

Capital City Bank

Tallahassee, FL

Established

6/13/1907

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 six months June 30, 2022

Institution name	Total Assets (\$'000's)
Tiaa, Fsb	38,576,417
Capital City Bank	4,347,799
First Federal Bank	3,496,824
One Florida Bank	1,411,301
Drummond Community Bank	1,015,279
Prime Meridian Bank	860,735
Fnbt Bank	687,388
Beach Bank	619,248
Intracoastal Bank	550,214
Florida Capital Bank, National Association	521,750
First National Bank Northwest Florida	239,376
Community State Bank	213,562
The Warrington Bank	206,970
Madison County Community Bank	178,719
Lafayette State Bank	177,104
Bank Of Pensacola	158,209
Pnb Community Bank	147,662
Peoples Bank Of Graceville	113,192

Institution name	Return on Avg Assets (%)
Intracoastal Bank	1.66
Peoples Bank Of Graceville	1.27
Tiaa, Fsb	1.18
Drummond Community Bank	1.07
Prime Meridian Bank	1.04
First Federal Bank	1.00
Fnbt Bank	0.93
First National Bank Northwest Florida	0.86
Capital City Bank	0.84
Florida Capital Bank, National Association	0.83
One Florida Bank	0.79
Madison County Community Bank	0.76
Beach Bank	0.67
Pnb Community Bank	0.59
Lafayette State Bank	0.51
Bank Of Pensacola	0.32
Community State Bank	0.23
The Warrington Bank	(0.05)

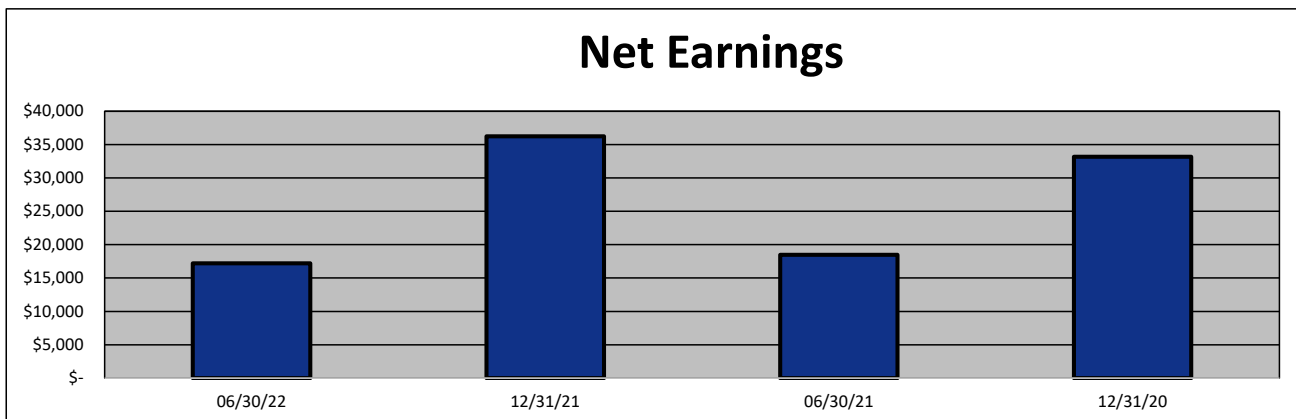
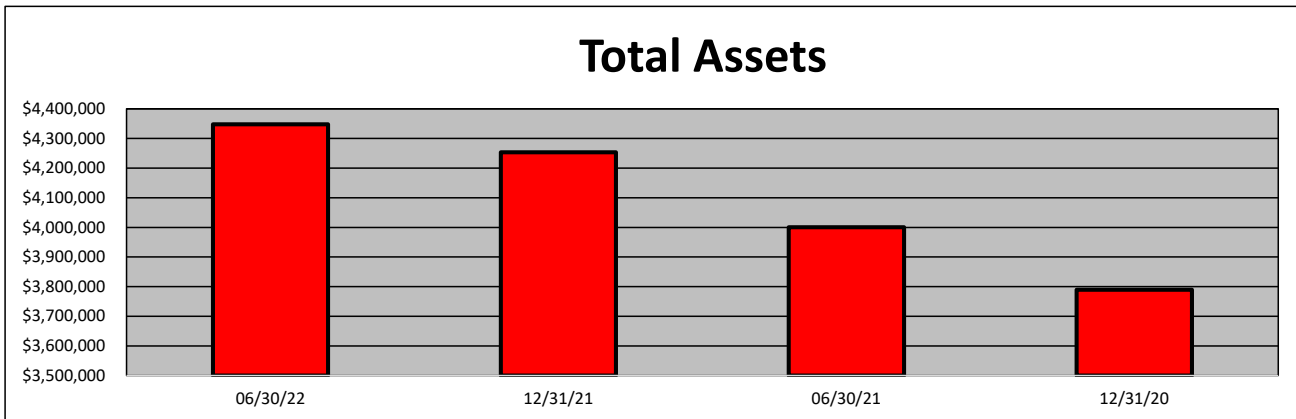
EXECUTIVE SUMMARY - Capital City Bank
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.11	9.72	9.26	9.00	10.08	7.90
Leverage Ratio	8.33	8.59	8.57	8.49	10.09	9.25
Tier 1 Cap/Risk Based Assets	14.38	15.50	14.98	14.75	16.44	15.75
Risk Based Ratio	15.32	16.52	16.02	15.87	17.29	16.64
Common Equity Tier 1 Capital Ratio	14.38	15.50	14.98	14.75	16.42	15.75
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	58.93	52.88	60.07	65.01	64.07	59.01
Loans/Assets	52.03	46.65	52.23	55.95	52.71	50.75
Securities/Assets	25.81	23.21	19.99	12.85	17.27	27.40
PROFITABILITY:						
Return on Avg Assets	0.84	1.07	1.16	1.31	0.67	0.81
Return on Avg Equity	9.00	11.44	12.74	12.44	9.14	10.21
Nonint Income/Avg Assets	2.15	2.72	2.92	3.30	0.86	0.92
Net Overhead Ratio	1.37	1.32	1.29	1.13	1.91	1.62
Efficiency Ratio	75.83	75.63	75.64	69.73	225.75	70.54
Assets (per million) per Employee	5.80	5.85	5.27	5.09	9.27	8.22
ASSET QUALITY:						
Reserves/Loans	0.94	1.09	1.06	1.12	1.36	1.32
Nonperforming Loans/Total Loans	0.14	0.22	0.24	0.26	0.69	0.74
Nonperforming Assets/Total Assets	0.07	0.10	0.16	0.17	0.47	0.49
Adjusted Texas Ratio	0.99	1.25	2.08	2.31	3.38	4.08
YIELDS & COSTS:						
Yield on earning assets	2.77	2.92	2.94	3.44	3.18	3.04
Cost of funds	0.07	0.08	0.08	0.13	0.42	0.30
Net interest margin	2.71	2.86	2.87	3.34	2.61	2.53
Avg Earning Assets/Avg Assets	91.79	91.62	91.80	91.28	90.17	94.25

