

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 year ended December 31, 2022

Institution name	Total Assets (\$'000's)
Tiaa, Fsb	39,416,491
Capital City Bank	4,520,223
First Federal Bank	3,765,448
One Florida Bank	1,428,073
Prime Meridian Bank	815,142
Fnbt Bank	586,236
Intracoastal Bank	488,470
Florida Capital Bank, National Association	444,412
Community State Bank	249,080
The Warrington Bank	208,411
First National Bank Northwest Florida	189,617
Lafayette State Bank	186,292
Madison County Community Bank	179,410
Pnb Community Bank	146,810
Bank Of Pensacola	144,675
Peoples Bank Of Graceville	115,513

Institution name	Return on Avg Assets (%)
Intracoastal Bank	1.76
Peoples Bank Of Graceville	1.31
Fnbt Bank	1.27
First National Bank Northwest Florida	1.25
Prime Meridian Bank	1.20
First Federal Bank	1.12
Madison County Community Bank	1.05
Capital City Bank	0.97
One Florida Bank	0.86
Pnb Community Bank	0.75
Lafayette State Bank	0.59
Community State Bank	0.55
Florida Capital Bank, National Association	0.48
Bank Of Pensacola	0.47
The Warrington Bank	0.22
Tiaa, Fsb	(0.99)

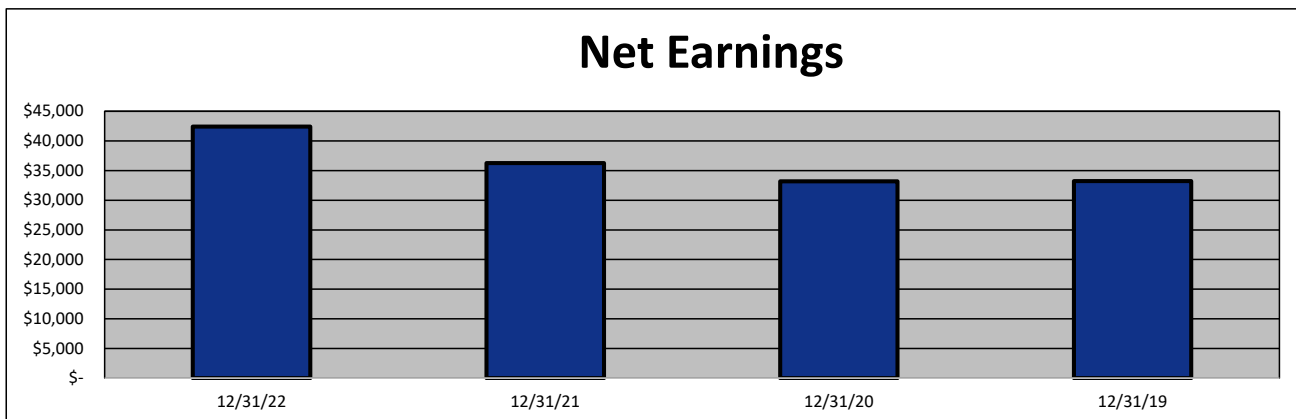
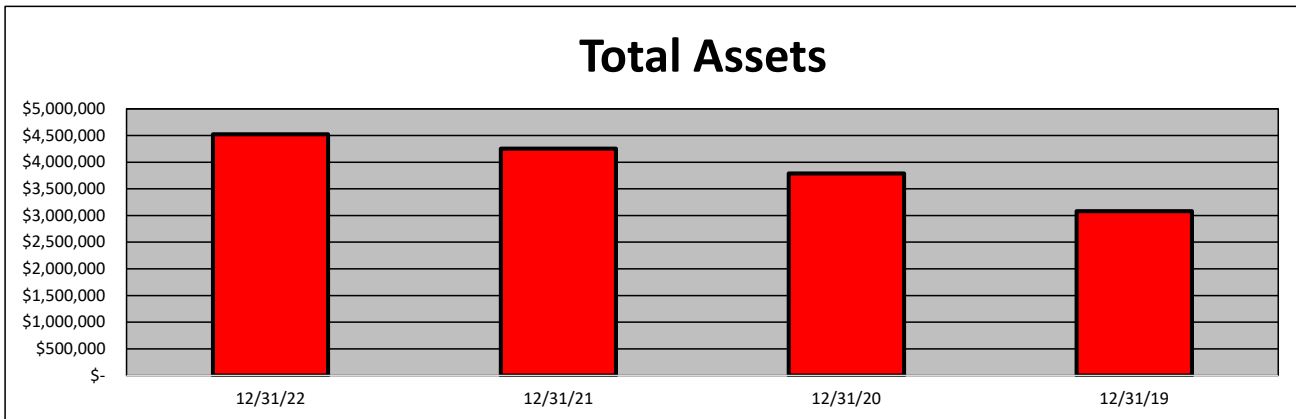
EXECUTIVE SUMMARY - Capital City Bank
(Percentage)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	State Avg.	Peer Avg.
CAPITAL RATIOS						
Equity/Assets	9.04	9.72	9.00	11.61	10.13	8.75
Leverage Ratio	8.43	8.59	8.49	10.57	10.24	9.93
Tier 1 Cap/Risk Based Assets	13.51	15.50	14.75	16.14	18.48	15.36
Risk Based Ratio	14.50	16.52	15.87	16.88	19.34	16.24
Common Equity Tier 1 Capital Ratio	13.51	15.50	14.75	16.14	18.48	15.36
BALANCE SHEET RATIOS:						
Loan/Deposit Ratio	64.60	52.88	65.01	68.82	60.26	59.85
Loans/Assets	57.07	46.65	55.95	59.90	50.83	52.22
Securities/Assets	23.60	23.21	12.85	20.63	18.73	29.30
PROFITABILITY:						
Return on Avg Assets	0.97	1.07	1.31	1.12	0.61	0.80
Return on Avg Equity	10.53	11.44	12.44	9.48	8.77	11.57
Nonint Income/Avg Assets	2.05	2.72	3.30	1.77	1.30	0.67
Net Overhead Ratio	1.51	1.32	1.13	2.02	1.97	1.90
Efficiency Ratio	71.91	75.63	69.73	70.84	162.15	75.61
Assets (per million) per Employee	5.90	5.85	5.09	3.78	9.87	8.19
ASSET QUALITY:						
Reserves/Loans	0.96	1.09	1.12	0.75	1.37	1.28
Nonperforming Loans/Total Loans	0.09	0.22	0.26	0.24	0.54	1.17
Nonperforming Assets/Total Assets	0.06	0.10	0.17	0.18	0.34	0.57
Adjusted Texas Ratio	0.79	1.25	2.31	1.89	2.40	4.03
YIELDS & COSTS:						
Yield on earning assets	3.29	2.92	3.44	4.18	3.11	3.37
Cost of funds	0.16	0.08	0.13	0.33	0.38	0.44
Net interest margin	3.16	2.86	3.34	3.92	2.58	2.60
Avg Earning Assets/Avg Assets	91.52	91.62	91.28	90.88	90.84	94.80

