

Peoples Bank Of Graceville

Graceville, FL

Established

7/12/1974

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 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)

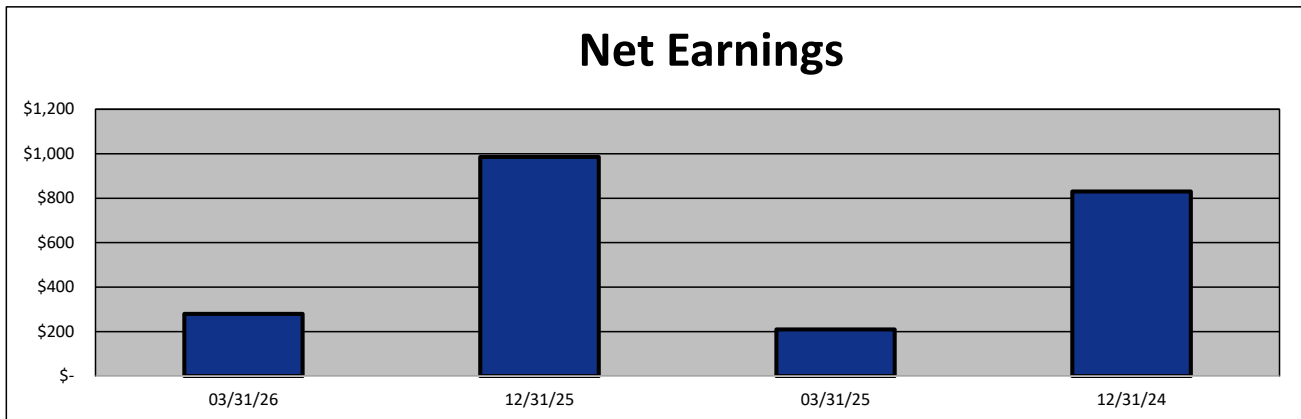
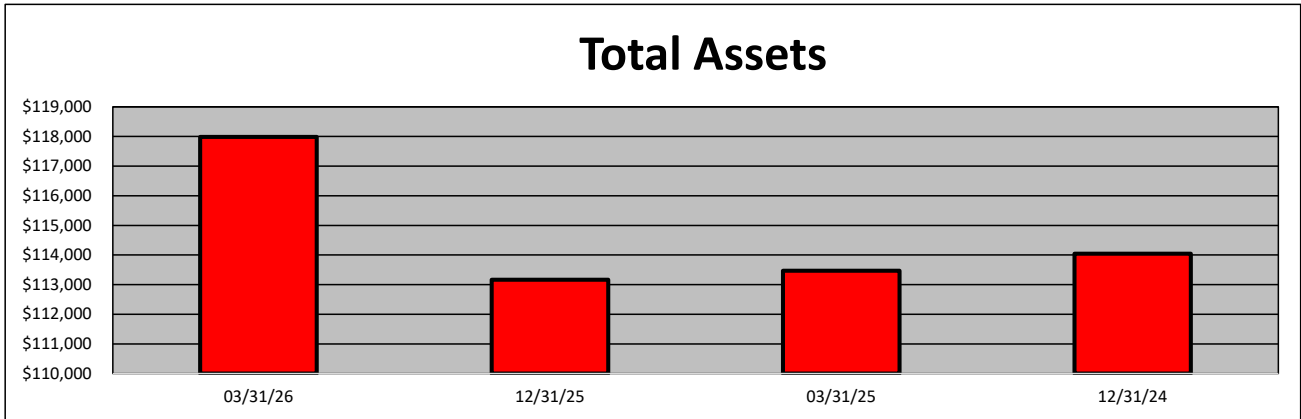
EXECUTIVE SUMMARY - Peoples Bank of Graceville
(Percentage)

