Dlp Bank

Starke, FL

Established
3/19/1957

Florida Bank and Thrift Performance Report

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FLORIDA BANKING TEAM

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PEER GROUP POSITION
For the
North Florida Group

For the nine months ended September 30, 2025

Institution name	Total Assets ($000's)
Everbank, National Association	44,814,438
Capital City Bank	4,325,546
First Federal Bank	4,140,702
Prime Meridian Bank	983,835
Florida Capital Bank, National Association	647,719
Fnbt Bank	614,467
Intracoastal Bank	578,418
Dlp Bank	256,877
Lafayette State Bank	250,582
Madison County Community Bank	203,854
The Warrington Bank	167,421
Pnb Community Bank	153,327
Bank Of Pensacola	142,199
Peoples Bank Of Graceville	118,987
Gala Bank	30,117

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.06
Dlp Bank	1.61
Capital City Bank	1.50
Intracoastal Bank	1.35
Pnb Community Bank	1.23
Florida Capital Bank, National Association	1.11
Lafayette State Bank	1.11
First Federal Bank	1.03
Prime Meridian Bank	0.95
Madison County Community Bank	0.81
Peoples Bank Of Graceville	0.79
Everbank, National Association	0.76
Bank Of Pensacola	0.70
The Warrington Bank	0.40
Gala Bank	(3.67)

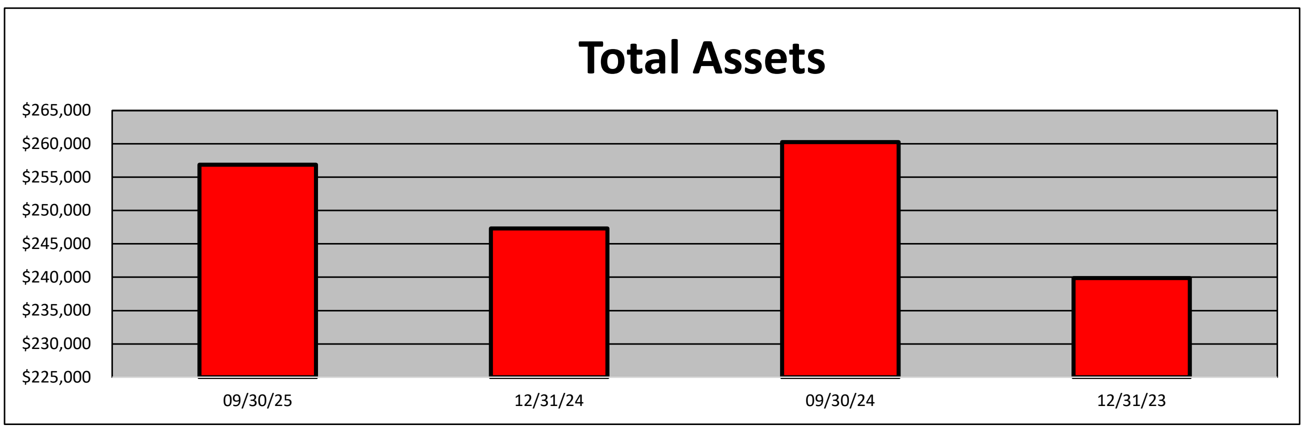
EXECUTIVE SUMMARY - DLP Bank
(Percentage)

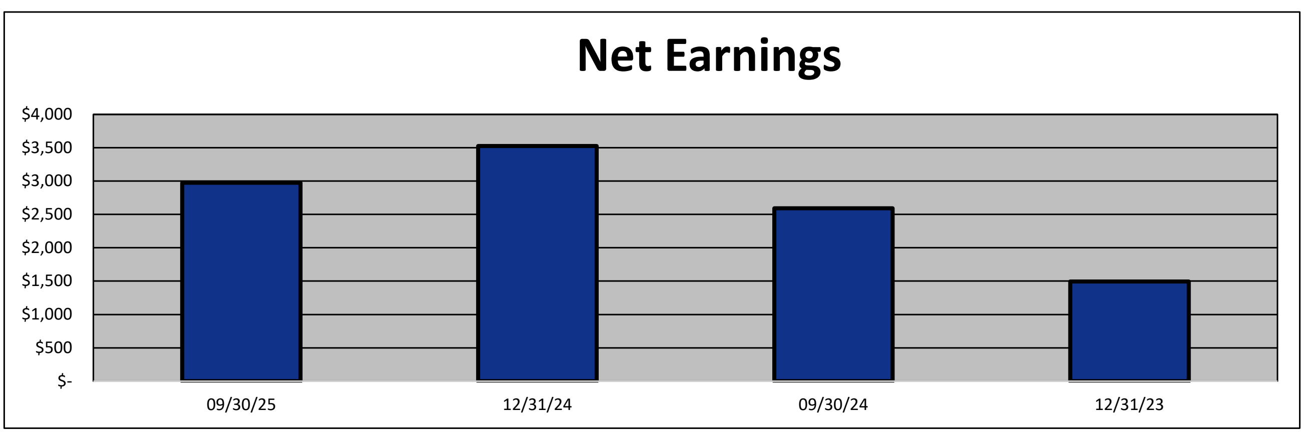
Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	19.02	18.23	17.66	17.76	10.42	11.69
Leverage Ratio	16.80	15.78	15.47	13.41	11.20	12.53
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	13.07	14.95
Risk Based Ratio	0.00	0.00	0.00	0.00	13.88	15.69
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.99	14.95
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	51.34	56.72	48.71	45.51	74.25	63.74
Loans/Assets	41.24	46.13	39.93	37.31	62.54	54.79
Securities/Assets	17.86	22.04	23.02	30.11	18.35	28.08
PROFITABILITY:						
Return on Avg Assets	1.61	1.50	1.46	0.61	0.77	0.78
Return on Avg Equity	8.45	8.03	7.92	3.60	10.60	11.07
Nonint Income/Avg Assets	0.68	0.78	0.77	0.67	0.78	0.64
Net Overhead Ratio	3.06	3.43	3.55	3.40	2.28	2.45
Efficiency Ratio	63.17	67.47	70.64	72.67	71.62	76.19
Assets (per million) per Employee	7.14	6.68	7.03	6.15	10.39	8.03
ASSET QUALITY:						
Allowance/Loans	1.68	1.53	1.53	1.43	1.28	1.17
Nonperforming Loans/Total Loans	2.42	2.31	2.61	3.63	0.50	0.76
Nonperforming Assets/Total Assets	1.59	1.47	1.42	2.00	0.34	0.47
Adjusted Texas Ratio	10.22	10.25	10.33	15.17	3.04	3.50
YIELDS & COSTS:						
Yield on earning assets	6.07	6.04	5.97	5.83	5.47	5.15
Cost of funds	1.07	0.54	0.47	0.32	2.82	2.28
Net interest margin	5.66	5.82	5.76	5.67	3.24	2.87
Avg Earning Assets/Avg Assets	92.39	93.56	92.63	85.42	95.81	94.66

