Prime Meridian Bank

Tallahassee, FL

Established
2/4/2008

Florida Bank and Thrift Performance Report

Table of Contents

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

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)

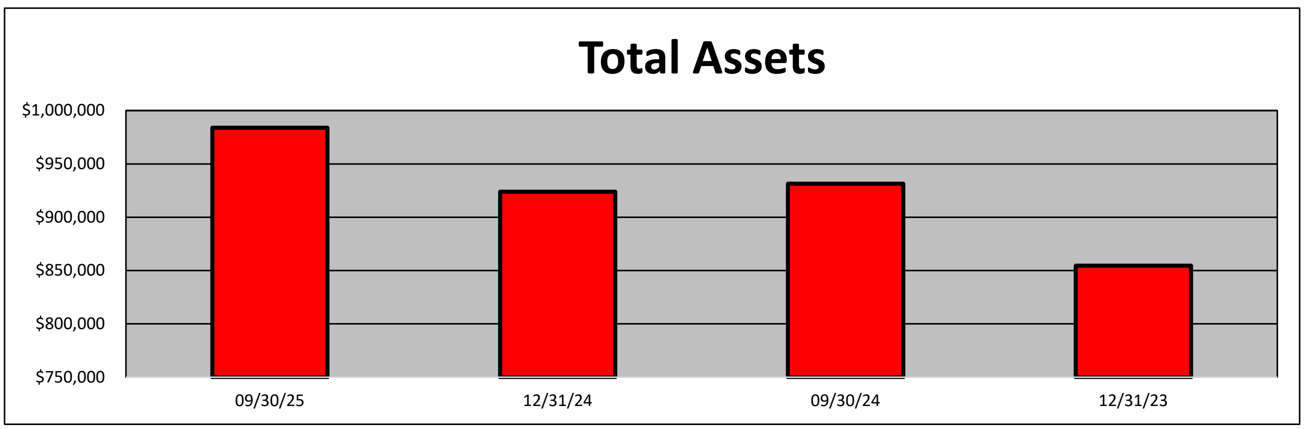
EXECUTIVE SUMMARY - Prime Meridian Bank
(Percentage)

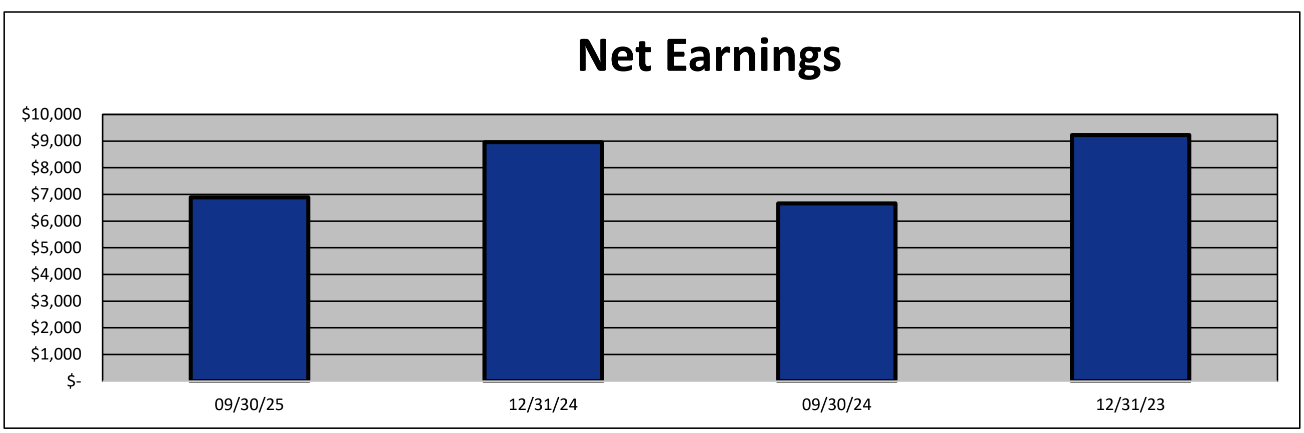
Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.68	9.60	9.43	9.22	10.42	11.69
Leverage Ratio	10.30	10.28	10.21	10.15	11.20	12.53
Tier 1 Cap/Risk Based Assets	14.43	14.03	13.53	13.18	13.07	14.95
Risk Based Ratio	15.31	14.88	14.33	14.03	13.88	15.69
Common Equity Tier 1 Capital Ratio	14.43	14.03	13.53	13.18	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	82.15	86.18	84.75	87.34	74.25	63.74
Loans/Assets	73.57	76.67	75.14	76.89	62.54	54.79
Securities/Assets	9.68	11.39	11.19	15.95	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	0.95	1.00	1.00	1.11	0.77	0.78
Return on Avg Equity	10.08	10.70	10.77	12.46	10.60	11.07
Nonint Income/Avg Assets	0.29	0.29	0.29	0.28	0.78	0.64
Net Overhead Ratio	1.92	1.92	1.94	1.89	2.28	2.45
Efficiency Ratio	59.93	60.56	60.71	57.02	71.62	76.19
Assets (per million) per Employee	9.03	8.40	8.39	7.77	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	0.81	0.80	0.77	0.85	1.28	1.17
Nonperforming Loans/Total Loans	0.76	0.42	0.35	0.52	0.50	0.76
Nonperforming Assets/Total Assets	0.59	0.32	0.26	0.40	0.34	0.47
Adjusted Texas Ratio	5.78	3.18	2.64	4.08	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	5.66	5.59	5.56	5.04	5.47	5.15
Cost of funds	2.95	2.99	2.94	1.93	2.82	2.28
Net interest margin	3.55	3.50	3.51	3.70	3.24	2.87
Avg Earning Assets/Avg Assets	95.87	96.14	96.31	95.24	95.81	94.66

