

Peoples Bank Of Graceville

Graceville, FL

Established
7/12/1974

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 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)

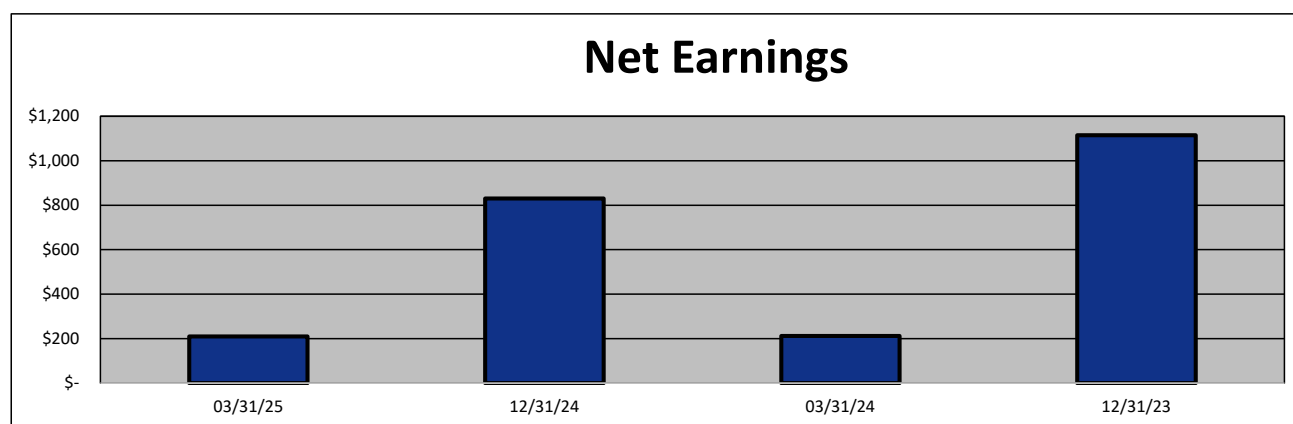
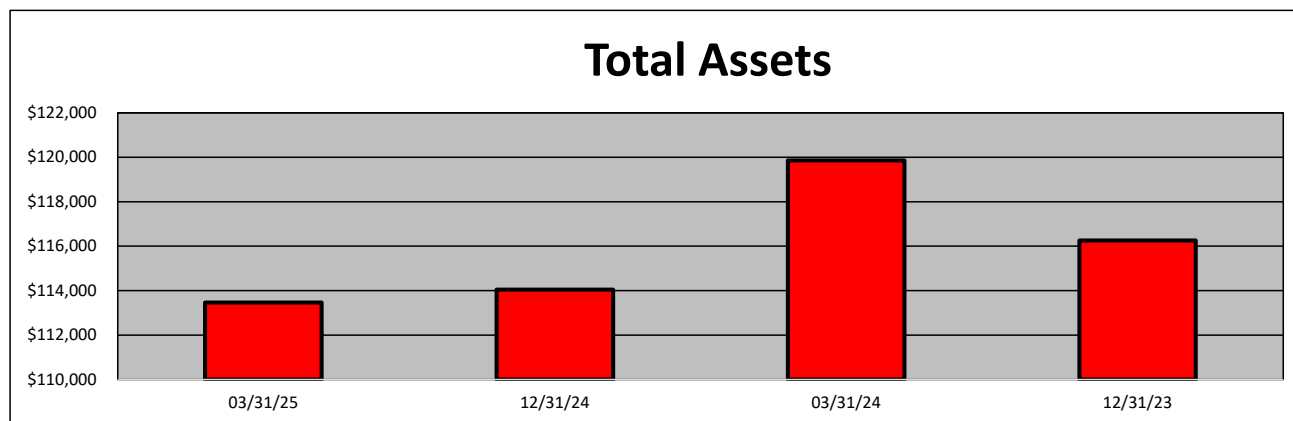
EXECUTIVE SUMMARY - Peoples Bank of Graceville
(Percentage)

