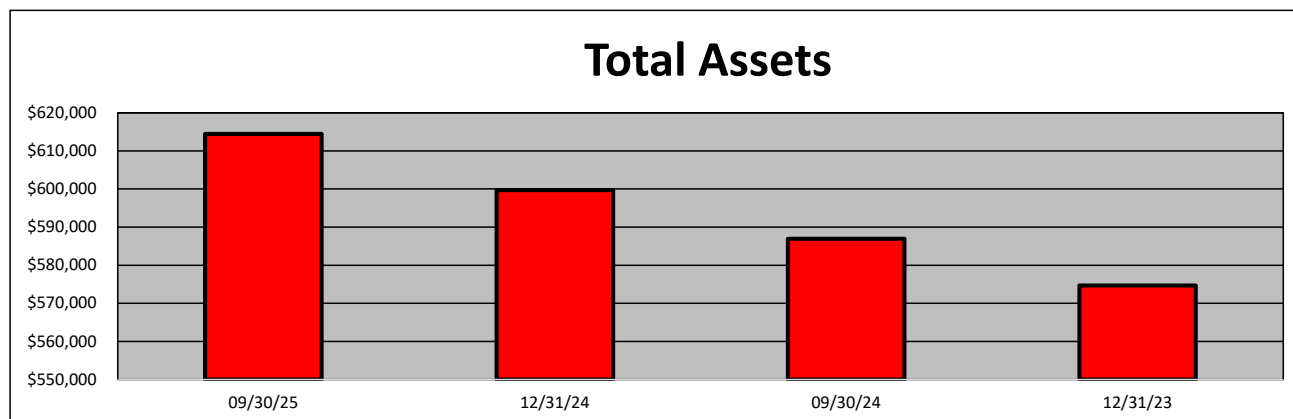
EXECUTIVE SUMMARY - FNBT BANK
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	11.20	10.75	10.89	10.90	10.42	11.69
Leverage Ratio	11.10	10.90	10.83	10.87	11.20	12.53
Tier 1 Cap/Risk Based Assets	26.38	24.25	24.43	25.07	13.07	14.95
Risk Based Ratio	27.64	25.51	25.69	26.33	13.88	15.69
Common Equity Tier 1 Capital Ratio	26.38	24.25	24.43	25.07	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	48.99	49.38	50.31	47.32	74.25	63.74
Loans/Assets	43.30	43.92	44.49	42.02	62.54	54.79
Securities/Assets	25.77	21.46	22.32	26.74	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	2.06	2.35	2.35	1.98	0.77	0.78
Return on Avg Equity	18.59	21.38	21.25	18.36	10.60	11.07
Nonint Income/Avg Assets	0.81	1.01	1.00	1.05	0.78	0.64
Net Overhead Ratio	1.59	1.50	1.53	1.42	2.28	2.45
Efficiency Ratio	55.09	51.93	52.18	55.84	71.62	76.19
Assets (per million) per Employee	8.30	8.10	7.83	7.18	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	1.51	1.66	1.68	1.83	1.28	1.17
Nonperforming Loans/Total Loans	0.00	0.01	0.01	0.06	0.50	0.76
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.03	0.34	0.47
Adjusted Texas Ratio	0.00	0.03	0.04	0.23	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	5.44	5.73	5.74	4.85	5.47	5.15
Cost of funds	2.75	2.82	2.81	1.43	2.82	2.28
Net interest margin	3.62	3.91	3.93	3.59	3.24	2.87
Avg Earning Assets/Avg Assets	97.97	97.85	97.86	94.14	95.81	94.66

SELECTED FINANCIAL DATA - FNB BANK
(Dollars in Thousands)

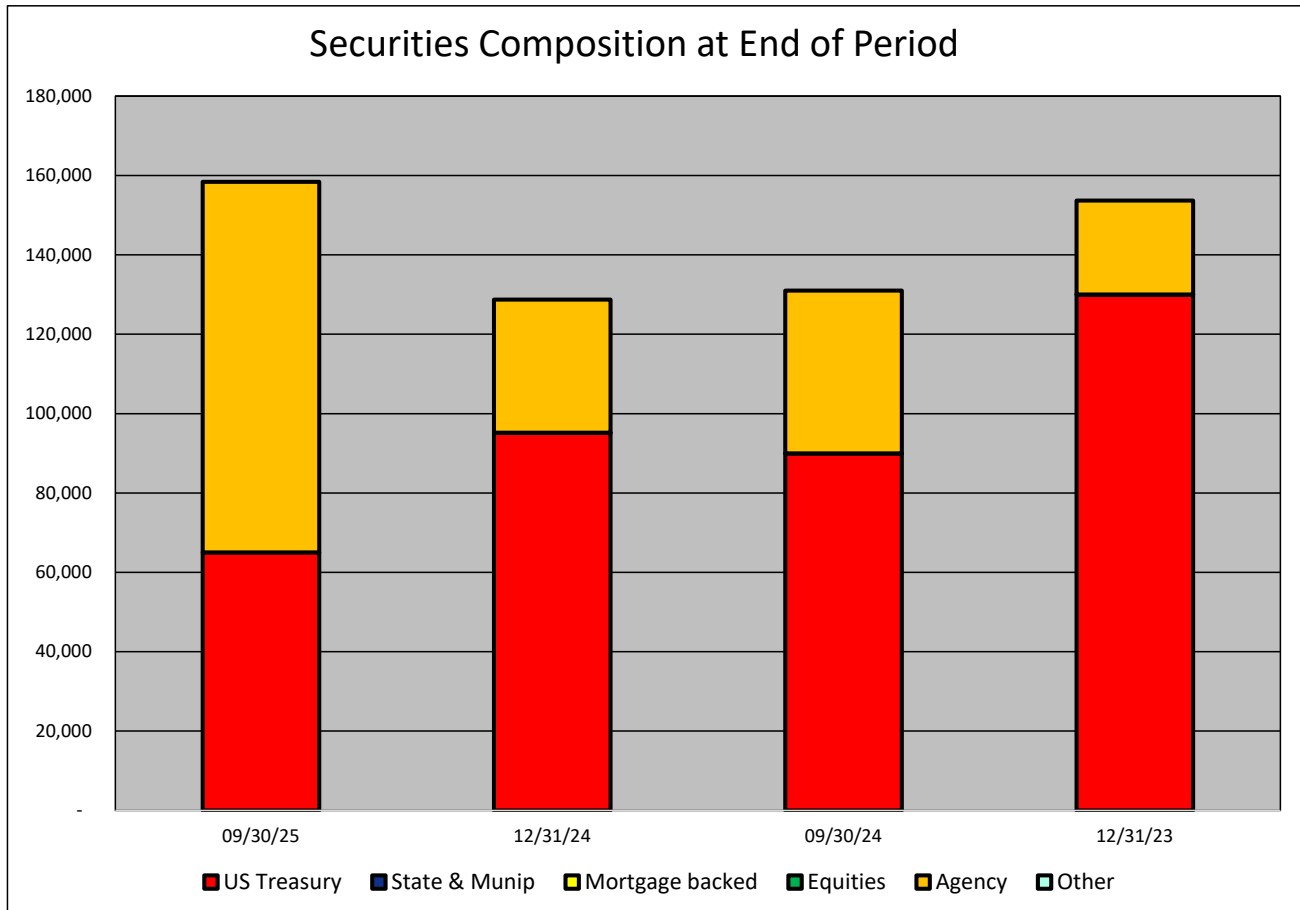
As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	614,467	599,734	586,939	574,702	27,528	4.69
Cash and Equivalents	179,923	197,397	184,039	165,996	(4,116)	(2.24)
Securities	158,376	128,728	130,991	153,672	27,385	20.91
Loans, net	266,035	263,428	261,138	241,463	4,897	1.88
Deposit Accounts	543,088	533,443	519,104	510,306	23,984	4.62
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	68,821	64,449	63,943	62,636	4,878	7.63