SELECTED FINANCIAL DATA - Prime Meridian 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	983,835	923,785	931,493	854,494	52,342	5.62
Cash and Equivalents	134,035	78,152	96,524	28,416	37,511	38.86
Securities	95,258	105,259	104,211	136,325	(8,953)	(8.59)
Loans, net	723,797	708,274	699,904	657,024	23,893	3.41
Deposit Accounts	881,111	821,869	825,823	752,243	55,288	6.69
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	95,264	88,696	87,869	78,763	7,395	8.42

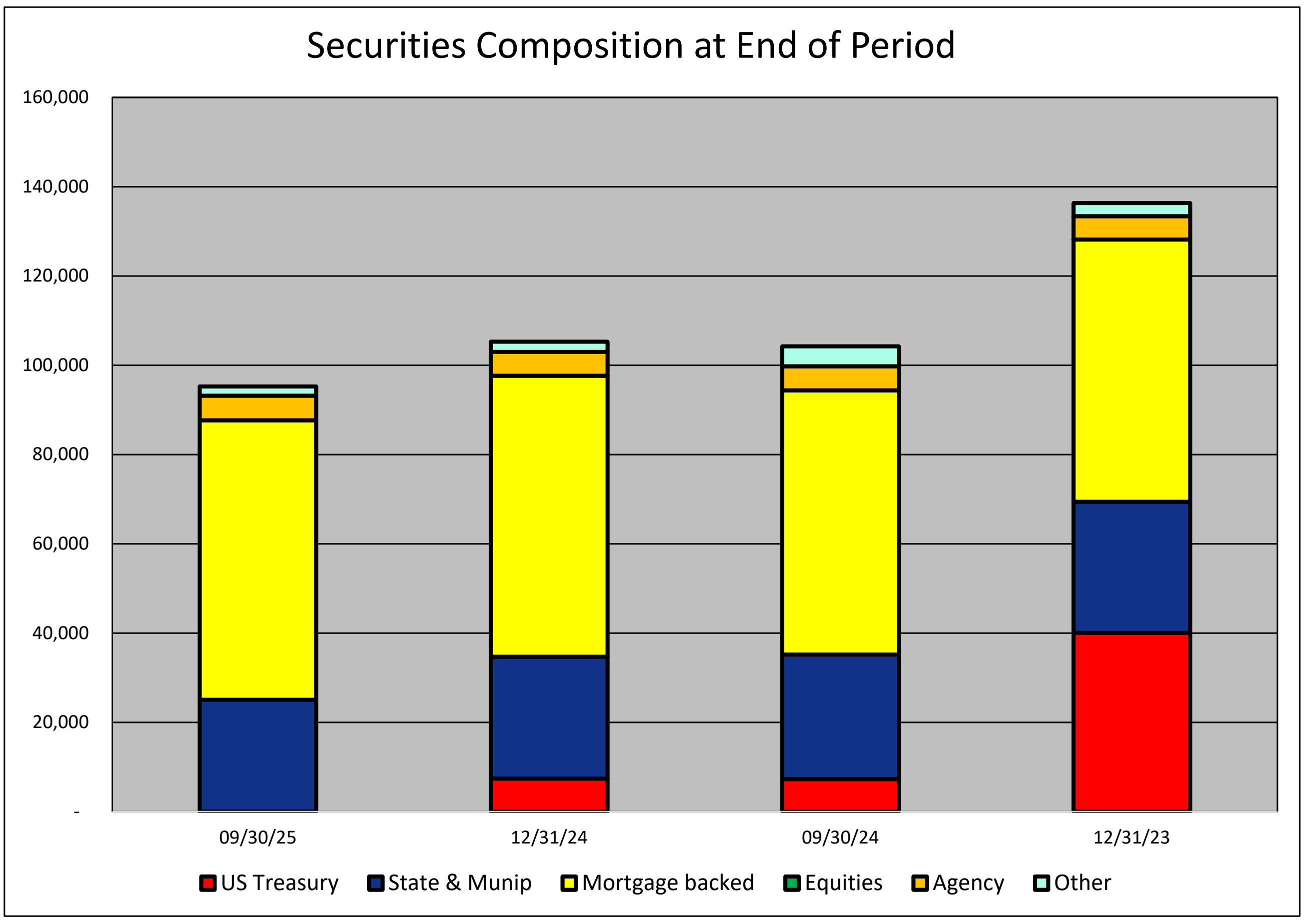
Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	6,893	8,964	6,666	9,230	227	3.41
Interest Income	39,353	48,243	35,497	39,927	3,856	10.86
Interest Expense	14,676	18,085	13,098	10,598	1,578	12.05
Net Interest Income	24,677	30,158	22,399	29,329	2,278	10.17
Credit Loss Expense	1,494	941	615	1,450	879	142.93
Noninterest income	2,075	2,637	1,897	2,353	178	9.38
Gain on Sale of Securities	(101)	-	-	-	(101)	NA
Noninterest Expense	16,042	19,876	14,763	18,084	1,279	8.66
Net Operating Income	9,216	11,978	8,918	12,148	298	3.34
Income Taxes	2,160	2,842	2,112	2,918	48	2.27





