

# Community State Bank

Starke, FL

Established

3/19/1957

## Florida Bank and Thrift Performance Report

### Table of Contents

<b>Title</b>	<b>Page</b>
PEER GROUP POSITION	1
EXECUTIVE SUMMARY	2
SELECTED FINANCIAL DATA	3
SECURITIES COMPOSITION	4
LOAN PORTFOLIO COMPOSITION	5
LOAN PORTFOLIO QUALITY	6
DEPOSIT BASE COMPOSITION	7
INTEREST INCOME COMPOSITION	8
INTEREST EXPENSE COMPOSITION	9
NONINTEREST INCOME COMPOSITION	10
NONINTEREST EXPENSE COMPOSITION	11
PEER GROUP COMPARISONS REPORT	12-22

#### **FLORIDA BANKING TEAM**

Ed Hacker, Robert Brink, Ted Hacker, Steve Kania, David Ajvazi, Michael Squitieri, Erica Hines, Sacha Widmaier, Kristen Moroso, Anthony Hagbartsen, Matthew Hanley, Jordan Augustyniak, Madeline Bogumil, Natalie Filippone, Lauren Klindt, Phillip Berdeguer, Andrew Joyce, Dylan Frayne, Mai Tran, Meranda Joseph, Patricia Romero, Vanessa Hossler, Adam McCord

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
<b>Community State Bank</b>	<b>213,562</b>
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
<b>Community State Bank</b>	<b>0.23</b>
The Warrington Bank	(0.05)

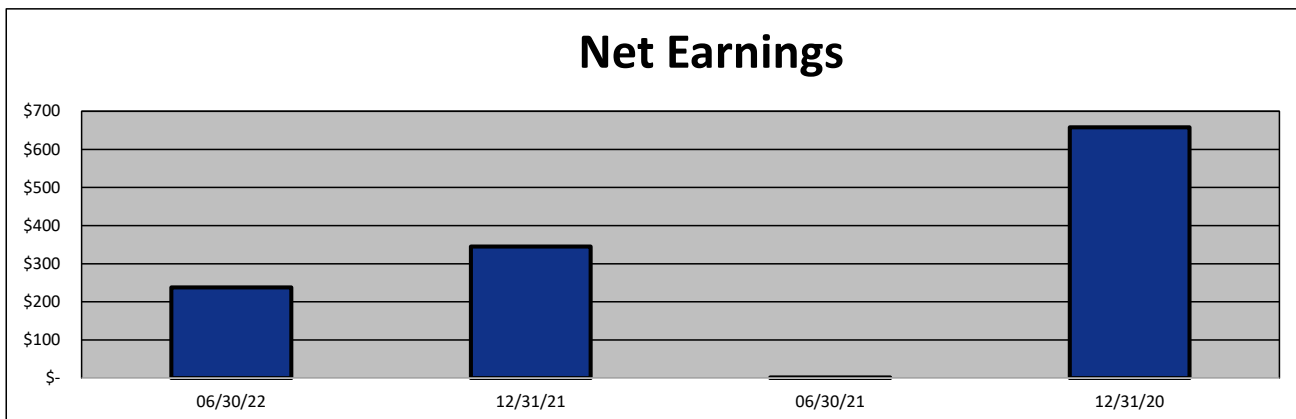
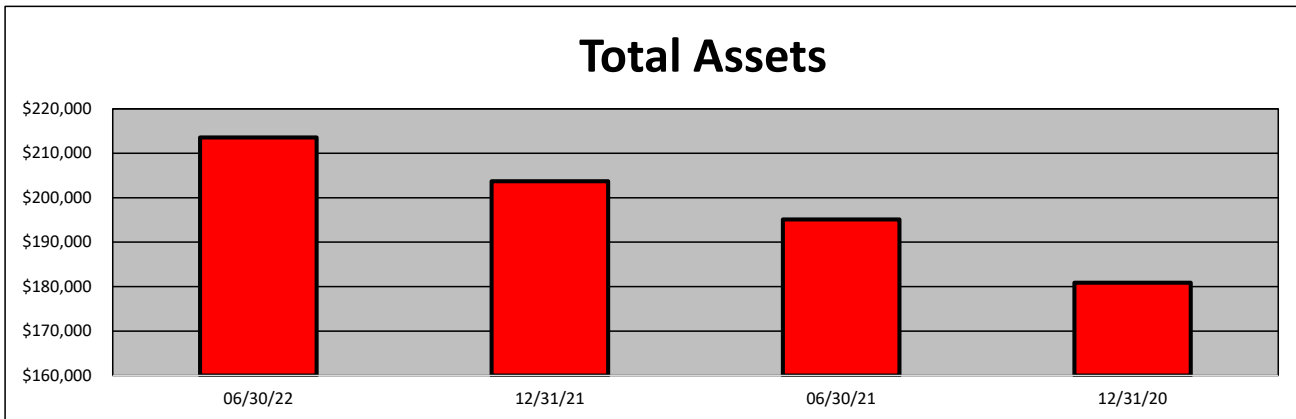
**EXECUTIVE SUMMARY - Community State Bank**  
(Percentage)

