

# 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 year ended December 31, 2024**

Institution name	Total Assets (\$'000's)
Everbank, National Association	40,802,282
Capital City Bank	4,300,234
First Federal Bank	3,820,541
One Florida Bank	1,832,580
Prime Meridian Bank	923,785
Florida Capital Bank, National Association	645,819
Fnbt Bank	599,734
Intracoastal Bank	552,289
Dlp Bank	247,314
Lafayette State Bank	232,749
Madison County Community Bank	191,169
The Warrington Bank	166,656
Pnb Community Bank	155,179
Bank Of Pensacola	144,873
Peoples Bank Of Graceville	114,044
Gala Bank	9,899

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.35
Dlp Bank	1.50
Capital City Bank	1.32
Lafayette State Bank	1.13
Intracoastal Bank	1.08
Prime Meridian Bank	1.00
First Federal Bank	0.91
One Florida Bank	0.87
Pnb Community Bank	0.87
Florida Capital Bank, National Association	0.73
Peoples Bank Of Graceville	0.72
Madison County Community Bank	0.69
Everbank, National Association	0.64
Bank Of Pensacola	0.39
The Warrington Bank	0.22
Gala Bank	(73.91)

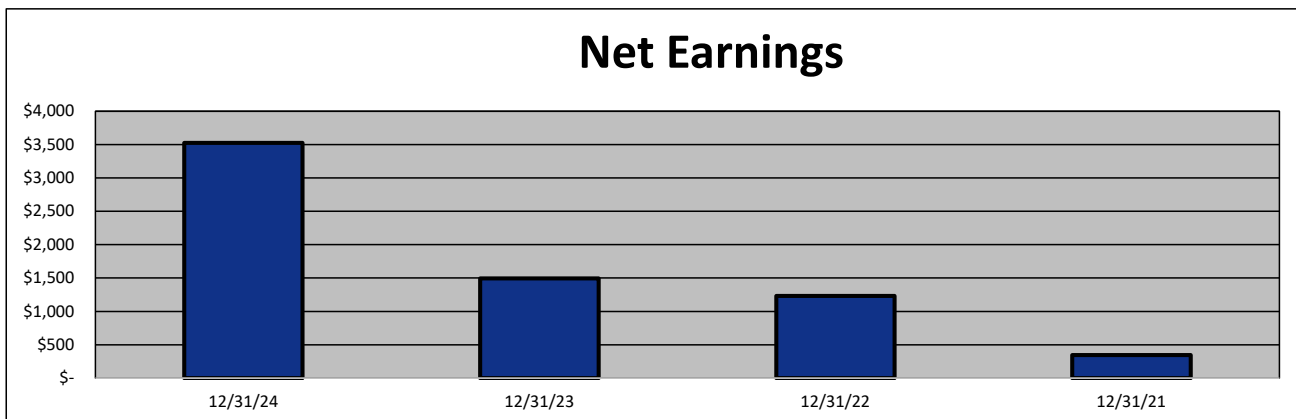
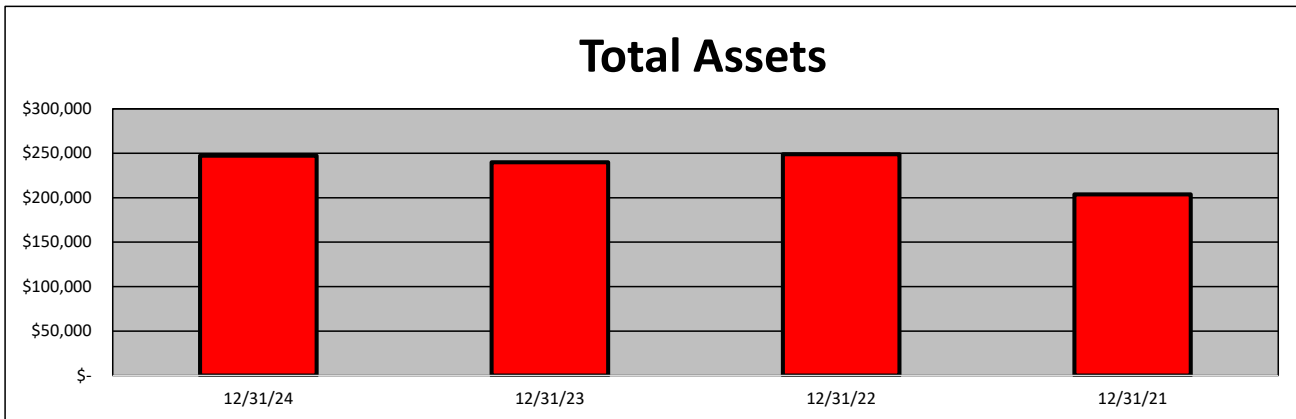
**EXECUTIVE SUMMARY - DLP Bank**  
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	18.23	17.76	16.40	5.74	10.71	15.12
Leverage Ratio	15.78	13.41	11.89	6.20	11.67	16.00
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	11.75	15.53	31.46
Risk Based Ratio	0.00	0.00	0.00	13.85	16.34	32.22
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	11.75	15.48	31.46
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	56.72	45.51	38.21	46.78	74.93	61.07
Loans/Assets	46.13	37.31	31.87	43.95	63.48	53.81
Securities/Assets	22.04	30.11	26.83	22.42	19.42	26.24
<b>PROFITABILITY:</b>						
Return on Avg Assets	1.50	0.61	0.55	0.18	(0.10)	(3.72)
Return on Avg Equity	8.03	3.60	5.70	2.90	9.28	4.73
Nonint Income/Avg Assets	0.78	0.67	0.65	0.68	0.79	0.59
Net Overhead Ratio	3.43	3.40	2.32	2.68	2.99	6.55
Efficiency Ratio	67.47	72.67	78.55	90.52	70.68	64.75
Assets (per million) per Employee	6.68	6.15	6.55	5.66	10.47	8.07
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.53	1.43	1.29	1.01	1.25	1.11
Nonperforming Loans/Total Loans	2.31	3.63	8.13	2.15	0.52	0.89
Nonperforming Assets/Total Assets	1.47	2.00	3.11	0.96	0.36	0.53
Adjusted Texas Ratio	10.25	15.17	26.97	16.02	3.66	4.56
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	6.04	5.83	3.60	3.44	5.44	4.79
Cost of funds	0.54	0.32	0.14	0.16	3.04	2.31
Net interest margin	5.82	5.67	3.52	3.34	2.91	2.68
Avg Earning Assets/Avg Assets	93.56	85.42	86.91	89.35	95.35	92.46