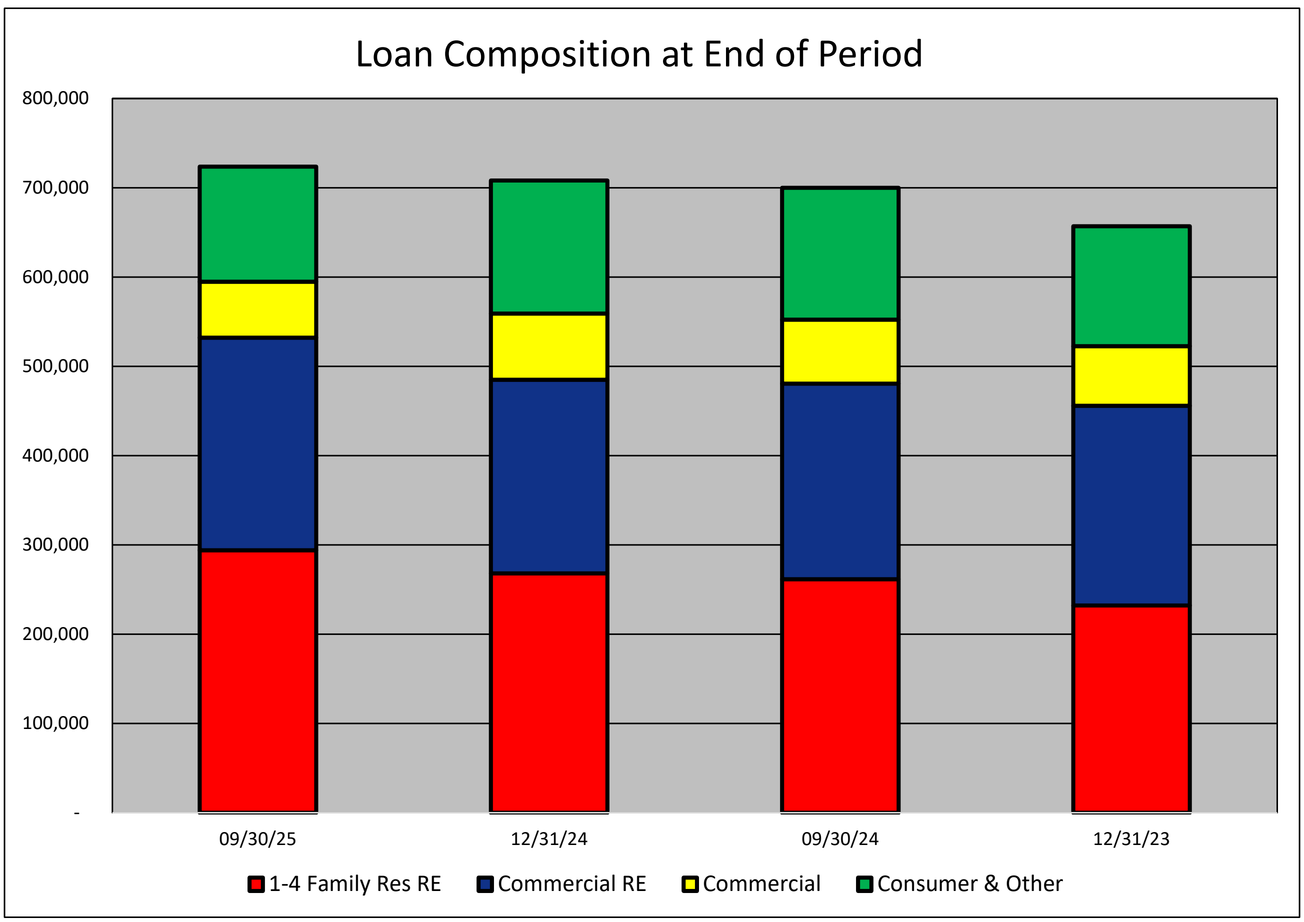
SECURITIES COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	7,370	7,298	40,057	(7,298)	(100.00)
State & Munip	25,073	27,350	27,886	29,365	(2,813)	(10.09)
Mortgage backed	62,572	62,925	59,169	58,753	3,403	5.75
Equities	-	-	-	-	-	NA
Agency	5,539	5,311	5,407	5,200	132	2.44
Other	2,074	2,303	4,451	2,950	(2,377)	(53.40)
Total Securities	95,258	105,259	104,211	136,325	(8,953)	(8.59)



