

# Dlp Bank

Starke, FL

Established

3/19/1957

## Florida Bank and Thrift Performance Report

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#### **FLORIDA BANKING TEAM**

Ted Hacker, Steve Kania, Robert Brink, David Ajvazi, Erica Hines, Anthony Hagbartsen, Sacha Widmaier, Madeline Bogumil, Phillip Berdeguer, Andrew Joyce, Patricia Romero, Vanessa Hossler, Adam McCord, Allyson Wiitala, Jacob Ingram, Rachel Jean, Brendan Yosko, Stephanie Flores, Jacob Frantzen, Sander Ocasio, Brian Katz, Nicholas Singh, Raphael Houssou, Kendall Lucas, Makenna Bader, Kimberly Berlow, Ann-Leiticia Blot, Gregory Mann, Joseph Parrillo, Maya Borreli, Samuel Pacheco

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, 2025**

Institution name	Total Assets (\$'000's)
Everbank, National Association	46,033,756
Capital City Bank	4,383,270
First Federal Bank	4,310,472
Prime Meridian Bank	956,408
Florida Capital Bank, National Association	652,158
Fnbt Bank	635,442
Intracoastal Bank	550,507
<b>Dlp Bank</b>	<b>303,780</b>
Lafayette State Bank	247,355
Madison County Community Bank	202,295
The Warrington Bank	172,802
Pnb Community Bank	157,720
Bank Of Pensacola	144,348
Peoples Bank Of Graceville	113,167
Gala Bank	30,900

Institution name	Return on Avg Assets (%)
Fnbt Bank	2.05
Capital City Bank	1.46
Intracoastal Bank	1.32
Pnb Community Bank	1.24
Lafayette State Bank	1.11
Florida Capital Bank, National Association	1.00
Peoples Bank Of Graceville	0.85
Madison County Community Bank	0.82
Bank Of Pensacola	0.74
Everbank, National Association	0.72
Prime Meridian Bank	0.63
First Federal Bank	0.56
The Warrington Bank	0.44
<b>Dlp Bank</b>	<b>0.30</b>
Gala Bank	(3.54)

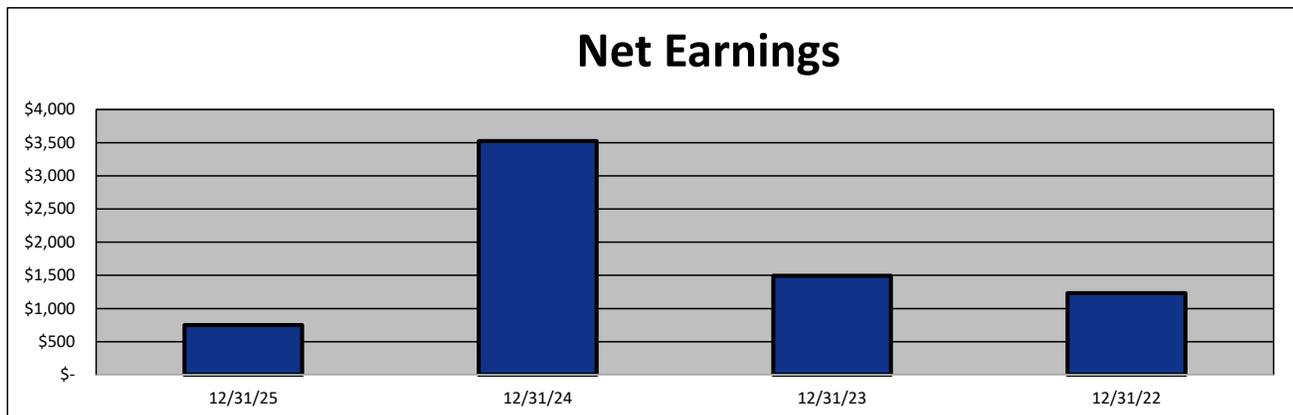
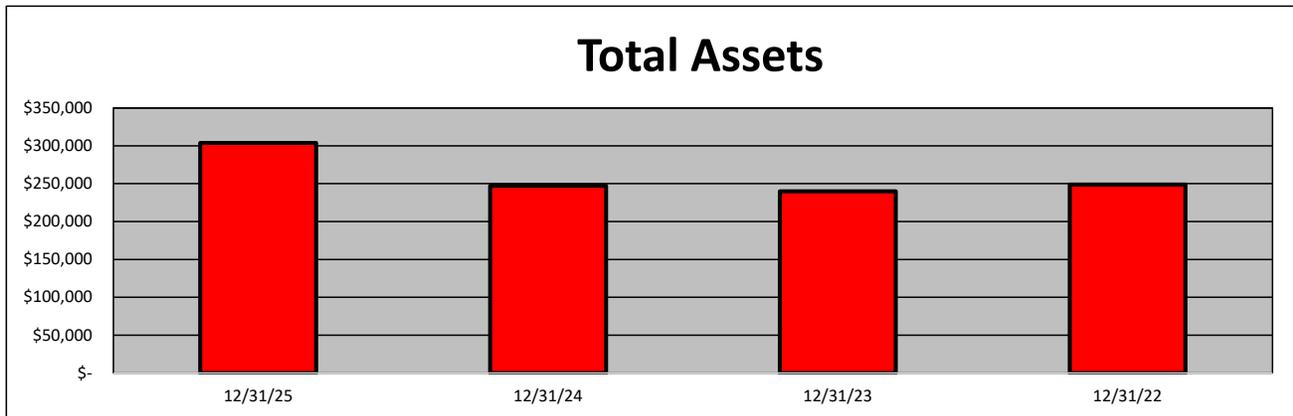
**EXECUTIVE SUMMARY - DLP Bank**  
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	18.96	18.23	17.76	16.40	10.68	11.69
Leverage Ratio	13.85	15.78	13.41	11.89	11.20	11.93
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.21	13.42
Risk Based Ratio	0.00	0.00	0.00	0.00	12.99	14.09
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.13	13.42
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	45.31	56.72	45.51	38.21	77.22	64.43
Loans/Assets	36.50	46.13	37.31	31.87	64.63	55.19
Securities/Assets	13.95	22.04	30.11	26.83	17.77	27.26
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.30	1.50	0.61	0.55	0.77	0.65
Return on Avg Equity	1.53	8.03	3.60	5.70	10.09	9.79
Nonint Income/Avg Assets	0.12	0.78	0.67	0.65	0.77	0.60
Net Overhead Ratio	0.50	3.43	3.40	2.32	2.31	2.33
Efficiency Ratio	58.92	67.47	72.67	78.55	72.83	76.34
Assets (per million) per Employee	8.44	6.68	6.15	6.55	10.41	8.08
<b>ASSET QUALITY:</b>						
Allowance/Loans	1.66	1.53	1.43	1.29	1.28	1.17
Nonperforming Loans/Total Loans	3.45	2.31	3.63	8.13	0.54	0.65
Nonperforming Assets/Total Assets	1.68	1.47	2.00	3.11	0.38	0.35
Adjusted Texas Ratio	14.78	10.25	15.17	26.97	3.26	2.49
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	1.07	6.04	5.83	3.60	5.50	4.84
Cost of funds	0.16	0.54	0.32	0.14	2.82	2.19
Net interest margin	1.01	5.82	5.67	3.52	3.28	2.88
Avg Earning Assets/Avg Assets	91.90	93.56	85.42	86.91	95.74	94.55