SELECTED FINANCIAL DATA - DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Total Assets	256,877	247,314	260,249	239,872	(3,372)	(1.30)
Cash and Equivalents	86,259	59,131	77,014	58,050	9,245	12.00
Securities	45,885	54,518	59,902	72,237	(14,017)	(23.40)
Loans, net	105,932	114,084	103,923	89,489	2,009	1.93
Deposit Accounts	206,354	201,122	213,349	196,638	(6,995)	(3.28)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	48,846	45,079	45,971	42,606	2,875	6.25

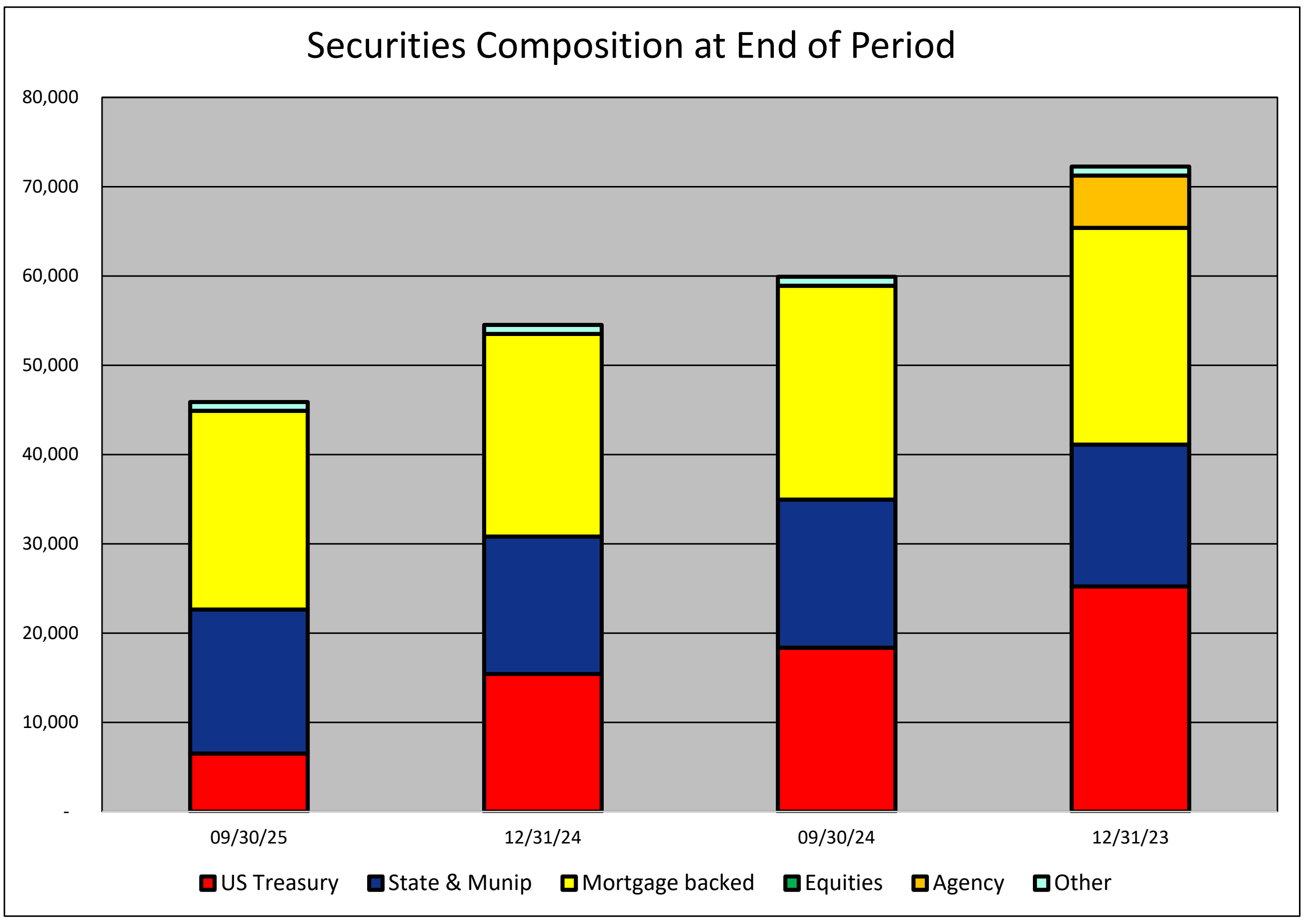
Period Ending	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	2,975	3,528	2,592	1,495	383	14.78
Interest Income	10,328	13,327	9,808	12,222	520	5.30
Interest Expense	691	494	334	353	357	106.89
Net Interest Income	9,637	12,833	9,474	11,869	163	1.72
Credit Loss Expense	61	45	(224)	1,544	285	(127.23)
Noninterest income	1,259	1,831	1,362	1,637	(103)	(7.56)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	6,892	9,906	7,664	9,975	(772)	(10.07)
Net Operating Income	3,943	4,713	3,396	1,987	547	16.11
Income Taxes	984	1,161	799	492	185	23.15





