

Dlp Bank

Starke, FL

Established

3/19/1957

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

FLORIDA BANKING TEAM

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Sacha Widmaier, Anthony Hagbartsen, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Martha Zubia, Stephanie Flores, Joshua Koelsch, Jacob Frantzen, Sander Maldonado, Brian Katz, Nicholas Singh, Raphael Houssou

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 three months ended March 31, 2025

Institution name	Total Assets (\$'000's)
Everbank, National Association	41,858,343
Capital City Bank	4,460,571
First Federal Bank	3,974,533
One Florida Bank	1,899,314
Prime Meridian Bank	974,668
Florida Capital Bank, National Association	610,364
Fnb Bank	600,632
Intracoastal Bank	576,623
Dlp Bank	248,866
Lafayette State Bank	240,293
Madison County Community Bank	194,757
The Warrington Bank	165,982
Pnb Community Bank	158,895
Bank Of Pensacola	139,244
Peoples Bank Of Graceville	113,470
Gala Bank	19,100

Institution name	Return on Avg Assets (%)
Fnb Bank	2.20
Capital City Bank	1.57
Dlp Bank	1.52
Florida Capital Bank, National Association	1.41
Pnb Community Bank	1.20
Intracoastal Bank	1.17
One Florida Bank	1.10
Lafayette State Bank	1.04
First Federal Bank	1.03
Prime Meridian Bank	0.96
Bank Of Pensacola	0.75
Everbank, National Association	0.73
Peoples Bank Of Graceville	0.73
Madison County Community Bank	0.65
The Warrington Bank	0.36
Gala Bank	(6.05)

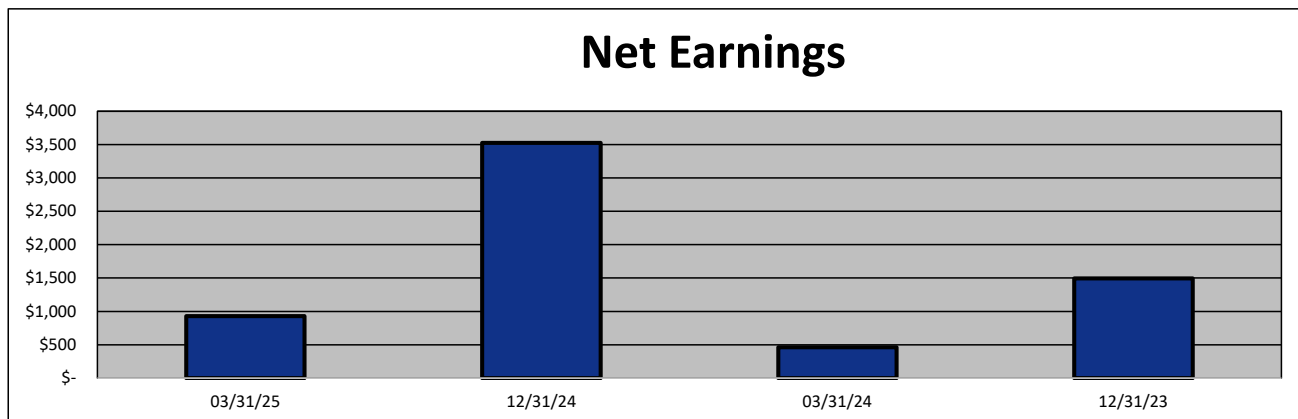
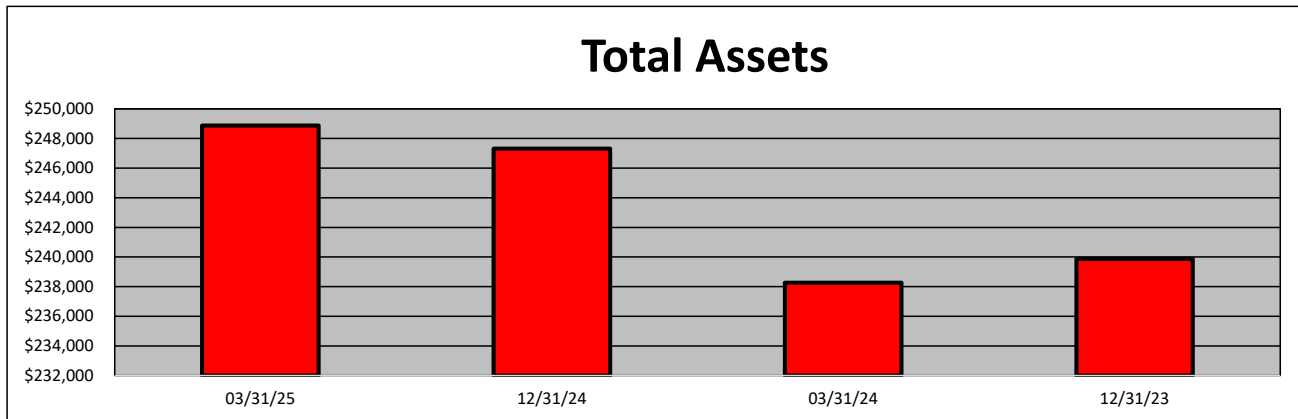
EXECUTIVE SUMMARY - DLP Bank
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	18.71	18.23	17.77	17.76	11.26	12.44
Leverage Ratio	15.44	15.78	13.76	13.41	17.35	15.21
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	18.59	19.82
Risk Based Ratio	0.00	0.00	0.00	0.00	19.41	20.62
Common Equity Tier 1 Capital Ratio	NA	0.00	0.00	0.00	18.53	19.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	56.86	56.72	46.30	45.51	73.43	64.39
Loans/Assets	45.86	46.13	37.90	37.31	62.13	55.10
Securities/Assets	20.83	22.04	28.63	30.11	18.87	26.58
PROFITABILITY:						
Return on Avg Assets	1.52	1.50	0.78	0.61	0.20	0.65
Return on Avg Equity	8.12	8.03	4.37	3.60	10.12	11.24
Nonint Income/Avg Assets	0.66	0.78	0.69	0.67	0.78	0.63
Net Overhead Ratio	3.04	3.43	3.87	3.40	2.92	2.50
Efficiency Ratio	64.29	67.47	79.43	72.67	93.91	81.00
Assets (per million) per Employee	7.32	6.68	6.44	6.15	10.55	8.08
ASSET QUALITY:						
Allowance/Loans	1.56	1.53	1.86	1.43	1.27	1.16
Nonperforming Loans/Total Loans	1.51	2.31	3.81	3.63	0.52	0.98
Nonperforming Assets/Total Assets	1.31	1.47	1.86	2.00	0.36	0.61
Adjusted Texas Ratio	8.75	10.25	13.86	15.17	3.38	5.43
YIELDS & COSTS:						
Yield on earning assets	5.66	6.04	6.02	5.83	5.40	5.01
Cost of funds	1.16	0.54	0.44	0.32	2.84	2.35
Net interest margin	5.23	5.82	5.80	5.67	3.13	2.76
Avg Earning Assets/Avg Assets	97.25	93.56	86.91	85.42	95.62	94.85

