

Fnbt Bank

Fort Walton Beach, FL

Established

4/9/1956

Florida Bank and Thrift Performance Report

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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, 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
Dlp Bank	303,780
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
Dlp Bank	0.30
Gala Bank	(3.54)

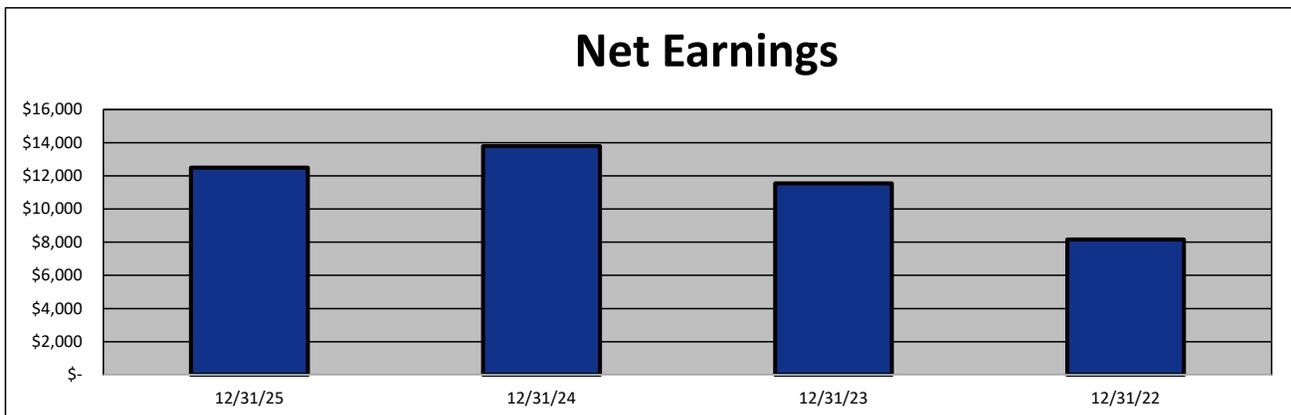
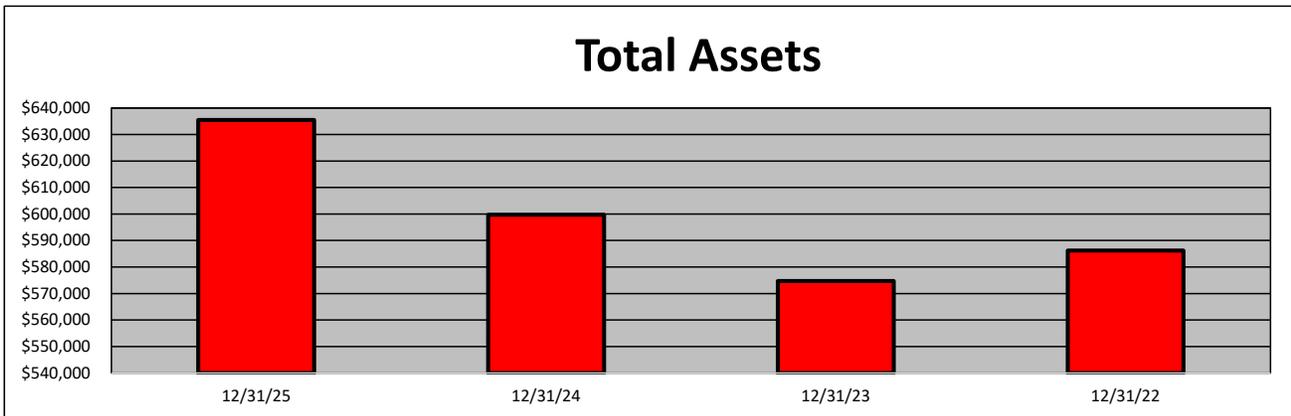
EXECUTIVE SUMMARY - FNBT BANK
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.69	10.75	10.90	10.21	10.68	11.69
Leverage Ratio	10.99	10.90	10.87	9.79	11.20	11.93
Tier 1 Cap/Risk Based Assets	27.14	24.25	25.07	22.75	12.21	13.42
Risk Based Ratio	28.39	25.51	26.33	24.00	12.99	14.09
Common Equity Tier 1 Capital Ratio	27.14	24.25	25.07	22.75	12.13	13.42
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	45.68	49.38	47.32	38.92	77.22	64.43
Loans/Assets	40.67	43.92	42.02	34.85	64.63	55.19
Securities/Assets	19.39	21.46	26.74	26.44	17.77	27.26
PROFITABILITY:						
Return on Avg Assets	2.05	2.35	1.98	1.27	0.77	0.65
Return on Avg Equity	18.56	21.38	18.36	14.29	10.09	9.79
Nonint Income/Avg Assets	0.76	1.01	1.05	1.09	0.77	0.60
Net Overhead Ratio	1.62	1.50	1.42	1.11	2.31	2.33
Efficiency Ratio	55.47	51.93	55.84	63.67	72.83	76.34
Assets (per million) per Employee	8.47	8.10	7.18	7.33	10.41	8.08
ASSET QUALITY:						
Allowance/Loans	1.42	1.66	1.83	2.37	1.28	1.17
Nonperforming Loans/Total Loans	0.00	0.01	0.06	0.00	0.54	0.65
Nonperforming Assets/Total Assets	0.00	0.00	0.03	0.00	0.38	0.35
Adjusted Texas Ratio	0.00	0.03	0.23	0.00	3.26	2.49
YIELDS & COSTS:						
Yield on earning assets	5.41	5.73	4.85	2.94	5.50	4.84
Cost of funds	2.71	2.82	1.43	0.22	2.82	2.19
Net interest margin	3.61	3.91	3.59	2.71	3.28	2.88
Avg Earning Assets/Avg Assets	97.90	97.85	94.14	87.11	95.74	94.55