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

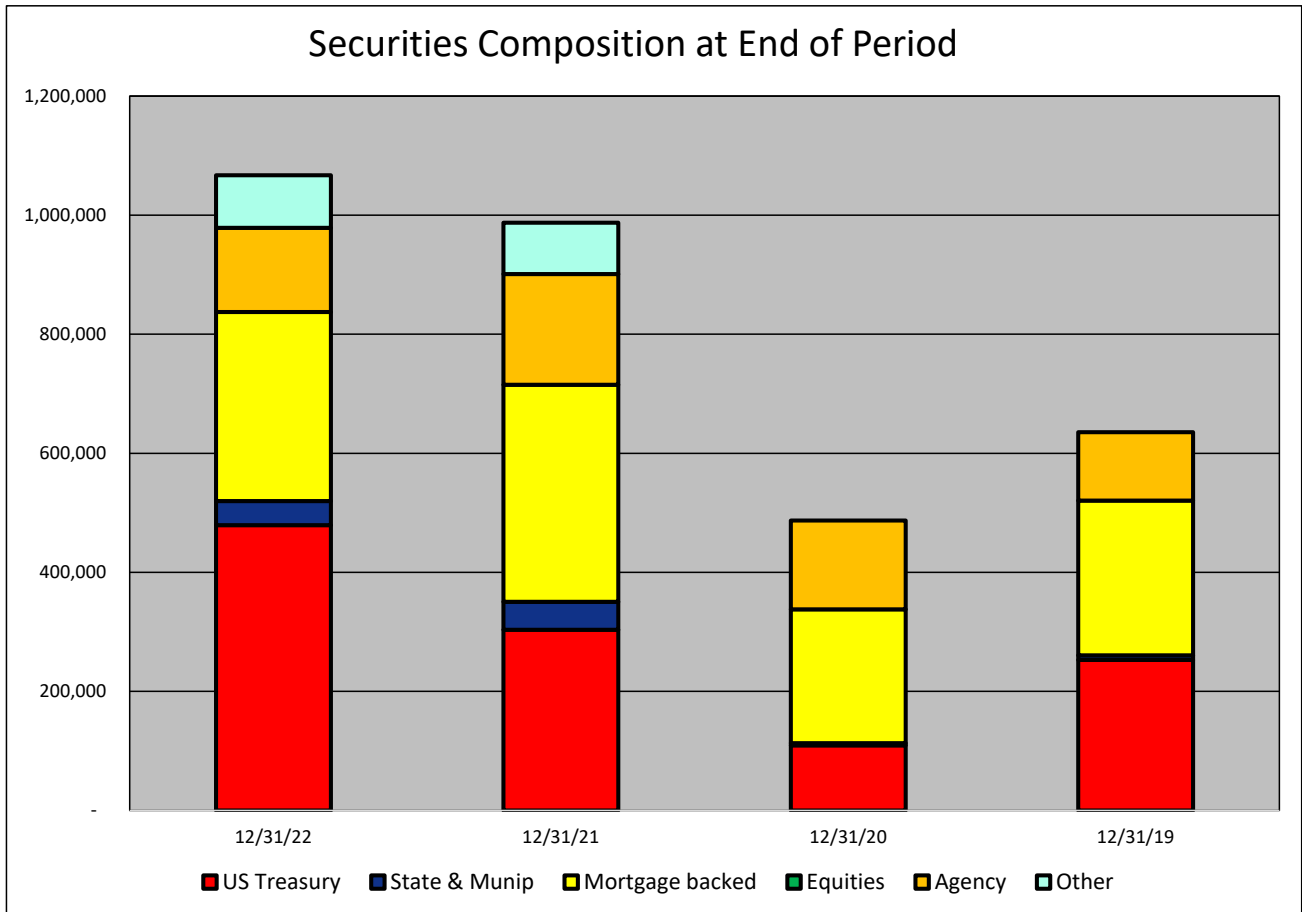
As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Total Assets	4,520,223	4,253,359	3,789,776	3,080,900	266,864	6.27
Cash and Equivalents	600,650	1,035,354	928,549	378,422	(434,704)	(41.99)
Securities	1,066,816	987,118	487,136	635,487	79,698	8.07
Loans, net	2,579,815	1,983,997	2,120,465	1,845,438	595,818	30.03
Deposit Accounts	3,993,372	3,752,192	3,261,592	2,681,655	241,180	6.43
Fed Funds & Repos	6,583	4,954	4,851	6,065	1,629	32.88
Total Equity	408,795	413,474	341,061	357,680	(4,679)	(1.13)

Period Ending	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
Net Earnings	42,431	36,263	33,189	33,219	6,168	17.01
Interest Income	131,302	106,352	106,197	112,836	24,950	23.46
Interest Expense	5,236	2,257	3,357	7,112	2,979	131.99
Net Interest Income	126,066	104,095	102,840	105,724	21,971	21.11
Prov for Loan Loss	7,065	(2,842)	9,645	2,027	9,907	(348.59)
Noninterest income	89,184	108,186	111,346	52,600	(19,002)	(17.56)
Gain on Sale of Securities	(37)	(3)	-	-	(34)	1,133.33
Noninterest Expense	155,009	160,795	149,638	112,492	(5,786)	(3.60)
Net Operating Income	53,176	54,328	54,903	43,805	(1,152)	(2.12)
Income Taxes	10,746	10,553	10,636	10,586	193	1.83