Period Ending	06/30/22	12/31/21	06/30/21	12/31/20	State Avg.	Peer Avg.
<b>CAPITAL RATIOS</b>						
Equity/Assets	2.94	5.74	5.98	6.77	10.08	7.90
Leverage Ratio	5.86	6.20	6.32	7.15	10.09	9.25
Tier 1 Cap/Risk Based Assets	11.65	11.75	11.05	12.32	16.44	15.75
Risk Based Ratio	12.52	13.85	13.17	13.17	17.29	16.64
Common Equity Tier 1 Capital Ratio	11.65	11.75	11.05	12.32	16.42	15.75
<b>BALANCE SHEET RATIOS:</b>						
Loan/Deposit Ratio	41.01	46.78	51.28	54.30	64.07	59.01
Loans/Assets	39.66	43.95	48.01	50.42	52.71	50.75
Securities/Assets	23.52	22.42	18.40	20.56	17.27	27.40
<b>PROFITABILITY:</b>						
Return on Avg Assets	0.23	0.18	0.00	0.44	0.67	0.81
Return on Avg Equity	5.31	2.90	0.03	5.46	9.14	10.21
Nonint Income/Avg Assets	0.62	0.68	0.71	0.67	0.86	0.92
Net Overhead Ratio	2.28	2.68	3.00	3.06	1.91	1.62
Efficiency Ratio	88.61	90.52	92.29	87.77	225.75	70.54
Assets (per million) per Employee	6.28	5.66	5.74	4.89	9.27	8.22
<b>ASSET QUALITY:</b>						
Reserves/Loans	1.08	1.01	0.97	0.90	1.36	1.32
Nonperforming Loans/Total Loans	2.47	2.15	3.28	2.73	0.69	0.74
Nonperforming Assets/Total Assets	0.99	0.96	1.59	1.38	0.47	0.49
Adjusted Texas Ratio	30.97	16.02	25.56	19.85	3.38	4.08
<b>YIELDS &amp; COSTS:</b>						
Yield on earning assets	3.21	3.44	3.81	4.06	3.18	3.04
Cost of funds	0.13	0.16	0.18	0.20	0.42	0.30
Net interest margin	3.12	3.34	3.70	3.94	2.61	2.53
Avg Earning Assets/Avg Assets	83.28	89.35	88.08	90.98	90.17	94.25

**SELECTED FINANCIAL DATA - Community State Bank**  
(Dollars in Thousands)

<b>As of:</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Total Assets	213,562	203,730	195,089	180,884	18,473	9.47
Cash and Equivalents	69,331	60,734	57,987	44,898	11,344	19.56
Securities	50,236	45,674	35,906	37,184	14,330	39.91
Loans, net	84,699	89,546	93,664	91,201	(8,965)	(9.57)
Deposit Accounts	206,537	191,409	182,647	167,947	23,890	13.08
Fed Funds & Repos	-	-	-	-	-	NA
Total Equity	6,271	11,685	11,666	12,249	(5,395)	(46.25)

<b>Period Ending</b>	<b>06/30/22</b>	<b>12/31/21</b>	<b>06/30/21</b>	<b>12/31/20</b>	<b>\$ Change 12 MTHS</b>	<b>% Change 12 MTHS</b>
Net Earnings	238	345	2	658	236	11,800.00
Interest Income	2,767	5,987	3,167	5,559	(400)	(12.63)
Interest Expense	73	173	93	167	(20)	(21.51)
Net Interest Income	2,694	5,814	3,074	5,392	(380)	(12.36)
Prov for Loan Loss	20	80	60	385	(40)	(66.67)
Noninterest income	647	1,328	671	1,016	(24)	(3.58)
Gain on Sale of Securities	-	(40)	(40)	458	40	(100.00)
Noninterest Expense	3,012	6,559	3,499	5,628	(487)	(13.92)
Net Operating Income	309	503	186	395	123	66.13
Income Taxes	71	118	144	195	(73)	(50.69)