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	9,372	13,792	10,286	11,548	(914)	(8.89)
Interest Income	24,222	32,859	24,606	26,589	(384)	(1.56)
Interest Expense	8,098	10,428	7,747	6,887	351	4.53
Net Interest Income	16,124	22,431	16,859	19,702	(735)	(4.36)
Credit Loss Expense	(392)	(204)	(164)	(113)	(228)	139.02
Noninterest income	3,700	5,910	4,388	6,115	(688)	(15.68)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	10,922	14,718	11,086	14,415	(164)	(1.48)
Net Operating Income	9,294	13,827	10,325	11,515	(1,031)	(9.99)
Income Taxes	-	-	-	-	-	NA



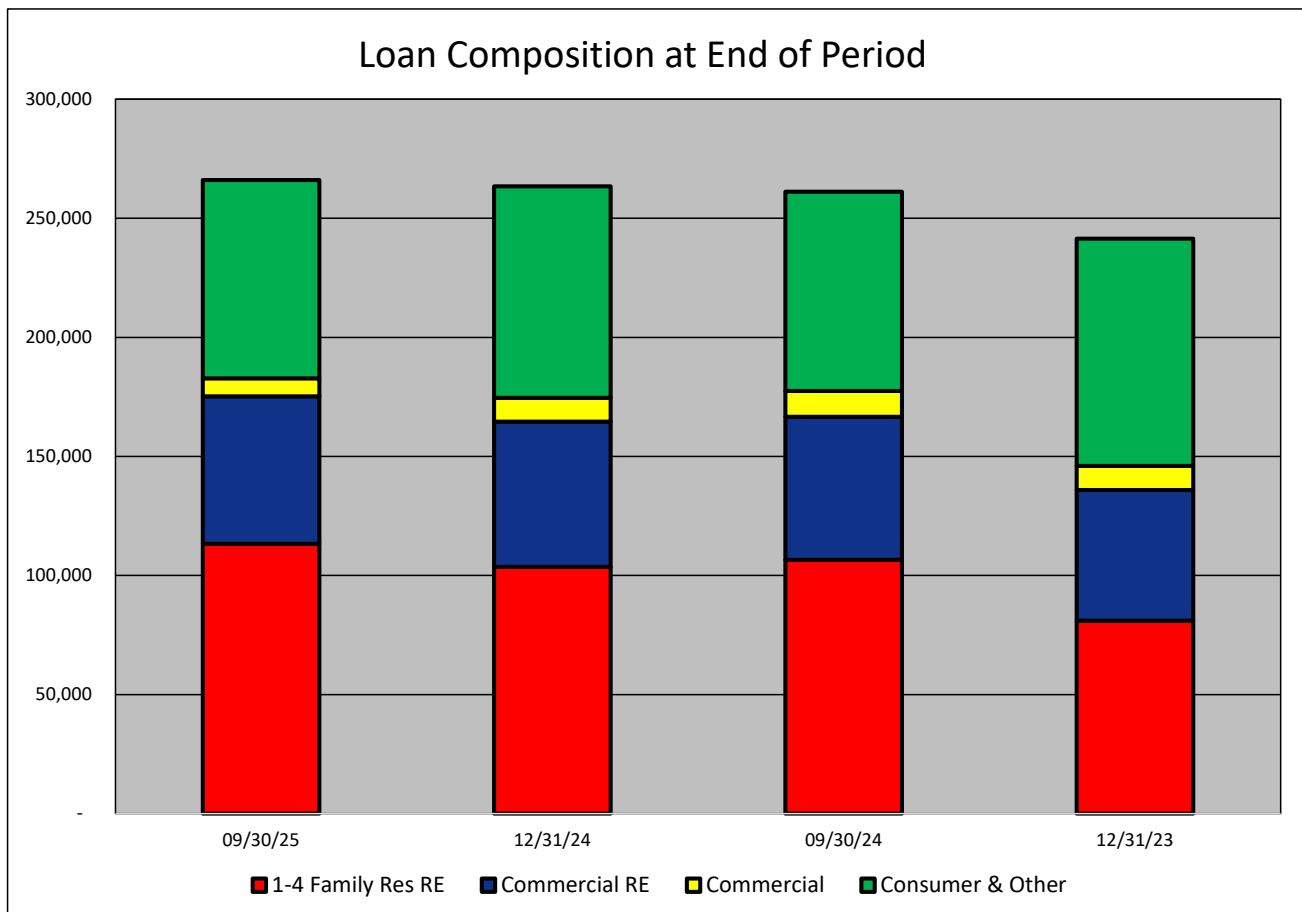
SECURITIES COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	65,045	95,157	89,970	130,015	(24,925)	(27.70)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	1	1	1	(1)	(100.00)
Equities	-	-	-	-	-	NA
Agency	93,331	33,570	41,020	23,656	52,311	127.53
Other	-	-	-	-	-	NA
Total Securities	158,376	128,728	130,991	153,672	27,385	20.91



