

Pnb Community Bank

Niceville, FL

Established

6/16/1986

Florida Bank and Thrift Performance Report

Table of Contents

Title	Page
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

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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
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)

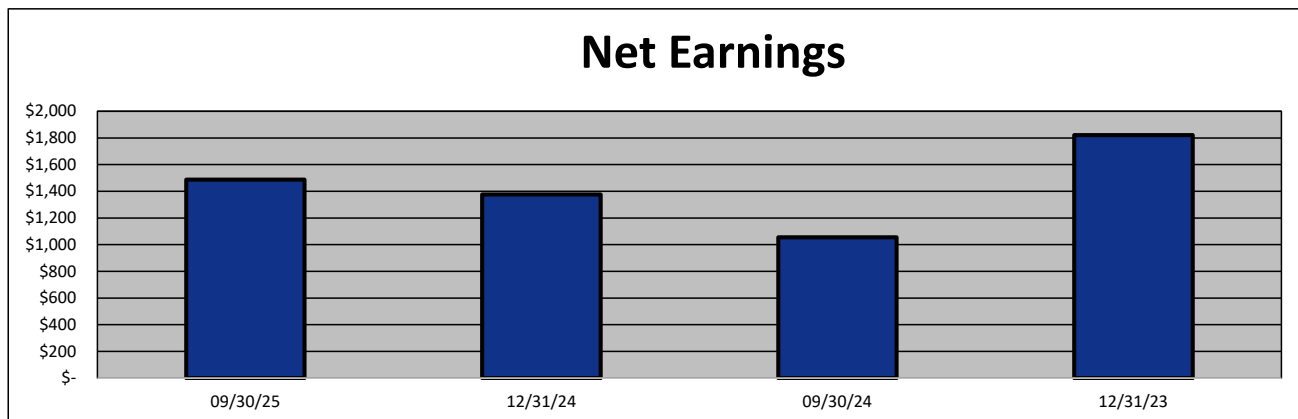
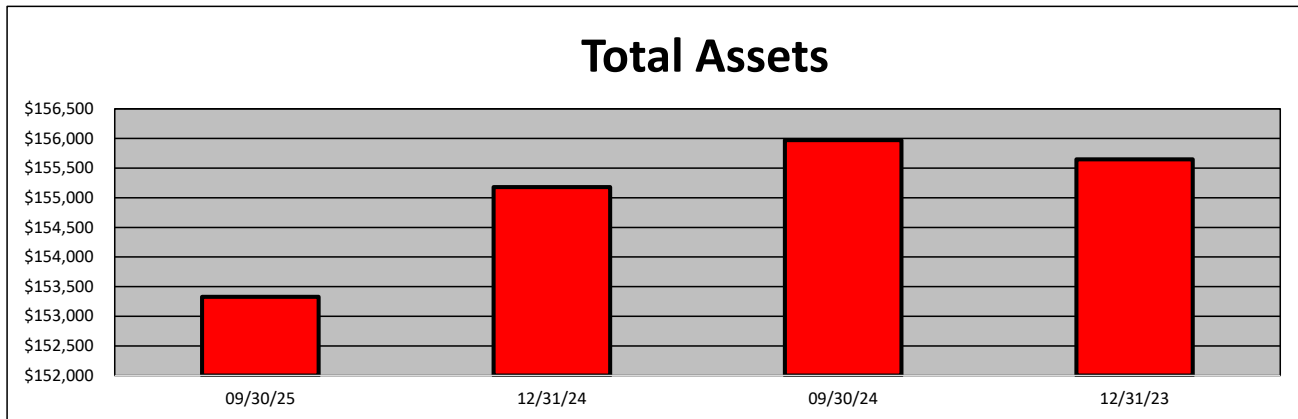
EXECUTIVE SUMMARY - PNB Community Bank
(Percentage)

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	8.84	7.62	8.30	7.28	10.42	11.69
Leverage Ratio	9.89	9.37	9.55	9.23	11.20	12.53
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	13.07	14.95
Risk Based Ratio	0.00	0.00	0.00	0.00	13.88	15.69
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	79.17	81.63	80.99	77.90	74.25	63.74
Loans/Assets	71.41	74.53	73.34	71.27	62.54	54.79
Securities/Assets	21.39	18.21	18.68	14.87	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	1.23	0.87	0.89	1.19	0.77	0.78
Return on Avg Equity	15.49	11.58	11.82	16.70	10.60	11.07
Nonint Income/Avg Assets	0.50	0.23	0.18	0.28	0.78	0.64
Net Overhead Ratio	2.87	3.16	3.14	2.97	2.28	2.45
Efficiency Ratio	67.02	74.34	73.41	68.16	71.62	76.19
Assets (per million) per Employee	3.93	3.78	3.90	3.99	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	1.28	1.24	1.24	1.26	1.28	1.17
Nonperforming Loans/Total Loans	0.07	1.30	1.32	2.06	0.50	0.76
Nonperforming Assets/Total Assets	0.05	0.97	0.97	1.47	0.34	0.47
Adjusted Texas Ratio	0.48	11.35	10.49	17.93	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	5.77	5.50	5.47	5.11	5.47	5.15
Cost of funds	1.46	1.35	1.28	0.53	2.82	2.28
Net interest margin	4.80	4.59	4.60	4.76	3.24	2.87
Avg Earning Assets/Avg Assets	94.30	94.45	94.43	94.48	95.81	94.66