SELECTED FINANCIAL DATA - Capital City Bank
(Dollars in Thousands)

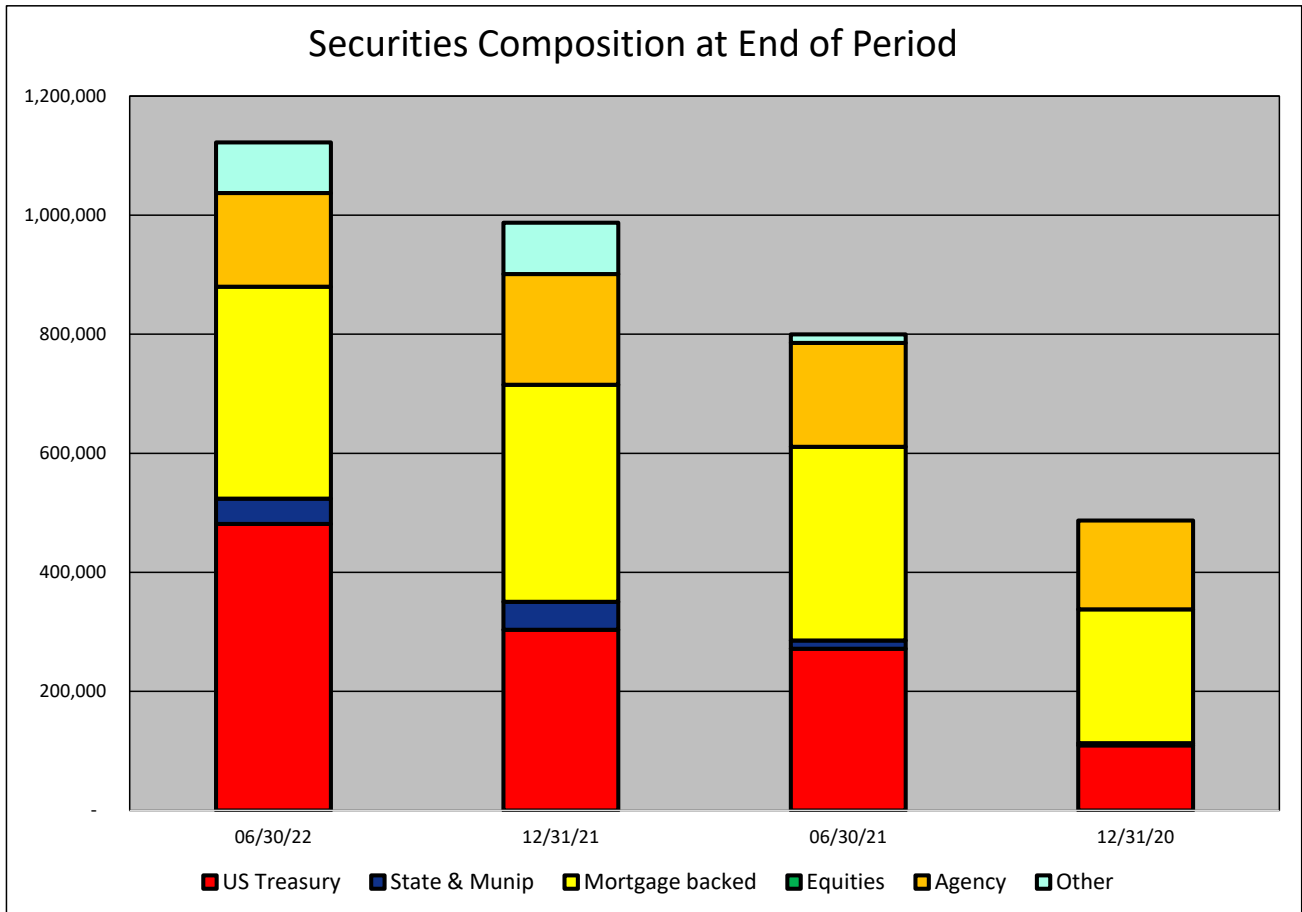
As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,347,799	4,253,359	4,000,591	3,789,776	347,208	8.68
Cash and Equivalents	694,524	1,035,354	845,814	928,549	(151,290)	(17.89)
Securities	1,122,337	987,118	799,654	487,136	322,683	40.35
Loans, net	2,262,361	1,983,997	2,089,483	2,120,465	172,878	8.27
Deposit Accounts	3,838,748	3,752,192	3,478,260	3,261,592	360,488	10.36
Fed Funds & Repos	3,807	4,954	4,520	4,851	(713)	(15.77)
Total Equity	396,131	413,474	370,545	341,061	25,586	6.90

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	17,196	36,263	18,493	33,189	(1,297)	(7.01)
Interest Income	54,758	106,352	52,282	106,197	2,476	4.74
Interest Expense	1,042	2,257	1,183	3,357	(141)	(11.92)
Net Interest Income	53,716	104,095	51,099	102,840	2,617	5.12
Prov for Loan Loss	1,591	(2,842)	(2,496)	9,645	4,087	(163.74)
Noninterest income	46,394	108,186	56,608	111,346	(10,214)	(18.04)
Gain on Sale of Securities	(37)	(3)	(1)	-	(36)	3,600.00
Noninterest Expense	76,021	160,795	81,610	149,638	(5,589)	(6.85)
Net Operating Income	22,498	54,328	28,593	54,903	(6,095)	(21.32)
Income Taxes	4,417	10,553	5,204	10,636	(787)	(15.12)