SELECTED FINANCIAL DATA - DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	248,866	247,314	238,262	239,872	10,604	4.45
Cash and Equivalents	63,178	59,131	60,482	58,050	2,696	4.46
Securities	51,851	54,518	68,213	72,237	(16,362)	(23.99)
Loans, net	114,140	114,084	90,310	89,489	23,830	26.39
Deposit Accounts	200,725	201,122	195,063	196,638	5,662	2.90
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	46,575	45,079	42,332	42,606	4,243	10.02

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	930	3,528	464	1,495	466	100.43
Interest Income	3,376	13,327	3,111	12,222	265	8.52
Interest Expense	260	494	113	353	147	130.09
Net Interest Income	3,116	12,833	2,998	11,869	118	3.94
Prov for Credit Losses	31	45	78	1,544	(47)	(60.26)
Noninterest income	404	1,831	413	1,637	(9)	(2.18)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,266	9,906	2,713	9,975	(447)	(16.48)
Net Operating Income	1,223	4,713	620	1,987	603	97.26
Income Taxes	308	1,161	156	492	152	97.44

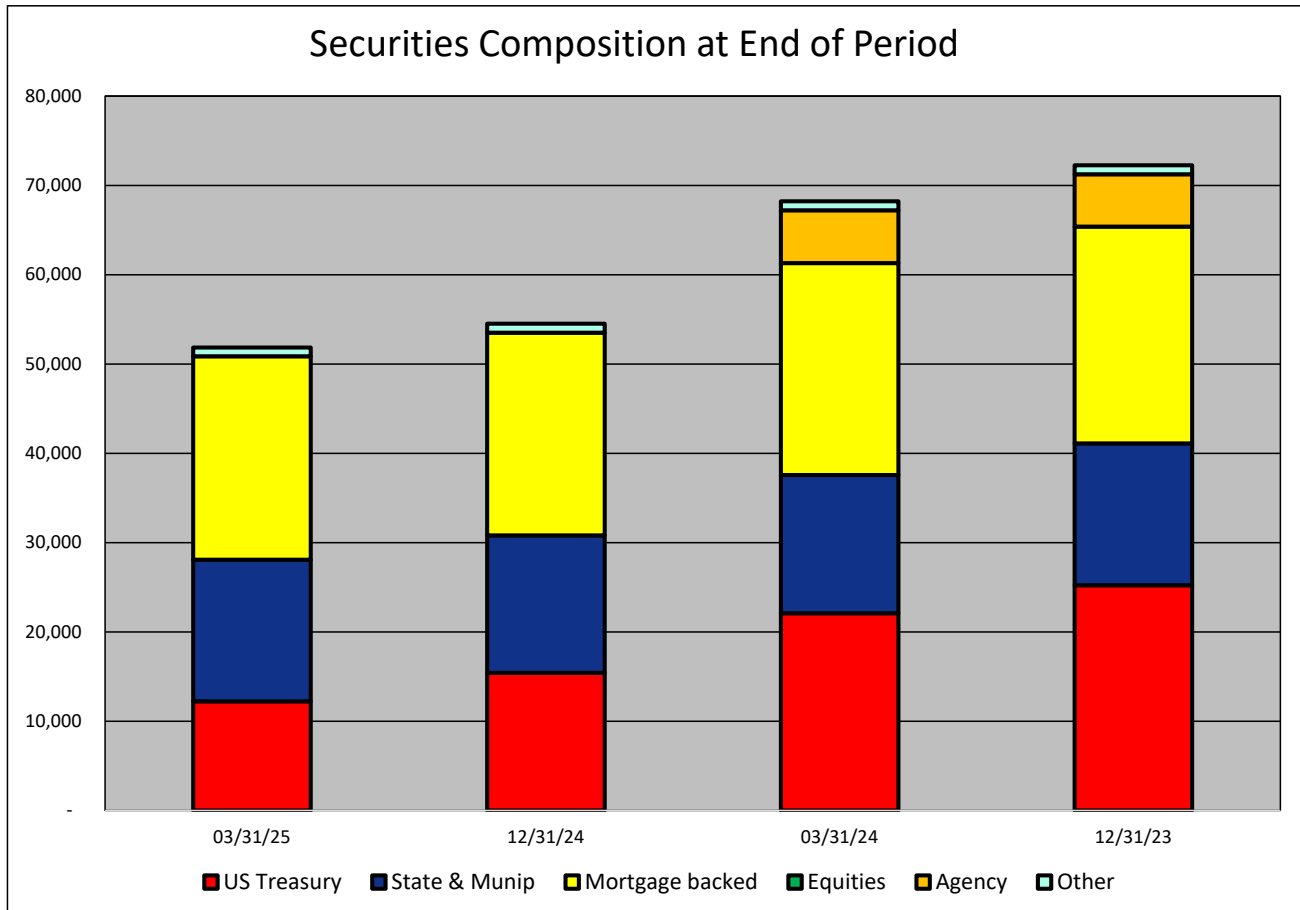


SECURITIES COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

SECURITIES CATEGORY:

US Treasury	12,238	15,406	22,091	25,226	(9,853)	(44.60)
State & Munip	15,845	15,413	15,483	15,869	362	2.34
Mortgage backed	22,768	22,699	23,722	24,300	(954)	(4.02)
Equities	-	-	-	-	-	NA
Agency	-	-	5,917	5,842	(5,917)	(100.00)
Other	1,000	1,000	1,000	1,000	-	-
Total Securities	51,851	54,518	68,213	72,237	(16,362)	(23.99)