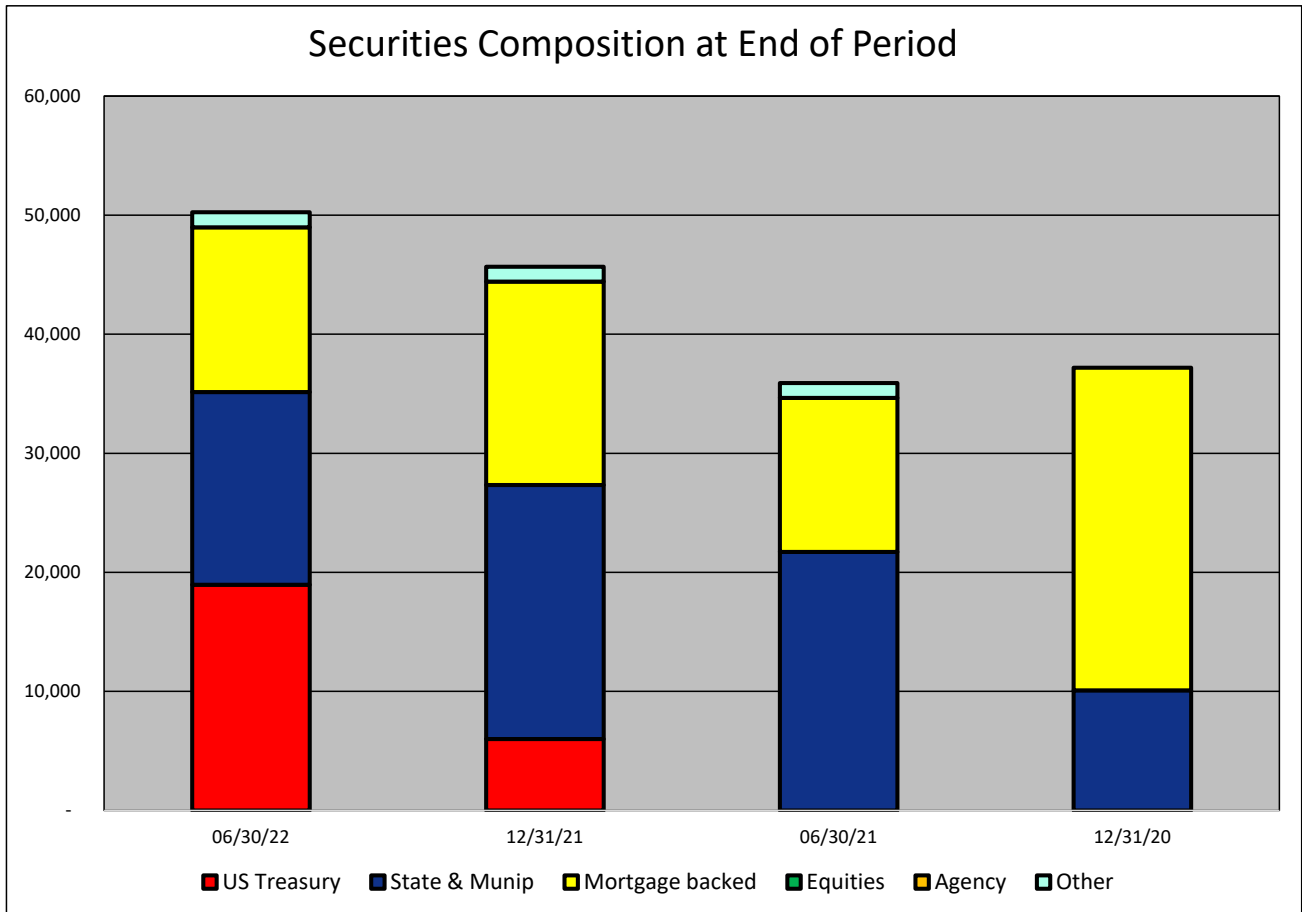


**SECURITIES COMPOSITION - Community State Bank**  
(Dollars in Thousands)

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

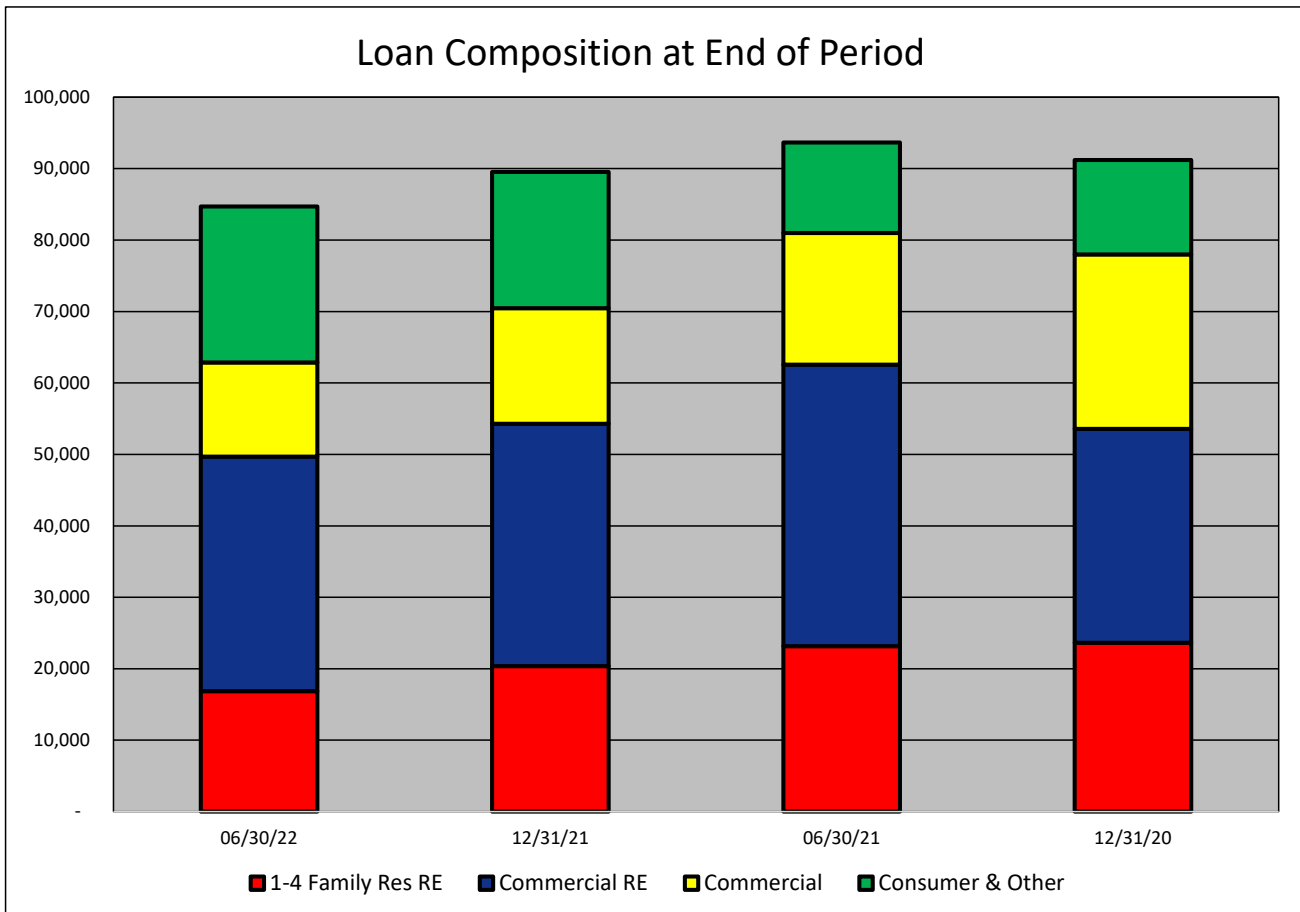
**SECURITIES CATEGORY:**

US Treasury	18,954	5,998	-	-	18,954	NA
State & Munip	16,188	21,335	21,712	10,096	(5,524)	(25.44)
Mortgage backed	13,844	17,091	12,944	27,088	900	6.95
Equities	-	-	-	-	-	NA
Agency	-	-	-	-	-	NA
Other	1,250	1,250	1,250	-	-	-
<b>Total Securities</b>	<b>50,236</b>	<b>45,674</b>	<b>35,906</b>	<b>37,184</b>	<b>14,330</b>	<b>39.91</b>