**SELECTED FINANCIAL DATA - DLP Bank**  
(Dollars in Thousands)

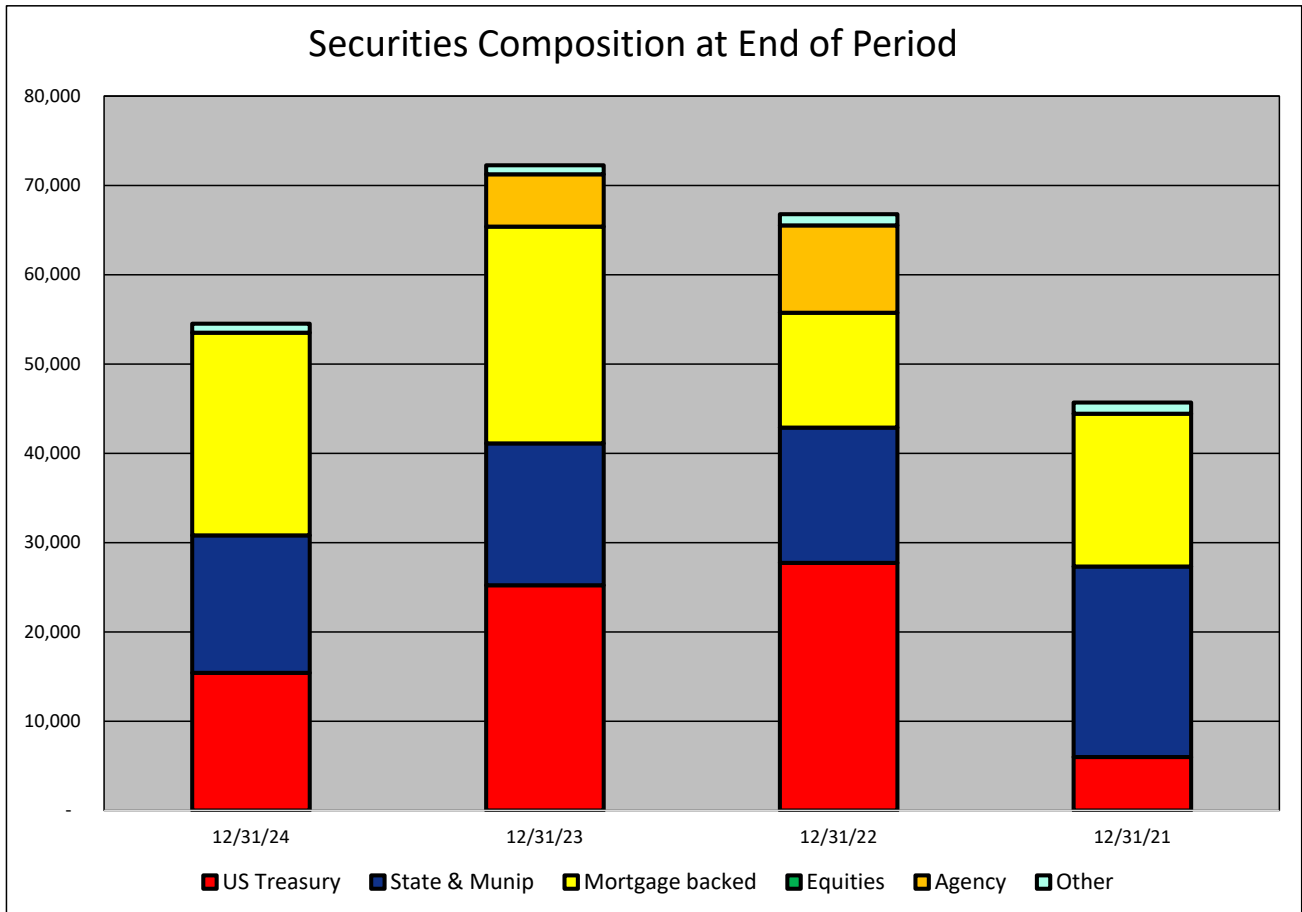
<b>As of:</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	247,314	239,872	248,929	203,730	7,442	3.10
Cash and Equivalents	59,131	58,050	81,131	60,734	1,081	1.86
Securities	54,518	72,237	66,780	45,674	(17,719)	(24.53)
Loans, net	114,084	89,489	79,340	89,546	24,595	27.48
Deposit Accounts	201,122	196,638	207,634	191,409	4,484	2.28
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	45,079	42,606	40,812	11,685	2,473	5.80

<b>Period Ending</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>12/31/21</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	3,528	1,495	1,232	345	2,033	135.99
Interest Income	13,327	12,222	6,980	5,987	1,105	9.04
Interest Expense	494	353	158	173	141	39.94
Net Interest Income	12,833	11,869	6,822	5,814	964	8.12
Prov for Credit Losses	45	1,544	20	80	(1,499)	(97.09)
Noninterest income	1,831	1,637	1,454	1,328	194	11.85
Gain on Sale of Securities	-	-	-	(40)	-	NA
Noninterest Expense	9,906	9,975	6,616	6,559	(69)	(0.69)
Net Operating Income	4,713	1,987	1,640	503	2,726	137.19
Income Taxes	1,161	492	408	118	669	135.98