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.11	5.60	4.59	4.56	11.26	12.44
Leverage Ratio	10.48	10.55	10.23	10.36	17.35	15.21
Tier 1 Cap/Risk Based Assets	29.85	28.96	29.25	29.59	18.59	19.82
Risk Based Ratio	30.89	29.95	30.26	30.62	19.41	20.62
Common Equity Tier 1 Capital Ratio	29.85	28.96	29.25	29.59	18.53	19.82
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	39.59	37.45	35.72	35.59	73.43	64.39
Loans/Assets	36.09	34.88	33.91	33.69	62.13	55.10
Securities/Assets	59.54	60.38	57.24	60.20	18.87	26.58
PROFITABILITY:						
Return on Avg Assets	0.73	0.72	0.72	0.97	0.20	0.65
Return on Avg Equity	12.61	13.91	15.71	24.82	10.12	11.24
Nonint Income/Avg Assets	0.26	0.27	0.27	0.28	0.78	0.63
Net Overhead Ratio	1.41	1.38	1.34	1.29	2.92	2.50
Efficiency Ratio	68.61	68.62	67.84	60.70	93.91	81.00
Assets (per million) per Employee	8.73	8.77	9.22	8.30	10.55	8.08
ASSET QUALITY:						
Allowance/Loans	0.93	0.94	0.93	0.98	1.27	1.16
Nonperforming Loans/Total Loans	0.00	0.01	0.00	0.00	0.52	0.98
Nonperforming Assets/Total Assets	0.00	0.00	0.00	0.00	0.36	0.61
Adjusted Texas Ratio	0.00	0.03	0.00	0.00	3.38	5.43
YIELDS & COSTS:						
Yield on earning assets	4.02	4.01	3.90	3.67	5.40	5.01
Cost of funds	2.46	2.52	2.40	1.83	2.84	2.35
Net interest margin	2.17	2.13	2.09	2.29	3.13	2.76
Avg Earning Assets/Avg Assets	98.67	98.64	98.53	98.72	95.62	94.85

SELECTED FINANCIAL DATA - Peoples Bank of Graceville
(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	113,470	114,044	119,855	116,261	(6,385)	(5.33)
Cash and Equivalents	4,108	4,444	9,725	6,165	(5,617)	(57.76)
Securities	67,561	68,855	68,606	69,991	(1,045)	(1.52)
Loans, net	40,953	39,783	40,645	39,172	308	0.76
Deposit Accounts	103,440	106,220	113,776	110,064	(10,336)	(9.08)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	6,932	6,392	5,499	5,298	1,433	26.06

Period Ending	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	210	830	212	1,115	(2)	(0.94)
Interest Income	1,138	4,567	1,125	4,163	13	1.16
Interest Expense	523	2,144	522	1,565	1	0.19
Net Interest Income	615	2,423	603	2,598	12	1.99
Prov for Credit Losses	-	(5)	-	-	-	NA
Noninterest income	76	310	79	321	(3)	(3.80)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	481	1,903	470	1,799	11	2.34
Net Operating Income	210	835	212	1,120	(2)	(0.94)
Income Taxes	-	-	-	-	-	NA