**LOAN PORTFOLIO COMPOSITION - Community State Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>LOAN CATEGORY:</b>						
1-4 Family Res RE	16,862	20,360	23,168	23,631	(6,306)	(27.22)
Commercial RE	32,844	33,945	39,385	29,955	(6,541)	(16.61)
Commercial	13,157	16,150	18,436	24,403	(5,279)	(28.63)
Consumer & Other	21,836	19,091	12,675	13,212	9,161	72.28
Loans, Net	84,699	89,546	93,664	91,201	(8,965)	(9.57)



**LOAN PORTFOLIO QUALITY - Community State 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 LOSS RESERVE ACTIVITY:**

Beginning Balance	906	818	818	641	88	10.76
Total Recoveries	16	115	111	50	(95)	(85.59)
Total Charge-offs	23	107	83	257	(60)	(72.29)
Provision Expense	20	80	60	385	(40)	(66.67)
Writedown Transfer Loans HFS	-	-	-	-	-	NA
Adjustments	-	-	-	-	-	NA
Ending Balance	919	906	906	818	13	1.43

**NON-PERFORMING ASSETS:**

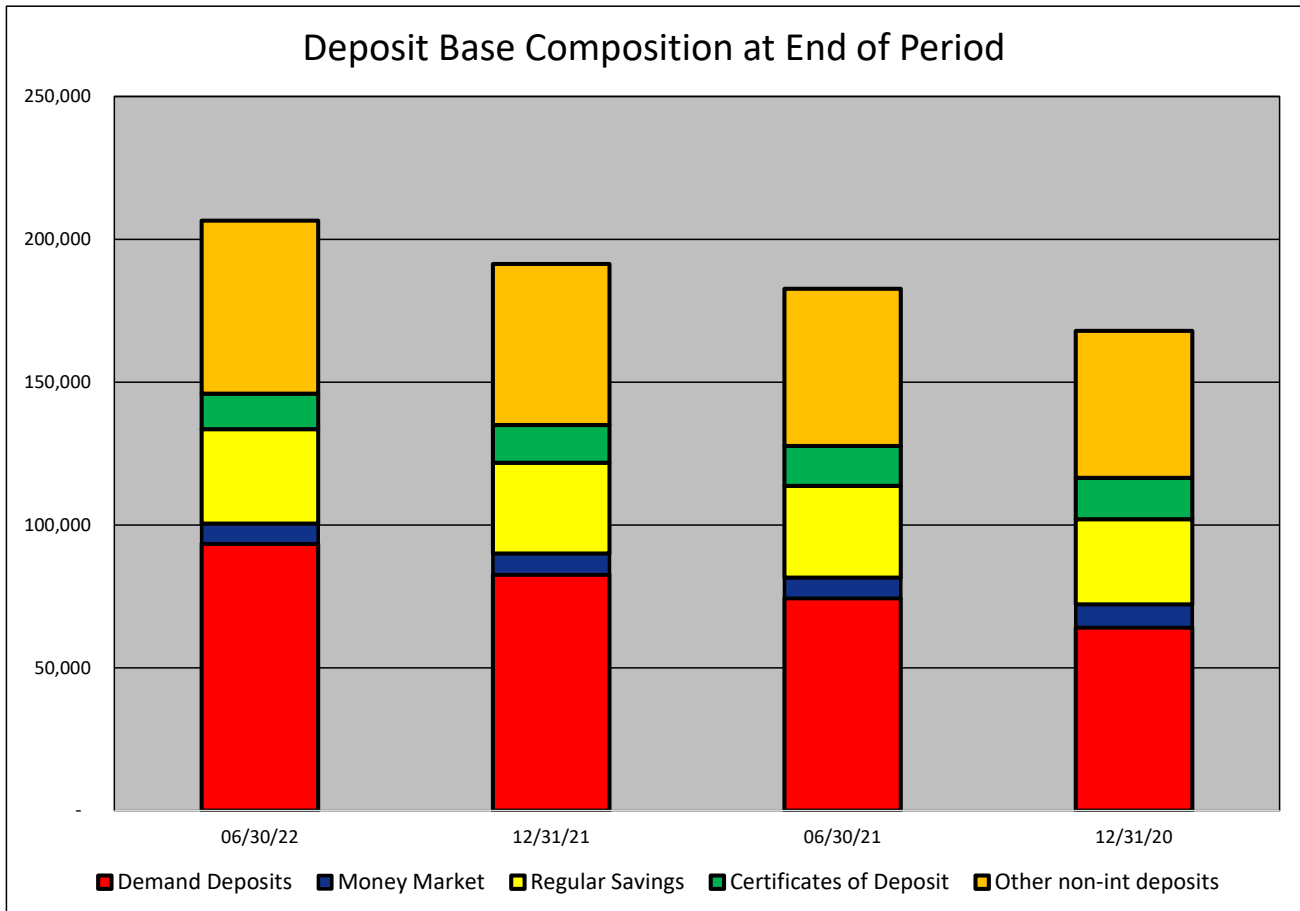
Total-90+ Days Past Due	-	-	47	28	(47)	(100.00)
Total-Nonaccrual	2,092	1,925	3,028	2,466	(936)	(30.91)
Foreclosed Real Estate	20	28	28	8	(8)	(28.57)
Total Non-perf Assets	2,112	1,953	3,103	2,502	(991)	(31.94)

**DEPOSIT BASE COMPOSITION - Community State Bank**  
(Dollars in Thousands)

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

**DEPOSIT BASE CATEGORY:**

Demand Deposits	93,394	82,561	74,369	64,143	19,025	25.58
Money Market	7,117	7,420	7,171	8,076	(54)	(0.75)
Regular Savings	32,994	31,826	32,115	29,794	879	2.74
Certificates of Deposit	12,449	13,146	13,978	14,521	(1,529)	(10.94)
Other non-int deposits	60,583	56,456	55,014	51,413	5,569	10.12
<b>Total Deposits</b>	<b>206,537</b>	<b>191,409</b>	<b>182,647</b>	<b>167,947</b>	<b>23,890</b>	<b>13.08</b>