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

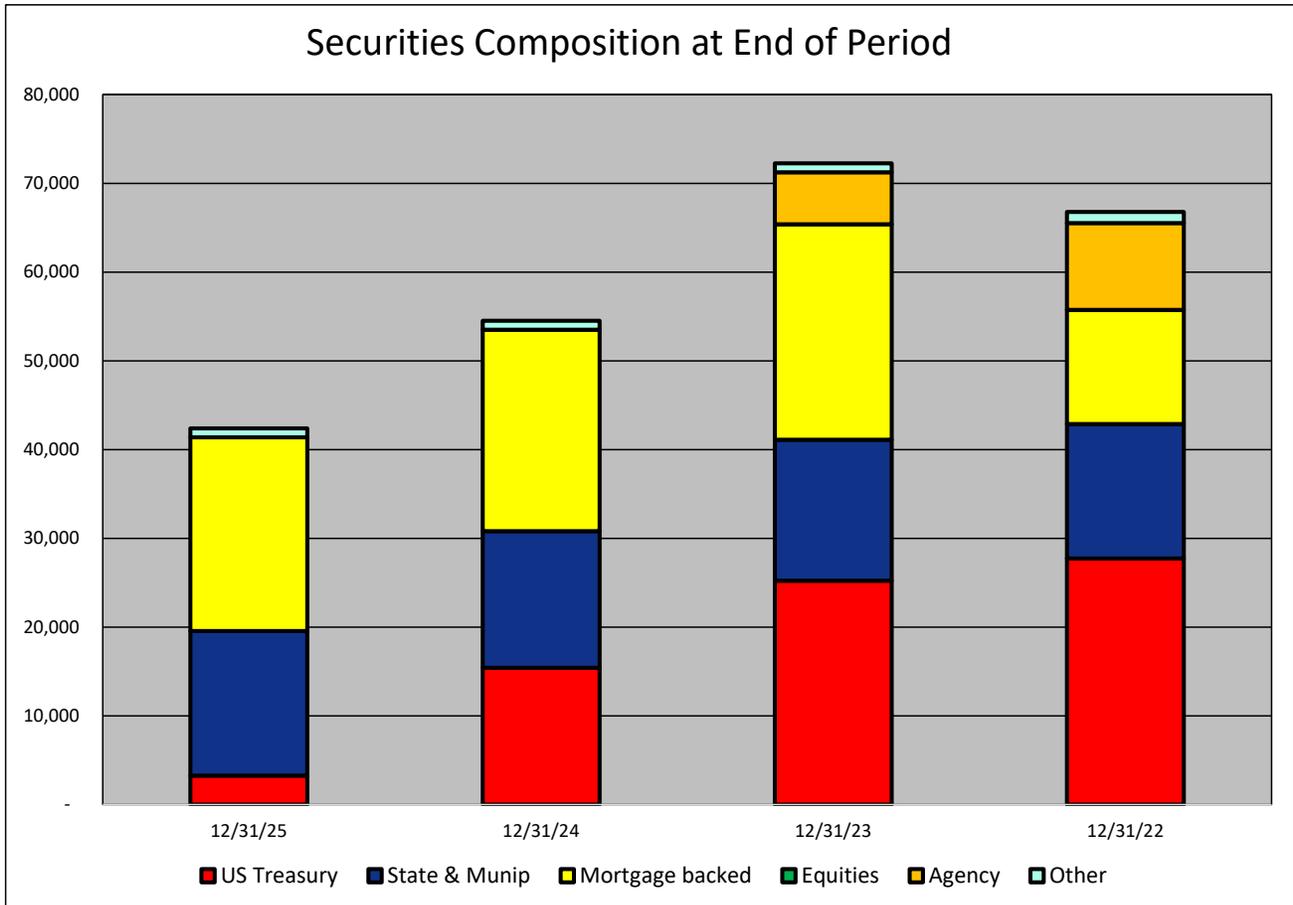
<b>As of:</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	303,780	247,314	239,872	248,929	56,466	22.83
Cash and Equivalents	117,299	59,131	58,050	81,131	58,168	98.37
Securities	42,391	54,518	72,237	66,780	(12,127)	(22.24)
Loans, net	110,894	114,084	89,489	79,340	(3,190)	(2.80)
Deposit Accounts	244,769	201,122	196,638	207,634	43,647	21.70
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	57,589	45,079	42,606	40,812	12,510	27.75

<b>Period Ending</b>	<b>12/31/25</b>	<b>12/31/24</b>	<b>12/31/23</b>	<b>12/31/22</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	752	3,528	1,495	1,232	(2,776)	(78.68)
Interest Income	2,464	13,327	12,222	6,980	(10,863)	(81.51)
Interest Expense	133	494	353	158	(361)	(73.08)
Net Interest Income	2,331	12,833	11,869	6,822	(10,502)	(81.84)
Credit Loss Expense	95	45	1,544	20	50	111.11
Noninterest income	300	1,831	1,637	1,454	(1,531)	(83.62)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	1,561	9,906	9,975	6,616	(8,345)	(84.24)
Net Operating Income	975	4,713	1,987	1,640	(3,738)	(79.31)
Income Taxes	239	1,161	492	408	(922)	(79.41)



