

Florida Capital Bank, National Association

Jacksonville, FL

Established

8/12/1985

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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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)

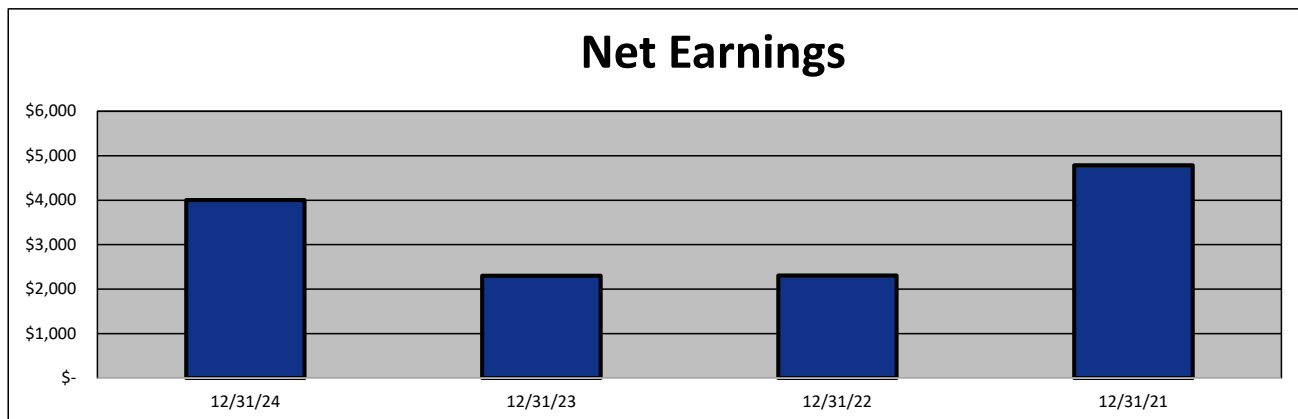
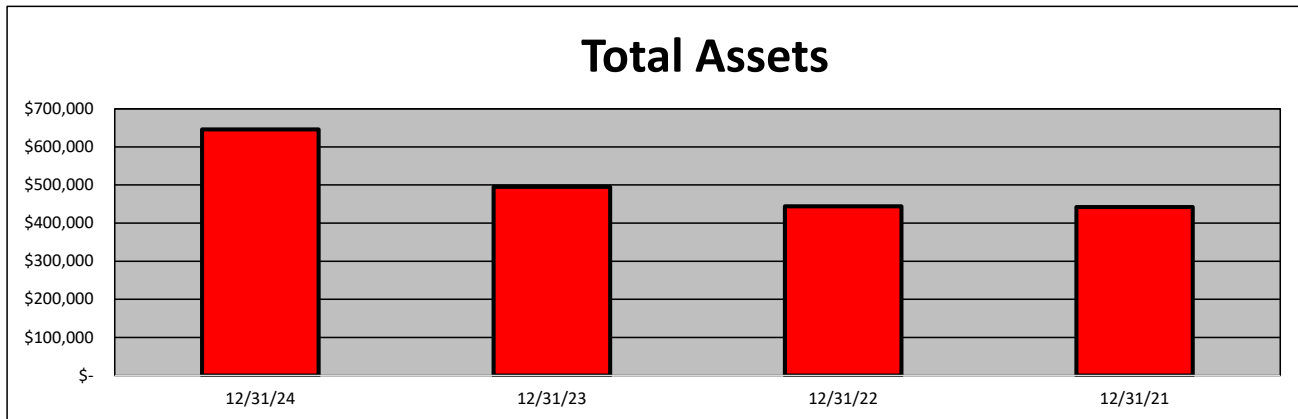
EXECUTIVE SUMMARY - Florida Capital Bank, National Association
(Percentage)

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.30	11.35	14.41	14.26	10.71	15.12
Leverage Ratio	10.44	11.23	15.15	15.17	11.67	16.00
Tier 1 Cap/Risk Based Assets	14.78	15.50	22.77	23.79	15.53	31.46
Risk Based Ratio	16.03	16.76	24.02	25.05	16.34	32.22
Common Equity Tier 1 Capital Ratio	14.78	15.50	22.77	23.79	15.48	31.46
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	79.70	97.03	91.19	80.23	74.93	61.07
Loans/Assets	71.80	84.85	77.15	68.14	63.48	53.81
Securities/Assets	2.18	2.67	3.32	3.74	19.42	26.24
PROFITABILITY:						
Return on Avg Assets	0.73	0.47	0.48	1.03	(0.10)	(3.72)
Return on Avg Equity	6.87	3.90	3.62	7.83	9.28	4.73
Nonint Income/Avg Assets	1.49	1.40	2.52	5.06	0.79	0.59
Net Overhead Ratio	2.46	2.81	2.65	1.33	2.99	6.55
Efficiency Ratio	78.89	84.81	89.61	82.99	70.68	64.75
Assets (per million) per Employee	5.29	4.46	3.32	2.89	10.47	8.07
ASSET QUALITY:						
Allowance/Loans	1.29	1.30	1.27	1.44	1.25	1.11
Nonperforming Loans/Total Loans	0.53	0.32	0.36	0.95	0.52	0.89
Nonperforming Assets/Total Assets	0.38	0.27	0.28	0.67	0.36	0.53
Adjusted Texas Ratio	2.92	2.10	0.26	1.05	3.66	4.56
YIELDS & COSTS:						
Yield on earning assets	5.43	5.11	3.81	3.14	5.44	4.79
Cost of funds	4.87	3.49	0.82	0.78	3.04	2.31
Net interest margin	3.64	3.75	3.42	2.74	2.91	2.68
Avg Earning Assets/Avg Assets	96.58	95.28	94.98	96.28	95.35	92.46

