

Lafayette State Bank

Mayo, FL

Established

4/2/1946

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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
Fnb 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 (%)
Fnb 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)

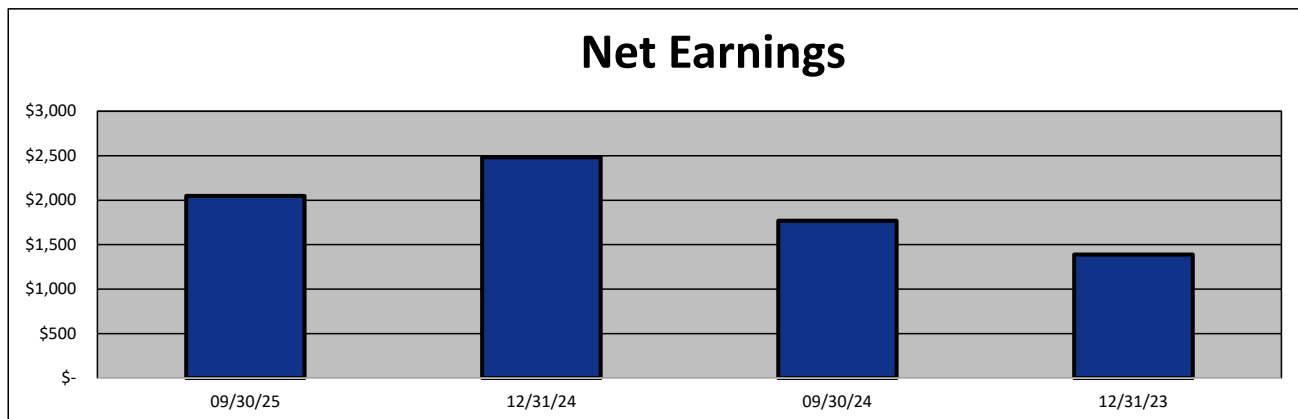
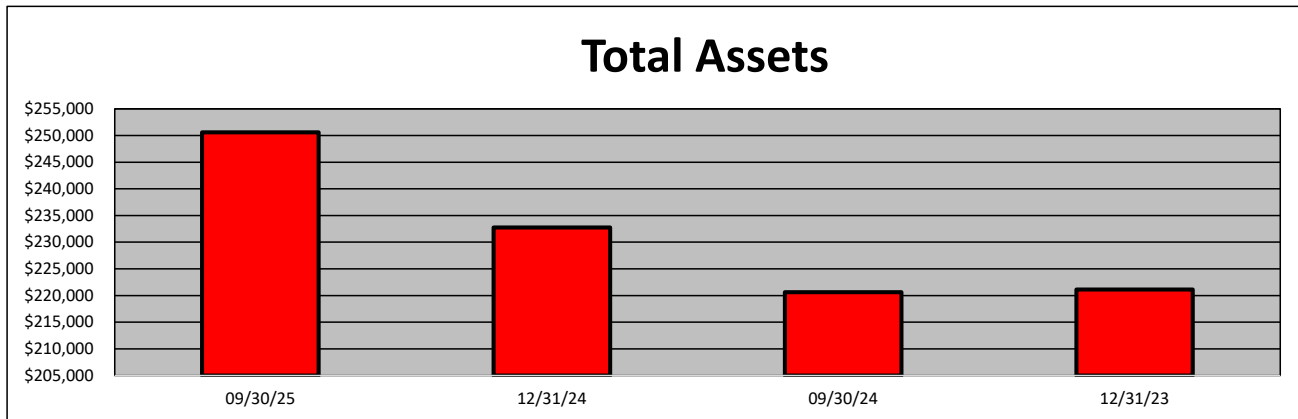
EXECUTIVE SUMMARY - Lafayette State Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	7.05	6.20	6.73	4.76	10.42	11.69
Leverage Ratio	8.82	8.78	8.76	7.38	11.20	12.53
Tier 1 Cap/Risk Based Assets	12.80	13.06	12.50	9.92	13.07	14.95
Risk Based Ratio	14.05	14.32	13.75	11.05	13.88	15.69
Common Equity Tier 1 Capital Ratio	12.80	13.06	12.50	9.92	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	68.90	66.39	71.31	71.38	74.25	63.74
Loans/Assets	63.23	61.63	65.82	65.69	62.54	54.79
Securities/Assets	16.83	13.55	14.39	15.71	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	1.11	1.13	1.08	0.69	0.77	0.78
Return on Avg Equity	17.17	19.44	19.10	15.09	10.60	11.07
Nonint Income/Avg Assets	0.73	0.90	0.91	0.91	0.78	0.64
Net Overhead Ratio	2.93	2.77	2.72	2.86	2.28	2.45
Efficiency Ratio	69.74	68.07	67.98	77.16	71.62	76.19
Assets (per million) per Employee	4.91	4.95	4.90	4.81	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	1.93	1.90	1.84	1.42	1.28	1.17
Nonperforming Loans/Total Loans	0.11	1.91	1.87	0.38	0.50	0.76
Nonperforming Assets/Total Assets	0.59	1.18	1.23	0.25	0.34	0.47
Adjusted Texas Ratio	7.16	15.95	15.54	4.42	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	6.13	6.01	5.93	5.24	5.47	5.15
Cost of funds	2.18	2.19	2.16	1.80	2.82	2.28
Net interest margin	4.84	4.69	4.63	4.13	3.24	2.87
Avg Earning Assets/Avg Assets	92.73	94.91	94.94	95.52	95.81	94.66