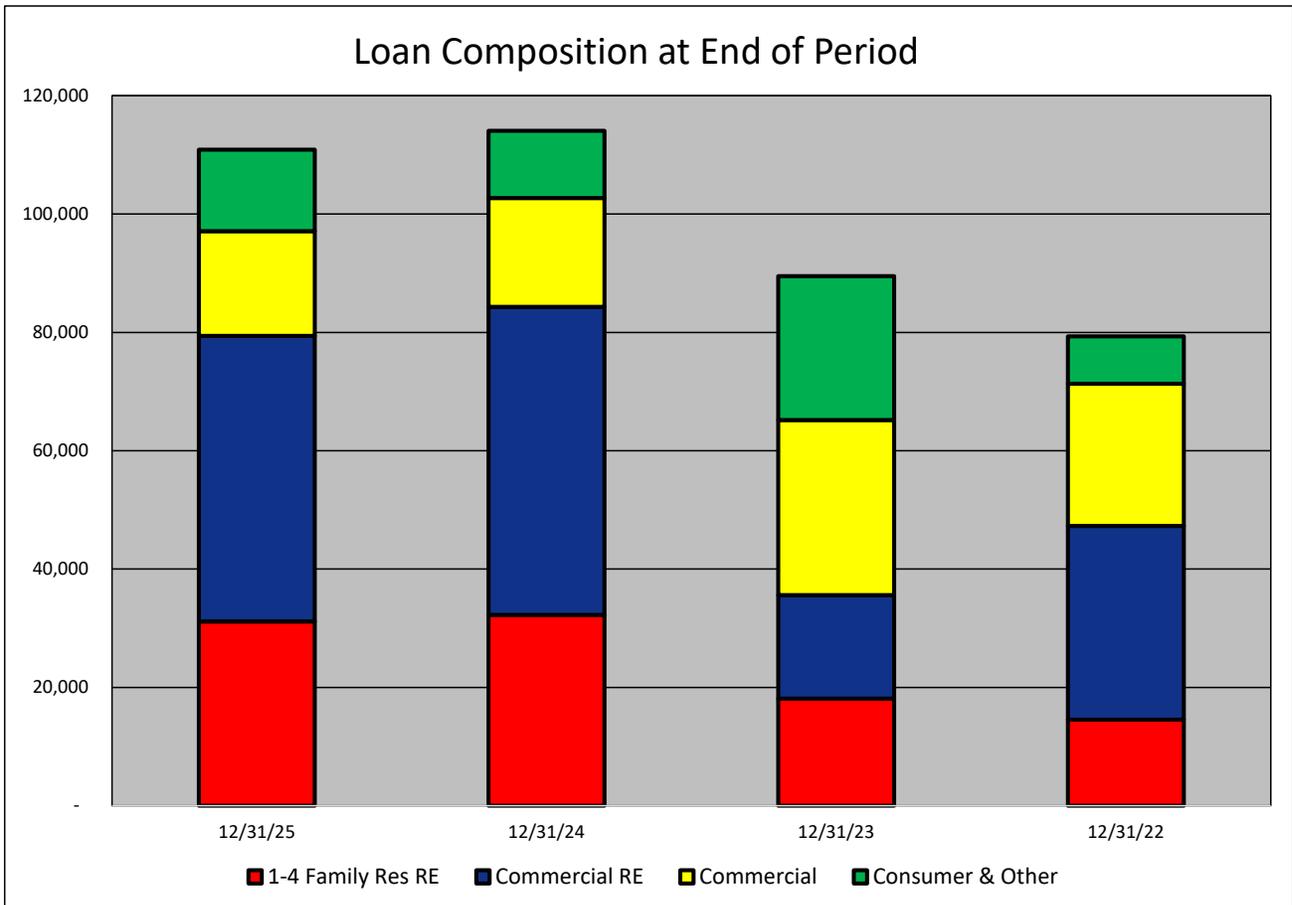
**SECURITIES COMPOSITION - DLP Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>SECURITIES CATEGORY:</b>						
US Treasury	3,251	15,406	25,226	27,738	(12,155)	(78.90)
State & Munip	16,304	15,413	15,869	15,139	891	5.78
Mortgage backed	21,836	22,699	24,300	12,873	(863)	(3.80)
Equities	-	-	-	-	-	NA
Agency	-	-	5,842	9,780	-	NA
Other	1,000	1,000	1,000	1,250	-	-
<b>Total Securities</b>	<b>42,391</b>	<b>54,518</b>	<b>72,237</b>	<b>66,780</b>	<b>(12,127)</b>	<b>(22.24)</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	31,128	32,232	18,103	14,538	(1,104)	(3.43)
Commercial RE	48,276	52,080	17,488	32,735	(3,804)	(7.30)
Commercial	17,698	18,407	29,613	24,025	(709)	(3.85)
Consumer & Other	13,792	11,365	24,285	8,042	2,427	21.36
<b>Loans, Net</b>	<b>110,894</b>	<b>114,084</b>	<b>89,489</b>	<b>79,340</b>	<b>(3,190)</b>	<b>(2.80)</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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**ALLOWANCE FOR CREDIT LOSSES (LOANS):**

Beginning Balance	1,745	1,283	1,028	906	462	36.01
Total Recoveries	8	389	135	26	(381)	(97.94)
Total Charge-offs	28	276	1,423	67	(248)	(89.86)
Credit Loss Expense	95	45	1,544	20	50	111.11
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	19	-	-	143	19	NA
Ending Balance	1,839	1,745	1,283	1,028	94	5.39

**NON-PERFORMING ASSETS:**

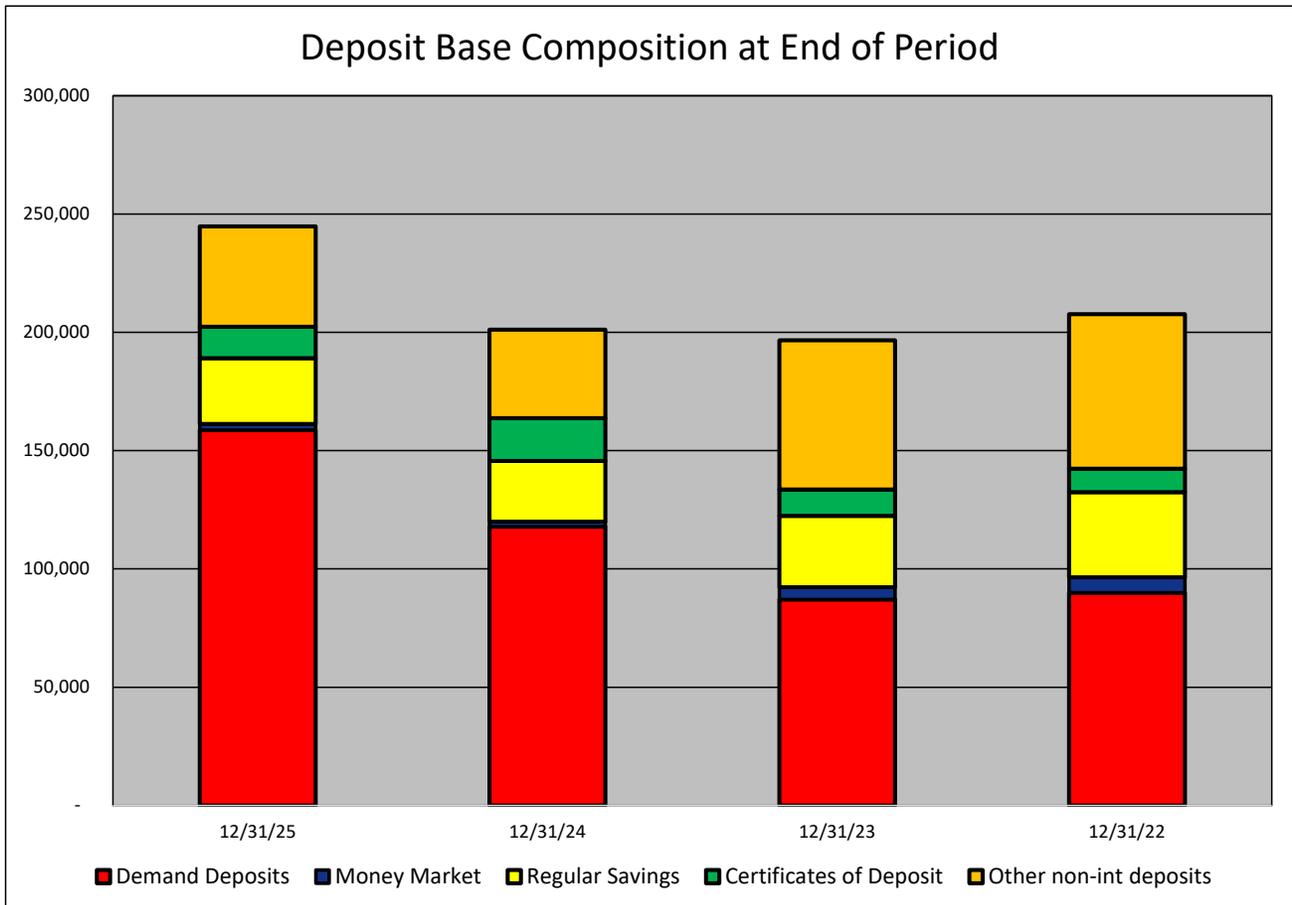
Total-90+ Days Past Due	-	-	159	-	-	NA
Total-Nonaccrual	3,827	2,639	3,092	6,450	1,188	45.02
Foreclosed Real Estate	1,270	990	1,543	1,290	280	28.28
Total Non-perf Assets	5,097	3,629	4,794	7,740	1,468	40.45