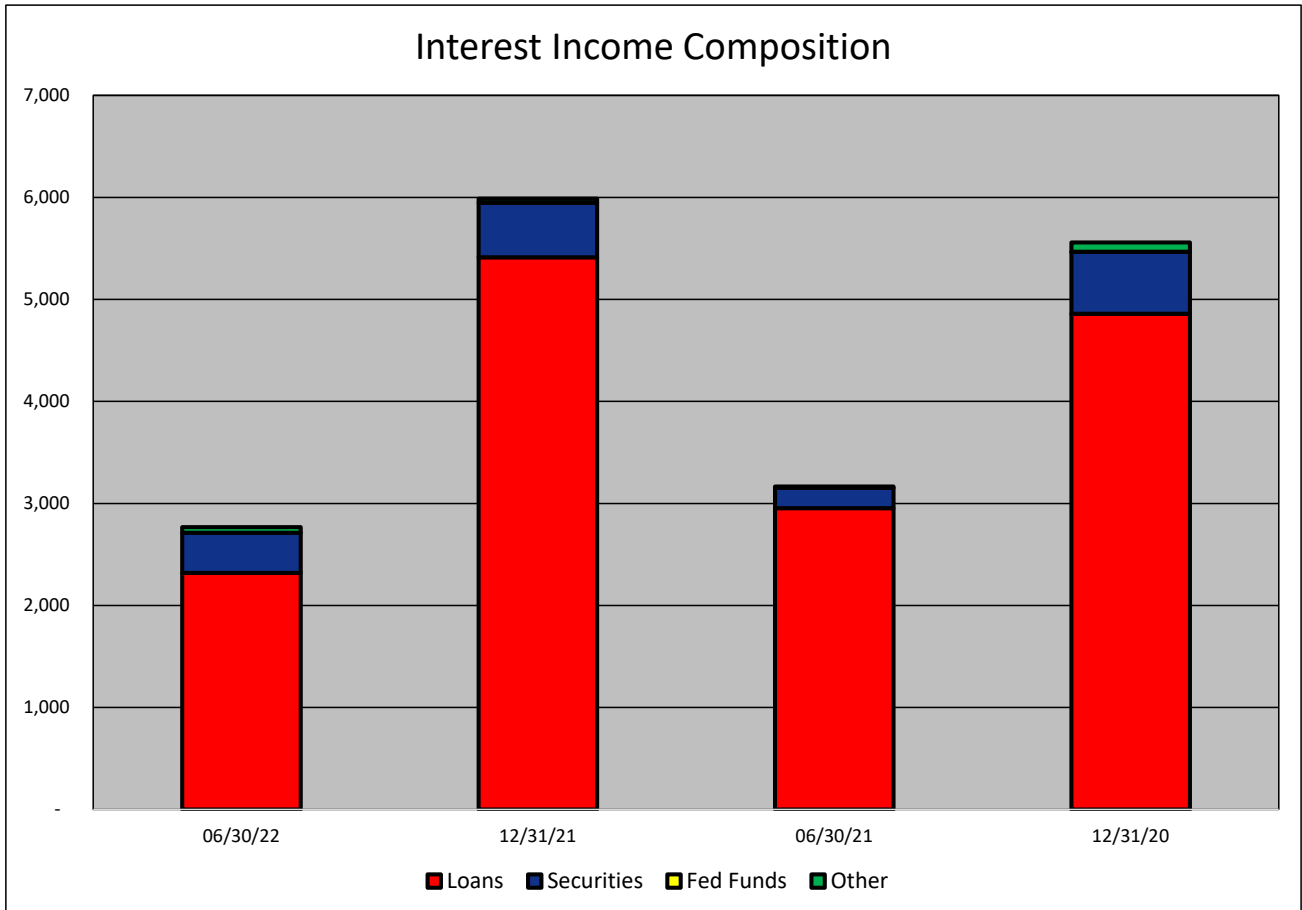


**INTEREST INCOME COMPOSITION- Community State Bank**  
(Dollars in Thousands)

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

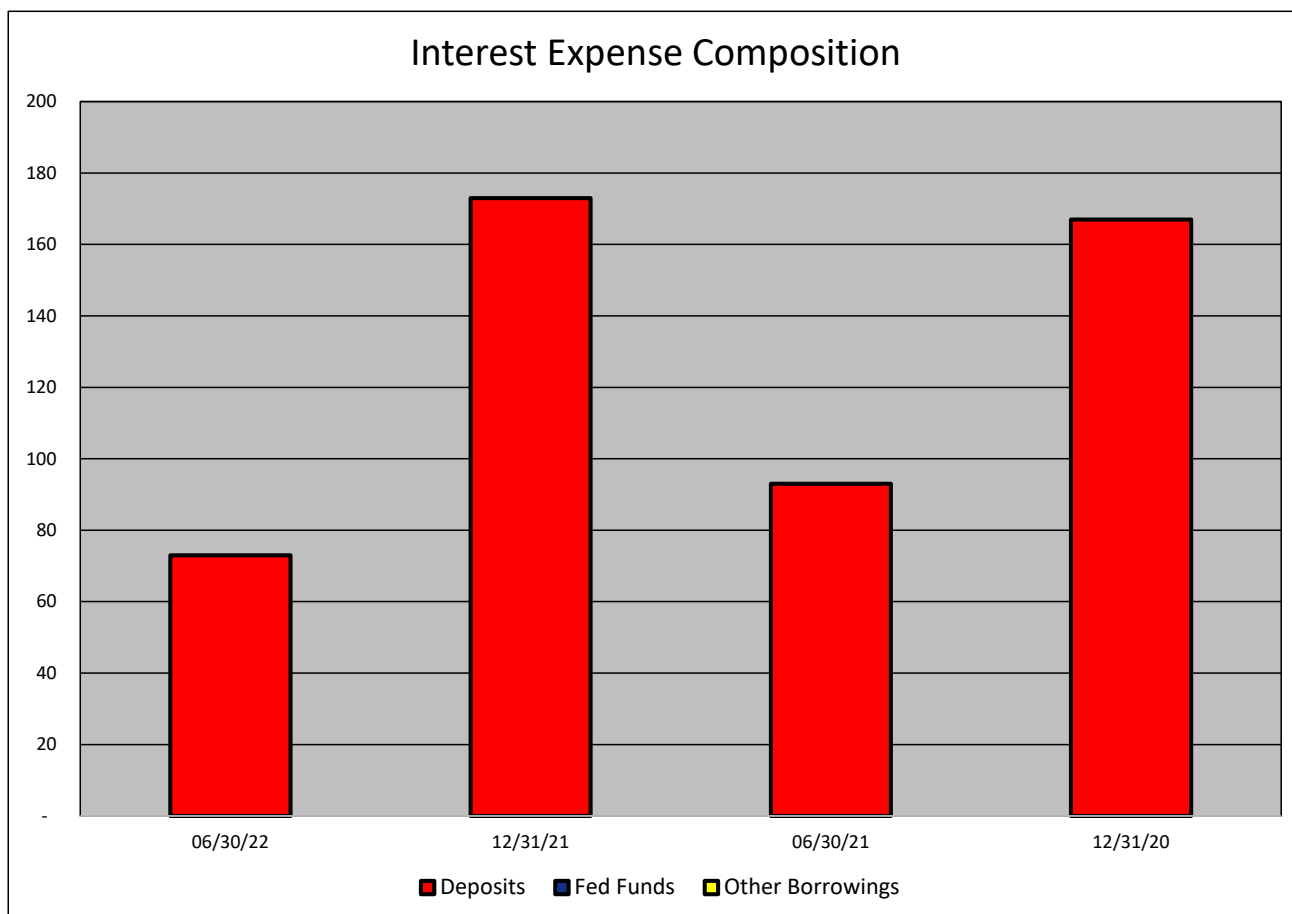
**INTEREST INCOME CATEGORY**

Loans	2,319	5,412	2,954	4,860	(635)	(21.50)
Securities	395	536	198	606	197	99.49
Fed Funds	-	-	-	1	-	NA
Other	53	39	15	92	38	253.33
<b>Total Int Income</b>	<b>2,767</b>	<b>5,987</b>	<b>3,167</b>	<b>5,559</b>	<b>(400)</b>	<b>(12.63)</b>



**INTEREST EXPENSE COMPOSITION- Community State Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>INTEREST EXPENSE CATEGORY</b>						
Deposits	73	173	93	167	(20)	(21.51)
Fed Funds	-	-	-	-	-	NA
Other Borrowings	-	-	-	-	-	NA
<b>Total Int Expense</b>	<b>73</b>	<b>173</b>	<b>93</b>	<b>167</b>	<b>(20)</b>	<b>(21.51)</b>