SELECTED FINANCIAL DATA - FNB BANK
(Dollars in Thousands)

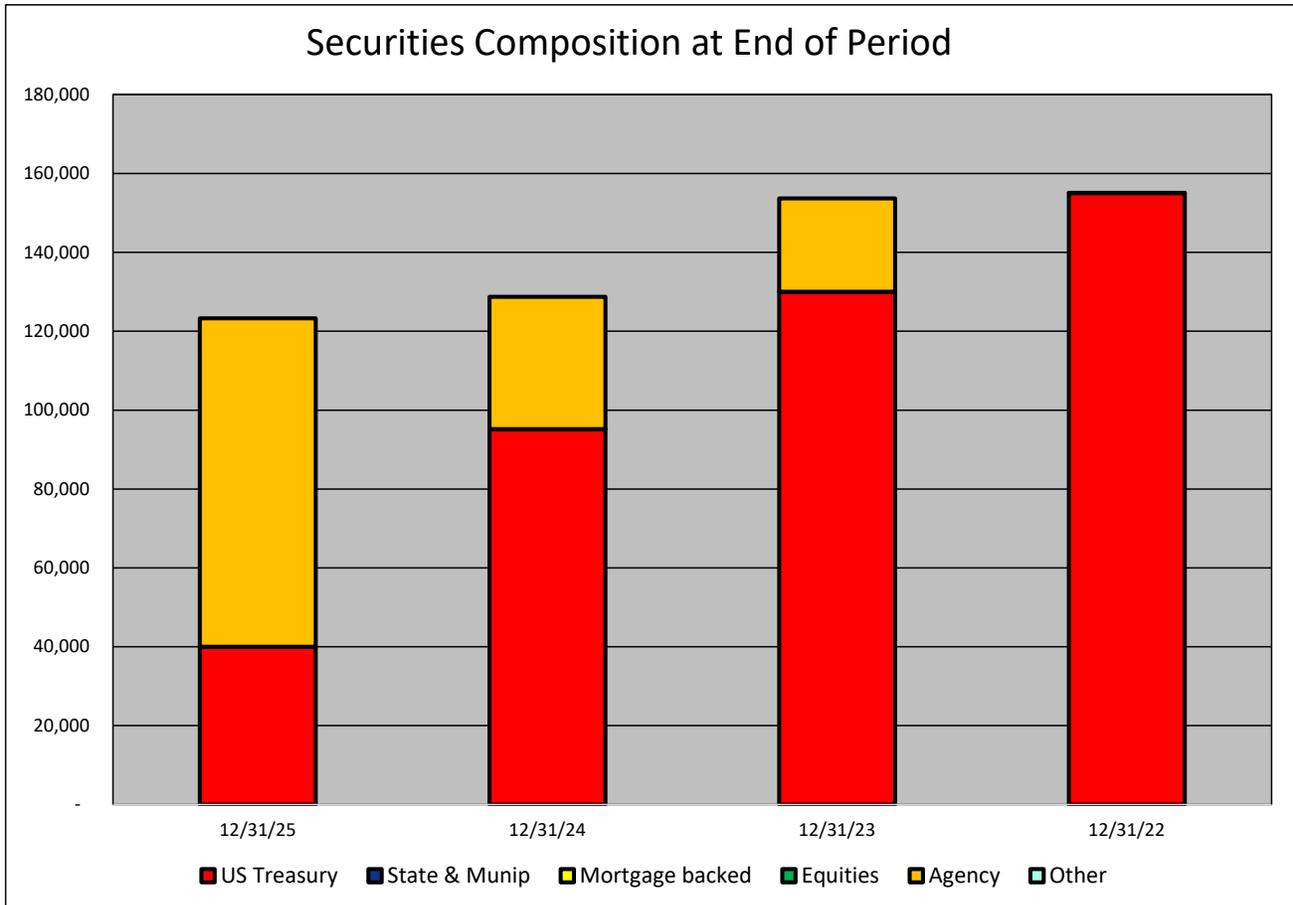
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	635,442	599,734	574,702	586,236	35,708	5.95
Cash and Equivalents	243,740	197,397	165,996	215,211	46,343	23.48
Securities	123,237	128,728	153,672	154,999	(5,491)	(4.27)
Loans, net	258,458	263,428	241,463	204,328	(4,970)	(1.89)
Deposit Accounts	565,841	533,443	510,306	525,026	32,398	6.07
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	67,952	64,449	62,636	59,856	3,503	5.44

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	12,503	13,792	11,548	8,169	(1,289)	(9.35)
Interest Income	32,225	32,859	26,589	16,405	(634)	(1.93)
Interest Expense	10,727	10,428	6,887	1,248	299	2.87
Net Interest Income	21,498	22,431	19,702	15,157	(933)	(4.16)
Credit Loss Expense	(777)	(204)	(113)	(122)	(573)	280.88
Noninterest income	4,642	5,910	6,115	6,991	(1,268)	(21.46)
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	14,501	14,718	14,415	14,101	(217)	(1.47)
Net Operating Income	12,416	13,827	11,515	8,169	(1,411)	(10.20)
Income Taxes	-	-	-	-	-	NA