LOAN PORTFOLIO COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	113,328	103,614	106,559	81,044	6,769	6.35
Commercial RE	61,928	60,979	60,054	54,892	1,874	3.12
Commercial	7,566	10,069	10,898	10,088	(3,332)	(30.57)
Consumer & Other	83,213	88,766	83,627	95,439	(414)	(0.50)
Loans, Net	266,035	263,428	261,138	241,463	4,897	1.88



LOAN PORTFOLIO QUALITY - FNB BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	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	63	302	280	23	(217)	(77.50)
Total Charge-offs	25	141	137	7	(112)	(81.75)
Credit Loss Expense	(392)	(204)	(164)	(113)	(228)	139.02
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	(339)	-	NA
Ending Balance	4,013	4,367	4,389	4,410	(376)	(8.57)

NON-PERFORMING ASSETS:

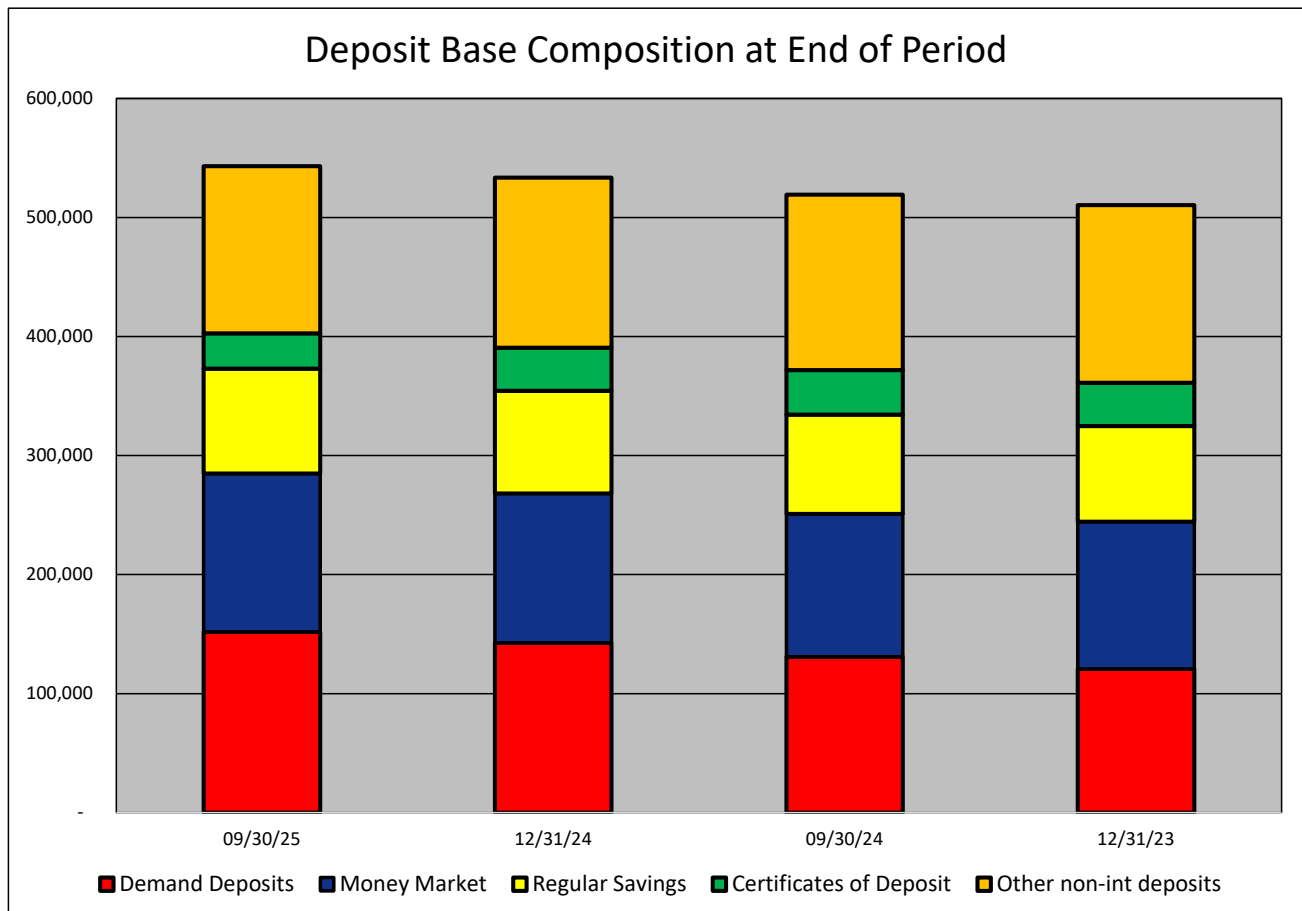
Total-90+ Days Past Due	-	-	8	7	(8)	(100.00)
Total-Nonaccrual	-	19	20	144	(20)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	19	28	151	(28)	(100.00)

