

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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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, 2026

Institution name	Total Assets (\$'000's)
Everbank, National Association	47,232,699
Capital City Bank	4,450,684
First Federal Bank	4,382,686
Florida Capital Bank, National Association	713,842
Fnbt Bank	653,557
Intracoastal Bank	565,225
Dlp Bank	305,089
Lafayette State Bank	245,529
Madison County Community Bank	209,981
The Warrington Bank	172,298
Pnb Community Bank	154,686
Bank Of Pensacola	142,605
Peoples Bank Of Graceville	117,984
Gala Bank	34,121

Institution name	Return on Avg Assets (%)
Fnbt Bank	1.56
Capital City Bank	1.50
Intracoastal Bank	1.34
Pnb Community Bank	1.33
Lafayette State Bank	1.28
First Federal Bank	1.22
Bank Of Pensacola	1.01
Peoples Bank Of Graceville	0.97
Florida Capital Bank, National Association	0.96
Everbank, National Association	0.93
Dlp Bank	0.92
Madison County Community Bank	0.71
The Warrington Bank	0.64
Gala Bank	(2.13)

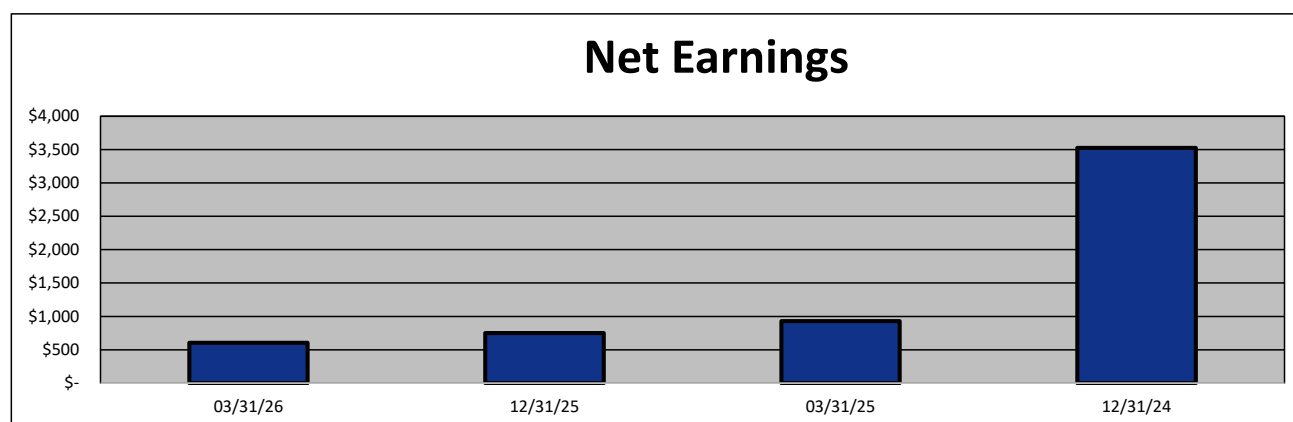
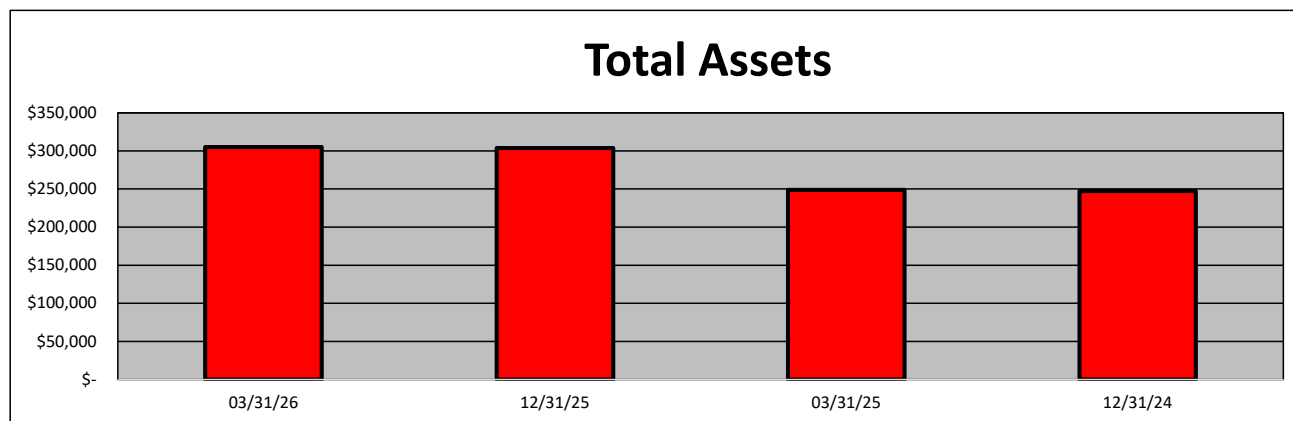
EXECUTIVE SUMMARY - DLP Bank
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	18.91	18.96	18.71	18.23	10.49	11.49
Leverage Ratio	16.39	13.85	15.44	15.78	11.09	11.93
Tier 1 Cap/Risk Based Assets	0.00	0.00	0.00	0.00	12.37	14.32
Risk Based Ratio	0.00	0.00	0.00	0.00	13.16	15.07
Common Equity Tier 1 Capital Ratio	0.00	0.00	0.00	0.00	12.25	14.32
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	47.69	45.31	56.86	56.72	75.38	61.70
Loans/Assets	38.38	36.50	45.86	46.13	63.61	53.16
Securities/Assets	13.60	13.95	20.83	22.04	17.71	27.89
PROFITABILITY:						
Return on Avg Assets	0.92	0.30	1.52	1.50	0.81	0.87
Return on Avg Equity	4.20	1.53	8.12	8.03	9.54	10.56
Nonint Income/Avg Assets	0.70	0.12	0.66	0.78	0.74	0.74
Net Overhead Ratio	3.20	0.50	3.04	3.43	2.34	2.29
Efficiency Ratio	75.94	58.92	64.29	67.47	71.79	70.67
Assets (per million) per Employee	8.25	8.44	7.32	6.68	10.70	8.21
ASSET QUALITY:						
Allowance/Loans	3.62	1.66	1.56	1.53	1.31	1.36
Nonperforming Loans/Total Loans	3.26	3.45	1.51	2.31	0.51	0.66
Nonperforming Assets/Total Assets	1.61	1.68	1.31	1.47	0.35	0.34
Adjusted Texas Ratio	11.25	14.78	8.75	10.25	3.02	2.07
YIELDS & COSTS:						
Yield on earning assets	5.92	1.07	5.66	6.04	5.45	5.13
Cost of funds	1.00	0.06	0.51	0.24	1.92	1.46
Net interest margin	5.02	1.01	5.23	5.82	3.31	2.90
Avg Earning Assets/Avg Assets	88.26	91.90	97.25	93.56	95.53	93.76