SELECTED FINANCIAL DATA - PNB Community 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	153,327	155,179	155,971	155,646	(2,644)	(1.70)
Cash and Equivalents	9,055	8,693	9,961	18,688	(906)	(9.10)
Securities	32,797	28,252	29,142	23,146	3,655	12.54
Loans, net	109,492	115,648	114,382	110,923	(4,890)	(4.28)
Deposit Accounts	138,301	141,666	141,222	142,393	(2,921)	(2.07)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	13,551	11,825	12,950	11,329	601	4.64

Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	1,488	1,376	1,055	1,821	433	41.04
Interest Income	6,559	8,239	6,129	7,387	430	7.02
Interest Expense	1,108	1,368	975	510	133	13.64
Net Interest Income	5,451	6,871	5,154	6,877	297	5.76
Credit Loss Expense	-	125	125	(100)	(125)	(100.00)
Noninterest income	608	368	208	434	400	192.31
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	4,061	5,382	3,937	4,984	124	3.15
Net Operating Income	1,998	1,732	1,300	2,427	698	53.69
Income Taxes	510	481	370	606	140	37.84

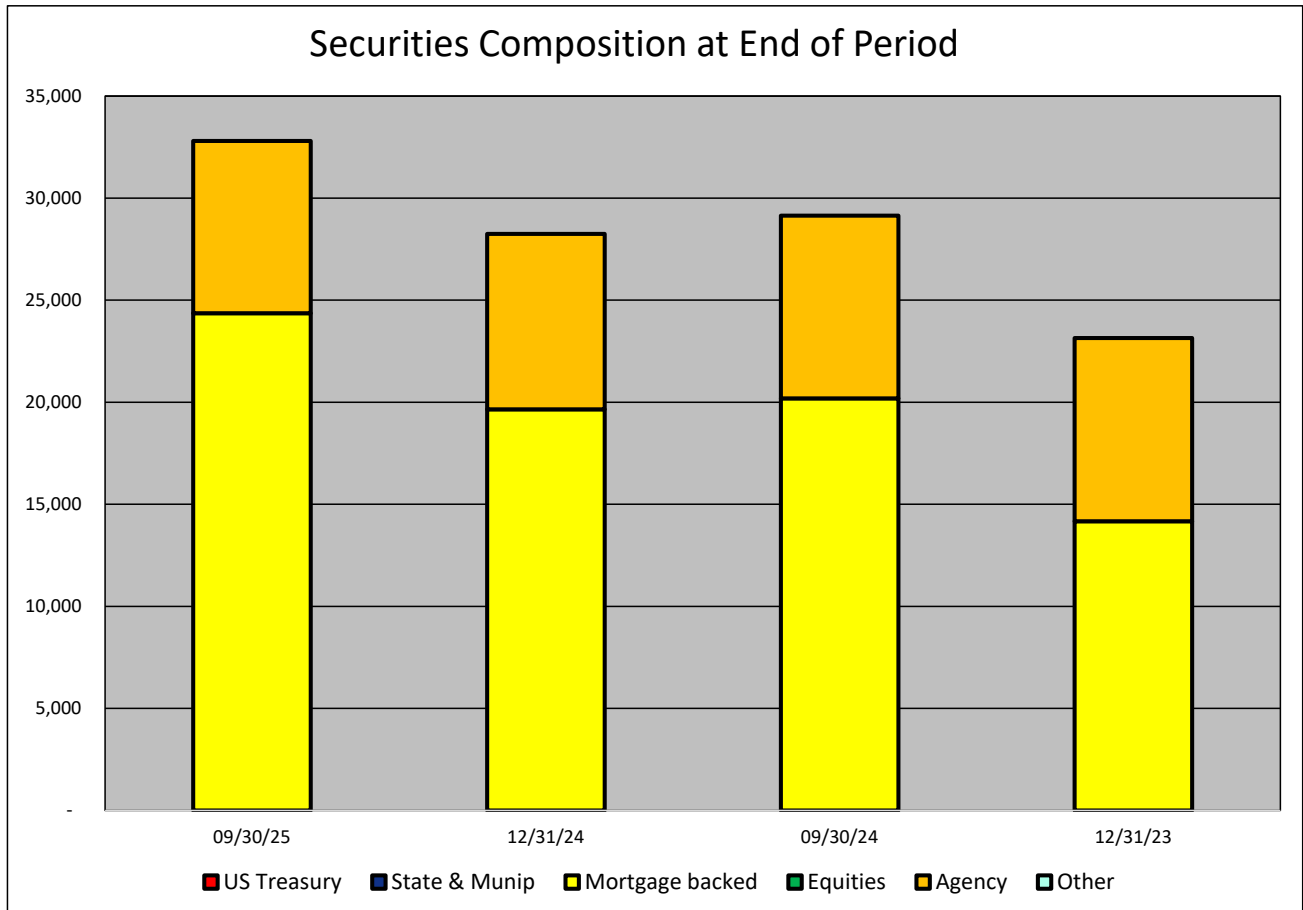


SECURITIES COMPOSITION - PNB Community Bank
(Dollars in Thousands)

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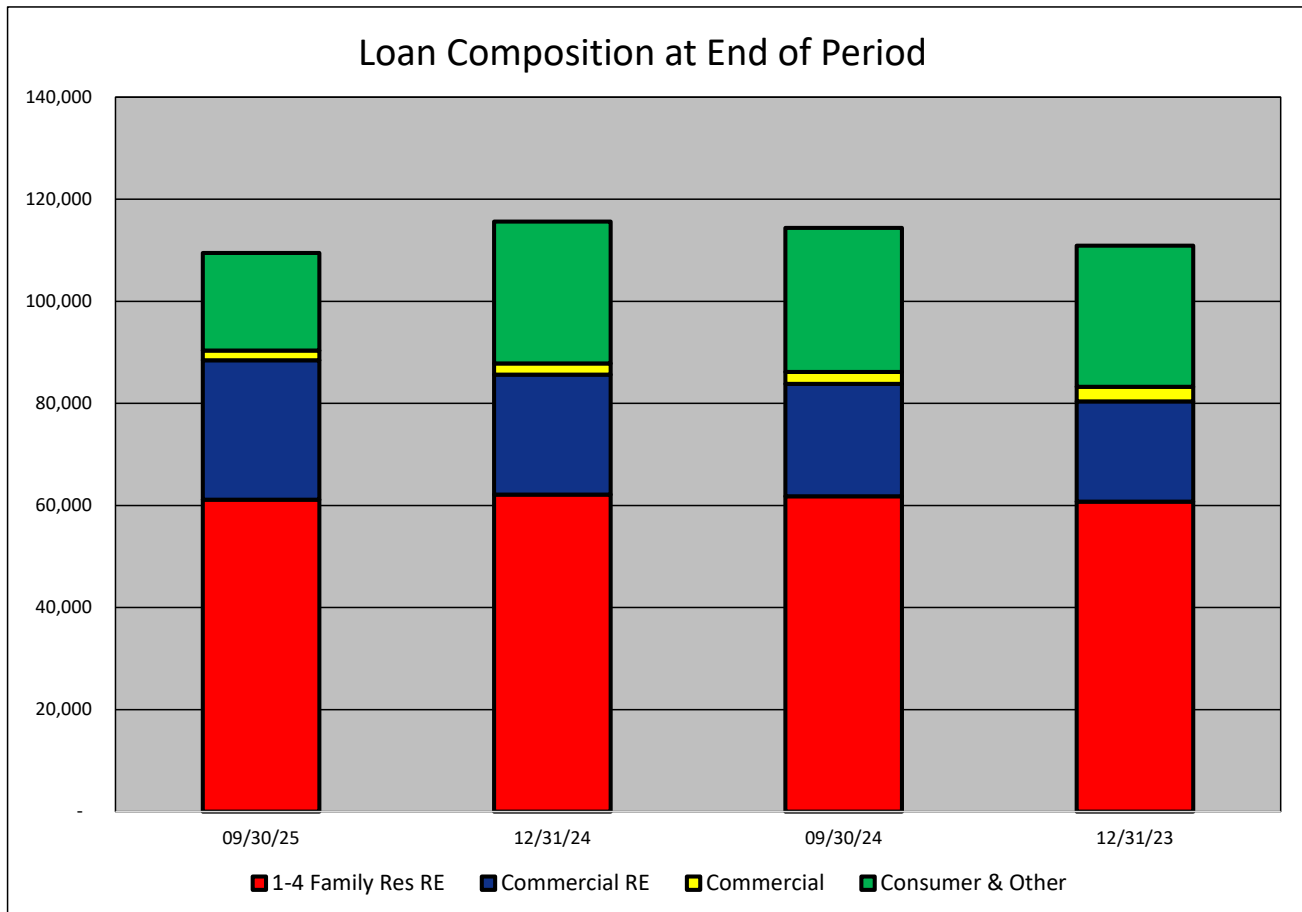
SECURITIES CATEGORY:

US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	24,360	19,657	20,187	14,166	4,173	20.67
Equities	-	-	-	-	-	NA
Agency	8,437	8,595	8,955	8,980	(518)	(5.78)
Other	-	-	-	-	-	NA
Total Securities	32,797	28,252	29,142	23,146	3,655	12.54



LOAN PORTFOLIO COMPOSITION - PNB Community 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	61,131	62,150	61,788	60,755	(657)	(1.06)
Commercial RE	27,315	23,491	22,034	19,649	5,281	23.97
Commercial	1,905	2,202	2,327	2,852	(422)	(18.13)
Consumer & Other	19,141	27,805	28,233	27,667	(9,092)	(32.20)
Loans, Net	109,492	115,648	114,382	110,923	(4,890)	(4.28)



LOAN PORTFOLIO QUALITY - PNB Community 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	1,432	1,397	1,397	942	35	2.51
Total Recoveries	42	67	49	200	(7)	(14.29)
Total Charge-offs	76	2	2	83	74	3,700.00
Credit Loss Expense	-	125	125	(100)	(125)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	438	-	NA
Ending Balance	1,398	1,432	1,414	1,397	(16)	(1.13)

NON-PERFORMING ASSETS:

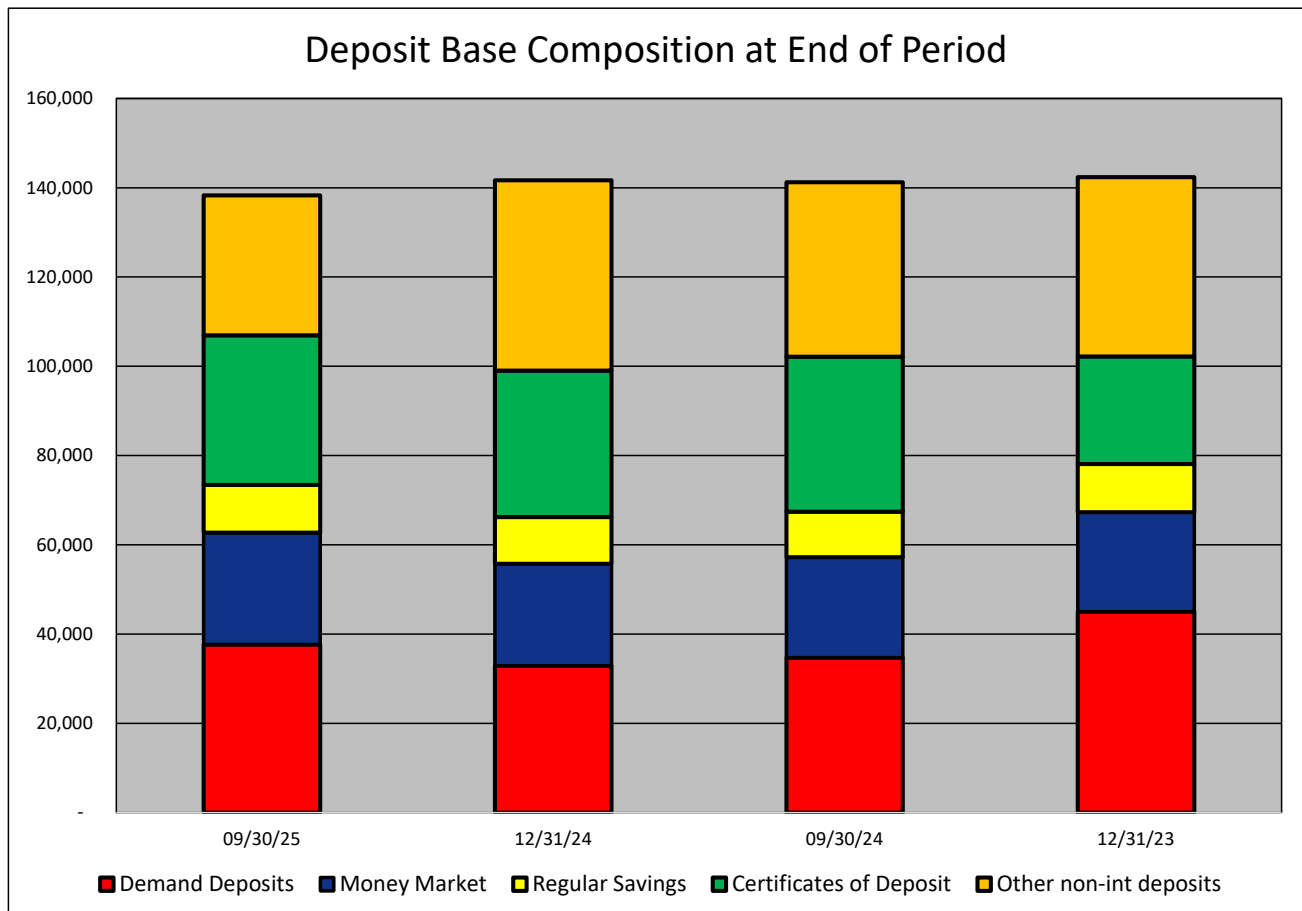
Total-90+ Days Past Due	24	-	-	-	24	NA
Total-Nonaccrual	48	1,504	1,506	2,281	(1,458)	(96.81)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	72	1,504	1,506	2,281	(1,434)	(95.22)