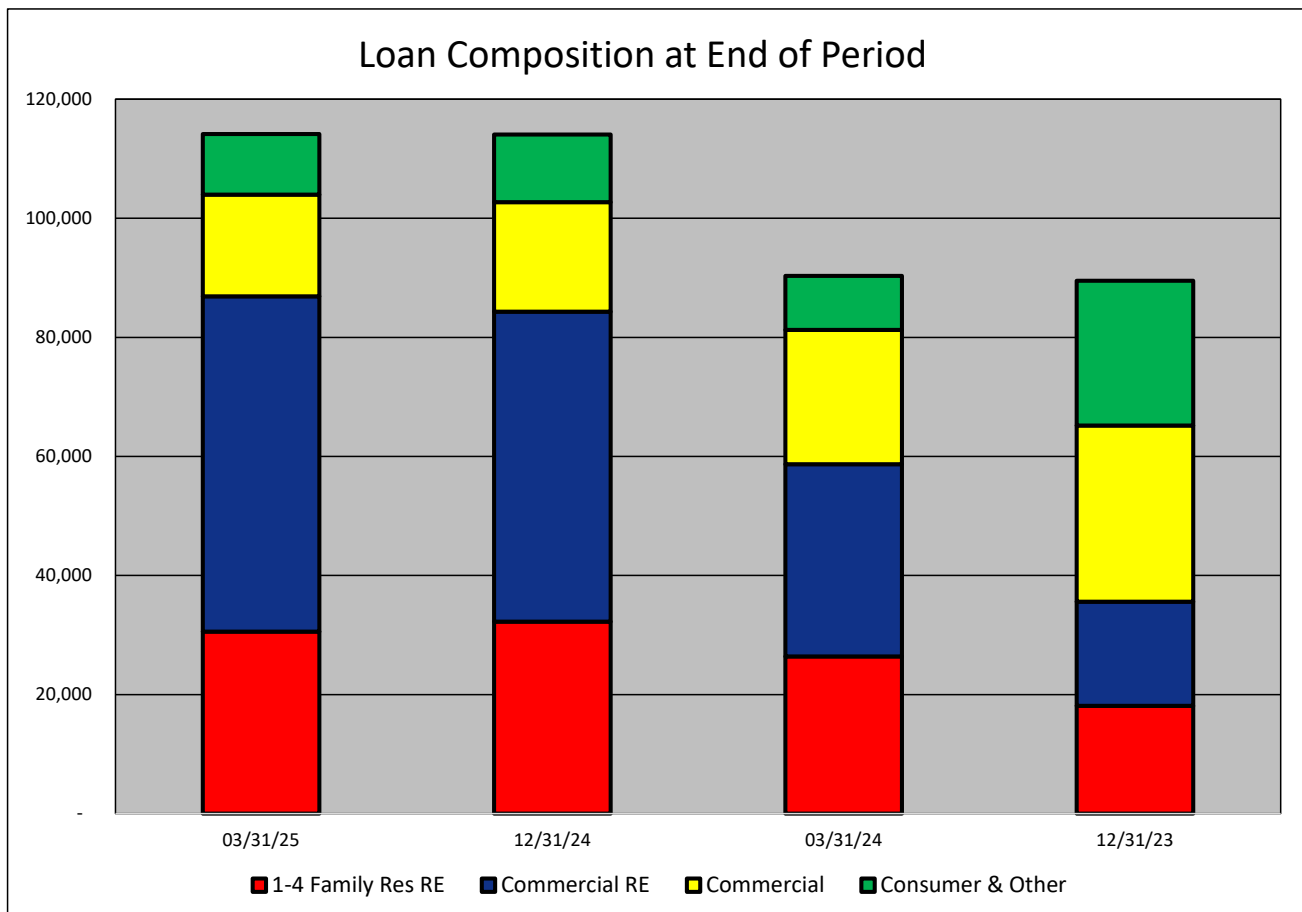


LOAN PORTFOLIO COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

LOAN CATEGORY:

1-4 Family Res RE	30,557	32,232	26,415	18,103	4,142	15.68
Commercial RE	56,342	52,080	32,265	17,488	24,077	74.62
Commercial	17,088	18,407	22,574	29,613	(5,486)	(24.30)
Consumer & Other	10,153	11,365	9,056	24,285	1,097	12.11
Loans, Net	114,140	114,084	90,310	89,489	23,830	26.39



LOAN PORTFOLIO QUALITY - DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,745	1,283	1,283	1,028	462	36.01
Total Recoveries	34	389	43	135	(9)	(20.93)
Total Charge-offs	31	276	25	1,423	6	24.00
Provision Expense	31	45	78	1,544	(47)	(60.26)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,779	1,745	1,683	1,283	96	5.70

NON-PERFORMING ASSETS:

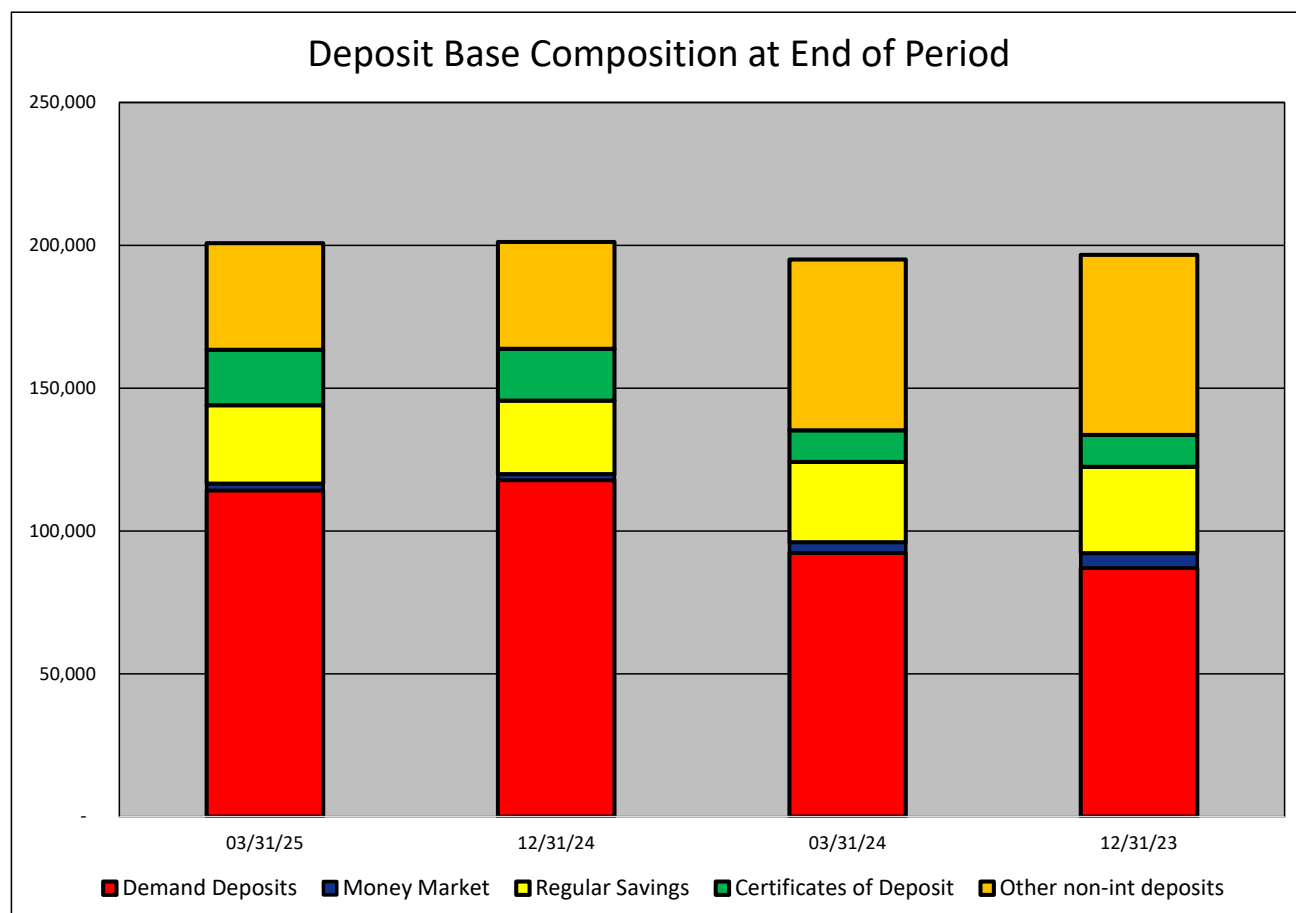
Total-90+ Days Past Due	-	-	98	159	(98)	(100.00)
Total-Nonaccrual	1,723	2,639	3,347	3,092	(1,624)	(48.52)
Foreclosed Real Estate	1,535	990	990	1,543	545	55.05
Total Non-perf Assets	3,258	3,629	4,435	4,794	(1,177)	(26.54)

DEPOSIT BASE COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

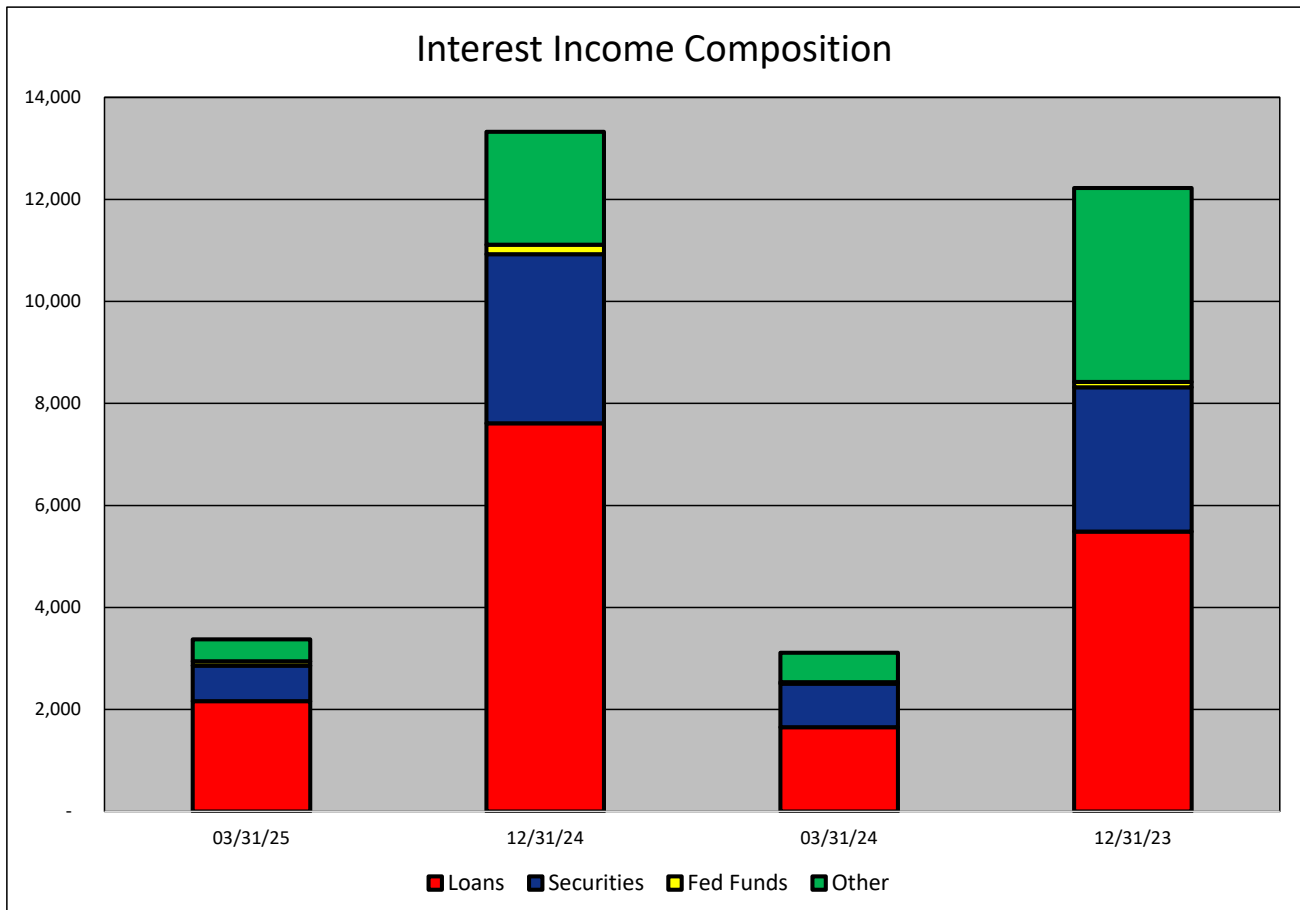
DEPOSIT BASE CATEGORY:

Demand Deposits	114,218	117,804	92,293	87,010	21,925	23.76
Money Market	2,392	2,122	3,765	5,243	(1,373)	(36.47)
Regular Savings	27,435	25,689	28,116	30,195	(681)	(2.42)
Certificates of Deposit	19,414	18,114	11,035	11,137	8,379	75.93
Other non-int deposits	37,266	37,393	59,854	63,053	(22,588)	(37.74)
Total Deposits	200,725	201,122	195,063	196,638	5,662	2.90



INTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	2,164	7,610	1,650	5,490	514	31.15
Securities	697	3,318	856	2,827	(159)	(18.57)
Fed Funds	85	184	27	104	58	214.81
Other	430	2,215	578	3,801	(148)	(25.61)
Total Int Income	3,376	13,327	3,111	12,222	265	8.52

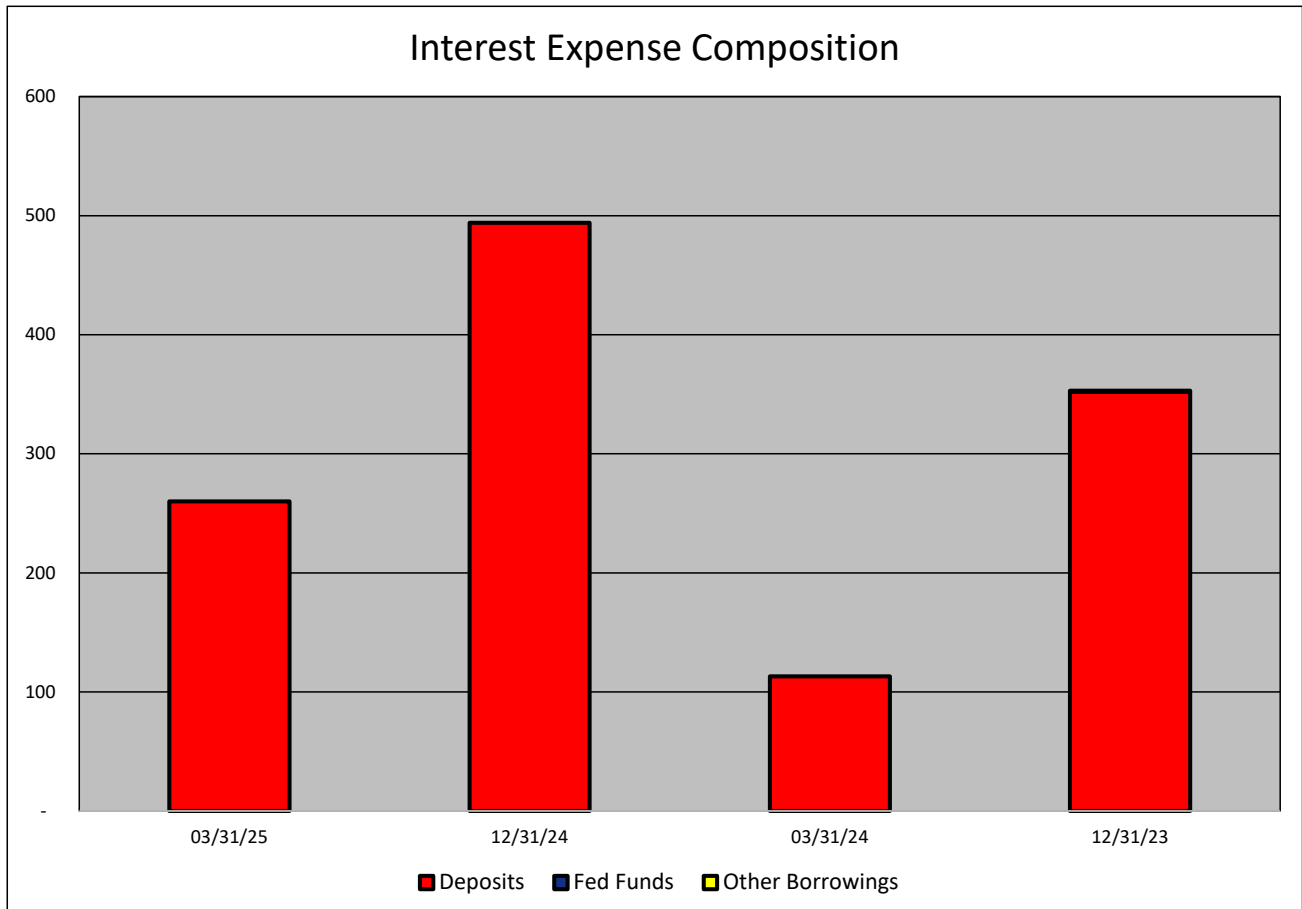


INTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

INTEREST EXPENSE CATEGORY

Deposits	260	494	113	352	147	130.09
Fed Funds	-	-	-	1	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	260	494	113	353	147	130.09

