

Dlp Bank

Starke, FL

Established

3/19/1957

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 nine months ended September 30, 2024

Institution name	Total Assets (\$'000's)
Everbank, National Association	39,856,346
Capital City Bank	4,217,117
First Federal Bank	3,946,707
One Florida Bank	1,812,749
Prime Meridian Bank	931,493
Fnbt Bank	586,939
Florida Capital Bank, National Association	559,026
Intracoastal Bank	552,985
Dlp Bank	260,249
Lafayette State Bank	220,640
Madison County Community Bank	185,337
The Warrington Bank	176,986
Pnb Community Bank	155,971
Bank Of Pensacola	146,722
Peoples Bank Of Graceville	116,868

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.35
Dlp Bank	1.46
Capital City Bank	1.29
Intracoastal Bank	1.13
Lafayette State Bank	1.08
Prime Meridian Bank	1.00
First Federal Bank	0.92
Pnb Community Bank	0.89
One Florida Bank	0.85
Florida Capital Bank, National Association	0.72
Peoples Bank Of Graceville	0.72
Everbank, National Association	0.62
Madison County Community Bank	0.58
Bank Of Pensacola	0.34
The Warrington Bank	0.18

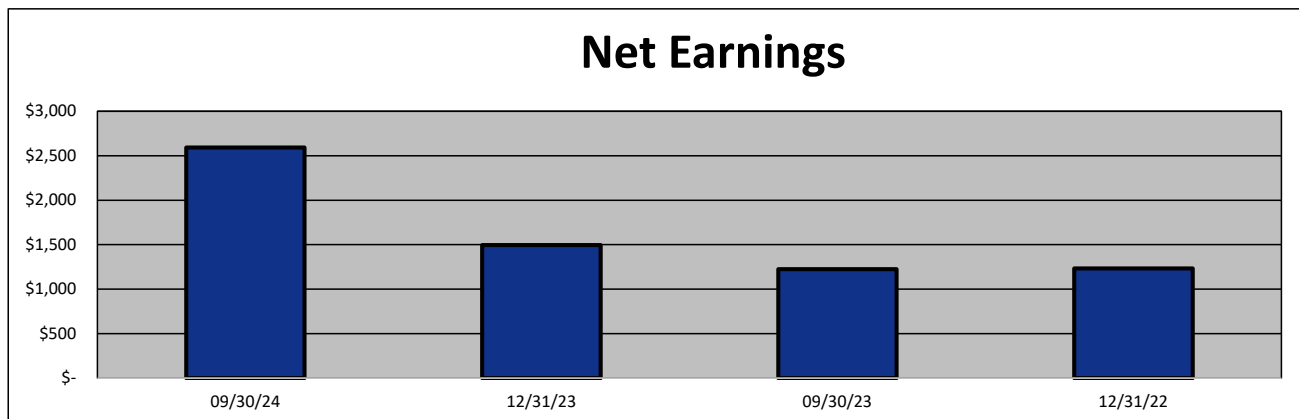
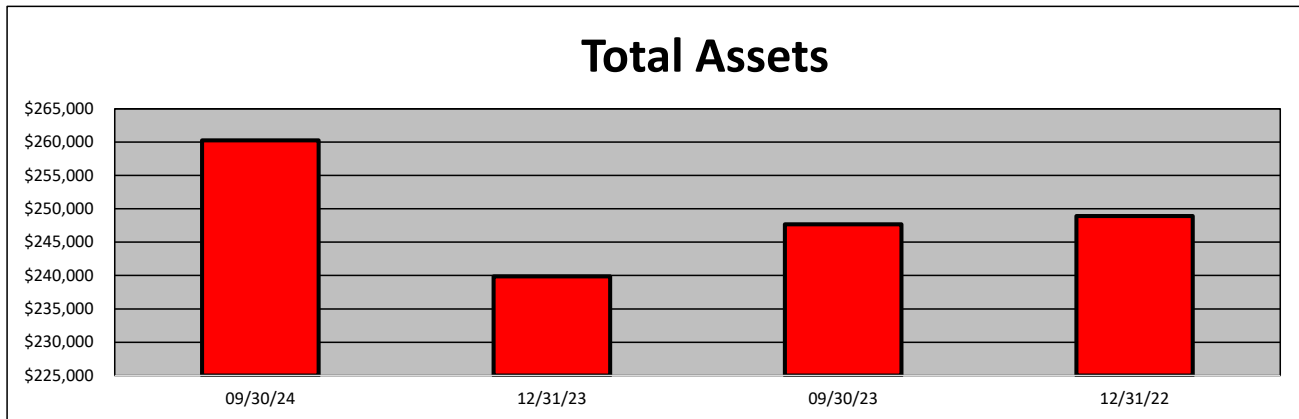
EXECUTIVE SUMMARY - DLP Bank
(Percentage)

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	17.66	17.76	16.45	16.40	9.87	9.60
Leverage Ratio	15.47	13.41	12.58	11.89	10.70	10.41
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.49	13.36
Risk Based Ratio	0.00	0.00	0.00	0.00	13.34	14.17
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	12.45	13.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	48.71	45.51	37.83	38.21	75.65	66.14
Loans/Assets	39.93	37.31	31.51	31.87	63.44	57.40
Securities/Assets	23.02	30.11	25.72	26.83	20.01	28.29
PROFITABILITY:						
Return on Avg Assets	1.46	0.61	0.66	0.55	0.75	0.94
Return on Avg Equity	7.92	3.60	3.96	5.70	10.06	11.17
Nonint Income/Avg Assets	0.77	0.67	0.66	0.65	0.79	0.63
Net Overhead Ratio	3.55	3.40	3.26	2.32	2.14	2.08
Efficiency Ratio	70.64	72.67	72.44	78.55	72.20	69.93
Assets (per million) per Employee	7.03	6.15	6.04	6.55	10.50	8.56
ASSET QUALITY:						
Allowance/Loans	1.53	1.43	1.29	1.29	1.29	1.19
Nonperforming Loans/Total Loans	2.61	3.63	5.12	8.13	0.55	0.94
Nonperforming Assets/Total Assets	1.42	2.00	2.11	3.11	0.37	0.55
Adjusted Texas Ratio	10.33	15.17	17.93	26.97	3.62	4.51
YIELDS & COSTS:						
Yield on earning assets	5.97	5.83	5.72	3.60	5.49	5.08
Cost of funds	0.47	0.32	0.29	0.14	3.09	2.46
Net interest margin	5.76	5.67	5.56	3.52	2.88	2.66
Avg Earning Assets/Avg Assets	92.63	85.42	83.73	86.91	96.03	95.82