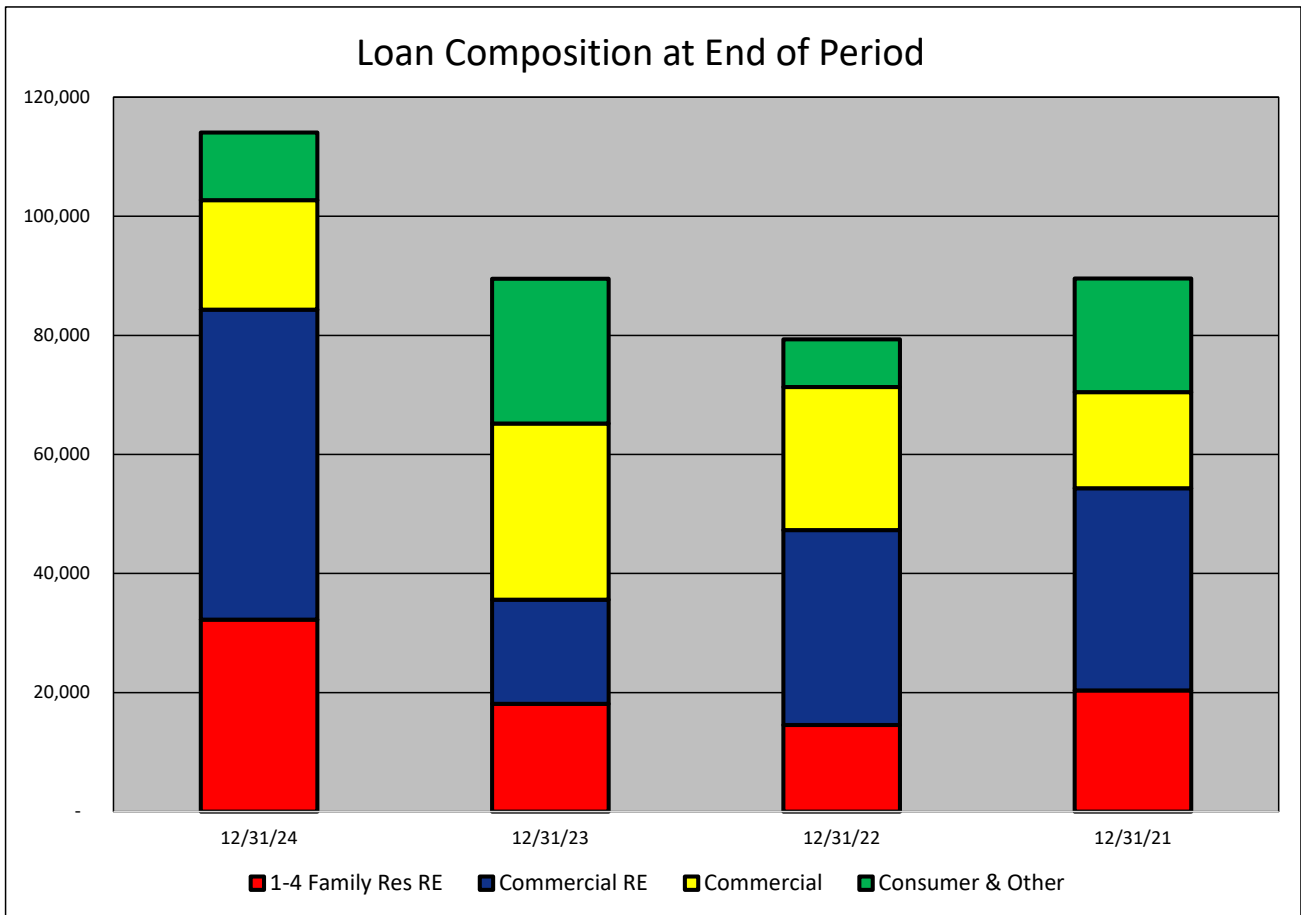
**SECURITIES COMPOSITION - DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	15,406	25,226	27,738	5,998	(9,820)	(38.93)
State & Munip	15,413	15,869	15,139	21,335	(456)	(2.87)
Mortgage backed	22,699	24,300	12,873	17,091	(1,601)	(6.59)
Equities	-	-	-	-	-	NA
Agency	-	5,842	9,780	-	(5,842)	(100.00)
Other	1,000	1,000	1,250	1,250	-	-
<b>Total Securities</b>	<b>54,518</b>	<b>72,237</b>	<b>66,780</b>	<b>45,674</b>	<b>(17,719)</b>	<b>(24.53)</b>



**LOAN PORTFOLIO COMPOSITION - DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	32,232	18,103	14,538	20,360	14,129	78.05
Commercial RE	52,080	17,488	32,735	33,945	34,592	197.80
Commercial	18,407	29,613	24,025	16,150	(11,206)	(37.84)
Consumer & Other	11,365	24,285	8,042	19,091	(12,920)	(53.20)
<b>Loans, Net</b>	<b>114,084</b>	<b>89,489</b>	<b>79,340</b>	<b>89,546</b>	<b>24,595</b>	<b>27.48</b>



**LOAN PORTFOLIO QUALITY - DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

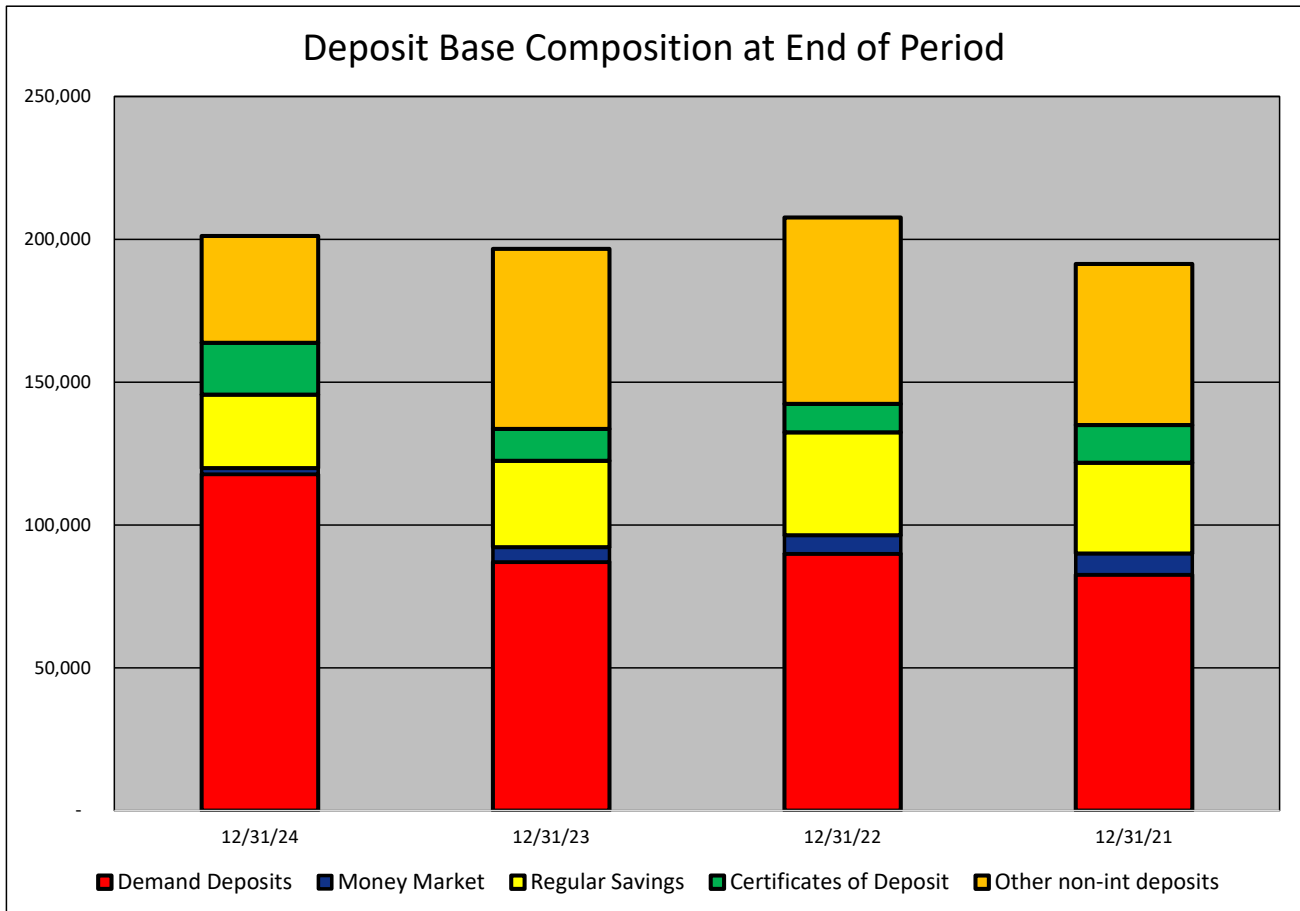
Beginning Balance	1,283	1,028	906	818	255	24.81
Total Recoveries	389	135	26	115	254	188.15
Total Charge-offs	276	1,423	67	107	(1,147)	(80.60)
Provision Expense	45	1,544	20	80	(1,499)	(97.09)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	143	-	-	NA
Ending Balance	1,745	1,283	1,028	906	462	36.01