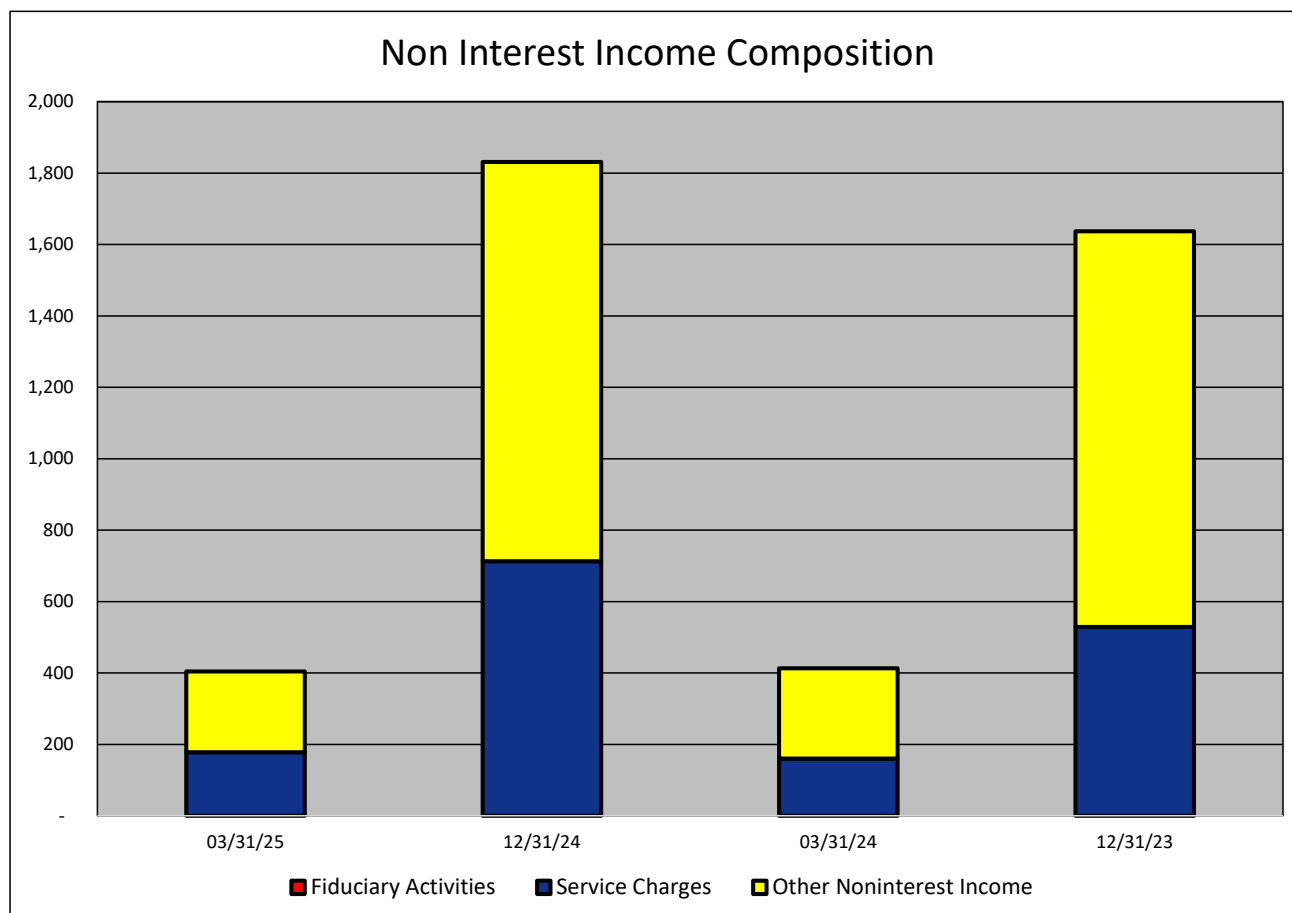


NONINTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	178	713	160	529	18	11.25
Other Noninterest Income	226	1,118	253	1,108	(27)	(10.67)
Total Nonint. Income	404	1,831	413	1,637	(9)	(2.18)

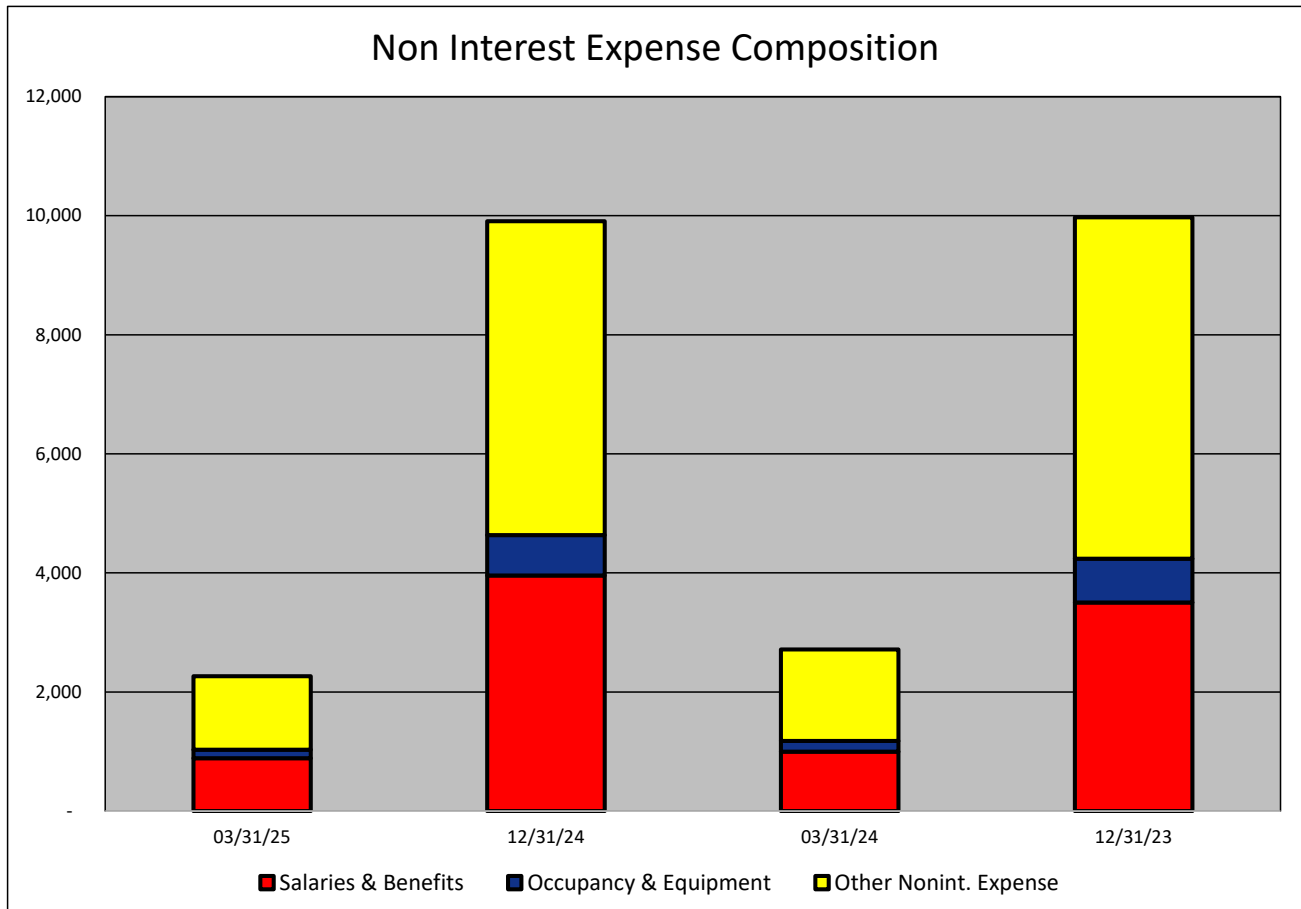


NONINTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
--------	----------	----------	----------	----------	----------------------	---------------------

NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	886	3,956	996	3,502	(110)	(11.04)
Occupancy & Equipment	145	679	183	735	(38)	(20.77)
Other Nonint. Expense	1,235	5,271	1,534	5,738	(299)	(19.49)
Total Nonint. Expense	2,266	9,906	2,713	9,975	(447)	(16.48)



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Total Assets \$'000			
Institution name	This Year	Last Year	% Change in Assets
Gala Bank	19,100	-	NA
Florida Capital Bank, National Association	610,364	520,922	17.17
Prime Meridian Bank	974,668	862,598	12.99
One Florida Bank	1,899,314	1,698,887	11.80
Everbank, National Association	41,858,343	37,922,802	10.38
Lafayette State Bank	240,293	219,329	9.56
Intracoastal Bank	576,623	536,444	7.49
Madison County Community Bank	194,757	182,475	6.73
Pnb Community Bank	158,895	151,484	4.89
Capital City Bank	4,460,571	4,253,594	4.87
Dlp Bank	248,866	238,262	4.45
Fnbt Bank	600,632	581,306	3.32
First Federal Bank	3,974,533	3,945,652	0.73
Bank Of Pensacola	139,244	144,412	(3.58)
Peoples Bank Of Graceville	113,470	119,855	(5.33)
The Warrington Bank	165,982	184,363	(9.97)

Select Peer Average	3,514,728	3,222,649	5.03
----------------------------	------------------	------------------	-------------

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
Gala Bank	3,423	-	NA
Dlp Bank	114,140	90,310	26.39
One Florida Bank	1,538,298	1,319,480	16.58
Madison County Community Bank	90,423	78,543	15.13
Everbank, National Association	30,201,504	26,999,889	11.86
Intracoastal Bank	427,469	386,399	10.63
Florida Capital Bank, National Association	483,186	445,775	8.39
Prime Meridian Bank	710,390	676,205	5.06
Bank Of Pensacola	72,405	69,002	4.93
Fnbt Bank	263,040	253,342	3.83
Pnb Community Bank	117,045	112,763	3.80
Lafayette State Bank	147,734	144,711	2.09
The Warrington Bank	55,475	54,465	1.85
Peoples Bank Of Graceville	40,953	40,645	0.76
First Federal Bank	1,252,758	1,278,086	(1.98)
Capital City Bank	2,682,211	2,755,877	(2.67)

Select Peer Average	2,387,528	2,169,093	7.11
----------------------------	-----------	-----------	------

PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	53.04	84.87	115.34	115.74	115.34
The Warrington Bank	16.87	16.92	0.00	0.00	0.00
Dlp Bank	18.71	15.44	0.00	0.00	0.00
Fnbt Bank	11.27	11.42	25.11	26.36	25.11
First Federal Bank	9.67	10.90	21.25	21.69	21.25
Peoples Bank Of Graceville	6.11	10.48	29.85	30.89	29.85
Prime Meridian Bank	9.16	10.09	13.75	14.63	13.75
Capital City Bank	11.04	9.68	15.56	16.75	15.56
Pnb Community Bank	8.06	9.56	0.00	0.00	0.00
One Florida Bank	8.86	9.51	10.21	10.97	10.21
Intracoastal Bank	6.26	9.37	10.62	11.87	10.62
Bank Of Pensacola	9.30	9.33	20.72	21.59	20.72
Florida Capital Bank, National Association	10.26	9.25	14.76	16.01	14.76
Everbank, National Association	8.95	9.16	12.86	13.75	12.86
Madison County Community Bank	5.06	8.82	14.23	15.48	14.23
Lafayette State Bank	6.44	8.51	12.90	14.16	12.90

Select Peer Average	12.44	15.21	19.82	20.62	19.82
----------------------------	-------	-------	-------	-------	-------

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	98.02	72.15	23.80
One Florida Bank	90.17	80.99	4.17
Florida Capital Bank, National Association	88.93	79.16	2.28
Intracoastal Bank	83.76	74.13	19.62
Prime Meridian Bank	81.41	72.89	11.06
Pnb Community Bank	81.08	73.66	17.67
Capital City Bank	69.29	60.13	21.75
Lafayette State Bank	66.39	61.48	13.86
Bank Of Pensacola	57.51	52.00	42.09
Dlp Bank	56.86	45.86	20.83
Fnb Bank	49.61	43.79	22.90
Madison County Community Bank	49.43	46.43	37.71
The Warrington Bank	40.24	33.42	58.59
First Federal Bank	39.73	31.52	57.52
Peoples Bank Of Graceville	39.59	36.09	59.54
Gala Bank	38.25	17.92	11.86

Select Peer Average	64.39	55.10	26.58
----------------------------	--------------	--------------	--------------

PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	592,809	2.20	19.77
Capital City Bank	4,355,055	1.57	14.02
Dlp Bank	245,115	1.52	8.12
Florida Capital Bank, National Association	684,167	1.41	15.73
Pnb Community Bank	161,770	1.20	15.79
Intracoastal Bank	563,715	1.17	19.12
One Florida Bank	1,868,281	1.10	12.47
Lafayette State Bank	241,348	1.04	16.80
First Federal Bank	4,069,283	1.03	11.12
Prime Meridian Bank	947,667	0.96	10.26
Bank Of Pensacola	138,869	0.75	8.10
Everbank, National Association	40,452,104	0.73	7.96
Peoples Bank Of Graceville	114,753	0.73	12.61
Madison County Community Bank	191,359	0.65	12.97
The Warrington Bank	165,437	0.36	2.12
Gala Bank	11,841	(6.05)	(7.17)

Select Peer Average	3,425,223	0.65	11.24
----------------------------	-----------	------	-------

PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
One Florida Bank	0.11	1.76	54.36	11.44
Fnbt Bank	0.96	1.54	54.91	7.90
Everbank, National Association	0.22	1.35	58.53	25.73
Prime Meridian Bank	0.27	1.94	61.41	8.63
Florida Capital Bank, National Association	1.66	1.71	63.49	5.31
Intracoastal Bank	0.16	2.00	63.94	11.53
Dlp Bank	0.66	3.04	64.29	7.32
Capital City Bank	2.10	1.75	64.42	4.75
Bank Of Pensacola	0.23	1.61	66.05	9.95
First Federal Bank	1.46	1.36	67.47	6.92
Pnb Community Bank	0.44	2.90	67.72	3.88
Peoples Bank Of Graceville	0.26	1.41	68.61	8.73
Lafayette State Bank	0.73	2.82	71.16	5.01
Madison County Community Bank	0.62	2.39	77.68	4.99
The Warrington Bank	0.27	2.03	82.81	5.53
Gala Bank	0.00	10.34	309.09	1.74