SELECTED FINANCIAL DATA - Florida Capital Bank, National Association
(Dollars in Thousands)

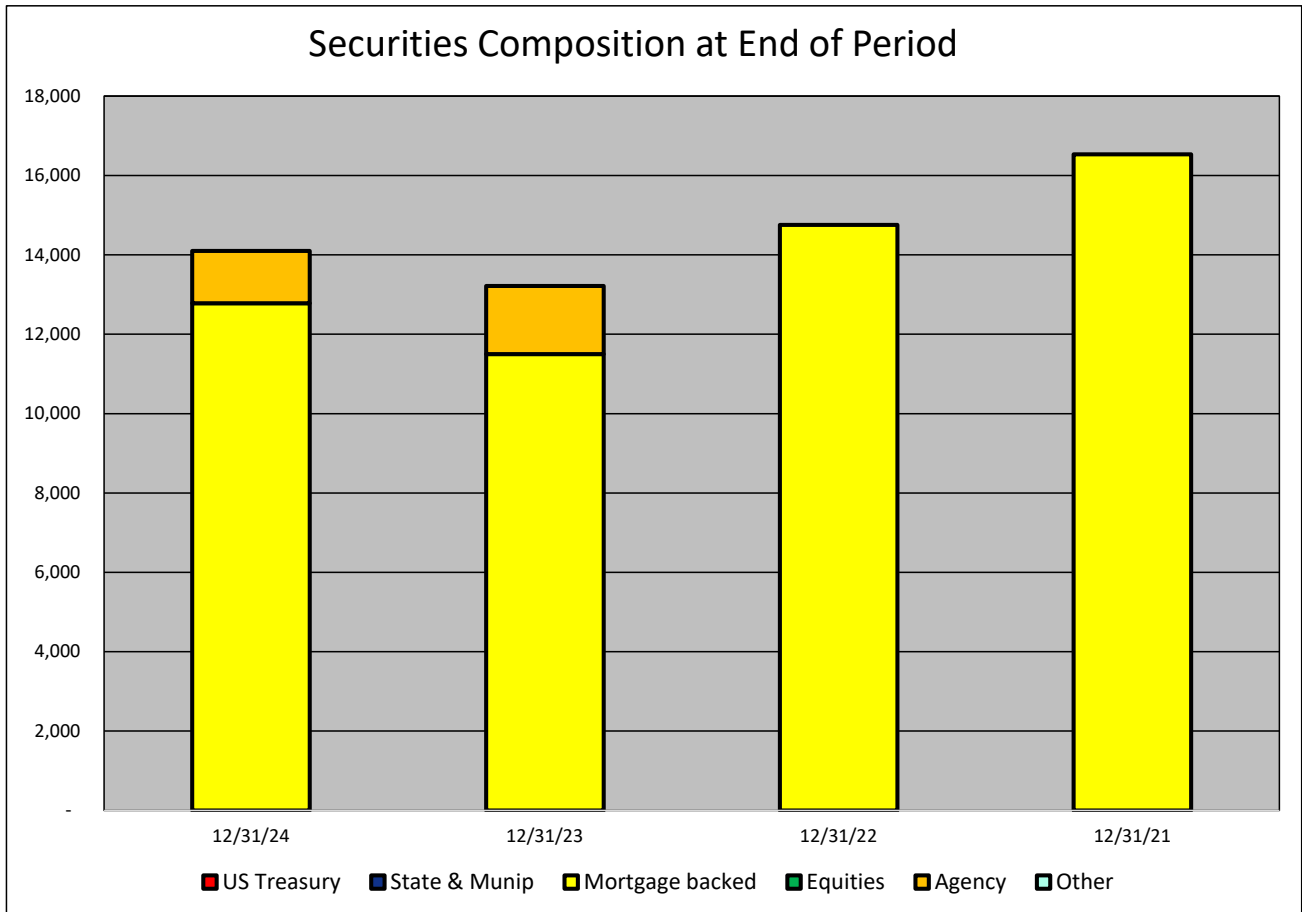
As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	645,819	495,075	444,412	442,133	150,744	30.45
Cash and Equivalents	152,241	45,698	67,220	106,768	106,543	233.15
Securities	14,101	13,217	14,755	16,535	884	6.69
Loans, net	463,719	420,048	342,852	301,267	43,671	10.40
Deposit Accounts	581,807	432,904	375,995	375,508	148,903	34.40
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	60,051	56,196	64,051	63,068	3,855	6.86

Period Ending	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	4,005	2,304	2,308	4,787	1,701	73.83
Interest Income	28,946	24,003	17,402	14,073	4,943	20.59
Interest Expense	9,535	6,425	1,776	1,801	3,110	48.40
Net Interest Income	19,411	17,578	15,626	12,272	1,833	10.43
Prov for Credit Losses	605	682	-	430	(77)	(11.29)
Noninterest income	8,207	6,918	12,106	23,532	1,289	18.63
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	21,788	20,774	24,851	29,712	1,014	4.88
Net Operating Income	5,225	3,040	2,881	5,662	2,185	71.88
Income Taxes	1,170	736	573	875	434	58.97