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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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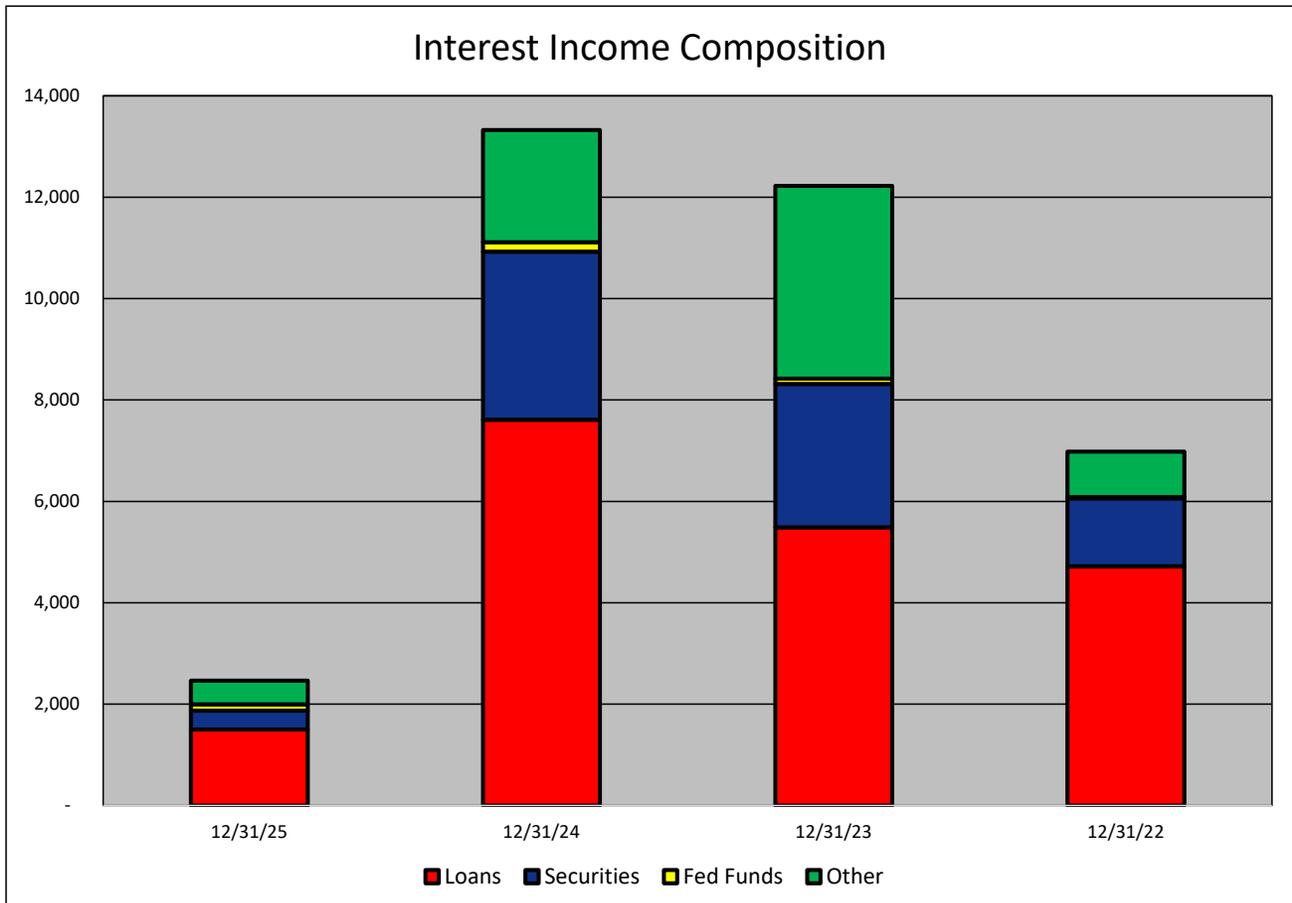
**DEPOSIT BASE CATEGORY:**

Demand Deposits	158,720	117,804	87,010	89,885	40,916	34.73
Money Market	2,503	2,122	5,243	6,534	381	17.95
Regular Savings	27,859	25,689	30,195	36,003	2,170	8.45
Certificates of Deposit	13,288	18,114	11,137	9,974	(4,826)	(26.64)
Other non-int deposits	42,399	37,393	63,053	65,238	5,006	13.39
<b>Total Deposits</b>	<b>244,769</b>	<b>201,122</b>	<b>196,638</b>	<b>207,634</b>	<b>43,647</b>	<b>21.70</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST INCOME CATEGORY</b>						
Loans	1,499	7,610	5,490	4,720	(6,111)	(80.30)
Securities	371	3,318	2,827	1,342	(2,947)	(88.82)
Fed Funds	128	184	104	24	(56)	(30.43)
Other	466	2,215	3,801	894	(1,749)	(78.96)
<b>Total Int Income</b>	<b>2,464</b>	<b>13,327</b>	<b>12,222</b>	<b>6,980</b>	<b>(10,863)</b>	<b>(81.51)</b>