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	6.93	6.94	6.11	5.60	10.49	11.49
Leverage Ratio	10.56	10.09	10.48	10.55	11.09	11.93
Tier 1 Cap/Risk Based Assets	29.39	29.63	29.85	28.96	12.37	14.32
Risk Based Ratio	30.39	30.66	30.89	29.95	13.16	15.07
Common Equity Tier 1 Capital Ratio	29.39	29.63	29.85	28.96	12.25	14.32
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	37.79	38.90	39.59	37.45	75.38	61.70
Loans/Assets	34.97	35.82	36.09	34.88	63.61	53.16
Securities/Assets	58.08	60.80	59.54	60.38	17.71	27.89
PROFITABILITY:						
Return on Avg Assets	0.97	0.85	0.73	0.72	0.81	0.87
Return on Avg Equity	13.97	13.61	12.61	13.91	9.54	10.56
Nonint Income/Avg Assets	0.30	0.29	0.26	0.27	0.74	0.74
Net Overhead Ratio	1.42	1.41	1.41	1.38	2.34	2.29
Efficiency Ratio	63.07	65.28	68.61	68.62	71.79	70.67
Assets (per million) per Employee	9.08	8.71	8.73	8.77	10.70	8.21
ASSET QUALITY:						
Allowance/Loans	0.92	0.94	0.93	0.94	1.31	1.36
Nonperforming Loans/Total Loans	0.35	0.00	0.00	0.01	0.51	0.66
Nonperforming Assets/Total Assets	0.12	0.00	0.00	0.00	0.35	0.34
Adjusted Texas Ratio	1.69	0.00	0.00	0.03	3.02	2.07
YIELDS & COSTS:						
Yield on earning assets	4.16	4.13	4.02	4.01	5.45	5.13
Cost of funds	1.82	1.92	1.93	1.96	1.92	1.46
Net interest margin	2.43	2.30	2.17	2.13	3.31	2.90
Avg Earning Assets/Avg Assets	98.35	98.67	98.67	98.64	95.53	93.76

SELECTED FINANCIAL DATA - Peoples Bank of Graceville
(Dollars in Thousands)

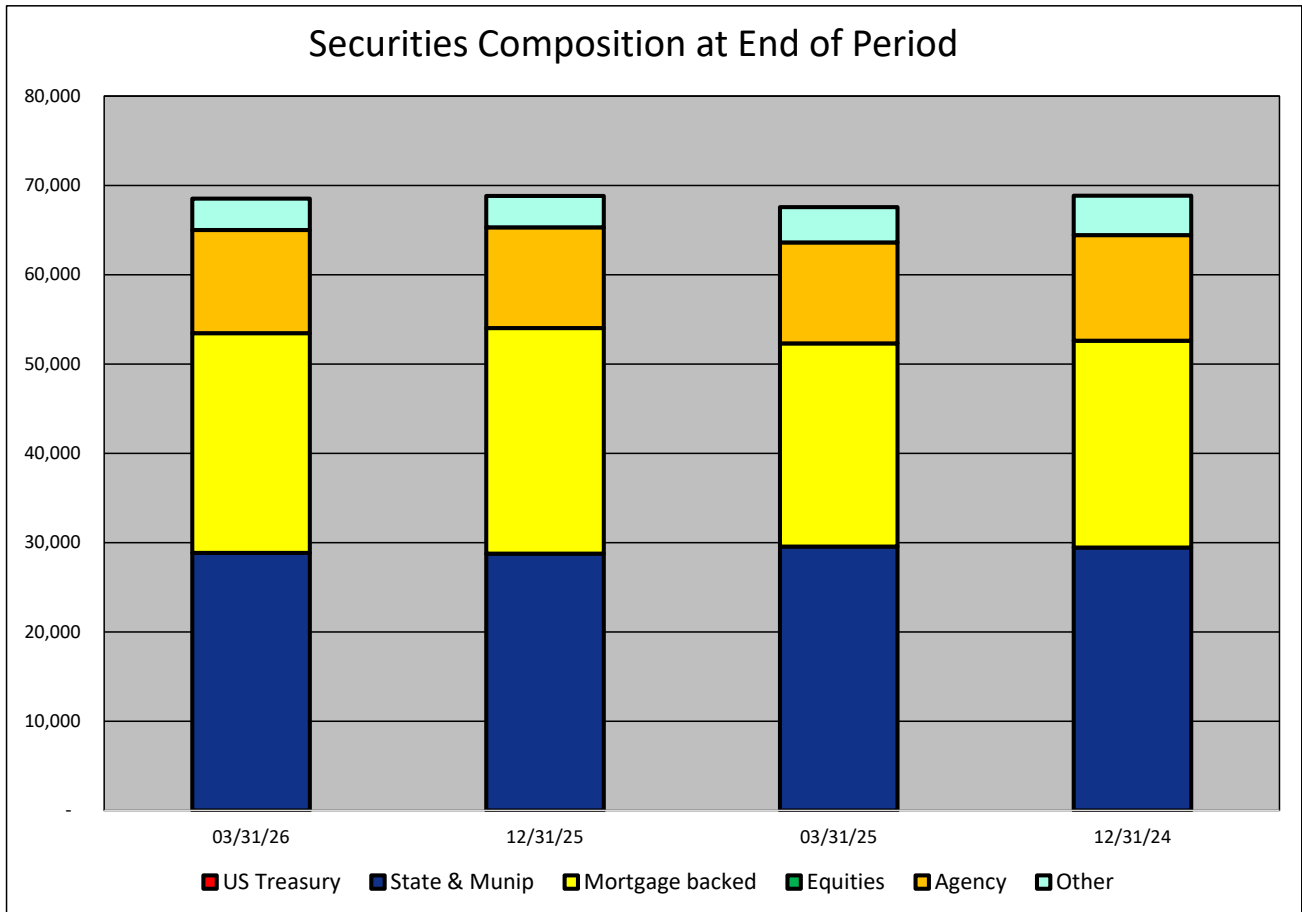
As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	117,984	113,167	113,470	114,044	4,514	3.98
Cash and Equivalents	7,379	3,003	4,108	4,444	3,271	79.63
Securities	68,521	68,809	67,561	68,855	960	1.42
Loans, net	41,262	40,539	40,953	39,783	309	0.75
Deposit Accounts	109,193	104,213	103,440	106,220	5,753	5.56
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	8,181	7,851	6,932	6,392	1,249	18.02