SELECTED FINANCIAL DATA - DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	305,089	303,780	248,866	247,314	56,223	22.59
Cash and Equivalents	119,920	117,299	63,178	59,131	56,742	89.81
Securities	41,484	42,391	51,851	54,518	(10,367)	(19.99)
Loans, net	117,078	110,894	114,140	114,084	2,938	2.57
Deposit Accounts	245,523	244,769	200,725	201,122	44,798	22.32
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	57,701	57,589	46,575	45,079	11,126	23.89

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	605	752	930	3,528	(325)	(34.95)
Interest Income	3,416	2,464	3,376	13,327	40	1.18
Interest Expense	516	133	260	494	256	98.46
Net Interest Income	2,900	2,331	3,116	12,833	(216)	(6.93)
Credit Loss Expense	-	95	31	45	(31)	(100.00)
Noninterest income	455	300	404	1,831	51	12.62
Gain on Sale of Securities	-	-	-	-	-	NA
Noninterest Expense	2,551	1,561	2,266	9,906	285	12.58
Net Operating Income	804	975	1,223	4,713	(419)	(34.26)
Income Taxes	199	239	308	1,161	(109)	(35.39)

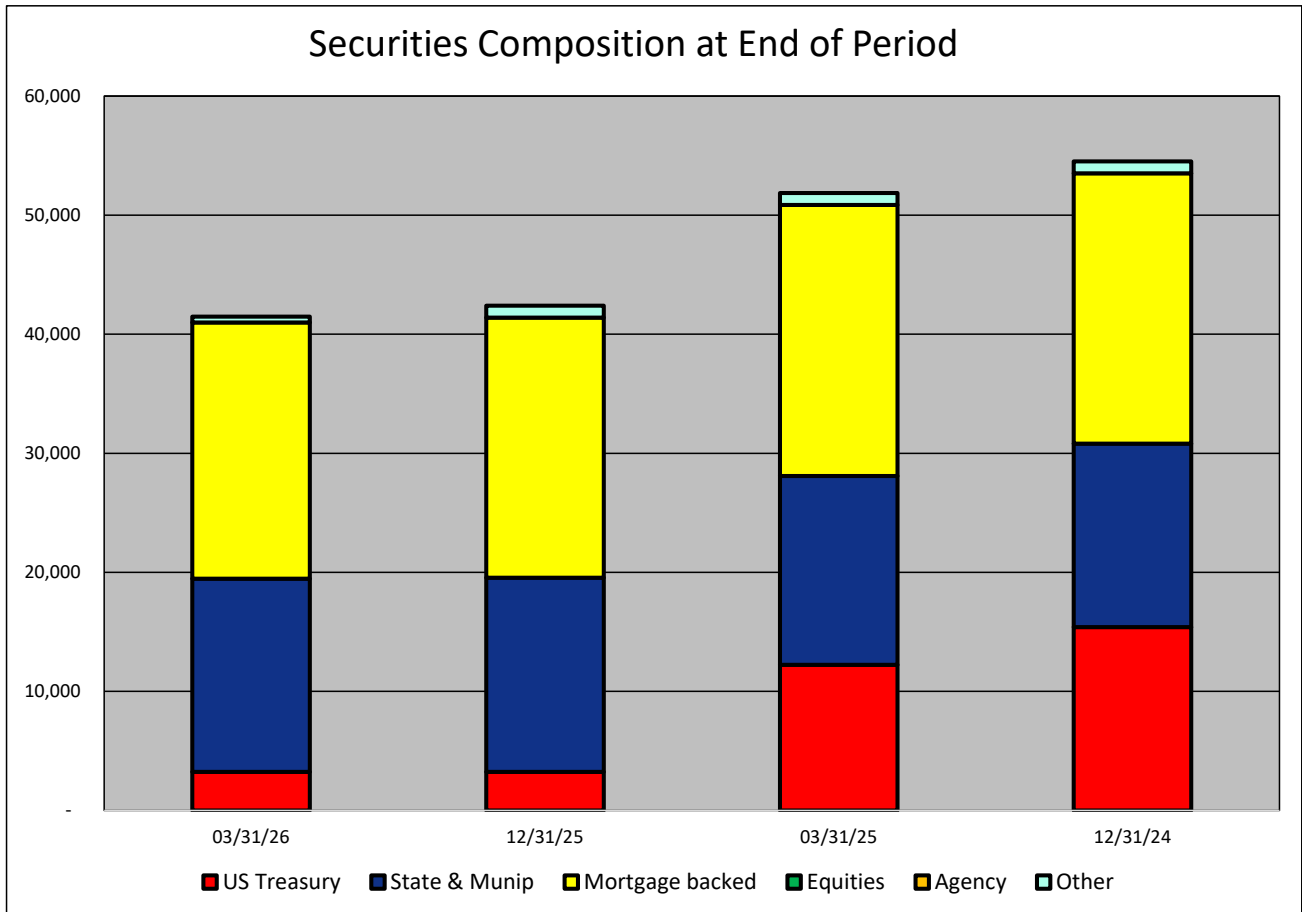


SECURITIES COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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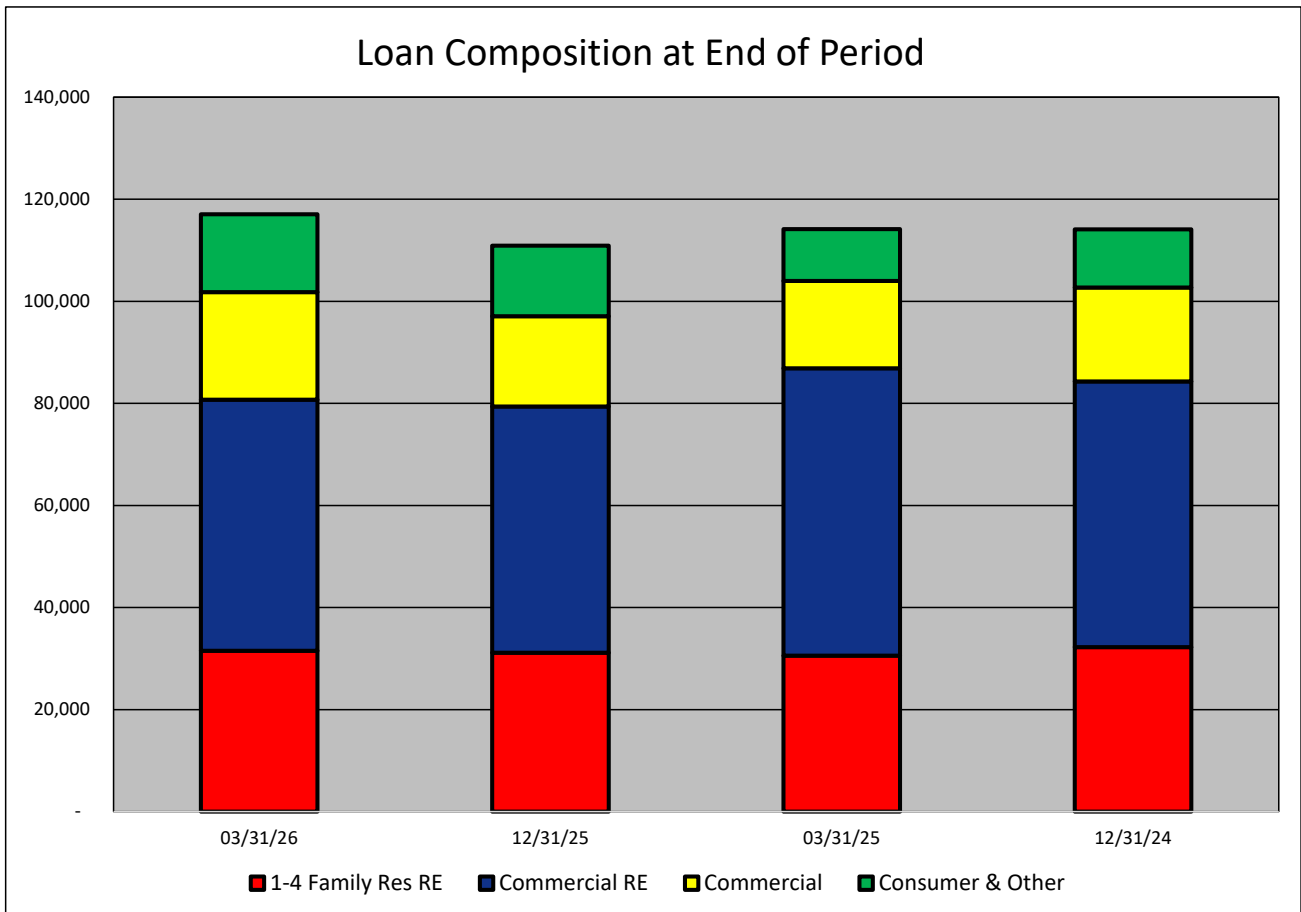