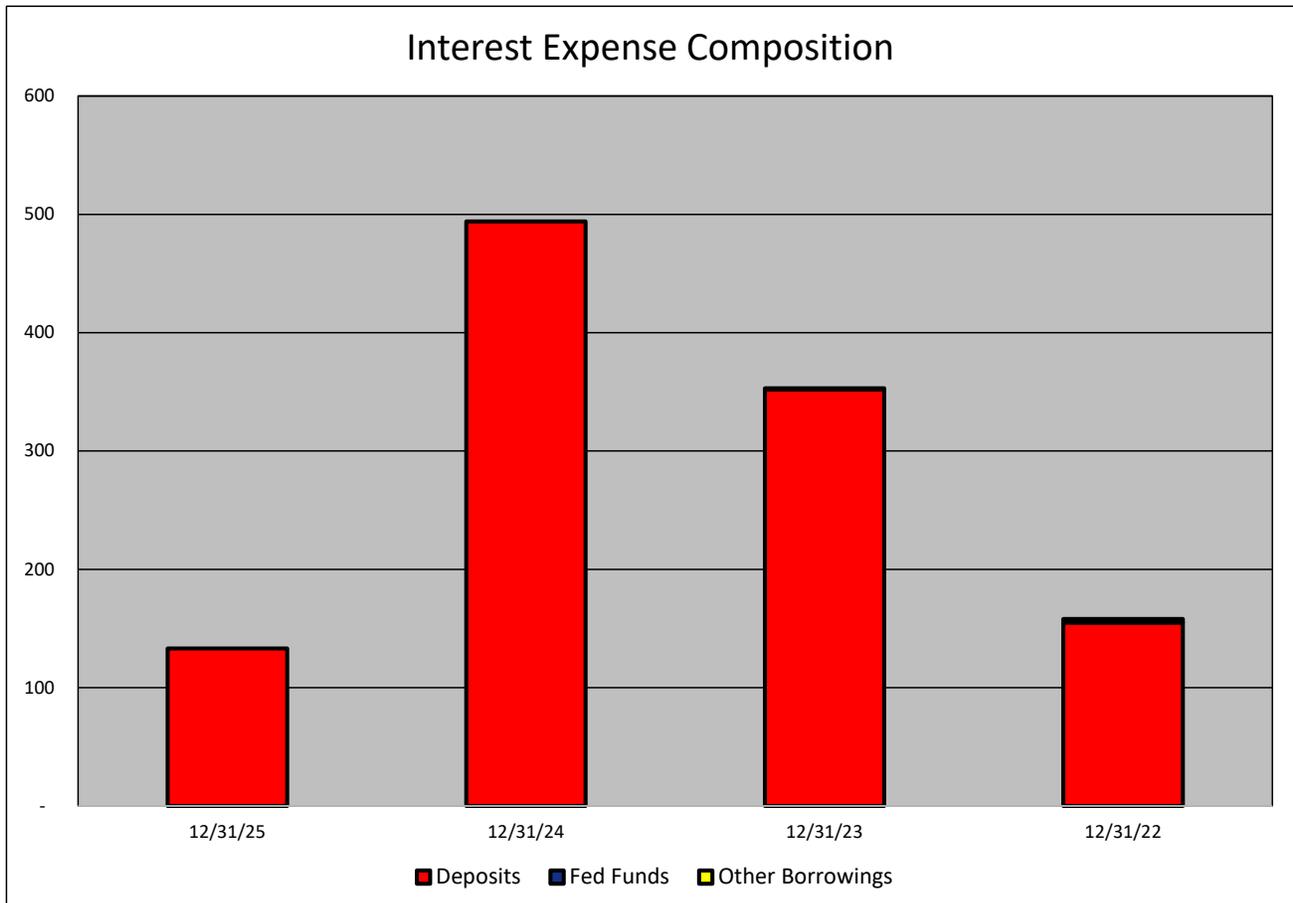


**INTEREST EXPENSE COMPOSITION- DLP Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
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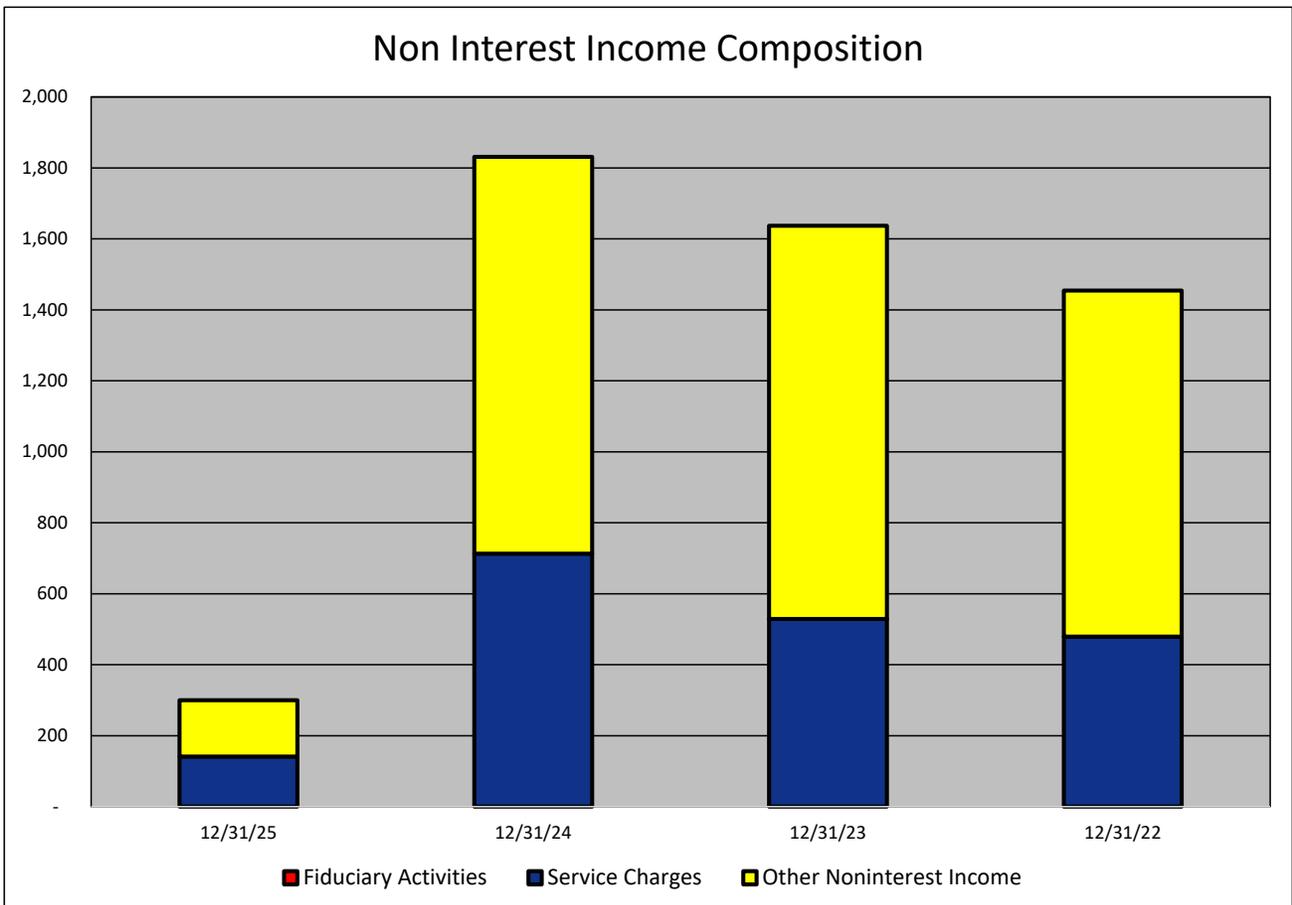
**INTEREST EXPENSE CATEGORY**