LOAN PORTFOLIO COMPOSITION - Prime Meridian 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	293,951	268,061	261,658	232,136	32,293	12.34
Commercial RE	238,079	216,981	218,865	223,794	19,214	8.78
Commercial	62,792	74,134	71,643	66,689	(8,851)	(12.35)
Consumer & Other	128,975	149,098	147,738	134,405	(18,763)	(12.70)
Loans, Net	723,797	708,274	699,904	657,024	23,893	3.41

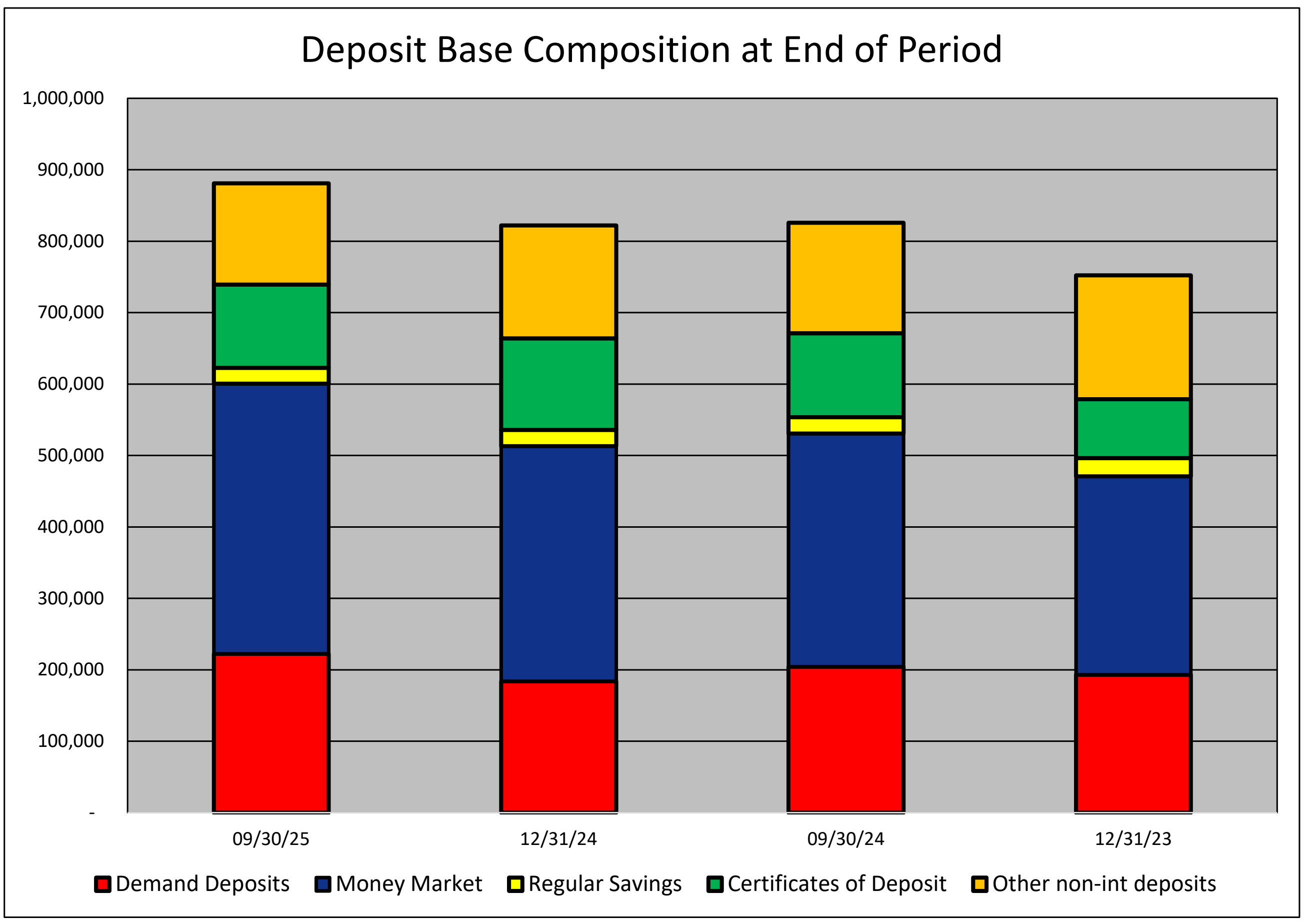


LOAN PORTFOLIO QUALITY - Prime Meridian Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
ALLOWANCE FOR CREDIT LOSSES (LOANS):						
Beginning Balance	5,632	5,609	5,609	7,145	23	0.41
Total Recoveries	105	11	8	53	97	1,212.50
Total Charge-offs	1,341	929	843	433	498	59.07
Credit Loss Expense	1,494	941	615	1,450	879	142.93
Writedown Transfer Loans HFS	5	-	-	-	5	NA