SELECTED FINANCIAL DATA - DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	260,249	239,872	247,664	248,929	12,585	5.08
Cash and Equivalents	77,014	58,050	85,412	81,131	(8,398)	(9.83)
Securities	59,902	72,237	63,688	66,780	(3,786)	(5.94)
Loans, net	103,923	89,489	78,042	79,340	25,881	33.16
Deposit Accounts	213,349	196,638	206,279	207,634	7,070	3.43
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	45,971	42,606	40,735	40,812	5,236	12.85

Period Ending	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,592	1,495	1,225	1,232	1,367	111.59
Interest Income	9,808	12,222	8,862	6,980	946	10.67
Interest Expense	334	353	244	158	90	36.89
Net Interest Income	9,474	11,869	8,618	6,822	856	9.93
Prov for Credit Losses	(224)	1,544	947	20	(1,171)	(123.65)
Noninterest income	1,362	1,637	1,221	1,454	141	11.55
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	7,664	9,975	7,248	6,616	416	5.74
Net Operating Income	3,396	1,987	1,644	1,640	1,752	106.57
Income Taxes	799	492	419	408	380	90.69

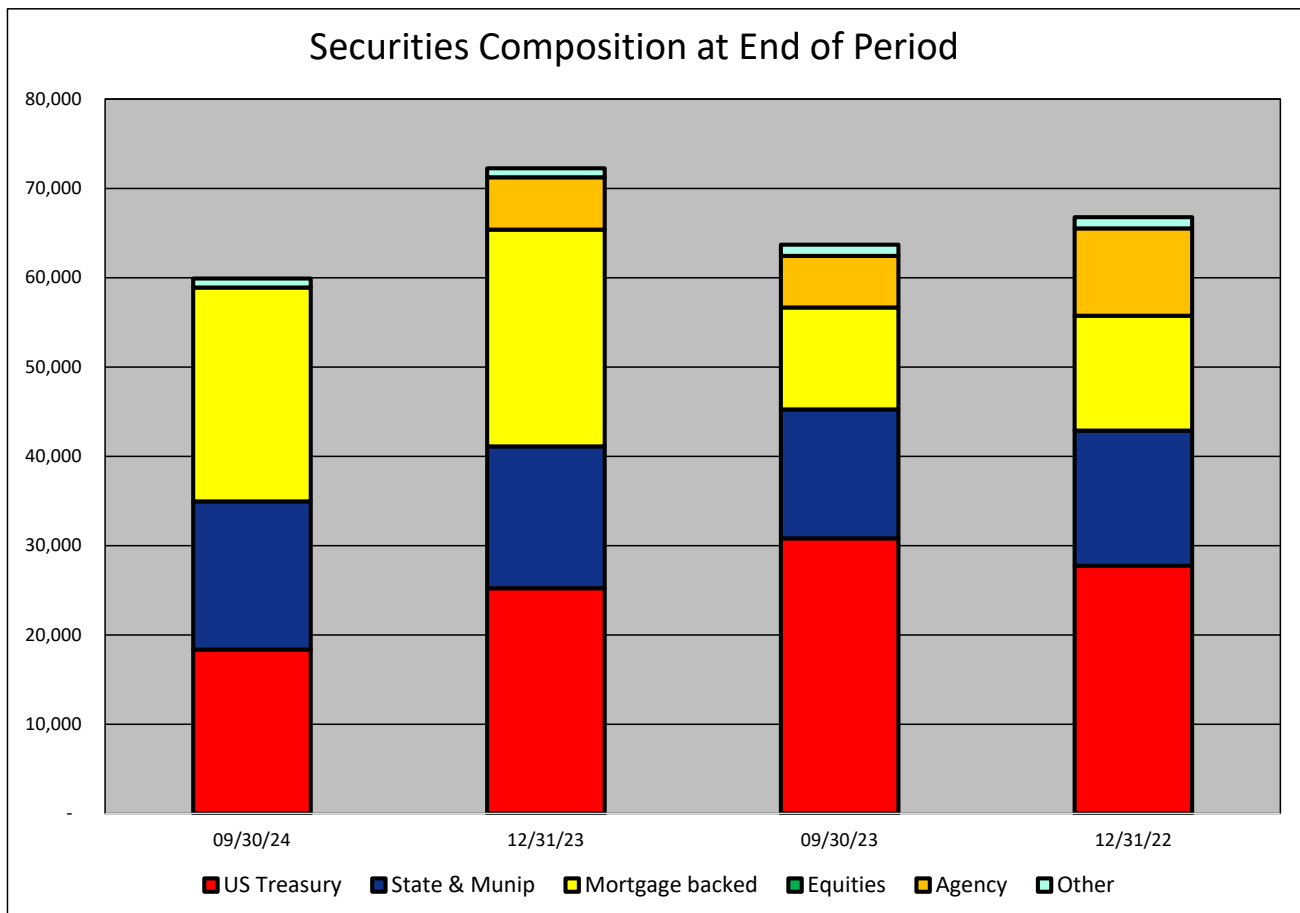


SECURITIES COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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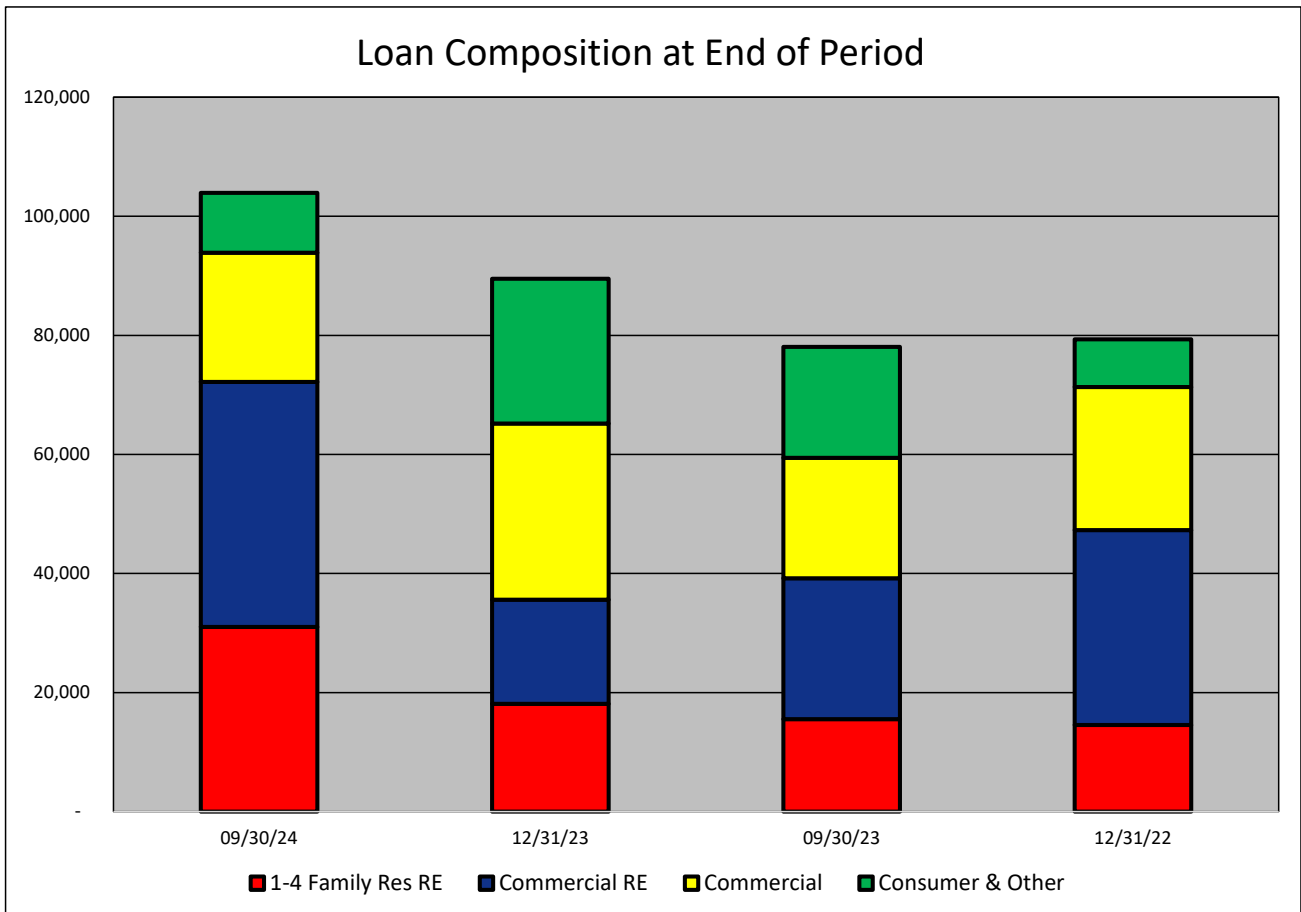