Select Peer Average	0.63	2.50	81.00	8.08
----------------------------	------	------	-------	------

PEER GROUP COMPARISONS REPORT

North Florida Group

ASSET QUALITY RATIOS

For the three months ended March 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.76	0.00	0.00	0.00
Gala Bank	0.96	0.00	0.00	0.00
Fnbt Bank	1.57	0.01	0.00	0.03
Peoples Bank Of Graceville	0.93	0.00	0.00	0.00
The Warrington Bank	0.96	0.00	0.00	0.00
One Florida Bank	0.84	0.04	0.03	0.36
Capital City Bank	1.11	0.16	0.10	1.02
Madison County Community Bank	1.72	0.33	0.17	2.87
Florida Capital Bank, National Association	1.26	0.48	0.38	2.62
Prime Meridian Bank	0.84	0.71	0.52	5.29
First Federal Bank	0.72	3.79	1.19	1.93
Intracoastal Bank	1.40	1.67	1.24	16.93
Everbank, National Association	0.81	1.72	1.27	4.22
Dlp Bank	1.56	1.51	1.31	8.75
Lafayette State Bank	1.90	2.24	1.38	18.10
Pnb Community Bank	1.20	3.00	2.21	24.68

Select Peer Average	1.16	0.98	0.61	5.43
----------------------------	------	------	------	------

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Madison County Community Bank	4.49	3.97	0.00	0.00	37.71
Bank Of Pensacola	4.01	0.97	0.00	42.09	0.00
Dlp Bank	3.64	17.01	4.73	0.00	20.83
Lafayette State Bank	3.13	16.75	0.00	0.00	13.86
Pnb Community Bank	2.70	4.08	0.44	0.00	17.67
The Warrington Bank	2.30	4.85	0.00	58.59	0.00
Capital City Bank	1.76	10.00	0.00	11.59	10.16
Gala Bank	1.32	0.00	53.27	0.00	10.49
Prime Meridian Bank	1.17	5.51	6.14	1.57	9.50
One Florida Bank	1.12	12.90	0.00	0.00	4.17
Intracoastal Bank	0.99	2.56	0.00	0.00	19.62
Peoples Bank Of Graceville	0.73	2.89	0.00	44.53	15.01
First Federal Bank	0.59	0.65	0.00	0.00	57.52
Florida Capital Bank, National Association	0.50	15.24	0.00	0.00	2.28
Fnbt Bank	0.49	31.09	0.00	22.90	0.00
Everbank, National Association	0.15	1.84	0.00	0.07	23.70

Select Peer Average	1.82	8.14	4.04	11.33	15.16
----------------------------	------	------	------	-------	-------

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	80.24	0.49	0.00	0.00
Intracoastal Bank	73.10	0.96	0.00	0.00
Pnb Community Bank	72.78	1.23	0.00	0.00
Everbank, National Association	71.56	0.13	0.02	0.02
Prime Meridian Bank	71.26	0.96	0.00	0.00
Florida Capital Bank, National Association	70.27	0.22	0.00	0.01
Lafayette State Bank	60.11	2.37	0.00	0.00
Capital City Bank	58.98	2.40	0.00	2.02
Bank Of Pensacola	51.61	0.73	0.00	0.00
Madison County Community Bank	45.63	4.24	0.01	0.00
Dlp Bank	45.15	1.61	0.62	4.47
Fnbt Bank	42.89	1.69	0.00	0.00
Peoples Bank Of Graceville	35.76	0.15	0.00	0.00
The Warrington Bank	33.10	0.58	0.00	0.00
First Federal Bank	29.38	0.99	0.00	4.87
Gala Bank	17.75	12.85	0.00	0.00

Select Peer Average	53.72	1.98	0.04	0.71
----------------------------	-------	------	------	------

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the three months ended March 31, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	58.63	41.29	99.93	0.00	0.07
Dlp Bank	54.93	45.07	100.00	0.00	0.00
Bank Of Pensacola	45.63	54.37	100.00	0.00	0.00
Lafayette State Bank	39.93	60.07	100.00	0.00	0.00
Capital City Bank	36.85	61.48	98.33	0.58	1.09
Fnbt Bank	27.71	72.29	100.00	0.00	0.00
The Warrington Bank	26.79	73.21	100.00	0.00	0.00
Pnb Community Bank	25.09	74.91	100.00	0.00	0.00
Prime Meridian Bank	23.40	75.72	99.12	0.00	0.88
Madison County Community Bank	22.43	77.57	100.00	0.00	0.00
One Florida Bank	22.24	76.89	99.13	0.00	0.87
Gala Bank	22.14	77.86	100.00	0.00	0.00
Peoples Bank Of Graceville	21.87	75.77	97.64	0.00	2.36
Intracoastal Bank	18.82	76.51	95.33	0.00	4.67
First Federal Bank	9.11	79.82	88.93	0.00	11.07
Everbank, National Association	3.31	78.86	82.17	0.00	17.83

Select Peer Average	28.68	68.86	97.54	0.04	2.43
----------------------------	-------	-------	-------	------	------

PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	5.66	1.16	5.23	97.25
Pnb Community Bank	5.73	1.43	4.76	94.20
Lafayette State Bank	5.88	2.17	4.58	92.41
Gala Bank	4.86	3.30	4.37	76.52
Capital City Bank	4.98	1.27	4.22	91.73
Florida Capital Bank, National Association	5.13	4.28	3.72	97.99
Fnbt Bank	5.44	2.67	3.66	97.90
Prime Meridian Bank	5.58	2.91	3.47	95.79
Madison County Community Bank	5.03	2.10	3.40	94.71
One Florida Bank	5.71	3.32	3.37	98.62
Intracoastal Bank	5.30	2.55	3.32	96.70
First Federal Bank	4.84	2.06	2.99	90.38
Bank Of Pensacola	3.56	1.79	2.63	97.40
The Warrington Bank	3.03	0.77	2.55	98.10
Everbank, National Association	5.41	3.39	2.48	99.29
Peoples Bank Of Graceville	4.02	2.46	2.17	98.67

Select Peer Average	5.01	2.35	2.76	94.85
----------------------------	------	------	------	-------