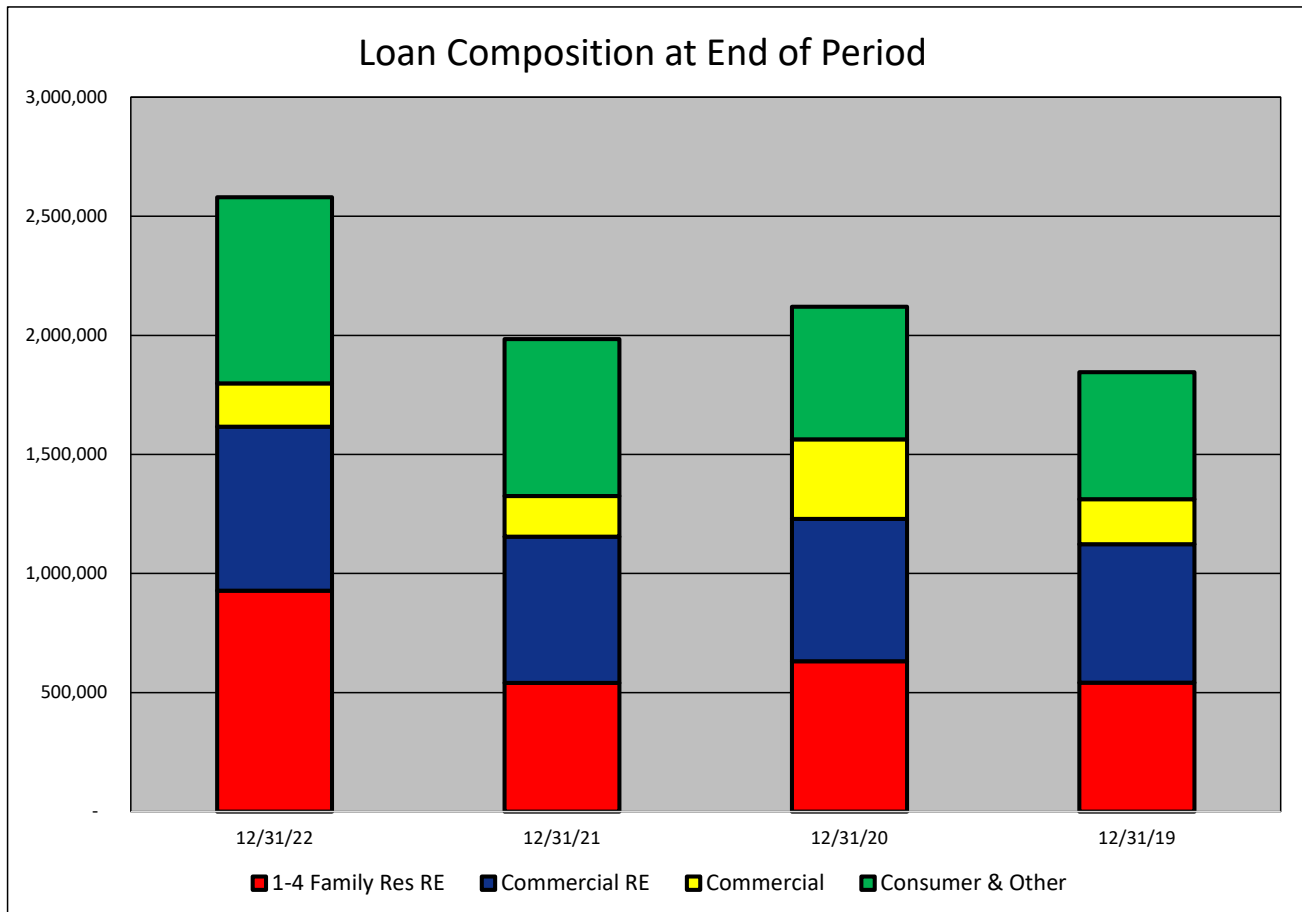
SECURITIES COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
SECURITIES CATEGORY:						
US Treasury	479,424	303,367	109,520	252,814	176,057	58.03
State & Munip	40,328	46,995	3,633	7,695	(6,667)	(14.19)
Mortgage backed	317,508	364,846	224,655	260,234	(47,338)	(12.97)
Equities	-	-	-	-	-	NA
Agency	141,319	185,702	149,328	114,744	(44,383)	(23.90)
Other	88,237	86,208	-	-	2,029	2.35
Total Securities	1,066,816	987,118	487,136	635,487	79,698	8.07



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
LOAN CATEGORY:						
1-4 Family Res RE	927,339	540,718	631,106	541,995	386,621	71.50
Commercial RE	689,032	613,914	598,333	581,043	75,118	12.24
Commercial	182,242	170,224	334,316	188,481	12,018	7.06
Consumer & Other	781,202	659,141	556,710	533,919	122,061	18.52
Loans, Net	<u>2,579,815</u>	<u>1,983,997</u>	<u>2,120,465</u>	<u>1,845,438</u>	<u>595,818</u>	<u>30.03</u>



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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LOAN LOSS RESERVE ACTIVITY:

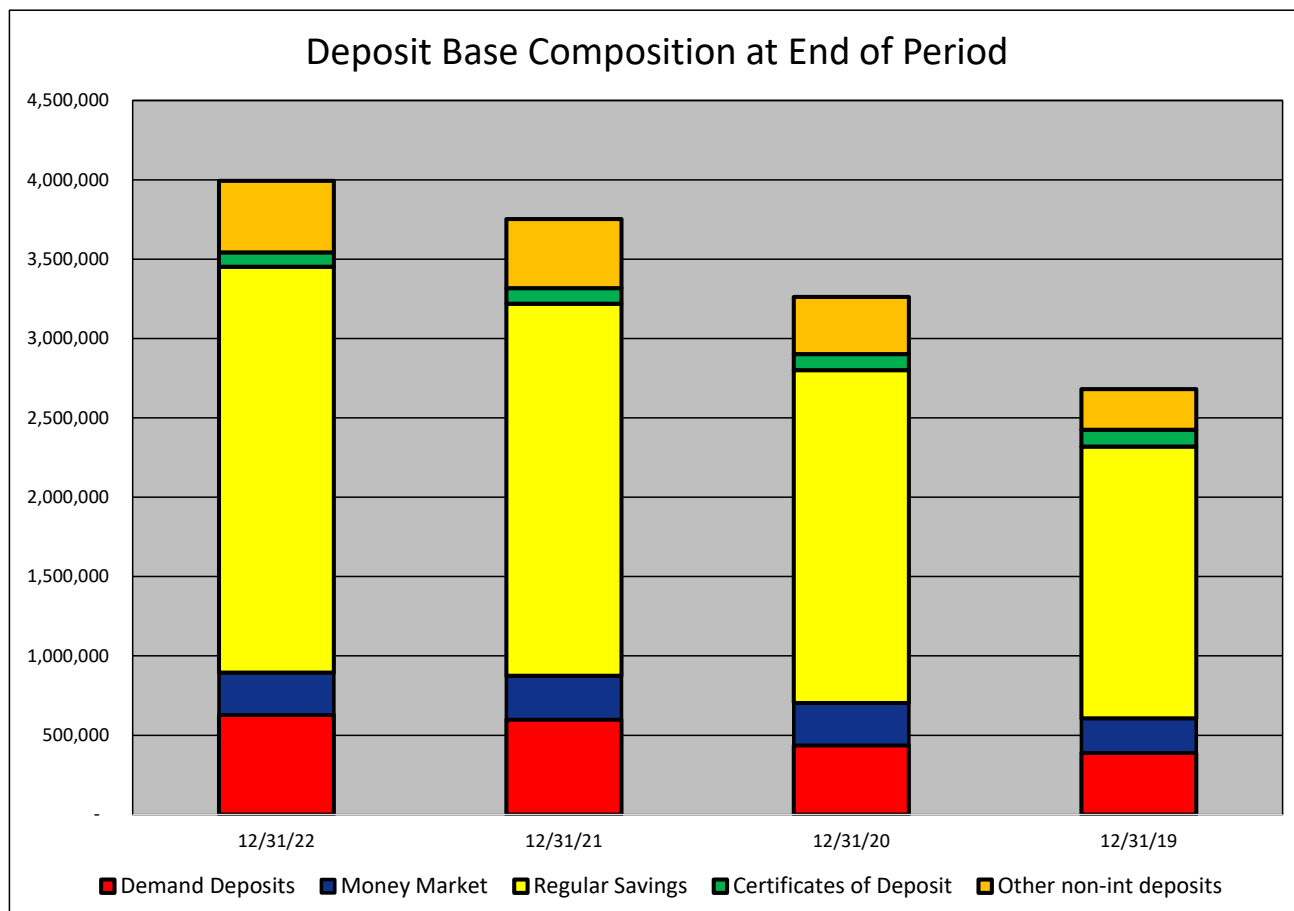
Beginning Balance	21,606	23,816	13,905	14,210	(2,210)	(9.28)
Total Recoveries	3,971	5,459	3,767	2,639	(1,488)	(27.26)
Total Charge-offs	7,906	4,827	6,160	4,971	3,079	63.79
Provision Expense	7,065	(2,842)	9,645	2,027	9,907	(348.59)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	2,659	-	-	NA
Ending Balance	24,736	21,606	23,816	13,905	3,130	14.49