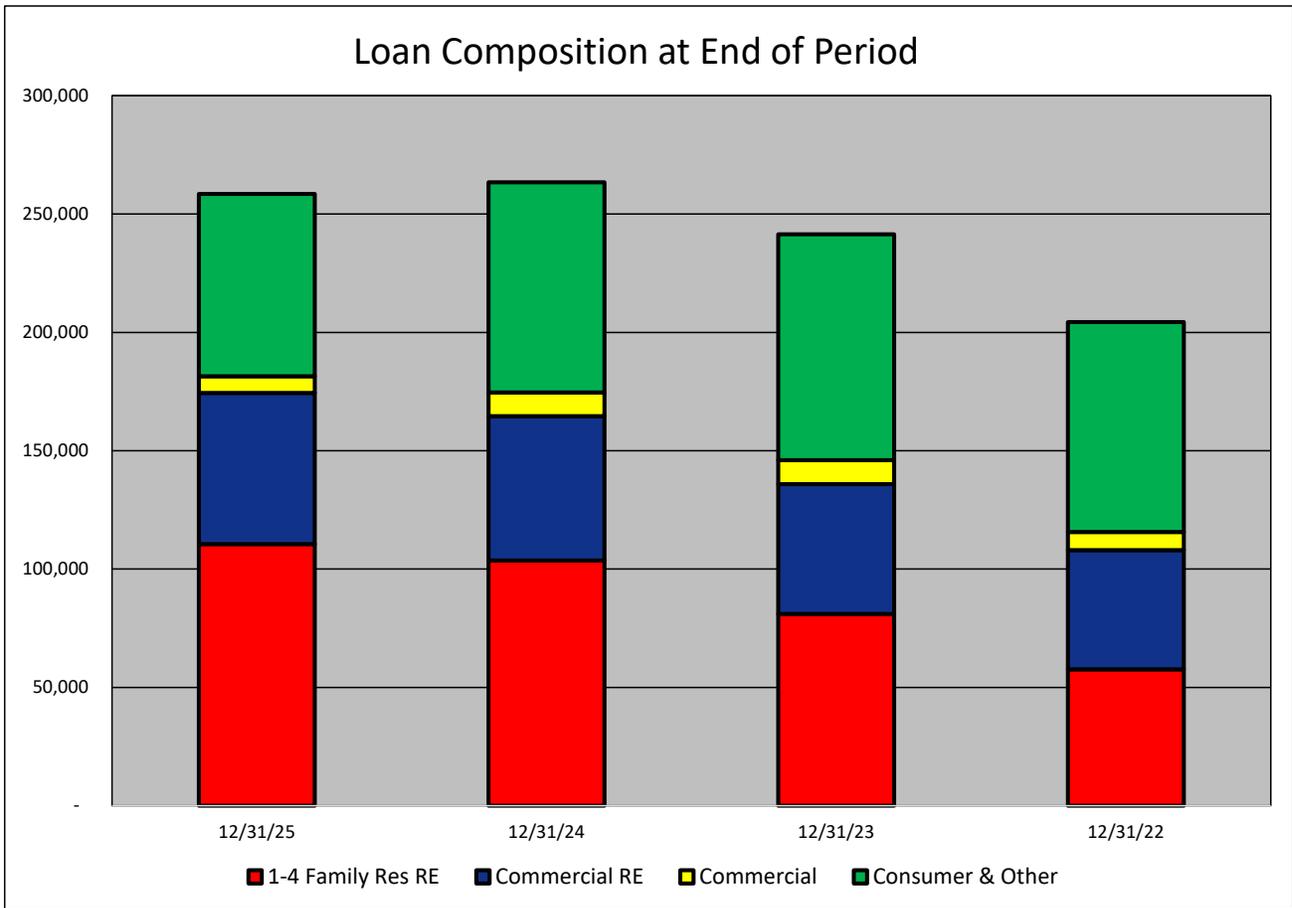
SECURITIES COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	40,038	95,157	130,015	154,997	(55,119)	(57.92)
State & Munip	-	-	-	-	-	NA
Mortgage backed	-	1	1	2	(1)	(100.00)
Equities	-	-	-	-	-	NA
Agency	83,199	33,570	23,656	-	49,629	147.84
Other	-	-	-	-	-	NA
Total Securities	123,237	128,728	153,672	154,999	(5,491)	(4.27)



LOAN PORTFOLIO COMPOSITION - FNBT BANK
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	110,508	103,614	81,044	57,650	6,894	6.65
Commercial RE	63,900	60,979	54,892	50,299	2,921	4.79
Commercial	7,042	10,069	10,088	7,717	(3,027)	(30.06)
Consumer & Other	77,008	88,766	95,439	88,662	(11,758)	(13.25)
Loans, Net	258,458	263,428	241,463	204,328	(4,970)	(1.89)



LOAN PORTFOLIO QUALITY - FNB 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	4,367	4,410	4,846	4,734	(43)	(0.98)
Total Recoveries	97	302	23	254	(205)	(67.88)
Total Charge-offs	25	141	7	20	(116)	(82.27)
Credit Loss Expense	(777)	(204)	(113)	(122)	(573)	280.88
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	(339)	-	-	NA
Ending Balance	<u>3,662</u>	<u>4,367</u>	<u>4,410</u>	<u>4,846</u>	<u>(705)</u>	<u>(16.14)</u>

NON-PERFORMING ASSETS:

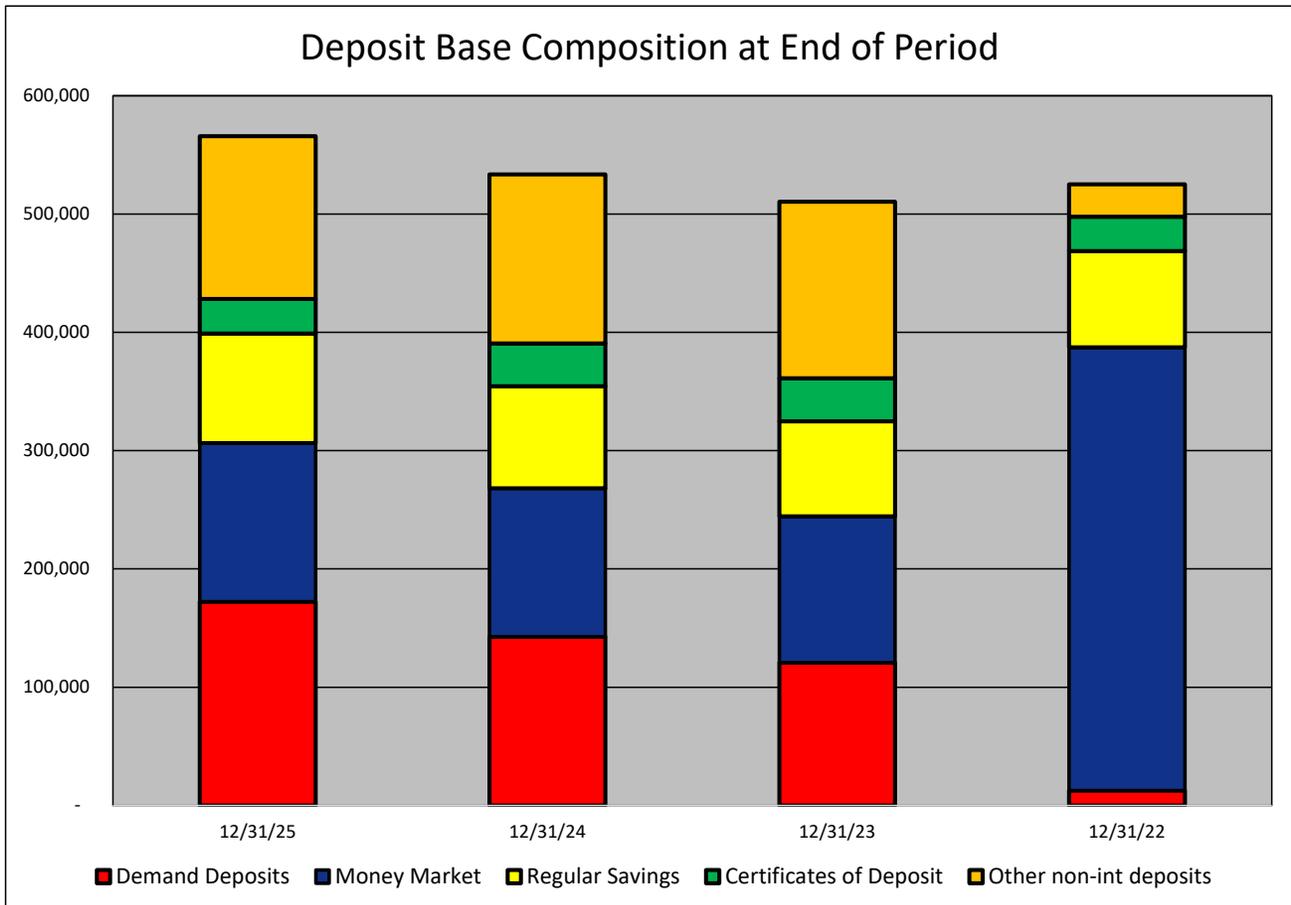
Total-90+ Days Past Due	3	-	7	-	3	NA
Total-Nonaccrual	-	19	144	-	(19)	(100.00)
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	<u>3</u>	<u>19</u>	<u>151</u>	<u>-</u>	<u>(16)</u>	<u>(84.21)</u>