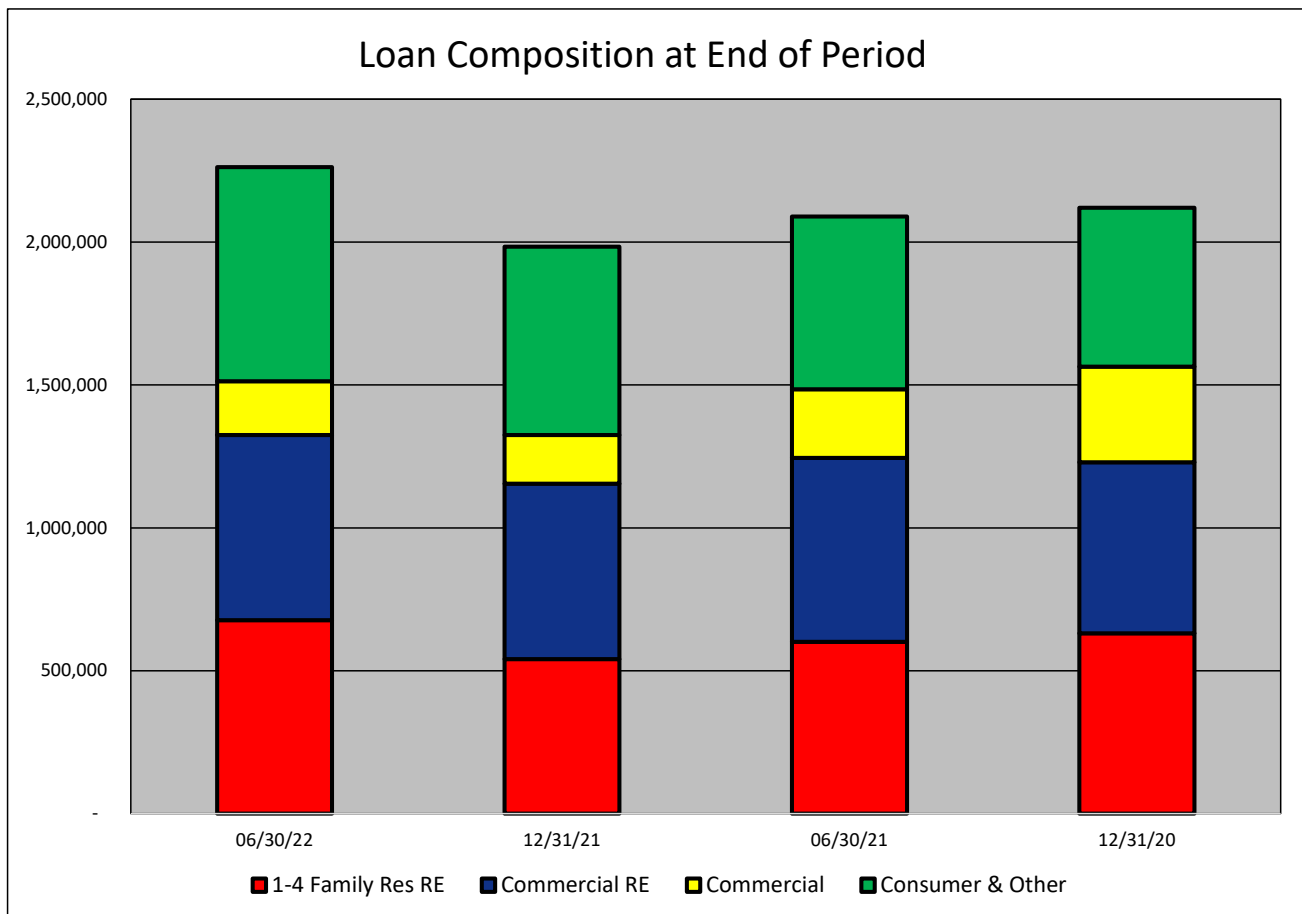
SECURITIES COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	481,275	303,367	271,804	109,520	209,471	77.07
State & Munip	42,358	46,995	13,606	3,633	28,752	211.32
Mortgage backed	356,161	364,846	325,577	224,655	30,584	9.39
Equities	-	-	-	-	-	NA
Agency	157,223	185,702	174,307	149,328	(17,084)	(9.80)
Other	85,320	86,208	14,360	-	70,960	494.15
Total Securities	1,122,337	987,118	799,654	487,136	322,683	40.35



LOAN PORTFOLIO COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	676,619	540,718	600,875	631,106	75,744	12.61
Commercial RE	648,376	613,914	643,534	598,333	4,842	0.75
Commercial	187,685	170,224	240,189	334,316	(52,504)	(21.86)
Consumer & Other	749,681	659,141	604,885	556,710	144,796	23.94
Loans, Net	2,262,361	1,983,997	2,089,483	2,120,465	172,878	8.27



LOAN PORTFOLIO QUALITY - Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

Beginning Balance	21,606	23,816	23,816	13,905	(2,210)	(9.28)
Total Recoveries	2,155	5,459	2,832	3,767	(677)	(23.91)
Total Charge-offs	4,071	4,827	1,977	6,160	2,094	105.92
Provision Expense	1,591	(2,842)	(2,496)	9,645	4,087	(163.74)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	2,659	-	NA
Ending Balance	<u>21,281</u>	<u>21,606</u>	<u>22,175</u>	<u>23,816</u>	<u>(894)</u>	<u>(4.03)</u>

NON-PERFORMING ASSETS:

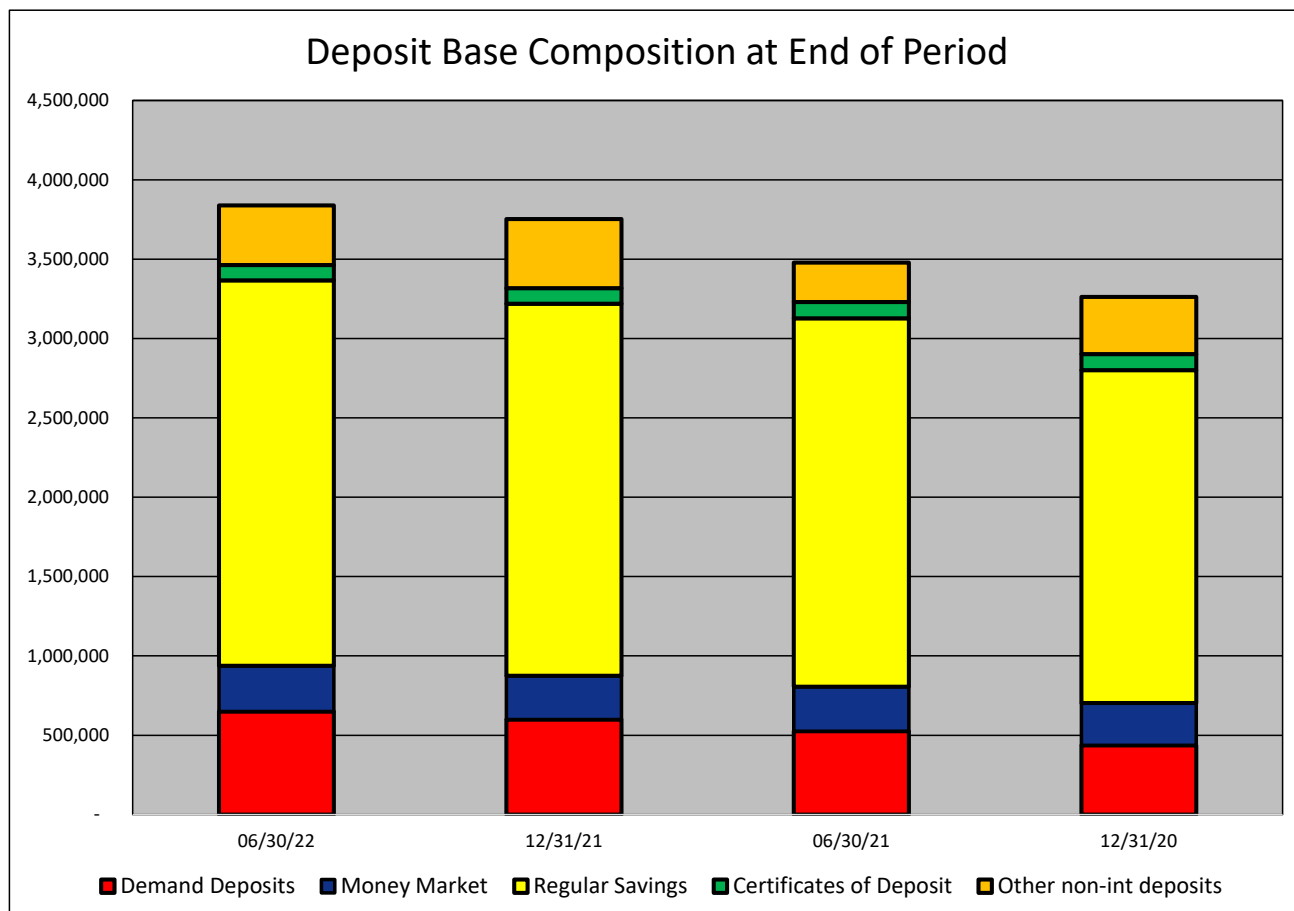
Total-90+ Days Past Due	5	3	3	5	2	66.67
Total-Nonaccrual	3,141	4,322	5,110	5,544	(1,969)	(38.53)
Foreclosed Real Estate	90	17	1,192	808	(1,102)	(92.45)
Total Non-perf Assets	<u>3,236</u>	<u>4,342</u>	<u>6,305</u>	<u>6,357</u>	<u>(3,069)</u>	<u>(48.68)</u>

DEPOSIT BASE COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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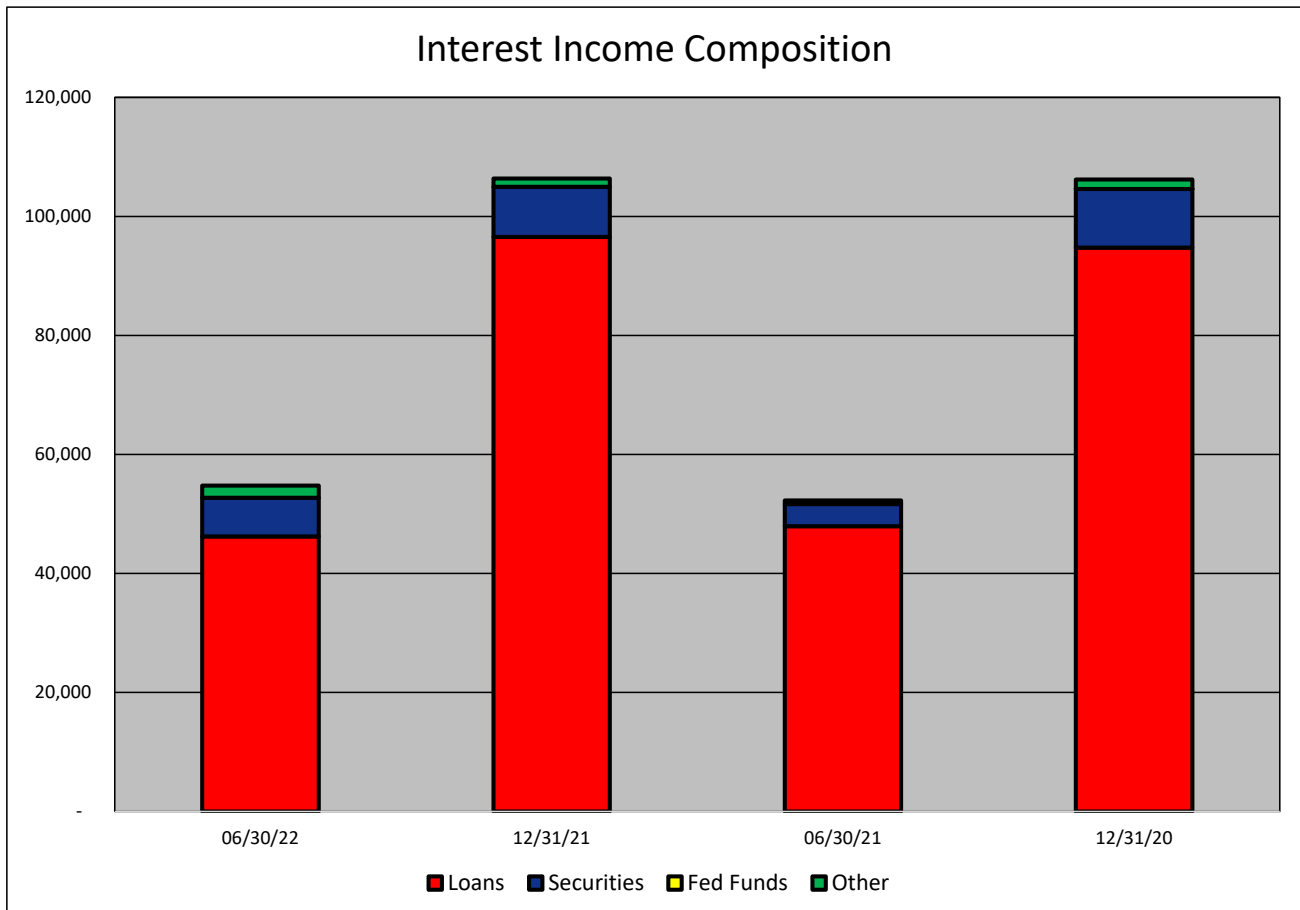
DEPOSIT BASE CATEGORY:

Demand Deposits	649,202	599,746	525,738	435,970	123,464	23.48
Money Market	289,337	274,611	280,805	266,649	8,532	3.04
Regular Savings	2,428,560	2,344,177	2,320,471	2,097,524	108,089	4.66
Certificates of Deposit	95,897	99,373	103,070	101,594	(7,173)	(6.96)
Other non-int deposits	375,752	434,285	248,176	359,855	127,576	51.41
Total Deposits	3,838,748	3,752,192	3,478,260	3,261,592	360,488	10.36