Period Ending	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	280	986	210	830	70	33.33
Interest Income	1,181	4,708	1,138	4,567	43	3.78
Interest Expense	491	2,083	523	2,144	(32)	(6.12)
Net Interest Income	690	2,625	615	2,423	75	12.20
Credit Loss Expense	-	-	-	(5)	-	NA
Noninterest income	87	334	76	310	11	14.47
Gain on Sale of Securities	-	(14)	-	-	-	NA
Noninterest Expense	497	1,959	481	1,903	16	3.33
Net Operating Income	280	1,000	210	835	70	33.33
Income Taxes	-	-	-	-	-	NA



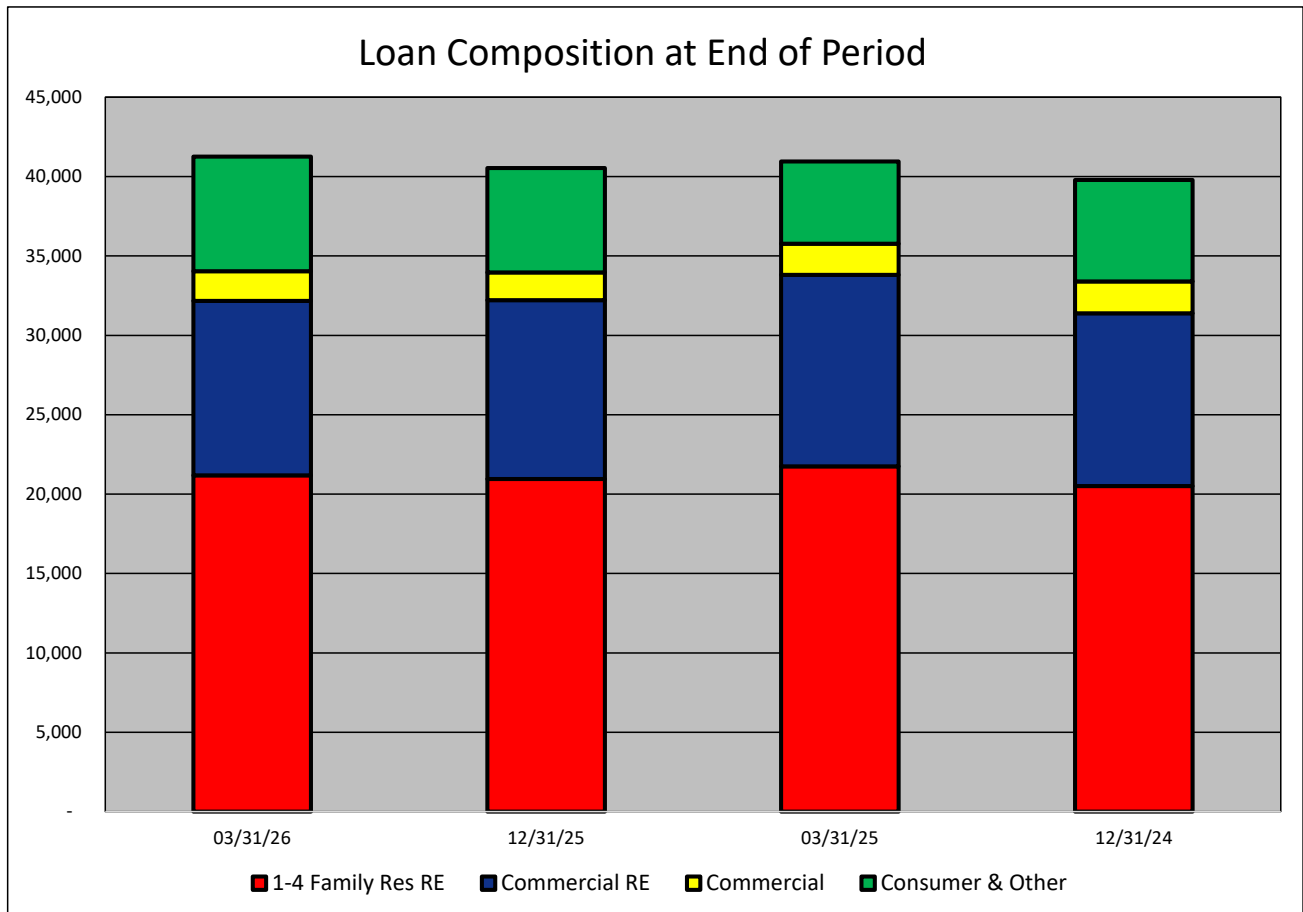
SECURITIES COMPOSITION - Peoples Bank of Graceville
(Dollars in Thousands)