DEPOSIT BASE COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	151,847	142,630	131,008	120,760	20,839	15.91
Money Market	133,098	125,478	120,013	123,711	13,085	10.90
Regular Savings	87,996	86,394	83,326	80,204	4,670	5.60
Certificates of Deposit	29,686	36,111	37,377	36,388	(7,691)	(20.58)
Other non-int deposits	140,461	142,830	147,380	149,243	(6,919)	(4.69)
Total Deposits	543,088	533,443	519,104	510,306	23,984	4.62

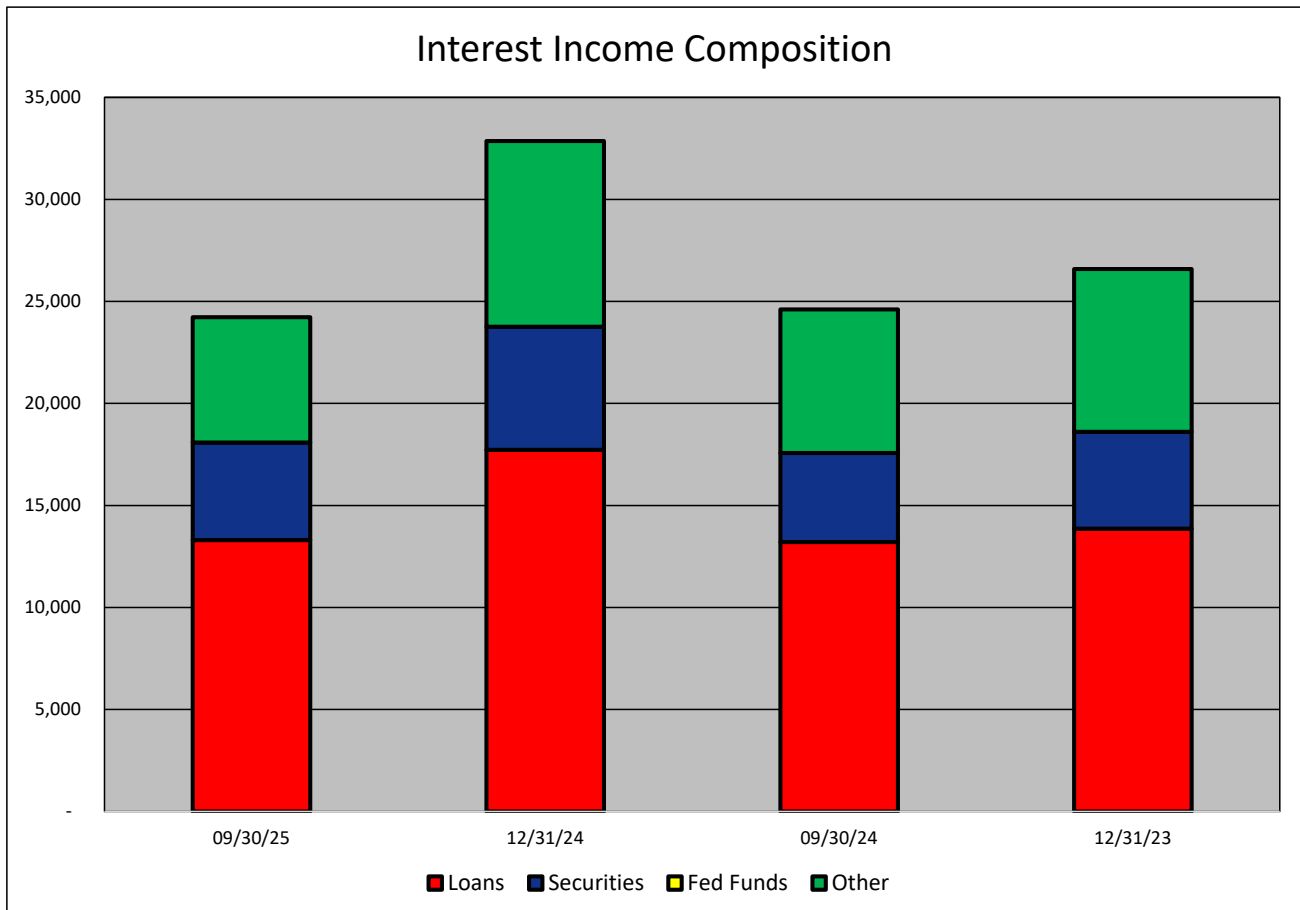


INTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	13,304	17,731	13,211	13,868	93	0.70
Securities	4,777	6,026	4,356	4,739	421	9.66
Fed Funds	-	-	-	-	-	NA
Other	6,141	9,102	7,039	7,982	(898)	(12.76)
Total Int Income	24,222	32,859	24,606	26,589	(384)	(1.56)

