

First Federal Bank

Lake City, FL

Established

1/1/1961

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)

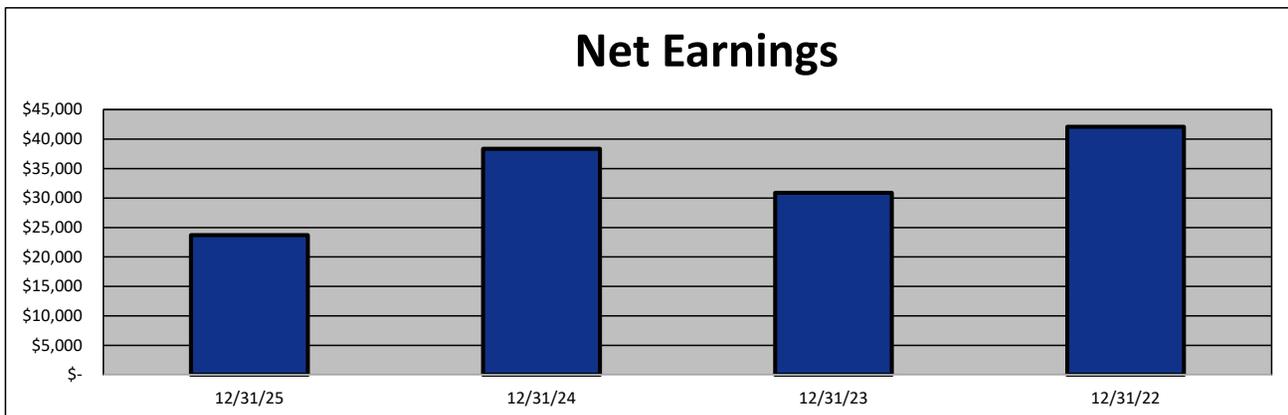
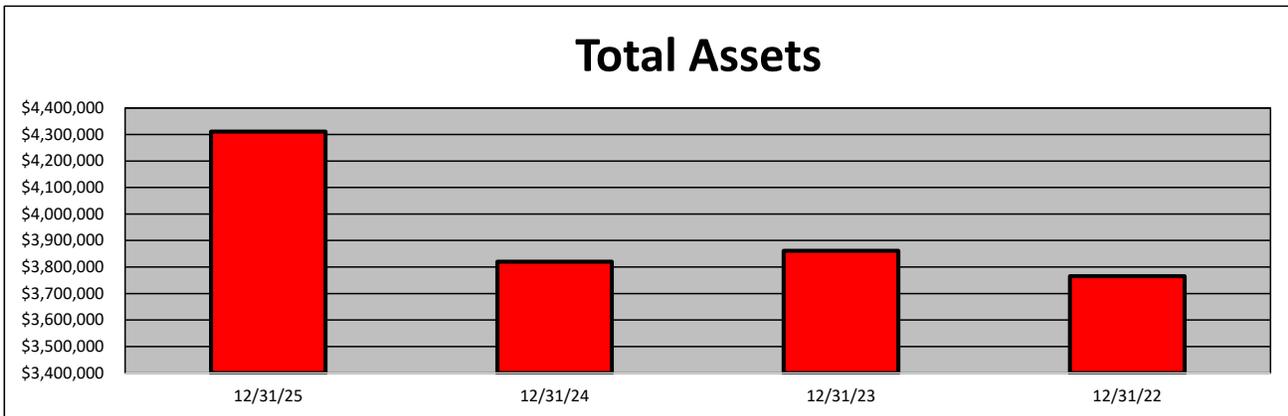
EXECUTIVE SUMMARY - First Federal Bank
(Percentage)

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	10.34	9.65	7.98	6.57	10.68	11.69
Leverage Ratio	10.71	10.50	9.55	8.78	11.20	11.93
Tier 1 Cap/Risk Based Assets	20.66	20.16	18.47	17.28	12.21	13.42
Risk Based Ratio	21.15	20.57	19.02	17.98	12.99	14.09
Common Equity Tier 1 Capital Ratio	20.66	20.16	18.47	17.28	12.13	13.42
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	43.13	37.67	36.29	31.18	77.22	64.43
Loans/Assets	32.06	32.88	32.28	28.06	64.63	55.19
Securities/Assets	55.42	53.87	54.05	57.80	17.77	27.26
PROFITABILITY:						
Return on Avg Assets	0.56	0.91	0.76	1.12	0.77	0.65
Return on Avg Equity	5.86	11.25	11.28	14.66	10.09	9.79
Nonint Income/Avg Assets	1.31	1.32	1.28	1.91	0.77	0.60
Net Overhead Ratio	1.46	1.52	1.56	1.12	2.31	2.33
Efficiency Ratio	68.56	70.77	73.92	66.13	72.83	76.34
Assets (per million) per Employee	7.78	6.46	6.25	5.39	10.41	8.08
ASSET QUALITY:						
Allowance/Loans	0.79	0.72	0.71	0.96	1.28	1.17
Nonperforming Loans/Total Loans	3.18	3.68	2.73	3.70	0.54	0.65
Nonperforming Assets/Total Assets	1.03	1.22	0.88	1.04	0.38	0.35
Adjusted Texas Ratio	3.71	1.87	1.99	1.84	3.26	2.49
YIELDS & COSTS:						
Yield on earning assets	4.97	5.27	4.73	3.36	5.50	4.84
Cost of funds	2.11	2.41	1.94	0.52	2.82	2.19
Net interest margin	3.01	2.99	2.88	2.91	3.28	2.88
Avg Earning Assets/Avg Assets	89.68	89.48	88.72	90.50	95.74	94.55