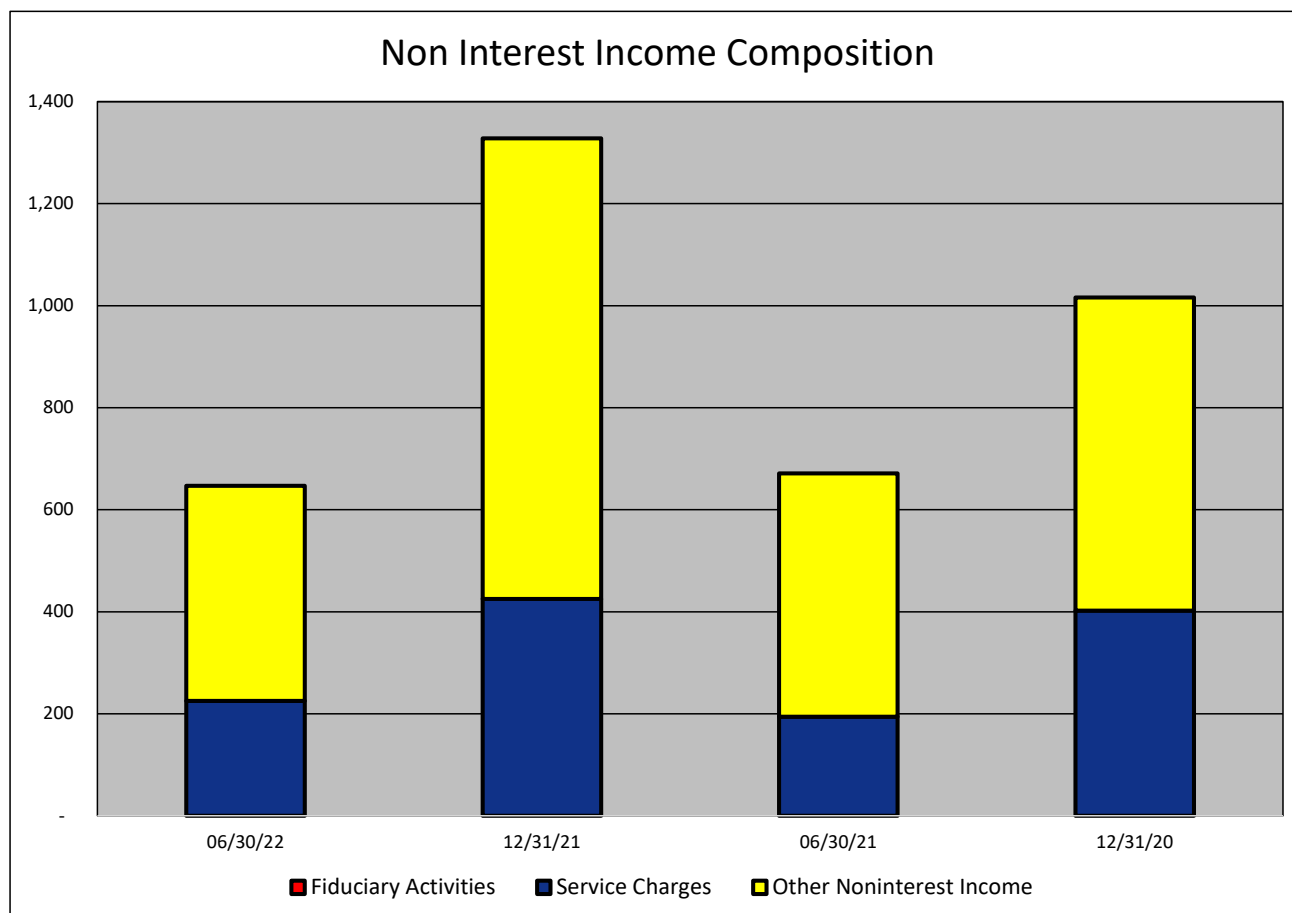


**NONINTEREST INCOME COMPOSITION- Community State Bank**  
(Dollars in Thousands)

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

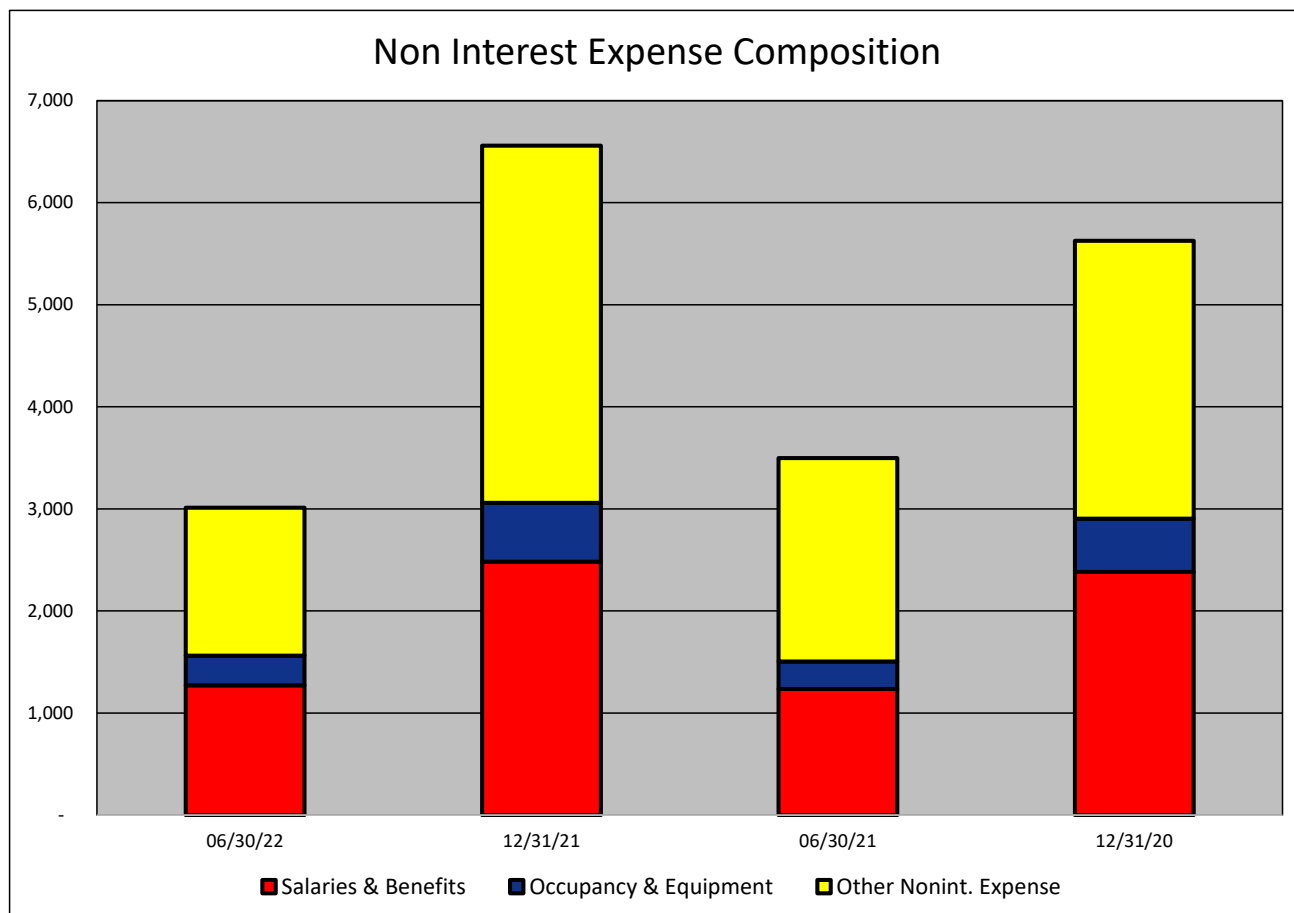
**NONINTEREST INCOME CATEGORY**

Fiduciary Activities	-	-	-	-	-	NA
Service Charges	225	425	194	402	31	15.98
Other Noninterest Income	422	903	477	614	(55)	(11.53)
<b>Total Nonint. Income</b>	<b>647</b>	<b>1,328</b>	<b>671</b>	<b>1,016</b>	<b>(24)</b>	<b>(3.58)</b>



**NONINTEREST EXPENSE COMPOSITION- Community State Bank**  
(Dollars in Thousands)

As of:	06/30/22	12/31/21	06/30/21	12/31/20	\$ Change 12 MTHS	% Change 12 MTHS
<b>NONINTEREST EXPENSE CATEGORY</b>						
Salaries & Benefits	1,270	2,483	1,236	2,381	34	2.75
Occupancy & Equipment	291	575	269	524	22	8.18
Other Nonint. Expense	1,451	3,501	1,994	2,723	(543)	(27.23)
<b>Total Nonint. Expense</b>	<b>3,012</b>	<b>6,559</b>	<b>3,499</b>	<b>5,628</b>	<b>(487)</b>	<b>(13.92)</b>