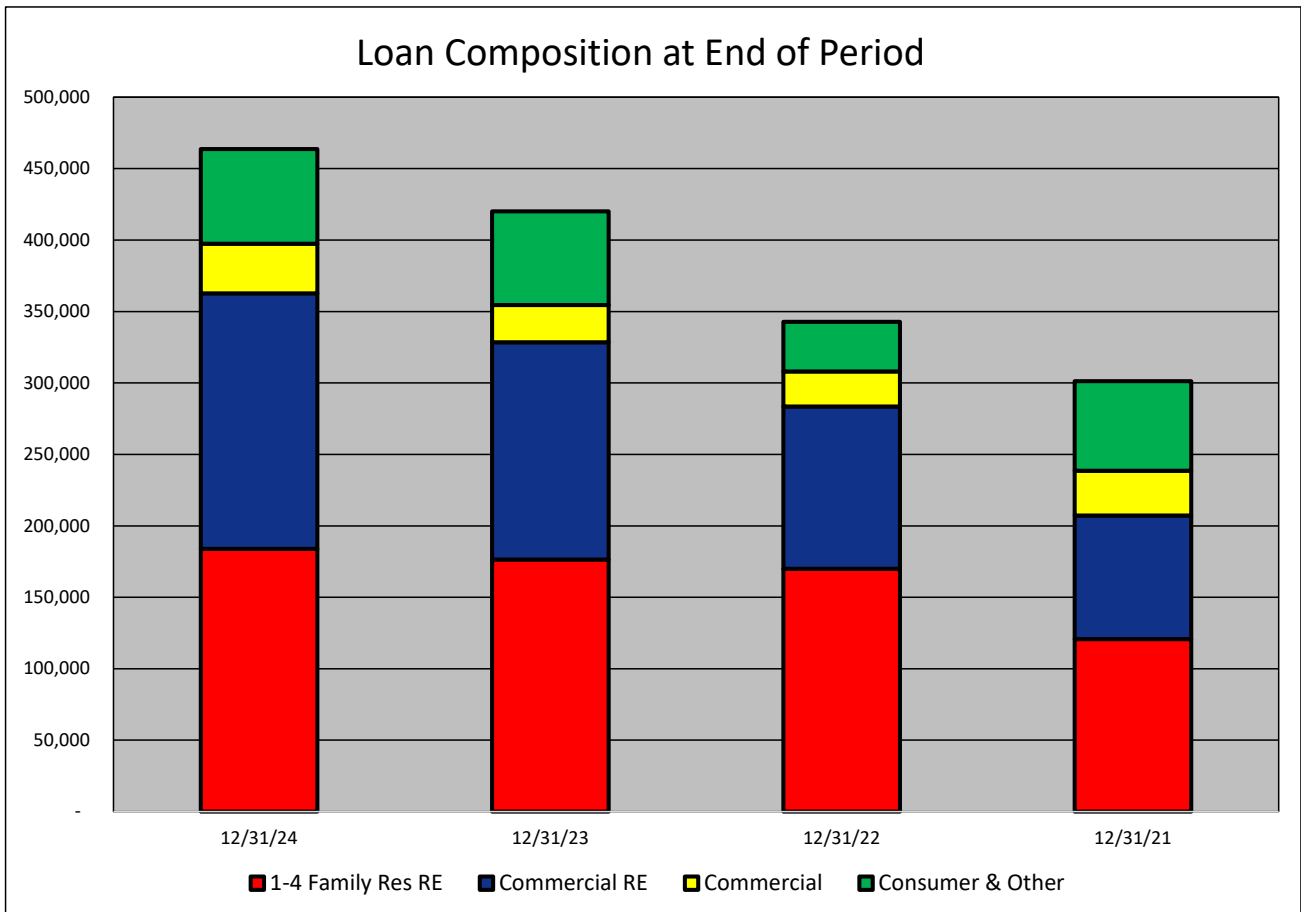
SECURITIES COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	-	-	-	-	-	NA
Mortgage backed	12,782	11,500	14,755	16,535	1,282	11.15
Equities	-	-	-	-	-	NA
Agency	1,319	1,717	-	-	(398)	(23.18)
Other	-	-	-	-	-	NA
Total Securities	14,101	13,217	14,755	16,535	884	6.69



LOAN PORTFOLIO COMPOSITION - Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	183,893	176,366	169,870	120,706	7,527	4.27
Commercial RE	178,886	152,081	113,602	86,471	26,805	17.63
Commercial	34,615	26,067	24,580	31,409	8,548	32.79
Consumer & Other	66,325	65,534	34,800	62,681	791	1.21
Loans, Net	463,719	420,048	342,852	301,267	43,671	10.40



LOAN PORTFOLIO QUALITY - Florida Capital Bank, National Association
(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	5,450	4,347	4,352	4,498	1,103	25.37
Total Recoveries	66	320	378	316	(254)	(79.38)
Total Charge-offs	147	351	383	621	(204)	(58.12)
Provision Expense	605	682	-	430	(77)	(11.29)
Writedown Transfer Loans HFS	-	-	-	272	-	NA
Adjustments	-	452	-	-	(452)	(100.00)
Ending Balance	5,974	5,450	4,347	4,352	524	9.61

NON-PERFORMING ASSETS:

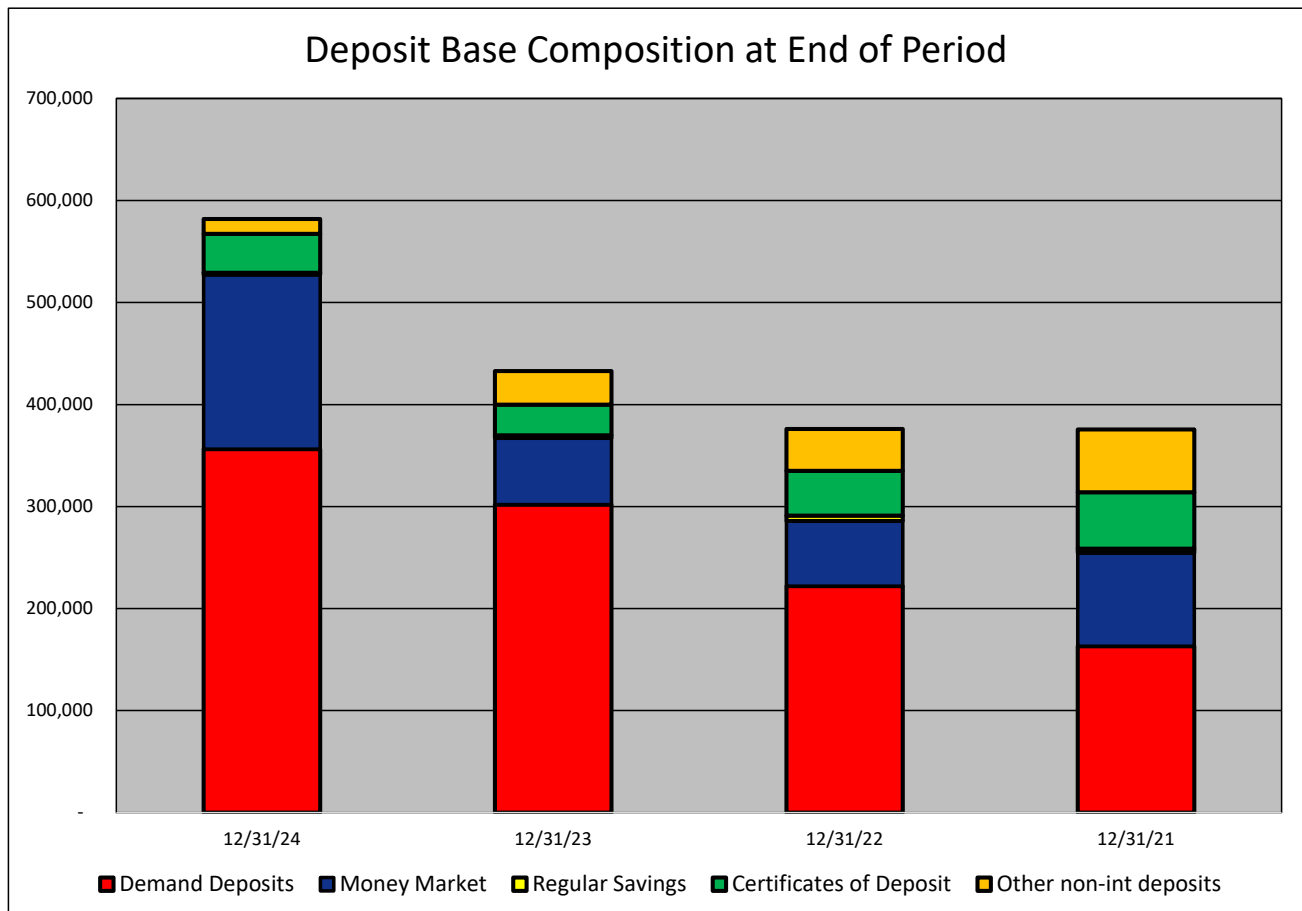
Total-90+ Days Past Due	105	-	-	139	105	NA
Total-Nonaccrual	2,360	1,327	1,243	2,730	1,033	77.84
Foreclosed Real Estate	-	-	-	97	-	NA
Total Non-perf Assets	2,465	1,327	1,243	2,966	1,138	85.76