SELECTED FINANCIAL DATA - First Federal Bank
(Dollars in Thousands)

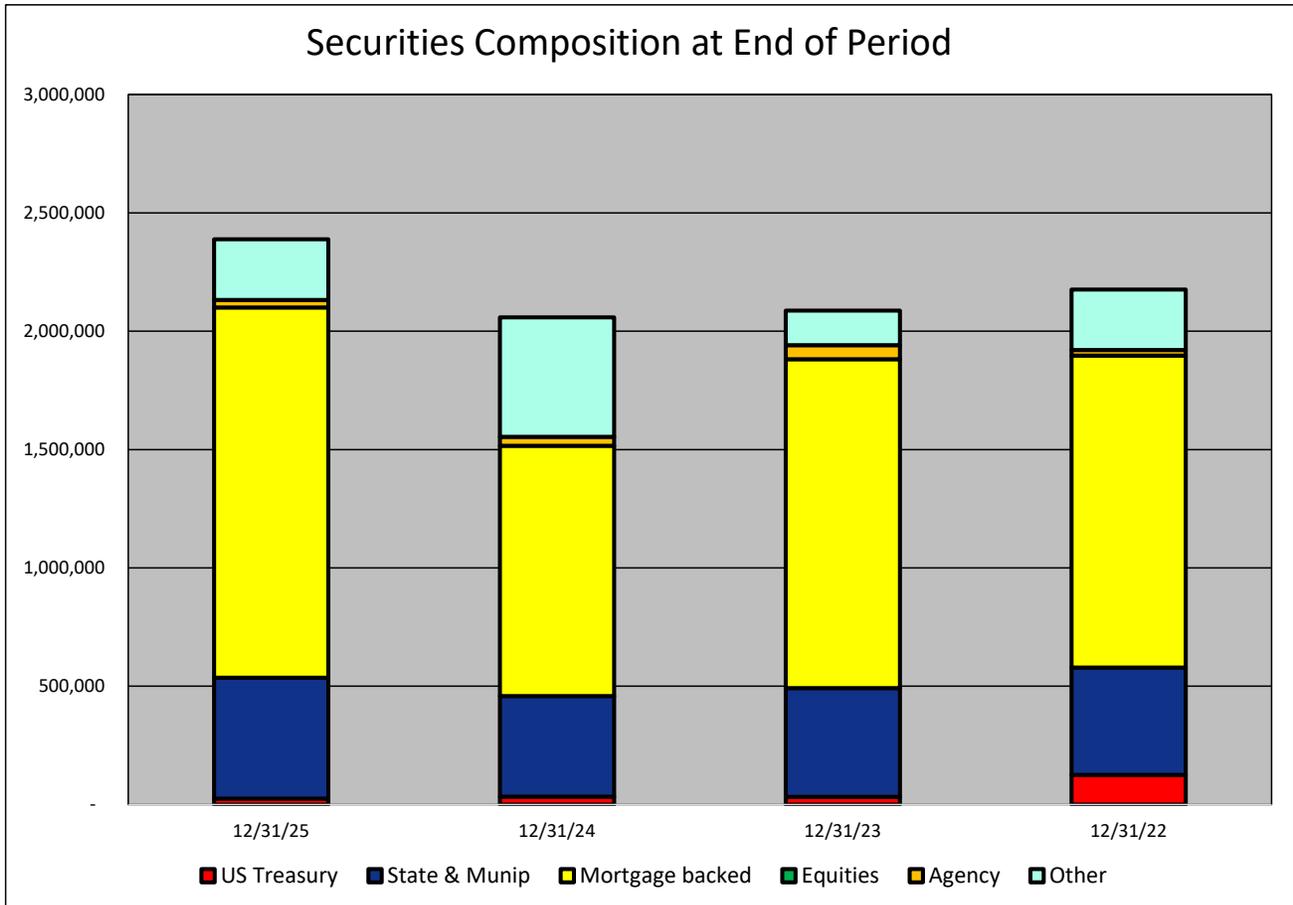
As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,310,472	3,820,541	3,860,802	3,765,448	489,931	12.82
Cash and Equivalents	84,183	119,060	107,908	113,383	(34,877)	(29.29)
Securities	2,388,884	2,058,040	2,086,831	2,176,302	330,844	16.08
Loans, net	1,382,005	1,256,224	1,246,131	1,056,521	125,781	10.01
Deposit Accounts	3,204,540	3,334,716	3,433,882	3,388,881	(130,176)	(3.90)
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	445,531	368,846	307,989	247,559	76,685	20.79