Adjustments	-	-	-	(2,606)	-	NA
Ending Balance	5,885	5,632	5,389	5,609	496	9.20
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	29	-	1,110	-	NA
Total-Nonaccrual	5,524	2,969	2,464	2,335	3,060	124.19
Foreclosed Real Estate	320	-	-	-	320	NA
Total Non-perf Assets	5,844	2,998	2,464	3,445	3,380	137.18

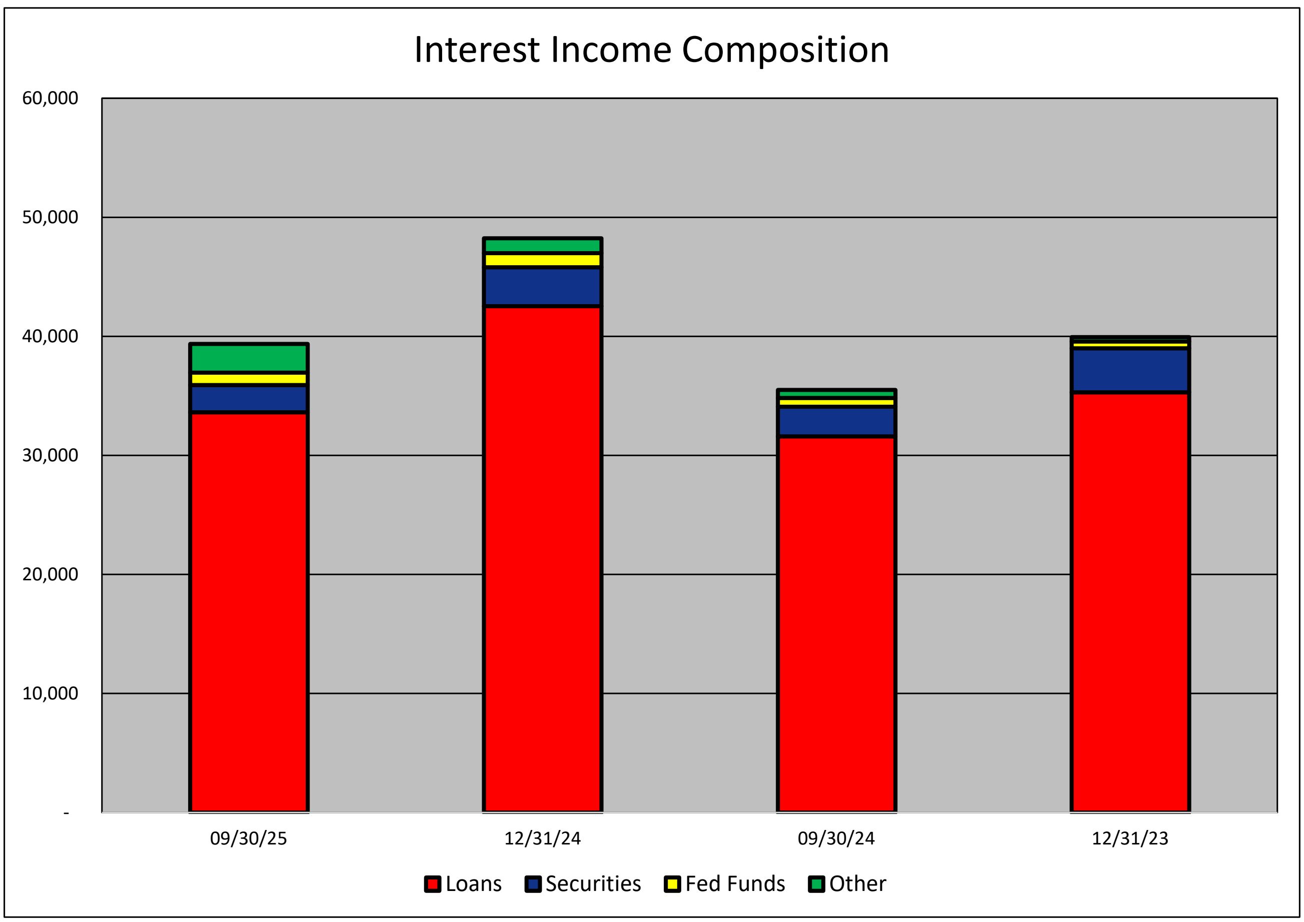
DEPOSIT BASE COMPOSITION - Prime Meridian Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	222,353	183,963	204,496	192,980	17,857	8.73
Money Market	378,310	329,035	326,061	277,686	52,249	16.02
Regular Savings	21,896	22,860	22,954	25,723	(1,058)	(4.61)
Certificates of Deposit	116,582	128,208	117,560	82,436	(978)	(0.83)
Other non-int deposits	141,970	157,803	154,752	173,418	(12,782)	(8.26)
Total Deposits	881,111	821,869	825,823	752,243	55,288	6.69