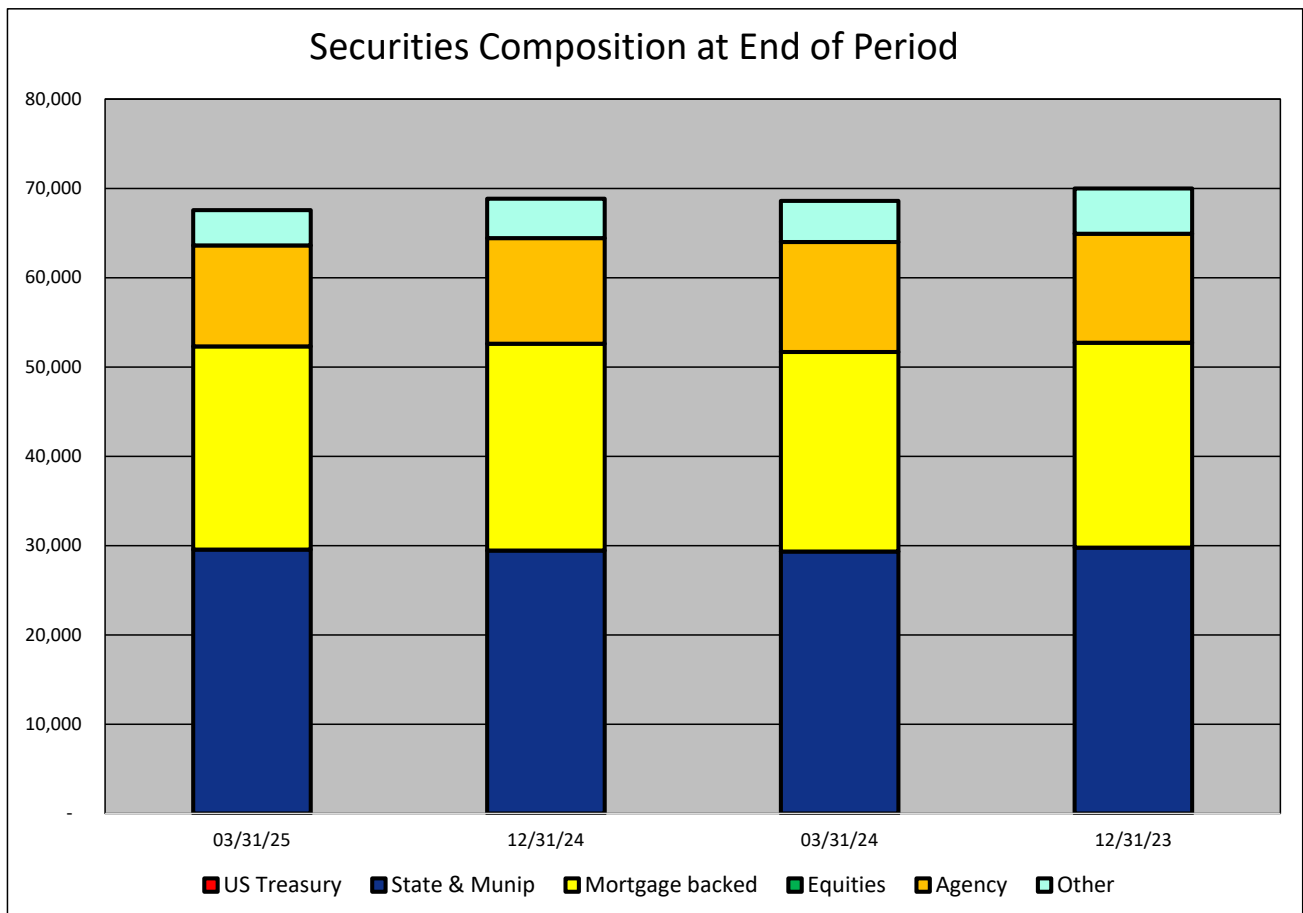


SECURITIES COMPOSITION - Peoples Bank of Graceville
(Dollars in Thousands)

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

US Treasury	-	-	-	-	-	NA
State & Munip	29,565	29,441	29,327	29,764	238	0.81
Mortgage backed	22,749	23,165	22,345	22,958	404	1.81
Equities	-	-	-	-	-	NA
Agency	11,304	11,826	12,330	12,189	(1,026)	(8.32)
Other	3,943	4,423	4,604	5,080	(661)	(14.36)
Total Securities	67,561	68,855	68,606	69,991	(1,045)	(1.52)