**NON-PERFORMING ASSETS:**

Total-90+ Days Past Due	-	159	-	-	(159)	(100.00)
Total-Nonaccrual	2,639	3,092	6,450	1,925	(453)	(14.65)
Foreclosed Real Estate	990	1,543	1,290	28	(553)	(35.84)
Total Non-perf Assets	3,629	4,794	7,740	1,953	(1,165)	(24.30)

**DEPOSIT BASE COMPOSITION - DLP Bank**  
(Dollars in Thousands)

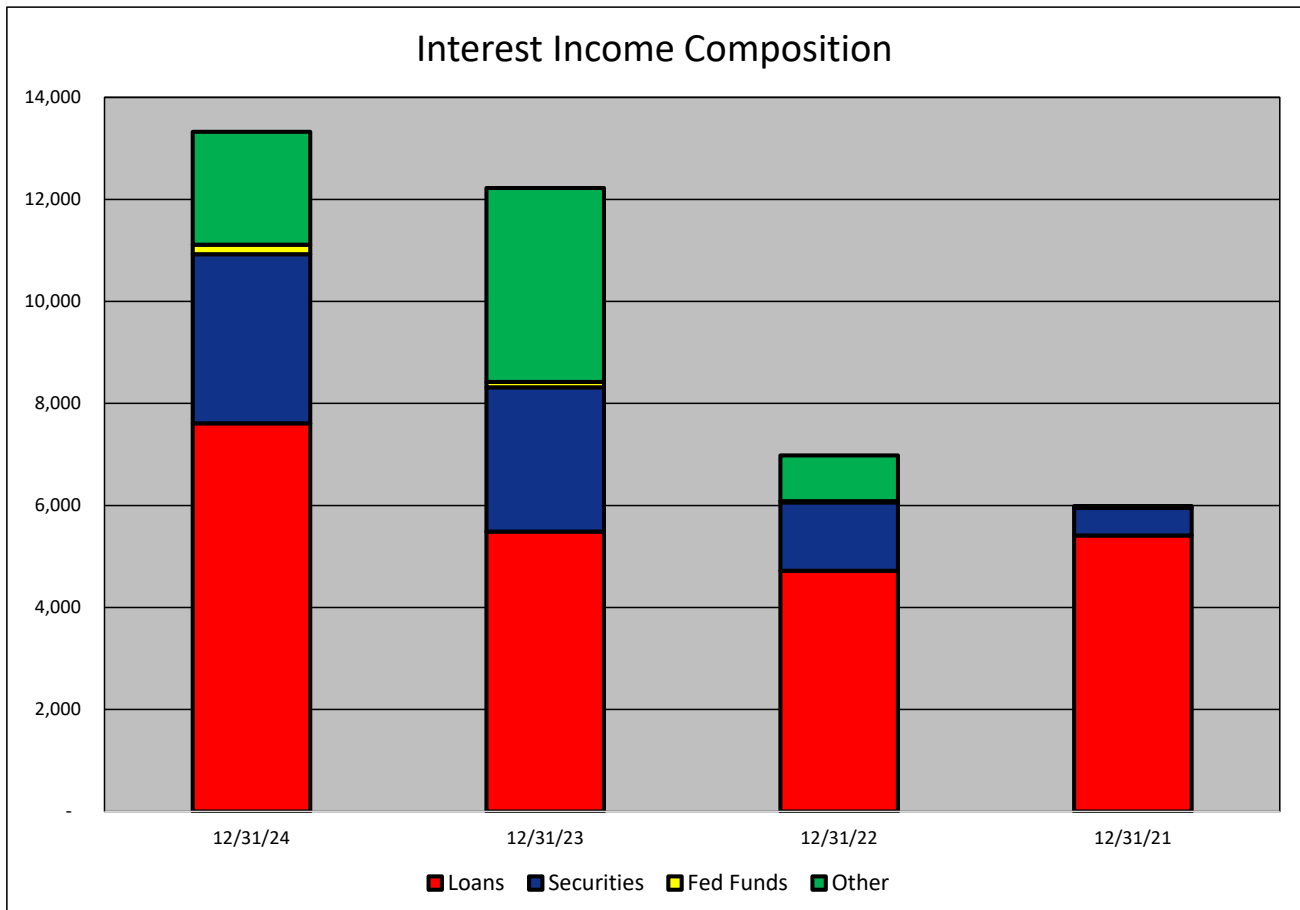
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>DEPOSIT BASE CATEGORY:</b>						
Demand Deposits	117,804	87,010	89,885	82,561	30,794	35.39
Money Market	2,122	5,243	6,534	7,420	(3,121)	(59.53)
Regular Savings	25,689	30,195	36,003	31,826	(4,506)	(14.92)
Certificates of Deposit	18,114	11,137	9,974	13,146	6,977	62.65
Other non-int deposits	37,393	63,053	65,238	56,456	(25,660)	(40.70)
<b>Total Deposits</b>	<b>201,122</b>	<b>196,638</b>	<b>207,634</b>	<b>191,409</b>	<b>4,484</b>	<b>2.28</b>





**INTEREST INCOME COMPOSITION- DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	7,610	5,490	4,720	5,412	2,120	38.62
Securities	3,318	2,827	1,342	536	491	17.37
Fed Funds	184	104	24	-	80	76.92
Other	2,215	3,801	894	39	(1,586)	(41.73)
<b>Total Int Income</b>	<b>13,327</b>	<b>12,222</b>	<b>6,980</b>	<b>5,987</b>	<b>1,105</b>	<b>9.04</b>