As of:	03/31/26	12/31/25	03/31/25	12/31/24	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	-	-	-	-	-	NA
State & Munip	28,858	28,752	29,565	29,441	(707)	(2.39)
Mortgage backed	24,602	25,273	22,749	23,165	1,853	8.15
Equities	-	-	-	-	-	NA
Agency	11,551	11,291	11,304	11,826	247	2.19
Other	3,510	3,493	3,943	4,423	(433)	(10.98)
Total Securities	68,521	68,809	67,561	68,855	960	1.42



LOAN PORTFOLIO COMPOSITION - Peoples Bank of Graceville
(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	21,180	20,949	21,746	20,505	(566)	(2.60)
Commercial RE	10,991	11,274	12,058	10,888	(1,067)	(8.85)
Commercial	1,875	1,734	1,972	2,007	(97)	(4.92)
Consumer & Other	7,216	6,582	5,177	6,383	2,039	39.39
Loans, Net	41,262	40,539	40,953	39,783	309	0.75



LOAN PORTFOLIO QUALITY - Peoples Bank of Graceville
(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	382	373	373	382	9	2.41
Total Recoveries	1	11	8	4	(7)	(87.50)
Total Charge-offs	4	2	-	8	4	NA
Credit Loss Expense	-	-	-	(5)	-	NA
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	379	382	381	373	(2)	(0.52)

NON-PERFORMING ASSETS:

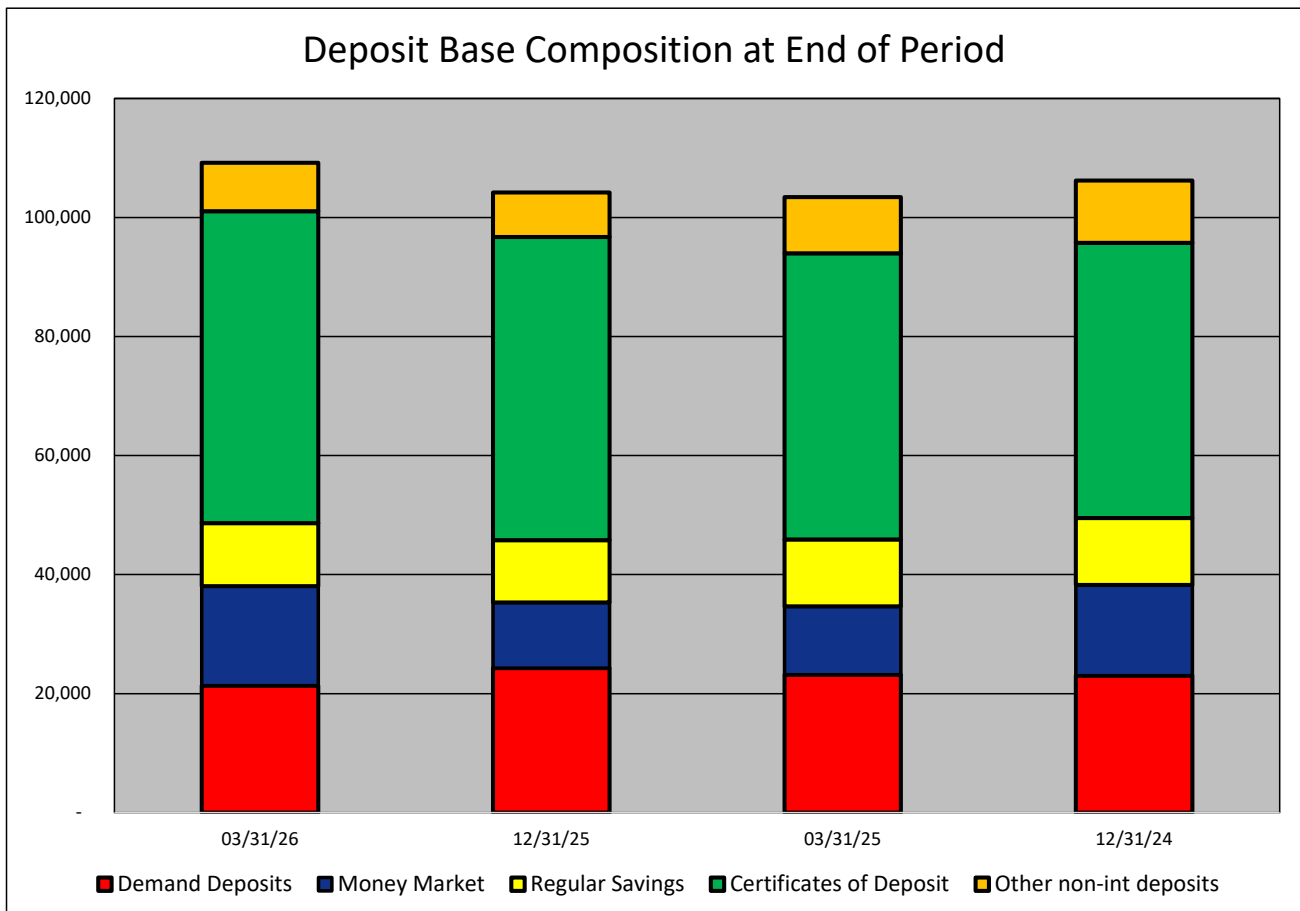
Total-90+ Days Past Due	144	-	-	2	144	NA
Total-Nonaccrual	1	-	-	-	1	NA
Foreclosed Real Estate	-	-	-	-	-	NA
Total Non-perf Assets	145	-	-	2	145	NA