DEPOSIT BASE COMPOSITION - PNB Community 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	37,647	32,906	34,728	45,011	2,919	8.41
Money Market	25,092	22,828	22,484	22,289	2,608	11.60
Regular Savings	10,684	10,464	10,206	10,814	478	4.68
Certificates of Deposit	33,528	32,839	34,713	24,101	(1,185)	(3.41)
Other non-int deposits	31,350	42,629	39,091	40,178	(7,741)	(19.80)
Total Deposits	138,301	141,666	141,222	142,393	(2,921)	(2.07)

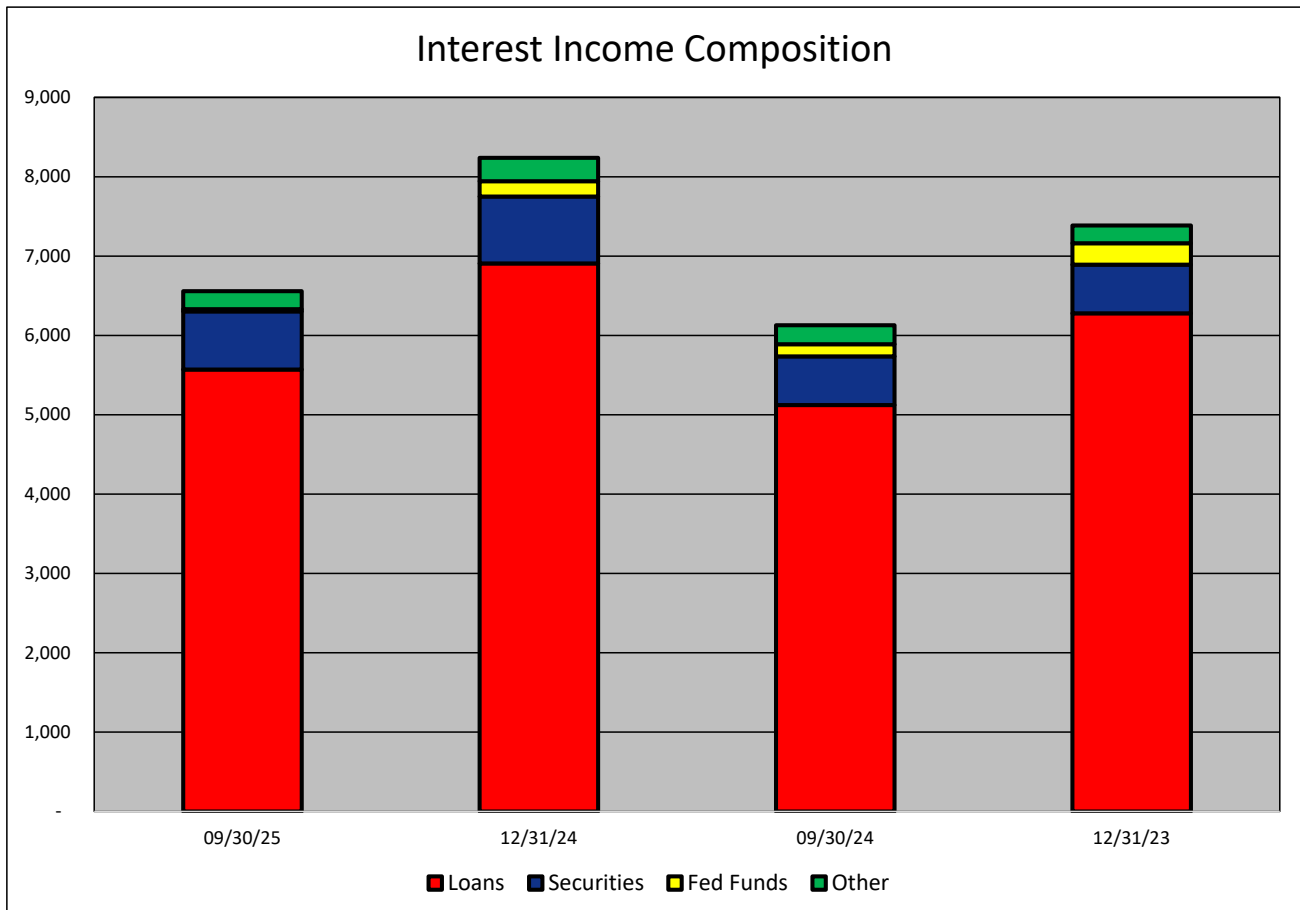


INTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	5,569	6,907	5,123	6,279	446	8.71
Securities	733	842	614	614	119	19.38
Fed Funds	29	194	153	269	(124)	(81.05)
Other	228	296	239	225	(11)	(4.60)
Total Int Income	6,559	8,239	6,129	7,387	430	7.02