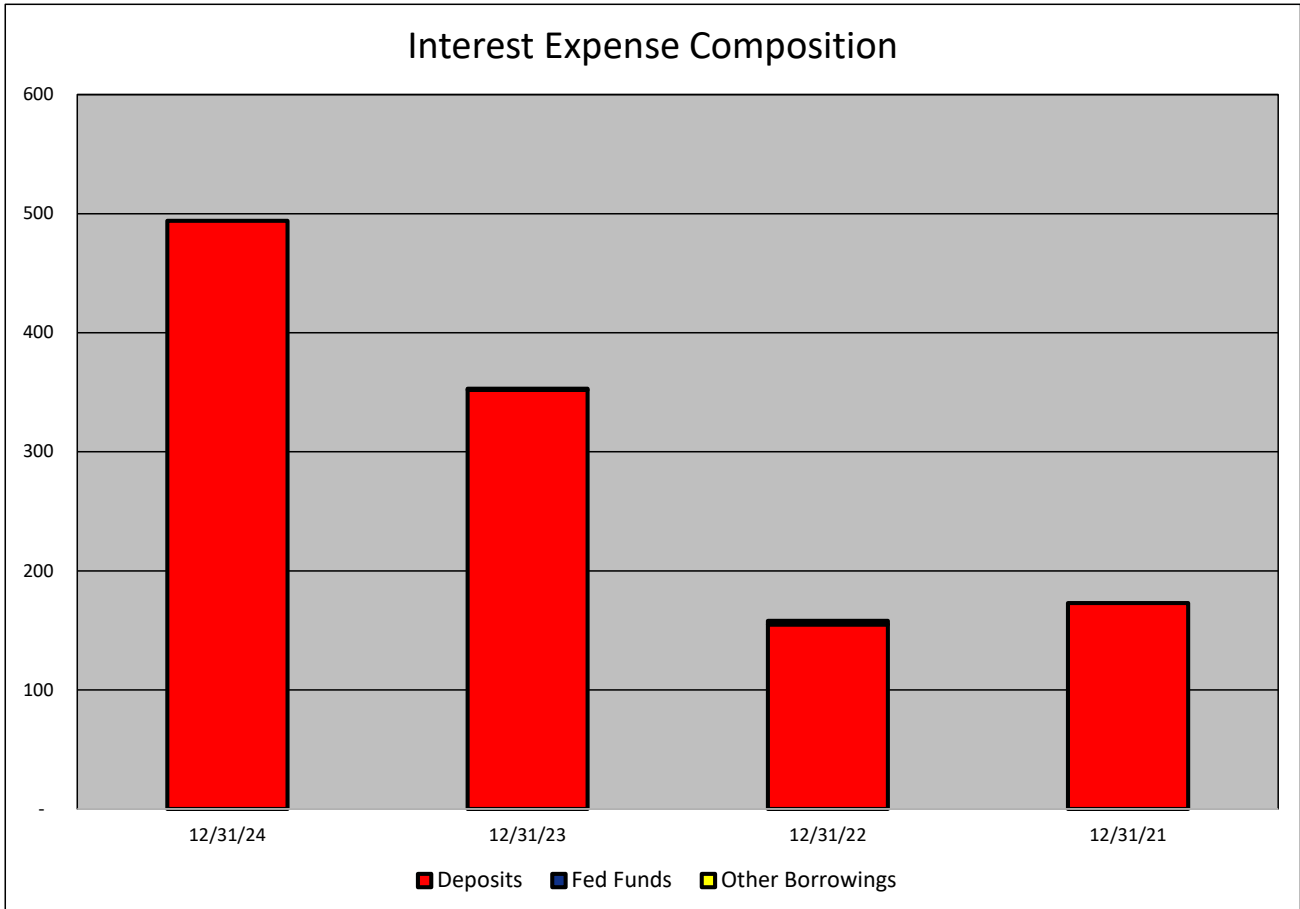


**INTEREST EXPENSE COMPOSITION- DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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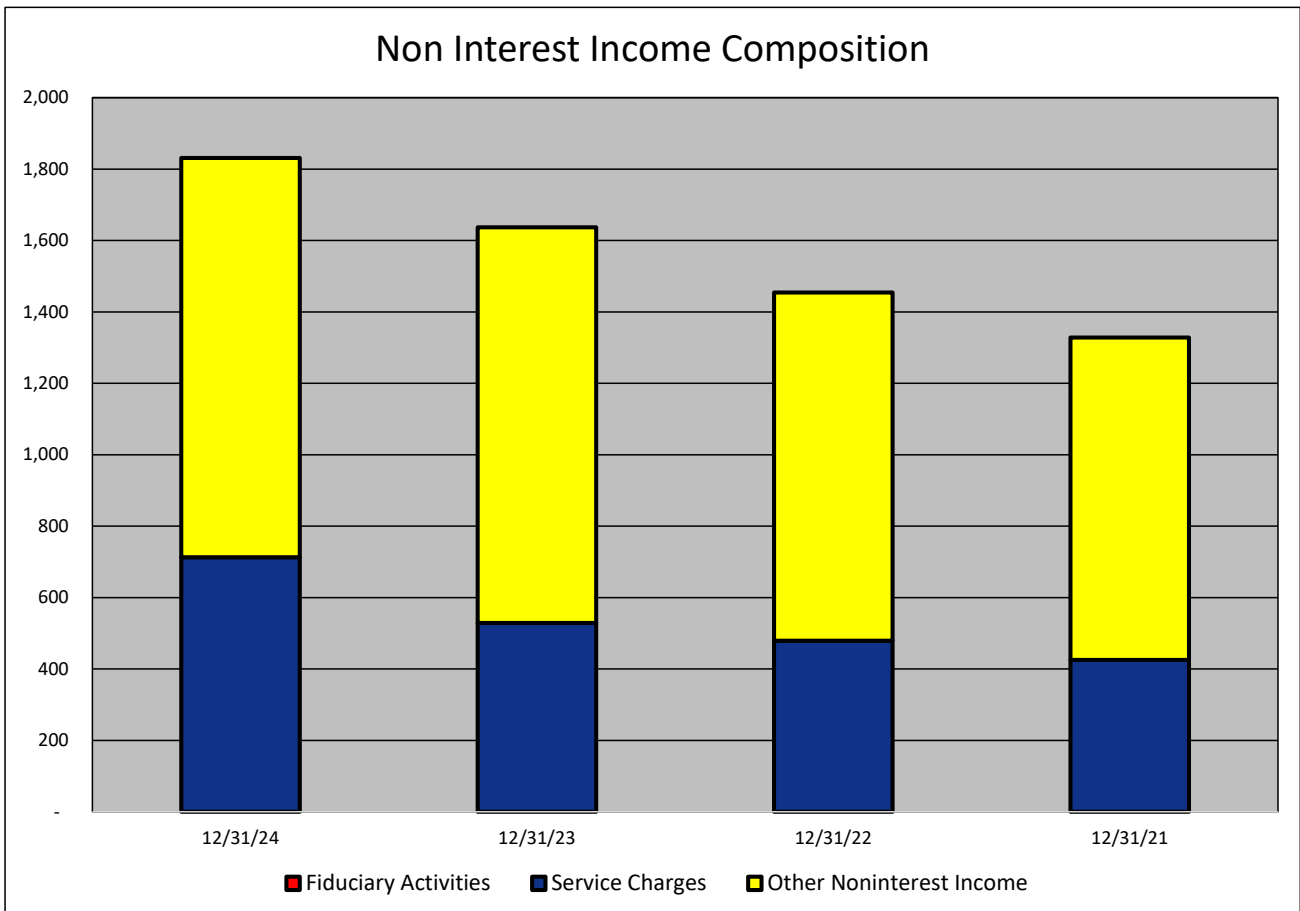
**INTEREST EXPENSE CATEGORY**