INTEREST INCOME COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	46,205	96,561	47,932	94,751	(1,727)	(3.60)
Securities	6,532	8,412	3,740	9,847	2,792	74.65
Fed Funds	-	-	-	2	-	NA
Other	2,021	1,379	610	1,597	1,411	231.31
Total Int Income	54,758	106,352	52,282	106,197	2,476	4.74

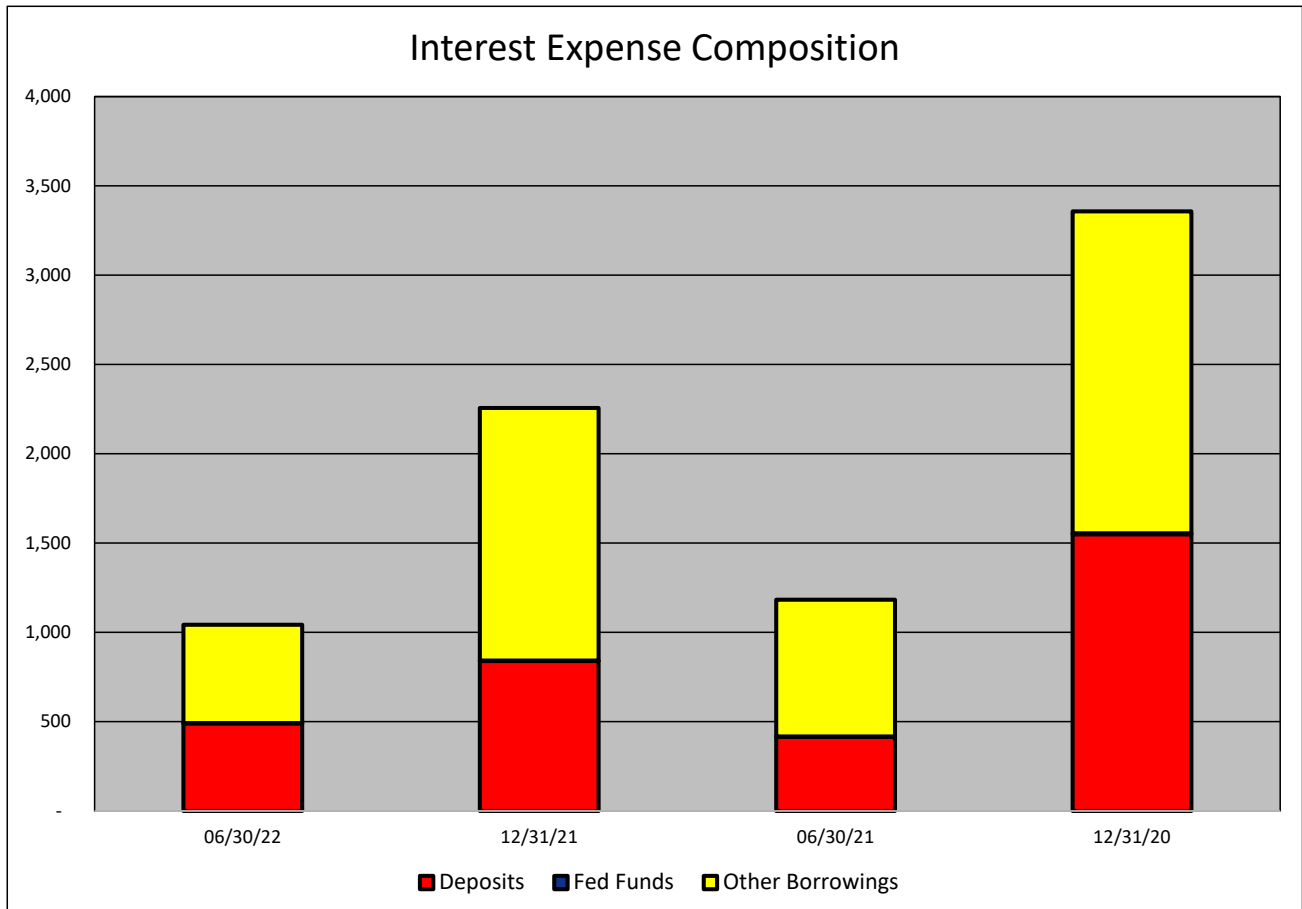


INTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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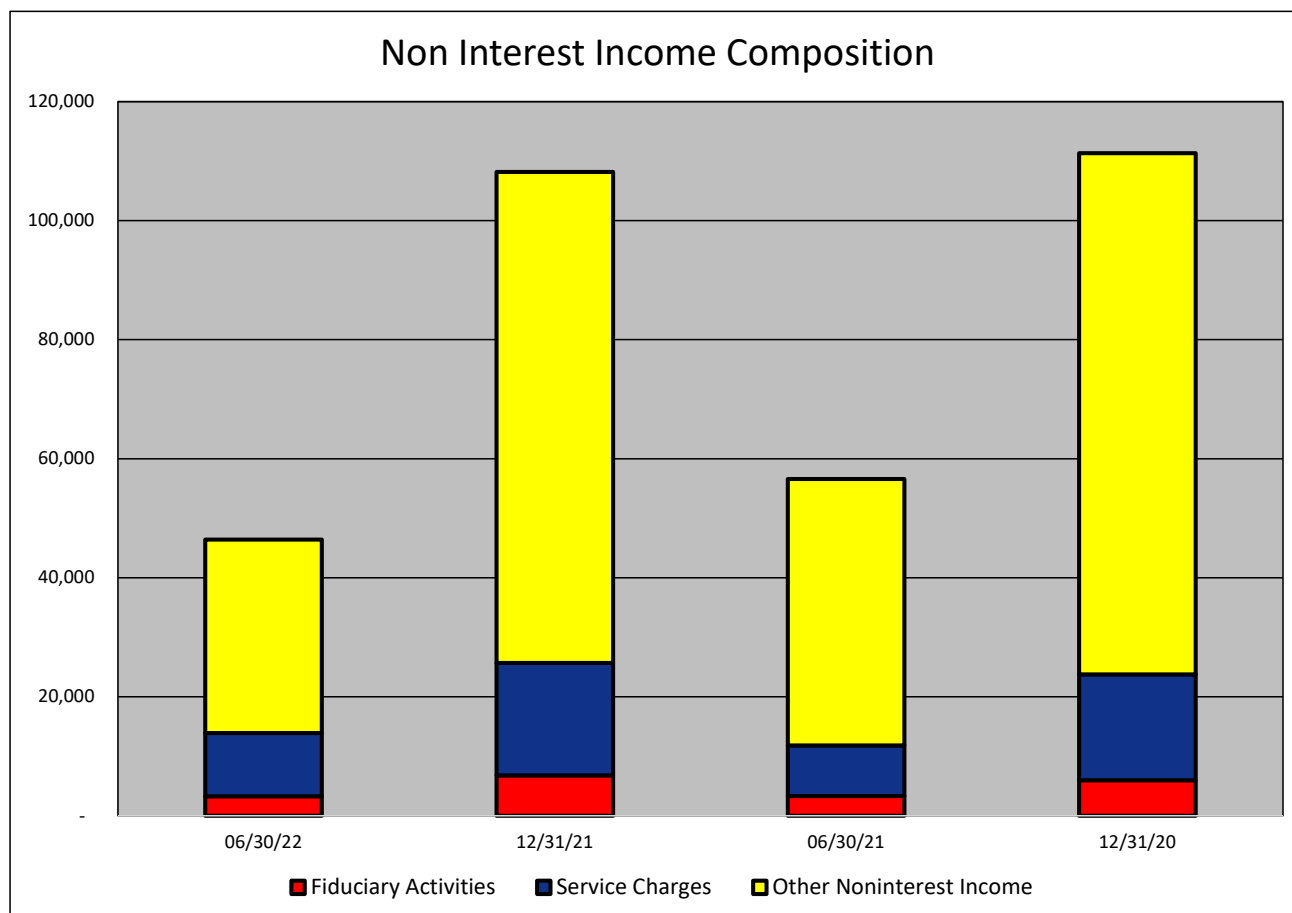
INTEREST EXPENSE CATEGORY