SECURITIES CATEGORY:

US Treasury	3,249	3,251	12,238	15,406	(8,989)	(73.45)
State & Munip	16,228	16,304	15,845	15,413	383	2.42
Mortgage backed	21,507	21,836	22,768	22,699	(1,261)	(5.54)
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	500	1,000	1,000	1,000	(500)	(50.00)
Total Securities	41,484	42,391	51,851	54,518	(10,367)	(19.99)



LOAN PORTFOLIO COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	31,526	31,128	30,557	32,232	969	3.17
Commercial RE	49,211	48,276	56,342	52,080	(7,131)	(12.66)
Commercial	21,040	17,698	17,088	18,407	3,952	23.13
Consumer & Other	15,301	13,792	10,153	11,365	5,148	50.70
Loans, Net	117,078	110,894	114,140	114,084	2,938	2.57



LOAN PORTFOLIO QUALITY - DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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ALLOWANCE FOR CREDIT LOSSES (LOANS):

Beginning Balance	1,839	1,745	1,745	1,283	94	5.39
Total Recoveries	16	8	34	389	(18)	(52.94)
Total Charge-offs	55	28	31	276	24	77.42
Credit Loss Expense	-	95	31	45	(31)	(100.00)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	19	-	-	-	NA
Ending Balance	<u>4,240</u>	<u>1,839</u>	<u>1,779</u>	<u>1,745</u>	<u>2,461</u>	<u>138.34</u>

NON-PERFORMING ASSETS:

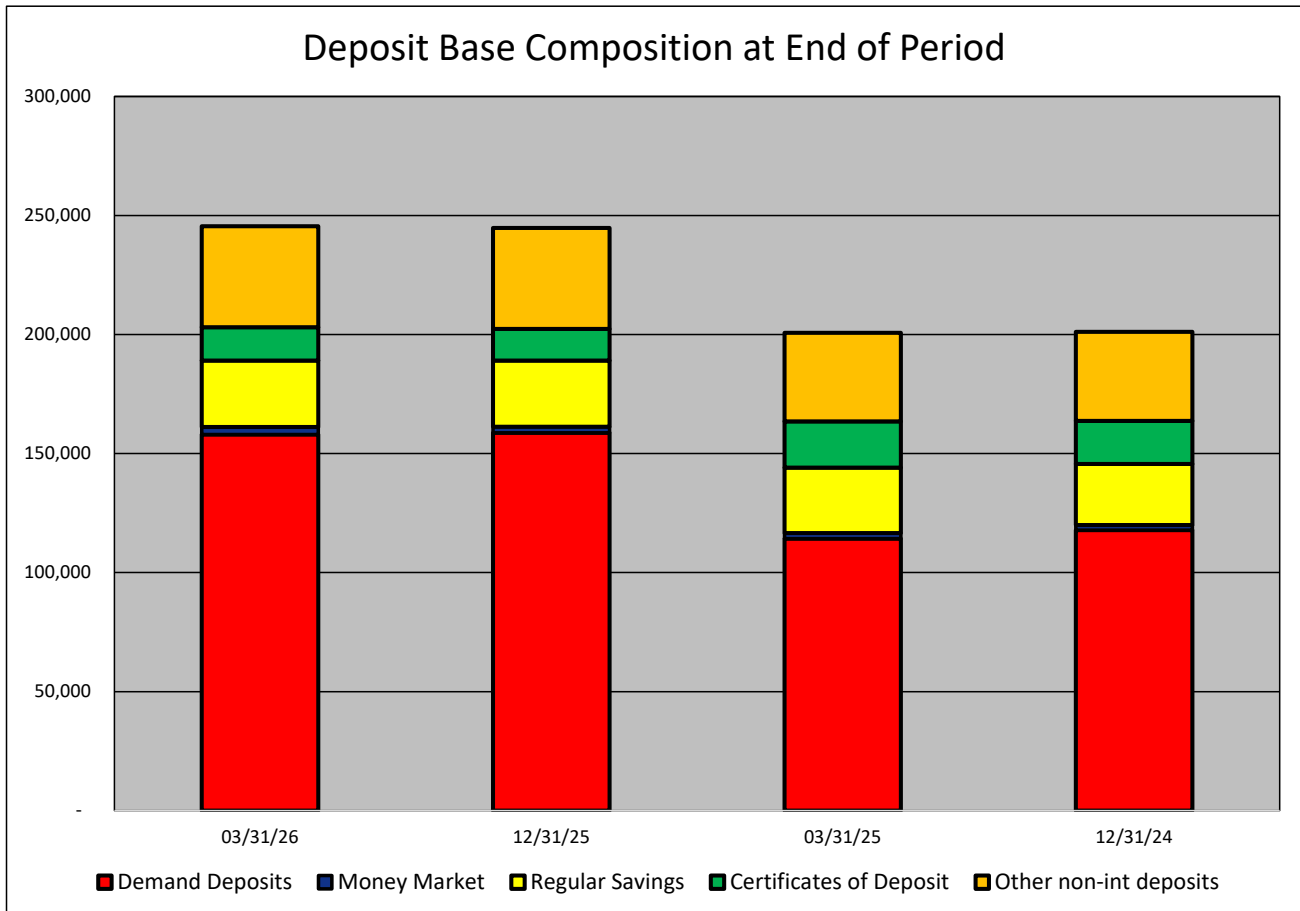
Total-90+ Days Past Due	-	-	-	-	-	NA
Total-Nonaccrual	3,815	3,827	1,723	2,639	2,092	121.42
Foreclosed Real Estate	1,102	1,270	1,535	990	(433)	(28.21)
Total Non-perf Assets	<u>4,917</u>	<u>5,097</u>	<u>3,258</u>	<u>3,629</u>	<u>1,659</u>	<u>50.92</u>

DEPOSIT BASE COMPOSITION - DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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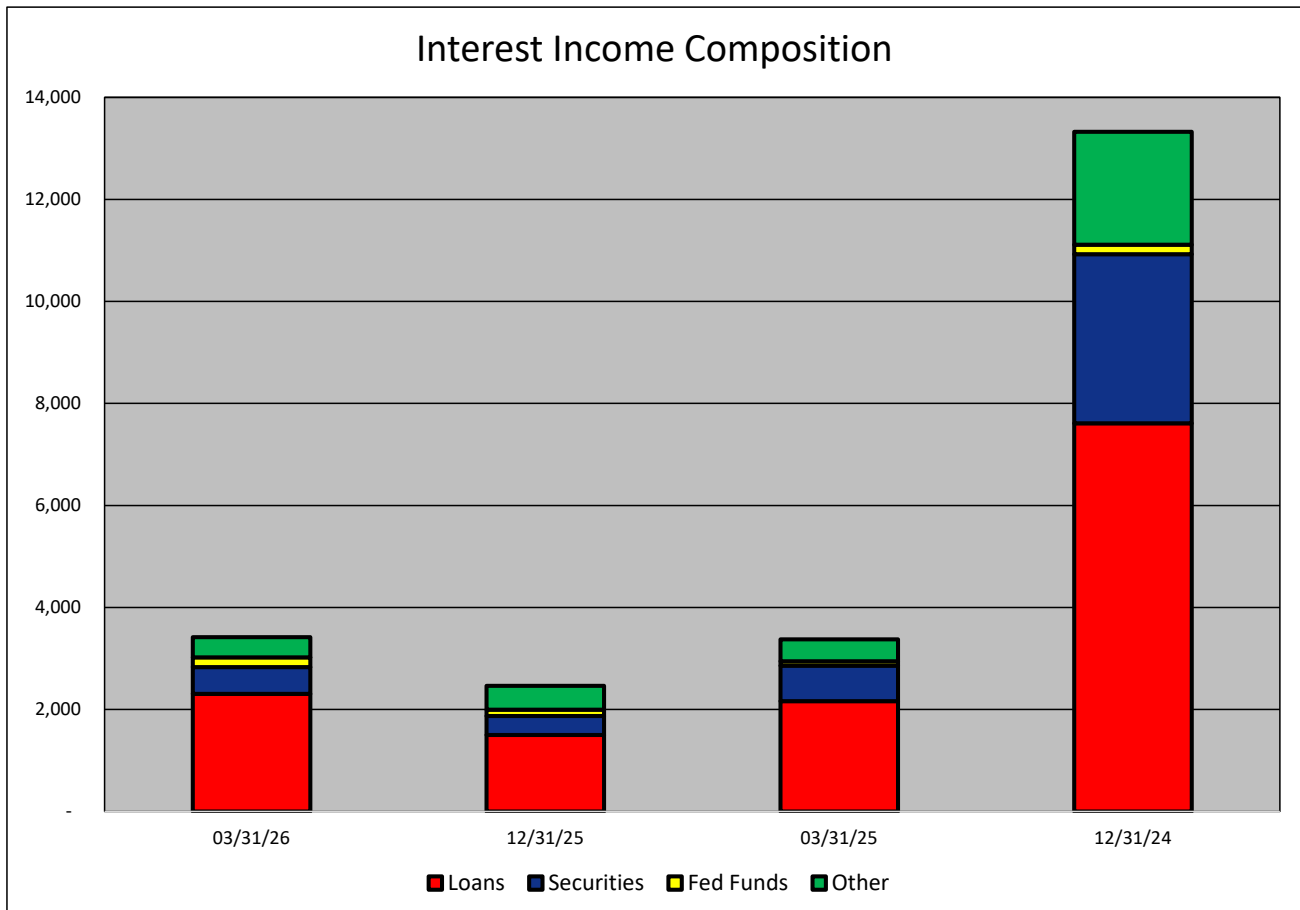
DEPOSIT BASE CATEGORY:

Demand Deposits	158,024	158,720	114,218	117,804	43,806	38.35
Money Market	3,152	2,503	2,392	2,122	760	31.77
Regular Savings	27,877	27,859	27,435	25,689	442	1.61
Certificates of Deposit	13,967	13,288	19,414	18,114	(5,447)	(28.06)
Other non-int deposits	42,503	42,399	37,266	37,393	5,237	14.05
Total Deposits	245,523	244,769	200,725	201,122	44,798	22.32



INTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	2,307	1,499	2,164	7,610	143	6.61
Securities	522	371	697	3,318	(175)	(25.11)
Fed Funds	193	128	85	184	108	127.06
Other	394	466	430	2,215	(36)	(8.37)
Total Int Income	3,416	2,464	3,376	13,327	40	1.18

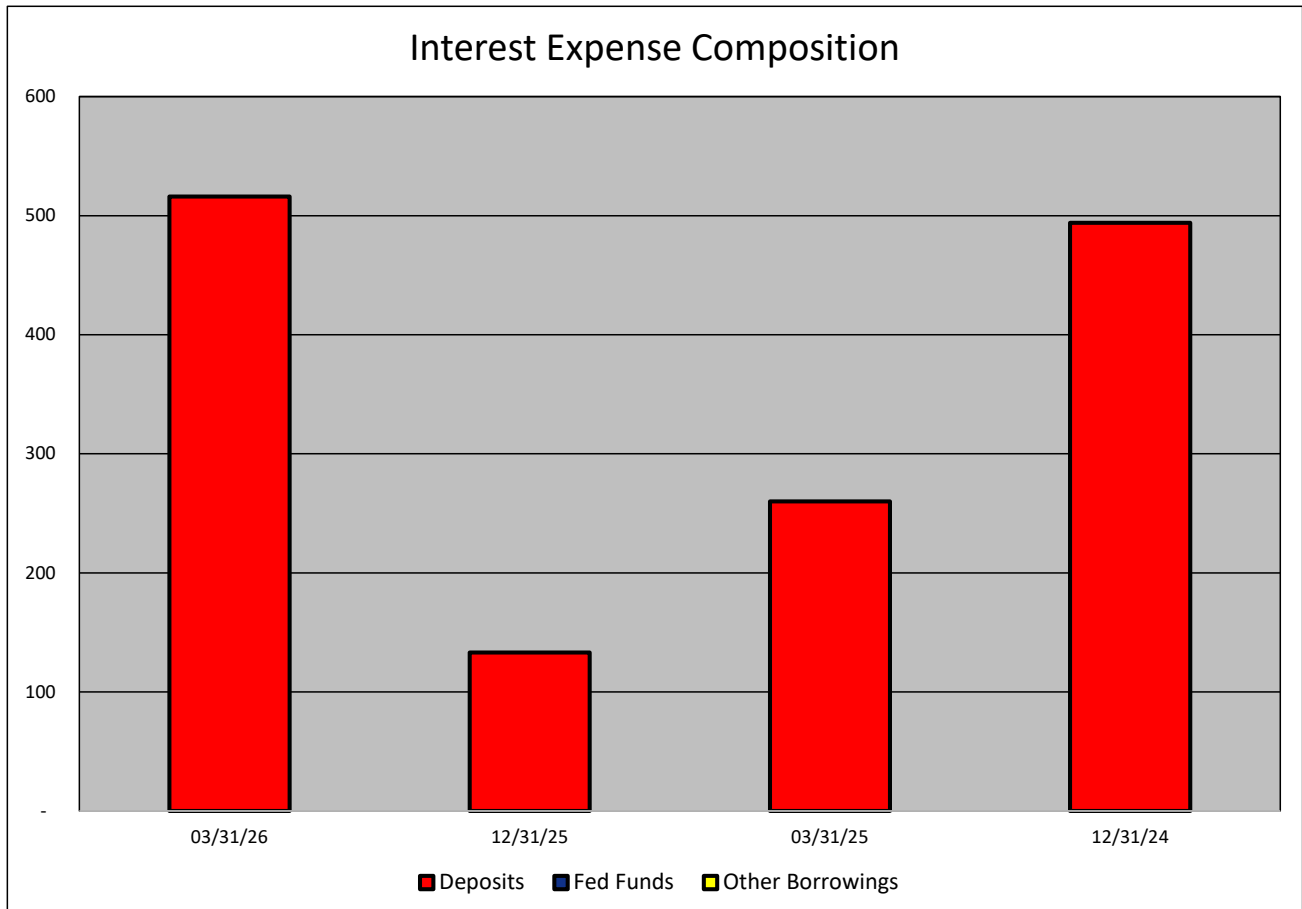


INTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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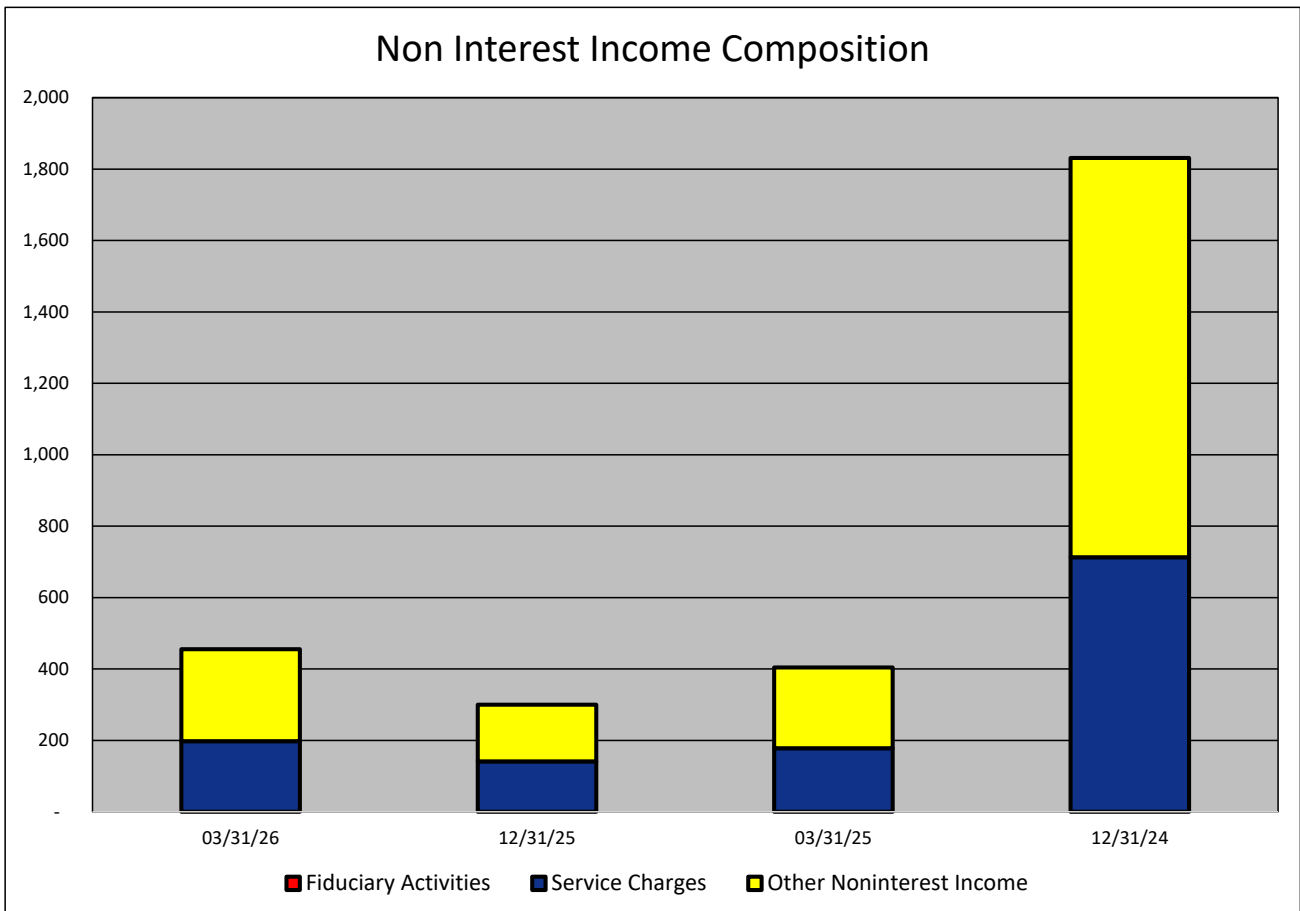
INTEREST EXPENSE CATEGORY

Deposits	516	133	260	494	256	98.46
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
Total Int Expense	516	133	260	494	256	98.46



NONINTEREST INCOME COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	-	-	-	-	-	NA
Service Charges	198	141	178	713	20	11.24
Other Noninterest Income	257	159	226	1,118	31	13.72
Total Nonint. Income	455	300	404	1,831	51	12.62