NON-PERFORMING ASSETS:

Total-90+ Days Past Due	-	3	5	3	(3)	(100.00)
Total-Nonaccrual	2,297	4,322	5,544	4,471	(2,025)	(46.85)
Foreclosed Real Estate	431	17	808	953	414	2,435.29
Total Non-perf Assets	2,728	4,342	6,357	5,427	(1,614)	(37.17)

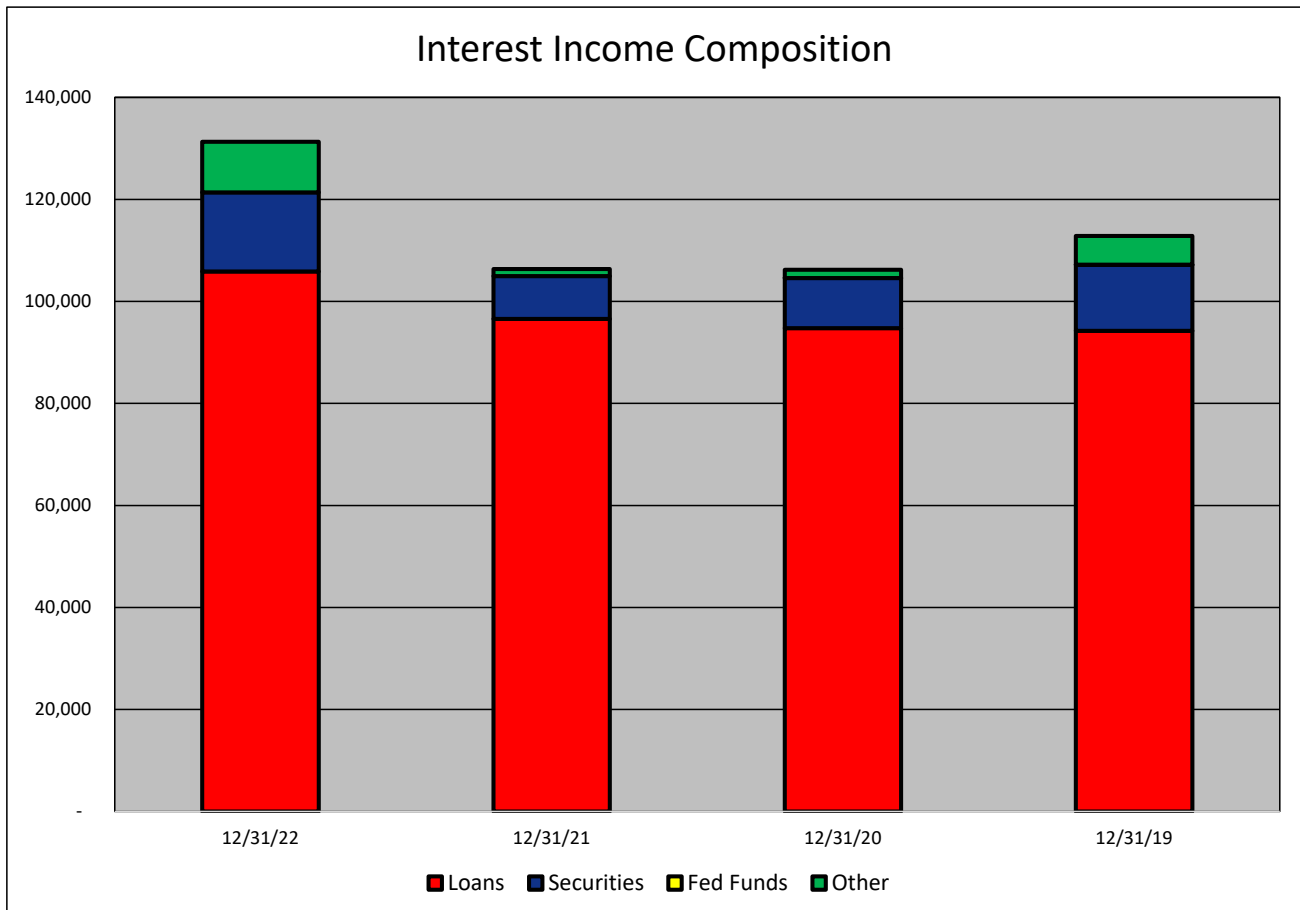
DEPOSIT BASE COMPOSITION - Capital City Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
DEPOSIT BASE CATEGORY:						
Demand Deposits	627,659	599,746	435,970	389,471	27,913	4.65
Money Market	267,384	274,611	266,649	217,839	(7,227)	(2.63)
Regular Savings	2,557,208	2,344,177	2,097,524	1,711,286	213,031	9.09
Certificates of Deposit	90,447	99,373	101,594	106,021	(8,926)	(8.98)
Other non-int deposits	450,674	434,285	359,855	257,038	16,389	3.77
Total Deposits	3,993,372	3,752,192	3,261,592	2,681,655	241,180	6.43



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
INTEREST INCOME CATEGORY						
Loans	105,882	96,561	94,751	94,215	9,321	9.65
Securities	15,483	8,412	9,847	12,941	7,071	84.06
Fed Funds	-	-	2	28	-	NA
Other	9,937	1,379	1,597	5,652	8,558	620.59
Total Int Income	131,302	106,352	106,197	112,836	24,950	23.46