Deposits	494	352	155	173	142	40.34
Fed Funds	-	1	3	-	(1)	(100.00)
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>494</b>	<b>353</b>	<b>158</b>	<b>173</b>	<b>141</b>	<b>39.94</b>



**NONINTEREST INCOME COMPOSITION- DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	713	529	479	425	184	34.78
Other Noninterest Income	1,118	1,108	975	903	10	0.90
<b>Total Nonint. Income</b>	<b>1,831</b>	<b>1,637</b>	<b>1,454</b>	<b>1,328</b>	<b>194</b>	<b>11.85</b>

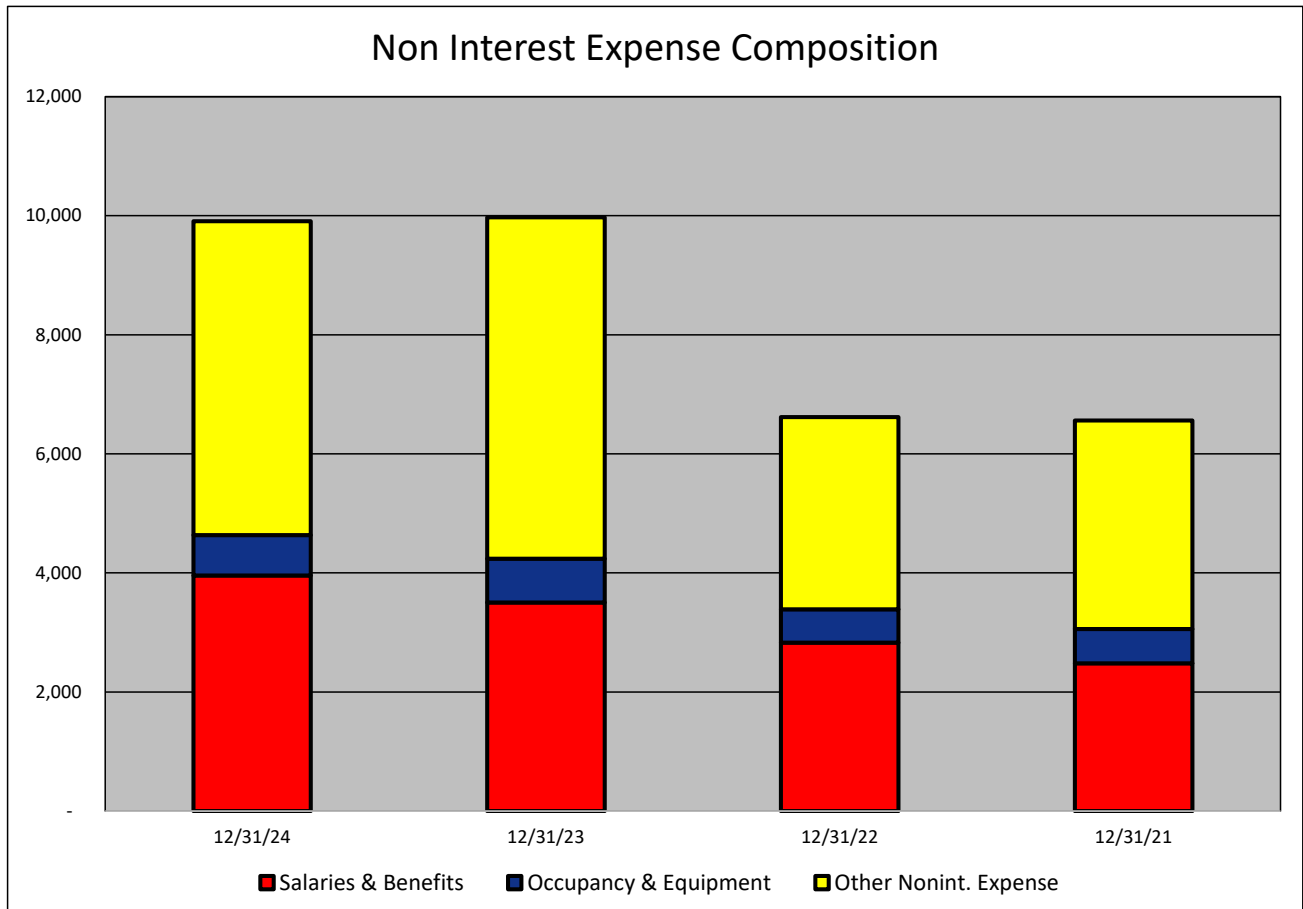


**NONINTEREST EXPENSE COMPOSITION- DLP Bank**  
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
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**NONINTEREST EXPENSE CATEGORY**

Salaries & Benefits	3,956	3,502	2,830	2,483	454	12.96
Occupancy & Equipment	679	735	558	575	(56)	(7.62)
Other Nonint. Expense	5,271	5,738	3,228	3,501	(467)	(8.14)
<b>Total Nonint. Expense</b>	<b>9,906</b>	<b>9,975</b>	<b>6,616</b>	<b>6,559</b>	<b>(69)</b>	<b>(0.69)</b>



**PEER GROUP COMPARISONS REPORT**  
**North Florida Group**

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Florida Capital Bank, National Association	645,819	495,075	<b>30.45</b>
One Florida Bank	1,832,580	1,578,215	<b>16.12</b>
Everbank, National Association	40,802,282	36,153,160	<b>12.86</b>
Intracoastal Bank	552,289	503,031	<b>9.79</b>
Prime Meridian Bank	923,785	854,494	<b>8.11</b>
Madison County Community Bank	191,169	179,521	<b>6.49</b>
Lafayette State Bank	232,749	221,132	<b>5.25</b>
Fnbt Bank	599,734	574,702	<b>4.36</b>
<b>Dlp Bank</b>	<b>247,314</b>	<b>239,872</b>	<b>3.10</b>
Capital City Bank	4,300,234	4,298,014	<b>0.05</b>
Gala Bank	9,899	-	<b>0.00</b>
Pnb Community Bank	155,179	155,646	<b>(0.30)</b>
First Federal Bank	3,820,541	3,860,802	<b>(1.04)</b>
Bank Of Pensacola	144,873	147,131	<b>(1.53)</b>
Peoples Bank Of Graceville	114,044	116,261	<b>(1.91)</b>
The Warrington Bank	166,656	185,141	<b>(9.98)</b>