DEPOSIT BASE COMPOSITION - Peoples Bank of Graceville
(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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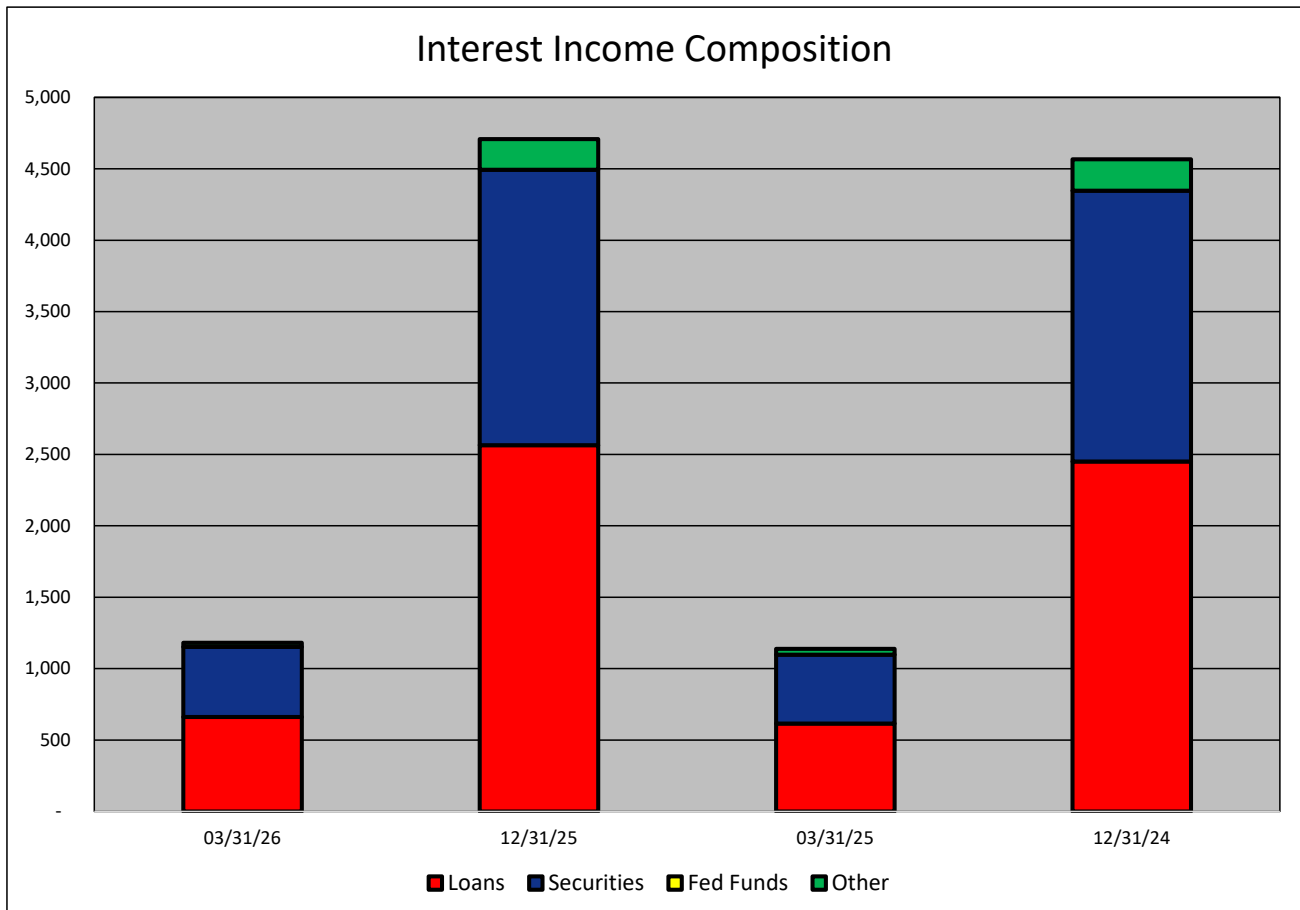
DEPOSIT BASE CATEGORY:

Demand Deposits	21,337	24,262	23,172	23,007	(1,835)	(7.92)
Money Market	16,715	11,044	11,499	15,258	5,216	45.36
Regular Savings	10,579	10,485	11,247	11,218	(668)	(5.94)
Certificates of Deposit	52,411	50,931	48,073	46,257	4,338	9.02
Other non-int deposits	8,151	7,491	9,449	10,480	(1,298)	(13.74)
Total Deposits	109,193	104,213	103,440	106,220	5,753	5.56



INTEREST INCOME COMPOSITION- Peoples Bank of Graceville
(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	661	2,565	616	2,451	45	7.31
Securities	492	1,929	481	1,896	11	2.29
Fed Funds	-	-	-	-	-	NA
Other	28	214	41	220	(13)	(31.71)
Total Int Income	1,181	4,708	1,138	4,567	43	3.78

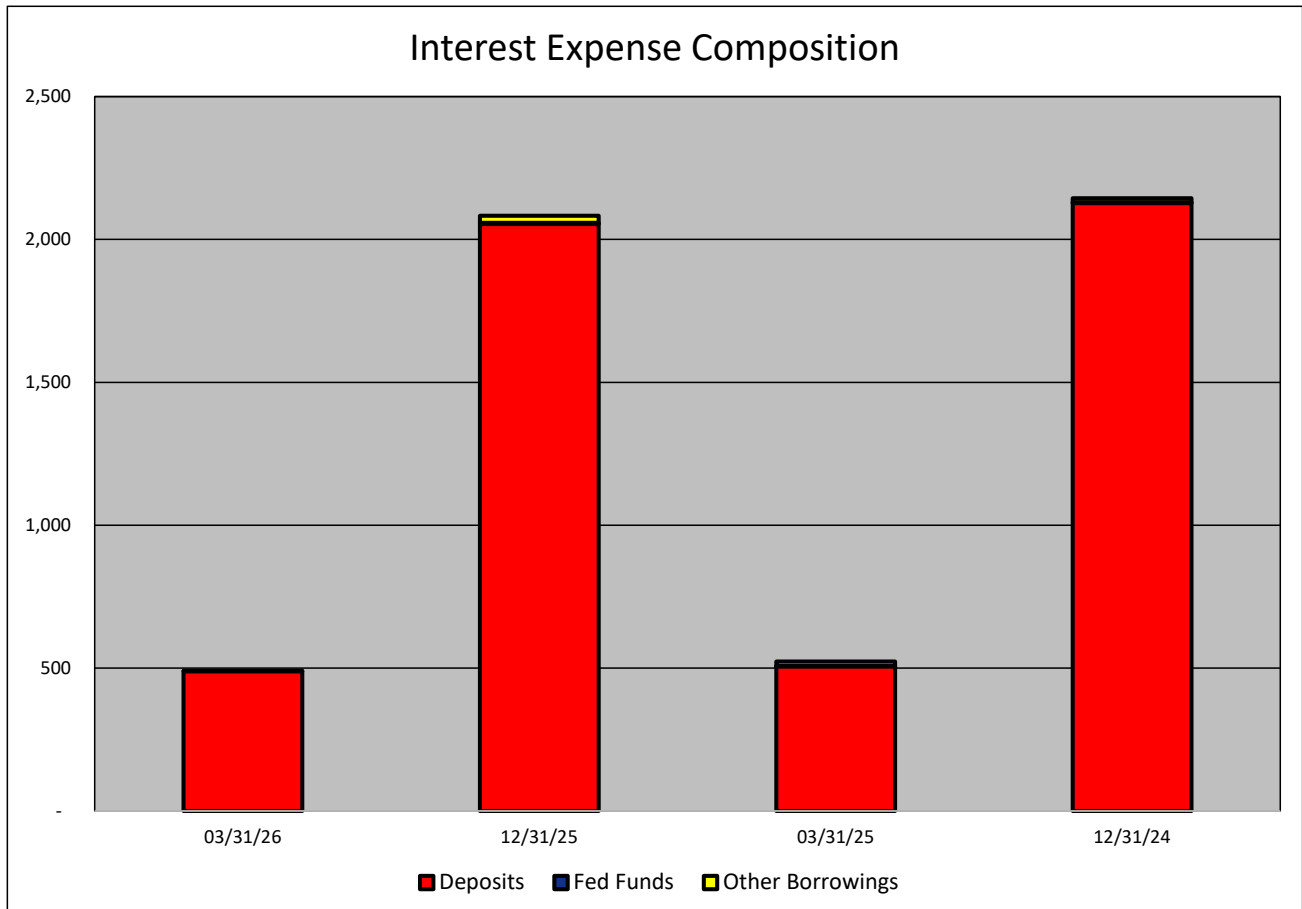


INTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

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	489	2,054	506	2,127	(17)	(3.36)
Fed Funds	-	4	2	3	(2)	(100.00)
Other Borrowings	2	25	15	14	(13)	(86.67)
Total Int Expense	491	2,083	523	2,144	(32)	(6.12)

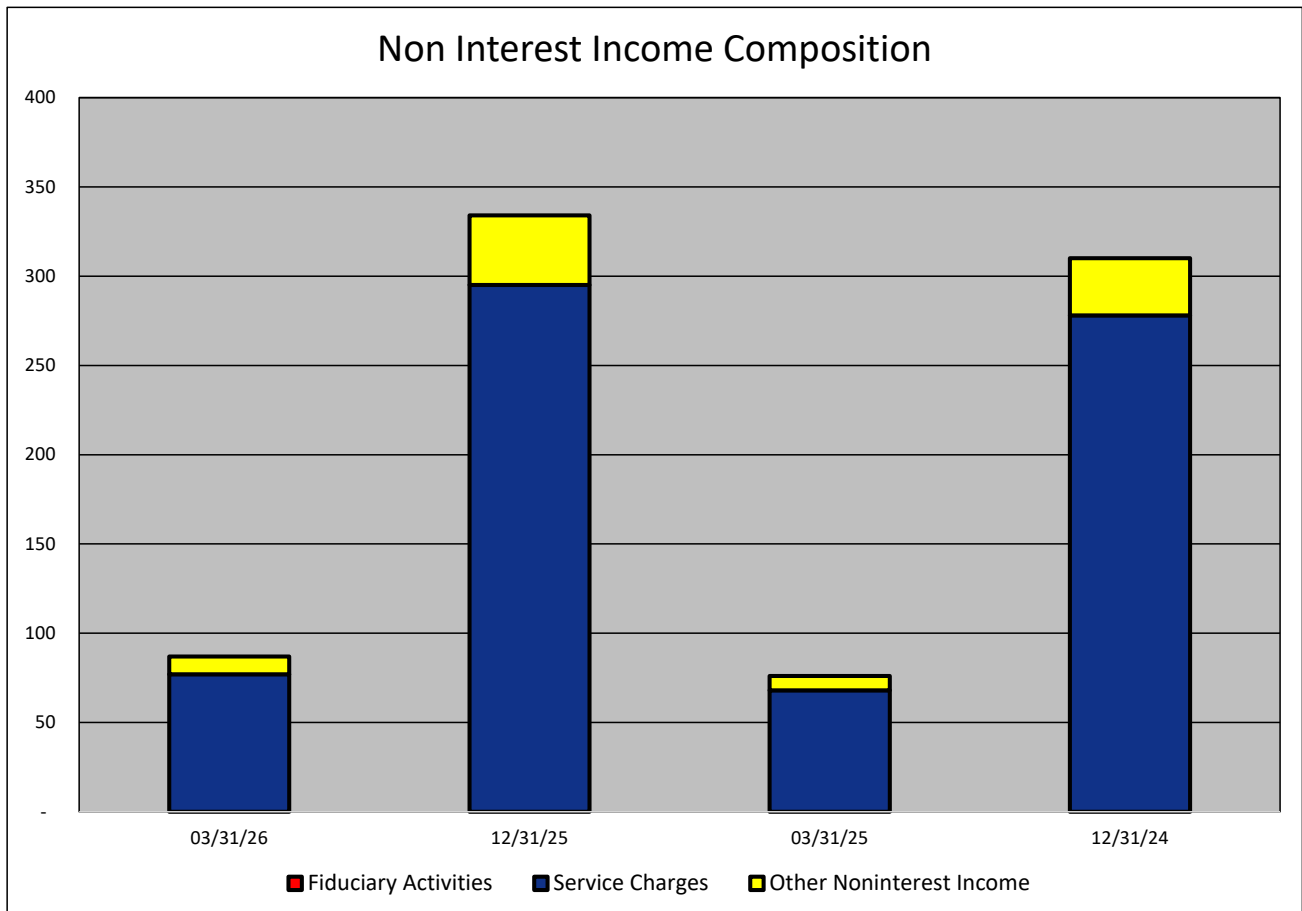


NONINTEREST INCOME COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

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 INCOME CATEGORY

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	77	295	68	278	9	13.24
Other Noninterest Income	10	39	8	32	2	25.00
Total Nonint. Income	87	334	76	310	11	14.47