SECURITIES CATEGORY:

US Treasury	18,362	25,226	30,816	27,738	(12,454)	(40.41)
State & Munip	16,588	15,869	14,442	15,139	2,146	14.86
Mortgage backed	23,952	24,300	11,414	12,873	12,538	109.85
Equities	-	-	-	-	-	NA
Agency	-	5,842	5,766	9,780	(5,766)	(100.00)
Other	1,000	1,000	1,250	1,250	(250)	(20.00)
Total Securities	59,902	72,237	63,688	66,780	(3,786)	(5.94)



LOAN PORTFOLIO COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	31,021	18,103	15,516	14,538	15,505	99.93
Commercial RE	41,156	17,488	23,677	32,735	17,479	73.82
Commercial	21,709	29,613	20,220	24,025	1,489	7.36
Consumer & Other	10,037	24,285	18,629	8,042	(8,592)	(46.12)
Loans, Net	103,923	89,489	78,042	79,340	25,881	33.16



LOAN PORTFOLIO QUALITY - DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,283	1,028	1,028	906	255	24.81
Total Recoveries	378	135	106	26	272	256.60
Total Charge-offs	156	1,423	1,072	67	(916)	(85.45)
Provision Expense	(224)	1,544	947	20	(1,171)	(123.65)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	143	-	NA
Ending Balance	<u>1,585</u>	<u>1,283</u>	<u>1,008</u>	<u>1,028</u>	<u>577</u>	<u>57.24</u>

NON-PERFORMING ASSETS:

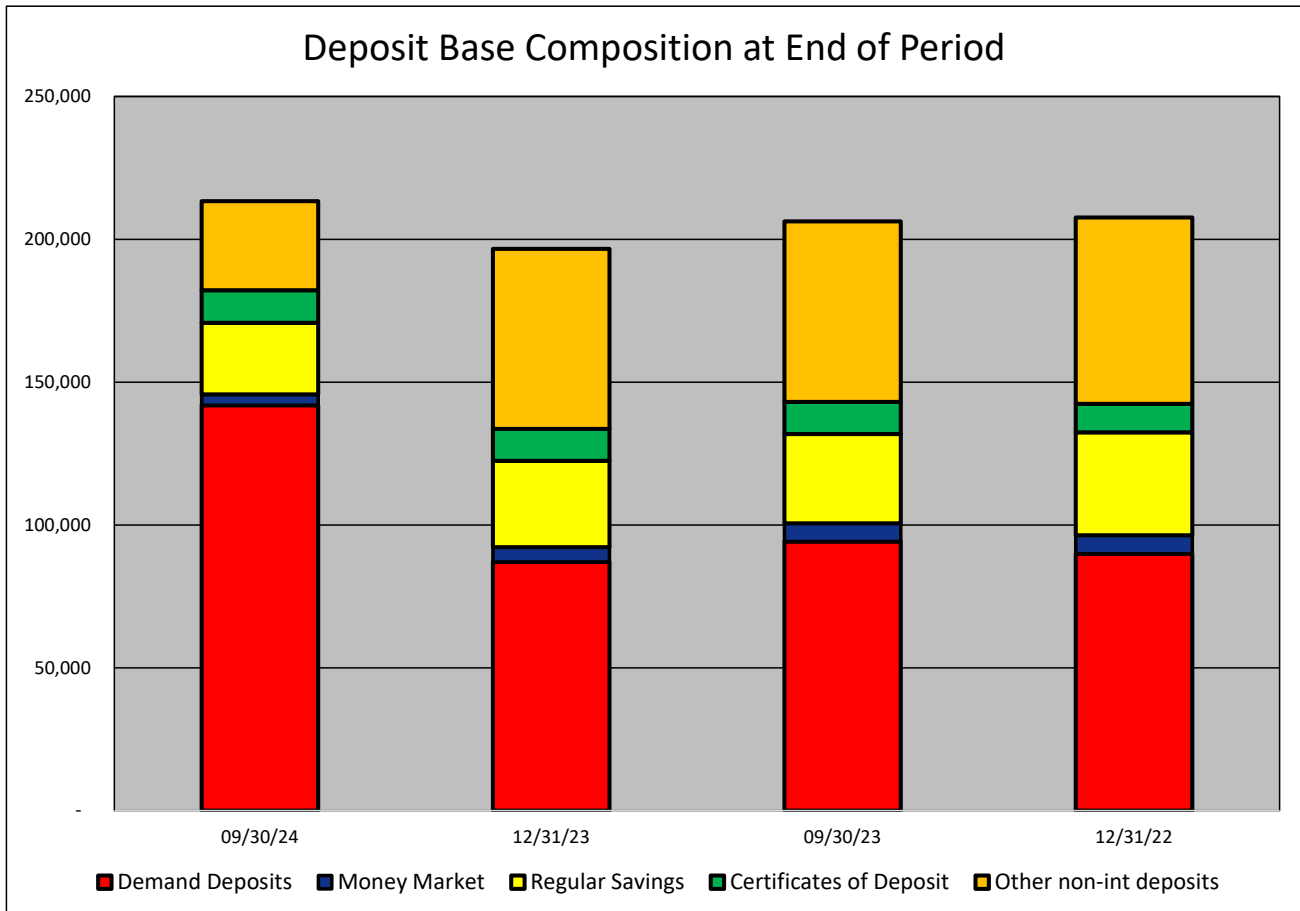
Total-90+ Days Past Due	-	159	150	-	(150)	(100.00)
Total-Nonaccrual	2,716	3,092	3,842	6,450	(1,126)	(29.31)
Foreclosed Real Estate	990	1,543	1,242	1,290	(252)	(20.29)
Total Non-perf Assets	<u>3,706</u>	<u>4,794</u>	<u>5,234</u>	<u>7,740</u>	<u>(1,528)</u>	<u>(29.19)</u>

DEPOSIT BASE COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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DEPOSIT BASE CATEGORY:

Demand Deposits	141,902	87,010	94,152	89,885	47,750	50.72
Money Market	3,790	5,243	6,421	6,534	(2,631)	(40.97)
Regular Savings	25,079	30,195	31,231	36,003	(6,152)	(19.70)
Certificates of Deposit	11,400	11,137	11,232	9,974	168	1.50
Other non-int deposits	31,178	63,053	63,243	65,238	(32,065)	(50.70)
Total Deposits	213,349	196,638	206,279	207,634	7,070	3.43