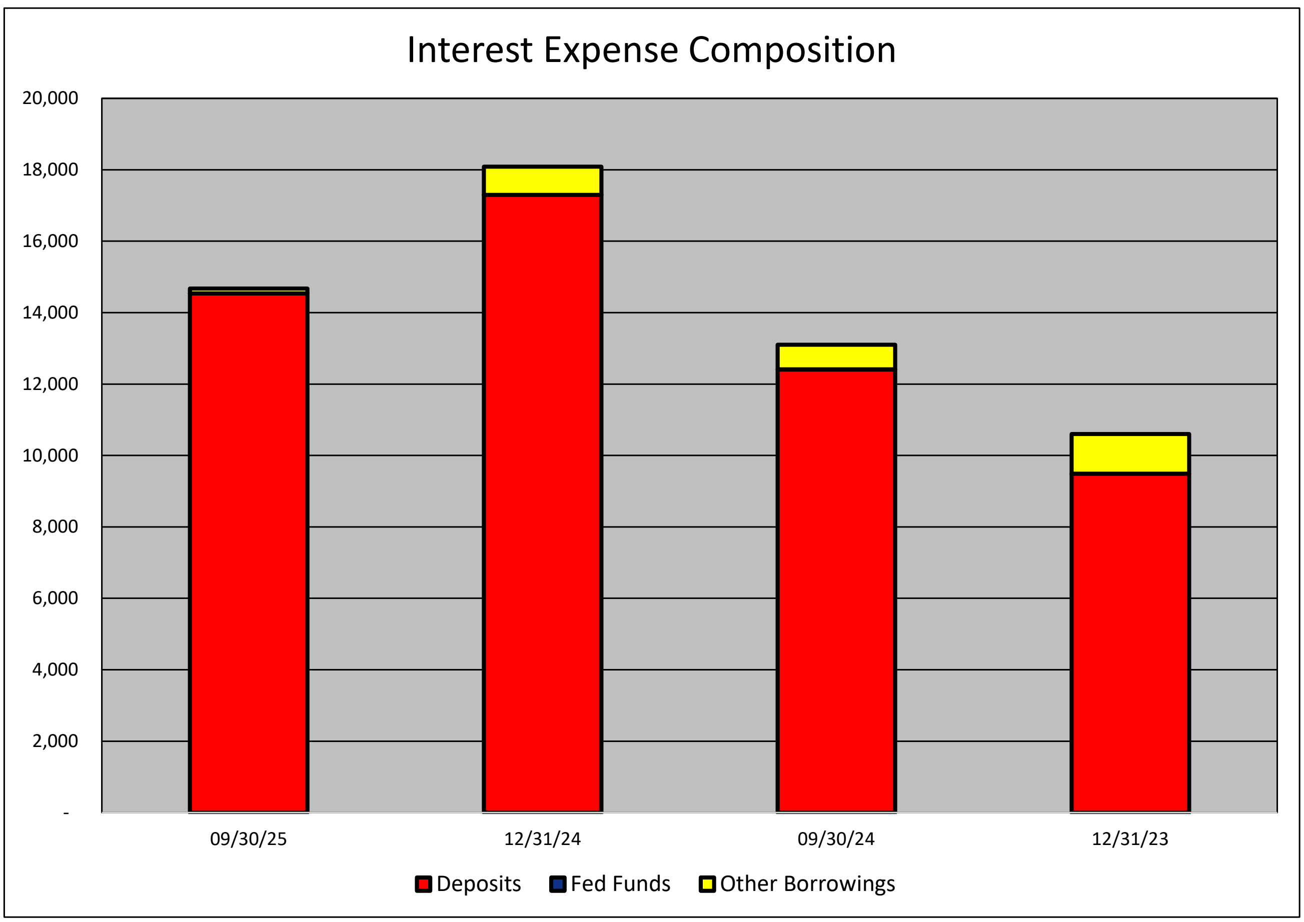
INTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	33,619	42,539	31,584	35,291	2,035	6.44
Securities	2,289	3,255	2,505	3,698	(216)	(8.62)
Fed Funds	1,051	1,186	744	570	307	41.26
Other	2,394	1,263	664	368	1,730	260.54
Total Int Income	39,353	48,243	35,497	39,927	3,856	10.86