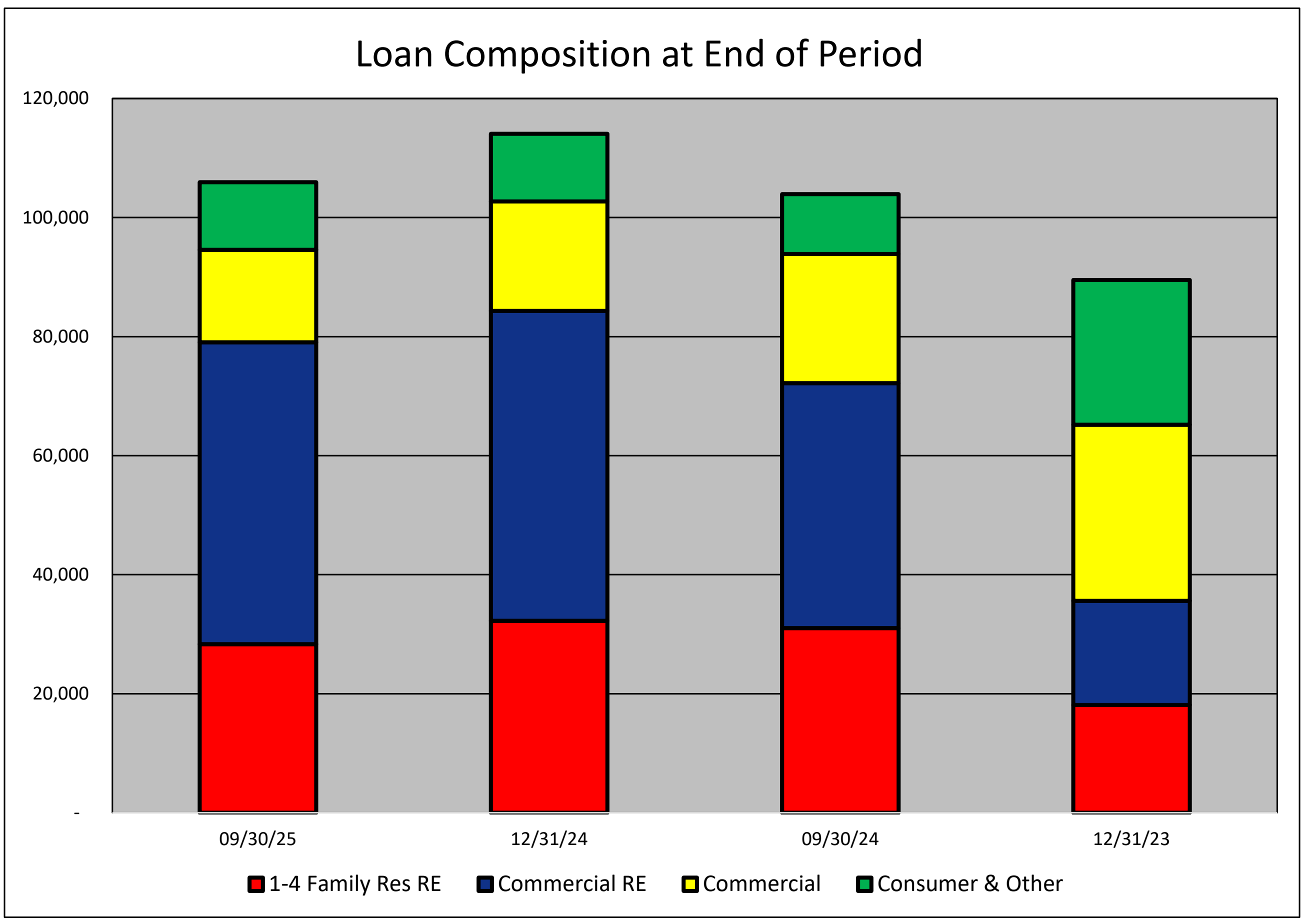
SECURITIES COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	6,501	15,406	18,362	25,226	(11,861)	(64.60)
State & Munip	16,142	15,413	16,588	15,869	(446)	(2.69)
Mortgage backed	22,242	22,699	23,952	24,300	(1,710)	(7.14)
Equities	-	-	-	-	-	NA
Agency	-	-	-	5,842	-	NA
Other	1,000	1,000	1,000	1,000	-	-
Total Securities	45,885	54,518	59,902	72,237	(14,017)	(23.40)



LOAN PORTFOLIO COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	28,314	32,232	31,021	18,103	(2,707)	(8.73)
Commercial RE	50,732	52,080	41,156	17,488	9,576	23.27
Commercial	15,511	18,407	21,709	29,613	(6,198)	(28.55)
Consumer & Other	11,375	11,365	10,037	24,285	1,338	13.33
Loans, Net	105,932	114,084	103,923	89,489	2,009	1.93