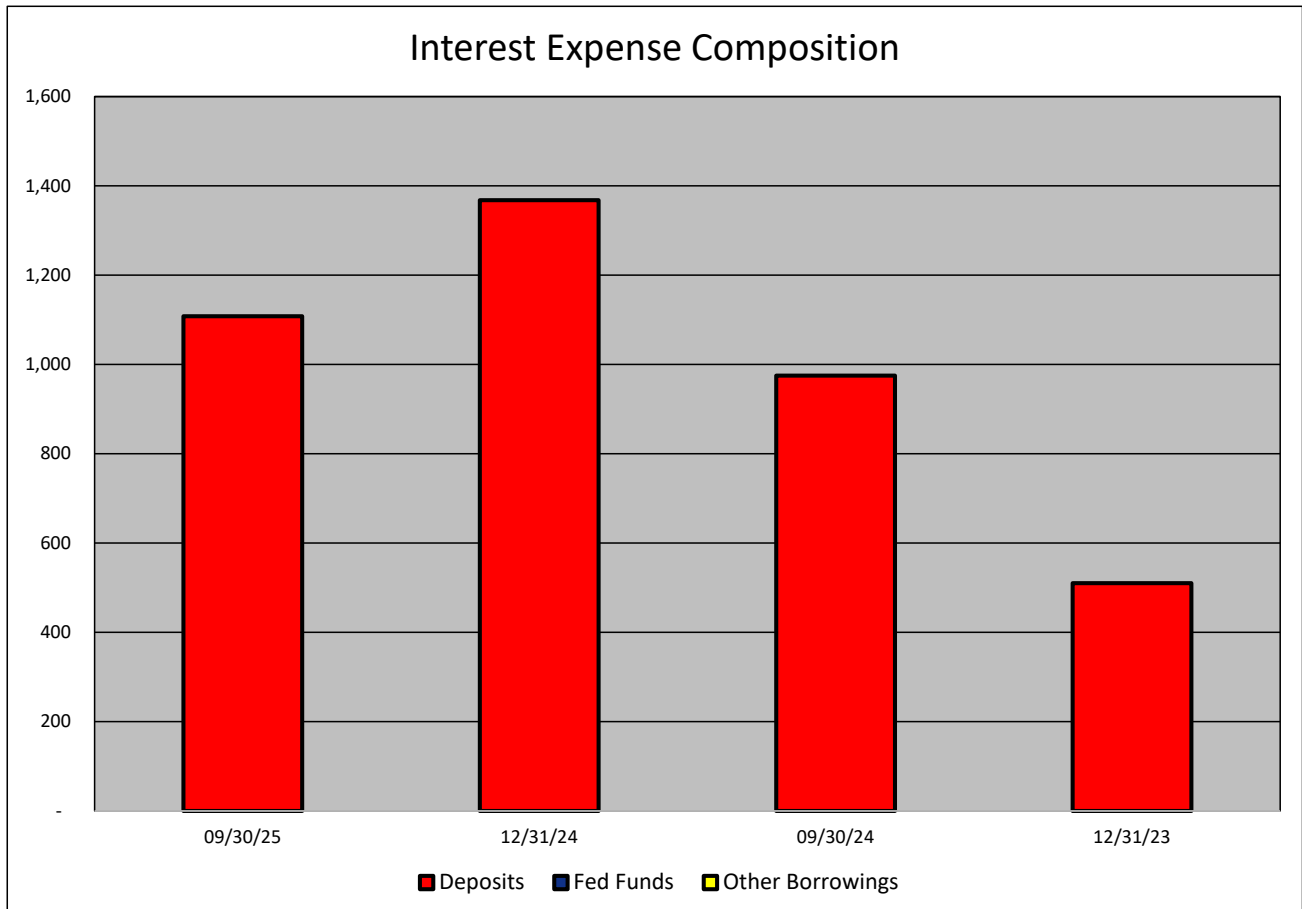


INTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	1,108	1,368	975	510	133	13.64
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	1,108	1,368	975	510	133	13.64