Period Ending	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	23,723	38,354	30,881	42,097	(14,631)	(38.15)
Interest Income	188,473	198,078	171,217	113,832	(9,605)	(4.85)
Interest Expense	74,197	85,577	66,900	15,317	(11,380)	(13.30)
Net Interest Income	114,276	112,501	104,317	98,515	1,775	1.58
Credit Loss Expense	2,981	600	(3,550)	(14,291)	2,381	396.83
Noninterest income	55,280	55,605	52,279	71,529	(325)	(0.58)
Gain on Sale of Securities	(20,724)	(533)	(4,610)	(18,226)	(20,191)	3,788.18
Noninterest Expense	116,913	119,438	116,179	113,332	(2,525)	(2.11)
Net Operating Income	49,662	48,068	43,967	71,003	1,594	3.32
Income Taxes	5,123	9,171	8,365	10,680	(4,048)	(44.14)



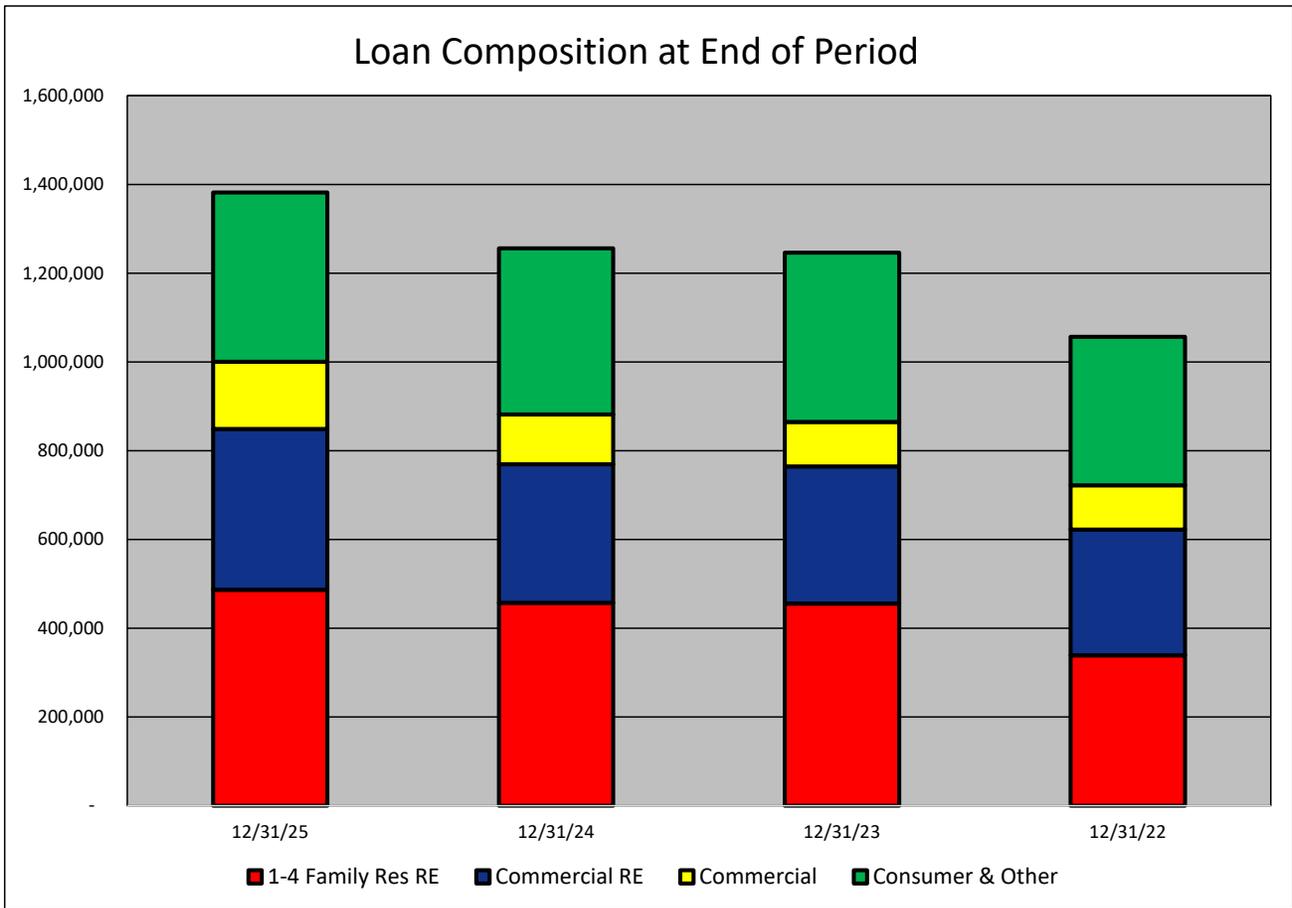
SECURITIES COMPOSITION - First Federal Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	24,935	33,499	32,682	125,771	(8,564)	(25.56)
State & Munip	511,207	425,063	459,743	453,492	86,144	20.27
Mortgage backed	1,564,425	1,056,951	1,388,907	1,318,138	507,474	48.01
Equities	-	-	-	-	-	NA
Agency	31,491	37,951	59,818	23,275	(6,460)	(17.02)
Other	256,826	504,576	145,681	255,626	(247,750)	(49.10)
Total Securities	2,388,884	2,058,040	2,086,831	2,176,302	330,844	16.08