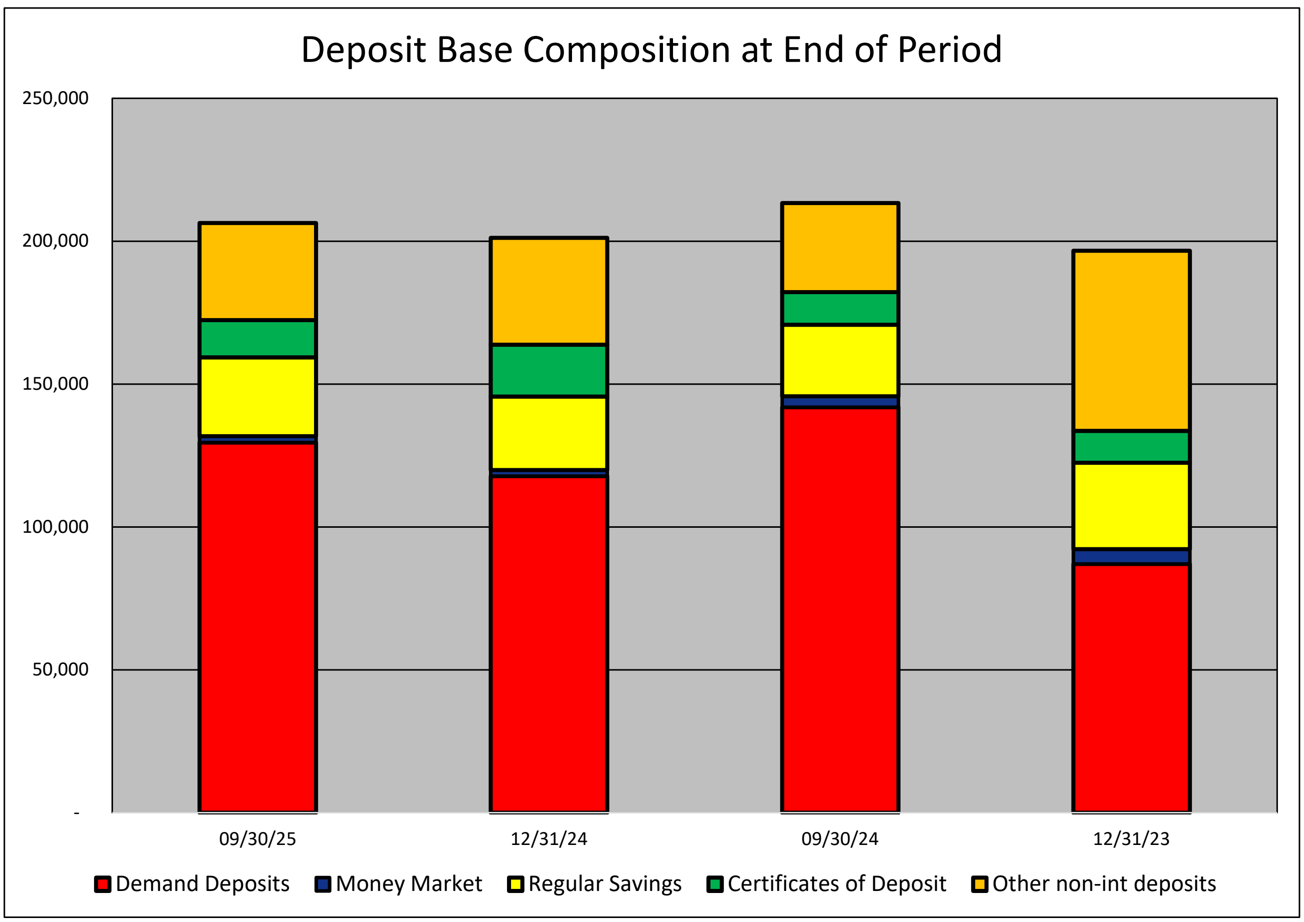


LOAN PORTFOLIO QUALITY - DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	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	84	389	378	135	(294)	(77.78)
Total Charge-offs	110	276	156	1,423	(46)	(29.49)
Credit Loss Expense	61	45	(224)	1,544	285	(127.23)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	1,780	1,745	1,585	1,283	195	12.30
NON-PERFORMING ASSETS:						
Total-90+ Days Past Due	-	-	-	159	-	NA
Total-Nonaccrual	2,567	2,639	2,716	3,092	(149)	(5.49)
Foreclosed Real Estate	1,524	990	990	1,543	534	53.94
Total Non-perf Assets	4,091	3,629	3,706	4,794	385	10.39

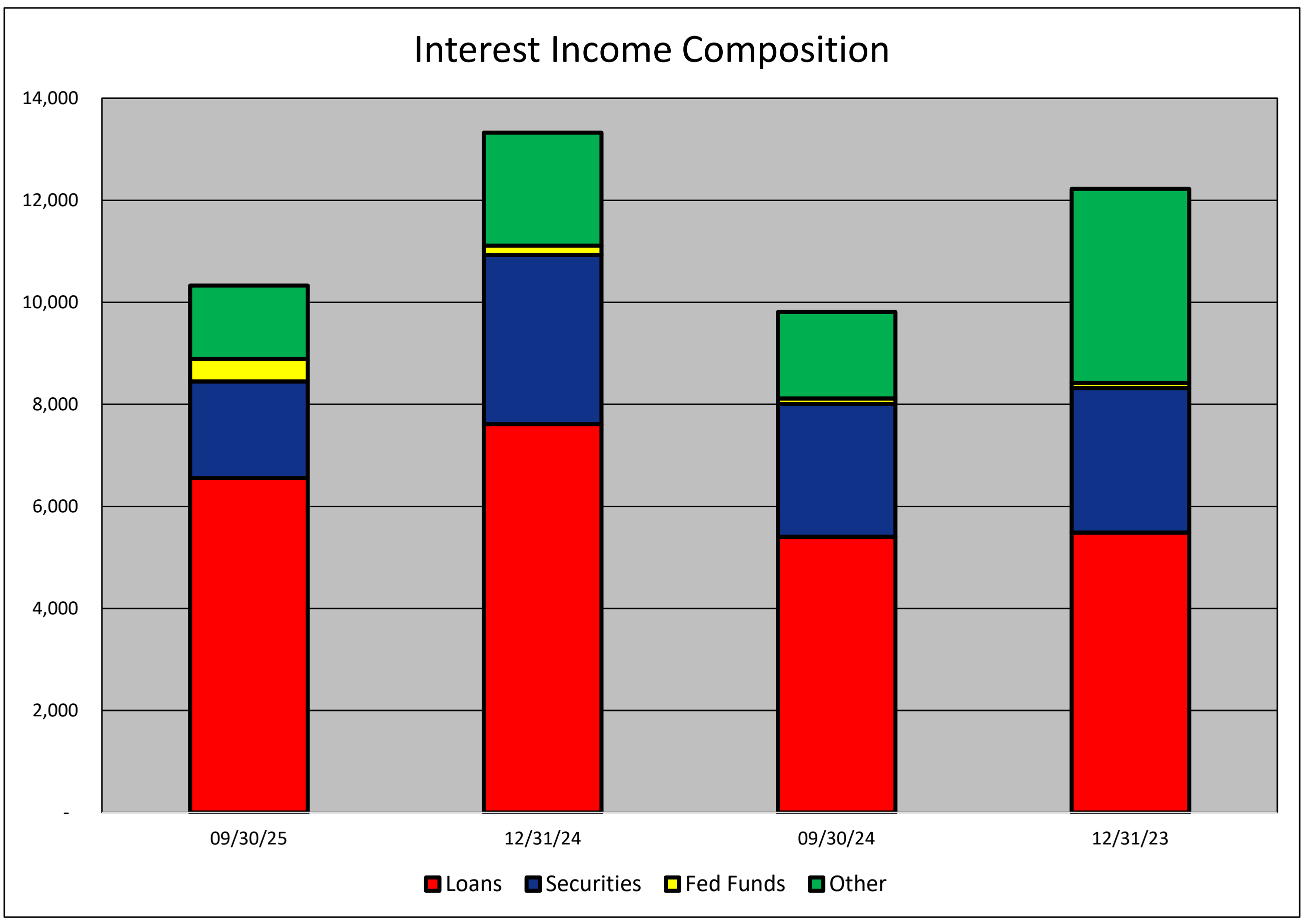
DEPOSIT BASE COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	129,552	117,804	141,902	87,010	(12,350)	(8.70)
Money Market	2,172	2,122	3,790	5,243	(1,618)	(42.69)
Regular Savings	27,606	25,689	25,079	30,195	2,527	10.08
Certificates of Deposit	13,011	18,114	11,400	11,137	1,611	14.13
Other non-int deposits	34,013	37,393	31,178	63,053	2,835	9.09
Total Deposits	206,354	201,122	213,349	196,638	(6,995)	(3.28)