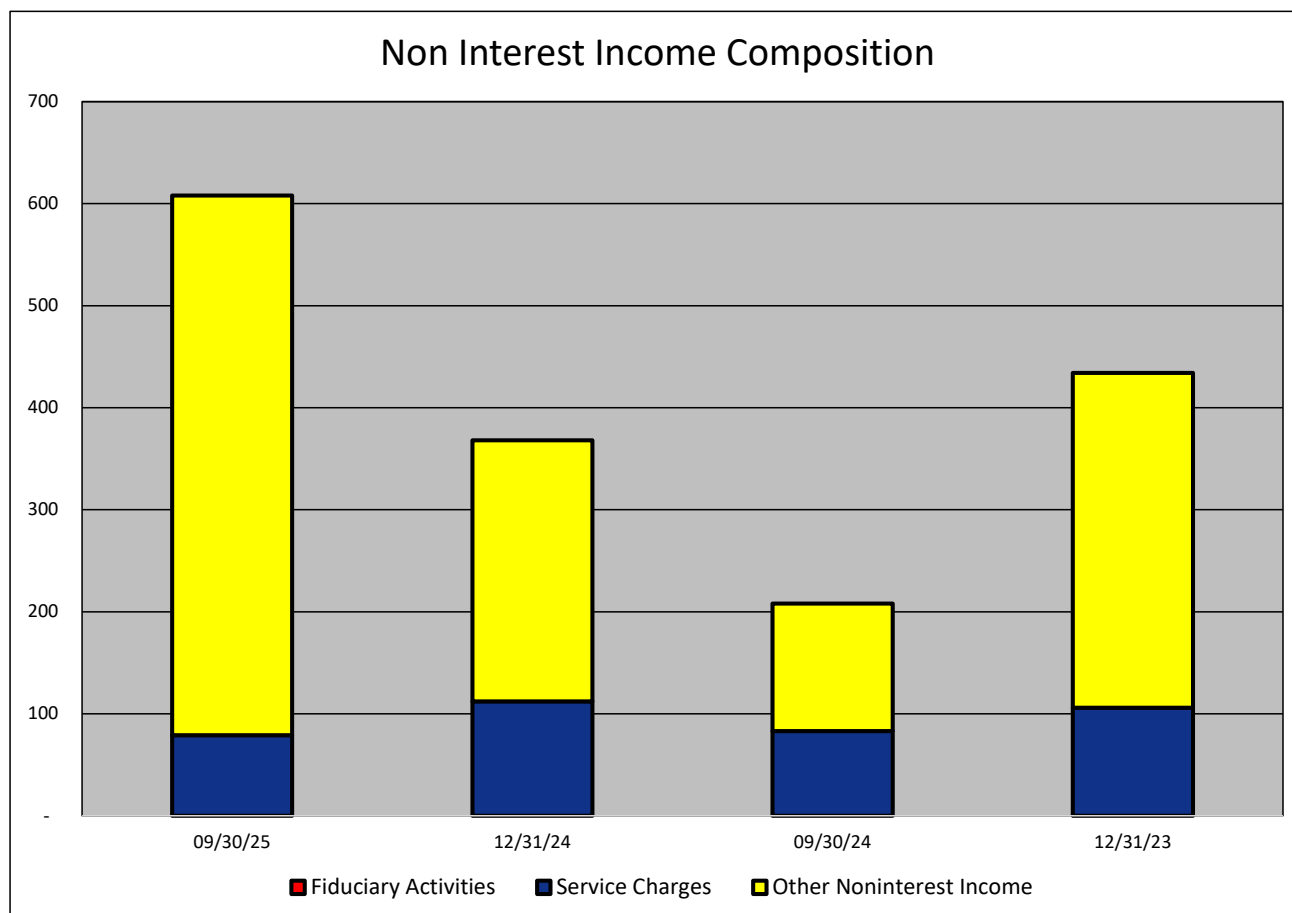


NONINTEREST INCOME COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	79	112	83	106	(4)	(4.82)
Other Noninterest Income	529	256	125	328	404	323.20
Total Nonint. Income	608	368	208	434	400	192.31