LOAN PORTFOLIO COMPOSITION - First Federal 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	486,735	456,964	455,761	338,893	29,771	6.51
Commercial RE	362,466	312,274	308,972	283,506	50,192	16.07
Commercial	151,230	112,404	100,182	99,801	38,826	34.54
Consumer & Other	381,574	374,582	381,216	334,321	6,992	1.87
Loans, Net	1,382,005	1,256,224	1,246,131	1,056,521	125,781	10.01



LOAN PORTFOLIO QUALITY - First Federal 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	9,017	8,909	10,146	24,207	108	1.21
Total Recoveries	351	764	1,074	559	(413)	(54.06)
Total Charge-offs	1,402	1,256	607	329	146	11.62
Credit Loss Expense	2,981	600	(3,550)	(14,291)	2,381	396.83
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	1,846	-	-	NA
Ending Balance	10,947	9,017	8,909	10,146	1,930	21.40

NON-PERFORMING ASSETS:

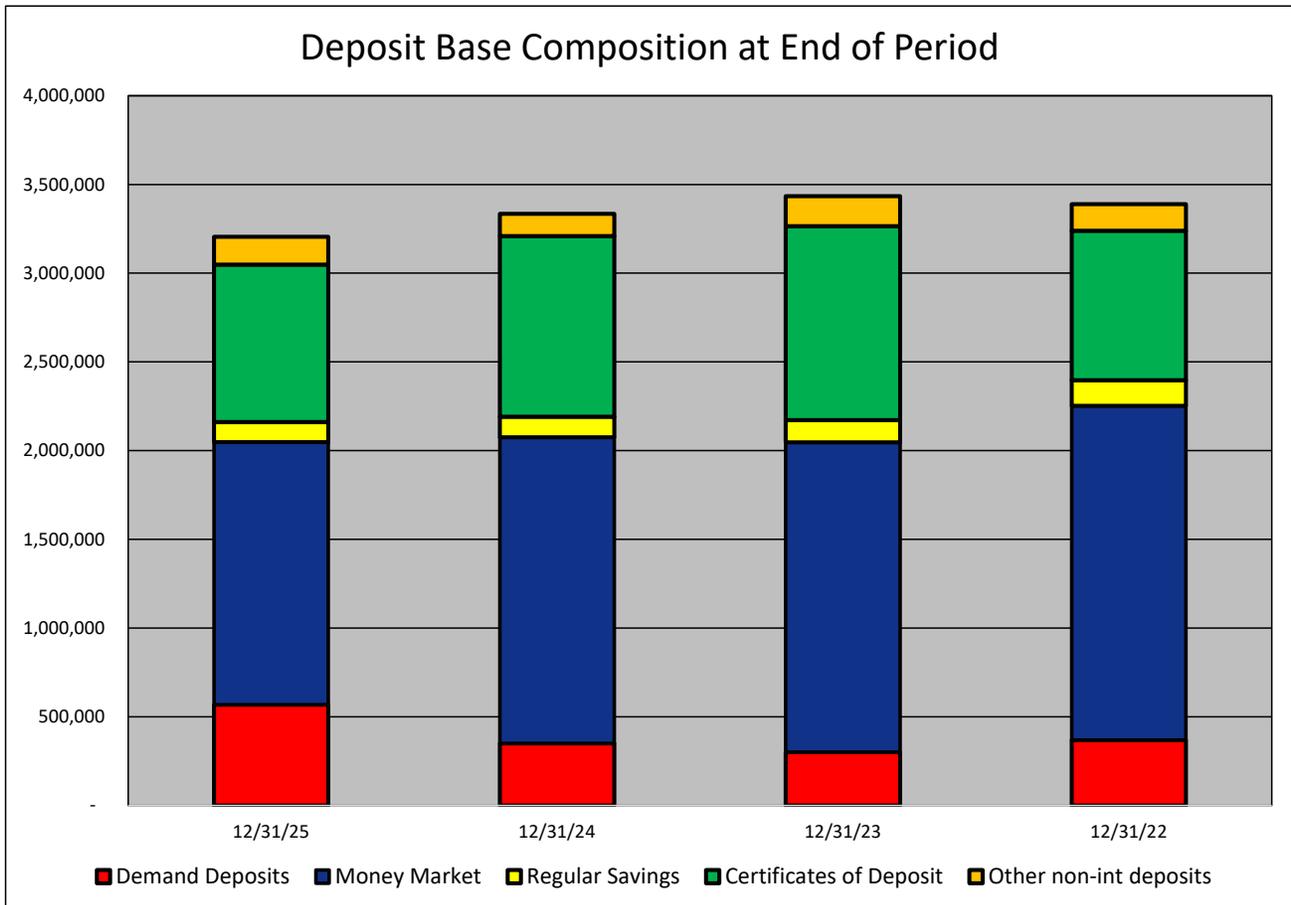
Total-90+ Days Past Due	71	296	1,810	1,635	(225)	(76.01)
Total-Nonaccrual	8,912	5,913	3,905	2,544	2,999	50.72
Foreclosed Real Estate	604	258	8	-	346	134.11
Total Non-perf Assets	9,587	6,467	5,723	4,179	3,120	48.24