DEPOSIT BASE COMPOSITION - Florida Capital Bank, National Association
(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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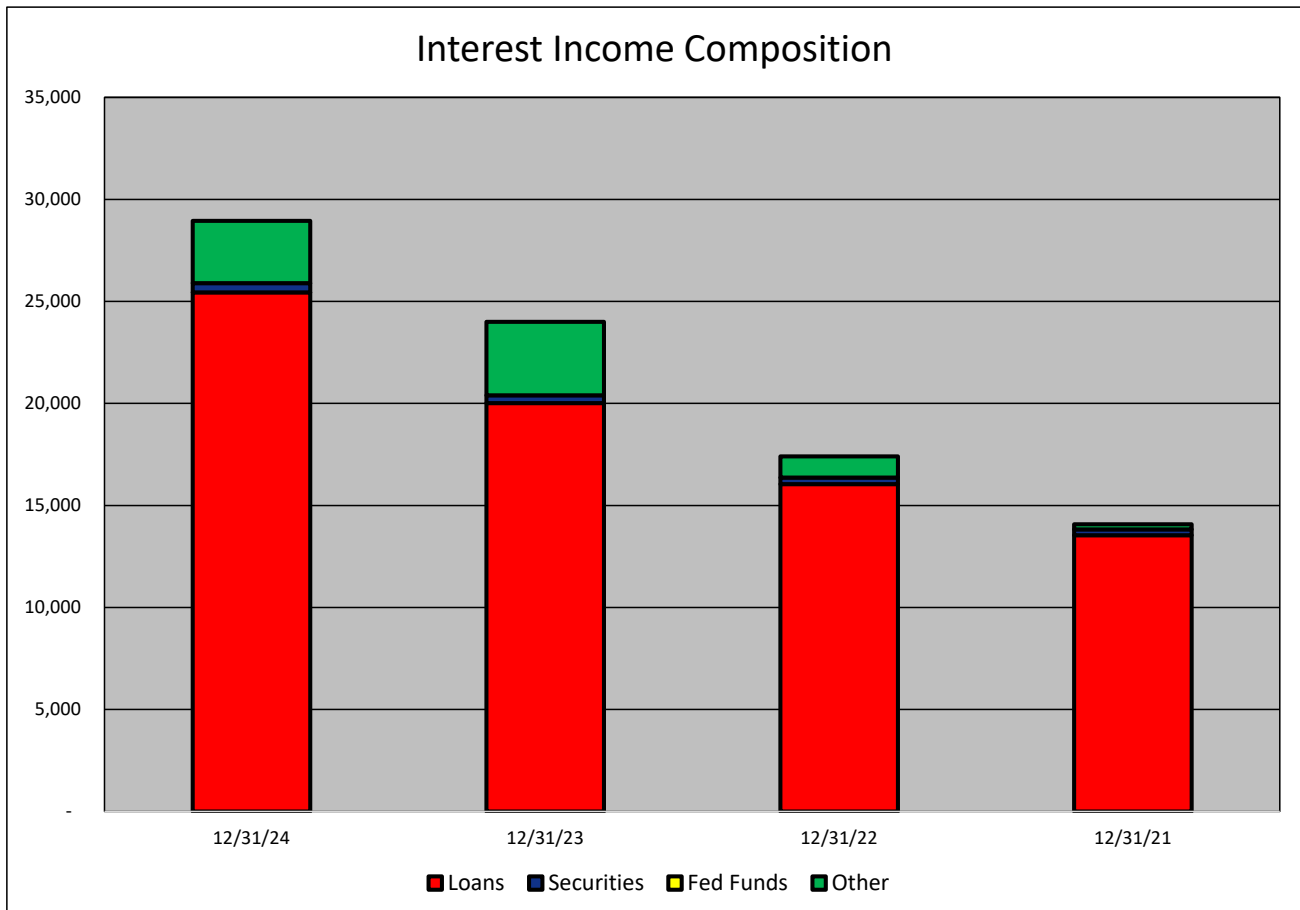
DEPOSIT BASE CATEGORY:

Demand Deposits	356,311	301,828	221,979	163,079	54,483	18.05
Money Market	170,909	65,424	64,027	91,552	105,485	161.23
Regular Savings	2,023	2,665	5,009	4,103	(642)	(24.09)
Certificates of Deposit	38,031	29,988	43,983	55,393	8,043	26.82
Other non-int deposits	14,533	32,999	40,997	61,381	(18,466)	(55.96)
Total Deposits	581,807	432,904	375,995	375,508	148,903	34.40



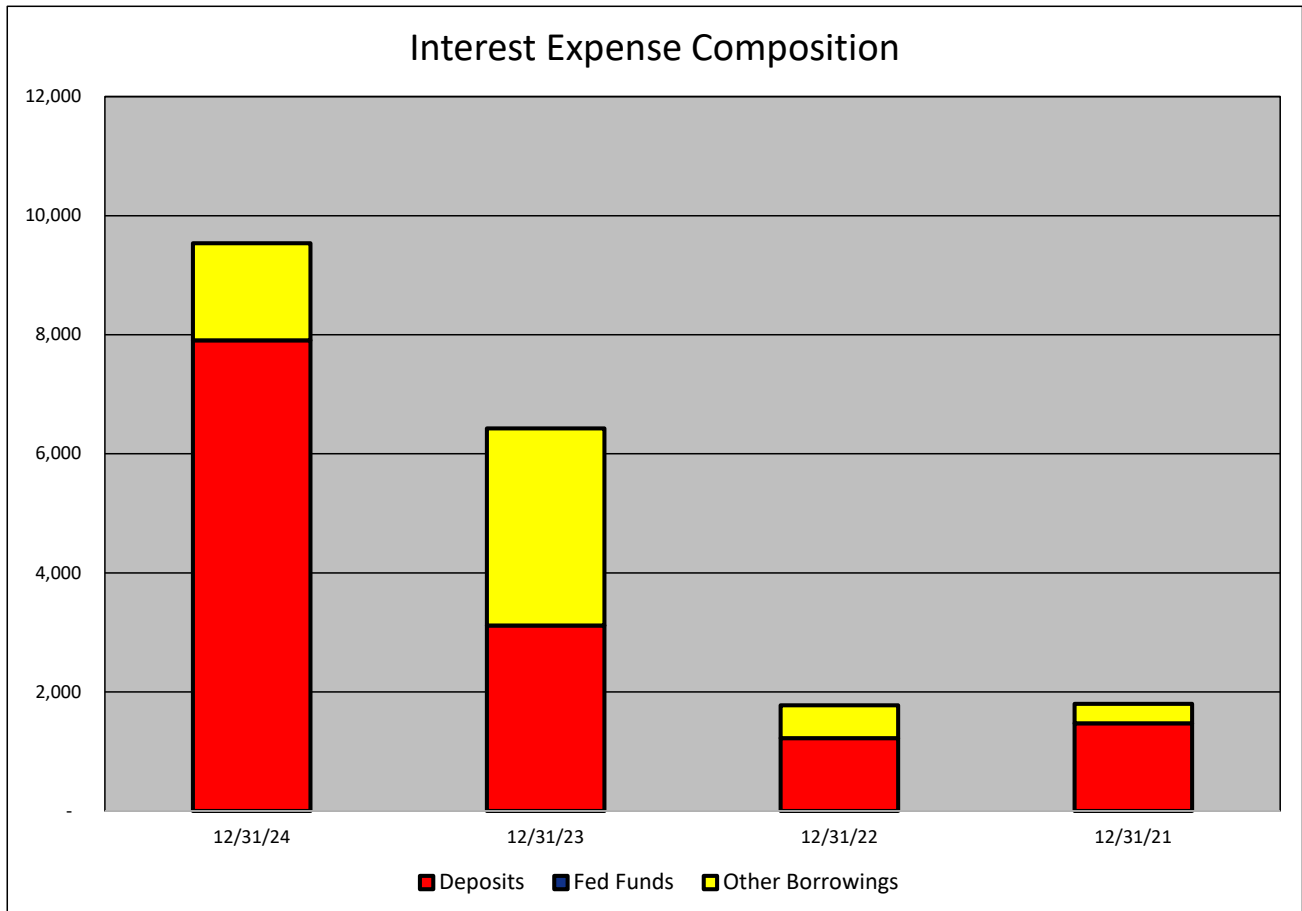
INTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	25,447	20,017	16,047	13,541	5,430	27.13
Securities	444	386	315	286	58	15.03
Fed Funds	-	-	-	-	-	NA
Other	3,055	3,600	1,040	246	(545)	(15.14)
Total Int Income	28,946	24,003	17,402	14,073	4,943	20.59



INTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	7,904	3,114	1,222	1,474	4,790	153.82
Fed Funds	-	-	-	-	-	NA
Other Borrowings	1,631	3,311	554	327	(1,680)	(50.74)
Total Int Expense	9,535	6,425	1,776	1,801	3,110	48.40

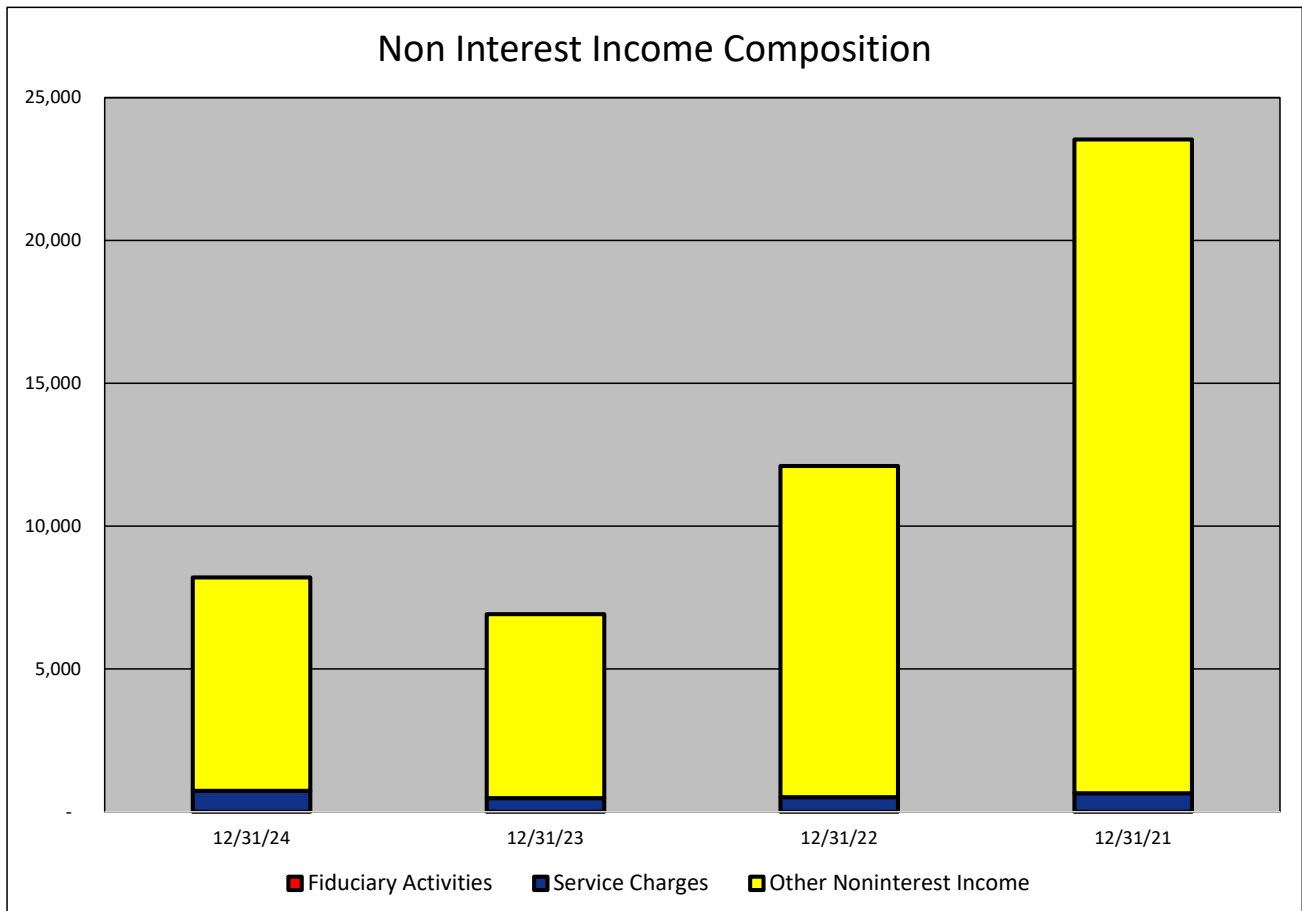


NONINTEREST INCOME COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

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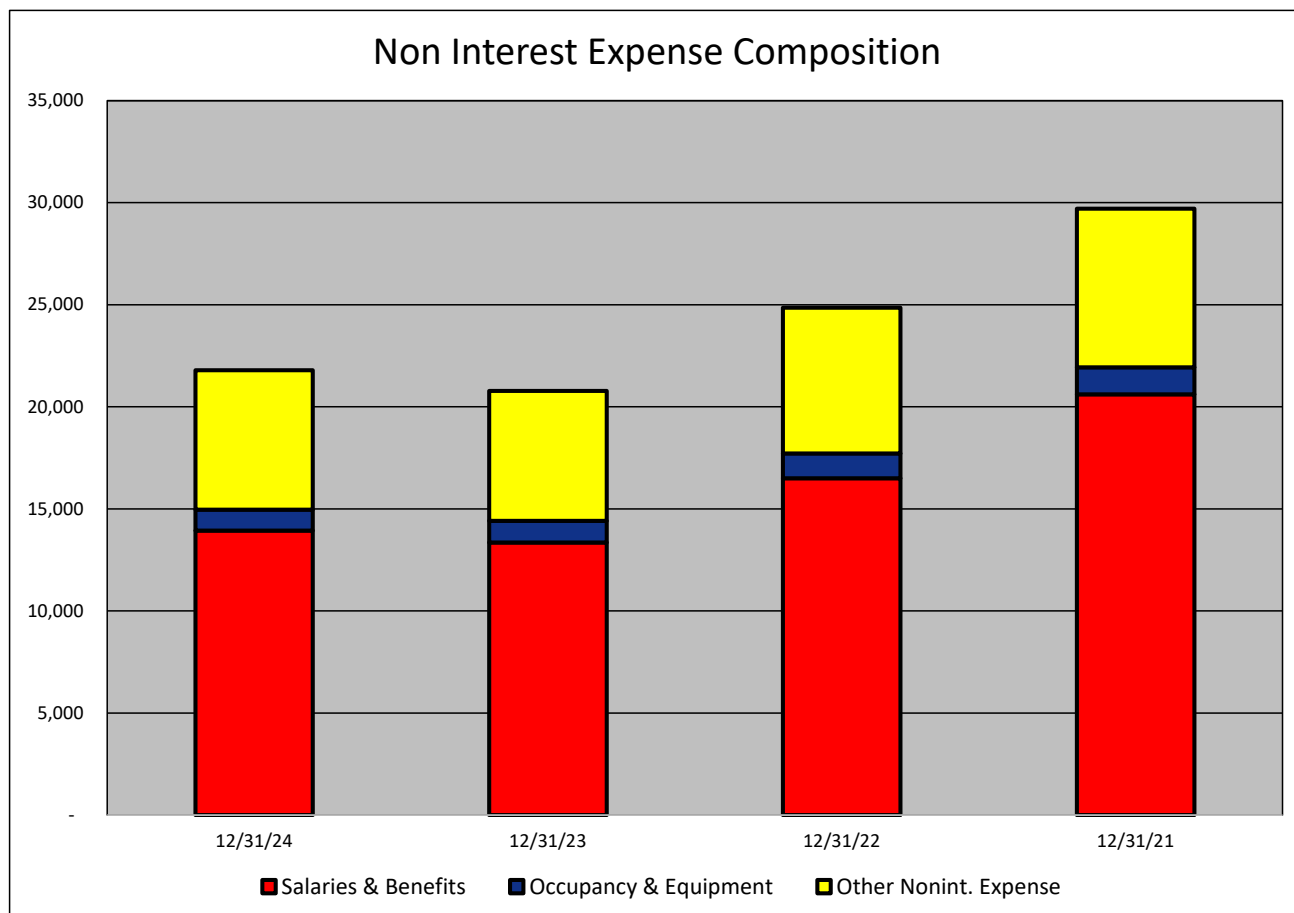
NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	730	482	516	647	248	51.45
Other Noninterest Income	7,477	6,436	11,590	22,885	1,041	16.17
Total Nonint. Income	8,207	6,918	12,106	23,532	1,289	18.63



NONINTEREST EXPENSE COMPOSITION- Florida Capital Bank, National Association
(Dollars in Thousands)

As of:	12/31/24	12/31/23	12/31/22	12/31/21	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	13,931	13,348	16,494	20,613	583	4.37
Occupancy & Equipment	1,032	1,067	1,218	1,318	(35)	(3.28)
Other Nonint. Expense	6,825	6,359	7,139	7,781	466	7.33
Total Nonint. Expense	21,788	20,774	24,851	29,712	1014	4.88



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

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

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

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

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

Select Peer Average	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	0.00	1.10
Fnbt Bank	1.01	1.50	51.93	8.10
One Florida Bank	0.11	1.70	58.17	11.17
Prime Meridian Bank	0.29	1.92	60.56	8.40
Everbank, National Association	0.22	1.43	63.64	25.66
Intracoastal Bank	0.16	1.81	63.78	12.27
Dlp Bank	0.78	3.43	67.47	6.68
Capital City Bank	1.69	2.03	67.85	5.60
Lafayette State Bank	0.90	2.77	68.07	4.95
Peoples Bank Of Graceville	0.27	1.38	68.62	8.77
First Federal Bank	1.32	1.52	70.77	6.46
Pnb Community Bank	0.23	3.16	74.34	3.78
Madison County Community Bank	0.58	2.22	75.14	5.03
Florida Capital Bank, National Association	1.49	2.46	78.89	5.29
Bank Of Pensacola	0.20	1.72	78.99	10.35
The Warrington Bank	0.25	1.88	87.82	5.56