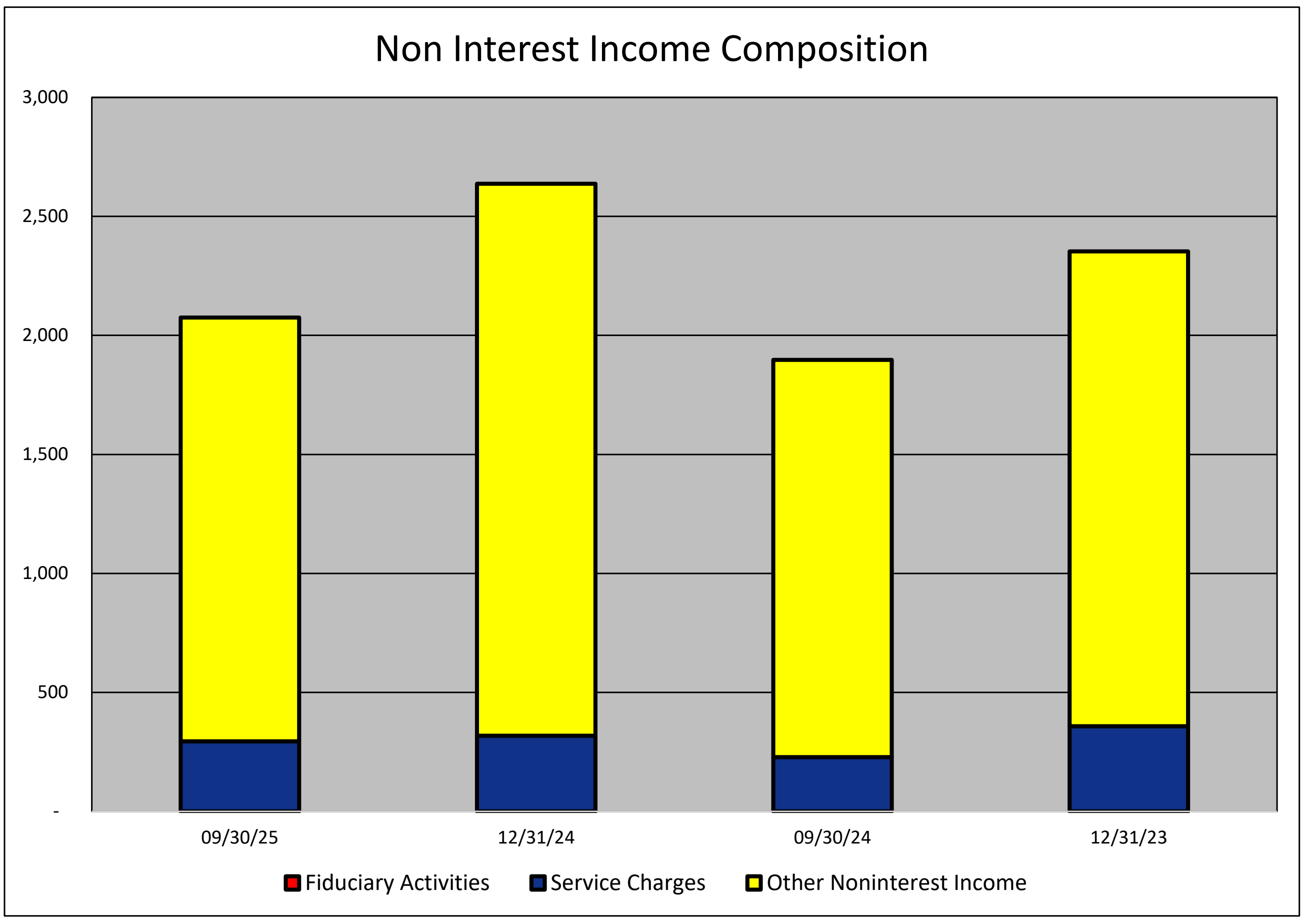
INTEREST EXPENSE COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	14,535	17,295	12,409	9,492	2,126	17.13
Fed Funds	-	1	1	-	(1)	(100.00)
Other Borrowings	141	789	688	1,106	(547)	(79.51)
Total Int Expense	14,676	18,085	13,098	10,598	1,578	12.05