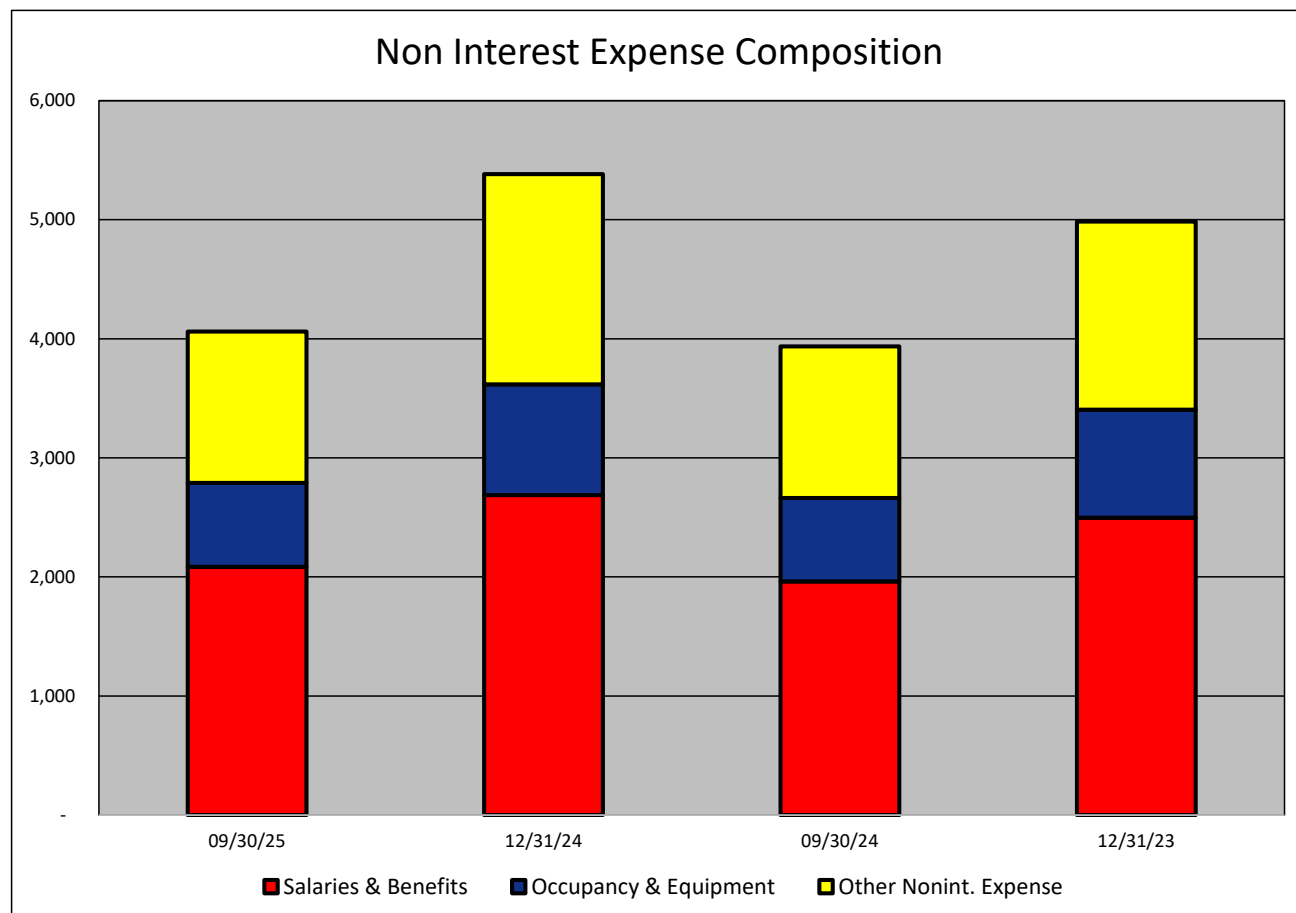


NONINTEREST EXPENSE COMPOSITION- PNB Community Bank
(Dollars in Thousands)

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	2,085	2,687	1,963	2,497	122	6.21
Occupancy & Equipment	704	930	701	907	3	0.43
Other Nonint. Expense	1,272	1,765	1,273	1,580	(1)	(0.08)
Total Nonint. Expense	4,061	5,382	3,937	4,984	124	3.15



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

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