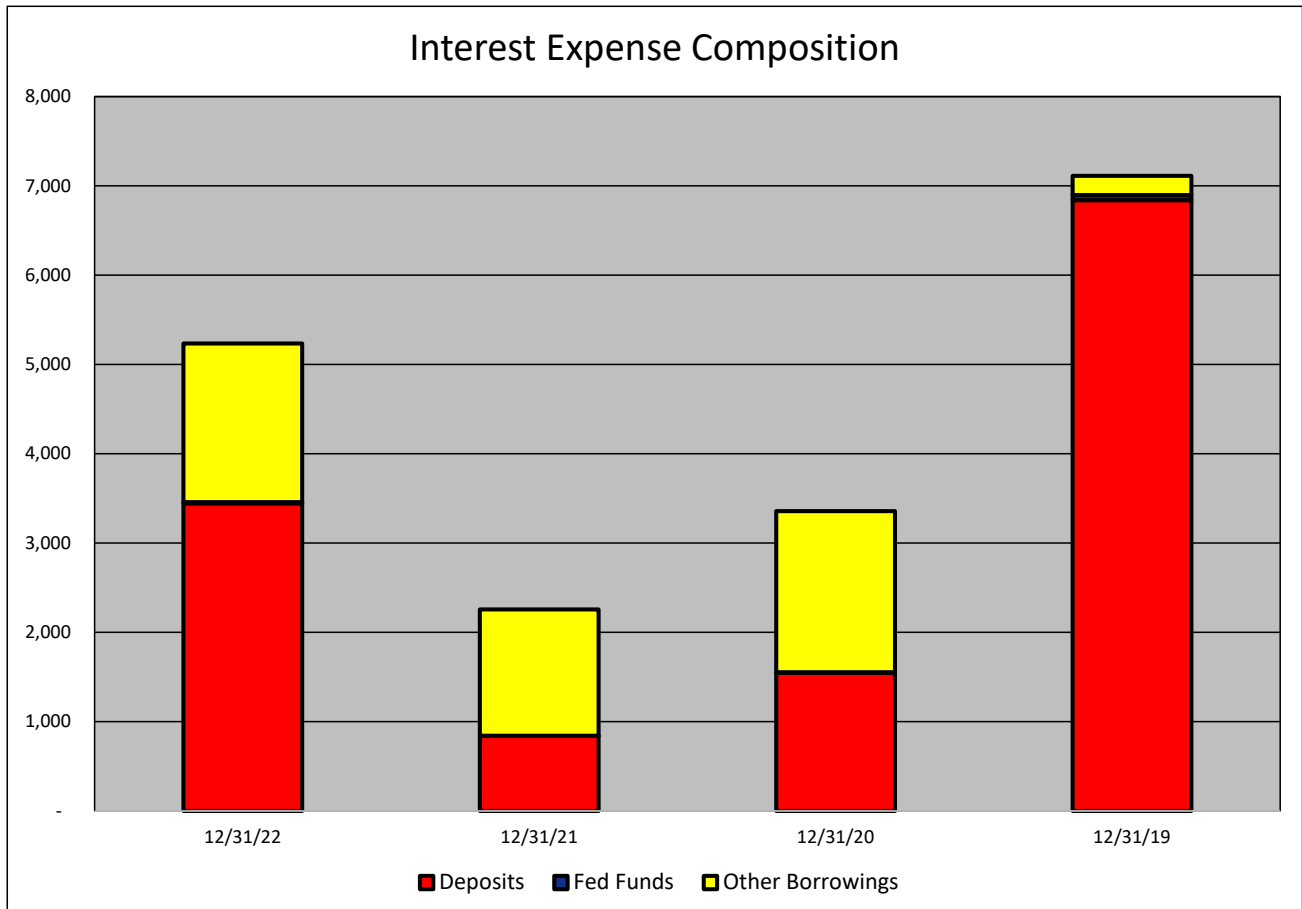


INTEREST EXPENSE COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
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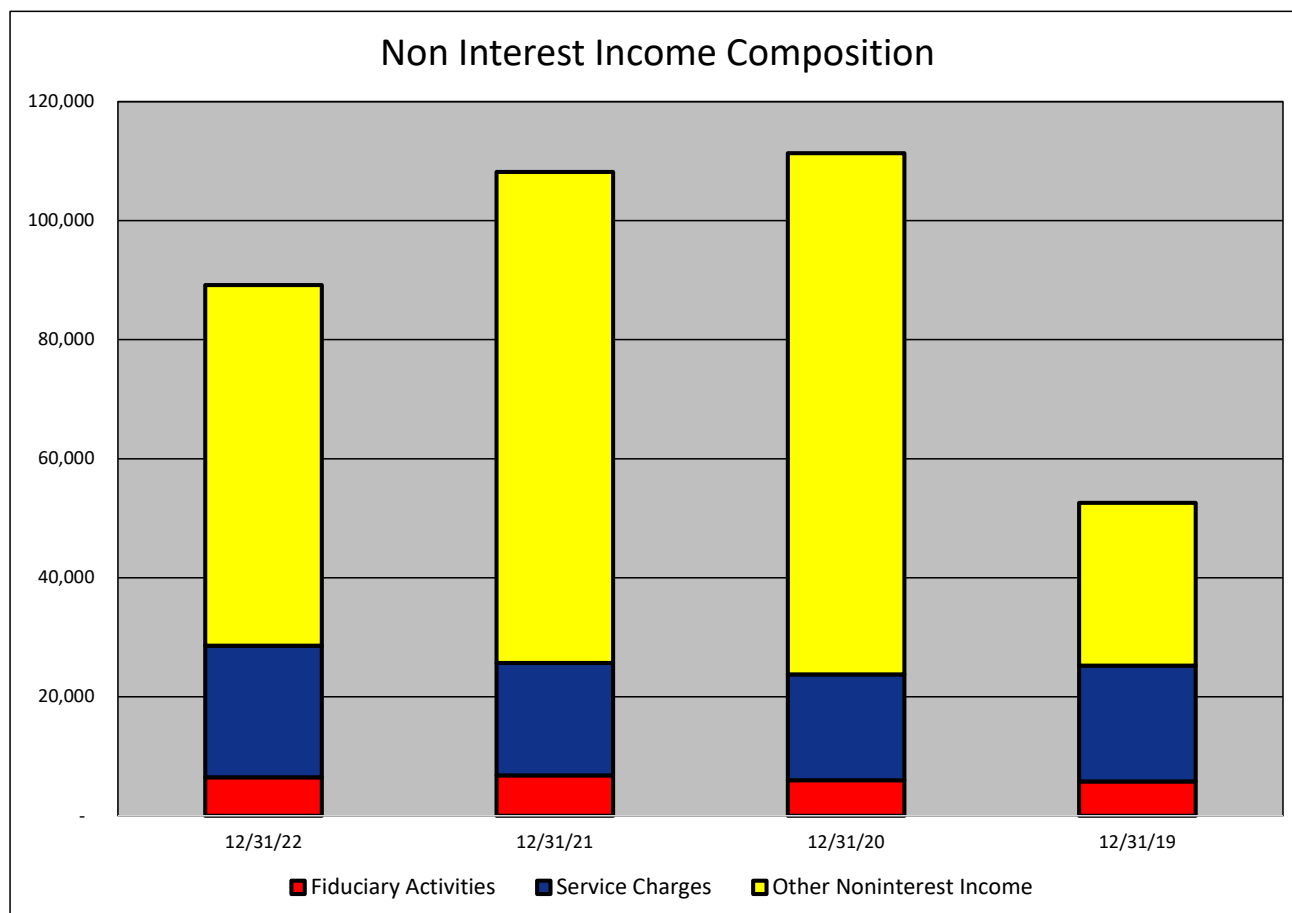
INTEREST EXPENSE CATEGORY