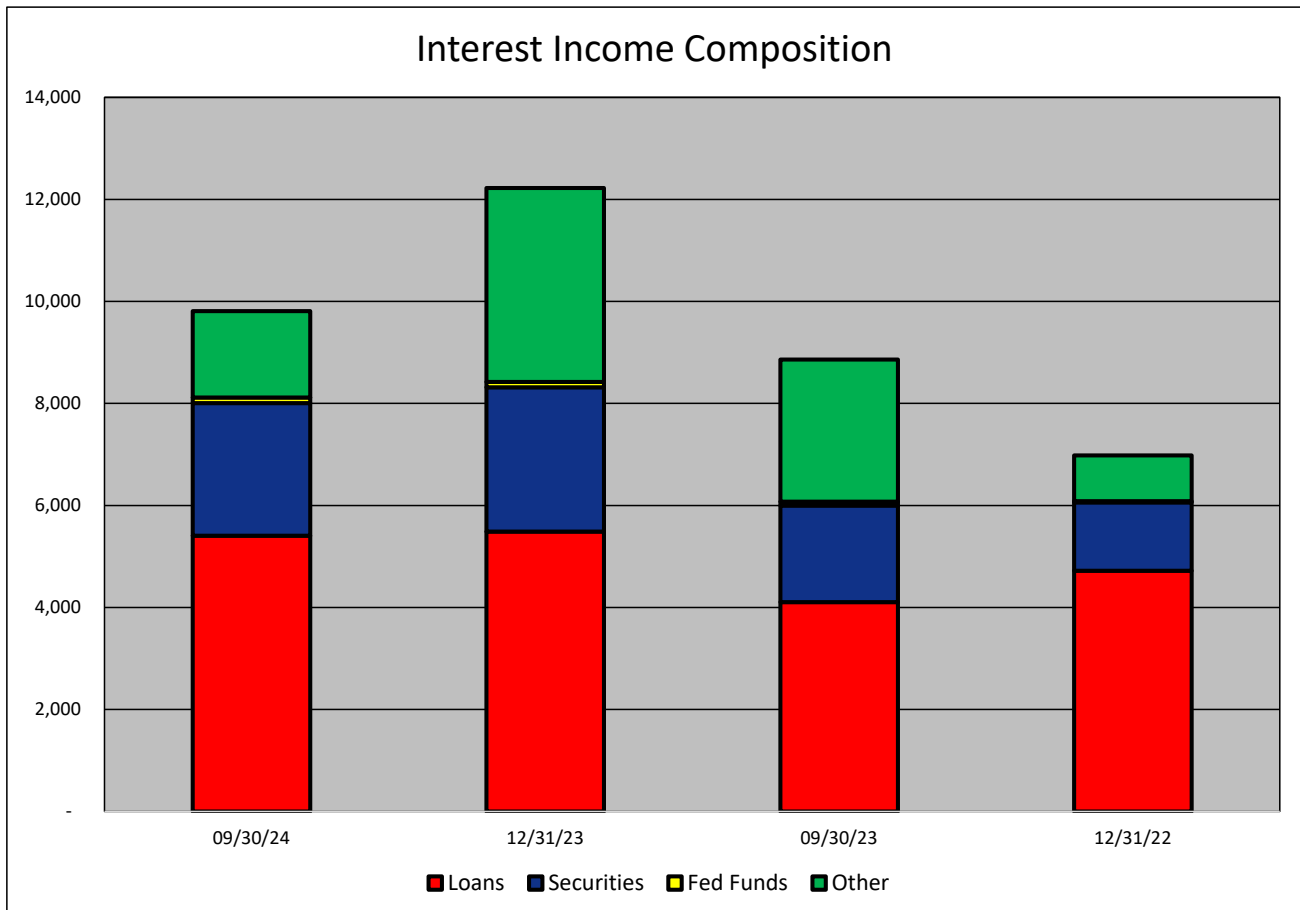


INTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST INCOME CATEGORY

Loans	5,408	5,490	4,102	4,720	1,306	31.84
Securities	2,596	2,827	1,894	1,342	702	37.06
Fed Funds	112	104	77	24	35	45.45
Other	1,692	3,801	2,789	894	(1,097)	(39.33)
Total Int Income	9,808	12,222	8,862	6,980	946	10.67