SELECTED FINANCIAL DATA - Lafayette State 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	250,582	232,749	220,640	221,132	29,942	13.57
Cash and Equivalents	37,456	46,941	32,958	29,928	4,498	13.65
Securities	42,183	31,539	31,753	34,729	10,430	32.85
Loans, net	158,449	143,447	145,234	145,263	13,215	9.10
Deposit Accounts	229,985	216,073	203,655	203,520	26,330	12.93
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	17,661	14,428	14,857	10,529	2,804	18.87

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,047	2,483	1,770	1,389	277	15.65
Interest Income	10,449	12,574	9,217	10,077	1,232	13.37
Interest Expense	2,205	2,750	2,025	2,131	180	8.89
Net Interest Income	8,244	9,824	7,192	7,946	1,052	14.63
Credit Loss Expense	205	500	450	550	(245)	(54.44)
Noninterest income	1,334	1,980	1,487	1,828	(153)	(10.29)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,716	8,081	5,935	7,595	781	13.16
Net Operating Income	2,657	3,223	2,294	1,629	363	15.82
Income Taxes	610	740	524	240	86	16.41

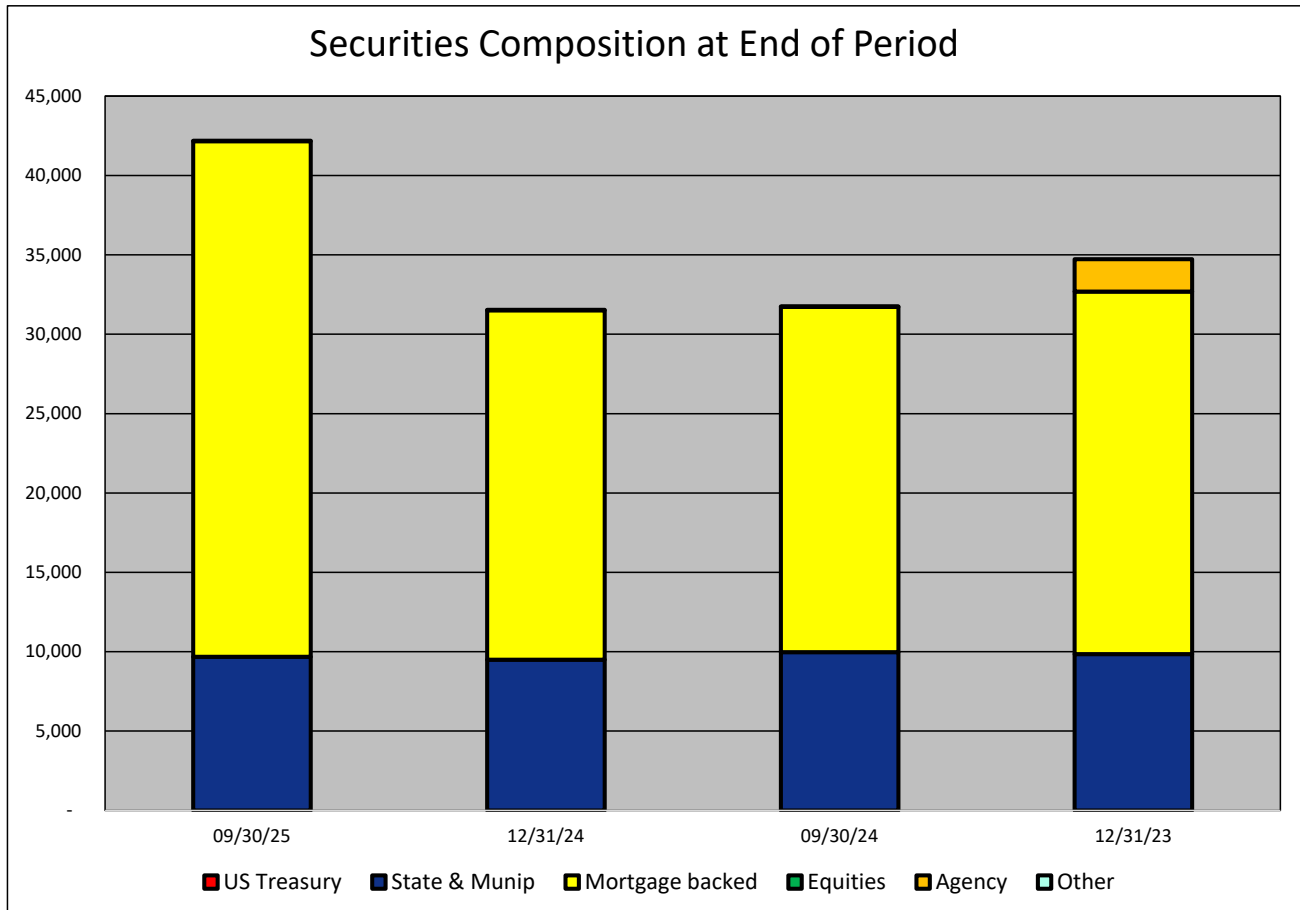


SECURITIES COMPOSITION - Lafayette State Bank
(Dollars in Thousands)

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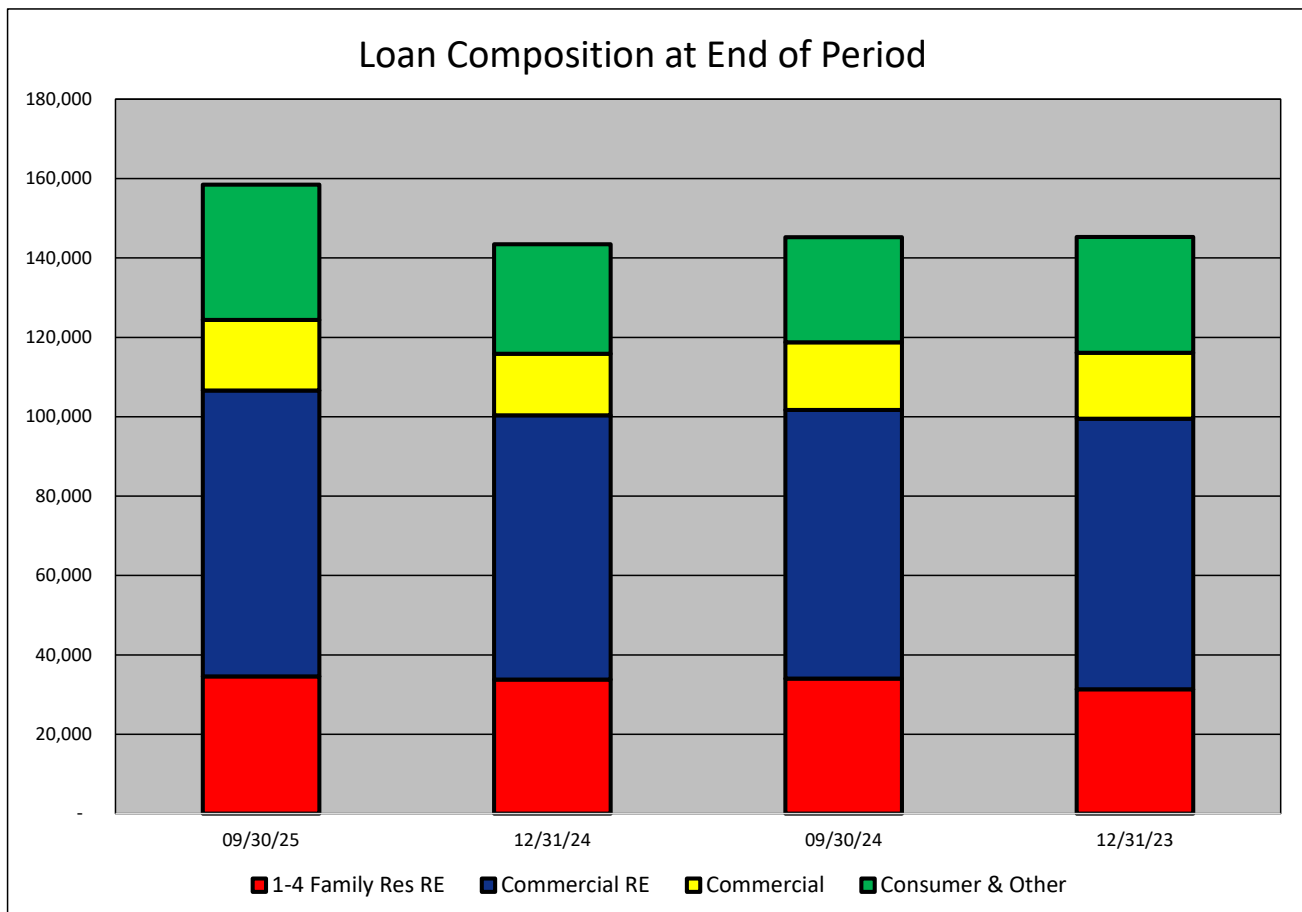
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	9,675	9,496	9,968	9,857	(293)	(2.94)
Mortgage backed	32,478	22,012	21,748	22,832	10,730	49.34
Equities	-	-	-	-	-	NA
Agency	30	31	37	2,040	(7)	(18.92)
Other	-	-	-	-	-	NA
Total Securities	42,183	31,539	31,753	34,729	10,430	32.85