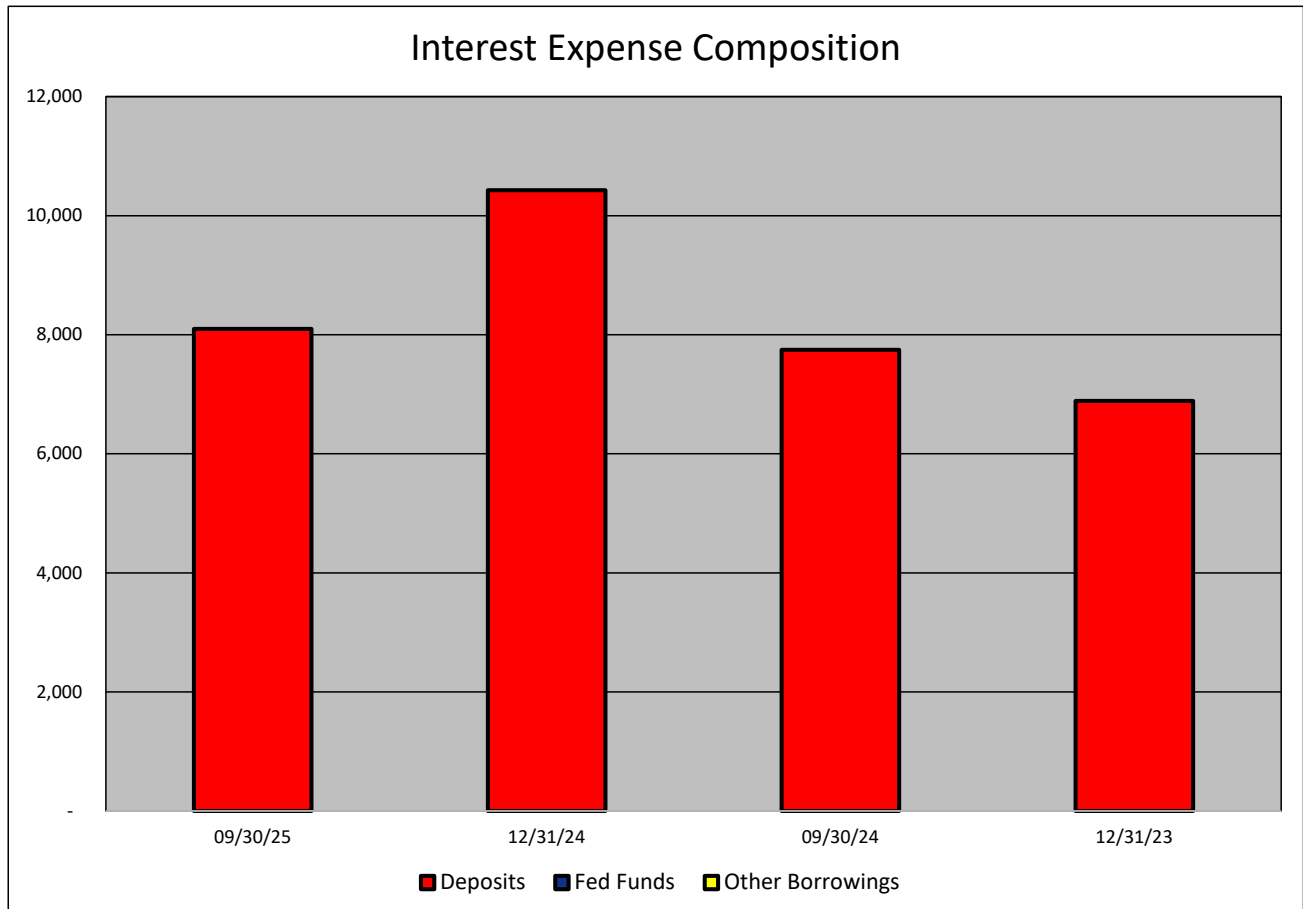


INTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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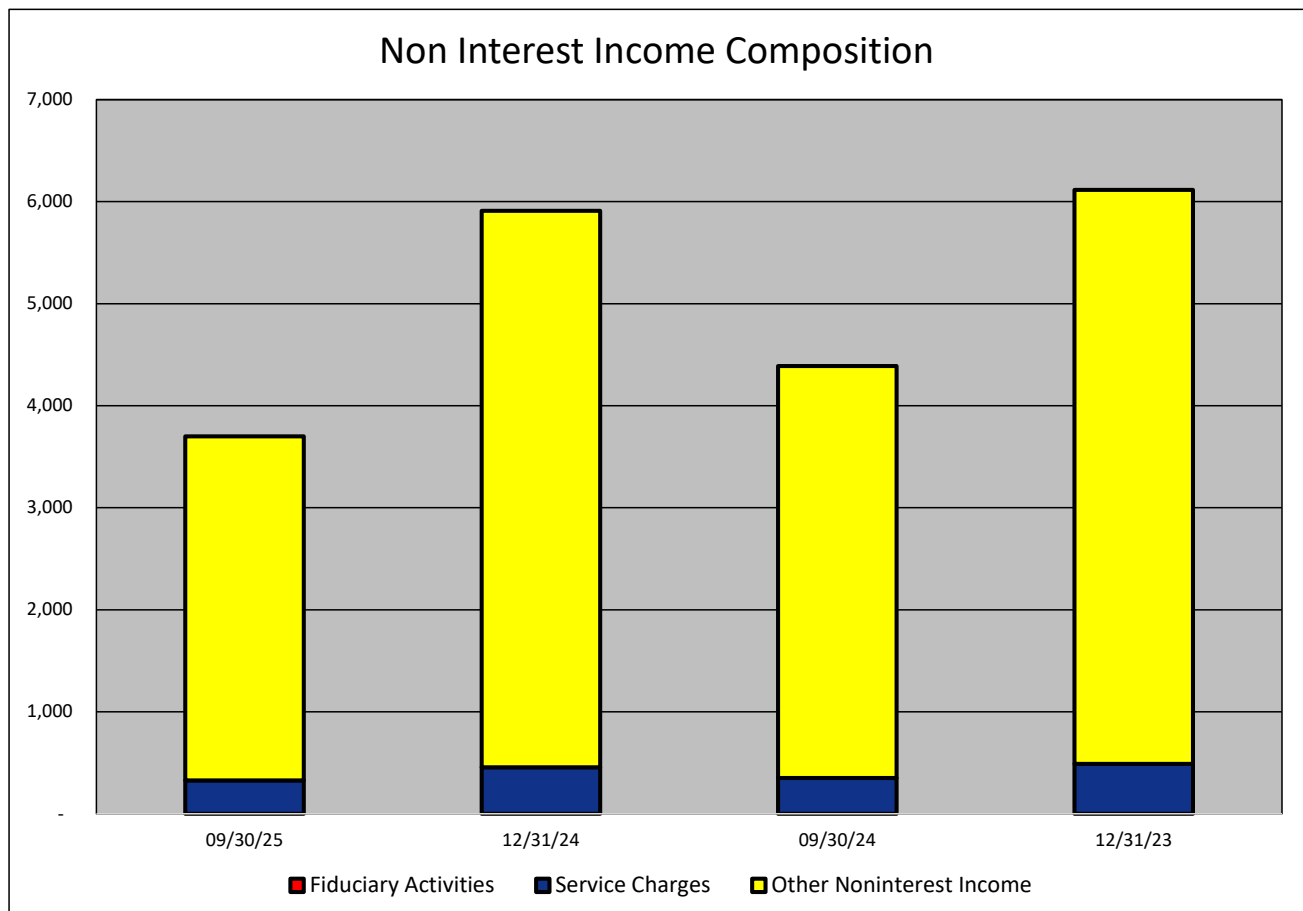
INTEREST EXPENSE CATEGORY