DEPOSIT BASE COMPOSITION - FNBT 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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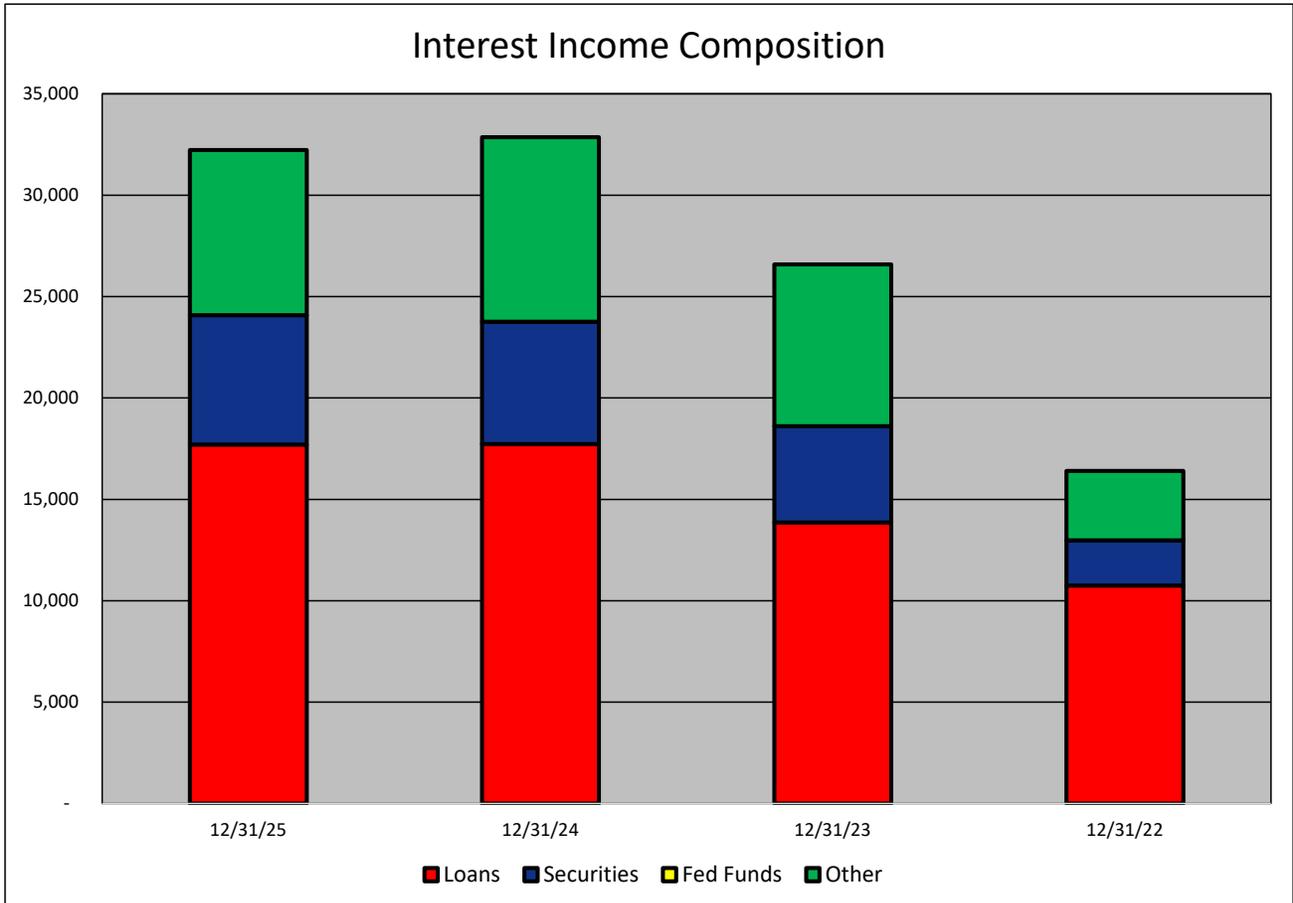
DEPOSIT BASE CATEGORY:

Demand Deposits	172,338	142,630	120,760	12,580	29,708	20.83
Money Market	134,008	125,478	123,711	374,785	8,530	6.80
Regular Savings	92,608	86,394	80,204	81,222	6,214	7.19
Certificates of Deposit	29,222	36,111	36,388	29,144	(6,889)	(19.08)
Other non-int deposits	137,665	142,830	149,243	27,295	(5,165)	(3.62)
Total Deposits	565,841	533,443	510,306	525,026	32,398	6.07



INTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	17,702	17,731	13,868	10,747	(29)	(0.16)
Securities	6,385	6,026	4,739	2,232	359	5.96
Fed Funds	-	-	-	-	-	NA
Other	8,138	9,102	7,982	3,426	(964)	(10.59)
Total Int Income	32,225	32,859	26,589	16,405	(634)	(1.93)