LOAN PORTFOLIO COMPOSITION - Lafayette State 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	34,566	33,788	34,028	31,302	538	1.58
Commercial RE	72,037	66,538	67,685	68,219	4,352	6.43
Commercial	17,769	15,556	17,020	16,564	749	4.40
Consumer & Other	34,077	27,565	26,501	29,178	7,576	28.59
Loans, Net	158,449	143,447	145,234	145,263	13,215	9.10



LOAN PORTFOLIO QUALITY - Lafayette State 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	2,722	2,068	2,068	1,686	654	31.62
Total Recoveries	153	212	201	57	(48)	(23.88)
Total Charge-offs	23	58	52	785	(29)	(55.77)
Credit Loss Expense	205	500	450	550	(245)	(54.44)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	560	-	NA
Ending Balance	3,057	2,722	2,667	2,068	390	14.62

NON-PERFORMING ASSETS:

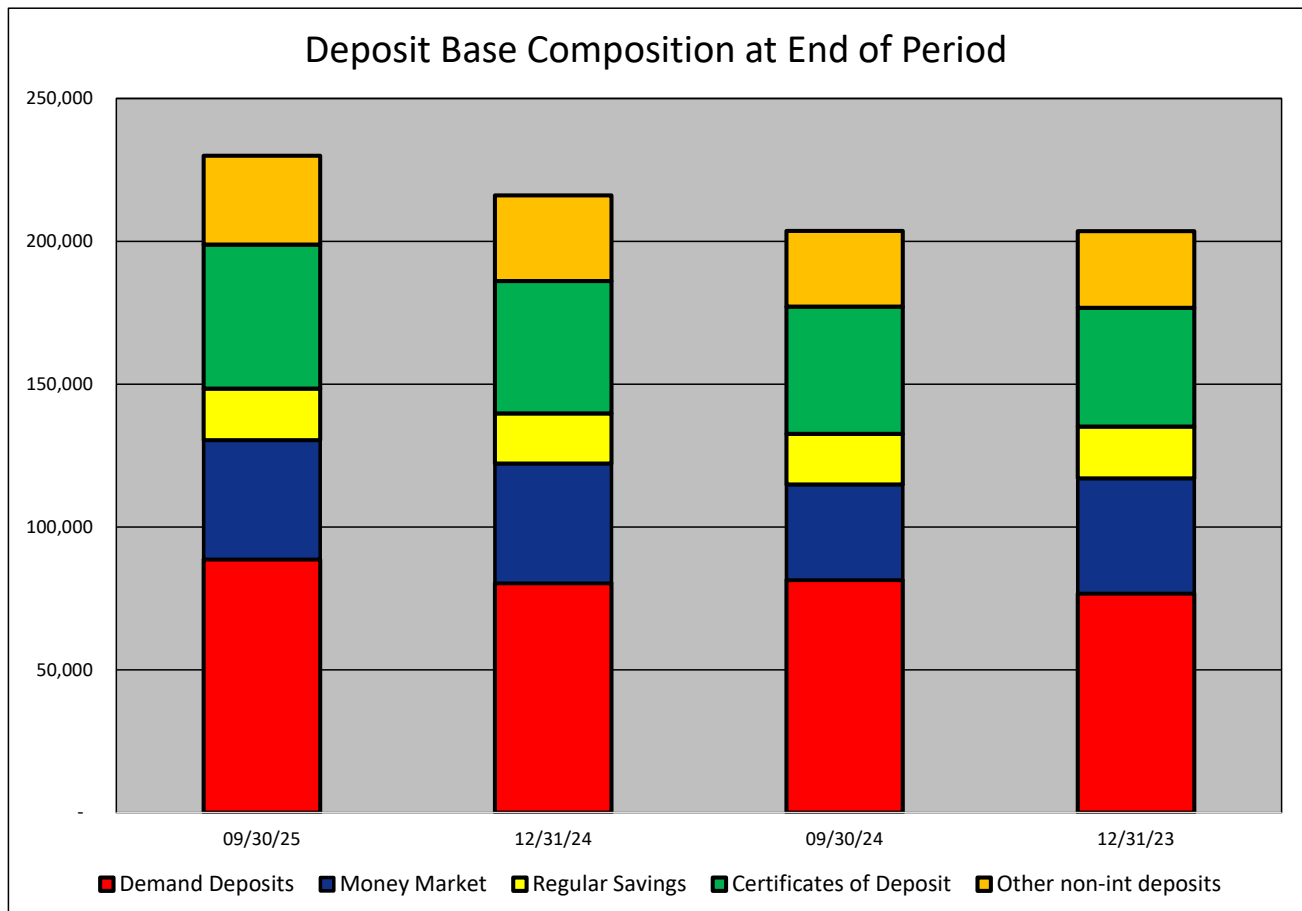
Total-90+ Days Past Due	168	1,272	1,259	-	(1,091)	(86.66)
Total-Nonaccrual	-	1,463	1,464	557	(1,464)	(100.00)
Foreclosed Real Estate	1,315	-	-	-	1,315	NA
Total Non-perf Assets	1,483	2,735	2,723	557	(1,240)	(45.54)