DEPOSIT BASE COMPOSITION - First Federal 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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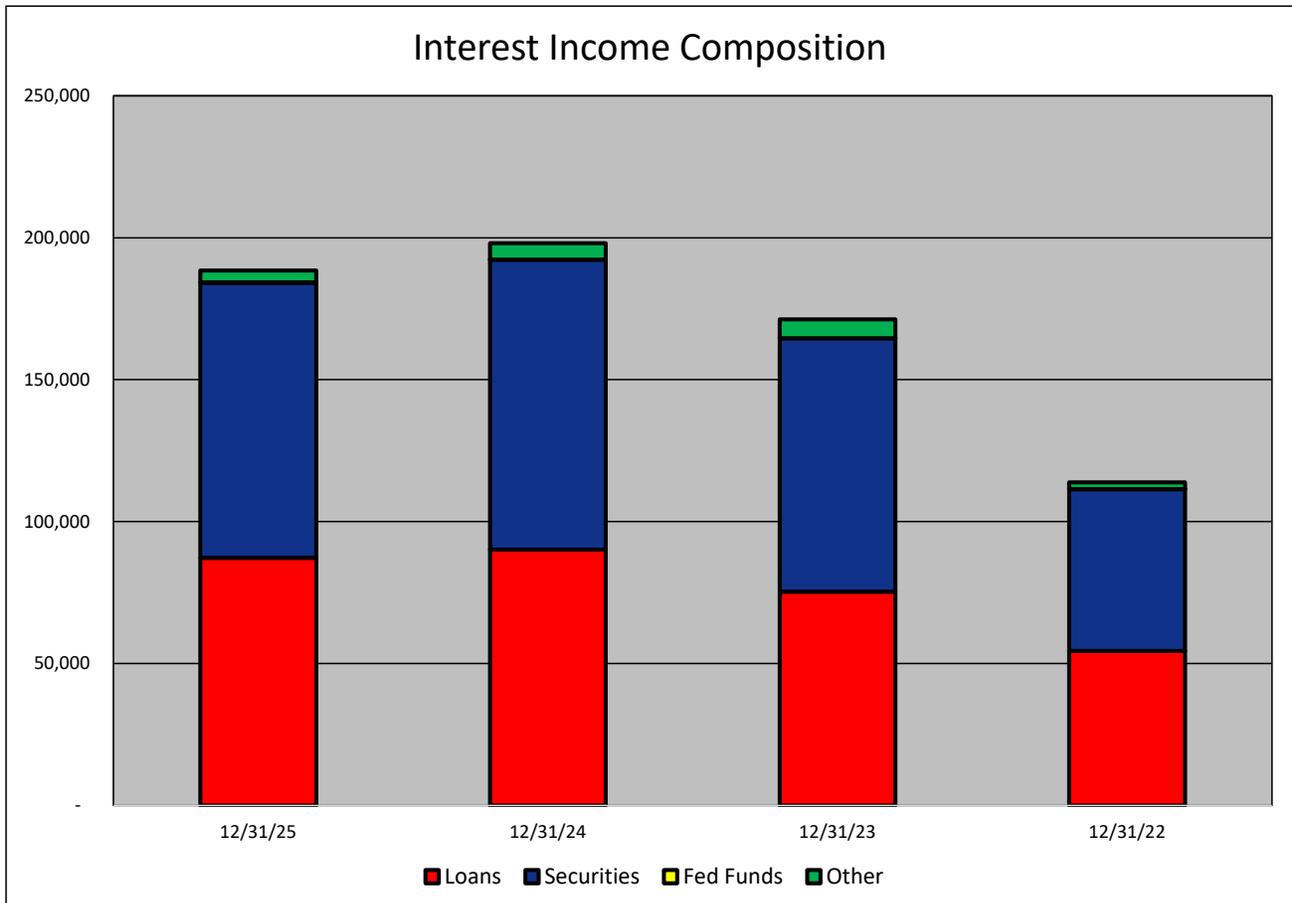
DEPOSIT BASE CATEGORY:

Demand Deposits	568,458	349,994	300,298	369,252	218,464	62.42
Money Market	1,478,836	1,724,755	1,745,776	1,882,981	(245,919)	(14.26)
Regular Savings	113,664	116,544	125,445	143,927	(2,880)	(2.47)
Certificates of Deposit	886,867	1,018,221	1,092,854	843,492	(131,354)	(12.90)
Other non-int deposits	156,715	125,202	169,509	149,229	31,513	25.17
Total Deposits	3,204,540	3,334,716	3,433,882	3,388,881	(130,176)	(3.90)



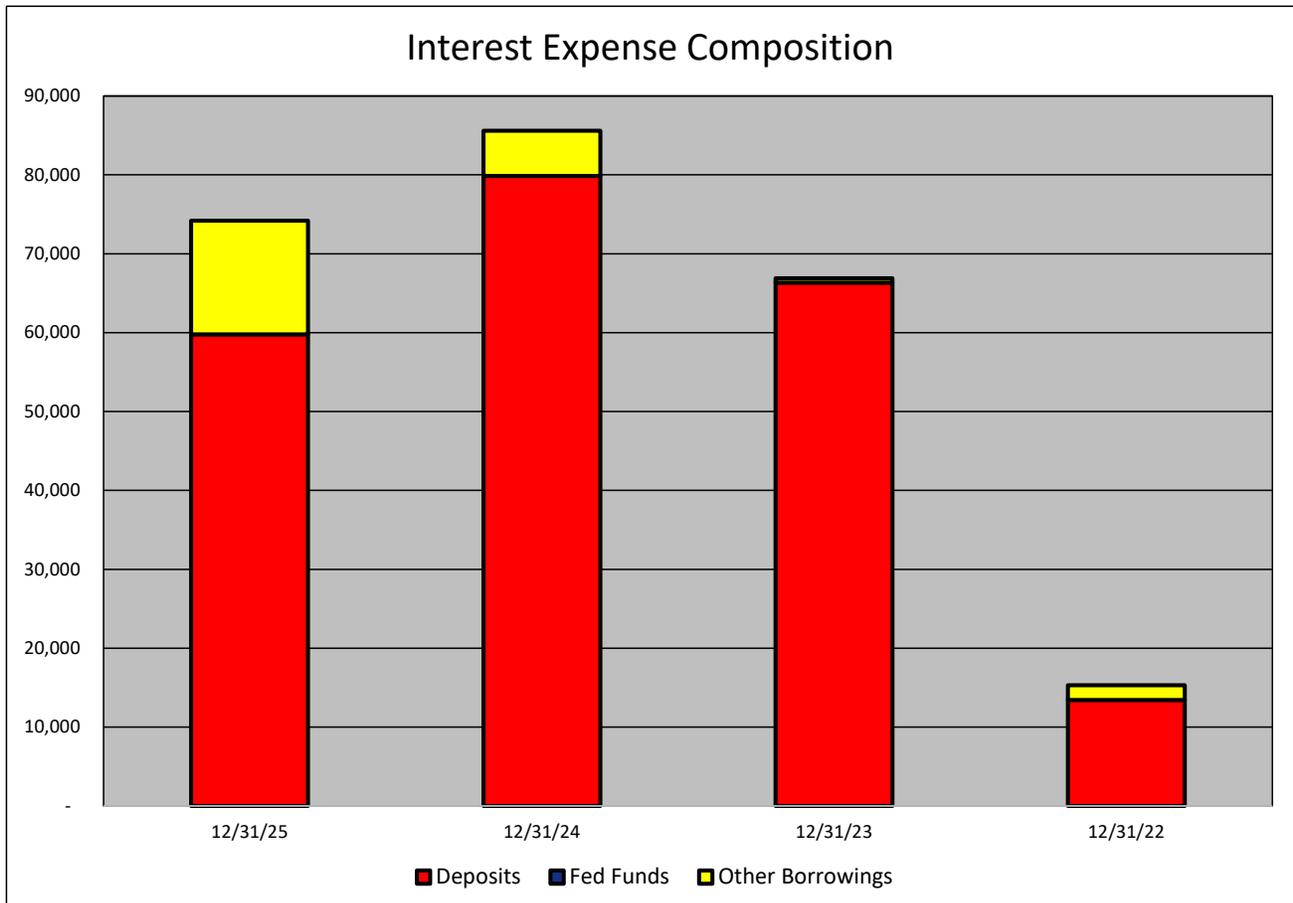
INTEREST INCOME COMPOSITION- First Federal Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	87,300	90,181	75,352	54,470	(2,881)	(3.19)
Securities	96,941	102,132	89,216	56,959	(5,191)	(5.08)
Fed Funds	1	11	43	52	(10)	(90.91)
Other	4,231	5,754	6,606	2,351	(1,523)	(26.47)
Total Int Income	188,473	198,078	171,217	113,832	(9,605)	(4.85)