<b>Select Peer Average</b>	3,421,197	3,097,637	5.11
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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	114,084	89,489	<b>27.48</b>
One Florida Bank	1,499,429	1,278,534	<b>17.28</b>
Intracoastal Bank	418,788	360,944	<b>16.03</b>
Everbank, National Association	29,519,760	26,190,329	<b>12.71</b>
Florida Capital Bank, National Association	463,719	420,048	<b>10.40</b>
Fnbt Bank	263,428	241,463	<b>9.10</b>
Prime Meridian Bank	708,274	657,024	<b>7.80</b>
Bank Of Pensacola	71,447	67,193	<b>6.33</b>
Pnb Community Bank	115,648	110,923	<b>4.26</b>
Madison County Community Bank	83,487	80,104	<b>4.22</b>
Peoples Bank Of Graceville	39,783	39,172	<b>1.56</b>
The Warrington Bank	55,415	54,860	<b>1.01</b>
First Federal Bank	1,256,224	1,246,131	<b>0.81</b>
Gala Bank	-	0	<b>0.00</b>
Lafayette State Bank	143,447	145,263	<b>(1.25)</b>
Capital City Bank	2,680,222	2,762,129	<b>(2.97)</b>

<b>Select Peer Average</b>	2,339,572	2,108,975	7.17
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
**For the year ended December 31, 2024**

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	99.38	<b>97.89</b>	304.96	304.96	304.96
The Warrington Bank	16.79	<b>16.37</b>	0.00	0.00	0.00
<b>Dlp Bank</b>	<b>18.23</b>	<b>15.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Fnbt Bank	10.75	<b>10.90</b>	24.25	25.51	24.25
Peoples Bank Of Graceville	5.60	<b>10.55</b>	28.96	29.95	28.96
First Federal Bank	9.65	<b>10.50</b>	20.16	20.57	20.16
Florida Capital Bank, National Association	9.30	<b>10.44</b>	14.78	16.03	14.78
Prime Meridian Bank	9.60	<b>10.28</b>	14.03	14.88	14.03
Capital City Bank	11.18	<b>9.67</b>	15.38	16.57	15.38
Intracoastal Bank	5.97	<b>9.40</b>	10.63	11.88	10.63
Pnb Community Bank	7.62	<b>9.37</b>	0.00	0.00	0.00
One Florida Bank	8.85	<b>9.29</b>	10.11	10.85	10.11
Everbank, National Association	9.06	<b>8.99</b>	12.98	13.86	12.98
Madison County Community Bank	4.89	<b>8.90</b>	15.53	16.78	15.53
Bank Of Pensacola	8.85	<b>8.84</b>	18.53	19.32	18.53
Lafayette State Bank	6.20	<b>8.78</b>	13.06	14.32	13.06

<b>Select Peer Average</b>	15.12	16.00	31.46	32.22	31.46
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
**For the year ended December 31, 2024**

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	<b>92.11</b>	72.35	24.15
One Florida Bank	<b>91.05</b>	81.82	4.36
Prime Meridian Bank	<b>86.18</b>	76.67	11.39
Intracoastal Bank	<b>86.01</b>	75.83	20.53
Pnb Community Bank	<b>81.63</b>	74.53	18.21
Florida Capital Bank, National Association	<b>79.70</b>	71.80	2.18
Capital City Bank	<b>71.46</b>	62.33	22.38
Lafayette State Bank	<b>66.39</b>	61.63	13.55
<b>Dlp Bank</b>	<b>56.72</b>	46.13	22.04
Bank Of Pensacola	<b>54.91</b>	49.32	42.52
Fnbt Bank	<b>49.38</b>	43.92	21.46
Madison County Community Bank	<b>46.42</b>	43.67	38.94
The Warrington Bank	<b>39.98</b>	33.25	61.24
First Federal Bank	<b>37.67</b>	32.88	53.87
Peoples Bank Of Graceville	<b>37.45</b>	34.88	60.38
Gala Bank	<b>0.00</b>	0.00	2.64

<b>Select Peer Average</b>	61.07	53.81	26.24
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2024**

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	585,802	<b>2.35</b>	21.38
Dlp Bank	235,689	<b>1.50</b>	<b>8.03</b>
Capital City Bank	4,256,847	<b>1.32</b>	12.25
Lafayette State Bank	220,580	<b>1.13</b>	19.44
Intracoastal Bank	538,366	<b>1.08</b>	18.02
Prime Meridian Bank	897,303	<b>1.00</b>	10.70
First Federal Bank	4,202,600	<b>0.91</b>	11.25
One Florida Bank	1,771,614	<b>0.87</b>	10.37
Pnb Community Bank	158,660	<b>0.87</b>	11.58
Florida Capital Bank, National Association	551,806	<b>0.73</b>	6.87
Peoples Bank Of Graceville	115,335	<b>0.72</b>	13.91
Madison County Community Bank	185,152	<b>0.69</b>	13.51
Everbank, National Association	38,806,743	<b>0.64</b>	6.95
Bank Of Pensacola	143,156	<b>0.39</b>	4.44
The Warrington Bank	180,087	<b>0.22</b>	1.43
Gala Bank	2,512	<b>(73.91)</b>	(94.38)

<b>Select Peer Average</b>	3,303,266	(3.72)	4.73
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2024**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Gala Bank	0.00	73.91	<b>0.00</b>	1.10
Fnbt Bank	1.01	1.50	<b>51.93</b>	8.10
One Florida Bank	0.11	1.70	<b>58.17</b>	11.17
Prime Meridian Bank	0.29	1.92	<b>60.56</b>	8.40
Everbank, National Association	0.22	1.43	<b>63.64</b>	25.66
Intracoastal Bank	0.16	1.81	<b>63.78</b>	12.27
<b>Dlp Bank</b>	<b>0.78</b>	<b>3.43</b>	<b>67.47</b>	<b>6.68</b>
Capital City Bank	1.69	2.03	<b>67.85</b>	5.60
Lafayette State Bank	0.90	2.77	<b>68.07</b>	4.95
Peoples Bank Of Graceville	0.27	1.38	<b>68.62</b>	8.77
First Federal Bank	1.32	1.52	<b>70.77</b>	6.46
Pnb Community Bank	0.23	3.16	<b>74.34</b>	3.78
Madison County Community Bank	0.58	2.22	<b>75.14</b>	5.03
Florida Capital Bank, National Association	1.49	2.46	<b>78.89</b>	5.29
Bank Of Pensacola	0.20	1.72	<b>78.99</b>	10.35
The Warrington Bank	0.25	1.88	<b>87.82</b>	5.56

<b>Select Peer Average</b>	0.59	6.55	64.75	8.07
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the year ended December 31, 2024