DEPOSIT BASE COMPOSITION - Lafayette State 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	88,621	80,326	81,388	76,726	7,233	8.89
Money Market	41,784	41,894	33,527	40,304	8,257	24.63
Regular Savings	17,998	17,493	17,662	18,106	336	1.90
Certificates of Deposit	50,428	46,359	44,533	41,595	5,895	13.24
Other non-int deposits	31,154	30,001	26,545	26,789	4,609	17.36
Total Deposits	229,985	216,073	203,655	203,520	26,330	12.93

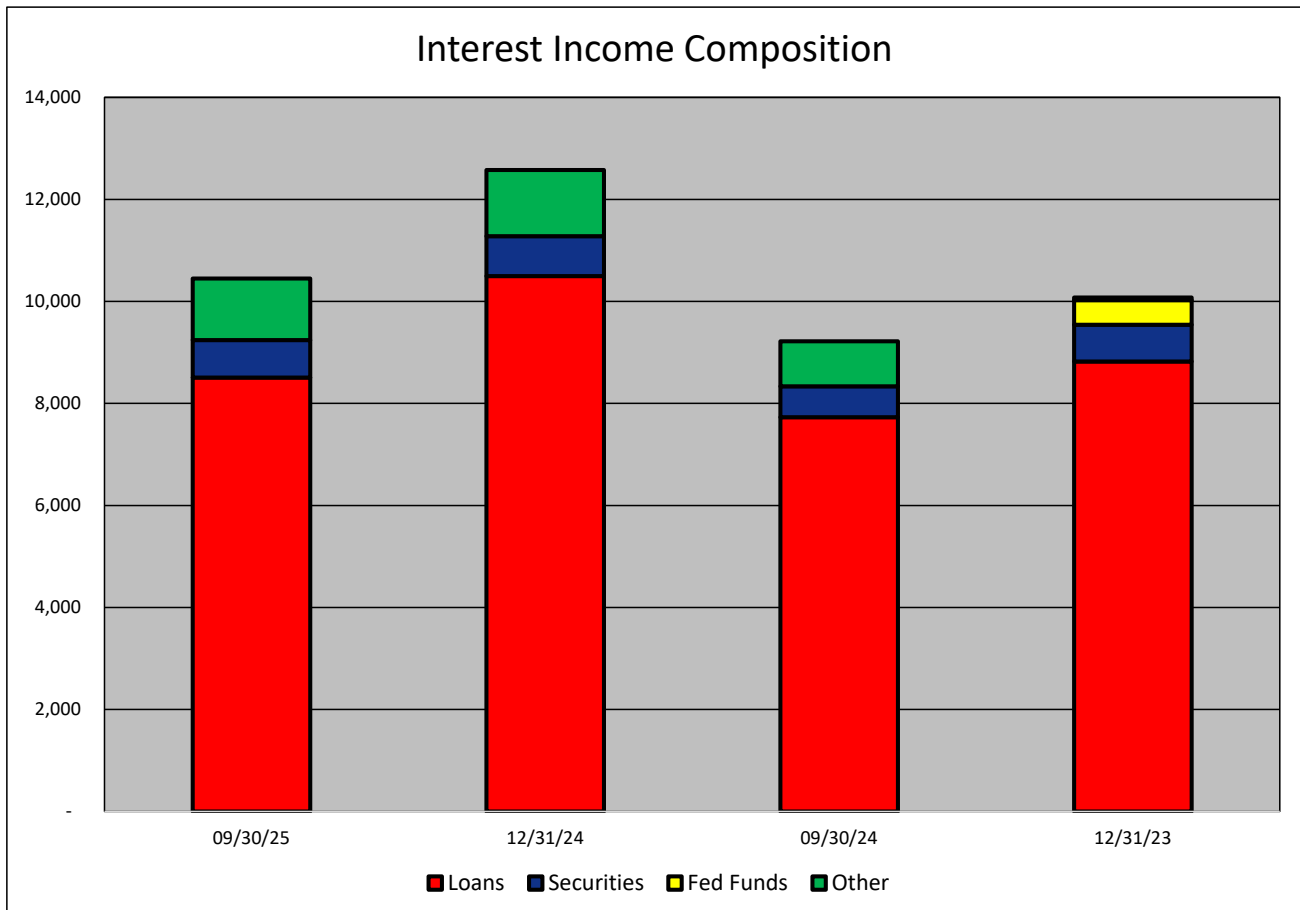


INTEREST INCOME COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	8,505	10,495	7,730	8,823	775	10.03
Securities	736	784	604	719	132	21.85
Fed Funds	-	-	-	481	-	NA
Other	1,208	1,295	883	54	325	36.81
Total Int Income	10,449	12,574	9,217	10,077	1,232	13.37