Deposits	8,098	10,428	7,747	6,887	351	4.53
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	8,098	10,428	7,747	6,887	351	4.53



NONINTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	328	456	350	489	(22)	(6.29)
Other Noninterest Income	3,372	5,454	4,038	5,626	(666)	(16.49)
Total Nonint. Income	3,700	5,910	4,388	6,115	(688)	(15.68)

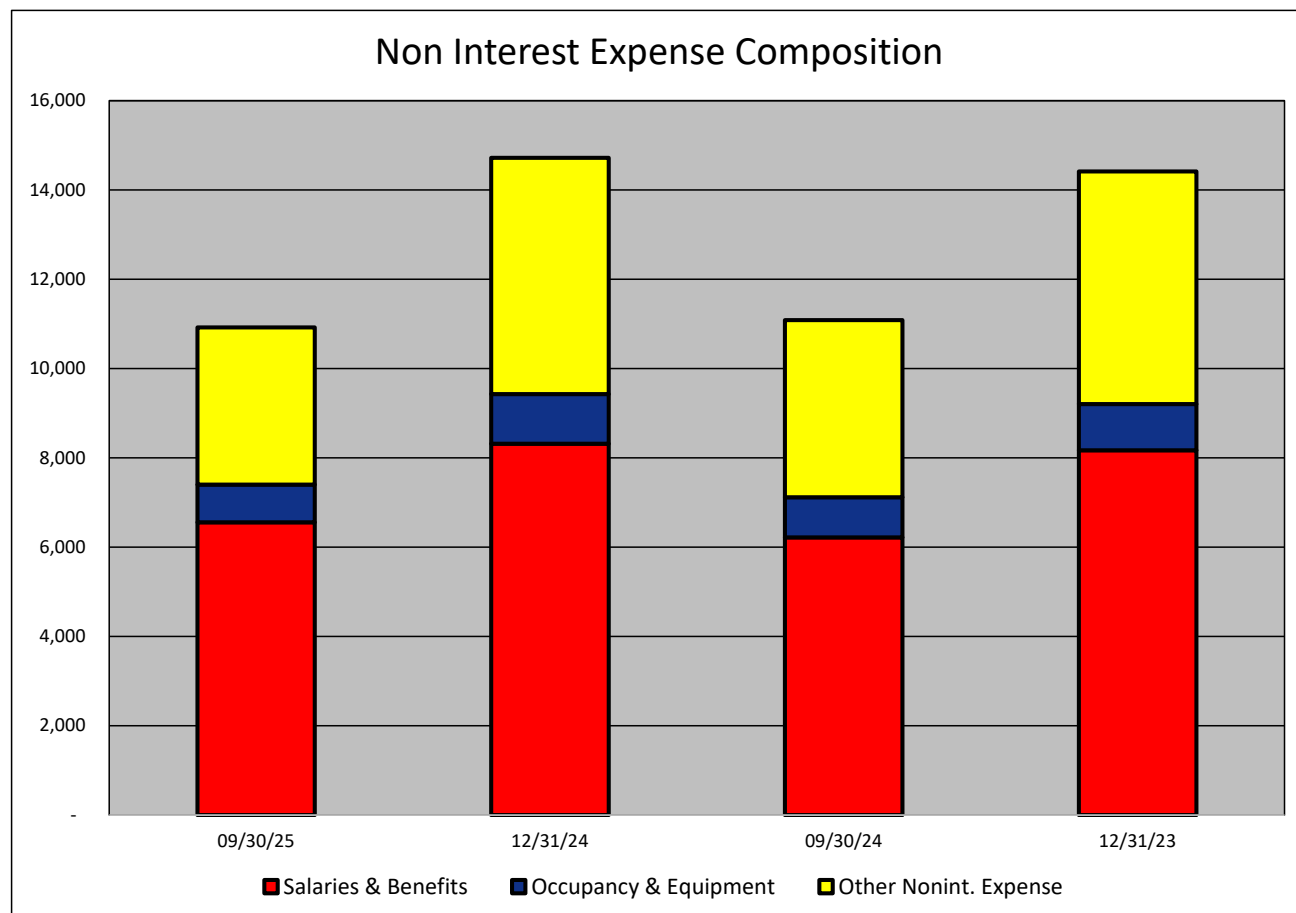


NONINTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	6,555	8,319	6,216	8,171	339	5.45
Occupancy & Equipment	846	1,111	900	1,035	(54)	(6.00)
Other Nonint. Expense	3,521	5,288	3,970	5,209	(449)	(11.31)
Total Nonint. Expense	10,922	14,718	11,086	14,415	(164)	(1.48)