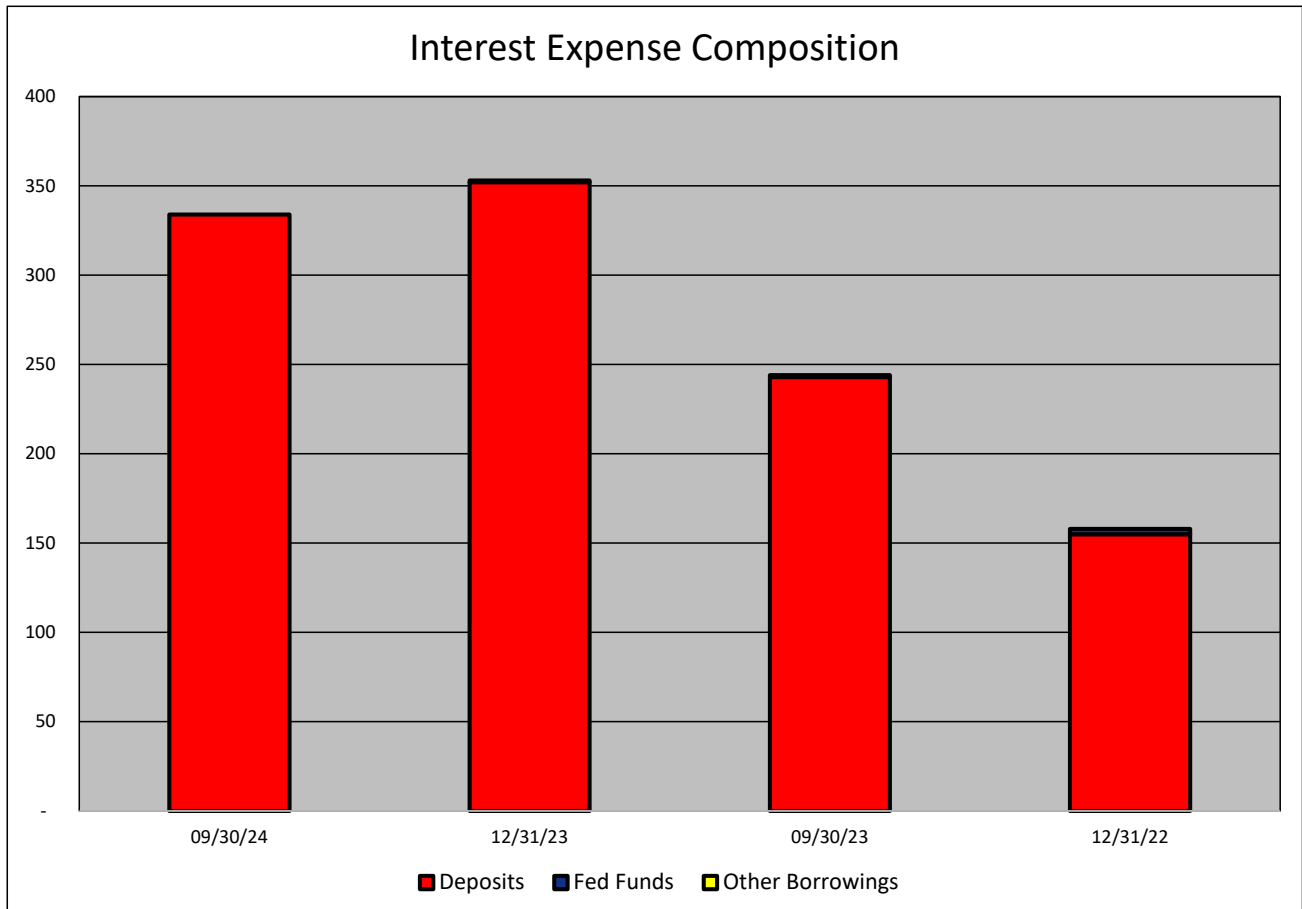


INTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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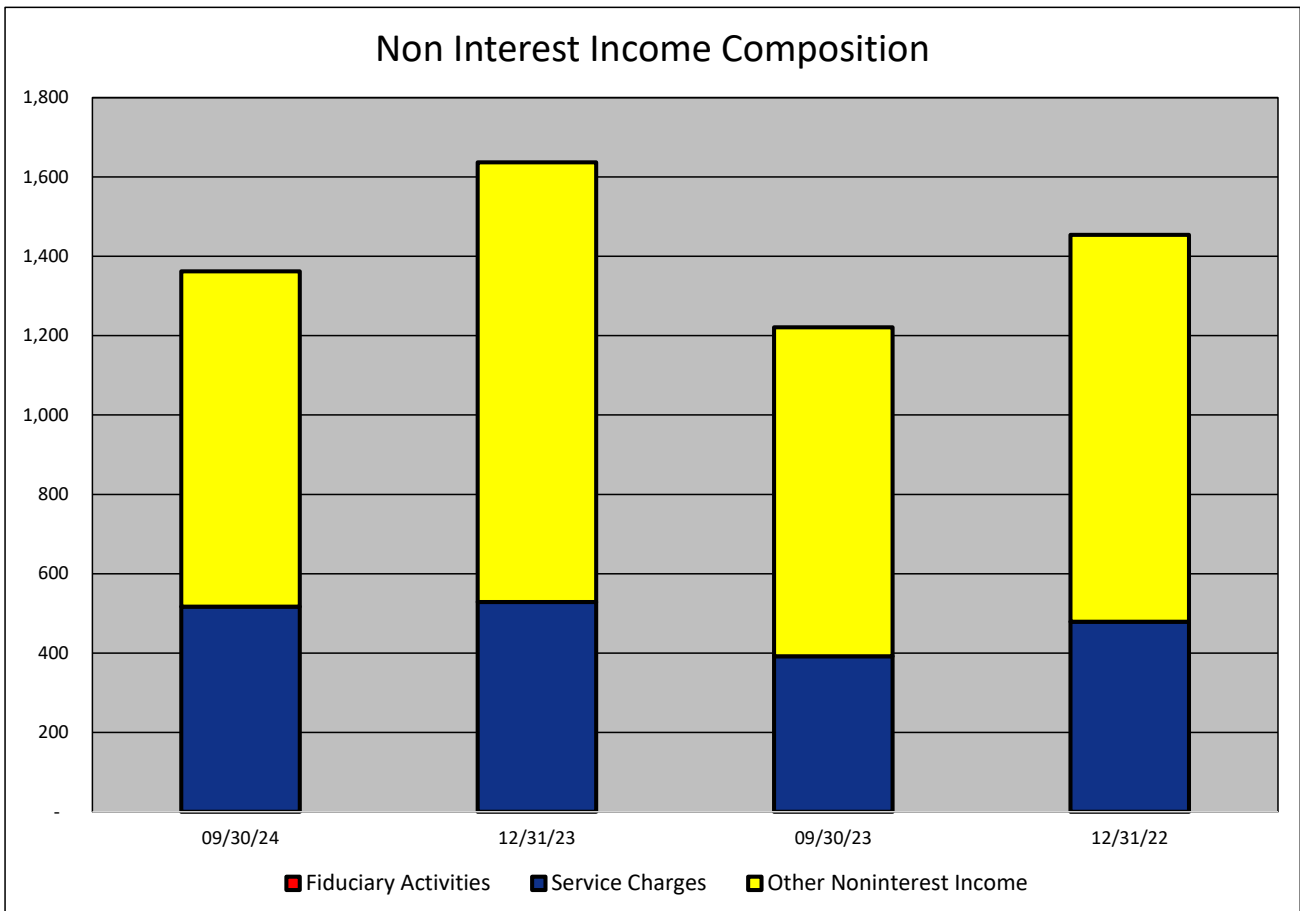
INTEREST EXPENSE CATEGORY

Deposits	334	352	243	155	91	37.45
Fed Funds	-	1	1	3	(1)	(100.00)
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	334	353	244	158	90	36.89



NONINTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	517	529	392	479	125	31.89
Other Noninterest Income	845	1,108	829	975	16	1.93
Total Nonint. Income	1,362	1,637	1,221	1,454	141	11.55