Deposits	133	494	352	155	(361)	(73.08)
Fed Funds	-	-	1	3	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>133</b>	<b>494</b>	<b>353</b>	<b>158</b>	<b>(361)</b>	<b>(73.08)</b>



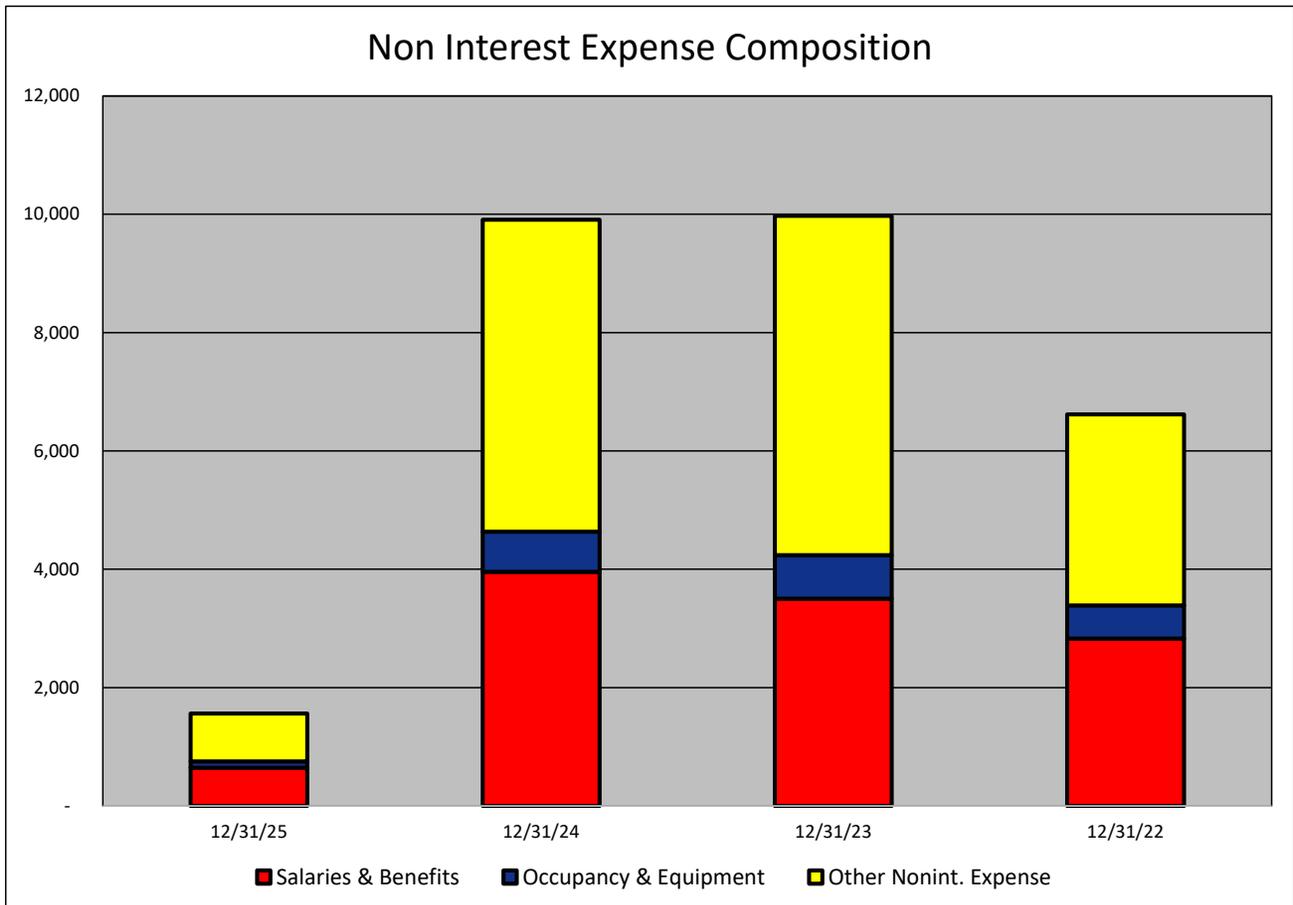
**NONINTEREST INCOME COMPOSITION- DLP Bank**  
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST INCOME CATEGORY</b>						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	141	713	529	479	(572)	(80.22)
Other Noninterest Income	159	1,118	1,108	975	(959)	(85.78)
<b>Total Nonint. Income</b>	<b>300</b>	<b>1,831</b>	<b>1,637</b>	<b>1,454</b>	<b>(1,531)</b>	<b>(83.62)</b>



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

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	648	3,956	3,502	2,830	(3,308)	(83.62)
Occupancy & Equipment	103	679	735	558	(576)	(84.83)
Other Nonint. Expense	810	5,271	5,738	3,228	(4,461)	(84.63)
<b>Total Nonint. Expense</b>	<b>1,561</b>	<b>9,906</b>	<b>9,975</b>	<b>6,616</b>	<b>(8,345)</b>	<b>(84.24)</b>



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

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Gala Bank	30,900	9,899	<b>212.15</b>
<b>Dlp Bank</b>	<b>303,780</b>	<b>247,314</b>	<b>22.83</b>
First Federal Bank	4,310,472	3,820,541	<b>12.82</b>
Everbank, National Association	46,033,756	40,802,282	<b>12.82</b>
Lafayette State Bank	247,355	232,749	<b>6.28</b>
Fnbt Bank	635,442	599,734	<b>5.95</b>
Madison County Community Bank	202,295	191,169	<b>5.82</b>
The Warrington Bank	172,802	166,656	<b>3.69</b>
Prime Meridian Bank	956,408	923,785	<b>3.53</b>
Capital City Bank	4,383,270	4,300,234	<b>1.93</b>
Pnb Community Bank	157,720	155,179	<b>1.64</b>
Florida Capital Bank, National Association	652,158	645,819	<b>0.98</b>
Intracoastal Bank	550,507	552,289	<b>(0.32)</b>
Bank Of Pensacola	144,348	144,873	<b>(0.36)</b>
Peoples Bank Of Graceville	113,167	114,044	<b>(0.77)</b>