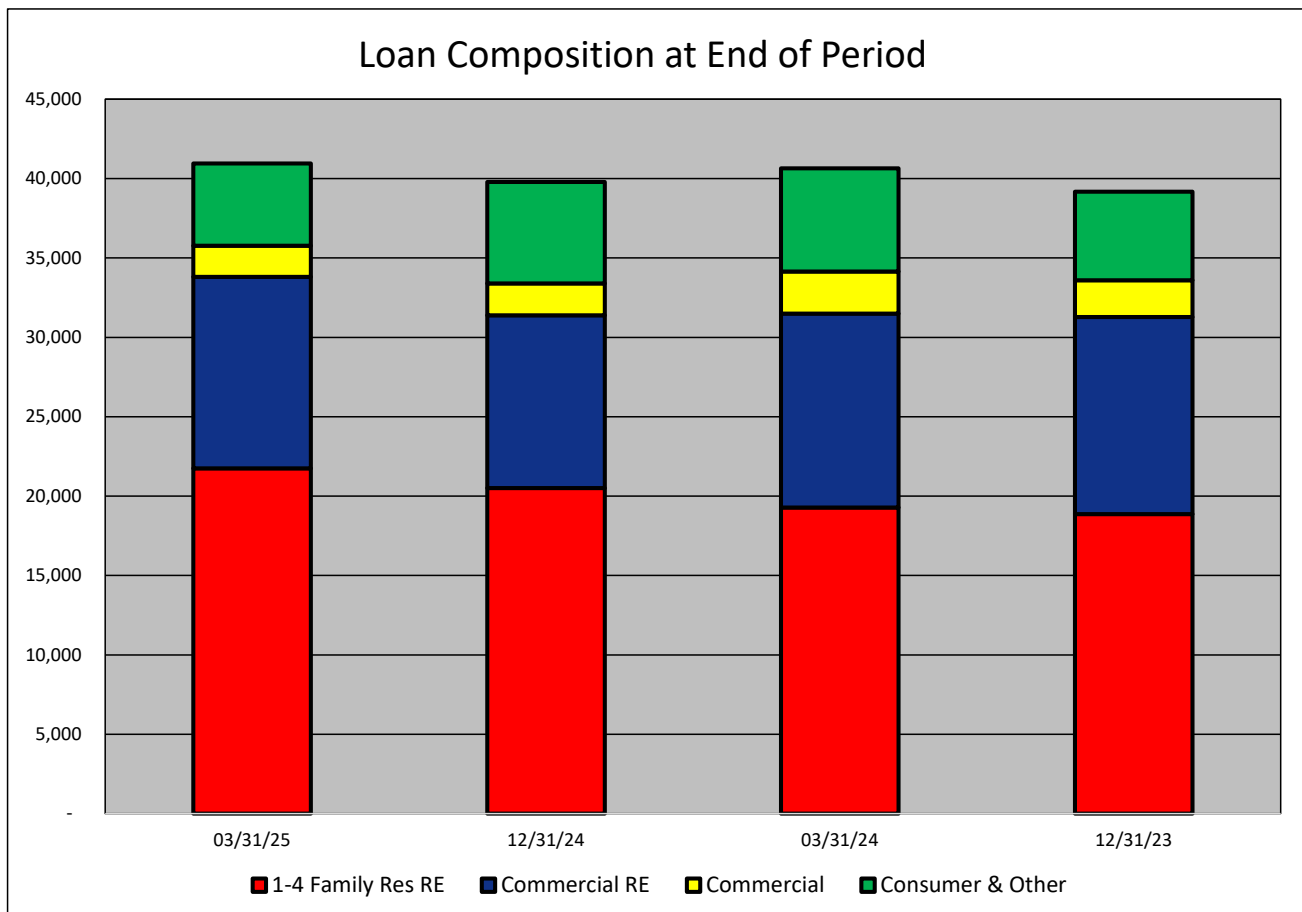


LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville
(Dollars in Thousands)

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

1-4 Family Res RE	21,746	20,505	19,286	18,863	2,460	12.76
Commercial RE	12,058	10,888	12,208	12,423	(150)	(1.23)
Commercial	1,972	2,007	2,649	2,313	(677)	(25.56)
Consumer & Other	5,177	6,383	6,502	5,573	(1,325)	(20.38)
Loans, Net	40,953	39,783	40,645	39,172	308	0.76



LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	373	382	382	400	(9)	(2.36)
Total Recoveries	8	4	1	11	7	700.00
Total Charge-offs	-	8	-	4	-	NA
Provision Expense	-	(5)	-	-	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(5)	(25)	5	(100.00)
Ending Balance	381	373	378	382	3	0.79

NON-PERFORMING ASSETS:

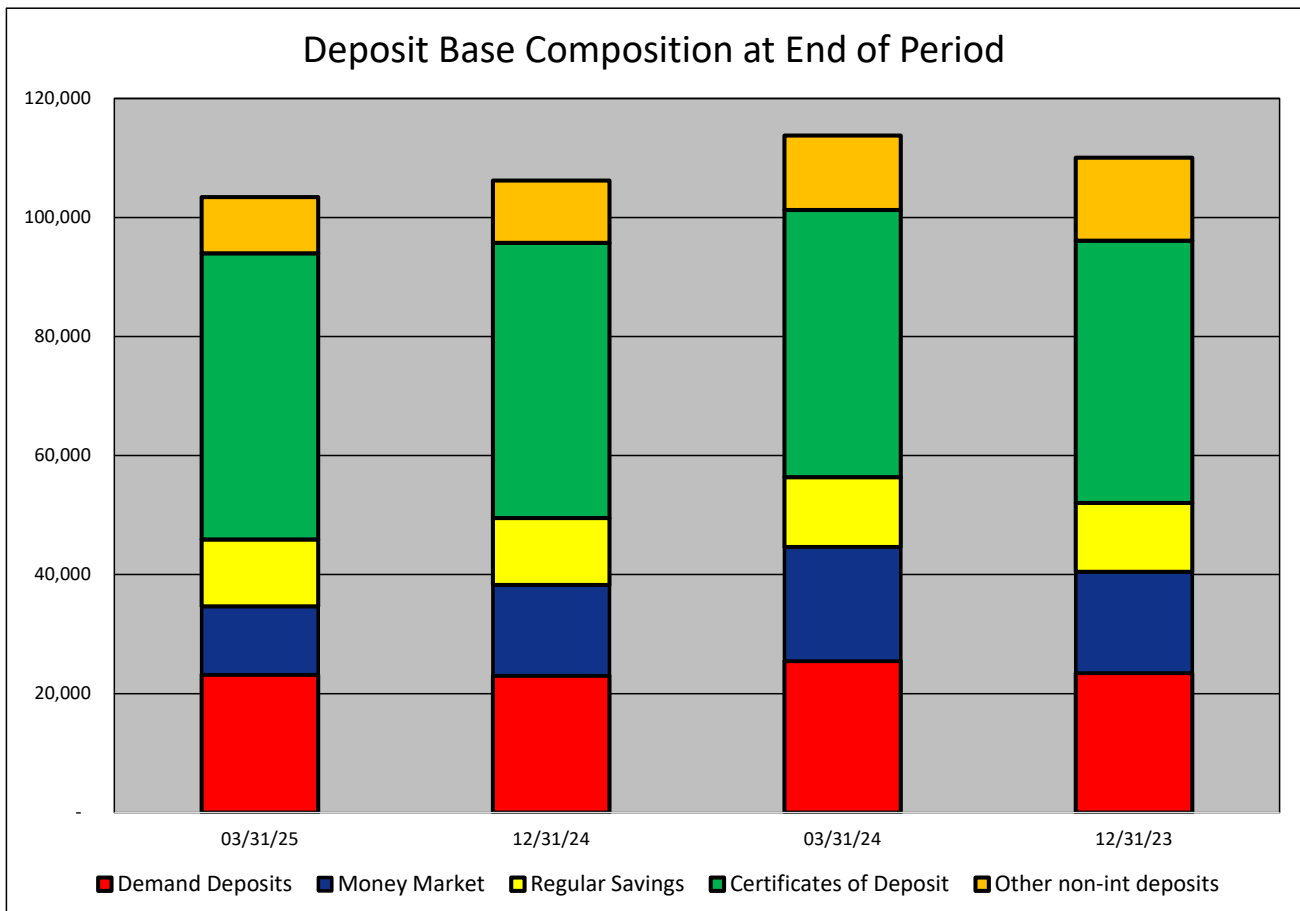
Total-90+ Days Past Due	-	2	-	-	-	NA
Total-Nonaccrual	-	-	-	-	-	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	-	2	-	-	-	NA

DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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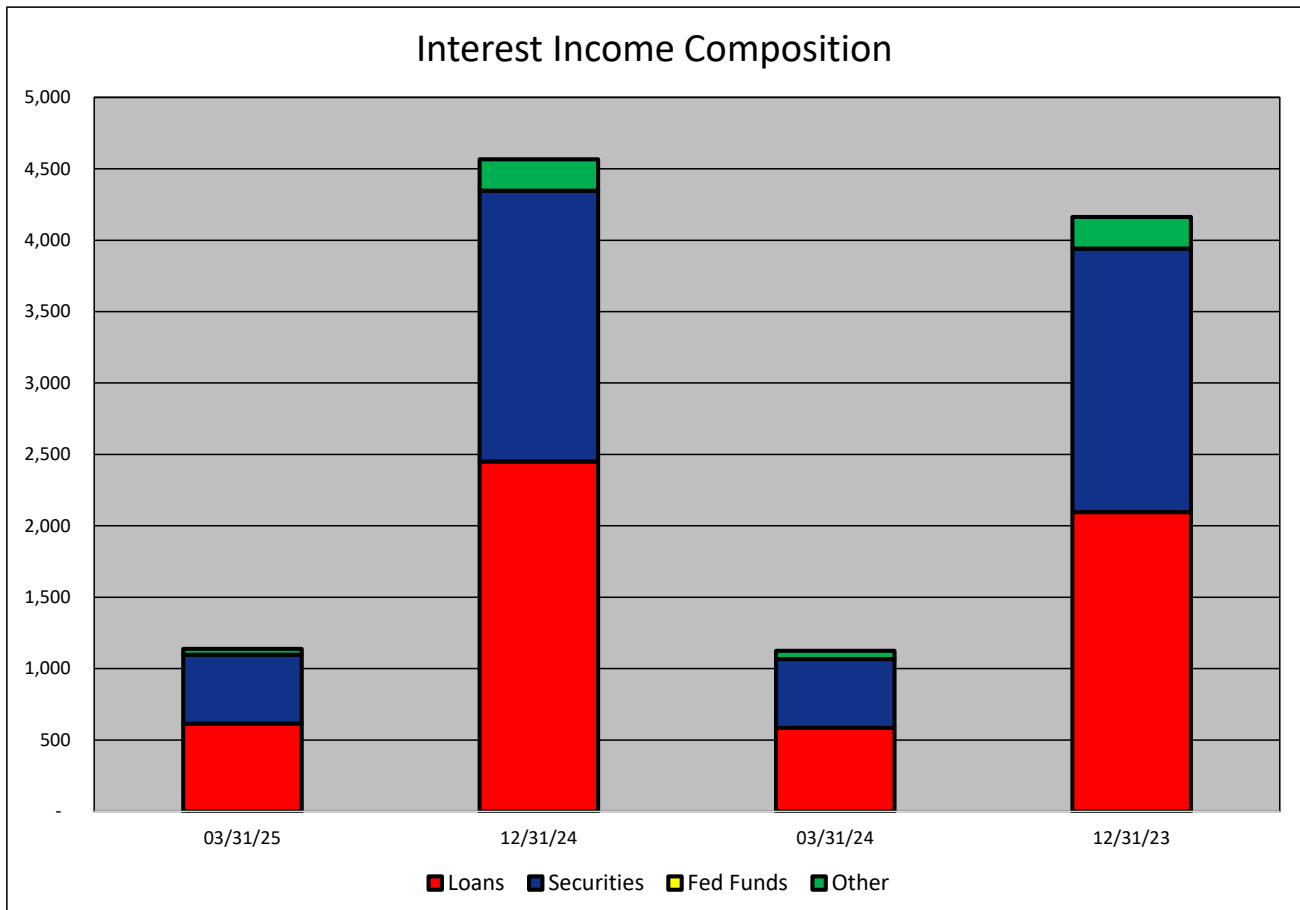
DEPOSIT BASE CATEGORY:

Demand Deposits	23,172	23,007	25,455	23,465	(2,283)	(8.97)
Money Market	11,499	15,258	19,192	16,996	(7,693)	(40.08)
Regular Savings	11,247	11,218	11,713	11,562	(466)	(3.98)
Certificates of Deposit	48,073	46,257	44,885	44,098	3,188	7.10
Other non-int deposits	9,449	10,480	12,531	13,943	(3,082)	(24.60)
Total Deposits	103,440	106,220	113,776	110,064	(10,336)	(9.08)



INTEREST INCOME COMPOSITION- Peoples Bank of Graceville
(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	616	2,451	585	2,097	31	5.30
Securities	481	1,896	482	1,844	(1)	(0.21)
Fed Funds	-	-	-	-	-	NA
Other	41	220	58	222	(17)	(29.31)
Total Int Income	1,138	4,567	1,125	4,163	13	1.16

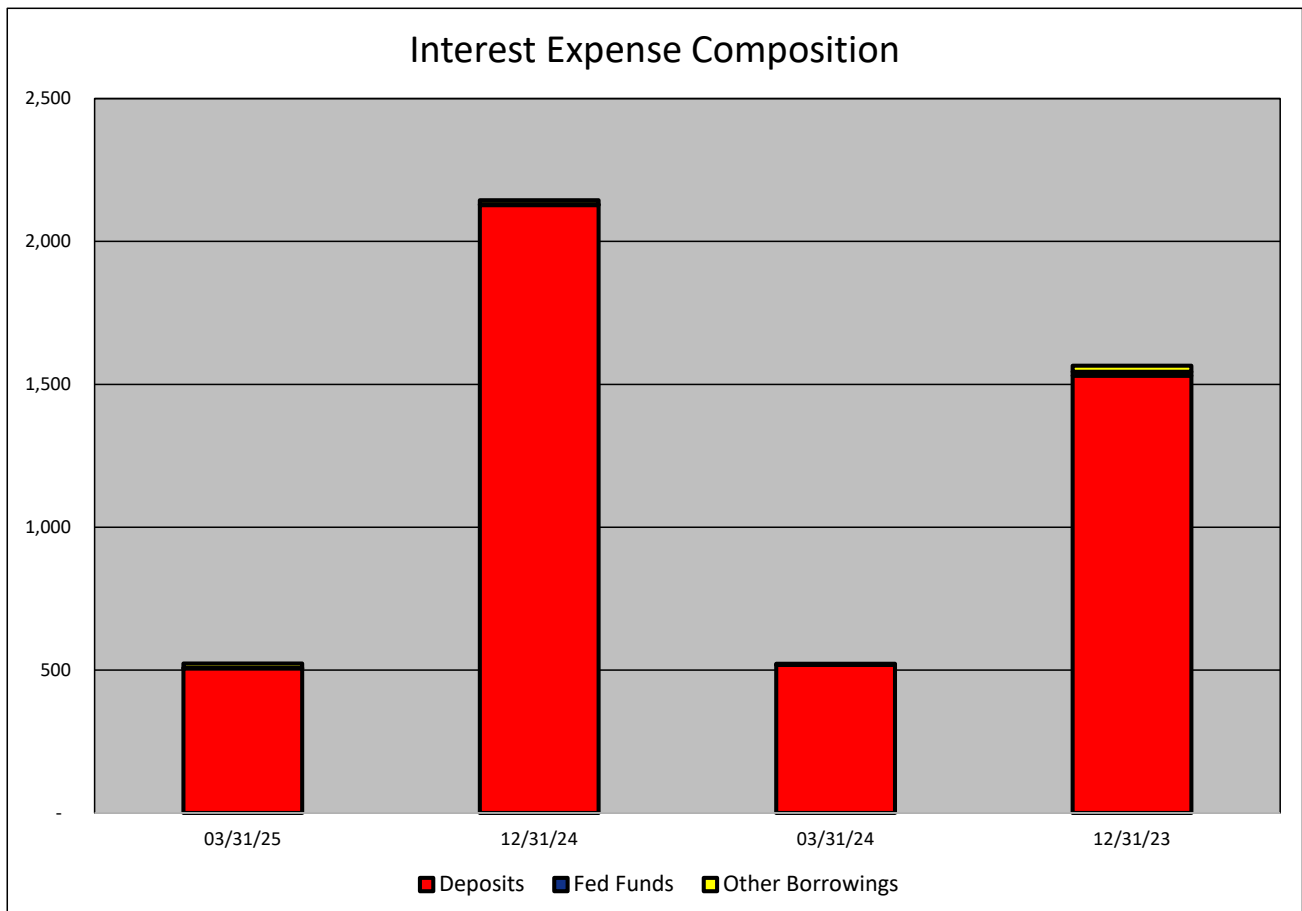


INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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INTEREST EXPENSE CATEGORY

Deposits	506	2,127	518	1,530	(12)	(2.32)
Fed Funds	2	3	1	14	1	100.00
Other Borrowings	15	14	3	21	12	400.00
Total Int Expense	523	2,144	522	1,565	1	0.19

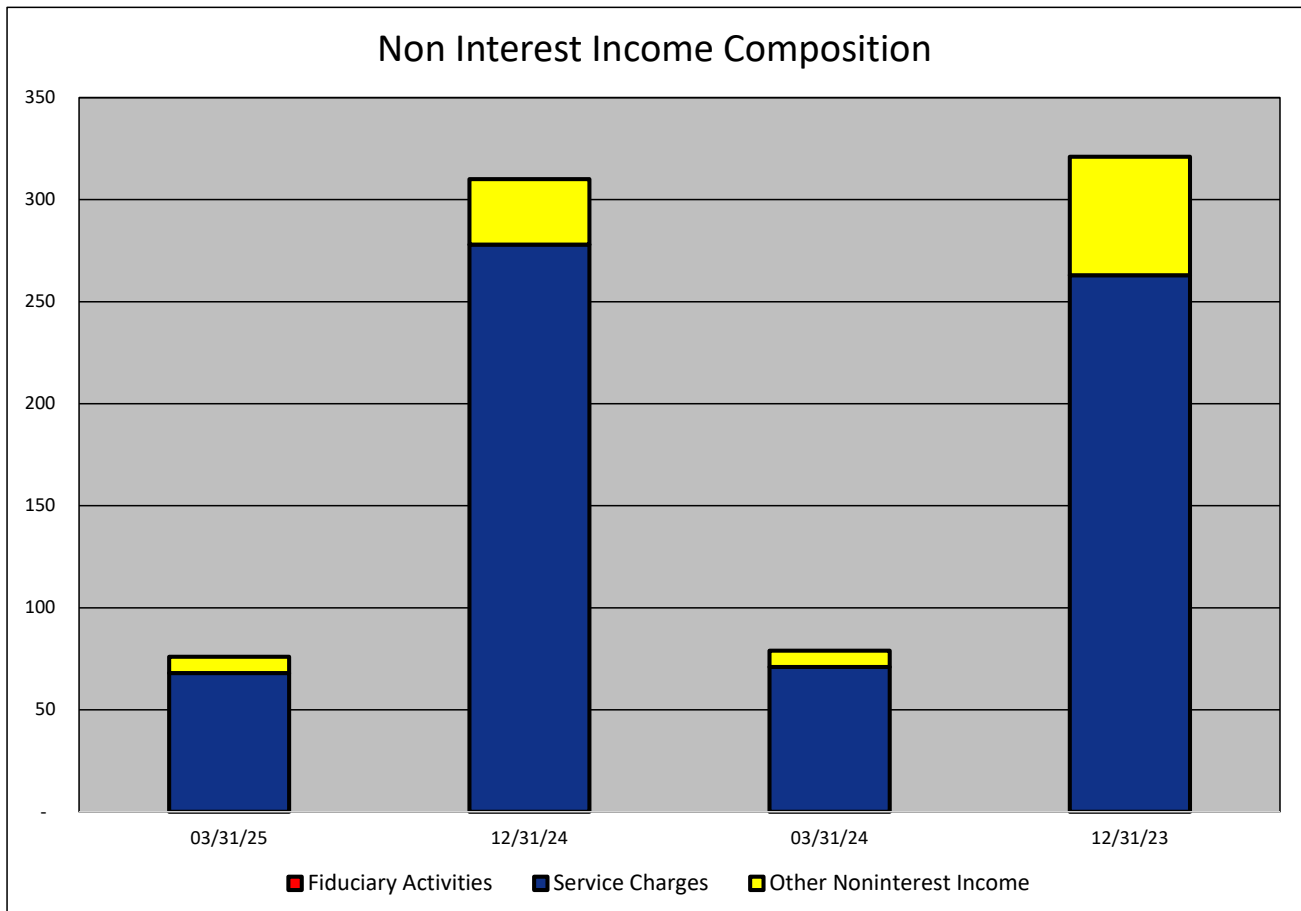


NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	68	278	71	263	(3)	(4.23)
Other Noninterest Income	8	32	8	58	-	-
Total Nonint. Income	76	310	79	321	(3)	(3.80)