Deposits	3,444	840	1,549	6,840	2,604	310.00
Fed Funds	14	2	6	57	12	600.00
Other Borrowings	1,778	1,415	1,802	215	363	25.65
Total Int Expense	5,236	2,257	3,357	7,112	2,979	131.99



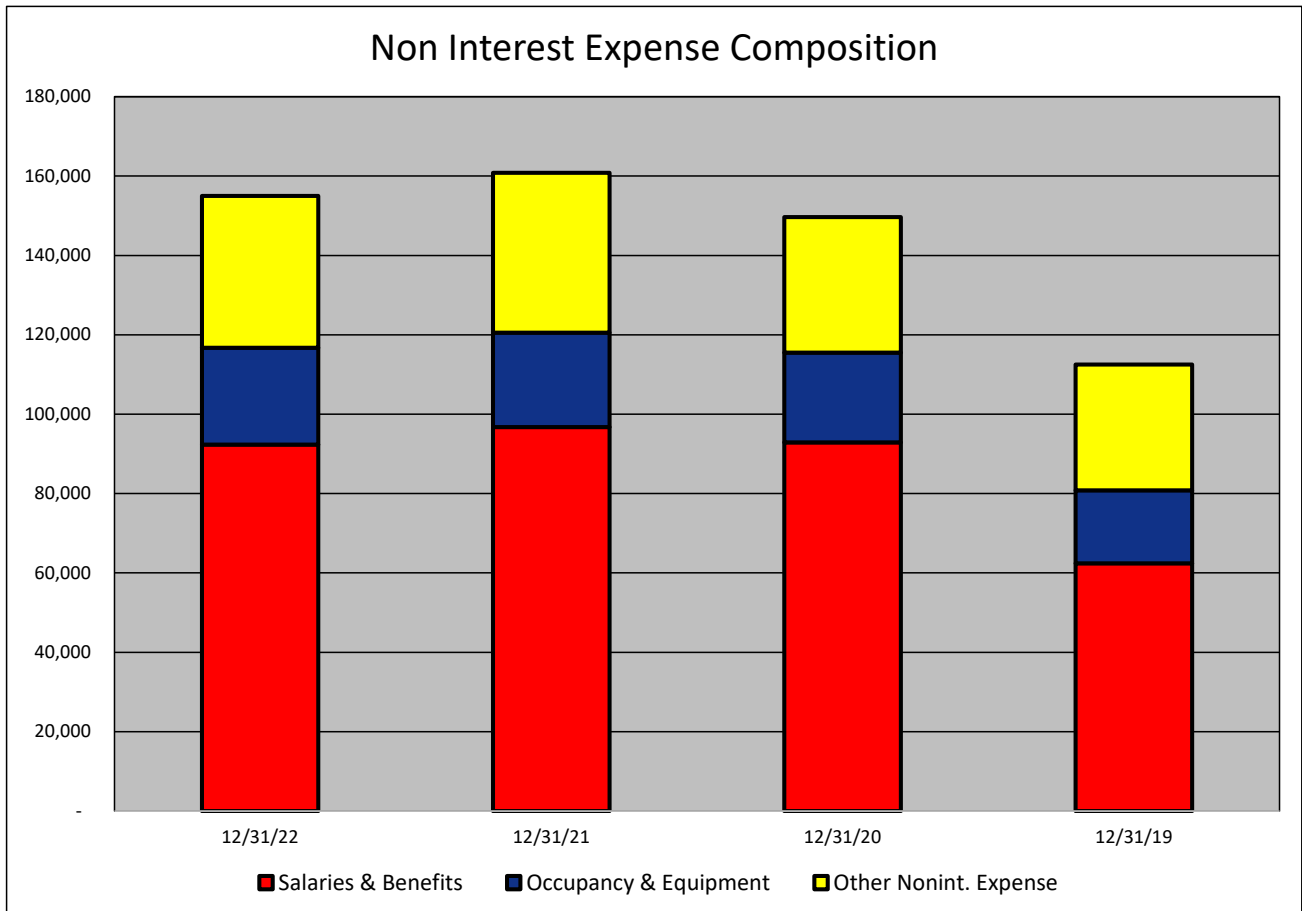
NONINTEREST INCOME COMPOSITION- Capital City Bank
(Dollars in Thousands)

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST INCOME CATEGORY						
Fiduciary Activities	6,468	6,799	5,972	5,762	(331)	(4.87)
Service Charges	22,121	18,882	17,799	19,472	3,239	17.15
Other Noninterest Income	60,595	82,505	87,575	27,366	(21,910)	(26.56)
Total Nonint. Income	89,184	108,186	111,346	52,600	(19,002)	(17.56)



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

As of:	12/31/22	12/31/21	12/31/20	12/31/19	\$ Change 12 MTHS	% Change 12 MTHS
NONINTEREST EXPENSE CATEGORY						
Salaries & Benefits	92,319	96,729	92,862	62,424	(4,410)	(4.56)
Occupancy & Equipment	24,387	23,779	22,630	18,408	608	2.56
Other Nonint. Expense	38,303	40,287	34,146	31,660	(1984)	(4.92)
Total Nonint. Expense	155,009	160,795	149,638	112,492	(5786)	(3.60)



PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET

Institution name	Total Assets \$'000		% Change in Assets
	This Year	Last Year	
The Warrington Bank	208,411	110,298	88.95
Community State Bank	249,080	203,730	22.26
First Federal Bank	3,765,448	3,423,533	9.99
Capital City Bank	4,520,223	4,253,359	6.27
Madison County Community Bank	179,410	171,035	4.90
Pnb Community Bank	146,810	140,441	4.54
Lafayette State Bank	186,292	178,691	4.25
One Florida Bank	1,428,073	1,370,119	4.23
Tiaa, Fsb	39,416,491	39,076,186	0.87
Florida Capital Bank, National Association	444,412	442,133	0.52
Prime Meridian Bank	815,142	841,095	(3.09)
Peoples Bank Of Graceville	115,513	120,691	(4.29)
Fnbt Bank	586,236	622,822	(5.87)
Intracoastal Bank	488,470	524,706	(6.91)
Bank Of Pensacola	144,675	157,802	(8.32)
First National Bank Northwest Florida	189,617	210,144	(9.77)