Deposits	491	840	416	1,549	75	18.03
Fed Funds	1	2	1	6	-	-
Other Borrowings	550	1,415	766	1,802	(216)	(28.20)
Total Int Expense	1,042	2,257	1,183	3,357	(141)	(11.92)



NONINTEREST INCOME COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	3,267	6,799	3,301	5,972	(34)	(1.03)
Service Charges	10,638	18,882	8,507	17,799	2,131	25.05
Other Noninterest Income	32,489	82,505	44,800	87,575	(12,311)	(27.48)
Total Nonint. Income	46,394	108,186	56,608	111,346	(10,214)	(18.04)

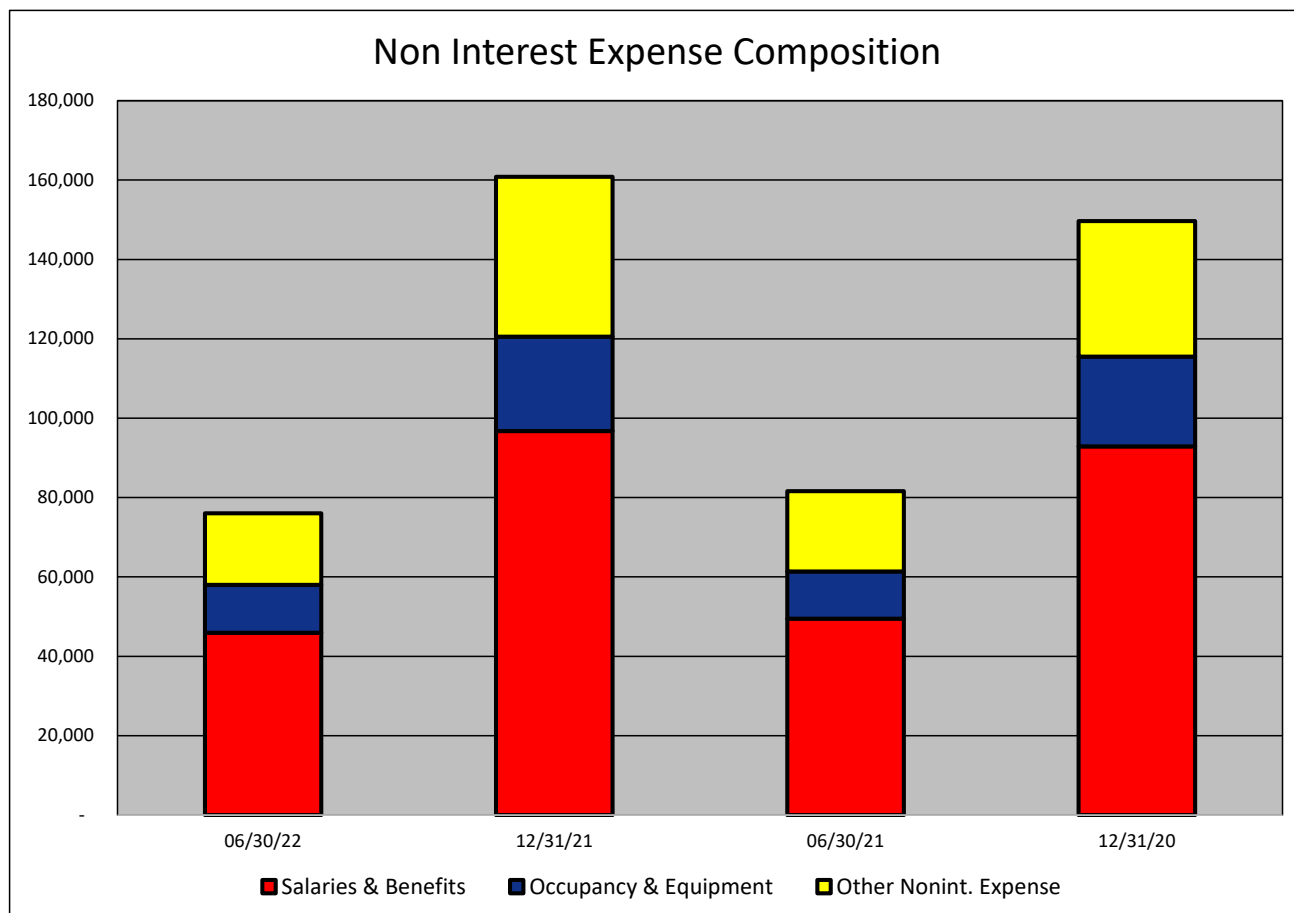


NONINTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
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NONINTEREST EXPENSE CATEGORY

Salaries & Benefits	45,947	96,729	49,467	92,862	(3520)	(7.12)
Occupancy & Equipment	12,079	23,779	11,897	22,630	182	1.53
Other Nonint. Expense	17,995	40,287	20,246	34,146	(2251)	(11.12)
Total Nonint. Expense	76,021	160,795	81,610	149,638	(5589)	(6.85)