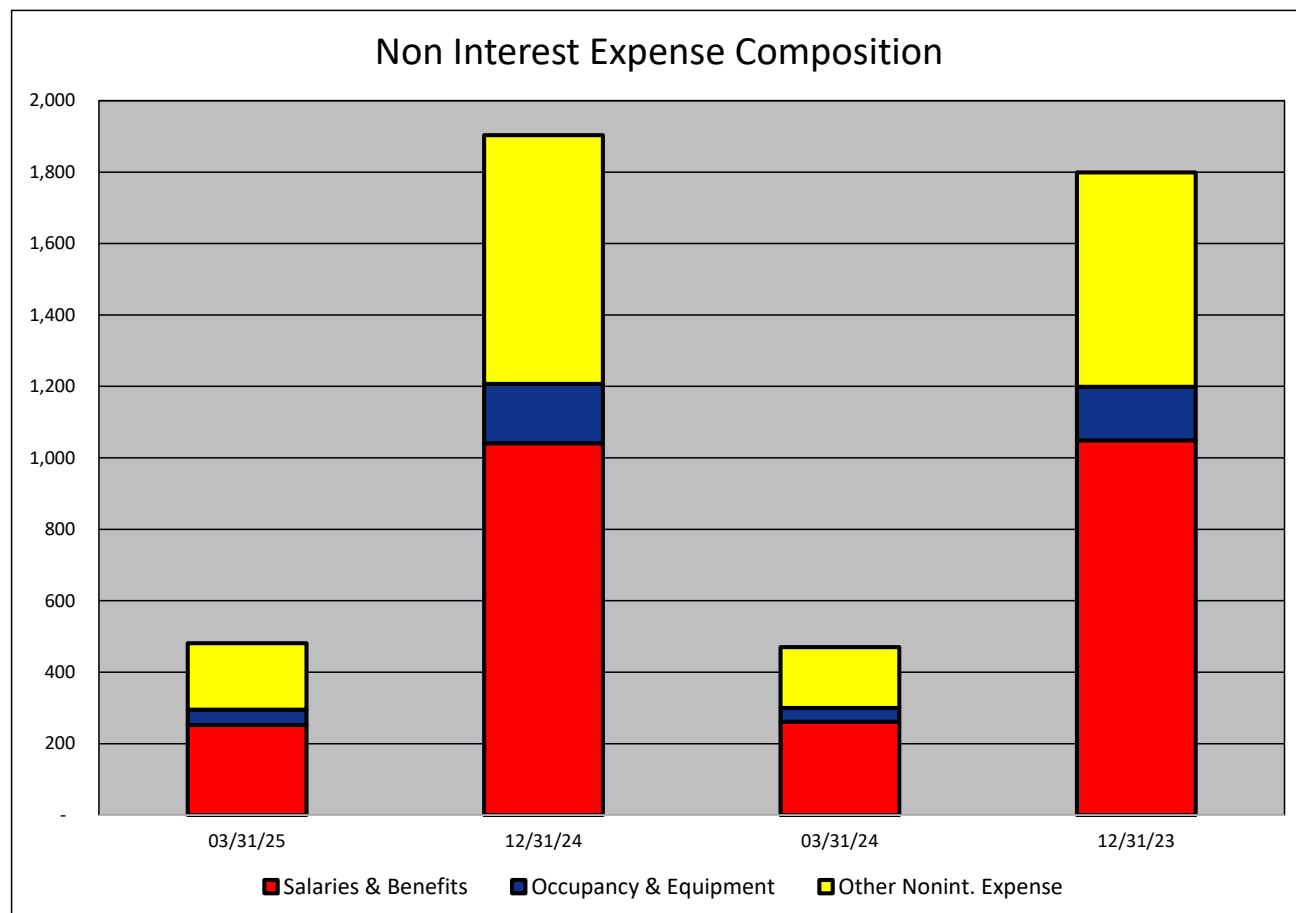


NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/25	12/31/24	03/31/24	12/31/23	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	252	1,041	261	1,049	(9)	(3.45)
Occupancy & Equipment	43	166	39	150	4	10.26
Other Nonint. Expense	186	696	170	600	16	9.41
Total Nonint. Expense	481	1,903	470	1,799	11	2.34



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
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
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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	
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
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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
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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
Fnbt 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
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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
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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
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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
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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
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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
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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
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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
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