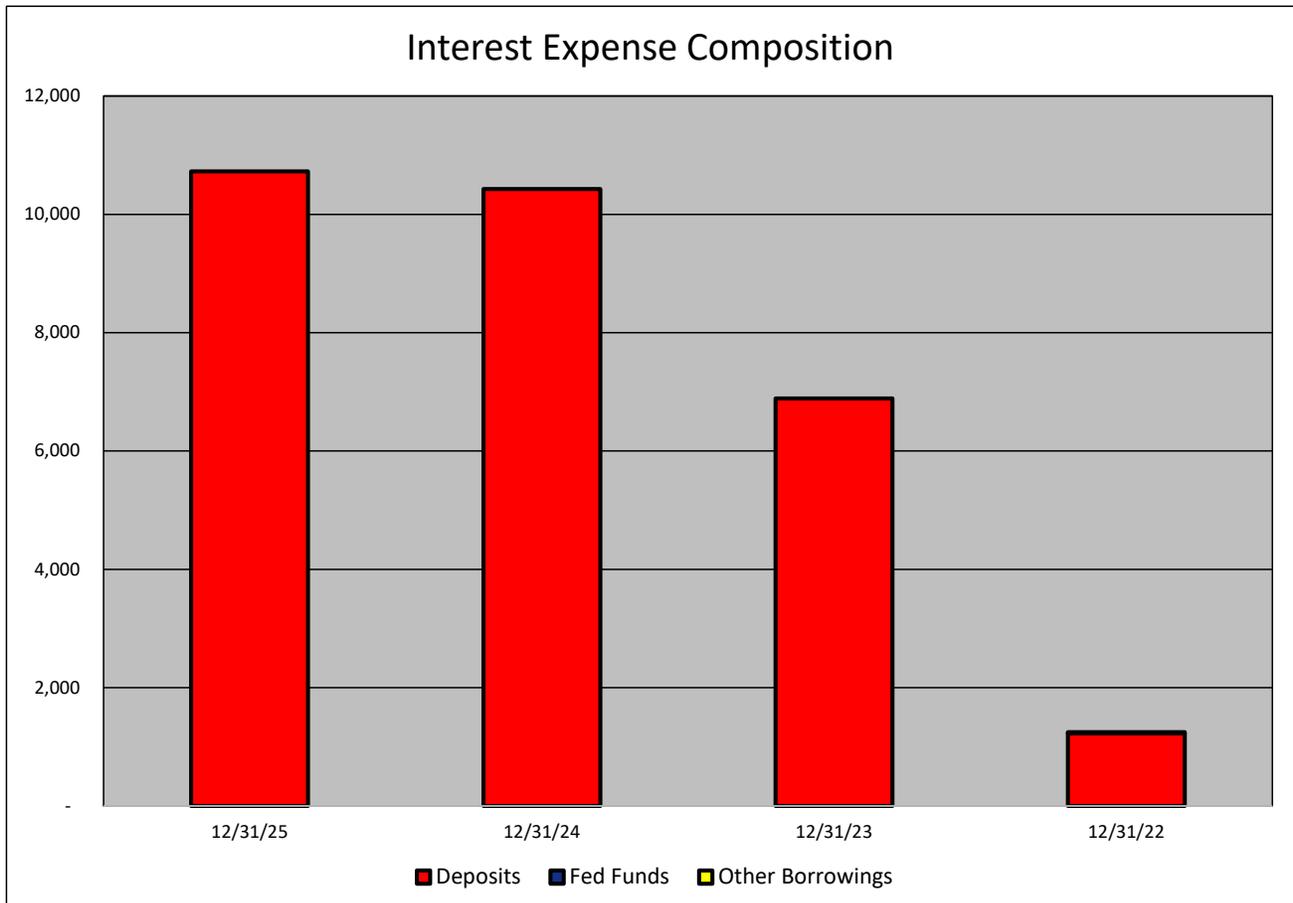


INTEREST EXPENSE COMPOSITION- FNBT BANK
(Dollars in Thousands)

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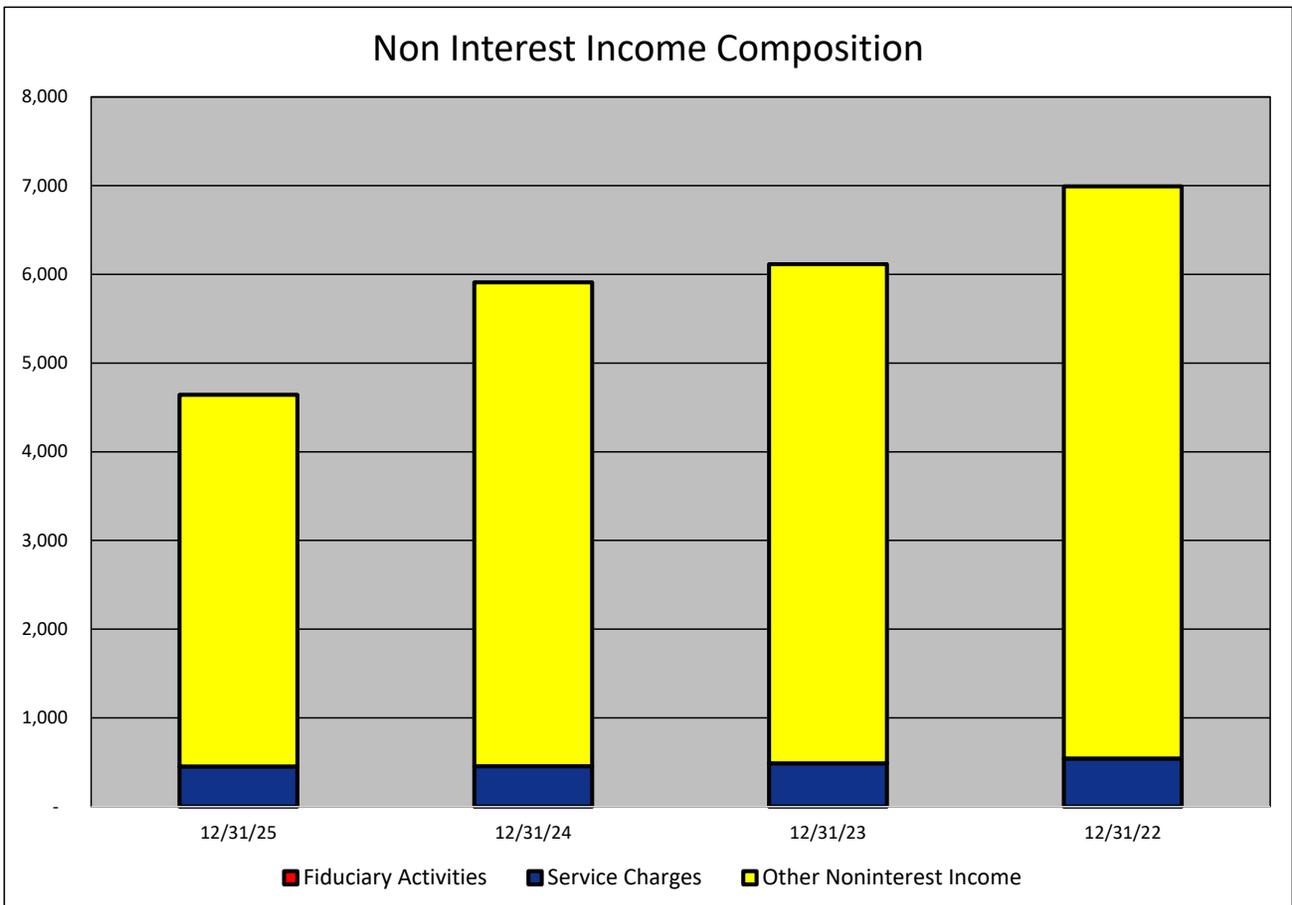
INTEREST EXPENSE CATEGORY