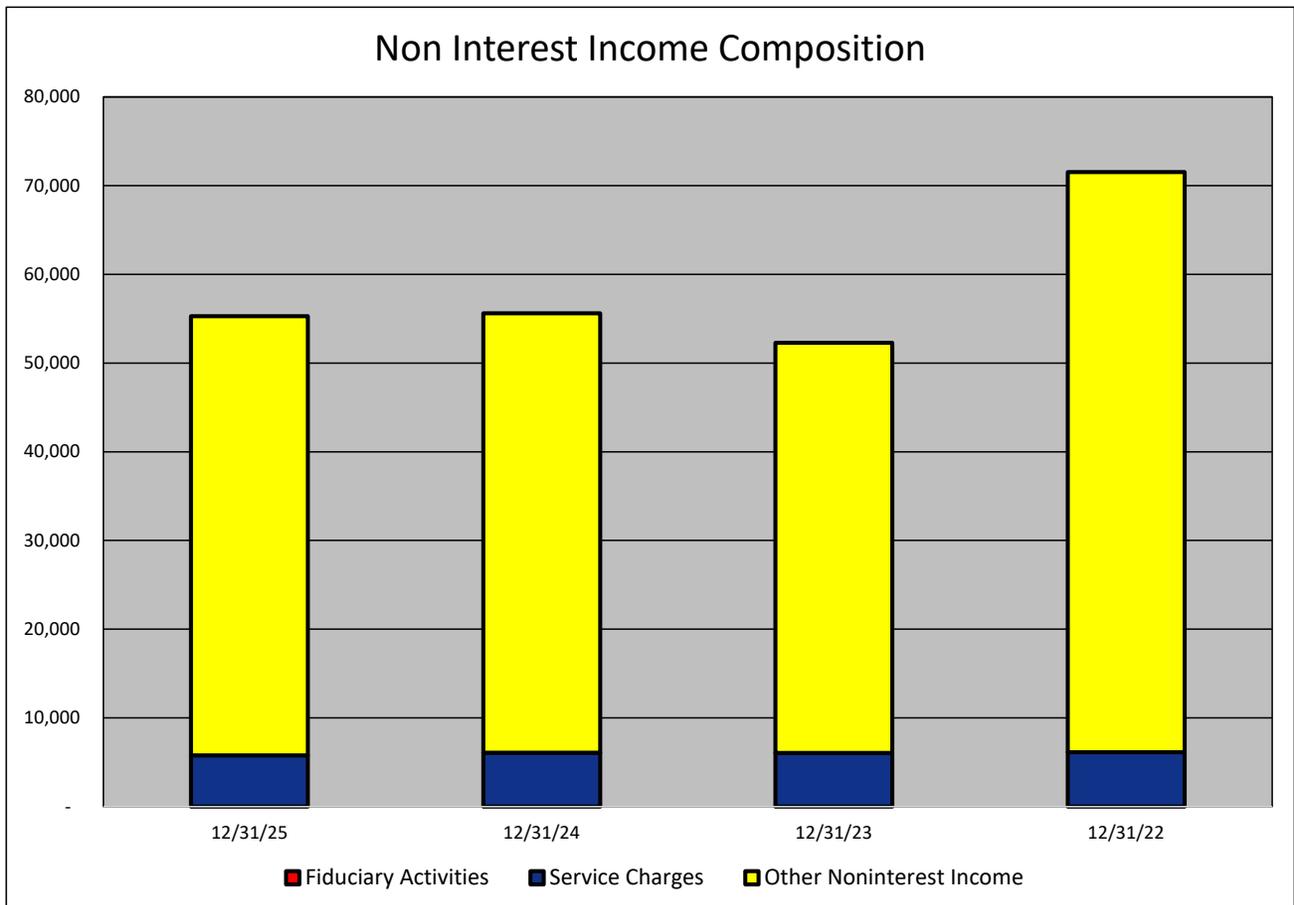
INTEREST EXPENSE COMPOSITION- First Federal Bank
(Dollars in Thousands)