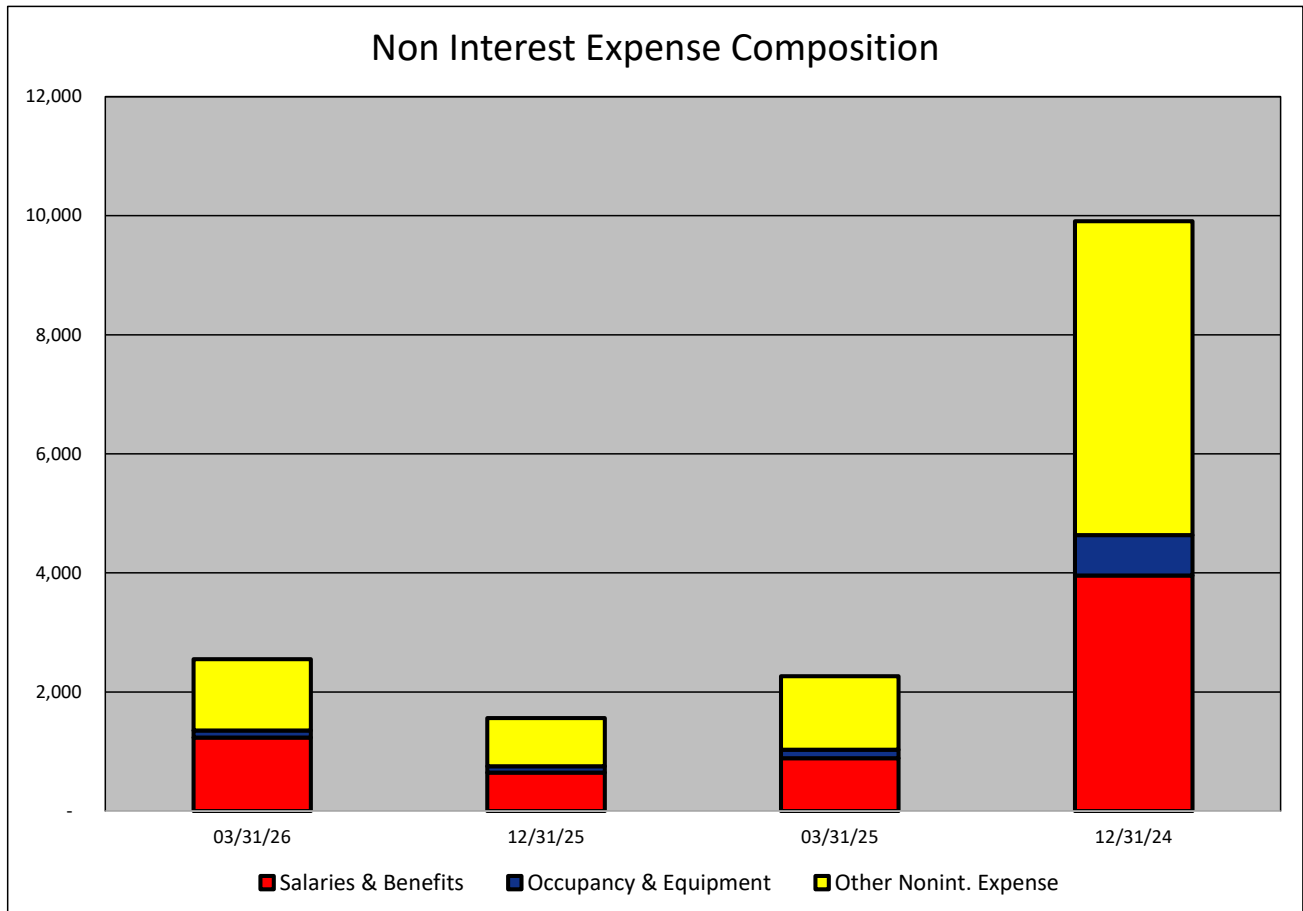


NONINTEREST EXPENSE COMPOSITION- DLP Bank
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	1,233	648	886	3,956	347	39.16
Occupancy & Equipment	122	103	145	679	(23)	(15.86)
Other Nonint. Expense	1,196	810	1,235	5,271	(39)	(3.16)
Total Nonint. Expense	2,551	1,561	2,266	9,906	285	12.58



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
Gala Bank	34,121	19,100	78.64
Dlp Bank	305,089	248,866	22.59
Florida Capital Bank, National Association	713,842	610,364	16.95
Everbank, National Association	47,232,699	41,858,343	12.84
First Federal Bank	4,382,686	3,974,533	10.27
Fnbt Bank	653,557	600,632	8.81
Madison County Community Bank	209,981	194,757	7.82
Peoples Bank Of Graceville	117,984	113,470	3.98
The Warrington Bank	172,298	165,982	3.81
Bank Of Pensacola	142,605	139,244	2.41
Lafayette State Bank	245,529	240,293	2.18
Capital City Bank	4,450,684	4,460,571	(0.22)
Intracoastal Bank	565,225	576,623	(1.98)
Pnb Community Bank	154,686	158,895	(2.65)

Select Peer Average	4,241,499	3,811,548	11.82
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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	15,904	3,423	364.62
Everbank, National Association	37,396,118	30,201,504	23.82
Madison County Community Bank	109,548	90,423	21.15
Lafayette State Bank	161,449	147,734	9.28
First Federal Bank	1,367,199	1,252,758	9.14
Bank Of Pensacola	78,165	72,405	7.96
Florida Capital Bank, National Association	516,646	483,186	6.92
Dlp Bank	117,078	114,140	2.57
Peoples Bank Of Graceville	41,262	40,953	0.75
Intracoastal Bank	414,735	427,469	(2.98)
Fnbt Bank	250,533	263,040	(4.75)
Capital City Bank	2,543,492	2,682,211	(5.17)
The Warrington Bank	51,785	55,475	(6.65)
Pnb Community Bank	108,149	117,045	(7.60)

Select Peer Average	3,083,719	2,567,983	29.93
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the three months ended March 31, 2026

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Gala Bank	27.48	26.48	36.49	37.06	36.49
The Warrington Bank	16.57	16.56	0.00	0.00	0.00
Dlp Bank	18.91	16.39	0.00	0.00	0.00
First Federal Bank	10.12	10.94	21.03	21.54	21.03
Fnbt Bank	10.47	10.78	28.12	29.37	28.12
Peoples Bank Of Graceville	6.93	10.56	29.39	30.39	29.39
Capital City Bank	11.74	10.11	17.69	18.94	17.69
Pnb Community Bank	8.95	9.96	0.00	0.00	0.00
Bank Of Pensacola	9.64	9.84	0.00	0.00	0.00
Intracoastal Bank	7.74	9.81	11.60	12.85	11.60
Lafayette State Bank	8.03	9.58	14.20	15.46	14.20
Everbank, National Association	8.84	9.05	12.52	13.49	12.52
Florida Capital Bank, National Association	9.63	8.53	15.15	16.40	15.15
Madison County Community Bank	5.79	8.37	14.28	15.53	14.28

Select Peer Average	11.49	11.93	14.32	15.07	14.32
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the three months ended March 31, 2026

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Everbank, National Association	99.23	79.17	16.89
Intracoastal Bank	82.65	73.38	18.07
Florida Capital Bank, National Association	80.57	72.38	4.95
Pnb Community Bank	77.50	69.92	22.22
Lafayette State Bank	72.43	65.76	18.20
Capital City Bank	66.27	57.15	25.74
Gala Bank	64.50	46.61	18.68
Bank Of Pensacola	60.83	54.81	31.33
Madison County Community Bank	55.79	52.17	31.88
Dlp Bank	47.69	38.38	13.60
Fnbt Bank	42.94	38.33	12.34
First Federal Bank	39.54	31.20	57.24
Peoples Bank Of Graceville	37.79	34.97	58.08
The Warrington Bank	36.07	30.06	61.20

Select Peer Average	61.70	53.16	27.89
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Fnbt Bank	634,618	1.56	14.55
Capital City Bank	4,428,978	1.50	12.74
Intracoastal Bank	566,149	1.34	17.64
Pnb Community Bank	160,338	1.33	15.73
Lafayette State Bank	251,595	1.28	16.52
First Federal Bank	4,330,278	1.22	11.93
Bank Of Pensacola	139,844	1.01	10.25
Peoples Bank Of Graceville	115,389	0.97	13.97
Florida Capital Bank, National Association	814,982	0.96	11.48
Everbank, National Association	45,921,670	0.93	10.34
Dlp Bank	261,633	0.92	4.20
Madison County Community Bank	215,181	0.71	12.08
The Warrington Bank	172,412	0.64	3.89
Gala Bank	33,255	(2.13)	(7.47)

Select Peer Average	4,146,166	0.87	10.56
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the three months ended March 31, 2026