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$000		% Change in Assets
	This Year	Last Year	
The Warrington Bank	206,970	116,409	77.80
One Florida Bank	1,411,301	1,090,805	29.38
Bank Of Pensacola	158,209	132,628	19.29
Prime Meridian Bank	860,735	756,537	13.77
Pnb Community Bank	147,662	133,018	11.01
Fnbt Bank	687,388	619,219	11.01
Drummond Community Bank	1,015,279	917,699	10.63
First National Bank Northwest Florida	239,376	217,274	10.17
First Federal Bank	3,496,824	3,175,330	10.12
Community State Bank	213,562	195,089	9.47
Madison County Community Bank	178,719	163,779	9.12
Capital City Bank	4,347,799	4,000,591	8.68
Florida Capital Bank, National Association	521,750	491,536	6.15
Intracoastal Bank	550,214	527,264	4.35
Beach Bank	619,248	602,207	2.83
Lafayette State Bank	177,104	174,322	1.60
Tiaa, Fsb	38,576,417	38,435,437	0.37
Peoples Bank Of Graceville	113,192	125,466	(9.78)
Select Peer Average	2,973,431	2,881,923	12.55

PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Loans \$000		% Change in Loans
	This Year	Last Year	
The Warrington Bank	41,814	25,337	65.03
Florida Capital Bank, National Association	428,285	298,877	43.30
One Florida Bank	916,282	749,197	22.30
Pnb Community Bank	99,886	82,233	21.47
Drummond Community Bank	570,917	478,307	19.36
Lafayette State Bank	118,000	100,815	17.05
Beach Bank	485,474	424,784	14.29
Madison County Community Bank	80,287	70,756	13.47
Prime Meridian Bank	554,902	490,123	13.22
Intracoastal Bank	308,614	275,202	12.14
Capital City Bank	2,262,361	2,089,483	8.27
Tiaa, Fsb	32,307,764	32,595,460	(0.88)
Fnbt Bank	188,389	204,258	(7.77)
Community State Bank	84,699	93,664	(9.57)
Bank Of Pensacola	47,167	53,277	(11.47)
Peoples Bank Of Graceville	34,068	43,398	(21.50)
First Federal Bank	990,244	1,321,487	(25.07)
First National Bank Northwest Florida	49,928	76,843	(35.03)

Select Peer Average	2,198,282	2,192,972	7.70
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the six months June 30, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
The Warrington Bank	14.79	15.11	0.00	0.00	0.00
Florida Capital Bank, National Association	12.28	12.77	18.83	20.05	18.83
Peoples Bank Of Graceville	2.56	10.59	31.98	33.06	31.98
Tiaa, Fsb	10.53	10.01	15.10	16.06	15.10
Beach Bank	13.43	9.90	11.47	12.52	11.47
Drummond Community Bank	7.00	9.63	0.00	0.00	0.00
First National Bank Northwest Florida	8.87	9.16	47.56	48.82	47.56
First Federal Bank	7.75	8.90	17.73	18.63	17.73
Fnbt Bank	8.28	8.65	23.29	24.54	23.29
Prime Meridian Bank	7.96	8.61	12.61	13.72	12.61
Pnb Community Bank	7.03	8.60	0.00	0.00	0.00
Capital City Bank	9.11	8.33	14.38	15.32	14.38
One Florida Bank	7.69	8.30	10.66	11.50	10.66
Intracoastal Bank	5.16	8.19	11.10	12.28	11.10
Bank Of Pensacola	8.15	8.18	32.99	34.23	32.99
Lafayette State Bank	4.68	7.95	10.33	11.25	10.33
Madison County Community Bank	3.95	7.80	13.79	15.04	13.79
Community State Bank	2.94	5.86	11.65	12.52	11.65

Select Peer Average	7.90	9.25	15.75	16.64	15.75
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the six months June 30, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	122.40	83.75	11.39
Florida Capital Bank, National Association	113.49	82.09	3.54
Beach Bank	99.83	78.40	3.47
Pnb Community Bank	74.03	67.65	16.96
One Florida Bank	70.70	64.92	8.53
Prime Meridian Bank	70.64	64.47	16.52
Lafayette State Bank	70.24	66.63	20.87
Drummond Community Bank	61.78	56.23	35.79
Intracoastal Bank	59.50	56.09	25.13
Capital City Bank	58.93	52.03	25.81
Madison County Community Bank	47.06	44.92	39.55
Community State Bank	41.01	39.66	23.52
Bank Of Pensacola	32.54	29.81	48.89
First Federal Bank	32.29	28.32	57.86
Peoples Bank Of Graceville	31.00	30.10	61.40
Fnbt Bank	29.98	27.41	32.59
The Warrington Bank	23.73	20.20	58.09
First National Bank Northwest Florida	22.97	20.86	3.36

Select Peer Average	59.01	50.75	27.40
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Intracoastal Bank	535,604	1.66	26.99
Peoples Bank Of Graceville	114,829	1.27	20.03
Tiaa, Fsb	37,752,782	1.18	11.38
Drummond Community Bank	1,027,693	1.07	12.74
Prime Meridian Bank	862,902	1.04	12.85
First Federal Bank	3,598,006	1.00	11.17
Fnbt Bank	649,344	0.93	10.92
First National Bank Northwest Florida	222,263	0.86	9.17
Capital City Bank	4,311,252	0.84	9.00
Florida Capital Bank, National Association	506,480	0.83	6.64
One Florida Bank	1,398,808	0.79	10.11
Madison County Community Bank	175,348	0.76	13.02
Beach Bank	613,040	0.67	5.00
Pnb Community Bank	149,294	0.59	7.66
Lafayette State Bank	174,428	0.51	8.29
Bank Of Pensacola	154,840	0.32	3.92
Community State Bank	207,160	0.23	5.31
The Warrington Bank	154,024	(0.05)	(0.38)

Select Peer Average	2,922,672	0.81	10.21
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the six months June 30, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Tiaa, Fsb	1.42	0.40	47.78	26.66
Intracoastal Bank	0.14	1.60	50.29	13.76
Peoples Bank Of Graceville	0.25	1.31	54.14	8.09
Prime Meridian Bank	0.28	1.46	54.73	8.61
One Florida Bank	0.15	1.63	60.34	9.94
Drummond Community Bank	0.99	2.05	62.71	4.98
First National Bank Northwest Florida	0.52	0.95	63.16	7.25
Madison County Community Bank	0.55	1.65	67.80	6.87
Fnbt Bank	1.12	1.05	70.45	7.81
First Federal Bank	1.93	1.29	72.00	4.78
Capital City Bank	2.15	1.37	75.83	5.80
Bank Of Pensacola	0.18	1.18	76.44	14.38
Beach Bank	1.31	2.00	78.52	6.01
Pnb Community Bank	0.29	2.86	79.79	3.69
Lafayette State Bank	1.09	2.67	80.87	3.41
Florida Capital Bank, National Association	3.40	1.74	82.44	3.20
Community State Bank	0.62	2.28	88.61	6.28
The Warrington Bank	0.25	1.71	103.78	6.47