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Assets \$000			
Institution name	This Year	Last Year	% Change in Assets
Gala Bank	30,117	-	NA
Florida Capital Bank, National Association	647,719	559,026	15.87
Lafayette State Bank	250,582	220,640	13.57
Everbank, National Association	44,814,438	39,856,346	12.44
Madison County Community Bank	203,854	185,337	9.99
Prime Meridian Bank	983,835	931,493	5.62
First Federal Bank	4,140,702	3,946,707	4.92
Fnbt Bank	614,467	586,939	4.69
Intracoastal Bank	578,418	552,985	4.60
Capital City Bank	4,325,546	4,217,117	2.57
Peoples Bank Of Graceville	118,987	116,868	1.81
Dlp Bank	256,877	260,249	(1.30)
Pnb Community Bank	153,327	155,971	(1.70)
Bank Of Pensacola	142,199	146,722	(3.08)
The Warrington Bank	167,421	176,986	(5.40)

Select Peer Average	3,828,566	3,460,892	4.61
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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	12,623	-	NA
Madison County Community Bank	101,749	83,493	21.87
Everbank, National Association	33,376,751	28,403,220	17.51
Lafayette State Bank	158,449	145,234	9.10
Bank Of Pensacola	74,133	70,039	5.85
Peoples Bank Of Graceville	41,367	39,363	5.09
Prime Meridian Bank	723,797	699,904	3.41
Florida Capital Bank, National Association	500,032	484,083	3.29
Intracoastal Bank	425,293	412,616	3.07
First Federal Bank	1,318,447	1,285,632	2.55
The Warrington Bank	55,455	54,129	2.45
Dlp Bank	105,932	103,923	1.93
Fnbt Bank	266,035	261,138	1.88
Capital City Bank	2,606,211	2,714,347	(3.98)
Pnb Community Bank	109,492	114,382	(4.28)

Select Peer Average	2,658,384	2,324,767	4.98
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PEER GROUP COMPARISONS REPORT

North Florida Group

CAPITAL RATIOS

For the nine months ended September 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	32.42	35.85	52.93	53.47	52.93
Dlp Bank	19.02	16.80	0.00	0.00	0.00
The Warrington Bank	16.94	16.57	0.00	0.00	0.00
First Federal Bank	10.34	11.25	21.95	22.39	21.95
Fnbt Bank	11.20	11.10	26.38	27.64	26.38
Peoples Bank Of Graceville	6.57	10.69	26.23	27.12	26.23
Prime Meridian Bank	9.68	10.30	14.43	15.31	14.43
Florida Capital Bank, National Association	10.18	10.12	14.89	16.15	14.89
Capital City Bank	11.81	10.04	16.65	17.90	16.65
Pnb Community Bank	8.84	9.89	0.00	0.00	0.00
Bank Of Pensacola	9.44	9.59	0.00	0.00	0.00
Intracoastal Bank	7.05	9.50	11.09	12.34	11.09
Everbank, National Association	8.96	8.96	13.07	13.98	13.07
Lafayette State Bank	7.05	8.82	12.80	14.05	12.80
Madison County Community Bank	5.84	8.49	13.80	15.05	13.80

Select Peer Average	11.69	12.53	14.95	15.69	14.95
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	93.38	74.48	21.36
Florida Capital Bank, National Association	86.57	77.20	2.79
Intracoastal Bank	83.13	73.53	17.47
Prime Meridian Bank	82.15	73.57	9.68
Pnb Community Bank	79.17	71.41	21.39
Capital City Bank	70.23	60.25	22.51
Lafayette State Bank	68.90	63.23	16.83
Gala Bank	62.32	41.91	18.20
Bank Of Pensacola	57.70	52.13	37.02
Madison County Community Bank	53.47	49.91	34.64
Dlp Bank	51.34	41.24	17.86
Fnbt Bank	48.99	43.30	25.77
First Federal Bank	41.37	31.84	55.46
The Warrington Bank	39.90	33.12	61.62
Peoples Bank Of Graceville	37.44	34.77	58.53

Select Peer Average	63.74	54.79	28.08
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PEER GROUP COMPARISONS REPORT

North Florida Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	605,437	2.06	18.59
Dlp Bank	245,743	1.61	8.45
Capital City Bank	4,360,839	1.50	13.15
Intracoastal Bank	576,492	1.35	21.29
Pnb Community Bank	160,658	1.23	15.49
Florida Capital Bank, National Association	671,007	1.11	11.76
Lafayette State Bank	245,139	1.11	17.17
First Federal Bank	4,186,726	1.03	10.89
Prime Meridian Bank	967,636	0.95	10.08
Madison County Community Bank	198,151	0.81	15.47
Peoples Bank Of Graceville	114,401	0.79	12.73
Everbank, National Association	42,906,059	0.76	8.50
Bank Of Pensacola	139,047	0.70	7.47
The Warrington Bank	168,187	0.40	2.41
Gala Bank	19,823	(3.67)	(7.34)

Select Peer Average	3,704,356	0.78	11.07
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PEER GROUP COMPARISONS REPORT

North Florida Group

PROFITABILITY RATIOS

For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.81	1.59	55.09	8.30
Everbank, National Association	0.21	1.47	59.47	24.04
Prime Meridian Bank	0.29	1.92	59.93	9.03
Intracoastal Bank	0.16	1.95	60.45	11.80
Dlp Bank	0.68	3.06	63.17	7.14
Capital City Bank	1.94	1.90	64.90	4.65
Peoples Bank Of Graceville	0.29	1.41	66.79	9.92
Pnb Community Bank	0.50	2.87	67.02	3.93
First Federal Bank	1.34	1.43	67.10	7.41
Bank Of Pensacola	0.24	1.78	68.64	10.16
Lafayette State Bank	0.73	2.93	69.74	4.91
Florida Capital Bank, National Association	1.50	2.14	70.70	5.49
Madison County Community Bank	0.64	2.30	72.77	5.36
The Warrington Bank	0.21	2.10	81.05	5.98
Gala Bank	0.02	7.88	215.99	2.32