**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	<b>77.80</b>
One Florida Bank	1,411,301	1,090,805	<b>29.38</b>
Bank Of Pensacola	158,209	132,628	<b>19.29</b>
Prime Meridian Bank	860,735	756,537	<b>13.77</b>
Pnb Community Bank	147,662	133,018	<b>11.01</b>
Fnbt Bank	687,388	619,219	<b>11.01</b>
Drummond Community Bank	1,015,279	917,699	<b>10.63</b>
First National Bank Northwest Florida	239,376	217,274	<b>10.17</b>
First Federal Bank	3,496,824	3,175,330	<b>10.12</b>
Community State Bank	213,562	195,089	<b>9.47</b>
Madison County Community Bank	178,719	163,779	<b>9.12</b>
Capital City Bank	4,347,799	4,000,591	<b>8.68</b>
Florida Capital Bank, National Association	521,750	491,536	<b>6.15</b>
Intracoastal Bank	550,214	527,264	<b>4.35</b>
Beach Bank	619,248	602,207	<b>2.83</b>
Lafayette State Bank	177,104	174,322	<b>1.60</b>
Tiaa, Fsb	38,576,417	38,435,437	<b>0.37</b>
Peoples Bank Of Graceville	113,192	125,466	<b>(9.78)</b>

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

<b>Select Peer Average</b>	<b>2,198,282</b>	<b>2,192,972</b>	<b>7.70</b>
----------------------------	------------------	------------------	-------------

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

<b>Select Peer Average</b>	7.90	9.25	15.75	16.64	15.75
----------------------------	------	------	-------	-------	-------

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

<b>Select Peer Average</b>	59.01	50.75	27.40
----------------------------	-------	-------	-------



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

<b>Select Peer Average</b>	2,922,672	0.81	10.21
----------------------------	-----------	------	-------

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

<b>Select Peer Average</b>	0.92	1.62	70.54	8.22
----------------------------	------	------	-------	------

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

<b>Select Peer Average</b>	1.32	0.74	0.49	4.08
----------------------------	------	------	------	------

**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	<b>3.93</b>	1.57	7.33	0.00	16.96
Bank Of Pensacola	<b>3.46</b>	16.99	0.00	48.89	0.00
<b>Community State Bank</b>	<b>2.47</b>	<b>29.87</b>	<b>0.13</b>	<b>0.00</b>	<b>23.52</b>
Drummond Community Bank	<b>2.38</b>	1.34	0.00	0.48	35.31
Capital City Bank	<b>2.10</b>	13.88	0.00	12.15	13.66
Lafayette State Bank	<b>1.95</b>	4.14	0.69	0.00	20.87
The Warrington Bank	<b>1.74</b>	19.11	0.00	53.03	5.06
One Florida Bank	<b>1.59</b>	23.93	0.00	0.00	8.53
Prime Meridian Bank	<b>1.48</b>	12.19	1.92	1.02	15.50
Madison County Community Bank	<b>1.39</b>	8.50	0.00	0.00	39.55
Intracoastal Bank	<b>1.10</b>	15.12	0.00	0.00	25.13
Florida Capital Bank, National Association	<b>1.05</b>	8.52	0.00	0.00	3.54
Peoples Bank Of Graceville	<b>0.96</b>	6.96	0.00	0.00	61.23
First Federal Bank	<b>0.88</b>	2.25	0.00	0.00	57.85
First National Bank Northwest Florida	<b>0.66</b>	74.83	0.00	1.87	1.41
Beach Bank	<b>0.56</b>	6.28	0.00	0.00	3.47
Fnbt Bank	<b>0.47</b>	37.36	0.00	32.01	0.57
Tiaa, Fsb	<b>0.10</b>	2.27	0.00	0.12	11.24

<b>Select Peer Average</b>	1.57	15.84	0.56	8.31	19.08
----------------------------	------	-------	------	------	-------

**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	<b>83.13</b>	0.08	0.01	0.81
Beach Bank	<b>77.29</b>	2.57	1.47	0.07
Pnb Community Bank	<b>67.01</b>	1.96	0.00	0.00
Lafayette State Bank	<b>65.93</b>	3.04	0.00	0.00
One Florida Bank	<b>64.24</b>	0.78	0.00	0.00
Florida Capital Bank, National Association	<b>62.91</b>	0.43	0.00	0.05
Prime Meridian Bank	<b>62.45</b>	1.27	0.00	0.00
Intracoastal Bank	<b>55.23</b>	1.06	0.00	0.00
Drummond Community Bank	<b>52.21</b>	2.51	0.06	0.08
Capital City Bank	<b>50.42</b>	2.17	0.00	2.17
Madison County Community Bank	<b>44.07</b>	2.43	0.00	0.00
Community State Bank	<b>39.23</b>	<b>1.82</b>	<b>0.01</b>	<b>0.17</b>
Peoples Bank Of Graceville	<b>29.74</b>	0.09	0.00	0.00
Bank Of Pensacola	<b>29.50</b>	0.73	0.00	0.00
Fnbt Bank	<b>26.32</b>	2.03	0.00	0.00
First Federal Bank	<b>25.93</b>	1.16	0.00	5.52
First National Bank Northwest Florida	<b>20.34</b>	0.48	0.00	0.01
The Warrington Bank	<b>19.96</b>	0.61	0.00	0.00

<b>Select Peer Average</b>	<b>48.66</b>	<b>1.40</b>	<b>0.09</b>	<b>0.49</b>
----------------------------	--------------	-------------	-------------	-------------

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

<b>Select Peer Average</b>	<b>30.03</b>	<b>67.04</b>	<b>97.07</b>	<b>0.01</b>	<b>2.92</b>
----------------------------	--------------	--------------	--------------	-------------	-------------

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