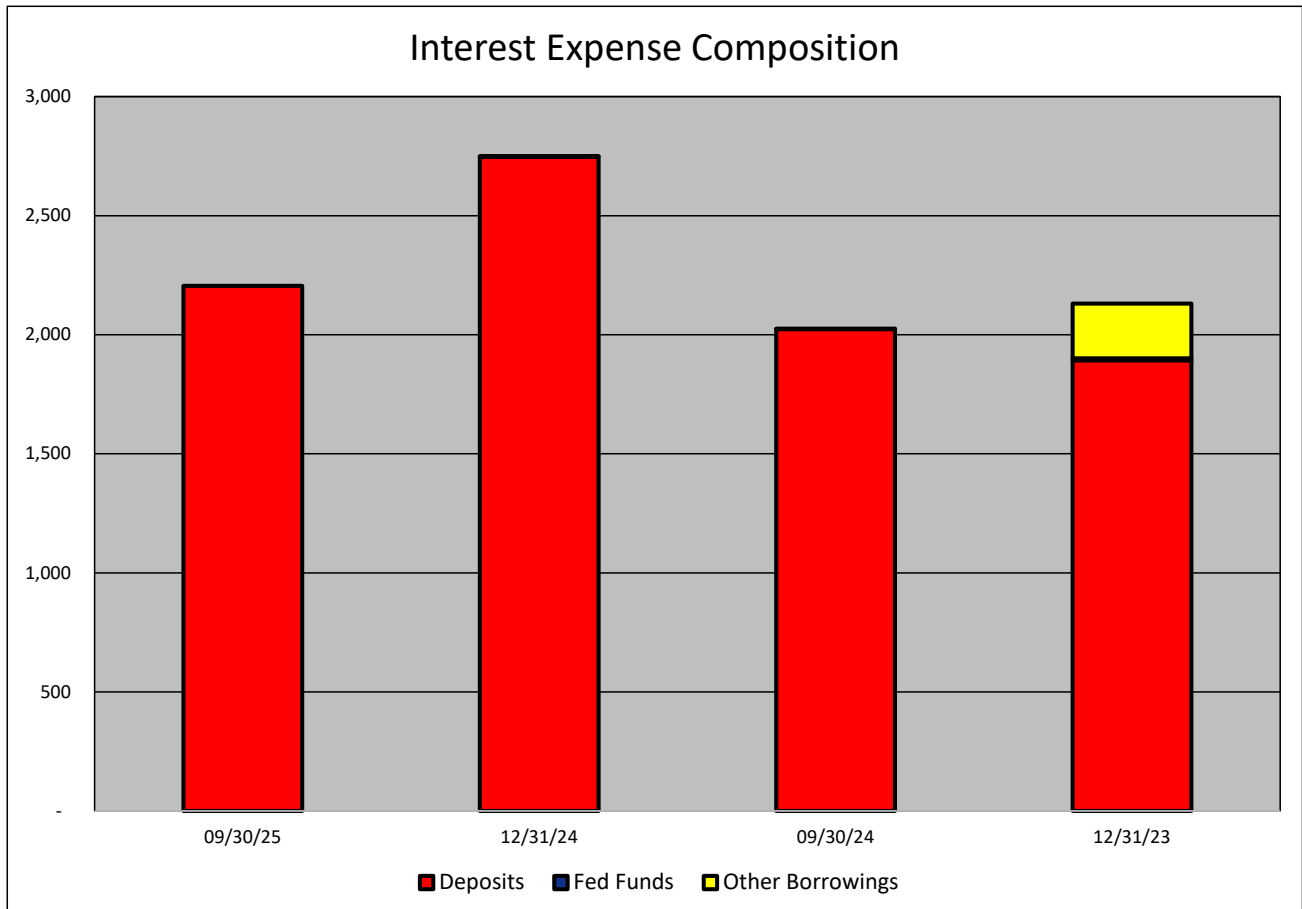


INTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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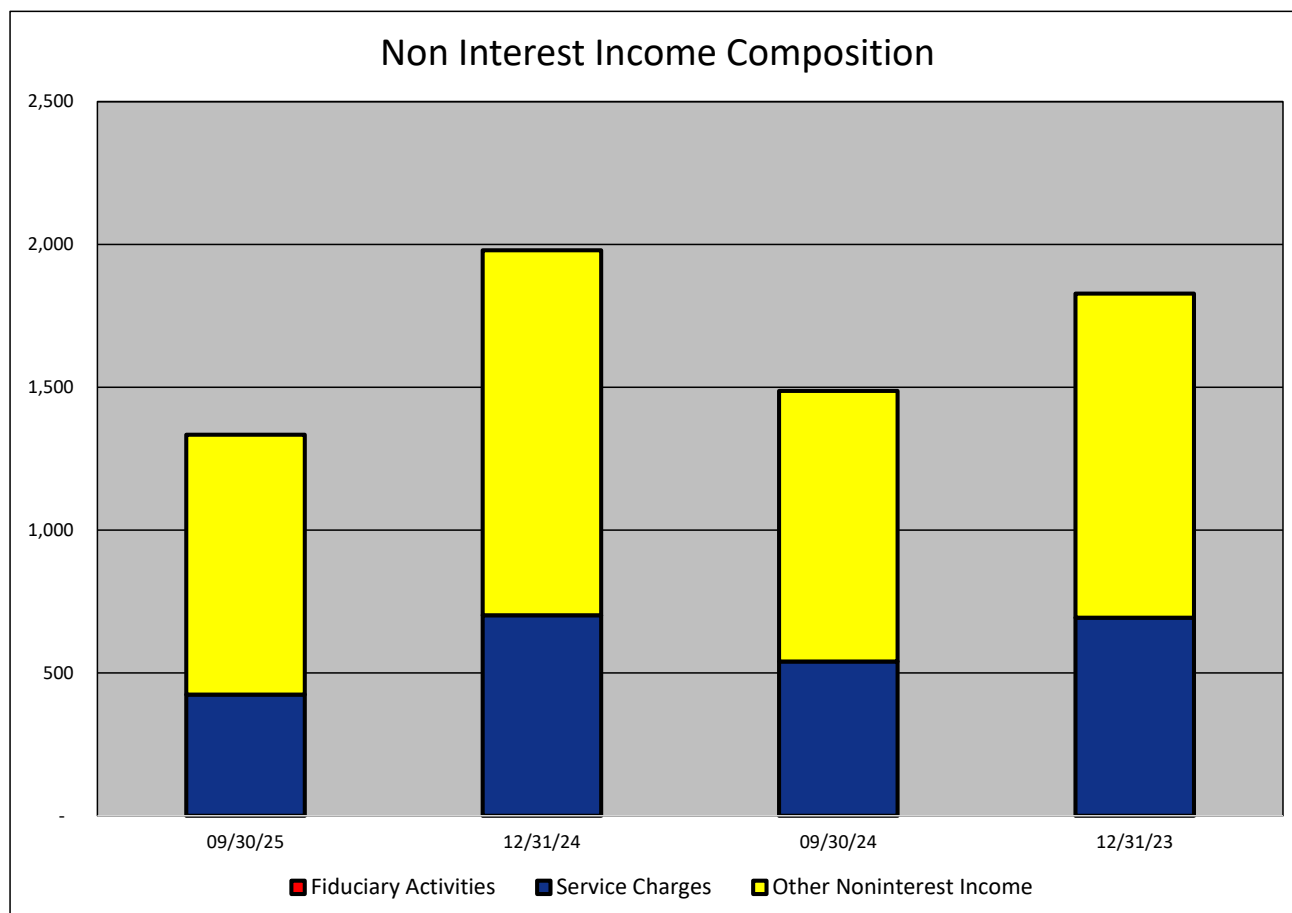
INTEREST EXPENSE CATEGORY

Deposits	2,205	2,748	2,023	1,893	182	9.00
Fed Funds	-	-	-	8	-	NA
Other Borrowings	-	2	2	230	(2)	(100.00)
Total Int Expense	2,205	2,750	2,025	2,131	180	8.89