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.77	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.66	0.01	<b>0.00</b>	0.03
Gala Bank	0.00	0.00	<b>0.00</b>	0.00
Peoples Bank Of Graceville	0.94	0.01	<b>0.00</b>	0.03
The Warrington Bank	0.97	0.00	<b>0.00</b>	0.00
One Florida Bank	0.83	0.03	<b>0.03</b>	0.32
Capital City Bank	1.09	0.24	<b>0.16</b>	1.58
Madison County Community Bank	1.85	0.36	<b>0.21</b>	3.60
Prime Meridian Bank	0.80	0.42	<b>0.32</b>	3.18
Florida Capital Bank, National Association	1.29	0.53	<b>0.38</b>	2.92
Pnb Community Bank	1.24	1.30	<b>0.97</b>	11.35
Lafayette State Bank	1.90	1.91	<b>1.18</b>	15.95
First Federal Bank	0.72	3.68	<b>1.22</b>	1.87
Intracoastal Bank	1.39	1.66	<b>1.26</b>	17.90
Everbank, National Association	0.80	1.79	<b>1.32</b>	3.96
Dlp Bank	1.53	2.31	<b>1.47</b>	10.25

<b>Select Peer Average</b>	1.11	0.89	0.53	4.56
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2024**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
The Warrington Bank	<b>4.54</b>	0.00	0.00	61.24	0.00
Pnb Community Bank	<b>3.55</b>	1.61	0.45	0.00	18.21
Lafayette State Bank	<b>3.22</b>	16.95	0.00	0.00	13.55
Gala Bank	<b>2.58</b>	0.00	79.05	0.00	0.00
Madison County Community Bank	<b>2.43</b>	7.34	0.00	0.00	38.94
Bank Of Pensacola	<b>2.09</b>	5.05	0.00	42.52	0.00
<b>Dlp Bank</b>	<b>1.94</b>	<b>21.81</b>	<b>0.15</b>	<b>0.00</b>	<b>22.04</b>
Capital City Bank	<b>1.64</b>	7.47	0.00	13.19	9.19
First Federal Bank	<b>0.88</b>	2.23	0.00	0.00	53.87
One Florida Bank	<b>0.77</b>	12.23	0.00	0.00	4.36
Peoples Bank Of Graceville	<b>0.67</b>	3.23	0.00	44.70	15.67
Prime Meridian Bank	<b>0.64</b>	5.73	2.10	1.65	9.74
Intracoastal Bank	<b>0.58</b>	0.25	0.00	0.00	20.53
Florida Capital Bank, National Association	<b>0.55</b>	23.02	0.00	0.00	2.18
Fnbt Bank	<b>0.45</b>	32.47	0.00	21.46	0.00
Everbank, National Association	<b>0.10</b>	1.53	0.00	0.07	24.04

<b>Select Peer Average</b>	<b>1.66</b>	<b>8.81</b>	<b>5.11</b>	<b>11.55</b>	<b>14.52</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2024**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	<b>81.12</b>	0.52	0.00	0.00
Prime Meridian Bank	<b>75.36</b>	1.03	0.00	0.00
Intracoastal Bank	<b>74.77</b>	1.00	0.00	0.00
Pnb Community Bank	<b>73.60</b>	1.34	0.00	0.00
Everbank, National Association	<b>71.65</b>	0.13	0.02	0.01
Florida Capital Bank, National Association	<b>65.36</b>	0.23	0.00	0.01
Capital City Bank	<b>60.98</b>	2.48	0.01	2.09
Lafayette State Bank	<b>60.36</b>	2.10	0.00	0.00
Bank Of Pensacola	<b>48.94</b>	0.73	0.00	0.00
<b>Dlp Bank</b>	<b>45.42</b>	<b>1.63</b>	<b>0.40</b>	<b>4.61</b>
Fnbt Bank	<b>43.20</b>	1.70	0.00	0.00
Madison County Community Bank	<b>42.86</b>	4.34	0.05	0.00
Peoples Bank Of Graceville	<b>34.56</b>	0.15	0.00	0.00
The Warrington Bank	<b>32.93</b>	0.59	0.00	0.00
First Federal Bank	<b>30.67</b>	1.03	0.01	5.24
Gala Bank	<b>0.00</b>	15.74	0.00	0.00

<b>Select Peer Average</b>	52.61	2.17	0.03	0.75
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the year ended December 31, 2024**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	<b>59.19</b>	40.74	99.93	0.00	0.07
<b>Dlp Bank</b>	<b>56.88</b>	43.12	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>
Bank Of Pensacola	<b>44.90</b>	53.96	98.86	1.14	0.00
Lafayette State Bank	<b>37.18</b>	62.82	100.00	0.00	0.00
Capital City Bank	<b>36.40</b>	62.17	98.57	0.69	0.74
Fnbt Bank	<b>26.74</b>	73.26	100.00	0.00	0.00
The Warrington Bank	<b>25.88</b>	74.12	100.00	0.00	0.00
Pnb Community Bank	<b>23.26</b>	76.74	100.00	0.00	0.00
Madison County Community Bank	<b>23.19</b>	76.81	100.00	0.00	0.00
Prime Meridian Bank	<b>22.17</b>	76.89	99.06	0.00	0.94
One Florida Bank	<b>21.78</b>	77.32	99.10	0.00	0.90
Peoples Bank Of Graceville	<b>21.56</b>	77.97	99.53	0.00	0.47
Intracoastal Bank	<b>17.57</b>	77.27	94.84	0.29	4.87
First Federal Bank	<b>10.28</b>	87.65	97.92	0.00	2.08
Everbank, National Association	<b>2.74</b>	85.22	87.96	0.00	12.04
Gala Bank	<b>0.00</b>	0.00	0.00	0.00	0.00

<b>Select Peer Average</b>	26.86	65.38	92.24	0.13	1.38
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
**For the year ended December 31, 2024**

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.04	0.54	<b>5.82</b>	93.56
Lafayette State Bank	6.01	2.19	<b>4.69</b>	94.91
Pnb Community Bank	5.50	1.35	<b>4.59</b>	94.45
Capital City Bank	4.99	1.29	<b>4.14</b>	91.59
Fnbt Bank	5.73	2.82	<b>3.91</b>	97.85
Florida Capital Bank, National Association	5.43	4.87	<b>3.64</b>	96.58
Prime Meridian Bank	5.59	2.99	<b>3.50</b>	96.14
Madison County Community Bank	4.99	2.24	<b>3.26</b>	95.54
One Florida Bank	5.74	3.82	<b>3.06</b>	98.47
Intracoastal Bank	5.28	2.95	<b>3.03</b>	96.65
First Federal Bank	5.27	2.41	<b>2.99</b>	89.48
Everbank, National Association	5.73	3.88	<b>2.40</b>	99.13
Bank Of Pensacola	3.32	1.89	<b>2.30</b>	96.95
The Warrington Bank	2.93	1.13	<b>2.22</b>	97.86
Peoples Bank Of Graceville	4.01	2.52	<b>2.13</b>	98.64
Gala Bank	0.00	0.00	<b>0.00</b>	41.53

<b>Select Peer Average</b>	4.79	2.31	2.68	92.46
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