Deposits	10,727	10,428	6,887	1,229	299	2.87
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	19	-	NA
Total Int Expense	10,727	10,428	6,887	1,248	299	2.87



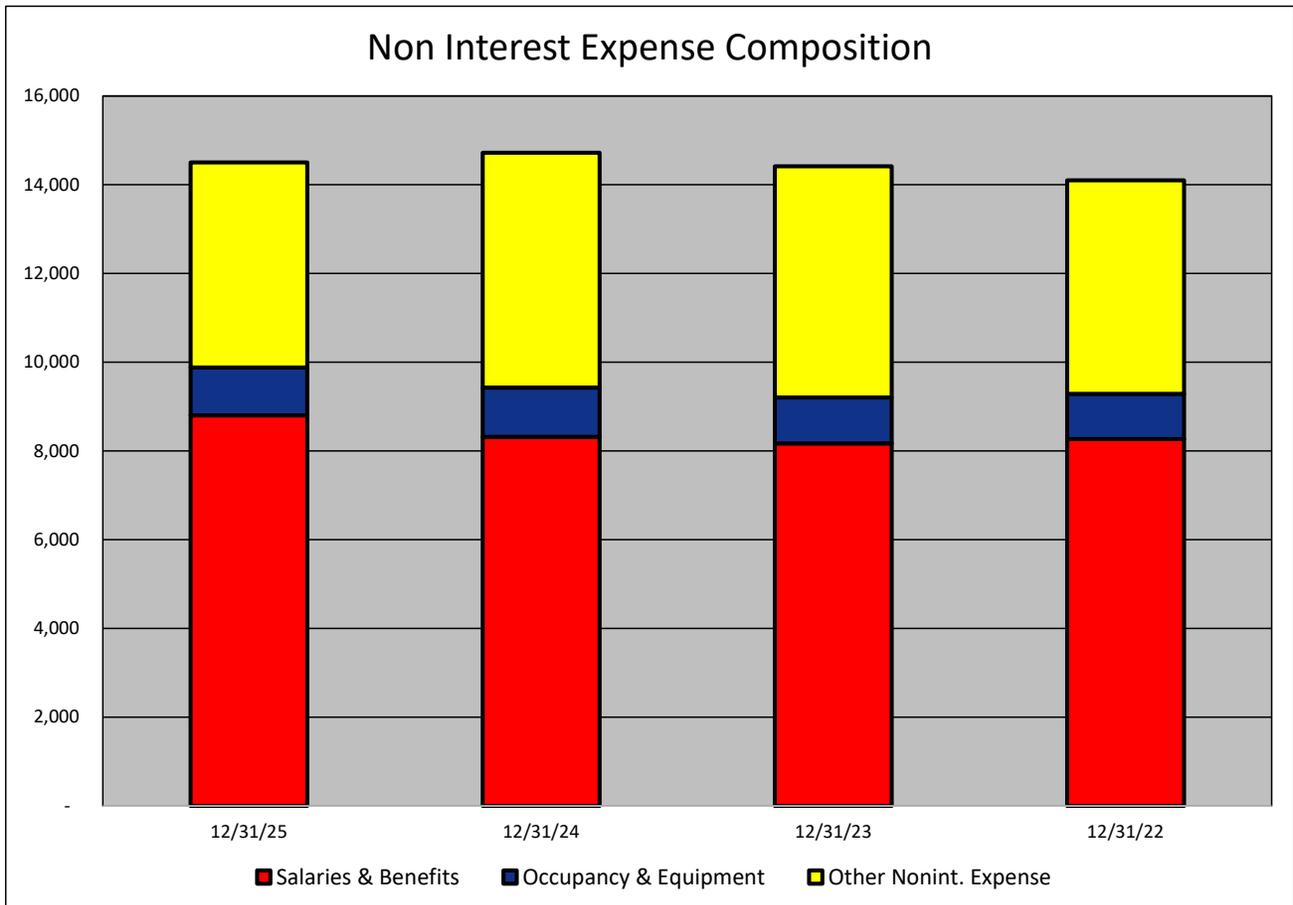
NONINTEREST INCOME COMPOSITION- FNBT BANK
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	453	456	489	542	(3)	(0.66)
Other Noninterest Income	4,189	5,454	5,626	6,449	(1,265)	(23.19)
Total Nonint. Income	4,642	5,910	6,115	6,991	(1,268)	(21.46)



NONINTEREST EXPENSE COMPOSITION- FNB BANK
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	8,803	8,319	8,171	8,268	484	5.82
Occupancy & Equipment	1,077	1,111	1,035	1,018	(34)	(3.06)
Other Nonint. Expense	4,621	5,288	5,209	4,815	(667)	(12.61)
Total Nonint. Expense	14,501	14,718	14,415	14,101	(217)	(1.47)



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

Select Peer Average	3,926,292	3,527,104	19.27
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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)
Fnb 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)

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

Select Peer Average	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

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

Select Peer Average	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	55.47	8.47
Everbank, National Association	0.39	1.33	56.42	24.91
Dlp Bank	0.12	0.50	58.92	8.44
Intracoastal Bank	0.16	2.07	63.23	10.59
Capital City Bank	1.90	1.93	65.13	4.70
Peoples Bank Of Graceville	0.29	1.41	65.28	8.71
Pnb Community Bank	0.52	2.86	67.06	4.04
Bank Of Pensacola	0.23	1.81	67.91	11.10
First Federal Bank	1.31	1.46	68.56	7.78
Lafayette State Bank	0.72	2.98	69.87	4.76
Madison County Community Bank	0.63	2.27	71.88	5.32
Florida Capital Bank, National Association	1.40	2.24	72.83	5.43
Prime Meridian Bank	0.29	2.44	73.91	8.86
The Warrington Bank	0.21	2.08	79.53	6.17
Gala Bank	0.08	7.92	209.10	1.93