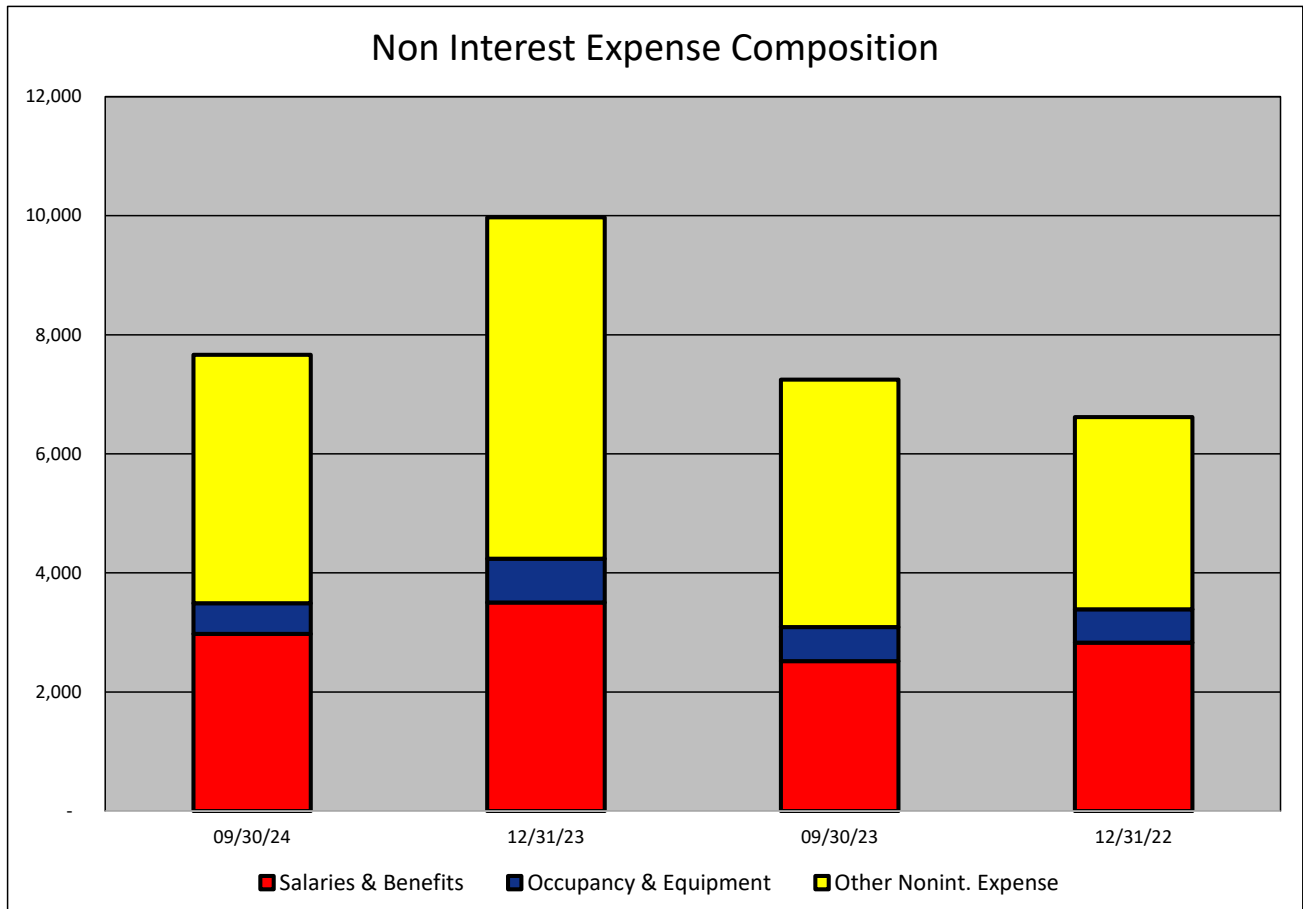


NONINTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/24	12/31/23	09/30/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	2,974	3,502	2,518	2,830	456	18.11
Occupancy & Equipment	519	735	574	558	(55)	(9.58)
Other Nonint. Expense	4,171	5,738	4,156	3,228	15	0.36
Total Nonint. Expense	7,664	9,975	7,248	6,616	416	5.74



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Everbank, National Association	39,856,346	34,631,082	15.09
Florida Capital Bank, National Association	559,026	495,986	12.71
One Florida Bank	1,812,749	1,617,055	12.10
Prime Meridian Bank	931,493	831,830	11.98
Intracoastal Bank	552,985	497,760	11.09
First Federal Bank	3,946,707	3,737,911	5.59
Pnb Community Bank	155,971	147,726	5.58
Dlp Bank	260,249	247,664	5.08
Bank Of Pensacola	146,722	141,132	3.96
Lafayette State Bank	220,640	212,377	3.89
Fnbt Bank	586,939	566,429	3.62
Peoples Bank Of Graceville	116,868	113,675	2.81
Madison County Community Bank	185,337	181,753	1.97
Capital City Bank	4,217,117	4,143,070	1.79
The Warrington Bank	176,986	188,129	(5.92)

Select Peer Average	3,581,742	3,183,572	6.09
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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	
Dlp Bank	103,923	78,042	33.16
Florida Capital Bank, National Association	484,083	407,411	18.82
Intracoastal Bank	412,616	357,933	15.28
One Florida Bank	1,373,546	1,199,926	14.47
Fnbt Bank	261,138	228,799	14.13
First Federal Bank	1,285,632	1,132,699	13.50
Everbank, National Association	28,403,220	25,309,700	12.22
Bank Of Pensacola	70,039	62,898	11.35
Prime Meridian Bank	699,904	639,055	9.52
Pnb Community Bank	114,382	107,603	6.30
The Warrington Bank	54,129	52,832	2.45
Lafayette State Bank	145,234	144,491	0.51
Peoples Bank Of Graceville	39,363	39,409	(0.12)
Capital City Bank	2,714,347	2,746,505	(1.17)
Madison County Community Bank	83,493	84,751	(1.48)

Select Peer Average	2,416,337	2,172,804	9.93
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PEER GROUP COMPARISONS REPORT

North Florida Group

CAPITAL RATIOS

For the nine months ended September 30, 2024

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Dlp Bank	17.66	15.47	0.00	0.00	0.00
The Warrington Bank	15.72	15.35	0.00	0.00	0.00
Fnbt Bank	10.89	10.83	24.43	25.69	24.43
Florida Capital Bank, National Association	10.61	10.75	14.29	15.54	14.29
Peoples Bank Of Graceville	5.71	10.58	30.01	31.02	30.01
Prime Meridian Bank	9.43	10.21	13.53	14.33	13.53
First Federal Bank	9.30	9.98	20.13	20.53	20.13
Capital City Bank	11.07	9.61	14.80	16.00	14.80
Pnb Community Bank	8.30	9.55	0.00	0.00	0.00
Intracoastal Bank	6.54	9.48	10.70	11.90	10.70
Everbank, National Association	9.15	9.04	13.52	14.45	13.52
Madison County Community Bank	5.90	8.86	15.54	16.80	15.54
One Florida Bank	8.43	8.82	10.14	10.87	10.14
Bank Of Pensacola	8.60	8.80	20.77	21.68	20.77
Lafayette State Bank	6.73	8.76	12.50	13.75	12.50

Select Peer Average	9.60	10.41	13.36	14.17	13.36
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2024

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Florida Capital Bank, National Association	104.18	86.59	2.67
Everbank, National Association	91.49	71.26	25.30
Intracoastal Bank	85.14	74.62	21.66
Prime Meridian Bank	84.75	75.14	11.19
One Florida Bank	83.94	75.77	4.65
Pnb Community Bank	80.99	73.34	18.68
Capital City Bank	74.16	64.36	21.09
Lafayette State Bank	71.31	65.82	14.39
Bank Of Pensacola	54.05	47.74	44.02
Fnbt Bank	50.31	44.49	22.32
Dlp Bank	48.71	39.93	23.02
Madison County Community Bank	48.46	45.05	37.40
First Federal Bank	39.71	32.57	53.87
The Warrington Bank	39.03	30.58	66.02
Peoples Bank Of Graceville	35.92	33.68	58.09

Select Peer Average	66.14	57.40	28.29
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	583,903	2.35	21.25
Dlp Bank	236,652	1.46	7.92
Capital City Bank	4,250,309	1.29	12.09
Intracoastal Bank	532,744	1.13	18.80
Lafayette State Bank	218,128	1.08	19.10
Prime Meridian Bank	884,414	1.00	10.77
First Federal Bank	4,239,597	0.92	11.74
Pnb Community Bank	158,273	0.89	11.82
One Florida Bank	1,743,411	0.85	10.26
Florida Capital Bank, National Association	541,498	0.72	6.73
Peoples Bank Of Graceville	116,087	0.72	14.17
Everbank, National Association	38,258,405	0.62	6.71
Madison County Community Bank	183,120	0.58	11.19
Bank Of Pensacola	142,560	0.34	3.85
The Warrington Bank	183,133	0.18	1.20

Select Peer Average	3,484,816	0.94	11.17
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2024