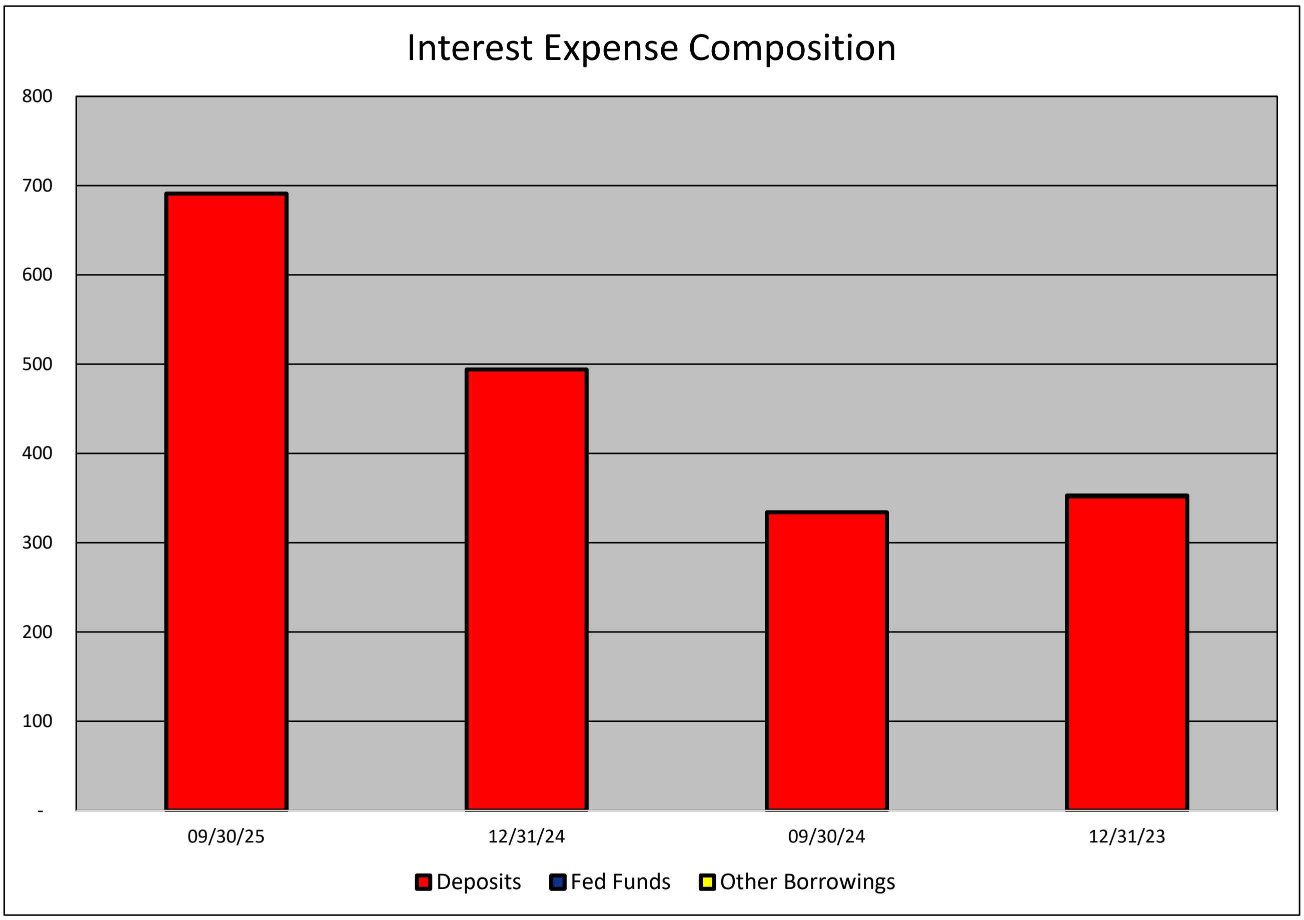
INTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	6,557	7,610	5,408	5,490	1,149	21.25
Securities	1,894	3,318	2,596	2,827	(702)	(27.04)
Fed Funds	436	184	112	104	324	289.29
Other	1,441	2,215	1,692	3,801	(251)	(14.83)
Total Int Income	10,328	13,327	9,808	12,222	520	5.30