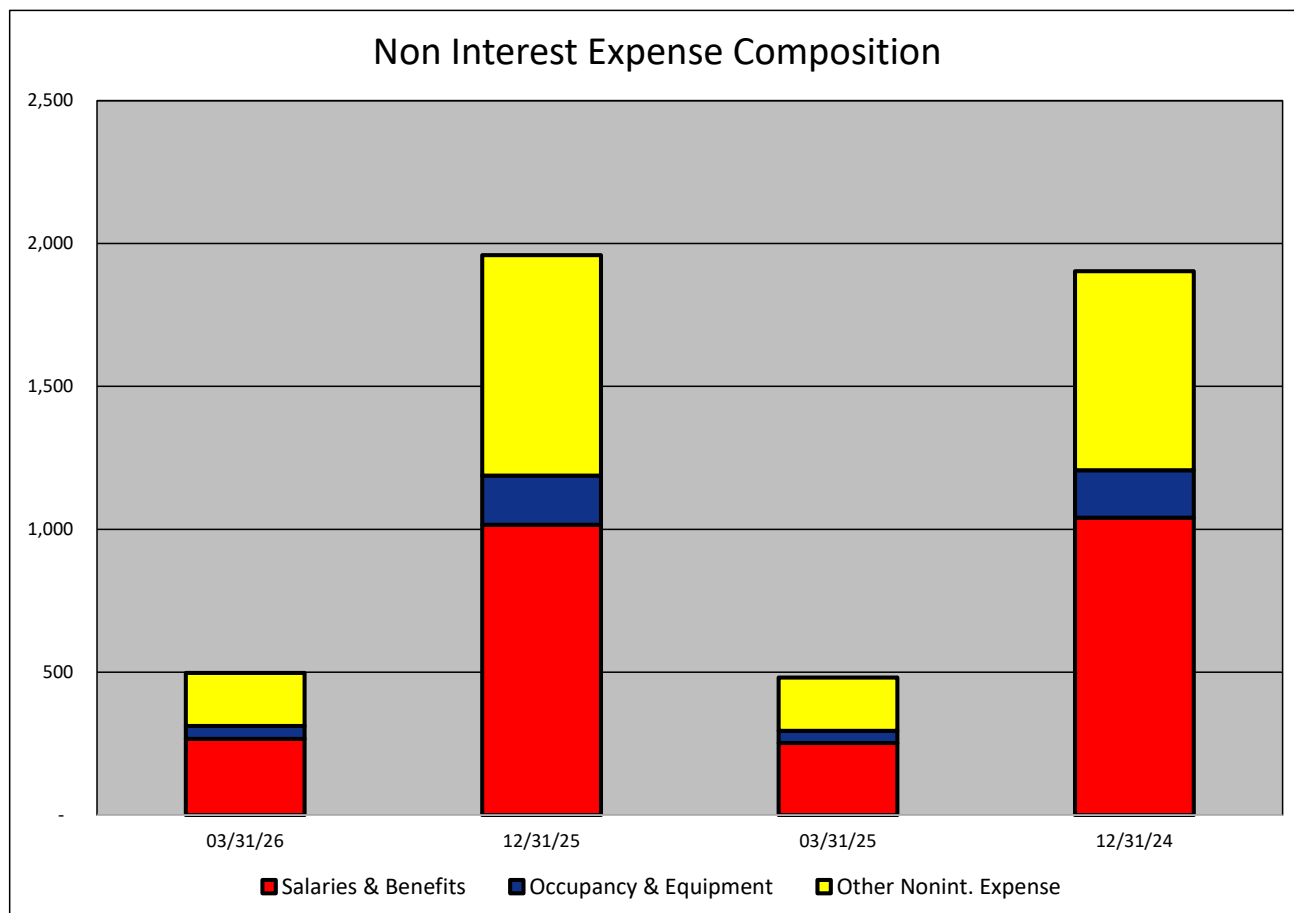


NONINTEREST EXPENSE COMPOSITION- Peoples Bank of Graceville
(Dollars in Thousands)

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	267	1,016	252	1,041	15	5.95
Occupancy & Equipment	45	172	43	166	2	4.65
Other Nonint. Expense	185	771	186	696	(1)	(0.54)
Total Nonint. Expense	497	1,959	481	1,903	16	3.33



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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