Select Peer Average	0.92	1.62	70.54	8.22
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the six months June 30, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	1.04	0.00	0.00	0.00
First National Bank Northwest Florida	2.50	0.00	0.00	0.00
Intracoastal Bank	1.54	0.00	0.00	0.00
The Warrington Bank	1.18	0.06	0.01	0.08
Fnbt Bank	2.60	0.09	0.02	0.27
Prime Meridian Bank	1.19	0.06	0.04	0.46
Lafayette State Bank	1.05	0.08	0.05	0.97
Capital City Bank	0.94	0.14	0.07	0.99
One Florida Bank	1.00	0.11	0.07	0.85
Peoples Bank Of Graceville	1.17	0.37	0.11	3.85
Drummond Community Bank	1.77	0.13	0.13	1.66
Madison County Community Bank	1.89	0.31	0.14	2.89
Florida Capital Bank, National Association	0.98	0.59	0.49	0.82
Pnb Community Bank	0.94	1.08	0.73	9.54
Community State Bank	1.08	2.47	0.99	30.97
First Federal Bank	1.04	3.64	1.03	1.32
Beach Bank	1.13	0.04	1.50	10.49
Tiaa, Fsb	0.74	4.17	3.50	8.31

Select Peer Average	1.32	0.74	0.49	4.08
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
Pnb Community Bank	3.93	1.57	7.33	0.00	16.96
Bank Of Pensacola	3.46	16.99	0.00	48.89	0.00
Community State Bank	2.47	29.87	0.13	0.00	23.52
Drummond Community Bank	2.38	1.34	0.00	0.48	35.31
Capital City Bank	2.10	13.88	0.00	12.15	13.66
Lafayette State Bank	1.95	4.14	0.69	0.00	20.87
The Warrington Bank	1.74	19.11	0.00	53.03	5.06
One Florida Bank	1.59	23.93	0.00	0.00	8.53
Prime Meridian Bank	1.48	12.19	1.92	1.02	15.50
Madison County Community Bank	1.39	8.50	0.00	0.00	39.55
Intracoastal Bank	1.10	15.12	0.00	0.00	25.13
Florida Capital Bank, National Association	1.05	8.52	0.00	0.00	3.54
Peoples Bank Of Graceville	0.96	6.96	0.00	0.00	61.23
First Federal Bank	0.88	2.25	0.00	0.00	57.85
First National Bank Northwest Florida	0.66	74.83	0.00	1.87	1.41
Beach Bank	0.56	6.28	0.00	0.00	3.47
Fnbt Bank	0.47	37.36	0.00	32.01	0.57
Tiaa, Fsb	0.10	2.27	0.00	0.12	11.24

Select Peer Average	1.57	15.84	0.56	8.31	19.08
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the six months June 30, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
Tiaa, Fsb	83.13	0.08	0.01	0.81
Beach Bank	77.29	2.57	1.47	0.07
Pnb Community Bank	67.01	1.96	0.00	0.00
Lafayette State Bank	65.93	3.04	0.00	0.00
One Florida Bank	64.24	0.78	0.00	0.00
Florida Capital Bank, National Association	62.91	0.43	0.00	0.05
Prime Meridian Bank	62.45	1.27	0.00	0.00
Intracoastal Bank	55.23	1.06	0.00	0.00
Drummond Community Bank	52.21	2.51	0.06	0.08
Capital City Bank	50.42	2.17	0.00	2.17
Madison County Community Bank	44.07	2.43	0.00	0.00
Community State Bank	39.23	1.82	0.01	0.17
Peoples Bank Of Graceville	29.74	0.09	0.00	0.00
Bank Of Pensacola	29.50	0.73	0.00	0.00
Fnbt Bank	26.32	2.03	0.00	0.00
First Federal Bank	25.93	1.16	0.00	5.52
First National Bank Northwest Florida	20.34	0.48	0.00	0.01
The Warrington Bank	19.96	0.61	0.00	0.00

Select Peer Average	48.66	1.40	0.09	0.49
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the six months June 30, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Drummond Community Bank	49.79	49.04	98.82	0.00	1.18
Bank Of Pensacola	45.98	54.02	100.00	0.00	0.00
Capital City Bank	45.90	52.76	98.66	0.10	1.25
Community State Bank	45.22	54.78	100.00	0.00	0.00
Lafayette State Bank	44.38	55.62	100.00	0.00	0.00
Florida Capital Bank, National Association	38.28	45.06	83.33	0.00	16.67
One Florida Bank	35.41	64.46	99.87	0.00	0.13
Pnb Community Bank	30.27	69.73	100.00	0.00	0.00
Intracoastal Bank	29.87	70.13	100.00	0.00	0.00
The Warrington Bank	28.97	71.03	100.00	0.00	0.00
First National Bank Northwest Florida	27.89	72.11	100.00	0.00	0.00
Beach Bank	26.93	65.67	92.60	0.00	7.40
Peoples Bank Of Graceville	26.91	73.09	100.00	0.00	0.00
Prime Meridian Bank	26.82	72.76	99.58	0.00	0.42
Madison County Community Bank	24.53	75.47	100.00	0.00	0.00
First Federal Bank	7.19	89.45	96.64	0.00	3.36
Fnbt Bank	3.48	96.52	100.00	0.00	0.00
Tiaa, Fsb	2.76	75.07	77.82	0.00	22.18

Select Peer Average	30.03	67.04	97.07	0.01	2.92
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the six months June 30, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Drummond Community Bank	4.08	0.07	4.02	94.44
Pnb Community Bank	3.86	0.06	3.82	95.56
Lafayette State Bank	3.93	0.34	3.74	94.08
Intracoastal Bank	3.53	0.21	3.39	97.42
Beach Bank	3.62	0.52	3.25	89.60
Community State Bank	3.21	0.13	3.12	83.28
Prime Meridian Bank	3.20	0.30	3.00	96.88
Florida Capital Bank, National Association	3.22	0.56	2.96	95.91
One Florida Bank	3.13	0.35	2.90	96.45
First Federal Bank	2.90	0.21	2.74	91.29
Madison County Community Bank	3.10	0.51	2.71	96.37
Capital City Bank	2.77	0.07	2.71	91.79
Peoples Bank Of Graceville	2.98	0.51	2.63	98.67
Tiaa, Fsb	3.08	0.79	2.40	99.44
Fnbt Bank	2.45	0.18	2.27	86.23
First National Bank Northwest Florida	1.98	0.07	1.92	94.14
The Warrington Bank	1.73	0.09	1.68	97.76
Bank Of Pensacola	1.91	0.51	1.64	97.25
Select Peer Average	3.04	0.30	2.53	94.25