Select Peer Average	0.64	2.45	76.19	8.03
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PEER GROUP COMPARISONS REPORT

North Florida Group

ASSET QUALITY RATIOS

For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.74	0.00	0.00	0.00
Gala Bank	0.79	0.00	0.00	0.00
Fnbt Bank	1.51	0.00	0.00	0.00
Peoples Bank Of Graceville	0.92	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
Pnb Community Bank	1.28	0.07	0.05	0.48
Madison County Community Bank	1.58	0.25	0.14	2.12
Florida Capital Bank, National Association	1.24	0.22	0.17	0.62
Capital City Bank	1.16	0.31	0.23	2.22
Lafayette State Bank	1.93	0.11	0.59	7.16
Prime Meridian Bank	0.81	0.76	0.59	5.78
Everbank, National Association	0.81	1.42	1.08	4.45
Intracoastal Bank	1.39	1.68	1.23	15.26
First Federal Bank	0.72	4.12	1.32	4.14
Dlp Bank	1.68	2.42	1.59	10.22

Select Peer Average	1.17	0.76	0.47	3.50
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PEER GROUP COMPARISONS REPORT

North Florida Group

**STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	4.90	4.73	0.00	37.02	0.00
Lafayette State Bank	3.63	11.32	0.00	0.00	16.83
Dlp Bank	2.59	23.35	7.64	0.00	17.86
Pnb Community Bank	2.23	3.28	0.39	0.00	21.39
Gala Bank	1.74	0.82	23.74	0.00	18.20
Capital City Bank	1.58	9.19	0.00	9.36	13.16
Madison County Community Bank	1.45	7.06	0.00	0.00	34.64
The Warrington Bank	1.44	3.02	0.00	61.62	0.00
Intracoastal Bank	0.75	5.57	0.00	0.00	17.47
Prime Meridian Bank	0.73	8.62	4.28	1.56	8.13
Peoples Bank Of Graceville	0.68	5.38	0.00	42.02	16.52
First Federal Bank	0.64	2.34	0.00	0.00	55.46
Fnb Bank	0.49	28.79	0.00	25.77	0.00
Florida Capital Bank, National Association	0.48	17.02	0.00	0.00	2.79
Everbank, National Association	0.19	2.06	0.07	0.06	21.25

Select Peer Average	1.57	8.84	2.41	11.83	16.25
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PEER GROUP COMPARISONS REPORT

North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	73.87	0.22	0.01	0.02
Intracoastal Bank	72.51	0.94	0.00	0.00
Prime Meridian Bank	72.45	0.92	0.03	0.00
Pnb Community Bank	70.50	1.14	0.00	0.00
Florida Capital Bank, National Association	69.52	0.18	0.00	0.01
Lafayette State Bank	61.71	2.24	0.52	0.00
Capital City Bank	58.99	2.46	0.04	2.08
Bank Of Pensacola	51.75	0.67	0.00	0.00
Madison County Community Bank	49.13	4.01	0.01	0.00
Fnbt Bank	42.64	1.64	0.00	0.00
Gala Bank	41.58	10.37	0.00	0.00
Dlp Bank	40.55	1.54	0.59	4.12
Peoples Bank Of Graceville	34.45	0.16	0.00	0.00
The Warrington Bank	32.80	0.36	0.00	0.00
First Federal Bank	29.58	0.98	0.00	4.44

Select Peer Average	53.47	1.86	0.08	0.71
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	60.93	39.07	100.00	0.00	0.00
Florida Capital Bank, National Association	48.33	51.61	99.94	0.00	0.06
Bank Of Pensacola	46.40	53.60	100.00	0.00	0.00
Gala Bank	40.31	59.69	100.00	0.00	0.00
Lafayette State Bank	38.53	61.47	100.00	0.00	0.00
Capital City Bank	37.03	61.15	98.19	0.68	1.13
Fnbt Bank	27.96	72.04	100.00	0.00	0.00
The Warrington Bank	27.55	72.45	100.00	0.00	0.00
Pnb Community Bank	27.40	72.60	100.00	0.00	0.00
Prime Meridian Bank	25.16	74.54	99.70	0.00	0.30
Madison County Community Bank	22.96	77.04	100.00	0.00	0.00
Peoples Bank Of Graceville	21.17	78.83	100.00	0.00	0.00
Intracoastal Bank	18.00	78.24	96.24	0.00	3.76
First Federal Bank	9.75	78.06	87.82	0.00	12.18
Everbank, National Association	6.13	83.05	89.18	0.00	10.82

Select Peer Average	30.51	67.56	98.07	0.05	1.88
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.07	1.07	5.66	92.39
Lafayette State Bank	6.13	2.18	4.84	92.73
Pnb Community Bank	5.77	1.46	4.80	94.30
Gala Bank	5.70	3.04	4.40	82.77
Capital City Bank	5.08	1.30	4.32	91.80
Florida Capital Bank, National Association	5.29	4.26	3.73	97.81
Fnbt Bank	5.44	2.75	3.62	97.97
Madison County Community Bank	5.22	2.12	3.60	93.82
Prime Meridian Bank	5.66	2.95	3.55	95.87
Intracoastal Bank	5.37	2.52	3.44	96.83
First Federal Bank	4.98	2.11	3.05	90.83
Bank Of Pensacola	3.69	1.75	2.80	96.82
The Warrington Bank	3.18	0.81	2.68	98.17
Everbank, National Association	5.55	3.39	2.64	99.08
Peoples Bank Of Graceville	4.09	2.48	2.24	98.69

Select Peer Average	5.15	2.28	2.87	94.66
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