Select Peer Average	3,305,269	3,240,424	6.78
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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	
The Warrington Bank	45,200	20,933	115.93
Lafayette State Bank	135,558	100,844	34.42
Capital City Bank	2,579,815	1,983,997	30.03
One Florida Bank	1,046,405	867,122	20.68
Prime Meridian Bank	602,918	507,940	18.70
Peoples Bank Of Graceville	38,666	33,536	15.30
Pnb Community Bank	104,339	90,587	15.18
Florida Capital Bank, National Association	342,852	301,267	13.80
Intracoastal Bank	332,383	295,971	12.30
Madison County Community Bank	78,173	69,896	11.84
Bank Of Pensacola	55,848	51,412	8.63
Fnbt Bank	204,328	199,773	2.28
First National Bank Northwest Florida	61,434	60,298	1.88
Tiaa, Fsb	30,642,718	31,398,685	(2.41)
First Federal Bank	1,056,521	1,094,244	(3.45)
Community State Bank	79,340	89,546	(11.40)

Select Peer Average	2,337,906	2,322,878	17.73
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PEER GROUP COMPARISONS REPORT
North Florida Group

CAPITAL RATIOS
For the year ended December 31, 2022

Institution name	Equity/ Assets	Leverage Ratio	Tier 1 Risk- based Ratio	Risk based Capital Ratio	Common Equity Tier 1 Capital Ratio
Florida Capital Bank, National Association	14.41	15.15	22.77	24.02	22.77
The Warrington Bank	13.24	13.17	0.00	0.00	0.00
Community State Bank	16.45	11.89	0.00	0.00	0.00
First National Bank Northwest Florida	11.62	10.75	40.82	42.09	40.82
Peoples Bank Of Graceville	3.15	10.16	28.11	29.07	28.11
Fnbt Bank	10.21	9.79	22.75	24.00	22.75
Prime Meridian Bank	8.73	9.70	12.90	14.04	12.90
Intracoastal Bank	5.04	9.15	11.29	12.54	11.29
Tiaa, Fsb	8.88	9.12	14.48	15.37	14.48
Pnb Community Bank	7.30	9.02	0.00	0.00	0.00
One Florida Bank	8.26	8.83	10.43	11.23	10.43
First Federal Bank	6.57	8.78	17.28	17.98	17.28
Bank Of Pensacola	8.44	8.50	26.13	27.30	26.13
Madison County Community Bank	3.97	8.48	15.65	16.90	15.65
Capital City Bank	9.04	8.43	13.51	14.50	13.51
Lafayette State Bank	4.65	8.03	9.64	10.74	9.64

Select Peer Average	8.75	9.93	15.36	16.24	15.36
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PEER GROUP COMPARISONS REPORT
North Florida Group

BALANCE SHEET RATIOS
For the year ended December 31, 2022

Institution name	Loans/ Deposits	Gross Loans/ Assets	Securities/ Assets
Tiaa, Fsb	116.09	77.74	10.29
Florida Capital Bank, National Association	91.19	77.15	3.32
Prime Meridian Bank	81.94	73.96	17.33
One Florida Bank	80.56	73.27	10.46
Lafayette State Bank	79.88	72.77	18.76
Pnb Community Bank	77.92	71.07	17.30
Intracoastal Bank	72.36	68.05	26.83
Capital City Bank	64.60	57.07	23.60
Madison County Community Bank	45.69	43.57	40.52
Bank Of Pensacola	42.25	38.60	53.71
Fnbt Bank	38.92	34.85	26.44
Community State Bank	38.21	31.85	26.81
First National Bank Northwest Florida	36.81	32.40	7.09
Peoples Bank Of Graceville	34.90	33.47	60.43
First Federal Bank	31.18	28.06	57.80
The Warrington Bank	25.02	21.69	68.13

Select Peer Average	59.85	52.22	29.30
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2022

Institution name	Avg Total Assets (\$000)	Return on Avg Assets	Return on Avg Equity
Intracoastal Bank	528,506	1.76	31.45
Peoples Bank Of Graceville	114,220	1.31	25.67
Fnbt Bank	641,444	1.27	14.29
First National Bank Northwest Florida	219,374	1.25	12.92
Prime Meridian Bank	856,267	1.20	14.73
First Federal Bank	3,742,434	1.12	14.66
Madison County Community Bank	177,982	1.05	21.84
Capital City Bank	4,357,870	0.97	10.53
One Florida Bank	1,423,340	0.86	11.02
Pnb Community Bank	150,588	0.75	10.14
Lafayette State Bank	178,666	0.59	10.88
Community State Bank	222,808	0.55	5.70
Florida Capital Bank, National Association	480,641	0.48	3.62
Bank Of Pensacola	150,517	0.47	5.59
The Warrington Bank	181,158	0.22	1.65
Tiaa, Fsb	37,755,234	(0.99)	(9.55)

Select Peer Average	3,198,816	0.80	11.57
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PEER GROUP COMPARISONS REPORT
North Florida Group

PROFITABILITY RATIOS
For the year ended December 31, 2022

Institution name	Noninterest Income/AA	Net Overhead Ratio	Efficiency Ratio	Assets (per million) per Employee
Intracoastal Bank	0.17	1.71	50.11	11.91
Prime Meridian Bank	0.27	1.60	52.61	7.62
Peoples Bank Of Graceville	0.26	1.36	54.52	8.25
First National Bank Northwest Florida	0.29	1.33	56.38	6.32
One Florida Bank	0.13	1.73	59.65	9.40
Madison County Community Bank	0.60	1.63	61.01	6.19
Fnbt Bank	1.09	1.11	63.67	7.33
First Federal Bank	1.91	1.12	66.13	5.39
Bank Of Pensacola	0.19	1.24	69.88	13.15
Capital City Bank	2.05	1.51	71.91	5.90
Pnb Community Bank	0.29	2.87	75.97	3.97
Community State Bank	0.65	2.32	78.55	6.55
Lafayette State Bank	1.13	2.73	78.61	3.65
The Warrington Bank	0.27	1.91	89.15	6.51
Florida Capital Bank, National Association	2.52	2.65	89.61	3.32
Tiaa, Fsb	(1.12)	3.61	192.02	25.58

Select Peer Average	0.67	1.90	75.61	8.19
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PEER GROUP COMPARISONS REPORT
North Florida Group