Select Peer Average	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	0.00	0.00
Fnbt Bank	1.42	0.00	0.00	0.00
Gala Bank	0.85	0.00	0.00	0.00
Peoples Bank Of Graceville	0.94	0.00	0.00	0.00
The Warrington Bank	1.05	0.00	0.00	0.00
Intracoastal Bank	1.36	0.05	0.04	0.46
Pnb Community Bank	1.29	0.06	0.04	0.45
Madison County Community Bank	1.53	0.21	0.13	1.74
Florida Capital Bank, National Association	1.26	0.19	0.15	0.42
Capital City Bank	1.21	0.33	0.24	2.29
Lafayette State Bank	1.89	0.06	0.24	2.65
Prime Meridian Bank	0.80	0.84	0.67	6.32
First Federal Bank	0.79	3.18	1.03	3.71
Everbank, National Association	0.80	1.31	1.05	4.55
Dlp Bank	1.66	3.45	1.68	14.78

Select Peer Average	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	3.86	6.48	0.00	0.00	18.32
The Warrington Bank	3.83	5.14	0.00	60.86	0.00
Gala Bank	2.73	0.85	17.15	0.00	17.77
Bank Of Pensacola	2.16	9.72	0.00	34.40	0.00
Pnb Community Bank	1.87	5.68	0.74	0.00	21.41
Capital City Bank	1.42	10.67	0.00	8.61	14.51
Madison County Community Bank	1.41	4.56	0.00	0.00	34.41
Dlp Bank	1.10	29.64	7.87	0.00	13.95
Intracoastal Bank	0.92	0.86	0.00	0.00	17.96
Prime Meridian Bank	0.89	4.13	6.62	1.60	8.19
Peoples Bank Of Graceville	0.88	1.77	0.00	44.04	16.76
First Federal Bank	0.69	1.26	0.00	0.00	55.42
Florida Capital Bank, National Association	0.45	17.07	0.00	0.00	3.44
Fnbt Bank	0.44	37.92	0.00	19.39	0.00
Everbank, National Association	0.09	2.17	0.00	0.06	17.81

Select Peer Average	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	77.37	0.24	0.01	0.02
Intracoastal Bank	75.02	0.98	0.00	0.00
Prime Meridian Bank	74.16	0.93	0.04	0.00
Florida Capital Bank, National Association	68.62	0.16	0.00	0.01
Pnb Community Bank	68.31	1.03	0.00	0.00
Lafayette State Bank	65.25	2.25	0.20	0.00
Capital City Bank	57.38	2.41	0.04	2.05
Bank Of Pensacola	52.43	0.65	0.00	0.00
Madison County Community Bank	51.98	4.01	0.01	0.00
Gala Bank	46.94	10.77	0.00	0.00
Fnbt Bank	40.10	1.58	0.00	0.00
Dlp Bank	35.90	1.29	0.42	8.21
Peoples Bank Of Graceville	35.48	0.16	0.00	0.00
The Warrington Bank	29.17	0.36	0.00	0.00
First Federal Bank	29.05	0.94	0.01	4.23

Select Peer Average	53.81	1.85	0.05	0.97
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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	62.92	37.08	100.00	0.00	0.00
Bank Of Pensacola	47.06	52.94	100.00	0.00	0.00
Florida Capital Bank, National Association	46.38	53.56	99.94	0.00	0.06
Gala Bank	37.91	62.09	100.00	0.00	0.00
Lafayette State Bank	36.29	63.71	100.00	0.00	0.00
Capital City Bank	35.09	62.88	97.97	0.57	1.45
Fnbt Bank	30.46	69.54	100.00	0.00	0.00
Pnb Community Bank	26.67	73.33	100.00	0.00	0.00
The Warrington Bank	25.92	74.08	100.00	0.00	0.00
Prime Meridian Bank	24.13	75.57	99.70	0.00	0.30
Peoples Bank Of Graceville	23.28	76.72	100.00	0.00	0.00
Madison County Community Bank	20.35	79.65	100.00	0.00	0.00
Intracoastal Bank	15.51	78.51	94.02	0.00	5.98
First Federal Bank	15.22	70.56	85.77	0.00	14.23
Everbank, National Association	3.65	86.07	89.72	0.00	10.28

Select Peer Average	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	4.92	92.43
Pnb Community Bank	5.76	1.46	4.78	94.44
Gala Bank	5.77	2.88	4.48	83.51
Capital City Bank	5.09	1.32	4.33	91.89
Florida Capital Bank, National Association	5.28	4.01	3.68	97.87
Madison County Community Bank	5.26	2.14	3.61	93.25
Fnbt Bank	5.41	2.71	3.61	97.90
Prime Meridian Bank	5.65	2.95	3.55	95.88
Intracoastal Bank	5.40	2.52	3.47	96.84
First Federal Bank	4.97	2.11	3.01	89.68
Bank Of Pensacola	3.77	1.74	2.87	96.71
The Warrington Bank	3.22	0.82	2.72	98.18
Everbank, National Association	5.55	3.35	2.68	99.08
Peoples Bank Of Graceville	4.13	2.45	2.30	98.67
Dlp Bank	1.07	0.16	1.01	91.90

Select Peer Average	4.84	2.19	2.88	94.55
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