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	1.00	1.53	52.18	7.83
One Florida Bank	0.12	1.70	59.68	11.12
Prime Meridian Bank	0.29	1.94	60.71	8.39
Everbank, National Association	0.20	1.45	64.44	25.52
Intracoastal Bank	0.17	1.81	64.66	12.86
Lafayette State Bank	0.91	2.72	67.98	4.90
Peoples Bank Of Graceville	0.27	1.36	68.50	8.99
Capital City Bank	1.71	2.04	68.54	5.46
First Federal Bank	1.31	1.47	69.59	6.59
Dlp Bank	0.77	3.55	70.64	7.03
Pnb Community Bank	0.18	3.14	73.41	3.90
Florida Capital Bank, National Association	1.49	2.54	78.52	4.66
Madison County Community Bank	0.57	2.34	79.25	5.01
Bank Of Pensacola	0.20	1.69	81.11	10.48
The Warrington Bank	0.25	1.86	89.67	5.71

Select Peer Average	0.63	2.08	69.93	8.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.78	0.00	0.00	0.00
Fnbt Bank	1.68	0.01	0.00	0.04
Peoples Bank Of Graceville	0.95	0.00	0.00	0.00
The Warrington Bank	0.99	0.00	0.00	0.00
One Florida Bank	0.82	0.03	0.03	0.29
Madison County Community Bank	2.04	0.32	0.14	2.09
Capital City Bank	1.10	0.24	0.17	1.78
Florida Capital Bank, National Association	1.23	0.28	0.24	1.24
Prime Meridian Bank	0.77	0.35	0.26	2.64
Pnb Community Bank	1.24	1.32	0.97	10.49
First Federal Bank	0.68	3.52	1.15	1.89
Lafayette State Bank	1.84	1.87	1.23	15.54
Intracoastal Bank	1.32	1.68	1.26	16.70
Everbank, National Association	0.84	1.91	1.39	4.55
Dlp Bank	1.53	2.61	1.42	10.33

Select Peer Average	1.19	0.94	0.55	4.51
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	4.30	2.74	0.00	44.02	0.00
Madison County Community Bank	3.46	6.48	0.00	0.00	37.40
Lafayette State Bank	2.98	11.95	0.00	0.00	14.39
Pnb Community Bank	2.30	2.08	2.00	0.00	18.68
Capital City Bank	1.98	6.21	0.00	13.31	7.78
The Warrington Bank	1.66	0.77	0.00	66.02	0.00
Dlp Bank	1.38	23.78	4.44	0.00	23.02
Prime Meridian Bank	1.31	5.08	3.98	1.43	9.76
Peoples Bank Of Graceville	0.89	6.58	0.00	43.75	14.33
One Florida Bank	0.88	17.84	0.00	0.00	4.65
Intracoastal Bank	0.85	0.05	0.00	0.00	21.66
Florida Capital Bank, National Association	0.73	6.86	0.00	0.00	2.67
First Federal Bank	0.54	3.05	0.00	0.00	53.87
Fnbt Bank	0.46	30.89	0.00	22.32	0.00
Everbank, National Association	0.15	1.41	0.00	0.07	25.19

Select Peer Average	1.59	8.38	0.69	12.73	15.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2024

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Florida Capital Bank, National Association	76.30	0.25	0.00	0.01
One Florida Bank	75.11	0.54	0.00	0.00
Prime Meridian Bank	73.76	1.03	0.00	0.00
Intracoastal Bank	73.63	1.01	0.00	0.00
Pnb Community Bank	72.43	1.40	0.00	0.00
Everbank, National Association	70.67	0.12	0.01	0.01
Lafayette State Bank	64.62	2.27	0.00	0.00
Capital City Bank	62.92	2.53	0.02	2.14
Bank Of Pensacola	47.36	0.74	0.00	0.00
Madison County Community Bank	44.13	4.52	0.00	0.00
Fnbt Bank	43.50	1.72	0.00	0.00
Dlp Bank	39.32	1.54	0.38	4.49
Peoples Bank Of Graceville	33.36	0.15	0.00	0.00
The Warrington Bank	30.28	0.58	0.00	0.00
First Federal Bank	29.94	1.00	0.01	4.75

Select Peer Average	55.82	1.29	0.03	0.76
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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, 2024

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	65.21	34.79	100.00	0.00	0.00
Florida Capital Bank, National Association	51.43	42.27	93.70	0.00	6.30
Bank Of Pensacola	45.08	51.92	97.01	2.99	0.00
Lafayette State Bank	39.96	60.04	100.00	0.00	0.00
Capital City Bank	37.91	60.38	98.29	0.79	0.92
Fnbt Bank	25.24	74.76	100.00	0.00	0.00
The Warrington Bank	24.79	68.48	93.27	0.00	6.73
Pnb Community Bank	24.76	75.24	100.00	0.00	0.00
Prime Meridian Bank	24.38	74.08	98.47	0.00	1.53
Madison County Community Bank	23.11	76.89	100.00	0.00	0.00
Peoples Bank Of Graceville	22.17	77.83	100.00	0.00	0.00
One Florida Bank	22.16	76.93	99.09	0.00	0.91
Intracoastal Bank	18.94	76.03	94.97	1.11	3.92
First Federal Bank	8.74	83.22	91.96	0.00	8.04
Everbank, National Association	4.53	82.72	87.25	0.00	12.75

Select Peer Average	29.23	67.71	96.93	0.33	2.74
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2024

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.97	0.47	5.76	92.63
Lafayette State Bank	5.93	2.16	4.63	94.94
Pnb Community Bank	5.47	1.28	4.60	94.43
Capital City Bank	4.96	1.27	4.10	91.64
Fnbt Bank	5.74	2.81	3.93	97.86
Florida Capital Bank, National Association	5.39	4.85	3.76	96.67
Prime Meridian Bank	5.56	2.94	3.51	96.31
Madison County Community Bank	4.95	2.25	3.21	95.85
Intracoastal Bank	5.25	2.99	2.99	96.58
First Federal Bank	5.30	2.45	2.99	89.50
One Florida Bank	5.71	3.91	2.97	98.42
Everbank, National Association	5.74	3.92	2.38	99.19
Bank Of Pensacola	3.25	1.91	2.20	97.04
The Warrington Bank	2.91	1.19	2.15	97.64
Peoples Bank Of Graceville	4.01	2.52	2.11	98.57
Select Peer Average	5.08	2.46	2.66	95.82