<b>Select Peer Average</b>	<b>3,926,292</b>	<b>3,527,104</b>	<b>19.27</b>
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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	14,631	0	NA
Madison County Community Bank	106,776	83,487	27.90
Everbank, National Association	35,903,751	29,519,760	21.63
Lafayette State Bank	164,948	143,447	14.99
First Federal Bank	1,382,005	1,256,224	10.01
Florida Capital Bank, National Association	499,768	463,719	7.77
Bank Of Pensacola	76,229	71,447	6.69
Peoples Bank Of Graceville	40,539	39,783	1.90
Prime Meridian Bank	719,441	708,274	1.58
Intracoastal Bank	418,687	418,788	(0.02)
Fnbt Bank	258,458	263,428	(1.89)
Dlp Bank	110,894	114,084	(2.80)
Capital City Bank	2,567,813	2,680,222	(4.19)
Pnb Community Bank	109,154	115,648	(5.62)
The Warrington Bank	50,933	55,415	(8.09)

<b>Select Peer Average</b>	2,828,268	2,395,582	4.99
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**CAPITAL RATIOS**  
For the year ended December 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	31.00	<b>30.13</b>	39.01	39.56	39.01
The Warrington Bank	16.55	<b>16.58</b>	0.00	0.00	0.00
<b>Dlp Bank</b>	<b>18.96</b>	<b>13.85</b>	0.00	0.00	0.00
Fnbt Bank	10.69	<b>10.99</b>	27.14	28.39	27.14
First Federal Bank	10.34	<b>10.71</b>	20.66	21.15	20.66
Prime Meridian Bank	9.93	<b>10.20</b>	14.46	15.34	14.46
Florida Capital Bank, National Association	10.27	<b>10.10</b>	15.16	16.41	15.16
Peoples Bank Of Graceville	6.94	<b>10.09</b>	29.63	30.66	29.63
Capital City Bank	11.81	<b>10.06</b>	17.26	18.51	17.26
Pnb Community Bank	8.47	<b>9.75</b>	0.00	0.00	0.00
Bank Of Pensacola	9.51	<b>9.74</b>	0.00	0.00	0.00
Intracoastal Bank	7.69	<b>9.69</b>	11.44	12.69	11.44
Lafayette State Bank	7.81	<b>9.22</b>	0.00	0.00	0.00
Everbank, National Association	8.91	<b>9.12</b>	12.37	13.30	12.37
Madison County Community Bank	6.43	<b>8.65</b>	14.14	15.39	14.14

<b>Select Peer Average</b>	11.69	11.93	13.42	14.09	13.42
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**BALANCE SHEET RATIOS**  
For the year ended December 31, 2025

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	97.13	77.99	17.92
Intracoastal Bank	88.73	76.05	17.96
Florida Capital Bank, National Association	85.97	76.63	3.44
Prime Meridian Bank	84.26	75.22	9.79
Pnb Community Bank	76.27	69.21	21.41
Lafayette State Bank	73.25	66.68	18.32
Gala Bank	68.88	47.35	17.77
Capital City Bank	68.37	58.58	23.12
Bank Of Pensacola	58.49	52.81	34.40
Madison County Community Bank	56.80	52.78	34.41
Fnbt Bank	45.68	40.67	19.39
Dlp Bank	45.31	36.50	13.95
First Federal Bank	43.13	32.06	55.42
Peoples Bank Of Graceville	38.90	35.82	60.80
The Warrington Bank	35.34	29.47	60.86

<b>Select Peer Average</b>	64.43	55.19	27.26
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
For the year ended December 31, 2025

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	608,598	<b>2.05</b>	18.56
Capital City Bank	4,365,444	<b>1.46</b>	12.74
Intracoastal Bank	576,247	<b>1.32</b>	20.06
Pnb Community Bank	160,070	<b>1.24</b>	15.31
Lafayette State Bank	247,235	<b>1.11</b>	16.50
Florida Capital Bank, National Association	670,561	<b>1.00</b>	10.43
Peoples Bank Of Graceville	115,576	<b>0.85</b>	13.61
Madison County Community Bank	201,265	<b>0.82</b>	15.12
Bank Of Pensacola	139,505	<b>0.74</b>	7.77
Everbank, National Association	43,299,674	<b>0.72</b>	8.10
Prime Meridian Bank	970,025	<b>0.63</b>	6.60
First Federal Bank	4,229,547	<b>0.56</b>	5.86
The Warrington Bank	169,250	<b>0.44</b>	2.63
<b>Dlp Bank</b>	<b>249,916</b>	<b>0.30</b>	<b>1.53</b>
Gala Bank	22,380	<b>(3.54)</b>	(8.04)

<b>Select Peer Average</b>	3,735,020	0.65	9.79
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**PROFITABILITY RATIOS**  
**For the year ended December 31, 2025**

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Fnbt Bank	0.76	1.62	<b>55.47</b>	8.47
Everbank, National Association	0.39	1.33	<b>56.42</b>	24.91
<b>Dlp Bank</b>	<b>0.12</b>	<b>0.50</b>	<b>58.92</b>	<b>8.44</b>
Intracoastal Bank	0.16	2.07	<b>63.23</b>	10.59
Capital City Bank	1.90	1.93	<b>65.13</b>	4.70
Peoples Bank Of Graceville	0.29	1.41	<b>65.28</b>	8.71
Pnb Community Bank	0.52	2.86	<b>67.06</b>	4.04
Bank Of Pensacola	0.23	1.81	<b>67.91</b>	11.10
First Federal Bank	1.31	1.46	<b>68.56</b>	7.78
Lafayette State Bank	0.72	2.98	<b>69.87</b>	4.76
Madison County Community Bank	0.63	2.27	<b>71.88</b>	5.32
Florida Capital Bank, National Association	1.40	2.24	<b>72.83</b>	5.43
Prime Meridian Bank	0.29	2.44	<b>73.91</b>	8.86
The Warrington Bank	0.21	2.08	<b>79.53</b>	6.17
Gala Bank	0.08	7.92	<b>209.10</b>	1.93

<b>Select Peer Average</b>	0.60	2.33	76.34	8.08
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**ASSET QUALITY RATIOS**  
For the year ended December 31, 2025