Select Peer Average	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	0.00	0.00
Fnbt Bank	1.66	0.01	0.00	0.03
Gala Bank	0.00	0.00	0.00	0.00
Peoples Bank Of Graceville	0.94	0.01	0.00	0.03
The Warrington Bank	0.97	0.00	0.00	0.00
One Florida Bank	0.83	0.03	0.03	0.32
Capital City Bank	1.09	0.24	0.16	1.58
Madison County Community Bank	1.85	0.36	0.21	3.60
Prime Meridian Bank	0.80	0.42	0.32	3.18
Florida Capital Bank, National Association	1.29	0.53	0.38	2.92
Pnb Community Bank	1.24	1.30	0.97	11.35
Lafayette State Bank	1.90	1.91	1.18	15.95
First Federal Bank	0.72	3.68	1.22	1.87
Intracoastal Bank	1.39	1.66	1.26	17.90
Everbank, National Association	0.80	1.79	1.32	3.96
Dlp Bank	1.53	2.31	1.47	10.25

Select Peer Average	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	4.54	0.00	0.00	61.24	0.00
Pnb Community Bank	3.55	1.61	0.45	0.00	18.21
Lafayette State Bank	3.22	16.95	0.00	0.00	13.55
Gala Bank	2.58	0.00	79.05	0.00	0.00
Madison County Community Bank	2.43	7.34	0.00	0.00	38.94
Bank Of Pensacola	2.09	5.05	0.00	42.52	0.00
Dlp Bank	1.94	21.81	0.15	0.00	22.04
Capital City Bank	1.64	7.47	0.00	13.19	9.19
First Federal Bank	0.88	2.23	0.00	0.00	53.87
One Florida Bank	0.77	12.23	0.00	0.00	4.36
Peoples Bank Of Graceville	0.67	3.23	0.00	44.70	15.67
Prime Meridian Bank	0.64	5.73	2.10	1.65	9.74
Intracoastal Bank	0.58	0.25	0.00	0.00	20.53
Florida Capital Bank, National Association	0.55	23.02	0.00	0.00	2.18
Fnbt Bank	0.45	32.47	0.00	21.46	0.00
Everbank, National Association	0.10	1.53	0.00	0.07	24.04

Select Peer Average	1.66	8.81	5.11	11.55	14.52
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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	81.12	0.52	0.00	0.00
Prime Meridian Bank	75.36	1.03	0.00	0.00
Intracoastal Bank	74.77	1.00	0.00	0.00
Pnb Community Bank	73.60	1.34	0.00	0.00
Everbank, National Association	71.65	0.13	0.02	0.01
Florida Capital Bank, National Association	65.36	0.23	0.00	0.01
Capital City Bank	60.98	2.48	0.01	2.09
Lafayette State Bank	60.36	2.10	0.00	0.00
Bank Of Pensacola	48.94	0.73	0.00	0.00
Dlp Bank	45.42	1.63	0.40	4.61
Fnbt Bank	43.20	1.70	0.00	0.00
Madison County Community Bank	42.86	4.34	0.05	0.00
Peoples Bank Of Graceville	34.56	0.15	0.00	0.00
The Warrington Bank	32.93	0.59	0.00	0.00
First Federal Bank	30.67	1.03	0.01	5.24
Gala Bank	0.00	15.74	0.00	0.00

Select Peer Average	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	59.19	40.74	99.93	0.00	0.07
Dlp Bank	56.88	43.12	100.00	0.00	0.00
Bank Of Pensacola	44.90	53.96	98.86	1.14	0.00
Lafayette State Bank	37.18	62.82	100.00	0.00	0.00
Capital City Bank	36.40	62.17	98.57	0.69	0.74
Fnbt Bank	26.74	73.26	100.00	0.00	0.00
The Warrington Bank	25.88	74.12	100.00	0.00	0.00
Pnb Community Bank	23.26	76.74	100.00	0.00	0.00
Madison County Community Bank	23.19	76.81	100.00	0.00	0.00
Prime Meridian Bank	22.17	76.89	99.06	0.00	0.94
One Florida Bank	21.78	77.32	99.10	0.00	0.90
Peoples Bank Of Graceville	21.56	77.97	99.53	0.00	0.47
Intracoastal Bank	17.57	77.27	94.84	0.29	4.87
First Federal Bank	10.28	87.65	97.92	0.00	2.08
Everbank, National Association	2.74	85.22	87.96	0.00	12.04
Gala Bank	0.00	0.00	0.00	0.00	0.00

Select Peer Average	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	5.82	93.56
Lafayette State Bank	6.01	2.19	4.69	94.91
Pnb Community Bank	5.50	1.35	4.59	94.45
Capital City Bank	4.99	1.29	4.14	91.59
Fnbt Bank	5.73	2.82	3.91	97.85
Florida Capital Bank, National Association	5.43	4.87	3.64	96.58
Prime Meridian Bank	5.59	2.99	3.50	96.14
Madison County Community Bank	4.99	2.24	3.26	95.54
One Florida Bank	5.74	3.82	3.06	98.47
Intracoastal Bank	5.28	2.95	3.03	96.65
First Federal Bank	5.27	2.41	2.99	89.48
Everbank, National Association	5.73	3.88	2.40	99.13
Bank Of Pensacola	3.32	1.89	2.30	96.95
The Warrington Bank	2.93	1.13	2.22	97.86
Peoples Bank Of Graceville	4.01	2.52	2.13	98.64
Gala Bank	0.00	0.00	0.00	41.53

Select Peer Average	4.79	2.31	2.68	92.46
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