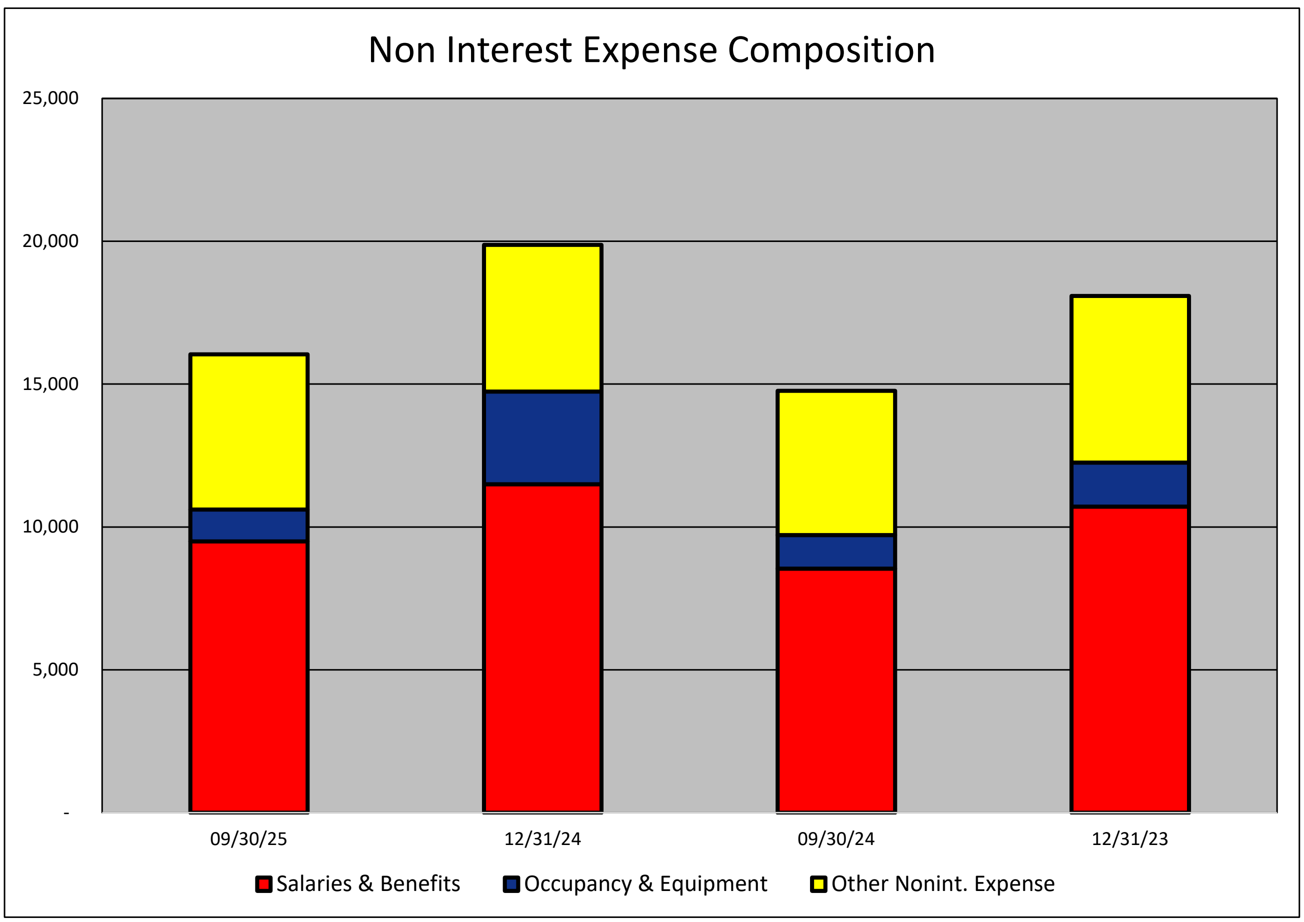
NONINTEREST INCOME COMPOSITION- Prime Meridian Bank
(Dollars in Thousands)

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	294	318	228	358	66	28.95
Other Noninterest Income	1,781	2,319	1,669	1,995	112	6.71
Total Nonint. Income	2,075	2,637	1,897	2,353	178	9.38



NONINTEREST EXPENSE COMPOSITION- Prime Meridian 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 EXPENSE CATEGORY						
Salaries & Benefits	9,499	11,492	8,545	10,716	954	11.16
Occupancy & Equipment	1,110	3,251	1,170	1,541	(60)	(5.13)
Other Nonint. Expense	5,433	5,133	5,048	5,827	385	7.63
Total Nonint. Expense	16,042	19,876	14,763	18,084	1,279	8.66



PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Assets $000 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

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Loans $000 This Year	Last Year	% Change in Loans
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

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

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

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

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

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

PEER GROUP COMPARISONS REPORT
North Florida Group

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

Institution name	Cash & Noninterest 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

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

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

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