As of:	12/31/25	12/31/24	12/31/23	12/31/22	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST EXPENSE CATEGORY						
Deposits	59,777	79,849	66,340	13,447	(20,072)	(25.14)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	14,420	5,728	560	1,870	8,692	151.75
Total Int Expense	74,197	85,577	66,900	15,317	(11,380)	(13.30)



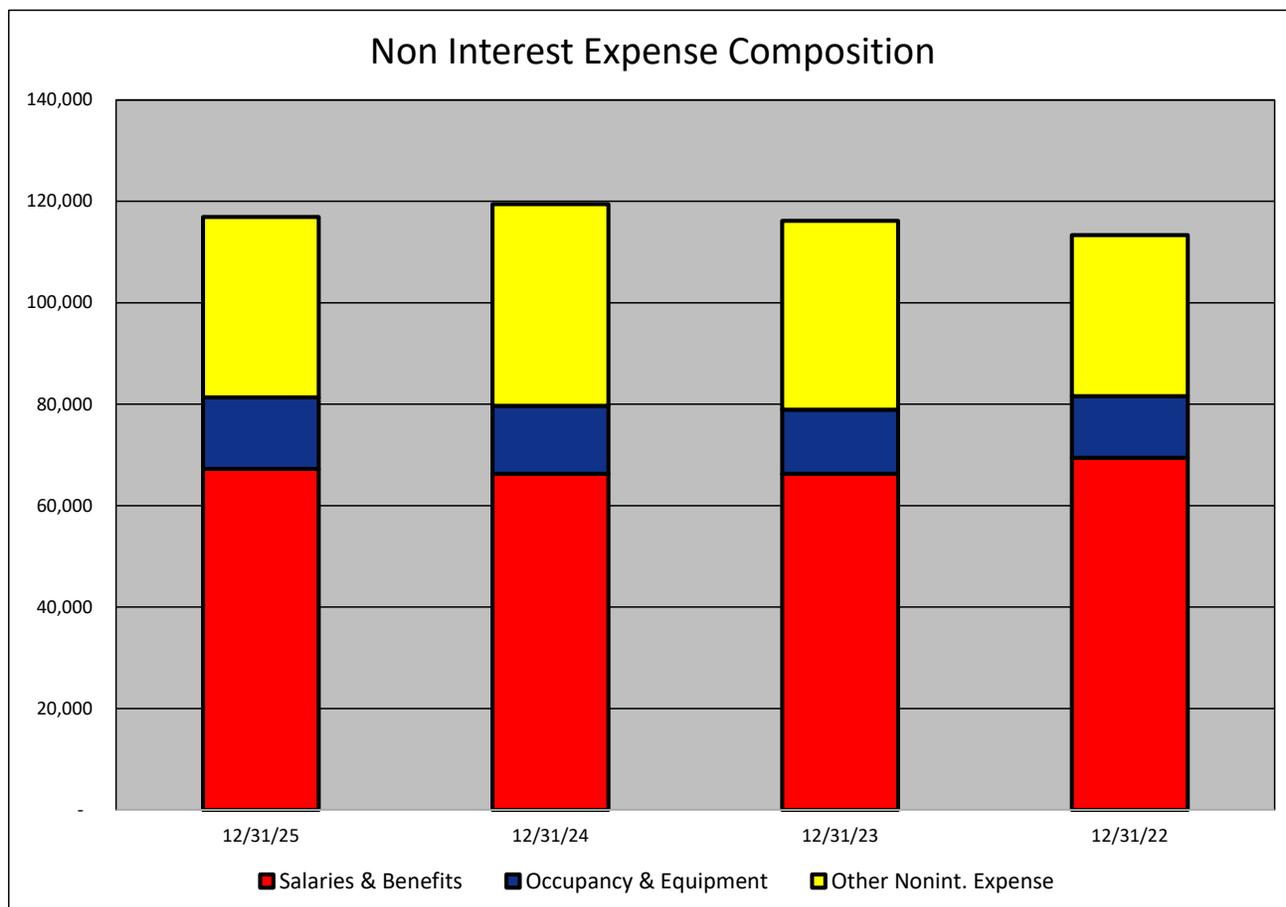
NONINTEREST INCOME COMPOSITION- First Federal Bank
(Dollars in Thousands)

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	5,788	6,082	6,047	6,128	(294)	(4.83)
Other Noninterest Income	49,492	49,523	46,232	65,401	(31)	(0.06)
Total Nonint. Income	55,280	55,605	52,279	71,529	(325)	(0.58)



NONINTEREST EXPENSE COMPOSITION- First Federal 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	67,228	66,279	66,291	69,447	949	1.43
Occupancy & Equipment	14,130	13,389	12,612	12,156	741	5.53
Other Nonint. Expense	35,555	39,770	37,276	31,729	(4,215)	(10.60)
Total Nonint. Expense	116,913	119,438	116,179	113,332	(2,525)	(2.11)



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)
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)

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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