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Intracoastal Bank	1.35	0.52	37.54	10.87
Everbank, National Association	0.23	1.26	51.54	26.78
Bank Of Pensacola	0.21	1.72	59.54	10.97
Fnbt Bank	0.61	1.65	59.74	8.83
Peoples Bank Of Graceville	0.30	1.42	63.07	9.08
Capital City Bank	1.82	1.89	64.74	4.93
First Federal Bank	1.48	1.38	64.97	6.92
Pnb Community Bank	0.63	2.74	65.33	3.77
Lafayette State Bank	0.81	2.97	65.68	4.46
Florida Capital Bank, National Association	1.07	2.25	71.30	6.05
The Warrington Bank	0.26	2.01	72.48	6.38
Madison County Community Bank	0.58	2.27	73.49	5.68
Dlp Bank	0.70	3.20	75.94	8.25
Gala Bank	0.28	6.75	164.04	2.01

Select Peer Average	0.74	2.29	70.67	8.21
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the three months ended March 31, 2026

Institution name	Allowance/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.70	0.00	0.00	0.00
Gala Bank	0.85	0.00	0.00	0.00
Fnbt Bank	1.44	0.01	0.00	0.02
The Warrington Bank	1.03	0.00	0.00	0.00
Intracoastal Bank	1.40	0.04	0.03	0.36
Pnb Community Bank	1.31	0.04	0.03	0.28
Madison County Community Bank	1.54	0.20	0.12	1.81
Peoples Bank Of Graceville	0.92	0.35	0.12	1.69
Florida Capital Bank, National Association	1.24	0.18	0.13	0.44
Lafayette State Bank	2.17	0.00	0.20	2.15
Capital City Bank	1.22	0.44	0.29	2.79
First Federal Bank	0.79	3.29	1.03	3.18
Everbank, National Association	0.82	1.46	1.18	5.00
Dlp Bank	3.62	3.26	1.61	11.25

Select Peer Average	1.36	0.66	0.34	2.07
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Lafayette State Bank	3.85	7.59	0.00	0.00	18.20
The Warrington Bank	3.34	4.74	0.00	61.20	0.00
Pnb Community Bank	2.14	3.96	0.74	0.00	22.22
Gala Bank	1.76	3.16	16.49	0.00	18.68
Capital City Bank	1.44	9.54	0.00	7.94	17.80
Madison County Community Bank	1.43	7.80	0.00	0.00	31.88
Dlp Bank	1.27	31.56	6.48	0.00	13.60
Intracoastal Bank	0.98	4.85	0.00	0.00	18.07
Peoples Bank Of Graceville	0.94	5.32	0.00	41.83	16.24
Bank Of Pensacola	0.47	12.53	0.00	31.33	0.00
Florida Capital Bank, National Association	0.43	19.78	0.00	0.00	4.95
First Federal Bank	0.42	1.18	0.00	0.00	57.24
Fnbt Bank	0.42	47.46	0.00	12.34	0.00
Everbank, National Association	0.10	2.01	0.00	0.06	16.79

Select Peer Average	1.36	11.53	1.69	11.05	16.83
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the three months ended March 31, 2026

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Everbank, National Association	78.53	0.25	0.01	0.01
Intracoastal Bank	72.35	0.96	0.00	0.00
Pnb Community Bank	69.00	0.98	0.00	0.00
Lafayette State Bank	64.14	2.26	0.20	0.00
Florida Capital Bank, National Association	61.79	0.13	0.00	0.00
Capital City Bank	55.89	2.32	0.04	2.02
Bank Of Pensacola	54.43	0.64	0.00	0.00
Madison County Community Bank	51.37	3.83	0.01	0.00
Gala Bank	46.21	9.95	0.00	0.00
Fnbt Bank	37.78	1.52	0.00	0.00
Dlp Bank	36.99	1.27	0.36	5.98
Peoples Bank Of Graceville	34.65	0.15	0.00	0.00
The Warrington Bank	29.74	0.35	0.00	0.00
First Federal Bank	28.01	0.95	0.00	4.26

Select Peer Average	51.49	1.83	0.04	0.88
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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, 2026

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	58.21	41.74	99.95	0.00	0.05
Bank Of Pensacola	45.70	54.30	100.00	0.00	0.00
Gala Bank	43.18	56.82	100.00	0.00	0.00
Lafayette State Bank	37.20	62.80	100.00	0.00	0.00
Capital City Bank	35.56	62.89	98.45	0.12	1.43
Dlp Bank	31.68	68.32	100.00	0.00	0.00
The Warrington Bank	26.35	73.65	100.00	0.00	0.00
Pnb Community Bank	25.84	74.16	100.00	0.00	0.00
Fnbt Bank	25.26	74.74	100.00	0.00	0.00
Madison County Community Bank	21.16	78.84	100.00	0.00	0.00
Peoples Bank Of Graceville	19.54	80.46	100.00	0.00	0.00
Intracoastal Bank	16.70	80.40	97.10	0.00	2.90
First Federal Bank	9.16	80.61	89.77	0.00	10.23
Everbank, National Association	4.29	84.65	88.94	0.00	11.06

Select Peer Average	28.56	69.60	98.16	0.01	1.83
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the three months ended March 31, 2026

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Lafayette State Bank	6.47	1.22	5.30	92.94
Dlp Bank	5.92	1.00	5.02	88.26
Pnb Community Bank	5.67	0.98	4.77	95.01
Gala Bank	5.95	1.49	4.73	84.77
Capital City Bank	4.99	0.83	4.23	92.36
Florida Capital Bank, National Association	5.07	1.57	3.82	94.03
Intracoastal Bank	5.63	2.06	3.76	96.30
Madison County Community Bank	5.32	1.67	3.64	89.91
Fnbt Bank	4.90	1.79	3.26	97.31
First Federal Bank	4.96	1.60	3.22	89.07
Bank Of Pensacola	3.95	0.86	3.13	97.13
The Warrington Bank	3.42	0.59	2.92	98.20
Everbank, National Association	5.34	2.96	2.69	98.98
Peoples Bank Of Graceville	4.16	1.82	2.43	98.35

Select Peer Average	5.13	1.46	2.90	93.76
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