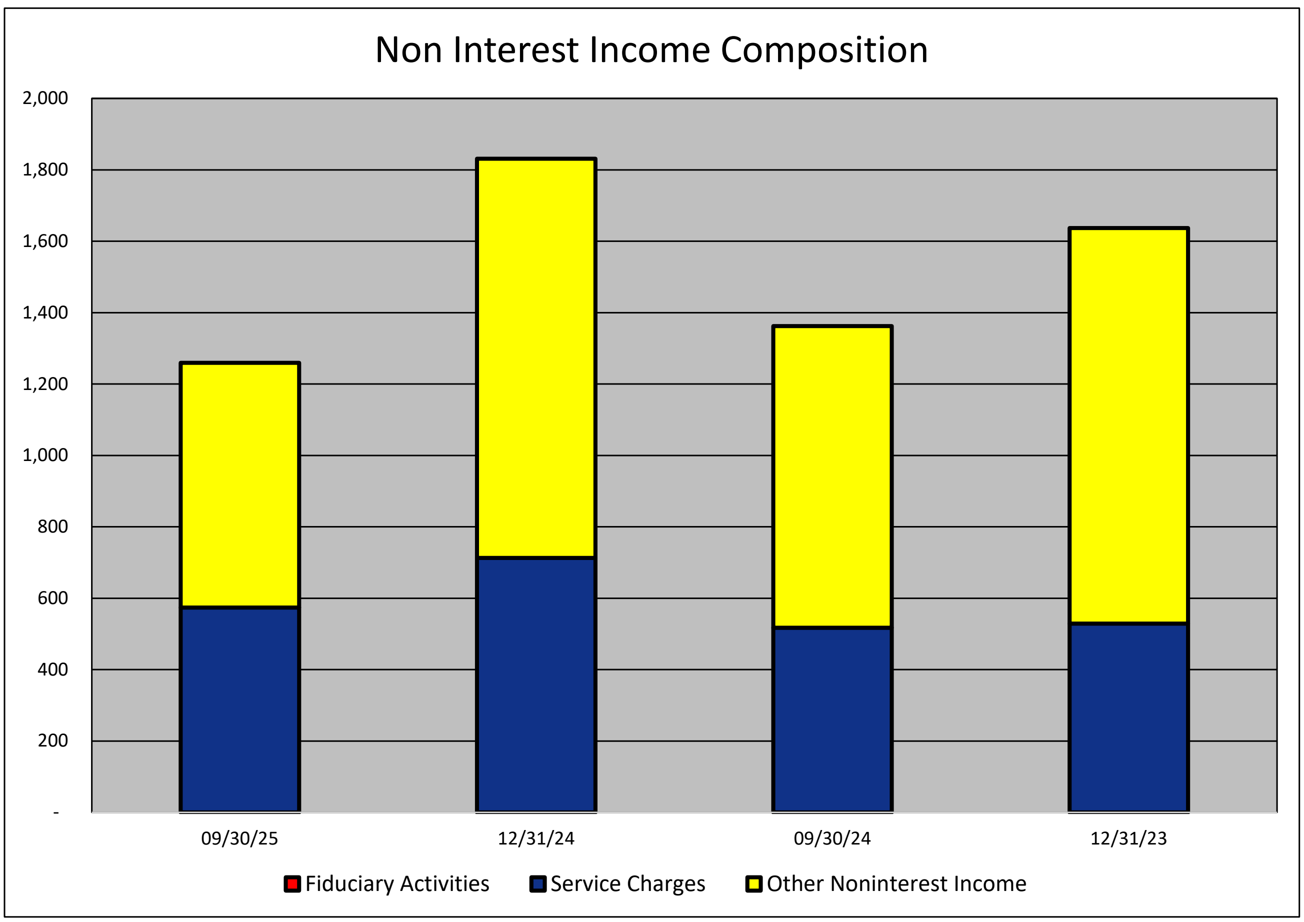
INTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	691	494	334	352	357	106.89
Fed Funds	-	-	-	1	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	691	494	334	353	357	106.89



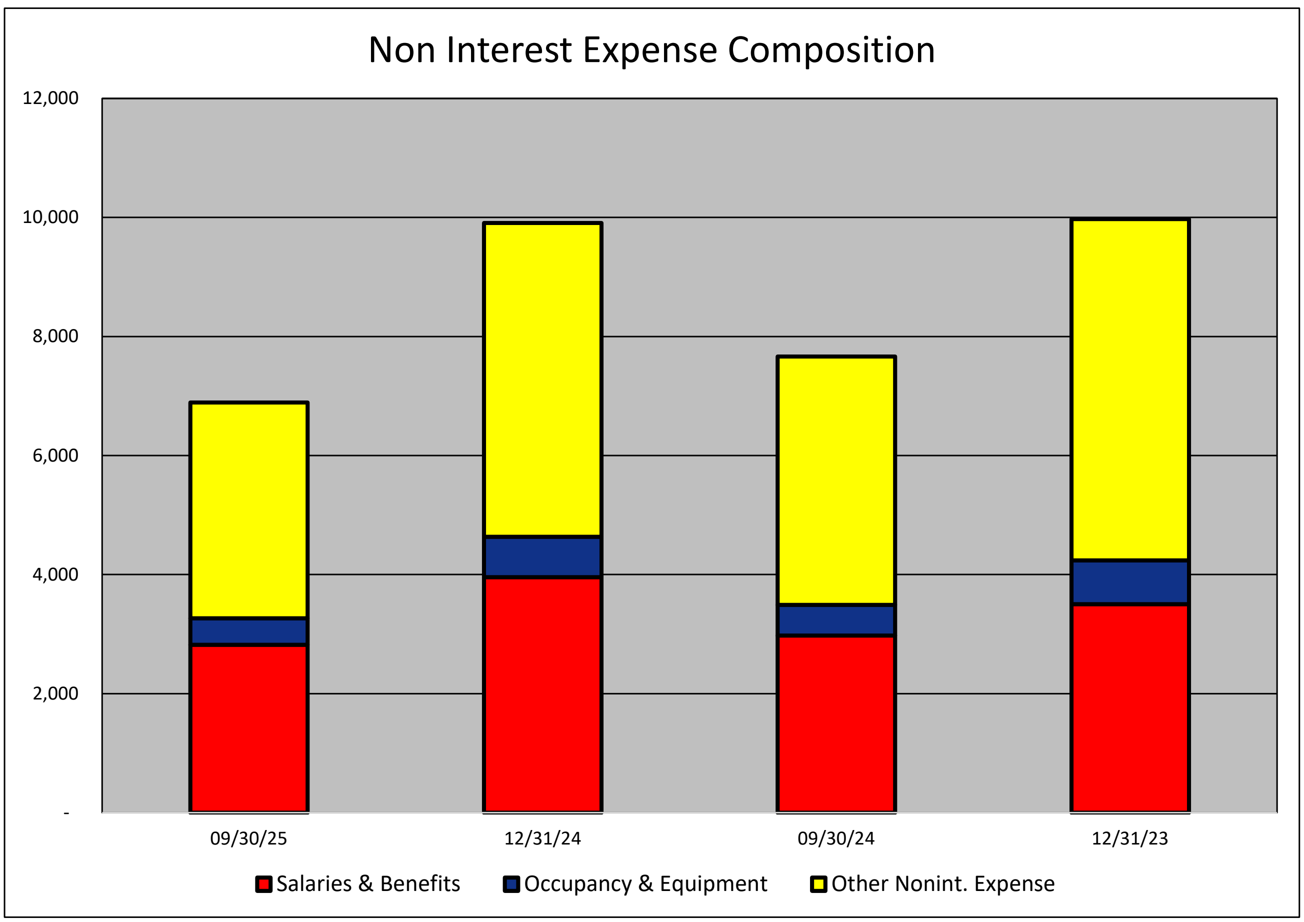
NONINTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	574	713	517	529	57	11.03
Other Noninterest Income	685	1,118	845	1,108	(160)	(18.93)
Total Nonint. Income	1,259	1,831	1,362	1,637	(103)	(7.56)



NONINTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	09/30/25	12/31/24	09/30/24	12/31/23	$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	2,820	3,956	2,974	3,502	(154)	(5.18)
Occupancy & Equipment	445	679	519	735	(74)	(14.26)
Other Nonint. Expense	3,627	5,271	4,171	5,738	(544)	(13.04)
Total Nonint. Expense	6,892	9,906	7,664	9,975	(772)	(10.07)