ASSET QUALITY RATIOS
For the year ended December 31, 2022

Institution name	Reserves/ Loans	Nonperf Loans/ Total Loans	Nonperf Assets/ Total Assets	Adjusted Texas Ratio
Bank Of Pensacola	0.98	0.00	0.00	0.00
First National Bank Northwest Florida	2.03	0.00	0.00	0.00
Fnbt Bank	2.37	0.00	0.00	0.00
Intracoastal Bank	1.56	0.00	0.00	0.00
Peoples Bank Of Graceville	1.03	0.06	0.02	0.54
Capital City Bank	0.96	0.09	0.06	0.79
One Florida Bank	0.94	0.09	0.07	0.73
Prime Meridian Bank	1.19	0.12	0.09	0.95
The Warrington Bank	1.01	0.40	0.09	0.64
Madison County Community Bank	2.00	0.34	0.15	3.07
Florida Capital Bank, National Association	1.27	0.36	0.28	0.26
Lafayette State Bank	1.24	0.71	0.51	9.24
Pnb Community Bank	0.90	1.04	0.74	9.31
First Federal Bank	0.96	3.70	1.04	1.84
Tiaa, Fsb	0.69	3.75	2.93	10.09
Community State Bank	1.29	8.13	3.11	26.97

Select Peer Average	1.28	1.17	0.57	4.03
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2022

Institution name	Cash & Nointerest bearing Deps	Interest- bearing Bal	Fed Funds Sold & Repos	Held to Maturity Secs	Available for Sale Secs
The Warrington Bank	3.26	6.01	0.00	66.94	1.18
Lafayette State Bank	2.97	0.06	0.00	0.00	18.75
Pnb Community Bank	2.76	3.22	3.41	0.00	17.30
Bank Of Pensacola	1.62	5.28	0.00	53.71	0.00
Capital City Bank	1.60	11.69	0.00	14.62	8.98
Madison County Community Bank	1.60	8.32	0.00	0.00	40.52
One Florida Bank	1.54	13.59	0.00	0.00	10.46
Florida Capital Bank, National Association	1.39	13.73	0.00	0.00	3.32
Prime Meridian Bank	1.00	1.52	2.36	1.45	15.88
First National Bank Northwest Florida	0.92	59.10	0.11	5.51	1.58
Intracoastal Bank	0.88	1.40	0.00	0.00	26.83
Community State Bank	0.76	31.01	0.80	0.00	26.81
First Federal Bank	0.72	2.30	0.00	0.00	57.79
Peoples Bank Of Graceville	0.45	5.03	0.00	46.00	14.43
Fnbt Bank	0.42	36.29	0.00	26.44	0.00
Tiaa, Fsb	0.14	9.73	0.00	0.10	10.16

Select Peer Average	1.38	13.02	0.42	13.42	15.87
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF ASSETS)
For the year ended December 31, 2022

Institution name	Net Loans & Leases	Premises & Fixed Assets	Total Real Estate Owned	Intangible Assets
One Florida Bank	72.59	0.78	0.00	0.00
Prime Meridian Bank	72.22	1.31	0.00	0.00
Lafayette State Bank	71.86	2.98	0.00	0.00
Florida Capital Bank, National Association	70.85	0.51	0.00	0.04
Pnb Community Bank	70.43	1.80	0.00	0.00
Intracoastal Bank	66.99	1.18	0.00	0.00
Tiaa, Fsb	63.86	0.07	0.02	0.10
Capital City Bank	55.32	2.30	0.01	2.11
Madison County Community Bank	42.70	2.60	0.00	0.00
Bank Of Pensacola	38.22	0.74	0.00	0.00
Fnbt Bank	33.94	1.81	0.00	0.00
Peoples Bank Of Graceville	33.13	0.08	0.00	0.00
First National Bank Northwest Florida	31.74	0.56	0.00	0.02
Community State Bank	31.44	1.60	0.52	5.33
First Federal Bank	26.94	1.08	0.00	5.53
The Warrington Bank	21.47	0.59	0.00	0.00

Select Peer Average	50.23	1.25	0.03	0.82
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PEER GROUP COMPARISONS REPORT
North Florida Group

STATEMENT OF CONDITION (% OF TOTAL FUNDING SOURCES)
For the year ended December 31, 2022

Institution name	Non Interest Bearing Deps	Interest Bearing Deps	Total Deps	Total Fed Funds & Repos	Other Borrowed Money
Florida Capital Bank, National Association	59.43	40.45	99.89	0.00	0.11
Community State Bank	43.29	56.71	100.00	0.00	0.00
Bank Of Pensacola	42.13	57.87	100.00	0.00	0.00
Capital City Bank	42.12	55.92	98.04	0.16	1.79
Lafayette State Bank	39.78	56.24	96.01	2.86	1.13
One Florida Bank	31.90	67.96	99.87	0.00	0.13
Intracoastal Bank	30.84	69.16	100.00	0.00	0.00
First National Bank Northwest Florida	29.09	70.91	100.00	0.00	0.00
Pnb Community Bank	28.45	71.55	100.00	0.00	0.00
Prime Meridian Bank	27.37	72.20	99.57	0.00	0.43
Peoples Bank Of Graceville	27.00	73.00	100.00	0.00	0.00
The Warrington Bank	26.66	73.34	100.00	0.00	0.00
Madison County Community Bank	22.64	77.36	100.00	0.00	0.00
First Federal Bank	10.71	87.44	98.15	0.00	1.85
Fnbt Bank	2.40	97.60	100.00	0.00	0.00
Tiaa, Fsb	1.83	72.38	74.21	0.00	25.79

Select Peer Average	29.10	68.75	97.86	0.19	1.95
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PEER GROUP COMPARISONS REPORT
North Florida Group

YIELDS, COSTS & SPREADS - ASSET YIELDS
For the year ended December 31, 2022

Institution name	Yield on Earning Assets	Cost of Funds	Net Interest Margin	Avg Earning Assets/AA
Pnb Community Bank	4.11	0.05	4.08	94.91
Lafayette State Bank	4.14	0.36	3.94	95.19
Intracoastal Bank	3.85	0.37	3.62	98.61
Community State Bank	3.60	0.14	3.52	86.91
Florida Capital Bank, National Association	3.81	0.82	3.42	94.98
Prime Meridian Bank	3.74	0.47	3.41	96.08
Capital City Bank	3.29	0.16	3.16	91.52
One Florida Bank	3.65	0.87	3.10	96.57
Madison County Community Bank	3.42	0.48	3.06	97.27
First Federal Bank	3.36	0.52	2.91	90.50
First National Bank Northwest Florida	2.83	0.11	2.75	93.86
Peoples Bank Of Graceville	3.15	0.63	2.72	98.65
Fnbt Bank	2.94	0.22	2.71	87.11
Tiaa, Fsb	3.52	1.27	2.43	99.42
The Warrington Bank	2.29	0.10	2.22	98.00
Bank Of Pensacola	2.18	0.47	1.91	97.22

Select Peer Average	3.37	0.44	2.60	94.80
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