NONINTEREST INCOME COMPOSITION- Lafayette State 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	424	702	540	693	(116)	(21.48)
Other Noninterest Income	910	1,278	947	1,135	(37)	(3.91)
Total Nonint. Income	1,334	1,980	1,487	1,828	(153)	(10.29)

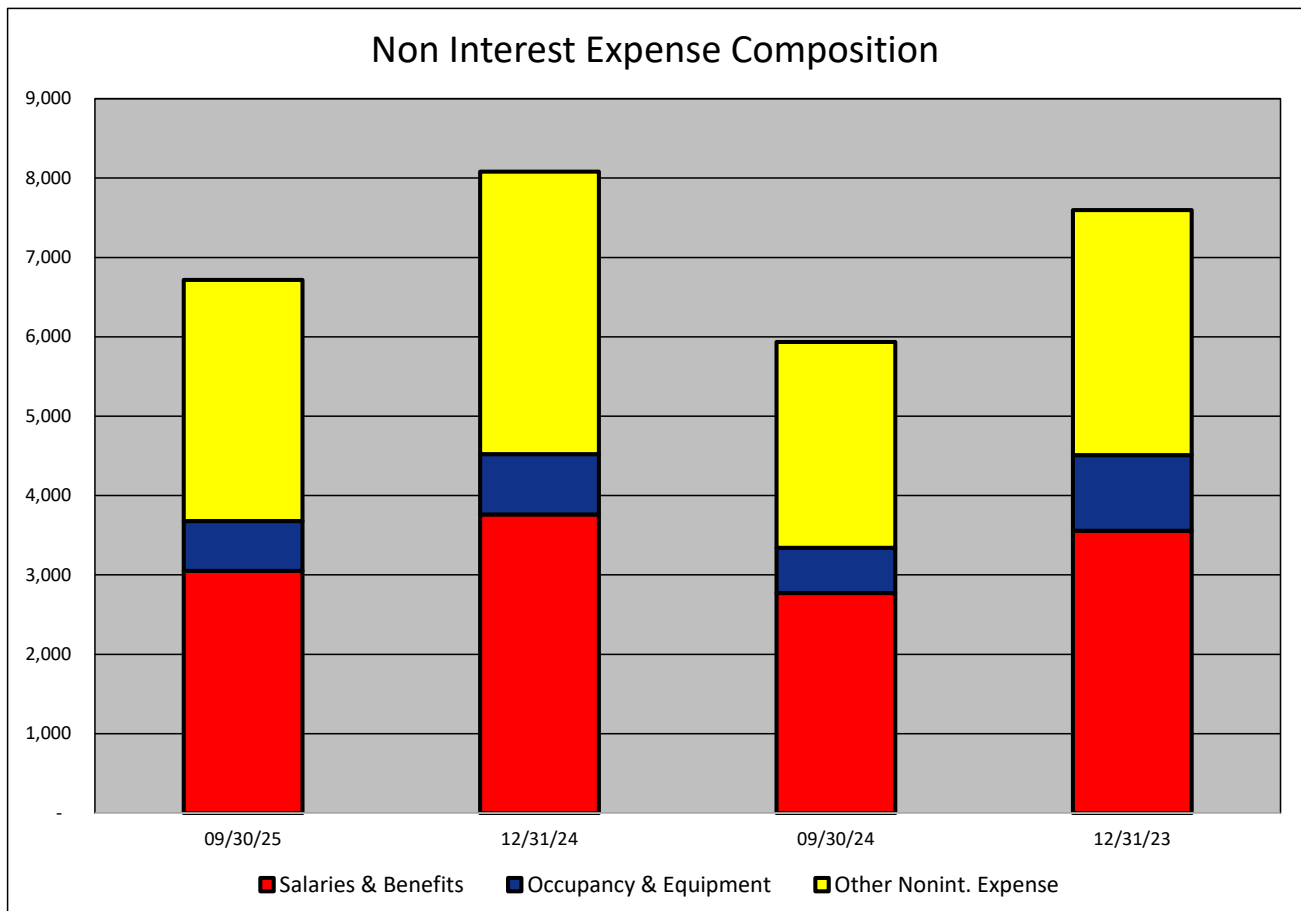


NONINTEREST EXPENSE COMPOSITION- Lafayette State Bank
(Dollars in Thousands)

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	3,050	3,762	2,770	3,556	280	10.11
Occupancy & Equipment	630	761	571	954	59	10.33
Other Nonint. Expense	3,036	3,558	2,594	3,085	442	17.04
Total Nonint. Expense	6,716	8,081	5,935	7,595	781	13.16



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
Fnbt 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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