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets $000 This Year	Last Year	% Change in Assets
Gala Bank	30,117	-	**NA**
Florida Capital Bank, National Association	647,719	559,026	**15.87**
Lafayette State Bank	250,582	220,640	**13.57**
Everbank, National Association	44,814,438	39,856,346	**12.44**
Madison County Community Bank	203,854	185,337	**9.99**
Prime Meridian Bank	983,835	931,493	**5.62**
First Federal Bank	4,140,702	3,946,707	**4.92**
Fnbt Bank	614,467	586,939	**4.69**
Intracoastal Bank	578,418	552,985	**4.60**
Capital City Bank	4,325,546	4,217,117	**2.57**
Peoples Bank Of Graceville	118,987	116,868	**1.81**
Dlp Bank	256,877	260,249	**(1.30)**
Pnb Community Bank	153,327	155,971	**(1.70)**
Bank Of Pensacola	142,199	146,722	**(3.08)**
The Warrington Bank	167,421	176,986	**(5.40)**

Select Peer Average	3,828,566	3,460,892	4.61

PEER GROUP COMPARISONS REPORT

North Florida Group

BALANCE SHEET

Institution name	Total Loans $000 This Year	Last Year	% Change in Loans
Gala Bank	12,623	-	**NA**
Madison County Community Bank	101,749	83,493	**21.87**
Everbank, National Association	33,376,751	28,403,220	**17.51**
Lafayette State Bank	158,449	145,234	**9.10**
Bank Of Pensacola	74,133	70,039	**5.85**
Peoples Bank Of Graceville	41,367	39,363	**5.09**
Prime Meridian Bank	723,797	699,904	**3.41**
Florida Capital Bank, National Association	500,032	484,083	**3.29**
Intracoastal Bank	425,293	412,616	**3.07**
First Federal Bank	1,318,447	1,285,632	**2.55**
The Warrington Bank	55,455	54,129	**2.45**
Dlp Bank	105,932	103,923	**1.93**
Fnbt Bank	266,035	261,138	**1.88**
Capital City Bank	2,606,211	2,714,347	**(3.98)**
Pnb Community Bank	109,492	114,382	**(4.28)**
Select Peer Average	2,658,384	2,324,767	4.98

PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the nine months ended September 30, 2025

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk-based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	32.42	**35.85**	52.93	53.47	52.93
Dlp Bank	19.02	**16.80**	0.00	0.00	0.00
The Warrington Bank	16.94	**16.57**	0.00	0.00	0.00
First Federal Bank	10.34	**11.25**	21.95	22.39	21.95
Fnbt Bank	11.20	**11.10**	26.38	27.64	26.38
Peoples Bank Of Graceville	6.57	**10.69**	26.23	27.12	26.23
Prime Meridian Bank	9.68	**10.30**	14.43	15.31	14.43
Florida Capital Bank, National Association	10.18	**10.12**	14.89	16.15	14.89
Capital City Bank	11.81	**10.04**	16.65	17.90	16.65
Pnb Community Bank	8.84	**9.89**	0.00	0.00	0.00
Bank Of Pensacola	9.44	**9.59**	0.00	0.00	0.00
Intracoastal Bank	7.05	**9.50**	11.09	12.34	11.09
Everbank, National Association	8.96	**8.96**	13.07	13.98	13.07
Lafayette State Bank	7.05	**8.82**	12.80	14.05	12.80
Madison County Community Bank	5.84	**8.49**	13.80	15.05	13.80
Select Peer Average	11.69	12.53	14.95	15.69	14.95

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the nine months ended September 30, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	**93.38**	74.48	21.36
Florida Capital Bank, National Association	**86.57**	77.20	2.79
Intracoastal Bank	**83.13**	73.53	17.47
Prime Meridian Bank	**82.15**	73.57	9.68
Pnb Community Bank	**79.17**	71.41	21.39
Capital City Bank	**70.23**	60.25	22.51
Lafayette State Bank	**68.90**	63.23	16.83
Gala Bank	**62.32**	41.91	18.20
Bank Of Pensacola	**57.70**	52.13	37.02
Madison County Community Bank	**53.47**	49.91	34.64
Dlp Bank	**51.34**	41.24	17.86
Fnbt Bank	**48.99**	43.30	25.77
First Federal Bank	**41.37**	31.84	55.46
The Warrington Bank	**39.90**	33.12	61.62
Peoples Bank Of Graceville	**37.44**	34.77	58.53

Select Peer Average	63.74	54.79	28.08

PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Avg Total Assets ($000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	605,437	**2.06**	18.59
Dlp Bank	245,743	**1.61**	8.45
Capital City Bank	4,360,839	**1.50**	13.15
Intracoastal Bank	576,492	**1.35**	21.29
Pnb Community Bank	160,658	**1.23**	15.49
Florida Capital Bank, National Association	671,007	**1.11**	11.76
Lafayette State Bank	245,139	**1.11**	17.17
First Federal Bank	4,186,726	**1.03**	10.89
Prime Meridian Bank	967,636	**0.95**	10.08
Madison County Community Bank	198,151	**0.81**	15.47
Peoples Bank Of Graceville	114,401	**0.79**	12.73
Everbank, National Association	42,906,059	**0.76**	8.50
Bank Of Pensacola	139,047	**0.70**	7.47
The Warrington Bank	168,187	**0.40**	2.41
Gala Bank	19,823	**(3.67)**	(7.34)

Select Peer Average	3,704,356	0.78	11.07

PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the nine months ended September 30, 2025

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.81	1.59	**55.09**	8.30
Everbank, National Association	0.21	1.47	**59.47**	24.04
Prime Meridian Bank	0.29	1.92	**59.93**	9.03
Intracoastal Bank	0.16	1.95	**60.45**	11.80
Dlp Bank	0.68	3.06	**63.17**	7.14
Capital City Bank	1.94	1.90	**64.90**	4.65
Peoples Bank Of Graceville	0.29	1.41	**66.79**	9.92
Pnb Community Bank	0.50	2.87	**67.02**	3.93
First Federal Bank	1.34	1.43	**67.10**	7.41
Bank Of Pensacola	0.24	1.78	**68.64**	10.16
Lafayette State Bank	0.73	2.93	**69.74**	4.91
Florida Capital Bank, National Association	1.50	2.14	**70.70**	5.49
Madison County Community Bank	0.64	2.30	**72.77**	5.36
The Warrington Bank	0.21	2.10	**81.05**	5.98
Gala Bank	0.02	7.88	**215.99**	2.32
Select Peer Average	0.64	2.45	76.19	8.03

PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the nine months ended September 30, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.74	0.00	**0.00**	0.00
Gala Bank	0.79	0.00	**0.00**	0.00
Fnbt Bank	1.51	0.00	**0.00**	0.00
Peoples Bank Of Graceville	0.92	0.00	**0.00**	0.00
The Warrington Bank	0.96	0.00	**0.00**	0.00
Pnb Community Bank	1.28	0.07	**0.05**	0.48
Madison County Community Bank	1.58	0.25	**0.14**	2.12
Florida Capital Bank, National Association	1.24	0.22	**0.17**	0.62
Capital City Bank	1.16	0.31	**0.23**	2.22
Lafayette State Bank	1.93	0.11	**0.59**	7.16
Prime Meridian Bank	0.81	0.76	**0.59**	5.78
Everbank, National Association	0.81	1.42	**1.08**	4.45
Intracoastal Bank	1.39	1.68	**1.23**	15.26
First Federal Bank	0.72	4.12	**1.32**	4.14
Dlp Bank	1.68	2.42	**1.59**	10.22

Select Peer Average	1.17	0.76	0.47	3.50

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Cash & Noninterest bearing Deps	Interest-bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Bank Of Pensacola	**4.90**	4.73	0.00	37.02	0.00
Lafayette State Bank	**3.63**	11.32	0.00	0.00	16.83
Dlp Bank	**2.59**	23.35	7.64	0.00	17.86
Pnb Community Bank	**2.23**	3.28	0.39	0.00	21.39
Gala Bank	**1.74**	0.82	23.74	0.00	18.20
Capital City Bank	**1.58**	9.19	0.00	9.36	13.16
Madison County Community Bank	**1.45**	7.06	0.00	0.00	34.64
The Warrington Bank	**1.44**	3.02	0.00	61.62	0.00
Intracoastal Bank	**0.75**	5.57	0.00	0.00	17.47
Prime Meridian Bank	**0.73**	8.62	4.28	1.56	8.13
Peoples Bank Of Graceville	**0.68**	5.38	0.00	42.02	16.52
First Federal Bank	**0.64**	2.34	0.00	0.00	55.46
Fnbt Bank	**0.49**	28.79	0.00	25.77	0.00
Florida Capital Bank, National Association	**0.48**	17.02	0.00	0.00	2.79
Everbank, National Association	**0.19**	2.06	0.07	0.06	21.25
Select Peer Average	1.57	8.84	2.41	11.83	16.25

PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the nine months ended September 30, 2025

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	**73.87**	0.22	0.01	0.02
Intracoastal Bank	**72.51**	0.94	0.00	0.00
Prime Meridian Bank	**72.45**	0.92	0.03	0.00
Pnb Community Bank	**70.50**	1.14	0.00	0.00
Florida Capital Bank, National Association	**69.52**	0.18	0.00	0.01
Lafayette State Bank	**61.71**	2.24	0.52	0.00
Capital City Bank	**58.99**	2.46	0.04	2.08
Bank Of Pensacola	**51.75**	0.67	0.00	0.00
Madison County Community Bank	**49.13**	4.01	0.01	0.00
Fnbt Bank	**42.64**	1.64	0.00	0.00
Gala Bank	**41.58**	10.37	0.00	0.00
Dlp Bank	**40.55**	1.54	0.59	4.12
Peoples Bank Of Graceville	**34.45**	0.16	0.00	0.00
The Warrington Bank	**32.80**	0.36	0.00	0.00
First Federal Bank	**29.58**	0.98	0.00	4.44
Select Peer Average	53.47	1.86	0.08	0.71

PEER GROUP COMPARISONS REPORT

North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)

For the nine months ended September 30, 2025

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	**60.93**	39.07	100.00	0.00	0.00
Florida Capital Bank, National Association	**48.33**	51.61	99.94	0.00	0.06
Bank Of Pensacola	**46.40**	53.60	100.00	0.00	0.00
Gala Bank	**40.31**	59.69	100.00	0.00	0.00
Lafayette State Bank	**38.53**	61.47	100.00	0.00	0.00
Capital City Bank	**37.03**	61.15	98.19	0.68	1.13
Fnbt Bank	**27.96**	72.04	100.00	0.00	0.00
The Warrington Bank	**27.55**	72.45	100.00	0.00	0.00
Pnb Community Bank	**27.40**	72.60	100.00	0.00	0.00
Prime Meridian Bank	**25.16**	74.54	99.70	0.00	0.30
Madison County Community Bank	**22.96**	77.04	100.00	0.00	0.00
Peoples Bank Of Graceville	**21.17**	78.83	100.00	0.00	0.00
Intracoastal Bank	**18.00**	78.24	96.24	0.00	3.76
First Federal Bank	**9.75**	78.06	87.82	0.00	12.18
Everbank, National Association	**6.13**	83.05	89.18	0.00	10.82
Select Peer Average	30.51	67.56	98.07	0.05	1.88

PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the nine months ended September 30, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Dlp Bank	6.07	1.07	**5.66**	92.39
Lafayette State Bank	6.13	2.18	**4.84**	92.73
Pnb Community Bank	5.77	1.46	**4.80**	94.30
Gala Bank	5.70	3.04	**4.40**	82.77
Capital City Bank	5.08	1.30	**4.32**	91.80
Florida Capital Bank, National Association	5.29	4.26	**3.73**	97.81
Fnbt Bank	5.44	2.75	**3.62**	97.97
Madison County Community Bank	5.22	2.12	**3.60**	93.82
Prime Meridian Bank	5.66	2.95	**3.55**	95.87
Intracoastal Bank	5.37	2.52	**3.44**	96.83
First Federal Bank	4.98	2.11	**3.05**	90.83
Bank Of Pensacola	3.69	1.75	**2.80**	96.82
The Warrington Bank	3.18	0.81	**2.68**	98.17
Everbank, National Association	5.55	3.39	**2.64**	99.08
Peoples Bank Of Graceville	4.09	2.48	**2.24**	98.69
Select Peer Average	5.15	2.28	2.87	94.66