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.72	0.00	<b>0.00</b>	0.00
Fnbt Bank	1.42	0.00	<b>0.00</b>	0.00
Gala Bank	0.85	0.00	<b>0.00</b>	0.00
Peoples Bank Of Graceville	0.94	0.00	<b>0.00</b>	0.00
The Warrington Bank	1.05	0.00	<b>0.00</b>	0.00
Intracoastal Bank	1.36	0.05	<b>0.04</b>	0.46
Pnb Community Bank	1.29	0.06	<b>0.04</b>	0.45
Madison County Community Bank	1.53	0.21	<b>0.13</b>	1.74
Florida Capital Bank, National Association	1.26	0.19	<b>0.15</b>	0.42
Capital City Bank	1.21	0.33	<b>0.24</b>	2.29
Lafayette State Bank	1.89	0.06	<b>0.24</b>	2.65
Prime Meridian Bank	0.80	0.84	<b>0.67</b>	6.32
First Federal Bank	0.79	3.18	<b>1.03</b>	3.71
Everbank, National Association	0.80	1.31	<b>1.05</b>	4.55
Dlp Bank	1.66	3.45	<b>1.68</b>	14.78

<b>Select Peer Average</b>	1.17	0.65	0.35	2.49
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2025**

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	<b>3.86</b>	6.48	0.00	0.00	18.32
The Warrington Bank	<b>3.83</b>	5.14	0.00	60.86	0.00
Gala Bank	<b>2.73</b>	0.85	17.15	0.00	17.77
Bank Of Pensacola	<b>2.16</b>	9.72	0.00	34.40	0.00
Pnb Community Bank	<b>1.87</b>	5.68	0.74	0.00	21.41
Capital City Bank	<b>1.42</b>	10.67	0.00	8.61	14.51
Madison County Community Bank	<b>1.41</b>	4.56	0.00	0.00	34.41
<b>Dlp Bank</b>	<b>1.10</b>	29.64	7.87	0.00	13.95
Intracoastal Bank	<b>0.92</b>	0.86	0.00	0.00	17.96
Prime Meridian Bank	<b>0.89</b>	4.13	6.62	1.60	8.19
Peoples Bank Of Graceville	<b>0.88</b>	1.77	0.00	44.04	16.76
First Federal Bank	<b>0.69</b>	1.26	0.00	0.00	55.42
Florida Capital Bank, National Association	<b>0.45</b>	17.07	0.00	0.00	3.44
Fnbt Bank	<b>0.44</b>	37.92	0.00	19.39	0.00
Everbank, National Association	<b>0.09</b>	2.17	0.00	0.06	17.81

<b>Select Peer Average</b>	1.52	9.19	2.16	11.26	16.00
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF ASSETS)**  
**For the year ended December 31, 2025**

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	<b>77.37</b>	0.24	0.01	0.02
Intracoastal Bank	<b>75.02</b>	0.98	0.00	0.00
Prime Meridian Bank	<b>74.16</b>	0.93	0.04	0.00
Florida Capital Bank, National Association	<b>68.62</b>	0.16	0.00	0.01
Pnb Community Bank	<b>68.31</b>	1.03	0.00	0.00
Lafayette State Bank	<b>65.25</b>	2.25	0.20	0.00
Capital City Bank	<b>57.38</b>	2.41	0.04	2.05
Bank Of Pensacola	<b>52.43</b>	0.65	0.00	0.00
Madison County Community Bank	<b>51.98</b>	4.01	0.01	0.00
Gala Bank	<b>46.94</b>	10.77	0.00	0.00
Fnbt Bank	<b>40.10</b>	1.58	0.00	0.00
Dlp Bank	<b>35.90</b>	<b>1.29</b>	<b>0.42</b>	<b>8.21</b>
Peoples Bank Of Graceville	<b>35.48</b>	0.16	0.00	0.00
The Warrington Bank	<b>29.17</b>	0.36	0.00	0.00
First Federal Bank	<b>29.05</b>	0.94	0.01	4.23

<b>Select Peer Average</b>	<b>53.81</b>	<b>1.85</b>	<b>0.05</b>	<b>0.97</b>
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)**  
**For the year ended December 31, 2025**

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Dlp Bank	<b>62.92</b>	37.08	100.00	0.00	0.00
Bank Of Pensacola	<b>47.06</b>	52.94	100.00	0.00	0.00
Florida Capital Bank, National Association	<b>46.38</b>	53.56	99.94	0.00	0.06
Gala Bank	<b>37.91</b>	62.09	100.00	0.00	0.00
Lafayette State Bank	<b>36.29</b>	63.71	100.00	0.00	0.00
Capital City Bank	<b>35.09</b>	62.88	97.97	0.57	1.45
Fnbt Bank	<b>30.46</b>	69.54	100.00	0.00	0.00
Pnb Community Bank	<b>26.67</b>	73.33	100.00	0.00	0.00
The Warrington Bank	<b>25.92</b>	74.08	100.00	0.00	0.00
Prime Meridian Bank	<b>24.13</b>	75.57	99.70	0.00	0.30
Peoples Bank Of Graceville	<b>23.28</b>	76.72	100.00	0.00	0.00
Madison County Community Bank	<b>20.35</b>	79.65	100.00	0.00	0.00
Intracoastal Bank	<b>15.51</b>	78.51	94.02	0.00	5.98
First Federal Bank	<b>15.22</b>	70.56	85.77	0.00	14.23
Everbank, National Association	<b>3.65</b>	86.07	89.72	0.00	10.28

<b>Select Peer Average</b>	30.06	67.75	97.81	0.04	2.15
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**PEER GROUP COMPARISONS REPORT**  
*North Florida Group*

**YIELDS, COSTS & SPREADS - ASSET YIELDS**  
For the year ended December 31, 2025

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Lafayette State Bank	6.21	2.17	<b>4.92</b>	92.43
Pnb Community Bank	5.76	1.46	<b>4.78</b>	94.44
Gala Bank	5.77	2.88	<b>4.48</b>	83.51
Capital City Bank	5.09	1.32	<b>4.33</b>	91.89
Florida Capital Bank, National Association	5.28	4.01	<b>3.68</b>	97.87
Madison County Community Bank	5.26	2.14	<b>3.61</b>	93.25
Fnbt Bank	5.41	2.71	<b>3.61</b>	97.90
Prime Meridian Bank	5.65	2.95	<b>3.55</b>	95.88
Intracoastal Bank	5.40	2.52	<b>3.47</b>	96.84
First Federal Bank	4.97	2.11	<b>3.01</b>	89.68
Bank Of Pensacola	3.77	1.74	<b>2.87</b>	96.71
The Warrington Bank	3.22	0.82	<b>2.72</b>	98.18
Everbank, National Association	5.55	3.35	<b>2.68</b>	99.08
Peoples Bank Of Graceville	4.13	2.45	<b>2.30</b>	98.67
Dlp Bank	1.07	0.16	<b>1.01</b>	91.90

<b>Select Peer Average</b>	4.84	2.19	2.88	94.55
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